

Product Release Note
Oracle Financial Services
Lending and Leasing
Release 14.1.0.0.0
[October] [2013]
Part No. E51268-01



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1. Release Notes

1.1 Background / Environment

Oracle Financial Services Software Limited has developed Oracle Financial Services Lending and Leasing Release 14.1.0.0.0 solution. The suite is a comprehensive, end-to-end solution that supports Direct and Indirect consumer lending addressing the key pillars of a lending business - Origination, Servicing and Collections enabling financial institutions to provide better service and minimize delinquency rates through a single, integrated platform. It addresses each of the lending processes from design through execution. Its mission-critical and robust architecture and use of leading-edge industry standard products ensure almost limitless scalability.

1.2 Purpose

The purpose of this Release Note is to highlight the rich UI enhancements included in the Oracle Financial Services Lending and Leasing Release 14.1.0.0.0

1.3 Product Summary

Oracle Financial Services Lending and Leasing Release 14.1.0.0.0 is built to meet various challenges faced by financial institutions. It addresses each of the lending processes — from design through execution. Its unique value lies in its ability to provide the business with predefined processes and a world-class framework that takes care of business risk and compliance needs.

1.4 Release Highlights

The key highlight of this release is a complete revamp of the application User Interface with rich-client User Interface that provides personalization for individual user as well as robust extensibility to the application. The entire UI of Loan - Origination, Servicing and Collection as well as Setup have been re-designed. The user interface of these modules is given for reference and complete details could be obtained from the User Manuals and Setup Guides. A whole lot of new features have been added to enhance the industry specific requirements

1.4.1 Dealer Enhancements

The fields (Valid From & Valid To) will describe the validity of the producer's license.

ORACLE® Financial Services Lending and Leasing

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Dashboard

Origination

- Sales Lead
- Simple Application
- Application Entry
- Underwriting
- Funding
- Application Retri
- Scenario Analysis
- Application Docu
- Image Maintenan
- Reports
- Producers
- Vendors

Producers

Producer Details

Producer #	Old Producer #	Name	Company	Branch	Start Dt	End Dt	Status	Enabled	Contact	Gr
NY-00015		WFP-PRO-01	WFP01	WFP-B01	10/15/2013	12/31/9999	ACTIVE	Y	WFP-PRO-01	GR

Columns Hidden 34

Producer Details

Producer # NY-00015

Old Producer #

Name WFP-PRO-01

Company WFP01

Branch WFP-B01

Start Dt 10/15/2013

End Dt 12/31/9999

Contact WFP-PRO-01

Group GROUP 1

Type DEALER

Status ACTIVE

Sales Agent DEMO SALES AGENT

Underwriter DEMO UNDERWRITER

Funder DEMO FUNDER

Collector DEMO COLLECTOR

Fed Tax # WFP-PRO-01

Address Details

Country UNITED STATES

City HOLTSVILLE

State NEW YORK

Zip 00544

Zip Extn 8565

Address Line 1 WFP-PRO-01

Address Line 2 WFP-PRO-01

Phone 1 (000)-000-0000

Phone 2 (094)-808-4084

Ext 1 8565

Ext 2 8565

Fax Prefix 1 7 DIGIT

Fax 1 (000)-000-0000

Fax Prefix 2

Fax 2

Subvention Participation

Loss Reserve Amount 0

Enabled ☒

Subvention Participant ☐

Collection Type STATEMENT

Collection Frequency MONTHLY

Refund Disbursement Method NONE

Region Region 1

Territory Region 1 - Territory 1

License Details

Valid From 10/15/2013

Valid To 10/15/2013

Payment Details

Compensation Subvention Transactions Holdback/Loss Reserve Tracking Attributes Statements Contacts Comments Summary

Payment Details

Print Mode	Bank	Start Dt	Routing #	Account Type	Account #	Disbursement Currency
INSTITUTION DRAFT						

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About

- Assign Funder to Producer and build Queues based on funder.
- Change status to temporary based on the dealer license expiry.
- The fields (Valid From & Valid To) will describe the validity of the producer's license
- To support dealer hierarchy two new fields region and hierarchy has been added.

1.4.2 Dashboard

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Financial Services Lending and Leasing

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Dashboard

Origination

My User Queues

Description	Count
LN_AFTP_FUNDED_QUE	2

My Pending Review Requests By Applications

App #	Priority
No data to display.	

My Pending Review Requests By Priority

Priority	Count
No data to display.	

Setup

Product Expiring in Next One Month

Product	End Date
No data to display.	

Admin

Critical Batch Job Status

Batch Job	Status
No data to display.	

Servicing

Number of Queues Hard Assigned

Queue Description	Count
HARD QUEUE	1

Number of Accounts

Queue Description	Count
HARD QUEUE	1

Producer

Producers Count By Status

Status	Count
ACTIVE	6
INACTIVE	1
TEMP	2

Producers Expiring in Next One Month

Producer	End Date
----------	----------

Vendor

Vendors Count By Status

Status	Count
INACTIVE	1
ACTIVE	2

Vendors Expiring in Next One Month

Company Name	End Date
No data to display.	

New dashboard page has been provided, which shows the status of,

- Work Queue count across the allocated Application and accounts , Pending Review Requests.
- Products, Producers, Batch Jobs and Vendors.

1.4.3 Producer Analysis

Oracle Financial Services Lending and Leasing

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Dashboard

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

Producer Analysis

Select Criteria

Company: ALL Territory: ALL Funder: ALL
Branch: ALL Sales Agent: ALL
Region: ALL Underwriter: ALL

Submit

Producer Details

View Format Freeze Detach Wrap

Producer #	Name	Company	Branch	Type
MI-00001	GRAND TRAVERSE AUTO	US01	USHQ	DEALER
MI-00002	MICHAEL CHEVROLET OLDSMOBILE	US01	USHQ	DEALER
MI-00003	CAR COUNTRY (MI)	US01	USHQ	DEALER
MI-00004	STORY OLDSMOBILE, INC.	US01	USHQ	DEALER
MI-00005	G AND W AUTO SALES	US01	USHQ	DEALER
GA-00003	DAUGHTERY AUTO SALES	US01	USHQ	DEALER
GA-00004	ADVANCE LEASING AND RENT A CAR TEST MORE THAN 80 CHARACTER CHECK DDDDDDDDDDDDDDDDD	US01	USHQ	DEALER
GA-00005	CARRIAGE NISSAN	US01	USHQ	DEALER
IA-00001	DAN DEERY TOYOTA	NL02	NLR1	DEALER
IA-00002	REEDER MOTOR WORLD INC	NL02	NLR1	DEALER

Summary

Summary Applications

View Format Freeze Detach Wrap Yearly Monthly Today

Year	Total Apps	Approved	Conditioned	Rejected	Withdrawn	Funded	Amount
2013	1	0	0	1	0	0	0

Origination
Servicing
Collections
WFP
Tools
Setup

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A new producer analysis screen will be put up under the main Dashboard menu. This will allow the user to get statistics for a unique combination of Geography (Company, Branch, Region and Territory) along with Responsibility (Sales Agent, Underwriter & Funding Specialist) and Producers associated with them.

1.4.4 Origination Queue Setup Parameters

Provide user more flexibility to define queues by providing more parameters to choose from the queue setup will have the following new parameters added to the setup menu.

- Funder - The funder parameter allows the user to filter applications on the basis of funders present in the system.
- Region - The region parameter allows the user to filter applications on the basis of regions.
- Territory - The territory parameter allows the user to filter applications on the basis of territories.
- Sales Agent - The sales agent parameter allows the user to define a queue for a particular sales agent.
- Producer Group - The producer group parameter allows the user to define a queue for a particular producer group defined in the system.

Application Status Selection Criteria

Selection Criteria

View Format Freeze Detach Wrap

Product Type	Funding Type	Product	State	Channel	Underwriter	Producer Type	Producer Group	Producer	Region	Territory	Sales Agent	Funder
ALL	ALL	ALL	ALL	ALL	ALL	ALL	ALL	ALL	ALL	ALL	ALL	ALL
ALL	ALL	ALL	ALL	ALL	DEMO UNDERWRITER	ALL	ALL	ALL	ALL	ALL	DEMO SALES AGENT	ALL

Selection Criteria

Save And Add Save And Return Return

* Product Type ALL

* Funding Type ALL

* Product ALL

* State ALL

* Channel ALL

* Underwriter ALL

* Producer Type ALL

Producer Group ALL

* Producer ALL

* Region ALL

* Territory ALL

* Sales Agent ALL

* Funder ALL

1.4.5 Customer Service Near Real Time Queue Setup and Additional Parameters

User should be able to mark the customer service queue for the near real time refresh. New batch job SET-QRT has been added to process Queues marked as real time and would be run based on the refresh frequency setup in the job set.

Queue Definition

View Format Freeze Detach Wrap Update Queue Un-Assign

	Account Condition	Priority	Company	Branch	Hard Assigned	Group Follow-up	Real Time	Enabled
OFF QUEUE	SCHEDULE FOR CHARGE OFF	1	ALL	ALL	N	Y	N	Y
AFTER 7 NEW REQUESTS	BANKRUPTCY	1	ALL	ALL	N	Y	N	Y
4 REQUESTS	DEFICIENCY	1	ALL	ALL	N	Y	N	Y
PTO 30 DAYS	DELINQUENT	1	ALL	ALL	N	Y	N	Y
4 PROGRESS QUEUE	PAYOFF/TERRINATION IN PROGRESS	1	ALL	ALL	N	Y	N	Y
NEW REQUESTS	FORECLOSURE	1	ALL	ALL	N	Y	N	Y
NEW REQUESTS	REPOSSESSION	1	ALL	ALL	N	Y	N	Y
AFTER 13 NEW REQUESTS	BANKRUPTCY	2	ALL	ALL	N	Y	N	Y

Additional new parameters for the Customer service queue definition have been added.

1. Potential DLQ days as one of the parameter which gets from Month end date "minus" Oldest due date
2. Number of times Account is in Non Sufficient Funds
3. Number of Broken Promises

Queues

Origination Customer Service Call Action Results

Queue Definition

View Format Freeze Detach Wrap Update Queue Un-Assigned

Queue Name	Queue Desc	Account Condition	Priori
SCHGOFF	SCHEDULED FOR CHARGE OFF QUEUE	SCHEDULE FOR CHARGE OFF	
BKRP_CH_7	BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS	BANKRUPTCY	
DEF	DEFICIENCY QUEUE : NEW REQUESTS	DEFICIENCY	
DELQ_DAYS_0_30	DELINQUENCY QUEUE: UPTO 30 DAYS	DELINQUENT	
TIP	PAYOFF/TERMINATION IN PROGRESS QUEUE	PAYOFF/TERMINATION IN PROGRESS	
FORECLOSURE	FORECLOSURE QUEUE: NEW REQUESTS	FORECLOSURE	
REPO	REPOSSESSION QUEUE: NEW REQUESTS	REPOSSESSION	
BKRP_CH_13	BANKRUPTCY QUEUE CHAPTER 13: NEW REQUESTS	BANKRUPTCY	

Selection Criteria

View Format

ACCOUNT TITLE
DELINQUENCY DAYS
DELINQUENCY CATEGORY
ORIGINATION STATE CODE
PRIMARY CUSTOMER STATE CODE
PRIMARY CUSTOMER LANGUAGE CODE
PRODUCT CODE
PRODUCT COLLATERAL CODE
OUTSTANDING TOTAL AMT
CURRENT DUE TOTAL AMT
BANKRUPTCY TYPE CODE
BANKRUPTCY DISPOSITION CODE
CHARGED OFF / DEFICIENCY TYPE CODE
CHARGED OFF / DEFICIENCY DISPOSITION CODE
SECURED ACCOUNT
ACCOUNT IN FORECLOSURE / REPOSSESSION
NO OF TIMES ACCOUNT IS IN NON SUFFICIENT FUNDS
NO OF BROKEN PROMISES
PDC END DATE
POTENTIAL DELINQUENCY DAYS

Node Assignments

Check Criteria

Comparison Operator	Criteria Value	Logical Expression	Enabled
EQUAL	ACTIVE		N
LIKE	%	OR	Y

Save And Add Save And Return Return

Logical Expression

* Enabled

1.4.6 Application Stage Definition in Origination Cycle

New stage been added in the Origination in previous release. This stage look up now available in the 14.1 release cycle code setup to configure the origination status based on the status and sub status. Origination stage is a lookup value available while defining cycle setup.

Cycle Code Definition

View Format Freeze Detach Wrap

Current Code	Current Sub Code	Next Code	Next Sub Code	Origination Stage Code	Edit Type
APPROVED	AGED APPLICATION	APPROVED	AGED APPLICATION	REVIEW	NO EDITS
APPROVED	AGED APPLICATION	APPROVED	VERIFYING	CONTRACT	NO EDITS
APPROVED	AGED APPLICATION	APPROVED	VOID	DECISIONED	NO EDITS
APPROVED	AGED CONTRACT	APPROVED	AGED CONTRACT	CONTRACT	NO EDITS
APPROVED	AGED CONTRACT	APPROVED	VERIFYING	CONTRACT	NO EDITS
APPROVED	AGED CONTRACT	APPROVED	VOID	DECISIONED	NO EDITS
APPROVED	AUTO APPROVED	APPROVED	REHASHING	REVIEW	NO EDITS
APPROVED	AUTO APPROVED	APPROVED	VERIFYING	CONTRACT	NO EDITS
APPROVED	BACK TO DEALER	APPROVED	BACK TO DEALER	CONTRACT	NO EDITS
APPROVED	BACK TO DEALER	APPROVED	VERIFYING	CONTRACT	NO EDITS

1.4.7 Extension and Force Extension Override

In order to extend the term of an account the EXTENSION transaction is made on the account. But before the extension transaction is made on the account the new contractual parameters added to support the validations. These are if no of payments have not been made till date and gap between the previous given extension and current request is not more than specified number of months.

New transaction to be added Extension override. User will post this transaction, if Extension transaction failed. This transaction will be posted when user wants system to bypass the extension validations defined at the contract level.

Contract Definition Return

Instruments Instrument: INS-LOAN-VE Description: LOAN INSTRUMENT - FIXED RATE Start Dt: 05/18/1997 End Dt: 12/31/4000 Enabled: <input checked="" type="checkbox"/> Selection Criteria Company: ALL Branch: ALL Billing Cycle: MONTHLY Product: LOAN VEHICLE (FR) State: ALL Currency: ALL Pricing: ALL Accrual Accrual Method: INTEREST BEARING Base Method: ACTUAL/360 Start Dt Basis: EFFECTIVE DATE Start Days: 0 Time Counting Method: ACTUAL DAYS Installment Method: EQUATED PAYMENTS Int Amortization Freq: MONTHLY (MONTH END)	Rebate Pre compute: <input type="checkbox"/> Rebate Method: NONE Rebate Term Method: NEAREST CURRENT CYCLE Rebate Min Fin Chg Method: NONE Min Finance Charge: 1.0000 Acquisition Charge Amt: 0.0000 Scheduled Dues Due Day Min: 1 Due Day Max: 31 Max Due Day Change / Year: 2 Max Due Day Change / Life: 5 Max Due Day Change Days: 15 Pmt Tolerance Amt: 15.0000 Pmt Tolerance %: 95.0000 Billing Pre Bill Days: 21 Billing Type: STATEMENT Billing Method: LEVEL Balloon Method: N + 1 PMTS Delinquency Late Charge Grace Days: 10 Stop Accrual Days: 99999 Delq Grace Days: 8	Delq Category Method: DAYS Accrual Post Maturity: <input checked="" type="checkbox"/> Extension Max Extn Period / Year: 2 Max Extn Period / Life: 5 Max # Extn / Year: 2 Max # Extn / Life: 5 Minimum # Payments: 5 Extension Gap in Months: 2 Advance Details Multi Disbursement Allowed: <input type="checkbox"/> Min Initial Advance: 0.0000 Max Initial Advance: 0.0000 Late Charge Allowed: <input type="checkbox"/> Min Advance: 0.0000 Max Advance: 0.0000 Billing Allowed: <input type="checkbox"/> Draw Period Billing Method: NONE Reschedule Ind: <input type="checkbox"/> Rate Cap & Adjustments Max Rate Inc / Year: 0 Max Rate Inc / Life: 0 Max Rate Dec / Year: 0 Max Rate Dec / Life: 0 Max # Adjust / Year: 99	Max # Adjust / Life: 999 Min Int Rate (Floor): 0.0000 Max Int Rate (Ceiling): 35.0000 Payment Caps Max Pmt Inc / Year: 0 Max Pmt Inc / Life: 0 Other 1st Pmt Deduction Allowed: <input type="checkbox"/> 1st Pmt Refund Allowed: <input checked="" type="checkbox"/> 1st Pmt Deduction Days: 0 1st Pmt Refund Days: 14 Refund Allowed: <input checked="" type="checkbox"/> Refund Tolerance Amt: 1.00 Anniversary Period: 12 Writeoff Tolerance Amt: 5.0000 PrePmt Penalty: <input type="checkbox"/> % of Term for Penalty: 0.0000 Recurse: <input type="checkbox"/> Max Recurse %: 0.0000 Pay Off Fee Allowed: <input type="checkbox"/> Escrow Allowed: <input type="checkbox"/> Reprint Currency: ALL POC Security Check: <input type="checkbox"/> Default Pmt Spread: ACTIVE SPREAD Calendar Method: GREGORIAN ACH Fee Ind: <input checked="" type="checkbox"/>
--	---	---	---

1.4.8 Stop Interest Accrual

The system should stop interest accrual for accounts that have been in Delinquent state for a period.

'Stop Accrual Days' Place holder has been added in contract page, which provides the ability to define the period in day's post which the interest accrual must stop.

Contract Definition

Save And Return Return

Instruments

Instrument: INS-LOAN-HE-VR
 * Description: LOAN INSTRUMENT HC
 * Start Dt: 01/01/2005
 * End Dt: 12/31/4000
 * Enabled: ☒

Selection Criteria

* Company: ALL
 * Branch: ALL
 * Billing Cycle: MONTHLY
 * Product: LOAN HOME (VR)
 * State: ALL
 * Currency: ALL
 * Pricing: ALL

Accrual

* Accrual Method: INTEREST BEARIN
 * Base Method: ACTUAL/ACTUAL
 * Start Dt Basis: EFFECTIVE DATE
 * Start Days: 0
 * Time Counting Method: ACTUAL DAYS
 * Installment Method: EQUATED PAYMEN
 * Int Amortization Freq: MONTHLY (MONTH)

Rebate

* Pre compute: ☐
 * Rebate Method: NONE
 * Rebate Term Method: NEAREST CURREN
 * Rebate Min Fin Chg Method: NONE
 * Min Finance Charge: 1.0000
 * Acquisition Charge Amt: 0.0000

Scheduled Dues

* Due Day Min: 1
 * Due Day Max: 31
 * Max Due Day Change / Year: 2
 * Max Due Day Change / Life: 5
 * Max Due Day Change Days: 15
 * Pmt Tolerance Amt: 15.0000
 * Pmt Tolerance %: 95.0000

Billing

* Pre Bill Days: 21
 * Billing Type: STATEMENT
 * Billing Method: LEVEL
 * Balloon Method: N + 1 PMTS

Delinquency

* Late Charge Grace Days: 0
 * Stop Accrual Days: 99999
 * Delq Grace Days: 8

Delq Category Method: DAYS
 * Accrual Post Maturity: ☒

Extension

* Max Extn Period / Year: 2
 * Max Extn Period / Life: 5
 * Max # Extn / Year: 2
 * Max # Extn / Life: 5
 * Minimum # Payments: 0
 * Extension Gap in Months: 0

Advance Details

* Multi Disbursement Allowed: ☒
 * Min Initial Advance: 10000.0000
 * Max initial Advance: 50000.0000
 * Late Charge Allowed: ☐
 * Min Advance: 10000.0000
 * Max Advance: 50000.0000
 * Billing Allowed: ☐
 * Draw Period Billing Method: ☐
 * Reschedule Ind: ☐

Rate Cap & Adjustments

* Max Rate Inc / Year: 2
 * Max Rate Inc / Life: 8
 * Max Rate Dec / Year: 2

* Max # Adjust / Life: 99
 * Min Int Rate (Floor): 2.0000
 * Max Int Rate (Ceiling): 30.0000

Payment Caps

* Max Pmt Inc / Year: 0
 * Max Pmt Inc / Life: 0

Other

* 1st Pmt Deduction Allowed: ☐
 * 1st Pmt Refund Allowed: ☒
 * 1st Pmt Deduction Days: 0
 * 1st Pmt Refund Days: 14
 * Refund Allowed: ☒
 * Refund Tolerance Amt: 1.00
 * Anniversary Period: 12
 * Writeoff Tolerance Amt: 5.0000
 * Prefmt Penalty: ☐
 * % of Term for Penalty: 0.0000
 * Recourse: ☐
 * Max Recourse %: 0.0000
 * Pay Off Fee Allowed: ☐
 * Escrow Allowed: ☒
 * Reptm Currency: ALL
 * POC Security Check: ☐
 * Default Pmt: ACTIVE SPREAD

A New batch job is added which will pick up accounts whose delinquent days is greater than the stop accrual days and post the stop accrual transaction on that account.

Once the account recovers from the delinquency state, then system will post start accrual on that account

1.4.9 SCRA Interest Rate

The user can define different interest rates that would be applicable on the account when is under condition ON ACTIVE MILLATARY DUTY. The Rate will be an input parameter for the "On Active Military Duty" transaction so that the user will be able to override the default value, setup in System Parameters.

1.4.10 Auto Charge Off

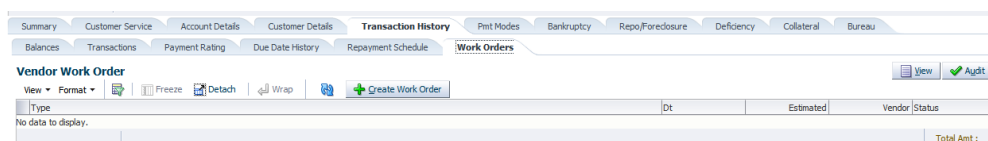
Accounts will be schedule charge off or auto charge off when the account passes X days past due. If the account has a DONOTCHGOFF condition posted then those accounts will not be picked up for charge off in the batch job.

1.4.11 Application Summary cChanges

Provided user relevant application information on the summary screens. All fields are existing in the DB. It has been added in the display widget. Some of the changes are given below. Add Duplicate Application indicator and Existing Customer Indicator in main application block. Approved / Decision widget grade has been added. In Collateral widget new fields are added in the display.

1.4.12 Vendor Assignments

System will provide user the ability to create and view vendor work orders for an account from Customer Service screen.



The screenshot shows a web application interface for 'Vendor Work Order'. At the top, there is a navigation bar with tabs: Summary, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Collateral, and Bureau. Below this, there is a sub-navigation bar with tabs: Balances, Transactions, Payment Rating, Due Date History, Repayment Schedule, and Work Orders. The 'Work Orders' tab is currently selected. The main content area is titled 'Vendor Work Order' and includes a toolbar with buttons for View, Audit, Freeze, Detach, Wrap, and Create Work Order. Below the toolbar, there is a table with columns: Type, Dt, Estimated, Vendor, and Status. The table currently displays 'No data to display.' and a 'Total Amt : ' label at the bottom right.

1.4.13 Outbound Customer Extracts, Blackbook Interface and Offline Call Activity Interfaces.

New batch jobs are created to process outbound customer payment extract file, Blackbook revaluation in the customer service, offline call activity

An outbound customer extract file is generated and sent to multiple payment vendors like Moneygram, Quick Collect and SpeedPay. This extract information will enable the various outlets of these payment agencies to verify account's existence in FI and proceed with payment processing.

The OFSLL system will read the input file provided by the user in a pre defined format and post call activities in the system accordingly.

Black book interface batch job to update collateral valuation for all the active accounts at a set frequency.

1.4.14 Loan Origination

Features include a summary snapshot of the Loan Application.

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Dashboard
Origination
Sales Lead
Simple Application Entry
Application Entry
Underwriting
Funding
Application Retrieval
Scenario Analysis
Application Documents
Reports
Producers
Vendors

Origination
Result/Task Underwriting: 0000001164 Search Review Requests (Pending: 0)

Application
View Format Freeze Detach Wrap Override OK Warning OK

App #	De	Product	Channel	Priority	Company	Branch	Status	Purpose	Producer
0000001164	02/05/2013	LOAN VEHICLE (PB)	WEB ENTRY	NORMAL	US01	USHQ	NEW	REVIEW REQU VEHICLE LOAN OR LE DEALER	

Summary Applicant Request Decision Bureau Collateral Trading Document Verification Correspondence Tools

Applicant

Production Type	First Name	Last Name	Birth Dt
PRIMARY	MICHAEL	JACKSON	02/07/1985

Ratios

Grade	Score	What If Prnt Amt	Debt Stated Before	Debt
	0	0.00	10.0000	

Bureau

Bureau	Type	Status	De	Report
No data to display.				

Checklist

Checklist	Complete	Comment
No data to display.		

Collateral

Sub Type	Asset Type	Primary	Total
TESTING SUB TYPE	TESTING DEMO ASSE	Y	0
TESTING DEMO ASSE N			

Trade-In

Asset Type	Asset Sub Type	Identification #	Total Value
No data to display.			

Requested **Approved**

Servicing
Collections
WFP
Tools
Setup

Underwriting credit bureau screen.

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Dashboard

Origination

- Sales Lead
- Simple Application Entry
- Application Entry
- Underwriting
- Funding
- Application Retrieval
- Scenario Analysis
- Application Documents
- Reports
- Producers
- Vendors

Origination

Result/Task Underwriting: 0000000237 Search Review Requests (Pending: 0)

Application

View Format Freeze Detach Wrap Override OK Warning OK

App #	Dt	Product	Channel	Priority	Company	Branch	Status	Purpose	Producer
0000000237	05/01/2006	LOAN HOME (VR)	WEB ENTRY	NORMAL	NL02	NLHQ	NEW - REVIEW RE...		DEALER

Summary Applicant Request Decision **Bureau** Collateral Tracking Document Verification Correspondence Tools

Bureau Details

IMPORTANT: Access to credit reporting agency systems is for authorized users and only for permissible purposes. Unauthorized access is prohibited under the Fair Credit Reporting Act and is punishable by a \$2500 fine and/or 1 year in Federal prison per occurrence

View Format Freeze Detach Wrap

Type	Bureau	#	Status	Dt	Report	Credit Bureau Reorder #	App Ind
INITIAL	EXP	3	COMPLETED	04/05/2013	CREDIT REPORT ...		Y
INITIAL	TUC	2	COMPLETED	04/05/2013	CREDIT REPORT ...		Y
INITIAL	EPX	1	FAILED	04/05/2013	CREDIT REPORT ...		Y

Applicant/Customer Details

View Format Freeze Detach Wrap

Type	First Name	MI	Last Name	Status	Birth Dt	SSN	Suffix	Include Debt	Pc
PRIMARY	GRAHAM	A	CCARNATION	COMPLETED	02/20/1965	xxxxxx9440		Y	
SPOUSE	LISA	B	CCARNATION	COMPLETED	03/19/1964	xxxxxx9499		Y	

Report Header

View Format Freeze Detach Wrap View Summary Details

Bureau	First Name	MI	Last Name	SSN	Birth Dt	Report Dt	Onfile Dt	Credit Report Id
EXP	WILLIAM		MANSFIELD	xxxxxx3774		08/16/2001	01/09/2005	114164

Servicing

Collections

WFP

Tools

Setup

Features include a summary snapshot of the Line Application

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Dashboard

Origination

- Origination
 - Sales Lead
 - Simple Application Entry
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 - Application Retrieval
 - Scenario Analysis
 - Application Documents
 - Image Maintenance
 - Reports
 - Producers
 - Vendors
- Servicing
- Collections
- WFP
- Tools
- Setup

Origination

Result/Task Funding: 0000000300 Search Review Requests (Pending: 0)

Application

View Format Freeze Detach Wrap Override OK Warning OK

App #	Dt	Product	Channel	Priority	Company	Branch	Status	Origination Stage Code
0000000300	06/01/2012	LINE UNSECURED (V)	WEB ENTRY	NORMAL	NL02	NLHQ	APPROVED - VERIFY	CONTRACT

Summary Applicant Request Decision Contract Comments Tracking Document Verification Correspondence

Applicant

Relation Type	First Name	Last Name	Birth Dt	Own / Rented
PRIMARY	DIEGO	MARADONA	01/01/1980	OWN
SPOUSE	CLAUDIA	MARADONA	01/01/1980	OWN

Ratios

Grade	Score	What If Pmt Amt	Assets	Liabilities (-)	Net-Worth
A	858	0.00	0.00	0.00	0
A	858	0.00	0.00	0.00	0

Bureau

Bureau	Report	Name	FICO Score	Tradelines #	Auto Tradelines #	Open Auto Tradelines #	BKP Notices (LIFE)	Type
TUC	CREDIT REPORT	LEE KYACOMMON	858	15	0	0	0	INITIAL
TUC	CREDIT REPORT	HELEN KYACOMMON	858	9	1	0	0	INITIAL
EPX	CREDIT REPORT W/B EVE CCINQUEFOIL	858	2	0	0	0	0	INITIAL
EPX	CREDIT REPORT W/B CLAUDIA MARADON	858	0	0	0	0	9003	INITIAL
EXP	CREDIT REPORT W/F LAWRENCE BRICKHO	858	4	0	0	0	0	INITIAL

Checklist

Checklist

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Features include a summary snapshot of the Lease Application

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Dashboard

Origination

- Sales Lead
- Simple Application Entry
- Application Entry
- Underwriting
- Funding
- Application Retrieval
- Scenario Analysis
- Application Documents
- Image Maintenance
- Reports
- Producers
- Vendors

Servicing

Collections

WFP

Tools

Setup

Origination

Result/Task Funding: 0000000500 Search Review Requests (Pending: 0)

Application

View Format Freeze Detach Wrap Override OK Warning OK Audit

App #	Dt	Product	Channel	Priority	Company	Branch	Status	Origination Stage Code
0000000500	10/01/2012	LEASE VEHICLE	FAX IN	NORMAL	NL02	NLR1	APPROVED - VERIFY	CONTRACT

Summary Applicant Request Decision Contract Collateral Comments Trading Document Verification

Applicant

Relation Type	First Name	Last Name	Birth Dt	Own / Rented
PRIMARY	JENNIFER	MCCARTHY	01/01/1980	OWN
SPOUSE	JENNIFER	MCCARTHY	01/01/1980	OWN

Ratios

Grade	Score	What If Pmt Amt	Assets	Liabilities (-)	Net-Worth
A	858	305.00	0.00	0.00	0
A	858	305.00	0.00	0.00	0

Bureau

Bureau	Report	Name	FICO Score	Tradelines #	Auto Tradelines #	Open Auto Tradelines #	BKP Notices (LIFE)	Type
TUC	CREDIT REPORT	LEE KYACOMMON	858	15	0	0	0	INITIAL
TUC	CREDIT REPORT	HELEN KYACOMMON	858	9	1	0	0	INITIAL
EPX	CREDIT REPORT W/B/PAULA CCEASTOST	858	6	0	0	0	0	INITIAL
EPX	CREDIT REPORT W/B/PAULA CCEASTOST	858	2	0	0	0	0	INITIAL
EPX	CREDIT REPORT W/B/PAULA CCEASTOST	858	0	0	0	0	9003	INITIAL

Checklist

Checklist

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1.4.15 Loan Servicing

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Customer Service

Results: Customer Service: 20060100010024 Search Review Request (Pending: 0)

Account(s)

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
NL02	PHQ	20060100010024	LOAN UNSECURED (V USD)		5,991.43	5,708.71	ACTIVE:DELQ	02/10/2006

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repossession Deficiency Bureau

Account Details

Dues	01/10/2007	12/10/2006	11/10/2006	10/10/2006	09/10/2006
	767.40	449.21	449.21	449.21	3,593.68

Delta Due: 5,708.71 NSP Due: 0.00 Total Due: 5,948.71 Future Pmt Dt: 02/10/2006
 LC Due: 240.00 Other Due: 0.00 Today's: 5,991.43 Oldest Due Dt: 02/10/2006
 Payoff

Delinquency Information

Late	30	60	90	120	150	180	Category	Days
1	1	1	22	-10	0	0	180	356

BP(Life) 0 BP(Year) 0 NSF(Life) 0 NSF(Year) 0 Collector DALE

Activities

Active Dt	01/17/2006	App #	0000000286	Last Pmt Amt	0.00
Last Activity	02/01/2007	Paid Off Dt		Charge Off Dt	
		Effective	01/10/2006	Military Duty	N
Due Day	10			Customer Score	0
Last Pmt Dt		Current	449.21	Behaviour Score	0
Customer	D				
Grade		Last Blt	6,695.11		
		Amt			
Producer	MW-00001: IN HOUSE (DIRECT DEAL)				

Customer Information

Customer #	Name	Type	SSN	Birth Dt	Gender
1003	GRAHAM A THORPE	PRIMARY	xxxxxx9440	02/20/1965	UNKNOWN
1004	LISA B THORPE	SPOUSE	xxxxxx9499	03/19/1964	UNKNOWN

Email: GRAHAMC@GROUP.COM Disability: N Privacy Opt: Y
 Language: ENGLISH Skip: N Out
 Marital: MARRIED Stop: N Time Zone
 Status: Correspondence

Address Information

Type	Current	Mailing	Phone	Address
HOME	Y	Y	(978)-333-7745	950 MALTESE DR WASHINGTON DC 20

Conditions

Condition	Start Dt	Followup Dt
DELINQUENT	02/18/2006	01/26/2013

Alerts

Alert
No data to display.

Dashboard

Origination

Servicing

- Customer Service
- Securitization
- Transaction Authorization
- Post Date Checks
- Escrow Transactions
- Account Documents
- Collateral Management
- Reports
- Producers
- Vendors
- Batch Transactions
- Advances
- Payments
- Fees
- Interfaces
- AP Transactions
- GL Transactions
- Card Transactions
- Conversion Accounts

Collections

WFP

Tools

Setup

Features include a summary snapshot of the Customer Loan Account with all relevant data such as Demographic details, Dues, Dates of activity, Counters for Delinquency, Broken Promise and Alerts on the customer account.

Feature screen above is the Customer service balances screen where user will be able to have a snapshot of the account balances.

1.4.16 Loan Collection

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Bankruptcy

Results Customer Service: 20130100011180 Search Review Request (Pending: 0)

Account(s)

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130100011180	SMPV_INT_AUTO	USD	25,706.51	4,394.84	Bankruptcy	04/28/2013

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Collateral Bureau

Account Details

Dues

Date	Del Due	NSF Due	Total Due	Future Pmt	Oldest Due Dt
03/28/2013	2,197.42	0.00	4,394.84	0.00	04/28/2013
02/28/2013	0.00	0.00	25,706.51	0.00	04/28/2013

Delinquency Information

Late	30	60	90	120	150	180	Category	Days
1	1	0	0	0	0	0		-17

BP(Life) 1 BP(Year) 1 NSF(Life) 0 NSF(Year) 0 Collector

Activities

Active Dt	Paid Off Dt	Last Pmt Amt	Charge Off Dt
03/28/2013	04/11/2013	0.00	
Last Activity Dt	Effective Dt	Military Duty	
Due Day 28	01/28/2013	N	
Last Pmt Dt	Current Pmt	Customer Score	
Customer A	2,197.42	0	
Grade	Last Bill Amt	Behaviour Score	
	4,394.84	1,000	

Producer AL-00002 : PRODUCER1

Customer Information

Customer #	Name	Relation	SSN	Birth Dt	Gender
4087	VENKAT MANOJ RAHAVAN SR	PRIMARY	xxxxxx8124	12/23/1987	UNKNOWN

Email VENKATRAHAVAN.SRINIVASAN@ORACLE.COM Disability Y Privacy N
Language ENGLISH Skip N Opt Out
Marital UNKNOWN Stop Y Time Zone
Status Correspondence

Address Information

Type	Current	Mailing	Phone	Address
HOME	Y	Y	(944)-985-	14 SW PALLAVARAN KURUGU SANTHU BLF

Conditions

Condition	Start Dt	Followup Dt
BANKRUPTCY	03/28/2013	03/29/2013

Alerts

Alert
No data to display.

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Features include a summary snapshot of the Customer Loan Account with all relevant data such as Demographic details, Dues, activities, Delinquency Information and Alerts on the customer loan account.

Dashboard

Origination

Servicing

Collections

Bankruptcy

Repossession

Deficiency

Reports

Producers

Vendors

WFP

Tools

Setup

Bankruptcy

Results Customer Service: 20121200011617 Search Review Request (Pending: 0)

Account(s)

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20121200011617	SIMPL_INT_AUTO...	USD	26,282.54	8,791.12	20121200011617	05/01/2013

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Collateral Bureau

Bankruptcy Details

View Format Freeze Detach Wrap Add Edit View Audit

Current	Followup Dt	Disposition	Type	Comment	File Received Dt	Bankruptcy Start Dt	Bankruptcy End Dt
Y	04/02/2013	AWAITING SALE O...	UNKNOWN BANKR...		04/02/2013	04/02/2013	04/02/2023

Tracking

View Format Freeze Detach Wrap Load Tracking

Sub Parameter	Parameter	Value
	CASE NO.	UNDEFINED
	341A DT	12/31/4000
	CONFIRM DT	12/31/4000
	BAR DT	12/31/4000
	CHAPTER CONVERSION DT	12/31/4000
	DISCHARGE DT	12/31/4000
	RELIEF REQUEST RESPONSE	UNDEFINED
	RELIEF REQUEST RCVD DT	12/31/4000
	RELIEF REQUEST DT	12/31/4000
	REAFFIRMATION ATTORNEY SENT DT	12/31/4000
	REAFFIRMATION ATTORNEY RCVD DT	12/31/4000
	REAFFIRMATION COURT SENT DT	12/31/4000
	REAFFIRMATION COURT RCVD DT	12/31/4000
	REAFFIRMATION RECISSION DT	12/31/4000
	POC AMT	0

Above screen gives a view of Bankruptcy details captured in the application

Repossession Screen

Dashboard

Origination

Servicing

Collections

Collections

Bankruptcy

Repossession

Deficiency

Reports

Producers

Vendors

WFP

Tools

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Repossession

Close

Results

Customer Service: 20130100010439

Search

Review Request (Pending: 0)

Account(s)

View

Audit

View

Format

Freeze

Detach

Wrap

Current

Show All

Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20130100010439	LOAN VEHICLE (PA)	USD	0.00	0.00	REPOSSESSED	05/01/2013

Summary

Customer Service

Account Details

Customer Details

Transaction History

Pmt Modes

Repo/Foreclosure

Collateral

Bureau

Repossession

Analysis

Repossession Details

Add

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Wrap

Current	Followup Dt	Type	Disposition	File Received Dt	Repo Dt	Repo End Dt	Comment
N	03/28/2013	DEFAULT	NEWLY RECEIVED	03/28/2013	03/28/2013	04/28/2013	ENTERED REPOSS.

Tracking

Edit

View

Audit

View

Format

Freeze

Detach

Wrap

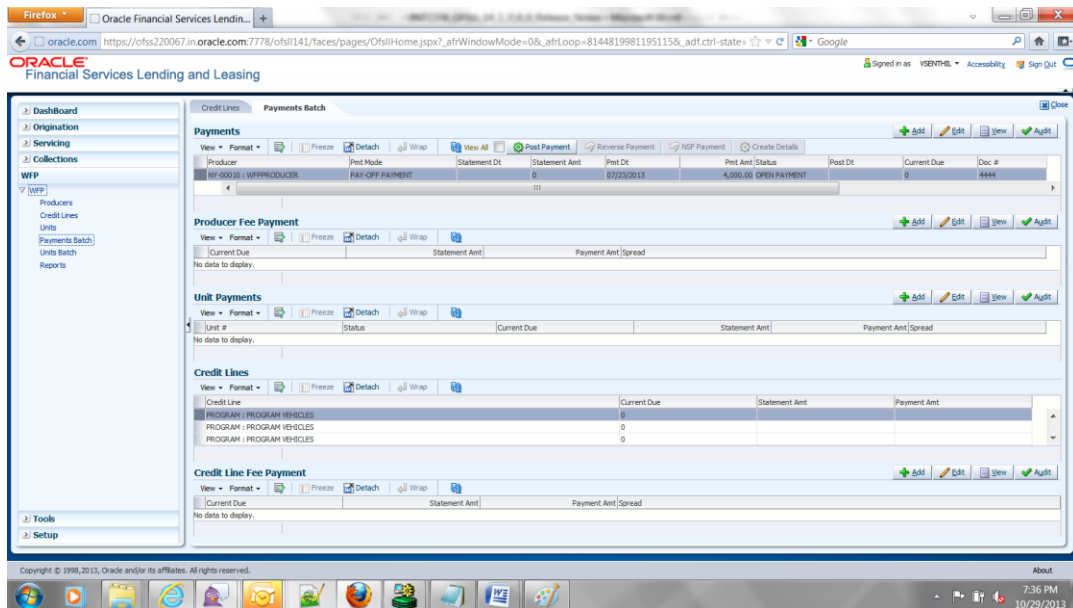
Load Tracking

Sub Parameter	Parameter	Value
	CURE LETTER DT	12/31/4000
	ACCELERATION DT	12/31/4000
	WILL REDEEM	WILL REDEEM
	WILL REDEEM DT	12/31/4000
	HOLD FOR SALE DT	12/31/4000
	HOLD FOR SALE REASON	REASON FOR SALE
	ESTIMATED SALE DT	12/31/4000
	REDEMPTION EXPIRY DT	12/31/4000
	REDEEMED DT	12/31/4000
	RELEASE FOR SALE DT	12/31/4000

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About

1.4.17 WFP Modules



1.4.18 Customization

1.4.18.1 UI Customization

UI customization can be handled through MDS (Meta-data Services), which allows changes to the User Interfaces

Apart from UI customization, UI calling the database packages can be customized via pre, replace, post exit points

1.4.18.2 DB Customization

DB Customization can be handled through pre, replace, post exit points itself.

1.4.18.3 Tech Documentation

Technical documentation has been enhanced which provides all the database objects and object dependencies in addition to methods details about each method available within database.

[illegible]

All Classes

Packages

[oracle.ofssl.view.accessibility](#)
[oracle.ofssl.view.bip.reports](#)
[oracle.ofssl.view.bip.reports.proxy](#)
[oracle.ofssl.view.cmn](#)
[oracle.ofssl.view.convert](#)
[oracle.ofssl.view.errorhandler](#)
[oracle.ofssl.view.events](#)
[oracle.ofssl.view.jmx](#)
[oracle.ofssl.view.listeners](#)
[oracle.ofssl.view.mbeans.cmn](#)

All Classes

AccessCorrespondanceGridBean
AccessDataBean
AccessDeniedException
AccessDeniedException_Exception
AccessibilityPreferences
AccessibilityPreferencesHolder
AccessScreenDetailBean
AccessTransactionGridBean
AccountBalanceBean
AccountBean
AccountBoardingBean
AccountCallActivityBean
AccountContractItemizationBean
AccountCorrespondenceBean
AccountDocumentBean
AccountEscrowBean
AccountLetterServicingBean
AccountPayableBean
AccountPaymentActivateBean
AccountPaymentArrangementBean
AccountReferenceBean
AccountScenarioAnalysisBean
AccountSearchAdvanceBean
AccountSearchResultBean
AccountTransactionBean
AccountWorkOrderBean
ADFUtil
AmortizeTransactionQueryBean
AppGlobalPanelCollectionFeatures
AppGlobalSettingsBean
ApplicantAddressBean
ApplicantAddressBean
ApplicantBean
ApplicantEmploymentBean
ApplicantBean
ApplicationCollateralBean
ApplicationCollateralBean

Overview

Package

Class

Tree

Deprecated

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Help

PREV

NEXT

FRAMES

NO FRAMES

Packages

oracle.ofssl.view.accessibility	
oracle.ofssl.view.bip.reports	
oracle.ofssl.view.bip.reports.proxy	
oracle.ofssl.view.cmn	
oracle.ofssl.view.convert	
oracle.ofssl.view.errorhandler	
oracle.ofssl.view.events	
oracle.ofssl.view.jmx	
oracle.ofssl.view.listeners	
oracle.ofssl.view.mbeans.cmn	
oracle.ofssl.view.mbeans.cmn.dash	
oracle.ofssl.view.mbeans.cmn.rq	
oracle.ofssl.view.mbeans.cmn.sct	
oracle.ofssl.view.mbeans.cmn.tls	
oracle.ofssl.view.mbeans.cmn.udl	
oracle.ofssl.view.mbeans.cmn.udt	
oracle.ofssl.view.mbeans.cmn.upr	
oracle.ofssl.view.mbeans.cmn.unt	
oracle.ofssl.view.mbeans.cmn.uvz	
oracle.ofssl.view.mbeans.interfaces.uap	
oracle.ofssl.view.mbeans.interfaces.ucn	
oracle.ofssl.view.mbeans.interfaces.ugl	
oracle.ofssl.view.mbeans.Origination	
oracle.ofssl.view.mbeans.Origination.uar	

2. Components of the Release

2.1 Documents Accompanying the Software

The various documents accompanying the software are as follows:

- User Guide
- Setup Guide
- Technical Guide
- Installation Manuals
- Release Note

2.2 Software Components

Software Components of Oracle Financial Services Lending and Leasing 14.1.0.0.0 that form part of this release are as follows:

- OFSLL_141.ear – comprises of Loan module UI components
- OFSLLDB.zip – comprises of core database components
- OFSLLReports.zip – comprises of canned BI Publisher reports
- OFSLLXWS.zip – comprises of interface web services catering to DealerTrack, Routeone and edocs
- OFSLLXWSDB.zip – comprises of interface database components

2.3 Limitations and Open Issues

Some of the limitations as well as know open issues within the application are

Current know issues within the application are

Bug #	Bug Details
17592898	WFP- error while posting pay off quote
17592827	WFP-Units-Payoff quotes Unable to calculate payoff quotes
17592821	WFP-interest not getting updated in balances on save of contract
17592774	WFP-Payment Batch Unable to post a payment for a producer
17592746	WFP-Units Batch System is not listing any Unit Batch for posting if we click View All
17592732	WFP-Reports Unable to generate the Reports
17311086	WFP-setup-transaction codes: doesn't have add button.
17586236	Itemization formula maintained at set up >contract is not shown in contract - funding
17400887	Bankruptcy Log , Delinquency Log, Collector Productivity By queue and Collector activity by log these reports are coming blank
17640216	Funded contract report is blank

3. Annexure – A Environment Details

Component	Deployment option	Machine	Operating System	Software	Version
Oracle Financial Services Lending and Leasing	Centralized	Application server	Oracle Enterprise Linux 6.2 (64 Bit) OR Sun SPARC with Oracle Solaris 11 (64 Bit)	Oracle Weblogic Server Standard Edition	10.3.6.0
				Oracle Jrockit	1.6.0_37-R28.2.5-4.1.0
				Oracle Sun JDK	1.6.0_33+
				Oracle Repository Creation Utility	11.1.1.6
				Application Development Framework	11.1.1.6
		Database Server	Oracle Enterprise Linux 6.2 (64 Bit) OR Sun SPARC with Oracle Solaris 11 (64 Bit)	Oracle Database Enterprise Edition	11.2.0.3
		Reporting Server	Oracle Enterprise Linux 6.2 (64 Bit) OR Sun SPARC with Oracle Solaris 11	Oracle Business Intelligence Publisher	11.1.1.6

			(64 Bit)		
		Client Machines	Windows XP SP3/Windows 7/ Windows Vista	Internet Explorer	9.0+
				Apple Safari	5+
				Mozilla Firefox	10+
				Google Chrome	25+



Product Release Note
[October] [2013]
Oracle Financial Services Lending and Leasing Release 14.1.0.0.0

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