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# TABLE OF CONTENTS

## CHAPTER 1 : ADMINISTRATION (SYSTEM) FORM

Parameters tab . . . . .	1-2
Parameters tab (System page) . . . . .	1-3
Parameters tab (Organization page) . . . . .	1-4
Parameters tab (Company page) . . . . .	1-6
Lookups tab (Lookups page) . . . . .	1-8
User Defined Tables tab (User Defined Tables page) . . . . .	1-11
Audit Tables tab (Audits page) . . . . .	1-14
Txn Codes tab (Txn Codes page) . . . . .	1-16
Txn Codes sub pages . . . . .	1-19
Data Files tab (File Definitions page) . . . . .	1-25
Error Messages tab (Error Messages page) . . . . .	1-28
Translation tab (Setup Translation page) . . . . .	1-29
Translation tab (Message Translation page) . . . . .	1-31

## CHAPTER 2 : ADMINISTRATION (USER) FORM

Organization tab (Organization page) . . . . .	2-2
Companies tab (Companies page) . . . . .	2-6
Access tab (Data page) . . . . .	2-10
Access tab (Menu page) . . . . .	2-12
Access tab (Screen page) . . . . .	2-13
Access tab (Correspondence page) . . . . .	2-15
Access tab (Setup Security page) . . . . .	2-16
Access tab (Transaction page) . . . . .	2-17
Users tab (Users page) . . . . .	2-19
Printers tab (Printers page) . . . . .	2-24
Bank Details tab (Bank Details page) . . . . .	2-26
Standard Payees tab (Standard Payees page) . . . . .	2-28
Check Details tab (Check Details page) . . . . .	2-30

## CHAPTER 3 : PRODUCT SETUP FORM

Setup master tab . . . . .	3-2
Scoring Parameters tab (Scoring Parameters page) . . . . .	3-2
Index Rates tab (Index Rates page) . . . . .	3-5

## CHAPTER 4 : PRODUCT LEASE SETUP

Products tab (Lease Products page) . . . . .	4-2
Scoring tab (Scoring Models page) . . . . .	4-4
Grades sub page . . . . .	4-7

Scoring tab (Behavioral Scoring Models page) . . . . .	4-9
Fees tab (Fee page) . . . . .	4-12
Checklists tab (Checklists page) . . . . .	4-14
Spreads tab (Spreads page) . . . . .	4-17
Statement tab (Messages page) . . . . .	4-19
Letters tab (Letters page) . . . . .	4-21

## **CHAPTER 5 : QUEUE SETUP FORM**

Setup tab (Action Results page) . . . . .	5-3
Customer Service tab (Customer Service page) . . . . .	5-6
Using the Hard Assigned feature . . . . .	5-9

## **CHAPTER 6 : UTILITIES FORM**

Setup tab (Batch Job page) . . . . .	6-1
Setup tab (Job Holidays page) . . . . .	6-4
Monitor Batch Jobs tab (Match Batch Jobs page) . . . . .	6-5
Monitor Jobs tab (Monitor Jobs page) . . . . .	6-8
Monitor Users tab (Monitor Users page) . . . . .	6-10
Services tab (Services page) . . . . .	6-11
Log Files tab (Log Files page) . . . . .	6-12
Parked Transactions tab (Parked Transactions page) . . . . .	6-13

## **CHAPTER 7 : EVENTS FORM**

Setup tab (Setup page) . . . . .	7-1
Online tab (Online page) . . . . .	7-3
Criteria Details sub page . . . . .	7-5
Action sub page . . . . .	7-6
Batch tab (Batch page) . . . . .	7-7
Criteria Details sub page . . . . .	7-8
Actions sub page . . . . .	7-9
Monitoring events . . . . .	7-10

## **CHAPTER 8 : PRODUCER MANAGEMENT FORM**

Set up tab (Cycles page) . . . . .	8-3
Producer tab (Producers page) . . . . .	8-5
Payment Details sub page . . . . .	8-7
Compensation sub page . . . . .	8-8
Subvention sub page . . . . .	8-10
Transactions sub page . . . . .	8-12
Tracking Attributes sub page . . . . .	8-13
Statements sub page . . . . .	8-14
Contacts sub page . . . . .	8-15
Comments sub page . . . . .	8-16

## **CHAPTER 9 : VENDOR MANAGEMENT FORM**

Setup tab (Vendor Services page) . . . . .	9-1
Setup tab (Cycles page) . . . . .	9-2
Vendors tab (Vendors page) . . . . .	9-4
Vendors tab (Vendors Groups sub page) . . . . .	9-5

Vendors tab (ACH sub page) . . . . .	9-6
Work Orders tab (Work Orders page) . . . . .	9-7
Work Orders tab (Follow-up page) . . . . .	9-9
Invoices tab (Invoices page) . . . . .	9-11

## **CHAPTER 10 : SUBVENTION FORM**

Lease Subvention page . . . . .	10-2
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## **CHAPTER 11 : GENERAL LEDGER FORM**

Setup tab (Translation Definition page) . . . . .	11-2
Setup tab (Attribute Definition page) . . . . .	11-4
Setup tab (Transaction Definition page) . . . . .	11-6
Setup tab (Transaction Links page) . . . . .	11-8
GL Query tab (GL Transactions page) . . . . .	11-10
GL Query (Amortized Transactions page) . . . . .	11-12
Implementation . . . . .	11-13
Worksheet 1: Transaction Mapping . . . . .	11-13
Worksheet 2: Derived Segments Calculation . . . . .	11-14
Exceptions/Assumptions . . . . .	11-14

## **CHAPTER 12 : CORRESPONDENCE FORM**

Setup master tab . . . . .	12-2
Functions tab (System Functions page) . . . . .	12-2
Elements tab (Elements page) . . . . .	12-3
Elements tab (E-Forms Elements page) . . . . .	12-4
Document tab (Documents page) . . . . .	12-5
Document tab (Elements sub page) . . . . .	12-7
Document tab (Templates sub page) . . . . .	12-8
Correspondence tab (Correspondence page) . . . . .	12-9

## **CHAPTER 13 : ACCOUNT DOCUMENT TRACKING FORM**

Set Up. . . . .	13-1
Lookup types . . . . .	13-2

## **APPENDIX A : SUMMARY OF DLS SCORING PARAMETERS**

Glossary . . . . .	A-1
Scoring Parameters by Category . . . . .	A-2
1. Applicant Details / Debt Ratios . . . . .	A-2
2. Loan Details . . . . .	A-4
3. Auto Trades / Inquiries . . . . .	A-4
4. Bank Trades / Inquiries . . . . .	A-5
5. Card Trades / Inquiries . . . . .	A-7
6. Installment Trades / Inquiries . . . . .	A-8
7. Loan Finance Trades / Inquiries . . . . .	A-9
8. Mortgage Trades / Inquiries . . . . .	A-10
9. Retail Trades / Inquiries . . . . .	A-11
10. Revolving Trades . . . . .	A-12
11. Sales Finance Trades / Inquiries . . . . .	A-13
12. Other Trades . . . . .	A-14

13. Bankruptcy information .....	A-18
14. Delinquency Information .....	A-19
15. Derogatory Trade Information.....	A-20

## **APPENDIX B : DLS LATE FEE METHODS DEFINITIONS**

## **APPENDIX C : ROUNDING AMOUNTS AND RATE ATTRIBUTES**

## **APPENDIX D : REPORT DATABASE FORM**

Setting up RDH .....	D-7
RDH Tables page.....	D-7
Business Views page .....	D-9

# CHAPTER 1: ADMINISTRATION (SYSTEM) FORM

The Administration (System) master tab and its pages contain setup data related to the Oracle Daybreak's overall functionality and performance. This data affects the mechanics of the system: how Oracle Daybreak processes work and where it looks for files when completing tasks.

The screenshot shows the Administration (System) form with the System master tab selected. The System Parameters tab is active, displaying a list of parameters with their descriptions, values, and enabled status.

Parameter	Description	Parameter Value	Enabled
ACAPRC_BJ_100_01_DEBUG_LEVEL	ACAPRC_BJ_100_01_DEBUG_LEVEL	0	<input type="checkbox"/>
ACA_PAYMENT_AUTO_LOAD	DO AUTO PAYMENT LOAD FROM ACCOUNT ACH	Y	<input checked="" type="checkbox"/>
ACA_PRENOTE_DAYS	NUMBER OF DAYS FOR PRENOTE TO OCCUR FOR ACCOUNT ACH	0	<input checked="" type="checkbox"/>
ACA_PRE_PROCESS_DAYS	NUMBER OF DAYS BEFORE DRAFT DAY FOR ACCOUNT ACH PROCESS	2	<input checked="" type="checkbox"/>
ACH_PAYEE_PRENOTE_DAYS	NUMBER OF DAYS FOR PRENOTE TO OCCUR FOR PRODUCER/VENDOR ACH	0	<input checked="" type="checkbox"/>
AGE_APPROVED_CONDITIONED_DAYS	NUMBER OF DAYS FOR APPROVED AND CONDITION APPLICATION TO AGE	0	<input checked="" type="checkbox"/>
AGE_CONTRACT_DAYS	NUMBER OF DAYS FOR CONTRACT TO AGE	30	<input checked="" type="checkbox"/>
CHECK_PRINT_PREVIEW	SET YES TO PREVIEW THE AP CHECK IN PDF(YES/NO)	N	<input checked="" type="checkbox"/>
CMN_AMOUNT_ROUND_FACTOR	SET THE AMOUNT ROUNDING FACTOR TO APPLY AFTER CALCULATION	.01	<input checked="" type="checkbox"/>
CMN_AMOUNT_ROUND_METHOD	SET THE AMOUNT ROUNDING METHOD TO APPLY AFTER CALCULATION	ROUND	<input checked="" type="checkbox"/>
CMN_APP_ACC_TITLE_FN_LN	APP/ACCOUNT TITLE WITH (YES)FIRST/LAST NAME (NO)LAST/FIRST NAME	Y	<input checked="" type="checkbox"/>

The Administration form's System master tab contains the following tabs:

- Parameters
- Lookups
- User Defined Tables
- Audit Tables
- Txn Codes
- Data Files
- Error Messages
- Translation

All System tabs allow you to control the behavior of the system from a technical perspective; for example, determine values in List of Values dialog boxes, define what information is audited, and record default values. i-flex solutions provides default values on all these pages.

## Parameters tab

System parameters define information or values used throughout Oracle Daybreak. They act as switches that control the manner in which a function is implemented, or whether or not Oracle Daybreak performs a particular task. Parameters are used throughout Oracle Daybreak 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 Oracle Daybreak system files, the URLs for the report and image servers, and other administration controlled data. Some of the system parameters are setup when Oracle Daybreak is installed, but the values associated with the parameters will need to be reviewed and maintained.

There are three types of parameters in Oracle Daybreak, divided what part of the Oracle Daybreak system they affect:

Type of paramter:	Paramter range:
System parameters	These parameters apply to the entire system. Examples: batch processes, archiving, aging, and so on.
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 and so on.

As a result, the Parameters tab contains the following three pages:

- System page
- Organization page
- Company page

Many parameter values are restricted based on a system lookup.



## Parameters tab (System page)

The System page 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 Oracle Daybreak server file locations and data purging configuration.

**CAUTION:** These parameters can be defined only once. Changing the values of any of these parameters affects all related Oracle Daybreak processing.

### To set up the System page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Parameters** tab, then choose the **System** sub tab.

Parameter	Description	Parameter Value	Enabled
ACAPRC_BJ_100_01_DEBUG_LEVEL	ACAPRC_BJ_100_01_DEBUG_LEVEL	0	<input type="checkbox"/>
ACA_PAYMENT_AUTO_LOAD	DO AUTO PAYMENT LOAD FROM ACCOUNT ACH	Y	<input checked="" type="checkbox"/>
ACA_PRENOTE_DAYS	NUMBER OF DAYS FOR PRENOTE TO OCCUR FOR ACCOUNT ACH	0	<input checked="" type="checkbox"/>
ACA_PRE_PROCESS_DAYS	NUMBER OF DAYS BEFORE DRAFT DAY FOR ACCOUNT ACH PROCESS	2	<input checked="" type="checkbox"/>
ACH_PAYEE_PRENOTE_DAYS	NUMBER OF DAYS FOR PRENOTE TO OCCUR FOR PRODUCER/VENDOR ACH	0	<input checked="" type="checkbox"/>
AGE_APPROVED_CONDITIONED_DAYS	NUMBER OF DAYS FOR APPROVED AND CONDITION APPLICATION TO AGE	0	<input checked="" type="checkbox"/>
AGE_CONTRACT_DAYS	NUMBER OF DAYS FOR CONTRACT TO AGE	30	<input checked="" type="checkbox"/>
CHECK_PRINT_PREVIEW	SET YES TO PREVIEW THE AP CHECK IN PDF(YES/NO)	N	<input checked="" type="checkbox"/>
CMN_AMOUNT_ROUND_FACTOR	SET THE AMOUNT ROUNDING FACTOR TO APPLY AFTER CALCULATION	.01	<input checked="" type="checkbox"/>
CMN_AMOUNT_ROUND_METHOD	SET THE AMOUNT ROUNDING METHOD TO APPLY AFTER CALCULATION	ROUND	<input checked="" type="checkbox"/>
CMN_APP_ACC_TITLE_FN_LN	APP/ACCOUNT TITLE WITH (YES)FIRST/LAST NAME (NO)LAST/FIRST NAME	Y	<input checked="" type="checkbox"/>

- 3 In the **System Parameters** block, enter the following information:

#### In this field:

**Parameter\***

**Description\***

**Parameter Value**

**Enabled**

#### Do this:

Select the system parameter (required).

View the system parameter description (display only).

**\*Note:** You can search for a particular system parameter using both or either of these fields and the Enter-Query mode.

Enter the value for the system parameter (required).

Select to enable the parameter.

- 4 Save your entry.

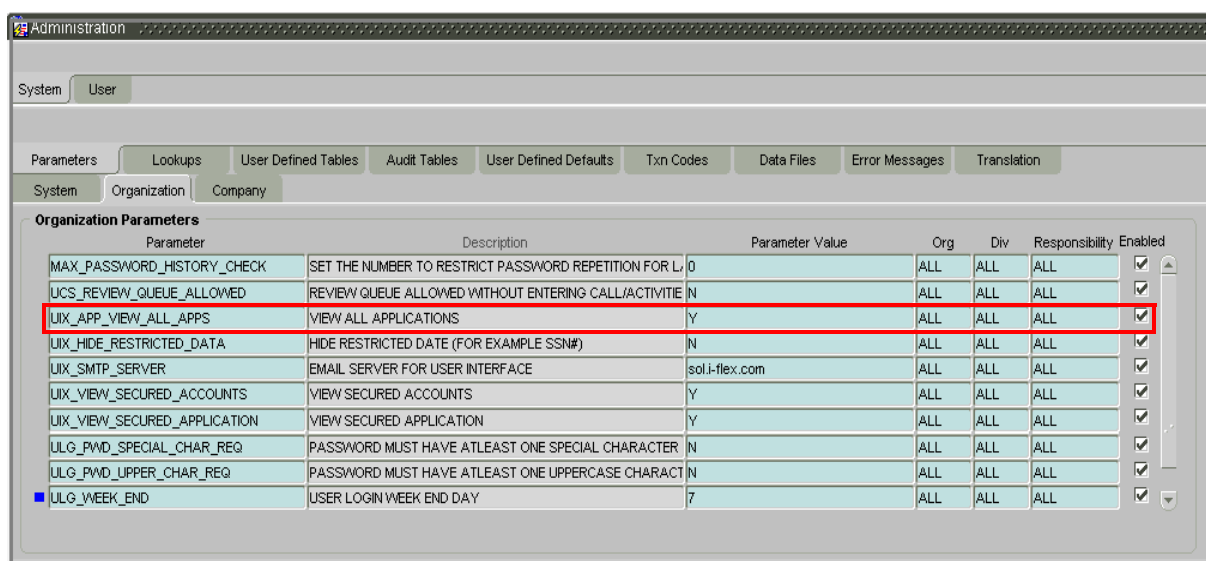
## Parameters tab (Organization page)

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

When determining which parameter to use, Oracle Daybreak 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.

### Example

Assume the organization parameter `UIX_APP_VIEW_ALL_APPS` (VIEW ALL APPLICATIONS) has been defined as follows:



Parameter	Description	Parameter Value	Org	Div	Responsibility	Enabled
MAX_PASSWORD_HISTORY_CHECK	SET THE NUMBER TO RESTRICT PASSWORD REPETITION FOR L	0	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UCS_REVIEW_QUEUE_ALLOWED	REVIEW QUEUE ALLOWED WITHOUT ENTERING CALL/ACTIVITIE	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_APP_VIEW_ALL_APPS	VIEW ALL APPLICATIONS	Y	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_HIDE_RESTRICTED_DATA	HIDE RESTRICTED DATE (FOR EXAMPLE SSN#)	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_SMTP_SERVER	EMAIL SERVER FOR USER INTERFACE	sol.i-flex.com	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_VIEW_SECURED_ACCOUNTS	VIEW SECURED ACCOUNTS	Y	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_VIEW_SECURED_APPLICATION	VIEW SECURED APPLICATION	Y	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_PWD_SPECIAL_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE SPECIAL CHARACTER	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_PWD_UPPER_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE UPPERCASE CHARACT	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_WEEK_END	USER LOGIN WEEK END DAY	7	ALL	ALL	ALL	<input checked="" type="checkbox"/>

Oracle Daybreak uses these two parameters to determine which users have the ability to view all applications:

- If a SSC user with a responsibility of SUPERUSER was using the Lending menu's Underwriting form, the system will return with a value N, and Oracle Daybreak will not allow the user to view all applications
- If a DSC user (one within an organization defined as ALL) with a responsibility of SUPERUSER, was using the Lending menu's Underwriting form, the system will return with a value Y, and Oracle Daybreak will allow the user to view all applications.

**Note:** Be aware that while Oracle Daybreak 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 only want to define this parameter based on organization or a division.

## To set up the Organization page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Parameters** tab, then choose the **Organization** sub tab.

Parameter	Description	Parameter Value	Org	Div	Responsibility	Enabled
MAX_PASSWORD_HISTORY_CHECK	SET THE NUMBER TO RESTRICT PASSWORD REPETITION FOR L	0	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UCS_REVIEW_QUEUE_ALLOWED	REVIEW QUEUE ALLOWED WITHOUT ENTERING CALL/ACTIVITE	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_APP_VIEW_ALL_APPS	VIEW ALL APPLICATIONS	Y	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_HIDE_RESTRICTED_DATA	HIDE RESTRICTED DATE (FOR EXAMPLE SSN#)	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_SMTP_SERVER	EMAIL SERVER FOR USER INTERFACE	sol.i-flex.com	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_VIEW_SECURED_ACCOUNTS	VIEW SECURED ACCOUNTS	Y	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_VIEW_SECURED_APPLICATION	VIEW SECURED APPLICATION	Y	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_PWD_SPECIAL_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE SPECIAL CHARACTER	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_PWD_UPPER_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE UPPERCASE CHARACT	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_WEEK_END	USER LOGIN WEEK END DAY	7	ALL	ALL	ALL	<input checked="" type="checkbox"/>

- 3 In the **Organization Parameters** block, enter the following information:

### In this field:

### Do this:

**Parameter\***  
**Description\***

Select the system parameter (required).  
View system parameter description (display only).  
**\*Note:** You can search for a particular organization parameter using both or either of these fields and the Enter-Query mode.

**Parameter Value**  
**Org**

Enter the value for the system parameter (required).  
Select the organization for which the parameter will be valid (required).

**Div**

Select the department for which the parameter will be valid (required).

**Responsibility**

Select the responsibility for which the parameter will be valid (required).

**IMPORTANT:** In selecting which organization parameter to use, Oracle Daybreak searches for a best match using the following attributes:

- 1 Organization
- 2 Division
- 3 Responsibility

For this reason, i-flex solutions recommends creating one version of each organization parameter where ALL is these fields.

**Enabled**

Select to enable the parameter.

- 4 Save your entry.

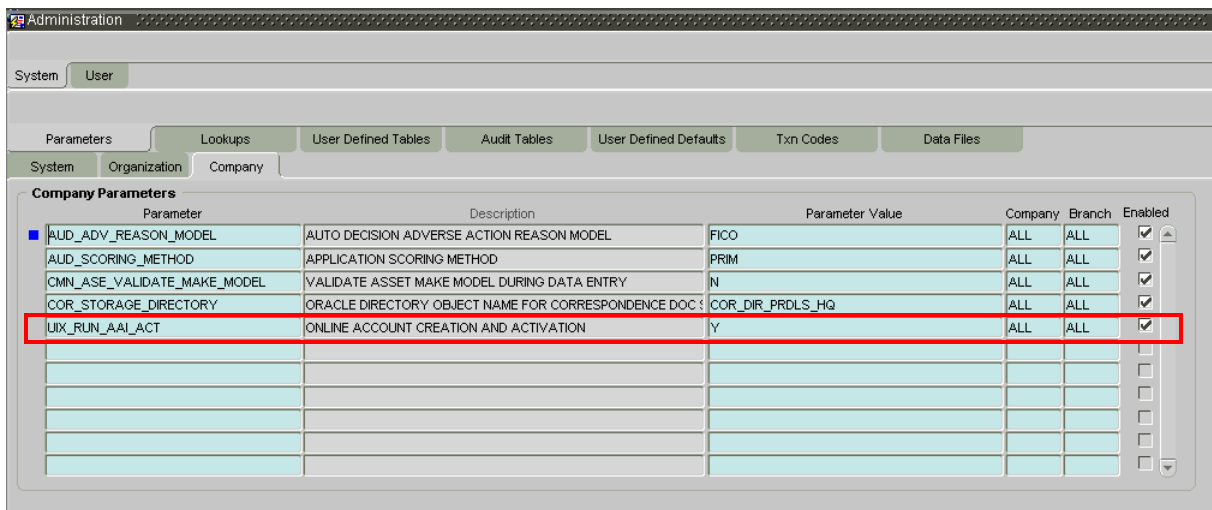
## Parameters tab (Company page)

The parameters on the Company page control Oracle Daybreak 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, Oracle Daybreak 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.

### Example

Assume the company parameter `UIX_RUN_AAI_ACT` (ONLINE ACCOUNT CREATION AND ACTIVATION) has been defined as:



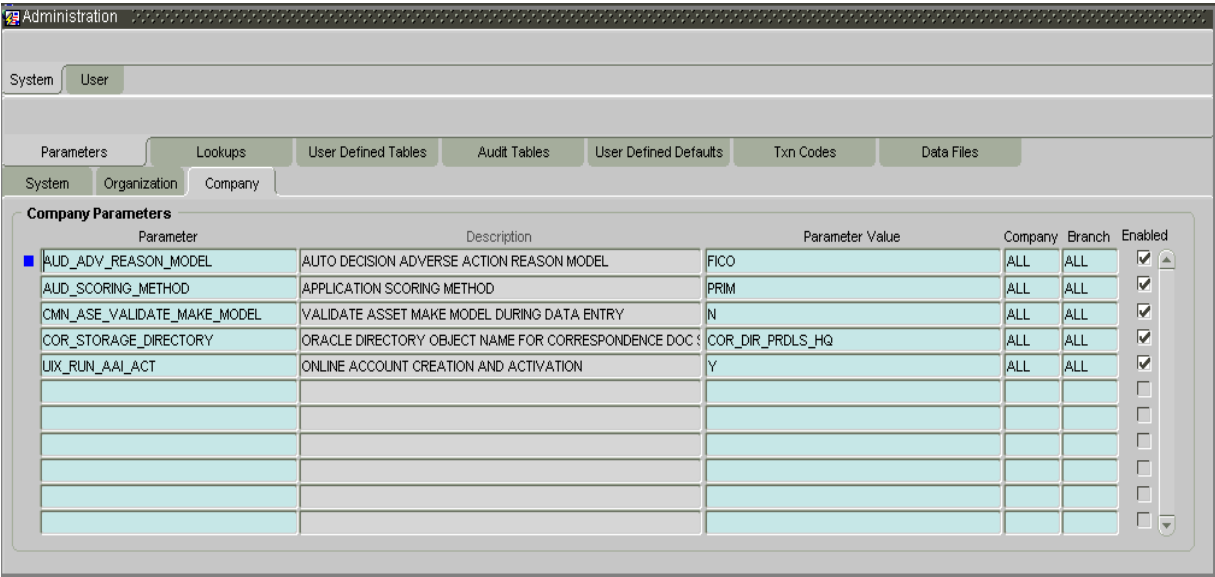
Parameter	Description	Parameter Value	Company	Branch	Enabled
AUD_ADV_REASON_MODEL	AUTO DECISION ADVERSE ACTION REASON MODEL	FICO	ALL	ALL	<input checked="" type="checkbox"/>
AUD_SCORING_METHOD	APPLICATION SCORING METHOD	PRIM	ALL	ALL	<input checked="" type="checkbox"/>
CMN_ASE_VALIDATE_MAKE_MODEL	VALIDATE ASSET MAKE MODEL DURING DATA ENTRY	N	ALL	ALL	<input checked="" type="checkbox"/>
COR_STORAGE_DIRECTORY	ORACLE DIRECTORY OBJECT NAME FOR CORRESPONDENCE DOC	COR_DIR_PRDLS_HQ	ALL	ALL	<input checked="" type="checkbox"/>
UIX_RUN_AAI_ACT	ONLINE ACCOUNT CREATION AND ACTIVATION	Y	ALL	ALL	<input checked="" type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>

Oracle Daybreak uses these two parameters to determine whether to create and activate an account online.

- When processing items for the company SSFC, Oracle Daybreak will return a value N and not create and activate an account online.
- When processing items for the company DCC, a company within the value ALL, Oracle Daybreak will return with a value Y and create and activate an account online.

To set up the Company page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Parameters** tab, then choose the **Company** sub tab.



- 3 In the **Company Parameters** block, enter the following information:

In this field:

Do this:

**Parameter\***  
**Description\***

Select the system parameter (required).  
View the system parameter description (display only).  
**\*Note:** You can search for a particular company parameter using both or either of these fields and the Enter-Query mode.

**Parameter Value**  
**Company**

Enter the value for the system parameter (required).  
Select the portfolio company for which the parameter will be valid (required).

**Branch**

Select the portfolio branch for which the parameter will be valid (required).

**IMPORTANT:** In selecting which company parameter to use, Oracle Daybreak searches for a best match using the following attributes:

- 1 Company
- 2 Branch

For this reason, i-flex solutions recommends creating one version of each company parameter where ALL is the value in these fields.

**Enabled**

Select to enable the parameter.

- 4 Save your entry.

## Lookups tab (Lookups page)

The Lookups page defines the contents in many of the Lists of Values (LOV) dialog boxes used throughout Oracle Daybreak. Fields that make use of a List of Values will only accept entries that are stored on this page.

**Note:** Data-related List of Value dialog boxes (for example, LOVs containing account numbers or vendor numbers) do not use the Lookups page. If a field has a LOV with a lookup file attached to it, Oracle Daybreak displays the file name in a yellow hint box when you position the mouse cursor over the field. In the example below, the lookup file for the Class field is APL\_CUS\_CLASS\_TYPE\_CD.

The screenshot displays the 'Lookups' tab in the Oracle Daybreak Administration interface. It is divided into two main sections: 'Lookup Type' and 'Lookup Code'.

**Lookup Type Section:**

Lookup Type	Description	System Defined	Yes	No	Enabled
AMOUNT_ROUND_METHOD_CD	AMOUNT ROUNDING METHOD CODES	<input type="radio"/>	<input type="radio"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
APL_CUS_CLASS_TYPE_CD	APPLICANT/CUSTOMER CLASSIFICATION CODES (SUB CODE USED FOR SECURED)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
APL_ETHNIC_CD	ETHNICITY CODE	<input type="radio"/>	<input type="radio"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**Lookup Code Section:**

Lookup Code	Description	Sort	Sub Code	System Defined	Yes	No	Enabled
EMP	EMPLOYEE	1	SECURED	<input checked="" type="radio"/>	<input type="radio"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
UNDEFINED	NORMAL	2		<input type="radio"/>	<input type="radio"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SBL	SMALL BUSINESS	3		<input type="radio"/>	<input type="radio"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

The 'Lookup' dialog box in the foreground shows a list of lookup codes: EMPLOYEE, NORMAL, and SMALL BUSINESS. The 'Class' field in the background application form is highlighted with a red box, and a red line connects it to the 'APL\_CUS\_CLASS\_TYPE\_CD' lookup type in the main table.

The Lookups page contains two blocks: **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 Type** block, **System Defined Yes**) is one that is critical to Oracle Daybreak and can not be changed. However, you can still modify the lookup type description and the lookup code description on the Lookups page.

A *user-defined lookup type* (**Lookup Type** block, **System Defined No**) is one that can be modified, depending on a user's business needs. You cannot modify the lookup type, lookup code, and system 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* (**Lookup Code** block, **System Defined Yes**) is one on which Oracle Daybreak processing is dependent. Without this lookup code, the process produces incorrect results or fails.

A *user-defined lookup code* (**Lookup Code** block, **System Defined No**) is one that can be defined or altered by a user.

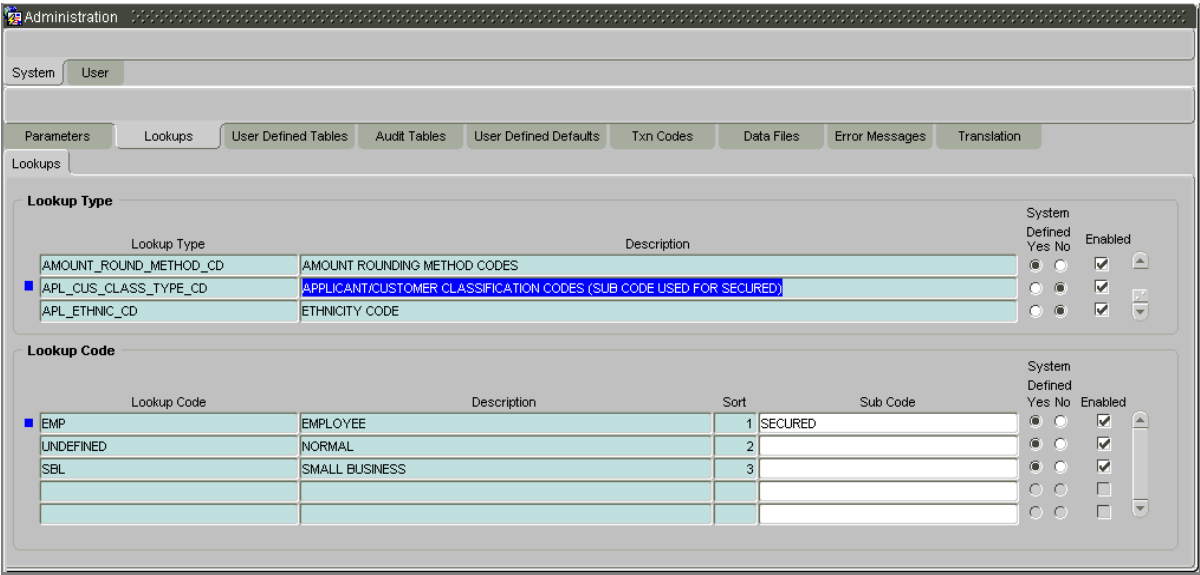
**WARNING:** System-defined lookup types are required by Oracle Daybreak. The related lookup codes will also be system defined. If you update and save a system-defined lookup type as a user-defined-lookup type (that is, change the System Defined button from Yes to a No in the Lookup Type block), Oracle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

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Lookups** tab.



- 3 In the **Lookup Types** block, enter the following information:

In this field:	Do this:
<b>Lookup Type</b>	Enter the lookup type (required).
<b>Description</b>	Enter the description for the lookup type (required).
System Defined? Yes No	Select “Yes” if the lookup type is system defined.
Enabled	Select to enable the lookup type.

- 4 In the **Lookup Code** block, enter the individual values that a field or process using the related lookup type may have.

In this field:	Do this:
<b>Lookup Code</b>	Enter the lookup code. These are solely dependent on the function of the Lookup Type (required).
<b>Description</b>	Enter the lookup code description. This may be changed as required by your business (required).
<b>Sort</b>	Enter the sort order for the lookup code. This determines the order these lookup codes are displayed or processed. (required).
Sub Code	Enter the sub code for the lookup code (optional).
System Defined? Yes No	If <b>Yes</b> is selected, the lookup type is system defined. System defined lookup codes cannot be modified, other than to change the Description or Sort fields. If <b>No</b> is selected, the lookup type is not system defined and the code can be modified.
Enabled	Select to enable the lookup code.

- 5 Save your entry.



## User Defined Tables tab (User Defined Tables page)

The User Defined Tables page allows you to maintain user-defined tables, such as the data attributes Oracle Daybreak uses on its Search pages.

The screenshot shows the 'User Defined Tables' page in Oracle Daybreak. The 'User Defined Tables' tab is selected. The page displays a table configuration for 'SEARCH\_APP\_APPLICATIONS' with a SQL statement 'SELECT APP\_AAD\_ID FROM APPLICATIONS WHERE'. Below this, the 'User Defined Table Attributes' section lists attributes like APP\_NBR, APP\_DT, APP\_STATUS\_CD, APP\_SUB\_STATUS\_CD, and APP\_UNDERWRITER\_USR\_CODE. A red box highlights these attributes, and a red arrow points from this box to the 'Search Criteria' section below. The 'Search Criteria' section shows a list of criteria with comparison operators, where 'APPLICATION #' is set to 'LIKE'.

Attribute	Description	Sub Attribute	Data Type	Length	LOV Type	Ind	Lookup Type	Sort	Enabled
APP_NBR	APPLICATION #		CHARACTER	30			UNDEFINED	1	<input checked="" type="checkbox"/>
APP_DT	APPLICATION DT		DATE	10			UNDEFINED	2	<input checked="" type="checkbox"/>
APP_STATUS_CD	APPLICATION STATUS		CHARACTER	30	LOOKUP		APP_STATUS_CD	3	<input checked="" type="checkbox"/>
APP_SUB_STATUS_CD	APPLICATION SUB STATUS		CHARACTER	30	LOOKUP		APP_SUB_STATUS_C	4	<input checked="" type="checkbox"/>
APP_UNDERWRITER_USR_CODE	UNDERWRITER		CHARACTER	30			UNDEFINED	5	<input checked="" type="checkbox"/>

Criteria	Comparison Operator	Value
APPLICATION #	LIKE	
APPLICATION DT	>=	
APPLICATION STATUS	LIKE	
APPLICATION SUB STATUS	LIKE	
UNDERWRITER	LIKE	
PRODUCT	LIKE	
APPLICANT LAST NAME	LIKE	
APPLICANT SSN	=	
VIN	LIKE	
YEAR	=	
MAKE	LIKE	
MODEL	LIKE	
ASSET TYPE	LIKE	
PRODUCER #	LIKE	
PRODUCER NAME	LIKE	

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 product, funding, and collateral types.

After the creating the user-defined tables, Oracle Daybreak sorts the attributes to make using the system easier. These details are used with different functions of Oracle Daybreak, including:

- Searching of accounts
- Tracking of follow-up items
- Creating details in bankruptcy, foreclosure/repossession, and deficiency.

**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 i-flex solutions, as changing them would require changes to existing code for the expected results to be implemented. As a rule of thumb, it's better to add or disable information on the User Defined Tables page than to edit existing entries.

Please refer to the Excel file **Appendix\_Flex\_Attributes** for the definition and function of individual user-defined tables.

### To set up the User Defined Tables page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **User Defined Tables** tab.

- 3 In the **User Defined Tables** block, enter the following information:

#### In this field:

**Table**  
**User table Type**  
  
**Description**  
**View Name**  
  
**Product Type**  
**SQL Statement**

#### Do this:

Enter the user-defined table name (required).  
 Select the user-defined table type. This determines where and how the related data is being used (required).  
 Enter the description for user-defined table (required).  
 Enter the view name. (Consult your implementation coordinator as to use) (required).  
 Select the product for the user-defined table (required).  
 Enter the SQL version of the statement (required).

<b>Funding Type</b>	Select the funding type associated with the user-defined table (required).
<b>Collateral Type</b>	Select the collateral type associated with the user-defined table (required).
<b>Sort</b>	Enter the sort order for the user-defined table relative to other tables of the same type (required).
System Defined? Yes No	If <b>Yes</b> is selected, the entry is system defined. System defined entries cannot be modified. If <b>No</b> is selected, the entry is not system defined and it can be modified.
Enabled	Select to enable the user-defined table (optional).

- 4 In the **User Defined Table Attributes** block, enter the following information:

<b>In this field:</b>	<b>Do this:</b>
<b>Attribute</b>	Enter the user-defined table attribute (required).
<b>Description</b>	Enter the description for the user-defined table attribute (required).
Sub Attribute	Enter the sub-attribute for the attribute (sub attributes are used to associate related attributes) (optional).
<b>Data Type</b>	Select the data type for the attribute (CHARACTER, NUMBER, or DATE) (required).
<b>Length</b>	Enter the maximum length of the user-defined table attribute (required).
LOV Type	Select the list of value (LOV) type for the user-defined table attribute (optional).
LOV Validation Ind	Select to enable LOV validation of the user-defined table attribute (This indicates whether the data must come from the LOV) (optional).
Lookup Type	Enter the lookup type of the LOV associated with the user-defined table attribute (optional).
<b>Sort</b>	Enter 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 (required).
System Defined? Yes No	If <b>Yes</b> is selected, the entry is system defined. System defined entries cannot be modified. If <b>No</b> is selected, the entry is not system defined and it can be modified.
Enabled	Select to enable the user-defined table attribute so the attribute will be considered when creating new instances of the User Defined Table (optional).
Default Value	Enter the default value for the user-defined table attribute (optional).
<b>Operator</b>	Select the operator for the user-defined table attribute (required).

## Audit Tables tab (Audits page)

Oracle Daybreak allows you to track changes in the database during lease origination on the Underwriting and Funding forms. This includes the tracking of:

- Account status history
- Audit history of specified fields.

The Audit Tables tab (Audit page) records the tables and columns requiring an audit. Oracle Daybreak stores the following details for the fields you want to audit for changes:

- Current value in field
- New value field
- Oracle Daybreak user who changed the field's content
- Date and time the change was made

Based on the Audits page setup, the changes can be tracked on the Verification (9) master tab's Audits page on the Underwriting and Funding form.

Oracle Daybreak automatically generates scripts when you choose Generate on the Audit Tables tab (Audit page). This needs to be done only once at the time of setup. Once you determine which tables and columns to audit, choosing Generate creates database triggers, which when applied to the database will capture the data. The data is available on the lease origination forms.

### To set up the Audit Table page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Audit Tables** tab.

The screenshot displays the 'Administration' window with the 'Audit Tables' tab selected. The 'Audit Tables' section contains a table with the following data:

Table	Description	Primary Key 1	Primary Key 2	Primary Key 3	Primary Key 4	Enabled
APPLICATIONS	APPLICATIONS DETAILS	APP_AAD_ID				<input checked="" type="checkbox"/>
APPLICANTS	APPLICANTS DETAILS	APL_AAD_ID	APL_ID			<input checked="" type="checkbox"/>
APPLICANT_ADDRESS	APPLICANT_ADDRESS DETAILS	APA_AAD_ID	APA_APL_ID	APA_ID		<input checked="" type="checkbox"/>

Below the table, the 'Display Description' is set to 'APPLICATION #' and the 'Display Column' is set to 'APP\_NBR'. A 'Generate' button is located in the top right corner of the table section.

The 'Audit Columns' section contains a table with the following data:

Column	Description	Data Type	Enabled
APP_STATUS_CD	STATUS	CHARACTER	<input checked="" type="checkbox"/>
APP_SUB_STATUS_CD	SUB STATUS	CHARACTER	<input checked="" type="checkbox"/>
APP_CONTRACT_DT	CONTRACT DT	DATE	<input checked="" type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

- 3 In the **Audit Tables** block, select the auditable table from the following information:

In this field:	Do this:
Table	View the table name on which audit trigger needs to be created (Oracle Daybreak table being audited) (display only).
<b>Description</b>	Enter the table description (required).
Primary Key 1	View the table primary key column 1 (These columns define how to access the data in the table) (display only).
Primary Key 2	View the table primary key column 2 (display only).
Primary Key 3	View the table primary key column 3 (display only).
Primary Key 4	View the table primary key column 4 (display only).
<b>Display Description</b>	Enter the column description to be displayed on audit screen (required).
<b>Display Column</b>	Enter the table column to be displayed on audit screen (required).
Enabled	Select to enabled the audit table so it will be considered when generating the database triggers.

- 4 In the **Audit Columns** block, select the auditable column from the following information:

In this field:	Do this:
<b>Column</b>	Enter the column name on which audit needs to be created (Column in the table being audited) (required).
<b>Description</b>	Enter the column description (description of the data contained in the column) (required).
Data Type	View the data type for the attribute (display only).
Enabled	Select to enable the audit column.

- 5 Choose **Generate** to create auditing trigger scripts.
- 6 Save your entry.

## Txn Codes tab (Txn Codes page)

Oracle Daybreak 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 Txn (Transaction) Codes page catalogs and defines these core Oracle Daybreak actions.

Oracle Daybreak 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 Oracle Daybreak are as follows:

<b>Super Group Type:</b>	<b>Description:</b>
TXN	ACCOUNT MONETARY TXN These transactions codes affect the monetary value of accounts in Oracle Daybreak; for example, activating accrual of interest, the assessment of fees, and closing the account.
TNM	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 driver’s license, or adding information for automated clearing house (ACH).
TAM	AMORTIZATION TXN These transaction codes affect the amortized balances of the accounts in Oracle Daybreak.
PRO	PRODUCER MONETARY TXN These transaction codes relate to the monetary transactions that apply to the Oracle Daybreak producers (or “dealers”).
ITM	ITEMIZATION TXN These transaction codes affect the itemization of accounts within Oracle Daybreak.
FUN	FUNDING TXN These transaction codes affect the funding of accounts within Oracle Daybreak.
MEN	MENU ITEM These transaction codes control a user’s access to Oracle Daybreak menus, forms, and first level tabs.
TCN	ACCOUNT CONDITION TXN These transaction codes control a user’s ability to open and close account conditions.
COR	CORRESPONDENCES These transaction codes relate to Oracle Daybreak correspondences.
LUL	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 Oracle Daybreak tool bar.
TEM	<p>ESCROW MONETARY TRANSACTIONS</p> <p>These transaction codes affect the monetary value of escrow accounts in Oracle Daybreak; for example, disbursing escrow to a customer, disbursing escrow to insurance, and receiving payment.</p>
TEN	<p>ESCROW NON MONETARY TRANSACTIONS</p> <p>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.</p>
FST	<p>FEE ASSESSMENTS</p> <p>These transactions codes determine if fees are to be applied, such as nonsufficient funds fees or membership fees.</p>
TES	<p>ESCROW ANALYSIS AND DISBURSEMENTS</p> <p>These transaction codes allow for reviewing and approving escrow analysis, stopping an escrow override, and posting escrow disbursement.</p>

The Transaction Code block records the following about each transaction in a super group.

- Is the transaction monetary or nonmonetary?
- Does Oracle Daybreak complete the transaction in real time or later as a batch process?
- Does Oracle Daybreak perform this transaction automatically or can a user complete the transaction manually (Is the transaction available on the Maintenance (3) master tab on the Customer Service form?)
- Is the transaction to appear on customer statements?
- Does the transaction effect the general ledger?
- Is the transaction in use (enabled)?

Three sub pages, Parameters, Access Grid, and Products, 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.

### To set up the Txn Codes page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Txn Codes** tab.

Administration

System User

Parameters Lookups User Defined Tables Audit Tables User Defined Defaults Txn Codes Data Files

Txn Codes

Transaction Super Groups

Super Group: ACCOUNT MONETARY TXN

Transaction Codes

Txn Code	Description	Group	Txn/Bal Type	Statement Txn Type	Action	Monetary	Batch	Stmt Print	Enabled
ANN	ANNIVERSARY		NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ANN_REV	REVERSE ANNIVERSARY		NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
CTD	CYCLE TO DATE		NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DDCHANGE	DUE DATE CHANGE		NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DDCHANGE_REV	REVERSE DUE DATE CHANGE		NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DDT	BILL/DUE DATE		NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DDT_REV	REVERSE DUE DATE		NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Parameters Access Grid Products

Transaction Parameters

Parameter	Default	Sort	Displayed? Yes No	Required? Yes No
EFFECTIVE DATE		1	<input checked="" type="radio"/> <input type="radio"/>	<input checked="" type="radio"/> <input type="radio"/>
			<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/>
			<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/>

- 3 In the **Transaction Super Group** block, select the **Super Group**.

- 4 In the Transaction Codes block, enter the following information:

**In this field:**

**Do this:**

**Txn Code**

Enter the transaction code (required).

**Description**

Enter the description for the transaction (required).

**Group**

Select the transaction group (the group within the Transaction Super Group that the transaction code belongs to) (required).

**Txn/Bal Type**

Select the transaction / balance type affected by the Transaction (required).

**Statement Txn Type**

Select the statement transaction type (how the transaction should appear on the customer statement) (required).

**Action**

Select the action type code for the transaction (what action will take place when the transaction occurs) (required).

- 5 If the transaction is a monetary transaction, select **Monetary**. If the transaction is a non-monetary transaction, clear this box.
- 6 If the transaction is to be performed in a batch process, select **Batch**.
- 7 If the transaction is a manual transaction (available through the Maintenance tab), select **Manual**. If you define a transaction as manual, i-flex solutions recommends that the transaction that reverses it also be defined as manual.
- 8 If the transaction is to be printed on customer statements, select **Stmt Print**.
- 9 If the transaction is a general ledger transaction, select **GL**.



- 10 If the **System Defined? Yes** is selected, the entry is system defined. System defined entries cannot be modified. If the **System Defined? No** is selected, the entry is not system defined and it can be modified.
- 11 Select **Enabled** to enable the transaction.
- 12 Save your entry.

## Txn Codes sub pages

The Txn Codes page contains three sub pages: **Parameters** sub page, **Access Grid** sub page, and **Products** sub page.

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

## Parameters sub page

The Parameters sub page allows you to define the parameter information for the associated transaction. The Parameters sub page applies exclusively to these super groups:

- ACCOUNT MONETARY TXN
- ACCOUNT NON MONETARY TXN
- SECURITIZATION TXN
- ESCROW MONETARY TRANSACTIONS
- ESCROW NON MONETARY TRANSACTIONS

(For manual transactions, these are the parameters loaded when you choose **Load Parameters** on the Maintenance page on the Customer Service form.)

**CAUTION:** Please treat the Parameters sub page as containing view only information. This is very sensitive data and should not be changed without first consulting i-flex solutions.

**To set up the Parameters sub page**

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Txn Codes** tab, then choose the **Parameters** sub tab.

The screenshot shows the 'Administration' window with the 'System' tab selected. Under the 'Txn Codes' sub-tab, the 'Transaction Super Groups' dropdown is set to 'ACCOUNT MONETARY TXN'. The 'Transaction Codes' table lists several codes with their descriptions, groups, and actions. Below this, the 'Parameters' sub-tab is active, showing the 'Transaction Parameters' section with a table for defining parameters like 'EFFECTIVE DATE'.

Txn Code	Description	Group	Txn/Bal Type	Statement Txn Type	Action	Monetary	Batch	Stmt Print	Manual	GL	Enabled
ANN	ANNIVERSARY		NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ANN_REV	REVERSE ANNIVERSARY		NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
CTD	CYCLE TO DATE		NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DDCHANGE	DUE DATE CHANGE		NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DDCHANGE_REV	REVERSE DUE DATE CHANGE		NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DDT	BILL DUE DATE		NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DDT_REV	REVERSE DUE DATE		NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Parameter	Default	Sort	Displayed?	Required?
			Yes No	Yes No
EFFECTIVE DATE		1	<input checked="" type="radio"/> <input type="radio"/>	<input checked="" type="radio"/> <input type="radio"/>
			<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/>
			<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/>
			<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/>

- 3 Enter the following information in the **Transaction Parameters** block:

In this field:	Do this:
Parameter	Select the parameter for the transaction code chosen above (required).
Default	Enter the default value for the transaction parameter (value to initially populate, or used if no value is supplied) (optional).
Sort	Enter the sort order for the transaction parameter (required).
Displayed? Yes No	Choose “Yes” if the parameter is displayed (in current use).
Required? Yes No	Choose “Yes” if the parameter is required (You must choose Yes, as empty values are not allowed).

- 4 Save your entry.

## Access Grid sub page

The Access Grid sub page 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 page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Txn Codes** tab, then choose the **Access Grid** sub tab.

The screenshot shows the 'Administration' window with the 'Txn Codes' tab selected. The 'Transaction Super Groups' section shows 'ACCOUNT MONETARY TXN' selected. The 'Transaction Codes' table lists various transaction codes and their details. Below this, the 'Transaction User Access Definition' block is visible, showing a table with columns for Access Type, Access Value, Allowed? (Yes/No), and System Defined? (Yes/No).

Txn Code	Description	Group	Txn/Bal Type	Statement Txn Type	Action	Monetary	Batch	Manual	Print	GL	System Defined	Yes	No	Enabled
ACCOUNT_CLOSE	ACCOUNT CLOSE	ACCOUNT OPEN CLOS	NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCOUNT_CLOSE_REV	REVERSE ACCOUNT CLOSE	ACCOUNT OPEN CLOS	NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_START	START ACCRUAL	ACCRUAL STOP	NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_START_REV	REVERSE START ACCRUAL	ACCRUAL STOP	NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_STOP	STOP ACCRUAL	ACCRUAL STOP	NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_STOP_REV	REVERSE STOP ACCRUAL	ACCRUAL STOP	NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACTIVE	ACTIVE	STATUS CHANGE	NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Access Type	Access Value	Allowed?	System Defined?
		Yes	No
ACCOUNT CONDITION	ALL	<input checked="" type="radio"/>	<input type="radio"/>
ACCOUNT STATUS	CHARGED OFF	<input type="radio"/>	<input type="radio"/>
ACCOUNT STATUS	PAID OFF	<input type="radio"/>	<input type="radio"/>
ACCOUNT STATUS	ALL	<input type="radio"/>	<input type="radio"/>
ACCOUNT STATUS	VOID	<input type="radio"/>	<input type="radio"/>
RESPONSIBILITY	ALL	<input type="radio"/>	<input type="radio"/>

- 3 Enter the following information in the **Transaction User Access Definition** block:

#### In this field:

#### Do this:

#### Access Type

Select the access grid function type (RESPONSIBILITY, ACCOUNT CONDITION, or ACCOUNT STATUS) that is being used to control the creation of the associated transaction (required).

#### Access Value

Select the access function grid value (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) (required).

#### Allowed? Yes No

Choose "Yes" if the access is allowed (indicates whether the current Access Type / Access Value may create the associated transaction).

#### System Defined? Yes No

If **Yes** is selected, the entry is system defined. System defined entries cannot be modified. If **No** is selected, the entry is not system defined and it can be modified.

- 4 Save your entry.

## Products sub page

The Products sub page 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 (Yes or No) value. Additional Access Values are then defined for the same Access Types with the opposite Allowed (Yes or No) value. This controls access to the associated transaction.

### To set up the Products sub page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Txn Codes** tab, then choose the **Products** sub tab.

The screenshot shows the 'Administration' window with the 'System' tab selected. Under 'Txn Codes', the 'Transaction Super Groups' dropdown is set to 'ACCOUNT MONETARY TXN'. The 'Transaction Codes' table lists various transaction codes and their details. Below this, the 'Products' sub-tab is active, showing the 'Transaction Product Definition' section with a table for defining product and funding types.

Txn Code	Description	Group	Txn/Bal Type	Statement Txn Type	Action	Monetary Batch	Manual	Stmnt Print	GL	System Defined	Yes	No	Enabled
ACCOUNT_CLOSE	ACCOUNT CLOSE	ACCOUNT OPEN CLOS	NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCOUNT_CLOSE_REV	REVERSE ACCOUNT CLOSE	ACCOUNT OPEN CLOS	NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_START	START ACCRUAL	ACCRUAL STOP	NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_START_REV	REVERSE START ACCRUAL	ACCRUAL STOP	NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_STOP	STOP ACCRUAL	ACCRUAL STOP	NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_STOP_REV	REVERSE STOP ACCRUAL	ACCRUAL STOP	NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACTIVE	ACTIVE	STATUS CHANGE	NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Product Type	Funding Type	Allowed?	Yes	No
ALL	ALL	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

- 3 In the **Transaction Product Definition** block, enter the following information.

**In this field:**

**Do this:**

**Product Type**

Select the product type associated with the transaction code chosen above (LEASE).

**Funding Type**

Select the funding type associated with the transaction code chosen above (OPEN ENDED, CLOSE ENDED or ALL).

**Allowed? Yes No**

Choose "Yes" if the transaction is allowed (indicates whether the current Access Type / Access Value may create the associated transaction).

- 4 Save your entry.

24 x 7 Accessibility

Oracle Daybreak allows continuous access to the Oracle Daybreak system, 24-hours-a-day, 7-days-a-week (24 x 7). You can continue working in Oracle Daybreak and posting most transactions during batch processing. When you post a transaction on the Customer Service form's Maintenance page and the transaction posting is deferred or cannot be posted at the present time, "SYSTEM UNDER MAINTENANCE. TRANSACTION POSTING DEFERRED" appears in the Results block.

The screenshot shows the Oracle Daybreak Customer Service form. At the top, the title bar reads "MEHDI CHRISTOPHER (Customer Service)(Pending Request: 0)". The form has several tabs: Search, Queue, Auto Run, Accounts, and Maintenance. The Accounts tab is active, showing a table with columns: Acc #, Status, Product, Payoff Amt, Amt Due, Oldest Due Dt, Company, and Branch. The table contains one row with Acc # 20010800024081, Status ACTIVE, Product LOAN HE, Payoff Amt \$12,599.99, Amt Due \$12,000.00, Oldest Due Dt 09/30/2001, Company SSFC, and Branch HQ. Below the Accounts tab, there are buttons for Search (1), Customer Service (2), Maintenance (3), Bankruptcy (4), Repo/Foreclosure (5), Deficiency (6), Contract (7), Collateral (8), Bureau (9), and Comments (10). The Maintenance tab is selected, showing a table with columns: Date, Monetary, Transaction, Status, and Batch. The table contains one row with Date 03/22/2007, Monetary checked, Transaction ADJUSTMENT TO ADVANCE / PR HOLD, Status, and Batch. Below the table, there are buttons for Load Parameters, Post, and Void. The Results block shows the message: "SYSTEM UNDER MAINTENANCE, TRANSACTION POSTING IS DEFERRED."

If transaction posting is deferred, Oracle Daybreak automatically posts the transactions once it completes batch processing. Otherwise, Oracle Daybreak displays a message advising to post the transaction later.

24 x 7 accessibility is controlled by the following system parameter on the Administration form's System page:

Parameter:	Description:
CMN_SYSTEM_UNDER_MAINTENANCE	SYSTEM UNDER MAINTENANCE

The screenshot shows the Oracle Daybreak Administration form. The title bar reads "Administration". The form has several tabs: System, User, Parameters, Lookups, User Defined Tables, Audit Tables, User Defined Defaults, Txn Codes, Data Files, Error Messages, and Translation. The Parameters tab is active, showing a table with columns: Parameter, Description, Parameter Value, and Enabled. The table contains one row with Parameter CMN\_SYSTEM\_UNDER\_MAINTENANCE, Description SYSTEM UNDER MAINTENANCE, Parameter Value N, and Enabled checked. Below the table, there are buttons for System, Organization, and Company.

Oracle Daybreak uses two batch job sets to handle end of day (EOD) and beginning of day (BOD) processing.

**SET-EOD:** This is the first job to run in the nightly batch jobs at the end of the day. It marks Oracle Daybreak as being in “maintenance” mode, indicating that batch processing has started. Any transaction posted after the SET-EOD batch job starts will be either deferred or not allowed to be posted at the present time.

The screenshot shows the 'Utilities' application window with the 'Batch Job' tab selected. The 'Job Holidays' sub-tab is active. The 'Batch Job Sets' section displays a table with one job set: SET-EOD, INITIATE END-OF-DAY PROCESSING, DAILY, DAILY, 10:00:00 PM, 01/01/1800, 01/12/2007 10:00:00 PM, ROOT, EXECUTE ALWAYS. The 'Batch Jobs' section displays a table with one job: 1, PROCEDURE, JOBEOD\_BJ\_C, SET SYSTEM MODE TO END-OF-DAY, 1, 100, 50, ROOT, EXECUTE ALWAYS. The 'Command' field contains 'JOBEOD\_BJ\_000\_01.JOBEOD\_BJ\_000\_01'. The 'Batch Job Thread Trace' section shows thread 1 at level 0, enabled.

Set Code	Job Set Description	Freq Code	Freq Value	Start Time	Last Run Dt	Next Run Dt	Parent	Dependency	Critical	Enabled
SET-EOD	INITIATE END-OF-DAY PROCESSING	DAILY	DAILY	10:00:00 PM	01/01/1800	01/12/2007 10:00:00 PM	ROOT	EXECUTE ALWAYS	<input type="checkbox"/>	<input type="checkbox"/>

Seq	Job Type	Job Code	Job Description	Threads	Commit Count	Errors Allowed	Parent	Dependency	Weekend Holiday	Enabled
1	PROCEDURE	JOBEOD_BJ_C	SET SYSTEM MODE TO END-OF-DAY	1	100	50	ROOT	EXECUTE ALWAYS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Command: JOBEOD\_BJ\_000\_01.JOBEOD\_BJ\_000\_01

RollbackSegment:

Batch Job Thread Trace

Thread	Level	Enabled
1	0	<input checked="" type="checkbox"/>

**SET-BOD:** This will be the first batch job to run at the beginning of next day. It marks Oracle Daybreak as being “available,” indicating that batch processing has completed. Oracle Daybreak will then return to all held transactions and post them in the chronological order in which they were entered.

The screenshot shows the 'Utilities' application window with the 'Batch Job' tab selected. The 'Job Holidays' sub-tab is active. The 'Batch Job Sets' section displays a table with one job set: SET-BOD, BEGINNING OF DAY JOBS, DAILY, DAILY, 05:00:00 AM, 03/21/2007, 03/22/2007 05:00:00 AM, ROOT, EXECUTE ALWAYS. The 'Batch Jobs' section displays a table with two jobs: 1, PROCEDURE, JOBBOD\_BJ\_C, MARK SYSTEM FOR BEGINNING OF DAY, 1, 1, 50, ROOT, EXECUTE ALWAYS; and 2, PROCEDURE, JOBBOD\_BJ\_C, PROCESS PARKED TRANSACTIONS, 5, 1000, 50, JOBBOD\_BJ\_C, EXECUTE ONLY ON SUCCE. The 'Command' field contains 'jobbod\_bj\_000\_01.jobbod\_bj\_000\_01'. The 'Batch Job Thread Trace' section shows thread 1 at level 0, enabled.

Set Code	Job Set Description	Freq Code	Freq Value	Start Time	Last Run Dt	Next Run Dt	Parent	Dependency	Critical	Enabled
SET-BOD	BEGINNING OF DAY JOBS	DAILY	DAILY	05:00:00 AM	03/21/2007	03/22/2007 05:00:00 AM	ROOT	EXECUTE ALWAYS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Seq	Job Type	Job Code	Job Description	Threads	Commit Count	Errors Allowed	Parent	Dependency	Weekend Holiday	Enabled
1	PROCEDURE	JOBBOD_BJ_C	MARK SYSTEM FOR BEGINNING OF DAY	1	1	50	ROOT	EXECUTE ALWAYS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2	PROCEDURE	JOBBOD_BJ_C	PROCESS PARKED TRANSACTIONS	5	1000	50	JOBBOD_BJ_C	EXECUTE ONLY ON SUCCE	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Command: jobbod\_bj\_000\_01.jobbod\_bj\_000\_01

RollbackSegment:

Batch Job Thread Trace

Thread	Level	Enabled
1	0	<input checked="" type="checkbox"/>

## Data Files tab (File Definitions page)

The File Definitions page organizes information pertaining to the various output data files that Oracle Daybreak can generate. Oracle Daybreak uses the File Definition page 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. The list of the data files is described below:

File Name:	Description:
CUSTOMER_ACH	CUSTOMER ACH
PRODUCER_ACH	PRODUCER ACH
VENDOR_ACH	VENDOR ACH
CUSTOMER_STATEMENT	CUSTOMER STATEMENT
PRODUCER_STATEMENT	PRODUCER STATEMENT
FORM_1098	IRS INTEREST REPORTING FORM 1098
FORM_HMDA	HMDA
FORM_1099A	IRS ACQUISITION OR ABANDONMENT OF SECURED PROPERTY FORM 1099 A
FORM_1099C	IRS CANCELLATION OF DEBT FORM 1099 C
COUPON_BOOK	COUPON BOOK ORDER
PAYEE_ACH	PAYEE ACH

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 will require i-flex solutions involvement.

### To set up the File Definitions page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Data Files** tab.

The Data File Definitions block 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.

The screenshot shows the Administration console with the following sections:

- Data File Definitions:** A table with columns Name, Description, and File Name. It contains three entries: COUPON\_BOOK, CUSTOMER\_ACH, and CUSTOMER\_STATEMENT.
- Record Definitions:** A table with columns Record Type, Description, Record Format, Delimiter, and Terminator. It contains one entry: 1, COUPON ORDER RECORD, FIXED, |, CARRIAGE RETURN AND LINE FEED.
- Column Definitions:** A table with columns Seq, Column Name, Data Type, Format Mask, Length, Data Column, and Output Column. It contains 12 entries for various fields like COMPANY COUPON ORDER SERVICE CODE, ACCOUNT NBR, PROCESS DT, etc.

- 3 Complete the **Data File Definitions** block with the following information:

**In this field:**

**Do this:**

Name

Enter data file type (name of data file definition) (required).

Description

Enter data file description (required).

File Name

Enter data file name. Prefix used for files generated for this Data File. This is the only field in the Data File Definitions block 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 (required).

Directory Path

Enter the location of the data file (required).

System Defined? Yes No

If **Yes** is selected, the entry is system defined. System defined entries cannot be modified. If **No** is selected, the entry is not system defined and it can be modified.

Enabled

Select to enable the data file definition.

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. 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.

- 4 Complete the **Record Definitions** block with the following information:

**In this field:**

**Do this:**

Record Type

Enter the type of record being defined (required).

Description

Enter record description (required).



<b>Record Format</b>	Select the format of output data (FIXED, VARIABLE) (required).
<b>Delimiter</b>	Enter the delimiter (column separator used with VARIABLE format) (required).
<b>Terminator</b>	Select the record terminator code (how the end of each record is indicated within the file -- CARRIAGE RETURN, LINEFEED, or CARRIAGE RETURN AND LINEFEED) (required).

Each Record Definition is made up of one or more Column Definitions. These define the output 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.

- Complete the **Column Definitions** block with the following information:

<b>In this field:</b>	<b>Do this:</b>
<b>Seq</b>	Enter the sequence of how the output data will process the columns (required).
Column Name	Enter name/description of the column name (informational only) (display only).
Data Type	Select 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 (display only).
<b>Format Mask</b>	Select the format mask for the column. 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, and Number fields may be entered as decimal numbers with varying degrees of precision. Other formats for each data type are available (required).
<b>Length</b>	Enter the column length. The number of characters of the data contained in 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 (required).
<b>Data Column</b>	Enter 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 (required).
<b>Output Column</b>	Enter 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 (required).

- Save your entry.

## Error Messages tab (Error Messages page)

With the Error Messages tab's Error Messages page, you can translate or modify the text of error messages. Oracle Daybreak displays all messages as they appear to Oracle Daybreak users in the Error Message block's Message field.

New messages created with the Error Messages page can then be translated with the Translation tab's Message Translation page.

### To set up the Error Messages page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Error Messages** tab.

The screenshot shows the Oracle Daybreak Administration interface. The top navigation bar includes 'System' and 'User' tabs. Below this is a menu bar with 'Parameters', 'Lookups', 'User Defined Tables', 'Audit Tables', 'User Defined Defaults', 'Txn Codes', 'Data Files', 'Error Messages', and 'Translation'. The 'Error Messages' tab is selected. The main content area is titled 'Error Message' and contains a table of error messages. The table has columns for Region, Country, Customer, Engine, Error Code, System Defined, and Enabled. The first message is for Region 'SYS', Country 'SYS', Customer 'SYS', Engine 'CMN', Error Code '000023', with the message 'Your new Daybreak Password'. The second message is for Region 'SYS', Country 'SYS', Customer 'SYS', Engine 'CMN', Error Code '000024', with the message 'Your daybreak application password has been reset to : ~PMD~'. The third message is for Region 'SYS', Country 'SYS', Customer 'SYS', Engine 'JOB', Error Code '000021', with the message '\*\*\*\*\* Transaction Reversal Successful \*\*\*\*\*'. The fourth message is for Region 'SYS', Country 'SYS', Customer 'SYS', Engine 'JOB', Error Code '000022', with the message 'Transaction Reversal Failed'. The fifth message is for Region 'SYS', Country 'SYS', Customer 'SYS', Engine 'TCB', Error Code '000016', with the message 'Transaction Locked, Transaction Posting Failed'. The 'System Defined' and 'Enabled' columns have radio buttons and checkboxes respectively.

Region	Country	Customer	Engine	Error Code	System Defined	Enabled
SYS	SYS	SYS	CMN	000023	<input checked="" type="radio"/>	<input checked="" type="checkbox"/>
Message: Your new Daybreak Password						
SYS	SYS	SYS	CMN	000024	<input checked="" type="radio"/>	<input checked="" type="checkbox"/>
Message: Your daybreak application password has been reset to : ~PMD~						
SYS	SYS	SYS	JOB	000021	<input checked="" type="radio"/>	<input checked="" type="checkbox"/>
Message: ***** Transaction Reversal Successful *****						
SYS	SYS	SYS	JOB	000022	<input checked="" type="radio"/>	<input checked="" type="checkbox"/>
Message: Transaction Reversal Failed						
SYS	SYS	SYS	TCB	000016	<input checked="" type="radio"/>	<input checked="" type="checkbox"/>
Message: Transaction Locked, Transaction Posting Failed						

- 3 In the **Error Type** block, use the Error Type field to select the error type. These are the categories of error messages available for creating or editing.

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

- 4 In the **Error Message** block, select the message you want to modify or insert a new record to create a new error message.
- 5 Edit or complete the record in the **Error Message** block the following information:

#### In this field:

**Region**  
**Country**  
**Customer**  
**Engine**  
**Error Code**

#### Do this:

Enter the region code (required).  
Enter the country code (required).  
Enter the customer code (required).  
Enter the engine code (required).  
Enter the error code (required).

System Defined (Yes/No)	Displays whether or not the record is system defined.
<b>Message</b>	Enter the error message (required).
Enabled	Select to enable the data error message.

- 6 Save your entry.

## Translation tab (Setup Translation page)

With the Translation tab's Setup Translation page, you can translate the contents of a pre-defined list of setup description fields into a different language.

After you translate an entry in the Translation Data block, Oracle Daybreak adds the new data to the setup form.

### To set up the Setup Translation page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Translation** tab, then choose the **Setup Translation** tab.

The screenshot displays the 'Setup Translation' page within the 'Administration' window. The 'Translation' tab is selected, and the 'Setup Translation' sub-tab is active. The 'Language' block shows 'ENGLISH' selected. The 'Source Type' block shows 'ASSIGNMENTS' selected. The 'Translation Data' block contains two rows of data, each with a 'Key 1' field, a 'Key 2' field, and a 'Translation' field. The first row has '30-DAY DELQ' in Key 1 and '30 DAYS DELQ ACCOUNTS' in Key 2. The second row has '34500\_C\_3' in Key 1 and '34500\_C\_3' in Key 2. The 'System Defined' checkbox is checked for both rows.

- 3 In the **Language** block, select the language for which the translation needs to be done.  
**Note:** For more information, see **Language setup** at the end of this chapter.
- 4 In the **Source Type** block's Source Type field, select the source (or location in Oracle Daybreak) of the item you want to translate.

- 5 In the **View Translation** block, choose:
  - **All** to view all the records (both translated and un-translated) in the Translation Data block
  - or-
  - **Translated** to view all the translated records in the Translation Data block.
  - or-
  - **Un Translated** to view all the un-translated records in the Translation Data block.

- 6 Choose **Populate Details** in the **Source Type** block and Oracle Daybreaks loads the setup data descriptions in the Translation Data block for the source type in the Source Type block.
- or-
- Choose **Populate All** in the **Language** block and Oracle Daybreak loads the setup data description in the Translation Data block for all setup items for translation.

**Note:** If new records are added to setup (for example, new pricing strings added to the Product Management form's Pricing page), the next time you choose Populate Details in the Source Type block, the new records (in this case, the new pricing strings) appear in the Translation Data block. These new entries have no impact on the previously translated data, they simply appear as additional entries available for translation.

The next time you choose Populate Details in the Source Type block, the new entry appears in the Translation Data block with no impact to the previously translated data.

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

- 7 To work with an individual record in the **Translation Data** block, choose the **Lock/Unlock Record** button in the Oracle Daybreak tool bar
- or-
- To work with multiple records in the **Translation Data** block, choose the **Unlock All** command button.

When you choose Unlock All, Oracle Daybreak displays a Forms dialog box with the message "Changing setup may cause data inconsistency, Do you want to continue?" If you choose Yes, Oracle Daybreak allows you and changes the Unlock All button to the Lock All button.

- 8 In the **Translation Data** block, select the record you want to modify.
- 9 Edit the record in the **Translation Data** block with the following information:

In this field:	Do this:
Key 1	View the first reference key value (display only).
Key 2	View the second reference key value (display only).
Key 3	View the third reference key value (display only).
Key 4	View the fourth reference key value (display only).
Key 5	View the fifth reference key value (display only).
Key 6	View the sixth reference key value (display only).
System Defined (Yes/No)	Displays whether or not the record is system defined.
Enabled	If selected, indicates the record is active.
Desc 1 (English)	View the first English description (display only).
Desc 2 (English)	View the second English description (display only).
Desc 3 (English)	View the third English description (display only).

Desc 4 (English)	View the fourth English description (display only).
<b>Translation Desc 1</b>	Enter the first translated description (required).
Translation Desc 2	Enter the second translated description (optional).
Translation Desc 3	Enter the third translated description (optional).
Translation Desc 4	Enter the fourth translated description (optional).

- 10 If you changed an individual record in the **Translation Data** block, choose the **Lock/Unlock Record** button in the Oracle Daybreak tool bar  
-or  
If you changed multiple records in the **Translation Data** block, choose the **Lock All** command button.
- 11 Save your entry.

## Translation tab (Message Translation page)

With the Translation tab's Message Translation page, 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 block, Oracle Daybreak adds the new data to the error message.

### To set up the Message Translation page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Translation** tab, then choose the **Message Translation** tab.

The screenshot displays the Oracle Daybreak Administration interface, specifically the System > Translation > Message Translation page. The interface includes a navigation bar with tabs for Parameters, Lookups, User Defined Tables, Audit Tables, User Defined Defaults, Txn Codes, Data Files, Error Messages, and Translation. The Translation tab is active, and the Message Translation sub-tab is selected. The main area contains a table of error messages with columns for Region, Country, Customer, Engine, Error Code, and Translation. The first row is selected, showing 'ONLY ONE ACH DEFINITION OF THE SAME TYPE CAN BE ENABLED AT ONE TIME' for error code 000001. The Language is set to English. There are buttons for 'Populate All', 'Populate Details', and 'Unlock All'. A 'View Translation' section on the right shows radio buttons for 'All', 'Translated', and 'Untranslated'.

- 3 In the **Language** block, select the language for which the translation needs to be done.
- Note:** For more information, see **Language setup** at the end of this chapter.

- 4 In the **Error Type** block's Error Type field, select the type of error message you want to translate.
- 5 In the **View Translation** block, choose:
  - **All** to view all the records (both translated and un-translated) in the Error Message block
  - or-
  - **Translated** to view all the translated records in the Error Message block.
  - or-
  - **Un Translated** to view all the un-translated records in the Error Message block.
- 6 Choose **Populate Details** in the **Error Type** block and Oracle Daybreaks loads the error messages in the Error Message block for the selected error type in the Error Type block.
- or-
- Choose **Populate All** in the **Language** block and Oracle Daybreak loads the error messages in the Error Message block for all error types for translation.

**Note:** If new error messages are added to setup, the next time you choose Populate Details in the Error Type block, the new records appear in the Translation Data block. These new entries have no impact on the previously translated data, they simply appear as additional entries available for translation.

The next time you choose Populate Details in the Source Type block, the new entry appears in the Translation Data block with no impact to the previously translated data.

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

- 7 To work with an individual record in the **Error Message** block, choose the **Lock/Unlock Record** button in the Oracle Daybreak tool bar
- or-
- To work with multiple records in the **Error Message** block, choose the **Unlock All** command button.

When you choose Unlock All, Oracle Daybreak displays a Forms dialog box with the message "Changing setup may cause data inconsistency, Do you want to continue?" If you choose Yes, Oracle Daybreak allows you and changes the Unlock All button to the Lock All button.

- 8 In the **Error Message** block, select the record you want to modify.
- 9 Edit the record in the **Error Message** block with the following information:

In this field:	Do this:
Region	View the region code (display only).
Country	View the country code (display only).
Customer	View the customer code (display only).
Engine	View the engine name (display only).
Error Code	View the error code (display only).
System Defined (Yes/No)	Displays whether or not the record is system defined.
Enabled	If selected, indicates the record is active.
Message (English)	View the error message (display only).
<b>Message (Translation)</b>	Enter the translated description (required).

- 10 If you changed an individual record in the **Error Message** block, choose the **Lock/Unlock Record** button in the Oracle Daybreak tool bar  
-or  
If you changed multiple records in the **Error Message** block, choose the **Lock All** command button.
- 11 Save your entry.

## Language setup

On the Administration form's Lookups page, you can add other languages to the TRD\_LANGUAGE\_CD lookup type and perform translations for those languages.

The screenshot shows the Oracle Daybreak Administration form's Lookups page. The form has a top bar with 'Administration' and a tab for 'User'. Below the 'User' tab, there are several sub-tabs: 'Parameters', 'Lookups', 'User Defined Tables', 'Audit Tables', 'User Defined Defaults', 'Txn Codes', 'Data Files', 'Error Messages', and 'Translation'. The 'Lookups' sub-tab is selected. It contains two main sections: 'Lookup Type' and 'Lookup Code'.

**Lookup Type Section:**

Lookup Type	Description	System Defined	Enabled
TRD_LANGUAGE_CD	TRANSLATION LANGUAGE CODES	Yes	Yes
		No	No
		No	No

**Lookup Code Section:**

Lookup Code	Description	Sort	Sub Code	System Defined	Enabled
ENG	ENGLISH	1		Yes	Yes
				No	No
				No	No
				No	No

However, translated data only appears in one language, which is defined by the User Language parameter. This parameter can be defined in a Oracle Daybreak 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 page.

Oracle Daybreak 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
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





## CHAPTER 2 : ADMINISTRATION (USER) FORM

The Administration form's User master tab and its pages contain setup data that defines your organization structure and its users. Information on the User master tab is more “data” related, whereas the information stored on the System master tab functions more like switches that control system behavior.

The screenshot displays the Administration form's User master tab. The form is organized into three main sections: Organization Definition, Division Definition, and Department Definition. Each section contains fields for Name, Short Name, Address, City, State, Zip, Country, Phone, Ext, Fax, and License Key. The Organization Definition section is currently selected, showing details for Organization ID 0001, Organization Name SUPERSOLUTIONS CORPORATION, Short Name SSC, and Address 10100 VIKING DRIVE, #100. The Division Definition section shows details for Division ID OD-001, Division Name CENTRAL REGION, Short Name C01, and Address 10100 VIKING DRIVE, #100. The Department Definition section shows details for Department ID ODD-01, Department Name ORIGINATION, Short Name ORG, and Address 10100 VIKING DRIVE, #100. The form also includes tabs for System, User, Organization, Companies, Access, Users, Printers, Bank Details, Standard Payees, and Check Details.

Organization	Organization Name	Short Name	Enabled
0001	SUPERSOLUTIONS CORPORATION	SSC	<input checked="" type="checkbox"/>

Division	Division Name	Short Name	Enabled
OD-001	CENTRAL REGION	C01	<input checked="" type="checkbox"/>

Department	Department Name	Short Name	Enabled
ODD-01	ORIGINATION	ORG	<input checked="" type="checkbox"/>

The Administration form's User master tab contains the following tabs:

- Organization
- Companies
- Access
- Users
- Printers
- Bank Details
- Standard Payees
- Check Details

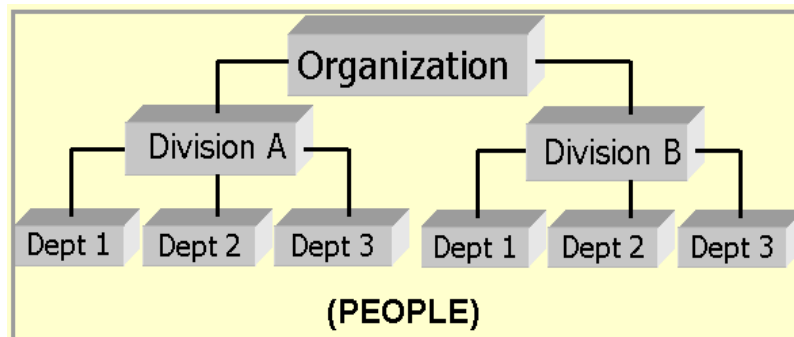
## Organization tab (Organization page)

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. Oracle Daybreak uses this data to control who has access to which accounts. (The Companies page allows you to set up where those accounts are located.)

Please note that in completing the Organization page, there is can be only one active organization, so use the Organization Definition block to define your organization at its highest level.

Divisions are groups within your organization that will have access to the same accounts. 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.

Departments are smaller units within a division. They expand on who is in the corresponding Division Definition block. Oracle Daybreak uses this block, for example, when setting up the Services page on the Utility form (**Monitor > System > Services**) and the Printers page on the Administration form (**Setup > Administration > User**). At least one department must be defined for each division.



As an example of an organization setup, i-flex solutions Corp. might be defined as:

<b>Organization:</b>	O-0001	ABC Corp.	ABCC
<b>Division:</b>	OD-001	Central Region	C01
<b>Department:</b>	ODD-01	Origination	ORG
<b>Department:</b>	ODD-02	Funding	FUN
<b>Department:</b>	ODD-03	Servicing	SER
<b>Division:</b>	OD-002	Eastern Region	E01
<b>Department:</b>	ODD-11	Servicing	SER
<b>Department:</b>	ODD-12	Collection	COL

**Note:** The Short Name field on the Organization page allows you to create the ID that Oracle Daybreak will use when referring to the organization, division, and department throughout the system.

## To set up the Organization page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Organization** tab.

The screenshot shows the Oracle Daybreak Administration User interface. The 'Organization' tab is selected. The 'Organization Definition' block is active, showing the following fields:

- Organization:** D-0001
- Organization Name:** SUPERSOLUTIONS CORPORATION
- Short Name:** SSC
- Enabled:** ☒
- Address:** 10100 VIKING DRIVE, #100
- City:** EDEN PRAIRIE
- St:** MN
- Zip:** 55344 7255
- Country:** US
- Phone:** 952-942-6297
- Ext:**
- Fax:** 952-942-6451
- License Key:** 420668315796928080424467432

Below the Organization Definition block are the Division Definition and Department Definition blocks, which have similar fields but are currently inactive.

- 3 Enter the following information in the **Organization Definition** block. There can be only one active entry, so use this block to define your organization at its highest level.

### In this field:

### Do this:

#### Organization

Enter the organization ID. (The ID is the unique identifier used internally by Oracle Daybreak to represent your organization). **Note:** Do not edit this field (required).

#### Organization Name

Enter the organization name (required).

#### Short Name

Enter the short name for the organization (**Note:** This is the ID that appears throughout Oracle Daybreak to represent this organization) (required).

#### Address

Enter the address line 1 for the organization (required).

#### Address 2 (unlabeled)

Enter the address line 2 for the organization (optional).

#### Zip

Select the zip code where the organization is located (required).

#### City

Enter the city where the organization is located (required)

#### St

Select the state where the organization is located [STATE\_CD] (required).

#### Zip Extension (unlabeled)

Enter the zip extension where the organization is located (optional).

#### Country

Select the country where the organization is located [COUNTRY\_CD] (required).

#### Phone

Enter the primary phone number for the organization (required).

#### Ext

Enter the phone extension for the primary phone number (optional).

<b>Fax</b>	Enter the primary fax number for the organization (required).
Phone	Enter the alternate phone number for the organization (optional).
Ext	Enter the phone extension for the alternate phone number (optional).
Fax	Enter the alternate fax number for the organization (optional).
<b>License Key</b>	Enter software license key (unique license key for Oracle Daybreak that determines the organization's access to the system) ( <b>CAUTION: Do not touch!</b> ) (required).

- 4 Select **Enabled** to enable the organization. **Note:** Only one enabled organization is currently allowed by Oracle Daybreak.
- 5 In the **Division Definition** block, record the groups within your organization that will have access to the same accounts:

In this field:	Do this:
<b>Division</b>	Enter the division id. (The ID is the unique identifier used internally by Oracle Daybreak to represent the division within the organization). <b>Note:</b> Do not edit this field (required).
<b>Division Name</b>	Enter the division name (required).
<b>Short Name</b>	Enter the short name for the division ( <b>Note:</b> This is the ID that appears throughout Oracle Daybreak to represent this division) (required)
<b>Address</b>	Enter the address line 1 for the division (required).
Address 2 (unlabeled)	Enter the address line 2 for the division (optional).
<b>Zip</b>	Select the zip code where the division is located (required).
<b>City</b>	Enter the city where the division is located (required).
<b>St</b>	Select the state where the division is located [STATE_CD] (required).
Zip Extension (unlabeled)	Enter the zip extension where the division is located (optional).
<b>Country</b>	Select the country where the division is located [COUNTRY_CD] (required).
<b>Phone</b>	Enter the primary phone number for the division (required).
Ext	Enter the phone extension for the primary phone number (optional).
Phone	Enter the alternate phone number for the division (optional).
Ext	Enter the phone extension for the alternate phone number (optional).
<b>Fax</b>	Enter the primary fax number for the division (required).
Fax	Enter the alternate fax number for the division (optional).

- 6 Select **Enabled** to enable the division.

- 7 In the **Department Definition** block, enter the following information:

In this field:	Do this:
<b>Department</b>	Enter the department ID. (The ID is the unique identifier used internally by Oracle Daybreak to represent the department within the division) (required).
<b>Department Name</b>	Enter the department name (required).
<b>Short Name</b>	Enter the short name for the department ( <b>Note:</b> This is the ID that appears throughout Oracle Daybreak to represent this department) (required)
<b>Address</b>	Enter the address line 1 for the department (required).
Address 2 (unlabeled)	Enter the address line 2 for the department (optional).
<b>Zip</b>	Select the zip code where the department is located (required).
<b>City</b>	Enter the city where the department is located (required).
<b>St</b>	Select the state where the department is located [STATE_CD] (required).
Zip Extension (unlabeled)	Enter the zip extension where the department is located (optional).
Country	Select the country where the department is located [COUNTRY_CD] (required).
<b>Phone</b>	Enter the primary phone number for the department (required).
Ext	Enter the phone extension for the primary phone number (optional).
Phone	Enter the alternate phone number for the department (optional).
Ext	Enter the phone extension for the alternate phone number (optional).
<b>Fax</b>	Enter the primary fax number for the department (required).
Fax	Enter the alternate fax number for the department (optional).

- 8 Select **Enabled** to enable the department.

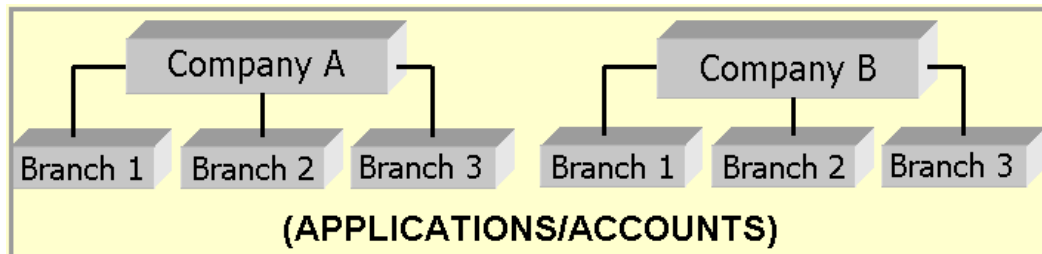
- 9 Save your entry.

## Companies tab (Companies page)

The Companies page records the hierarchical structure of your portfolio companies and their branches. Just as Oracle Daybreak uses the Organization page to determine the location of people, it uses the information on the Companies page to determine the location of accounts. 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. Accounts can be sorted down to the branch level. For this reasons, branches are set up to reflect differing business practices. You would set up different branches if, for example:

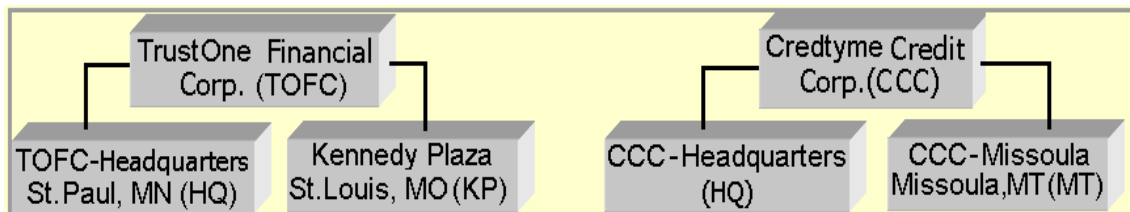
- The General Ledger (GL) differs between branches
- The branches work with different accounts
- There is a difference between branches in terms of the tasks they perform (lease servicing)



As an example of the companies setup, i-flex solutions Corp. might have the following companies and branches defined as:

<b>Company:</b>	C-0001	TrustOne Financial Corp	TOFC
<b>Branch:</b>	CB-01	TOFC - Headquarters	HQ
<b>Branch:</b>	CB-02	Kennedy Plaza	KP
<b>Company:</b>	C-0002	Credtyme Credit Corp	CCC
<b>Branch:</b>	CB-11	CCC - Headquarters	HQ
<b>Branch:</b>	CB-12	CCC - Missoula	MT

**Note:** Oracle Daybreak does not limit the number of companies or associated branches with the company you can enter.



**Note:** The Short Name field in the on the Companies page allows you to create the ID that Oracle Daybreak will use when referring to the company and branch throughout the system.

**KEY CONCEPT:** Please note the difference between the Company page and the Organization page:

- On the **Organization** page, *Oracle Daybreak users* belong to an organization, division, and department.
- On the **Companies** page, *credit accounts* belong to a company and branch.

As you will 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 Daybreak users will have access to which accounts.

**To set up the Companies page**

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Companies** tab.

The screenshot displays the Oracle Daybreak Administration interface, specifically the 'User' section under 'Administration'. The 'Companies' tab is selected, showing the 'Company Definition' and 'Branch Definition' sections. The 'Company Definition' section includes fields for Company Name, Short Name, Address, City, State, Zip, Country, Contact, Remittance, and Tax ID. The 'Branch Definition' section includes fields for Branch Name, Short Name, Address, City, State, Zip, Country, and Tax ID. The 'Company Definition' section is currently selected and shows the following data: Company Name: SUPER SOLUTIONS FINANCIAL CORPORATION, Short Name: SSFC, Address: 10100 VIKING DRIVE, #101, City: EDEN PRAIRIE, State: MN, Zip: 55344, Country: US, Contact: DARSHAN KARKI, Remittance: 10100 VIKING DRIVE, #101, Tax ID: 42-7824742, HMDA: OFFICE OF THE COMPTROL, Coupon Order Code: 434874759. The 'Branch Definition' section shows two branches: CB-001 HEAD QUARTERS and CB-002 CENTRAL REGION, both with addresses at 10100 VIKING DRIVE, #102 and #103 respectively, and phone numbers 952-416-6506 and 952-456-7890.

- 3 The **Company Definition** block defines entities within your organization that service leases. Enter the following information in the **Company Definition** block:

**In this field:**

**Do this:**

**Company**

Enter the portfolio company ID. (The ID is the unique identifier used internally by Oracle Daybreak to represent the company) (required).

**Name**

Enter the name of the portfolio company (required).



<b>Short Name</b>	Enter the short name for the portfolio company (ID displayed to represent the company) (required).
<b>Address</b>	Enter the address line 1 for the portfolio company (required).
Address 2 (unlabeled)	Enter the address line 2 for the portfolio company (optional).
<b>Zip</b>	Select the zip code where the portfolio company is located (required).
<b>City</b>	Enter the city where the portfolio company is located (required).
<b>St</b>	Select the state where the portfolio company is located [STATE_CD] (required).
Zip Extension (unlabeled)	Enter the zip extension where the portfolio company is located (optional).
<b>Country</b>	Select the country where the portfolio company is located [COUNTRY_CD] (required).
<b>Contact</b>	Enter the contact information about the portfolio company (required).
<b>Phone</b>	Enter the primary phone number for the portfolio company (required).
Ext	Enter the phone extension for the primary phone number (optional).
<b>Fax</b>	Enter the primary fax number for the portfolio company (required).
Phone	Enter the alternate phone number for the portfolio company (optional).
Ext	Enter the phone extension for the alternate phone number (optional).
Fax	Enter the alternate fax number for the portfolio company (optional).
<b>TCC</b>	Enter the transmitter control code for the portfolio company (1098 Electronic Filing) (required).
<b>Tax Id</b>	Enter the tax identification number for the portfolio company (required).
<b>Remittance Address</b>	Enter the remittance address line 1 (may be different from the company address). This address is included as the remittance address on statements (required).
Remittance Address 2 (unlabeled)	Enter the remittance address line 2 (optional).
<b>Zip</b>	Select the zip code (required).
<b>City</b>	Enter the remittance address city (required).
<b>St</b>	Select the remittance address state [STATE_CD] (required).
Zip Extension (unlabeled)	Enter the remittance address zip extension (optional).
<b>Country</b>	Select the remittance address country [COUNTRY_CD] (required).
<b>HMDA</b>	Select the HMDA agency (Home Mortgage Disclosure Act reporting agency for the company) [HMDA_AGENCY_CD] (required).
<b>Coupon Order Code</b>	If you are using coupons, enter the coupon order code to be used by a third party printing the coupons for billing statements (required).

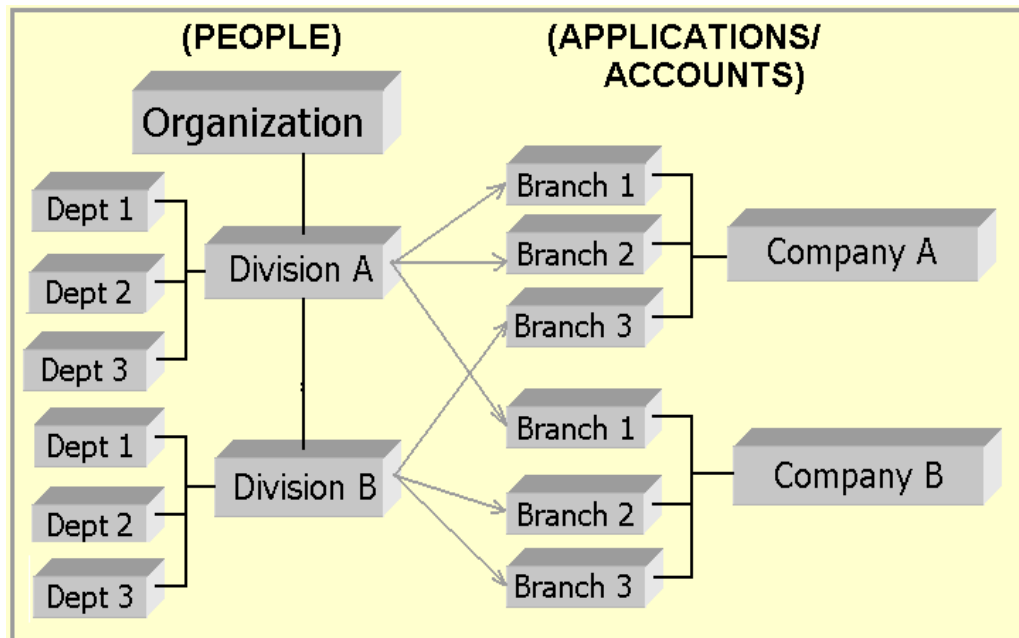
- 4 Select **Enabled** to enable the portfolio company.
- 5 In the **Branch Definition** block, enter the following information:

In this field:	Do this:
<b>Branch</b>	Enter the portfolio branch id. (The ID is the unique identifier used internally by Oracle Daybreak to represent the branch within your company) (required).
<b>Name</b>	Enter the name of the portfolio branch (required).
<b>Short Name</b>	Enter the short name for the portfolio branch (ID displayed to represent the branch) (required).
<b>Address</b>	Enter the address line 1 for the portfolio branch (required).
Address 2 (unlabeled)	Enter the address line 2 for the portfolio branch (optional).
<b>Zip</b>	Select the zip code where the portfolio branch is located (required).
<b>City</b>	Enter the city where the portfolio branch is located (required).
<b>St</b>	Select the state [STATE_CD] (required).
Zip Extension (unlabeled)	Enter the zip extension where the portfolio branch is located (optional).
<b>Country</b>	Select the country [COUNTRY_CD] (required).
<b>Phone</b>	Enter the primary phone number for the portfolio branch (required).
Ext	Enter the phone extension for the primary phone number (optional).
<b>Fax</b>	Enter the primary fax number for the portfolio branch (required).
Phone	Enter the alternate phone number for the portfolio branch (optional).
Ext	Enter the phone extension for the alternate phone number (optional).
Fax	Enter the alternate fax number for the portfolio branch (optional).

- 6 Select **Enabled** to enable the portfolio branch.
- 7 Save your entry.

## Access tab (Data page)

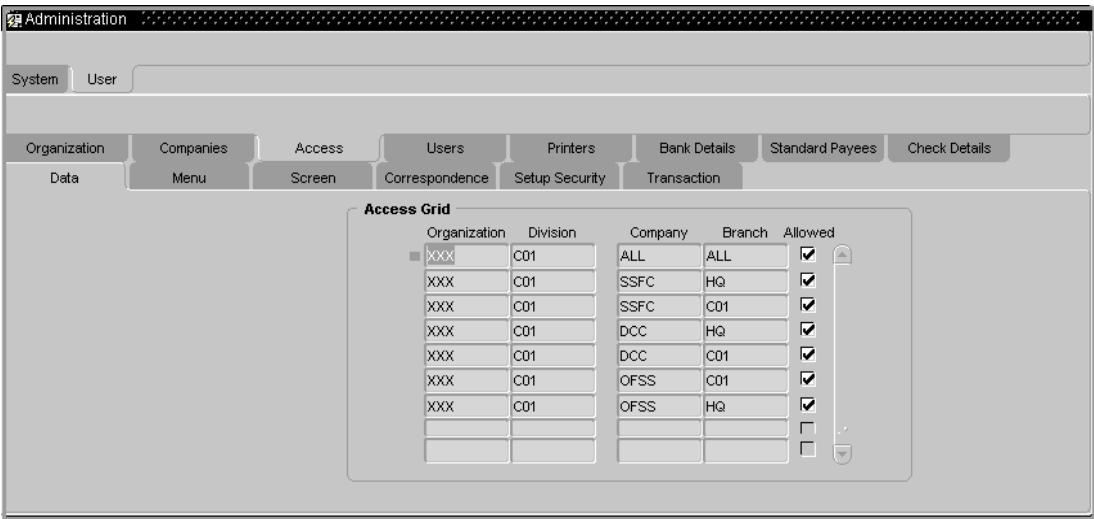
Using the organizations, divisions, companies, and branches created on the Organization and Companies pages, Oracle Daybreak allows you to control which users have access to which accounts. The Data page is where you define which organization/division (Oracle Daybreak users) can gain access to which company/branch (accounts) locations.



Normally, for each division within the one 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 records for the same Organization and Division for other Company and Branch combinations with the Allowed box cleared to restrict access.

**To set up the Data page**

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Access** tab, then choose the **Data** tab.



- 3 Enter the following information on the **Data** page.

In this field:	Do this:
<u>Access Grid block:</u>	
<b>Organization</b>	Select the organization for which you are defining access privileges (required).
<b>Division</b>	Select the division within the organization for which you are defining Access privileges (required).
<b>Company</b>	Select the portfolio company to which you are defining access privileges for the organization and division specified (required).
<b>Branch</b>	Select the portfolio branch of the company to which you are defining access privileges for the organization and division specified (required).
<b>Allowed</b>	Select to indicate whether access to the data pertaining to the company and branch is allowed for the organization and division specified.

- 4 Save your entry.

## Access tab (Menu page)

The Menu page allows you to restrict access to menus and commands on the Oracle Day-break menu bar. If your responsibility does not have access to the menu or command, the menu item appears dimmed and inoperable.

### To set up the Menu page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Access** tab, then choose the **Menu** tab.

Menu Code	Description	Enabled
LENDING.UCS	CUSTOMER SERVICE	<input checked="" type="checkbox"/>
LENDING.UDE	APPLICATION ENTRY	<input checked="" type="checkbox"/>
LENDING.UFN	FUNDING	<input checked="" type="checkbox"/>
LENDING.ULN	UNDERWRITING	<input checked="" type="checkbox"/>
LENDING.UPR_PRO	PRODUCERS	<input checked="" type="checkbox"/>
LTR.UCR_REQ	AD-HOC LETTERS	<input checked="" type="checkbox"/>
LTR_COLL.COCUS1	COLLECTIONS CUSTOM LETTER 1	<input checked="" type="checkbox"/>
LTR_COLL.COCUS2	COLLECTIONS CUSTOM LETTER 2	<input checked="" type="checkbox"/>

Access Type	Access Value	Allowed?		System Defined	
		Yes	No	Yes	No
RESPONSIBILITY	ALL	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

- 3 Enter the following information on the **Menu** page.

#### In this field:

#### Do this:

##### Menu block:

Menu Code

View the menu code (display only).

Description

View the description for the menu code (display only).

Enabled

If selected, indicates that the menu code is enabled.

##### Menu User Access Definition block:

**Access Type**

Enter the access grid function type (required).

**Access Value**

Enter the access function grid value (required).

Allowed? Yes/No

Select Yes to allow access or No to restrict access to the menu code in the Menu block based on the access type and value.

System Defined Yes/No

If Yes is selected, the menu user access definition entry is system defined.

If Yes is selected, the menu user access definition entry is manually defined.

- 4 Save your entry.

## Access tab (Screen page)

The Screen page allows you to restrict access to tabs and sub tabs on Oracle Daybreak forms.

If you do not have the responsibility to access to particular tab on a Oracle Daybreak form, the tab will be unavailable (dimmed).

If you do not have the responsibility to access to all the tabs at particular level, then special “No Access” tab appears on that level with the message “Sorry, you do not have access to view this information.”

### To set up the Screen page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Access** tab, then choose the **Screen** tab.

The screenshot shows the Oracle Daybreak Administration - User - Access - Screen page. The 'Screen' tab is selected, and the 'Screen Name' field contains 'DATA ENTRY FORM'. Below this is the 'Screen Details' section, which contains a table with columns 'Tab Name', 'Parent Tab Name', and 'Enabled'. The table lists several tabs: PRIMARY APPLICANT, OTHER APPLICANTS, LOAN, LINE OF CREDIT, LEASE, VEHICLE, HOME, and OTHER. Each tab has a corresponding 'Enabled' checkbox, all of which are checked. Below the 'Screen Details' section is the 'Screen User Access Definition' section, which contains a table with columns 'Access Type', 'Access Value', 'Allowed? Yes No', and 'System Defined Yes No'. The table lists two access types: APPLICATION STATUS and RESPONSIBILITY, both with an 'Access Value' of 'ALL'. The 'Allowed?' and 'System Defined' columns have radio buttons for 'Yes' and 'No'.

- 3 Enter the following information on the **Screen** page.

#### In this field:

#### Do this:

##### Screen block:

Screen Name

Search for and view the form you want to work with (display only).

##### Screen Details block:

Tab Name

Search for and view the object name you want to work with (display only).

Parent Tab Name

View the parent object name (display only).

Enabled

If selected, indicates the selected screen detail entry is enabled.

##### Screen User Access Definition block:

**Access Type\***

Enter the access grid function type (required).

**Access Value\***

Enter the access function grid value (required).

Allowed? Yes/No	Select Yes to allow access or No to restrict access to the object in the Screen Details block based on the access type and value.
System Defined Yes/No	If Yes is selected, the screen user access definition entry is system defined. If Yes is selected, the screen user access definition entry is manually defined.

- 4 Save your entry.

**\* Rules for Access Type and Access Value fields:**

**Rule 1**

Let's say there are two access types in the Screen User Access Definition block for TAB A in the Screen Details block. These two access types are RESPONSIBILITY and APPLICATION STATUS. RESPONSIBILITY has the Allowed Yes option button selected, while APPLICATION STATUS has the Allowed No option button selected. In this case TAB A is unavailable when form is open by a user responsibility defined by the RESPONSIBILITY entry's Access Value and the APPLICATION STATUS entry's Access Value.

**Rule 2**

Assume a sub tab has two parent tabs; for example, the **Address** sub page one the Underwriting form has two parent tabs, **Primary** and **Others**. If Address tab is restricted for Primary (Allowed? No) but allowed for Others (Allowed? Yes), then the Address sub tab is unavailable for both.

## Access tab (Correspondence page)

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 to type of correspondence, the corresponding command on the Letters menu is unavailable (dimmed).

### To set up the Correspondence page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Access** tab, then choose the **Correspondence** tab.

Code	Description	Enabled
CBK_01	01 BANKRUPTCY SET	<input checked="" type="checkbox"/>
CCO_01	01 COLLECTION SET	<input checked="" type="checkbox"/>
CCS_01	01 CUSTOMER SERVICE SET	<input checked="" type="checkbox"/>
CDF_01	01 DEFICIENCY SET	<input checked="" type="checkbox"/>
CFN_01	01 FUNDING SET	<input checked="" type="checkbox"/>
CRF_01	01 REPO/FORECLOSURE SET	<input checked="" type="checkbox"/>
CUN_01	01 UNDERWRITING SET	<input checked="" type="checkbox"/>

Access Type	Access Value	Allowed?		System Defined	
		Yes	No	Yes	No
RESPONSIBILITY	ALL	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

- 3 Enter the following information on the **Correspondence** page.

#### In this field:

#### Do this:

##### Correspondence Codes block:

Code

Search for and view the correspondence code name you want to work with (display only).

Description

View the description for the correspondence code (display only).

Enabled

If selected, indicates the selected correspondence code entry is enabled.

##### Correspondence User Access Definition block:

**Access Type**

Enter the access grid function type (required).

**Access Value**

Enter the access function grid value (required).

Allowed? Yes/No

Select Yes to allow access or No to restrict access to the entry in the Correspondence Codes block based on the access type and value.

System Defined Yes/No

If Yes is selected, the correspondence user access definition entry is system defined.  
If Yes is selected, the correspondence user access definition entry is manually defined.

- 4 Save your entry.



## Access tab (Setup Security page)

The Setup Security page allows you to restrict access to the Lock/Unlock Record icon on the Oracle Daybreak tool bar, thus restricting your ability to edit fields on various pages and sub pages.

If you do not have the responsibility to lock/unlock based on the information on the Setup Security page, Oracle Daybreak displays a Forms dialog box with the message “User responsibility not allowed to lock/unlock” on the Letters menu is unavailable (dimmed).

### To set up the Setup Security page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Access** tab, then choose the **Setup Security** tab.

Code	Description	Enabled
UAD_ATB	ABLE TO LOCK/UNLOCK AUDIT TABLES	<input checked="" type="checkbox"/>
UAD_BNK	ABLE TO LOCK/UNLOCK BANKS	<input checked="" type="checkbox"/>
UAD_COM	ABLE TO LOCK/UNLOCK COMPANIES	<input checked="" type="checkbox"/>
UAD_PRI	ABLE TO LOCK/UNLOCK PRINTERS	<input checked="" type="checkbox"/>
UAD_PTC	ABLE TO LOCK/UNLOCK PORTFOLIO COMPANIES	<input checked="" type="checkbox"/>
UAD_STP	ABLE TO LOCK/UNLOCK STANDARD PAYEES	<input checked="" type="checkbox"/>
UAD_SYP	ABLE TO LOCK/UNLOCK SYSTEM PARAMETERS	<input checked="" type="checkbox"/>
UAD_SYP_ORG	ABLE TO LOCK/UNLOCK ORGANIZATION PARAMETERS	<input checked="" type="checkbox"/>

Access Type	Access Value	Allowed? Yes No	System Defined Yes No
RESPONSIBILITY	ADMINISTRATOR	<input checked="" type="radio"/> <input type="radio"/>	<input checked="" type="radio"/> <input type="radio"/>
RESPONSIBILITY	SUPERUSER ABC	<input type="radio"/> <input checked="" type="radio"/>	<input type="radio"/> <input checked="" type="radio"/>
RESPONSIBILITY	INTERNAL ONLY FOR SSC	<input type="radio"/> <input checked="" type="radio"/>	<input type="radio"/> <input checked="" type="radio"/>

- 3 Enter the following information on the **Setup Security** page.

#### In this field:

#### Do this:

##### Lock/Unlock Codes block:

Code

Search for and view the lock/unlock code you want to work with (display only).

Description

View the description for the lock/unlock code (display only).

Enabled

If selected, indicates the selected lock/unlock code entry is enabled.

##### Lock/Unlock User Access Definition block:

**Access Type**

Enter the access grid function type (required).

**Access Value**

Enter the access function grid value (required).

Allowed? Yes/No

Select Yes to allow access or No to restrict access to the entry in the Lock/Unlock Codes block based on the access type and value.

System Defined Yes/No

If Yes is selected, the lock/unlock user access definition entry is system defined.

If Yes is selected, the lock/unlock user access definition entry is manually defined.

- 4 Save your entry.

## Access tab (Transaction page)

The Transaction page allows you to restrict access to the following types of monetary and nonmonetary transactions:

- ACCOUNT MONETARY TXN
- ACCOUNT NON MONETARY TXN
- PRODUCER MONETARY TXN
- ACCOUNT CONDITION TXN
- SECURITIZATION TXN
- ESCROW MONETARY TRANSACTIONS
- ESCROW NON MONETARY TRANSACTIONS
- FEE ASSESSMENTS
- ESCROW ANALYSIS AND DISBURSEMENTS

### To set up the Transaction page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Access** tab, then choose the **Transaction** tab.

Administration

System User

Organization Companies Access Users Printers Bank Details Standard Payees Check Details

Data Menu Screen Correspondence Setup Security Transaction

**Transaction Super Group**

Super Group: ACCOUNT MONETARY TXN

**Transaction Codes**

Txn Code	Description	Authorize	Enabled
ACCOUNT_CLOSE	ACCOUNT CLOSE	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCOUNT_CLOSE_REV	REVERSE ACCOUNT CLOSE	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_START	START ACCRUAL	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_START_REV	REVERSE START ACCRUAL	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_STOP	STOP ACCRUAL	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_STOP_REV	REVERSE STOP ACCRUAL	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACTIVE	ACTIVE	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACTIVE_REV	REVERSE ACTIVE	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Transaction User Access Definition**

Access Type	Access Value	Allowed? Yes No	System Defined Yes No
ACCOUNT CONDITION	ALL	<input checked="" type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/>
ACCOUNT STATUS	CHARGED OFF	<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/>
ACCOUNT STATUS	PAID OFF	<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/>
ACCOUNT STATUS	ALL	<input checked="" type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/>
ACCOUNT STATUS	VOID	<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/>
RESPONSIBILITY	ALL	<input checked="" type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/>

- 3 Enter the following information on the **Transaction** page.

**In this field:**

**Do this:**

Transaction Super Group block:

Super Group

Search for and view the transaction supergroup you want to work with (display only).

Transaction Codes block:

Txn Name

Search for and view the transaction code you want to work with (display only).

Description

View the description for the transaction (display only).

<p>Authorize</p>	<p>Select if you want the transaction to be verified by a second Oracle Daybreak user on the Transaction Authorization form's Authorization page.</p> <p>In the Transaction User Access Definition block, use the Access Type RESPONSIBILITY to define the user type the authorization restriction applies to when entering the transaction.</p> <p><b>Note:</b> If the Authorization check box is cleared, the existing transaction posting process on the Maintenance (3) master block will apply; the transaction will be posted and the authorization process is by-passed.</p> <p>For more information, please see the <b>Memo Transaction Posting (Maker-Checker)</b> chapter in the <b>Oracle Daybreak User Guide</b>.</p>
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<p>Enabled</p>	<p>If selected, indicates the transaction codes entry is enabled.</p>
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<u>Transaction User Access Definition block:</u>	
<p><b>Access Type</b></p>	<p>Enter the access grid function type (required).</p>
<p><b>Access Value</b></p>	<p>Enter the access function grid value (required).</p>
<p>Allowed? Yes/No</p>	<p>Select Yes to allow access or No to restrict access to the entry in the Transaction Codes block based on the access type and value.</p>
<p>System Defined Yes/No</p>	<p>If Yes is selected, the transaction user access definition entry is system defined.</p> <p>If Yes is selected, the transaction user access definition entry is manually defined.</p>

4    Save your entry.

## Users tab (Users page)

The Users page allows you to create and set up each Oracle Daybreak user. In the User Definition block, you assign a user an identification name and password to log on to Oracle Daybreak. You 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?
- Can the user click the Lock/Unlock Record button on the Oracle Daybreak toolbar?
- What transactions can the user perform on the Maintenance (3) master tab on the Customer Service form?
- What edits can the user perform on the Verification (9) master tab during lease origination?

**Note:** The Oracle Daybreak SUPERUSER responsibility grants access to the entire Oracle Daybreak system. Please give careful consideration to the number and type of users who receive this responsibility.

### To set up the Users page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Users** tab.

The screenshot displays the Oracle Daybreak Users page. At the top, there is a navigation bar with tabs for System, User, Organization, Companies, Access, Users, Printers, Bank Details, and Standard Payees. The 'Users' tab is selected. Below this, the 'User Definition' section contains a list of user records. Each record includes fields for User Id, First Name, MI, Last Name, Organization, Division, Department, Start Dt, End Dt, Enabled, Responsibility, Password, Type, Reference #, Phone, Fax, and Replacement User. The records are as follows:

User Id	First Name	MI	Last Name	Organization	Division	Department	Start Dt	End Dt	Enabled	Responsibility	Password	Type	Reference #	Phone	Fax	Replacement User	Dt
AJAY	AJAY		BHATIA	SSC	C01	ORG	01/14/2002	12/31/9999	✓	SUPERUSER	*****	EMPLOYEE		952-833-1204	952-942-6451		12/31/9999
AMAR	AMAR		NAIDU	SSC	C01	ORG	01/14/2002	12/31/9999	✓	SUPERUSER	*****	EMPLOYEE		952-833-1224	952-942-6451		12/31/9999
AMOL	AMOL		BARGAJE	SSC	C01	ORG	03/04/2002	12/31/9999	✓	SUPERUSER	*****	EMPLOYEE		952-833-1275	952-942-6297		12/31/9999
ASHAY	ASHAY	P	SALUNKE	SSC	C01	ORG	07/18/2001	12/31/9999	✓	SUPERUSER	*****	EMPLOYEE	NA	763-416-8506	763-416-8507		12/31/9999
BATCH	BATCH		USER	SSC	C01	ORG	03/05/2002	12/31/9999	✓	NO RESPONSIBILITY	*****	EMPLOYEE	NA	123-456-7890	123-456-7890		12/31/9999

- 3 In the **User Definition** block, enter the following information for each user:

In this field:	Do this:
<b>User Id</b>	Enter the user id. <b>Note:</b> This field is a unique indicator and cannot be updated, edited, or deleted once saved (required).
<b>First Name</b>	Enter the first name of the user (required).
<b>MI</b>	Enter the middle initial of the user (optional).
<b>Last Name</b>	Enter the last name of the user (required).
<b>Organization</b>	Select the organization to which the user belongs (required).
<b>Division</b>	Select the division to which the user belongs (required).
<b>Department</b>	Select the department to which the user belongs (required).
<b>Start Dt</b>	Enter the start date for the user (required).
<b>End Dt</b>	Enter the end date for the user (required).
System Defined? Yes No	If <b>Yes</b> is selected, the entry is system defined. System defined entries cannot be modified. If <b>No</b> is selected, the entry is not system defined and it can be modified.
<b>Responsibility</b>	Select the responsibility for the user [RESPONSIBILITY_CD] (required).
<b>Password</b>	Enter the password for the user. (The password must be within the parameters defined on the <b>Administration</b> form's <b>System &gt; Parameters &gt; Organization</b> page) (required).
<b>Phone</b>	Enter the user's primary phone number (required).
Phone Extension (unlabeled)	Enter the phone extension for the primary phone number (optional).
<b>Fax</b>	Enter the user's primary fax number (required).
Email	Enter user's email address (optional).
<b>Type</b>	Select the user type [USR_TYPE_CD] (required).
<b>Reference #</b>	Enter the reference number. This is a free form field that allows you to further categorize users as you choose (required).
Phone	Enter the user's alternate phone number (optional).
Phone Extension (unlabeled)	Enter the phone extension for the alternate phone number (optional).
Fax	Enter the user's alternate fax number (optional).
Replacement User*	Select the user id of the replacement user (optional).
Dt*	Enter the date from when the replacement is effective (optional).
	<b>*Note:</b> These two 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 Dt field, Oracle Daybreak recognizes the replacement user as the current user on the effective date. For more information, see the following section, <b>Replacement Users</b> .

- 4 Select **Enabled** to enable the user.
- 5 Save your entry.

## Replacement users

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

The Replacement User 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, Oracle Daybreak replaces the original user. Oracle Daybreak changes the End Dt field to the date when the original user was replaced (the same date in the Dt field).

In the example below, User Id BJORN is the existing user replaced with Replacement User.

The screenshot shows the 'Administration' window with the 'Users' tab selected. Under 'User Definition', there are two user entries. The first entry is for User Id 'AJAY', First Name 'AJAY', Last Name 'BHATIA', Organization 'SSC', Division 'C01', Department 'ORG', Start Dt '01/14/2002', End Dt '12/31/9999', and Enabled 'checked'. The 'Responsibility' is 'SUPERUSER'. The 'Replacement User' field is 'AMOL' and the 'Dt' field is '05/05/9997'. The second entry is for User Id 'BATCH', First Name 'BATCH', Last Name 'USER', Organization 'SSC', Division 'C01', Department 'ORG', Start Dt '03/05/2002', End Dt '12/31/9999', and Enabled 'checked'. The 'Responsibility' is 'NO RESPONSIBILITY'. The 'Replacement User' field is empty and the 'Dt' field is '12/31/9999'.

Oracle Daybreak 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 Oracle Daybreak.

Oracle Daybreak updates the following when replacing users:

- 1 Oracle Daybreak assigns all applications in the replaced user's underwriting queue with the status NEW to the replacement user's queue.
- 2 Oracle Daybreak assigns all applications in the replaced user's funding queue with a status other than FUNDED to the replacement user's queue. Oracle Daybreak 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 Oracle Daybreak also updates the Producers page (**Lending** menu > **Producers** command > **Producer** master) with the replacement user in the Underwriter and Collector fields. Oracle Daybreak assigns all applications routed to the original user to the replacement user. This also includes any future applications for the replaced user.
- 4 Oracle Daybreak 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:** Oracle Daybreak will not update the replacement user ID for accounts that are closed.

- 5 On the Queue Setup form's Responsibilities and Users 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, Oracle Daybreak will not create a new record. Oracle Daybreak updates the user ID and routes all accounts that were assigned to the original user, based on the account condition, to the replacement user.

## Enhanced password protection

Customer data is always vulnerable when passwords are simple enough for hackers to guess. This can happen in the absence of strict password rules. Oracle Daybreak supports flexible and more secured password rules with a set of additional organizational level password parameters. Setting all password parameters to Y enforces the strictest password complexity.

Parameter	Description	Parameter Value	Org	Div	Responsibility	Enabled
ULG_PWD_CASE_SENSITIVE_REQ	PASSWORD SHOULD BE CASE SENSITIVE (Y/N) (SET NO TO ST	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_PWD_LOWER_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE LOWERCASE CHARAC	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_PWD_UPPER_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE UPPERCASE CHARACT	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_PWD_NBR_REQ	PASSWORD MUST HAVE ATLEAST ONE NUMERIC CHARACTER	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_PWD_SPECIAL_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE SPECIAL CHARACTER	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>

These organization level password parameters are as follows:

Parameter	Description
ULG_PWD_CASE_SENSITIVE_REQ	<p>PASSWORD SHOULD BE CASE SENSITIVE (Y/N) (SET NO TO STORE PASSWORD IN UPPER-CASE)</p> <p>If the Parameter Value is set to <b>N</b>, the password will be treated as if entered in uppercase.</p>
ULG_PWD_LOWER_CHAR_REQ	<p>PASSWORD MUST HAVE AT LEAST ONE LOW-ERCASE CHARACTER (YES/NO)</p> <p>If the Parameter Value is set to <b>Y</b>, at least one lowercase character is required in the password.</p>
ULG_PWD_UPPER_CHAR_REQ	<p>PASSWORD MUST HAVE AT LEAST ONE UPPERCASE CHARACTER (YES/NO)</p> <p>If the Parameter Value is set to <b>Y</b>, at least one uppercase character is required in the password.</p>

ULG_PWD_NBR_REQ	PASSWORD MUST HAVE AT LEAST ONE NUMERIC CHARACTER (0-9) (YES/NO)  If the Parameter Value is set to <b>Y</b> , at least one numeric character is required in the password.
ULG_PWD_SPECIAL_CHAR_REQ	PASSWORD MUST HAVE AT LEAST ONE SPECIAL CHARACTER (\$#@ ETC) (YES/NO)  If the Parameter Value is set to <b>Y</b> , at least one special character is required in the password.

**Note:** IF THE ULG\_PWD\_CASE\_SENSITIVE\_REQ parameter is set to N, then the ULG\_PWD\_LOWER\_CHAR\_REQ parameter should also be set to N.

Password security is a top priority for any organization to secure its customer data. In addition to the existing Oracle Daybreak security features, the encryption algorithm DES3 makes it even tougher for hackers to break the encrypted password.

Password encryption can be done with the following methods:

1. DES (data encryption standard)
2. DES3 (triple data encryption standard)

**A technical note about DES and DES3:** DES is a symmetric key cipher (encryption algorithm); that is, the same key is used to encrypt data as well as decrypt data. DES encrypts data in 64-bit blocks using a 56-bit key. The banking industry has adopted DES based standards for transactions between private financial institutions, and between private financial institutions and a private individual.

Triple DES (DES3) is a far stronger cipher than DES. The resulting encrypted data is much harder to break using exhaustive search  $2^{168}$  attempts as compared to  $2^{56}$  attempts (in the case of DES).

You can specify the encryption type to use with your Oracle Daybreak system using the following system parameter.

Parameter	Description
PASSWORD_ENCRYPTION_TYPE	PASSWORD ENCRYPTION TYPE



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## Printers tab (Printers page)

The Printers page allows you to set up an unlimited number of network printers and fax devices to be used with the system server. Oracle Daybreak will use the information on this page when selecting a printer when the printing process involves a batch job or use 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. Oracle Daybreak 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 Oracle Daybreak:

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, Oracle Daybreak generates a PDF document and saves it in the archive directory on your server.
EMAIL	For lease origination correspondences that can be faxed, Oracle Daybreak will e-mail the document as a PDF attachment to the consumer for direct loans or to the producer in the case of indirect loans.
FAX	For lease origination correspondences that can be faxed, Oracle Daybreak generates a PDF document it 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:

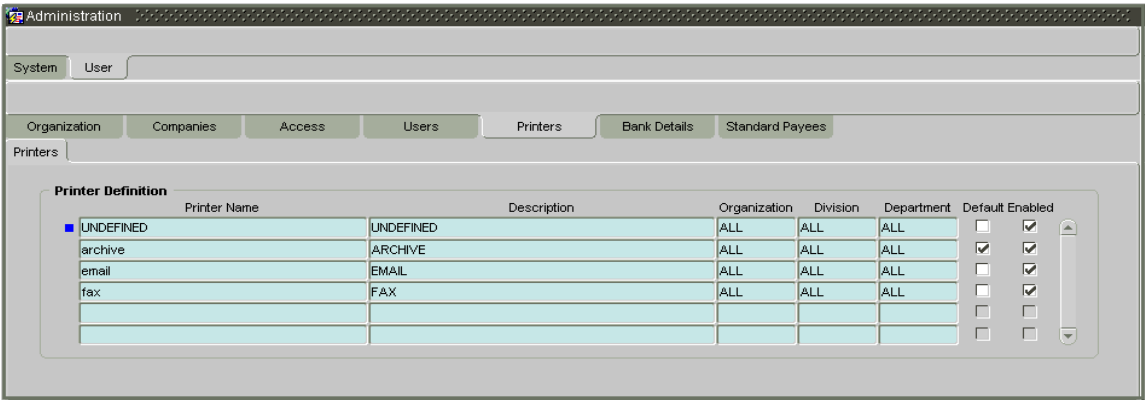
PRINTER NAME = <PRINTER\_NAME1> + <PRINTER\_NAME2>

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+JET4050	E-mails, archives, and prints the document with the jet4050 printer.

**To set up the Printers page**

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Printers** tab.



- 3 In the **Printer Definition** block on the **Printers** page, enter the following information:

In this field:	Do this:
<b>Printer Name</b>	Enter 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: \\server-name\jet4050 (required).
<b>Description</b>	Enter the description for the printer (required).
<b>Organization</b>	Select the organization to which the printer belongs (required).
<b>Division</b>	Select the division to which the printer belongs (required).
<b>Department</b>	Select the department to which the printer belongs (required).

**IMPORTANT:** In selecting which printer to use, Oracle Daybreak searches for a best match using the following attributes:

- 1 Organization
- 2 Division
- 3 Department

For this reason, i-flex solutions recommends creating one 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.

- 4 Select the **Default** box on one entry to indicate that this printer is a default printer.
- 5 Select **Enabled** to enable the printer and indicate that the printer is active.

**IMPORTANT:** Never disable the UNDEFINED printer. This is a required entry.

- 6 Save your entry.

## Bank Details tab (Bank Details page)

The Bank Details 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 Oracle Daybreak uses for payments and doesn’t appear on any other Oracle Daybreak forms.

### To set up the Bank Details page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Bank Details** tab.

The screenshot shows the 'Bank Details' page in the Oracle Daybreak Administration interface. The 'Bank Definition' block contains the following fields:

- Code:** FSB
- Name:** FIRST BANK
- Short Name:** FSB
- Address:** 3763 GOLDEN VALLEY RD
- City:** EDEN PRAIRIE
- St:** MN
- Zip:** 55344
- Country:** US
- Account #:** 238737736
- Routing #:** 987654321
- ACH Format:** NACHA FORMAT
- Enabled:** ☒

Below the 'Bank Definition' block is the 'ACH Definition' block, which contains a table with the following columns: Company, Branch, ACH Identifier, and Enabled. The table is currently empty.

- 3 In the **Bank Definition** block, enter the following information pertaining to the financial institutions used by your organization.

In this field:	Do this:
<b>Code</b>	Enter the bank code (ID used internally by Oracle Daybreak to represent the bank) (required).
<b>Name</b>	Enter the bank name (required).
<b>Short Name</b>	Enter the short name for the bank (ID displayed to represent the bank. This may be included in any output files) (required).
<b>Account #</b>	Enter the account number used for banking transactions with the bank. <b>Note:</b> If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234 (required).
<b>ACH Format</b>	Select the ACH format accepted by this bank [ <code>ACH_FORMAT_CD</code> ] (required).
<b>Routing #</b>	Enter the routing number for the bank (required).
<b>Address</b>	Enter the address line 1 for the bank (required).
Address 2 (unlabeled)	Enter the address line 2 for the bank (optional).
<b>Zip</b>	Enter the zip code where the bank is located (required).
<b>City</b>	Enter the city where the bank is located (required).

<b>St</b>	Select the state where the bank is located [STATE_CD] (required).
Zip Extension (unlabeled)	Enter the zip extension where the bank is located (optional).
<b>Country</b>	Select the country where the bank is located [COUNTRY_CD] (required).
<b>Phone</b>	Enter the primary phone number of the bank (required).
Ext	Enter the phone extension for the primary phone number (optional).
Phone	Enter the alternate phone number for the bank (optional).
Ext	Enter the phone extension for the alternate phone number (optional).
<b>Fax</b>	Enter the primary fax number for the bank (required).
Fax	Enter the alternate fax number for the bank (optional).
Enabled	Select box to enable the bank and indicate this is an active bank.

4 Save your entry.

5 Use the **ACH Definition** block on the ACH sub page to enter the following information used to create ACH files for the bank listed in the Bank Definition block.

In this field:	Do this:
<b>Company</b>	Select the portfolio company (required).
<b>Branch</b>	Select the portfolio branch (required).
<b>ACH Identifier</b>	Enter the ACH Id (provided by the bank). (This field is used in the ACH files to identify the bank). (required)
Enabled	Select box to enable the ACH and indicate this is an active ACH identifier.

6 Save your entry.

7 Use the **Lock Box** sub page to enter the following details to create Lock Box files related to this bank.

In this field:	Do this:
<b>Lockbox Identifier</b>	Enter the lock box id (provided by bank). This field is used in the lock box files to identify the bank (required).
<b>Company</b>	Select the portfolio company (required).
<b>Branch</b>	Select the portfolio branch (required).
Enabled	Select to enable the lock box.

8 Save your entry.

## Standard Payees tab (Standard Payees page)

The Standard Payees page defines third parties that are frequently the payees for checks issued within your organization. These payees are then available on the Consumer Lending (Advance and Payment) form. When you select the Payee # in the Advance Allocation block, Oracle Daybreak completes the remaining fields in this block with information from the Standard Payees page.

**Note:** The Payee # field on the Advance Payment forms is a non-validated LOV. This allows you to select an entry or enter one of your own.

### To set up the Standard Payees page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Standard Payees** tab.

The screenshot shows the 'Standard Payees' tab in the Oracle Daybreak Administration interface. The 'Payee Definition' section contains three identical form blocks. Each block has the following fields: Payee #, Name, Pmt Mode, Start Dt, Enabled, Address, City, St, Zip, Country, Bank Name, Routing #, Account Type, ACH Account #, Comment, Phone 1, and Phone 2. The first block has a blue square icon next to the Payee # field.

- 3 In the **Payee Definition** block, enter the following information:

#### In this field:

#### Do this:

**Payee #**

Select the payee number (Identifier for the payee) (required).

**Name**

Enter the payee name (required).

**Pmt Mode**

Select the payee payment mode - the payment method for the payee; for example, ACH, INSTITUTIONAL DRAFT [PAYEE\_PMT\_MODE\_CD] (required).

**Start Dt**

View the payment mode start date - the date the current payment method was implemented (defaults on Pmt Mode change) (display only).

**Enabled**

View if payee is enabled (optional).

**Address**

Enter the address line 1 for the payee (optional).

**Address 2 (unlabeled)**

Enter the address line 2 for the payee (optional).

Zip	Select the zip code where the payee is located (optional).
City	Enter the city where the payee is located (optional).
St	Select the state where the payee is located [STATE_CD] (optional).
Zip Extension (unlabeled)	Enter the zip extension where the payee is located (optional).
<b>Country</b>	Select the country where the payee is located [COUNTRY_CD] (required).
Bank Name	Enter the payee ACH bank name used by the standard payee (optional).
Routing #	Enter the payee ACH bank routing number of bank used by the standard payee (optional).
Account Type	Enter the payee type of ACH bank account maintained by the Standard Payee [ACH_ACCOUNT_TYPE_CD] (optional).
ACH Account #	Enter the payee ACH bank account number. <b>Note:</b> If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234 (optional).
Comment	Enter a comment for this advance allocations. This is the default comment to include with payments to this Payee (optional).
Phone 1	Enter the primary phone number for the payee (optional).
Phone 2	Enter the alternate phone number for the payee (optional).

- 4 Save your entry.

## Check Details tab (Check Details page)

With the Administration form's Check Details page, you can maintain the starting check number for different payee types, such as Vendor, Producer, Third Party or Customer. You can also maintain the default printer for each payee type. Checks are printed directly to default printer set for payee type.

### To set up the Check Details page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Check Details** tab.

Company	Branch	Payee Type	Check Number	Printer Name	Enabled
ALL	ALL	ALL	11113	jet4050	<input checked="" type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>

- 3 In the **Check Definition** block, enter the following information:

In this field:	Do this:
<b>Company</b>	Select the portfolio company associated with the check details (required).
<b>Branch</b>	Select portfolio branch associated with the check details (required).
<b>Payee Type</b>	Select payee type associated with the check details from the following: ALL, PRODUCER, VENDOR, CUSTOMER, and THIRD PARTY (required).
<b>Check Number</b>	Enter the check number to use as the starting check number for the given portfolio company, branch and payee type (required).
<b>Printer Name</b>	Enter the default printer name to print checks for the given portfolio company, branch and payee type (required).
<b>Enabled</b>	Select the Enabled indicator to allow the check details to be used by Oracle Daybreak (required).

- 4 Save your entry.

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## CHAPTER 3 : PRODUCT SETUP FORM

The Product Setup form enables you to configure the basic business guidelines necessary to support one or more products (leases) in Oracle Daybreak. 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 form requires a thorough understanding of the current rules of your business and must be completed before you can use Oracle Daybreak.

The Products form contains the following four master tabs:

Master tab:	Purpose:
Setup	Records data that is common to leases supported by Oracle Daybreak.
Lease	Allows you to set up the closed ended leases your company offers.

This chapter explains how to set up the Product Setup form's Setup master tab, information common to leases:

- Assets tab (Assets page)
- Scoring Parameters tab (Scoring Parameters page)
- Index Rates tab (Index Rates page)



## Setup master tab

The Setup master tab records data that is common to all products supported by Oracle Daybreak (leases) and contains the following pages: Scoring Parameters, and Index Rates.

## Scoring Parameters tab (Scoring Parameters page)

With the Scoring Parameters page, you can define the scoring parameters of a company's credit scorecard and behavior scoring.

Oracle Daybreak behavior scoring applies to accounts and is based on account history attributes and performed on a monthly basis.

## Behavior scoring

Behavior 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 loan products a customer may qualify for. Behavior scoring applies to the Oracle Daybreak lease products .

This information appears on the Customer Service form in the Customer Service (2) master tab's Account Details page in the Activity block's Behavior Score field.

The screenshot shows the Oracle Daybreak Customer Service form for ANUJ GUPTA. The form is divided into several sections:

- Search:** Queue, Auto Run, and a search field with "Acc # 20060700048631" and "Or SSN".
- Accounts:** A table showing account details for ANUJ GUPTA. The table has columns: Acc #, Status, Product, Payoff Amt, Amt Due, Oldest Due Dt, Company, and Branch. The data rows show two accounts: one with Acc # 20060700048631, Status ACTIVE, Product LOAN VEHICLE, Payoff Amt \$25,000.00, Amt Due \$0.00, Oldest Due Dt 04/24/2008, Company SSFC, and Branch HQ; and another with Acc # 20040100043457, Status CHARGED OFF, Product LOAN HE, Payoff Amt \$0.00, Amt Due \$0.00, Oldest Due Dt 02/28/2004, Company SSFC, and Branch HQ. The total payoff amount is \$114,502.98 and the total amount due is \$16,942.68. The number of accounts is 17.
- Customer Service (2) Master Tab:** A tabbed interface with various sections: Account Details, Customer Details, Business, Balances, Transactions, Tracking Attributes, Statements, Escrow, Insurances, and Vendor Work Order.
- Customers:** A section for customer information. It includes fields for Customer # (ANUJ GUPTA), SSN (383890), Birth Dt (07/11/1977), Gender, Email (ANUJ.GUPTA@FLEXSOLUTIONS.COM), Language (ENGLISH), Marital St (MARRIED), Disability, Skip, Stop Correspondence, Privacy Opt-Out, Time Zone (AMERICA), and Active Military Duty.
- Contact Information:** A section for contact details. It includes fields for Address Type (HOME), Current, Mailing, Phone (952-955-7536), and Address (8675 MARIGOLD CIRCLE CIR # 215, EDEN PRAIRIE MN-55344).
- Dues:** A section for due dates. It includes fields for Today's Payoff (\$25,000.00), Oldest Due Dt (04/24/2008), Due Dt, and Amt. The table shows due dates for Delq Due, LC Due, NSF Due, Other Due, and Total Due.
- Conditions:** A section for conditions. It includes fields for Condition, Start Dt, and Followup Dt.
- Activity:** A section for activity. It includes fields for Effective Dt, Active Dt, Paid Off Dt, Chargeoff Dt, Current Pmt, Due Day, Last Pmt Amt, Pmt Dt, Last Bill Amt, Last Activity Dt, Military Duty, Producer (CA-00005: AUTO JUNGLE), App # (0000572279), Customer Grade (A GRADE), and Score (0). The Behavior Score field is highlighted with a red box.
- Delinquency Information:** A section for delinquency information. It includes fields for Late (0, 30, 60, 90, 120, 150, 180), BP/NSF (Life), BP/NSF (Year), Days, Category, and Collector (DEMOCOLL).
- Call Activities:** A section for call activities. It includes fields for Action, Result, Contact, Reason, Promise Dt, Promise Amt, Cancel, Condition, Followup Dt, Time Zone, Adj. Followup Dt, and Appt.

Oracle Daybreak calculates behavior scores in a manner similar to how it calculates the Oracle Daybreak credit score during lease origination. In both cases, you create input parameters and define a formula on the Scoring Parameters page.

**To set up the Scoring Parameters page**

- 1 On the **Setup** menu, choose **Products > Setup**.
- 2 Choose the **Scoring Parameters** tab.

**Parameters**

Parameter	Description	Data Type	Enabled
APPLICANT_INCOME	APPLICANT STATED MONTHLY INCOME	NUMBER	<input type="checkbox"/>
BANK_AUTO_TRADES	TOTAL OF BANK AND AUTO TRADES	NUMBER	<input checked="" type="checkbox"/>
FICO_SCORE	FICO SCORE	NUMBER	<input checked="" type="checkbox"/>

**Formula Definition**

Seq	(	Variable	Constant Value	Mathematical Operator	)	Enabled
1		CUM_6MONTH_AUTO_TRADES		+		<input checked="" type="checkbox"/>
2		CUM_6MONTH_BANK_TRADES				<input checked="" type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>

Variable Description: APPLICANT CREDIT BUREAU 6MONTH AUTO TRADES

**Formula Expression**

Expression: CUM\_6MONTH\_AUTO\_TRADES + CUM\_6MONTH\_BANK\_TRADES

- 3 In the **Parameters** block, enter the following information:

In this field:	Do this:
Parameter	Enter the name of the scoring parameter. i-flex solutions recommends entering a name that in some way reflects how the parameter is used; for example, use FICO_SCORE instead of PARAMETER_1. (required).
Description	Enter a description of the parameter. Again, enter 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 (required).
Data Type	Select the data type of the scoring parameter being defined - this determines how Oracle Daybreak handles the values. (While DATE and CHARACTER are available data types, generally only NUMBER should be used when defining a Scoring parameter [DATA_TYPE_CD] (required).
Scoring Type	Select the scoring type: CREDIT SCORING or BEHAVIORAL SCORING (required).
Enabled	Select to enable and indicate that the scoring parameter is available.

- 4 Use the **Formula Definition** block 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, Oracle Daybreak displays an error message in this block when you choose Show Expression.

When creating a behavior scoring formula in the Scoring Parameters page's Formula Definition block, use variables regarding account information (account variables begin with ACC\_).

In this field:	Do this:
Seq	Enter the sequence number (the order in which the formula definition variable will be assembled and evaluated) (required).
(	Enter a left bracket if you need to group part of your formula definition (optional).
Variable	Select variable from a validated LOV based on the user-defined table SCR_CRED_SUMMARY: SCORING PARAMETERS (optional).
Constant	Enter constant value (optional).
Mathematical Operator	Select math operator to be used on the adjacent formula definition rows [MATH_OPERATOR_CD] (optional).
)	Enter a right bracket if you are grouping part of your formula definition (optional).
Enabled	Select to enable the formula and indicate this it is included when building a definition for the scoring parameter.

- 5 Choose **Show Expression**.

The Variable Description field and Formula Expression block populate.

- 6 Save your entry.

## Index Rates tab (Index Rates page)

The Index Rates page 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:

$$\text{interest rate} = \text{index rate} + \text{margin rate}.$$

The Index block displays the currently defined indexes on the Lookups page (**Lookup type:** INDEX\_TYPE\_CD **Description:** INDEX TYPE CODES). 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.

You can also record any index rate change on the Index Rates page. During nightly batch processing, all the loan accounts with that index type are included when posting the RATE CHANGE transaction. After Oracle Daybreak processes the batch, the interest rate of the loan account is changed. Oracle Daybreak will use this new interest rate when computing all future interest calculations.

### To set up index rate

- 1 On the **Setup** menu, choose **Products > Setup**.
- 2 Choose the **Index Rates** tab.

The screenshot shows the 'Product Setup' window with the 'Index Rates' tab selected. The 'Index' table lists two index types: 'VARIABLE PRIME RATE' and 'FLAT RATE'. The 'Index Details' table shows a history of index rates.

Index Type	Short Description	Description	Enabled
VARIABLE PRIME RATE	VARIABLE PRIME RATE	VARIABLE PRIME RATE	<input checked="" type="checkbox"/>
FLAT RATE	FLAT RATE	FLAT RATE	<input checked="" type="checkbox"/>

Start Dt	Rate	Enabled
01/01/2006	5.0000	<input type="checkbox"/>
03/17/2004	5.0000	<input type="checkbox"/>
09/11/2000	15.0000	<input type="checkbox"/>
01/01/1900	8.9900	<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

The Index Details block 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.

- 3 Use the **Index Type** and **Index Details** blocks to create the new index type.

In this field:	Do this:
<u>Index block</u>	
<b>Index Type</b>	Select the index, PRIME RATE or FLAT RATE [INDEX_TYPE_CD] (required).
<b>Short Description</b>	Enter a short description of the index (required).
<b>Description</b>	Enter the index description (required).
<u>Index Details block</u>	
<b>Start Dt</b>	Enter the effective start date for the index rate (required).
<b>Rate</b>	Enter the new index rate effective from above mentioned date as a percentage (required). <b>Note:</b> For the FLAT RATE index there should be only one entry with a Start Dt. = 01/01/1900 and a RATE = 0.0000.
<b>Enabled</b>	Select the Enabled check box to indicate the index rate effective from start date mentioned above (required).

- 4 Save your entry.

**Note:** Variable rate loans functionality is not extended to Pre-Compute loans.

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## CHAPTER 4 : PRODUCT LEASE SETUP

The Product Setup form's Lease master tab and its pages allow you to set up the closed ended s your company offers. The following tabs are available on the Lease master tab:

- Products
- Scoring
- Fees
- Checklists
- Spreads
- Statement
- Letters

This chapter explains how to setup the pages associated with each one.

## Products tab (Lease Products page)

The Products page defines the lease products your organization offers, such as lease vehicles. The information on this page is the base for defining additional product information.

A lease product is based on the following attributes:

- The collateral type and sub type
- The billing cycle
- Whether the lease is paid directly or indirectly to the customer

The Product Definition block records details about the lease product, such as the description, collateral type and sub type, credit bureau reporting attributes, and billing cycle.

The Product Itemization block is used to define itemized entries for a lease product. This information is used on the Itemization sub pages of the **Application Entry form**, **Funding form**, **Underwriting form**, and **Conversion forms**.

### To set up the Products page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Products** tab.

The screenshot shows the Oracle Daybreak Product Setup page for Lease products. The page has a top navigation bar with tabs for Setup, Loan, Line of Credit, and Lease. Below this is a sub-navigation bar with tabs for Products, Pricing, Edits, Cycles, Scoring, Contract, Fees, Compensation, Commissions, Checklists, Spreads, Statement, Letters, Promotions, and Insurance. The main content area is divided into two sections: Product Definition and Product Itemization.

**Product Definition**

Product	Description	Collateral Type	Collateral Sub Type	Credit Bureau Portfolio Type	Credit Bureau Account Type	Billing Cycle	Category	Direct	Enabled
LEASE-VE	LEASE VEHICLE	VEHICLE COLLATE	PERSONAL PROPE	INSTALLMENT	AUTO LEASE	MONTHLY		<input type="checkbox"/>	<input checked="" type="checkbox"/>
								<input type="checkbox"/>	<input type="checkbox"/>
								<input type="checkbox"/>	<input type="checkbox"/>
								<input type="checkbox"/>	<input type="checkbox"/>

**Product Itemizations**

Itemization	Sort	Pos (+)	Neg (-)	Enabled
DOWN PAYMENT	1	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="checkbox"/>
ITM DOWN PAYMENT PAYOFF	2	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="checkbox"/>
ITM DOWN PAYMENT REBATE	3	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="checkbox"/>
ITM DOWN PAYMENT TRADEIN	4	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="checkbox"/>
ITM CREDIT INSURANCE LIFE	5	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="checkbox"/>
ITM CREDIT INSURANCE DISABILITY	6	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="checkbox"/>
ITM OTHER TAX	7	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="checkbox"/>
ITM ADMINISTRATION / ACQUISITION FEE	8	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="checkbox"/>

- 3 In the **Product Definition** block, enter the following information:

#### In this field:

#### Do this:

##### Product

Enter the product code as defined by your organization (in other words, how you want to differentiate the lease products). For example, lease products can be differentiated along asset lines (LEASE-VE for a vehicle). The product code, or name, is unique (required).

##### Description

Enter the description of the product; for example, LEASE VEHICLE. (This is the product description as it appears throughout Oracle Daybreak) (required).

#### Example

- |                                      |                                                                                                                                                                                                                                       |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Collateral Type</b>               | Select the collateral type for the product. This field identifies what type of collateral is associated with the lease and assists Oracle Daybreak in identifying the correct page(s) to display [COLLATERAL_TYPE_CD] (required).     |
| <b>Collateral Sub Type</b>           | Select the collateral sub type for the product [COLLATERAL_SUB_TYPE_CD] (required).                                                                                                                                                   |
| <b>Credit Bureau Portfolio Type*</b> | Select the credit bureau portfolio type for the product [CRB_PORTFOLIO_TYPE_CD] (required).                                                                                                                                           |
| <b>Credit Bureau Account Type*</b>   | Select the account type for the product [CRB_ACC_TYPE_CD] (required).<br>*Note: The Credit Bureau Portfolio Type and Credit Bureau Account Type fields determine how the portfolio is reported back to the credit bureaus (required). |
| <b>Billing Cycle</b>                 | Select the billing cycle for the product [LEASE_BILL_CYCLE_CD] (required).                                                                                                                                                            |
| Category                             | Select the category for the product. This serves to group products for reporting purposes (user-defined). [PRODUCT_CATEGORY_CD] (optional).                                                                                           |
| <b>Start Dt</b>                      | Enter the start date for the product (required).                                                                                                                                                                                      |
| <b>End Dt</b>                        | Enter the end date for the product (required).                                                                                                                                                                                        |
- 4 Select the **Direct** box if the product can be originated directly to customer. (In this case, the compliancy state is the state listed in the customer's current mailing address.)  
-or-  
Clear the **Direct** box if the product is an indirect lending product; that is, payment is made to the producer. (In this case, the compliancy state is the state listed in the producer's address.)
  - 5 Select the **Enable** box to activate the product.
  - 6 In the **Product Itemization** block, enter the following information:

In this field:	Do this:
<b>Itemization</b>	Select the itemization type (required).
<b>Sort</b>	Enter the sort order (required).
Pos (+)	Select for a positive number.
Neg (-)	Select for a negative number.
	<b>Note:</b> The Pos and Neg buttons determine whether the values will increase or decrease the itemization total for the lease based on the selected lease product. Together the contents of the Product Itemization block, positive and negative, add up to the lease amount.
  - 7 Select the **Enabled** box to indicate that this product itemization is currently available.
  - 8 Save your entry.



## Scoring tab (Scoring Models page)

The Scoring Models page allows you to setup individual and multiple scoring models. You can define different scoring models by company, branch and product. Scoring models are used to automate the decisioning process on the Underwriting form and grade applications.

When you choose **Next Application** on the Application Entry form after entering an application, Oracle Daybreak determines which scoring model to use by finding a best match. Oracle Daybreak searches the Company, Branch, 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.) Oracle Daybreak then ranks the returned matches in descending order based on the weighted values and the hierarchical position of the field, then by Start Date. Oracle Daybreak 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 Oracle Daybreak to use the adverse action reasons provided by the standard bureau score on the Stipulations sub page.

### To set up the Scoring Models page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Scoring** tab, then choose the **Scoring Models** tab.

The screenshot shows the Oracle Daybreak Scoring Models page. The top navigation bar includes tabs for Setup, Loan, Line of Credit, and Lease. The main navigation bar includes tabs for Products, Pricing, Edits, Cycles, Scoring, Contract, Fees, Compensation, Checklists, Spreads, Statement, Letters, Promotions, and Insurance. The Scoring Models tab is selected. Below the navigation bar is a table for Scoring Models with columns: Model, Description, Max Score, Company, Branch, Product, Start Date, Reasons, Decision, and Enabled. The table contains one row with the following values: Model: LEASE, Description: LEASE SCORING MODEL (FICO SCORE), Max Score: 1000, Company: ALL, Branch: ALL, Product: ALL, Start Date: 01/01/1900, Reasons: checked, Decision: checked, Enabled: checked. Below the table is a Parameters section with a table for Parameters (Parameter, Max Value, Adverse Action Reason, Weighted Value, Enabled) and a Range Definition section with a table for Range Definition (Value From, Value To, Percent / Value, Enabled).

- 3 On the **Scoring Models** page, complete the following fields:

#### In this field:

**Model**  
**Description**  
**Max Score**

**Company**

#### Do this:

Enter the code for the scoring model (required).  
Enter a description of the scoring model (required).  
Enter the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.) (required).  
Select the company for the scoring model. This may be ALL or a specific company [PTC\_COMPANY] (required).

- |                 |                                                                                                                                                                                   |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Branch</b>   | Select branch within the company for the scoring model. This may be ALL or a specific branch [PCB_BRANCH]. This must be ALL if in the Company field you selected ALL) (required). |
| <b>Product</b>  | Select the product for the scoring model. This may be ALL or a specific product ( <b>Setup &gt; Product &gt; Lease &gt; Products</b> ) (required).                                |
| <b>Start Dt</b> | Enter the start date for the scoring model (required).                                                                                                                            |
| <b>End Dt</b>   | Enter the end date for the scoring model (required).                                                                                                                              |
- 4 Select the **Bureau Score Reasons** box to use the score reasons supplied by the credit bureau. If not selected, automatically rejected applications scored using this scoring model display the Adverse Action Reasons from the Parameters sub page.
  - 5 Select the **Auto Decision** 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, Oracle Daybreak assigns applications scored using this scoring model a status/sub status of NEW-REVIEW REQUIRED.
  - 6 Select the **Enabled** box to enable the scoring model.
  - 7 Save your entry.

## Parameters sub page

The Parameters sub page 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 block on the Parameters sub page.

Oracle Daybreak 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.

If the scoring parameter and range definitions were defined as below, then:

If the Value returned was:	Then:
<b>&gt;= 0 &amp; &lt; 1000</b>	Calculated values in this range would be translated into 0% of the Max Value (in this case 1000) for this parameter, which is 0.
<b>&gt;= 1000 &amp; &lt; 3000</b>	Calculated values in this range would be translated into 25% of the calculated value for this parameter. A parameter value of 1000 would result in a final value of 250. A parameter value of 2999 would result in a final value of 749.75.

<b>&gt;= 3000 &amp; &lt; 5000</b>	Calculated values in this range would be translated into 50% of the calculated value for this parameter. A parameter value of 3000 would result in a final value of 1500. A parameter value of 4999 would result in a final value of 2499.5.
<b>&gt;= 5000 &amp; &lt; 10000</b>	Calculated values in this range would be translated into 75% of the calculated value for this parameter. A parameter value of 5000 would result in a final value of 3750. A parameter value of 9999 would result in a final value of 7499.25.
<b>&gt;= 1000</b>	Calculated values in this range would be translated into 100% of the calculated value for this parameter. This would return the calculated value.

**Note:** Each scoring parameter should have range definitions defined that encompass all of the values that might result.

### To set up the Parameters sub page for the auto-decisioning process

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Scoring** tab, then choose the **Parameters** sub tab.
- 3 In the **Parameters** block, enter the following information:

In this field:	Do this:
<b>Parameter</b>	Select the parameter from the LOV (required).
<b>Max Value</b>	Enter the maximum value allowed for the selected parameter (required).
Adverse Action Reason	Select the adverse action reason from the LOV [ADV_ACTION_APP_REASON_CD]. (If, on the Scoring Models page, the Bureau Screen Reasons box is selected for the scoring model, you cannot update this field) (optional).
<b>Weighted Value</b>	Enter 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 (required).

- 4 The **Range Definition** block 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.  
  
In the **Range Definition** block, use the **Value From** field to enter 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 (which ever is less) (required).

- Choose one of these options to determine how values for a scoring parameters are translated:

**If you choose:**

**Then:**

**% Max Value**

Calculated values within the range definition receives a value based on a percentage of the Max Value of the scoring parameter.

**% Param**

Calculated values within the range definition receives a value based on a percentage of the calculated value of the scoring parameter.

**Value**

Calculated values with in the range definition receives a specific value.

- In the **Percent / Value** field, enter the percent or value to be used in the translation of the calculated value of the scoring parameter.
- If you select the **Enabled** box, Oracle Daybreak will consider this range definition when translating values for this scoring parameter.
- Save your entry.

## Grades sub page

The Grades sub page defines how Oracle Daybreak translates the scoring model scores into your organization's grade. Oracle Daybreak uses these grades in the auto-decisioning process. Each grade has a specific status/sub status that informs Oracle Daybreak 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.

### To set up the Grades sub page for the auto-decisioning process

- On the **Setup** menu, choose **Products > Lease**.
- Choose the **Scoring** tab, then choose the **Grades** sub tab.

The screenshot displays the Oracle Daybreak Product Setup interface. The top navigation bar includes tabs for Setup, Loan, Line of Credit, and Lease. The Lease tab is selected, and the Scoring sub-tab is active. Below the Scoring Models section, the Grades sub-tab is selected. The Grades section contains a table titled 'Grade Definitions' with the following data:

Score	Credit Grade	Application Status	Sub Status	Enabled
0	D GRADE	REJECTED	AUTO REJECTED	<input checked="" type="checkbox"/>
200	C GRADE	NEW	RECOMMEND REJECTION	<input checked="" type="checkbox"/>
300	C GRADE	NEW	RECOMMEND APPROVAL	<input checked="" type="checkbox"/>
400	B GRADE	APPROVED	AUTO APPROVED	<input checked="" type="checkbox"/>
500	A GRADE	APPROVED	AUTO APPROVED	<input checked="" type="checkbox"/>

- 3 In the **Grade Definition** block, enter the following information:

In this field:	Do this:
<b>Score</b>	Enter the score the application receives (required).
<b>Credit Grade</b>	Select the grade to assign to an application [CR_GRADE_CD] (required).
<b>Application Status</b>	Select the status to assign to applications with a score starting with the value of this grade definition [APP_STATUS_CD_AUTO] (required).
<b>Sub Status</b>	Select the sub status to assign to applications with a score starting with the value of this grade definition. Credit scoring only allows for only the following status/ sub status pairs: APPROVED - AUTO APPROVED REJECTED - AUTO REJECTED NEW - REVIEW REQUIRED NEW - RECOMMEND APPROVAL NEW - RECOMMEND REJECTION [APP_SUB_STATUS_CD] (required).

- 4 Select **Enabled** to indicate that this grade definition will be considered when grading an application using this scoring model.
- 5 Save your entry.

## Scoring tab (Behavioral Scoring Models page)

Behavior 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 loan products a customer may qualify for. Behavior scoring applies to all the Oracle Daybreak lease products.

This information appears on the **Customer Service** form in the **Customer Service (2) master tab**'s Account Details page in the Activity block's **Behavior Score** field.

The Behavioral Scoring Models page allows you to setup individual and multiple behavior scoring models. Completing the Behavioral Scoring Models page is similar to completing the existing Scoring Parameters page, although new parameters have been added for behavioral scoring. You can define multiple behavior scoring models and depending upon the market situation and customer account behavior, enable only the models you want Oracle Daybreak to use.

Oracle Daybreak calculates behavior scores in a manner similar to how it calculates the Oracle Daybreak credit score during lease origination.

Oracle Daybreak behavior scoring applies to accounts and is based on account history attributes and performed on a monthly basis.

### To set up the Behavioral Scoring Models page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Scoring** tab.

The screenshot shows the 'Product Setup' window with the 'Lease' tab selected. The 'Scoring' sub-tab is active, displaying the 'Behavioral Scoring Models' page. The page contains a table for defining scoring models and a section for parameters and range definitions.

Model	Description	Max Score	Company	Branch	Product	Start Dt	End Dt	Enabled
LEASE_BSR	LEASE BEHAVIOR SCORING MODEL	1000	ALL	ALL	ALL	01/01/2000	12/31/4000	<input checked="" type="checkbox"/>

**Parameters**

Parameter	Max Value	Enabled
<input checked="" type="checkbox"/> ACCOUNT DELINQUENCY DAYS	1000	<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

**Range Definition**

Value From	Percent / Value	Enabled
<input checked="" type="checkbox"/> 0	<input type="radio"/> % Max Value <input type="radio"/> % Param <input checked="" type="radio"/> Value 0.000	<input checked="" type="checkbox"/>
30	<input type="radio"/> % Max Value <input type="radio"/> % Param <input checked="" type="radio"/> Value 200.000	<input checked="" type="checkbox"/>
60	<input type="radio"/> % Max Value <input type="radio"/> % Param <input checked="" type="radio"/> Value 300.000	<input checked="" type="checkbox"/>
90	<input type="radio"/> % Max Value <input type="radio"/> % Param <input checked="" type="radio"/> Value 400.000	<input checked="" type="checkbox"/>
	<input type="radio"/> % Max Value <input type="radio"/> % Param <input type="radio"/> Value	<input type="checkbox"/>

- 3 On the **Behavioral Scoring Models** page, complete the following fields:

**In this field:**

**Do this:**

**Model**

Enter the model for the behavior score (required).

**Description**

Enter the description of the model (required).

<b>Max Score</b>	Enter the maximum score value for the behavior score. (This is normally the sum of the Max Value fields within the scoring parameters.) (required).
<b>Company</b>	Select the company which uses this behavior score. This may be ALL or a specific company [PTC_COMPANY] (required)
<b>Branch</b>	Select the branch corresponding to the company. This may be ALL or a specific branch [PCB_BRANCH]. This must be ALL if in the Company field you selected ALL) (required).
<b>Product</b>	Enter the product to which the behavior score applies. This may be ALL or a specific product ( <b>Setup &gt; Product &gt; Lease &gt; Products</b> ) (required).
<b>Start Date</b>	Enter the start date for the behavior scoring model (required).
<b>End Date</b>	Enter the end date for the behavior scoring model (required).

- 4 Select the **Enabled** box to enable the behavior scoring model.
- 5 Save your entry

## Parameters sub page

The Parameters sub page records the parameters used to determine the score calculated by the behavior scoring model. The score behavior range is based upon the information in the Range Definition block on the Parameters sub page.

Oracle Daybreak 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.

If the behavior scoring parameter and range definitions were defined as in the example above, then:

<b>If the Value returned was:</b>	<b>Then:</b>
<b>&gt;= 0 &amp; &lt; 30</b>	If the account was delinquent between 0 and 29 days, the behavior scoring model value would be 0.
<b>&gt;= 30 &amp; &lt; 60</b>	If the account was delinquent between 30 and 59 days, the behavior scoring model value would be 200.
<b>&gt;= 60 &amp; &lt; 90</b>	If the account was delinquent between 60 and 89 days, the behavior scoring model value would be 300.
<b>&gt;= 90</b>	If the account was delinquent over 90 days, the behavior scoring model value would be 400.

**Note:** Each scoring parameter should have range definitions defined that encompass all of the values that might result.

## To set up the Parameters sub page for behavior scores

- 1 On the **Setup** menu, choose **Products > Loan**.
- 2 Choose the **Scoring** tab, then choose the **Behavioral Scoring Models** tab.
- 3 Choose the **Parameters** sub tab.
- 4 In the **Parameters** block on the **Parameters** sub page, enter the following information:

In this field:	Do this:
<b>Parameter</b>	Select the parameter from the LOV (required).
<b>Max Value</b>	Enter the maximum value allowed for the selected parameter (required).
Enabled	Select to enable the parameter.
- 5 The **Range Definition** block allows you to translate the calculated value for a behavior scoring parameter into the value to be used, depending on the returned value of the parameter.

In the **Range Definition** block, use the **Value From** field to enter 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 behavior scoring parameter (which ever is less) (required).
- 6 Choose one of these options to determine how values for a behavior scoring parameter are translated:

If you choose:	Then:
<b>% Max Value</b>	Calculated values within the range definition receives a value based on a percentage of the Max Value of the behavior scoring parameter.
<b>% Param</b>	Calculated values within the range definition receives a value based on a percentage of the calculated value of the behavior scoring parameter.
<b>Value</b>	Calculated values with in the range definition receives a specific value.
- 7 In the **Percent / Value** field, enter the percent or value to be used in the translation of the calculated value of the behavior scoring parameter.
- 8 If you select the **Enabled** box, Oracle Daybreak will consider this range definition when translating values for this behavior scoring parameter.
- 9 Save your entry.



---

## Fees tab (Fee page)

The Fee page allows you to define fees that may be automatically assessed by Oracle Daybreak. The Fee Definitions block records fees not defined within the Contract page's Fees sub page.

The following fee types are currently supported for automatic assessment:

- Late charges
- Non sufficient funds
- Extensions

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.

When Fees are assessed, Oracle Daybreak determines the best match using all enabled fee definitions for 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 Account state
- 5 Transaction amountt
- 6 Start Date.

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 is the state fee used.

## To set up the Fees page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Fees** tab.

Fee Rule	Fee Type	Calc Method	Min Amt	Max Amt	Percent	Company	Branch	Product	State	Txn Amt From	Start Dt	Enabled
LC1LS	FEE LATE CHARGE	PERCENTAGE OF PAYM	\$10.00	\$30.00	5.0000	ALL	ALL	ALL	ALL	\$0.00	01/01/1990	<input checked="" type="checkbox"/>
NSF1LS	FEE NSF	FLAT AMOUNT	\$20.00	\$20.00	0.0000	ALL	ALL	ALL	ALL	\$0.00	01/01/1990	<input checked="" type="checkbox"/>
												<input type="checkbox"/>
												<input type="checkbox"/>
												<input type="checkbox"/>

- 3 The **Fee Definition** block defines the individual fees. Complete the **Fee Definition** block with the following information:

### In this field:

### Do this:

#### Fee Rule

Enter the fee rule used to identify the particular fee definition (required).

#### Fee Type

Select the fee type (required).

#### Calc Method

Select the method of calculating the fee [FEE\_CALC\_METHOD\_CD] (required).

#### Min Amt

Enter the minimum amount for the fee (required).

#### Max Amt

Enter 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 (required).

#### Percent

Enter 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 (required).

#### Company

Select the portfolio company. This may be ALL or a specific company (**Setup > Administration > User > Companies**) (required).

#### Branch

Select the portfolio branch. This may be ALL or a specific branch (**Setup > Administration > User > Companies**). This must be ALL if in the Company field you selected ALL) (required).

#### Product

Select the product. This may be ALL or a specific product. The available values come from a validated LOV based on the selected Billing Cycle setup and the Lease Product setup (required).

#### State

Select the state for this fee. This may be ALL or a specific state [STATE\_CD] (required).

#### Txn Amt From

Enter 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) (required).

#### Start Dt

Enter the start date (required).

#### End Dt

Enter the end date (required).

**IMPORTANT:** In selecting which fee to use, Oracle Daybreak 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)

For this reason, i-flex solutions recommends creating one 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.

- 4 Select **Enabled** to enable the fee.
- 5 Save your entry.

---

## Checklists tab (Checklists page)

A checklist is an optional set of steps to follow when completing a form in Oracle Daybreak, such as the Underwriting form, the Funding form, or completing a page involving collections on the Customer Service form. Checklists can be used as guidelines to help ensure that Oracle Daybreak 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 Oracle Daybreak system. Checklists page allows you to specify the contents of the checklist.

The following checklists are built in to the origination workflow and can be viewed when edits are checked:

- DECISION VERIFICATION CHECKLIST.
- CONTRACT VERIFICATION CHECKLIST.

The following checklists are built in to the Customer Service form and can be viewed during collection tasks:

- BANKRUPTCY CHECKLIST
- CHARGE-OFF CHECKLIST
- REPOSSESSION/FORECLOSURE 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 Lease Checklist page**

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Checklists** tab.

Checklist Code	Description	Checklist Type	Company	Branch	Product	State	Enabled
CNLSCE-CON-0001	CONTRACT VERIFICATION	CONTRACT VERIFICATION CHECKLIST	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLSCE-DEC-0001	DECISION	DECISION VERIFICATION CHECKLIST	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>

Action Code	Description	Sort	Enabled
1	VERIFIED RESIDENCE ?	1	<input checked="" type="checkbox"/>
2	VERIFIED PHONE ?	2	<input checked="" type="checkbox"/>
3	VERIFIED EMPLOYMENT ?	3	<input checked="" type="checkbox"/>
4	VERIFIED INCOME ?	4	<input checked="" type="checkbox"/>
5	ALL STIPULATIONS MET ?	5	<input checked="" type="checkbox"/>
6	VERIFIED INSURANCE ?	6	<input checked="" type="checkbox"/>
7	DOCUMENT CHECKLIST COMPLETED ?	7	<input checked="" type="checkbox"/>
8	CUSTOMER/COLLATERAL VERIFICATION CHECKLIST COMPLETE ?	8	<input checked="" type="checkbox"/>
9	PRODUCER COMPENSATION CALCULATED?	9	<input checked="" type="checkbox"/>

- 3 Complete the **Checklist Type Definition** block with the following information:

In this field:	Do this:
Checklist Code	Enter the checklist code that identifies checklist being defined (required).
Description	Enter the description for the checklist (required).
Checklist Type	Select the checklist type to define where the specific checklist will be available in Oracle Daybreak [CHECKLIST_TYPE_CD] (required).
Company	Select the portfolio company associated with the check-list. This may be ALL or a specific company ( <b>Setup &gt; Administration &gt; User &gt; Companies</b> ) (required).
Branch	Select the portfolio branch associated with the checklist. This may be ALL or a specific branch ( <b>Setup &gt; Administration &gt; User &gt; Companies</b> ). This must be ALL if in the Company field you selected ALL) (required).
Product	Select the product associated with the checklist. This may be ALL or a specific product. The available values come from a validated LOV based on the selected Billing Cycle setup and the Lease Product setup (required).
State	Select the state associated with the checklist type. This may be ALL or a specific state [STATE_CD] (required).
<b>IMPORTANT:</b> In selecting which edits type to use, Oracle Daybreak searches for a best match using the following attributes:	
1 Company	
2 Branch	
3 Product	
4 State	

For this reason, i-flex solutions recommends creating one version of each checklist type where ALL is the value in these fields.

**Enabled** Select to enable the checklist.

- 4 Checklist actions are steps (a set of one or more tasks) related to the checklist you are creating. They are loaded on the Checklist sub page.

Complete the **Checklist Action Definition** block with the following information:

In this field:	Do this:
<b>Action Code</b>	Enter the action code for the checklist (required).
<b>Description</b>	Enter the description for the action type (required).
<b>Sort</b>	Enter the sort order to define the placement of the action type on the Checklist sub page (required).

- 5 Select **Enabled** to include this action in the checklist.
- 6 Save your entry.

## Spreads tab (Spreads page)

The Spreads page allows you to define the payment allocation strategy used by your business while applying payments to accounts. Spreads are selected on the Payment Entry (and Payment Maintenance) pages. The payment to the account according to the spread can be viewed on the Transaction page on the Customer Service form.

The Spread Definition block is used to define individual spreads. Many common spreads have already been defined. With each spread, you can define the due date advancement method to use, BRING CURRENT, FUTURE, or NONE.

The Spread Transaction Definitions block records the order in which balances are satisfied when a payment is applied to an account. (Unless someone indicates otherwise, payments will be applied against each balance type, in sort order, until either there is no remaining balance, or the payment has been completely allocated.)

### To open the Spreads page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Spreads** tab.

Spread	Description	Due Dt Adv	Enabled
AC-LEASE	ACTIVE SPREAD-LEASE	BRING CURRENT	<input checked="" type="checkbox"/>
ACEXP-LEASE	ACTIVE EXPENSE SPREAD-LEASE	NONE	<input checked="" type="checkbox"/>
ACFEE-LEASE	ACTIVE FEE SPREAD-LEASE	NONE	<input checked="" type="checkbox"/>

Balance Type	Cycle	Sort	Enabled
SALES / USE TAX BILLED	0	0	<input checked="" type="checkbox"/>
LEASE RECEIVABLE BILLED	0	1	<input checked="" type="checkbox"/>
FEE LATE CHARGE BILLED	0	2	<input checked="" type="checkbox"/>
FEE NSF BILLED	0	3	<input checked="" type="checkbox"/>
FEE DISPOSITION BILLED	0	4	<input checked="" type="checkbox"/>
FEE EARLY TERMINATION BILLED	0	5	<input checked="" type="checkbox"/>
FEE OTHER FEE AND TAXES BILLED	0	6	<input checked="" type="checkbox"/>
FEE USAGE BILLED	0	7	<input checked="" type="checkbox"/>
SALES / USE TAX	0	8	<input checked="" type="checkbox"/>
LATE CHARGE	0	9	<input checked="" type="checkbox"/>
NON SUFFICIENT FUND FEE	0	10	<input checked="" type="checkbox"/>
EXTENSION FEE	0	11	<input checked="" type="checkbox"/>
EXCESS USAGE	0	12	<input checked="" type="checkbox"/>
OTHER FEES AND TAXES	0	13	<input checked="" type="checkbox"/>

- 3 In the **Spread Definition** block, enter the following information:

#### In this field:

**Spread**  
**Description**

**Due Dt Adv**

#### Do this:

Enter the code identifying the spread (required).  
Enter the description for the spread. (This usually reflects when this spread is used.) (required).  
Select the due date advancement code that determines how payments applied using this spread will affect due amounts. Oracle Daybreak uses the following predefined Due Dt Adv Codes:

BRING CURRENT - The payment allocations for transactions against an account's outstanding balances that make up the billed balances. This will be applied against billed due amounts.

FUTURE - The payment allocations for transactions against an accounts outstanding balances that make up the billed balances. This will be applied against billed due amounts. Any remaining amount allocated against billed balances will be accumulated and applied against future due amounts. [DUE\_DT\_ADVANCEMENT\_CD] (required).

NONE - Payments applied using this spread will not affect the due amounts of the account in any way. Select box to enable the spread.

Enabled

- 4 In the **Spread Transaction Definition** block, enter the following information:

In this field:	Do this:
<b>Balance Type</b>	Select the balance type to allocate a portion of the received payment against (required).  <b>Note:</b> i-flex solutions recommends that you always setup an ADVANCE/PRINCIPAL balance type for each spread.
<b>Cycle</b>	(Line of credit only) Enter the balance cycle during which to apply payments. This collects payment on bad (unpaid) cycles. You can only go back five cycles. Cycle will have a value of 0 for s (required).
<b>Sort</b>	Enter the sort order in which the balance type has payments allocated against it (required).

- 5 Select **Enabled** and Oracle Daybreak will consider this spread transaction when allocating payments.
- 6 Choose **Load Details**.  
  
Oracle Daybreak loads the spread transaction definitions for newly created spread definitions to ensures that all balance types related to payment allocation will be included in a spread.
- 7 Save your entry.

## Statement tab (Messages page)

The Messages page allows you to set up messages that appear on account statements sent to customers. You can set up statement messages for different products. When Oracle Daybreak generates a statement for an account, all statement messages matching the selection criteria are included in the statement file for that account.

Oracle Daybreak inserts the message in the Text field into the statement file produced during the nightly batch job for the appropriate consumers.

A record of an account's statement history, including the messages included in the statement, appears on the Statements page on the Customer Service form.

### To set up the Statements (Messages) page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Statement** tab.

The screenshot shows the 'Product Setup' window with the 'Lease' tab selected. The 'Statement' sub-tab is active, displaying the 'Statement Messages' section. This section contains a table with the following columns: Seq, Code, Text, Company, Branch, Product, Producer, Start Dt, End Dt, and Enabled. The table is currently empty, and the 'Enabled' checkbox is unchecked.

- 3 In the **Statement Messages** block on the **Messages** page, enter the following information:

#### In this field:

**Seq**

**Code**

**Text**

**Company**

**Branch**

#### Do this:

Enter the sort sequence of how the statement message should be printed (required).

Enter the message code identifying the statement message (required).

Enter the text of the statement message (required).

Select the company for the statement message. This may be ALL or a specific company (**Setup > Administration > User > Companies**) (required).

Select the branch within the company for the statement message. This may be ALL or a specific branch (**Setup >**



- |                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Product</b>  | <p><b>Administration &gt; User &gt; Companies</b>). This must be ALL if in the Company field you selected ALL (required). Select the product for which this statement message will be used. This may be ALL or a specific product (required).</p> <p><b>IMPORTANT:</b> In selecting which message to use, Oracle Daybreak searches for a best match using the following attributes:</p> <ol style="list-style-type: none"><li>1 Company</li><li>2 Branch</li><li>3 Product</li><li>4 Producer</li></ol> <p>For this reason, i-flex solutions recommends creating one version of each edit type where ALL is the value in these fields.</p> |
| <b>Producer</b> | Select the producer for the statement message. This may be ALL or a specific producer. The available values come from a validated LOV based on the Pro Group and Pro Type (required).                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Start Dt</b> | Enter the first date the statement message is available (required).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>End Dt</b>   | Enter the last date the statement message is available (required).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
- 4 Select **Enabled** to enable the message.
  - 5 Save your entry.

## Letters tab (Letters page)

The Letters page allows you to define letters that Oracle Daybreak automatically generates when the account meets certain conditions, or “trigger events.” Each letter has its own trigger event. For example, you can configure Oracle Daybreak to automatically send a welcome letter when an application becomes an account or send a collection letters when an account becomes delinquent.

Oracle Daybreak supports the following types of letters:

Type of letter:	Definition:
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.
ACCOUNT STATEMENT	Generated when account is to receive a billing statement (this time is defined in contract setup). Letter is sent to customer.

When Oracle Daybreak generates letters, it searches the Letters page 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 account 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 these fields:

- 1 Company
- 2 Branch
- 3 Product
- 4 State
- 5 Channel

On the ranked rows, the first row is returned as the best match.

## To set up the Letters page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Letters** tab.

Letter Code	File Name	Batch Printer	Batch User	Letter Type	Company	Branch	Product	State	Channel	Enabled
CNLSCE_ADV_LTR	LORADV_EM_100_01	archive	BATCH	ADVERSE ACTION LETTER	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLSCE_COL_LTR1	LCOLT1_EM_100_01	archive	BATCH	COLLECTION LETTER 1	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLSCE_COL_LTR2	LCOLT2_EM_100_01	archive	BATCH	COLLECTION LETTER 2	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLSCE_COL_LTR3	LCOLT3_EM_100_01	archive	BATCH	COLLECTION LETTER 3	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLSCE_CON_LTR	LORCON_EM_100_01	archive	BATCH	CONTRACT FUNDING FAX/EMAIL	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLSCE_DEC_FAX	LORDEC_EM_121_01	archive	BATCH	DECISION FAX/EMAIL	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLSCE_STM_LTR	LCSTTM_EM_121_01	archive	BATCH	ACCOUNT STATEMENT	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>

- 3 In the **Letters Definition** block on the **Lease Letters** page, enter the following information:

### In this field:

### Do this:

#### Letter Code

Enter the code for the letter (required).

#### File Name

Enter the file name of the Oracle report used to generate the letter. The file should be named <File Name>.rep on your server (required).

#### Batch Printer

Select the batch printer being used to generate the letter (**Setup > Administration > User > Printers**) (required).

#### Batch User

Select the Oracle Daybreak user who will submit this letter. This will normally be set to BATCH (**Setup > Administration > User > Users**) (required).

#### Letter Type

Select the type of letter you want to generate [CORRESPONDENCE\_TYPE\_CD] (required).

#### Company

Select the portfolio company for which this letter will be used. This may be ALL or a specific company (**Setup > Administration > User > Companies**) (required).

#### Branch

Select the portfolio branch for which this letter will be used. This may be ALL or a specific branch (**Setup > Administration > User > Companies**). This must be ALL if in the Company field you selected ALL (required).

#### Product

Select the product for which this letter will be used. This may be ALL or a specific product (required).

#### State

Select the state for which this letter will be used. This may be ALL or a specific state [STATE\_CD] (required).

#### Channel

Select the application source (channel) for the letter. This may be ALL or a specific channel [APP\_SOURCE\_CD] (required).

- 4 Select **Enabled** to enable this letter definition.
- 5 Save your entry.

---

## CHAPTER 5 : QUEUE SETUP FORM

When processing an application, various Oracle Daybreak users might work on the application to complete different tasks. A data entry person might complete the Application Entry form before an underwriter works on the application using the Underwriting form. Later, another Oracle Daybreak user might work on the application using the Funding form.

The application processing workflow facilitates the movement of the application from one person to another with queues. Queues create a work list of accounts waiting for a particular and common task to be performed, such as application entry or verification. Oracle Daybreak's powerful queuing module automates this otherwise manual process. The Queue Setup form allows you to manage workflow and work assignments on a daily basis and ensure that all applications are in the queues of the appropriate users at all times. Any time an application's status is changed, Oracle Daybreak checks whether the application is in the right queue.

Oracle Daybreak will sort queues based on an account's status and condition. A condition is the state of an account at a particular time, such as a delinquent, which determines what Oracle Daybreak user needs to take action.

### Customer service queues

On the Customer Service form, queues create a work list of accounts waiting for a particular and common task to be performed, such as collecting on a delinquency. Oracle Daybreak's powerful queuing module automates this otherwise manual process. The Queue Setup form allows you to manage workflow and work assignments and ensure that all accounts are in the queues of the appropriate users at all times.

**Note:** The User Productivity form allows you to view the number of applications in a queue.

Customer Service queues distribute and route accounts that require some particular action to be performed to specific Oracle Daybreak users or departments. Oracle Daybreak sorts customer service queues based on an account's status and condition. A condition is the state of an account at a particular time, such as DELINQUENT, which determines which Oracle Daybreak user needs to take action.

Accounts become available for queue assignment when an account receives a condition. Conditions can be applied automatically by Oracle Daybreak or manually by users. For example, during nightly processing, Oracle Daybreak recognizes an account as delinquent and automatically assigns it a condition of DELQ ("Delinquent"). Oracle Daybreak users can manually change an account's condition using combination of Action and Result field entries on the Customer Service form's Call Activities sub page.

These Action and Result field entry combinations are set up on the Queue Setup form's Action Results page.

Oracle Daybreak associates an account with one or more queue based on multiple parameters, including user-defined criteria and the follow-up date. For example, customer service queues might be configured so accounts are parsed to users according to:

- Due date changes
- Deferment requests
- Title and insurance follow-up dates

Collections queues are included in the Customer Service queue. These queues focus on:

- General collections
- Bankruptcy
- Foreclosure
- Repossession
- Deficiency

Customer Service queues can be built online or in a nightly batch job. Within each queue, the order of the accounts can be sorted based on user-defined criteria.

**Note:** Although Oracle Daybreak allows you define your own selection criteria in creating queues, the system's performance depends on how the selection criterion is defined.

**Note:** You can use these same methods for creating and closing queues in the case of repossession, foreclosure, and deficiency.

## Setup tab (Action Results page)

The Action Results page allows you to define the contents of the Action and Result fields on the Customer Service form's Call Activities sub page. Oracle Daybreak uses this information to allow Oracle Daybreak users to manually change the condition of an account, and thus assign or remove the account to a queue.

Depending on how you set up call action result codes on the Action Results page, conditions and queues are created or closed. You can also restrict the use of certain call activities based on responsibility.

The lookup type ACC\_CONDITION\_CD defines which account conditions can be created. The Oracle Daybreak queuing engine determines if queues need to be created based on the information in the Lookup Code block for this lookup type.

The following graphic displays the possible combinations of condition and queue.

QUEUE	CONDITION		
	Open	Close	NA
Open	YES	NO	NO
Close	NO	YES	YES
NA	YES	NO	NO

(1) Condition: **Open**, Queue: **Open**

- In this state, both the account condition and queue are created or opened at the same time.
- The Oracle Daybreak transaction-processing engine automatically creates DELQ, TIP, SCHGOFF conditions and queues; therefore, don't setup any call action result with these conditions.
- CHGOFF is an account status, so no queues are created. To follow-up on charged-off accounts, create DEFICIENCY condition with this option.
- BKRP (Bankruptcy), REPO (Repossession), FORC (Foreclosure) account conditions and queues can be opened with this option. Also, account level indicators (for reporting purposes) are set.

(2) Condition: **Open**, Queue: **NA**

- In this state, only the account condition is created or opened.
- This option should only be used if no queuing is necessary on this account condition.

(3) Condition: **NA**, Queue: **Close**

- In this state, the queue associated to the account condition is closed.
- This option should only be used if an existing queue on this account condition should be closed; for example, accounts with bankruptcy condition no delinquency follow-up may be necessary. In such case, DELQ queue can be closed while the condition is still open.
- DELQ, TIP, SCHGOFF queues can be closed by using this option.

(4) Condition: **Close**, Queue: **Close**

- In this state, both the account condition and queue are closed.
- Oracle Daybreak transaction-processing engine automatically closes DELQ, TIP, SCHGOFF conditions and queues; therefore, don't setup any call action result with these conditions.

- BKRP (Bankruptcy), REPO (Repossession), FORC (Foreclosure) account conditions and queues can be closed with this option. Also, account level indicators (for reporting purposes) are set.

## To set up the Action Results page

- 1 On the **Setup** menu, choose **Queues > Setup**.

**Queue Setup**

Setup | Origination | Customer Service

Action Results

**Call Actions**

Action Code	Description	Call Type	Enabled
AT	ATTORNEY/GENERAL TELEPHONED	INCOMING CALL	<input checked="" type="checkbox"/>
CBB	TELEPHONED COBUYER BUSINESS	OUTGOING CALL	<input checked="" type="checkbox"/>
CC	CUSTOMER CALLED	INCOMING CALL	<input checked="" type="checkbox"/>

**Call Results**

Result Code	Description	Report Type	Right Person Contact	Follow-up Advance Unit	Value	Enabled
CB	CALL BACK	OTHERS	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
HU	HUNG UP	OTHERS	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
NP	NO PROMISE	OTHERS	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
PH	PAYMENT IN HAND (STORE)	PROMISE TO PAY	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
PP	PROMISE TO PAY	PROMISE TO PAY	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
PS	PAYMENT SENT BY MAIL	PROMISE TO PAY	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
RC	RETURN CALL	OTHERS	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>

**Conditions**

Condition	Open	Close	NA	Queue	Open	Close	NA	Enabled
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="checkbox"/>
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>

**Responsibilities**

Responsibility	Allowed Yes	No	Enabled
ALL	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="checkbox"/>
	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>

- 2 In the **Call Actions** block, complete the following fields to define your call action codes and corresponding descriptions.

### In this field:

### Do this:

**Action Code**

Enter the action type code (required).

**Description**

Enter the description for the call action type (required).

**Call Type**

Select the call type (required).

**Enabled**

Select to enable the call action.

- 3 In the **Call Results** block, complete the following fields to define call action result codes and corresponding descriptions:

### In this field:

### Do this:

**Result Code**

Enter the result type code for the call action type (chosen above) (required).

**Description**

Enter the description for the result type (required).

**Report Type**

Select the report type for the result type (required).

**Right Person Contact**

**Note:** Currently there is no functionality associated with the Right Person Contact check box.

**Follow-up Advance Unit**

Select the unit for advancing the follow-up date/time (required).

**Value**

Enter the value for the follow-up advance unit (required).

**Enabled**

Select to enable the result.

- 4 The Conditions block determines whether the selected action/result will cause the listed conditions will be opened or closed. It also determines whether the queue will be opened or closed.

In the **Conditions** block, select the Condition (Open, Close or N/A) and **Queue** (Open, Close or N/A) button for each action-result combination.

In this field:	Do this:
<b>Condition</b>	Select the account condition to be open/close for the action (required).
Condition: Open/Close/NA	Select the option.
Queue: Open/Close/NA	Select the option.
Enabled	Select to enable the account condition.

- 5 In the **Responsibilities** block, define the responsibilities that are authorized to use the call action result combination.

In this field:	Do this:
<b>Responsibility</b>	Select the responsibility that can perform the action result (required).
Allowed? Yes No	Choose “Yes” and access is allowed.
Enabled	Select to enable the responsibility.

- 6 Save the information on the **Action Results** page.



## Customer Service tab (Customer Service page)

The Customer Service page allows you to set up the customer service queues. The page includes a Hard Assigned box. When selected, Oracle Daybreak assigns an equal amount of accounts to each individual user working on a that queue. Also, an account that is hard assigned will remain assigned to the individual who opens that account until that person is longer working that queue.

### Customer Service command buttons

The Customer Service page contains following three command buttons:

Command button:	Function:
<b>Check Criteria</b>	Reviews the selection criteria for errors. Oracle Daybreak will not allow you to enable a queue with invalid selection criteria.
<b>Update Queue</b>	Queues may be updated whenever selection criteria have been updated. They may also be updated manually if the nightly batch fails.
<b>Un-Assigned</b>	<p>Depends on location of the cursor when you choose this button.</p> <p><b>Customer Service</b> page- “Un-assigns” all accounts in this queue.</p> <p><b>Responsibilities and Users</b> sub page/<b>Responsibilities</b> block - “Un-assigns” all accounts in this queue.</p> <p><b>Responsibilities and Users</b> sub page/<b>User</b> block - “Un-assigns” all accounts assigned to the specific user. Unassigned accounts may now be selected by updating the queue and re-assigned.</p>

### To set up the Queue Setup form’s Customer Service page and sub pages

- 1 On the **Setup** menu, choose **Queues > Customer Service**.

Queue Name	Queue Description	Account Condition	Priority	Company	Branch	Hard	Assigned	Enabled
BKRP_CH_7	BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS	BANKRUPTCY	1	ALL	ALL	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DELQ_DAYS_0_30	DELINQUENCY QUEUE: UPTO 30 DAYS	DELINQUENT	1	ALL	ALL	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Seq	Parameter	Comparison Operator	Criteria Value	Logical Expression
1	BANKRUPTCY TYPE CODE	=	07	AND
2	BANKRUPTCY DISPOSITION CODE	=	NEW	

- 2 On the **Customer Service** page, complete the following fields.

In this field:	Do this:
<b>Queue Name</b>	Enter queue name (required).
<b>Queue Description</b>	Enter queue description (required).
<b>Account Condition</b>	Select account condition (required).

<b>Priority</b>	Enter priority (required).
<b>Company</b>	Select company (required).
<b>Branch</b>	Select branch (required).
<b>Enabled</b>	Select to enable.

- The Customer Service page includes a **Hard Assigned** box. When selected, Oracle Day-break assigns an equal amount of accounts to each individual user working on a that queue. Also, an account that is hard assigned remains assigned to the individual who opens that account until that person is longer working that queue.
  - Use the **Hard Assigned** indicator to note whether or not the queue is hard assigned.
- Choose the **Selection Criteria** sub tab.
- In the **Criteria** block, define the account selection criteria with the following fields:

In this field:	Do this:
<b>Seq</b>	Enter sequence numbers (required).
<b>(</b>	Enter left bracket (optional).
<b>Parameter</b>	Select the parameter (required).
<b>Comparison Operator</b>	Select comparison operator (required).
<b>Criteria Value</b>	Enter criteria value (required).
<b>)</b>	Enter right bracket (optional).
Logical Expression	Enter logical operator (optional).

- On the Queue Setup form’s Customer Service page, choose **Check Criteria**.  
Oracle Daybreak reviews the selection criteria for errors.
- If NO ERROR appears in the Error Message box, choose **OK**.
- Choose the **Sort** sub tab.

The screenshot shows the Oracle Queue Setup form with the Customer Service tab selected. At the top, there are buttons for 'Check Criteria', 'Update Queue', and 'Un-Assigned'. Below these is a table of queues:

Queue Name	Queue Description	Account Condition	Priority	Company	Branch	Hard Assigned	Enabled
BKRP_CH_7	BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS	BANKRUPTCY	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DELQ_DAYS_0_30	DELINQUENCY QUEUE: UPTO 30 DAYS	DELINQUENT	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Below the table are three tabs: 'Selection Criteria', 'Sort', and 'Responsibilities and Users'. The 'Sort' tab is active, showing a table with columns: Seq, Sort Field, and Order.

Seq	Sort Field	Order
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

- In the **Sort** block, define the sort criteria for the account in the queue.
- | In this field:    | Do this:                          |
|-------------------|-----------------------------------|
| <b>Seq</b>        | Enter sequence number (required). |
| <b>Sort Field</b> | Select sort field (required).     |
| <b>Order</b>      | Select sort order (required).     |

10 Choose the **Responsibilities and Users** sub tab.

Queue Name	Queue Description	Account Condition	Priority	Company	Branch	Hard	Assigned	Enabled
BKRP_CH_7	BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS	BANKRUPTCY	1	ALL	ALL			<input checked="" type="checkbox"/>
DELQ_DAYS_0_30	DELINQUENCY QUEUE: UPTO 30 DAYS	DELINQUENT	1	ALL	ALL			<input checked="" type="checkbox"/>

Responsibilities		Enabled
<input checked="" type="checkbox"/>	SUPERUSER	<input checked="" type="checkbox"/>
<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>		<input type="checkbox"/>

Users		# Assigned	Hard Assigned	Enabled
<input checked="" type="checkbox"/>	CLORDAN	0	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	ASHAY	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

- 11 In the **Responsibilities** block, define the responsibilities that are authorized to work on the queue.
- 12 Select to **Enabled** to enable the responsibility.
- 13 In the **Users** block, define the users that are authorized to work on the queue and whether they are hard assigned (a user or a set of users will be assigned to a queue and will always be assigned to it)

**Note:** Oracle Daybreak allows the work queue list to be sorted by user-defined criteria.

**In this field:**

**Do this:**

**User**

Select user (required).

Name

View user name (display only).

# Assigned

View number of accounts assigned (display only).

Hard Assigned

Select to hard assign. (For more information, see the following section in this chapter, **Using the Hard Assigned Feature**).

Enabled

Select to enable.

- 14 Save your entry.

## Using the Hard Assigned feature

Oracle Daybreak's "Hard Assigned" queues feature allows companies to evenly distribute accounts between users. The following example explains how it works:

Let's say there are 100 un-assigned accounts in a queue. Five Oracle Daybreak users are assigned to the queue, four of whom are selected as Hard Assigned on the **Responsibilities and Users** sub page of the **Queues Setup form's Customer Service** master tab.

When you select Update Queue on the Customer Service page of the Queue Setup form (or Oracle Daybreak processes the CUSTOMER SERVICE QUEUE PROCESSING nightly batch) each of the four Hard Assigned users receives 25 accounts, while the one that isn't marked as Hard Assigned receives zero.

If Oracle Daybreak users already have accounts assigned to them, Oracle Daybreak attempts to balance the workload when assigning new accounts. For example, let's say there are three users in a queue. The first has 15 accounts, the second has ten and the third has five. If there are ten new accounts, Oracle Daybreak would give the third user the first 5 accounts, thus bringing that user's total to ten. Oracle Daybreak splits the next five between the second and third, bringing their totals to 13 and 12, respectively.

**Note:** Oracle Daybreak randomly assigns these accounts.

### To set up a user as Hard Assigned feature

- 1 From the **Setup** menu, choose **Queues > Customer Service**.
- 2 On the Customer Service page, select the queue with the users you want to hard assign.
- 3 Select the **Hard Assigned** box to enable the queue to support the Hard Assigned feature.  
**Note:** You may have to unlock the record before you can select the check box.
- 4 Choose the **Responsibilities and Users** sub tab.
- 5 In the **Responsibilities** block, select the level responsibility of the users you want to hard assign in the queue.
- 6 In the **Users** block, select **Hard Assigned** for each user you want to hard assign.
- 7 On the **Customer Service** page, choose **Update Queue** to distribute the applications in the queue to the hard assigned users.

Oracle Daybreak displays a Forms dialog box with the message "Queue creation submitted in background".

- 8 Choose **OK** to close the **Forms** dialog box.
- 9 Choose **OK** beneath the **Error Message** list box containing the words NO ERROR.

Oracle Daybreak distributes and hard assigns the accounts in the queue to the selected users in the Users block.

**Note:** If the accounts are not allocated to the hard assigned user, place the cursor in the **Users** block and press **F8**.

### **To remove a user**

- 1 From the **Setup** menu, choose **Queues > Customer Service**.
- 2 On the **Customer Service** page, select the queue with the users you want to remove.
- 3 If you don't want that user to be hard assigned any longer, clear the **Hard Assigned** check box.
- 4 If you don't want that user to be assigned to that queue any longer, clear the **Enabled** check box.

**Note:** You may have to unlock the record before you can select the check box.

Oracle Daybreak updates the number of accounts assigned to a user only after:

- The nightly batch job runs
- or-
- You choose the **Update Queue** button.





## CHAPTER 6 : EVENTS FORM

The Events form gives you the ability to set up “trigger events” with associated actions which Oracle Daybreak performs during account processing. The fields on this form are both system and user defined.

During account processing, when an account moves from one status/sub status to another, or changes condition, Oracle Daybreak can trigger an event and perform the associated event actions. This can occur either online or in batch mode. There are three pages on the Events form to set up and maintain these events:

- Setup page
- Online page
- Batch page

**Note:** Only predefined events and actions can be set up on the Events form. You cannot create new event types or actions types.

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

### Setup tab (Setup page)

The Setup page contains two predefined blocks of information, the Event Types block and the Event Action Types blocks. This page and its two blocks provide a master table for setting up the online and batch events. This setup triggers the event, which in turn triggers the event’s associated actions during account processing.

#### To set up the Setup page

- 1 On the **Setup** menu, choose **Events**.
- 2 Select the **Lease** product to which the event applies.

The screenshot displays the Oracle Daybreak Events form, specifically the Setup tab. The form is divided into two main sections: Event Types and Event Action Types. Each section contains a table of predefined events and actions.

**Event Types Table:**

Event Type Code	Description	Process Type	Entity Type	Engine Type	Enabled	System
EVE01	ACCOUNT LEVEL BATCH EVENT #01	BATCH	ACCOUNTS	MONETRARY TRANSA	✓	✓
EVE01	APPLICATION LEVEL BATCH EVENT #01	BATCH	APPLICATIONS	CREDIT BUREAU PROC	✓	✓
EVE02	ACCOUNT LEVEL BATCH EVENT #02	BATCH	ACCOUNTS	MONETRARY TRANSA	✓	✓
EVE02	APPLICATION LEVEL BATCH EVENT #02	BATCH	APPLICATIONS	CORRESPONDENCE	✓	✓
EVE03	ACCOUNT LEVEL BATCH EVENT #03	BATCH	ACCOUNTS	CONDITION/ASSIGNME	✓	✓
EVE03	APPLICATION LEVEL BATCH EVENT #03	BATCH	APPLICATIONS	APPLICATION STATUS	✓	✓

**Event Action Types Table:**

Action Code	Description	Process Type	Entity Type	Engine Type	Enabled	System
GEN_CORR_APP_BATCH	GENERATE CORRESPONDENCE	BATCH	APPLICATIONS	CORRESPONDENCE	✓	✓
POST_CONDITION_TRANSA	POST CONDITION TRANSACTION	ONLINE	ACCOUNTS	CONDITION/ASSIGNME	✓	✓
POST_MONETARY_TRANSA	POST MONETARY TRANSACTION	ONLINE	ACCOUNTS	MONETRARY TRANSA	✓	✓
POST_NON_MONETARY_TR	POST NON MONETARY TRANSACTION	ONLINE	ACCOUNTS	NON-MONETRARY TRA	✓	✓
SEND_CRB_REQ_ACC_ONLI	SEND CREDIT BUREAU REQUEST	ONLINE	ACCOUNTS	CREDIT BUREAU PROC	✓	✓
SEND_CRB_REQ_APP_ONLI	SEND CREDIT BUREAU REQUEST	ONLINE	APPLICATIONS	CREDIT BUREAU PROC	✓	✓



- 3 The **Event Types** block is system defined and lists the event type codes supported in Oracle Daybreak.

In this field:	Do this:
<b>Event Type Code</b>	Enter the event type code (required).
<b>Description</b>	Enter the event description (required).
<b>Process Type</b>	Enter the process type (BATCH or ONLINE) [EVENT_PROCESS_TYPE_CD] (required).
<b>Entity Type</b>	Enter the entity type (ACCOUNTS) [EVENT_ENTITY_TYPE_CD] (required).
<b>Engine Type</b>	Enter the engine type (MONETRARY TRANSACTIONS PROCESSING, NON-MONETRAY TRANSACTION PROCESSING, CONDITION/ASSIGNMENT PROCESSING, APPLICATION STATUS CHANGE, CREDIT BUREAU PROCESSING, or CORRESPONDENCE) [EVENT_ENGINE_TYPE_CD] (required).

- 4 Select or clear the **Enabled** box to activate or disable the event type.
- 5 **System** is a display only check box. If selected, it indicates that the event type is system define. If cleared, it indicates that the event type is user defined.
- 6 The **Event Action Types** block is system defined and lists the action codes supported in Oracle Daybreak.

In this field:	Do this:
<b>Action Code</b>	Enter the action code (required).
<b>Description</b>	Enter the action description (required)
<b>Process Type</b>	Enter the process type (BATCH or ONLINE) [EVENT_PROCESS_TYPE_CD] (required)
<b>Entity Type</b>	Enter the entity type (ACCOUNTS) [EVENT_ENTITY_TYPE_CD] (required)
<b>Engine Type</b>	Enter the engine type (MONETRARY TRANSACTIONS PROCESSING, NON-MONETRAY TRANSACTION PROCESSING, CONDITION/ASSIGNMENT PROCESSING, APPLICATION STATUS CHANGE, CREDIT BUREAU PROCESSING, or CORRESPONDENCE) [EVENT_ENGINE_TYPE_CD] (required).

- 7 Select or clear the **Enabled** box to activate or disable the action.
- 8 **System** is a display only check box. If selected, it indicates that the action is system define. If cleared, it indicates that the action is user defined.
- 9 Save your entry.

---

## Online tab (Online page)

The Online page allows you to set up the events performed online by Oracle Daybreak. Oracle Daybreak supports the following online events:

- 1 A change in account's status. Oracle Daybreak processes the event's actions when the:
  - Account status of ACTIVE is reversed
  - Account status is changed to PAID
  - Account status change to PAID is reversed
  - Account status is changed to CHARGE OFF
  - Account status change to CHARGE OFF is reversed.
- 2 The opening or closing of an accounts conditions. Oracle Daybreak processes the event's actions when the:
  - Account condition DELINQUENT is opened
  - Account condition DELINQUENT is closed
- 3 The posting of a non-monetary transaction to the account.

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

- Send correspondence for an account
- Generate correspondence for an account
- Send a credit bureau request for an account
- Post a monetary transaction for an account
- Post a condition transaction for an account

The Online page allows you to set up the online events by defining all online events and the event criteria actions.

**To set up the Online page**

- 1 On the **Setup** menu, choose **Events**.
- 2 Select the **Lease** product to which the event applies.

Events

Loan Line of Credit Lease

Setup Online Batch

Online

**Events**

Event Code	Event Type	Frequency	Synchronous	Enabled
AAP_STS	EVENT TO PROCESS ACTIONS WHEN THE APPLICATION STATUS/SUE	ALWAYS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ABC	EVENT TO PROCESS ACTIONS WHEN THE ACCOUNT CONDITION BKRI	ALWAYS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

IMPORTANT: Setting up of the events can adversely effect the performance of system.

**Event Criteria**

Query Name	Description	Enabled
APP_STS_Q1	APP_STS_Q2	<input checked="" type="checkbox"/>

Check Criteria

**Criteria Details** Action

**Criteria**

Seq	Parameter	Comparison Operator	Criteria Value	Logical Expression
1	STATE CODE	LIKE	%	

- 3 Select the **Online** tab.
- 4 In the **Events** block, enter the following information:

In this field:	Do this:
<b>Event Code</b>	Enter the event code (required).
<b>Event Type</b>	Enter the event type (required).
<b>Frequency</b>	Enter the event frequency [EVENT_FREQUENCY_TYPE_CD] (required).
- 5 Select the **Synchronous** box to set the event as synchronous (any failure in triggering the event will fail to trigger the entire transaction).

-or-

Clear the **Synchronous** box to set the event as asynchronous (any failure in the event will not affect the transaction, which will be successfully completed).
- 6 Select or clear the **Enabled** box to activate or disable the event type.
- 7 The **Events Criteria** block allows you to name and describe the query for an event, as well as enable or disable the query. Use this block to enter the following information:

In this field:	Do this:
<b>Query Name</b>	Enter the query name (required).
<b>Description</b>	Enter the query description (required).
- 8 Select or clear the **Enabled** box to activate or disable the event criteria.

## Criteria Details sub page

The Criteria Details sub page 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.

### To set up the Criteria Details sub page

- 1 On the **Setup** menu, choose **Events**.
- 2 Select the **Lease** product to which the event applies.
- 3 Select the **Online** tab.
- 4 Select the **Criteria Details** sub tab.
- 5 In the **Criteria** block, define the event selection criteria with the following fields:

In this field:	Do this:
<b>Seq</b>	Enter sequence numbers (required).
<b>(</b>	Enter left bracket (optional).
<b>Parameter</b>	Select the parameter (required).
<b>Comparison</b>	Select comparison operator [COMPARISON_OPERATOR_CD] (required).
<b>Criteria Value</b>	Enter criteria value (required).
<b>)</b>	Enter right bracket (optional).
<b>Logical</b>	Enter logical operator (optional).

- 6 Save your entry.

## Action sub page

The Actions sub page records the actions Oracle Daybreak performs after the event is triggered.

### To set up the Action sub page

- 1 On the **Setup** menu, choose **Events**.
- 2 Select the **Lease** product to which the event applies.
- 3 Select the **Online** tab.
- 4 Select the **Action** sub tab.

The screenshot displays the Oracle Daybreak Events setup interface. At the top, there are tabs for 'Loan', 'Line of Credit', and 'Lease'. Below these are 'Setup', 'Online', and 'Batch' tabs. The 'Online' tab is selected, and the 'Events' sub-tab is active. The 'Events' section contains a table with columns for Event Code, Event Type, Frequency, Synchronous, and Enabled. Two events are listed: AAP\_STS and ABC. Below this is the 'Event Criteria' section with columns for Query Name, Description, and Enabled. Two criteria are listed: APP\_STS\_Q1 and APP\_STS\_Q2. The 'Actions' section is currently selected, showing a table with columns for Event Action, Seq, and Enabled. One action is listed: POST NON MONETARY TRANSACTION with Seq 1 and Enabled. Below this is the 'Action Parameters' section with columns for Parameter and Value. Three parameters are listed: RELATION TYPE CODE (PRIM), CUSTOMER STOP CORR INDICATOR (Y), and TCD CODE (CUS\_STOP\_CORR\_MAINT). A red warning message is visible: 'IMPORTANT: Setting up of the events can adversely effect the performance of system.'

- 5 In the **Actions** block, define the action you want Oracle Daybreak 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):

**In this field:**

**Do this:**

**Event Action**

Enter the event action (required).

**Seq**

Enter sequence numbers (required).

- 6 For each event action, use the **Action Parameters** block to set up the required action parameters and values.

**In this field:**

**Do this:**

**Parameter**

Enter the event action (required).

**Value**

Enter sequence numbers (required).

- 7 Select or clear the **Enabled** box in the **Actions** block to activate or disable the event action.
- 8 Save your entry.

## Batch tab (Batch page)

The Batch page allows you to set up the events performed as a batch transaction by Oracle Daybreak. Oracle Daybreak supports the following predefined batch events for account processing. (These batch events are listed in the Events Types block on the Setup page):

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

### To set up the Batch page

- 1 On the **Setup** menu, choose **Events**.
- 2 Select the **Lease** product to which the event applies.
- 3 Select the **Batch** tab.

- 4 On the Batch page, use the **Events** block to enter the following information:

#### In this field:

#### Do this:

#### Event Code

Enter the event code (required).

#### Event Type

Enter the event type (required).

#### Frequency

Enter the event frequency

[EVENT\_FREQUENCY\_TYPE\_CD] (required).

- 5 The **Synchronous** box is cleared as all batch events are set as asynchronous; any failure in the event will not affect the transaction, which will be successfully completed.
- 6 Select or clear the **Enabled** box to activate or disable the event type.
- 7 The **Events Criteria** block allows you to name and describe the query for an event, as well

as enable or disable the query. Use this block to enter the following information:

In this field:	Do this:
Query Name	Enter the query name (required).
Description	Enter the query description (required).

- 8 Select or clear the **Enabled** box to activate or disable the event criteria.

## Criteria Details sub page

The Criteria Details sub page 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.

### To set up the Criteria Details sub page

- 1 On the **Setup** menu, choose **Events**.
- 2 Select the **Lease** product to which the event applies.
- 3 Select the **Batch** tab.
- 4 Select the **Criteria Details** sub tab.
- 5 In the **Criteria** block, define the event selection criteria with the following fields:

In this field:	Do this:
Seq	Enter sequence numbers (required).
(	Enter left bracket (optional).
Parameter	Select the parameter (required).
Comparison	Select comparison operator [COMPARISON_OPERATOR_CD] (required).
Criteria Value	Enter criteria value (required).
)	Enter right bracket (optional).
Logical	Enter logical operator (optional).

- 6 Save your entry.

## Actions sub page

The Action sub page allows you to define the actions performed in the batch event. Oracle Daybreak supports the following batch event actions:

- Send letter for an account
- Generate correspondence for an account

### To set up Action sub page

- 1 On the **Setup** menu, choose **Events**.
- 2 Select the **Lease** product to which the event applies.
- 3 Select the **Batch** tab.
- 4 Select the **Action** sub tab.

- 5 In the **Actions** block, define the action you want Oracle Daybreak 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):

**In this field:**

**Do this:**

**Event Action**

Enter the event action (required).

**Seq**

Enter sequence numbers (required).

- 6 For each event action, use the **Action Parameters** block to set up the required action parameters and values.

**In this field:**

**Do this:**

**Parameter**

Enter the event action (required).

**Value**

Enter sequence numbers (required).

- 7 Select or clear the **Enabled** box in the Actions block to activate or disable the event action.
- 8 Save your entry.



## Monitoring events

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

### To monitor events

- 1 On the **Monitor** menu, choose **System > Jobs**.

The screenshot displays the 'Monitor Jobs' page within the 'Utilities' application. The page has a tabbed interface with 'Monitor Jobs' selected. It includes a 'Job Type' filter with radio buttons for 'Batch', 'Back Ground' (selected), and 'Credit Request'. There is also a 'View Last' filter with radio buttons for '1 Day', '2 Days', '5 Days', and 'All Days'. A 'Failed View Failed' checkbox is present. The main area contains a table with the following columns: Request Type, Status, Job Set, Job, Thread, Errors, Records, Run Start Date/Time, and Run End Date/Time. Below the table is a 'Job Results' section with columns for Request Result and Description. The page also includes a 'Process Dt' field and a 'Valid Execution Period' section with 'Start Date/Time' and 'End Date/Time' fields.

- 2 On the **Monitor Jobs** block, choose **Back Ground** in the **Job Type** block.

Oracle Daybreak displays the status for all asynchronous events that have been completed or failed for an account.

---

## CHAPTER 7 : UTILITIES FORM

“Batch jobs” refer to 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)

The Utilities form allows you to set up, monitor, and maintain batch jobs in Oracle Daybreak.

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 should fail.

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.

The Log Files page allows you to view errors and failures.

The Utilities form Setup tab contains the following pages:

- Batch Job page
- Job Holiday page

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### Setup tab (Batch Job page)

The Utilities form’s Batch Job page allows you to track and maintain of all batch processes within the Oracle Daybreak 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 Daybreak to complete the job in less time.

You can set up multiple batch jobs within a batch set. In the Batch Job Sets block, 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 block, you can configure the process to run on weekends and holidays using the respective option boxes.

As the batch job setup widely affects the Oracle Daybreak system, i-flex solutions suggests that the system administrator has a clear understanding of the various functionalities within Oracle Daybreak before creating and updating the batch processes.

- 1 On the **Setup** menu, choose **Batch Jobs**.

Utilities

Setup

Monitor Batch Jobs

Monitor Jobs

Monitor Users

Services

Log Files

Parked Transactions

Batch Job

Job Holidays

Batch Job Sets

Set Code	Job Set Description	Freq Code	Freq Value	Start Time	Last Run Dt	Next Run Dt	Parent	Dependency	Critical	Enabled
■ SET-AAI	ACCOUNT CREATION	DAILY	DAILY	10:00:00 AM	01/04/2010	12/29/2009 10:00:00 AM	ROOT	EXECUTE ALWAYS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SET-ACR	ACCRUALS AND DELINQUENCY	DAILY	DAILY	10:30:00 PM	01/08/2010	01/13/2010 09:40:21 AM	SET-PRQ	EXECUTE ONLY ON SUK	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SET-ADT	UPDATE AUDIT TABLE (AFTER TABLE EXPORT)	SPECIFIC DAY	SPECIFIC DAY	10:00:00 AM	08/08/2003	12/31/4000 10:00:00 AM	ROOT	EXECUTE ALWAYS	<input type="checkbox"/>	<input type="checkbox"/>
SET-AGE	AGING	DAILY	DAILY	12:00:01 AM	01/08/2010	01/13/2010 09:40:21 AM	SET-QCS	EXECUTE ALWAYS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SET-AGS	SALE LEAD AGING	DAILY	DAILY	10:30:00 PM	08/07/2003	08/08/2003 10:30:00 PM	ROOT	EXECUTE ALWAYS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Batch Jobs

Seq	Job Type	Job Code	Job Description	Threads	Commit Count	Errors Allowed	Parent	Dependency	Weekend	Holiday	Enabled
■ 1	PROCEDURE	AAIPRC_BJ_11	APPLICATION TO ACCOUNT INTERFACE	1	100	50	ROOT	EXECUTE ALWAYS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2	PROCEDURE	TXNACT_BJ_1	ACCOUNT ACTIVATION	1	100	50	AAIPRC_BJ_11	EXECUTE ALWAYS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
									<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
									<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
									<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
									<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
									<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
									<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
									<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
									<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
									<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Command

AAIPRC\_BJ\_100\_01.AAIPRC\_BJ\_100\_01

RollbackSegment

NONE

Batch Job Thread Trace

Thread	Level	Enabled
■ 1	0	<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

- In the field:**

**Do this:**

Set Code

Enter code for batch job set (required).

## Job Set Description

Enter description for batch job set (required).

**Freq Code**

Select frequency at which the job set is to be executed (required).

**Freq Value**

Select frequency value (required).

### Start Time

Enter start time for the job set (required).

Last Run Dt

View last run date of the job set (display only).

**Next Run Dt**

Enter next run date for job set (required).

## Parent

Select parent job set (required).

## Dependency

Select type of dependency on the parent (required).

- 3 Select **Critical** if this job set is critical. A “critical” job is one that prevents the General Ledger (GL) post date from rolling forward, should the job fail.

- 4 Select **Enabled** to enable the job set.

- 5 Complete the **Batch Jobs** block:

**In the field:**

### Do this:

Seq

Enter batch job sequence number.

**Note:** Within a job set jobs are executed sequentially based on the seq number assigned.(required).

<b>Job Type</b>	Select batch job request type (required).
<b>Job Code</b>	Enter batch job request code (required).
<b>Job Description</b>	Enter batch job description (required).
<b>Threads</b>	View the number of threads used by the job (display only).
<b>Commit Count</b>	Enter number of rows after which auto-commit is triggered (required).
<b>Errors Allowed</b>	Enter number of errors allowed (required).
<b>Parent</b>	Select parent job (required).
<b>Dependency</b>	Select type of dependency on the parent (required).

- 6 Select the **Weekend** box to perform batch jobs on weekend.
- 7 Select the **Holiday** box to perform batch jobs on a holidays. (Holidays are defined on the Job Holidays page.)
- 8 Select the **Enabled** box to enable the batch job.
- 9 In the **Command** field, enter command line for the job.
- 10 If you choose, use the **RollbackSegment** field to enter rollback segment for job.
- 11 Complete the **Batch Jobs** block:

<b>In the field:</b>	<b>Do this:</b>
<b>Thread</b>	Enter name of thread (required).
<b>Trace</b>	Enter SQL trace level (0, 1, 4, 8, 12) The higher the number, the more activities Oracle Daybreak can trace (required).

- 12 Select **Enabled** box to enable the thread.
- 13 Save your entry.

## Setup tab (Job Holidays page)

Oracle Daybreak allows you to define holidays within the company on Job Holidays page. You can then use the Batch Jobs page to set up whether or not you want Oracle Daybreak to perform batch jobs on these days using with the Batch Jobs block Holiday box.

### To define job holidays

- 1 On the **Setup** menu, choose **Batch Jobs**.
- 2 Choose the **Job Holidays** tab.

Holiday Dt	Description	Enabled
02/16/2009	PRESIDENT DAY	<input checked="" type="checkbox"/>
01/19/2009	DR MARTIN LUTHER KINGS DAY	<input checked="" type="checkbox"/>
01/02/2009	DAY AFTER NEW YEARS DAY	<input checked="" type="checkbox"/>
01/01/2009	NEW YEARS DAY	<input checked="" type="checkbox"/>
12/26/2008	DAY AFTER CHRISTMAS	<input checked="" type="checkbox"/>
12/25/2008	CHRISTMAS	<input checked="" type="checkbox"/>
12/25/2003	CHRISTMAS1	<input checked="" type="checkbox"/>
12/25/2002	CHRISTMAS	<input checked="" type="checkbox"/>
09/21/2002	THANKS GIVING DAY	<input checked="" type="checkbox"/>
07/05/2002	INDEPENDENCE DAY	<input checked="" type="checkbox"/>
12/25/2001	CHRISTMAS	<input checked="" type="checkbox"/>
09/22/2001	THANKS GIVING DAY	<input checked="" type="checkbox"/>
07/04/2001	INDEPENDENCE DAY	<input checked="" type="checkbox"/>
12/25/2000	CHRISTMAS	<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

- 3 Complete the **Job Holidays** block:

#### In the field:

#### Do this:

**Holiday Dt**

Enter the date of the job holiday (required).

**Description**

Enter the job holiday description (required).

- 4 Select **Enabled** to enable the holiday.
- 5 Save your entry.

## Monitor Batch Jobs tab (Match Batch Jobs page)

Oracle Daybreak tracks the success of each batch process on the Monitor Batch Job page. If either a set of batch jobs or specific batch job should fail, you can resubmit it on this page and review the results in the Request Details block.

### To use the Monitor Batch Job page

- 1 On the **Setup** menu, choose **Batch Jobs**, then choose the **Monitor Batch Jobs** tab.

-OR-

Choose the **Monitor** menu, then choose **System > Batch Jobs**.

The screenshot displays the 'Monitor Batch Jobs' page with the following sections:

- Batch Job Sets:** A table with columns: Set Code, Job Set Description, Status, Freq Code, Freq Value, Start Time, Last Run Dt, Next Run Dt, Enabled. It lists three sets: SET-AAI (ACCOUNT CREATION, COMPLETED), SET-ACR (ACCRUALS AND DELINQUENCY, READY), and SET-ADT (UPDATE AUDIT TABLE, READY).
- Batch Jobs:** A table with columns: Seq, Job Type, Job Code, Status, Job Description, Threads, Commit Count, Errors Allowed, Parent, Dependency, Weekend Holiday, Enabled. It lists two jobs: 1 (PROCEDURE, AAIPRC\_BJ\_1, COMPLETE, APPLICATION TO ACCOUNT INTERI, 1 thread, 100 commit count, 50 errors allowed, ROOT parent, EXECUTE ALWAYS dependency) and 2 (PROCEDURE, TXNACT\_BJ\_1, COMPLETE, ACCOUNT ACTIVATION, 1 thread, 100 commit count, 50 errors allowed, AAIPRC\_BJ\_1 parent, EXECUTE ALWAYS dependency).
- Batch Job Threads:** A table with columns: Thread, Status, Errors, Records, Trace Level, Enabled. It shows one thread (1) in IDLE status with 0 errors, 0 records, and trace level 0.
- Request Details:** A table with columns: Request Type, Status, Start Dt, End Dt, Run Start Dt, Run End Dt. It shows three completed requests for the AAIPRC\_BJ\_100\_01 job.
- Request Results:** A table with columns: Request Result, Description. It shows the results of the requests.

The Monitor Batch Jobs page is a display only page that contains the following blocks:

- Batch Job Sets
- Batch Jobs
- Batch Jobs Threads
- Request Details
- Request Results

## Batch Job Sets block

The Batch Job Sets block lists the batch job sets defined on the Batch Job page. The runtimes, the status, and frequencies appear for each job set.

In this field:	View this:
Set Code	The code for batch job set.
Job Set Description	The description for batch job set.
Status	The job set status.
Freq Code	The frequency at which the job set is to be executed.
Freq Value	The value of the frequency code chosen for the job set.
Start Time	The start time for the job set.
Last Run Dt	The date of last run of the job set.
Next Run Dt	The next run date for job set.
Enabled	If selected, the job set is enabled.
Critical	If selected, this job set is critical.
Parent	The preceding job set.
Dependency	The type of dependency on predecessor.

## To resubmit a batch job set

Whenever a batch job set fails, it is best to resubmit it after correcting the errors that caused the failure. Errors can be viewed on this form's Log Files page and in this page's Monitor Page Jobs page Request Details block. Resubmitting a set causes Oracle Day-break to re-perform the batch job set and dependent batch jobs.

- 1 In the **Batch Job Sets** block, choose the batch job set to resubmit. (Only a batch job set with a status of FAILED can be resubmitted).
- 2 Choose **Resubmit Job Set**.

## Batch Jobs block

The Batch Jobs block lists the batch jobs within a job set. The status, threads, commit count, dependencies, enabled indicator and the holiday and weekend runtime indicators are shown for each job.

In this field:	View this:
Seq	The batch job sequence number.
Job Type	The batch job request type.
Job Code	The batch job request code.
Status	The job status.
Job Description	The batch job description.
Threads	The number of threads used by the job.
Commit Count	The number of rows after which auto-commit is triggered.
Errors Allowed	The number of errors allowed.
Parent	The preceding job.
Dependency	The type of dependency on predecessor.
Weekend	If selected, it batch job will execute job on weekend.
Holiday	If selected, it batch job will execute job on a holiday.
Enabled	The job enabled indicator.
Command	The command line for the job.
Rollback Segment	The rollback segment for job.

## To resubmit a batch job

Whenever a batch job fails, it is best to resubmit it after correcting the errors that caused the failure. Resubmitting a set will cause Oracle Daybreak to re-perform the batch job.

- 1 In the **Batch Jobs** block, choose the batch job to resubmit. (Only a batch job with a status of FAILED can be resubmitted).
- 2 Choose **Resubmit Job Set**.

## Batch Jobs Threads block

The Batch Job Threads block displays the status of the individual threads.

In this field:	View this:
Thread	The name of thread.
Status	The status of thread.
Errors	The number of errors in the thread.
Records	The number of records in the thread.
Trace Level	The SQL trace level (0, 1, 4, 8, 12).
Enabled	The thread enabled indicator.

## Request Details block

The Request Details block displays the status and the runtimes for each time the selected job ran.

In this field:	View this:
Request Type	The job request type.
Status	The job request status.
Start Dt	The job request is valid from this date and time.
End Dt	The job request is valid till this date.
Run Start Dt	The date and time on which the job run started.
Run End Dt	The date and time at which the job run ended.
Description	The job request description.
Process Dt	The transaction is posted with this General Ledger effective date.

## Request Results block

If a particular job requires that a result message be created, then that message appears in the Requests Results block. A message is usually created in the event of an error.

In this field:	View this:
Request Result	The result of the job request.
Description	The result details.



## Monitor Jobs tab (Monitor Jobs page)

The Monitor Jobs page provides another view of monitoring all system processes, including credit bureau requests and payment posting. This page displays the data in reverse chronological order of the Run Start Date/Time, where as the Monitor Batch Jobs page provides the historical data about each job and job set.

### To view the Monitor Job page

- 1 On the **Setup** menu, choose **Batch Jobs**, then choose the **Monitor Jobs** tab.  
-OR-  
Choose the **Monitor** menu, then choose **System > Jobs**.

Request Type	Status	Job Set	Job	Thread	Errors	Records	Run Start Date/Time	Run End Date/Time
PROCEDURE	COMPLETED	SET-BSR	BSRPRC_BJ_100_01-BEHAVIORAL SCORING	1	0	0	02/03/2010 05:00:00 AM	02/03/2010 05:00:04 AM
PROCEDURE	COMPLETED	SET-ESC	OEDPRC_BJ_100_01-JOB TO GENERATE ESCROW	1	0	0	02/03/2010 03:35:56 AM	02/03/2010 03:35:58 AM
PROCEDURE	COMPLETED	SET-ESC	TESANL_BJ_100_05-ESCROW COMPLIANCE CHEC	1	0	0	02/03/2010 03:35:51 AM	02/03/2010 03:35:53 AM
PROCEDURE	COMPLETED	SET-ESC	TESANL_BJ_100_04-COMPUTE CONTROLS FOR C	1	0	0	02/03/2010 03:35:46 AM	02/03/2010 03:35:48 AM
PROCEDURE	COMPLETED	SET-ESC	TESANL_BJ_100_03-CREATE CUSTOMER REFUND	1	0	0	02/03/2010 03:35:41 AM	02/03/2010 03:35:42 AM
PROCEDURE	COMPLETED	SET-ESC	TESANL_BJ_100_02-CREATE BATCHES FOR CUS	1	0	0	02/03/2010 03:35:36 AM	02/03/2010 03:35:38 AM
PROCEDURE	COMPLETED	SET-ESC	TESANL_BJ_100_01-ESCROW ANALYSIS POSTIN	1	0	0	02/03/2010 03:35:30 AM	02/03/2010 03:35:33 AM
PROCEDURE	COMPLETED	SET-BSR	BSRPRC_BJ_100_01-BEHAVIORAL SCORING	1	0	0	02/03/2010 03:35:25 AM	02/03/2010 03:35:29 AM
PROCEDURE	COMPLETED	SET-ESC	TESDSB_BJ_100_01-CREATE PAYABLE REQUISIT	1	0	0	02/03/2010 03:35:25 AM	02/03/2010 03:35:29 AM
PROCEDURE	COMPLETED	SET-EDF	EDFIVR_BJ_100_01-IVR FILE	1	0	1	02/02/2010 04:52:02 PM	02/02/2010 04:52:07 PM
PROCEDURE	COMPLETED	SET-EDF	EDFIVR_BJ_100_01-IVR FILE	1	0	1	02/02/2010 04:46:50 PM	02/02/2010 04:46:56 PM

Description: bsrprc\_bj\_100\_01.bsrprc\_bj\_100\_01(1707688)

Process ID: 01/15/2010 Valid Execution Period Start Date/Time: 02/03/2010 05:00:00 AM End Date/Time: 12/31/4000 12:00:00 AM

Request Result	Description

- 2 In the **Job Type** block, select the type of jobs you want to view in the Job Details block

#### If you select:

#### Oracle Daybreak displays:

Batch

Batch jobs (used primarily for the nightly processes).

Back Ground

User submitted requests, such as reports and payment posting.

Credit Request

Credit bureau requests.

- 3 In the **View Last** block, select the time frame of the contents of the **Job Details** block.

#### If you select:

#### Oracle Daybreak displays:

1 Day

All the types of jobs selected in the Jobs Type block of the last one-day.

2 Days

All the types of jobs selected in the Jobs Type block of the last two days.

5 Days

All the types of jobs selected in the Jobs Type block of the last five days.

All Days

All the types of jobs selected in the Jobs Type block.

- 4 If you select **View Failed** in the **Failed** block, Oracle Daybreak displays the failed jobs on the type and time frame you have selected.

- 5 In the **Job Details** block, view the following information about the jobs matching the contents of the Job Type, View Last, and Failed boxes:

In this field:	View this:
Request Type	The job request type.
Status	The job request status.
Job Set	The job set code.
Job	The job description.
Thread	The job thread.
Errors	The number of errors.
Records	The number of records processed by the job.
Run Start Date/Time	The job run start date time.
Run End Date/Time	The job run end date time.
Description	The job request description.
Process Dt	The job process date.
Valid Execution Period	The job start date/time.
Start Date/Time	
End Date/Time	The job end date time.

- 6 In the **Job Details** block, select the job you want to view in detail.
- 7 In the **Job Results** block, view the following details:

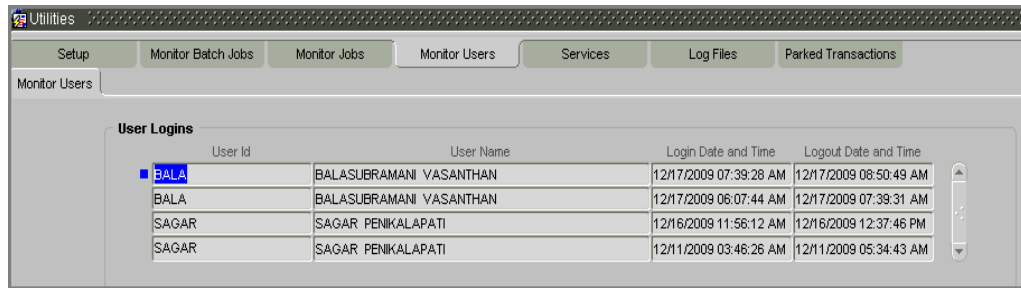
In this field:	View this:
Request Result	The result of job request.
Description	The job request result details.

## Monitor Users tab (Monitor Users page)

The Monitor Users page allows you to view all users who have logged on to Oracle Daybreak, along with the log on time stamp and logout time stamp. The information appears in reverse chronological order of the log on time stamp.

### To monitor users who have logged on to Oracle Daybreak

- 1 On the **Setup** menu, choose **Batch Jobs**, then choose the **Monitor Users** tab.  
-or-  
Choose the **Monitor** menu, then choose **Users > Logins**.



User Id	User Name	Login Date and Time	Logout Date and Time
BALA	BALASUBRAMANI VASANTHAN	12/17/2009 07:39:28 AM	12/17/2009 08:50:49 AM
BALA	BALASUBRAMANI VASANTHAN	12/17/2009 06:07:44 AM	12/17/2009 07:39:31 AM
SAGAR	SAGAR PENIKALAPATI	12/16/2009 11:56:12 AM	12/16/2009 12:37:46 PM
SAGAR	SAGAR PENIKALAPATI	12/11/2009 03:46:26 AM	12/11/2009 05:34:43 AM

- 2 In the **User Logins** block, view the following information:

#### In this field:

#### View this:

User Id	The user id.
User Name	The user name.
Login Date and Time	The login date time for the user.
Logout Date and Time	The logout date time for the user.

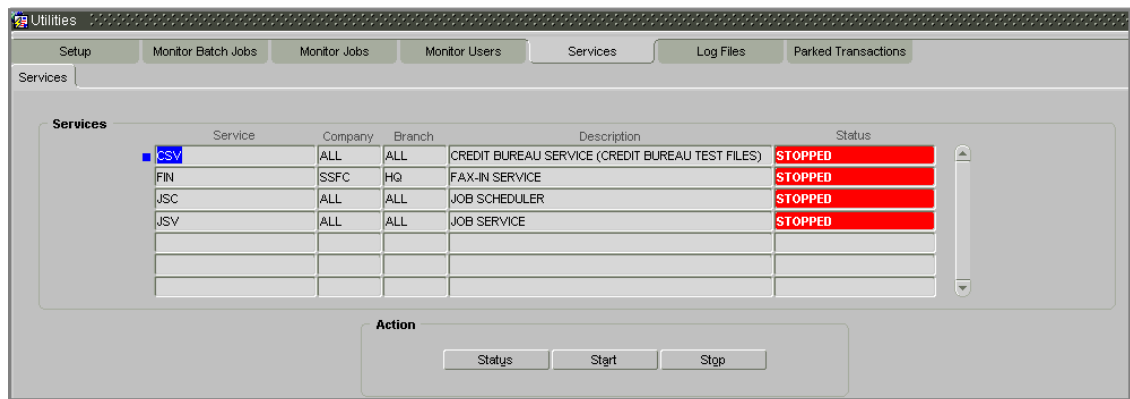
**Hint:** By pressing **F7**, entering a keyword to search on in either the User Id or User Name field, and pressing **F8**, you can search for and view the history of a particular user.

## Services tab (Services page)

The Services page allows you to track and maintain Oracle Daybreak's processing services, including credit bureaus, fax-in, and batch job scheduler. The system administrator can start or stop the service on this page by using the command buttons in the Action block.

### To stop, start, or refresh a processing service

- 1 On the **Setup** menu, choose **Batch Jobs**, then choose the **Services** tab.  
-OR-  
Choose the **Monitor** menu, then choose **System > Services**.



- 2 In the **Services** block, view the following information about Oracle Daybreak's processing services:

#### In this field:

Service  
Company  
Branch  
Description  
Status

#### View this:

The service name.  
The service company.  
The service branch.  
The service description.  
The service status.

- 3 In the **Services** block, select the processing service you want to work with and choose one of the following commands in the Action block.

#### If you choose:

##### Status

##### Start Stop

#### Oracle Daybreak:

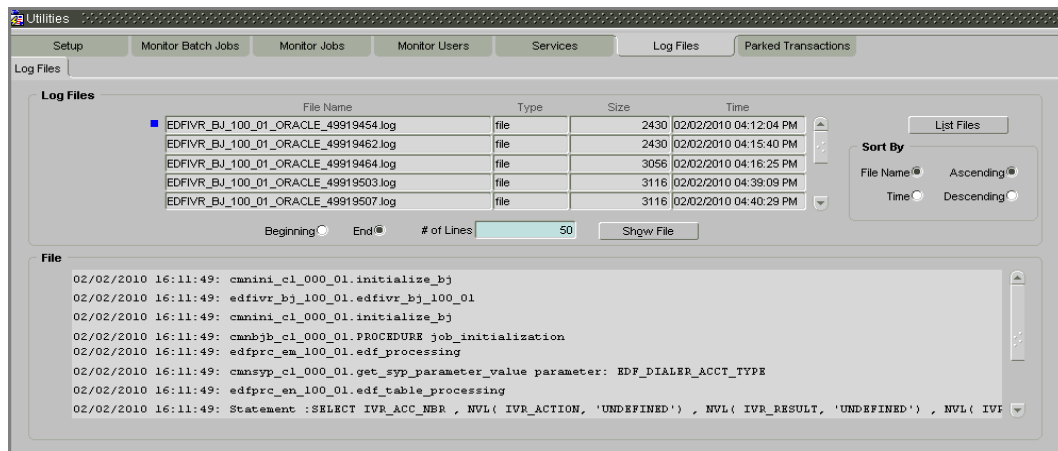
Refreshes, or updates, the status of the service. The Service page does not update the status in real time. You must choose Status after choosing Start or Stop to perform that command.  
Starts the job service.  
Stops the job service.

## Log Files tab (Log Files page)

Various processes in Oracle Daybreak create reports in different log file with regards to what tasks they performed and what they encountered (for example, errors, failures, erroneous data, and so on.) The Log Files page lists and describes all such log files within Oracle Daybreak.

### To view a log file

- 1 On the **Setup** menu, choose **Batch Jobs**, then choose the **Log Files** tab.  
-OR-  
Choose the **Monitor** menu, then choose **System > Log Files**.



- 2 In the **Log Files** block, choose **List Files**.
- 3 View the following information in the **Log Files** block:

#### In this field:

#### View this:

File Name	The name of the file.
Type	The type of the file.
Size	The size of the file.
Time	The time stamp of the file.

- 4 Use the **Sort By** block to arrange the contents in the **Log Files** block

#### If you select:

#### Oracle Daybreak sorts the list by:

<b>File name</b>	File name.
<b>Time</b>	Time stamp.
<b>Ascending</b>	Ascending order.
<b>Descending</b>	Descending order.

- 5 In the **Log Files** block, select the file you want to view.
- 6 In the **# of Lines** field, enter the number of lines you want to view.
- 7 Select the **Beginning** or **End** button to indicate whether you want to see the lines from the beginning of the file or the end.
- 8 Choose **Show File**.

The contents of the file appear in the **File** block.

## Parked Transactions tab (Parked Transactions page)

Transactions posted the when end of day (EOD) batch process is running receive a temporary status of HOLD. When the EOD batch process is finished, Oracle Daybreak posts the transactions on hold. These transactions can be thought of as “parked” transactions. They are waiting to be processed after the EOD batch process. The status of such transactions can be viewed on the Utilities form’s Parked Transaction page.

### To view parked transactions

- 1 On the **Setup** menu, choose **Batch Jobs**, then choose the **Parked Transactions** tab.  
-OR-  
Choose the **Monitor** menu, then choose **System > Parked Transactions**.

Date	Account #: Title	Transaction	Status	Monetary
02/03/2010	20080700349673:PMT REVERS PR TESTING /IS GREAT THINKING	RESCHEDULE PAYMENT	OPEN	<input checked="" type="checkbox"/>
02/03/2010	20070200031397:33777 TEST / 33924 LEE	ADJUSTMENT TO LATE CHARGE - ADD	OPEN	<input checked="" type="checkbox"/>
02/03/2010	20080700349673:PMT REVERS PR TESTING /IS GREAT THINKING	RESCHEDULE PAYMENT	POSTED	<input checked="" type="checkbox"/>
02/03/2010	20080700349673:PMT REVERS PR TESTING /IS GREAT THINKING	ADD NEW CUSTOMER	POSTED	<input type="checkbox"/>

**Transaction Results**

Transaction Processing Details

Txn Dt 03/02/2010 greater than Process Dt 02/03/2010  
Transaction Posting will occur on Txn Dt

- 2 In the **View Last** block, select the time frame of the contents of the **Job Details** block.

#### If you select:

1 Day  
2 Days  
5 Days  
All Days

#### Oracle Daybreak displays:

All parked transaction from the last one-day.  
All parked transaction from the last two days.  
All parked transaction from the five days.  
All parked transactions.

- 4 If you select **View Failed** in the **Failed** block, Oracle Daybreak displays the failed jobs of the time frame you have selected.
- 5 In the **Transaction Details** block, view the following information about the parked transactions meeting the criteria of the View Last and Failed blocks:

#### In this field:

Date  
Account #: Title  
Transaction  
Status  
Monetary

#### View this:

The transaction date.  
The account number and title.  
The transaction  
The status of the transaction  
If selected, indicates that this is a monetary transaction. If cleared, indicates that this is a nonmonetary transaction.

- 6 In the **Transaction Results** block, view the results of the transaction in the Transaction Processing Details field.
- 7 In the **Job Results** block, view the following details:

**In this field:**

**View this:**

Request Result  
Description

The result of job request.  
The job request result details.

---

## CHAPTER 8 : PRODUCER MANAGEMENT FORM

Oracle Daybreak can manage both direct and indirect loans. While direct loans are paid directly to the customer, indirect loans are paid through a third party. In Oracle Daybreak, these third parties (dealerships, agents, and so on) are managed using the Producer Management form.

Applications are sent to financial institutions indirectly through producers (or “dealers”) on behalf of the customer. Oracle Daybreak associates a credit application with the producer who sent it.

When the credit application is approved and funded, Oracle Daybreak associates the account with the producer.

Oracle Daybreak allows for a variety of producers, such as dealers and agents. Producers can have three different statuses:

- Active (producers can fund an application)
- Inactive (producers cannot fund an application)
- Temporary (producers can review but not fund an application)

The producers are paid for their participation, either:

- Up front during funding
- or-
- Up front on a monthly basis
- or-
- When the interest is earned
- or-
- When the payment is received from the customer based on the set up compensation plans.

The Producer Management form allows you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters. The Producer Management form also records information regarding a default underwriting and collector which Oracle Daybreak uses in choosing queues during workflow.

The Producer Management form has two purposes; it allows you to:

- Set up the producers with whom you make indirect loans
- Work with these producers as a Oracle Daybreak user to make compensations, post transactions, view statements, view and maintain contact information, and record additional comments.

As a result, the Producer Management form can be opened from two locations.



### **To open the Producer Manager form for set up**

- On the **Setup** menu, choose **Producers**.

In setting up the Producer Management form, you will need to complete the Cycles page on the Setup Master tab, as well as the Producers page and Payment Details sub page on the Producer master tab.

### **To open the Producer Manager form as a Oracle Daybreak user**

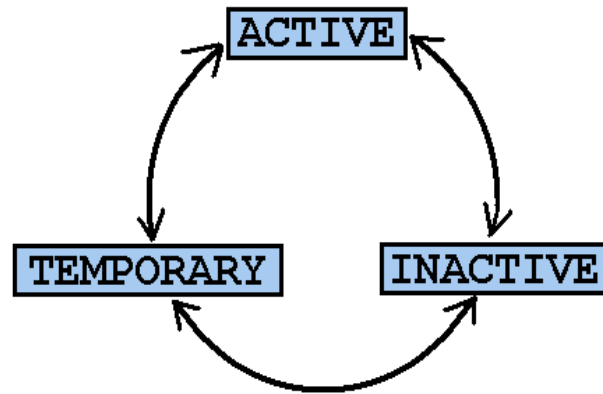
- On the **Lending** menu, choose **Producers**.

In working with the Producer Management form, you will primarily use the Compensation, Subvention, Transactions, Tracking Attributes, Statements, Contracts, and Comments sub page on the Producer master tab. The Producers page, completed during set up, can be use to view and maintain producer details.

## Set up tab (Cycles page)

The Cycle page allows you to define the dealer or producer status cycle. This tells Oracle Daybreak which statuses a producer can cycle through. (This information is recorded in the Status field on the Producer page of the Producer Management form.)

The Cycle page also defines the user responsibilities capable of changing the producer status.



**Note:** Oracle Daybreak only allows producers/dealers with a status of ACTIVE to fund contracts.

### To set up the Cycles page

- 1 On the **Setup** menu, choose **Producers**.
- 2 Choose the **Setup** master tab, then choose the **Cycles** tab.

**Producer Management**

Setup Producer

Cycles

**Cycle Definition**

Cycle	Type
PRO	PRODUCER CYCLE

**Cycle Code Definition**

Current Code	Next Code
ACTIVE	ACTIVE
ACTIVE	INACTIVE
ACTIVE	TEMPORARY
INACTIVE	ACTIVE
INACTIVE	INACTIVE
INACTIVE	TEMPORARY
TEMPORARY	ACTIVE

**Cycle Code Responsibility Definition**

Responsibility Code	Allowed
ALL	Yes No
	Yes No
	Yes No
	Yes No

- 3 In the **Cycle Definition** block, view the following information:

In this field:	Do this:
Cycle	Enter the cycle name.
Type	Select the cycle type [CYC_TYPE_CD].

- 4 In the **Cycle Code Definition** block, enter the following information:

In this field:	Do this:
<b>Current Code</b>	Select the current code to transition FROM [PRO_STATUS_CD] (required).
<b>Next Code</b>	Select the code to transition TO [PRO_STATUS_CD] (required).

- 5 In the **Cycle Code Responsibility Definition** block, enter the following information:

In this field:	Do this:
<b>Responsibility Code</b>	Select the responsibility that will be capable of executing this transition [RESPONSIBILITY_CD] (required).
<b>Allowed? Yes No</b>	Select “Yes” to allow the responsibility execute the transition (required).

- 6 Save your entry.

## Producer tab (Producers page)

The Producers page allows you to record or edit basic information about the producer. You can set up dealers or producers for a company and branch. You can also set up a default underwriter and a default collector for a producer. Oracle Daybreak uses this information in the origination workflow to select a queue.

The producer number, name, contact information, company and branch to which the producer applies, federal tax number, status, and other information can be stored in this page.

### To set up or maintain the Producers page

- 1 On the **Setup** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.

The screenshot displays the 'Producer Management' window. The 'Producer' tab is selected. The 'Producer Details' section contains the following fields and values:

- Producer #: CA-00002
- Old Producer #: CA-00002
- Name: RANDYS AUTO SALES
- Contact: RANDY JACKSON
- Address: 10993 SOUTH CENTRAL AVENUE
- City: ONTARIO
- St: CA
- Zip: 91762
- Country: US
- Company: SSFC
- Branch: HQ
- Group: GROUP 1
- Status: ACTIVE
- Underwriter: DEMOUNDW
- Phone: 909-591-4116
- Email:
- Start Dt: 06/11/1998
- End Dt: 12/31/4000
- Enabled: ☒
- Type: DEALER
- Fed Tax #: 45-8765979
- Collector: DEMOCOLL
- Fax: 11 909-465-9402

The 'Producer Payment Details' section contains the following fields and values:

- Pmt Mode: ACH
- Bank: BANK OF ONTARIO
- Routing #: 022013292
- Account Type: CHECKING
- Account #: 002452061622
- Start Dt: 06/11/1998

- 3 In the **Producer Details** block, enter the following information:

#### In this field:

#### Do this:

Producer #

Depending on your system setup, either:  
Enter the producer number (required)

-or-

View the system generated producer number (display only).

Old Producer #

Enter the old producer number (existing or conversion id) (optional).

**Company**

Select the company (required).

**Branch**

Select the branch (display only).

**Start Dt**

Enter the producer start date (required).

**End Dt**

Enter the producer end date (required).

**Name**

Enter the producer name (required).

**Group\***

Select the producer group [PRO\_GROUP\_CD](required).

**Type\***

Select the producer type [PRO\_TYPE\_CD] (required).

**\*Note:** The Group and Type fields help in setting up the pricing schemes on the Pricing page.

<b>Contact Status</b>	Enter the producer contact (required). Activate, temporarily activate, or de-activate the producer by selecting the appropriate status. <b>Note:</b> The contents of this field can be linked to edits in the loan origination cycle so that only producers with a status of the ACTIVE can be funded (required),
<b>Fed Tax #</b>	Enter the federal tax identification number. <b>Note:</b> If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234 (required).
<b>Underwriter</b>	Enter the default underwriter assigned to this producer. (This will appear in the Underwriter field on the Application Entry form.) <b>Note:</b> Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers (required).
<b>Collector</b>	Enter the default collector or agent assigned to this producer. (This will appear in the Collector field in the Delinquency Information block of the Account Details page on the Customer Service form) (required).
Address	Enter address line 1 (optional).
Address 2 (unlabeled)	Enter address line 2 (optional).
<b>Zip</b>	Select the zip code (required).
<b>City</b>	Enter the city (required).
<b>St</b>	Select the state [STATE_CD] (required).
Zip Extension	Enter the zip extension (optional).
<b>Country</b>	Select the country code [COUNTRY_CD] (required).
<b>Phone</b>	Enter phone number 1 (required).
Phone 1 Extension (unlabeled)	Enter phone number 1 extension (optional).
<b>Fax* (prefix)</b>	Select fax prefix number 1 [PHONE_FAX_PREFIX_CD] (required).
<b>Fax* (number) (unlabeled)</b>	Enter fax number 1 (required).
Phone	Enter phone number 2 (optional).
Phone Extension (unlabeled)	Enter phone number 2 extension (optional).
Fax (prefix)	Select fax prefix number 2 [PHONE_FAX_PREFIX_CD] (optional).
Fax (number) (unlabeled)	Enter fax number 2 (optional).
<b>Sales Agent</b>	Select the sales agent assigned to this producer. (This will appear in the Sales Agent field in the master block of the Underwriting and Funding form) [SALES_LEADER] (required).
Email	Enter the producer mail address (optional).
4	Select <b>Enabled</b> to enabled this entry (optional).
5	Save your entry.

## Payment Details sub page

You can setup ACH as the payment mode for a dealer or producer on the Payment Details sub page. The Payment Details sub page stores the information regarding the producer's bank; such as the bank's name, routing number, account type and account number.

**Note:** Once you complete this sub page, the information goes into effect immediately.

### To complete the Payment Details sub page

- 1 On the **Setup** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.
- 3 Choose the **Payment Details** sub page.
- 4 In the **Producer Payment Details** block, enter the following information:

In this field:	Do this:
<b>Pmt Mode</b>	Select the payment mode [PRODUCER_PMT_MODE_CD] (required).
Bank	Enter the ACH bank name (optional).
Start Dt	View the ACH start date if payment mode is ACH (display only).
Routing #	Enter the ACH bank routing number (optional).
Account Type	Select the ACH bank account type [ACH_ACCOUNT_TYPE_CD] (optional).
Account #	Enter the ACH bank account number. <b>Note:</b> If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234 (optional).

- 5 Save your entry.

## Compensation sub page

The Compensation sub page displays information related to compensation and chargeback for the producer. It displays summaries as well account level information. The data is gathered from accounts in the Oracle Daybreak system that are approved and funded.

### To view the Compensation sub page

- 1 On the **Lending** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.
- 3 Choose the **Compensation** sub page.

- 4 In the **Compensation Plan** block, view the following information:

#### In this field:

Account  
Compensation Plan  
Payment Method  
Calculation Method  
Upfront Amt  
Remaining Amt  
Total Amt  
Spread Formula  
Buy Rate  
Buy Rent Factor  
Factor  
Addl Factor  
Max Spread  
Max Markup  
Upfront %  
Flat Amount

#### View this:

The account number and title.  
The compensation plan.  
The compensation payment method.  
The compensation calculation method.  
The upfront compensation amount.  
The remaining compensation amount.  
The remaining compensation amount.  
The compensation spread formula.  
The buy rate.  
The buy rent factor.  
The compensation factor.  
The additional compensation factor.  
The maximum spread.  
The maximum markup.  
The compensation upfront percentage.  
The flat compensation amount.

- 5 In the **Chargeback Methods** block, view the following information:

<b>In this field:</b>	<b>View this:</b>
(Paid) Calculation Method	The chargeback calculation method in case of early pay-off.
(Paid) %	The chargeback percentage in case of early payoffs.
(Paid) Basis	The chargeback basis in case of early payoff.
(Paid) Term	The term in case of early payoff.
(Paid) Days	The days in case of early payoff.
(Charge off) Calculation Method	The chargeback calculation method in case of chargeoffs.
(Charge off) %	The chargeback percentage in case of chargeoffs.
(Charge off) Basis	The chargeback basis in case of chargeoffs.
(Charge off) Term	The term in case of chargeoffs.
(Charge off) Days	The days in case of chargeoffs.

- 6 In the **Compensation/Chargeback Amounts** block, view the following information:

<b>In this field:</b>	<b>View this:</b>
Comp Earned	The compensation earned.
Int Earned	The interest earned.
Comp Paid	The compensation paid.
Comp Writeoff	The compensation writeoff.
Chargeback Amt	The chargeback amount.
Last Pmt Dt	The last compensation payment date.
Next Pmt Dt	The next compensation payment date.



## Subvention sub page

The Subvention sub page displays information related to subvention for the producer, such as subvention participation, subvention receivables, and subvention details.

### To complete the Subvention sub page

- 1 On the **Lending** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.
- 3 Choose the **Subvention** sub page.

**Producer Management**

Setup | **Producer**

Producers

**Producer Details**

Producer # CA-00002 | Old Producer # CA-00002 | Company SSFC | Branch HQ | Start Dt 06/11/1998 | End Dt 12/31/4000 | Enabled ☒

Name RANDYS AUTO SALES | Group GROUP 1 | Type DEALER

Contact RANDY JACKSON | Status ACTIVE | Fed Tax # 45-8765979

Underwriter DEMOUNDAV | Collector DEMOCOLL

Address 10993 SOUTH CENTRAL AVENUE | Phone 909-591-4116 | Fax 11 909-465-9402

City ONTARIO | St CA | Zip 91762 | Country US

Phone | Fax | Email

Payment Details | Compensation | **Subvention** | Transactions | Tracking Attributes | Statements | Contacts | Comments

**Subvention Participation**

Subvention Participant ☐ | Collection Type STATEMENT | Collection Frequency MONTHLY | Refund Disbursement Method NONE

**Subvention Receivable**

Receivable Amt (Open) \$0.00 + Receivable Amt (Current) \$0.00 - Received Amt \$0.00 - Netted Refund Amt \$0.00 = Net Receivable Amt \$0.00 Payable Refund Amt \$0.00

**Subvention Details**

Account/Application	Subvention Plan	Sub Plan	Subvention Type	Collection Type	Subvention Amt	Refund Amt

- 4 In the **Subvention Participation** block, enter the following information:

#### In this field:

Subvention Participant  
**Collection Type**

**Collection Frequency**

**Refund Disbursement Method**

#### Do this:

Select if the producer is a subvention participant.  
Select the collection type: STATEMENT or INTRA COMPANY ENTRY.

STATEMENT – The producer will receive the statement at a set frequency and make the payment through check or ACH.

INTRA COMPANY ENTRY – The producer will receive the statement at a set frequency but no payment is due. If the manual indicator for INTRA COMPANY transaction is set to No, Oracle Daybreak automatically posts an intra-company entry transaction to net out the outstanding receivable when a statement is generated (required).  
Select the collection frequency: MONTHLY or QUARTERLY (required).

Select the refund disbursement method: NONE, ADJUSTED TO RECEIVABLE, or PAYABLE TO PRODUCER.

ADJUSTED TO RECEIVABLE – The refund amount will be netted to any outstanding receivable.  
 PAYABLE TO PRODUCER – The refund will not be adjusted against any outstanding receivable and this amount needs to be paid to the producer through check or ACH (required).

- 5 In the **Subvention Receivables** block, view the following information:

In this field:	View this:
Receivable Amt (Open)	The opening balance of the outstanding receivable amount for the current statement period (display only).
Receivable Amt (Current)	The receivable amount added during the current statement period (display only).
Received Amt	The payments received from producers during the current statement period (display only).
Netted Refund Amt	The refunds processed during the current statement period. Oracle Daybreak completes this field only when the Refund Disbursement Method field is ADJUSTED TO RECEIVABLE (display only).
Net Receivable Amt	The net outstanding receivable amount for the current statement period (display only).
Payable Refund Amt	The refunds processed during the current statement period. Oracle Daybreak completes this field only when the Refund Disbursement Method field is PAYABLE TO PRODUCER (display only).

- 6 In the **Subvention Details** block, view the following information:

In this field:	View this:
Account	The account number (display only).
Subvention Plan	The subvention plan description (display only).
Subvention Sub-Plan	The subvention sub plan description (display only).
Subvention Type	The subvention type (display only).
Collection Type	The collection type (display only).
Subvention Am	The subvention amount (display only).
Refund Amt	The refund amount (display only).

- 7 Save your entry.

## Transactions sub page

On the Transactions sub page, the Transaction Entry, Posted Transactions, Proceed Hold-Back, and Loss Reserve blocks display the details of the transactions posted for the producer. The Transaction Entry block allows you to post a transaction for the producer. Linking to an account is not mandatory -- you can create a transaction to a producer that is not related to a specific account.

### To complete the Transactions sub page

- 1 On the **Lending** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.
- 3 Choose the **Transactions** sub page.

- 4 In the **View** block, choose the type of transaction you want to view, **Subvention** or **Others**.
- 5 In the **Transaction Entry** block, enter the following information:

#### In this field:

#### Do this:

**Effective Dt**

Enter transaction date (required).

**Transaction**

Select transaction to be posted (HOLDBACK FROM PRODUCER, PAYMENT FROM PRODUCER, or PAYMENT TO PRODUCER) (required).

**Amount**

Enter transaction amount (required).

**Reference**

Enter transaction reference (optional).

**Account #**

Select account number (optional).

**Account title (unlabeled)**

View the account title (display only).

**Comment**

Enter transaction comment (optional).

- 6 Choose **Post**.

- 7 In the **Posted Transactions** block, view the following information:

**In this field:**

**View this:**

Effective Dt	The transaction date.
Transaction	The transaction.
Account	The account number.
Amount	The transaction amount.
Reference	The transaction reference.
Post Dt	The transaction post date.
Comment	The transaction comment.

- 8 In the **Proceed HoldBack** block, view the following information:

**In this field:**

**View this:**

Account	The account number and title
HoldBack Amt	The proceed holdback amount.

- 9 In the **Loss Reserve** block, view the loss reserve amount.

## Tracking Attributes sub page

The Tracking Attributes sub page allows you to link information to an producer that is not tracked by default in the Oracle Daybreak system, but is part of your company's business practices.

### To complete the Tracking Attributes sub page

- 1 On the **Lending** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.
- 3 Choose the **Tracking Attributes** sub page.

The screenshot displays the Oracle Daybreak Producer Management interface. The top navigation bar includes 'Setup' and 'Producer'. The 'Producers' tab is selected, showing 'Producer Details' for 'CA-00002'. The details include Name (RANDYS AUTO SALES), Contact (RANDY JACKSON), Address (10993 SOUTH CENTRAL AVENUE), City (ONTARIO), State (CA), Zip (91762), and Country (US). Other fields include Company (SSFC), Branch (HQ), Group (GROUP 1), Status (ACTIVE), Underwriter (DEMOUNDVV), Phone (909-591-4116), Email, Start Dt (06/11/1998), End Dt (12/31/4000), Enabled (checked), Type (DEALER), Fed Tax # (45-8765979), Collector (DEMOCOLL), and Fax (11 909-465-9402). Below the details, there are tabs for 'Payment Details', 'Compensation', 'Subvention', 'Transactions', 'Tracking Attributes', 'Statements', 'Contacts', and 'Comments'. The 'Tracking Attributes' tab is active, showing a 'Tracking' section with a 'Parameter' field and a 'Sub Attribute Value' field. A 'Create Tracking' button is visible on the right.

- 4 Choose **Create Tracking**.  
Oracle Daybreak loads the tracking parameters.
- 5 If you want to reduce the list of parameters, select a sub-attribute in the **Sub Attribute** field.  
  
If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the Parameter display.
- 6 Complete the **Tracking** block by entering the parameter(s) in the **Value** field(s).
- 7 Save any changes you made to the account.

## Statements sub page

The Statements sub page displays a history of all the statements the producer has processed. The transaction level details are visible in the lower list box.

### To view the Statements sub page

- 1 On the **Lending** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.
- 3 Choose the **Statements** sub page.

The screenshot shows the Oracle Daybreak Producer Management interface. The top section is titled "Producer Details" and contains fields for Producer # (CA-00002), Name (RANDYS AUTO SALES), Contact (RANDY JACKSON), Address (10993 SOUTH CENTRAL AVENUE), City (ONTARIO), State (CA), Zip (91762), Country (US), Company (SSFC), Branch (HQ), Group (GROUP 1), Status (ACTIVE), Underwriter (DEMOUNDW), Phone (909-591-4116), Email, Start Dt (06/11/1998), End Dt (12/31/4000), Type (DEALER), Fed Tax # (45-8765979), and Collector (DEMOCOLL). Below this is a tabbed interface with tabs for Payment Details, Compensation, Transactions, Statements, Contacts, and Comments. The "Statements" tab is selected, showing a table with columns: Closing Dt, Generated Dt, Opening Balance, and Closing Balance. The table contains three rows of data. Below the table is a section for transaction details with columns: Effective Dt, Transaction, Account, Debit Amt, and Credit Amt.

Closing Dt	Generated Dt	Opening Balance	Closing Balance
11/30/2002	11/30/2002	\$0.00	\$0.00
10/31/2002	11/30/2002	\$0.00	\$0.00
09/30/2002	11/30/2002	\$0.00	\$0.00

Effective Dt	Transaction	Account	Debit Amt	Credit Amt

- 4 In the **View** block, choose the type of statements you want to view, **Subvention** or **Oth-**  
**ers**.
- 5 In the **Statements** block, view the following information:

#### In this field:

Closing Dt  
Generated Dt  
Opening Balance  
Closing Balance  
Effective Dt

#### View this:

The statement closing date.  
The statement generation date.  
The previous statement balance amount.  
The current statement balance amount.  
The statement transaction date.

Transaction	The statement transaction.
Account	The statement account number.
Debit Amt	The statement debit amount.
Credit Amt	The statement credit amount.

## Contacts sub page

The Contacts sub page allows you to record information regarding contacts associated with a producer, such as employees at a dealership.

### To use the Contacts sub page

- 1 On the **Lending** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.
- 3 Choose the **Contract** sub page.

The screenshot shows the 'Producer Management' window. The 'Producer' tab is selected. The 'Producer Details' section contains the following information:

Producer #	CA-00002	Old Producer #	CA-00002	Company	SSFC	Branch	HQ	Start Dt	06/11/1998	End Dt	12/31/4000	Enabled	<input checked="" type="checkbox"/>
Name	RANDYS AUTO SALES			Group	GROUP 1		Type	DEALER					
Contact	RANDY JACKSON			Status	ACTIVE		Fed Tax #	45-8765979					
Address	10993 SOUTH CENTRAL AVENUE			Underwriter	DEMOUNDW		Collector	DEMOCOLL					
City	ONTARIO	St	CA	Zip	91762	Country	US	Phone	909-591-4116	Fax	11 909-465-9402	Fax	
								Phone		Fax		Fax	
								Email					

Below the details is a 'Producer Contacts' table with the following columns: Contact Type, Name, Phone, Extn, Fax, and Enabled.

Contact Type	Name	Phone	Extn	Fax	Enabled
<input checked="" type="checkbox"/>					<input checked="" type="checkbox"/>
<input type="checkbox"/>					<input type="checkbox"/>
<input type="checkbox"/>					<input type="checkbox"/>
<input type="checkbox"/>					<input type="checkbox"/>

- 4 In the **Producer Contacts** block, enter the following information:

#### In this field:

#### Contact Type

#### Name

#### Phone

#### Extn

#### Fax

#### View this:

Select the producer contact type (required).

Select/Enter the producer contact name (required).

Enter producer contact phone number (optional).

Enter phone number extension (optional).

Enter producer contact fax number (optional).

- 5 Select **Enabled** to indicate this is a current contact.
- 6 Save your entry.

## Comments sub page

The Comments sub page allows you to view and enter comments regarding the producer.

### To enter a comment on the Comments sub page

- 1 On the **Lending** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.
- 3 Choose the **Comments** sub page.

The screenshot shows the 'Producer Management' application window. The 'Producers' tab is selected, and the 'Comments' sub-tab is active. The 'Producer Details' section displays information for Producer # CA-00002, including Name (RANDYS AUTO SALES), Contact (RANDY JACKSON), Address (10993 SOUTH CENTRAL AVENUE), City (ONTARIO), State (CA), Zip (91762), Country (US), Company (SSFC), Branch (HQ), Group (GROUP 1), Status (ACTIVE), Underwriter (DEMOUNDW), Collector (DEMOCOLL), Start Dt (06/11/1998), End Dt (12/31/4000), and Enabled (checked). The 'Producer Comments' block shows a table with columns for Date and Comments. The first row shows a comment entered by user BFOGO on 06/09/2003. There are four empty rows for additional comments.

Date	Comments
06/09/2003	

- 4 In the **Producer Comments** block, view the following information:

#### In this field:

**Comments**

User

Date

#### Do this:

Enter comment (required).

View user id (system generated).

View comment date (system generated).

- 5 Save your entry.

## CHAPTER 9 : VENDOR MANAGEMENT FORM

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 Oracle Day-break's Vendor Management form, 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.

### Setup tab (Vendor Services page)

The Vendor Services page 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 types of services and which service types belong 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). The list of values for the work order types is managed with the VENDOR\_ASG\_TYPE\_CD lookup.

#### To set up the Vendor Services page

- 1 On the **Setup** menu, choose **Vendors**.
- 2 Choose the **Setup** master tab, then choose the **Vendor Services** tab.

The screenshot shows the 'Vendor Management' application window with the 'Setup' tab selected. The 'Vendor Services' sub-tab is active. The 'Services' section lists various service types with checkboxes for enabling them. The 'Vendor Groups' section lists vendor groups. The 'Work Order Types' section lists work order types and their associated transactions.

Service Type	Enabled
ATTORNEY FEE	<input checked="" type="checkbox"/>
AUCTION/SALE REPRESENTATION CHARGES	<input checked="" type="checkbox"/>
AUCTION/SALE CHARGES	<input checked="" type="checkbox"/>
SEARCH BMV/DMV RECORDS	<input checked="" type="checkbox"/>
BOND CHARGES	<input checked="" type="checkbox"/>
CANCELLATION CHARGES	<input checked="" type="checkbox"/>

Group
ATTORNEY
BANKRUPTCY TRUSTEE

Work Order Type	Transaction
BANKRUPTCY	LEGAL BANKRUPTCY EXPENSES
COLLECTION	REPOSSESSION EXPENSES



- 3 The **Services** block, choose the service type you want to link to a vendor group(s) and work order type(s) [VENDOR\_SERVICE\_TYPE\_CD].
- 4 In the **Vendor Groups** block, use the **Group** field to select the vendor group that will provide this service [VENDOR\_TYPE\_CD].
- 5 In the **Work Order Types** block, enter the following information:

In this field:	View this:
<b>Work Order Type</b>	Select the work order type (required) [VENDOR_ASG_TYPE_CD].
<b>Transaction</b>	Select the associated transaction for the service type (required).
- 6 Save your entry.

## Setup tab (Cycles page)

The Cycles page allows you to define the various vendor cycles and the responsibilities that can gain access to the various transactions in each cycle.

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

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

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

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

## To set up the cycles page

- 1 On the **Setup** menu, choose **Vendors**.
- 2 Choose the **Setup** master tab, then choose the **Cycles** tab.

Cycle	Type
VEN_VENDOR_ASG_STATUS	VENDOR ASSIGNMENT STATUS CYCLE
VEN_INVOICE_PMT_STATUS	VENDOR INVOICE PAYMENTS STATUS CYCLE
VEN_INVOICE_STATUS	VENDOR INVOICE STATUS CYCLE

Current Status	Next Status
CLOSE	CLOSE
COMPLETED	CLOSE
COMPLETED	COMPLETED
NEW	NEW
NEW	OPEN
OPEN	COMPLETED
OPEN	OPEN

Responsibility	Allowed Yes No
ALL	<input checked="" type="radio"/> <input type="radio"/>
	<input type="radio"/> <input type="radio"/>

- 3 The **Status Cycle** block displays the four vendor-related cycles:

Cycle	Type
VEN_VENDOR_ASG_STATUS	VENDOR ASSIGNMENT STATUS CYCLE
VEN_INVOICE_PMT_STATUS	VENDOR INVOICE PAYMENTS STATUS CYCLE
VEN_INVOICE_STATUS	VENDOR INVOICE STATUS CYCLE
VEN_VENDOR_STATUS	VENDOR STATUS CYCLE

- Select the cycle code and type you want to work with.
- 4 In the **Current/Next Status** block, select the current code to transition from in the **Current Status** field.
  - 5 Select the current code to transition to in the **Next Status** field.
  - 6 In the **Status Change Responsibilities** block, select the responsibility that will be capable of executing this transition (from current code to the next code) [RESPONSIBILITY\_CD].
  - 7 Choose **Yes** to allow this responsibility.
  - 8 Save your entry.

## Vendors tab (Vendors page)

The Vendors page allows you to set up vendor information. If the vendor receives escrow disbursement at an address different from the current business address, enter this information in the Remittance block. This Remittance block also allows you to enter the number of days prior to the due date by which the payment to the vendor must be processed.

**Note:** The contents of this block defaults to the vendor's current address, but can be modified.

### To enter or edit vendor information

- 1 On the **Lending** menu, choose **Vendors > Vendors**.  
-OR-  
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Vendors** master tab.

Vendor Management

Setup Vendors Work Orders Invoices

Vendors

**Vendor**

Vendor # IL-00001 Name DECATUR AUTO AUCTION Status ACTIVE Company SSFC Branch HQ Start Dt 06/11/1998 End Dt 12/31/4000 Enabled ☒

Contact Person DD Pmt Mode INSTITUTION DRAF Fed Tax # 458768907

Address 200 WEST OLD CHICAGO DRIVE Credit Days 0

City BOLINGBROOK St IL Zip 60440 Country US

Phone 217-875-4220 Ext Fax 217-875-2927

Phone Ext Fax

Email Address

**ACH**

Bank BANK OF BOLINGBROOK Start Dt 06/11/1998

Routing # 876549877

Account Type CHECKING

Account # 2001020010747

**Vendor Groups**

Sort	Group	Enabled
1	AUCTION HOUSE	<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

- 2 In the **Vendor** block, enter the following information:

#### In this field:

#### Do this:

Vendor #

View the vendor number. Oracle Daybreak automatically generates the vendor number (display only).

**Name**

Enter the vendor name (required).

**Contact Person**

Enter the vendor contact name (required).

**Address**

Enter address line 1 (required).

Address 2 (unlabeled)

Enter address line 2 (optional).

**Zip**

Enter the zip (required).

**City**

Enter the city (required).

**St**

Enter the state (required).

Zip Extension (unlabeled)

Enter the zip extension (optional).

**Country**

Select the country code (optional).

**Phone**

Enter phone number 1 (optional).

**Ext**

Enter phone number 1 extension (optional).

**Fax**

Enter the fax number 1 (optional).

**Phone**

Enter phone number 2 (optional).

**Ext**

Enter phone number 2 extension (optional).

Fax	Enter fax number 2 (optional).
Email Address	Enter the vendor email address (optional).
<b>Status</b>	Select the vendor status - ACTIVE or INACTIVE (required).
<b>Company</b>	Select the vendor portfolio company (required).
Branch	View the vendor portfolio branch (display only).
<b>Start Dt</b>	Enter the vendor start date (required).
<b>End Dt</b>	Enter the vendor end date (required).
Enabled	Select if the vendor is enabled (optional).
<b>Pmt Mode</b>	Select the vendor default payment mode (ACH or INSTITUTION DRAFT/CHECK; if you select ACH, complete the ACH block -- see step 3) (required).
Fed Tax #	If available, enter the vendor federal tax identification number. <b>Note:</b> If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234. (optional).
<b>Credit Days</b>	Enter the credit days for the vendor invoice. This number is used to check that the Invoice Due Date is not more than the credit days from the Invoice Date. (required).
Phone	Enter phone number 1 (optional).
Ext	Enter phone number 1 extension (optional).
Fax	Enter the fax number 1 (optional).
Phone (2)	Enter phone number 2 (optional).
Ext (2)	Enter phone number 2 extension (optional).
Fax (2)	Enter the fax number 2 (optional).

- 3 Save your entry.

## Vendors tab (Vendors Groups sub page)

The Vendors Groups sub page allows you to set up vendor groups.

### To enter or edit vendor group information

- 1 On the **Lending** menu, choose **Vendors > Vendors**.  
-or-  
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Vendors** master tab.
- 2 Choose the **Vendor Groups** sub tab.
- 3 In the **Vendor Groups** block, enter the following information:

In this field:	Do this:
<b>Sort</b>	Enter sort sequence (required).
<b>Group</b>	Select the vendor type to which the vendor belongs based on the services provided by the vendor (required).
Enabled	Select to enable the vendor service.

- 4 Save your entry.

## Vendors tab (ACH sub page)

The ACH sub page allows you to set up automatic clearing house information for vendors.

### To enter or edit vendor ACH information

- 1 On the **Lending** menu, choose **Vendors > Vendors**.  
-or-  
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Vendors** master tab.
- 2 Choose the **ACH** sub tab.
- 3 In the **ACH** sub page, enter the following information:

In this field:	Do this:
<u>Remittance block</u>	
<b>Address</b>	Enter address line 1 (required).
Address (unlabeled)	Enter address line 2 (optional).
<b>Zip</b>	Enter zip (required).
<b>City</b>	Enter city (required).
<b>St</b>	Enter state (required).
Zip extension (unlabeled)	Enter zip extension (optional).
Country	Select the country code (optional).
<b>Pre-Process Days</b>	Enter the remittance preprocess days. This is the number of days prior to the due date by which the payment to the vendor must be processed (required).
<u>ACH block</u>	
Bank	Enter the ACH bank (optional).
Start Dt	View ACH start date (display only).
Routing #	Enter the bank routing number (optional).
Account Type	Select the account type (optional).
Account #	Enter the account number. <b>Note:</b> If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234 (optional).

- 4 Save your entry.

## Work Orders tab (Work Orders page)

The Work Orders page allows you to assign an account to a vendor for a service that the vendor provides.

### To set up the Work Orders page

- 1 On the **Lending** menu, choose **Vendors > Work Orders**.  
-or-  
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Work Orders** master tab.

Vendor Management

Setup Vendors Work Orders Invoices

Work Orders Follow-up

**Work Order**

Work Order # WO:0047003 Dt 06/07/2005 Estimated \$200.00 Billed \$400.00 Paid \$0.00

**Account Information**

Account 20001100025887: CERASTOSTIGMA PAULA / CERASTOSTIGMA JOHN

Collateral 2001 DODGE 300M 4DR 13579078999990508

45231 WOODDALE ROAD

MINNEAPOLIS, MN 28422

Type BANKRUPTCY Reference #

Status OPEN Status Dt 06/07/2005

Assigned By DAVENDER Followup Dt

**Vendor**

Vendor MIN-06006-FIRST VENDOR OF MINNESOTA Company Branch SSFC C01

Contact RICK SMITH

Phone 952-944-1111 Ext

Fax

Comment

**Services**

Service	Fee Type	Estimated	Billed	Paid	Status	Status Dt
REPO INVESTIGATION	FLAT RATE	\$200.00	\$400.00	\$300.00	OPEN	06/07/2005

- 2 In the **Work Order** block, enter the following information:

#### In this field:

#### View this:

Work Order #

The work order number.

Dt

The work order date.

Estimated

The estimated amount for the work order.

Billed

The amount billed by the vendor for the work order.

Paid

The amount paid to the vendor for the work order.

- 3 In the **Account Information** block, enter the following information:

#### In this field:

#### Do this:

**Account**

Select the account number for the work order (required).

Collateral

Select the asset associated with the work order (optional).

**Type**

Select the work order type (required).

Reference #

Enter the vendor reference (optional).

**Status**

Select the work order status (required).

Status Dt

View the last work order status change date (display only).

Assigned By

View the user who created the work order (display only).

Followup Dt

Enter the next follow-up date (optional).

- 4 In the **Vendor** block, enter the following information:

In this field:	Do this:
<b>Vendor</b>	Select the vendor who will service the work order (required).
Company	View the vendor company (display only).
Branch	View the vendor branch (display only).
Contact	Enter the vendor contact for the work order (optional).
Phone	Enter the vendor contact phone for the work order (optional).
Ext	Enter the vendor contact phone extension for the work order (optional).
Fax	Enter the vendor contact fax for the work order (optional).
Comment	Enter comment (optional).

- 5 In the **Services** block, enter the following information:

In this field:	Do this:
<b>Service</b>	Select the service type (required).
Fee Type	Select the vendor fee type (optional).
<b>Estimated</b>	Enter the estimated amount for the service (required).
Billed	View the amount billed by the vendor for the service (display only).
Paid	View the amount paid to the vendor for the service (display only).
<b>Status</b>	Select the service status (required).
Status Dt	View the last service status change date (display only).

- 6 Save your entry

## Work Orders tab (Follow-up page)

The Follow-up page lists the work orders that are not complete and hence require follow-up.

### To set up the Follow-up pages

- 1 On the **Lending** menu, choose **Vendors > Work Orders**.  
-or-  
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Work Orders** master tab.
- 2 Choose the **Follow-up** tab.

**Vendor Management**

Setup Vendors Work Orders Invoices

Work Orders Follow-up

**Work Order Follow-up**

Company	Branch	Followup Dt	Work Order #	Dt	Assignment Type	Account	Vendor	Status	Status Dt
DCC	HQ	10/31/2004	WO:0020005	10/05/2004	COLLECTION	20010800025360:COTONEASTER MA	MIN-00001-ESCROW TAX VE	NEW	10/05/2004
DCC	HQ	11/10/2004	WO:0025005	10/14/2004	COLLECTION	20011000024996:WOODASTER STU	MIN-00001-ESCROW TAX VE	NEW	10/14/2004
SSFC	CO1	11/10/2004	WO:0025007	10/14/2004	COLLECTION	20040500025120:007 JAMES / CCOT	MIN-06006-FIRST VENDOR OI	NEW	10/14/2004
SSFC	CO1		WO:0047003	06/07/2005	BANKRUPTCY	20001100025887:CERASTOSTIGMA I	MIN-06006-FIRST VENDOR OI	OPEN	06/07/2005

Estimated Billed Paid

\$0.00 \$0.00 \$0.00

Contact RICK SMITH

Phone

Comment

**Assigned Services**

Services	Estimated	Billed	Paid	Status	Status Dt
		\$0.00	\$0.00		

- 3 In the **Work Order Follow-up** block, enter the following information:

#### In this field:

#### Do this:

Company	View the vendor company (display only).
Branch	View the vendor branch (display only).
Followup Dt	Enter the next follow-up date (optional).
Work Order #	View the work order number (display only).
Dt	View the work order date (display only).
Assignment Type	View the work order type (display only).
Account	View the account associated with the work order (display only).
Vendor	View the vendor associated with the work order (display only).
<b>Status</b>	Select the work order status (required).
Status Dt	View the last work order status change date (display only).
Estimated	View the estimated amount for the work order (display only).
Billed	View the amount billed by the vendor for the work order (display only).
Paid	View the amount paid to the vendor for the work order (display only).
Contact	View the vendor contact name (display only).
Phone	View the vendor contact phone number (display only).



Ext (unlabeled)	View the vendor contact phone extension (display only).
Comment	Enter a comment (optional).

4 In the **Assigned Service** block, enter the following information:

In this field:	Do this:
Services	View the service provided by the vendor (display only).
Estimated	View the estimated amount for the service (display only).
Billed	View the amount billed by the vendor for the service (display only).
Paid	View the amount paid to the vendor for the service (display only).
<b>Status</b>	Select the service status (required).
Status Dt	View the last service status change date (display only).

5 Save your entry.

## Invoices tab (Invoices page)

The Invoices page records invoices received from the vendor and processes them for payment.

### To complete the Invoice page

- On the **Lending** menu, choose **Vendors > Invoice**.  
-or-  
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Invoice** master tab.

The screenshot displays the 'Vendor Management' application window with the 'Invoices' tab selected. The 'Invoice' section contains fields for Vendor, Company, Branch, Invoice #, Invoice Dt, Due Dt, Status, Invoice Amt, Agreed Amt, and Paid Amt. The 'Invoice Details' section includes a table for Work Order, Invoice Amt, Agreed Amt, Paid Amt, Txn Post Dt, Status, Status Dt, and Collectible. The 'Payment Schedules' section includes a table for Payment Amt, Status, Payment Dt, Payment Reference, and Payable Id.

- In the **Invoice** block, enter the following information:

#### In this field:

#### Do this:

##### Vendor

Select the vendor name who has send the invoice (required).

##### Company

View the vendor portfolio company (display only).

##### Branch

View the vendor portfolio branch (display only).

##### Address

View the vendor address (display only).

##### Invoice #

Enter the invoice number (required).

##### Invoice Dt

Enter the invoice date (required).

##### Due Dt

Enter the invoice due date (required).

##### Status

Select the invoice status (required).

##### Status Dt

View the last invoice status change date (display only).

##### Invoice Amt

View the total invoice amount (display only).

##### Agreed Amt

View the total agreed amount (display only).

##### Paid Amt

View the total paid amount (display only).

- In the **Invoice Details** block, enter the following information:

#### In this field:

#### Do this:

##### Work Order

Select the work order (required).

##### Invoice Amt

Enter the invoice amount (required).

##### Agreed Amt

Enter the agreed amount (required).

##### Paid Amt

View the paid amount (display only).

##### Txn Post Dt

Enter transaction effective date (required).

<b>Status</b>	Select the status (required).
Status Dt	View the last status change date (display only).
Collectible	Select if the agreed amount can be collected from the customer.

- 4 In the **Payment Schedules** block, enter the following information:

<b>In this field:</b>	<b>Do this:</b>
<b>Payment Amt</b>	Enter the payment amount (required).
<b>Status</b>	Select the payment status (required).
Payment Dt	Enter the payment date (optional).
Payment Reference	Enter the payment reference (optional).
Payable Id	View payable requisition Id (display only).

- 5 In the **Related Inv/WO Details** block, view the following display only information:

<b>In this field:</b>	<b>View this:</b>
Invoice #	The invoice number.
Inv Status	The invoice status.
Status Dt	The invoice status date.
WO Est Amt	The work order estimated amount.
WO Agd Amt	The work order agreed amount.
WO Paid Amt	The work order paid amount.
WO Status	The work order status.

- 6 Save your entry.

---

## CHAPTER 10 : SUBVENTION FORM

The Subvention form allows you to set up lease subvention plans for producers (groups or individuals). Multiple producers may contribute to one subvention plan or a plan can be set for a specific producer.

### Subvention Types

Subvention can be offered in many forms for vehicle leases. The most common formats are the rent factor for vehicle leases. Rent factor subvention involves sharing the finance charge (interest) by the participant (most frequently with the manufacturer). The finance company sets its buy rate (the minimum cost to the company to extend the loan to a customer). If the customer rate is less than this buy rate, then the amount equivalent to the interest amount for the difference (the buy rate minus the customer rate) is paid by the participant as the subvention amount.

Currently Oracle Daybreak supports the Lease subvention types - Rent factor, Residual, Deposit waiver, Cash bonus, and Buy down.

Subvention plans can be defined for one participant (for example, a manufacturer or a particular dealer) or group of participants (such as a dealer association). One subvention plan could have multiple sub plans and multiple participants could participate to each sub plan.

Subvention plan:

- “Summer Special Event”

Subvention sub-plans for above plan:

- 1.9% for 36 months  
- or -
- 2.99% for 48 months  
- or -
- 3.99% for 60 months  
- or -
- \$1500.00 cash bonus

Multiple participants may participate in each sub plan. For example, for the 1.9% rate, 1% might be shared by the manufacturer and 0.9% might be shared by the dealer. Similarly for the \$1,500 cash bonus, \$1,000 might be shared by the manufacturer and \$500 by the dealer. Or, the complete \$1,500 might be covered by the manufacturer.

Collection of subvention amounts can be set for each participant in the subvention plan with the Collection Method.

Oracle Daybreak supports following collection methods:

UPFRONT	The entire subvention amount is collected at the booking of the loan from the producer proceed.
UPFRONT STATEMENT	The entire subvention amount is collected at the time of the subvention statement.

## PAY AS U GO

The subvention amount is billed to the producer when the customer pays the loan payment. The producer is due for the amount at each statement.

## Subvention Refund

There are times when a loan is either paid-off early or gets charged off and the finance company refunds the unearned subvention amount back to the producer. The refund is available only when the subvention amount is collected from the producer proceeds (UPFRONT) or the whole amount is billed in the first statement (UPFRONT STATEMENT).

You can set up Oracle Daybreak to allow refunds only for a certain period and not beyond that. The period can be set differently for charge offs and paid offs and can be based on two methods:

- 1 Days
- 2 Term

Oracle Daybreak provides the following methods for refund amount calculation:

- 1 Earned
- 2 Percentage

The earned method is used to refund the unearned portion of the collected subvention amount. The percentage method is used to refund a certain percentage of the subvention amount collected.

## Lease Subvention page

The Lease Subvention Plans page allows you to set up subventions for leases.

### To set up the Lease Subvention Plans page

- 1 On the **Setup** menu, choose **Subvention**, then choose **Lease**.

The screenshot shows the Oracle Daybreak interface for setting up Lease Subvention Plans. The page is organized into several sections:

- Plan Definition:** Includes fields for Plan Code, Description, Company, Branch, Billing Cycle (set to MONTHLY), Product, State, Start Dt (02/24/2010), and an Enabled checkbox.
- Sub Plan Definition:** Includes fields for Sub Plan Code, Description, Subvention Type, State, Pro Group, Producer Type, Producer, Grade, Amt From, Term, and an Enabled checkbox.
- Plan Details:** Includes fields for Participant, Collection Method, Transaction, Rate, Rent Factor, and Override.
- Refund:** Includes fields for Method, Basis, Period, Percent, Paid off, and Chg off.
- Amortization:** Includes fields for Balance Type, Method, Frequency, and Cost/Fee.

- 2 On the **Lease Subvention Plans** page, enter the following information:

<b>In this field:</b>	<b>View this:</b>
<u>Plan Definition block:</u>	
<b>Code</b>	Enter the subvention plan code (required).
<b>Description</b>	Enter the subvention plan description (required)
<b>Company</b>	Enter the company name (required).
<b>Branch</b>	Enter the branch name (required).
<b>Bill Cycle</b>	Select billing cycle (required).
<b>Product</b>	Select the product (required).
<b>State</b>	Select the state (required).
<b>Asset Class</b>	Select the asset class (required).
<b>Asset Type</b>	Select the asset type (required).
<b>Sub Type</b>	Select asset sub type (required).
<b>Asset Make</b>	Select asset make (required).
Asset Mode	View the asset model (display only).
<b>Age</b>	Enter the asset age (required).
<b>Start Date</b>	Enter the start date for the subvention plan (required).
<b>End Date</b>	Enter the end date for the subvention plan. (required).
Enabled	If selected indicates the record is active.
<u>Sub Plan Definition block:</u>	
<b>Code</b>	Enter the subvention sub plan code. (required).
<b>Description</b>	Enter the subvention sub plan description (required)
<b>State</b>	Select the state (required).
<b>Producer Group</b>	Select the producer group (required).
<b>Producer Type</b>	Select the producer type (required).
<b>Producer</b>	Select the producer (required).
<b>Grade</b>	Enter the grade (required).
<b>Amount</b>	Enter the amount (required).
<b>Term</b>	Enter the term (required).
<b>Asset Type</b>	Select the asset type (required).
<b>Sub Type</b>	Select asset sub type (required).
<b>Asset Make</b>	Select asset make (required).
Asset Model	View the asset model (display only)
<b>Age</b>	Enter asset age (required).
<b>Start Date</b>	Enter start date for the subvention plan (required).
<b>End Date</b>	Enter the end date for the subvention plan (required).
Enabled	If selected indicates the record is active.
<u>Plan Details block:</u>	
<b>Participant</b>	Select the participant (required).
<b>Collection Method</b>	Select the collection method for the subvention plan (required).
<b>Transaction</b>	Select the transaction code (required).
<b>Rate</b>	Enter the subvention rate (required).
Override	Select to allow overriding the rate at the time of under-writing / funding (required).
<u>Calculation block:</u>	
<b>Method</b>	Select the subvention calculation method (required).
<b>Max Spread</b>	Enter the max subvention spread value (required).
<b>Factor</b>	Enter the subvention factor (required).

<b>Flat Amount</b>	Enter the flat amount (required).
<b>Maximum Amount</b>	Enter the maximum subvention amount (required).
<b>Max Spread</b>	Enter the max spread value (required).
<u>Refund block:</u>	
<b>Method (Paid off)</b>	Select the method if the account is paid-off early (required).
<b>Basis (Paid off)</b>	Select the basis if the account is paid-off early (required).
<b>Days (Paid off)</b>	Enter the number of days in which the subvention can be refunded to the producer if the account is paid-off early (required).
<b>Term (Paid off)</b>	Enter the number of terms in which the subvention can be refunded to the producer (required).
<b>Percent (Paid off)</b>	Enter the refund percentage if the account is charged-off (required).
<b>Method (Charge off)</b>	Select the method if the account is charged-off (required).
<b>Basis (Charge off)</b>	Select the basis if the account is charged-off (required).
<b>Days (Charge off)</b>	Enter the number of days in which the subvention can be refunded to the producer if the account is early paid-off (required).
<b>Term (Charge off)</b>	Enter the number of terms in which the subvention will be refunded to the producer (required).
<b>Percent (Charge off)</b>	Enter the refund percentage if the account is charged-off (required).
<u>Amortization block:</u>	
<b>Balance Type</b>	Select the amortize balance type (required).
<b>Method</b>	Select the amortize method (required).
<b>Frequency</b>	Select the amortize frequency (required).
<b>Cost / Fee Method</b>	Select the cost / fee (required).
Enabled	If selected indicates the record is active.

---

## CHAPTER 11 : GENERAL LEDGER FORM

Oracle Daybreak's General Ledger form can generate and transfer transactions to the accounting software your company uses. It is the interface that transfers all financial transactions to the accounting system. It provides your accounting software with an ASCII data file containing the GL (general ledger) entries for the process date.

This chapter explains the General Ledger form - the Oracle Daybreak interface that allows you to:

- Map Oracle Daybreak transaction to your GL transactions.
- Define the requirements for header and derived segments

**Note:** Oracle Daybreak supports the bulk uploading of general ledger setup data. This allows you to upload multiple setup data, avoid reentering setup data, and more importantly, reduce data entry mistakes. Oracle Daybreak currently supports uploading using a fixed-length format only, where each data is at a pre-fixed position only. You can run batch jobs with the Set Code SET-BLK to upload pricing and GL data.

### Accounting Company definition

The "accounting company" is the entity for which the financial statements are prepared for legal reporting. You must define your accounting company when implementing the Oracle Daybreak GL Interface. The accounting company is based upon the portfolio company set up in Oracle Daybreak. For example, if there are two companies set up within one organization, the two portfolio companies will be used as accounting companies. Each of these companies will have its own GL set up.

The General Ledger needs to be set up in Oracle Daybreak to export transactions to the user's general ledger application. The Setup master tab contains the following pages:

- Attribute Definitions page
- Translation Definition page
- Transaction Definitions page
- Transaction Links page

This section describes each one.



## Setup tab (Translation Definition page)

Oracle Daybreak uses segments to create the complete GL account to which the amount is to be posted. The defined segments are linked together to create the GL account. One of the segments is bound to be the natural account. The other segments could be direct values (like the natural account) or derived values.

GL segment values are defined on the Translation Definition page.

### To view the Translation Definition page

- 1 On the **Setup** menu, choose **General Ledger**.
- 2 On the **General Ledger** form, choose the **Setup** master tab, then choose **Translation Definitions**.

Segment #	Source	Translated Value	Description
01	100000	100000	LOAN FUNDING
01	101000	101000	DEALER INCENTIVES
01	102000	102000	DEALER RECEIVABLES
01	103000	103000	DOCUMENT FEE
01	104000	104000	STAMP FEE
01	105000	105000	COMPENSATION WRITEOFF
01	106000	106000	FIRST PAYMENT DEDUCTION
01	110000	110000	CASH
01	150000	150000	LEASE RECEIVABLES
01	150010	150010	TAX RECEIVABLES
01	200000	200000	LOAN RECEIVABLES
01	201010	201010	LATE FEE RECEIVABLES
01	201020	201020	NSF RECEIVABLES
01	201030	201030	EXTENSION FEE RECEIVABLES
01	201040	201040	ADVANCE FEE RECEIVABLES
01	201050	201050	OVERAGE FEE RECEIVABLES
01	201060	201060	MEMBERSHIP FEE RECEIVABLES
01	201070	201070	DISPOSITION FEE RECEIVABLES
01	201080	201080	EARLY TERMINATION FEE RECEIVABLES
01	201090	201090	OTHER FEES AND TAXES FEE RECEIVABLES

- 3 In the **Company** field, select the portfolio company.

Oracle Daybreak displays the portfolio company short name in one field and the portfolio company name in the other.

- 4 In the **Segment Definitions** block, view the following information:

#### In this field:

#### View this:

#### Segment #

The segment number. Oracle Daybreak can support up to 10 segments. Valid values range from 01 to 10 (required).

#### Source

The Source (or “definition value”) field is used in two ways: to record a “direct value” or “translated value.”

**Direct Value:** In case the segment value is not a derived value (more on derived segments later), the Source field contains the same value as the “Translated Value” field. This would contain a list of all the valid values for each segment (for example, GL account number).

**Translated Value:** In case the segment value is a derived value, the Source field is used to store the value of the condition string that will be applicable for the particular

segment. For example, if the value 02 value in the **Segment #** field is derived using the branch of the customer as a source criteria, then the entry would read as:

Segment #:	02
Source:	CB-001
Translated Value:	HQ
Description:	HEADQUARTERS

Therefore, for all accounts in branch CB-001 for segment 02, the translated value of HQ will be used in the GL account number (required).

**CAUTION:** Use of derived value segment requires additional programming by SSC. You should not add derived value segments without consulting SSC.

The actual segment value. All valid segment values for all segments are defined here (required).

Stores the description of the segment (optional).

#### **Translated Value**

Description

## Setup tab (Attribute Definition page)

The General Ledger interface uses two types of segments:

- Header segment types
- Detail segment types

Both are recorded on the Attribute Definitions page in the Segment Type field.

### Header segment types

The header segment types are the account attributes used as selection criteria to map a transaction to GL segments. Oracle Daybreak supports ten header segments. Four of these are predefined. The four predefined segments are:

#	Segment	Description
01	PRODUCT TYPE	Product Type
02	BACKDATED TXN	Backdated Transaction
03	PRODUCT	Product Code
04	STATUS	Account Status

This means that Oracle Daybreak will allow the attributes listed above to be used as criteria for categorizing the transactions. Segment selections depend on the values in the header segment fields.

You define up to six more header segments. The Attributes Definition page records the header segments. A header segment must be an account attribute.

### Detail segment types

Detail segment types allow you to set up components of the GL account number. A GL account number can be composed of multiple segments that are combined to create the composite GL account number. Default detail segments used in Oracle Daybreak are:

#	Segment	Description
01	Account #	The natural account number in the GL for the transaction
02	Branch	Customer Branch

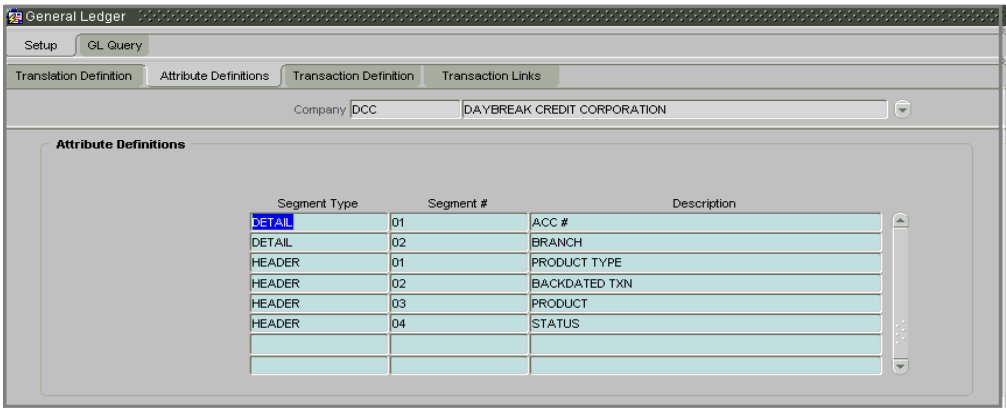
Eight more detail segments can be defined. One of the segments is bound to be the “natural account.” (A natural account is an account from the client’s master listing of all general ledger accounts, or “chart of accounts.”)

The detail segments could be direct values (like the natural account) or derived values.

**Note:** Simply adding a header or detail segment will not be enough. Additional programming is required before any new header or detail segment can be used. Please consult i-flex solutions Corp. before adding any segments.

**To view the Attribute Definition page**

- 1 On the **Setup** menu, choose **General Ledger**.
- 2 On the **General Ledger** form, choose the **Setup** master tab, then choose **Attribute Definitions**.



- 3 In the **Company** field, select the portfolio company.  
Oracle Daybreak displays the portfolio company short name in one field and the portfolio company name in the other.
- 4 In the **Attribute Definitions** block, view the following information:

In this field:	Do this:
Segment Type	Select the segment type (required).
Segment #	Select the segment number (required).
Description	Enter the segment description (required).

## Setup tab (Transaction Definition page)

The Transaction Definition page allows you to define GL transactions and to associate the Debit and Credit segments for each GL Transaction.

In GL Transactions block, the Transaction Code column contains GL transactions defined by the client team. The Segments block contains a Debt and Credit section. These are both detail segments.

### To view the Transaction Definition page

- 1 On the **Setup** menu, choose **General Ledger**.
- 2 On the **General Ledger** form, choose the **Setup** master tab, then choose **Transaction Definitions**.

GL Transactions							
Transaction Code	Description	PRODUCT TYPE	BACKDATED TXN	PRODUCT	STATUS	Attribute 5	Enabled
ADV	ADVANCE						<input checked="" type="checkbox"/>
ADV_ADJ_MINUS	ADJUSTMENT TO ADVANCE - SUBTRACT						<input checked="" type="checkbox"/>
ADV_ADJ_MINUS_REV	REVERSE ADJUSTMENT TO ADVANCE - SUBTRACT						<input checked="" type="checkbox"/>
ADV_ADJ_PLUS	ADJUSTMENT TO ADVANCE - ADD						<input checked="" type="checkbox"/>
ADV_ADJ_PLUS_REV	REVERSE ADJUSTMENT TO ADVANCE - ADD						<input checked="" type="checkbox"/>
ADV_CHGOFF	CHGOFF ADVANCE						<input checked="" type="checkbox"/>
ADV_CHGOFF_REV	REVERSE CHGOFF ADVANCE						<input checked="" type="checkbox"/>
ADV_ERROR	ADVANCE ERROR						<input checked="" type="checkbox"/>
ADV_ERROR_REV	REVERSE ERROR ADVANCE						<input checked="" type="checkbox"/>
ADV_REV	REVERSE ADVANCE						<input checked="" type="checkbox"/>
ADV_WAIVE	WAIVE ADVANCE						<input checked="" type="checkbox"/>
ADV_WAIVE_REV	REVERSE WAIVE ADVANCE						<input checked="" type="checkbox"/>
CHBK_COF	CHARGEBACK DUE TO CHARGEOFF						<input checked="" type="checkbox"/>
CHBK_COF_REV	REVERSE CHARGEBACK DUE TO CHARGEOFF						<input checked="" type="checkbox"/>
CHBK_POF	CHARGEBACK DUE TO PAYOFF						<input checked="" type="checkbox"/>

Segments																
Sort	Seq	Debit	ACC #	Description	Branch	Description	Segment #3	Description	Credit	ACC #	Description	Branch	Description	Segment #3	Description	Enabled
	1		200000	LOAN RECEIVABLE	DERIVED	DERIVED VALUE				100000	LOAN FUNDING	DERIVED	DERIVED VALUE			<input checked="" type="checkbox"/>

- 3 In the **Company** field, select the portfolio company.

Oracle Daybreak displays the portfolio company short name in one field and the portfolio company name in the other.

- 4 In the **GL Transitions** block, enter the following information:

#### In this field:

Transaction Code  
Description  
PRODUCT TYPE (Attribute 1)  
BACKDATED TXN (Attribute 2)  
PRODUCT (Attribute 3)  
STATUS (Attribute 4)  
Attribute 5  
Attribute 6  
Attribute 7  
Attribute 8  
Attribute 9  
Attribute 10

#### Do this:

Enter unique GL transaction code.  
Enter description for the GL transaction.  
Enter the header attribute 1.  
Enter the header attribute 2.  
Enter the header attribute 3.  
Enter the header attribute 4.  
Enter the header attribute 5.  
Enter the header attribute 6.  
Enter the header attribute 7.  
Enter the header attribute 8.  
Enter the header attribute 9.  
Enter the header attribute 10.

- 5 Select the **Enabled** check box to enable the transaction.

As mentioned in the **Attributes Definition page** section, Oracle Daybreak can support up to 10 header segments.

Each transaction can be mapped to one or more GL accounts using the segment mapping section. A segment number can be a natural account or can be a derived segment. In case of a natural account, you need to select the segment value (from the list of predefined segments).

Entering DERIVED in the Segment Number field instructs Oracle Daybreak to look for the derived value from the segments defined in the Segments Definition block on the Translation Definition page.

Let's take an example:

Company:	SSFC
Transaction Code:	FUN_1
Description:	CASH SALES/ADVANCE
Product Type:	FUNDING TRANSACTION
Branch:	CB-001
Segment #1:	200000
Segment #2:	DERIVED

Let's assume segment #2 is derived from the branch where the account belongs. While calculating the account number, Oracle Daybreak interprets segment #2 as follows: Oracle Daybreak will look for a segment value for segment #2 for the account in question using the branch of the account (CB-001). It will use the segment value it finds, say HQ. This will be segment value for segment #2.

**IMPORTANT:**

The derived segment logic can be used for all segments except for the one designated as the natural account segment.

**CAUTION:**

Please note that the logic for calculation of the derived segments is customized for each client. You will need to contact i-flex solutions Corporation in case you want to change the logic or add new derived segments.

## **“Best Match Feature” for General Ledger (GL) Transactions**

Oracle Daybreak provides the functionality wherein for each monetary transaction, you can generate entries in the General Ledger (GL) based on the setup. For a single transaction (for example, a late charge), Oracle Daybreak allows GL entries to be generated based on different criteria regarding the loan account (for example, product type, product, status, and so on). A late charge entry for one product type can differ from a late charge entry for a different product type.

For a late fee for an ACTIVE account for a LOAN AUTO, Oracle Daybreak LS will process the GL Transaction FLC\_AA. However, if the late fee is for a CHARGED OFF account for a LOAN ATV, Oracle Daybreak LS will process the GL Transaction FLC\_B.

## Setup tab (Transaction Links page)

Oracle Daybreak allows you to map the various Oracle Daybreak transactions to your General Ledger transaction types with the Transaction Links page. The list of transactions available in the Transaction Code will be derived from the transactions setup on the Transaction Definition page.

### To view the Transaction Links page

- 1 On the **Setup** menu, choose **General Ledger**.
- 2 On the **General Ledger** form, choose the **Setup** master tab, then choose **Transaction Links**.

Transaction Code	Description	GL Transaction Code	Description
ADV	ADVANCE / PRINCIPAL	ADV	ADVANCE
ADV_ADJ_MINUS	ADJUSTMENT TO ADVANCE / PRINCIPAL - SUBT	ADV_ADJ_MINUS	ADJUSTMENT TO ADVANCE - SUBTRACT
ADV_ADJ_MINUS_REV	REVERSE ADJUSTMENT TO ADVANCE / PRINCIPAL	ADV_ADJ_MINUS_REV	REVERSE ADJUSTMENT TO ADVANCE - SUBTRACT
ADV_ADJ_PLUS	ADJUSTMENT TO ADVANCE / PRINCIPAL - ADD	ADV_ADJ_PLUS	ADJUSTMENT TO ADVANCE - ADD
ADV_ADJ_PLUS_REV	REVERSE ADJUSTMENT TO ADVANCE / PRINCIPAL	ADV_ADJ_PLUS_REV	REVERSE ADJUSTMENT TO ADVANCE - ADD
ADV_CHGOFF	CHGOFF ADVANCE / PRINCIPAL	ADV_CHGOFF	CHGOFF ADVANCE
ADV_CHGOFF_REV	REVERSE CHGOFF ADVANCE / PRINCIPAL	ADV_CHGOFF_REV	REVERSE CHGOFF ADVANCE
ADV_ERROR	ADVANCE ERROR	ADV_ERROR	ADVANCE ERROR
ADV_ERROR_REV	REVERSE ERROR ADVANCE	ADV_ERROR_REV	REVERSE ERROR ADVANCE
ADV_REV	REVERSE ADVANCE / PRINCIPAL	ADV_REV	REVERSE ADVANCE
ADV_WAIVE	WAIVE ADVANCE / PRINCIPAL	ADV_WAIVE	WAIVE ADVANCE
ADV_WAIVE_REV	REVERSE WAIVE ADVANCE / PRINCIPAL	ADV_WAIVE_REV	REVERSE WAIVE ADVANCE
CHBK_COF	CHARGEBACK DUE TO CHARGEOFF	CHBK_COF	CHARGEBACK DUE TO CHARGEOFF
CHBK_COF_REV	REVERSE CHARGEBACK DUE TO CHARGEOFF	CHBK_COF_REV	REVERSE CHARGEBACK DUE TO CHARGEOFF
CHBK_POF	CHARGEBACK DUE TO PAYOFF	CHBK_POF	CHARGEBACK DUE TO PAYOFF
CHBK_POF_REV	REVERSE CHARGEBACK DUE TO PAYOFF	CHBK_POF_REV	REVERSE CHARGEBACK DUE TO PAYOFF
COMP_AMORTIZE	COMPENSATION AMORTIZE	COMP_AMORTIZE	AMORTIZE COMPENSATION
COMP_AMORTIZE_REV	REVERSE COMPENSATION AMORTIZE	COMP_AMORTIZE_REV	REVERSE AMORTIZE COMPENSATION
COMP_AS_EARNED	COMPENSATION AS EARNED	COMP_AS_EARNED	COMPENSATION AS EARNED
COMP_AS_EARNED_REV	COMPENSATION AS EARNED REVERSE	COMP_AS_EARNED_REV	COMPENSATION AS EARNED REVERSE

- 3 In the **Company** field, select the portfolio company.

Oracle Daybreak displays the portfolio company short name in one field and the portfolio company name in the other.

- 4 In the **Transaction Links** block, enter the following information:

#### In this field:

##### Transaction Code

Description

##### GL Transaction Code

Description

#### Do this:

Select the transaction code (required).

View the transaction description (display only).

Select the corresponding GL transaction code (required).

View the GL transaction description (display only).

You can have more than one Oracle Daybreak transaction mapped to a user-defined GL transaction. In that case, Oracle Daybreak summarizes all the Oracle Daybreak transactions to the GL transaction. For example, Oracle Daybreak uses separate transaction codes for fees, such as LATE\_FEE and SERVICING\_FEE. If a client site would rather have all fees go into one debt and one credit account, they would define a GL transaction and link all Oracle Daybreak transactions to that defined transaction.

You could also have one Oracle Daybreak transaction linked to more than one GL transaction. Oracle Daybreak will use the setup on the header segments to identify the correct GL transaction setup to use.

For example, if the FLC (Late Charge) transaction is mapped to the CHG\_LC and CHGR\_LC transactions, Oracle Daybreak will look at the header segment definitions to identify the correct GL transaction. Let's say the header segment used is Account status and that CHG\_LC is used for "active" accounts and CHGR\_LC is used for "charged off" accounts. In this case, Oracle Daybreak will identify the correct GL transaction depending on the account status.



## GL Query tab (GL Transactions page)

The GL Transactions page is a display only page that allows you to view details regarding each general ledger entry and its corresponding details. Oracle Daybreak updates the GL Transactions page nightly.

### To view the GL Transactions page

- 1 On the **Setup** menu, choose **General Ledger**.
- 2 On the **General Ledger** form, choose the **GL Query** master tab, then choose **GL Transactions**.

GL Post Dt	Segment #1	Description	Segment #2	Description	Segment #3	Description	Debit Amt	Credit Amt	GL File/Batch #	Dt	Created
12/25/2009	210000	CHARGE OFF ADV	CB-001	HEAD QUARTERS			\$20,000.00	\$0.00		12/25/2009	
12/25/2009	200000	LOAN RECEIVABLE	CB-001	HEAD QUARTERS			\$0.00	\$20,000.00		12/25/2009	
12/25/2009	110000	CASH	CB-001	HEAD QUARTERS			\$1,756.71	\$0.00		12/25/2009	
12/25/2009	501000	PAYOFF OVERAGE	CB-001	HEAD QUARTERS			\$0.00	\$1,756.71		12/25/2009	
12/25/2009	403000		CB-002	CENTRAL REGION			\$273.67	\$0.00		12/25/2009	
12/25/2009	100000	LOAN FUNDING	CB-002	CENTRAL REGION			\$0.00	\$273.67		12/25/2009	
12/25/2009	201010	LATE FEE RECEIVABLE	CB-001	HEAD QUARTERS			\$119.30	\$0.00		12/25/2009	

Txn Dt	Transaction	Amount	Account	Producer
12/25/2009	CHG OFF ADVANCE / PRINCIPAL	\$10,000.00	20060303019625:CCERASTOSTIGMA PAULA / J	ALL
12/25/2009	CHG OFF ADVANCE / PRINCIPAL	\$10,000.00	20060303019691:CCERASTOSTIGMA PAULA / J	ALL

- 3 In the **Company** field, select the portfolio company.

Oracle Daybreak displays the portfolio company short name in one field and the portfolio company name in the other.

- 4 In the **GL Entries** block, view the following information:

#### In this field:

GL Post Dt  
Segment #1  
Description  
Segment #2  
Description  
Segment #3  
Description  
Segment #4  
Description  
Segment #5  
Description  
Segment #6  
Description  
Segment #7  
Description  
Segment #8  
Description

#### View this:

GL effective date.  
Segment value.  
Segment description.  
Segment value.  
Segment description.  
Segment value.  
Segment description.  
Segment value.  
Segment description.  
Segment value.  
Segment description.  
Segment value.  
Segment description.  
Segment value.  
Segment description.  
Segment value.  
Segment description.

Segment #9	Segment value.
Description	Segment description.
Segment #10	Segment value.
Description	Segment description.
Debit Amt	The debit amount.
Credit Amt	The credit amount.
GL File/Batch #	Batch number.
Dt	Batch creation date.
Created	If selected, this box indicates that the GL interface file/ batch is created.

- 5 In the **Transactions** block, view the following information:

<b>In this field:</b>	<b>View this:</b>
Txn Dt	The transaction effective date.
Transaction	The description of transaction.
Amount	The transaction amount.
Account	The account.
Producer	The producer.

## GL Query (Amortized Transactions page)

The Amortized Transactions page is another display only page. It allows you to view details of all amortized transactions posted on a monthly basis. The Transactions block displays the earned amount to date and the balance that remains to be earned for each amortized transaction.

### To view the Amortized Transaction page

- 1 On the **Setup** menu, choose **General Ledger**.
- 2 On the **General Ledger** form, choose the **GL Query** master tab, then choose **Amortized Transactions**.

General Ledger

Setup GL Query

GL Transactions Amortized Transactions

Company DCC DAYBREAK CREDIT CORPORATION

**Transactions**

Transaction	Loan / Account #	Status	Method	Frequency	Term	Balance	Earned	Written-Off
PROFIT	20060100559783:31517 WFS	ACTIVE		MONTHLY (MO)	10	\$0.00	\$0.00	\$0.00
COMMISSION INSURANCE	20060100559783:31517 WFS	ACTIVE	SUM OF DIGITS	MONTHLY (MO)	10	\$200.00	\$200.00	\$0.00
PROFIT	20060201019610:JONES STEVEN / JENNIFER	ACTIVE		MONTHLY (MO)	36	\$1,442.50	\$1.14	\$0.00
COMMISSION INSURANCE	20060201019719:JONES STEVEN / JENNIFER	ACTIVE	SUM OF DIGITS	MONTHLY (MO)	12	\$60.00	\$60.00	\$0.00
COMPENSATION	20060201019719:JONES STEVEN / JENNIFER	ACTIVE	SUM OF DIGITS	MONTHLY (MO)	12	\$500.00	\$500.00	\$0.00
COMPENSATION	20060201019719:JONES STEVEN / JENNIFER	ACTIVE	SUM OF DIGITS	MONTHLY (MO)	12	\$500.00	\$500.00	\$0.00
RENT	20060201019751:VWWOODASTER STUART / ELOIS	ACTIVE	ACTUARIAL -	MONTHLY (MO)	36	\$3,000.04	\$3,000.04	\$0.00

**Amortized Transactions**

GL Post Dt	Transaction	Amount

- 3 In the **Company** field, select the portfolio company.

Oracle Daybreak displays the portfolio company short name in one field and the portfolio company name in the other.

- 4 Select **Show All** to view all the transactions.
- 5 In the **Transactions** block, view the following information:

#### In this field:

#### View this:

Transaction	The transaction type.
Loan / Account #	The account.
Status	The account status.
Method	The amortization calculation method.
Frequency	The amortization frequency.
Term	The term.
Balance	The balance amount.
Earned	The balance earned.
Written-Off	The balance write-off.

- 6 In the **Amortized Transactions** block, view the following information:

#### In this field:

#### View this:

GL Post Dt	The GL post date.
Transaction	The transaction code.
Amount	The transaction amount.

## Implementation

This section discusses the different steps involved in implementing the Oracle Daybreak GL Interface.

The steps outlined below are the recommended course of action for a successful Oracle Daybreak GL Interface implementation.

Step	Activity	Primary Responsibility
1	Sharing of this document with client.	SSC
2	Study of this document.	Client
3	Clarification of any questions, questions of client GL team (May involve phone-session with Oracle Daybreak GL expert).	SSC
4	Send GL transaction mapping, Chart of Accounts, Derived segments & Header segments.	Client
5	Verify correctness of client GL Interface strategy.	SSC
6	Make changes to GL Interface process (if required).	SSC
7	Setup verified GL Interface data.	Client
8	Test GL Interface setup.	Client
9	Testing of GL entry generation.	Client
10	Testing of uploading GL transaction generated through Oracle Daybreak to client's GL software.	Client

## Worksheet 1: Transaction Mapping

This is a critical task of the GL Interface implementation. It is important for the client team to map ALL their accounting transactions onto Oracle Daybreak transaction codes and verify that all their requirements are met.

Consider the example of dealer proceed accounting transaction.

Contract Receivable	Debit
Dealer Compensation	Debit
First Payment Deduction	Credit
Dealer Proceeds Payable	Credit

For Oracle Daybreak transaction mapping, the client needs to separate the above transaction as follows:

<b>Debit account</b>	<b>Credit account</b>	<b>Oracle Daybreak Transaction Code (SSC defined)</b>	<b>General Ledger Transaction Code (client definable)</b>
Contract Receivable	Dear Proceed Payable	FUN_1	
Dealer Compensation	Dealer Proceed Payable	COMP_UPFRONT	
Dealer Proceed Payable First Payment Deduction		FPD	

The client should map all their accounting transactions in this manner and identify if they need to have any additional Oracle Daybreak transaction types. The client can request the addition of new transactions only in the “Funding Transaction” types.

The client also needs to identify the one-to-one, one-to-many relationship between Oracle Daybreak transaction codes and client-specified GL transaction codes. This information will be useful to expedite the setup of your GL Interface.

## **Worksheet 2: Derived Segments Calculation**

The baseline Oracle Daybreak system supports ten segments. Typically, one of the segments would be reserved for the natural account number. This is done by specifying the detail segment number for the account number on the Attribute Definitions page, as shown earlier.

The other segments are available for the client to use as they deem fit. A segment could have a direct value or a derived value. The client needs to define the segment values in either case and depending on the client's choice of derived segments, i-flex solutions Corporation will be required to customize for the chosen derived segments by the client.

Additionally, the client also needs to specify the header segments for their GL Interface. Typically, the header segment is the criteria on which the client's chart of accounts is split. i-flex solutions Corporation recommends having minimum number of header segments. Currently, baseline Oracle Daybreak supports a maximum of ten header segments.

## **Exceptions/Assumptions**

- 1 It is assumed that the client GL team has a complete Chart of Accounts.
- 2 It is assumed that the client GL team has all their accounting transactions for their business known and ready.

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## CHAPTER 12 : CORRESPONDENCE FORM

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

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

The Correspondence form is a cost-effective and easy to use way to build custom documents that draw information from the Oracle Daybreak 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. Oracle Daybreak 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 Oracle Daybreak database.

You can create a correspondence set that consists of one or more documents. If a correspondence set consists of more than one documents, such as the account details letter and a payment overdue letter, it prints both documents every time Oracle Daybreak 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 Oracle Daybreak system, the term BANKERS SYSTEM is synonymous with Adobe Acrobat.

## Setup master tab

On the Corresponding form, the Setup master tab branches to two tabs: Common and Lease. Which one of these four tabs you choose determines which product the correspondence set up will affect.

- Choose **Common** to make changes to all correspondence regarding leases.
- Choose **Lease** to make changes to all correspondence regarding leases.

## Functions tab (System Functions page)

The Correspondence form's System Function page allows you to view the predefined functions for the appropriate lease product in Oracle Daybreak. These are attributes from the database.

Functions define how Oracle Daybreak 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 functions

- 1 On the **Setup** menu, choose **Correspondence**.
- 2 Choose the **Setup** tab, then choose the product associated with the correspondence (**Common** or **Lease**).

The screenshot shows the Oracle Daybreak interface for the Correspondence form, Setup tab, System Functions page. The page is divided into several sections:

- Setup** tab: Includes sub-tabs for Common, Loan, Line, and Lease.
- Functions** tab: Includes sub-tabs for Elements, Documents, and Correspondence.
- System Functions** section: Contains a table of predefined functions.
- Function Parameters** section: Contains a table of parameters for the selected function.

**Function Definition Table:**

Name	Description	Function Type	Source Program
GET_ACC_T_AAT_DTLS	GET ACCOUNT ASSET ATTRIBUTE DETAILS	COR ELEMENT PROCEDURE	CGNAAT_EL_100_02
GET_ACC_100_DTLS	GET ACC DETAILS (COMMON)	COR ELEMENT PROCEDURE	CGNACC_EL_100_01
GET_ACC_PRO_DTLS	GET ACCOUNT PRODUCER DETAILS (COMMON)	COR ELEMENT PROCEDURE	CGNACR_EL_100_01
GET_AFE_DTLS	GET APPLICATION CONTRACT FEES DETAILS	COR ELEMENT PROCEDURE	CGNAFE_EL_100_01
GET_AFE_DTLS	GET ACCOUNT CONTRACT FEES DETAILS	COR ELEMENT PROCEDURE	CGNAFE_EL_100_02
GET_ALL_ADR_DTLS	GET ALL CUSTOMER ADDRESS DETAILS	COR ELEMENT PROCEDURE	CGNADR_EL_100_01
GET_ALL_APA_DTLS	GET ALL APPLICANT ADDRESS DETAILS	COR ELEMENT PROCEDURE	CGNAPA_EL_100_01
GET_ALL_APE_DTLS	GET ALL APPLICANT EMPLOYMENT DETAILS	COR ELEMENT PROCEDURE	CGNAPE_EL_100_01

**Function Parameters Table:**

Position	Parameter	Description
1	IV_LO_ACC_ID	ACCOUNT ID
2	IV_NAME_AR	PARAMETER NAME
3	IV_VALUE_AR	PARAMETER VALUE

- 3 Choose the **Functions** tab, then choose the **System Functions** sub tab.
- 4 In the **Functions Definition** block, view the following:

#### In this field:

Name  
Description  
Function Type  
Source Program

#### View this:

The function name.  
The function description.  
The function type.  
The source program.

- In the **Functions Parameters** block, view the following:

**In this field:**

**View this:**

Position	The parameter position.
Parameter	The function parameter.
Description	The function parameter description.

## Elements tab (Elements page)

The Elements page displays the predefined document elements retrieved from the database when Oracle Daybreak generates a correspondence.

In the Element Definitions block, only the Description field may be edited or updated.

### To view the document elements

- On the **Setup** menu, choose **Correspondence**.
- Choose the **Setup** tab, then choose the product associated with the correspondence (**Common** or **Lease**).
- Choose the **Elements** tab, then choose the **Elements** sub tab.

The screenshot shows the Oracle Daybreak interface for the Elements page. The top navigation bar includes 'Correspondence', 'Setup', and 'Request'. Below this, there are tabs for 'Common', 'Loan', 'Line', and 'Lease'. The 'Functions' tab is selected, and within it, the 'Elements' sub-tab is active. The 'Element Definitions' table is displayed, showing a list of predefined document elements. The table has columns for Level0 Type, Name, Element Type, Description, Data Type, Source Function, and Enabled. The 'Enabled' column contains checkboxes, all of which are checked. The 'Default Value' field is visible at the bottom right of the table.

Level0 Type	Name	Element Type	Description	Data Type	Source Function	Enabled
ACCOUNT	2NDRY_ADR_ADDRESS1	S	SECONDARY CUSTOMER ADDRESS LINE 1	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_ADDRESS2	S	SECONDARY CUSTOMER ADDRESS LINE 2	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_ADDRESS3	S	SECONDARY CUSTOMER ADDRESS LINE 3	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_CITY	S	SECONDARY CUSTOMER ADDRESS CITY	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_COUNTRY_CD	S	SECONDARY CUSTOMER ADDRESS COUNTRY	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_MAILING_IND	S	SECONDARY CUSTOMER ADDRESS MAILING INDICATOR	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_PHONE	S	SECONDARY CUSTOMER ADDRESS PHONE	NUMBER	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_STATE_CD	S	SECONDARY CUSTOMER ADDRESS STATE	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_STREET_NAME	S	SECONDARY CUSTOMER ADDRESS STREET NAME	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_ZIP	S	SECONDARY CUSTOMER ADDRESS ZIP CODE	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_ZIP_EXTN	S	SECONDARY CUSTOMER ADDRESS ZIP EXTN	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
APPLICATION	2NDRY_APA_ACTUAL_AMT	S	SECONDARY APPLICANT ADDRESS ACTUAL AMT	NUMBER	GET ALL APPLICANT ADDRESS DETAILS	<input checked="" type="checkbox"/>
APPLICATION	2NDRY_APA_ACTUAL_FREQ_CD	S	SECONDARY APPLICANT ADDRESS ACTUAL FREQ CD	CHARACTE	GET ALL APPLICANT ADDRESS DETAILS	<input checked="" type="checkbox"/>
APPLICATION	2NDRY_APA_ACTUAL_MONTHS	S	SECONDARY APPLICANT ADDRESS ACTUAL MONTHS	NUMBER	GET ALL APPLICANT ADDRESS DETAILS	<input checked="" type="checkbox"/>
APPLICATION	2NDRY_APA_ACTUAL_MTHLY_AMT	S	SECONDARY APPLICANT ADDRESS ACTUAL MTHLY AMT	NUMBER	GET ALL APPLICANT ADDRESS DETAILS	<input checked="" type="checkbox"/>
APPLICATION	2NDRY_APA_ACTUAL_YEARS	S	SECONDARY APPLICANT ADDRESS ACTUAL YEARS	NUMBER	GET ALL APPLICANT ADDRESS DETAILS	<input checked="" type="checkbox"/>
APPLICATION	2NDRY_APA_ADDRESS1	S	SECONDARY APPLICANT ADDRESS LINE 1	CHARACTE	GET ALL APPLICANT ADDRESS DETAILS	<input checked="" type="checkbox"/>
APPLICATION	2NDRY_APA_ADDRESS2	S	SECONDARY APPLICANT ADDRESS LINE 2	CHARACTE	GET ALL APPLICANT ADDRESS DETAILS	<input checked="" type="checkbox"/>
APPLICATION	2NDRY_APA_ADDRESS3	S	SECONDARY APPLICANT ADDRESS LINE 3	CHARACTE	GET ALL APPLICANT ADDRESS DETAILS	<input checked="" type="checkbox"/>
APPLICATION	2NDRY_APA_CITY	S	SECONDARY APPLICANT ADDRESS CITY	CHARACTE	GET ALL APPLICANT ADDRESS DETAILS	<input checked="" type="checkbox"/>

- In the **Element Definitions** block, view the following information:

**In this field:**

**Do this:**

Level0 Type	The element Level0 type.
Name	The element name.
Element	The element type.
<b>Description</b>	Enter the element description (required).
Data Type	The element data type.
Source Function	The element function.



- 5 Select the **Enabled** box to enable the element.
- 6 Save any changes you made to the entry.

## Elements tab (E-Forms Elements page)

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

### Example

#### Vendor Element

**AllBorrowers.FullNameStreetCityStateZip**  
(Contains names of all borrowers with address of primary customer)

#### Oracle Daybreak 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\_ADDRESS2 || ', ' || PRIM\_APA\_ADDRESS3

### To set up the E-forms Elements page

- 1 On the **Setup** menu, choose **Correspondence**.
- 2 Choose the **Setup** tab, then choose the product associated with the correspondence (**Common** or **Lease**).
- 3 Choose the **Elements** tab, then choose the **E-forms Elements** sub tab.

Level0 Type	E-Form Source	Name	Description	Data Type	Translation	Enabled
APPLICATION	BANKERS SY	translated_element	TRANSLATED ELEMENT	CHARACTE	PRIM_APL_NAME	<input checked="" type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>

- 4 In the **E-form Element Definitions** block, enter the following information:

#### In this field:

**Level0 Type**  
**E-Form Source**

#### View this:

Enter the element Level0 type (ACCOUNT) (required).  
Enter the element e-form source. (Select ORACLE DAY-BREAK for Microsoft Word correspondence or BANKER SYSTEMS INC. for XFDF format) (required).

<b>Name</b>	Enter the element name (the name used in the external form) (required).
<b>Description</b>	Enter the element description (required).
<b>Data Type</b>	Select the element data type (DATE, NUMBER, or CHARACTER) (required).
<b>Translation</b>	Enter the translation for the e-form element (SQL statement fragment defining the element data) (required).

- Choose the **Enabled** block to enable the e-form element.
- Save your entry.

## Document tab (Documents page)

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

### To set up documents to be compiled in correspondence

- On the **Setup** menu, choose **Correspondence**.
- Choose the **Setup** tab, then choose the product associated with the correspondence (**Common** or **Lease**).
- Choose the **Documents** tab.

- In the **Document Definition** block of the Documents page, enter the following information:

<b>In this field:</b>	<b>View this:</b>
<b>Code</b>	Enter the document code to define the name for the new document (required).
<b>Description</b>	Enter the document description for the new document. This entry appears in the Correspondence block on the

	Request page when you generate an ad hoc correspondence (required).
<b>File Name</b>	Enter the document file name for the resulting file (Word or XFDF document) (required).
<b>Level0 Type</b>	Select the level0 type (ACCOUNT) (required).
<b>E-form Source</b>	Enter the element e-form source. (Select ORACLE DAY-BREAK for Microsoft Word correspondence or BANKER SYSTEMS INC. for XFDF format) (required).
<b>Product</b>	Select the document product (required).
<b>Source</b>	Select the document source type (WORD DOCUMENT or XFDF: XML-BASED FORM DOCUMENT FORMAT) (required).

- 5 Select **Enabled** to enable the document definition.
- 6 Save your entry.

## Document tab (Elements sub page)

The Elements sub page records the Oracle Daybreak account information that appears in the ad hoc correspondence.

### To set up the elements compiled in correspondence

- 1 On the **Setup** menu, choose **Correspondence**.
- 2 Choose the **Setup** tab, then choose the product associated with the correspondence (**Common** or **Lease**).
- 3 Choose the **Documents** tab, then choose the **Elements** sub tab.

In the **Document Elements** block, enter the following information

In this field:	View this:
<b>Seq</b>	Enter the sequence number to order the document elements (required).
<b>Type</b>	Select element type from the following (required): S <i>System-defined</i> . If you select S, the value is supplied by Oracle Daybreak and cannot be changed in the Correspondence Request page. C <i>Constant</i> . UD <i>User Defined Element</i> . If you select UD, you can choose the value and change it in the Correspondence Request screen. UC <i>User Defined Constant</i> . If you choose UC, you can choose the value, but you cannot change it in the Correspondence Request screen. T <i>Translated Element</i> . If a document contains an e-form element and you do not select T, the value will not be translated.
<b>Element Name</b>	Select/Enter the element name (required).
<b>Description</b>	Enter element description. Enter a description that is informative and easy to understand for the new element you create. (Check that the element name does not have blank spaces or special characters, such as the forward slash “/” or backward slash “\”.) Note: If the element is system-defined, Oracle Daybreak will automatically complete this field. (required).
<b>Data Type</b>	Select the element data type (required).
<b>Format Mask</b>	Select the element format mask (required).
<b>Default Value</b>	Enter the element default value (if appropriate).

- 4 If you want to include the element in the document, select **Enabled**.
- 5 Save your entry.

## Document tab (Templates sub page)

The Templates sub page records the PDF template Oracle Daybreak will use to generate the ad hoc correspondence. You must update the Templates sub page every time you update the PDF template.

**Note:** The Templates sub page is only available for the XFDF: XML-BASED FORM DOCUMENT FORMAT.

### To set up document template for XFDF correspondence

- 1 On the **Setup** menu, choose **Correspondence**.
- 2 Choose the **Setup** tab, then choose the product associated with the correspondence (**Common** or **Lease**).
- 3 Choose the **Documents** tab, then choose the **Templates** sub tab.

In the **Document Elements** block, enter the following information

In this field:	View this:
<b>Filename</b>	Enter the template file name as it appears in the /DOC_TEMPLATES. Make sure to include the .pdf extension (required).
<b>Product</b>	Select the product type this template is valid for (required).
<b>Customer St</b>	Select the applicant/customer state this template is valid for (required).
<b>Producer St</b>	Select the producer state this template is valid for (required).
<b>App/Acc St</b>	Select the account state this template is valid for (required).
<b>New Template Loaded</b>	If selected, indicates that the document template is new. If selected, indicates that the document template is loaded.
<b>Enabled</b>	If selected, indicates that the document template is enabled.

- 4 On the **Documents** page, choose **Load Template**
- 5 Save your entry.
- 6 Press **F8** to refresh the current page.

On the Templates sub page, the Loaded and Enabled boxes are selected for the pdf file you entered in the Filename field.

## Correspondence tab (Correspondence page)

The Correspondence page allows you to define who will receive the documents you created on the Documents 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 On the **Setup** menu, choose **Correspondence**.
- 2 Choose the **Setup** tab, then choose the **Lease** product associated with the correspondence.
- 3 Choose the **Correspondence** tab, then choose the **Correspondence** sub tab.

The screenshot shows the 'Correspondence' setup window. It has a top menu bar with 'Setup' and 'Request'. Below that are tabs for 'Common', 'Loan', 'Line', and 'Lease'. The 'Lease' tab is selected, and within it, the 'Correspondence' sub-tab is active. The main area is divided into three sections: 'Correspondence', 'Documents', and 'Functions'. The 'Correspondence' section has a table with columns: Code, Description, Print Schedule, Level, Group, Company, Branch, Product, and Enabled. The 'Documents' section has a table with columns: Document, Recipients, and Include. The 'Functions' section has a table with columns: Function and Exe When?.

- 4 In the **Correspondence** block, enter the following information:

#### In this field:

#### Do this:

##### Code

Enter the correspondence code (required).

##### Description

Enter the correspondence description (required).

##### Print Schedule

Enter the correspondence output schedule type (required).

##### Level

Enter the correspondence level0 type (required).

##### Group

Select correspondence group (required).

**Note:** The correspondence group is maintained through the Correspondence transaction code setup as shown below.

##### Company

Select the correspondence company (required).

##### Branch

View the correspondence branch (display only).

##### Product

Select the correspondence product (required).

- 5 Select the **Enabled** block to enable the correspondence.

- 6 In the **Documents** block, enter the following information:

#### In this field:

#### Do this:

##### Document

Select the correspondence document (required).

##### Recipients

Select the recipients for the document (required).

- 7 Select the **Include** box to include the recipient selected.
- 8 In the **Functions** block, enter the following information to define the functions that should be executed before or after correspondence is generated. (**Note:** Creating custom functions requires programming at set up.)

In this field:	Do this:
<b>Function</b>	Select the correspondence functions (required).
<b>Exe When?</b>	Select when to execute the correspondence function (required).

- 9 Save your entry.





## Lookup types

The Account Document Tracking form uses the following look up types:

DOCUMENT\_FILE\_TYPE\_CD  
DOCUMENT\_SUB\_FILE\_TYPE\_CD  
DOCUMENT\_TYPE\_CD

**Note:** Many parameter values are restricted based on system lookups. For more information, see the **Lookup page** section in the **Administration** chapter.

## APPENDIX A : SUMMARY OF DLS SCORING PARAMETERS

### 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 Oracle Daybreak.
“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. <b>Example:</b> An independent auto finance company.
SALES FINANCE	Refers to companies that provide the object being financed in addition to the financing. <b>Example:</b> Marshall Fields card.

---

## Scoring Parameters by Category

### 1. Applicant Details / Debt Ratios

- 1.1. APPLICANT CREDIT BUREAU AUTO DEBT RATIO**  
This is the sum of all automobile type loan balances and the sum of all automobile type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.
- 1.2. APPLICANT CREDIT BUREAU BANK DEBT RATIO**  
This is the sum of all bank type loan balances and the sum of all bank type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.
- 1.3. APPLICANT CREDIT BUREAU CARD DEBT RATIO**  
This is the sum of all travel card type loan balances and the sum of all travel card type credit limits. This applies to open tradelines only.
- 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.
- 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.
- 1.6. APPLICANT CREDIT BUREAU INST DEBT RATIO**  
This is the sum of all installment loan balances and the sum of all installment loan credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.
- 1.7. APPLICANT CREDIT BUREAU LOAN FIN DEBT RATIO**  
This is the sum of all loan finance type loan balances and the sum of all loan finance type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.
- 1.8. APPLICANT CREDIT BUREAU MORTGAGE DEBT RATIO**  
This is the sum of all mortgage type loan balances and the sum of all mortgage type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.
- 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.
- 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.

- 1.11. APPLICANT CREDIT BUREAU RETAIL DEBT RATIO**  
This is the sum of all retail type loan balances divided by the sum of all retail type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.
- 1.12. APPLICANT CREDIT BUREAU REV DEBT RATIO**  
This is the sum of all revolving type loan 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.
- 1.13. APPLICANT CREDIT BUREAU SALES FIN DEBT RATIO**  
This is the sum of all sales finance type loan balances and the sum of all sales finance type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.
- 1.14. APPLICANT DEBT RATIO STATED AFTER REQUESTED LOAN**  
This is the debt divided by available credit based on the values stated by the applicant after factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 1.15. APPLICANT DEBT RATIO STATED BEFORE REQUESTED LOAN**  
This is the debt divided by available credit based on the values stated by the applicant before factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 1.16. APPLICANT DEBT TO INCOME RATIO STATED AFTER REQUESTED LOAN**  
This is the debt divided by income based on the values stated by the applicant after factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 1.17. APPLICANT DEBT TO INCOME RATIO STATED BEFORE REQUESTED LOAN**  
This is the debt divided by income based on the values stated by the applicant before factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 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.
- 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).
- 1.20. APPLICANT REVOLVING DEBT RATIO STATED**  
This is the sum of all revolving type loan balances / sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

**5.1.21. APPLICANT STATED EMPLOYMENT PERIOD (IN MONTHS)**

This parameter looks at the number of months of stated employment for the most recently entered current employment.

**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  $(3\text{years} * 12\text{ months/year}) + 5\text{ months}$  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.

**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 Oracle Daybreak. If the income is stated as anything other than monthly, the income will be converted to monthly for this parameter.

**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.

**1.23. APPLICANT STATED MONTHLY LIABILITY**

This is the stated monthly liability as provided by the applicant on the Application Entry screen.

**1.24. APPLICANT STATED RESIDENCE PERIOD (IN MONTHS)**

This parameter looks at the stated residence period for the most recent current address.

## **2. Loan Details**

**2.1. APPROXIMATE CASH PRICE**

This is the Approximate Cash price taken from the “Approx Price” field on the Application Entry form’s Loan page in Oracle Daybreak.

**2.2. REQUESTED ADVANCE AMOUNT**

This is the Requested Advance Amount value taken from the Application Entry form’s Loan page in Oracle Daybreak.

## **3. Auto Trades / Inquiries**

**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.

**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.

**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.

**3.4. APPLICANT CREDIT BUREAU AUTO INQUIRIES**

This is the number of automobile-related credit inquiries that have been made to the bureau.

**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.

**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.

**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.

**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.

**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 Daybreak 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

## **4. Bank Trades / Inquiries**

**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.

**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.

**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.

- 4.4. APPLICANT CREDIT BUREAU BANK INQUIRIES**  
This is the number of bank inquiries against the bureau in the applicant's recorded bureau history.
- 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 loans.
- 4.6. APPLICANT CREDIT BUREAU CURRENT 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.
- 4.7. APPLICANT CREDIT BUREAU OPEN 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.
- 4.8. APPLICANT CREDIT BUREAU REV BANK BALANCE**  
This parameter shows the “current” revolving bank balance. If the revolving credit is owned by a bank, then it will show up here.
- 4.9. APPLICANT CREDIT BUREAU REV BANK HIGH BALANCE**  
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.
- 4.10. APPLICANT CREDIT BUREAU SATISFACTORY BANK**  
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.
- 4.11. APPLICANT CREDIT BUREAU WORST BANK 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 Daybreak 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

## 5. Card Trades / Inquiries

### 5.1. **APPLICANT CREDIT BUREAU 12MONTH CARD TRADES**

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.

### 5.2. **APPLICANT CREDIT BUREAU 24MONTH CARD TRADES**

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.

### 5.3. **APPLICANT CREDIT BUREAU 6MONTH CARD TRADES**

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.

### 5.4. **APPLICANT CREDIT BUREAU CARD INQUIRIES**

This is the number of card inquiries that have been made against the bureau for the applicant in the bureau's recorded history.

### 5.5. **APPLICANT CREDIT BUREAU CARD TRADES**

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.

### 5.6. **APPLICANT CREDIT BUREAU CURRENT CARD TRADES**

Total number of card trades that are paid on time right now. These trades may or may not have been delinquent in the past.

### 5.7. **APPLICANT CREDIT BUREAU OPEN CARD TRADES**

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.

### 5.8. **APPLICANT CREDIT BUREAU SATISFACTORY CARD**

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.

### 5.9. **APPLICANT CREDIT BUREAU WORST CARD 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 Daybreak 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



## 6. Installment Trades / Inquiries

### 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.

### 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.

### 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.

### 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.

### 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.

### 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.

### 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.

### 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 Daybreak 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

## 7. Loan Finance Trades / Inquiries

### 7.1. **APPLICANT CREDIT BUREAU 12MONTH LOAN FIN TRADES**

This is the number of loan 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.

### 7.2. **APPLICANT CREDIT BUREAU 24MONTH LOAN FIN TRADES**

This is the number of loan 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.

### 7.3. **APPLICANT CREDIT BUREAU 6MONTH LOAN FIN TRADES**

This is the number of loan 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.

### 7.4. **APPLICANT CREDIT BUREAU CURRENT LOAN FIN TRADES**

Total number of loan finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

### 7.5. **APPLICANT CREDIT BUREAU LOAN FIN TRADES**

This is the number of loan 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.

### 7.6. **APPLICANT CREDIT BUREAU LOAN FINANCE INQUIRIES**

This is the number of loan finance inquiries 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.

### 7.7. **APPLICANT CREDIT BUREAU OPEN LOAN FINANCE TRADES**

This is the number of open loan finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

### 7.8. **APPLICANT CREDIT BUREAU SATISFACTORY LOAN FIN**

Total number of loan 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.

### 7.9. **APPLICANT CREDIT BUREAU WORST LOAN 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 Daybreak 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

## 8. Mortgage Trades / Inquiries

### 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.

### 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.

### 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.

### 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.

### 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.

### 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.

### 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.

### 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 Daybreak 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

## 9. Retail Trades / Inquiries

### 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.

### 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.

### 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.

### 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.

### 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.

### 9.6. **APPLICANT CREDIT BUREAU RETAIL INQUIRIES**

This is the number of retail inquiries 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.

### 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.

### 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.

### 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 Daybreak 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

## 10. Revolving Trades

### 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.

### 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.

### 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.

### 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.

### 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.

### 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.

### 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.

### 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.

### 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.

### 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.

**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.

**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 Daybreak 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

## **11. Sales Finance Trades / Inquiries**

**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.

**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.

**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.

**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.

**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.

**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.

**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.

**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.

**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 Daybreak 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

## **12. Other Trades**

**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.

**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.

**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.

**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.

**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.

**12.6. APPLICANT CREDIT BUREAU CHARGE OFF TRADES**

This parameter is a count of the total number of charged off trades for that applicant in the bureau.

**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.

- 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.
- 12.9. APPLICANT CREDIT BUREAU INQUIRIES**  
This is the number of inquiries 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.
- 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
- 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
- 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
- 12.13. APPLICANT CREDIT BUREAU JUDGMENTS**  
This is a count of the number of judgments against the applicant in the credit bureau.
- 12.14. APPLICANT CREDIT BUREAU LIENS**  
This is the total number of liens shown for the applicant in the credit bureau for that applicant.
- 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 Oracle Daybreak.
- 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.
- 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.
- 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.
- 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).
- 12.20. APPLICANT CREDIT BUREAU OPEN COLLECTIONS**  
This is the number of open collections in the bureau for that applicant.



**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.

**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.

**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.

**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.

**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.

**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.

**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.

**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.

**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.

**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.

**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.

**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.

**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.

**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.

**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.

**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.

**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.

**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.

**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 Daybreak 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

## 13. Bankruptcy information

### 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.

### 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.

### 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.

### 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.

### 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 Oracle Daybreak, 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.

### 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.

### 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.

### 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.

### 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.

### 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.

### 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.

**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.

**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.

**13.14. APPLICANT HAS A PRIOR BANKRUPTCY**

This parameter tracks whether the applicant has indicated a prior bankruptcy based on the checkbox in the Oracle Daybreak Origination module. The prior bankruptcy is set to Y if the checkbox is checked otherwise it has a value of N.

## **14. Delinquency Information**

**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.

**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.

**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.

**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.

**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.

**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.

**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.

**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.

## **15. Derogatory Trade Information**

**15.1. APPLICANT CREDIT BUREAU DEROG 12M TRADES**

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.

**15.2. APPLICANT CREDIT BUREAU DEROG 24M TRADES**

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.

**15.3. APPLICANT CREDIT BUREAU DEROG NOW TRADES**

Provides the number of trades that are derogatory right now. Does this include closed trades?

**15.4. APPLICANT CREDIT BUREAU DEROG TRADES**

This parameter addresses the number of derogatory trades associated with the applicant. This includes open and closed trades.

**15.5. APPLICANT CREDIT BUREAU LONGEST SINCE DEROG**

This parameter covers the longest period (in months) since last derog.

**15.6. APPLICANT CREDIT BUREAU OPEN LONGEST SINCE DEROG**

This parameter covers the longest period (in months) a tradeline has been open since the last derog.

**15.7. APPLICANT CREDIT BUREAU OPEN SHORTEST SINCE DEROG**

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.

**15.8. APPLICANT CREDIT BUREAU SHORTEST SINCE DEROG**

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 : DLS LATE FEE METHODS DEFINITIONS

### FLAT AMOUNT

FLAT AMOUNT charges a flat (fixed amount) fee when an account becomes overdue.

**Example:** If the FLAT AMOUNT late fee is set at \$25, and the account is \$900 overdue, then the late fee assessed will be \$25. For each month the account is overdue, regardless of the amount, the late fee assessed will be \$25.

### PERCENTAGE OF PAYMENT DUE

PERCENT OF PAYMENT DUE charges a late fee based on a percentage of the part of a payment due that remains to be paid.

**Examples:** If the PERCENT OF PAYMENT DUE late fee is set as 10%, and if only \$90 of a \$200 standard payment is due, then the late fee will be \$9 (10% of 90).

If \$3000 on a loan with a standard payment of \$200 is due, the late fee will be \$20 (10% of 200). This is because the computed late fee is based only on the payment due for that month -- not the accumulated due amount.

If the stated monthly payment is \$300 and account is delinquent for 3 months (\$900), then every month the late fee is computed only on the amount due for that month (\$300 or part of \$300) -- not on \$900.

### PERCENTAGE OF STANDARD PAYMENT

PERCENTAGE OF STANDARD PAYMENT charges a late fee based on the standard monthly payment, regardless of the current amount due.

**Examples:** If you set 10% as the PERCENTAGE OF STANDARD PAYMENT late fee, the standard payment amount was \$500, and the account was due for \$2000, then the late fee will be \$50 (10% of 500). In other words, every month Oracle Daybreak computes the late fee using monthly standard payment amount (\$500), irrespective of how much the customer paid.

If the customer pays \$400 out of \$500, Oracle Daybreak still computes the late fee using \$500, and not on \$100.

### FLAT AMOUNT PYRAMID LAW

FLAT AMOUNT PYRAMID LAW prevents the pyramiding of “flat” late fees. If an account becomes overdue, Oracle Daybreak assesses a flat (fixed amount) late fee. However, if the standard payment is made the following month, a new late charge will not be created, even if the payment made does not fulfill the current amount due.

**Examples:** If a customer is assessed a late fee of \$25 for 1/2005, and makes his \$200 standard payment in 2/2005, that person cannot be assessed a new \$25 late fee for 2/2005 (even though his payment only fulfilled the amount owed for 1/2005).

If a customer makes a payment of just \$199 in 1/2005 (an amount that does not fulfill the standard payment), then the customer could also be assessed a \$25 late fee for 2/2005.

If the customer makes a payment of \$199 in 2/2005 (an amount that does not fulfill the standard payment), then the customer could be assessed a late fee for 2/2005.

## PERCENTAGE OF PAYMENT DUE PYRAMID LAW

PERCENTAGE OF PAYMENT DUE PYRAMID LAW prevents the pyramiding of “percentage of payment due” late fees. If an account becomes overdue, Oracle Daybreak assesses a fee based on what part of a payment remains to be paid. However, if the standard payment is made the following month, Oracle Daybreak will not create a new late charge, even if the payment made does not fulfill the current amount due.

**Examples:** If the PERCENTAGE OF PAYMENT DUE PYRAMID LAW late fee is set as 10%, and if only \$90 of a \$200 standard payment was due, then the late fee would be \$9. If \$3000 on a loan with a standard payment of \$200 was due, the late fee would be \$20. However, if a customer was assessed a late fee of \$9 for 1/2005, and makes his \$200 standard payment in 2/2005, then that person cannot be assessed a new late fee for 2/2005 (even though his payment only fulfilled the amount owed for 1/2005).

If the customer makes a payment of \$199 in 2/2005 (an amount that does not fulfill the standard payment), then the individual could be assessed a late fee for 2/2005.

**Note:** Oracle Daybreak computes the late fee based on the payment due for only that month and not the accumulated due amounts.

If the stated monthly payment is \$300 and account is delinquent for 3 months (\$900), then Oracle Daybreak computes the late fee every month with the amount due for that month (\$300 or part of \$300) and not on \$900.

## PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW

PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW late fee prevents the pyramiding of “percentage of standard payment” late fees. If an account becomes overdue, Oracle Daybreak assesses a fee based on the standard monthly payment, regardless of the current amount due. However, if the standard payment is made the following month, a new late charge will not be created, even if the payment made is does not fulfill the current amount due.

**Examples:** If the PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW late fee is set as 10%, and the standard payment is \$200, then \$20 (10% of 200) is owed. If only \$90 of a \$200 standard payment was due, then the late fee would still be \$20.

If \$3000 on a loan with a standard payment of \$200 is due, the late fee will be \$20, since the fee is calculated based on the payment due -- not the total outstanding amount due.

However, if a customer is assessed a late fee of \$20 for 1/2005, and makes the \$200 standard payment in 2/2005, that person cannot be assessed a new late fee for 2/2005, even though the payment only fulfills the amount owed for 1/2005. If the customer makes a payment of \$199 in 2/2005 (an amount that does not fulfill the standard payment), then Oracle Daybreak could assess a late fee for 2/2005.

## APPENDIX C : 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 Daybreak supports the rounding, raising of, or cutting off 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 > Administration command > System command > Parameters tab > 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, Oracle Daybreak 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

**Note:** Oracle Daybreak only rounds calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

## Rate Attributes

Oracle Daybreak 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). Oracle Daybreak rounds only the index rate and not the margin or final rate. You can define the index rounding method on the Product Setup form's Loan Products page for variable rate loans and Loc Products page in the Index Rounding field.

**Note:** Index rounding does not apply to fixed rate loans and leases; hence, the Index Rounding field is absent on the Product Setup form's Loan Products page for fixed rate loans and Lease Products pages.

Oracle Daybreak 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 .125: Select this method to round up to 1/8th (to keep the index rate in the multiple of .125).

**Examples:**

Current rate:	5.325
Rate rounded to:	5.375

Current rate:	5.312
Rate rounded to:	5.250

## APPENDIX D : REPORT DATABASE FORM

Oracle Daybreak can create a reporting “data hub” for the major database elements within the Oracle Daybreak system. The reporting data hub (RDH) is available in a separate independent application. This application will have its own login screen and setup screens.



## Report Data Hub window components

This section presents an overview of the components found on Report Data Hub application's Oracle Daybreak window, as well as their use.

### Window title bar

A horizontal bar containing the name of the window. The active window has a different colored title bar to distinguish it from other inactive windows.

The title bar also contains the Minimize, Maximize, and Close buttons.

The Minimize button reduces the Oracle Daybreak LS application to a taskbar button on your desktop's status bar.

The Maximize button allows you to resize Oracle Daybreak's window on your desktop. (**Note:** You may have to choose the Maximize button to ensure Oracle Daybreak's window is not covered by your desktop's status bar.)



The Close button will quit Oracle Daybreak without logging off. (**Note:** Do not use the Close button to end a Oracle Daybreak session.)

### Menu bar

The horizontal bar containing the menu names. The menu bar is located beneath the title bar and contains commands that allow you to open, view, and maintain a form.

**Note:** You view the contents of a menu by clicking it or pressing **ALT + [THE UNDERLINED LETTER IN THE MENU NAME]**. For example, **ALT + R** opens the Reports menu. Commands can be selected using the mouse or by pressing the key of the underlined letter in the command name.



The following menus are available from the Oracle Daybreak menu bar.

#### File

Contains the following commands:

**Save** - Records the current data on a form in the database.

**Re-Logon** - Closes the current Oracle Daybreak session and refreshes the Login form, allowing you to re-log on to Oracle Daybreak without leaving the system.

**Change Responsibility** - Allows you to change your Oracle Daybreak responsibility. Responsibilities determine what Oracle Daybreak features are available.

**Change Password** - Allows you to change your Oracle Daybreak password.

**Clear Form** - Clears the active form of its unsaved data.

**Print** - Prints the contents of an active form.

**Exit** - Closes the Login form and ends your current Oracle Daybreak session.

#### **Edit**

Contains the following commands:

**Cut** - Removes selected text from a form and stores it in the clipboard buffer.

**Copy** - Copies selected text from a form and stores it in the clipboard buffer.

**Paste** - Moves data from the clipboard buffer to a selected field on a form.

**Edit Field** - Opens the Editor dialog box with the contents of a selected field.

**List of Values** - Opens a field's List of Values dialog box, if one exists.

#### **Query**

Contains the following commands:

**Enter** - Changes Oracle Daybreak to Enter-Query mode. This allows you to search the database.

**Execute** - Performs the query entered during Enter-Query mode.

**Cancel** - Changes Oracle Daybreak back to user mode.

**Last Criteria** - Repeats the most recently performed query entered in Enter-Query mode.

**Count Hits** - Displays the number of records the current query produced in the message line.

**Get Next Set** - Retrieves the next set of records using the most recent query entered while in Enter-Query mode.

#### **Navigation**

Contains the following commands:

**Block** - Allows you to navigate to the previous or next block, or clear the current block.

**Record** - Allows you to navigate between the previous and next record, scroll up and down between records, insert or remove a record, or duplicate or clear a record.

**Field** - Allows you to navigate between the previous and next field, as well as clear or duplicate a field.

#### **Monitor**

Contains the following commands:

**System** - Allows you to open the Utilities form at the Monitor Batch Jobs, Monitor Jobs, Monitor Users, Services, or Log Files tab.

#### **Setup**

Contains the following commands:

**Administration** - Allows you to open the Administration form at the System or User master tab.

The **System** command opens the Parameters tab and System page, which allows you to set up system parameters for the Report Data Hub. **Note:** For more information, see the **Parameters tab (System page)** section in **Chapter 1: Administration (System) Form** of the **Oracle Daybreak Lending Suite System Setup Guide**.

The **Users** command opens the Users tab and Users page, which allows you to set up users for the Report Data Hub. **Note:** For more information, see the **User tab (User page)** section in **Chapter 2: Administration (User) Form** of the **Oracle Daybreak Lending Suite System Setup Guide**.

**Reporting Data Hub** - Opens the Reporting Data Hub, which allows you to access the RDH Tables and Business Views.

## Window

Contains the following commands:

**Cascade** - Arranges the open forms on your screen so that they overlap, with the active form on top.

**Tile Horizontally** - Arranges the open forms on your screen so that they appear one on top of another.

**Tile Vertically** - Arranges the open forms on your screen so that they appear one next to another.

**Note:** The lower portion of the menu displays the Oracle Daybreak forms you have opened. You can use this menu to move between forms by selecting a specific form.

## Help

Contains the following commands:

**Keys** - Opens the Keys dialog box, containing a listing of all the hot keys available for the current form in use. Hot keys are shortcuts that perform Oracle Daybreak tasks with a minimum of key-strokes.

**Display Error** - Displays information about recently encountered Oracle errors. (i-flex solutions Corp. requests that you create a screen shot of this information and send it to us when you have a system error.)

**Oracle Daybreak Help** - (This command is currently unavailable.)

**Oracle Daybreak On the Web** - Allows you to open the i-flex solutions home page and report to Technical Support department when you encounter an error.

**About Oracle Daybreak and Audit** - Opens the About Oracle Daybreak dialog box, displaying version and audit information such as object data

and recent updates. It also allows you access the column audit.

#### Oracle Daybreak toolbar

The row beneath the menu bar containing 19 icon buttons used to perform tasks and carry out commands. The toolbar buttons are labeled with the action they perform. To view the label, use the mouse to place the mouse pointer on the button without clicking and the label appears.

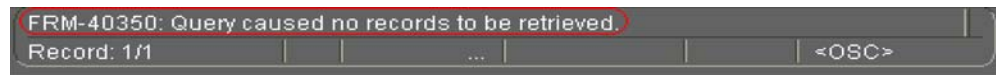


If you choose:	(hot key)	Oracle Daybreak will:
<b>[A] Save Changes</b>	<b>(F10)</b>	Save any pending changes on the form.
<b>[B] Print</b>	<b>(SHIFT + F8)</b>	Print the current screen.
<b>[C] Exit</b>	<b>(CTRL + E)</b>	Close the current form or exits the application.
<b>[D] Cut</b>	<b>(CTRL+X)</b>	Remove selected text and stores it on the clipboard.
<b>[E] Copy</b>	<b>(CTRL+C)</b>	Copy selected text and stores in on the clipboard.
<b>[F] Paste</b>	<b>(CTRL+V)</b>	Insert text stored on the clipboard in a selected field.
<b>[G] Enter Query</b>	<b>(F7)</b>	Change Oracle Daybreak to Enter-Query mode.
<b>[H] Execute Query</b>	<b>(F8)</b>	Perform the query entered while in Query mode.
<b>[I] Cancel Query</b>	<b>(CTRL+Q)</b>	Change Oracle Daybreak back to user mode.
<b>[J] First Record</b>		Display the first record.
<b>[K] Previous Record</b>	<b>(SHIFT + UP)</b>	Display the previous record.
<b>[L] Next Record</b>	<b>(SHIFT + DOWN)</b>	Display the next record.
<b>[M] Last Record</b>		Display the last record.
<b>[N] Insert Record</b>	<b>(F6)</b>	Create a new record.
<b>[O] Remove Record</b>		Delete the current record from the database.
<b>[P] Clear Record</b>	<b>(SHIFT+F4)</b>	Clear the current record from the form.
<b>[Q] Lock/Unlock Record</b>		Lock and unlocks a record.
<b>[R] Copy with Details Record</b>		Copy the selected record to the clipboard.
<b>[S] Help</b>	<b>(CTRL + H)</b>	Display help for the selected item.

**Note:** Depending on the context of the selected field, some toolbar buttons may not be available. For example, if you select a field that does not allow a query, the Enter Query button is unavailable.

**Message line**

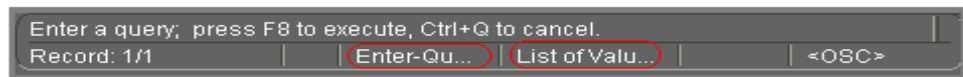
The message line is located in the lower left corner of the Oracle Daybreak window and displays field prompts, error messages, or additional details about a field. In the illustration below, the message line contains the error message: “Query caused no records to be retrieved.”

**Status line**

The status line appears below the message line and displays status information about the current form or field. A status line can contain the following indicators:

**Enter-Query** Indicates that Oracle Daybreak is in Enter-Query mode, allowing you to specify search criteria for a query.

**List of Values** Appears when a List of Values (LOV) is available for the selected field.



Using RDH you can define and generate reports using external reporting tools. You can run the batch jobs responsible for transferring the data from DLS tables to RDH temporary tables and then from RDH temporary tables to RDH tables. Reports can be generated from RDH tables.

RDH tables may exist in the:

- same schema
- same database/different schema
- different databases

Reporting Data Hub will have two separate Job-Sets to operate the batch jobs.

**Purpose**

Most of the time, Oracle Daybreak stores application data in a database to support business reports. You cannot use external reporting tools to generate reports because the underline structure of data base is often unknown. The Reporting Database form displays this information in simplified form, allowing you to create your own business views with this simplified information. These business views can then be used to generate reports using an external/third party reporting tool.

DLS moves the data from DLS database to RDH database.

**Business Views**

Business views are nothing but a simplified view of the database tables. You can name the technical columns with easy to understand names. More than one business view can be defined based on a single database table. This allows you to define multiple views as required for reporting.

## What needs to be done from DLS:

### SET-RDB1

This job set handles batch jobs responsible for transferring the data from DLS tables to RDH temporary tables.

You are required to run batch jobs from the SET-RDB1 job set to transfer the data from DLS tables temporary RDH temporary tables. Once the data is in the RDH temp tables, then the rest can be handled from RDH application.

## What needs to be done from Reporting data hub application:

### SET-RDB2

This job set handles batch jobs responsible for transferring the data from RDH temporary tables to RDH main tables. Any sort of derivation is taken care by these set of batch jobs. SET-RDB2 batch jobs can be run using a separate independent application user interface.

## Setting up RDH

Reporting data hub setup is available through an independent application. You can login to and maintain the RDH setup with the Reporting Database form. The Reporting Database form's Setup master tab contains two tabs:

- RDH Tables
- Business Views

## RDH Tables page

The RDH Tables page contains the following fields:

### To set up the RDH Tables page

- 1 On the **Setup** menu, choose **Reportng Data Hub**, then choose the **RDH Tables** tab.

The screenshot shows the 'Reporting Database' application window with the 'Setup' menu open and the 'RDH Tables' tab selected. The 'RDH Tables' section contains a table with columns: Table, Description, Type, Primary Key, and Enabled. The table lists three tables: 'RAACCOUNTS', 'RAACCOUNTS\_LOG\_DESC', and 'RAACCOUNT\_BALANCES'. The 'Columns' section contains a table with columns: Column, Description, Data Type, Length, and Enabled. The table lists 18 columns, including 'ACC\_ACCRUAL\_BASE\_METHOD\_CD', 'ACC\_ACCRUAL\_CALC\_METHOD\_CD', 'ACC\_ACCRUAL\_CALC\_METHOD\_CD\_CURR', 'ACC\_ACCRUAL\_DT\_LAST', 'ACC\_ACCRUAL\_DT\_START', 'ACC\_ACCRUAL\_PAST\_MATURITY\_IND', 'ACC\_ACCRUAL\_START\_DAYS', 'ACC\_ACCRUAL\_START\_DT\_BASIS\_CD', 'ACC\_ACCRUAL\_STOP\_IND', 'ACC\_ACC\_RUN\_DT\_NEXT', 'ACC\_ACH\_ACCOUNT\_NBR', 'ACC\_ACH\_ACCOUNT\_NBR\_CUR', 'ACC\_ACH\_ACCOUNT\_TYPE\_CD', 'ACC\_ACH\_ACCOUNT\_TYPE\_CD\_CUR', and 'ACC\_ACH\_BANK\_NAME'. The 'Products' section at the bottom shows a table with columns: Product Type, Funding Type, and Yes No Enabled. The table lists 'ALL' for both Product Type and Funding Type.



- 2 On the **RDB Tables** block, enter the following information:

In this field:	Do this:
Table	View the RDH table (optional).
Description	Enter the RDH table description (required).
Type	View the RDH table type (optional).
Primary Key	View the table primary key (optional).
Enabled	Select to enable the RDB table and indicate that it is currently in use.

- 3 On the **Columns** block, enter the following information:

In this field:	Do this:
Column	View the column name (optional).
DESCRIPTION	Enter the column description (required).
Data Type	View the column data type (optional).
Length	View the column length (optional).
Enabled	Select to enable the column and indicate that it is currently in use.

- 4 On the **Products** block, enter the following information:

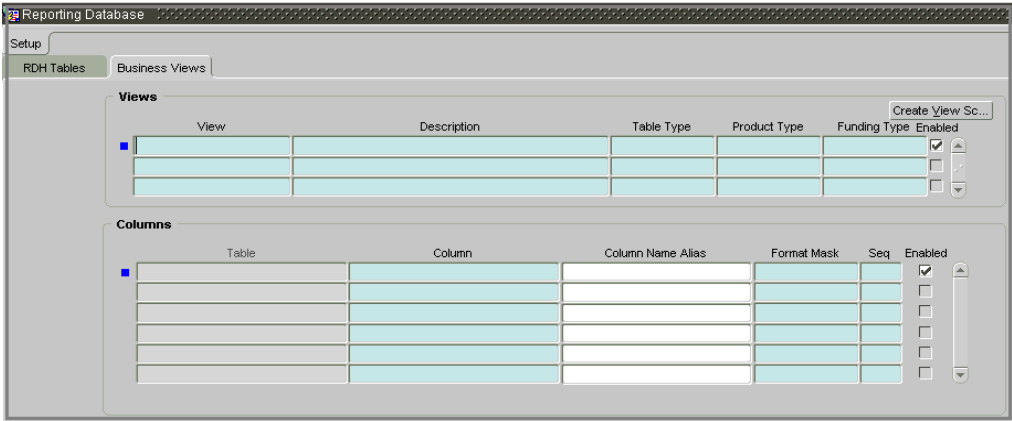
In this field:	Do this:
Product Type	Select the product type associated with the column chosen above (required).
Funding Type	Select the funding type associated with the column chosen above (required).
Yes/No	Select yes or no (optional).
Enabled	Select to enable the product and indicate that it is currently in use.

# Business Views page

The Business Views page contains the following information:

## To set up the Business Views page

- 1 On the **Setup** menu, choose **Reporting Data Hub**, then choose the **Business Views** tab.



- 2 On the **Business Views** block, enter the following information:

In this field:	Do this:
<b>View</b>	Enter the business view name (required).
<b>Description</b>	Enter the business view description (required).
<b>Table Type</b>	Select the table type for the business view (required).
<b>Product Type</b>	Select the product type associated with the business view (required).
<b>Funding Type</b>	Select the funding type associated with the business view (required).
<b>Enabled</b>	Select to enable the view and indicate that it is currently in use.

- 3 On the **Columns** block, enter the following information:

In this field:	Do this:
<b>Table</b>	View the business view column table (display only).
<b>Column</b>	Enter the business view column (required).
<b>Column Name Alias</b>	Enter the column name alias (optional).
<b>Format Mask</b>	Enter the column format mask (required).
<b>Seq</b>	Enter the column sequence number (required).
<b>Enabled</b>	Select to enable the column and indicate that it is currently in use.

- 4 In the **Views** block, choose **Create View Sc....**



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