

Line Collection Setup Guide
Oracle Financial Services Lending and Leasing
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Line Collection Setup Guide
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1. Navigation

This document provides an overview of the basic template, navigation, common operations that can be performed, and keyboard short cuts available in Oracle Financial Services Lending and Leasing. Since this section details the general options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing.

The document is organized into below topics:

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

Note

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

1.1 Audience

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

1.2 Conventions Used

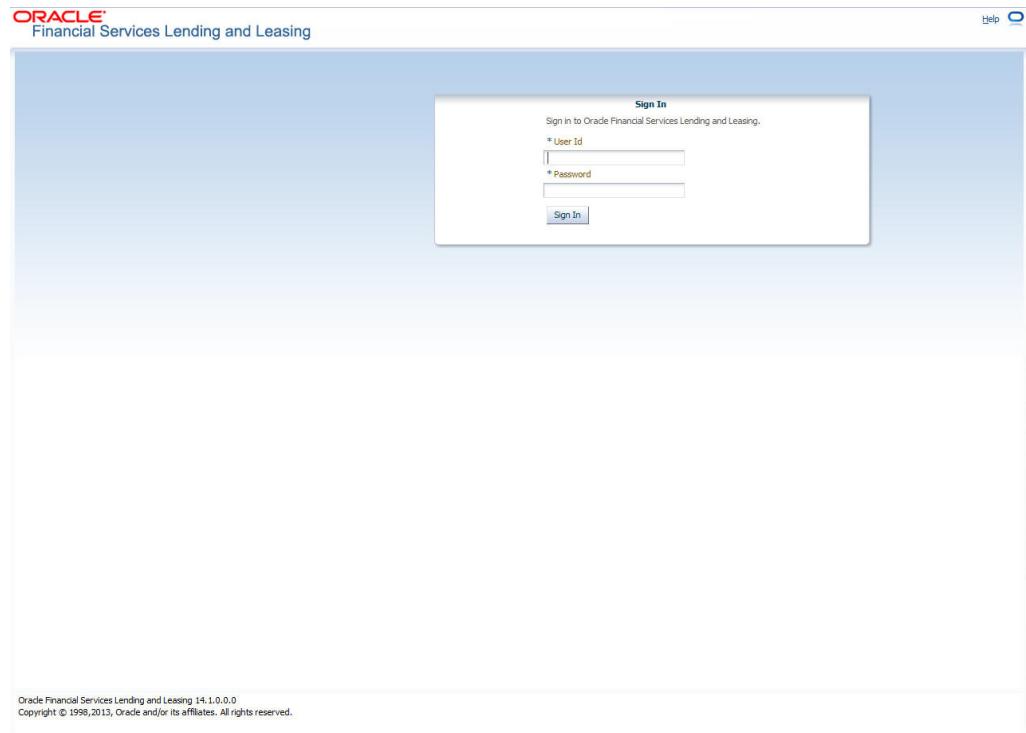
Term	Refers to
The system/application	Oracle Financial Services Lending and Leasing
Mnemonic	The underlined character of the tab or button

1.3 Logging In

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

You can login to the system using a valid user ID and a password defined by the system administrator, in Administration > User screen. A User ID is disabled automatically by the system if it is inactive for a specified number of days.

When you invoke the application, the **Sign In** screen is displayed.



- **User ID** – Specify a valid User ID.
- **Password** – Specify a valid password for the specified User ID.

The system accepts the User ID and password in upper case only. After specifying valid credentials, click **Sign In** to sign into the application.

1.4 Template and Navigation

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

- Home screen
- Screens

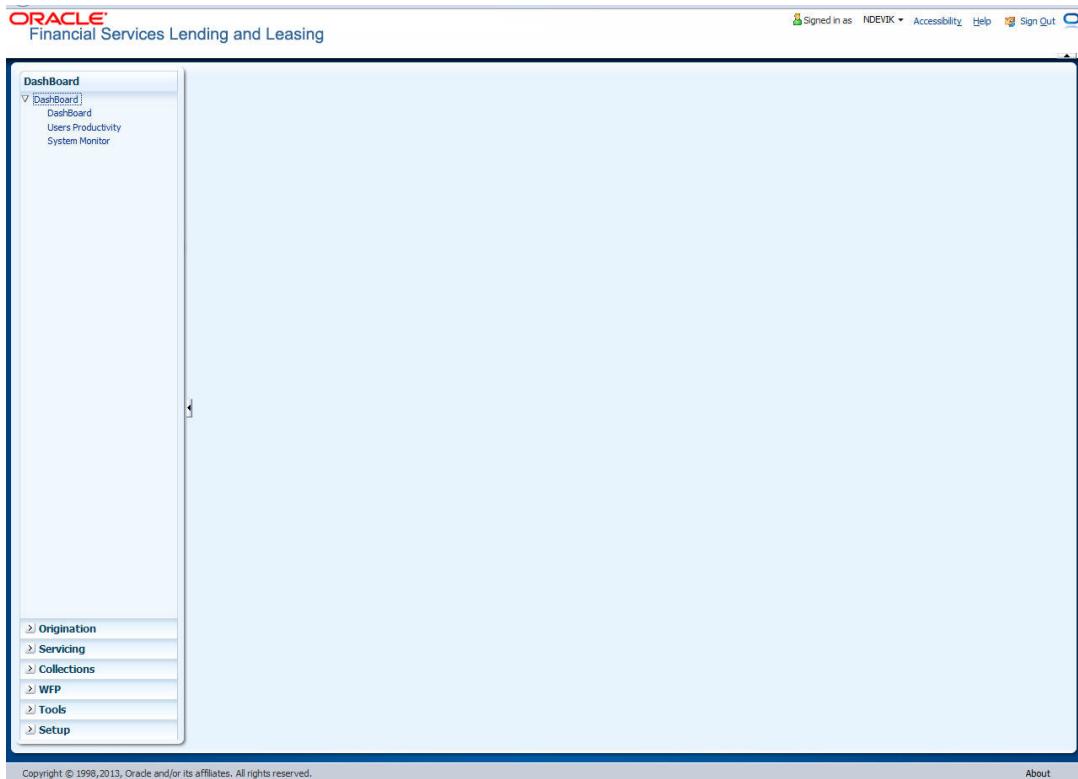
1.4.1 Home Screen

Once you login to the application with valid credentials, the system authenticates the details and displays the Home screen.

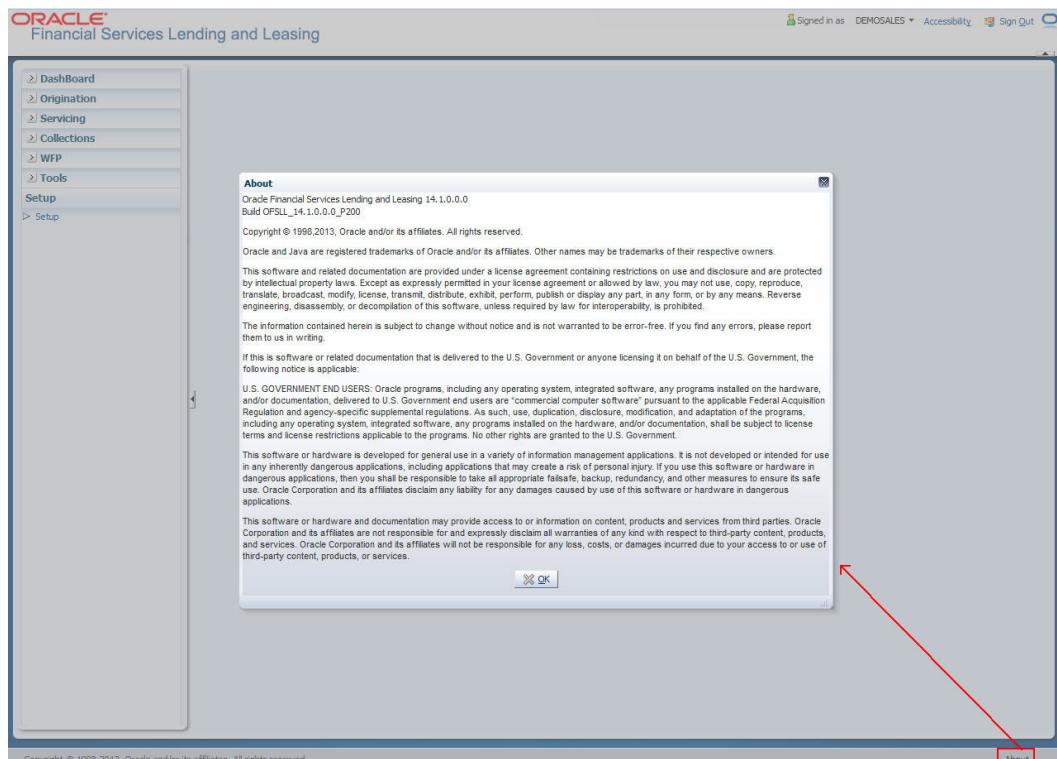
The Home screen consists of the following components:

- Header
- Left Pane

- Right Pane/Work Area



You can view the application version details and copyright information by clicking **About** link at the right corner of the screen.



Header

In the Header, system displays the following:

- **User ID** that you have currently logged/Signed in. Click the adjoining drop-down arrow, the system displays the following options:

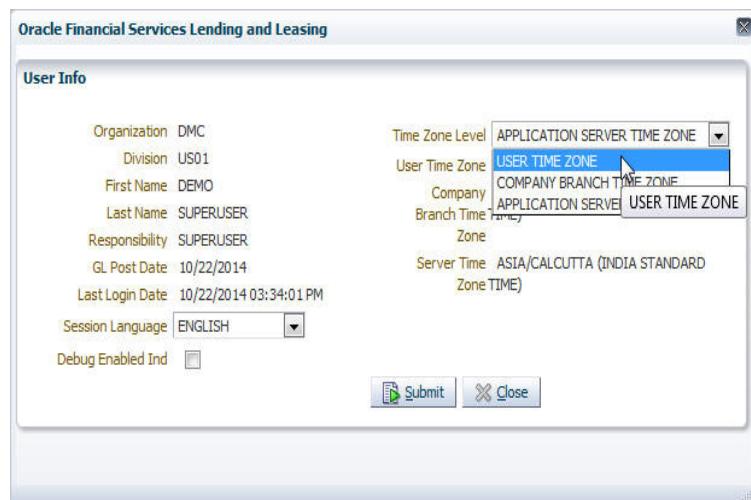


- Change Password – Click to change the current password.



Specify the current password in the **Current Password** field and a valid password, you wish to maintain as a new password, in the **New Password** field. Re-enter the password in **Confirm Password** field and click **Submit** to change the password.

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



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

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

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

Time Zone Level - Select the time zone preference as User/Company Branch/ Application Server Time Zone from the adjoining options list.

For more details on time zone selection, refer to Time Zone Preference section of this user manual.

Click **Submit** to save the changes or **Close** to close the screen without changes.

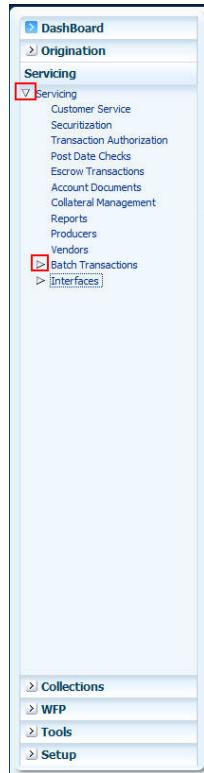
- **Accessibility** – Click the link to view accessibility features of the system.

Refer accessibility document for further details.

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

Left Window

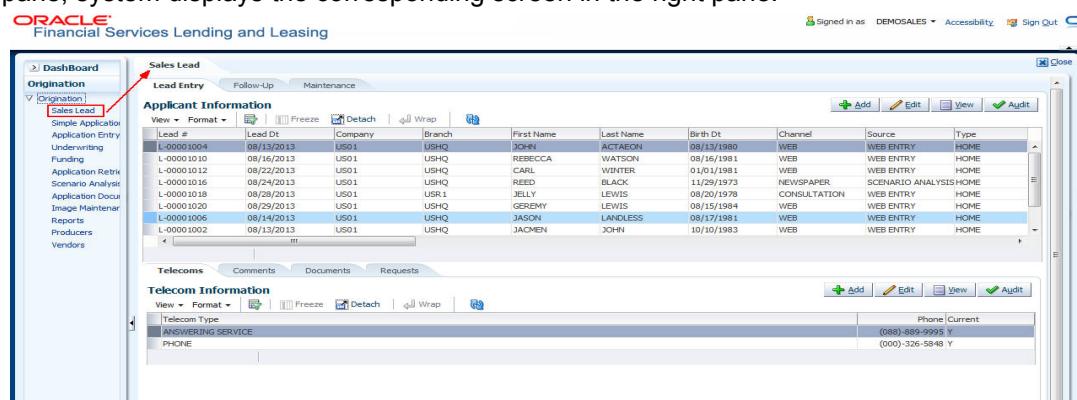
In the left pane, system lists and provides drop-down links for various modules available in the product. Click  to expand the Module Master Tabs and  to collapse them.



To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link you wish to open.

Right Window

The Right Window can also be termed as work area. When you click the screen link on left pane, system displays the corresponding screen in the right pane.



You can open a maximum of 15 screens at a go. Once the maximum limit is reached, the system displays an error message.

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

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

Right Splitter/Action Window

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

Origination Screens

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

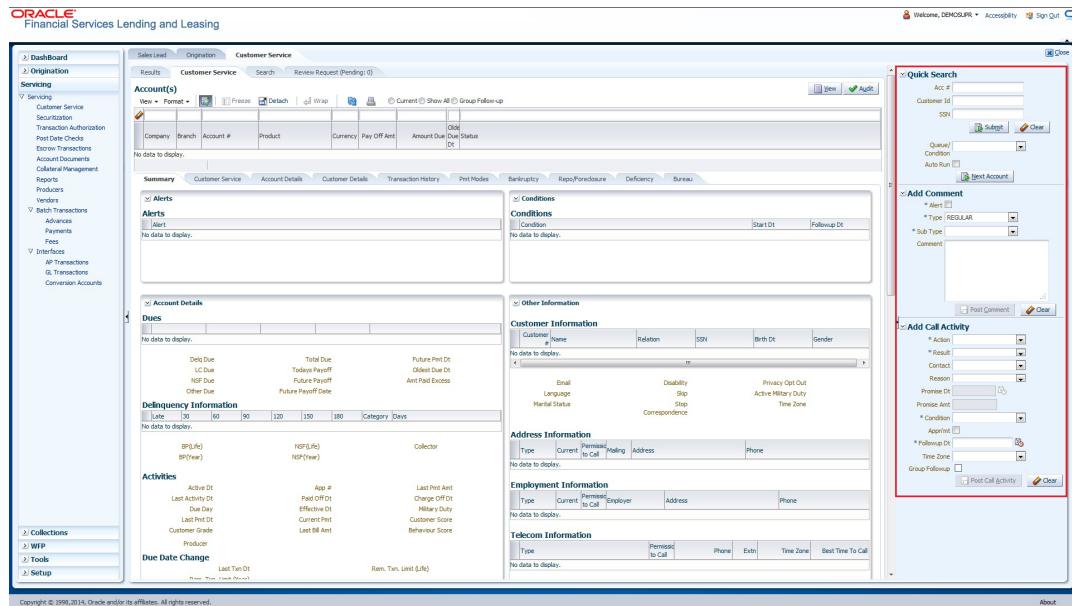
- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found for the Identification #, Please use normal Search".
- Summary** section displays critical information that has to be referred repeatedly during origination like – DTI, PTI, Book Value, Grade, FICO Score, Approved Advance, Rate and Term.
- Use **Change Status** section to change the application status to next level. If the application edit status is restricted, then the 'Change Status' will be read-only.

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

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

Servicing and Collection Screens

In Servicing and Collection → Customer Service screens, you can use the Right Splitter/Action Window to do the following:



- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found for the Identification #, Please use normal Search". You can also select the Queue Condition and Auto Run options during search.
- Use **Add Comment** section to post an alert or comment based on Type and Sub Type.
- Use **Add Call Activity** section to post all types of call activities including promise to pay, account conditions and so on, irrespective of the screen you are working on. This is similar to the option available in 'Call Activities sub tab' under Customer Service tab.

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

The height of Header and width of the Left and Right Panes do not change, with resizing of application screen.

The system facilitates toggling Header and Left and Right Panes of the home screen to increase the visible area of the screens. Click to toggle upper pane and to toggle left pane. To un-toggle click and respectively.

Few screens in Origination, Servicing and Collection are identical and are linked. Hence, you can open only one screen at a time from the group. A sample of the grouping structure is given below, based on stages of the screens:

Origination:

- Simple Application Entry
- Application Entry
- Underwriting

- Funding

Collection:

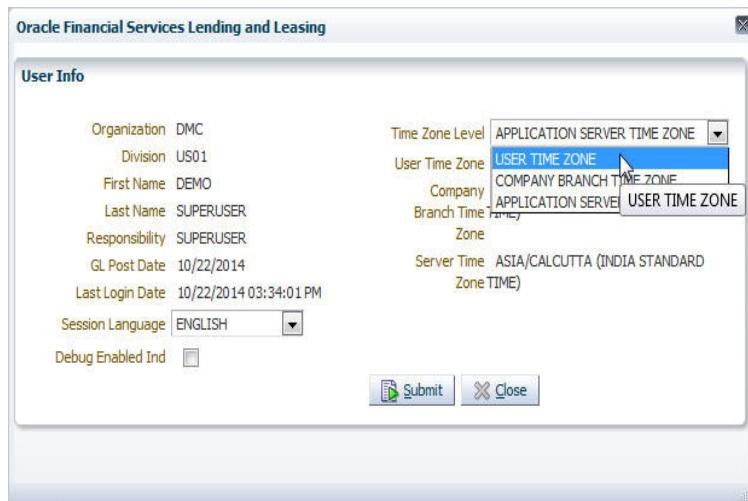
- Collection
- Bankruptcy
- Repossession
- Deficiency

WFP:

- Producers
- Credit Lines
- Units

As per the above listing, you will be able to open only one screen in the corresponding list i.e. if you have opened the 'Application Entry' screen in 'Origination', you are not allowed to open any of the other 3 screens until you exit the 'Application Entry' screen.

1.4.1.1 Time Zone Preference



You can select any of the following three time zones from the User Info screen:

- Application Server Time Zone
- Company Branch Time Zone
- User Time Zone

The time zones set up at each of these levels are displayed in the user info screen. However, data is always stored in the application server time zone and based on the user preference of time zone, the display time would be User or Company or Application Server time zone. Any time zone related changes done at UI does not impact the other time bound activities which are dependant on database time.

Application Server Time Zone (Server Time Zone)

The Application Server Time Zone by default is the Production Server Time Zone. Selecting this time zone will have all date and time fields defined as per the time stored in application server. There is no offset in time if both storage (database server) and display (application server) are in the same time zone.

Company Branch Time Zone (Organization - Division Time Zone)

This is the Company time zone and is setup at the organization - division definition level. The various divisions defined under an organization can be set up with different time zones depending on geographical locations. This time can be modified as per requirement.

To modify the Company Branch Time Zone:

- Navigate to Setup > Administration > User > Organization and select the company or division listed under 'Division Definition'.
- In the Display Formats tab, select **Time Zone** and click 'Edit'.
- In the Format field, select the required time zone from the adjoining options list and click 'Save'.

If 'Company Branch Time Zone' is selected as the time zone in User Info screen, then on save, all the time and date fields are automatically updated with the time zone of the company branch.

User Time Zone

User Time Zone or User Preference Time Zone can be set up at the User Level in the User Definition screen. Various Users under same divisions defined under an organization can be set up with different time zones depending on geographical locations.

To modify the User Time Zone:

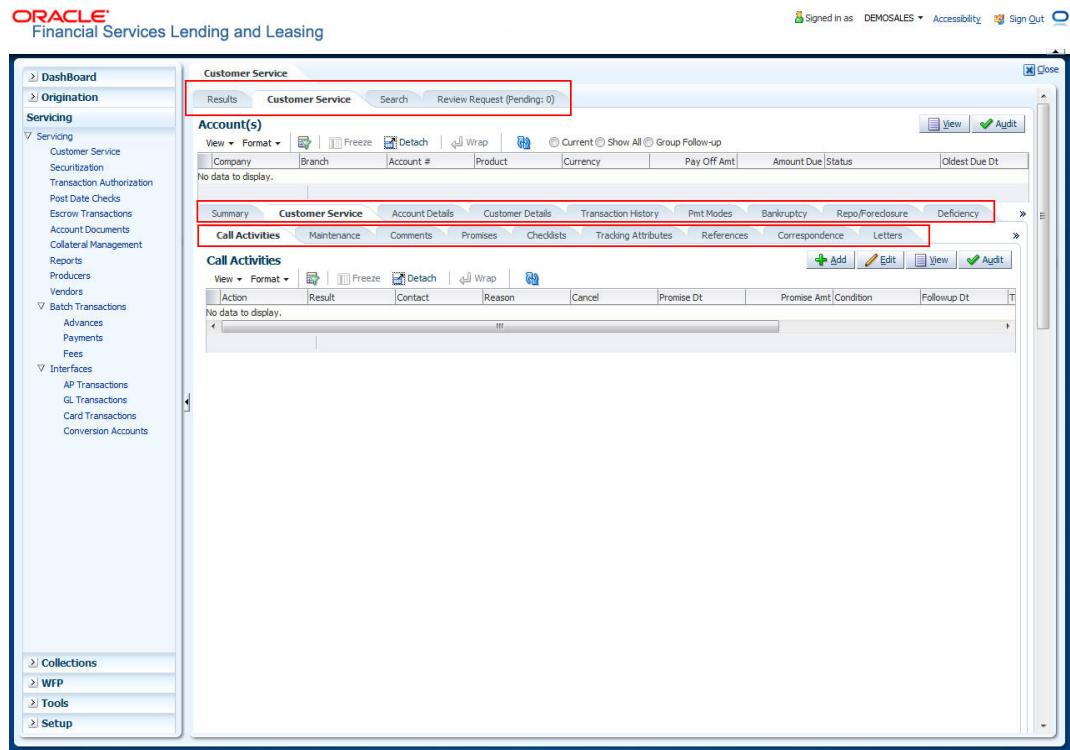
- Navigate to Setup > Administration > User > Users.
- Select the required User record listed in "User Definition" section and click **Edit**.
- In the Time Zone field, select the required time zone from the adjoining options list and click **Save**.

If 'User Time Zone' is selected as the time zone in User Info screen, then on save, all the time and date fields are automatically updated with the current updated time.

1.4.2 Screens

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

For example, Customer Service main screen has four main tabs. When you click on 'Customer Service' tab, the corresponding tabs are displayed.



You can click to view the hidden tabs, if any.

1.5 Common Operations

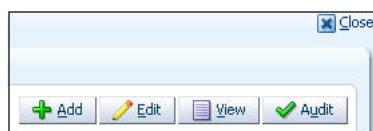
Some of the operations are common to most of the screens. These are grouped into three categories, based on their features.

- Basic Operations
- Basic Actions
- Personalization Options

1.5.1 Basic Operations

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

- Add
- Edit
- View
- Audit



When you click any of the operation tabs, system displays the corresponding records inline, below the respective setup tables.

The table below gives a snapshot of them:

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

1.5.2 Basic Actions

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

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



The table below gives a snapshot of them:

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

The summary screens consist of the following navigations. The table below gives a snapshot of them:

Basic Actions	Description
	Click to navigate to the first record.

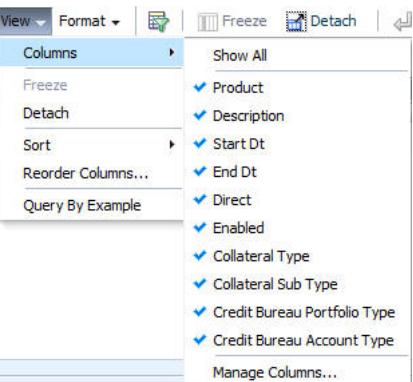
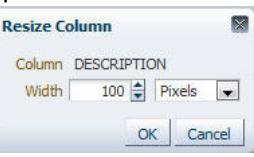
Basic Actions	Description
	Click to navigate to the previous record.
	Click to navigate to the next record.
	Click to navigate the last record.

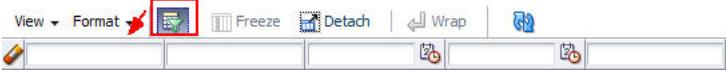
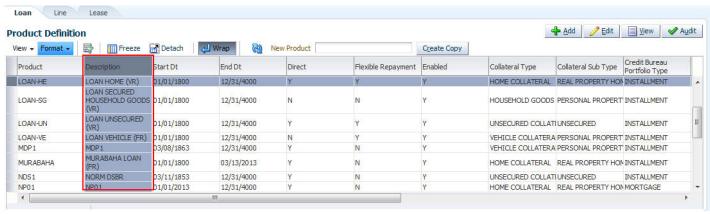
1.5.3 Personalization Options

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



The table below gives a snapshot of them:

Options	Description
View	<p>Click to personalize your view. The drop-down list provides the following options of customization:</p> <ul style="list-style-type: none"> Customize columns you wish to view Sort the order of displayed data Reorder columns <p>Additionally, the drop-down list provides selection of options adjoining 'View'.</p> 
Format	<p>Click to resize columns or wrap a data in the table cells.</p>  <p>Select the column you need to resize and select Resize Columns option from the Format drop-down list.</p>  <p>Specify the Width and unit for the selected column. Click OK to apply changes and Cancel to revert.</p>

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

Print option in Customer Service screen

The Print button  option in Customer Service/Collection screen facilitates you to print the contents on the screen as is without scroll bars. This button is available along with other options in the Action block. Clicking on this provides a browser print functionality and a new tab is opened where the print content is displayed.

Detach

The screenshot shows the Oracle application interface with the 'Search' and 'Detached Table' sections. The 'Search' section has a table with columns: Company, Branch, App #, Date, Title, Product, Status, Producer, and Secured. A red arrow points to the 'Detach' button in the 'Search' section. The 'Detached Table' section below shows a list of records with a similar 'Detach' button.

Company	Branch	App #	Date	Title	Product	Status	Producer	Secured
US01	USHQ	0000001854	03/21/2013	1854 1854	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001858	03/20/2013	1852 1852	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001861	03/21/2013	1861 1861	LOAN VEHICLE (FR)	NEW - BLANK	MN-00001 : TERMINATE	
US01	USHQ	0000001862	03/22/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	MT-00001 : SGFSADDF	
US01	USHQ	0000001863	03/22/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	MN-00001 : TERMINATE	
US01	USHQ	0000001864	03/23/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	MT-00001 : SGFSADDF	

Company	Branch	App #	Date	Title	Product	Status	Producer	Secured
US01	USHQ	0000001854	03/21/2013	1854 1854	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001858	03/20/2013	1852 1852	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001861	03/21/2013	1861 1861	LOAN VEHICLE (FR)	NEW - BLANK	MN-00001 : TERMINATE	
US01	USHQ	0000001862	03/22/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	MT-00001 : SGFSADDF	
US01	USHQ	0000001863	03/22/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	MN-00001 : TERMINATE	
US01	USHQ	0000001864	03/23/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	MT-00001 : SGFSADDF	
US01	USHQ	0000001865	03/24/2013	MC DETACH	LOAN VEHICLE (FR)	NEW - BLANK	MN-00001 : TERMINATE	
CTE1	TBR1	0000001610	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	AK01 : PR4	
CTE1	TBR1	0000001611	03/12/2013	ALASKA ALASKA	LOAN VEHICLE (FR)	NEW - BLANK	AK01 : PR4	
CTE1	TBR1	0000001612	03/12/2013	3463 Q352	LOAN VEHICLE (FR)	NEW - BLANK	AK01 : PR4	
US01	USHQ	0000001615	01/09/2013	1615 1615	MDP1	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001623	03/12/2013	HH HHG	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001625	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001627	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001628	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001629	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001633	03/12/2013	ASDAS ASDAS	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001638	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001639	03/12/2013	UNDEFINED	NORM DSBR	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001647	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001653	03/13/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001655	03/13/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001659	03/13/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
CTE1	TBR1	0000001667	03/13/2013	MANIVANNAN PREETHI	LOAN VEHICLE (FR)	NEW - PRESCREEN AI AK01 : PR4		
US01	USHQ	0000001676	03/13/2013	MANIVANNAN PREETHI	LOAN UNSECURED (V NEW - PRESCREEN AIN)	NY-02 : PR		
US01	USHQ	0000001680	03/13/2013	1680 1680	NORM DSBR	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001681	03/13/2013	1681 1681	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
CTE1	TBR1	0000001682	03/13/2013	MANIVANNAN PREETHI	LOAN VEHICLE (FR)	NEW - PRESCREEN AI AK01 : PR4		
US01	USHQ	0000001683	03/13/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001684	03/13/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001685	03/13/2013	ASD ASD	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001686	01/09/2013	1686 1686	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
CTE1	TBR1	0000001698	03/14/2013	MANIVANNAN PREETHI	LOAN UNSECURED (V NEW - PRESCREEN AI AK01 : PR4)			
US01	USHQ	0000001699	03/14/2013	DDDFGGG SAFDF	LOAN HOME (VR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001712	03/14/2013	COLLATERAL TEST	LOAN HOME (VR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001722	03/14/2013	COLQUH COLQU4	LOAN VEHICLE (FR)	NEW - PREQUALIFY	NY-02 : PR	
US01	USHQ	0000001734	03/14/2013	UNDEFINED	NORM DSBR	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001735	03/14/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001759	03/15/2013	DSADSA XSAX	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001765	03/15/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001766	03/15/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	

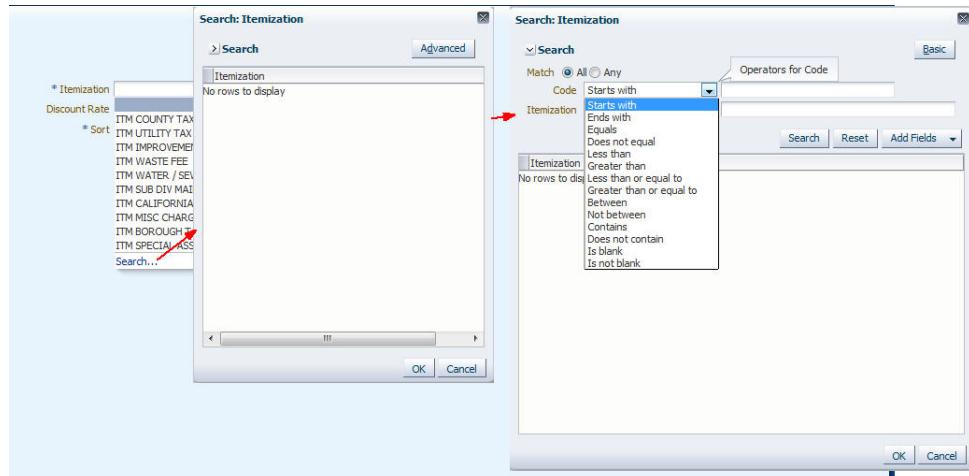
Click 'Add', 'Edit' or 'View' button to open a new screen in expanded mode with details.

Drop-down List

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

- Drop-down list – Provides the selection option. You can either select a record from the list or enter first alphabet of the required value.

- Combo drop-down list – The LOV contains huge data and provides both selection and search option. These drop-down arrows are smaller in size, when compared to normal drop-down arrows, thus enabling easy identification.



Click the arrow button available before 'Search' to toggle the search options.

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

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

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

* Channel	WEB ENTRY	* Producer Name
NY-02 : PR		HOLTSVILLE 43125313212
MT-00001 : SGFSADDF		RAMEY 23132132
MM-00001 : TEST-001		ADJUNTAG 0
MM-00001 : TEST-001		ADJUNTAG 0
MM-00001 : TEST-001		AGUADA 0
MN-00001 : TERMINATE		RAMEY 23132132
MT-00001 : SGFSADDF		HOLTSVILLE 43125313212
NY-02 : PR		
Search...		

Comments

In all the user input screens wherever comments are accepted, the system allows an input of 4000 characters of information in the comment(s) field.

1.6 Keyboard Compatibility

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

1. **Shift + Alt + mnemonic** to activate buttons in the screen. For example, to open 'Accessibility' screen, press '**Shift + Alt + y**'.
2. **Tab** for forward navigation in the application. **Shift + Tab** for backward navigation in the application. When the required link/tab/button/field is highlighted, press enter on the keyboard to edit.
3. **Space bar** to check or uncheck 'Check Box'.
4. **Arrow Keys** to hover within the drop-down list.

1.6.1 Keyboard Compatibility

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

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

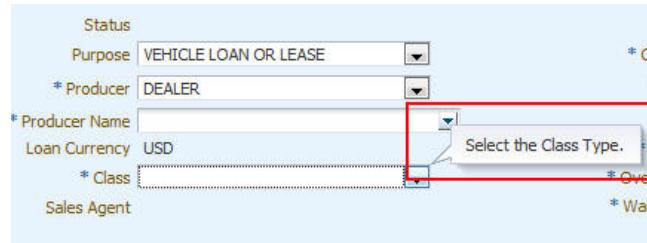
Also, one can use the following keyboard shortcuts in order to increase or decrease the zoom level.

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

1.7 Tool Tips

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

1.8 Accessibility



1.8.1 Understanding Accessibility

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

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

1.8.2 Application Accessibility Preferences

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

Screen Reader

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

High Contrast

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

Large Fonts

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

1.8.2.1 For Visual Challenges

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

Blindness:

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

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

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

Low vision:

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

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

For high contrast requirements Screen setting can be adjusted.

Color blindness:

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

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

1.8.2.2 For Hearing Challenges

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

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

1.8.2.3 For Age-related Challenges

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

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

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

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

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

1.8.3 Other Accessibility Considerations

1.8.3.1 Documentation Accessibility

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

- Addition of text equivalent to all graphics

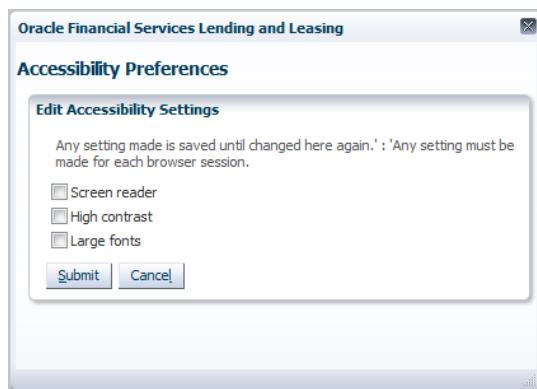
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in simple language to ensure easy understanding
-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

1.8.4 **Setting up Accessibility Preferences**

You can setup or change the accessibility preferences.

To edit accessibility settings

1. Click Accessibility in the header part of application. The system displays the following screen:



2. Select any or all of the required options to edit or change the accessibility settings.
3. Click Submit.

Note

You need to define the required Settings for each browser session and defined settings are saved until next modification.

2. Administration System

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

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

Navigating to Administration System

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

The System drop-down link records the following data:

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

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

2.1 System Parameters

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

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

Parameter Type:	Parameter Range:
System parameters	These parameters apply to the entire system. Examples: batch processes, archiving, aging.

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

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

- System Parameters
- Organization Parameters
- Company Parameters

2.1.1 System Parameters Setup

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

To set up the System Parameters

1. Click **Setup** → **Setup** → **Administration** → **System** → **System Parameters** → **System**.
The system displays the **System Parameter** screen
2. In the **System Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Parameter	Parameter Description	Parameter Value
AAIPRC_B1_100_01_DEBUG_LEVEL	AAIPRC_B1_100_01_DEBUG_LEVEL	2
ACAPRC_B1_100_01_DEBUG_LEVEL	ACAPRC_B1_100_01_DEBUG_LEVEL	2
AC_AQ_AMT_EXCLUDED	EXCLUDE DELINQUENCY AMOUNT FOR ACCOUNT ACH	N
AC_A_PAYMENT_AUTO_LOAD	DO AUTO PAYMENT LOAD FROM ACCOUNT ACH	Y
AC_A_PRNTOE_DAYS	NUMBER OF DAYS FOR PRNTOE TO OCCUR FOR ACCOUNT ACH	0.00
AC_A_PRE_PROCESS_DAYS	NUMBER OF DAYS BEFORE DRAFT DAY FOR ACCOUNT ACH PROCESS	0.00
ACCAAI_B1_100_01_DEBUG_LEVEL	ACCAAI_B1_100_01_DEBUG_LEVEL	2
ACCDMP_B1_100_01_DEBUG_LEVEL	ACCDMP_B1_100_01_DEBUG_LEVEL	2
ACCVAL_B1_111_01_DEBUG_LEVEL	ACCVAL_B1_111_01_DEBUG_LEVEL	2
ACCVAL_B1_112_01_DEBUG_LEVEL	ACCVAL_B1_112_01_DEBUG_LEVEL	2
ACIPRC_B1_100_01_DEBUG_LEVEL	ACIPRC_B1_100_01_DEBUG_LEVEL	2
ACI_PAYEE_PRNTOE_DAYS	NUMBER OF DAYS FOR PRNTOE TO OCCUR FOR PRODUCER/VENDOR ACH	7
ACIPRC_B1_112_01_DEBUG_LEVEL	ACIPRC_B1_112_01_DEBUG_LEVEL	2
ACIPRC_B1_100_01_DEBUG_LEVEL	ACIPRC_B1_100_01_DEBUG_LEVEL	2
ACIPRC_B1_100_01_DEBUG_LEVEL	ACIPRC_B1_100_01_DEBUG_LEVEL	2
ADMIN_SERVER_URL	ADMIN SERVER URL	http://ofss220067
ADR_DIRECTORY	ORACLE DIRECTORY OBJECT NAME FOR ADR FILE LOCATION	SETME
ADR_PROCESSED_DIRECTORY	ORACLE DIRECTORY OBJECT NAME FOR ADR FILE LOCATION	SETME
AGAAPP_B1_100_01_DEBUG_LEVEL	AGAAPP_B1_100_01_DEBUG_LEVEL	2

A brief description of the fields is given below:

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

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

2.1.1.1 FCUBS Integration

Oracle Financial Services Lending and Leasing (OFSLL) is integrated with Oracle FLEXCUBE Universal Banking System (FCUBS) with the capability to integrate the centralized CIF (Customer Information Files), ELCM (Enterprise Limits and Collateral Management) and CASA (Current Account and Savings Account) modules.

To work with the integrated environment functionalities, you need to enable the following core banking indicator.

Parameter	Parameter Description
CMN_CORE_BANK	CORE BANKING INTERDACE INDICATOR

For detailed information about integration changes, you can refer to 'FCUBS Integration Documents' section at OTN library (http://docs.oracle.com/cd/E59770_01/homepage.htm).

2.1.2 Organization Parameters

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

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

For example:

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

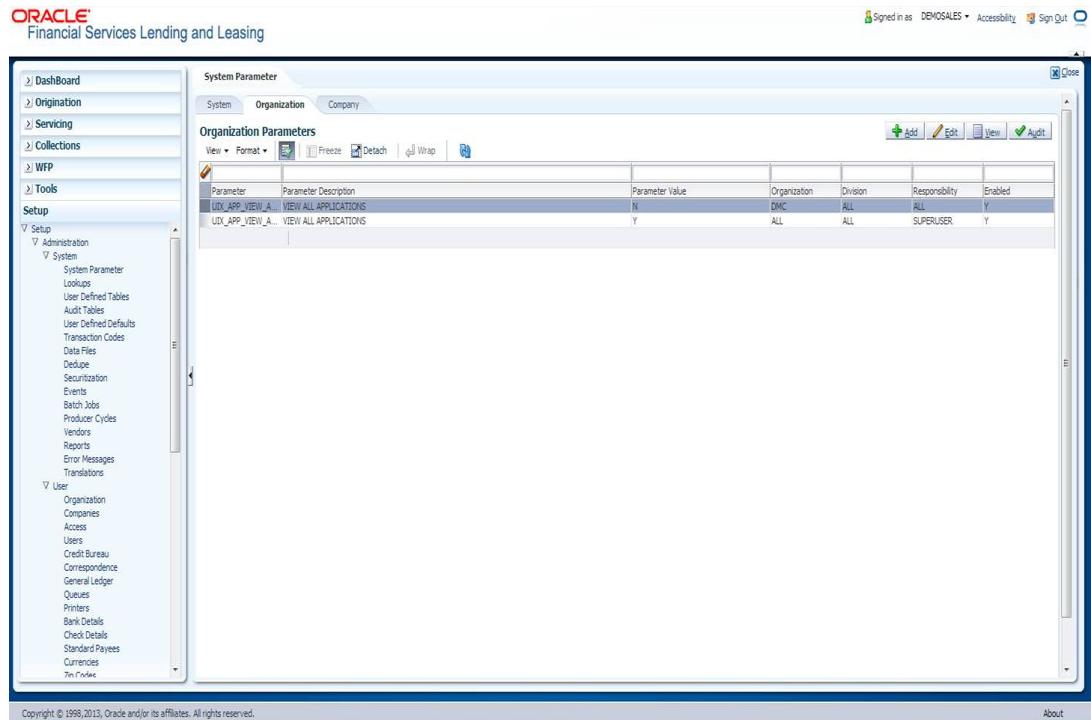
- If a user belongs to an organization as 'DMC' with a responsibility of SUPERUSER and is using the Underwriting screen of Lending menu, the system will return with a value N, and the system will not allow the user to view all applications.
- If the user belongs to any organization with a responsibility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

Note

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

To set up the Organization Parameters

1. Click **Setup** → **Setup** → **Administration** → **System** → **System Parameters** → **Organization** tab.
2. In the **Organization Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

Field	Do this:
Parameter	Parameter of the specified parameter description is displayed here.
Parameter Description	Select the description of system parameter from the drop-down list.
Parameter Value	Specify the value for the system parameter.
Organization	Select the organization for which the parameter will be valid from the drop-down list.
Division	Select the department for which the parameter will be valid from the drop-down list.

Field	Do this:
Responsibility	<p>Select the responsibility for which the parameter will be valid from the drop-down list.</p> <p>IMPORTANT: In selecting which organization parameter to use, the system searches for a best match using the following attributes:</p> <ol style="list-style-type: none"> 1. Organization 2. Division 3. Responsibility <p>Hence, Oracle Financial Services Software recommends creating a version of each organization parameter, where ALL is these fields.</p>
Enabled	Check this box to enable the parameter.

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

2.1.3 Company Parameters

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

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

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

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

To set up the Company Parameters

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

2. On the **Company Parameters** screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

System Parameter
Company Parameters

Parameter	Parameter Description	Parameter Value	Company	Branch	Enabled
AUD_ADV_REASON_MODEL	AUTO DECISION ADVERSE ACTION REASON MODEL	FICO	ALL	ALL	Y
AUD_SCORING_METHOD	APPLICATION SCORING METHOD	PRIM	ALL	ALL	Y
AUD_SCORING_METHOD_IN_BL	APPLICATION SCORING METHOD WITHIN ALL BUREAU	MAX_SCORE	ALL	ALL	Y
CBU_DATA_SET_SIZE	METRO 2 FILE DATA SELECTION CRITERIA	MONTHLY	ALL	ALL	Y
CMN_ASE_VALIDATE_MAKE_MODEL	VALIDATE ASSET MAKE MODEL DURING DATA ENTRY	N	ALL	ALL	Y
CMN_CMB_DEFAULT_PRINTER	DEFAULT PRINTER NAME	UNDEFINED	ALL	ALL	Y
CMN_WEEKLY_NONBUSINESS_C	WEEKLY NON-BUSINESS DAYS	UNDEFINED	ALL	ALL	Y
COL_STORAGE_DIRECTORY	ORACLE DIRECTORY OBJECT NAME FOR CORRESPONDENCE DOCUMENT STORAGE COR_DIR_QA141SUP_ALL_ALL	ALL	ALL	ALL	Y
DBR_JOIN_INC_DEBT_WITH_C	COMBINE INCOME AND DEBT WITH SPOUSE AND 2NDRY	N	ALL	ALL	Y
DBR_JOIN_INC_DEBT_WITH_S	COMBINE INCOME AND DEBT WITH SPOUSE	Y	ALL	ALL	Y
DDP_CRB_EXPIRATION_DAYS	DEDUPING CREDIT BUREAU EXPIRATION DAYS	999999	ALL	ALL	Y
DDP_DEDUP_DEBT_WITH_C	DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE AND SECONDARY	N	ALL	ALL	Y
DDP_DEDUP_DEBT_WITH_S	DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE	N	ALL	ALL	Y
DOT_STORAGE_DIRECTORY	ORACLE DIRECTORY OBJECT NAME FOR ACCOUNT DOCUMENT LOADING	DOT_DIR_QA141SUP_ALL_ALL	ALL	ALL	Y
EOB_EDIT_FAIL_ANY_APL	CREDIT BUREAU EDIT WILL FAIL IF ANY BUREAU FOR ANY APL WILL NOT P/N	ALL	ALL	ALL	Y
EOB_USE_APL_CURRENT_SCOR	RUN CREDIT BUREAU EDITS ONLY ON CURRENT SCORED APPLICANT BUREAU	ALL	ALL	ALL	Y
FIN_IMAGE_STATUS_CD	DEFAULT IMAGE STATUS CODE FOR FAX IN SERVICE	0	US01	ALL	Y
FIN_POP_PASSWORD	POP PASSWORD FOR FAX IN SERVICE	SETME	US01	ALL	Y
FIN_POP_SERVER	POP SERVER FOR FAX IN SERVICE	SETME	US01	ALL	Y

Company Parameters

Parameter:
 Parameter Description:
 * Parameter Value:
 * Company: ALL
 * Branch: ALL
 * Enabled:

A brief description of the fields is given below:

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

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

2.2 Lookups Setup screen

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

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

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

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

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

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

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

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

Note

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

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

To set up the Lookups

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

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

A brief description of the fields is given below:

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

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

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

A brief description of the fields is given below:

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

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

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

2.3 User Defined Tables

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

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

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

1. Define the fields on the table.
2. Join the related tables.
3. Assign the table a lookup type.

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

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

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

Note

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

To set up the User Defined Tables

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

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

A brief description of the fields is given below:

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

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **User Defined Table Attributes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The left sidebar navigation includes: Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup, Administration, System, Events, Batch Jobs, Producer Cycles, Vendors, Reports, Error Messages, Translations, User, Organization, Companies, Access, Users, Credit Bureau, Correspondence, General Ledger, Queues, Printers, Bank Details, Check Details, Standard Payees, Currencies, and Zip Codes. The main content area displays the 'User Defined Tables' and 'User Defined Table Attributes' sections. The 'User Defined Tables' section lists various tables with their search criteria and settings. The 'User Defined Table Attributes' section shows a grid of attributes with columns for Attribute, Description, Data Type, Length, Sort, Operator, System, Enabled, Sub Attribute, LOV Type, and LOV Value. A modal dialog for 'User Defined Table Attributes' is open at the bottom, showing fields for Attribute, Description, Data Type, Length, Sort, Operator, System, Enabled, Sub Attribute, LOV Validation, LOV Type, and Default Value.

A brief description of the fields is given below:

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

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

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

2.4 Audit Tables

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

- Account status history
- Audit history of specified fields

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

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

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

To set up the Audit Tables

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

- Audit Columns

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

The screenshot shows the Oracle Financial Services Lending and Leasing application's setup interface. The main window is titled 'Audit Tables' and displays a list of audit tables. The 'Audit Tables' tab is selected, showing a table structure with columns for Table, Description, Display Description, Display Column, Reset RowID, Enabled, Primary Key 1, Primary Key 2, Primary Key 3, and Primary Key 4. Below this is a detailed view of the 'CREDIT_REPORT_FORMATS' table, showing its description as 'CREDIT REPORT FORMATS', display description as 'DESC', display column as 'CRF_DESC', and primary key 1 as 'CRF_CRB_SOURCE_CD'. The 'Audit Columns' tab is also visible, showing a table with columns for Column, Description, Data Type, and Enabled. The left sidebar contains a navigation menu with categories like Dashboard, Origination, Servicing, WFP, Tools, Setup, and Administration.

A brief description of the fields is given below:

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

Field	Do this:
Primary Key 5 (unlabeled)	Table primary key column 5 is displayed here .
Primary Key 6 (unlabeled)	Table primary key column 6 is displayed here.
Primary Key 7 (unlabeled)	The table primary key column 7 is displayed here.
Primary Key 8 (unlabeled)	The table primary key column 8 is displayed here.
Primary Key 9 (unlabeled)	The table primary key column 9 is displayed here.
Primary Key 10 (unlabeled)	The table primary key column 10 is displayed here.
Primary Key 11 (unlabeled)	The table primary key column 11 is displayed here.
Primary Key 12 (unlabeled)	The table primary key column 12 is displayed here.
Primary Key 13 (unlabeled)	The table primary key column 13 is displayed here.
Primary Key 14 (unlabeled)	The table primary key column 14 is displayed here.
Primary Key 15 (unlabeled)	The table primary key column 15 is displayed here.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Audit Tables Columns** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

2.5 Transaction Codes

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

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

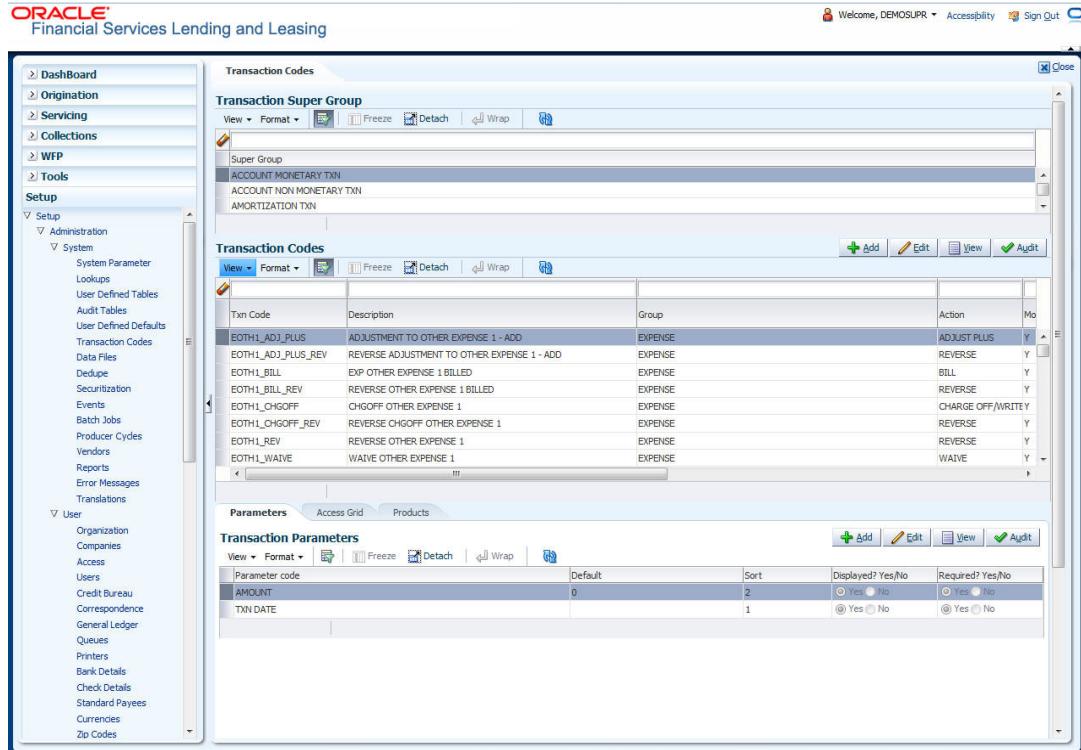
Three sub screens, Transaction Parameters, Access Grid, and Transaction Product Definition, record any additional information required to perform a transaction, the user types that can perform the transaction, and the product type to which the transaction codes apply.

Note

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

To set up the Transaction Codes

1. Click **Setup** → **Setup** → **Administration** → **System** → **Transaction Codes**. The system displays the Transaction Codes screen.
2. In **Transaction Super Group** section, you can view the following information



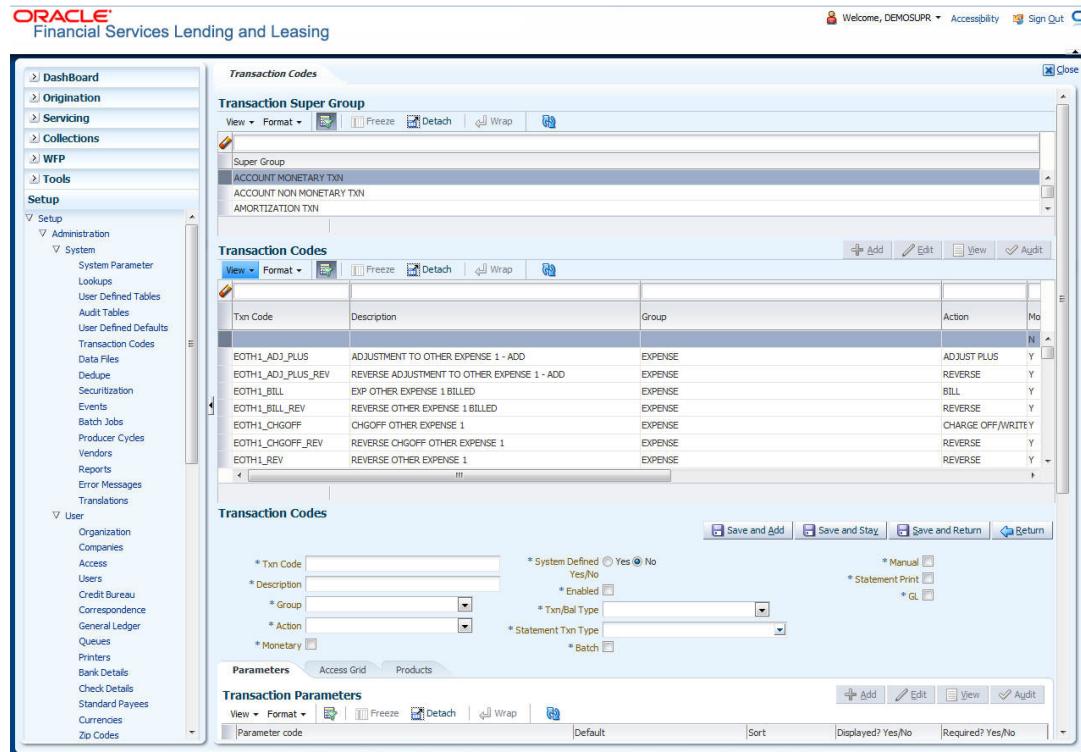
The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar contains a navigation tree with categories like Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup, Administration, System, and User. The main content area is titled 'Transaction Codes'. It has three tabs: 'Transaction Super Group', 'Transaction Codes', and 'Transaction Parameters'. The 'Transaction Super Group' tab shows a list of groups: ACCOUNT MONETARY TXN, ACCOUNT NON MONETARY TXN, and AMORTIZATION TXN. The 'Transaction Codes' tab displays a grid of transaction codes with columns for Txn Code, Description, Group, Action, and Mo. The 'Transaction Parameters' tab shows a list of parameters with columns for Parameter code, Default, Sort, Displayed? Yes/No, and Required? Yes/No. The parameters listed are AMOUNT (Default: 0, Sort: 2, Displayed? Yes, Required? No) and TXN DATE (Default: null, Sort: 1, Displayed? Yes, Required? No).

A brief description of the fields is given below:

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

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

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



A brief description of the fields is given below:

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

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

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

2.5.1 **Transaction Codes sub screens**

The Transaction Codes screen contains three sub screens:

- Parameters
- Access Grid
- Products

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

2.5.1.1 **Parameters**

Here, you can define the parameter information for the associated transaction.

(For manual transactions, these are the parameters that appear when you click Load Parameters on the Customer Service screen's Maintenance screen.)

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

To set up the Parameters

1. Click **Setup** → **Setup** → **Administration** → **System** → **Transaction Codes** → **Parameters**.
2. In the **Transaction Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Parameter Code	Select the parameter code associated with the transaction code, from the drop-down list.
Default	Specify the default value for the transaction parameter (value to initially populate, or used if no value is supplied).
Sort	Specify the sort order for the transaction parameter.
Displayed? Yes/No	Select 'Yes' to display the parameter and 'No' if you do not want to display in current use.
Required? Yes/No	Select 'Yes' if the parameter is required and 'No' if you do not require the parameter. (You must select Required as empty values are not allowed.)

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

2.5.1.2 Access Grid

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

To set up the Access Grid sub screen

1. Click **Setup** → **Setup** → **Administration** → **System** → **Transaction Codes** → **Access Grid**.
2. In the **Transaction User Access Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

2.5.1.3 Products

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

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

To set up the Products sub screen

1. Click **Setup** → **Setup** → **Administration** → **System** → **Transaction Codes** → **Products**.
2. In the **Transaction Product Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

2.6 Data Files

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

These files are typically produced during the nightly process.

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

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

Note

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

To set up the Data Files

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

The Data File Definitions section defines specific data files. Each is associated with a specific Output Data Definition (ODD) batch job that gathers the data the file will contain. While new data file definitions may be created they will have no use unless a batch job is also created to populate the data.

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar contains navigation links for Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup, Administration, System, Lookups, User Defined Tables, Audit Tables, User Defined Defaults, Transaction Codes, Data Files, Dedupe, Securitization, Events, Batch Jobs, Producer Cycles, Vendors, Reports, Error Messages, and Translations. The main area is titled 'Data Files' and shows a table of 'Data File Definitions' with the following data:

Name	Description	File Name	Directory Path	System
ADVERSE_ACTION	ADVERSE ACTION LETTER	adverse_action	UNDEFINED	<input checked="" type="radio"/> Yes
ADVERSE_ACTION_CONDITIONAL	ADVERSE ACTION CONDITIONAL LETTER	adverse_action_conditional	UNDEFINED	<input type="radio"/> Yes
AUTO_DIALER_EXTRACT	OUTBOUND DIALER EXTRACTION TO DIALER SYSTEM	auto_dialer_extract	UNDEFINED	<input type="radio"/> Yes
CBU_UTL4_DOWNLOAD	MONTHLY HANDSOFF FILE FOR SIMAH	cbu_utl4_download.csv	UNDEFINED	<input type="radio"/> Yes
COL LETTER_1	COLLECTION LETTER 1	col_letter_1	UNDEFINED	<input type="radio"/> Yes
COL LETTER_2	COLLECTION LETTER 2	col_letter_2	UNDEFINED	<input type="radio"/> Yes
COL LETTER_3	COLLECTION LETTER 3	col_letter_3	UNDEFINED	<input type="radio"/> Yes
COUPON_BOOK	COUPON BOOK ORDER	coupon_book	UNDEFINED	<input type="radio"/> Yes
CUSTOMER_ACH	CUSTOMER ACH	customer_ach	UNDEFINED	<input type="radio"/> Yes

Below the table are three tabs: 'Data File Definitions', 'Record Definitions', and 'Column Definitions'. The 'Data File Definitions' tab is active, showing fields for Name, Description, File Name, Directory Path (set to UNDEFINED), System Defined (radio buttons for Yes/No), and Enabled (checkbox). The 'Record Definitions' and 'Column Definitions' tabs show empty tables with their respective headers and buttons.

A brief description of the fields is given below:

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

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

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

appear in the output file. This is generally related to the order the records appear in the Data File Definition section.

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

A brief description of the fields is given below:

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

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

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

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

A brief description of the fields is given below:

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

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

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

2.7 Events

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

Note

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

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

2.7.1 Events

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

- Events Types
- Event Action Types
- Online
- Batch

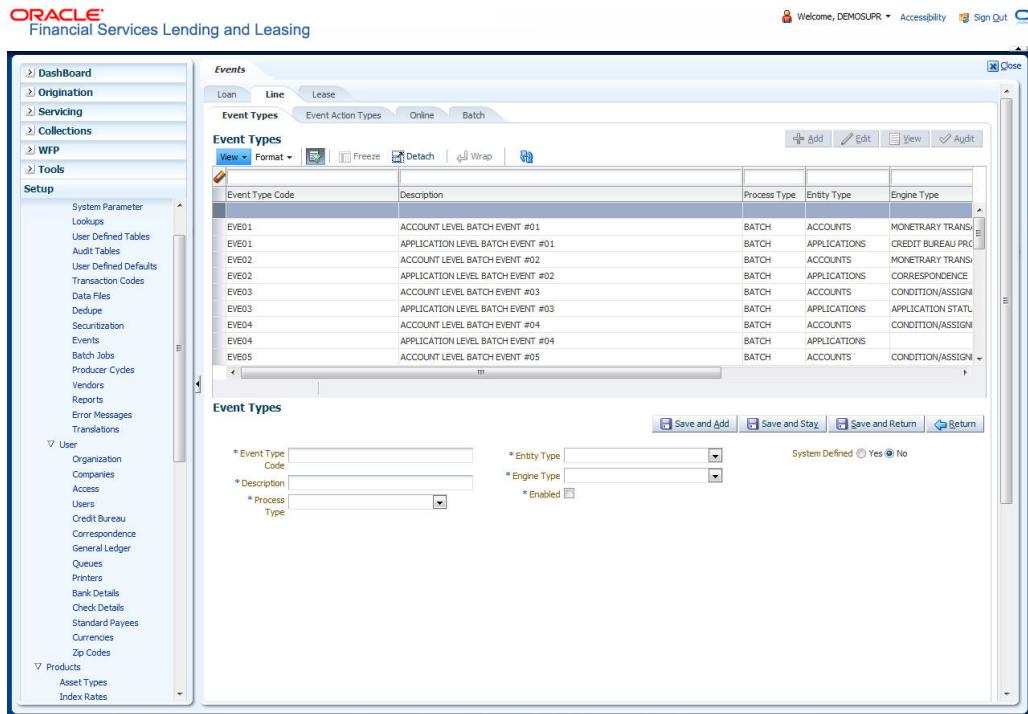
Event Types and Action Types sections of this screen provide a master table for setting up the online and batch events. This setup triggers the event, which in turn triggers the actions associated with the events, during account processing.

Navigating to Events

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

2.7.1.1 Event Types

1. Click **Setup** → **Setup** → **Administration** → **System** → **Events** → **Line of credit** → **Events Types**.
2. In the **Events Type** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

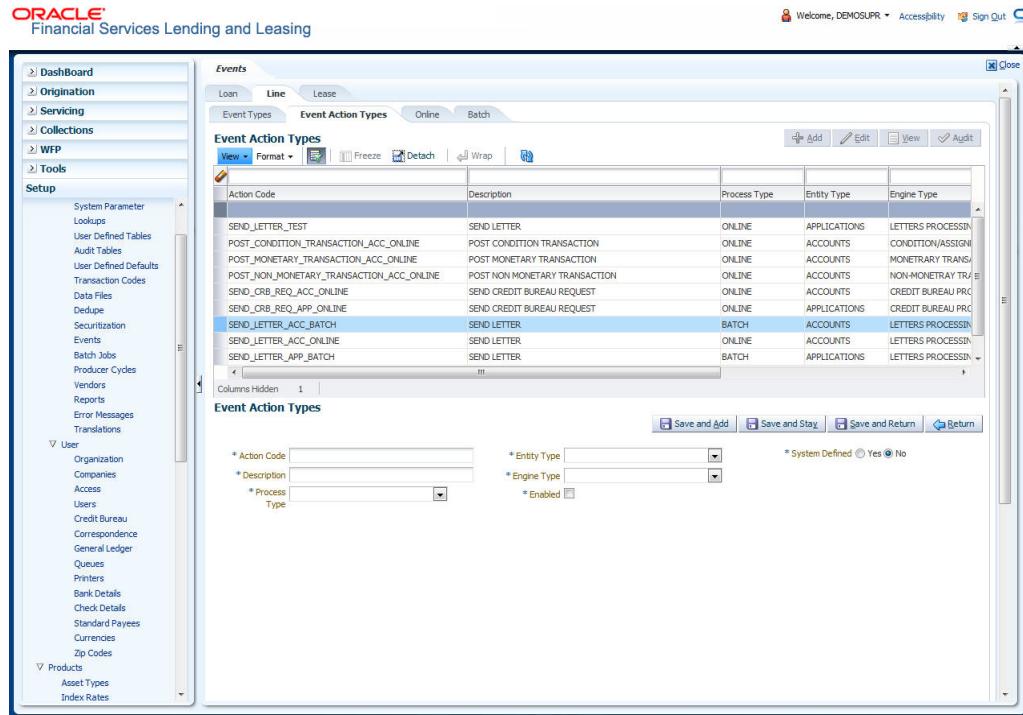
Field:	Do this:
Event Type Code	Specify the event type code.
Description	Specify the event description.
Process Type	Specify the process type (BATCH or ONLINE) from the drop-down list.
Entity Type	Specify the entity type (ACCOUNTS or APPLICATIONS) from the drop-down list.
Engine Type	Specify the engine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

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

2.7.1.2 Event Action Type

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

1. Click **Setup** → **Setup** → **Administration** → **System** → **Events** → **Line of credit** → **Event Action Types**.
2. In the **Events Action Types** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

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

2.7.1.3 Online

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

1. A change in account's status. the system processes the event's actions when:
 - 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. The system processes the event's actions when the:
 - Account condition DELINQUENT is opened
 - Account condition DELINQUENT is closed
 - CHG OFF Reversal
 - Paid Off Reversal
 - BKRP is closed
 - BKRP Is Opened
 - When Queue is Closed
 - When status/ Sub status changed to 'Approved- Rehashed'
 - Account condition SCHG is closed
 - Account condition SCHG is Opened
3. The posting of a non-monetary transaction to the account.

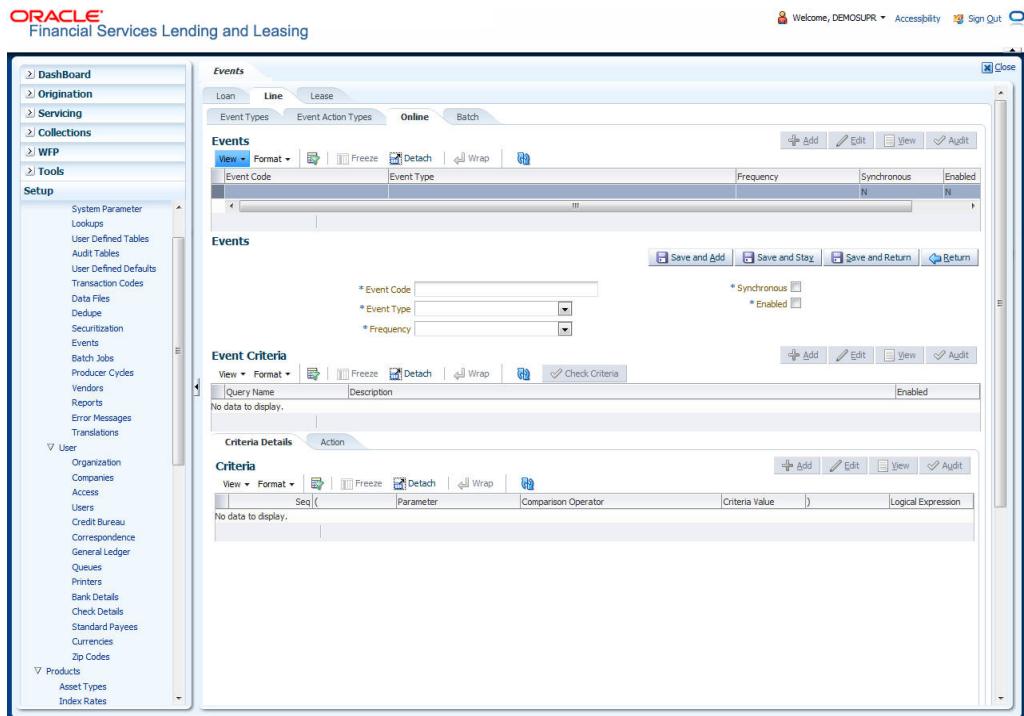
The events that can be performed online after each of the events listed above are as follows:

- 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

To setup Online Event

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

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



A brief description of the fields is given below:

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

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

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

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

A brief description of the fields is given below:

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

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

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

Criteria Details

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

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

A brief description of the fields is given below:

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

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

Actions

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

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

A brief description of the fields is given below:

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

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

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

A brief description of the fields is given below:

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

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

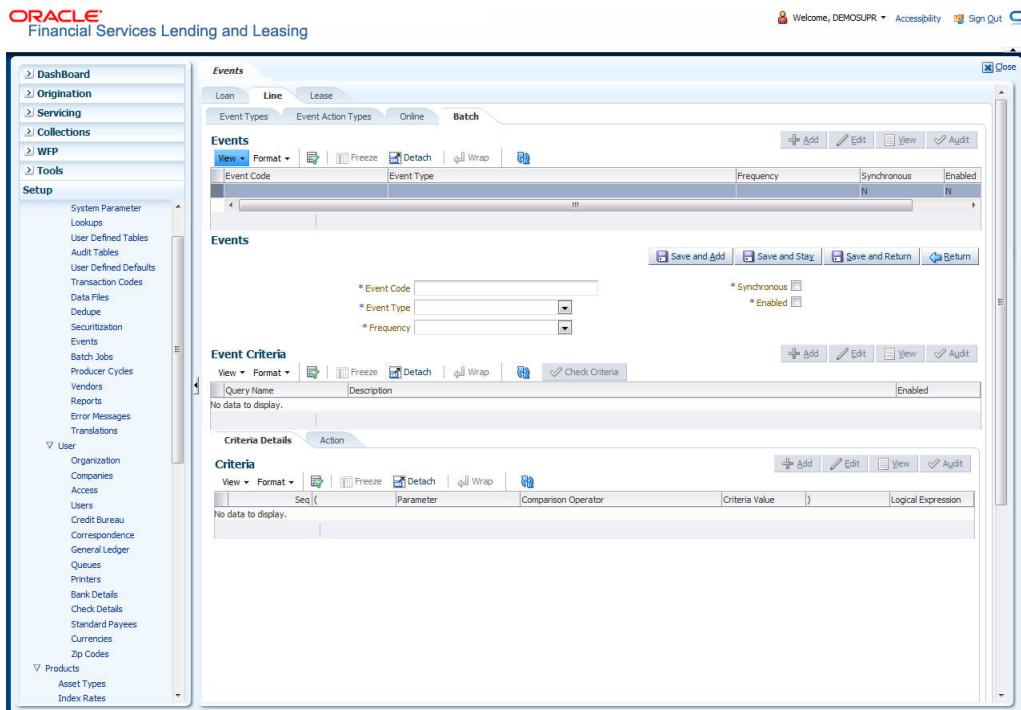
2.7.1.4 Batch

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

- 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 setup the Batch Event

1. Click **Setup** → **Setup** → **Administration** → **System** → **Events** → **Line of credit** → **Batch**.
2. In the **Events** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

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

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

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

A brief description of the fields is given below:

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

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

Criteria Details

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

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

A brief description of the fields is given below:

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

Field:	Do this:
Logical Expression	Specify logical operator from the drop-down list.

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

Action

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

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

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

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

A brief description of the fields is given below:

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

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

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

A brief description of the fields is given below:

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

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

2.7.1.5 Monitoring Events

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

To monitor events

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

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

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

2.8 Batch Jobs

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

- Business processes (such as billing and delinquency processing)
- Housekeeping tasks (such as application aging and application purging)

2.8.1 Batch Jobs

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

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

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

Navigating to Batch Jobs:

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

2.8.1.1 Batch Jobs

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

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

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

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

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

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

To setup a Batch job

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

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

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Batch Job** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the batch job sequence number. Note: Within a job set, jobs are executed sequentially based on the sequence number assigned.
Job Type	Select the batch job request type from the drop-down list.
Job Code	Specify the batch job request code.
Job Description	Specify the batch job description.
Threads	The system displays the number of threads used by the job.
Commit Count	Specify the number of rows after which auto-commit is triggered.
Errors Allowed	Specify the number of errors allowed.
Weekend	Check this box to perform batch jobs on weekend.
Holiday	Check this box to perform batch jobs on a holiday. (Holidays are defined on the Job Holidays screen.)
Enabled	Check this box to enable the batch job.
Parent	Select the parent batch job from the drop-down list.
Dependency	Select the dependency clause of the batch job from the drop-down list.
Command	Specify the command line for the job (required).
RollbackSegment	If you choose, use this field to specify the rollback segment for job.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Batch Job Thread** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

2.8.1.2 Job Holidays

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

To define job holidays

1. Click **Setup** → **Setup** → **Administration** → **System** → **Batch Jobs** → **Job Holidays**.
2. In the **Job Holidays** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Holiday Dt	Description	Enabled
09/30/2014	UNDEFINED	N
12/25/2002	CHRISTMAS	Y
09/21/2002	THANKS GIVING DAY	Y
07/05/2000	INDEPENDENCE DAY	Y
12/25/2001	CHRISTMAS	Y
09/22/2001	THANKS GIVING DAY	Y
07/04/2001	INDEPENDENCE DAY	Y
12/25/2000	CHRISTMAS	Y

A brief description of the fields is given below:

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

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

2.8.2 Batch Jobs Available

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

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
AAE	Application Account Interface	aaiprc_b-j_100_01	APPLICATION TO ACCOUNT INTERFACE	No	Yes	No	Common	This process periodically picks up applications in 'Approved-Verified' status and creates accounts.
ACH	ACH Accounts	acaprc_b-j_100_01	ACCOUNT ACH PROCESSING	No	Yes	No	Common	This process produces the ACH file for the eligible customer payments.
ACH	ACH Producers	acpprc_b-j_100_01	PRODUCER ACH PROCESSING	Yes	Yes	No	Common	This process produces the ACH file for the eligible producer payments.
ACH	ACH Vendors	acvprc_b-j_100_01	VENDOR ACH PROCESSING	No	Yes	No	Common	This process produces the ACH file for the eligible vendor payments.
ACH	ACH Producer/Vendors/ Customer/ Third Party	acx-prc_b-j_100_01	ACH Producer/Vendors/ Customer/ Third Party	Yes	Yes	No	Common	This process produces the ACH file for the eligible Producer/Vendors/ Customer/Third Party
AGE	Aging Applications	agaapp_b-j_100_01	APPLICATION AGING PROCESS	Yes	No	No	Common	This process puts applications into 'Aged-Application' substatus.
AGE	Aging Contracts	agccon_b-j_100_01	CONTRACT AGING PROCESS	Yes	No	No	Common	This process puts contracts into 'Aged-Contract' substatus.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ALT-PFS	ALLOT-MENT EXTRACT FILE DUMP	PFSEFT-PRC_B-J_111_01	BACKUP EFT	No	Yes	No	Common	This process creates the Backup EFT file
ALT-PFS	ALLOT-MENT EXTRACT FILE DUMP	PFSL-BAPRC_BJ_100_01	POSTING ALLOT-MENT PAYMENTS	No	Yes	No	Common	This process posts the payments from the allotment file received from the bank
ALT-PFS	ALLOT-MENT EXTRACT FILE DUMP	PFSOD-DALT_B-J_100_01	ALLOT-MENT EXTRACT FILE DUMP	No	Yes	No	Common	This process sends the allotment draft notice to the bank
ALT-PFS	ALLOT-MENT EXTRACT FILE DUMP	PFSNS-FPRC_BJ_100_01	NSF BATCH	No	Yes	No	Common	This process posts the NSF file received from the bank
API	API Accounts	accaa-i_b-j_100_01	API AAI	No	Yes	No	Common	This process creates accounts from validated conversion applications/ contracts
API	API Accounts	accd-mp_b-j_100_01	MOVE API_XX TO ITABS	No	Yes	No	Common	This process copies data from conversion API tables to conversion applications table
API	API Accounts	accval_bj_111_01	VALIDATE ITABS (LOAN)	No	Yes	No	Loan	This process validate all conversion applications loan accounts by running the edits

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
API	API Accounts	accval_bj_112_01	VALIDATE ITABS (LINE)	No	Yes	No	Line	This process validate all conversion applications line of credit accounts by running the edits
API	API Accounts	acm-prc_b-j_100_01	LOAD API_COMMENTS	No	Yes	No	Comment	This process creates account comments from conversion applications/contracts
COL	Appointment Cancellation	cap-prc_b-j_100_01	APPOINTMENT CANCEL PROCESSING	No	Yes	Yes	Comment	This process cancels all the expired appointments.
COL	Payment Promise Processing	cppprc_bj_100_01	BROKEN PROMISE PROCESSING	No	Yes	No	Comment	This process updates any broken promises as of the run time.
CRB	Credit Bureau Reporting	cbuutl_b-j_100_01	CREATE METRO2 FILE	No	Yes	No	Comment	This process creates the METRO2 file for Credit Bureau reporting for the specified date.
DOT	Document Tracking Load	dolprc_b-j_000_01	ACCOUNT DOCUMENT LOAD	No	Yes	Yes	Comment	This process reads acct_doc_load directory. Attach the documents to specified accounts and move documents to appropriate directory
GLP	GL Interface	gliprc_b-j_100_01	GL SUMMARIZATION	No	Yes	No	Comment	This process summarizes GL transactions for the day.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
GOV	Debt Reporting IRS 1099A / 1099C	gdraap_bj_100_01	IRS 1099-A PROCESS-ING	No	Yes	No	Common	This process generates the 1099-A flat file for government reporting.
GOV	Debt Reporting IRS 1099A / 1099C	gdrcad_bj_100_01	IRS 1099-C PROCESS-ING	No	Yes	No	Common	This process generates the 1099-C flat file for government reporting.
GOV	HMDA Reporting	ghr-prc_bj_100_01	IRS HMDA PROCESS-ING	Yes	No	No	Common	This process generates the HMDA flat file for government reporting.
GOV	Interest Reporting IRS 1098	girprc_bj_100_01	IRS 1098 PROCESS-ING	No	Yes	No	Common	This process generates the 1098 flat file for government reporting.
JOB	Scheduler	jsctst_bj_000_01	Scheduler	Yes	Yes	Yes	Common	This process tests the job scheduler
LBP	Lockbox	lbxprc_bj_100_01	LOAD LOCKBOX PROCESS-ING	No	Yes	No	Common	This process loads any lockbox files available. This process can be set to run periodically throughout the day.
LTR	Collections Letter	lcolt1_bj_100_01	GENERATE FIRST COLLECTION LETTER	No	No	Yes	Common	This process generates the first collection letter for eligible accounts.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
LTR	Collections Letter	lcolt2_b-j_100_01	GENERATE SECOND COLLECTION LETTER	No	No	Yes	Common	This process generates the second collection letter for eligible accounts.
LTR	Collections Letter	lcolt3_b-j_100_01	GENERATE THIRD COLLECTION LETTER	No	No	Yes	Common	This process generates the third collection letter for eligible accounts.
LTR	Customer Service Letter	lcspdf_b-j_111_01	PAID IN FULL LETTER	No	Yes	No	Loan	This process generates the paid-in-full letter for the relevant accounts.
LTR	Customer Service Letter	lcspo-q_b-j_111_01	PAYOFF QUOTE LETTER	No	Yes	No	Common	This process generates the payoff quote letter for the requested accounts.
LTR	Customer Service Letter	lcsst-m_b-j_100_01	CUSTOMER STATEMENT LETTER	No	Yes	No	Common	This process generates the customer statement letter for requested accounts.
LTR	Customer Service Letter	lcswel_b-j_111_01	WELCOME LETTER	No	Yes	No	Loan	This process generates the welcome letter for the newly funded accounts.
LTR	Origination Letter	loraco_b-j_111_01	Origination Adverse Action Letter(Conditional) (Loan)	Yes	No	No	Loan	This process generates the adverse action letter for relevant applications.
LTR	Origination Letter	loradv_b-j_111_01	Origination Adverse Action Letter (Loan)	Yes	No	No	Loan	This process generates the adverse action letter for relevant applications.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD	Coupon Book Dump File	ocn-prc_b-j_100_01	CUS-TOMER COUPON BOOK GENERATION	No	Yes	No	Common	This process generates coupon books, if appropriate.
ODD	Output Data Dump File	odd-prc_b-j_000_01	CREATE OUTPUT DATA DUMP FILES	Yes	Yes	Yes	Common	This process creates any defined output data dump files set in the system.
ODD	Collections Letter	olclt1_b-j_100_01	COLLECTION LETTER 1 FILE CREATION	No	No	Yes	Common	This process generates the first collection letter for eligible accounts.
ODD	Collections Letter	olclt2_b-j_100_01	COLLECTION LETTER 2 FILE CREATION	No	No	Yes	Common	This process generates the second collection letter for eligible accounts.
ODD	Collections Letter	olclt3_b-j_100_01	COLLECTION LETTER 3 FILE CREATION	No	No	Yes	Common	This process generates the third collection letter for eligible accounts.
ODD	Origination Letter	olo-aco_b-j_100_01	ADVERSE ACTION CONDITIONAL LETTER FILE CREATION	Yes	No	No	Common	This process generates the adverse action letter for relevant applications.
ODD	Origination Letter	oload-v_b-j_100_01	ADVERSE ACTION LETTER FILE CREATION	Yes	No	No	Common	This process generates the adverse action letter for relevant applications.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD	Customer Service Letter	olspdf_b-j_100_01	PAID IN FULL FILE CREATION	No	Yes	No	Common	This process generates the paid-in-full letter for the relevant accounts.
ODD	Customer Service Letter	olspo-q_b-j_100_01	PAY OFF QUOTE FILE CREATION	No	Yes	No	Common	This process generates the payoff quote letter for the requested accounts.
ODD	Customer Service Letter	ols-wel_b-j_100_01	WELCOME LETTER FILE CREATION	No	Yes	No	Common	This process generates the welcome letter for the newly funded accounts.
ODD	Producer Statement Dump File	opsprc_b-j_100_01	DEALER STATEMENTS GENERATION	No	Yes	No	Common	This process generates the dealer/producer statements at the specified frequency.
ODD	Customer Statement Dump File	ostprc_b-j_100_01	CUSTOMER STATEMENTS GENERATION	No	Yes	No	Common	This process generates the customer statement for eligible accounts.
PRQ	Payable Requisition Customer	pcu-prc_b-j_100_01	CUSTOMER REFUND PAYMENT REQUISITIONS	No	Yes	No	Common	This process creates requisitions for customer over-payment refunds.
PRQ	Payable Requisition Producer	ppores_b-j_100_01	MONTH END DEALER RESERVE PAYMENT REQUISITIONS	No	Yes	No	Common	This process creates requisitions for dealer compensation payments on month-end.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PRQ	Payable Requisition Vendor	pvn-prc_b-j_100_01	VENDOR INVOICE PAYMENT REQUISITIONS	No	Yes	No	Common	This process creates requisitions for vendor invoice payments
PUR	Archive Accounts	pacarc_b-j_100_01	ARCHIVE ACCOUNT DATA TO OTABLES	No	Yes	Yes	Common	This process archives account data from ACCOUNTS table to OACCOUNTS table.
PUR	Archive Accounts	pacarc_b-j_100_02	ARCHIVE ACCOUNT DATA TO OOTABLES	No	Yes	Yes	Common	This process archives account data from OACCOUNTS table to OOACCOUNTS table.
PUR	Archive Applications	paparc_b-j_100_01	ARCHIVE APPLICATION DATA TO OTABLES	Yes	No	No	Common	This process archives application-related data from APPLICATIONS to OAPPLICATIONS table.
PUR	Archive Applications	paparc_b-j_100_02	ARCHIVE APPLICATION DATA TO OOTABLES	Yes	No	No	Common	This process archives application-related data from OAPPLICATIONS to OOAPPLICATIONS table.
PUR	Archive GL	pglarc_b-j_100_01	ARCHIVE GL DATA TO OTABLES	No	Yes	Yes	Common	This process archives General Ledger data from GL tables to OGL tables.
PUR	Archive GL	pglarc_b-j_100_02	ARCHIVE GL DATA TO OOTABLES	No	Yes	Yes	Common	This process archives General Ledger data from OGL tables to OOGL tables.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Purge Job Requests	pjrq_b_j_100_01	Purge Job Requests	Y e s	Y e s	Y e s	C o m m o n	This process purges job requests from the system.
PUR	Purge Output Data Dump	pododh_bj_100_01	PURGE OUTPUT DATA HEADERS	N o	Y e s	Y e s	C o m m o n	This process purges Output Data Headers from the system.
PUR	Archive Securitization	ppaarc_bj_100_01	ARCHIVE POOL DATA TO OTABLES	N o	Y e s	N o	C o m m o n	This process archives securitization data from TABLE to corresponding OTABLE.
PUR	Archive Securitization	ppaarc_bj_100_02	ARCHIVE POOL DATA TO OOTABLES	N o	Y e s	N o	C o m m o n	This process archives securitization data from OTABLE to corresponding OOTABLE.
PUR	Archive Producers	pprarc_bj_100_01	ARCHIVE PRODUCER DATA TO OTABLES	Y e s	Y e s	Y e s	C o m m o n	This process archives producer data from PRODUCERS table to OPRODUCERS table.
PUR	Archive Producers	pprarc_bj_100_02	ARCHIVE PRODUCER DATA TO OOTABLES	Y e s	Y e s	Y e s	C o m m o n	This process archives producer data from OPRODUCERS table to OOPRODUCERS table.
PUR	Archive Producers Txns	ppx-arc_bj_100_01	ARCHIVE PRODUCER TXNS DATA TO OTABLES	N o	Y e s	N o	C o m m o n	This process archives producer transaction data from PRODUCERS table to OPRODUCERS table.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Producers Txns	ppx-arc_b-j_100_02	ARCHIVE PRODUCER TXNS DATA TO OOTABLES	No	Yes	No	Common	This process archives producer transaction data from OPRODUCERS table to OOPRODUCERS table.
PUR	Archive Statements	pstarc_b-j_100_01	ARCHIVE ACCOUNT STATEMENT AND TXNS DATA TO OTABLES	No	Yes	No	Common	This process archives account statement and transaction data from TABLE to corresponding OTABLE.
PUR	Archive Statements	pstarc_b-j_100_02	ARCHIVE ACCOUNT STATEMENT AND TXNS DATA TO OOTABLES	No	Yes	No	Common	This process archives account statement and transaction data from OTABLE to OOTABLE.
PUR	Terminate User	ptuus_r_b-j_100_01	Terminate User	Yes	Yes	Yes	Common	This process terminates user satisfying the selection criteria.
PUR	Archive Txns (To O tables)	ptxarc_b-j_100_01	ARCHIVE TXNS DATA TO OTABLES	No	Yes	No	Common	This process archives data from TXNS table to OTXNS table.
PUR	Archive Txns (To OO tables)	ptxarc_b-j_100_02	ARCHIVE TXNS DATA TO OOTABLES	No	Yes	No	Common	This process archives data from OTXNS table to OOTXNS table.
PUR	Purge User Logins	pululg_b-j_100_01	Purge User Logins	Yes	Yes	Yes	Common	This process purges user login data from the system.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Vendor Assignments	pvaarc_b_j_100_01	ARCHIVE VENDOR ASSIGNMENTS DATA TO OTABLES	No	Yes	Yes	Common	This process archives vendor assignment data from TABLE to OTABLE.
PUR	Archive Vendor Assignments	pvaarc_b_j_100_02	ARCHIVE VENDOR ASSIGNMENTS DATA TO OOTABLES	No	Yes	Yes	Common	This process archives vendor assignment data from OTABLE to OOTABLE.
PUR	Archive Vendor Invoices	pviarc_b_j_100_01	ARCHIVE VENDOR INVOICES DATA TO OTABLES	No	Yes	Yes	Common	This process archives vendor invoice data from TABLEs to OTABLEs.
PUR	Archive Vendor Invoices	pviarc_b_j_100_02	ARCHIVE VENDOR INVOICES DATA TO OOTABLES	No	Yes	Yes	Common	This process archives vendor invoice data from OTABLEs to OOTABLEs.
QUE	Queue Customer Service	qcsrc_b_j_100_01	CUSTOMER SERVICE QUEUE PROCESSING	No	Yes	Yes	Common	This process creates the customer service/collections queues
RDB 1	RDB1 Accounts	radc-mp_b_j_100_01	Data Dump Accounts	No	Yes	Yes	Common	This process transfers the account data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Applications	rapd-mp_b_j_100_01	LOAD APPLICATION RELATED DATA INTO T TABLES	Yes	No	No	Common	This process transfers the application data from (OLTP) Regular tables to Temporary T tables

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

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 1	RDB1 Setup	rstd-mp_b-j_100_01	LOAD SETUP RELATED DATA INTO T TABLES	Y e s	Y e s	Y e s	C o m m o n	This process transfers the setup data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Txns	rtxd-mp_b-j_100_01	LOAD TXN DATA INTO T TABLES	N o	Y e s	N o	C o m m o n	This process transfers the account transactions data from (OLTP) Regular tables to Temporary T tables
RDB 2	RDB2 Accounts	racac-c_b-j_100_01	Load Reporting Tables Accounts	N o	Y e s	Y e s	C o m m o n	This process transfers the account data from T tables to RDB tables
RDB 2	RDB2 Accounts (Derived Fields)	rac-drv_b-j_100_01	Update Reporting Tables Accounts	N o	Y e s	Y e s	C o m m o n	This process updates the codes with description for account RDB tables
RDB 2	RDB2 Applications	rapap-p_b-j_100_01	Load Reporting Tables Applications	Y e s	N o	N o	C o m m o n	This process transfers the application data from T tables to RDB tables
RDB 2	RDB2 Applications (Derived Fields)	rap-drv_b-j_100_01	Update Reporting Tables Applications (Derived Fields)	Y e s	N o	N o	C o m m o n	This process updates the codes with description for application RDB tables
RDB 2	RDB2 Asset Tracking	ratase_bj_100_01	Load Reporting Tables Asset Tracking	N o	Y e s	N o	C o m m o n	This process transfers the account asset tracking data from T tables to RDB tables

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 2	RDB2 Asset Tracking (Derived Fields)	ratdrv_b-j_100_01	Update Reporting Tables Asset Tracking (Derived Fields)	No	Yes	No	Common	This process updates the codes with description for account asset tracking RDB tables
RDB 2	RDB2 Bankruptcy	rbkab-d_b-j_100_01	Load Reporting Tables Bankruptcy	No	No	Yes	Common	This process transfers the account bankruptcy data from T tables to RDB tables
RDB 2	RDB2 Call Activities	rca-cac_b-j_100_01	Load Reporting Tables Call Activities	No	No	Yes	Common	This process transfers the account call activities data from T tables to RDB tables
RDB 2	RDB2 Deficiency	rchaof_bj_100_01	Load Reporting Tables Deficiency	No	No	Yes	Common	This process transfers the account deficiency data from T tables to RDB tables
RDB 2	RDB2 Contracts	rco-con_b-j_100_01	Load Reporting Tables Contracts	Yes	Yes	No	Common	This process transfers the account contract data from T tables to RDB tables
RDB 2	RDB2 Contracts (Derived Fields)	rcodrv_bj_100_01	Update Reporting Tables Contracts (Derived Fields)	Yes	Yes	No	Common	This process updates the codes with description for account contract RDB tables
RDB 2	RDB2 Repossessions	rfoafr_b-j_100_01	Load Reporting Tables Repossessions	No	No	Yes	Common	This process transfers the account repossession data from T tables to RDB tables

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

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Earning/Amortization	tam-prc_b-j_100_01	AMORTIZATION TRANSACTIONS PROCESS-ING	No	Yes	No	Common	This process creates the month-end interest accrual transactions on month-end.
TPE	Earning/Amortization	tam-prc_b-j_111_01	MONTH END AMORTIZATION TRANSACTIONS	No	Yes	No	Loan	This process creates the month-end interest accrual transactions on month-end.
TPE	Escrow Non Monetary Transactions	tenbmt_b_j_100_01	Escrow Non Monetary Batch Transactions	No	Yes	Yes	Common	This process posts escrow non monetary transactions in the background at the specified time interval.
TPE	Escrow Analysis & Disbursements	tesanl_b-j_100_01	Escrow Analysis Posting	No	Yes	No	Common	This process posts all approved escrow analysis to the account
TPE	Escrow Analysis & Disbursements	tesanl_b-j_100_02	Create batches for Customer Refund Requests	No	Yes	No	Common	This process creates company branch wise batches for customer refund requests.
TPE	Escrow Analysis & Disbursements	tesanl_b-j_100_03	Create Transaction of Customer Refund Requests	No	Yes	No	Common	This process populate customer refund request in respective batch created above
TPE	Escrow Analysis & Disbursements	tesanl_b-j_100_04	Compute control totals for customer refund request batches	No	Yes	No	Common	This process populates control totals for the batches created for customer refund requests.

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

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Monetary Transactions	txnad-v_b-j_112_01	Advance Posting	No	Yes	No	Line	This process posts any advance batches open in the system. This process can be set to run periodically.
TPE	Monetary Transactions	txnan-n_b-j_100_01	ANNIVERSARY PROCESSING	No	Yes	No	Commmon	This process carries out the anniversary processing for eligible accounts
TPE	Monetary Transactions	txnbmt_b_j_100_01	MONETARY TRANSACTIONS POSTING	No	Yes	No	Commmon	This process posts monetary transactions in the background at the specified time interval.
TPE	Monetary Transactions	txnchg_b-j_100_01	Chargeoff Processing	No	Yes	No	Commmon	This process charges off eligible or scheduled for chargeoff accounts .
TPE	Monetary Transactions	txncls_b-j_100_01	VOID/PAID ACCOUNT CLOSE PROCESSING	No	Yes	No	Commmon	This process closes void and paid off accounts.
TPE	Monetary Transactions	txnddt_b-j_100_01	BILLING/DUE DATES PROCESSING	No	Yes	No	Commmon	This process creates/updates the due dates for the accounts in the system.
TPE	Monetary Transactions	txnfpd_b-j_100_01	FIRST PMT DEDUCTION PROCESSING	No	Yes	No	Commmon	This process posts the first payment deduction payment to the eligible accounts.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Monetary Transactions	txnfpr_b-j_111_01	FIRST PMT REFUND PROCESS-ING	No	Yes	No	Loan	This process posts the first payment deduction payment to the eligible accounts.
TPE	Monetary Transactions	txnltc_b-j_100_01	LATE CHARGE PROCESS-ING	No	Yes	No	Common	This process assesses late charge depending on the rules, for all accounts in the system.
TPE	Monetary Transactions	txnmt-d_b-j_100_01	MONTH END PROCESSING	No	Yes	No	Common	This process populates the month end balances and carries over the balances to next month.
TPE	Monetary Transactions	txnpmt_b-j_100_01	Payment Posting	No	Yes	No	Common	This process does the daily accrual and delinquency processing.
TPE	Monetary Transactions	txn-prm_b-j_100_01	PROMOTION END PROCESS-ING	No	Yes	No	Common	This process 'ends' the promotion on the account.
TPE	Monetary Transactions	txn-prm_b-j_100_03	TLP PROMOTION CANCEL PROCESS-ING	No	Yes	No	Common	This process 'cancels' the promotion on the account.
TPE	Monetary Transactions	txnrat_b-j_100_01	RATE CHANGE PROCESS-ING	No	Yes	No	Common	This process changes the prevalent rate on an account.

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Monetary Transactions	txnsch_b_j_100_01	SCHEDULE FOR CHARGED OFF PROCESSING	No	Yes	No	Common	This process puts the 'Schedule for Charge Off' condition on eligible accounts.
TPE	Monetary Transactions	txntip_b_j_100_01	TERMINATION PROCESSING	No	Yes	No	Common	This process puts the "Paid" status on eligible accounts
TPE	Monetary Transactions	txnytd_b_j_100_01	YEAR END PROCESSING	No	Yes	No	Common	This process populates the year end balances and carries over the balances to next year.
LTR	CONDITIONAL ADVERSE ACTION LETTER	LORAC_O_B_J_100_01	CONDITIONAL ADVERSE ACTION LETTER GENERATION	Yes	No	No	Loan	This process generates the adverse action letter for relevant applications.
LTR	ADVERSE ACTION LETTER	LORAD_V_B_J_100_01	ADVERSE ACTION LETTER GENERATION	Yes	No	No	Loan	This process generates the adverse action letter for relevant applications.
RPT	ACCOUNT LIST	ROPAC_C_EM_100_01	ACCOUNT LIST	No	Yes	No	Common	
RPT	ADVANCE POSTING LIST	ROPAD_V_EM_100_01	ADVANCE POSTING LIST	No	Yes	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	ASSET TRACKING DETAILS	ROPAT-K_EM_100_01	ASSET TRACKING DETAILS	No	Yes	No	Common	
RPT	BANK-RUPTCY ACCOUNT LIST	ROPBN_K_EM_100_01	BANK-RUPTCY ACCOUNT LIST	No	Yes	No	Common	
RPT	COLLECTOR ACTIVITY DETAILS	ROP-COL_EM_100_01	COLLECTOR ACTIVITY DETAILS	No	Yes	No	Common	
RPT	DEFICIENCY ACCOUNT LIST	ROP-DEF_EM_100_01	DEFICIENCY ACCOUNT LIST	No	Yes	No	Common	
RPT	DELIN-QUENT ACCOUNT LIST	ROP-DLQ_EM_100_01	DELIN-QUENT ACCOUNT LIST	No	Yes	No	Common	
RPT	FUNDING CONTRACT LIST	ROP-FUN_EM_100_01	FUNDING CONTRACT LIST	No	Yes	No	Common	
RPT	GL TXN DETAILS LIST	ROP-GLI_EM_100_01	GL TXN DETAILS LIST	No	Yes	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	APPLICATIONS LIST	ROPOR_G_EM_100_01	APPLICATIONS LIST	No	Yes	No	Common	
RPT	PAYMENT ALLOCATION POSTING DETAILS	ROP-PAL_EM_100_01	PAYMENT ALLOCATION POSTING DETAILS	No	Yes	No	Common	
RPT	PAYMENT POSTING LIST	ROP-PMT_EM_100_01	PAYMENT POSTING LIST	No	Yes	No	Common	
RPT	PAYABLE REQUISITION LIST	ROP-PRQ_EM_100_01	PAYABLE REQUISITION LIST	No	Yes	No	Common	
RPT	REPOSSESSION/FORECLOSURE ACCOUNT LIST	ROPREP_EM_100_01	REPOSSESSION/FORECLOSURE ACCOUNT LIST	No	Yes	No	Common	
RPT	SCHEDULE TO CHAR-GEOFF LIST	ROP-SCH_EM_100_01	SCHEDULE TO CHAR-GEOFF LIST	No	Yes	No	Common	
RPT	TERMINATION IN PROGRESS LIST	ROP-TIP_EM_100_01	TERMINATION IN PROGRESS LIST	No	Yes	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	NON MON-TETARY TXN POST-ING LIST	ROPTN-M_EM_100_01	NON MON-TETARY TXN POST-ING LIST	No	Yes	No	Common	
RPT	MON-TETARY TXN POST-ING LIST	ROPTX-N_EM_100_01	MON-TETARY TXN POST-ING LIST	No	Yes	No	Common	
RPT	BATCH JOB SETUP	CMN-BJB_EM_100_01	BATCH JOB SETUP	No	Yes	No	Common	
RPT	BATCH JOB LOG	CMN-BJB_EM_100_02	BATCH JOB LOG	No	Yes	No	Common	
RPT	NUMBER OF CREDIT APPLICATIONS ENTERED BY USER	OUN-ADE_EM_100_01	NUMBER OF CREDIT APPLICATIONS ENTERED BY USER	No	Yes	No	Common	
RPT	CREDIT APPLICATIONS IMAGES BY STATUS	OUN-ADE_EM_100_02	CREDIT APPLICATIONS IMAGES BY STATUS	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH AND PRODUCER (LOAN)	OUNUN_D_EM_111_11	UNDER-WRITING STATUS BY MONTH AND PRODUCER (LOAN)	No	Yes	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LOAN)	OUNUN D_EM_1 11_12	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LOAN)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH (LOAN)	OUNUN D_EM_1 11_13	UNDER-WRITING STATUS BY MONTH (LOAN)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY UNDER-WRITER (LOAN)	OUNUN D_EM_1 11_14	UNDER-WRITING STATUS BY UNDER-WRITER (LOAN)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH AND PRODUCER (LINE)	OUNUN D_EM_1 12_11	UNDER-WRITING STATUS BY MONTH AND PRODUCER (LINE)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LINE)	OUNUN D_EM_1 12_12	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LINE)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH (LINE)	OUNUN D_EM_1 12_13	UNDER-WRITING STATUS BY MONTH (LINE)	No	Yes	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	UNDER-WRITING STATUS BY UNDER-WRITER (LINE)	OUNUN_D_EM_12_14	UNDER-WRITING STATUS BY UNDER-WRITER (LINE)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH AND PRODUCER (LEASE)	OUNUN_D_EM_121_11	UNDER-WRITING STATUS BY MONTH AND PRODUCER (LEASE)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LEASE)	OUNUN_D_EM_121_12	UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LEASE)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY MONTH (LEASE)	OUNUN_D_EM_121_13	UNDER-WRITING STATUS BY MONTH (LEASE)	No	Yes	No	Common	
RPT	UNDER-WRITING STATUS BY UNDER-WRITER (LOAN)	OUNUN_D_EM_121_14	UNDER-WRITING STATUS BY UNDER-WRITER (LOAN)	Yes	No	No	Lease	
RPT	ACCOUNT PAYABLE (ORIGINATION)	OFNA-PY_EM_100_01	ACCOUNT PAYABLE (ORIGINATION)	Yes	No	No	Common	
RPT	ACCOUNT PAYABLE (SERVICING)	OFNA-PY_EM_100_02	ACCOUNT PAYABLE (SERVICING)	No	Yes	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PRE-FUND-ING CON-TRACTS (LOAN)	OFNF-ND_EM_111_01	PRE-FUND-ING CON-TRACTS (LOAN)	Y es	N o	N o	L oan	
RPT	FUNDED CON-TRACTS (LOAN)	OFNF-ND_EM_111_02	FUNDED CON-TRACTS (LOAN)	Y es	N o	N o	I oan	
RPT	PRE-FUND-ING CON-TRACTS (LINE)	OFNF-ND_EM_112_01	PRE-FUND-ING CON-TRACTS (LINE)	Y es	N o	N o	L oan	
RPT	FUNDED CON-TRACTS (LINE)	OFNF-ND_EM_112_02	FUNDED CON-TRACTS (LINE)	Y es	N o	N o	C omm o n	
RPT	PRE-FUND-ING CON-TRACTS (LEASE)	OFNF-ND_EM_121_01	PRE-FUND-ING CON-TRACTS (LEASE)	Y es	N o	N o	C omm o n	
RPT	FUNDED CON-TRACTS (LEASE)	OFNF-ND_EM_121_02	FUNDED CON-TRACTS (LEASE)	Y es	N o	N o	L oan	
RPT	ACCOUNT PAYABLE LOG BY PRODUCER	OCSAP-P_EM_100_01	ACCOUNT PAYABLE LOG BY PRODUCER	Y es	N o	N o	L oan	
RPT	ACCOUNT PAYABLE LOG BY VENDOR	OCSAPV_EM_100_01	ACCOUNT PAYABLE LOG BY VENDOR	Y es	N o	N o	L oan	
RPT	COLLAT-ERAL TRACKING LOG	OCSAS-T_EM_100_01	COLLAT-ERAL TRACKING LOG	Y es	N o	N o	C omm o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	GL POST-ING LOG	OCS-GLI_EM_100_01	GL POST-ING LOG	Yes	No	No	Common	
RPT	PAYMENT POSTING (DAILY CASH) LOG	OCSP-MT_EM_100_01	PAYMENT POSTING (DAILY CASH) LOG	Yes	No	No	Common	
RPT	PAYMENT POSTING ERROR LOG	OCSP-MT_EM_100_02	PAYMENT POSTING ERROR LOG	Yes	No	No	Common	
RPT	ACCOUNT LISTING (LOAN)	OCSAC-C_EM_11_01	ACCOUNT LISTING (LOAN)	Yes	No	No	Loan	
RPT	EXCESS PAYMENT (REFUND) LOG (LOAN)	OCSP-MT_EM_111_03	EXCESS PAYMENT (REFUND) LOG (LOAN)	Yes	No	No	Loan	
RPT	PAYMENT HISTORY (LOAN)	OCSP-MT_EM_111_04	PAYMENT HISTORY (LOAN)	Yes	No	No	Loan	
RPT	PAYMENT ALLOCATIONS LOG (LOAN)	OCSP-MT_EM_111_05	PAYMENT ALLOCATIONS LOG (LOAN)	Yes	No	No	Loan	
RPT	PAYMENT ALLOCATIONS LOG BY GL POST DT (LOAN)	OCSP-MT_EM_111_06	PAYMENT ALLOCATIONS LOG BY GL POST DT (LOAN)	Yes	No	No	Loan	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PRO-DUCER STATE-MENT (LOAN)	OCSPS-M_EM_111_01	PRO-DUCER STATE-MENT (LOAN)	Yes	No	No	Loan	
RPT	PRO-DUCER MONETARY TXNS LOG BY GL POST DT (LOAN)	OCSPTX_EM_111_01	PRO-DUCER MONE-TARY TXNS LOG BY GL POST DT (LOAN)	Yes	No	No	Loan	
RPT	SCHED-ULED FOR CHAR-GEOFF ACCOUNTS LOG (LOAN)	OCSS-CH_EM_111_01	SCHED-ULED FOR CHAR-GEOFF ACCOUNTS LOG (LOAN)	Yes	No	No	Loan	
RPT	AMORTIZED TXNS LOG BY GL POST DT (LOAN)	OCSTA_M_EM_111_01	AMORTIZED TXNS LOG BY GL POST DT (LOAN)	Yes	No	No	Loan	
RPT	SCHED-ULED FOR TERMINA-TION ACCOUNTS LOG (LOAN)	OCSTER_EM_111_01	SCHED-ULED FOR TERMINA-TION ACCOUNTS LOG (LOAN)	Yes	No	No	Loan	
RPT	MONETARY TXNS LOG BY GL POST DT (LOAN)	OCSTX-N_EM_111_01	MONETARY TXNS LOG BY GL POST DT (LOAN)	Yes	No	No	Loan	
RPT	ACCOUNT LISTING (LINE)	OCSAC-C_EM_112_01	ACCOUNT LISTING (LINE)	Yes	No	No	Loan	
RPT	ADVANCE POSTING LOG (LINE)	OCSAD-V_EM_112_01	ADVANCE POSTING LOG (LINE)	Yes	No	No	Loan	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	ADVANCE POSTING ERROR LOG (LINE)	OCSAD-V_EM_12_02	ADVANCE POSTING ERROR LOG (LINE)	Yes	No	No	Loan	
RPT	PAYMENT HISTORY (LINE)	OCSP-MT_EM_112_04	PAYMENT HISTORY (LINE)	Yes	No	No	Loan	
RPT	PAYMENT ALLOCATIONS LOG (LINE)	OCSP-MT_EM_112_05	PAYMENT ALLOCATIONS LOG (LINE)	Yes	No	No	Common	
RPT	PAYMENT ALLOCATIONS LOG BY GL POST DT (LINE)	OCSP-MT_EM_112_06	PAYMENT ALLOCATIONS LOG BY GL POST DT (LINE)	Yes	No	No	Common	
RPT	SCHED-ULED FOR CHAR-GEOFF ACCOUNTS LOG (LINE)	OCSS-CH_EM_112_01	SCHED-ULED FOR CHAR-GEOFF ACCOUNTS LOG (LINE)	Yes	No	No	Common	
RPT	AMORTIZED TXNS LOG BY GL POST DT (LINE)	OCSTA_M_EM_12_01	AMORTIZED TXNS LOG BY GL POST DT (LINE)	Yes	No	No	Common	
RPT	SCHED-ULED FOR TERMINATION ACCOUNTS LOG (LINE)	OCSTER_EM_112_01	SCHED-ULED FOR TERMINATION ACCOUNTS LOG (LINE)	Yes	No	No	Common	
RPT	MONETARY TXNS LOG BY GL POST DT (LINE)	OCSTX-N_EM_12_01	MONETARY TXNS LOG BY GL POST DT (LINE)	Yes	No	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	ACCOUNT LISTING (LEASE)	OCSAC-C_EM_121_01	ACCOUNT LISTING (LEASE)	Yes	No	No	Common	
RPT	PAYMENT HISTORY (LEASE)	OCSP-MT_EM_121_04	PAYMENT HISTORY (LEASE)	Yes	No	No	Common	
RPT	PAYMENT ALLOCATIONS LOG (LEASE)	OCSP-MT_EM_121_05	PAYMENT ALLOCATIONS LOG (LEASE)	Yes	No	No	Common	
RPT	PAYMENT ALLOCATIONS LOG BY GL POST DT (LEASE)	OCSP-MT_EM_121_06	PAYMENT ALLOCATIONS LOG BY GL POST DT (LEASE)	Yes	No	No	Common	
RPT	SCHED-ULED FOR CHAR-GEOFF ACCOUNTS LOG (LEASE)	OCSS-CH_EM_121_01	SCHED-ULED FOR CHAR-GEOFF ACCOUNTS LOG (LEASE)	Yes	No	No	Common	
RPT	AMORTIZED TXNS LOG BY GL POST DT (LEASE)	OCSTA_M_EM_121_01	AMORTIZED TXNS LOG BY GL POST DT (LEASE)	Yes	No	No	Common	
RPT	SCHED-ULED FOR TERMINATION ACCOUNTS LOG (LEASE)	OCSTER_EM_121_01	SCHED-ULED FOR TERMINATION ACCOUNTS LOG (LEASE)	Yes	No	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	MONETARY TXNS LOG BY GL POST DT (LEASE)	OCSTX-N_EM_121_01	MONE-TARY TXNS LOG BY GL POST DT (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	BANK-RUPTCY LOG	OCOBNK_EM_100_01	BANK-RUPTCY LOG	Y e s	N o	N o	C o m m o n	
RPT	COLLECTOR ACTIVITY (DETAILED) LOG	OCO-COL_EM_100_01	COLLECTOR ACTIVITY (DETAILED) LOG	N o	N o	Y e s	C o m m o n	
RPT	COLLECTOR PRODUCTIVITY BY QUEUE	OCO-COL_EM_100_02	COLLECTOR PRODUCTIVITY BY QUEUE	N o	N o	Y e s	C o m m o n	
RPT	DELIN-QUENCY ANALYSIS BY PRODUCER	OCO-COL_EM_100_03	DELIN-QUENCY ANALYSIS BY PRODUCER	N o	N o	Y e s	C o m m o n	
RPT	DELIN-QUENCY ANALYSIS BY CREDIT GRADE	OCO-COL_EM_100_04	DELIN-QUENCY ANALYSIS BY CREDIT GRADE	N o	N o	Y e s	C o m m o n	
RPT	DELIN-QUENCY ANALYSIS BY STATE	OCO-COL_EM_100_05	DELIN-QUENCY ANALYSIS BY STATE	N o	N o	Y e s	C o m m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PAYMENT PROMISE LOG	OCO-COL_EM_100_06	PAYMENT PROMISE LOG	No	No	Yes	Common	
RPT	COLLECTOR ACTIVITY LOG	OCO-COL_EM_100_07	COLLECTOR ACTIVITY LOG	No	No	Yes	Common	
RPT	DEFICIENCY LOG	OCODE-F_EM_100_01	DEFICIENCY LOG	No	No	Yes	Common	
RPT	DELINQUENCY LOG	OCODL_Q_EM_100_01	DELINQUENCY LOG	No	No	Yes	Common	
RPT	REPOSSESSION/FORECLOSURE LOG	OCORE_P_EM_100_01	REPOSSESSION/FORECLOSURE LOG	No	No	Yes	Common	
RPT	NON MONETARY TXNS LOG	OCOTN-M_EM_100_01	NON MONETARY TXNS LOG	No	No	Yes	Common	
RPT	VENDOR INVOICE LOG	OCOVIN_EM_100_01	VENDOR INVOICE LOG	No	No	Yes	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	VENDOR WORK ORDER LOG	OCOVN A_EM_100_01	VENDOR WORK ORDER LOG	No	No	Yes	Common	
RPT	POOL DELIN- QUENCY SUMMARY (LOAN)	OCS-SEC_EM_111_01	POOL DELIN- QUENCY SUMMARY (LOAN)	No	Yes	No	Common	
RPT	POOL DEFAULTS (NON LIQUIDATED) (LOAN)	OCS-SEC_EM_111_02	POOL DEFAULTS (NON LIQUIDATED) (LOAN)	No	Yes	No	Common	
RPT	POOL PAY-OFFS (LOAN)	OCS-SEC_EM_111_03	POOL PAY-OFFS (LOAN)	No	Yes	No	Common	
RPT	POOL RECOVERY (LOAN)	OCS-SEC_EM_111_04	POOL RECOVERY (LOAN)	No	Yes	No	Common	
RPT	POOL DELIN- QUENCY (LOAN)	OCS-SEC_EM_111_05	POOL DELIN- QUENCY (LOAN)	No	Yes	No	Common	
RPT	POOL REPUR-CHASED ACCOUNTS (LOAN)	OCS-SEC_EM_111_06	POOL REPUR-CHASED ACCOUNTS (LOAN)	No	Yes	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	POOL MONTHLY ACTIVITY (LOAN)	OCS- SEC_EM _111_07	POOL MONTHLY ACTIVITY (LOAN)	No	Yes	No	Common	
RPT	POOL LIQ- UIDATED CON- TRACTS (LOAN)	OCS- SEC_EM _111_08	POOL LIQ- UIDATED CON- TRACTS (LOAN)	No	Yes	No	Common	
RPT	POOL TXNS LOG BY GL POST DT (LOAN)	OCS- SEC_EM _111_09	POOL TXNS LOG BY GL POST DT (LOAN)	No	Yes	No	Common	
SET-QRT	Real time Queues pro- cessing	QCSPR C_B- J_100_0 2	Real time Queues pro- cessing	No	Yes	Yes	Common	This batch job pro- cesses queues marked as real time based on refresh frequency setup in the job set.
TAM	MONTH END COM- PENSATION DISBURSE- MENT PRO- CESSING	TPR- COM_B- J_100_0 1	MONTH END COM- PENSA- TION DISBURSE- MENT PRO- CESSING	No	Yes	No	Common	
TAM	PRO- DUCER STATE- MENTS	TPRPS- G_B- J_100_0 1	PRO- DUCER STATE- MENTS	No	Yes	No	Common	
TAM	PRO- DUCER STATUS CHANGE	TPRSTA _BJ_100 _01	PRO- DUCER STATUS CHANGE	No	Yes	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Escrow Analysis & Disbursements	TXNCH-G_B-J_100_02	CHAR-GEOFF PROCESSING FOR ACTIVE ACCOUNTS	No	Yes	No	Common	This package contains procedures related to Batch Job for chargeoff processing
ESC	ESCROW ANALYSIS POSTING	TESAN-L_B-J_100_01	ESCROW ANALYSIS POSTING	No	Yes	No	Common	This package contains procedures related to Batch Job for escrow analysis processing
ESC	CREATE BATCHES FOR CUS-TOMER REFUND REQUESTS	TESAN-L_B-J_100_02	CREATE BATCHES FOR CUS-TOMER REFUND REQUESTS	No	Yes	No	Common	This package contains procedures related to Batch Job for escrow analysis processing
ESC	COMPUTE CONTROLS FOR CUS-TOMER REFUND REQUEST BATCHES	TESAN-L_B-J_100_04	COMPUTE CONTROLS FOR CUS-TOMER REFUND REQUEST BATCHES	No	Yes	No	Common	
ESC	ESCROW COMPLI-ANCE CHECKING	TESAN-L_B-J_100_05	ESCROW COMPLI-ANCE CHECKING	No	Yes	No	Common	
ESC	CREATE PAYABLE REQUISI-TIONS FROM APPROVED DISBURSE-MENT REQUESTS	TESDS-B_B-J_100_01	CREATE PAYABLE REQUISI-TIONS FROM APPROVED DISBURSE-MENT REQUESTS	No	Yes	No	Common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	ARCHIVE ACCOUNT DATA TO OTABLES	PACARC_BJ_100_01	ARCHIVE ACCOUNT DATA TO OTABLES	No	Yes	No	Common	
EVE	BATCH EVENTS FOR ACCOUNTS	EVBAC-C_B-J_100_01	BATCH EVENTS FOR ACCOUNTS		Yes			
EVE	BATCH EVENTS FOR APPLICATIONS	EVBAP-P_B-J_100_01	BATCH EVENTS FOR APPLICATIONS	Yes				
EVE	MAIN BATCH JOB FOR BATCH EVENTS PROCESSING	EVB-PRC_B-J_100_01	MAIN BATCH JOB FOR BATCH EVENTS PROCESSING		Yes			
ODD 2	BATCH JOB TO GENERATE METRO 2 DATA	CBUUT-L_B-J_100_02	BATCH JOB TO GENERATE METRO 2 DATA	Yes				
ODD 2	BATCH JOB FOR CREATING METRO 2 DATA FILE	CBUUT-L_B-J_100_03	BATCH JOB FOR CREATING METRO 2 DATA FILE	Yes				
ODD 2	THIRD PARTY ACH PROCESSING	ACT-PRC_B-J_100_01	THIRD PARTY ACH PROCESSING		Yes			
ESC	JOB TO GENERATE ESCROW DISCLOSURE STATEMENT	OED-PRC_B-J_100_01	JOB TO GENERATE ESCROW DISCLOSURE STATEMENT		Yes			
EDF	ADR FILE	EDFADR_BJ_100_01	ADR FILE		Yes			

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
EDF	IVR FILE	EDFIVR_BJ_100_01	IVR FILE		Yes			
TPE	CONTRACTUAL PROMOTION CANCEL PROCESSING	TXN-PRM_B-J_100_04	CONTRACTUAL PROMOTION CANCEL PROCESSING		Yes			
TPE	RATE CHANGE PROCESSING FOR BACK-DATED INDEXES	TXN-RAT_B-J_100_02	RATE CHANGE PROCESSING FOR BACK-DATED INDEXES		Yes			
RDB 1	LOAD ACCOUNT RELATED DATA INTO T TABLES	RACD-MP_B-J_100_01	LOAD ACCOUNT RELATED DATA INTO T TABLES		Yes			
TPE	EXPIRED INSURANCE PROCESSING	TXNINS_BJ_100_01	EXPIRED INSURANCE PROCESSING		Yes			
ADT	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT-IMPORT OF TABLES)	ADT-PRC_B-J_100_01	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT-IMPORT OF TABLES)		Yes			
RDB 1	LOAD INSURANCE DATA TO T-TABLES	RIND-MP_B-J_100_01	LOAD INSURANCE DATA TO T-TABLES		Yes			
AGS	SALE LEAD AGING	AGS-SAL_B-J_100_01	SALE LEAD AGING	Yes				

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
BOD	PROCESS PARKED TRANSACTIONS	JOB-BOD_B-J_000_02	PROCESS PARKED TRANSACTIONS		Yes			
BOD	MARK SYSTEM FOR BEGINING OF DAY	JOB-BOD_B-J_000_01	MARK SYSTEM FOR BEGINING OF DAY		Yes			
EOD	SET SYSTEM MODE TO END-OF-DAY	JOBEOD_BJ_000_01	SET SYSTEM MODE TO END-OF-DAY		Yes			
ACR	DAILY TRIAL BALANCE DATA	TABAC-C_B-J_100_01	DAILY TRIAL BALANCE DATA GENERATION		Yes			
LTR2	RATE CHANGE PRE-INTIMATION LETTER	LCS-RAT_B-J_100_01	RATE CHANGE PRE-INTIMATION LETTER		Yes			
BLK	BULK UPLOAD FOR PRICING SETUP	BLK-PRP_B-J_100_01	BULK UPLOAD FOR PRICING SETUP	Yes				
BLK	BULK UPLOAD FOR GL ATTRIBUTES	BLK-GLS_B-J_100_01	BULK UPLOAD FOR GL ATTRIBUTES				common	
BLK	BULK UPLOAD FOR GL TRANSLATION	BLK-GLS_B-J_100_02	BULK UPLOAD FOR GL TRANSLATION DEFINITION				common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
BLK	BULK UPLOAD FOR GL TRANSACTION TYPES	BLK-GLS_B-J_100_03	BULK UPLOAD FOR GL TRANSACTION TYPES DETAILS				common	
BLK	BULK UPLOAD FOR GL TRANSACTION LINKS	BLK-GLS_B-J_100_04	BULK UPLOAD FOR GL TRANSACTION LINKS				common	
ODD 2	RATE CHANGE LETTER FILE	OLSRAT_BJ_100_01	RATE CHANGE LETTER FILE CREATION	Yes				
TPE	EXPIRED DRAW PERIOD PROCESSING (STAGE FUNDED LOANS)	TXN-DRW_B-J_111_01	EXPIRED DRAW PERIOD PROCESSING (STAGE FUNDED LOANS)	Yes				
ODD 2	DEALER SUBVENTION STATEMENTS	OPSSB-V_B-J_100_01	DEALER SUBVENTION STATEMENTS GENERATION				common	
TAM	SUBVENTION RECEIVABLE PROCESSING (PAY AS GO)	TPRSB-V_B-J_100_01	SUBVENTION RECEIVABLE PROCESSING (PAY AS GO)				common	
ODD 2	PRO-DUCER CHECK PRINT	OPCPR_C_B-J_100_01	PRO-DUCER CHECK PRINT GENERATION				common	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
BSR	BEHAV- IORAL SCORING	BSR- PRC_B- J_100_0 1	BEHAV- IORAL SCORING		yes			
AGE	TRANSA- TION IN WAITING FOR APPROVAL AGING	TXNAGE _BJ_100 _01	TRANSA- TION IN WAITING FOR APPROVAL AGING PROCESS		yes			
ACR	PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELIN- QUENCY	TXNA- CR_B- J_100_0 2	PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELIN- QUENCY PROCESS- ING		yes			
PDC	POST DATED CHECKS	PDCPR C_B- J_100_0 1	POST DATED CHECKS		yes			
PDC	PENDING PDC	PDCPN D_B- J_100_0 1	PENDING PDC PRO- CESSING		yes			
LTR2	PDC RENEWAL LETTER	LCSPD- C_B- J_100_0 1	PDC RENEWAL LETTER GENERA- TION		yes			
DOT	APPLICA- TION DOCU- MENT LOAD	DOL- PRC_B- J_000_0 2	APPLICA- TION DOC- UMENT LOAD	Y es				
ODD 2	ONE TIME ACH POST DATED PAY- MENT LET- TER	OLSPD- P_B- J_100_0 1	ONE TIME ACH POST DATED PAYMENT LETTER PROCESS- ING		Y es			

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
WFP	BILLING	WTX-BIL_B-J_132_01	BILLING PROCESS-ING	Y e s				
WFP	DELIN-QUENCY	WTX-DLQ_B-J_132_01	DELIN-QUENCY PROCESS-ING	Y e s				
WFP	LATE CHARGE	WTX-LTC_B-J_132_01	LATE CHARGE ASSESS-MENT	Y e s				
WFP	STATEMENT	WTXPS-G_B-J_132_01	STATE-MENT GEN-ERATION	Y e s				
WFP	RATE CHANGE	WTX-RAT_B-J_132_01	RATE CHANGE PROCESS-ING	Y e s				
WFP	TERMINA-TION	WTX-TIP_B-J_132_01	TERMINA-TION PRO-CESSING	Y e s				
TPE	PERIODIC MAIN-TAINENCE FEE	TXNPM-F_B-J_100_01	PERIODIC MAIN-TAINENCE FEE PRO-CESSING					
WFP	UNIT UPLOAD	WUP-PRC_B-J_132_01	UNIT UPLOAD				c o m m o n	
ODD 2	BATCH JOB FOR MONTHLY HANDSOFF FILE FOR SIMAH	CBUUT-L_B-J_100_04	BATCH JOB FOR MONTHLY HAND-SOFF FILE FOR SIMAH					

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	PURGE ALL PTT TABLES	PTTPRC_BJ_100_01	PURGE ALL PTT TABLES				common	
TPE	BATCH JOB FOR SETTING MATURED ACCOUNT CONDITION	TXN-MAC_B-J_100_01	BATCH JOB FOR SETTING MATURED ACCOUNT CONDITION		yes			
TPE	NON REFUND GL	TXNRF-D_B-J_100_01	NON REFUND GL PROCESSING				common	
TPE	PAYMENT ARRANGEMENT	TXNPA-P_B-J_100_01	PAYMENT ARRANGEMENT PROCESSING		yes			
TPE	DELAY FEE	TXND-LY_B-J_100_01	DELAY FEE PROCESSING		yes			
TPE	STATE-MENT PAST MATURITY	TXNST-M_B-J_100_01	STATE-MENT PAST MATURITY PROCESSING		yes			
TPE	BLACK BOOK INTERFACE	VEVBB-K_B-J_100_01	BLACK BOOK INTERFACE				common	
LBT	BULK NSF PAYMENT REVERSALS	TXNNS-F_B-J_100_01	BULK NSF PAYMENT REVERSALS					

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ACR	STOP INTEREST ACCRUAL	TXNA-CR_B-J_100_03	STOP INTEREST ACCRUAL PROCESS-ING		yes			
QRT	CUSTOMER SERVICE REAL TIME QUEUE	QCSPRC_B-J_100_02	CUS-TOMER SERVICE REAL TIME QUEUE PROCESS-ING		yes			
ODD 2	OUT-BOUND CUSTOMER EXTRACTS TO PAY-MENT AGENCIES	OCP-PRC_B-J_100_01	OUT-BOUND CUS-TOMER EXTRACTS TO PAY-MENT AGENCIES		yes			
IFP	OFFLINE CALL ACTIVITY POSTING	ICAPRC_BJ_100_01	OFFLINE CALL ACTIVITY POSTING		yes			
ACR	RE-START INTEREST ACCRUAL	TXNA-CR_B-J_100_04	RE-START INTEREST ACCRUAL		yes			
IFP	UPLOAD TRANSACTIONS	ITUPRC_BJ_100_01	UPLOAD TRANSACTIONS		yes			
IFP	POST UPLOADED TRANSACTIONS	ITUPRC_BJ_100_02	POST UPLOADED TRANSACTIONS		yes			

2.9 Collection Cycles

The Collection Cycles screen allows you to setup the collection workflow cycles.

To set up collection cycles

1. Click **Setup** → **Setup** → **Administration** → **System** → **Collection Cycles** link. The system displays the Collection Cycles screen. The details are grouped into two:
 - Status Cycle

- Current/Next Status
- Status Change Responsibilities

In the **Collection Cycles** section, you can view the following details:

Field	Do this:
Cycle	The system displays the status cycle.
Type	The system displays the type of status cycle.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
3. In the **Current/Next Status** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Current Code	Select the current code from the drop-down list.
Next Code	Select the next code from the drop-down list.

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

A brief description of the fields is given below:

Field	Do this:
Responsibility	Select the responsibility from the drop-down list.

Field	Do this:
Allowed Ind	Check this box to allow a record.

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

2.10 Reports

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

To set up the Reports

1. Click **Setup** → **Setup** → **Administration** → **System** → **Reports** link. The system displays the Report screen. The details are grouped into two:
 - Reports
 - Report Parameters
2. In the **Reports** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Code	Description	Package	Module	System Defined	Enabled
ACCOUNT_WISE_POC	ACCOUNT WISE POC LIST	UNDEFINED	SERVICING	<input type="radio"/> Yes <input type="radio"/> No	Y
ACC_LISTLEASE	ACCOUNTS AND LISTING - LEASE	OCSLOC_EM_121_01	COLLECTIONS	<input type="radio"/> Yes <input type="radio"/> No	Y
ACC_LISTLINE	ACCOUNTS AND LISTING - LINE	OCSACC_EM_112_01	COLLECTIONS	<input type="radio"/> Yes <input type="radio"/> No	Y
ACC_LISTLOAN	ACCOUNTS AND LISTING - LOAN	OCSACC_EM_111_01	COLLECTIONS	<input type="radio"/> Yes <input type="radio"/> No	Y

A brief description of the fields is given below:

Field	Do this:
Code	Specify the code of the report.
Description	Specify the description of the report.
Package	Specify the package .
Module	Select the code of the report from the drop-down list.

Field	Do this:
System Defined Yes/No	Select 'Yes', if you wish to maintain the Report as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the report definition.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Report Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

2.11 Error Messages

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

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

To set up the Error Messages Setup screen

1. Click **Setup → Setup → Administration → System → Error Messages**. The system displays the Error Message screen.
2. On the **Error Messages Setup** screen's **Error Type** section, use the **Error Type** field to select the error type. These are the categories of error messages available for creating or editing.
3. The error messages associated with the error type you selected appear in the Error Message section.

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

The screenshot shows the Oracle Financial Services Lending and Leasing application's Error Messages screen. The left sidebar shows the navigation menu with 'Setup' expanded, including 'Administration' and 'System' sub-sections. The main area is titled 'Error Messages' and shows a table of error messages. The table columns are Region, Country, Customer #, Engine, Error Code, and Error Message. The data in the table includes various error codes and messages related to transaction posting and account numbers. Below the table is a 'Error Message' detail panel with fields for Region, Country, Customer #, Engine, Error Code, and Enabled status. Buttons for Save and Add, Save and Stay, Save and Return, and Return are at the bottom of the detail panel.

A brief description of the fields is given below:

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

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

2.12 Translation

You can setup translation properties.

Navigating to Translation

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

2.12.1 Setup Translation

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

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

To set up the Translation Setup

1. Click **Setup** → **Setup** → **Administration** → **System** → **Translation** → **Setup Translation**.
2. In the **Language** section, you can select the language for which you need to setup the translation.

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About

Note

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

3. In the **Source Type** section, you can select the source (or location in the system) of the item you want to translate.
4. Click **Populate All** in the **Source Type** section and the system loads the setup data descriptions in the Translation section screen for the selected source type.

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

5. In the **Translation Data** section, Select:
 - **All** – to view all the records (both translated and un-translated) in the Translation Data section.
 - **Translated** – to view all the translated records in the Translation Data section.
 - **Un Translated** – to view all the un-translated records in the Translation Data section.
6. In the **Translation Data** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You cannot add a new record.

A brief description of the fields is given below:

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

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

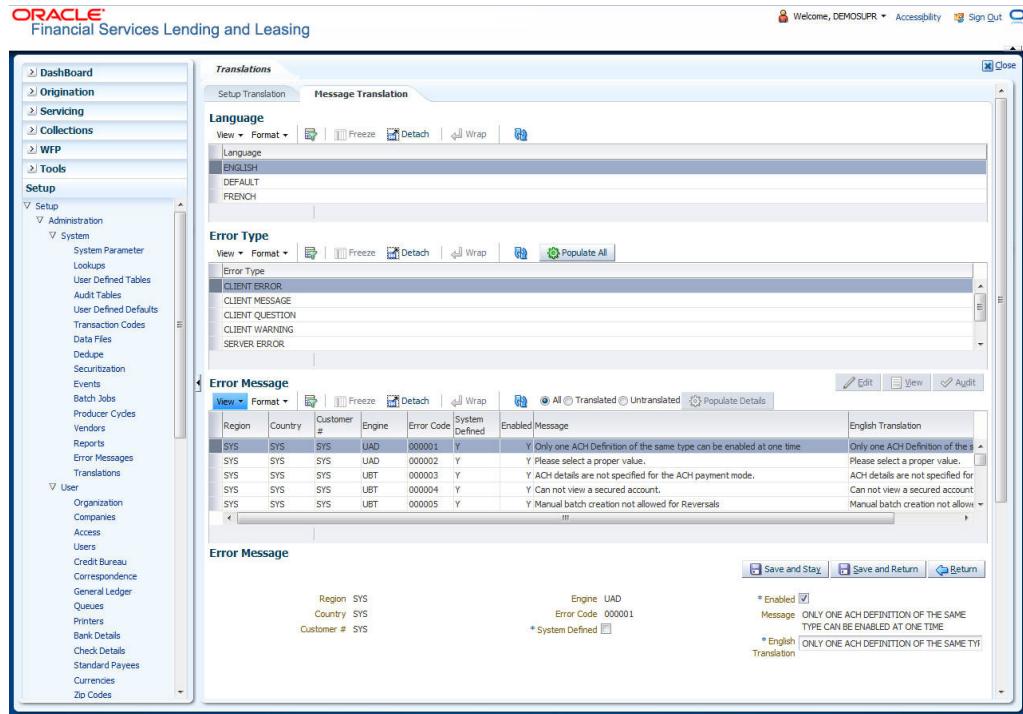
2.12.2 Message Translation Setup

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

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

To set up the Message Translation Setup

1. Click **Setup** → **Setup** → **Administration** → **System** → **Translation** → **Message Translation**.
2. In the **Language** section, you can select the language for which the translation needs to be done.



Note

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

3. In the **Error Type**, you can select the type of error message you want to translate.
4. Click **Populate All** in the **Error Type** section and the system loads the error messages in the Error Message section for the selected error type.

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

5. In the **Error Message** section, select:
 - **All** – to view all the records (both translated and un-translated) in the Error Message section.
 - **Translated** – to view all the translated records in the Error Message section.
 - **Untranslated** – to view all the un-translated records in the Error Message section.
6. In the **Error Message** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You cannot add a new record.

A brief description of the fields is given below:

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

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

Language setup

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

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

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

Note

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

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

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

3. Administration User

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

Navigating to Administration System

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

The User drop-down link records the following data:

- Organization
- Companies
- Access
- Users
- Credit Bureau
- Correspondence
- Queues
- Printers
- Currencies
- ZipCodes

3.1 Organization

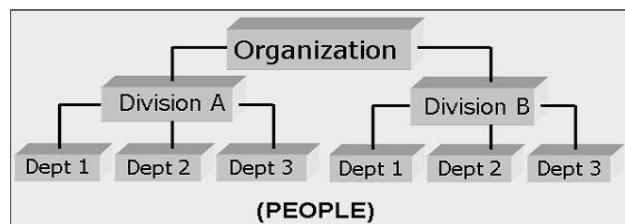
The Organization screen records the operational hierarchy of your business in terms of people. It groups the human resources of your business in three categories: organization, division, and department. The system uses this data to control access of users to accounts.(The Companies screen allows you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

Note

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

Divisions are groups within your organization that will have access to the same 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 field. The system uses this sub screen, for example, when setting up the Services screen on the Utility form. At least one department must be defined for each division.



As an example of an organization setup, Oracle Corp. might be defined as:

Organization: O-0001Oracle Corp.ORA

Division: OD-001Central RegionC01

Department: ODD-01OriginationORG

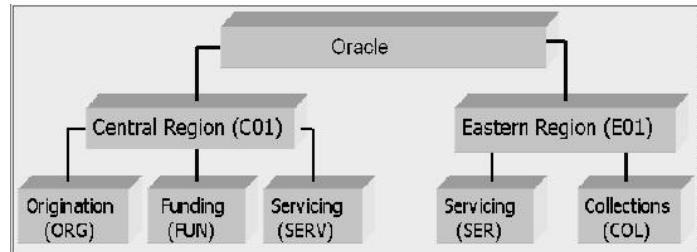
Department: ODD-02FundingFUN

Department: ODD-03ServicingSER

Division: OD-002Eastern RegionE01

Department: ODD-11ServicingSER

Department: ODD-12CollectionCOL



Note

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

To setup the Organization screen

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

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

A brief description of the fields is given below:

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

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Division Definition** section, you can setup the information for the groups within your organization that will have access to the same accounts. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Click **Setup** → **Setup** → **Administration** → **User** → **Organization** → **Department Definition**.
7. On the **Department Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
9. Click **Setup** → **Setup** → **Administration** → **User** → **Organization** → **Display Format**.
10. On the **Display Format** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Format Type	Select the type of format from the drop-down list.
Format Sub Type	Select the sub type of the format from the drop-down list. The format sub type will be displayed based on the format type selected.
Format	Specify or select the format based on the format type and format sub type selected. For Date and Time Zone format, select the required option from the drop-down list.
Format Mask	Specify the format mask.
Format Filler	Specify the format filler.
Special Data	Specify the special data, if any.
Enabled	Check this box to enable the display format.

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

3.2 Companies

The Companies screen records the hierarchical structure of your portfolio companies and their branches. Just as Oracle Financial Services Lending and Leasing uses the Organization screen to determine the location of people, it uses the information on the Companies screen to determine the location of accounts. In completing the Companies screen, 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 reason, branches are set up to reflect different business practices. You would set up different branches if, for example:

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

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

Company: C-0001TrustOne Financial CorpTOFC

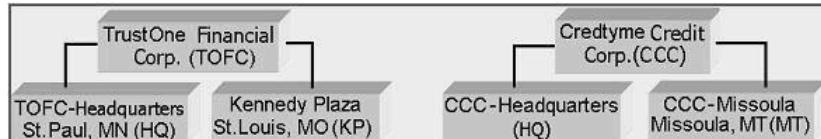
Branch: CB-01TOFC - HeadquartersHQ

Branch: CB-02Kennedy Plaza KP

Company: C-0002Credtyme Credit CorpCCC

Branch: CB-11CCC - HeadquartersHQ

Branch: CB-12CCC - MissoulaMT



Note

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

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

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

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

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

To setup the Companies

1. Click **Setup** → **Setup** → **Administration** → **User** → **Companies**. The **Companies** screen defines entities within your organization that service Line of Credit.

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

The screenshot shows the Oracle Financial Services Lending and Leasing application's Company Definition screen. The left sidebar contains a navigation menu with sections like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The Setup section is expanded, showing Administration and System sub-sections. The System section includes System Parameter, Lookups, User Defined Tables, Audit Tables, User Defined Defaults, Transaction Codes, Data Files, Dedupe, Securitization, Events, Batch Jobs, Producer Cycles, Vendors, Reports, Error Messages, Translations, and User sub-sections for Organization, Companies, Access, and Users. The main area displays a table of companies with columns: Company, Name, Short Name, Currency, Enabled, Country, City, State, Address Line 1, and Address. Below the table is a detailed form for defining a company, with fields for Company, Name, Short Name, Currency (US DOLLAR), Enabled (checked), Country (UNITED STATES), City (MINNEAPOLIS), State (MINNESOTA), Address Line 1 (LINE1), Address Line 2 (LINE2), and various contact and address details. The bottom of the screen shows a Branch Definition section with a table for Branches.

A brief description of the fields is given below:

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

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. On the **Branch Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

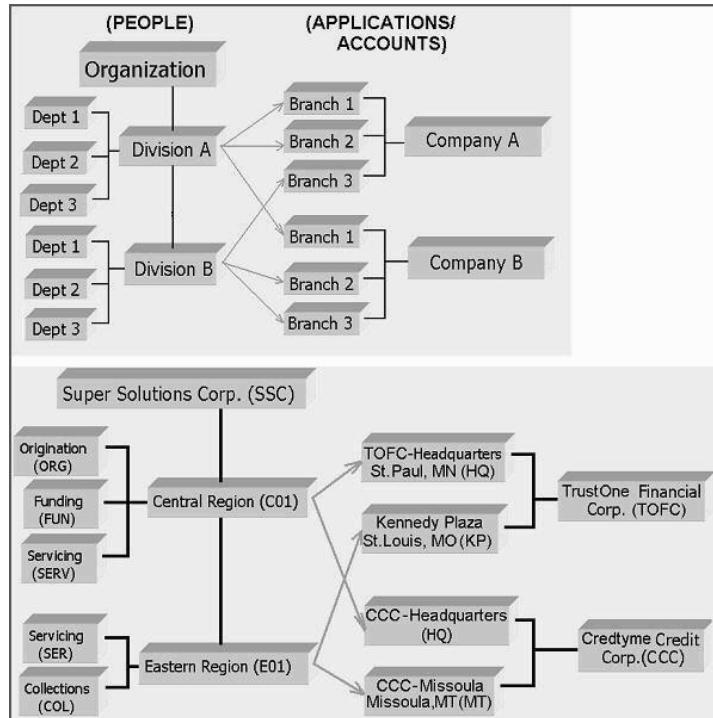
5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3 Access

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

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

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



To setup the Access

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

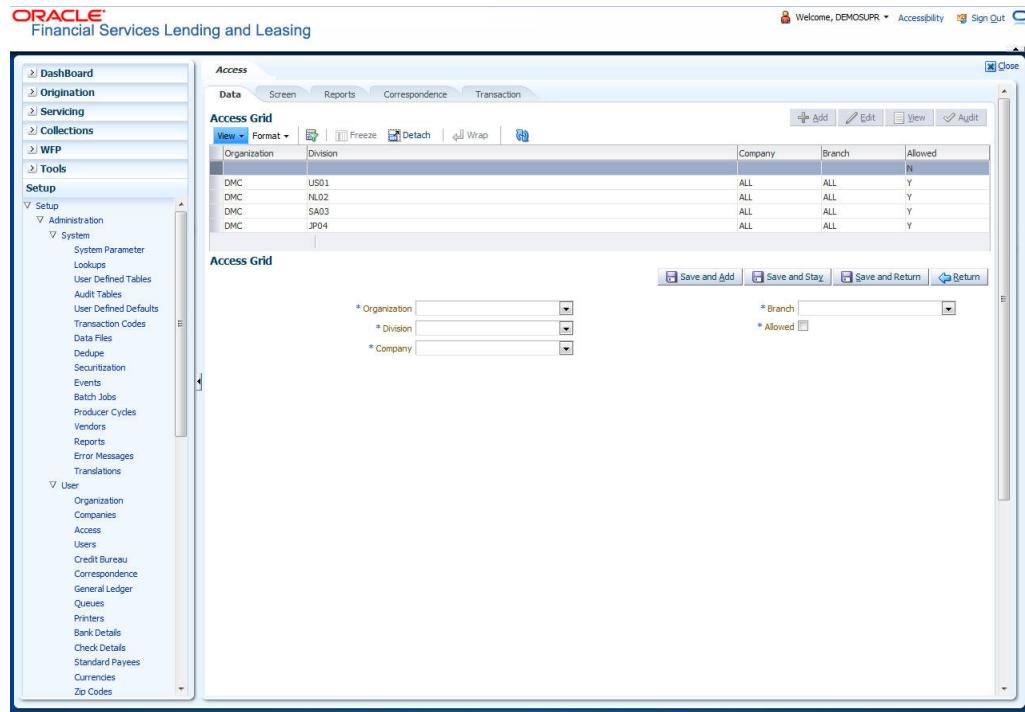
3.3.1 Data

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

To setup the Data

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

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



A brief description of the fields is given below:

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

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

3.3.2 Screen

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

1. Menu – Control access at the application menu level. For example, for **Setup** menu you can provide access only to an Administrator.
2. Screens – Control access to the screens available in the application
3. Buttons – Control access based on the stage.

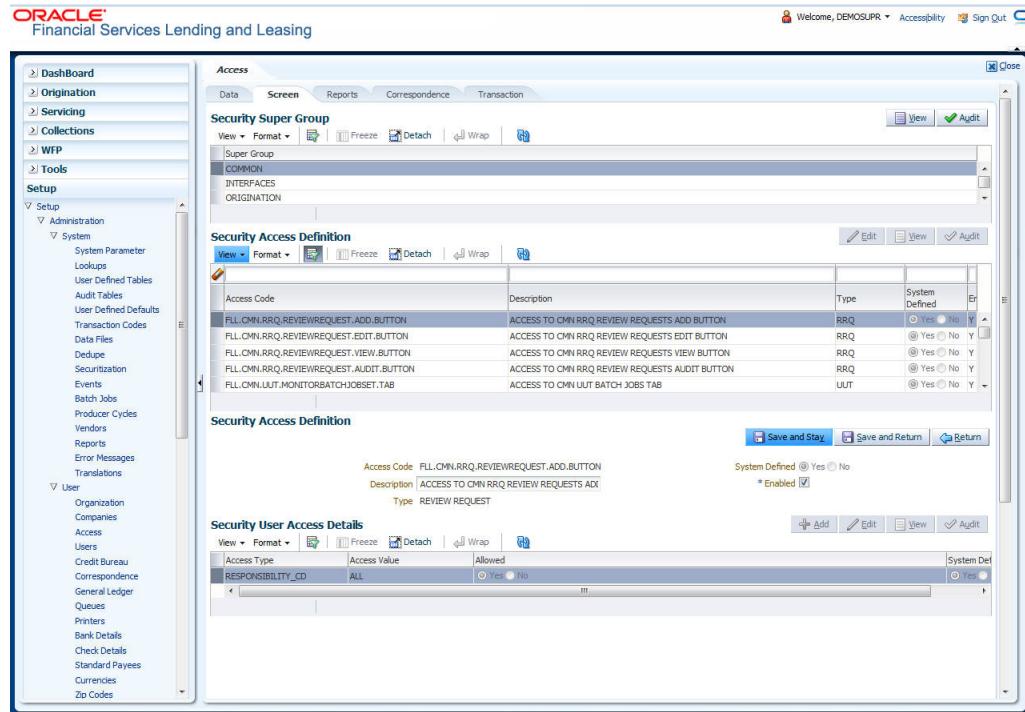
For example, Add and Edit buttons can be disabled once an application is funded.

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

The screen allows you to restrict access to different screens.

To set the Screen Security

1. Click **Setup** → **Setup** → **Administration** → **User** → **Access** → **Screen**.
2. In the **Security Super Group** section, you can view the details of the super group you want to work with.



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

Note

You can not add a new record

A brief description of the fields is given below:

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

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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In the **Security User Access Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

3.3.3 Reports

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

To set up Reports

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

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

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

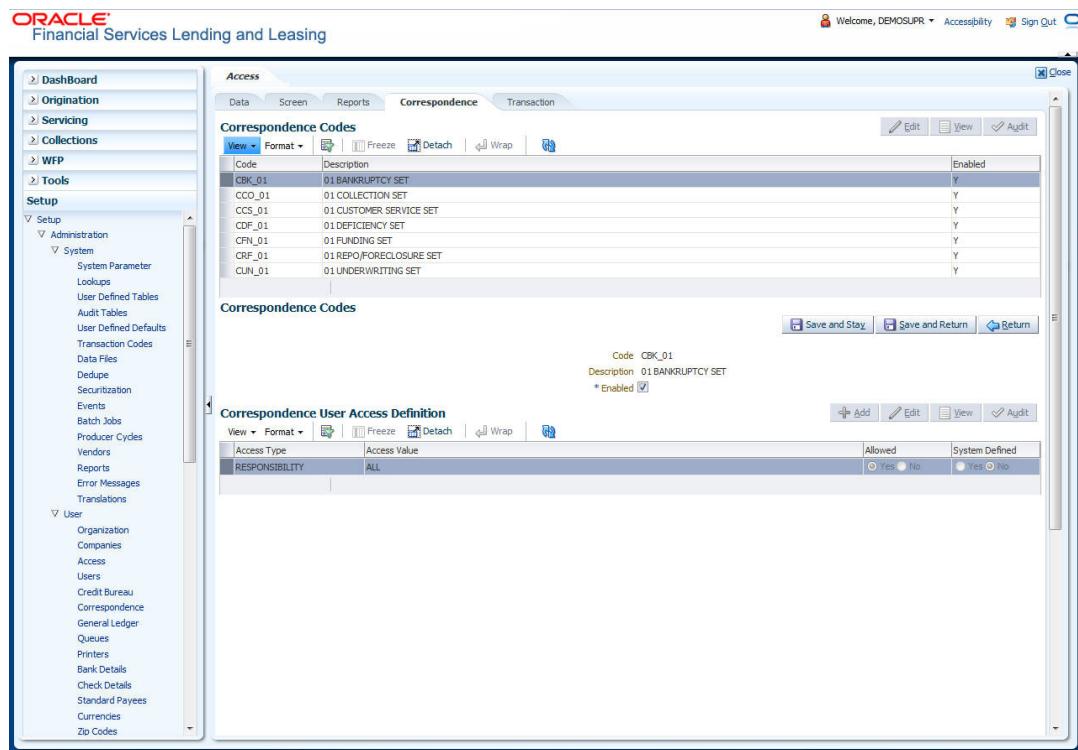
3.3.4 Correspondence

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

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

To setup the Correspondence

1. Click **Setup** → **Setup** → **Administration** → **User** → **Access** → **Correspondence**.
2. In the **Correspondence Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

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

3.4 Users

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

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

- What menu items does the user have access to?
- What transactions can the user perform on the Maintenance screen on the Customer Service screen?
- What edits can the user perform on the Verification link during origination?

Note

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

To set up the Users screen

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

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

A brief description of the fields is given below:

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

Field:	Do this:
MI	Specify the middle initial of the user.
Last Name	Specify the last name of the user.
Responsibility	Select the responsibility for the user from the drop-down list. Note: The users mapped to the role 'Responsibility' can only view the screens.
Phone 1	Specify the user's primary phone number.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the user's alternate phone number.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the user's primary fax number.
Fax 2	Specify the user's alternate fax number.
Replacement User	Select the user ID of the replacement user from the drop-down list.
Dt	Specify the date from when the replacement is effective. You can also select from the adjoining calendar icon. Note: These two fields allow you to create a replacement user for the current user. This is particularly useful when a new employee assumes the duties of a former. By completing the Replacement User and Replacement Dt field, the system recognizes the replacement user as the current user on the effective date. For more information, refer to the section, 'Replacement Users'.
Type	Select the user type from the drop-down list.
Reference #	Specify the reference number for the user from the drop-down list.
Email	Specify user's email address.
Default language	Select the default language from the drop-down list.
Time Zone	Select the required Time Zone from the drop-down list. The specified time zone would be applicable at company level.
Time Zone Level	Select the time zone level (Organization, Company or User) that would apply by default, when specific time zone is not specified at Company and User level.

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

3.4.1 **Replacement users**

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

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

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

The system updates the following when replacing users:

1. Assigns all applications in the replaced user's underwriting queue with the status NEW to the replacement user's queue.
2. Assigns all applications in the replaced user's funding queue with a status other than FUNDED to the replacement user's queue. The system currently stores the collector name in the back end tables, which are updated with the replacement users ID in the case of the replacement of any user.
3. Also updates the Producer Management screen with the replacement user in the **Underwriter** and **Collector** fields. The system assigns all applications routed to the original user to the replacement user. This also includes any future applications for the replaced user.
4. The system automatically updates the **Collector ID** field in all accounts to the replacement user and routes all accounts assigned to the original user to the replacement user.

Note

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

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

3.4.2 Application and Oracle Identity Manager Synchronization

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

3.5 Credit Bureau

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

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

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

The following are few additional Credit Bureau Setup details:

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

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

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

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

3.5.1 Credit Bureau

The setup for Credit Bureau spans across the following links:

- Reporting

Navigating to Credit Bureau

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

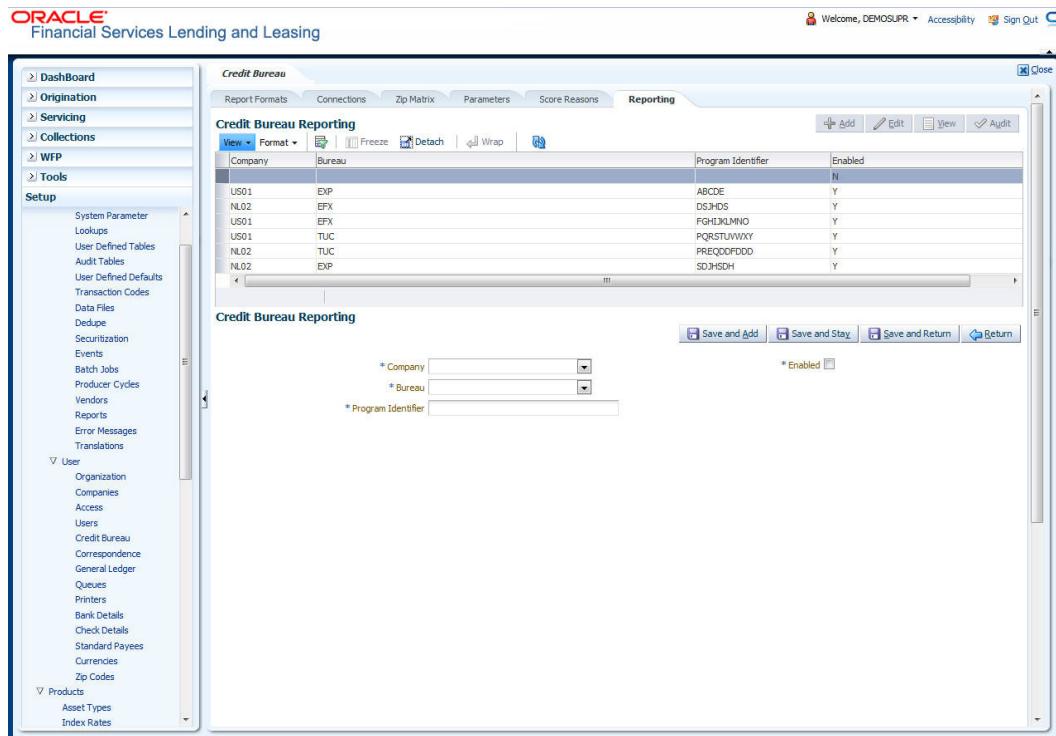
3.5.1.1 Reporting

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

To setup the Reporting

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

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



A brief description of the fields is given below:

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

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

3.5.2 **Special Metro II Code reporting**

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

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

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

Note

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

When users open one of the following conditions:

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

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

Note

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

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

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

To setup Metro II Code reporting

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

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

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

Note

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

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

3.5.3 Oracle Wallet Manager setup

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

Note

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

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

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

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

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

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

1. Import the necessary certificate authority's certificate files into the Oracle wallet that was created in Step 1. See the appendix of this chapter for detailed instructions of how to download and install a trusted certificate.
2. Test the wallet by connecting to each web site with a simple command issued from SQLPlus.

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

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

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

3.5.4 Oracle JVM Security setup

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

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

Credit Bureau Service operation

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

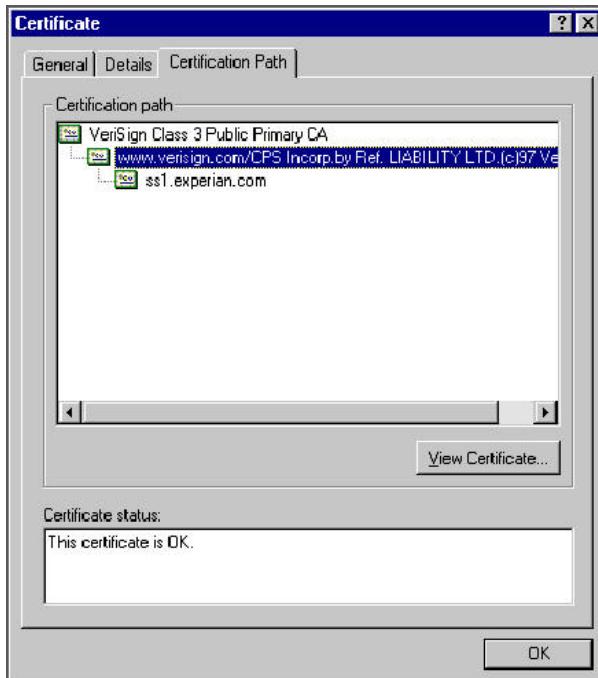
3.5.5 Importing a trusted certificate into an Oracle Wallet

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

Using Microsoft Internet Explorer to Export a Certificate

1. Use Microsoft Internet Explorer and connect to one of the HTTPS URLs referenced in the Oracle Wallet Manager Setup section of this document.
If the web site asks for a user id and password, cancel the dialog box and remain on the top-level HTTPS screen.
2. Once connected, from the browser's **File** menu, choose **Properties**.
3. Click the **Certificates** button.
4. Click the **Certification Path** tab. The bottom-most certificate is the one generated by the host itself. The one or more certificates above the bottom-most one are of greater

importance to this task. The screen shot below displays a web site with two CAs (an intermediate, and a primary). Whether it is an intermediate CA or a primary one, the steps are the same for saving the certificate as a text file.

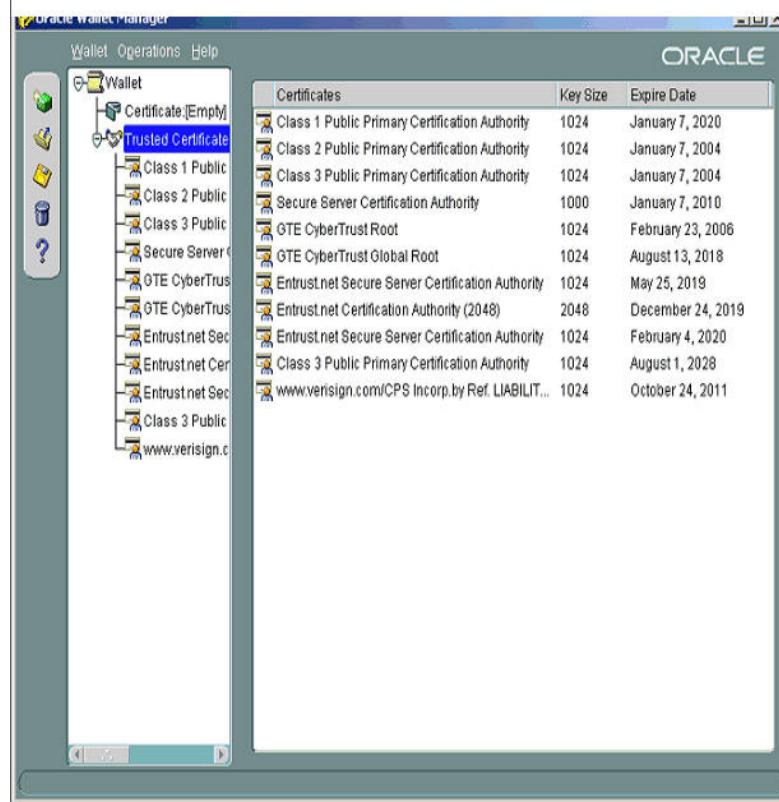


5. Click the first certificate above the bottom-most certificate (it may be the only certificate above the bottom-most certificate).
6. Click the **View Certificate** button.
7. Click the **Details** tab.
8. Click the **Copy to File** button.
9. Click the **Next** button.
10. Choose the **Base 64** encoded format.
11. Click the **Next** button.
12. Enter a filename and location for the file.
13. Click the **Next** button.
14. Click the **Finish** button.
15. Repeat steps 5 through 14 for the next certificate in the certification path, if any.

3.5.6 Importing the Certificates into an Oracle Wallet

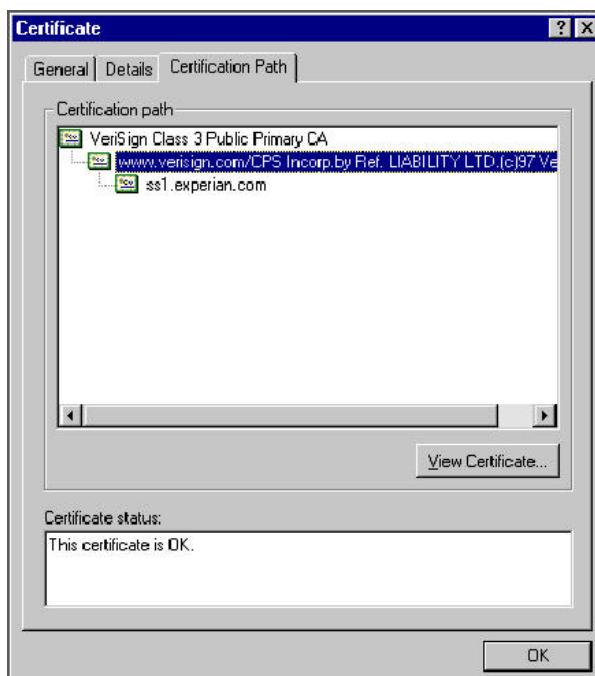
1. Copy the certificates exported and saved during the process described above onto the database server (not the iAS server).
2. As the Oracle user (or Administrator on Windows), start the Oracle Wallet Manager.
3. Open the wallet that will be used by the credit bureau service. Create a new wallet if one does not already exist.
4. View the list of Trusted Certificates in the wallet.
5. Check the list of certificates against the list of certificates that are in use on the HTTPS servers used by the credit bureaus (and that were exported and saved during the export process described above).

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



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

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



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

3.5.7 De-duping Credit Bureau data

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

De-duping logic

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

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

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

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

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

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

1. **Last Reported Date:** The row that has been reported most recently is used.
2. **Owner:** In case of a tie on the last reported date, one of the tradelines is picked in the descending order of priority depending on who the tradeline belongs to: Primary, Spouse, then Secondary.

Debt Ratio combination

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

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

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

De-duping process

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

Initial credit pulls on new applications

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

Subsequent credit pulls (manual)

- To remove duplicate liabilities from the calculation, choose the **Dedup Liabilities** button on the **Underwriting** form (**Applicants** master tab > **Summary** sub screen > **Liability** section). (Potential record locking situations force the action to remain manual versus the system automatically doing it).
- If the **Populate Debt** and **Include Debt** boxes are selected in the **Applicant/Customer Detail** section on the **Bureau** master tab on the **Underwriting** form for the credit request and the JOINT_DEDUP_SPOUSE_LIABILITIES/ JOINT_DEDUP_ALLAPL_LIABILITIES system parameters are set to **Y**, the system will use the de-duping logic described above to uncheck the duplicate liabilities in the spouse's/co-applicant's liabilities.
- If the DBR_JOINT_INC_DEBT_WITH_SPOUSE/ DBR_JOINT_INC_DEBT_WITH_COAPL parameters are set to **Y**, the system will include the liabilities of the spouse/ co-applicant while calculating the debt ratio of the primary applicant.
- The system will use all available credit reports at the time of the request that have been requested within the number of days specified in the DEDUP_CRB_EXPIRATION_DAYS parameter.

Restrictions

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

3.6 Correspondence

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

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

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

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

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

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

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

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

The Correspondence module creates the following standard ad hoc correspondence:

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

Note

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

3.6.1 Correspondence

The Correspondence screen contains the following sub screens:

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

Navigating to Correspondence

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

3.6.1.1 System Functions

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

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

To view the predefined system functions

1. Click **Setup** → **Setup** → **Correspondence** → **Line of credit** → **System Functions**.
2. In the **Function Definition** section, you can view the following information.

Function Definition

Function Name	Description	Function Type	Source Program
GET_ACC_112_DTLS	Get ACC Details (Loan OE)	COR_ELM_PROC	CGNACC_EL_112_01
GET_APP_112_DTLS	Get APP Details (Loan OE)	COR_ELM_PROC	CGNAPP_EL_112_01
GET_APP_ADC_112_DTLS	Get Application Decisions (Loan Open Ended)	COR_ELM_PROC	CGNADC_EL_112_01
GET_APP_CON_112_DTLS	Get Application CON Details (Loan OE)	COR_ELM_PROC	CGNACO_EL_112_01
GET_CON_112_DTLS	Get CON Details (Loan OE)	COR_ELM_PROC	CGNCON_EL_112_01

Function Parameters

Position	Parameter	Description
1	iv_10_ACC_id	Account ID
2	iv_name_ar	Parameter Name
3	iv_value_ar	Parameter value

A brief description of the fields is given below:

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

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

A brief description of the fields is given below::

Field:	View this:
Position	Displays the parameter position.

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

3.6.1.2 Elements

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

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

To view the Elements

1. Click **Setup** → **Setup** → **Administration** → **User** → **Correspondence** → **Line of credit** → **Elements**
2. On the **Element Definitions** screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter. You cannot add a new record.

A brief description of the fields is given below:

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

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

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

3.6.1.3 E-Form Elements

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

For example,

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

To setup the E-forms Elements

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

2. In the **E-form Elements Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

3.6.1.4 Documents

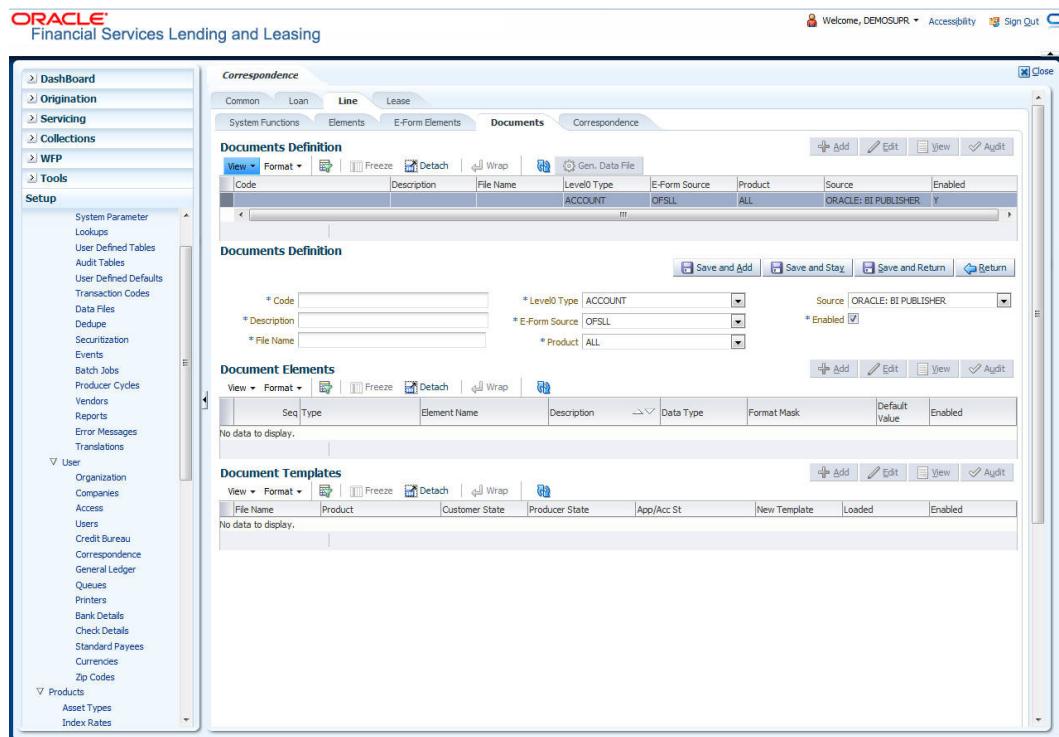
The Documents screen enables you to set up the various documents and the data fields that the system compiles together when creating a correspondence. The system provides two different document formats: Word or XFDF: XML-based form.

Note

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

To setup documents to be compiled in correspondence

1. Click **Setup** → **Setup** → **Administration** → **User** → **Correspondence** → **Line of credit** → **Documents**.
2. In the **Document Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Document Elements** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sequence number to order the document elements.
Type	<p>Select element type from the following from the drop-down list. This list provides the following options:</p> <p><i>System-defined</i> – If you select, the value is supplied by the system and cannot be changed in the Correspondence Request screen.</p> <p><i>Constant</i>.</p> <p><i>User Defined Element</i> – If you select, you can choose the value and change it in the Correspondence Request screen.</p> <p><i>User Defined Constant</i> – If you choose, you can choose the value, but you cannot change it in the Correspondence Request screen.</p> <p><i>Translated Element</i> – If a document contains an e-form element and you do not select this option, then the value will not be translated.</p>
Element Name	Select the element name from the drop-down list.
Description	<p>Specify element description.</p> <p>Notes:</p> <ol style="list-style-type: none"> 1. Check that the element name does not have blank spaces or special characters, such as the forward slash “/” or backward slash “\”. 2. If the element is system-defined, then the system will automatically complete this field.
Data Type	Select the element data type from the drop-down list.
Format Mask	Select the element format mask from the drop-down list.
Default Value	Specify the element default value.
Enabled	Check this box to include the element in the document.

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

A brief description of the fields is given below:

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

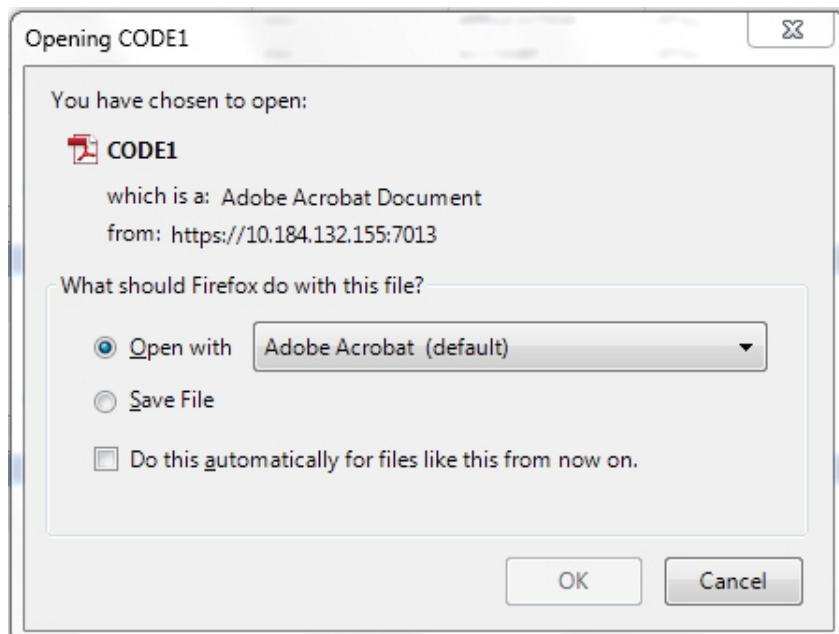
7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

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

To generate a data file for a document

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

The system displays a new screen with the following options:



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

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

3.6.1.5 Correspondence

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

To set up a correspondence set

1. Click **Setup** → **Setup** → **Administration** → **User** → **Correspondence** → **Line of credit** → **Correspondence**. The correspondence setup is classified into two:
 - Documents
 - Functions
2. In the **Correspondence** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Code	Specify the correspondence code.
Description	Specify the correspondence description (required).
Print Schedule	Select the correspondence output schedule type from the drop-down list.

Field:	Do this:
Level	Select the correspondence level type from the drop-down list.
Group	Select correspondence group from the drop-down list.
Company	Select the correspondence company from the drop-down list.
Branch	Select the correspondence branch from the drop-down list.
Product	Select the correspondence product from the drop-down list.
Enabled	Check this box to enable the correspondence.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click **Setup** → **Setup** → **Administration** → **User** → **Correspondence** → **Line of credit** → **Correspondence** → **Documents**.
5. In the **Documents** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Document	Select the correspondence document from the drop-down list.
Recipients	Select the recipients for the document from the drop-down list.
Enabled	Check this box to enable the recipient selected.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. Click **Setup** → **Setup** → **Correspondence** → **Line of credit** → **Correspondence** → **Functions**.
8. In the **Functions** sub screen, you can define the functions that should be executed before or after correspondence is generated. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Function	Select the correspondence functions from the drop-down list.
Execute When?	Select when to execute the correspondence function from the drop-down list.

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

3.6.2 Creating Correspondence

1. To create a correspondence add a record in the document definition block. *For example:* SAMPLE_LOAN_APP
2. In the **Document Elements** section, add the elements required in the correspondence.

3. Click on Gen.Data File to generate PDF file of the report.



4. Copy and save the content in the pdf file as an xml file. The saved xml file should have the same name as entered in the Code column of Document Definition section. *For Example:* SAMPLE_LOAN_APP.xml.

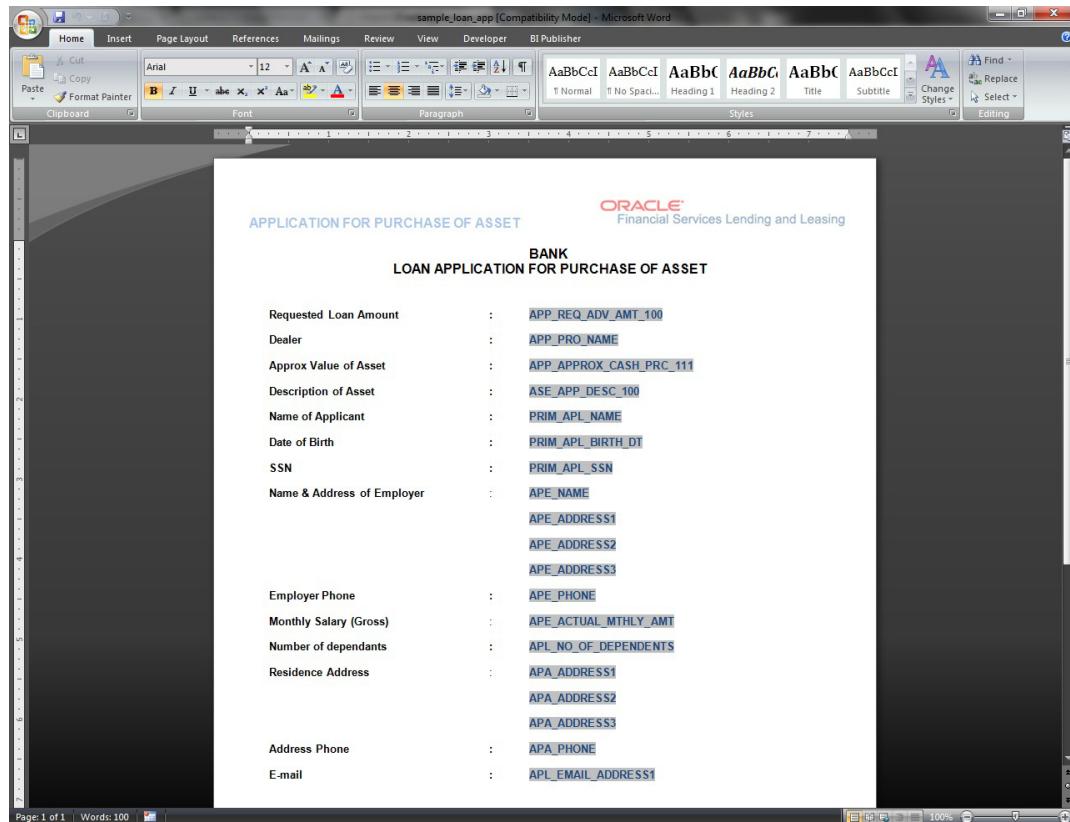
5. Open MS Word.

Note

Oracle Financial Services Software assumes that BIP Desktop Tool is installed and the user is familiar with the BIP Report Tool.

6. In BI Publisher Tab in MS Word, click on Sample XML and import the saved xml file. *For Example:* SAMPLE_LOAN_APP.xml.

7. Create the template by inserting required elements tag.



8. The template created in MS Word should be saved with **.rtf** extension. *For Example: SAMPLE_LOAN_APP.rtf*

Note

The **.xml** and **.rtf** file should be saved with the same name as entered in the 'Code' column of Document Definition section.

9. Upload the rtf template in the BIP and create the data model with SQL query as "select CDO_XML_DOCUMENT from correspondence_docs where cdo_id = :docId".
10. After the data model creation, launch the correspondence screen and click Correspondence tab.
11. You can setup a correspondence with the created doc.

3.6.3 Generating Correspondence

1. To generate a correspondence open the application for which the correspondence should be generated.
2. Click **Correspondence** tab. In the **Correspondence** section, click on **Add**.

3. Select the created **Correspondence**. Click **Save and Add** to save and add a new record. Click to **Save and Return** save and return to main screen. Click **Return** to return to main screen without modifications.

4. Click **Generate** to generate the selected correspondence and **View Correspondence** to view the Correspondence in PDF format.

APPLICATION FOR PURCHASE OF ASSET

BANK
LOAN APPLICATION FOR PURCHASE OF ASSET

Requested Loan Amount : 20000.00

Dealer :

Approx Value of Asset : .00

Description of Asset : 2005 TOYOTA CAMRY

Name of Applicant : ANDREW WATT

Date of Birth : 07/15/1975

SSN : XXXXX2147

Name & Address of Employer : 58, EAST 19TH STREET, HOLTSVILLE NY 00544

Employer Phone : 0

Monthly Salary (Gross) : 552230.00

Number of dependants : 0

Residence Address : 34, WEST 69TH ST N BCH N, NEW YORK MA 01730 US

Address Phone : 0

E-mail : ANDREW.WATT@XYZ.COM

I declare that the information given in the application is true to the best of my knowledge and belief

Signature of the Applicant _____

3.7 Queues

When processing an account, various users might work on the accounts to complete different tasks.

The account processing workflow facilitates the movement of the account from one person to another with queues. Queues create a work section of accounts waiting for a particular and common task to be performed. The system's powerful queuing module automates this otherwise manual process.

In the Queues setup screen, you can setup and manage workflow and work assignments on a daily basis to ensure that the appropriate queues are available for users at all times.

Any time an account's status is changed, the system checks whether the account is in the right queue.

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

Queues in the system are distinguished to two types of queues:

1. Origination Queues
2. Customer Service Queues.

Customer service queues

In the Customer Service screen, queues create a work list of accounts waiting for a particular and common task to be performed, such as collecting on a delinquency. The system'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.

Customer Service queues distribute and route accounts that require some particular action to be performed to specific users or departments. The system sorts customer service queues based on an account's status and condition.

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

These Action and Result field entry combinations are set up on **Setup** → **Setup** → **Administration** → **User** → **Queues** → **Call Actions Results**.

The system associates an account with one or more queues 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, the system allows you to define your own selection criteria in creating queues, the system's performance depends on how the selection criterion is defined. The application highly recommends that you get approval from your database administrator before using any queue selection criteria. Also, avoid using user-defined tables and columns in the selection criteria.

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

The Call Actions Results screen allows you to define the contents of the Action and Result fields on the Customer Service screen's Add Call Activities section. The system uses this information to allow 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 Call Actions screen, 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 application's queuing engine determines, if queues need to be created based on the information in the Lookups sub screen for this lookup type.

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

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

1. Condition: **Open**, Queue: **Open**

- In this state, both the account condition and queue are created or opened at the same time.
- The system's transaction-processing engine automatically creates DELQ, TIP, SCHGOFF conditions and queues; therefore, you need not 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 purpose) are set.

Note

An account is moved to the condition, when a Call activity is posted; however, the Queue is moved only when you click Update queue manually or in the EOD batch.

Accounts are automatically moved based on the system parameter set up.

2. Condition: Open, Queue: NA

- In this state, only the account condition is created or opened.
- This option should be used only if queuing is not 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, for accounts with bankruptcy condition, delinquency follow-up is not 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.
- The system's 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.

Note

Condition will be removed from the Summary conditions section.

Navigating to Queues screen

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** → **Setup** → **Queues**.
2. The system displays the Queue Setup screen. You can setup queues related to:
 - Customer Service
 - Call Action Results

3.7.1 Customer Service

The Customer Service section allows you to set up the customer service queues. The screen includes a Hard Assigned box. When selected, the system 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 no longer working that queue

Customer Service command buttons

The Customer Service screen contains following three command buttons:

Command button:	Function:
Update Queue	Queues can be updated whenever selection criteria has 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 - “Un-assigns” all accounts in this queue. Responsibilities and Users →Responsibilities - “Un-assigns” all accounts in this queue. Responsibilities and Users →User - “Un-assigns” all accounts assigned to the specific user. Unassigned accounts may now be selected by updating the queue and re-assigned.
Check Criteria	Reviews the selection criteria for errors. The system will not allow you to enable a queue with invalid selection criteria.

To set up the Customer Service queues

1. On the Queue Setup screen, click **Setup →Setup →Administration →User →Queues →Customer Service**. Queues are further filtered based on the following criteria:
 - Selection Criteria
 - Sort
 - Responsibilities and Users
 - Data node assignments
2. In the **Queue Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar contains a navigation menu with links like Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup, and various sub-options under Setup (Administration, System, User). The main window is titled 'Queues' and shows the 'Customer Service' tab selected. The 'Queue Definition' section is active, displaying a table of queues with columns: Queue Name, Queue Desc, Account Condition, Priority, and Condition. The table lists several queues: DUEDATECHANGE, TIP, BKRP_CCH_7, DEF, DELQ_DAYS_0_30, FORECLOSURE, and REPO. Below the table, there is a 'Queue Definition' form with fields for Queue Name, Queue Desc, Account Condition, Priority, and various checkboxes for conditions like Near Real-Time, Hard Assigned, Group Follow-up, and Enabled. At the bottom, there are buttons for Save and Add, Save and Stay, Save and Return, and a 'Selection Criteria' section.

A brief description of the fields is given below:

Field:	Do this:
Queue Name	Specify queue name.
Queue Desc	Specify queue description.
Account Condition	Select account condition from the drop-down list.
Priority	Specify the priority.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Hard Assigned	Check this box to assign 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.
Group Follow-up Ind	Check this box to enable the bank to indicate whether the accounts belonging to the same customer have to be followed-up in groups.
Near Real-Time	Check this box to select the queues for the near real time refresh. You can specify the time interval and frequency to run this queue. When a batch is run, it picks only customer service queues marked as "Real Time" queues for re-assignment.
Dialer Extract	Check this box to indicate if the accounts satisfying the selection criteria should be extracted from the batch process or not. If the user is hard-assigned, then user gets identified by the dialer system as 'Permission to call' user. The extract will also have data pertaining to customer time zone and privacy opt out indicator.
Enabled	Check this box to activate the queue.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click the **Setup** → **Setup** → **Administration** → **User** → **Queues** → **Customer Service** → **Selection Criteria**.
5. In the **Selection Criteria** section, you can define the account selection criteria with the following fields. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

Field:	Do this:
)	Specify right bracket.
Logical Expression	Specify logical operator from the drop-down list.
Enabled	Check this box to enable the selection criteria.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. Click the **Setup** → **Setup** → **Administration** → **User** → **Queues** → **Customer Service** → **Sort**.
8. In the **Sort** section, you can define the account selection criteria with the following fields. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify sequence number.
AssAgpCode	Select sort field from the drop-down list.
Order	Select sort order from the drop-down list.

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
10. Click **Setup** → **Setup** → **Administration** → **User** → **Queues** → **Customer Service** → **Responsibilities and Users**.
11. In the **Responsibilities** section, you can define the responsibilities that are authorized to work on the queue. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Responsibility	Select the responsibility from the drop-down list.
Enabled	Check this box to enable the responsibility.

12. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
13. In the **Users** section, you can define the users who are authorized to work on the queue. Also, you can hard assign the queues to the user. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

The system allows the work queue list to be sorted by user-defined criteria.

A brief description of the fields is given below:

Field:	Do this:
Name	Select user name from the drop-down list.
# Assigned	Specify number of accounts assigned.

Field:	Do this:
Hard Assigned	Check this box to hard assign. (For more information, see the following section in this chapter, Using the Hard Assigned Feature).
Enabled	Check this box to enable.

14. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
15. Click **Setup** → **Setup** → **Administration** → **User** → **Queues** → **Customer Service** → **Node Assignments**. You can enable the administrator to configure the User interface nodes that should be made available for the applications that are being processed in that particular origination queue.
16. In the **Node Assignments** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below::

Field:	Do this:
Node	Specify the node.
Enabled	Check this box to enable the record.

17. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
18. Click **Load Queue Nodes** on the Node Assignments sub screen to display the respective UI nodes in the origination module.

Group Follow-up

The system enables lending institution to conduct “one time only” follow-up activity on the Customer Service screen, if the customer has multiple accounts in various conditions or in various queues. This avoids unnecessary confusions that arise when more than one user is performing collection tasks on multiple accounts belonging to the same customer.

You can follow-up on multiple accounts in the same condition at the same time using the group follow-up functionality. The system locks the accounts in the low priority queues and displays the same in the high priority queues. You can perform the follow-up activity on all the accounts when the account in the high priority queue becomes due for follow-up.

For example,

Suppose a customer holds three accounts, one that's 30 days delinquent and in the 0_30_DAYS_DEL queue, one that's 60 days delinquent and in the 30_60_DAYS_DEL queue and one that's 90 days delinquent and in the 90+_DAYS_DEL.

- a) If each of the queues Group Followup Ind is unchecked on the Customer Service screen, then no group follow-up will be performed.
- b) If each of the queues Group Followup Ind is checked on the Customer Service screen, while updating the follow-up date for the low priority days queue, then the system will use the 90 days follow-up date
- c) If the Group Followup Ind is checked on Customer Service screen for the 0_30_DAYS_DEL and 30_60_DAYS_DEL queues and note the 90+_DAYS_DEL queue, and the customer has

accounts in each of the queue, then the system will use the follow-up date of 60 days for the low priority account.

Using the Hard Assigned feature

The system'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 40 unassigned accounts in a queue. Three users are assigned to the queue, Hard Assigned is checked for two.

When you select Update Queue on the Customer Service screen (or Oracle Financial Services Lending and Leasing processes the CUSTOMER SERVICE QUEUE PROCESSING nightly batch) each of the two Hard Assigned users receives 20 accounts, while the one that isn't marked as Hard Assigned receives zero.

If users already have accounts assigned to them, the system 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, the system would give the third user the first 5 accounts, thus bringing that user's total to ten. The system splits the next five between the second and third, bringing their totals to 13 and 12, respectively.

Note

The system randomly assigns these accounts.

To set up a user as Hard Assigned feature

1. Click **Setup** → **Setup** → **Administration** → **User** → **Queues** → **Customer Service** → **Responsibilities and Users**.
2. In the **Responsibilities** section, select the level responsibility of the users you want to hard assign in the queue.
3. In the **Users** section, check the **Hard Assigned** check box for each user you want to hard assign.
4. On **Setup** → **Setup** → **Administration** → **User** → **Queues** → **Customer Service**, click **Update Queue** to distribute the applications in the queue to the hard assigned users.

The system displays an Information section with the message as "Queue creation submitted in background".

5. Choose **OK** beneath the **Error Message** section box containing the words NO ERROR. The system distributes and hard assigns the accounts in the queue to the selected users in the Users section.
6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

To remove a user

1. In the **Responsibilities** section, select the responsibility of the user you want to remove.
2. In the **Users** section, select the user you want to work with.
 - If you don't want that user to be hard assigned any longer, uncheck the **Hard Assigned** check box.
 - If you don't want that user to be assigned to that queue any longer, uncheck the **Enabled** check box.
3. The system updates the number of accounts assigned to a user only after:
 - Running the nightly batch job

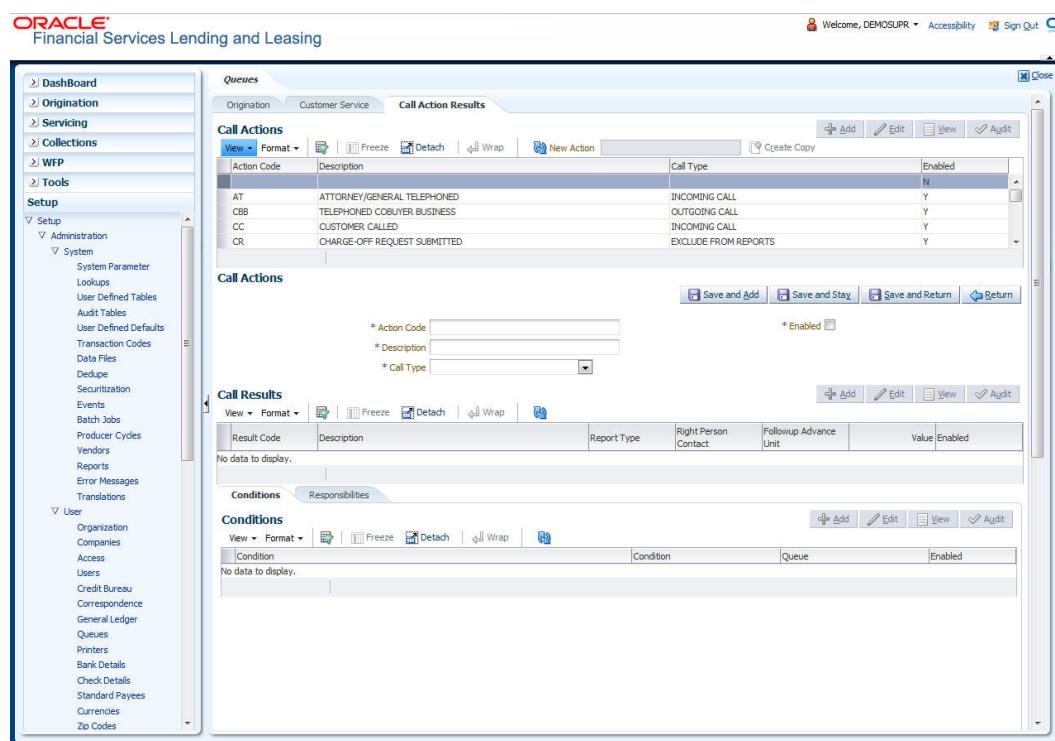
- Clicking the **Update Queue** button.

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

3.7.2 Call Action Results tab

1. Click **Setup** → **Setup** → **Administration** → **User** → **Queues** → **Call Action Results**. The screen contains two sections:
 - Call Actions
 - Call Results
2. In the **Call Actions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

You can either define new Call Action details or specify a new action code in the **New Action** field and click **Create Copy** to create a copy of selected call action with details.



A brief description of the fields is given below:

Field:	Do this:
Action Code	Specify the action type code.
Description	Specify the description for the call action type.
Call Type	Select the call type from the drop-down list.
Enabled	Check this box to enable the call action.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Call Results** section, you can define call action result codes and corresponding descriptions. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.
5. A brief description of the fields is given below:

A brief description of the fields is given below:

Field:	Do this:
Result Code	Specify the result type code for the specified call action type.
Description	Specify the description for the result type.
Report Type	Select the report type for the result type, from the drop-down list.
Right Person Contact	Check this box to indicate that result type is a right person contact.
Follow-up Advance Unit	Select the unit for advancing the follow-up date/time from the drop-down list.
Value	Specify the value for the follow-up advance unit.
Enabled	Check this box to enable the result.

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

Queues are further filtered based on the following criteria:

- Conditions
- Responsibilities

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

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

A brief description of the fields is given below:

Field:	Do this:
Condition	Select the account condition to be open/close for the action from the drop-down list.
Condition	Select 'Open' to open the listed condition, 'Close' to open the listed condition, or 'NA', if the condition is not applicable.
Queue	Select 'Open' to open the listed Queue, 'Close' to open the Queue, or 'NA', if the Queue is not applicable.
Enabled	Check this box to enable the account condition.

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
9. In the **Responsibilities** section, define the responsibilities that are authorized to use the call action result combination. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Responsibility	Select the responsibility that can perform the action result from the drop-down list.
Allowed	Select 'Yes' if access is allowed.
Enabled	Check this box to enable the responsibility.

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

3.8 **Printers**

The Printers screen allows you to set up an unlimited number of network printers and fax devices to be used with the system server. The system uses the information on this screen while selecting a printer, when the printing process involves a batch job or uses a job scheduler. Examples include printing reports and correspondence.

The printers and fax devices can be set up at each organization, division, or department to promote efficient printing of documents, and reports. The system uses this information during product setup and on the Letters screen in the **Batch Printer** field.

Special printer names

The following printer names are predefined and have specific functions within the system:

UNDEFINED	Indicates that the document to be printed is to be previewed in your browser instead of actually printing the document.
ARCHIVE	Instead of sending an item to the printer, the system generates a PDF document and saves it in the archive directory on your server.
EMAIL	For Line of Credit origination correspondences that can be faxed, the system e-mails the document as a PDF attachment to the consumer for direct Line of Credit or to the producer in the case of indirect Line of Credit.
FAX	For Line of Credit origination correspondences that can be faxed, the system generates a PDF document and will send to the fax server defined in System Parameters.

Additionally, you may set up composite entries in the Printer Name field to perform two or more functions at the same time. This can be done by defining a printer name with the following format:

PRINTER NAME = <PRINTER_NAME1> + <PRINTER_NAME2>

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.

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

To set up the Printers

1. Click **Setup** → **Setup** → **Administration** → **User** → **Printers**. The system displays the Printers screen
2. In the **Printers** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Printer Name	Description	Organization	Division	Department	Default	Enabled
UNDEFINED	UNDEFINED	DMC	ALL	ALL	N	Y
archive		DMC	ALL	ALL	Y	Y
email		EMAIL	ALL	ALL	N	Y
fax		FAX	ALL	ALL	N	Y

Printer Definition

* Printer Name: * Division: * Enabled:
 * Description: * Department:
 * Organization: * Default:

Buttons: Save and Add, Save and Stay, Save and Return, Return

A brief description of the fields is given below:

Field:	Do this:
Printer Name	Specify the printer name. The name of the printer as defined by the server. For a UNIX server, the name might be JET4050, while to access the same printer from a Windows server the name would be: \\servername\jet4050.
Description	Specify the description for the printer.
Organization	Select the organization to which the printer belongs, from the drop-down list.
Division	Select the division to which the printer belongs, from the drop-down list. The division will be displayed based on the organization selected.

Field:	Do this:
Department	<p>Select the department to which the printer belongs, from the drop-down list. The department will be displayed based on the division selected.</p> <p>IMPORTANT: When you select a printer to use, the system searches for a best match using the following attributes:</p> <ol style="list-style-type: none"> 1 Organization 2 Division 3 Department <p>Hence, Oracle recommends creating a version of each edit, where ALL is the value in these fields.</p> <p>It is also recommended that, you define a default printer for an Organization, Division and Department.</p>
Default	Check this box to set the printer as a default printer.
Enabled	<p>Check this box to enable the printer and that the printer is active.</p> <p>Note: Never disable the UNDEFINED printer.</p>

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

3.9 Currencies

The Currencies link allows you to set up currency details.

Navigating to currencies

1. Click **Setup** → **Setup** → **Administration** → **User** → **Currencies**. The system displays the Currencies screen. In this screen, you can set up:
 - Currency Definition
 - Currency Pair Definition

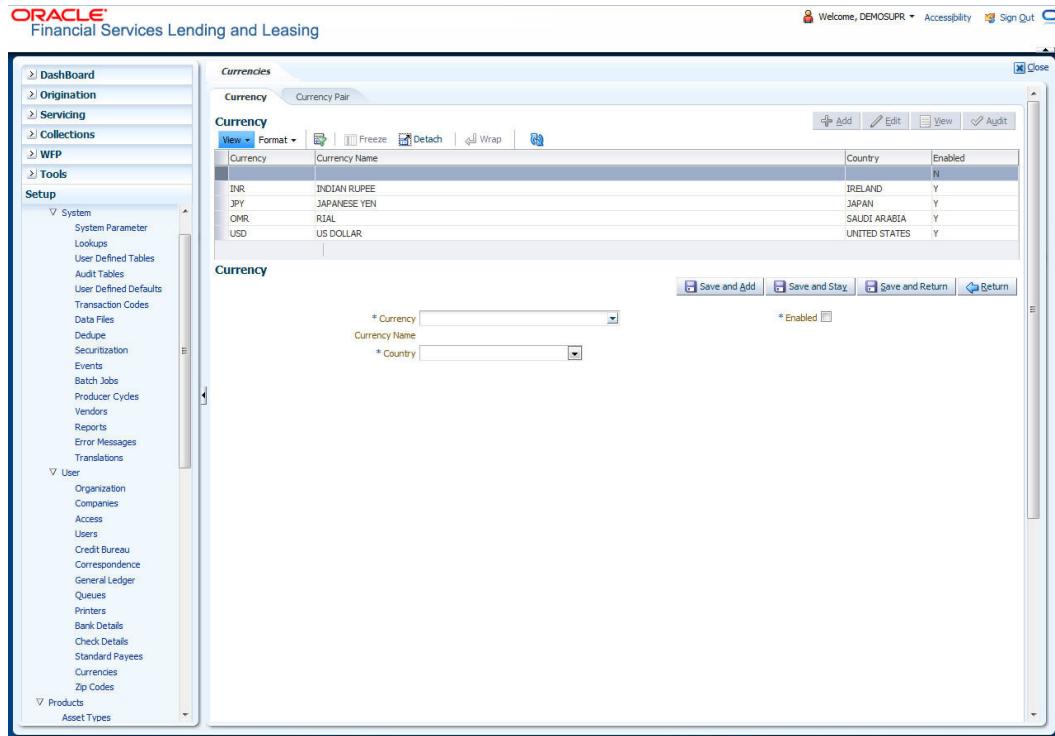
3.9.1 Currency Definition

The Currency Definition screen allows you to set up currency details.

To set up the currency definition information

1. Click **Setup** → **Setup** → **Administration** → **User** → **Currencies** → **Currency**. The system opens the Currency Definition tab by default.

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



A brief description of the fields is given below:

Field:	Do this:
Currency	Select the currency you want to define, from the drop-down list.
Currency Name	The system displays the currency name based on the currency selected.
Country	Select the country for which the currency is defined, from the drop-down list.
Enabled	Check this box to enable the currency entry.

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

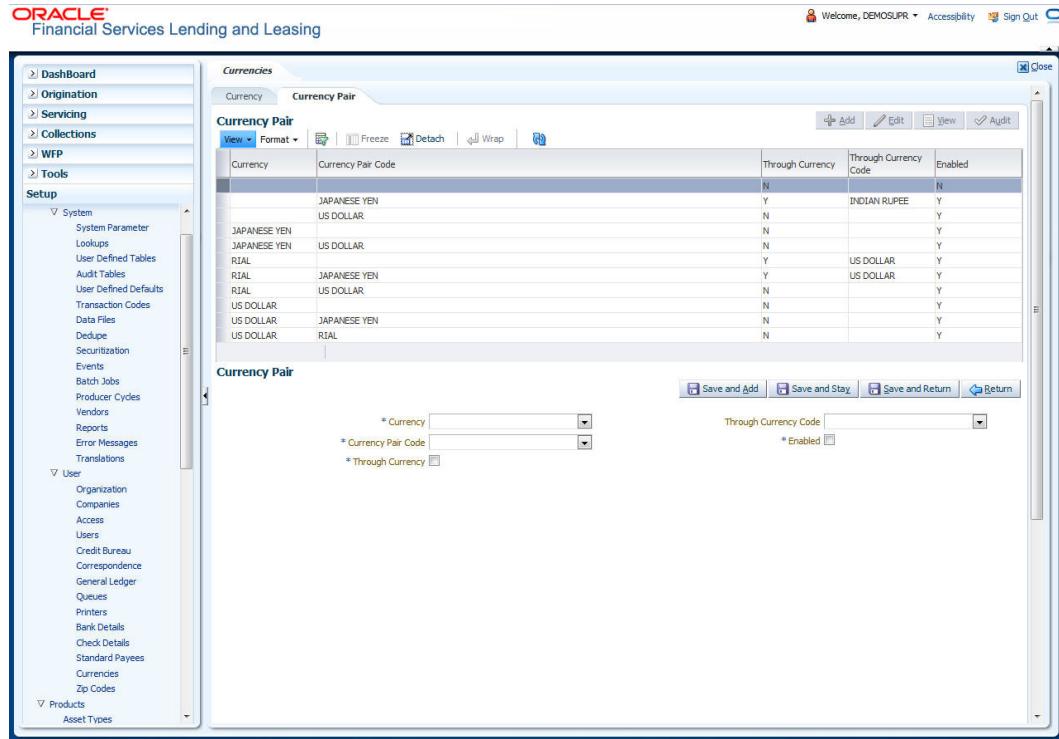
3.9.2 [Currency Pair link](#)

The Currency Pair Definition link allows you to set up currency pair details.

To set up the currency pair definition information:

1. Click **Setup** → **Setup** → **Administration** → **User** → **Currencies** → **Currency Pair**. The system displays the Currency Pair Definition screen

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



A brief description of the fields is given below:

Field:	View this:
Currency Code	Select the currency code from the drop-down list.
Currency Pair Code	Select the currency pair code from the drop-down list.
Through Currency	Check this box to set the selected currency as a through currency.
Through Currency Code	Select the through currency code from the drop-down list.
Enabled	Check this box to enable the currency pair entry.

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

3.10 Zip Codes

The Zip Codes screen allows you to set up zip code details.

To set up the zip codes information

1. Click **Setup** → **Setup** → **Administration** → **User** → **ZipCodes**. The system displays the Zip Codes screen

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar contains a navigation menu with sections like Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup (with sub-options for System, User, Products, and Asset Types), and a Products section. The main area is titled 'Zip Codes' and displays a grid of data with columns: Country, State, Zip, City, and County. The data shows various zip codes for Massachusetts, such as 01151 for INDIAN ORCHARD, HAMDEN. Below the grid is a form for entering new zip codes, with fields for Country (set to UNITED STATES), State (set to MASSACHUSETTS), Zip (set to 01235), City (set to HINSDALE), and County (set to BERKSHIRE). Action buttons for Save and Add, Save and Stay, Save and Return, and Return are visible.

A brief description of the fields is given below::

Field:	View this:
Country	Select the country from the drop-down list.
State	Select the state from the drop-down list.
Zip Code	Specify the zip code (required).
City	Specify the city.
County	Specify the county.

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

4. Product

Under the Setup master tab's drop-down link bar, the product Setup link opens screens that enable you to configure the basic business guidelines necessary to support one or more products in the system. This includes defining the types of collateral your company supports, creating lending instruments, and determining what is included in credit bureau reporting. Setting up the Products screens requires a thorough understanding of the current rules of your business and must be completed before you can use Oracle Financial Services Lending and Leasing. The Products drop-down link opens screens to record data of all the products supported by the system and contains the following links:

Navigating to Products

In the **Setup** → **Setup** → **Products** link enables you to setup the options related to following closed ended products your company offers:

- Asset Types
- Scoring Parameters
- Products
- Contract
- Scoring Models
- Fees
- Checklists
- Statement Messages
- Letters

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

4.1 Asset Types

In Assets types you can setup the asset types that can serve as an application or account's collateral.

The information on the Assets screen is used by the system to automatically display the appropriate collateral screen (Vehicle, Home, or Other) on the Application Entry screen.

The system recognizes the following four types of collateral:

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

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

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

Note

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

To set up the Asset Types

You can either define new Asset Type or specify a new name in the **New Asset Type** field and click **Create Copy** to create a copy of selected asset with details.

1. Click **Setup** → **Setup** → **Products** → **Asset Types**.
2. In the **Asset Type** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application's Asset Types setup screen. The main table lists Asset Types with their descriptions and collateral types:

Asset Type	Description	Collateral Type	Company	Branch	Enabled
GOODS	HOUSEHOLD GOODS	HOUSEHOLD GOODS AND OTHER COLLATERAL	ALL	ALL	Y
HOME	HOME	HOME COLLATERAL	ALL	ALL	Y
VEHICLE	VEHICLE	VEHICLE COLLATERAL	ALL	ALL	Y

Below the table, there are three tabs: Asset Sub Type, Attributes / Addons, and Asset Attributes. The Asset Sub Type tab is active, showing fields for Asset Type, Description, Collateral Type, Company, Branch, and Enabled. The Attributes / Addons tab shows a table with columns for Attribute/Addon, Description, Default, and Value. The Asset Attributes tab shows a table with columns for Attribute/Addon, Description, and Value.

A brief description of the fields is given below:

Field:	Do this:
Asset Type	Specify the asset type.
Description	Specify the description for the asset. (This is the asset type which will appear throughout the system).
Collateral Type	Select the collateral type (the general category that the asset type falls within) from the drop-down list. Note: There is no need to define an asset for UNSECURED COLLATERAL, as by definition there is no asset on such account.

Field:	Do this:
Company	Select the portfolio company to which the asset type belongs, from the drop-down list. These are the companies within your organization that can make Lines using this asset type. This may be ALL or a specific company.
Branch	Select the portfolio branch to which the asset type belongs, from the drop-down list. This is the branch within the selected company that can make Lines using this asset type. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL. IMPORTANT: By selecting which asset type to use, the system searches for a best match using the following attributes: 1 Company 2 Branch Hence, the system recommends creating one version of each asset type where ALL is the value in these fields.
Enabled	Check this box to enable the asset type and indicate that the asset type is currently in use.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Asset Sub Type** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Asset Sub Type	Specify the asset sub type.
Description	Specify the description for the asset subtype
Asset Property Type	Select the type of property from the drop-down list.
Enabled	Check this box to enable the asset sub type.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Click **Setup** → **Setup** → **Products** → **Assets** → **Attributes/Addons**.
7. In the **Attributes/Addons** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Attribute/Addon	Displays the asset attribute or addon name for the selected asset).
Description	Select the description for the asset attribute/addon from the drop-down list.
Default	Specify the default text to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset.

Field:	Do this:
Value	Specify the default monetary value to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset.
Enabled	Check this box to enable the asset attribute/Addon and indicate that it is available for this type of asset.

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
9. Click the **Setup** → **Setup** → **Products** → **Assets** → **Makes and Models**.
10. In the **Makes and Models** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Make	Specify asset make.
Model	Specify asset model.
Style	Specify asset style type.
Model Year	Specify asset model year.
Enabled	Check this box to enable the asset make and model and indicate that it is included on fields for this asset type.

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

4.2 **Scoring Parameters**

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

Pricing scores apply to applications and are based on information recorded during origination, behavioral scoring applies to accounts and is based on account history attributes and performed on a monthly basis.

Behavioral scoring

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

This information appears on the Customer Service form in the Account Details screen's Activities section.

To set up the Scoring Parameters

You can either define new **Scoring Parameters** or specify a new name in the **New Parameter** field and click **Create Copy** to create a copy of selected parameter with details.

1. Click **Setup** → **Setup** → **Products** → **Scoring Parameters**.

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

A brief description of the fields is given below:

Field:	Do this:
Parameter	Specify the name of the scoring parameter. The system recommends entering a name that in some way reflects how the parameter is used; for example, use FICO_SCORE instead of PARAMETER_1.
Description	Specify a description of the parameter. Again, Specify a name that reflects how the parameter is used; for example, use FICO SCORE and WEIGHTED FICO SCORE instead of FICO SCORE NUMBER 1 and FICO SCORE NUMBER 2.
Data Type	Select the data type of the scoring parameter being defined from the drop-down list. This determines how the system handles the values. (While DATE and CHARACTER are available data types, generally only NUMBER should be used when defining a scoring parameter.)
Scoring Type	Select the scoring type from the drop-down list: CREDIT SCORING or BEHAVIORAL SCORING.
Enabled	Check this box to enable and indicate that the scoring parameter is available.

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

The **Formula Definition** section allows you to define a mathematical expression of the scoring parameter you want to define. The expression may consist of one or more sequenced entries. All arithmetic rules apply to the formula definition. If errors exist in the formula definition, the system displays an error message in this section when you choose Show Expression.

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

A brief description of the fields is given below:

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

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Parameters** section, click **Show Expression**.

The mathematical expression appears in the Formula Expression section (in sequential order) in the Expression field.

4.3 Products

The Product screen defines the closed ended products your organization offers. This screen is enhanced to support Islamic along with the conventional.

A product is based on the following attributes:

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

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

The Product Itemization section is used to define itemized entries for a product. This information is used on the Itemization sub screens of the Application Entry and Application screens.

To set up the Product

You can either define new Product details or specify a new product code in the **New Product** field and click **Create Copy** to create a copy of selected product with details.

1. On the Oracle Financial Services Lending and Leasing home screen, **Setup** → **Setup** → **Administration** → **User** → **Products** → **Products** → **Line**.

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

A brief description of the fields is given below:

Field:	Do this:
Product	Specify the product code as defined by your organization (in other words, how you want to differentiate the products). For example, products can be differentiated according to asset. The product code, or name, is unique.
Description	Specify the description of the product. (This is the product description as it appears throughout the system).
Start Dt	Specify the start date for the product. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the product. You can even select the date from the adjoining Calendar icon.
Direct	Check this box, if you need the product to be originated directly to customer. (In this case, the compliance state is the state listed in the customer's current mailing address.) If unchecked, the product is an indirect lending product; that is, payment is made to the producer. (In this case, the compliance state is the state listed in the producer's address.)
Enabled	Check this box to activate the product. Note: You can check this box only when Rate adjustment schedule is maintained, i.e., All the products should be variable rate products
Collateral Type	Select the collateral type for the product, from the drop-down list. This field identifies what type of collateral is associated with the and assists the system in identifying the correct screen(s) to display.

Field:	Do this:
Collateral Sub Type	Select the collateral sub type for the product, from the drop-down list.
Credit Bureau Portfolio Type*	Select the credit bureau portfolio type for the product, from the drop-down list.
Credit Bureau Account Type*	Select the account type for the product, from the drop-down list. Note: The Credit Bureau Portfolio Type and Credit Bureau Account Type fields determine how the portfolio is reported back to the credit bureaus.
Billing Cycle	Select the billing cycle for the product, from the drop-down list.
Category	Select the category as Standard for the conventional product and Islamic for the Islamic product, from the drop-down list. This serves to group products for reporting purposes.

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

4.3.1 Product Itemizations

1. Click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Products** → **Line** → **Product Itemizations**.
2. In the Product Itemization sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Itemization	Select the itemization type for the product selected in product definition section, from the drop-down list.
Discount Rate	Specify the discount rate.
Sort	Specify the sort order.
Sign	Select +ve for a positive number and -ve for a negative number. Note: The +ve and -ve buttons determine whether the values will increase or decrease the itemization total for the product based on the selected product. Together the contents of the Product Itemization sub screen, positive and negative, add up to the amount.
Enabled	Check this box to indicate that this product itemization is currently available.

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

4.4 Contract

The Contract screen allows you to define the instruments used within your system. A instrument is a contract used by a financial organization with specific rules tied to it. When

processing an application, an instrument associated with the application informs the system of the type of contract being used for the approved loan. This ensures that all parameters tied to the instrument are setup for the account as it is booked - without requiring you to do it.

Instruments can be setup at different levels:

- Company
- Branch
- Product
- Application state
- Currency

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

- Accrual
- Rebate
- Scheduled dues
- Billing
- Delinquency
- Extension
- Advance details
- Rate cap and adjustments
- Payment caps
- Other

Items defined in the contract are “locked in” when you choose Select Instrument on the Funding form’s Contract link.

The Contract screen’s Instrument and Description fields allow you to enter the financial instrument’s name and description, for example; INS-LOAN: VEHICLE.

To set up the Contract

You can either define new Contract Definition details or specify a new name in the **New Instrument** field and click **Create Copy** to create a copy of selected contract with details.

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

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

A brief description of the fields is given below:

Field:	Do this:
Contract Definition section	
Instrument	Specify the code identifying the instrument.
Description	Specify the description of the instrument being defined.
Start Dt	Specify the start date for the instrument. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the instrument. You can even select the date from the adjoining Calendar icon
Enabled	If you check this box, the system will consider this contract definition when selecting a instrument for an application. Note: Once the field is enabled load balances button in balances sub tab will be disabled
Selection Criteria section	
Company	Select the company for the instrument from the drop-down list. This may be ALL or a specific company.
Branch	Select the branch within the company for the instrument from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected 'ALL' in the Company field.
Billing Cycle	Select the billing cycle selected from the drop-down list.

Field:	Do this:
Product	Select the product for the instrument from the drop-down list. This may be ALL or a specific product.
State	Select the state in which the instrument is used from the drop-down list. This may be ALL or a specific state.
Currency	<p>Select the currency for the instrument from the drop-down list.</p> <p>IMPORTANT: By selecting which type to use, the system searches for a best match using the following attributes:</p> <ol style="list-style-type: none"> 1. Billing Cycle 2. Start Date 3. Company 4. Branch 5. Product 6. State <p>Hence, Oracle Financial Services Software recommends creating one version of each type, where ALL is the value in these fields.</p>
Pricing	Select the pricing in which the instrument is used from the drop-down list. This may be ALL or a specific pricing.
Accrual section	
Accrual Post Maturity	<p>Check this box to indicate that this is the post maturity default rate. Extensions allow you to extend the maturity of the contract by one or more terms by allowing the customer to skip one or more payments. The skipped terms are added to the end of the contract.</p>
Accrual Method	Select the accrual method used to calculate interest accrual for this instrument from the drop-down list.
Start Dt Basis	<p>Select to define the start date from when the interest accrual is to be calculated for this instrument from the drop-down list.</p> <p>Note:</p> <p>If you select the Effective Date, then the interest is calculated from the Contract date.</p> <p>If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).</p>
Base Method	Select the base method used to calculate interest accrual for this instrument from the drop-down list.
Accrual Start Days	Specify the number of days for which the interest accrual is to be calculated.
Int Amortization Freq	Select the interest amortization frequency from the drop-down list.
Scheduled Dues section	

Field:	Do this:
Max Due Day Change Days	Specify the maximum number of days a due date can be moved.
Due Day Min	Specify the minimum value allowed for the due day for this instrument.
Due Day Max	Specify the maximum value allowed for the due day for this instrument. Note: If billing cycle is selected as weekly, then Due Day Max field value cannot be greater than 7.
Max Due Day Change / Year	Specify the maximum number of due day changes allowed within a given year for this instrument.
Max Due Day Change / Life	Specify the maximum number of due day changes allowed over the life of a product funded with this instrument.
Billing section	
Pre Bill Days	Specify the prebill days. This is the number of days, before the first payment due, that accounts funded with this instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month. If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then the account will bill on 10/04/2003, and then bill on the 4th of every month.
Billing Type	Select the billing type for accounts funded using this instrument from the drop-down list.
Draw Period Billing Method	Select the draw period billing method for accounts funded using this instrument from the drop-down list.
Repmt Billing Method	Select the billing method for the repayment period from the drop-down list.
Draw Billing %	Enter the payment percentage for the draw period.
Repmt Term Payment %	Enter the payment percentage for the repayment draw period.
Delinquency section	
Late Charge Grace Days	Specify the number of grace days allowed for the payment of a due date before a late charge is assessed on the account.
Stop Accrual Days	Specify the number of days a contract can be in delinquent state, after which the interest accrual must stop for an account. A Batch Job is run daily to select accounts in delinquent status for a pre-defined number of days and post 'No Accrual transaction' for such accounts on current date. When the account recovers from Delinquency, the system will then post a 'Start Accrual Transaction' on the date the account is recovered from delinquency.

Field:	Do this:
Delq Grace Days	Specify the number of grace days allowed for the payment of a due date before an account is considered delinquent. This affects DELQ Queues, the system reporting, and the generation of collection letters.
Delq Category Method	Select the delinquency category method to determine how the system populates delinquency counters on the Customer Service form. Note: This value does not affect credit bureau reporting.
Extension section	
Max Extn Period / Year	Specify the maximum number of terms that the contract may be extended, within a given rolling calendar year.
Max Extn Period / Life	Specify the maximum number of terms that the contract may be extended, within the life of the loan.
Max # Extn / Year	Specify the maximum number of extensions that may be granted within a given rolling calendar year.
Max # of Extn / Life	Specify the maximum number of extensions that may be granted within the life of the loan.
Minimum # Payments	Specify the minimum number of payments that must be made before extension.
Extension Gap in Months	Specify the gap between previous extension provided in the account and current one as specific number of months.
Advance Details section	
Min Initial Advance	Specify the minimum initial advance amount allowed. This is the smallest possible initial advance that can be disbursed to the borrower after funding.
Max Initial Advance	Specify the maximum initial advance amount allowed. This is the largest possible initial advance that can be disbursed to the borrower after funding.
Min Advance	Specify the minimum advance amount. This is the smallest advance amount that a borrower may subsequently request after the initial advance.
Max Advance	Specify the maximum advance amount. This is the largest advance amount that a borrower may subsequently request after the initial advance.
Rate Cap & Adjustments section	
Max Rate Increase / Year	Specify the maximum rate increase allowed in a year.
Max Rate Increase / Life	Specify the maximum rate increase allowed in the life of the loan.

Field:	Do this:
Max Rate Decrease / Year	Specify the maximum rate decrease allowed in a year.
Max Rate Decrease / Life	Specify the maximum rate decrease allowed during the life of the loan.
Max # Adjustments / Year	Specify the maximum number of rate changes allowed in a year.
Max # Adjustments / Life	Specify the maximum number of rate changes allowed during the life of the loan.
Min Interest Rate (Floor)	Specify the minimum rate.
Max Interest Rate (Ceiling)	Specify the maximum rate.
Other section	
Refund Allowed	Check this box to indicate that refunding of customer over payments are allowed.
Refund Tolerance	Specify the refund tolerance amount. If the amount owed to the customer is greater than the refund tolerance, the over payment amount will be refunded if Refund Allowed box is selected.
WriteOff Tolerance Amt	Specify the write off tolerance amount. If the remaining outstanding receivables for accounts funded using this instrument is less or equal to the write off tolerance amount, the remaining balance on the account will be waived.
Pmt Tolerance Amt	Enter the payment tolerance amount.
Pmt Tolerance %	Enter the payment tolerance percentage.
Adv Tolerance	Enter the advance tolerance amount.
Adv Tolerance %	Enter the advance tolerance percentage
Default Pmt Spread	Select the default payment spread to be used when receiving payments for this account if one is not explicitly chosen, from the drop-down list.
Min Finance Charge	Enter the minimum finance charge amount.
Minimum Pmt	Enter the minimum billed amount.
Anniversary Period	Enter the anniversary term.
Repmt Currency	Select the currency from the drop-down list.

Field:	Do this:
PDC Security Check	Check this box to indicate that post dated checks are the method of repayment for this contract.
ACH Fee Ind	Check this box to indicate that direct debit fee is included. Note: The ACH Fee/Direct Debit Fee balance will be displayed in Balances sub tab only when this checkbox is selected.

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

Extension of Terms

The system facilitates extension of terms, provided the following conditions are satisfied:

- Specified number or more payments made in the account
- Gap between the previous and current extension provided in the account must be a specific number of months that could be specified

If the above conditions are not satisfied, then the system displays an appropriate error message.

A new transaction Force Extension will be available. This transaction will be posted when you want the system to bypass the extension validations defined at the contract level.

When a backdated transaction with TXN Date exists before the transaction date of extension, all the transactions are reversed and posted again. If extension transaction is posted again, then the validation rules are not validated again.

Staged Funding

Staged funding for closed-end loans allows you to disburse funds to customers through multiple advances or draws up to the approved amount within a specified “draw period.”

To create a multiple disbursement contract for a transaction

1. In the Contract Definition section, click **Add** and complete the fields following the instructions above, making sure to complete the following steps:
 - In the Advance Details section, select the Multiple Disbursement Permitted check box. When you select a contract instrument that permits staged funding (multiple disbursements) on the Funding screen, the system copies the information for that instrument from the Setup Module screen's Contract screen to the Funding screen's Contract screen.

Note

You cannot clear the Multi Disbursement Allowed box in the Advance section on the Contract screen.

- Complete the fields in the Advance Details section to define the limits for initial and subsequent advances for staged funding.

Note

This information appears in the Advance section of the Funding screen's Contract link.

2. If you choose, set the following APPLICATION CONTRACT EDITS as an ERROR or WARNING on the Setup Module screen's Edits screen.

Note

For more information, see the Edits link (Edits screen) section in this chapter.

1. REQUIRED: ADV DRAW END DATE
2. XVL: ADV DRAW END DT MUST BE AFTER CONTRACT DT
3. XVL: ADV DRAW END DT MUST BE LESS THAN FIRST PMT DT - PREBILL DAYS

These edits appear on the Funding screen's Verification screen.

Repayment scheduling for staged funding

When funding a loan, the system computes repayment schedules from the contract date, irrespective of whether funds have been disbursed or not. The system uses the approved amount (amount financed) for computing repayment schedules on the contract date.

As the might have been disbursed through multiple draws, or the draws have been less than the approved amount, or the amount may have been repaid in some amount before the draw end date, you may need to change the payment amount. In such cases, you can manually change the payment in the system by posting the monetary transaction CHANGE PAYMENT AMOUNT on the Customer Service screen's Maintenance link.

Disbursements for staged funding

The approved amount for staged funding can be disbursed with the Funding screen or at a later time using the Advances screen. If the first disbursement is requested during funding, you may enter it on the Itemization sub screen of the Funding screen's Contract screen.

If the entire approved amount is not disbursed during initial funding, it can be disbursed using the Advances screen's Advance Entry screen.

If the initial amount on the Advance Entry screen is not within the minimum or maximum limits (as entered in the Advance Details section on the Setup Module screen's Contract screen), the system displays any of the following error or warning messages in the Advances section's Error Reason field:

- ADVANCE AMOUNT IS LESS THAN THE INITIAL ADVANCE AMOUNT MINIMUM
-or-
- ADVANCE AMOUNT IS MORE THAN THE INITIAL ADVANCE AMOUNT MAXIMUM

The Advance Entry screen also allows you to enter subsequent funding / disbursements. If subsequent advances are not within the predetermined minimum or maximum amounts, the system displays any of the following warning or error messages in the Advances section's Error Reason field:

- ADVANCE AMOUNT IS LESS THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT
-or-
- ADVANCE AMOUNT IS MORE THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT

Additional messages in the Error Field regarding Staged Funding

If you attempt to post an advance after the draw end date, then the system displays the message in the Advances section's Error Reason field as, "ADVANCE DT IS AFTER DRAW PERIOD END DATE".

If you attempt to post an advance above the approved amounts, including tolerance, the system displays the message in the Advances section's Error Reason field as "ADVANCE AMOUNT IS MORE THAN THE TOTAL APPROVED AMOUNT INCLUDING TOLERANCE".

Since this is not a revolving loan, if any repayment is made against the approved amount principal balance, the system will not adjust the disbursed amount allowing for subsequent additional staged funding or advances.

Note

There is no change to the payoff quote functionality in the system. The system uses the actual amount of the advance(s) and any interest accrued since the date of the last payment or credit in the PAYOFF QUOTE VALID UPTO DATE value when the payoff quote is requested before the draw end date.

4.4.1 Balances

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

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

To set up the Balances

1. Click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Contract** → **Line** → **Balances**.
2. On the Balances sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Balance Type	Displays the balance type.
Chargeoff Method	Select the charge off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account becomes uncollectable and the product is charged off.
Writeoff Method	Select the write off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is within the write off tolerance of being PAID.
Reschedule Method	Select the reschedule method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is rescheduled.
Sort	Specify the sort order of how account balances will appear on the Customer Service form's Balance screen.

Field:	Do this:
Billed	Check this box to indicate that outstanding amounts for this balance type are considered a part of the billed amount. This also determines whether payments applied to this balance type are considered when satisfying outstanding amounts due.
Accrued	Check this box to indicate that outstanding amounts for this balance type will be included when interest is accrued against the account.
Non Performing Rollover	Check this box to indicate that “non-performing” is used as an intermediary status on your general ledger prior to charge off and want to create balances for non-performing accounts for this balance type. Note: (The Non-Performing Rollover box applies only to Balance Types of ADVANCE/PRINCIPAL and INTEREST. For all other Balance Types, this box would be cleared).
Non Performing Balance Type	Select the balance type you want to rollover from drop-down list, if you select the Non-Performing Rollover box (Advance/Principal).
Enabled	Check this box to indicate that this balance type will be created when the account is booked and funded

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

The system loads the currently defined balances for accounts.

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

4.4.2 Amortized Balances

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

To set up the Amortization Balances

1. Click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Contract** → **Line** → **Amortized Balances**.
2. In the Amortization Balances section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Amortize Balance Type	Select the amortize transaction type from the drop-down list.
Amortization Method	Select the amortization method used to calculate the net amortization amount from the drop-down list.
Cost/Fee method	Select the amortization cost/fee method.
Sort	Specify the sort sequence to define the order of the amortize balances.

Field:	Do this:
Enabled	Check this box to enable the amortize balance to be created when the account is booked and funded.

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

4.4.3 Itemizations

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

Advance	Total amount of the product that is not a part of financed fees; in other words, the total amount the customer requested to be advanced.
Financed Fees	Fees rolled into the principal balance of the product. Financed fees are also considered to be a part of the finance charge.
Pre-Paid Fees	Fees that are paid by the consumer prior to the funding of the loan. These fees are not rolled into the balance of the product but are considered as part of the finance charge and are included in the calculation of the APR.
Producer	Fees that are paid to or by the producer of the loan; for example, a fee that is being charged to the producer. These transactions will affect proceeds.
Escrow	Allows you to connect the actual escrow itemization with the escrow type and the funding transaction.

To set up the Itemizations

1. Click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Contract** → **Line** → **Itemizations**.
2. On the Itemization sub screen select the option button to indicate the type of itemization you are working with: Advance, Financed Fees, Pre-Paid Fees, Producer, or Escrow.
3. On the Itemization sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Itemization	Select the itemization from the drop-down list.
Disbursement Type	Select the disbursement type from the drop-down list.
Transaction	Select the funding transaction type from the drop-down list.

Field:	Do this:
Itemization Type	Select the itemization type from the drop-down list. Notes: 1. On selecting the "Prefunding Txns" as itemization type, it indicates that this particular itemization expects a payment from the customer prior to funding. 2. The itemization type "Prefunding Txns" is available only for loans.
Sort	Specify the sort order to define the order of the itemization transactions.
Sign	If the itemized transaction increases the group balance, click +ve. -or- If the itemized transaction decreases the group balance, click -ve.
Enabled	Check this box to enable the itemization and indicate that this itemization transaction will be created when the account is booked and funded.
Amortize Balance	Select the amortize balance affected by this itemization transaction from the drop-down list. Note: Advance itemizations do not affect amortize balances.
Refund Calculation Method	Select the refund calculation method from the drop-down list
Taxable	Check this box, if the itemization type is taxable.
Seller Pmt	Check this box to enable seller payment
Escrow	Select the escrow from the drop-down list.
Itemization Formula	Select the itemization formula description from the drop-down list.
Refund Calculation Method	Check this box to enable Refund calculation Method.
Escrow Required	If this is an escrow account, check this box to indicate that an escrow is required during the application process (though at that time the user can choose Opt Out to decline.)
Discount. Rate	Specify the discount rate for the itemization.

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

4.4.4 Fees

Any fees that are defined in the contract are set up on the Fees sub screen. The system currently supports the following contract fees:

- Late charges
- Non sufficient funds
- Extensions

- Prepayment penalties
- Delay Fee
- ACH Fee

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

Note

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

To set up the Fees

1. Click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Contract** → **Line** → **Fees**.
2. In the Fees section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Type	Select the fee type from the drop-down list.
Txn Amt From	Specify the lowest transaction amount or balance amount against which this contract fee definition may be applied.
Method	Select the method of calculating the fee to be assessed from the drop-down list.
Frequency	Select the frequency of calculating the fee to be assessed from the drop-down list.
Min Amt	Specify the minimum fee amount to be assessed.
Max Amt	Specify the maximum fee amount to be assessed. If you selected FLAT in the Method field, then this field is not used and is normally populated as \$0.00.
Percent	Specify the fee percentage of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.
Enabled	Check this box to create the selected contract fee when the account is booked and funded.

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

4.5 Scoring Models

The Scoring screen allows you to setup individual and multiple scoring models. You can define different scoring models by company, branch, currency and product. Scoring models are used to automate the decisioning process during underwriting and grade applications.

When you complete the Application Entry process, the system determines which scoring model to use by finding a best match. The system searches the Company, Branch, Currency and Product fields of all enabled scoring models that contain either the exact value on the application or ALL. (Exact matches for each field are given a higher weight than matches to ALL.) The system then ranks the returned matches in descending order, based on the weighted values and the hierarchical position of the field and then by Start Date. The system recognizes the first row returned as the best match. This scoring model information is then used to determine the next status and sub status of the application.

If you use a standard bureau score as a scoring model, you can set up the system to use the adverse action reasons provided by the standard bureau score on the Stipulations sub screen.

To set up the Scoring

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Scoring Models** → **Line**. You can set the following categories of scoring models:
 - Credit Score Models
 - Behavioural Score Models

4.5.1 Credit Score Models

You can either define new Credit Score Model or specify a new name in the **New Credit Model** field and click **Create Copy** to create a copy of selected score model with details.

1. Click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Scoring Models** → **Line** → **Credit Score Models**.
 - In the Score Models section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Model	Description	Start Dt	End Dt	Enabled	Max Score	Company	Branch	Product	Currency	Auto Decision	Bureau Score Reasons
LOC	LOC SCORING MODEL (FICO SCOR 08/26/1992	10/01/2014	12/31/4000	N	0	ALL	ALL	ALL	ALL	N	N
				Y	1000	ALL	ALL	ALL	ALL	Y	Y

A brief description of the fields is given below:

Field:	Do this:
Model	Specify the code for the scoring model.
Description	Specify a description of the scoring model.
Start Dt	Specify the start date for the scoring model. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the scoring model. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the scoring model.
Results section	
Max Score	Specify the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.).
Selection Criteria section	
Company	Select the company for the scoring model, from the drop-down list. This may be ALL or a specific company.
Branch	Select branch within the company for the scoring model, from the drop-down list. (This may be ALL or a specific branch. However, if you have selected 'ALL' in Company field, then you must select 'ALL' for this field).
Product	Select the product for the scoring model, from the drop-down list. This may be ALL or a specific product.
Currency	Select the currency for the scoring model, from the drop-down list. This may be ALL or a specific currency.
Bureau Score Reasons	Check this box to use the score reasons supplied by the credit bureau. If unchecked, then automatically rejected applications scored using this scoring model display the Adverse Action Reasons from the Parameters sub screen.
Auto Decision	Check this box to assign an application, a status/sub status based on the grade associated with the score returned for this scoring model. If not selected, the system assigns applications scored using this scoring model a status/sub status of NEW-REVIEW REQUIRED.

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

Parameters

The Parameters records the parameters used to determine the score calculated by the scoring model. You can define multiple parameters and adverse action reason associated with each parameter in a scoring model. Each scoring parameter can have maximum values set. The score range is based upon the information in the Range Definition section on the Parameters sub tab.

The system calculates a final score by adding the score for each parameter in the scoring model. A parameter weighted value is used to find the four adverse action reasons, if bureau reasons are not used.

Note

- A character parameter range definition should contain the exact value of the parameter.
- Each scoring parameter should have range definitions defined that encompass all of the values that might result.

1. Click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Scoring Models** → **Line** → **Credit Score Models** → **Parameters**.
2. In the Parameters section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Parameter	Select the parameter from the field, from the drop-down list.
Max Value	Specify the maximum value allowed for the selected parameter.
Adverse Action Reason	Select the adverse action reason, from the drop-down list. (If, on the Scoring Models screen, the Bureau Screen check box is checked for the scoring model, you cannot update this field).
Weighted Value	Specify the adverse action weighted value. This indicates the priority of this parameter when determining which adverse action reasons to use on the application. The top ten adverse action reasons based on the weighted value of the parameter will be populated.
Enabled	Check this box to enable the parameter.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. The Range Definition section allows you to translate the calculated value for a scoring parameter into the value to be used, depending on the returned value of the parameter
5. In the Range Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Value From	Specify the lowest calculated value to apply the specific translation. The ceiling of the range definition is based on the range definition with the next highest Value From or the Max Value of the scoring parameter (whichever is less).

Field:	Do this:
Value From	<p>Select the following options to determine how values for a scoring parameters are translated:</p> <p>% Max Value – If selected, then the calculated values within the range definition receives a value based on a percentage of the Max Value of the scoring parameter.</p> <p>% Param – If selected, then the calculated values within the range definition receives a value based on a percentage of the calculated value of the scoring parameter.</p> <p>Value – If selected, then the calculated values within the range definition receives a specific value.</p>
Percent / Value	Specify the percent or value to be used in the translation of the calculated value of the scoring parameter.
Enabled	Check this box to consider this range definition while translating values for this scoring parameter.

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

Grades

The Grades sub screen allows you to define how the system translates the scoring model scores into your organization's grade. The system uses these grades in the auto-decisioning process. Each grade has a specific status/sub status that informs the system what to do with the application of a particular grade as it continues through the origination cycle.

Note

Each scoring model should have grade definitions defined that encompass all of the values that might result.

1. Click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Scoring Models** → **Line** → **Credit Score Models** → **Grades**.
2. In the Grade Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Score	Specify the score the application receives.
Credit Grade	Select the grade to assign to an application, from the drop-down list.
Application Status	Select the status to assign to applications with a score starting with the value of this grade definition, from the drop-down list.

Field:	Do this:
Sub Status	<p>Select the sub status to assign to applications with a score starting with the value of this grade definition, from the drop-down list.</p> <p>Credit scoring allows you to select the following status/sub status pairs:</p> <ul style="list-style-type: none"> APPROVED - AUTO APPROVED REJECTED - AUTO REJECTED NEW - REVIEW REQUIRED NEW - RECOMMEND APPROVAL NEW - RECOMMEND REJECTION.
Enabled	<p>Check this box to indicate that this grade definition will be considered when grading an application using this scoring model.</p>

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

4.5.2 Behavioral Score Models

You can either define new Behavioral Score Model details or specify a new name in the **New Behavioral Model** field and click **Create Copy** to create a copy of selected score model with details.

1. Click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Scoring Models** → **Line** → **Behavioral Score Models**.
2. In the Score Models section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The left sidebar navigation includes: Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup (Setup, Administration, Products), and WPP (Index Rates, Fees, Pricings, Contracts, Balances, Transactions, Spreads). The main content area is titled 'Scoring Models' and shows two tabs: 'Credit Score Models' (selected) and 'Behavioral Score Models'. Under 'Score Models', there is a table with one row:

Model	Description	Start Dt	End Dt	Enabled	Max Score	Company	Branch
LOC_BS	LOC SCORING MODEL (BEHAVIORAL SCORE)	10/01/2014	12/31/4000	N	0	ALL	ALL

Below the table are sections for 'Score Models' (with fields for Model, Description, Start Dt, End Dt, Max Score, Company, Branch, Product, and Currency), 'Parameters' (with fields for Parameter, Max Value, and Enabled), and 'Range Definition' (with fields for Value From, Value To, and Percent / Value). The top right of the screen shows the user 'DEMOUSR', 'Accessibility', 'Sign Out', and a 'Close' button.

A brief description of the fields is given below:

Field:	Do this:
Model	Specify the code for the scoring model.
Description	Specify a description of the scoring model.
Start Dt	Specify the start date for the scoring model. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the scoring model. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the scoring model.
Result section	
Max Score	Specify the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.).
Selection Criteria section	
Company	Select the company for the scoring model, from the drop-down list. This may be ALL or a specific company.
Branch	Select branch within the company for the scoring model, from the drop-down list. (This may be ALL or a specific branch. However, if you have selected 'ALL' in Company field, then you must select 'ALL' for this field).
Product	Select the product for the scoring model, from the drop-down list. This may be ALL or a specific product.
Currency	Select the currency for the scoring model, from the drop-down list. This may be ALL or a specific currency.
Bureau Score Reasons	Check this box if bureau score reason is applicable.
Auto Decision	Check this box if auto decision is applicable.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click 'Create Copy' button on the Score Models screen to create copy of the selected record with details.

The Parameters section records the parameters used to determine the score calculated by the scoring model. You can define multiple parameters and adverse action reason associated with each parameter in a scoring model. Each scoring parameter can have maximum values set. The score range is based upon the information in the Range Definition section on the Parameters sub tab.

The system calculates a final score by adding the score for each parameter in the scoring model. A parameter weighted value is used to find the four adverse action reasons, if bureau reasons are not used.

Note

- A character parameter range definition should contain the exact value of the parameter.
- Each scoring parameter should have range definitions defined that encompass all of the values that might result.

5. In the Parameters section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Parameter	Select the parameter from the field, from the drop-down list.
Max Value	Specify the maximum value allowed for the selected parameter.
Adverse Action Reason	Select the adverse action reason.
Weighted Value	Specify the weighted value.
Enabled	Check this box to enable the parameter.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. The Range Definition section allows you to translate the calculated value for a scoring parameter into the value to be used, depending on the returned value of the parameter.
8. In the Range Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Value From	Specify the lowest calculated value to apply the specific translation. The ceiling of the range definition is based on the range definition with the next highest Value From or the Max Value of the scoring parameter (whichever is less).
Value From	Select the following options to determine how values for a scoring parameters are translated: % Max Value – If selected, then the calculated values within the range definition receives a value based on a percentage of the Max Value of the scoring parameter. % Param – If selected, then the calculated values within the range definition receives a value based on a percentage of the calculated value of the scoring parameter. Value – If selected, then the calculated values within the range definition receives a specific value.
Percent / Value	Specify the percent or value to be used in the translation of the calculated value of the scoring parameter.

Field:	Do this:
Enabled	Check this box to consider this range definition while translating values for this scoring parameter.

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

4.6 Fees

The Fee screen allows you to define fees that may be automatically assessed by the system. The Fee Definition section records fees not defined within the Contract screen's Fees sub screen.

The following fee types are currently supported for automatic assessment:

- Late charge
- NSF
- Extension
- Advance
- Over Credit Limit
- Membership
- Prepayment penalty
- Phone Pay
- Payoff Quote
- Periodic Maintenance
- Rental Fee
- ACH Fee
- Delay Fee
- Other Fee and Tax

Fees can be calculated as either a flat amount or a percentage of payment due based on fee type.

You can specify minimums and maximums for fee amounts in the Min Amt and Max Amt fields. Different fee rules can be setup at the company/branch level.

When Fees are assessed, the system determines the best match using all enabled fee definitions that meet the following criteria:

- Exactly match the fee type being assessed.
- Have an effective date that is greater than or equal to the start date.
- Have a Txn Amt From that is greater than or equal to the outstanding amount related to the fee assessment.
- Match either the value or ALL for all other criteria (Exact matches for each field are given a higher weight than matches to ALL.)

The returned rows are then given a descending rank based on the weighted values and the hierarchical position of the following criteria:

1. Company
2. Branch
3. Product

4. Application state
5. Transaction amount
6. Start date
7. End date
8. Currency

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

Note

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first. Only if the contract fee is not present in the state fee used.

To set up the Fee

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Fees** → **Line**.
2. In the Fee Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Fee Rule	Fee Type	Start Dt	End Dt	Enabled	Calc Method	Min Amt	Max Amt	Percent	Company
ADV10E	FEE ADVANCE	07/05/1993	31/12/4000	Y	FLAT AMOUNT	0.00	0.00	0.0000	ALL
ADV20E	FEE ADVANCE	07/05/1993	31/12/4000	Y	PERCENTAGE OF TRA	30.00	100.00	3.0000	ALL
LC10E	FEE LATE CHARGE	07/05/1993	31/12/4000	Y	FLAT AMOUNT	40.00	50.00	3.5000	ALL
MEM10E	FEE MEMBERSHIP	07/05/1993	31/12/4000	Y	FLAT AMOUNT	15.00	15.00	0.0000	ALL
NSF10E	FEE NSF	07/05/1993	31/12/4000	Y	FLAT AMOUNT	50.00	50.00	0.0000	ALL
OVR10E	FEE OVER CREDIT LTR	07/05/1993	31/12/4000	Y	FLAT AMOUNT	20.00	20.00	0.0000	ALL
ADV10EE	FEE OVER CREDIT LTR	26/05/2015	31/12/4000	Y	FLAT AMOUNT	29.00	29.00	0.0000	ALL
						0.00	0.00	0.0000	ALL

A brief description of the fields is given below:

Field:	Do this:
Fee Rule	Specify the fee rule used to identify the particular fee definition.
Fee Type	Select the fee type from the drop-down list. The system computes these drop-down values from the TXN_TYPE_CD Lookup, with FEE as the sub type.

Field:	Do this:
Start Dt	Specify the start date. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the fee.
Calc Method	Select one of the following method of calculating the fee, from the drop-down list. If 'Flat Amount' is selected, then minimum fee will be charged. If 'Percentage' is selected, then the amount charged will be based on percentage defined subject to minimum and maximum amount (i.e. 'Txn Amt From').
Min Amt	Specify the minimum amount for the fee.
Max Amt	Specify the maximum amount for the fee. If you selected FLAT AMOUNT in the Calc Method field, then this field is not used and is normally populated as \$0.00.
Percent	Specify the percentage value of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.
Company	Select the portfolio company from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch from the drop-down list. This may be ALL or a specific branch. (This must be ALL, if you have selected 'ALL' in the Company field).
Channel	Select the channel from the drop-down list. This can be ALL or a specific channel.
Product	Select the product from the drop-down list. This may be ALL or a specific product. The available values come from a validated field based on the selected Billing Cycle setup and the Product setup.
State	Select the state for this fee, from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for this fee, from the drop-down list. This may be ALL or a specific currency.

Field:	Do this:
Txn Amt From	<p>Specify the transaction or balance amount. The fee is calculated using the specifications of this record only if the transaction amount is greater than the value specified in this field (and less than this field in another record for the same fee).</p> <p>IMPORTANT:</p> <p>When you select the fee to use, the system searches for a best match using the following attributes:</p> <ul style="list-style-type: none"> 1 Company 2 Branch 3 Product 4 State 5 Amount (Txn Amt From) 6 Effective/start date (Start Dt) <p>Hence, Oracle Financial Services Software recommends creating a version of each fee, where ALL is the value in the these fields.</p> <p>It is also recommended that you define a default printer for an Organization, Division and Department.</p>

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

4.7 Checklists

A checklist is an optional set of steps to follow when completing a task in the system, such as the underwriting and funding processes.

Checklists can be used as guidelines to help ensure that the system users follow your business's standard operating procedures and enter all required data. Some checklists are optional, but others such as those related to application decisions or contract verification, may be required depending on the edit sets defined in your system. The Checklists screen allows you to specify the contents of the checklist.

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

- Company
- Branch
- Product
- Account state

To set up the Checklists

You can either define new Checklist Type Definition details or specify a new code in the **New Checklist** field and click **Create Copy** to create a copy of selected checklist type definition with details.

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Checklists** → **Line**.

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

3. A brief description of the fields is given below:

Field:	Do this:
Checklist Code	Specify the checklist code that identifies checklist being defined.
Description	Specify the description for the checklist.
Checklist Type	Select the checklist type from the drop-down list, to define where the specific checklist will be available in the system.
Company	Select the portfolio company associated with the checklist from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch associated with the checklist from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL).
Channel	Select the channel from the drop-down list, This can be ALL or a specific channel.
Product	Select the product associated with the checklist from the drop-down list. This may be ALL or a specific product. The available values come from a validated list based on the selected Billing Cycle setup and the Product setup.

Field:	Do this:
State	<p>Select the state associated with the checklist type from the drop-down list. This may be ALL or a specific state.</p> <p>IMPORTANT: By selecting which edits type to use, the system searches for a best match using the following attributes:</p> <ol style="list-style-type: none"> 1 Company 2 Branch 3 Product 4 State <p>Hence, Oracle Financial Services Software recommends creating one version of each checklist type where ALL is the value in these fields.</p>
Currency	Select the currency associated with the checklist from the drop-down list. This may be ALL or a specific currency.
Enabled	Check this box to enable the checklist.

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

Checklist actions are steps (a set of one or more tasks) related to the checklist you are creating. They are loaded on the Checklist Action Definition section.

5. In the Checklist Action Definition - **Regular** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter

A brief description of the fields is given below:

Field:	Do this:
Action Code	Specify the action code for the checklist.
Description	Specify the description for the action type.
Sort	Specify the sort order to define the placement of the action type on the Checklist sub screen.
Enabled	Check this box to include this action in the checklist.

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

7. In the Checklist Action Definition - **Document** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Action Code	Specify the action code for the checklist.
Description	Specify the description for the action type.
Document Type	Select the document type from the drop-down list.

Field:	Do this:
Document Sub Type	Select the document sub type from the drop-down list.
Document Mandatory	Check this box to indicate that the document is mandatory.
Sort	Specify the sort order to define the placement of the action type on the Checklist sub screen.
Enabled	Check this box to include this action in the checklist.

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

4.8 **Statement Messages**

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

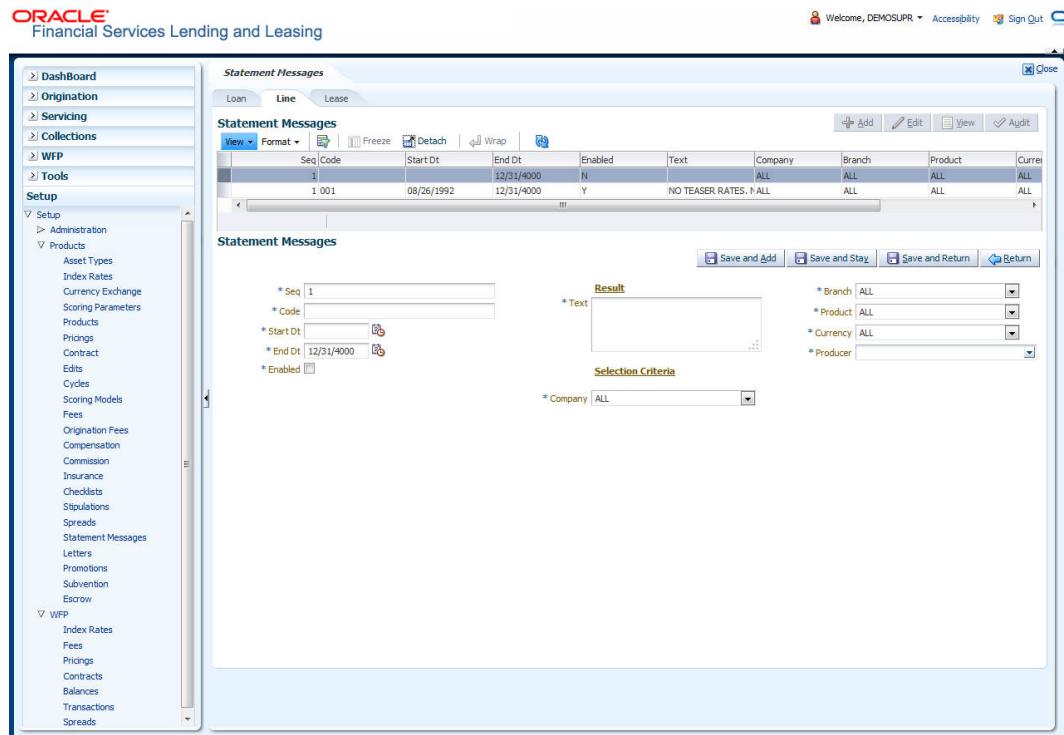
The system inserts the message in the Text field into the statement file produced during the nightly batch job for the appropriate consumers.

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

To set up the Messages

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Statement Messages** → **Line**.

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



A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sort sequence of how the statement message should be printed.
Code	Specify the message code identifying the statement message.
Start Dt	Specify the first date the statement message is available. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the last date the statement message is available. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the message.
Result section	
Text	Specify the text of the statement message.
Selection Criteria section	
Company	Select the company for the statement message from the drop-down list. This may be ALL or a specific company.
Branch	Select the branch within the company for the statement message from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL.
Product	Select the product for which this statement message will be used from the drop-down list. This may be ALL or a specific product.

Field:	Do this:
Currency	Select the currency for the statement message from the drop-down list. This may be ALL or a specific currency.
Producer	<p>Select the producer for the statement message from the drop-down list. This may be ALL or a specific producer. The available values come from a validated field based on the Pro Group and Pro Type.</p> <p>IMPORTANT: By selecting which message to use, the system searches for a best match using the following attributes:</p> <ol style="list-style-type: none"> 1. Company 2. Branch 3. Product 4. Producer 5. Currency <p>Hence, Oracle Financial Services Software recommends creating one version of each edit type where ALL is the value in these fields.</p>

4.9 Letters

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

The system supports the following types of letters:

Type of letter:	Definition:
ACCOUNT STATEMENT	Generated when account is to receive a billing statement (this time is defined in contract setup). Letter is sent to customer.
ADVERSE Action letter	Generated in nightly batch jobs for applications that were declined. This letter is sent to the consumer to indicate the reasons why the application was declined.
CONDITIONAL ADVERSE	Generated in nightly batch jobs for applications that were
ACTION LETTER	declined. This letter is sent to the consumer to indicate the reasons why the application was declined. This letter also indicates steps that the consumer may take to gain approval of the application.
COLLECTION LETTER 1	Generated when an account becomes delinquent. This is the first dunning letter sent to the customer.
COLLECTION LETTER 2	Generated when an account remains in delinquency for an extended period. This is the second dunning letter sent to the customer.
COLLECTION LETTER 3	Generated when an account remains in delinquency for an extended period, even after having received previous notices. This is the final dunning letter sent to the customer.

Type of letter:	Definition:
CONTRACT FUNDING fax/ email	Generated when an application is APPROVED: FUNDED or CONDITIONED: FUNDED. This letter is sent to the producer.
DECISION FAX/ EMAIL	Generated when an application is APPROVED, CONDITIONED, or REJECTED. This letter is sent to the consumer or producer, depending on whether the product is a direct or in-direct loan.
PAID IN FULL LETTER	Generated in nightly batch jobs when the account pays off. This letter is sent to the customer.
PAYOUT QUOTE LETTER	Generated when a payoff quote is created for an account. This letter is sent to the customer.
WELCOME LETTER	Generated when an application is APPROVED: FUNDED. This letter is sent to the consumer. STATEMENT PAST MATURITY Generated when an accounts are matured but unpaid. This letter is sent to the account holders as a reminder to make their payments.

When the system generates letters, it searches the Letters screen for letter definitions that meet the following criteria:

- Definition is enabled.
- Definition is an exact match of the letter code being generated.
- Definition is a match of either the application/account value or ALL for all other criteria.

Exact matches for each field are given a higher weight than matches to ALL.

The returned rows are then given a descending rank based on the weighted values and the hierarchical position of these fields:

1. Company
2. Branch
3. Product
4. State
5. Currency

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

To set up the Letters

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Letters** → **Line**.

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

A brief description of the fields is given below:

Field:	Do this:
Letter Code	Specify the code for the letter.
File Name	Specify the file name of the Oracle report used to generate the letter. The file should be named <File Name>.rep on your server.
Letter Type	Select the type of letter you want to generate from the drop-down list.
Channel	Select the application source (channel) for the letter from the drop-down list. This may be ALL or a specific channel.
Enabled	Check this box to enable this letter definition.
Result section	
Batch Printer	Select the batch printer being used to generate the letter from the drop-down list.
Batch User	Select the user who will submit this letter from the drop-down list. This will normally be set to BATCH.
Selection Criteria section	
Company	Select the portfolio company for which this letter will be used from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch for which this letter will be used from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL).

Field:	Do this:
Product	Select the product for which this letter will be used from the drop-down list. This may be ALL or a specific product.
State	Select the state for which this letter will be used from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for which this letter will be used from the drop-down list. This may be ALL or a specific currency.

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