Setup Guide - Lines Collection

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Oracle Daybreak

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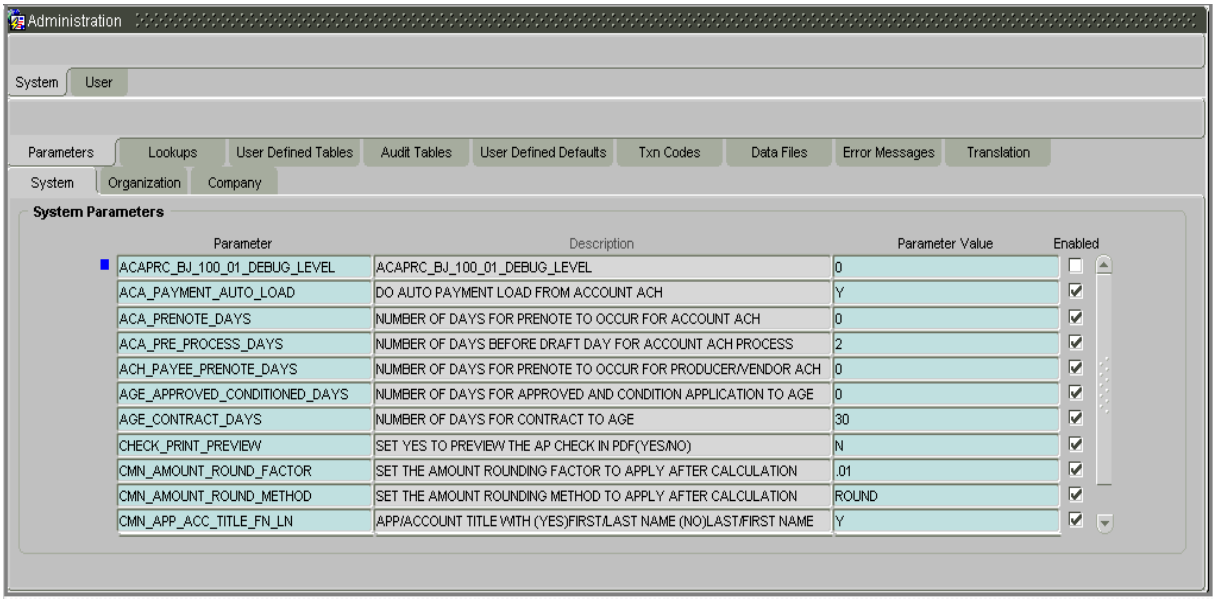
CHAPTER 1: ADMINISTRATION (SYSTEM) FORM

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 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 (see the **Lookups page** section in this chapter for more information). Please refer to the Excel file **Appendix_Lookups** for the definition and function of individual parameters.

Parameters tab (System page)

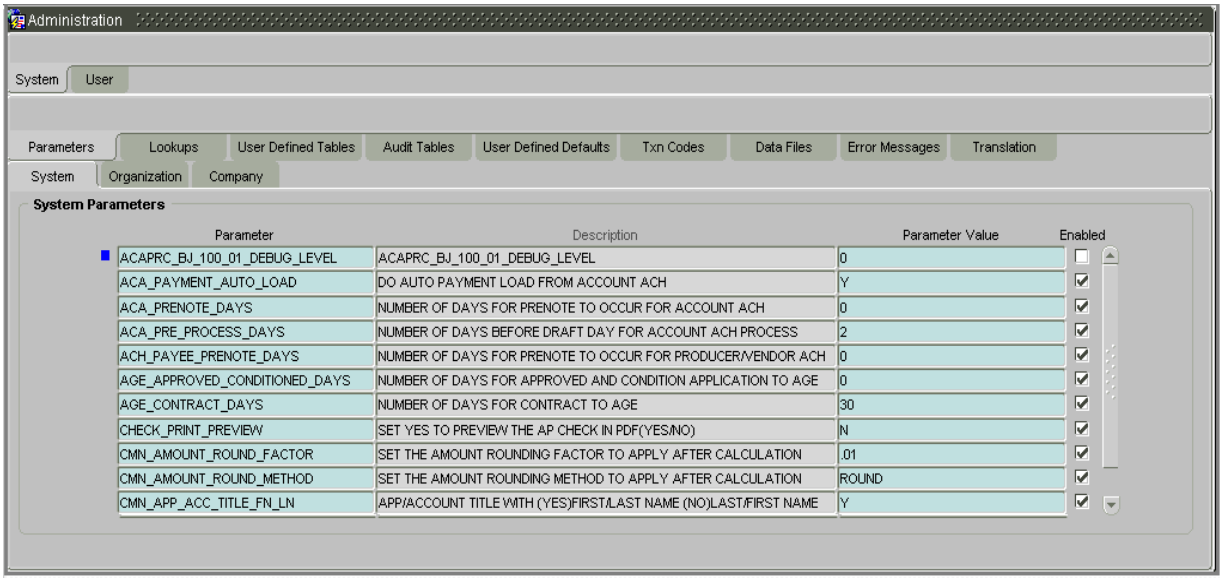
The System page displays and records each system wide parameter, along with its current value and whether or not it is enabled. These parameters relate to the overall processing of the system, such as Oracle Daybreak server file locations and data purging configuration.

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.



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

In this field:	Do this:
Parameter*	Select the system parameter (required).
Description*	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.
Parameter Value	Enter the value for the system parameter (required).
Enabled	Select to enable the parameter.

4 Save your entry.

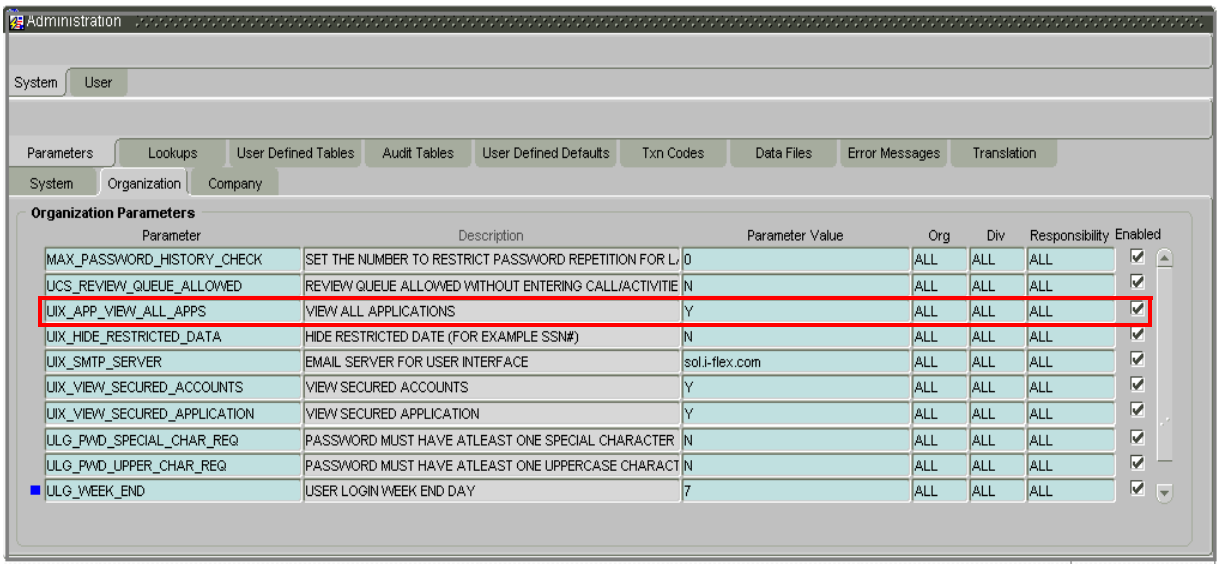
Parameters tab (Organization page)

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	☑
UCS_REVIEW_QUEUE_ALLOWED	REVIEW QUEUE ALLOWED WITHOUT ENTERING CALL/ACTIVITIE	N	ALL	ALL	ALL	☑
UIX_APP_VIEW_ALL_APPS	VIEW ALL APPLICATIONS	Y	ALL	ALL	ALL	☑
UIX_HIDE_RESTRICTED_DATA	HIDE RESTRICTED DATE (FOR EXAMPLE SSN#)	N	ALL	ALL	ALL	☑
UIX_SMTP_SERVER	EMAIL SERVER FOR USER INTERFACE	sol.i-flex.com	ALL	ALL	ALL	☑
UIX_VIEW_SECURED_ACCOUNTS	VIEW SECURED ACCOUNTS	Y	ALL	ALL	ALL	☑
UIX_VIEW_SECURED_APPLICATION	VIEW SECURED APPLICATION	Y	ALL	ALL	ALL	☑
ULG_PWD_SPECIAL_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE SPECIAL CHARACTER	N	ALL	ALL	ALL	☑
ULG_PWD_UPPER_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE UPPERCASE CHARACT	N	ALL	ALL	ALL	☑
ULG_WEEK_END	USER LOGIN WEEK END DAY	7	ALL	ALL	ALL	☑

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

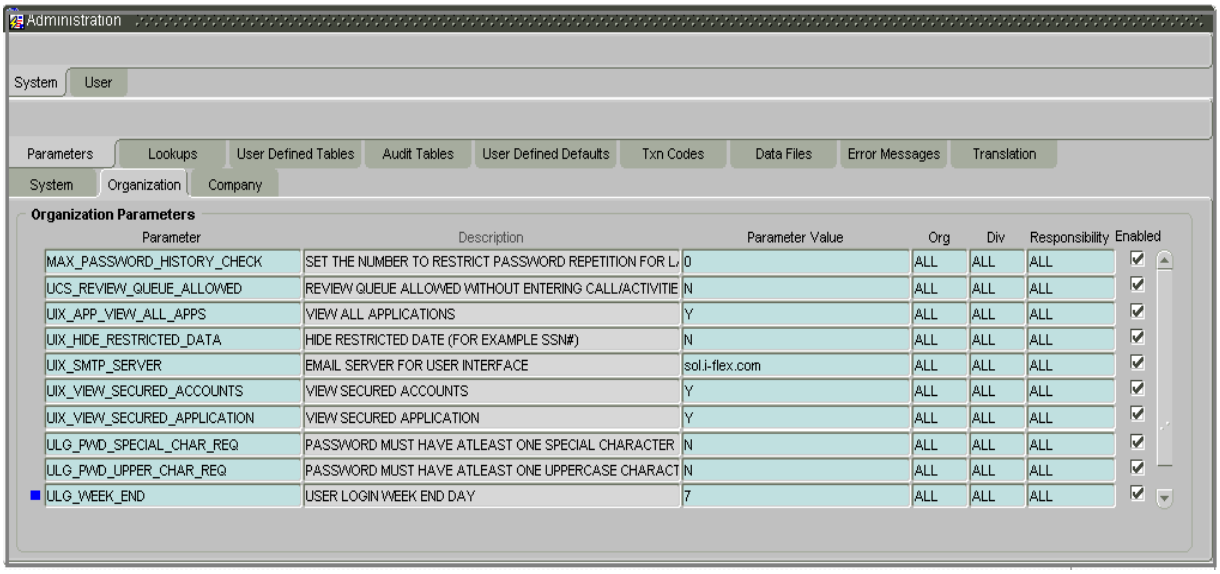
- If a SSC user with a responsibility of SUPERUSER was using the Lending menu's Underwriting form, the system will return with a value N, and Oracle Daybreak will not allow the user to view all applications
- If a DSC user (one within an organization defined as ALL) with a responsibility of SUPERUSER,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



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

In this field:	Do this:
Parameter*	Select the system parameter (required).
Description*	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	Enter the value for the system parameter (required).
Org	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.

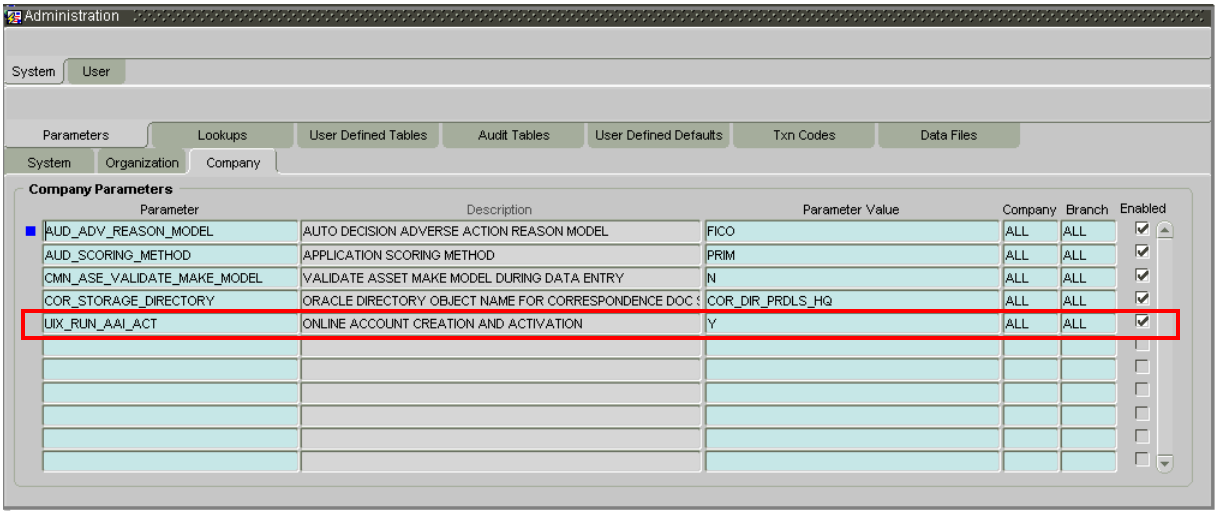
Parameters tab (Company page)

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:



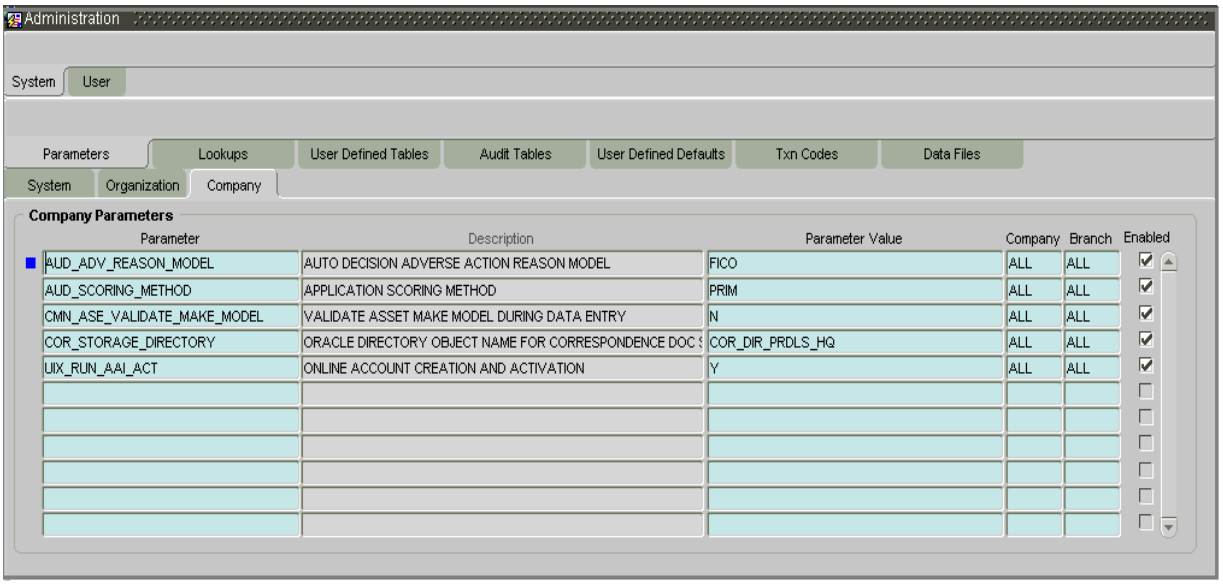
Oracle Daybreak uses these two parameters to determine whether to create and activate an account online.

- 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:

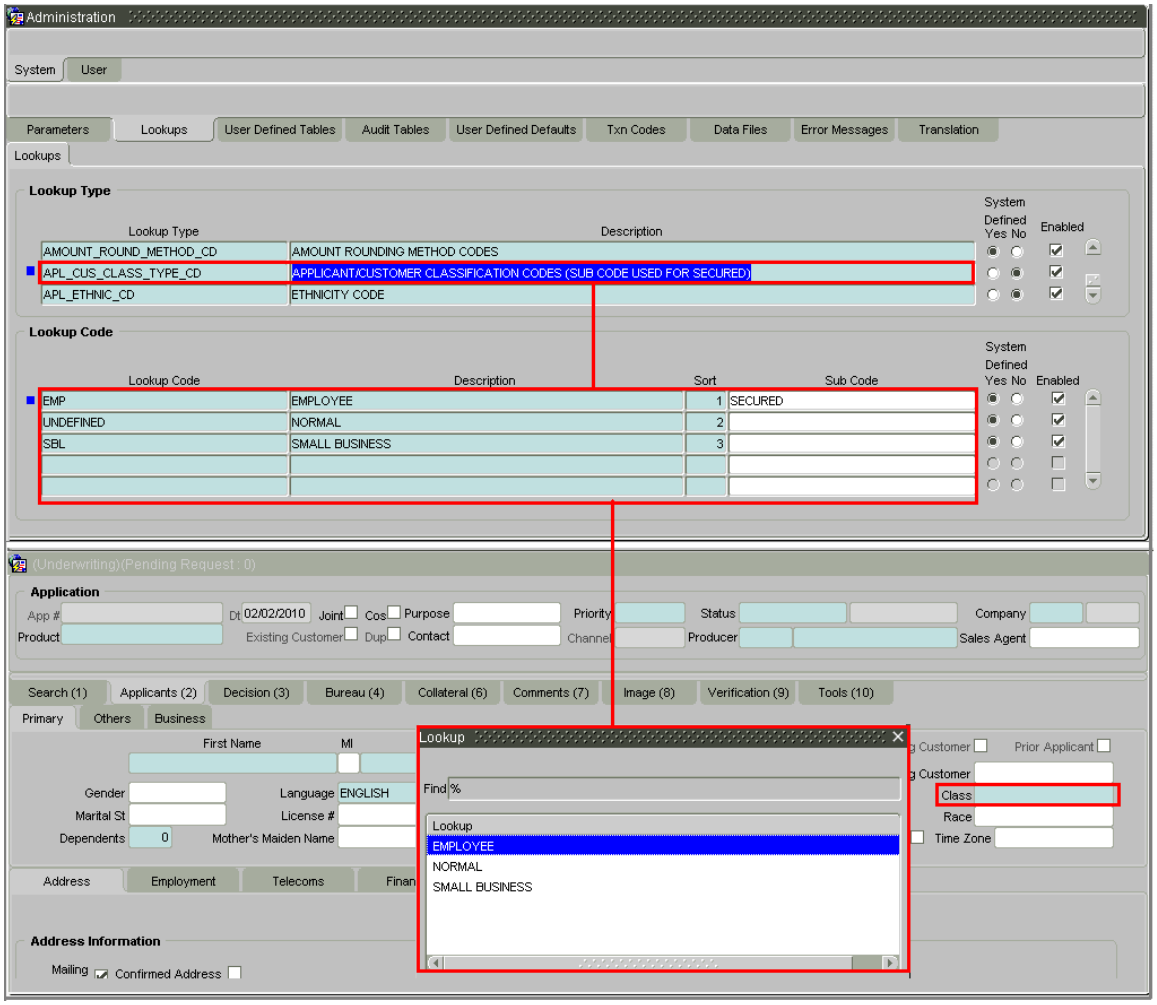
In this field:	Do this:
Parameter*	Select the system parameter (required).
Description*	View the system parameter description (display only). ***Note**: You can search for a particular company parameter using both or either of these fields and the Enter-Query mode.
Parameter Value	Enter the value for the system parameter (required).
Company	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.



Please refer to the Excel file **Appendix_lookup** for the definition and function of individual lookup types.

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.

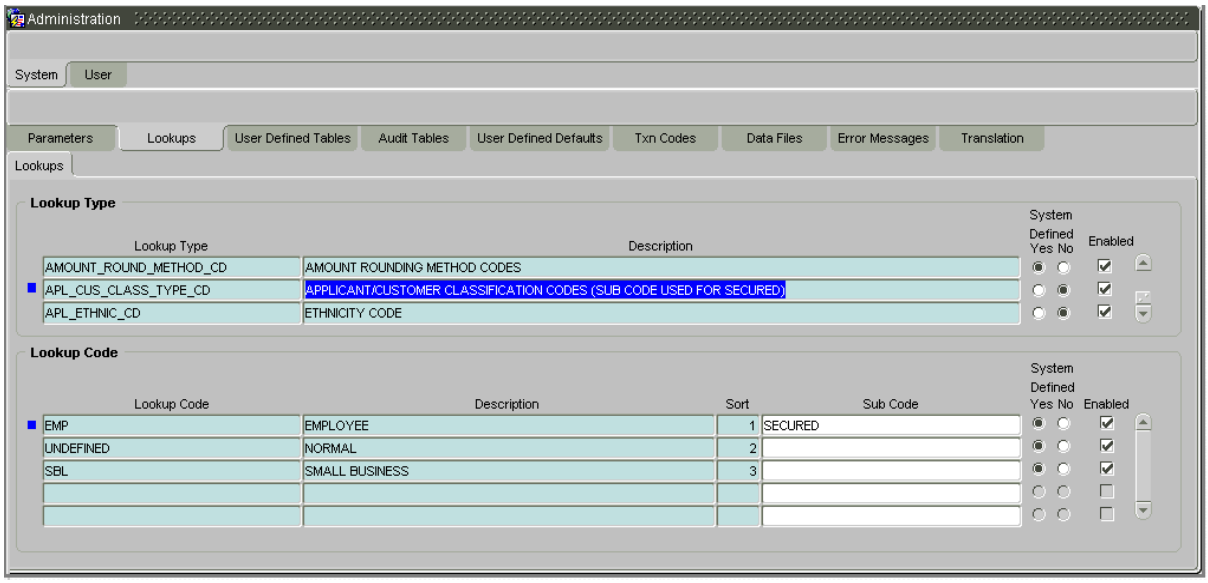
Note: Lookup codes cannot be deleted, as they may have been used in the past, and the display and processing of that data is still dependent on the existing setup.

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:
Lookup Type	Enter the lookup type (required).
Description	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.

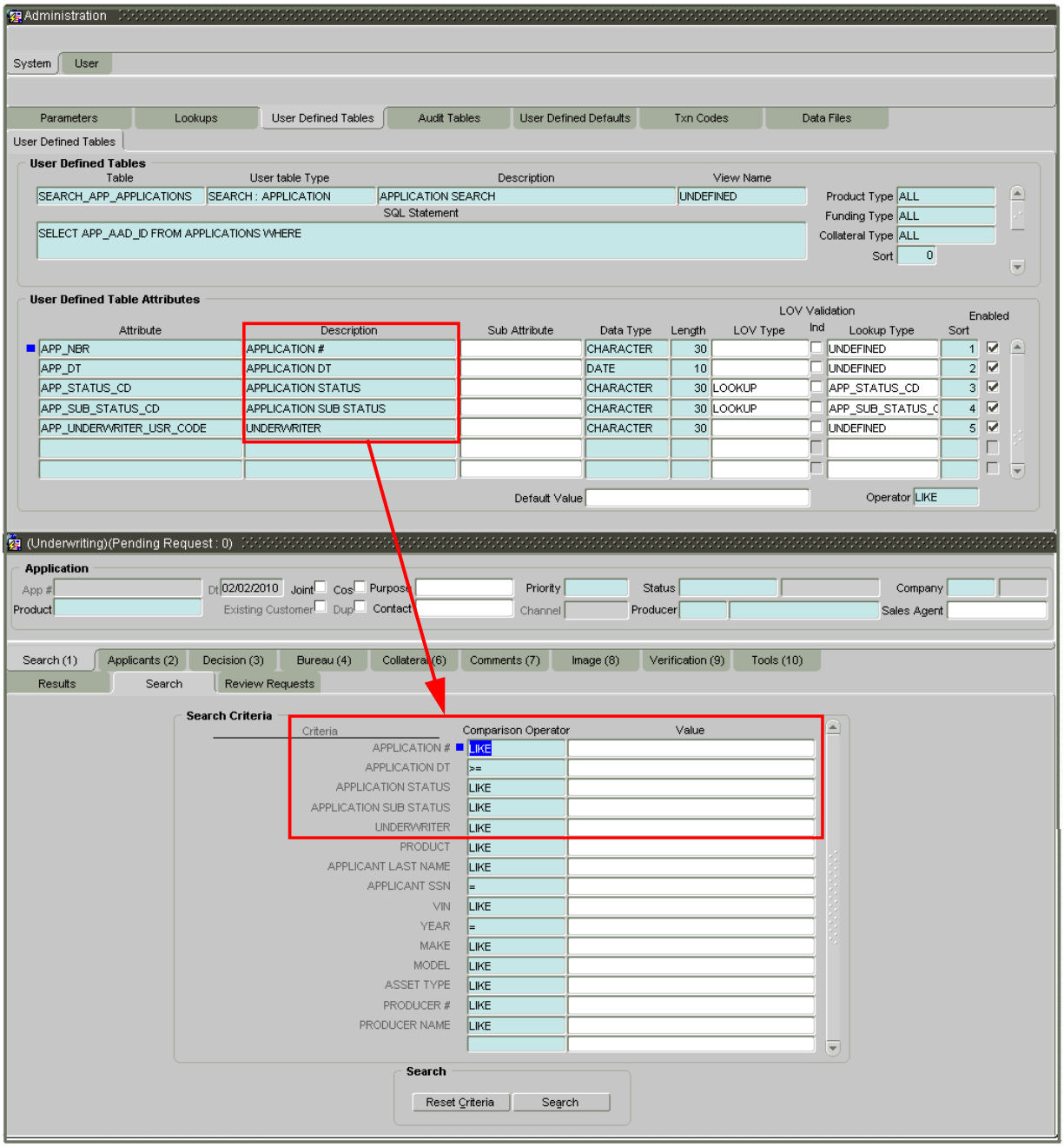
4 In the **Lookup Code** block, enter the individual values that a field or process using the related lookup type may have.

In this field:	Do this:
Lookup Code	Enter the lookup code. These are solely dependent on the function of the Lookup Type (required).
Description	Enter the lookup code description. This may be changed as required by your business (required).
Sort	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 **Yes** 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 **No** is selected, the lookup type is not system defined and the code can be 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.



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:

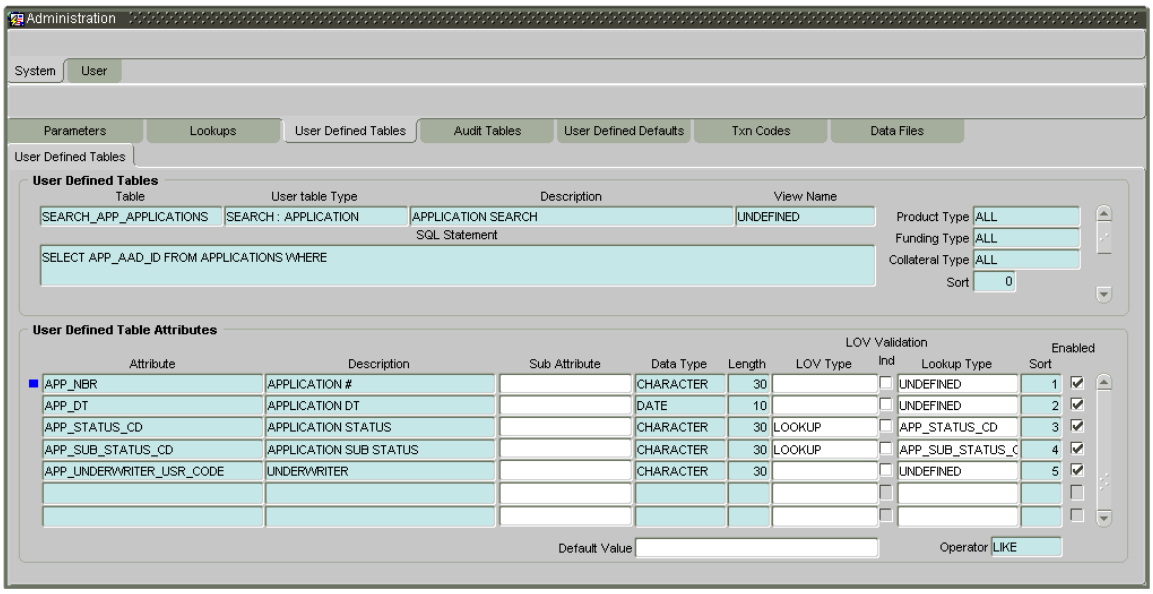
- Searching of accounts
- Tracking of follow-up items
- Creating details in bankruptcy, foreclosure/repossession, and deficiency.

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.

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:	Do this:
Table	Enter the user-defined table name (required).
User table Type	Select the user-defined table type. This determines where and how the related data is being used (required).
Description	Enter the description for user-defined table (required).
View Name	Enter the view name. (Consult your implementation coordinator as to use) (required).
Product Type	Select the product for the user-defined table (required).
SQL Statement	Enter the SQL version of the statement (required).
Funding Type	Select the funding type associated with the user-defined table (required).

Collateral Type	Select the collateral type associated with the user-defined table (required).
Sort	Enter the sort order for the user-defined table relative to other tables of the same type (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 user-defined table (optional).

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

In this field:	Do this:
Attribute	Enter the user-defined table attribute (required).
Description	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).
Data Type	Select the data type for the attribute (CHARACTER, NUMBER, or DATE) (required).
Length	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).
Sort	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 **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 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).
Operator	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 loan 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

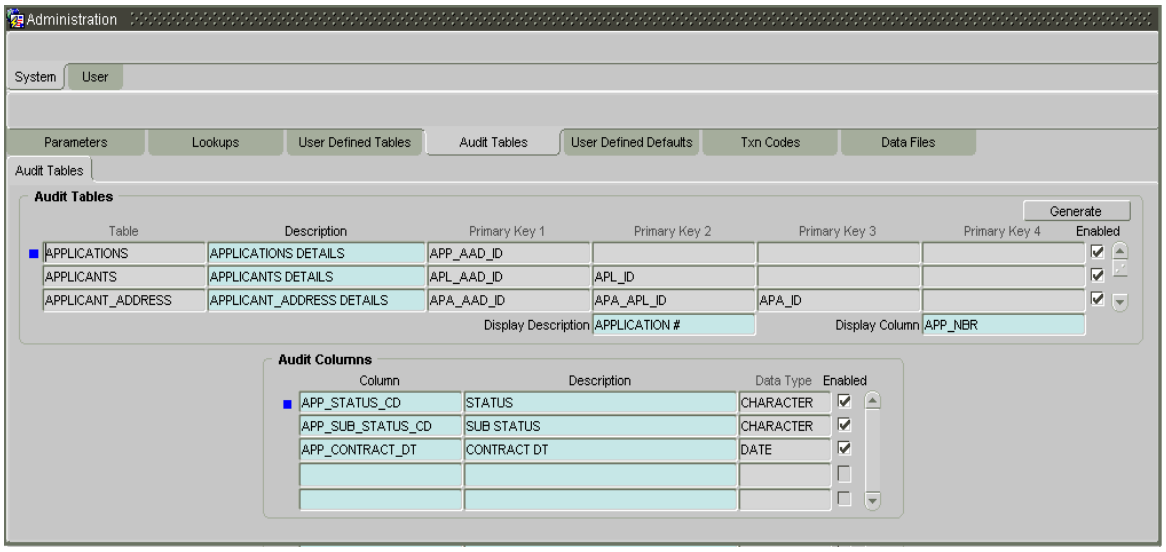
Based on the Audits page setup, the changes can be tracked on the Verification (9) master tab's Audits page on the Underwriting and Funding form.

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 loan origination forms.

To set up the Audit Table page

1 On the **Setup** menu, choose **Administration > System**.

2 Choose the **Audit Tables** tab.



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).
Description	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).
Display Description	Enter the column description to be displayed on audit screen (required).
Display Column	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:
Column	Enter the column name on which audit needs to be created (Column in the table being audited) (required).
Description	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:

Super Group Type:	Description:
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 applications and accounts within Oracle Daybreak.
TCN	ACCOUNT CONDITION TXN These transaction codes control a user's ability to open and close account conditions.
SEC	SECURITIZATION TXN These transaction codes affect the pools of securitized loans or accounts within a pool of securitized loans.
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	ESCROW MONETARY TRANSACTIONS 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.
TEN	ESCROW NON MONETARY TRANSACTIONS These transaction codes do not have a direct affect on the monetary value of an escrow account, but are used in maintaining account information, such as changing insurance maturity date and adding new escrow tax details.
FST	FEE ASSESSMENTS These transactions codes determine if fees are to be applied, such as nonsufficient funds fees or membership fees.
TES	ESCROW ANALYSIS AND DISBURSEMENTS These transaction codes allow for reviewing and approving escrow analysis, stopping an escrow override, and posting escrow disbursement.

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

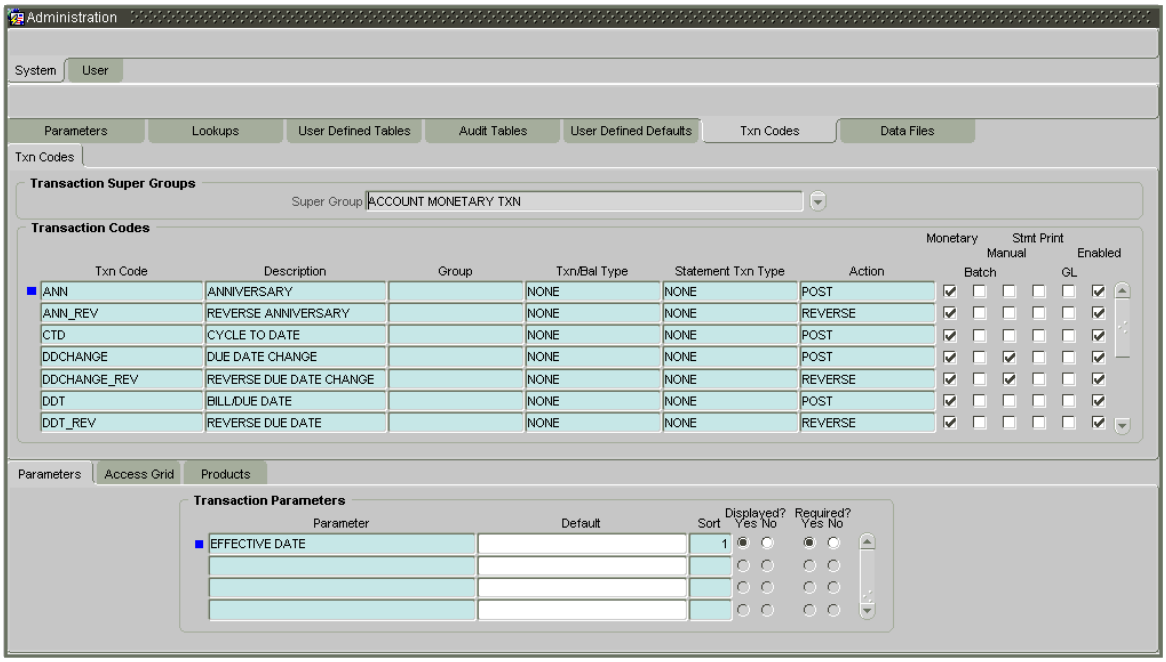
- Is the transaction monetary or nonmonetary?
- Does Oracle Daybreak complete the transaction in real time or later as a batch process?
- Does Oracle Daybreak perform this transaction automatically or can a user complete the transaction manually (Is the transaction available on the Maintenance (3) master 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.



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

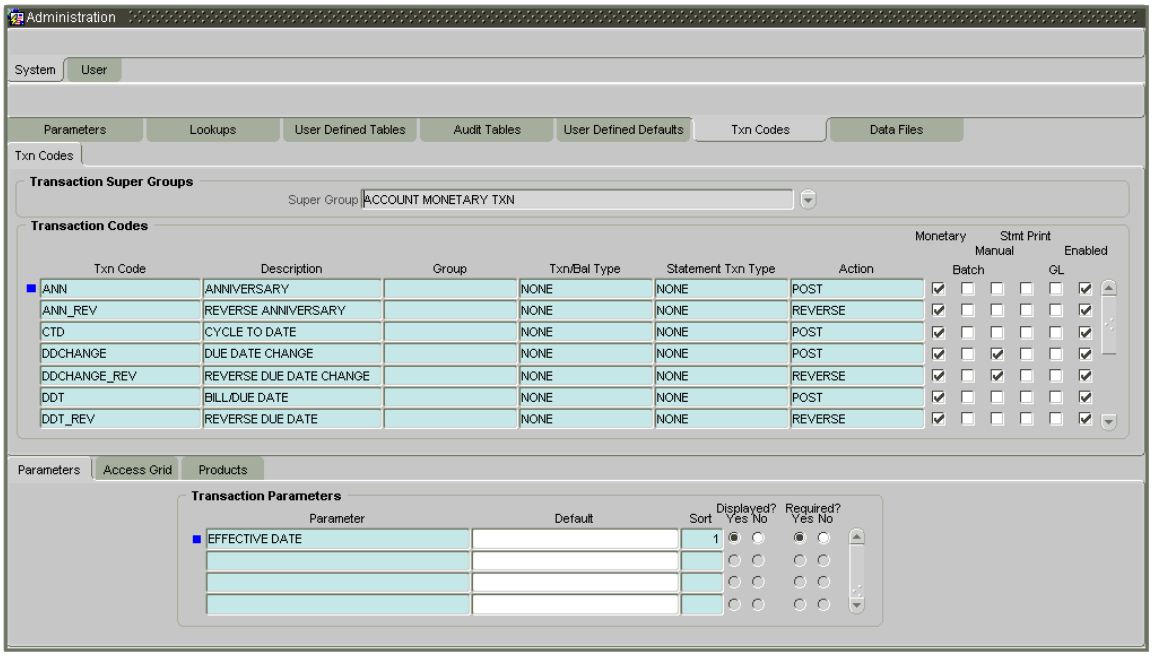
(For manual transactions, these are the parameters loaded when you choose **Load Parameters** on the Maintenance page on the Customer Service form.)

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.



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.

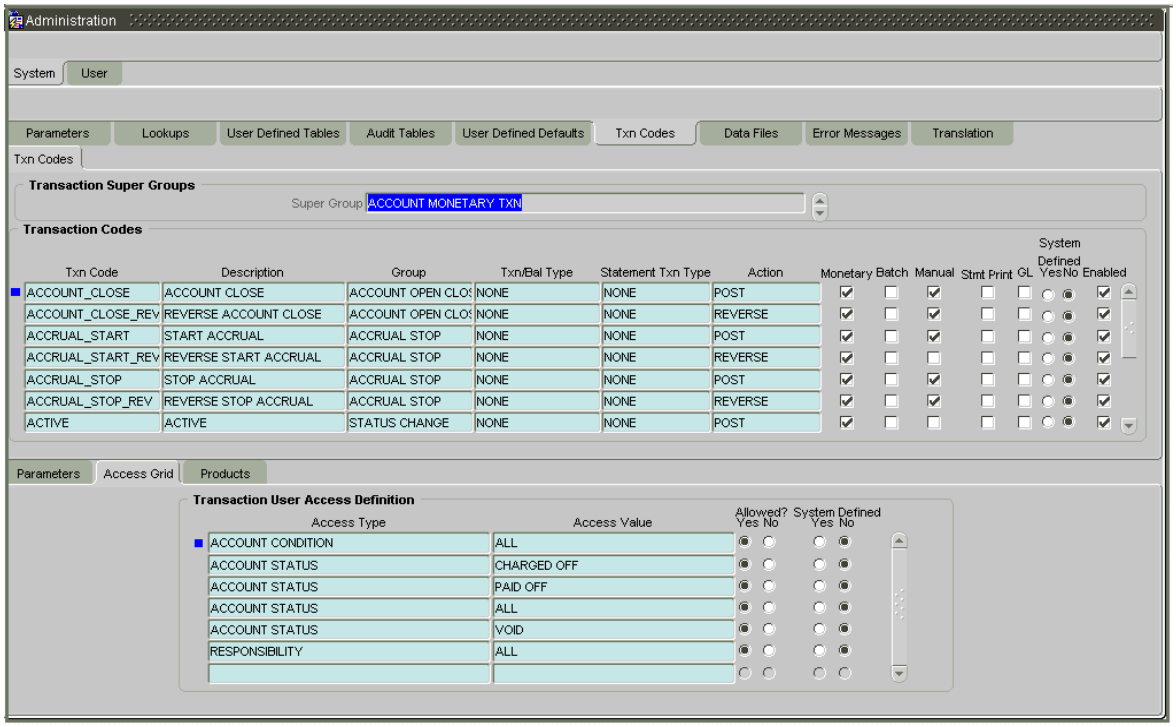
Access Grid sub page

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.



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

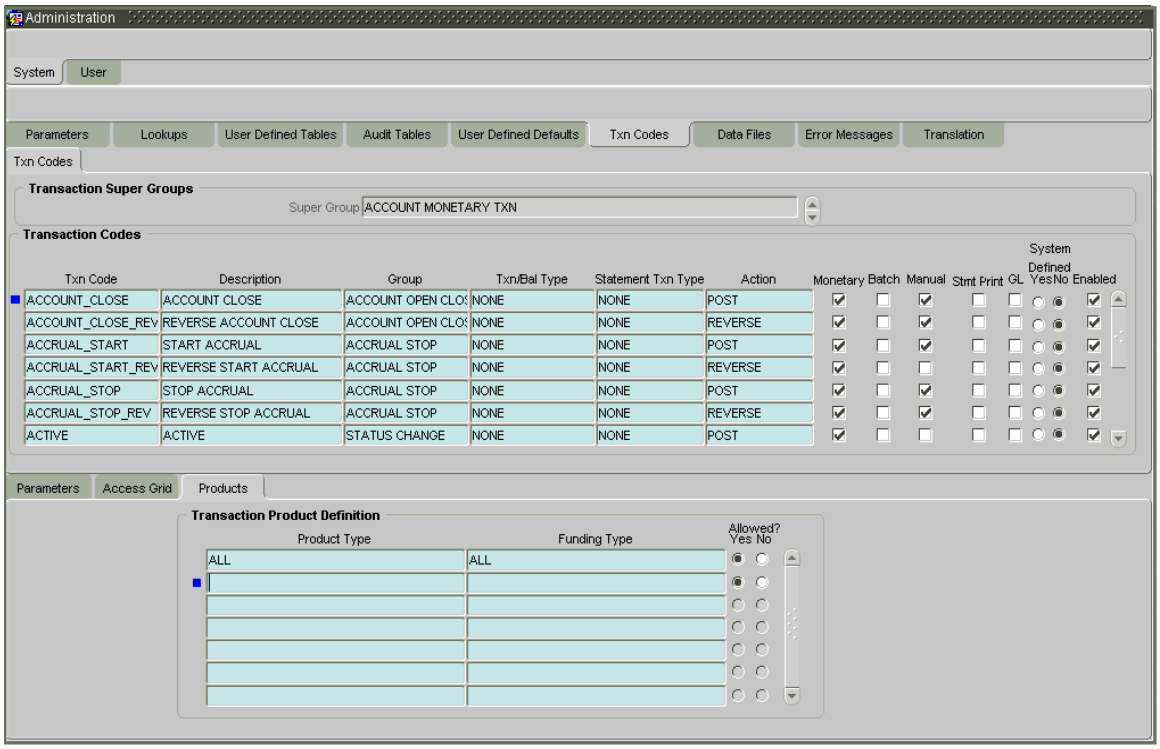
The Products sub page allows you to define the products to which the transaction codes apply. It allows the administrator to control if the associated transaction code will be available for use for specific product types and or funding types.

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.



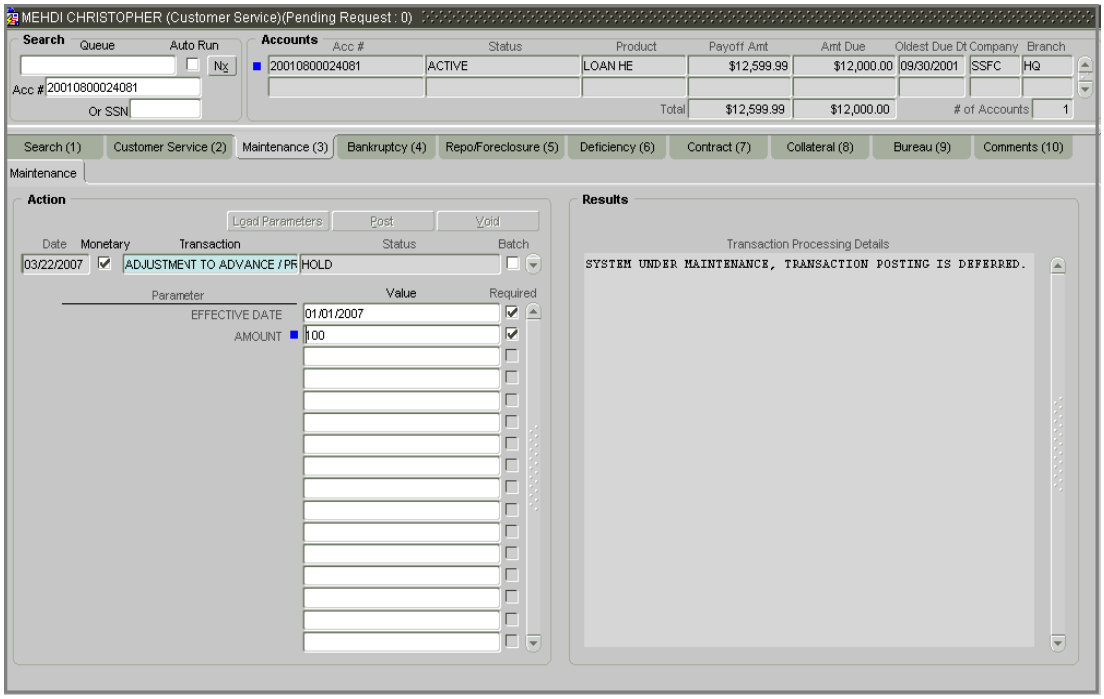
3 In the **Transaction Product Definition** block, enter the following information.

In this field:	Do this:
Product Type	Select the product type associated with the transaction code chosen above (LINE).
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

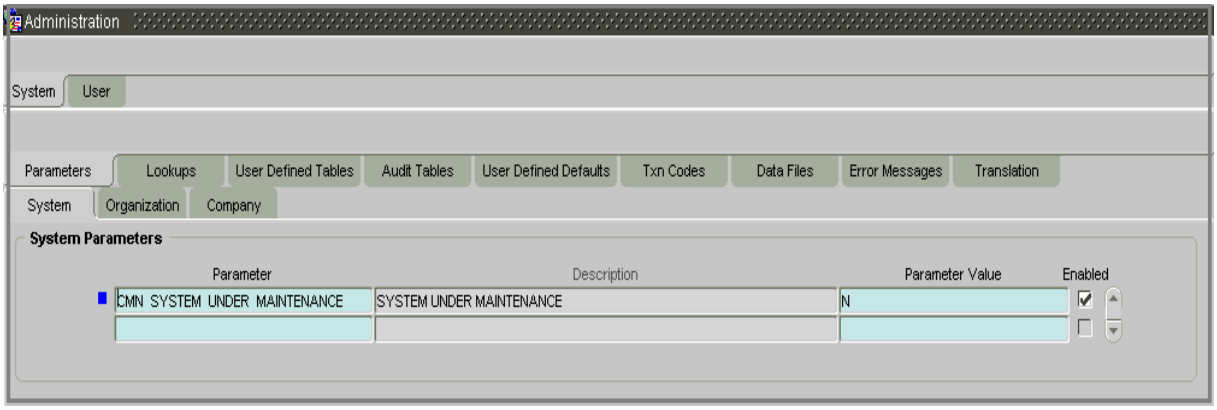
Oracle Daybreak allows continuous access to the Oracle Daybreak system, 24-hours-a-day, 7-days-a-week (24 x 7). You can continue working in Oracle Daybreak and posting most transactions during batch processing. When you post a transaction on the Customer Service form's Maintenance page and the transaction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



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.

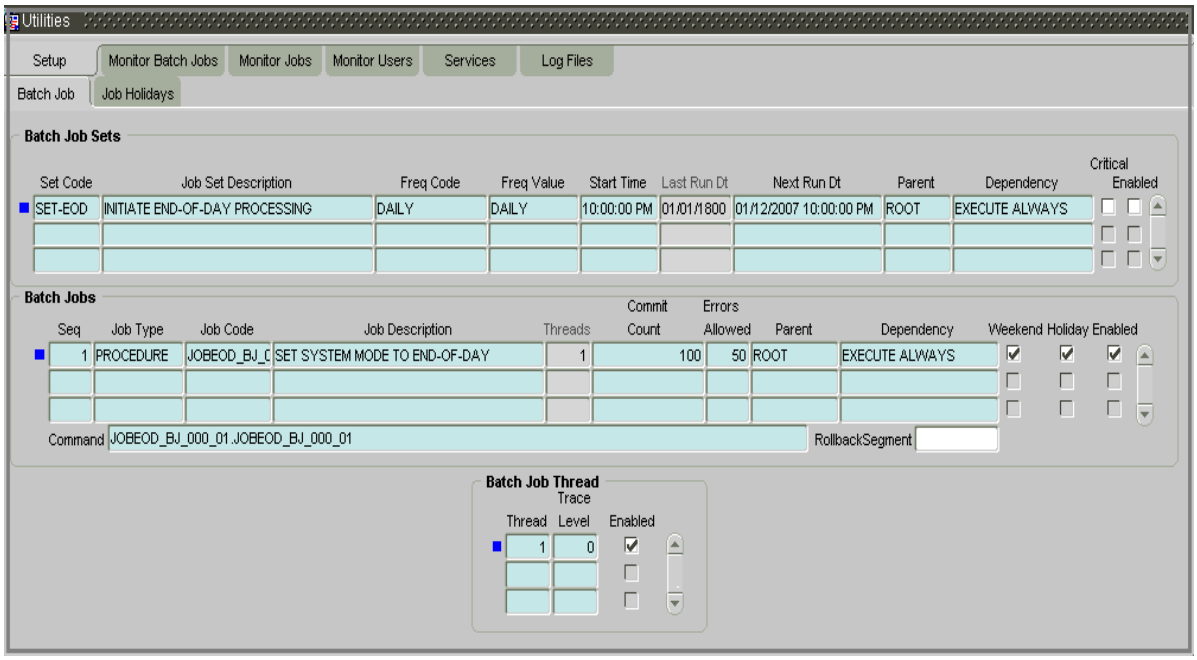
24 x 7 accessibility is controlled by the following system parameter on the Administration form's System page:

Parameter:	Description:
CMN_SYSTEM_UNDER_MAINTENANCE	SYSTEM UNDER MAINTENANCE

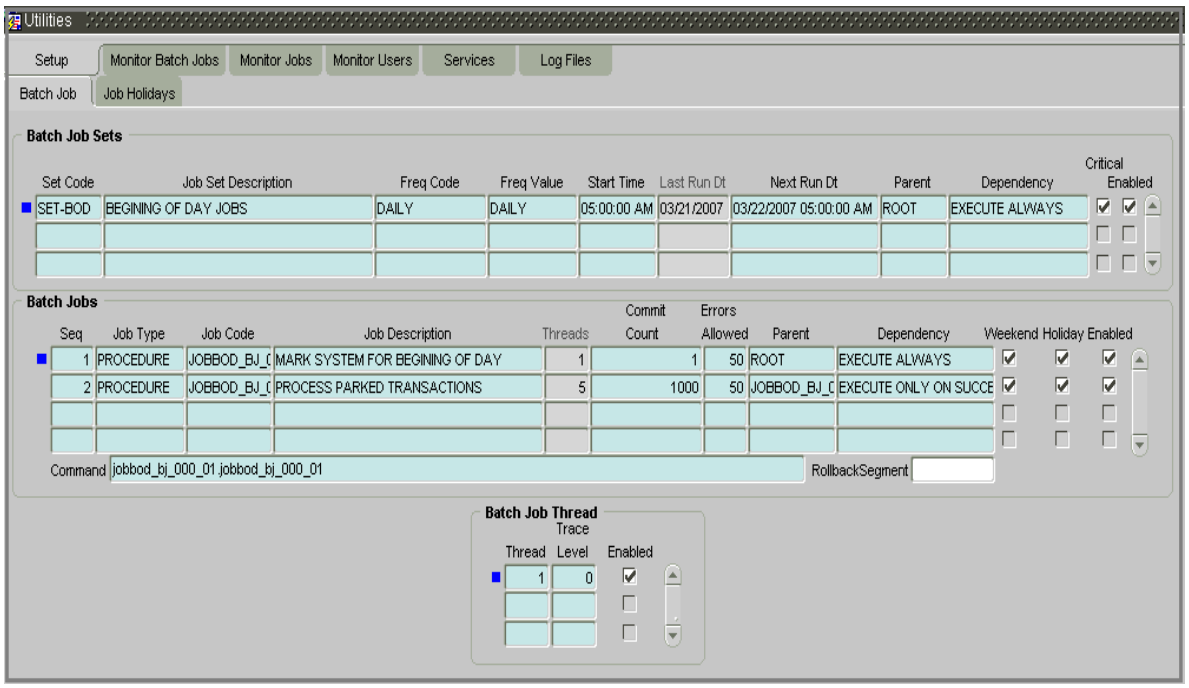


Oracle Daybreak uses two batch job sets to handle end of day (EOD) and beginning of day (BOD) processing.

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.



SET-BOD: This will be the fist 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.



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.

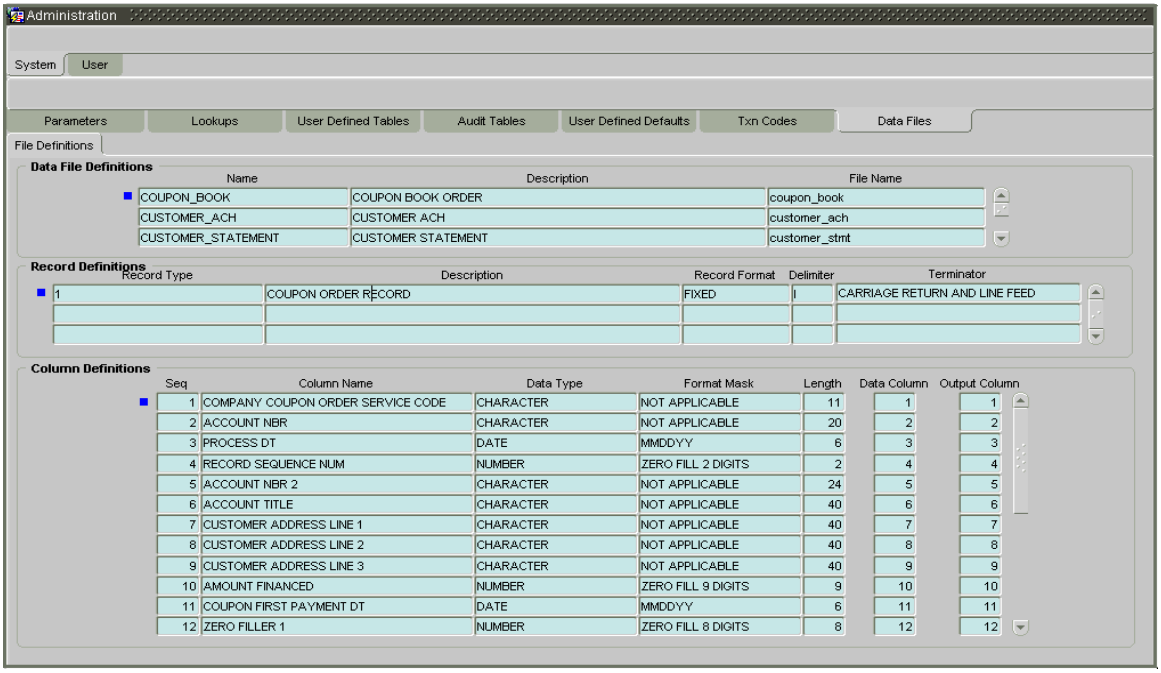
Note: Any addition or removal of a field or change in the data type length will require i-flex solutions involvement.

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.



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).

Record Format	Select the format of output data (FIXED, VARIABLE) (required).
Delimiter	Enter the delimiter (column separator used with VARIABLE format) (required).
Terminator	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.

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

In this field:	Do this:
Seq	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).
Format Mask	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).
Length	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).
Data Column	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).
Output Column	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).

6 Save your entry.

Error Messages tab (Error Messages page)

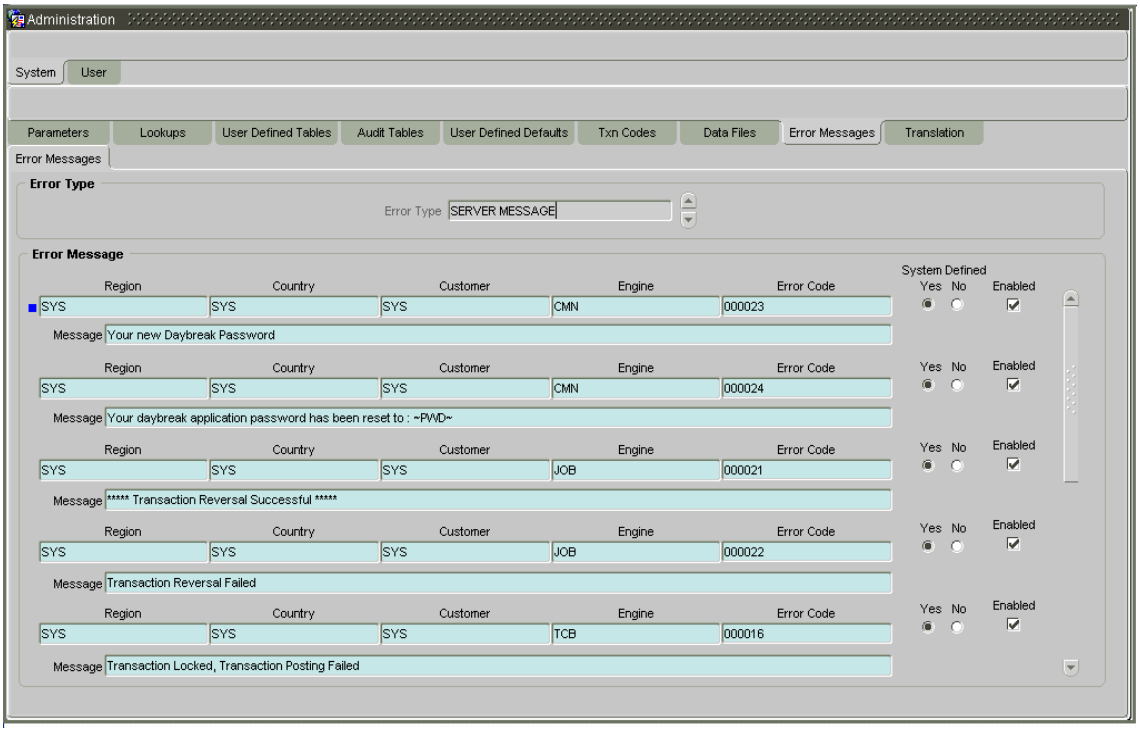
With the Error Messages tab's Error Messages page, you can translate or modify the text of error messages. Oracle Daybreak displays all messages as they appear to Oracle Daybreak users in the Error Message block's Message field.

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.



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:	Do this:
Region	Enter the region code (required).
Country	Enter the country code (required).
Customer	Enter the customer code (required).
Engine	Enter the engine code (required).
Error Code	Enter the error code (required).

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

6 Save your entry.

Translation tab (Setup Translation page)

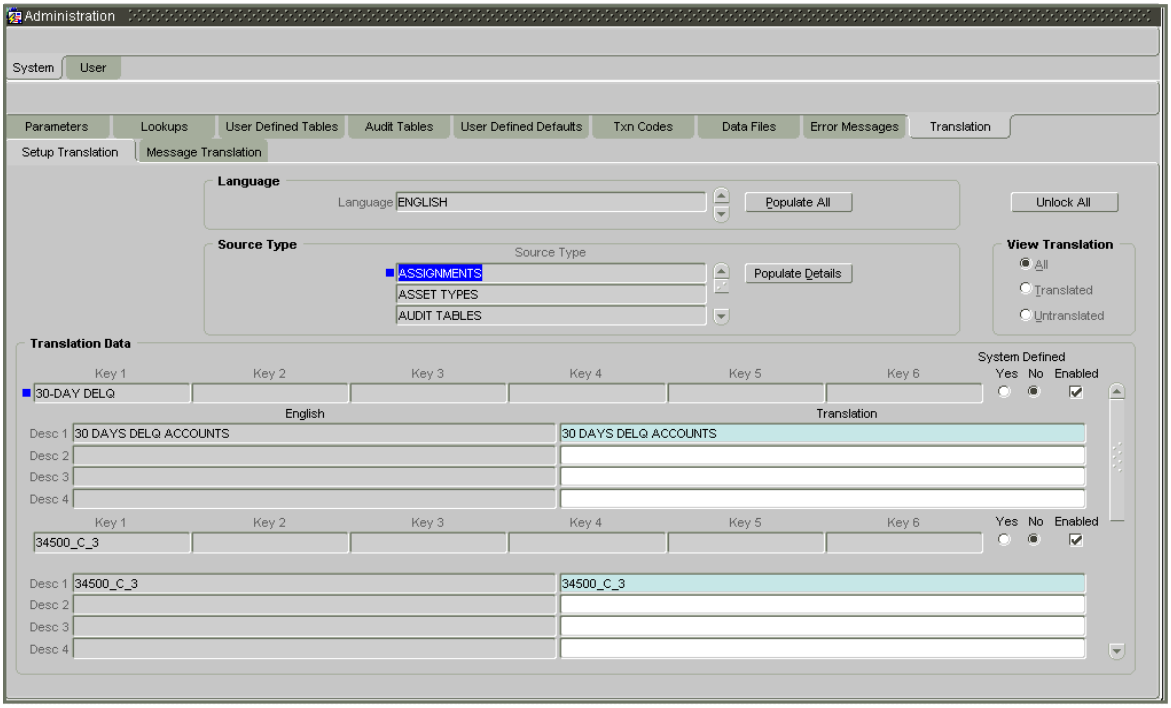
With the Translation tab's Setup Translation page, you can translate the contents of a pre-defined list of setup description fields into a different language.

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.



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).
Translation Desc 1	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)

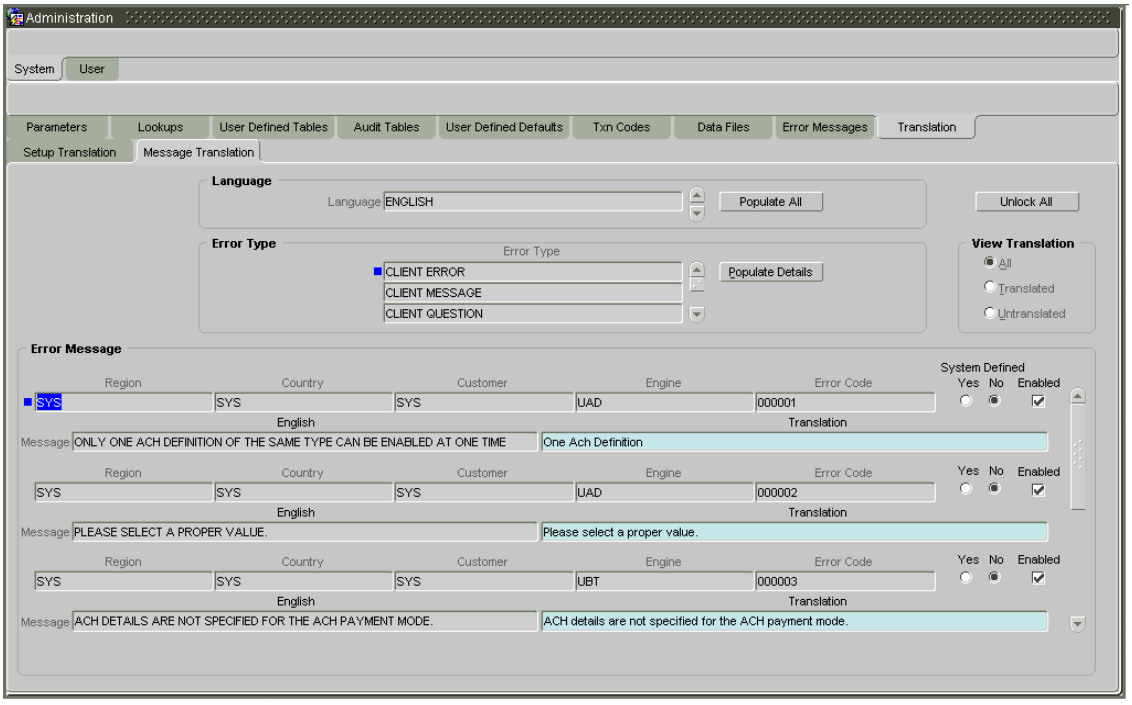
With the Translation tab's Message Translation page, you can translate the contents of a predefined list of error messages into a different language.

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.



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:

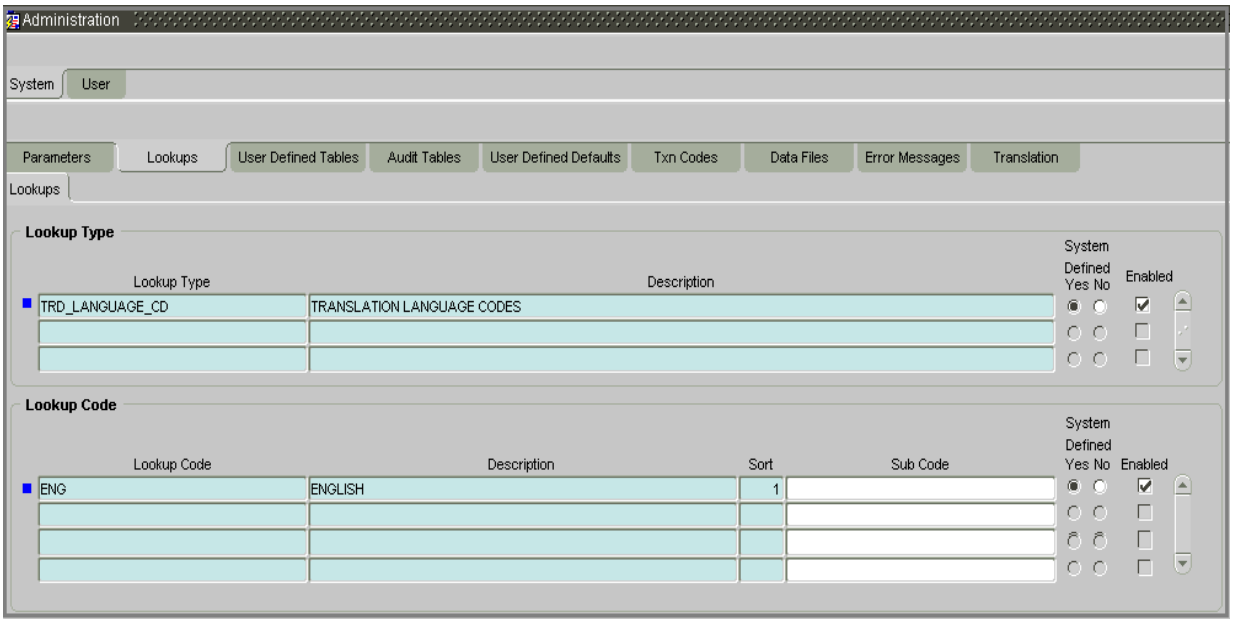
In this field:	Do this:
Region	View the region code (display only).
Country	View the country code (display only).
Customer	View the customer code (display only).
Engine	View the engine name (display only).
Error Code	View the error code (display only).
System Defined (Yes/No)	Displays whether or not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



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>

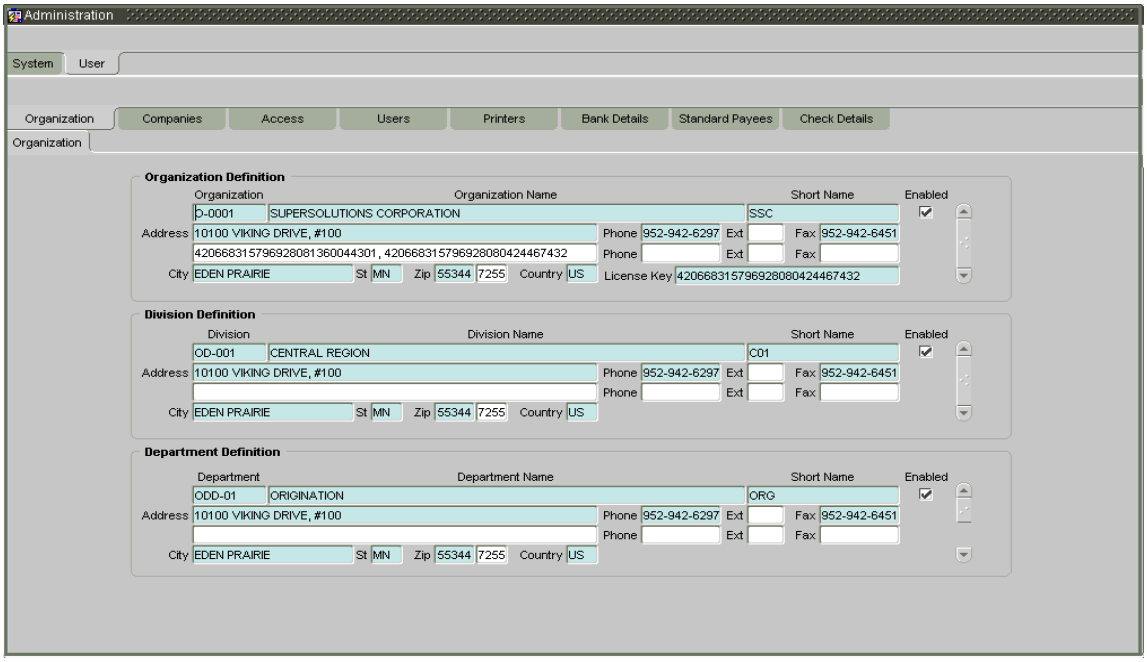
Note: <native language> should match lookup codes in the TRD_LANGUAGE_CD lookup type on the Administration form's Lookups page.

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

- Organization
- Companies
- Access
- Users
- Printers

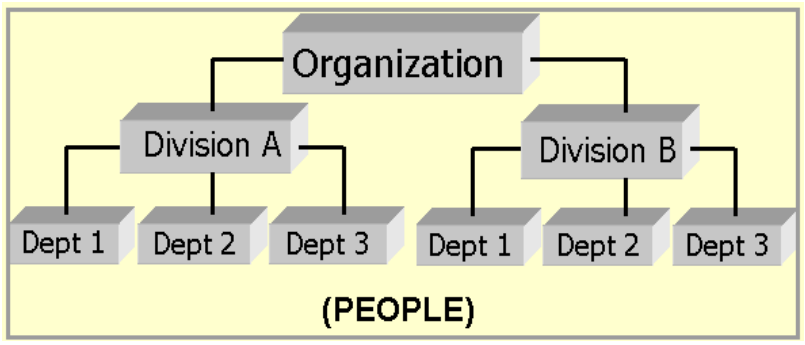
Organization tab (Organization page)

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:

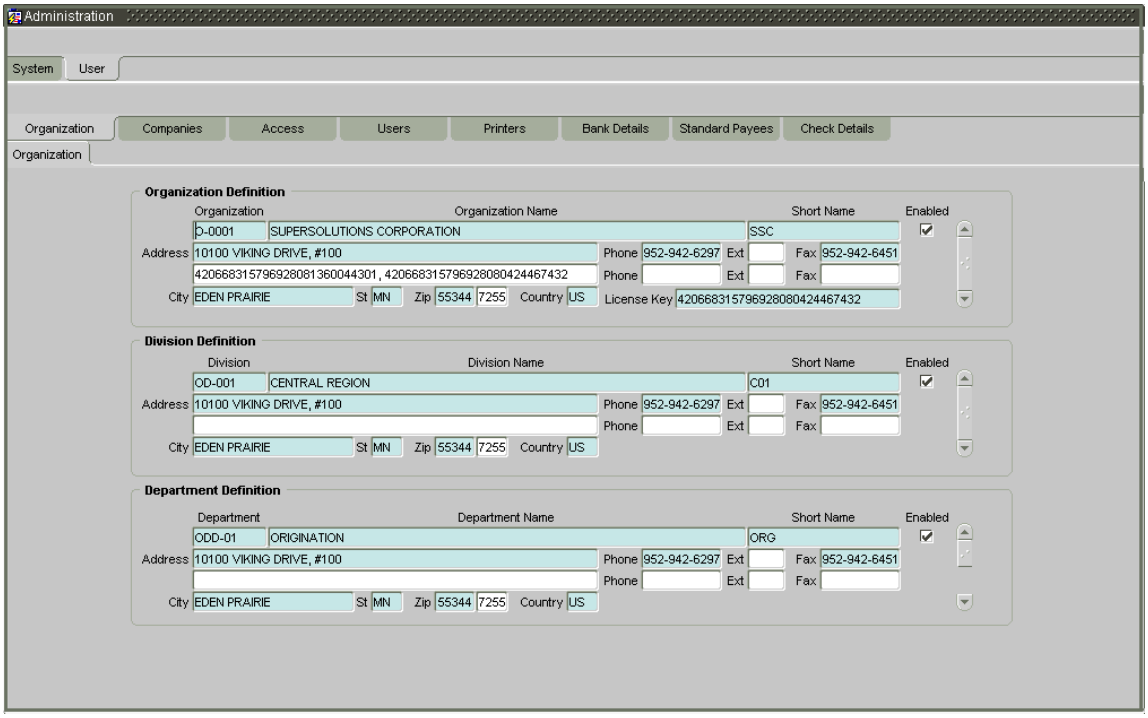
Organization:	O-0001	ABC Corp.	ABCC
Division:	OD-001	Central Region	C01
	Department: ODD-01	Origination	ORG
	Department: ODD-02	Funding	FUN
	Department: ODD-03	Servicing	SER
Division:	OD-002	Eastern Region	E01
	Department: ODD-11	Servicing	SER
	Department**:** ODD-12	Collection	COL

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.



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).

Fax	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).
License Key	Enter software license key (unique license key for Oracle Daybreak that determines the organization's access to the system) (**CAUTION**: Do not touch!) (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:
Division	Enter the division id. (The ID is the unique identifier used internally by Oracle Daybreak to represent the division within the organization). **Note**: Do not edit this field (required).
Division Name	Enter the division name (required).
Short Name	Enter the short name for the division (**Note**: This is the ID that appears throughout Oracle Daybreak to represent this division) (required)
Address	Enter the address line 1 for the division (required).
Address 2 (unlabeled)	Enter the address line 2 for the division (optional).
Zip	Select the zip code where the division is located (required).
City	Enter the city where the division is located (required).
St	Select the state where the division is located [STATE_CD] (required).
Zip Extension (unlabeled)	Enter the zip extension where the division is located (optional).
Country	Select the country where the division is located [COUNTRY_CD] (required).
Phone	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).
Fax	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:
Department	Enter the department ID. (The ID is the unique identifier used internally by Oracle Daybreak to represent the department within the division) (required).
Department Name	Enter the department name (required).
Short Name	Enter the short name for the department (**Note**: This is the ID that appears throughout Oracle Daybreak to represent this department) (required)
Address	Enter the address line 1 for the department (required).
Address 2 (unlabeled)	Enter the address line 2 for the department (optional).
Zip	Select the zip code where the department is located (required).
City	Enter the city where the department is located (required).
St	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).
Phone	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).
Fax	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.

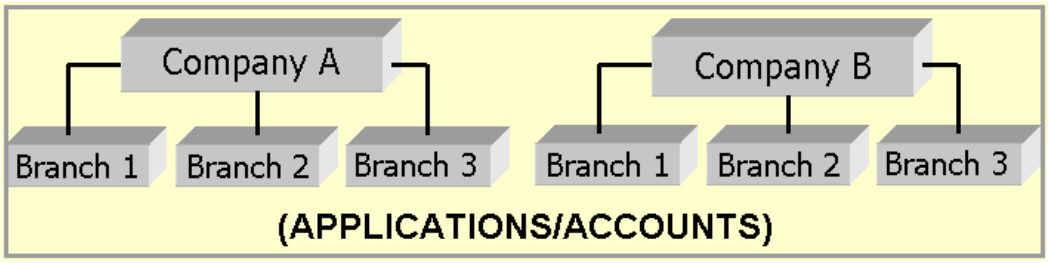
9 Save your entry.

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:

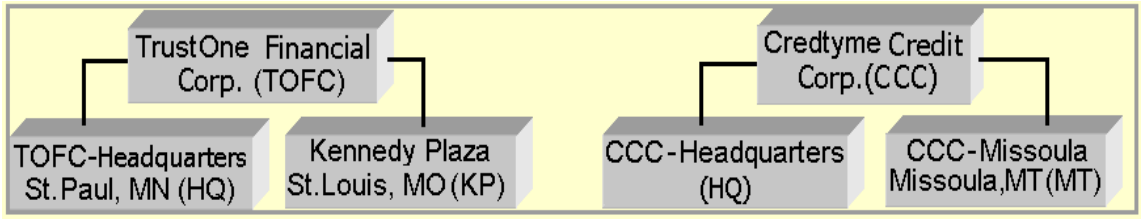
- The General Ledger (GL) differs between branches
- The branches work with different accounts
- There is a difference between branches in terms of the tasks they perform (loan origination, servicing, collections, and so on)



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

Company:	C-0001	TrustOne Financial Corp	TOFC
Branch:	CB-01	TOFC - Headquarters	HQ
Branch:	CB-02	Kennedy Plaza	KP
Company:	C-0002	Credtyme Credit Corp	CCC
Branch:	CB-11	CCC - Headquarters	HQ
Branch:	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:

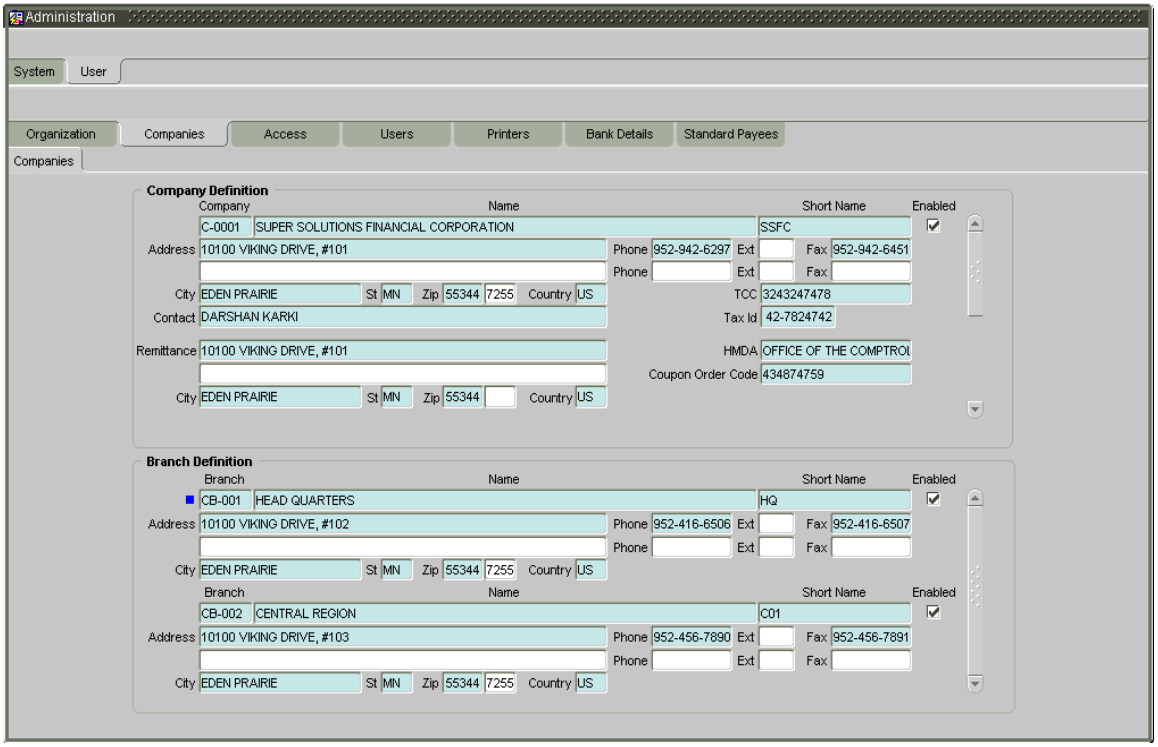
- On the **Organization** page, *Oracle Daybreak users* belong to an organization, division, and department.
- On the **Companies** page, *credit accounts* belong to a company and branch.

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.



3 The **Company Definition** block defines entities within your organization that originate and/or service loans. 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).

Short Name	Enter the short name for the portfolio company (ID displayed to represent the company) (required).
Address	Enter the address line 1 for the portfolio company (required).
Address 2 (unlabeled)	Enter the address line 2 for the portfolio company (optional).
Zip	Select the zip code where the portfolio company is located (required).
City	Enter the city where the portfolio company is located (required).
St	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).
Country	Select the country where the portfolio company is located [COUNTRY_CD] (required).
Contact	Enter the contact information about the portfolio company (required).
Phone	Enter the primary phone number for the portfolio company (required).
Ext	Enter the phone extension for the primary phone number (optional).
Fax	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).
TCC	Enter the transmitter control code for the portfolio company (1098 Electronic Filing) (required).
Tax Id	Enter the tax identification number for the portfolio company (required).
Remittance Address	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).
Zip	Select the zip code (required).
City	Enter the remittance address city (required).
St	Select the remittance address state [STATE_CD] (required).
Zip Extension (unlabeled)	Enter the remittance address zip extension (optional).
Country	Select the remittance address country [COUNTRY_CD] (required).
HMDA	Select the HMDA agency (Home Mortgage Disclosure Act reporting agency for the company) [HMDA_AGENCY_CD] (required).
Coupon Order Code	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:

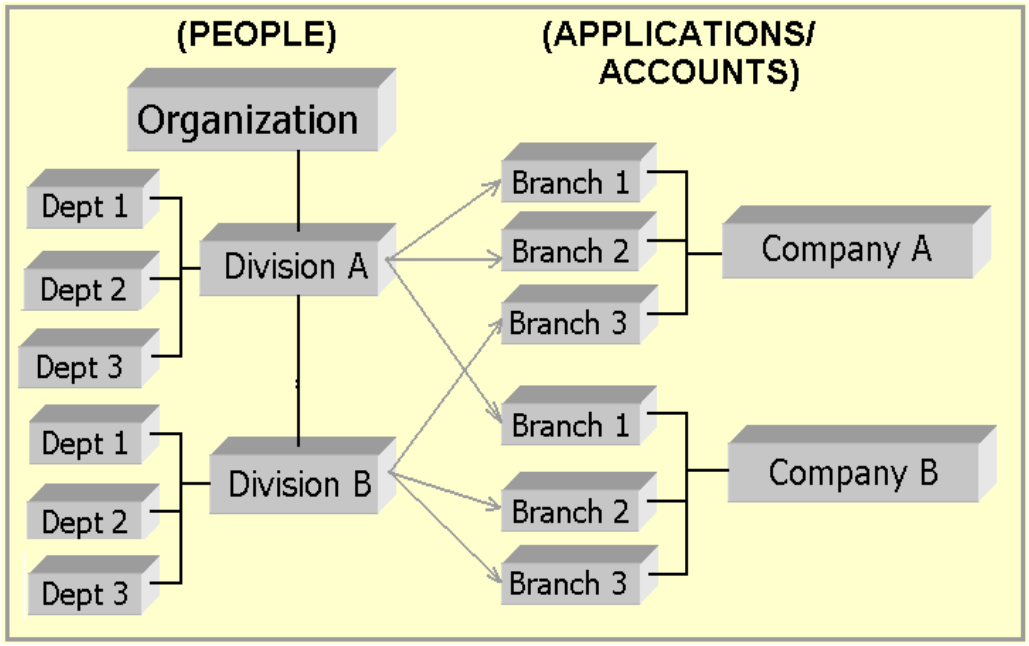
In this field:	Do this:
Branch	Enter the portfolio branch id. (The ID is the unique identifier used internally by Oracle Daybreak to represent the branch within your company) (required).
Name	Enter the name of the portfolio branch (required).
Short Name	Enter the short name for the portfolio branch (ID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

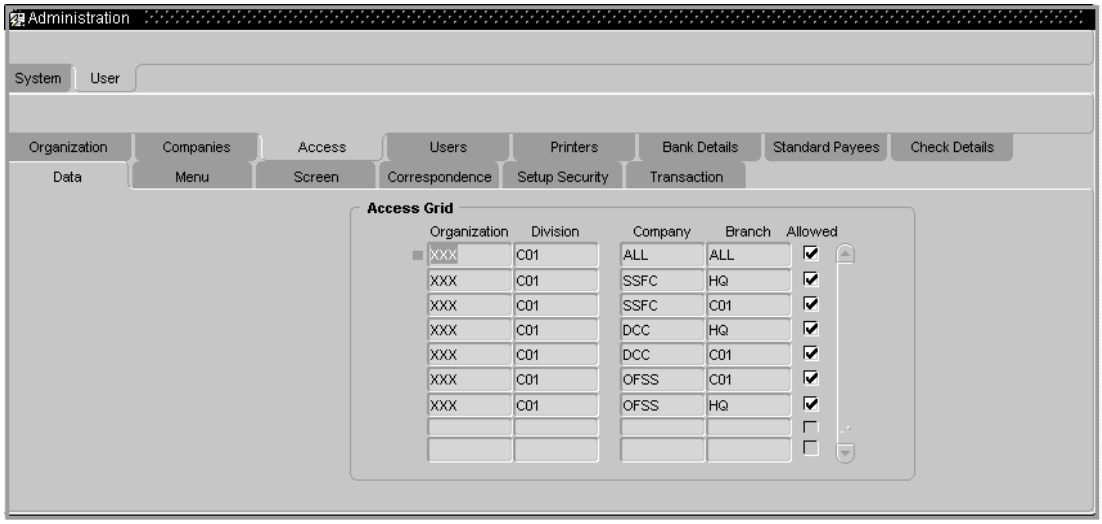


Normally, for each division within the one organization, you would define a record with Company value of ALL and a Branch value of ALL, then select the Allowed box. You then define other records for the same Organization and Division for other Company and Branch combinations with the Allowed box cleared 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:
Access Grid block:	
Organization	Select the organization for which you are defining access privileges (required).
Division	Select the division within the organization for which you are defining Access privileges (required).
Company	Select the portfolio company to which you are defining access privileges for the organization and division specified (required).
Branch	Select the portfolio branch of the company to which you are defining access privileges for the organization and division specified (required).
Allowed	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.

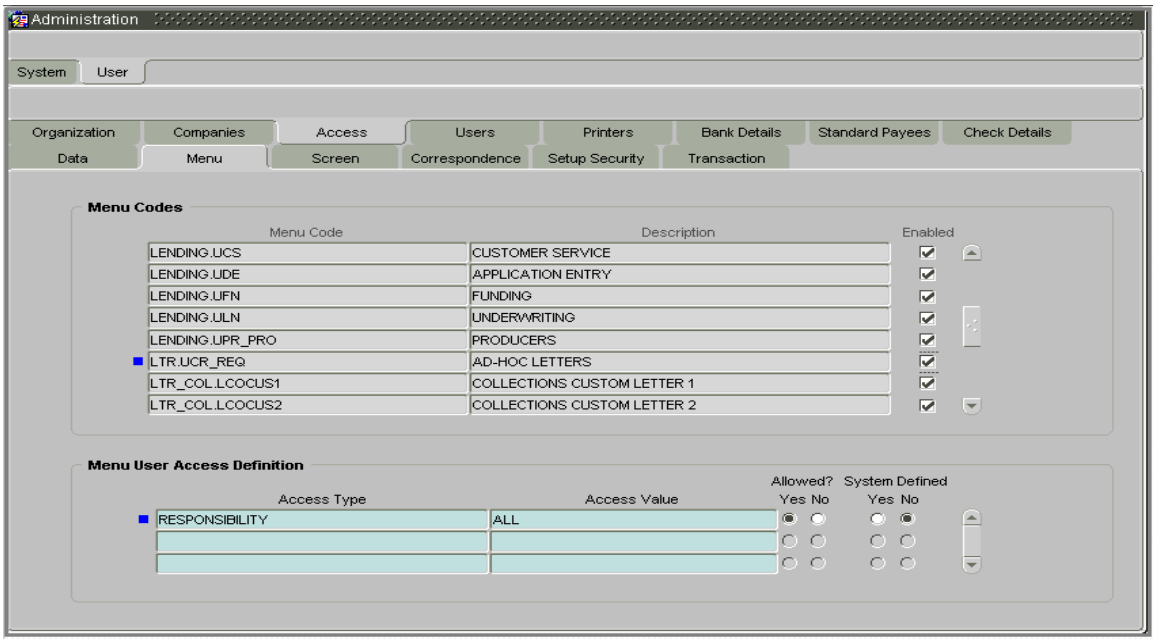
Access tab (Menu page)

The Menu page allows you to restrict access to menus and commands on the Oracle Daybreak 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.



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)

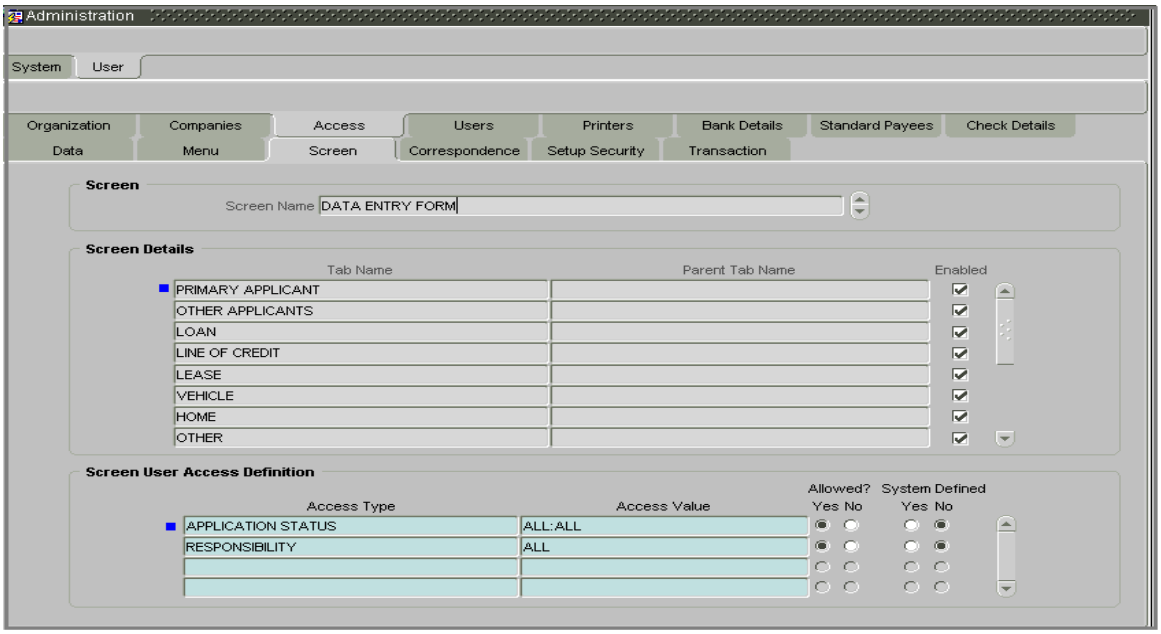
The Screen page allows you to restrict access to tabs and sub tabs on Oracle Daybreak forms.
If you do not have the responsibility to access to particular tab on a Oracle Daybreak form, the tab with be unavailable (dimmed).

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.



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)

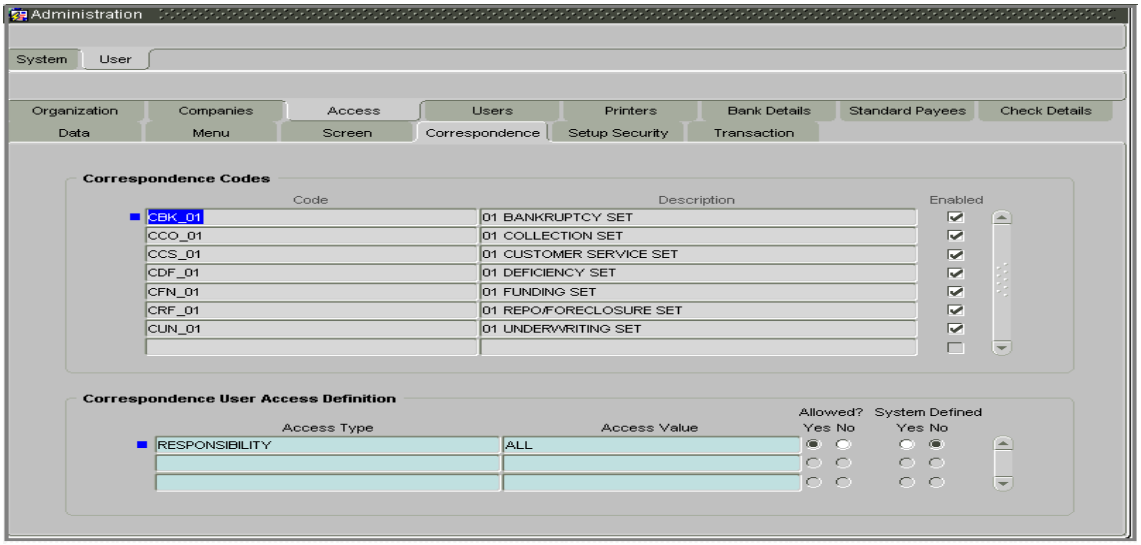
The Correspondence page allows you to restrict access to different correspondence commands on the Letters menu, thus restricting your ability to generate certain correspondence.

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.



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)

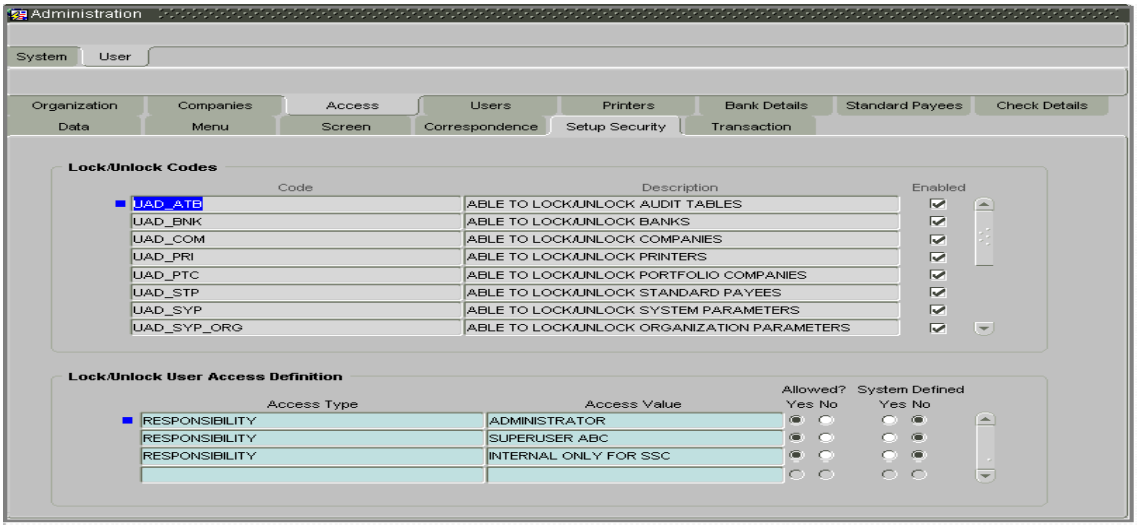
The Setup Security page allows you to restrict access to the Lock/Unlock Record icon on the Oracle Daybreak tool bar, thus restricting your ability to edit fields on various pages and sub pages.

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.



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)

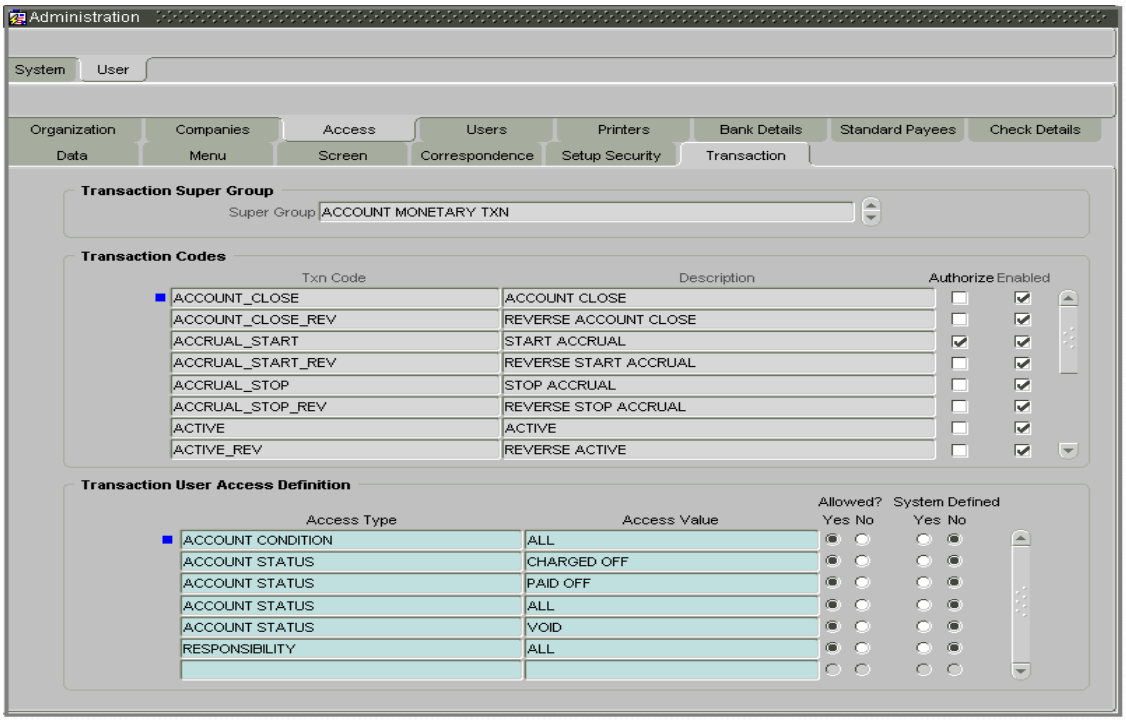
The Transaction page allows you to restrict access to the following types of monetary and nonmonetary transactions:

- 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.



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).

Authorize	Select if you want the transaction to be verified by a second Oracle Daybreak user on the Transaction Authorization form's Authorization page. 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. **Note**: 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. For more information, please see the **Memo Transaction Posting (Maker-Checker)** chapter in the **Oracle Daybreak User Guide**.
Enabled	If selected, indicates the transaction codes entry is enabled.

Transaction 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 Transaction Codes block based on the access type and value.
System Defined Yes/No	If Yes is selected, the transaction user access definition entry is system defined. If Yes is selected, the transaction user access definition entry is manually defined.

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:

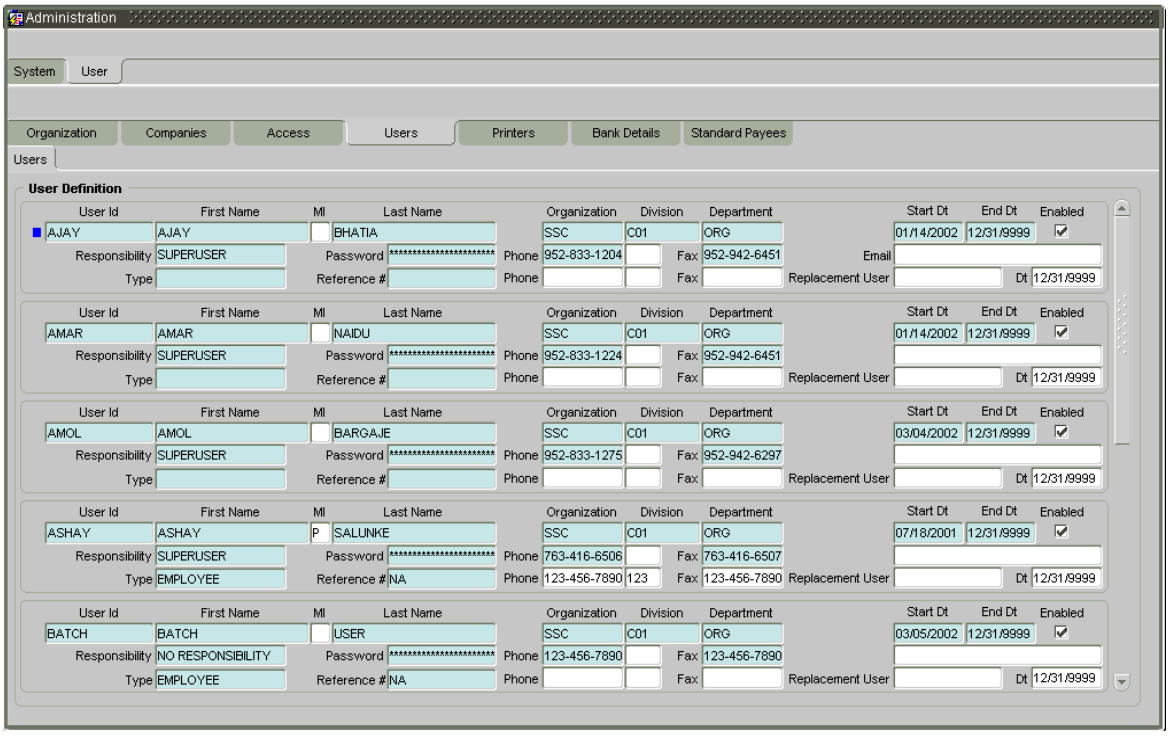
- What menu items does the user have access to?
- Can the user click the Lock/Unlock Record button on the Oracle Daybreak toolbar?
- What transactions can the user perform on the Maintenance (3) master tab on the Customer Service form?
- What edits can the user perform on the Verification (9) master tab during loan 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.



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

In this field:	Do this:
User Id	Enter the user id. **Note**: This field is a unique indicator and cannot be updated, edited, or deleted once saved (required).
First Name	Enter the first name of the user (required).
MI	Enter the middle initial of the user (optional).
Last Name	Enter the last name of the user (required).
Organization	Select the organization to which the user belongs (required).
Division	Select the division to which the user belongs (required).
Department	Select the department to which the user belongs (required).
Start Dt	Enter the start date for the user (required).
End Dt	Enter the end date for the user (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.
Responsibility	Select the responsibility for the user [RESPONSIBILITY_CD] (required).
Password	Enter the password for the user. (The password must be within the parameters defined on the **Administration** form's **System > Parameters > Organization** page) (required).
Phone	Enter the user's primary phone number (required).
Phone Extension (unlabeled)	Enter the phone extension for the primary phone number (optional).
Fax	Enter the user's primary fax number (required).
Email	Enter user's email address (optional).
Type	Select the user type [USR_TYPE_CD] (required).
Reference #	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). ***Note**: 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, **Replacement Users**.

4 Select **Enabled** to enable the user.

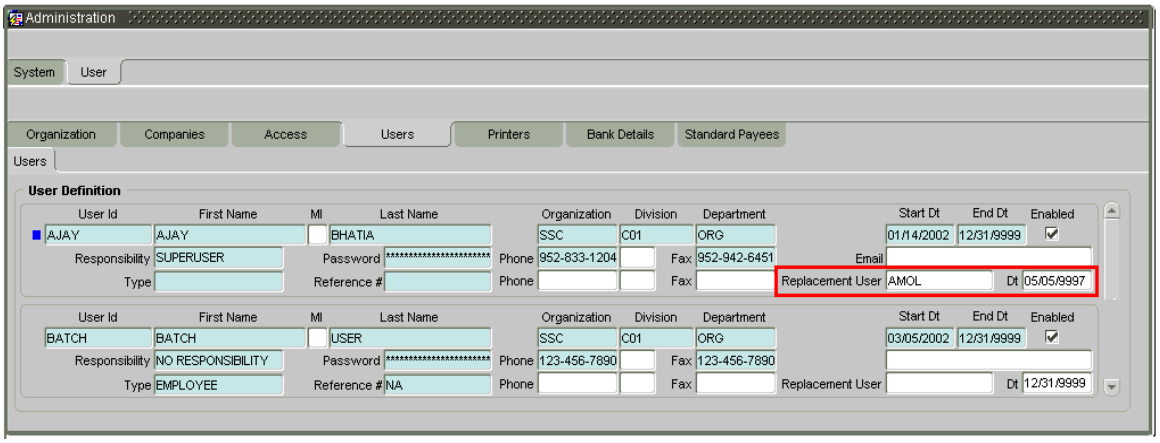
5 Save your entry.

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.



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.

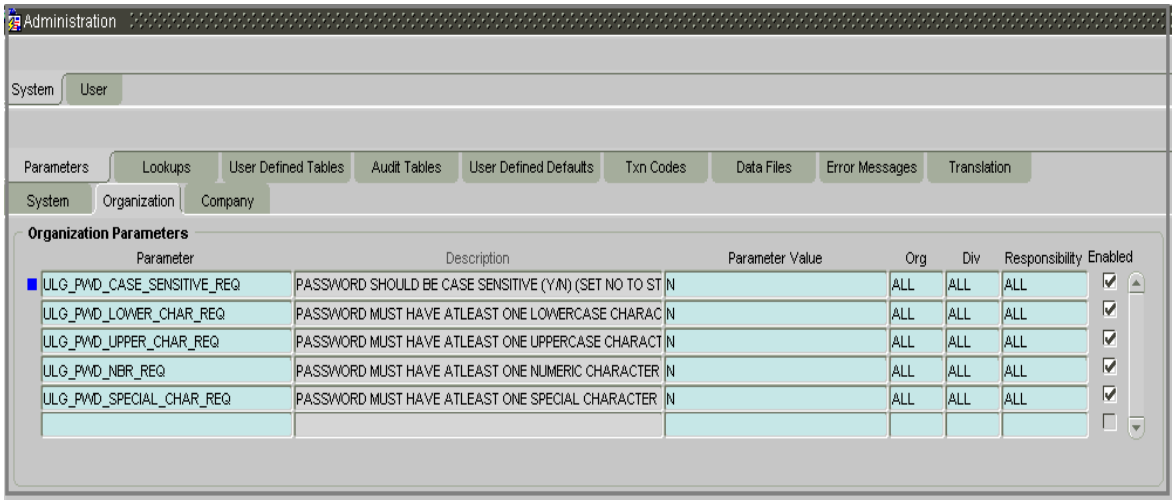
3 Oracle Daybreak also updates the Producers page (**Lending** menu > **Producers** command > **Producer** master) with the replacement user in the Underwriter and Collector fields. Oracle Daybreak assigns all applications routed to the original user to the replacement user. This also includes any future 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.



These organization level password parameters are as follows:

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

ULG_PWD_NBR_REQ	PASSWORD MUST HAVE AT LEAST ONE NUMERIC CHARACTER (0-9) (YES/NO) If the Parameter Value is set to **Y**, 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 Y, 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

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 loan 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 loan 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>

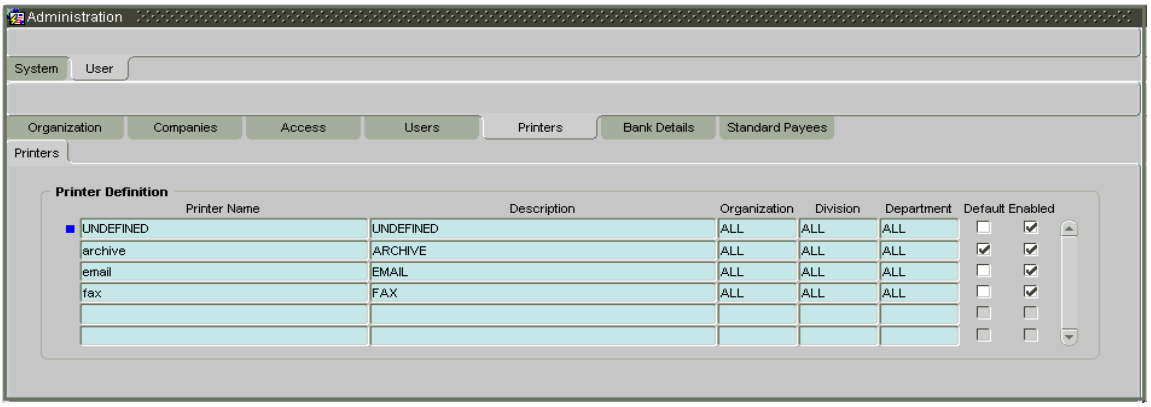
For example, if a printer named JET4050 was previously defined, as were the special printer names listed above, then the following additional printers could be defined:

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:
Printer Name	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).
Description	Enter the description for the printer (required).
Organization	Select the organization to which the printer belongs (required).
Division	Select the division to which the printer belongs (required).
Department	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.

CHAPTER 3 : PRODUCT SETUP FORM

The Product Setup form enables you to configure the basic business guidelines necessary to support one or more products (lines of credit) 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 lines of credit supported by Oracle Daybreak.
Line of Credit	Allows you to set up the open ended lines of credit your company offers.

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

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

Setup master tab

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

Assets tab (Assets page)

The Assets page allows you to set up the asset types that can serve as an account's collateral.

The information on the **Asset Type** block is used by Oracle Daybreak to automatically display the appropriate collateral page (Vehicle, Home, or Other) on the Application Entry, Underwriting, Funding, Customer Service, and account boarding forms.

Oracle Daybreak recognizes the following four types of collateral:

Collateral Type	Description
Home collateral	Homes, manufactured housing, or any real estate collateral.
Vehicle collateral	All vehicle types, such as cars, trucks, and motorcycles.
Unsecured collateral	All unsecured lending instruments. (This collateral type makes the collateral tabs on Oracle Daybreak forms unavailable.)
Household goods and other collateral	All other collateral types not defined as home, vehicle, or unsecured; for example, household items such as water heaters, televisions, and vacuums.

The **Asset Sub Type** block allows you to further categorize an asset; for example, the asset type VEHICLE might be categorized as CAR, TRUCK, or VAN.

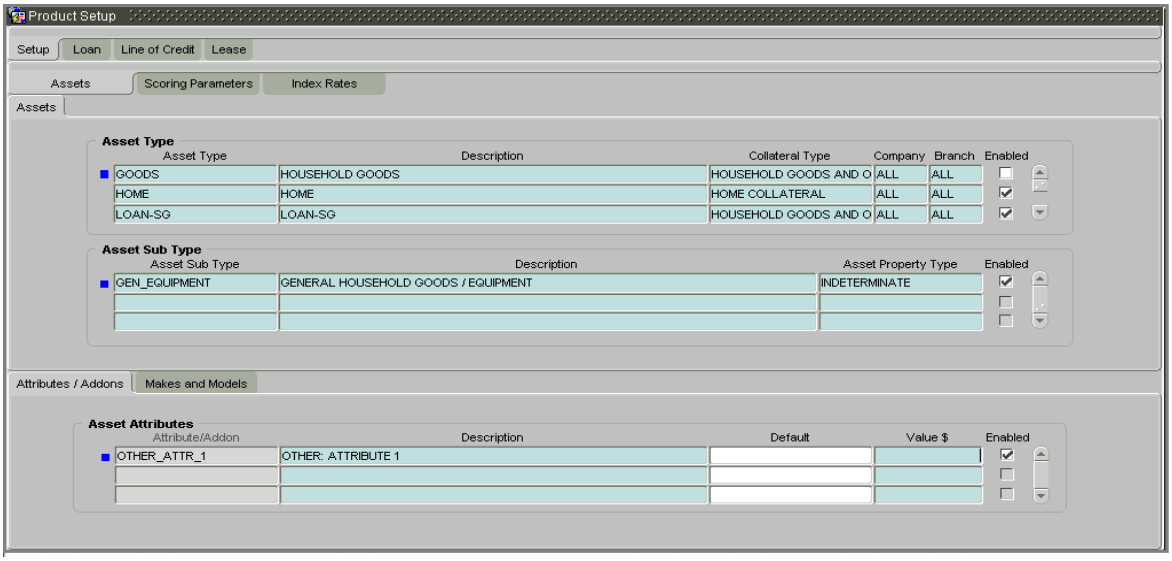
The **Attributes/Addons** and **Makes and Models** sub pages continue to further detail the asset both in description and value. For example, a VEHICLE asset might include addons such as LEATHER SEATS and CRUISE CONTROL.

Note: Neither asset types nor asset sub types can be deleted. As they may have been used in the past, the display and processing of that data is still dependent on the existing setup.

To set up the Assets page

1 On the **Setup** menu, choose **Products > Setup**.

2 Choose the **Assets** tab.



3 In the **Asset Type** block, enter the following information:

In this field:	Do this:
Asset Type	Enter the asset type (required).
Description	Enter the description for the asset. (This is the asset type as it will appear throughout Oracle Daybreak) (required). **Example**
Collateral Type	Select the collateral type (the general category that the asset type falls within) [COLLATERAL_TYPE_CD]. **Note**: There is no need to define an asset for UNSECURED COLLATERAL, as by definition there is no asset on such loans. (required).
Company	Select the portfolio company to which the asset type belongs. These are the companies within your organization that can make loans using this asset type. This may be ALL or a specific company (**Setup > Administration > User > Companies**) (required).
Branch	Select the portfolio branch to which the asset type belongs. This is the branch within the selected company that can make loans using this asset type. 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).

	IMPORTANT: In selecting which asset type 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 asset type where ALL is the value in these fields.
Enabled	Select to enable the asset type and indicate that the asset type is currently in use.

4 In the **Asset Sub Type** block, enter the following information:

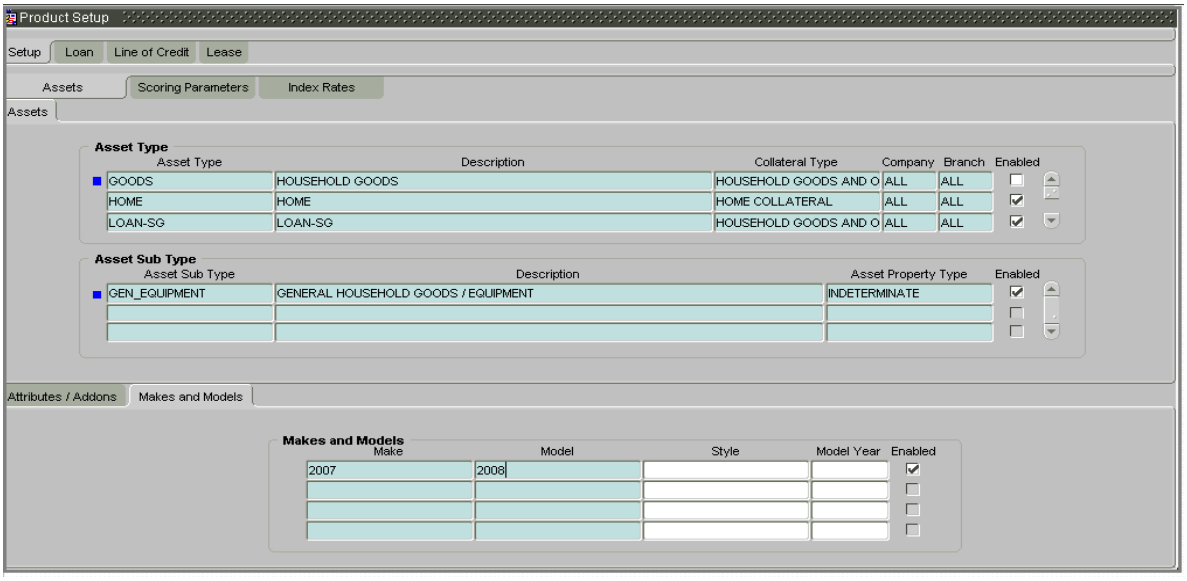
In this field:	Do this:
Asset Sub Type	Enter the asset sub type (required).
Description	Enter the description for the asset sub type. (This is the asset sub type as it appears throughout Oracle Daybreak) (required). **Example**
Asset Property Type	Select the asset property type. This field allows for property type reporting [ASB_PROPERTY_TYPE_CD] (required).
Enabled	Select to enable the asset sub type and indicate that the asset sub type is currently in use.

5 Choose the **Attribute/Addons** sub tab.

6 In the **Asset Attributes** block, enter the following information:

In this field:	Do this:
Attribute/Addon	View the asset attribute or addon name for the selected asset (display only).
Description	Select the description for the asset attribute/addon [ASSET_ATTRIBUTE_TYPES_CD_OTHER] (required).
Default	Enter the default text to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset (optional).
Value $	Enter the default monetary value (in US $) to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset (required).
Enabled	Select to enable the asset attribute and indicate that it is available for this type of asset.

7 Choose the **Makes and Models** sub tab.



8 In the **Makes and Models** block, enter the following information:

In this field:	Do this:
Make	Enter asset make (required).
Model	Enter asset model (required).
Style	Enter asset style type (optional).
Enabled	Select to enable the asset make and model and indicate that it is included on LOVs for this asset type.

9 Save your entry.

Scoring Parameters tab (Scoring Parameters page)

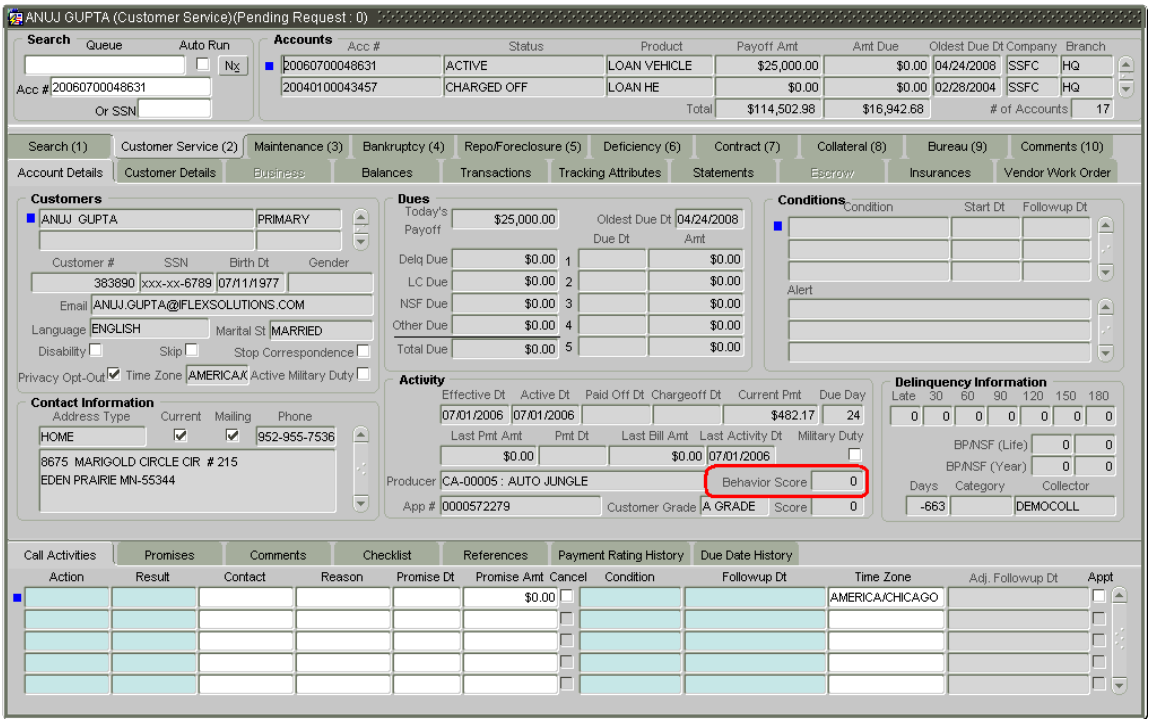
With the Scoring Parameters page, you can define the scoring parameters of a company's credit scorecard and behavior scoring.

While Oracle Daybreak pricing scores apply to applications and are based on information recorded during loan origination, 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.

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.

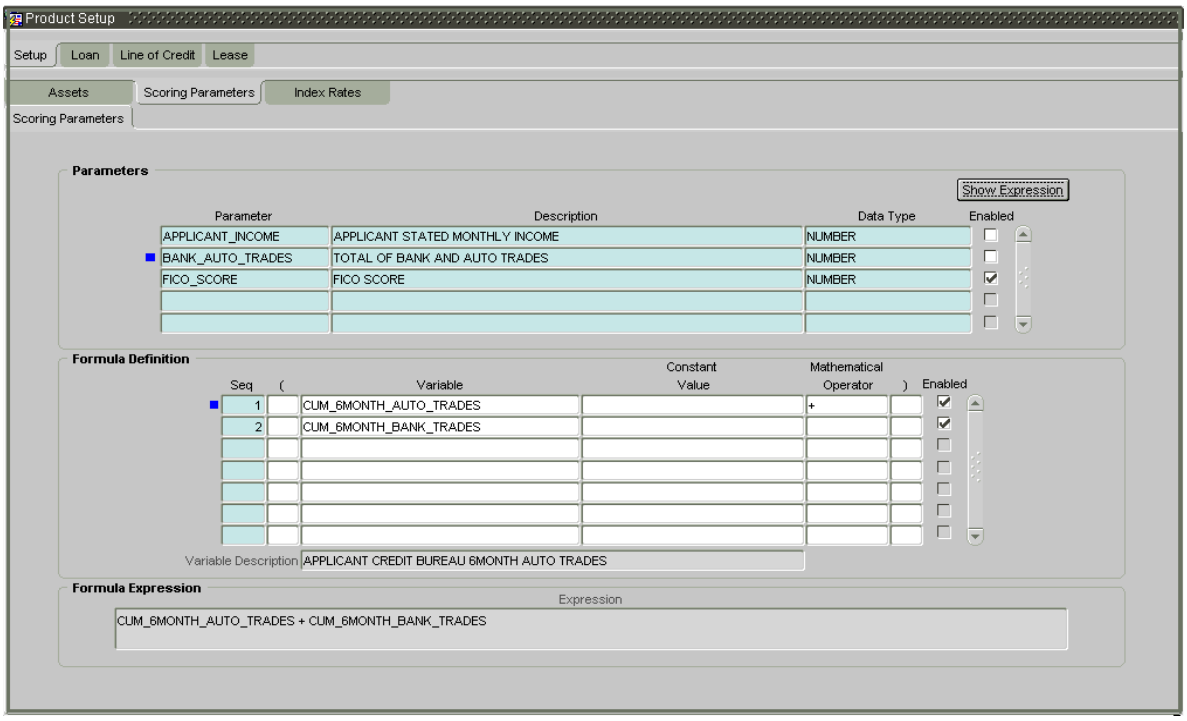


Oracle Daybreak calculates behavior scores in a manner similar to how it calculates the Oracle Daybreak credit score during loan origination. In both cases, you create input parameters and define a formula on the Scoring Parameters page.

To set up the Scoring Parameters page

1 On the **Setup** menu, choose **Products > Setup**.

2 Choose the **Scoring Parameters** tab.



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.

CHAPTER 4 : PRODUCT LINE OF CREDIT SETUP

The Product Setup form's Line of Credit master tab and its pages allow you to set up the lines of credit your company offers.The following tabs are available on the Line of Credit master tab:

- Products
- Scoring
- Contract
- Fees
- Checklists
- Statement
- Letters

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

Products tab (LoC Products page)

The Loc Products page defines the closed ended line of credit products your organization offers (unsecured line of credit, home equity line of credit, and so on). The information on this page is the base for defining additional product information.

A line of credit product is based on the following attributes:

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

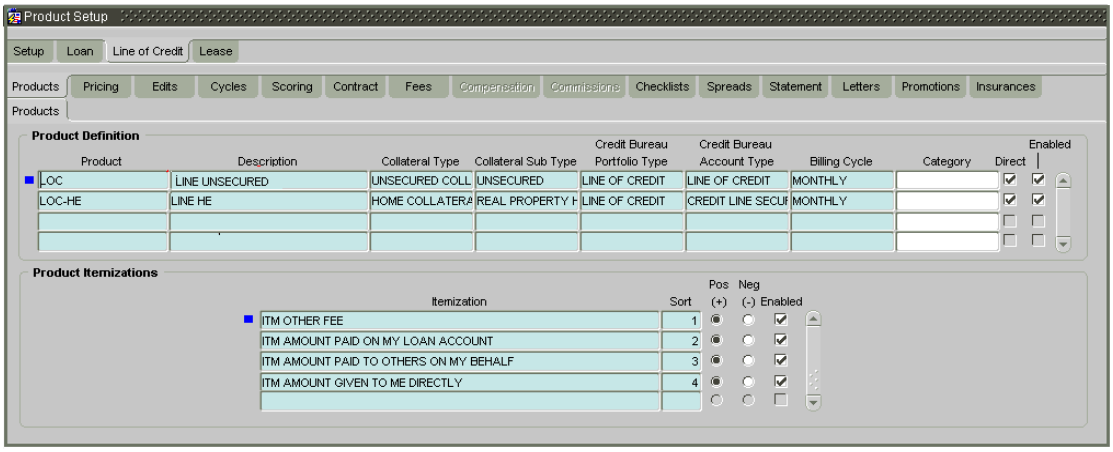
The Product Definition block records details about the line of credit product, such as the description, collateral type and sub type, credit bureau reporting attributes, and billing cycle.

The Product Itemization block is used to define itemized entries for a line of credit 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 LoC Products page

1 On the **Setup** menu, choose **Products > Line of Credit**.

2 Choose the **Products** tab.



3 In the **Product Definition** block on the **LoC Products** page, 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 line of credit products). For example, line of credit products can be differentiated along asset lines (LOC for an unsecured line of credit, or LOC-HE for a home equity line of credit). The product code, or name, is unique (required).
Description	Enter the description of the product; for example, LINE UNSECURED, LINE HE. (This is the product description as it appears throughout Oracle Daybreak) (required). **Example**
Collateral Type	Select the collateral type for the product. This field identifies what type of collateral is associated with the line of credit and assists Oracle Daybreak in identifying the correct page(s) to display [COLLATERAL_TYPE_CD] (required).
Collateral Sub Type	Select the collateral sub type for the product [COLLATERAL_SUB_TYPE_CD] (required).
Credit Bureau Portfolio Type*	Select the credit bureau portfolio type for the product [CRB_PORTFOLIO_TYPE_CD] (required).
Credit Bureau Account Type*	Select the account type for the product [CRB_ACC_TYPE_CD] (required). ***Note**: The Credit Bureau Portfolio Type and Credit Bureau Account Type fields determine how the portfolio is reported back to the credit bureaus (required).
Billing Cycle	Select the billing cycle for the product [LOC_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).

Index Rounding	Select the index rate rounding factor for the product. **Note**: For more information, see **Appendix C: Rounding Amounts and Rate Attributes**. [INDEX_RATE_ROUND_FACTOR_CD] (required).
Start Dt	Enter the start date for the product (required).
End Dt	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:
Itemization	Select the itemization type (required).
Disc. Rate	Enter the discount rate (optional).
Sort	Enter the sort order (required).
Pos (+)	Select for a positive number.
Neg (-)	Select for a negative number. **Note**: The Pos and Neg buttons determine whether the values will increase or decrease the itemization total for the line of credit based on the selected line of credit product. Together the contents of the Product Itemization block, positive and negative, add up to the line of credit 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.

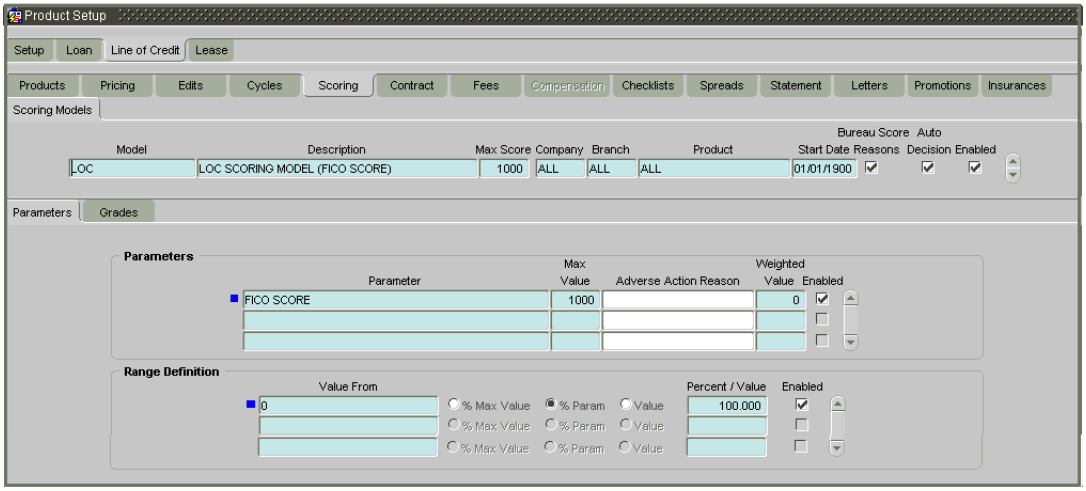
When you choose **Next Application** on the Application Entry form after entering an application, Oracle Daybreak determines which scoring model to use by finding a best match. Oracle Daybreak searches the Company, Branch, and Product fields of all enabled scoring models that contain either the exact 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 > Line of Credit**.

2 Choose the **Scoring** tab, then choose the **Scoring Models** tab.



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

In this field:	Do this:
Model	Enter the code for the scoring model (required).
Description	Enter a description of the scoring model (required).
Max Score	Enter the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.) (required).
Company	Select the company for the scoring model. This may be ALL or a specific company [PTC_COMPANY] (required).

Branch	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).
Product	Select the product for the scoring model. This may be ALL or a specific product (**Setup > Product > Line of Credit > Products**) (required).
Start Date	Enter the start 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:
>= 0 & < 1000	Calculated values in this range would be translated into 0% of the Max Value (in this case 1000) for this parameter, which is 0.
>= 1000 & < 3000	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.
>= 3000 & < 5000	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.
>= 5000 & < 10000	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.
>= 1000	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 > Line of Credit**.

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:
Parameter	Select the parameter from the LOV (required).
Max Value	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).
Weighted Value	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).

5 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.

6 In the **Percent / Value** field, enter the percent or value to be used in the translation of the calculated value of the scoring parameter.

7 If you select the **Enabled** box, Oracle Daybreak will consider this range definition when translating values for this scoring parameter.

8 Save your entry.

Grades sub page

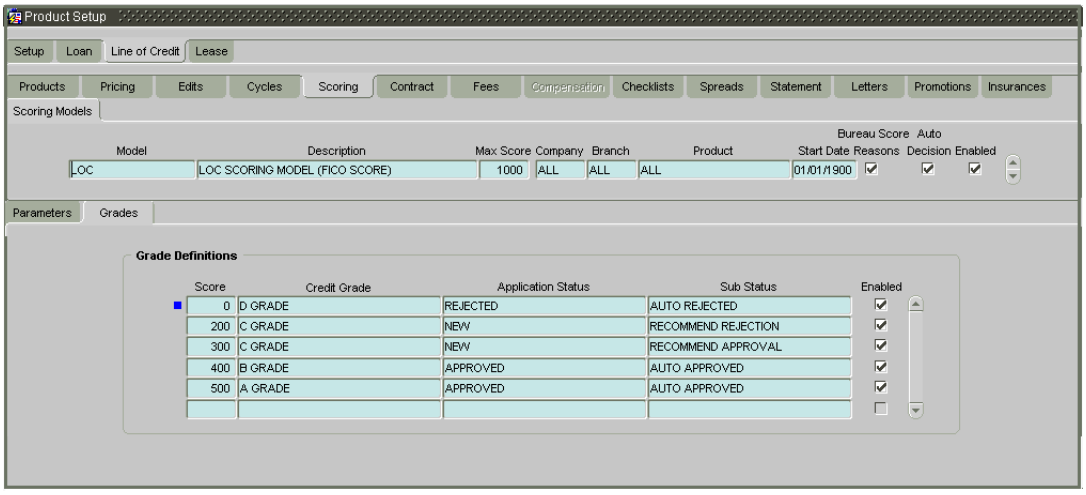
The Grades sub page defines how Oracle Daybreak translates the scoring model scores into your organization's grade. Oracle Daybreak uses these grades in the auto-decisioning process. Each grade has a specific status/sub status that informs Oracle Daybreak what to do with the application of a particular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

1 On the **Setup** menu, choose **Products > Line of Credit**.

2 Choose the **Scoring** tab, then choose the **Grades** sub tab.



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

In this field:	Do this:
Score	Enter the score the application receives (required).
Credit Grade	Select the grade to assign to an application [CR_GRADE_CD] (required).

Application Status	Select the status to assign to applications with a score starting with the value of this grade definition [APP_STATUS_CD_AUTO] (required).
Sub Status	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.

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.

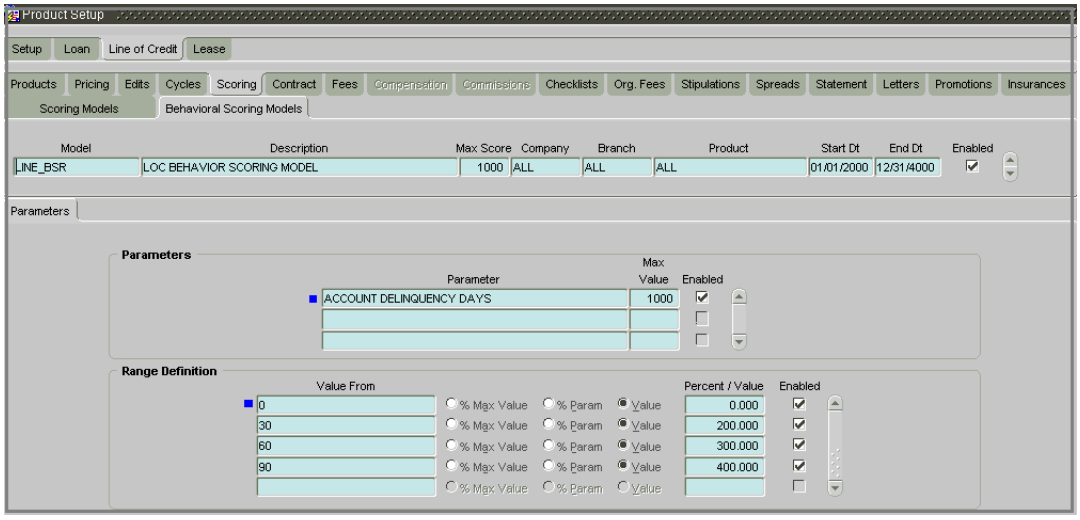
Oracle Daybreak calculates behavior scores in a manner similar to how it calculates the Oracle Daybreak credit score during loan origination.

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 > Line of Credit**.

2 Choose the **Scoring** tab, then choose the **Behavioral Scoring Models** tab.



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).
Max Score	Enter the maximum score value for the behavior score. (This is normally the sum of the Max Value fields within the scoring parameters.) (required).
Company	Select the company which uses this behavior score. This may be ALL or a specific company [PTC_COMPANY] (required
Branch	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).
Product	Enter the product to which the behavior score applies. This may be ALL or a specific product (**Setup > Product > Line of Credit > Products**) (required).
Start Date	Enter the start date for the behavior scoring model (required).
End Date	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.

Note: A character parameter range definition should contain the exact value of the parameter.

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

If the Value returned was:	Then:
>= 0 & < 30	If the account was delinquent between 0 and 29 days, the behavior scoring model value would be 0.
>= 30 & < 60	If the account was delinquent between 30 and 59 days, the behavior scoring model value would be 200.
>= 60 & < 90	If the account was delinquent between 60 and 89 days, the behavior scoring model value would be 300.
>= 90	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 > Line of Credit**.

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:
Parameter	Select the parameter from the LOV (required).
Max Value	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:
% Max Value	Calculated values within the range definition receives a value based on a percentage of the Max Value of the behavior scoring parameter.
% Param	Calculated values within the range definition receives a value based on a percentage of the calculated value of the behavior scoring parameter.
Value	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.

Contract tab (LoC Contract page)

The LoC Contract page allows you to define the line of credit instruments used within your Oracle Daybreak system. A line of credit instrument is a contract used by a financial organization with specific rules tied to it. When processing an application, an instrument associated with the application informs Oracle Daybreak of the type of contract being used for the approved line of credit. This ensures that all parameters tied to the instrument are setup for the account as it is booked - without requiring you to do it.

Items defined in the contract are "locked in" when you choose **Select Instrument** on the Funding form's Contract (5) page. These values cannot be changed on the Customer Service form's Contract (5) master tab after the line of credit has been booked and funded.

The Contract Definition block's Instrument and Description fields allow you to enter the financial instrument's name and description, for example; INS-LOC: LINE OF CREDIT UNSECURED.

Instruments can be setup at different levels:

- Company
- Branch
- Product
- Account state

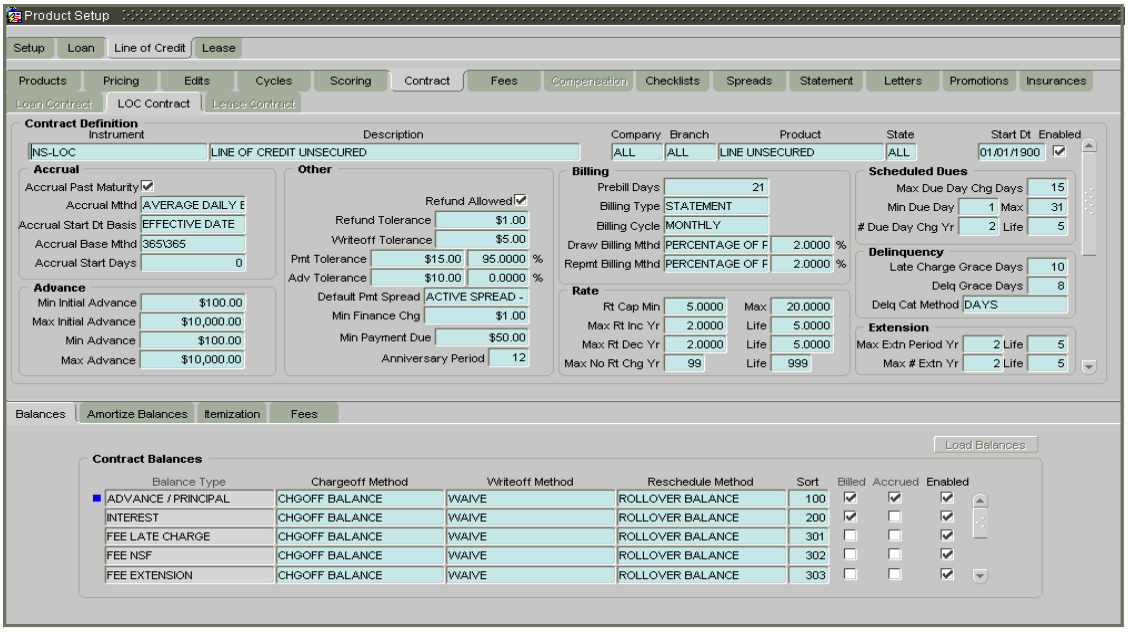
The following groups of parameters are setup at the instrument level (Each has its own block on the Line of Credit Contract block):

- Accrual
- Other
- Billing
- Extensions
- Scheduled dues
- Delinquency

To set up the LoC Contract page

1 On the **Setup** menu, choose **Products > Line of Credit**.

2 Choose the **Contract** tab, then choose the **LoC Contract** tab.



3 In the **Contract Definition** block, enter the following information:

In this field:	Do this:
Instrument	Enter the code identifying the line of credit instrument (required).
Description	Enter the description of the line of credit instrument being defined.
Company	Select the company for the line of credit instrument. This may be ALL or a specific company (**Setup > Administration > User > Companies**) (required).
Branch	Select the branch within the company for the line of credit instrument. 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).
Billing Cycle	Select the billing cycle selected [LOC_BILL_CYCLE_CD] (required).
Product	Select the product for the line of credit instrument. This may be ALL or a specific product (required).
State	Select the state in which the line of credit instrument is used. This may be ALL or a specific state [STATE_CD] (required).
Start Dt	Enter the start date for the line of credit instrument (required).
End Dt	Enter the end date for the line of credit instrument (required).

IMPORTANT: In selecting which line of credit type to use, Oracle Daybreak searches for a best match using the following attributes:

1 Billing Cycle
2 Start Date
3 Company
4 Branch
5 Product
6 State

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

4 Choose **Enabled** and Oracle Daybreak will consider this contract definition when selecting a line of credit instrument for an application.

5 In the **Accrual** block, enter the following information to define how interest is applied to lines of credit using this line of credit instrument:

In this field:	Do this:
Accrual Past Maturity	Select to indicate whether interest accrual will occur for accounts that have matured. If unchecked, interest will not accrue past the last due date for accounts using this line of credit instrument (required).
Accrual Mthd	Select the accrual calculation method used to calculate interest accrual for this line of credit instrument [LOC_ACCRUAL_CALC_METHOD_CD] (required).
Accrual Start Dt Basis	Select the accrual start basis used to calculate interest accrual for this line of credit instrument. This determines which date is used for interest accrual [ACCRUAL_START_DT_BASIS_CD] (required).
Accrual Base Mthd	Select the accrual base method used to calculate interest accrual for this line of credit instrument [ACCRUAL_BASE_METHOD_CD] (required).
Accrual Start Days	Enter the days to start accrual. Accrual Start Days is the offset applied to the Accrual Start Dt Basis. Together they determine the actual date from which to start interest accrual for lines of credit using this line of credit instrument (required).
Int Amortization Freq	Select the interest amortization frequency: DAILY -or- MONTHLY (MONTHS END) [AMORTIZE_FREQ_CD] (required).

6 In the **Advance** block, enter the following information to define how interest is applied to lines of credit using this line of credit instrument:

In this field:	Do this:
Min Initial Advance	Enter the minimum initial advance amount (required).
Max Initial Advance	Enter the maximum initial advance amount (required).
Min Advance	Enter the minimum advance amount (required).
Max Advance	Enter the maximum advance amount (required).

7 In the **Other** block, enter the following information to define how interest is applied to lines of credit using this line of credit instrument:

In this field:	Do this:
Refund Allowed	Select to indicate that refunding of customer over payments are allowed.
Refund Tolerance	Enter the refund tolerance amount. If the amount owed to the customer is greater than the refund tolerance, the over payment amount will be refunded if Refund Allowed box is selected (required).
Writeoff Tolerance	Enter the write off tolerance amount. If the remaining outstanding receivables for accounts funded using this line of credit instrument is less or equal to the write off tolerance amount, the remaining balance on the account will be waived (required).
Pmt Tolerance	Enter the payment tolerance amount (required).
Pmt Tolerance (%)	Enter the payment tolerance percentage (required).
Adv Tolerance	Enter the advance tolerance amount (required).
Adv Tolerance (%)	Enter the advance tolerance percentage (required).
Default Pmt Spread	Enter the default payment spread (required).
Min Finance Chg	Enter the minimum finance charge amount (required).
Min Payment Due	Enter the minimum billed amount (required).
Anniversary Period	Enter the anniversary term (required).

8 In the **Billing** block, enter the following information to define how accounts will be billed for this line of credit instrument:

In this field:	Do this:
Prebill Days	Enter the prebill days. This is the number of days before the first payment is due that accounts funded with this loan instrument will be billed for the first payment. Thereafter, the bill date will be recalculated every month using the due date minus the number of Pre Bill Days (required).
Billing Type	Select the billing type for accounts funded using this loan instrument [BILL_TYPE_CD] (required).
Draw Billing Method	Select the billing method for the draw period [LOC_BILL_METHOD_CD] (required).
Draw Billing Method (%)	Enter the payment percentage for the draw period (required).
Repmt Billing Method	Select the billing method for the repayment period [LOC_BILL_METHOD_CD] (required).
Repmt Billing Method (%)	Enter the payment percentage for the repayment draw period (required).

9 In the **Rate** block, enter the following information:

In this field:	Do this:
Rt Cap Min	Enter the minimum rate (required).
(Rt Cap) Max	Enter the maximum rate (required).
Max Rt Inc Yr	Enter the maximum rate increase allowed in a year (required).

(Max Rt Inc) Life	Enter the maximum rate increase allowed in a year (required).
Max Rt Dec Yr	Enter the maximum rate decrease allowed in a year (required).
(Max Rt Dec) Life	Enter the maximum rate decrease allowed in the life of the loan (required).
Max No Rt Chg Yr	Enter the maximum rate number of rate changes allowed in a year (required).
(Max No Rt Chg) Life	Enter the maximum rate of number of changes allowed in the life of the loan (required).

10 In the **Scheduled Dues** block, enter the following information:

In this field:	Do this:
Max Due Day Chg Days	Enter the maximum days allowed (required).
Min Due Day	Enter the minimum due day allowed (required).
Max (Due Day)	Enter the maximum due day allowed (required).
# Due Day Chg Yr	Enter the maximum number of due day changes allowed in a year (required).
Life (# Due Day Chg)	Enter the maximum number of due day changes allowed in the life of the loan (required).

11 In the **Delinquency** block, enter the following information to define how delinquencies are handled for lines of credit using this loan instrument.

In this field:	Do this:
Late Charge Grace Days	Enter the number of grace days allowed for the payment of a due date before a late charge is assessed on the account (required).
Delq Grace Days	Enter the number of grace days allowed for the payment of a due date before an account is considered delinquent. This affects DELQ Queues, Oracle Daybreak reporting, and the generation of collection letters (required).
Delq Category Method	Select the delinquency category method to determine the how Oracle Daybreak populates delinquency counters on the Customer Service form. **Note**: This value does not affect credit bureau reporting [DLQ_CATEGORY_METHOD_CD] (required).

12 Extensions allow you to extend the maturity of the contract by one or more terms by allowing the customer to skip one or more payments. The skipped terms are added to the end of the contract. In the **Extensions** block, enter the following information to define how extensions will be handled for this loan instrument.

In this field:	Enter this:
Max Extn Period Yr	Maximum number of terms that the contract may be extended within a given rolling calendar year (required).
(Max Extn Period) Life	Maximum number of terms that the contract may be extended within the life of the line of credit (required).

Max # Extn Yr	Maximum number of extensions that may be granted within a given rolling calendar year (required).
(Max # Extn) Life	Maximum number of extensions that may be granted within the life of the line of credit (required).

13 Save your entry.

To enable the payoff for an existing line of credit contract instrument

1 On the **Setup** menu, choose **Products > Line of Credit**.

2 Choose the **Contract** tab.

3 On the **LoC Contract** page, use the scroll bar to locate the line of credit contract instrument you want to enable to assess a payoff quote fee.

Note: This will require you to set up a payoff fee at the contract (Fees sub page) or state (Fee page) level. For more information, see the following Contract page (Line of Credit)'s **Fees sub page** or **Fee page (Line of Credit)** sections in this chapter.

4 Unlock the product instrument.

5 Select the **Payoff Fee** box.

6 Lock the product instrument.

7 Save your entry.

Balances sub page

The Balances sub page lists the balances that will be established when an account is booked and funded.

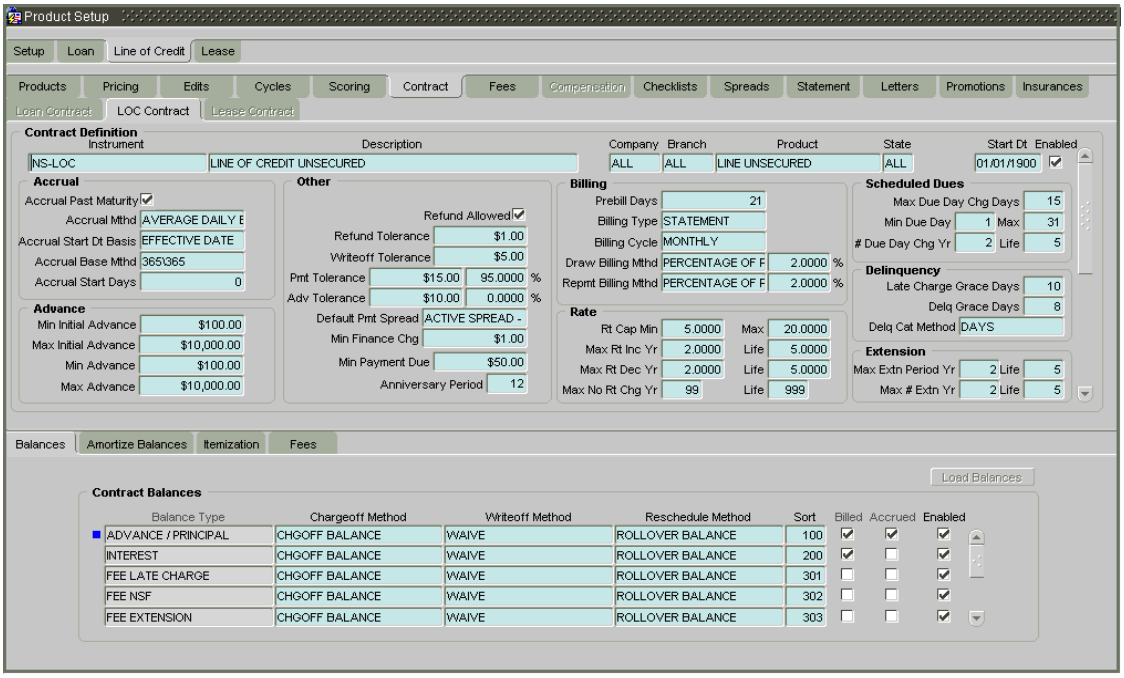
CAUTION:
Please contact your Implementation Manager for changes to this section.

To set up the Balances sub page

1 On the **Setup** menu, choose **Products > Line of Credit**.

2 Choose the **Contract** tab, then choose the **LoC Contract** tab.

3 Choose the **Balance** sub tab.



4 Complete the **Contract Balances** block with the following information:

In this field:	Do this:
Balance Type	View the transaction/balance type [TXN_TYPE_CD] (display only).
Chargeoff Method	Select the charge off method to determine how the outstanding amount of this balance type will be handled if the account becomes uncollectable and the line of credit is charged off [CHARGEOFF_METHOD_CD] (required).
Writeoff Method	Select the write off method to determine how the outstanding amount of this balance type will be handled if the account is within the write off tolerance of being PAID [WRITEOFFF_METHOD_CD] (required).
Reschedule Method	Select the reschedule method to determine how the outstanding amount of this balance type will be handled if the account is rescheduled [RESCHEDULE_METHOD_CD] (required).

Sort	Enter the sort order of how account balances will appear on the Customer Service form's Balance page (required).

5 If the balance can be billed, select the **Billed** box. This indicates that outstanding amounts for this balance type are considered a part of the billed amount. This also determines whether payments applied to this balance type are considered when satisfying outstanding amounts due.

6 If the interest is accrued on the balance type, select the **Accrued** box. This indicates that outstanding amounts for this balance type will be included when interest is accrued against the account.

7 If you use "non-performing" as an intermediary status on your general ledger prior to charge off and want to create balances for non-performing accounts for this balance type, select the **Non-Performing Rollover** box. (The Non-Performing Rollover box applies only to Balance Types of ADVANCE/PRINCIPAL and INTEREST. For all other Balance Types, this box would be cleared.)

8 If you select the **Non-Performing Rollover** box, select the **Non-Performing Balance Type** you want the balance type to rollover to (ADVANCE/PRINCIPAL).

9 Select the **Enabled** box to indicate that this balance type will be created when the account is booked and funded.

When defining a balance type, you must choose the Load Balances button. Once the balance definitions have been loaded, you may update entries on Contract Balance block, but you may not load them again.

10 Choose **Load Balances**.

Oracle Daybreak loads the currently defined balances for accounts.

If your organization maintains additional balances please contact your Implementation Manager information regarding those balances.

Amortize Balances sub page

With the Amortize Balances sub page, you can select one or more balances to be amortized over the life of the line of credit. You can also define the amortization method.

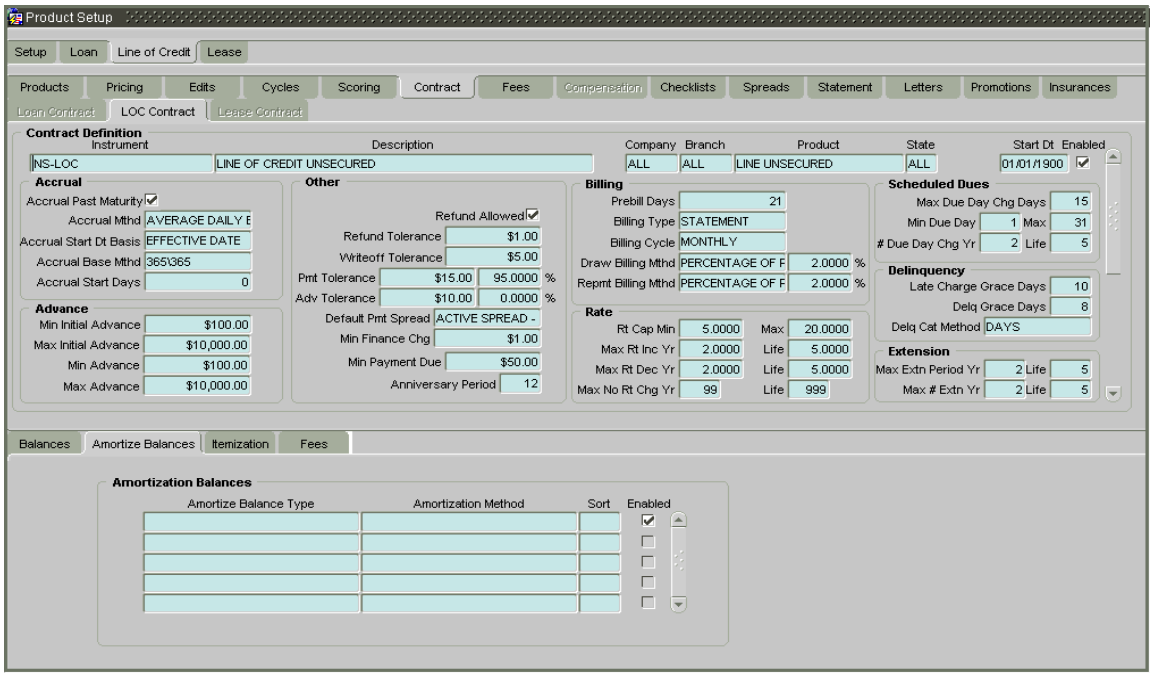
Note: Interest is automatically amortized, so there is no need to manually set it up.

To set up the Amortize Balances sub page

1 On the **Setup** menu, choose **Products > Line of Credit**.

2 Choose the **Contract** tab, then choose the **LoC Contract** tab.

3 Choose the **Amortize Balances** sub tab.



4 Complete the **Amortization Balances** block with the following information:

In this field:	Do this:
Amortize Balance Type	Select the amortize transaction type [AMORTIZE_TXN_TYPE_CD] (required).
Amortization Method	Select the amortization method used to calculate the net amortization amount [AMORTIZE_CALC_METHOD_CD] (required).
Cost/Fee Method	Select the amortization fee method [AMORTIZE_FEE_METHOD_CD] (required).
Sort	Enter the sort sequence to define the order of the amortize balances (required).

5 Select **Enabled** to enable the amortize balance to be created when the account is booked and funded.

6 Save your entry.

Itemization sub page

On the Itemization sub page, you can define the itemized components for each type of contract, indicate if it is required, and determine whether it has a positive or negative bearing on the contract itemization math. You can establish the following groups of itemization transactions:

Advance	Total amount of the line of credit that is not a part of financed fees; in other words, the total amount the customer requested to be advanced.

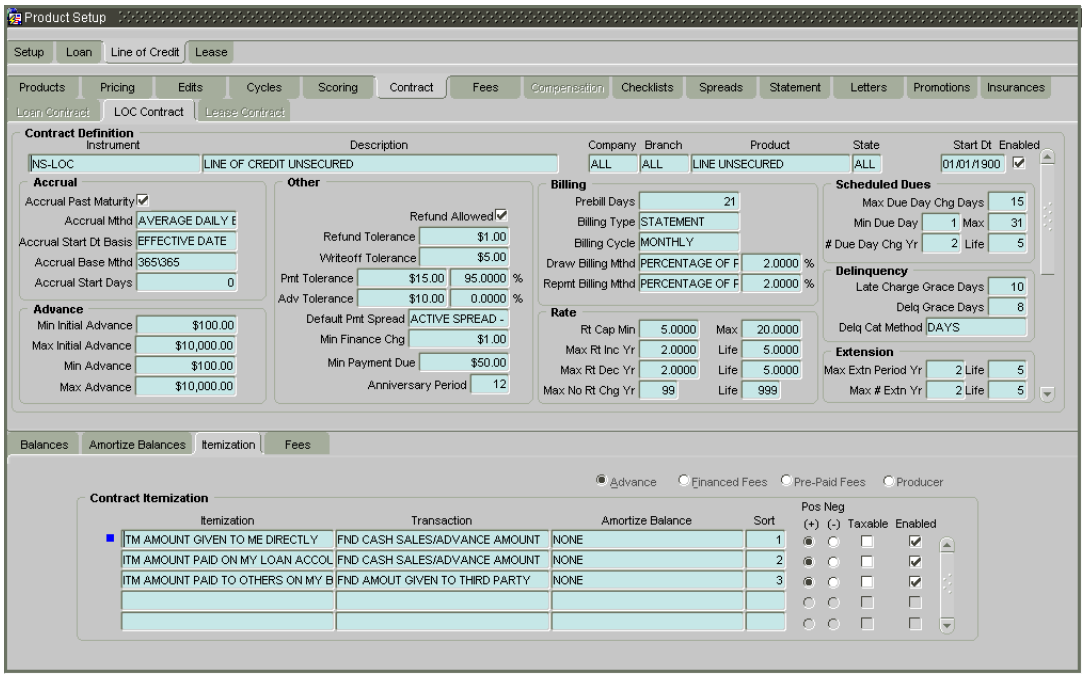
Financed Fees	Fees rolled into the principal balance of the line of credit. Financed fees are also considered to be a part of the finance charge.
Pre-paid Fees	Fees that are paid by the consumer prior to the funding of the line of credit. These fees are not rolled into the balance of the line of credit but are considered as part of the finance charge and are included in the calculation of the APR.
Producer	Fees that are paid to or by the producer of the line of credit; for example, a fee that is being charged to the producer. These transactions will affect proceeds.
Escrow	Escrow is not available for lines of credit.

To set up the Itemization sub page

1 On the **Setup** menu, choose **Products > Line of Credit**.

2 Choose the **Contract** tab, then choose the **LoC Contract** tab.

3 Choose the **Itemization** sub tab.



4 Choose the option button to indicate the type of itemization you are defining: **Advance**, **Financed Fees**, **Pre-Paid Fees**, **Producer**, or **Escrow**.

5 Complete the **Contract Itemization** block with the following information:

In this field:	Do this:
Itemization	Select the itemization type (required).
Transaction	Select the funding transaction type (required).
Amortize Balance	Select the amortize balance affected by this itemization transaction. **Note**: Advance itemizations do not affect amortize balances (required).
Refund Allowed	Select to indicate refund is allowed for this itemization.

Refund Method	Select refund calculation method (required).
Escrow	Select the escrow (required).
Required Escrow	If this is an escrow account, select this box to signal an escrow is required during the application process (though at that time the user can choose Opt Out to decline.)
Sort	Enter the sort order to define the order of the itemization transactions (required).

6 If the itemized transaction increases the group balance, choose **Pos**.

-or-
If the itemized transaction decreases the group balance, choose **Neg**.

7 Select the **Taxable** box if the itemization type is taxable.

8 In the **Itemization Formula** field, select the itemization formula description (required).

9 In the **Itemization Type** field, select the itemization (required).

10 In the **Disc. Rate** field, enter the discount rate for the itemization (optional).

11 Select **Enabled** to enable the itemization and indicate that this itemization transaction will be created when the account is booked and funded.

12 Save your entry.

Fees sub page

Any fees that are defined in the contract are set up on the Fees sub page. Oracle Daybreak currently supports the following contract fees:

- Late charges
- Non sufficient funds
- Extensions
- Prepayment penalties (loan only)
- Advance/transaction fees (line of credit only)
- Over credit limit fees (line of credit only)
- Membership fees (line of credit only)

The Fees sub page allows you to define those fees whose value and method of calculation are set at the time of the line of credit. As these amounts cannot be change after the line of credit is booked and funded, you should only set up fees here that will not change over the life of the line of credit. Individual contract fee types may be defined multiple times in order to create graduated fees.

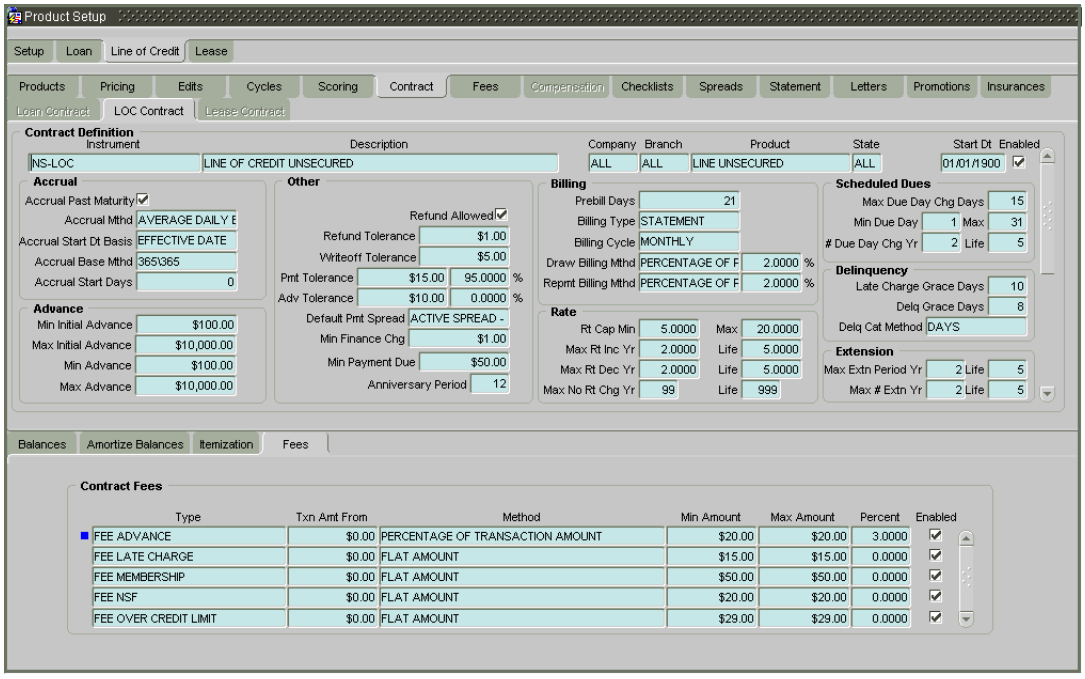
Note: Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first.

To set up the Fees sub page

1 On the **Setup** menu, choose **Products > Line of Credit**.

2 Choose the **Contract** tab, then choose the **LoC Contract** tab.

3 Choose the **Fees** sub tab.



4 Complete the **Contract Fees** block with the following information:

In this field:	Do this:
Type	Select the fee type (required).
Txn Amt From	Enter the lowest transaction amount or balance amount against which this contract fee definition may be applied (required).
Method	Select the method of calculating the fee to be assessed [FEE_CALC_METHOD_CD] (required).
Min Amount	Enter the minimum fee amount to be assessed (required).
Max Amount	Enter the maximum fee amount to be assessed. If you entered FLAT in the Method field, then this field is not used and is normally populated as $0.00 (required).
Percent	Enter the fee percentage of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.

5 Select **Enabled** and this contract fee will be created when the account is booked and funded.

6 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
- Prepayment penalties (loan only)
- Advance/transaction fees (line of credit only)
- Over credit limit fees (line of credit only)
- Membership fees (line of credit only)

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
7 End date.

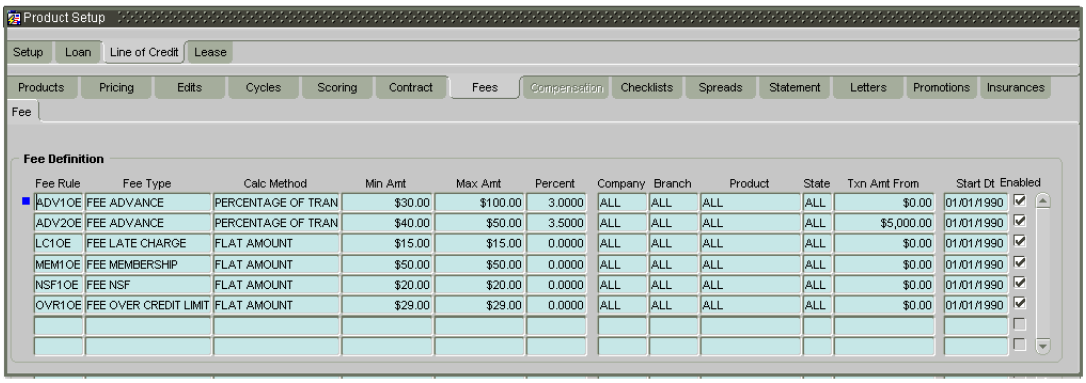
On the ranked rows - the first row is returned as the best match.

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 > Line of Credit**.

2 Choose the **Fees** tab.



3 On the **Fee** page, 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 Line of Credit 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

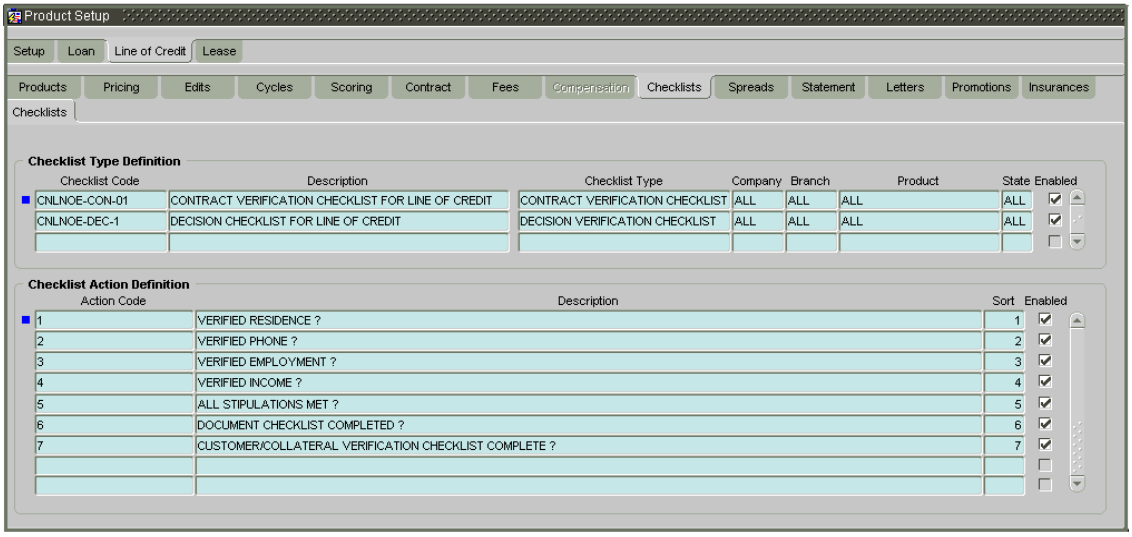
You can define additional checklists for your organization. You can set up multiple checklists for a single type of checklist. These checklists can be differentiated by:

- Company
- Branch
- Product
- Account state

To set up the Line of Credit Checklist page

1 On the **Setup** menu, choose **Products > Line of Credit**.

2 Choose the **Checklists** tab.



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 checklist. This may be ALL or a specific company (**Setup > Administration > User > Companies**) (required).
Branch	Select the portfolio branch associated with the checklist. 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 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 Line of Credit Product setup (required).
State	Select the state associated with the checklist type. This may be ALL or a specific state [STATE_CD] (required). **IMPORTANT**: 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:
Action Code	Enter the action code for the checklist (required).
Description	Enter the description for the action type (required).
Sort	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.

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.

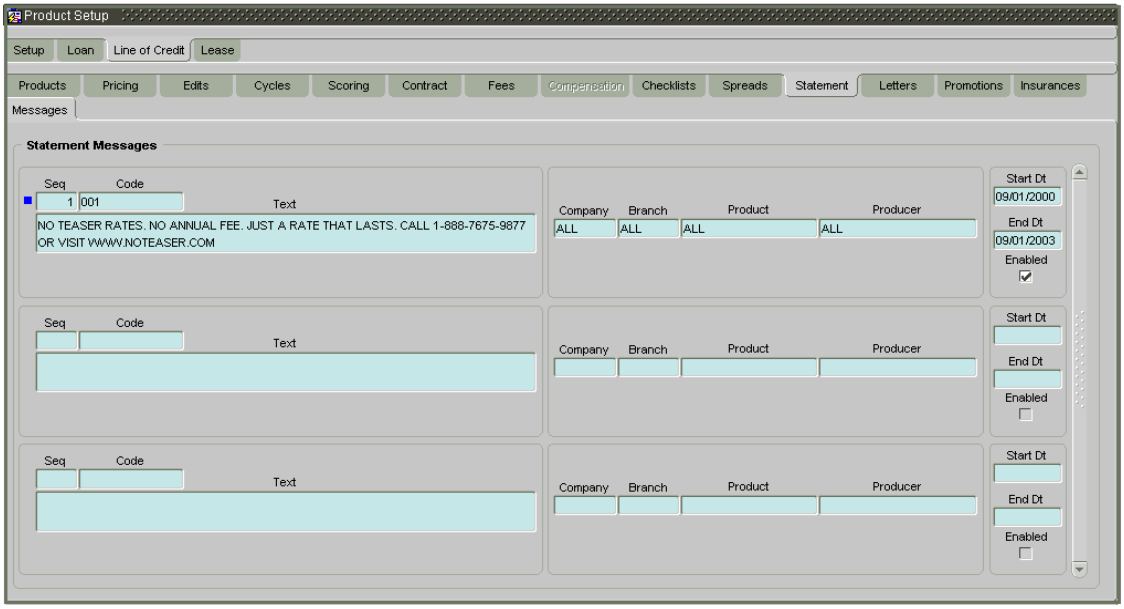
Oracle Daybreak inserts the message in the Text field into the statement file produced during the nightly batch job for the appropriate consumers.

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 > Line of Credit**.

2 Choose the **Statement** tab.



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

In this field:	Do this:
Seq	Enter the sort sequence of how the statement message should be printed (required).
Code	Enter the message code identifying the statement message (required).
Text	Enter the text of the statement message (required).
Company	Select the company for the statement message. This may be ALL or a specific company (**Setup > Administration > User > Companies**) (required).
Branch	Select the branch within the company for the statement message. 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 statement message will be used. This may be ALL or a specific product (required).

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

1 Company
2 Branch
3 Product
4 Producer

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

Producer

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).

Start Dt

Enter the first date the statement message is available (required).

End Dt

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:
COLLECTION LETTER 1	Generated when an account becomes delinquent. This is the first dunning letter sent to the customer.
COLLECTION LETTER 2	Generated when an account remains in delinquency for an extended period. This is the second dunning letter sent to the customer.
COLLECTION LETTER 3	Generated when an account remains in delinquency for an extended period, even after having received previous notices. This is the final dunning letter sent to the customer.
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:

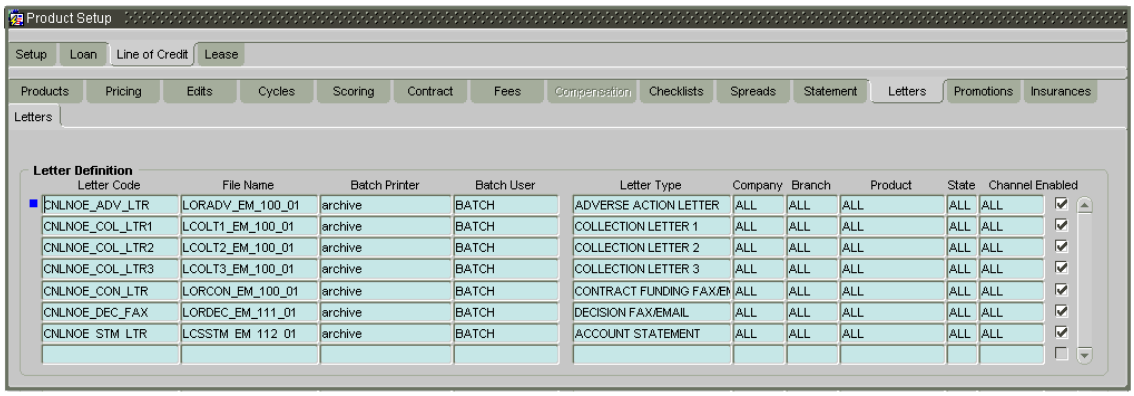
1 Company
2 Branch
3 Product
4 State
5 Channel

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 > Line of Credit**.

2 Choose the **Letters** tab.



3 In the **Letters Definition** block on the **LoC 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.

	CONDITION		
QUEUE	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.

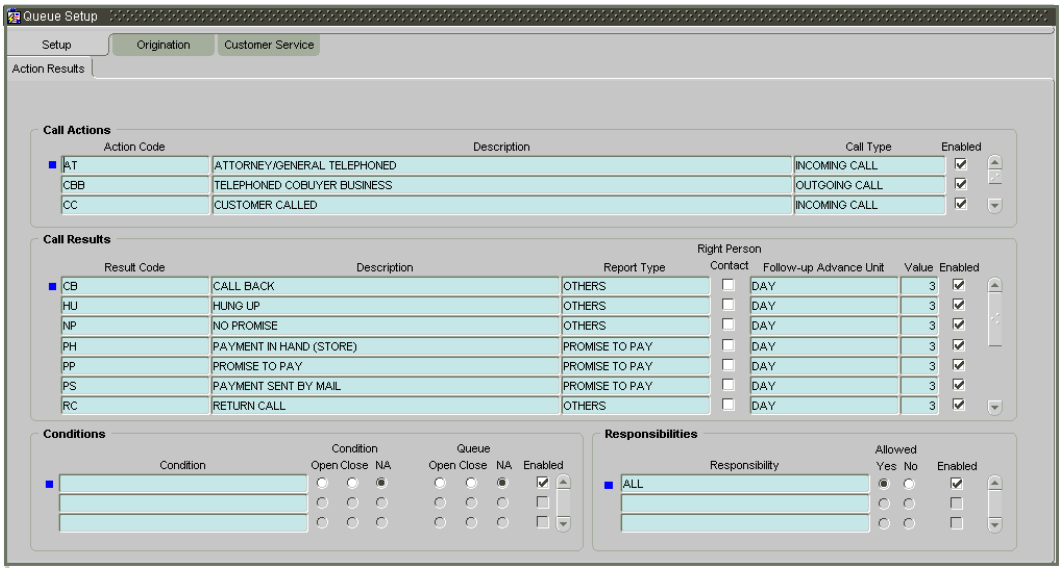
(4) Condition: **Close**, Queue: **Close**

- 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**.



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:
Condition	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:
Responsibility	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.

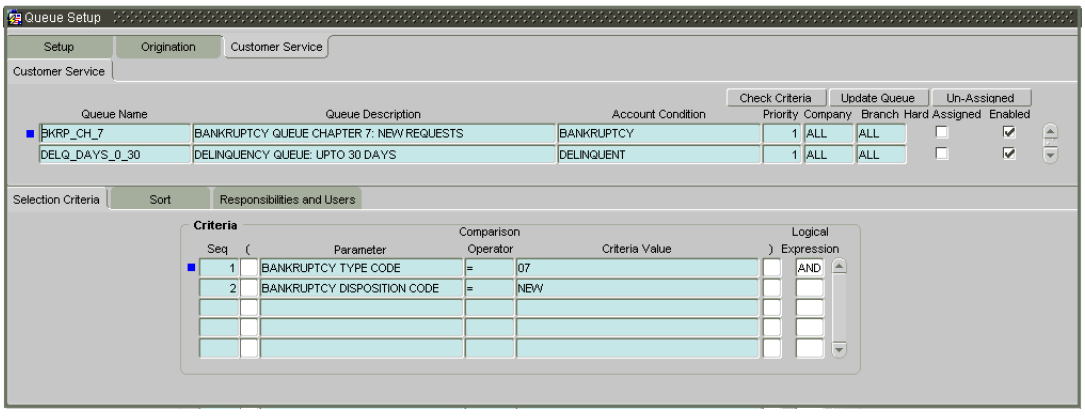
Customer Service command buttons

The Customer Service page contains following three command buttons:

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

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

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



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

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

Priority	Enter priority (required).
Company	Select company (required).
Branch	Select branch (required).
Enabled	Select to enable.

3 The Customer Service 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 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.

4 Choose the **Selection Criteria** sub tab.

5 In the **Criteria** block, define the account selection criteria with the following fields:

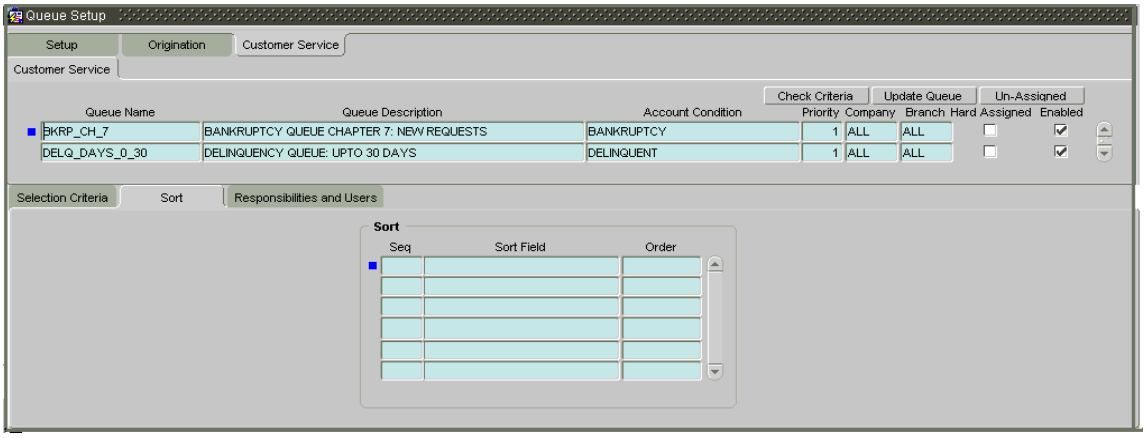
In this field:	Do this:
Seq	Enter sequence numbers (required).
(	Enter left bracket (optional).
Parameter	Select the parameter (required).
Comparison Operator	Select comparison operator (required).
Criteria Value	Enter criteria value (required).
)	Enter right bracket (optional).
Logical Expression	Enter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

6 On the Queue Setup form's Customer Service page, choose **Check Criteria**.

Oracle Daybreak reviews the selection criteria for errors.

7 If NO ERROR appears in the Error Message box, choose **OK**.

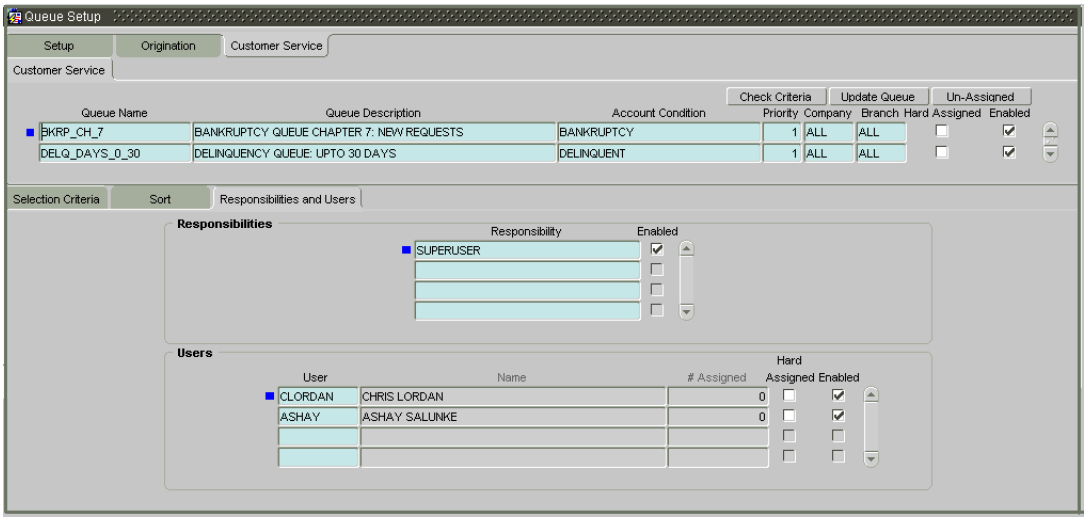
8 Choose the **Sort** sub tab.



9 In the **Sort** block, define the sort criteria for the account in the queue.

In this field:	Do this:
Seq	Enter sequence number (required).
Sort Field	Select sort field (required).
Order	Select sort order (required).

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



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 is 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 loan origination and account processing. The fields on this form are both system and user defined.

During loan origination or 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.

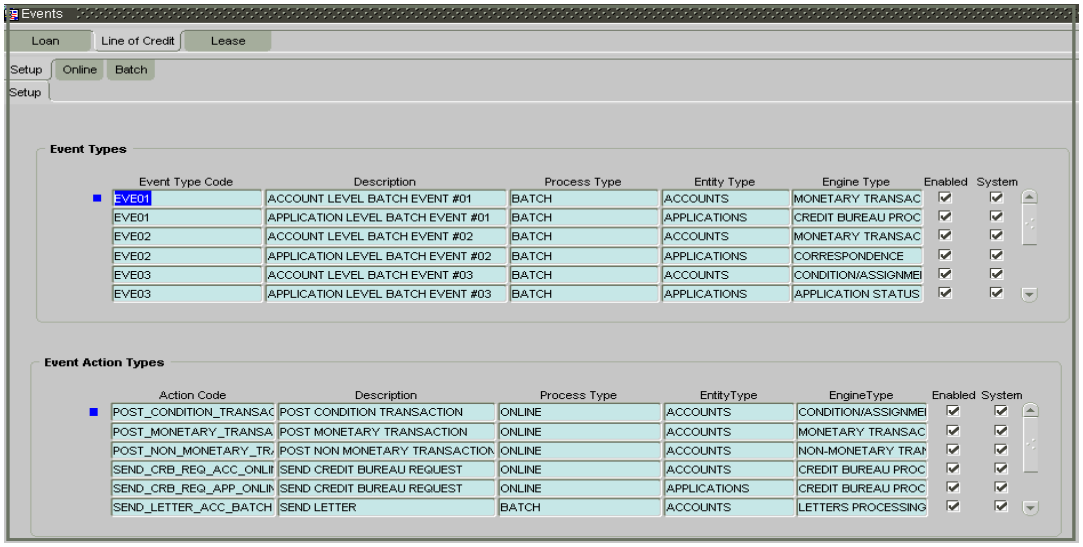
Setup tab (Setup page)

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 **Line of Credit** product to which the event applies.



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

In this field:	Do this:
Event Type Code	Enter the event type code (required).
Description	Enter the event description (required).
Process Type	Enter the process type (BATCH or ONLINE) [EVENT_PROCESS_TYPE_CD] (required).
Entity Type	Enter the entity type (ACCOUNTS) [EVENT_ENTITY_TYPE_CD] (required).
Engine Type	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:
Action Code	Enter the action code (required).
Description	Enter the action description (required)
Process Type	Enter the process type (BATCH or ONLINE) [EVENT_PROCESS_TYPE_CD] (required)
Entity Type	Enter the entity type (ACCOUNTS) [EVENT_ENTITY_TYPE_CD] (required)
Engine Type	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:

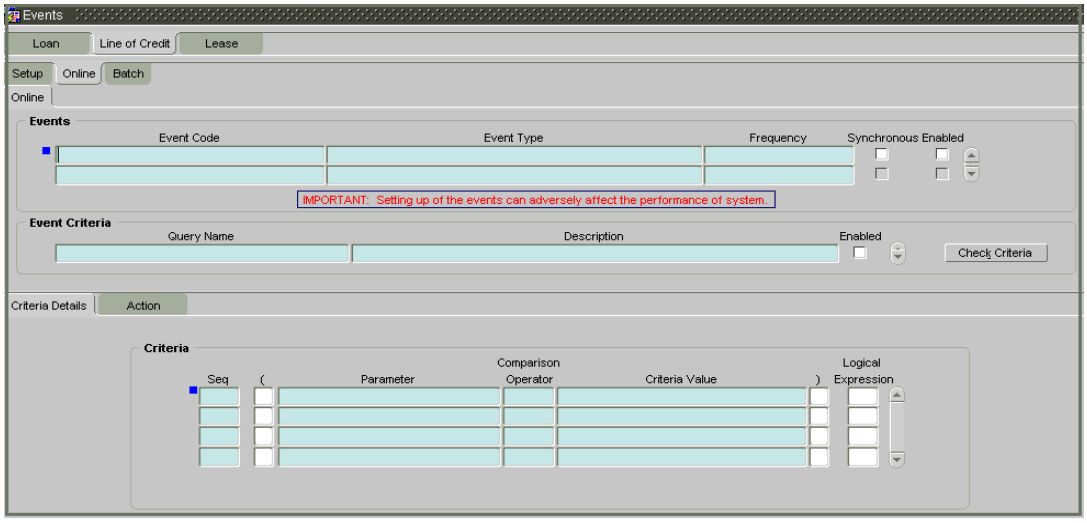
- Send correspondence for an account
- Generate correspondence for an account
- Send a credit bureau request for an account
- Post a monetary transaction for an account
- Post a condition transaction for an account

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 **Line of Credit** product to which the event applies.



3 Select the **Online** tab.

4 In the **Events** block, 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 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:
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 **Line of Credit** 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:
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.

Action sub page

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

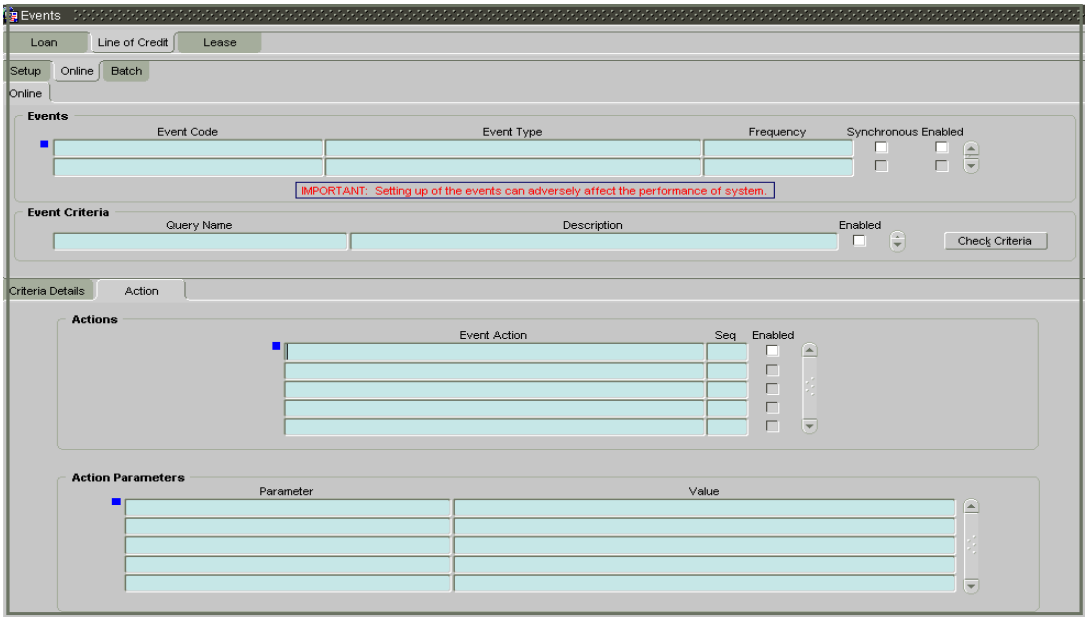
To set up the Action sub page

1 On the **Setup** menu, choose **Events**.

2 Select the **Line of Credit** product to which the event applies.

3 Select the **Online** 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.

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):

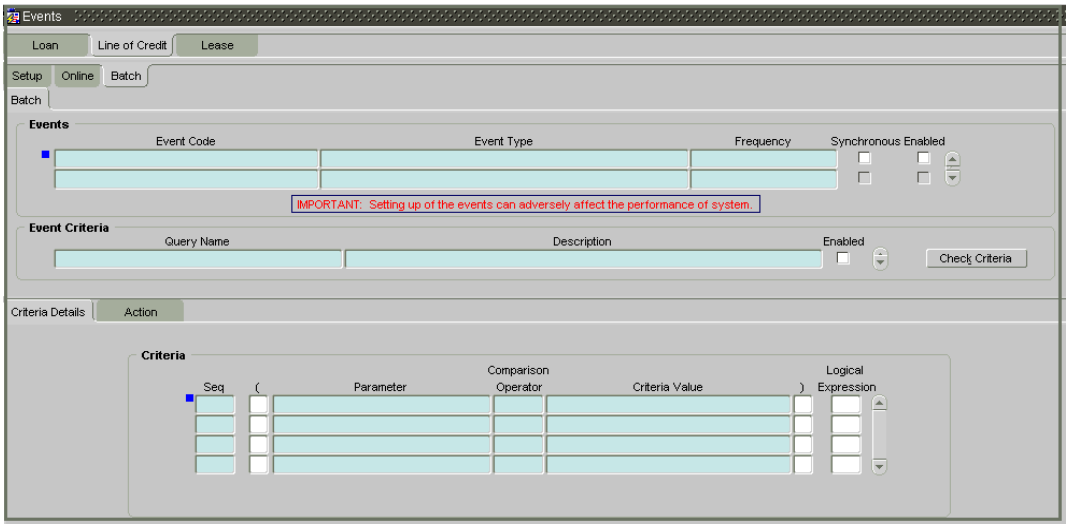
- ACCOUNT LEVEL BATCH EVENT #01
- ACCOUNT LEVEL BATCH EVENT #02
- ACCOUNT LEVEL BATCH EVENT #03
- ACCOUNT LEVEL BATCH EVENT #04
- ACCOUNT LEVEL BATCH EVENT #05
- ACCOUNT LEVEL BATCH EVENT #06
- ACCOUNT LEVEL BATCH EVENT #07
- ACCOUNT LEVEL BATCH EVENT #08
- ACCOUNT LEVEL BATCH EVENT #09
- ACCOUNT LEVEL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

To set up the Batch page

1 On the **Setup** menu, choose **Events**.

2 Select the **Line of Credit** 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 **Line of Credit** 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

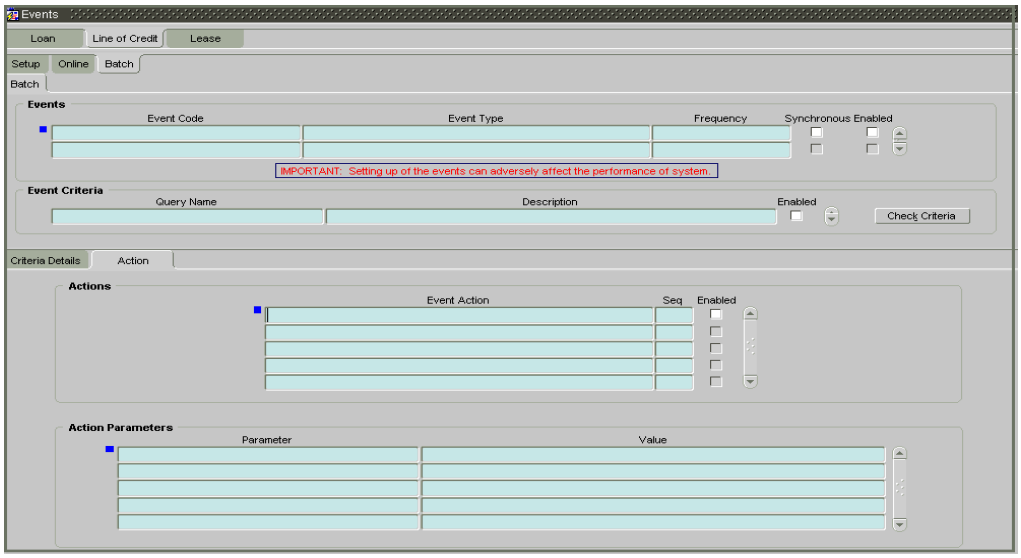
To set up Action sub page

1 On the **Setup** menu, choose **Events**.

2 Select the **Line of Credit** 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.

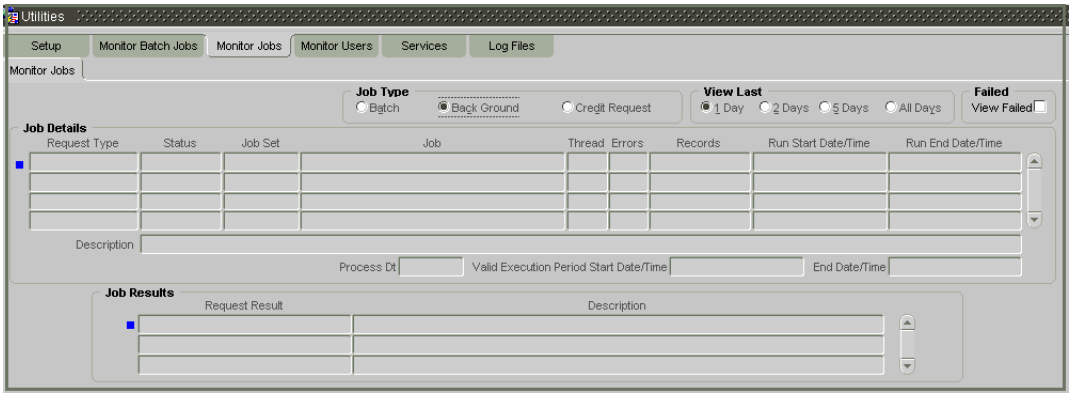
8 Save your entry.

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**.



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 : CREDIT BUREAU SETUP FORM

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

After you enter an application, Oracle Daybreak compares its contents against prescreen criteria. If the application passes a prescreen edits check, Oracle Daybreak advances the status of the application and automatically pulls a credit report.

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

The Oracle Daybreak credit bureau service has been enhanced to support the Experian Net Connect and Equifax Internet System to System interfaces. Experian Net Connect and Internet System to System are client/host gateways designed to allow access to credit bureau agency systems through the public Internet. With this enhancement, the Oracle Daybreak credit bureau service can access Experian and Equifax systems using any one of three methods -dial-up modem, frame relay, and now the Internet. Experian has announced that they are de-supporting dial-up access as of May 31, 2004. The Oracle Daybreak credit bureau service will not be immediately modified to remove support for Experian dial-up connections, but after May 31, 2004 the credit bureau service will effectively only support two connectivity methods for accessing Experian systems. Current Oracle Daybreak customers accessing Experian through dial-up will need to choose between frame relay and Net Connect before May 31, 2004 to avoid a disruption of service.

Credit Bureau Setup details

- The credit bureau from which the report is pulled is determined by the applicant’s zip code. The credit bureau interface searches the information in the Credit Bureau Zip Matrix tab and matches the applicant’s zip code to determine the bureau(s) from which to request a report.
- The number of credit reports automatically pulled per applicant is controlled through the credit request parameter CRB_MAX_BUREAU_PULL. If this parameter is set to 1, a credit bureau request will be made for the Bureau1 credit bureau from the zip code matrix. Likewise, if this parameter is set to 2, a credit bureau request will be made for the Bureau1 and the Bureau2 credit bureaus from the zip code matrix.
- Oracle Daybreak automatically pulls credit reports for only the primary applicant and the primary applicant's spouse (for joint applications) unless the CRB_ALL_APL_BUREAU_PULL credit request parameter is set to Y. However, if the parameter is set to Y, Oracle Daybreak pulls credit reports for all applicants on the loan, regardless of their relationship to the primary borrower.
- Passwords, default report formats, and other required information from the credit bureaus are set up in the Report Formats page.

Preparing to use Experian credit reports

Contact an Experian sales representative for information about pulling Experian credit reports. After the proper agreements are completed, and depending on the access method chosen, Experian will provide you with the necessary information needed to set up the credit bureau service in Oracle Daybreak. On Oracle Daybreak's Credit Bureau Setup form, on the Report Format page, the Credit Bureau Setup block uses generic terms for the data needed for credit bureau access. Some of the fields are not always required, and Experian employees may use different names in conversation when discussing these fields.

The following table summarizes the data needed for each Experian access method:

Method	Member Code	Password	Auth User Id	Auth Password	Preamble	Host Code	UIC
Dial-up	Required (may be called subcode or subscriber code)	Required	Leave blank	Leave blank	Required	Required	Required
Frame-relay	Required (may be called sub code or subscriber code)	Required	Leave blank	Leave blank	Required	Leave blank	Leave blank
Net Connect	Required (may be called sub code or subscriber code)	Required	Required (may be called User ID, or SSP User ID)	Required (may be called Password, or SSP Password)	Required	Required (will be called DBHost. The values are either CIS for production, or STAR for test.)	Leave blank

There should be no need to get new member codes and passwords when switching credit bureau access methods (moving from dial-up to Net Connect). The member codes and passwords are not dependent on the connection method used to access the bureau.

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

The Oracle Daybreak credit bureau service will be accessing Experian Net Connect service through HTTP to the ECALS URL supplied by Experian as well as by the HTTPS to the URL returned as a response to the ECALS URL inquiry (the credit request URL). This access is from the database server (not the iAS server) and access through a proxy server is not supported. The connections are outbound only and they connect to the standard ports at Experian (80 for the ECALS URL, 443 for the credit request URL).

Preparing to use Equifax credit reports

Contact an Equifax sales representative for information about pulling Equifax credit reports. After the proper agreements are completed, and depending on the access method chosen, Equifax will provide you with the necessary information needed to setup the credit bureau service in Oracle Daybreak. On Oracle Daybreak's Credit Bureau Setup form, on the Report Format page, the Credit Bureau Setup block uses generic terms for the data needed for credit bureau access. Some of the fields are not always required, and Equifax employees may use different names in conversation when discussing these fields.

The following table summarizes the data needed for each Equifax access method.

Method	Member Code	Password	Customer Code	Auth User Id	Auth Password	Service Name
Dial-up	Required (may be called customer number)	Required (may be called security code)	Required	Leave blank	Leave blank	Leave blank
Frame-relay	Required (may be called customer number)	Required (may be called security code)	Required	Leave blank	Leave blank	Leave blank
Internet System to System	Required (may be called customer number)	Required (may be called security code)	Required	Required	Required (will probably be called site ID)	Required

There should be no need to get new member codes and passwords when switching credit bureau access methods (moving from dial-up to Internet System to System), the member codes and passwords are not dependent on the connection method used to access the bureau.

Frame relay access is from the database server to the Equifax host through a TCP/IP socket connection. The connection is outbound only and it is to a specific port (6091) on the Equifax host.

The Oracle Daybreak credit bureau service will be accessing the Equifax Internet System to System service through HTTPS to the URL supplied by Equifax. This access is from the database server (not the iAS server) and access through a proxy server is not supported. The connections are outbound only and they connect to the standard HTTPS port at Equifax (443).

Preparing to use TransUnion credit reports

Contact an TransUnion sales representative for information about pulling TransUnion credit reports. After the proper agreements are completed, and depending on the access method chosen, TransUnion will provide you with the necessary information needed to setup the credit bureau service in Oracle Daybreak. On Oracle Daybreak's Credit Bureau Setup form, on the Report Format page, the Credit Bureau Setup block uses generic terms for the data needed for credit bureau access. Some of the fields are not always required, and TransUnion employees may use different names in conversation when discussing these fields.

The following table summarizes the data needed for each TransUnion access method.

Method	Member Code	Password	Customer Code	Auth User Id	Auth Password	Market	Sub Market	Industry
Dial-up	Required	Required	Leave blank	Leave blank	Leave blank	Required	Required	Required
Frame-relay	Required	Required	Required	Leave blank	Leave blank	Required	Required	Required

There should be no need to get new member codes and passwords when switching credit bureau access methods (moving from dial-up to frame relay), the member codes and passwords are not dependent on the connection method used to access the bureau.
Frame relay access is from the database server to the TransUnion host through a TCP/IP socket connection. The connection is outbound only and it is to a specific port (10001) on the TransUnion host.

Preparing to use CSC credit reports

Contact an CSC sales representative for information about pulling CSC Tri-Merge credit reports. After the proper agreements are completed, and depending on the access method chosen, CSC will provide you with the necessary information needed to setup the credit bureau service in Oracle Daybreak. On Oracle Daybreak's Credit Bureau Setup form, on the Report Format page, the Credit Bureau Setup block uses generic terms for the data needed for credit bureau access. Some of the fields are not always required, and CSC employees may use different names in conversation when discussing these fields.

The following table summarizes the data needed for each CSC access method.

Method	Member Code	Password	Customer Code	Auth User Id	Auth Password
Internet	Required (may be called account number)	Required	Leave blank	Leave blank	Leave blank

The Oracle Daybreak credit bureau service will be accessing CSC Tri-Merge via HTTPS to the URL supplied by CSC. This access is from the database server (not the iAS server) and access through a proxy server is not supported. The connections are outbound only and they connect to the standard HTTPS port at CSC (443).

Preparing to use Credco credit reports

Contact a First American Credco sales representative for information about pulling Credco credit reports. First American Credco offers many different products and services. Oracle Daybreak supports pulling merged credit reports from the CredcoConnect interface operating in a server to server mode. After the proper agreements are completed, Credco will provide you with the necessary information needed to set up the credit bureau service in Oracle Daybreak. On Oracle Daybreak's Credit Bureau Setup form's Report Format page, the Credit Bureau Setup block uses generic terms for the data needed for credit bureau access. Some of the fields are not always required, and Credco employees may use different names in conversation when discussing these fields.

The following table summarizes the data needed for each CSC access method.

Method	Member Code	Password	Customer Code	Auth User Id	Auth Password	Origin Code
Internet	Required (may be called LoginAccountIdentifier)	Required	Leave blank	Leave blank	Leave blank	Required

The Oracle Daybreak credit bureau service will be accessing CredcoConnect via HTTPS to the URL supplied by Credco. This access is from the database server (not the iAS server) and access through a proxy server is not supported. The connections are outbound only and they connect to the standard HTTPS port at Credco (443).

In addition to the member code, password, origin code, and URL, you will also need a client certificate file and public key from Credco. The certificate and key are used to authenticate the connection between Oracle Daybreak and CredcoConnect. Request the client certificate in Windows PFX format. The Oracle Daybreak Lending Suite interface will ultimately use the file in PKCS12 format, but it is easier to install if it starts out as a PFX file. (See the later section on Oracle Wallet Manager setup for instructions on what to do with the certificate file.)

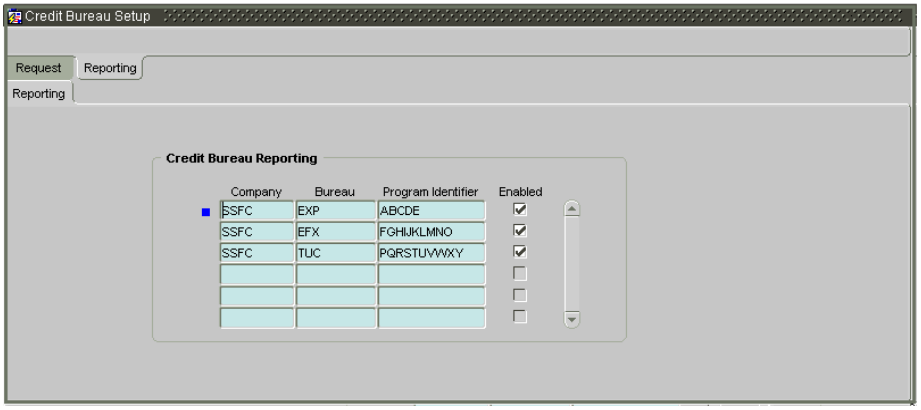
Reporting master tab (Reporting page)

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

To create a credit bureau reporting program

1 On the **Setup** menu, choose **Credit Bureau > Reporting**.

2 Choose the **Reporting** tab.



3 Complete the **Credit Bureau Reporting** block with the following information:

In this field:	Do this:
Company	Select the portfolio company (required).
Bureau	Select the bureau (required).
Program Identifier	Enter the program identifier. The customer receives this from the bureau and uses it to identify itself to that bureau. You will need to update this information (required).

4 Select **Enabled** to enable the program.

5 Save your entry.

Special Metro II Code reporting

Oracle Daybreak allows you to report the following special Metro II segments to the credit bureau output file:

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

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

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

When users open one of the following conditions:

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

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

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

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

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

To set up Metro II Code reporting

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

2 In the **Call Actions** and **Call Results** blocks, set up to open and close the following system defined condition codes to open and close:

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

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

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

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

Oracle Wallet Manager setup

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

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

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

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

1. If one does not already exist, create a wallet somewhere on the database server. The location must be readable and writable by the Oracle user. Make a note of the full path where the wallet is stored (for example, `/etc/ORACLE/WALLETS/oracle` or `C:\oracle\WALLETS`).
2. The wallet needs to contain the public key for the certificate authority that issued the server certificate for each HTTPS web site that will be connected to by the credit bureau interface. At the time of this document, those sites are:

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

   This list may change. Use the URL provided to you by the credit bureau when they set up your service. To get the proper Experian HTTPS URL, enter the ECALS URL that was provided by Experian into a web browser. The response returned to the browser is the HTTPS URL that will be used to communicate with Experian.
3. Import the necessary certificate authority's certificate files into the Oracle wallet that was created in Step 1. See the appendix of this chapter for detailed instructions of how to download and install a trusted certificate.
4. Test the wallet by connecting to each web site with a simple command issued from SQL-Plus.

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

   Replace the URL in the above command with each HTTPS URL given to you for use by the credit bureaus. Also replace the wallet path with the path to your wallet and your wallet password. The output from the command is not important, what is important is that it runs without displaying an Oracle error. If there is an Oracle error, then something is wrong with the contents of the wallet, the path to the wallet, and/or the wallet password.

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

6 From Oracle Daybreaks **Setup** menu, choose **Credit Bureau > Request > Parameters** tab within and set the `ORA_WALLET_PATH` and `ORA_WALLET_PASSWORD` parameters.

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

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

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

2 Open Microsoft Internet Explorer. Go to the **Tools > Internet Options > Content > Certificates** screen.

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

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

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

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

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

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

Oracle JVM Security setup

The Experian Net Connect interface within the Oracle Daybreak credit bureau service requires the use of the Oracle Java Virtual Machine (JVM) that is resident in the Oracle database. Furthermore, specific permissions must be granted to the Java classes used by the credit bureau service. These permissions have been added to the set_java_perms.sql script that is part of the Oracle Daybreak Lending Suite distribution. This script (as well as many other useful SQL scripts) is available from the i-flex solutions technical support Oracle Daybreak Lending Suite patches web site at `http://support.supersolution.com/LSPatches/ patch_installation_utilities.zip`.

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

Credit Bureau Service operation

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

Importing a trusted certificate into an Oracle Wallet

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

Using Microsoft Internet Explorer to Export a Certificate

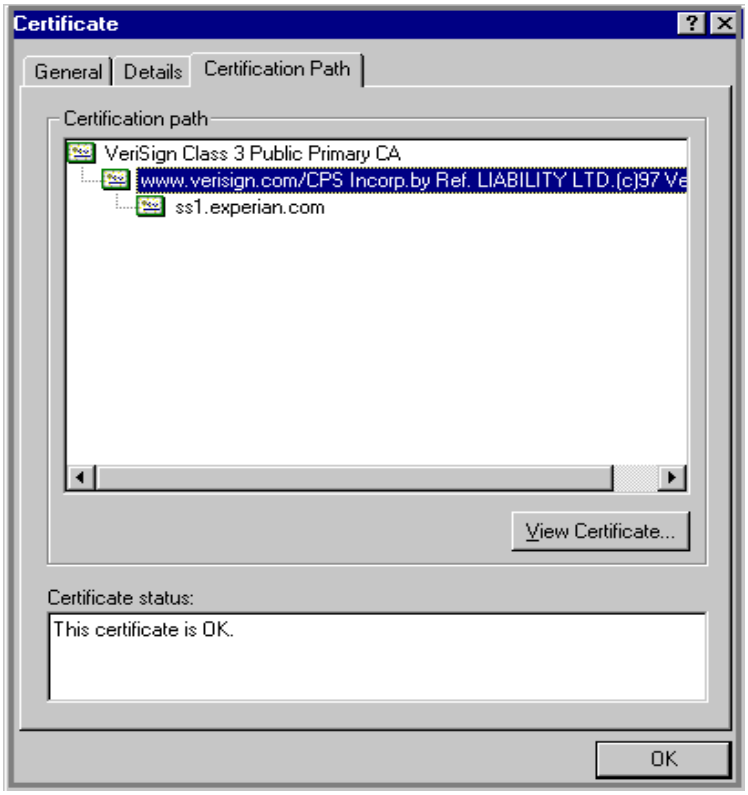
1 Use Microsoft Internet Explorer and connect to one of the HTTPS URLs referenced in the Oracle Wallet Manager Setup section of this document.

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

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

3 Choose the **Certificates** button.

4 Choose the **Certification Path** tab. The bottom-most certificate is the one generated by the host itself. We are not interested in that one, we are interested in the one or more certificates above the bottom-most one. The screen shot below displays a web site with two CAs (an intermediate, and a primary). Whether it is an intermediate CA or a primary one, the steps are the same for saving the certificate as a text file.



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

6 Choose the **View Certificate** button.

7 Choose the **Details** tab.

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

9 Choose the **Next** button.

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

11 Choose the **Next** button.

12 Enter a filename and location for the file.

13 Choose the **Next** button.

14 Choose the **Finish** button.

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

Importing the Certificates into an Oracle Wallet

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

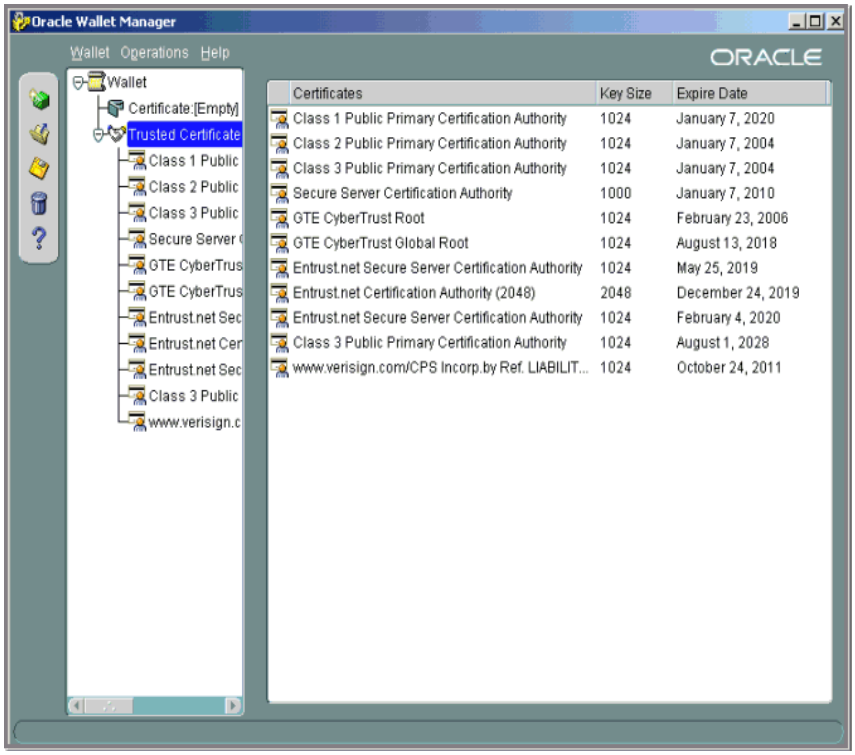
2 As the Oracle user (or Administrator on Windows), start the Oracle Wallet Manager.

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

4 View the list of Trusted Certificates in the wallet.

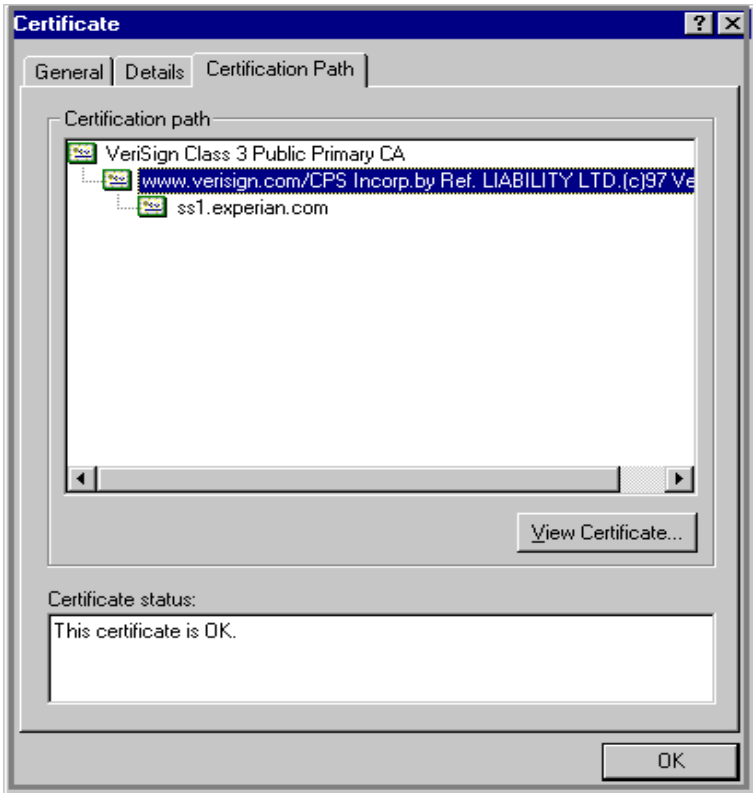
5 Check the list of certificates against the list of certificates that are in use on the HTTPS servers used by the credit bureaus (and that were exported and saved during the export process described above).

6 Click the **Trusted Certificates** heading in the left list box of the Oracle Wallet Manager.



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

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



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

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

De-duping Credit Bureau data

Oracle Daybreak allows you to remove duplicate ("de-dupe") liabilities data from the credit bureau information.

De-duping logic

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

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

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

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

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

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

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

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

Debt Ratio combination

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

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

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

Parameter	Description	Valid Values	Setup Value
DBR_JOINT_INC_DEBT_WITH_ALLAPL	Combine income and debt with co-applicant(s)	Y, N	Y

De-duping process

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

Initial credit pulls on new applications

- If the JOINT_DEDUP_SPOUSE_LIABILITIES/ JOINT_DEDUP_ALLAPL_LIABILITIES system parameters are set to **Y**, Oracle Daybreak uses the de-duping logic described above to uncheck the duplicate liabilities in the spouse's/co-applicant's liabilities.
- If the DBR_JOINT_INC_DEBT_WITH_SPOUSE/ DBR_JOINT_INC_DEBT_WITH_ALLAPL parameters are set to **Y**, Oracle Daybreak includes the liabilities of the spouse/ co-applicant while calculating the debt ratio of the primary applicant.
- Oracle Daybreak will use all available credit reports at the time.

Subsequent credit pulls (manual)

- To remove duplicate liabilities from the calculation, choose the **Dedup Liabilities** button on the **Underwriting** form (**Applicants (9)** master tab **> Summary** sub page **> Liability** block). (Potential record locking situations force the action to remain manual versus the system automatically doing it).
- If the **Populate Debt** and **Include Debt** boxes are selected in the **Applicant/Customer Detail** block on the **Bureau (4)** master tab on the **Underwriting** form for the credit request and the JOINT_DEDUP_SPOUSE_LIABILITIES/ JOINT_DEDUP_ALLAPL_LIABILITIES system parameters are set to **Y**, Oracle Daybreak will use the de-duping logic described above to uncheck the duplicate liabilities in the spouse's/co-applicant's liabilities.
- If the DBR_JOINT_INC_DEBT_WITH_SPOUSE/ DBR_JOINT_INC_DEBT_WITH_COAPL parameters are set to **Y**, Oracle Daybreak will include the liabilities of the spouse/ co-applicant while calculating the debt ratio of the primary applicant.

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

Restrictions

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

CHAPTER 8 : 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

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.

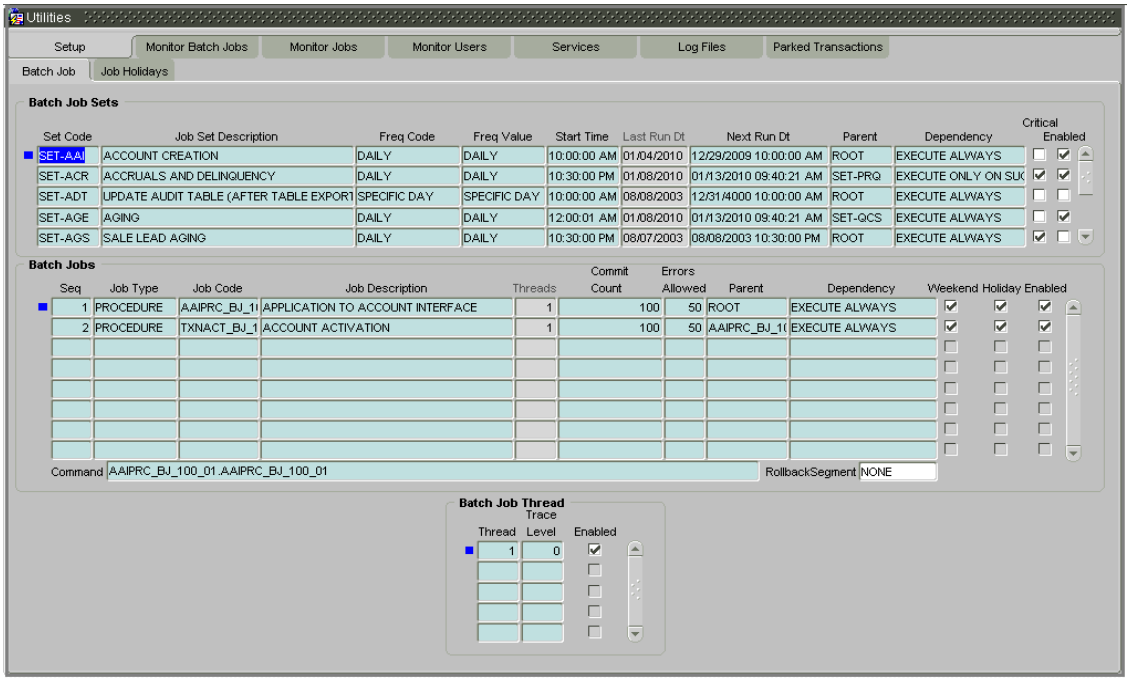
In the Batch Jobs block, you can configure the process to run on weekends and holidays using the respective option boxes.

CAUTION:
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.

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

To set up a batch job

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



2 Complete the **Batch Job Sets** block:

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

In the field:	Do this:
Thread	Enter name of thread (required).
Trace	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.

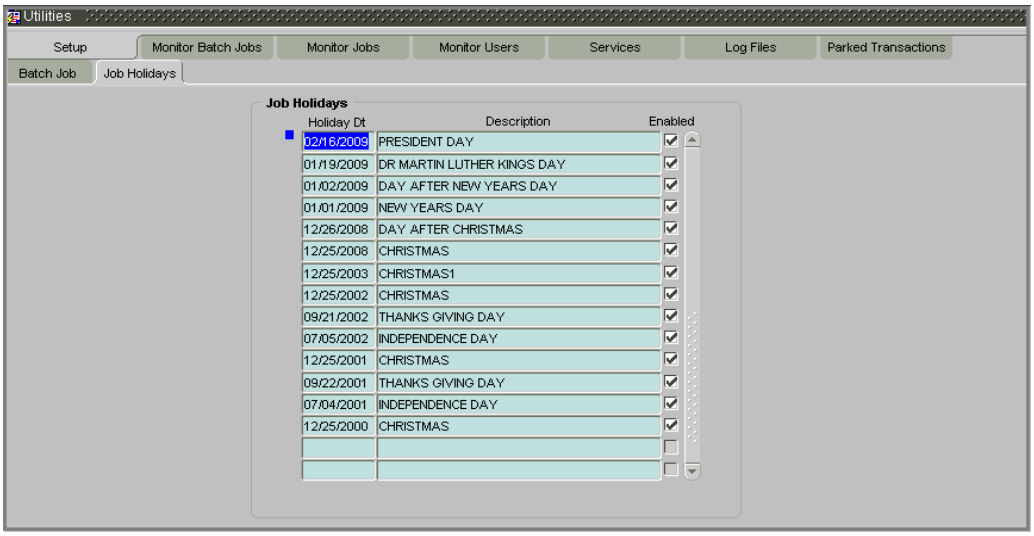
Setup tab (Job Holidays page)

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.



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)

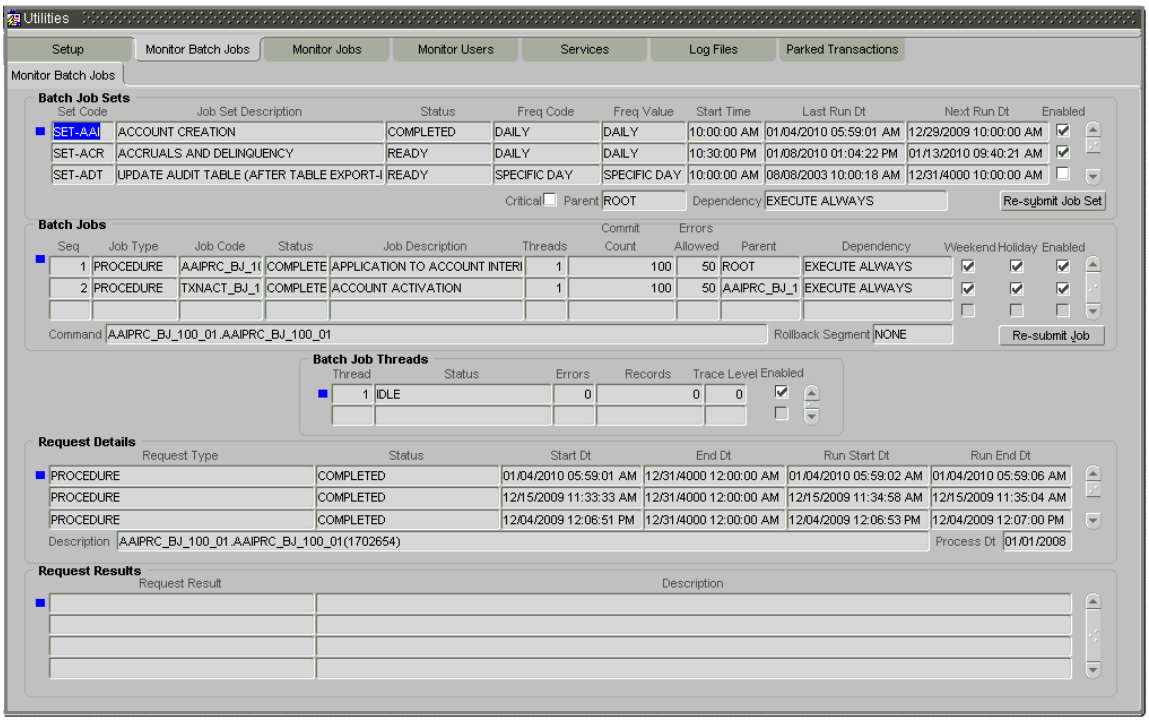
Oracle Daybreak tracks the success of each batch process on the Monitor Batch Job page. If either a set of batch jobs or specific batch job should fail, you can resubmit it on this page and review the results in the Request Details block.

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 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 Daybreak 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.

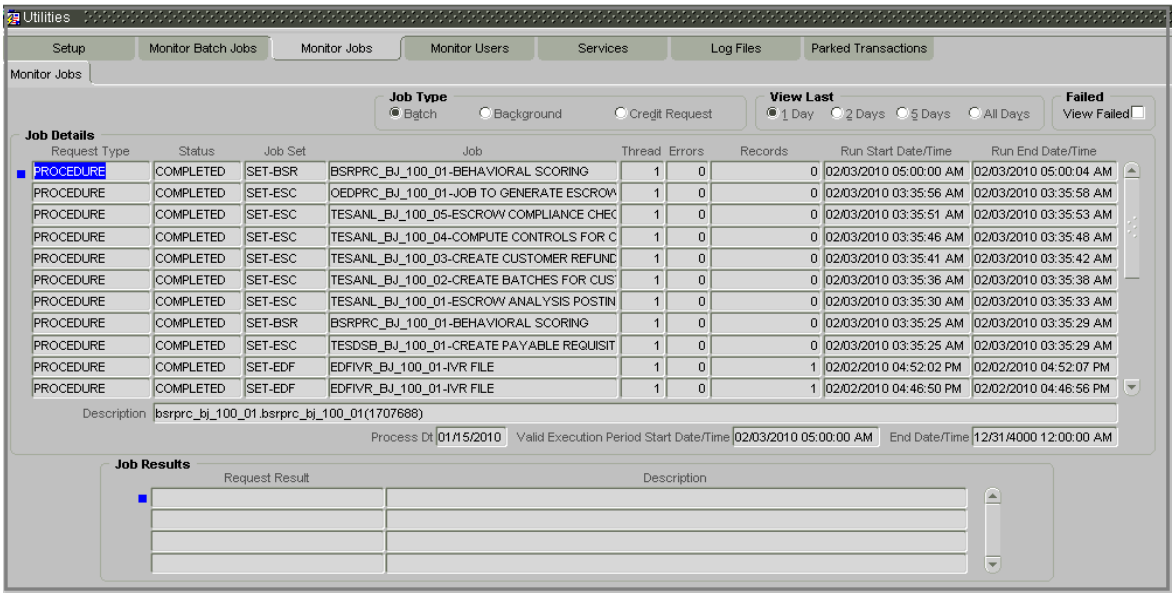
In this field:	View this:
Request Result	The result of the job request.
Description	The result details.

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**.



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 Start Date/Time	The job 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:

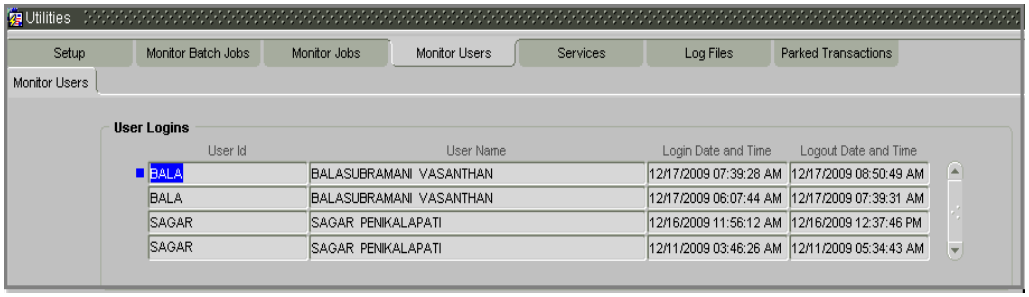
In this field:	View this:
Request Result	The result of job request.
Description	The job request result details.

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**.



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.

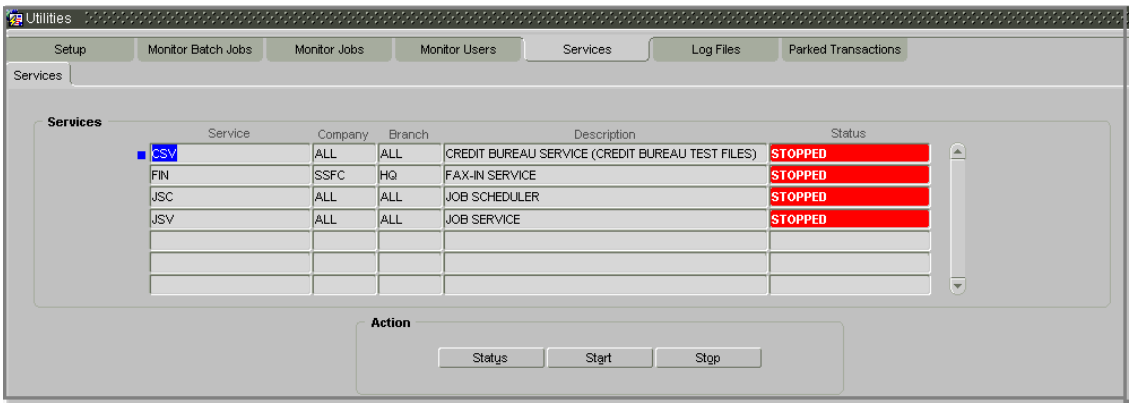
Hint: By pressing **F7**, entering a keyword to search on in either the User Id or User Name field, and pressing **F8**, you can search for and view the history of a particular user.

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:	View this:
Service	The service name.
Company	The service company.
Branch	The service branch.
Description	The service description.
Status	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.

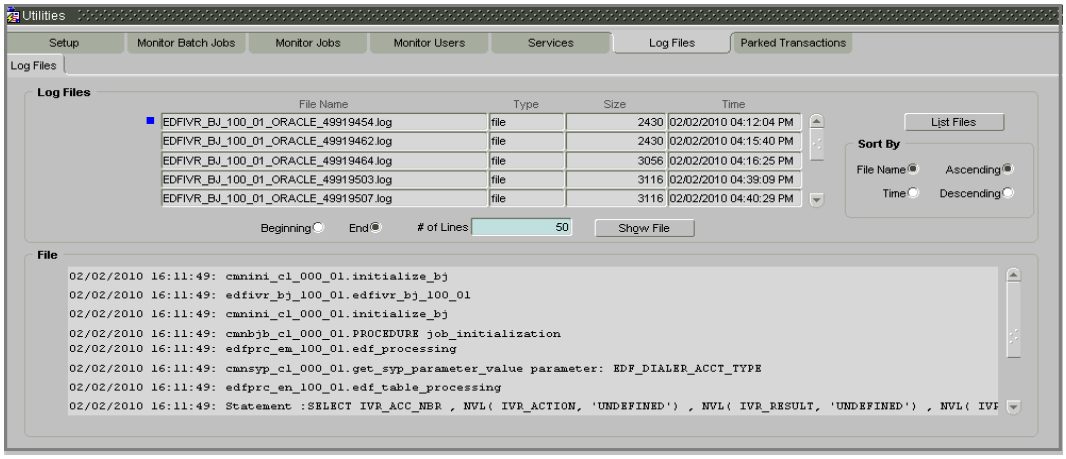
If you choose:	Oracle Daybreak:
Status	Refreshes, or updates, the status of the service. The Service page does not update the status in real time. You must choose Status after choosing Start or Stop to perform that command.
Start	Starts the job service.
Stop	Stops the job service.

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:
File name	File name.
Time	Time stamp.
Ascending	Ascending order.
Descending	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.

CHAPTER 9 : 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 Lines of Credit. Which one of these two tabs you choose determines which product the correspondence set up will affect.

- Choose **Common** to make changes to all correspondence regarding lines of credit.
- Choose **Line** to make changes to all correspondence regarding lines of credit.

Functions tab (System Functions page)

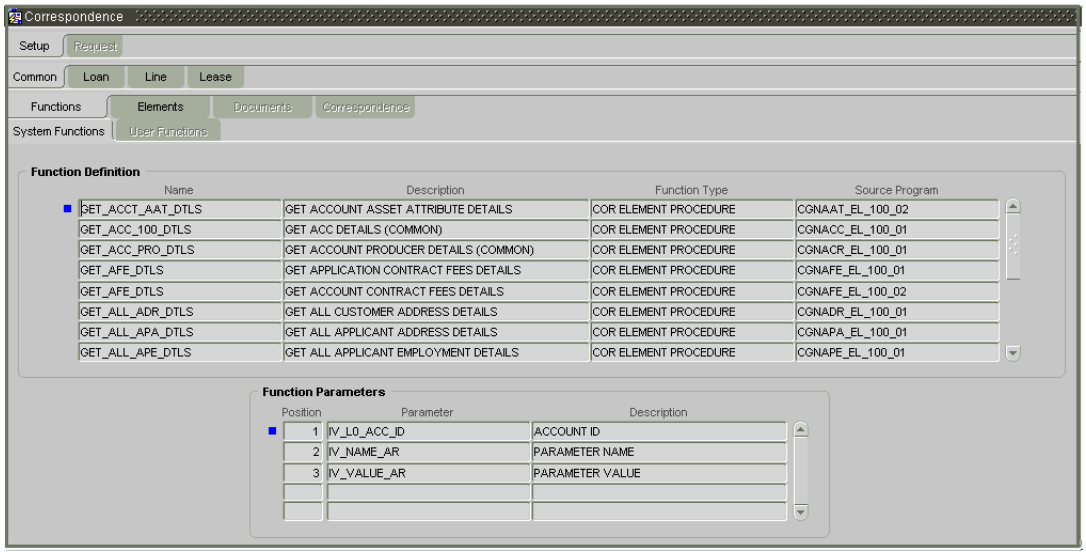
The Correspondence form's System Function page allows you to view the predefined functions for the appropriate line of credit product in Oracle Daybreak. These are attributes from the database.

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 **Line**).



3 Choose the **Functions** tab, then choose the **System Functions** sub tab.

4 In the **Functions Definition** block, view the following:

In this field:	View this:
Name	The function name.
Description	The function description.
Function Type	The function type.
Source Program	The source program.

5 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.

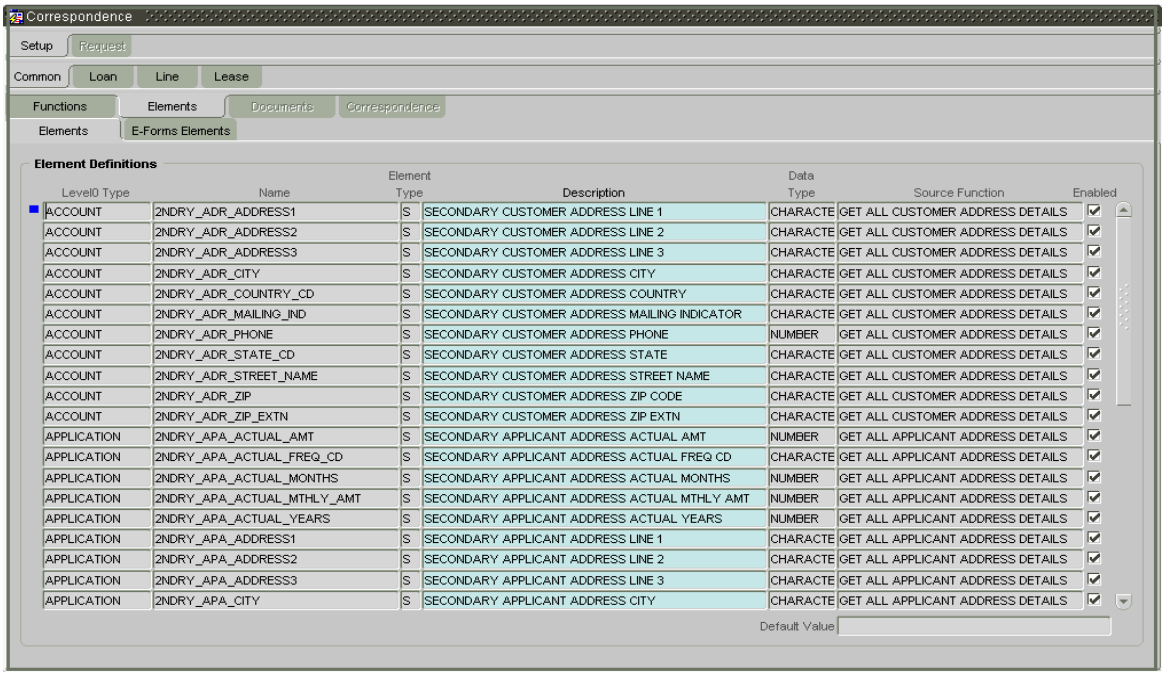
In the Element Definitions block, only the Description field may be edited or updated.

To view the document elements

1 On the **Setup** menu, choose **Correspondence**.

2 Choose the **Setup** tab, then choose the product associated with the correspondence (**Common** or **Line**).

3 Choose the **Elements** tab, then choose the **Elements** sub tab.



4 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.
Description	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

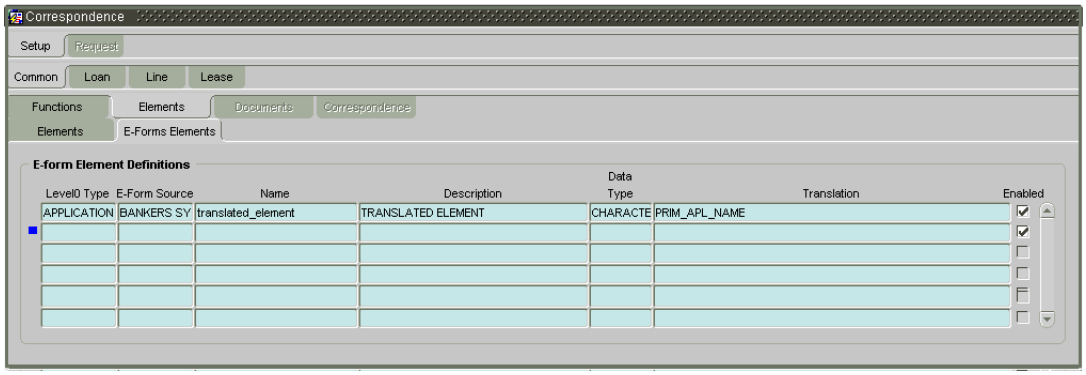
Translation:
PRIM_APL_NAME || ', ' || SPOUSE_APL_NAME || ', ' || PRIM_APA_ADDRESS1 || '; ' ||PRIM_APA_ADDRESS2 || '; ' || PRIM_APA_ADDRESS3

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 **Line**).

3 Choose the **Elements** tab, then choose the **E-forms Elements** sub tab.



4 In the **E-form Element Definitions** block, enter the following information:

In this field:	View this:
Level0 Type	Enter the element Level0 type (APPLICATION or ACCOUNT) (required).

E-Form Source	Enter the element e-form source. (Select ORACLE DAYBREAK for Microsoft Word correspondence or BANKER SYSTEMS INC. for XFDF format) (required).
Name	Enter the element name (the name used in the external form) (required).
Description	Enter the element description (required).
Data Type	Select the element data type (DATE, NUMBER, or CHARACTER) (required).
Translation	Enter the translation for the e-form element (SQL statement fragment defining the element data) (required).

5 Choose the **Enabled** block to enable the e-form element.

6 Save your entry.

Document tab (Documents page)

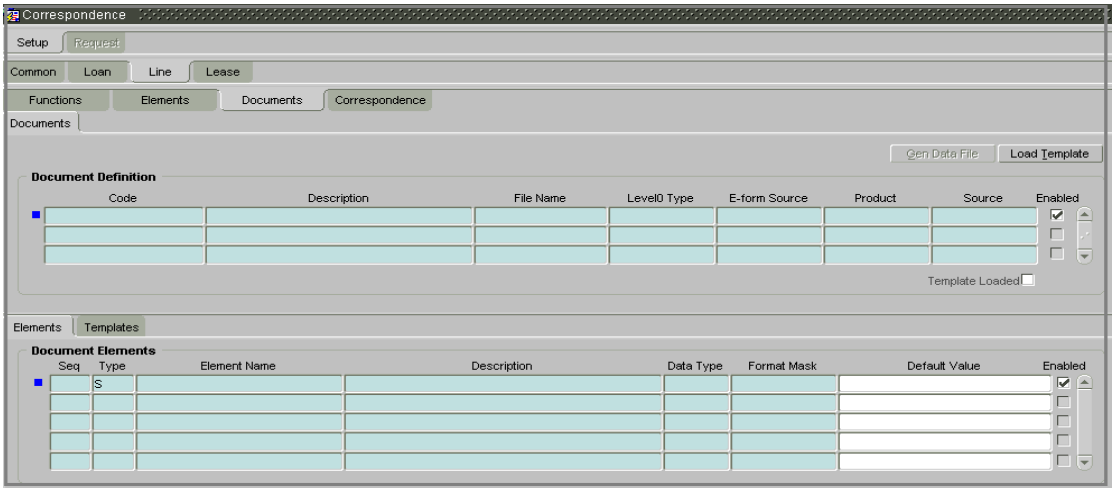
The Documents page allows you to set up the various documents and the data fields that Oracle Daybreak compiles together when creating a correspondence. Oracle Daybreak provides two different document formats: Word or XFDF: XML-based form.

To set up documents to be compiled in correspondence

1 On the **Setup** menu, choose **Correspondence**.

2 Choose the **Setup** tab, then choose the product associated with the correspondence (**Common** or **Line**).

3 Choose the **Documents** tab.



4 In the **Document Definition** block of the Documents page, enter the following information:

In this field:	View this:
Code	Enter the document code to define the name for the new document (required).

Description	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).
File Name	Enter the document file name for the resulting file (Word or XFDF document) (required).
Level0 Type	Select the level0 type (ACCOUNT or APPLICATION) (required).
E-form Source	Enter the element e-form source. (Select ORACLE DAYBREAK for Microsoft Word correspondence or BANKER SYSTEMS INC. for XFDF format) (required).
Product	Select the document product (required).
Source	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 application or 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 **Line**).

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:
Seq	Enter the sequence number to order the document elements (required).
Type	Select element type from the following (required): S *System-defined*. If you select S, the value is supplied by Oracle Daybreak and cannot be changed in the Correspondence Request page. C *Constant.* UD *User Defined Element*. If you select UD, you can choose the value and change it in the Correspondence Request screen. UC *User Defined Constant*. If you choose UC, you can choose the value, but you cannot change it in the Correspondence Request screen. T *Translated Element*. If a document contains an e-form element and you do not select **T**, the value will not be translated.
Element Name	Select/Enter the element name (required).
Description	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).
Data Type	Select the element data type (required).
Format Mask	Select the element format mask (required).
Default Value	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 **Line**).

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:
Filename	Enter the template file name as it appears in the /DOC_TEMPLATES. Make sure to include the .pdf extension (required).
Product	Select the product type this template is valid for (required).
Customer St	Select the applicant/customer state this template is valid for (required).
Producer St	Select the producer state this template is valid for (required).
App/Acc St	Select the application or account state this template is valid for (required).
New Template	If selected, indicates that the document template is new.
Loaded	If selected, indicates that the document template is loaded.
Enabled	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)

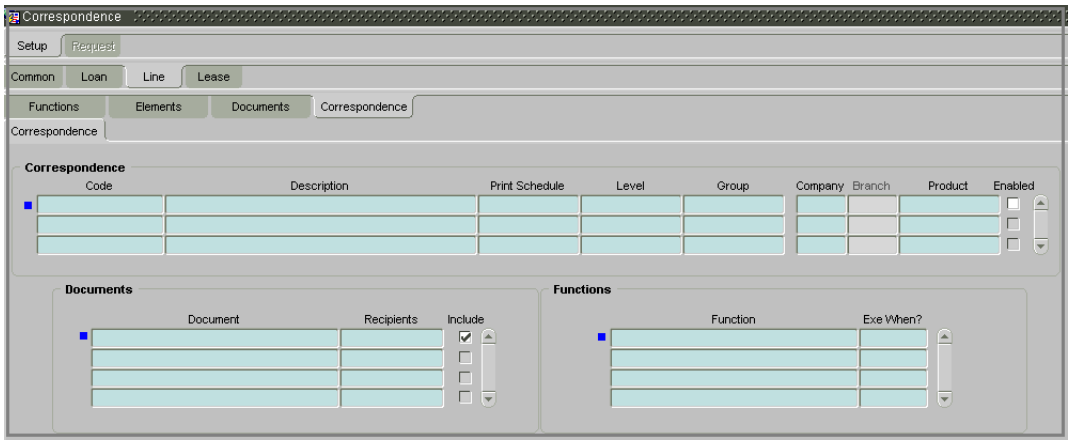
The Correspondence page allows you to define who will receive the documents you created on the Documents page by creating correspondence sets. Each document must belong to a set, and a set can have more than one document.

To set up a correspondence set

1 On the **Setup** menu, choose **Correspondence**.

2 Choose the **Setup** tab, then choose the **Line** product associated with the correspondence.

3 Choose the **Correspondence** tab, then choose the **Correspondence** sub tab.



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:
Function	Select the correspondence functions (required).
Exe When?	Select when to execute the correspondence function (required).

9 Save your entry.

CHAPTER 10 : ACCOUNT DOCUMENT TRACKING FORM

The Account Document Tracking form allows you to view documents that have been attached to an account in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. Any documents that were attached to the account when it was still an application, such the application received as a fax and saved as a GIF file, appear on the Account Document Tracking form.

Set Up

Documents of the following format can be attached to an account:

- GIF
- PDF
- DOC
- XKL
- TXT

To attach an document to an account

1 Save the document you want to attach to an account with the following format:

<ACCOUNT_NBR>.<DOCUMENT TYPE CD>.<DOCUMENT SUB TYPE CD>.<PAGE NUMBER>.<FILETYPE>

The delimiter between account number, document type, sub type and page number is ".". File extension tells the file type.

Example: 20001000010483.APP.APP_IMG_PAGE.1.GIF
20001000010483.CON.CON_DOC.1.PDF

2 Save the document to attach in the following file:

$CMN_SERVER_HOME/acct_doc_load/

-or-

$CMN_SERVER_HOME\acct_doc_load

3 The batch job set code SET_DOT reads the directory for new files to be loaded in the database. It inserts records in account documents and documents details table and will move the file to the directory specified in the system parameter DOT_STORAGE_DIRECTORY.

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.

Please refer to the Excel file **Appendix_Lookups** for further definitions and functions of individual parameters.

Setup Guide - Lines Collection

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