Setup Guide - Lines Servicing

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Oracle Daybreak

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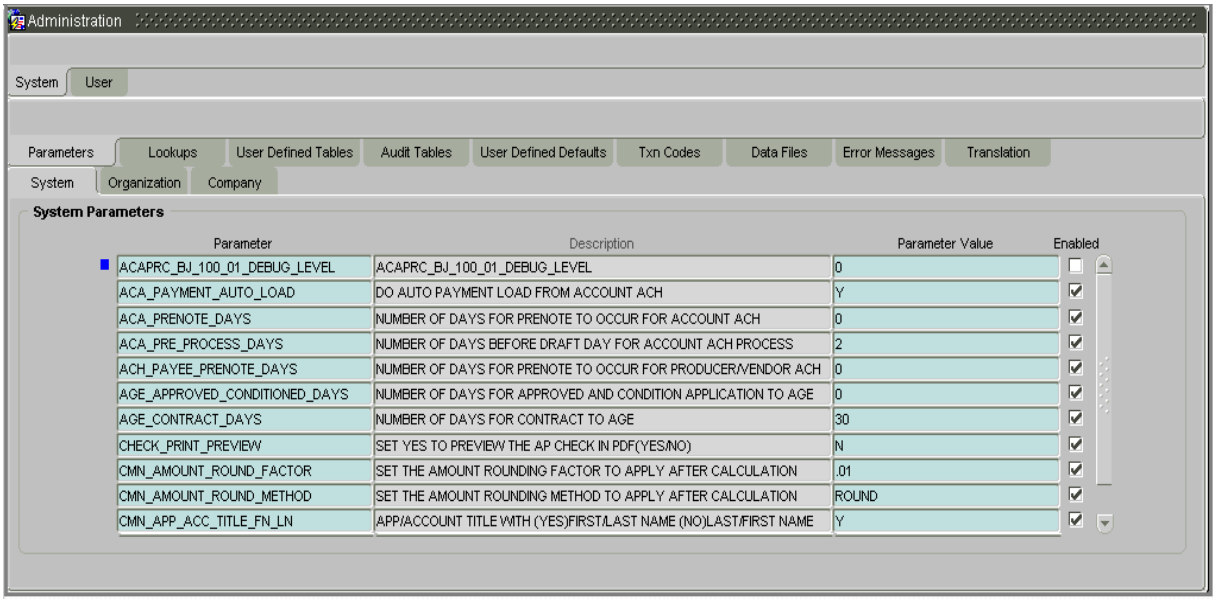
CHAPTER 1: ADMINISTRATION (SYSTEM) FORM

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)

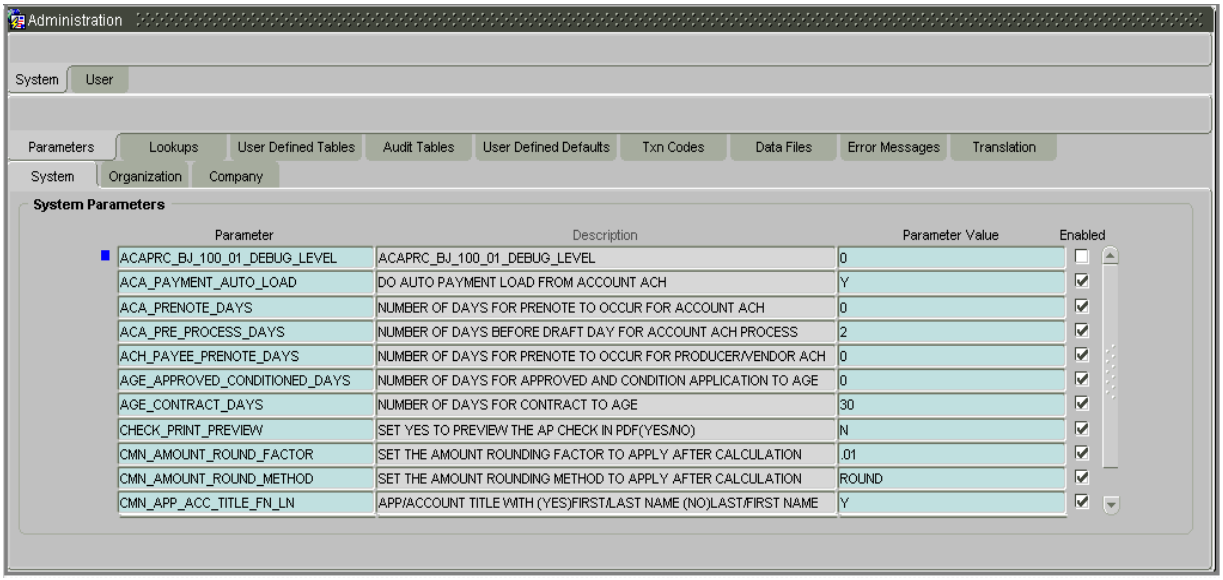
The System page displays and records each system wide parameter, along with its current value and whether or not it is enabled. These parameters relate to the overall processing of the system, such as Oracle Daybreak server file locations and data purging configuration.

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.

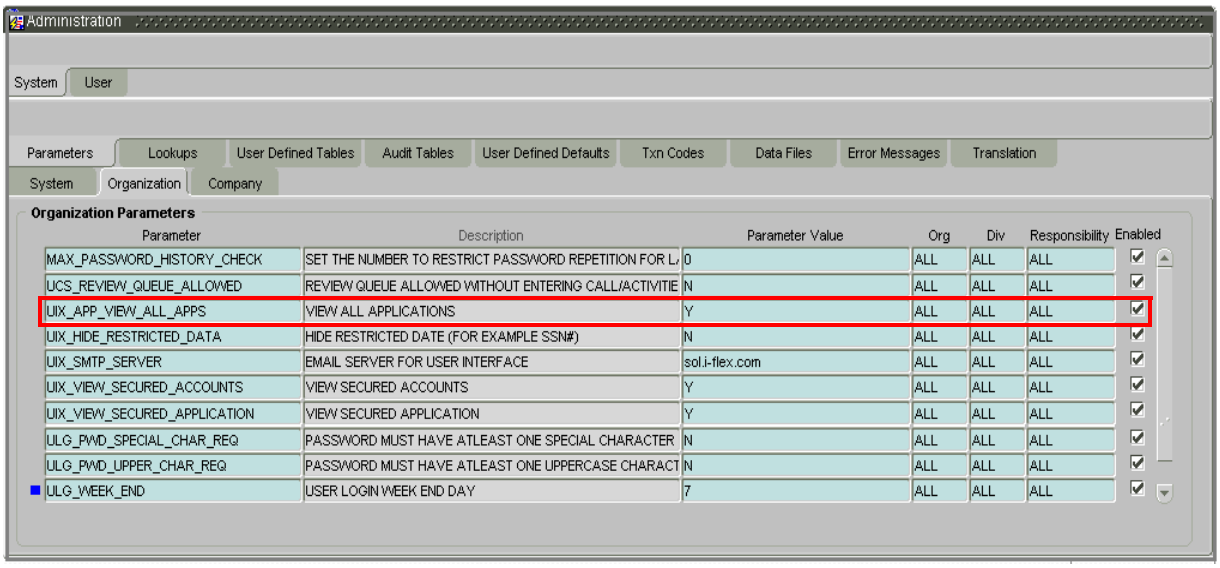
Parameters tab (Organization page)

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:



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

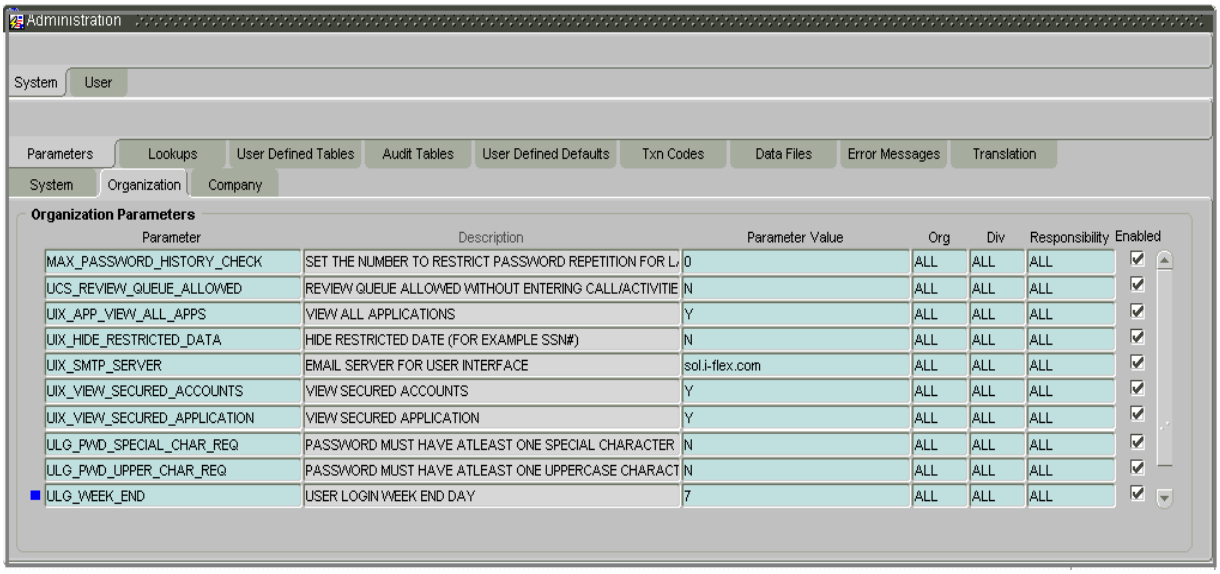
- If a DSC user (one within an organization defined as ALL) with a responsibility of SUPERUSER, was using the Lending menu's Underwriting form, the system will return with a value Y, and Oracle Daybreak will allow the user to view all applications.

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.

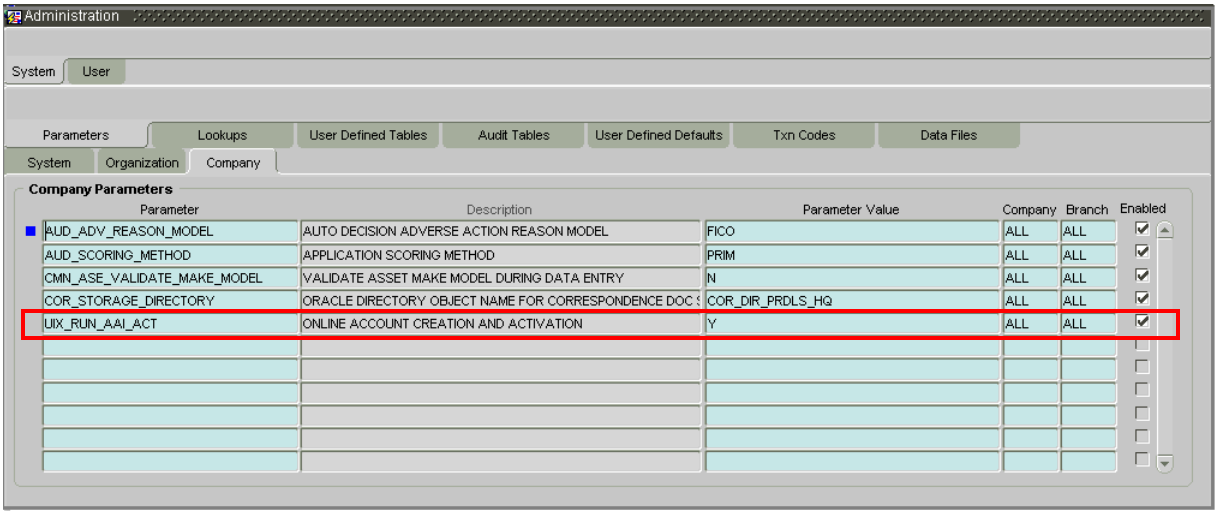
Parameters tab (Company page)

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:



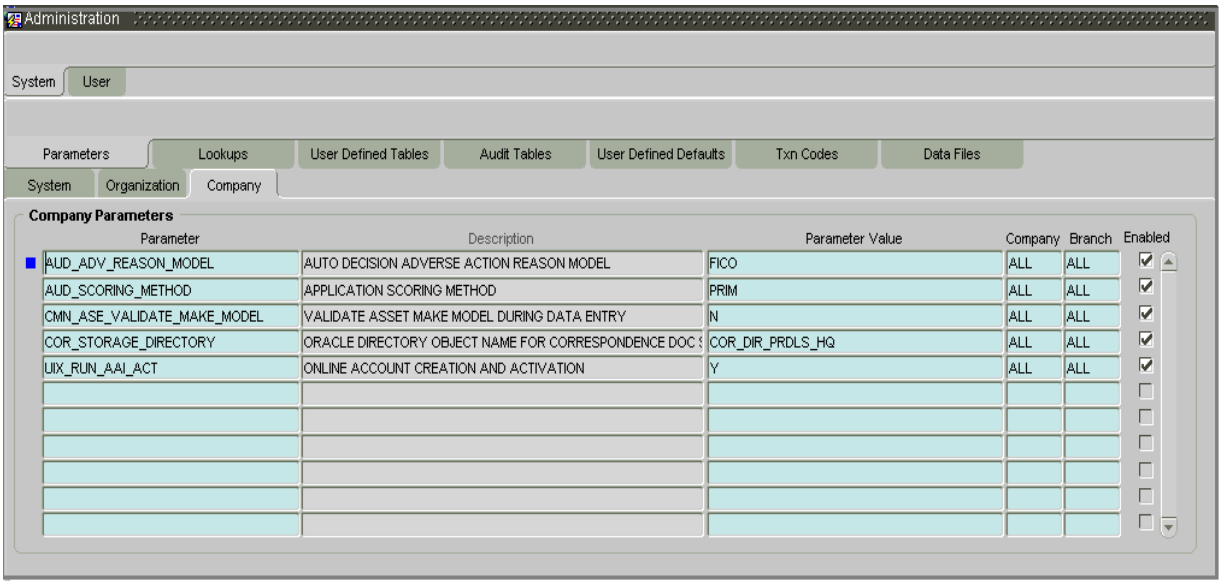
Oracle Daybreak uses these two parameters to determine whether to create and activate an account online.

- 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:

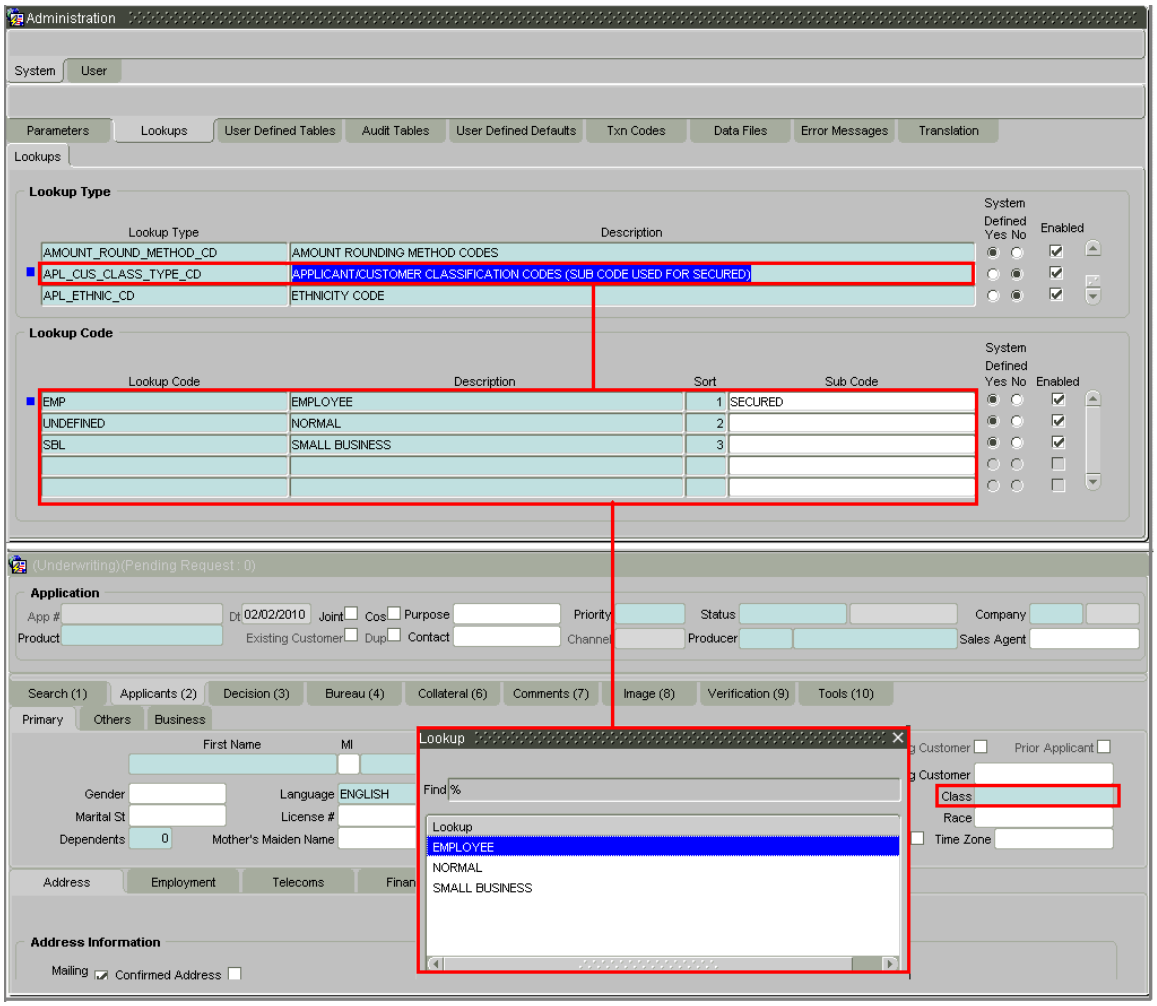
In this field:	Do this:
Parameter*	Select the system parameter (required).
Description*	View the system parameter description (display only). ***Note**: You can search for a particular company parameter using both or either of these fields and the Enter-Query mode.
Parameter Value	Enter the value for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

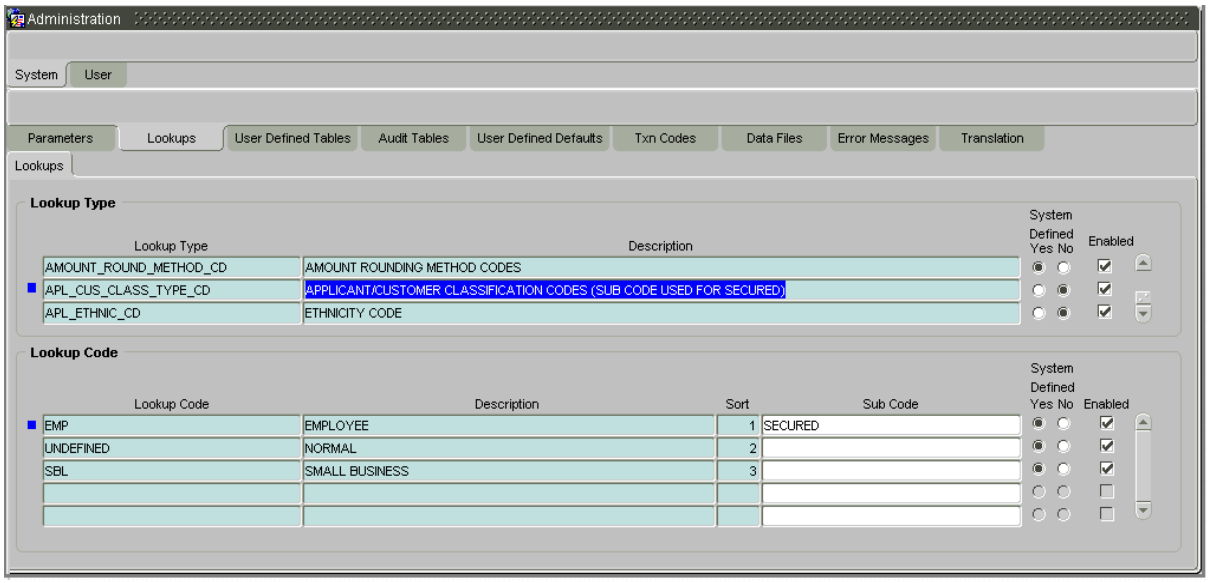
Note: Lookup codes cannot be deleted, as they may have been used in the past, and the display and processing of that data is still dependent on the existing setup.

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.

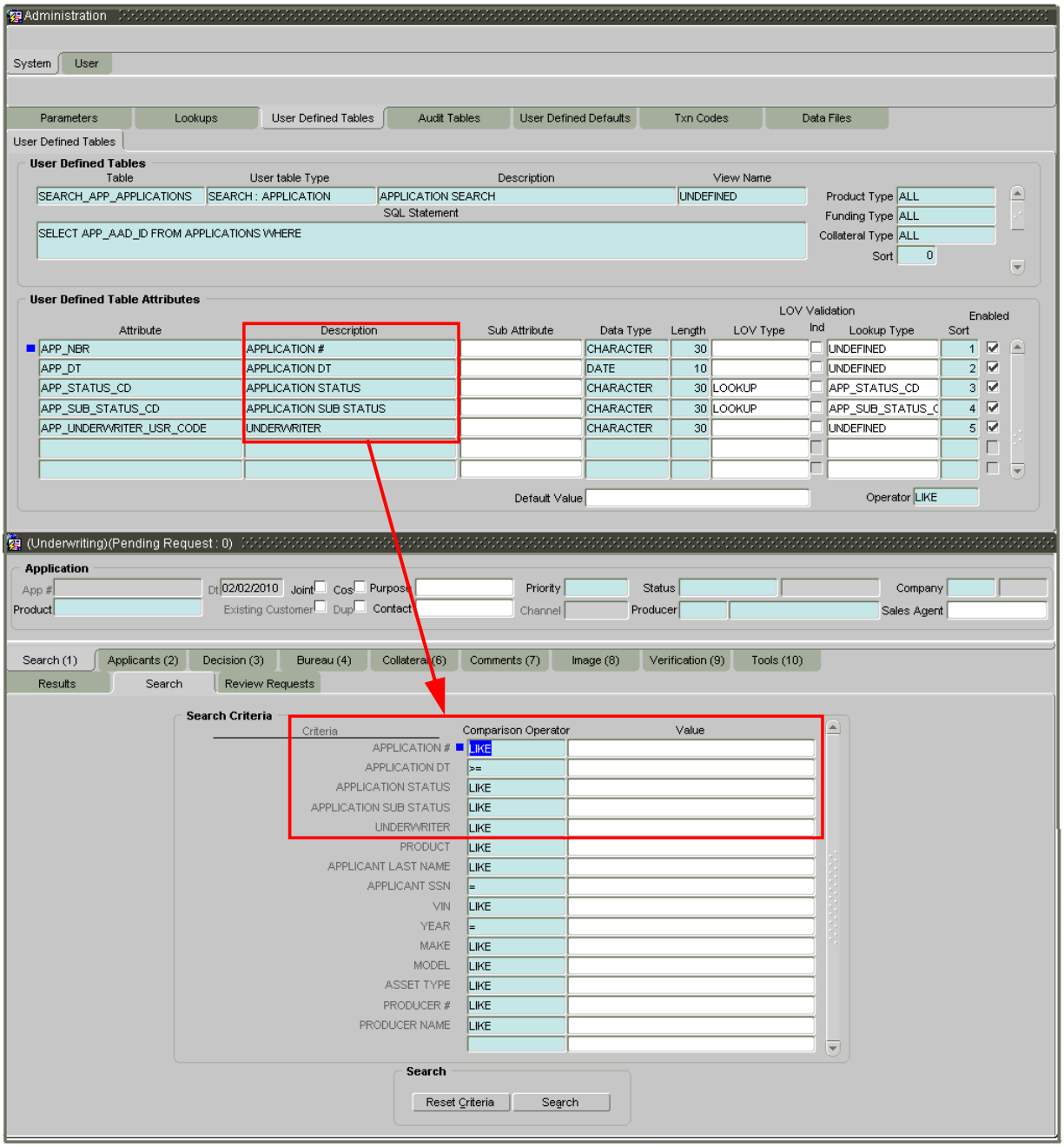
4 In the **Lookup Code** block, enter the individual values that a field or process using the related lookup type may have.

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:

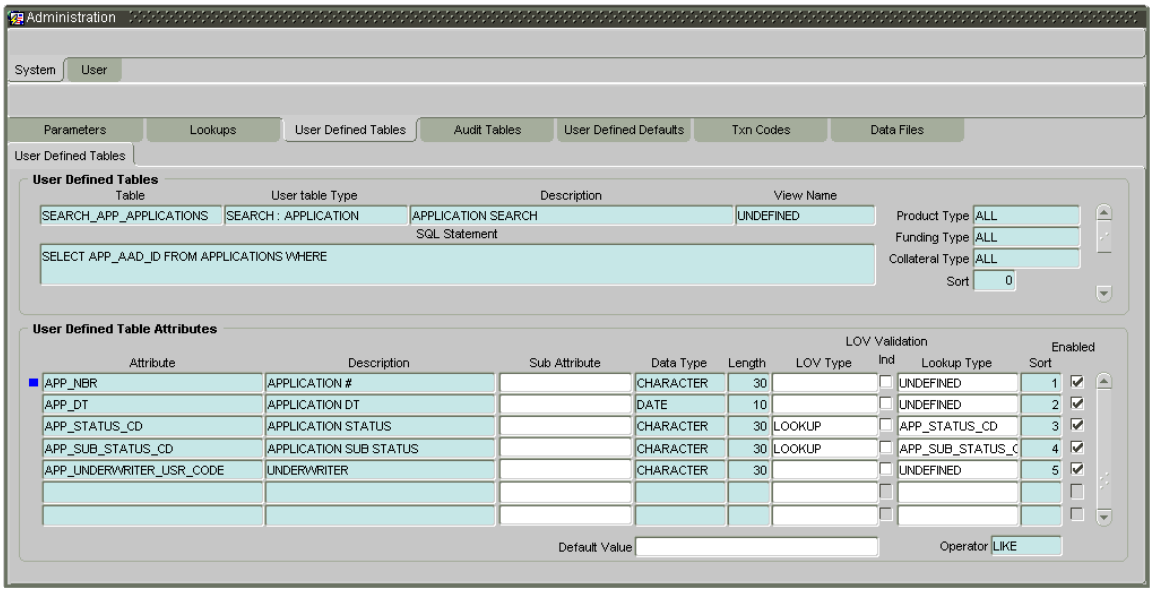
- Searching of accounts
- Tracking of follow-up items
- Creating details in bankruptcy, foreclosure/repossession, and deficiency.

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, 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

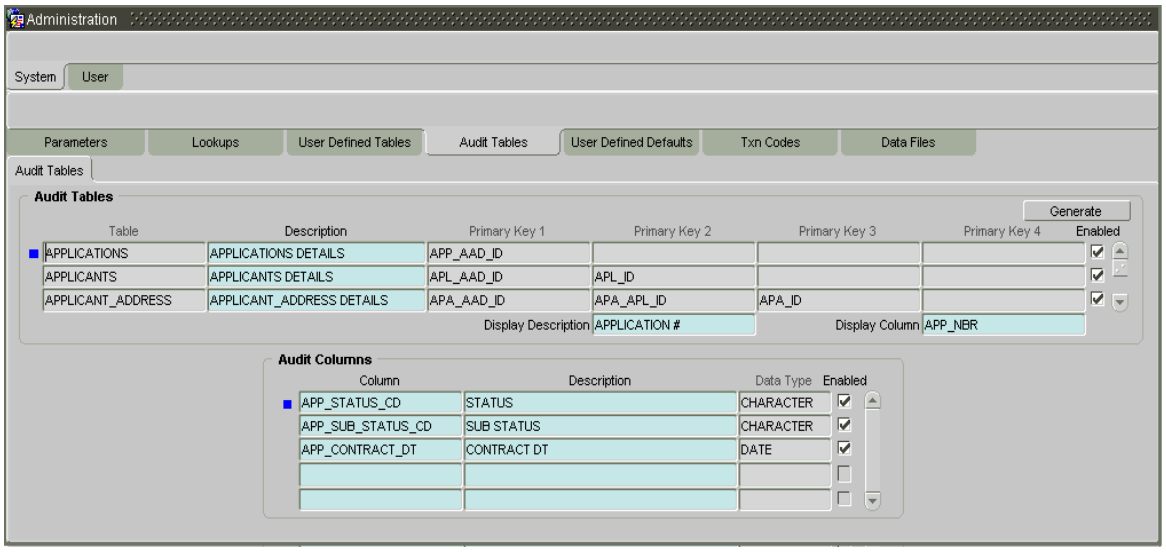
Based on the Audits page setup, the changes can be tracked on the Verification (9) master tab's Audits page on the Underwriting and Funding form.

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").
TCN	ACCOUNT CONDITION TXN These transaction codes control a user's ability to open and close account conditions.
COR	CORRESPONDENCES These transaction codes relate to Oracle Daybreak correspondences.
LUL	SETUP LOCK/UNLOCK These transaction codes limit a user's ability to change the existing setup data, even if they are allowed access to the form, by restricting access to the Lock/Unlock Record icon on the Oracle Daybreak tool bar.
TEM	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.

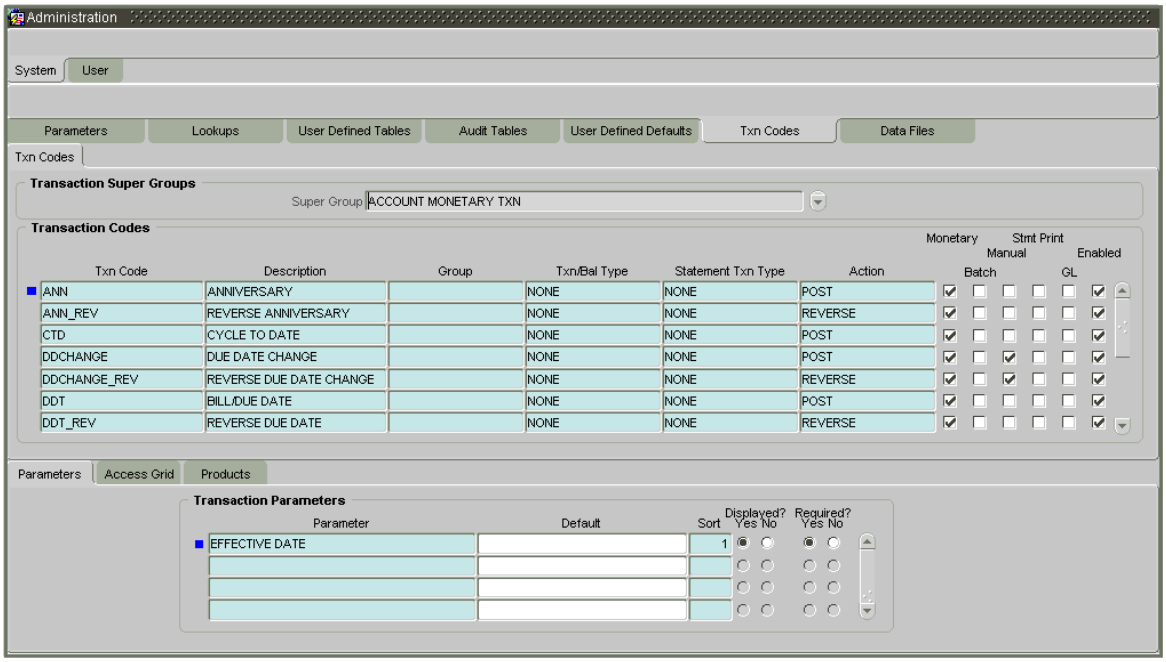
- Is the transaction monetary or nonmonetary?
- Does Oracle Daybreak complete the transaction in real time or later as a batch process?
- Does Oracle Daybreak perform this transaction automatically or can a user complete the transaction manually (Is the transaction available on the Maintenance (3) master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

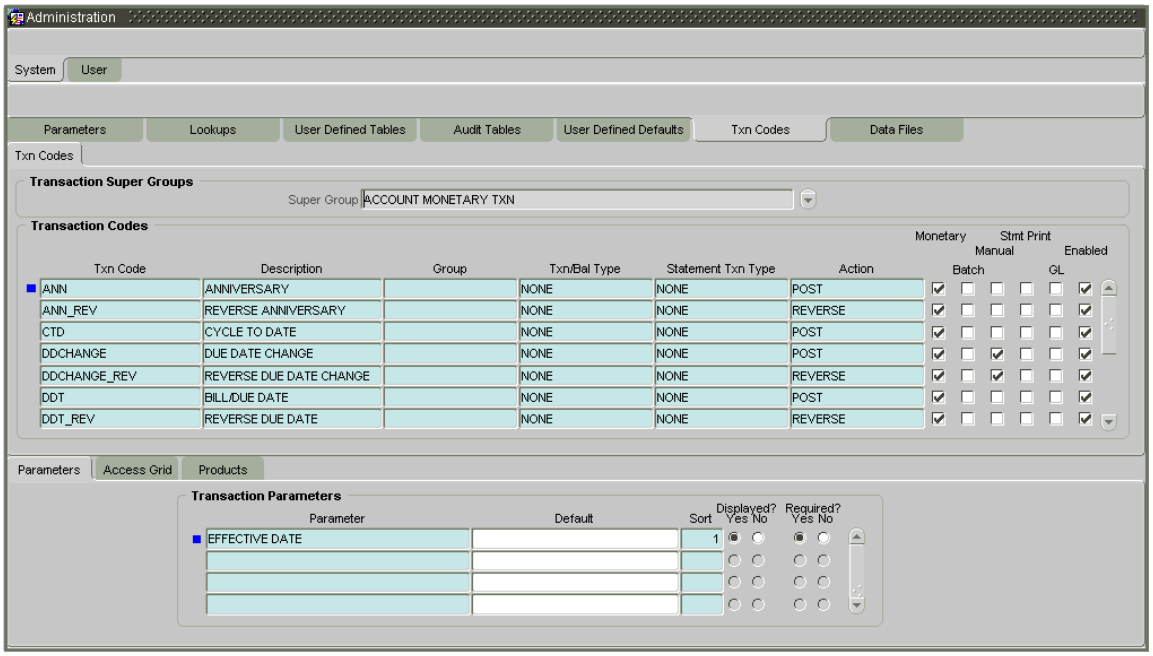
(For manual transactions, these are the parameters loaded when you choose **Load Parameters** on the Maintenance page on the Customer Service form.)

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.

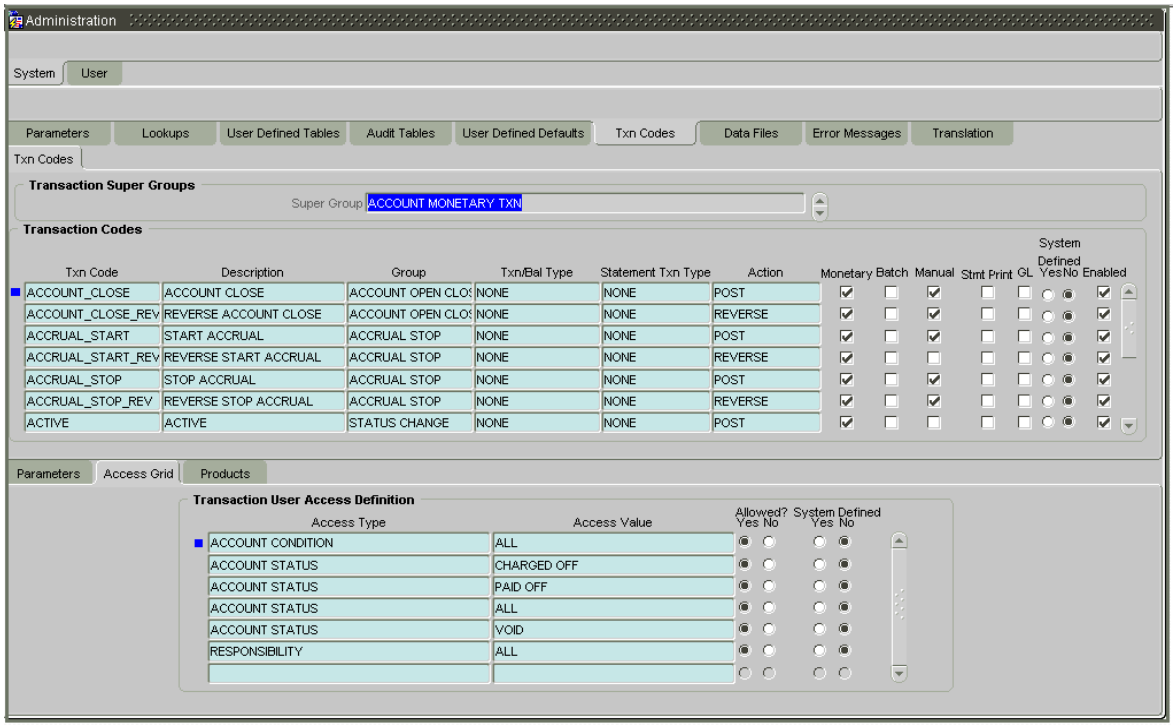
Access Grid sub page

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

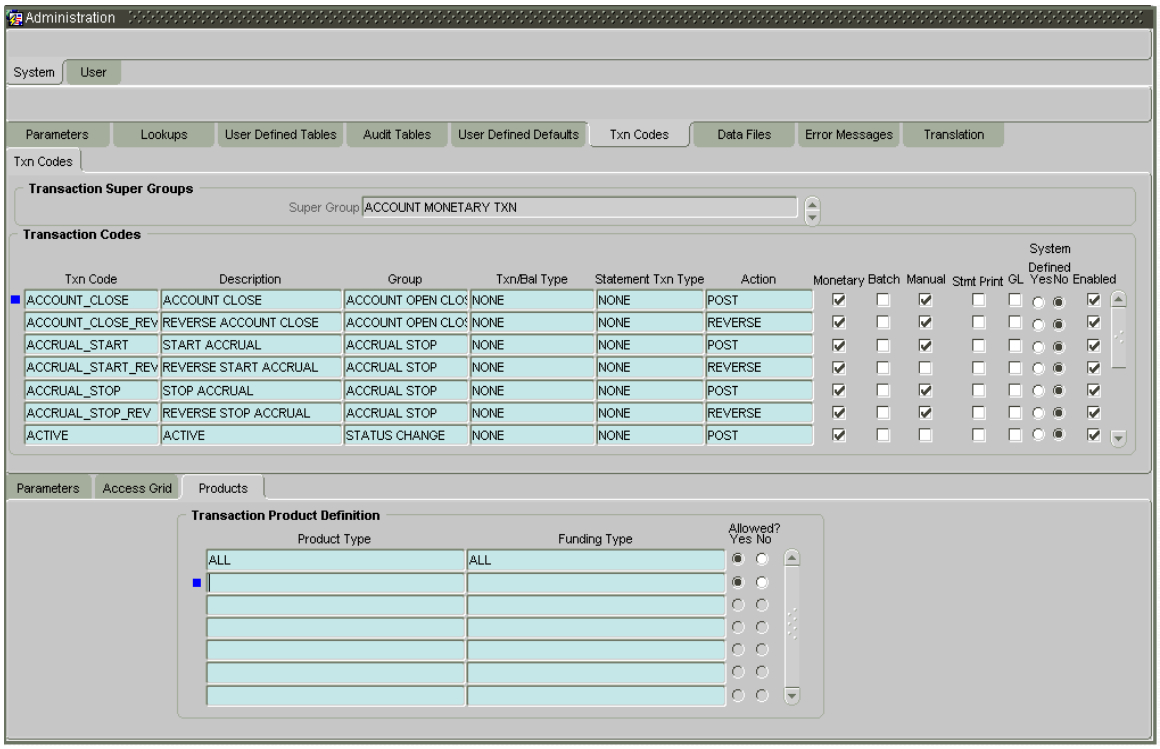
The Products sub page allows you to define the products to which the transaction codes apply. It allows the administrator to control if the associated transaction code will be available for use for specific product types and or funding types.

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.



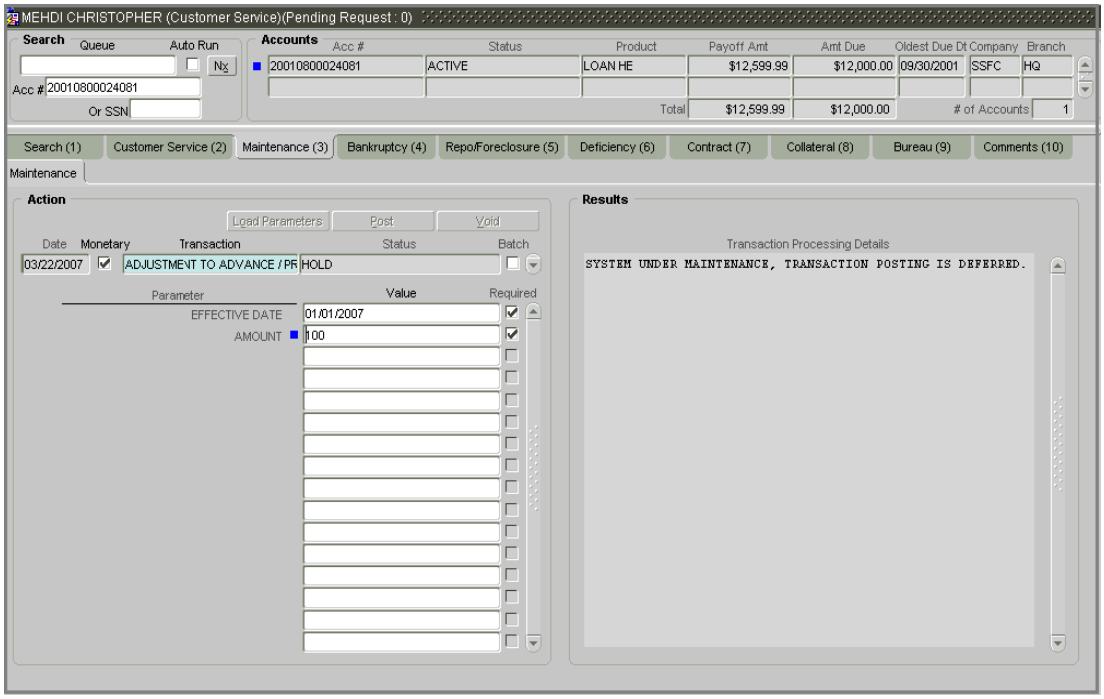
3 In the **Transaction Product Definition** block, enter the following information.

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

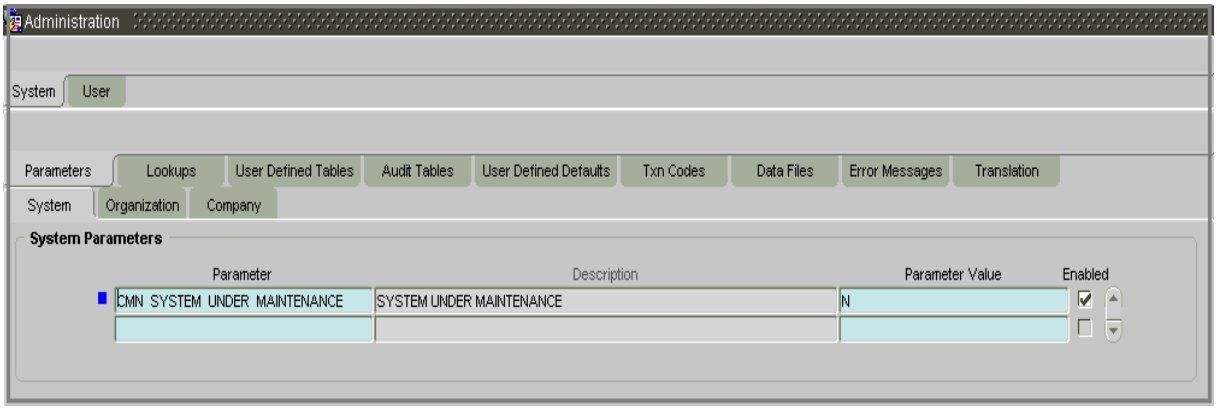
Oracle Daybreak allows continuous access to the Oracle Daybreak system, 24-hours-a-day, 7-days-a-week (24 x 7). You can continue working in Oracle Daybreak and posting most transactions during batch processing. When you post a transaction on the Customer Service form's Maintenance page and the transaction 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.

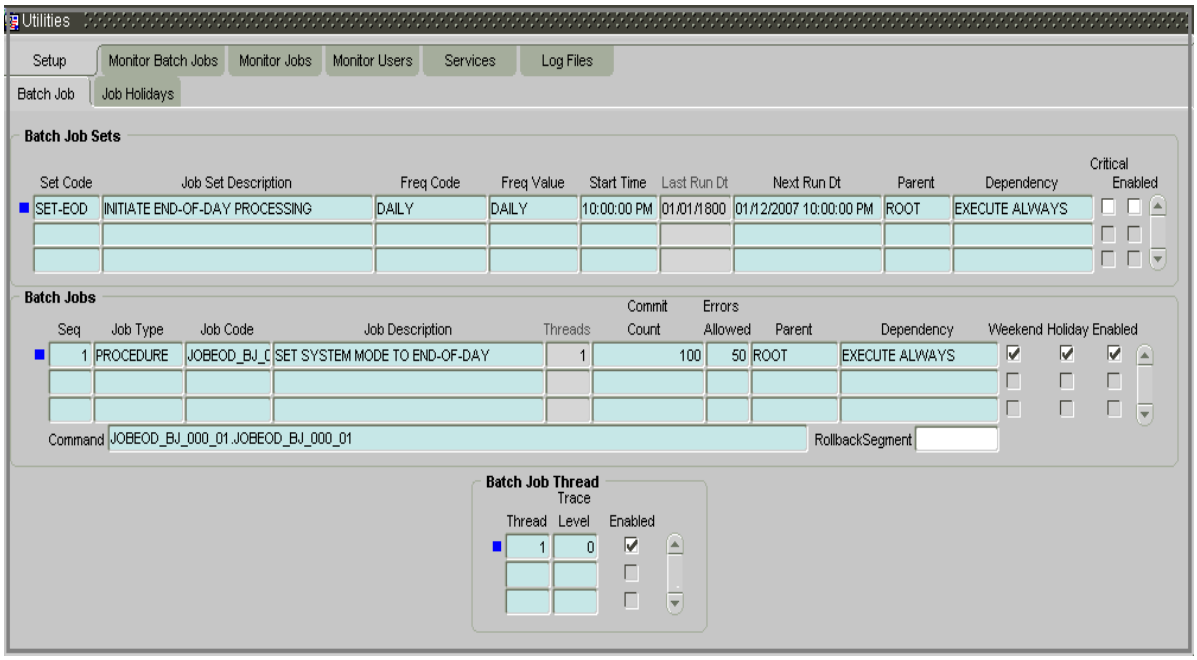
24 x 7 accessibility is controlled by the following system parameter on the Administration form's System page:

Parameter:	Description:
CMN_SYSTEM_UNDER_MAINTENANCE	SYSTEM UNDER MAINTENANCE

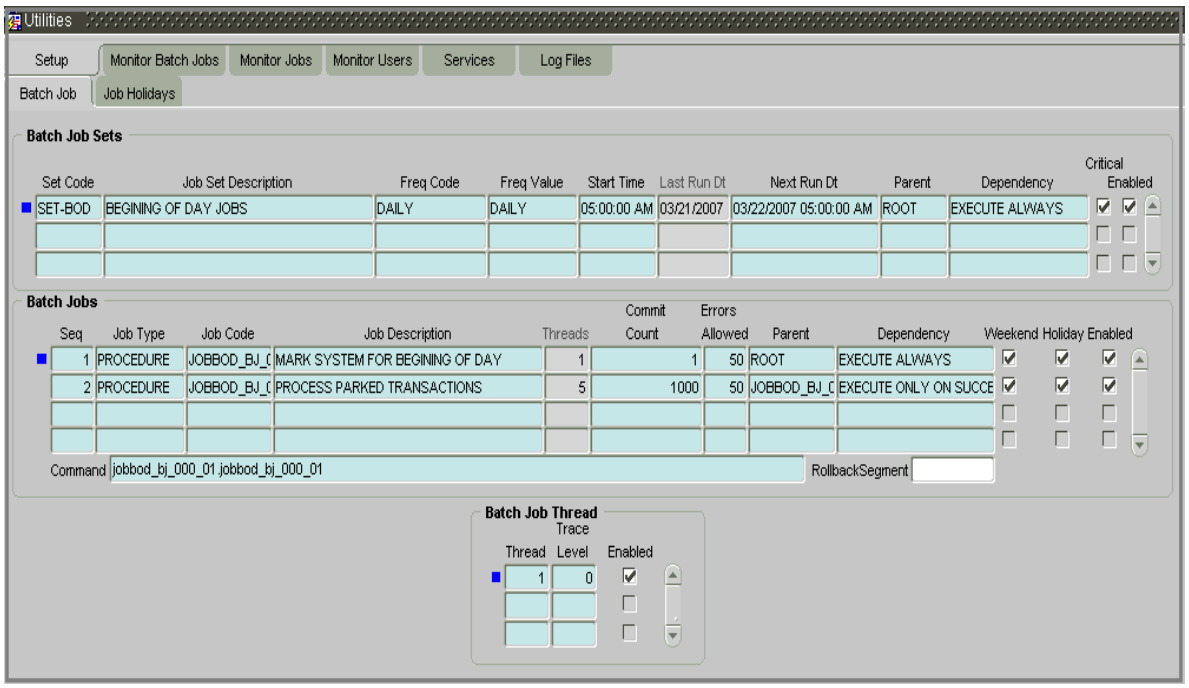


Oracle Daybreak uses two batch job sets to handle end of day (EOD) and beginning of day (BOD) processing.

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.

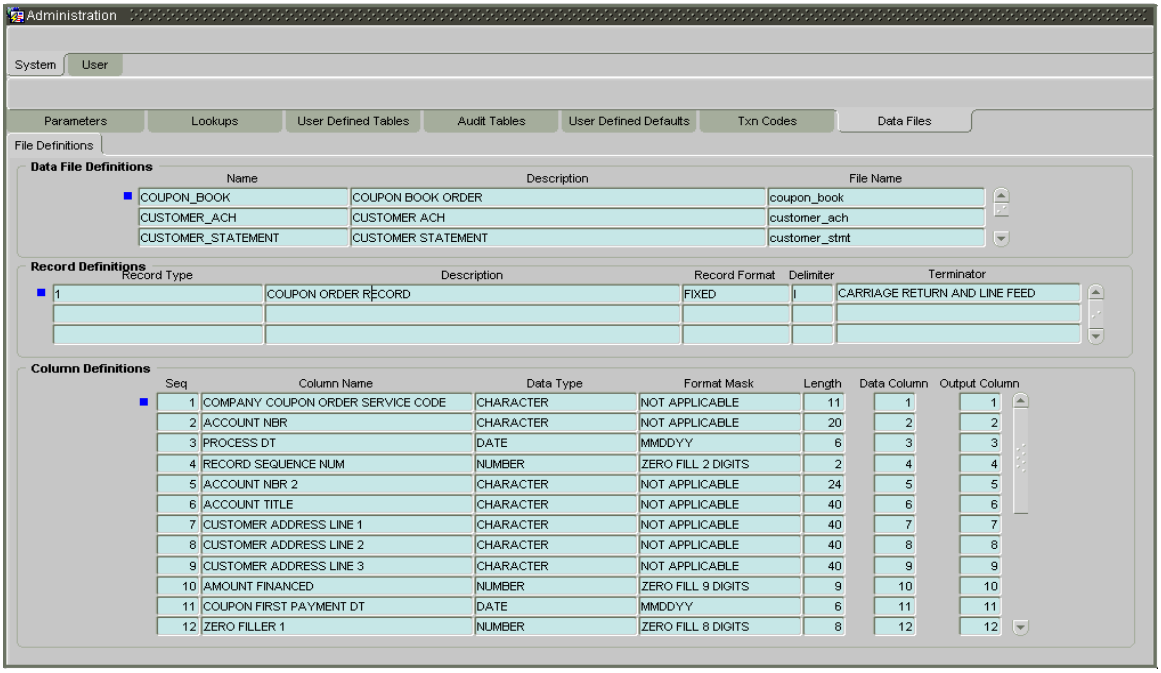
Note: Any addition or removal of a field or change in the data type length will require i-flex solutions involvement.

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)

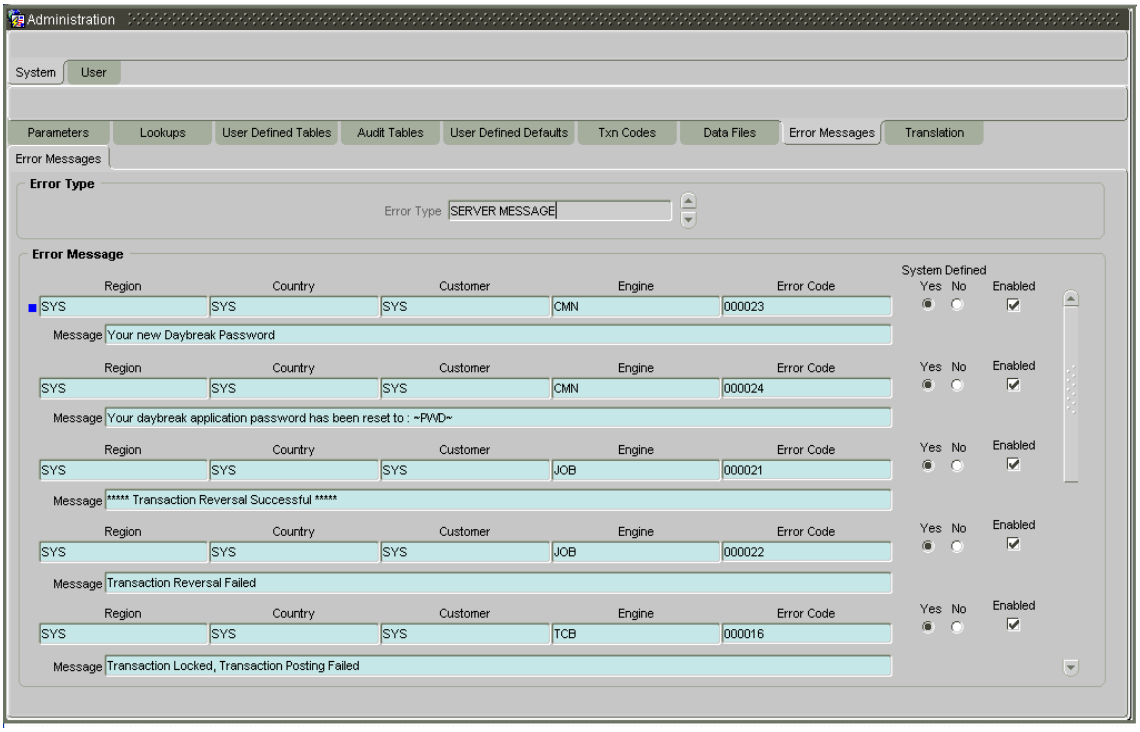
With the Error Messages tab's Error Messages page, you can translate or modify the text of error messages. Oracle Daybreak displays all messages as they appear to Oracle Daybreak users in the Error Message block's Message field.

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)

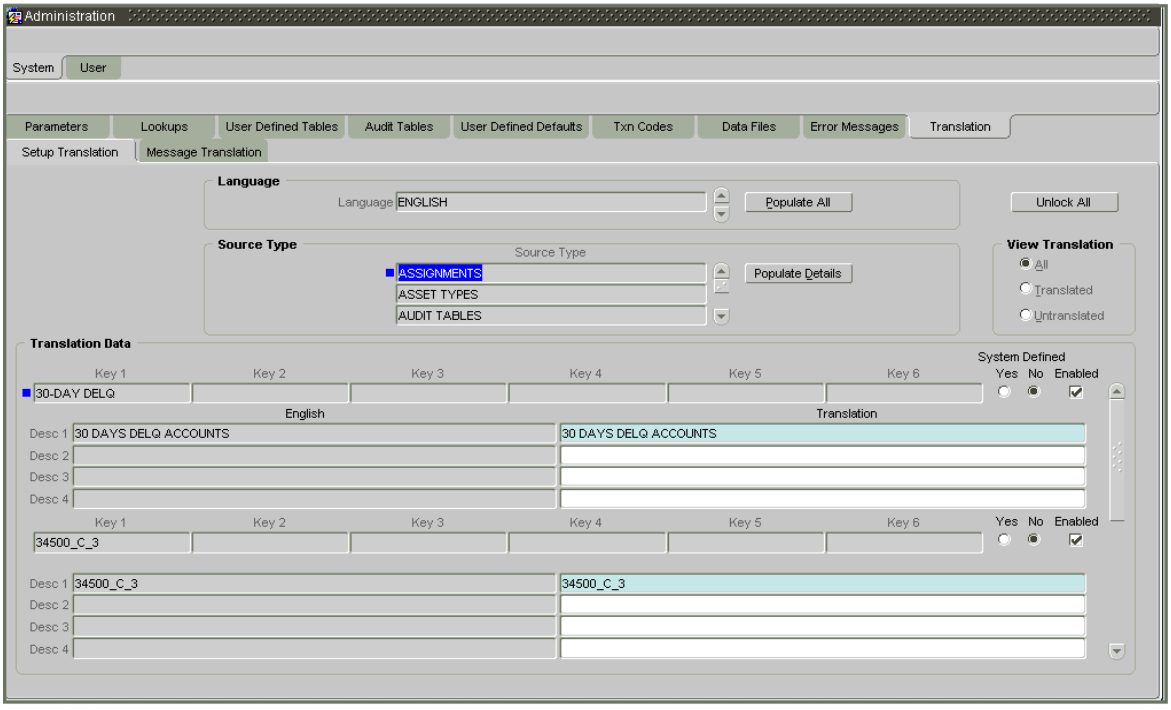
With the Translation tab's Setup Translation page, you can translate the contents of a pre-defined list of setup description fields into a different language.

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)

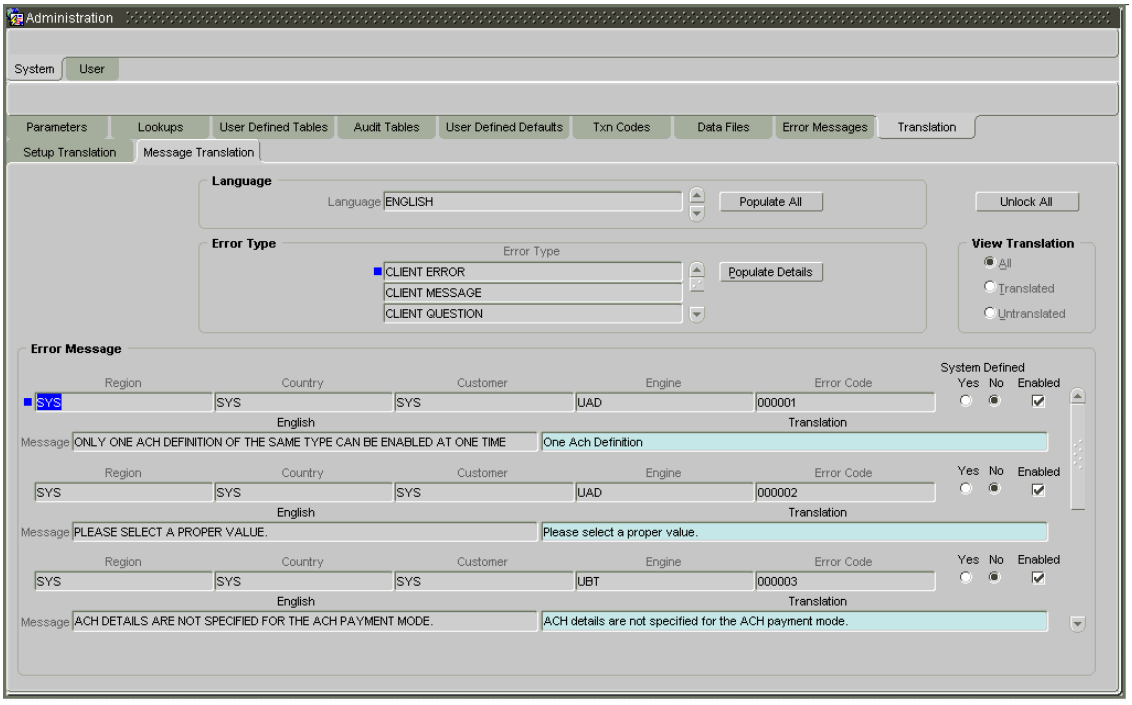
With the Translation tab's Message Translation page, you can translate the contents of a predefined list of error messages into a different language.

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:

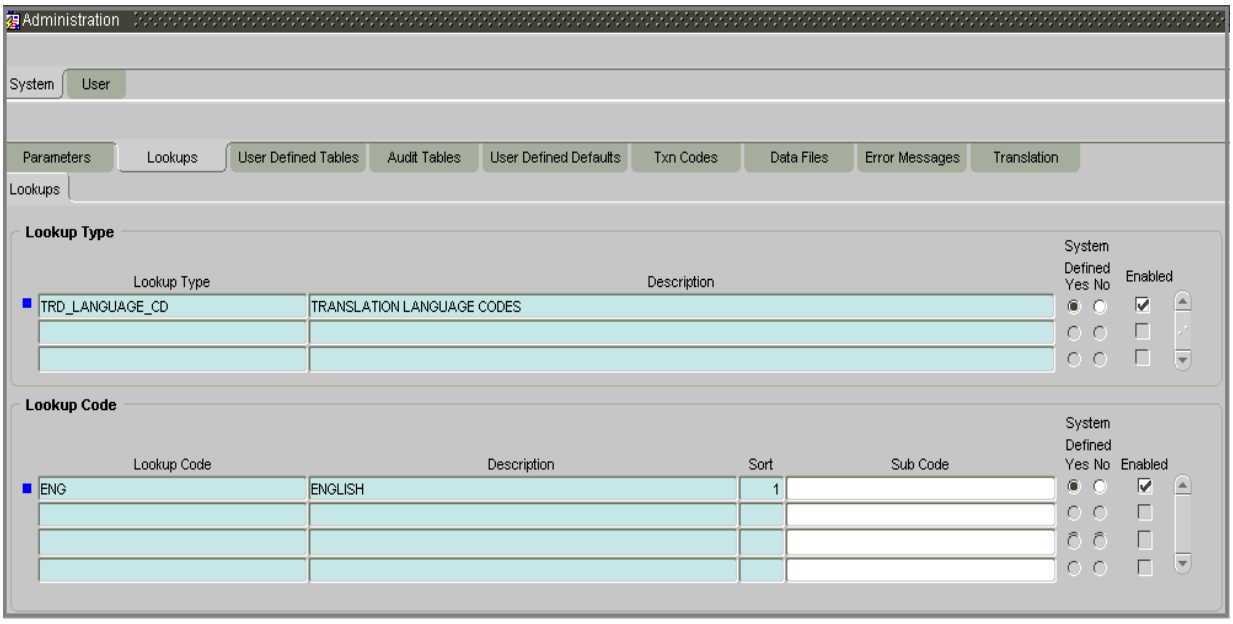
In this field:	Do this:
Region	View the region code (display only).
Country	View the country code (display only).
Customer	View the customer code (display only).
Engine	View the engine name (display only).
Error Code	View the error code (display only).
System Defined (Yes/No)	Displays whether or not 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>

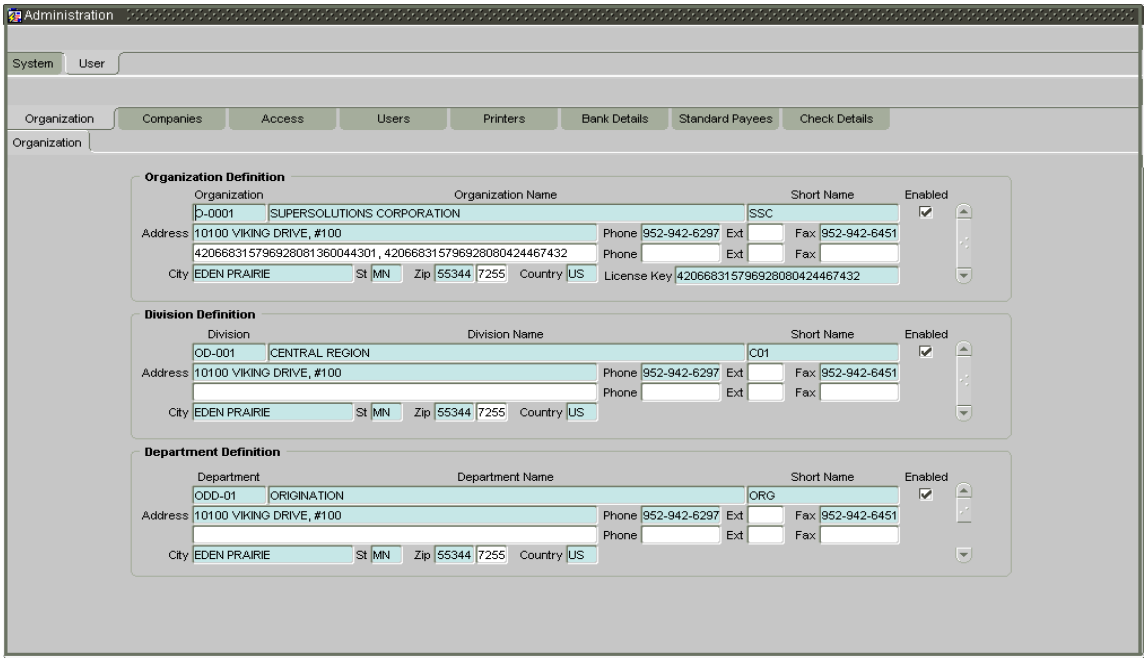
Note: <native language> should match lookup codes in the TRD_LANGUAGE_CD lookup type on the Administration form's Lookups page.

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
- Bank Details
- Standard Payees
- Check Details

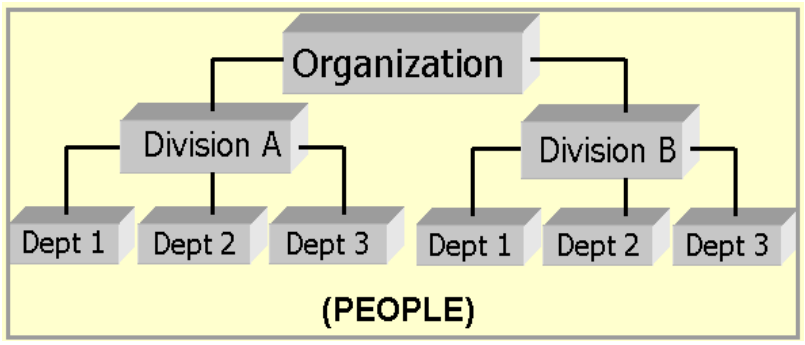
Organization tab (Organization page)

The Organization page records the operational hierarchy of your business in terms of people. It groups the human resources of your business in three categories: organization, division, and department. Oracle Daybreak uses this data to control who has access to which accounts. (The Companies page allows you to set up where those accounts are located.)

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

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

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



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

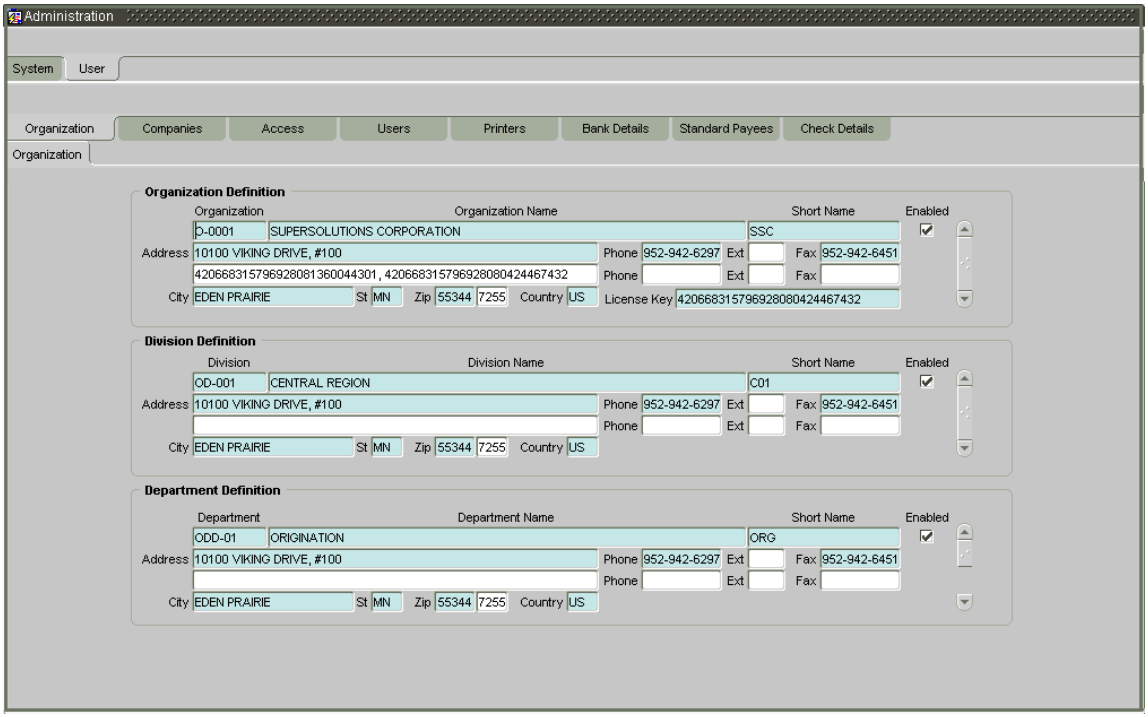
Organization:	O-0001	ABC Corp.	ABCC
Division:	OD-001	Central Region	C01
	Department: ODD-01	Origination	ORG
	Department: ODD-02	Funding	FUN
	Department: ODD-03	Servicing	SER
Division:	OD-002	Eastern Region	E01
	Department: ODD-11	Servicing	SER
	Department**:** ODD-12	Collection	COL

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.

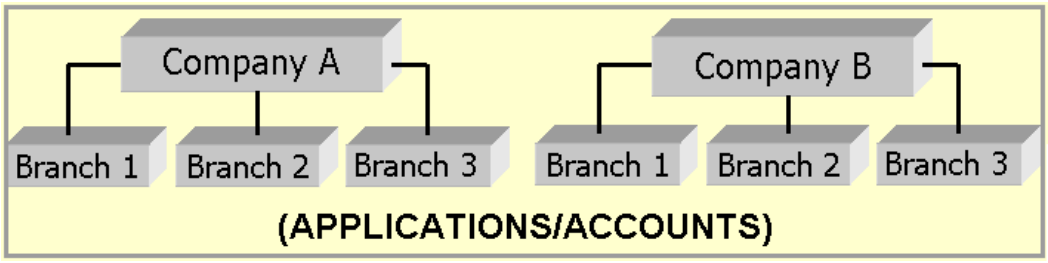
9 Save your entry.

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:

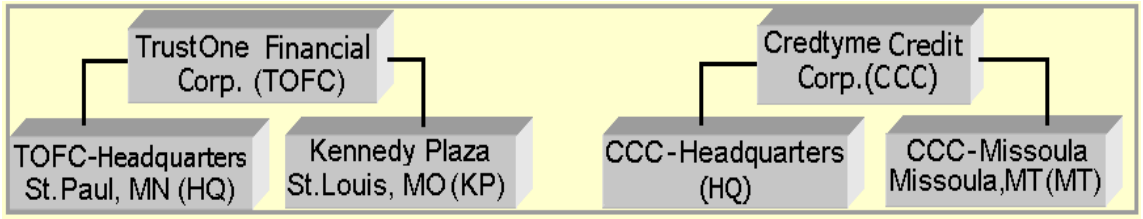
- The General Ledger (GL) differs between branches
- The branches work with different accounts
- There is a difference between branches in terms of the tasks they perform (loan origination, servicing, collections, and so on)



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:

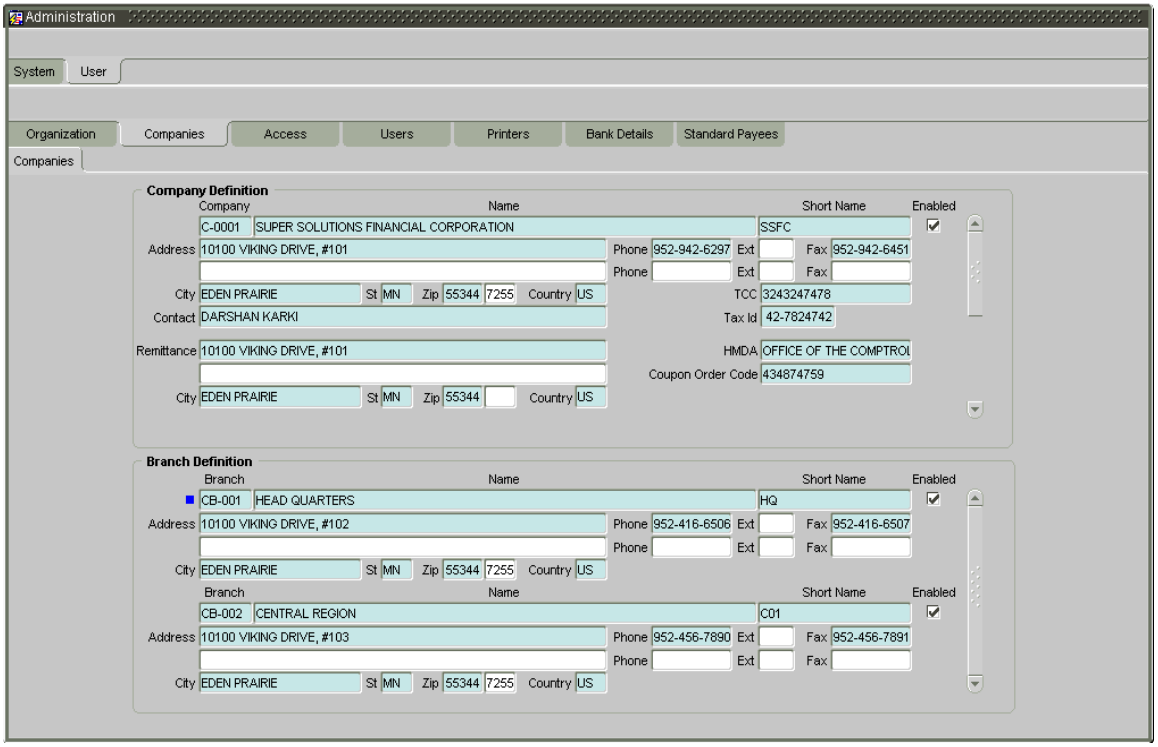
- On the **Organization** page, *Oracle Daybreak users* belong to an organization, division, and department.
- On the **Companies** page, *credit accounts* belong to a company and branch.

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:

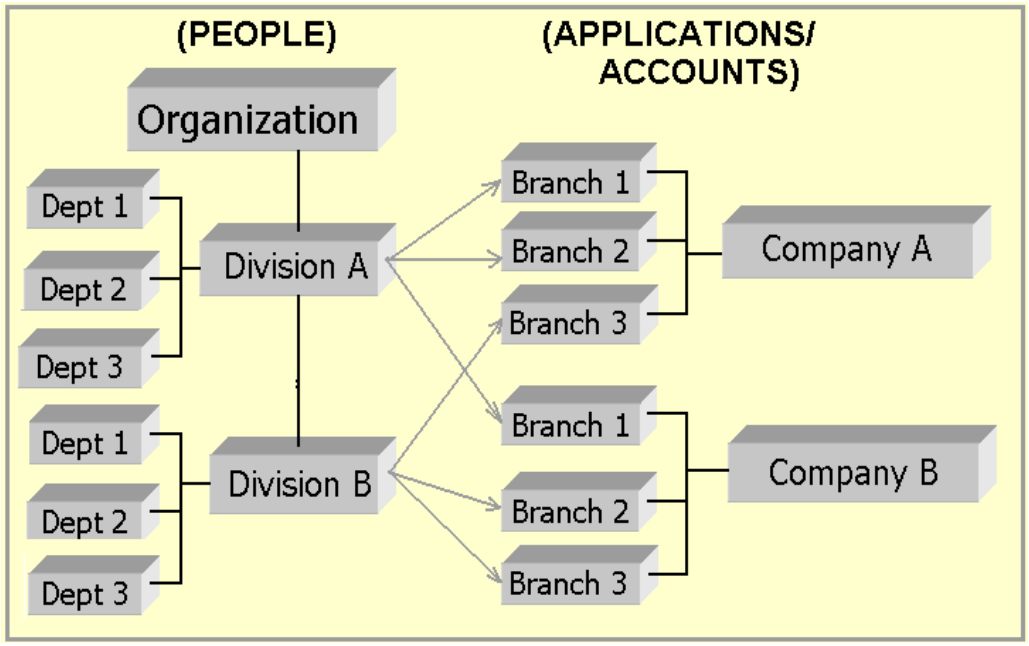
In this field:	Do this:
Branch	Enter the portfolio branch id. (The ID is the unique identifier used internally by Oracle Daybreak to represent the branch within your company) (required).
Name	Enter the name of the portfolio branch (required).
Short Name	Enter the short name for the portfolio branch (ID 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.

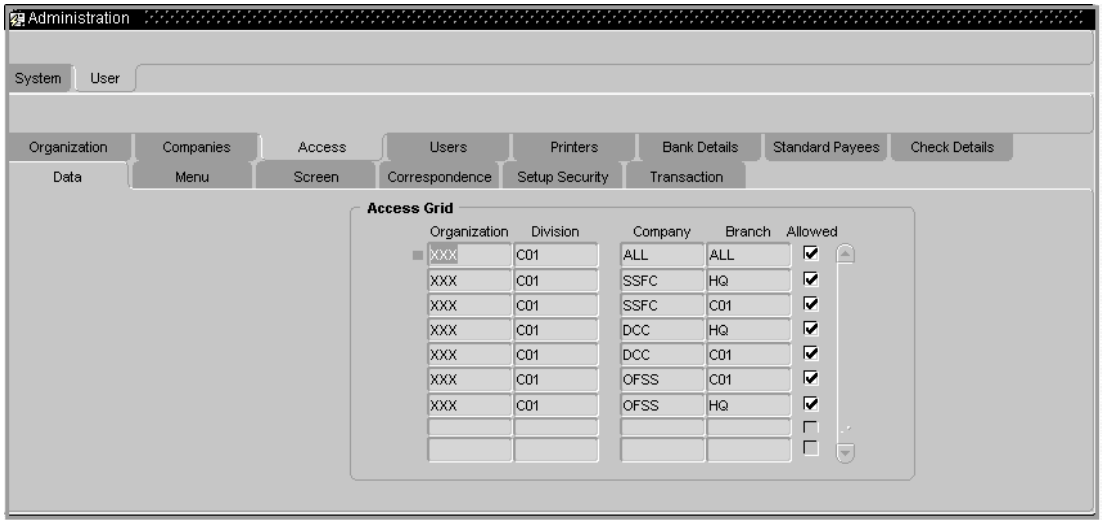


Normally, for each division within the one organization, you would define a record with Company value of ALL and a Branch value of ALL, then select the Allowed box. You then define other records for the same Organization and Division for other Company and Branch combinations with the Allowed box cleared 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.

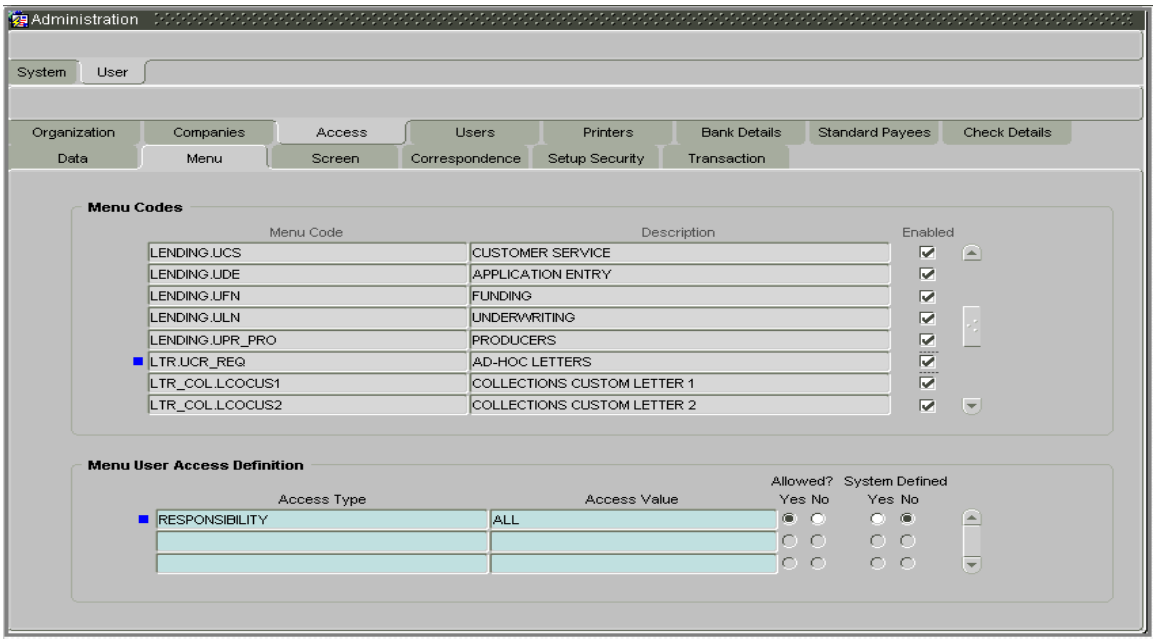
Access tab (Menu page)

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)

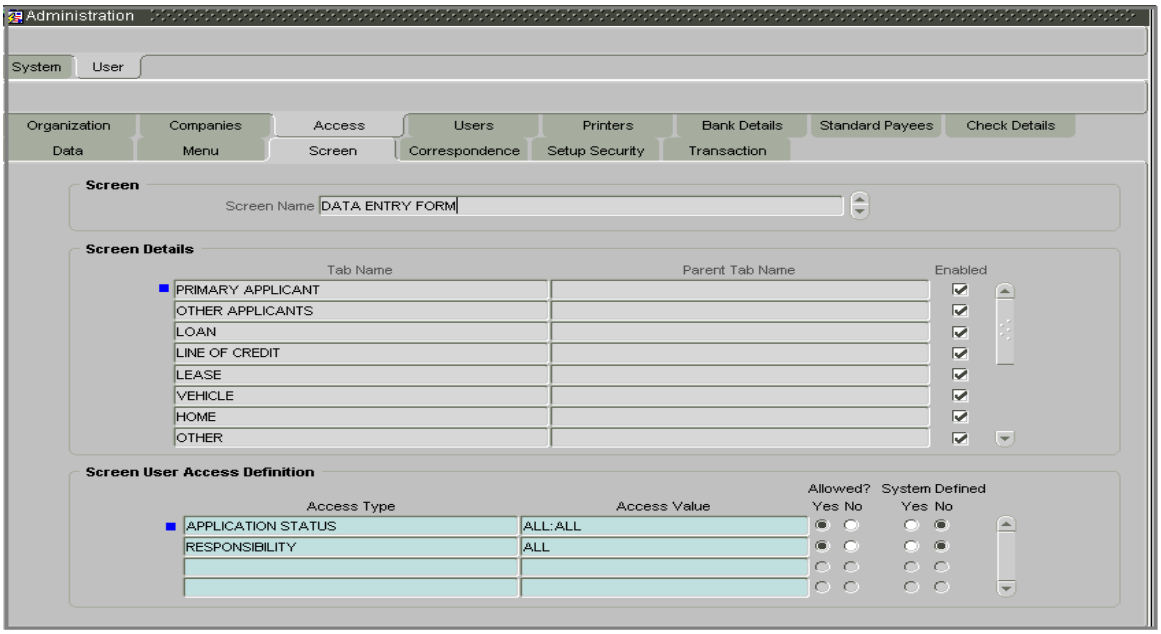
The Screen page allows you to restrict access to tabs and sub tabs on Oracle Daybreak forms.
If you do not have the responsibility to access to particular tab on a Oracle Daybreak form, the tab with be unavailable (dimmed).

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)

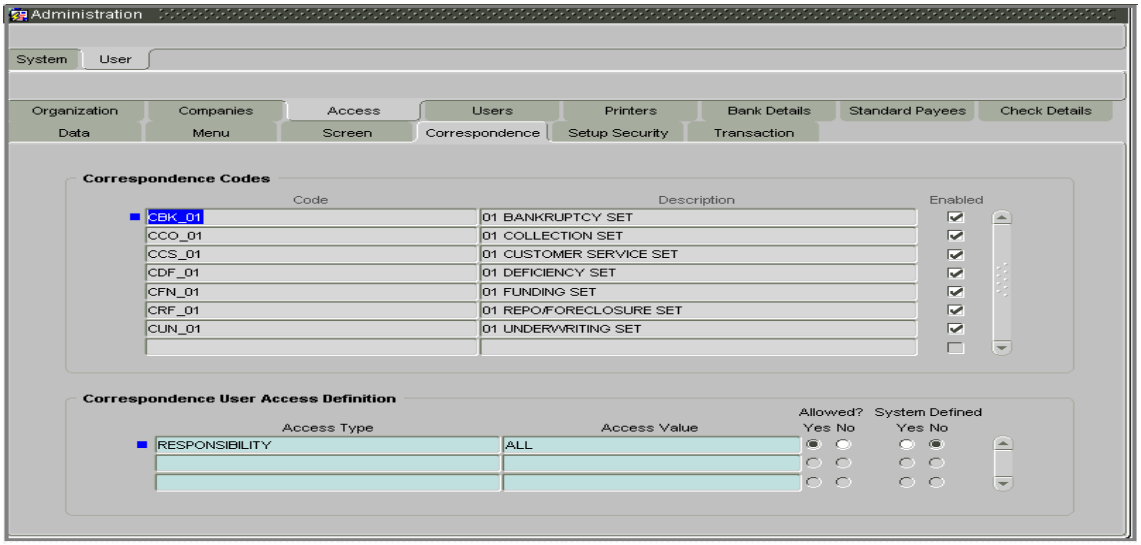
The Correspondence page allows you to restrict access to different correspondence commands on the Letters menu, thus restricting your ability to generate certain correspondence.

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)

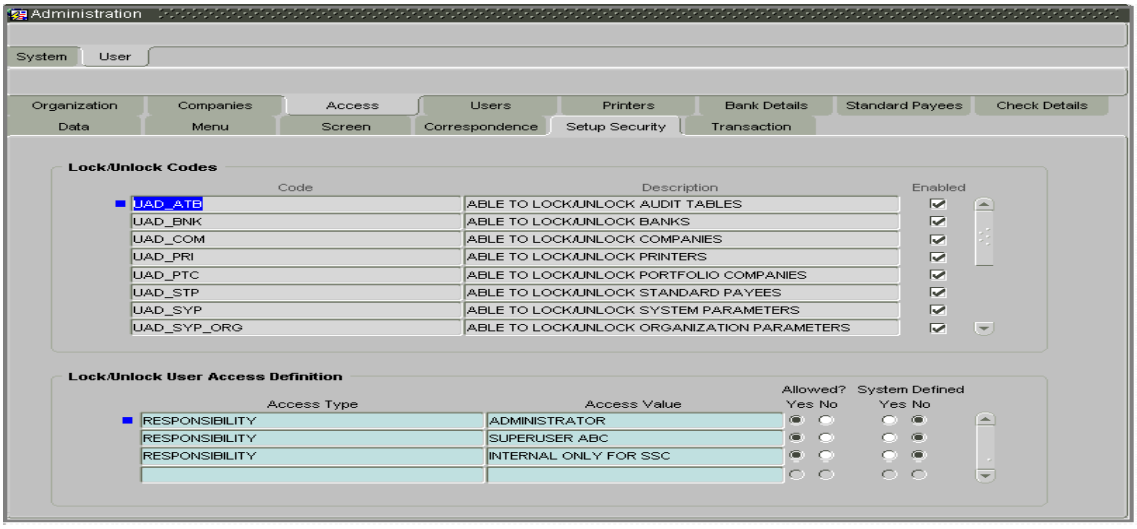
The Setup Security page allows you to restrict access to the Lock/Unlock Record icon on the Oracle Daybreak tool bar, thus restricting your ability to edit fields on various pages and sub pages.

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)

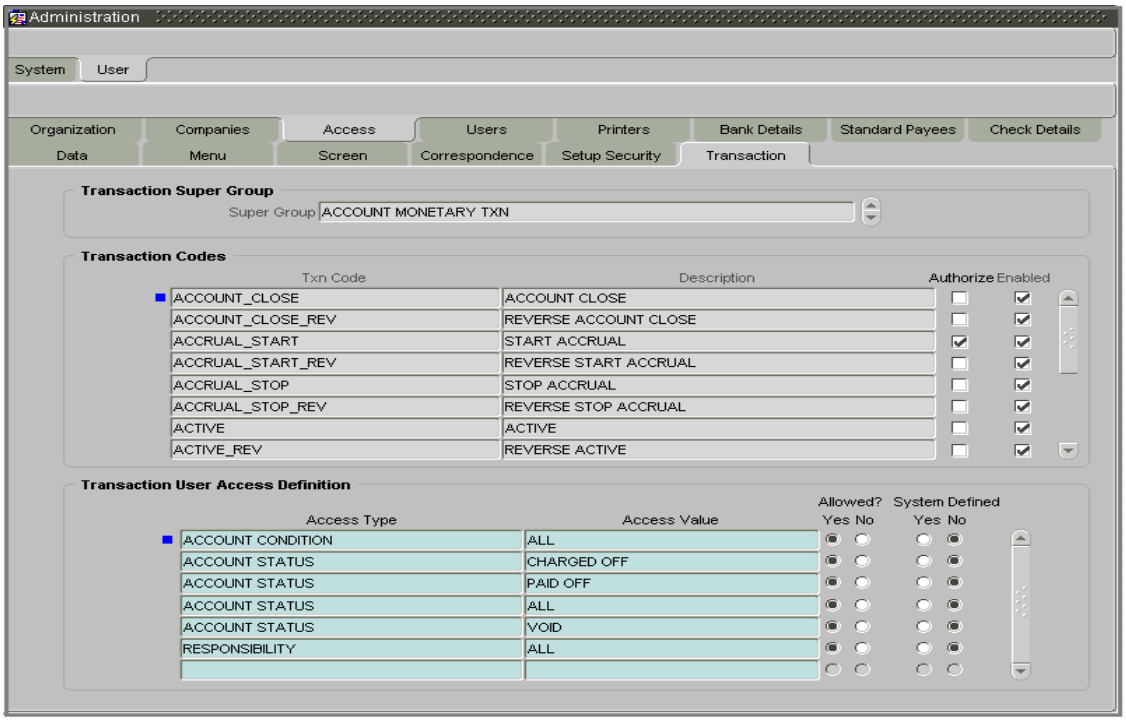
The Transaction page allows you to restrict access to the following types of monetary and nonmonetary transactions:

- 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:

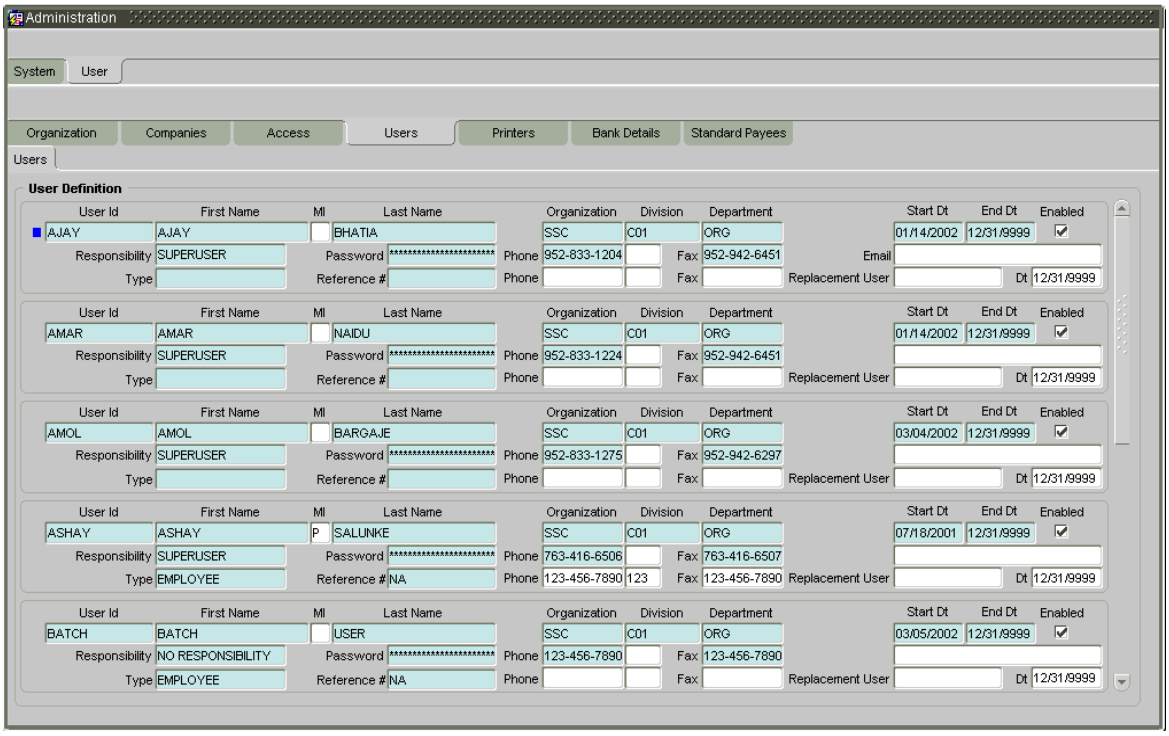
- What menu items does the user have access to?
- Can the user click the Lock/Unlock Record button on the Oracle Daybreak toolbar?
- What transactions can the user perform on the Maintenance (3) master tab on the Customer Service form?
- What edits can the user perform on the Verification (9) master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

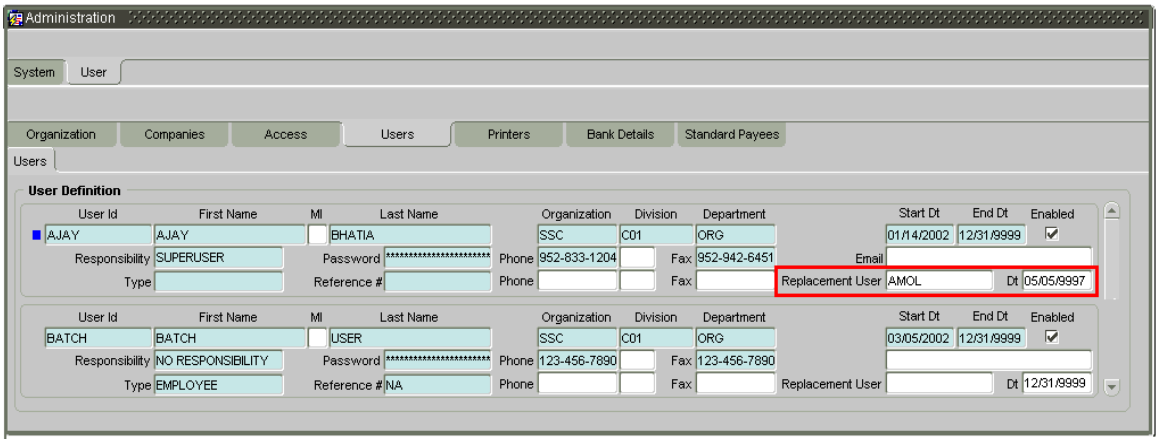
5 Save your entry.

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.

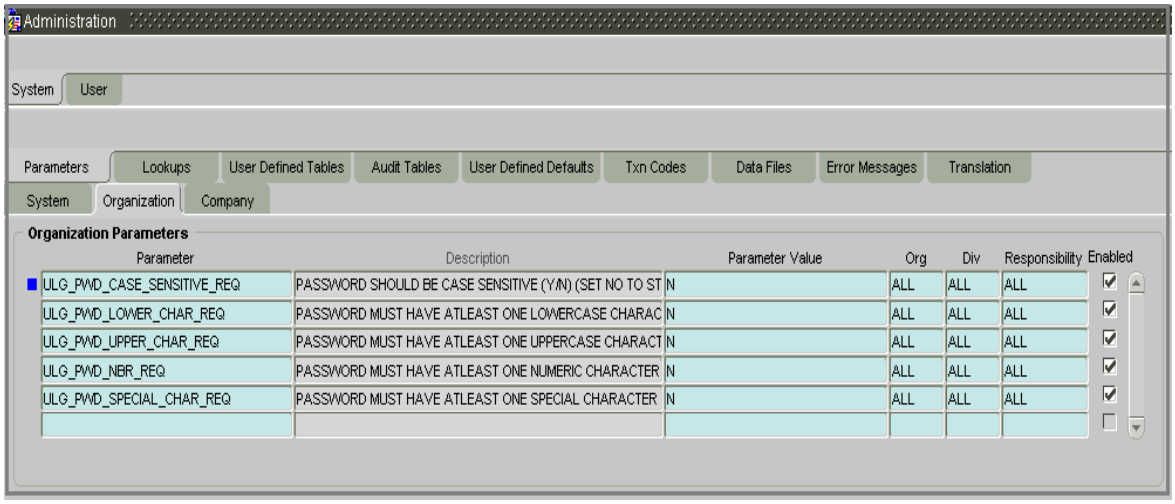
3 Oracle Daybreak also updates the Producers page (**Lending** menu > **Producers** command > **Producer** master) with the replacement user in the Underwriter and Collector fields. Oracle Daybreak assigns all applications routed to the original user to the replacement user. This also includes any future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

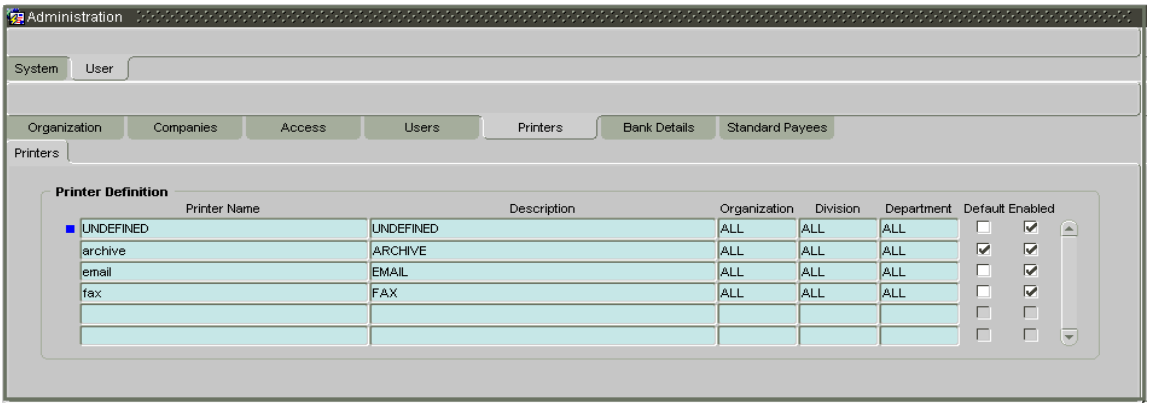
For example, if a printer named JET4050 was previously defined, as were the special printer names listed above, then the following additional printers could be defined:

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.

Bank Details tab (Bank Details page)

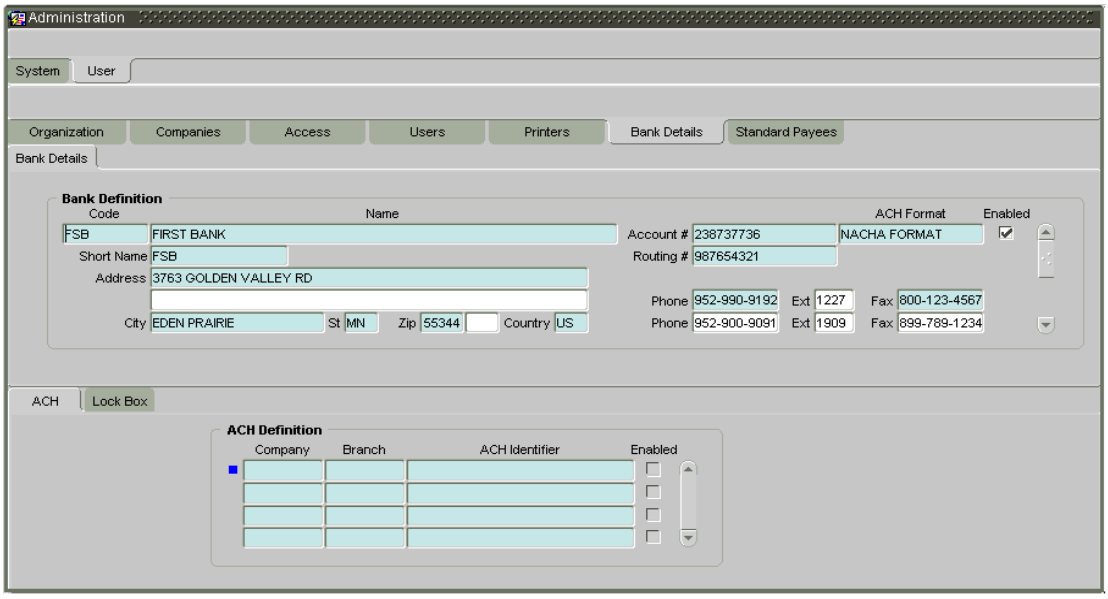
The Bank Details page defines the banks a company/branch uses for processing automatic clearing house (ACH) and lock box payments.

Note: This is "behind the scenes" information that Oracle Daybreak uses for payments and doesn't appear on any other Oracle Daybreak forms.

To set up the Bank Details page

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

2 Choose the **Bank Details** tab.



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

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

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

4 Save your entry.

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

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

6 Save your entry.

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

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

8 Save your entry.

Standard Payees tab (Standard Payees page)

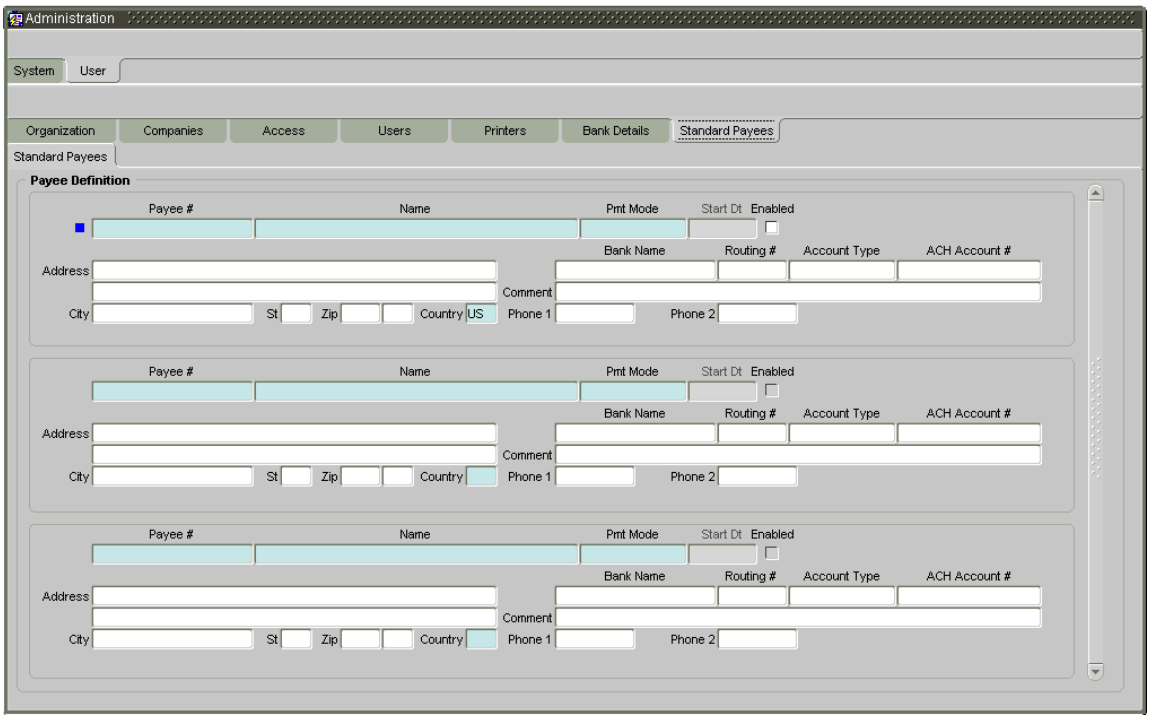
The Standard Payees page defines third parties that are frequently the payees for checks issued within your organization. These payees are then available on the Consumer Lending (Advance and Payment) form. When you select the Payee # in the Advance Allocation block, Oracle Daybreak completes the remaining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

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

To set up the Standard Payees page

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

2 Choose the **Standard Payees** tab.



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

In this field:	Do this:
Payee #	Select the payee number (Identifier for the payee) (required).
Name	Enter the payee name (required).
Pmt Mode	Select the payee payment mode - the payment method for the payee; for example, ACH, INSTITUTIONAL DRAFT [PAYEE_PMT_MODE_CD] (required).
Start Dt	View the payment mode start date - the date the current payment method was implemented (defaults on Pmt Mode change) (display only).
Enabled	View if payee is enabled (optional).
Address	Enter the address line 1 for the payee (optional).
Address 2 (unlabeled)	Enter the address line 2 for the payee (optional).

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

4 Save your entry.

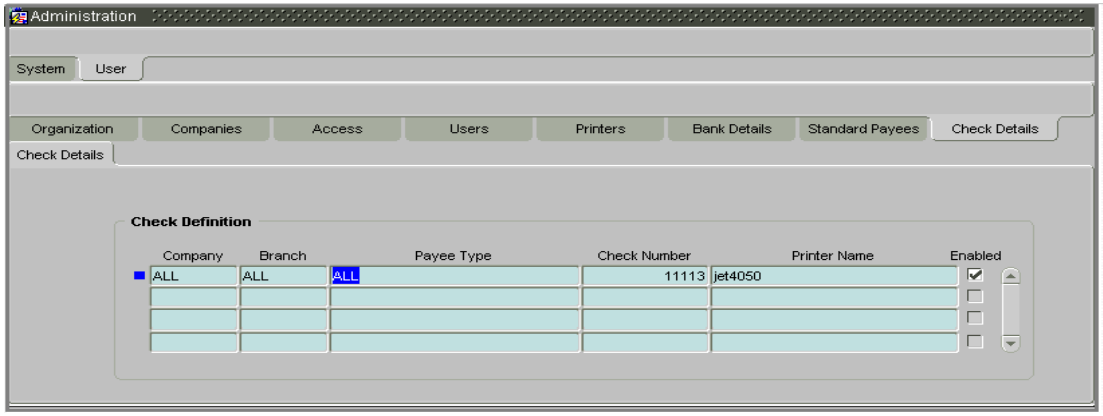
Check Details tab (Check Details page)

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

To set up the Check Details page

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

2 Choose the **Check Details** tab.



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

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

4 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 lines of credit products 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 lines of credit data that is 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 and lines of credit:

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

Setup master tab

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

Scoring Parameters tab (Scoring Parameters page)

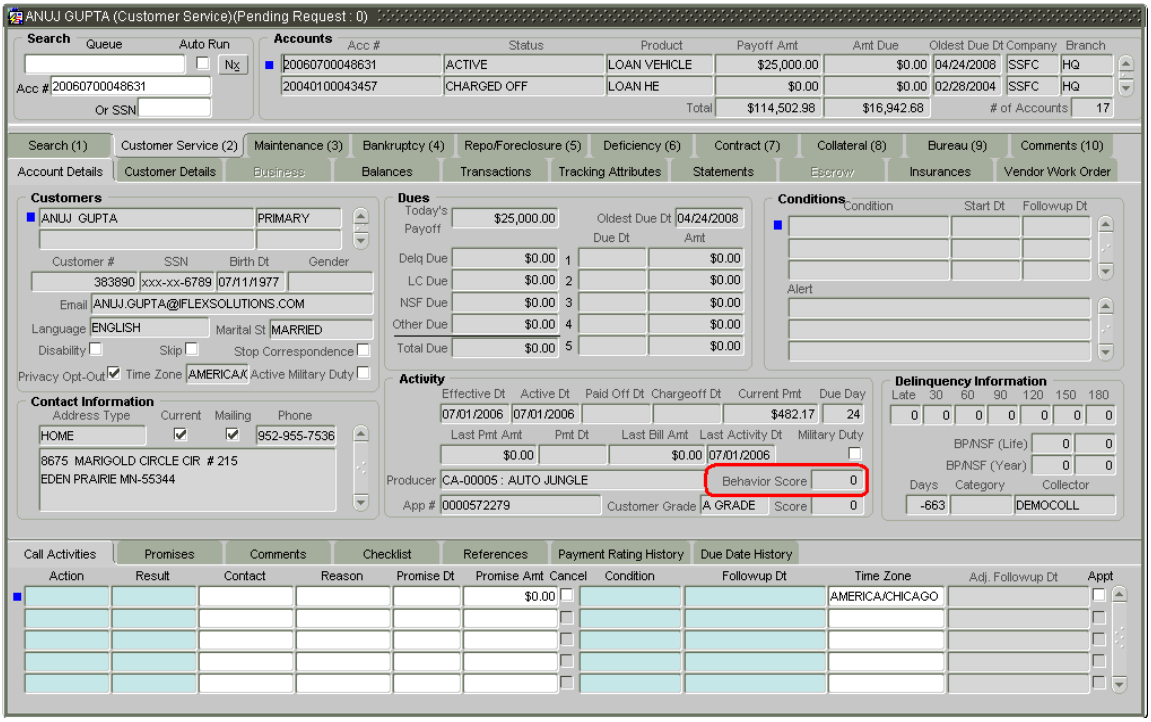
With the Scoring Parameters page, you can define the scoring parameters of a company's behavior scoring.

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

Behavior scoring

Behavior scoring examines the repayment trends during the life of the account and provides a current analysis of the customer. This logical and systematic method identifies which accounts are more likely to perform favorably versus accounts where poorer performance is probable. This is useful when determining which other loan products a customer may qualify for.

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.

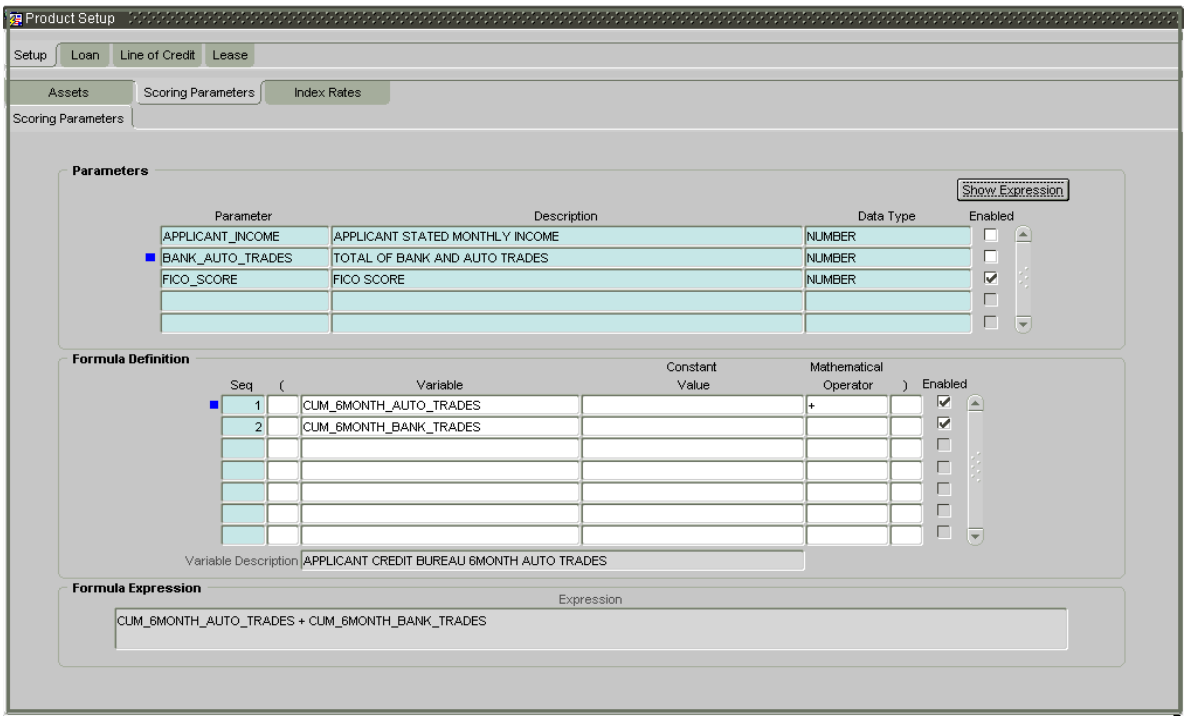


Oracle Daybreak calculates behavior scores in a manner similar to how it calculates the Oracle Daybreak credit score during loan origination. In both cases, you create input parameters and define a formula on the Scoring Parameters page.

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.

Index Rates tab (Index Rates page)

The Index Rates page maintains your organization's history of periodic changes in index rates. It allows you to define index rates to support variable rate lines of credit. The index rate provides the base rate for a credit line where:

```
interest rate = index rate + margin rate.
```

The Index block displays the currently defined indexes on the Lookups page (**Lookup type**: INDEX_TYPE_CD **Description**: INDEX TYPE CODES). You may create additional user-defined lookup codes for this lookup type as needed.

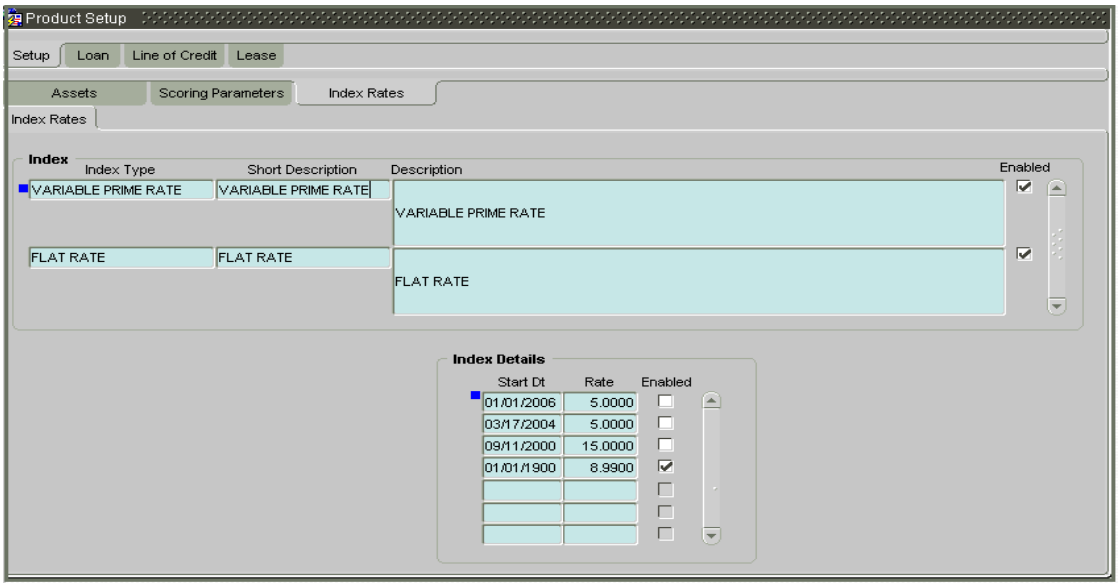
Note: You cannot tie an index rate to a product rate.

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

To set up index rate

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

2 Choose the **Index Rates** tab.



The Index Details block allows you to define multiple index values using the Start Dt and Rate fields.

Note: The history appears in descending order, with the most current record at the top.

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

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

4 Save your entry.

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

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
- Fees
- Checklists
- Spreads
- 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

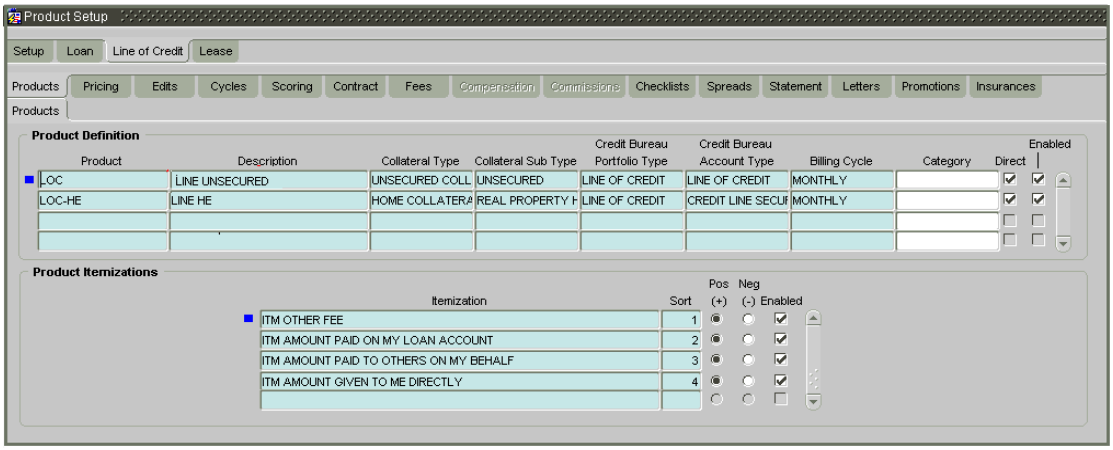
The Product Definition block records details about the line of credit product, such as the description, collateral type and sub type, credit bureau reporting attributes, and billing cycle.

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.

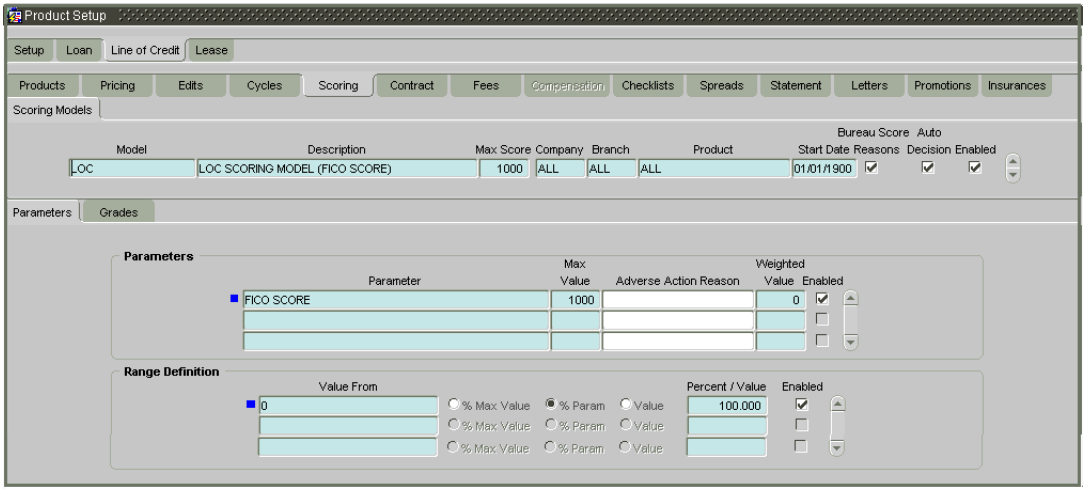
When you choose **Next Application** on the Application Entry form after entering an application, Oracle Daybreak determines which scoring model to use by finding a best match. Oracle Daybreak searches the Company, Branch, and Product fields of all enabled scoring models that contain either the exact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

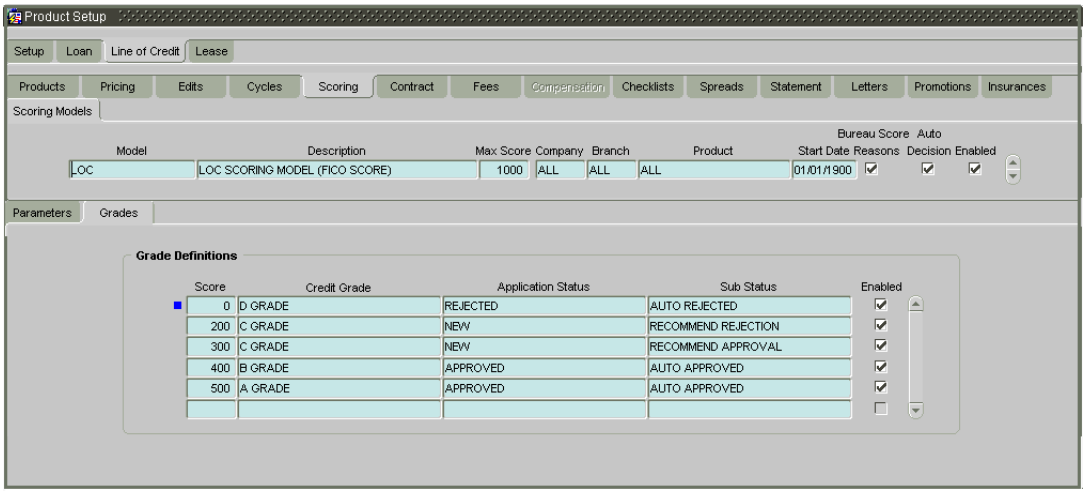
The Grades sub page defines how Oracle Daybreak translates the scoring model scores into your organization's grade. Oracle Daybreak uses these grades in the auto-decisioning process. Each grade has a specific status/sub status that informs Oracle Daybreak what to do with the application of a particular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

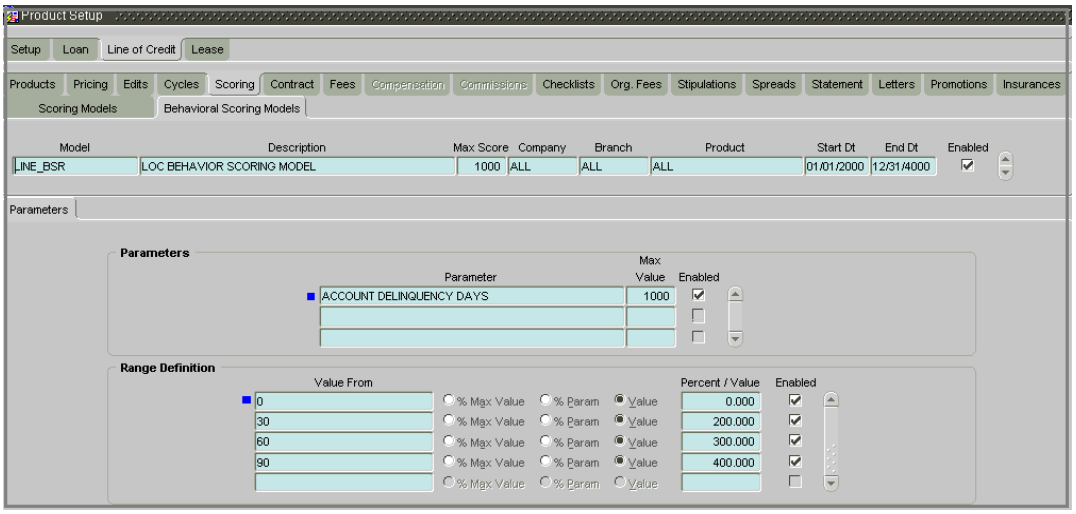
Oracle Daybreak calculates behavior scores in a manner similar to how it calculates the Oracle Daybreak credit score during loan origination.

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.

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.

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.

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.

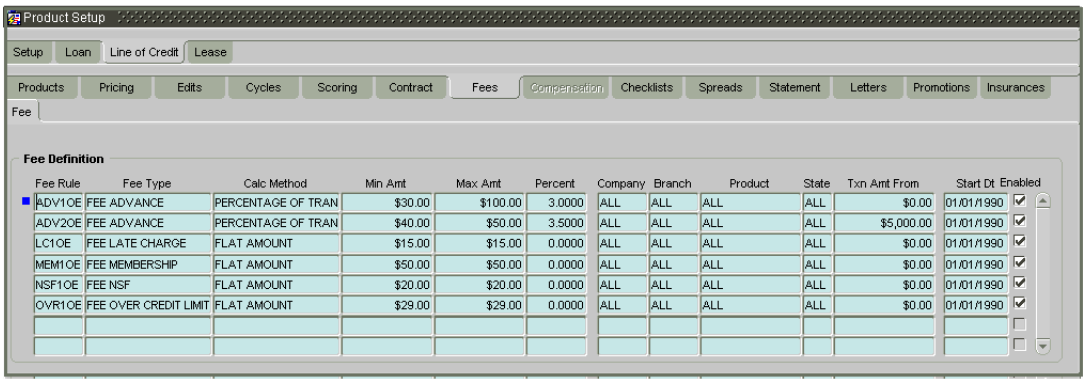
On the ranked rows - the first row is returned as the best match.

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

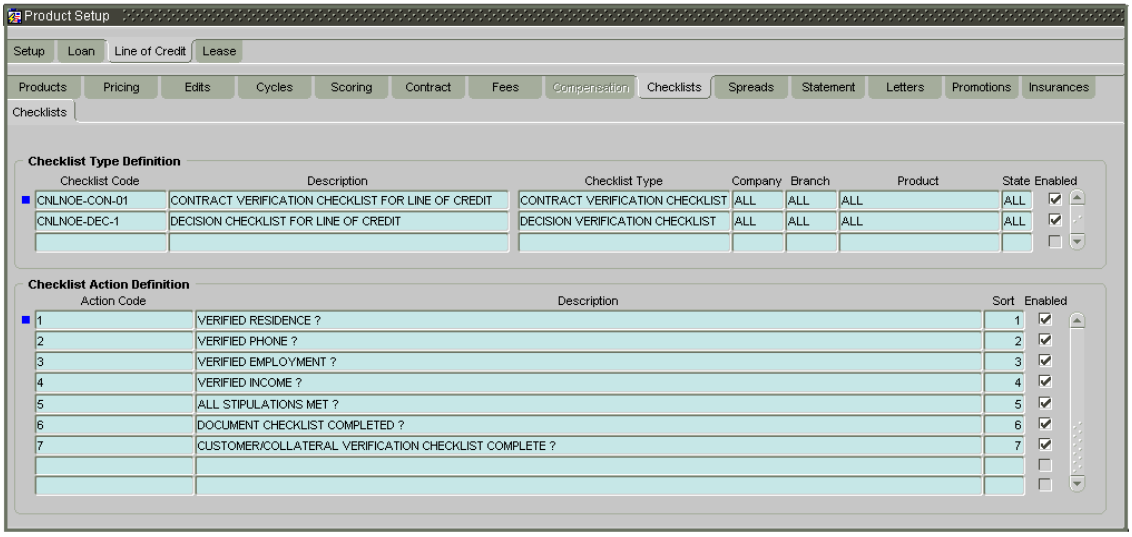
You can define additional checklists for your organization. You can set up multiple checklists for a single type of checklist. These checklists can be differentiated by:

- 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.

Spreads tab (Spreads page)

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

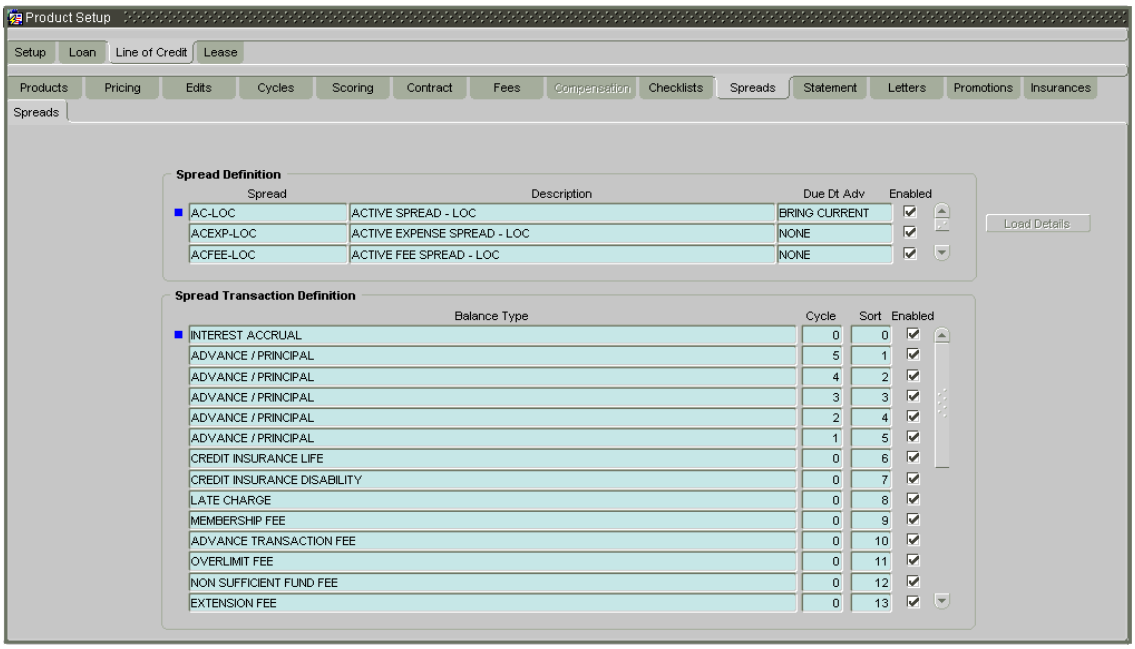
The Spread Definition block is used to define individual spreads. Many common spreads have already been defined. With each spread, you can define the due date advancement method to use, BRING CURRENT, FUTURE, or NONE.

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

To set up the Spreads page

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

2 Choose the **Spreads** tab.



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

In this field:	Do this:
Spread	Enter the code identifying the spread (required).
Description	Enter the description for the spread. (This usually reflects when this spread is used.) (required).
Due Dt Adv	Select the due date advancement code that determines how payments applied using this spread will affect due amounts. Oracle Daybreak uses the following predefined Due Dt Adv Codes: BRING CURRENT - The payment allocations for transactions against an account's outstanding balances that make

	up the billed balances. This will be applied against billed due amounts. FUTURE - The payment allocations for transactions against an accounts outstanding balances that make up the billed balances. This will be applied against billed due amounts. Any remaining amount allocated against billed balances will be accumulated and applied against future due amounts. [DUE_DT_ADVANCEMENT_CD] (required). NONE - Payments applied using this spread will not affect the due amounts of the account in any way.
Enabled	Select box to enable the spread.

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

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

5 Select **Enabled** and Oracle Daybreak will consider this spread transaction when allocating payments.

6 Choose **Load Details**.

Oracle Daybreak loads the spread transaction definitions for newly created spread definitions to ensures that all balance types related to payment allocation will be included in a spread.

7 Save your entry.

Statement tab (Messages page)

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

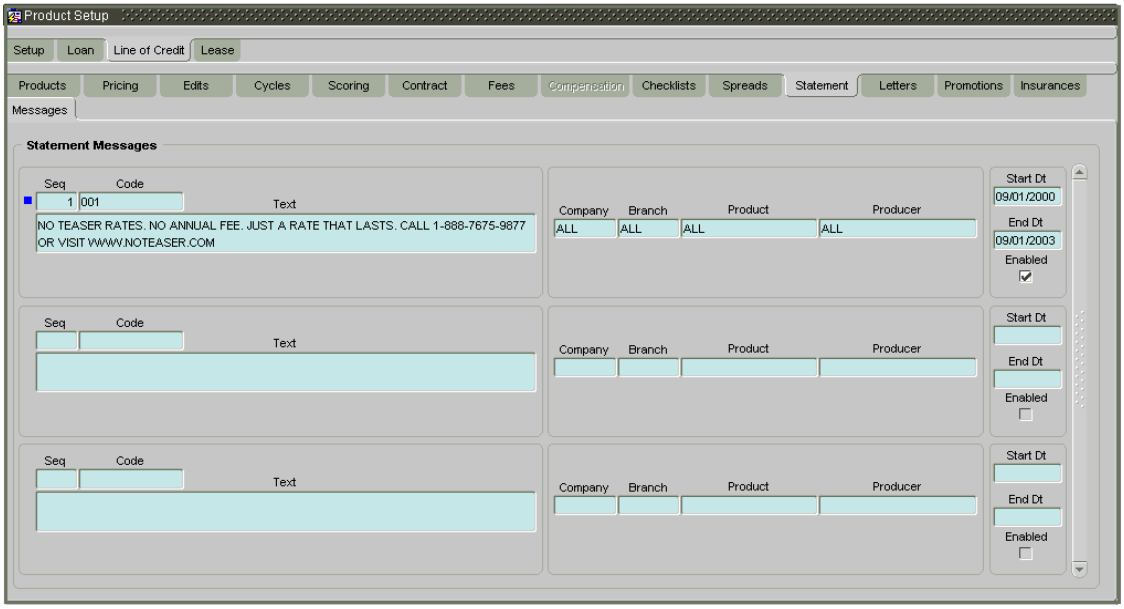
Oracle Daybreak inserts the message in the Text field into the statement file produced during the nightly batch job for the appropriate consumers.

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

To set up the Statements (Messages) page

1 On the **Setup** menu, choose **Products > 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:
CONDITIONAL ADVERSE ACTION LETTER	Generated in nightly batch jobs for applications that were declined. This letter is sent to the consumer to indicate the reasons why the application was declined. This letter also indicates steps that the consumer may take to gain approval of the line of credit application.
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:

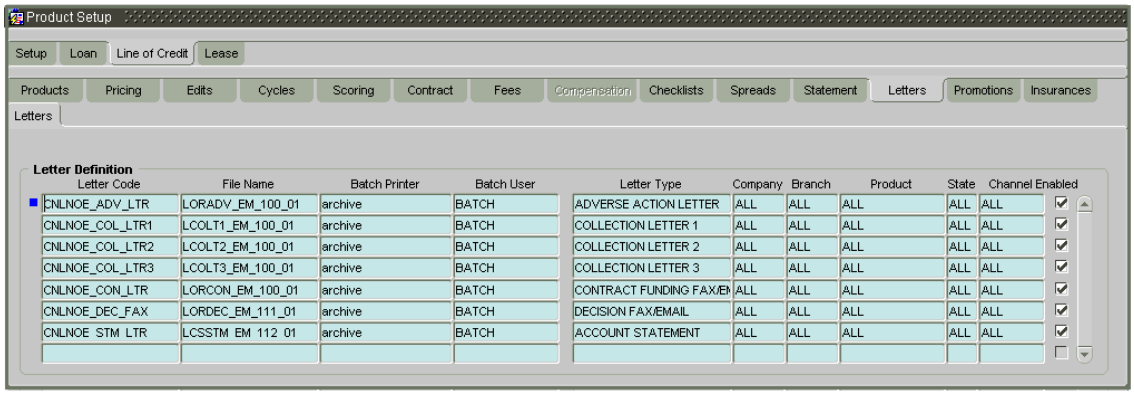
1 Company
2 Branch
3 Product
4 State
5 Channel

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 applications or 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 application's status and sub status and 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.

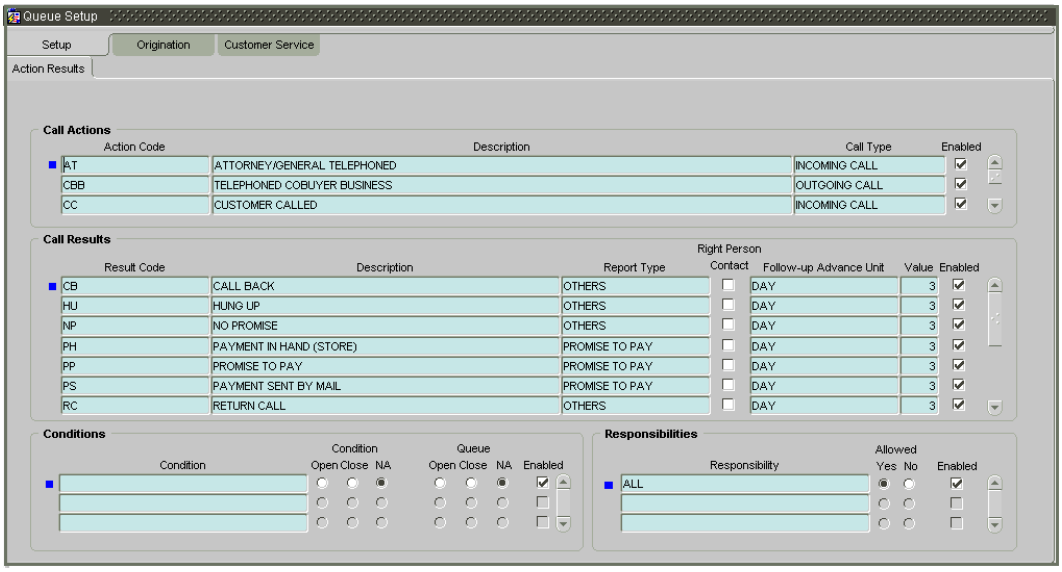
(4) Condition: **Close**, Queue: **Close**

- 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.

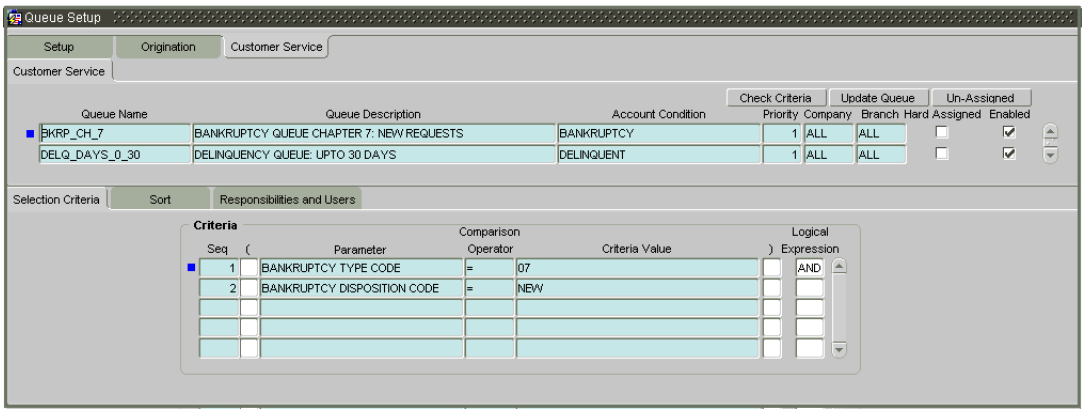
Customer Service command buttons

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:

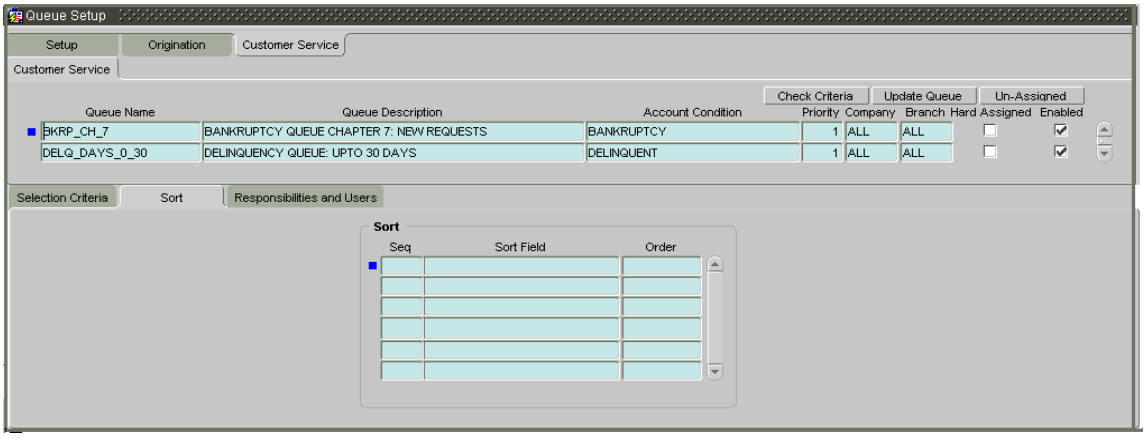
In this field:	Do this:
Seq	Enter sequence numbers (required).
(	Enter left bracket (optional).
Parameter	Select the parameter (required).
Comparison Operator	Select comparison operator (required).
Criteria Value	Enter criteria value (required).
)	Enter right bracket (optional).
Logical Expression	Enter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

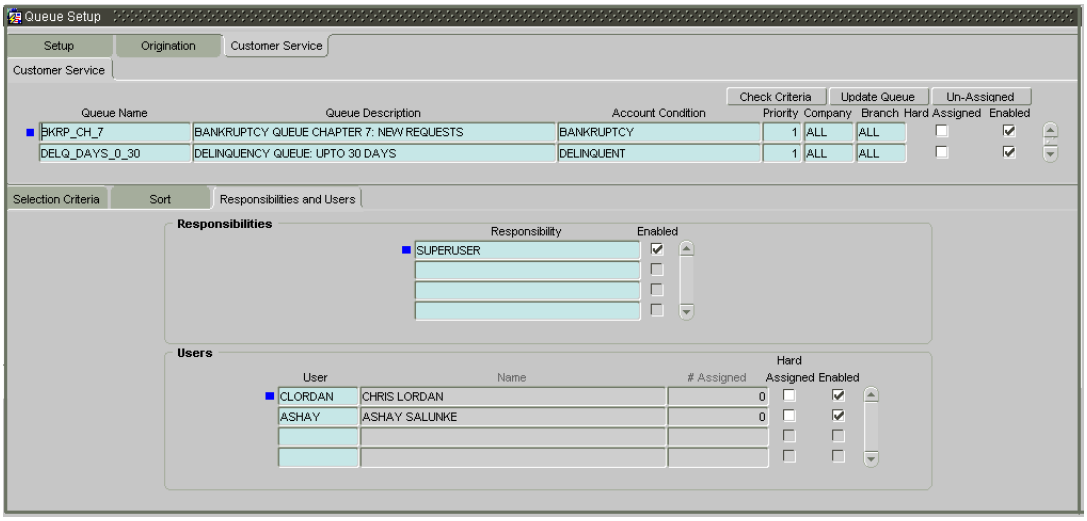
8 Choose the **Sort** sub tab.



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.

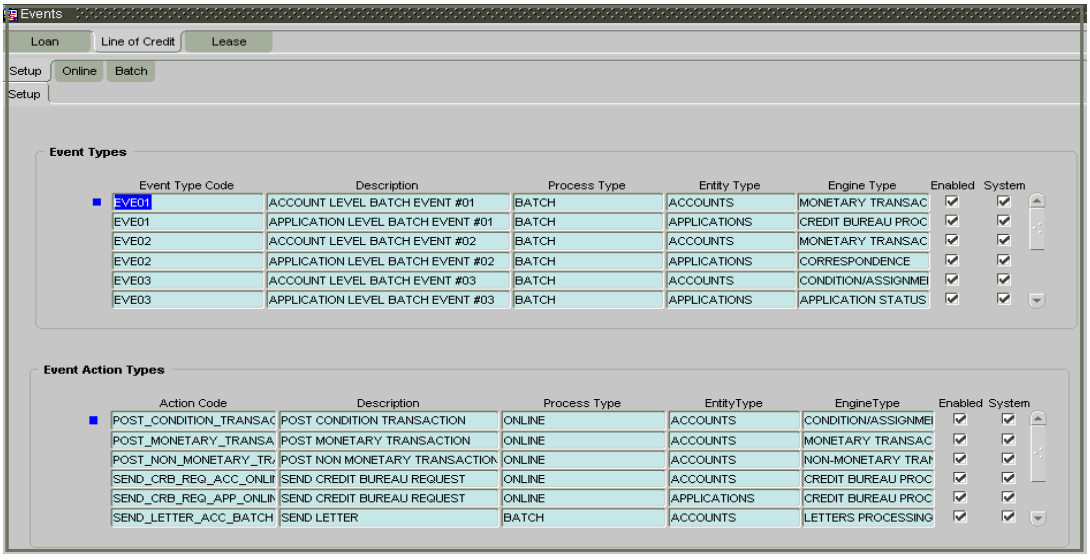
Setup tab (Setup page)

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:

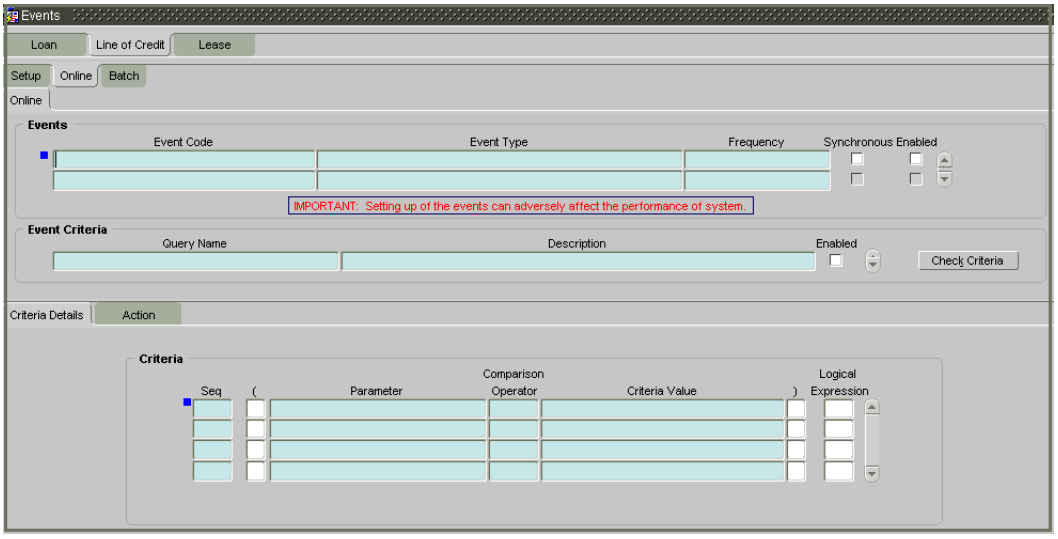
- Send correspondence for an account
- Generate correspondence for an account
- Send a credit bureau request for an account
- Post a monetary transaction for an account
- Post a condition transaction for an account

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.

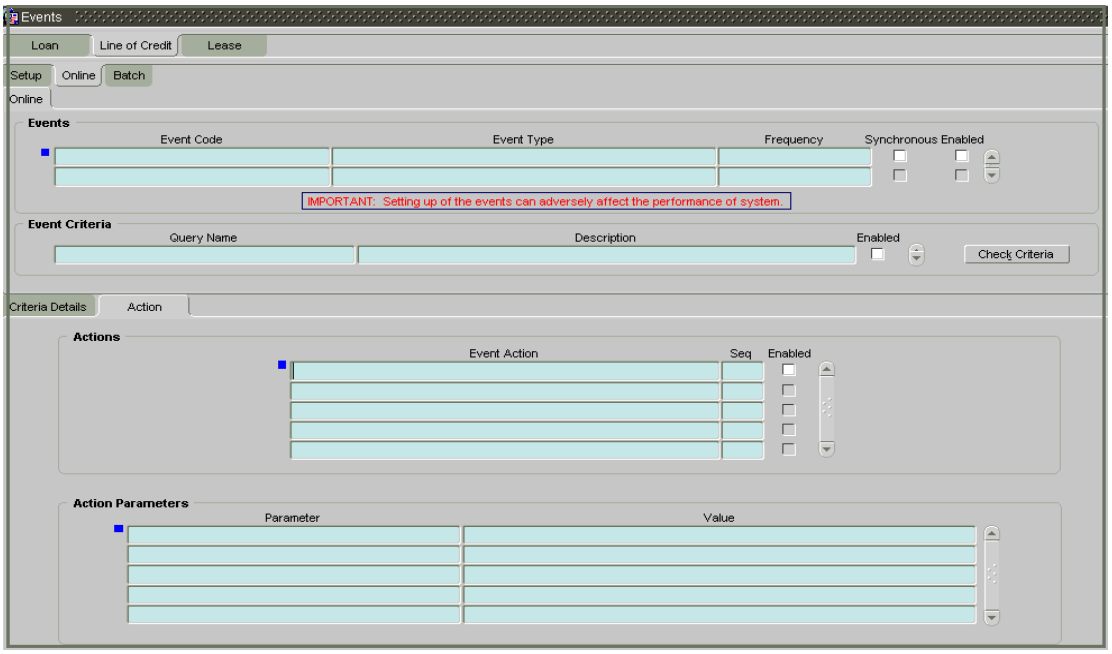
To set up the Action sub page

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):

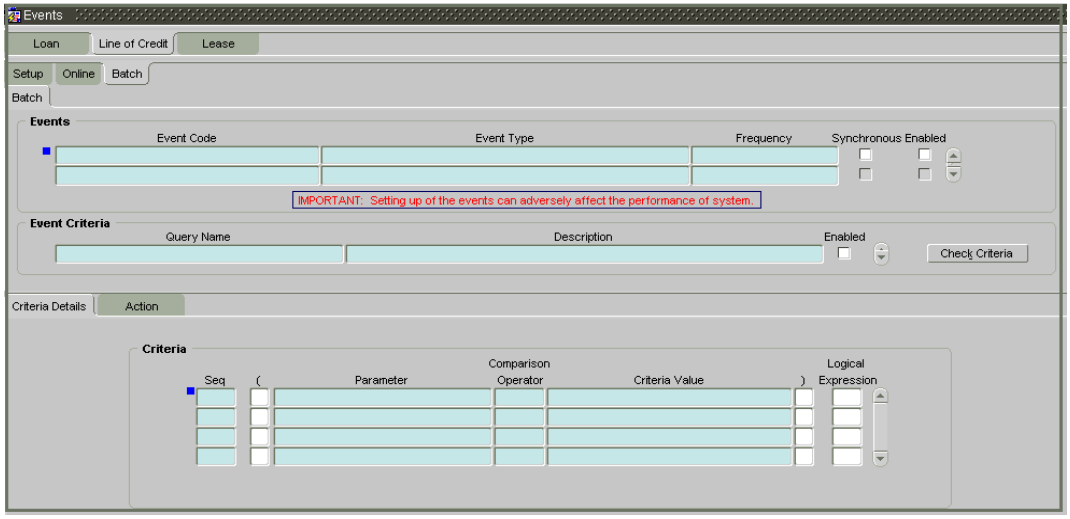
- ACCOUNT LEVEL BATCH EVENT #01
- ACCOUNT LEVEL BATCH EVENT #02
- ACCOUNT LEVEL BATCH EVENT #03
- ACCOUNT LEVEL BATCH EVENT #04
- ACCOUNT LEVEL BATCH EVENT #05
- ACCOUNT LEVEL BATCH EVENT #06
- ACCOUNT LEVEL BATCH EVENT #07
- ACCOUNT LEVEL BATCH EVENT #08
- ACCOUNT LEVEL BATCH EVENT #09
- ACCOUNT LEVEL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

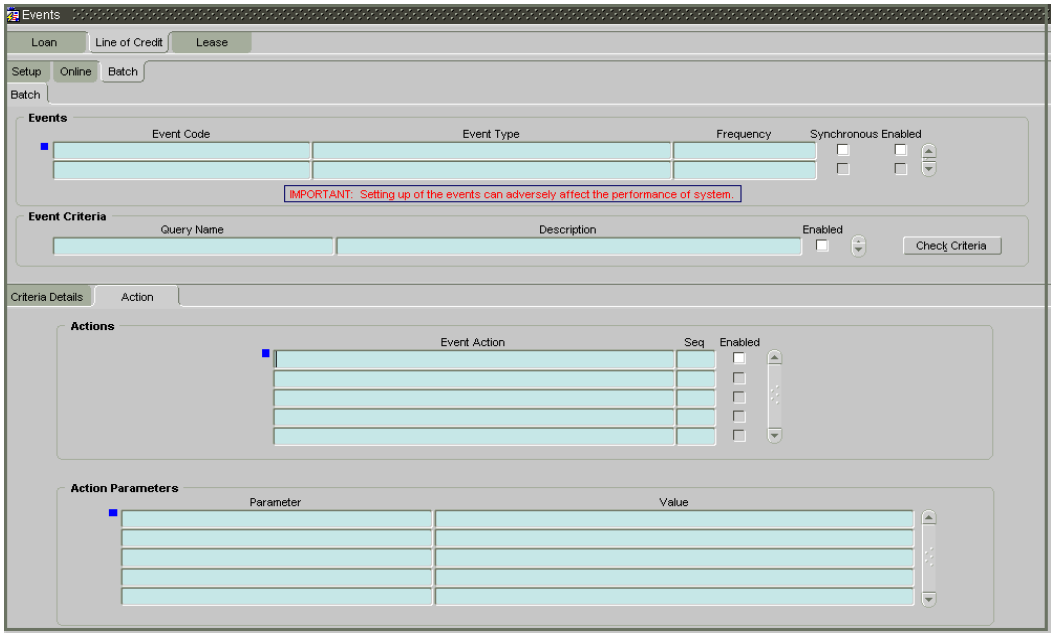
To set up Action sub page

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.

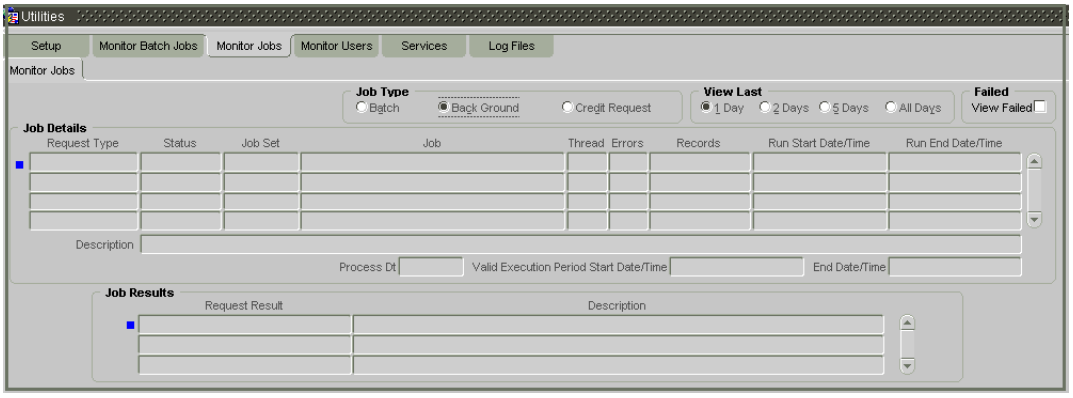
8 Save your entry.

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 : 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.

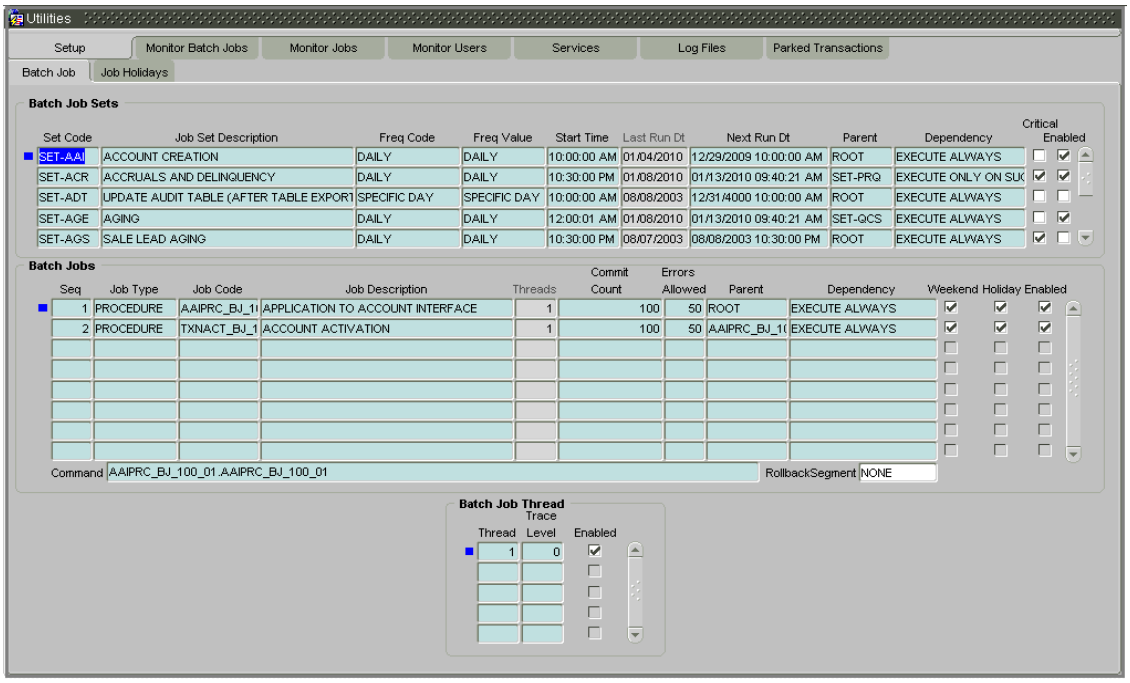
You can set up multiple batch jobs within a batch set. In the Batch Job Sets block, each process is listed with the last run date (Last Run Dt field) and the next scheduled process date (Next Run Dt field). In the Freq Code and Freq Value fields, you can determine the frequency of each batch set, such 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.

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.

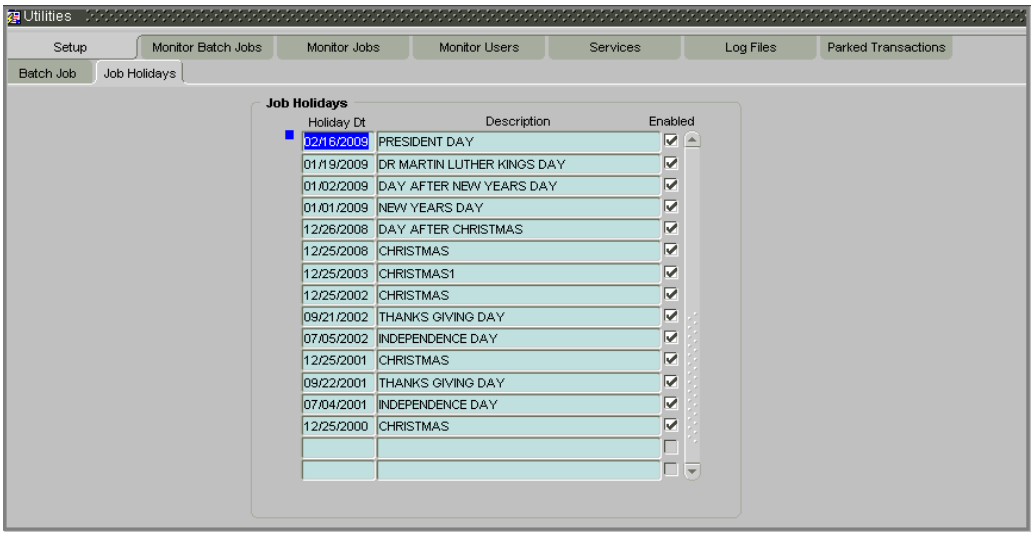
Setup tab (Job Holidays page)

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)

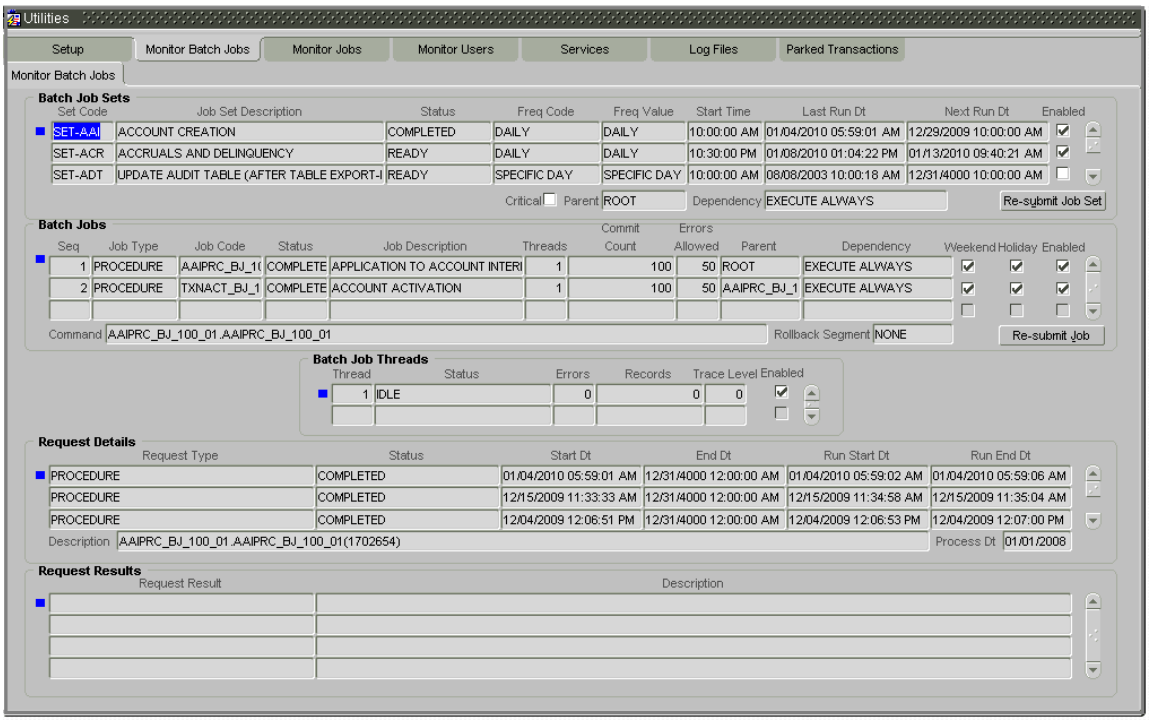
Oracle Daybreak tracks the success of each batch process on the Monitor Batch Job page. If either a set of batch jobs or specific batch job should fail, you can resubmit it on this page and review the results in the Request Details block.

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.

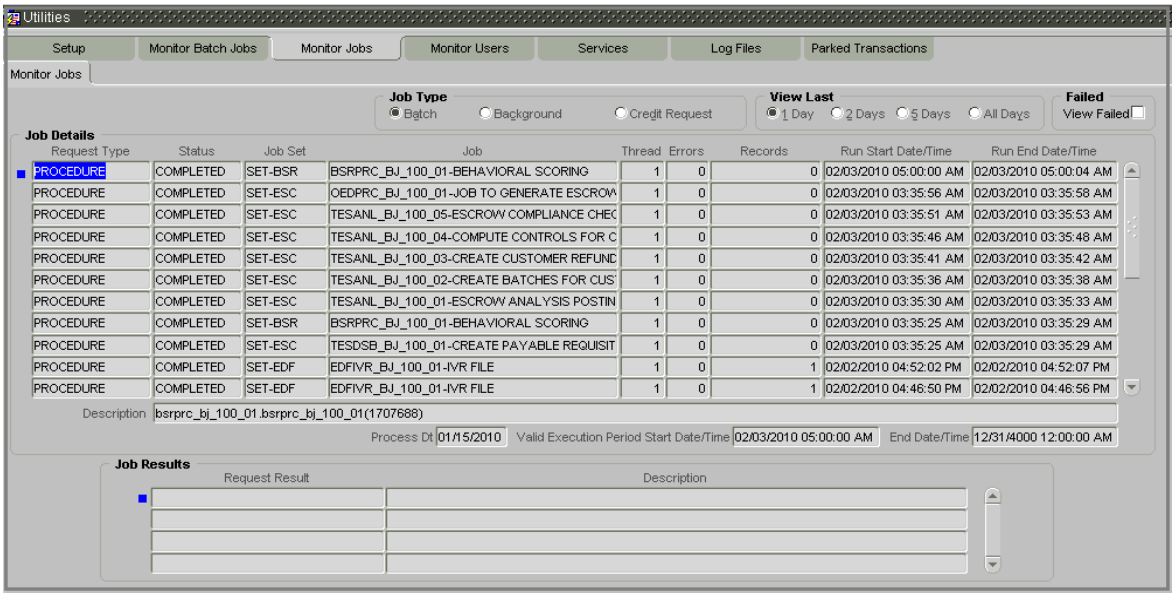
In this field:	View this:
Request Result	The result of the job request.
Description	The result details.

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:

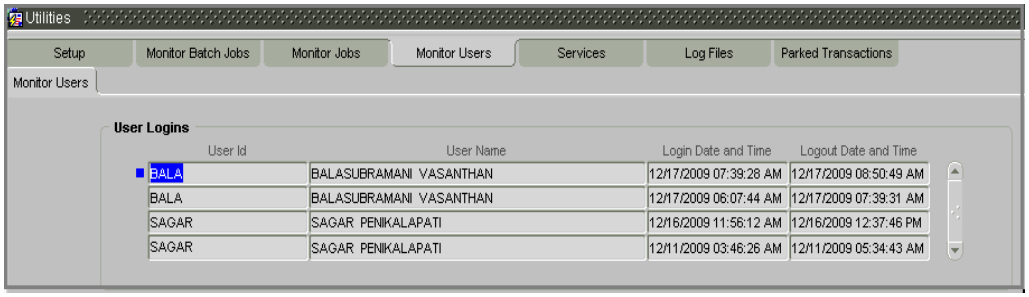
In this field:	View this:
Request Result	The result of job request.
Description	The job request result details.

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.

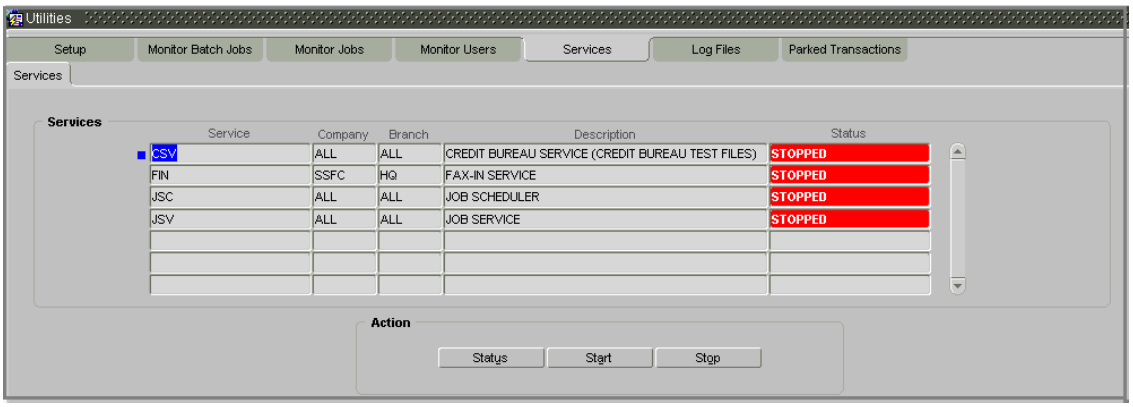
Hint: By pressing **F7**, entering a keyword to search on in either the User Id or User Name field, and pressing **F8**, you can search for and view the history of a particular user.

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.

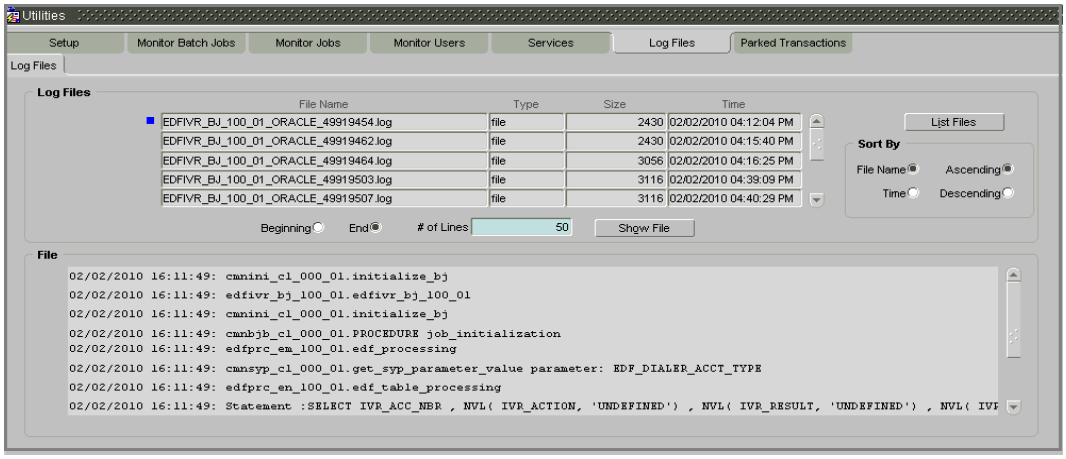
If you choose:	Oracle Daybreak:
Status	Refreshes, or updates, the status of the service. The Service page does not update the status in real time. You must choose Status after choosing Start or Stop to perform that command.
Start	Starts the job service.
Stop	Stops the job service.

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**.

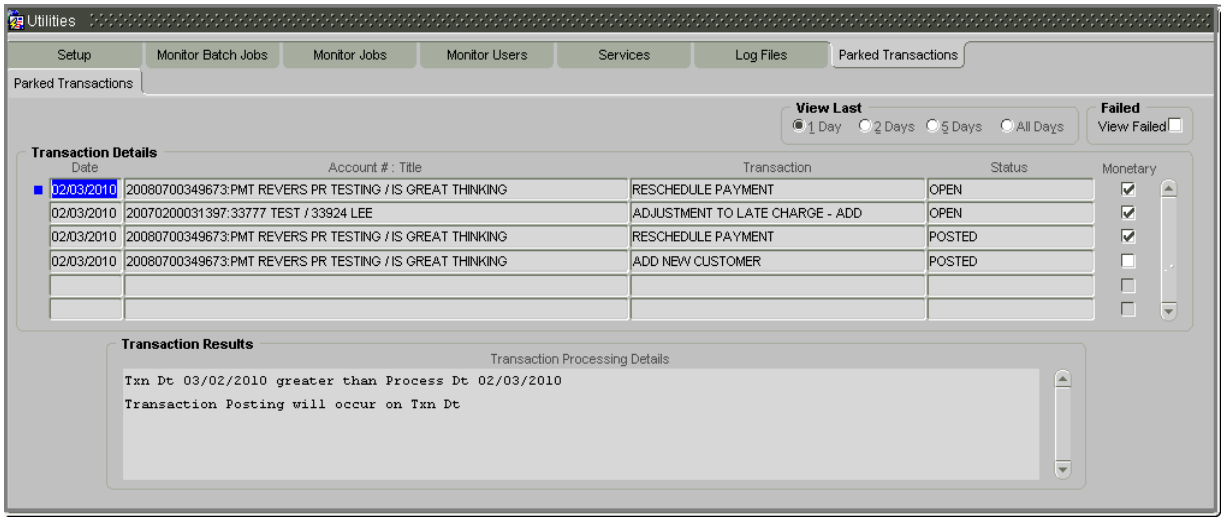
The contents of the file appear in the **File** block.

Parked Transactions tab (Parked Transactions page)

Transactions posted the when end of day (EOD) batch process is running receive a temporary status of HOLD. When the EOD batch process is finished, Oracle Daybreak posts the transactions on hold. These transactions can be thought of as “parked” transactions. They are waiting to be processed after the EOD batch process. The status of such transactions can be viewed on the Utilities form’s Parked Transaction page.

To view parked transactions

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



2 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 parked transaction from the last one-day.
2 Days	All parked transaction from the last two days.
5 Days	All parked transaction from the five days.
All Days	All parked transactions.

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

5 In the **Transaction Details** block, view the following information about the parked transactions meeting the criteria of the View Last and Failed blocks:

In this field:	View this:
Date	The transaction date.
Account #: Title	The account number and title.
Transaction	The transaction
Status	The status of the transaction
Monetary	If selected, indicates that this is a monetary transaction. If cleared, indicates that this is a nonmonetary transaction.

6 In the **Transaction Results** block, view the results of the transaction in the Transaction Processing Details field.

7 In the **Job Results** block, view the following details:

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

CHAPTER 8 : PRODUCER MANAGEMENT FORM

Oracle Daybreak can manage both direct and indirect loans. While direct loans are paid directly to the customer, indirect loans are paid through a third party. In Oracle Daybreak, these third parties (dealerships, agents, and so on) are managed using the Producer Management form.

Applications are sent to financial institutions indirectly through producers (or "dealers") on behalf of the customer. Oracle Daybreak associates a credit application with the producer who sent it.

When the credit application is approved and funded, Oracle Daybreak associates the account with the producer.

Oracle Daybreak allows for a variety of producers, such as dealers and agents. Producers can have three different statuses:

- Active (producers can fund an application)
- Inactive (producers cannot fund an application)
- Temporary (producers can review but not fund an application)

The producers are paid for their participation, either:

- Up front during funding
  -or-
- Up front on a monthly basis
  -or-
- When the interest is earned
  -or-
- When the payment is received from the customer based on the set up compensation plans.

The Producer Management form allows you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters. The Producer Management form also records information regarding a default underwriting and collector which Oracle Daybreak uses in choosing queues during workflow.

The Producer Management form has two purposes; it allows you to:

- Set up the producers with whom you make indirect loans
- Work with these producers as a Oracle Daybreak user to make compensations, post transactions, view statements, view and maintain contact information, and record additional comments.

As a result, the Producer Management form can be opened from two locations.

To open the Producer Manager form for set up

- On the **Setup** menu, choose **Producers**.

  In setting up the Producer Management form, you will need to complete the Cycles page on the Setup Master tab, as well as the Producers page and Payment Details sub page on the Producer master tab.

To open the Producer Manager form as a Oracle Daybreak user

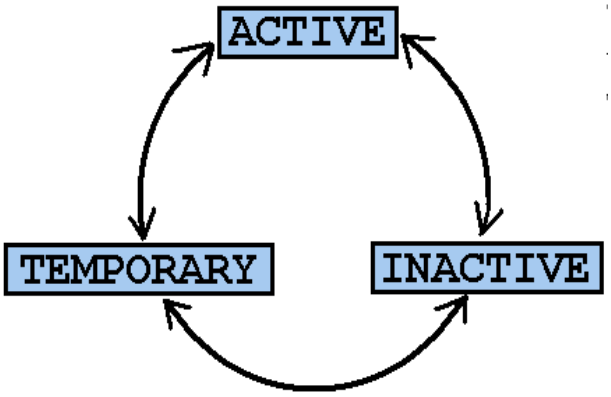
- On the **Lending** menu, choose **Producers**.

  In working with the Producer Management form, you will primarily use the Compensation, Subvention, Transactions, Tracking Attributes, Statements, Contracts, and Comments sub page on the Producer master tab. The Producers page, completed during set up, can be use to view and maintain producer details.

Set up tab (Cycles page)

The Cycle page allows you to define the dealer or producer status cycle. This tells Oracle Daybreak which statuses a producer can cycle through. (This information is recorded in the Status field on the Producer page of the Producer Management form.)

The Cycle page also defines the user responsibilities capable of changing the producer status.

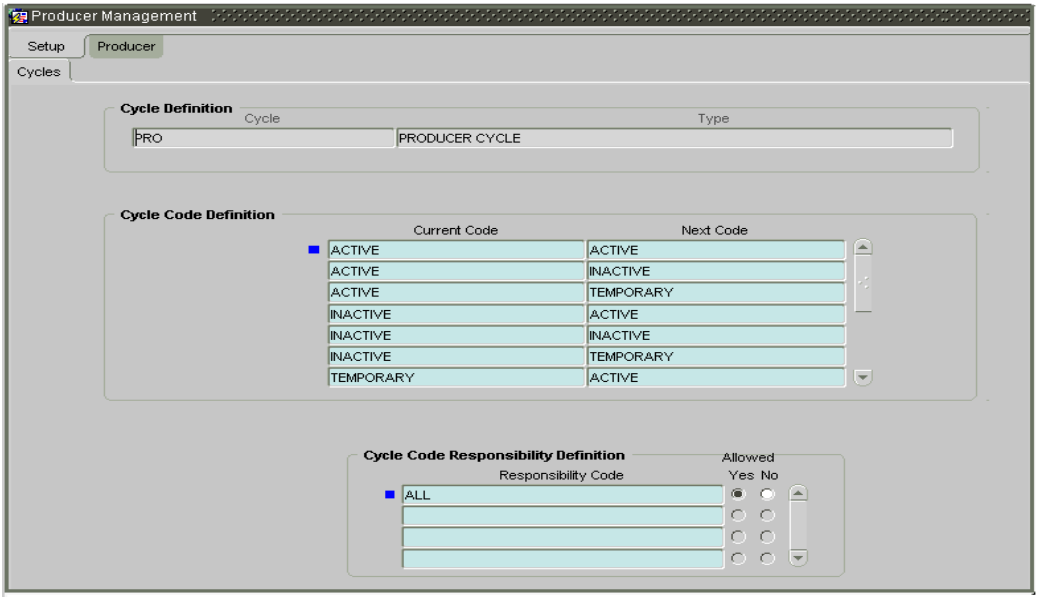


Note: Oracle Daybreak only allows producers/dealers with a status of ACTIVE to fund contracts.

To set up the Cycles page

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

2 Choose the **Setup** master tab, then choose the **Cycles** tab.



3 In the **Cycle Definition** block, view the following information:

In this field:	Do this:
Cycle	Enter the cycle name.
Type	Select the cycle type [CYC_TYPE_CD].

4 In the **Cycle Code Definition** block, enter the following information:

In this field:	Do this:
Current Code	Select the current code to transition FROM [PRO_STATUS_CD] (required).
Next Code	Select the code to transition TO [PRO_STATUS_CD] (required).

5 In the **Cycle Code Responsibility Definition** block, enter the following information:

In this field:	Do this:
Responsibility Code	Select the responsibility that will be capable of executing this transition [RESPONSIBILITY_CD] (required).
Allowed? Yes No	Select "Yes" to allow the responsibility execute the transition (required).

6 Save your entry.

Producer tab (Producers page)

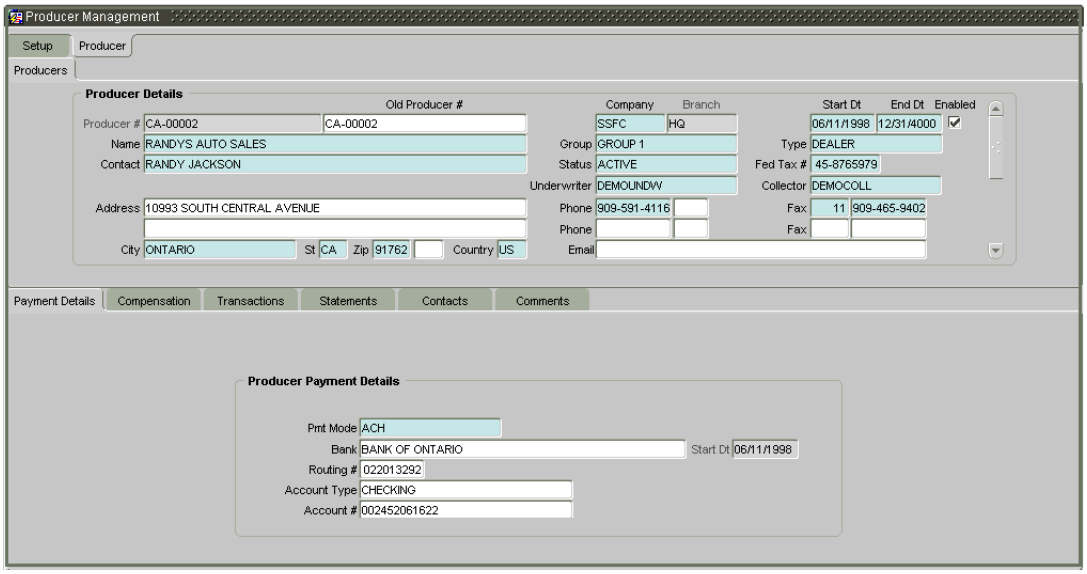
The Producers page allows you to record or edit basic information about the producer. You can set up dealers or producers for a company and branch. You can also set up a default underwriter and a default collector for a producer. Oracle Daybreak uses this information in the origination workflow to select a queue.

The producer number, name, contact information, company and branch to which the producer applies, federal tax number, status, and other information can be stored in this page.

To set up or maintain the Producers page

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

2 Choose the **Producer** master tab, then choose the **Producers** tab.



3 In the **Producer Details** block, enter the following information:

In this field:	Do this:
Producer #	Depending on your system setup, either: Enter the producer number (required) -or- View the system generated producer number (display only).
Old Producer #	Enter the old producer number (existing or conversion id) (optional).
Company	Select the company (required).
Branch	Select the branch (display only).
Start Dt	Enter the producer start date (required).
End Dt	Enter the producer end date (required).
Name	Enter the producer name (required).
Group*	Select the producer group [PRO_GROUP_CD](required).
Type*	Select the producer type [PRO_TYPE_CD] (required). ***Note**: The Group and Type fields help in setting up the pricing schemes on the Pricing page.

Contact	Enter the producer contact (required).
Status	Activate, temporarily activate, or de-activate the producer by selecting the appropriate status. **Note**: The contents of this field can be linked to edits in the loan origination cycle so that only producers with a status of the ACTIVE can be funded (required),
Fed Tax #	Enter the federal tax identification number. **Note**: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234 (required).
Underwriter	Enter the default underwriter assigned to this producer. (This will appear in the Underwriter field on the Application Entry form.) **Note**: Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers (required).
Collector	Enter the default collector or agent assigned to this producer. (This will appear in the Collector field in the Delinquency Information block of the Account Details page on the Customer Service form) (required).
Address	Enter address line 1 (optional).
Address 2 (unlabeled)	Enter address line 2 (optional).
Zip	Select the zip code (required).
City	Enter the city (required).
St	Select the state [STATE_CD] (required).
Zip Extension	Enter the zip extension (optional).
Country	Select the country code [COUNTRY_CD] (required).
Phone	Enter phone number 1 (required).
Phone 1 Extension (unlabeled)	Enter phone number 1 extension (optional).
Fax* (prefix)	Select fax prefix number 1 [PHONE_FAX_PREFIX_CD] (required).
Fax* (number) (unlabeled)	Enter fax number 1 (required).
Phone	Enter phone number 2 (optional).
Phone Extension (unlabeled)	Enter phone number 2 extension (optional).
Fax (prefix)	Select fax prefix number 2 [PHONE_FAX_PREFIX_CD] (optional).
Fax (number) (unlabeled)	Enter fax number 2 (optional).
Sales Agent	Select the sales agent assigned to this producer. (This will appear in the Sales Agent field in the master block of the Underwriting and Funding form) [SALES_LEADER] (required).
Email	Enter the producer mail address (optional).

4 Select **Enabled** to enabled this entry (optional).

5 Save your entry.

Payment Details sub page

You can setup ACH as the payment mode for a dealer or producer on the Payment Details sub page.The Payment Details sub page stores the information regarding the producer's bank; such as the bank's name, routing number, account type and account number.

Note: Once you complete this sub page, the information goes into effect immediately.

To complete the Payment Details sub page

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

2 Choose the **Producer** master tab, then choose the **Producers** tab.

3 Choose the **Payment Details** sub page.

4 In the **Producer Payment Details** block, enter the following information:

In this field:	Do this:
Pmt Mode	Select the payment mode [PRODUCER_PMT_MODE_CD] (required).
Bank	Enter the ACH bank name (optional).
Start Dt	View the ACH start date if payment mode is ACH (display only).
Routing #	Enter the ACH bank routing number (optional).
Account Type	Select the ACH bank account type [ACH_ACCOUNT_TYPE_CD] (optional).
Account #	Enter the ACH bank account number. **Note**: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234 (optional).

5 Save your entry.

Compensation sub page

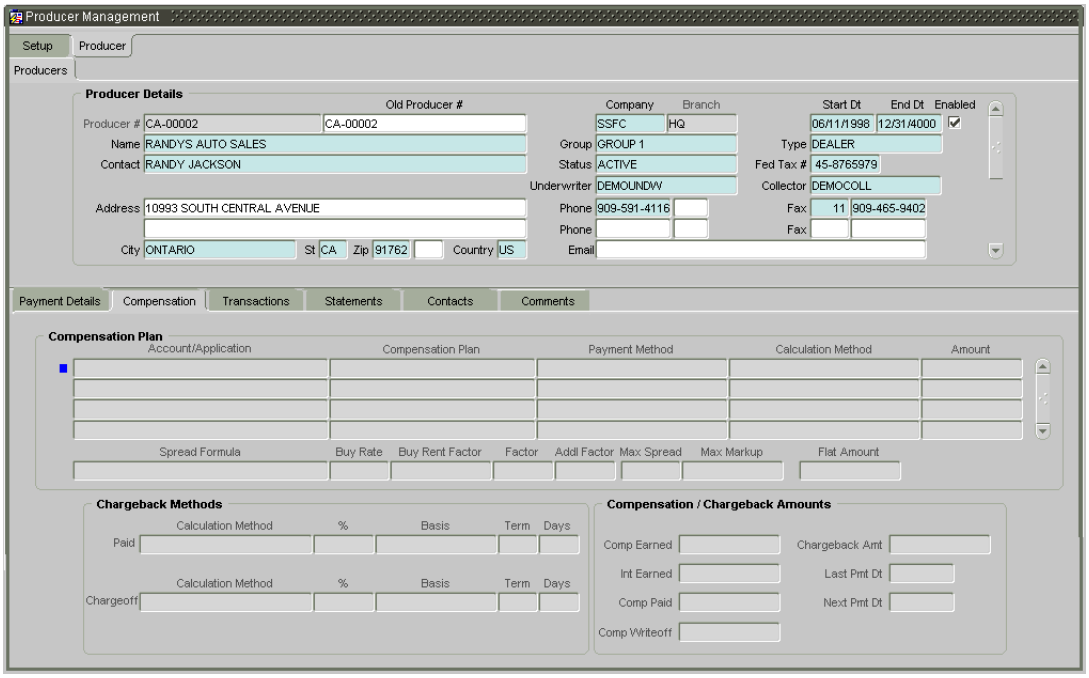
The Compensation sub page displays information related to compensation and chargeback for the producer. It displays summaries as well account level information. The data is gathered from accounts in the Oracle Daybreak system that are approved and funded.

To view the Compensation sub page

1 On the **Lending** menu, choose **Producers**.

2 Choose the **Producer** master tab, then choose the **Producers** tab.

3 Choose the **Compensation** sub page.



4 In the **Compensation Plan** block, view the following information:

In this field:	View this:
Account	The account number and title.
Compensation Plan	The compensation plan.
Payment Method	The compensation payment method.
Calculation Method	The compensation calculation method.
Upfront Amt	The upfront compensation amount.
Remaining Amt	The remaining compensation amount.
Total Amt	The remaining compensation amount.
Spread Formula	The compensation spread formula.
Buy Rate	The buy rate.
Buy Rent Factor	The buy rent factor.
Factor	The compensation factor.
Addl Factor	The additional compensation factor.
Max Spread	The maximum spread.
Max Markup	The maximum markup.
Upfront %	The compensation upfront percentage.
Flat Amount	The flat compensation amount.

5 In the **Chargeback Methods** block, view the following information:

In this field:	View this:
(Paid) Calculation Method	The chargeback calculation method in case of early payoff.
(Paid) %	The chargeback percentage in case of early payoffs.
(Paid) Basis	The chargeback basis in case of early payoff.
(Paid) Term	The term in case of early payoff.
(Paid) Days	The days in case of early payoff.
(Charge off) Calculation Method	The chargeback calculation method in case of chargeoffs.
(Charge off) %	The chargeback percentage in case of chargeoffs.
(Charge off) Basis	The chargeback basis in case of chargeoffs.
(Charge off) Term	The term in case of chargeoffs.
(Charge off) Days	The days in case of chargeoffs.

6 In the **Compensation/Chargeback Amounts** block, view the following information:

In this field:	View this:
Comp Earned	The compensation earned.
Int Earned	The interest earned.
Comp Paid	The compensation paid.
Comp Writeoff	The compensation writeoff.
Chargeback Amt	The chargeback amount.
Last Pmt Dt	The last compensation payment date.
Next Pmt Dt	The next compensation payment date.

Subvention sub page

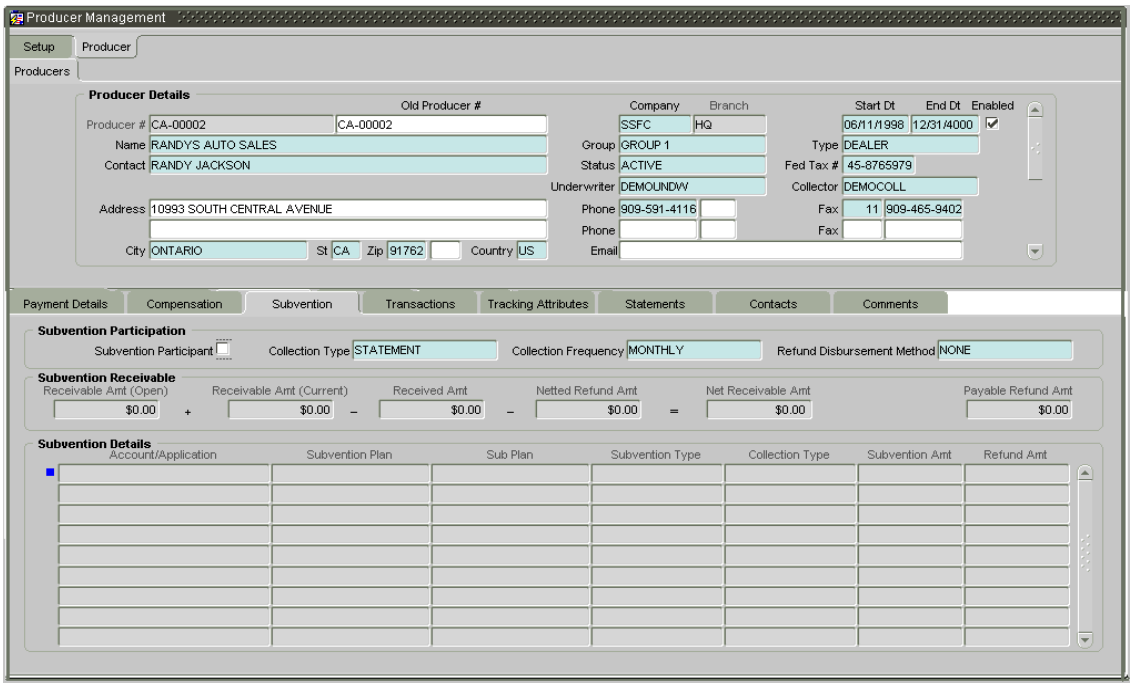
The Subvention sub page displays information related to subvention for the producer, such as subvention participation, subvention receivables, and subvention details.

To complete the Subvention sub page

1 On the **Lending** menu, choose **Producers**.

2 Choose the **Producer** master tab, then choose the **Producers** tab.

3 Choose the **Subvention** sub page.



4 In the **Subvention Participation** block, enter the following information:

In this field:	Do this:
Subvention Participant	Select if the producer is a subvention participant.
Collection Type	Select the collection type: STATEMENT or INTRA COMPANY ENTRY. STATEMENT – The producer will receive the statement at a set frequency and make the payment through check or ACH. INTRA COMPANY ENTRY – The producer will receive the statement at a set frequency but no payment is due. If the manual indicator for INTRA COMPANY transaction is set to No, Oracle Daybreak automatically posts an intra-company entry transaction to net out the outstanding receivable when a statement is generated (required).
Collection Frequency	Select the collection frequency: MONTHLY or QUARTERLY (required).
Refund Disbursement Method	Select the refund disbursement method: NONE, ADJUSTED TO RECEIVABLE, or PAYABLE TO PRODUCER.

ADJUSTED TO RECEIVABLE – The refund amount will be netted to any outstanding receivable.
PAYABLE TO PRODUCER – The refund will not be adjusted against any outstanding receivable and this amount needs to be paid to the producer through check or ACH (required).

5 In the **Subvention Receivables** block, view the following information:

In this field:	View this:
Receivable Amt (Open)	The opening balance of the outstanding receivable amount for the current statement period (display only).
Receivable Amt (Current)	The receivable amount added during the current statement period (display only).
Received Amt	The payments received from producers during the current statement period (display only).
Netted Refund Amt	The refunds processed during the current statement period. Oracle Daybreak completes this field only when the Refund Disbursement Method field is ADJUSTED TO RECEIVABLE (display only).
Net Receivable Amt	The net outstanding receivable amount for the current statement period (display only).
Payable Refund Amt	The refunds processed during the current statement period. Oracle Daybreak completes this field only when the Refund Disbursement Method field is PAYABLE TO PRODUCER (display only).

6 In the **Subvention Details** block, view the following information:

In this field:	View this:
Account	The account number (display only).
Subvention Plan	The subvention plan description (display only).
Subvention Sub-Plan	The subvention sub plan description (display only).
Subvention Type	The subvention type (display only).
Collection Type	The collection type (display only).
Subvention Am	The subvention amount (display only).
Refund Amt	The refund amount (display only).

7 Save your entry.

Transactions sub page

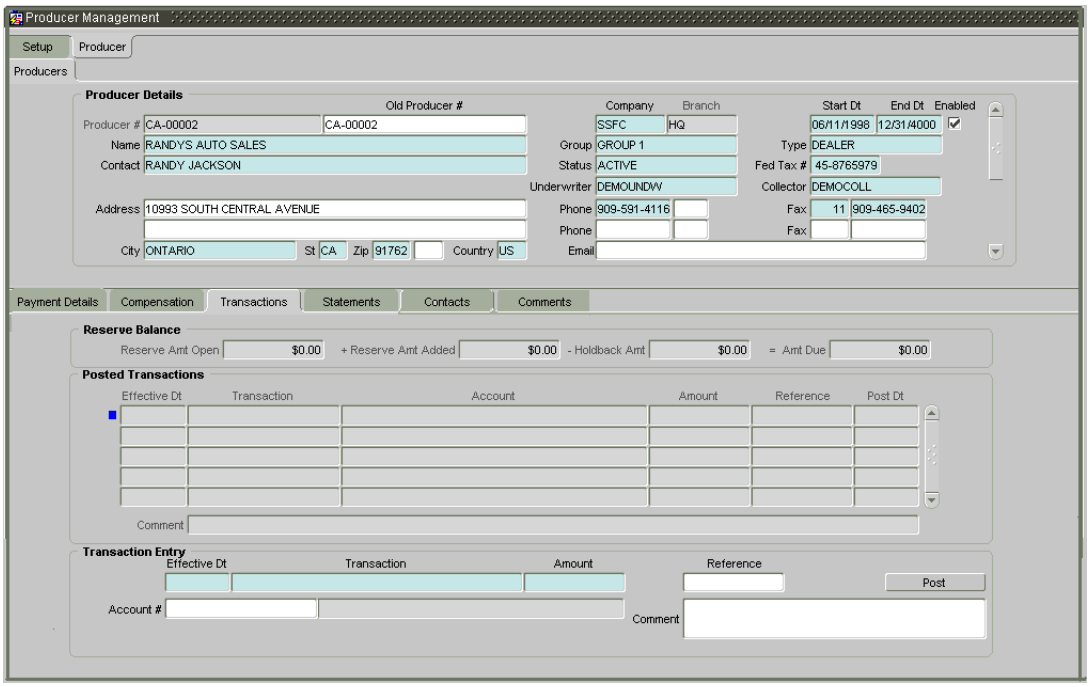
On the Transactions sub page, the Transaction Entry, Posted Transactions, Proceed Hold-Back, and Loss Reserve blocks display the details of the transactions posted for the producer. The Transaction Entry block allows you to post a transaction for the producer. Linking to an account is not mandatory -- you can create a transaction to a producer that is not related to a specific account.

To complete the Transactions sub page

1 On the **Lending** menu, choose **Producers**.

2 Choose the **Producer** master tab, then choose the **Producers** tab.

3 Choose the **Transactions** sub page.



4 In the **View** block, choose the type of transaction you want to view, **Subvention** or **Others**.

5 In the **Transaction Entry** block, enter the following information:

In this field:	Do this:
Effective Dt	Enter transaction date (required).
Transaction	Select transaction to be posted (HOLDBACK FROM PRODUCER, PAYMENT FROM PRODUCER, or PAYMENT TO PRODUCER) (required).
Amount	Enter transaction amount (required).
Reference	Enter transaction reference (optional).
Account #	Select account number (optional).
Account title (unlabeled)	View the account title (display only).
Comment	Enter transaction comment (optional).

6 Choose **Post**.

7 In the **Posted Transactions** block, view the following information:

In this field:	View this:
Effective Dt	The transaction date.
Transaction	The transaction.
Account	The account number.
Amount	The transaction amount.
Reference	The transaction reference.
Post Dt	The transaction post date.
Comment	The transaction comment.

8 In the **Proceed HoldBack** block, view the following information:

In this field:	View this:
Account	The account number and title
HoldBack Amt	The proceed holdback amount.

9 In the **Loss Reserve** block, view the loss reserve amount.

Tracking Attributes sub page

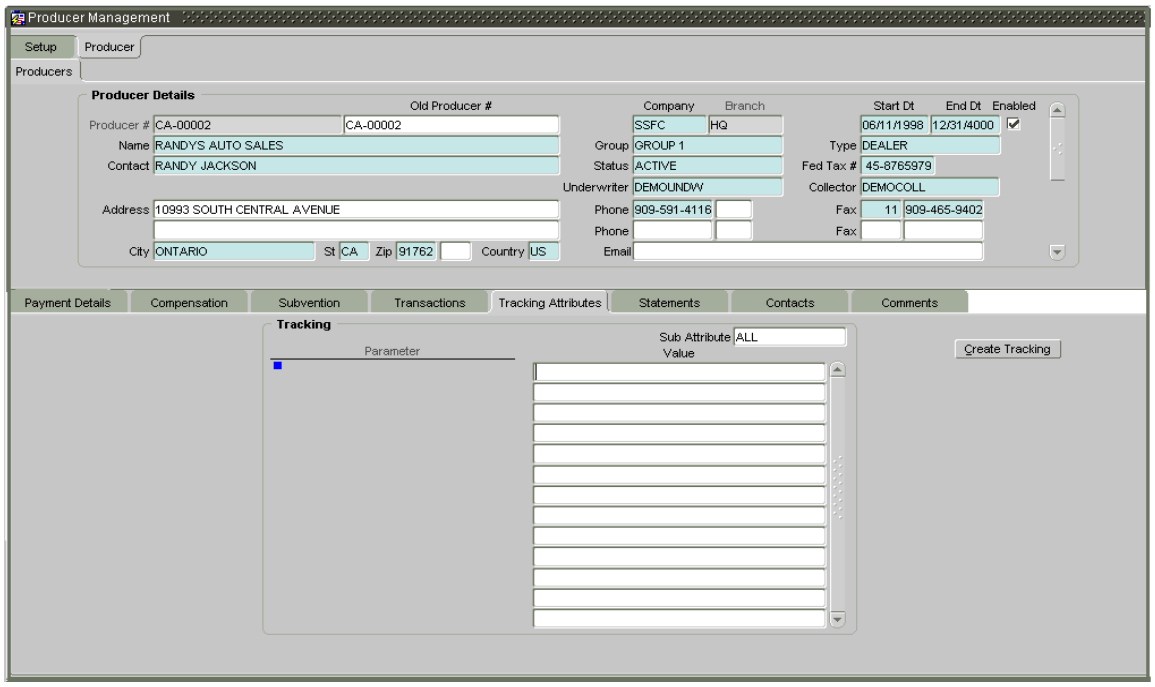
The Tracking Attributes sub page allows you to link information to an producer that is not tracked by default in the Oracle Daybreak system, but is part of your company's business practices.

To complete the Tracking Attributes sub page

1 On the **Lending** menu, choose **Producers**.

2 Choose the **Producer** master tab, then choose the **Producers** tab.

3 Choose the **Tracking Attributes** sub page.



4 Choose **Create Tracking**.

Oracle Daybreak loads the tracking parameters.

5 If you want to reduce the list of parameters, select a sub-attribute in the **Sub Attribute** field.

If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the Parameter display.

6 Complete the **Tracking** block by entering the parameter(s) in the **Value** field(s).

7 Save any changes you made to the account.

Statements sub page

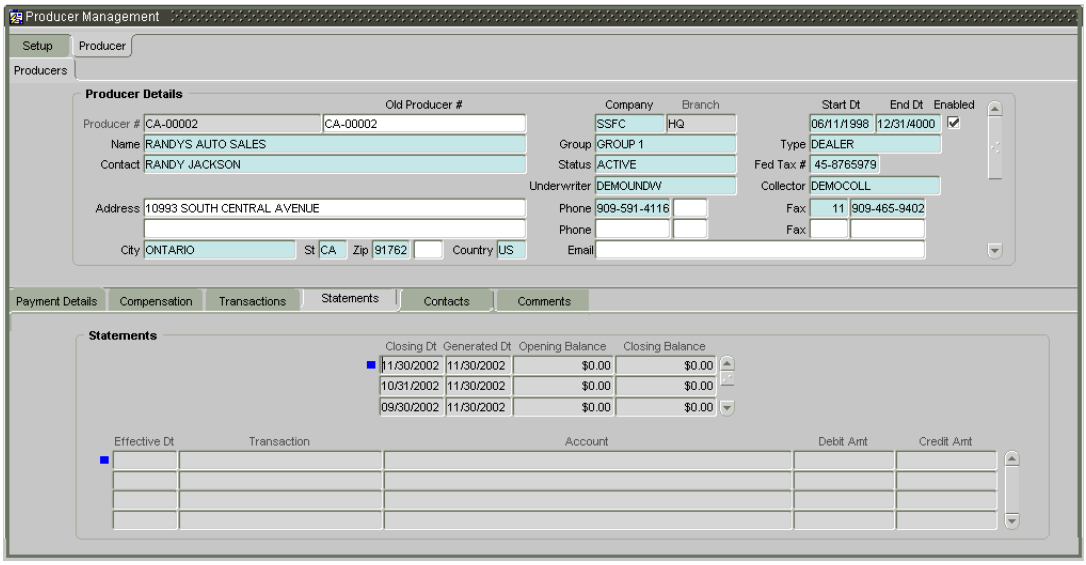
The Statements sub page displays a history of all the statements the producer has processed. The transaction level details are visible in the lower list box.

To view the Statements sub page

1 On the **Lending** menu, choose **Producers**.

2 Choose the **Producer** master tab, then choose the **Producers** tab.

3 Choose the **Statements** sub page.



4 In the **View** block, choose the type of statements you want to view, **Subvention** or **Others**.

5 In the **Statements** block, view the following information:

In this field:	View this:
Closing Dt	The statement closing date.
Generated Dt	The statement generation date.
Opening Balance	The previous statement balance amount.
Closing Balance	The current statement balance amount.
Effective Dt	The statement transaction date.

Transaction	The statement transaction.
Account	The statement account number.
Debit Amt	The statement debit amount.
Credit Amt	The statement credit amount.

Contacts sub page

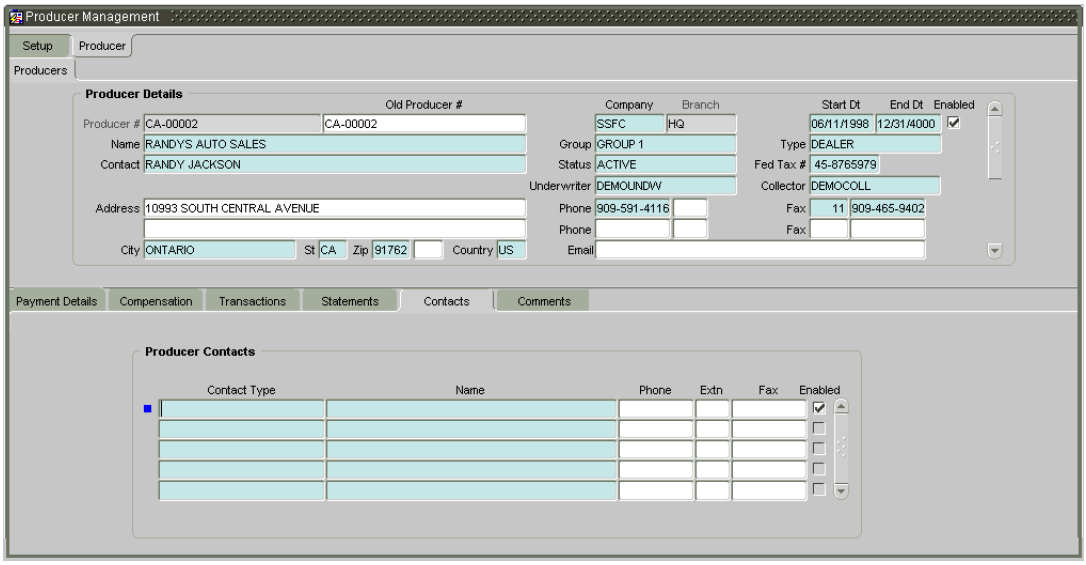
The Contacts sub page allows you to record information regarding contacts associated with a producer, such as employees at a dealership.

To use the Contacts sub page

1 On the **Lending** menu, choose **Producers**.

2 Choose the **Producer** master tab, then choose the **Producers** tab.

3 Choose the **Contract** sub page.



4 In the **Producer Contacts** block, enter the following information:

In this field:	View this:
Contact Type	Select the producer contact type (required).
Name	Select/Enter the producer contact name (required).
Phone	Enter producer contact phone number (optional).
Extn	Enter phone number extension (optional).
Fax	Enter producer contact fax number (optional).

5 Select **Enabled** to indicate this is a current contact.

6 Save your entry.

Comments sub page

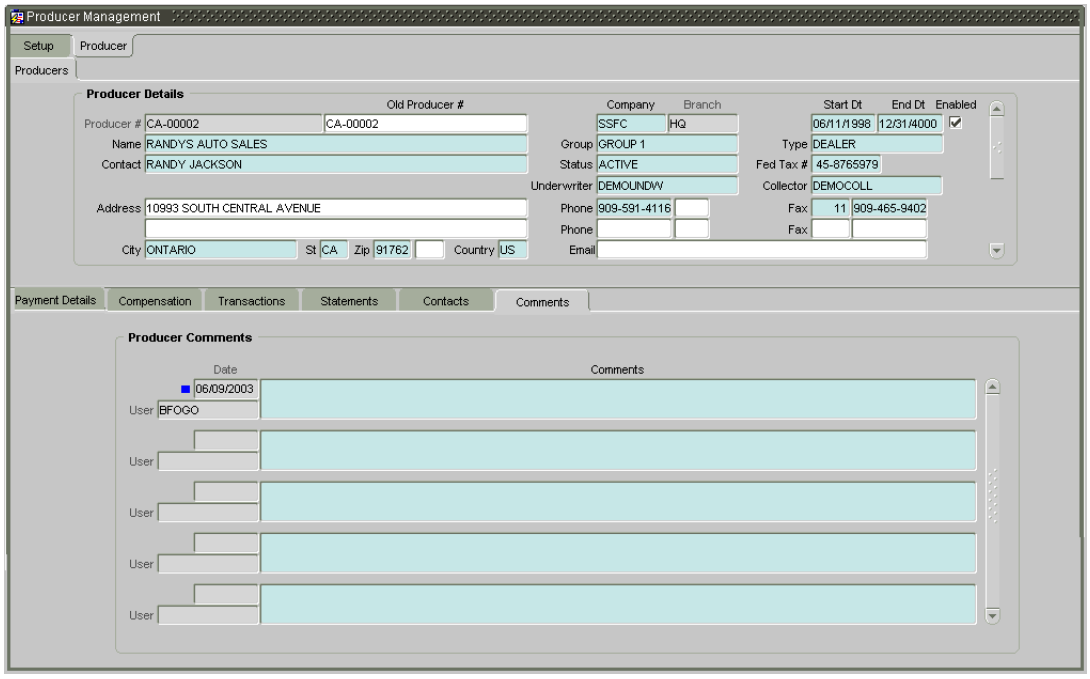
The Comments sub page allows you to view and enter comments regarding the producer.

To enter a comment on the Comments sub page

1 On the **Lending** menu, choose **Producers**.

2 Choose the **Producer** master tab, then choose the **Producers** tab.

3 Choose the **Comments** sub page.



4 In the **Producer Comments** block, view the following information:

In this field:	Do this:
Comments	Enter comment (required).
User	View user id (system generated).
Date	View comment date (system generated).

5 Save your entry.

CHAPTER 9 : VENDOR MANAGEMENT FORM

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

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

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

Setup tab (Vendor Services page)

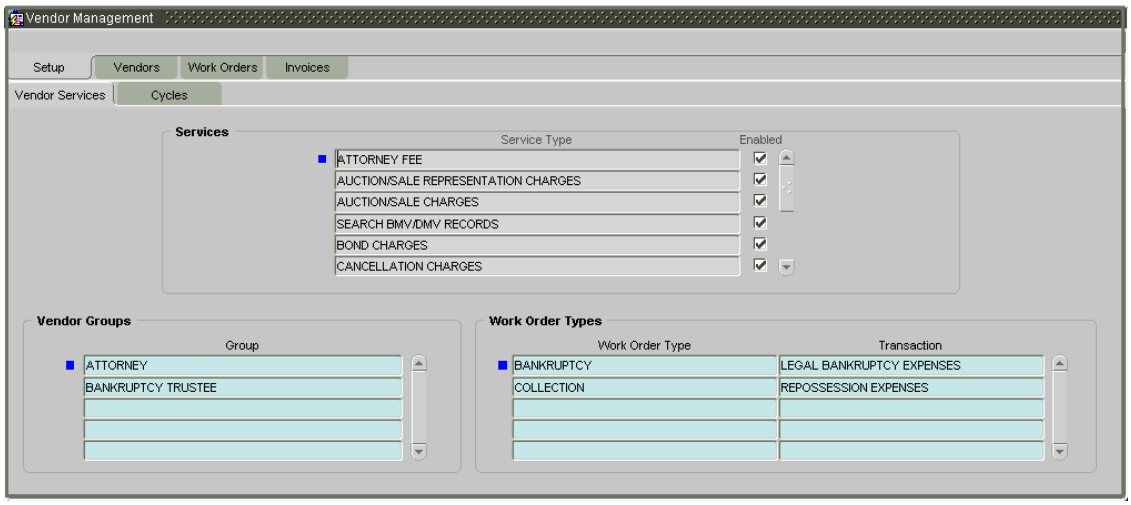
The Vendor Services page enables you to establish the links between the service type, vendor group, and the work order type. It records which vendor groups can provide which types of services and which service types belong to which work order types.

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

To set up the Vendor Services page

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

2 Choose the **Setup** master tab, then choose the **Vendor Services** tab.



3 The **Services** block, choose the service type you want to link to a vendor group(s) and work order type(s) [VENDOR_SERVICE_TYPE_CD].

4 In the **Vendor Groups** block, use the **Group** field to select the vendor group that will provide this service [VENDOR_TYPE_CD].

5 In the **Work Order Types** block, enter the following information:

In this field:	View this:
Work Order Type	Select the work order type (required) [VENDOR_ASG_TYPE_CD].
Transaction	Select the associated transaction for the service type (required).

6 Save your entry.

Setup tab (Cycles page)

The Cycles page allows you to define the various vendor cycles and the responsibilities that can gain access to the various transactions in each cycle.

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

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

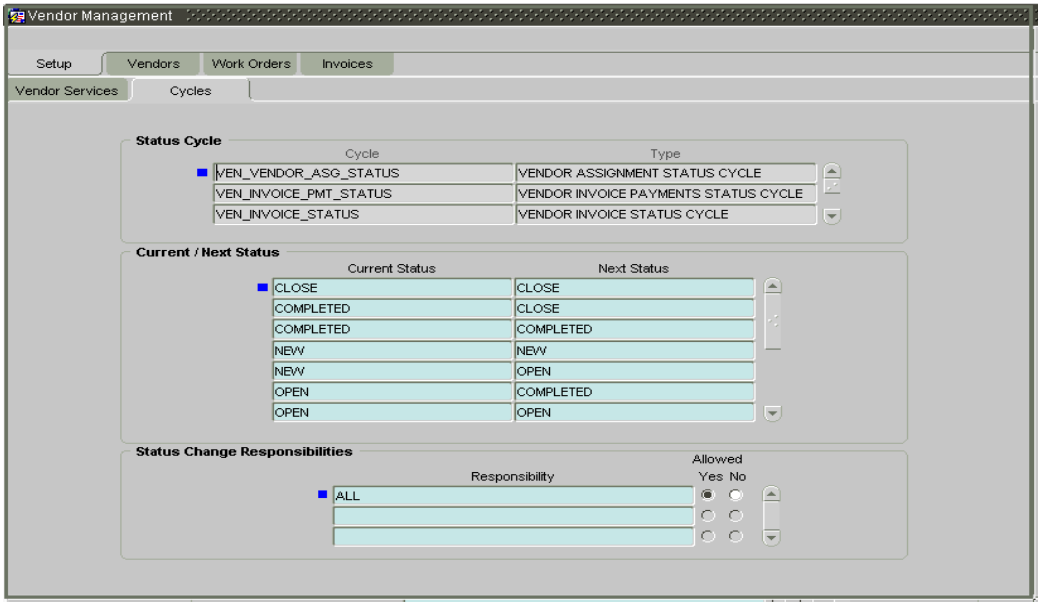
You can define vendor invoice status cycle and restrict the status change based on responsibility.

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

To set up the cycles page

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

2 Choose the **Setup** master tab, then choose the **Cycles** tab.



3 The **Status Cycle** block displays the four vendor-related cycles:

Cycle	Type
VEN_VENDOR_ASG_STATUS	VENDOR ASSIGNMENT STATUS CYCLE
VEN_INVOICE_PMT_STATUS	VENDOR INVOICE PAYMENTS STATUS CYCLE
VEN_INVOICE_STATUS	VENDOR INVOICE STATUS CYCLE
VEN_VENDOR_STATUS	VENDOR STATUS CYCLE

- Select the cycle code and type you want to work with.

4 In the **Current/Next Status** block, select the current code to transition from in the **Current Status** field.

5 Select the current code to transition to in the **Next Status** field.

6 In the **Status Change Responsibilities** block, select the responsibility that will be capable of executing this transition (from current code to the next code) [RESPONSIBILITY_CD].

7 Choose **Yes** to allow this responsibility.

8 Save your entry.

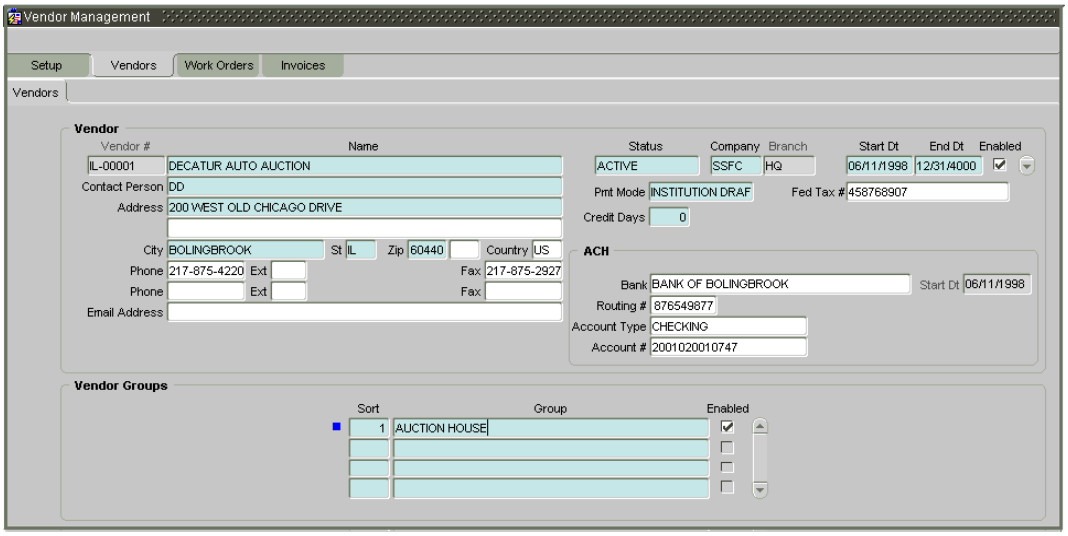
Vendors tab (Vendors page)

The Vendors page allows you to set up vendor information. If the vendor receives escrow disbursement at an address different from the current business address, enter this information in the Remittance block.This Remittance block also allows you to enter the number of days prior to the due date by which the payment to the vendor must be processed.

Note: The contents of this block defaults to the vendor's current address, but can be modified.

To enter or edit vendor information

1 On the **Lending** menu, choose **Vendors > Vendors**.
-or-
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Vendors** master tab.



2 In the **Vendor** block, enter the following information:

In this field:	Do this:
Vendor #	View the vendor number. Oracle Daybreak automatically generates the vendor number (display only).
Name	Enter the vendor name (required).
Contact Person	Enter the vendor contact name (required).
Address	Enter address line 1 (required).
Address 2 (unlabeled)	Enter address line 2 (optional).
Zip	Enter the zip (required).
City	Enter the city (required).
St	Enter the state (required).
Zip Extension (unlabeled)	Enter the zip extension (optional).
Country	Select the country code (optional).
Phone	Enter phone number 1 (optional).
Ext	Enter phone number 1 extension (optional).
Fax	Enter the fax number 1 (optional).
Phone	Enter phone number 2 (optional).
Ext	Enter phone number 2 extension (optional).

Fax	Enter fax number 2 (optional).
Email Address	Enter the vendor email address (optional).
Status	Select the vendor status - ACTIVE of INACTIVE (required).
Company	Select the vendor portfolio company (required).
Branch	View the vendor portfolio branch (display only).
Start Dt	Enter the vendor start date (required).
End Dt	Enter the vendor end date (required).
Enabled	Select if the vendor is enabled (optional).
Pmt Mode	Select the vendor default payment mode (ACH or INSTITUTION DRAFT/CHECK; if you select ACH, complete the ACH block -- see step 3) (required).
Fed Tax #	If available, enter the vendor federal tax identification number. **Note**: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234. (optional).
Credit Days	Enter the credit days for the vendor invoice. This number is used to check that the Invoice Due Date is not more than the credit days from the Invoice Date. (required).
Phone	Enter phone number 1 (optional).
Ext	Enter phone number 1 extension (optional).
Fax	Enter the fax number 1 (optional).
Phone (2)	Enter phone number 2 (optional).
Ext (2)	Enter phone number 2 extension (optional).
Fax (2)	Enter the fax number 2 (optional).

3 Save your entry.

Vendors tab (Vendors Groups sub page)

The Vendors Groups sub page allows you to set up vendor groups.

To enter or edit vendor group information

1 On the **Lending** menu, choose **Vendors > Vendors**.
-or-
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Vendors** master tab.

2 Choose the **Vendor Groups** sub tab.

3 In the **Vendor Groups** block, enter the following information:

In this field:	Do this:
Sort	Enter sort sequence (required).
Group	Select the vendor type to which the vendor belongs based on the services provided by the vendor (required).
Enabled	Select to enable the vendor service.

4 Save your entry.

Vendors tab (ACH sub page)

The ACH sub page allows you to set up automatic clearing house information for vendors.

To enter or edit vendor ACH information

1 On the **Lending** menu, choose **Vendors > Vendors**.
-or-
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Vendors** master tab.

2 Choose the **ACH** sub tab.

3 In the **ACH** sub page, enter the following information:

In this field:	Do this:
Remittance block	
Address	Enter address line 1 (required).
Address (unlabeled)	Enter address line 2 (optional).
Zip	Enter zip (required).
City	Enter city (required).
St	Enter state (required).
Zip extension (unlabeled)	Enter zip extension (optional).
Country	Select the country code (optional).
Pre-Process Days	Enter the remittance preprocess days. This is the number of days prior to the due date by which the payment to the vendor must be processed (required).
ACH block	
Bank	Enter the ACH bank (optional).
Start Dt	View ACH start date (display only).
Routing #	Enter the bank routing number (optional).
Account Type	Select the account type (optional).
Account #	Enter the account number. **Note**: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234 (optional).

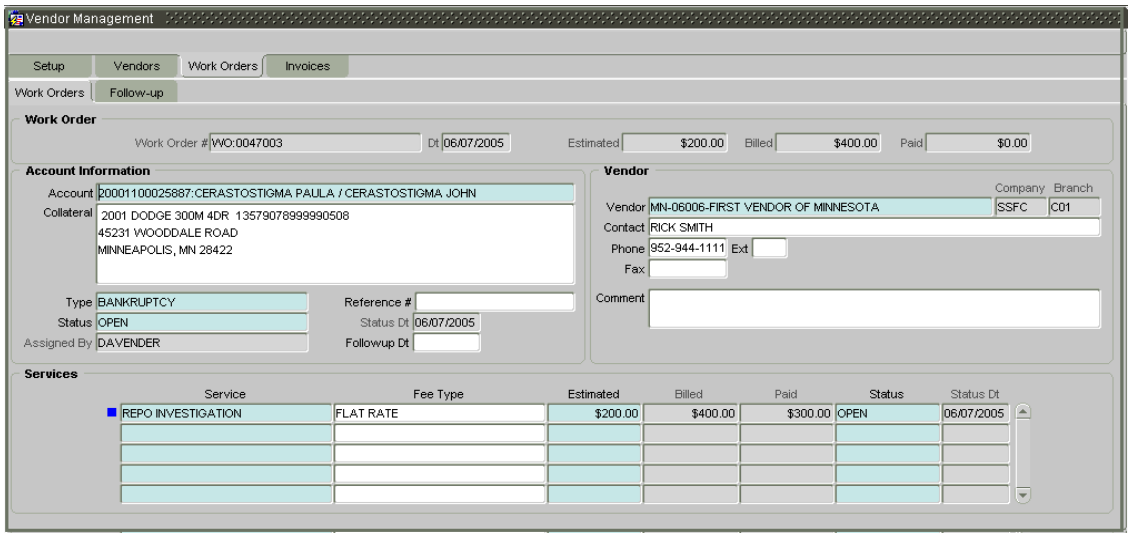
4 Save your entry.

Work Orders tab (Work Orders page)

The Work Orders page allows you to assign an account to a vendor for a service that the vendor provides.

To set up the Work Orders page

1 On the **Lending** menu, choose **Vendors > Work Orders**.
-or-
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Work Orders** master tab.



2 In the **Work Order** block, enter the following information:

In this field:	View this:
Work Order #	The work order number.
Dt	The work order date.
Estimated	The estimated amount for the work order.
Billed	The amount billed by the vendor for the work order.
Paid	The amount paid to the vendor for the work order.

3 In the **Account Information** block, enter the following information:

In this field:	Do this:
Account	Select the account number for the work order (required).
Collateral	Select the asset associated with the work order (optional).
Type	Select the work order type (required).
Reference #	Enter the vendor reference (optional).
Status	Select the work order status (required).
Status Dt	View the last work order status change date (display only).
Assigned By	View the user who created the work order (display only).
Followup Dt	Enter the next follow-up date (optional).

4 In the **Vendor** block, enter the following information:

In this field:	Do this:
Vendor	Select the vendor who will service the work order (required).
Company	View the vendor company (display only).
Branch	View the vendor branch (display only).
Contact	Enter the vendor contact for the work order (optional).
Phone	Enter the vendor contact phone for the work order (optional).
Ext	Enter the vendor contact phone extension for the work order (optional).
Fax	Enter the vendor contact fax for the work order (optional).
Comment	Enter comment (optional).

5 In the **Services** block, enter the following information:

In this field:	Do this:
Service	Select the service type (required).
Fee Type	Select the vendor fee type (optional).
Estimated	Enter the estimated amount for the service (required).
Billed	View the amount billed by the vendor for the service (display only).
Paid	View the amount paid to the vendor for the service (display only).
Status	Select the service status (required).
Status Dt	View the last service status change date (display only).

6 Save your entry

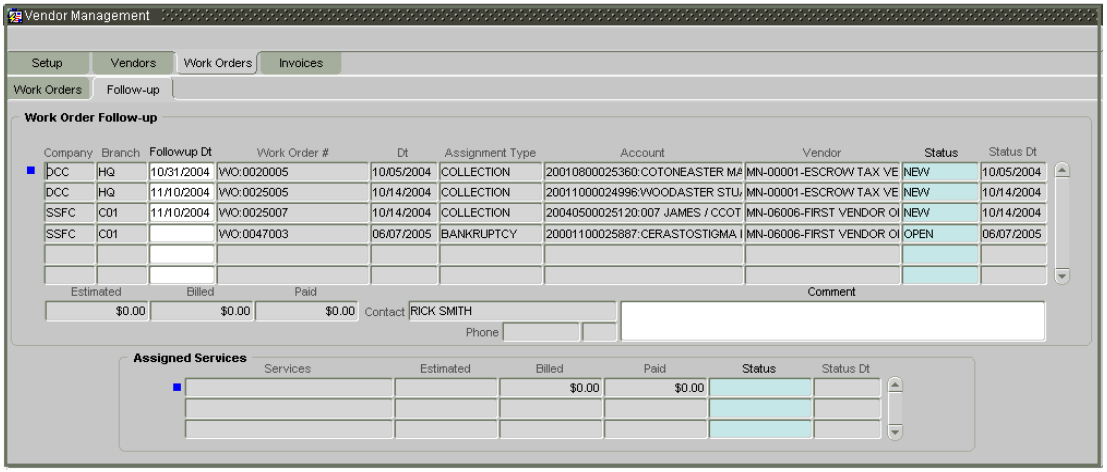
Work Orders tab (Follow-up page)

The Follow-up page lists the work orders that are not complete and hence require follow-up.

To set up the Follow-up pages

1 On the **Lending** menu, choose **Vendors > Work Orders**.
-or-
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Work Orders** master tab.

2 Choose the **Follow-up** tab.



3 In the **Work Order Follow-up** block, enter the following information:

In this field:	Do this:
Company	View the vendor company (display only).
Branch	View the vendor branch (display only).
Followup Dt	Enter the next follow-up date (optional).
Work Order #	View the work order number (display only).
Dt	View the work order date (display only).
Assignment Type	View the work order type (display only).
Account	View the account associated with the work order (display only).
Vendor	View the vendor associated with the work order (display only).
Status	Select the work order status (required).
Status Dt	View the last work order status change date (display only).
Estimated	View the estimated amount for the work order (display only).
Billed	View the amount billed by the vendor for the work order (display only).
Paid	View the amount paid to the vendor for the work order (display only).
Contact	View the vendor contact name (display only).
Phone	View the vendor contact phone number (display only).

Ext (unlabeled)	View the vendor contact phone extension (display only).
Comment	Enter a comment (optional).

4 In the **Assigned Service** block, enter the following information:

In this field:	Do this:
Services	View the service provided by the vendor (display only).
Estimated	View the estimated amount for the service (display only).
Billed	View the amount billed by the vendor for the service (display only).
Paid	View the amount paid to the vendor for the service (display only).
Status	Select the service status (required).
Status Dt	View the last service status change date (display only).

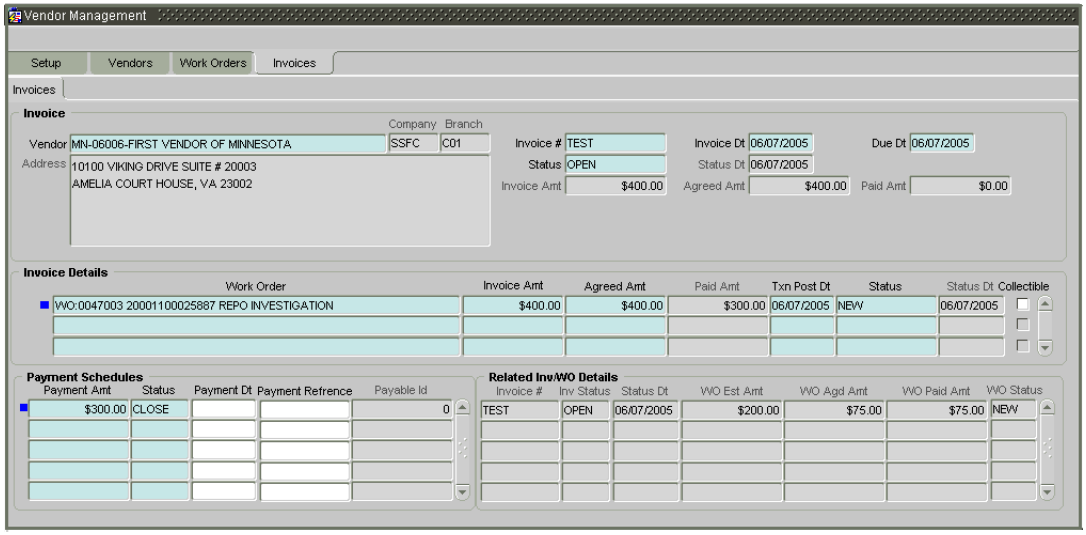
5 Save your entry.

Invoices tab (Invoices page)

The Invoices page records invoices received from the vendor and processes them for payment.

To complete the Invoice page

1 On the **Lending** menu, choose **Vendors > Invoice**.
-or-
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Invoice** master tab.



2 In the **Invoice** block, enter the following information:

In this field:	Do this:
Vendor	Select the vendor name who has send the invoice (required).
Company	View the vendor portfolio company (display only).
Branch	View the vendor portfolio branch (display only).
Address	View the vendor address (display only).
Invoice #	Enter the invoice number (required).
Invoice Dt	Enter the invoice date (required).
Due Dt	Enter the invoice due date (required).
Status	Select the invoice status (required).
Status Dt	View the last invoice status change date (display only).
Invoice Amt	View the total invoice amount (display only).
Agreed Amt	View the total agreed amount (display only).
Paid Amt	View the total paid amount (display only).

3 In the **Invoice Details** block, enter the following information:

In this field:	Do this:
Work Order	Select the work order (required).
Invoice Amt	Enter the invoice amount (required).
Agreed Amt	Enter the agreed amount (required).
Paid Amt	View the paid amount (display only).
Txn Post Dt	Enter transaction effective date (required).

Status	Select the status (required).
Status Dt	View the last status change date (display only).
Collectible	Select if the agreed amount can be collected from the customer.

4 In the **Payment Schedules** block, enter the following information:

In this field:	Do this:
Payment Amt	Enter the payment amount (required).
Status	Select the payment status (required).
Payment Dt	Enter the payment date (optional).
Payment Reference	Enter the payment reference (optional).
Payable Id	View payable requisition Id (display only).

5 In the **Related Inv/WO Details** block, view the following display only information:

In this field:	View this:
Invoice #	The invoice number.
Inv Status	The invoice status.
Status Dt	The invoice status date.
WO Est Amt	The work order estimated amount.
WO Agd Amt	The work order agreed amount.
WO Paid Amt	The work order paid amount.
WO Status	The work order status.

6 Save your entry.

CHAPTER 10 : GENERAL LEDGER FORM

Oracle Daybreak's General Ledger form can generate and transfer transactions to the accounting software your company uses. It is the interface that transfers all financial transactions to the accounting system. It provides your accounting software with an ASCII data file containing the GL (general ledger) entries for the process date.

This chapter explains the General Ledger form - the Oracle Daybreak interface that allows you to:

- Map Oracle Daybreak transaction to your GL transactions.
- Define the requirements for header and derived segments

Note: Oracle Daybreak supports the bulk uploading of general ledger setup data. This allows you to upload multiple setup data, avoid reentering setup data, and more importantly, reduce data entry mistakes. Oracle Daybreak currently supports uploading using a fixed-length format only, where each data is at a pre-fixed position only. You can run batch jobs with the Set Code SET-BLK to upload pricing and GL data.

Accounting Company definition

The "accounting company" is the entity for which the financial statements are prepared for legal reporting. You must define your accounting company when implementing the Oracle Daybreak GL Interface. The accounting company is based upon the portfolio company set up in Oracle Daybreak. For example, if there are two companies set up within one organization, the two portfolio companies will be used as accounting companies. Each of these companies will have it own GL set up.
The General Ledger needs to be set up in Oracle Daybreak to export transactions to the user's general ledger application. The Setup master tab contains the following pages:

- Attribute Definitions page
- Translation Definition page
- Transaction Definitions page
- Transaction Links page

This section describes each one.

Setup tab (Translation Definition page)

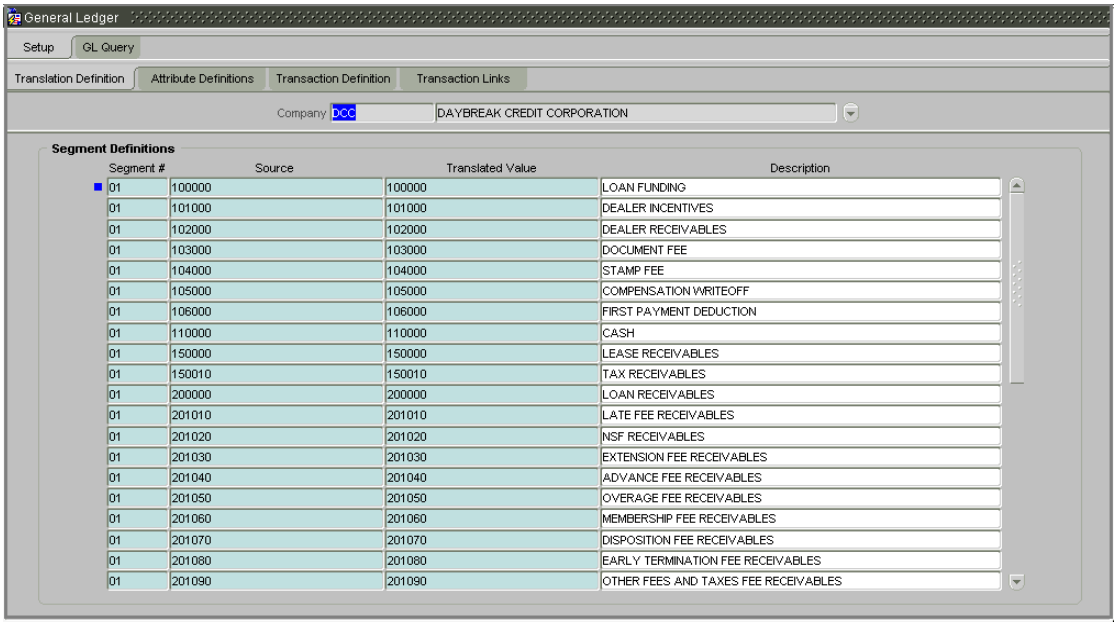
Oracle Daybreak uses segments to create the complete GL account to which the amount is to be posted. The defined segments are linked together to create the GL account. One of the segments is bound to be the natural account. The other segments could be direct values (like the natural account) or derived values.

GL segment values are defined on the Translation Definition page.

To view the Translation Definition page

1 On the **Setup** menu, choose **General Ledger**.

2 On the **General Ledger** form, choose the **Setup** master tab, then choose **Translation Definitions**.



3 In the **Company** field, select the portfolio company.

Oracle Daybreak displays the portfolio company short name in one field and the portfolio company name in the other.

4 In the **Segment Definitions** block, view the following information:

In this field:	View this:
Segment #	The segment number. Oracle Daybreak can support up to 10 segments. Valid values range from 01 to 10 (required).
Source	The Source (or "definition value") field is used in two ways: to record a "direct value" or "translated value." **Direct Value**: In case the segment value is not a derived value (more on derived segments later), the Source field contains the same value as the "Translated Value" field. This would contain a list of all the valid values for each segment (for example, GL account number). **Translated Value**: In case the segment value is a derived value, the Source field is used to store the value of the condition string that will be applicable for the particular

segment. For example, if the value 02 value in the **Segment #** field is derived using the branch of the customer as a source criteria, then the entry would read as:

Segment #:	02
Source:	CB-001
Translated Value:	HQ
Description:	HEADQUARTERS

Therefore, for all accounts in branch CB-001 for segment 02, the translated value of HQ will be used in the GL account number (required).

CAUTION: Use of derived value segment requires additional programming by SSC. You should not add derived value segments without consulting SSC.

Translated Value The actual segment value. All valid segment values for all segments are defined here (required).

Description Stores the description of the segment (optional).

Setup tab (Attribute Definition page)

The General Ledger interface uses two types of segments:

- Header segment types
- Detail segment types

Both are recorded on the Attribute Definitions page in the Segment Type field.

Header segment types

The header segment types are the account attributes used as selection criteria to map a transaction to GL segments. Oracle Daybreak supports ten header segments. Four of these are predefined. The four predefined segments are:

#	Segment	Description
01	PRODUCT TYPE	Product Type
02	BACKDATED TXN	Backdated Transaction
03	PRODUCT	Product Code
04	STATUS	Account Status

This means that Oracle Daybreak will allow the attributes listed above to be used as criteria for categorizing the transactions. Segment selections depend on the values in the header segment fields.

You define up to six more header segments. The Attributes Definition page records the header segments. A header segment must be an account attribute.

Detail segment types

Detail segment types allow you to set up components of the GL account number. A GL account number can be composed of multiple segments that are combined to create the composite GL account number. Default detail segments used in Oracle Daybreak are:

#	Segment	Description
01	Account #	The natural account number in the GL for the transaction
02	Branch	Customer Branch

Eight more detail segments can be defined. One of the segments is bound to be the “natural account.” (A natural account is an account from the client’s master listing of all general ledger accounts, or “chart of accounts.”)

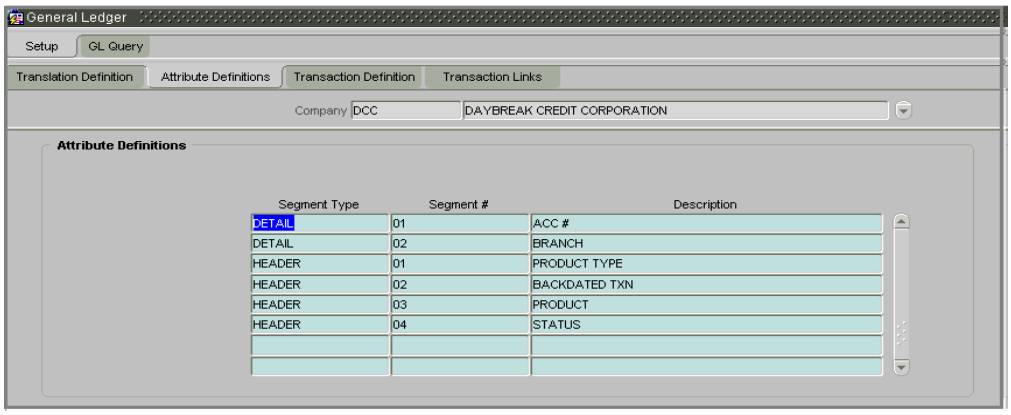
The detail segments could be direct values (like the natural account) or derived values.

Note: Simply adding a header or detail segment will not be enough. Additional programming is required before any new header or detail segment can be used. Please consult i-flex solutions Corp. before adding any segments.

To view the Attribute Definition page

1 On the **Setup** menu, choose **General Ledger**.

2 On the **General Ledger** form, choose the **Setup** master tab, then choose **Attribute Definitions**.



3 In the **Company** field, select the portfolio company.

Oracle Daybreak displays the portfolio company short name in one field and the portfolio company name in the other.

4 In the **Attribute Definitions** block, view the following information:

In this field:	Do this:
Segment Type	Select the segment type (required).
Segment #	Select the segment number (required).
Description	Enter the segment description (required).

Setup tab (Transaction Definition page)

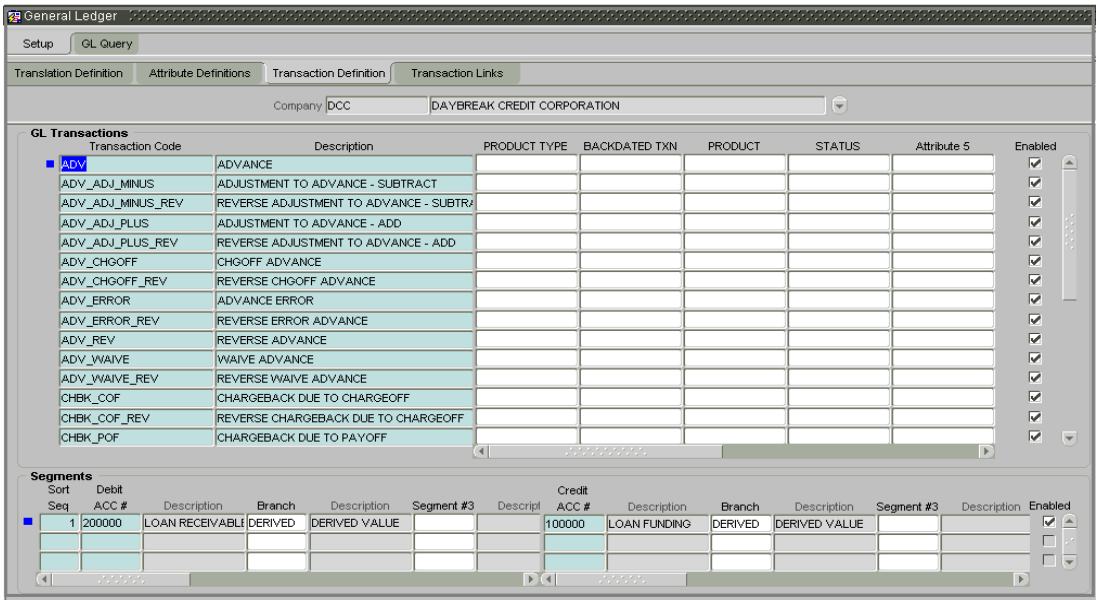
The Transaction Definition page allows you to define GL transactions and to associate the Debit and Credit segments for each GL Transaction.

In GL Transactions block, the Transaction Code column contains GL transactions defined by the client team. The Segments block contains a Debt and Credit section. These are both detail segments.

To view the Transaction Definition page

1 On the **Setup** menu, choose **General Ledger**.

2 On the **General Ledger** form, choose the **Setup** master tab, then choose **Transaction Definitions**.



3 In the **Company** field, select the portfolio company.

Oracle Daybreak displays the portfolio company short name in one field and the portfolio company name in the other.

4 In the **GL Transitions** block, enter the following information:

In this field:	Do this:
Transaction Code	Enter unique GL transaction code.
Description	Enter description for the GL transaction.
PRODUCT TYPE (Attribute 1)	Enter the header attribute 1.
BACKDATED TXN (Attribute 2)	Enter the header attribute 2.
PRODUCT (Attribute 3)	Enter the header attribute 3.
STATUS (Attribute 4)	Enter the header attribute 4.
Attribute 5	Enter the header attribute 5.
Attribute 6	Enter the header attribute 6.
Attribute 7	Enter the header attribute 7.
Attribute 8	Enter the header attribute 8.
Attribute 9	Enter the header attribute 9.
Attribute 10	Enter the header attribute 10.

5 Select the **Enabled** check box to enable the transaction.

As mentioned in the **Attributes Definition page** section, Oracle Daybreak can support up to 10 header segments.

Each transaction can be mapped to one or more GL accounts using the segment mapping section. A segment number can be a natural account or can be a derived segment. In case of a natural account, you need to select the segment value (from the list of predefined segments).

Entering DERIVED in the Segment Number field instructs Oracle Daybreak to look for the derived value from the segments defined in the Segments Definition block on the Translation Definition page.

Let's take an example:

Company:	SSFC
Transaction Code:	FUN_1
Description:	CASH SALES/ADVANCE
Product Type:	FUNDING TRANSACTION
Branch:	CB-001
Segment #1:	200000
Segment #2:	DERIVED

Let's assume segment #2 is derived from the branch where the account belongs. While calculating the account number, Oracle Daybreak interprets segment #2 as follows: Oracle Daybreak will look for a segment value for segment #2 for the account in question using the branch of the account (CB-001). It will use the segment value it finds, say HQ. This will be segment value for segment #2.

IMPORTANT:
The derived segment logic can be used for all segments except for the one designated as the natural account segment.

CAUTION:
Please note that the logic for calculation of the derived segments is customized for each client. You will need to contact i-flex solutions Corporation in case you want to change the logic or add new derived segments.

"Best Match Feature" for General Ledger (GL) Transactions

Oracle Daybreak provides the functionality wherein for each monetary transaction, you can generate entries in the General Ledger (GL) based on the setup. For a single transaction (for example, a late charge), Oracle Daybreak allows GL entries to be generated based on different criteria regarding the loan account (for example, product type, product, status, and so on). A late charge entry for one product type can differ from a late charge entry for a different product type.

For a late fee for an ACTIVE account for a LOAN AUTO, Oracle Daybreak LS will process the GL Transaction FLC_AA. However, if the late fee is for a CHARGED OFF account for a LOAN ATV, Oracle Daybreak LS will process the GL Transaction FLC_B.

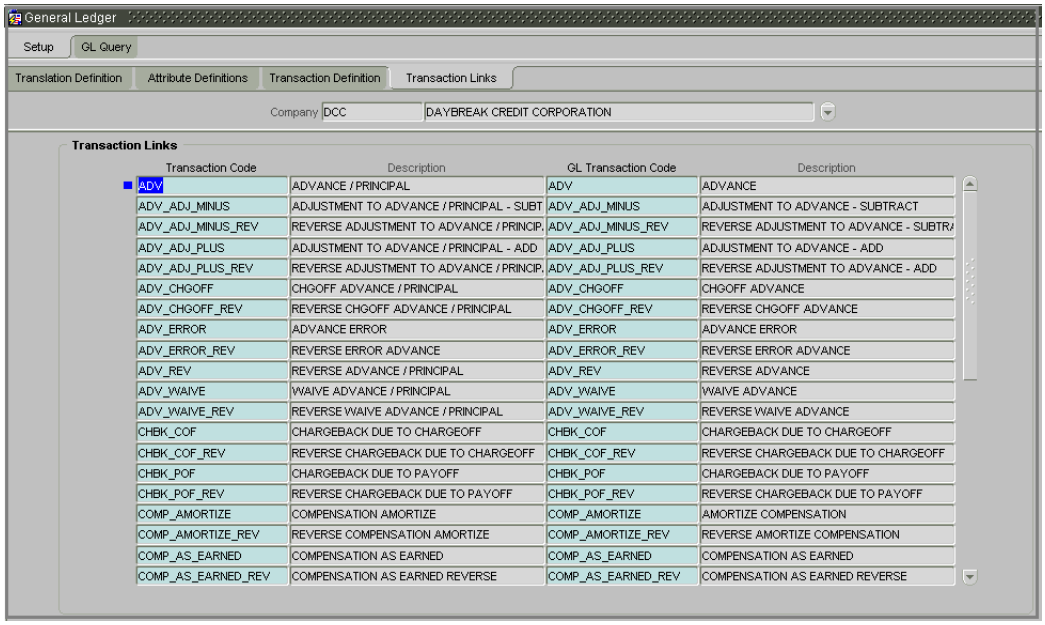
Setup tab (Transaction Links page)

Oracle Daybreak allows you to map the various Oracle Daybreak transactions to your General Ledger transaction types with the Transaction Links page. The list of transactions available in the Transaction Code will be derived from the transactions setup on the Transaction Definition page.

To view the Transaction Links page

1 On the **Setup** menu, choose **General Ledger**.

2 On the **General Ledger** form, choose the **Setup** master tab, then choose **Transaction Links**.



3 In the **Company** field, select the portfolio company.

Oracle Daybreak displays the portfolio company short name in one field and the portfolio company name in the other.

4 In the **Transaction Links** block, enter the following information:

In this field:	Do this:
Transaction Code	Select the transaction code (required).
Description	View the transaction description (display only).
GL Transaction Code	Select the corresponding GL transaction code (required).
Description	View the GL transaction description (display only).

You can have more than one Oracle Daybreak transaction mapped to a user-defined GL transaction. In that case, Oracle Daybreak summarizes all the Oracle Daybreak transactions to the GL transaction. For example, Oracle Daybreak uses separate transaction codes for fees, such as LATE_FEE and SERVICING_FEE. If a client site would rather have all fees go into one debt and one credit account, they would define a GL transaction and link all Oracle Daybreak transactions to that defined transaction.

You could also have one Oracle Daybreak transaction linked to more than one GL transaction. Oracle Daybreak will use the setup on the header segments to identify the correct GL transaction setup to use.

For example, if the FLC (Late Charge) transaction is mapped to the CHG_LC and CHGR_LC transactions, Oracle Daybreak will look at the header segment definitions to identify the correct GL transaction. Let's say the header segment used is Account status and that CHG_LC is used for "active" accounts and CHGR_LC is used for "charged off" accounts. In this case, Oracle Daybreak will identify the correct GL transaction depending on the account status.

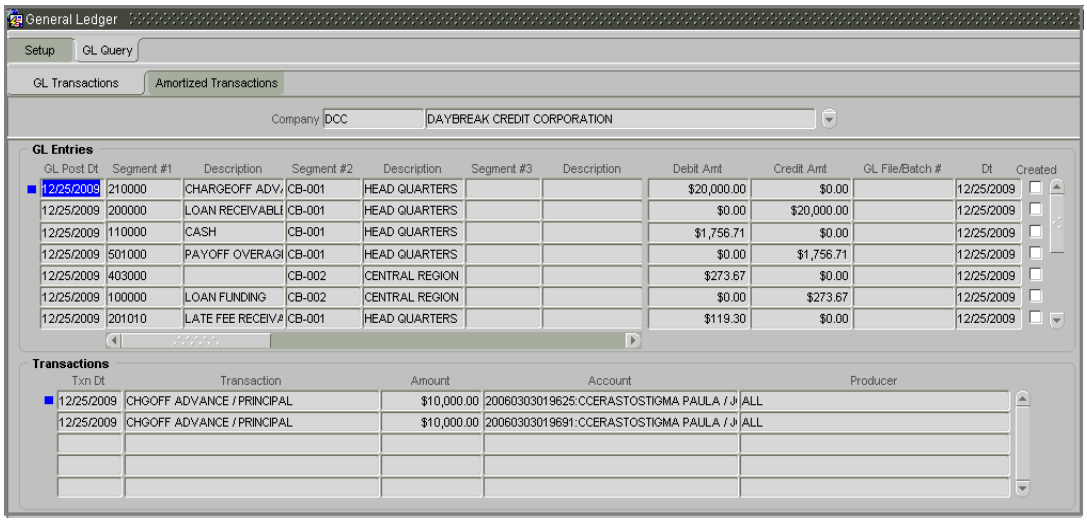
GL Query tab (GL Transactions page)

The GL Transactions page is a display only page that allows you to view details regarding each general ledger entry and its corresponding details. Oracle Daybreak updates the GL Transactions page nightly.

To view the GL Transactions page

1 On the **Setup** menu, choose **General Ledger**.

2 On the **General Ledger** form, choose the **GL Query** master tab, then choose **GL Transactions**.



3 In the **Company** field, select the portfolio company.

Oracle Daybreak displays the portfolio company short name in one field and the portfolio company name in the other.

4 In the **GL Entries** block, view the following information:

In this field:	View this:
GL Post Dt	GL effective date.
Segment #1	Segment value.
Description	Segment description.
Segment #2	Segment value.
Description	Segment description.
Segment #3	Segment value.
Description	Segment description.
Segment #4	Segment value.
Description	Segment description.
Segment #5	Segment value.
Description	Segment description.
Segment #6	Segment value.
Description	Segment description.
Segment #7	Segment value.
Description	Segment description.
Segment #8	Segment value.
Description	Segment description.

Segment #9	Segment value.
Description	Segment description.
Segment #10	Segment value.
Description	Segment description.
Debit Amt	The debit amount.
Credit Amt	The credit amount.
GL File/Batch #	Batch number.
Dt	Batch creation date.
Created	If selected, this box indicates that the GL interface file/ batch is created.

5 In the **Transactions** block, view the following information:

In this field:	View this:
Txn Dt	The transaction effective date.
Transaction	The description of transaction.
Amount	The transaction amount.
Account	The account.
Producer	The producer.

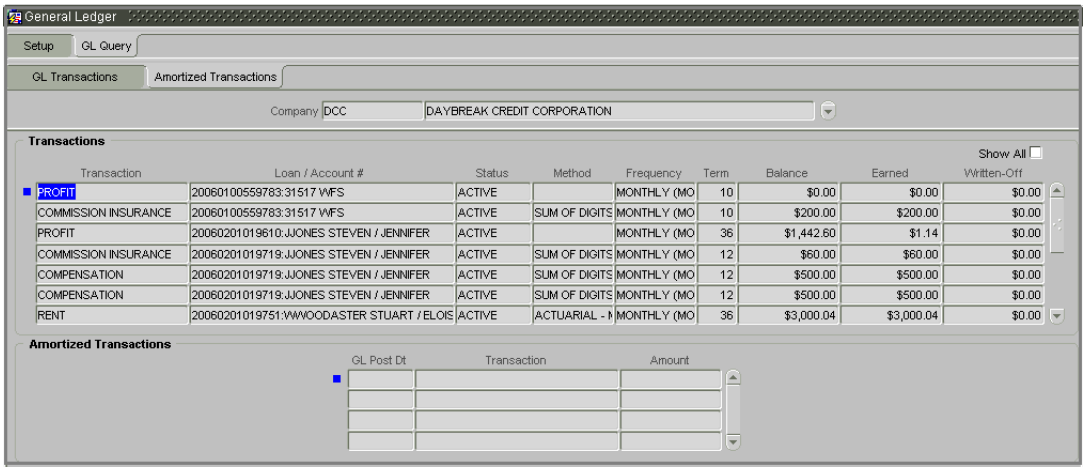
GL Query (Amortized Transactions page)

The Amortized Transactions page is another display only page. It allows you to view details of all amortized transactions posted on a monthly basis. The Transactions block displays the earned amount to date and the balance that remains to be earned for each amortized transaction.

To view the Amortized Transaction page

1 On the **Setup** menu, choose **General Ledger**.

2 On the **General Ledger** form, choose the **GL Query** master tab, then choose **Amortized Transactions**.



3 In the **Company** field, select the portfolio company.

Oracle Daybreak displays the portfolio company short name in one field and the portfolio company name in the other.

4 Select **Show All** to view all the transactions.

5 In the **Transactions** block, view the following information:

In this field:	View this:
Transaction	The transaction type.
Loan / Account #	The account.
Status	The account status.
Method	The amortization calculation method.
Frequency	The amortization frequency.
Term	The term.
Balance	The balance amount.
Earned	The balance earned.
Written-Off	The balance write-off.

6 In the **Amortized Transactions** block, view the following information:

In this field:	View this:
GL Post Dt	The GL post date.
Transaction	The transaction code.
Amount	The transaction amount.

Implementation

This section discusses the different steps involved in implementing the Oracle Daybreak GL Interface.

The steps outlined below are the recommended course of action for a successful Oracle Daybreak GL Interface implementation.

Step	Activity	Primary Responsibility
1	Sharing of this document with client.	SSC
2	Study of this document.	Client
3	Clarification of any questions, questions of client GL team (May involve phone-session with Oracle Daybreak GL expert).	SSC
4	Send GL transaction mapping, Chart of Accounts, Derived segments & Header segments.	Client
5	Verify correctness of client GL Interface strategy.	SSC
6	Make changes to GL Interface process (if required).	SSC
7	Setup verified GL Interface data.	Client
8	Test GL Interface setup.	Client
9	Testing of GL entry generation.	Client
10	Testing of uploading GL transaction generated through Oracle Daybreak to client's GL software.	Client

Worksheet 1: Transaction Mapping

This is a critical task of the GL Interface implementation. It is important for the client team to map ALL their accounting transactions onto Oracle Daybreak transaction codes and verify that all their requirements are met.

Consider the example of dealer proceed accounting transaction.

Contract Receivable	Debit
Dealer Compensation	Debit
First Payment Deduction	Credit
Dealer Proceeds Payable	Credit

For Oracle Daybreak transaction mapping, the client needs to separate the above transaction as follows:

Debit account	Credit account	Oracle Daybreak Transaction Code (SSC defined)	General Ledger Transaction Code (client definable)
Contract Receivable	Dear Proceed Payable	FUN_1	
Dealer Compensation	Dealer Proceed Payable	COMP_UPFRONT	
Dealer Proceed Payable	First Payment Deduction	FPD	

The client should map all their accounting transactions in this manner and identify if they need to have any additional Oracle Daybreak transaction types. The client can request the addition of new transactions only in the “Funding Transaction” types.

The client also needs to identify the one-to-one, one-to-many relationship between Oracle Daybreak transaction codes and client-specified GL transaction codes. This information will be useful to expedite the setup of your GL Interface.

Worksheet 2: Derived Segments Calculation

The baseline Oracle Daybreak system supports ten segments. Typically, one of the segments would be reserved for the natural account number. This is done by specifying the detail segment number for the account number on the Attribute Definitions page, as shown earlier.

The other segments are available for the client to use as they deem fit. A segment could have a direct value or a derived value. The client needs to define the segment values in either case and depending on the client's choice of derived segments, i-flex solutions Corporation will be required to customize for the chosen derived segments by the client.

Additionally, the client also needs to specify the header segments for their GL Interface. Typically, the header segment is the criteria on which the client's chart of accounts is split. i-flex solutions Corporation recommends having minimum number of header segments. Currently, baseline Oracle Daybreak supports a maximum of ten header segments.

Exceptions/Assumptions

1 It is assumed that the client GL team has a complete Chart of Accounts.

2 It is assumed that the client GL team has all their accounting transactions for their business known and ready.

CHAPTER 11 : 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 Line. Which one of these four tabs you choose determines which product the correspondence set up will affect.

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

Functions tab (System Functions page)

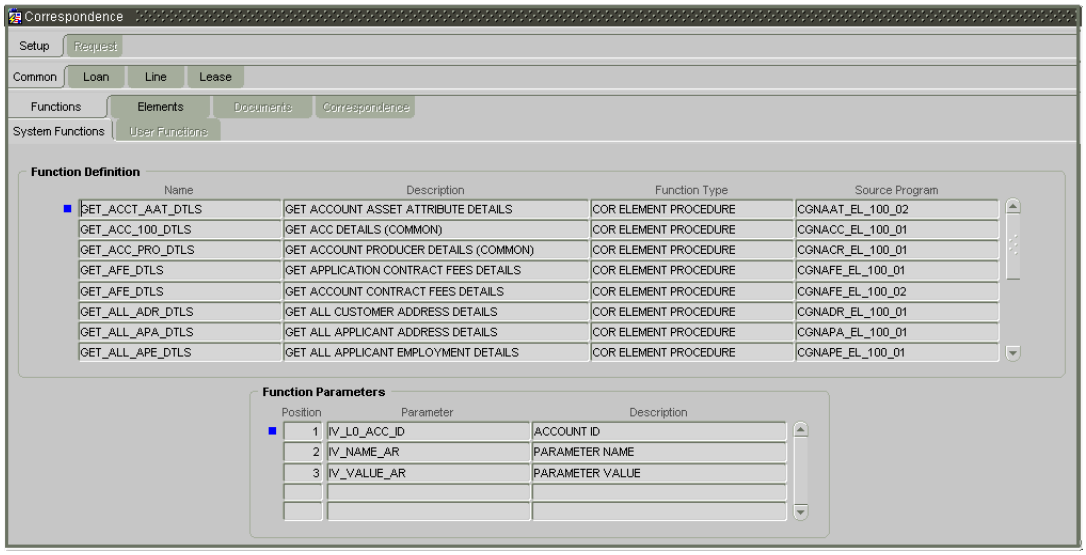
The Correspondence form's System Function page allows you to view the predefined functions for the appropriate product (line of credit) in Oracle Daybreak. These are attributes from the database.

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.

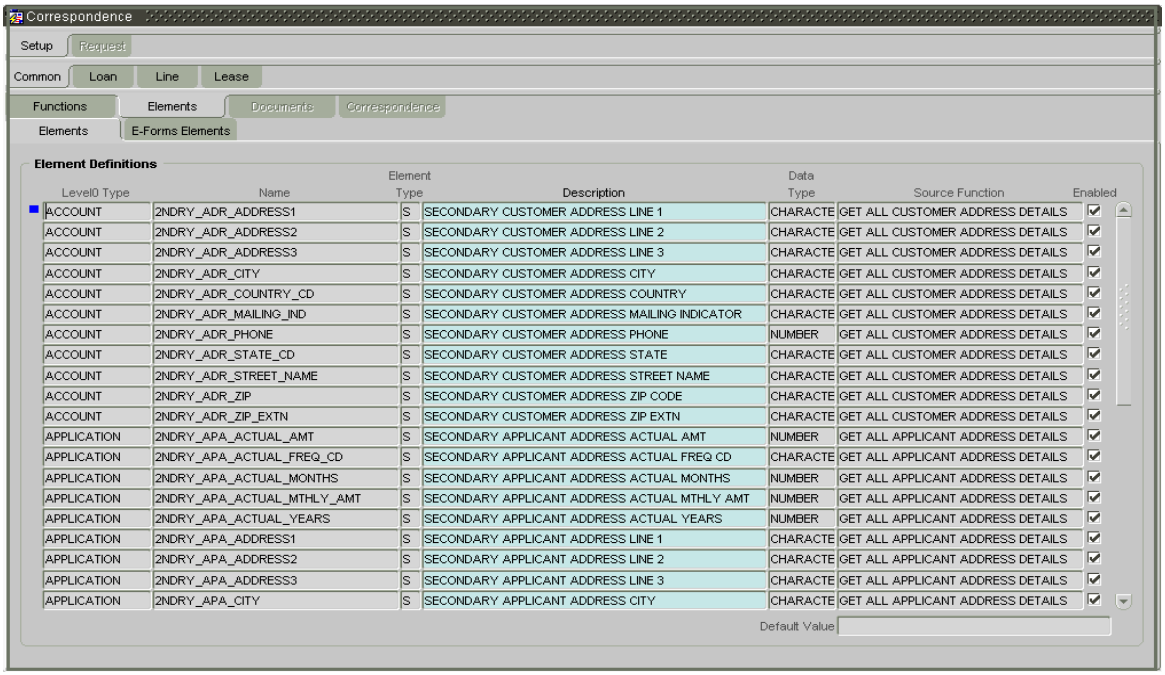
In the Element Definitions block, only the Description field may be edited or updated.

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

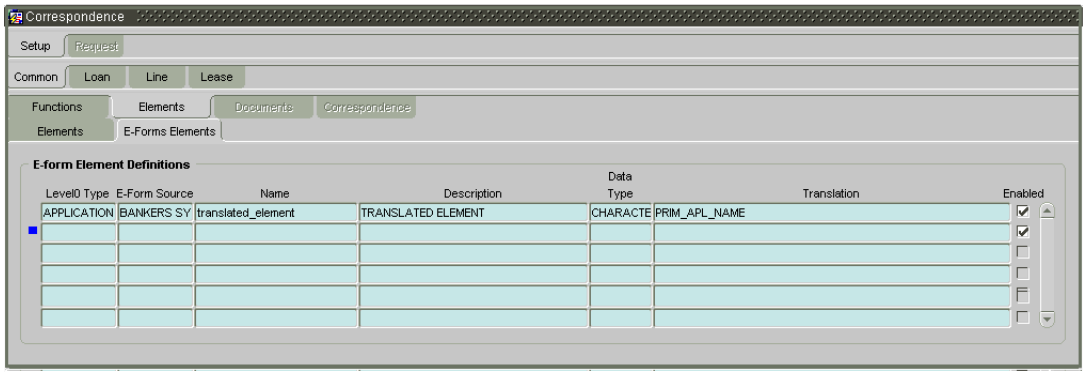
Translation:
PRIM_APL_NAME || ', ' || SPOUSE_APL_NAME || ', ' || PRIM_APA_ADDRESS1 || '; ' ||PRIM_APA_ADDRESS2 || '; ' || PRIM_APA_ADDRESS3

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 (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)

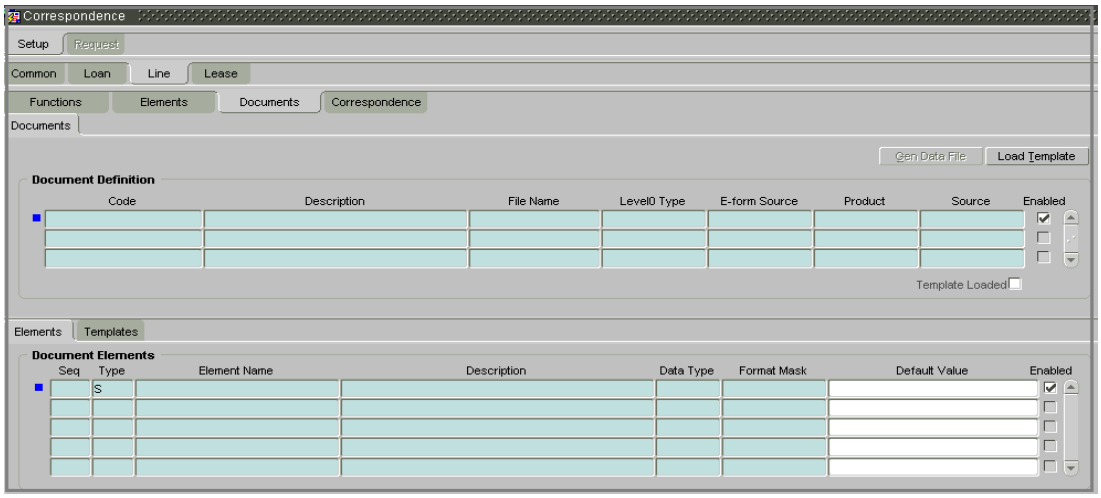
The Documents page allows you to set up the various documents and the data fields that Oracle Daybreak compiles together when creating a correspondence. Oracle Daybreak provides two different document formats: Word or XFDF: XML-based form.

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) (required).
E-form Source	Enter the element e-form source. (Select ORACLE DAY-BREAK 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 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 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)

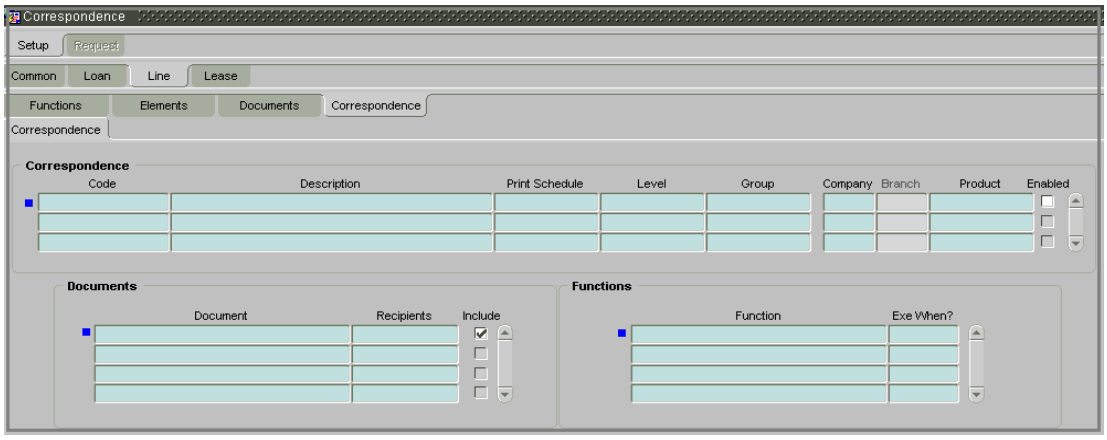
The Correspondence page allows you to define who will receive the documents you created on the Documents page by creating correspondence sets. Each document must belong to a set, and a set can have more than one document.

To set up a correspondence set

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

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

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 12 : 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.

APPENDIX A : SUMMARY OF DLS SCORING PARAMETERS

Glossary

Term	Description
DEROG / DEROGATORY	Account has had chargeoffs, collections, bankruptcy, or repossession.
MINOR DELINQUENCY	Less than or equal to 60 days delinquent.
MAJOR DELINQUENCY	Greater than 60 days delinquent.
DEBT RATIO	Debt / Available credit.
DEBT TO INCOME RATIO	Debt / Income.
“APPLICANT STATED”	Parameter is pulling information stated or in any other way provided by the applicant on the application on the Application Entry form in Oracle Daybreak.
“APPLICANT CREDIT BUREAU”	Parameter is pulling information from the credit bureau, as opposed to another source, such as the Application Entry form.
LOAN FINANCE	Refers to companies that provide the loan but are not selling the actual object financed, if any. **Example**: An independent auto finance company.
SALES FINANCE	Refers to companies that provide the object being financed in addition to the financing. **Example**: Marshall Fields card.

Scoring Parameters by Category

1. Applicant Details / Debt Ratios

1.1. APPLICANT CREDIT BUREAU AUTO DEBT RATIO

This is the sum of all automobile type loan balances and the sum of all automobile type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

1.2. APPLICANT CREDIT BUREAU BANK DEBT RATIO

This is the sum of all bank type loan balances and the sum of all bank type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

1.3. APPLICANT CREDIT BUREAU CARD DEBT RATIO

This is the sum of all travel card type loan balances and the sum of all travel card type credit limits. This applies to open tradelines only.

1.4. APPLICANT CREDIT BUREAU DEBT RATIO

This parameter provides a value for all debt divided by all available credit as shown on the bureau.

1.5. APPLICANT CREDIT BUREAU FICO SCORE

This is the FICO score provided for the applicant in the bureau pull. There are usually several different types of FICO scores available at the bureau. The different score models are set up to give certain attributes different weighting based on if the person is buying a car, or a house, and so on. The type of FICO score pulled is based on credit bureau setup.

1.6. APPLICANT CREDIT BUREAU INST DEBT RATIO

This is the sum of all installment loan balances and the sum of all installment loan credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

1.7. APPLICANT CREDIT BUREAU LOAN FIN DEBT RATIO

This is the sum of all loan finance type loan balances and the sum of all loan finance type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

1.8. APPLICANT CREDIT BUREAU MORTGAGE DEBT RATIO

This is the sum of all mortgage type loan balances and the sum of all mortgage type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.

1.9. APPLICANT CREDIT BUREAU OPEN PUBLIC RECORDS

This parameter indicates if there are any open public records in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

1.10. APPLICANT CREDIT BUREAU PUBLIC RECORDS

This parameter indicates if there are any public records, open or closed, in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

1.11. APPLICANT CREDIT BUREAU RETAIL DEBT RATIO

This is the sum of all retail type loan balances divided by the sum of all retail type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

1.12. APPLICANT CREDIT BUREAU REV DEBT RATIO

This is the sum of all revolving type loan balances and the sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

1.13. APPLICANT CREDIT BUREAU SALES FIN DEBT RATIO

This is the sum of all sales finance type loan balances and the sum of all sales finance type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

1.14. APPLICANT DEBT RATIO STATED AFTER REQUESTED LOAN

This is the debt divided by available credit based on the values stated by the applicant after factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

1.15. APPLICANT DEBT RATIO STATED BEFORE REQUESTED LOAN

This is the debt divided by available credit based on the values stated by the applicant before factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

1.16. APPLICANT DEBT TO INCOME RATIO STATED AFTER REQUESTED LOAN

This is the debt divided by income based on the values stated by the applicant after factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

1.17. APPLICANT DEBT TO INCOME RATIO STATED BEFORE REQUESTED LOAN

This is the debt divided by income based on the values stated by the applicant before factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.

1.18. APPLICANT PAYMENT TO INCOME RATIO STATED

This is the total amount of all monthly payments divided by monthly income. These values are stated by the applicant and not taken from the bureau. This is expressed as a percent: 50% shows as 50.

1.19. APPLICANT PRIOR CUSTOMER

This parameter indicates whether the applicant is a prior customer. It is populated when the application is passed to Underwriting for a decision. If the SSN given by the applicant already exists then the applicant is marked as a prior customer and the parameter value is Y (Yes).

1.20. APPLICANT REVOLVING DEBT RATIO STATED

This is the sum of all revolving type loan balances / sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

5.1.21. APPLICANT STATED EMPLOYMENT PERIOD (IN MONTHS)

This parameter looks at the number of months of stated employment for the most recently entered current employment.

Example: The applicant states that she has been working at her current place of employment for 3 years and 5 months. This parameter would be populated with (3years * 12 months/year) + 5 months which calculates to 41 stated months. If the applicant enters another current employment and enters 1 year and 2 months then this parameter will be populated with 14 months, even though the other employment is still current.

1.22. APPLICANT STATED MONTHLY INCOME

This is the monthly income stated by the applicant on the application. It combines the income for all employment marked as "current" in Oracle Daybreak. If the income is stated as anything other than monthly, the income will be converted to monthly for this parameter.

Example: The applicant states that he is paid $50,000 with a frequency of ANNUALLY. This parameter is populated with $50,000/12, which calculates to $4166.67 stated monthly income.

1.23. APPLICANT STATED MONTHLY LIABILITY

This is the stated monthly liability as provided by the applicant on the Application Entry screen.

1.24. APPLICANT STATED RESIDENCE PERIOD (IN MONTHS)

This parameter looks at the stated residence period for the most recent current address.

2. Loan Details

2.1. APPROXIMATE CASH PRICE

This is the Approximate Cash price taken from the "Approx Price" field on the Application Entry form's Loan page in Oracle Daybreak.

2.2. REQUESTED ADVANCE AMOUNT

This is the Requested Advance Amount value taken from the Application Entry form's Loan page in Oracle Daybreak.

3. Auto Trades / Inquiries

3.1. APPLICANT CREDIT BUREAU 6MONTH AUTO TRADES

This is the number of auto trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

3.2. APPLICANT CREDIT BUREAU 12MONTH AUTO TRADES

This is the number of auto trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

3.3. APPLICANT CREDIT BUREAU 24MONTH AUTO TRADES

This is the number of auto trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

3.4. APPLICANT CREDIT BUREAU AUTO INQURIES

This is the number of automobile-related credit inquiries the have been made to the bureau.

3.5. APPLICANT CREDIT BUREAU AUTO TRADES

This is the number of auto trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

3.6. APPLICANT CREDIT BUREAU CURRENT AUTO TRADES

Total number of auto trades that are paid on time right now. These trades may or may not have been delinquent in the past.

3.7. APPLICANT CREDIT BUREAU OPEN AUTO TRADES

This is the number of open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

3.8. APPLICANT CREDIT BUREAU SATISFACTORY AUTO

Total number of auto trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

3.9. APPLICANT CREDIT BUREAU WORST AUTO TRADE

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:

1 = current
2 = 30-59 days late
3 = 60-89 days late
4 = 90-119 days late
5 = 120-149 days late
6 = 150- days late
7 = involved in a bankruptcy
8 = repossession, foreclosure
9 = charge-off

4. Bank Trades / Inquiries

4.1. APPLICANT CREDIT BUREAU 12MONTH BANK TRADES

This is the number of bank trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

4.2. APPLICANT CREDIT BUREAU 24MONTH BANK TRADES

This is the number of bank trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

4.3. APPLICANT CREDIT BUREAU 6MONTH BANK TRADES

This is the number of bank trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

4.4. APPLICANT CREDIT BUREAU BANK INQUIRIES

This is the number of bank inquiries against the bureau in the applicant's recorded bureau history.

4.5. PPLICANT CREDIT BUREAU BANK TRADES

This is the number of open bank trades on the account. Note that bank trades can be considered a sub type to installment, mortgage, and / or revolving loans.

4.6. APPLICANT CREDIT BUREAU CURRENT BANK TRADES

Total number of bank trades that are paid on time right now. These trades may or may not have been delinquent in the past.

4.7. APPLICANT CREDIT BUREAU OPEN BANK TRADES

This is the number of bank trades that are open right now. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

4.8. APPLICANT CREDIT BUREAU REV BANK BALANCE

This parameter shows the “current” revolving bank balance. If the revolving credit is owned by a bank, then it will show up here.

4.9. APPLICANT CREDIT BUREAU REV BANK HIGH BALANCE

This parameter shows the highest cumulative balance among all revolving bank credit over the bureau history.

NOTE: If the applicant had $5,000 on one account 2 years ago and $10,000 on another account 4 years ago, this parameter would return $15,000. The parameter is of questionable utility in many situations.

4.10. APPLICANT CREDIT BUREAU SATISFACTORY BANK

Total number of bank trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

4.11. APPLICANT CREDIT BUREAU WORST BANK TRADE

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:

1 = current
2 = 30-59 days late
3 = 60-89 days late
4 = 90-119 days late
5 = 120-149 days late
6 = 150- days late
7 = involved in a bankruptcy
8 = repossession, foreclosure
9 = charge-off

5. Card Trades / Inquiries

5.1. APPLICANT CREDIT BUREAU 12MONTH CARD TRADES

This is the number of card trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

5.2. APPLICANT CREDIT BUREAU 24MONTH CARD TRADES

This is the number of card trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

5.3. APPLICANT CREDIT BUREAU 6MONTH CARD TRADES

This is the number of card trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

5.4. APPLICANT CREDIT BUREAU CARD INQUIRIES

This is the number of card inquiries that have been made against the bureau for the applicant in the bureau's recorded history.

5.5. APPLICANT CREDIT BUREAU CARD TRADES

This is the number of card trades, both open and closed, in the bureau history. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

5.6. APPLICANT CREDIT BUREAU CURRENT CARD TRADES

Total number of card trades that are paid on time right now. These trades may or may not have been delinquent in the past.

5.7. APPLICANT CREDIT BUREAU OPEN CARD TRADES

This is the number of open card trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

5.8. APPLICANT CREDIT BUREAU SATISFACTORY CARD

Total number of card trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

5.9. APPLICANT CREDIT BUREAU WORST CARD TRADE

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:

1 = current
2 = 30-59 days late
3 = 60-89 days late
4 = 90-119 days late
5 = 120-149 days late
6 = 150- days late
7 = involved in a bankruptcy
8 = repossession, foreclosure
9 = charge-off

6. Installment Trades / Inquiries

6.1. APPLICANT CREDIT BUREAU 12MONTH INST TRADES

This is the number of installment trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

6.2. APPLICANT CREDIT BUREAU 24MONTH INST TRADES

This is the number of installment trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

6.3. APPLICANT CREDIT BUREAU 6MONTH INST TRADES

This is the number of installment trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

6.4. APPLICANT CREDIT BUREAU CURRENT INST TRADES

Total number of installment trades that are paid on time right now. These trades may or may not have been delinquent in the past.

6.5. APPLICANT CREDIT BUREAU INST TRADES

This is the number of installment trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

6.6. APPLICANT CREDIT BUREAU OPEN INST TRADES

This is the number of open installment trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

6.7. APPLICANT CREDIT BUREAU SATISFACTORY INST TRADES

Total number of installment trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

6.8. APPLICANT CREDIT BUREAU WORST INST TRADE

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:

1 = current
2 = 30-59 days late
3 = 60-89 days late
4 = 90-119 days late
5 = 120-149 days late
6 = 150- days late
7 = involved in a bankruptcy
8 = repossession, foreclosure
9 = charge-off

7. Loan Finance Trades / Inquiries

7.1. APPLICANT CREDIT BUREAU 12MONTH LOAN FIN TRADES

This is the number of loan finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

7.2. APPLICANT CREDIT BUREAU 24MONTH LOAN FIN TRADES

This is the number of loan finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

7.3. APPLICANT CREDIT BUREAU 6MONTH LOAN FIN TRADES

This is the number of loan finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

7.4. APPLICANT CREDIT BUREAU CURRENT LOAN FIN TRADES

Total number of loan finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

7.5. APPLICANT CREDIT BUREAU LOAN FIN TRADES

This is the number of loan finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

7.6. APPLICANT CREDIT BUREAU LOAN FINANCE INQUIRIES

This is the number of loan finance inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

7.7. APPLICANT CREDIT BUREAU OPEN LOAN FINANCE TRADES

This is the number of open loan finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

7.8. APPLICANT CREDIT BUREAU SATISFACTORY LOAN FIN

Total number of loan finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

7.9. APPLICANT CREDIT BUREAU WORST LOAN FIN TRADE

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:

1 = current
2 = 30-59 days late
3 = 60-89 days late
4 = 90-119 days late
5 = 120-149 days late
6 = 150- days late
7 = involved in a bankruptcy
8 = repossession, foreclosure
9 = charge-off

8. Mortgage Trades / Inquiries

8.1. APPLICANT CREDIT BUREAU 12MONTH MORTGAGE TRADES

This is the number of mortgage trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

8.2. APPLICANT CREDIT BUREAU 24MONTH MORTGAGE TRADES

This is the number of mortgage trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

8.3. APPLICANT CREDIT BUREAU 6MONTH MORTGAGE TRADES

This is the number of mortgage trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

8.4. APPLICANT CREDIT BUREAU CURRENT MORTGAGE TRADES

Total number of mortgage trades that are paid on time right now. These trades may or may not have been delinquent in the past.

8.5. APPLICANT CREDIT BUREAU MORTGAGE TRADES

This is the total number of mortgage trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

8.6. APPLICANT CREDIT BUREAU OPEN MORTGAGE TRADES

This is the number of open mortgage trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

8.7. APPLICANT CREDIT BUREAU SATISFACTORY MORTGAGE

Total number of mortgage trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

8.8. APPLICANT CREDIT BUREAU WORST MORTGAGE TRADE

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:

1 = current
2 = 30-59 days late
3 = 60-89 days late
4 = 90-119 days late
5 = 120-149 days late
6 = 150- days late
7 = involved in a bankruptcy
8 = repossession, foreclosure
9 = charge-off

9. Retail Trades / Inquiries

9.1. APPLICANT CREDIT BUREAU 12MONTH RETAIL TRADES

This is the number of retail trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

9.2. APPLICANT CREDIT BUREAU 24MONTH RETAIL TRADES

This is the number of retail trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

9.3. APPLICANT CREDIT BUREAU 6MONTH RETAIL TRADES

This is the number of retail trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

9.4. APPLICANT CREDIT BUREAU CURRENT RETAIL TRADES

Total number of retail trades that are paid on time right now. These trades may or may not have been delinquent in the past.

9.5. APPLICANT CREDIT BUREAU OPEN RETAIL TRADES

This is the number of open retail trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

9.6. APPLICANT CREDIT BUREAU RETAIL INQUIRIES

This is the number of retail inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

9.7. APPLICANT CREDIT BUREAU RETAIL TRADES

This is the number of retail trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

9.8. APPLICANT CREDIT BUREAU SATISFACTORY RETAIL

Total number of retail trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

9.9. APPLICANT CREDIT BUREAU WORST RETAIL TRADE

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:

1 = current
2 = 30-59 days late
3 = 60-89 days late
4 = 90-119 days late
5 = 120-149 days late
6 = 150- days late
7 = involved in a bankruptcy
8 = repossession, foreclosure
9 = charge-off

10. Revolving Trades

10.1. APPLICANT CREDIT BUREAU 12MONTH REV TRADES
This is the number of revolving trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

10.2. APPLICANT CREDIT BUREAU 24MONTH REV TRADES
This is the number of revolving trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

10.3. APPLICANT CREDIT BUREAU 6MONTH REV TRADES
This is the number of revolving trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

10.4. APPLICANT CREDIT BUREAU CURRENT REV TRADES
Total number of revolving trades that are paid on time right now. These trades may or may not have been delinquent in the past.

10.5. APPLICANT CREDIT BUREAU OPEN REV TRADES
This is the number of open revolving trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

10.6. APPLICANT CREDIT BUREAU REV BALANCE
This is the total revolving credit balance shown on the applicant's credit bureau. This applies to all open revolving trades.

10.7. APPLICANT CREDIT BUREAU REV HIGH BALANCE
This parameter shows the highest cumulative balance among all revolving credit over the bureau history.
NOTE: If the applicant had $5,000 on one account 2 years ago and $10,000 on another account 4 years ago, this parameter would return $15,000. The parameter is of questionable utility in many situations.

10.8. APPLICANT CREDIT BUREAU REV RETAIL BALANCE
This is the current revolving retail trade balance shown on the applicant's credit bureau. This applies to all open retail trades. It shows current, not historical, information.

10.9. APPLICANT CREDIT BUREAU REV RETAIL HIGH BALANCE
This parameter shows the highest cumulative balance among all revolving retail credit over the bureau history.
NOTE: If the applicant had $5,000 on one account 2 years ago and $10,000 on another account 4 years ago, this parameter would return $15,000. The parameter is of questionable utility in many situations.

10.10. APPLICANT CREDIT BUREAU REV TRADES
This is the number of revolving trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

10.11. APPLICANT CREDIT BUREAU SATISFACTORY REV TRADES

Total number of revolving trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

10.12. APPLICANT CREDIT BUREAU WORST REV TRADE

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:

1 = current
2 = 30-59 days late
3 = 60-89 days late
4 = 90-119 days late
5 = 120-149 days late
6 = 150- days late
7 = involved in a bankruptcy
8 = repossession, foreclosure
9 = charge-off

11. Sales Finance Trades / Inquiries

11.1. APPLICANT CREDIT BUREAU 12MONTH SALES FIN TRADES

This is the number of sales finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

11.2. APPLICANT CREDIT BUREAU 24MONTH SALES FIN TRADES

This is the number of sales finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

11.3. APPLICANT CREDIT BUREAU 6MONTH SALES FIN TRADES

This is the number of sales finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

11.4. APPLICANT CREDIT BUREAU CURRENT SALES FIN TRADES

Total number of sales finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

11.5. APPLICANT CREDIT BUREAU OPEN SALES FINANCE TRADES

This is the number of open sales finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

11.6. APPLICANT CREDIT BUREAU SALES FIN TRADES

This is the number of sales finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

11.7. APPLICANT CREDIT BUREAU SALES FINANCE INQUIRIES

This is a count of the number of sales finance inquiries that have been made against the Applicant's bureau information in the bureau history.

11.8. APPLICANT CREDIT BUREAU SATISFACTORY SALES FIN

Total number of sales finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

11.9. APPLICANT CREDIT BUREAU WORST SALES FIN TRADE

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:

1 = current
2 = 30-59 days late
3 = 60-89 days late
4 = 90-119 days late
5 = 120-149 days late
6 = 150- days late
7 = involved in a bankruptcy
8 = repossession, foreclosure
9 = charge-off

12. Other Trades

12.1. APPLICANT CREDIT BUREAU 12MONTH TRADES

This is the number of all trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

12.2. APPLICANT CREDIT BUREAU 24MONTH TRADES

This is the number of all trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

12.3. APPLICANT CREDIT BUREAU 6MONTH TRADES

This is the number of all trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

12.4. APPLICANT CREDIT BUREAU AVG OPEN TRADE AGE

This is the average trade age in months as calculated using all open trades in the bureau. This is based on taking all of the open tradelines, then dividing by the age.

12.5. APPLICANT CREDIT BUREAU AVG TRADE AGE

This is the average trade age in months as calculated using all trades, open and closed, in the bureau.

12.6. APPLICANT CREDIT BUREAU CHARGEOFF TRADES

This parameter is a count of the total number of charged off trades for that applicant in the bureau.

12.7. APPLICANT CREDIT BUREAU COLLECTIONS

This is the total number of trades in collections for that applicant in the credit bureau. This refers to accounts assigned to collections agencies.

12.8. APPLICANT CREDIT BUREAU CURRENT TRADES

This is the total number of trades that are paid on time right now. These trades may or may not have been delinquent in the past.

12.9. APPLICANT CREDIT BUREAU INQUIRIES

This is the number of inquires listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.

12.10. APPLICANT CREDIT BUREAU INQUIRIES 12M

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 12 months

12.11. APPLICANT CREDIT BUREAU INQUIRIES 24M

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 24 months

12.12. APPLICANT CREDIT BUREAU INQUIRIES 6M

This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 6 months

12.13. APPLICANT CREDIT BUREAU JUDGMENTS

This is a count of the number of judgments against the applicant in the credit bureau.

12.14. APPLICANT CREDIT BUREAU LIENS

This is the total number of liens shown for the applicant in the credit bureau for that applicant.

12.15. APPLICANT CREDIT BUREAU NEWEST INQUIRY

This is the number of months since the most recent inquiry in the credit bureau for that applicant. This of course excludes the pull from the immediate past used to do the scoring in this particular situation in Oracle Daybreak.

12.16. APPLICANT CREDIT BUREAU NEWEST TRADE

This is the number of months between now and the newest trade in the bureau for that applicant.

12.17. APPLICANT CREDIT BUREAU OLDEST INQUIRY

This is the number of months between now and the oldest inquiry in the bureau for that applicant.

12.18. APPLICANT CREDIT BUREAU OLDEST TRADE

This is the number of months between now and the oldest trade in the bureau for that applicant. Oldest is determined by looking at the oldest date on any tradeline, and then showing that.

12.19. APPLICANT CREDIT BUREAU OPEN COLLECTION TRADES

This is the number of open trades in collections shown in the bureau for that applicant. This refers to any accounts assigned to in-house collections departments (as compared to 5.12.7).

12.20. APPLICANT CREDIT BUREAU OPEN COLLECTIONS

This is the number of open collections in the bureau for that applicant.

12.21. APPLICANT CREDIT BUREAU OPEN JUDGMENTS

This is the total number of open (unsatisfied) judgments against the applicant as indicated in the bureau for that applicant.

12.22. APPLICANT CREDIT BUREAU OPEN LIENS

This is the total number of open liens against the applicant as indicated in the bureau for that applicant.

12.23. APPLICANT CREDIT BUREAU OPEN TRADES

This is the number of all open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

12.24. APPLICANT CREDIT BUREAU PAST DUE 30

This is the number of trades that have been 30 or more days past due at some point in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction.

12.25. APPLICANT CREDIT BUREAU PAST DUE 30 12M

This is the number of trades that have been more than 30 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

12.26. APPLICANT CREDIT BUREAU PAST DUE 30 24M

This is the number of times the applicant has been more than 30 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

12.27. APPLICANT CREDIT BUREAU PAST DUE 60

This is the number of times the applicant has been more than 60 days past due in the recorded history of the bureau. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

12.28. APPLICANT CREDIT BUREAU PAST DUE 60 12M

This is the number of times the applicant has been more than 60 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

12.29. APPLICANT CREDIT BUREAU PAST DUE 60 24M

This is the number of times the applicant has been more than 60 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

12.30. APPLICANT CREDIT BUREAU PAST DUE 90

This is the number of trades that are 90 or more days past due in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction that one trade has been late 3 times; this parameter would show 1 if there are no other trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

12.31. APPLICANT CREDIT BUREAU PAST DUE 90 12M

This is the number of times the applicant has been more than 90 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

12.32. APPLICANT CREDIT BUREAU PAST DUE 90 24M

This is the number of times the applicant has been more than 90 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

12.33. APPLICANT CREDIT BUREAU PAST DUE NOW

This is the number of trades on which the applicant is currently past due, according to the bureau.

12.34. APPLICANT CREDIT BUREAU REPOSSESSIONS

This is the number of repossessions shown on the bureau for the applicant in the history of the bureau.

12.35. APPLICANT CREDIT BUREAU SATISFACTORY TRADES

This is the total number of trades of all types, paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

12.36. APPLICANT CREDIT BUREAU TOO NEW TRADES

This shows the number of trades that have been reported where a lender is reporting a brand new account, but has not even billed the applicant yet.

12.37. APPLICANT CREDIT BUREAU TRADE COLLECTIONS

This is the number of trades in collections assigned to collections agencies shown on the bureau for the applicant in the history of the bureau.

12.38. APPLICANT CREDIT BUREAU TRADES

This is the number of trades in the history of the credit bureau for that applicant. Note that different bureaus store information for varying amounts of time.

12.39. APPLICANT CREDIT BUREAU WORST TRADES

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:

1 = current
2 = 30-59 days late
3 = 60-89 days late
4 = 90-119 days late
5 = 120-149 days late
6 = 150- days late
7 = involved in a bankruptcy
8 = repossession, foreclosure
9 = charge-off

13. Bankruptcy information

13.1. APPLICANT CREDIT BUREAU 11 BANKRUPTCIES

This parameter provides a count of the number of Chapter 11 Bankruptcies the applicant has filed in the stored history of the bureau.

13.2. APPLICANT CREDIT BUREAU 13 BANKRUPTCIES

This parameter provides a count of the number of Chapter 13 Bankruptcies the applicant has filed in the stored history of the bureau.

13.3. APPLICANT CREDIT BUREAU 7 BANKRUPTCIES

This parameter provides a count of the number of Chapter 7 Bankruptcies the applicant has filed in the stored history of the bureau.

13.4. APPLICANT CREDIT BUREAU BANKRUPTCIES

This parameter provides a count of the number of bankruptcies of any type the applicant has filed in the stored history of the bureau.

13.5. APPLICANT CREDIT BUREAU BKRP SCORE

The bureaus offer two basic types of scores, a FICO type, and a bankruptcy type. The term FICO score is sometimes used as a generic term for a credit score, but it is supposed to mean that the score is based on an algorithm purchased or licensed from Fair Isaac Corp. In Oracle Daybreak, if a score is listed as a FICO score, it is based on a Fair Isaac model. A bankruptcy score is a score that is used to predict the likelihood of a consumer to file bankruptcy. It is provided much like a FICO score.

13.6. APPLICANT CREDIT BUREAU OPEN 11 BANKRUPTCIES

This parameter provides a count of the number of open Chapter 11 Bankruptcies associated with the applicant in the bureau.

13.7. APPLICANT CREDIT BUREAU OPEN 13 BANKRUPTCIES

This parameter provides a count of the number of open Chapter 13 Bankruptcies associated with the applicant in the bureau.

13.8. APPLICANT CREDIT BUREAU OPEN 7 BANKRUPTCIES

This parameter provides a count of the number of open Chapter 7 Bankruptcies associated with the applicant in the bureau.

13.9. APPLICANT CREDIT BUREAU OPEN BANKRUPTCIES

This parameter provides a count of the number of bankruptcies of any type the applicant X has open currently.

13.10. APPLICANT CREDIT BUREAU RECENT 11 BANKRUPTCY

For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 11 bankruptcy in the last X months.

13.11. APPLICANT CREDIT BUREAU RECENT 13 BANKRUPTCY

For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 13 bankruptcy in the last X months.

13.12. APPLICANT CREDIT BUREAU RECENT 7 BANKRUPTCY

For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 7 bankruptcy in the last X months.

13.13. APPLICANT CREDIT BUREAU RECENT BANKRUPTCY

For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for any kind of bankruptcy in the last X months.

13.14. APPLICANT HAS A PRIOR BANKRUPTCY

This parameter tracks whether the applicant has indicated a prior bankruptcy based on the checkbox in the Oracle Daybreak Origination module. The prior bankruptcy is set to Y if the checkbox is checked otherwise it has a value of N.

14. Delinquency Information

14.1. APPLICANT CREDIT BUREAU LONGEST SINCE MAJOR

This parameter reflects the longest period (in months) a tradeline has been open since the last derog.

14.2. APPLICANT CREDIT BUREAU LONGEST SINCE MINOR

This parameter reflects the longest period (in months) a tradeline has been open since the last minor delinquency.

14.3. APPLICANT CREDIT BUREAU OPEN LONGEST SINCE MAJOR

This parameter considers the greatest amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the greatest value returned.

14.4. APPLICANT CREDIT BUREAU OPEN LONGEST SINCE MINOR

This parameter considers the greatest amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the greatest value returned.

14.5. APPLICANT CREDIT BUREAU OPEN SHORTEST SINCE MAJOR

This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the least value returned.

14.6. APPLICANT CREDIT BUREAU OPEN SHORTEST SINCE MINOR

This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the least value returned.

14.7. APPLICANT CREDIT BUREAU SHORTEST SINCE MAJOR

This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the parameters (open and closed) with major delinquencies, and reflects the least value returned.

14.8. APPLICANT CREDIT BUREAU SHORTEST SINCE MINOR

This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the parameters (open and closed) with minor delinquencies, and reflects the least value returned.

15. Derogatory Trade Information

15.1. APPLICANT CREDIT BUREAU DEROG 12M TRADES

Provides the number of trades that were derogatory in the last 12 months. This includes open and closed trades. These trades may or may not be derogatory now.

15.2. APPLICANT CREDIT BUREAU DEROG 24M TRADES

Provides the number of trades that were derogatory in the last 24 months. This includes open and closed trades. These trades may or may not be derogatory now.

15.3. APPLICANT CREDIT BUREAU DEROG NOW TRADES

Provides the number of trades that are derogatory right now. Does this include closed trades?

15.4. APPLICANT CREDIT BUREAU DEROG TRADES

This parameter addresses the number of derogatory trades associated with the applicant. This includes open and closed trades.

15.5. APPLICANT CREDIT BUREAU LONGEST SINCE DEROG

This parameter covers the longest period (in months) since last derog.

15.6. APPLICANT CREDIT BUREAU OPEN LONGEST SINCE DEROG

This parameter covers the longest period (in months) a tradeline has been open since the last derog.

15.7. APPLICANT CREDIT BUREAU OPEN SHORTEST SINCE DEROG

This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the open parameters with derogs, and reflects the least value returned.

15.8. APPLICANT CREDIT BUREAU SHORTEST SINCE DEROG

This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the parameters (open and closed) with derogs, and reflects the least value returned.

APPENDIX B : DLS LATE FEE METHODS DEFINITIONS

FLAT AMOUNT

FLAT AMOUNT charges a flat (fixed amount) fee when an account becomes overdue.

Example: If the FLAT AMOUNT late fee is set at $25, and the account is $900 overdue, then the late fee assessed will be $25. For each month the account is overdue, regardless of the amount, the late fee assessed will be $25.

PERCENTAGE OF PAYMENT DUE

PERCENT OF PAYMENT DUE charges a late fee based on a percentage of the part of a payment due that remains to be paid.

Examples: If the PERCENT OF PAYMENT DUE late fee is set as 10%, and if only $90 of a $200 standard payment is due, then the late fee will be $9 (10% of 90).

If $3000 on a loan with a standard payment of $200 is due, the late fee will be $20 (10% of 200). This is because the computed late fee is based only on the payment due for that month -- not the accumulated due amount.

If the stated monthly payment is $300 and account is delinquent for 3 months ($900), then every month the late fee is computed only on the amount due for that month ($300 or part of $300) -- not on $900.

PERCENTAGE OF STANDARD PAYMENT

PERCENTAGE OF STANDARD PAYMENT charges a late fee based on the standard monthly payment, regardless of the current amount due.

Examples: If you set 10% as the PERCENTAGE OF STANDARD PAYMENT late fee, the standard payment amount was $500, and the account was due for $2000, then the late fee will be $50 (10% of 500). In other words, every month Oracle Daybreak computes the late fee using monthly standard payment amount ($500), irrespective of how much the customer paid.

If the customer pays $400 out of $500, Oracle Daybreak still computes the late fee using $500, and not on $100.

FLAT AMOUNT PYRAMID LAW

FLAT AMOUNT PYRAMID LAW prevents the pyramiding of “flat” late fees. If an account becomes overdue, Oracle Daybreak assesses a flat (fixed amount) late fee. However, if the standard payment is made the following month, a new late charge will not be created, even if the payment made does not fulfill the current amount due.

Examples: If a customer is assessed a late fee of $25 for 1/2005, and makes his $200 standard payment in 2/2005, that person cannot be assessed a new $25 late fee for 2/2005 (even though his payment only fulfilled the amount owed for 1/2005).

If a customer makes a payment of just $199 in 1/2005 (an amount that does not fulfill the standard payment), then the customer could also be assessed a $25 late fee for 2/2005. If the customer makes a payment of $199 in 2/2005 (an amount that does not fulfill the standard payment), then the customer could be assessed a late fee for 2/2005.

PERCENTAGE OF PAYMENT DUE PYRAMID LAW

PERCENTAGE OF PAYMENT DUE PYRAMID LAW prevents the pyramiding of "percentage of payment due" late fees. If an account becomes overdue, Oracle Daybreak assesses a fee based on what part of a payment remains to be paid. However, if the standard payment is made the following month, Oracle Daybreak will not create a new late charge, even if the payment made does not fulfill the current amount due.

Examples: If the PERCENTAGE OF PAYMENT DUE PYRAMID LAW late fee is set as 10%, and if only $90 of a $200 standard payment was due, then the late fee would be $9. If $3000 on a loan with a standard payment of $200 was due, the late fee would be $20. However, if a customer was assessed a late fee of $9 for 1/2005, and makes his $200 standard payment in 2/2005, then that person cannot be assessed a new late fee for 2/2005 (even though his payment only fulfilled the amount owed for 1/2005).

If the customer makes a payment of $199 in 2/2005 (an amount that does not fulfill the standard payment), then the individual could be assessed a late fee for 2/2005.

Note: Oracle Daybreak computes the late fee based on the payment due for only that month and not the accumulated due amounts.

If the stated monthly payment is $300 and account is delinquent for 3 months ($900), then Oracle Daybreak computes the late fee every month with the amount due for that month ($300 or part of $300) and not on $900.

PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW

PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW late fee prevents the pyramiding of "percentage of standard payment" late fees. If an account becomes overdue, Oracle Daybreak assesses a fee based on the standard monthly payment, regardless of the current amount due. However, if the standard payment is made the following month, a new late charge will not be created, even if the payment made is does not fulfill the current amount due.

Examples: If the PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW late fee is set as 10%, and the standard payment is $200, then $20 (10% of 200) is owed. If only $90 of a $200 standard payment was due, then the late fee would still be $20.

If $3000 on a loan with a standard payment of $200 is due, the late fee will be $20, since the fee is calculated based on the payment due -- not the total outstanding amount due.

However, if a customer is assessed a late fee of $20 for 1/2005, and makes the $200 standard payment in 2/2005, that person cannot be assessed a new late fee for 2/2005, even though the payment only fulfills the amount owed for 1/2005. If the customer makes a payment of $199 in 2/2005 (an amount that does not fulfill the standard payment), then Oracle Daybreak could assess a late fee for 2/2005.

APPENDIX C : ROUNDING AMOUNTS AND RATE ATTRIBUTES

Rounding Amounts

Generally in the lending industry, computed amounts (interest, fees, costs, and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle Daybreak supports the rounding, raising of, or cutting off calculated amounts.

Rounding will increase the resulting amount to the next number up to the second decimal, based on the value of third decimal.

Raising will always increase the resulting amount to the next number up to the second decimal.

Cutting off will always cut the number after the second decimal.

You can choose the rounding method you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_METHOD on the Administration form (Setup menu > Administration command > System command > Parameters tab > System tab).

You can choose the rounding factor you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_FACTOR on the Administration form. Currently, Oracle Daybreak supports rounding up to two decimals only.

Examples of how resulting amounts differ by RAISE, ROUND, and CUTOFF:

Example 1: Amount: 234.136

Method	Result
Round	234.14
Raise	234.14
Cutoff	234.13

Example 2: Amount: 234.134

Method	Result
Round	234.13
Raise	234.14
Cutoff	234.13

Example 3: Amount: 234.1319999

Method	Result
Round	234.13
Raise	234.14
Cutoff	234.13

Note: Oracle Daybreak only rounds calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

Rate Attributes

Oracle Daybreak supports the rounding of the index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth
(1/8th) (to keep the index rate in the multiple of .125) or fourth (1/4th) (to keep the index rate in the multiple of .25). Oracle Daybreak rounds only the index rate and not the margin or final rate. You can define the index rounding method on the Product Setup form's Loan Products page for variable rate loans and Loc Products page in the Index Rounding field.

Note: Index rounding does not apply to fixed rate loans and leases; hence, the Index Rounding field is absent on the Product Setup form's Loan Products page for fixed rate loans and Lease Products pages.

Oracle Daybreak currently supports the following rounding of methods.

1. NO ROUNDING TO INDEX RATE
2. INDEX RATE ROUNDED TO NEAREST .25
3. INDEX RATE ROUNDED TO NEAREST .125

NO ROUNDING TO INDEX RATE: Select this method for no rounding.

INDEX RATE ROUNDED TO NEAREST .25: Select this method to round up to 1/4th (to keep the index rate in the multiple of .25).

Examples:

Current rate:	5.125
Round of rate:	5.25

Current rate:	5.124
Round of rate:	5.00

INDEX RATE ROUNDED TO NEAREST .125: Select this method to round up to 1/8th (to keep the index rate in the multiple of .125).

Examples:

Current rate:	5.325
Rate rounded to:	5.375

Current rate:	5.312
Rate rounded to:	5.250

APPENDIX D : REPORT DATABASE FORM

Oracle Daybreak can create a reporting “data hub” for the major database elements within the Oracle Daybreak system. The reporting data hub (RDH) is available in a separate independent application. This application will have its own login screen and setup screens.

Report Data Hub window components

This section presents an overview of the components found on Report Data Hub application's Oracle Daybreak window, as well as their use.

Window title bar

A horizontal bar containing the name of the window. The active window has a different colored title bar to distinguish it from other inactive windows.

The title bar also contains the Minimize, Maximize, and Close buttons.

The Minimize button reduces the Oracle Daybreak LS application to a taskbar button on your desktop's status bar.

The Maximize button allows you to resize Oracle Daybreak's window on your desktop. (**Note**: You may have to choose the Maximize button to ensure Oracle Daybreak's window is not covered by your desktop's status bar.)

The Close button will quit Oracle Daybreak without logging off. (**Note**: Do not use the Close button to end a Oracle Daybreak session.)

Menu bar

The horizontal bar containing the menu names. The menu bar is located beneath the title bar and contains commands that allow you to open, view, and maintain a form.

Note: You view the contents of a menu by clicking it or pressing **ALT + [THE UNDERLINED LETTER IN THE MENU NAME]**. For example, **ALT + R** opens the Reports menu. Commands can be selected using the mouse or by pressing the key of the underlined letter in the command name.

The following menus are available from the Oracle Daybreak menu bar.

File

Contains the following commands:
Save - Records the current data on a form in the database.
Re-Logon - Closes the current Oracle Daybreak session and refreshes the Login form, allowing you to re-log on to Oracle Daybreak without leaving the system.
Change Responsibility - Allows you to change your Oracle Daybreak responsibility. Responsibilities determine what Oracle Daybreak features are available.
Change Password - Allows you to change your Oracle Daybreak password.
Clear Form - Clears the active form of its unsaved data.

Print - Prints the contents of an active form.
Exit - Closes the Login form and ends your current Oracle Daybreak session.

Edit

Contains the following commands:
Cut - Removes selected text from a form and stores it in the clipboard buffer.
Copy - Copies selected text from a form and stores it in the clipboard buffer.
Paste - Moves data from the clipboard buffer to a selected field on a form.
Edit Field - Opens the Editor dialog box with the contents of a selected field.
List of Values - Opens a field's List of Values dialog box, if one exists.

Query

Contains the following commands:
Enter - Changes Oracle Daybreak to Enter-Query mode. This allows you to search the database.
Execute - Performs the query entered during Enter-Query mode.
Cancel - Changes Oracle Daybreak back to user mode.
Last Criteria - Repeats the most recently performed query entered in Enter-Query mode.
Count Hits - Displays the number of records the current query produced in the message line.
Get Next Set - Retrieves the next set of records using the most recent query entered while in Enter-Query mode.

Navigation

Contains the following commands:
Block - Allows you to navigate to the previous or next block, or clear the current block.
Record - Allows you to navigate between the previous and next record, scroll up and down between records, insert or remove a record, or duplicate or clear a record.
Field - Allows you to navigate between the previous and next field, as well as clear or duplicate a field.

Monitor

Contains the following commands:
System - Allows you to open the Utilities form at the Monitor Batch Jobs, Monitor Jobs, Monitor Users, Services, or Log Files tab.

Setup

Contains the following commands:
Administration - Allows you to open the Administration form at the System or User master tab.

The **System** command opens the Parameters tab and System page, which allows you to set up system parameters for the Report Data Hub. **Note**: For more information, see the **Parameters tab (System page)** section in **Chapter 1: Administration (System) Form** of the **Oracle Daybreak Lending Suite System Setup Guide**.
The **Users** command opens the Users tab and Users page, which allows you to set up users for the Report Data Hub. **Note**: For more information, see the **User tab (User page)** section in **Chapter 2: Administration (User) Form** of the **Oracle Daybreak Lending Suite System Setup Guide**.
Reporting Data Hub - Opens the Reporting Data Hub, which allows you to access the RDH Tables and Business Views.

Window

Contains the following commands:
Cascade - Arranges the open forms on your screen so that they overlap, with the active form on top.
Tile Horizontally - Arranges the open forms on your screen so that they appear one on top of another.
Tile Vertically - Arranges the open forms on your screen so that they appear one next to another.
Note: The lower portion of the menu displays the Oracle Daybreak forms you have opened. You can use this menu to move between forms by selecting a specific form.

Help

Contains the following commands:
Keys - Opens the Keys dialog box, containing a listing of all the hot keys available for the current form in use. Hot keys are shortcuts that perform Oracle Daybreak tasks with a minimum of keystrokes.
Display Error - Displays information about recently encountered Oracle errors. (i-flex solutions Corp. requests that you create a screen shot of this information and send it to us when you have a system error.)
Oracle Daybreak Help - (This command is currently unavailable.)
Oracle Daybreak On the Web - Allows you to open the i-flex solutions home page and report to Technical Support department when you encounter an error.
About Oracle Daybreak and Audit - Opens the About Oracle Daybreak dialog box, displaying version and audit information such as object data

and recent updates. It also allows you access the column audit.

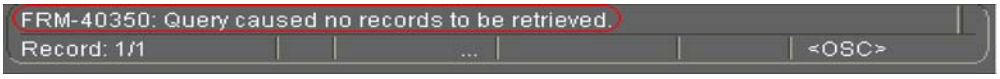
Oracle Daybreak toolbar

The row beneath the menu bar containing 19 icon buttons used to perform tasks and carry out commands. The toolbar buttons are labeled with the action they perform. To view the label, use the mouse to place the mouse pointer on the button without clicking and the label appears.

If you choose:	(hot key)	Oracle Daybreak will:
[A] Save Changes	**(F10)**	Save any pending changes on the form.
[B] Print	**(SHIFT + F8)**	Print the current screen.
[C] Exit	**(CTRL + E)**	Close the current form or exits the application.
[D] Cut	**(CTRL+X)**	Remove selected text and stores it on the clipboard.
[E] Copy	**(CTRL+C)**	Copy selected text and stores in on the clipboard.
[F] Paste	**(CTRL+V)**	Insert text stored on the clipboard in a selected field.
[G] Enter Query	**(F7)**	Change Oracle Daybreak to Enter-Query mode.
[H] Execute Query	**(F8)**	Perform the query entered while in Query mode.
[I] Cancel Query	**(CTRL+Q)**	Change Oracle Daybreak back to user mode.
[J] First Record		Display the first record.
[K] Previous Record	**(SHIFT + UP)**	Display the previous record.
[L] Next Record	**(SHIFT + DOWN)**	Display the next record.
[M] Last Record		Display the last record.
[N] Insert Record	**(F6)**	Create a new record.
[O] Remove Record		Delete the current record from the database.
[P] Clear Record	**(SHIFT+F4)**	Clear the current record from the form.
[Q] Lock/Unlock Record		Lock and unlocks a record.
[R] Copy with Details Record		Copy the selected record to the clipboard.
[S] Help	**(CTRL + H)**	Display help for the selected item.

Note: Depending on the context of the selected field, some toolbar buttons may not be available. For example, if you select a field that does not allow a query, the Enter Query button is unavailable.

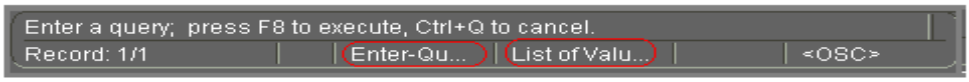
Message line The message line is located in the lower left corner of the Oracle Daybreak window and displays field prompts, error messages, or additional details about a field. In the illustration below, the message line contains the error message: "Query caused no records to be retrieved."



Status line The status line appears below the message line and displays status information about the current form or field. A status line can contain the following indicators:

Enter-Query Indicates that Oracle Daybreak is in Enter-Query mode, allowing you to specify search criteria for a query.

List of Values Appears when a List of Values (LOV) is available for the selected field.



Using RDH you can define and generate reports using external reporting tools. You can run the batch jobs responsible for transferring the date from DLS tables to RDH temporary tables and then from RDH temporary tables to RDH tables. Reports can be generated from RDH tables.

RDH tables may exist in the:

- same schema
- same database/different schema
- different databases

Reporting Data Hub will have two separate Job-Sets to operate the batch jobs.

Purpose

Most of the time, Oracle Daybreak stores application data in a database to support business reports. You cannot use external reporting tools to generate reports because the underline structure of data base is often unknown. The Reporting Database form displays this information in simplified form, allowing you to create your own business views with this simplified information. These business views can then be used to generate reports using an external/third party reporting tool.

DLS moves the data from DLS database to RDH database.

Business Views

Business views are nothing but a simplified view of the database tables. You can name the technical columns with easy to understand names. More than one business view can be defined based on a single database table. This allows you to define multiple views as required for reporting.

What needs to be done from DLS:

SET-RDB1

This job set handles batch jobs responsible for transferring the data from DLS tables to RDH temporary tables.

You are required to run batch jobs from the SET-RDB1 job set to transfer the data from DLS tables temporary RDH temporary tables. Once the data is in the RDH temp tables, then the rest can be handled from RDH application.

What needs to be done from Reporting data hub application:

SET-RDB2

This job set handles batch jobs responsible for transferring the data from RDH temporary tables to RDH main tables. Any sort of derivation is taken care by these set of batch jobs. SET-RDB2 batch jobs can be run using a separate independent application user interface.

Setting up RDH

Reporting data hub setup is available through an independent application. You can login to and maintain the RDH setup with the Reporting Database form. The Reporting Database form's Setup master tab contains two tabs:

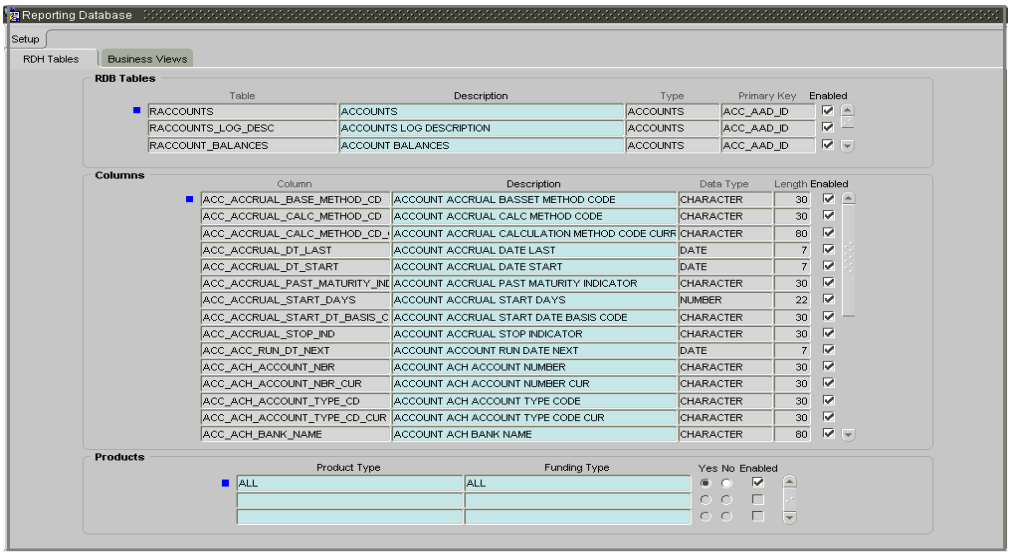
- RDH Tables
- Business Views

RDH Tables page

The RDH Tables page contains the following fields:

To set up the RDH Tables page

1 On the **Setup** menu, choose **Reporitng Data Hub**, then choose the **RDH Tables** tab.



2 On the **RDB Tables** block, enter the following information:

In this field:	Do this:
Table	View the RDH table (optional).
Description	Enter the RDH table description (required).
Type	View the RDH table type (optional).
Primary Key	View the table primary key (optional).
Enabled	Select to enable the RDB table and indicate that it is currently in use.

3 On the **Columns** block, enter the following information:

In this field:	Do this:
Column	View the column name (optional).
DESCRIPTION	Enter the column description (required).
Data Type	View the column data type (optional).
Length	View the column length (optional).
Enabled	Select to enable the column and indicate that it is currently in use.

4 On the **Products** block, enter the following information:

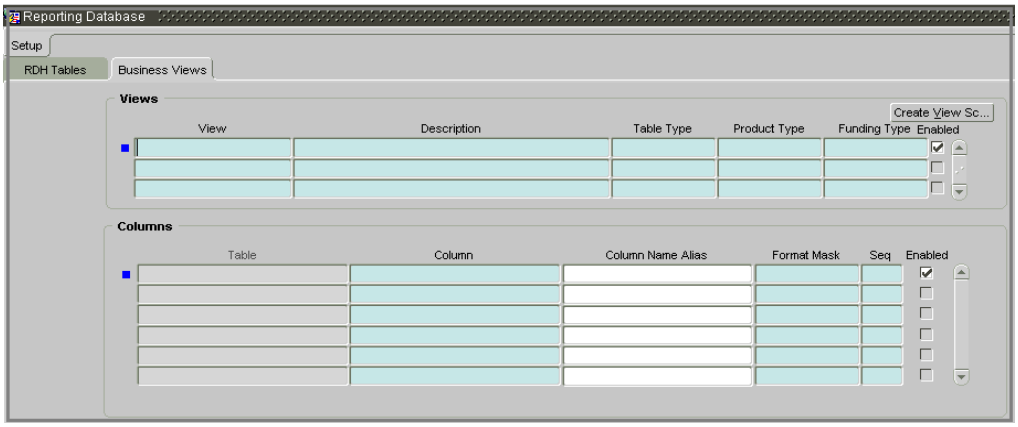
In this field:	Do this:
Product Type	Select the product type associated with the column chosen above (required).
Funding Type	Select the funding type associated with the column chosen above (required).
Yes/No	Select yes or no (optional).
Enabled	Select to enable the product and indicate that it is currently in use.

Business Views page

The Business Views page contains the following information:

To set up the Business Views page

1 On the **Setup** menu, choose **Reporitng Data Hub**, then choose the **Business Views** tab.



2 On the **Business Views** block, enter the following information:

In this field:	Do this:
View	Enter the business view name (required).
Description	Enter the business view description (required).
Table Type	Select the table type for the business view (required).
Product Type	Select the product type associated with the business view (required).
Funding Type	Select the funding type associated with the business view (required).
Enabled	Select to enable the view and indicate that it is currently in use.

3 On the **Columns** block, enter the following information:

In this field:	Do this:
Table	View the business view column table (display only).
Column	Enter the business view column (required).
Column Name Alias	Enter the column name alias (optional).
Format Mask	Enter the column format mask (required).
Seq	Enter the column sequence number (required).
Enabled	Select to enable the column and indicate that it is currently in use.

4 In the **Views** block, choose **Create View Sc...**.

Setup Guide - Lines Servicing

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