

Product Release Note
Oracle Financial Services Lending and Leasing
Release 14.3.0.1.0
September 2016



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1. Release Notes

1.1 Background / Environment

Oracle Financial Services Software Limited has developed Oracle Financial Services Lending and Leasing solution. The suite is a comprehensive, end-to-end solution that supports full lifecycle of direct and indirect consumer lending business with Origination, Servicing and Collections modules. This enables financial institutions to make faster lending decisions, provide better customer service and minimize delinquency rates through a single integrated platform. It addresses each of the lending processes from design through execution. Its robust architecture and use of leading-edge industry standard products ensure almost limitless scalability.

1.2 Purpose

The purpose of this Release Note is to highlight the enhancements included in the Oracle Financial Services Lending and Leasing Release.

1.3 Abbreviations

Abbreviation	Detailed Description
OFSLL	Oracle Financial Services Lending and Leasing
ACX	Account Boarding
TXN	Transaction Processing
UIX	User Interface
ORG	Origination
CS	Customer Service
LN	Loan / Line
LS	Lease
OE	Open Ended
CE	Close Ended
XAE	Web service Application Entry
XCS	Web service Customer Service
CB	Credit Bureau
WFP	Wholesale floor Planning

Abbreviation	Detailed Description
SQL	Structured Query Language
XML	Extensible Mark up Language
XSD	XML Schema Definition
POJO	Plain Old java Object
API	Conversion Open Interface

1.4 **Product Summary**

Oracle Financial Services Lending and Leasing Release 14.3.0.1.0 is built to meet various challenges faced by financial institutions. It addresses each of the lending processes from design through execution. Its unique value lies in its ability to provide the business with predefined processes and a world-class framework that takes care of business risk and compliance needs.

1.5 **Release Highlights**

The key highlight of this release is to fix the critical bugs and to enhance the industry specific requirements.

2. Seed Data

It is possible that as part of a particular feature enhancement, existing system 'seed data' has been modified in the latest release. For example, values displayed as part of a selection drop down or lookup. Moving these changes directly into production often creates problems for OFSLL live customers in terms of existing setup mutation. To avoid this problem, now OFSLL has a new feature using which customer can decide whether a new feature needs to be rolled out in production or not. This means any change in seed data will take into effect only after enabling the same and otherwise existing functionality in production would continue as it is even after the new patch deployment.

Any feature added/modified in OFSLL will be configurable with Seed data screen. A Setup User will be allowed to configure and accept only those changes that are applicable for their OFSLL Implementation.

For any feature developed along with seed data changes, Setup user is expected to accept those seed data changes for that particular feature to work. Seed data changes can be added/merged into the environment either in Bulk (during patch installation) or incrementally (using seed data screen).

While installing a patch user will be prompted to update seed data installation as Automatic or Manual.

```
Seed Data Installation...
Following Seed Data Installation modes are available
  Automatic Installation -> A      Manual Installation      -> M
Select Seed Data Installation Mode [A/M] : A

Mode Selected = A
Okay [y/n]?: y

Generating Seed Data...

Done.
```

Entity	Navigation
New Seed Data	<p>During patch installation, if Manual Installation update of seed data option is selected</p> <p>User is expected to insert newly added seed data from</p> <p>Setup → System → Seed Data → Comparison Data screen.</p> <p>Select Insert (Radio Button) and add new seed data using 'Insert Data' (Button)</p> <p>When Auto update seed data is selected, (as indicated below), system will automatically insert new seed data.</p>
Modified Seed Data	<p>Similarly, if there are updates done to existing seed data, and are not auto updated during patch installation,</p> <p>User is expected to update (merge) the seed data changes newly added seed data from Setup → System → Seed Data → Comparison Data screen</p>

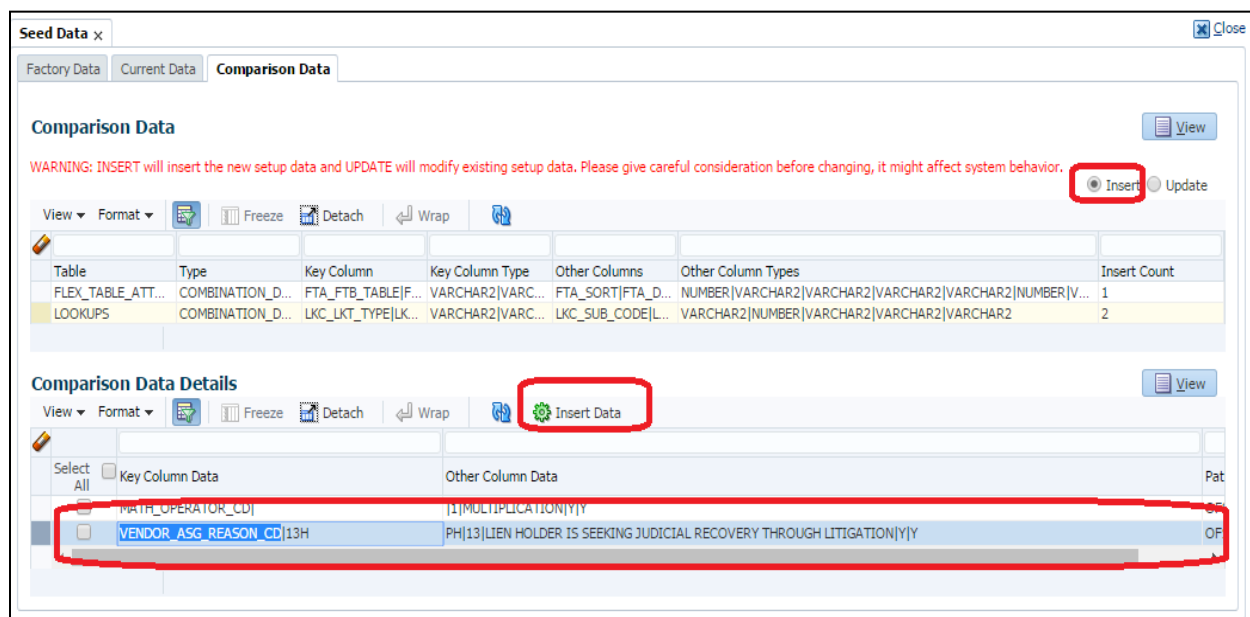
Entity	Navigation
	Select Update (Radio Button) and merge seed data differences using 'Update Data' (Button)

Below example explains how seed data screen can be used with new and modified seed data.

Seed Data added (New):

After patch installation, the new system parameter is added into the environment and will show up when the 'Insert' radio button is selected in Setup → System → Seed Data → Comparison Data screen.

For example: A new vendor assignment reason Lookup is added, user is expected to click on insert data.



Seed data Modified:

During subsequent patch releases, some of the seed data such as Lookup's, Jobs, Transactions, System Parameters, Access grids and so on are likely to undergo regular updates.

For example, when a new value is added to an existing Job SET .

- Modified JOB_SET SET-IPR as part of the patch and released, this change will show up when the 'Update' radio button is selected in Setup → System → Seed Data → Comparison Data screen..
- User is expected to click on 'Update Data' to merge this change for their Implementation.

Seed Data x Close

Factory Data Current Data **Comparison Data**

Comparison Data View

WARNING: INSERT will insert the new setup data and UPDATE will modify existing setup data. Please give careful consideration before changing, it might affect system behavior.

☐ Insert ☒ **Update**

View Format Freeze Detach Wrap

Table	Type	Key Column	Key Column Type	Other Columns	Other Column Types	Update Count
FLEX_TABLE_ATT...	COMBINATION_D...	FTA_FTB_TABLE[F...	VARCHAR2 VARC...	FTA_SORT FTA_D...	NUMBER VARCHAR2 VARCHAR2 VARCHAR2 NUMBER VARCHAR2 VARCHAR2 VARCHAR2 VARC...	27
FLS_ACCESS	SYSTEM_DATA	FAC_ACCESS_CODE	VARCHAR2	FAC_DESC FAC_E...	VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2	9
FLS_ACCESS_DEF...	COMBINATION_D...	FAC_FAC_ACCES...	VARCHAR2 VARC...	FAC_ALLOWED_I...	VARCHAR2 VARCHAR2	7
INPUT_FILE_DEF...	COMBINATION_D...	IDF_NAME	VARCHAR2	IDF_DESC IDF_DI...	VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2	1
INPUT_FILE_REC...	COMBINATION_D...	IRD_IDE_NAME IR...	VARCHAR2 VARC...	IRD_INPUT_COLL...	NUMBER VARCHAR2 VARCHAR2 NUMBER NUMBER NUMBER	2
JOB	COMBINATION_D...	JOB_JBS_CODE J...	VARCHAR2 VARC...	JOB_SORT JOB_R...	NUMBER VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 NUMBER NUMBE...	28
JOB_SETS	COMBINATION_D...	JBS_CODE	VARCHAR2	JBS_DESC JBS_EN...	VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 DATE DATE DATE VARC...	64
JOB_SETUP	COMBINATION_D...	JST_JBS_CODE J...	VARCHAR2 VARC...	JST_ENABLED_IN...	VARCHAR2 VARCHAR2 NUMBER NUMBER NUMBER NUMBER NUMBER NUMBER NUMBER NUMBER	140
LOOKUPS	COMBINATION_D...	LKC_LKT_TYPE LK...	VARCHAR2 VARC...	LKC_SUB_CODE L...	VARCHAR2 NUMBER VARCHAR2 VARCHAR2 VARCHAR2	19
LOOKUP_TYPES	SYSTEM_DATA	LKT_TYPE	VARCHAR2	LKT_DESC LKT_SY...	VARCHAR2 VARCHAR2 VARCHAR2	1

Comparison Data Details View

View Format Freeze Detach Wrap Update Data

Select	Key Column Data	Other Column Data	Patch #
<input type="checkbox"/>	SET-ADT	UPDATE AUDIT TABLE (AFTER TABLE EXPORT-IMPORT) N ROOT ALWAYS SPECIFIC_DAY SPECIFIC_DAY READY 05/01/2002 10:00:00 08/08/2016 10:00:00 N	OFSL_14.3.0.0.7_B182
<input type="checkbox"/>	SET-GR12	GET CASE UPDATES WEBSERVICE TRIGGERING Y ROOT ALWAYS MINUTE 30MIN COMPLETED 05/01/2016 10:00:00 08/08/2016 10:00:00 N	OFSL_14.3.0.0.9_B208
<input checked="" type="checkbox"/>	SET-IPR	PAYABLE REQUISITIONS INTERFACE FILE Y ROOT ALWAYS DAILY DAILY READY 01/01/1800 12:00:00 01/01/1800 12:00:00 12/01/2005 01:14:27 N	OFSL_14.3.0.0.7_B182
<input type="checkbox"/>	SET-LTR3	LETTERS COLLECTION N SET-LTR3 ALWAYS DAILY DAILY READY 06/01/2003 01:32:00 08/08/2003 01:32:18 08/09/2003 01:32:00 N	OFSL_14.3.0.0.7_B182
<input type="checkbox"/>	SET-ODU2	OUTPUT DATA DUMP SERVICING N SET-ODU2 ALWAYS DAILY DAILY FAILED 06/01/2003 01:01:00 07/28/2003 18:02:38 06/22/2003 18:02:38 N	OFSL_14.3.0.0.7_B182
<input type="checkbox"/>	SET-PDC	POST DATED CHECKS N ROOT ALWAYS DAILY DAILY READY 05/01/2002 10:00:00 08/08/2003 10:00:18 08/09/2003 10:00:00 N	OFSL_14.3.0.0.7_B182
<input type="checkbox"/>	SET-EDF	DIALER INTERFACE FILE Y ROOT ALWAYS DAILY DAILY READY 01/01/1800 12:00:00 01/01/1800 12:00:00 12/18/2005 01:14:27 N	OFSL_14.3.0.0.7_B182
<input type="checkbox"/>	SET-GL1	GL ENTRIES N SET-PRQ ON_SUCCESS DAILY DAILY READY 06/01/2003 22:30:00 08/07/2003 22:30:06 08/08/2003 22:30:00 Y	OFSL_14.3.0.0.7_B182
<input type="checkbox"/>	SET-ODD1	OUTPUT DATA DUMP FUNDING N ROOT ALWAYS DAILY DAILY READY 06/01/2003 01:00:00 08/09/2003 09:08:23 08/10/2003 01:00:00 N	OFSL_14.3.0.0.7_B182
<input type="checkbox"/>	SET-PUR	ARCHIVE PURGE JOB SET N ROOT ALWAYS MONTHLY 31 FAILED 06/01/2002 04:00:00 01/06/2004 09:11:02 01/06/2004 09:36:00 N	OFSL_14.3.0.0.7_B182

3. Enhancements

Ref No.	Enhancement	Description
OFSLL_PMG_RQT_650	Statement Preference Mode	Facility provided to capture 'Statement Preference' Mode in Origination and provided facility to change the preference in Servicing/collections stage.
OFSLL_PMG_RQT_564	Default Spread Based on Account Status-Condition	Default 'Spread' is provided based on the account 'Status and Condition' in 'Payment Entry' screens.
OFSLL_PMG_RQT_566	Queue User Group	<ul style="list-style-type: none"> Centralized repository provided for adding and removing users from queue. Facility of replacing hard assigned users for an account or multiple Accounts.
OFSLL_PMG_RQT_569	'Recourse' Enhancements	<p>'Dealer Recourse' feature enhanced in OFSLL in following modules.</p> <ul style="list-style-type: none"> Recourse details can be captured in Setup > Contract > Lease Recourse details can be captured in origination Recourse details can be Added/Updated in servicing stage. These changes are applicable only for LOAN and LEASE
OFSLL_PMG_RQT_634	Payment Maintenance Screen Enhancement	Payment posting is allowed to support single payment to multiple payments and vice versa payment maintenance after posting.
OFSLL_PMG_RQT_651	'Customer Deceased' Transaction Enhancement	While posting 'Customer Deceased' Transaction, system to allow to choose whether "Permission to Call" flag for deceased customer as Yes / No.
OFSLL_PMG_RQT_562	Transaction Authorization – Maker/ Checker Framework	Enhanced the Maker/Checker framework in OFSLL as 'conditional checker' for Monetary transactions; while providing separate tab to define 'maker' responsibilities.
OFSLL_PMG_RQT_607	Actionable Alerts	<p>The 'Alerts (Comments)' functionality is enhanced to support the following:</p> <ul style="list-style-type: none"> Deleting alerts (comments) Added Alert flag in the Offline Call activity file format.

Ref No.	Enhancement	Description
OFSLL_PMG_RQT_635	'Due Date Change' override transactions	Two new monetary transactions are provided in 'Due Date Change Override' and 'Due date Change Override Reverse'.
OFSLL_PMG_RQT_007	Fee Selection Criteria Enhancement	A new selection criteria is added at two places in setup-Amount Financed <ul style="list-style-type: none"> Setup > Products > Fees Setup> Contract > Fees Sub tab
OFSLL_PMG_RQT_619	'Field Investigation' in Servicing	A new tab is introduced in Customer Service called 'Field Investigation', after the 'Tracking Attributes' tab under Customer Service tab
OFSLL_PMG_RQT_608	Bureau Pull Validation	Credit bureau pull process is enhanced/extended to consider time lag between last pull (days) for same Bureau Company before processing new request.
OFSLL_PMG_RQT_606	Producer Payment Details Access Control	"Producer Payment Details" functionality is enhanced to support the following: <ul style="list-style-type: none"> Access Control for Producer Payment Details Show 'Unverified' Bank Details Counter in Producer Dashboard with a hyperlink
OFSLL_PMG_RQT_602	Servicing Summary Screen Enhancements	<ul style="list-style-type: none"> 'Account Information' related fields are added to customer summary screen 'Remaining' Term, 'Kept Promises' Counter and 'Outbound' Call Counters are placed in summary screen Capture 'best day to call' in telecom screen (Origination/ Servicing) and shown on summary screen 'Securitization Details' in Account Summary page are shown in separate tab. 'Export' feature provided to transaction screen
OFSLL_PMG_RQT_561	Masking Financial Data for Secured Accounts	<ul style="list-style-type: none"> Secure Accounts by masking financial details in search results to unauthorized users
OFSLL_PMG_RQT_656	Append 'Delinquency Days' to account comment	<ul style="list-style-type: none"> System generated comments will be posted on posting Call Activity and OFSLL enhanced to append Delinquency Days in Account Comment posted via call activities.
OFSLL_PMG_RQT_655	'Time Barred' Debt	<ul style="list-style-type: none"> Functionality to handle time barred debts; which considers period of limitation at state level and

Ref No.	Enhancement	Description
		product type.
OFSLL_PMG_RQT_525	Facility to Open Multi-tab	<ul style="list-style-type: none"> Facility to open multiple originations/ servicing tabs simultaneously.
OFSLL_PMG_RQT_565	New Opt-Out Indicators	Ability to Capture three new opt-outs - Insurance Opt-Out, Share Credit Opt-Out and Marketing Opt-Out in Origination stage and change the Opt-Out preferences in servicing stage by using Add/Edit or posting transactions.
OFSLL_PMG_RQT_605	'References' Enhancements	Facility to capture References Status and 'Permission to call' indicator for 'References' phone numbers and ability to add/update 'References' information in servicing stage.
OFSLL_PMG_RQT_657	SCRA Transaction Changes	SCRA transaction will result in lower payment amount during "Active Military Duty", regardless of prior payment history.
OFSLL_PMG_INTERFA CE_RQT_069	Banko Interface	<ul style="list-style-type: none"> Banko Interface provides 'Bankruptcy' information for requested customer list of bank. Automatic creation of daily Banko customer account input file. Processing of Daily Banko response file and saving the contents into OFSLL DB and display the Bankruptcy details received from over OFSLL screens for user approval
OFSLL_PMG_RQT_652	Currency Exchange Upload	Ability to upload "Currency Exchange Rates" using input file upload.
OFSLL_PMG_RQT_612	Handling 'Repossession CASE'	Few changes taken up in Vendor and Work order Screen to handle CASE details (creating and maintaining) interfacing with external system.
OFSLL_PMG_RQT_532	Fee Structure for Vendor Services	<ul style="list-style-type: none"> Ability to define the Fee at the vendor level. Default fee in the work order based on the Vendor Service Offered.
OFSLL_PMG_RQT_653	Account History	Capture user access history of account, which is accessed through various navigation modes.
OFSLL_PMG_RQT_654	Restful Web services	<p>Following Restful web services are developed:</p> <ul style="list-style-type: none"> Call Activity Restful web service Generic Post Transactions web service Account Search Restful web service Account On Boarding

Ref No.	Enhancement	Description
		<ul style="list-style-type: none"> Scheduler
OFSLL_PMG_RQT_789	Seed Data	Seed Data screen in Oracle Financial Services Lending and Leasing displays the existing seed data details maintained in the system and allows you to compare and merge only the required differences in each record.

3.1 Statement Preference Mode

3.1.1 Overview

User can choose 'Statement Preference Mode' at the time of origination and is allowed to change the preference in servicing stage.

3.1.2 Description

- A field 'Stmt Preference Mode' with LOV (Email/ Physical) is added at 'Setup > Contract Screen'.
- Statement Preference maintained at setup is populated based on 'Instrument' selected in 'Origination > Contract'.
- 'Stmt Preference Mode' field added in following screens of the system.
 - Setup > Contract Screen
 - Origination > Contract Screen
 - Customer Service > Account Details > Account Details
 - Customer Service > Account Details > Contract Information
- New non-monetary transaction 'ACC_STMT_PREFERENCE_MODE' added to update statement preference in servicing stage.
- Column Definition added in Data Files 'Customer Statement'
- For existing customers, in migration; this value can be sent as NULL.

3.1.3 Screenshot

'Stmt Preference Mode' field added in Setup > Contract screen

The screenshot displays the 'Contract' setup screen with multiple sections for configuration. The 'Stmt preference mode' field is located at the bottom right, highlighted with a red box, and is set to 'PHYSICAL'. Other visible fields include:

- Contract Info:** Start Dt (05/12/1994), End Dt (12/31/4000), Enabled (checked).
- Rebate Term Method:** NEAREST CURREN.
- Rebate Min Fin Chg Method:** NONE.
- Min Finance Charge:** 1.0000.
- Acquisition Charge Amt:** 0.00.
- Selection Criteria:** Company (ALL), Branch (ALL), Billing Cycle (MONTHLY), Product (LOAN VEHICLE (F)), State (ALL), Currency (ALL), Pricing (ALL).
- Accrual:** Accrual Method (INTEREST BEARIN), Base Method (ACTUAL/360), Start Dt Basis (EFFECTIVE DATE), Start Days (0), Time Counting Method (ACTUAL DAYS), Installment Method (EQUATED PAYMEN), Int Amortization Freq (MONTHLY (MONTH)).
- Scheduled Dues:** Due Day Min (1), Due Day Max (31), Max Due Day Change / Year (2), Max Due Day Change / Life (5), Max Due Day Change Days (15), Pmt Tolerance Amt (15.00), Pmt Tolerance % (95.0000).
- Billing:** Pre Bill Days (21), Billing Type (STATEMENT), Billing Method (LEVEL), Balloon Method (N + 1 PMTS).
- Delinquency:** Late Charge Grace Days (10), Stop Accrual Days (99999), Delq Grace Days (8).
- Advance Details:** Multi Disbursement Allowed (unchecked), Min Initial Advance (0.00), Max initial Advance (0.00), Late Charge Allowed (unchecked), Min Advance (0.00), Max Advance (0.00), Billing Allowed (unchecked), Draw Period Billing Method (NONE), Reschedule Ind (unchecked).
- Rate Cap & Adjustments:** Max Rate Inc / Year (0), Max Rate Inc / Life (0), Max Rate Dec / Year (0), Max Rate Dec / Life (0), Max # Adjust / Year (99).
- Payment Caps:** Max Pmt Inc / Year (0), Max Pmt Inc / Life (0).
- Other:** 1st Pmt Deduction Allowed (unchecked), 1st Pmt Refund Allowed (checked), 1st Pmt Deduction Days (0), 1st Pmt Refund Days (14), Refund Allowed (checked), Refund Tolerance Amt (1.00), Anniversary Period (12), Writtenoff Tolerance Amt (5.0000), PrePmt Penalty (unchecked), % of Term for Penalty (0.0000), Recourse (checked), Max Recourse % (80.0000), Pay Off Fee Allowed (unchecked), Escrow Allowed (unchecked), Reprint Currency (ALL), PDC Security Check (unchecked), Default Pmt Spread (ACTIVE SPREAD), Calendar Method (GREGORIAN), ACH Fee Ind (unchecked).

'Stmt Preference Mode' field added in Origination > Contract screen

Contract Information

Contract: 01/01/2016
 Contract Dt: 01/01/2016
 Instrument: LOAN INSTRUMENT - FIXED RATE
 Amt Financed: 36,000.00
 Loan Term: 36
 Index: FLAT RATE
 Index Rate: 0.0000
 Contract Margin Rate: 4.9900
 Contract Rate: 4.9900
 Balloon Method: N + 1 PMTS
 Balloon Amt: 0.00
 Due Day: 1
 1st Pmt Dt: 02/01/2016
 Maturity Dt: 01/01/2019
 Finance Charge Amt: 2,877.84
 Total of Pmts: 38,877.84
 Down Pmt Amt: 0.00

Instrument Details

Accrual Method: INTEREST BEARING
 Start Dt Basis: EFFECTIVE DATE
 Base Method: ACTUAL/360
 Bill Method: LEVEL
 Bill Type: STATEMENT
 Time Counting Method: ACTUAL DAYS
 Installment Method: EQUATED PAYMENTS
 Calendar Method: GREGORIAN
 Start Days: 0
 Stop Accrual Days: 99999
 ACH Fee Ind: —

Promotion Details

* Promotion: UNDEFINED
 Type: NONE
 Dly Days: 0
 Period Type: 0
 Tolerance Amt: 0.00
 Index: 0.0000
 Promotion Margin Rate: 0.0000

Post Maturity

Default Rate: —
 * Index: FLAT RATE
 * Post Margin Rate: 4.9900

Billing

Pre Bill Days: 21
 Bill Cycle: MONTHLY

Payment Caps

Max Pmt Increase / Year: 0
 Max Pmt Increase / Life: 0

Others

Stmt preference mode: PHYSICAL

Recourse Details

Recourse: —
 Recourse Type: —
 Recourse Reason: —
 Recourse Amount: —

'Stmt Preference Mode' field added in Customer Service > Account Details > Account Details

Account Information

Accrual Start Dt	Last Accrual Dt	Stop Accrual	Accrual Method	Base Method	Rebate Method	Index Type	Index Rate	Margin Rate	Rate	Rate Start of the Year	Last Rate Ac
05/04/2016	05/30/2016	N	INTEREST BEARING	ACTUAL/360	NONE	FLAT RATE	0	6.99	6.99	4.99	

Account Information

Interest and Accruals

Accrual Start Dt: 05/04/2016
 Last Accrual Dt: 05/30/2016
 Stop Accrual: —
 Accrual Method: INTEREST BEARING
 Base Method: ACTUAL/360
 Rebate Method: NONE
 Index Type: FLAT RATE
 Index Rate: 0.00
 Margin Rate: 6.99
 Rate: 6.99
 Rate Start of the Year: 4.99
 Last Rate Adj Dt: —
 # of Rate Adjs (Year): 0
 # of Rate Adjs (Life): 0
 Reschedule Method: UNDEFINED
 Reschedule Value: 0.00

Additional Details

Total Term: 12
 Paid Term: 0
 Maturity Dt: 05/04/2017
 Balloon Amt: 0.00

Advance Details

Approved Amt: 0.00
 Consumed Amt: 0.00
 Promotion Amt: 0.00

Recourse Details

Recourse: —
 Recourse Type: PARTIAL
 Recourse Reason: FRAUD AND TITLES
 Max Recourse %: 50.00
 Recourse Amt: 0.00

Cure Letter

Start Date: —
 Expiry Date: —

Amortized Loans

Extra Principal Paid: 0.00

Others

Stmt preference Mode: PHYSICAL

'Stmt Preference Mode' field added in Customer Service > Account Details > Contract Information

Contract Information

Balloon Method: N + 1 PMTS
 Finance Charge: 1,387.00
 Total of Pmts: 51,387.00
 Down Pmt: 0.00
 Total Sale Price: 51,387.00
 Payment Amt: 4,282.25
 Final Pmt Amt: 4,282.25
 Residual Days: 0
 Index Type: FLAT RATE
 Index Rate: 0.00
 Margin Rate (+): 4.99
 Interest Rate (-): 4.99
 Accrual Post Maturity: —
 Maturity Index: FLAT RATE
 Maturity Margin Rt: 4.99
 APR: 5.08
 Principal Balance: 50,000.00
 1st Pmt Deduction Days: 0
 1st Pmt Refund Allowed: —
 1st Pmt Refund Days: 14
 Instrument: LOAN INSTRUMENT - FIXED RATE
 Start Dt Basis: EFFECTIVE DATE
 Accrual Method: INTEREST BEARING
 Start Days: 0
 Stop Accrual Days: 99,999
 Accrual Base: ACTUAL/360
 Billing Method: LEVEL
 Billing Type: STATEMENT
 Time Counting Method: ACTUAL DAYS

Rate Cap & Adjustments

Max Rate Increase / Year: 0.00
 Max Rate Increase / Life: 0.00
 Max Rate Decrease / Year: 0.00
 Max Rate Decrease / Life: 0.00
 Max # Adjustments / Year: 99.00
 Max # Adjustments / Life: 999.00
 Min Interest Rate (Floor): 0.00
 Max Interest Rate (Ceiling): 35.00

Payment Cap

Max Pmt Increase / Year: 0.00
 Max Pmt Increase / Life: 0.00

Rebate

Pre Compute: —
 Rebate Method: NONE
 Rebate Term Method: NEAREST CURRENT CYCLE
 Rebate Min Pmt Ctg Method: NONE

Others

Stmt preference Mode: PHYSICAL

3.1.4 Seed Data

SNO	Table	Key Data	Type
1	LOOKUP_TYPES	Statement Preference Mode Code Y Y	Insert
2	LOOKUPS	STMT_PREFERENCE_MODE_CD EMAIL	Insert
3	LOOKUPS	STMT_PREFERENCE_MODE_CD PHYSICAL	Insert
4	TXN_CODE_PRODUCTS	ACC_STMT_PREFERENCE_MODE ALL ALL ALL	Insert
5	TXN_CODES	ACC_STMT_PREFERENCE_MODE	Insert
6	TXN_CODE_PARAMETERS	ACC_STMT_PREFERENCE_MODE TNM_STMT_PREFERENCE_MODE_CD	Insert
7	TXN_CODE_PARAMETERS	ACC_STMT_PREFERENCE_MODE TNM_TXN_DT	Insert
8	ACCESS_GRID_FUNCTIONS	ACC_STMT_PREFERENCE_MODE ACC_STATUS_CD ALL	Insert
9	ACCESS_GRID_FUNCTIONS	ACC_STMT_PREFERENCE_MODE ACC_CONDITION_CD ALL	Insert
10	ACCESS_GRID_FUNCTIONS	ACC_STMT_PREFERENCE_MODE RESPONSIBILITY_CD ALL	Insert

3.2 Defaulting Spread Based on Selection Criteria

3.2.1 Overview

Currently in OFSLL, 'Spread' is defaulting from 'Setup > Contract.

'Spread Matrix' screen is developed in 'Setup > Spreads > Loan' for loan spreads, 'Setup > Spreads > Line' for line spreads and 'Setup > Spreads > Lease' for lease spreads.

While applying payment to account; system checks of applicability of spread in the combination of Account Status, Condition, State and Amount financed and priority.

3.2.2 Description

- Setup provided in OFSLL to define spread matrix based on - Account Status, Condition, Primary Customer State and Amount financed; which defaults or applies spread based on above criteria.
- User is allowed to add multiple records in the combination of Account Status, Condition, State and Amount financed; specifying the priority.
- If user maintains setup with same combination - 'Account Status', 'Condition' and state = ALL and another record with similar parameters except with specific state name (like NEWYORK; instead of ALL); system considers 'spread' with specific name state on priority.

- If multiple conditions are posted on the account, system defaults the least numbered 'Priority' (say 1) to default the spread in payment entry screen; which user still be able to change it on necessity basis.
- If 'spread matrix' is not at all maintained or no spread match available or none of spread definitions are active in matrix; system refers to the 'Default Spread' defined at the contract level.

Applicability:

- For defaulting the 'Spread' in 'Payment Entry' screen.
- Any payment received through various modes like ACH, Lock Box upload process.

3.2.3 Screenshot

Spread Matrix

Account Status	Account Condition	State	Loan Amt From	Priority	Spread	Description	Enabled
ACTIVE	ALL	ALL	50,000.00	5	ACEXP	ACTIVE EXPENSE SPREAD	Y
ACTIVE	BANKRUPTCY	ALL	50,000.00	2	ACFEE	ACTIVE FEE SPREAD	Y
ACTIVE	DELINQUENT	CALIFORNIA	20,000.00	1	CO	CHGOFF SPREAD	Y
ALL	ALL	ALL	50,000.00	3	CONV	CONVERSION SPREAD	Y
ACTIVE	REPOSSESSION	ALL	40,000.00	4	CONVCHGOFF	CONVERSION CHGOFF SPREAD	Y
ACTIVE	DELINQUENT	ALASKA	10,000.00	0	FRENTAL_FEE	RENTAL FEE	Y

Spread Definition

* Start Dt: 07/01/2016
 * End Dt: 12/31/4000
 * Enabled: ☒
 * Spread: ACTIVE EXPENSE SPREAD

Selection Criteria

* Account Status: ACTIVE
 * Account Condition: ALL
 * State: ALL
 * Loan Amt From: 50,000.00
 * Priority: 5

3.2.1 Seed Data

SNO	Table	Key Data	Type
1	FLS_ACCESS	FLL.SET.UPS.SPREADMATRIXLOAN.TAB	Insert
2	FLS_ACCESS	FLL.SET.UPS.SPREADDEFINITIONLEASE.TAB	Insert
3	FLS_ACCESS	FLL.SET.UPS.SPREADMATRIXLEASE.TAB	Insert
4	FLS_ACCESS	FLL.SET.UPS.SPREADDEFINITIONLOAN.TAB	Insert
5	FLS_ACCESS	FLL.SET.UPS.SPREADMATRIXLINE.TAB	Insert
6	FLS_ACCESS	FLL.SET.UPS.SPREADDEFINITIONLINE.TAB	Insert
7	FLS_ACCESS_DETAILS	FLL.SET.UPS.SPREADDEFINITIONLOAN.TAB RESPONSIBILITY_CD ALL	Insert
8	FLS_ACCESS_DETAILS	FLL.SET.UPS.SPREADDEFINITIONLEASE.TAB RESPONSIBILITY_CD ALL	Insert

SNO	Table	Key Data	Type
9	FLS_ACCESS_DETAILS	FLL.SET.UPS.SPREADMATRIXLOAN.TAB RESPONSIBILITY_CD ALL	Insert
10	FLS_ACCESS_DETAILS	FLL.SET.UPS.SPREADMATRIXLINE.TAB RESPONSIBILITY_CD ALL	Insert
11	FLS_ACCESS_DETAILS	FLL.SET.UPS.SPREADDEFINITIONLINE.TAB RESPONSIBILITY_CD ALL	Insert
12	FLS_ACCESS_DETAILS	FLL.SET.UPS.SPREADMATRIXLEASE.TAB RESPONSIBILITY_CD ALL	Insert
13	TRANSLATION_DATA	SYS SYS SYS UCS 001765 SPREADMATRIXENDDATECAN NOTBELESSTHANSPREADMATRIXSTARTDATE. SYS MSG-SE	Insert
14	TRANSLATION_DATA	SYS SYS SYS UCS 001764 INVALIDSPREAD. SYS MSG-SE	Insert

3.3 Queue User Group

3.3.1 Overview

Existing queue framework is enhanced to support following:

1. Centralized repository for adding and removing users from queue.
2. Replacing hard assigned users for individual accounts or multiple Accounts

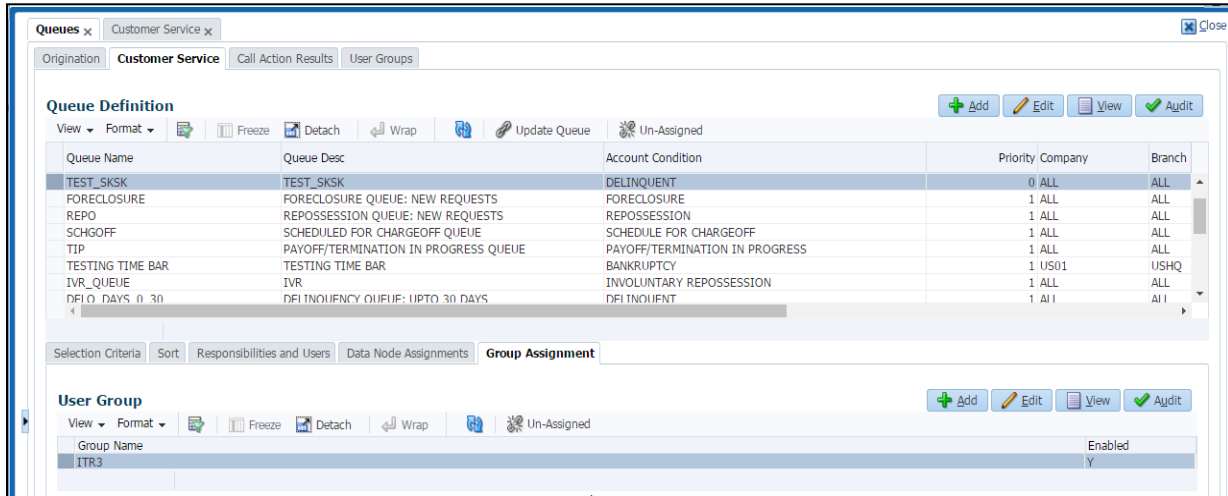
3.3.2 Description

1. Added a “User Group” tab in **OFSLL → Setup → Queues** with following fields - Queue Name, Description, Responsibility and Enabled.
2. Added a “User” tab in **OFSLL → Setup → Queues→User Groups** with following fields – Name and Enabled.



3. **Group Assignment** tab is used to add user groups to *Origination* and *Customer Servicing Queue*. Once user group is added to the queue; any subsequent addition/disable of user in 'Group Assignment' would implicitly updates to 'Responsibilities and Users' tab.
4. Added 'Un Assignment' button to 'Group Assignment tab'

- On click of 'Un-Assigned' button, system un-assigns all the users of the group in the queue.
5. User explicitly enables hard assigned flag for each user in the queue added through user group.
 6. The existing functionality of Adding/Modifying responsibility and users will remain the same. Any user added directly is disabled manually. For common users present at Queue and User Group, user should manually keep the data in sync.



For example: Consider Data_Entry_Queue having users as X, Y and Z. A new user group Data_Entry is created with W and X. Once the Data_Entry use group is added to Data_Entry_Queue; total user assigned to the queue will be W,X,Y,Z. Enabling and disabling of user Y and Z should be done directly at the queue. For X, user should be enabled and disabled both at Data_Entry_Queue and Data_Entry use group. Data will not propagate to Data_Entry use group if X is disabled at Data_Entry_Queue.

7. Following is the matrix for Enabling and disabling of user and user group from Queue and User group.

Entity	Queue	User Groups	Outcome
User	Yes	No	User should be disabled /enable only in that particular Queue.
	No	Yes	User should be disabled / enabled in all the Queues where the user group is attached.
User Group	Yes	No	User group should be disabled /enable only in that particular Queue.
	No	Yes	User group should be disabled / enabled in all the Queues where the user group is attached.

8. An audit log is created every time account change from one queue/user/condition to other. The details are displayed in **Customer Service/ Collection → Account Details → Condition History**.

Customer Service x

Search Customer Service: 20160100011111 Review Request (Pending: 0) Queue Assignment

Account(s): 20160100011111: JENA PRITAM / SMITH EDWIN

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	UNDEFINED	20160100011111	LOAN VEHICLE (FR)	224	USD	15,528.72	3,600.24	ACTIVE:DELQ	02/10/2016

Summary Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities External Interfaces

Account Details Statements Rate Schedule Insurances Condition History Securitization Contract Information

Condition History

View Format Freeze Detach Wrap

User	Responsibility	Account Condition	Queue Desc	Changed Dt	Reason
UNDEFINED	UNDEFINED	DELINQUENT	TEST_SKSK	09/28/2016 06:31:21 AM	INTERNAL-QUEUE ASG/UPDATE
SKSK	SUPERUSER	DELINQUENT	TEST_VENKAT_MIX	09/26/2016 09:48:42 PM	INTERNAL-QUEUE ASG/UPDATE
UNDEFINED	UNDEFINED	DELINQUENT	TEST_VENKAT_MIX	09/26/2016 08:33:16 PM	INTERNAL-QUEUE ASG/UPDATE
VICKY	SUPERUSER	DELINQUENT	TEST_VENKAT_SPEC	09/26/2016 08:27:46 PM	INTERNAL-QUEUE ASG/UPDATE
VENKAT	SUPERUSER	DELINQUENT	TEST_VENKAT_ALL	09/26/2016 08:13:31 PM	INTERNAL-QUEUE ASG/UPDATE
AMIT	SUPERUSER	DELINQUENT	ITR3 DELINQUENT	09/26/2016 08:09:46 PM	INTERNAL-QUEUE ASG/UPDATE

9. A new tab **Queue Assignment** is displayed in Customer Service to reassign hard assigned queues.

a. New search criteria.

SN O	Field Name	Description	Field Type
1	Hard Assigned Queue	Hard Assigned Queue Name	Dropdown (Concatenate Queue name and Queue Description)
3	Acc #	Account Number	Textbox
4	Responsibility	User Responsibility	Dropdown
5	User Name	OFSLL User Name	Dropdown

Search Criteria

Hard Assigned Queue Acc # Responsibility User Search List By

Queue User Search Reset

- b. Replacement User dropdown and Reason Text fields are rendered based on **Select All** check box in **Queue Assignment** table.
- If **Select All** check box is selected **Replacement User** dropdown is disabled at record level.
- c. Once successful replacement below system generated comments are posted on the account.
- Alert (No)
 - Type (SYSTEM GENERATED)
 - Sub Type (SYSTEM GENERATED)
 - Comment (QUEUE USER CHANGED FROM XXX TO YYY BECAUSE OF <<REASON>> ON <<DATEFORMAT>>)
- d. If user selects **Search List By, Queue** then below search results are displayed.

Customer Service x Close

Search Customer Service: 20160100011111 Review Request (Pending: 0) Queue Assignment

Search Criteria

Hard Assigned Queue: P1_DELINQUENT Acc #: Responsibility: User: Search List By: Queue User Search Reset

Queues

View Format Freeze Detach Wrap

Queue name	Queue Desc	Account Condition	Priority	Company	Branch	Hard Assigned	Group Follow-up Ind	Near Real-Time	Dialer Extract	Enabled
P1_DELINQUENT	P1_DELINQUENT	BANKRUPTCY	1	ALL	ALL	Y	N	N	N	Y

Queue Assignment

View Format Freeze Detach Wrap Update Queue

Select All	User Name	Account #	Replacement User	Queue Name	Queue Desc	Responsibility	Company	Branch	Date	Title	Products	Status	Delinquency Days	Am
<input type="checkbox"/>	PRITAM JENA	20160100011327	P1_DELINQUENT	P1_DELINQUENT	P1_DELINQUENT	SUPERUSER	US01	USHQ	01/20/2016	JENA PRITAM / SM...	LOAN VEHICLE (FR)	ACTIVE:DELO:BRP	225	3.4

- "Replacement User" dropdown displays all the users assigned to the queue.
- To be updated individually user, select the individual record and update "Replacement User" dropdown with desired user and click on "Update Queue" button.
- To bulk update users; Select all records using "Select All" check box and update "Replacement User" dropdown with desired user and click on "Update Queue" button.
- If "Account Number" is used as search criteria then "Queue Assignment" child table displays filtered record with "Remove Filter" button on top of the table.
- "Remove Filter" button is used to clear account number and display all the records.

Note: This functionality is similar to "Producers" hyperlink displayed in application table.

Customer Service x Close

Search Customer Service: 20160100011327 Review Request (Pending: 0) Queue Assignment

Search Criteria

Hard Assigned Queue: Acc #: 20160100011327 Responsibility: User: Search List By: Queue User Search Reset

Queues

View Format Freeze Detach Wrap

Queue name	Queue Desc	Account Condition	Priority	Company	Branch	Hard Assigned	Group Follow-up Ind	Near Real-Time	Dialer Extract	Enabled
ITR3_DELINQUENT	ITR3_DELINQUENT	DELINQUENT	2	C-0001	CB-001	Y	N	N	N	Y
P1_DELINQUENT	P1_DELINQUENT	BANKRUPTCY	1	ALL	ALL	Y	N	N	N	Y

Queue Assignment

View Format Freeze Detach Wrap Update Queue remove Filter

Select All	User Name	Account #	Replacement User	Queue Name	Queue Desc	Responsibility	Company	Branch	Date	Title	Products	Status
<input type="checkbox"/>	AMIT DE	20160100011327	ITR3_DELINQUENT	ITR3_DELINQUENT	ITR3_DELINQUENT	SUPERUSER	US01	USHQ	01/20/2016	JENA PRITAM / S...	LOAN VEHICLE (FR)	ACTIVE:DELO

- If user selects **Search List By, User** then below search result will be displayed.

- k. **“Replacement User”** dropdown will display all the users assigned to all the queues.
- If new user is not updated then a message will be displayed “<<XX>> records updated with <<new user>> out of <<YY>> records”.

3.3.3 Seed Data

SNO	Table	Key Data	Type
1	FLS_ACCESS	FLL.SET.UQU.QUEUEUSERGROUP.VIEW.BUTTON	Insert
2	FLS_ACCESS	FLL.SET.UQU.QUEUEUSERGROUPMEMBERS.TAB	Insert
3	FLS_ACCESS	FLL.SET.UQU.QUEUEUSERGROUPMEMBERS.AUDIT.BUTTON	Insert
4	FLS_ACCESS	FLL.SET.UQU.QUEUEUSERGROUP.TAB	Insert
5	FLS_ACCESS	FLL.SET.UQU.QUEUEUSERGROUP.ADD.BUTTON	Insert
6	FLS_ACCESS	FLL.SET.UQU.QUEUEUSERGROUPMEMBERS.EDIT.BUTTON	Insert
7	FLS_ACCESS	FLL.SET.UQU.QUEUEUSERGROUP.EDIT.BUTTON	Insert
8	FLS_ACCESS	FLL.SET.UQU.QUEUEUSERGROUPMEMBERS.VIEW.BUTTON	Insert
9	FLS_ACCESS	FLL.SET.UQU.QUEUEUSERGROUP.AUDIT.BUTTON	Insert
10	FLS_ACCESS	FLL.SET.UQU.QUEUEUSERGROUPMEMBERS.ADD.BUTTON	Insert
11	FLS_ACCESS_DETAILS	FLL.SET.UQU.QUEUEUSERGROUPMEMBERS.TAB RESPONSIBILITY_CD ALL	Insert
12	FLS_ACCESS_DETAILS	FLL.SET.UQU.QUEUEUSERGROUP.EDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
13	FLS_ACCESS_DETAILS	FLL.SET.UQU.QUEUEUSERGROUPMEMBERS.EDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
14	FLS_ACCESS_	FLL.SET.UQU.QUEUEUSERGROUP.VIEW.BUTTON RESPONSIBILITY_CD ALL	Insert

SNO	Table	Key Data	Type
	DETAILS	BILITY_CD ALL	
15	FLS_ACCESS_DETAILS	FLL.SET.UQU.QUEUEUSERGROUP.TAB RESPONSIBILITY_CD ALL	Insert
16	FLS_ACCESS_DETAILS	FLL.SET.UQU.QUEUEUSERGROUP.AUDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
17	FLS_ACCESS_DETAILS	FLL.SET.UQU.QUEUEUSERGROUP.ADD.BUTTON RESPONSIBILITY_CD ALL	Insert
18	FLS_ACCESS_DETAILS	FLL.SET.UQU.QUEUEUSERGROUPMEMBERS.VIEW.BUTTON RESPONSIBILITY_CD ALL	Insert
19	FLS_ACCESS_DETAILS	FLL.SET.UQU.QUEUEUSERGROUPMEMBERS.AUDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
20	FLS_ACCESS_DETAILS	FLL.SET.UQU.QUEUEUSERGROUPMEMBERS.ADD.BUTTON RESPONSIBILITY_CD ALL	Insert
22	FLS_ACCESS	FLL.SET.UQU.ORIGINATIONQUEUEGROUPASSIGNMENT.ADD.BUTTON	Insert
23	FLS_ACCESS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.TAB	Insert
24	FLS_ACCESS	FLL.SET.UQU.ORIGINATIONQUEUEGROUPASSIGNMENT.TAB	Insert
25	FLS_ACCESS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.ADD.BUTTON	Insert
26	FLS_ACCESS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.AUDIT.BUTTON	Insert
27	FLS_ACCESS	FLL.SET.UQU.ORIGINATIONQUEUEGROUPASSIGNMENT.EDIT.BUTTON	Insert
28	FLS_ACCESS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.VIEW.BUTTON	Insert
29	FLS_ACCESS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.EDIT.BUTTON	Insert
30	FLS_ACCESS	FLL.SET.UQU.ORIGINATIONQUEUEGROUPASSIGNMENT.AUDIT.BUTTON	Insert
31	FLS_ACCESS	FLL.SET.UQU.ORIGINATIONQUEUEGROUPASSIGNMENT.VIEW.BUTTON	Insert
32	FLS_ACCESS_DETAILS	FLL.SET.UQU.ORIGINATIONQUEUEGROUPASSIGNMENT.VIEW.BUTTON RESPONSIBILITY_CD ALL	Insert
33	FLS_ACCESS	FLL.SET.UQU.ORIGINATIONQUEUEGROUPASSIGNMENT.EDIT.BUTTON	Insert

SNO	Table	Key Data	Type
	DETAILS	T.BUTTON RESPONSIBILITY_CD ALL	
34	FLS_ACCESS_DETAILS	FLL.SET.UQU.ORIGINATIONQUEUEGROUPASSIGNMENT.AUDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
35	FLS_ACCESS_DETAILS	FLL.SET.UQU.ORIGINATIONQUEUEGROUPASSIGNMENT.ADD.BUTTON RESPONSIBILITY_CD ALL	Insert
36	FLS_ACCESS_DETAILS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.TAB RESPONSIBILITY_CD ALL	Insert
37	FLS_ACCESS_DETAILS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.EDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
38	FLS_ACCESS_DETAILS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.VIEW.BUTTON RESPONSIBILITY_CD ALL	Insert
39	FLS_ACCESS_DETAILS	FLL.SET.UQU.ORIGINATIONQUEUEGROUPASSIGNMENT.TAB RESPONSIBILITY_CD ALL	Insert
40	FLS_ACCESS_DETAILS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.ADD.BUTTON RESPONSIBILITY_CD ALL	Insert
41	FLS_ACCESS_DETAILS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.AUDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
42	FLS_ACCESS	FLL.SER.UCS.ACCOUNTCONDITIONHISTORY.TAB	Insert
43	FLS_ACCESS_DETAILS	FLL.SER.UCS.ACCOUNTCONDITIONHISTORY.TAB RESPONSIBILITY_CD ALL	Insert
44	FLS_ACCESS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.VIEW.BUTTON	Insert
45	FLS_ACCESS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.EDIT.BUTTON	Insert
46	FLS_ACCESS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.ADD.BUTTON	Insert
47	FLS_ACCESS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.TAB	Insert
48	FLS_ACCESS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.AUDIT.BUTTON	Insert
49	FLS_ACCESS_DETAILS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.TAB RESPONSIBILITY_CD ALL	Insert
50	FLS_ACCESS_DETAILS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.AUDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
51	FLS_ACCESS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT	Insert

SNO	Table	Key Data	Type
	DETAILS	NT.VIEW.BUTTON RESPONSIBILITY_CD ALL	
52	FLS_ACCESS_DETAILS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.ADD.BUTTON RESPONSIBILITY_CD ALL	Insert
53	FLS_ACCESS_DETAILS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEGROUPASSIGNMENT.EDIT.BUTTON RESPONSIBILITY_CD ALL	Insert

3.4 **‘Recourse’ Enhancements**

3.4.1 **Overview**

‘Dealer Recourse’ feature enhanced in OFSLL (Applicable for Loan & Lease)

- To Capture Recourse details in origination
- Add/Update recourse details in servicing stage.

3.4.2 **Description**

- Added “Recourse” check box and “Max Recourse %” fields to ‘Setup >Contract >Lease’.
- Introduced ‘Recourse Details’ section in ‘Origination > Contract’ screen as shown in the figure below.
- System allow user to input details in ‘Origination > Contract’, if ‘Recourse’ indicator is ‘Y’ in setup.

I. **Changes in ‘Origination > Contract’ (Loan/Lease)**

- Introduced ‘Recourse Details’ section in ‘Origination > Contract’ screen as shown in the figure below.
- System allow user to input details, if ‘Recourse’ indicator is ‘Y’ in setup.

Verification Edit:

A new verification EDIT is created to validate the following:

- ‘Max Recourse %’ and ‘Recourse Flat Amount’, both can’t be greater than zero.
- “Max Recourse %” can’t be more than 100%.
- “Max Recourse %” can’t be more than the “Max %” value defined in setup> Contract >Loan/Lease.
- Seed Data of this EDIT is set to **ERROR**.

‘Recourse Details’ section is having following fields

- Recourse
- Recourse Type
- Recourse Reason
- Recourse Max %
- Recourse Amt

‘Origination > Contract’ screen shot

'Origination > Contract (2)'-- (Loan Only)

- Removed 'Recourse Details' in 'Origination > Contract (2)' screen as shown in the figure below.

'Origination > Contract (2)' screen shot

II. Changes in 'Servicing' (Loan/Lease)

1. Recourse fields in Servicing> Account Details > Contract Information Tab & Account Details

- Recourse information captured in Origination are propagated to Servicing > Account details > Contract information tab.
 - New set of fields are created – Recourse Type, Recourse Reason, and Recourse amount.
- Recourse information captured in Origination are propagated to Servicing > Account details > Account Details tab.

- New set of fields are created – Recourse, Recourse Type, Recourse Reason, Max Recourse % and Recourse Amount.

The screenshot shows the 'Customer Service' window for 'Account Information'. It contains several tabs: 'Origination', 'Customer Service', and 'Close'. The 'Customer Service' tab is active. The form is divided into several sections:

- Interest and Accruals:** Accrual Start Dt: 09/13/2016, Last Accrual Dt: 09/13/2016, Stop Accrual: ____, Accrual Method: INTEREST BEARING, Base Method: ACTUAL/360, Rebate Method: NONE, Index Type: FLAT RATE, Rate(SCRA): 12.00, Rate Start of the Year: 4.99, Last Rate Adj Dt: 09/13/2016, # of Rate Adjs (Year): 0, # of Rate Adjs (Life): 0, Reschedule Method: UNDEFINED, Reschedule Value: 0.00.
- Additional Details:** # of Due Day Changes (Year): 0, # of Due Day Changes (Life): 0, Last Extn Dt: ____, Due Day Change Dt: ____, Total Term: 12, Paid Term: 0, Maturity Dt: 09/13/2017, Balloon Amt: 0.00.
- Advance Details:** Approved Amt: 0.00, Consumed Amt: 0.00, Remaining Amt: 0.00, Last Advance Amt: 0.00, Last Advance Dt: ____.
- Recourse Details:** Recourse: ☒ (highlighted with a red box).
- Cure Letter:** Start Date: 9/13/2016, Expiry Date: 9/13/2017.
- Amortized Loans:** Extra Principal Paid: 0.00.
- Others:** Stmt Preference Mode: PHYSICAL.
- Time Bar Details:** Start Date: 9/13/2016, End Date: 9/12/2115, Days to Time Bar: 36143.

2. Non-monetary Transaction for Recourse (Loan/Lease)

Following non-monetary transaction introduced to change existing recourse information.

- Recourse Maintenance (To change recourse parameters)

Validations:

- If “Recourse Flat Amount” and “Max Recourse %” values greater than ZERO, system through error message - ‘Max Recourse %’ and ‘Recourse Flat Amount’, both can’t be greater than zero.

Actions:

- On successful posting of transaction, system generates comment with Alert flag = ‘Y’
- Message Format – Recourse preferences changed from ‘Partial’ to ‘Full’ or ‘Full to Partial’ (Depending upon value selected and changed in transaction).
- User will be able to add/change ‘Recourse’ preference in servicing. Even if ‘Recourse’ is not selected at origination stage/ no recourse information on boarded to account servicing stage, still system allows posting of recourse at servicing stage.

3. ‘Customer Service’ queue parameters are provided

- Following recourse parameters are provided for queue building in customer service.
 - Recourse Type
 - Recourse Reason

III. ‘Producer Level – Recourse transaction

- Following recourse transactions are available under Producer > Transactions > others (radio button).
 - i. **Recourse Recovered From Dealer loss reserve**
Whenever user posts this transaction, system deducts the specified amount from dealer loss reserve.
 - ii. **Reverse Recourse Recovered From Dealer loss reserve**
Whenever user posts this transaction, system adjusts specified amount from dealer loss reserve.

3.4.3 Seed Data

SNO	Table	Key Data	Type
1	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN XVL_RECOURSE_AMT_PER	Insert
2	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE XVL_RECOURSE_AMT_PER	Insert
3	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN XVL_RECOURSE_MAX_PER	Insert
4	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE XVL_RECOURSE_MAX_PER	Insert
5	FLEX_TABLE_ATTRIBUTES	CNB_CON_LOAN XVL_RECOURSE_PER_100	Insert
6	FLEX_TABLE_ATTRIBUTES	CNB_CON_LEASE XVL_RECOURSE_PER_10	Insert
7	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_ACC_RECOURSE_AMT	Insert
8	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_ACC_RECOURSE_MAX_PER	Insert
9	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_ACC_RECOURSE_REASON_CD	Insert
10	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_ACC_RECOURSE_TYPE_CD	Insert
11	FLEX_TABLE_ATTRIBUTES	QUE_CS_ACCOUNTS ACC_RECOURSE_REASON_CD_CUR	Insert
12	FLEX_TABLE_ATTRIBUTES	QUE_CS_ACCOUNTS ACC_RECOURSE_TYPE_CD_CUR	Insert
13	LOOKUPS	RECOURSE_REASON_CD FRAUD	Insert
14	LOOKUPS	RECOURSE_REASON_CD TITLE	Insert
15	LOOKUPS	RECOURSE_REASON_CD FRT	Insert
16	LOOKUPS	RECOURSE_REASON_CD FULL	Insert
17	LOOKUPS	RECOURSE_REASON_CD FLT	Insert
18	LOOKUPS	RECOURSE_REASON_CD PARTIAL	Insert
19	LOOKUPS	RECOURSE_TYPE_CD FULL	Insert
20	LOOKUPS	RECOURSE_TYPE_CD PARTIAL	Insert
21	ACCESS_GRID_FUNCTIONS	RECOURSE_MAINT RESPONSIBILITY_CD ALL	Insert
22	ACCESS_GRID_FUNCTIONS	RECOURSE_LOSS_RESERVE_FROM_PRO RESPONSIBILITY_CD ALL	Insert
23	ACCESS_GRID_FUNCTIONS	RECOURSE_LOSS_RESERVE_TO_PRO RESPONSIBILITY_CD ALL	Insert
24	ACCESS_GRID_FUNCTIONS	RECOURSE_MAINT ACC_CONDITION_CD ALL Y	Insert
25	ACCESS_GRID_FUNCTIONS	RECOURSE_MAINT ACC_STATUS_CD ACTIVE Y	Insert
26	TXN_CODE_PRODUCTS	RECOURSE_MAINT ALL ALL CE	Insert
27	TXN_CODE_PRODUCTS	RECOURSE_LOSS_RESERVE_FROM_PRO ALL ALL CE	Insert

SNO	Table	Key Data	Type
28	TXN_CODE_PRODUCTS	RECOURSE_LOSS_RESERVE_TO_PRO ALL ALL CE	Insert
29	EDIT_DETAILS	CNLNCE_CON_EDIT_01 XVL_RECOURSE_AMT_PER NA	Insert
30	EDIT_DETAILS	CNLSCE_CON_EDIT_01 XVL_RECOURSE_AMT_PER NA	Insert
31	EDIT_DETAILS	CNLNCE_CON_EDIT_01 XVL_RECOURSE_MAX_PER NA	Insert
32	EDIT_DETAILS	CNLSCE_CON_EDIT_01 XVL_RECOURSE_MAX_PER NA	Insert
33	EDIT_DETAILS	CNLNCE_CON_EDIT_01 XVL_RECOURSE_PER_100 NA	Insert
34	EDIT_DETAILS	CNLSCE_CON_EDIT_01 XVL_RECOURSE_PER_100 NA	Insert
35	TRANSLATION_DATA	SYS SYS SYS TNM 001748 MAX RECOURSE% SGREATERTHAN100 SYS MSG-SW	Insert
36	TRANSLATION_DATA	SYS SYS SYS TNM 001747 MAXRECOURSE%ANDRECOURSEF LATAMOUNT,BOTHSHOULDNOTBEGREATERTHANZERO SYS MSG-SE	Insert
37	TRANSLATION_DATA	SYS SYS SYS TNM 001749 MAXRECOURSE%SHOULDNOTBEG REATERTHANCONTRACTRECOURSE% SYS MSG-SE	Insert
38	TRANSLATION_DATA	SYS SYS SYS TNM 001750 MAXRECOURSE%ANDRECOURSEF LATAMOUNT,BOTHCANNOTBEZERO SYS MSG-SE	Insert
39	LOOKUP_TYPES	RECOURSE_REASON_CD	Insert
40	LOOKUP_TYPES	RECOURSE_TYPE_CD	Insert
41	TXN_CODE_PARAMETERS	RECOURSE_MAINT TNM_DT	Insert
42	TXN_CODE_PARAMETERS	RECOURSE_MAINT TNM_ACC_RECOURSE_TYPE_CD	Insert
43	TXN_CODE_PARAMETERS	RECOURSE_MAINT TNM_ACC_RECOURSE_REASON_CD	Insert
44	TXN_CODE_PARAMETERS	RECOURSE_MAINT TNM_ACC_RECOURSE_MAX_PER	Insert
45	TXN_CODE_PARAMETERS	RECOURSE_MAINT TNM_ACC_RECOURSE_AMT	Insert
46	TXN_CODES	RECOURSE_MAINT	Insert
47	TXN_CODES	RECOURSE_LOSS_RESERVE_FROM_PRO	Insert
48	TXN_CODES	RECOURSE_LOSS_RESERVE_TO_PRO	Insert

3.5 **‘Payment Maintenance’ Screen Enhancement**

3.5.1 **Overview**

Payment posting is able to support single payments to multi and vice versa payment maintenance after posting.

3.5.2 **Description**

- I. System allows one-one, one-many, many-one, many-many combination of payment maintenance

1. **UI Changes in ‘Payment Maintenance’ Screen**

- a. Renamed the “Edit” button as “Modify Payments” at “Payments” table in Servicing >Payments >Payment Maintenance.
- b. Renamed the “Edit” button as “Modify Payment Transactions” at “Payment Txns” table in Servicing >Payments >Payment Maintenance.
- c. On click of “Modify Payment Transactions” button, system will open a non persisted “New Payment Txns” block below “Payment Txns” block.

- i. All “Add and Edit” actions are performed in “New Payment Txns” non persisted block.
 - ii. All the modifications done in “New Payment Txns” block will be saved in “Payment Txns” block.
- d. If the ‘Modify Payments’ button is clicked at “Payments” table, system allows to edit “Payments and New Payment Txns” table in case of single account payments.
- e. Account # and Spread fields will be read only in case of Single Account payments.
- f. Renders the “Modify Payment Transactions” button at “Payment Txn” table in case of single Account payment.

Note: This is an existing function available in Case of “**Multi Account Payments**”

- g. On click of “Modify Payment Transactions”, system allows to modify ALL records in block and also system keeps ‘New Payment Txns’ block visible in edit mode.
- h. Following fields are allowed to EDIT in “New Payment Txns” table – Account #, Amount, Spread and Reason.
- i. “Add, Delete” and “Reset” buttons on top of “New Payment Txns” table, are rendered based on “Modify Payment Txns” button.
 - i. After selecting a record from “New Payment Txns” table; if user clicks on “Delete” button, system removes the selected record from the new payment txns table and a “Payment Reversal” transaction posted on to the account.
 - ii. This “Delete” button is rendered only when the ““Modify Payment Transactions”” button is clicked.
 - iii. After deleting the record; if user try to Save and Post the changes, system validates all the existing validations.
 - iv. This “Reset” button is rendered only when the “Modify Payment Transactions” button is clicked.
 - v. If user clicks on “Reset” button after making any changes in “New Payment Txns” table, system resets the data to previously saved data.
- j. ‘Save and Stay’, ‘Save and Return’ buttons are renamed as ‘Post and Stay’, ‘Post and Return’ in “Payments” and “New Payment Txns” tables.
- k. ‘Add (+)’ button is provided at the end of each ‘New Payment Txns’ row; which is available if user is on ‘edit’ mode.
- l. If new records are added for ‘Non Multi Account’ record in New Payment Txns block; system automatically set the flag to ‘Multi Account’ and removes the account number at ‘Payments’ block.
- m. Whenever user changes/add records in block, system does following actions:

Scenario	Action
Amount changed from 100\$ to 40\$	Reverse transaction with amount 100\$ Post Transaction with amount 40\$

New record inserted and payment amount provided	Post payment on new account
Record updated with ZERO amount	Reverse Original Payment System does not post any payment with ZERO amount

- i. On Post & Stay/Post & Return, system matches sum of 'Amounts' in 'Payment Txns' block with 'Pmt Amt' in 'Payments' block.

II. Automatic posting of comments on respective accounts about payment/reversal of payment

- System posts comments on respective accounts on posting of payment [through payment entry screen or payment maintenance screen] or reversal (including NSF) of payments.
- In case of reversal, system posts comments on reversed account.
- While posting transactions for 'multi accounts' system compares the old value and new value and in case of any change, system reversal/posting transactions for respective accounts.
- System posts comment on account, if user modifies any details of payment like 'Currency, Pmt Dt, Amount, Spread, Reason'.

Example:

Payment Record Status (Current):

Block Name	Field
Payments	Pmt Amt = 80
Payment Txns	Amount = 50 (Account 1) Amount = 30 (Account 2)

Record Status after maintenance

Block Name	Field
Payments	Pmt Amt = 80
Payment Txns	Amount = 50 (Account 1) Amount = 20 (Account 2) Amount = 10 (Account 3)

System shows following messages on multiple accounts

Account 1- No message (because of no change)

Account 2 –

Message 1 – Reversal of Amount 30

Message 2 – Txn post of Amount 20

Account 3 – Txn post of Amount 10

Transaction type	Comment to be posted on Account with Payment Transaction
Payment Posted	Payment Transaction with reference number XXXXXXXXXXXX is applied with amount of XXX on date XX-XX-XXXX : Time
Payment Reversed	Payment Transaction with reference number XXXXX-XX-XXX is reversed with Amount XXX on date XX-XX-XXXX : Time
Payment Details modified	Payment Transaction with reference number XXXXX-XX-XXX is modified and posted with << Txn Details>> on date XX-XX-XXXX : Time

Here 'Reference' No. is details captured in 'Payments' block > Reference field.

3.5.3 Screenshot

Servicing >Payments >Payment Maintenance

Payments x Close

Modify Payment View Audit

View Options **Search Parameters**

Posted ☐ Suspense ☐ All Include Multiple Account ☒ Account # 20160900012179 Pmt Dt Pmt Amt Reference # Search Reset

Payments

View Format Freeze Detach Wrap Post and Stay Post and Return Return

Multi Account	Account #	Title	Account Status	Spread	Pmt Dt	Currency	Pmt Amt	Reason	Status	Reference	Mode
	20160900012179	KLM THANISH	ACTIVE:BKRP	LOAN-BKRP	09/27/2016	US DOLL	1,221.00		POSTED	UNDEFINED	NONE

Payments x Close

Modify Payment View Audit

View Options **Search Parameters**

Posted ☐ Suspense ☐ All Include Multiple Account ☒ Account # 20160900012179 Pmt Dt Pmt Amt Reference # Search Reset

View Format Freeze Detach Wrap Reason NSF Reverse

Multi Account	Account #	Title	Account Status	Spread	Pmt Dt	Currency	Pmt Amt	Status	Reference	Reason	Mode	Company
	20160900012179	KLM THANISH	ACTIVE:BKRP	LOAN-BKRP	09/27/2016	US DOLLAR	1,221.00	POSTED	UNDEFINED		NONE	US01

Payment Txns

View Format Freeze Detach Wrap Modify Payment Transactions

Account #	Title	Currency	Amount	Status	Spread	Reason	Error Reason
20160900012179	KLM THANISH	US DOLLAR	1,221.00	POSTED	LOAN-BKRP		

Payments x Close

Modify Payment View Audit

View Options **Search Parameters**

Posted ☐ Suspense ☐ All Include Multiple Account ☒ Account # 20160900012179 Pmt Dt Pmt Amt Reference # Search Reset

View Format Freeze Detach Wrap Reason NSF Reverse

Multi Account	Account #	Title	Account Status	Spread	Pmt Dt	Currency	Pmt Amt	Status	Reference	Reason	Mode	Company
	20160900012179	KLM THANISH	ACTIVE:BKRP	LOAN-BKRP	09/27/2016	US DOLLAR	1,221.00	POSTED	UNDEFINED		NONE	US01

Payment Txns

View Format Freeze Detach Wrap Modify Payment Transactions

Account #	Title	Currency	Amount	Status	Spread	Reason	Error Reason
20160900012179	KLM THANISH	US DOLLAR	1,221.00	POSTED	LOAN-BKRP		

New Payment Txns

View Format Freeze Detach Wrap Delete Reset Post and Stay Post and Return Return

Account #	Title	Account Status	Currency	Amount	Spread	Reason	Error Reason
20160900012179	KLM THANISH	ACTIVE:BKRP	US DOLLAR	1,221.00	LOAN-BKRP		

3.5.1 Seed Data

Not Applicable

3.6 'Customer Deceased' Transaction Enhancements

3.6.1 Overview

While posting a 'Customer Deceased' Transaction, option to allow "Permission to Call" Yes / No.

3.6.2 Description

I. Changes in 'Mark Customer as deceased' transaction

a) New transaction parameters are added for 'Mark Customer as Deceased' Transaction

- i. Transaction Date
- ii. Remove permission to call, by default it is set as NO

'Mark Customer as deceased' transactions have following parameters.

Parameter Name	Field Type	Description	Required
TRANSACTION DATE	Date	Input Date	Yes
DECEASED DATE	Date	Input Date	Yes
Relation Type code	Dropdown	Select relationship type	Yes
REMOVE PERMISSION TO CALL	Dropdown	If selected 'Y', system removes 'Permission to Call' flag for all phone numbers related to customers for all accounts If Selected 'N'; no impact to 'Permission to call' information.	Yes

b) Impact

- If user posts this transaction with 'Remove Permission to Call' indicator as 'Yes'; system updates the "Permission to Call" flag as 'N' on all accounts where the customer is attached.
- If user posts this transaction with 'Remove Permission to Call' indicator as 'No'; system does not impact any 'Permission to Call' information captured for the account/customer.
- A comment is posted on all accounts, where the flag is being updated.

Comment Format: "<<RELATION TYPE>> CUSTOMER (<<CUSTOMER NAME>>) MARKED AS DECEASED, UPDATED PERMISSION TO CALL FLAG AS 'N' FOR ALL CONTACTS"

Note:

If user updates 'Customer Deceased Date' in servicing> Customer Details using EDIT button (instead of posting transaction); system will not impact any 'Permission to Call' information captured for the customer.

3.6.3 Seed Data

SNO	Table	Key Data	Type
1	TXN_CODE_PARAMETERS	CUS_DECEASE_MAINT TNM_TXN_DT	Insert
2	TXN_CODE_PARAMETERS	CUS_DECEASE_MAINT TNM_REMOVE_PERMISSION_TO_CALL	Insert

SNO	Table	Key Data	Type
3	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_TXN_DT 2222 TRANSACTION DATE DATE >= 10 UNDEFINED UNDEFINED N Y N	Insert
4	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_REMOVE_PERMISSION_TO_CALL 110 REMOVE PERMISSION TO CALL VARCHAR2 LIKE 30 LOOKUP YES_NO_CD Y Y N	Insert

3.7 Conditional Transaction Authorization

3.7.1 Overview

Existing Monetary transaction framework supports maker and checker but does not support conditional Authorization. Enhanced Conditional Authorization framework for monetary transaction:

- Selection criteria to Checker framework

3.7.2 Description

- Existing Setup → Transaction Codes → Access Grid → Access Type will support only:
 - Account Condition
 - Account Status

Transaction Codes

Txn Code	Description	Group	Action	Monetary	System Defined Yes/No	Enabled	Txn/Bal Type	Statement Txn Typ
ESVC_BILL	SERVICING EXPENSES BILLED	EXPENSE	BILL	Y	<input type="radio"/> Yes <input checked="" type="radio"/> No	Y	EXPENSE SERVICING	NONE
ESVC_BI...	REVERSE SERVICING EXPENSES BIL...	EXPENSE	REVERSE	Y	<input type="radio"/> Yes <input checked="" type="radio"/> No	Y	EXPENSE SERVICING	NONE
ESVC_C...	CHGOFF SERVICING EXPENSES	EXPENSE	CHARG...	Y	<input type="radio"/> Yes <input checked="" type="radio"/> No	Y	EXPENSE SERVICING	NONE
ESVC_C...	REVERSE CHGOFF SERVICING EXPE...	EXPENSE	REVERSE	Y	<input type="radio"/> Yes <input checked="" type="radio"/> No	Y	EXPENSE SERVICING	NONE
ESVC_REV	REVERSE SERVICING EXPENSES	EXPENSE	REVERSE	Y	<input type="radio"/> Yes <input checked="" type="radio"/> No	Y	EXPENSE SERVICING	REVERSE SERVICI
ESVC_W...	WAIVE SERVICING EXPENSES	EXPENSE	WAIVE	Y	<input type="radio"/> Yes <input checked="" type="radio"/> No	Y	EXPENSE SERVICING	WAIVE SERVICING
ESVC_W...	REVERSE WAIVE SERVICING EXPEN...	EXPENSE	REVERSE	Y	<input type="radio"/> Yes <input checked="" type="radio"/> No	Y	EXPENSE SERVICING	REVERSE WAIVE S
EXTENSI...	EXTENSION	EXTENSION	POST	Y	<input type="radio"/> Yes <input checked="" type="radio"/> No	Y	NONE	NONE

Parameters Access Grid Products

Transaction User Action Definition

View Format Freeze Detach Wrap

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

- Existing OFSLL → Setup → Access → Transaction is enhanced with the below.
 - Existing Access Grid tab is renamed to “Maker Responsibility”. This tab only allows Access Types as “Responsibility”. This tab is used to indicate list of user responsibilities allowed/disallowed to post a specific transaction.

Maker Responsibility Checker Responsibility Authorization Criteria

Transaction User Access Definition

View Format Freeze Detach Wrap

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

- A new tab “Checker Responsibility” is added to allow Access Types as “Checker Responsibility”. This tab is used to indicate list of user responsibilities allowed/disallowed to authorize a specific transaction.

Transaction User Access Definition

Access Type	Access Value	Allowed	System Defined
CHECKER RESPONSIBILITY	COLLECTOR	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

- A new tab **Authorization Criteria** is created to provide the conditional authorization. Based on the criteria provided, if the checker authorization is enabled, on click on post of the transaction minimum authorization responsibility level will be stamped for the transaction.

Authorization Criteria

Name	Description	Authorization Level	Enabled
CREITERIA_1	CREITERIA 1	3	Y

Criteria Details

Seq (Parameter	Comparison Operator	Criteria Value)	Logical Expression	Enabled
1	AMOUNT	GREATER THAN	200			Y

- As per the existing logic user adds multiple checker responsibility; for each checker responsibility added, user can define the multiple selection criteria.
- This **Selection Criteria** contains attributes from transaction parameters and user defined table (TRANSACTION CODE ACCESS PARAMETERS).
- Base on the Authorization Level configured, system will assign to corresponding checker responsibility. The checker responsibility levels are determined from sub code of “CHECKER RESPONSIBILITY CODES (SUB CODE USED FOR LEVEL)” lookup.
- **Customer Service → Transaction Authorization** screen is enhanced to display existing authorization data as
 - Maker:**
 - Transaction posted by logged in user.
 - Include with transaction status “Waiting For Approval”, “Rejected”, “Error” and “Posted”.
 - Order data by Transaction posting date Descending.
 - Checker:**
 - Display all records with logged in user and below authorization level
 - Status is only Waiting For Approval
 - Both:**
 - Union of above records.
 - All the records where users is checker for Rejected, Error and Posted

3.7.3 Seed Data

SNO	Table	Key Data	Type
1	LOOKUPS	FUNCTION_GRID_TYPE_CD ACC_CONDITION_CD	Update
2	LOOKUPS	FUNCTION_GRID_TYPE_CD RESPONSIBILITY_CD	Update
3	LOOKUPS	FUNCTION_GRID_TYPE_CD CHECKER_RESPONSIBILITY_CD	Update
4	LOOKUPS	FUNCTION_GRID_TYPE_CD ACC_STATUS_CD	Update
5	FLS_ACCE SS	FLL.SET.UAD.ACCESTRANSSACTIONAUTHCRITERIADETAIL.ADD. BUTTON	Insert
6	FLS_ACCE SS	FLL.SET.UAD.ACCESTRANSSACTIONAUTHCRITERIADETAIL.EDIT. BUTTON	Insert
7	FLS_ACCE SS	FLL.SET.UAD.ACCESTRANSSACTIONAUTHCRITERIADETAIL.VIEW. BUTTON	Insert
8	FLS_ACCE SS	FLL.SET.UAD.ACCESTRANSSACTIONAUTHCRITERIADETAIL.AUDI T.BUTTON	Insert
9	FLS_ACCE SS	FLL.SET.UAD.ACCESTRANSSACTIONGRIDMAKER.TAB	Insert
10	FLS_ACCE SS	FLL.SET.UAD.ACCESTRANSSACTIONGRIDCHECKER.TAB	Insert
11	FLS_ACCE SS	FLL.SET.UAD.ACCESTRANSSACTIONAUTHORIZATIONCRITERIA.A DD.BUTTON	Insert
12	FLS_ACCE SS	FLL.SET.UAD.ACCESTRANSSACTIONAUTHORIZATIONCRITERIA.A UDIT.BUTTON	Insert
13	FLS_ACCE SS	FLL.SET.UAD.ACCESTRANSSACTIONAUTHORIZATIONCRITERIA.E DIT.BUTTON	Insert
14	FLS_ACCE SS	FLL.SET.UAD.ACCESTRANSSACTIONAUTHORIZATIONCRITERIA.T AB	Insert
15	FLS_ACCE SS	FLL.SET.UAD.ACCESTRANSSACTIONAUTHORIZATIONCRITERIA.VI EW.BUTTON	Insert
16	FLS_ACCE SS_DETAIL S	FLL.SET.UAD.ACCESTRANSSACTIONAUTHCRITERIADETAIL.ADD. BUTTON RESPONSIBILITY_CD ALL	Insert
17	FLS_ACCE SS_DETAIL S	FLL.SET.UAD.ACCESTRANSSACTIONAUTHCRITERIADETAIL.EDIT. BUTTON RESPONSIBILITY_CD ALL	Insert
18	FLS_ACCE SS_DETAIL	FLL.SET.UAD.ACCESTRANSSACTIONAUTHCRITERIADETAIL.VIEW. BUTTON RESPONSIBILITY_CD ALL	Insert

SNO	Table	Key Data	Type
	S		
19	FLS_ACCESS_DETAIL_S	FLL.SET.UAD.ACCESTRANSSACTIONAUTHCRITERIADETAIL.AUDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
20	FLS_ACCESS_DETAIL_S	FLL.SET.UAD.ACCESTRANSSACTIONGRIDMAKER.TAB RESPONSIBILITY_CD ALL	Insert
21	FLS_ACCESS_DETAIL_S	FLL.SET.UAD.ACCESTRANSSACTIONGRIDCHECKER.TAB RESPONSIBILITY_CD ALL	Insert
22	FLS_ACCESS_DETAIL_S	FLL.SET.UAD.ACCESTRANSSACTIONAUTHORIZATIONCRITERIA.ADD.BUTTON RESPONSIBILITY_CD ALL	Insert
23	FLS_ACCESS_DETAIL_S	FLL.SET.UAD.ACCESTRANSSACTIONAUTHORIZATIONCRITERIA.VIEW.BUTTON RESPONSIBILITY_CD ALL	Insert
24	FLS_ACCESS_DETAIL_S	FLL.SET.UAD.ACCESTRANSSACTIONAUTHORIZATIONCRITERIA.AUDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
25	FLS_ACCESS_DETAIL_S	FLL.SET.UAD.ACCESTRANSSACTIONAUTHORIZATIONCRITERIA.EDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
26	FLS_ACCESS_DETAIL_S	FLL.SET.UAD.ACCESTRANSSACTIONAUTHORIZATIONCRITERIA.TAB RESPONSIBILITY_CD ALL	Insert
27	TRANSLATION_DATA	SYS SYS SYS TXN 001741 *****CURRENTUSERDOESNOTHAVEAUTHORIZATIONPERMISSION***** SYS MSG-SM	Insert
28	TRANSLATION_DATA	SYS SYS SYS UAD 001536 AUTHORIZATIONISALLOWEDONLYFORMONETARYTRANSACTIONSCODES SYS MSG-SE	Insert

3.8 Actionable Alerts

3.8.1 Overview

1. Ability to delete a comment.
2. Offline Call activity is enhanced to receive Alert flag.

3.8.2 Description

1. 'Delete' for comments

- A provision is provided to delete a comment in 'Comment' Tabs.

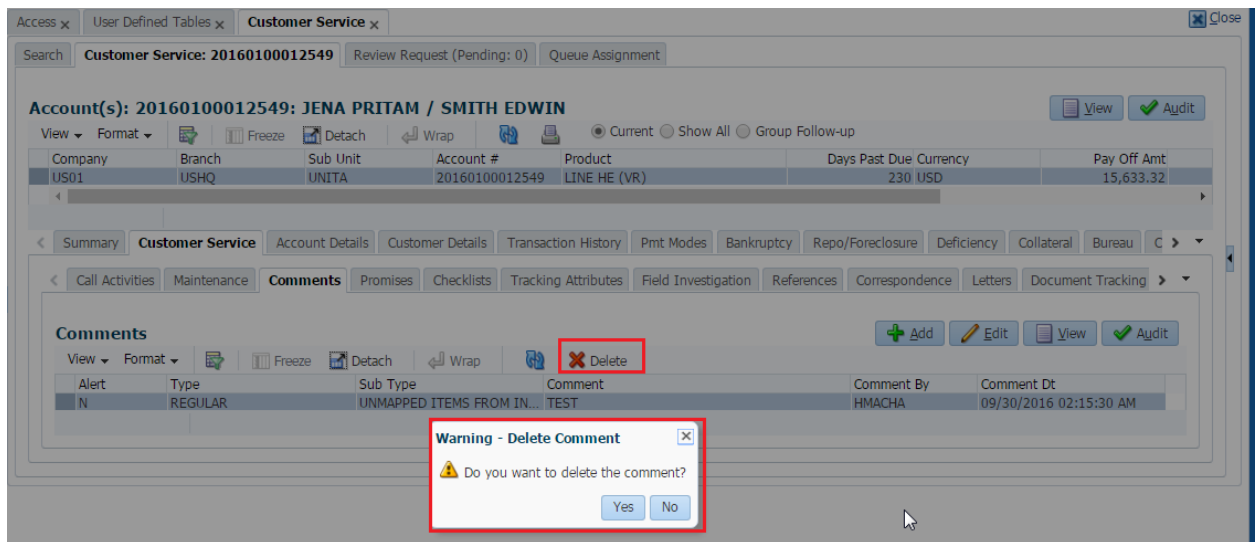
- This provision is given in ALL modules of OFSLL - Origination/ Servicing/ Collection.
- Only 'Regular' type of comments is allowed for deletion.
- User has to select the row to be deleted and click on 'Delete' button.
- If user selects a row and click on 'Delete Button', system shows warning message 'Do you want to delete message' with Yes/No Options. Choosing 'YES' system will delete that selected comment and choosing NO will close warning popup.
- The 'Delete' button is disabled for the 'System generated type' comment.
- Button is access controlled. (Ex: Collector will not be able view the button, Collector Manager will only be able to view the button and perform action.)

2. Alert flag in the Offline Call activity file format

- Existing offline call activity file format is enhanced to include 'Alert' flag.
- With this enhancement user can provide 'Alert' flag either Y/N indicator.

3.8.3 Screenshot

Customer Service > Comments



3.8.4 Seed Data

SNO	Table	Key Data	Type
1	FLS_ACCESS	FLL.CMN.UVN.VENDORCOMMENT.DELETE.BUTTON	Insert
2	FLS_ACCESS	FLL.CMN.UPR.PRODUCERCOMMENT.DELETE.BUTTON	Insert
3	FLS_ACCESS	FLL.ORG.ULN.APPLICATIONCOMMENT.DELETE.BUTTON	Insert
4	FLS_ACCESS	FLL.SER.UCS.ACCOUNTCOMMENT.DELETE.BUTTON	Insert
5	FLS_ACCESS_D ETAILS	FLL.ORG.ULN.APPLICATIONCOMMENT.DELETE.BUTTON ORIG INATION_STAGE_CD CONTRACT	Insert
6	FLS_ACCESS_D ETAILS	FLL.CMN.UVN.VENDORCOMMENT.DELETE.BUTTON RESPONS IBILITY_CD ALL	Insert
7	FLS_ACCESS_D	FLL.CMN.UPR.PRODUCERCOMMENT.DELETE.BUTTON RESP	Insert

SNO	Table	Key Data	Type
	ETAILS	ONSIBILITY_CD ALL	
8	FLS_ACCESS_D ETAILS	FLL.ORG.ULN.APPLICATIONCOMMENT.DELETE.BUTTON ORIG INATION_STAGE_CD DECISIONED	Insert
9	FLS_ACCESS_D ETAILS	FLL.SER.UCS.ACCOUNTCOMMENT.DELETE.BUTTON RESPON SIBILITY_CD ALL	Insert
10	FLS_ACCESS_D ETAILS	FLL.ORG.ULN.APPLICATIONCOMMENT.DELETE.BUTTON ORIG INATION_STAGE_CD FUNDED	Insert
11	FLS_ACCESS_D ETAILS	FLL.ORG.ULN.APPLICATIONCOMMENT.DELETE.BUTTON ORIG INATION_STAGE_CD NEW	Insert
12	FLS_ACCESS_D ETAILS	FLL.ORG.ULN.APPLICATIONCOMMENT.DELETE.BUTTON ORIG INATION_STAGE_CD REVIEW	Insert
13	FLS_ACCESS_D ETAILS	FLL.ORG.ULN.APPLICATIONCOMMENT.DELETE.BUTTON ORIG INATION_STAGE_CD WAITING	Insert
14	FLS_ACCESS_D ETAILS	FLL.ORG.ULN.APPLICATIONCOMMENT.DELETE.BUTTON RES PONSIBILITY_CD ALL	Insert

3.9 **‘Due Date Change’ override transactions**

3.9.1 **Overview**

A new due date override transaction is introduced.

3.9.2 **Description**

I. New Monetary transactions – DUE DATE CHANGE OVERRIDE & REVERSE DUE DATA CHANGE OVERRIDE

- Two new monetary transactions are provided in OFSLL ‘Due Date Change Override’ and ‘Due date Change Override Reverse’.

A. Due Date Change Override

- This transaction is part of ‘Account Monetary Transaction’ super group.
- On posting of this transaction, system posts Due day change on account; ignoring following contract parameters
 - Max Due Day Change/Yr
 - Max Due Day Change/Life
 - Max Due Day Change Days
 - Due Day Min
 - Due Day Max

(Note: System increases the numbers on counters- Max Due Day Change/Yr & Max Due Day Change/Life)

- System shows this transaction under Customer Service > Transaction History > Transactions.

B. Reverse Due Date Change Override

- This transaction is part of ‘Account Monetary Transaction’ super group and enabled for REVERSAL.

- On click of REVERSE button in Transaction History > Transactions, system reverses the transaction and decrease the numbers on these counters - 'Max Due Day Change/Yr' and 'Max Due Day Change/Life'.

3.9.3 Seed Data

SNO	Table	Key Data	Type
1	ACCESS_GRID_FUNCTIONS	DDCHANGE_OVERRIDE ACC_CONDITION_CD ALL	Insert
2	ACCESS_GRID_FUNCTIONS	DDCHANGE_OVERRIDE ACC_STATUS_CD ACTIVE	Insert
3	ACCESS_GRID_FUNCTIONS	DDCHANGE_OVERRIDE CHECKER_RESPONSIBILITY_CD COLLECTOR	Insert
4	ACCESS_GRID_FUNCTIONS	DDCHANGE_OVERRIDE RESPONSIBILITY_CD SUPERUSER	Insert
5	ACCESS_GRID_FUNCTIONS	DDCHANGE_OVERRIDE_REV ACC_CONDITION_CD ALL	Insert
6	ACCESS_GRID_FUNCTIONS	DDCHANGE_OVERRIDE_REV ACC_STATUS_CD ALL	Insert
7	ACCESS_GRID_FUNCTIONS	DDCHANGE_OVERRIDE_REV RESPONSIBILITY_CD ALL	Insert
8	TXN_CODE_PRODUCTS	DDCHANGE_OVERRIDE ALL ALL CE	Insert
9	TXN_CODE_PRODUCTS	DDCHANGE_OVERRIDE_REV ALL ALL CE	Insert
10	TXN_CODE_PARAMETERS	DDCHANGE_OVERRIDE TXN_ACH_DUE_CHANGE_IND	Insert
11	TXN_CODE_PARAMETERS	DDCHANGE_OVERRIDE TXN_DT	Insert
12	TXN_CODE_PARAMETERS	DDCHANGE_OVERRIDE TXN_DUE_DAY	Insert
13	TXN_CODE_PARAMETERS	DDCHANGE_OVERRIDE TXN_DUE_DT	Insert
14	TXN_CODES	DDCHANGE_OVERRIDE	Insert
15	TXN_CODES	DDCHANGE_OVERRIDE_REV	Insert

3.10 Fee Selection Criteria Enhancement

3.10.1 Overview

A fee selection criterion is enhanced to include original Amount financed in Selection criteria.

3.10.2 Description

- Below selection criteria parameter is added in Setup → Products → Fees and Setup → Product → Contact → Fees
 - Loan → Amount Financed From
 - Line → Credit Limit From
 - Lease → Gross Capitalized Cost From
- Above fields are also provide in following screens.
 - Origination > Contract > Fees Tab
 - Servicing > Account Details > Contract Information > Fees tab
- As part of Fee assessment (when system runs the Fee batch job), system validates and levies fee considering newly added parameter respectively (Loan/Line/Lease).

3.10.3 Screenshot

Setup > Fee Definition Screen > Loan

The screenshot displays the Oracle Fee Definition screen for Loan. At the top, there are tabs for Loan, Line, and Lease. Below the tabs, there is a 'Fee Definition' section with a table of fee rules. The table has columns for Fee Rule, Fee Type, Start Dt, End Dt, Enabled, Calc Method, Min Amt, Max Amt, Percent, Company, Branch, Channel, and Prod. A single rule is shown: EXT1CE, FEE EXTENSION, 05/12/1994, 12/31/4000, Y, FLAT AMOUNT, 20.00, 20.00, 0.0000, ALL, ALL, ALL, ALL.

Below the table, there is a 'Fee Definition' section with a form for editing the selected rule. The form includes fields for Fee Rule (EXT1CE), Fee Type (FEE EXTENSION), Start Dt (05/12/1994), End Dt (12/31/4000), Enabled (checked), Calc Method (FLAT AMOUNT), Min Amt (20.00), Max Amt (20.00), Percent (0.00), Company (ALL), Branch (ALL), Channel (ALL), Product (ALL), State (ALL), Currency (ALL), Txn Amt From (0.00), and Amount Financed From (0.00). There are also buttons for Save and Stay, Save and Return, and Return.

Setup > Contract > Loan

Contract Definition

View Format Freeze Detach Wrap New Instrument Create Copy

Instrument	Description	Start Dt	End Dt	Enabled	Company	Branch	Billing Cycle	Product	State	Currency	Pricing
AMORT DAILY	LOAN INST-FIXED-AMORT-DAILY	01/01/2000	12/31/4000	Y	ALL	ALL	MONTHLY	LOAN VEHICLE (FR)	ALL	ALL	ALL

Balances Amortized Balances Itemizations **Fees**

Contract Fees

View Format Freeze Detach Wrap

Type	Txn Amt From	Amount Financed From	Method	Frequency	Min Amt	Max Amt	Percent Enabled
FEE NSF	0.00	0	FLAT AMOUNT	UNDEFINED	100.00	0.00	0.0000 Y

Contract Fees

Save and Stay Save and Return Return

* Type: FEE NSF * Method: FLAT AMOUNT * Max Amt: 0.00
 * Txn Amt From: 0.00 * Frequency: NONE * Percent: 0.0000
 Amount Financed From: 0.00 * Min Amt: 100.00 * Enabled: ☒

Setup > Contract > Line

Contract Definition

View Format Freeze Detach Wrap New Instrument Create Copy

Instrument	Description	Start Dt	End Dt	Enabled	Company	Branch	Billing Cycle	Product	State	Currency	Pricing
INS-LOC	LINE OF CREDIT UNSECURED	05/12/1994	12/31/4000	Y	ALL	ALL	MONTHLY	LINE UNSECURED	ALL	ALL	ALL
INS-LOC-HE	LINE OF CREDIT HOME EQUI...	05/12/1994	12/31/4000	Y	ALL	ALL	MONTHLY	LINE HE (VR)	ALL	ALL	ALL

Balances Amortized Balances Itemizations **Fees**

Contract Fees

View Format Freeze Detach Wrap

Type	Txn Amt From	Credit Limit From	Method	Frequency	Min Amt	Max Amt	Percent Enabled
FEE NSF	0.00	0	FLAT AMOUNT	UNDEFINED	20.00	20.00	0.0000 Y

Contract Fees

Save and Stay Save and Return Return

* Type: FEE NSF * Method: FLAT AMOUNT * Max Amt: 20.00
 * Txn Amt From: 0.00 * Frequency: NONE * Percent: 0.0000
 Credit Limit From: 0.00 * Min Amt: 20.00 * Enabled: ☒

Setup > Contract > Lease

Contract Definition

View Format Freeze Detach Wrap New Instrument Create Copy

Instrument	Description	Start Dt	End Dt	Enabled	Company	Branch	Billing Cycle	Product	State	Currency	Pricing
INS-LEASE	LEASE INSTRUMENT TEST	02/01/2016	12/31/4000	Y	ALL	ALL	MONTHLY	LEASE VEHICLE	ALL	ALL	ALL
INS-LEASE	LEASE INSTRUMENT	05/12/1994	12/31/4000	Y	ALL	ALL	MONTHLY	LEASE VEHICLE	ALL	ALL	ALL

Balances Amortized Balances Itemizations **Fees**

Contract Fees

View Format Freeze Detach Wrap

Type	Txn Amt From	Gross Capitalized Cost From	Method	Frequency	Min Amt	Max Amt	Percent Enabled
FEE LATE CHARGE	0.00	0	PERCENTAGE OF P...	UNDEFINED	10.00	30.00	5.0000 Y

Contract Fees

Save and Stay Save and Return Return

* Type: FEE LATE CHARGE * Method: PERCENTAGE OF PAYMENT DUE * Max Amt: 30.00
 * Txn Amt From: 0.00 * Frequency: NONE * Percent: 5.0000
 Gross Capitalized Cost From: 0.00 * Min Amt: 10.00 * Enabled: ☒

Origination > Contract Tab > Loan

The screenshot displays the 'Origination > Contract Tab > Loan' screen. It features a top navigation bar with tabs like 'Summary', 'Applicant', 'Request', 'Decision', 'Contract', 'Collateral', 'Comments', 'Tracking', 'Document', 'Verification', 'Correspondence', and 'Tools'. Below this, there's a 'Contract Information' section with a table of contract details. The 'Fees' section below it contains a table of fees, with the 'Amount Financed From' field highlighted by a red box.

Contract Dt	Draw Period Rate	Finance Charge Amt	Amt Financed	Total of Pmts	Down Pmt Amt	Total Sale Price	Loan Term	Payment Amt	1st Pmt Dt	Contract Rcvd Dt	Instrument
05/23/2016	0.0000	582.60	21,000.00	21,582.60	0.00	21,582.60	12	1,798.55	06/23/2016	05/23/2016	LOAN INSTRUMENT

Fee	Fee Calc Method	Txn Amt From	Amount Financed From	Percent	Min Amt	Max Amt Enabled
FEE LATE CHARGE	PERCENTAGE OF PAYMENT DUE	0.00		5.0000	10.00	30.00 Y

3.10.1 Seed Data

Not Applicable

3.11 Field Investigation

3.11.1 Overview

Servicing and collection module is enhanced with Field Investigation feature.

3.11.2 Description

- A new tab 'Field Investigation' is introduced in Customer Service/ Collections after the 'Tracking Attributes'.
- Information captured in 'Field Investigation' during origination will not be carried to Servicing/Collections.
- This screen can be used for 'Field Investigation' in Customer Servicing/Collections.

3.11.3 Screenshot

The screenshot displays the 'Field Investigation' screen. It features a top navigation bar with tabs like 'Summary', 'Customer Service', 'Account Details', 'Customer Details', 'Transaction History', 'Pmt Modes', 'Bankruptcy', 'Repo/Foreclosure', 'Deficiency', 'Collateral', 'Bureau', 'Cross/Up Sell Activities', and 'External Interfaces'. Below this, there's a 'Field Investigation' section with a table of field investigation details. The 'Verification Details' section below it contains a table of verification details.

Customer	Verification Type	Verification Agency	Status
NAVEEN KLM	ADDRESS	PA-02001-MAC VENDOR	INITIATED

Verification Match	Remarks
Y	VERIFIED

3.11.1 Seed Data

SNO	Table	Key Data	Type
1	FLS_ACCESS	FLL.SER.UCS.ACCOUNTFIELDINVESTIGATION.VIEW.BUTTON	Insert
2	FLS_ACCESS	FLL.SER.UCS.ACCOUNTFIELDINVESTIGATIONDETAIL.AUDIT.BUTTON	Insert
3	FLS_ACCESS	FLL.SER.UCS.ACCOUNTFIELDINVESTIGATION.AUDIT.BUTTON	Insert
4	FLS_ACCESS	FLL.SER.UCS.ACCOUNTFIELDINVESTIGATION.TAB	Insert
5	FLS_ACCESS	FLL.SER.UCS.ACCOUNTFIELDINVESTIGATION.EDIT.BUTTON	Insert
6	FLS_ACCESS	FLL.SER.UCS.ACCOUNTFIELDINVESTIGATIONDETAIL.EDIT.BUTTON	Insert
7	FLS_ACCESS	FLL.SER.UCS.ACCOUNTFIELDINVESTIGATIONDETAIL.VIEW.BUTTON	Insert
8	FLS_ACCESS	FLL.SER.UCS.ACCOUNTFIELDINVESTIGATIONDETAIL.ADD.BUTTON	Insert
9	FLS_ACCESS	FLL.SER.UCS.ACCOUNTFIELDINVESTIGATION.ADD.BUTTON	Insert
10	FLS_ACCESS_DETAILS	FLL.SER.UCS.ACCOUNTFIELDINVESTIGATIONDETAIL.ADD.BUTTON RESPONSIBILITY_CD ALL	Insert
11	FLS_ACCESS_DETAILS	FLL.SER.UCS.ACCOUNTFIELDINVESTIGATIONDETAIL.AUDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
12	FLS_ACCESS_DETAILS	FLL.SER.UCS.ACCOUNTFIELDINVESTIGATION.TAB RESPONSIBILITY_CD ALL	Insert
13	FLS_ACCESS_DETAILS	FLL.SER.UCS.ACCOUNTFIELDINVESTIGATION.EDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
14	FLS_ACCESS_DETAILS	FLL.SER.UCS.ACCOUNTFIELDINVESTIGATION.VIEW.BUTTON RESPONSIBILITY_CD ALL	Insert
15	FLS_ACCESS_DETAILS	FLL.SER.UCS.ACCOUNTFIELDINVESTIGATION.AUDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
16	FLS_ACCESS_DETAILS	FLL.SER.UCS.ACCOUNTFIELDINVESTIGATION.ADD.BUTTON RESPONSIBILITY_CD ALL	Insert
17	FLS_ACCESS_DETAILS	FLL.SER.UCS.ACCOUNTFIELDINVESTIGATIONDETAIL.VIEW.BUTTON RESPONSIBILITY_CD ALL	Insert
18	FLS_ACCESS_DETAILS	FLL.SER.UCS.ACCOUNTFIELDINVESTIGATIONDETAIL.EDIT.BUTTON RESPONSIBILITY_CD ALL	Insert

3.12 Bureau Pull Validation

3.12.1 Overview

- Credit bureau pull process is enhanced to consider time lag between last pull (days) for same Bureau Company before processing new request. **(Federal rule - Only pull 1 CB in X (30) days for same bureau).**

3.12.2 Description

Validating bureau request creation based on the new system parameters.

- Created a new system parameter (Days to Pull CRB Report) to configure the number days to validate the bureau pull.
- New Organization Level parameter is created to specify whether bureau pull validation is warning/error. - CRB_ERROR_VALIDATION_IND.
- While user tries to 'Create Request' from Servicing/Collections → Customer Service → Bureau → Add → **Create Request**
 - System validates, if there is any existing Bureau Pulls are available in the system for that SSN.
 - If the number of days is less than or equal to the above parameter days; based on organization parameter, system will throw either warning/ error message, i.e. "Bureau Report is exists for this customer from the same Bureau" along with last pulled account number and/or application number.

3.12.3 Seed Data

SNO	Table	Key Data	Type
1	FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM DAYS_TO_PULL_CRB_REPORT	Insert
2	FLEX_TABLE_ATTRIBUTES	SET_SYP_ORGANIZATION CRB_ERROR_VALIDATION_IND	Insert
3	SYSTEM_PARAMETERS	DAYS_TO_PULL_CRB_REPORT SET_SYP_SYSTEM ALL ALL ALL ALL ALL ALL ALL ALL	Insert
4	SYSTEM_PARAMETERS	CRB_ERROR_VALIDATION_IND SET_SYP_ORGANIZATION ALL ALL ALL ALL ALL ALL ALL ALL	Insert
5	TRANSLATION DATA	SYS SYS SYS CBR 001758 BUREAU REPORT EXISTS FOR THE SAME CUSTOMER FROM THE SAME BUREAU FOR APPLICATION#. SYS MSG-SE	Insert
6	TRANSLATION DATA	SYS SYS SYS CBR 001759 BUREAU REPORT EXISTS FOR THE SAME CUSTOMER FROM THE SAME BUREAU FOR APPLICATION#. SYS MSG-SW	Insert

3.13 **Producer Payment Details Verification**

3.13.1 **Overview**

Facility provided to 'Approve' payment details of producer.

3.13.2 **Description**

- A new button named 'Approve Payment Detail' and new fields ('Approved By', 'Approved Date' and 'Status') were introduced in the 'Producer → Producer Details → Payment Details' tab
- New fields in database are created – 'Initiated By' and 'Initiated Dt'. Whenever user updates 'Producer Payment' details, system stamps 'Initiated By' and 'Initiated Dt' on SAVE.

Validations for 'Verified Payment Record'

- On click of 'Approve Payment Detail' button, system stamps user name (logged in user) and Date (current system date) in above fields validating user id stored as 'Maker'.
 - System validates that 'Approved By' is not same as value in 'Initiated By'; else shows an error – Maker cannot verify record.
 - If mandatory fields are not filled and user tries to 'Approve' record; system shows error message 'Required Information is missing to verify record'.

Validation on edited 'Verified Payment Record'

- If user modifies any data in 'Payment Detail' block, on save – system removes 'Approved By' and 'Approved Dt' data in screen.
- System validates that 'Approved By' is not same as value in 'Initiated By'; else shows an error – Maker cannot verify record.
- On click of 'Approve Payment Detail', System validates that 'Initiated By' is not NULL; else shows error message.

Change in ACH Batch Job

- Additional validation is added in Producer ACH batch job, where it refers 'Status' = APPROVED.
- If these values are NULL or waiting for approval, ACH batch job does not pick the record for processing.
- Existing validations related to ACH record pick will prevail.

Showing 'Producer Count by ACH Status' in Producer Dashboard with a hyperlink

Provided Producer Bank Details Counter in Dashboard > Producer Count By Waiting for Approval and Approved counters.

- System shows 'Status' and 'Count' in new section

- On click of 'ACH Status' hyperlink, system takes user to producer screen filtered with 'Waiting for Approval' or 'Approved'.

Impact on Existing Customers- Migrated Data

For existing records of producers – 'Initiated By, Initiated Date' details captured in producers table are stamped for 'Payment Details' – 'Verified By, Verified Dt'.

Note: Validation related to 'Initiated By' and 'Verified By' is not applicable for migrated data (being inserted to database) and the same is triggered from subsequent record edit.

3.13.3 Screenshot

Producers > Payment Details > Approval Detail

Producers

ID	Name	Address	City	State	Zip	Start Dt	End Dt	Status	Other
CA-00002	RANDYS AUTO SAL...	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	Y	JACK	GROUP 1
CA-00003	ACE HEADQUARTE...	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	Y	JACK	GROUP 1
CA-00004	VOLKSWAGEN OF...	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	Y	JACK	GROUP 1
CA-00005	AUTO JUNGLE	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	N	JACK	GROUP 1
CA-00006	SIMI VALLEY CHR...	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	Y	JACK	GROUP 1
CA-00007	TEST-LOSS RESER...	US01	USHQ	06/02/2000	12/31/9999	ACTIVE	Y	8877889999	GROUP 1
CO-00001	PHIL LONG MITSUB...	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	Y	JACK	GROUP 1
CO-00002	MILE HIGH MITSUB...	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	Y	JACK	NOT DEFINED
CO-00003	ED CARROLL MITS...	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	Y	JACK	NOT DEFINED
CO-00004	DALE SPRADLEY M...	US01	USHQ	05/27/1994	12/31/4000	ACTIVE	Y	JACK	NOT DEFINED

Payment Details

View Format Freeze Detach Wrap Approve Payment Detail

Pmt Mode	Bank	Start Dt	Routing #	Account Type	Account #	BIC	IBAN	Disbursement Currency
ACH	BANK OF STUDIO CITY	04/21/2016	022057056	CHECKING	XXXXXXXX6496			

Payment Details

* Pmt Mode: ACH Account #: XXXXXXXX6496

Bank: BANK OF STUDIO CITY BIC: IBAN: Disbursement Currency:

Start Dt: 04/21/2016 Routing #: 022057056

Account Type: CHECKING

Approval Detail

Approved By: SURABHI
Approved Dt: 05/20/2016 11:59:38 AM
Status: WAITING FOR APPROVAL

Dashboard > Producer > Producers Count By ACH Status

Producers

App # Priority

No data to display.

My Pending Review Requests By Priority

Priority Count

No data to display.

Servicing

Number of Queues Hard Assigned

Queue Description Count

No data to display.

Number of Accounts

Queue Description Count

No data to display.

My Pending Review Requests By Accounts

Acc # Priority

No data to display.

My Pending Review Requests By Priority

Priority Count

No data to display.

Producers

Producers Count By Status

Status	Count
ACTIVE	71

Producers Expiring in Next One Month

Producer	End Date
No data to display.	

Producers Count By ACH Status

ACH Status	Count
WAITING FOR APPROVAL	69
APPROVED	2

Vendors

Vendors Count By Status

Status	Count
ACTIVE	8

Vendors Expiring in Next One Month

Company Name	End Date
No data to display.	

3.13.1 Seed Data

SNO	Table	Key Data	Type
1	FLS_ACCESS	FLL.CMN.UPR.PRODUCERPAYMENTDETAIL.APPROVE.BUTTON	Insert
2	FLS_ACCESS_DETAILS	FLL.CMN.UPR.PRODUCERPAYMENTDETAIL.APPROVE.BUTTON RESPONSIBILITY_CD ALL	Insert
3	LOOKUP_TYPES	PRO_ACH_STATUS_CD PRODUCER ACH STATUS CODE Y Y	Insert
4	LOOKUPS	PRO_ACH_STATUS_CD WAITING_FOR_APPROVAL 1 WAITING FOR APPROVAL Y Y	Insert
5	LOOKUPS	PRO_ACH_STATUS_CD APPROVED 2 APPROVED Y Y	Insert

3.14 Servicing Summary Screen Enhancements

3.14.1 Overview

- 'Account Information' related fields are added to customer summary screen
- 'Remaining Term', 'Kept Promises' Counter and 'Outbound' Call Counters are placed in summary screen
- Captured 'Best Day to Call' in telecom screen (Origination/ Servicing) and shown on summary screen
- 'Securitization Details' in Account Summary page are shown in separate tab.
- 'Export' feature provided to transaction screen

3.14.2 Description

I. Following changes are taken at Customer Service > Summary screen (Loan/ Lease/ Line)

- a) Account Details Block > Account Information > **Loan** (This is new section with in 'Account Details -Current')

Field Name	Reference
Contract Date	Derive from Contract Information
Amt Financed	Balances Tab > Balance Group - ADVANCE / PRINCIPAL > Balance
Term	Customer Service > Account Details > Account Details
Interest Rate	Customer Service > Account Details > Account Details
Maturity Date	Customer Service > Account Details > Account Details

Note: In case of 'Islamic Loans' shows label as 'Profit Rate'

- b) Account Details Block> Contract Information > **Loan** (This is new section with 'Contract Information')

Field Name	Reference
Contract Date	Derive from Contract Information
Amt Financed	Derive from Contract Information
Term	Derive from Contract Information
Interest Rate	Derive from Contract Information

Maturity Date	Derive from Contract Information
---------------	----------------------------------

Note: In case of 'Islamic Loans' shows label as 'Profit Rate'.

- c) Account Details Block> Contract Information > **Lease** (This is new section with in 'Contract Details')

Field Name	Reference
Contract Date	Derive from Contract Information
Adj Gross Capitalized Cost	Balances Tab > Balance Group - ADVANCE / PRINCIPAL > Balance
Term	Customer Service > Account Details > Account Details
Base Monthly Payment	Customer Service > Account Details > Account Details
Maturity Date	Customer Service > Account Details > Account Details

- d) Account Details Block> Contract Information > **Line** (This is new section with in 'Contract Details')

Field Name	Reference
Contract Date	Derive from Contract Information
Credit Limit	Balances Tab > Balance Group - ADVANCE / PRINCIPAL > Balance
Term	Customer Service > Account Details > Account Details
Interest Rate	Customer Service > Account Details > Account Details
Maturity Date	Customer Service > Account Details > Account Details

- e) Other Information > Work Order Details (applicable for Loan/Line/Lease)

Field Name	Reference
Work Order #	Derive from Transaction History > Work Orders
Case #	Derive from Transaction History > Work Orders
Work Order Type	Derive from Transaction History > Work Orders
Vendor	Derive from Transaction History > Work Orders
Status	Derive from Transaction History > Work Orders

Changes applicable for Loan, Lease and Line

- a) Account Details > Dues section' added following fields:
- Paid Term (Count of 'Paid Dues')
 - Remaining Term (Count of remaining outstanding dues to bill)
- b) Renamed BP (Life), BP (Year):
- Renamed BP (Life) as Broken Promises (Life)
 - Renamed BP (Year) as Broken Promises (Year)
- c) Introduced new counters for 'Kept Promises'
- Introduced 'Kept Promises (Life) and Kept Promises (Year)
 - These counters show information of Kept promises for total life of loan, Line and Lease for that specific year.

Generation Logic:

Kept Promises = As of Current business date: (Total Promises – Broken Promises) – Cancelled Promises for Year and Life.

Example:

Current Business Date: 31st May 2016

Customer given 12 promises to pay 100\$ payment on 1st of every month on 25th Dec 2015

12 Promises recorded in OFSLL as 1st Jan 2016, 1st Feb 2016 upto 1st Dec 2016.

Date	Activity	Kept Promises Counter	Cancelled Promises	Broken Promises (Year/ Life)
Jan 1 st 2016	Payment Received	1	0	0
Feb 1 st 2016	Payment Received	2 (1+1)	0	0
Feb 15 th 2016	Cancel request for Mar 1 st	2	1	0
Apr 1 st 2016	Payment not received	2	1	1
Ma 1 st 2016	Payment received	3	1	1

d) Telecom Information Block

- Shows 'Best Day to Call' information from Telecom block.

e) Outbound Call History (New block has added below 'Telecom' block)

- Show Today, Last 7 Days, Last 30 Days (Rolling dates) outbound call statistics with following reference:
Setup > Queues > Call Action Results > Call Actions > "Outgoing Call"
(Show details at 'Customer Level')

II. Captured 'Best day to call' field in Origination and Servicing (Loan/Lease/ Line)

Introduced new field in telecom block at both Origination/ Servicing to capture 'Best Day to Call'

Field Name	Data Type	Mandatory	Default
Best Day to call	Text (LOV)	N	NULL

This field refers New Lookup (Telecom Weekdays) to show values.

Impact of this change:

- This new field is available in existing web services to propagate.
- Seed data 'Best Day to Call' is added to existing non-monetary transactions - CUS_NEW_TEL, CUS_TEL_MAINT (as shown in below table).

Field Name	Mandatory	Default Value
Best Day to Call	N	NULL

- This field is introduced in conversion tables (i-tables).

III. 'Securitization Details' in separate tab (Loan only)

Provided 'Securitization Details' in new tab under Servicing > Account Details > 'Securitization Details' tab

IV. Export feature to transaction screen (Loan/ Lease/ Line)

- At Customer Service > Transaction History, provided 'Export to Excel' button.
- Based upon user selection of radio buttons – All Txns, Good Txns etc., system exports transactions to spread sheet for selected radio button output.
- Button is Access Controlled.

V. Payment Maintenance Screen – Default 'Multi' checkbox selected

In Payment maintenance Screen, on navigation; system defaults the 'Multi Account' check box as 'Checked'. (Currently default value – Unchecked).

VI. Highlight 'Review Request' tab, whenever requestor gets any response

Whenever user gets any response for the 'Review request' (Response triggered using 'Send Response' button); system shows the text in servicing > Search Screen (Home Page) with text that user received response for review request. Message disappears when user closes the request using 'Close Request' button.

This change available at– Origination, Servicing and Transaction Authorization

VII. 'Profit Rate' label shown based on Islamic Product selection

System dynamically changes the label based on Islamic product selection at following screens.

Module Name	Screen/Field
Origination > Decision Screen	Approved Section > In place of 'Rate'; show 'Profit Rate'
Origination > Contract Screen	Contract Section > Just below IRR; show label as 'Profit Rate'
Origination > Contract > Loan Calculator > On selection of 'Islamic Product'	Payment/Finance Charge Section
Servicing > Statement Details Section > View	Last Profit Rate Changed Date, Current Profit Rate
Servicing > Account Information	Contract Tab > Profit Rate Account Details Tab > Profit Rate
Servicing> Summary Screen	Interest Rate

'Customer Service > Summary' Screen Shot

ORACLE®

'Origination > Telecoms' Screen Shot

Address | Employments | **Telecoms** | Summary | Duplicate Applicant | Existing Accounts | Tracking Attributes

Telecom Information View Format Freeze Detach Wrap Reverse Add Edit View Audit

Start Time	Period	End Time	Period	Best day to call
11:00 AM		11:00 PM		WEDNESDAY

'Customer Service > Account Details > Securitization' Screen Shot

Customer Service x | Origination x Close

Search **Customer Service: 20160100010246** | Review Request (Pending: 0) | Queue Assignment

Account(s): 20160100010246: JOHN HARRY View Audit

View Format Freeze Detach Wrap Reverse Current Show All Group Follow-up

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Du
US01	USHQ	SUBUNIT1	20160100010246	LOAN VEHICLE (FR)	143	USD	36,693.47	4,222.7

Securitization View Audit

View Format Freeze Detach Wrap Reverse

Pool Id	Pool Status	Pool Sale Dt	Repurchase	Repurchase Dt
UNDEFINED			N	

'Export to Excel' button in Transactions Screen

Customer Service x | Origination x Close

Search **Customer Service: 20160100010246** | Review Request (Pending: 0) | Queue Assignment

Account(s): 20160100010246: JOHN HARRY View Audit

View Format Freeze Detach Wrap Reverse Current Show All Group Follow-up

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Du
US01	USHQ	SUBUNIT1	20160100010246	LOAN VEHICLE (FR)	143	USD	36,693.47	4,222.7

Transaction History View Audit

Sort By Post Dt Txn Dt View Options Good Payments All Payments Good Fees All Fees Good Txns All Txns

View Format Freeze Detach Wrap Reverse Export to Excel

Post Dt	Txn Dt	Description	Currency	Amount Details	Balance Amt	Payment Currency	Paym
06/23/2016	06/23/2016	DUE DATE CHANGE OVERRIDE	USD	0.00 FROM DUE DAY= 3 TO DUE DAY= 4	36,000.00	USD	
06/23/2016	06/23/2016	DUE DATE CHANGE	USD	0.00 FROM DUE DAY= 2 TO DUE DAY= 3	36,000.00	USD	
06/23/2016	06/23/2016	DUE DATE CHANGE	USD	0.00 FROM DUE DAY= 1 TO DUE DAY= 2	36,000.00	USD	
06/23/2016	02/01/2016	CHANGE PAYMENT AMOUNT	USD	0.00 RATE= 3.0000 TERM= 36 PMT AM...	36,000.00	USD	
06/23/2016	02/01/2016	RATE CHANGE	USD	0.00 FROM RATE= 4.9900 TO RATE= 3...	36,000.00	USD	
06/23/2016	02/01/2016	BORROWER ON MILITARY DUTY	USD	0.00	36,000.00	USD	
06/23/2016	02/01/2016	INTEREST ACCRUAL	USD	154.69	36,000.00	USD	
06/23/2016	06/23/2016	REVERSE DUE DATE CHANGE	USD	0.00 FROM DUE DAY= 1 TO DUE DAY= 2	36,000.00	USD	
06/23/2016	06/23/2016	REVERSE DUE DATE CHANGE	USD	0.00 FROM DUE DAY= 2 TO DUE DAY= 3	36,000.00	USD	
06/23/2016	06/23/2016	REVERSE DUE DATE CHANGE OVERRIDE	USD	0.00 FROM DUE DAY= 3 TO DUE DAY= 4	36,000.00	USD	

3.14.4 Seed Data

SNO	Table	Key Data	Type
1	FLS_ACCESS	FLL.SER.UCS.ACCOUNTSECURITIZATION.AUDIT.BUTTON	Insert
2	FLS_ACCESS	FLL.SER.UCS.ACCOUNTSECURITIZATION.TAB	Insert
3	FLS_ACCESS	FLL.SER.UCS.ACCOUNTSECURITIZATION.VIEW.BUTTON	Insert
4	FLS_ACCESS_D ETAILS	FLL.SER.UCS.ACCOUNTSECURITIZATION.AUDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
5	FLS_ACCESS_D ETAILS	FLL.SER.UCS.ACCOUNTSECURITIZATION.TAB RESPONSIBILITY_CD ALL	Insert
6	FLS_ACCESS_D ETAILS	FLL.SER.UCS.ACCOUNTSECURITIZATION.VIEW.BUTTON RESPONSIBILITY_CD ALL	Insert
7	FLS_ACCESS	FLL.SER.UCS.ACCOUNTTRANSACTION.EXPORT.BUTTON	Insert
8	FLS_ACCESS_D ETAILS	FLL.SER.UCS.ACCOUNTTRANSACTION.EXPORT.BUTTON RESPONSIBILITY_CD ALL	Insert
9	FLEX_TABLE_AT TRIBUTES	INP_BMP_TNM TNM_TEL_BEST_CALL_DAY_CD 454 BEST DAY TO CALL VARCHAR2 LIKE 30 LOOKUP CALENDAR_DAYS_CD N Y N	Insert
10	LOOKUP_TYPES	CALENDAR_DAYS_CD CALENDER DAYS CODE Y Y	Insert
11	LOOKUPS	CALENDAR_DAYS_CD MONDAY 1 MONDAY Y Y	Insert
12	LOOKUPS	CALENDAR_DAYS_CD TUESDAY 2 TUESDAY Y Y	Insert
13	LOOKUPS	CALENDAR_DAYS_CD WEDNESDAY 3 WEDNESDAY Y Y	Insert
14	LOOKUPS	CALENDAR_DAYS_CD THURSDAY 4 THURSDAY Y Y	Insert
15	LOOKUPS	CALENDAR_DAYS_CD FRIDAY 5 FRIDAY Y Y	Insert
16	TXN_CODE_PARAMETERS	CUS_TEL_MAINT TNM_TEL_BEST_CALL_DAY_CD 13 Y N	Insert
17	TXN_CODE_PARAMETERS	CUS_NEW_TEL TNM_TEL_BEST_CALL_DAY_CD 13 Y N	Insert

3.15 Masking Financial Data for Secured Accounts

3.15.1 Overview

- Restrict access of the secured accounts for unauthorized users and masking Account financial details in search result.

3.15.2 Description

Changes in Servicing

- In case of secure accounts, system can't display financial details for unauthorized users in search result. Following fields are masked:
 - d. Status
 - e. Delinquency Days
 - f. Amount Due
 - g. Outstanding Balance

3.15.3 Screenshot

The screenshot shows the 'Customer Service Search' window. An error dialog box is displayed in the center, stating 'Error: Can not open secured account' with an 'OK' button. Below the error, the 'Quick Search' section has input fields for 'Acc #', 'Customer Id', and 'Identification #', along with a 'Submit' button. The 'Search Criteria' section is visible below. The 'Search Results' section displays a table with columns: Date, Title, Product, Status, Delinquency days, Amount Due, Outstanding Balance, Producer, and Secured. The table contains three rows of data, with the first row highlighted in red.

Date	Title	Product	Status	Delinquency days	Amount Due	Outstanding Balance	Producer	Secured
09/08/2016	J VENKATESWARAN	LOAN VEHI	xxxxxx	xxxxxx	xxxxxx	xxxxxx	MI-00005 : G AND M AUTO SALES	✓
09/09/2016	JENA PRITAM	LINE HE (VR)	xxxxxx	xxxxxx	xxxxxx	xxxxxx	MA-00001 : MAC PRODUCER	✓
09/12/2016	EK BAR BHI MAT DEKHO / SECOND...	LOAN VEHI	ACTIVE	0	0.00	43,894.62	MI-00004 : STORY OLDSMOBILE, INC.	✓

3.15.4 Seed Data

SNO	Table	Key Data	Type
1	FLEX_TABLE_ATTRIBUTES	INP_BMP_ACC ACC_SECURED_CLASS_TYPE_IND	Insert

3.16 Append 'Delinquency Days' to account comment

3.16.1 Overview

- Delinquency Days in Account Comment is posted when a call activity is posted.

3.16.2 Description

- Comment is appended with the text based on current logic
 - Call Activity Type Description ()
 - Contact Type (Contacted)
 - Promise Amount (Promises)
 - Posted By (To Be Posted By) and
 - Reason Code (Rsn)
 - Next Follow Up Date(Next Followup Date)
 - Comments
- To this comment delinquency days is also appended if the account is delinquent.
 - Delinquency Days (DELQ – No of Days)

Example: Call activity is posted on an account with

- Action – Customer Called
- Result – Promise to pay
- Contacted – Son
- Promise - \$400
- Reason – Notice
- To Be Posted By - 03/04/2016
- Next Follow Up Date - 02/29/2016
- Comment - payment promised
- Delinquency Days - 180

Current System Generated Comment:

CUSTOMER CALLED- PROMISE TO PAY, CONTACTED: SON, PROMISES: \$400.00 TO BE POSTED BY: 03/04/2016, Rsn: Notice, NEXT FOLLOWUP DATE:02/29/2016, COMMENT: PAYMENT PROMISED.

After this change comment posted as

CUSTOMER CALLED- PROMISE TO PAY, CONTACTED: SON, PROMISES: \$400.00 TO BE POSTED BY: 03/04/2016, Rsn: Notice, NEXT FOLLOWUP DATE:02/29/2016, COMMENT: PAYMENT PROMISED, **DELQ:180**

3.16.3 Seed Data

Not Applicable

3.17 Account Time Barred

3.17.1 Overview

- If you have old debts, collectors may not be able to sue you to collect on them. That's because debt collectors have a limited number of years — known as the statute of limitations — to sue you to collect. After that, your unpaid debts are considered "time-barred."
- Functionality to handle time barred debts; which considers period of limitation at state level and product type.

3.17.2 Description

I. Setup related changes to support 'Time Barred Debt' feature

Setup > Contract attribute > Time-Bar Years parameter is added to indicate 'Time Bar Years' and also added at Origination > Contract (2), Servicing Summary Screen and Account Information.

* Company ALL * Branch ALL * Billing Cycle MONTHLY * Product ALL * State ALL * Currency ALL * Pricing ALL	* Due Day Min 2 * Due Day Max 5 * Max Due Day Change / Year 2 * Max Due Day Change / Life 5 * Max Due Day Change Days 2 * Pmt Tolerance Amt 100.00 * Pmt Tolerance % 0.0000	Advance Details * Multi Disbursement Allowed <input checked="" type="checkbox"/> * Min Initial Advance 0.00 * Max Initial Advance 0.00 * Late Charge Allowed <input type="checkbox"/> * Min Advance 0.00 * Max Advance 0.00 * Billing Allowed <input type="checkbox"/> * Draw Period Billing Method INTEREST ONLY * Reschedule Ind <input type="checkbox"/>	* 1st Pmt Deduction Days 0 * 1st Pmt Refund Days 0 * Refund Allowed <input checked="" type="checkbox"/> * Refund Tolerance Amt 0.00 * Anniversary Period 0 * Writeoff Tolerance Amt 0.0000 * PrePmt Penalty <input type="checkbox"/> * % of Term for Penalty 0.0000 * Recourse <input type="checkbox"/> * Max Recourse % 0.0000 * Pay Off Fee Allowed <input checked="" type="checkbox"/> * Escrow Allowed <input type="checkbox"/> * Reprint Currency ALL * PDC Security Check <input type="checkbox"/> * Default Pmt Spread ACTIVE SPREAD * Calendar Method GREGORIAN * ACH Fee Ind <input type="checkbox"/> Stmt Preference Mode
Accrual * Accrual Method AMORTIZED * Base Method 365/365 * Start Dt Basis EFFECTIVE DATE * Start Days 0 * Time Counting Method ACTUAL DAYS Installment Method EQUATED PAYMENT * Int Amortization Freq MONTHLY (MONTH)	Billing * Pre Bill Days 21 * Billing Type STATEMENT * Billing Method LEVEL * Balloon Method N + 1 PMTS	Rate Cap & Adjustments * Max Rate Inc / Year 0 * Max Rate Inc / Life 0 * Max Rate Dec / Year 0 * Max Rate Dec / Life 0 * Max # Adjust / Year 0 * Max # Adjust / Life 0 * Min Int Rate (Floor) 0.0000	
	Delinquency * Late Charge Grace Days 8 * Stop Accrual Days 99999 * Delq Grace Days 0 * Time Bar Years 99 * Delq Category Method DAYS		

II. Changes in Origination

Added 'Time Bar Years' field at Origination > Contract (2); referring details captured at setup > contract.

Other Details <div> <input type="button" value="Save and Stay"/> <input type="button" value="Save and Return"/> <input type="button" value="Return"/> </div>			
* Servicing Branch USHQ Collector DEMO COLLECTOR Funder	PrePmt Penalty ____ % of Term for Penalty 0 Pay Off Fee ____	Late Charge Grace Days 10 Delq Grace Days 8 Delq Category Method DAYS Time-Bar Years 99	
Misc * Link To Existing Customer <input type="checkbox"/> Anniversary Period 12 Default Pmt Spread ACTIVE SPREAD	Rebate Rebate Method UNDEFINED Rebate Term Method NEAREST CURRENT CYCLE Rebate Min Fin Chg Method UNDEFINED Rebate Min Fin Chg Value 1 Acquisition Charge Amt 0.00	Due Date Max Due Day Change Days 15 Min Due Day 1 Max Due Day 31 Max Due Day Change Year 2 Max Due Day Change Life 5	
HMDA Lien Status * HOEPA ORIGINATED OR PURCHASED- NOT * Rate Spread 0.0000	Tolerance Refund Allowed <input checked="" type="checkbox"/> Refund Tolerance 1 Pmt Tolerance Amt 15 Pmt Tolerance % 95 Writeoff Tolerance 5	Extension Max Extn Period / Year 2 Max Extn Period / Life 5 Max # Extn / Year 2 Max # Extn / Life 5 Minimum # Payments 0 Extension Gap in Months 0	
Others 1st Pmt Deduction ____ Days 0 1st Pmt Refund <input checked="" type="checkbox"/> Days 14	Delinquency		

III. Changes in Servicing

- Added new field 'Time Bar Years' in servicing at Servicing > Account Details > Contract Information > Contract Details tab

Contract Details Return

<p><u>Delinquency</u></p> <p>Late Charge Grace Days 10 Delq Grace Days 8 Delq Cat Method DAYS Time-Bar Years 99</p> <p><u>Tolerance</u></p> <p>Refund Allowed <input checked="" type="checkbox"/> Pmt Tolerance % 95.00 Refund Tolerance Amt 1.00 Pmt Tolerance Amt 15.00 WriteOff Tolerance Amt 5.00</p>	<p><u>Extn and Due Date Change</u></p> <p>Max Extn Period / Yr 2 Max Extn Period / Life 5 Max # Extn / Yr 2 Max # Extn / Life 5 Minimum # Payments 0 Extension Gap in Months 0 Max Due Day Change Days 15 Due Day Min 1 Due Day Max 31 Max Due Day Change / Yr 2 Max Due Day Change / Life 5</p> <p><u>Billing</u></p>	<p>Pre Bill Days 21 Billing Cycle MONTHLY</p> <p><u>Misc</u></p> <p>Servicing Branch USHQ Collector RAHGADDA Anniversary Period 12 Repmt Currency USD Default Spread ACTIVE SPREAD Link To Existing Customer ____</p> <p><u>HMDA</u></p> <p>Lien Status HOEPA Rate Spread 0.00</p>
---	--	--

2. New fields in Servicing > Account Details

Created New fields in Servicing> Account Details > Account Details (In table and View) > Time Bar Details

Field Name	Data Type	Default Value	Mandatory
Start Date	Date (View Only)	Last Payment Date	Y
End Date	Date (View Only)	Start Date + Time Bar Years	Y
Days to time bar	Numeric (View Only)	NULL	Y

Customer Service Return

<p><u>Interest and Accruals</u></p> <p>Accrual Start Dt 05/02/2016 Last Accrual Dt 05/02/2016 Stop Accrual ____ Accrual Method INTEREST BEARING Base Method ACTUAL/360 Rebate Method NONE Index Type FLAT RATE Index Rate 0.00 Margin Rate 4.99 Rate 4.99 Rate Start of the Year 4.99 Last Rate Adj Dt # of Rate Adjs (Year) 0 # of Rate Adjs (Life) 0 Reschedule Method UNDEFINED Reschedule Value 0.00</p> <p><u>Extn and Due Dates</u></p> <p># of Extensions (Year) 0 # of Extensions (Life) 0 # of Extension Term (Year) 0</p>	<p># of Extension Term (Life) 0 # of Due Day Changes (Year) 0 # of Due Day Changes (Life) 0 Last Extn Dt Due Day Change Dt</p> <p><u>Additional Details</u></p> <p>Total Term 12 Paid Term 0 Maturity Dt 05/02/2017 Balloon Amt 0.00</p> <p><u>Advance Details</u></p> <p>Approved Amt 0.00 Consumed Amt 0.00 Remaining Amt 0.00 Last Advance Amt 0.00 Last Advance Dt</p> <p><u>Recourse Details</u></p> <p>Recourse ____</p>	<p>Recourse Type Recourse Reason Max Recourse % 0.00 Recourse Amt 0.00</p> <p><u>Cure Letter</u></p> <p>Start Date Expiry Date</p> <p><u>Amortized Loans</u></p> <p>Extra Principal Paid 0.00</p> <p><u>Others</u></p> <p>Stmnt preference Mode PHYSICAL</p> <p>Time Bar Details</p> <p>Start Date End Date Days to Time Bar</p>
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3. 'Days to Time-Bar' in Servicing > Summary Screen

Introduced new field 'Days to time-bar' in Servicing > Summary > Dues block

Account Details					Other Information																																																																													
Dues <table border="1"> <tr> <td>09/14/2016</td> <td>08/14/2016</td> <td>07/14/2016</td> <td></td> <td></td> </tr> <tr> <td>3,417.46</td> <td>3,417.46</td> <td>0.00</td> <td>0.00</td> <td>0.00</td> </tr> </table> <table border="0"> <tr> <td>Delq Due 6,834.92</td> <td>Today's Payoff 37,622.06</td> <td>Amt Paid Excess 0.00</td> </tr> <tr> <td>LC Due 30.00</td> <td>Future Payoff 37,622.06</td> <td>Memo Excess Amount 0.00</td> </tr> <tr> <td>NSF Due 0.00</td> <td>Future Payoff Date 10/01/2016</td> <td>Paid Term 1</td> </tr> <tr> <td>Other Due 0.00</td> <td>Future Pmt Dt 08/14/2016</td> <td>Remaining Term 11</td> </tr> <tr> <td>Total Due 6,864.92</td> <td>Oldest Due Dt 08/14/2016</td> <td>Days to Time Bar 36082</td> </tr> </table>					09/14/2016	08/14/2016	07/14/2016			3,417.46	3,417.46	0.00	0.00	0.00	Delq Due 6,834.92	Today's Payoff 37,622.06	Amt Paid Excess 0.00	LC Due 30.00	Future Payoff 37,622.06	Memo Excess Amount 0.00	NSF Due 0.00	Future Payoff Date 10/01/2016	Paid Term 1	Other Due 0.00	Future Pmt Dt 08/14/2016	Remaining Term 11	Total Due 6,864.92	Oldest Due Dt 08/14/2016	Days to Time Bar 36082	Collateral Information <table border="1"> <tr> <th>Description</th> <th>Identification #</th> <th>Year</th> <th>Asset Class</th> <th>Asset Type</th> <th>Sub Type</th> </tr> <tr> <td>0</td> <td></td> <td>0</td> <td>NEW</td> <td>VEHICLE</td> <td>CAR</td> </tr> </table> Customer Information <table border="1"> <tr> <th>Customer #</th> <th>Name</th> <th>Relation</th> <th>SSN</th> <th>National ID</th> <th>Birth Dt</th> </tr> <tr> <td>000000</td> <td>HP LENOVO</td> <td>PRIMARY</td> <td>xx-xxx-3123</td> <td>--0</td> <td>11/11/1987</td> </tr> </table> <table border="0"> <tr> <td>Email</td> <td>Disability N</td> <td>Privacy Opt Out N</td> </tr> <tr> <td>Language ENGLISH</td> <td>Skip N</td> <td>Active Military N</td> </tr> <tr> <td>Marital Status</td> <td>Stop N</td> <td>Duty</td> </tr> <tr> <td></td> <td>Correspondence</td> <td>Time Zone AMERICA/NEW_YORK</td> </tr> </table> Address Information <table border="1"> <tr> <th>Type</th> <th>Current</th> <th>Permission to Call</th> <th>Mailing</th> <th>Address</th> <th>Phone</th> </tr> <tr> <td>HOME</td> <td>Y</td> <td>Y</td> <td>Y</td> <td>123 N 123 BCH N # 123 345 345 ATLANTA GA-30348</td> <td>(000)-000-0000</td> </tr> </table>					Description	Identification #	Year	Asset Class	Asset Type	Sub Type	0		0	NEW	VEHICLE	CAR	Customer #	Name	Relation	SSN	National ID	Birth Dt	000000	HP LENOVO	PRIMARY	xx-xxx-3123	--0	11/11/1987	Email	Disability N	Privacy Opt Out N	Language ENGLISH	Skip N	Active Military N	Marital Status	Stop N	Duty		Correspondence	Time Zone AMERICA/NEW_YORK	Type	Current	Permission to Call	Mailing	Address	Phone	HOME	Y	Y	Y	123 N 123 BCH N # 123 345 345 ATLANTA GA-30348	(000)-000-0000
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Delinquency Information <table border="1"> <tr> <th>Late</th> <th>30</th> <th>60</th> <th>90</th> <th>120</th> <th>150</th> <th>180</th> <th>Category</th> <th>Days</th> </tr> <tr> <td>1</td> <td>1</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>30</td> <td>38</td> </tr> </table> <table border="0"> <tr> <td>Broken 0</td> <td>Kept 0</td> <td>NSF(Life) 0</td> <td>Collector OFSLUSER3</td> </tr> <tr> <td>Promises (Life)</td> <td>Promises (Life)</td> <td>NSF(Year) 0</td> <td></td> </tr> <tr> <td>Broken 0</td> <td>Kept 0</td> <td></td> <td></td> </tr> <tr> <td>Promises (Year)</td> <td>Promises (Year)</td> <td></td> <td></td> </tr> </table>					Late	30	60	90	120	150	180	Category	Days	1	1	0	0	0	0	0	30	38	Broken 0	Kept 0	NSF(Life) 0	Collector OFSLUSER3	Promises (Life)	Promises (Life)	NSF(Year) 0		Broken 0	Kept 0			Promises (Year)	Promises (Year)			Activities Active Dt: 09/14/2016 Xref Charge Off Dt:																																											
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4. Validations to display 'Time Bar Counter'

Field Name	Validations/Action
Start Date	Accounts to be considered as time barred debts are: <ul style="list-style-type: none"> ACTIVE or CHGOFF accounts Total Due > 0 Start Date should always be last payment date Account Open Indicator = 'Y' Display 'Last Payment Date' on account as 'Start Date'
End Date	Based on value maintained at Setup > Contract > Time Bar Years Time Bar Start Date + Contract time-bar Years
Days to Time Bar	End Date – GL Date

5. New Queue Parameter Introduced

'Time-Bar Start Date, Time Bar End Date and Days to Time Bar' are added as parameters to servicing queue.

Note: Queue can be defined where "Time Bar End Date" > System Date; so that accounts that are not time barred will only come shortlisted to collection queues.

3.17.3 Seed Data

SNO	Table	Key Data	Type
1	FLEX_TABLE_ATTRIBUTES	QUE_CS_ACC_EVW ACC_TIME_BAR_REMAINING_DAYS	Insert
2	FLEX_TABLE_ATTRIBUTES	QUE_CS_ACC_EVW ACC_TIME_BAR_END_DT	Insert

3.18 Facility to Open Multi-tab

3.18.1 Overview

- Facility to open multiple originations/ servicing/Collections tabs simultaneously.

3.18.2 Description

- In MENU_ACCESS table; enable 'Mac_Multi_tab_Ind' = 'Y' for respective screens to enable multi tab access. Max 15 parallel tabs allowed.

3.18.3 Screenshots

Origination:

Origination x

Origination x

Close

Search/Task

Funding

Review Requests (Pending: 0)

Quick Search

Search Criteria

Open Application

View Application

Unlock Application

Copy Application

Search Results/Task

View

Format

Freeze

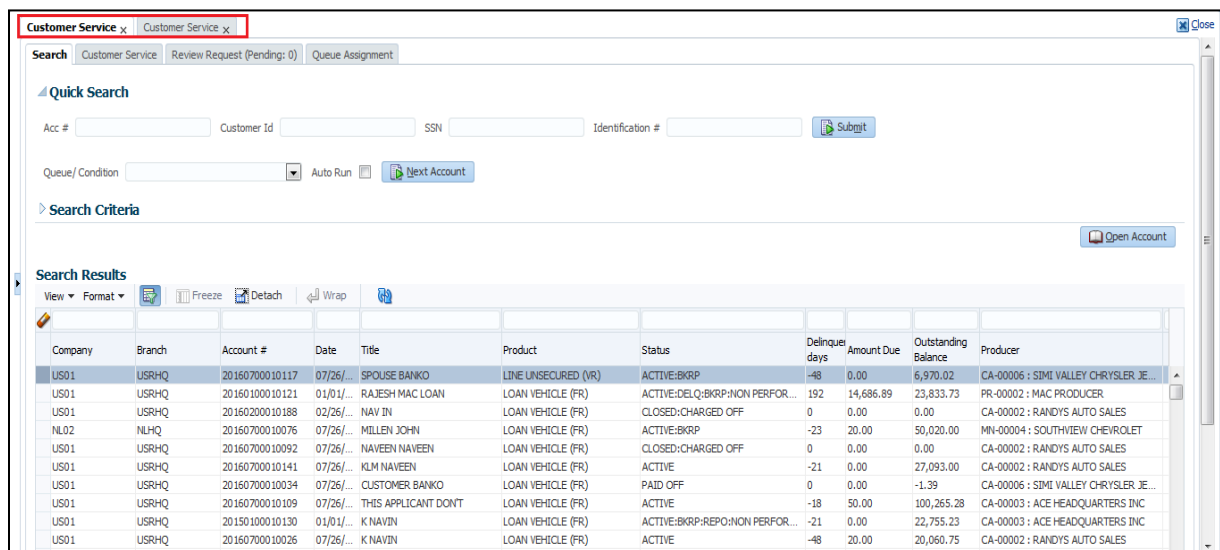
Detach

Wrap

View All

Crit	Loc	Allo	Company	Branch	App #	Date	Title	Product	Status	Sub Status	Queue Name	LTV1	LTV
					</								

Servicing:



The screenshot shows the 'Customer Service' application window. At the top, there are tabs for 'Customer Service x' and 'Customer Service x'. Below the tabs, there are buttons for 'Submit', 'Next Account', and 'Open Account'. The main area displays a table of search results with columns: Company, Branch, Account #, Date, Title, Product, Status, Delinquent days, Amount Due, Outstanding Balance, and Producer. The table contains 10 rows of data, including accounts for 'SPOUSE BANKO', 'RAJESH MAC LOAN', 'NAV IN', 'MILLEN JOHN', 'NAVEEN NAVEEN', 'KLM NAVEEN', 'CUSTOMER BANKO', 'THIS APPLICANT DONT', 'K NAVIN', and 'K NAVIN'.

Company	Branch	Account #	Date	Title	Product	Status	Delinquent days	Amount Due	Outstanding Balance	Producer
US01	USRHQ	20160700010117	07/26/...	SPOUSE BANKO	LINE UNSECURED (VR)	ACTIVE:BRKP	-48	0.00	6,970.02	CA-00006 : SIMI VALLEY CHRYSLER JE...
US01	USRHQ	20160100010121	01/01/...	RAJESH MAC LOAN	LOAN VEHICLE (FR)	ACTIVE:DELQ:BRKP:NON PERFOR...	192	14,686.89	23,833.73	PR-00002 : MAC PRODUCER
US01	USRHQ	20160200010188	02/26/...	NAV IN	LOAN VEHICLE (FR)	CLOSED:CHARGED OFF	0	0.00	0.00	CA-00002 : RANDYS AUTO SALES
NL02	NLHQ	20160700010076	07/26/...	MILLEN JOHN	LOAN VEHICLE (FR)	ACTIVE:BRKP	-23	20.00	50,020.00	MN-00004 : SOUTHVIEW CHEVROLET
US01	USRHQ	20160700010092	07/26/...	NAVEEN NAVEEN	LOAN VEHICLE (FR)	CLOSED:CHARGED OFF	0	0.00	0.00	CA-00002 : RANDYS AUTO SALES
US01	USRHQ	20160700010141	07/26/...	KLM NAVEEN	LOAN VEHICLE (FR)	ACTIVE	-21	0.00	27,093.00	CA-00002 : RANDYS AUTO SALES
US01	USRHQ	20160700010034	07/26/...	CUSTOMER BANKO	LOAN VEHICLE (FR)	PAID OFF	0	0.00	-1.39	CA-00006 : SIMI VALLEY CHRYSLER JE...
US01	USRHQ	20160700010109	07/26/...	THIS APPLICANT DONT	LOAN VEHICLE (FR)	ACTIVE	-18	50.00	100,265.28	CA-00003 : ACE HEADQUARTERS INC
US01	USRHQ	20150100010130	01/01/...	K NAVIN	LOAN VEHICLE (FR)	ACTIVE:BRKP:REPO:NON PERFOR...	-21	0.00	22,755.23	CA-00003 : ACE HEADQUARTERS INC
US01	USRHQ	20160700010026	07/26/...	K NAVIN	LOAN VEHICLE (FR)	ACTIVE	-48	20.00	20,060.75	CA-00002 : RANDYS AUTO SALES

3.18.4 Seed Data

Not Applicable.

3.19 Opt-Out feature Enhancements

3.19.1 Overview

- Ability to Capture three new opt-outs - Insurance Opt-Out, Share Credit Opt-Out and Marketing Opt-Out in Origination stage
- Ability to change the Opt-Out preferences in servicing stage by using Add/Edit or posting transactions.

3.19.2 Description

- Three new checkbox are added at '**Origination** > Applicant' - Insurance Opt-Out, Share Credit Opt-Out and Marketing Opt-Out in to capture opt-out preferences of applicant.

The screenshot shows the 'Applicant' form in the 'Origination' stage. The form is divided into several sections: 'Applicant' (top left), 'Other Details' (top center), 'KYC' (top right), 'FATCA' (middle right), and 'Power of Attorney' (bottom right). The 'Applicant' section includes fields for Relation Type, Salutation, First Name, MI, Last Name, Family Name, Suffix, Birth Dt, SSN, Class, Email, and Time Zone. The 'Other Details' section includes fields for Name in Local Language, Gender, Mother's Maiden Name, Education, Language, Dependents, Marital Status, ECOA, Race, and Ethnicity. The 'KYC' section includes fields for Bankruptcy Discharge Dt, Reference #, and Status. The 'FATCA' section includes fields for Birth Place, Birth Country, and Permanent US Resident Status. The 'Power of Attorney' section includes fields for Holder Name, Address, Country, Nationality, and Telephone Number. A red box highlights the 'Opt-Out' section at the bottom, which contains four checkboxes: Privacy Opt Out, Insurance Opt Out, Marketing Opt Out, and Share Credit Opt Out. The 'Insurance Opt Out' checkbox is checked.

- Three new checkbox are added at "**Customer Service** > Customer Details > Customer Information screen."
 - Information captured at origination will be carried to servicing stage; if system creates 'New Customer Id'.
 - These indicators can be updated in servicing using 'Customer Service > Edit' button or through posting 'Non-Monetary' transaction
 - Whenever user updates these details using EDIT button, system posts transaction (CUS_PRIVACY_INFO) automatically with transaction remarks as 'Direct Update' - Transaction posted successfully.

Transaction Update:

Existing 'CUS_PRIVACY_INFO' transaction is enhanced:

- a) Changed the 'Description' of transaction as 'Customer Opt-Out Preferences'
 - o Included three new parameters in the transaction -Insurance Opt-Out, Share Credit Opt-Out and Marketing Opt-Out.

3.19.3 Seed Data

SNO	Table	Key Data	Type
1	TXN_CODES	CUS_PRIVACY_INFO	Update
2	TXN_CODE_PARAMETERS	CUS_PRIVACY_INFO TNM_CUS_INSURANCE_OPT_OUT_IND	Insert
3	TXN_CODE_PARAMETERS	CUS_PRIVACY_INFO TNM_CUS_MARKETING_OPT_OUT_IND	Insert
4	TXN_CODE_PARAMETERS	CUS_PRIVACY_INFO TNM_CUS_SHARE_CR_OPT_OUT_IND	Insert
5	TXN_CODE_PARAMETERS	CUS_PRIVACY_INFO TNM_CUS_PRIVACY_OPT_OUT_IND	Update
6	TXN_CODE_PARAMETERS	CUS_PRIVACY_INFO TNM_DT	Update
7	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_CUS_INSURANCE_OPT_OUT_IND 12001 INSURANCE OPTOUT VARCHAR2 LIKE N 30 LOOKUP YES_NO_CD Y Y UNDEFINED N	Insert
8	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_CUS_SHARE_CR_OPT_OUT_IND 12002 SHARE CREDIT OPTOUT VARCHAR2 LIKE N 30 LOOKUP YES_NO_CD Y Y UNDEFINED N	Insert
9	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_CUS_MARKETING_OPT_OUT_IND 12003 MARKETING	Insert

SNO	Table	Key Data	Type
	TRIBUTES	OPTOUT VARCHAR2 LIKE N 30 LOOKUP YES_NO_CD Y Y UN DEFINED N	

3.20 References Enhancements

3.20.1 Overview

- Facility to capture References Status and 'Permission to call' indicator for 'References' phone numbers.
- In origination User will be allowed to capture permission to call for each Phone number captured.
- New non-monetary transactions to add/update 'References' information.

3.20.2 Description

- "Status" field and 'Permission to Call' fields (for each phone details) are introduced at Origination Funding → Contract tab → References sub tab.
- "Status" field and 'Permission to Call' fields are introduced at Servicing Screen > Customer Service > Account Details tab>Contract Information sub tab> References sub tab.
 - User can add/update the reference details in customer service > References Tab
 - Alternatively, user can use non-monetary transactions - REF_STATUS_NEW and REF_STATUS_MAINT to add/modify 'Reference' details respectively.

The screenshot shows the 'References' form in Oracle. At the top, there's a table with columns: Reference #, Relationship, Name, Status, Country, City, State, Address, Zip, Years, Months, and Extn. The first row contains the data: 0000003007, FRIEND, NAME, ACTIVE, US, PITTSFIELD, MA, NEWYORK, 34038, 123, 123, and (972)-8. Below the table, there's a 'Columns Hidden' section with '1'. The main form area contains fields for Relationship (FRIEND), Name (NAME), Status (ACTIVE), Country (UNITED STATES), Address (NEWYORK), Zip (34038), City (PITTSFIELD), State (MASSACHUSETTS), Years (123), Months (123), and Phone ((972)-866-3378). There are also checkboxes for 'Permission to call' (checked) and 'Extn' (123). A 'Comment' field contains 'REFERENCE AMT'. At the bottom right, there are buttons for 'Save and Stay', 'Save and Return', and 'Return'.

Add New reference using Transaction: REF_STATUS_NEW: REFERENCE DETAILS ADD

Parameter	Data Type/ Tool	Mandatory	Default Value
Txn Date	Transaction Date	Y	NULL
Relationship	Dropdown	Y	NULL
Name	Text box	Y	NULL

Status	Dropdown	Y	Active
Years	Textbox (Numeric)	Y	0
Months	Textbox (Numeric)	Y	0
Country	Dropdown	Y	NULL
Address1	Text Box	N	NULL
Address1	Text Box	N	NULL
Zip	Text Box	N	NULL
City	Textbox	N	NULL
State	Dropdown	N	NULL
Phone	Textbox (Numeric)	N	NULL
Extn	Textbox (Numeric)	N	NULL
Permission to Call	Dropdown	N	N
Phone	Textbox (Numeric)	N	NULL
Extn	Textbox (Numeric)	N	NULL
Permission to Call	Dropdown	N	N
Comment	Textbox	N	NULL

Maintaining Existing reference using Transaction: REF_STATUS_MAINT: REFERENCE DETAILS MODIFY

Parameter	Data Type/ Tool	Mandatory	Default Value
Txn Date	Transaction Date	Y	NULL
Reference No.	Textbox	Y	NULL
Relationship	Dropdown	N	NULL
Name	Text box	N	NULL
Status	Dropdown	Y	Active
Country	Dropdown	N	NULL
Years	Textbox (Numeric)	N	0
Months	Textbox (Numeric)	N	0

Address	Text Box	N	NULL
Zip	Dropdown	N	NULL
City	Textbox	N	NULL
State	Dropdown	N	NULL
Phone	Textbox (Numeric)	N	NULL
Extn	Textbox (Numeric)	N	NULL
Permission to Call	Checkbox	N	N
Phone	Textbox (Numeric)	N	NULL
Extn	Textbox (Numeric)	N	NULL
Permission to Call	Checkbox	N	N
Comment	Textbox	N	NULL

3.20.3 Seed Data

SNO	Table	Key Data	Type
1	LOOKUP_TYPES	REFERENCE_STATUS_CD	Insert
2	LOOKUPS	REFERENCE_STATUS_CD ACTIVE	Insert
3	LOOKUPS	REFERENCE_STATUS_CD INACTIVE	Insert
4	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_AAR_REFERENCE_TYPE_CD	Insert
5	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM TNM_AAR_REFERENCE_STATUS_CD	Insert
6	ACCESS_GRID_FUNCTIONS	REF_STATUS_MAINT ACC_STATUS_CD ALL	Insert
7	ACCESS_GRID_FUNCTIONS	REF_STATUS_MAINT ACC_CONDITION_CD ALL	Insert
8	ACCESS_GRID_FUNCTIONS	REF_STATUS_MAINT RESPONSIBILITY_CD ALL	Insert
9	TXN_CODES	REF_STATUS_MAINT	Insert
10	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_PERMISSION_TO_CALL2_IND	Insert
11	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_PHONE_NO1	Insert
12	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_PHONE_NO2	Insert
13	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_YEARS	Insert

SNO	Table	Key Data	Type
14	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_ADDRESS1	Insert
15	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_COUNTRY_CD	Insert
16	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_ID	Insert
17	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_TXN_DT	Insert
18	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_NAME	Insert
19	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_REFERENCE_STATU S_CD	Insert
20	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_MONTHS	Insert
21	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_PHONE_EXTN1	Insert
22	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_REFERENCE_TYPE_ CD	Insert
23	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_PERMISSION_TO_CAL L1_IND	Insert
24	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_COMMENT	Insert
25	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_ZIP	Insert
26	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_CITY	Insert
27	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_PHONE_EXTN2	Insert
28	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_ADDRESS2	Insert
29	TXN_CODE_PARAMETERS	REF_STATUS_MAINT TNM_AAR_STATE_CD	Insert
30	TXN_CODE_PRODUCTS	REF_STATUS_MAINT ALL ALL ALL	Insert
31	ACCESS_GRID_FUNCTIONS	REF_STATUS_NEW ACC_STATUS_CD ALL	Insert
32	ACCESS_GRID_FUNCTIONS	REF_STATUS_NEW RESPONSIBILITY_CD ALL	Insert
33	ACCESS_GRID_FUNCTIONS	REF_STATUS_NEW ACC_CONDITION_CD ALL	Insert
34	TXN_CODES	REF_STATUS_NEW	Insert
35	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_REFERENCE_STATUS _CD	Insert
36	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_REFERENCE_TYPE_C D	Insert
37	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_ADDRESS1	Insert

SNO	Table	Key Data	Type
38	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_COMMENT	Insert
39	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_CITY	Insert
40	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_PERMISSION_TO_CALL 2_IND	Insert
41	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_PHONE_EXTN2	Insert
42	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_TXN_DT	Insert
43	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_YEARS	Insert
44	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_PHONE_NO2	Insert
45	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_PHONE_EXTN1	Insert
46	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_PERMISSION_TO_CALL 1_IND	Insert
47	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_STATE_CD	Insert
48	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_ADDRESS2	Insert
49	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_COUNTRY_CD	Insert
50	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_MONTHS	Insert
51	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_PHONE_NO1	Insert
52	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_NAME	Insert
53	TXN_CODE_PARAMETERS	REF_STATUS_NEW TNM_AAR_ZIP	Insert
54	TXN_CODE_PRODUCTS	REF_STATUS_NEW ALL ALL ALL	Insert

3.21 **SCRA Transaction Enhancements**

3.21.1 **Overview**

- With this enhancement user will be allowed to address the regulatory requirement of keeping the Payment amount same or less than Contracted Payment amount when “Borrower on Active Military Duty” Transaction is posted on to the account.

3.21.2 **Description**

- A new lookup is added “CUST_ON_MLTRY_DUTY” with options as CONTRACT BALANCE AND TERM, OUTSTANDING BALANCE AND TERM.
- Added a new parameter to the transaction “Borrower on Active Military Duty”, PAYMENT CALC METHOD.

- When user selects “Payment Calc Method” as “Contract Balance & Term”, system will calculate the payment amount using contract ‘Amount Financed’ and ‘Term’ (New Behavior).
- When user selects “Payment Calc Method” as “Outstanding Balance & Term”, system will calculate the payment amount using ‘Outstanding Principal Amount’ and ‘Term’ (Current Behavior).

Transaction Batch Information

Date 09/29/2016 Transaction BORROWER ON MILITARY DUTY Status
Monetary ✓ Batch ____

Parameters

View ▾ Format ▾

Parameter	Value	Required
TXN DATE		✓
BORROWERS RELATION WITH ACCOUNT	PRIMARY	—
ACTIVE DUTY ORDER REFERENCE		—
PAYMENT CALC METHOD	OUTSTANDING BALANCE AND TERM	✓
RATE	0	—
OVERRIDE RATE	NO	—

Result

View ▾ Format ▾

Transaction Processing Details

No data to display.

3.21.1 Seed Data

SNO	Table	Key Data	Type
1	FLEX_TABLE_ATTRIBUTES	INP_BMP_TXN TXN_SCRA_PMT_CALC_METHOD_CD	Insert
2	LOOKUPS	SCRA_PMT_CALC_METHOD_CD CONTRACT_BAL_TERM	Insert
3	LOOKUPS	SCRA_PMT_CALC_METHOD_CD OUTSTANDING_BAL_TERM	Insert
4	LOOKUP_TYPES	SCRA_PMT_CALC_METHOD_CD	Insert
5	TXN_CODE_PARAMETERS	CUST_ON_MLTRY_DUTY TXN_SCRA_PMT_CALC_METHOD_CD	Insert

3.22 Banko Interface

3.22.1 Overview

- Banko Interface provides ‘Bankruptcy’ information.
- Automatic creation of daily Banko customer account input file.
- Processing of daily Banko response file received and saving the content based on user approval.

3.22.2 Description

1. Enhancements to the Data files Setup screen

- Created ‘Output’ and ‘Input’ tabs under “Setup > Administrator > System > Data Files”
- Moved the existing “Data Files” tab under new ‘Output’ tab i.e. Output have following three sections
 - Data File Definitions

2. Record Definitions
3. Column Definitions

Data Files x

Output Input

Data File Definitions

View Format Freeze Detach Wrap

Name	Description	File Name	Directory Path	System Defined Yes/No	Enabled
BANKO_INTERFACE	LNK BANKO INTERFACE	Lnk_banko_output_\$(COMPANY_CODE...	UNDEFINED	Yes No	Y

Record Definitions

View Format Freeze Detach Wrap

Record Type	Description	Record Format	Delimiter	Terminator
1	FILE HEADER RECORD	VARIABLE	,	CARRIAGE RETURN AND LINE FEED
2	FILE DETAILS RECORD	VARIABLE	,	CARRIAGE RETURN AND LINE FEED

Column Definitions

View Format Freeze Detach Wrap

Seq	Column Name	Data Type	Format Mask	Length	Data Column	Output Column
1	CUSTOMER ACCOUNT	VARCHAR2	NOT APPLICABLE	25	1	1
2	FIRST NAME	VARCHAR2	NOT APPLICABLE	15	2	2
3	MIDDLE NAME	VARCHAR2	NOT APPLICABLE	10	3	3
4	LAST NAME	VARCHAR2	NOT APPLICABLE	25	4	4
5	SUFFIX	VARCHAR2	NOT APPLICABLE	1	5	5
6	US NATIONAL ID	VARCHAR2	NOT APPLICABLE	9	6	6

ii. 'Input' section have following two sections

1. Input Data File Definition
2. Column Definition

iii. Based on sort order specified data in Customer Service → Account → External Interface data displayed in ascending order.

Data Files x

Output Input

Input Data File Definitions

View Format Freeze Detach Wrap

Name	Description	Directory Path	Delimiter	Record Format	Enabled
TEST	TEST	ITS	,	VARIABLE	N
CURE_LTR	CURE LETTER UPLOAD	ICL	,	VARIABLE	Y
BANKO_NEW	NEW BANKO FILE	IBN	,	VARIABLE	Y
BANKO_UPDATE	UPDATE BANKO FILE	IBU	,	VARIABLE	Y

Column Definitions

View Format Freeze Detach Wrap

Seq	Column Name	Column Description	Data Type	Format Mask	Length	Sort	Enabled
1	ACCOUNT_NBR	ACCOUNT NUMBER	CHARACTER	NOT APPLICABLE	25	1	Y
2	BK1_INTERNAL_TRACKING	INTERNAL STATUS	CHARACTER	NOT APPLICABLE	1	2	Y
3	BK1_CASE_NO	CASE NUMBER	CHARACTER	NOT APPLICABLE	12	3	Y
4	BK1_CHAPTER	CHAPTER	CHARACTER	NOT APPLICABLE	2	4	Y
5	BK1_FILE_DT	FILE DATE	DATE	YYYYMMDD	8	5	Y
6	BK1_STATUS_DT	STATUS DATE	DATE	YYYYMMDD	8	6	Y
7	BK1_DISPOSITION	DISPOSITION CODE	CHARACTER	NOT APPLICABLE	2	7	Y
8	BK1_GENERATION	SUFFIX	CHARACTER	NOT APPLICABLE	1	8	Y
9	BK1_ADDRESS	ADDRESS	CHARACTER	NOT APPLICABLE	32	9	Y
10	BK1_ZIP	ZIP CODE	CHARACTER	NOT APPLICABLE	10	10	Y

2. File Handoff to BANKO.

Batch Job Criteria:

- New batch job created to pick records accounts in 'Active' or 'Charge off' status.
- A New lookup [BANKO_CONDITION_CD] is added to include or exclude conditions to be considered while creating this file to be sent to BANKO.

Lookup Type View Format Freeze Detach Wrap + Add Edit View Audit

Lookup Type	Description	System Defined Yes/No	Enabled
BANKO_CONDITION_CD	BANKO INCLUDE/EXCLUDE CONDITIONS (Exclude Condition Priority)	<input checked="" type="radio"/> Yes <input type="radio"/> No	Y

Lookup Code View Format Freeze Detach Wrap + Add Edit View Audit

Lookup Code	Description	Sort Sub Code	System Defined Yes/No	Enabled
UNDEFINED	SETME	1 INCLUDE	<input checked="" type="radio"/> Yes <input type="radio"/> No	N
UNDEFINED1	SETME	2 EXCLUDE	<input checked="" type="radio"/> Yes <input type="radio"/> No	N

- User is expected to maintain list of Exclude account conditions which are to be considered for report creation.

3. Handling Response:

Banko provides response to OFSLL with list of customers with Bankruptcy details

- Once the data is received and IDDP RC_BJ_000_01 - INPUT DATA INSERTION job is run; system display records in respective account under "Servicing/Collections > Customer Service > External Interfaces tab (taking 'Account No.' as reference).
- Once record is placed in 'External Interfaces' tab, user is expected to create 'BKRP' record, load tracking attributes and 'Accept/Reject' record'.
- Here user will have option to **Accept / Reject** bankruptcy details received from Banko Interface.
- Once the record is accepted, system copies bankruptcy details to 'Tracking Attributes' under Bankruptcy tab - based on customer SSN number. (Before that user is expected to create bankruptcy record and load tracking attributes).
- BANKO supports – New and Update File; both follows the same approach for 'Accept/Reject'.

Account(s): 20160700010076: MILLEN JOHN View Audit

View Format Freeze Detach Wrap + Add Edit View Audit

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due	Stati
NL02	NLHQ	UNDEFINED	20160700010076	LOAN VEHICLE (FR)	-33	EUR	50,000.00	0.00	ACT

< Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities External Interfaces >

Interface View Format Freeze Detach Wrap + Add Edit View Audit Accept Reject

ID	Interface Name	File Name	Status	Creation Dt	Action Taken By	Action Dt
1009	BANKO_NEW	HDFS_MON_201606088_BK.ou1	NONE	07/28/2016	GINGOLD	07/28/2016
1010	BANKO_NEW	HDFS_MON_201606088_BK.ou1	ACCEPTED	07/28/2016	GINGOLD	07/28/2016
1014	BANKO_UPDATE	HDFS_MON_201606044_BK.ou1	ACCEPTED	07/28/2016	GINGOLD	07/28/2016

Interface Details View Format Freeze Detach Wrap + Add Edit View Audit

Parameter	Value
ACCOUNT NUMBER	20160700010076
ATTORNEY ADDRESS	1720 PEACHTREE ...
ATTORNEY NAME	IRA D GINGOLD
ATTORNEY PHONE	4046858800
341 DATE	17-MAR-08
341 LOCATION	THE FORUM ROOM...
341 TIME	02:00
ADDRESS	67 PRINCIPAL PT
ATTORNEY CITY	ATLANTA
ATTORNEY STATE	GA

3.22.3 Seed Data

SNO	Table	Key Data	Type
1	FLS_ACCESS	FLL.SET.UAD.DATAFILE.INPUT.TAB	Insert
2	FLS_ACCESS	FLL.SET.UAD.DATAFILE.OUTPUT.TAB	Insert
3	FLS_ACCESS	FLL.SET.UAD.INPUTDATAFILE.ADD.BUTTON	Insert
4	FLS_ACCESS	FLL.SET.UAD.INPUTDATAFILE.AUDIT.BUTTON	Insert
5	FLS_ACCESS	FLL.SET.UAD.INPUTDATAFILE.EDIT.BUTTON	Insert
6	FLS_ACCESS	FLL.SET.UAD.INPUTDATAFILE.VIEW.BUTTON	Insert
7	FLS_ACCESS	FLL.SET.UAD.INPUTDATARECORDDETAIL.ADD.BUTTON	Insert
8	FLS_ACCESS	FLL.SET.UAD.INPUTDATARECORDDETAIL.AUDIT.BUTTON	Insert
9	FLS_ACCESS	FLL.SET.UAD.INPUTDATARECORDDETAIL.EDIT.BUTTON	Insert
10	FLS_ACCESS	FLL.SET.UAD.INPUTDATARECORDDETAIL.VIEW.BUTTON	Insert
11	FLS_ACCESS_DETAILS	FLL.SET.UAD.DATAFILE.INPUT.TAB RESPONSIBILITY_CD ALL	Insert
12	FLS_ACCESS_DETAILS	FLL.SET.UAD.INPUTDATAFILE.ADD.BUTTON RESPONSIBILITY_CD ALL	Insert
13	FLS_ACCESS_DETAILS	FLL.SET.UAD.INPUTDATAFILE.AUDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
14	FLS_ACCESS_DETAILS	FLL.SET.UAD.INPUTDATAFILE.EDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
15	FLS_ACCESS_DETAILS	FLL.SET.UAD.INPUTDATAFILE.VIEW.BUTTON RESPONSIBILITY_CD ALL	Insert
16	FLS_ACCESS_DETAILS	FLL.SET.UAD.INPUTDATARECORDDETAIL.ADD.BUTTON RESPONSIBILITY_CD ALL	Insert
17	FLS_ACCESS_DETAILS	FLL.SET.UAD.INPUTDATARECORDDETAIL.AUDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
18	FLS_ACCESS_DETAILS	FLL.SET.UAD.INPUTDATARECORDDETAIL.EDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
19	FLS_ACCESS_DETAILS	FLL.SET.UAD.INPUTDATARECORDDETAIL.VIEW.BUTTON RESPONSIBILITY_CD ALL	Insert

SNO	Table	Key Data	Type
20	FLS_ACCESS_DETAILS	FLL.SET.UAD.DATAFILE.OUTPUT.TAB RESPONSIBILITY_CD ALL	Insert
21	FLS_ACCESS_DETAILS	FLL.SER.UCS.ACCOUNTEXTTERNALINTERFACE.REJECT.BUTTON RESPONSIBILITY_CD ALL	Insert
22	FLS_ACCESS_DETAILS	FLL.SER.UCS.ACCOUNTEXTTERNALINTERFACE.ACCEPT.BUTTON RESPONSIBILITY_CD ALL	Insert
23	FLS_ACCESS_DETAILS	FLL.SER.UCS.ACCOUNTEXTTERNALINTERFACE.TAB RESPONSIBILITY_CD ALL	Insert
24	OUTPUT_FILE_DEFINITIONS	BANKO_INTERFACE	Insert
25	OUTPUT_FILE_RECORD_TYPES	BANKO_INTERFACE 1	Insert
26	OUTPUT_FILE_RECORD_TYPES	BANKO_INTERFACE 2	Insert
27	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 1 ADDRESS	Insert
28	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 2 ZIP	Insert
29	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 1 AGREEMENT DATE	Insert
30	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 1 CITY	Insert
31	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 1 CLIENT	Insert
32	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 1 CUSTOMER ACCOUNT	Insert
33	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 1 FIRST NAME	Insert
34	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 1 LAST NAME	Insert
35	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 1 MIDDLE NAME	Insert
36	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 1 PRODUCT CODE	Insert
37	OUTPUT_FILE_RECORD	BANKO_INTERFACE 1 STATE	Insert

SNO	Table	Key Data	Type
	_DETAILS		
38	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 1 SUFFIX	Insert
39	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 1 US NATIONAL ID	Insert
40	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 1 ZIP	Insert
41	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 2 ADDRESS	Insert
42	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 2 AGREEMENT DATE	Insert
43	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 2 CITY	Insert
44	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 2 CLIENT	Insert
45	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 2 CUSTOMER ACCOUNT	Insert
46	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 2 FIRST NAME	Insert
47	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 2 LAST NAME	Insert
48	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 2 MIDDLE NAME	Insert
49	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 2 PRODUCT CODE	Insert
50	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 2 STATE	Insert
51	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 2 SUFFIX	Insert
52	OUTPUT_FILE_RECORD_DETAILS	BANKO_INTERFACE 2 US NATIONAL ID	Insert
53	INPUT_FILE_DEFINITIONS	BANKO_NEW	Insert
54	INPUT_FILE_DEFINITIONS	BANKO_UPDATE	Insert

SNO	Table	Key Data	Type
55	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW ACCOUNT_NBR	Insert
56	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW ATT_ADDRESS	Insert
57	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW ATT_NAME	Insert
58	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW ATT_PHONE_NO	Insert
59	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_341A_DT	Insert
60	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_341_LOCATION	Insert
61	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_341_TIME	Insert
62	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_ADDRESS	Insert
63	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_ATTORNEY_CITY	Insert
64	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_ATTORNEY_STATE	Insert
65	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_ATTORNEY_ZIP	Insert
66	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_BKP_CITY	Insert
67	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_BKP_STATE	Insert
68	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_BUSINESS1	Insert
69	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_BUSINESS2	Insert
70	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_BUSINESS3	Insert
71	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_BUSINESS4	Insert
72	INPUT_FILE_RECORD_D	BANKO_NEW BKI_CASE_NO	Insert

SNO	Table	Key Data	Type
	ETAILS		
73	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_CHAPTER	Insert
74	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_CITY	Insert
75	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_CLIENT_CODE	Insert
76	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_CLIENT_INPUT_SSN	Insert
77	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_CLIENT_UPDATE_FLAG	Insert
78	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_CLOSED_DT	Insert
79	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_COUNTRY	Insert
80	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_COURT_ADDRESS1	Insert
81	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_COURT_ADDRESS2	Insert
82	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_COURT_DISTRICT	Insert
83	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_COURT_ID	Insert
84	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_COURT_MAILING_CITY	Insert
85	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_COURT_PHONE	Insert
86	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_COURT_ZIP	Insert
87	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_DEBTOR_PHONE	Insert
88	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_DISCHARGE_BAR_DT	Insert
89	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_DISPOSITION	Insert

SNO	Table	Key Data	Type
90	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_ECOA	Insert
91	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_FILE_DT	Insert
92	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_FILING_STATUS	Insert
93	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_FIRST_NAME	Insert
94	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_FUNDS	Insert
95	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_GENERATION	Insert
96	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_INTERNAL_TRACKING	Insert
97	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_JUDGES_INITIALS	Insert
98	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_LAST_NAME	Insert
99	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_LAW_FIRM	Insert
100	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_MATCH_CODE	Insert
101	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_MIDDLE_NAME	Insert
102	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_PROOF_OF_CLAIM_BAR_DT	Insert
103	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_REINSTATED_CASE_DT	Insert
104	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_SSN	Insert
105	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_STATE	Insert
106	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_STATUS_DT	Insert
107	INPUT_FILE_RECORD_D	BANKO_NEW BKI_TRUSTEE	Insert

SNO	Table	Key Data	Type
	ETAILS		
108	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_TRUSTEE_ADDRESS	Insert
109	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_TRUSTEE_CITY	Insert
110	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_TRUSTEE_ID	Insert
111	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_TRUSTEE_PHONE	Insert
112	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_TRUSTEE_STATE	Insert
113	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_TRUSTEE_ZIP	Insert
114	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_VOINVOLUNTARY_DISMISSAL	Insert
115	INPUT_FILE_RECORD_D ETAILS	BANKO_NEW BKI_ZIP	Insert
116	INPUT_FILE_RECORD_D ETAILS	BANKO_UPDATE ACCOUNT_NBR	Insert
117	INPUT_FILE_RECORD_D ETAILS	BANKO_UPDATE BKI_CASE_NO	Insert
118	INPUT_FILE_RECORD_D ETAILS	BANKO_UPDATE BKI_CHAPTER	Insert
119	INPUT_FILE_RECORD_D ETAILS	BANKO_UPDATE BKI_CLIENT_FIELD	Insert
120	INPUT_FILE_RECORD_D ETAILS	BANKO_UPDATE BKI_DOCKET_TEXT	Insert
121	INPUT_FILE_RECORD_D ETAILS	BANKO_UPDATE BKI_DOC_LINK	Insert
122	INPUT_FILE_RECORD_D ETAILS	BANKO_UPDATE BKI_EVENT_CATEGORY	Insert
123	INPUT_FILE_RECORD_D ETAILS	BANKO_UPDATE BKI_EVENT_CODE	Insert
124	INPUT_FILE_RECORD_D ETAILS	BANKO_UPDATE BKI_EVENT_DESC	Insert

SNO	Table	Key Data	Type
125	INPUT_FILE_RECORD_DETAILS	BANKO_UPDATE BKI_EVENT_DT	Insert
126	INPUT_FILE_RECORD_DETAILS	BANKO_UPDATE BKI_EVENT_SCORE	Insert
127	INPUT_FILE_RECORD_DETAILS	BANKO_UPDATE BKI_KEY_SEARCH_FLAG	Insert
128	INPUT_FILE_RECORD_DETAILS	BANKO_UPDATE BKI_LAST_NAME	Insert
129	INPUT_FILE_RECORD_DETAILS	BANKO_UPDATE BKI_SSN	Insert
130	LOOKUP_TYPES	BANKO_CONDITION_CD	Insert
131	LOOKUPS	BANKO_CONDITION_CD UNDEFINED	Insert
132	LOOKUPS	BANKO_CONDITION_CD UNDEFINED1	Insert
133	JOBS	SET-ODD2 OBIPRC_BJ_100_01	insert
134	JOBS	SET-IFP IDDPRC_BJ_000_01	Insert
135	JOB_THREADS	SET-IFP IDDPRC_BJ_000_01 1	Insert
136	JOB_THREADS	SET-ODD2 OBIPRC_BJ_100_01 1	Insert
137	LOOKUPS	INCOMING_FILE_TYPE_CD IBU	Insert
138	LOOKUPS	INCOMING_FILE_TYPE_CD IBN	Insert
139	LOOKUPS	ACC_CONDITION_CD BANKO_CHECK	Insert
140	FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM BANKO_FILE_REC_LIMIT	Insert
141	SYSTEM_PARAMETERS	SET_SYP_SYSTEM OBIPRC_BJ_100_01_DEBUG_LEVEL	Insert
142	SYSTEM_PARAMETERS	SET_SYP_SYSTEM IBIPRC_BJ_100_01_DEBUG_LEVEL	Insert
143	SYSTEM_PARAMETERS	BANKO_FILE_REC_LIMIT SET_SYP_SYSTEM ALL ALL ALL ALL ALL ALL ALL ALL	Insert

3.23 Currency Exchange Upload

3.23.1 Overview

- Ability to upload “Currency Exchange Rates” using input file upload.

3.23.2 Description

- A new batch job (SET-IFP - ICEPRC_BJ_100_01) created to process the currency upload file.
- System creates update logs, if any records failed to upload.
- As per existing infrastructure for batch jobs, all the processed and unprocessed records are placed in processed folder with file name 'Currency_Exchange_Upload_processed' and unprocessed/ rejected records with file name 'Currency_Exchange_Upload_bad'.
- User is expected to correct issues and re-upload file for processing.
- System checks the duplicate records, if exists in system and error out, based on date and time stamp.

Sample format:

USD,JPY,05192016230110,22.23,
USD,INR,05192016231112,66.23
INR,USD,05192016231112,0.01

3.23.3 Seed Data

SNO	Table	Key Data	Type
1	FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM ICEPRC_BJ_100_01_DEBUG_LEVEL	Insert
2	JOBS	SET-IFP ICEPRC_BJ_100_01	Insert
3	JOB_THREADS	SET-IFP ICEPRC_BJ_100_01 1	Insert
4	SYSTEM_PARAMETERS	ICEPRC_BJ_100_01_DEBUG_LEVEL SET_SYP_SYSTEM ALL ALL ALL ALL ALL ALL ALL	Insert
5	SYSTEM_PARAMETERS	ICE_DIRECTORY SET_SYP_SYSTEM ALL ALL ALL ALL ALL ALL ALL	Insert
6	SYSTEM_PARAMETERS	ICE_PROCESSED_DIRECTORY SET_SYP_SYSTEM ALL ALL ALL ALL ALL ALL ALL	Insert

3.24 Work Order Enhancements

3.24.1 Overview

- Work order screen is enhanced to support sending the Work order to external systems. This feature can now support handling work orders inside Financial Institute or sending to external interface to assign work Orders. When assigned to external systems we will be calling this as CASE.
- Vendor and Work order Screen is modified to handle CASE details (creating and maintaining) interfacing with external system.

3.24.2 Description

- I. "Case" related fields introduced in "Work Orders" tab.

1. Added following fields under "Work Order" table.

Field Name	Field Format	Default Value	Reference Look ups and Navigations	Seed Data	Mandatory
CASE DETAILS					
Case #	Read	Null	Received from Third Party Vendor		N

	Only		Interface		
Channel	LOV	INTERNAL	Indicates which channel OFSLL is interfacing (Ex: RDN)	INTERNAL, RDN	Y
Override Reason	LOV	Null	Reason for Overriding the Vendor (New Lookup)		N
Reason	LOV	Null	"Reason" field updated based on the corresponding Status received from RDN like Pending on Hold, Release and Pending Close.		Mandatory based on corresponding status.
Collector	LOV	Null	LOV values will show list of collectors, who are having responsibility of 'Collector'.		N
ACCOUNT INFORMATION					
Account Status	Read Only		Populated Based on selected Account status and conditions		Y
Charged off Dt	Read Only	Null	Populated Based on selected Account Charge Off date		N
Due Amt	Read Only		Populated Based on Account Regular Due Amt		Y
Total Outstanding Balance	Read Only		Populated Based on Account outstanding Principal Balance for pre charge off/ "Deficiency balance" for post charge-off accounts		Y
Total Due	Read Only		Populated Based on Account Total Due Amt		Y
Due Dt	Read Only		Populated Based on Account Oldest Past Due Date		Y
Days Past Due	Read Only		Populated Based on Account Days Past Due		Y
Service Address	LOV		Concatenate the "Customer, Address Type and Address"		N
COLLATERAL DETAILS					
Identification #	Read Only		Populated Based on Asset Identification Number		N
Year	Read only		Populated Based on Asset Year		Y
Make	Read only		Populated Based on Asset Make		Y
Model	Read only		Populated Based on Asset Model		Y
VENDOR INFORMATION					
Contact	Text Box		Populated based on selected Vendor		N

			(Vendor Contact person)		
Phone	Text Box		Populated based on selected Vendor (Vendor Phone)		N
Extn	Text Box		Populated based on selected Vendor (Vendor Extn)		N
Fax	Text Box		Populated based on selected Vendor (Vendor Fax)		N

2. Introduced and rearranged fields related to CASE as shown in the picture.
3. **'Edit'** button provided with access control
 - 'Edit All' option allows user to edit – **Vendor** and all other editable fields.
 - 'Edit' option allows user to edit all editable fields except 'Vendor' fields.
4. **Case #:** Case # in screen is populated from third party system.
5. **Order Type:**
 - i. Renamed 'Type' field in work order screen as 'Order Type'. Provide 'Door Knock, Skip Trace, Voluntary Repossession, Involuntary Repossession, Impound Voluntary Repossession, Impound Involuntary Repossession' as seed data for 'Order Type' LOV.
 - ii. Based on the "Order Type" selected in work order, system short lists the vendors populated in "Vendor" field. (Based on Order Type selected under each Vendor).
 - iii. System will restrict to create multiple assignments of same type:

Ex: Don't allow 2 REPO cases open at the same time.

Validations:

On Save, System shows error message, if user tries to create the Work Order; where

Channel = RDN
 Order Type = Work Order already existing on account
 Order Status of existing work order not in 'Completed, Closed, and Repossessed'

6. When user selects an **"Account"** from "Account #" LOV; system auto populates the respective account details in 'Account Information' section.
7. **'Channel'**
 - If Channel is selected as 'RDN'; System triggers web service call to RDN interface.
 - If Channel is selected as 'Internal'; system considers this as regular work order.

Once the work order gets saved, system makes the 'Channel' Field as read-only.

 - If Channel is selected as 'RDN'; System will make the primary collateral description as default value in "Servicing >vendors >Work Orders screen.

8. Vendor Field:

Vendor LOV will be filtered and populate list of vendors based on Channel, Order Type and Account (Company, Branch).

Example: Channel = RDN, Order Type = Door knock and Account = 123456789 (Country: US, Branch US01).

Total Active Vendor with Channel as RDN = 100

Out of 100 Vendors, Order Type as 'Door Knock' = 40

Out of 40 Vendors, vendors belongs to Account company/branch (US, US01) = 20

On selection of above criteria, system will show list of 20 vendors in 'Vendor LOV'.

9. Added "Channel" field in Origination/Servicing >Vendors.

Field Name	Field Format	Default Value	Reference Look ups and Navigations	Seed Data	Man datory
Channel	LOV	INTER NAL	Indicates which channel OFSLL is interfacing (Ex: RDN)	ALL, INTERNAL , RDN	Y

10. Status:

Status LOV is populated based on selected 'Order Type'; which is maintained in Vendor > Cycles > Work Order Status Cycle.

Following seed data maintained for 'Status' LOV.

Case Status	Description	Status
NEW	When new case gets created the default status should be " NEW ".	Default
SENT TO RDN	System sets this status, once the CASE creation request sent to RDN. In this status, system should not allow user to make any changes to Work Order.	System
RDN FAILED	If no response received as part of CASE creation; system will update the status. In this status, system will not allow user to make any changes to Work Order.	Web service
ASSIGNED	When System receives the " Case Number " from Third party interface, it will set the status to " ASSIGNED ".	Web service
OPEN	When Vendor Accepts the Assignment, system will set the status to " OPEN ".	Web service
DECLINED	When Vendor declines the Assignment, system will set the status to " DECLINED ".	Web service
PENDING ON HOLD	User sent a hold request to third party interface	Manual

ON HOLD	"HOLD" Request is accepted by the Vendor Service (Third Party Interface)	Web service
RELEASED	User sent a Release hold request to Third Party interface	Manual
PENDING CLOSE	User sent a "CLOSE" request sent to Third Party interface	Manual
CLOSED	"CLOSE" request accepted by the Vendor Service (Third Party Interface)	Web service
COMPLETED	Vendor has completed the Repossession service	Web service
REPOSSESSED	Repo info has been validated	Web service

11. Collector field added in Case tab and the LOV values populated based on user having responsibility as collector in Description.
12. **"Reason"** field updated based on the corresponding Status received from RDN like Pending on Hold, Release and Pending Close.
13. **"Service Address"** field LOV is added, which displays the following addresses dropdown.
 - i. System will display the concatenation of "Customer-Address type – Address" attached to the account; where current Indicator='Y'.
 - ii. This field will allow user to edit only when the Work Order status = NEW.
 - iii. Default value is the Primary customers address with current = Y and Mailing = Y.
 - On Save, system does the following validation:
If Channel = 'RDN' and user tries to select any customer address other than Primary customer and secondary customer (chosen based on the customer sequence after primary); system will throw an error message "Selected address doesn't belong to Primary or Secondary Customer" and will not allow to save record.
14. When user selects a **"Collateral"** from "Collateral Description" LOV; system will auto populate the respective collateral details.
15. System default the "Collateral" with Primary Indicator = Y.
16. **Vendor Messages:**
'Vendor Msg Type' and 'Vendor Message' transient boxes are provided in Work Order Screen. These Message Type and Message box are rendered, if Channel = RDN.

'Comments' posted in 'Account Comments' with CASE No. appended.

Comment Format:

Type = SYSTEM GENERATED

Sub Type = OUTBOUND TO INTERFACE

Comment = [Case No]: <<Vendor Msg Text>>.

Comment By = Login User ID

Comment Dt = Comment Posted date

Vendors x
Work Order

Work Order

Work Order # WO:0005003
Case # UNDEFINED
Channel RDN
Work Order Type REPOSESSION
Account 2015080021594:KLMKLM KLM
Company US01
Branch USRHQ
* Vendor GA-06002-PJ RDN VENDOR
Override Reason FEES TOO HIGH
* Status
* Reason BROKEN PROMISE TO PAY
Collector USER 3 OFSL

Work Order Details

Dt 08/10/2016
Status Dt 08/10/2016
Currency US DOLLAR
Estimated 0.00
Billed Amt 0.00
Paid 0.00
Reference #
Assigned By ABSHEKAR
Followup Dt
Account Status ACTIVE:DELQ
Charged off Dt
Due Amt 1899.5
Total Outstanding Balance 22723.3
Total Due 22643.21
Due Dt 09/03/2016
Days Past Due 340
Service Address NAVEEN KLM - HOME - AR N AR1 BCH N # AR2,LAS PIEDRAS,PUERTO RICO,00771

Collateral Details

Collateral Description 2016 TOYOTA CAMRY
Identification #
Year 2016
Make TOYOTA
Model CAMRY

Vendor Information

Contact PJ RDN
Phone (000)-000-0234
Extn 234
Fax (000)-000-0234
Comment

Vendor Messages

Vendor Msg Type
Vendor Msg

Save and Stay Save and Return Return

II. Vendor setup screen changes

A. Changes under 'Cycles' Tab

- Added following fields to “**Status Cycle**” tab in Setup> Vendors >Cycles.

Field Name	Type	Default Values
Order Type	LOV (VENDOR_ASG_TYPE_CD)	Null

- Order Type (VENDOR_ASG_TYPE_CD) LOV has “ALL” as lookup value.
- Added following fields in “**Current/Next Status**” block.

Field Name	Type	Default Values
Action Code	LOV (Refer 'Action' lookup in Call Activities Tab)	Null
Result Code	LOV (Refer 'Result' lookup in Call Activities Tab – Dependant LOV of Action Code)	Null

Vendors x

Close

Cycles

Vendor Services

Status Cycle

+ Add

✎ Edit

📄 View

✔ Audit

View

Format

📄

🔒 Freeze

🔗 Detach

🔄 Wrap

🔍

Cycle	Type	Order Type
VEN_VENDOR_ASG_STATUS	VENDOR ASSIGNMENT STATUS CYCLE	Door Knock
VEN_INVOICE_PMT_STATUS	VENDOR INVOICE PAYMENTS STATUS CYCLE	ALL
VEN_INVOICE_STATUS	VENDOR INVOICE STATUS CYCLE	Undefined
VEN_VENDOR_STATUS	VENDOR STATUS CYCLE	Undefined

Current/ Next Status

+ Add

✎ Edit

📄 View

✔ Audit

View

Format

📄

🔒 Freeze

🔗 Detach

🔄 Wrap

🔍

✎

Current Code	Next Code	Action Code	Result Code
CLOSE	CLOSE		
COMPLETED	CLOSE		
COMPLETED	COMPLETED		
NEW	NEW		
NEW	OPEN		
OPEN	COMPLETED		
OPEN	OPEN		
OPEN	VOID		
VOID	VOID		

- Whenever Order reaches the 'Current Status to Next Status' stage, system automatically posts 'Call Activity' (if the Action/Result Code is not NULL).
- If the "Condition" is not configured for an "Action and result code" combination, system shows the following warning message.
 - Warning: **"No Condition posting available for this action-result pair"**

III. "Case History" sub tab in Vendor > Case tab

- Added **"Work Order History"** details sub tab in Vendor >Work Order tab.
 - Any modifications to Work Order Details logged as history record in **"Work Order History"** tab
 - All the details captured in 'Work Order Tab' stored in 'History Tab'.

Example: If the status changed from "NEW" to "Assigned" as History record will be created in "Work Order History" tab with previous status as "NEW".

Vendors x

VendorsWork OrdersFollow-upInvoices

Work Order

Add

Edit

View

Audit

ViewFormat

Freeze

Detach

Wrap

WO:0005003

Work Order #	Case #	Channel	Account	Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reason	Work Order Type	Assigned By	Reference #	Follow-up
WO:0005003	UNDEFINED	RDN	20150800021594:KLMKL	2016 TOYOTA CA...	GA-06002-P1 RDN	FEES TOO H...	US01	USRHQ	RELEASED	BROKEN PR...	REPOSESSION	ABSHEKAR		

Services

Work Order History

Tracking Attributes

Work Order History

View

ViewFormat

Freeze

Detach

Wrap

WO:0005003

Work Order #	Case #	Channel	Account	Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reason	Work Order Type	Assigned By	Reference #
WO:0005003	UNDEFINED	RDN	20150800021594:...	2016 TOYOTA CA...	PR-06009-TEST		US01	USRHQ	ON HOLD		REPOSESSION	ABSHEKAR	
WO:0005003	UNDEFINED	RDN	20150800021594:...	2016 TOYOTA CA...	PR-06009-TEST		US01	USRHQ	OPEN		REPOSESSION	ABSHEKAR	
WO:0005003	UNDEFINED	RDN	20150800021594:...	2016 TOYOTA CA...	PR-06009-TEST		US01	USRHQ	ASSIGNED		REPOSESSION	ABSHEKAR	
WO:0005003	UNDEFINED	RDN	20150800021594:...	2016 TOYOTA CA...	PR-06009-TEST		US01	USRHQ	NEW		REPOSESSION	ABSHEKAR	

IV. Case "Repo Details" included in Customer Details > Repo Screen

New set of fields added to Customer Details > Repossession Screen and updated based on response received from "Third Party Interface".

Repossession Details

* Current ☒

* Followup Dt: 12/31/4000

Work Order Type:

* Collateral:

* Disposition:

File Received Dt:

Repo Dt:

Repo End Dt:

Comment:

Case Repo Details

Case #

National Forwarder:

Condition Report Status:

Condition Report Recd Dt:

Mileage:

Key Status:

Field Agent Name:

Address:

Phone:

Storage Location:

Repo Location:

Police Dept Name:

Field Name	Field Format
Case #	Read Only
National Forwarder	Check Box (Read Only)
Condition Report Status	Check Box Read Only
Condition Report Received Dt	Read Only
Mileage	Read Only
Key Status	Check Box (Read Only)
Field agent name	Read Only
Address	Read Only
Phone	Read Only
Storage location	Read Only
Repo location	Read Only
Police dept. name, (if applicable)	Read Only

V. Vendor Screen Changes

Vendor Id Generation

- New system parameter 'UVN_VEN_NBR_SYS_GENERATED' added to indicate 'Vendor Number is system generated' with Yes/No LOV options.
 - If parameter value = 'YES', system auto generates the vendor id.
 - If parameter value = 'NO', system allows to input the vendor id manually as free text in 'Vendor' Screen.

Vendor 'COPY' feature

- Vendor Definition Screen > Vendor Copy feature is provided.

- If the system parameter 'Vendor Number is auto generated' = Y; system automatically generates vendor number.
- If the system parameter 'Vendor Number is auto generated' = N; system allows user to input Vendor number on EDIT.
 - If user input duplicate Vendor ID, system will validate and display error on SAVE.

The screenshot shows the 'Vendors' screen with tabs for 'Vendors', 'Work Orders', 'Follow-up', and 'Invoices'. The 'Vendor Details' section includes a table with columns: Vendor #, Old Vendor #, Name, Status, Company, Branch, Start Dt, End Dt, Contact Person, Fed Tax #, Email, and Enabled. A red box highlights the 'New Vendor Name' input field and the 'Create Copy' button. Below this is the 'Payment Details' section with a table for Country, City, State, Address Line 1, Address Line 2, Zip, Zip Extn, Pre Process Days, Mode, Bank, Start Dt, and Routing #.

VI. Cure letter fields at Servicing > Account Information Tab

- Cure Letter fields – Start Date and End Date provided at Account Details screen.
- File upload and Non-monetary (CURE_LETTER_MAINT) is provided to update these dates.

The screenshot shows the 'Account Information' screen with a 'Return' button. It contains several sections: 'Interest and Accruals' with fields like Accrual Start Dt, Last Accrual Dt, and Accrual Method; 'Additional Details' with fields like Total Term, Paid Term, and Maturity Dt; 'Advance Details' with fields like Approved Amt, Consumed Amt, and Remaining Amt; 'Recourse Details' with fields like Recourse Type, Recourse Reason, and Recourse Amt; 'Amortized Loans' with Extra Principal Paid; and 'Others' with Start preference Mode. A red box highlights the 'Cure Letter' section, which includes 'Start Date' and 'Expiry Date' fields.

VII. Invoice screen changes

Case # in 'Invoice' Screen

- Included 'Case #' field in Invoice Details screen. This field will be rendered only if CASE ID is attached for that work order or invoice.

Details | Trading Attributes

Invoice Details

View | Format | Freeze | Detach | Wrap

Work Order #	Estimated	Invoice Amt	Agreed Amt	Paid Amt	Txn Post Dt	Status	Status Dt	Collectible
No data to display.								

Invoice Details

Save and Stay | Save and Return | Return

Work Order # | Case # | Estimated | Invoice Amt | Agreed Amt | Paid Amt | Txn Post Dt | Status | Status Dt | Collectible

Work Order Details in Servicing >Summary page

- Work Order related details are provided in summary screen

Vendors | Customer Service

Dues

05/03/2016	04/03/2016	03/03/2016	02/03/2016	01/03/2016
0.00	0.00	0.00	0.00	0.00

Delq Due 0.00 | Today's Payoff 0.00 | Amt Paid Excess 0.00
 LC Due 0.00 | Future Payoff 0.00 | Paid Term 12
 NSF Due 0.00 | Future Payoff Date 05/20/2016 | Remaining Term 12
 Other Due 0.00 | Future Pmt Dt 06/03/2016
 Total Due 0.00 | Oldest Due Dt 06/03/2016

Delinquency Information

Late	30	60	90	120	150	180	Category	Days
1	1	1	1	1	1	6		-24

Broken Promises (Life) 1 | Kept Promises (Life) 0 | NSF(Life) 1 | Collector
 Broken Promises (Year) 1 | Kept Promises (Year) 0 | NSF(Year) 1

Activities

Active Dt 05/03/2016 | App # 0000001015 | Last Pmt Amt 90,000.00
 Last Activity Dt 05/10/2016 | Paid Off Dt | Charge Off Dt
 Due Day 3 | Effective Dt 05/03/2015 | Military Duty N
 Last Pmt Dt 05/10/2016 | Current Pmt 3,951.63 | Customer Score 300
 Customer Grade B | Last Bill Amt 47,719.56 | Behaviour Score 0
 Producer CA-00002 : RANDYS AUTO SALES

Due Date Change

Last Txn Dt | Rem. Txn. Limit (Life) 5
 Rem. Txn. Limit (Year) 2

Extensions

Last Txn Dt | Rem. Txn. Limit (Life) 5
 Rem. Txn. Limit (Year) 2 | Extn. Gap Rem. (Months) 0

Contract Information

Contract Dt	Amt Financed	Term	Rate	Maturity Dt
05/03/2015	90,000.00	24	4.99	05/03/2017

Account Information

Contract Dt	Amt Financed	Term	Rate	Maturity Dt
05/03/2015	90,000.00	24	4.99	05/03/2017

Collateral Information

Description	Identification #	Year	Asset Class	Asset Type	Sub Type
2010 HONDA ACCORD		2010	NEW	VEHICLE	CAR

Customer Information

Customer #	Name	Relation	SSN	National ID	Birth
0000001	DELINQUENCY CHECK COMMENT	PRIMARY	xx-xx-2321	-- 0	09/0

Email | Language ENGLISH | Disability N | Skip N | Privacy Opt Out Y
 Marital Status UNDEFINED | Correspondence Stop N | Active Military N
 Duty Time Zone

Address Information

Type	Current	Permission to Call	Mailing	Address	Phone
HOME	Y	Y	Y	11 N STR BCH N # 77 ADR DRA LOIZA PR-00772	(000)-000-0000

Employment Information

Type	Current	Permission to Call	Employer	Address	Phone
FULL TIME	Y	Y	UNDEFINED	11 ADR DRA LOIZA PR-00772	(000)-000-0000

Telecom Information

Type	Permission to Call	Phone	Extn	Time Zone	Best day to call	Best
ANSWERING SERV...	N	(898)-933-3789		US/MICHIGAN	MONDAY	

Outbound Call History

Today	Last 7 days	Last 30 days
0	0	0

Work Order Details

Work Order #	Case #	Order Type	Vendor	Status
WO:0009039	XXXXX	REPOSESSION	PR-01001-ASDF	NEW

Renamed "Order Type" field as "Work Order Type"

Order Type field name renamed as "Work Order Type" in following locations.

- Servicing > Vendors >Work order screen
- Servicing >Transaction History >Work Orders
- Servicing >Summary Screen.
- Servicing > Repo/Foreclosure Tab

3.24.3 Seed Data

SNO	Table	Key Data	Type
1	LOOKUPS	VENDOR_ASG_STATUS_CD A	Insert
2	LOOKUPS	VENDOR_ASG_STATUS_CD D	Insert

SNO	Table	Key Data	Type
3	LOOKUPS	VENDOR_ASG_STATUS_CD H	Insert
4	LOOKUPS	VENDOR_ASG_STATUS_CD PH	Insert
5	LOOKUPS	VENDOR_ASG_STATUS_CD RL	Insert
6	LOOKUPS	VENDOR_ASG_STATUS_CD PC	Insert
7	LOOKUPS	VENDOR_ASG_STATUS_CD RP	Insert
8	LOOKUPS	VENDOR_ASG_TYPE_CD SKP	Insert
9	LOOKUPS	VENDOR_ASG_TYPE_CD DRK	Insert
10	LOOKUPS	VENDOR_ASG_TYPE_CD VRP	Insert
11	LOOKUPS	VENDOR_ASG_TYPE_CD IRP	Insert
12	LOOKUPS	VENDOR_ASG_TYPE_CD IVR	Insert
13	LOOKUPS	VENDOR_ASG_TYPE_CD IIR	Insert
14	LOOKUPS	ACC_CONDITION_CD AFR	Insert
15	LOOKUPS	VENDOR_ASG_CHANNEL_CD INTERNAL	Insert
16	LOOKUPS	VENDOR_ASG_CHANNEL_CD RDN	Insert
17	LOOKUPS	VENDOR_ASG_REASON_CD VNR-001	Insert
18	LOOKUPS	VENDOR_ASG_REASON_CD VNR-002	Insert
19	LOOKUPS	VENDOR_ASG_REASON_CD VNR-003	Insert
20	LOOKUPS	VENDOR_ASG_REASON_CD VNR-004	Insert
21	LOOKUPS	VENDOR_ASG_REASON_CD VNR-005	Insert
22	LOOKUPS	VENDOR_ASG_REASON_CD VNR-006	Insert
23	LOOKUPS	VENDOR_ASG_REASON_CD VNR-007	Insert
24	LOOKUPS	VENDOR_ASG_REASON_CD VNR-008	Insert
25	LOOKUPS	VENDOR_ASG_REASON_CD VNR-009	Insert
26	LOOKUPS	VENDOR_ASG_REASON_CD VNR-010	Insert
27	LOOKUPS	VENDOR_ASG_REASON_CD VNR-011	Insert
28	LOOKUPS	VENDOR_ASG_REASON_CD VNR-012	Insert

SNO	Table	Key Data	Type
29	LOOKUPS	VENDOR_ASG_REASON_CD VNR-013	Insert
30	LOOKUPS	VENDOR_ASG_REASON_CD VNR-014	Insert
31	LOOKUPS	VENDOR_ASG_REASON_CD VNR-015	Insert
32	LOOKUPS	VENDOR_ASG_REASON_CD VNR-016	Insert
33	LOOKUPS	VENDOR_ASG_REASON_CD VNR-017	Insert
34	LOOKUPS	VENDOR_ASG_REASON_CD VNR-018	Insert
35	LOOKUPS	VENDOR_ASG_REASON_CD VNR-019	Insert
36	LOOKUPS	VENDOR_ASG_REASON_CD VNR-020	Insert
37	LOOKUPS	VENDOR_ASG_REASON_CD VNR-021	Insert
38	LOOKUPS	VENDOR_ASG_REASON_CD VNR-022	Insert
39	LOOKUPS	VENDOR_ASG_REASON_CD VNR-023	Insert
40	LOOKUPS	VENDOR_ASG_REASON_CD VNR-024	Insert
41	LOOKUPS	VENDOR_ASG_REASON_CD VNR-025	Insert
42	LOOKUPS	VENDOR_ASG_REASON_CD VNR-026	Insert
43	LOOKUPS	VENDOR_ASG_REASON_CD VNR-027	Insert
44	LOOKUPS	VENDOR_ASG_REASON_CD VNR-050	Insert
45	LOOKUPS	VENDOR_ASG_OVD_REASON_CD VOR-050	Insert

3.25 Vendor Fee Enhancements

3.25.1 Overview

- I. Currently in OFSLL Fee is captured at the work order level; there is no fee definition available for vendor services. This allows user to select Fee type at the work order level.
 1. Enhancement is to provide fee definition for vendor services by vendor and it will get populated in 'Estimated Cost' of the assignment.
 2. When user creates the work order, with the vendor and service, Fee will get defaulted. User is allowed to change the 'Currency and Estimated' Fee amount.
 3. 'Disbursement Currency' field is added in 'Vendors > Payments Details'.
 4. 'Estimated' field in 'Invoices' screen is added.
- II. Changes in AP Transactions
 - ❖ AP Transactions> Requisitions > Details > Description – Append 'Payable Id'

❖ Add 'Disbursement Amount' Column in AP Transactions screen

- III. 'Service #' is added at Work Order > Services Screen
- IV. 'Service #' in drop down at Servicing > Vendors > Invoices > Work Order Drop down
- V. Account Currency and 'Amount in Account Currency' fields in Vendors > Invoices > Payment Schedules
- VI. Currency related changes in Vendor > Work Order and Invoice Screens
- VII. AP Transaction and GL Generation based on Currency

3.25.2 Description

I. Defaulting 'Estimated' Fee based on setup defined

Setup > Vendors

To default estimated fee, new 'Fees' tab is introduced in 'Setup > Vendors' screen with following fields:

Field Name	Field Format	Description	Default Value	Look ups & Validation s	Mandat ory
Start Dt	Text Box with Calendar	Specify the 'Start Dt'.	CURRENT DATE	NA	Yes
End Dt	Text Box with Calendar	Specify the 'End Dt'.	12/31/4000	NA	No
Enabled	Check Box	Check to enable the 'Fee Rule'	UNCHECKE D	NA	Yes
Amt	Text Box	Provide only numeric values to specify estimated fee.	NA	NA	Yes
Vendor Group	Drop Down	Show list of 'Vendor Groups'	ALL	NA	Yes
Vendor	Drop Down	Show list of 'Active Vendors' which belongs to selected Vendor Groups'	ALL	NA	Yes
Services	Drop Down	Show list of services attached to 'Vendor Group'	Undefined	NA	Yes
Company	Drop Down	Refer 'Company' definition table	ALL	NA	Yes
Branch	Drop Down	Refer 'Company' definition table	ALL	NA	Yes
Vendor Channel	Drop Down	Show list of channels in dropdown		VENDOR_ ASG_CHA NNEL_CD	Yes

State	Drop Down	Specify the 'State'.	ALL	STATE_CD	Yes
-------	-----------	----------------------	-----	----------	-----

Selection Criteria

- 'Start Dt' and 'End Date' value should not be less than current date.
- State in selection criteria indicates 'Vendor State'.
- Company, Branch indicates Vendor Country, Branch.
- System defaults fees based on selected Vendor Group, Vendor, Services, Account Company, Branch and Work Order – Channel.
- If all the above criteria are matched; system checks, if the record is enabled and default the fee.

Note: System considers specific value before considering 'ALL'.

Example: Fee defined for 'specific Vendor' is applicable, even if 'fee' definition is applicable for 'Vendor = ALL'

II. 'Customer Service > Vendors > Work Orders > Services' Changes

- When user creates the work order and on selection of 'Service', system auto populates (default) Fee in combination of selection criteria in 'Vendor Fee' setup.
- User is still allowed to edit the 'Estimated' field.

Note: Removed 'Fee Type' field from this screen

The screenshot displays the 'Vendors' application window with the 'Work Orders' tab selected. Below the 'Work Orders' table, the 'Services' section is active. It shows a table with columns: Service, Fee Type, Currency, Estimated, Billed Amt, Paid, Status, and Status Dt. The table contains one record: 'LEGAL SERVICES' with 'FLAT RATE' fee type, 'US DOLLAR' currency, '190.00' estimated amount, '170.00' billed amount, '0.00' paid amount, 'OPEN' status, and '09/22/2015' status date. Below the table, there are input fields for these values. The 'Estimated' field is highlighted with a red box.

III. Added 'Currency' and 'disbursement currency' fields in 'Origination/Customer Service > Vendors > Vendors > Payment Details'

- System will auto-populate 'Currency' and 'Disbursement Currency' of vendor based on currency selected.
- User can still update 'Disbursement Currency' from LOV.

Vendors x
Vendor Details

View Format Freeze Detach Wrap New Vendor Name Create Copy

Vendor #	Channel	Old Vendor #	Name	Status	Company	Branch	Start Dt	End Dt	Contact Person	Fed Tax #	Email
MA-02001	INTERNAL		TEST	ACTIVE	DEMO BANK JP	JP HEAD QUARTERS	09/12/2016	12/31/9999	TEST-RDN		

Columns Hidden 14

Payment Details Vendor Groups Tracking Attributes Comments

Payment Details

View Format Freeze Detach Wrap

Country	City	State	Address Line 1	Address Line 2	Zip	Zip Extn	Pre Process Days	Currency	Mode	Bank	Start Dt
UNITED STATES	UNDEFINED	CONVERSION STA			99999			0.00 USD			

Payment Details

Remittance

* Country UNITED STATES

* Address Line 1

Address Line 2

* Zip 99999

Zip Extn

* City UNDEFINED

* State CONVERSION STATE

* Pre Process Days 0

Currency USD

* Mode

Bank

Start Dt

Routing #

Account Type

Account #

BIC

TRAN

Disbursement Currency US DOLLAR

Save and Stay Save and Return Return

IV. Default 'Currency' based on 'Vendor Currency' at 'Work Order Screen'

- System defaults 'Vendor Currency' based on Vendor selected (Vendor Company Currency) at Work Order screen and this field is now made as 'read only'.

Work Order

Save and Stay Save and Return Return

Work Order

Work Order # WO:0007008

Case # UNDEFINED

Channel INTERNAL

* Work Order Type BANKRUPTCY

Account 20160100011806:ROCK PJ

Company US01

Branch USHQ

* Vendor MA-04006-VENDOR PHANI

Override Reason CHAMPION CHALLENGER

* Status

Reason

Collector ANAND SHEKAR

Work Order Details

Dt 09/29/2016

Status Dt 09/29/2016

Currency US DOLLAR

Estimated 100.00

Billed Amt 0.00

Paid 0.00

Reference #

Assigned By LMANGALA

Followup Dt

Account Information

Account Status ACTIVE:DELQ

Charged off Dt

Due Amt 450.03

Total Outstanding Balance 15559.9

Total Due 3735.24

Due Dt 11/10/2016

Days Past Due 226

Service Address PJ ROCK - HOME - 745 N MOESTA ROAD

BCH N # 745,NEWYORK,MASSACHUSETTS,08620

Collateral Details

Collateral Description 2006 CHEVROLET MONTECARLO 2D

Identification # 2B4GP45GLXR378252

Year 2006

Make CHEVROLET

Model MONTECARLO

Vendor Information

Contact ME

Phone

Extn

Fax

Comment

V. 'Estimated' field in 'Invoices' screen

- Added a new field estimated amount in Invoice details [Vendor>Invoices]
- This field gets defaulted from WO>Services
- System auto populates 'Estimated' amount on selection of 'Work Order #' dropdown in 'Invoice Details' block.
- Added 'Estimated' field in Vendors > Invoices > Invoice Information. This 'Estimated' field value is summation of all 'Estimated' amount at Vendors > Invoices > 'Invoice Details' tab.

VI. 'Service #' at Work Order > Services Screen

- Added 'Service #' (free text field) at Work Order > Services Screen to record external invoice numbers.

- System now appends 'Service #' in drop down at Invoice details [Vendor>Invoices] > Work Order Drop down as shown in the fig.

Vendors x Close

Vendors Work Orders Follow-up Invoices

Work Order

View Format Freeze Detach Wrap

Work Order #	Account	Collateral Description	Vendor	Company	Branch	Status	Type	Assigned By	Reference #	Followup Dt	Estimated	Billed Amt	Paid
WO:0004001	20140500011614	HENRY GERO	2010 HON...	PR-02001-AUCTIO...	US01	COMPLETED	RECOVERY	HMACHA			15.00	0.00	0.00

Services Tracking Attributes

View Format Freeze Detach Wrap

Service #	Service	Fee Type	Currency	Estimated	Billed Amt	Paid Status	Status Dt
1234	SERVICING REPAIRS	FLAT RATE	US DOLLAR	10.00	0.00	0.00 COMPLETED	06/08/2016
1235	SERVICING TOW/TRANSPORT ASSET	FLAT RATE	US DOLLAR	5.00	0.00	0.00 COMPLETED	06/08/2016

Vendors x Close

Invoice Information

View Format Freeze Detach Wrap

Vendor	Company	Branch	Invoice #	Invoice Dt	Due Dt	Status
PR-02011-VEHICLE-1	US01	USHQ	12346	06/13/2016	06/13/2016	OPEN
PR-02001-AUCTION HOUSE 1	US01	USHQ	INVOICE1	06/06/2016	06/08/2016	OPEN

Details Tracking Attributes

Invoice Details

View Format Freeze Detach Wrap

Work Order #	Invoice Amt	Agreed Amt	Paid Amt	Txn Post Dt	Status	Status Dt	Collectible
	0.00	0.00	0.00	06/16/2016		06/16/2016	N

Invoice Details

Save and Add Save and Stay Save and Return Return

* Work Order # Case # WO:0004001 20140500011614 1234 SERVICING REPA...
 * Invoice Amt WO:0004001 20140500011614 1235 SERVICING TOW...

* Agreed Amt 0.00
 * Paid Amt 0.00
 * Txn Post Dt 06/16/2016

* Status
 * Status Dt 06/16/2016
 * Collectible

Payment Schedule Related Search...

Payment Schedules

View Format Freeze Detach Wrap

Disbursement

VII. Account Currency and 'Amount in Account Currency' fields in Vendors > Invoices > Payment Schedules

- Two new fields – Account Currency and Amount in Account Currency added at Vendors > Invoices > Payment Schedules tab.
- System generates 'AP Transaction' request based on 'Disbursement Currency' given at 'Payment Schedule' tab.
 - While calculating 'Amount in Account Currency' system considers following parameters:
 - From Currency = 'Vendor Currency'
 - To Currency = 'Account Currency'
 - 'Exchange Rate' consideration date = Payment Schedule > Payment Date.

Vendors

Vendors Work Orders Follow-up Invoices

Invoice Information

View Format Freeze Detach Wrap

Vendor	Company	Branch	Invoice #	Invoice Dt	Due Dt	Status
CA-01001-EDISON VENDORS	US01	USHQ	89898	12/11/2015	12/11/2015	CLOSE
CA-01001-EDISON VENDORS	US01	USHQ	123	11/30/2015	11/30/2015	OPEN

Invoice Details

View Format Freeze Detach Wrap

Work Order #	Invoice Amt	Agreed Amt	Paid Amt	Txn Post Dt	Status	Status Dt	Collectible
WO:0001001 20151100010104 SERVICING TOW/TRANSPORT ASSET	100.00	100.00	100.00	12/11/2015	CLOSE	12/11/2015	Y

Payment Schedule

Related Invoice/Work Orders

Payment Schedules

View Format Freeze Detach Wrap

Currency	Payment Amt	Status	Payment Dt	Payment Reference	Payable Id	Payment Id	Disbursement Currency	Account Currency	Amount in Account Currency
US DOLLAR	100.00	CLOSE	12/11/2015	8888			US DOLLAR		

VIII. Currency related changes in Vendor > Work Order and Invoice Screens

- Vendor > Work Order > Services > Currency field is made 'Read only'. Defaulting of currency from work order (Vendor Currency) will remain same.
- Vendor > Invoice > Payment Schedule > Currency field defaults the 'Vendor Currency'. This field is made 'Read only'.
- Disbursement Currency field in Payment Schedule vendor is defaulted with 'Vendor Currency' still user can change the disbursement currency.

IX. AP Transaction generation based on Disbursement Currency

AP Transaction Generation:

- System generates 'AP Transaction' based on 'disbursement currency' provided at Vendors > Invoices > Payment Schedule.

Changes in AP Transaction Screen

- Renamed the existing 'Amount' field as 'Disbursement Amount'.
- Rearranged fields in AP transaction screen as - Currency, Amount, Disbursement Currency, Disbursement Amount and Pmt Mode.
- Introduced new column in AP Transaction screen to show amount in 'Account Currency'.

X. Changes in AP Transaction Screen

a. Showing requisition details based on requisition number

- Showing 'Requisition Id' at AP Transactions > Requisitions Block
- Showing 'Payment Id' at AP Transactions > Details Block

AP Transactions x

Requisitions

Payee Type: ☒ All ☐ Producer ☐ Third Party ☐ Vendor ☐ Customer
Pmt Mode: ☒ All ☐ ACH ☐ Check
Status: ☒ All ☐ Open ☐ Close ☐ Hold ☐ Void

View Format Freeze Detach Wrap

Requisition Id	Company	Branch	Transaction Date	Status	Payee Type	Payee	Currency	Amount	Pmt Mode	Disbursement Currency	Check Ref No
JS01	US01	USHQ	12/12/2015	OPEN	THIRD PARTY	JOSH	USD	19,800.00	INSTITUTION DRAFT / CHECK	USD	

Details History

Details

View Format Freeze Detach Wrap

Effective Dt	Description	Payment Id	Amount
01/19/2015	ITM AMOUNT PAID ON MY LOAN ACCOUNT-20150100011170 ROBERT BOREN		19,800.00

b. Changes in Servicing 'Vendor > Invoices > Payment Schedule tab

- Show 'Requisition Id' (VIP ID) generated at AP Transactions > Requisitions Block as "Payable ID" in Payment Schedule screen.

Vendors

Vendors Work Orders Follow-up Invoices

Invoice Information

View Format Freeze Detach Wrap

Vendor	Company	Branch	Invoice #	Invoice Dt	Due Dt	Status
CA-01001-EDISON VENDORS	US01	USHQ	88898	12/11/2015	12/11/2015	CLOSE
CA-01001-EDISON VENDORS	US01	USHQ	123	11/30/2015	11/30/2015	OPEN

Invoice Details

View Format Freeze Detach Wrap

Work Order #	Invoice Amt	Agreed Amt	Paid Amt	Txn Post Dt	Status	Status Dt	Collectible
WO:0001001 20151100010104 SERVICING TOW/TRANSPORT ASSET	100.00	100.00	100.00	12/11/2015	CLOSE	12/11/2015	Y

Payment Schedule Related Invoice/Work Orders

Payment Schedules

View Format Freeze Detach Wrap

Currency	Payment Amt	Status	Payment Dt	Payment Reference	Payable Id	Payment Id	Disbursement Currency
US DOLLAR	100.00	CLOSE	12/11/2015	8888			US DOLLAR

3.25.3 Seed Data

SNO	Table	Key Data	Type
1	FLS_ACCESS	FLL.SET.UVN.VENDORFEE.ADD.BUTTON	Insert
2	FLS_ACCESS	FLL.SET.UVN.VENDORFEE.AUDIT.BUTTON	Insert
3	FLS_ACCESS	FLL.SET.UVN.VENDORFEE.VIEW.BUTTON	Insert
4	FLS_ACCESS	FLL.SET.UVN.VENDORFEE.EDIT.BUTTON	Insert
5	FLS_ACCESS	FLL.SET.UVN.VENDORFEE.TAB	Insert
6	FLS_ACCESS_DETAILS	FLL.SET.UVN.VENDORFEE.EDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
7	FLS_ACCESS_DETAILS	FLL.SET.UVN.VENDORFEE.VIEW.BUTTON RESPONSIBILITY_CD ALL	Insert

SNO	Table	Key Data	Type
8	FLS_ACCESS_DETAILS	FLL.SET.UVN.VENDORFEE.ADD.BUTTON RESPONSIBILITY_CD ALL	Insert
9	FLS_ACCESS_DETAILS	FLL.SET.UVN.VENDORFEE.AUDIT.BUTTON RESPONSIBILITY_CD ALL	Insert
10	FLS_ACCESS_DETAILS	FLL.SET.UVN.VENDORFEE.TAB RESPONSIBILITY_CD ALL	Insert
11	TRANSLATION_DATA	SYS SYS SYS UCS 001761 VENDORFEEENDDATECANNOTBELESS THANVENDORFEESTARTDATE. SYS MSG-SE	Insert
12	TRANSLATION_DATA	SYS SYS SYS UCS 001762 VENDORFEESTARTDATESHOULDBEINBETWEENVENDORSTART/ENDDATE. SYS MSG-SE	Insert
13	TRANSLATION_DATA	SYS SYS SYS UCS 001763 VENDORFEEENDDATESHOULDBEINBETWEENVENDORSTART/ENDDATE. SYS MSG-SE	Insert

3.26 Account History

3.26.1 Overview

- OFSLL is enhanced to display user account access history in Customer Servicing and Collections.

3.26.2 Description

- A new screen is created in **Servicing → Customer Service → History** and **Collections → Customer Service → History** to display user account access history.
- System posts the record, even if user doesn't make any changes on account i.e., on Open/Close/View of account, system logs a record.
- Multiple ways of accessing the account is tracked and logged:
 - Accessing the account by submitting account number (or other quick search items)
 - Accessing the account by using Queue/Condition dropdown
 - Accessing the account by Search Criteria
 - Accessing the account from Review Request tab
 - Accessing the account from Dialer (using Next Account button)
 - Accessing the account from FLEXCUBE UNIVERSAL BANKING SYSTEM (UBS) environment (integrated environment)
 - Accessing the account by clicking in Origination > Existing Account Hyperlink

The screenshot displays the Oracle Customer Service application window. At the top, the title bar reads 'Customer Service'. Below it, a search bar contains 'Customer Service: 20160100012317'. The main content area shows account details for 'Account(s): 20160100012317: ROCK PJ'. A table lists account information: Company (US01), Branch (USHQ), Sub Unit (UNITA), Account # (20160100012317), Product (LOAN VEHICLE (FR)), Days Past Due (170), Currency (USD), Pay Off Amt (14,327.57), Amount Due (2,389.24), and Status (ACTIVE:DE). Below this, a tabbed interface shows 'Access History' selected, displaying a list of access events with columns 'Accessed By' and 'Access Dt'.

Accessed By	Access Dt
LMANGALA	09/28/2016 09:59:02 PM
RMACHARL	09/27/2016 09:27:43 PM
NAVEEN	09/27/2016 07:49:50 PM
NAVEEN	09/27/2016 05:50:49 PM
NAVEEN	09/27/2016 05:36:36 PM

3.26.3 Seed Data

SNO	Table	Key Data	Type
1	FLS_ACCESS	FLL.SER.UCS.ACCOUNTHISTORY.TAB	Insert
2	FLS_ACCESS_DETAILS	FLL.SER.UCS.ACCOUNTHISTORY.TAB RESPONSIBILITY_CD ALL	Insert

3.27 Restful Web services

3.27.1 Overview

Following Restful web services are developed as part of this patch:

- I. Call Activity Restful web service
- II. Generic Post Transactions Restful web service
- III. Account Search Restful web service
- IV. Account On Boarding Restful web service
- V. Scheduler Restful web service

Following SOAP web services have been deprecated as part of this patch:

- I. CSSAccountDetailsRequestService
- II. CSSAccountSearchRequestService
- III. CSSPostTransactionsRequestService
- IV. CSSAccountPayOffQuoteRequestService
- V. LOSApplicationAccountWebService

3.27.2 Description

I. Call Activity Restful web service

- Posting call activities to multiple accounts
- Posting multiple call activities to one account
- Posting multiple call activities to multiple accounts

II. Generic Post Transactions Restful web service

- System validates the transaction type is Manual or not. If transaction is not manual, sends error response.
- System validates the transaction code relevant to Account (Account Monetary/Non Monetary transactions), if not sends error response.
- If the Transaction Code is not enabled, system does not allow to post in OFSLL.
- Based on the transaction code system stores the record in respective radio button in UI for producer transactions.
- System validates the transaction code relevant to Producer, if not sends error response.
- If the Transaction Code is not enabled, system does not allow to post in OFSLL.
- System defaults the **Effective Date** to GL date.
- System validates the “Account Number” and also validates whether the account number is linked to that producer or not, if not sends an error message

Note: system will allow the following Transaction Action types through WS.

- ADJUST_MINUS'
- 'ADJUST_PLUS'
- 'CHGOFF'
- 'POST'
- 'TERMINATE'
- 'VOID'
- 'WAIVE'

III. Account Search Restful web service

- Account can be searched with various customer attributes such as 'Account Number, Customer First Name, Customer Last Name, SSN, Phone Number, Birth Date or Vehicle Identification Number'.
- System validates for the relevant customer data, if not sends error response.

IV. Account On Boarding Restful web service

- Using this web service, third party origination systems can move the funded accounts data to OFSLL so that accounts can be created in OFSLL servicing module.
- System validates for the relevant data, if not sends error response.

VI. Scheduler Restful web service

- Using this web service, third party schedulers /systems can remotely control the OFSLL job operations like start, stop or query the status of a job set.

Note: Go through following link for more details on web services.

http://docs.oracle.com/cd/E79024_01/pdf/webservices/ofsl_customer_selfservice_user_guide.pdf

3.27.3 Seed Data

Not Applicable

3.28 Seed Data

Seed data in general is referred to as any data delivered with the standard product installation and is required to be present in the production environment for application to work properly. Seed data basically consists of Table with its associated data that are uploaded into the system through DAT files.

Seed Data screen in Oracle Financial Services Lending and Leasing displays the existing seed data details maintained in the system and allows you to compare and merge only the required differences in each record.

Seed data difference arises when there are new tables and/or its associated data are updated on base installation during subsequent patch updates and customizations done to existing seed data during implementation. Manual merging of seed data difference ensures to have minimal impact on the existing seed data configuration.

Navigating to Seed Data

1. Click **Setup**→**Setup**→**Administration**→**System**→**Seed Data**. The system displays Seed Data screen.

2. On this screen you can do the following:

- View the factory shipped seed data details in 'Factory Data' tab.
- View the current system seed data details in 'Current Data' tab.
- View and update differences between Factory data and Current data in 'Comparison Data' tab.

3.28.1 Factory Data

The Factory Data tab displays the consolidated seed data available in the system which includes the initially shipped seed data and subsequent additions done through upgrades and patch installations.

To View Factory Data

Click **Setup**→**Setup**→**Administration**→**System**→**Seed Data**→**Factory Data** tab.

Table	Type	Key Column	Key Column Type	Other Columns	Other Column Types	Count
ACCESS_GRID_EN...	COMBINATION_D...	AGE_COM_COMPA...	VARCHAR2(VARC...	AGE_ALLOWED_IND	VARCHAR2	1
ACCESS_GRID_EN...	COMBINATION_D...	AGD_COM_COMP...	VARCHAR2(VARC...			1
WFP_SPREAD_DE...	COMBINATION_D...	WSD_WSP_SPREA...	VARCHAR2(VARC...	WSD_SORT_SEQ...	NUMBER VARCHAR2	37
WFP_SPREADS...	COMBINATION_D...	WSP_SPREAD	VARCHAR2	WSP_DESCRIPTOR...	VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2	6
WFP_ACCESS_GRI...	COMBINATION_D...	WAG_FUNCTION...	VARCHAR2(VARC...	WAG_ALLOWED_I...	VARCHAR2	181
USER_GROUPS...	COMBINATION_D...	UGR_GROUP_CODE	VARCHAR2	UGR_GROUP_DESC	VARCHAR2	1
TXN_CODE_PROD...	COMBINATION_D...	TPR_TCD_CODE(T...	VARCHAR2(VARC...	TPR_ALLOWED_IND	VARCHAR2	1035
TRANSLATION_DA...	COMBINATION_D...	TRD_KEY_REF1(T...	VARCHAR2(VARC...	TRD_ENABLED_IN...	VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 VARCHA...	1946
SYSTEM_PARAMET...	COMBINATION_D...	SYP_PARAMETER...	VARCHAR2(VARC...	SYP_VALUE SYP_E...	VARCHAR2 VARCHAR2	407
SPREAD_DETAILS...	COMBINATION_D...	SPD_SPR_SPREAD...	VARCHAR2(VARC...	SPD_SORT SPD_E...	NUMBER VARCHAR2	356

Key Column Data	Other Column Data	Patch #
0-0001 00-001 A...	Y	OFSLL_14.3.0.0.4...


The 'Factory Data' section displays the list of seed data (table definitions) available in the system with the following details:

Field	View this:
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Table	Displays the seed data table name.
Type	Displays the category of seed data as either System or Combination Data.
Key Column	Displays the unique identifier columns.
Key Column Type	Displays the unique identifier column data types.
Other Columns	Displays the non unique identifier column names.
Other Column Types	Displays the non unique identifier column data types.
Count	Displays the total count of records in the seed data table.

The subsequent 'Factory Data Details' section displays the associated data of the selected seed data table along with the following details:

Field	View this:
Key Column Data	Displays the unique identifier column names.
Other Column Data	Displays the non unique identifier column names.
Patch #	Displays the patch number with which the seed data changes are identified.

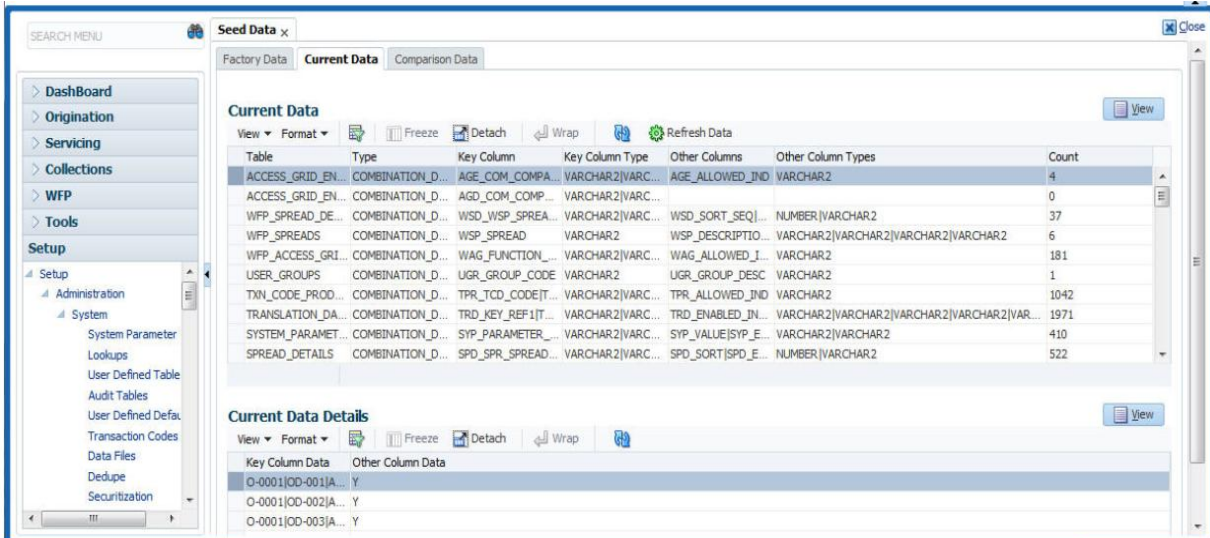
In the 'Factory Data' tab, you can click  (refresh) to fetch the latest details and click 'View' to display the detailed information of the selected record.

3.28.2 Current Data

The Current data tab displays only those seed data which are currently available in the system as part of implementation.

To View Current Data

Click **Setup→Setup→Administration→System→Seed Data→Current Data** tab



The screenshot displays the 'Seed Data' application window with the 'Current Data' tab selected. On the left is a navigation pane with a tree view containing 'Dashboard', 'Origination', 'Servicing', 'Collections', 'WFP', 'Tools', and 'Setup'. Under 'Setup', 'Administration' is expanded, and 'System' is selected. The main area shows a table of seed data. The table has columns: Table, Type, Key Column, Key Column Type, Other Columns, Other Column Types, and Count. The data rows include tables like ACCESS_GRID_EN, WFP_SPREAD_DE, WFP_SPREADS, WFP_ACCESS_GRI, USER_GROUPS, TXN_CODE_PROD, TRANSLATION_DA, SYSTEM_PARAMET, and SPREAD_DETAILS. Below the table, the 'Current Data Details' section is visible, showing 'Key Column Data' and 'Other Column Data' for the selected table.


The 'Current Data' section displays the following details:

Field	View this:
Table	Displays the current seed data table name.
Type	Type Displays the category of seed data as either System or

	Combination Data.
Key Column	Displays the unique identifier columns.
Key Column Type	Displays the unique identifier column data types.
Other Columns	Displays the non unique identifier column names.
Other Column Types	Displays the non unique identifier column data types
Count	Displays the total count of records in the seed data table.

The subsequent 'Current Data Details' section displays the associated data of the selected seed data table along with the following details:

Field	View this:
Key Column Data	Displays the unique identifier column names.
Other Column Data	Displays the non unique identifier column

In the 'Current Data' tab, you can click  refresh to fetch the latest details and click 'View' to display the detailed information of the selected record.

Additionally you can click "Refresh Data" to pull the seed data details from the system and update the current seed data tables.

3.28.3 Comparison Data

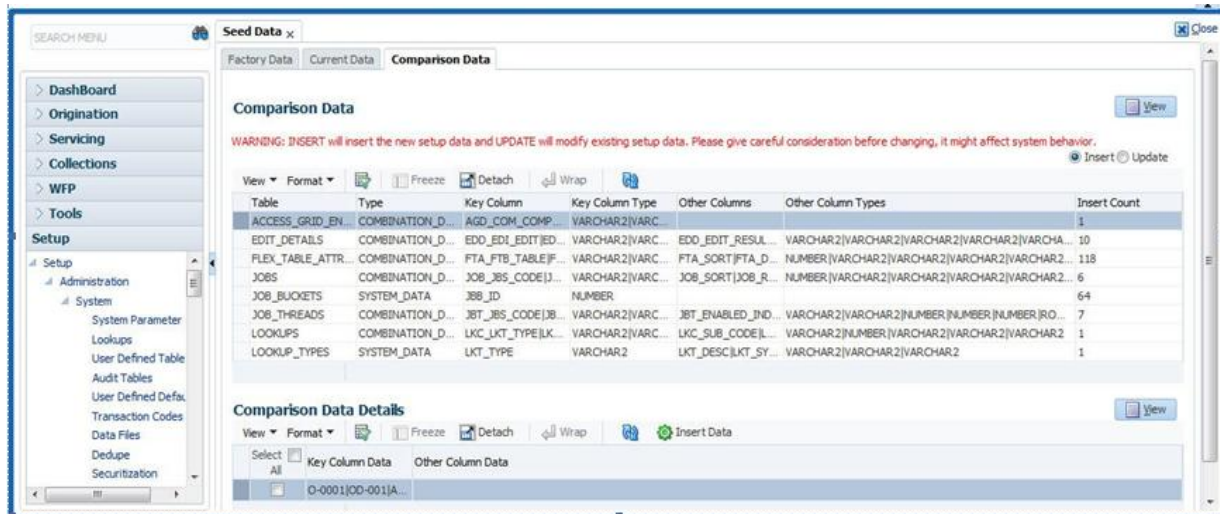
The 'Comparison Data' tab allows you to selectively merge the required differences in Factory/Current data into the respective seed data tables. In the 'Comparison Data' tab you can sort the data based on the following type of seed data differences:

- Differences between Factory data due to subsequent installation updates done through patch upgrades.
- Difference between Factory data and Current data due to customizations done on initially shipped seed data.

To View Comparison Data

Click **Setup→Setup→Administration→System→Seed Data→Comparison Data** tab.

The Comparison Data' tab by default displays the differences in Factory data.




The 'Comparison Data' section displays the list of records which are to be created/updated in the system with the following details:

Field	View this:
Table	Displays the seed data table name to be inserted or updated.
Type	Displays the category of seed data as either System or Combination Data.
Key Column	Displays the unique identifier columns.
Key Column Type	Displays the unique identifier column data types.
Other Columns	Displays the non unique identifier column names.
Other Column Types	Displays the non unique identifier column data types.
Count	Displays the total count of records in the seed data table.

The subsequent 'Comparison Data Details' section displays the associated data of the selected seed data table along with the following details:

Field	View this:
Key Column Data	Displays the unique identifier column names.
Other Column Data	Displays the non unique identifier column names.

In the 'Comparison Data' tab, you can click  (refresh) to fetch the latest details and click 'View' to display the detailed information of the selected record.

3.28.4 Insert/Update Data

The 'Insert' and 'Update' options in the 'Comparison Data' tab allows you to 'Insert' (add new setup data) and/or 'Update' (modify existing setup data). However, ensure to double check the details before using 'Insert' or 'Update' operations since the same can have significant impact on system behavior.

To Insert/Update Data

- 1) In the 'Comparison Data' tab,
 - Select 'Insert'. System displays those records which are to be added into the seed data tables.
 - Select 'Update'. System displays those records which are to be updated to the existing seed data tables.
- 2) Inspect the required record in Comparison Data section with the Comparison Data Details in subsequent section.
- 3) Select the required record to update by clicking on the adjacent check box. You can also click 'Select All' to select all the records.
- 4) Based on the option selected in step 1, do one of the following:
 - Click 'Insert'. This action appends the new seed data on to the current Data, which are received as a part of the patch or release.
 - Click 'Update Data'. This action updates the current data which are modified during implementation as part of the current release.
- 5) Click 'Yes' in confirmation dialog to confirm the setup data changes.

On successful update, system does the following:

- When individual records are selected and inserted/updated, the same is removed from 'Comparison Data Details' section and the 'Insert Count' column in 'Comparison Data' section is updated with the remaining number of records.
- In case of Bulk update, the record is removed from 'Comparison Data' tab.

3.28.5 Seed Data

Sl.No.	Table	Key Data	Type
1	FLS_ACCESS	FLL.SET.UAD.SEEDDATASETUP.MENU	Insert
2	FLS_ACCESS_DETAILS	FLL.SET.UAD.SEEDDATASETUP.MENU RESPONSIBILITY_CD ALL	Insert
3	MENU_ACCESS	FLL.SET.UAD.SEEDDATASETUP.MENU SETUP_SYSTEM_MENU	Insert
4	LOOKUP_TYPES	SEED_DATA_STATUS_CD	Insert
5	LOOKUPS	SEED_DATA_STATUS_CD D	Insert
6	LOOKUPS	SEED_DATA_STATUS_CD I	Insert
7	LOOKUPS	SEED_DATA_STATUS_CD P	Insert
8	LOOKUPS	SEED_DATA_STATUS_CD U	Insert
9	FLS_ACCESS	FLL.SET.UAD.FACTORYDATA.VIEW.BUTTON	Insert
10	FLS_ACCESS	FLL.SET.UAD.FACTORYDATA.TAB	Insert
11	FLS_ACCESS	FLL.SET.UAD.FACTORYDATADETAIL.VIEW.BUTTON	Insert
12	FLS_ACCESS	FLL.SET.UAD.CURRENTDATADETAIL.VIEW.BUTTON	Insert
13	FLS_ACCESS	FLL.SET.UAD.CURRENTDATA.TAB	Insert

SI.No.	Table	Key Data	Type
14	FLS_ACCESS	FLL.SET.UAD.CURRENTDATA.VIEW.BUTTON	Insert
15	FLS_ACCESS	FLL.SET.UAD.CURRENTDATA.REFRESHDATA.BUTTON	Insert
16	FLS_ACCESS	FLL.SET.UAD.COMPARISONDATA.TAB	Insert
17	FLS_ACCESS	FLL.SET.UAD.COMPARISONDATA.VIEW.BUTTON	Insert
18	FLS_ACCESS	FLL.SET.UAD.COMPARISONDATADETAIL.VIEW.BUTTON	Insert
19	FLS_ACCESS	FLL.SET.UAD.COMPARISONDATADETAIL.MODIFYDATA.BUTTON	Insert
20	FLS_ACCESS	FLL.SET.UAD.COMPARISONDATADETAIL.INSERTDATA.BUTTON	Insert
21	FLS_ACCESS	FLL.SET.UAD.COMPARISONDATADETAIL.UPDATEDATA.BUTTON	Insert
22	FLS_ACCESS_DETAILS	FLL.SET.UAD.COMPARISONDATA.TAB RESPONSIBILITY_CD ALL	Insert
23	FLS_ACCESS_DETAILS	FLL.SET.UAD.COMPARISONDATA.VIEW.BUTTON RESPONSIBILITY_CD ALL	Insert
24	FLS_ACCESS_DETAILS	FLL.SET.UAD.COMPARISONDATADETAIL.INSERTDATA.BUTTON RESPONSIBILITY_CD ALL	Insert
25	FLS_ACCESS_DETAILS	FLL.SET.UAD.COMPARISONDATADETAIL.MODIFYDATA.BUTTON RESPONSIBILITY_CD ALL	Insert
26	FLS_ACCESS_DETAILS	FLL.SET.UAD.COMPARISONDATADETAIL.UPDATEDATA.BUTTON RESPONSIBILITY_CD ALL	Insert
27	FLS_ACCESS_DETAILS	FLL.SET.UAD.COMPARISONDATADETAIL.VIEW.BUTTON RESPONSIBILITY_CD ALL	Insert
28	FLS_ACCESS_DETAILS	FLL.SET.UAD.FACTORYDATA.TAB RESPONSIBILITY_CD ALL	Insert
29	FLS_ACCESS_DETAILS	FLL.SET.UAD.FACTORYDATA.TAB RESPONSIBILITY_CD ALL5	Insert
30	FLS_ACCESS_DETAILS	FLL.SET.UAD.FACTORYDATA.VIEW.BUTTON RESPONSIBILITY_CD ALL	Insert
31	FLS_ACCESS_DETAILS	FLL.SET.UAD.FACTORYDATADETAIL.VIEW.BUTTON RESPONSIBILITY_CD ALL	Insert
32	FLS_ACCESS_DETAILS	FLL.SET.UAD.CURRENTDATA.REFRESHDATA.BUTTON RESPONSIBILITY_CD ALL	Insert

SI.No.	Table	Key Data	Type
33	FLS_ACCESS_DET AILS	FLL.SET.UAD.CURRENTDATA.TAB RESPONSIBILITY_CD ALL	Insert
34	FLS_ACCESS_DET AILS	FLL.SET.UAD.CURRENTDATA.TAB RESPONSIBILITY_CD ALL8	Insert
35	FLS_ACCESS_DET AILS	FLL.SET.UAD.CURRENTDATA.VIEW.BUTTON RESPONSIBILITY_CD ALL	Insert
36	FLS_ACCESS_DET AILS	FLL.SET.UAD.CURRENTDATADETAIL.VIEW.BUTTON RESPONSIBILITY_CD ALL	Insert

3.29 Triggering the Job Requests from Application Server

3.29.1 Description

Today OFSLL have some services (ex: Credit Bureau, Fax-in, etc.) running on Application server and database server. As part of this release, some of the services which are initiated from Database server will be moved to Application Server. To reduce the load on Database server and increase the performance of the system “Credit Bureau Pulls” will be initiated from Application server. This is applicable only for cloud enabled environments.

3.29.2 New Parameters

- Credit Bureau pull's which are initiated from Origination and Servicing will create a job request. Once the Job Request is created then, system will process the request using
 - New credit bureau parameter **OUTBOUND_CALL_Q** having 'Yes or No' value (this can be configured under Setup > Credit Bureau > Parameters)
 - If this parameter is set to 'N', system processes the generated job requests using Existing Flow.
 - If this parameter is set to 'Y', system processes the generated job requests using MDB Flow.
 - If the Parameter is 'Y', system will not use the Credit Bureau setup parameters [Navigation: Setup > Credit Bureau > Report Formats > Credit Bureau Report Formats]. These need to be configured in Application Server.

Please Note: Configuration required to setup this in Application Server is explained in Annexure of this document.

3.29.3 Seed Data

Not Applicable

4. Patches and Bugs

BugId	Bug Description	Fix Description
24402247	The customer update web service fails for address changes with a city name not in OFSLL's database. The source system for these updates allows for city name variations that fail this validation. System is validating the combination of city and state against zip code and if it is not matching gives an error.	Fix is released in request service to validate combination of state and zip but not city.
23283472	Disabled lookups not displaying correctly across the application. When a lookup value is disabled, In view mode the respective lookup appears blank.	Fix is released across the application; now disabled lookup appears in view or edit mode and not during add.
23725015	Servicing → Customer Service → Maintenance, Fund an application with upfront compensation amount adjustment Add. After posting compensation amount adjustment add and then void that account. Now if a compensation reversal is posted then reversal transaction codes is not created for this non-monetary transaction.	Fix is released; System now allows posting reversal compensation amount after account is void.
24340584/2 4540847	The OFSLL web service for activation validates for special characters in the customer address and prevents address with certain special characters from passing into OSFLL. So there should not be any validations against special characters for the customer address.	Fix provided Account boarding web service to all valid characters for customer address.
23751187	Servicing → AP Transactions, In payable requisition sub unit information such as sub unit code and sub unit name are missing in the AP transaction screen and in the output file. In AP transaction output file currently for address, state name and country name are included which should be state code and country code.	Fix is released, Sub unit information are populated in transaction screen. In output file country and state code are included instead of name.
24414359	Servicing → AP Transaction → Requisitions, On click of edit user unable to edit address line 1.	Fix provided to edit address line 1.
24468482	Servicing → AP Transaction → Requisitions, On edit mode, user cannot update payee name. The existing concatenation of the Payee Nbr & the Name that is not allowing for an update.	Fix provided in AP transaction Requisitions payee name is made editable.
24573332	Servicing → Securitization, In pool inquiry field	Fix is released; class is renamed as

BugId	Bug Description	Fix Description
	class should be renamed as type.	type in pool inquiry field.
24507523	Setup→Users→Access→Reports, Report user access definition is not refreshing automatically when we select any report in report tab. Need to click the refresh manually.	Fixed in reports tab, Screen is getting refreshed as soon as we select any report.
24528970	Filter is not working for combo box lov's across the application. Filter should be input text box to filter respective field rather than combo box.	Filter issue is fixed across the application, now filter appears as the input text.
24311719	Filter is not working for setup screens.	Issue is fixed across the application. After fix filter is working as expected.
24588402	Servicing→Customer Service→Collateral, After updating lien status and comments, In asset status history gets updated. For second time when we update status and comments, History of the previous comments not maintained.	Fix is released, now the system saves the updated record in the comments history tab. Older comments are getting stored.
24513573	In account on boarding web service, sub unit is updating as undefined. Instead it should default comparing company and branch else with the value provided through xsd.	Fix is released, If the application sub-unit code is not passed from the request xml, the system will default it from the company/branch combination. If it is passed from the request then the system will take consider sent value.
24490119	When the loan is activated with the last name having a hyphen and a space, system raises error. Similarly for customer name maintenance transaction system should allow having a space and hyphen in the last name.	Fix provided to accepts last name with hyphen and space.
24468534	Loan activation is not concatenating the individual Address fields into address Line 1. If in the payload, Address Line 1 is passed, then it displays address line 1.The issue is with account on boarding web service for applicant address.	Fix is released in the web service, after address fields are concatenated with address line 1.
24587658	In offline call activities file format does not allow for "0" to be set as the follow-up days, which is needed for same-day end-of-month charge off accounts.	Fix is released so that the file will be accepted even when follow-up days as 0.
24584067	Origination→Producers→ transaction tab system is not filtering using description but using code	After the fix filter works on the basis of description.

BugId	Bug Description	Fix Description
	which is difficult for the user to remember.	
24349459	When OFSLL receives the NSF file from an external bank, the NACHA batch process is failing when validating the totals in the batch control record and file control record sections of the lockbox file. System validates if the amounts in the lockbox file, that is present for each account irrespective of it being payments or reversal and tries to match with credit total in the batch control record and file control record.	Fix is released, NACHA process to validate NSF's to total debit and payments to total credit in the batch control record and file control record sections of the Lockbox file.
24588399	The payment arrangement broken processing (in case of non payment) is not posting the condition payment arrangement broken on the night of the broken promise but it's doing it in the following day. This is inconsistent with the way the regular broken promise (on active accounts) is handled. The process is looking for GL date greater than promise date instead of GL date lesser than promise date.	Fix is released; payment arrangement broken processing is posting the condition payment arrangement broken on the same day once the batch is run.
24490151	Servicing→AP Transactions, Void code reason not updating in AP Transactions After adding a new comments fields in requisition block, Comment received in response format should be stored in this field and the comment from the file should be appended to the system generated comment also.	Fix is released; Comment is updated with the system generated comments.
24588734/2 4588823	NON-RFND-GL transaction in txn_group_cd is missing in Lookup. Refund group lookup type also missing	Fix is released; Added code in txn_group_cd lookup for non refund GL and refund group lookup type seed data.
24620733	Servicing→Customer Service→References, After editing the record no audit details are found on the click of audit button.	Fix is released; Audit is working fine by showing all the values.
24674622	Servicing→AP Transactions, Comments generated by PRQ process comments are in lower case. the comments in requisition tab appears in lower case.	Fix is released comments appear in upper case after running the batch job.
24394765	Customer Service→Quick search for a non-existent account number a message displays "No Account found" then click ok button and click Audit button in the screen, an ADF error appears and unable to navigate out of the screen without	Fix is released; System now doesn't show any ADF error and user can navigate to other screens.

BugId	Bug Description	Fix Description
	closing the session and reopening a new one.	
24588553	Servicing→ Customer Service→ Maintenance→Transactions and Servicing→ Interface→GL Transactions, The non refund GL transaction does not show up under transactions greater than post date. It shows up under transaction date.	Fix is released; non refund transaction is shown in both the condition.
24661984	The outbound customer extract to payment agencies batch job is always getting created with only 1000 records which correspond to the commit count.	Fix provided to process the batch job for the complete set of records not just restricted to first 1000 records.
24656460	Servicing→Customer Service→Collateral, The lien status value that come from the interface are shown in the table. But when in edit mode, the value is not displayed. Even though the value is not in the drop down, this value needs to be retained until the user changes it.	Fixed in collateral, Lien status is displaying correctly in edit mode.
24683118	When Lien release entity is set to producer and entity name which is concatenation of producer id and name selected, in some cases it errors out as the length of concatenation of producer id and name is longer than column length of entity name field.	Fix is released; Producer ID and name displayed with any error as the display length of the field is increased.
24523891	Loan Account boarding web service State is being set to be the same as primary customer state which is incorrect. It should be based on the loan product.	Fix is released in the account on boarding web service when the product is direct account state is being set to customer's state and when the product is indirect account state is being set to producer's state.
24620527	Account boarding web services Zip code extension in XSD is defined as an Integer. Must be string to support Canadian customers.	Fix is released; System accepts string for zip extension in the web service.
24622862	Servicing→Customer service→ Collateral→ Status History, undefined lien status record is added asset status history table in collateral details screen when new loan is loaded.	Fix is released; Undefined lien status is not displayed in status history.
24622821	Setup→Users→Access, Currently the access to the search or reset button is being handled by the	Fix is released; Separate search reset access key is added to access

BugId	Bug Description	Fix Description
	access to edit key. There are customer service responsibilities that need the ability to research payments on the Pmt Maintenance screen but should not have the ability to edit the payments. Thus separate access keys are needed.	the buttons.
24490177	Account boarding web service, even if a value is passed in contract record type. Collector user code is setting it to undefined	Fix is released; Collector user code is setting the value correctly.
24588473	In Customer account information under the securitization details block, Repurchase should be changed to "Repurchased"	Fix is released; label is changed to Repurchased.
24719115	Servicing→ Customer Service→ Maintenance, When adding non monetary transaction for swap relationship, relation type code drop down should not have primary value since this transaction swaps the relation with primary while posting.	Fixed in relation type code drop down by removing primary value.
24584105	Servicing→AP Transaction→History, Status Change Date field in the AP requisition table & history table. While creating a payable requisition record in history updated date field system should have a new status change date in the history table which will help the users to track in future.	Fix is released; Status change date field is added in AP requisition block and history table to track any changes.
24588297	The Loan activation web service does not allow application # from external originating system to be viewed in the customer service screen after the account is activated.	Fix provided by adding a new field is added in customer servicing --> summary screen to display External original Application reference number.
23305840	In Customer Service → Checklists, Checklist item duplication. Checklist Item getting duplicated when the user tries to edit the record. Users should not be able to copy one checklist item over another as it will cause duplication and non-adherence to checklist.	Fix provided in Customer Service → Checklists so that checklist item will be unique and user will not be able to copy one checklist item over another.
23015000	Origination → funding → contract tab 1st payment date and due day are defaulting to the 1st of the month, instead of defaulting the due day based on contract day. 1st payment date should default to one month from contract date. Due day should default to day of the contract date.	Fix provided Origination → Funding to default the first payment date and due day based on the contract date.

BugId	Bug Description	Fix Description
22979540	Customer Service → Summary → Customer information system display in Customer id Instead of Customer Number.	Fix provided to In Customer Service system displays Customer Number now.
23015198	Existing customer indicator not updating & existing customer id causing error. Existing Customer Indicator Not Updating Correctly & Existing Customer ID Causing Error During SSN Update.	Fix provided for existing customer indicator is updating correctly when the applicant exists on another account or application.
22963185	Servicing → Batch Transactions → Payments. System notable change account number to suspense for error'ed payment.	Fix provided to change the account number to suspense account for an error'ed payment.
22979837	Customer service → Search System is currently showing cus_id instead of Customer No. in search results.	Fix provided Customer service Searching by customer number, in result screen system is showing with the customer number.
23090285	Originations → Decisions → Stipulations, unable to sort stipulations. Multi select list is not displayed in any sorting order.	Fix provided to able to multi-select stipulation, lists displays in sorted order based on the setup.
23036220	In Events → criteria Details → Criteria screen, while setting up event criteria only 10 parameters are shown up in drop down list of Parameter field.	Fix provided to Events→ Criteria details criteria → parameter drop down shows all the available values.
23090148	In Customer Service, Recipient type 'Customer' is not available in the drop down in letters. For Letters in customer service, the Recipient type 'Customer' is not available in the drop down in Letters.	Fix provided in Customer Service → Letters, after click on send button, letter are received by the recipient.
22979519	When collateral is not loaded system does not show proper message on loading collateral. When Collateral does not exist in the system user tries to load compensation in the system gives compensation error message.	Fix provided to system not to validate availability of collateral while loading compensation.
23137231	In Origination, Entering alpha-numeric SSN should show error.	Fix provided in origination, When SSN is given with the Alfa numeric value system is giving error and not allow to save the record.
22979696	Business applicant copy to application throwing error due to Null Currency Code.	Fix provided to Now Loan currency is defaulted as business currency.

BugId	Bug Description	Fix Description
22979715	Origination → Funding. Unable to fund the application when the contract has subvention maintained as Amortized balance.	Fix provided to Fund the application when the contract subvention setup has Amortized balance.
23484538	API process not passing for Extensions - Min# Pmts & Gap between Extension fields.	Fix provided to pass the requisite values.
23015219	Customer service queue drop down list should show description instead of queue code.	Fix provided as customer service queue shows queue description instead of code.
22980274	In "Schedule for Charge off" and "Charge off Processing" jobs no check for closing of DONOTCHGOFF condition in charge-off processing, that means if that condition has been already open for some account and closed at some point, that account does not get picked up for processing by either job.	Fix provided in the batch job to check only the open DONOTCHGOFF condition.
22980222	Scenario analysis access by responsibility is provided to Scenario Analysis Tab in tab in general and cannot be restricted to "Post to Account" button. Access control to button "Post to Account" should be access driven.	Fix provided to with new access code FLL.SER.UCS.SCENARIOANALYSIS.POSTTOACCOUNT.BUTTON is available now to restrict the button access by responsibility.
23015038	Paid-off and charge-off method cannot be blank in compensation setup.	Fix provided to paid-off and charge-off method made mandatory in compensation setup.
23014878	In Servicing, error when using audit button in promises tab under servicing.	Fix provided as No error displayed on clicking on audit for promises
23137129	Access grid and transaction product seed data is missing for some transactions.	Fix provided as the seed data is added for access grid and transaction product.
22979569	In Origination → Collateral, zip code is mandatory after deploying patch set.	Fix provided in Origination → Collateral as zip code is made non-mandatory.
22979739	The requirement is when the billing cycle at product is setup as 'ALL', then at pricing, compensation, subvention, commission should allow that particular product for monthly , weekly etc., Currently it is not working	Fix provided as Billing cycle at product is setup as 'ALL' At pricing, compensation, subvention, commission for any billing cycle, product with all is coming.

BugId	Bug Description	Fix Description
23014504	Customer Service → Pmt modes, copy function error. When using the copy function in the pmt modes, if a ach transaction that has already Processed is copied and is edited later on will bring the error: ach start date cannot be greater than ach end date.	Fix provided to copy the existing ach record to create a new ach record and saved assign the ach end date correctly.
23137360	Processing lock box file try to identify Company/Branch that linked to the payments passed in the file by looking into multiple setups until it find the best match. The problem is that once first match query fails system set batch status to setup missing and never reset it even though system finds the match in Step 2 or 3. So, the process will fail anyway even Setup 2 or 3 are valid.	Fix provided to set the batch status after passing through all the possible matches.
23015149	Call activity follow up not updating when the result code is updated.	Fix provided as the follow up date gets updated based on the call result.
22737755	Origination → Applicant incorrect National id is entered and on save error msg comes. When we click ok on the error msg, ssn field gets nullified. and system forces to enter ssn details again.	Fix provided to Origination → applicant tab ssn with a default value as zero and does not nullify the defaulted SSN value if any error appears.
22980126	Origination → Vendor → payment Populating Zip codes wipe out the Address Line 2 fields.	Fix provided in Vendors → Payment details Populating Zip Codes does not wipe out the address line 2 fields.
23014951	Origination → applicant → summary → other incomes. Other income enhancements.	Fix provided to Origination → applicant → summary → other incomes. Default values are coming for the stated amount and actual amount as 0 while editing employment type all fields are read only except include checkbox 3.verified by is not getting updated.
22980140	Origination Unable to copy an existing application proceed to funding.	Fix provided to copy application and the new application is funded without any error.
22979769	When an Edit is set as "OVERRIDE" and if edit is fired, a user with a responsibility (other than override responsibility) is allowed to bypass and change the status of the application.	Fix provided to move the application to override queue.

BugId	Bug Description	Fix Description
22980160	Origination → Scenario Analysis → System doesn't carry forward repayment schedule details.	Fix provided to repayment details are getting populated from the scenario analysis screen to the Origination → Funding → contract screen.
22979808	Origination → Business applicant Details - Mandatory Currency Field not Labelled with "*" and No Error Message displayed on save.	Fix provided In the business details tab Currency field is marked as mandatory.
22979630	Setup → WFP, WFP-pricing & contract save error without end. Pricing without end date it displays null pointer exception error.	Fix provided save WFP → pricing and WFP → Contract without end date successfully without any error.
22980172	Origination → Funding → Contact First payment date is not based on contract date. System derives it always as first day of the month.	Fix provided to default the first payment date from the contract date.
23283792	In User → Access, Access code is missing for 'Title Summary' tab.	Fix provided as seed data added in FLL.CMN.UPR.PRODUCERTITLEF LOAT.TAB and access code is coming now.
23090122	Setup → Administration → System → Securitization. → Pool creation → account selection criteria → criteria value Increase length of agc_value field to 2000 chars.	Fix provided as the field length is increased up-to 2000 chars.
23014922	In Edit, incorrect calculations of years in business age edit. The origination edit "business franchise year less than minimum allowed" calculates the age of a business by taking the year component of the business start date and comparing it to the year component of sysdate. The calculation should be a direct calculation between the business start date and sysdate.	Fix provided to the Origination business edit business franchise year less than minimum allowed now calculates the age of business between business start date and system date.
23014482	Early payments on accounts, in payment arrangements not showing up as paid. The payments that are paid on account in payments arrangements not showing up as paid in the payment arrangements only payment paid on the actual due date shown up as paid.	Fix provided to change the logic to allocate the paid amount for all future arrangement.
22979786	While defining the 'DEDUPE' query and using customer last name, system says invalid operator Like for data type Number. User is not able to change the value since it is system defined.	Fix provided in the seed data setup changed the customer last name data type to character.

BugId	Bug Description	Fix Description
23014796	Origination Compensation tab is not disabled for the direct loans	Fix provided to hide the compensation tab for the direct loans
23014855	In Customer service, zip codes with leading zeros prompts error message.	Fix provided as system will not prompt error message for zip codes with leading zeros in customer service.
23014835	In Customer service → Splitter call activity field vanish always.	Fix provided in customer service, Searched for any account and opened the account From the splitter selected 'Next Account' Pop up message displayed no accounts in queue (as expected) "Add Call Activity" section in the splitter is still available.
23015127	In payment entry, display payment hold condition in account status column.	Fix provided in payment entry, PMT HOLD CONDITION IN ACCOUNT STATUS COLUMN is being displayed.
23090214	WFP units screen disbursement option in the unit's screen the process disbursement button appears but does not work.	Fix provided to WFP in the units screen the process disbursement button appears and working as expected.
23090299	Customer Service Issue in payments processing when stop accrual is posted and a charge off posted. Accruals should not restart after the account is charged off.	Fix provided to once account is charged off trying to post the payment system is not allow to do payment.
23090389	In tools → loan calculator, showing as error on click of calculate button. Printed quote is not as per required format. It is not taking the new values even after initialize. After re-login, then only the quote letter getting refreshed with new data.	Fix provided in tools → loan calculator so that error will not come on click of calculate button and printed quote is as per the required format.
23090423	Unable to upload transactions, error while uploading the monetary transactions.	Fix provided to upload transactions successfully.
23015174	System should limit the total# of payments.	Fix provided as system will give error message If the total number exceeds more than 100 systems gives error message.

BugId	Bug Description	Fix Description
23090092	<p>1.WFP → Producer screen → select the last producer and click on add in any of the screen , it takes the control automatically to the first producer and user may not be aware that he is working on first producer</p> <p>2.WFP → Credit Line screen → select the last credit line and click on add from any of the sub screen like transactions or comment etc , it automatically takes the control to the first line</p> <p>3. WFP → Units → select the last unit and click on add from any of the sub screen, it automatically takes the control to the first unit.</p>	Fix provided as not getting any validation error on click of add button for producer, credit line, unit screens in WFP module.
23090226	Nationality Information in Origination is not propagated to Servicing. And When After user maintain the nationality in Customer Service → Customer Details → Edit from blank option to a country, the blank option were disappeared from the drop down list.	Fix provided as Nationality Information is populating from origination to servicing and blank option is also present in the LOV even though customer select other nationality.
23014557	Customer Service → Pmt Mode Creation of new ach process date re-sets to dt_max after the same record is edited.	Fix Provided to set the ach process date set to Date Minimum for the newly created ach records.
23014779	Collateral load details button access restriction.	Fix provided as 'Existing Asset Id drop down' & 'Load Details' button works based on the user responsibility.
22738003	Creating an address for a business application, the country is defaulted to 'United States always When we are adding a new address → Applicant primary address system defaults the country properly from application defaults however the same is not functioning for business address.	Fix provided to In business address tab, country is defaulted with applicant country defined in the user defined defaults.
23090165	In customer Service, Add nationality id in summary screen.	Fix provided as nationality id is coming in Servicing → Summary screen.
23090184	Producer LOV displaying only ALL. Once save the record with "ALL". System displays the other available producer list values.	Fix provided by having selected branch, company, state, group type according to selection criteria producer list is coming

BugId	Bug Description	Fix Description
23015097	In producer details, country field rearrangement.	Fix provided as Country is moved below state in Producer details.
23090326	Servicing → Customer Service → Repo → Repossession Screen → collateral description is missing in the details.	Fix provided to collateral description is visible after posting call activity.
23090293	In Origination → Applicant → Summary, other income summary and ratio calculation.	Fix provided in ORIGINATION → APPLICANT → SUMMARY, the other income gets included only in STATED MONTHLY INCOME and calculation is done base on the verified amount.
23090135	Setup → Administration → User → Bank Details → Lock Box Screen → In bank lockbox we should be able to set up same lockbox id for multiple branches or companies. Either that restriction should be removed or "ALL" option should be available for the branch field.	Fix provided in "All" value is available in branch LOV in Setup → Administration → User → Bank Details → Lock Box Screen.
22963546	In Customer Service → Contract, link to existing customer not reflecting on contract screen.	Fix provided in Customer Service → Contract as link to existing customer flag is reflecting on view screen.
22738415	In Origination, Incorrect pricing pickup. When click on select pricing it picks the second plan with more weights. But in scenario analysis for the same product-producer combination it picks the first plan.	Fix provided as Depending on the selection criteria system picks up the pricing
22963194	In WFP → Credit lines, end date not getting populated with start date and term.	Fix provide to end date getting calculated based on the start date and term
22962695	Skip period for 11 Months not working giving error.	Fix Provided selected all months than Mat Month as Skip Click on calculate system does not throw any error and calculates properly created an application, calculated for the skip period without giving any error.
22738427	WFP → Units → Assets it is required to capture multiple assets under one unit. Currently system not allowing capturing.	Fix provided WFP → Units → Assets to capture multiple assets under one unit.

BugId	Bug Description	Fix Description
22962771	Problem with transaction in progress warning message. System pop-ups the message window: Warning - Transaction in progress. You are in middle of transaction, would you like to close the page and lose all changes. On clicking on the warning message, system should close the window with popping up another window.	Fix provided as business or applicant details added with mandatory field left blank. On click of save, System pop up to enter the mandatory values. Clicked OK on the popup message and clicked on the Close button. System shows message like Warning - Transaction in progress. You are in middle of transaction, would you like to close the page and lose all changes, if any Click on OK button. System closes the screen.
22962918	Error message is required when user enters more than one current or mailing address.	Fix provided as When two addresses are added with current and mailing address, system is throwing the error edits at the verification.
22962969	Reschedule pre-compute loan to interest bearing loan cannot be posted.	Fix provided to post reschedule pre-compute loan to interest bearing loan transaction successfully.
22963252	Index/margin rate change transactions not showing the from rate and to rate.	From Rate and To Rate is showing for the Index\Margin Rate change transaction.
22962950	In Loan Calculator "import Button" does not import balloon amount.	Fix provided to Balloon amt is getting imported and Default values are also coming in their respective fields.
22963617	In Servicing, nationality drops down list is different from origination.	Fix Provided as Nationality drop down list in servicing is same as in origination, No codes are shown in servicing screen
22963264	Payment refund for the suspense payment not reversing the original payment	Fix provided to post the payment refund without any issues.
22963208	Interfaces → Conversion Accounts screen Result Tab: Open Application button and Account Boarding Tab: Application Details add button have the same access control.	Fix provided to Different access control for below buttons Result Tab → Open Application button FLL.INT.UCN.OPENAPPLICATION.BUTTON and for Account Boarding Tab FLL.INT.UCN.APPLICATION.ADD.

BugId	Bug Description	Fix Description
		BUTTON.
22963310	Bank details setup does not allow Canadian zip codes.	Fix provided to create a new zip code for the Canada system allows Canadian zip codes where ever it is present.
22737727	Origination → Business details Tax Id field to capture the company registration ID. But the tax ID field has only 9 character limitation.	Fix provided to remove the limitation of 9 characters to capture the company registration ID based on Tax Id.
22737822	Unable to maintain the commission with proper asset is required	Fix provided as able to fetch the asset type for the compensation
22737783	Tools → Loan Calculator, amortization not happening for skip period.	Fix provided in Tools → Loan Calculator, to generate amortization for skip period.
22737842	Origination → applicant's applicant Category is a mandatory field in applicant tab. But there is no User defined defaults related to it.	Fix provided to hide the applicant Category if the OFSLL is not integrated with the core bank system.
22738087	In Origination, Business customer → financial details are not populated from core banking system.	Fix provided as Financial details are coming for the CASA account in business tab.
22737872	Customer service → Scenario analysis Billing Cycle in Scenario Analysis becomes blank when click on Post to Account in customer service.	Fix provided Customer service → Scenario analysis on click of post billing cycle is not going blank.
22737979	Customer Service Search, Search results tab Business Number field is not available.	Fix provided to display business number field in customer service search results screen.
22737860	Servicing → Customer Service → Comments there is no database package call on click of save. There is no way customizing can be done.	Fix provided in the Servicing → Customer Service → Comments to have the database package call on click of save.
22737943	Setup → Checklists → Checklist Action Tracker# field needs to be removed from this screen.	Fix provided to remove the tracker# field in Setup → checklists → Checklist action screen.
22963653	Insurance policy number. Insurance Policy Number field should be in alphanumeric. But	Fix provided as System allows entering alpha numeric values in

BugId	Bug Description	Fix Description
	when user tries to enter the alphanumeric value in Policy# field, the system throws error as "The Value is not a number".	Policy# field, No error is thrown.
23278568	LOSAApplicationAccount web service failure.	Fix provided to post the web service successfully.
22962719	In Origination, Loan application - billing cycle is being overwritten to all when saving.	Fix provided in the respected units so that billing cycle should not get overwritten to all while saving.
22963161	Issue in odd file. Customer extracts to payment agencies.	Fix provided as Customer extracts to payment file got generated successfully.
22738434	In Setup → Products → Fees, Fee selection criteria not working.	Fix provided as Depending upon the selection criteria system is taking the fees amount.
22963593	In Servicing - Nationality's drop down list, blank option disappearing.	Fix provided to Blank option is present even when user selects any value from the list
22962880	Assigned field made as updatable field Irrespective of what you put in that field (for hard-assigned or not queues).	Fix provided to assigned field made as view only.
22962894	CIF creation integration issue. Unable to load fortnightly as an income frequency option in CIF record.	Fix provided as we are able to create customer with income freq as fortnightly.
22963129	Model input field unable to take in more than 30 characters.	Fix provided as we are able to save the record with the more than 30 characters for the model field.
22955033	In Addend record of NACHA file the reason code can be passed for both Payment Returns (and NSF) or regular payment batches. But the system updates txn_group_type_cd and pmt_group_type_cd to GROUP_TYPE_RETURN_DEFAULT irrespective if that is for returns batch (transaction_type = "99") or regular Payment batch (transaction_type <> "99")(refer lbxach_en_100_02.process_detail_addenda_record). In case of regular Payment Batch, it should be GROUP_TYPE_PAYMENT_DEFAULT	Fix provided to pass to correct group type.

BugId	Bug Description	Fix Description
22737176	Origination → Applicant → Duplicate applicant tab shows only SSN and not national id. National id is very important and is used in the de-dupe logic. But is not shown on screen.	Fix provided in Origination → Applicant → Duplicate applicant tab to display the national id field.
22738102	Servicing → Customer service Business accounts search from customer service not working.	Fix provided in Servicing to search business accounts search in customer service.
22738150	API account conversion process failed with error cannot insert null into iaccounts acc_potnl_dlq_days defined as not null.	Fix provided in the API account conversion process accounts successfully.
22738058	Origination → Application entry → Collateral → Vehicle → Select Make and Model field click on lov search window Asset Type and Subtype need not be Mandatory fields.	Fix provided to remove the mandatory for Asset type and subtype in the search make and model window screen.
22737968	Customer service → pmt modes tab casa should be hidden when system parameter cmn_core_bank_ind is disabled and it is set as No.	Fix provided Customer service → pmt modes to hide the casa tab.
22954933	In Origination → Super Summary, First, Middle and Last Names does not wrap if it is a single word, not have spaces when exceeds 23 characters.	Fix provided in Origination → Super summary on moving mouse pointer over the name of application, complete name is displayed now.
22954956	Servicing → Securitization → Pool Transaction History the transactions in the screen showed out of order when transaction date is same for multiple transactions.	Fix provided in Securitization pool transaction to display data with correct sort order in pool transaction History.
22254989	In setup menu for fees, 'query by example' button is clicked then search a fee using ' Fee Type' system doesn't result any row.	Fix provided to query and fetch the data as expected.
22261456	Origination → Underwriting → When searching for an existing customer to add as an applicant / business the single record view details shows 'null' at the end in the address field.	Fix provided to remove the null value in the address field.
22448574	App entry edits setup applicant age less than min allowed is duplicated twice. Applicant age greater than max allowed edit is missing.	Fix provided to Setup → Edits → Application Entry Edits to made applicant age greater than a Max is available and removed the duplicate edit of applicant age less than Min

BugId	Bug Description	Fix Description
		allowed is available.
22541628	Subvention Itemization Inconsistent with Compensation Itemization At the time of decision if the user calculates the subvention system doesn't updates the itemization. But the same is happening for compensation process.	Fix provided to System updates the itemization subvention only when the collection method is upfront.
22559988	Origination →funding → Contract → Subvention Unable to add subvention plan for lease application.	Fix provided to add and save the subvention plan successfully for the lease applications.
22564549	The origination edit “business franchise year less than minimum allowed” calculates the age of a business by taking the year component of the business start date and comparing it to the year component of sysdate. The calculation should be a direct calculation between the business start date and sysdate.	Fix provided to the Origination business edit business franchise year less than minimum allowed now calculates the age of business between business start date and system date.
22569204	Customer using only servicing module then Metro 2 table not gets updated for void accounts that have no corresponding application or origination module.	Fix provided to update metro 2 data where only servicing module is being used by the customer.
22618517	Web service search by VIN number is failing when alphanumeric VIN is provided as parameter.	Fix provided able to system allows to search VIN which is alphanumeric
22627827	Customer service → pmt modes Creating new recurring ach process date next set to date minimum. On editing the same record again the process date next set to date maximum. It should remain in minimum date.	Fix provided Customer service → Pmt modes new recurring ach to keep the ach process date next set to date minimum.
22763596	Loan calculator letter is not as per the published format.	Fix provided for loan or lease calculator and scenario analysis. Also, organization details are added at the end of the report.
22764819	NACHA duplicate batch check needs to include file name in the check.	Fix provided to do check for duplicate batch by including the file name.
22764851	Access grid and transaction product seed data is missing for some transactions.	Fix provided as the seed data is added for access grid and transaction product.

BugId	Bug Description	Fix Description
22808029	The payments that are paid on account in payments arrangements not showing up as paid in the payment arrangements only payment paid on the actual due date shown up as paid.	Fix provided to change the logic to allocate the paid amount for all future arrangement.
22836761	System not reporting the Deceased Customer Indicator to Metro 2 file.	Fix provided to system is reporting the Deceased Customer Indicator to Metro 2 file.
22958499	The keys defined to control the collateral tab on customer service screen need to have more generic names; home key controls the whole collateral tab. If switch this off the collateral option does not even show.	Fix provided go to Setup → access-screen → home key controls the whole collateral tab. If switch this off the collateral option is showing properly.
22959975	Origination → Application Entry → Request Tab → The Balloon Amount entered in the Request tab does not get carried through to the Decision screen.	Fix provided to balloon amt given in request tab is carried to decision screen in Underwriting → Decision.
22973109	Tools → Lease Calculator → Lease calculator is not working when opened with loan calculator.	Fix provided to system does not throw any error on click of calculate button in lease calculator in Tools → Lease Calculator.
23137050	Sec code is not present at ACH maintenance transaction.	Fix provided and SEC Code parameter is available in ACH Maintenance Transaction screen.
23618558	Customer Service web service for address changes with a non-numeric Zip code not work for Canadian customers who have alpha-numeric. It fails for address changes with numbers in the street name field. Removes any value from Address#2 in the application and does not replace with provided value(second line, e.g. Apt# A) web service requires address phone field but then removes any value from the application and does not replace with provided value	Fix Provided in the Customer service web service and addressed all listed issues.
23576922	In Servicing → Summary tab, Need to show MEMO payment amount in summary screen. With respect to Memo Functionality we are not showing if the customer pays an excess amount which will get posted in the next billing. This Memo excess amount should be shown on the summary tab.	Fix provided to handle spread posting issue. Once the payment is posted, the excess amount is getting updated in the Memo Excess amount field in summary tab.

BugId	Bug Description	Fix Description
23577893	Customer Service void transactions, "Sale Transfer Transaction" history is reflecting incorrect previous/new sub unit.	Fix provided as system reflects the transfer for the sale from one subunit to another.
23608098	Setup→ Event screen has following is summary of issues Sequence field is not editable field. Getting the error by trying to change one parameter to another one. Getting the error by trying to change criteria value. Operator IN clause is not working. In Event Action → Parameter sub tab the description is missing. Event Type Description is missing in Events screen.	Fix provided in the Event screen to have the sequence field as editable. Criteria values can be changed and save successfully. Operator IN clause is working and other mentioned issues are working as expected.
23740942	Customer Service > In case If any transaction is reversed (i.e. manually or system), system should set the transaction post date as system date. Currently in system setting the transaction post date similar to the actual transaction post date	Fix provided Customer Service to set the transaction post date to current system date when the transaction is reversed.
23576743	Settled accounts need to report to Credit bureau with a 0 deficiency balance. When OFSLL reports Settled Accounts (AU) we should also report the Balance as Zero. Currently the outstanding Deficiency balance is being reported.	Fix provided to report the balance as 0 in credit bureau reporting, if account have the special condition AU (i.e. account is settled).
23640137	Customer Service → Collateral → Vehicle When searching by existing producer returns no results.	Fix provided in Customer Service → Collateral tab search on producer number returns the expected result.
23337599	In Origination → Underwriting → Business, unable to add business guarantor in business tab.	Fix provided in Origination → Underwriting → Business, save and add button is removed and System will allow to add only one record in business tab.
23593829	In Payment Arrangements, sort order issue. once the Payment Arrangement is Deactivated system should show the "Active" indicator on the header section. Currently this is missing. To view which one active/De-active user has to select the record and click on View Button.	Fix provided in payment arrangements, so that Once the record is De-activated; system will disable 'De-Activate' Button and once the record is activated system will disable 'Activate' button.
23600880	Node assignments access keys are missing for new access codes.	Fix provided as data fix script is provided to populate the missing access keys in node assignments.
23569188	In AP transaction, No payee, currency or disbursement currency for return payment.	Fix provided in AP transaction and now system shows payee name,

BugId	Bug Description	Fix Description
		currency and disbursement currency.
23137040	In Setup → Edits → Loans, new edit for ACH is not present.	Fix provided to show edits XVL: CONTRACT ACH START DT < FIRST PAYMENT DT under App Contract Edits.
23137083	In Servicing → PMT Modes, getting error for one time after saving record. While adding one time phone pay system is giving error.	Fix provided and No error is shown when a record is added and saved under one time phone pay.
23137103	In Servicing → Maintenance → Non-monetary, TEL is coming for ACH account creation transaction. Which is not correct?	Fix provided and system now not allows to save record with TEL.
23137118	Dealer Track, Route One and e-docs web service throws maximum open cursors exceeded error.	Fix provided to handle the open cursors by closing it properly. Now system is not throwing any error on Route One and e-docs web service.
23137155	In Producer analysis, the six month view of all producer graphs are displaying seven months when they should display six months of data.	Fix provided in the producer analysis screen to display the six month graph using six months of data.
23137170	In Origination, collateral_type_cd is going UNDEFINED in application_assets table while submitting the application creation via Dealer Track/ Route One web service.	Fix provided in the web service request and asset type is saved as 'Vehicle'.
23137200	Customer Service → Maintenance when adding insurance for Non-Financed insurance type, system should not check the effective date validation comparing with transaction date. The validation should be done only if the insurance type is financed by the bank.	Fix provided to Customer Service → Maintenance → Transaction Batch Information Screen. System is checking validation only if the insurance type is financed by the Institution.
23137214	Origination → Underwriting, Copy Application feature does not work as intended, It is still picking the disabled function in user defined tables for CPY_APP_SETUP in Setup → Administration → system → User Defined Tables.	Fix provided in Origination to copy application; which copies all blocks except the disabled functions as per the setups.
23137244	Customer service → Call activities screen need Date field to show the date on which entry is done.	Fix provided in Customer service → call activities screen to have date field shows date on which entry was saved in the call activity.

BugId	Bug Description	Fix Description
23137265	Setup → Users → Credit bureau → parameters New credit bureau parameter 'EXP AF BP PA RISK MODELS' valid parameter values are 'AF' and 'BP' but it shows 'YES' and 'NO' on click of edit.	Fix provided to System shows parameter Values as expected.
23137276	Dashboard → Producer analysis screen scrolling stops midway and the users cannot view all the recent comments at the bottom of the page.	Fix provided in producer analysis screen for user to view all recent comments for the producer.
23137316	Origination→ Underwriting→ decision→ Itemization and Funding → Contract → Itemization doesn't add totals on tab out key pressed.	Fix Provided in underwriting → decision → itemizations, funding → contract → itemizations on tab out system is giving total amount.
23137332	Producer Analysis → Mix and Mix of Business required of % of Amounts graph Calculation = [sum all loans contract amount financed IN THE GIVEN TIER] / [sum all loans contract amount financed IN EVERY TIER]	Fix provided in Producer Analysis screen to show % of Amounts graph.
23137348	In Customer service, current % of outstanding Balance to be based on Principle only. As a result a pre-payment penalty will be based on outstanding principle balance.	Fix provided in Customer Service > Amount This number is getting calculated based on the outstanding principal balance and it is now shown correctly in Servicing → Batch Transactions → Fees → Fee Entry → Fee Screen.
23137371	Customer service → pmt modes → Ach, when we copy an existing inactive transaction to create a new one time ach pmt transaction the end date is copied as is from the inactive transaction.	Fix provided to set the end date as date Maximum.
23227567	In Setup → Admin → System → Vendors, setup screen changes. There is no dependency between Vendor Group section and Work Order Types section. UI should show the both sections as two tabs under "Services". System allowing the 'Work Order Types' without 'Vendor Group'.	Fix provided in vendors screen to show vendor group and work order types tabs side by side.
23234174	In Servicing → Customer Service → Maintenance posting Insurance addition monetary transaction, Insurance effective date should not be equal to transaction date while adding a insurance for Non-Financed insurance type.	Fix provided In Customer Service → Customer Maintenance posting insurance addition Insurance effective date is not validated against transaction date.

BugId	Bug Description	Fix Description
23234203	In Servicing → Customer Service → Repo/Foreclosure → Repossession → Call Activity, Call activity with condition Repo fails to save the record.	Fix provided In Servicing → Customer Service → Repo/Foreclosure → Repossession → Call Activity records were saved successfully.
23234226	Transaction code 'BILL_STATEMENT_STOP' from transaction codes as this feature is not supported now.	Fix provided to remove the unsupported transaction codes.
23234240	In Setup → Administration → System → System Parameter, Spelling error in 'Parameter Description' 'INCOMMING FILE PATH OF APP SERVER'. It should be 'INCOMING'.	Fixed. Spelling error corrected.
23234261	In Servicing → Customer Service → Repo/Foreclosure, Repo details in customer service allows to have more than one record as current.	Fix provided in Servicing → Customer Service → Repo/Foreclosure as Repo details in customer service allows only one record as current.
23234298	In Customer Service → Comments, Relation code is blank in the comment generated on Customer edit.	Fix provided in Customer Service → Comments Relation code is displayed in the generated comments.
23576788/ 23569973	In Origination, Searching for VIN or account# in the Collateral management screen gives an error.	Fix provided in origination as user can search on VIN or account# successfully.
23337444	In Customer Service → Securitization, Pool transaction does not show immediately.	Fix provided in information message "Request Submitted and Update in progress; Please refresh Pool Transactions block." is shown when the transaction is posted.
23337477	In Origination → Insurance, insurance effective should not be equal to transaction date.	Fix provided in Origination → Insurance, when adding insurance for Non-Financed insurance type, system will not check the effective date validation comparing with transaction date. The validation is done only if the insurance type is financed by the bank, and the system re-calculates the payment amount after adding the premium to the Advance.

BugId	Bug Description	Fix Description
23337493	In Servicing → Customer Service → Maintenance, unable to process credit refunds on charge-off accounts.	Fix provided in Servicing → Customer Service to process credit refunds on charge-off accounts.
23337502	In Customer Service → Comments, Relation code is blank in the comment generated on Customer edit.	Fix provided in Customer Service → Comments Relation code is displayed in the generated comments.
23337558	Access item FLL.SET.COL.COLLECTIONSSETUP.MENU showing up in the wrong category.	Fix provided as FLL.SET.COL.COLLECTIONSETUP.P.MENU is available under Setup.
23337574	In Servicing → Customer service rate change is not happening for post maturity accounts after the conversion.	Fix provided in Servicing, Post maturity loans maturity date will be set as rate change date. Rate start of the year will be set from current effective interest rate.
23576798	Account tracking sub attribute (Sub Parameter) is not getting populated in API.	Fix provided to set up a sub attribute that is copied to account tracking fields during conversion in user defined tables for account tracking.
23337613	Account Conversion Interest can be amortized Monthly or Daily, but defaulting acc_tan_run_dt_next to month end of Conversion Date irrespective of actual contract setup for Interest Amortization which is wrong for daily Interest amortization.	Fix provided to update the run date next as in the accounts based on the contract setup.
23337627	In Servicing → Customer Service → Search, unable to perform customer first name search when the text contains special characters.	Fix provided in Servicing → Customer Service → Search, as user is able to search customers with text containing special characters in Customer search.
23337651	In Servicing → Customer Service → Repo/Foreclosure → Repossession → Call Activity, Call activity with condition Repossession fails to save the record.	Fix provided in Servicing → Customer Service → Repo/Foreclosure → Repossession → Call Activity records were saved successfully.
23337669	In Servicing → Interfaces → Conversion Accounts, Not able to board an account in conversion screen.	Fix provided in Servicing → Interface → Conversion Accounts, System should complete the conversion and should not throw

BugId	Bug Description	Fix Description
		any error.
23555760	In the Loan activation service for the Itemization Type following elements should not be mandatory Zip, Zip Extension, ACHBankName, and ACHBankRoutingNumber. The following fields should be derived from the setup. AmortizeTypeCode, Taxable Indicator, Contract Sign, Itemization Formula, Currency code.	Fix provided in the Account boarding web service as listed in the bug description.
23337682	In WFP → Units, total rate should be a derived value. When adding a Unit the Total Rate should be calculated by the system as the sum of the Index Rate and Margin Rate.	Fix provided in WFP → Units as the total rate is calculated by the system without manual entries.
23337700	In WFP → Credit Lines, Credit Line Type Selection Needs Fixing.	Fix provided in WFP → Credit Lines as issue was with the horizontal scroll bar in drop down of credit line. currently it shows 4 fields credit line, description, Unit and term without any scroll bar.
23337707	In WFP → Units → Credit Lines, Credit line is not getting refresh under units tab.	Fix provided in WFP → Units → Credit Lines, On Click of view button, system refresh the data and displayed the updated values.
23337764	In Servicing → Customer Service → Collateral not able to see lien status in view/edit mode, unless a sub code has been setup in the lookup.	Fix provided in Servicing → Customer Service → Collateral, as Lien status is available view/edit mode.
23337780	In Setup → Lookups, Offline call activity processing requires lookup setup for even for non-US format files.	Fix provided in Setup → Lookups, as System will not validate the Action/results from look up if the file format is not US.
23337791	In WFP → Units → Credit Lines, Selected line or unit or producer moving off selection.	Fix provided in WFP → Units → Credit Lines, as system doesn't move off the selected record and allows to add record in the sub tabs for that selected record.
23337807	In Origination→ Funding User is able to amend application although the application status is approved.	Fix provided in Origination as Pre-Qualify Application and Process Application buttons are disabled when the application status is

BugId	Bug Description	Fix Description
		Approved.
23339489	In Customer Service, checklist sorting and comments issue. The checklist sort order specified in setup is not reflected when the checklist is loaded on an account. Also, when editing a checklist, if you add a comment at the same time as marking it as Complete, the comment is not stored.	Fix provided in customer service as the checklist sort order specified in setup is reflected when checklist is loaded on an account.
23576837	In Origination, audit information for copied application is having old application data.	Fix provided for audit so it shows the current details in audit screen.
23576858	Origination → Funding tools import the values and calculate Interest estimated amount is not correct when system recalculates using the calculator.	Fix provided to Origination → Funding tools populate the correct interest estimated amount when system calculates using the calculator.
23585717	In Setup → User → Access, access key setup missing for Customer Service's PMT MODES.	Fix provided in Setup → User → Access, access key added for PMT modes in customer service.
23585825	In Setup → User → Access, filter does not work for access type and access value.	Fix provided in access type and access value are listing the proper values.
23576932	Bill calendar type code is going as NULL in web service request.	Fix provided in web service so that Bill calendar type code is passed successfully.
23525808	In Setup → Products → Contract, disabled instruments are still showing in the origination contract list. Also it should check if the instrument should be between contract setup start date and end date.	Fix provided in Setup → Products → Contract, Disabled instrument is not coming for the application Only instrument with the start date less than the contract start date are displayed.
23544363	In Customer Service, certain customer details value not refreshing in summary tab. After saving changes to the customer details, some of the field values are not updated in the Summary tab.	Fix provided in customer service to show marital status, language and SSN in summary screen.
23234301	In Contract, load balance issue. As per the current process system have maintained a massive list of fees. While Creating contract maintenance to clicking Load Balances. It	Fix provided in Setup → Product → Contract. Now system doesn't enable the all balance types, on click of LOAD button.

BugId	Bug Description	Fix Description
	populates all record from the Fee setup to all contracts. Then user has to disable the irrelevant fees for that specific product. But the problem is once again if a new fee is added, when we click on load balance it makes all the fees as enabled.	
23634306	In Customer Service → Collateral → Tracking Items, Asset Tracking name should not be an editable. Currently on clicking Edit the 'Tracking Item' field is also editable. It should be a display field only.	Fix provided to show "Tracking Item" field as read only field; on click of EDIT button.
24287870	Servicing→ Customer Service→ Customer Service → Call Activities screen. Call Activity Date needs to be added in Call Activities.	Date column is added in the call activity screen.
23751187	Servicing→ Interfaces→ AP Transactions. Sub Unit information needs to be added in the AP Transaction output file. Sub Unit Code/name, state code and country code needs to be added.	Sub Unit Code/name, state code and country code is added in AP Transaction output file.
24287834	Origination→ Application Entry→ Business→ Business Details. Business legal name should be 80 characters length.	Business legal name is allowed to enter maximum 80 characters length.
23738879	Servicing→ Customer Service→ Transaction History→ Repayment Schedule. Date format for the date field in repayment schedule details should be based on simple date format but it is displayed in mm/dd/yyyy format always.	Date format for the date field in repayment schedule details display format is changed to as per simple date format.
24287844	In ACH process ACH amount is derived by comparing the value with payoff amount. But for charged-off loans the payoff amount will be always zero. It should normally compare the value with deficiency balance instead of payoff amount.	Fix is released for ACH process, ACH amount is now derived by comparing the value with deficiency balance instead of payoff amount for the charge off accounts.
23738846	For offline call activity posting process, promise date and promise type should be added as columns which are provided by the input file.	Promise Date and Promise Amount are updated to the account mentioned in the input file after processing the batch job.
23738835	In Origination→ Funding When an application is copied, all the information including comments and stipulation is copied to the new application. But editing the comment and stipulation is not allowed so these have to be excluded during	Fix provided for Copy Application function and now copy application feature doesn't copy comments and stipulations.

BugId	Bug Description	Fix Description
	copying an application.	
24287858	Servicing→ Customer service→ Pmt Modes→ ACH. In Payment modes when the existing recurring ACH transaction is copied, end date should set to 31-DEC-4000 date until user changes it manually.	In the newly copied transaction end date is set as 31-DEC-4000.
23738811	Servicing → Collateral Make and Model fields should be 80 characters in length for assets and collateral.	Make and Model fields are changed to 80 characters in length.
23738793	Servicing→ Customer Service→ Transaction History→ Balances. While reversing an active transaction, the balance amount field shows negative amount for reverse interest estimated and reverse active.	Balance amount Field is not showing the negative amount for reverse interest estimated and reverse active.
23738904	Setup→ Products→ Fees. System is not allowing setting different values for maximum and minimum amount.	System is allowing setting different values for maximum and minimum amount.
24287885	Producer Analysis screen→ Activity tab. In the recent activity fragment the count of recent comments is incorrect. The system displays the comments that were made during the last 30 days, rather than last 6 months.	The system displays the comments which are 6 months old.
24287900	Origination → Underwriting If the applicant has leading zeros in their SSN, the SSN is saved without 0 in credit request details table which is a number. But the complete SSN which is saved in credit report header table is a varchar2, So mismatch occurs.	Data type of SSN is changed to NUMBER in the credit report headers.
23738714	User ID who activates or deactivates a payment arrangement is not captured by the system.	Login user information is captured while activating or deactivating a payment arrangement.
24288068	In Audit page proper time setting is not applied for records.	Fix provided to show time according to time zone in Audit page.
24288109	On clicking view button in repayment schedule system is giving error.	Fix provided for error on click 'view' button in repayment schedule.
24288154	In Servicing→ Customer Service→ Account Details → Contract Information→ Proceeds. On	System shows the proceeds and itemization for the selected record

BugId	Bug Description	Fix Description
	click of view button, if the last record is selected system doesn't show the selected record and it shows another record.	only.
24288163	In Servicing→ Customer service→ Promises. System is not showing correct 'Created By' details after creating multiple promises by posting the 'Promise to pay' call activity.	Now system shows correct 'Created By' details.
23137408	In Producer Analysis, after running batch jobs territory tab does not fetch any record.	After running batch jobs, the territory tab fetches records.
24287806	For applicant, last name is not being populated or saved in the credit report header table for Experian credit requests.	For applicant, last name is saved in the Credit Report Header.
24320945	When account is VOID, account web service fails when payload with same origination system reference is submitted.	Account Web service request succeeds when payload with same origination system reference is submitted.
24340584	The web service for account activation validates for special characters in the customer address and prevents addresses with certain special characters from passing into OSFLL. There should not be any validations against special characters in the customer address.	The System now allows creating customer address with special characters.
23738764	All Applications created from Dealer portal is stamped with user as 'Internal' and not dealer's user name.	Fix provided to stamp 'Dealer User Name'; if Applications created from Dealer portal.
24375170	Customer update web service is not taking email address with a hyphen.	Fix provided in web service to allow the customer email address with hyphen.
24288063	In Servicing→ Customer Service→ Account Details→ Statements tab. The statement closing date is not populating correctly so transactions are not displaying for the statement period.	All the transactions are been displayed in statements tab.
24311838	The Sub-status details need to add in the requisition table, requisitions history sub-tab and accounts payable report.	Sub-Status column is added in the mentioned screens and reports.
23484170	System is not validating attribute id in add-ons' with assets attribute type when WSDL is loaded for account on boarding provided with the request	System validates the lookup and tag name is changed.

BugId	Bug Description	Fix Description
	data. The tag name for attribute/add-on is given as description.	
23509262	After submitting Loan Request Xml, Go to Servicing→ Customer Service→ Scenario Analysis→ Scenario Analysis Parameters. System is not updating the Contract date, next payment date and term as per the dates given in contract web service request.	System is updating Contract date, next payment date and term.
23585515	Some of the reports are not displayed which are common for all the modules (Origination and Servicing).	Fix provided for couple reports like daily cash transaction log, dealer reserve report, charge off account, batch job report, and access by responsibility, work list log.
23579586	"Account #" field, which is part of the check register coming from external input file, is currently a mandatory field which should not be. Whereas in OFSLL this is supposed to be Customer Loan Account #, for a Dealer or Vendor payable. External incoming file will not always have an associated Customer Loan Account # and will not be able to provide that information back on the check register.	Field validation changed from Mandatory to Optional for "Account #" field in the check printing Inbound file.
23607953	When Account activation web service is sending some of the values are being set as '0'. Values are being set as none in the Subvention table. The Producer Transaction is showing up as undefined instead of picking up the Transaction code from the setup.	All the values are set correctly after submitting loan activation web service.
23607974	The customer update web service fails if number of dependents is not specified.	Fix provided related to field 'Number Of Dependents'. This field is made non-mandatory and whether user adds or removes this tag, the web service is working fine.
24432656	Account boarding web service is failing for the below edits even if we pass the value for Joint indicator and Co-Signed indicator as 'no', and the application payload has only primary applicant data.	Web service is working fine even if we pass the joint and co-signed indicator as 'no'.
23608005	The extract from payment vendor accounts contains is sending across accounts for payments that are paid, repossessed, in-active,	Fix provided for batch job to consider Account Status/Condition to generate extract.

BugId	Bug Description	Fix Description
	bankruptcy etc. The extract should allow for a combination status/condition filter.	
24340693	Web search by VIN# is failing when alphanumeric VIN is being passed as a parameter.	Modified VIN#, which is possible for alphanumeric search.
24351404	Setup→ user →Queues → Customer Service. While selecting any Queue Definition and adding Selection Criteria system is giving package error.	Fix provided to address package error.
24402594	Zip Code in XSD is defined as an Integer which must be string to support Canadian customers.	Able to generate the account with zip code as string value.
24311904	Servicing→ Customer Service→ Pmt Modes→ Payment Arrangement. 'Deactivate Date' column needs to be added in the payment arrangement tab.	'Deactivate Date' column is added in the Payment arrangement.
24444307	Seed Data is missing for STANDARD ACCRUAL BASE FOR WEEKLY/ BI-WEEKLY LOANS	System parameter seed data included.

5. Security Fixes

-NA-

6. Limitations and Open issues

6.1 Limitations and open issues

BugId	Bug Description
24588513	In asset identification web service no edit firing during account on boarding process even though it was disabled and MINOCCURS=0 in XSD.
24702684	Even when approval criteria are not setup for particular transaction, the records comes for transaction authorization to the approver.
24665784	System is not raising error in account search web service if user code is entered as null and use_container_auth as N.
24618745	In account on boarding web service, system is not validating value given for tracking attribute. This issue exists for loan, line and Lease.
23568244	In Setup→ Products→ Edits→ Loan→ Open Interface. System is not firing the edits as 'application business information is required' when application class type code is changed in loan request xml.
24747661	When we use same user login multiple times after session inactivity null pointer exception is thrown after login and menu shows empty mostly.
24746324	In Servicing→ Customer Service→ Collateral, Update lien status and enter comments. Then go to collateral management search with asset id and views the asset status history, previously entered comments are not maintained when status and comments got updated.
23495764	Account on boarding – System is not validating the applicants age.
22909636	Underwriting → Request → Itemization doesn't add totals as Itemization details are entered.
23512266	Payee Acct # was appended in the payee column before 14.3, but now it is split into a different field and not available in the requisition summary table anymore.
23339489	The checklist sort order specified in setup is not reflected when the checklist is loaded on an account. When editing a checklist, if you add a comment at the same time, the comment is not stored.

Note: In addition to this, some of the Customer-Service 'SOAP' Web Services have been deprecated as part of this patch. Refer to section [2.27 Restful Web services](#) for more details.

7. Components of the Software

7.1 Documents accompanying the software

The various documents accompanying the software are as follows:

- Release Note
- Installer Kit
- User Manuals and Installation manuals - These can be accessed from the link
- http://docs.oracle.com/cd/E72985_01/homepage.htm

7.2 Software Components

Software Components of OFSLL 14.3.0.1.0 that form part of this release are as follows:

- Core
 - UI Components Ear file (JSF, XML, XLF)
 - Stored Procedures (Packages, Views, Java Stored procedures)
 - Reporting Components(Data models(xdm), Reports(xdo, rtf))
 - BIP / canned reports
- Interface
 - Stored Procedures (Packages, Views, Types)
 - The WSDL files for the service supported
 - XSD Structure (dictionary) for the web service
 - Configuration files for the web service
 - Java classes for the web service
 - The service documents – describing the services
- Installation utilities
 - Script based installation for Database components
 - Installation documents for Database, UI, Web services

8. Annexure – A: Environment Details

Component	Deployment option	Machine	Operating System	Software	Version
Oracle Financial Services Lending and Leasing	Centralized	Application server	Oracle Enterprise Linux 6.6+ (64 Bit) and Sun SPARC with Oracle Solaris 11 (64 Bit)	Oracle Weblogic Enterprise Edition(Fusion Middleware Infrastructure installer – includes ADF and RCU)	12.2.1.0.0
				Oracle Sun JDK	1.8.0_66+
				Application Development Framework	12.2.1.0.0
		Database Server		Oracle Database Enterprise Edition	12.1.0.2.0
		Reporting Server		Oracle Business Intelligence Publisher	12.2.1.0.0
		Client Machines	Windows 7/	Internet Explorer	11.0
			Windows	Mozilla Firefox	36
			Vista	Google Chrome	49
				Apple Safari	8

9. Annexure – B: Third Party Software Details

Licenser Name	Licensed Technology	Version
Apache	commons-logging	1.1.1
Apache	Jakarta Commons Collections	3.2
Apache	SOAP	2.3.1
Apache	commons-beanutils-1.8.3	1.8.3
Jason Hunter & Brett McLaughlin	JDOM	2.0.6
Apache	Ant	1.9.6

10. Annexure – C: Module Code and Description

Module Code	Module Description
ORG	Origination
CS	Customer Service
COL	Collection
CRB	Credit Bureau
ACX	Account Boarding
API	Application Conversion Interface
LN-CE	Loan
LN-OE	Line
LS-CE	Lease
TXN	Transaction
UIX	User Interface



Product Release Note
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