

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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FINANCIAL SERVICES

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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.

Producer Details

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

Address Details

Country: UNITED STATES	Email:
City: HOLTSVILLE	Loss Reserve Amount: 0
State: NEW YORK	Enabled: <input checked="" type="checkbox"/>
Zip: 00544	
Zip Ext: 8565	
Address Line 1: WFP-PRO-01	Subvention Participant: <input type="checkbox"/>
Address Line 2: WFP-PRO-01	Collection Type: STATEMENT
Phone 1: (000)-000-0000	Collection Frequency: MONTHLY
Extn 1: 8565	Refund Disbursement Method: NONE
Phone 2: (094)-808-4084	Region: Region 1
Extn 2: 8565	Territory: Region 1 - Territory 1
Fax Prefix1: 7 DIGIT	
Fax 1: (000)-000-0000	Valid From: 10/15/2013
Fax Prefix2:	Valid To: 10/15/2013
Fax 2:	

Payment Details

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

- 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

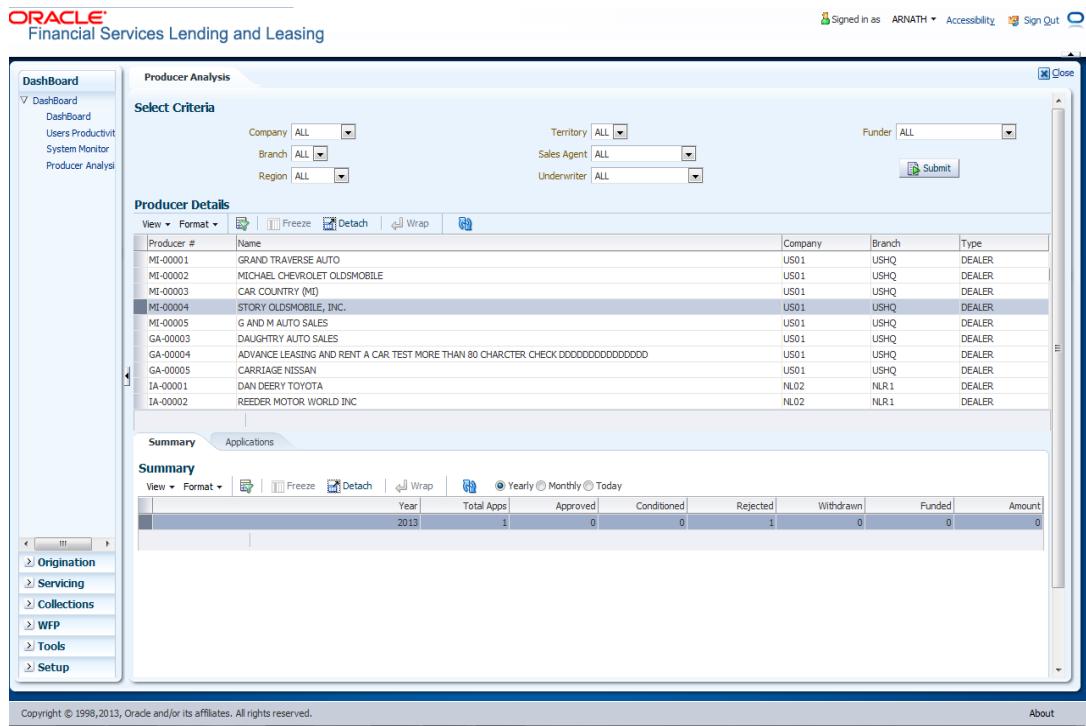
The screenshot shows the Oracle Financial Services Lending and Leasing Dashboard. The dashboard is organized into several sections:

- Origination:**
  - My User Queues:** Description: LN\_AFTP\_FUNDING\_QUE, Count: 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 (No data to display)
- 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



The screenshot shows the Oracle Financial Services Lending and Leasing Producer Analysis screen. The interface is a web-based application with a sidebar on the left containing links for Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main content area is titled 'Producer Analysis' and contains a 'Select Criteria' section with dropdowns for Company, Territory, Branch, Sales Agent, Underwriter, and Funder, along with a 'Submit' button. Below this is a 'Producer Details' table with columns for Producer #, Name, Company, Branch, and Type. The table lists several entries, including MI-00001 through MI-00004 and various auto dealers. At the bottom of the main area are 'Summary' and 'Applications' tabs, with the 'Summary' tab currently selected. The summary table shows data for the year 2013, with 1 total application, 0 approved, 0 conditioned, 1 rejected, 0 withdrawn, 0 funded, and 0 amount. The bottom of the screen includes a copyright notice and an 'About' link.

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 ▾

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

\* Product Type: ALL \* Underwriter: ALL \* Territory: ALL  
 \* Funding Type: ALL \* Producer Type: ALL \* Sales Agent: ALL  
 \* Product: ALL \* Producer Group: ALL \* Funder: ALL  
 \* State: ALL \* Producer: ALL  
 \* Channel: ALL \* Region: 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 ▾

Queue	Account Condition	Priority	Company	Branch	Hard Assigned	Group Follow-up Ind	Near Real Time	Enabled
OFF-QUEUE	SCHEDULE FOR CHARGEOFF	1	ALL	ALL	N	Y	N	Y
100 REQUESTS	BANKRUPTCY	1	ALL	ALL	N	Y	N	Y
1 REQUESTS	DEFICIENCY	1	ALL	ALL	N	Y	N	Y
PTO 30 DAYS	DELINQUENT	1	ALL	ALL	N	Y	N	Y
10 REQUESTS	PAYOUT/TERMINATION IN PROGRESS	1	ALL	ALL	N	Y	N	Y
100 REQUESTS	FORECLOSURE	1	ALL	ALL	N	Y	N	Y
10 REQUESTS	REPOSESSION	1	ALL	ALL	N	Y	N	Y
100 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

Queue Name	Queue Desc	Account Condition	Priority
SCHGOFF	SCHEDULED FOR CHARGEOFF QUEUE	SCHEDULE FOR CHARGEOFF	
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	PAYOUT/TERMINATION IN PROGRESS QUEUE	PAYOUT/TERMINATION IN PROGRESS	
FORECLOSURE	FORECLOSURE QUEUE: NEW REQUESTS	FORECLOSURE	
REPO	REPOSESSION QUEUE: NEW REQUESTS	REPOSESSION	
BKRP_CH_13	BANKRUPTCY QUEUE CHAPTER 13: NEW REQUESTS	BANKRUPTCY	

**Selection Criteria**

- ACCOUNT TITLE
- DELINQUENT 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 / REPOSESSION
- NO OF TIMES ACCOUNT IS IN NON SUFFICIENT FUNDS**

**\* Seq**

- NO OF BROKEN PROMISES
- PDC END DATE
- POTENTIAL DELINQUENT DAYS

**\* Parameter**

**Node Assignments**

**Check Criteria**

Comparison Operator	Criteria Value	Logical Expression	Enabled
EQUAL	ACTIVE	N	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.

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	AUTO APPROVED	APPROVED	VOID	DECISIONED	NO EDITS
APPROVED	AUTO APPROVED	APPROVED	REHASHING	REVIEW	NO EDITS
APPROVED	BACK TO DEALER	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**

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

Contract Definition

Save And Return | Return

<b>Instruments</b>		<b>Rebate</b>		<b>Extension</b>		<b>Payment Caps</b>		
Instrument: INS-LOAN-HE-VR	Description: LOAN INSTRUMENT HC	* Pre compute: <input type="checkbox"/>	* Rebate Method: NONE	* Delq Category: DAYS	Method: <input type="checkbox"/>	* Max # Adjust / Life: 99	* Min Int Rate: 2.0000 (Floor)	
* Start Dt: 01/01/2005	* End Dt: 12/31/4000	* Rebate Term Method: NEAREST CURRE	* Accrual Post: <input checked="" type="checkbox"/>	Maturity:	* Max Int Rate: 30.0000 (Ceiling)			
* Enabled: <input checked="" type="checkbox"/>			* Rebate Min Fin Chg Method: NONE	* Max Extr Period / Year: 2			* Max Pmt Inc / Year: 0	
<b>Selection Criteria</b>		<b>Scheduled Dues</b>		* Max Extr Period / Life: 5			* Max Pmt Inc / Life: 0	
* Company: ALL	* Branch: ALL	* Due Day Min: 1	* Acquisition Charge: 0.0000	* Max # Extr / Year: 2			* Other:	
* Billing Cycle: MONTHLY	* Product: LOAN HOME (VR)	* Due Day Max: 31	* Due Day Change / Year: 2	* Max # Extr / Life: 5			* 1st Pmt Deduction: <input type="checkbox"/> Allowed	
* State: ALL	* Currency: ALL	* Max Due Day Change / Year: 5	* Max Due Day Change / Life: 15	* Extension Gap in Months: 0			* 1st Pmt Refund: <input checked="" type="checkbox"/> Allowed	
* Pricing: ALL	<b>Accrual</b>		* Pmt Tolerance Amt: 15.0000	* Multi Disbursement: <input type="checkbox"/> Allowed			* 1st Pmt Deduction: 0 Days	
* Accrual Method: INTEREST BEARING		* Pmt Tolerance %: 95.0000	* Min Initial Advance: 10000.0000	* Min Initial Advance: 50000.0000			* 1st Pmt Refund: 14 Days	
* Base Method: ACTUAL/ACTUAL		<b>Billing</b>		* Late Charge: <input type="checkbox"/> Allowed			* Refund Allowed: <input checked="" type="checkbox"/>	
* Start Dt Basis: EFFECTIVE DATE		* Pre Bill Days: 21	* Billing Type: STATEMENT	* Min Advance: 10000.0000			* Refund Tolerance: 1.00 Amt	
* Start Days: 0		* Billing Method: LEVEL	* Billing Allowed: <input type="checkbox"/>	* Max Advance: 50000.0000			* Anniversary Period: 12	
* Time Counting Method: ACTUAL DAYS		* Balloon Method: N + 1 PMTS	* Draw Period Billing Method: <input type="checkbox"/>	* Reschedule Ind: <input type="checkbox"/>			* Writeoff Tolerance: 5.0000 Amt	
* Instalment Method: EQUATED PAYMENT		<b>Delinquency</b>		<b>Rate Cap &amp; Adjustments</b>				
* Int Freq: MONTHLY (MONTH)		* Late Charge Grace Days: 0	* Stop Accrual Days: 99999	* Max Rate Inc / Year: 2			* PrePmt Penalty: <input type="checkbox"/>	
Amortization Freq				* Max Rate Inc / Life: 8			* % of Term for Penalty: 0.0000	
				* Max Rate Dec / Year: 2			* Recourse: <input type="checkbox"/>	
								* Max Recourse %: 0.0000
								* Pay Off Fee: <input type="checkbox"/> Allowed
								* Escrow Allowed: <input checked="" type="checkbox"/>
								* Reprt Currency: ALL
								* PDC Security Check: <input type="checkbox"/>
								* 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

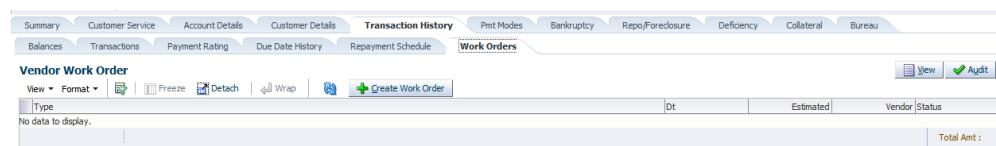
Accounts will be schedule charge off or auto charge off when the account passes X days past due. If the account has a DONOTCHGOFF condition posted then those accounts will not be picked up for charge off in the batch job.

### **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.



### **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

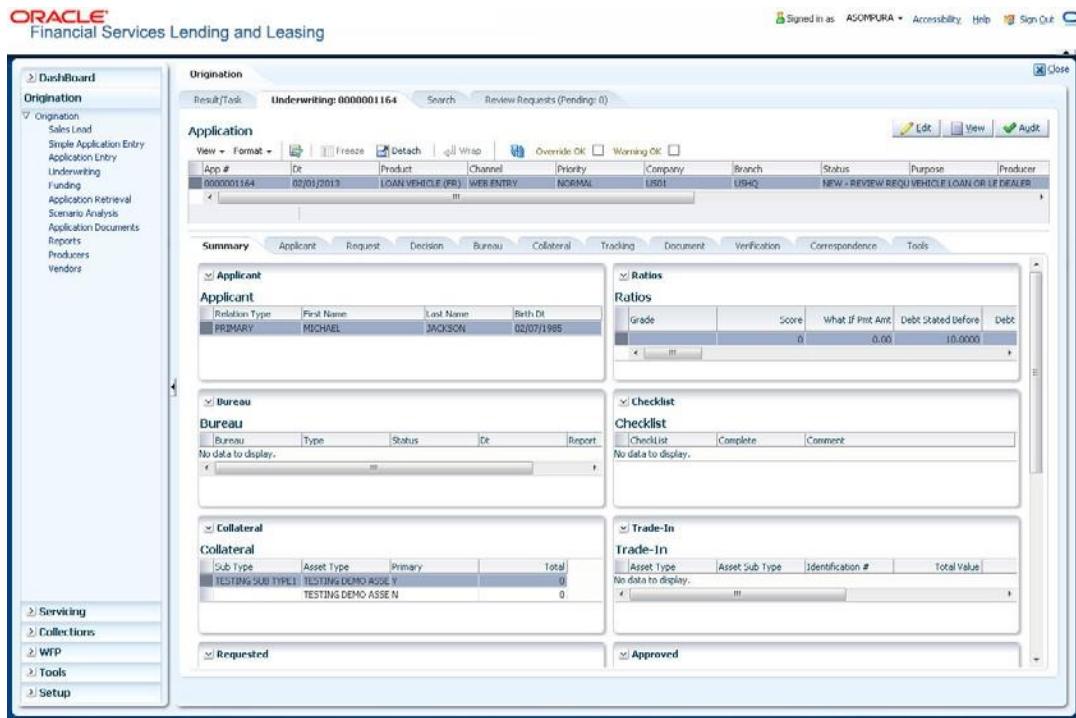
An outbound customer extract file is generated and sent to multiple payment vendors like Moneygram, Quick Collect and SpeedPay. This extract information will enable the various outlets of these payment agencies to verify account's existence in FI and proceed with payment processing.

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.



The screenshot shows the Oracle Financial Services Lending and Leasing application interface for Loan Origination. The main window is titled 'Origination' and displays a summary of a loan application. The application number is 0000001164, and the date is 02/01/2013. The purpose is 'LOAN VEHICLE (P.R.)' and the status is 'NEW - REVIEW REQUESTED'. The interface includes tabs for Summary, Applicant, Request, Decision, Bureau, Collateral, Tracking, Document, Verification, Correspondence, and Tools. The 'Applicant' tab is active, showing details for a primary applicant: First Name MICHAEL, Last Name JACKSON, and Birth Date 02/07/1985. The 'Ratios' tab shows a single row with Grade 0, Score 0.00, What If Pmt Amt 10.0000, and Debt Stated Before 10.0000. The 'Bureau' tab shows 'No data to display.' The 'Collateral' tab shows a table with one row: Sub Type TESTING SUB TYPE1, Asset Type TESTING DEMO ASSET Y, Primary Y, and Total 0. The 'Trade-In' tab shows 'No data to display.' The 'Requested' and 'Approved' tabs are also visible. The left sidebar contains a navigation menu with sections like Origination, Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Reports, Producers, and Vendors. The bottom left corner shows the page number 1-10.

## Underwriting credit bureau screen.

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Origination

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

**Application**

View Format      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...	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      Warning OK   

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	EFX	1	FAILED	04/05/2013	CREDIT REPORT ...		Y

**Applicant/Customer Details**

View Format      Warning OK   

Type	First Name	MI	Last Name	Status	Birth Dt	SSN	Suffix	Include Debt	Per
PRIMARY	GRAHAM	A	CCARNATION	COMPLETED	02/20/1965	xxxxx9440		Y	
SPOUSE	LISA	B	CCARNATION	COMPLETED	03/19/1964	xxxxx9499		Y	

**Report Header**

View Format      Warning OK   

Bureau	First Name	MI	Last Name	SSN	Birth Dt	Report Dt	Onfile Dt	Credit Report Id
EXP	WILLIAM		MANSFIELD	xxxxx3774		08/16/2001	01/09/2005	114164

## Features include a summary snapshot of the Line Application

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**Origination**

**Application**

**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
EFX	CREDIT REPORT W/B/EVE CCINQUEFOIL	858	2	0	0	0	0	INITIAL
EFX	CREDIT REPORT W/B CLAUDIA MARADONA 858	858	0	0	0	0	9003	INITIAL
EXP	CREDIT REPORT W/F LAWRENCE BRICKHO 858	858	4	0	0	0	0	INITIAL

**Checklist**

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About

## 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

Application

View • Format •      Warning OK

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

Summary Applicant Request Decision Contract Collateral Comments Tracking Document Verification

Applicant

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

Ratios

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
EFX	CREDIT REPORT W/BPAULA CCRASTOST	858	6	0	0	0	0	INITIAL
EFX	CREDIT REPORT W/BPAULA CCRASTOST	858	2	0	0	0	0	INITIAL
EFX	CREDIT REPORT W/BPAULA CCRASTOST	858	0	0	0	9003	9003	INITIAL

Checklist

Checklist

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About

## 1.4.15 Loan Servicing

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.

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Dashboard Origination Servicing Servicing Customer Service Security 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 WIFP Tools Setup

Customer Service: 20060000111972

Results Search Review Request (Pending: 0)

Account(s)

View Format    Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USR1	20060000111972	LOAN HOME (VR)	USD	12,049.09	8,548.86	ACTIVE/DELO/ SCHEDULED CHG...	02/10/2007

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency >

Balances Transactions Payment Rating Due Date History Repayment Schedule Work Orders

Balance Group

View Format    Current Balance Deficiency Balance Non-Performing Balance Terminate Balance Txn Period ITD/CTD YTD

Balance Type	Opening Balance	Posted	Paid Balance	Waived	Charge Off	Adjusted (-)	Adjusted (+)	Balance
ADVANCE / PRINC.	0.00	15,000.00	6,086.80	0.00	0.00	0.00	0.00	8,913.20
INTEREST	0.00	662.30	662.30	0.00	0.00	0.00	0.00	0.00
FEE LATE CHARGE	0.00	22.50	0.00	0.00	0.00	0.00	0.00	22.50
FEE NSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE EXTEN/ON	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PREPAYMENT ...	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PHONE PAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE PERIODIC MA...	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RENTAL FEE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FEE DELAY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE BANKRU...	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE REPOSE...	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSE SERVICING	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Columns Hidden 12 | Current Balance Total 8,935.7 Deficiency Balance Total 0 Non-Performing Balance Total 0

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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)**

View Format     Current  Show All  Group Follow-up

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

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

**Account Details**

03/28/2013	02/28/2013				
2,197.42	2,197.42	0.00	0.00	0.00	

Delo Due 4,394.84 NSF Due 0.00 Total Due 4,394.84 Future Pmt 04/28/2013  
 LC Due 0.00 Other Due 0.00 Todays 25,706.51 Dt  
 Payoff Oldest Due 04/28/2013 Dt

**Delinquency Information**

late	30	60	90	120	150	180	Category	Days
1	1	0	0	0	0	0	Collector	17

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

**Activities**

Active Dt 03/28/2013	App # 0000001245	Last Pmt Amt 0.00
Last Activity Dt 04/11/2013	Paid Off Dt	Charge Off Dt
Due Day 28	Effective Dt 01/28/2013	Military Duty N
Last Pmt Dt	Current Pmt 2,197.42	Customer Score 0
Customer Grade A	Last Bill Amt 4,394.84	Behaviour Score 1,000

Producer AL-00002 : PRODUCER

**Customer Information**

Customer # Name 4087 VENKATRAHAVAN.SRINIVASAN@ORACLE.COM	Relation PRIMARY	SSN xxxxx8124	Birth Dt 12/23/1987	Gender UNKNOWN
Email VENKATRAHAVAN.SRINIVASAN@ORACLE.COM	Disability Y	Privacy N	Opt Out	Time Zone
Language ENGLISH	Skip N	Stop Y		
Marital UNKNOWN	Correspondence			
Status				

**Address Information**

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

**Conditions**

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

**Alerts**

Alert	No data to display.
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About

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.

**Bankruptcy**

Customer Service: 20121200011617

**Account(s)**

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	ACTIVE-REOPENED	05/01/2013

**Bankruptcy Details**

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	04/02/2013

**Tracking**

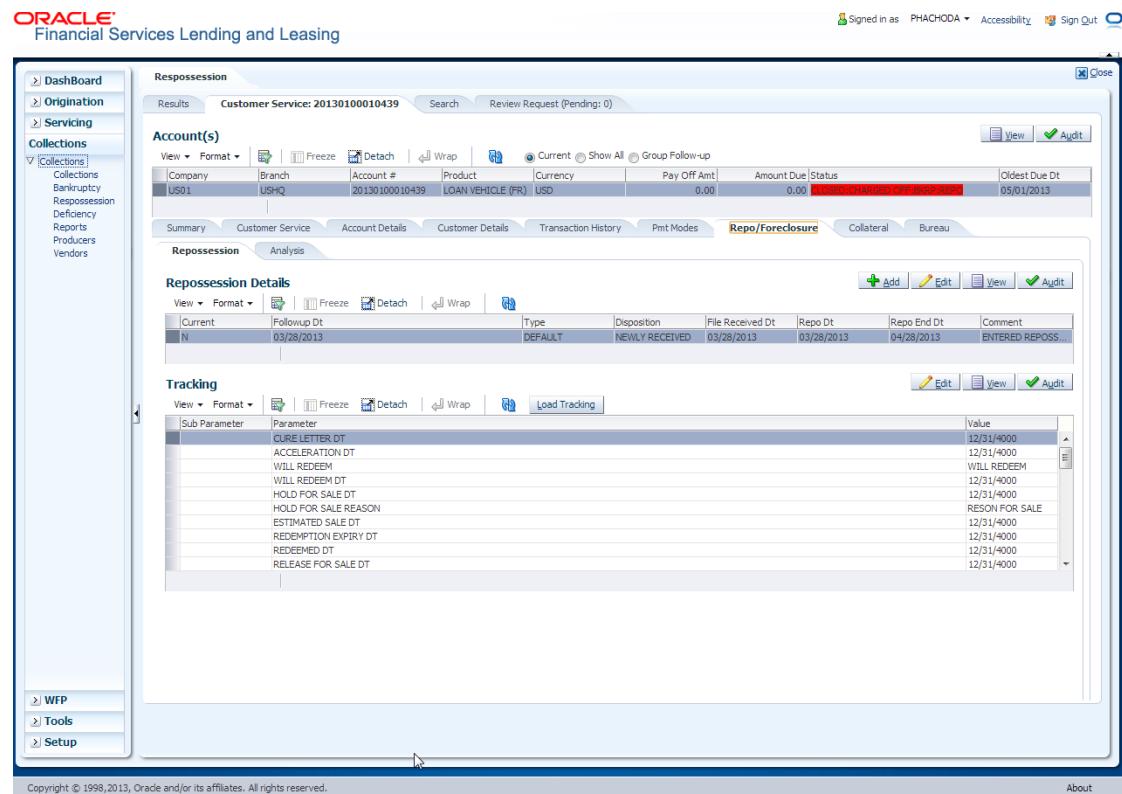
Sub Parameter	Parameter	Value
CASE NO	341A DT	UNDEFINED
CONFIRM DT		12/31/4000
BAR DT		12/31/4000
CHAPTER CONVERSION DT		12/31/4000
DISCHARGE DT		12/31/4000
RELIEF REQUEST RESPONSE		UNDEFINED
RELIEF REQUEST RCV'D DT		12/31/4000
RELIEF REQUEST DT		12/31/4000
REAFFIRMATION ATTORNEY SENT DT		12/31/4000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

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About

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

## Repossession Screen



## **1.4.17 WFP Modules**

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar navigation includes: Dashboard, Origination, Servicing, Collections, WFP (Producers, Credit Lines, Unit Payments, Payments Batch, Unit Batch, Reports), Tools, and Setup. The main content area displays four tabs: Payments, Producer Fee Payment, Unit Payments, and Credit Lines. The Payments tab shows a table with one row: PAY-OFF PAYMENT, PAYMENT AMT 4,000.00, PAYMENT DT 07/23/2013, and STATUS OPEN PAYMENT. The Producer Fee Payment, Unit Payments, and Credit Lines tabs are empty. The bottom of the screen shows the Windows taskbar with various icons and the date/time: 10/29/2013, 7:36 PM.

## **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

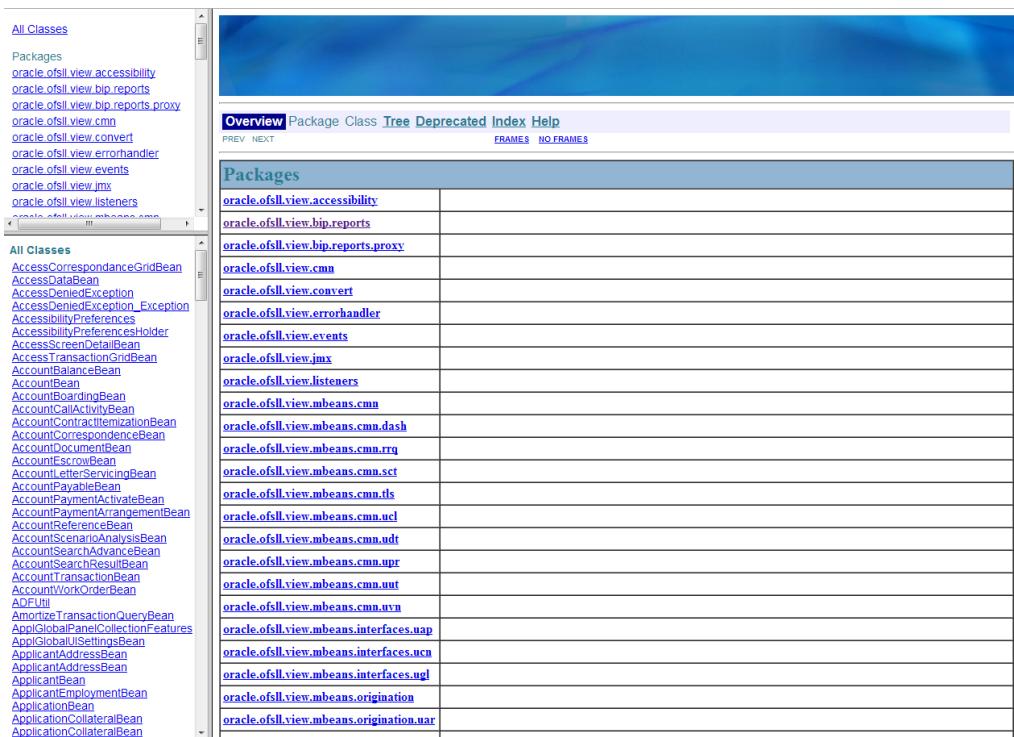
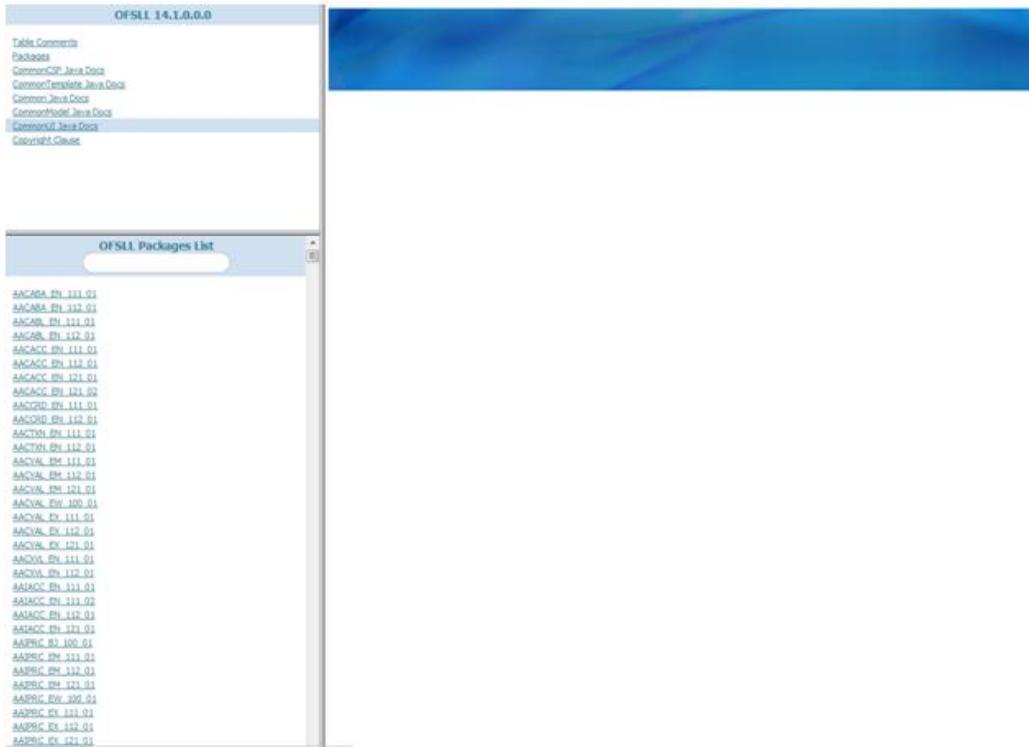
Apart from UI customization, UI calling the database packages can be customized via pre, replace, post exit points

### **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.



---

## 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 known open issues within the application are

Current known issues within the application are

<b>Bug #</b>	<b>Bug Details</b>
17592898	WFP- error while posting payoff 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/Windo ws 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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