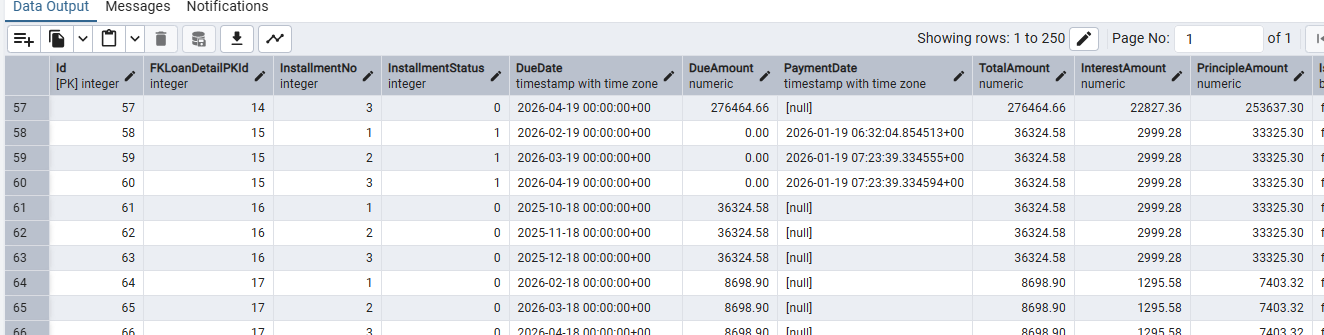
# Redmine #4860

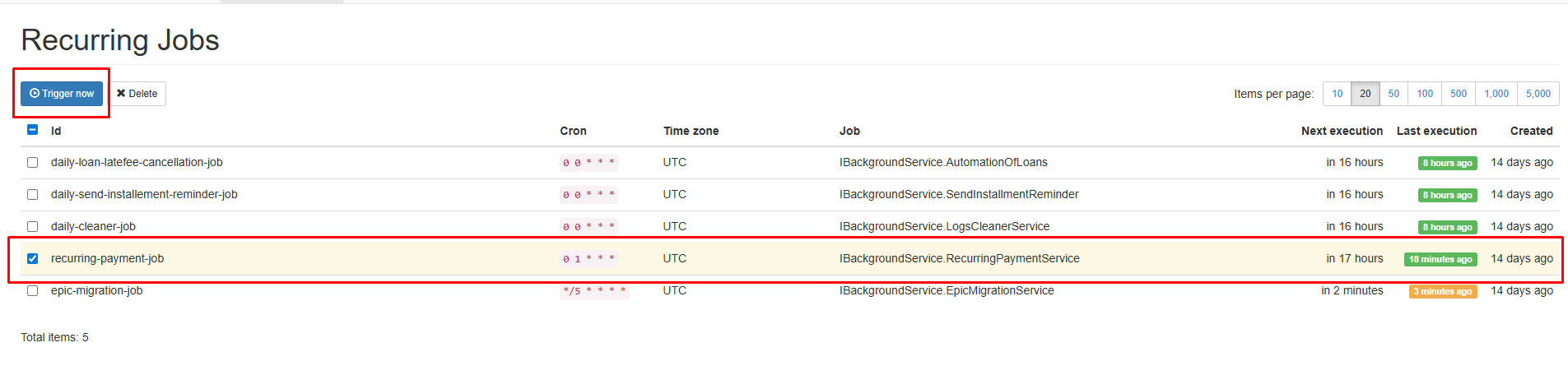
**A. Instalment Due Date Update**

* Identify the nearest pending instalment for the current loan.
* Update the installment due date accordingly in the “**LoanInstallmentDetails”** table **“Due Date” Column**.



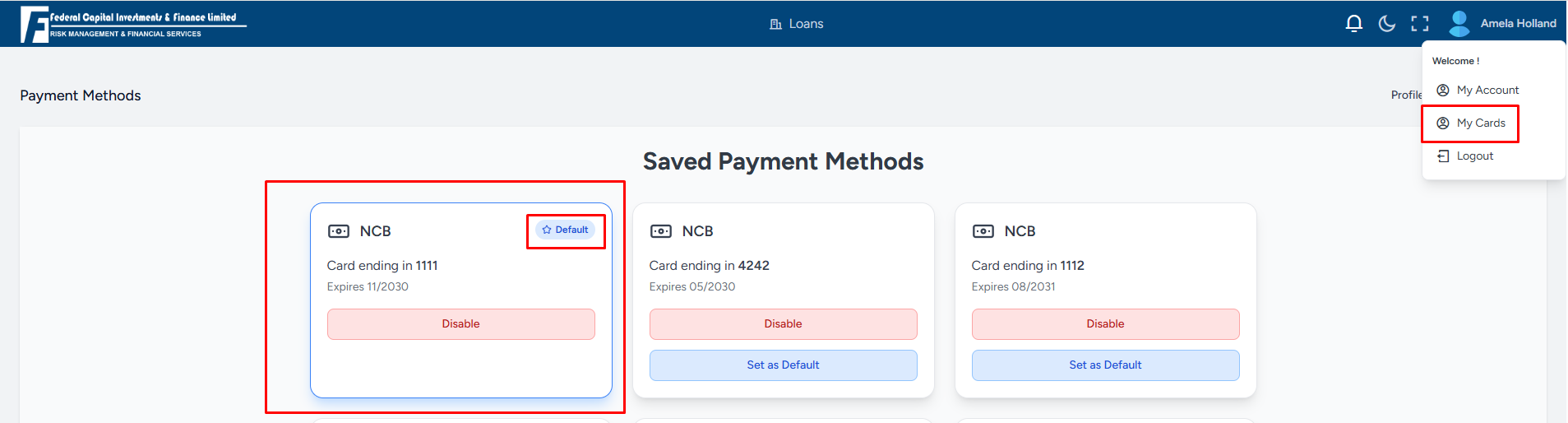
**B. Job Execution**

* Navigate to the Jobs section.
* Manually trigger the recurring job service responsible for installment payments.



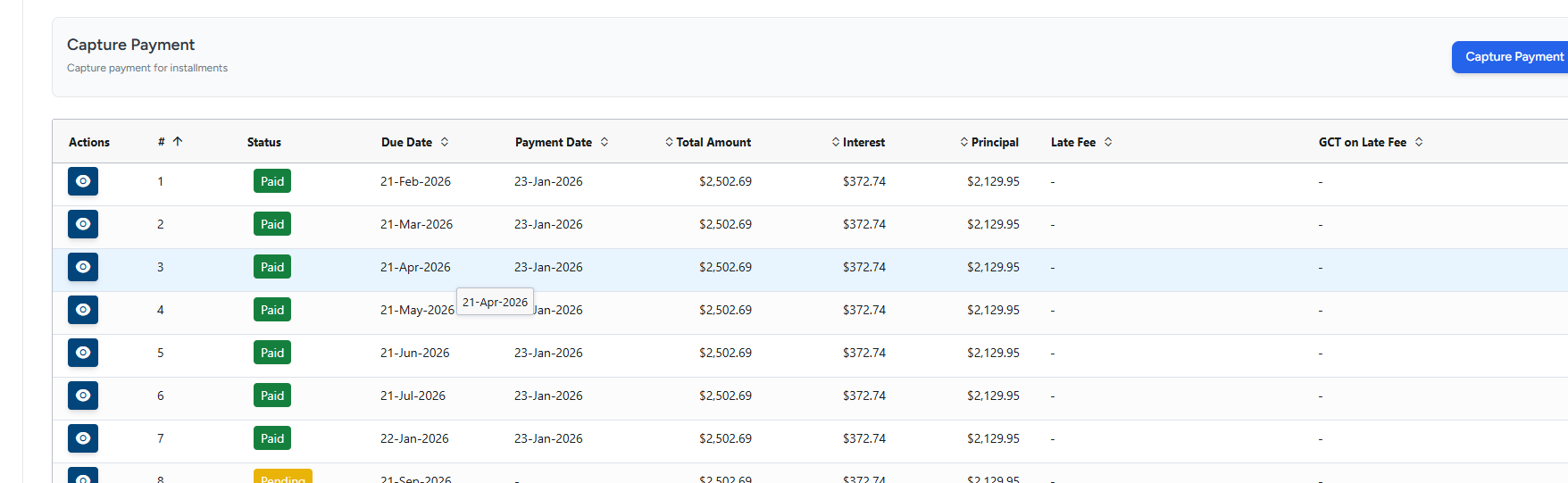
**C. Payment Prerequisites**

* Client must have:
  + At least one saved card available in their account.
* If multiple cards exist:
  + The default card is selected automatically for payment processing.



**D. Automated Payment Processing**

* System attempts payment using the default saved card.
* Payment is processed only if:
  + The card has sufficient balance / limit.
* On successful payment:
  + Installment payment is completed.
  + Loan balances and installment status are updated.



**E. Error Handling, Retry, and Penalty Flow**

* If any error occurs during payment (for example: insufficient funds, card error):
  + Payment is not failed permanently.
  + The payment attempt is automatically retried on the next execution date.
* If payment continues to fail:
  + The system keeps retrying the payment on subsequent execution dates.
  + After 3 days, late fees are applied automatically.
  + After 11 days, if payment is still not successful, the loan is automatically cancelled.

**Summary**

* Recurring job correctly processes installment payments.
* Default saved card is used automatically.
* Successful payments update loan balances correctly.
* Failed payments are safely rescheduled without manual intervention.

**Status: Tested and Verified**