Line Origination Setup Guide
Oracle Financial Services Lending and Leasing
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Line Origination Setup Guide
March 2016
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Table of Contents

1. Navigation

This document provides an overview on the basic template, navigation, common operations that can be performed and keyboard short cuts available in Oracle Financial Services Lending and Leasing. The document is organised into below topics:

- Logging In
- Template and Navigation
- Common Operations
- Hot Keys

Note

The application can be best viewed in 1280 x 1024 screen resolution.

1.1 Audience

This document is intended to all the Prospect Users who would be working on the application.

1.2 Conventions Used

Term	Refers to
The system/application	Oracle Financial Services Lending and Leasing
Mnemonic	The underlined character of the tab or button

1.3 Logging In

The pre-requisites to log into the system are a valid user ID and a password, defined by the system administrator in Administration -> User Page.

Note

If an User ID is inactive for a specified number of days, then the User ID is disabled automatically.

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When you invoke the application, the System displays the **Sign In** page.
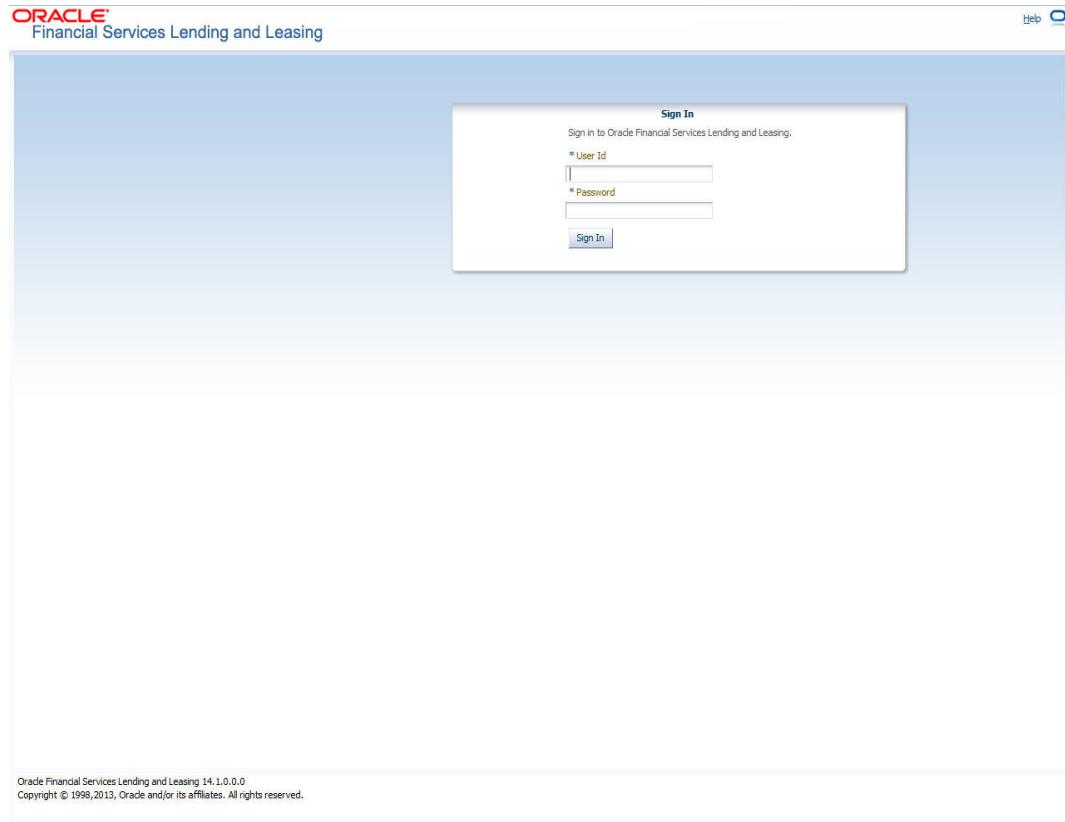
- **User ID** – Specify a valid User ID.
- **Password** – Specify a valid password for the specified User ID

Note

Password field is case sensitive

After specifying valid credentials, click **Sign In** to sign into the application.

1.4 Template and Navigation

This section provides a brief input on the template and navigation of the system. Details are grouped into two categories to enable easy understanding. These include:

- Home Page
- Screens

1.4.1 Home Page

After you login to the application with your valid credentials, the system recognizes your credentials and displays the Home Page.

The Home page is split into three windows by vertical and horizontal splitters.

- Header
- Left Pane

- Right Pane/Work Area
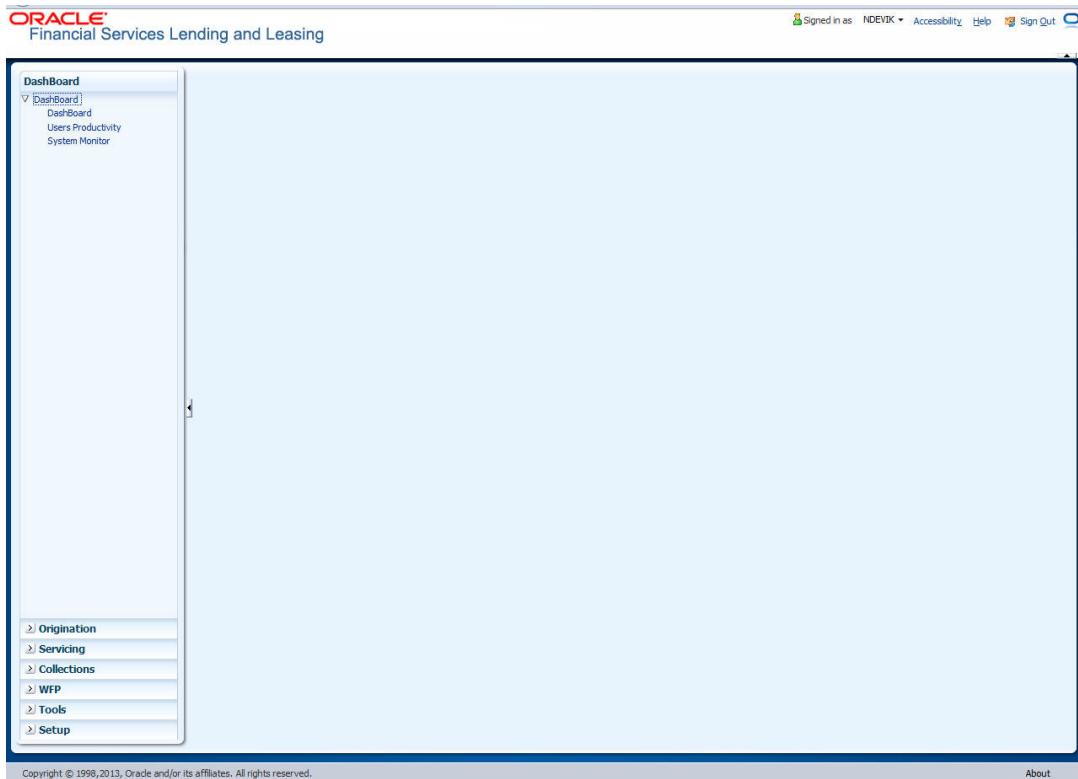
Click **About** link available in the right corner of the footer, to view the application details. For example, the version number of the application.
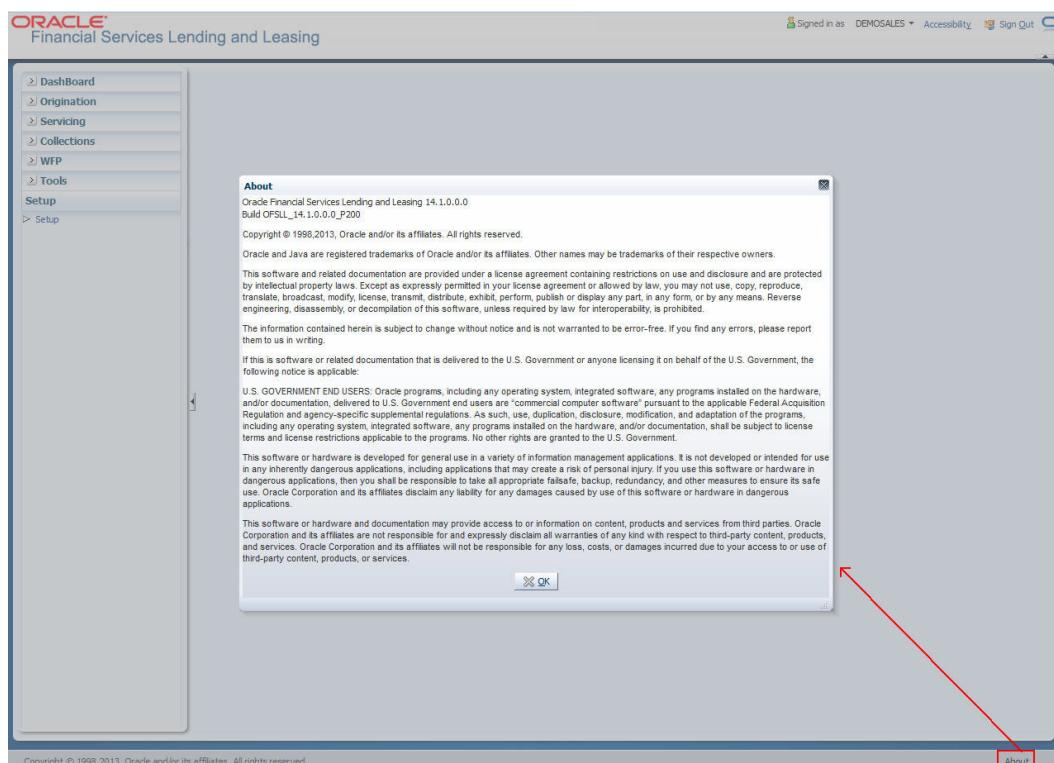
Header

In the Header, the system displays;

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- User ID you have logged in with – Click the adjoining drop-down arrow, the system displays the following options:

  – Change Password – Click to change the current password.

    Specify the current password in the **Current Password** field and a valid password, you wish to maintain as a new password, in the **New Password** field.

    Confirm the password specified in the New Password field.

    Click **Submit** to change the password and **Cancel** to revert changes.

  – User Info – Click to view the current user info.

    In this screen, apart from viewing the user info, you can set the Session Language and enable error log.

    Session Language – Select the language you need to set for the session, from the drop-down list.

    Debug Enabled Ind – Check this box to enable error logs.

    Click **Submit** to save the changes, and **Close** to close the window without changes.

- Accessibility – Click the link to view accessibility features of the system

  Refer accessibility document for further details.

- Sign Out – Click the link to sign off from the application. You can also click on 🖼 icon to sign off from the application

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Note

Sign off from the system, when you complete your work session.

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Left Window

In the left pane, the system lists and provides drop-down links for the various modules available in the product. Click ▷ to expand the Module Master Tabs and ▽ to collapse them.
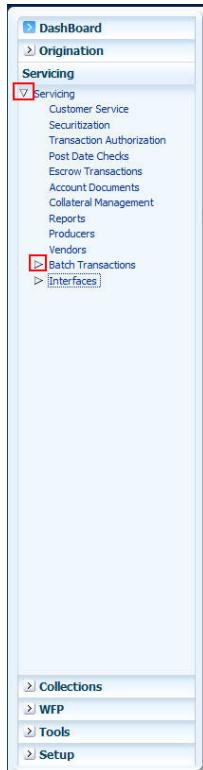
To open a screen, navigate to the Module Master Tab to which the screen belongs, expand the tabs and click the screen link you wish to open.

Right Window

The Right Window can also be termed as work area. When you click the screen link on the left pane, the system displays the corresponding screen in the right pane.
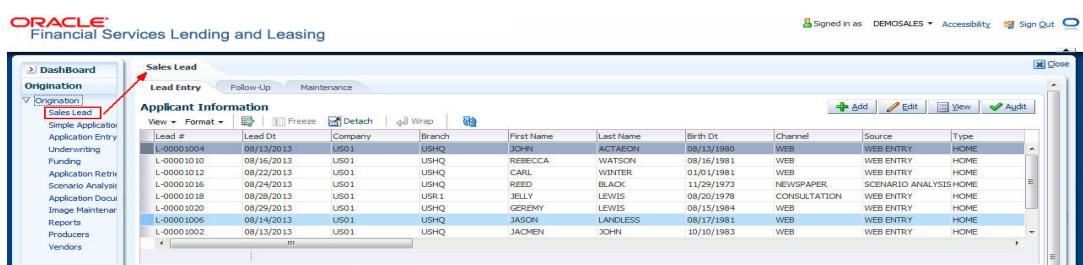
You can open a maximum of 15 screens at a go. Once the maximum limit is reached, the system displays an error message as "You have too many tabs open. You will need to close some tabs before opening new ones". Click 'OK' to continue.

In origination, only one among the three screens namely, Application Entry, Underwriting, Funding can be opened at a time. If 'Application Entry' screen is open and you click on Underwriting or Funding, the system retains the same screen.

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Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in the other screens.

Right Splitter/Action Window

The Right Splitter/Action Window has quick access to search and other options to avoid switching between tabs or navigating into sub tabs periodically. You can access the Right Splitter/Action Window while working on an Application or Customer Service screens. You can click ◄ and ► to toggle the view of Right Splitter/Action Window.

Origination Screens

In Origination → Application screens, you can use the Right Splitter/Action Window to do the following:

- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found for the Identification #, Please use normal Search".

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- **Summary** section displays critical information that has to be referred repeatedly during origination like – DTI, PTI, Book Value, Grade, FICO Score, Approved Advance, Rate and Term.

- Use **Change Status** section to change the application status to next level. If the application edit status is restricted, then the 'Change Status' will be read-only.

- Use **Add Comment** section to post an alert or comment during Underwriting and Funding stages.

  For detailed information on the above options, refer to respective sections in the document.

Servicing and Collection Screens

In Servicing and Collection → Customer Service screens, you can use the Right Splitter/ Action Window to do the following:
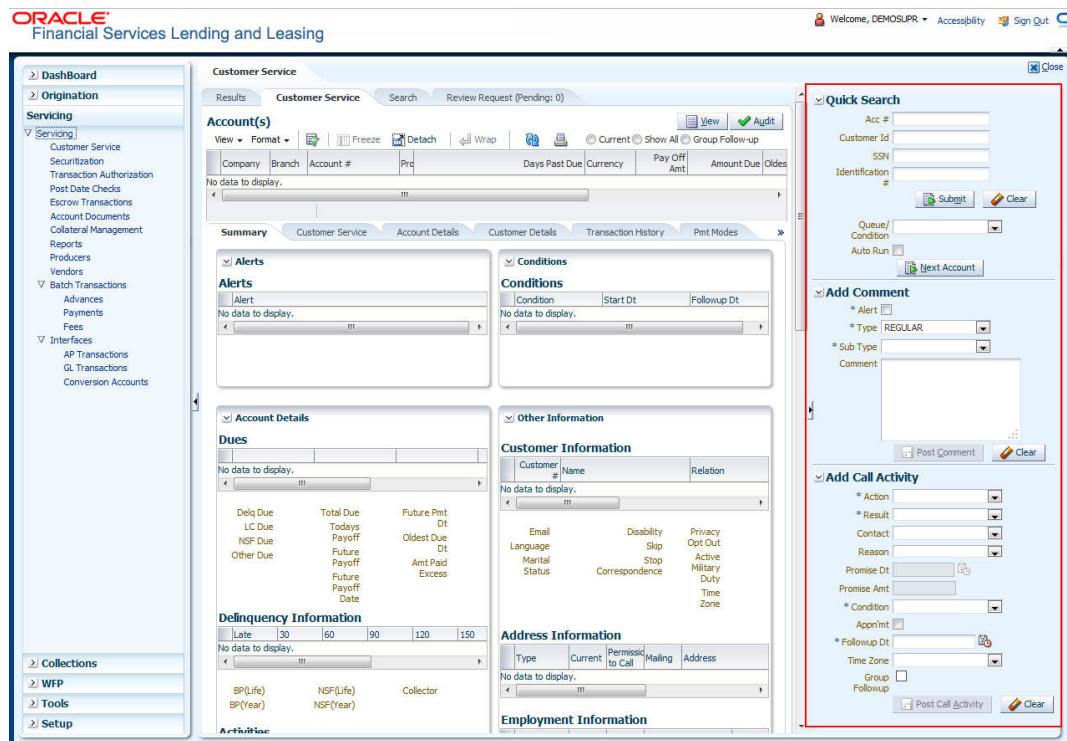
- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found for the Identification #, Please use normal Search". You can also select the Queue Condition and Auto Run options during search.

- Use **Add Comment** section to post an alert or comment based on Type and Sub Type.

- Use **Add Call Activity** section to post all types of call activities including promise to pay, account conditions and so on, irrespective of the screen you are working on. This is similar to the option available in 'Call Activities sub tab' under Customer Service tab.

For detailed information on the above options, refer to respective sections in the document.

The height of the Header and the width of the Left Pane do not change, with the resizing of application window.

The system facilitates toggling the Header and Left Pane of the home page to increase the visible area of the screens. Click ▲ to toggle upper pane and ◄ to toggle left pane. To un-toggle click ▼ and ► respectively.

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Origination:

– Simple Application Entry

– Application Entry

– Underwriting

– Funding

Collection:

– Collection

– Bankruptcy

– Repossession

– Deficiency

WFP:

– Producers

– Credit Lines

– Units

To get more clarity on the feature discussed above, consider Origination. If you have opened a screen any of the four screens listed above, say you have opened Application Entry, you cannot open any another screen. To open another screen, you need to close the Application Entry screen.

1.4.2 Screens

Details in few main screens are grouped into different sections. These sections are displayed as tabs, horizontally within the screen. In turn, details in few of these tabs are again grouped. Such details are displayed as sub-tabs horizontally, when you click the tab under which they are grouped. Similar to the main screen tabs, you can identify the active tab with its white background.

For example, Customer Service main screen has four main tabs. When you click on 'Customer Service' tab, the screen displays the corresponding tabs and so on.
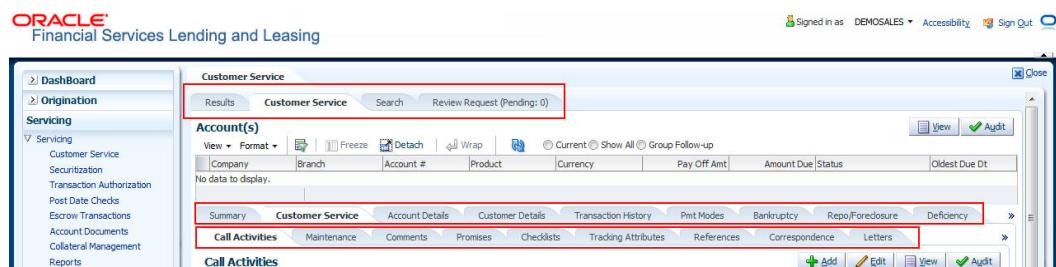
1.5   Common Operations

Some of the operations are common to most of the screens. These are grouped into three categories, based on their features.

- Basic Operations
- Basic Actions
- Personalization Options

1.5.1   Basic Operations

All the screens contain buttons to perform all or few of the basic operations. The four basic operations available are:

- Add
- Edit
- View
- Audit
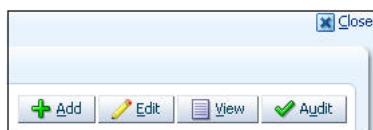
When you click any of the operation tabs, the system displays the records in-line, below the respective setup tables.

The table below gives a snapshot of them:

Basic Operation	Description
Add	Click to add a new record. When you click **Add**, the system displays a new record enabling you to specify the required data. It is mandatory to specify details for the fields with '*' symbol.
Edit	Click to edit an existing record. Select the record you want to edit and click 'Edit'. The system displays an existing record in editable mode. Edit the details you need to.
View	Click to view an existing record. Select the record you want to view and click 'View'. The system displays an existing record in display mode,
Audit	Click to view audit info. If an audit is set for a field, then the system tracks the changes for that field. Select the record for which you want to view the audit info and click 'Audit'. The system displays the details tracked for that field.
Close	Click to close a screen or a record. When you try to close an unsaved, modified record, then the system displays an error message as "You are in middle of transaction, would you like to close the page and loose all changes, if any?". Click 'Yes' to continue and 'No' to save the record.

1.5.2   Basic Actions

Most of the screens contain buttons to perform all or few of the basic actions.

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All or few of these actions are enabled when you select any of the Basic Operations.

The table below gives a snapshot of them:

Basic Actions	Description
Save And Add	Click to save and add a new record. This button is displayed when you click 'Add' button.
Save And Return	Click to save and return to main screen. This button is displayed when you click 'Add' or 'Edit' buttons.
Return	Click to return to main screen without modifications. This button is displayed when you click 'Add', 'Edit' or 'View' buttons.

1.5.3 Personalization Options

You can personalize the data displayed in the setup tables. Once personalized, the system saves the settings for that User ID until next personalization.

The table below gives a snapshot of them:

Options	Description
View	Click to personalize your view. The drop-down list provides the following options of customization: • Customize columns you wish to view • Sort the order of displayed data • Reorder columns Additionally, the drop-down list provides selection of options adjoining 'View'.

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Options	Description

Format	Click to resize columns or wrap a data in the table cells.
	
	Format ▾ 🔲 | ▦
	  Resize Columns…
	  Wrap
	
	Select the column you need to resize and select **Resize Columns** option from the **Format** drop-down list.
	
	Resize Column ☒
	Column DESCRIPTION
	Width 100 ⬍ Pixels ▾
	OK Cancel
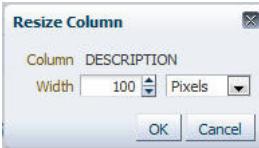	
	Specify the **Width** and the unit for the selected column. Click **OK** to apply changes and **Cancel** to revert.

Query by Example	Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query. View ▾ Format ✏ 🔲 ▦ Freeze 🔲 Detach ⏎ Wrap 🔁
Freeze	Select the column at which you need to freeze the table and click **Freeze**. Function is similar to the freeze option in MS excel.
Detach	Click to detach the setup table from the screen. An example of the detached table is provided below.
Wrap	Select the column in which the data needs to be wrapped and click **Wrap**.
🔁	Click to refresh the data in the table
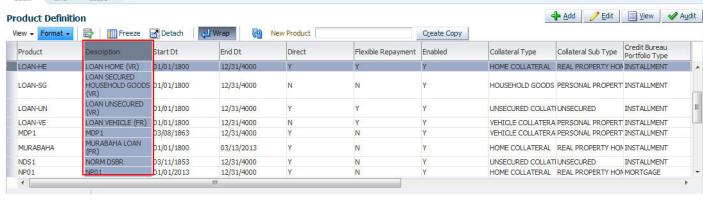
Note

Click 'Add', 'Edit' or 'View' button to open a new page in expanded mode with details.

Drop-down List

The system provides an option to select the required data from LOV, for few fields. You can either select the record from the list or enter the first alphabet of the value you want. When you provide the alphabet, the system limits the selection to the values starting with the specified alphabet. These lists are grouped into two types:

- Drop-down list – Provides only select option, search option unavailable

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- Combo drop-down list – The LOV contains huge data and provides both select and search option. These drop-down arrows are smaller in size, when compared to normal drop-down arrows, thus enabling easy identification.
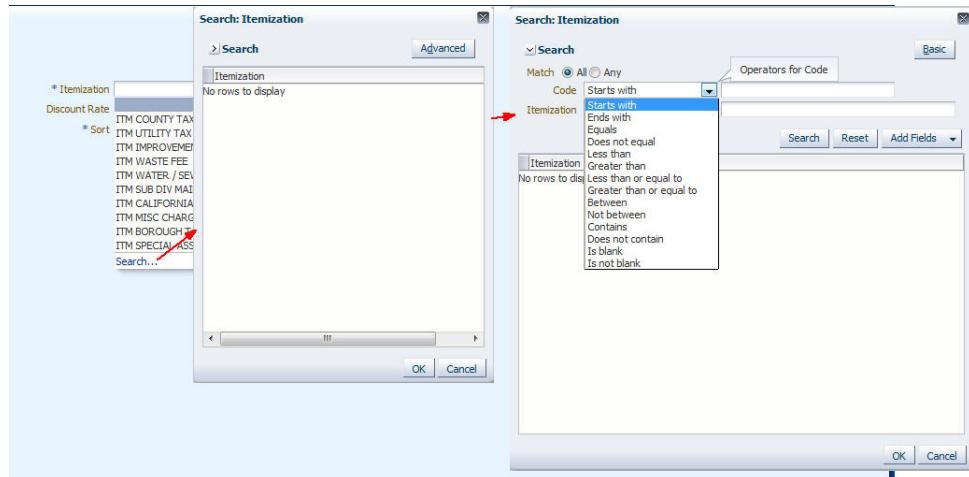
Click the arrow button available before 'Search' to toggle the search options.

Buttons/Menu	Do this
Basic	Click 'Basic' for normal search.
Advanced	Click 'Advanced' for advanced search. In this mode, you can select the search option from drop-down list adjoining the search criteria. Selected record will be highlighted (Hover to select).
Note: The system displays either of the 2 options.	
Match	Select 'All' to display results exactly matching the specified characters. Select 'Any' to display results matching any of the specified characters
Search	Click to search for the values based on the specified search criteria. The search results are displayed below with the details in respective columns.
Reset	Click to reset the search criteria
Add Fields	Click to add additional fields to search criteria.

The search criteria are provided below the 'Match' field. These criteria vary based on the Field for which the search is executed.

Also, the system remembers your recent search options and demarcates them from the actual ones.

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1.6   Keyboard Compatibility

The system facilitates keyboard compatibility. You can perform most of your tasks using keyboard short cuts also termed as 'Hot Keys'. These hot keys are single keyboards or a combination of keyboards. The available options are listed below:

1. **Shift + Alt** + mnemonic to activate buttons on the screen. For example, to open 'Accessibility' window, press '**Shift + Alt + y**'.

2. **Tab** for forward navigation in the application. **Shift + Tab** for backward navigation in the application. When the required link/tab/button/field is highlighted, press enter on the keyboard to edit.

3. **Space bar** to check or uncheck 'Check Box'.

4. **Arrow Keys** to hover within the drop-down list.

For further details on Keyboard Compatibility, refer 'Section 1.8.3.2 Keyboard Compatibility'.

1.7   Tool Tips

The system is facilitated with tool tip option. When the cursor is moved to any of the field on the screen, a popup is displayed with a tip on the action to be performed.

1.8   Accessibility
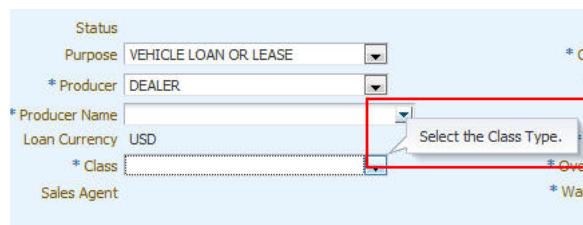
1.8.1   Understanding Accessibility

Accessibility is making the application usable for multiple user groups, which includes users with physical challenges. One of the most important reason to make the application accessible is to provide them the opportunity to work. The four main categories of disabilities are visual, hearing, mobility, and cognitive.

A person with disability might encounter one or more barriers that can be eliminated or minimized by making the electronic information user-friendly and approachable.

1.8.2   Application Accessibility Preferences

Oracle Financial Services Lending and Leasing is facilitated with the feature of Accessibility to make the application more usable for the people who are differently abled You can set the accessibility preferences soon after login. On the landing page using the 'Accessibility' link on the right end of the header and can set the following preferences as required

Screen Reader

Screen reader provides assistance to the visually impaired users. It interprets the screen elements by reading the them aloud.

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High Contrast

High contrast feature increases the contrast level to make the screen more appealing for the reader with low vision.

Large Fonts

Large fonts feature enlarges the font size to ensure the clear display and appropriate spacing. This benefits the reader with low vision.

1.8.2.1 For Visual Challenges

The visual challenges varies widely, however it generally includes, blindness, low vision or colour blindness. To make the application more accessible, following features are provided.

Blindness:

In order to interpret the visual display information in the audible form, Screen reader compatibility is provided.

In places where Screen reader technology cannot obtain information from images, text equivalents for images are provided.

For Users with difficulty in using mouse, since it requires hand and eye coordination, Keyboard navigation is provided. Details of keyboard navigation is provided in *'Section 1.8.3.2 Keyboard Compatibility'*.

Low vision:

For Users who cannot view the content that has small font size and cannot be enlarged, Software magnifier to enlarge text and images beyond normal font enlargement is provided.

Also, there is no information presented using attributes such as depth, size, location, font etc.

For high contrast requirements Screen setting can be adjusted.

Color blindness:

Oracle Accessibility guidelines have been followed and hence accessibility issues relating to colour blindness are addressed.

Also, high contrast colours have been used to address difficulty in identifying shades of colours. For example, Black text in white background.

1.8.2.2 For Hearing Challenges

People with hearing challenges or hard of hearing might encounter problems accessing the information presented using sounds. Some application features minimize their concerns.

Visual representations of audible information is provided so that Users with this challenge do not miss information presented using audio.

1.8.2.3 For Age-related Challenges

Apart from the above, there can be aging issues like week eye-sight or hearing.

Issues related to week eyesight can be addressed through Application features for Visual Challenges provided in *'Section 1.8.2.1 For Visual Challenges'*.

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Issues related to hearing can be addressed through Application features for hearing challenges provided in *'Section 1.8.2.2 For Hearing Challenges'.*

For Users who are less familiar with computers, the simplified user interface with easy navigation options, uniform layout and design and commonly used terminology in the application is of great advantage.

To address issues relating to understanding complex information, User manuals are provided for online help and tool tips at all required places are provided. In addition, system messages like error, warning or information helps you through.

1.8.3 Other Accessibility Considerations

1.8.3.1 Documentation Accessibility

Apart from assigning the logical sequence and organizing the topics, the following techniques are used to enhance the accessibility of the documentation.

- Addition of text equivalent to all graphics
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background colour contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in simple language to ensure easy understanding
- Including accurate and effective navigational features, such as cross-reference, tables of content, and bookmarks as appropriate

1.8.3.2 Keyboard Compatibility

The application is made compatible with keyboard only-operations. However, there is a change in the key combination based on the browser on which the application is running.

Browser	Operating System	Key Combination	Action
Google Chrome	Linux	Alt + mnemonic	Click
Google Chrome	Mac OS X	Control + Option + mnemonic	Click
Google Chrome	Windows	Alt +mnemonic	Click
Mozilla Firefox	Linux	Alt + Shift + mnemonic	Click
Mozilla Firefox	Mac OS X	Control + mnemonic	Click
Mozilla Firefox	Windows	Alt + Shift + mnemonic	Click
Microsoft Internet Explorer 7	Windows	Alt + mnemonic	Set focus
Microsoft Internet Explorer 8	Windows	Alt + mnemonic	Click or set focus
Apple Safari	Windows	Alt + mnemonic	Click

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Browser	Operating System	Key Combination	Action
Apple Safari	Mac OS X	Control + Option + mne-monic	Click

Also, one can use the following keyboard shortcuts in order to increase or decrease the zoom level.

Shortcut	Action
Ctrl++	To increase zoom level.
Ctrl+-	To decrease zoom level.
Ctrl+0	To set zoom level to default level.

1.8.4 Setting up Accessibility Preferences

A user has an option to setup or change the accessibility preferences.

To edit accessibility settings

1. Click Accessibility in the header part of the application. The system displays the following screen:.
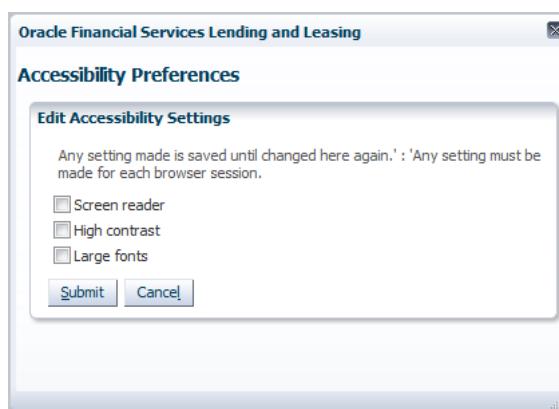
2. Select any or all of the required options to edit or change the accessibility settings.

3. Click Submit.

Note

– Settings made is saved until changed.
– Settings must be made for each browser session.

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2. Administration System

In **Administration** →**System**, you can record setup data related to the application's overall functionality and performance. This data affects;

- The mechanics of the system
- The processes of the system
- The search for Location of files to complete the tasks.

Navigating to Administration System

1. On the Oracle Financial Services Lending and Leasing home screen, click
   Setup →**Setup** →**Administration** →**System**

The System drop-down link records the following data:

- System Parameters
- Lookups
- User Defined Tables
- Audit Tables
- User Defined Defaults
- Transaction Codes
- Data Files
- Events
- Batch Jobs
- Producer Cycles
- Vendors
- Reports
- Error Messages
- Translations

Using these parameters, you can control the behavior of the system from a technical perspective. For example, determine parameter values, define what information is audited, and record default values. The product provides default values for all these screens.

2.1   <u>System Parameters</u>

System parameters define information or values used throughout the system. They act as switches that control the manner in which a function is implemented, or whether or not the system performs a particular task. Parameters are used throughout the system to control everything from user access to what information is stored on any given form. Parameters also define configuration data, such as the location of the system files, the URLs for the report and image servers, and other administration controlled data. Some of the system parameters are setup when the system is installed, but the values associated with the parameters need to be reviewed and maintained.

There are three types of parameters in the system, grouped by what part of the system they affect:

Parameter Type:	Parameter Range:
System parameters	These parameters apply to the entire system. Examples: batch processes, archiving, aging.
Organization parameters	These parameters apply to the organization, division, and user responsibility. Examples: User login control, password expiration.
Company parameters	These parameters apply to the company and branch. Examples: decision fax control, scoring model.

Hence, the System Parameters screen contains the following three tabs:

● System Parameters
● Organization Parameters
● Company Parameters

2.1.1   System Parameters Setup

The System Parameters Setup screen displays and records each system wide parameter, along with its current value and whether or not it is enabled. These parameters relate to the overall processing of the system, such as application server file locations and data purging configuration.

Note

You can only define these parameters. Changing the values of any of these parameters affects the related processing.

To set up the System Parameters

1. Click **Setup** →**Setup** →**Administration** →**System** →**System Parameters** →**System**. The system displays the **System Parameter** screen

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2. In the **System Parameters** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Parameter	System parameter of the specified parameter description is displayed here.
Parameter Description	Select the description of system parameter from the drop-down list.
Parameter Value	Specify the value for the system parameter (required).
Enabled	Check this box to enable the parameter.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

2.1.2 Organization Parameters

The Organization parameters control the system functions related to user log in, such as passwords and expiration dates, responsibility levels and the ability to access the system features. Individual parameters can be created with different values for uniquely defined organizations, divisions, and responsibility combinations.

When determining which parameter to use, the system selects the best match based on a hierarchical sort by the Organization, Division, and Responsibility fields, with values of ALL being a lower order match than an exact match.

For example:

Assume the organization parameter UIX_APP_VIEW_ALL_APPS (VIEW ALL APPLICATIONS) is as follows:

- If a user belongs to an organization as 'DMC' with a responsibility of SUPERUSER and is using the Underwriting screen of Lending menu, the system will return with a value N, and the system will not allow the user to view all applications.
- If the user belongs to any organization with a responsibility of SUPERUSER, and is using the Underwriting screen of Lending menu, the system will return with a value Y, and the system will allow the user to view all applications.

Note

Be aware that while the system allows for Organization parameters to be defined at all three hierarchical (organization, division, and responsibility) levels, not all will be applicable to each parameter. For example, while you can define the UIX_SMTP_SERVER (EMAIL SERVER FOR USER) for a responsibility, you would normally want only to define this parameter based on organization or division.

To set up the Organization Parameters

1. Click **Setup** →**Setup** →**Administration** →**System** →**System Parameters** → **Organization** tab.

2. In the **Organization Parameters** section, perform any of the mentioned in Navigation chapter.
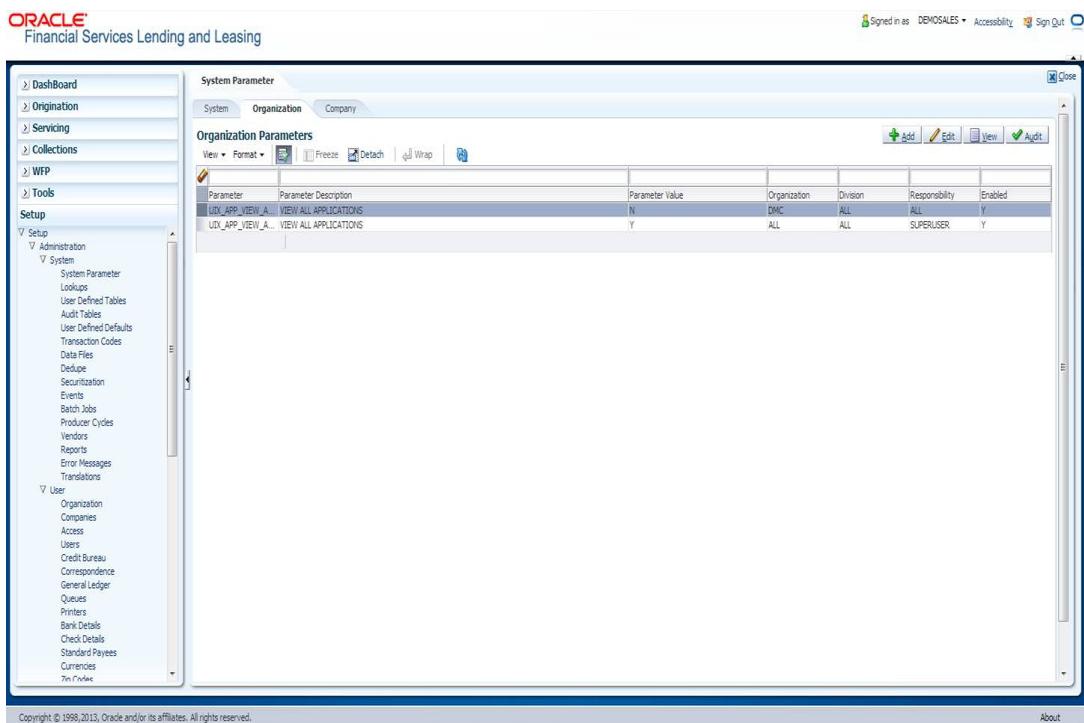
A brief description of the fields is given below:

Field	Do this:
Parameter	Parameter of the specified parameter description is displayed here.
Parameter Description	Select the description of system parameter from the drop-down list.
Parameter Value	Specify the value for the system parameter.

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Field	Do this:
Organization	Select the organization for which the parameter will be valid from the drop-down list.
Division	Select the department for which the parameter will be valid from the drop-down list.
Responsibility	Select the responsibility for which the parameter will be valid from the drop-down list. **IMPORTANT**: In selecting which organization parameter to use, the system searches for a best match using the following attributes: 1. Organization 2. Division 3. Responsibility Hence, Oracle Financial Services Software recommends creating a version of each organization parameter, where ALL is these fields.
Enabled	Check this box to enable the parameter.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

2.1.3 Company Parameters

The Company parameters control the system processes associated with functions that may vary for different companies or branches. These parameters address credit scoring, credit bureau interfaces, fax services, and fax generation. Individual parameters may be set up with different values for uniquely defined company and branch combinations.

When these parameters values are requested by the system, the system responds with the "best" match based on a hierarchical sort ordered on company and branch fields, with values of ALL being a lower order match than an exact match. For example, assume the company parameter UIX_RUN_AAI_ACT (ONLINE ACCOUNT CREATION AND ACTIVATION) has been defined as:

The system uses these two parameters to determine whether to create and activate an account online.

- When processing items for the company US01, the system will return a value N and not create and activate an account online.
- When processing items for the company other than US01 and within the value ALL, the system will return with a value Y and create and activate an account online.

To set up the Company Parameters

1. Click **Setup** →**Setup** →**Administration** →**System** →**System Parameters** → **Company** tab.

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2. On the **Company Parameters** screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Parameter	The system displays the parameter, when you select parameter description.
Parameter Description	Select the description of system parameter from the drop-down list.
Parameter Value	Specify the value for the system parameter.
Company	Select the portfolio company for which the parameter will be valid from drop-down list.
Branch	Select the portfolio branch for which the parameter will be valid from the drop-down list (required). **IMPORTANT**: In selecting which company parameter to use, the system searches for a best match using the following attributes: 1. Company 2. Branch For this reason, the Software recommends creating a version of each company parameter where ALL is the value in these fields.
Enabled	Check this box to enable the parameter.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

2.2   <u>Lookups Setup screen</u>

The Lookup Setups screen defines the contents in many drop-down fields used throughout the system. Fields that make use of drop-down field will accept only entries that are stored on this screen.

The Lookups screen contains two sections: **Lookup Types** and **Lookup Codes**. Lookup types and codes can be system-defined or user-defined. The lookup types describe the function of the related lookup codes.

For system-defined lookup types, only the Description field may be changed.

A *system-defined lookup type* (**Lookup Types** block, **System Defined** is selected) is one that is critical to the system and cannot be changed. However, you can still modify the lookup type description and Record indicator (Enabled/Disabled).

A *user-defined lookup type* (**Lookup Types** block, **System Defined** is not selected) is one that can be modified, depending on a user's business needs. You can modify the description, system indicator and record indicator. If a lookup type is user-defined, the lookup code belonging to that lookup type can either be system-defined or user-defined.

A *system-defined lookup code* (**Lookups** screen, **System Defined** is selected) is one on which the system processing is dependent. Without this lookup code, the process produces incorrect results or fails.

A *user-defined lookup code* (**Lookups** screen, **System Defined** is not selected) is one that can be defined or altered by a user.

WARNING: System-defined lookup types are those that are required by the system. Their related lookup codes will also be system defined. If you update and save a user-defined lookup type as a system-defined-lookup type (that is, change the System Defined button from **No** to **Yes** in the Lookup Type sub screen), the system will not allow you to change the lookup type back to user-defined in the future.

Note

Lookup codes cannot be deleted, as they may have been used in the past, and the display and processing of that data is still dependent on the existing setup.

Typically, the system Administrator would modify the descriptions of lookup codes and add new lookup codes to the existing lookup types as needed.

To set up the Lookups

1. Click **Setup** →**Setup** →**Administration** →**System** →**Lookups**. The system displays the **Lookups** screen. The details are grouped into two:

- Lookup Types
- Lookup Codes

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2. In the **Lookup Types** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Lookup Type	Specify the lookup type.
Description	Specify the description for the lookup type .
System Defined Yes/No	Select 'Yes', if you wish to maintain the lookup type as system defined and 'No', if you wish to maintain lookup type as User defined.
Enabled	Check this box to enable the lookup type.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4. In the **Lookup Codes** section, you can setup individual codes that a field or process using the related lookup type can have. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Lookup Code	Specify the lookup code. These are solely dependent on the function of the Lookup Type.
Description	Specify the lookup code description. This may be changed as per your business requirement.
Sort	Specify the sort order for the lookup code. This determines the order these lookup codes are displayed or processed.

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Field	Do this:
Sub Code	Specify the sub code for the lookup code.
System Defined Yes/No	Select 'Yes', if you wish to maintain the lookup code as system defined and 'No', if you do not want to maintain it as system defined. System defined lookup codes cannot be modified, except for changing the Description or Sorting fields. If the lookup type is not system defined, then the code can be modified.
Enabled	Check this box to enable the lookup code.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

2.3   <u>User Defined Tables</u>

In User Defined Tables you can maintain user-defined tables, such as the data attributes the system uses on its Search screens.

In the following example, the list of attributes in the Criteria column are computed from the User Defined Tables screen.

To set up a user-defined table, you must:

1. Define the fields on the table.

2. Join the related tables.

3. Assign the table a lookup type.

You can create tables for different products, funding, and collateral types.

After creating the user-defined tables, the system sorts the attributes to make the system usage more efficient. These details are used with different functions of the system, including:

- Tracking follow-up items
- Creating details in bankruptcy, foreclosure/repossession, and deficiency

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Note

Many of these tables, (ASSET TRACKING ATTRIBUTES for example) may be configured during the initial setup of the application to provide for your specific business needs. Others, such as APPLICATION SEARCH, may be changed whenever your business needs change. Still others should not be changed without consulting Oracle Financial Services Software, as changing them would require changes to existing code for the expected results to be implemented. As a thumb rule, it is better to add or disable information on the User Defined Tables screen than to edit existing entries.

To set up the User Defined Tables

1. Click **Setup** →**Setup** →**Administration** →**System** →**User Defined Tables**. The system displays the User Defined Tables screen. The details are grouped into two:

- User Defined Tables
- User Defined Table Attributes

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2. In the **User Defined Tables** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Table	Specify the user-defined table name.
User Table Type	Select the user-defined table type from the drop-down list. This determines where and how the related data is being used.
Description	Specify the description for user-defined table.
System Defined Yes/NO	Select 'Yes', if you wish to maintain the User table type as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the user-defined table (optional).
Product Type	Select the product typefrom the drop-down list.
Funding Type	Select the funding type associated with the user-defined table from the drop-down list.
Collateral Type	Select the collateral type associated with the user-defined table from the drop-down list.
View Name	Specify the view name.

Field	Do this:
SQL Statement	Specify the SQL version of the statement. For Example: For SEARCH_ACC_ACCOUNTS table, the SQL is as follows: SELECT /*+ FIRST_ROWS */ ACC_AAD_ID FROM ACCOUNTS WHERE **Note**: For the above SQL, the where criteria is part of the User Defined Table Attributes
Sort	Specify the sort order for the user-defined table relative to other tables of the same type.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

4. In the **User Defined Table Attributes** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Attribute	Specify the user-defined table attribute.
Description	Specify the description for the user-defined table attribute.
Data Type	Select the data type for the attribute (CHARACTER, NUMBER, or DATE) from drop-down list.
Length	Specify the maximum length of the user-defined table attribute.

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Field	Do this:
Sort	Specify the sort order of the user-defined table attribute. If the sort order is changed it will only affect new instances of the User Defined Table, and will not affect existing data.
Operator	Select the operator for the user-defined table attribute from the drop-down list.
System Defined Yes/No	Select 'Yes', if you wish to maintain the User table attribute as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the user-defined table attribute so that the attribute will be considered when creating new instances of the User Defined Table.
Sub Attribute	Specify the sub-attribute for the attribute (sub attributes are used to associate related attributes).
LOV Type	Select the list of value (LOV) type for the user-defined table attribute from the drop-down list.
LOV Validation Ind	Check this box to enable LOV validation of the user-defined table attribute. This indicates whether the data must come from the LOV.
Lookup Types	Specify the lookup type of the LOV associated with the user-defined table attribute.
Default Value	Specify the default value for the user-defined table attribute.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

2.4   Audit Tables

the system allows you to track changes in the database during origination. This includes the tracking of:

- Application status historyAudit history of specified fields

The Audit Tables Setup screen records the tables and columns requiring an audit. the system stores the following details for the fields you want to audit for changes:

- Current value in field
- New value field
- User who changed the field's content
- Date and time when the value was changed

IMPORTANT: The system recommends that only a database administrator perform the following steps.

To set up the Audit Tables

1. Click **Setup** →**Setup** →**Administration** →**System** →**Audit Tables**. The system displays the Audit Tables screen. The details are grouped into two:
- Audit Tables
- Audit Columns

2. In the **Audit Tables** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Table	The table name on which audit trigger needs to be created is displayed here (the system table being audited).
Description	Specify the table description.
Display Description	Specify the column description to be displayed on audit screen.
Display Column	Select the table column to be displayed on audit screen from the drop-down list.
Enabled	Check this box to enable the audit table so that it will be considered while generating the database triggers.
Reset Row ID	Check this box to allow resetting the row identifier.
Primary Key 1 (unlabeled)	The table primary key column 1 is displayed here. (These columns define how to access the data in the table.)
Primary Key 2 (unlabeled)	The table primary key column 2 is displayed here.
Primary Key 3 (unlabeled)	The table primary key column 3 is displayed here.
Primary Key 4 (unlabeled)	The table primary key column 4 is displayed here.
Primary Key 5 (unlabeled)	Table primary key column 5 is displayed here .

Field	Do this:
Primary Key 6 (unlabeled)	Table primary key column 6 is displayed here.
Primary Key 7 (unlabeled)	The table primary key column 7 is displayed here.
Primary Key 8 (unlabeled)	The table primary key column 8 is displayed here.
Primary Key 9 (unlabeled)	The table primary key column 9 is displayed here.
Primary Key 10 (unlabeled)	The table primary key column 10 is displayed here.
Primary Key 11 (unlabeled)	The table primary key column 11 is displayed here.
Primary Key 12 (unlabeled)	The table primary key column 12 is displayed here.
Primary Key 13 (unlabeled)	The table primary key column 13 is displayed here.
Primary Key 14 (unlabeled)	The table primary key column 14 is displayed here.
Primary Key 15 (unlabeled)	The table primary key column 15 is displayed here.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4. In the **Audit Tables Columns** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Column	Specify the column name on which the audit needs to be created from drop-down list (column in the table that is being audited)
Description	Specify the column description (description of the data contained in the column).
Data Type	The data type for the attribute is displayed here.
Enabled	Check this box to enable the audit column.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

2.5   User Defined Defaults

The User Defined Defaults Setup screen allows you to set up default values to automatically populate in frequently used fields on the Application Entry screen. This streamlines the data entry process when entering an application.

To set up the User Defined Defaults

1. Click **Setup** →**Setup** →**Administration** →**System** →**User Defined Defaults**.The system displays User Defined Defaults screen.

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2. In the **Application Defaults** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Org	Select the organization for which these defaults are applicable from drop-down list.
Division	Select the division for which these defaults are applicable from drop-down list.
Application Defaults	
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Priority	Select the priority from the drop-down list.
Channel	Select the channel from the drop-down list.
Producer Type	Select the producer type from the drop-down list.
Purpose	Select the purpose from the drop-down list.
Product	Select the product from the drop-down list.
Applicant Defaults	
Relation Type	Select the applicant relation type from the drop-down list.
Gender	Select the applicant gender from the drop-down list.

Field	Do this:
Marital Status	Select the applicant marital status from the drop-down list.
Language	Select the applicant language from the drop-down list.
ECOA	Select the applicant ecoa from the drop-down list.
Class Type	Select the applicant class type from the drop-down list.
Race National Origin	Select the applicant race or national origin from the drop-down list.
Privacy Opt-Out	Check this box to indicate that the applicant has elected to refrain from the non-public sharing of information.
Address Defaults	
Address Type	Select the address type from the drop-down list.
Postal Type	Select the postal address type from the drop-down list
Street Pre	Select the street pre type from the drop-down list.
Street Type	Select the street type from the drop-down list.
Street Post	Select the street post type from the drop-down list.
Country	Select the country from the drop-down list.
Rent Amount	Specify the rent amount. The system defaults this rent amount if the rent amount received from the interface is zero. This rent amount will be defaulted for a new application also.
State Frequency	Select the stated frequency from the drop-down list.
Actual Frequency	Select the actual frequency from the drop-down list.
Ownership	Select the ownership type from the drop-down list.
Employment Defaults	
Type	Select the employment type from the drop-down list.
Occupation	Select the occupation from the drop-down list.
Country	Select the country from the drop-down list.
Stated Frequency	Select the stated frequency from the drop-down list.
Actual Frequency	Select the actual frequency from the drop-down list.
Income Defaults	
Income Type	Select the income type from the drop-down list.
Frequency	Select the frequency from the drop-down list.

Field	Do this:
Liability Defaults	
Liability Type	Select the liability type from the drop-down list.
Frequency	Select the frequency from the drop-down list.
Asset Defaults	
Status	Select the asset status from the drop-down list.
Condition	Select the asset condition from the drop-down list.
Country	Select the country from the drop-down list.
Vehicle Defaults	
Asset Type	Select asset type from the drop-down list.
Sub Type	Select asset sub type from the drop-down list.
Class	Select the asset class from the drop-down list.
Valuation Source	Select the asset valuation source from the drop-down list.
Home Defaults	
Asset Type	Select asset type from the drop-down list.
Sub Type	Select asset sub type from the drop-down list.
Class	Select the asset class from the drop-down list.
Occupancy	Select the occupancy type from the drop-down list.
Valuation Source	Select the asset valuation source from the drop-down list.
Other Defaults	
Asset Type	Select asset type from the drop-down list
Sub Type	Select asset sub type from the drop-down list.
Class	Select the asset class from the drop-down list.
Valuation Source	Select the asset valuation source from the drop-down list
Comment Defaults	
Comment Type	Select the comment type from the drop-down list.
Comment Sub Type	Select the comment sub type from the drop-down list.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

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2.6 Transaction Codes

The system uses transaction codes to define the actions and tasks it can perform; for example, activating an account, changing a due date, applying a late fee, and charging off an account.

The Transaction Codes Setup screen catalogs and defines these core system actions.

The system organizes transaction codes in 'Super Groups'. All transaction codes within a particular super group are processed in a similar manner. The transaction super groups in the system are as follows:

Super Group Type:	Description:
ACCOUNT CONDITION TXN	These transaction codes control a user's ability to open and close account conditions.
ACCOUNT MONETARY TXN	These transaction codes affect the monetary value of accounts in the system; for example, activating accrual of interest, the assessment of fees, and closing the account.
ACCOUNT NON MONETARY TXN	These transaction codes do not have a direct affect on the monetary value of the account, but are used in maintaining account information. This includes changing a customer's driving license, or adding information for automated clearing house (ACH).
AMORTIZATION TXN	These transaction codes affect the amortized balances of the accounts in the system.
CORRESPONDENCES	These transaction codes relate to the system correspondences.
ESCROW ANALYSIS AND DISBURSEMENTS	These transaction codes allow for reviewing and approving escrow analysis, stopping an escrow override, and posting escrow disbursement.
ESCROW MONETARY TRANSACTIONS	These transaction codes affect the monetary value of escrow accounts in the system; for example, disbursing escrow to a customer and insurance, and receiving payment.
ESCROW NON MONETARY TRANSACTIONS	These transaction codes do not have a direct affect on the monetary value of an escrow account, but are used in maintaining account information, such as changing insurance maturity date and adding new escrow tax details.
FEE ASSESSMENTS	These transaction codes determine if fees such as nonsufficient funds fees or membership fees are to be applied.
FUNDING TXN	These transaction codes affect the funding of applications and accounts within the system.
ITEMIZATION TXN	These transaction codes affect the itemization of applications and accounts within the system.

Super Group Type:	Description:
MENU TXN	These transaction codes affect the menus within the system.
PRODUCER MONETARY TXN	These transaction codes relate to the monetary transactions that apply to the the system producers (or "dealers").
REPORTS	These transaction codes are related to generating the system reports.
SECURITIZATION TXN	These transaction codes affect the pools of securitized loans or accounts within a pool of securitized loans.
SETUP LOCK/UNLOCK	These transaction codes limit a user's ability to change the existing setup data, even if they are allowed access to the form, by restricting access to the Lock/ Unlock Record icon on the the system tool bar.

Super Group Type:	Description:
ACCOUNT CONDITION TXN	These transaction codes control a user's ability to open and close account conditions.
CORRESPONDENCES	These transaction codes relate to the system correspondences.
MENU TXN	These transaction codes affect the menus within the system.
REPORTS	These transaction codes are related to generating the system reports.
SECURITIZATION TXN	These transaction codes affect the pools of securitized loans or accounts within a pool of securitized loans.
SETUP LOCK/UNLOCK	These transaction codes limit a user's ability to change the existing setup data, even if they are allowed access to the form, by restricting access to the Lock/ Unlock Record icon on the system tool bar.

Three sub screens, Transaction Parameters, Access Grid, and Transaction Product Definition, record any additional information required to perform a transaction, the user types that can perform the transaction, and the product type to which the transaction codes apply.

Note

The Software recommends that you lock the setup data and also restrict the access to the seed data once you are in production.

To set up the Transaction Codes

1. Click **Setup** →**Setup** →**Administration** →**System** →**Transaction Codes**. The system displays the Transaction Codes screen.

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2. In **Transaction Super Group** section, you can view the following information

A brief description of the fields is given below:

Field	Do this:
Super Group	Select the Super Group you want to work with in the Transaction Codes screen.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4. In the **Transaction Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter

A brief description of the fields is given below:

Field	Do this:
Txn Code	Specify the transaction code (required).
Description	Specify the description for the transaction.
Group	Select the transaction group (the group within the Transaction Super Group that the transaction code belongs to) from the drop-down list.
Action	Select the action type code for the transaction (what action will take place when the transaction occurs) from the drop-down list.
Monetary	Check this box to maintain the transaction as a monetary transaction. If unchecked, then the transaction is nonmonetary.
System Defined Yes/ No	Select 'Yes', if you wish to maintain the transaction code as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If entry is not system defined, then it can be modified.
Enabled	Check this box to enable the transaction.
Txn/Bal Type	Select the transaction / balance type affected by the Transaction from the drop-down list.
Statement Txn Type	Select the statement transaction type (how the transaction should appear on the customer statement) from the drop-down list.
Batch	Check this box to perform the transaction in a batch process.

Field	Do this:
Manual	Check this box, if the transaction is a manual transaction. If you define a transaction as manual, the system recommends that the transaction that reverses it also be defined as manual.
Stmt Print	Check this box to print the transaction on customer statements.
GL	Check this box, if the transaction is a general ledger transaction.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

2.6.1 Transaction Codes sub screens

The Transaction Codes screen contains three sub screens:

- Parameters
- Access Grid
- Products

IMPORTANT: Please contact your Implementation Manager before making any changes in these sub screens.

2.6.1.1 Parameters

Here, you can define the parameter information for the associated transaction. The Parameters apply exclusively to these super groups:

- ITEMIZATION TXN
- MENU TXN
- REPORTS
- SETUP LOCK/UNLOCK

CAUTION: Treat the Transaction Parameters sub screen as containing view-only information. This is very sensitive data and you should not change it without consulting Oracle Financial Services Software.

To set up the Parameters

1. Click **Setup** →**Setup** →**Administration** →**System** →**Transaction Codes** → **Parameters**.

2. In the **Transaction Parameters** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Parameter Code	Select the parameter code associated with the transaction code, from the drop-down list.
Default	Specify the default value for the transaction parameter (value to initially populate, or used if no value is supplied).
Sort	Specify the sort order for the transaction parameter.

Field	Do this:
Displayed? Yes/No	Select 'Yes' to display the parameter and 'No' if you do not want to display in current use.
Required? Yes/No	Select 'Yes' if the parameter is required and 'No' if you do not require the parameter. (You must select Required as empty values are not allowed.)

3. Perform any of the Basic Actions mentioned in Navigation chapter.

2.6.1.2 Access Grid

The Access Grid sub screen allows you to control access to each transaction according to user responsibility, account status, and account condition. It allows the administrator to control when these transactions may be conducted. Normally, you would create or modify the access based on either the user responsibility or account condition. Account status access is left unchanged.

To set up the Access Grid sub screen

1. Click **Setup** →**Setup** →**Administration** →**System** →**Transaction Codes** →**Access Grid**.

2. In the **Transaction User Access Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Access Type	Select the access grid function type (ACCOUNT CONDITION, ACCOUNT STATUS, CHECKER RESPONSIBILITY, and RESPONSIBILITY) that is being used to control the creation of the associated transaction, from the drop-down list.
Access Value	Select the access function grid value from the drop-down list (based on a lookup associated with the Access Type. Multiple entries for each access type may be created as long as each has a different access value).
Allowed? Yes/No	Select 'Yes' if the access is allowed and 'No' if the access is not allowed (indicates whether the current Access Type / Access Value may create the associated transaction).
System Defined Yes/ No	Select 'Yes', if you wish to maintain access type as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If entry is not system defined, then it can be modified.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

2.6.1.3 Products

The Products sub screen allows you to define the products to which the transaction codes apply. It allows the administrator to control if the associated transaction code will be available for use for specific product types and or funding types.

Normally, an Access Value of ALL is defined for one or more Access Types with a given Allowed value. Additional Access Values are then defined for the same Access Types with the opposite Allowed value. This controls access to the associated transaction.

To set up the Products sub screen

1. Click **Setup** →**Setup** →**Administration** →**System** →**Transaction Codes** →**Products**.

2. In the **Transaction Product Definition** section,perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Product Type	Select the product type associated with the transaction code from the drop-down list.
Funding Type	Select the funding type associated with the transaction code from the drop-down list.
Allowed? Yes/No	Select 'Yes' if the transaction is allowed and 'No' if the transaction is not allowed (indicates whether the current Access Type / Access Value may create the associated transaction).

3. Perform any of the Basic Actions mentioned in Navigation chapter.

2.7 Data Files

The Data Files Setup screen organizes information pertaining to the various output data files that the system can generate. the system uses the Data Files Setup screen to outline the file layouts of each data file produced within the system, including the length and data type of each column name.

These files are typically produced during the nightly process.

One major advantage for the system-defined data files is the format mask of each column name within each data file. A format mask is like a stencil that forces data input to be of the same format before accepting the data.

You can change the order in which the fields are displayed in the file.

Note

Any addition or removal of a field or change in the data type length requires the Software involvement.

To set up the Data Files

1. Click **Setup** →**Setup** →**Administration** →**System** →**Data Files**. The system displays the Data Files screen. The details are grouped into three:

- Data File Definitions
- Record Definitions
- Column Definitions

The Data File Definitions section defines specific data files. Each is associated with a specific Output Data Definition (ODD) batch job that gathers the data the file will contain. While new

data file definitions may be created they will have no use unless a batch job is also created to populate the data.

2. In the **Data Files Definitions** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Name	Specify data file type (name of data file definition).
Description	Specify data file description.
File Name	Specify data file name. Prefix used for files generated for this Data File. This is the only field on the Data File Definitions screen that can or should be modified by your Administrator. The generated file name will be in the form of <FILE NAME>_<COMPANY ID>_<BRANCH ID>_<MMDDYYYY>_<PROCESS ID>.DAT. The inclusion of _<COMPANY ID> and _<BRANCH ID> depends entirely on the associated batch process.
Directory Path	Specify the directory path.
System Defined Yes/No	Select 'Yes', if you wish to maintain the data file definition as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the data file definition.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

Each data file definition is made up of one or more record definitions. These define organization of the data. The associated batch file determines how these records are used.

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The order in which the data is populated determines the order in which those records will appear in the output file. This is generally related to the order the records appear in the Data File Definition section.

4. In the **Record Definitions** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Record Type	Specify the type of record being defined.
Description	Specify record description.
Record Format	Select the format of output data (FIXED, VARIABLE) from the drop-down list.
Delimiter	Specify the delimiter (column separator used with VARIABLE format).
Terminator	Select the record terminator code (how the end of each record is indicated within the file -- CARRIAGE RETURN, LINE FEED, or CARRIAGE RETURN AND LINE FEED) from the drop-down list.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

Each record definition is made up of one or more column definitions. These define the output of the data. Much of this data is informational; it indicates what data is being provided by the associated batch job. Unless otherwise noted, the data should not be changed without changing the associated batch job.

6. In the **Column Definitions** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Seq	Specify the order in which the output data dump will process the column information.
Column Name	Specify name/description of the column (informational only).
Data Type	Specify the data type. This describes the type of data the column is expected to contain (CHARACTER, DATE, or NUMBER). This effects how the ODD process handles the data, and should not be changed .
Format Mask	Select the format mask for the column from the drop-down list. For DATE or NUMBER columns, this field defines the output format of the data. For example; Date fields may be entered using the MM/DD/YYYY format, Number fields may be entered as decimal numbers with varying degrees of precision. Other formats for each data type are available.

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Field	Do this:
Length	Specify the column length (the maximum number of characters of the output data to be included in the output file). Each output data details column may contain up to 240 characters of data. If the output data details column contains more data than the length value the data will be truncated. For VARIABLE records the length should be set to "-1" or a Delimited file will be created with FIXED LENGTH columns.
Data Column	Specify the data column sequence. This is the column that will be used to select the data that is being output. This should not be changed.
Output Column	Specify the output column sequence. This is the column that will appear in Output File. The Output Data Dump process allows for the output of 250 columns of data per record. No output column should be repeated in the setup for a record.

7. Perform any of the Basic Actions mentioned in Navigation chapter.

2.8 Events

During line of credit origination , when an application moves from one status/sub status to another, or changes condition, the system can trigger an event and perform the associated event actions. This can occur either online or in batch mode.

Note

Only predefined events and actions can be set up on the Events Setup window. You cannot create new event types or action types.

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As processing events and associated actions require additional processing at the server level, the performance of the transactions, for which the events are setup, may be adversely affected dependent upon your specific configuration.

2.8.1 Events

In the Events screen you can setup "trigger events" with associated actions which the system performs during Line of credit origination and . The fields on this form are both system and user defined. There are four sub screens on the Events screen to set up and maintain these events:

- Events Types
- Event Action Types
- Online
- Batch

Event Types and Action Types sections of this screen provide a master table for setting up the online and batch events. This setup triggers the event, which in turn triggers the actions associated with the events, during application entry

Navigating to Events

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** →**Setup** →**Events**.

2.8.1.1 Event Types

1. Click **Setup** →**Setup** →**Administration** → →**Events** →**Line of credit** →**Events Types**.

2. In the **Events Type** section, perform any of the Basic Operations mentioned in Navigation chapter.

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A brief description of the fields is given below:

Field:	Do this:
Event Type Code	Specify the event type code.
Description	Specify the event description.
Process Type	Specify the process type (BATCH or ONLINE) from the drop-down list.
Entity Type	Specify the entity type (ACCOUNTS or APPLICATIONS) from the drop-down list.
Engine Type	Specify the engine type (MONETARY TRANSACTIONS PROCESSING, NON-MONETARY TRANSACTION PROCESSING, CONDITION/ASSIGNMENT PROCESSING, APPLICATION STATUS CHANGE, CREDIT BUREAU PROCESSING, LETTERS PROCESSING or CORRESPONDENCE) from the drop-down list.
Enabled	Check this box to activate the event type.
System Defined	Select 'Yes' to indicate that the event type is system define. Select 'No' to indicate that the event type is user defined.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

2.8.1.2 Event Action Type

The **Event Action Types** section is system defined and lists the action codes supported in the system.

1. Click **Setup** →**Setup** →**Administration** → →**Events** →**Line of credit** →**Event Action Types.**

2. In the **Events Action Types** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below::

Field:	Do this:
Action Code	Specify the action code.
Description	Specify the action description.
Process Type	Select the process type (BATCH or ONLINE) from the drop-down list.
Entity Type	Select the entity type from the drop-down list.
Engine Type	Select the engine type from the drop-down list.
Enabled	Check this box to activate the action.
System Defined	Select 'Yes' to indicate that the event type is system define. Select 'No' to indicate that the event type is user defined.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.8.1.3 Online

The Online screen allows you to set up the online events by defining all online events and the event criteria actions. The system supports the following online events:

-
- CHG OFF Reversal
- Paid Off Reversal
- BKRP is closed
- BKRP Is Opened

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- When Queue is Closed
- When status/ Sub status changed to 'Approved- Rehashed'
- Account condition SCHG is closed
- Account condition SCHG is Opened

4. The change in application status / sub status to APPROVED – REHASHING.

The events that can be performed online after each of the events listed above are as follows:

- Generate correspondence for an application
- Send a credit bureau request for an application.

To setup Online Event

1. Click **Setup** →**Setup** →**Administration** →**System** →**Events** →**Line of credit** →**Online**.

2. In the **Events** section, perform any of the mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Event Code	Specify the event code .
Event Type	Specify the event type from the drop-down list.
Frequency	Specify the event frequency from the drop-down list.
Synchronous	Check this box to set the event as synchronous (any failure in triggering the event will fail to trigger the entire transaction). If unchecked, then the event is asynchronous (any failure in the event will not affect the transaction, which will be successfully completed).
Enabled	Check this box to activate the event type.

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3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

The **Event Criteria** section allows you to name and describe the query for an event, as well as enable or disable the query.

4. In the **Event Criteria** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Query Name	Specify the query name.
Description	Specify the query description.
Enabled	Check this box to activate the event criteria.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Criteria Details

The Criteria Details sub screen allows you to define the selection criteria for the event. The event engine uses these criteria to determine which accounts to include in the event action.

6. In the **Setup →Setup →Administration →System →Events →Line of credit →Online →Criteria** section, you can define the event selection criteria. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify sequence numbers.
(	Specify left bracket.
Parameter	Select the parameter from the drop-down list.
Comparison Operator	Select comparison operator from the drop-down list.
Criteria Value	Specify criteria value.
)	Specify right bracket.
Logical Expression	Specify logical operator from the drop-down list.

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Actions

The Actions section records the actions the system performs after the event is triggered.

8. In the **Setup →Setup →Administration →System →Events →Line of credit →Online →Action** section, define the action you want the system to perform for the event by entering the following information. (You can set up more than one event action for a particular event, then use the Seq field to define the order in which the events will occur)

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A brief description of the fields is given below:

Field:	Do this:
Description	Select the event action description from the drop-down list.
Seq	specify sequence number.
Enabled	Check this box to activate the event action.

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

10. For each event action, use the **Action Parameters** section to set up the required action parameters and values. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Description	Specify the parameter description from the drop-down list.
Value	Specify parameter value.

11. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.8.1.4 Batch

The Batch screen allows you to set up the events performed as a batch transaction by the system. The system supports the following predefined batch events for application and account processing. (These batch events are listed in the Events Types section on the Setup screen):

- APPLICATION LEVEL BATCH EVENT #01
- APPLICATION LEVEL BATCH EVENT #02
- APPLICATION LEVEL BATCH EVENT #03
- APPLICATION LEVEL BATCH EVENT #04
- APPLICATION LEVEL BATCH EVENT #05
- APPLICATION LEVEL BATCH EVENT #06
- APPLICATION LEVEL BATCH EVENT #07
- APPLICATION LEVEL BATCH EVENT #08
- APPLICATION LEVEL BATCH EVENT #09
- APPLICATION LEVEL BATCH EVENT #10

To setup the Batch Event

1. Click **Setup** →**Setup** →**Administration** →**System** →**Events** →**Line of credit** →**Batch**.

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2. In the **Events** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Event Code	Specify the event code.
Event Type	Specify the event type from the drop-down list.
Frequency	Specify the event frequency from the drop-down list.
Synchronous	Check this box to set the event as synchronous (any failure in triggering the event will fail to trigger the entire transaction). If unchecked, then the event is asynchronous (any failure in the event will not affect the transaction, which will be successfully completed).
Enabled	Check this box to activate the event type.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

The **Events Criteria** section allows you to name and describe the query for an event, as well as enable or disable the query.

4. In the **Events Criteria** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Query Name	Specify the query name.
Description	Specify the query description.

Field:	Do this:
Enabled	Check this box to activate the event criteria.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

Criteria Details

The Criteria Details sub screen allows you to define the selection criteria for the event. The event engine uses these criteria to determine whichapplications to include in the event action.

6. In the click **Setup** →**Setup** →**Administration** →**System** →**Events** →**Line of credit** →**Batch** →**Criteria** section, you can define the event selection criteria. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify sequence numbers.
(	Specify left bracket.
Parameter	Select the parameter from the drop-down list.
Comparison Operator	Select comparison operator from the drop-down list.
Criteria Value	Specify criteria value.
)	Specify right bracket.
Logical Expression	Specify logical operator from the drop-down list.

7. Perform any of the Basic Actions mentioned in Navigation chapter.

Action

The Action sub screen allows you to define the actions performed in the batch event. The system supports the following batch event actions:

- Send letter for an application
- Generate correspondence for an application

8. Click **Setup** →**Setup** →**Administration** →**System** →**Events** →**Line of credit** →**Batch** →**Action**.

9. In the **Actions** section, define the action you want the system to perform for the event by entering the following information. (You can set up more than one event action for a particular event, then use the Seq field to define the order in which the events will occur.) Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Description	Select the event action from the drop-down list.
Seq	Specify sequence numbers (required).
Enabled	Check this box to activate the event action.

10. Perform any of the Basic Actions mentioned in Navigation chapter.

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11. For each event action, use the **Action Parameters** section to set up the required action parameters and values. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Description	Select the event action from the drop-down list.
Value	Specify sequence numbers (required).

12. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.8.1.5 Monitoring Events

You can verify the status of events and event actions on the Monitor Jobs screen of the Utilities form.

To monitor events

1. On the Oracle Financial Services Lending and Leasing home screen, click **Dashboard** → **Dashboard** →**System Monitor** →**Jobs** →**Back Ground**.

The system displays the status for all asynchronous events that have been completed or failed for an application.

For further details, on monitoring events refer Dashboard Chapter of this Guide.

2.9 Batch Jobs

"Batch jobs" refer to the back-end processes that automatically run at a certain time. There are two types of batch jobs:

● Business processes (such as billing and delinquency processing)

● Housekeeping tasks (such as application aging and application purging)

2.9.1 Batch Jobs

The Batch Job screen allows you to set up, monitor, and maintain batch jobs in the system.

Batch jobs can be set up to be performed on a daily, weekly, monthly, and ad-hoc basis. Batch jobs can also be configured to trigger an e-mail or phone message if a batch job fails.

Critical batch jobs control job flow and system date rollover to allow recovery during errors. Errors are instances where a process did not successfully complete. Failures indicate that a particular job encountered errors that require remedial action. The number of errors allowed before failure is defined for each job. Some errors automatically result in a failure.

Navigating to Batch Jobs:

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** →**Setup** →**Administration** →**System** →**Batch Jobs**. The Batch Jobs details are further grouped into two tabs:

● Batch Jobs tab

● Job Holidays tab

2.9.1.1 **Batch Jobs**

In the Batch Job Setup screen, you can track and maintain all batch processes within the system. Using this form, the system administrator can configure the frequency and start time of each batch process, as well as set the number of threads to improve performance.

"Threading" allows a specific job to be separated into smaller units that are processed at the same time. This allows Oracle Financial Services Lending and Leasing to complete the job in less time.

You can set up multiple batch jobs within a batch set. In the Batch Job Sets section, each process is listed with the last run date (Last Run Dt field) and the next scheduled process date (Next Run Dt field). In the Freq Code and Freq Value fields, you can determine the frequency of each batch set, such as daily, weekly and monthly. You can also set up batch sets to incorporate a dependency on another batch set. This way, if the initial batch fails, the dependent set will not be processed.

In the Batch Jobs section, you can configure the process to run on weekends and holidays using the respective option boxes.

CAUTION: As the batch job setup widely affects the Oracle Financial Services Lending and Leasing system, Oracle Financial Services Software suggests that the system administrator has a clear understanding of the various functionalities within Oracle Financial Services Lending and Leasing before creating and updating the batch processes.

For the standard job set please review the Visio document, **dbk_std_detail_design_job_sets.vsd**

To setup a Batch job

1. Click **Setup →Setup →Administration → System →Batch Jobs**.

2. In the **Batch Job Sets** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Set Code	Specify the code for the batch job set.
Job Set Description	Specify the description for the batch job set.
Frequency	Select the frequency at which the job set is to be executed from the drop-down list.
Frequency Value	Select the frequency value from the drop-down list. The frequency value will be displayed based on the frequency code selected.
Start Time	Specify the start time for the job set.
Critical	Check this box to set job as critical. A "critical" job is one that prevents the General Ledger (GL) post date from rolling forward, should the job fail.
Enabled	Check this box to enable the job set.
Last Run Dt	The system displays the last run date of the job set.
Next Run Dt	Specify the next run date for job set. You can select the data from adjoining calendar icon.
Parent	Select the parent job set from drop-down list.
Dependency	Select the type of dependency on the parent from drop-down list.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4. In the **Batch Job** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the batch job sequence number. **Note**: Within a job set, jobs are executed sequentially based on the sequence number assigned.
Job Type	Select the batch job request type from the drop-down list.
Job Code	Specify the batch job request code.
Job Description	Specify the batch job description.
Threads	The system displays the number of threads used by the job.
Commit Count	Specify the number of rows after which auto-commit is triggered.
Errors Allowed	Specify the number of errors allowed.
Weekend	Check this box to perform batch jobs on weekend.

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Field:	Do this:
Holiday	Check this box to perform batch jobs on a holiday. (Holidays are defined on the Job Holidays screen.)
Enabled	Check this box to enable the batch job.
Parent	Select the parent batch job from the drop-down list.
Dependency	Select the dependency clause of the batch job from the drop-down list.
Command	Specify the command line for the job (required).
RollbackSegment	If you choose, use this field to specify the rollback segment for job.

5.   Perform any of the Basic Actions mentioned in Navigation chapter.

6.   In the **Batch Job Thread** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Thread	Specify the name of thread.
Trace	Specify the SQL trace level (0, 1, 4, 8, 12). The higher the number, the more activities the system can trace.
Enabled	Check this box to enable the thread.

7.   Perform any of the Basic Actions mentioned in Navigation chapter.

2.9.1.2   Job Holidays

The system allows you to define holidays within the company on Job Holidays screen. You can then use the Batch jobs screen to set up whether you want the system to perform batch jobs on these days or not, using the Holiday box of Batch Jobs section .

To define job holidays

1.   Click **Setup** →**Setup** →**Administration** →**System** →**Batch Jobs** →**Job Holidays**.

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2. In the **Job Holidays** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Holiday Dt	Specify the date of the job holiday. You can select the date from the adjoining calendar icon.
Description	Specify the job holiday description (required).
Enabled	Check this box to enable the holiday.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

2.9.2 Batch Jobs Available

The below table provides a list of Batch Jobs maintained in the system and a brief description to each:

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
AAE	Application Account Interface	aaiprc_b-j_100_01	APPLICATION TO ACCOUNT INTERFACE	No	Yes	No	Common	This process periodically picks up applications in 'Approved-Verified' status and creates accounts.

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ACH	ACH Accounts	acaprc_bj_100_01	ACCOUNT ACH PROCESSING	No	Yes	No	Common	This process produces the ACH file for the eligible customer payments.
ACH	ACH Producers	acp-prc_b-j_100_01	PRODUCER ACH PROCESSING	Yes	Yes	No	Common	This process produces the ACH file for the eligible producer payments.
ACH	ACH Vendors	acvprc_bj_100_01	VENDOR ACH PROCESSING	No	Yes	No	Common	This process produces the ACH file for the eligible vendor payments.
ACH	ACH Producer/Vendors/ Customer/ Third Party	acx-prc_b-j_100_01	ACH Producer/Vendors/ dors/ Customer/ Third Party	Yes	Yes	No	Common	This process producers the ACH file for the eligible Producer/Vendors/ Customer/Third Party
AGE	Aging Applications	agaap-p_b-j_100_01	APPLICATION AGING PROCESS	Yes	No	No	Common	This process puts applications into 'Aged-Application' substatus.
AGE	Aging Contracts	agcco-n_b-j_100_01	CONTRACT AGING PROCESS	Yes	No	No	Common	This process puts contracts into 'Aged-Contract' substatus.
ALT-PFS	ALLOTMENT EXTRACT FILE DUMP	PFSEFT-PRC_B-J_111_0 1	BACKUP EFT	No	Yes	No	Common	This process creates the Backup EFT file

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ALT-PFS	ALLOTMENT EXTRACT FILE DUMP	PFSL-BAPRC_BJ_100_01	POSTING ALLOTMENT PAYMENTS	No	Yes	No	Common	This process posts the payments from the allotment file received from the bank
ALT-PFS	ALLOTMENT EXTRACT FILE DUMP	PFSOD-DALT_B-J_100_01	ALLOTMENT EXTRACT FILE DUMP	No	Yes	No	Common	This process sends the allotment draft notice to the bank
ALT-PFS	ALLOTMENT EXTRACT FILE DUMP	PFSNS-FPRC_BJ_100_01	NSF BATCH	No	Yes	No	Common	This process posts the NSF file received from the bank
API	API Accounts	accaai_b-j_100_01	API AAI	No	Yes	No	Common	This process creates accounts from validated conversion applications/contracts
API	API Accounts	accd-mp_b-j_100_01	MOVE API_XX TO ITABS	No	Yes	No	Common	This process copies data from conversion API tables to conversion applications table
API	API Accounts	accval_bj_111_01	VALIDATE ITABS (LOAN)	No	Yes	No	Loan	This process validate all conversion applications loan accounts by running the edits
API	API Accounts	accval_bj_112_01	VALIDATE ITABS (LINE)	No	Yes	No	Line	This process validate all conversion applications line of credit accounts by running the edits

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
API	API Accounts	acm-prc_b-j_100_01	LOAD API_COMMENTS	No	Yes	No	Common	This process creates account comments from conversion applications/contracts
COL	Appointment Cancellation	cap-prc_b-j_100_01	APPPOINTMENT CANCEL PROCESSING	No	Yes	Yes	Common	This process cancels all the expired appointments.
COL	Payment Promise Processing	cppprc_b_j_100_01	BROKEN PROMISE PROCESSING	No	Yes	No	Common	This process updates any broken promises as of the run time.
CRB	Credit Bureau Reporting	cbuutl_b-j_100_01	CREATE METRO2 FILE	No	Yes	No	Common	This process creates the METRO2 file for Credit Bureau reporting for the specified date.
DOT	Document Tracking Load	dolprc_b-j_000_01	ACCOUNT DOCUMENT LOAD	No	Yes	Yes	Common	This process reads acct_doc_load directory. Attach the documents to specified accounts and move documents to appropriate directory
GLP	GL Interface	gliprc_b-j_100_01	GL SUMMARIZATION	No	Yes	No	Common	This process summarizes GL transactions for the day.
GOV	Debt Reporting IRS 1099A / 1099C	gdraap_bj_100_01	IRS 1099-A PROCESSING	No	Yes	No	Common	This process generates the 1099-A flat file for government reporting.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
GOV	Debt Reporting IRS 1099A / 1099C	gdrcad_bj_100_01	IRS 1099-C PROCESSING	No	Yes	No	Common	This process generates the 1099-C flat file for government reporting.
GOV	HMDA Reporting	ghrprc_bj_100_01	IRS HMDA PROCESSING	Yes	No	No	Common	This process generates the HMDA flat file for government reporting.
GOV	Interest Reporting IRS 1098	girprc_bj_100_01	IRS 1098 PROCESSING	No	Yes	No	Common	This process generates the 1098 flat file for government reporting.
JOB	Scheduler	jsctst_bj_000_01	Scheduler	Yes	Yes	Yes	Common	This process test the job scheduler
LBP	Lockbox	lbxprc_bj_100_01	LOAD LOCKBOX PROCESSING	No	Yes	No	Common	This process loads any lockbox files available. This process can be set to run periodically throughout the day.
LTR	Collections Letter	lcolt1_bj_100_01	GENERATE FIRST COLLECTION LETTER	No	No	Yes	Common	This process generates the first collection letter for eligible accounts.
LTR	Collections Letter	lcolt2_bj_100_01	GENERATE SECOND COLLECTION LETTER	No	No	Yes	Common	This process generates the second collection letter for eligible accounts.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
LTR	Collections Letter	lcolt3_b-j_100_01	GENERATE THIRD COLLECTION LETTER	No	No	Yes	Common	This process generates the third collection letter for eligible accounts.
LTR	Customer Service Letter	lcspdf_b-j_111_01	PAID IN FULL LETTER	No	Yes	No	Loan	This process generates the paid-in-full letter for the relevant accounts.
LTR	Customer Service Letter	lcspo-q_b-j_111_01	PAYOFF QUOTE LETTER	No	Yes	No	Common	This process generates the payoff quote letter for the requested accounts.
LTR	Customer Service Letter	lcsst-m_b-j_100_01	CUSTOMER STATEMENT LETTER	No	Yes	No	Common	This process generates the customer statement letter for requested accounts.
LTR	Customer Service Letter	lcswel_b-j_111_01	WELCOME LETTER	No	Yes	No	Loan	This process generates the welcome letter for the newly funded accounts.
LTR	Origination Letter	loraco_b-j_111_01	Origination Adverse Action Letter(Conditional) (Loan)	Yes	No	No	Loan	This process generates the adverse action letter for relevant applications.
LTR	Origination Letter	loradv_b-j_111_01	Origination Adverse Action Letter (Loan)	Yes	No	No	Loan	This process generates the adverse action letter for relevant applications.
ODD	Coupon Book Dump File	ocn-prc_b-j_100_01	CUSTOMER COUPON BOOK GENERATION	No	Yes	No	Common	This process generates coupon books, if appropriate.

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD	Output Data Dump File	odd-prc_b-j_000_01	CREATE OUTPUT DATA DUMP FILES	Yes	Yes	Yes	Common	This process creates any defined output data dump files set in the system.
ODD	Collections Letter	olclt1_b-j_100_01	COLLECTION LETTER 1 FILE CREATION	No	No	Yes	Common	This process generates the first collection letter for eligible accounts.
ODD	Collections Letter	olclt2_b-j_100_01	COLLECTION LETTER 2 FILE CREATION	No	No	Yes	Common	This process generates the second collection letter for eligible accounts.
ODD	Collections Letter	olclt3_b-j_100_01	COLLECTION LETTER 3 FILE CREATION	No	No	Yes	Common	This process generates the third collection letter for eligible accounts.
ODD	Origination Letter	olo-aco_b-j_100_01	ADVERSE ACTION CONDITIONAL LETTER FILE CREATION	Yes	No	No	Common	This process generates the adverse action letter for relevant applications.
ODD	Origination Letter	oload-v_b-j_100_01	ADVERSE ACTION LETTER FILE CREATION	Yes	No	No	Common	This process generates the adverse action letter for relevant applications.
ODD	Customer Service Letter	olspdf_b-j_100_01	PAID IN FULL FILE CREATION	No	Yes	No	Common	This process generates the paid-in-full letter for the relevant accounts.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD	Customer Service Letter	olspo-q_b-j_100_01	PAY OFF QUOTE FILE CRE-ATION	No	Yes	No	Common	This process generates the payoff quote letter for the requested accounts.
ODD	Customer Service Letter	ols-wel_b-j_100_01	WELCOME LETTER FILE CRE-ATION	No	Yes	No	Common	This process generates the welcome letter for the newly funded accounts.
ODD	Producer Statement Dump File	opsprc_b j_100_01	DEALER STATE-MENTS GENERA-TION	No	Yes	No	Common	This process generates the dealer/ producer statements at the specified frequency.
ODD	Customer Statement Dump File	ostprc_b-j_100_01	CUS-TOMER STATE-MENTS GENERA-TION	No	Yes	No	Common	This process generates the customer statement for eligible accounts.
PRQ	Payable Requistion Customer	pcu-prc_b-j_100_01	CUS-TOMER REFUND PAYMENT REQUISI-TIONS	No	Yes	No	Common	This process creates requisitions for customer over-payment refunds.
PRQ	Payable Requisition Producer	ppores_b j_100_01	MONTH END DEALER RESERVE PAYMENT REQUISI-TIONS	No	Yes	No	Common	This process creates requisitions for dealer compensation payments on month-end.
PRQ	Payable Requisition Vendor	pvn-prc_b-j_100_01	VENDOR INVOICE PAYMENT REQUISI-TIONS	No	Yes	No	Common	This process creates requisitions for vendor invoice payments

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Accounts	pacarc_bj_100_01	ARCHIVE ACCOUNT DATA TO OTABLES	No	Yes	Yes	Common	This process archives account data from ACCOUNTS table to OACCOUNTS table.
PUR	Archive Accounts	pacarc_bj_100_02	ARCHIVE ACCOUNT DATA TO OOTABLES	No	Yes	Yes	Common	This process archives account data from OAC-COUNTS table to OOACCOUNTS table.
PUR	Archive Applications	paparc_bj_100_01	ARCHIVE APPLICA-TION DATA TO OTABLES	Yes	No	No	Common	This process archives application-related data from APPLICA-TIONS to OAPPLI-CATIONS table.
PUR	Archive Applications	paparc_bj_100_02	ARCHIVE APPLICA-TION DATA TO OOT-ABLES	Yes	No	No	Common	This process archives application-related data from OAPPLICA-TIONS to OOAP-PLICATIONS table.
PUR	Archive GL	pglarc_b-j_100_01	ARCHIVE GL DATA TO OTABLES	No	Yes	Yes	Common	This process archives General Ledger data from GL tables to OGL tables.
PUR	Archive GL	pglarc_b-j_100_02	ARCHIVE GL DATA TO OOTABLES	No	Yes	Yes	Common	This process archives General Ledger data from OGL tables to OOGL tables.
PUR	Purge Job Requests	pjrjrq_b-j_100_01	Purge Job Requests	Yes	Yes	Yes	Common	This process purges job requests from the system.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Purge Output Data Dump	pododh_bj_100_01	PURGE OUTPUT DATA HEADERS	No	Yes	Yes	Common	This process purges Output Data Headers from the system.
PUR	Archive Securitiza-tion	ppaarc_bj_100_01	ARCHIVE POOL DATA TO OTABLES	No	Yes	No	Common	This process archives securiti-zation data from TABLE to corre-sponding OTABLE.
PUR	Archive Securitiza-tion	ppaarc_bj_100_02	ARCHIVE POOL DATA TO OOT-ABLES	No	Yes	No	Common	This process archives securiti-zation data from OTABLE to corre-sponding OOT-ABLE.
PUR	Archive Pro-ducers	pprarc_bj_100_01	ARCHIVE PRO-DUCER DATA TO OTABLES	Yes	Yes	Yes	Common	This process archives producer data from PRO-DUCERS table to OPRODUCERS table.
PUR	Archive Pro-ducers	pprarc_bj_100_02	ARCHIVE PRO-DUCER DATA TO OOTABLES	Yes	Yes	Yes	Common	This process archives producer data from OPRO-DUCERS table to OOPRODUCERS table.
PUR	Archive Pro-ducers Txns	ppx-arc_b-j_100_01	ARCHIVE PRO-DUCER TXNS DATA TO OTABLES	No	Yes	No	Common	This process archives producer transaction data from PRODUC-ERS table to OPRODUCERS table.
PUR	Archive Pro-ducers Txns	ppx-arc_b-j_100_02	ARCHIVE PRO-DUCER TXNS DATA TO OOT-ABLES	No	Yes	No	Common	This process archives producer transaction data from OPRODUC-ERS table to OOPRODUCERS table.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Statements	pstarc_b-j_100_01	ARCHIVE ACCOUNT STATE-MENT AND TXNS DATA TO OTABLES	No	Yes	No	Common	This process archives account statement and transaction data from TABLE to cor-responding OTABLE.
PUR	Archive Statements	pstarc_b-j_100_02	ARCHIVE ACCOUNT STATE-MENT AND TXNS DATA TO OOT-ABLES	No	Yes	No	Common	This process archives account statement and transaction data from OTABLE to OOTABLE.
PUR	Terminate User	ptuus-r_b-j_100_01	Terminate User	Yes	Yes	Yes	Common	This process termi-nates user satisfy-ing the selection criteria.
PUR	Archive Txns (To O tables)	ptxarc_b-j_100_01	ARCHIVE TXNS DATA TO OTABLES	No	Yes	No	Common	This process archives data from TXNS table to OTXNS table.
PUR	Archive Txns (To OO tables)	ptxarc_b-j_100_02	ARCHIVE TXNS DATA TO OOT-ABLES	No	Yes	No	Common	This process archives data from OTXNS table to OOTXNS table.
PUR	Purge User Logins	pululg_b-j_100_01	Purge User Logins	Yes	Yes	Yes	Common	This process purges user login data from the sys-tem.
PUR	Archive Ven-dor Assign-ments	pvaarc_b-j_100_01	ARCHIVE VENDOR ASSIGN-MENTS DATA TO OTABLES	No	Yes	Yes	Common	This process archives vendor assignment data from TABLE to OTABLE.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Vendor Assignments	pvaarc_bj_100_02	ARCHIVE VENDOR ASSIGNMENTS DATA TO OOTABLES	No	Yes	Yes	Common	This process archives vendor assignment data from OTABLE to OOTABLE.
PUR	Archive Vendor Invoices	pviarc_bj_100_01	ARCHIVE VENDOR INVOICES DATA TO OTABLES	No	Yes	Yes	Common	This process archives vendor invoice data from TABLEs to OTABLEs.
PUR	Archive Vendor Invoices	pviarc_bj_100_02	ARCHIVE VENDOR INVOICES DATA TO OOTABLES	No	Yes	Yes	Common	This process archives vendor invoice data from OTABLEs to OOTABLEs.
QUE	Queue Customer Service	qcsprc_bj_100_01	CUSTOMER SERVICE QUEUE PROCESSING	No	Yes	Yes	Common	This process creates the customer service/collections queues
RDB1	RDB1 Accounts	racdmp_bj_100_01	Data Dump Accounts	No	Yes	Yes	Common	This process transfers the account data from (OLTP) Regular tables to Temporary T tables
RDB1	RDB1 Applications	rapdmp_bj_100_01	LOAD APPLICATION RELATED DATA INTO T TABLES	Yes	No	No	Common	This process transfers the application data from (OLTP) Regular tables to Temporary T tables
RDB1	RDB1 Asset Tracking	ratdmp_bj_100_01	LOAD ASSET RELATED DATA INTO T TABLES	No	Yes	No	Common	This process transfers the account asset data from (OLTP) Regular tables to Temporary T tables

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 1	RDB1 Bankruptcy	rbkd-mp_b-j_100_01	LOAD BANKRUPTCY DATA TO T TABLES	No	No	Yes	Common	This process transfers the account bankruptcy data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Call Activities	rcad-mp_b-j_100_01	LOAD CALL ACTIVITIES DATA INTO T TABLES	No	No	Yes	Common	This process transfers the account call activity data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Deficiency	rchd-mp_b-j_100_01	LOAD DEFICIENCY DATA INTO T TABLES	No	No	Yes	Common	This process transfers the account deficiency data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Contracts	rcod-mp_b-j_100_01	LOAD CONTRACT DATA INTO T TABLES	Yes	Yes	No	Common	This process transfers the account contracts data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Repossessions	rfod-mp_b-j_100_01	LOAD REPO FORECLOSURE DATA INTO T TABLES	No	No	Yes	Common	This process transfers the account bankruptcy data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Producers	rprd-mp_b-j_100_01	LOAD PRODUCER AND ITS TXNS DATA INTO T TABLES	No	Yes	No	Common	This process transfers the producer and producer transactions data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Setup	rstd-mp_b-j_100_01	LOAD SETUP RELATED DATA INTO T TABLES	Yes	Yes	Yes	Common	This process transfers the setup data from (OLTP) Regular tables to Temporary T tables

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 1	RDB1 Txns	rtxd-mp_b-j_100_01	LOAD TXN DATA INTO T TABLES	No	Yes	No	Common	This process transfers the account transactions data from (OLTP) Regular tables to Temporary T tables
RDB 2	RDB2 Accounts	racac-c_b-j_100_01	Load Reporting Tables Accounts	No	Yes	Yes	Common	This process transfers the account data from T tables to RDB tables
RDB 2	RDB2 Accounts (Derived Fields)	rac-drv_b-j_100_01	Update Reporting Tables Accounts	No	Yes	Yes	Common	This process updates the codes with description for account RDB tables
RDB 2	RDB2 Applications	rapap-p_b-j_100_01	Load Reporting Tables Applications	Yes	No	No	Common	This process transfers the application data from T tables to RDB tables
RDB 2	RDB2 Applications (Derived Fields)	rap-drv_b-j_100_01	Update Reporting Tables Applications (Derived Fields)	Yes	No	No	Common	This process updates the codes with description for application RDB tables
RDB 2	RDB2 Asset Tracking	ratase_bj_100_01	Load Reporting Tables Asset Tracking	No	Yes	No	Common	This process transfers the account asset tracking data from T tables to RDB tables
RDB 2	RDB2 Asset Tracking (Derived Fields)	ratdrv_b-j_100_01	Update Reporting Tables Asset Tracking (Derived Fields)	No	Yes	No	Common	This process updates the codes with description for account asset tracking RDB tables

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 2	RDB2 Bank-ruptcy	rbkab-d_b-j_100_01	Load Reporting Tables Bankruptcy	No	No	Yes	Common	This process trans-fers the account bankruptcy data from T tables to RDB tables
RDB 2	RDB2 Call Activities	rca-cac_b-j_100_01	Load Reporting Tables Call Activities	No	No	Yes	Common	This process trans-fers the account call activities data from T tables to RDB tables
RDB 2	RDB2 Defi-ciency	rchaof_bj_100_01	Load Reporting Tables Defi-ciency	No	No	Yes	Common	This process trans-fers the account deficiency data from T tables to RDB tables
RDB 2	RDB2 Con-tracts	rco-con_b-j_100_01	Load Reporting Tables Con-tracts	Yes	Yes	No	Common	This process trans-fers the account contract data from T tables to RDB tables
RDB 2	RDB2 Con-tracts (Derived Fields)	rcodrv_bj_100_01	Update Reporting Tables Con-tracts (Derived Fields)	Yes	Yes	No	Common	This process updates the codes with description for account contract RDB tables
RDB 2	RDB2 Reposses-sions	rfoafr_b-j_100_01	Load Reporting Tables Reposses-sions	No	No	Yes	Common	This process trans-fers the account repossession data from T tables to RDB tables
RDB 2	RDB2 Pro-ducers (Derived Fields)	rprdrv_b-j_100_01	Update Reporting Tables Pro-ducers (Derived Fields)	No	Yes	No	Common	This process updates the codes with description for producer and pro-ducer transactions RDB tables

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 2	RDB2 Producers	rprpro_b-j_100_01	Load Reporting Tables Producers	No	Yes	No	Common	This process transfers the producer and producer transactions data from T tables to RDB tables
RDB 2	RDB2 Setup	rststp_b-j_100_01	Load Reporting Tables Setup	Yes	Yes	Yes	Common	This process transfers the setup data from T tables to RDB tables
RDB 2	RDB2 Txns	rtxdrv_b-j_100_01	Load Reporting Tables Txns	No	Yes	Yes	Common	This process transfers the account transaction data from T tables to RDB tables
RDB 2	RDB2 Txns (Derived Fields)	rtxtxn_b-j_100_01	Update Reporting Tables Txns (Derived Fields)	No	Yes	Yes	Common	This process updates the codes with description for account transactions RDB tables
SEC	Pool Summary	ssm-prc_b-j_100_01	POOL SUMMARY TABLE POPULATION	No	Yes	No	Common	This process populates summary tables for all pools
SET-OVR	OVERPAYMENT REALLOCATIONS	PFSTX-NOVR_BJ_100_01	OVERPAYMENT REALLOCATIONS	No	Yes	No	Common	This process handles the overpayments/overages existing on an account
TPE	Earning/ Amortization	tam-prc_b-j_100_01	AMORTIZATION TRANSACTIONS PROCESSING	No	Yes	No	Common	This process creates the month-end interest accrual transactions on month-end.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Earning/ Amortization	tam-prc_b-j_111_01	MONTH END AMOR-TIZATION TRANSAC-TIONS	No	Yes	No	Loan	This process creates the month-end interest accrual transactions on month-end.
TPE	Escrow Non Monetary Transactions	tenbmt_b-j_100_01	Escrow Non Monetary Batch Trans-actions	No	Yes	Yes	Common	This process posts escrow non monetary transactions in the background at the specified time interval.
TPE	Escrow Analysis & Disbursements	tesanl_b-j_100_01	Escrow Analysis Posting	No	Yes	No	Common	This process posts all approved escrow analysis to the account
TPE	Escrow Analysis & Disbursements	tesanl_b-j_100_02	Create batches for Customer Refund Requests	No	Yes	No	Common	This process creates company branch wise batches for customer refund requests.
TPE	Escrow Analysis & Disbursements	tesanl_b-j_100_03	Create Transaction of Customer Refund Requests	No	Yes	No	Common	This process populate customer refund request in respective batch created above
TPE	Escrow Analysis & Disbursements	tesanl_b-j_100_04	Compute control totals for customer refund request batches	No	Yes	No	Common	This process populates control totals for the bathes created for customer refund requests.
TPE	Escrow Analysis & Disbursements	tesanl_b-j_100_05	Escrow compliance checking	No	Yes	No	Common	This process checks escrowable account for compliance

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Escrow Analysis & Disbursements	tesds-b_b-j_100_05	Escrow disbursement posting & requisition creation	No	Yes	No	Common	This process posts processed escrow disbursement and creates requisitions.
TPE	Non Monetary Transactions	tnmb-mt_b-j_100_01	NON MONETARY TRANSACTIONS POSTING	No	Yes	Yes	Common	This process posts non monetary transactions in the background at the specified time interval.
TPE	Compensation	tpr-com_b-j_111_01	Compensation	No	Yes	No	Loan	This process creates transaction for month-end producer compensation
TPE	Statement	tprps-g_b-j_111_01	Producer Statement	No	Yes	No	Loan	This process creates the month-end interest accrual transactions on month-end.
TPE	Monetary Transactions	txnacr_b-j_100_01	INTEREST ACCRUAL AND DELINQUENCY PROCESSING	No	Yes	No	Common	This process posts any payment batches open in the system. This process can be set to run periodically.
TPE	Monetary Transactions	txnact_b-j_100_01	ACCOUNT ACTIVATION	No	Yes	No	Common	This job activates new accounts i.e. changes status from PENDING to ACTIVE.
TPE	Monetary Transactions	txnad-v_b-j_112_01	Advance Posting	No	Yes	No	Line	This process posts any advance batches open in the system. This process can be set to run periodically.

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Monetary Transactions	txnann-n_b-j_100_01	ANNIVERSARY PROCESSING	No	Yes	No	Common	This process carries out the anniversary processing for eligible accounts
TPE	Monetary Transactions	txnbmt_b-j_100_01	MONETARY TRANSACTIONS POSTING	No	Yes	No	Common	This process posts monetary transactions in the background at the specified time interval.
TPE	Monetary Transactions	txnch-g_b-j_100_01	Chargeoff Processing	No	Yes	No	Common	This process charges off eligible or scheduled for chargeoff accounts .
TPE	Monetary Transactions	txncls_b-j_100_01	VOID/PAID ACCOUNT CLOSE PROCESSING	No	Yes	No	Common	This process closes void and paid off accounts.
TPE	Monetary Transactions	txnddt_b-j_100_01	BILLING/DUE DATES PROCESSING	No	Yes	No	Common	This process creates/updates the due dates for the accounts in the system.
TPE	Monetary Transactions	txnfpd_b-j_100_01	FIRST PMT DEDUCTION PROCESSING	No	Yes	No	Common	This process posts the first payment deduction payment to the eligible accounts.
TPE	Monetary Transactions	txnfpr_b-j_111_01	FIRST PMT REFUND PROCESSING	No	Yes	No	Loan	This process posts the first payment deduction payment to the eligible accounts.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Monetary Transactions	txnltc_b-j_100_01	LATE CHARGE PROCESS-ING	No	Yes	No	Common	This process assesses late charge depending on the rules, for all accounts in the system.
TPE	Monetary Transactions	txnmt-d_b-j_100_01	MONTH END PRO-CESSING	No	Yes	No	Common	This process popu-lates the month end balances and carries over the balances to next month.
TPE	Monetary Transactions	txnp-mt_b-j_100_01	Payment Posting	No	Yes	No	Common	This process does the daily accrual and delinquency processing.
TPE	Monetary Transactions	txn-prm_b-j_100_01	PROMO-TION END PROCESS-ING	No	Yes	No	Common	This process 'ends' the promotion on the account.
TPE	Monetary Transactions	txn-prm_b-j_100_03	TLP PRO-MOTION CANCEL PROCESS-ING	No	Yes	No	Common	This process 'can-cels' the promo-tion on the account.
TPE	Monetary Transactions	txnrat_b-j_100_01	RATE CHANGE PROCESS-ING	No	Yes	No	Common	This process changes the prev-alent rate on an account.
TPE	Monetary Transactions	txn-sch_b-j_100_01	SCHEDULE FOR CHARGED OFF PRO-CESSING	No	Yes	No	Common	This process puts the 'Schedule for Charge Off' condi-tion on eligible accounts.

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Monetary Transactions	txntip_b-j_100_01	TERMINATION PROCESSING	No	Yes	No	Common	This process puts the "Paid" status on eligible accounts
TPE	Monetary Transactions	txnytd_b-j_100_01	YEAR END PROCESSING	No	Yes	No	Common	This process populates the year end balances and carries over the balances to next year.
LTR	CONDITIONAL ADVERSE ACTION LETTER	LORACO_B-J_100_01	CONDITIONAL ADVERSE ACTION LETTER GENERATION	Yes	No	No	Loan	This process generates the adverse action letter for relevant applications.
LTR	ADVERSE ACTION LETTER	LORADV_B-J_100_01	ADVERSE ACTION LETTER GENERATION	Yes	No	No	Loan	This process generates the adverse action letter for relevant applications.
RPT	ACCOUNT LIST	ROPACC_EM_100_01	ACCOUNT LIST	No	Yes	No	Common	
RPT	ADVANCE POSTING LIST	ROPADV_EM_100_01	ADVANCE POSTING LIST	No	Yes	No	Common	
RPT	ASSET TRACKING DETAILS	ROPATK_EM_100_01	ASSET TRACKING DETAILS	No	Yes	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	BANK-RUPTCY ACCOUNT LIST	ROPBNK_EM_100_01	BANK-RUPTCY ACCOUNT LIST	No	Yes	No	Common	
RPT	COLLEC-TOR ACTIV-ITY DETAILS	ROP-COL_EM_100_01	COLLEC-TOR ACTIV-ITY DETAILS	No	Yes	No	Common	
RPT	DEFI-CIENCY ACCOUNT LIST	ROP-DEF_EM_100_01	DEFI-CIENCY ACCOUNT LIST	No	Yes	No	Common	
RPT	DELIN-QUENT ACCOUNT LIST	ROP-DLQ_EM_100_01	DELIN-QUENT ACCOUNT LIST	No	Yes	No	Common	
RPT	FUNDING CONTRACT LIST	ROP-FUN_EM_100_01	FUNDING CON-TRACT LIST	No	Yes	No	Common	
RPT	GL TXN DETAILS LIST	ROP-GLI_EM_100_01	GL TXN DETAILS LIST	No	Yes	No	Common	
RPT	APPLICA-TIONS LIST	ROPORG_EM_100_01	APPLICA-TIONS LIST	No	Yes	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PAYMENT ALLOCA-TION POST-ING DETAILS|	ROP-PAL_EM_100_01	PAYMENT ALLOCA-TION POST-ING DETAILS|	No	Yes	No	Common	
RPT	PAYMENT POSTING LIST	ROP-PMT_EM_100_01	PAYMENT POSTING LIST	No	Yes	No	Common	
RPT	PAYABLE REQUISI-TION LIST	ROP-PRQ_EM_100_01	PAYABLE REQUISI-TION LIST	No	Yes	No	Common	
RPT	REPOSSSE-SION/FORE-CLOSURE ACCOUNT LIST	ROPREP_EM_100_01	REPOS-SSESION/ FORECLO-SURE ACCOUNT LIST	No	Yes	No	Common	
RPT	SCHEDULE TO CHAR-GEOFF LIST	ROP-SCH_EM_100_01	SCHEDULE TO CHAR-GEOFF LIST	No	Yes	No	Common	
RPT	TERMINA-TION IN PROGRESS LIST	ROP-TIP_EM_100_01	TERMINA-TION IN PROG-RESS LIST	No	Yes	No	Common	
RPT	NON MON-TETARY TXN POST-ING LIST	ROPTN-M_EM_100_01|	NON MON-TETARY TXN POST-ING LIST	No	Yes	No	Common	

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	MON-TETARY TXN POST-ING LIST	ROPTX-N_EM_100_01	MON-TETARY TXN POST-ING LIST	No	Yes	No	Common	
RPT	BATCH JOB SETUP	CMN-BJB_EM_100_01	BATCH JOB SETUP	No	Yes	No	Common	
RPT	BATCH JOB LOG	CMN-BJB_EM_100_02	BATCH JOB LOG	No	Yes	No	Common	
RPT	NUMBER OF CREDIT APPLICA-TIONS ENTERED BY USER	OUN-ADE_EM_100_01	NUMBER OF CREDIT APPLICA-TIONS ENTERED BY USER	No	Yes	No	Common	
RPT	CREDIT APPLICA-TIONS IMAGES BY STATUS	OUN-ADE_EM_100_02	CREDIT APPLICA-TIONS IMAGES BY STATUS	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH AND PRO-DUCER (LOAN)	OUNUND_EM_111_11	UNDER-WRITING STATUS BY MONTH AND PRO-DUCER (LOAN)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LOAN)	OUNUND_EM_111_12	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LOAN)	No	Yes	No	Common	

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	UNDER-WRITING STATUS BY MONTH (LOAN)	OUNUND_EM_111_13	UNDER-WRITING STATUS BY MONTH (LOAN)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY UNDER-WRITER (LOAN)	OUNUND_EM_111_14	UNDER-WRITING STATUS BY UNDER-WRITER (LOAN)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH AND PRO-DUCER (LINE)	OUNUND_EM_112_11	UNDER-WRITING STATUS BY MONTH AND PRO-DUCER (LINE)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LINE)	OUNUND_EM_112_12	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LINE)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH (LINE)	OUNUND_EM_112_13	UNDER-WRITING STATUS BY MONTH (LINE)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY UNDER-WRITER (LINE)	OUNUND_EM_112_14	UNDER-WRITING STATUS BY UNDER-WRITER (LINE)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH AND PRO-DUCER (LEASE)	OUNUND_EM_121_11	UNDER-WRITING STATUS BY MONTH AND PRO-DUCER (LEASE)	No	Yes	No	Common	

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LEASE)	OUNUND_EM_121_12	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LEASE)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH (LEASE)	OUNUND_EM_121_13	UNDER-WRITING STATUS BY MONTH (LEASE)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY UNDER-WRITER (LOAN)	OUNUND_EM_121_14	UNDER-WRITING STATUS BY UNDER-WRITER (LOAN)	Yes	No	No	Lease	
RPT	ACCOUNT PAYABLE (ORIGINA-TION)	OFNA-PY_EM_100_01	ACCOUNT PAYABLE (ORIGINA-TION)	Yes	No	No	Common	
RPT	ACCOUNT PAYABLE (SERVIC-ING)	OFNA-PY_EM_100_02	ACCOUNT PAYABLE (SERVIC-ING)	No	Yes	No	Common	
RPT	PRE-FUND-ING CON-TRACTS (LOAN)	OFNF-ND_EM_111_01	PRE-FUND-ING CON-TRACTS (LOAN)	Yes	No	No	Loan	
RPT	FUNDED CON-TRACTS (LOAN)	OFNF-ND_EM_111_02	FUNDED CON-TRACTS (LOAN)	Yes	No	No	loan	
RPT	PRE-FUND-ING CON-TRACTS (LINE)	OFNF-ND_EM_112_01	PRE-FUND-ING CON-TRACTS (LINE)	Yes	No	No	Loan	

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	FUNDED CON-TRACTS (LINE)	OFNF-ND_EM_112_02	FUNDED CON-TRACTS (LINE)	Yes	No	No	Common	
RPT	PRE-FUND-ING CON-TRACTS (LEASE)	OFNF-ND_EM_121_01	PRE-FUND-ING CON-TRACTS (LEASE)	Yes	No	No	Common	
RPT	FUNDED CON-TRACTS (LEASE)	OFNF-ND_EM_121_02	FUNDED CON-TRACTS (LEASE)	Yes	No	No	Loan	
RPT	ACCOUNT PAYABLE LOG BY PRODUCER	OCSAP-P_EM_100_01	ACCOUNT PAYABLE LOG BY PRODUCER	Yes	No	No	Loan	
RPT	ACCOUNT PAYABLE LOG BY VENDOR	OCSAPV_EM_100_01	ACCOUNT PAYABLE LOG BY VENDOR	Yes	No	No	Loan	
RPT	COLLAT-ERAL TRACKING LOG	OCSAS-T_EM_100_01	COLLAT-ERAL TRACKING LOG	Yes	No	No	Common	
RPT	GL POST-ING LOG	OCS-GLI_EM_100_01	GL POST-ING LOG	Yes	No	No	Common	
RPT	PAYMENT POSTING (DAILY CASH) LOG	OCSP-MT_EM_100_01	PAYMENT POSTING (DAILY CASH) LOG	Yes	No	No	Common	

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PAYMENT POSTING ERROR LOG	OCSP-MT_EM_100_02	PAYMENT POSTING ERROR LOG	Yes	No	No	Common	
RPT	ACCOUNT LISTING (LOAN)	OCSAC-C_EM_111_01	ACCOUNT LISTING (LOAN)	Yes	No	No	Loan	
RPT	EXCESS PAYMENT (REFUND) LOG (LOAN)	OCSP-MT_EM_111_03	EXCESS PAYMENT (REFUND) LOG (LOAN)	Yes	No	No	Loan	
RPT	PAYMENT HISTORY (LOAN)	OCSP-MT_EM_111_04	PAYMENT HISTORY (LOAN)	Yes	No	No	Loan	
RPT	PAYMENT ALLOCA-TIONS LOG (LOAN)	OCSP-MT_EM_111_05	PAYMENT ALLOCA-TIONS LOG (LOAN)	Yes	No	No	Loan	
RPT	PAYMENT ALLOCA-TIONS LOG BY GL POST DT (LOAN)	OCSP-MT_EM_111_06	PAYMENT ALLOCA-TIONS LOG BY GL POST DT (LOAN)	Yes	No	No	Loan	
RPT	PRO-DUCER STATE-MENT (LOAN)	OCSPS-M_EM_111_01	PRO-DUCER STATE-MENT (LOAN)	Yes	No	No	Loan	
RPT	PRO-DUCER MONETARY TXNS LOG BY GL POST DT (LOAN)	OCSPTX_EM_111_01	PRO-DUCER MONE-TARY TXNS LOG BY GL POST DT (LOAN)	Yes	No	No	Loan	

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	SCHEDULED FOR CHARGEOFF ACCOUNTS LOG (LOAN)	OCSSCH_EM_111_01	SCHEDULED FOR CHARGEOFF ACCOUNTS LOG (LOAN)	Yes	No	No	Loan	
RPT	AMORTIZED TXNS LOG BY GL POST DT (LOAN)	OCSTAM_EM_111_01	AMORTIZED TXNS LOG BY GL POST DT (LOAN)	Yes	No	No	Loan	
RPT	SCHEDULED FOR TERMINATION ACCOUNTS LOG (LOAN)	OCSTER_EM_111_01	SCHEDULED FOR TERMINATION ACCOUNTS LOG (LOAN)	Yes	No	No	Loan	
RPT	MONETARY TXNS LOG BY GL POST DT (LOAN)	OCSTXN_EM_111_01	MONETARY TXNS LOG BY GL POST DT (LOAN)	Yes	No	No	Loan	
RPT	ACCOUNT LISTING (LINE)	OCSACC_EM_112_01	ACCOUNT LISTING (LINE)	Yes	No	No	Loan	
RPT	ADVANCE POSTING LOG (LINE)	OCSADV_EM_112_01	ADVANCE POSTING LOG (LINE)	Yes	No	No	Loan	
RPT	ADVANCE POSTING ERROR LOG (LINE)	OCSADV_EM_112_02	ADVANCE POSTING ERROR LOG (LINE)	Yes	No	No	Loan	
RPT	PAYMENT HISTORY (LINE)	OCSPMT_EM_112_04	PAYMENT HISTORY (LINE)	Yes	No	No	Loan	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PAYMENT ALLOCA-TIONS LOG (LINE)	OCSP-MT_EM_112_05	PAYMENT ALLOCA-TIONS LOG (LINE)	Yes	No	No	Common	
RPT	PAYMENT ALLOCA-TIONS LOG BY GL POST DT (LINE)	OCSP-MT_EM_112_06	PAYMENT ALLOCA-TIONS LOG BY GL POST DT (LINE)	Yes	No	No	Common	
RPT	SCHED-ULED FOR CHAR-GEOFF ACCOUNTS LOG (LINE)	OCSS-CH_EM_112_01	SCHED-ULED FOR CHAR-GEOFF ACCOUNTS LOG (LINE)	Yes	No	No	Common	
RPT	AMOR-TIZED TXNS LOG BY GL POST DT (LINE)	OCSTA M_EM_1 12_01	AMOR-TIZED TXNS LOG BY GL POST DT (LINE)	Yes	No	No	Common	
RPT	SCHED-ULED FOR TERMINA-TION ACCOUNTS LOG (LINE)	OCSTER_EM_11 2_01	SCHED-ULED FOR TERMINA-TION ACCOUNTS LOG (LINE)	Yes	No	No	Common	
RPT	MONETARY TXNS LOG BY GL POST DT (LINE)	OCSTX-N_EM_1 12_01	MONE-TARY TXNS LOG BY GL POST DT (LINE)	Yes	No	No	Common	
RPT	ACCOUNT LISTING (LEASE)	OCSAC-C_EM_1 21_01	ACCOUNT LISTING (LEASE)	Yes	No	No	Common	

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PAYMENT HISTORY (LEASE)	OCSP-MT_EM_121_04	PAYMENT HISTORY (LEASE)	Yes	No	No	Common	
RPT	PAYMENT ALLOCA-TIONS LOG (LEASE)	OCSP-MT_EM_121_05	PAYMENT ALLOCA-TIONS LOG (LEASE)	Yes	No	No	Common	
RPT	PAYMENT ALLOCA-TIONS LOG BY GL POST DT (LEASE)	OCSP-MT_EM_121_06	PAYMENT ALLOCA-TIONS LOG BY GL POST DT (LEASE)	Yes	No	No	Common	
RPT	SCHED-ULED FOR CHAR-GEOFF ACCOUNTS LOG (LEASE)	OCSS-CH_EM_121_01	SCHED-ULED FOR CHAR-GEOFF ACCOUNTS LOG (LEASE)	Yes	No	No	Common	
RPT	AMOR-TIZED TXNS LOG BY GL POST DT (LEASE)	OCSTA M_EM_1 21_01	AMOR-TIZED TXNS LOG BY GL POST DT (LEASE)	Yes	No	No	Common	
RPT	SCHED-ULED FOR TERMINA-TION ACCOUNTS LOG (LEASE)	OCSTER _EM_12 1_01	SCHED-ULED FOR TERMINA-TION ACCOUNTS LOG (LEASE)	Yes	No	No	Common	
RPT	MONETARY TXNS LOG BY GL POST DT (LEASE)	OCSTX-N_EM_1 21_01	MONE-TARY TXNS LOG BY GL POST DT (LEASE)	Yes	No	No	Common	

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	BANK-RUPTCY LOG	OCOBNK_EM_100_01	BANK-RUPTCY LOG	Yes	No	No	Common	
RPT	COLLEC-TOR ACTIV-ITY (DETAILED) LOG	OCO-COL_EM_100_01	COLLEC-TOR ACTIV-ITY (DETAILED) LOG	No	No	Yes	Common	
RPT	COLLEC-TOR PRO-DUCTIVITY BY QUEUE	OCO-COL_EM_100_02	COLLEC-TOR PRO-DUCTIVITY BY QUEUE	No	No	Yes	Common	
RPT	DELIN-QUENCY ANALYSIS BY PRO-DUCER	OCO-COL_EM_100_03	DELIN-QUENCY ANALYSIS BY PRO-DUCER	No	No	Yes	Common	
RPT	DELIN-QUENCY ANALYSIS BY CREDIT GRADE	OCO-COL_EM_100_04	DELIN-QUENCY ANALYSIS BY CREDIT GRADE	No	No	Yes	Common	
RPT	DELIN-QUENCY ANALYSIS BY STATE	OCO-COL_EM_100_05	DELIN-QUENCY ANALYSIS BY STATE	No	No	Yes	Common	
RPT	PAYMENT PROMISE LOG	OCO-COL_EM_100_06	PAYMENT PROMISE LOG	No	No	Yes	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	COLLEC-TOR ACTIV-ITY LOG	OCO-COL_EM_100_07	COLLEC-TOR ACTIV-ITY LOG	No	No	Yes	Common	
RPT	DEFI-CIENCY LOG	OCODE-F_EM_100_01	DEFI-CIENCY LOG	No	No	Yes	Common	
RPT	DELIN-QUENCY LOG	OCODLQ_EM_100_01	DELIN-QUENCY LOG	No	No	Yes	Common	
RPT	REPOSSES-SION/FORE-CLOSURE LOG	OCOREP_EM_100_01	REPOS-SESSION/FORECLO-SURE LOG	No	No	Yes	Common	
RPT	NON MONE-TARY TXNS LOG	OCOTN-M_EM_100_01	NON MON-ETARY TXNS LOG	No	No	Yes	Common	
RPT	VENDOR INVOICE LOG	OCOVIN_EM_100_01	VENDOR INVOICE LOG	No	No	Yes	Common	
RPT	VENDOR WORK ORDER LOG	OCOVNA_EM_100_01	VENDOR WORK ORDER LOG	No	No	Yes	Common	

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	POOL DELIN- QUENCY SUMMARY (LOAN)	OCS- SEC_EM _111_01	POOL DELIN- QUENCY SUMMARY (LOAN)	No	Yes	No	Common	
RPT	POOL DEFAULTS (NON LIQUI- DATED) (LOAN)	OCS- SEC_EM _111_02	POOL DEFAULTS (NON LIQ- UIDATED) (LOAN)	No	Yes	No	Common	
RPT	POOL PAY- OFFS (LOAN)	OCS- SEC_EM _111_03	POOL PAY- OFFS (LOAN)	No	Yes	No	Common	
RPT	POOL RECOVERY (LOAN)	OCS- SEC_EM _111_04	POOL RECOV- ERY (LOAN)	No	Yes	No	Common	
RPT	POOL DELIN- QUENCY (LOAN)	OCS- SEC_EM _111_05	POOL DELIN- QUENCY (LOAN)	No	Yes	No	Common	
RPT	POOL REPUR- CHASED ACCOUNTS (LOAN)	OCS- SEC_EM _111_06	POOL REPUR- CHASED ACCOUNTS (LOAN)	No	Yes	No	Common	
RPT	POOL MONTHLY ACTIVITY (LOAN)	OCS- SEC_EM _111_07	POOL MONTHLY ACTIVITY (LOAN)	No	Yes	No	Common	

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	POOL LIQUIDATED CONTRACTS (LOAN)	OCS-SEC_EM_111_08	POOL LIQUIDATED CONTRACTS (LOAN)	No	Yes	No	Common	
RPT	POOL TXNS LOG BY GL POST DT (LOAN)	OCS-SEC_EM_111_09	POOL TXNS LOG BY GL POST DT (LOAN)	No	Yes	No	Common	
TAM	MONTH END COMPENSATION DISBURSEMENT PROCESSING	TPR-COM_B-J_100_01	MONTH END COMPENSATION DISBURSEMENT PROCESSING	No	Yes	No	Common	
TAM	PRODUCER STATEMENTS	TPRPS-G_B-J_100_01	PRODUCER STATEMENTS	No	Yes	No	Common	
TAM	PRODUCER STATUS CHANGE	TPRSTA_BJ_100_01	PRODUCER STATUS CHANGE	No	Yes	No	Common	
TPE	Escrow Analysis & Disbursements	TXNCH-G_B-J_100_02	CHARGEOFF PROCESSING FOR ACTIVE ACCOUNTS	No	Yes	No	Common	This package contains procedures related to Batch Job for chargeoff processing
ESC	ESCROW ANALYSIS POSTING	TESAN-L_B-J_100_01	ESCROW ANALYSIS POSTING	No	Yes	No	Common	This package contains procedures related to Batch Job for escrow analysis processing

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ESC	CREATE BATCHES FOR CUS-TOMER REFUND REQUESTS	TESAN-L_B-J_100_02	CREATE BATCHES FOR CUS-TOMER REFUND REQUESTS	No	Yes	No	Common	This package con-tains procedures related to Batch Job for escrow analysis process-ing
ESC	COMPUTE CONTROLS FOR CUS-TOMER REFUND REQUEST BATCHES	TESAN-L_B-J_100_04	COMPUTE CON-TROLS FOR CUS-TOMER REFUND REQUEST BATCHES	No	Yes	No	Common	
ESC	ESCROW COMPLI-ANCE CHECKING	TESAN-L_B-J_100_05	ESCROW COMPLI-ANCE CHECKING	No	Yes	No	Common	
ESC	CREATE PAYABLE REQUISI-TIONS FROM APPROVED DISBURSE-MENT REQUESTS	TESDS-B_B-J_100_01	CREATE PAYABLE REQUISI-TIONS FROM APPROVED DISBURSE-MENT REQUESTS	No	Yes	No	Common	
PUR	ARCHIVE ACCOUNT DATA TO OTABLES	PACARC_BJ_100_01	ARCHIVE ACCOUNT DATA TO OTABLES	No	Yes	No	Common	
EVE	BATCH EVENTS FOR ACCOUNTS	EVBAC-C_B-J_100_01	BATCH EVENTS FOR ACCOUNTS		Yes			
EVE	BATCH EVENTS FOR APPLI-CATIONS	EVBAP-P_B-J_100_01	BATCH EVENTS FOR APPLI-CATIONS	Yes				

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
EVE	MAIN BATCH JOB FOR BATCH EVENTS PROCESS-ING	EVB-PRC_B-J_100_01	MAIN BATCH JOB FOR BATCH EVENTS PROCESS-ING		Yes			
ODD 2	BATCH JOB TO GENER-ATE METRO 2 DATA	CBUUT-L_B-J_100_02	BATCH JOB TO GENER-ATE METRO 2 DATA	Yes				
ODD 2	BATCH JOB FOR CRE-ATING METRO 2 DATA FILE	CBUUT-L_B-J_100_03	BATCH JOB FOR CRE-ATING METRO 2 DATA FILE	Yes				
ODD 2	THIRD PARTY ACH PROCESS-ING	ACT-PRC_B-J_100_01	THIRD PARTY ACH PROCESS-ING		Yes			
ESC	JOB TO GENERATE ESCROW DISCLO-SURE STATEMENT	OED-PRC_B-J_100_01	JOB TO GENERATE ESCROW DISCLO-SURE STATE-MENT		Yes			
EDF	ADR FILE	EDFADR_BJ_100_01	ADR FILE		Yes			
EDF	IVR FILE	EDFIVR_BJ_100_01	IVR FILE		Yes			
—	—	—	—		——			
—	—	—	—		——			
TPE	CONTRAC-TUAL PRO-MOTION CANCEL PROCESS-ING	TXN-PRM_B-J_100_04	CONTRAC-TUAL PRO-MOTION CANCEL PROCESS-ING		Yes ——			

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	RATE CHANGE PROCESSING FOR BACK-DATED INDEXES	TXN-RAT_B-J_100_02	RATE CHANGE PROCESSING FOR BACK-DATED INDEXES		Yes			
RDB 1	LOAD ACCOUNT RELATED DATA INTO T TABLES	RACD-MP_B-J_100_01	LOAD ACCOUNT RELATED DATA INTO T TABLES		Yes			
TPE	EXPIRED INSUR-ANCE PRO-CESSING	TXNINS_BJ_100_01	EXPIRED INSUR-ANCE PRO-CESSING		Yes			
ADT	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT-IMPORT OF TABLES)	ADT-PRC_B-J_100_01	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT-IMPORT OF TABLES)		Yes			
RDB 1	LOAD INSUR-ANCE DATA TO T-TABLES	RIND-MP_B-J_100_01	LOAD INSUR-ANCE DATA TO T-TABLES		Yes			
AGS	SALE LEAD AGING	AGS-SAL_B-J_100_01	SALE LEAD AGING	Yes				
BOD	PROCESS PARKED TRANSAC-TIONS	JOB-BOD_B-J_000_02	PROCESS PARKED TRANSAC-TIONS		Yes			
BOD	MARK SYS-TEM FOR BEGINING OF DAY	JOB-BOD_B-J_000_01	MARK SYS-TEM FOR BEGINING OF DAY		Yes			

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
EOD	SET SYS-TEM MODE TO END-OF-DAY	JOBEOD_BJ_000_01	SET SYS-TEM MODE TO END-OF-DAY		Yes			
ACR	DAILY TRIAL BALANCE DATA	TABAC-C_B-J_100_01	DAILY TRIAL BALANCE DATA GENERA-TION		Yes			
LTR2	RATE CHANGE PRE-INTI-MATION LETTER	LCS-RAT_B-J_100_01	RATE CHANGE PRE-INTI-MATION LETTER		Yes			
BLK	BULK UPLOAD FOR PRIC-ING SETUP	BLK-PRP_B-J_100_01	BULK UPLOAD FOR PRIC-ING SETUP	Yes				
BLK	BULK UPLOAD FOR GL ATTRI-BUTES	BLK-GLS_B-J_100_01	BULK UPLOAD FOR GL ATTRI-BUTES				common	
BLK	BULK UPLOAD FOR GL TRANSLA-TION	BLK-GLS_B-J_100_02	BULK UPLOAD FOR GL TRANSLA-TION DEFI-NITION				common	
BLK	BULK UPLOAD FOR GL TRANSAC-TION TYPES	BLK-GLS_B-J_100_03	BULK UPLOAD FOR GL TRANSAC-TION TYPES DETAILS				common	
BLK	BULK UPLOAD FOR GL TRANSAC-TION LINKS	BLK-GLS_B-J_100_04	BULK UPLOAD FOR GL TRANSAC-TION LINKS				common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD 2	RATE CHANGE LETTER FILE	OLSRAT_BJ_100_01	RATE CHANGE LETTER FILE CREATION		Yes			
TPE	EXPIRED DRAW PERIOD PROCESSING (STAGE FUNDED LOANS)	TXN-DRW_B-J_111_01	EXPIRED DRAW PERIOD PROCESSING (STAGE FUNDED LOANS)		Yes			
ODD 2	DEALER SUBVENTION STATEMENTS	OPSSB-V_B-J_100_01	DEALER SUBVENTION STATEMENTS GENERATION				common	
TAM	SUBVENTION RECEIVABLE PROCESSING (PAY AS GO)	TPRSB-V_B-J_100_01	SUBVENTION RECEIVABLE PROCESSING (PAY AS GO)				common	
ODD 2	PRODUCER CHECK PRINT	OPCPRC_B-J_100_01	PRODUCER CHECK PRINT GENERATION				common	
BSR	BEHAVIORAL SCORING	BSR-PRC_B-J_100_01	BEHAVIORAL SCORING		yes			
AGE	TRANSACTION IN WAITING FOR APPROVAL AGING	TXNAGE_BJ_100_01	TRANSACTION IN WAITING FOR APPROVAL AGING PROCESS		yes			

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ACR	PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELIN-QUENCY	TXNA-CR_B-J_100_02	PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELIN-QUENCY PROCESS-ING		yes			
PDC	POST DATED CHECKS	PDCPRC_B-J_100_01	POST DATED CHECKS		yes			
PDC	PENDING PDC	PDCPND_B-J_100_01	PENDING PDC PRO-CESSING		yes			
LTR2	PDC RENEWAL LETTER	LCSPD-C_B-J_100_01	PDC RENEWAL LETTER GENERA-TION		yes			
DOT	APPLICA-TION DOCU-MENT LOAD	DOL-PRC_B-J_000_02	APPLICA-TION DOC-UMENT LOAD	Yes				
ODD 2	ONE TIME ACH POST DATED PAY-MENT LET-TER	OLSPD-P_B-J_100_01	ONE TIME ACH POST DATED PAYMENT LETTER PROCESS-ING		Yes			
WFP	BILLING	WTX-BIL_B-J_132_01	BILLING PROCESS-ING		Yes			
WFP	DELIN-QUENCY	WTX-DLQ_B-J_132_01	DELIN-QUENCY PROCESS-ING		Yes			

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
WFP	LATE CHARGE	WTX-LTC_B-J_132_01	LATE CHARGE ASSESS-MENT		Yes			
WFP	STATEMENT	WTXPS-G_B-J_132_01	STATE-MENT GEN-ERATION		Yes			
WFP	RATE CHANGE	WTX-RAT_B-J_132_01	RATE CHANGE PROCESS-ING		Yes			
WFP	TERMINA-TION	WTX-TIP_B-J_132_01	TERMINA-TION PRO-CESSING		Yes			
TPE	PERIODIC MAIN-TAINENCE FEE	TXNPM-F_B-J_100_01	PERIODIC MAIN-TAINENCE FEE PRO-CESSING					
—	—	—	—		––			
—	—	—	—		––			
WFP	UNIT UPLOAD	WUP-PRC_B-J_132_01	UNIT UPLOAD				common	
ODD 2	BATCH JOB FOR MONTHLY HANDSOFF FILE FOR SIMAH	CBUUT-L_B-J_100_04	BATCH JOB FOR MONTHLY HAND-SOFF FILE FOR SIMAH					
PUR	PURGE ALL PTT TABLES	PTTPRC_BJ_100_01	PURGE ALL PTT TABLES				comon	

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	BATCH JOB FOR SETTING MATURED ACCOUNT CONDITION	TXN-MAC_B-J_100_01	BATCH JOB FOR SETTING MATURED ACCOUNT CONDITION		yes			
TPE	NON REFUND GL	TXNRFD_B-J_100_01	NON REFUND GL PROCESSING				common	
TPE	PAYMENT ARRANGEMENT	TXNPAP_B-J_100_01	PAYMENT ARRANGEMENT PROCESSING		yes			
TPE	DELAY FEE	TXNDLY_B-J_100_01	DELAY FEE PROCESSING		yes			
TPE	STATEMENT PAST MATURITY	TXNSTM_B-J_100_01	STATEMENT PAST MATURITY PROCESSING		yes			
TPE	BLACK BOOK INTERFACE	VEVBBK_B-J_100_01	BLACK BOOK INTERFACE				common	
LBT	BULK NSF PAYMENT REVERSALS	TXNNSF_B-J_100_01	BULK NSF PAYMENT REVERSALS					
—	—	—	—					
—	—	—	—		——			
ACR	STOP INTEREST ACCRUAL	TXNACR_B-J_100_03	STOP INTEREST ACCRUAL PROCESSING		yes			

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Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
QRT	CUSTOMER SERVICE REAL TIME QUEUE	QCSPRC_B-J_100_02	CUS-TOMER SERVICE REAL TIME QUEUE PROCESS-ING		yes			
ODD2	OUT-BOUND CUSTOMER EXTRACTS TO PAY-MENT AGENCIES	OCP-PRC_B-J_100_01	OUT-BOUND CUS-TOMER EXTRACTS TO PAY-MENT AGENCIES		yes			
IFP	OFFLINE CALL ACTIVITY POSTING	ICAPRC_BJ_100_01	OFFLINE CALL ACTIVITY POSTING		yes			
ACR	RE-START INTEREST ACCRUAL	TXNA-CR_B-J_100_04	RE-START INTEREST ACCRUAL		yes			
IFP	UPLOAD TRANSAC-TIONS	ITUPRC_BJ_100_01	UPLOAD TRANSAC-TIONS		yes			
IFP	POST UPLOADED TRANSAC-TIONS	ITUPRC_BJ_100_02	POST UPLOADED TRANSAC-TIONS		yes			

2.10 Producer Cycles

The Producer setup screen enables you to define the dealer or producer status cycle. This tells the system which status a producer can cycle through. (This information is recorded in the Status field on the Producers section of the Producer setup screen.

For example,
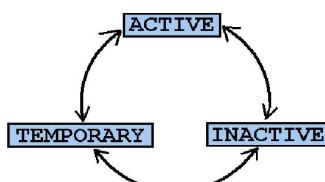
The Producer Setup screen also defines the user responsibilities capable of changing the producer status.

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Note

The system enables only producers/dealers with a status of ACTIVE to fund contracts.

To set up Producer Cycles

1. On the Oracle Financial Services Lending and Leasing home screen, click
    Setup →Setup →Administration →System →Producer Cycles.

2. The system displays the Producer Cycles screen. The producer cycle screen contains three section:

    ●   Cycle Definition

    ●   Current/Next Status

    ●   Status Change Responsibilities
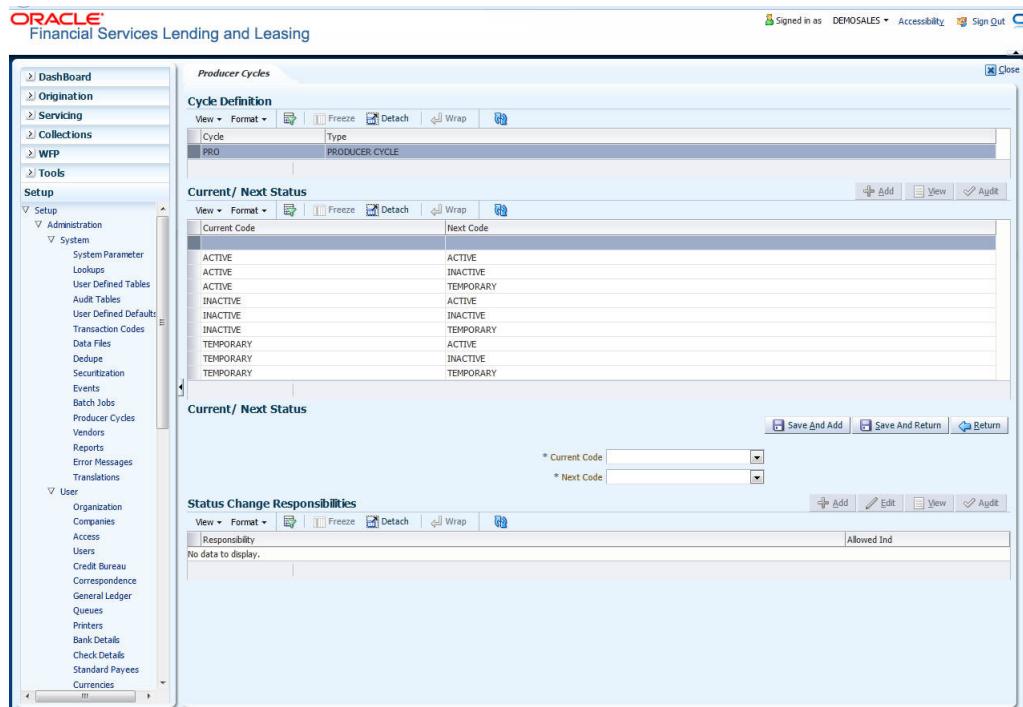
3. In the **Cycle Definitions** section, you can view the following information.

Field:	View This:
Cycle	Displays the cycle name.
Type	Displays the cycle type.

4. In the **Cycle/Next Status** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Current Code	Select the current code from which you need to perform transition, from the drop-down list.
Next Code	Select the code to which you need to perform transition, from the drop-down list.

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5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

6. In the **Status Change Responsibilities** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Responsibility Code	Select the responsibility that will be capable of executing this transition, from the drop-down list.
Allowed Indicator	Check this box to enable the responsibility to execute the transition.

2.11 Vendors

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings, or making field calls. With the system's Vendors window, you can:

- Maintain vendor information
- Maintain services offered by the vendor
- Assign tasks to the vendors and subsequently track and process those tasks
- Charge vendor expenses to customers
- Enter and update invoices raised by the vendors
- Post vendor transactions
- Process vendor payments.

Once an invoice has been presented for a service performed by a vendor, you can enter the information on the Vendor Management form and create a monetary transaction. You can then choose if the customer should pay any particular expense or not.

2.11.1 Vendor Services

The Vendor Service screen enables you to establish the links between the service type, vendor group, and the work order type. It records which vendor groups can provide which type of services and which service type belongs to which work order types.

For each service type (Service Type field), there can be multiple vendor groups. Each vendor (Group field) can belong to one or multiple vendor group(s). The list of values for the vendor group is managed in the lookup. Each work order type (Work Order Type field) can be linked to one or multiple work order type(s).

Navigating to Vendor services

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** →**Setup** →**Administration** →**System** →**Vendors**.

2. The system displays the Vendor screen. The details are grouped under two tabs:
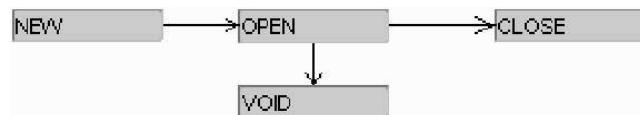
- Cycles
- Vendor Services

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2.11.1.1 Cycles Tab

The Cycle link allows you to define the various vendor cycles and the responsibilities that can gain access to the various transactions in each cycle. The different categories are:
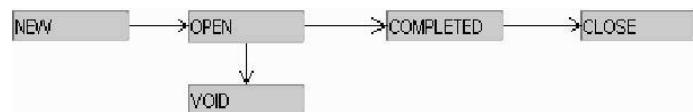
- You can define vendor status cycle and restrict the status change based on responsibility.

ACTIVE ⟷ INACTIVE
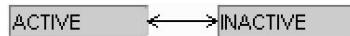
- You can define vendor invoice status cycle and restrict the status change based on responsibility.

NEW ⟶ OPEN ⟶ CLOSE
OPEN ↓ VOID

- You can define vendor assignment status cycle and restrict the status change based on responsibility.

NEW ⟶ OPEN ⟶ COMPLETED ⟶ CLOSE
OPEN ↓ VOID

- You can define vendor invoice payment status cycle and restrict the status change based on responsibility.

NEW ⟶ OPEN ⟶ CLOSE
OPEN ↓ VOID
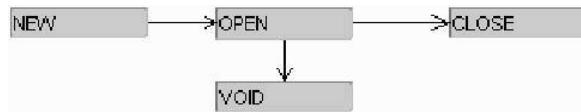
To set up the vendor cycles

1. Click **Setup** →**Setup** →**Administration** →**System** →**Vendors** →**Cycles**. The screen contains three sections:

- Status Cycle
- Current/Next Status
- Status Change Responsibilities

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2. In the **Status Cycle** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Cycle	Display the status cycle for the vendor
Type	Displays the type of the cycle

3. In the **Current/Next Status** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Current Status	Select the current code from which need to transition, from the drop-down list
Next Status	Select the current code to which you need to transition, from the drop-down list

4. Perform any of the Basic Actions mentioned in Navigation chapter.

5. In the **Status Change Responsibilities** section, perform any of the Basic Operations mentioned in Navigation chapter:

A brief description of the fields is given below:

Field:	Do this:
Allowed	Select 'Yes' to enable the responsibility to execute the transition and 'No' to disable

Field:	Do this:
Responsibility	Select the responsibility that will be capable of executing this transition (from current code to the next code), from the drop-down list.

6.   Perform any of the Basic Actions mentioned in Navigation chapter.

2.11.1.2 Vendor Services Tab

1.   Click **Setup** →**Setup** →**Administration** →**System** →**Vendors** →**Vendor Services**. The screen contains three sections:

- Services
- Vendor Groups
- Work Order Types

2.   In the **Services** section, you can view the following information:

Field:	View this:
Service Type	Displays the service type.
Enabled	Displays if the service is enabled or not.

3.   In the **Vendor Groups** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Group	Select the vendor group from the drop-down list.

4.   Perform any of the Basic Actions mentioned in Navigation chapter.

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5. In the **Work Order Types** section, perform any of the Basic Operations mentioned in Navigation chapter:

A brief description of the fields is given below:

Field:	Do this:
Work Order Type	Select the work order type from the drop-down list.
Transaction	Select the associated transaction for the service type from the drop-down list.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

2.12 Reports

The Reports screen allows you to setup reports in the system.

To set up the Reports

1. Click **Setup** →**Setup** →**Administration** →**System** →**Reports** link. The system displays the Report screen. The details are grouped into two:
   - Reports
   - Report Parameters

2. In the **Reports** section,perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Code	Specify the code of the report.

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Field	Do this:
Description	Specify the description of the report.
Package	Specify the package .
Module	Select the code of the report from the drop-down list.
System Defined Yes/ No	Select 'Yes', if you wish to maintain the Report as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the report definition.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4. In the **Report Parameters** section,perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Parameter	Specify the parameter code of the report.
Description	Specify the description of the parameter.
Parameter Type	Select the parameter type of the report from the drop-down list.
Parameter Sub Type	Select the parameter sub type of the report from the drop-down list.
Default	Specify the default value for the report parameter (value to initially populate, or used if no value is supplied) (optional).
Sort	Specify the sort order for the lookup code. This determines the order these report parameters are displayed or processed.
Enabled	Check this box to enable the report definition.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

2.13 Error Messages

In the Error Messages Setup screen, you can translate or modify the text of error messages. the system displays all messages as they appear to the system users in the Error Message section's Message field.

New messages created with the Error Messages screen can then be translated with the **Setup →Setup →Administration →System →Translation →Message Translation** screen.

To set up the Error Messages Setup screen

1. Click **Setup →Setup →Administration →System →Error Messages**. The system displays the Error Message screen.

2. On the **Error Messages Setup** screen's **Error Type** section, use the **Error Type** field to select the error type. These are the categories of error messages available for creating or editing.

3. The error messages associated with the error type you selected appear in the Error Message section.

4. In the **Error Messages** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Region	Specify the region code.
Country	Specify the country code.
Customer	Specify the customer code.
Engine	Specify the engine code.
Error Code	Specify the error code.
System Defined	Displays whether the record is system defined or not.
Enabled	Check this box to enable the data error message.
Error Message	Specify the error message.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

2.14 Translation

You can setup translation properties.

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Navigating to Translation

1. Click **Setup** →**Setup** →**Administration** →**System** →**Translation**. The system displays the Translation screen. On this screen you can,

   ● Setup Translation
   ● Translate Error Messages

2.14.1 Setup Translation

In the Setup Translation tab, you can translate the contents of a predefined list of setup description fields into a different language.

After you translate an entry in the Translation Data section, the system adds the new data to the setup form.

To set up the Translation Setup

1. Click **Setup** →**Setup** →**Administration** →**System** →**Translation** →**Setup Translation**.

2. In the **Language** section, you can select the language for which you need to setup the translation.

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> **Note**
>
> For more information, refer **Language setup** at the end of this chapter.

3. In the **Source Type** section, you can select the source (or location in the system) of the item you want to translate.

4. Click **Populate All** in the **Source Type** section and the system loads the setup data descriptions in the Translation section screen for the selected source type.

   If you have new entries and are unsure as to which setup items have been updated since the last translation, click **Populate All**, the system loads the additional data for all items with no impact to the previously translated data for any of the entries.

5. In the **Translation Data** section, Select:

   - **All** – to view all the records (both translated and un-translated) in the Translation Data section.
   - **Translated** – to view all the translated records in the Translation Data section.
   - **Un Translated** – to view all the un-translated records in the Translation Data section.

6. In the **Translation Data** section, perform any of the Basic Operations mentioned in Navigation chapter.

> **Note**
>
> You cannot add a new record.

A brief description of the fields is given below:

Field	Do this:
Key 1	Displays the first reference key value.
Key 2	Displays the second reference key value.
Key 3	Displays the third reference key value.
Key 4	Displays the fourth reference key value.
Key 5	Displays the fifth reference key value.
Key 6	Displays the sixth reference key value.
System Defined	Select 'Yes', if you wish to maintain the data as system defined and 'No', if you do not want to maintain it as system defined.
Enabled	Check this box to indicate that the record is active.
Desc 1 Translation 1	Specify the first translated description.
Desc 2 Translation 2	Specify the second translated description.
Desc 3 Translation 3	Specify the third translated description.
Desc 4 Translation 4	Specify the fourth translated description.

7. Perform any of the Basic Actions mentioned in Navigation chapter.

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2.14.2 Message Translation Setup

In the Message Translation tab, you can translate the contents of a predefined list of error messages into a different language.

After you translate an entry in the Error Message section, the system adds the new data to the error message.

To set up the Message Translation Setup

1. Click **Setup** →**Setup** →**Administration** →**System** →**Translation** →**Message Translation**.

2. In the **Language** section, you can select the language for which the translation needs to be done.
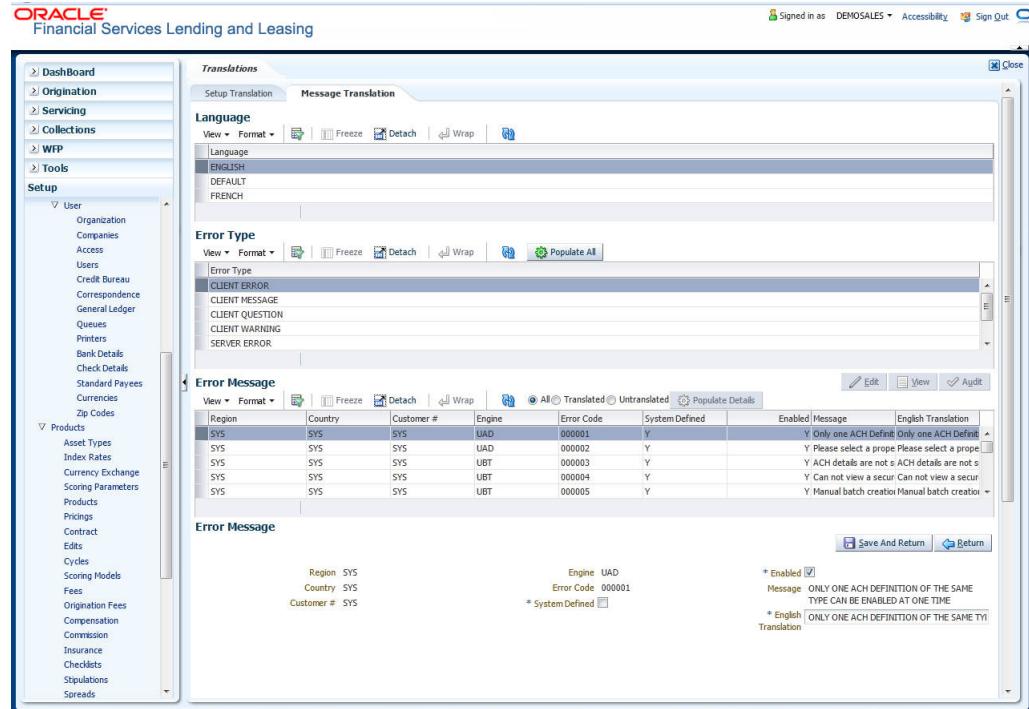
Note

For more information, refer **Language setup** at the end of this chapter.

---

3. In the **Error Type**, you can select the type of error message you want to translate.

4. Click **Populate All** in the **Error Type** section and the system loads the error messages in the Error Message section for the selected error type.

    If you have new entries and are unsure as to which error messages have been updated since the last translation, click **Populate All**, the system loads the additional data for all items with no impact to the previously translated data for any of the entries.

5. In the **Error Message** section, select:

    ● **All** – to view all the records (both translated and un-translated) in the Error Message section.

    ● **Translated** – to view all the translated records in the Error Message section.

    ● **Untranslated** – to view all the un-translated records in the Error Message section.

6. In the **Error Message** section, perform any of the Basic Operations mentioned in Navigation chapter.

Note

You cannot add a new record.

A brief description of the fields is given below:

Field	Do this:
Region	Displays the region code.
Country	Displays the country code.
Customer	Displays the customer code.
Engine	Displays the engine name.
Error Code	Displays the error code.
System Defined	Check this box to indicate that the record is system defined.
Enabled	Check this box to indicate that the record is active.
Message	Specify the error message.
English Translation	Specify the English translated description.

7. Perform any of the Basic Actions mentioned in Navigation chapter.

Language setup

On the Lookup master tab's Lookup Types screen, you can add other languages to the TRD_LANGUAGE_CD lookup type and perform translations for those languages.

However, translated data only appears in one language, which is defined by the User Language parameter. This parameter can be defined in the system configuration file, typically named DBKWEB.CFG, which defines the parameter as:

Parameter: otherparams=ORA_USER=<schema_name> USR_LANG=<native language>

Note

<native language> should match lookup codes in the TRD_LANGUAGE_CD lookup type on the Administration form's Lookups screen.

The system supports the following pre-defined list of setup items for translation:

1. Asset Sub Types
2. Asset Types
3. Assignments
4. Audit Table Columns
5. Audit Tables
6. Call Action Result Types

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7. Call Action Types

8. Checklist Action Types

9. Checklist Types

10. Commission Plans

11. Companies

12. Company Branch Departments

13. Company Branches

14. Compensation Plans

15. Credit Bureau Score Reasons

16. Credit Models

17. Credit Scoring Parameters

18. Edits

19. Escrow Disburse Rules

20. Escrow Sub Types

21. Flex Table Attributes

22. Flex Tables

23. GL Transaction Types

24. GL Translators

25. Job Sets

26. Jobs

27. Lookup Codes

28. Lookup Types

29. Portfolio Companies

30. Portfolio Company Branches

31. Producers

32. Product Instruments

33. Product Insurances

34. Product Pricings

35. Products

36. Promotions

37. Spreads

38. Standard Correspondences

39. Standard Document Definitions

40. Standard Element Definitions

41. Standard Function Definitions

42. Transaction Codes

43. Error Messages

44. Org. Fees

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3. Administration User

In the **Administration** →**User**, you can record setup data that define your organization structure and its users. Information in this link is more "data" related, whereas the information stored on the System drop-down link functions more like switches that control system behavior.

Navigating to Administration System

1. On the Oracle Financial Services Lending and Leasing home page, click **Setup** →**Setup** →**Administration** →**User**.

The User drop-down link records the following data:

- Organization
- Companies
- Access
- Users
- Credit Bureau
- Correspondence
- Queues
- Printers
- Bank Details
- Check Details
- Standard Payees
- Currencies
- ZipCodes

3.1 <u>Organization</u>

The Organization page records the operational hierarchy of your business in terms of people. It groups the human resources of your business in three categories: organization, division, and department. The system uses this data to control access of users to applications (The Companies page allows you to setup the location of these applications.)


Note

You can have only one active organization, so use the Organization field to define your organization at its highest level.

Divisions are groups within your organization that will have access to the same applications. Larger organizations often define their divisions by region. Smaller organizations may define division as branch offices or even departments, and might only have one division defined.

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Departments are smaller units within a division. They expand on who is in the corresponding Division field. The system uses this sub page, for example, when setting up the Services page on the Utility form. At least one department must be defined for each division.
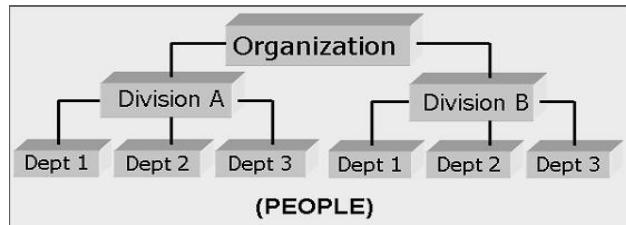
As an example of an organization setup, Oracle Corp. might be defined as:

Organization: O-0001Oracle Corp.ORA

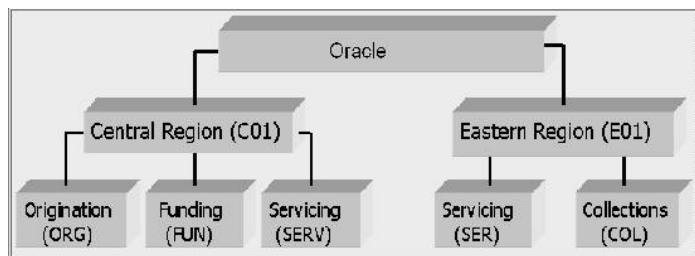*Division*: OD-001Central RegionC01

Department: ODD-01OriginationORG

Department: ODD-02FundingFUN

Department: ODD-03ServicingSER

Division: OD-002Eastern RegionE01

Department: ODD-11ServicingSER

Department: ODD-12CollectionCOL

Note

The Short Name field on the Organization page allows you to create the ID that Oracle Financial Services Lending and Leasing will use when referring to the organization, division, and department throughout the system.

To setup the Organization page

1. Click **Setup** →**Setup** →**Administration** →**User** →**Organization**.

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2. In the **Organization Definition** section, there can be only one active entry, so use this page to define your organization at its highest level. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Organization	Specify the organization ID (the ID is the unique identifier used internally by Oracle Financial Services Lending and Leasing to represent your organization). **Note**: Do not edit this field.
Organization	Specify the organization name.
Short Name	Specify the short name for the organization. **Note**: This ID represents this organization throughout the system.
Enabled	Check this box to enable the organization. **Note**: Only one enabled organization is currently allowed by Oracle Financial Services Lending and Leasing.
Country	Select the country where the organization is located from the drop-down list.
City	Specify the city where the organization is located.
State	Select the state where the organization is located from the drop-down list.
Address Line 1	Specify the address line 1 for the organization.
Address Line 2	Specify the address line 2 for the organization.

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Field:	Do this:
Zip	Select the zip code of the location where the organization is located from the drop-down list.
Extn	Specify the extension of the selected zip code.
Phone 1	Specify the primary phone number for the organization.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the organization .
Extn 2	Specify the phone extension for the alternate phone number, if specified.
Fax 1	Specify the primary fax number for the organization.
Fax 2	Specify the alternate fax number for the organization.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4. In the **Division Definition** section, you can setup the information for the groups within your organization that will have access to the same applicationsPerform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Division	Specify the division ID. The ID is the unique identifier used internally by the system to represent the division within the organization. **Note**: Once specified, do not edit this field.
Division Name	Specify the division name.
Short Name	Specify the short name for the division. **Note**: This ID represents this division throughout the system (required).
Enabled	Check this box to enable the division.
Country	Select the country where the division is located from the drop-down list.
City	Specify the city where the division is located.
State	Select the state where the division is located from the drop-down list.
Address Line 1	Specify the address line 1 for the division.
Address Line 2 (unlabeled)	Specify the address line 2 for the division.
Zip	Select the zip code of the location where the division is located from the drop-down list.

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Field:	Do this:
Extn	Specify the extension of the selected zip code.
Phone 1	Specify the primary phone number for the division.
Extn 1	Specify the extension for the primary phone number.
Phone 2	Specify the alternate phone number for the division.
Extn 2	Specify the extension for the alternate phone number .
Fax 1	Specify the primary fax number for the division.
Fax 2	Specify the alternate fax number for the division.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

6. Click **Setup** →**Setup** →**Administration** →**User** →**Organization** →**Department Definition**.

7. On the **Department Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Department	Specify the department ID. **Note**: The ID is the unique identifier used internally by the system to represent the department within the division.
Department Name	Specify the department name.
Short Name	Specify the short name for the department. **Note**: This is the ID that appears throughout the system to represent this department.
Enabled	Check this box to enable the department.
Country	Select the country where the department is located from the drop-down list.
City	Specify the city where the department is located.
State	Select the state where the department is located from the drop-down list.
Address Line 1	Specify the address line 1 for the department.
Address Line 2	Specify the address line 2 for the department.
Zip	Select the zip code where the department is located from the drop-down list.
Extn	Specify the zip extension where the department is located.
Phone 1	Specify the primary phone number for the department.
Extn 1	Specify the phone extension for the primary phone number.

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Field:	Do this:
Phone 2	Specify the alternate phone number for the department.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the department.
Fax 2	Specify the alternate fax number for the department.

8. Perform any of the Basic Actions mentioned in Navigation chapter.

9. Click **Setup** →**Setup** →**Administration** →**User** →**Organization** →**Display Format**.

10. On the **Display Format** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Format Type	Select the type of format from the drop-down list.
Format Sub Type	Select the sub type of the format from the drop-down list. The format sub type will be displayed based on the format type selected.
Format	Specify the format based on the format and sub type format selected.
Format Mask	Specify the format mask.
Format Filled	Specify the format filled.
Special Data	Specify the special data, if any.
Enabled	Check this box to enable the display format.

11. Perform any of the Basic Actions mentioned in Navigation chapter.

3.2 Companies

The Companies page records the hierarchical structure of your portfolio companies and their branches. Just as Oracle Financial Services Lending and Leasing uses the Organization page to determine the location of people, it uses the information on the Companies page to determine the location of applications. In completing the Companies page, there can be more than one company, and each company can have more than one branch.

Accounting is performed at the company level. Applications can be sorted down to the branch level. For this reason, branches are set up to reflect different business practices. You would set up different branches if, for example:

- The General Ledger (GL) differs between branches
- The branches work with different accounts
- There is a difference between branches in terms of the tasks they perform (line of credit origination, servicing, collections, and so on)

As an example of the companies setup, Oracle Corp. might have the following companies and branches defined as:

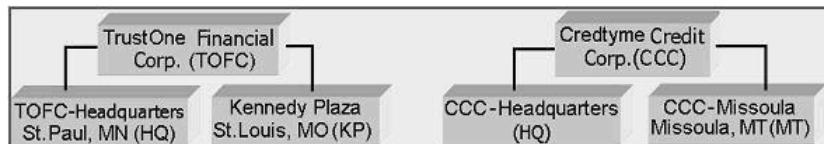**Company**: C-0001TrustOne Financial CorpTOFC

Branch: CB-01TOFC - HeadquartersHQ

Branch: CB-02Kennedy Plaza KP

Company: C-0002Credtyme Credit CorpCCC

Branch: CB-11CCC - HeadquartersHQ

Branch: CB-12CCC - MissoulaMT

Note

The system does not limit the number of companies or associated branches with the company you can enter.

The Short Name field on the Companies page allows you to create the ID that the system will use while referring to the company and branch.

KEY CONCEPT: Note the difference between the Company page and the Organization page:

- On the **Organization** page, *Oracle Financial Services Lending and Leasing users* belong to an organization and division.
- On the **Companies** page, *credit applications* belong to a company and branch.

As you can see in the following Access page section, the information on the Organization and Companies pages define the operational hierarchy of your companies in terms of which Oracle Financial Services Lending and Leasing users will have access to which *applications*

To setup the Companies

1. Click **Setup** →**Setup** →**Administration** →**User** →**Companies**. The **Companies** page defines entities within your organization that originate and/or service Line of Credit.

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2. In the **Company Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Company	Specify the portfolio company ID. (This ID is the unique identifier used internally by the system to represent the company).
Name	Specify the name of the portfolio company (required).
Short Name	Specify the short name for the portfolio company (ID displayed to represent the company).
Currency	Select the currency of the portfolio company from the drop-down list. The system displays the default value as 'US DOLLAR'.
Enabled	Check this box to enable the portfolio company.
Country	Select the country where the portfolio company is located from the drop-down list. The system displays the default value as 'UNITED STATES'.
City	Specify the city where the portfolio company is located .
State	Select the state where the portfolio company is located from the drop-down list.
Address Line 1	Specify the address line 1 for the portfolio company.
Address Line 2	Specify the address line 2 for the portfolio company.
Zip	Select the zip code of the location where the portfolio company is located from the drop-down list.

Field:	Do this:
Extn	Specify the extension of the zip code where the portfolio company is located.
Phone 1	Specify the primary phone number for the portfolio company.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the portfolio company.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the portfolio company.
Fax 2	Specify the alternate fax number for the portfolio company.
Tax ID #	Specify the tax identification number for the portfolio company.
TCC	Specify the transmitter control code for the portfolio company (1098 Electronic Filing).
Contact	Specify the contact information about the portfolio company.
Coupon Order Code	If you are using coupons, Specify the coupon order code to be used by a third party printing the coupons for billing statements.
HMDA	Select the HMDA agency (Home Mortgage Disclosure Act reporting agency for the company).
Remittance Address section	
Country	Select the remittance address country from the drop-down list. The system displays the default value as 'UNITED STATES'.
City	Specify the remittance address city.
State	Select the remittance address state from the drop-down list.
Remittance Address 1	Specify the remittance address line 1, if it is different from the company address. This address is included as the remittance address on statements.
Remittance Address 2	Specify the remittance address line 2.
Zip	Select the zip code of the remittance address line 1 from the drop-down list.
Extn	Specify the extension of the remittance address zip code.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4. On the **Branch Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

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A brief description of the fields is given below:

| Field:	Do this:
Branch	Specify the portfolio branch ID. (This ID is the unique identifier used internally by the system to represent the branch within your company).
Name	Specify the name of the portfolio branch (required).
Short Name	Specify the short name for the portfolio branch (ID displayed to represent the branch) (required).
Enabled	Check this box to enable the portfolio branch.
Country	Select the country from the drop-down list. The system displays the default value as 'UNITED STATES'..
City	Specify the city where the portfolio branch is located.
State	Select the state from the drop-down list.
Address Line 1	Specify the address line 1 for the portfolio branch.
Address Line 2	Specify the address line 2 for the portfolio branch.
Zip	Select the zip code of the location where the portfolio branch is located.
Zip Extn	Specify the extension of the zip code, where the portfolio branch is located.
Phone 1	Specify the primary phone number for the portfolio branch.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the portfolio branch.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the portfolio branch.
Fax 2	Specify the alternate fax number for the portfolio branch.

5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

3.3   <u>Access</u>

Using the organizations, divisions, companies, and branches created on the Organization and Companies pages, you can control the access privileges of applications. On the Access page, you define which organization/division (users) can gain access to which company/branch (applications andaccounts) locations.

Normally, for each division within an organization, you would define a record with Company value of ALL and a Branch value of ALL, then select the Allowed box. You then define other

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records for the same Organization and Division for other Company and Branch combinations with the Allowed box cleared to restrict access.
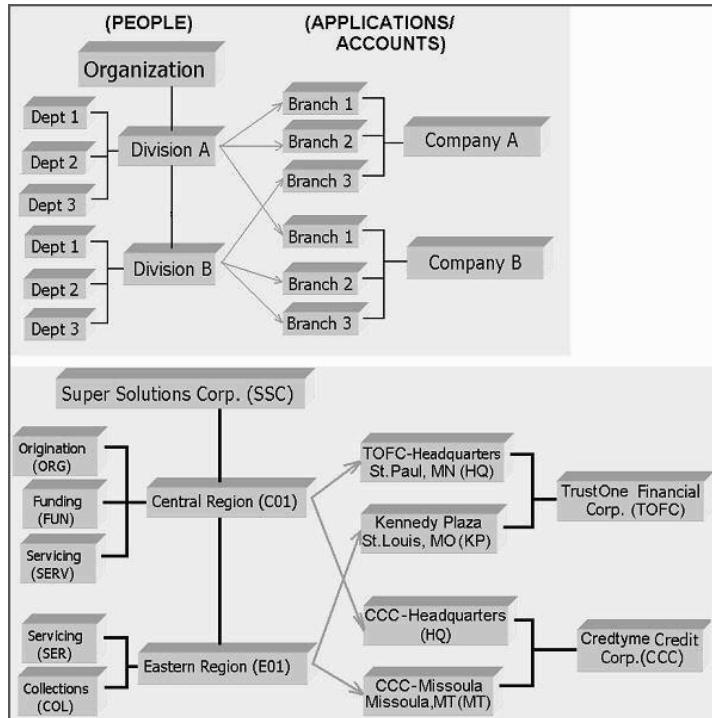
To setup the Access

1. Click **Setup** →**Setup** →**Administration** →**User** →**Access**. The system displays the Access screen. In this page, you can control the access privileges of the user for the following categories:

- Data
- Screen
- Reports
- Correspondence
- Transaction

3.3.1 Data

The Data page allows you to restrict access to different data.

To setup the Data

1. Click **Setup** →**Setup** →**Administration** →**User** →**Access** →**Data**.

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2. In the **Access Grid** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Organization	Select the organization for which you are defining access privileges from the drop-down list.
Division	Select the division within the organization for which you are defining Access privileges from the drop-down list.
Company	Select the portfolio company to which you are defining access privileges for the organization and division specified from the drop-down list.
Branch	Select the portfolio branch of the company to which you are defining access privileges for the organization and division specified from the drop-down list.
Allowed	Check this box to provide access to the data pertaining to the company and branch, for the organization and division specified.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

3.3.2 Screen

In the screen page, you can control the access to the following:

1. Menu – Control access at the application menu level. For example, for **Setup** menu you can provide access only to an Administrator.

2. Screens – Control access to the screens available in the application

3. Buttons – Control access based on the stage.

For example, Add and Edit buttons can be disabled once an application is funded.

If you want to restrict updating the Applicant details, then edit button has to be disabled for the stage.

The Screen page allows you to restrict access to different screens.

To set the Screen Security

1. Click **Setup** →**Setup** →**Administration** →**User** →**Access** →**Screen**.

2. In the **Security Super Group** section, you can view the details of the super group you want to work with.
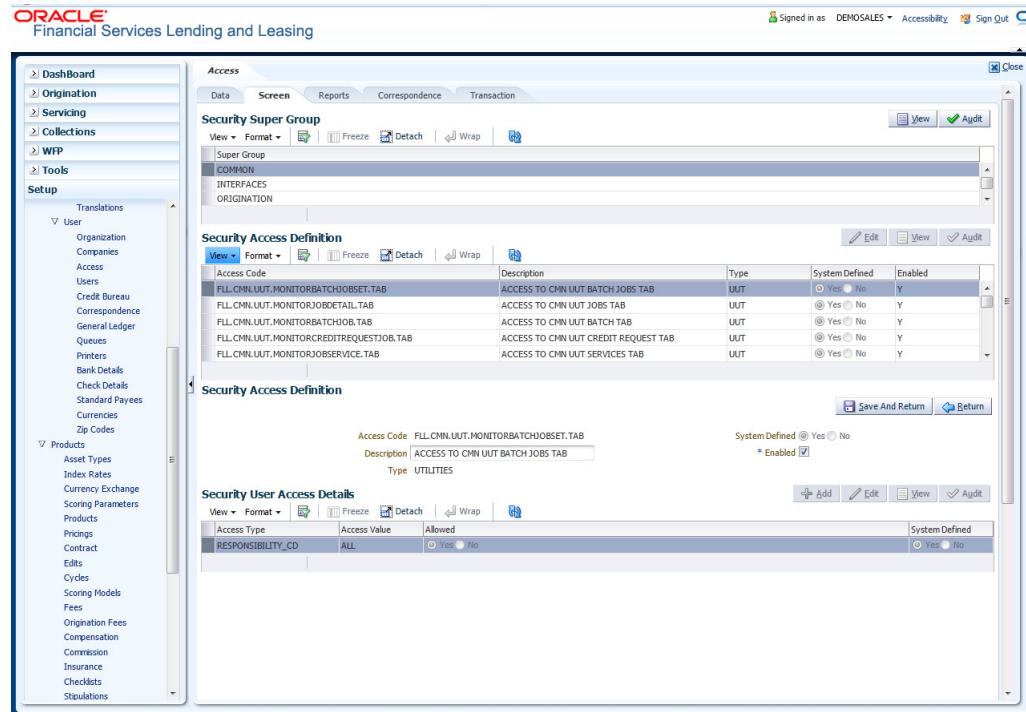
3. In the **Security Access Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

Note

You can not add a new record

A brief description of the fields is given below:

Field:	Do this:
Access Code	The system displays the selected access code.
Description	Modify the description of the access code.
Type	The system displays the type of security access definition.
System Defined	If 'Yes' is selected, the security access definition entry is system defined. If 'No' is selected, the security access definition entry is manually defined.

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Field:	Do this:
Enabled	Check this box to enable the security access definition entry is enabled.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

5. In the **Security User Access Details** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Access Type	Select the access type of the user who will have access to this screen from the drop-down list.
Active Value	Select the active value of the user who will have access to this screen from the drop-down list.
Allowed	Select 'Yes' to allow access to this screenor 'No' to deny access to this screen.
System Defined	Select 'Yes', if the screen user access definition entry is system defined. Select 'No', if the screen user access definition entry is manually defined.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

3.3.3 Reports

In the Reports page you can control access to generate certain reports.

To set up Reports

1. Click **Setup** →**Setup** →**Administration** →**User** →**Access** →**Reports.**

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2. In the **Reports** section, you can view the following information:

A brief description of the fields is given below:

Field	View this:
Code	Displays the code of the report.
Module	Displays the code of the report from the drop-down list.
Description	Displays the description of the report.
Enabled	Displays whether the report definition is enabled or not.

3. In the **Reports User Access Definition** section, you can set the access rights for the report selected in the Reports section. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Access Type	Select the access grid function type from the drop-down list.
Access Value	Select the access function grid value from the drop-down list.
Allowed	Select 'Yes' to allow access or 'No' to restrict access to the entry based on the access type and value.
System Defined Yes/No	Select 'Yes', if the report user access definition entry is system defined. Select 'No', If the report user access definition entry is manually defined.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3.4 Correspondence

The Correspondence page allows you to restrict access to different correspondence commands on the Letters menu, thus restricting your ability to generate certain correspondence.

If you do not have the responsibility to create a type of correspondence, the corresponding command on the Letters menu is unavailable (dimmed).

To setup the Correspondence

1. Click **Setup →Setup →Administration →User →Access →Correspondence**.

2. In the **Correspondence Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.
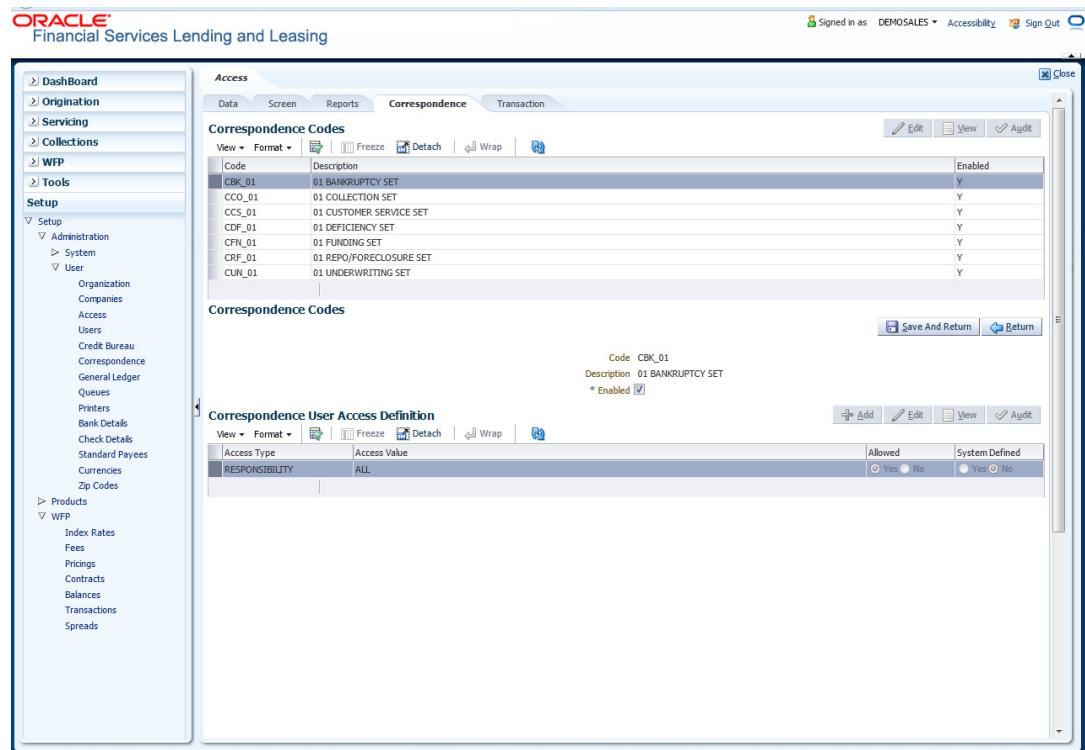
A brief description of the fields is given below:

Field:	Do this:
Code	The system displays the correspondence code name you want to work with.
Description	The system displays the description for the correspondence code (display only).
Enabled	Check this box to enable the selected correspondence code entry.

3. In the **Correspondence User Access Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

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A brief description of the fields is given below:

Field:	Do this:
Access Type	Select the access grid function type from the drop-down list.
Access Value	Select the access function grid value from the drop-down list.
Allowed	Select 'Yes' to allow access or 'No' to restrict access to the entry based on the access type and value.
System Defined Yes/No	Select 'Yes', if the correspondence user access definition entry is system defined. Select 'No', If the correspondence user access definition entry is manually defined.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

3.4 Users

The Users page allows you to create and set up an user. In the User Definition section, you can assign a user an identification name and password to log on to the system. You can also assign the organization, division, and department where each user is located. Additional fields allow you to record information for contacting the user. You can also define the time frame within which a user has access to the system to ensure compliance to the company's schedule. This is a very useful feature to prevent logins during scheduled maintenance.

The Responsibility field records the job function of the user and defines the level of access that user has within the system; in particular:

● What menu items does the user have access to?
● What edits can the user perform on the Verification link during origination?

Note

The system's SUPERUSER responsibility grants access to the entire system. Give careful consideration to the number and type of users who receive this responsibility.

To set up the Users page

1. Click **Setup** →**Setup** →**Administration** →**User** →**Users**. The system displays the Users screen.

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2. In the **User Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
User	Specify the user ID. **Note**: This field is a unique indicator and cannot be updated, edited, or deleted once saved.
Organization	Select the organization to which the user belongs, from the drop-down list.
Division	Select the division to which the user belongs, from the drop-down list.
Department	Select the department to which the user belongs, from the drop-down list.
Start Dt	Specify the start date for the user. You can also select from the adjoining calender icon.
End Dt	Specify the end date for the user. You can also select from the adjoining calender icon.
System Defined	Select 'Yes', if the entry is system defined. System defined entries cannot be modified. Select 'No', if the entry is not system defined and it can be modified.
Enabled	Check this box to enable the user.
First Name	Specify the first name of the user.

Field:	Do this:
MI	Specify the middle initial of the user.
Last Name	Specify the last name of the user.
Responsibility	Select the responsibility for the user from the drop-down list. **Note:** The users mapped to the role 'Responsibility' can only view the screens.
Phone 1	Specify the user's primary phone number.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the user's alternate phone number.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the user's primary fax number.
Fax 2	Specify the user's alternate fax number.
Replacement User	Select the user ID of the replacement user from the drop-down list.
Dt	Specify the date from when the replacement is effective. You can also select from the adjoining calender icon. **Note:** These two fields allow you to create a replacement user for the current user. This is particularly useful when a new employee assumes the duties of a former. By completing the Replacement User and Replacement Dt field, the system recognizes the replacement user as the current user on the effective date. For more information, refer the section, 'Replacement Users'.
Type	Select the user type from the drop-down list.
Reference #	Specify the reference number for the user from the drop-down list.
Email	Specify user's email address.
Default language	Select the default language from the drop-down list.

3.   Perform any of the Basic Actions mentioned in Navigation chapter.

3.4.1   Replacement users

By completing the **Replacement User** and **Dt** fields on the Users page, you can replace an existing user with a new user. The system assigns all responsibilities of the original user to the new user as of the date of the replacement.

The **Replacement Use**r and **Dt** fields allow you to designate a replacement for the current user in the User ID field. When you complete the **Replacement User** and **Dt** fields, save your entry, and then enable the record, the system replaces the original user. The system changes the **End Dt** field to the date when the original user was replaced (the same date in the Dt field).

The system assigns the queues of the original user to only those replacement users who have the same user responsibilities (or Super User responsibility) as set in the system.

The system updates the following when replacing users:

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1. Assigns all applications in the replaced user's underwriting queue with the status NEW to the replacement user's queue.

2. Assigns all applications in the replaced user's funding queue with a status other than FUNDED to the replacement user's queue. The system currently stores the collector name in the back end tables, which are updated with the replacement users ID in the case of the replacement of any user.

3. Also updates the Producer Management page with the replacement user in the **Underwriter** and **Collector** fields. The system assigns all applications routed to the original user to the replacement user. This also includes any future applications for the replaced user.

4. The system automatically updates the **Collector ID** field in all accounts to the replacement user and routes all accounts assigned to the original user to the replacement user.

Note

The system will not update the replacement user ID for accounts that are closed.

---

5. On the queue setup of Customer Service page's Responsibilities sub page, the record for the original user will be disabled and a new record will be created for the replacement user. If the replacement user already exists in the setup, The system will not create a new record. It updates the user ID and routes all accounts that were assigned to the original user, based on the account condition, to the replacement user.

3.4.2 Application and Oracle Identity Manager Synchronization

Oracle Identity Manager is for user administration. Oracle Financial Services Lending and Leasing has been developed in such a way that it can be implemented with or without Oracle Identity Manager. In case OID has been employed, the user definition is done in OID and then synchronized to the Oracle Financial Services Lending and Leasing Users table using a utility JAR called OID Synchronization JAR. In OID, users are defined across various groups belonging to a realm which is nothing but the directory structure in OID. A user can be configured to belong to multiple groups in a realm. Every time the user tries to login to Oracle Financial Services Lending and Leasing or OBIEE, the system validates the login ID and the password with OID and provides access to those applications.

3.5 Credit Bureau

In the system, an important part of the origination process is pulling a credit report from a credit bureau and scoring that information against a user-defined risk model. These credit reports can be pulled both automatically and manually.

After you enter an application, the system compares its contents against pre-screen criteria. If the application passes a pre-screen edits check, the system advances the status of the application and automatically pulls a credit report.

You can manually request a credit report for an applicant or any other party included on the application, such as co-signers and spouses by selecting the bureau from which you want to pull the report. If more than one report type is defined for the selected bureau, then you can indicate the type of report you want to pull.

The following are few additional Credit Bureau Setup details:

● The credit bureau from which the report is pulled is determined by the applicant's zip code. The credit bureau interface searches the information in the Credit Bureau Zip

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Matrix tab and matches the applicant's zip code to determine the bureau(s) from which to request a report.

- The number of credit reports automatically pulled per applicant is controlled through the credit request parameter CRB_MAX_BUREAU_PULL. If this parameter is set to 1, a credit bureau request will be made for the Bureau1 credit bureau from the zip code matrix. Likewise, if this parameter is set to 2, a credit bureau request will be made for the Bureau1 and the Bureau2 credit bureaus from the zip code matrix.

- The system automatically pulls credit reports for only the primary applicant and the primary applicant's spouse (for joint applications) unless the CRB_ALL_APL_BUREAU_PULL credit request parameter is set to Y. However, if the parameter is set to Y, the system pulls credit reports for all of the applicants on the Line of credit, regardless of their relationship to the primary borrower.

- Passwords, default report formats, and other required information from the credit bureaus are set up in the Report Formats page.

Member codes and passwords when switching credit bureau access methods (moving from dial-up to Net Connect). The member codes and passwords are not dependent on the connection method used to access the bureau.

Frame relay access is from the database server to the Experian host though a TCP/IP socket connection. The connection is outbound only and it is to a specific port (699 or 700) on the Experian host.

The credit bureau service will be accessing Experian Net Connect service through HTTP to the ECALS URL supplied by Experian as well as by the HTTPS to the URL returned as a response to the ECALS URL inquiry (the credit request URL). This access is from the database server access.

3.5.1 Credit Bureau

The setup for Credit Bureau spans across the following links:

- Report Formats
- Connections
- Zip Matrix
- Parameters
- Score Reasons
- Reporting

This section explains how to setup the pages opened from each .

Navigating to Credit Bureau

1. On the Oracle Financial Services Lending and Leasing home page, click
   Setup →Setup →Administration →User →Credit Bureau.

3.5.1.1 Report Formats

The Reports Formats page captures and tracks the attributes related to the multiple types of reports offered by the credit bureau agencies. When a company enlists the service of a credit bureau, the credit bureau provides a membership code and password. This information needs to be entered on the Reports Formats page before you can request a credit report. You must define at least one report for each credit bureau from which you want to pull reports.

The information on the Report Formats page is location-specific. If the business requires different membership codes for each location, be it a company or branch, then individual records must be set up.

The Score Type, Additional Product, and Inquiry Limit fields on the Credit Report Setup section are optional. They may not apply to all credit bureau types and even if they do apply, you may want to leave them blank and rely on a default value set up at the credit bureau.

Note

For more information, refer to the the application Installation Guides.

To setup Report Formats

1. Click **Setup** →**Setup** →**Administration** →**User** →**Credit Bureau** →**Report Formats**

2. In the **Credit Bureau** section, perform any of the Basic Operations mentioned in Navigation chapter.:

A brief description of the fields is given below:

Field:	Do this:
Bureau Name	Specify the name of the credit bureau company.
Short Name	Specify the abbreviated or short name for the bureau.
Source	Select the credit bureau source from the drop-down list.
Country	Select the country of the credit bureau address from the drop-down list.
City	Specify the city for the credit bureau address.
State	Select the state of the credit bureau address from the drop-down list.
Address Line 1	Specify the address line 1 for the credit bureau.
Address Line 2	Specify the address line 2 for the credit bureau.

Field:	Do this:
Zip	Select the zip code for the credit bureau address from the drop-down list.
Extn	Specify the extension of the zip code for the credit bureau address.
Phone 1	Specify the primary phone number for the credit bureau.
Extn 1	Specify the extension for the primary phone number.
Phone 2	Specify the secondary phone number for the credit bureau.
Extn 2	Specify the extension for the secondary phone number.
Fax 1	Specify the primary fax number for the credit bureau.
Fax 2	Specify the alternative fax number for the credit bureau.

3. Perform any of the Basic Actions mentioned in Navigation chapter.
4. In the **Credit Bureau Report Formats** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Company	Select the portfolio company that will be using the above credit bureau from the drop-down list.
Branch	Select the portfolio branch from the company that will be using the above credit bureau from the drop-down list.
Description	Specify the credit report format description.
Member Code	Specify the credit bureau member code (assigned by bureau).
Password	Specify the credit bureau password.
Customer Code	Specify the customer code.
Auth Password Change Dt	Display the last authorization password change date. The Experian Net Connect product requires that the Auth Password (or SSP Password in Experian jargon) be changed every 90 days (or sooner). Equifax may have similar requirements, but they were not known at the time of this writing. Use the date displayed in this field to identify when the password needs to be changed. **Note**: The password needs to be changed both in the system and at the credit bureau. Changing the password does not initiate or perform a change at the bureau. Changing the password at the bureau must be done outside the system. Contact the credit bureau for the procedure for changing the password (display only).
Auth User ID	Displays the authorization user ID (display only).
Auth Password	Displays the authorization password (display only). **Note**: This field is not displayed to the user and is also encrypted before being stored in the database (display only).

Field	Do this:
Change Authorization User Id/Password section	
New Auth User Id	Specify the authorization user ID.
New Auth User Password	Specify the authorization user password.
TransUnion Details section (**Note**: This is only applicable for TransUnion.)	
Market	Specify the TransUnion market id.
Sub Market	Specify the TransUnion Sub Market id.
Industry	Specify the TransUnion Industry code.
Experian Details section (**Note**: This is only applicable for Experian.)	
Preamble	Specify the Experian preamble code.
Host Code	Specify the Experian host ID.
UIC	Specify the Experian UIC.
Equifax Details section (**Note**: This is only applicable for Equifax.)	
Service Name	Specify the equifax service name. The service name will be pro-vided to you by Equifax when your company's Internet System to System account is created. Possible values for pulling credit reports are acrotest (for access to the test system) and acro (for access to the production system).
Credco Details section (**Note**: This is only applicable for Credco.)	
Origin Code	Specify the credco origin code.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

6. In the **Report Format Details** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Report	Specify the report name to be accessed from the credit bureau.
Report Type	Select the report type of the credit bureau report from the drop-down list.
Score Type	Select the credit score type from the drop-down list.
Addl Product	Select the product code from the drop-down list.

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Field	Do this:
Inquiry Limit	Select the inquiry limit for the credit report from the drop-down list.
Enabled	Check this box to enable the report as default.

7. Perform any of the Basic Actions mentioned in Navigation chapter.

3.5.1.2 Connections

The Connections page records and supports various connections to the credit bureau to receive reports from the agencies. The system supports connections to the bureaus through one or more modems attached to the database server, network accessed modem server, or direct network connection (usually frame relay).

For modem-based connections, multiple credit bureaus can be accessed over the same modem. If there are multiple requests in the queue, the order in which the bureaus are listed determines the order in which the requests are processed.

For example,

If the credit bureau service checks the submitted credit requests and finds three Experian, one Equifax, and two TransUnion credit requests and the connections setup is Bureau1=TUC, Bureau2=EFX, and Bureau3=EXP, the two TransUnion requests will be processed first, the Equifax request next, and then the three Experian requests.

Note

For this above example, adding two more modems and assigning a specific bureau to each one would help to avoid the delay caused by queuing all requests through a single modem.

IMPORTANT: Direct network connections must be set up for only one bureau.

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Like the Credit Bureau section on the Report Formats page, the data fields used on the Connections page are generic and not all fields are used for all access methods. The following table summarizes the data needed for each access method:

Method	Name	Bureau 1	Bureau 2	Bureau 3	Device	Device Speed
Dial-up	Required	Required (can be EXP, TUC, or EFX)	Optional (can be EXP, TUC, or EFX)	Optional (can be EXP, TUC, or EFX)	Required (can be either a local serial port device or an IP address and port number of a network modem)	Required for locally attached modems
Experian Frame-relay	Required	Must be EXP	Leave blank	Leave blank	Must be the IP address and port number of Experian host	Not applicable
Equifax Frame-relay	Required	Must be EFX	Leave blank	Leave blank	Must be the IP address and port number of Equifax host	Not applicable
TransUnion Frame-relay	Required	Must be TUC	Leave blank	Leave blank	Must be the IP address and port number of TransUnion host	Not applicable
Experian Net Connect	Required	Must be EXP	Leave blank	Leave blank	Must be the ECALS URL provided by Experian	Not applicable
Equifax Internet System to System	Required	Must be EFX	Leave blank	Leave blank	Must be the URL provided by Equifax for connecting to the Internet System to System service	Not applicable
CSC Internet	Required	Must be CSC	Leave blank	Leave blank	Must be the URL provided by CSC	Not applicable
CredcoConnect	Required	Must be CRD	Leave blank	Leave blank	Must be the URL provided by Credco	Not applicable

For frame relay access, specify the IP address provided by the bureau followed by a space and then the port number (for example, 192.168.36.2.700).

Experian Net Connect

At the time of this writing, the Experian product ECALS URL is:

```
http://www.experian.com/lookupServlet1?lookupService

Name=AccessPoint&lookupServiceVersion=1.0&serviceName=Net

Connect&serviceVersion=2.0&responseType=text/plain
```

> **Note**
>
> The URL given above is one continuous string. This can be verified by entering the URL with a browser. The displayed value will be an HTTPS URL.

Enter the entire ECALS URL provided by Experian into the Device field. Notice that this URL does not start with `https`. The ECALS URL is a URL used by the credit bureau service to request the HTTPS URL. The HTTPS URL is not displayed on any setup screen and is only known to the credit bureau interface at runtime.

Equifax Internet System to System

At the time of this writing, the Equifax Internet System to System URL is:

```
https://transport5.ec.equifax.com/servlet/stspost
```

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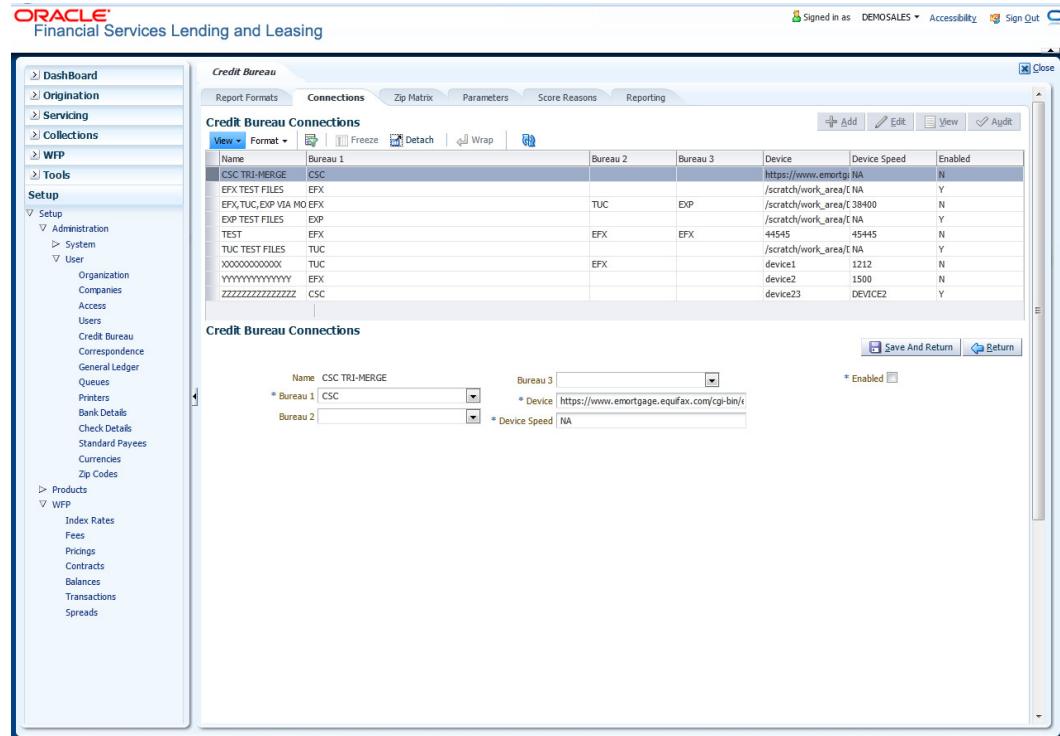**CSC Tri-Merge**

At the time of this writing, the CSC URL is:

```
https://www.emortgage.Equifax.com/cgi-bin/emspop.exe
```

CredcoConnect

At the time of this writing, the Credco URL is:

```
https://www.credcoconnect.com/CGI-BIN/CCListener.exe
```

To setup the Connections

1. Click **Setup** →**Setup** →**Administration** →**User** →**Credit Bureau** →**Connections**.

2. In the **Credit Bureau Connections** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Name	Specify connection name.
Bureau 1	Select first credit bureau from the drop-down list.
Bureau 2	Select 2nd credit bureau from the drop-down list.
Bureau 3	Select 3rd credit bureau from the drop-down list. **Note**: The Bureau1, Bureau2, and Bureau3 fields in the Credit Bureau Connections section specify which bureau types can be accessed over the connection.
Device	Specify the connection device name. The Device field lists the physical device name for a modem, or the IP address for a network accessed connection..

Field:	Do this:
Device Speed	Select the connection device speed. The Device Speed field is only applicable to server-attached modems. It is used to specify the communications speed between the server and the modem.
Enabled	Check this box to enable the connection.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

3.5.1.3 Zip Matrix

The system uses the zip code of the applicant's current home address to determine which credit bureau to use when automatically pulling a report. The Zip Matrix page allows you to record the credit bureau from which a report is pulled based on a range of zip codes, as well as the company, branch and country of the account.

When searching for a zip code match, the system:

1. Reads the first credit bureau defined in the matrix

2. Reads the credit report format to get the appropriate membership code and password for the user's location

3. Requests a credit report.

If the system cannot pull a report from the first bureau, it pulls one from the second. If the zip code you entered does not fall in the matrix setup, then the system uses a default zip matrix (0000000000 to 0000000000) to select the required bureau.

To set up the Zip Matrix

1. Click **Setup** →**Setup** →**Administration** →**User** →**Credit Bureau** →**Zip Matrix**

2. In the **Credit Bureau Zip Code Matrix** section, perform any of the Basic Operations mentioned in Navigation chapter..

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A brief description of the fields is given below:

Field:	Do this:
Company	Select the portfolio company from the drop-down list.
Branch	Select the portfolio branch from the drop-down list. The branch will be displayed based on the company selected.
Country	Select the country from the drop-down list.
From Zip	Specify the starting zip code (From).
To Zip	Specify the ending zip code (To).
Bureau 1	Select the preferred bureau #1 (first bureau pulled), from the drop-down list. You must enter at least one credit bureau in the Bureau 1 field for each zip code range. The bureau entered in the Bureau 1 field for each range is the primary bureau. For any given range, do not list the same credit bureau in more than one field.
Bureau 2	Select the preferred bureau #2 (second bureau pulled) from the drop-down list.
Bureau 3	Select the preferred bureau 3 (third bureau pulled) from the drop-down list.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

3.5.1.4 Parameters

The Parameters page records parameters specifically dealing with credit bureau information. These parameters are divided into three groups:

- Parsing parameters
- Request parameters
- Configuration parameters

Parameters can be defined at the company or branch level. The following credit bureau parameters are configured during the installation:

PARSING PARAMETERS FOR CREDIT BUREAU SERVICE

CONFIGURATION PARAMETERS FOR CREDIT BUREAU SERVICE

Request Parameters for Credit bureau Service

To setup the Parameters

1. Click **Setup** →**Setup** →**Administration** →**User** →**Credit Bureau** →**Parameters**.

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2. In the **Credit Bureau Parameters** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Company	Select the portfolio company from the drop-down list.
Branch	Select the portfolio branch from the drop-down list. The branch will be displayed based on the company selected.
Parameter Group	Select the credit bureau parameter group from the drop-down list.
Parameter	Select the credit bureau parameter from the drop-down list
Parameter Value	Specify the credit bureau parameter value.
Enabled	Check this box to enable the credit bureau parameter.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

3.5.1.5 Score Reasons

The Score Reasons page allows you to define or modify the scoring reason codes and descriptions for the predefined scoring models used by the credit bureau agencies.

Note

This information is not associated with the user-defined scores determined by the internal Oracle Financial Services Lending and Leasing model during product setup.

To setup the Score Reasons

1. Click **Setup** →**Setup** →**Administration** →**User** →**Credit Bureau** →**Score Reasons**.

2. In the **Score Models** section, you can view the following information.

A brief description of the fields is given below:

Field:	Do this:
Score Model	Displays the credit bureau score model (display only).
Enabled	Displays if the credit bureau score model is enabled or not.

3. On the **Score Reasons** sub page, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Reason Code	Specify the reason code.
Description	Specify the description.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

3.5.1.6 Reporting

The system reports to the credit bureau agencies in the Metro 2 format with the payment and account status information of each account holder. The Credit Bureau Reporting page contains the program identifier to be reported to the bureaus.

To setup the Reporting

1. Click **Setup** →**Setup** →**Administration** →**User** →**Credit Bureau** →**Reporting.**

2. In the **Credit Bureau Reporting** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Company	Select the portfolio company from the drop-down list.
Bureau	Select the bureau from the drop-down list.
Program Identifier	Specify the program identifier. The customer receives this from the bureau and uses it to identify itself to that bureau. You will need to update this information.
Enabled	Check this box to enable the program.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.5.2 <u>Special Metro II Code reporting</u>

The system allows you to report the following special Metro II segments to the credit bureau output file:

- Consumer Information Indicator Code (CIIC)
- Compliance Condition Code (CCCD)
- Special Comment Code (SPCC).

The system users will need to use call Action/Results and Reason fields on the Call Activities sub page of the Customer Service form (Lending > Customer Service > Customer Service (2) master tab > Account Details tab > Call Activities sub tab) to place specific account conditions where these Metro II segments are to be reported. The specific segment reported for a given condition will be based on the account condition and call activity reason codes.

Note

It is the responsibility of the Administrator or individual user to setup Special Metro II Code reporting functionality.

When users open one of the following conditions:

CIIC	CONSUMER INFORMATION INDICATOR CODE (METRO2 - FCRA)
CCCD	COMPLIANCE CONDITION CODE (METRO2)
SPCC	SPECIAL COMMENT CODE (METRO2)

The system recognizes the condition, processes the selected Metro II reporting call activity reason code, and generates the Metro II reporting segment in the Metro II reporting output file.

Note

You are responsible for selecting the correct Metro II reporting segment reason code to be reported. If you do not select a Metro II reporting segment reason code, the system will not generate information to Metro II output file.   If you select an incorrect Metro II reporting segment reason code, the system will report the selected Metro II reporting segment. the system does not validate the contents of the Reason field with the contents of the Condition field.

To end the reported Special Metro II Special Code, close the open Special Metro II Condition (no reason code needed). The system recognizes the closing of the open Special Metro II Condition and will not create a Metro II reporting segment in the output file.

IMPORTANT: The CBU_FILE_FREQUENCY (METRO 2 FILE FREQUENCY) Company system parameter determines if output file is generated and created daily or output file is written with daily data and output monthly.

To setup Metro II Code reporting

1. On the Oracle Financial Services Lending and Leasing home page, click **Setup** →**Setup** →**Administration** →**User** →**Queues** →**Call Action Results** to open and close the following system defined condition codes:

Action Code	Description
CIIC	CONSUMER INFORMATION INDICATOR CODE (METRO2 - FCRA)
CCCD	COMPLIANCE CONDITION CODE (METRO2)
SPCC	SPECIAL COMMENT CODE (METRO2)

When setup is completed, you can open and close Special Metro II code conditions.

Note

Opening and closing Special Metro II Code reporting is a manual process.

The CBU_FILE_FREQUENCY (METRO 2 FILE FREQUENCY) Company system parameter determines, if output file is generated and created daily or output file is written with daily data and output monthly.

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3.5.3   Oracle Wallet Manager setup

The Experian Net Connect, Equifax Internet System to System, and CSC interfaces within the the system credit bureau service use functionality provided by the Oracle Wallet feature. Use the Oracle Wallet Manager on the database server to create and export a wallet for use by the credit bureau service.

Note

All of the above mentioned interfaces use the same Oracle wallet. If a wallet already exists and is in use by one of the credit bureau interfaces, there is no need to create another wallet. Due to differing certificate requirements, there may be a need to import additional trusted certificates into the wallet, but there will not be a need to create a new one. The credit bureau parameter ORA_WALLET_PATH contains the location of the Oracle Wallet used by the credit bureau service.

To create and export a wallet suitable for use by the credit bureau

Refer to the Oracle documentation for more detailed instructions on how to use the Oracle Wallet Manager to create and manage a wallet:

1. If a wallet does not already exist, create one somewhere on the database server. The location must be readable and writable by the Oracle user. Make a note of the full path where the wallet is stored (for example, `/etc/ORACLE/WALLETS/oracle` or `C:\oracle\WALLETS`).

    -   For Transunion credit bureau, a separate wallet file is needed under transunion folder inside the main wallet path (for example: /etc/ORACLE/WALLETS/oracle/transunion or `C:\oracle\WALLETS\transunion`).

2. The wallet needs to contain the public key for the certificate authority that issued the server certificate for each HTTPS web site that will be connected to by the credit bureau interface. At the time of this document, those sites are:

`https://ss1.experian.com`	**Experian**
`https://transport5.ec.equifax.com`	Equifax
`https://www.emortgage.Equifax.com`	CSC
`https://www.credcoconnect.com`	Credco

This list may change. Use the URL provided to you by the credit bureau when they set up your service.   To get the proper Experian HTTPS URL, enter the ECALS URL that was provided by Experian into a web browser. The response returned to the browser is the HTTPS URL that will be used to communicate with Experian.

1. Import the necessary certificate authority's certificate files into the Oracle wallet that was created in Step 1. See the appendix of this chapter for detailed instructions of how to download and install a trusted certificate.

2. Test the wallet by connecting to each web site with a simple command issued from SQLPlus.

    ```
    SQL> select utl_http.request('https://ss1.experian.com', NULL,
    'file:/etc/ORACLE/WALLETS/oracle', 'password') from dual;
    ```

    Replace the URL in the above command with each HTTPS URL given to you for use by the credit bureaus. Also replace the wallet path with the path to your wallet and your wallet password. The output from the command is not important, what is important is that it runs

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without displaying an Oracle error. If there is an Oracle error, then something is wrong with the contents of the wallet, the path to the wallet, and/or the wallet password.

3. When the wallet contains all of the required trusted certificates, export the wallet to a text file. On the **Operations** menu of the Oracle Wallet Manager, choose **Export All Trusted Certificates**. The text file MUST be located in the same directory as the wallet and the filename MUST be default.txt. Anytime a change is made to the trusted certificates in the wallet, the wallet must be re-exported to the same text file.

4. In the **Setup →Setup →Credit Bureau →Parameters** set the ORA_WALLET_PATH and ORA_WALLET_PASSWORD parameters.

To create a client certificate wallet suitable for use by the CredcoConnect interface

The CredcoConnect interface requires another wallet file in addition to the default wallet file. This additional wallet file contains the client certificate and certificate chain issued to your company by First American Credco when your account is created.

1. Save the client certificate file sent to you by First American on your local PC.

2. Open Microsoft Internet Explorer and go to **Tools → Internet Options → Content → Certificates** screen.

3. Click the **Import** button. Choose **Next** and the locate the PFX file you saved in Step 1. Choose **Next** and enter the password provided to you by Credco for the certificate file. Select the **Enable string private key protection** and **Mark the private key as exportable** check boxes. Choose the default selections on the following screens until the import is successful.

4. On the **Certificate Manager** screen, select the First American Corporation certificate and click the **Export** button.

5. Choose **Next**, **Yes**, export the private key, **Next**, PKCS12 format, include all certificates in the certification path, and enable strong protection and **Next**.

6. Set the password for the certificate to be the same password as your Oracle wallet.

7. Choose **Next** and save the file as **credco.p12**.

8. Copy the **credco.p12** file to your database server and into the same directory where the existing Oracle wallet in use by Oracle Financial Services Lending and Leasing is located.

3.5.4   Oracle JVM Security setup

The Experian Net Connect interface within the credit bureau service requires the use of the Oracle Java Virtual Machine (JVM) that is resident in the Oracle database. Furthermore, specific permissions must be granted to the Java classes used by the credit bureau service. These permissions have been added to the set_java_perms.sql script that is part of the distribution. This script (as well as many other useful SQL scripts) is available from the Oracle Financial Services Software technical support Oracle Financial Services Lending and Leasing patches web site.

The set_java_perms.sql script needs to run as the SYS user (or a user with SYS privileges). The script will prompt for SYS user id and password. Be prepared to provide it when prompted. Also, the script will select the value of the ORA_WALLET_PATH parameter from the credit bureau parameters table. Make sure that it has been updated with the proper wallet path before running the set_java_perms.sql script (although the script can be safely run again if necessary).

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<u>**Credit Bureau Service operation**</u>

The basic operation of the credit bureau service has not changed. Once setup, there is no operational difference between accessing the credit bureaus via dial-up, frame relay, or the Internet.

3.5.5   <u>Importing a trusted certificate into an Oracle Wallet</u>

The HTTPS servers used by Experian, Equifax, and CSC for their Internet based credit report services (as well as all HTTPS servers) contain a site certificate signed by a trusted Certificate Authority (CA). The CA is an entity that guarantees the identity of the HTTPS server. If the client trusts the CA, and the CA says that the HTTPS server is who they say they are, then the client inherently trusts the HTTPS server. Normally, a client tool such as Microsoft Internet Explorer has a large store of trusted CA certificates which makes secure communication between a client and a trusted HTTPS server relatively seamless and uneventful. Unfortunately, the store of CA certificates in the default Oracle wallet is rather small and it is likely that it will not contain the certificate of the CA that is certifying one or more of the credit bureau web sites. This means that the CA certificate must be imported into the wallet. To do this, the certificates must first be exported from a browser and then imported into the Oracle wallet using the Oracle Wallet Manager.

Using Microsoft Internet Explorer to Export a Certificate

1. Use Microsoft Internet Explorer and connect to one of the HTTPS URLs referenced in the Oracle Wallet Manager Setup section of this document.

    If the web site asks for a user id and password, cancel the dialog box and remain on the top-level HTTPS page.

2. Once connected, from the browser's **File** menu, choose **Properties**.

3. Click the **Certificates** button.

4. Click the **Certification Path** tab. The bottom-most certificate is the one generated by the host itself. The one or more certificates above the bottom-most one are of greater importance to this task. The screen shot below displays a web site with two CAs (an intermediate, and a primary). Whether it is an intermediate CA or a primary one, the steps are the same for saving the certificate as a text file.

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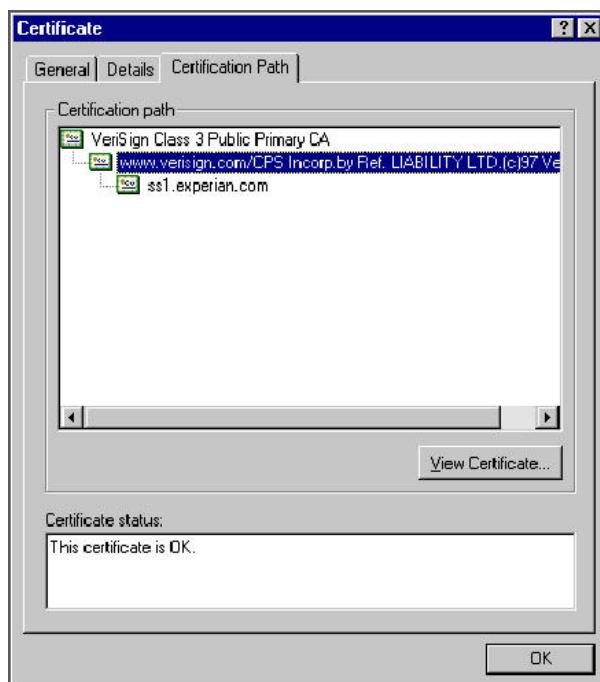
5. Click the first certificate above the bottom-most certificate (it may be the only certificate above the bottom-most certificate).

6. Click the **View Certificate** button.

7. Click the **Details** tab.

8. Click the **Copy to File** button.

9. Click the **Next** button.

10. Choose the **Base 64** encoded format.

11. Click the **Next** button.

12. Enter a filename and location for the file.

13. Click the **Next** button.

14. Click the **Finish** button.

15. Repeat steps 5 through 14 for the next certificate in the certification path, if any.

3.5.6   Importing the Certificates into an Oracle Wallet

1. Copy the certificates exported and saved during the process described above onto the database server (not the iAS server).

2. As the Oracle user (or Administrator on Windows), start the Oracle Wallet Manager.

3. Open the wallet that will be used by the credit bureau service. Create a new wallet if one does not already exist.

4. View the list of Trusted Certificates in the wallet.

5. Check the list of certificates against the list of certificates that are in use on the HTTPS servers used by the credit bureaus (and that were exported and saved during the export process described above).

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6. Click the **Trusted Certificates** heading in the left list box of the Oracle Wallet Manager.
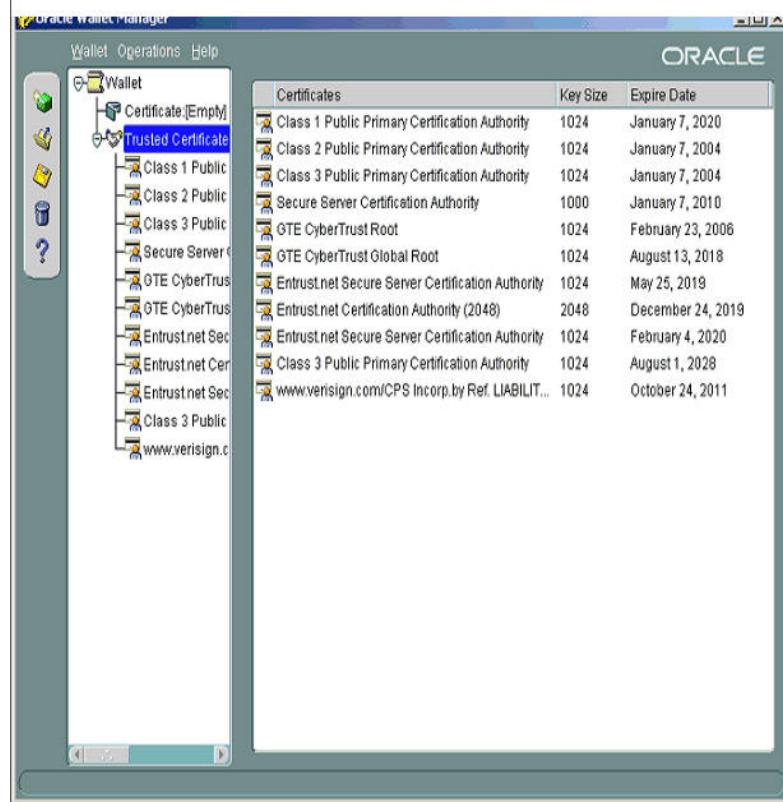
7. Use Microsoft Internet Explorer to view the certificate details for the HTTPS web sites (**File** → **Properties** → **Certificates** → **Certification Path** → **View Certificate** → **General**) that will be contacted by the credit bureau service. Look through the list of certificates shown in the right panel of the Oracle Wallet Manager and look for a match between the **Issued To** and **Valid To** dates shown in the Internet Explorer View Certificate Window.

   The screen shot below shows a certificate that is already in the wallet's list of trusted certificates (see the last entry for the `www.verisign.com/CPS certificate`).

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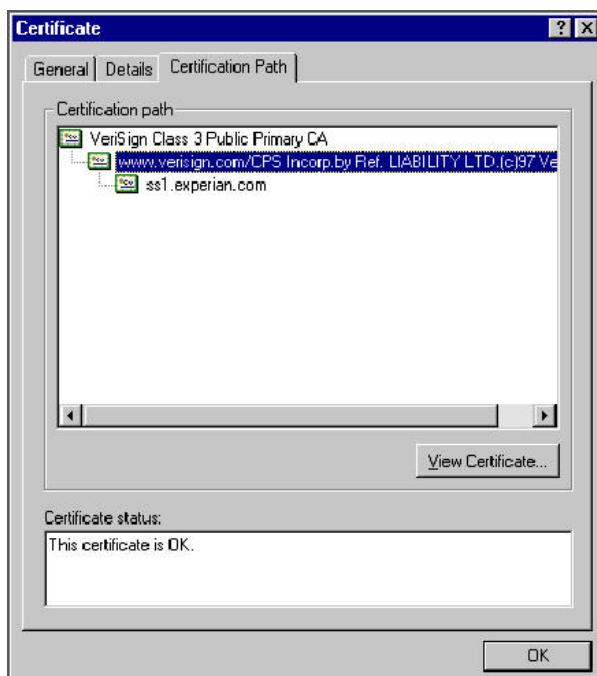
8. On the **Operations** menu, choose **Import Trusted Certificate** and follow the prompts for locating and loading the files that were copied onto the database server in step 1 for any certificate not already stored in the wallet.

9. On the **Wallet** menu, choose **Save** when finished loading certificates.

3.5.7 De-duping Credit Bureau data

Oracle Financial Services Lending and Leasing allows you to remove duplicate ("de-dupe") liabilities data from the credit bureau information.

De-duping logic

The de-duping logic is based on a number of parameters that the system compares among *tradelines* (**only**) to determine if they are duplicates. The following fields are used to determine if two tradelines are duplicates:

Field:	Description:
Account #	The account number of the consumer with the lender for the particular account.
Open Date	The date the account was opened.
Member Code	The subscriber code of the lender with the respective credit bureau.
	Note: Since member codes for the same lender differ across bureaus, this field is used only for tradelines reported by the same bureau. Since reports obtained from CSC can have tradelines from different bureaus, this field is only for reports pulled from the credit bureaus.

All available bureau reports pulled later than DEDUP_CRB_EXPIRATION_DAYS days old will be used.

The following system parameters will be set up to provide switches to allow the functionality to be turned on and off:

Parameter	Description	Valid Values	Setup Value
JOINT_DEDUP_SPOUSE_LIABILITIES	De-deup the tradelines with spouse	Y, N	Y
JOINT_DEDUP_ALLAPL_LIABILITIES	De-deup the tradelines with spouse and secondary applicants(s).	Y, N	Y
DEDUP_CRB_EXPIRATION_DAYS	Credit report expiration days	Number	90

Whenever two (or more) items are identified as duplicates, Oracle Financial Services Lending and Leasing uses the following hierarchy to pick one of the items as the "correct" one:

1. **Last Reported Date**: The row that has been reported most recently is used.

2. **Owner**: In case of a tie on the last reported date, one of the tradelines is picked in the descending order of priority depending on who the tradeline belongs to: Primary, Spouse, then Secondary.

Debt Ratio combination

Oracle Financial Services Lending and Leasing uses the system parameter DBR_JOINT_INC_DEBT_WITH_SPOUSE to decide whether to combine debt ratios of the spouse with the primary applicant. The DBR_JOINT_INC_DEBT_WITH_COAPP parameter decides whether to do the same on a non-spousal joint application.

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When this indicator is checked, all liabilities in the Liability section on the Summary sub page of the Applicant (2) master tab with the Include box selected will be used in the debt ratio calculation.

The following system parameter will be set up to provide switches to allow the functionality to be turned on and off:

De-duping process

The de-duping logic will be integrated into the system decision-making process in the following manner:

Initial credit pulls on new applications

- If the JOINT_DEDUP_SPOUSE_LIABILITIES/ JOINT_DEDUP_ALLAPL_LIABILITIES system parameters are set to **Y**, uses the de-duping logic described above to uncheck the duplicate liabilities in the spouse's/co-applicant's liabilities.

- If the DBR_JOINT_INC_DEBT_WITH_SPOUSE/ DBR_JOINT_INC_DEBT_WITH_ALLAPL parameters are set to **Y**, the system includes the liabilities of the spouse/ co-applicant while calculating the debt ratio of the primary applicant.

- The system will use all available credit reports at the time.

Subsequent credit pulls (manual)

- To remove duplicate liabilities from the calculation, choose the **Dedup Liabilities** button on the **Underwriting** form (**Applicants** master tab **> Summary** sub page **> Liability** section). (Potential record locking situations force the action to remain manual versus the system automatically doing it).

- If the **Populate Debt** and **Include Debt** boxes are selected in the **Applicant/Customer Detail** section on the **Bureau** master tab on the **Underwriting** form for the credit request and the JOINT_DEDUP_SPOUSE_LIABILITIES/ JOINT_DEDUP_ALLAPL_LIABILITIES system parameters are set to **Y**, the system will use the de-duping logic described above to uncheck the duplicate liabilities in the spouse's/co-applicant's liabilities.

- If the DBR_JOINT_INC_DEBT_WITH_SPOUSE/ DBR_JOINT_INC_DEBT_WITH_COAPL parameters are set to **Y**, the system will include the liabilities of the spouse/ co-applicant while calculating the debt ratio of the primary applicant.

- The system will use all available credit reports at the time of the request that have been requested within the number of days specified in the DEDUP_CRB_EXPIRATION_DAYS parameter.

Restrictions

The de-duping logic will be limited based upon the discussion above. If the system cannot identify two tradelines as duplicates based upon the logic mentioned above, the individual tradelines will be retained. In such circumstances, both tradelines will be used in the debt ratio calculation and it will be the user's responsibility to disregard one of them by clearing the Include check box.

3.6   Correspondence

The Correspondence page enables you to setup the system's correspondence.

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The system provides two types of correspondence: predefined and ad hoc. The following chart provides a quick summary of both:

TYPE OF CORRESPONDENCE:	AD HOC	PREDEFINED
Created automatically		X
Created manually	X	X
Generated for accounts	X	X
Generated for applications	X	X
Set up with the Correspondence link	X	
Set up with the Letters link on the Product link		X

This chapter explains how to setup ad hoc correspondence with the Correspondence form.

The Correspondence pages provide a cost-effective and easy to use method to build custom documents that draw information from the system's database without additional programming. You can choose what to include in a letter, create a template, and then use this template to produce a letter.

The core of the Correspondence module is the document element -- the information stored in the database merged into the correspondence. The system has document elements defined for commonly used data elements in correspondence, such as account numbers, account balances, customer addresses, telephone numbers, and due dates.

Correspondence consists of a document file with text of your choice and the document elements from the system's database.

You can create a correspondence set that consists of one or more documents. If a correspondence set consists of more than one document, such as the account details letter and a payment overdue letter, it prints both documents every time the system generates correspondence for a customer.

The Correspondence module creates the following standard ad hoc correspondence:

- Microsoft Word (RTF)
- Adobe Acrobat (PDF/XFDF)

Note

In this document and in the system, the term BANKERS SYSTEM is synonymous with Adobe Acrobat.

3.6.1   Correspondence

The Correspondence page contains the following sub pages:

- System Functions
- Elements
- E-Form Elements
- Documents
- Correspondence

Navigating to Correspondence

1. On the Oracle Financial Services Lending and Leasing home page, click **Setup** →**Setup** →**Administration** →**User** →**Correspondence.**

3.6.1.1 System Functions

The System Functions page enables you to view the predefined functions for the appropriate Line of credit product in the system. These are attributes from the database.

Functions define how the system retrieves data to include in correspondence. The data is retrieved as elements which are either specific database columns or calculated values. Elements are recorded on the Elements page.

To view the predefined system functions

1. Click **Setup** →**Setup** →**Correspondence** →**Line of credit** →**System Functions**.

2. In the **Function Definition** section, you can view the following information.

A brief description of the fields is given below:

Field:	View this:
Function Name	Displays the function name.
Description	Displays the function description.
Function Type	Displays the function type.
Source Program	Displays the source program.

3. In the **Functions Parameters** section, you can view the following information.

A brief description of the fields is given below::

Field:	View this:
Position	Displays the parameter position.

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Field:	View this:
Parameter	Displays the function parameter.
Description	Displays the function parameter description.

3.6.1.2 Elements

The Elements page displays the predefined document elements retrieved from the database when the correspondence is generated.

In the Element Definitions section, you can update or edit only the Description field.

To view the Elements

1. Click **Setup** →**Setup** →**Administration** →**User** →**Correspondence** →**Line of credit** →**Elements**

2. On the **Element Definitions** page, perform any of the Basic Operations mentioned in Navigation chapter.You cannot add a new record.

A brief description of the fields is given below:

Field:	Do this:
Level0 Type	Displays the element Level0 type.
Element Name	Displays the element name.
Element Type	Displays the element type.
Description	Specify the element description.
Data Type	Displays the element data type.

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Field:	Do this:
Source Function	Displays the element function.
Enabled	Displays if the element is enabled or not.
Default Value	Displays the default value.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

3.6.1.3 <u>E-Form Elements</u>

The E-forms Elements page defines elements included when the system generates online correspondence with a browser. The E-forms page is set up only for PDF elements using the XFDF format.These definitions translate the external element required by the vendor to a systems correspondence element.

For example,

Vendor Element	AllBorrowers.FullNameStreetCityStateZip (Contains names of all borrowers with address of primary customer)
The system's Elements	PRIM_APL_NAME SPOUSE_APL_NAME PRIM_APA_ADDRESS1 PRIM_APA_ADDRESS2 PRIM_APA_ADDRESS3
Translation:	PRIM_APL_NAME || ', ' || SPOUSE_APL_NAME || ', ' || PRIM_APA_ADDRESS1 || '; ' ||PRIM_APA_AD-DRESS2 || '; ' || PRIM_APA_ADDRESS3

To setup the E-forms Elements

1. Click **Setup** →**Setup** →**Administration** →**User** →**Correspondence** →**Line of credit** →**E-Form Elements**

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2. In the **E-form Elements Definitions** section, perform any of the Basic Operations mentioned in Navigation chapter.
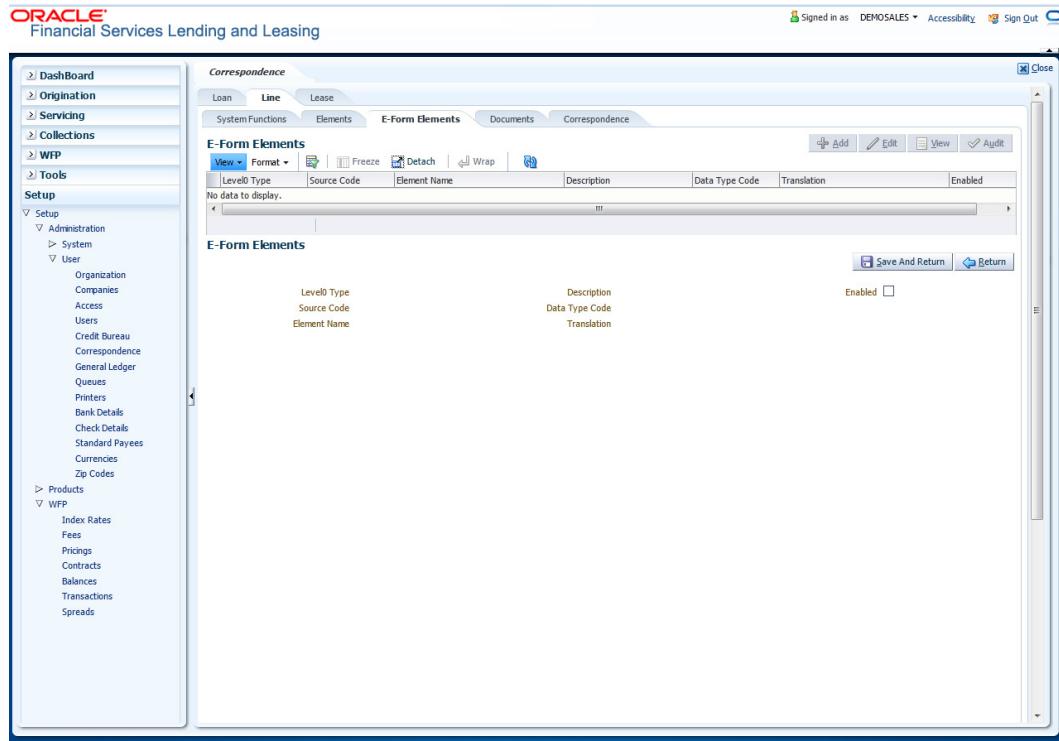
A brief description of the fields is given below:

Field:	Do this:
Level0 Type	Select the element Level0 type from the drop-down list.
Source Code	Select the element e-form source code from the drop-down list.
Element Name	Specify the element name (the name used in the external form).
Description	Specify the element description.
Data Type Code	Select the element data type code from the drop-down list.
Translation	Select the translation for the e-form element (SQL statement fragment defining the element data), from the drop-down list.
Enabled	Check this box to enable the e-form element.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

3.6.1.4 Documents

The Documents page enables you to set up the various documents and the data fields that the system compiles together when creating a correspondence. The system provides two different document formats: Word or XFDF: XML-based form.

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Note

Oracle Financial Services Software assumes that the user is familiar with Word and the Merge Document command. If the user is creating e-form documents with XFDF, then Oracle Financial Services Software assumes that person is familiar with Adobe forms.

To setup documents to be compiled in correspondence

1. Click **Setup** →**Setup** →**Administration** →**User** →**Correspondence** →**Line of credit** →**Documents**.

2. In the **Document Definition** section, perform any of the Basic Operations mentioned inNavigation chapter.
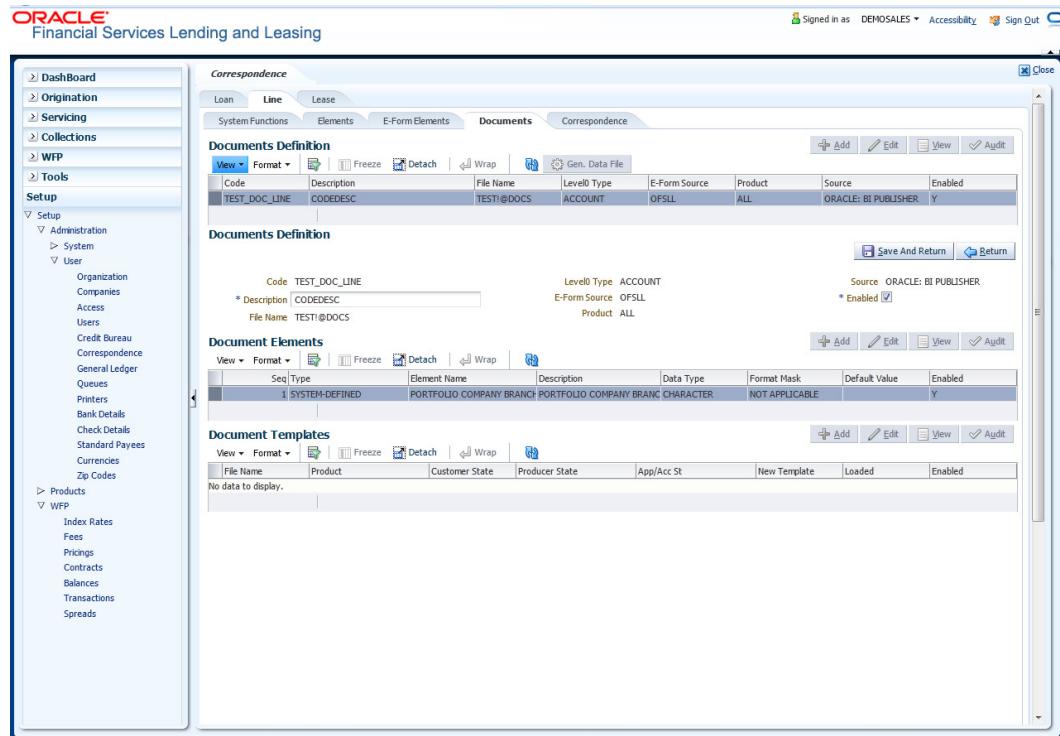
A brief description of the fields is given below:

Field:	Do this:
Code	Specify the document code to define the name for the new document.
Description	Specify the document description for the new document. This entry appears in the **Correspondence** section on the Request page, when you generate an ad hoc correspondence.
File Name	Specify the document file name for the resulting file (Word or XFDF document).
Level0 Type	Select the level0 type from the drop-down list.
E-form Source	Select the element e-form source from the drop-down list.
Product	Select the document product from the drop-down list.
Source	Select the document source type from the drop-down list.

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Field:	Do this:
Enabled	Check this box to enable the document definition.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4. In the **Document Elements** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sequence number to order the document elements.
Type	Select element type from the following from the drop-down list. This list provides the following options: *System-defined* – If you select, the value is supplied by the system and cannot be changed in the Correspondence Request page. *Constant.* *User Defined Element* – If you select, you can choose the value and change it in the Correspondence Request screen. *User Defined Constant* – If you choose, you can choose the value, but you cannot change it in the Correspondence Request screen. *Translated Element* – If a document contains an e-form element and you do not select this option, then the value will not be translated.
Element Name	Select the element name from the drop-down list.
Description	Specify element description. **Notes**: 1. Check that the element name does not have blank spaces or special characters, such as the forward slash "/" or backward slash "\". 2. If the element is system-defined, then the system will automatically complete this field..
Data Type	Select the element data type from the drop-down list.
Format Mask	Select the element format mask from the drop-down list.
Default Value	Specify the element default value.
Enabled	Check this box to include the element in the document.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

6. In the **Document Template** section, you can set the information about the template which is attached to the correspondence documents. The template thus saved is similar to the template functionality available in MS word. Perform any of the Basic Operations mentioned in Navigation chapter.

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A brief description of the fields is given below:

Field:	Do this:
File Name	Specify the file name to define the name for the new template.
Product	Select the product for which the template is valid, from the drop-down list.
Customer State	Select the customer state for which the product is valid, from the drop-down list.
Producer State	Select the Producer state for which the product is valid, from the drop-down list.
App/Acc St	Select the Applicant/Account state for which the product is valid, from the drop-down list.
New Template	Check this box to load the template as a new template.
Loaded	Check this box to indicate that the template is loaded.
Enabled	Check this box to enable the template.

7.   Perform any of the Basic Actions mentioned in Navigation chapter.

The Document Elements sub page records the system's application or account information that appears in the ad hoc correspondence

To generate a data file for a document

1.   In the **Document Definition** section of **Setup** →**Setup** →**Administration** →**User** →**Correspondence** →**Line of credit** →**Documents**, select the record for which you want to generate a data file.

2.   Click **Gen. Data File** button.

   The system displays a new window with the following options:

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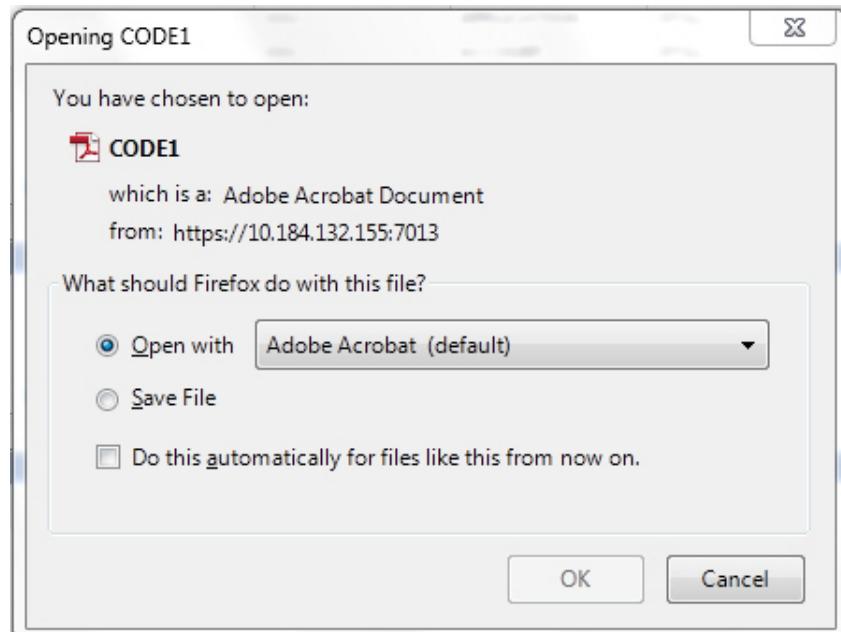
- Open with – Select to view the data file in the format you want. The adjacent drop-down list provides a list of formats compatible with the system. The system downloads the file and displays it.

- Save File – Select to save the data file on your system.

3. Check the box **Do this automatically for files like this from now on** to apply selected properties for the files which are similar to the current one.

3.6.1.5 <u>Correspondence</u>

The Correspondence page enables you to define who will receive the documents you created on the Document Definition page by creating correspondence sets. Each document must belong to a set, and a set can have more than one document.

To set up a correspondence set

1. Click **Setup** →**Setup** →**Administration** →**User** →**Correspondence** →**Line of credit** →**Correspondence.** The correspondence setup is classified into two:

- Documents

- Functions

2. In the **Correspondence** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Code	Specify the correspondence code.
Description	Specify the correspondence description (required).
Print Schedule	Select the correspondence output schedule type from the drop-down list.

Field:	Do this:
Level	Select the correspondence level type from the drop-down list.
Group	Select correspondence group from the drop-down list.
Company	Select the correspondence company from the drop-down list.
Branch	Select the correspondence branch from the drop-down list.
Product	Select the correspondence product from the drop-down list.
Enabled	Check this box to enable the correspondence.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4. Click **Setup** →**Setup** →**Administration** →**User** →**Correspondence** →**Line of credit** →**Correspondence** →**Documents**.

5. In the **Documents** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Document	Select the correspondence document from the drop-down list.
Recipients	Select the recipients for the document from the drop-down list.
Enabled	Check this box to enable the recipient selected.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

7. Click **Setup** →**Setup** →**Correspondence** →**Line of credit** →**Correspondence** →**Functions**.

8. In the **Functions** sub page, you can define the functions that should be executed before or after correspondence is generated. Perform any of the Basic Operations mentioned in Navigation chapter.
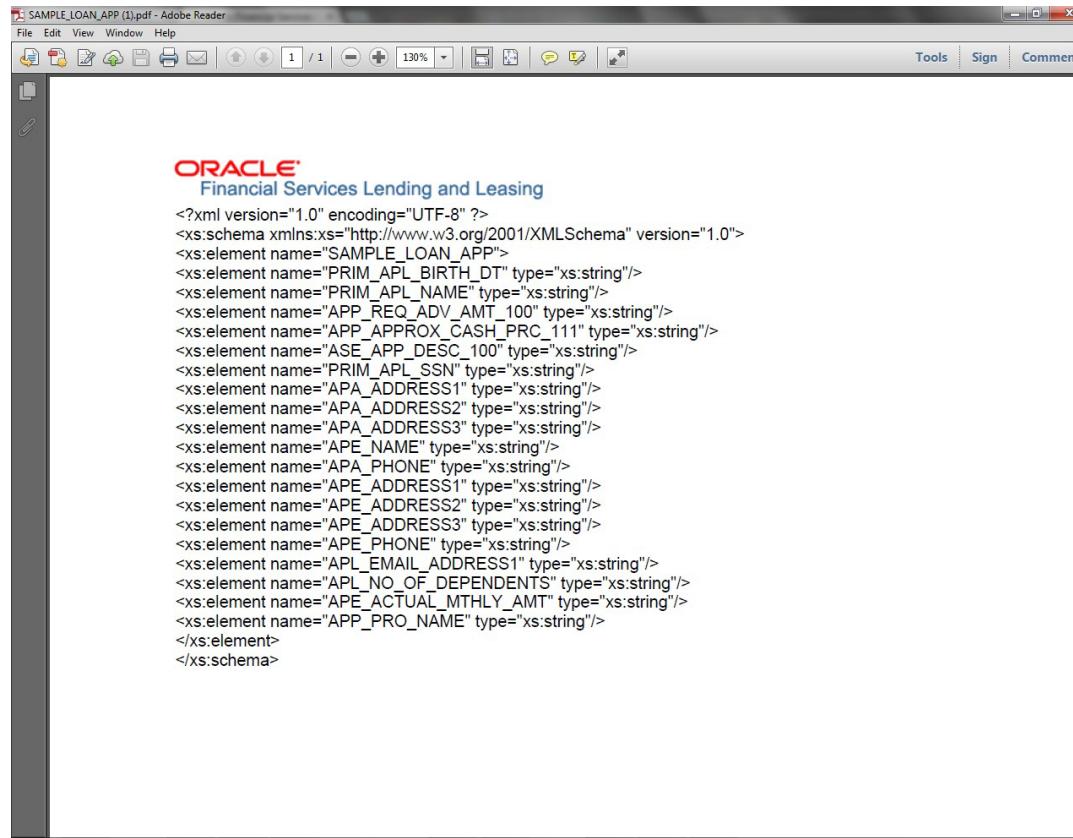
A brief description of the fields is given below:

Field:	Do this:
Function	Select the correspondence functions from the drop-down list.
Execute When?	Select when to execute the correspondence function from the drop-down list.

9. Perform any of the Basic Actions mentioned in Navigation chapter.

3.6.2 Creating Correspondence

1. To create a correspondence add a record in the document definition block. *For example:* SAMPLE_LOAN_APP

2. In the **Document Elements** section, add the elements required in the correspondence.

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3. Click on Gen.Data File to generate PDF file of the report.

4. Copy and save the content in the pdf file as an xml file. The saved xml file should have the same name as entered in the Code column of Document Definition section. *For Example:* SAMPLE_LOAN_APP.xml.
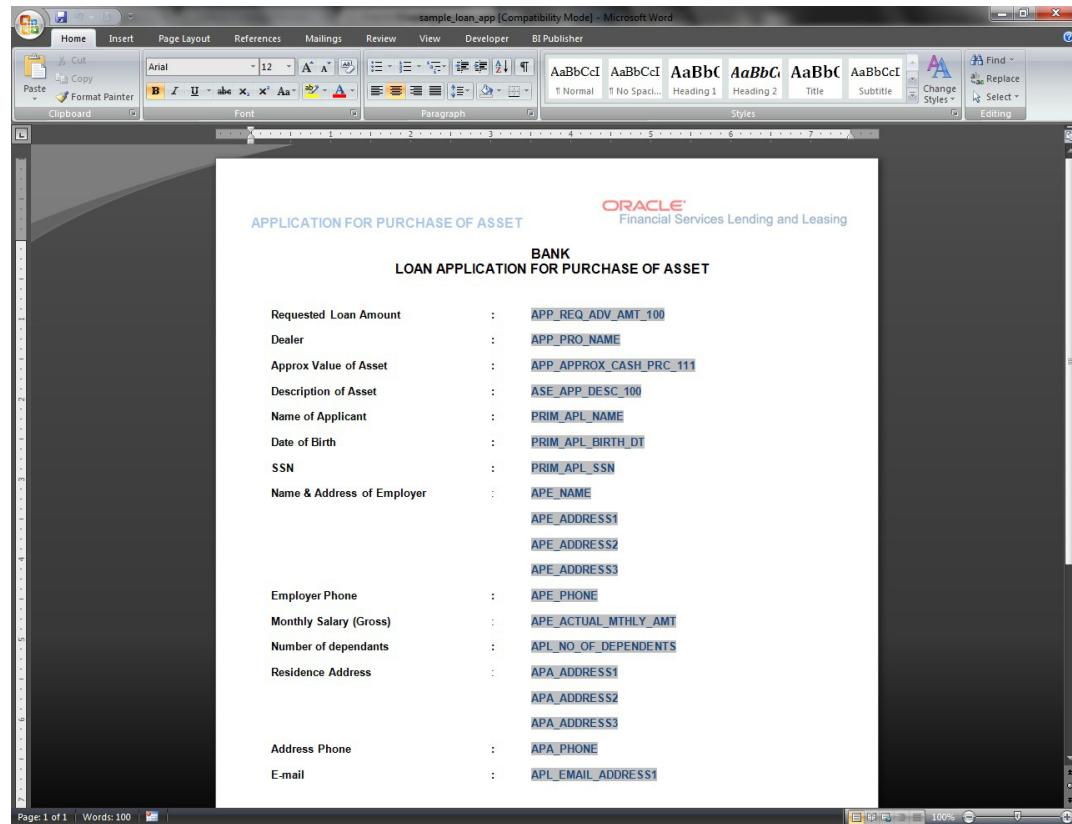
5. Open MS Word.

Note

Oracle Financial Services Software assumes that BIP Desktop Tool is installed and the user is familiar with the BIP Report Tool.

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6. In BI Publisher Tab in MS Word, click on Sample XML and import the saved xml file. *For Example:* SAMPLE_LOAN_APP.xml.

7. Create the template by inserting required elements tag.

8. The template created in MS Word should be saved with **.rtf** extension. *For Example*: SAMPLE_LOAN_APP.rtf

---

Note

The **.xml** and **.rtf** file should be saved with the same name as entered in the 'Code' column of Document Definition section.

---

9. Upload the rtf template in the BIP and create the data model with SQL query as "select CDO_XML_DOCUMENT from correspondence_docs where cdo_id = :docId".

10. After the data model creation, launch the correspondence screen and click Correspondence tab.

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11. You can setup a correspondence with the created doc.

3.6.3   Generating Correspondence

1. To generate a correspondence open the application for which the correspondence should be generated.

2. Click **Correspondence** tab. In the **Correspondence** section, click on **Add.**

3. Select the created **Correspondence.** Click **Save and Add** to save and add a new record. Click to **Save and Return** save and return to main screen. Click **Return** to return to main screen without modifications..

4. Click **Generate** to generate the selected correspondence and **View Correspondence** to view the Correspondence in PDF format.

3.7 <u>Queues</u>

When processing an application, various users might work on the application to complete different tasks. A data entry person might complete the Application Entry window before an underwriter works on the application using the Applications window. Later, another user might use the Applications window to fund the application.

The application processing workflow facilitates the movement of the application from one person to another with queues. Queues create a work section of accounts waiting for a particular and common task to be performed, such as application entry or verification. The system's powerful queuing module automates this otherwise manual process.

In the Queues setup page, you can setup and manage workflow and work assignments on a daily basis to ensure that all applications are in the queues of the appropriate users at all times.

Any time an application's status is changed, the system checks whether the application is in the right queue.

The system will sort queues based on an application's status and sub status.

3.7.1 <u>Origination Tab</u>

The Origination page on the Queue Setup form allows you to set up queues that direct applications to users during the loan origination cycle. Origination queues are based on an application's status and sub status. Whenever an application changes its status/sub status, the system moves the application to a queue based on the information on this page.

You can define the loan origination queues and the corresponding selection criteria based on:

- Application status
- Application sub status
- Product type
- Funding type
- Product
- Underwriter
- State
- Channel
- Producer type
- Producer

With loan origination queues set up, the applications in your work queue automatically appear on the Results page when you open the Underwriting or Funding window. The queue to which you are assigned appears in the Queue Name field. You would then begin processing the applications in the order of which they are listed, double-clicking the application at the top of the list to load it.

On the **Setup** →**Setup** →**Queues** page, you can determine the direction of the applications to users who process then. Whenever there is a change in the status or sub status of the application, the system places the application in a appropriate queue based on the information available in this page.

Applications are further filtered based on the following criteria:

- Selection Criteria

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- Responsibilities and Users
- Data Node Assignments

To setup Origination Queues

1. On the Oracle Financial Services Lending and Leasing home page, click
   Setup →**Setup** →**Queues** →**Origination**.

2. In the **Origination Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.
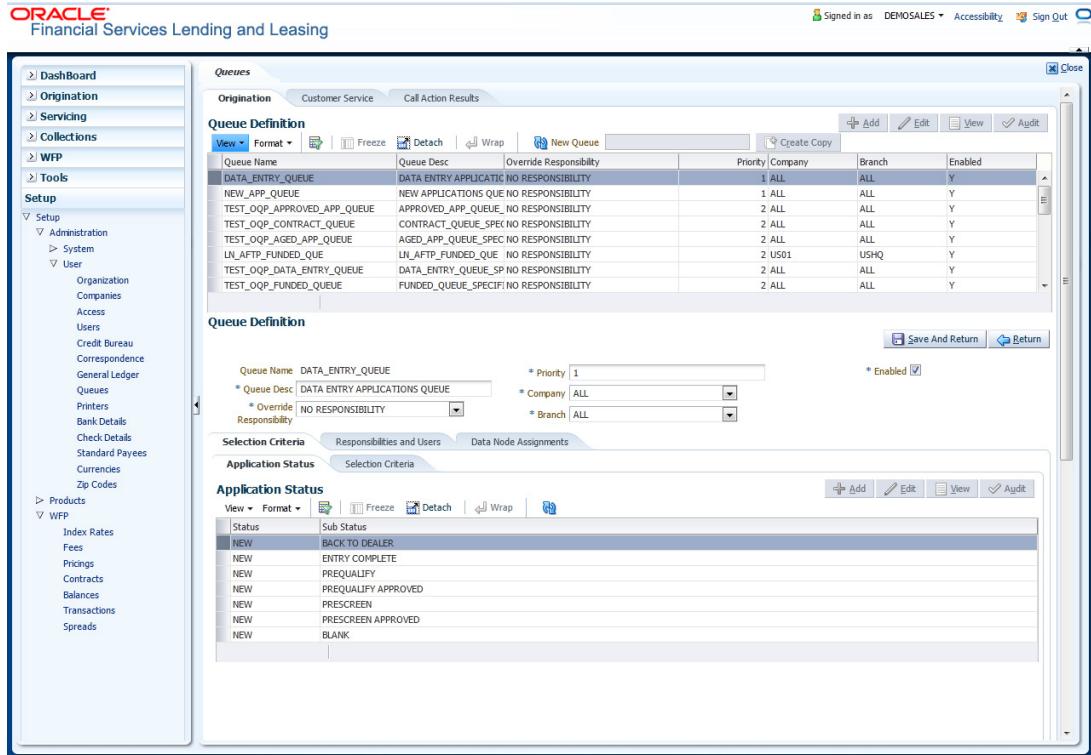
A brief description of the fields is given below:

Field:	Do this:
Queue Name	Specify queue name.
Queue Description	Specify queue description. **Note**: The system uses this entry when referring to the queue on other forms.
Override Responsibility	Select an override responsibility code from the drop-down list. The system uses this data to determine the User who holds the override responsibility for the specified queue, if an application triggers an "override" edit.
Priority	Specify the priority number. The system sorts applications by the higher number. For example, an application with a priority # 5 is considered to have a higher priority than the one with a priority # 3.
Company	Select the company from the drop-down list.
Branch	Select the branch drop-down list.

Field:	Do this:
Enabled	Check this box to enable the queue.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

3.7.2 <u>Selection Criteria</u>

Here, you can further filter the applications in a particular queue. This criteria is generally used by organizations to categories and allocate large number of applications to different queues.

Note

If you want to execute search on like operators, then use '%'.

To setup Selection Criteria

1. Click **Setup** →**Setup** →**Queues** →**Origination** →**Selection Criteria** →**Application Status**

2. In the **Application Status** section, use the **Status** and **Sub Status** fields to define the credit application status/sub status combinations that should be considered for the queue.

3. To setup, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Status	Select application status from drop-down list.
Sub Status	Select application sub status drop-down list.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

Note

All is the default value for each field.

---

5. Click **Setup** →**Setup** →**Queues** →**Origination** →**Selection Criteria** →**Selection Criteria**. In the **Selection Criteria** section, use the fields to define the credit application that should be considered for the queue.

6. To setup, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Product Type	Select the product type as loan from the drop-down list.
Funding Type	Select funding type from the drop-down list.
Product	Select product from the drop-down list.
State	Select state from the drop-down list.
Channel	Select channel from the drop-down list

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Field:	Do this:
Underwriter	Select underwriter from the drop-down list.
Producer Type	Select producer type from the drop-down list.
Producer Group	Select producer Group from the drop-down list
Producer	Select producer from the drop-down list.
Region	Select region of the producer from the drop-down list.
Territory	Select territory of the producer from the drop-down list.
Sales Agent	Select sales agent for the producer from the drop-down list.
Funder	Select funder for the producer from the drop-down list.

7. Perform any of the Basic Actions mentioned in Navigation chapter.

3.7.3 Responsibilities and Users

1. Click **Setup** →**Setup** →**Queues** →**Origination** →**Responsibilities and Users**.

2. In the **Responsibilities** section, use the **Responsibilities** field to define the responsibilities roles which are authorized to work on the queues.

3. To setup, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Responsibility	Select the responsibility from the drop-down list.
Enabled	Check this box to enable the responsibility.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

5. In the **Users** section, use the **User** field to define the users who are authorized to work on the queue.

6. To setup, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
User	Select user from the drop-down list.
Enabled	Check this box to enable.

7. Perform any of the Basic Actions mentioned in Navigation chapter.

8. **Data Node Assignments**

Data node Assignments provides user with the flexibility to view the tabs in origination. User will have option to enable disable Tabs. All the enabled tabs will be displayed when application is in that particular queue. Disabled tabs for the tabs will not be shown when applications is in respective queue.

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For example: Application entry Queue

If summary tab to be disabled, the search for the ULN Summary tab and Disable. IN application Entry summary will not be shown

1. Click **Setup →Setup →Queues →Origination →Node Assignments.** You can enable the administrator to configure the User interface nodes that should be made available for the applications that are being processed in that particular origination queue.

2. In the **Node Assignments** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Node	Select the node from the drop-down list.
Enabled	Check this box to enable the record.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4. Click **Load Queue Nodes** to display the respective UI nodes in the origination module.

3.8   Printers

The Printers page allows you to set up an unlimited number of network printers and fax devices to be used with the system server. The system uses the information on this page while selecting a printer, when the printing process involves a batch job or uses a job scheduler. Examples include printing reports and correspondence.

The printers and fax devices can be set up at each organization, division, or department to promote efficient printing of documents, and reports. The system uses this information during product setup and on the Letters page in the **Batch Printer** field.

Special printer names

The following printer names are predefined and have specific functions within the system:

UNDEFINED	Indicates that the document to be printed is to be previewed in your browser instead of actually printing the document.
ARCHIVE	Instead of sending an item to the printer, the system generates a PDF document and saves it in the archive directory on your server.
EMAIL	ForLoanorigination correspondences that can be faxed, the system e-mails the document as a PDF attachment to the consumer for directLoansor to the producer in the case of in-directLoans.
FAX	ForLoansorigination correspondences that can be faxed, the system generates a PDF document and will send to the fax server defined in System Parameters.

Additionally, you may set up composite entries in the Printer Name field to perform two or more functions at the same time. This can be done by defining a printer name with the following format:

PRINTER NAME = <PRINTER_NAME1> + <PRINTER_NAME2>

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For example, if a printer named JET4050 was previously defined, as were the special printer names listed above, then the following additional printers could be defined:

JET4050+ARCHIVE	Prints the document with the jet4050 printer and archives the document.
FAX+ARCHIVE	Faxes and archives the document.
EMAIL+ARCHIVE+J ET4050	E-mails, archives, and prints the document with the jet4050 printer.

To set up the Printers

1. Click **Setup** →**Setup** →**Administration** →**User** →**Printers**. The system displays the Printers screen

2. In the **Printers** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Printer Name	Specify the printer name. The name of the printer as defined by the server. For a UNIX server, the name might be JET4050, while to access the same printer from a Windows server the name would be: `\\servername\jet4050`.
Description	Specify the description for the printer.
Organization	Select the organization to which the printer belongs, from the drop-down list.
Division	Select the division to which the printer belongs, from the drop-down list. The division will be displayed based on the organization selected.

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Field:	Do this:
Department	Select the department to which the printer belongs, from the drop-down list. The department will be displayed based on the division selected. IMPORTANT: When you select a printer to use, the system searches for a best match using the following attributes: 1 Organization 2 Division 3 Department Hence, Oracle recommends creating a version of each edit, where ALL is the value in these fields. It is also recommended that, you define a default printer for an Organization, Division and Department.
Default	Check this box to set the printer as a default printer.
Enabled	Check this box to enable the printer and that the printer is active. **Note:** Never disable the UNDEFINED printer.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

3.9   Bank Details

The Banks page defines the banks, a company/branch uses for processing Automatic Clearing House (ACH) and lock box payments.

Note

This is "behind the scenes" information that the system uses for payments and does not appear on any other forms.

To set up the Banks

1. Click **Setup** →**Setup** →**Administration** →**User** →**Bank Details** link. The system displays the Bank Details screen.

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2. In the **Banks Definition** section, perform any of the Basic Operations mentioned in
    Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Code	Specify the bank code (ID used internally by Oracle Financial Services Lending and Leasing to represent the bank).
Name	Specify the name for the bank.
Short Name	Specify the short name for the bank (ID displayed to represent the bank. This may be included in any output files).
Enabled	Check this box to enable and indicate this as an active bank
Account #	Specify the account number used for banking transactions with the bank. **Note**: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Routing #	Specify the routing number of the bank
Country	Select the country where the bank is located, from the drop-down list.
City	Specify the city where the bank is located.
State	Select the state where the bank is located, from the drop-down list.
Address Line 1	Specify the address line 1 for the bank.
Address Line 2	Specify the address line 2 for the bank.

Field:	Do this:
Zip	Specify the zip code where the bank is located, from the drop-down list.
Extn	Specify the extension of the zip code where the bank is located.
Phone 1	Specify the primary phone number of the bank.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the bank.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the bank.
Fax 2	Specify the alternate fax number for the bank.
ACH Format	Select the ACH format accepted by this bank from the drop-down list.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4. Click **Setup** →**Setup** →**Administration** →**User** →**Bank Details** →**ACH**.

5. On the **ACH Definition** sub page, you can create ACH files for the bank listed in the Banks section. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Company	Select the portfolio company from the drop-down list.
Branch	Select the portfolio branch from the drop-down list.
ACH Identifier	Specify the lock box ID provided by the bank. This field is used in the ACH files to identify the bank.
Enabled	Check this box to enable the ACH and indicate this as an active ACH identifier.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

7. Click **Setup** →**Setup** →**Administration** →**User** →**Bank Details** →**Lock Box**.

8. On the **Lock Box** sub page, you can create lock box files for the bank listed in the Banks page. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Lock Box Identifier	Specify the lock box ID provided by bank. This field is used in the lock box files to identify the bank.
Company	Select the portfolio company from the drop-down list.
Branch	Select the portfolio branch from the drop-down list.
Enabled	Check this box to enable the lock box.

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.10 Standard Payees

The Standard Payees page defines the third parties that are frequent payees for checks issued within your organization. These payees are then available on the Consumer Lending window's Advance Entry page. When you select the Payee # in the Advance Allocation section, the system completes the remaining fields in this page with information from the Standard Payees page.

Note

The Payee # field on the Advance Payment forms is a non-validated field. This allows you to select an entry or enter one of your own.

To set up the Standard Payees

1. Click **Setup** →**Setup** →**Administration** →**User** →**Standard Payee**. The system displays the Standard Payees screen.

2. In the **Payee Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Payee #	Specify the payee number (Identifier for the payee).
Name	Specify the payee name.
Pmt Mode	Select the payment method for the payee from the drop-down list.
Enabled	Check this box to enabled the payee.

Field:	Do this:
Country	Select the country where the payee is located from the drop-down list.
City	Specify the city where the payee is located.
State	Select the state where the payee is located from the drop-down list.
Address Line 1	Specify the address line 1 for the payee (optional).
Address Line 2	Specify the address line 2 for the payee (optional).
Zip	Select the zip code where the payee is located from the drop-down list.
Extn	Specify the extension of the zip code where the payee is located.
Phone 1	Specify the primary phone number for the payee.
Phone 2	Specify the alternate phone number for the payee.
Bank Name	Specify the payee ACH bank name used by the standard payee.
Routing #	Specify the payee ACH bank routing number of bank used by the standard payee.
Account Type	Select the payee type of ACH bank account maintained by the Standard Payee from the drop-down list.
ACH Account #	Specify the payee ACH bank account number.
Start Dt	Specify the payment mode start date, the date the current payment method was implemented (defaults on Pmt Mode change). you can also select from the adjoining calendar icon.
Comment	Specify a comment for this advance allocations. This is the default comment to include with payments to this Payee.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

3.11 Check Details

The Check Details page allows you to set up check details.

To setup the Check Details

1. Click **Setup** →**Setup** →**Administration** →**User** →**Check Details**. The system displays the Check Details screen.

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2. In the **Check Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.
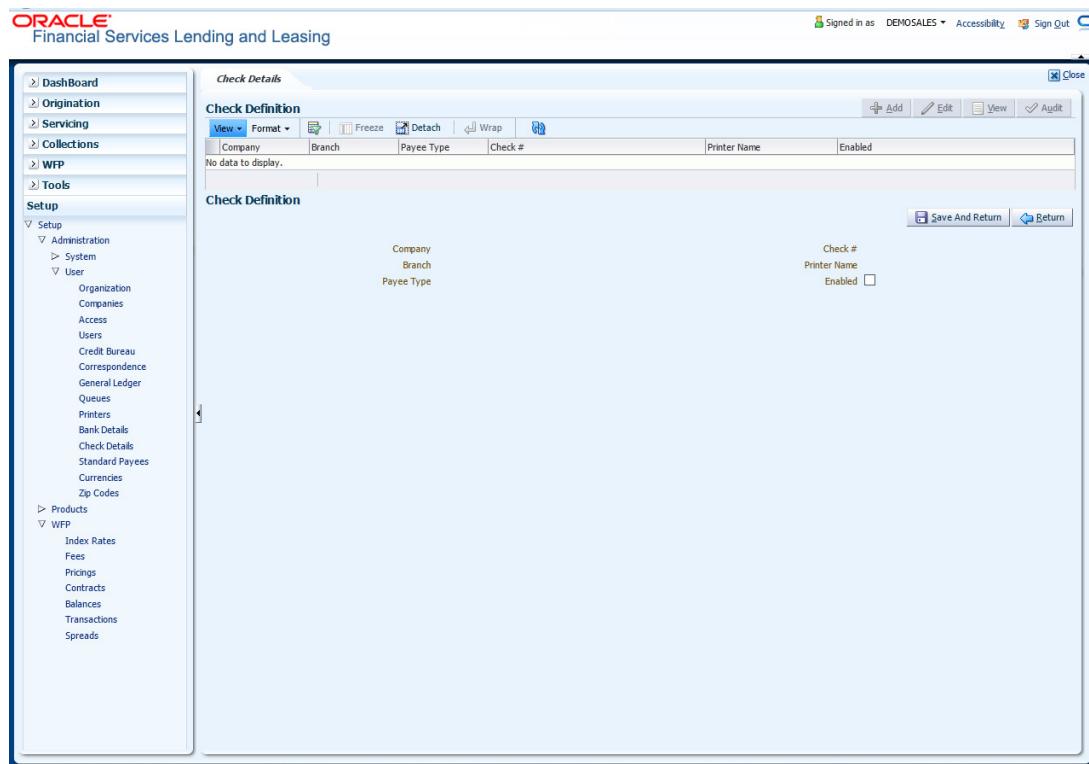
A brief description of the fields is given below:

Field:	Do this:
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Payee Type	Select the payee type from the drop-down list.
Check #	Specify the check number (required).
Printer Name	Specify the printer name (required).
Enabled	Check this box to enable the check details entry.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.12 Currencies

The Currencies link allows you to set up currency details.

Navigating to currencies

1. Click **Setup** →**Setup** →**Administration** →**User** →**Currencies**. The system displays the Currencies screen. In this page, you can set up:

● Currency Definition
● Currency Pair Definition

3.12.1 Currency Definition

The Currency Definition page allows you to set up currency details.

To set up the currency definition information

1. Click **Setup** →**Setup** →**Administration** →**User** →**Currencies** →**Currency**. The system opens the Currency Definition tab by default.

2. In the **Currency** section, perform any of the Basic Operations mentioned in Navigation chapter.
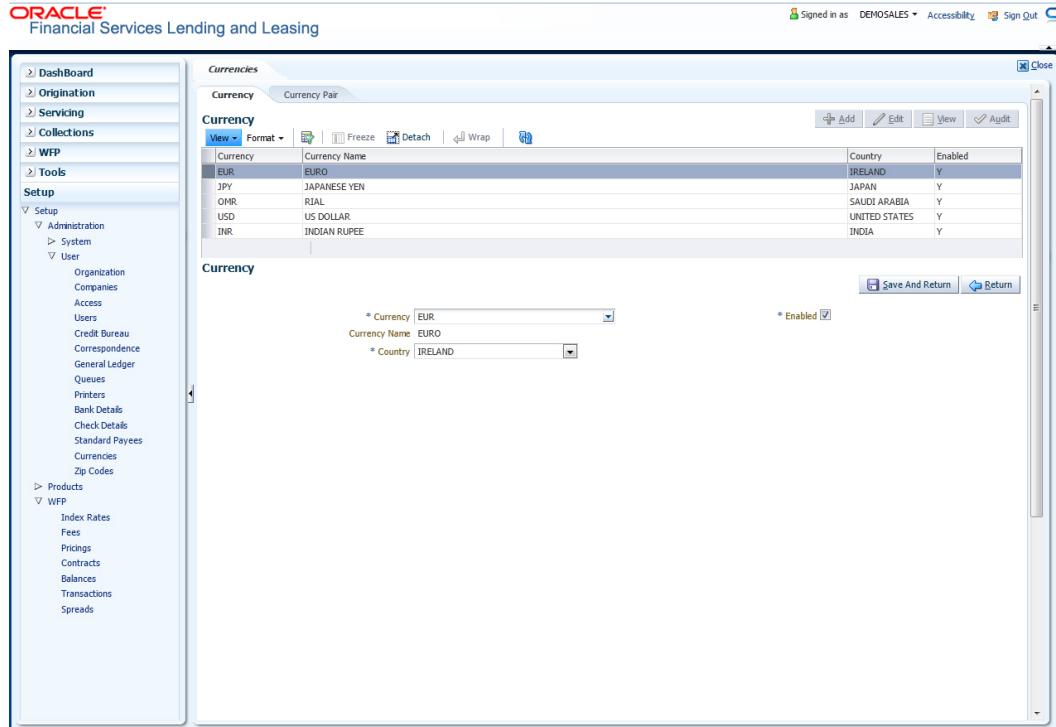
A brief description of the fields is given below:

Field:	Do this:
Currency	Select the currency you want to define, from the drop-down list.
Currency Name	The system displays the currency name based on the currency selected.
Country	Select the country for which the currency is defined, from the drop-down list.
Enabled	Check this box to enable the currency entry.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

3.12.2 Currency Pair link

The Currency Pair Definition link allows you to set up currency pair details.

To set up the currency pair definition information:

1. Click **Setup** →**Setup** →**Administration** →**User** →**Currencies** →**Currency Pair**. The system displays the Currency Pair Definition screen

2. In the **Currency Pair Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	View this:
Currency Code	Select the currency code from the drop-down list.
Currency Pair Code	Select the currency pair code from the drop-down list.
Through Currency	Check this box to set the selected currency as a through currency.
Through Currency Code	Select the through currency code from the drop-down list.
Enabled	Check this box to enable the currency pair entry.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

3.13 Zip Codes

The Zip Codes page allows you to set up zip code details.

To set up the zip codes information

1. Click **Setup** →**Setup** →**Administration** →**User** →**ZipCodes**. The system displays the Zip Codes screen

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2. In the **Zip Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below::

Field:	View this:
Country	Select the country from the drop-down list.
State	Select the state from the drop-down list.
Zip Code	Specify the zip code (required).
City	Specify the city.
County	Specify the county.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4. Product

Under the Setup master tab's drop-down link bar, the product Setup link opens screens that enable you to configure the basic business guidelines necessary to support one or more products in the system. This includes defining the types of collateral your company supports, creating lending instruments, and determining what is included in credit bureau reporting. Setting up the Products screens requires a thorough understanding of the current rules of your business and must be completed before you can use Oracle Financial Services Lending and Leasing. The Products drop-down link opens screens to record data all products supported by the system (loans, leases, and lines of credit) and contains the following links

This chapter explains how to set up the screens opened from the Setup Master tab, information common to loans, lines of credit, and leases.

Navigating to Products

In the **Setup →Setup →Products** link enables you to setup the options related to following closed ended products your company offers:

- Assets
- Index Rates
- Currency Exchange
- Scoring Parameters
- Products
- Pricing
- Contract
- Edits
- Cycles
- Scoring Models
- Fees
- Origination Fees
- Insurances
- Checklists
- Stipulations
- Spreads
- Letters
- Promotions

This chapter explains how to setup the screens associated with each one.

4.1 Asset Types

In Assets types you can setup the asset types that can serve as an application or account's collateral.

The information on the Assets screen is used by the system to automatically display the appropriate collateral screen (Vehicle, Home, or Other) on the Application Entry window.

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The system recognizes the following four types of collateral:

Collateral Type	Description
Home collateral	Homes, manufactured housing, or any real estate collateral.
Vehicle collateral	All vehicle types, such as cars, trucks, and motorcycles.
Household goods and other collateral	All other collateral types not defined as home, vehicle, or unsecured; for example, household items such as water heaters, televisions, and vacuums.
Unsecured collateral	All unsecured lending instruments. (This collateral type makes the collateral tabs on the system forms unavailable.)

The Asset Sub Type section allows you to further categorize an asset; for example, the asset type VEHICLE might be categorized as CAR, TRUCK, or VAN.

The Attributes/Addons and Makes and Models sub screens continue to further detail the asset both in description and value. For example, a VEHICLE asset might include addons such as LEATHER SEATS and CRUISE CONTROL.

Note

Neither asset types nor asset sub types can be deleted. As they may have been used in the past, the display and processing of that data is still dependent on the existing setup.

To set up the Asset Types

1. Click **Setup** →**Setup** →**Products** →**Asset Types**.

2. In the **Asset Type** section, perform any of the mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Asset Type	Specify the asset type.
Description	Specify the description for the asset. (This is the asset type which will appear throughout the system).
Collateral Type	Select the collateral type (the general category that the asset type falls within) from the drop-down list. **Note**: There is no need to define an asset for UNSECURED COLLATERAL, as by definition there is no asset on such account.
Company	Select the portfolio company to which the asset type belongs, from the drop-down list. These are the companies within your organization that can make **Line**s using this asset type. This may be ALL or a specific company.
Branch	Select the portfolio branch to which the asset type belongs, from the drop-down list. This is the branch within the selected company that can make **Line**s using this asset type. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL. **IMPORTANT**: By selecting which asset type to use, the system searches for a best match using the following attributes: 1 Company 2 Branch Hence, the system recommends creating one version of each asset type where ALL is the value in these fields.
Enabled	Check this box to enable the asset type and indicate that the asset type is currently in use.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4. In the **Asset Sub Type** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Asset Sub Type	Specify the asset sub type.
Description	Specify the description for the asset subtype
Asset Property Type	Select the type of property from the drop-down list.
Enabled	Check this box to enable the asset sub type.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

6. Click **Setup** →**Setup** →**Products** →**Assets** →**Attributes/Addons**.

7. In the **Attributes/Addons** section, perform any of the Basic Operations mentioned in Navigation chapter.

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A brief description of the fields is given below:

Field:	Do this:
Attribute/Addon	Displays the asset attribute or addon name for the selected asset).
Description	Select the description for the asset attribute/addon from the drop-down list.
Default	Specify the default text to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset.
Value	Specify the default monetary value to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset.
Enabled	Check this box to enable the asset attribute/Addon and indicate that it is available for this type of asset.

8. Perform any of the Basic Actions mentioned in Navigation chapter.

9. Click the **Setup** →**Setup** →**Products** →**Assets** →**Makes and Models**.

10. In the **Makes and Models** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Make	Specify asset make.
Model	Specify asset model.
Style	Specify asset style type.
Model Year	Specify asset model year.
Enabled	Check this box to enable the asset make and model and indicate that it is included on fields for this asset type.

11. Perform any of the Basic Actions mentioned in Navigation chapter.

4.2   Index Rates

The Index Rates screen maintains your organization's history of periodic changes in index rates. It allows you to define index rates to support variable rate lines of credit. The index rate provides the base rate for a credit line where:

```
interest rate = index rate + margin rate.
```

The Index section displays the currently defined indexes on the Lookups screen. You may create additional user-defined lookup codes for this lookup type as needed.

Note

You cannot tie an index rate to a product rate.

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You can also record any index rate change on the Index Rates screen. During nightly batch processing, all the accounts with that index type are included when posting the RATE CHANGE transaction. After the system processes the batch, the interest rate of the account is changed. The system will use this new interest rate when computing all future interest calculations.

To set up Index Rates

1. Click **Setup →Setup →Products →Index Rates**.

2. In the **Index** section, perform any of the Basic Operations mentioned in Navigation chapter.:

3. A brief description of the fields is given below:

Field:	Do this:
Index Type	Select the type of index from the drop-down list.
Short Description	Specify a short description of the index.
Description	Specify the index description.
Enabled	Check this box to activate the index type.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

The Index Details section allows you to define multiple index values using the Start Dt and Rate fields.

Note

The history appears in descending order, with the most current record at the top.

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5. In the **Index Details** section, perform any of the Basic Operations mentioned in Navigation chapter.

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A brief description of the fields is given below:

Field:	Do this:
Start Dt	Specify the effective start date for the index rate. You can even select the date from the adjoining Calendar icon.
Rate	Specify the new index rate effective from above mentioned date as a percentage. **Note**: For the FLAT RATE index there should be only one entry with a Start Dt. = 01/01/1900 and a RATE = 0.0000.
Enabled	Check this box to activate the index rate effective from start date mentioned above.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

Note

Variable rate functionality is not extended to pre-compute accounts.

4.3 Currency Exchange

The Currency Exchange screen maintains currency exchange rates.

To set up the Currency Exchange

1. Click **Setup** →**Setup** →**Products** →**Currency Exchange**.

2. In the **Currency Exchange Rates** section, perform any of the Basic Operations mentioned in Navigation chapter.:

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A brief description of the fields is given below:

Field:	Do this:
Currency	Select the currency being exchanged from the drop-down list.
Currency Pair	Select the currency to be paired with from the drop-down list.
Effective Date and Time	Specify date and time of the exchange rate. You can even select the date from the adjoining Calendar icon.
Rate	Specify the exchange rate (required).
Enabled	Check this box to activate the currency exchange rate.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4.4 Scoring Parameters

With the Scoring Parameters, you can define the scoring parameters of a company's credit scorecard and behavioral scoring.

While the system's pricing scores apply to applications and are based on information recorded during origination, behavioral scoring applies to accounts and is based on account history attributes and performed on a monthly basis.

Behavioral scoring

Behavioral scoring examines the repayment trends during the life of the account and provides a current analysis of the customer. This logical and systematic method identifies which accounts are more likely to perform favorably versus accounts where poorer performance is probable. This is useful when determining which other Lines of credit/loan products a customer may qualify for. Behavioral scoring applies to all the three products: loans, lines of credit and leases.

This information appears on the Customer Service form in the Account Details screen's Activities section.

Credit Scoring

Parameters define the factors that can be used when scoring an application during underwriting and generating an initial decision on whether you wish to fund an amount. The combination of the flexible definition of these parameters, along with the scoring set up on the Scoring Models screen, allows you to automate much of the initial decision process in underwriting accounts.

The Formula Definition section on the Scoring Parameters screen allows you to build a mathematical expression to express the scoring parameter, test its validity, and locate specific information with the resulting scoring parameters. The system calculates scoring parameters using application data, credit bureau information, and applicant details.

To set up the Scoring Parameters

1. Click **Setup** →**Setup** →**Products** →**Scoring Parameters**.

2. In the **Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.
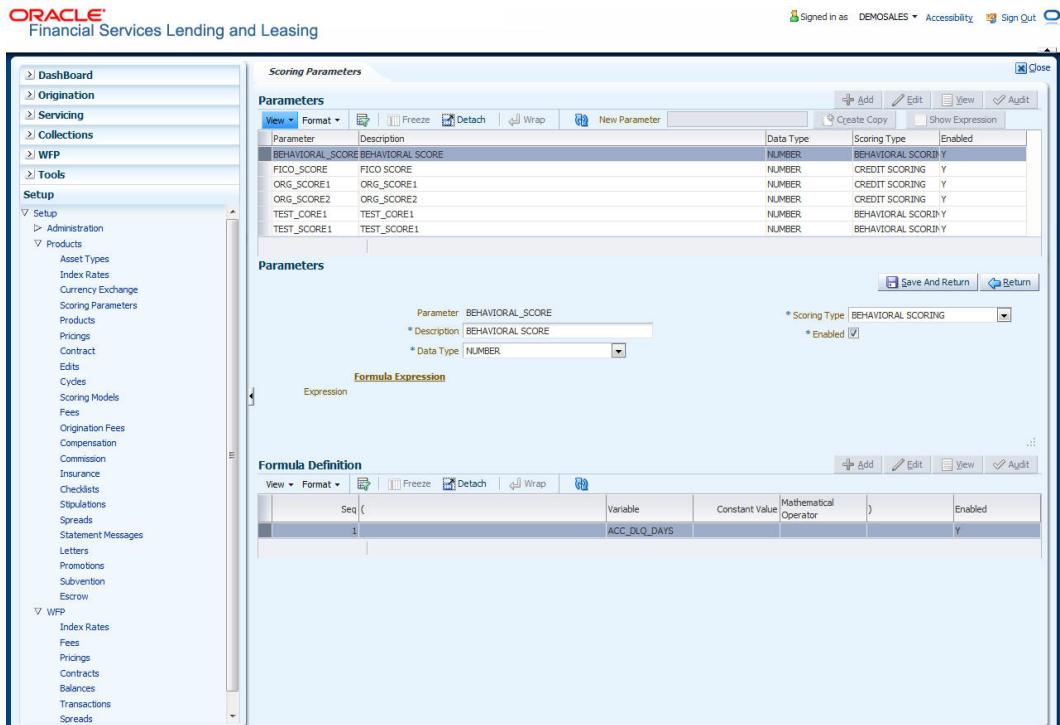
A brief description of the fields is given below:

Field:	Do this:
Parameter	Specify the name of the scoring parameter. The system recommends entering a name that in some way reflects how the parameter is used; for example, use FICO_SCORE instead of PARAMETER_1..
Description	Specify a description of the parameter. Again, Specify a name that reflects how the parameter is used; for example, use FICO SCORE and WEIGHTED FICO SCORE instead of FICO SCORE NUMBER 1 and FICO SCORE NUMBER 2.
Data Type	Select the data type of the scoring parameter being defined from the drop-down list. This determines how the system handles the values. (While DATE and CHARACTER are available data types, generally only NUMBER should be used when defining a scoring parameter.
Scoring Type	Select the scoring type from the drop-down list: CREDIT SCORING or BEHAVIORAL SCORING.
Enabled	Check this box to enable and indicate that the scoring parameter is available.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

The **Formula Definition** section allows you to define a mathematical expression of the scoring parameter you want to define. The expression may consist of one or more sequenced entries. All arithmetic rules apply to the formula definition. If errors exist in the formula definition, the system displays an error message in this section when you choose Show Expression.

4. In the **Formula Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sequence number (the order in which the formula definition variable will be assembled and evaluated).
(	Specify a left bracket, if you need to group part of your formula definition.
Variable	Select the variable from a validated field based on the user-defined table SCR_CRED_SUMMARY: SCORING PARAMETERS, from the drop-down list.
Constant Value	Specify the constant value (optional).
Mathematical Operator	Select the math operator to be used on the adjacent formula definition rows, from the drop-down list.
)	Specify a right bracket, if you are grouping part of your formula definition.
Enabled	Check this box to enable the formula and indicate that it is included when building a definition for the scoring parameter.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

6. In the **Parameters** section, click **Show Expression**.

The mathematical expression appears in the Formula Expression section (in sequential order) in the Expression field.

4.5   Products

The Product screen defines the closed ended products your organization offers. This screen is enhanced to support Islamic along with the conventional.

A product is based on the following attributes:

- The collateral type and sub type
- The billing cycle
- Whether the amount is paid directly or indirectly to the customer

The Product Definition section records details about the product, such as the description, collateral type and sub type, credit bureau reporting attributes, and billing cycle.

The Product Itemization section is used to define itemized entries for a product. This information is used on the Itemization sub screens of the Application Entry and Application windows.

To set up the Product

1. Specify a new product code in the **New Product** field and click **Create Copy** to create a copy of selected product with details.

2. On the Oracle Financing Services Lending and Leasing home screen, **Setup →Setup → Administration →User →Products →Products →Line**.

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3. In the Product Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Product	Specify the product code as defined by your organization (in other words, how you want to differentiate the products). For example, products can be differentiated according to asset. The product code, or name, is unique.
Description	Specify the description of the product. (This is the product description as it appears throughout the system).
Start Dt	Specify the start date for the product. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the product. You can even select the date from the adjoining Calendar icon.
Direct	Check this box, if you need the product to be originated directly to customer. (In this case, the compliance state is the state listed in the customer's current mailing address.) If unchecked, the product is an indirect lending product; that is, payment is made to the producer. (In this case, the compliance state is the state listed in the producer's address.)

Field:	Do this:
Flexible Repayment	Check this box to allow flexible repayment for the Product. When you check this check box, the Flexible Repayment Allowed box of Repayment Options section available under Funding tab -> Contract subtab -> Replacement subtab of Funding screen. **Note**: On the Repayment sub screen of Contract link on Funding screen, you may only enter the desired repayment schedule type in the Repayment section's Type field if the Flexible Repayment Allowed is selected.
Enabled	Check this box to activate the product. **Note**: You can check this box only when Rate adjustment schedule is maintained, i.e., All the products should be variable rate products
Collateral Type	Select the collateral type for the product, from the drop-down list. This field identifies what type of collateral is associated with the and assists the system in identifying the correct screen(s) to display.
Collateral Sub Type	Select the collateral sub type for the product, from the drop-down list.
Credit Bureau Portfolio Type*	Select the credit bureau portfolio type for the product, from the drop-down list.
Credit Bureau Account Type*	Select the account type for the product, from the drop-down list. ***Note**: The Credit Bureau Portfolio Type and Credit Bureau Account Type fields determine how the portfolio is reported back to the credit bureaus.
Billing Cycle	Select the billing cycle for the product, from the drop-down list.
Category	Select the category as Standard for the conventional product and Islamic for the Islamic product, from the drop-down list. This serves to group products for reporting purposes.
Index Rounding	Select the index rate rounding factor for the product, from the drop-down list. **Note**: For more information, refer Appendix C: Rounding Amounts and Rate Attributes.
Reschedule Method	Select the rate change reschedule method for the variable rate product, from the drop-down list. Select CHANGE PAYMENT, if you want to automatically recalculate the repayment amounts on the interest rate change. Select UNDEFINED (the default value), if you do not want to take any action on interest rate change.
Reschedule Value	Specify the value in percent (%) to decide the repayment change. For example, if you enter 10, then the periodic repayment amount will change only if the newly computed repayment amount is higher by 10% of the previous repayment amount. Specify 0 if you want to change repayment amounts with every index rate change.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

4.5.1 Product Itemizations

1. Click **Setup** →**Setup** → **Administration** →**User** →**Products** →**Products** →**Line** → **Product Itemizations.**

2. In the Product Itemization sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Itemization	Select the itemization type for the product selected in product definition section, from the drop-down list.
Discount Rate	Specify the discount rate.
Sort	Specify the sort order.
Sign	Select +ve for a positive number and -ve for a negative number. **Note**: The +ve and -ve buttons determine whether the values will increase or decrease the itemization total for the product based on the selected product. Together the contents of the Product Itemization sub screen, positive and negative, add up to the amount.
Enabled	Check this box to indicate that this product itemization is currently available.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4.6 Pricing

The Pricing screen records pricing information related to your products. the system uses the information in the Pricing Definition section to identify the correct pricing for an application, depending upon the product and the specific application parameters. the system will always search for a unique match.

When you choose the **Select Pricing** while making a decision on the **Underwriting** window, the system displays the best match and completes the Pricing and Approved sections under Summary subtab. The information in the Approved section cite the minimum amounts for the loan, though the user can edit these figures.

The system determines the best match by looking at all enabled pricing strings on the Pricing screen that meet the following criteria:

- Exactly match the application values for the Promotion and Billing Cycle fields.
- Are less than or equal to the application values for the Term, Amount, Age, and Start Date fields.
- Match either the application value or ALL for all other criteria.

Exact matches for each field are given a higher weight than matches of ALL. The returned rows are then ranked based on the weighted values and the hierarchical position of the field (see above). They are then ranked by start date. The system recognizes the first row returned as the best match.

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Note

You should set up a default pricing for each billing cycle and pricing that the system can select to ensure error-free performance. Oracle Financial Services Software recommends creating a single version of each edit type, where ALL is the value in the selection criteria fields listed above. If the system cannot find a pricing match, it will display an error message.

The system supports the bulk uploading of product pricing setup data. This allows you to upload multiple setup data, avoid reentering setup data, and more importantly, reduce data entry mistakes. The system currently supports uploading using a fixed-length format only, where each data is at a pre-fixed position. You can run batch jobs with the Set Code SET-BLK to upload pricing and GL data.

To set up the Pricing

1. On the Oracle Financing Services Lending and Leasing home screen, click **Setup** →**Setup** → **Administration** →**User** →**Products** →**Pricings** →**Line**.

2. In the Pricing Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Pricing*	Specify the code for the pricing string.
Description*	Specify the description for the pricing string.
* Together these two fields define the name of the pricing.	
Start Dt	Specify the start date for this pricing string. You can even select the date from the adjoining Calendar icon..

Field:	Do this:
End Dt	Specify the end date for this pricing string. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the pricing string.
Result section -	
Maximum Amt	Specify the maximum amount financed for this rate pricing string.
Max Term	Specify the maximum term financed for this rate pricing string.
Buy Rate	Specify the buy rate.
Index	Select the index type associated with this rate pricing string, from the drop-down list.
Rate From	Specify the minimum rate allowed for loans using this rate pricing.
Rate To	Specify the maximum rate allowed for using this variable rate pricing.
Maturity Index	Select the maturity type associated with this variable rate pricing string, from the drop-down list.
Maturity From	Specify the lowest maturity rate allowed for loans using this variable rate pricing. Maturity rate is the rate to be charged on the product if it remains unpaid after its last term has been billed.
Maturity To	Specify the maximum maturity rate allowed for products using this pricing.
Profit Rate From	Specify the minimum profit rate allowed for the product using this pricing. **Note:** This field will be displayed only if you select the category as Islamic in the Product screen.
Profit Rate To	Specify the maximum profit rate allowed for the loan using this pricing **Note**: This field will be displayed only if you select the category as the Islamic in the Product screen.
Selection Criteria -	
Company	Select the portfolio company for this pricing, from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch for this pricing. This may be ALL or a specific branch. (This must be ALL if in the Company field you selected ALL), from the drop-down list.
Billing Cycle	Select the billing cycle for this pricing, from the drop-down list.

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Field:	Do this:
Product	Select the product for this pricing, from the drop-down list. This may be ALL or a specific product. The available values come from a validated field based on the selected billing cycle and the product setup.
Asset Class	Select the asset class from the drop-down list. This may be ALL or a specific asset class. The available values come from a validated field based on the collateral type. You may create additional user-defined lookup codes for these lookup types as needed.
Asset Type	Select the asset type from the drop-down list. This may be ALL or a specific asset type. The available values come from a validated field based your assets setup.
SubType	Select the asset sub type from the drop-down list. This may be ALL or a specific asset sub type. The available values come from a validated field based your assets setup, and is linked to the selected asset type.
Asset Make	Select the asset make from the drop-down list. The available values come from a validated field based your assets setup and is restricted based on the selected Asset Type and Asset Sub Type. For example, If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make.
Asset Model	Select the asset model from the drop-down list. The available values come from a validated field based your assets setup, and is restricted based on the selected Asset Type and Asset Sub Type. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model.
Age	Specify the asset age (the minimum age for the selected pricing). **Note**: If your entry in this field is based on the number of years of age of the asset and not the actual year of make, you must update this entry annually to ensure that the proper pricing string is available.
State	Select the state for this pricing, from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for this pricing, from the drop-down list.
Pro Group	Select the producer group for this pricing, from the drop-down list. This may be ALL or a specific producer group.
Pro Type	Select the producer type for this pricing, , from the drop-down list. This may be ALL or a specific producer type.
Producer	Select the producer from the drop-down list. This may be ALL or a specific producer. The available values come from a validated field based on the product group and product type.

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Field:	Do this:
Grade	Select the credit grade for this pricing, from the drop-down list. This may be ALL or a specific grade.
Amt	Specify the minimum amount financed for this pricing string.
Term	Specify the minimum term for this pricing string.
Promotion	Select the promotion applicable to this pricing string, from the drop-down list. The available values come from a validated field based on the promotions setup.
Subvention	Select the subvention plan from the drop-down list, if pricing is specific for any subvention plan.
Down Pmt	Specify the down payment for the pricing.
Asset Value	Specify the asset value.
LTV	Specify the to value.
Selection Criteria : Business - allows you to specify number of years in business and determines how the system matches specific pricing to the business applicant's request.	
Years In Business	Specify the total number of years in business.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4.7   Contract

The Contract screen allows you to define the instruments used within your system. A instrument is a contract used by a financial organization with specific rules tied to it. When processing an application, an instrument associated with the application informs the system of the type of contract being used for the approved loan. This ensures that all parameters tied to the instrument are setup for the account as it is booked - without requiring you to do it.

Instruments can be setup at different levels:

- Company
- Branch
- Product
- Application state
- Currency

The following groups of parameters are setup at the instrument level (Each has its own section on the Contract screen):

- Accrual
- Rebate
- Scheduled dues
- Billing
- Delinquency
- Extension
- Advance details
- Rate cap and adjustments

- Payment caps

- Other

Items defined in the contract are "locked in" when you choose Select Instrument on the Funding form's Contract link.

The Contract screen's Instrument and Description fields allow you to enter the financial instrument's name and description, for example; INS-LOAN: VEHICLE.

To set up the Contract

1. On the Oracle Financial Services Lending and Leasing home screen, clickClick **Setup** →**Setup** → **Administration** →**User** →**Products** →**Contract** →**Line**

2. On the Contract Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Contract Definition section	
Instrument	Specify the code identifying the instrument.
Description	Specify the description of the instrument being defined.
Start Dt	Specify the start date for the instrument. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the instrument. You can even select the date from the adjoining Calendar icon

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Field:	Do this:
Enabled	If you check this box, the system will consider this contract definition when selecting a instrument for an application. **Note:** Once the field is enabled load balances button in balances sub tab will be disabled
Selection Criteria section	
Company	Select the company for the instrument from the drop-down list. This may be ALL or a specific company.
Branch	Select the branch within the company for the instrument from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected 'ALL' in the Company field.
Billing Cycle	Select the billing cycle selected from the drop-down list.
Product	Select the product for the instrument from the drop-down list. This may be ALL or a specific product.
State	Select the state in which the instrument is used from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for the instrument from the drop-down list. **IMPORTANT**: By selecting which type to use, the system searches for a best match using the following attributes: 1. Billing Cycle 2. Start Date 3. Company 4. Branch 5. Product 6. State Hence, Oracle Financial Services Software recommends creating one version of each type, where ALL is the value in these fields.
Pricing	Select the pricing in which the instrument is used from the drop-down list. This may be ALL or a specific pricing.
Accrual section	
Accrual Method	Select the accrual base method used to calculate interest accrual for this instrument from the drop-down list.
Base Method	Select the base method accrual calculation method used to calculate interest accrual for this instrument from the drop-down list.

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Field:	Do this:
Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this instrument from the drop-down list. **Note:** If you select the Effective Date, then the interest is calculated from the Contract date. If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).
Start Days	Specify the number of days for which the interest accrual for loans is to be calculated.
Time Counting Method	Select the time counting method used to calculate interest accrual for this instrument from the drop-down list.
Installment Method	Select the payment installment method from the drop-down list. **Note**: the system supports an amortized repayment schedule with the final payment potentially differing from the regular payment amount in the other billing cycles. You may choose: Whether the equal installments for each billing cycle includes any minute final payment differences (EQUAL PAYMENTS) -or- If the final payment amount may be slightly different (FINAL PAYMENT DIFFERS).
Int Amortization Freq	Select the interest amortization frequency from the drop-down list.
Rebate section	
Pre Compute	Check this box to indicate that this is a precomputed loan.
Rebate Method	Select the rebate calculation method from the drop-down list.
Rebate Term Method	Select the rebate term method from the drop-down list.
Rebate Min Fin Chg Mthd	Select the rebate minimum finance charge calculation method from the drop-down list.
Min Finance Charge	Specify the minimum finance charge value.
Acquisition Charge Amt	Specify the acquisition charge amount.
Scheduled Dues section	
Due Day Min	Specify the minimum value allowed for the due day for this instrument.

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Field:	Do this:
Due Day Max	Specify the maximum value allowed for the due day for this instrument. **Note**: If billing cycle is selected as weekly, then Due Day Max field value cannot be greater than 7.
Max Due Day Change / Year	Specify the maximum number of due day changes allowed within a given year for this instrument.
Max Due Day Change / Life	Specify the maximum number of due day changes allowed over the life of a product funded with this instrument.
Max Due Day Change Days	Specify the maximum number of days a due date can be moved.
Pmt Tolerance Amt*	Specify the payment tolerance amount. This is the threshold amount that must be achieved before a due amount is considered PAID or DELINQUENT. If (Payment Received + Pmt Tolerance: $Value) >= Standard Monthly Payment, the Due Date will be considered as satisfied in terms of delinquency. The amount unpaid is still owed.
Pmt Tolerance%*	Specify the payment tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered PAID or DELINQUENT. If Payment Received >= (Standard Monthly Payment * Pmt Tolerance% / 100), the due date will be considered satisfied in terms of delinquency. The amount unpaid is still owed. The system uses the lesser of these two values.
Billing section	
Prebill Days	Specify the prebill days. This is the number of days, before the first payment due, that accounts funded with this instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month. If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then the account will bill on 10/04/2003, and then bill on the 4th of every month.
Billing Type	Select the billing type for accounts funded using this instrument from the drop-down list.
Billing Method	Select the billing method for accounts funded using this instrument from the drop-down list.
Balloon Method	Select the balloon payment method for accounts funded using this instrument from the drop-down list.
Delinquency section	
Late Charge Grace Days	Specify the number of grace days allowed for the payment of a due date before a late charge is assessed on the account.

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Field:	Do this:
Stop Accrual Days	Specify the number of days a contract can be in delinquent state, after which the interest accrual must stop for an account. A Batch Job is run daily to select accounts in delinquent status for a pre-defined number of days and post 'No Accrual transaction' for such accounts on current date. When the account recovers from Delinquency, the system will then post a 'Start Accrual Transaction' on the date the account is recovered from delinquency.
Delq Grace Days	Specify the number of grace days allowed for the payment of a due date before an account is considered delinquent. This affects DELQ Queues, the system reporting, and the generation of collection letters.
Delq Category Method	Select the delinquency category method to determine how the system populates delinquency counters on the Customer Service form. **Note**: This value does not affect credit bureau reporting.
Accrual Post Maturity	Check this box to indicate that this is the post maturity default rate. Extensions allow you to extend the maturity of the contract by one or more terms by allowing the customer to skip one or more payments. The skipped terms are added to the end of the contract.
Extension section	
Max Extn Period / Year	Specify the maximum number of terms that the contract may be extended, within a given rolling calendar year.
Max Extn Period / Life	Specify the maximum number of terms that the contract may be extended, within the life of the loan.
Max # Extn / Year	Specify the maximum number of extensions that may be granted within a given rolling calendar year.
Max # of Extn / Life	Specify the maximum number of extensions that may be granted within the life of the loan.
Minimum # Payments	Specify the minimum number of payments that must be made before extension.
Extension Gap in Months	Specify the gap between previous extension provided in the account and current one as specific number of months.
Advance Details section	
Multi Disbursements Allowed	Check this box, if this contract allows disbursement of funds to customers through multiple advances or draws up to the approved amount within a specified "draw period." If you select the Multiple Disbursements Permitted box, complete the Advance Details section on the Contract section. (For more information, see the Stages Funding section in this chapter.)
Min Initial Advance	Specify the minimum initial advance amount allowed. This is the smallest possible initial advance that can be disbursed to the borrower after funding.

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Field:	Do this:
Max Initial Advance	Specify the maximum initial advance amount allowed. This is the largest possible initial advance that can be disbursed to the borrower after funding.
Late Charge Allowed	Check this box to allow disbursement period late charge.
Min Advance	Specify the minimum advance amount. This is the smallest advance amount that a borrower may subsequently request after the initial advance.
Max Advance	Specify the maximum advance amount. This is the largest advance amount that a borrower may subsequently request after the initial advance.
Billing Allowed	Check this box to allow stage funding with draw period billing.
Draw Period Billing Method	Select the method for billing during the draw period from the drop-down list.
Reschedule Ind	Select this check box to indicate that the rescheduling is allowed at the draw period.
Rate Cap & Adjustments section	
Max Rate Increase / Year	Specify the maximum rate increase allowed in a year.
Max Rate Increase / Life	Specify the maximum rate increase allowed in the life of the loan.
Max Rate Decrease / Year	Specify the maximum rate decrease allowed in a year.
Max Rate Decrease / Life	Specify the maximum rate decrease allowed during the life of the loan.
Max # Adjust / Year	Specify the maximum number of rate changes allowed in a year.
Max # Adjust / Life	Specify the maximum number of rate changes allowed during the life of the loan.
Min Int Rate (Floor)	Specify the minimum rate.
Max Int Rate (Ceiling)	Specify the maximum rate.
Payment Caps section	
Max Pmt Inc / Year	Specify the maximum payment increase allowed in a year. **Note**: This field is applicable only for loans.

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Field:	Do this:
Max Pmt Inc / Life	Specify the maximum payment increase allowed in the life of the loan. **Note**: This field is applicable only for loans.
Other section	
1st Pmt Deduction Allowed	Check this box to indicate that the first payment for fixed rate loans using this instrument may be deducted from the producer's proceeds.
1st Pmt Refund Allowed	Check this box to indicate that refunding first payment deductions to the producer is allowed.
1st Pmt Deduction Days	Specify the first payment deduction days. If the first payment for fixed rate loans using this instrument is less than this number of days from funding, the first payment will be deducted from the producer's proceeds if 1st Pmt Deduction.
1st Pmt Refund Days	Specify the first payment refund days. If the first payment for fixed rate loans using this instrument is received within this number of days from the first payment date, the first payment deduction will be refunded to the producer if 1st Pmt Refund.
Refund Allowed	Check this box to indicate that refunding of customer over payments are allowed.
Refund Tolerance Amt	Specify the refund tolerance amount. If the amount owed to the customer is greater than the refund tolerance, the over payment amount will be refunded if Refund Allowed box is selected.
Anniversary Period	Specify the anniversary term that define the anniversary period. This is based on billing cycle, so normally for MONTHLY the value is 12 and for WEEKLY the value is 52.
WriteOff Tolerance Amt	Specify the write off tolerance amount. If the remaining outstanding receivables for accounts funded using this instrument is less or equal to the write off tolerance amount, the remaining balance on the account will be waived.
Pre Pmt Penalty	Check this box, if there is a prepayment penalty charged for accounts funded using this instrument.
% of Term for Penalty	Specify percentage of term for prepayment penalty. If the (remaining terms / total terms) expressed as a percentage exceeds this amount, a prepayment penalty will be assessed if the Pre-Pmt Penalty box was selected.
Recourse Allowed	Check this box if recourse is allowed. This indicates whether the unpaid balance may be collected from the producer if the consumer fails to perform on the loan.
Max Recourse%	Specify the maximum percentage of the outstanding receivables that may be collected from the producer if the Recourse Allowed box was selected.

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Field:	Do this:
Pay Off Fee Allowed	Check this box to allow for a payoff quote fee to be assessed to the account attached to this contract. **Note**: This will require you to set up a payoff fee at the contract (Fees sub screen) or state (Fee screen) level. For more information, see the following Contract screen (Loan)'s Fees sub screen or Fee screen (Loan) sections in this chapter.
Escrow Allowed	Check this box, if this contract can do escrow of tax and insurances. (For more information, see the Escrow Setup Form chapter.)
Repmt Currency	Select the designated repayment currency for this contract from the drop-down list.
PDC Security Check	Check this box to indicate that post dated checks are the method of repayment for this contract.
Default Pmt Spread	Select the default payment spread to be used when receiving payments for this account if one is not explicitly chosen, from the drop-down list.
Calendar Method	Select the required calendar method for this contract from the drop-down list. The calendar method "Hijri" should be selected, if the product category is selected as Standard in the Products screen. For "Islamic" product category, the calendar method can be either Gregorian or Hijri.
ACH Fee Ind	Check this box to indicate that direct debit fee is included. **Note**: The ACH Fee/Direct Debit Fee balance will be displayed in **Balances** sub tab only when this checkbox is selected.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

Extension of Terms

The system facilitates extension of terms, provided the following conditions are satisfied:

- Specified number or more payments made in the account
- Gap between the previous and current extension provided in the account must be a specific number of months that could be specified

If the above conditions are not satisfied, then the system displays an appropriate error message.

A new transaction Force Extension will be available. This transaction will be posted when you want the system to bypass the extension validations defined at the contract level.

When a backdated transaction with TXN Date exists before the transaction date of extension, all the transactions are reversed and posted again. If extension transaction is posted again, then the validation rules are not validated again.

Staged Funding

Staged funding for closed-end loans allows you to disburse funds to customers through multiple advances or draws up to the approved amount within a specified "draw period."

To create a multiple disbursement contract for a transaction

1. In the Contract Definition section, click **Add** and complete the fields following the instructions above, making sure to complete the following steps:

    ● In the Advance Details section, select the Multiple Disbursement Permitted check box.When you select a contract instrument that permits staged funding (multiple disbursements) on the Funding window, the system copies the information for that instrument from the Setup Module window's Contract screen to the Funding window's Contract screen.

    Note

    You cannot clear the Multi Disbursement Allowed box in the Advance section on the Contract screen.

    ● Complete the fields in the Advance Details section to define the limits for initial and subsequent advances for staged funding.

    Note

    This information appears in the Advance section of the Funding window's Contract link.

    ---

2. If you choose, set the following APPLICATION CONTRACT EDITS as an ERROR or WARNING on the Setup Module window's Edits screen.

    Note

    For more information, see the Edits link (Edits screen) section in this chapter.

    ---

1. REQUIRED: ADV DRAW END DATE
2. XVL: ADV DRAW END DT MUST BE AFTER CONTRACT DT
3. XVL: ADV DRAW END DT MUST BE LESS THAN FIRST PMT DT - PREBILL DAYS

These edits appear on the Funding window's Verification screen.

Repayment scheduling for staged funding

When funding a loan, the system computes repayment schedules from the contract date, irrespective of whether funds have been disbursed or not. The system uses the approved amount (amount financed) for computing repayment schedules on the contract date.

As the might have been disbursed through multiple draws, or the draws have been less than the approved amount, or the amount may have been repaid in some amount before the draw end date, you may need to change the payment amount. In such cases, you can manually change the payment in the system by posting the monetary transaction CHANGE PAYMENT AMOUNT on the Customer Service window's Maintenance link.

Disbursements for staged funding

The approved amount for staged funding can be disbursed with the Funding window or at a later time using the Advances window. If the first disbursement is requested during funding, you may enter it on the Itemization sub screen of the Funding window's Contract screen.

If the entire approved amount is not disbursed during initial funding, it can be disbursed using the Advances window's Advance Entry screen.

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If the initial amount on the Advance Entry screen is not within the minimum or maximum limits (as entered in the Advance Details section on the Setup Module window's Contract screen), the system displays any of the following error or warning messages in the Advances section's Error Reason field:

- ADVANCE AMOUNT IS LESS THAN THE INITIAL ADVANCE AMOUNT MINIMUM

  -or-

- ADVANCE AMOUNT IS MORE THAN THE INITIAL ADVANCE AMOUNT MAXIMUM

The Advance Entry screen also allows you to enter subsequent funding / disbursements. If subsequent advances are not within the predetermined minimum or maximum amounts, the system displays any of the following warning or error messages in the Advances section's Error Reason field:

- ADVANCE AMOUNT IS LESS THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT

  -or-

- ADVANCE AMOUNT IS MORE THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT

Additional messages in the Error Field regarding Staged Funding

If you attempt to post an advance after the draw end date, then the system displays the message in the Advances section's Error Reason field as, "ADVANCE DT IS AFTER DRAW PERIOD END DATE".

If you attempt to post an advance above the approved amounts, including tolerance, the system displays the message in the Advances section's Error Reason field as "ADVANCE AMOUNT IS MORE THAN THE TOTAL APPROVED AMOUNT INCLUDING TOLERANCE".

Since this is not a revolving loan, if any repayment is made against the approved amount principal balance, the system will not adjust the disbursed amount allowing for subsequent additional staged funding or advances.

Note

There is no change to the payoff quote functionality in the system. The system uses the actual amount of the advance(s) and any interest accrued since the date of the last payment or credit in the PAYOFF QUOTE VALID UPTO DATE value when the payoff quote is requested before the draw end date.

4.7.1 Balances

The Balances sub screen lists the balances that will be established when an account is booked and funded.

CAUTION: Please contact your Implementation Manager for changes to this section.

To set up the Balances

1. Click **Setup** →**Setup** →
   Administration →**User** →**Products** →**Contract** →**Line** →**Balances.**

2. On the Balances sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Balance Type	Displays the balance type.
Chargeoff Method	Select the charge off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account becomes uncollectable and the product is charged off.
Writeoff Method	Select the write off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is within the write off tolerance of being PAID.
Reschedule Method	Select the reschedule method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is rescheduled.
Sort	Specify the sort order of how account balances will appear on the Customer Service form's Balance screen.
Billed	Check this box to indicate that outstanding amounts for this balance type are considered a part of the billed amount. This also determines whether payments applied to this balance type are considered when satisfying outstanding amounts due.
Accrued	Check this box to indicate that outstanding amounts for this balance type will be included when interest is accrued against the account.
Non Performing Rollover	Check this box to indicate that "non-performing" is used as an intermediary status on your general ledger prior to charge off and want to create balances for non-performing accounts for this balance type. **Note**: (The Non-Performing Rollover box applies only to Balance Types of ADVANCE/PRINCIPAL and INTEREST. For all other Balance Types, this box would be cleared).
Non Performing Balance Type	Select the balance type you want to rollover from drop-down list, if you select the Non-Performing Rollover box (Advance/Principal).
Enabled	Check this box to indicate that this balance type will be created when the account is booked and funded

3. Perform any of the Basic Actions mentioned in Navigation chapter.

The system loads the currently defined balances for accounts.

If your organization maintains additional balances, contact your Implementation Manager for information regarding those balances.

4.7.2 Amortized Balances

With the Amortize Balances sub screen, you can select one or more balances to be amortized over the life of the loan. You can also define the amortization method.

To set up the Amortization Balances

1. Click **Setup** →**Setup** →
   Administration →**User** →**Products** →**Contract** →**Line** →**Amortization Balances**.

2. In the Amortization Balances section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Amortize Balance Type	Select the amortize transaction type from the drop-down list.
Amortization Method	Select the amortization method used to calculate the net amortization amount from the drop-down list.
Amortize Balance Type	Select the amortization fee method.
Sort	Specify the sort sequence to define the order of the amortize balances.
Enabled	Check this box to enable the amortize balance to be created when the account is booked and funded.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4.7.3 Itemizations

On the Itemizations sub screen, you can define the itemized components for each type of contract, indicate if it is required, and determine whether it has a positive or negative bearing on the contract itemization math. You can establish the following groups of itemization transactions:

Advance	Total amount of the product that is not a part of financed fees; in other words, the total amount the customer requested to be advanced.
Financed Fees	Fees rolled into the principal balance of the product. Financed fees are also considered to be a part of the finance charge.
Pre-Paid Fees	Fees that are paid by the consumer prior to the funding of the loan. These fees are not rolled into the balance of the product but are considered as part of the finance charge and are included in the calculation of the APR.
Producer	Fees that are paid to or by the producer of the loan; for example, a fee that is being charged to the producer. These transactions will affect proceeds.
Escrow	Allows you to connect the actual escrow itemization with the escrow type and the funding transaction.

To set up the Itemizations

1. Click **Setup** →**Setup** →
   Administration →**User** →**Products** →**Contract** →**Line** →**Itemizations**.

2. On the Itemization sub screen select the option button to indicate the type of itemization you are working with: Advance, Financed Fees, Pre-Paid Fees, Producer, or Escrow.

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3. On the Itemization sub screen, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Itemization	Select the itemization from the drop-down list.
Disbursement Type	Select the disbursement type from the drop-down list.
Transaction	Select the funding transaction type from the drop-down list.
Itemization Type	Select the itemization type from the drop-down list. Notes: 1. On selecting the "Prefunding Txns" as itemization type, it indicates that this particular itemization expects a payment from the customer prior to funding. 2. The itemization type "Prefunding Txns" is available only for loans.
Sort	Specify the sort order to define the order of the itemization transactions.
Sign	If the itemized transaction increases the group balance, click +ve. -or- If the itemized transaction decreases the group balance, click -ve.
Enabled	Check this box to enable the itemization and indicate that this itemization transaction will be created when the account is booked and funded.
Amortize Balance	Select the amortize balance affected by this itemization transaction from the drop-down list. **Note**: Advance itemizations do not affect amortize balances.
Refund Calculation Method	Select the refund calculation method from the drop-down list
Taxable	Check this box, if the itemization type is taxable.
Seller Pmt	Check this box to enable seller payment
Escrow	Select the escrow from the drop-down list.
Itemization Formula	Select the itemization formula description from the drop-down list.
Refund Calculation Method	Check this box to enable Refund calculation Method.
Escrow Required	If this is an escrow account, check this box to signal that an escrow is required during the application process (though at that time the user can choose Opt Out to decline.)
Discount. Rate	Specify the discount rate for the itemization.

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4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.7.4 <u>Fees</u>

Any fees that are defined in the contract are set up on the Fees sub screen. The system currently supports the following contract fees:

- Late charges
- Non sufficient funds
- Extensions
- Prepayment penalties
- Delay Fee
- ACH Fee

The Fees sub screen allows you to define those fees whose value and method of calculation are set at the time of the loan. As these amounts cannot be changed after the product is booked and funded, you should only set up fees here that will not change over the life of the loan. Individual contract fee types may be defined multiple times in order to create graduated fees.

Note

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first.

To set up the Fees

1. Click **Setup** →**Setup** →
   Administration →**User** →**Products** →**Contract** →**Line** →**Fees**.

2. In the Fees section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Type	Select the fee type from the drop-down list.
Txn Amt From	Specify the lowest transaction amount or balance amount against which this contract fee definition may be applied.
Method	Select the method of calculating the fee to be assessed from the drop-down list.
Frequency	Select the frequency of calculating the fee to be assessed from the drop-down list.
Min Amt	Specify the minimum fee amount to be assessed.
Max Amt	Specify the maximum fee amount to be assessed. If you selected FLAT in the Method field, then this field is not used and is normally populated as $0.00.
Percent	Specify the fee percentage of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.

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Field:	Do this:
Enabled	Check this box to create the selected contract fee when the account is booked and funded.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4.8   <u>Edits</u>

Edits ensure your organization's guidelines are properly followed and that all exceptions are sent to the appropriate personnel to review.

You can configure your system so that during the origination process, at each change to an application's status, the system will perform a set of edits on the Verification link's Edits screen (found on the Application Entry, Underwriting, and Funding windows).

Edits ensure your organization's guidelines are properly followed and that all exceptions are sent to the appropriate personnel to review. If the edits check fails, then the system will not allow the change of status, and the application will remain in its current status. This screen allows you to define the validations the system must perform on the Verification master tab, as the status of application changes.

Origination edits are used to validate applications entered through the standard Application Entry and Applications windows. The Edits screen contains two sections, the Edit Type Definition section and the Edit Sub Type Definition section.

To set up the Edits

1. On the Oracle Financing Services Lending and Leasing home screen, click **Setup** →**Setup** → **Administration** →**User** →**Products** →**Edits** →**Line**.

2. On the Edits screen, choose Origination or Open Interface.

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3. In the Edit Type Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Edit	Specify the edit name.
Description	Specify the description for the edit.
Edit Type	Select the edit type code from the drop-down list.
System Defined	Select 'Yes', if the entry is system defined. System defined entries cannot be modified. Select 'No', if the entry is not system defined and it can be modified.
Enabled	Check this box to enable the edit.
Company	Select the portfolio company associated with this edit, from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch within the company associated with this edit, from the drop-down list. This may be ALL or a specific branch. This must be ALL if you selected ALL in the **Company** field.
Product	Select the product associated with this edit, from the drop-down list. This may be ALL or a specific product.
State	Select the state with this edit from the drop-down list. This may be ALL or a specific product.
Currency	Select the currency associated with this edit, from the drop-down list. This may be ALL or a specific branch.

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4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

5. In the Edit Sub Type Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter..

A brief description of the fields is given below:

Field:	Do this:
Select	If selected, indicates this is the current record.
Edit Sub Type	Select the edit sub type for the edit, from the drop-down list.
Edit	Select the description for the edit, from the drop-down list.
Result	Select the result type for the edit, from the drop-down list.
Enabled	Check this box to enable the edit.
Value	Specify the expected value for the first edit. The Value field records the threshold value for the edit. The actual function of the entered value is dependent on the edit category.
Override Responsibility	Select the responsibility that can override the edit, from the drop-down list, if the edit result is an override. Designates the user responsibility level required to continue processing applications that fail the edit based on the Value field. You may define the same edit multiple times with a Result = OVERRIDE and different Value and Override Responsibility combinations to encompass various results.
System Defined	Select 'Yes', if the entry is system defined. System defined entries cannot be modified. Select 'No', if the entry is not system defined and it can be modified.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Using the **Edit Type** field of the **Edit Type Definition** section, you can define when you want the edits check to occur by selecting from the following list of edit types:

Edit type:	Description:
APP ENTRY EDITS	Edits that normally run on Application Entry form.
APP PRESCREENING EDITS	Edits that run between application entry and the pulling of a credit bureau. These edits determine whether the application should be reviewed further, and whether a credit bureau should be pulled.
PRE Qualify Edits	Edits that run to check whether the minimum details which are required to prequalify the application are satisfied or not.
APP AUTOMATIC APPROVAL EDITS	Edits that run after a credit bureau has been pulled and scored. These edits determine whether an application should be automatically approved or declined.

Edit type:	Description:
APP APPROVAL EDITS	Edits that run whenever an application is manually changed to a status/sub status that indicates the application (in its current state) should be approved.
APP DECLINE EDITS	Edits that run whenever an application is manually changed to a status/sub status that indicates the application (in its current state) should be declined.
APP CONTRACT EDITS	Edits that run whenever an APPROVED or CONDITIONED-APPROVED application is about to be funded. These edits ensure the validity of the contract data.

Each entry in the Edit Sub Type field is grouped into the following categories:

Origination edit sub types:	Description
ORIGINATION APPLICANT EDITS	Edits that pertain to data entered for an applicant on an application.
ORIGINATION APPLICATION EDITS	Edits that pertain to data entered for the requested loan.
ORIGINATION ASSET EDITS	Edits that pertain to data entered for asset entered on the application.
ORIGINATION CONTRACT EDITS	Edits that pertain to data entered for the contract on the application.
ORIGINATION CREDIT BUREAU EDITS	Edits that pertain to data gathered from the credit bureau reports for the applicants on the application.
ORIGINATION DECISION EDITS	Edits that pertain to data required to make a decision on the application.

Each entry in the Edit Sub Type field can be set up with more than one entry in the Description field. The purpose of specific edits fall into the following types:

Description starts with:	(Edit Category) Description of Edit Category:
CHD:	(RECORD POPULATION EDITS) Check for the existence of an entire data record.
DUPLICATE:	(DUPLICATION EDITS) Check for duplication of existing data.
RANGE:	(VALUE RANGE/TOLERANCE EDITS) Check to determine whether data entered for a specific data field is within the specific tolerance.
REQUIRED:	(REQUIRED FIELD EDITS) Check to determine whether a specific data field has been populated within a data record.

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Description starts with:	(Edit Category) Description of Edit Category:
FLK:	(LOOKUP VALUE EDIT) Check API entered data against the existence of that value in the related lookup types lookup codes.
XVL:	(CROSS VALIDATION EDIT) Check to determine whether specific field, or set of fields, value corresponds to a value obtained by calculating them from another field or set of fields (for example, Total Payments = Terms * Standard payment amount).

An Edits check can produce one of three results: an ERROR, a WARNING, or an OVERRIDE.

Edit type:	Results:
ERROR	The system will prevent you from proceeding when an edits check fails. The only option is to change the source data. The application will revert to its previous status/sub status. The user will be directed to correct the specific error. Until the edits that return an ERROR value are addressed, the user cannot continue processing the application.
Warning	When an edits check fails in these cases, the system allows the process to continue. Warnings serve as informational messages and can be ignored. The user will be notified that an edit failed, but the failure need not stop the current processing of the application. The user can either ignore the error, or have the application revert to its previous status/sub status and address the error before processing the application further.
Override	The edit check has failed; however, the system allows users with the responsibility specified in the Override Responsibility field to continue. Multiple override levels can be setup depending upon the resulting value of the edit. If the user has override responsibility, the application will process as if the edit had not failed. If the user does not have override responsibility, the application will revert to its previous status/sub status and the sub status changes to OVERRIDE REQUIRED. The system will then direct the application to a user with the authority to process the application. (See the Queues chapter for more information).

Note

Do not set the Result field to Override for credit application edits.

4.8.1 Interfacing Oracle Financing Services Lending and Leasing with Oracle Rule Author

Oracle Business Rules is a component of Oracle Application Server that enables applications to rapidly adapt to regulatory and competitive pressures. This increased agility is possible due to the adoption of Oracle Rule author wherein a lending Institution can create or change a business rule without having to indulge in coding and also without stopping the business process. Also, externalizing business rules allows to manage business rules directly, without

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involving programmers. It provides best of breed solutions that would help in configuring the rules very quickly by a business analyst or user with some insight on the database.

4.9   <u>Cycles</u>

The Cycles screen allows you to define the origination workflow process of your organization. As you delineate the steps in the origination process, you will also define:

- The user responsibilities that have access to perform the steps
- Any edits you want the system to perform between changes in status/sub status.

The following diagram displays the general concept of workflow:
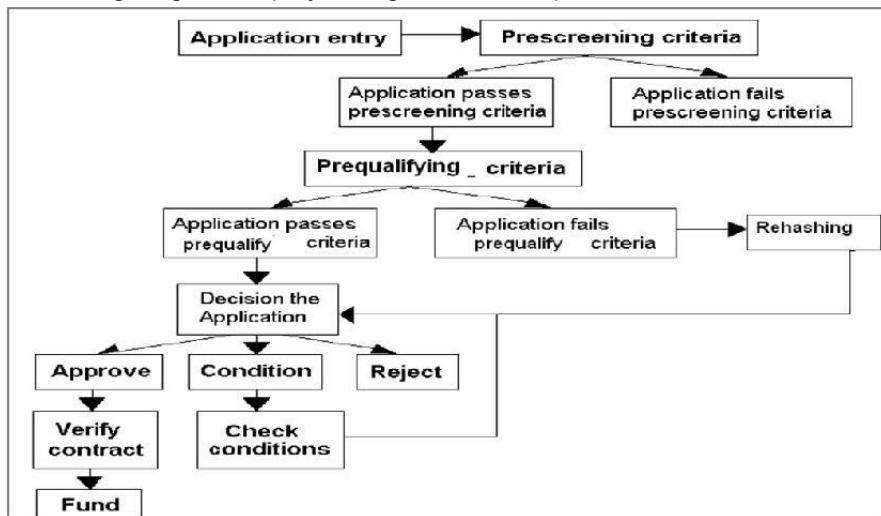
Cycle code definitions drive the application cycle. The following pairs of status/sub status define status/sub statuses that have system defined meanings and should be included in your origination workflow, if they are not already included.

After entering the basic details of the applicant, you can check whether the application pre-qualifies or not. If the pre-qualified edits are satisfied, the status is changed to **NEW-PREQUALIFY APPROVED** and you can modify or update any further details in the Application Entry screen. If the edits are not satisfied, the application will be pushed to the REJECTED APPLICATIONS queue with a status update to **REJECTED-PREQUALIFY REJECTED**, then you can also view the rejected pre-qualification in the Underwriting window.

Note

The system status and sub status lists are predefined and cannot be changed by the administrator. If you require additional sub status codes, please contact Oracle Financial Services Software to determine whether they can be added.

Status/Sub status:	Description:
NEW-BLANK	This is the status/sub status of applications during data entry. Applications remain NEW-BLANK until you choose the **Next Application** on the Application Entry form and the system successfully performs the application edits check.
NEW-PRESCREEN	The system processes the prescreen edits to determine whether a credit report should be pulled for this application or not.

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Status/Sub status:	Description:
NEW- PRESCREEN APPROVED	Applications in this status/sub status have passed the prescreen edits. The system will now request a credit bureau pull.
NEW- PREQUALIFIC ATION	The system checks the applicant details whether it is qualified or not.
NEW- PREQUALIFY APPROVED	If the pre-qualified edits are satisfied, the status is changed to **NEW-PREQUALIFY APPROVED** and you can modify or update any further details in the Application Entry screen.
REJECTED- PREQUALFY REJECTED	If the edits are not satisfied, the application will be pushed to the REJECTED APPLICATIONS queue with a status update to REJECTED-PREQUALIFY REJECTED.
REJECTED- PRESCREEN REJECTED	Applications in this status/sub status failed the prescreen edits. These applications will receive no further processing. The producer will be sent a decision fax and the consumer will receive an adverse action letter.
NEW- REVIEW REQUIRED	Either based on the scoring of the application's credit bureau(s) pull, or the fact that a credit bureau report was not successfully obtained, the application needs to be reviewed by an underwriter.
NEW- RECOMMEND APPROVAL	Based on the scoring of the application's credit bureau(s) pull, the application should be reviewed by an underwriter. However, based on the current setup, the system recommends approving this application.
NEW- RECOMMEND REJECTION	Based on the scoring of the application's credit bureau(s) pull, the application should be reviewed by an underwriter. However, based on the current setup, the system recommends rejecting this application.
APPROVED- AUTO APPROVED	Based on the scoring of the application's credit bureau(s) pull, the system automatically approves the application. The producer will be sent a decision fax, and the application will be passed to funding.
REJECTED- AUTO REJECTED	Based on the scoring of the application's credit bureau(s) pull, the system automatically rejects the application. The producer will be sent a decision fax and the consumer will receive an adverse action letter.
APPROVED- BLANK	Application has been manually approved. Normally this occurs when an application is in the NEW- RECOMMEND APPROVAL, NEW-RECOMMEND APPROVAL status/sub status, or less often in the NEW- RECOMMEND REJECTION status/sub status. Any cycle code definition with next values of APPROVED-BLANK should have a lookup value of APP APPROVAL EDITS to ensure that all of the required data has been gathered in making the decision to approve the application (unless the application is currently in a status/sub status that assures the APP APPROVAL EDITS have been run).
NEW- OVERRIDE REQUIRED	A user without sufficient override authority attempted to approve an application, which, based on setup, required a higher over-ride authority to approve.

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Status/Sub status:	Description:
APPROVED-VERIFYING	Contract has been received from the producer.
APPROVED-FINAL DOCUMENT CHECK	The contract has been reviewed and the data is correct. Normally this occurs when an application is in APPROVED-FINAL DOCUMENT CHECK OR CONDITIONED-FINAL DOCUMENT CHECK status/sub status. Any cycle code definition with next values of APPROVED-FINAL DOCUMENT CHECK or CONDITIONED-FINAL DOCUMENT CHECK should have a value of APP CONTRACT EDITS to ensure that all of the required data has been gathered in making the decision to approve the application, unless the application is currently in a status/ sub status that assures the APP CONTRACT EDITS have run.
APPROVED-VERIFIED	The application has been processed and is awaiting funding.
APPROVED-FUNDED	The application has been funded, and a check requisition has been created. If Customer Service form is being used, then an account is also created at this time.
REJECTED-BLANK	The application for whatever reason is being manually rejected regardless of its current status/sub status. Any cycle code definition with Next values of REJECTED-BLANK should have a lookup value of APP DECLINE EDITS to ensure that all of the required data has been gathered in making the decision to approve the application (unless the application is currently in a status/sub status that assures the APP DECLINE EDITS have run).
WITHDRAWN-BLANK	The applicants have indicated that they are no longer pursuing this loan.
CONDITIONED-<ANY>	These status/sub status pairs are analogous to the corresponding APPROVED-<ANY> pair and indicate that the application has had additional conditions placed on its approval.
<ANY>-<ANY OVERRIDE>	Requires OVERRIDE approval. The meaning of the sub status is analogous to the corresponding OVERRIDE sub status, and may require that specific EDITS run before proceeding.
<ANY>-AGED APPLICATION	These applications have been decisioned but no contract has been received after a period of time determined by setup. If not acted on, these applications will become VOID.
<ANY>-AGED CONTRACT	Contracts have been received after a period of time determined by setup. If not acted on these applications will become VOID.
<ANY>-VOID	Indicate application previously had a sub status of AGED CONTRACT or AGED APPLICATION. These applications have not been completed and were made VOID after another period of time had passed.

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Using these status and sub status, let us re-examine the early workflow diagram in this section.
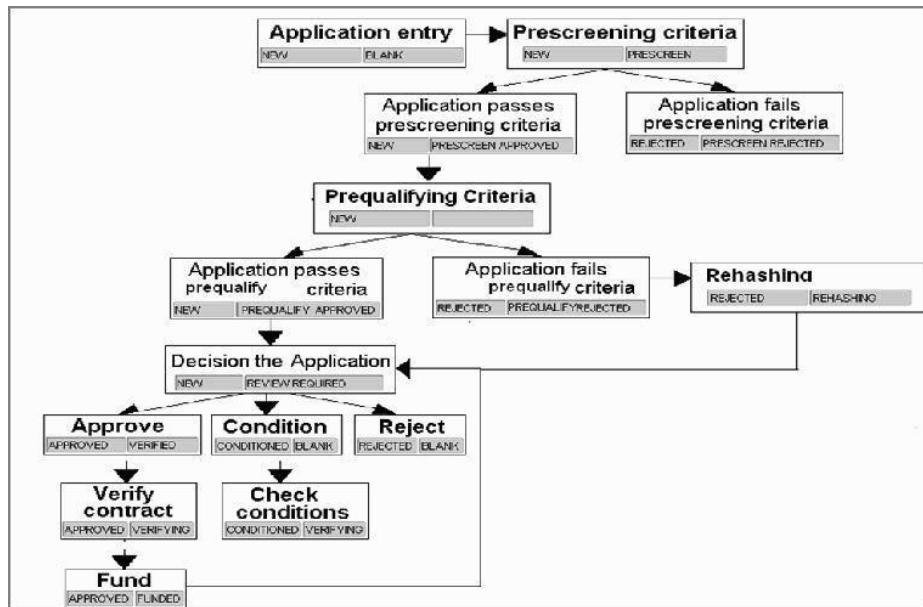
Note

It is extremely important that the APP CONTRACT EDITS run prior to an application being funded. All cycle code definitions should be reviewed to ensure that there are no paths through the origination cycle that bypass this EDIT type.

To set up the Cycles

1. On the Oracle Financial Services Lending and Leasing home screen, click
   Setup →**Setup** → **Administration** →**User** →**Products** →**Cycles** →**Line**

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2. In the **Cycle Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Cycle	Specify the cycle code.
Type	Displays the cycle type.
Product	Select the product from the drop-down list.

3. In the **Cycle Code Definition** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Current Code	Select the current code to transition FROM, from the drop-down list.
Current Sub Code	Select the current sub code to transition FROM, from the drop-down list.
Next Code	Select the current code to transition TO from the drop-down list.
Next Sub Code	Select the next sub code to transition TO, from the drop-down list.
Origination Stage Code	Select the origination stage code of the application from the adjoining drop-down list.
Edit Type	Select the edit type to associate to the cycles, from the drop-down list.

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4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

5. In the **Cycle Code Responsibility Definition** section, you can define the responsibilities that are authorized to change the code. perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Responsibility	Select the responsibility that will be capable of executing this transition, from the drop-down list.
Allowed	Select 'Yes' to allow change to the status responsibility and 'No' to disallow.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.10   <u>Scoring Models</u>

The Scoring screen allows you to setup individual and multiple scoring models. You can define different scoring models by company, branch, currency and product. Scoring models are used to automate the decisioning process during underwriting and grade applications.

When you complete the Application Entry process, the system determines which scoring model to use by finding a best match. The system searches the Company, Branch, Currency and Product fields of all enabled scoring models that contain either the exact value on the application or ALL. (Exact matches for each field are given a higher weight than matches to ALL.) The system then ranks the returned matches in descending order, based on the weighted values and the hierarchical position of the field and then by Start Date. The system recognizes the first row returned as the best match. This scoring model information is then used to determine the next status and sub status of the application.

If you use a standard bureau score as a scoring model, you can set up the system to use the adverse action reasons provided by the standard bureau score on the Stipulations sub screen.

To set up the Scoring

1. On the Oracle Financing Services Lending and Leasing home screen, click **Setup** →**Setup** → **Administration** →**User** →**Products** →**Scoring Models** →**Line**. You can set the following two categories of scoring models:
   - Credit Score Models
   - Behavioural Score Models

4.10.1   <u>Credit Score Models</u>

1. Click 'Create Copy' button on the Score Models screen to create copy of the selected record with details.

2. Click **Setup** →**Setup** → **Administration** →**User** →**Products** →**Scoring Models** →**Line** →**Credit Score Models**.

- In the Score Models section, perform any of the Basic Operations mentioned in Navigation chapter.

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A brief description of the fields is given below:

Field:	Do this:
Model	Specify the code for the scoring model.
Description	Specify a description of the scoring model.
Start Dt	Specify the start date for the scoring model. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the scoring model. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the scoring model.
Results section	
Max Score	Specify the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.).
Selection Criteria section	
Company	Select the company for the scoring model, from the drop-down list. This may be ALL or a specific company.
Branch	Select branch within the company for the scoring model, from the drop-down list. (This may be ALL or a specific branch. However, if you have selected 'ALL' in Company field, then you must select 'ALL' for this field).
Product	Select the product for the scoring model, from the drop-down list. This may be ALL or a specific product.
Currency	Select the currency for the scoring model, from the drop-down list. This may be ALL or a specific currency.
Bureau Score Reasons	Check this box to use the score reasons supplied by the credit bureau. If unchecked, then automatically rejected applications scored using this scoring model display the Adverse Action Reasons from the Parameters sub screen.
Auto Decision	Check this box to assign an application, a status/sub status based on the grade associated with the score returned for this scoring model. If not selected, the system assigns applications scored using this scoring model a status/sub status of NEW-REVIEW REQUIRED.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

Parameters

The Parameters records the parameters used to determine the score calculated by the scoring model. You can define multiple parameters and adverse action reason associated with each parameter in a scoring model. Each scoring parameter can have maximum values set. The score range is based upon the information in the Range Definition section on the Parameters subtab.

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The system calculates a final score by adding the score for each parameter in the scoring model. A parameter weighted value is used to find the four adverse action reasons, if bureau reasons are not used.

Note

- – A character parameter range definition should contain the exact value of the parameter.
- – Each scoring parameter should have range definitions defined that encompass all of the values that might result.

---

1. Click **Setup** →**Setup** → **Administration** →**User** →**Products** →**Scoring Models** →**Line** →**Credit Score Models** →**Parameters**.

2. In the Parameters section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Parameter	Select the parameter from the field, from the drop-down list.
Max Value	Specify the maximum value allowed for the selected parameter.
Adverse Action Reason	Select the adverse action reason, from the drop-down list. (If, on the Scoring Models screen, the Bureau Screen check box is checked for the scoring model, you cannot update this field).
Weighted Value	Specify the adverse action weighted value. This indicates the priority of this parameter when determining which adverse action reasons to use on the application. The top ten adverse action reasons based on the weighted value of the parameter will be populated.
Enabled	Check this box to enable the parameter.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4. The Range Definition section allows you to translate the calculated value for a scoring parameter into the value to be used, depending on the returned value of the parameter

5. In the Range Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Value From	Specify the lowest calculated value to apply the specific translation. The ceiling of the range definition is based on the range definition with the next highest Value From or the Max Value of the scoring parameter (whichever is less).

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Field:	Do this:
Value From	Select the following options to determine how values for a scoring parameters are translated: % Max Value – If selected, then the calculated values within the range definition receives a value based on a percentage of the Max Value of the scoring parameter. % Param – If selected, then the calculated values within the range definition receives a value based on a percentage of the calculated value of the scoring parameter. Value – If selected, then the calculated values with in the range definition receives a specific value.
Percent / Value	Specify the percent or value to be used in the translation of the calculated value of the scoring parameter.
Enabled	Check this box to consider this range definition while translating values for this scoring parameter.

6.   Perform any of the Basic Actions mentioned in Navigation chapter.

Grades

The Grades sub screen allows you to define how the system translates the scoring model scores into your organization's grade. The system uses these grades in the auto-decisioning process. Each grade has a specific status/sub status that informs the system what to do with the application of a particular grade as it continues through the origination cycle.

Note

Each scoring model should have grade definitions defined that encompass all of the values that might result.

---

1.   Click **Setup** →**Setup** → **Administration** →**User** →**Products** →**Scoring Models** →**Line** →**Credit Score Models** →**Grades**.

2.   In the Grade Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Score	Specify the score the application receives.
Credit Grade	Select the grade to assign to an application, from the drop-down list.
Application Status	Select the status to assign to applications with a score starting with the value of this grade definition, from the drop-down list.

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Field:	Do this:
Sub Status	Select the sub status to assign to applications with a score starting with the value of this grade definition, from the drop-down list. Credit scoring allows you to select the following status/sub status pairs: APPROVED - AUTO APPROVED REJECTED - AUTO REJECTED NEW - REVIEW REQUIRED NEW - RECOMMEND APPROVAL NEW - RECOMMEND REJECTION.
Enabled	Check this box to indicate that this grade definition will be considered when grading an application using this scoring model.

3.   Perform any of the Basic Actions mentioned in Navigation chapter.

4.   .

4.11 <u>Fees</u>

The Fee screen allows you to define fees that may be automatically assessed by the system. The Fee Definition section records fees not defined within the Contract screen's Fees sub screen.

The following fee types are currently supported for automatic assessment:

- Late charge
- NSF
- Extension
- Advance
- Over Credit Limit
- Membership
- Prepayment penalty
- Phone Pay
- Payoff Quote
- Periodic Maintenance
- Rental Fee
- ACH Fee
- Delay Fee
- Other Fee and Tax

Fees can be calculated as either a flat amount or a percentage of payment due based on fee type.

You can specify minimums and maximums for fee amounts in the Min Amt and Max Amt fields. Different fee rules can be setup at the company/branch level.

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When Fees are assessed, the system determines the best match using all enabled fee definitions that meet the following criteria:

- Exactly match the fee type being assessed.

- Have an effective date that is greater than or equal to the start date.

- Have a Txn Amt From that is greater than or equal to the outstanding amount related to the fee assessment.

- Match either the value or ALL for all other criteria (Exact matches for each field are given a higher weight than matches to ALL.)

The returned rows are then given a descending rank based on the weighted values and the hierarchical position of the following criteria:

1. Company

2. Branch

3. Product

4. Application state

5. Transaction amount

6. Start date

7. End date

8. Currency

On the ranked rows, the first row is returned as the best match.

Note

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first. Only if the contract fee is not present in the state fee used.

To set up the Fee

1. On the Oracle Financing Services Lending and Leasing home screen, click
   Setup →**Setup** → **Administration** →**User** →**Products** →**Fees** →**Line**.

2. In the Fee Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Fee Rule	Specify the fee rule used to identify the particular fee definition.
Fee Type	Select the fee type from the drop-down list. The system computes these drop-down values from the TXN_TYPE_CD Lookup, with FEE as the sub type.
Start Dt	Specify the start date. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the fee.
Calc Method	Select the method of calculating the fee, from the drop-down list.
Min Amt	Specify the minimum amount for the fee.
Max Amt	Specify the maximum amount for the fee. If you selected FLAT AMOUNT in the Calc Method field, then this field is not used and is normally populated as $0.00.
Percent	Specify the percentage value of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.
Company	Select the portfolio company from the drop-down list. This may be ALL or a specific company.

Field:	Do this:
Branch	Select the portfolio branch from the drop-down list. This may be ALL or a specific branch. (This must be ALL, if you have selected 'ALL' in the Company field).
Product	Select the product from the drop-down list. This may be ALL or a specific product. The available values come from a validated field based on the selected Billing Cycle setup and the Product setup.
State	Select the state for this fee, from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for this fee, from the drop-down list. This may be ALL or a specific currency.
Txn Amt From	Specify the transaction or balance amount. The fee is calculated using the specifications of this record only if the transaction amount is greater than the value specified in this field (and less than this field in another record for the same fee). **IMPORTANT**: When you select the fee to use, the system searches for a best match using the following attributes: 1 Company 2 Branch 3 Product 4 State 5 Amount (Txn Amt From) 6 Effective/start date (Start Dt) Hence, Oracle Financial Services Software recommends creating a version of each fee, where ALL is the value in the these fields. It is also recommended that you define a default printer for an Organization, Division and Department.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4.12 Origination Fees

The system supports the auto computation of origination itemized fees. System administrators can define and maintain the itemization formula on the Origination Fees screen.

An itemization formula can be set up as a computation of other itemizations (such as adding or subtracting one itemization from another) and can consist of multiple itemizations. An itemization formula will have a minimum and maximum value. You can set up a formula value range to be used as the final value.

Itemizations are linked to a product with the Products screen's Product Itemizations subtab.

One itemization can be based on one formula, while the same formula can be attached to multiple itemizations. If a formula is attached to a contract itemization and that formula requires an itemization not present in Formula Definitions screen, then the system displays an error message.

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The system will search for any "circular dependency" at the time the contract is enabled. An example of a circular dependency is when Itemization1 has Formula1 attached requiring Itemization2 for computation and Itemization2 has Formula2 attached requiring Itemization1 for computation.

To set up the Origination Fees

1. On the Oracle Financing Services Lending and Leasing home screen, click
    Setup →Setup → Administration →User →Products →Origination Fees →Line.

2. In the Formula Definitions section, perform any of the Basic Operations mentioned in Navigation chapter.
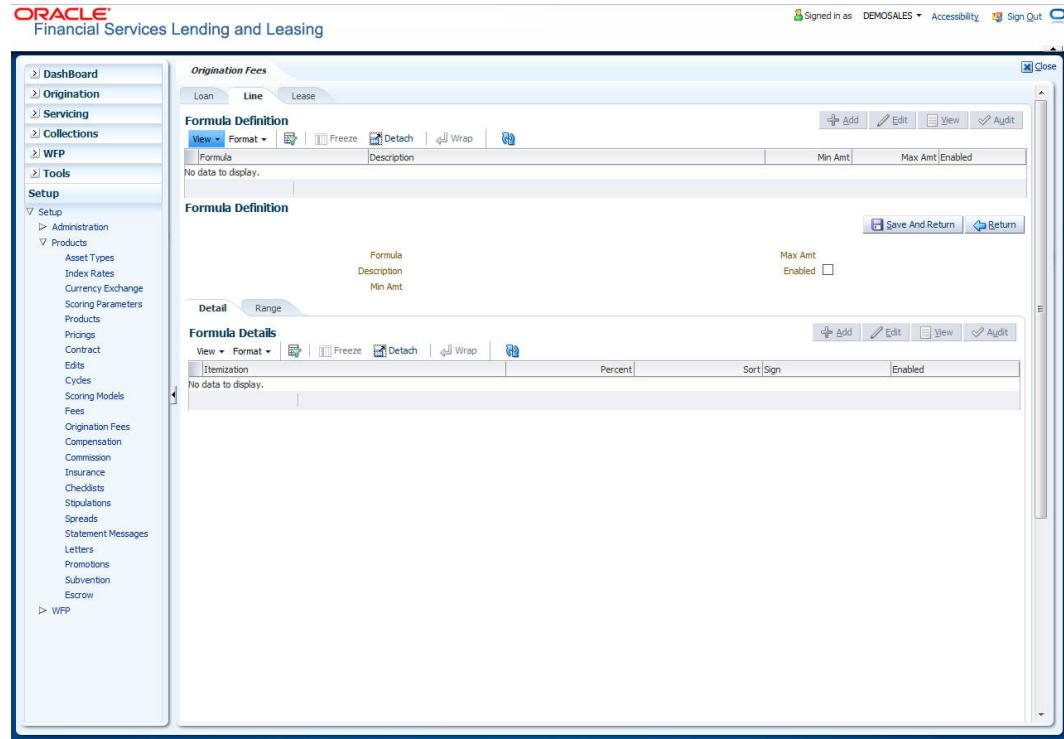
3. A brief description of the fields is given below:

Field:	Do this:
Formula	Specify the formula code to define computation.
Description	Specify the description for the formula.
Min Amt	Specify the minimum value that should be considered to compute the final value of formula.
Max Amt	Specify the maximum value that should be considered to compute the final value of formula.
Enabled	Check this box to allow the origination fees.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

5. In the Formula Details section of **Setup →Setup →
    Administration →User →Products →Origination Fees →Line →Detail**, perform any of the Basic Operations mentioned in Navigation chapter.

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A brief description of the fields is given below:

Field:	Do this:
Itemization	Select the itemization based on which the itemization formula will derive its computed value, from the drop-down list.
Percentage	Specify the percentage value that should be considered while computing value for itemization formula.
Sort	Specify the sort sequence for the itemization to be considered while computing the value of the itemization formula.
Sign	Select the +ve or -ve sign that needs to be considered between two itemizations for computing the value of the itemization formula.
Enabled	Check this box to allow the itemization details to be used by the system.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

7. In the Range Details section of **Setup** →**Setup** → **Administration** →**User** →**Products** →**Origination Fees** →**Loan** →**Line**, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Amt From	Specify the value up to which the percentage of final value of the itemization formula to be considered for the final value of itemization formula.
Percent	Specify the percentage value that should be considered while computing the value for the final value of the itemization formula.
Enabled	Check this box to allow the range details to be used by the system.

8. Perform any of the Basic Actions mentioned in Navigation chapter.

4.13 Insurance

Most financial institutes offer financing for insurance to the borrowers; examples include credit life, credit disability, and GAP. The insurance product offer permits the customer to cancel the insurance in mid term or automatically end when the product matures or is paid-off. The system supports financing of insurance products during origination and automatically end the insurance when the product is paid-off. The system also can compute the rebate premium based on "Rule of 78" or "Actuarial" method. As the customer might cancel the insurance in mid term of the loan, the system computes the premium rebate on a prorate basis. This also applies to additional insurance purchase during the life of the loan. Normally, mid term insurance cancellations have associated fees and grace period. In such cases, the customer may cancel the insurance during the grace period without accruing any fees. However, when a customer cancels after the grace period, the result is a predefined fees which the system deducts from the computed rebate.

The system supports mid term insurance cancellation with and without grace period and cancellation fees. With this enhancement of insurance processing, you can define the premium rebate computation with a prorate basis.

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You can define financed insurance related itemizations in the Origination Fees screen, as you have in previous releases with the Insurance screen. You can also set the refund method to "Pro Rate Basis" in the Refund Method field in the Contract Itemization section on the Itemization sub screen during setup with the on the Contracts screen.

To set up the Insurances

1. On the Oracle Financing Services Lending and Leasing home screen, click **Setup** → **Setup** →**Administration** →**User** →**Products** →**Promotions** →**Line**.

2. In the Insurance Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Code	Specify the code associated with the insurance product.
Description	Specify a brief description of the insurance product.
Start Dt	Specify the date from which you can start offering the product to customers. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the date from which to stop offering the product to customers. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to allow the offering of this insurance product.
Result section	
Insurance Type	Select the insurance types available for financing, from the drop-down list.

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Field:	Do this:
Insurance Company	Specify the name of the company through which the insurance product is offered.
Cancellation Refund Allowed	Check this box to allow the insurance rebate or refund for cancellation or paid-off.
Grace Days	Specify the number of grace days allowed for cancellation without charging a cancellation fee.
Refund Calculation Method	Select the insurance premium refund/rebate calculation method to be used when insurance is cancelled, from the drop-down list.
Cancellation Fee	Specify the amount of the cancellation fee to be charged when the insurance is cancelled.
Grace Day's Cancellation Fee Allowed	Check this box to allow cancellation fees during grace period.
Selection Criteria Section	
Company	Select the portfolio company that can offer the insurance product, from the drop-down list. Select ALL if offered by all companies.
Branch	Select the branch of the specified portfolio company that can offer the insurance product, from the drop-down list. Select ALL if offered by all the branches of the specified portfolio company.
Product	Select the product for which you can offer the insurance product, from the drop-down list. Select ALL if offered for all the products.
State	Select the state for which you can offer the insurance product, from the drop-down list. Select ALL if this is offered for all the states.
Currency	Select the currency for which you can offer the insurance product, from the drop-down list. Select ALL if this is offered for all the states.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4. Click 'Create Copy' button in the Insurance Definition section to create copy of selected record with details.

5. In the Insurance Details section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Insurance Sub Type	Select the insurance sub type you want to define for the entry in the Insurance section, from the drop-down list. For example SINGLE.
Term From	Specify the minimum term for the insurance sub type.
Rate	Specify the rate for premium calculation per $1,000.00 for the insurance sub type.

Field:	Do this:
Max Coverage Amt	Specify the maximum coverage amount covered by the insurance sub type.
Enabled	Check this box to enable the insurance.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

4.14 <u>Checklists</u>

A checklist is an optional set of steps to follow when completing a task in the system, such as the underwriting and funding processes.

Checklists can be used as guidelines to help ensure that the system users follow your business's standard operating procedures and enter all required data. Some checklists are optional, but others such as those related to application decisions or contract verification, may be required depending on the edit sets defined in your system. The Checklists screen allows you to specify the contents of the checklist.

You can define additional checklists for your organization. You can set up multiple checklists for a single type of checklist. These checklists can be differentiated by:

- Company
- Branch
- Product
- Account state

To set up the checklists

1. On the Oracle Financial Services Lending and Leasing home screen, click
   Setup →**Setup** → **Administration** →**User** →**Products** →**Checklists** →**Line**.

2. In the Checklist Type Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

3. A brief description of the fields is given below:

Field:	Do this:
Checklist Code	Specify the checklist code that identifies checklist being defined.
Description	Specify the description for the checklist.
Checklist Type	Select the checklist type from the drop-down list, to define where the specific checklist will be available in the system.
Company	Select the portfolio company associated with the checklist from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch associated with the checklist from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL).
Product	Select the product associated with the checklist from the drop-down list. This may be ALL or a specific product. The available values come from a validated list based on the selected Billing Cycle setup and the Product setup.

Field:	Do this:
State	Select the state associated with the checklist type from the drop-down list. This may be ALL or a specific state. **IMPORTANT**: By selecting which edits type to use, the system searches for a best match using the following attributes: 1 Company 2 Branch 3 Product 4 State Hence, Oracle Financial Services Software recommends creating one version of each checklist type where ALL is the value in these fields.
Currency	Select the currency associated with the checklist from the drop-down list. This may be ALL or a specific currency.
Enabled	Check this box to enable the checklist.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

Checklist actions are steps (a set of one or more tasks) related to the checklist you are creating. They are loaded on the Checklist Action Definition section.

5. In the Checklist Action Definition - **Regular** section, perform any of the Basic Operations mentioned in Navigation chapter

A brief description of the fields is given below:

Field:	Do this:
Action Code	Specify the action code for the checklist.
Description	Specify the description for the action type.
Sort	Specify the sort order to define the placement of the action type on the Checklist sub screen.
Enabled	Check this box to include this action in the checklist.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

7. In the Checklist Action Definition - **Document** section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Action Code	Specify the action code for the checklist.
Description	Specify the description for the action type.
Document Type	Select the document type from the drop-down list.

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Field:	Do this:
Document Sub Type	Select the document sub type from the drop-down list.
Document Mandatory	Check this box to indicate that the document is mandatory.
Sort	Specify the sort order to define the placement of the action type on the Checklist sub screen.
Enabled	Check this box to include this action in the checklist.

8. Perform any of the Basic Actions mentioned in Navigation chapter.

4.15 Stipulations

The system supports the automatic generation of default stipulations for loans during origination on the Underwriting window's **Stipulation** sub screen (Decision link). The default stipulations can be maintained by company, branch, product, state, application status and application sub-status on the Stipulations screen.

To set up the Stipulations

1. On the Oracle Financing Services Lending and Leasing home screen, click
   Setup →**Setup** → **Administration** →**User** →**Products** →**Stipulations** →**Line**.

2. In the Stipulation Setup section, perform any of the Basic Operations mentioned in Navigation chapter.

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A brief description of the fields is given below:

Field:	Do this:
Company	Select the portfolio company associated with the default stipulations, from the drop-down list.
Branch	Select the portfolio branch associated with the default stipulations, from the drop-down list.
Product	Select the product associated with the default stipulations, from the drop-down list.
State	Select the state associated with the default stipulations, from the drop-down list.
Currency	Select the currency associated with the default stipulations, from the drop-down list.
Application Status	Select the application status associated with the default stipulations, from the drop-down list.
Application Sub-Status	Select the application sub status associated with the default stipulations, from the drop-down list.
Enabled	Check this box to allow the default stipulations to be used.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4. In the Stipulation Details section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Stipulations	Select the stipulation from the drop-down list.
Sort	Specify the sort sequence for the stipulation.
Enabled	Check this box to allow the stipulations details to be used by the system.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

6. ..

4.16 Letters

The Letters screen allows you to define letters that the system automatically generates when the application or the account for a products meets certain conditions, or "trigger events." Each letter has its own trigger event. For example, you can configure the system to automatically send a welcome letter when an application becomes an account or send a collection letters when an account becomes delinquent.

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The system supports the following types of letters:

Type of letter:	Definition:
ACCOUNT STATEMENT	Generated when account is to receive a billing statement (this time is defined in contract setup). Letter is sent to customer.
ADVERSE Action letter	Generated in nightly batch jobs for applications that were declined. This letter is sent to the consumer to indicate the reasons why the application was declined.
CONDITIONAL ADVERSE	Generated in nightly batch jobs for applications that were
ACTION LETTER	declined. This letter is sent to the consumer to indicate the reasons why the application was declined. This letter also indicates steps that the consumer may take to gain approval of the application.
COLLECTION LETTER 1	Generated when an account becomes delinquent. This is the first dunning letter sent to the customer.
COLLECTION LETTER 2	Generated when an account remains in delinquency for an extended period. This is the second dunning letter sent to the customer.
COLLECTION LETTER 3	Generated when an account remains in delinquency for an extended period, even after having received previous notices. This is the final dunning letter sent to the customer.
CONTRACT FUNDING fax/ email	Generated when an application is APPROVED: FUNDED or CONDITIONED: FUNDED. This letter is sent to the producer.
DECISION FAX/ EMAIL	Generated when an application is APPROVED, CONDITIONED, or REJECTED. This letter is sent to the consumer or producer, depending on whether the product is a direct or in-direct loan.
PAID IN FULL LETTER	Generated in nightly batch jobs when the account pays off. This letter is sent to the customer.
PAYOFF QUOTE LETTER	Generated when a payoff quote is created for an account. This letter is sent to the customer.
WELCOME LETTER	Generated when an application is APPROVED: FUNDED. This letter is sent to the consumer.
	STATEMENT PAST MATURITY Generated when an accounts are matured but unpaid.
	This letter is sent to the account holders as a reminder to make their payments.

When the system generates letters, it searches the Letters screen for letter definitions that meet the following criteria:

- Definition is enabled.
- Definition is an exact match of the letter code being generated.
- Definition is a match of either the application/account value or ALL for all other criteria.

Exact matches for each field are given a higher weight than matches to ALL.

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The returned rows are then given a descending rank based on the weighted values and the hierarchical position of these fields:

1. Company

2. Branch

3. Product

4. State

5. Currency

On the ranked rows, the first row is returned as the best match.

To set up the Letters

1. On the Oracle Financial Services Lending and Leasing home screen, click
   Setup →**Setup** → **Administration** →**User** →**Products** →**Letters** →**Line**.

2. In the Letter Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Letter Code	Specify the code for the letter.
File Name	Specify the file name of the Oracle report used to generate the letter. The file should be named <File Name>.rep on your server.
Letter Type	Select the type of letter you want to generate from the drop-down list.
Channel	Select the application source (channel) for the letter from the drop-down list. This may be ALL or a specific channel.
Enabled	Check this box to enable this letter definition.

Field:	Do this:
Result section	
Batch Printer	Select the batch printer being used to generate the letter from the drop-down list.
Batch User	Select the user who will submit this letter from the drop-down list. This will normally be set to BATCH.
Selection Criteria section	
Company	Select the portfolio company for which this letter will be used from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch for which this letter will be used from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL).
Product	Select the product for which this letter will be used from the drop-down list. This may be ALL or a specific product.
State	Select the state for which this letter will be used from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for which this letter will be used from the drop-down list. This may be ALL or a specific currency.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4.17 Promotions

The Introductory screen of Promotions screen allows you to set up the promotions a financial institution can offer its customers. Promotions can be selected as part of the on the Application Entry and Applications windows.

You can define an introductory promotion based on the following attributes:

- Type
- Period Type
- Period

You can define multiple promotions for a product, then select the appropriate promotion at the time the application is processed. Promotions also serve as a selection criteria on the Pricing screen.

CAUTION: The system supportspromotions selected when a product is funded.

Note

Promotions will not be supported for amortized and pre-compute loans

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Same as Cash promotions

In the case of the same as cash promotion:

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- If the outstanding amount at the end of the promotional period is within the tolerance amount, then the customer receives the full benefit of the promotion and the system will not charge any interest on the borrowers' account.
- If the outstanding amount is higher than the authorized tolerance amount, then the customer loses the benefit of the promotion and the system computes and charges the borrower interest from the date the product was funded.

Interest & Payments

Interest still continues to accrue for a account that is funded using the SAME AS CASH promotion. However, the interest accrued during the promotion period is not charged or collected on the account until the end of the promotion period.

Any repayment made by the customer during the promotion period is applied towards the principal amount. The system then calculates the interest accrual using the reduced principal amount, if applicable.

If the product remains unpaid after the end of the promotion period and the principal balance is above any stated tolerance amount, then the system starts collecting interest earned and accrued during the promotion period.

Pay-off quote during promotion period

If the account is set-up using the SAME AS CASH promotion, then during the promotion period:

1. On the Customer Service form's Account Details screen, the system displays only the principal amount and any fees/expenses due. Interest amounts will not be included.

2. The payoff quote generated through the Customer Service form's Maintenance (3) screen displays only the principal amount and any fees/expenses due from the borrower(s). If all or any portion of the account is unpaid at the end of the promotion period and is over any set tolerance limit, then the PAYOFF amount displays the total amount (Principal + Interest + other charges, if any) using the current amounts.

Reduced Rate Introductory Promotions

Oracle Financing Services Lending and Leasing's promotion method PROMOTIONAL RATE allows you to create and specify promotions where customers can be charged lower interest rates during a specific promotional period of time. You may define the length of the promotion in either terms or days. Also, you will be able to set the specific interest rate you want to attach to the promotion. During the promotional period, interest on an account is accrued at the promotional rate. When the promotional period expires, the system changes the interest rate of the product to the contractual interest rate to accrue interest. The promotion expires on the promotion end date defined by the length of the promotion. However, the system allows you to set a grace period for extending the automatic cancellation of the promotion due to delinquency, similar to the grace period associated with a payment date.

To set up the Introductory

1. On the Oracle Financing Services Lending and Leasing home screen, click **Setup →Setup →Administration →User →Products →Promotions →Line Introductory**.

2. In the Promotion Definitions section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Code	Specify the code identifying the promotion.
Description	Specify a description of the promotion being offered.
Type	Select the promotion type from the drop-down list. Oracle Financial Services Lending and Leasing supports the following promotion types for lines of credit: NO PAYMENT DUE ANY INTEREST DUE (No payments are required and no interest is accrued on the outstanding accrual balances for "x" terms).
Term	Select the promotion term from the drop-down list.
Index	Select the promotion index from the drop-down list.
Margin	Specify the promotion margin rate.
Cancel Delq Days	Specify the promotion cancellation delinquency days.
Cancel Over-limit%	Specify the promotion cancellation over limit percentage.
Enabled	Check this box to enable the promotion.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4. On the Oracle Financing Services Lending and Leasing home screen, click **Setup** → **Setup** →**Administration** →**User** →**Products** →**Promotions** →**Line Incentive**.

5. In the Promotion Definitions section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.
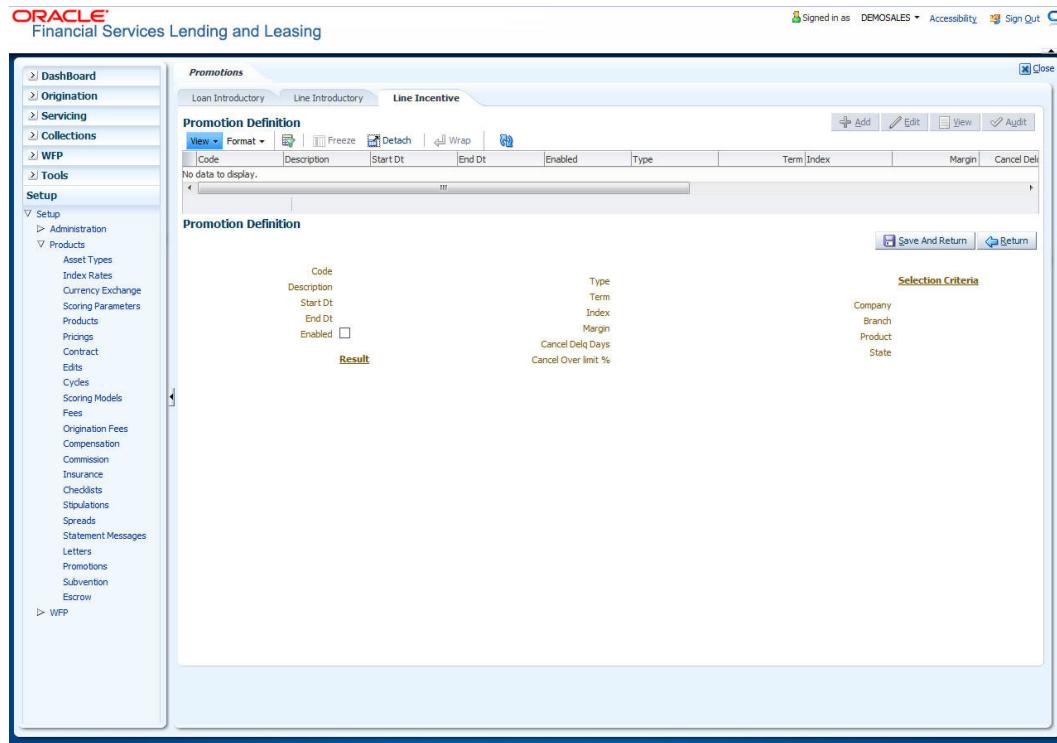
6. A brief description of the fields is given below

Field:	Do this:
Code	Specify the code identifying the promotion.
Description	Specify a description of the promotion being offered.
Start Date	Select the start date from the drop-down list.
End Date	Select the end date from the drop-down list.
Enabled	Check this box to enable the promotion.
Result section	
Type	Select the promotion type from the drop-down list.
Term	Specify the promotion term .
Index	Select the promotion index from the drop-down list.
Margin	Specify the promotion margin rate.
Cancel Delq Days	Specify the promotion cancellation delinquency days.
Cancel Over-limit%	Specify the promotion cancellation over limit percentage.
Selection Criteria section	
Company	Select the portfolio company from the drop-down list.

Field:	Do this:
Branch	Select the portfolio branch from the drop-down list.
Product	Select the product from the drop-down list.
State	Select the state from the drop-down list.

7.   Perform any of the Basic Actions mentioned in Navigation chapter.

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Appendix A: Summary of the Application Credit Scoring Parameters

A.1 Glossary

Term	Description
DEROG / DEROGATORY	Account has had chargeoffs, collections, bankruptcy, or repossession.
MINOR DELINQUENCY	Less than or equal to 60 days delinquent.
MAJOR DELINQUENCY	Greater than 60 days delinquent.
DEBT RATIO	Debt / Available credit.
DEBT TO INCOME RATIO	Debt / Income.
"APPLICANT STATED"	Parameter is pulling information stated or in any other way provided by the applicant on the application on the Application Entry form in the system.
"APPLICANT CREDIT BUREAU"	Parameter is pulling information from the credit bureau, as opposed to another source, such as the Application Entry form.
LOAN FINANCE	Refers to companies that provide the loan but are not selling the actual object financed, if any. **Example**: An independent auto finance company.
SALES FINANCE	Refers to companies that provide the object being financed in addition to the financing. **Example**: Marshall Fields card.

A.2 Credit Scoring Parameters by Category

A.2.1 Applicant Details / Debt Ratios

A.2.1.1 Applicant Credit Bureau Auto Debt Ratio

This is the sum of all automobile type line of credit balances and the sum of all automobile type credit limits. For installment line of credit, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only.

A.2.1.2 Applicant Credit Bureau Bank Debt Ratio

This is the sum of all bank type line of credit balances and the sum of all bank type credit limits. For installment line of credit, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only.

A.2.1.3 Applicant Credit Bureau Card Debt Ratio

This is the sum of all travel card type line of credit balances and the sum of all travel card type credit limits. This applies to open tradelines only.

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A.2.1.4 Applicant Credit Bureau Debt Ratio

This parameter provides a value for all debt divided by all available credit as shown on the bureau.

A.2.1.5 Applicant Credit Bureau FICO Score

This is the FICO score provided for the applicant in the bureau pull. There are usually several different types of FICO scores available at the bureau. The different score models are set up to give certain attributes different, weighting based on if the person is buying a car, or a house, and so on. The type of FICO score pulled is based on credit bureau setup.

A.2.1.6 Applicant Credit Bureau Inst Debt Ratio

This is the sum of all installment line of credit balances and the sum of all installment line of credit credit limits. For installment line of credit, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only.

A.2.1.7 Applicant Credit Bureau credit Fin Debt Ratio

This is the sum of all line of credit finance type lease balances and the sum of all line of credit finance type credit amount limits. For installment credit amount lease, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only.

A.2.1.8 Applicant Credit Bureau Mortgage Debt Ratio

This is the sum of all mortgage type line of credit balances and the sum of all mortgage type credit limits. For installment line of credit, the credit limit is normally equal to the original credit amount. This applies to open tradelines only.

A.2.1.9 Applicant Credit Bureau Open Public Records

This parameter indicates if there are any open public records in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

A.2.1.10 Applicant Credit Bureau Public Records

This parameter indicates, if there are any public records, open or closed, in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

A.2.1.11 Applicant Credit Bureau Retail Debt Ratio

This is the sum of all retail type line of credit balances divided by the sum of all retail type credit limits. For installment line of credit, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

A.2.1.12 Applicant Credit Bureau Rev Debt Ratio

This is the sum of all revolving type line of credit balances and the sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

A.2.1.13 Applicant Credit Bureau Sales Fin Debt Ratio

This is the sum of all sales finance type line of credit balances and the sum of all sales finance type credit limits. For installment line of credit, the credit limit is normally equal to the original

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line of credit amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

A.2.1.14 Applicant Debt Ratio Stated After Requested credit Amount

This is the debt divided by available credit based on the values stated by the applicant after factoring in the requested credit amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.15 Applicant Debt Ratio Stated Before Requested credit Amount

This is the debt divided by available credit based on the values stated by the applicant before factoring in the requested credit amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.16 Applicant Debt To Income Ratio Stated After Requested credit Amount

This is the debt divided by income based on the values stated by the applicant after factoring in the requested credit amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.17 Applicant Debt To Income Ratio Stated Before Requested credit Amount

This is the debt divided by income based on the values stated by the applicant before factoring in the requested credit amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.18 Applicant Payment To Income Ratio Stated

This is the total amount of all monthly payments divided by monthly income. These values are stated by the applicant and not taken from the bureau. This is expressed as a percent: 50% shows as 50.

A.2.1.19 Applicant Prior Customer

This parameter indicates whether the applicant is a prior customer. It is populated when the application is passed to Underwriting for a decision. If the SSN given by the applicant already exists then the applicant is marked as a prior customer and the parameter value is Y (Yes).

A.2.1.20 Applicant Revolving Debt Ratio Stated

This is the sum of all revolving type line of credit amount balances / sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

A.2.1.21 Applicant Stated Employment Period (In Months)

This parameter looks at the number of months of stated employment for the most recently entered current employment.

For example, the applicant states that she has been working at her current place of employment for 3 years and 5 months. This parameter would be populated with (3years * 12 months/year) + 5 months which calculates to 41 stated months. If the applicant enters another current employment and enters 1 year and 2 months then this parameter will be populated with 14 months, even though the other employment is still current.

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A.2.1.22 Applicant Stated Monthly Income

This is the monthly income stated by the applicant on the application. It combines the income for all employment marked as "current" in the system. If the income is stated as anything other than monthly, the income will be converted to monthly for this parameter.

For example, the applicant states that he is paid $50,000 with a frequency of ANNUALLY. This parameter is populated with $50,000/12, which calculates to $4166.67 stated monthly income.

A.2.1.23 Applicant Stated Monthly Liability

This is the stated monthly liability as provided by the applicant on the Application Entry screen.

A.2.1.24 Applicant Stated Residence Period (In Months)

This parameter looks at the stated residence period for the most recent current address.

A.2.2 Line of Credit Details

A.2.2.1 Approximate Cash Price

This is the Approximate Cash price taken from the "Approx Price" field on the Application Entry form's Line of Credit page in the system.

A.2.2.2 Requested Advance Amount

This is the Requested Advance Amount value taken from the Application Entry form's Line of Credit page in the system.

A.2.3 Auto Trades / Inquiries

A.2.3.1 Applicant Credit Bureau 6month Auto Trades

This is the number of auto trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.3.2 Applicant Credit Bureau 12month Auto Trades

This is the number of auto trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.3.3 Applicant Credit Bureau 24month Auto Trades

This is the number of auto trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.3.4 Applicant Credit Bureau Auto Inquries

This is the number of automobile-related credit inquiries the have been made to the bureau.

A.2.3.5 Applicant Credit Bureau Auto Trades

This is the number of auto trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

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A.2.3.6 Applicant Credit Bureau Current Auto Trades

Total number of auto trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.3.7 Applicant Credit Bureau Open Auto Trades

This is the number of open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.3.8 Applicant Credit Bureau Satisfactory Auto

Total number of auto trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.3.9 Applicant Credit Bureau Worst Auto Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.4 Bank Trades / Inquiries

A.2.4.1 Applicant Credit Bureau 12month Bank Trades

This is the number of bank trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.4.2 Applicant Credit Bureau 24month Bank Trades

This is the number of bank trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.4.3 Applicant Credit Bureau 6month Bank Trades

This is the number of bank trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

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A.2.4.4 Applicant Credit Bureau Bank Inquiries

This is the number of bank inquiries against the bureau in the applicant's recorded bureau history.

A.2.4.5 Applicant Credit Bureau Bank Trades

This is the number of open bank trades on the account. Note that bank trades can be considered a sub type to installment, mortgage, and / or revolving line of credit.

A.2.4.6 Applicant Credit Bureau Bank Trades

Total number of bank trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.4.7 Applicant Credit Bureau Bank Trades

This is the number of bank trades that are open right now. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.4.8 ApplicantCredit Bureau Bank Trades

This parameter shows the "current" revolving bank balance. If the revolving credit is owned by a bank, then it will show up here.

A.2.4.9 Applicant Credit Bureau Bank Trades

This parameter shows the highest cumulative balance among all revolving bank credit over the bureau history.

NOTE

If the applicant had $5,000 on one account 2 years ago and $10,000 on another account 4 years ago, this parameter would return $15,000. The parameter is of questionable utility in many situations.

A.2.4.10 Applicant Credit Bureau Bank Trades

Total number of bank trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.4.11 Applicant Credit Bureau Bank Trades

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

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7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.5 <u>Card Trades / Inquiries</u>

A.2.5.1 <u>Applicant Credit Bureau Bank Trades</u>

This is the number of card trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.5.2 <u>Applicant Credit Bureau Bank Trades</u>

This is the number of card trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.5.3 <u>Applicant Credit Bureau Bank Trades</u>

This is the number of card trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.5.4 <u>Applicant Credit Bureau Bank Trades</u>

This is the number of card inquiries that have been made against the bureau for the applicant in the bureau's recorded history.

A.2.5.5 <u>Applicant Credit Bureau Card Trades</u>

This is the number of card trades, both open and closed, in the bureau history. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.5.6 <u>Applicant Credit Bureau Current Card Trades</u>

Total number of card trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.5.7 <u>Applicant Credit Bureau Open Card Trades</u>

This is the number of open card trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.5.8 <u>Applicant Credit Bureau Satisfactory Card</u>

Total number of card trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.5.9 <u>Applicant Credit Bureau Worst Card Trade</u>

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.6 Installment Trades / Inquiries

A.2.6.1 Applicant Credit Bureau 12month Inst Trades

This is the number of installment trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.6.2 Applicant Credit Bureau 24month Inst Trades

This is the number of installment trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.6.3 Applicant Credit Bureau 6month Inst Trades

This is the number of installment trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.6.4 Applicant Credit Bureau Current Inst Trades

Total number of installment trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.6.5 Applicant Credit Bureau Inst Trades

This is the number of installment trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.6.6 Applicant Credit Bureau Open Inst Trades

This is the number of open installment trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.6.7 Applicant Credit Bureau Satisfactory Inst Trades

Total number of installment trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

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A.2.6.8 Applicant Credit Bureau Worst Inst Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.7 Line of Credit Finance Trades / Inquiries

A.2.7.1 Applicant Credit Bureau 12month credit Amount Fin Trades

This is the number of credit finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.7.2 Applicant Credit Bureau 24month credit Amount Fin Trades

This is the number of credit finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.7.3 Applicant Credit Bureau 6month credit Amount Fin Trades

This is the number of credit finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.7.4 Applicant Credit Bureau Current credit Amount Fin Trades

Total number of credit finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.7.5 Applicant Credit Bureau credit Amount Fin Trades

This is the number of credit finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.7.6 Applicant Credit Bureau credit Amount Finance Inquiries

This is the number of credit finance inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

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A.2.7.7 Applicant Credit Bureau Open credit Amount Finance Trades

This is the number of open credit finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.7.8 Applicant Credit Bureau Satisfactory credit Amount Fin

Total number of credit finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.7.9 Applicant Credit Bureau Worst credit Amount Fin Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.8 Mortgage Trades / Inquiries

A.2.8.1 Applicant Credit Bureau 12month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.8.2 Applicant Credit Bureau 24month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.8.3 Applicant Credit Bureau 6month Mortgage Trades

This is the number of mortgage trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.8.4 Applicant Credit Bureau Current Mortgage Trades

Total number of mortgage trades that are paid on time right now. These trades may or may not have been delinquent in the past.

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A.2.8.5 Applicant Credit Bureau Mortgage Trades

This is the total number of mortgage trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.8.6 Applicant Credit Bureau Open Mortgage Trades

This is the number of open mortgage trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.8.7 Applicant Credit Bureau Satisfactory Mortgage

Total number of mortgage trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.8.8 Applicant Credit Bureau Worst Mortgage Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.9 Retail Trades / Inquiries

A.2.9.1 Applicant Credit Bureau 12month Retail Trades

This is the number of retail trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.9.2 Applicant Credit Bureau 24month Retail Trades

This is the number of retail trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.9.3 Applicant Credit Bureau 6month Retail Trades

This is the number of retail trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.9.4 Applicant Credit Bureau Current Retail Trades

Total number of retail trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.9.5 Applicant Credit Bureau Open Retail Trades

This is the number of open retail trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.9.6 Applicant Credit Bureau Retail Inquiries

This is the number of retail inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

A.2.9.7 Applicant Credit Bureau Retail Trades

This is the number of retail trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.9.8 Applicant Credit Bureau Satisfactory Retail

Total number of retail trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.9.9 Applicant Credit Bureau Worst Retail Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.10 Revolving Trades

A.2.10.1 Applicant Credit Bureau 12month Rev Trades

This is the number of revolving trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

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A.2.10.2 Applicant Credit Bureau 24month Rev Trades

This is the number of revolving trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.10.3 Applicant Credit Bureau 6month Rev Trades

This is the number of revolving trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.10.4 Applicant Credit Bureau Current Rev Trades

Total number of revolving trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.10.5 Applicant Credit Bureau Open Rev Trades

This is the number of open revolving trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.10.6 Applicant Credit Bureau Rev Balance

This is the total revolving credit balance shown on the applicant's credit bureau. This applies to all open revolving trades.

A.2.10.7 Applicant Credit Bureau Rev High Balance

This parameter shows the highest cumulative balance among all revolving credit over the bureau history.

NOTE

If the applicant had $5,000 on one account 2 years ago and $10,000 on another account 4 years ago, this parameter would return $15,000. The parameter is of questionable utility in many situations.

A.2.10.8 Applicant Credit Bureau Rev Retail Balance

This is the current revolving retail trade balance shown on the applicant's credit bureau. This applies to all open retail trades. It shows current, not historical, information.

A.2.10.9 Applicant Credit Bureau Rev Retail High Balance

This parameter shows the highest cumulative balance among all revolving retail credit over the bureau history.

Note

If the applicant had $5,000 on one account 2 years ago and $10,000 on another account 4 years ago, this parameter would return $15,000. The parameter is of questionable utility in many situations.

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A.2.10.10 Applicant Credit Bureau Rev Trades

This is the number of revolving trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.10.11 Applicant Credit Bureau Satisfactory Rev Trades

Total number of revolving trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.10.12 Applicant Credit Bureau Worst Rev Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.11 Sales Finance Trades / Inquiries

A.2.11.1 Applicant Credit Bureau 12month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.11.2 Applicant Credit Bureau 24month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.11.3 Applicant Credit Bureau 6month Sales Fin Trades

This is the number of sales finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.11.4 Applicant Credit Bureau Current Sales Fin Trades

Total number of sales finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

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A.2.11.5 Applicant Credit Bureau Open Sales Finance Trades

This is the number of open sales finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.11.6 Applicant Credit Bureau Sales Fin Trades

This is the number of sales finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.11.7 Applicant Credit Bureau Sales Finance Inquiries

This is a count of the number of sales finance inquiries that have been made against the Applicant's bureau information in the bureau history.

A.2.11.8 Applicant Credit Bureau Satisfactory Sales Fin

Total number of sales finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

A.2.11.9 Applicant Credit Bureau Worst Sales Fin Trade

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.12 Other Trades

A.2.12.1 Applicant Credit Bureau 12month Trades

This is the number of all trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.12.2 Applicant Credit Bureau 24month Trades

This is the number of all trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

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A.2.12.3 Applicant Credit Bureau 6month Trades

This is the number of all trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

A.2.12.4 Applicant Credit Bureau Avg Open Trade Age

This is the average trade age in months as calculated using all open trades in the bureau. This is based on taking all of the open tradelines, then dividing by the age.

A.2.12.5 Applicant Credit Bureau Avg Trade Age

This is the average trade age in months as calculated using all trades, open and closed, in the bureau.

A.2.12.6 Applicant Credit Bureau Chargeoff Trades

This parameter is a count of the total number of charged off trades for that applicant in the bureau.

A.2.12.7 Applicant Credit Bureau Collections

This is the total number of trades in collections for that applicant in the credit bureau. This refers to accounts assigned to collections agencies.

A.2.12.8 Applicant Credit Bureau Current Trades

This is the total number of trades that are paid on time right now. These trades may or may not have been delinquent in the past.

A.2.12.9 Applicant Credit Bureau Inquiries

This is the number of inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

A.2.12.10 Applicant Credit Bureau Inquiries 12m

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 12 months

A.2.12.11 Applicant Credit Bureau Inquiries 24m

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 24 months

A.2.12.12 Applicant Credit Bureau Inquiries 6m

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 6 months

A.2.12.13 Applicant Credit Bureau Judgments

This is a count of the number of judgments against the applicant in the credit bureau.

A.2.12.14 Applicant Credit Bureau Liens

This is the total number of liens shown for the applicant in the credit bureau for that applicant.

A.2.12.15 Applicant Credit Bureau Newest Inquiry

This is the number of months since the most recent inquiry in the credit bureau for that applicant. This of course excludes the pull from the immediate past used to do the scoring in this particular situation in the system.

A.2.12.16 Applicant Credit Bureau Newest Trade

This is the number of months between now and the newest trade in the bureau for that applicant.

A.2.12.17 Applicant Credit Bureau Oldest Inquiry

This is the number of months between now and the oldest inquiry in the bureau for that applicant.

A.2.12.18 Applicant Credit Bureau Oldest Trade

This is the number of months between now and the oldest trade in the bureau for that applicant. Oldest is determined by looking at the oldest date on any tradeline, and then showing that.

A.2.12.19 Applicant Credit Bureau Open Collection Trades

This is the number of open trades in collections shown in the bureau for that applicant. This refers to any accounts assigned to in-house collections departments (as compared to 5.12.7).

A.2.12.20 Applicant Credit Bureau Open Collections

This is the number of open collections in the bureau for that applicant.

A.2.12.21 Applicant Credit Bureau Open Judgments

This is the total number of open (unsatisfied) judgments against the applicant as indicated in the bureau for that applicant.

A.2.12.22 Applicant Credit Bureau Open Liens

This is the total number of open liens against the applicant as indicated in the bureau for that applicant.

A.2.12.23 Applicant Credit Bureau Open Trades

This is the number of all open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.12.24 Applicant Credit Bureau Past Due 30

This is the number of trades that have been 30 or more days past due at some point in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction.

A.2.12.25 Applicant Credit Bureau Past Due 30 12m

This is the number of trades that have been more than 30 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

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A.2.12.26 Applicant Credit Bureau Past Due 30 24m

This is the number of times the applicant has been more than 30 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.27 Applicant Credit Bureau Past Due 60

This is the number of times the applicant has been more than 60 days past due in the recorded history of the bureau. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.28 Applicant Credit Bureau Past Due 60 12m

This is the number of times the applicant has been more than 60 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.29 Applicant Credit Bureau Past Due 60 24m

This is the number of times the applicant has been more than 60 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.30 Applicant Credit Bureau Past Due 90

This is the number of trades that are 90 or more days past due in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction that one trade has been late 3 times; this parameter would show 1 if there are no other trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.31 Applicant Credit Bureau Past Due 90 12m

This is the number of times the applicant has been more than 90 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.32 Applicant Credit Bureau Past Due 90 24m

This is the number of times the applicant has been more than 90 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

A.2.12.33 Applicant Credit Bureau Past Due Now

This is the number of trades on which the applicant is currently past due, according to the bureau.

A.2.12.34 Applicant Credit Bureau Repossessions

This is the number of repossessions shown on the bureau for the applicant in the history of the bureau.

A.2.12.35 Applicant Credit Bureau Satisfactory Trades

This is the total number of trades of all types, paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

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A.2.12.36 Applicant Credit Bureau Too New Trades

This shows the number of trades that have been reported where a lender is reporting a brand new account, but has not even billed the applicant yet.

A.2.12.37 Applicant Credit Bureau Trade Collections

This is the number of trades in collections assigned to collections agencies shown on the bureau for the applicant in the history of the bureau.

A.2.12.38 Applicant Credit Bureau Trades

This is the number of trades in the history of the credit bureau for that applicant. Note that different bureaus store information for varying amounts of time.

A.2.12.39 Applicant Credit Bureau Worst Trades

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Financial Services Lending and Leasing changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

A.2.13 Bankruptcy information

A.2.13.1 Applicant Credit Bureau 11 Bankruptcies

This parameter provides a count of the number of Chapter 11 Bankruptcies the applicant has filed in the stored history of the bureau.

A.2.13.2 Applicant Credit Bureau 13 Bankruptcies

This parameter provides a count of the number of Chapter 13 Bankruptcies the applicant has filed in the stored history of the bureau.

A.2.13.3 Applicant Credit Bureau 7 Bankruptcies

This parameter provides a count of the number of Chapter 7 Bankruptcies the applicant has filed in the stored history of the bureau.

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A.2.13.4 Applicant Credit Bureau Bankruptcies

This parameter provides a count of the number of bankruptcies of any type the applicant has filed in the stored history of the bureau.

A.2.13.5 Applicant Credit Bureau Bkrp Score

The bureaus offer two basic types of scores, a FICO type, and a bankruptcy type. The term FICO score is sometimes used as a generic term for a credit score, but it is supposed to mean that the score is based on an algorithm purchased or licensed from Fair Isaac Corp. In the system, if a score is listed as a FICO score, it is based on a Fair Isaac model. A bankruptcy score is a score that is used to predict the likelihood of a consumer to file bankruptcy. It is provided much like a FICO score.

A.2.13.6 Applicant Credit Bureau Open 11 Bankruptcies

This parameter provides a count of the number of open Chapter 11 Bankruptcies associated with the applicant in the bureau.

A.2.13.7 Applicant Credit Bureau Open 13 Bankruptcies

This parameter provides a count of the number of open Chapter 13 Bankruptcies associated with the applicant in the bureau.

A.2.13.8 Applicant Credit Bureau Open 7 Bankruptcies

This parameter provides a count of the number of open Chapter 7 Bankruptcies associated with the applicant in the bureau.

A.2.13.9 Applicant Credit Bureau Open Bankruptcies

This parameter provides a count of the number of bankruptcies of any type the applicant X has open currently.

A.2.13.10 Applicant Credit Bureau Recent 11 Bankruptcy

For this parameter, "Recent" refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 11 bankruptcy in the last X months.

A.2.13.11 Applicant Credit Bureau Recent 13 Bankruptcy

For this parameter, "Recent" refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 13 bankruptcy in the last X months.

A.2.13.12 Applicant Credit Bureau Recent 7 Bankruptcy

For this parameter, "Recent" refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 7 bankruptcy in the last X months.

A.2.13.13 Applicant Credit Bureau Recent Bankruptcy

For this parameter, "Recent" refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for any kind of bankruptcy in the last X months.

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A.2.13.14 Applicant Has A Prior Bankruptcy

This parameter tracks whether the applicant has indicated a prior bankruptcy based on the checkbox in the the system's Origination module. The prior bankruptcy is set to Y if the checkbox is checked otherwise it has a value of N.

A.2.14 Delinquency Information

A.2.14.1 Applicant Credit Bureau Longest Since Major

This parameter reflects the longest period (in months) a tradeline has been open since the last derog.

A.2.14.2 Applicant Credit Bureau Longest Since Minor

This parameter reflects the longest period (in months) a tradeline has been open since the last minor delinquency.

A.2.14.3 Applicant Credit Bureau Open Longest Since Major

This parameter considers the greatest amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the greatest value returned.

A.2.14.4 Applicant Credit Bureau Open Longest Since Minor

This parameter considers the greatest amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the greatest value returned.

A.2.14.5 Applicant Credit Bureau Open Shortest Since Major

This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the least value returned.

A.2.14.6 Applicant Credit Bureau Open Shortest Since Minor

This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the least value returned.

A.2.14.7 Applicant Credit Bureau Shortest Since Major

This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the parameters (open and closed) with major delinquencies, and reflects the least value returned.

A.2.14.8 Applicant Credit Bureau Shortest Since Minor

This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the parameters (open and closed) with minor delinquencies, and reflects the least value returned.

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A.2.15 <u>Derogatory Trade Information</u>

A.2.15.1 <u>Applicant Credit Bureau Derog 12m Trades</u>

Provides the number of trades that were derogatory in the last 12 months. This includes open and closed trades. These trades may or may not be derogatory now.

A.2.15.2 <u>Applicant Credit Bureau Derog 24m Trades</u>

Provides the number of trades that were derogatory in the last 24 months. This includes open and closed trades. These trades may or may not be derogatory now.

A.2.15.3 <u>Applicant Credit Bureau Derog Now Trades</u>

Provides the number of trades that are derogatory right now. Does this include closed trades?

A.2.15.4 <u>Applicant Credit Bureau Derog Trades</u>

This parameter addresses the number of derogatory trades associated with the applicant. This includes open and closed trades.

A.2.15.5 <u>Applicant Credit Bureau Longest Since Derog</u>

This parameter covers the longest period (in months) since last derog.

A.2.15.6 <u>Applicant Credit Bureau Open Longest Since Derog</u>

This parameter covers the longest period (in months) a tradeline has been open since the last derog.

A.2.15.7 <u>Applicant Credit Bureau Open Shortest Since Derog</u>

This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the open parameters with derogs, and reflects the least value returned.

A.2.15.8 <u>Applicant Credit Bureau Shortest Since Derog</u>

This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the parameters (open and closed) with derogs, and reflects the least value returned.

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Appendix B: Rounding Amounts and Rate Attributes

Rounding Amounts

Generally in the lending industry, computed amounts (interest, fees, costs, and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle Financial Services Lending and Leasing supports the rounding, raising, or cutting off of calculated amounts.

Rounding will increase the resulting amount to the next number up to the second decimal, based on the value of third decimal.

Raising will always increase the resulting amount to the next number up to the second decimal.

Cutting off will always cut the number after the second decimal.

You can choose the rounding method you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_METHOD on the Administration form (Setup menu bar > Administration link > System link > System Parameters link > System tab).

You can choose the rounding factor you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_FACTOR on the Administration form. Currently, the system supports rounding up to two decimals only.

Examples of how resulting amounts differ by RAISE, ROUND, and CUTOFF:

Example 1: Amount: 234.136

Method	Result
Round	234.14
Raise	234.14
Cutoff	234.13

Example 2: Amount: 234.134

Method	Result
Round	234.13
Raise	234.14
Cutoff	234.13

Example 3: Amount: 234.1319999

Method	Result
Round	234.13
Raise	234.14
Cutoff	234.13

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> **Note**
>
> The system rounds only calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

Rate Attributes

The system supports the rounding of the index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth (1/8th) (to keep the index rate in the multiple of .125) or fourth (1/4th) (to keep the index rate in the multiple of 25). The system rounds only the index rate and not the margin or final rate. You can define the index rounding method on the Product tab's Product Definition page for variable rate line of credits.

> **Note**
>
> Index rounding does not apply to fixed rate loans and leases.

The system currently supports the following rounding of methods.

1. NO ROUNDING TO INDEX RATE

2. INDEX RATE ROUNDED TO NEAREST .25

3. INDEX RATE ROUNDED TO NEAREST .125

NO ROUNDING TO INDEX RATE: Select this method for no rounding.

INDEX RATE ROUNDED TO NEAREST .25: Select this method to round up to 1/4th (to keep the index rate in the multiple of .25).

Examples

Current rate:	5.125
Round of rate:	5.25

Current rate:	5.124
Round of rate:	5.00

INDEX RATE ROUNDED TO NEAREST 0.125: Select this method to round up to 1/8th (to keep the index rate in the multiple of 0.125).

Examples:

Current rate:	5.325
Rate rounded to:	5.375

Current rate:	5.312
Rate rounded to:	5.250

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