Line Origination User Guide Oracle Financial Services Lending and Leasing

Release 14.3.0.1.0

Part No. E79024-01

September 2016



Line Origination User Guide September 2016 Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway Goregaon (East) Mumbai, Maharashtra 400 063 India Worldwide Inquiries: Phone: +91 22 6718 3000 Fax:+91 22 6718 3001 www.oracle.com/financialservices/

Copyright © 2007, 2016, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.



Table of Contents

1.	Nav	igatior	۱	1-1
	1.1	Audier	າce	1-1
	1.2	Conve	ntions Used	1-1
	1.3	Loggin	ng In	1-1
	1.4	Templa	ate and Navigation	1-2
		1.4.1	Home Screen	1-2
		1.4.2	Screens	1-11
	1.5	Comm	on Operations	1-11
		1.5.1	Basic Operations	1-11
		1.5.2	Basic Actions	1-12
		1.5.3	Personalization Options	1-13
	1.6	Keybo	ard Compatibility	1-17
		1.6.1	Keyboard Compatibility	1-17
	1.7	Tool T	ips	1-18
	1.8	Access	sibility	1-18
		1.8.1	Understanding Accessibility	1-18
		1.8.2	Application Accessibility Preferences	1-18
		1.8.3	Other Accessibility Considerations	1-19
		1.8.4	Setting up Accessibility Preferences	1-20
2.	Sea	rch Fu	nction	2-1
	2.1	Search	n Criteria	2-1
	2.2	Search	ning for an Application	2-6
		2.2.1	Search/Task tab	2-6
		2.2.2	Quick Search section	2-8
	2.3	Search	ning for an Account and Customer	2-12
		2.3.1	Quick Search section	2-14
		2.3.2	Search Using Customer Details	2-15
		2.3.3	Search Using Account Details	2-17
		2.3.4	Search Using Business Details	2-18
3.	Das	hboard	ds	3-1
	3.1	Introdu	uction	3-1
	3.2	Dashb	oards	3-1
	3.3	User P	Productivity	3-2
		3.3.1	Viewing Underwriting/Funding tasks	3-2
	3.4	Systen	n Monitor	3-4
		3.4.1	Monitoring Batch Jobs	3-4
		3.4.2	Monitoring Jobs	3-7
		3.4.3	Monitoring Services	3-9
		3.4.4	Data Server Log Files	3-10
		3.4.5	Monitoring Users	
	3.5	Produc	cer Analysis	3-12
	3.6	Proces	ss Files	3-14
		3.6.1	Incoming Process File	3-15
		3.6.2	Outgoing Process File	3-16
4.	Sale	es Lea	d	4-1
	4.1	Lead	Entry screen	4-1

		4.1.1 Telecoms sub tab	4-3
		4.1.2 Comments sub tab	4-3
		4.1.3 Documents sub tab	4-4
		4.1.4 Requests sub tab	4-5
	4.2	Follow-Up screen	
	4.3	Maintenance screen	4-7
5.	Sim	ble Application Entry	5-1
	5.1	Introduction	
	5.2	Entering a Credit Application	
	0.2	5.2.1 Pre-qualifying an Application	
	5.3	Applicants Tab	
	5.4	Business Tab	
	5.4 5.5	Request Tab	
	5.6	•	
		Collateral Tab	
	5.7	Comments Tab	
	5.8	Tracking Tab	
	5.9	Verification Tab	
-	_	5.9.1 Application Entry using Fax-In	
6.	•••	lication Entry	
	6.1	Introduction	
	6.2	Entering a Credit Application	6-1
	6.3	Applicants Tab	6-3
	6.4	Business Applicants Tab	6-4
	6.5	Request Tab	6-5
	6.6	Bureau Tab	6-6
	6.7	Collateral Tab	6-7
	6.8	Comments Tab	6-9
	6.9	Tracking Tab	6-9
	6.10	Document Tab	3-10
		6.10.1 Document Sub Tab	5-10
	6.11	Verification Tab	5-11
	6.12	Tools tab	5-11
		6.12.1 Application Entry using Fax-In	
7.	Und	erwriting	
	7.1	Introduction	
	7.2	Underwriting Screen - an overview	
	7.3	Loading an Application on the Underwriting screen	
	1.0	7.3.1 Applications	
		7.3.2 Changing the Status of the Application	
		7.3.3 Rehashing an Application	
		7.3.4 Aging an Application	
	7.4		
		Summary Tab	
	7.5	Applicant Tab	
		7.5.1 Address Sub Tab	
		7.5.2 Employments Sub Tab	
		7.5.3 Telecoms Sub Tab	
		7.5.4 Summary Sub Tab	
		7.5.5 Credit Score Sub Tab	
		7.5.6 Duplicate Applicant Sub Tab 7	(-22

	7.5.7 Existing Account Sub Tab	7-23
	7.5.8 Tracking Attributes Sub Tab	7-24
	7.5.9 Customer Search Tab	. 7-24
7.6	Business Tab	. 7-25
	7.6.1 Address Sub Tab	7-27
	7.6.2 Telecoms Sub Tab	7-28
	7.6.3 Financials Sub Tab	7-28
	7.6.4 Liabilities Sub Tab	7-29
	7.6.5 Partners Sub Tab	7-29
	7.6.6 Affiliates Sub Tab	7-30
	7.6.7 Other Details Sub Tab	7-31
7.7	Request Tab	. 7-34
	7.7.1 Itemization Sub Tab	
	7.7.2 Trade-In Sub Tab	
	7.7.3 Subvention Sub Tab	
7.8	Decision Tab	
-	7.8.1 System Recommendation	
	7.8.2 Stipulations Sub Tab	
	7.8.3 Itemization Sub Tab	
	7.8.4 Trade-In Sub Tab	
	7.8.5 Rate Schedule Sub Tab	
	7.8.6 Subvention Sub Tab	
	7.8.7 Multiple Offers sub tab	
7.9	Bureau Tab	
7.5	7.9.1 Printing the Credit Bureau Data as a Text/PDF Report	
	7.9.2 Requesting a Credit Bureau Report Manually	
7.10	Collateral Tab	
7.10	7.10.1 Valuations Sub Tab	
	7.10.2 Tracking Sub Tab	
	•	
7 4 4	7.10.3 Seller Tab	
7.11	Comments Tab	
7.12	Tracking Tab	
7.40	7.12.1 Field Investigation Sub Tab	
7.13	Document Tab	
	7.13.1 Checklist Sub Tab	
7.14	Verification Tab.	
	7.14.1 Edit Sub Tab	
	7.14.2 Audits Sub Tab	
	7.14.3 History Sub Tab	
7.15	Correspondence Tab	
	7.15.1 Correspondence Sub Tab	
	7.15.2 Letters Sub Tab	7-75
7.16	Tools Tab	. 7-77
Fun	ding	8-1
8.1	Introduction	8-1
8.2	Funding (an overview)	8-1
8.3	Funding Screen's Master Screen	
8.4	Summary Tab	
8.5	Applicants Tab	
-	Business tab	

8.

	8.7	Request Tab	8-4
	8.8	Decision Tab	8-5
	8.9	Bureau Tab	8-5
	8.10	Contract Tab	8-6
		8.10.1 Contract (2) Sub Tab	
		8.10.2 Repayment Sub Tab	8-13
		8.10.3 Itemizations Sub Tab	8-15
		8.10.4 Trade-In Sub Tab	8-16
		8.10.5 Subvention Sub Tab	8-17
		8.10.6 Insurance Sub Tab	8-19
		8.10.7 ESC Sub Tab	
		8.10.8 Escrow Sub Tab	
		8.10.9 Proceeds Sub Tab	
		8.10.10 Disbursement Sub Tab	
		8.10.11 Fee Sub Tab	
		8.10.12 ACH Sub Tab	
		8.10.13 Coupon Sub Tab	
		8.10.14 References Sub Tab	
		8.10.15 Real Estate Sub Tab	
		8.10.16 PDC Sub Tab	
	8.11	Collateral tab	
	8.12	Comments Tab	
	8.13	Tracking Tab	
	8.14	Document tab	
	8.15	Verification Tab	
	8.16	Correspondence Tab	
	8.17		
-		Tool Tab	
9.	Tool	S	
	9.1	Vehicle Evaluator	
		9.1.1 Attributes Tab	
10.	Арр	lication Retrieval	10-1
	10.1	Introduction	10-1
	10.2	Archiving / Purging	
	10.3	Retrieving an Archived Application	10-2
11.	Scei	nario Analysis	11-1
	11.1	Introduction	11-1
		11.1.1 View an Existing Scenario Analysis	11-1
		11.1.2 Generating Scenario Analysis	11-2
		11.1.3 Auto Suggest Pricing for the Scenario Analysis	11-3
		11.1.4 Creating an Application from the Scenario Analysis	11-3
		11.1.5 Generating a quote from the scenario analysis	11-3
	11.2	Viewing Information from Scenario Analysis	11-4
12.	Арр	lication Documents	12-1
	12.1	Introduction	12-1
	12.2	Application Document screen	12-1
		12.2.1 Attaching a Document to an Application from a server	12-2
		12.2.2 Attaching a Document to an Application from a Client Machine	12-3
		12.2.3 Copying a Document	12-4

		12.2.4 Moving a Document	12-4
		12.2.5 Viewing a Document Attached to an Application	12-5
	12.3	···· · · · · · · · · · · · · · · · · ·	
		12.3.1 Locating an Application Document	12-6
		12.3.2 Viewing a Document Attached to an Application	12-6
13.	Imag	ge Maintenance	13-1
14.		cle Financial Services Lending and Leasing Reports	
	14.1	Number of Credit Applications Entered by User	
	14.2		
	14.3	0 0	
	14.4		
	14.5		
	14.6		
	14.7		
	14.8	•	
	14.9		
		0 Front End Access by Responsibility	
		1 Underwriting Status by Month and Producer (Line)	
		2 Underwriting Status By Month and Underwriter (Line)	
		3 Underwriting Status By Month (Line)	
		4 Funded Contracts Line	
		5 Pre Funding Contracts Line	
15.		ducer	
10.	15.1		
	10.1	15.1.1 Payment Details	
		15.1.2 Tracking Attributes	
		15.1.3 Contacts	
		15.1.4 Comments	
		15.1.5 Summary	
		15.1.6 Title Status Summary	
16	Vond	dors	
10.		Vendors Screen	
	10.1		
		16.1.1 Vendors tab 16.1.2 Assignment Allocation	
		-	
		16.1.3 Work Orders Tab	
		16.1.4 Follow-up Tab 16.1.5 Invoices Tab	
A			
		ix A: Rounding Amounts and Rate Attributes	
		ix B: Payment Amount Conversions	
Арр	endix	ix C: Generic Recovery Interface (GRI)	
	C.1	Introduction	
		C.1.1 Pre-requisites	
	C.2	Create Case	C-2
	C.3	Update Case	C-3
	C.4	Case Comments	C-5
	C.5	Hold Case	C-6
	C.6	Reopen Case	C-7
	C.7	Reassign Case	C-9
	C.8	Close Case	C-10

C.9	Case Updates Received via FireHose WebService	C-12
C.10	Case Repossession	C-13
C.11	Case Invoice	C-14

1. Navigation

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

The document is organized into below topics:

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

Note

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

1.1 <u>Audience</u>

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

1.2 Conventions Used

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

1.3 Logging In

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

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



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

ORACLE' Financial Services Lending and Leasing		0
	Sign In Please eder useid and password " User Id " Password Sign In	
Oracle Filmateoid Services Landing and Lassing 14.30.0.0 Oracle Filmateoid Services Landing and Lassing 14.30.0.0		

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

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

1.4 <u>Template and Navigation</u>

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

- Home screen
- Screens

1.4.1 <u>Home Screen</u>

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

The Home screen consists of the following components:

- Header
- Left Pane



Right Pane/Work Area

Financial Services Lending and Leasing	🛔 Welcome, VAVAIDYA 👻 Accessibility 👪 Stars Que [QA]
Thansa oo noo zonang ana zodong	
Dashbard A Dashbard Dashbard Usen Poolotity System Nutrity Produce Kanjes Produce Kanjes Produce Kanjes	
Origination	
Servicing	
> Collections	
> WEP	
> Tools	
> Setup	

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

-mancial Service	s Lending and I	Leasing	
ashBoard DashBoard			
DashBoard Users Productivity		About X Oracle Financial Services Lending and Leasing 14.30.00	
System Monitor Producer Analysis Process Files		Gruce Transaction and a control of the article of t	
rices rices		Orgy right or 1990 (2010). Or other and/or its animates, or rights reserved. Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.	
		The software and related documentation are avoided index a tensor systement containing writefolices or use and disclosures and the product by the disclosure in the software in the software in the software in the software interval in the software interval in the software interval in the software interval inte	
		The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.	
		If this is software or related documentation that is delivered to the U.S. Government or any one licensing it on behalf of the U.S. Government, the following notice is applicable:	
	8	U.S. GOVERNARUTE EDU UZERS Oxacks programs, including any opening system, indiguides of software, any programs installed on the hardware, and opening of the programs including any opening system of the programs. The software of the programs including any opening system of the programs. Including any opening system of the programs including any opening system, including system, including any opening system, including any opening system, including system, including any opening system, including any opening system, including any opening system, including system, including any opening system, and any opening	
		This software or barbonize is developed for generations in a variety of elementation management applications. It is not developed or intended for uses its may benefit, desperse applications, historial populations for than or cale as its of personal integrations. The order developed applications and its attended response to that at appropriate failable, stackard, redundancy, and other measures to ensure its adjectore applications. Then or adjectore is the provide that and and applications includes that and appropriate failable, reductions, and other measures to ensure its as allow and its attitudes document and that attitudes document and the attitudes document and the any damage, caused by use of the software attitudes and despense applications.	
		This software schedulena and documentation may provide access to an efformation on content products and services in the Net parties. Oracle Corporation and its efficience and responsible for dependend containanties of may initial integrated to the departy content, and services. Oracle Corporation and its efficience will not be responsible for any loss, costs, or damages incurred due to your access to or use of Merganity, content, products, and envires.	
		(B) Close	
Origination			
Servicing			
Collections			
WFP			
Tools			
Setup			

Header

In the Header, system displays the following:

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

- Change Password - Click to change the current password.

Dahloard		
Origination		
Opplan Spriged Spriged Spriged Beloning Health H	i	Indefinist table at loss at lo
Servicing		
Collectors		
O MP		
) Taols		



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

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

ser Info					
Organization	DMC			USER TIME ZONE	Ŧ
Division	Contraction of the second		Level User Time Zone	INDEETHED	
First Name	VARSHA				
Last Name	Contraction of the second		Branch Time	US/CENTRAL (CENTRAL STANDARD TIME)	
Responsibility	SUPERUSER		Zone		
GL Post Date	and the second second		Server Time	ASIA/CALCUTTA (INDIA STANDARD	
Last Login Date	02/10/2016 03	:21:07 AM	Zone	TIME)	
Session Language	DEFAULT	T	Skin Family	Skyros (Default)	
Debug Enabled Ind					
			Et al un M	a di setta d	
			🚯 Submit 🛛 💥	Close	
					-

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

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

Debug Enabled Ind – Check this box to enable the debug indicator.

On selection, system records all the debugs into logs files depending on the following two types of system parameters:

System Parameter	Condition to record debug data
CMN_DEBUG_METHOD	If parameter value is 1, then debug data is recorded into a file in Database Server.
	If parameter value is 4, then debug data is recorded into the table LOG_FILES_HEADER.
CMN_DEBUG_LEVEL	If parameter value is greater than 0, only then the debug data is recorded.

The debug data can be viewed from Dashboard > System Monitor > Database Server Log Files.



You can click on I List Files button to view the list of logged files.

	System Monitor	×				
Batch Jobs J	lobs Services I	Database Server Log Fi	les Parked T	Transactions Users		
Detabase	C [[]					
	Server Log Fik	Freeze Robertach	신 Wrap	🚯 📑 List Files 🛛 🔂 Downlo	ad File	
File Name		and therefore	N- 1	File Type	File Size File Time	
	N_000_01_DB12C_2	2084400		lob	5706 02/18/2016 06:14:11 A	
ALERT				lob	395 02/22/2016 03:59:16 A	1
CSVPRC_E	N_100_01_DB12C_	3794335		lob	6390 02/22/2016 04:53:00 A	D.
CSVPRC_E	N_100_01_DB12C_	3854338		lob	116750 02/22/2016 05:36:42 A	0
JSVPRC_E	N_000_01_DB12C_2	2094362		lob	5706 02/18/2016 10:57:09 A	* *
•				III	4	
File Conte	nt					
View - For	mat 🕶 🔲 Freez	ze 🛃 Detach 🛛 剑 W	rap 🚯	Beginning End # of Lines	50 Show File	
Text	Citate					
02/18/	2016 17:44:1	1: 45:FLL:lv use	BI::Y			
			SALES A CONTRACT OF A	yp parameter value valu	ue: weblogic	
02/18/					ue: http://ofss2221142.in.oracle.com:	
					ue: http://ofss2221142.in.oracle.com:	
02/18/		1: cmnsyp cl 000	01.get s			
02/18/ 02/18/	2016 17:44:1					н
02/18/ 02/18/ 02/18/	2016 17:44:1 2016 17:44:1	1: cmnsyp_cl_000	01.get_s	yp_parameter_value valu	ue: /scratch/work_area/DEV/QA143REL/r	н
02/18/ 02/18/ 02/18/ 02/18/	2016 17:44:1 2016 17:44:1 2016 17:44:1	1: cmnsyp_cl_000 1: cmnsyp_cl_000	01.get_s 01.get_s	yp_parameter_value valu yp_parameter_value para	ue: /scratch/work_area/DEV/QA143REL/r	н

Click on Show File button to view the selected file contents in the 'File Content' section. You can also click **Download File** button to extract a copy of debug details.

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

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

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

- Accessibility Click the link to view accessibility features of the system.
- Refer accessibility document for further details.
- Sign Out Click the link to sign off from the application. You can also click on sign off from the application.

Left Window

•

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

DashBoard	
Origination	
ervicing	
Servicing	-
Customer Service	
Securitization	
Transaction Authorization	
Post Date Checks	
Escrow Transactions	Ξ
Account Documents	
Collateral Management	
Reports	
Producers	
Vendors	
Batch Transactions	
⊿ Interfaces	
AP Transactions	
GL Transactions	*
Collections	
WFP	



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

Menu Search in Left Window

In the left window you can make use of the search option to directly search and open the screen that you are familiar with, and avoid multiple steps of navigation from the LHS menu.

The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You can click on the required screen and press 'Enter'. The screen is displayed in the main window/work area.

6	Access x		
Ilcation Retrieval(Origination) Ilcation Documents(Origination) et Types(Setup Products) ount Documents(Servicing)	Data Screen Reports Correspondence Transaction Access Grid	6	🔶 Add 🛛 🥒 Edit 📄 Yjew 🖉 Ay
ss(Setup User)	Organization Division	Company	Branch Allowed
ransactions(Servicing Interfaces)	DMC US01	ALL	ALL Y
lication Entry(Origination)	DMC NL02	ALL	ALL Y
lit Tables(Setup System)	DMC SA03	ALL	ALL Y
ances(Servicing Batch Transactions)	DMC JP04	ALL	ALL Y
rigination			
Prigination			
ervicing			
ervicing			

When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing 'VEN' displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing), Vendors(Setup System). For subsequent search, you need to clear the data in the search field.

Right Window

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

DashBoard	Sales Lead ×													20
rigination	Lead Entry Follow	Up Maintenance												
Origination Sales Lead Simple Application Entry Application Entry	Applicant Infor View + Format +		Detach	dl Wrap	62							🐣 Add 🥒 J	Edit 📃 View	🖋 Aydit
Application Entry Underwriting	Lead #	Lead Dt	Company	Branch		First Name	Last Name	Birth Dt	Channel	Source	Туре	Country	Address #	City
Funding	L-00002006	12/15/2015	NL02	NUHQ		ROSEMARY	BLACK	12/08/1987	CONSULTATION	WEB ENTRY	HOME	UNITED STATES	813 W	JUND
Application Retrieval	L-00001002	12/02/2015	US01	USHQ		TEST	TEST LAST NAME	01/01/1990	ESTATE AGENT	FAX IN	RELATIVE	UNITED STATES	1000	PLYM
Scenario Analysis	L-00003002	12/17/2015	US01	USHQ		BOND	JAMES	01/01/1997	WEB	WEB ENTRY	HOME	UNITED STATES	1000	BOTH
Application Documents	L-00002002	12/12/2015	U\$01	USHQ		PHANINDRA	CHODA	10/10/1982	CONSULTATION	WEB ENTRY	HOME	UNITED STATES	89898	IRVIN
Image Maintenance	L-00002004	12/12/2015	US01	USHQ		BOREN	ROBERT	12/01/1970	WEB	WEB ENTRY	HOME	UNITED STATES		JUNC
Reports	L-00006002	02/02/2016	US01	USHQ		NITIN	JOSHI	07/25/1988	CONSULTATION	OFFLINE APPLICA.	HOME	UNITED STATES	ADD1	COAN
Producers	L-00004004	12/19/2015 12/23/2015	U501 U501	USHQ		ANDRES	MARTINEZ	08/06/1989	CONSULTATION OTHERS	WEB ENTRY WEB ENTRY	HOME	UNITED STATES	LEAD ENTRY 123	PONC
Vendors	L-00005002	12/23/2015	0501	USHQ		SAM	SAM	11/11/1991	OTHERS	WEB ENTRY	HOME	UNITED STATES	123	PONC
	• Telecom Infor											💠 Add 🥒 Edi	it 📃 View	🖋 Audit
	Telecom Infor			dil Wrap	6 <u>9</u>							🔶 Add 🥒 Edi		🖋 Audit
	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		्री Wrap	63								Phone Current	🖋 A <u>u</u> dit
	Telecom Infor	mation • 🖙 🗊 Freez		င့်ပါ Wrap	69									🖋 Aydit
	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		di Wrap	ଜନ୍ମ								Phone Current	🖋 Agdit
	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		фl Wrap	62				_	_			Phone Current	✔ Aigdit
	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		çdi Wrap	<u>68</u>								Phone Current	🖋 Audit
	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		्रेडी Wrap	दिखे								Phone Current	🖋 Aydit
	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		gil Wrap	6 12								Phone Current	✓ Audit
servicing	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		्रेनी Wrap	- G12								Phone Current	🖋 A <u>u</u> dit
	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		्रेनी Wrap	68								Phone Current	✔ Audit
Collections	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		्रवी Wrap	<u>লগ</u> ্								Phone Current	🖋 Algdit
Servicing Collections WFP Tools	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		di Wrap	নি		_						Phone Current	🖋 Audit



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

DashBoard	C K Transaction Authorization X Post Date Checks X Excrow Transactions X Account Documents X Collateral Management X Producers X Advances X Payments X Press X Advances X Payments X Press X Advances X Payments X Press X Advances X Payments X Press X Advances X Payments X Producers X Advances X Payments X Press X Advances X Payments X Press X Advances X Payments X Press X Advances X Payments X Payments X Press X Payments X Press X Payments X Payment	ns x >
Origination	Authorization Authorization History Review Requests (Pending: 0)	
arvicing		
Servicing Customer Service Securitization	Transactions 🖉 Treese 🖉 Detach 🕼 Wrep 🍓 ® Checker 🛛 Haler 🗈 Both 🐵 1 Day 🗟 Zheys 🖓 All Days View Failed 🛛 🚳 Fost 🔐 View Failed	🖋 Audit
Transaction Authorization Post Date Checks Escrow Transactions Account Documents Collateral Management	Account # Transaction Status Plaker Disorder C Chocker Authorized C Comments anstronomic Account Account Account Cost C Chocker Authorized C Comments association account Account Cost C Chocker Authorized C Comments association account Account Cost C Chocker Authorized C Comments association account Account C C C Chocker Authorized C C Comments association account Account C C C C C C C C C C C C C C C C C C C	
Reports Producers Vendors	Parameters View = Female - ID Interf. Interface Interface Interface Repaired Parameters Value Repaired Repaired Repaired	
4 Batch Transactions Advances Payments Fees	TORIDATE 02/09/2016 Y	2
 Interfaces AP Transactions GL Transactions 	Transaction Processing Details Werv Formt ≠ □ □ Freeze □ Detach do Wrap Familt	
CASA Reconciliation Conversion Accounts	2029/2016 solv Transaction Prading Failed Socializing Transaction is allowed for date after	
Collections WFP		

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

You can also open multiple Applications at the same time as separate tabs in the right window, provided your system administrator has enabled the option 'Mac_Multi_tab_Ind' = 'Y' in MENU_ACCESS table.

Having this option enabled you can view and update a maximum of 15 Applications in parallel tabs and Oracle Financial Services Lending and Leasing renders dynamic data across all the opened tabs.

However, this option is restricted only to the following screens in Origination Module Master Tab. In the Left Menu of Origination Module Master Tab, you can open multiple applications by clicking on the following links. Each successive click, opens a new Origination tab.

- Simple Application Entry
- Application Entry
- Underwriting
- Funding

H MENU	60 0	rigination 🗙 🛛 Originati	ion _X Origination	× Origination ×								
	1	Search/Task Funding	g: 0000001010 F	Review Requests (Pending: 0)								
shBoard												
ation		Application: 000										ew 🔗 Audit
ation		View 👻 Format 💌	Freeze	Detach 🛛 🖓 Wrap	🔂 Ov	arride OK 🖌 🛛 Warr	ning OK 🖌 MANUAL	Contract				
les Lead		Dt	App #	Sub Unit Stat	us	Origination Stage Code	Producer Name	Producer Contact Number	Existing Custom	er Duplicat	te Application	Contact
nple Application Entry plication Entry		07/26/2016	0000001010	UNDEFINED APP	ROVED - FUND	FUNDED	MN-00004 : SOUT	(612)-451-2211	N	Y		
derwriting		<		ш								,
nding												
plication Retrieval												
enario Analysis		Summary Applica	int Request Dec	tision Contract Collatera	I Comments	Tracking Docum	ent Verification C	orrespondence To	ols			
olication Documents		Applicant										
age Maintenance												
ports iducers												
ndare		Applicant Relation Type	x F	irst Name			Last Name		Bi	rth Dt	Own / F	Rented
ndors				First Name IOHN			Last Name MILLEN			rth Dt 7/17/1991	Own / F	
ndors	8	Relation Typ										
ndors		Relation Typ PRIMARY										
ndors	1	Relation Typ						-				
ndors	•	Relation Typ PRIMARY Ratios										
ndors	ł	Relation Typ PRIMARY Ratios Ratios				6	MILLEN		03	7/17/1991	UNDEFI	INED
ndors		Relation Typ PRIMARY Ratios Grade				Score	MILLEN What If Pmt A		07 ets Amt	7/17/1991 Liabilities (·	UNDEF:	INED
ndors		Relation Typ PRIMARY Ratios Ratios				Score 0	MILLEN		03	7/17/1991	UNDEF:	INED
ndors		Relation Typ PRIMARY Ratios Grade					MILLEN What If Pmt A		07 ets Amt	7/17/1991 Liabilities (·	UNDEF:	INED
	•	Relation Typ PRIMARY Ratios Grade					MILLEN What If Pmt A		07 ets Amt	7/17/1991 Liabilities (·	UNDEF:	INED
	1	Relation Typ PRIMARY Ratios Grade P					MILLEN What If Pmt A		07 ets Amt	7/17/1991 Liabilities (·	UNDEF:	INED
vicing	1	Relation Typ PRIMARY Ratios Grade P					MILLEN What If Pmt A	00	07 ets Amt	7/17/1991 Liabilities (·	UNDEF:	INED
vicing ections	1	Relation Typ PRIMARY Ratios Grade Bureau			FICO Score		MILLEN What If Pmt A 0,	00 Open Auto	01 ets Amt 0.00	7/17/1991 Liabilities (- 0.0	UNDEF:	INED
vicing		Relation Type PRIMARY Ratios Ratios Grade Bureau Bureau		Name		0	MILLEN What If Pmt A 0,	00	01 ets Amt 0.00	Liabilities (0.0	UNDEF:	et-Worth Amt 0.00



Few screens in Origination are identical and are linked. Hence, when multi tab option is not enabled, you can open only one screen at a time from the group. A sample of the grouping structure is given below, based on stages of the screens:

Origination:

- Simple Application Entry
- Application Entry
- Underwriting
- Funding

As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

Right Splitter/Action Window

The Right Splitter/Action Window has quick access to search and other options to avoid switching between tabs or navigating into sub tabs periodically. You can access the Right Splitter/Action Window while working on an Application or Customer Service screens. You can click 4 and 5 to toggle the view of Right Splitter/Action Window.

Origination Screens

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

DashBoard	Drigination ×											6	
rigination	Search/Task Fundin	ig: 000000378	Review Requests (Pe	nding: 0)						Quick Sea	and a		
Origination Sales Lead Simple Application Entry Application Entry	Application: 00 View + Format +				ride OK 🖌 Warning Of	к 🗸		View View	🖋 A <u>u</u> dit	App # SSN			
Underwriting Funding	Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Prc Co Existing Customer Nu	Duplicate Application	Contact	Identification #	Submit	🤣 Clear	
Application Retrieval Scenario Analysis	01/01/2012	000000378	UNDEFINED	APPROVED - FUNDED	FUNDED	GA-00004 : ADVANCE LEA	N	N					
Application Documents Image Maintenance Reports Producers Vendors	4 Summary Applic	ant Request De	cision Contract	Collateral Comments	Tracking Document	Verification Correspondence	e Tools		•	Advance Rate Term	Requested 15,000.00 8.9900 36	Approved 15,000.00 4,9900 36	
	> Applicant									LTV1 15 Stated PTI 9.5	GRADE Score 0.00 LTV2 54 Stated ,000 Mileag	0 150.00 After DTI58.92 e 0	
	> Bureau									Asset Desc 2012 CHEVROLET MONTE 2DR Queue FUNDED APPLICATIONS O			
	> Checklist										PROVED - FUNDE		
	∠ Collateral Collateral									⊿ Add Com	Change Status		
ervicina	Asset Type		Туре	Primary Year	Make	Model	Mileage New	Wholesale Value		* Alert			
allections	VEHICLE	CAI	t.	Y 2012	CHEVROLET	MONTE CARLO	0 N	10,000.00		* Type		*	
nections										* Sub			
FP												*	

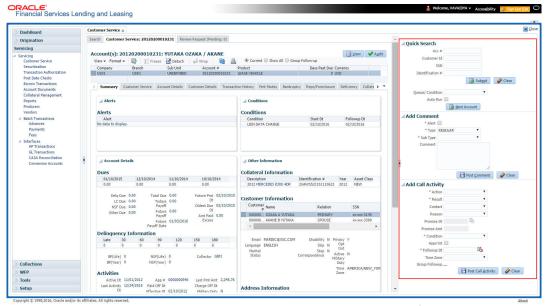
- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found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

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



Servicing and Collection Screens

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



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

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

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

The system facilitates toggling Header and Left and Right Panes of the home screen to increase the visible area of the screens. Click $rac{1}{2}$ to toggle upper pane and $r{1}{2}$ to toggle left pane. To un-toggle click $rac{1}{2}$ and $r{1}{2}$ respectively.



1.4.1.1 <u>Time Zone Preference</u>

er Info					
Organization			Time Zone	USER TIME ZONE	¥
Division First Name			User Time Zone	UNDEFINED	
Last Name Responsibility	VAIDYA		Company Branch Time Zone	US/CENTRAL (CENTRAL STANDARD TIME)	
GL Post Date Last Login Date		21:07 AM		ASIA/CALCUTTA (INDIA STANDARI TIME))
Session Language	DEFAULT	T	Skin Family	Skyros (Default)	
Debug Enabled Ind					
			Submit 🖇	<u>Close</u>	
		Y			

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

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

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

Application Server Time Zone (Server Time Zone)

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

Company Branch Time Zone (Organization - Division Time Zone)

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

To modify the Company Branch Time Zone:

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

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

User Time Zone

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



To modify the User Time Zone:

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

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

1.4.2 Screens

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

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

		31: YUTAKA UZAN	KA / AKANE											<u> </u>	iew 🗹 A
ew + Format +	Fre	eze 🚮 Detach 🛛 🧔	Wrap	📙 🖲 Cu	rrent 🔘	Show All 🔘 Grou	p Follow-up								
Company	Branch	Sub Unit	Account #	Product			Days Past Due	Currency		Pay Of	f Amt A	mount Due Status		C	oldest Due Dt
JS01	USR1	UNDEFINED	20120200010	231 LEASE VEH	ICLE		C	USD			0.00	0.00 ACTIVE		0	2/10/2015
nmary Custor	ner Service A	count Details Custome	er Details Tran	saction History	Pmt Mode	s Bankruptcy	Repo/Foreclosure	Deficiency	Collateral	Bureau	Cross/Up Sell	Activities			
			-	ti mata i	- (26-									
all Activities	Maintenance (Comments Promises	Checklists Tra	cking Attributes	Kereren	ces Correspon	dence Letters D	cument Trackin	ng						
												0			
Call Activitie	s											📌 Ad	i 🥖 Edit	<u>V</u> iew	🖌 💊 Audit
View - Forma	at 🕶 😽 🔲	Freeze 🛃 Detach	🖉 Wrap	62											
Action	Result	Contact	Reason		Cancel	Promise Dt	Promise Amt C	ondition		Appoint	r Followup Dt	Time Zo	ie	Adj Followup I	Dt Co
Action					N	12/30/2015	1.000.00 N	ONE		N	12/30/2015			12/29/2015 12	2:30:00 PM
ACTION	PH	ANSWERING MACHINE													

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

1.5 <u>Common Operations</u>

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

- Basic Operations
- Basic Actions
- Personalization Options

1.5.1 Basic Operations

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

- Add
- Edit
- View
- Audit





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

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

The table below gives a snapshot of them:

1.5.2 Basic Actions

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

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

Save and Add 🕞 Save and Stay 🕞 Save and Return 🔇 😓 Return

The table below gives a snapshot of them:

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



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

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

Along with the basic actions, the following buttons are available for specific actions. The table below gives a snapshot of them:

Basic Actions	Description
	Show File - Click to view the details of selected file.
1	List Files - Click to generate and view the list of files maintained in the system.
B	Download File - Click to download the details of selected data.

1.5.3 <u>Personalization Options</u>

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

View 🗸 Format 🗸 🔤 🎹 Freeze 🚮 Detach 🛛 🖓 Wrap 🚱



The table below gives a snapshot of them:

Options	Description						
View	Description Click to personalize your view. The drop-down list provides the following options of customization: • Customize columns you wish to view • Sort the order of displayed data • Reorder columns Additionally, the drop-down list provides selection of options adjoining 'View'. Image Columns Sort the order of displayed data • Reorder columns Additionally, the drop-down list provides selection of options adjoining 'View'. Image Columns Sort • Description Sort • End Dt • Direct • Enabled • Collateral Type • Collateral Sub Type • Credit Bureau Portfolio Type • Credit Bureau Account Type						
Format	Click to resize columns or wrap a data in the table cells. Format Image: Columns Wrap Select the column you need to resize and select Resize Columns option from the Format drop-down list. Resize Column Image: Column Picture Width Image: Column Picture Specify the Width and unit for the selected column. Click OK to apply changes and Cancel to revert.						
Query by Example	Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query.						
Freeze	Select the column at which you need to freeze the table and click Freeze . Function is similar to the freeze option in MS excel.						
Detach	Click to detach the setup table from the screen. An example of the detached table is provided below.						



Options	Description
Wrap	Select the column in which the data needs to be wrapped and click Wrap .
1	Loan Line Lease
	Product Definition View format v 😜 🔐 Freeze 🖉 Detach 🛃 Weee Product 🖉 Qeete Copy
	Product Description Burt Dt Brid Dt Direct Revolve Repayment Bnabled Collateral Type Collateral Sub Type Type
	LON-HE CON-HERC (ND 1/10/1800 1/10/1800 Y Y HORE COLLITERAL REAL REVERTY HIGH RETAURENT LON-HERC (ND CON-HERC (ND 1/10/1800 1/10/1800 Y Y HORE COLLITERAL REAL REVERTY HIGH RETAURENT LON-HERC (ND NO N N Y HORE HOLE GOODS PERSINGLIFICHERT INFERTURENT
	LOANNAN LAAKUNGKORED 101/1/200 12/1/4000 Y Y Y Y UNECLIKED COLLATURECURED INSTALLIMENT II
	LOAM-VAR LOAM-VARIDADE (RR) DUTU/1800 12/31/4000 N Y Y VHRMLDE COLLATERA REPOSIDIAL PROPERT INSTALLMENT MODP1 MODP1 D3/08/1663 12/31/4000 Y N Y VHRMLDE COLLATERA REPOSIDIAL PROPERT INSTALLMENT
	MLRABAHA (MR. LOAN 10.1/1300 03/13/2013 Y N Y HOME COLLITERAL REAL PROPERTY HOLDISTALLMENT
	NOS1 HOMM RSBR D/11/1453 12/31/4000 Y N Y LIRECLERED COLLECTION DESTLOYED NP01 LBX11 J/10/2013 I2/31/4000 Y N Y HOME COLLECTION DESTLOYED HOM
62	Click to refresh the data in the table.

Print option in Customer Service screen

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

Detach

DashBoard	Customer Service ×					<u>∎</u> cl
Origination	Search Customer Service: 20120200010231 Review Request (Pending: 0)					
ervicing						
Servicing	Account(s): 20120200010231: YUTAKA OZAKA / AKANE				📃 <u>V</u> iew 🛛 🖋 A <u>u</u> dit	
Customer Service	View 🗸 Format 👻 📗 Freeze 🛃 Detach 🕼 Wrap 🙀 🚇 🖲 Current 💿 Show All 💿 Group					
Securitization	Company Branch Sub Unit Account # Product	Days Past Due Currency	Pay Off Amt	Amount Due Status	Oldest Due Dt	
Transaction Authorization Post Date Checks	US01 USR1 UNDEFINED 20120200010231 LEASE VEHICLE	0 USD	0.00	0.00 ACTIVE	02/10/2015	
Escrow Transactions		a		a literation		
Account Documents	Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy	Repo/Foreclosure Deficiency Collat	eral Bureau Cross/Uj	p Sell Activities		
Collateral Management	Call Activities Maintenance Comments Promises Checklists Tracking Attributes References Correspond	dence Letters Document Tracking				
Reports						
Producers Vendors	Transaction Batch Information			🕂 👍 Add 🥒 Edit 👔	View Audit	
4 Batch Transactions	View - Format - 🔐 🔲 Freeze 🔐 Detach 🥔 Wrap 🚷 🚳 Post 🔍 Void			• • • • • • • • •		
Advances	Date Monetage Transaction			Status	Batch	
Payments	02/10/2016 ADD CUSTOMER ADDRESS PHONE			POSTED	N	
Fees	TERMINATE			ERROR	N	
/ Interfaces	01/06/2016 Y TERMINATE			VOID	N	
AP Transaction	01/06/2016 Y EXTENSION			VOID	N	
tached Table						
View - Format - 🔯 T Fre	ze 🛃 Detach 🖉 Wrap 🚱 🚱 Post 🙀 Vgid					
Date Monetary	Transaction			Status	Batch	
02/10/2016 N	ADD CUSTOMER ADDRESS PHONE			POSTED	N	
01/07/2016 Y	TERMINATE			ERROR	N	
01/06/2016 Y	TERMINATE			VOID	N	
01/06/2016 Y	EXTENSION			VOID	N	
12/24/2015 Y	PAYOFF QUOTE LEASE			POSTED	N	

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

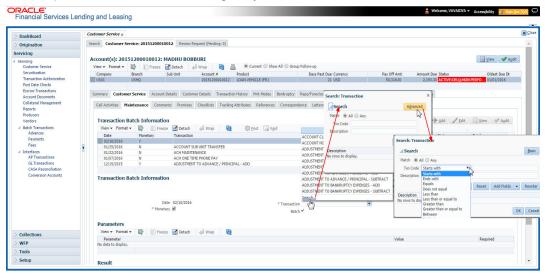
Drop-down List

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

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



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



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

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

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

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

	* Channel WEB ENTRY	Producer Name	
NY-02 : PR		HOLTSVILLE	43125313212
MT-00001 : SGFSADDF		RAMEY	23132132
MH 00001 : TEST 001		ADJUNTAS	0
MH-00001: TEST-001		ALINULUA	U
MN-00001 : TERMINATE		AGUADA	0
MT-00001:SGFSADDF		RAMEY	23132132
NY-02 : PR		HOLTSVILLE	43125313212
Search			

Comments

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



1.6 Keyboard Compatibility

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

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

1.6.1 Keyboard Compatibility

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

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

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

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



1.7 <u>Tool Tips</u>

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

1.8 <u>Accessibility</u>



1.8.1 Understanding Accessibility

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

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

1.8.2 Application Accessibility Preferences

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

Screen Reader

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

High Contrast

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

Large Fonts

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

1.8.2.1 For Visual Challenges

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

Blindness:

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



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

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

Low vision:

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

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

For high contrast requirements Screen setting can be adjusted.

Color blindness:

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

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

1.8.2.2 For Hearing Challenges

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

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

1.8.2.3 For Age-related Challenges

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

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

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

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

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

1.8.3 Other Accessibility Considerations

1.8.3.1 Documentation Accessibility

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

• Addition of text equivalent to all graphics



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

1.8.4 Setting up Accessibility Preferences

You can setup or change the accessibility preferences.

To edit accessibility settings

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

Oracle Financial Services Lending and Leasing	×
Accessibility Preferences	
Edit Accessibility Settings	
Any setting made is saved until changed here again.' : 'Any setting must be made for each browser session.	
Screen reader	
High contrast	
Large fonts	
Submit X Cancel	

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

Note

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



2. Search Function

Oracle Financial Services Lending and Leasing allows you to search for an account, customer or application using specific search criteria. Since this section details the general search options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing. The following sections explain the Search options in detail.

2.1 Search Criteria

Search criteria has a list of parameters which enables to query the application / account from the database by providing one or more parameter values. There are 15 parameters whose values can be specified in combination with comparison operators which are described in the table below. The Reset button enables to clear the comparison values for a fresh search. Apart from this, Search can also be performed using wild card characters.

DashBoard	Customer Service ×										
Drigination	Search Customer Se	rvice Review F	Request (Pending: 0	0							
vicing				811. 							
arvicing	Quick Search										
Customer Service Securitization Transaction Authorization	Search Criteri	а						Search Options:	Account	: O Custome	r O Busines
Post Date Checks Escrow Transactions Account Documents	View - Format -	D	reeze 🚮 Detach	طا Wrap	බො				eset Reset	t Criteria	Search
Collateral Management	4						 Image: Second sec				
Reports	Criteria					Comparison Operator		Value			
Producers	ACCOUNT #					LIKE	~				
Vendors Batch Transactions	ACCOUNT STATU	IS				LIKE	~			~	
Advances	PRODUCT					LIKE	~				
Payments	CUSTOMER SSN					EQUAL	~				
Fees	CUSTOMER LAST	NAME				LIKE	~				
Interfaces	CUSTOMER FIRS	T NAME				LIKE	~				
AP Transactions GL Transactions	CUSTOMER ID					EQUAL	~				
CASA Reconciliation	BUSINESS NAME					LIKE	~				
	< VIN					LIKE	~				
	YEAR					EQUAL	~				
	MAKE					LIKE	~				
	MODEL					LIKE	~				
	ASSET TYPE					LIKE	~				
	PRODUCER #					LIKE	~				
	PRODUCER NAME	E				LIKE	×				
	ACCOUNT CONDI	ITION				LIKE	~			~	
	QUEUE NAME (UI	NDEFINED FOR E	EFAULT)			LIKE	~				
	QUEUE DESCRIP	TION				LIKE					
										Oper	n Account
	Search Results	Fre	sze 🛃 Detach	Wrap لے	62						
ollections	Company	Branch	Account #	Date	Title	Product	Status	L.	Delinquency	Amount Due	Outstand
FP	No data to display.										
ools	<										>

Description	Example Expression
LESS THAN	APPLICATION DATE < 01/22/2002
	Result : The system searches for all applications created before Jan. 22, 2002.
LESS THAN	APPLICATION DATE <= 01/22/2002
OR EQUAL TO	Result : The system searches for all applications created on or before Jan. 22, 2002.
EQUAL	APPLICANT SSN = 111-22-3333
	Result : The system searches for all applications with applicant social security number 111-22-3333.
NOT	APPLICANT SSN <> 111-22-3333
EQUAL	Result : The system searches for all applications except those with an applicant whose social security number is 111-22-3333.



Description	Example Expression
GREATER	APPLICATION DATE > 01/22/2002
THAN	Result : The system searches for all applications created after Jan. 22, 2002.
GREATER	APPLICATION DATE >= 01/22/2002
THAN OR EQUAL	Result : The system searches for all applications created on or after Jan. 22, 2002
IN	ACCOUNT NUMBER IN ('20001000012512', '20010100012645', '20010300012817')
	IN is used with values that are within parenthesis.
	Result : The system searches for the applications with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.)
NOT IN	ACCOUNT NUMBER NOT IN ('20001000012512', '20010100012645', '20010300012817')
	NOT IN is used with values that are within parenthesis.
	Result : The system searches for all applications except those with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.)
IS	VIN IS NULL
	IS is only used with a value of "NULL". It enables you to search for criteria that has no value; that is, fields where no information is present.
	Result : The system searches for all applications without a vehicle iden- tification number.
IS NOT	VIN IS NOT NULL
	IS NOT is only used with a value of "NULL". It enables you to search for criteria that has any value; that is, fields where information is present.
	Result : The system searches for all accounts with a VIN, vehicle identi- fication number.
LIKE	ASSET TYPE LIKE VEH%
	LIKE enables you to search for close matches using wildcard charac- ters.
	Result : The system searches for all applications with asset type beginning with the characters "veh" such as "vehicle car" or "vehicle van."
NOT LIKE	ASSET TYPE NOT LIKE VEH%
	NOT LIKE enables you to search for close matches using wildcard characters.
	Result : The system searches for all applications with asset type other than those starting with the characters "veh."

Using Wildcard Characters

- Wildcard characters can only be used with the operator LIKE and NOT LIKE.
- % (percent) represents any number of characters, including no characters.



• _ (underline) represents any single character.

Using Criteria Value

Search criteria values of **1234%** will locate character strings of any length that begin with **"1234"** for example,

- **1234**ACB
- **1234**5678
- 1234
- **1234**8
- 12340980988234ABIL230498098

Search criteria values of **1234_** will locate character strings of five characters that begin with **"1234"** for example,

- 12345
- 1234A
- 12340

Search criteria values of **%1234** will locate character strings of any length that end with **"1234"** for example,

- 1234
- 01234
- 098908LKJKLJLKJ000988071234

Search criteria values of _1234 will locate five character strings that end in "1234" for example,

- A1234
- 1**1234**

Search criteria values of %1234% will locate character strings of any length that contain "1234" for example,

- 1234
- 01234
- **1234**0
- AKJLKJ**1234**128424

Search criteria values of **_1234_** will locate character strings of 6 characters that *contain* **"1234"** for example,

- A1234B
- 0**1234**1
- A**1234**1

Using Search Criteria examples

Result: The system searches for all applications with application date May 1, 2001.

Criteria	Comparison Operator	Value
APPLICATION DATE	EQUAL	05/01/2001



Criteria	Comparison Operator	Value
APPLICATION DATE	EQUAL	05/01/2001
APPLICATION NUMBER	GREATER THAN OR EQUAL	000000278

Result: The system searches for all applications with application date May 1, 2001 and an application number greater than or equal to 000000278.

Criteria	Comparison Operator	Value
FIRST NAME	EQUAL	JAN

Result: The system searches for all applications with applicant whose first name is "JAN"

- JAN ARBOR
- JAN FISHER

Criteria	Comparison Operator	Value
FIRST NAME	LIKE	JAN%

Result: The system searches for all applications with applicant's first name starting with "JAN"

- JAN ARBOR
- JAN FISHER
- JANE MEYERS
- JANETTE NORDSTROM



Application Status

While you are searching for an application in the **Origination** screens, the **Search Result/Task** tab lists all the available applications and also the status of each application for edits. The following table indicates the application status:

DashBoard	Origination	×											X
Drigination	Search/Ta	sk Ann	lication En	ry: 0000001	123 Review	Requests (Pending	: 0)						
Origination Sales Lead	⊿ Quick												
Simple Application Entry Application Entry	App #	000000153	37		SSN			Identification #			Submit		
Underwriting Funding	Queue					Vext Application							
Application Retrieval Scenario Analysis Application Documents	Searc	Queue V Le Ment Application											
Image Maintenance								🕂 Ne	ew Application	Open Application	View Application	🔁 Unlock Applicati	ion
Reports Producers	Search	Reculto	Tack										
Vendors		Format +		Freeze	🖌 Detach	ط Wrap	Wiew /						
		I Locked		Company	Branch	App #	Date	Title	Product	Status	Sub	Status	
			0	US01	USHQ	0000001023		CHODA PHANINDRA /	LEASE VEHICU		FUN		
	<u> </u>		ŏ	US01	USHQ	0000001033	in monterontseronnen	MADHU BOBBURI / BA	LOAN VEHICLE	and the second second	BLAN		^
			Ø	U501	USHQ	0000001093		HONEYSINGH YOYO	LEASE VEHICL		FUN		-1
	0		0	US01	USHQ	0000001056	12/15/2015	BOND JAMES	LOAN VEHICLE	(FR) NEW	REVI	EW REQUIRED	
	0		0	U501	USHQ	0000001562	02/02/2016	S SAM	LOAN VEHICLE	(FR) APPROVED	FUN	JED	
	• 0		0	US01	USHQ	0000001105	08/01/2015	HOOD MARK	LOAN VEHICLE	(FR) NEW	REVI	EW REQUIRED	
			0	US01	USHQ	0000001265	01/04/2016	KABADE KIRAN	LOAN VEHICLE	(FR) APPROVED	VERI	FYING	
	0		0	US01	USHQ	0000001581	02/02/2016	VANKAYA JOGAIAH	LOAN VEHICLE	(FR) APPROVED	VERI	FYING	
	9		0	U501	USHQ	0000001094	12/19/2015	MARTINEZ ANDRES / A.	LINE HE (FR)	APPROVED	VERI	FYING	
			0	U501	USR1	000000358	02/01/2012	LEWIS JERRY / JEAN	LOAN VEHICLE	(FR) APPROVED	FUN	JED	
			0	US01	USHQ	000000362	03/01/2012	JONATHAN RYAN / JUL.	LOAN VEHICLE	(FR) APPROVED	FUN	ED	
			0	NL02	NLR1	000000366	04/01/2012	GARCIA PETER / SHAR	LOAN VEHICLE	(FR) APPROVED	FUN	IED	
			0	US01	USHQ	000000370	05/01/2012	WALKER SIDNEY / SAM.	. LOAN VEHICLE	(FR) APPROVED	FUN	ED	
			0	US01	USR1	000000374	01/01/2012	FLOWER ANDY / JEAN	LOAN VEHICLE	(FR) APPROVED	FUN	ED	
			0	US01	USHQ	000000378		TIFFANY RUSSEL / GR	LOAN VEHICLE		FUN		
			0	U501	USHQ	000000382		TOLMAN GREG / EVA	LOAN VEHICLE			APPROVED	
			0	US01	USR1	000000386		STANDFORD MICHEAL			FUN		~
	,		0	US01	USR1	000000390	04/01/2012	SAXTON MARTIN / CH	LOAN VEHICLE	(FR) APPROVED	FUN)ED	
	<											/	
Servicing													
Collections													
> WFP													

Description	Example Expression
CRITICAL	Whenever any application is updated with dealer comments, a system generated alert will be posted in the application and a critical icon would be displayed in this column against that application. Once User has acted on the critical item, the alert flag should be manually be unchecked by the User to remove the 'Critical' flag on the application.
LOCKED	An application already opened by another User will have a lock icon in this column against the application. User with appropriate privileges can unlock the application and proceed.
ALLOWED	This field displays whether you can open the application from the respective Origination Screen or not i.e. if the application is in decision stage, a red flag will be displayed in Application Entry stage indicating that the application can only be viewed and User has to open the application in Underwriting for actioning. User can also see a green flag in Underwriting against this application indicating that it can be actioned in Underwriting.



2.2 <u>Searching for an Application</u>

Oracle Financial Services Lending and Leasing allows you to search and retrieve a particular application.

During application entry, queues can be created based on your user id and your user responsibility. You can view the assigned queues in the Origination screen of DashBoard.

ashBoard	DashBoard ×					8	
DashBoard DashBoard	Origination		⊿ Setup		🔏 Admin		
Users Productivity System Monitor	My User Queues		Product Expiring in Nex	ct One Month	Critical Batch Job Status		
Producer Analysis	Description	Count	Product	End Date	Batch Job	Status	
Process Files	No data to display.		No data to display.		No data to display.		
	My Pending Review Req	uests By Applications					
	App #	Priority					
	No data to display.						
	My Pending Review Reg	uests By Priority					
	Priority	Count					
•	No data to display.						
	Number of Queues Hard Queue Description No data to display.	Assigned Count	Producers Count By Status ACTIVE	Count 82	Vendors Count By Statu Status ACTIVE	IS Count 35	
	Queue Description	Count	Producers Expiring in N	lext One Month	Vendors Expiring in Nex	ct One Month	
	No data to display.		Producer	End Date	Company Name	End Date	
			No data to display.		No data to display.		
	My Pending Review Req	uests By Accounts					
	Acc #	Priority					
	No data to display.						
Origination	My Pending Review Req						
Servicing	Priority No data to display.	Count	~				
Collections							
WFP							
Tools							

In each stage of application, the queue name to which the selected application is assigned, appears in Queue name field in Result screen.

You can begin processing the applications in the order in which they are listed. Select the record and click **Submit**.

2.2.1 Search/Task tab

To view the Search/Task screen during Line of credit origination

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.



Depending on the task to be performed and the link clicked, the respective screen opens in the Search Results/Task screen.

DashBoard	Origination ×							×		
igination	Search/Task Application	Entry Daview Davy	usete (Dandina: 0)							
Origination Sales Lead		i chury Review Requ	lests (Pending: 0)							
	✓ Quick Search									
Simple Application Entry Application Entry	App #		SSN	Identif	ication #		Submit			
Underwriting										
Funding Application Retrieval	Queue 💌 🔯 Kext Application									
Scenario Analysis	Search Criteria									
Application Documents Image Maintenance Reports	, ocuren entenu				+ New Application	Open Application	View Application	Contraction		
					- New Application	Open Application	view Application			
Producers	Search Results/Tas									
Vendors	View 🗸 Format 👻 📑			View All						
	Crit Loc Allo Company No data to display.	Branch Ap	p # Date	Title	Product	Status	Sub Sta	tus		
	<							>		
	Columns Hidden 1									
opticing										
ollections										
ervicing ollections JFP ools										

2. Click the Search Criteria tab.

DashBoard	Origination ×										26
rigination	Search/Task	Application Entry Rev	view Requests (Pendi	ng: 0)							
Origination Sales Lead Simple Application Entry Application Entry Underwriting Funding Application Retrieval	> Quick Se	Criteria	eeze 🚮 Detach	dal Wrap	8				🖉 Bes	et Criteria	et Search
Scenario Analysis Application Documents Image Maintenance Reports Producers Vendors	4						~				
	Criteria				Compa	rison Operator	44	Value			
	YEAR				EQUA		~				
	APPLICA	NT SSN			EQUA		~				
	APPLICA	TION DT			GREAT	FER THAN OR EQUAL	~				0
	APPLICA	TION STATUS			LIKE		~			~	
	APPLICA	TION SUB STATUS			LIKE		~			~	
	UNDERW	RITER			LIKE		~				
	VIN				LIKE		~				
	MAKE				LIKE		~				
	MODEL				LIKE		~				
	ASSET T	(PE			LIKE		~				
	PRODUCI	ER NAME			LIKE		~				
	PRODUCI	ER#			LIKE		~				
	APPLICA	FION #			LIKE		~				
	PRODUCT	r -			LIKE		~				
	BUSINES	S NAME			LIKE		~				
	APPLICAT	NT LAST NAME			LIKE						
						New Application	n 🔛 Open	Application	View Application	Contract	Application
	Search Res View + Port Crit Loc Alk	mat 👻 🔛 Free	ze 🛃 Detach	الي Wrap 🚱 Date	View All	Product		Status	Sub Sta		
	No data to disp		App #	pate	THUE	Product		SURIUS	SUD Sta	105	2
Servicing	Columns Hidde	en 1									-
Collections											
WEP											

The search tab enables you to locate an application using a broad range of search criteria.

- During Line of credit origination, the results are sorted according to the priority of application and application identification number. However you can sort the records using any criteria.
- If you try to open an application which is already opened by another user, system displays an alert message indicating "Application is locked by <User Name> Phone <phone number>".

The Search Results/Task screen.

3. On the **Results** screen, select the application you want to load and click **Open Application**.



DashBoard	Origination ×										
rigination	Search/Task Applic	cation Entry: 0000	001537 Review	Requests (Pe	inding: 0)						
Indigitation Sales Lead Simple Application Entry Application Entry Upung Application Entry Upung Application Retraival Scenario Analysis Application Documents Image Maintenance Reget Maintenance Producers Vendors	Application: 0000001537: RODRIGUEZ ROBINSON										Audit
	Dt	App #	Sub Unit	Status		Origination Stage Code	Producer Name	Producer Contac	t Existing Customer	Duplicate Application	Contact
	09/05/2015	0000001537		APPRO	OVED - FUN	FUNDED	CA-00003 : ACE H	(818)-761-2277	N	N	>
	Summary Applic	cant Business R	equest Decision	Contract	Collateral	Comments Tracki	g Document V	erification Corres	ondence Tools		
	> Applicant										
	D Ratios										
	D Bureau										
	Checklist										
	Checklist										
	✓ Collateral Collateral										
	✓ Collateral	Su	b Type R	Prin Y	nary Yea 201		Model A4		Mileoge New 0 Y	Wholesale Value 19,000.00	Retail 19,500
	Collateral Collateral Asset Type										19,500
	Collateral Collateral Asset Type VEHICLE										19,500
	Collateral Collateral Asset Type VeHicle Trade-In Asset Type	CA		Y	201	5 AUDI Identification #	A4 Yez	r Make	0 Y Model	19,000.00 Base Retail Amt	19,500 >
Servicing	Collateral Collateral Asset Type VeHICLE C Trade-In Asset Type VeHICLE	CA	R	Y Des 201	201: cription 15 DODGE RAN	5 AUDI Identification # 1 3GCPCREC9EG1	A4	5 DODGE	0 Y Model RAM PICKUP 2500	19,000.00 Base Retail Amt 5,300.00	Addons 200.00
Servicing Collections	Collateral Collateral Asset Type VeHicle Trade-In Asset Type	CA	R	Y Des 201	201: cription 15 DODGE RAN	5 AUDI Identification #	A4		0 Y Model	19,000.00 Base Retail Amt	19,500 >

You are now ready to begin work on the application.

2.2.2 Quick Search section

Quick Search enables to search for an application using any one of the following values - Application Number, SSN, Identification Number or Queue.

To load an application using the Quick Search section:

- 1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
- 2. In the Quick Search section's **App #** field, specify the application number you want to load and click **Submit**.

You can also load the application by specifying the last 4 digits of the SSN Number. System retrieves only those applications where the searched SSN is of the Primary Applicant. If multiple matches are found, system displays an error message as 'Multiple Matches found for the SSN, Please use normal Search'.



Note

Search cannot be performed using wild card characters in the Quick Search section.

DashBoard	Origination ×							6
rigination	Search/Task	Application Entry:	0000001536 Revi	ew Requests (Pending: 0)				
ngunation Organistion Samph Application Entry Application Entry Underwriting Funding Application Exterioral Application Documents Image Maintenance Reports Producers Viendors	App # 0000 Quick Se App # 0000 Quice Search Ce Search Ce View ~ Pom Cnit Loc Allo No data to depl Columns Hidde	sarch criteria sults/Task mst - B II scompany Bre Nay.	557	N Ext Application	 Jontification #	Gpen Application Statue	Submit	
Servicing								

The system loads the selected application.

To load an application from a queue during application entry

- 1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
- 2. In the Quick Search section's **Queue** field, select the queue you want to work with and click **Next Application**.

2.2.2.1 Other Features on the Results screen

The Results screen on the Applications screen has below listed common features (these features are not present on the Result screen on Customer Service screen):

What is it?	What does it do?
View All	If you select View All check box, all applications in the system accessible with your user id appear in the Results screen under search section.
Queue Name field	This display only field indicates the queue in which the selected appli- cation is currently in. (This in normally related to one or more of the following, based on setup: producer, state, or status.)
Secured box	Indicates that the selected application is secured (that is, that the applicant is an employee of the organization) and may only be loaded by authorized users.
Copy Applica- tion button	Creates a copy of the selected application. This feature is usually used when an applicant has submitted a previous application or when an applicant submits a second application and you don't want to retype the information.
New Applica- tion	Opens a screen where a user can create a new application by provid- ing required details.



What is it?	What does it do?
Open Applica- tion	Displays the application details for the selected application.
Unlock Appli- cation	Unlocks the selected application locked by another user.

2.2.2.2 Copying an Application

Once the application clears the pre-qualification edits successfully, it moves to the underwriting queue. In the Underwriting/Funding screen, you can copy the information of an existing application into a new application. using Results screen. The new application will contain duplicated data of application information, the requested Line of credit information, credit bureau data, and collateral information. The new application will have status/sub status as NEW - REVIEW REQUIRED.

To copy an application

- 1. Open the **Underwriting/Funding** screen and use **Quick Search** screen to locate the application you want to copy.
- 2. Select the application you want to copy on the Search Results/Task screen.
- 3. Click Copy Application.

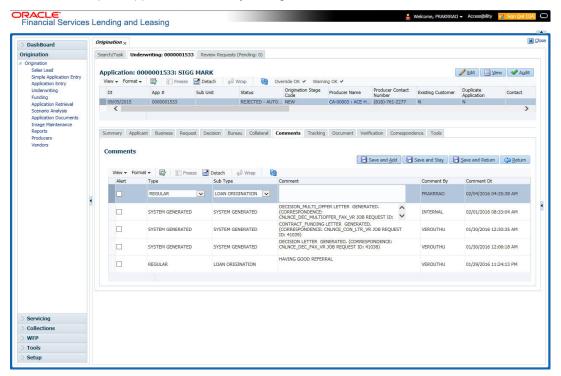
Origination Sales Laid Single Application City Application Courseits Vendors Vendors Search Analy Lity Search Criteria Search Criteria Search Criteria Search Criteria Search Criteria Vendors Vendors Search Criteria Producers Vendors Vendors Subsci Abgo Company Branch App # Date Title Product Status Sub Status No date to diplay.
Sales Lad Search/Task Underwriting: 0000001537 Review Requests (Pending: 0) Simple Application Entry Application Entry Lunderwriting Quick Search Quick Search Search Analysis App # 000001537 SSN Identification # Apple attorn Entry Exercise Quick Search Salegy Search Analysis Quick Search Salegy Apple 5 Open Application Yew Applecation Produces Vendors Search Criteria Vendors Search Results/Task Yew Applecation Vendors Frenze Detach Vendors Frenze Detach Vendors Search Criteria Search Criteria
Servicing Collections

An Information message is displayed as "Application copy successful. New application # (new application number)."

System creates a new application with details of the copied application with status NEW - REVIEW REQUIRED. The new application can be accessed from the underwriting screen



irrespective of whether it is copied in Underwriting/Funding screen. The system also notes that this is a copied application with a system generated comment.



2.2.2.3 Unlocking an Application

When an application is opened by a user, the same would be locked for other users. Using Results screen in the Applications screen user can unlock the application.

To unlock an application

- 1. Open **Applications Entry** screen and use **Quick Search** screen to locate the application you want to work with.
- 2. On Search **Results/Task** screen, select the application you want to load and click **Submit**.

An Information message appears with the message: "An application is locked by another



inancial Services	s Lending and Leasing
DashBoard	Origination x
igination	Search/Task Underwriting Review Requests (Pending: 0)
Drigination Sales Lead	✓ Quick Search
Simple Application Entry Application Entry	App # 000001622 SSN Identification #
Application Entry Underwriting Funding Application Retrieval Scenario Analysis Application Documents	A Warning ×
	Queue V Lie Application is locked by: KGOUDU Phone: 0 - Ext: 0
	> Search Criteria
Image Maintenance Reports	🛄 Open Application 🛛 📋 View Application 🖉 Unlock Application
	Critical Locked Allowed Company Branch App # Date Title Product Status Sub Status
	No data to display.

- 3. Click Unlock Application.
- 4. Click Open Application. The system loads application on the Underwriting screen.

2.2.2.4 View Application

The **View Application** button is available in all origination screens (Application Entry, Underwriting and Funding). You can view a selected application in the search results by clicking on the **View Application** button even when the application is locked by another User.

The application will be opened in 'View Mode' only and no edits are allowed. However in Tools sub tab, the 'Initialize' and 'Calculate' buttons will be enabled allowing you to use the calculator options.

2.3 Searching for an Account and Customer

You can search or retrieve a particular account or customer through Customer Service screen. The search tab available in the screen enables you to locate an account or customer using a broad range of search criteria.

To view the Search screen during Line of credit servicing

- 1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** master tab.
- 2. If you want to perform a **customer service** task on the application, click **Customer Service** link.



Depending on the link clicked, Customer Service screen appears, opening at Results screen.

SEARCH MENU	66	Customer Servic	ce x								2			
		Search Custo	mer Service Review Reques	t (Pending: 0) Queu	e Assignment									
DashBoard		A Quick Sea												
Origination		-QUICK Sea												
Servicina		Acc #	Cust	tomer Id	SS	N	Identification #		🔂 S	ubmit				
Servicing Servicing Customer Service		Arc. a costruis to any treatment of the costruis to any treatment of the costruits to any treatment of the c												
		Queue/Condition 🖉 Auto Run 🔟 🔯 text Account												
Customer Service Securitization														
Transaction Authorization		Search Cr	riteria											
Post Date Checks											pen Account			
Escrow Transactions										100				
Account Documents		Search Resu	ults											
Collateral Management		View · Forma	at • 🔂 TFreeze	Petach 🚽 Wr	ap 🚮									
Reports Producers		4			6									
Vendors 4 Batch Transactions		Branch	Account #	Date	Title	Product	Status	Delinquency days	Amount Due	Outstanding Balance	Producer			
Advances	н	USRHQ	20160700010472	07/27/2016	SECURED ACCOU	LINE HE (VR)	XXXXXX	XXXXX	XXXXX	XXXXX	CA-00005 : *			
		USRHQ	20160700010521	07/27/2016	STATEMENT LINE	LINE HE (VR)	XXXXXX	XXXXXXX	XXXXXX	XXXXXX	CA-00005			
Payments					USRHQ	20160700010513	07/26/2016	SECURED ACCOU	LEASE VEHICLE	XXXXXX	XXXXXX	XXXXXX	XXXXXX	CA-00008 :
Payments Fees									XXXXX	XXXXX	AA-00002 :			
		USRHQ	20160700010456	07/27/2016	ACCOUNT SECURED	LOAN VEHICLE (FR)	XXXXXX	XXXXX						
Fees		USRHQ		07/27/2016 07/27/2016		LOAN VEHICLE (FR) LOAN VEHICLE (FR)		XXXXXXX	XXXXX	XXXXX	AA-00002 :			
Fees 4 Interfaces			20160700010464							XXXXX 6,970.02	AA-00002 : CA-00006 :			
Fees Interfaces AP Transactions		USRHQ	20160700010464 20160700010117	07/27/2016	ACCOUNT-1 SECU	LOAN VEHICLE (FR) LINE UNSECURED (VR)	XXXXXX	xxxxxx -39	XXXXX					
Fees Interfaces AP Transactions GL Transactions		USRHQ	20160700010464 20160700010117 20160100010121	07/27/2016 07/26/2016	ACCOUNT-1 SECU SPOUSE BANKO	LOAN VEHICLE (FR) LINE UNSECURED (VR)	XXXXX ACTIVE:BKRP	xxxxxx -39	xxxxx 0.00	6,970.02	CA-00006 :			
Fees J Interfaces AP Transactions GL Transactions		USRHQ USRHQ USRHQ	20160700010464 20160700010117 20160100010121	07/27/2016 07/26/2016 01/01/2016	ACCOUNT-1 SECU SPOUSE BANKO RAJESH MAC LOAN	LOAN VEHICLE (FR) LINE UNSECURED (VR) LOAN VEHICLE (FR)	XXXXX ACTIVE:BKRP ACTIVE:DELQ:BKRP:NON PE	xxxxxx -39 197	XXXXX 0.00 14,686.89	6,970.02 23,877.33	CA-00006 : PR-00002 :			
Fees Interfaces AP Transactions GL Transactions		USRHQ USRHQ USRHQ USRHQ	20160700010464 20160700010117 20160100010121 20160200010188 20160700010076	07/27/2016 07/26/2016 01/01/2016 02/26/2016	ACCOUNT-1 SECU SPOUSE BANKO RAJESH MAC LOAN NAV IN	LOAN VEHICLE (FR) LINE UNSECURED (VR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	XOXXX ACTIVE:BKRP ACTIVE:DELQ:BKRP:NON PE CLOSED:CHARGED OFF	xxxxxx -39 197 0	xxxxx 0.00 14,686.89 0.00	6,970.02 23,877.33 0.00	CA-00006 : PR-00002 : CA-00002 :			
Fees Interfaces AP Transactions GL Transactions		USRHQ USRHQ USRHQ USRHQ NLHQ	20160700010464 20160700010117 20160100010121 20160200010188 20160700010076 20160700010076	07/27/2016 07/26/2016 01/01/2016 02/26/2016 07/26/2016	ACCOUNT-1 SECU SPOUSE BANKO RAJESH MAC LOAN NAV IN MILLEN JOHN	LOAN VEHICLE (FR) LINE UNSECURED (VR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	XXXXX ACTIVE:BKRP ACTIVE:DELQ:BKRP:NON PE CLOSED:CHARGED OFF ACTIVE:BKRP	xxxxxx -39 197 0 -12	xxxxx 0.00 14,686.89 0.00 20.00	6,970.02 23,877.33 0.00 50,020.00	CA-00006 : PR-00002 : CA-00002 : MN-00004			
Fees Interfaces AP Transactions GL Transactions Conversion Accounts	•	USRHQ USRHQ USRHQ USRHQ NUHQ USRHQ	20160700010464 20160700010117 20160100010121 20160200010188 20160700010076 20160700010092 20160700010092	07/27/2015 07/26/2016 01/01/2016 02/26/2016 07/26/2016 07/26/2016	ACCOUNT-1 SECU SPOUSE BANKO RAJESH MAC LOAN NAV IN MILLEN JOHN NAVEEN NAVEEN KLM NAVEEN	LOAN VEHICLE (FR) LINE UNSECURED (VR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	XXXXX ACTIVE:BKRP ACTIVE:DELQ:BKRP:NON PE CLOSED:CHARGED OFF ACTIVE:BKRP CLOSED:CHARGED OFF	xxxxxx -39 197 0 -12 0	xxxxxx 0.00 14,686.89 0.00 20.00 0.00	6,970.02 23,877.33 0.00 50,020.00 0.00	CA-00006 : PR-00002 : CA-00002 : MN-00004 CA-00002 :			
Fees Interfaces AP Transactions GL Transactions	Ţ	USRHQ USRHQ USRHQ USRHQ USRHQ USRHQ USRHQ USRHQ USRHQ	20160700010464 20160700010117 20160100010121 2016020001188 20160700010076 20160700010076 20160700010041 20160700010141 2016070001004	07/27/2016 07/26/2016 01/01/2016 02/26/2016 07/26/2016 07/26/2016 07/26/2016 07/26/2016 07/26/2016	ACCOUNT-1 SECU SPOUSE BANKO RAJESH MAC LOAN NAV IN MILLEN JOHN NAVEEN NAVEEN KLM NAVEEN	LOAN VEHICLE (FR) LINE UNSECURED (VR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	XXXXX ACTIVE:BRP ACTIVE:BCBLQ:BRP:NON PE CLOSED:CHARGED OFF CLOSED:CHARGED OFF CHARGED OFF CLOSED:FAILD OFF ACTIVE	xxxxxx -39 197 0 -12 0 0 0 0 0 -9	xxxxxx 0.00 14,686.89 0.00 20.00 0.00 0.00 0.00 0.00 50.00	6,970.02 23,877.33 0.00 50,020.00 0.00 0.00 -1.39 100,265.28	CA-00006 : PR-00002 : CA-00002 : MN-00004 CA-00002 : CA-00002 : CA-00006 : CA-00006 : CA-00003 :			
Fees Interfaces AP Transactions GL Transactions Conversion Accounts		USRHQ USRHQ USRHQ USRHQ NLHQ USRHQ USRHQ USRHQ	20160700010464 20160700010117 20160100010121 2016020001188 20160700010076 20160700010076 20160700010041 20160700010141 2016070001004	07/27/2015 07/26/2015 01/01/2015 02/26/2016 07/26/2016 07/26/2016 07/26/2016	ACCOUNT-1 SECU SPOUSE BANKO RAJESH MAC LOAN NAV IN MILLEN JOHN NAVEEN NAVEEN KLM NAVEEN CUSTOMER BANKO	LOAN VEHICLE (FR) LINE UNSECURED (VR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	XXXXX ACTIVE:BRP ACTIVE:BCBLQ:BRP:NON PE CLOSED:CHARGED OFF CLOSED:CHARGED OFF CHARGED OFF CLOSED:FAILD OFF ACTIVE	xxxxx -39 197 0 -12 0 0 0 0	xxxxxx 0.00 14,686.89 0.00 20.00 0.00 0.00 0.00 0.00	6,970.02 23,877.33 0.00 50,020.00 0.00 0.00 -1.39	CA-00006 : PR-00002 : CA-00002 : MN-00004 CA-00002 : CA-00002 : CA-00002 : CA-00006 :			
Fees ⊯ Interfaces AP Transactions GL Transactions Conversion Accounts > Collections	•	USRHQ USRHQ USRHQ USRHQ USRHQ USRHQ USRHQ USRHQ USRHQ	20160700010464 20160700010117 20160700010117 20160700010076 20160700010076 20160700010072 20160700010141 20160700010034 20160700010034	07/27/2016 07/26/2016 01/01/2016 02/26/2016 07/26/2016 07/26/2016 07/26/2016 07/26/2016 07/26/2016	ACCOUNT-I SECU SPOUSE BANKO RAJESH MAC LOAN NAV IN MILLEN JOHN NAVEEN NAVEEN KLM NAVEEN CUSTOMER BANKO THIS APPLICANT D	LOAN VEHICLE (FR) LINE UNSECURED (VR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	XXXXX ACTIVE:BRP ACTIVE:BCBLQ:BRP:NON PE CLOSED:CHARGED OFF CLOSED:CHARGED OFF CHARGED OFF CLOSED:FAILD OFF ACTIVE	xxxxxx -39 197 0 -12 0 0 0 0 0 -9	xxxxxx 0.00 14,686.89 0.00 20.00 0.00 0.00 0.00 0.00 50.00	6,970.02 23,877.33 0.00 50,020.00 0.00 0.00 -1.39 100,265.28	CA-00006 : PR-00002 : CA-00002 : MN-00004 CA-00002 : CA-00002 : CA-00006 : CA-00006 : CA-00003 :			

Note

Oracle Financial Services Lending and Leasing does not display the financial details of secured accounts if the logged-in user is not authorized. Though the search display the results, the fields such as Status, Delinquency Days, Amount Due, and Outstanding Balance are masked with 'xxxxx' and clicking on the same displays an error message indicating 'Cannot open secured account'.

3. Click the Search Criteria tab.

DashBoard	Customer Service ×					
> Origination	Search Customer Service Review Request (Pending: 0)					
Servicing	Duick Search					
Servicing Customer Service Securitization Transaction Authorization	search Criteria			Search Options:	Account Custor Reset Criteria	
Post Date Checks Escrow Transactions	View 🔻 Format 👻 📄 Freeze 🚮 Detach 📣 Wrap 🚯				Keset Uniteria	Search Fearch
Account Documents	Criteria	Comparison Operator		Value		
Collateral Management	ACCOUNT #	LIKE				
Reports Producers	ACCOUNT STATUS	LIKE				
Vendors	PRODUCT	LIKE	-	%LOAN%		
4 Batch Transactions	CUSTOMER SSN	EQUAL	-			
Advances	CUSTOMER LAST NAME	LIKE				
Payments	CUSTOMER FIRST NAME	LIKE	-			
Fees Interfaces	CUSTOMER ID	EQUAL				
AP Transactions	BUSINESS NAME	LIKE	-			
GL Transactions	VIN	LIKE				
CASA Reconciliation	YEAR	EQUAL				
Conversion Accounts	MAKE	LIKE				
	MODEL	LIKE				
	ASSET TYPE	LIKE				
	PRODUCER #	LIKE	-			
Collections	PRODUCER NAME	LIKE	•			
> WFP	ACCOUNT CONDITION	LIKE	-		•	
> Tools	QUEUE NAME (UNDEFINED FOR DEFAULT)	LIKE				
> Setup	OUEUE DESCRIPTION	LIKE	-			

Using the Search tab

- 1. Create a search criteria by specifying the required details in **Comparison Operator** and **Value** columns.
- 2. Click **Search**. System displays all accounts that meet the search criteria in the Results tab.



3. On the **Search Results/Task** screen, select the account you want to load and click **Open Account**.

DashBoard		Customer Service $_{\times}$											
Origination		Search Customer S	ervice: 201607	00010141 Revi	ew Request (Pending	: 0) Queue Assignm	ent						
ervicing													
Serviding		Account(s): 201	607000101	41: KLM NAVE	EEN								📃 Yiew 🔗 Audit
Customer Service		View • Format •	😽 🗍 🕅 Fre	eze 🚮 Detach	يا Wrap 😽	💁 🔒 💿 Curre	ent 🔘 Sho	w All 🔘 Group Fol	ow-up				
Securitization		Company	Branch	Sub Unit	Account #	Product			Days Past Due	Currency		Pay Off Am	t Amount Due
Transaction Authorization		US01	USRHQ	UNDEFINED	201607000		le (FR)		-24	JSD		27,021.0	0.00
Post Date Checks		•	1			,III					2		
Escrow Transactions													
Account Documents Collateral Management		Summary Cu	stomer Service	Account Details	Customer Details	Transaction History	Pmt Mode	es Bankruptcy	Repo/Foredosure	Deficiency	Collateral	Bureau O	ross/Up Sell Activi ゝ
Reports													
Producers		Alerts					1	Conditions					
Vendors													
4 Batch Transactions		Alert					C	onditions Condition					
Advances	-	No data to display.						ON ACTIVE MILT			Start D 07/26/3		Followup Dt 07/26/2016
Payments		No uata to display.						DO NOT CHARGE			07/26/2		07/26/2016
Fees	1							DO NOT CHARGE			07/20/2	2010	57[20]2010
⊿ Interfaces													
AP Transactions													
GL Transactions Conversion Accounts							-10						
Conversion Accounts		Account Det	ails					Other Informa	ition				
		Dues					Â.	ollateral Info	mation				Â.
		Dues					U U	Description		ification #	Year	Asset Class	Asset Type
		0.00	0.00	0.00	0.00	0.00		0 TOYOTA CAMR			0	NEW	VEHICLE
		•		m				1		111		1	•
							1						
	-	Delq Du	e 0.00	Todays Payoff 23	7,021.00 Amt Pai	d Excess 0.00		ustomer Info					
Collections		LC Du	e 0.00	Future Payoff 23	7,051.00 Mem	o Excess 0.00	C						
WFP		NSF Du	e 0.00	Future Payoff 08		Amount		Customer # Name		Relation		SSN	National
		Other Du	e 0.00	Date	P	aid Term 0		000000 NAVE		PRIMAR	v	xx-xxx-5665	0
Tools					3/26/2016 Remain								

The system loads account on Customer Service screen.

2.3.1 Quick Search section

The Quick Search section in Customer Service screen enables you to load accounts using any one of the fields Account Number, Customer Id, SSN, Identification #, or Queue/ Condition.

To load an account using the Quick Search section

- 1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** master tab.
- 2. If you want to perform **customer service** task on the application, click **Customer Service**.



3. In the Quick Search section's Acc#/Customer Id/SSN/Identification # fields, specify the corresponding Account number, or Customer Id, or last four digits of SSN or complete SSN in the respective fields and click Submit.

DashBoard	Customer Service ×			
> Origination	Search Customer Service: 20150900014275	Review Request (Pending: 0)		
ervicing	A Quick Search			
Servicing Customer Service Securitation Post Date Checks Encrow Transactions Account Documents Collideral Management Producers Vendors Batch Transactions Advances Peato the Service Peato the Service Peato the Service Peato the Service Peato the Service Peato the Service Peato the Service Service Peato the Service Service Service Peato the Service Service Service Peato the Service Service Service Service Peato the Service Servi	Acc # 20150900014275 Custome Queue/ Condition Search Criteria	er Id SSN SSN Auto Run Die Next Account	Identification #	Submit
	Search Results View + Format + 🐨 💷 Preeze	🚰 Detach 📣 Wrap 🚱		Cpen Account
	Company Branch Acco No data to display.	ount # Date Title	Product Status	Delinquency days Amount
 Interfaces AP Transactions CAP To an advancement CASA Reconciliation CARA Reconciliation Conversion Accounts 				>

4. When the request to access an application comes from an external system, user needs to check 'Auto Run' and click 'Next' button. System displays the customer service screen for the respective Account.

To load an account from a queue

In the Quick Search section's **Queue** field, select the queue you want to work with and click Next Account.

2.3.2 Search Using Customer Details

There are different ways to search a customer account using the customer details.

To search for and load the customer details with the Search screen

On the Oracle Financial Services Lending and Leasing home screen, click Servicing > Servicing > Customer Service > Search Criteria

ORACLE Financial Services Lending and Leasing 0 Customer Service > xd DashBoard vice Review Request (Pending: 0) Search Custo Origination rvicing Quick Search rvicing Customer Ses Securitization Transaction Authoriz Post Date Checks Fiscrow Transaction +Documer ricing ✓ Search Criteria () Acc unt 🔍 Cust 🔗 Reset Criteria 🛛 🍓 Search View 🔻 Format 👻 📑 Freeze 🚮 Detach 🚽 Wrap Criteria CUSTOMER # LIKE CUSTOMER FIRST NAME LIKE CUSTOMER LAST NAME CUSTOMER SSN LIKE EQUA CUSTOMER NATIONAL ID LIKE CUSTOMER PASSPORT NUMBER CUSTOMER PHONE NUMBER LIKE EQUAL CUSTOMER ZIP CODE LIKE Qpen Account Search Results View - Format - P III Freeze Detach nal ID Collections WFP View - Format - 📴 Freeze 🔐 Detach 剑 Wrap 69 Tools Company No data to display. Account # Product Currency Pay Off Amt Amount Due Status Oldest Due Dt Type Setup

Select Customer as a search option.



- 1. On Search Criteria screen, use Comparison Operator and Value columns to create a search criteria to find the account using customer details. You can click Reset Criteria at any time to clear the Comparison Operator and Value columns.
- 2. Click Search.

The system locates and displays all the accounts that meet your search criteria on **Search Results** screen.

EARCH MENU	đð	Customer Service × Search Results										1
DashBoard			Freeze	e 🎦 Detach 🚽	Wrap 🚱							
Origination		Customer # 0000002079				National ID 01-626-2315	First Name AMIT	Last Name ORACLE	SSN xxxxx5203	Passport #	Zip 01151	
ervicing		000002079				01-020-2010	Paria	UNAULL	AXXXX3203		01151	-
Servicing Customer Service Securitization Transaction Authorization Post Date Checks	View * Format *	Freeze	e 🗃 Detach 🛛 🔊	Wrap								
		Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due D	t Type	
		US01	USHQ	20160800012758	LOAN VEHICLE (FR)	USD	9,285.21	1,975.45	ACTIVE:DELQ	09/24/2016	PRIMARY	
Collateral Management Reports Producers		Customer Details	rmation									
Reports Producers Vendors # Batch Transactions Advances				eze 🎦 Detach φ	L Wrap 🝓							Øew
Reports Producers Vendors # Batch Transactions		Customer Info		eze ∰Detach ¢ ECOA	L Wrap 👸	SSN	Birth D1	Marital St	atus Enabled	Lar		View iducation
Reports Producers Vendors Batch Transactions Advances Payments Fees Interfaces		Customer Info	Relation PRIMARY			SSN xx-xxx-			atus Enabled Y			
Reports Producers Batch Transactions Advances Payments Fees Interfaces AP Transactions	1	Customer Info	Relation	ECOA	Name						nguage Ei	
Reports Producers Vendors Batch Transactions Advances Payments Fees Interfaces	•	Customer Info View * Format * Customer # 0000002079	Relation PRIMARY	ECOA	Name AMIT ORACLE						nguage Ei	
Reports Producers Vendors Batch Transchons Batch Transchons Payments Pess AP Transactions AP Transactions Conversion Accounts	1	Customer Info	Relation PRIMARY III come Employment rmation	ECOA INDIVIDUAL	Name AMIT ORACLE						nguage Ei	iducation
Reports Producers Vendors 4 Batch Transactions Advances Payments Fees 4 Interfaces A Transactions GL Transactions	1	Customer Info	Relation PRIMARY III come Employment rmation	ECOA INDIVIDUAL	Name AMIT ORACLE s		203 08/23/			EN	nguage Ei IGLISH	iducation F

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account
Account #	The account number
Product	The Line of credit product of the account.
Currency	The currency in which the account is operated.
Pay Off Amt	The total pay off amount on the account.
Amount Due	The total amount due on the account.
Status	The status of the account.
Oldest Due Dt	The oldest payment due date on the account.
Туре	The type of account.

3. On the Search Results screen, view the following information for each account:

Also the 'Customer Details' section below displays the Customer Information along with Addresses, Telecoms, Employments, and Tracking Attributes. You can click 'View' to display the details in each section.

4. On the Search **Results** screen, select the customer you want to retrieve. The system displays all the accounts pertaining to that customer Id. Select an account and click **Open Account**.

The system displays the account details on **Customer Service** tab.



2.3.3 Search Using Account Details

To search for and load an account using the Search screen

On the Oracle Financial Services Lending and Leasing home screen, click **Servicing > Servicing > Customer Service > Search Criteria**

1. Select **Account** as a search option.

DashBoard	Customer Service x				
Origination	Search Customer Service Review Request (Pending: 0)				
ervicing	> Quick Search				
Servicing Customer Service Securitization Transaction Authorization	Search Criteria		Search Options:	Account O Custo	mer 🔘 Business
Post Date Checks Escrow Transactions	View 🔻 Format 👻 🔐 Freeze 🔐 Detach 剑 Wrap 🍓			<u>Reset Criteria</u>	💏 Search
Account Documents	Criteria	Comparison Operator	Value		
Collateral Management	ACCOUNT #	LIKE	Ville.		
Reports	ACCOUNT STATUS	LIKE			
Producers Vendors	PRODUCT	LIKE	%LOAN%		
4 Batch Transactions	CUSTOMER SSN	EQUAL	(
Advances	CUSTOMER LAST NAME	LIKE			
Payments	CUSTOMER FIRST NAME	LIKE			
Fees	CUSTOMER ID	EQUAL			
 Interfaces AP Transactions 	BUSINESS NAME	LIKE			
GL Transactions	VIN	LIKE			
CASA Reconcilation	YEAR	EQUAL			
Conversion Accounts	MAKE	LIKE			
	MODEL	LIKE			
	ASSET TYPE	LIKE			
	PRODUCER #	LIKE			
Collections	PRODUCER NAME	LIKE			
WFP	ACCOUNT CONDITION	LIKE			
Tools	QUEUE NAME (UNDEFINED FOR DEFAULT)	LIKE			

- 2. On the **Criteria** screen, use the **Comparison Operator** and **Value** columns to create a search criteria to find an account. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.
- 3. Click **Search**. The system locates and displays all the accounts that meet your search criteria on Results screen.

	- 2 - 2										
DashBoard	Customer Service	×									
Origination	Search Customer	Service Revi	iew Request (Pending: 0)								
vicing											
	✓ Quick Searce	'n									
rvicing Customer Service	Acc #		Customer Id		SSN	Iden	tification #	68	Submit		
Securitization	Chile II		Customer to		5511	1001			and The		
Transaction Authorization											
Post Date Checks	Queue/ Condition			Auto Run 🔟	Next Account						
Escrow Transactions	Search Crite	ania.									
Account Documents	v Search Chie	ena									
Collateral Management											Den Account
Reports											
Producers	Search Result	S									
Vendors	View - Format	- 🛃 🔲	Freeze Detach	Wrap 😽							
			teres.					Delinguency		Outstanding	
	Company	Branch	Account #	Date	Title	Product	Status	days	Amount Due	Balance	Producer
Batch Transactions	Company US01	Branch USHQ	Account # 20151200011060	Date 12/10/2015	Title NATH NATH	LOAN VEHICLE (FR)	PENDING	days 0	0.00	Balance 0.00	CA-00002 : RAND) *
Batch Transactions Advances	Company US01 US01	Branch	Account # 20151200011060 20151200011391	Date 12/10/2015 12/18/2015	Title		PENDING ACTIVE:DELQ	days 0 11	0.00 1,471.92	Balance	CA-00002 : RAND' A
Batch Transactions Advances Payments Fees	Company US01	Branch USHQ	Account # 20151200011060 20151200011391 20151200012331	Date 12/10/2015 12/18/2015 12/10/2015	Title NATH NATH MADELLA SURESH K NAVIN	LOAN VEHICLE (FR)	PENDING	days 0	0.00	Balance 0.00	CA-00002 : RAND' * CA-00002 : RAND' CA-00002 : RAND'
Batch Transactions Advances Payments Fees	Company US01 US01	Branch USHQ USHQ	Account # 20151200011060 20151200011391 20151200012331 20151200012349	Date 12/10/2015 12/18/2015 12/10/2015 12/17/2015	Title NATH NATH MADELLA SURESH	LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ PENDING PENDING	days 0 11 0 0	0.00 1,471.92	Balance 0.00 25,030.00	CA-00002 : RAND CA-00002 : RAND CA-00002 : RAND AK-00001 : HELL
Batch Transactions Advances Payments Fees Interfaces	Company US01 US01 US01	Branch USHQ USHQ USHQ	Account # 20151200011060 20151200011391 20151200012331	Date 12/10/2015 12/18/2015 12/10/2015	Title NATH NATH MADELLA SURESH K NAVIN	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ PENDING	days 0 11 0	0.00 1,471.92 0.00	Balance 0.00 25,030.00 0.00	CA-00002 : RAND' * CA-00002 : RAND' CA-00002 : RAND'
Batch Transactions Advances Payments Fees Interfaces AP Transactions	Company US01 US01 US01 US01 US01	Branch USHQ USHQ USHQ USHQ	Account # 20151200011060 2015120001231 20151200012349 20151200012612 20151200012894	Date 12/10/2015 12/18/2015 12/10/2015 12/17/2015	Tide NATH NATH MADELLA SURESH K NAVIN SDF SDF	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ PENDING PENDING	days 0 11 0 0	0.00 1,471.92 0.00 0.00	Balance 0.00 25,030.00 0.00 0.00	CA-00002 : RAND CA-00002 : RAND CA-00002 : RAND AK-00001 : HELL
Batch Transactions Advances Payments Fees Interfaces AP Transactions GL Transactions CASA Reconcliation	Company US01 US01 US01 US01 US01	Branch USHQ USHQ USHQ USHQ USHQ	Account # 20151200011060 20151200011391 20151200012331 20151200012349 20151200012512	Date 12/10/2015 12/18/2015 12/10/2015 12/17/2015 12/18/2015	Title NATH NATH MADELLA SURESH K NAVIN SDF SDF K NAVIN	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ PENDING PENDING PENDING	days 0 11 0 0 0 0	0.00 1,471.92 0.00 0.00 0.00	Balance 0.00 25,030.00 0.00 0.00 0.00	CA-00002 : RAND CA-00002 : RAND CA-00002 : RAND AK-00001 : HELL CA-00002 : RAND
Batch Transactions Advances Payments Fees Interfaces AP Transactions GL Transactions	Company US01 US01 US01 US01 US01 US01	Branch USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20151200011060 2015120001231 20151200012349 20151200012612 20151200012894	Date 12/10/2015 12/18/2015 12/10/2015 12/17/2015 12/18/2015 12/24/2015	Title NATH NATH MADELLA SURESH K NAVIN SDF SDF K NAVIN ASHOK PADMA	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ PENDING PENDING PENDING ACTIVE	days 0 11 0 0 0 -12	0.00 1,471.92 0.00 0.00 0.00 0.00 0.00	Balance 0.00 25,030.00 0.00 0.00 0.00 20,000.00	CA-00002 : RAND A CA-00002 : RAND CA-00002 : RAND AK-00001 : HELL CA-00002 : RAND CA-00002 : RAND CA-00001 : DEMO
Batch Transactions Advances Payments Fees Interfaces AP Transactions GL Transactions CASA Reconcliation	Company US01 US01 US01 US01 US01 US01 US01	Branch USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20151200011060 20151200011391 2015120001231 20151200012612 20151200012894 20151200013008	Date 12/10/2015 12/18/2015 12/10/2015 12/17/2015 12/18/2015 12/24/2015 12/30/2015	Title NATH NATH MADELLA SURESH K NAVIN SOF SOF K NAVIN ASHOK PADMA U ME	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ PENDING PENDING PENDING ACTIVE ACTIVE	days 0 11 0 0 0 -12 -18	0.00 1,471.92 0.00 0.00 0.00 0.00 0.00 0.00	Balance 0.00 25,030.00 0.00 0.00 0.00 20,000.00 100,000.00	CA-00002 : RAND × CA-00002 : RAND × CA-00002 : RAND × AK-00001 : HELL CA-00001 : HELL CA-00002 : RAND × CA-00001 : DEMO CA-00009 : HARR ×
Batch Transactions Advances Payments Fees Interfaces AP Transactions GL Transactions CASA Reconcliation	Company US01 US01 US01 US01 US01 US01 US01 US01	Branch USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20151200011060 20151200011391 20151200012311 20151200012349 20151200012849 20151200012894 20151200013008 20160100013092	Date 12/10/2015 12/18/2015 12/10/2015 12/17/2015 12/18/2015 12/24/2015 12/24/2015 12/30/2015 01/06/2016	TIBE NATH NATH MADELLA SURESH K NAVIN SOF SOF K NAVIN ASHOK PADMA U ME SPARROW MARYY	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ PENDING PENDING PENDING ACTIVE ACTIVE	days 0 11 0 0 0 -12 -18 -20	0.00 1,471.92 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Balance 0.00 25,030.00 0.00 0.00 0.00 20,000.00 100,000.00 50,000.00	CA-00002 : RAND CA-00002 : RAND CA-00002 : RAND AK-00001 : HELL CA-00002 : RAND CA-00001 : DEMO CA-00009 : HARR CA-00001 : DEMO
Batch Transactions Advances Payments Fees Interfaces AP Transactions GL Transactions CASA Reconcliation	Company US01 US01 US01 US01 US01 US01 US01 US01	Branch USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20151200011060 20151200011391 20151200012349 20151200012849 20151200012849 20151200013092 2016010001392	Date 12/10/2015 12/18/2015 12/10/2015 12/17/2015 12/18/2015 12/24/2015 12/24/2015 12/2015 01/06/2016 01/14/2015	TINE NATH NATH MADELLA SURESH K NAVIN SDF SDF K NAVIN ASHOK PADMA U ME SPARROW MARYY JONES ANGELINA	LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ PENDING PENDING PENDING ACTIVE ACTIVE ACTIVE ACTIVE	days 0 11 0 0 -12 -18 -20 -16	0.00 1,471.92 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	Balance 0.00 25,030.00 0.00 0.00 0.00 20,000.00 100,000.00 50,000.00 50,000.00	CA-0002 : RAND' A CA-0002 : RAND' CA-0002 : RAND' AK-00001 : HELL CA-0002 : RAND' CA-0001 : DEMO CA-0009 : HARR' CA-0009 : DEMO CA-00001 : DEMO
auch Transactions Advances Payments Fees Interfaces AP Transactions GASA Reconciliation Conversion Accounts	Company US01 US01 US01 US01 US01 US01 US01 US01	Branch USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20151200011060 2015120001231 2015120001231 20151200012612 20151200012612 20151200012612 20151200012612 20151200013008 20160100013026 20160100013274	Date 12/10/2015 12/18/2015 12/10/2015 12/17/2015 12/17/2015 12/24/2015 12/30/2015 01/06/2016 01/14/2016	TIBE NATH NATH MADELLA SURESH K NAVIN SOF SOF K NAVIN ASHOK PADMA U ME SPARROW MARYY JONES ANGELINA RANADE SHWETA	LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE-DELQ PENDING PENDING PENDING ACTIVE ACTIVE ACTIVE ACTIVE ACTIVE	days 0 11 0 0 -12 -18 -20 -16 -31	0.00 1,471.92 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	Balance 0.00 25,030.00 0.00 0.00 20,000.00 100,000.00 50,000.00 50,000.00	CA-00002 : RAND' A CA-00002 : RAND' CA-00002 : RAND' AK-00001 : HELL CA-00002 : RAND' CA-00001 : DEMO CA-00001 : DEMO CA-00001 : DEMO CA-00001 : DEMO CA-00001 : DEMO
Payments Fees Interfaces AP Transactions GL Transactions CASA Reconciliation Conversion Accounts	Company US01 US01 US01 US01 US01 US01 US01 US01	Branch USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20151200011060 20151200011391 20151200012349 20151200012349 20151200012612 20151200012949 20151200013908 20160100013924 20160100013274	Date 12/10/2015 12/18/2015 12/17/2015 12/17/2015 12/17/2015 12/24/2015 12/24/2015 12/20/2015 01/06/2016 01/14/2016 01/19/2016	TIBE NATH NATH MADELLA SURESH KNAVIN SDF SDF KNAVIN ASHOK PADMA U ME SPARROW MARYY JONES ANGELINA RANADE SHWETA DALE ALAN	LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ PENDING PENDING PENDING ACTIVE ACTIVE ACTIVE ACTIVE ACTIVE ACTIVE ACTIVE	days 0 11 0 0 -12 -18 -20 -16 -31 -31	0.00 1,471.92 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	Balance 0.00 25,030.00 0.00 0.00 20,000.00 100,000.00 50,000.00 50,000.00 50,000.00 42,000.00	CA-00002 : RANDY A CA-00002 : RANDY CA-00002 : RANDY CA-00001 : HELL CA-00001 : HELL CA-00001 : DEMO CA-00001 : DEMO CA-00001 : DEMO CA-00001 : DEMO CA-00001 : DEMO CA-00001 : DEMO
Batch Transactions Advances Payments Fees Interfaces AP Transactions CASA Reconditation Carversion Accounts	Company US01 US01 US01 US01 US01 US01 US01 US01	Branch USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20151220011360 20151220011391 20151220012311 20151220012312 20151220012349 20151220012844 20151200012844 20151200013908 20160100013944 20150100013216 20160100013414 20160100013469	Date 12/10/2015 12/18/2015 12/18/2015 12/17/2015 12/17/2015 12/24/2015 12/24/2015 12/30/2015 01/06/2016 01/14/2016 01/19/2016	TIBE NATH NATH MADELLA SURESH KINVIN SOF SOF KINVIN ASHOK PADMA UME SPARROW MARYY ZONES ANGELINA RANADE SHVIETA DALE ALAN O	LOAN VEHICLE (FR) LOAN VEHICLE (FR)	PENDING ACTIVE:DELQ PENDING PENDING PENDING ACTIVE ACTIVE ACTIVE ACTIVE ACTIVE ACTIVE ACTIVE ACTIVE ACTIVE	days 0 11 0 0 0 -12 -18 -20 -16 -31 -31 -30	0.00 1,471.92 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	Balance 0.00 25,030.00 0.00 0.00 20,000.00 100,000.00 50,000.00 50,000.00 50,000.00 42,000.00 15,000.00	CA-00002 : RAND CA-00002 : RAND AK-00001 : FAIN AK-00001 : FIEL CA-00002 : RAND CA-00001 : DEMO CA-00001 : DEMO CA-00001 : DEMO CA-00001 : DEMO CA-00001 : DEMO CA-00001 : DEMO CA-00001 : DEMO GA-00002 : RAND

On the Search Results screen, view the following information for each account:

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account
Account #	The account number



In this field:	View this:
Date	The date the account was created.
Title	The primary and other applicant(s) attached to the account.
Product	The Line of credit product of the account.
Status	The status of the account.
Delinquency days	The number of days the account has been delinquent.
Amount Due	The total amount due for the account.
Outstanding Balance	The total outstanding balance for the account.
Producer	The producer of the account.
Secured	If selected, indicates the account is secured and may only be loaded by authorized users.

4. On the **Results** screen, select the application you want to retrieve and click **Open Account**.

The system loads the account under the tab

Board	Custo	omer Service	×													
nation	Sear	ch Custon	er Service: 20	15100001	1054 Revie	w Request	(Pending: 0)									
g																
a	Ac	count(s):	201510000	11054:	K NAVIN											📃 View 🛛 🖋 Audit
omer Service	V	iew - Forma	t - 📑 🗊	Freeze	Detach	di Wrag	6		Current 🔘 Show All 🔘 Group I	follow-up						
initization		Company	Branch		Sub Unit		count #	Produ			ue Currency	Pay Off Amt	Amour	t Due Status		Oldest Due Dt
saction Authorization Date Checks		U501	USHQ		UNDEFINED	20	151000011054	LOAN	VEHICLE (FR)	-2	27 USD	45,314.62		0.00 ACTIVE		10/01/2016
ow Transactions		-	and an and a start of the start	Arrest	Dataila Cur	and the second se	. Yesesti	an Makana	Pmt Modes Bankruptcy Re	and Warned and an	Defining Callabaral B	Carachine	Pall Association			
unt Documents	2	ininary ci	uscomer service	ALCOUNT	Details Cus	comer Deca	is transacti	on history	Pline Houses Ballid uptery Ro	porrotectosure	Denciency Conacerai D	ureau cross/op	Sell ALLINU	c5		
ateral Management orts		Alerts								/ Condition	ons					
ucers																
lors		Alerts								Condition						
h Transactions dvances		Alert								Condition No data to di				Star	t Dt F	ollowup Dt
avances avments		TEST								No data to di	isplay.					
ASA Reconciliation priversion Accounts	1	Account	Details							1.00	Information					
										Descripti	ion I	dentification #	Year	Asset Class		Sub Type
		0.00	0.00		0.00	0.0	0	0.00		0			0	NEW	1C 1C	3C 3C
			Delg Due 0.0	0		Total Due	20.00		Future Pmt Dt 10/01/2016	0			0	NEW	JC	20
			LC Due 0.0		То	days Payoff			Oldest Due Dt 10/01/2016							
			NSF Due 20.			ture Payoff			Amt Paid Excess 0.00	Custome	r Information					
			Other Due 0.0		Future	Payoff Date	02/27/2016			Custome	er Name	Relation	SSN		Birth Dt	Gender
		Delinquer	30 60	90	100	150	180 (Cabrana	Deve		# NAVIN K	PRIMARY		-8677	02/12/1987	
		0	0 0	0	120	150	180 0	Category	-227		RICHARD MURRAY JR	PRIMARY		9332	12/08/1985	UNDEFINED
										4						•
			BP(Life) 0			SF(Life) 1			Collector DEMOCOLL							
		E	BP(Year) 0		NS	F(Year) 1					Email	Disabilit			Privacy Opt Out	
		Activities									Language ENGLISH tal Status	Sto	N	Act	Time Zone	n
tions			Active Dt 12/				0000001013		Last Pmt Amt 0.00	(Sala		Correspondence			Time Lone	
		Last	t Activity Dt 02/:	17/2016		Paid Off Dt			Charge Off Dt							
			Due Day 1 Last Pmt Dt			Effective Dt Current Pmt	10/12/2015		Military Duty N Customer Score 800	Address	Information					
,			omer Grade B			ast Bill Amt			Behaviour Score 0	Type	Current Permissi Mailing				hone	

You are now ready to begin work on the account.

You can view the accounts pending for your review by selecting **Receiver** in the Review Request tab.

2.3.4 Search Using Business Details

To search and load an account with specific business using the Search screen

On the Oracle Financial Services Lending and Leasing home screen, click **Servicing >** Servicing > Customer Service > Search Criteria



	1.	Select Business	as the	search	option.
--	----	-----------------	--------	--------	---------

EARCH MENU	8	Customer Service ×									
		Search Customer Se	vice Review Reque	st (Pending: 0)	Queue Assi	gnment					
DashBoard		Quick Search									
Origination		Quick ocurch									
Servicing		Search Criteria									
Servicing									Search	Options: O Account O	Customer (Busines
Customer Service										Areset Crit	eria 🛛 🚜 Search
Securitization Transaction Authorization		View * Format *	Freeze	Detach	ط Wrap	65					
Post Date Checks		Criteria					Comparison Operator		Value		
Escrow Transactions		BUSINESS #					LIKE				
Account Documents		BUSINESS NAME					LIKE				
Collateral Management		TAX ID #					LIKE				
Reports Producers		START DATE					GREATER THAN OR EQUAL				10
Vendors		PHONE NUMBER					EQUAL				
# Batch Transactions		ZIP CODE					LIKE	•			
Advances											
Payments Fees											Qpen Account
✓ Interfaces		Search Results									
AP Transactions		View * Format *	Freeze	(Spatial	. Il utioni	Elo.					
GL Transactions		Business #	Business Name	Detaul	da wisb	(TH)		Tax Id	Start Dt	Phone Number	Zip
Conversion Accounts		No data to display.	Cost i cost i conc					100.10	Starebe		
Collections											
> WFP		View * Format *	Freeze	Detach	ل Wrap	69					
Tools		Company No data to display.	Branch	Account #	Produc	t .	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt

- 2. On the **Criteria** screen, use the **Comparison Operator** and **Value** columns to create a search criteria to find the business type. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.
- 3. Click **Search**. The system locates and displays all the records that meet your search criteria on 'Search Results' section.

EARCH MENU	8	Customer Service × Search Results											0
DashBoard		View 🔻 Format 🔻	Freeze	کا 🖾 Detach	Wrap 🚱								
Origination		Business #	Business Name					Tax Id	Start Dt	Phone M			
and the second sec		0000021005	OFSLL					55236	02/08/2010	0-(000)-0	00-0000 01	1152	
ervicing													
Customer Service		View ▼ Format ▼	Freeze	🚰 Detach 🛛 실 V	Nrap 🚱								
Securitization		Company	Branch	Account #	Product		Currency	Pay Off Amt	Amount Du	e Status	Ok	Idest Due Dt	
Transaction Authorization Post Date Checks		US01	USHQ	20170200029956	LOAN VEHICLE (FR)		USD	10,000.00	0.00	ACTIVE	03	3/15/2017	
Escrow Transactions Account Documents Collateral Management Reports Producers Vendors	•	Business Business Detail										Jiew	
Account Documents Collateral Management Reports Producers Vendors Batch Transactions Advances	•			e 🛃 Detach 🛛 🤞	Wrop 🔂) yew	
Account Documents Collateral Management Reports Producers Vendors 4 Batch Transactions	•	Business Detail	Freeze			Leç	gal Name	Tax ID	# 51	tart Dt	# of Employees		∕ ≠ of
Account Documents Collateral Management Reports Producers Vendors 4 Batch Transactions Advances Payments Fees 4 Interfaces	•	Business Detaile	Freeze		V Name of the Business	Leg		Tax ID		tart Dt 2/08/2010	# of Employees		
Account Documents Collateral Management Reports Producers Vendors Batch Transactions Advances Payments Fees	•	Business Details	Type of Business CORPORATE	Business Category	V Name of the Business OFSLL						# of Employees	es(Cur) #	
Acount Documents Collister al Vanagement Report Producers 4 Batch Transactions Advances Payments Pees 4 Interfaces 4 Transactions Conversion Acounts	1	Business Details	Type of Business CORPORATE	Business Categor CORPORATE	V Name of the Business OFSLL						# of Employees	es(Cur) #	
Acount Documents Collateral Management Reports Produces Vendors Advances Advances Payments Fees A Interfaces Ad Interfaces Ad Interfaces Advances Conversion Acounts Collections	1	Business Details	Type of Business CORPORATE	Business Categori CORPORATE	V Name of the Business OFSLL						# of Employees	200 #	
Acount Documents Collateral Management Reports Producers Vendors Advances Payments Pres Date Transactions At Transactions Conversion Acounts	1	Business Details	Type of Business CORPORATE	Business Categori CORPORATE	V Name of the Business OFSLL III tributes	OF	SLL	20000			# of Employees	es(Cur) # 200	≠ of ►

You can view the view the following information for each business record:

In this field:	View this:
Business #	The registered business number of the company.
Business Name	The name of the business.
Tax ID	The taxation identity number of the business.
Start Dt	The date when the business was initiated.
Phone Number	The contact number of the business.
Zip	The zip code where the business is established.

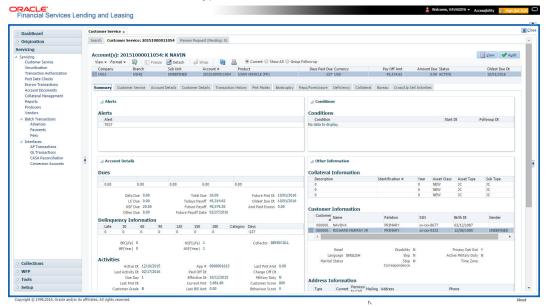


4. On the **Results** screen, select the business type of your interest. The sub section displays the accounts associated with the selected business with the following details:

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account
Account #	The account number
Product	The Line of credit product of the account.
Currency	The currency in which the account is operated.
Pay Off Amt	The total pay off amount on the account.
Amount Due	The total amount due on the account.
Status	The status of the account.
Oldest Due Dt	The oldest payment due date on the account.

Also the 'Business' section below displays the Business Details along with Addresses, Telecoms, Partners, Affiliates and Tracking Attributes. You can click 'View' to display the details in each section.

5. Select the required account and click **Open Account**. The system loads the account associated with the business type in the tab





3. Dashboards

3.1 Introduction

This document is designed to help acquaint you with the features of Dashboard, on the landing screen of Oracle Financial Services Lending and Leasing. Information from multiple products is integrated and displayed as Dashboard on home screen of the application.

This manual explains the functionality of Dashboard facility and various Dashboards present in the system. Since this section details the general dashboard options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing. Besides providing these details, the manual also provides a brief description of other features associated with Dashboard link. The Dashboard main Menu further provides links to the following screens:

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

3.2 Dashboards

Dashboards are the tiny windows displayed on landing screen of the Application. Dashboard renders quick and crisp information of specific transactions or tasks mapped to the 'User Role', who logs on to the system.

The system facilitates integration of Information from different levels and displays it as Dashboard on home screen, also called the landing screen of the application.

Navigating to Dashboards

Click Dashboard > Dashboard > Dashboard.

RCH MENU	60	DashBoard _×						X
		Origination			⊿ Setup		⊿ Admin	
hBoard				*		Non-Personal States		
shBoard		My User Queues			Product Expiring in Next	One Month	Critical Batch Job Status	
DashBoard		60			62		62	
Users Productivity		Description	Count		Product	End Date	Batch Job	Status
System Monitor		No data to display.			No data to display.		BATCH TXNS (MONETARY)	READY
Producer Analysis							BEGINING OF DAY JOBS	READY
rocess Files		My Pending Review Req	uests By Applications	-				
			accord of Appleadons					
			Priority					
		App # 0000001046	Priority					
		My Pending Review Req	uests By Priority	_	1			
	•	• 62						
		Priority	Count	-				
		▲ Servicing			⊿ Vendor			
		Number of Queues Hard	1 Assigned	- î	Vendors Count By Statu	5		
		62			60			
		Queue Description	Count		Status	Count		
		No data to display.		E	ACTIVE	46	-	
gination		Number of Accounts			Vendors Expiring in Nex	One Month		
rvicing		R				one Pondi		
llections		Queue Description	Count		Company Name	End Date		
P		No data to display.	count		TEST	02/02/2017		
					1001	velveled1/	-	
ols tup		My Pending Review Req						

Features

Following are the features of Dashboard:



- The system organizes Dashboards to provide comprehensive and consolidate snapshot in tiny windows, to access information easily. Thus, helping to; analyze, monitor and make better decisions which in turn help save time and cost.
- The screen is designed to display six Dashboards, distributed in two rows with three Dashboards per row, without scroll bars.
- The height and width of all Dashboards are fixed; however, you can expand or collapse the Dashboards. Click the arrow heads at the top left corner of the Dashboard windows to expand or collapse the dashboard windows.
- Each section in Dashboard is hyperlinked to home screen of the respective section. The main screen will present descriptive information of details shown in Dashboard only.
- Each window in the dashboard is provided with a Refresh button and clicking on the same would fetch the latest status of the dashboard being viewed.

3.3 <u>User Productivity</u>

Oracle Financial Services Lending and Leasing User Productivity Setup screen is a supervisor feature that allows you to monitor the daily performances of users completing Line of credit origination and servicing tasks.

These tasks are categorized as underwriting funding tasks (loan origination). The system updates these details on daily basis.

Using the User Productivity Setup screen, you can review the following daily tallies:

- Number of applications entered, by user
- Number of underwriting decisions (approved, rejected, conditioned, or withdrawn), by user
- Number of funding decisions (verified or funded), by user
- Number of applications entered, by queue

This chapter explains how to use the User Productivity Setup screen to view this information.

Navigating to User Productivity Screen

- On the Oracle Financial Services Lending and Leasing home screen, click Dashboard > Dashboard > User Productivity.
- 2. The system displays the User Productivity screen. You can view the tasks related to:
 - Underwriting/Funding
 - Customer Service/Collection

3.3.1 <u>Viewing Underwriting/Funding tasks</u>

Daily tallies from the

Collector Activity

3.3.1.1 Collector Activity

The Collector Activity screen displays the number of accounts worked and call activities by collector for the day. It also displays details regarding calls and total number of calls per queue.



To use the Collector Activity

- 1. Click **Dashboard > Dashboard > User Productivity > Collector Activity**. The details on this screen are grouped into two:
 - Users
 - Activity Details
- 2. In the Users section, you can view the following information.

shBoard	Users Productivit	×									×
DashBoard	Application Entry	Underwritin	g Funding	Origination	Queues	Collector Activity	Service/Collection Queues				
DashBoard											
Users Productivity System Monitor	Users										
Producer Analysis	View + Forma	t+ 🛃	Freeze	Detach	Wr لې	rap 🚱					
Process Files	User							Nan	ne	Accounts	Call Activiti
	No data to display	r.									
	Activity Deta										
	View - Forma	t 🕶 🔤 🛛	Freeze	Detach	del Wr	rap 🚱					
	Queue Name No data to display						Left Messages	Promise To Pay	No Answer	Other	Tot
	No data to display	•									
rigination											
ervicing											
ervicing ollections											
rigination ervicing ollections /FP ools											

A brief description of the fields is given below:

Field:	View this:
User	Displays the user code.
Name	Displays the user name.
Accounts	Displays the number of accounts worked.
Call Activities	Displays the number of call activities.

3. In the Activity Details section, you can view information for the selected user. A brief description of the fields is given below:

Field:	View this:
Queue Name	Displays the queue name.
Left Messages	Displays the left message activity count.
Promise To Pay	Displays the promise to pay activity count.
No Answer	Displays the no answer activity count.
Other	Displays the other activity count.



Field:	View this:
Total	Displays the total activity count.

3.4 System Monitor

The System Monitor screen is the one stop place to check all the activities in and around the system. It maintains the progress of;

- Batch Jobs
- Jobs
- Services
- Database Server Log Files
- Parked Transactions
- Users

Navigating to System Monitor

On the Oracle Financial Services Lending and Leasing home screen, click **Dashboard > Dashboard > System Monitor**.

3.4.1 Monitoring Batch Jobs

The system tracks the success of each batch process on the Batch Job. If either a set of batch jobs or specific batch job should fail, you can resubmit it on this screen and review the results in Request Details section.

The Monitor Batch Jobs screen is only a display screen that contains the following sections:

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

To Monitor Batch Job

1. Click Dashboard > Dashboard > System Monitor > Batch Jobs.



ashBoard	S	ystem Monitor 🗙									🗶 Clos
DashBoard		Batch Jobs Jobs !	Services Database S	ierver Log Files Pa	rked Transactions	Users					
DashBoard Users Productivity											
System Monitor Producer Analysis		Batch Job Sets	-								
Producer Analysis Process Files		View + Format +	Freeze			Re-submit Job Set		Enabled			
		Set Code SET-AAI	Job Set Description ACCOUNT CREATI		Frequency DAILY	Frequency Value DAILY	Start Time 10:00 AM	Enabled	Criti	cal Last Run Dt 08/08/2003	Next Run Dt 08/09/2003 🔨
		SET-ACR	ACCRUALS AND D		DAILY	DAILY	10:30 PM	N	Y	08/07/2003	08/08/2003 V
		<									>
		Batch Jobs									
		View + Format +	Freeze	Detach 🚽	Wrap 🚷	Re-submit Job					
			g Job Type	Job Code	Status	Job Description		Threads Co	mmit Count	Errors Allowed Weekend	Holiday
			1 PROCEDURE	AAIPRC_BJ_100_0		APPLICATION TO		1	100	50 Y	Y
		<	2 PROCEDURE	TXNACT_BJ_100_0	1 COMPLETED	ACCOUNT ACTIVA.		1	100	50 Y	Y >
		Batch Job Threa	ds								
		View + Format +	Freeze	🛃 Detach 🛛 📣	Wrap 🚱						
			Thread Status				Errors		Records	Trace Level Enabled	
			1 IDLE				0		0	0 Y	
		Request Details									
		View 👻 Format 👻	Freeze	Detach 🚽	Wrap 🚱						
		Request Type	Status		Start Dt	End Dt		Run Start	Dt	Run End Dt	Process Dt
		No data to display.									
		<									>
		Request Results									
		View + Format +	Freeze	🛃 Detach 🛛 📣	Wrap 🚱						
		Request Result			Description						
igination		No data to display.									
rvicing											
n a casa a casa a											
llections											
rections FP											

2. In the **Batch Job Sets** section, you can view the following information

A brief description of the fields is given below:

Field:	View this:
Set Code	Displays the code for batch job set.
Job Set Description	Displays the description for batch job set.
Status	Displays the job set status.
Frequency Code	Displays the frequency at which the job set is to be executed.
Frequency Value	Displays the value of frequency code chosen for the job set.
Start Time	Displays the start time for the job set.
Enabled	Displays if the job set is enabled or not.
Critical	Displays if this job set is critical or not.
Last Run Dt	Displays the date of last run of the job set.
Next Run Dt	Displays the next run date for job set.
Parent	Displays the preceding job set.
Dependency	Displays the type of dependency on predecessor.

To resubmit a batch job set

Whenever a batch job set fails, it is best to resubmit it after correcting the errors that caused the failure. Resubmitting a set causes system to re-perform the batch job set and dependent batch jobs.



• In the **Batch Job Sets** section, choose the batch job set to resubmit (only a batch job set with a status of FAILED can be resubmitted), then click **Resubmit Job Set** button.

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

Field:	View this:					
Seq	Displays the batch job sequence number.					
Јор Туре	Displays the batch job request type.					
Job Code	Displays the batch job request code.					
Status	Displays the job status.					
Job Description	Displays the batch job description.					
Threads	Displays the number of threads used by the job.					
Commit Count	Displays the number of rows after which auto-commit is triggered.					
Errors Allowed	Displays the number of errors allowed.					
Weekend	Displays if the batch job will execute job on weekend or not.					
Holiday	Displays if the batch job will execute job on a holiday or not.					
Enabled	Displays if the job is enabled or not.					
Parent	Displays the preceding job.					
Dependency	Displays the type of dependency on predecessor.					
Command	Displays the command line for the job.					
Rollback Segment	Displays the rollback segment for job.					

A brief description of the fields is given below:

To resubmit a batch job

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

- In the Batch Jobs section, choose the batch job to resubmit (only a batch job with a status of FAILED can be resubmitted), then choose Resubmit Job Set.
- The Batch Job Threads section displays the status of individual threads.

A brief description of the fields is given below:

Field:	View this:
Thread	Displays the name of thread.
Status	Displays the status of thread.



Field:	View this:
Errors	Displays the number of errors in the thread.
Records	Displays the number of records in the thread.
Trace Level	Displays the SQL trace level (0, 1, 4, 8, 12).
Enabled	Displays if the job thread is enabled or not.

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

A brief description of the fields is given below:

Field:	View this:
Request Type	Displays the job request type.
Status	Displays the job request status.
Start Dt	Displays the job request is valid from this date and time.
End Dt	Displays the job request is valid till this date.
Run Start Dt	Displays the date and time on when the job run started.
Run End Dt	Displays the date and time at which the job run ended.
Process Dt	Displays the transaction is posted with this General Ledger effec- tive date.
Description	Displays the job request description.

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

A brief description of the fields is given below:

Field:	View this:
Request Results	Displays the result of job request.
Description	Displays the result details.

3.4.2 Monitoring Jobs

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

To Monitor Job Details

- 1. Click Dashboard > Dashboard > System Monitor > Jobs.
- 2. On the **Job** screen, select the type of jobs you want to view in the Job Details section. You can select any of the following jobs:
 - Batch



Back Ground

Credit Request

ashBoard	5)	ystem Monitor $_{\times}$								X
 DashBoard DashBoard Users Productivity System Monitor 	F	Batch Jobs Jobs Ser	rvices Database Se	erver Log Files Parke	d Transactions	Users				
		Batch Back Ground	Credit Request							
Producer Analysis Process Files		Job Details	Freeze	🔐 Detach 🛛 ຝ	11/mm 239 1	/iew Last ● 1 Day ◯ 2 Days	0.5.0.0.48.0.	View () Failed All	
			E Heeze	Calinerarii da	wigh da.	T Day O 2 Days	5 Days All Days	vicit (2/1/2016	120
		Request Type	Status	Job Set	Job	Description	Thread	Errors	Records Run Start Date/Time	Run End D
		No data to display.								
		<								>
		⊿ Job Detail Desc	ription							
		_ Job Detail Dese	anperon.							
		Job Results		C# number of	50					
		View 🗸 Format 🗸		Detach 🚽	Wrap 🚱					
	•		Description	Detach 🚽	Wrap 🕅					
	•	View - Format - Request Result		🚰 Detach 🛛 🚽	Wrap 🚱					
		View - Format - Request Result		Detach 剑	Wrap 🚷					
	•	View - Format - Request Result		Detach 🚽	Wrap 🚱					
	•	View - Format - Request Result		Detach	Wrap 🚱					
		View - Format - Request Result		Detach	Wrap 🔯					
	3	View - Format - Request Result		Detach	Wrap 🚮					
		View - Format - Request Result		Detach 📣	Wrap					
		View - Format - Request Result		Detach	Wrap					
	1	View - Format - Request Result		Detsch	Wrap					
	•	View - Format - Request Result		🛃 Detach 🛛	Wrap					
Virination	8	View - Format - Request Result		🛃 Detach 🛛	Wrap 🔂					
		View - Format - Request Result		Detach d	Wrap 🚯					
iervicing		View - Format - Request Result		Detach 4	Wrap					
Servicing Collections	1	View - Format - Request Result		Detach 4	Wrap 😡					
Origination Servicing Collections WFP Tools	1	View - Format - Request Result		☐ Detach ↓	Wrap					

A brief description of the different jobs available is given below:

Select:	System Displays:
Batch	Batch jobs (used primarily for the nightly processes).
Back Ground	User submitted requests, such as reports and payment posting.
Credit Request	Credit bureau requests.

3. In the **Job Details** section, select the time frame of the contents of **Job Details** section. You can select any of the following options:

Select:	System Displays:
1 Day	All the types of jobs selected in Jobs Type section in last one-day.
2 Days	All the types of jobs selected in Jobs Type section in last two days.
5 Days	All the types of jobs selected in Jobs Type section in last five days.
All Days	All the types of jobs selected in Jobs Type section.

4. If you select **Failed** option in the **View** section, the system displays failed jobs on the type and time frame you have selected.

5. In the **Job Details** section, you can view the following information about jobs matching the contents of Job Type, View Last and Failed boxes:



A brief description of the fields is given below:

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

6. In the **Job Results** section, you can view the following information about the Job selected in Job Details section:

A brief description of the fields is given below:

Field:	View this:
Request Type	Displays the job request type.
Description	Displays the job request description.

3.4.3 Monitoring Services

The Services screen allows you to track and maintain the system's processing services, including credit bureaus, fax-in and batch job scheduler. The system administrator can start or stop the service on this screen using the action buttons respectively.

To stop, start or refresh a processing service

1. Click Dashboard > Dashboard > System Monitor > Services.



2. In the **Services** section, you can view the following information about the system's processing services:

Inancial Servic	es Lending and	Leasing			🛔 Welcome, PRAKRRAO 🗸 Accessibility 🎉 Sign Qut [QA
	System Monitor ×	1			X
ashBoard	System Plointor X				
DashBoard DashBoard Users Productivity System Monitor Producer Analysis	Batch Jobs Jobs Services View + Format	Internet Land		Parked Transactions Users	
Process Files			ze 🚮 Detach		Charles and
Troccos Theo	Service CSV	Company ALL	Branch	Description CREDIT BUREAU SERVICE (EFX TEST FILES)	Status STOPPED
	CSV	ALL	ALL	CREDIT BUREAU SERVICE (EXP TEST FILES)	STOPPED
	CSV	ALL	ALL	CREDIT BUREAU SERVICE (TUC TEST FILES)	STOPPED
	JSC	ALL	ALL	JOB SCHEDULER	STOPPED
	JSV	ALL	ALL	JOB SERVICE	STOPPED
	Ŧ				
	-				
Servicing Collections WFP					
Origination Servicing Collections WFP Tools Setup					

A brief description of the fields is given below:

Field:	View this:
Service	Display the service name.
Company	Display the service company.
Branch	Display the service branch.
Description	Display the service description.
Status	Display the service status.

3. In the **Action** section, select the processing service you want to work with and choose one of the following commands in **Action** section.

Choose:	System:
Status	Refreshes (updates) the status of service. The Service screen does not update the status in real time. You must choose Status after choosing Start or Stop to perform that command.
Start	Starts the job service.
Stop	Stops the job service.

3.4.4 Data Server Log Files

Various processes in the system create reports in different log files with regards to what tasks they performed and what they encountered (for example, errors, failures, erroneous data and



so on). The Database Server link lists and describes all such log files within the system on the database server.

To view a log file on the database server

- 1. Click Dashboard > Dashboard > System Monitor > Database Server Log Files.
- 2. In the Database Server Log Files section, click List Files.

ashBoard	System Monitor ×		
DashBoard DashBoard Users Productivity System Monitor Producer Analysis Process Files		👔 🧱 List Files 🛛 Download File	
Process miles	File Name No data to display.	File Type	File Size File Time
	· · · · · · · · · · · · · · · · · · ·	Beginning End # of Lines 50 Show File	
	Text No data to display.		
	1		
	3		
Origination			
Servicing			
Servicing Collections			
Origination Servicing Collections WFP Tools			

3. Then in the **Database Server Log Files** section, you can view the following information. A brief description of the fields is given below

Field	View this:
File Name	Displays the name of file.
File Type	Displays the type of file.
File Size	Displays the size of file.
File Time	Displays the time stamp of file.

- 4. In the **File Content** section you can view the content of the file selected in the **Database Server Log Files**.
- 5. Click **Show File**. A File Download Security Warning dialog box is displayed with the confirmation message "Do you want to save this file?"
- 6. Click Save.
- 7. In Save As dialog box, select the location you want to save the file, and click Save.

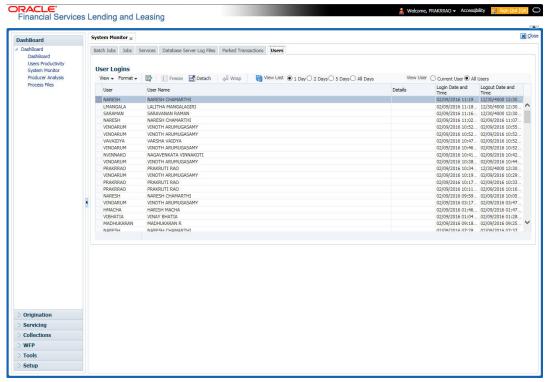
3.4.5 Monitoring Users

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



To monitor users who have logged on to the system

- 1. Click Dashboard > Dashboard > System Monitor > Users.
- 2. In the User Logins section, you can view the following information



A brief description of the fields is given below:

Field:	View this:
User	Displays the user ID.
User Name	Displays the user name.
Details	Displays the details.
Login Date and Time	Displays the login date time for the user.
Logout Date and Time	Displays the logout date time for the user.

3.5 **Producer Analysis**

The Producer analysis screen enables you to view and know the status of all applications sourced by different Producers.



Navigating to Producer Analysis

oard	Producer Analysis ×								
Board	Select Criteria								
sers Productivity (stem Monitor	Company ALL	Territory		-	Funder ALL	~			
oducer Analysis	Branch ALL 💌	Sales Agent ALL	~		Status			Submit	
cess Files	Region ALL	Underwriter ALL	[~	Zip				
	Producers Territories	Activity Volume Mi	x						
	Dealer								
	No data to display.	Recent Activity Last Funded				a second second	Funded	Comments	
		No data to display.				Approved	Funded	Comments	
		Recently Approve	ad Applications						
		Applicant Name	Application #	Amt	Collateral Desc				
	-	No data to display.							
	1	Recently Funded	Applications						
		Applicant Name	Application #	Amt	Collateral Desc				
		No data to display.							
		Recent Comment	c						
		Detach al Wi							
		Date	Comment Desc						
		No data to display.							
gination vicing									
ections									
ections									
ls									

Click Dashboard > Dashboard > Producer Analysis.

You can filter producer details based on any or all of the following criteria:

- Company
- Branch
- Region
- Territory
- Sales Agent
- Underwriter
- Funder

You can select the values from the adjoining drop-down list. Click 'Submit' button. System displays the Producer details satisfying the criteria, you selected.

The following details are displayed under Producer Details section:

- Producer #
- Name
- Company
- Branch
- Type

Select the producer you need to view the statistics. The system displays the statistics under 'Summary' sub tab and the status and sub status of various applications under 'Applications' sub tab, of the selected producer.

The system displays the following details under 'Summary' sub tab:

- Year
- Total Apps



- Approved
- Conditioned
- Rejected
- Withdrawn
- Funded
- Amount

The system displays the following details under 'Applications' sub tab:

- Company
- Branch
- App #
- Date
- Title
- Product
- Status
- Sub Status

3.6 Process Files

The Process files interface allows you to view the incoming and outgoing files exchanged with other systems for processing and also perform a bulk upload of required files.

The Process files interface also provide information on the type of files uploaded with other attributes. In-order to facilitate the process files handling, the following parameters has to be enabled in Setup > Administration > System > System Parameters screen.

For more information on enabling system parameters, refer to 'System Parameters' section in Setup Guides.

• CMN_FILE_PROCESS_TO_LOB

On enabling the above parameter, system stores the incoming / outgoing documents in the relevant tables and not in the file system.

UIX_INCOMING_FILE_PATH

On enabling the above parameter, the incoming file path of application server is defined to the following default path '/scratch/work_area/DEV/OFSLLQA/input'.

UIX_OUTGOING_FILE_PATH

On enabling the above parameter, the outgoing file path of application server is defined to the following default path '/scratch/work_area/DEV/OFSLLQA/output'.



3.6.1 Incoming Process File

The incoming process file screen displays the list of files being shared from an external system along with other attributes such as directory path, file name, type, size, date and status. You can select the file required and upload it into the system for immediate processing.

DashBoard		Process Files ×						6
DashBoard DashBoard DashBoard Users Productivity System Monitor	^	Incoming Process File						
Producer Analysis Process Files			.orade.com Upload from /scratch/work_area/DE					
		the second se	🖓 🔟 Freeze 🚮 Detach 🚽 Wrap	Ust Files	Doload	2	100 B	
		2						
			Directory Name	File Name	File Type	File Size(bytes)	File Date	Status
			/scratch/work_area/DEV/QA143REL/input/lockbox /scratch/work_area/DEV/QA143REL/input/itu	The second se	CALL ACTIVITY POSTIN	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	12/02/2015 02:12:15 AM 12/02/2015 02:12:15 AM	NONE
	•	Unloaded Files						
		Uploaded Files	🚰 🔟 Freeze 🛗 Detach 📣 Wrap	🝓 View Last 🔘	1 Day 🔘 2 Days 🔘 5 Days (🖲 All Days 🛛 🔯 Down	load Bad Data 🛛 🛃 Download	Log Data
			Freeze 🔐 Detach 👌 Wrap	View Last 🕥 File Type	1 Day 💿 2 Days 💿 5 Days 🖲 File 1	10 CT	load gad Data 🙀 Download Status	Log Data
		View - Format - File Name	bit	File Type CALL ACTIVITY PC	File I DSTING ON ACCOUNT 02/2	Dt 12/2016	Status PROCESSED ERR	
		View Format File Name ofsl_sample_file_uss.t ofsl_sample_file_SSus	bxt s.txt	File Type CALL ACTIVITY PC LOCKBOX	File I DSTING ON ACCOUNT 02/2 02/1	Dt 12/2016 9/2016	Status PROCESSED ERR/ UPLOADED	
		View - Format - File Name	bxt s.txt	File Type CALL ACTIVITY PC	File I DSTING ON ACCOUNT 02/2 02/1	Dt 12/2016	Status PROCESSED ERR	
> Origination	•	View Format File Name ofsl_sample_file_uss.t ofsl_sample_file_SSus	bxt s.txt	File Type CALL ACTIVITY PC LOCKBOX	File I DSTING ON ACCOUNT 02/2 02/1	Dt 12/2016 9/2016	Status PROCESSED ERR/ UPLOADED	
Origination Servicing		View Format File Name ofsl_sample_file_uss.t ofsl_sample_file_SSus	bxt s.txt	File Type CALL ACTIVITY PC LOCKBOX	File I DSTING ON ACCOUNT 02/2 02/1	Dt 12/2016 9/2016	Status PROCESSED ERR/ UPLOADED	
		View Format File Name ofsl_sample_file_uss.t ofsl_sample_file_SSus	bxt s.txt	File Type CALL ACTIVITY PC LOCKBOX	File I DSTING ON ACCOUNT 02/2 02/1	Dt 12/2016 9/2016	Status PROCESSED ERR/ UPLOADED	
> Servicing > Collections	-	View Format File Name ofsl_sample_file_uss.t ofsl_sample_file_SSus	bxt s.txt	File Type CALL ACTIVITY PC LOCKBOX	File I DSTING ON ACCOUNT 02/2 02/1	Dt 12/2016 9/2016	Status PROCESSED ERR/ UPLOADED	
Servicing	-	View Format File Name ofsl_sample_file_uss.t ofsl_sample_file_SSus	bxt s.txt	File Type CALL ACTIVITY PC LOCKBOX	File I DSTING ON ACCOUNT 02/2 02/1	Dt 12/2016 9/2016	Status PROCESSED ERR/ UPLOADED	

View the list Incoming Process File

- 1. Click Dashboard > Process Files > Incoming Process File.
- 2. In the Incoming Process File section, click **List Files**. System displays the list of incoming files.

Field:	Description:
Select All	Select this option to select all the listed files.
Directory Name	View the directory path where incoming file is stored.
File Name	View the name of the file.
File Type	Select the type of file with the option available in the drop-down list.
File Size(bytes)	View the size of incoming file.
File Date	View the date and time when the incoming file was placed in the directory.
Status	View the status of the file.

A brief description of the fields is given below:

Upload Incoming Process File

- 1. Click Dashboard > Process Files > Incoming Process File.
- 2. In the Incoming Process File section, click **List Files**. System displays the list of incoming files. You can click 🔯 to refresh the grid data.
- 3. Select the check box adjacent to the required file and click **Upload**. You can also click **Select All** check box to perform a bulk upload of all the listed files.



The uploaded files are listed in below 'Uploaded Files' section and the status of the files are changed from 'Generated' to 'Uploaded'. In case of a processing error, the status of the file is indicated as 'Processed Error'.

3.6.1.1 Uploaded Files

The uploaded files section displays the list of incoming files uploaded into the system. You can sort and view the list of files depending on the number of days based on Last 1 Day / 2 Days / 5 Days / All Days. You can click 🞯 to refresh the grid data.

Field:Description:File NameView the name of file uploaded.File TypeView the type of file uploaded.File DtView the date when the file was uploaded.StatusView the status of upload.

On selection, you can view the following information:

In the Uploaded Files section, you can do the following:

- Click **Download Bad Data** to download the list of uploaded files which had processing errors due to bad data.
- Click **Download Log Data** to download a log of all the files uploaded.

3.6.2 Outgoing Process File

The outgoing process file section displays the list of files being shared for upload to other system for processing and allows you to download the required file for inspection.

shBoard		Process Files ×				
DashBoard DashBoard Users Productivity System Monitor Producer Analysis	~	Incoming Process File	Outgoing Process File			
		Outgoing Proce	SS File		Download	
Process Files						
	=	View - Format -	📑 🔟 Freeze 🚮 Detach 🛛 🖓 Wrap	View Last 💿 1 Day 🤅	🖱 2 Days 🖱 5 Days 🖱 All Days	
		Select All	File Name	File Date	File Size(bytes)	Status
	-					
Origination						
Servicing						
Collections						
WFP						
rools						
Setup						

You can sort and view the list of files depending on the number of days based on Last 1 Day / 2 Days / 5 Days / All Days.



On selection, you can view the following information:

Field:	Description:
Select All	Select this option to select all the listed files.
File Name	View the name of upload file.
File Date	View the date when the file was shared for upload.
File Size(bytes)	View the size of upload file.
Status	View the status of upload file.

Download Outgoing Process File

1. Click Dashboard > Process Files > Outgoing Process File.

System displays the list of files shared for upload. You can click 🔤 to refresh the grid data.

2. Select the check box adjacent to the required file and click **Download**. You can also click **Select All** check box to download all the listed files.



4. Sales Lead

The Sales Lead screen enables you to record information gathered during a sales query or a call from a potential borrower. A sales representative can then use the Sales Lead screen to follow-up with the borrower. This is not a mandatory screen. You can always begin the Line of credit origination process directly using the Application Entry screen.

Information on the Sales Lead screen can be attached to the Application Entry screen as optional information. Attaching a lead to an application can help the sales department analyse the effectiveness of following-up with prospective borrowers. Once a lead is attached to an application from the Sales Lead screen, Oracle Financial Services Lending and Leasing changes its status to COMPLETED.

4.1 Lead Entry screen

The Lead Entry screen enables you to record information regarding prospective borrowers from a sales query or a call to be used in a follow-up call. The initial status for the lead can be set as NEW or FOLLOW-UP.

To complete the Lead Entry screen

1. On the Oracle Financial Services Lending and Leasing home screen, click **Origination** under**Sales Lead**.

DashBoard	Sales Lead ×									36	
rigination	Lead Entry Follow-Up Maintenance										
Origination											
Sales Lead	Applicant Inform	ation						cile A	dd 🥒 Edit 📃	Manue 2 Audit	
Simple Application Entry	View - Format -	Freeze	C20 parts at	d. Wrap	62				an a Four	Tien A More	
Application Entry						1	1		1		
Underwriting	Lead #	Lead Dt	Company	Branch	1	First Name	Last Name	Birth Dt	Channel	Source	
Funding	UNDEFINED L-00002006	02/04/2016 12/15/2015	NL02	NLHQ		ROSEMARY	BLACK	12/08/1987	CONSULTATION	WEB ENTRY	
Application Retrieval	L-00002008	12/02/2015	US01	USHQ		TEST	TEST LAST NAME	01/01/1990	ESTATE AGENT	FAX IN	
Scenario Analysis	L-00003002	12/17/2015	US01	USHO		BOND	JAMES	01/01/1997	WEB	WEB ENTRY	
Application Documents	L-00002002	12/12/2015	U501	USHO		PHANINDRA	CHODA	10/10/1982	CONSULTATION	WEB ENTRY	
Image Maintenance Reports	L-00002004	12/12/2015	US01	USHO		BOREN	ROBERT	12/01/1970	WEB	WEB ENTRY	
	L-00006002	02/02/2016	US01	USHO		NITIN	JOSHI	07/25/1988	CONSULTATION	OFFLINE APPLIC	
Producers Vendors	L-00004004	12/19/2015	U501	USHO		ANDRES	MARTINEZ	08/06/1989	CONSULTATION	WEB ENTRY	
Vendors	<									>	
	Applicant Inform	nation					-	1			
							Save and Add	Save and Sta	ay 🔄 Save and Re	sturn 🛛 🛵 <u>R</u> eturn	
								Address Line 1			
		Applicant Infor	plicant Information			Address		Address Line 2			
		# UNDEFINED									
					* Type		~	* Zip			
		t 02/04/2016			* Country	UNITED STATES	~	* City			
	* Compar			~	* Postal Type	NORMAL ADDRESS	~	* State		~	
	* Brand	h		~	Address #			Email			
	* Last Nam	e			Street Pre		~	Alternate Email			
	* First Nam							Assigned By	PRAKRRAO		
	* Birth D	e 🛛 🖄	9		Street Name			* Status	NEW	~	
	* Chann	ы (~	Street Type		~		02/04/2016		
	* Source	e		~	Street Post		~	* Followup Dt	10		
					Apt #						
	Telecoms Comme	nts Documents	Requests								
	Telecom Infor	nation						- Add	Edit V	iew 🧇 Audit	
			e Detach	പി Wrap	69						
Servicing	View - Format -										
Servicing Collections	View Format Telecom Type	ESP In Freez	in millionanci						Phone C	ument	
		By I ricc	in the second						Phone C	urrent	

2. On the Sales Lead screen, click the Lead Entry.

If you are entering a new applicant, click Add in the Applicant Information section.
 -or-

If you want to edit an existing applicant, select it in the Applicant Information section.

If you click Previous, Oracle Financial Services Lending and Leasing displays information for the previous applicant. If you click Next, the system displays information for the next applicant.

4. In the **Applicant Information** section, enter, view or edit the following information:

In this field:	Do this:
Lead #	View the sales lead number (display only).



In this field:	Do this:
Lead Date	View the sales lead date. System defaults the current date (display only).
Company	Select the company name (required).
Branch	Select the branch name (required).
First Name	Enter the applicant's first name (required).
Birth Dt	Specify the date of birth. (required).
Last Name	Enter the applicant's last name (required).
Channel	Select the channel of the sales lead (required).
Source	Select the source of the sales lead (required).

5. In the **Address** section, enter, view or edit the following information:

- For creating a new record, click **Add**.

In this field:	Do this:
Туре	Select the address type (required).
Postal Type	Select the postal address type (required).
Apt#	Enter the building number (optional) .
Pre	Select the street prefix (directional) (optional).
Street Name	Enter the street name (optional).
Street Type	Select the street type (optional).
Post	Select the street postfix (directional) (optional).
Apt #	Enter the apartment number (optional).
Address 1	Enter the first address line (optional).
Address 2	Enter the second address line (optional).
City	Enter the city (required).
St	Select the state (required).
Zip	Select the zip code (required).
	Note: For non US country, you have to enter zip code.
Country	Select the country code (required).
Email	Enter the e-mail address (optional).
Alternate Email	Enter the Alternate e-mail address (optional).
Status	Select the status for the sales lead (required).



In this field:	Do this:
Assigned By	View the user code creating the sale lead (display only).
Status Dt	View the last sales lead status change date (display only).
Follow-up Dt	Enter the sales lead follow-up date (required).

- If you enter a new record in the Address section, click Save.

4.1.1 <u>Telecoms sub tab</u>

The Telecoms sub screen records additional phone numbers for the sales lead.

To complete the Telecoms sub tab

- 1. On the Oracle Financial Services Lending and Leasing home screen, click the **Sales** Lead master tab.
- 2. On the Sales Lead screen, click the **Lead Entry** tab, then click the **Telecoms** sub tab.

DashBoard	5	ales Lead ×											× :
rigination		Lead Entry Follow-Up	Maintenance										
Origination Sales Lead Simple Application Entry		Applicant Inform		1798						් සං	id 🖉 Edit 🗌 🗴	lew 🖉 Au	dit
Application Entry			Freeze	Detach	، اليه		1						
Underwriting		Lead #	Lead Dt	Company		Branch		First Name	Last Name	Birth Dt	Channel	Source	-
Funding		UNDEFINED	02/04/2016						1				
Application Retrieval		L-00002006	12/15/2015	NL02		NLHQ		ROSEMARY	BLACK	12/08/1987		WEB ENTRY	
Scenario Analysis		L-00001002	12/02/2015	US01		USHQ		TEST	TEST LAST NAME	01/01/1990		FAX IN	
Application Documents		L-00003002	12/17/2015	US01		USHQ		BOND	JAMES	01/01/1997		WEB ENTRY	
Image Maintenance		L-00002002	12/12/2015	U501		USHQ		PHANINDRA	CHODA	10/10/1982		WEB ENTRY	
Reports		L-00002004	12/12/2015	US01		USHQ		BOREN	ROBERT	12/01/1970		WEB ENTRY	
Producers		L-00006002	02/02/2016	US01		USHQ		NITIN	JOSHI	07/25/1988		OFFLINE APPL	IC
Vendors		L-00004004	12/19/2015	U501		USHQ		ANDRES	MARTINEZ	08/06/1989	CONSULTATION	WEB ENTRY	
		Applicant Inform	ation										
		Applicant Inform							Save and Add	Save and Sta	g Save and Retu	rn 🤇 🦕 <u>R</u> eb	u
			Applicant Inform	nation				Address		Address Line 1 Address Line 2			
	1		UNDEFINED							* Zip			
			ot 02/04/2016			* Type			~				
						* Country	ountry	UNITED STATES	~	* City			
		* Company			~			NORMAL ADDRESS	~	* State		~	2
		* Branch			~			NORMAL ADDRESS	•	Email			
						Add	ress #						
		* Last Name				Charlen and Charle	et Pre		~	Alternate Email			
		* First Name								Assigned By	PRAKRRAO		
		* Birth Dt				Street	Name			* Status	NEW	~	2
						Stree	t Type		 				-
		* Channel			~					Status Dt			
		* Source			~	Stre	et Post		~	* Followup Dt	100		
		500100					Apt #						
		Telecoms Commen	ts Documents	Requests									
		Telecom Inform	ation							din add	Edit View	. A suda	
ervicing		View - Format -		e 🚮 Detach	1	Wrap	s a			-ll- Van	S For T Alex		-
Collections		Telecom Type		Research .							Phone Cur	rent	
VEP		No data to display.											
Tools													
0015													

- 3. On the Telecoms sub tab, enter, view or edit the following information:
 - To create a new record, click **Add**.

In this field:	Do this:					
Telecoms section						
Telecom Type	Select the type of telecommunications device (required)					
Phone	Enter the phone number (required)					
Current	Select the Current check box to indicate the phone number is in service.					

- If you enter a new record in the **Telecoms** sub tab, click **Save**.

4.1.2 Comments sub tab

The Comments sub tab records any comments regarding the sales lead.



To complete the Comments sub tab

1. On the Oracle Financial Services Lending and Leasing home screen, click Sales Lead.

2. On the Sales Lead screen, click the Lead Entry tab, then click the Comments sub tab.

DashBoard	Sales	Lead ×								36
rigination	Lea	d Entry Follow	-Up Maintenand	e						
Origination	Ap V	plicant Infor lew + Format + Lead # L-00002006 L-00002002 L-00002002 L-00002004 L-00006002 L-00006002 L-00004004 L-00005002 <	mation	Company NL02 US01 US01 US01 US01 US01 US01 US01 US01	수의 Wrap Branch NLHQ USHQ USHQ USHQ USHQ USHQ USHQ	First Name ROSEMARY TEST BOND PHANINDRA BOON HANINDRA BOON ANDRES SAM	Lest Name BLACK TEST LAST NAME JAMES CHODA ROBERT MARTINEZ SAM	Birth Dt 12/08/1997 01/01/1990 01/01/1997 10/10/1982 12/01/1970 07/25/1988 08/06/1989 11/11/1991	Channel Consultation ESTATE AGENT WEB CONSULTATION WEB CONSULTATION OTHERS	Source WEB ENTRY FAX IN WEB ENTRY WEB ENTRY OFFLINE APPLIC WEB ENTRY WEB ENTRY
		View - Forma	t - 🔛 🗆	Freeze detac	th d Wrap	ଜ୍ଞ	Save and Add	Save and Stay	g Save and Retu	im 🖓 <u>B</u> eturn
		Comment Ty		Sub Type	Comment		Comment Dt Comment By			v
			~		~			02/04/2016 02:41:3	BAM PRAKRRAO	
		CUSTOMER V	VALK-IN	INBOUND	TEST			12/21/2015 03:19:0	3 AM LMANGALA	
		CUSTOMER V	VALK-IN	INBOUND	L-000020	06		12/14/2015 09:45:53	2 PM PHACHODA	
Servicing Collections WFP										

3. On the **Comments** sub tab, enter, view or edit the following information:

If you are	creating a	new record,	click Add
------------	------------	-------------	-----------

In this field:	Do this:						
Comments section							
Comment Type	Select the comment type (required).						
Sub Type	Select the comment sub type (required).						
Comment	Enter the comment (required).						
Comment Dt	View the date the comment was entered and saved (display only).						
Comment By	View the user id of the person who entered and saved the comment (display only).						

• If you enter a new record in the Comments sub tab, click Save.

4.1.3 Documents sub tab

The Documents sub tab needs to be completed if:

- The customer had requested any documents.
- Any document has been sent to the customer during sales lead entry.

To complete the Documents sub tab

1. On the Oracle Financial Services Lending and Leasing home screen, click the **Sales** Lead master tab.



> DashBoard		Sales Lead ×								24
Drigination		Lead Entry Follow-	Up Maintenance							
Origination										
Sales Lead		Applicant Infor	mation					4	Add 🥒 Edit 📃	View Audi
Simple Application Entry		View - Format -		Detach	wrap 🚱					
Application Entry		Lead #	Lead Dt			First Name	Look Manager	Birth Dt	Channel	C
Underwriting		L-00002006	12/15/2015	Company NL02	Branch NLHQ	ROSEMARY	Last Name BLACK	12/08/1987	Channel CONSULTATION	Source WEB ENTRY
Funding Application Retrieval		L-00001002	12/02/2015	US01	USHO	TEST	TEST LAST NAME	01/01/1990	ESTATE AGENT	FAX IN
Scenario Analysis		L-00003002	12/17/2015	US01	USHQ	BOND	JAMES	01/01/1997	WEB	WEB ENTRY
Application Documents		L-00002002	12/12/2015	US01	USHQ	PHANINDRA	CHODA	10/10/1982	CONSULTATION	WEB ENTRY
Image Maintenance		L-00002004	12/12/2015	U501	USHO	BOREN	ROBERT	12/01/1970	WEB	WEB ENTRY
Reports		L-00006002	02/02/2016	US01	USHQ	NITIN	JOSHI	07/25/1988	CONSULTATION	OFFLINE APPLIC
Producers		L-00004004	12/19/2015	US01	USHQ	ANDRES	MARTINEZ	08/06/1989	CONSULTATION	WEB ENTRY
Vendors		L-00005002	12/23/2015	U501	USHQ	SAM	SAM	11/11/1991	OTHERS	WEB ENTRY
		Documents						ale Ac	d 🖉 Edit 📃 y	iew 🖉 Audit
	E	View - Format - Document Type BROCHURE BROCHURE		OPY	ADDRESS TEST	_	_	Document Dt 02/04/2016 12/15/2015 12/21/2015	d <u>Edit</u> Document I PRAKRRAO PHACHODA LMANGALA	
		View - Format - Document Type BROCHURE	Sub Typ	pe IOPY	ADDRESS		Save and Add	Document Dt 02/04/2016 12/15/2015 12/21/2015	Document I PRAKRRAO PHACHODA	By
	•	View - Format - Document Type BROCHURE BROCHURE	SUB TY SOFT C	pe XOPY XOPY	ADDRESS TEST		Save and Add	Document Dt 02/04/2016 12/15/2015 12/21/2015	Document I PRAKRRAO PHACHODA LMANGALA	By
	•	View - Format - Document Type BROCHURE BROCHURE	Sub Tyj SOFT C SOFT C	pe XOPY XOPY nt Type PRODU	Documents ADDRESS TEST			Document Dt 02/04/2016 12/15/2015 12/21/2015	Document I PRAKRRAD PHACHODA LMANGALA 2 Save and Retu 104/2016	3y
	1	View - Format - Document Type BROCHURE BROCHURE	Sub Ty SOFT C SOFT C * Documer * Su	pe XOPY XOPY It Type PRODU	Documents ADDRESS TEST		िन्न Save and Add	Document Dt 02/04/2016 12/15/2015 12/21/2015 Save and Sta Document Dt 02	Document I PRAKRRAD PHACHODA LMANGALA 2 Save and Retu 104/2016	3y
	•	View - Format - Document Type BROCHURE BROCHURE	Sub Ty SOFT C SOFT C * Documer * Su	pe XOPY XOPY nt Type PRODU	Documents ADDRESS TEST			Document Dt 02/04/2016 12/15/2015 12/21/2015 Save and Sta Document Dt 02	Document I PRAKRRAD PHACHODA LMANGALA 2 Save and Retu 104/2016	3y
Servicing		View - Format - Document Type BROCHURE BROCHURE	Sub Ty SOFT C SOFT C * Documer * Su	pe XOPY XOPY It Type PRODU	Documents ADDRESS TEST			Document Dt 02/04/2016 12/15/2015 12/21/2015 Save and Sta Document Dt 02	Document I PRAKRRAD PHACHODA LMANGALA 2 Save and Retu 104/2016	By
Contractor and the second s		View - Format - Document Type BROCHURE BROCHURE	Sub Ty SOFT C SOFT C * Documer * Su	pe XOPY XOPY It Type PRODU	Documents ADDRESS TEST			Document Dt 02/04/2016 12/15/2015 12/21/2015 Save and Sta Document Dt 02	Document I PRAKRRAD PHACHODA LMANGALA	By
Servicing Collections WEP	•	View - Format - Document Type BROCHURE BROCHURE	Sub Ty SOFT C SOFT C * Documer * Su	pe XOPY XOPY It Type PRODU	Documents ADDRESS TEST			Document Dt 02/04/2016 12/15/2015 12/21/2015 Save and Sta Document Dt 02	Document I PRAKRRAD PHACHODA LMANGALA	By
Collections	•	View - Format - Document Type BROCHURE BROCHURE	Sub Ty SOFT C SOFT C * Documer * Su	pe XOPY XOPY It Type PRODU	Documents ADDRESS TEST			Document Dt 02/04/2016 12/15/2015 12/21/2015 Save and Sta Document Dt 02	Document I PRAKRRAD PHACHODA LMANGALA	By

2. On the Sales Lead screen, click the Lead Entry tab, then click the Documents sub tab.

- 3. On the **Documents** sub tab, enter, view or edit the following information:
 - If you are creating a new record, click Add.

In this field:	Do this:
Documents se	ction
Document Type	Select the document type (required).
Sub Type	Select the document sub type (required).
Documents	Enter the document (required).
Document Dt	View the date the document was entered and saved (display only).
Document By	View the user id of the person who entered and saved the document (display only).

- If you enter a new record in the **Documents** section, click **Save**.

4.1.4 Requests sub tab

The Requests sub tab records the product the customer is interested in and the requested amount for each product.

To complete the Requests sub screen

- 1. On the Oracle Financial Services Lending and Leasing home screen, click the **Sales** Lead master tab.
- 2. On the Sales Lead screen, click the Lead Entry tab, then click the Requests sub tab.
- 3. On the Requests sub screen, enter, view or edit the following information:
 - If you are creating a new record, click **Add**.

In this field: Do this:

Requests section



In this field:	Do this:
Product	Enter the requested product as Line of credit (required).
Requested Amount	Enter the requested amount (required).

• If you entered a new record in the **Requests** section, click **Save**.

4.2 Follow-Up screen

The Follow-Up screen enables you to update customer information based on sales lead follow-ups with the customer.

To use the Follow-Up screen

- 1. On the Oracle Financial Services Lending and Leasing home screen, click the **Sales** Lead master tab.
- 2. On the Sales Lead screen, click the Follow-Up tab.

DashBoard rigination Origination			Del Sto
Origination	Lead Entry Follow-Up Maintenance		
Sandar Jandi Anada Katalan Katalan Anada Katalan Katal	Follow-Up Details View - Parmat - I Process I Detach all W	nen (10) (10) Parise Fallow Up At (10) Land III (10) (10) (10) (10) (10) Land III (10) (10) (10) (10) (10) (10) (10) (10)	Autogrand By All Poly Autor Autogrand By All Status Di Compared By Status Compared By Status Di Compared By Autogrand By Autogrand By Status Di
Servicing			

- 3. In the Status section, click:
 - New to view all leads on the Follow-Up screen with the status of NEW.
 -or-
 - Follow Up to view all leads on the Follow-Up screen with the status of FOLLOW UP.
 -or-
 - All to view all leads on the Follow-Up screen.
- 4. In the **Assigned** section, click:
 - Assigned By to view all leads on the Follow-Up screen assigned to the current user.
 -or-
 - All to view all leads on the Follow-Up screen assigned to any user.
- 5. On the Follow-Up screen, enter, view or edit the following information:

In this field:	Do this:
Company	View the company name of the sales lead (display only).
Branch	View the branch name of the sales lead (display only).
Followup Dt	Select the follow-up date of the sales lead (required).
Lead #	View the sales lead number (display only).



In this field:	Do this:
Lead Date	View the creation date of the sales lead (display only).
Name	View the applicant's name (display only).
Last Name	View the applicant's last name.
First Name	View the applicant's first name.
Assigned by	View the user assigned to the sales lead (display only).
Status	Select the status of the sales lead (required).
Status Dt	View the last sales lead status change date (display only).

6. Click Save on the Follow-Up screen.

4.3 <u>Maintenance screen</u>

The Maintenance screen enables you to attach a sales lead to a different or missed application or change status of lead as NEW.

To attach a sales lead to an application

- 1. On the Oracle Financial Services Lending and Leasing home screen, click the **Sales** Lead master tab.
- 2. On the Sales Lead screen, click the Maintenance tab.
- 3. In the Lead Details section, view the following display only information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Lead #	View the sales lead number.
Last Name	View the last name of the sales lead.
First Name	View the first name of the sales lead.
Status	View the status of the sales lead.
Company	View the company of the sales lead.
Branch	View the branch of the sales lead.
Days of Inactivity	View the number of days of inactivity regarding the sales lead.

- 4. In the Lead Details section, select the sales lead you want to attach to the application.
- 5. In the Action section, click Attach to an Application.
- 6. In the **Action** section, select the application number to which you want to attach the sales lead in the unlabelled **App #** field.
- 7. In the Action section, click Post.



8. In the **Application** section, view the following display only information:

In this field:	View this:
Select	If selected, indicates this is the current record.
Priority	The priority of the sales lead.
Application #	The application number of the sales lead.
Date	The date of the application.
Title	The title of the application.
Product	The product of the application.
Status	The status of the application.
Producer	The producer of the application.

Note

If a wrong sales lead is attached to an application, detach it from the existing application by clicking **Change to New Status** in the **Action** section. You can then attach it to the correct application clicking **Attach to an Application**, completing the **App #** field and clicking **Post**.



5. Simple Application Entry

5.1 Introduction

The first step in the Line of credit origination process is entering credit application data into Oracle Financial Services Lending and Leasing Application. The Simple Application Entry screen enables you to specify information from the credit application into the system and request a credit bureau report.

This chapter explains how to use the Applications screen to specify and validate a credit application.

5.2 Entering a Credit Application

There are four main steps in entering an application

- 1. Select product type and producer at the top of the Application screen in the Applications section. The product defines the type of credit application: Line of credit as well as any collateral, such as vehicles or homes, associated with the Line of credit. When you save the application, system activates the links on Applications screen that are associated with the product, streamlining the application process. The producer is the dealer supplying the application. When selected, the status of the Producer is displayed along with Producer Name.
- 2. Enter information regarding the primary applicant, such as name, social security number, address, place of employment and financial assets and liabilities. Enter this same information for any other applicants, such as co-signers or joint applicants, if they exist. System displays the error message as "The Application does not exist" if the provided details does not match with any application details.
- 3. Enter information about the requested credit for the Line of credit such as Line of credit amount and number of terms.
- 4. Enter information about the collateral.

You can also enter credit application data into Oracle Financial Services Lending and Leasing Application using the Fax-In container. For more details, refer to 'Application Entry using Fax-In' section.

Once the basic details are entered, the user has to check whether the application pre qualifies or not. Once the pre-qualified edits are satisfied, click Submit in the Application screen.

When finished, Oracle Financial Services Lending and Leasing checks the application for completeness using a predefined set of edits. These edits search for errors and warnings based on your system setup. Status change of the application can be determined by the credit bureau and scoring model of the application. The prescreening checks ensure that automatic credit bureau reports are pulled only for applications which meet set criteria, thus saving cost.

After an application clears the edits check, click Process Application in the Applications section. The system begins the processes of prescreening the application and pulling a credit bureau while you can begin entering the next application in your queue.



To enter a new application

1. Click Origination > Origination > Simple Application Entry.

DashBoard	Origi	nation ×											
igination	Sear	ch/Task	Simple App	lication Entry	Review Reques	ts (Pending: (0)						
Drigination Sales Lead Simple Application Entry Application Entry	Ар	plication iew + For	1	• T Freeze		چا Wrap		rride OK Warr	ing OK		🕂 Add		/ 🖌 Audit
Underwriting Funding Application Retrieval Scenario Analysis Application Documents	No	Dt data to disp <		op #	Sub Unit	Status		Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact
Image Maintenance Reports Producers Vendors			Request (Customer	Comments Trac	king Verificat	ion							
		Applica View •	nt Format v	Free	ze 🛃 Detach	Wra لي	6 9 qu					View	✓ A <u>u</u> dit
		Relatio	n Type	First Name	MI	L	ast Name	Suffix	SSN	Birth Dt	License #	License State	Lang
		No data to											>
		Addre		ents Telecoms	eeze 🚮 Deta	ch 🖉 W	/rap 🚱				💠 Add 🖉 E	dit 🚺 <u>V</u> iew 💊	Audit
		Curr	ent	Permission to	Call Own/Re	ent	Address Type	Address Lin	e 1 City	State	Zip	Stat	ed Years
		No data	to display.		_								>
Servicing													
Collections WFP													

2. The Simple Application Entry screen appears, opened at the Search link's Results screen.

DashBoard	Origination ×					
rigination	Search/Task Simple Applic	ation Entry Review Requests (Pending: 0)				
Origination Sales Lead	A Quick Search					
Simple Application Entry Application Entry	App #	SSN	Identification #		Submit	
Underwriting Funding Application Retrieval	Queue	Next Application				
Scenario Analysis Application Documents	Search Criteria					
Image Maintenance			+ New Application	Open Application	View Application	unlock Application
Reports Producers	Search Results/Task					
Vendors		🔟 Freeze 🚮 Detach 📣 Wrap 📢	View All			
	Critical Locked Allowed	d Company Branch App # D	ate Title Product	Status	Sub Statu	s
	No data to display.					>
Servicing						
Servicing Collections WFP						

The Recreate Instance button appears only when the BPEL parameter is YES.



3. In the Results tab's **Quick Search** section, click **New Application**. The Search link's Applications Entry screen opens at the Simple Application Entry tab.

Board	Origination \times									
tion	Search/Task Simp	le Application Entry	: 0000001536 F	leview Requests (Pending	: 0)					
tion Is Lead ple Application Entry flication Entry	Application: 00 View + Format +	000001536: RO			erride OK 🖌 Warn	ing OK 🖌			View	✓ Audit
erwriting	Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact
ding Ilication Retrieval nario Analysis	09/05/2015	0000001536		APPROVED - FUN	FUNDED	CA-00003 : ACE H.		Y	Y	>
lication Documents ige Maintenance orts ducers dors	Application									leturn
		App # 000 Dt 09/0 Product LIN	05/2015 E HE (FR)	Billing Cycle Purpose Producer	VEHICLE LOAN OR	LEASE		Sales Agent Joint .		
	•	Channel WEB Priority NOF Company USO Branch USH	RMAL 1	Producer Contact Number	(818)-761-2277	ADQUARTERS INC(AC	TIVE)	CoSigned . Contact Lead # CRB Pull	~	
	Origina	Sub Unit PJ1 Status APP tion Stage Code FUN	ROVED - FUNDED DED	Region Territory Existing Customer	ALL V			Override OK Warning OK		
				Duplicate Application Loan Currency						
	Applicant Busin	ess Request Col	lateral Comments	Tracking Verification	1					
	Applicant									
	Applicant View - Form	at 🗸 📑 🔲 Fi	reeze 🚮 Detach	🖨 Wrap 🔞					View 🛛	Audit 🖉
cing	Relation Typ	e First Name	MI	Last Name	Suffix	SSN	Birth Dt	License #	License State	e La
ctions	PRIMARY	MILDRED	BURKETT	RODRIGUEZ	JR	xx-xxx-4417	01/03/1965		COLORADO	E

For field description refer Applications of the Underwriting chapter.

Copying Lead details

After selecting the sales lead number in the **Lead #** field and on clicking **Copy Lead Details**, the applicant details which were captured in the **Sales Lead** screen are populated in the Simple Application Entry screen. The Copy Lead Details button will be enabled only when you select the lead number in the Lead # field.

5.2.1 <u>Pre-qualifying an Application</u>

After entering the basic details of the applicant like identification and demographic details along with the address, employment, assets, liabilities and other income information and requested details, the user has to check whether the application pre-qualifies or not by clicking **Pre-qualify Application** button. This is governed by a set of Pre-qualification edits.

If pre-qualified edits are satisfied, the status is changed to **NEW-PREQUALIFY APPROVED** and user can modify or update any further details in the Application Entry screen.

If the edits are not satisfied, application will be pushed to REJECTED APPLICATIONS queue with a status update to **REJECTED-PREQUALIFY REJECTED**. You can also view rejected pre-qualification in the Underwriting screen.

When specific services listed in Dashboard -> System Monitor -> Services tab are 'stopped', the application status will display 'NEW PRE-SCREEN APPROVED' and user will not be able to change the status manually to move it to Underwriting queue. In such cases, services should be started post which the application is processed automatically by the system and falls in the appropriate queue as per work flow.



5.3 Applicants Tab

Using the information supplied on application, complete Applicants tab details and the following sub tab details:

- Address
- Employments
- Telecoms
- Financials
- Liabilities
- Other Incomes
- Summary
- Credit Scores
- Duplicate Applicant
- Existing Accounts.

The system uses information on Financial and Liabilities sub tabs to determine the applicant's net worth. The system uses information on Employments tab and Other Incomes sub tab to calculate applicant's debt-to-income ratio.

Note the following while completing frequency fields:

- Biweekly in the system means 'once every two weeks' and not 'twice a week'.
- Bimonthly in the system means 'once every two months' and not 'twice a month'.

For more information, refer appendix Payment Amount Conversion.

To complete the Applicants Details screen

1. On the Simple Application Entry tab, click **Applicant > Applicant**.

Financial Services	s Len	ding and Leasing	g						🛔 We	come, ABSHEKAR ▼ _ ;	kccessibility 🥞 Si
SEARCH MENU	66	Origination \times									
		Applicant									
DashBoard										Ue Ve	w 🔗 A <u>u</u> dit
Origination		View - Format -	Freeze	Detach 🤘	Wrap						
Origination	^	Relation Type	First Name	MI	Last Name	Suffix	SSN	Birth Dt	License #	License State	Language
Sales Lead Simple Application Entry		No data to display.									
Application Entry											,
Underwriting Funding		Applicant									
Application Retrieval Scenario Analysis										Manage Form	Ca Return
Application Documents			Relation Type			Existing Customer ID					
Image Maintenance	-		Salutation			Existing Customer #			Referen	nce #	
Reports			First Name		U	pdate Customer Info			s	tatus	
Producers			MI								
Vendors			Last Name				Other Details			FATCA	
			Family Name								
			Suffix		Nar	me in Local Language			Birth		
			Birth Dt			Gender			Birth Co		
			SSN		M	lother's Maiden Name		Pe	rmanent US Resident S	tatus	
			Class			Education					
			Email			Language				Power of Attor	ney
			Time Zone			Dependents			Power of Atto		
						Marital Status			Holder I		
			Ide	ntity Information		ECOA				vame dress	
						Race					
			Nationality			Ethnicity				untry	
Servicing			National ID			Disability			Natio		
> Collections			Passport #			Privacy Opt Out	_		Telephone Nu	mber	
> WFP		P	assport Issue Dt			Insurance Opt Out				Militana C	-
> Tools		Pa	assport Expiry Dt			Marketing Opt Out	_			Military Servic	2
			Visa #			Share Credit Opt Out	_		Active Military	Dubi	
> Setup			License #			Prior Bankruptcy			Effecti		

2. For details on this screen refer <u>Applicant Tab</u> of the Underwriting chapter.



5.4 Business Tab

Oracle Financial Services Lending and Leasing can record SME business related financial information and business partners on the Business screen to assist in approving Line of credit application during underwriting. The Business Applicant screen is available for Line of credit and contains the following sub screens:

- Address
- Telecoms
- Financials
- Liabilities
- Partners
- Affiliates
- Other details

To complete the Business tab

1. If SME business information is included on the application, select SMALL BUSINESS in the **Class** field on the **Applications** section and click **Save**.

The Business tab appears on Application Entry screen.

2. On the Application Entry screen, click Business.

DashBoard	Origination ×									
gination	Search/Task Simple	e Application Entry: (0000001537 Revi	ew Requests (Pending	: 0)					
Drigination Sales Lead Simple Application Entry Application Entry	Application: 00 View + Format +	00001537: ROD			erride OK 🖌 Warn	ing OK 🗸			View	🖋 A <u>u</u> dit
Underwriting	Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact
Funding Application Retrieval	09/05/2015	000001537		APPROVED - FUN	FUNDED	CA-00003 : ACE H.	(818)-761-2277	N	N	
Scenario Analysis Application Documents Image Maintenance Reports Producers Vendors	Applicant Busines Business Busin		eral Comments 1	Tracking Verification	1					
	Business De View - Forma Organization	it 🕶 📑 Free	zze 🚮 Detach Business Categ	신 Wrap 🔞	Name Legal Name	Tax ID #	Start Dt	# of Emp	C	Audit
	C CORP	SERVICE	SETME	INTERSHELL IN	TE INTERSHELL I	NTE xxxxx0987	01/01/1968		12	32
		Organization Type C C Business Type SEF Business Category SET Business Name INT COP Legal Name INT	RVICE I'ME RP TERSHELL INTERNATI RP TERSHELL TERNATIONAL OCK0987	ONAL Busines	Employees(Cur) 12 # of Employees 32 Contact Person SH s Checking Bank AC # 73 Currency US hecking Balance 87	T 6334066 DOLLAR	N Existi	ncy Avg Checking 87 Balance # of Locations 34 Existing Business g Business Name Uf disting Business # 00	7790 4 980 NDEFINED	<u>R</u> eturn
Servicing	Address Tel	ecoms Financials I	Liabilities Partners	Affiliates Other E	etails				<u></u> ⊻ew ✓	Ludit
Collections	View - For		reeze 🚮 Detach	wrap 😽					E view	Quit
	view + run	nor • 🖏 🔟 H			Contraction of the second s			1477 - 1722		
WFP	Address Ty	pe Country	Address #	City	State	Own/Lease	Comment	Postal Type	Street Pre	

For details on this screen, refer <u>Business Tab</u> of Underwriting chapter.

5.5 Request Tab

Depending on the type of product you select, the following screen will be available from Requested tab

To complete Request tab:



1. On the Application Entry tab, click **Request** tab.

rigination Sales Lead Simple Application Entry Application Entry Underwrting Funding Funding Scenario Analysis Application Documents Image Maintenance	App Vie	lication: 000 w ↓ Format ↓ t	Application Entry: 00 0001536: RODR	RIGUEZ MIL							
Sales Lead Simple Application Entry Application Entry Underwriting Funding Application Retrieval Scenario Analysis Application Documents	Vie	w 👻 Format 👻 t	Freeze								
Funding Application Retrieval Scenario Analysis Application Documents			App #			erride OK 🖌 Warni	ing OK 🖌			View	v ✔ Audit
		9/05/2015	0000001536	Sub Unit	Status APPROVED - FUN	Origination Stage Code FUNDED	Producer Name CA-00003 : ACE H	Producer Contact Number (818)-761-2277	Existing Customer Y	Duplicate Application Y	Contact
Reports Producers Vendors	Арр	licant Business	Request Collater	ral Comments	Tracking Verification	n					
vendors		equested	Freeze	Detach	ط Wrap					<u>V</u> iew	🖋 Aydit
		Credit Lir 18,900.	mit Advan	ce Promotion 00 NONE							
•	Re	equested	Credit Limit 18,90	10.00		Advance 18	8,900.00		Promotion	1 UNDEFINED	Ca Return
	I	emization Tra	de-In Subvention								
	1	temization								View	Audit
		View - Format - Itemization	• 🔯 🔲 Freez	te M Detach		Amt Comment					
		ITM OTHER FEE	2	+		0.00					
			AID ON MY LOAN ACC		18,90						
			AID TO OTHERS ON M SIVEN TO ME DIRECTL			0.00					
		THI ANOUNT G	IVEN TO ME DIRECTE			0.00				Total Requested 1 Amt	8,900.00
ervicing											
iervicing											

For details on this screen refer <u>Request Tab</u> of the Underwriting chapter.

5.6 <u>Collateral Tab</u>

Depending on the type of product or producer you select, the Collateral tab opens one of the three following collateral screens: a vehicle information screen, a home information screen or an other information screen. Complete the screen that is available on your Applications screen. After that, complete the **Valuation** and Tracking sub screen, which the Collateral screens share. If you are entering an unsecured Line of credit, the Collateral tab is present but inactive; in which case, skip this step.



To enter vehicle information from the Collateral tab

1. On the Application Entry link bar, click **Collateral**.

DashBoard	Orig	gination $_{\times}$									2
gination	Se	arch/Task Simple	Application Entry: (0000001536 Re	eview Requests (Pen	ding: 0)					
rigination Sales Lead Simple Application Entry Application Entry Underwriting		pplication: 000 View + Format + Dt	00001536: ROD		ORED Wrap 🔯 Status	Override OK ✓ Warr Origination Stage Code	ning OK ✔ Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	ew Audit
Funding Application Retrieval		09/05/2015	000001536		APPROVED - FU		CA-00003 : ACE H.		Y	Y	>
Application Documents Image Maintenance Reports Producers Vendors		Applicant Business Collateral HOME View - Format			Tracking Verific					View	Audit
	•	Existing	ixisting Asset Id Pi	rimary Asset C	lass Asset		a Occupanc				s ≠ PONSET ST >
		Existing Asset E N Valuation Tra	xisting Asset Id Pr Y acking	rimary Asset Cl NEW VE	lass Asset EHICLE HOME	Type Sub Type SINGLE				STATES 480 NE	PONSET ST
		Existing Asset E N Valuation Tra Valuation	xisting Asset Id P	rimary Asset Cl NEW VE	lass Asset EHICLE HOME	Type Sub Typ SINGLE				STATES 480 NE	PONSET ST
	•	Existing Asset E N Valuation Tra Valuation View - Form Current	xisting Asset Id P Y acking	rimary Asset Cl NEW VE	ass Asset HICLE HOME	Type Sub Type SINGLE T	Family H Occupiei	D BY OW E26A119	602 UNITED	STATES 480 NE	Very Audit
	•	Existing Asset N Valuation Tra Valuation View + Form Current	acking Asset Id P y acking hat v P Loan Currency Wholesale Base Amt	rimary Asset Cl NEW VE	ass Asset HICLE HOME	Type Sub Type SINGLE	Source	D BY OW E26A119	602 UNITED	STATES 480 NE	PONSET ST
	•	Existing Asset E N Valuation Tra Valuation View - Form Current Y	xisting Asset Id P y acking at + P Loan Currency Wholesale Base Ann 19,000.00	rimary Asset Cl NEW VE	lass Asset EHECLE HOME 석뢰 Wrap mt Usage Value / 00 0 0	Sub Type Sub Type SINGLE SINGLE With Valuation Dt Loss 09/05/2015	Source	D BY OW E26A119	602 UNITED	STATES 480 NE	Very Audit
ervicing	•	Paisting E	Asisting Asset Id P social act + B Loan Currency Wholesale Dass Amt 19,000.00 het + B In P	rimary Asset Cl NEW VE reeze Detach Retail Base An 19,500.0	lass Asset EHECLE HOME 석뢰 Wrap mt Usage Value / 00 0 0	Type Sub Type SINGLE SINGLE (+) valuation Dt (+) valuation Dt (+) 000 09/05/2015	Source	D BY OW E26A119	Edition	STATES 480 NE	PONSET ST Audit Wholesa Audit Yangut rcy Amount
Servicing	•	Asset E Asset E N Valuation Tree Valuation View + Form Current Y K Addons View + Form	Asisting Asset Id P social act + B Loan Currency Wholesale Dass Amt 19,000.00 het + B In P	rimary Asset Cl NEW VE reeze Detach Retail Base An 19,500.0	lass Asset EHECLE HOME 석뢰 Wrap mt Usage Value / 00 0 0	Sub Type Sub Type SINGLE SINGLE With Valuation Dt Loss 09/05/2015	Source	D BY OW E26A119	602 UNITED	STATES 480 NE	PONSET ST > Audit Wholesa > Audit
a de la composición de	•	Paisting E	Asisting Asset Id P social act + B Loan Currency Wholesale Dass Amt 19,000.00 het + B In P	rimary Asset Cl NEW VE reeze Detach Retail Base An 19,500.0	lass Asset EHECLE HOME 석뢰 Wrap mt Usage Value / 00 0 0	Sub Type Sub Type SINGLE SINGLE With Valuation Dt Loss 09/05/2015	Source	D BY OW E26A119	Edition	STATES 480 NE	PONSET ST Audit Wholese Audit YAudit rcy Amount

To enter home information from the Collateral tab

1. On the Application Entry tab, click **Collateral sub tab**.

DashBoard	Origination \times											2
rigination	Search/Task	Simple Appl	lication Entry: 00	00001536	Review Reque	sts (Pending:	0)					
Origination												
Sales Lead	Applicatio	n: 000000	01536: RODRI	IGUEZ MIL	DRED						∐⊻iew	Audit
Simple Application Entry Application Entry	View - For				Wrap	(d) Ove	rride OK 🖌 Wa	rning OK 🗸				
Underwriting	Dt	App	p =	Sub Unit	Status		Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact
Funding Application Retrieval	09/05/201	5 000	00001536		APPROV	ED - FUN	FUNDED	CA-00003 : ACE H		Y	Y	
Application Redreval Scenario Analysis Application Documents Image Maintenance	<											>
Reports	Applicant	Business Re	equest Collatera	al Comments	Tracking	Verification						
Producers Vendors	Collatera	a										
	Home										View	🖉 Audit
	View 🕶	Format 🕶	Freeze	Detach	لي) Wrap	69						
	Existin		g Asset Id Prim	nary Asset	Class	Asset Type	Sub Typ	pe Occupancy	/ Identifica	tion # Country	Addres	s# 🛆 5
	N		Y	NEW \	VEHICLE	HOME	STACLE				And and a second second second second	
								FAMILY H OCCUPIED	BY OW E26A119	602 UNITED	STATES 480 NE	PONSET ST
	• <					HOHE	SINGLE	FAMILY H OCCUPIED	BY OW E26A119	602 UNITED	STATES 480 NE	PONSET ST
						TIONE	SINGLE	FAMILY H OCCUPIED	BY OW E26A119	602 UNITED	STATES 480 NE	
	Home					HOPPL	SINGLE	FAMILY H OCCUPIED	9 BY OW E26A119	602 UNITED		>
						TIONE	SINGLE	FAMILY H OCCUPIED	9 BY OW E26A119	602 UNITED		
	Home	Existing_				HUGE	State	MASSACHUSETTS	9 BY OW E26A119	Legal Description		>
	Home	Asset				10.92	State		9 BY OW E26A119	Legal Description		>
	Home	Asset Existing Asset Id				10.92	State County	MASSACHUSETTS	9 BY OW E25A119	Legal Description Lot 2 Sub Division		>
	Home	Asset Existing Asset Id Primary 🗸					State County Tract / BNA Code	MASSACHUSETTS NORFOLK	9 BY OW E25A119	Legal Description	23	>
	Home	Asset Existing Asset Id Primary ✓ set Class NEW					State County Tract / BNA Code MSA Code	MASSACHUSETTS NORFOLK	9 BY OW E25A119	Legal Description Lot 2 Sub Division Parcel ID	23	>
	Home	Asset Existing Asset Id Primary ¥ set Class NEW set Type HOM	1E				State County Tract / BNA Code MSA Code GEO Code	MASSACHUSETTS NORFOLK Type & Description		Legal Description Lot 2 Sub Division Parcel ID Metes-Bounds	23	>
	Home Ass S	Asset Existing Asset Id Primary ✓ et Class NEW set Type HOM ub Type SING	1e Gle Family Home				State County Tract / BNA Code MSA Code GEO Code Condition	MASSACHUSETTS NORFOLK Type & Description GOOD CONDITIONED		Legal Description Lot 2 Sub Division Parcel ID Metes-Bounds Flood Zone 1998 Not Required Y	23	>
	Ass S OC	Asset Existing Asset Id Primary ✓ et Class NEW set Type HOM ub Type SING	1E SLE FAMILY HOME SUPIED BY OWNER (AS PRINCIPAL F			State County Tract / BNA Code MSA Code GEO Code Condition Description	MASSACHUSETTS NORFOLK Type & Description		Legal Description Lot 2 Sub Division Parcel ID Metes-Bounds Flood Zone 1998 Not Required Y	23	>
	Ass S OC	Asset Existing Asset Id Primary ✓ et Class NEW set Type HOM ub Type SING cupancy OCCU	1E SLE FAMILY HOME SUPIED BY OWNER (AS PRINCIPAL F			State County Tract / BNA Code MSA Code GEO Code Condition Description	MASSACHUSETTS NORFOLK Type & Description GOOD CONDITIONED 2015 INVERVIZZI CONSTRUCTION CO VIL	LA	Legal Description Lot 2 Sub Division Parcel ID Metes-Bounds Flood Zone 1998 Not Required Y	23 - - - -	>
	Ass S OC	Asset Existing Asset Id Primary ¥ et Class NEW set Type HOM ub Type SING cupancy OCCL ification #	IE SLE FAMILY HOME SUPIED BY OWNER / A119602	AS PRINCIPAL F			State County Tract / BNA Code MSA Code GEO Code Condition Description Year Age	MASSACHUSETTS NORFOLK Type & Description GOOD CONDITIONED 2015 TIVEPNIZZ CONSTRUCTION GO VIL 2015 0	LA Con	Legal Description Lot 2 Sub Division Parcel ID Mete-Bounds Flood Zone 1098 Not Required ¥ 5 struction Permit Dt C Deed Dt C	23 	>
• Servicing	Ass Ass Oc Ident	Asset Existing Asset Id Primary ¥ et Class NEW set Type HOM ub Type SING cupancy OCCI ification E26A	IE GLE FAMILY HOME JUPIED BY OWNER / A119602 Iness	AS PRINCIPAL F			State County Tract / BNA Code MSA Code GEO Code Condition Description Year Age Make	MASSACHUSETTS NORFOLK Type & Description GOOD CONDITIONED 2015 INVERNIZZI CONSTRUCTION CO VIL 2015	LA Con TTION D	Legal Description Lot 2 Sub Division Parcel ID Metes-Bounda Flood Zone Flood Zone 1098 Not Required ~ g struction Permit Dt (Deed Dt C) Deed Dt C) Geed Place Of Issue A	23 	>
Servicing Collections	Ass Ass Co. Ident	Asset Existing Asset Id Primary ✓ et Class NEW et Type HOM ub Type SING cupancy OCCU ification E26A # Addr	IE GLE FAMILY HOME CUPIED BY OWNER / A119602 IPESS TED STATES	AS PRINCIPAL F			State County Tract / BNA Code MSA Code GEO Code Condition Description Year Age Make	MASSACHUSETTS NORFOLK Type & Description GOOD CONDITIONED 2015 INVENIZZI CONSTRUCTION CO VIL 2015 0 INVENIZZI CONSTRUC CO	LA Con TTION D	Legal Description Lot 1 Sub Division Parcel ID Metes-Bounda_ Flood Zone_ 1098 Not Required ✓ I struction Permit D to Deed D to Ceed Place Of Issue J Noundary from East	23 	>
	Ass Ass Oc Ident	Asset Existing Asset Id Primary ✓ et Class NEW set Type HOM ub Type SING cupancy OCCL ification 226A # Country UNIT Idress # 480 / ess Line	IE GLE FAMILY HOME CUPIED BY OWNER / A119602 IPESS TED STATES	AS PRINCIPAL 6			State County Tract / BNA Code MSA Code GEO Code Condition Description Year Age Make	MASSACHUSETTS NORFOLK GOOD CONDITIONED 2015 INVENIZZI CONSTRUCTION CO VIL 2015 0 INVENIZZI CONSTRUC CO VILLA	LA Con TTION D	Legal Description Lot 2 Sub Division Parcel ID Metes-Bounds Flood Zone 1098 Not Required ¥ I struction Permit Dt C Deed Place Of Issue # Joundary from East North	23 	>
Collections	Ass Ass Oc Ident Addr	Asset Existing Asset Id Primary ✓ et Class NEW et Class NEW et Type SING cupancy OCC ification E26A # Country UNIT kdress # 480.1	IE GLE FAMILY HOME UPTED BY OWNER / A119602 IEES TED STATES NEPONSET ST	AS PRINCIPAL 6			State County Tract / BNA Code GEO Code Condition Description Year Age Make Model	MASSACHUSETTS NORFOLK Type & Description 2015 INVERNIZZI 2015 O 0 INVERNIZZI CONSTRUC CO VILLA 1200	LA Con TTION D	Legal Description Lot 1 Sub Division Parcel ID Metes-Bounda_ Flood Zone_ 1098 Not Required ✓ I struction Permit D to Deed D to Ceed Place Of Issue J Noundary from East	23 	>



	s Le	ending and L	easing									
DashBoard	6	Drigination X										Ì
rigination		Search/Task Under	writing: 000	0001533 Review	w Requests (Pending	1: 0)						
Origination Sales Lead Simple Application Entry Application Entry		Application: 00		Freeze Detac		W Override OK	✓ Warning OK ✓				Edit 📃 Vie	w 🖌 Audit
Underwriting		Dt	App #	Sub Unit		Originatio	on Stage Producer	Name Producer Number	Contact Existi	ing Customer	Duplicate Application	Contact
Funding Application Retrieval		09/05/2015	000000153	33	REJECT	TED - AUTO NEW	CA-00003		1-2277 N		N	
Scenario Analysis Application Documents		<										>
Image Maintenance Reports		Summary Applicar	nt Business	Request Deci	sion Bureau Co	llateral Comments	Tracking Docume	nt Verification	Correspondence	Tools		
Producers Vendors		Collateral Sell										
Vendors		Collateral Sell	er									
			191						0.	11 0-1		A
		Other Collat				500		— 0		dd 🥒 Edi	t View	🔗 Audit
		View - Forma	t 🕶 📓	Freeze C	Detach 🖉 Wrap	D 🔞 Existing A	isset Id		Load <u>D</u> etails			
		Existing Asset	Existing As	sset Id Primary	Asset Class	Asset Type	Sub Type	Status	Year Age	e Maki	e	Model
		N		Y	1			1	0	1		
	•	N		0 Y	NEW VEHICLE	VEHICLE	CAR	NOT DEFINED	2015 0	AUD	1	A4
		<										>
		Other Collat	oral									
		Other Conac	Ciai					Save and Add	Save and Sta		e and Return	A Return
								Dave and Poo	C Save and Se	- Cl 201	c and recorn	Ca Decourt
		Exis	ting Asset			Body			Zip			
			g Asset Id			* Registration #	UNDEFINED		Zip Extn			
			* Primary 🖌			Identification #			City			
		* 4	sset Class NE	EW ASSET	~	Description						~
		*/	sset Type HC	USEHOLD GOODS	~		GOOD CONDITIONE	DV	State			10 10
			Sub Type GE	ENERAL HOUSEHOL	D GOODS / EC 🔽				County			~
			* Status NC	T DEFINED	~		Address			Usage Detai	ls	
		Select Make :				* Country	UNITED STATES	~	* Start		14	
		Select Make				Address #			* Base			
			* Year 0			Address Line 1			* Extra			
			tern have						- Extra	8		
			Age			Address Line 2			* * * * *	0		
Servicing Collections WFP			Age Make Model			Address Line 2			* Total * Charge Amt			

If collateral is any other, the Collateral link displays information about that collateral.

For details on this screen, refer <u>Collateral Tab</u> of the Underwriting chapter.

5.7 <u>Comments Tab</u>

When using the Simple Application Entry screen, you can add comments to an application at any time in the application entry process by clicking Comments tab.



To complete the Comments tab

1. On the Application Entry tab, click **comments**.

DashBoard	Origination ×									2
igination	Search/Task Sim	ple Application Entry	Review Requests (Pe	inding: 0)						
igination Sales Lead Simple Application Entry Application Entry	Application View - Format	• 🛃 🔲 Freeze	Detach 📣	Nrap 🕅	Override OK Warn	ing OK		Add		w 🖌 🖋 Audit
Underwriting Funding Application Retrieval Scenario Analysis	Dt No data to display.	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact
Application Documents Image Maintenance Reports Producers Vendors	Applicant Requ	est Comments Tr	acking Verification							
	Comments						Save and Add	Save and Stay	Save and Return	Seturn
	View - For	mat 👻 📑 Fre	eze 🚮 Detach	ل) Wrap	62					
	Alert	Туре	Sub Type		Comment			Comment By	Comment Dt	
		REGULAR	LOAN ORIG	SINATION V			_	PRAKRRAO	02/04/2016 05:	54:58 AM
		REGULAR	LOAN ORI	GINATION				PRAKRRAO	02/04/2016 05:	54:58 AM
		REGULAR	LOAN ORI	SINATION 🔽				PRAKRRAO	02/04/2016 05:	54:58 AM
		REGULAR	LOAN ORIG	SINATION 🔽				PRAKRRAO	02/04/2016 05:	54:58 AM
		REGULAR	LOAN ORIG	GINATION 🔽				PRAKRRAO	02/04/2016 05:	54:58 AM
		REGULAR	LOAN ORIG	SINATION 🔽				PRAKRRAO	02/04/2016 05:	54:58 AM
		REGULAR		SINATION 🔽	_			PRAKRRAO	02/04/2016 05:	54:58 AM
		REGULAR						PRAKRRAO	02/04/2016 05:	54:58 AM
	•	REGULAR						PRAKRRAO	02/04/2016 05:	54:58 AM
	•	REGULAR						PRAKRRAO	02/04/2016 05::	54:58 AM
		REGULAR						PRAKBRAO	02/04/2016 05:	54:58 AM
	•	REGULAR						PRAKRRAO	02/04/2016 05::	54:58 AM
		REGULAR						PRAKERAO	02/04/2016 05::	54:58 AM
		REGULAR						PRAKERAO	02/04/2016 05::	54:58 AM
ervicing		REGULAR		SINATION				PRAKERAO	02/04/2016 05::	54:58 AM
		REGULAR						PRAKERAO	02/04/2016 05::	54:58 AM
ervicing ollections FP		REGULAR						PRAKRRAO	02/04/2016 05::	54:58 AM

For details on this screen, refer <u>Comments Tab</u> of the Underwriting chapter.

5.8 <u>Tracking Tab</u>

The Tracking tab enables you to record further information associated with the application. What items you choose to track are setup during implementation.



To track attributes

1. On the application entry screen, click the **Tracking** tab.

DashBoard	-10	Drigination	×										×
jination		Search/Task	Simple A	Application E	ntry Re	view Requests (Pending: 0)						
igination Sales Lead Simple Application Entry Application Entry		Applicat		🕞 🔲 Fi	eeze 🚮	Detach 🚽	Wrap 🚱	Override OK War	ming OK		🕂 Add 🥒 Ed	it 🗍 Yjew	🖋 Aydit
Underwriting Funding		Dt		App #	Su	ub Unit	Status	Origination Code	n Stage	Producer Name	Prc Coi Existing Customer Nu	Duplicate Application	Conta
Application Retrieval Scenario Analysis Application Documents Image Maintenance		No data to	display.										>
Reports Producers		Applicant	Request	Comments	Tracking	Verification							
Vendors													
			ig Attribute cing Attri	s Field Inve	estigation							🖉 Edit 🛛 🖋	Audit
	1	Track View Sub	-	ibutes	Freeze	Detach	لې Wrap	🥘 🔶 Load Trac	cking	Value		🥒 Edit 🛛 🖋	Audit
	ł	Track View Sub	cing Attri ▼ Format •	ibutes • 🔯 1	Freeze	Detach	طِي Wrap	🥹 💠 Load Trac	cking	Value		Sedat Sedat	Audit
		Track View Sub	cing Attri ▼ Format •	ibutes • 🔯 1	Freeze	Detach	දාම Wrap	🥹 💠 Load Trac	cking	Value		/ Edk	Audit
	H-H	Track View Sub	cing Attri ▼ Format •	ibutes • 🔯 1	Freeze	Detach	چا Wrap	€ de Load Trac	cking	Value		🖉 Edit 🛛 🖌	[₽] A <u>u</u> dit
ervicing	ŧ	Track View Sub	cing Attri ▼ Format •	ibutes • 🔯 1	Freeze	Totach	چڭ Wrap	Load Trac	cking	Value		🖉 Edit 🛛 🖋	Audit

For details on this screen, refer Tracking Tab of the Underwriting chapter

5.9 <u>Verification Tab</u>

Oracle Financial Services Lending and Leasing can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification** link's Edit screen as an *Error*, a *Warning* or an *Override*.

If it is an **Error**, the system will not allow you to change application's status and approve Line of credit until you fix all the errors.

If it is a **Warning**, the system enables you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If it is an **Override**, the system displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move the application to the queue of the user with the required authority.)

To validate a credit application

1. Enter all the information associated with the application on the Application Entry screen.



2. When you are finished entering data, on the Application Entry tab, click **Verification sub tab**, then click the **Edits** sub tab.

Search/Task Simple Application Entry Review Requests (Pending: 0) Organization Sales Lead Simple Application Entry Application Entry Underwriting Punding Dt App # Sub Unit Status Origination Stage Producer Name Co Existing Customer Duplicate Application Stage Producer Name Co Existing Customer Application C		Origination x		×
Application single fashication Edity application Edity application Edity application Edity application Edity application Retrieval Scenario Analysis Application Decuments Image Maintenance Reports Vendors V	DashBoard			
Safet Lead Application Single Application Entry Application Entry Application Entry Application Entry Underwriting Funding Scenario Analysis Producer Name Producer Na		Search/Task Simple Application Entry Review Requests (Pending: 0)		
Funding Dt App # Sub Unit Status Crighterion Issage Producer Name Coc Existing Custome Application Application Resplication Coc Existing Custome No Application	Sales Lead Simple Application Entry			✓ Audit
Applicant Requet Comments Tracking Verification Report Rep	Funding	Dt App # Sub Unit Status Origination Stage Code Producer Name	Col Existing Customer	Conta
Producers Applicant Request Comments Tracking Verification Vendors Edit S Edit Types If receive in the comments Edit Type If receive in the comments If receive in the comments <td>Scenario Analysis Application Documents Image Maintenance</td> <td></td> <td></td> <td>></td>	Scenario Analysis Application Documents Image Maintenance			>
Edit Spres View v Format v R Edit Type No data to display. Field Details Field Details Fiel	Producers	Applicant Request Comments Tracking Verification		
Verver Vermet V Result Detach of Wrap Result Edit Type V Result Detach of Wrap Result Edit Type V Result Using Check Edits Edit Details Fedita Details Fedi	Vendors	Edits		
Date Edit Type No data to display. Edit Details View v Format v Edit Name No data to display.			🖏 Check Edits	
		Date Edit Type	1 ett circol Earch	
Edit Details Verv - Format - Construction of the second o				
View + Format + 2010 III Freeze Detach of Wrap 2010 Control Control C				
Edit Name Result Expected Value Actual Value Override Responsibility No data to display. Result Expected Value Actual Value Override Responsibility				
No data to display.		View - Format - 🛃 🔟 Freeze 🚮 Detach 🐢 🖓		
No data to display.				
		No data to display.	Jai value Overnoe Responsibility	
		<		>
	Servicina			
Servicion	10 () () () () () () () () () (
Collections	Tools			
Servicing Collections WFP Tools	Setup			

For details on this screen, refer <u>Verification Tab</u> of the Underwriting chapter.

5.9.1 Application Entry using Fax-In

You can enter credit application data into Oracle Financial Services Lending and Leasing Application using the Fax-In image functionality using the Fax-In container. Once the all the images are loaded into the system using the steps mentioned in 'Entering a Credit Application' section, you can view those images in the Fax-In container and perform data entry concurrently.

The Fax-In container option is a simple image holder which is available to the user on clicking the 'New Application' button. The option is available only if has been enabled in the system settings by the administrator.

If you are the administrator, you can enable/disable this feature to the users in the access screen. However, you can view the availability of this feature by navigating to Main Menu > Setup > Administration > User > Access screen. Select Screen tab and in the Security Access Definition section, the status of "ACCESS TO MENU IMAGE MAINTAINENCE" flag defines the availability of this feature. If the flag is set to 'Y' then the Fax-In container is available in Application Entry screen.

The image container displays the image with the header information stored in the tables loaded as a part of the loading process. You can navigate through the pictures using the navigation buttons (First, Previous, Next and Last) available on the top right.

After entering the Application details, you need to select the Image check box placed on the top of Fax Image container. By doing so the system will automatically associate the current image with the application and save it along with the other application details. Also the image will no longer be available in the container since the container only holds those images which are not associated with any application.



6. Application Entry

6.1 Introduction

The first step in the Line of credit origination process is entering credit application data into Oracle Financial Services Lending and Leasing Application. The Application Entry screen enables you to specify information from credit application into the system and request a credit bureau report.

This chapter explains how to use the Applications screen to specify and validate a credit application.

6.2 Entering a Credit Application

There are four main steps in entering an application

- 1. Select product type and producer at the top of the Application screen in Applications section. The product defines the type of credit application: Line of credit as well as any collateral, such as vehicles or homes, associated with the Line of credit. When you save the application, system activates the links on Applications screen that are associated with the product, streamlining the application process. The producer is the dealer supplying the application. When selected, the status of the Producer is displayed along with Producer Name.
- 2. Enter information regarding the primary applicant, such as name, social security number, address, place of employment and financial assets and liabilities. Enter this same information for any other applicants, such as co-signers or joint applicants, if they exist. System displays the error message as "The Application does not exist" if the provided details does not match with any application details.
- 3. Enter information about the requested credit for the Line of credit such as Line of credit amount and number of terms.
- 4. Enter information about the collateral.

You can also enter credit application data into Oracle Financial Services Lending and Leasing Application using the Fax-In container. For more details, refer to 'Application Entry using Fax-In' section.

Once the basic details are entered, the user has to check whether the application pre qualifies or not. Once the pre-qualified edits are satisfied, click Submit in the Application screen. Prequalification edits can be viewed from the 'Verification' sub tab.

When finished, Oracle Financial Services Lending and Leasing checks the application for completeness using a predefined set of edits. These edits search for errors and warnings based on your system setup. Status change of the application can be determined by credit bureau and scoring model of the application. The prescreening checks ensure that automatic credit bureau reports are pulled only for applications which meet set criteria, thus saving cost.

After an application clears the edits check, click Process Application in the Applications section. The system begins the processes of prescreening the application and pulling a credit bureau while you can begin entering the next application in your queue.



To enter a new application

	Lending and Leasing				
DashBoard	Origination X				×
gination	Search/Task Application Entry: 0000001394	Review Requests (Pending: 0)			
rigination Sales Lead Simple Application Entry Application Entry Underwriting Funding	Application: 0000001394: MEHTA Subsection MEHTA Subsection MEHTA Subsection Subsection	etach Wrap 🕅 Override OK • Status Origination Pr Stage Code Pr	✓ Warning CK ✓	Pre-Qualify Application sting Duplicate Application Contact	dit 📄 View 🖋 Audit Sales Agent DEMOSALES
Application Retrieval Scenario Analysis Application Documents Image Maintenance Reports Producers	Summary Applicant Request Collateral				•
Vendors	Requested View - Format - Preeze	Detach ຝ Wrap 🚷	Calculate	🖉 Edit	: 🚺 View 🖋 Audit
	Requested Advance Amt Pmt Amt 0.00 0.00	Term Requested Rate I 0 0.0000	Down Pmt % Down Pmt Ap 0.00 0.00	prox Prc Promotion 0.00 NONE	Balloon Amt Signing Dt 0.00
	Itemization Trade-In Subvention			Edt	📄 View 🖌 Audit
		🚰 Detach 🖉 Wrap 🚯		a mart	C Terr
		+/- Requested Amt Comme	ent		
	ITM DOWN PAYMENT ITM AMOUNT PAID TO OTHERS ON MY	- 0.00 + 0.00			<u></u>
		+ 0.00			E
	ITM AMOUNT PAID ON MY LOAN ACCO	+ 0.00			
	ITM DOWN PAYMENT TRADEIN	- 0.00 + 0.00			
		+ 0.00 + 0.00			
Servicing		+ 0.00			*
collections				То	tal Requested Amt 0.00
VFP					
VFP					
ools					

1. Click Origination > Origination > Application Entry.

2. The Application Entry screen appears, opened at the Search link's Results screen.

DashBoard	Origination :	×								6
igination	Search/Tas	sk Application E	Entry Review I	Requests (Pendir	ng: 0)					
Drigination Sales Lead Simple Application Entry Application Entry Underwriting Funding Funding Application Retrieval Scenario Analysis Apolication Documents	✓ Quick : App # Queue			SSN	kt Application		Identification #		🕞 Submit	l
Image Maintenance Reports Producers		tesults/Task						+ New Application	Qpen Application	Contraction Unlock Application
Vendors	View - F	format 👻 🛃	Freeze	Detach	Wrap 🚱	👌 View All 🔽				
	CritLod	Allo Company	Branch	App #	Date	Title	Product	%F Stat	UNDED%	Sub Status

The Recreate Instance button appears only when the BPEL parameter is YES.



3. In the Results tab's **Quick Search** section, click **New Application**. The Search link's Applications Entry screen opens at the Application Entry tab.

DashBoard	Orie	gination _×										×
Drigination	Se	arch/Task Applica	tion Entry: 000	0001810 Rev	view Requests (Per	nding: 0)						
Origination	A											
Sales Lead	A	pplication: 000	0001810: A	GRAWAL PR	ACHI						View 🖌	Audit
Simple Application Entry		View 🔻 Format 💌	😽 📗 Fre	eze 🛛 🚮 Detach	Wrap 🖉	60	Override OK 🖌	Warning OK 🖌				
Application Entry Underwriting		Dt	App #	Sub Unit	Status		Drigination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Con
Funding		02/25/2016	0000001810	S1	APPROVED - FUN	IDED F	UNDED	CA-00009 : HARRY M.	. (618)-887-9876	Y	Y	
Application Retrieval		•		11								P.
Scenario Analysis												
Application Documents	-											
Image Maintenance	A	pplication										
Reports											Ca Return	
Producers											and a second second	
Vendors												
	•		App # 00	00001810		Billin	ig Cycle WEEKLY	r -		Class I	NDIVIDUAL	
			Dt 02	/25/2016		F	Purpose VEHICL	E LOAN OR LEASE		Sales Agent E	EMOSALES	
	-		Product LI	NE HE (FR)		P	roducer DEALER			Joint	-	
			Channel W	EB ENTRY		Produce	r Name CA-000	09 : HARRY MOTORS(AG	TIVE)	CoSigned	8	
			Priority NO	RMAL		Producer	Contact (618)-8	87-9876		Contact		
			Company US	01			Number			Lead #		
			Branch US	HQ			Region ALL			CRB Pull		
			Sub Unit S1			Т	erritory ALL			Override OK 🗸		
			Ctatus AF	PROVED - FUNDE	D	Existing Ou	ustomer 🗸			Warning OK ¥		
							dication 🖌					
		Origination	Stage Code FL	NDED	Du	uplicate App						
Consider	•	Origination		NDED	Du		urrency USD					
Servicing	-	Origination		NDED	Du		urrency USD					
Servicing Collections	•	0.000	Stage Code FL			Loan Ci						
	-	Origination	Stage Code FL			Loan C		Document Verification	Correspondence			

For details on this screen refer <u>Applications</u> section in **Underwriting** chapter.

6.3 Applicants Tab

Using the information supplied on application, complete Applicants tab details and the following sub tab details:

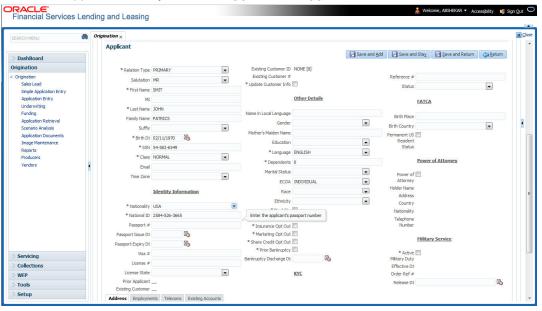
- Address
- Employments
- Telecoms
- Financials
- Liabilities
- Other Incomes sub screens
- Summary
- Credit Scores
- Duplicate Applicant
- Existing Accounts
- Tracking Attributes

The system uses the information on the Financial and Liabilities sub tabs in determining the applicant's net worth. The system uses information on the Employments screen and Other Incomes sub screen to calculate the applicant's debt-to-income ratio.



To complete the Applicants Details screen

1. On the Application Entry tab, click Applicant > Applicant.



For details on this screen refer Applicant Tab section in Underwriting chapter.

6.4 **Business Applicants Tab**

Oracle Financial Services Lending and Leasing can record SME business related financial information and business partners on the Business screen to assist in approving the Line of credit application during underwriting. The Business Applicant screen is available for Line of credit and contains the following sub screens:

- Address
- Telecoms
- Financials
- Liabilities
- Partners
- Affiliates
- Other details

To complete the Business Applicant screen

1. If SME business information is included on the application, select SMALL BUSINESS in**Class** field on **Applications** section and click **Save**.

The Business tab appears on the Application Entry screen.



2. On the Application Entry screen, click **Business**.

Appradon Retrieval Scenario Analysis Applicator Documents Image Maintenance	Producer Existing Curtact NN PRO(ACTIVE) (147)-852-3697 N Verification Tools Image: State of Employees Yew QL # of Employees QL # of Employees
Origination Sales Lad Application Single Application Entry Application Entry Underwriting Funding Application External Scenario Analysis Application Douments Mew + Format + Breeze Code Wer + Format + Breeze Detach Jutz 7/2014 Double Application Stage Code Funding Application Douments New + Format + Breeze Image Mathemance Reports 11/27/2014 Producers Summary Applicant Business Request Collateral Comments Trading Mex + Format + Breeze Producers Producer Vendors Originization Type Detach gill Wrap Originization Type Detach Genral + Breeze Collateral Comments Trading Format + Breeze Originization Type Dutiess Type Business Type Business Name	Brocess Apelication Producer Producer Producer Producer Contact Contact Producer Contact Contact Producer Producer Contact Producer Producer Producer Contact Per
Salet Lada Simple Application Entry Application Entry Application Entry Application Entry Detach Application Entry Producer Name Application Douments III/27/2014 Image Maintenance Reguest Collateral Comments Trading Producers Format - IP Producers Presez Organization Type Business Type Business Type Business Name Collateral Comments Tax ID #	Brocess Apelication Producer Producer Producer Producer Contact Contact Producer Contact Contact Producer Producer Contact Producer Producer Producer Contact Per
Application Entry Underwinting Funding Application Retrieval Scenario Anaylis Application Retrieval Scenario Anaylis Application Documents Itil/27/2014 Bostoness Reports Producer S Vendors	Producer Existing Curtact NN PRO(ACTIVE) (147)-852-3697 N Verification Tools Image: State of Employees Yew Qt # of Employees Qt # of Employees
Underwriting Funding Applataon Tsgee Code III.127/2014 III.27/2014	Contact Existing Customer AN PRO(ACTIVE) (147)-852-3697 N Verification Tools Image: State of Employees (Curr) # of Employees (Curr) 2t # of Employees (Curr) # of Employees Contact Per
Funding Application Interval Sonano Analyse Application Documents Image Maintannoc Reports Producers Vendors Vendors	XN PRO(ACTIVE) (147)-652-3697 N verification Tools Image: Add Image: Add Image:
Applicator Ketterval Scenario Analysis Applicator Documents Image Maintenance Reports Vendors Vendors Vendors Vendors	renfication Tools ↓ Add ✓ Edt ↓ Yew ◇ Audit Dt # of Employees(Cur) # of Employees Contact Per
Scenaro Analysis Application Documents Image Multienance Reports Vendors S Vendors S Vendors S Vendors Type Business Name Legal Name Tax ID ≠ Start D	
Image Maintenance Reports Producers Summary Applicant Business Request Collateral Comments Trading V Business Details Werw Format I III freeze III Detail ¢J Wrap Q0 Organization Type Business Type Business Name Legal Name Tax ID # Start D	
Reports Reports Summary Applant Business Request Collateral Comments Tracking v Business Details Vere Pormat	
Vendors Business Details Vernar ▼	Dt # of Employees(Cur) # of Employees Contact Per
Verdors Verdors Format • III Freeze III Detach dui Wrap IIII Organization Type Business Type Business Name Legal Name Tax ID ≠ Start D	Dt # of Employees(Cur) # of Employees Contact Per
Organization Type Business Type Business Name Legal Name Tax ID # Start D	
< III	0 0
	•
Business Details	
	e and Add 🔄 Save and Stay 🔄 Save and Return 🖉 Return
	ennetten Concentration Anticent
* Organization 💌 * Start Dt 🔯	* Bank Acc #
*Business	* Avg 0
Time Enployees(Car)	Checking Balance
* Business	* # of [0
Name Contact Person	Locations
*Legal Name *Business	* Management 0
* Tax ID # Checking Bank	Since
	t
Address Telecoms Financials Liabilities Partners Affiliates Other Details	
Address Information	🚽 Add 🥒 Edit 📃 Yiew 🔗 Audit
view + Format + By I neeze motoral (a wap	
Address Type Country Address # City State Own/	
/FP No data to display.	Lease Comment Postal Type Street Pre

For details on this screen refer **Business Tab** section in **Underwriting** chapter.

6.5 <u>Request Tab</u>

Depending on the type of product you select, the following screen will be available from Requested link

To complete the request tab:



1. On the Application Entry tab, click **Request** tab.

DashBoard	Origination ×				
rigination	Search/Task Application Entry: 00000003	82 Review Requests (Pend	ing: 0)		
rrgination Origination Seles Lead Simple Application Entry Application Entry Underwriting Punding Application Retrieval Scenario Analysis Acaptication Documents Dinage Mantenance Reports Producers Viendors	Application: 0000000382: TOLMA View • Format • Image: Total freeze Image: Total freeze <th>IN GREG / EVA Detach del Wrap Met Status NO. APPROVED - AUTO AP Contract Collateral C Detach del Wrap t Term R</th> <th>Override OK ✓ Warning OK Origination Stage Code Producer Name GA-00004 : ADVAN</th> <th>Producer Neutron Duplicate Contact Neutronic Outcomer Application ICE LEA (770)-424-6459 N N</th> <th>, Contact Sales Agent ,</th>	IN GREG / EVA Detach del Wrap Met Status NO. APPROVED - AUTO AP Contract Collateral C Detach del Wrap t Term R	Override OK ✓ Warning OK Origination Stage Code Producer Name GA-00004 : ADVAN	Producer Neutron Duplicate Contact Neutronic Outcomer Application ICE LEA (770)-424-6459 N N	, Contact Sales Agent ,
	Itemization View + Format + 📑 🎹 Freeze	🚰 Detach 🛛 실 Wrap	60		🖉 Edit 📄 Yjew 🖌 Aydit
	Itemization		Requested Amt Comment		
	ITM DOWN PAYMENT	-	0.00		<u>^</u>
	ITM DOWN PAYMENT PAYOFF	+	0.00		E
	ITM DOWN PAYMENT TRADEIN	-	0.00		
		+	0.00		
	ITM CREDIT INSURANCE LIFE		0.00		
	ITM CREDIT INSURANCE DISABILITY	+			
	ITM CREDIT INSURANCE DISABILITY ITM INSURANCE GAP	+	0.00		
	ITM CREDIT INSURANCE DISABILITY ITM INSURANCE GAP ITM FILING FEE	+ +	0.00		
Servicing	ITM CREDIT INSURANCE DISABILITY ITM INSURANCE GAP	+	0.00		
Servicing Collections	ITM CREDIT INSURANCE DISABILITY ITM INSURANCE GAP ITM FILING FEE	+ +	0.00		Total Requested Amt 15,000.00
10000	ITM CREDIT INSURANCE DISABILITY ITM INSURANCE GAP ITM FILING FEE	+ +	0.00		Total Requested Amt 15,000.00

For details on this screen refer <u>Request Tab</u> section in **Underwriting** chapter.

6.6 Bureau Tab

The Bureau tab displays credit report (if pulled) for an applicant. If there is a need for another pull for any applicant, it can be done here manually using the New Request section.

To verify the credit bureau data using the Bureau tab

1. Open the Application Entry screen and load the application you want to work with.



2. Click Bureau

> DashBoard	Ori	gination _×												0
rigination	Se	arch/Task Applica	ation Entry Ret	view Reque	sts (Pending: 0)									
Origination Sales Lead Simple Application Entry Application Entry Underwriting	,	Application View + Format +	Free:	ze 🏹 De	tach 🖉 Wrap	Noverride O	K Warning OK				👍 Add	d 🖉 Edit	Ujew 🗸 Aş	↓ Jdit
Funding			8 8	ie miee	uusi (ga mup	Overnue o		-						
Application Retrieval Scenario Analysis		Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name		Producer Contact Number		Duplicate Application	Contact	Sales Agent	
Application Documents Image Maintenance		o data to display.												
		(Participation of the second s												
	4	by a \$2500 fine ar View → Format Type	cess to credit repor nd/or 1 year in Fede t → 🕞 🔟 t E	rting agency eral prison p Freeze Bureau			bmit Request		orized access is p Report			Credit Reporting Cred	View Audit Act and is punishable it Bureau der #	
	ł	Bureau Deta IMPORTANT: Ac by a \$2500 fine ar View - Format	cess to credit repor nd/or 1 year in Fede t → 🕞 🔟 t E	eral prison p Freeze	er occurrence	Ra 13 S	bmit Request atus D					Credit Reporting Cred	Act and is punishable) e
	•	Bureau Deta IMPORTANT: Ac by a \$2500 fine an View ▼ Format Type No data to display	ites to credit report nd/or 1 year in Fedd E	eral prison p Freeze	er occurrence	(1) 10 € 10 € 10 € 10 € 10 € 10 € 10 € 10	bmit Request atus D				der the Fair C	Credit Reporting Cred Reor	Act and is punishable	•
Sandoina	8	Bureau Deta IMPORTANT: Ac by a \$2500 fine ar View → Format Type No data to display Bureau Deta Bureau Deta	eess to credit report hydfor 1 year in Fede t * B E E	eral prison p Freeze	er occurrence	(1) 10 € 10 € 10 € 10 € 10 € 10 € 10 € 10	bmit Request atus C				der the Fair C	Credit Reporting Credit Reon	Act and is punishable it Bureau der #) e
and a start of the	3	Bureau Deta IMPORTANT: Ac by a \$2500 fine ar View → Format Type No data to display Bureau Deta Bureau Deta	cess to credit report hd/or 1 year in Fede t * its iits Type Bureau	eral prison p Freeze	er occurrence	(1) 10 € 10 € 10 € 10 € 10 € 10 € 10 € 10	Status Dt			Credit B	der the Fair C ireau Reorde App 1	r # ind	Act and is punishable	
Collections	3	Bureau Deta IMPORTANT: Ac by a \$2500 fine ar View → Format Type No data to display Bureau Deta Bureau Deta	eess to credit report hydfor 1 year in Fede t * B E E	eral prison p Freeze	er occurrence	(1) 10 € 10 € 10 € 10 € 10 € 10 € 10 € 10	Status Dt			Credit B	der the Fair C ireau Reorde App 1	Cred Reporting Cred Reon	Act and is punishable it Bureau der #	
Servicing Collections WEP Tools	4	Bureau Deta IMPORTANT: Ac by a \$2500 fine ar View → Format Type No data to display Bureau Deta Bureau Deta	eess to credit report hydfor 1 year in Fede t * B E E	eral prison p Freeze	er occurrence	₩ 10 200 200 200 200 200 200 200 200 200	Status Dt			Credit B	reau Reorde App 1 Erst 4	r # frevious	Act and is punishable	

For details on this screen refer <u>Bureau Tab</u> section in **Underwriting** chapter.

6.7 <u>Collateral Tab</u>

Depending on the type of product or producer you select, the Collateral tab opens one of the three following collateral screen: a vehicle information screen, a home information screen or an other information screen. Complete the screen that is available on your Applications screen. After that, complete the **Valuation** and Tracking sub screen, which the Collateral link's screens share. If you are entering an unsecured Line of credit, the Collateral link is present but inactive; in which case, skip this step.

To enter vehicle information from the Collateral tab



1. On the Application Entry link bar, click **Collateral**. If the collateral is a vehicle, the Collateral link displays information about the vehicle

DashBoard	Or	igination ×									1
gination	S	arch/Task Simple A	pplication Entry	: 0000001536 Rev	view Requests (Pendin	: 0)					
Irigination Sales Lead Simple Application Entry	,	Application: 0000	001536: RO			erride OK 🖌 War	alea OK ut				ew 🔗 Audit
Application Entry Underwriting		Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact
Funding Application Retrieval Scenario Analysis		09/05/2015	0000001536		APPROVED - FUN		CA-00003 : ACE	H (818)-761-2277	Y	Y	>
Application Documents Image Maintenance											
Reports Producers Vendors		Applicant Business	Request Colla	teral Comments	Tracking Verificatio	n					
Vendura		Collateral									
		Home View - Format -		eeze 🚮 Detach	ط Wrap					View	🖋 A <u>u</u> dit
		view + Format +	🛛 🖓 🔢 Fi								
		Existing	sting Asset Id	Primary Asset Cla		e Sub Typ	e Occupa	ancy Identifi	cation # Country	Addres	s #
	4	Existing Exi			ass Asset Typ			Identifier			s # PONSET ST
		Existing Asset Exi	sting Asset Id	Primary Asset Cla	ass Asset Typ						PONSET ST
		Existing Asset Exi N Valuation Trac	sting Asset Id	Primary Asset Cla	ass Asset Typ					STATES 480 NE	PONSET ST
	1	Existing Asset Exi Valuation Trac Valuation	sting Asset Id	Primary Asset Cla Y NEW VE	NSS Asset Typ	SINGLE				STATES 480 NE	PONSET ST
	-	Existing Asset Exi N Valuation Trac Valuation View + Format	sting Asset Id	Primary Asset Cla Y NEW VEH	Asset Typ HICLE HOME	SINGLE				STATES 480 NE	PONSET ST
	1	Existing Asset Exi N Valuation Trace Valuation View + Format Current	sting Asset Id	Primary Asset Cla Y NEW VER	Asset Tyr HICLE HOME	SINGLE	FAMILY H OCCUP	. E26A11	9602 UNITED S	STATES 480 NE	Audit Wholesa
	•	Existing Asset Exi N Valuation Trac Valuation View - Formal Current	ing Asset Id	Primary Asset Cla Y NEW VER	Asset Tyr HICLE HOME	SINGLE Valuation Dt	FAMILY H OCCUP	ED BY OW E26A11	9602 UNITED S	STATES 480 NE	Audit
	•	Valuation Trac Valuation Trac Valuation User + Formal Current , Y Addons	ing Asset Id	Primary Asset Clk Y NEW VEH Freeze To Detach SV Retail Base Am 30 19,500.00	sss Asset Tyr HIOLE HOME 수비 Wrap R t Usage Value Amt (수) 3 0.00	SINGLE Valuation Dt 09/05/2015	FAMILY H OCCUP	ED BY OW E26A11	9602 UNITED S	Supplement	Audit Wholesa
	1	Existing Existing Asset Existing Asset Existing Valuation Tract Valuation Urev + Formal Current + 4	ing Asset Id	Primary Asset Cla Y NEW VER	sss Asset Tyr HIOLE HOME 수비 Wrap R t Usage Value Amt (수) 3 0.00	SINGLE Valuation Dt 09/05/2015	FAMILY H OCCUP	ED BY OW E26A11	9602 UNITED S	SUPPLEMENT	Audit
ervicing	ł	Addons View + Formal View + Formal View + Formal	ing Asset Id	Primary Asset Clk Y NEW VEH Freeze To Detach SV Retail Base Am 30 19,500.00	sss Asset Tyr HIOLE HOME 수비 Wrap R t Usage Value Amt (수) 3 0.00	SINGLE Valuation Dt 09/05/2015	FAMILY H OCCUP	ED BY OW E26A11	Edition	SUPPLEMENT	Audit Audit Audit Audit Audit

If the collateral is a home, the Collateral link displays information about the home.

DashBoard	Origination ×											
igination	Search/Task	Application	Entry: 000000	1155 Review	v Requests (Pe	nding: 0)						
Origination Sales Lead Simple Application Entry	Applicatio		1155: CCII		PIERRE / Wrap لي		Override OK 🖌 Wa	arning OK 🖌 🌼 Pro	cess Application	Pre-Qualify Ap		View 🗸 Audit
Application Entry Underwriting	Dt	Ap	p #	Sub Unit	Status		Origination Stage Code	Producer Name	Producer Contact	Existing Custon	ner Duplicate App	lication Contact
Funding Application Retrieval	04/01/20	2 00	00001155	UNDEFINED	NEW - REVIE	EW REQUIR	RED REVIEW	MN-00001 : IN HO.		N	N	
Scenario Analysis Application Documents Image Maintenance Reports Producers Vendors		Applicant R	equest Decisio	on Bureau	Collateral	Comments	Tracking Docum	ent Verification Co	rrespondence To	ols		
venuors	Conater											
venuurs	Home	Format +	Free	eze 🚮 Detad	h 🚽 Wra	p G	Existing Asset Id		💌 💠 Load De		🖉 Edit 📃 View	Audit
venuors	Home View • Exist	Format -			h 🛛 🚽 Wra et Class			e Occupant		tails		ress #
venuors	Home View v	Format -	-	rimary Ass		P 👹 Asset T HOME	Type Sub Typ	e Occupanc	:y Identifi	tails	itry Add	ress #
venuus	Home View • Exist Asse	Format v ^{Ig} Existin		rimary Ass	et Class	Asset T	Type Sub Typ		:y Identifi	tails cation # Coun	itry Add	ress #
vendus	Home View - Exist Asse N	Format 🕶	g Asset Id P Y	rimary Ass	et Class	Asset T	Type Sub Typ		:y Identifi	tails cation # Coun	itry Add	ress #
verious	Home View - Exist Asse N	Format v ^{Ig} Existin	g Asset Id P Y	rimary Ass	et Class	Asset T	Type Sub Typ		:y Identifi	tails cation # Coun	itry Add	ress #
venuors	Home View - Exist Asse N	Format + ¹⁹ Existin	g Asset Id P Y	rimary Ass	et Class	Asset T	Type Sub Typ		:y Identifi	tails cation # Coun 0D435M51 UNIT	itry Add	ress #
verious	Home View - Exist Asse Valuat Valua	Format + ¹⁹ Existin	g Asset Id P Y	Primary Ass USE	et Class ED HOME	Asset T HOME	Type Sub Typ		:y Identifi	tails cation # Coun 0D435M51 UNIT	Itry Add ED STATES 123	tress #
VELIOIS	Home View - Exist Asse N Valuat Valuat Valu	Format + ¹⁹ Existin on Tracking tion + Format +	g Asset Id P	rimary Ass	et Class ED HOME	Asset T HOME	Type Sub Typ SINGLE		:y Identifi	tails cation # Coun 0D435M51 UNIT	Itry Add ED STATES 123	tress #
19003	Home View - Exist Asse Valuat Valuat Valuat	Format + ¹⁹ Existin on Tracking tion + Format +	g Asset Id P Y	Yrimary Ass USE reeze Det Retai Bas 0 10,0	et Class ED HOME ach J W we Amt Usage V 100.00	Asset T HOME	Type Sub Typ SINGLE	FAMILY H	ry Identifi IYVFP8	tails cation # Coun 0D435M51 UNIT	Add Ed STATES 123	ress # , ≁ Audit
(EUUS	Home View - Exist Asse N Valuat Valuat Valuat	Format + ¹⁹ Existin on Tracking tion + Format +	g Asset Id P Y III Dan Curréncy olesale Base Amt	rimary Ass USE reeze Det Retail Bas	et Class ED HOME ach J W we Amt Usage V 100.00	Asset T HOME	rype Sub Typ SINGLE	FAMILY H	cy Identifi 1YVFP8 Currency	tails cation # Coun 0D435M51 UNIT	Add Ed STATES 123	ress # , ≁ Audit
10003	Home View - Exist Asse Valuat Valuat Valuat	Format + ¹⁹ Existin on Tradding tion + Format + wh	g Asset Id P Y III Dan Curréncy olesale Base Amt	Yrimary Ass USE reeze Det Retai Bas 0 10,0	et Class ED HOME ach J W we Amt Usage V 100.00	Asset T HOME	rype Sub Typ SINGLE	FAMILY H	cy Identifi 1YVFP8 Currency	tais cation # Coun 00435M51UNIT & Add / Edition	Add Ed STATES 123	ress # , ≁ Audit
	Home View v Asse Valuat Valuat Valuat	Format + ¹⁹ Existin on Tradding tion + Format + wh	g Asset Id P Y III Loan Currency Loan Currency 10,000.00	Yrimary Ass USE reeze Det Retai Bas 0 10,0	et Class ED HOME ach 상태 Wi Re Amt Usage V 000.00	Asset T HOME /rap /alue Amt (- 0.0	rype Sub Typ SINGLE	FAMILY H	cy Identifi 1YVFP8 Currency	tais cation # Coun 00435M51UNIT & Add / Edition	htry Add ED STATES 123 P Edt Jyew Supplement	Vess #
Servicing Solections	Home Wew * Asse Asse Valuat Valuat Valuat Vew Addd Vew Ope	Format + Ig Existin on Tracking tion + Format + rent Wh ns	g Asset Id P Y III Loan Currency Loan Currency 10,000.00	Yrinary Ass Vereze Det Retail Bat 10,0	et Class ED HOME ach 상태 Wi Re Amt Usage V 000.00	Asset T HOME /rap /alue Amt (- 0.0	ype Sub Tyy SINGLE	FAMILY H	cy Identifi 1YVFP8 Currency	tais cation # Coun 00435M51UNIT & Add Edition	bty Add ED STATES 123 P Edt Ulew Supplement Supplement	Vess #

If the collateral is any other, the Collateral link displays information about that collateral.



For details on this screen refer <u>Collateral Tab</u> section in **Underwriting** chapter.

DashBoard	Origination \times												×
Drigination	Search/Task Applica	tion Entry: 000	0000382	2 Review Rev	quests (Pending: (0)							
Origination Sales Lead Simple Application Entry Application Entry	Application: 000 View • Format •	00000382: T		I GREG / E Detach de		Override OK 💙	Warning OK 🖌	5.				View View	w 🖌 🖋 Audit
Underwriting	Dt	App #	Sub	Status		Origination Stage Co	le Produce	r Name	Producer Conta	act Number	Existing Customer	Duplicate Application	Contact
Funding Application Retrieval Scenario Analysis Application Documents	02/01/2012	000000382	UND	APPROVED - A	UTO APPROVED	NEW	GA-0000	04 : ADVA	(770)-424-645	0	N	N	•
Application Documents Image Maintenance Reports Producers Vendors	Summary Applican	Request D	ecision	Contract Co	llateral Comm	ents Tracking [ocument Verif	fication O	orrespondence	Tools			

6.8 <u>Comments Tab</u>

When using the Application Entry screen, you can add comments to an application at any time in the application entry process by clicking the Tracking tab.

To complete the Comments screen

On the Application Entry tab, click **Comments**.

> DashBoard	Origination		2
rigination	Result/Task Application Entry: 0000000266 Search Review Requests (Pending: 0)		
Origination Sales Lead	Application		Audit 🖉
Simple Application Entry Application Entry Underwriting Funding	Dt App # Status Origination Stage Producer Name	Producer Contact Number	Existing Customer
Application Retrieval Scenario Analysis Application Documents	4 <u> </u>		•
Image Maintenance Reports Producers Vendors	Summary Applicant Request Decision Contract Comments Trading Document Verification Correspondence Comments	2 Tools	

For details on this screen refer <u>Comments Tab</u> section in **Underwriting** chapter.

6.9 <u>Tracking Tab</u>

The Tracking tab enables you to record further information associated with the application. What items you choose to track are setup during implementation.



To track attributes

1. On the application entry screen, click **Tracking** tab.

DashBoard	Origination ×								2
Drigination	Search/Task Applica	tion Entry Review	tequests (Pending: 0)						
Origination Sales Lead Simple Application Entry	Application	Freeze	Detach الي Wrap	Override Ok	Warning OK		4	Add 🖉 Edit	yjew 🗸 Audit
Application Entry Underwriting Funding	Dt No data to display.		Sub Unit Status	Origination Stage Code	Producer Name	Producer Ex Contact Number Cu	sting Duplicate stomer Application	Contact	Sales Agent
Application Retrieval Scenario Analysis Applation Documents Image Maintenance Reports			Bureau Contract Corr	ments Tracking	Document Verification	n Correspondence			
Producers Vendors	Tracking Attr	Parameter	n Betach 승리 Wrap		Load Tracking	N	ralue		🖌 Edit 🛛 🖋 Audit

For details on this screen refer Tracking Tab section in Underwriting chapter.

6.10 Document Tab

6.10.1 Document Sub Tab

Application Entry's Documents screen enables you to view Application Documents and Application Documents Details.

gination Search/Tack Application Entry Single Application Entry Application Entry Application Application Entry Application Entry Application Entry Entry Application Entry Application Entry Checkins Image Producer Name Producer Name Sammery Application Entry No data to daplay. Image Context Comment Verviors Freeze Detach Image Load Checkist No data to daplay. Image <	DashBoard	Origination $_{ imes}$				
Sales Lead Sales Lead Single Application Entry Application Entry Underwriting Funding Application Entry Underwriting Charles In Entreal Scenario Analysis Application Retireval Scenario Analysis Application Retireval	gination	Search/Task Application Entry	Review Requests (Pending: 0)			
	gination rightston Sales Lead Single Application Entry Application Entry Underwriting Funding Application Retrieval Scenario Analysis Application Documents Image Mantenance Reports Produers	Search/Task Application Entry Application Were + Format + Checklist Document Checklist Document Checklist Were + Format + Checklist Were + Checklist Were + Checklist Were + Check	eeze Detach di Wirz Sub Unit S Decision Bureau Contract Preeze Detach di Checklist	tatus Origination Star Code Comments Tracking Docum Wrap R Load Check Comment	9e Producer Name Producer Co Number	ntact Existing Customer Duplicate Application (

For details on this screen refer <u>Document Tab</u> section in **Underwriting** chapter.



6.11 Verification Tab

Oracle Financial Services Lending and Leasing can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification** link's Edit screen as an *Error*, a *Warning* or an *Override*.

If it is an **Error**, the system will not allow you change the application's status and approve the Line of credit until you fix all the errors.

If it is a **Warning**, the system enables you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If it is an **Override**, the system displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move application to queue of the user with required authority.)

To validate a credit application

- 1. Enter all the information associated with the application on the Application Entry screen.
- 2. When you are finished entering data, on the Application Entry tab, click **Verification sub tab**, then click the **Edits** sub tab.

DashBoard	Origination x	X
igination	Search/Task Application Entry Review Requests (Pending: 0)	
Drigination Sales Lead Simple Application Entry Application Entry	Application Vew + Format + 🙀 TFreeze 🖉 Detach 🐢 Wrap 🍓 Override OK _ Warning OK _	🗣 Add 🥒 Edit 📄 View 🖉 Audit
Underwriting Funding Application Retrieval	Dt App # Sub Unit Status Origination Stage Code Producer Name Producer Contact Number Customer V m <td>Duplicate Application Contact Sales Agent</td>	Duplicate Application Contact Sales Agent
Scenario Analysis Application Documents Image Maintenance Reports	Summary Applicant Request Dection Bureau Contract Comments Trading Document Verification Correspondence	
Producers Vendors	Edits Audts History	
		eck <u>E</u> dits
	Date Edit Type No data to display.	
	Edit Details	
	View - Format - 🔯 🗊 Freeze 🚰 Detadh 🛁 Wrap 🙀 Edit Name Result Expected Value	Actual Value Override Responsibility
	no dala la vapaj.	
ervicing		
ollections		
/FP		
Tools		

For details on this screen refer Verification Tab section in Underwriting chapter.

6.12 Tools tab

The Tools tab calculates the payment amount, term, interest rate, Line of credit amount, amortization schedule and allows for the printing of a report.

For detailed information on using the tools, refer <u>Tools</u> chapter.



6.12.1 Application Entry using Fax-In

You can enter credit application data into Oracle Financial Services Lending and Leasing Application using the Fax-In image functionality using the Fax-In container. Once the all the images are loaded into the system using the steps mentioned in 'Entering a Credit Application' section, you can view those images in the Fax-In container and perform data entry concurrently.

The Fax-In container option is a simple image holder which is available to the user on clicking the 'New Application' button. The option is available only if has been enabled in the system settings by the administrator.

If you are the administrator, you can enable/disable this feature to the users in the access screen. However, you can view the availability of this feature by navigating to Main Menu > Setup > Administration > User > Access screen. Select Screen tab and in the Security Access Definition section, the status of "ACCESS TO MENU IMAGE MAINTAINENCE" flag defines the availability of this feature. If the flag is set to 'Y' then the Fax-In container is available in Application Entry screen.

The image container displays the image with the header information stored in the tables loaded as a part of the loading process. You can navigate through the pictures using the navigation buttons (First, Previous, Next and Last) available on the top right.

After entering the Application details, you need to select the Image check box placed on the top of Fax Image container. By doing so the system will automatically associate the current image with the application and save it along with the other application details. Also the image will no longer be available in the container since the container only holds those images which are not associated with any application.



7. Underwriting

7.1 Introduction

Underwriting is the next step after application entry in Line of credit origination cycle. At the beginning of underwriting process, the application has been entered into Oracle Financial Services Lending and Leasing, receiving an application number. The application, then passes through the initial prescreening checks, and receives a credit bureau report. (Credit bureau pulls are based upon zip code setup.) The system assigns it a custom credit score and based on this, the application automatically updates its status and sent to the appropriate queue. In doing so, one of three things happen to the application:

- The application passes all the prescreening requirements and is automatically approved based on the auto-decisioning process. The system, then, automatically notifies the producer with a decision fax. You can use the Underwriting screen to view the application and decision information and proceed to funding.
- The application fails the prescreening requirements and is automatically rejected based on the auto-decisioning process. Again, the system notifies the producer with a decision fax. You can use the Underwriting screen to view application and decision information. Also, you can rehash the application.
- The application receives a status requiring a manual review and is sent to the underwriting queue. It is now up to the underwriter to verify data and manually change the status of application using Underwriting screen.

This chapter explains how to use the Underwriting screen to complete the following tasks:

- Loading an application on the Underwriting screen
- Verifying the applicant information
- Verifying the credit bureau data
- Calculating and validate the debt-to-income ratios
- Requesting a credit bureau report manually
- Adding comments and tracking attributes
- Making a decision about an application
- Verifying the edits
- Rehashing an application
- Ageing an application.
- Review Requests

7.2 <u>Underwriting Screen - an overview</u>

The underwriting process follows these basic steps:

- Opening the Underwriting screen and loading the application you want to work with.
- Viewing and verifying information about the applicant supplied during application entry.
- Viewing information from the credit bureau report.
- Viewing and verifying information regarding the collateral, if present.
- Viewing and verifying information regarding the trade-ins, if present.
- Calculating and validating the debt-to-income ratios.
- Selecting the pricing for the application.



- Specifying information regarding stipulations, itemizations, check lists, and rate schedules (variable rate Line of credit only), if required. (The checklist can be configured to display a list of tasks to follow when using the Underwriting screen.)
- Making a decision on the Line of credit (APPROVE, REJECT, or CONDITION).
- Performing an edits check to verify the information on Underwriting screen.
- Viewing errors and warnings from the edits check and make the required corrections to the data.
- Changing the status of the application.

7.3 Loading an Application on the Underwriting screen

The first step in the underwriting process is to load the application you want to work with. For details about using the Loading an application, refer <u>Searching for an Application</u> in the chapter Search Function.

7.3.1 Applications

The Underwriting screen's Applications section appears at the top of the screen opened from Underwriting master tab. The screen displays the application number and name on the header and contains information such as application purpose, product and producer.

In this section, you can perform any of the Basic Operations mentioned in Navigation chapter

DashBoard		Origination ×				×
gination		Search/Task Underwriting Review Requests	(Pending: 0)			
rigination Sales Lead Simple Application Entry Application Entry Underwriting Funding Application Retrieval Scenario Analysis Application Documents			Detach old Wrap 🙀 Override OK Warn Unit Status	Ori Pro	Existing Customer Duplicate	Con
Reports Producers Vendors		Application		Save and Stay	Save and Return	
	-	App # DR Protect Protect Protect Company Ennich Sub Unit Subtro Status Origination Stage Code	Billing Cycle Purpose Producer Name Producer Name Producer Charles Region Territory Existing Customer Duplicate Application Lean Currency		Class Sales Agent Joint Cosigned Contact Lead # CRB Pull Overaide OK Warning OK C r Underwriter	
		Super Summary Super Summary Applicant Relation T Bit	Bureau Contract Comments Tracking Documer Type Name th Dt dress	Requested Req. Advance Req. Term Req. Rate	Pmt Amt Down Pmt	
ervicing		P Own or	Phone	Decision Max Financed Amt	Pmt Amt	
ollections		Stated Amount(Mor		Approved Term	Down Pmt	
VFP		Actual Amount(Mor		Rate(%)	LTV1	
fools		Stated Time at Residence(YY	/MM)	Approved Buy Rate(%) Score	LTV2 Grade	

A brief description of the fields is given below:

Field:	View this:
App #	The application number
Dt	The application date
Product	The Line of credit product of the application.
Channel	How the application information was received.
Priority	The priority of the application.



Field:	View this:
Company	The company of the application.
Branch	The branch of the company.
Status	The status of the application.
Origination Stage Code	The origination stage code of the application.
Billing Cycle	The billing cycle of the application.
Purpose	The purpose of the application.
Producer	The producer type and producer of the application.
Producer Name	The name of the producer of the application. The Producer Name is displayed as a hyperlink and clicking on the same will open 'Producers' page with details of the producer.
Producer Contact Num- ber	The system displays the contact number of the producer.
Region	The region of the producer.
Territory	The territory of the producer.
Existing Customer	Indicates if the customer is an existing customer.
Duplicate Application	Indicates if the application is a duplicate application.
Line of credit Currency	The Line of credit currency of the application.
Class	The class of the application.
Sales Agent	The sales agent of the application.
Joint	If selected, indicates this is a joint application.
Cosigned	If selected, indicates this is a co-signed application.
Contact	The contact of the application.
Lead #	The lead number will appear in the list only if a lead is already created using the Sales Lead link.
CRB Pull	Check this box to pull an initial credit bureau report, after the application passes the pre screen edits. Uncheck the box, if you want to enter an application without pulling a credit report. To use a previously pulled credit bureau report, uncheck this box and specify the Bureau and Bureau Reorder # fields on the Primary Applicant screen.
Override Ok	Check this box to ignore the overrides. If the application has been marked as 'Override OK' then the system would allow you to change the application sta- tus even when override condition exists.



Field:	View this:
Warning Ok	Check this box to ignore the warnings.
	If the application has been marked as 'Warning OK' then the system would allow you to change the application sta- tus even when warning exists.
Proxy for Underwriter	If you are acting as a proxy for an Underwriter, then you can select the Underwriter's name from the adjoining options list. The list displays all the associated Underwrit- ers, Underwriting Supervisors, and Underwriting Manag- ers.
	However, this is not mandatory and can be used while auctioning an application on behalf of another underwriter.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7.3.2 Changing the Status of the Application

You can use underwriting screen's Applications master screen to change the status and sub status of the application.

To change the status of the application

1. On the Underwriting form's **Application** master screen, change the status of application to either APPROVED, CONDITIONED, or REJECTED in the **Status** field and click **Save**.

The system checks the information on the Underwriting form using guidelines established during implementation.

The system finds an error based on these guidelines, a Warning message appears stating "Validation Error exist, Unable to Change the status. Please check the Edits."

2. Click the Verification link and begin verifying edits on the Edits screen (For more information, see the **Verification link** section in this chapter.)

During status change:

- If there is an error in the edit, system displays an error message as 'Errors exist. Cannot change status. Please Verify Edits.' and previous status is retained.
- If there is an edit which requires override, the system displays an override message as 'Override Required. Do you want to continue?'
 - If you select 'Yes', the system will continue with OVERRIDE_REQUIRED processing by changing the status.
 - If you select 'No', the system will change the status back to old status.

During status change, if there is a warning in the edit, the system displays an error message as 'Warning Exists. Do you want to continue?'.

- If you select 'Yes', the system will continue processing by changing the status.
- If you select 'No', the system will change the status back to old status.

7.3.3 Rehashing an Application

Once the application moves to status of APPROVED, REJECTED, or CONDITIONED status, you cannot amend the information. However, you can amend the application, by changing the sub status of the application to REHASHING.



To Rehash the Application

- 1. Open the Underwriting screen and load the application you want to change with the APPROVED, REJECTED, or CONDITIONED status.
- 2. In the **Applications** master section, select REHASHING in the **Sub Status** field and click **Save**.

After you enter the information required in the application, you can change the status to APPROVED, REJECTED, CONDITIONED, or WITHDRAWN. (For more information, refer **Decision Tab** section in this chapter.)

Once the status is changed to Approved, Rejected, conditioned, or Withdrawn, you cannot make further changes to the information on the Decision tab.

7.3.4 Aging an Application

The Underwriting screen can be configured so that applications will be moved to a separate queue after a certain amount of time. (This time frame is determined in setup). This applications receive a sub status of AGED APPLICATION. This housekeeping function allows you to keep your system free of stagnant application by moving them into an archive.

7.4 <u>Summary Tab</u>

The summary screen provides a unified view of the application details without navigating to the respective screens/ sub-tabs.

Using this screen, you can view the following details in their respective sections:

- Super Summary
- Applicant
- Ratios
- Bureau
- Checklist
- Collateral
- Trade-In
- Requested
- Approved
- Decision Itemizations
- Decision History
- Comments
- Stipulations/Adverse Actions

To view the Super Summary

1. Open the Underwriting screen and load the application you want to work with.



2. Click **Summary** tab. By default the system opens the summary tab. Expand the Super Summary section.

DashBoard	0	rigination \times											2
rigination	-	iearch/Task Underv	writing: 00000010	15 Review Reques	sts (Pending: 0)								
Origination Sales Lead Simple Application Entry Application Entry		Application: 000			🛛 Wrap 🛛 🙀 Override C	OK ✔ Warning OK	*					<u>V</u> iew	Audit
Underwriting Funding		Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Prc Co Existing Customer Nu	Duplicate Application	Contact	Sales Agent	Branch	Prov
Application Retrieval		10/12/2015	0000001015	UNDEFINED	NEW - REVIEW REQUIRED	NEW	CA-00002 : RANDYS AUTO .		Y		DEMOSUPR	USHQ	LIN
Reports Producers Vendors	•	Summary Applicat	ry	Relation Type Name 55N National Id Birth Dt Address	NAVIN K xx-xxx-8677	ent Verification	Correspondence	Requested Decision	Credit Un Rate(*	nit 200,000.00 nit 200,000.00 %) 13.9800	Draw Repayment		
					OWNS HOME 0.00				Credit Lin First Pmt Ter		Repayment	Term 0 Term 0	
				at Residence(YY/MM)									
Servicing													
				at Residence(YY/MM)	0/0								
Collections				at Residence(YY/MM)	0/0								
Servicing Collections WFP Tools				at Residence(YY/MM)	-								

The Super Summary tab provides a snapshot of all relevant details in a single screen and contains details of Applicant, Employment, Ratios, Bureau, Requested financials, Decision updates, Contract updates and Primary Collateral details. You need not have to navigate to each of these tabs for specific information on the application. Also clicking on the hyperlinks of Address, Employment, Ratios, and Trade-In helps you to directly navigate to respective tab(s),

During the Underwriting and Funding stages, 'verified' button is displayed just below the address and employment details for each of the applicants. This would be enabled only when the Verified by and Verified Dt in the respective tabs are blank. You can verify the details from the Super Summary tab. Clicking on **Verified** will do the following:

- 1. System will copy the stated values to Actual values.
- 2. System will stamp the "Verified By" as 'User Name' and 'Verified Date' as 'Current GL Date' for the respective applicant.
- 3. If 'Verified Details' are already updated in tab or if the details are stamped, this button will be disabled.
- 4. 'Verified' button will be available when 'Actual Amount' equal to ZERO or 'Verified By' or 'Verified Date' is NULL.

You need not navigate to Address and Employment tab for verifying applicant details.

Decision details will be displayed when application has Origination Stage as "Review, Decisioned, Contract or Funded". In case an application is Rehashed, only Decision information will be displayed and Contract information will not be displayed. Contract details will be displayed when application has Origination Stage as "Contract or Funded".

The system displays the collateral details maintained in the collateral tab on click of navigation button under the headings Primary Collateral and Secondary Collateral. Collateral details for Unsecured Ioan also will be displayed if they are maintained.

All the trade-in details, if any, maintained in the application would be displayed on click of Navigation button.



7.5 Applicant Tab

Having selected and loaded an application, you can view the information about applicant in the Applicants tab. This is information that was recorded on the Application Entry screen or gathered during the credit pull. You can edit data from the Application Entry screen at anytime in the following steps. Remember to save your work with each change. Information from the credit bureau pull is available to view only.

Using the information supplied on the application, complete the Applicants tab details and the following sub tab details:

- Address
- Employments
- Telecoms
- Summary
- Credit Scores
- Duplicate Applicant
- Existing Accounts.
- Tracking Attributes

Primary Applicant details are required for SME applications also. The system uses information on the Financial and Liabilities sub tabs in determining the applicant's net worth. The system uses information on the Employments screen and Other Incomes sub screen to calculate the applicant's debt-to-income ratio.

To verify applicant information on the Underwriting screen

- 1. Open the Underwriting screen and load the underwriting application you want to work with.
- 2. Click Applicants tab.
- In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter

SEARCH MENU	60	Origination ×								
		Applicant					(D		O	(
DashBoard							Save and Add	Save and Stay	Save and Return	Ca Return
Drigination		* Relation Type	PRIMARY	-	Existing Customer ID	NONE [0]				
Origination		Salutation	MR		Existing Customer #			Reference #		
Sales Lead Simple Application Entry		* First Name	SMIT	(Lassed	* Update Customer Info			Status		
Application Entry		MI				Other Details				
Underwriting		* Last Name				100		FATC	8	
Funding		Family Name	400000		Name in Local Language			Birth Place		
Application Retrieval Scenario Analysis		Suffix			Gender		•	Birth Country		
Application Documents			02/11/1970	1000	Mother's Maiden Name			Permanent US		
Image Maintenance			54-582-6549		Education		•	Resident Status		
Reports Producers			NORMAL		* Language	ENGLISH	•			
Vendors		Email		100	* Dependents	0		Power	r of Attorney	
		Time Zone			Marital Status			Power of		
		Time Zone			ECOA	INDIVIDUAL		Attorney		
			Identity Information		Race		-	Holder Name Address		
		No. of Concession, Name	line -		Ethnicity			Country		
		* Nationality	2584-526-3665		Enter the applicant's p			Nationality		
								Telephone		
	Passport # Passport Issue Dt			* Insurance Opt Out * Marketing Opt Out			Number			
		Passport Issue Dt Passport Expiry Dt			* Marketing Opt Out * Share Credit Opt Out			Military Service		
		Passport Expiry Dt Visa #			* Prior Bankruptcy			* Active		
Servicing		License #			Bankruptcy Discharge Dt	100		Military Duty		
Collections		License State						Effective Dt		
> WFP		Prior Applicant				KYC		Order Ref #		100
> Tools		Existing Customer						Release Dt		BO



A brief description of the fields is given below:

Field	Do this
Polation Type	Select the relationship type from the adjoining drop down list. For
Relation Type	Select the relationship type from the adjoining drop-down list. For example, primary, spouse, secondary, or cosigner.
Salutation	Select the salutation from the adjoining drop-down list.
First Name	Specify the applicant's first name.
МІ	Specify the applicant's middle name.
Last Name	Specify the applicant's last name.
Family Name	Specify the applicant's family name.
Suffix	Select the name suffix/generation from the adjoining drop-down list.
Birth Dt	Specify the applicant's date of birth.
SSN	Specify the applicant's social security number.
Class	Select the classification of the applicant from the adjoining drop-down list. For example, NORMAL or EMPLOYEE. The system uses this information to restrict access to the database by recognizing employ- ees as 'secured applications'.
	You can create a SME (Small Medium Enterprise) application by selecting SMALL BUSINESS. When you select SMALL BUSINESS and save your entry, the Business Applicants link on the Applicants link is available. (required).
Email	Specify the personal Email ID of the applicant.
Time Zone	Specify the time zone to which the applicant belongs. This information appears when you enter and save the zip code for the primary appli- cant's current home address on the Address sub screen. You can also manually complete this field.
Identity Informa	tion Section
Nationality	Select the applicant's nationality from the adjoining drop-down list.
National ID	Specify the national identification number.
Passport #	Specify the passport number.
Passport Issue Dt	Select the date on which passport was issued.
Passport Expiry Dt	Select the passport's expiration date.
Visa #	Specify the applicant's visa number.
License #	Specify the applicant's license number.
License State	Select the state where the license was issued, from the adjoining drop-down list.



Field	Do this
Prior Appli- cant	Check this box to indicate that the customer is an existing customer.
Existing Cus- tomer	Check this box to indicate that this applicant has a previous account.
Existing Cus- tomer ID	Specify the customer ID if the applicant is an existing customer.
Existing Cus- tomer #	Specify the customer number if the applicant is an existing customer.
	On saving the applicant details, the data in 'Existing Customer #' is displayed as a link in 'Applicant' section header and clicking on the same will display the customer details in Search Results section of Servicing module.
Update Cus- tomer Info	Check this box to indicate if system can override the existing cus- tomer information and create the record with latest address and com- munication details of the customer.
Other Details se	ection
Name in Local Language	Specify the applicant's name in local language.
Gender	Select the gender of the applicant from the adjoining drop-down list.
Mother's Maiden Name	Specify the mother's maiden name.
Education	Select the education of the applicant from the adjoining drop-down list.
Language	Select the applicant's native language from the adjoining drop-down list.
Dependents	Specify the number of dependents.
Marital Status	Select the marital status of the applicant from the adjoining drop-down list.
ECOA	Select the ECOA (Equal Credit Opportunity Act) code, from the adjoining drop-down list. This defines the various possibilities on who is liable; individual, joint, cosigner and so on.
Race	Select the applicant's race from the adjoining drop-down list.
Ethnicity	Select the applicant's ethnicity from the adjoining drop-down list. This is the information the Home Mortgage Disclosure Act requires to be reported.
Disability	Check this box if the application has a disability.
Privacy Opt Out	Check this box to indicate that the applicant has elected to refrain from the non-public sharing of information.
Insurance Opt Out	Check this box to indicate that the applicant has elected to refrain from insurance related inquiries.



Field	Do this
Marketing Opt Out	Check this box to indicate that the applicant has elected to refrain from marketing related inquiries.
Share Credit Opt Out	Check this box to indicate that the applicant has elected to refrain from financial information and share credit related inquiries.
Prior Bank- ruptcy	Check this box if prior bankruptcy exists.
Bankruptcy Discharge Dt	Enter the discharge date of prior bankruptcy (if one exists).
KYC Section	
Reference #	Specify the reference number.
Status	Select the status of the applicant from the adjoining drop-down list.
FATCA Section	
Birth Place	Specify the birth place of the applicant.
Birth Country	Select the country of birth of the applicant.
Permanent US Resident Sta- tus	Check this box if the applicant has permanent US resident status.
Power of Attorn	ey Section
Power of Attorney	Check this box if you hold a power of attorney.
Holder Name	Specify the holder name of the power of attorney.
Address	Specify the address of the holder.
Country	Specify the country of the power of attorney holder.
Nationality	Specify the nationality of the power of attorney holder.
Telephone Number	Specify the telephone number of the power of attorney holder.
	f the Desig Actions mentioned in Neurisstian chanter

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

5. You can verify the personal information about the applicant. Two check boxes indicate if this is an existing customer or a prior applicant. The Existing Customer field enables you to select the existing customer.

7.5.1 Address Sub Tab

You can specify more than one address for each applicant, such as a home address, second home address, and vacation home address. However, at least one must be marked as current. Also, only one address can be selected as the mailing address, and that address must be marked as current. Finally, while you can have more than one Home type address, only one can be marked as current.



To complete the Address sub tab

- 1. Click Address sub tab.
- 2. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Based on the country chosen in the address tab, the fields for capturing the address will vary.

A brief description of the fields is given below:

Field	Do this
Address Type	Select the type of address from the adjoining option list.
Current	Check this box if this is a current address.
	The mailing address must be marked as current.
Confirmed	Check this box if the address is the confirmed one
Mailing	Check this box if this is the mailing address. Only one address entry can be marked as the mailing address.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number.
	Atleast one phone number per application should have the permission to call (flagged as 'Y') for the successful pre-qualification of the application. Else, an error message is displayed.
Country	Select the country of mailing address from the adjoining drop-down list.
Address Details	section
Postal Type	Select the postal address type from the adjoining drop-down list.
Address #	Specify the address number of the mailing address
Street Pre	Select the street prefix (directional) from the adjoining drop-down list.
Street Name	Specify street name.
Street Type	Select the street type from the adjoining drop-down list.
Street Post	Select the street postfix (directional) from the adjoining drop-down list.
Apt #	Specify the apartment number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
Address Line 3	Specify the third address line.



Field	Do this
Zip	Select the zip code from the adjoining drop-down list.
	For non US country, you have to enter zip code.
Zip Extn	Specify the extension of the zip code.
City	Specify the city of the mailing address.
State	Select the state of the mailing address, from the adjoining drop-down list.
Phone	Specify the phone number.
Additional Information section	
Own / Rent	Select the ownership type from the adjoining drop-down list.
Landlord	Specify the landlord's name.
Landlord Phone	Specify the landlord's phone number.
Contact	Specify the person contacted on behalf of landlord.
Contact Title	Specify title of the person contacted on behalf of landlord.
Contact Phone	Specify phone number of the person contacted on behalf of landlord.
Extn	Specify the extension of the phone of the person contacted on behalf of landlord.
Census Tract/ BNA code	Specify census tract/BNA (block numbering area). These are defined by the US Census Bureau code.
MSA Code	Specify the metropolitan statistical area (MSA) code. These are sim- ilar in concept to a zip code, but used mostly on government reports.
Comment	Specify a comment.
Address Rent Mortgage Stated section	
Years	Specify the stated number of years at residence.
Months	Specify the stated number of months at residence.
Currency	Select the currency code of payment amount, from the adjoining drop-down list.
Pmt Amount	Specify the stated payment amount.
Frequency	Specify the stated payment frequency.
Rent/Mortgage	The system displays the rent or mortgage amount.
Address Rent Mortgage Actual section	
Years	Specify the Actual number of years at residence.
Months	Specify the Actual number of months at residence.



Field	Do this
Pmt Amount	Specify the Actual payment amount.
Frequency	Specify the Actual payment frequency.
Rent/Mortgage	The system displays the rent or mortgage amount.
Verified Section	
Verified By	The name of the verifier.
Verified Dt	The date of verification.

- 3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 4. If there are more than one addresses associated with the applicant, click **Save And Add** on the Address sub screen and add address details.

7.5.2 Employments Sub Tab

Use the Employment sub screen to record employment information about the applicant. You can have more than one entry.

To complete the Employments sub tab

- 1. Click **Employments** sub tab
- 2. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Current	Check this box if this is the current employment.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number.
	Atleast one phone number per application should have the permission to call (flagged as 'Y') for the successful pre-quali- fication of the application. Else, an error message is dis- played.
Туре	Select the address type from the adjoining drop-down list.
Employer	Specify the employer's name.
Occupation	Select the occupation from the adjoining drop-down list.
Title	Specify the title.
Department	Specify the department of the employer.
Employee ID	Specify the employee identification.
Employer Address section	
Country	Select the country from the adjoining drop-down list.
Address #	Specify the building number.



Field:	Do this:	
Address Line 1	Specify the first address line.	
Address Line 2	Specify the second address line.	
Zip	Select the zip code from the adjoining drop-down list.	
	For non US country, you have to enter zip code.	
Zip Extn	Specify the zip code extension.	
City	Specify the city.	
State	Select the state from the adjoining drop-down list.	
Additional Informat	ion section	
Phone	Specify the work phone number.	
Extn	Specify phone extension.	
Contact	Specify the person contacted on behalf of the employer.	
Contact Title	Specify title of the person contacted on behalf of the employer.	
Contact Phone	Specify phone number of the person contacted on behalf of the employer.	
Contact Extn	Specify the extension of the phone of the person contacted on behalf of the employer.	
Comment	Specify a comment.	
Employment Details Stated section		
Years	Specify the stated number of years with the employer.	
Months	Specify the stated number of months with the employer.	
Frequency	Specify the stated income frequency from the adjoining drop- down list.	
Currency	Select the currency code from the adjoining drop-down list	
Income Amt	Specify the stated income.	
Salary	View the salary of the customer.	
Employment Details Actual section		
Years	Specify the Actual number of years with the employer.	
Months	Specify the Actual number of months with the employer.	
Frequency	Specify the Actual income frequency from the adjoining drop- down list.	
Income Amt	Specify the Actual income.	
Salary	View the salary of the customer.	



Field:	Do this:
Verified Section	
Verified By	The name of the verifier.
Verified Dt	The date of verification.

7.5.3 <u>Telecoms Sub Tab</u>

The Telecoms sub screen only needs to be completed if additional phone numbers exist. If not, this sub screen can be left blank.

To complete the Telecoms sub tab

- 1. Click the Telecoms sub tab
- 2. Perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Туре	Select the telecommunication type from the drop-down list.
Phone	Specify the phone number.
Extn	Specify the phone extension.
Current	Check this box if this Telecom number is current.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number.
	Atleast one phone number per application should have the permission to call (flagged as 'Y') for the successful pre-qualification of the application. Else, an error message is displayed.
Time Zone	Select the applicant's time zone from the drop-down list.
Start Time	Specify the best time to start the call.
Period	Select the time period for the best time to call start time, AM or PM, from the drop-down list.
Best day to call	Select the preferred day of the week to contact the customer from the drop-down list.
End Time	Specify the best time to end the call.
Period	Select the time period for the best time to call end time, AM or PM, from the drop-down list.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7.5.4 Summary Sub Tab

The system calculates debt ratios in the Ratios section on the Summary sub screen (Applicants link) using the data in the Incomes and Liabilities sections. Information in the



Incomes section comes from the Employments sub screen and the Other Incomes sub screen during application entry. The information in the Liabilities section comes from the Address sub screen, the Liabilities sub screen during application entry, and the credit bureau pull.

To View Summary sub tab

- 1. Click the **Summary** sub tab.
- 2. Perform any of the Basic Operations mentioned in Navigation chapter.

Field	Do this
What if Pmt Amt	Specify the payment amount you want to use in the ratios.
Score	View the credit score for the application
Grade	View the credit grade for the application
Totals	
Monthly Income- Stated Amt	The stated monthly income.
Monthly Debt- Stated Amt	The stated monthly liability.
Monthly Income- Actual Amt	The actual monthly income.
Monthly Debt- Actual Amt	The actual monthly liability.
Assets Amt - Liabilities Amt	The net worth amount.
Ratios	
Debt - Stated Before (%)	The debt amount stated before.
Debt - Stated After (%)	The debt amount stated after.
Debt - Actual Before (%)	The actual debt amount before.
Debt - Actual After (%)	The actual debt amount after.
Disposable Inc - Stated Before (%)	The disposable income stated before.
Disposable Inc - Stated After (%)	The disposable income stated after.
Disposable Inc - Actual Before (%)	The actual disposable income before.
Disposable Inc - Actual After (%)	The actual disposable income after.
Revolving Debt - Stated Before (%)	The stated revolving debt before.



Field	Do this
Revolving Debt -Stated After (%)	The stated revolving debt after.
Revolving Debt - Actual Before (%)	The actual revolving debt before.
Revolving Debt - Actual After (%)	The actual revolving debt after.
Pmt to Income - Stated Before (%)	The stated income payment before.
Pmt to Income - Stated After (%)	The stated income payment after.
Pmt to Income - Actual Before (%)	The actual income payment before.
Pmt to Income - Actual After (%)	The actual income payment after.

Once the payment amount is approved in Decision screen, it will be copied and displayed in the **What if Payment** field in Summary sub screen.

Calculating Debt Ratios

The system offers powerful tools to the underwriter for analyzing an applicant's debt-toincome ratios (total of an applicant's debt obligation divided by that person's regular income). The system calculates debt ratios in the Ratios section on the Summary sub screen (Applicants link) using the data in the Incomes and Liabilities sections. Information in the Incomes section comes from the Employments sub screen and the Other Incomes sub screen during application entry. The information in the Liabilities section comes from the Address sub screen, the Liabilities sub screen during application entry, and the credit bureau pull.

An underwriter may also add information to the Incomes and Liabilities sections on the Summary sub screen during the underwriting process.

The debt-to-income ratios in the Ratios section can be recalculated by including or excluding information from the Incomes section, Liabilities section and Financials sub screen.

To calculate debt ratios

- 1. Open the Underwriting screen and load the application you want to work with.
- 2. In the Underwriting link bar, click **Applicants**.
- 3. On the **Applicants Details** screen, select the applicant you want to work with and click **Show** in the **Details** column.
- 4. Click **Summary** sub tab.
- 5. On the **Summary** sub screen, view the display only data in the **Totals** section.

Field:	View this:
Monthly Income (Stated)	The stated monthly income.
Monthly Income (Actual)	The actual monthly income.



Field:	View this:
Monthly Debt (Stated)	The stated monthly liability.
Monthly Debt (Actual)	The actual monthly liability.
Assets	The assets.
Liabilities	The liabilities.
Net-Worth	The net-worth.

6. In the **What if Pmt Amt** field, enter the payment amount you want to use in the ratios. Once the payment amount is approved in Decision screen, it will be copied in the What if Payment field and the ratios are updated accordingly.

Whenever you modify the 'What If pmt Amt' field, system automatically calculates the below ratio's:

- Stated Before DTI if liabilities, stated income or applicant financials are updated.
- Stated After DTI if decision payment amount, liabilities, stated income or applicant financials are updated.
- Actual Before DTI if liabilities, actual income or applicant financials are updated.
- Actual After DTI if decision payment amount, liabilities, actual income or applicant financials are updated.
- Stated PTI if decision payment amount, stated income or applicant financials are updated.
- Actual PTI if decision payment amount, liabilities, actual income or applicant financials are updated.

7.5.4.1 Financials Sub Tab

The Financials sub screen only needs to be completed if financial assets exist on the application. If not, this sub screen can be left blank.

To complete the Financials sub tab

The Financials sub screen only needs to be completed if financial assets exist on the application. If not, this sub screen can be left blank.

- 1. Click **Financials** sub tab.
- 2. Perform any of the Basic Operations mentioned in Navigation chapter.

Field	Do this
Туре	Select financial type from the drop-down list. For example, liquid assets, retirement assets, and so on.
Source	Specify source; for example, stocks, 401K, rent received, and so on.
Account #	Specify the account number.
Currency	Select the currency code from the drop-down list.



Field	Do this
Line of credit Currency Amount	View the Line of credit currency amount.
Amount	Specify amount.
Include	Check this box to indicate that the Asset is included.
Comment	Specify comment, if any.

7.5.4.2 Liabilities Sub Tab

All the liabilities of the applicant that are entered during application entry are displayed in this tab. For example: Rent. In addition, if you need to record additional liabilities for an applicant the same can be done in this tab. Also any liability information of the applicant received through credit pull will be displayed under 'Credit Bureau Data' in Liabilities sub tab.

To complete the Liabilities sub tab

- 1. Click Liabilities sub tab.
- 2. Perform any of the Basic Operations mentioned in Navigation chapter.

Field	Do this
Include	Check this box to indicate that the liability is included.
Liability Type	Select the liability type from the adjoining drop-down list.
Currency	Select the currency code from the adjoining drop-down list.
Amount	Specify the liability amount.
Line of credit Cur- rency Amount	View the Line of credit currency amount.
Frequency	Select the frequency from the adjoining drop-down list.
Account Type	Specify the account type.
Account Balance	Specify the account balance.
Line of credit	View the Line of credit currency amount.
Comment	Specify a comment, if any.
Credit Bureau Data	
Bureau	View the name of credit Bureau.
Open Dt	View the opening date of credit account.
Pmt Manner	View the mode of payment.
Account #	View the account number.



Field	Do this
Status	View the current status of credit account.
Account Type	View the type of account maintained.
Creditor's Name	View the name of the Creditor.
Subscriber #	View the Subscriber number.
ECOA	View the ECOA (Equal Credit Opportunity Act) code.
Term	View the term of credit.
Credit Limit	View the total credit limit amount.
High Balance	View the high balance amount if any.
Past Due Amt	View the total past due amount if any.
30	View the number of delinquency days.
60	View the number of delinquency days.
90	View the number of delinquency days.

4. The Dedupe Liabilities button removes duplicate ("de-dupes") liabilities that may be present from subsequent (manual) credit bureau pulls for nonspousal joint applications

7.5.4.3 Other Incomes Sub Tab

The Other Incomes sub tab only needs to be completed if other incomes exist on the application. If not, this sub screen can be left blank.

To complete the Other Incomes sub tab

- 1. Click the Other Incomes sub tab.
- 2. Perform any of the **Basic Operations** mentioned in Navigation chapter.

Field	Do this
Туре	Select the income type from the adjoining drop-down list.
	Note : In case, the other income of the applicant is from Employment, then the details of Actual Amount specified in the Employments Sub Tab is auto populated. Also if the income is verified in the Employments Sub Tab, then Verified By and Verified Dt details are auto populated. You can also verify the details here using the current system date.
Currency	Select the currency from the adjoining drop-down list.
Stated Amount	Specify the monthly stated income.
Frequency	Select the income frequency from the adjoining drop-down list.



Field	Do this
Line of credit Currency Amount Stated	View the Line of credit currency amount stated.
Comment	Specify a comment, if any.
Include	By default the include check box is selected indicating that the other income details are included. You can deselect the same if not required.
	When Include check box is selected system automatically adds the 'Loan Currency Amount Stated' and 'Loan Currency Amount Actual' details to Applicant > Summary Tab. Also system calculates the DTI and PTI ratio's based on 'Actual Amount' specified.
Actual Amount	Specify the actual monthly income amount.
Line of credit Currency Amount Actual	View the actual Line of credit currency amount.
Verified By	The Verified By field is auto populated with the logged in user name only after the record has been verified and saved.
Verified Dt	You can verify the record by selecting the current system date from the adjoining calendar icon.
	Note : System displays an error message if any other dates is selected apart from current system date.

7.5.4.4 Rescoring a Credit Bureau Report Manually

Any manually pulled credit bureau reports can be used to rescore an application.

To manually rescore a credit bureau report

- 1. Open Underwriting screen and load the underwriting application you want to work with.
- 2. Click Applicants.
- 3. On the **Applicants Details** screen, select the applicant you want to work with and click **View**.
- 4. Click the Credit Scores sub tab.
- 5. In the Rescore Applicant section, select in the Credit Report ID field, the bureau report you want to use to rescore the applicant.
- 6. Click Rescore.

The system displays the new information in the Credit Scores and Parameters sections. This new score automatically appears in the System Recommendation section on the Decision link.

7.5.5 <u>Credit Score Sub Tab</u>

You can view the credit score based on the system's internal scoring models in Credit Scores sub tab.



To View Credit Scores sub tab

1. Click the Credit Scores sub tab.

You can view the following details:

- Credit Score
 - Model
 - Bureau
 - Credit Report ID
 - Credit Grade
 - Score
 - Current
- Parameters
 - Parameters
 - Value
 - Score

Note

If you select No Bureau in the Credit Bureau Report ID field and click Rescore, the best match internal scoring is used for rescoring the applicant without credit bureau report.

7.5.6 Duplicate Applicant Sub Tab

Click **De-dupe Applicants** to display the existing customer details of the applicant. While reviewing the de-dupe results, if the current applicant's credentials are exactly matching with an existing customer record, you can attach the current application to the existing customer. The same can be done by just keying in the customer ID in the applicants tab and clicking save.

In case a particular customer has more than one account, on clicking De-dupe Applicants the system displays only one account in 'Duplicate' sub tab. However, you can view all the accounts held by customer in 'Existing accounts' sub tab.

To View duplicate applicant's details, click **Duplicate Applicant** sub tab. In this section you can view the duplicate applicant's details.

Field	Do this
Source Type	View the source type of the duplicate applicant
Applicant Id/ Cus Id	View the applicant ID if the source type is applicant and the customer ID if the source type is customer.
Application #	View the application number of the existing applicant details for the respective records.
Days since last appli- cation	View the total number of days elapsed since the last applica- tion date. System auto calculates this value as 'Current sys- tem date (minus) Last application date'.
ID	View the applicant ID



Field	Do this
First Name	View the first name of the duplicate applicant
Middle Name	View the middle name of the duplicate applicant
Last Name	View the last name of the duplicate applicant
Date of Birth	View the date of birth of the duplicate applicant
CIF	View the CIF no of the duplicate applicant
SSN # / National ID	View the national ID or SSN number of the duplicate applicant
Driving License #	View the driving license number of the duplicate applicant
City	View the city of the duplicate applicant
State	View the state of the duplicate applicant
Zip	View the zip of the duplicate applicant

7.5.7 Existing Account Sub Tab

The Existing Account Sub Tab displays the applicant's details, if it has been previously maintained in the system. Also along with the applicant's details, the account number of the applicant is displayed as a hyperlink. Clicking on the hyperlink will display the respective account details through the Customer Service screen of Servicing module.

In case you do not see a hyperlink associated with the account number, then you might have restricted access to the Servicing module. You can request your system administrator to navigate to Setup > User > Access screen, and enable the 'ACCESS TO SERCOLL UCS CUSTOMER SERVICE TAB' option in Security Access Definition section available in the 'Screen' tab. For more information, on defining user privileges, refer to '3.3.2 Screen' section in Setup guide.

Field:	View this:
Account #	The account number.
Title	The account title.
Relation	The customer relationship.
Product	The Line of credit product.
Payoff Amount	The payoff amount.
Amount Due	The delinquent amount due.
Oldest Due Dt	The due date.
Status	The account status.
Company	The company.

View the following details:



Field:	View this:
Branch	The branch.
Total Pay Off Amt	The payoff amount.
Total Amt Due	The total due amount.

7.5.8 Tracking Attributes Sub Tab

You can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attribute tab.

The Tracking tab enables you to record further information associated with the application. What items you choose to track are setup during implementation.

To track attributes

- 1. Click **Tracking Attributes** sub tab.
- 2. Select the item you want to track.
- 3. Click **Edit** to edit the following information:

Field	Do this
Sub-Parameter	View the sub-parameter
Parameter	View the parameter.
Value	Specify the information about the corresponding Value field.

4. Save changes you made to the account.

7.5.8.1 Create Tracking

- 1. Click Create Tracking, the system loads the tracking parameters.
 - If you want to reduce the list of parameters, select a sub-attribute in the Sub Attribute box.
- If your system has been configured to use the Sub Code field, only attributes in a particular group appear in the Parameter display.
- 2. Specify the requested parameter in the Value field and click Save.

7.5.9 Customer Search Tab

While creating an application for an existing customer, you can retrieve and copy the customer details into the new application by using the **Customer Search** section of the Simple Application Entry screen.

You can modify only the address, employment, financial details and not the demographic and identification details.

To copy the Customer Details

- 1. On the Underwriting screen, click **Applicants** tab.
- 2. Click Customer Search tab.
- 3. In the **Search Criteria** screen, use the **Comparison Operator** and **Values** columns to create the search criteria you want to use to find a customer.



4. Click the **Search** button.

The system locates and displays all the customer details that meet your search criteria in the **Search Results** section.

Select Reset Criteria at any time to clear the Comparison Operator and Values columns on the Criteria screen.

- 5. In the Search Results section, select a customer you want to load.
- 6. Select the relation type and click Copy Customer Details.

7.6 Business Tab

Oracle Financial Services Lending and Leasing can record SME business related financial information and business partners on the Business section to assist in approving the Line of credit application during underwriting. The Business Applicant screen is available and contains the following sub screens:

- Address
- Telecoms
- Financials
- Liabilities
- Partners
- Affiliates
- Other details

If there are no business information associated with the application, the Business Applicant tab is unavailable.

To complete the Business tab

1. If SME business information is included on the application, select SMALL BUSINESS in the **Class** field on the **Applications** section and click **Save**.

The Business tab appears on the Underwriting screen.



2. Click BusinessTab.

Simple Application Entry Application Entry Wiew - Format -	DashBoard	Origination ×									6
Sele Lead Simple Application Entry Application Entry Application Entry Indewriting Reinding	rigination	Search/Task Under	writing: 0000001!	33 Review Requests	(Pending: 0)						
Simple Application Entry Application Entry Lundewriting Precize i Detach Wrase Override OK Warming OK Yew + Format ← Details Details Star Produces: Scenario Analysis Optionality Application Entry Application Entry Reports Optionality O											
Application Ethry Underwrting Funding Application Retirvel Scenano Analysis Www + Format ← W → Forez → Detach ↓ Wrap Co Exeting Status Or Status Or Status <td< td=""><td></td><td>Application: 00</td><td>00001533: SI</td><td>GG MARK</td><td></td><td></td><td></td><td></td><td></td><td>View</td><td>🖋 A<u>u</u>dit</td></td<>		Application: 00	00001533: SI	GG MARK						View	🖋 A <u>u</u> dit
Prediction OC App # Sub Unit Status Status Status Status Co Co MappleCation MappleCat	Application Entry	View 👻 Format 👻	Freeze	Detach 🚽	Wrap 🚷 Ov	erride OK 🖌 🛛 Warning C					
Scream Analysis Application Document's Producers Vendors: Summary Applicant Business Request Decision Contract Collateral Comments Tracking Document Venfication Correspondence Tools Producers Vendors: Summary Applicant Business Request Decision Contract Collateral Comments Tracking Document Venfication Correspondence Tools Business Details Vendors: Business Details Verw ← Format ← Details Verw ← Format ← Details Verw ← Service Business Details Organization Type Business Type Business Category Business Name Legal Name Legal Name Tax ID ≠ Start Dt ≠ of Employees COMP SERVICE SETME INTERSHELL INTE INTERSHELL INTE Rocco09307 01/01/1968 122 Business Details Organization Type CORP Business Details Organization Type SERVICE ≠ of Employees(Car) 12 Business Details Definitions Service Business Category SETME Business Category SETME Business Category Business Category 12 Business Details Servicing Servicing Collections Servicing Collections Category SetTME Other Details Tracking Basiness Category SetTME Business Category SetTME Busines	Funding	Dt	App #	Sub Unit	Status		Sta Producer Na	me	Co Existing Customer	Duplicate Application	Con
Application Documents Producers Vendors: Uniterest Business Baurices Summary Applicant Business Request Business Details Very Format Uniterest Details Very Format Uniterest Details Very Format Uniterest Details Very Format Uniterest Details <			0000001533		APPROVED - FUND	D	F CA-00003 : /	ACE HEADQUA	(N	N	
Repolse Producers Vendors Summary Applicant Business Requeit Decision Contract Collateral Comments Tracking Document Verification Correspondence Tools Business Business Search Business Details Verification Type COORP Business Details Organization Type COORP Business Type Service Servicing Organization Type COORP Servicing Start Dt Servicing Servicing Servicing	Application Documents	<									>
Producers Summary Applicant Business Request Decision Contract Collateral Comments Tracking Document Verification Correspondence Tools Business Details Image: Comment Product Prod Product Product Product Product Product Product Pr											
Vendors Business Business Search Business Details		Summary Applicat	t Business R	equest Decision Co	ntract Collateral	Comments Tracking	Document Verif	ication Correst	ondence Tools		
Business Details Verv ▼ Format ↓ ↓ Freeze ↓ Detach ↓ Wrap ↓ Organization Type Business Type Business Category Business Name Legal Name Tax 10 ≠ Start Dt ≠ of Employees (Cur) = start Dt ≠ of Employees 12 ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓	Vendors										
View + Format +		Business Busin	ess Search								
View + Format +											
Organization Type Business Type Business Type Business Category Business Name Tax 1D # Start Dt # of Employees (Cor) # of Employee										View 😵	Audit A
CCORP # of Employees(Cur) 2 Joint UK (Cur) * of Employees(Cur) Business Type SENVCE SETIME INTERSHELL INTE. Notes of the provide of the		View - Forma	t 🕶 🛛 🖓 👘 🖬 F	reeze 🚮 Detach	🖓 Wrap 🚱						
CCORP SERVICE SETME INTERSHELL INTE xxxx00387 01/01/1968 12 Business Details Organization Type C CORP # of Employees(Cur) 12 Lean Currency Avg Checking 87790 Business Type SERVICE # of Employees(Cur) 12 Lean Currency Avg Checking 87790 Business Type SERVICE # of Employees(Cur) 12 Lean Currency Avg Checking 87790 Business Type SERVICE # of Employees(Cur) 12 Lean Currency Avg Checking 87790 Business Type SERVICE # of Employees(Cur) 12 Lean Currency Avg Checking 87790 Business Type SERVICE # of Employees(Cur) 12 Lean Currency Avg Checking 87790 Business Type SERVICE # of Employees(Cur) 12 Lean Currency Avg Checking 87790 Business Type SERVICE # of Employees(Cur) 12 Lean Currency Avg Checking 87790 Business Type Service # Complexity Comp		Organization 1	Type Business Typ	Business Categ	ory Business	Name Legal Name	Tax ID #	Start Dt	# of Emp	ployees (Cur)	# of Emple
Business Details Organization Type C CORP # of Employees(Cur) 12 Lean Currency Avg Checking 87799 Business Type SERVICE # of Employees(Cur) 12 Lean Currency Avg Checking 87799 Business Category STME Contact Person SNAP # of Locations 34 Business Checking Balance # of Locations 34 Business Type SERVICE Business Checking Balance # of Locations 34 Business Tame INTERVIEW Business Checking Balance Boxiness 1808 Ligal Mame INTERVIEW Currency VIS DOLLAR Existing Business 7 Tax ID # Docoopser/ Start of Up(1)/3668 Avg Checking Balance 87,790.00 Existing Business # 000000000 Address Information Imanciak User Y mark Imanciak View ~ Format * Imanciak Imanciak Imanciak Imanciak Oblections Imanciak Imanciak Imanciak Imanciak		C CORP	SERVICE	SETME	INTERSHELL II	ITE INTERSHELL INTE.	x000000987	01/01/1968			
Collections Constant Process Constant ConstantProces Constant Process Constant Process		• • •									>
COBP COBP f of Employees(Cur) 12 Lean Currency Ang Checking 87790 Bulances Chegory SETME Contract Person SHAPP # of Employees 32 Bulance 37 Bulance											
ervicing oliections ervicing oliections ervicing oliections		Business De	tails							_	
Burliness Type SERVICE # d Engloyes 32 Balancic Burliness Type SERVICE # d Engloyes 32 Balancic Burliness Category SETME Contact Person SHARP # of Locations 34 Burliness Rame INTERSITUAL Business Category Burliness Rame 100000000 Burliness Rame INTERSITUAL Burliness Category Existing Burliness Burliness Rame Legal Name INTERSITUAL Currency US DULAR Existing Burliness Rame 1000000000 Tax DL# 200000007 Start Dt 01/01/1968 Aug Checking Balance 87,790.00 Existing Burliness ## 0000000000 Servicing Start Dt 01/01/1968 Partners Affliates Other Details Tracking Attributes Servicing Weiv ~ Format ~ Bio Enderses Eldecomis Tracking Attributes Sollections Address Trype Cutry Address Chy State Own/Lease Comment Postal Type Street Pre										4	Return
Budiness Type SERVICE # af d'Employes 32 Balancia Budiness Type SERVICE contact Person SHARP # of Locations 34 Budiness Rame INTERSINTEL Budiness Rame INTERSINTEL Budiness Rame INTERSINTEL Budiness Rame UNDEFINED Budiness Rame UNDEFINED B		0	canization Type C	CORP	# of Em	houses(Cur) 12		Loan Currency	Ava Checking 87790		
Business Category: SETME Contact Process SHARP # of Locations 34 Business Name, UNTESNETLL Business Checking Bain. CTI Management Since 1980 INTERNATIONAL CORP Business Checking Bain. CTI Business Name (UNDEFINE) Legal Name (NTESS) Currency US DOUAR Existing Business Name (UNDEFINE) INTERNATIONAL CArrency US DOUAR Existing Business Name (UNDEFINE) Start DF 0/J0/J1968 Address TracLog Process Frenze Servicing Partners Affiliates Other Details TracLog Process Servicing View ~ Format ~ B) Frenze Detach Quires / State Own/Lease Collections Print Address = CIty State Own/Lease Connent Postal Type									Balance		
Servicing Odarss Trajecom Frezze Obact Odarss Chy State Own/Lase Comment Petal Petal		Bi	isiness Category SE	TME							
Legal Name: N/TES/FILL Courtercy: US SOLLAR Existing Business Name: UNDEFINED Tax ID ≠ XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX					Business Ch						
INTERNATIONAL Tax UP 200000087 Avg Checking Balance 87,790.00 Existing Business # 000000000 Start Dt 0//0/1968 Address Talecoms Financials Liabilities Partners Affiliates Other Details Tracking Attributes Existing Business # 000000000 Servicing Madress Talecoms Financials Liabilities Partners Affiliates Other Details Tracking Attributes Image: Comparison of the c										NED	
Servicing National Social Societado Social Social Social Socia			INTERNATIONAL CUPERCY OF DOLLAR								
Address Telecoms Financials Liabilities Partners Affliates Other Details Tracking Attributes Servicing Address Information Information Information Information Collections Vew + Format - Breaze Infreeze Information Infreeze Address Type Courty Address = Chy State Own/Lease Comment Postal Type			Tax ID # XO		Avg Chec	ong Balance 87,790.00		E. Martin	ig business in second		
Address Information Image: Collections Image											
Servicing View + Format + 🔐 🛄 Freeze 🚮 Detach 🧔 Wrap 🔞 Collections Address Type Country Address # City State Own/Lease Comment Postal Type Street Pre							ites				
Servicing View + Format + 🔐 🛄 Freeze 🚮 Detach 🧔 Wrap 🔞 Collections Address Type Country Address # City State Own/Lease Comment Postal Type Street Pre		Address Tele			Affiliates Other I	ietails Tracking Attribut					
Collections View - Format - 🞲 🗍 Freeze 📩 Detach 🥠 Virap 🖓 Address Type Country Address # City State Own/Lease Comment Postal Type Street Pre		Address Tele			Affiliates Other I	etails Tracking Attribut					
Address Type Country Address # City State Own/Lease Comment Postal Type Street Pre	Servicing		coms Financials		Affiliates Other I	etails Tracking Attribut				View 🖌	Audit
WFP BUSINESS UNITED STATES 100 CORPORATE CANTON MASSACHUSETTS RENT NORMAL ADDRESS NORTH	and the second se	Address In	formation	Liabilities Partners		etails Tracking Attribut				View 🔗	Audit
	Collections	Address In View - Form Address Typ	Financials formation nat - Country	Liabilities Partners Freeze Detach Address #	چا Wrap 🕅	State	Own/Lease	Comment	Postal Type	e Str	eet Pre
	Collections	Address In View - Form Address Typ	Financials formation nat - Country	Liabilities Partners Freeze Detach Address #	چا Wrap 🕅	State	Own/Lease	Comment	Postal Type	e Str	eet Pre

3. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Organization Type	Select the organization type.
Business Type	Select the type of the business.
Business Name	Specify the name of the business.
Legal Name	Specify the legal name of the business.
Tax ID	Specify the tax identification.
Start Date	Specify the business start date.
# of Employees (Cur)	Specify the current number of employees at the business.
# of Employees	Specify the number of employees at the business after financing.
Contact Person	Specify the contact person at the business.
Business Checking Bank	Specify the bank name of the business's checking account.
Bank Acc #	Specify the bank account number.
Avg Checking Balance	Specify the average checking balance.
# of Locations	Specify the number of locations of the business.



Field:	Do this:
Management Since	Specify the year the current management was established.

7.6.1 Address Sub Tab

You can enter more than one address for the business.

To complete the Address Sub Tab

- 1. Click Address Sub Tab
- 2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Address Type	Select the address type.
Country	Select the country.
Address #	Specify the building number.
Own /Line of credit	Select the ownership type.
Comment	Specify a comment.
Postal Type	Select the address type.
Street Pre	Select the street prefix (directional).
Street Name	Specify street name
Street Type	Select the street type.
Street Post	Select the street postfix (directional).
Apt #	Specify the apartment number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
Zip	Select the zip code.
	For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
State	Select the state.
Phone	Specify the phone number.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter

4. If there are more than one addresses associated with business, click **Save And Add** and add the address details.



7.6.2 <u>Telecoms Sub Tab</u>

The Business tab's Telecoms sub tab needs to be completed, if additional phone numbers for the business exist. If not, this sub tab can be ignored.

To complete the Telecoms sub tab

- 1. Click Telecoms sub tab.
- 2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Туре	Select the telecommunication type.
Phone	Specify the phone number.
Extn	Specify the phone extension.
Current	If selected, indicates that this is a current telecom.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7.6.3 Financials Sub Tab

The Business tab's Financials sub screen only needs to be completed if financial assets exist on the application for the business. If not, this sub screen can be left blank.

To complete the Financials sub tab

- 1. Click the **Financials** sub tab.
- 2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Туре	Select financial type; for example, liquid assets, retirement assets, and so on.
Source	Specify source; for example, stocks, 401K, rent received, and so on.
Currency	Select the currency of the asset.
Amount	Specify amount.
Line of credit Currency Amount	The system displays the Line of credit currency amount
Comment	Specify comment, if any.
Include	Check this box to include this record in calculations on the Other Details sub section.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.



7.6.4 Liabilities Sub Tab

The Business Applicant link's Liabilities sub screen only needs to be completed if financial liabilities exist on the application for the business. If not, this sub screen can be left blank.

To complete the Liabilities sub tab

- 1. Click Liabilities sub tab.
- 2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Туре	Select the liability type.
Currency	Select the currency.
Line of credit Currency Amount	The system displays the Line of credit currency amount
Amount	Specify the liability amount.
Frequency	Select the frequency.
Account Type	Specify the account type.
Line of credit Currency Account Balances	The system displays available Line of credit currency account balance.
Account Balance	Specify the account balance.
Comment	Specify comments, if any.
Include	Check this box to include this record in calculations on the Other Details sub screen.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7.6.5 Partners Sub Tab

You can enter more than one partner for the business.

To complete the Partners sub tab

- 1. Click Partners sub tab
- 2. Perform any of the Basic Operations mentioned in Navigation chapter.

Field:	Do this:
First Name	Specify the partner's first name.
мі	Select the partner's middle name.
Last Name	Specify the partner's last name.
Suffix	Specify the partner's suffix.



Field:	Do this:
SSN #	Specify the partner's social security number.
Birth Dt	Specify the partner's birth date.
Birth Place	Specify the partner's birth place.
Title	Select the partner's title.
Ownership (%)	Specify the percentage of ownership held by the customer.
Net worth	Specify the partner's net worth.
Gross Income	Specify the partner's gross income.
Language	Specify the partner's language.
Nationality	Specify the partner's nationality.
Country	Select the partner's country code.
Address #	Specify the partner's address number.
Address Line 1	Specify the partner's first address.
Address Line 2	Specify the partner's second address line.
Zip	Select the partner's zip code.
	For non-US country, you have to enter zip code.
Zip Extn	Specify the partner's zip extension.
City	Specify the partner's city.
State	Select the partner's state.
Phone	Specify the partner's phone number.
Extn	Specify the partner's phone extension.
Email	Specify the partner's email.

7.6.6 Affiliates Sub Tab

You can enter more than one affiliate for the business.

To complete the Affiliates sub tab

- 1. Choose Affiliates sub tab.
- 2. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Organization Type	Select the affiliate's organization type



Field:	Do this:
Legal Name	Specify the affiliate's legal name
Business Name	Specify the affiliate's business name
Tax ID	Specify the affiliate's tax identification
Ownership (%)	Specify the affiliate's percentage of ownership
# of Employees	Specify the affiliate's number of employees
NAICS CODE	Specify the affiliate's North American Industry Classification System code.
Country	Select the affiliate's country code.
Address #	Specify the affiliate's address number.
Address Line 1	Specify the affiliate's first address line.
Address Line 2	Specify the affiliate's second address line.
Zip	Select the affiliate's zip code.
	For non US country, you have to enter zip code.
Zip Extension	Specify the affiliate's zip extension.
City	Specify the affiliate's city.
State	Select the affiliate's state.

7.6.7 Other Details Sub Tab

The Other Details sub screen records information regarding monetary amounts associated with the business such as profits, sales, and expenses.

To complete the Other Details sub tab

- 1. Click **Other Details** sub tab.
- 2. Click Edit.
- 3. Verify financial details as well as assets and liabilities linked to the business.

Field:	Do this:
Other Details section	
Currency	Select the currency.
Business Type	Select the type of business.
Analysis Frequency	Select the analysis frequency.
Line of credit Currency Gross Margin Factor	The system displays the Line of credit currency business's gross margin factor



Field:	Do this:
Gross Margin Factor	Specify the business's gross margin.
Organization Type	Select the type of organization.
Line of credit Currency Income	The system displays the Line of credit currency business income amount.
Income	Specify the business's income amount.
Line of Credit Currency Collection Average	Specify the Line of Credit currency collection average.
Collection Average	Specify the collection average.
Line of CreditCurrency Proj Coll Avg Annual	Specify the Line of Creditcurrency annual projected collec- tion average.
Proj. Coll.Avg.Annual	Specify the annual projected collection average.
Line of CreditCurrency Book List	Specify the Line of Creditcurrency business booklist.
Book List	Specify the business booklist.
Line of CreditCurrency Turn Over	Specify the Line of Creditcurrency turnover amount.
Turn Over	Specify the turnover amount.
Line of CreditCurrency Capital Amount	Specify the Line of Creditcurrency capital amount.
Capital Amt	Specify the capital amount.
Line of CreditCurrency Earned Surplus	Specify the Line of Creditcurrency earned surplus amount.
Earned Surplus	Specify the earned surplus amount.
Line of CreditCurrency Gross Profit	Specify the Line of Creditcurrency gross profit amount.
Gross Profit	Specify the gross profit amount.
Line of CreditCurrency Net Profit	Specify the Line of Creditcurrency net profit amount.
Net Profit	Specify the net profit amount.
Line of CreditCurrency Working Capital	Specify the Line of Creditcurrency working capital amount.
Working Capital	Specify the working capital amount.
Line of CreditCurrency Annual Sales	Specify the Line of Creditcurrency annual sales amount.
Annual Sales	Specify the annual sales amount.



Field:	Do this:
Line of CreditCurrency Projected Sales	Specify the Line of Creditcurrency projected sales amount.
Projected Sales	Specify the projected sales amount.
Line of CreditCurrency Equity	Specify the Line of Creditcurrency equity amount.
Equity	Specify the equity amount.
Open Delq	Specify the open delinquency amount.
Line of CreditCurrency Business Expenses	Specify the Line of Creditcurrency business expenses amount.
Business Expenses	Specify the business expenses amount.
Line of CreditCurrency Personal Expenses	Specify the Line of Creditcurrency personal expenses amount.
Personal Expenses	Specify the personal expenses amount.
Line of CreditCurrency Total Expenses	View the Line of Creditcurrency total expenses amount.
Total Expenses	View the total expenses amount.
Line of CreditCurrency Annual Proj Sales Amt	View the Line of Creditcurrency annual projected collection amount.
Annual Proj Sales Amt	View the annual projected collection amount.
Line of CreditAnnual Proj Exp Amt	View the Line of Credit annual projected expenses amount.
Annual Proj Exp Amt	View the annual projected expenses amount.
Line of CreditCurrency Current Assets	Line of Creditcurrency current assets.
Current Assets/Liability ratio	View the current asset to liability ratio.
Line of CreditCurrency Fixed Assets	View the Line of Creditcurrency fixed assets.
Fixed Assets	View the fixed assets.
Line of CreditCurrency Intangible Assets	View the Line of Creditcurrency intangible assets.
Intangible Assets	View the intangible assets.
Line of Credit	View the Line of Credit
Current Liabilities	View the current liabilities.
Line of Credit	View the Line of Credit



Field:	Do this:
Long Term Liabilities	View the long term liabilities.
Line of Credit	View the Line of Credit
Total Assets	View the total asset amount.
Line of Credit	View the Line of Credit total net worth amount.
Total Net worth	View the total net worth amount.
Line of Credit	Line of Credit
Total Liability	View the total liability amount.
Debt Net worth Ratio	View the debt to net worth ratio.
Current Assets/Liability ratio	View the current asset to liability ratio.
Title 1-4	Specify the title.
Signature1-4	Specify the signature.

7.7 <u>Request Tab</u>

You can calculate Payment, Interest Rate, Term and Line of credit Amount using Request tab's Calculate button. By default, system calculates for monthly repayment term basis. The payment frequency can be changed only in the Underwriting tab during decisioning.



To complete Request section:

1. On the Application Entry tab, click **Request** tab.

	Lendir	ng and Leasin	Ig								Velcome, VAVAIDYA 👻	Accessionity 3	Sign <u>O</u> ut (C
	10	1											
shBoard		rigination $ imes$											
ation		Search/Task Underv	vriting: 00000010	15 Review Reques	ts (Pending: 0)								
rigination Sales Lead		Application: 000									1	EditYiew	√ A <u>u</u> d
nple Application Entry plication Entry		View + Format +	Freeze	🛃 Detach 🛛 🧹	🛿 Wrap 🛛 🔞 Override (OK 🖌 Warning OK	Ý						
Underwriting Funding		Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Prc Co Existing Customer Nu	Duplicate Application	Contact	Sales Agent	Branch	Pro
lication Retrieval		10/12/2015	0000001015	UNDEFINED	NEW - REVIEW REQUIRED	NEW	CA-00002 : RANDYS AUTO	Y	Ŷ		DEMOSUPR	USHQ	LIN
iario Analysis lication Documents		4											
ige Maintenance													
		Credit L 200,000	0.00 35,01	vance Promotion 00.00 NONE									
		Itemization									🖉 Edit	View 🗸	Audit
					ط Wrap 🚱								
			t 🔹 📓 🔲 Fr		The second s								
		Itemization		+/-	Requested Amt Co	mment							
		Itemization ITM OTHER FE	E	+/- +	Requested Amt Co 0.00	imment							
		Itemization ITM OTHER FE		+/- + 200 +	Requested Amt Co	mment							
		Itemization ITM OTHER FE ITM AMOUNT F	E PAID ON MY LOAN AG	+/- + CCO +	Requested Amt Co 0.00 0.00	mment							
		Itemization ITM OTHER FE ITM AMOUNT F	E PAID ON MY LOAN AO PAID TO OTHERS ON	+/- + CCO +	Requested Amt Co 0.00 0.00 0.00	imment					Total	Requested Amt 35,6	100.00
ections		Itemization ITM OTHER FE ITM AMOUNT F	E PAID ON MY LOAN AO PAID TO OTHERS ON	+/- + CCO +	Requested Amt Co 0.00 0.00 0.00	imment					Total	Requested Amt 35,6	100.00
vicing ections a		Itemization ITM OTHER FE ITM AMOUNT F	E PAID ON MY LOAN AO PAID TO OTHERS ON	+/- + CCO +	Requested Amt Co 0.00 0.00 0.00	imment					Total	Requested Amt 35,6	100.00

2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields are given below:

Field	Do this
Requested Advance Amt	Specify the requested advance amount
Pmt Amt	Specify the requested payment amount.
Term	Specify the requested term (number of payments).
Requested Rate	Specify the requested rate of interest.
Down Pmt%	Specify the down payment percentage
Down Pmt	Specify the down payment amount
Approx Prc	Specify the approximate cash price
Promotion	Select the promotion type from the drop-down list.
Balloon Amt	Specify the balloon amount.
Signing Dt	Specify the signing date
Probable Delivery Dt	Specify the probable delivery date.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

If you want system to calculate,



- 1. Select the record you want to work with and from the drop-down option, select the option you want system to calculate:
 - CALCULATE PAYMENT
 - CALCULATE INTEREST RATE
 - CALCULATE TERM
 - CALCULATE LOAM AMOUNT
- 2. Click **Calculate**. The system displays the requested calculation in the respective field.

7.7.1 Itemization Sub Tab

The Itemizations sub tab enables you to add or verify any itemized amounts associated with the application. The list of itemizations is determined by the product you select in the master screen during the application entry process. The Itemizations sub screen displays an itemization record of the amount financed, such as the cash price, cash down payment, tradein, unpaid cash price balance and so on. Information that was entered on the Itemization sub screen during the application entry process will appear in the Requested Amt column. Information that you enter as an underwriter in the Approved Amt column will appear in the Itemizations sub tab on the Underwriting screen.

Application request details need to be essentially entered in the itemization sub tab for prescreening to be successful. Else, the system displays error and application would not proceed to the next level in work flow. The details of down payment, trade-in, insurance, fees etc. and the total sale price are recorded under itemization.

To add or view itemizations

- 1. Open the Underwriting screen and load the underwriting application you want to work with.
- 2. Click **Request > Itemizations** sub tab.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Itemization	View the itemization.
+/-	View whether the itemized amount is added or subtracted from the Line of credit amount.
Requested Amt	Specify the requested amount.
Comment	Specify a comment.

4. Perform any of the **Basic Actions** mentioned in Navigation chapter.

7.7.2 <u>Trade-In Sub Tab</u>

The Trade-In sub screen enables you to add or verify any trade-ins associated with the application. If there is any information regarding an itemized trade-in, use the Trade-In sub screen to enter the details in the system. (This sub screen might already contain information supplied during the application entry process.)

To complete the Trade-In sub screen

1. Open the Underwriting screen and load the underwriting application you want to work with.



- 2. Click **Request > Trade-In**.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Trade-In	
Asset Type	Select the asset type.
Asset Sub Type	Select the asset sub-type.
Year	Specify the year of the asset.
Make	Specify the make of the asset.
Model	Specify the model of the asset.
Body	Specify the body of the asset.
Identification #	Specify the identification number.
Description	View the asset description.
Valuation	
Wholesale Amt	Specify the wholesale value.
Base Retail Amt	Specify the retail value.
Addons Amt (+)	Specify the add ons value.
Pay Off Amt (-)	Specify the payoff amount.
Total Amt =	View the total value.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Valuation Supplement	Specify the valuation supplement.
Edition	Specify the valuation edition.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter

7.7.3 <u>Subvention Sub Tab</u>

With the Subvention sub tab, available only for Line of credit, you can review the subvention information from the application entry and calculate the subvention amount, as well as override the calculated subvention amount. The participant's information is automatically populated based on the selected subvention plan.

To complete the Subvention sub screen

- 1. Open the Underwriting screen and load the underwriting application you want to work with.
- 2. Click **Request > Subvention** sub tab.
- 3. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Subvention Plan section:	
Plan	Select the subvention plan.
Description	View the subvention plan description.
Sub Plan	Select the sub plan.
Sub Plan Description	View the subvention sub plan description.
Subvention Type	View the subvention type.
Include	Check this box to include this record in calculations on the Other Details sub section

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7.8 Decision Tab

If the application was initially approved automatically, the system displays its recommendations on the Decision tab's Approved section.

If the application was initially rejected automatically, the system displays its reasons on the Decision link's Stipulation sub tab.

If you choose to approve or reject the Line of credit manually, you must manually select the pricing (rule) set by the portfolio company for a specific product. The system validates this pricing against the information in the **System Recommendation** sections. The information in the Requested section comes from the application entry process and can be edited.

- If the data meets your approval, change the status of the application to either APPROVED or REJECTED and enter any stipulations.
- If you reject the application, change the status to REJECTED and enter the reasons for the adverse action on the Stipulations sub screen.

On clicking Calculate, you can calculate the Line amount, rate, term, and payment. You can use the calculator available in Tools section for completing this step. *For detailed information on using the* Calculator *tools, refer "Tools" chapter in the* document.

To verify the application decision data

1. Open the Underwriting screen and load the underwriting application you want to work with.



2. Click **Decision** tab.

DashBoard	Origination X													
Drigination	Search/Task Under	writing: 00000010	15 Review Requ	uests (Pending	: 0)									
Origination Sales Lead Simple Application Entry Application Entry	Application: 00 View • Format •	00001015: K N		چا Wrap	0verride C	K 🖌 Warning OK	,	Prc				🖊 Edit	<u>V</u> iew	√ A <u>u</u> dit
Underwriting Funding	Dt	Арр #	Sub Unit	Status		Origination Stage Code	Producer Name	Co E Nu	Existing Customer	Duplicate Application	Contact	Sales Agent	Branch	Pro
Application Retrieval Scenario Analysis Application Documents Image Maintenance	10/12/2015	0000001015	UNDEFINED	NEW - I	REVIEW REQUIRED	NEW	CA-00002 : RANDYS A		1	Y		DEMOSUPR	USHQ	LINI >
Vendors	Decision Info													
	View + Format		ze 🎴 Detach	طَاً Wrap Score	Approved Rate Und			Dt	Status	Sub Status	Index	<u> </u>	<u>view</u>	Audit Approved Inde Rati
	View - Format Current	▼ 📴 T Free Grade	ze 🛃 Detach	Score 0	Approved Rate Und 13.9800 VAV	erwriter Pric 'AIDYA LINI	ng Decisio P MONTHLY 01/29/2	016			PRIME RATE			Approved Inde Rati 8.9901
	View - Format	🔹 📑 🗍 Free	ze 🛃 Detach	Score	Approved Rate Und	erwriter Pric 'AIDYA LINI	ng Decisio	016	Status	Sub Status BLANK				Approved Inde Rati
	View - Format Current	Grade B GRADE	ze Detach	Score 0	Approved Rate Und 13.9800 VAV	erwriter Pric 'AIDYA LINI	ng Decisio P MONTHLY 01/29/2	016			PRIME RATE		nents A	Approved Inde Rati 8.9901
	View - Format Current Y N	B GRADE rmation		Score 0	Approved Rate Und 13.9800 VAV	erwriter Pric 'AIDYA LINI	ng Decisio P MONTHLY 01/29/7 AULT PRICING 01/20/7	016			PRIME RATE Prime Rate	Com	nents A	Approved Inde Rati 8.9901 •
Servicing	View + Format	B GRADE	rent 🗸	Score 0 800	Approved Rate Und 13.9800 VAV	erwriter Pric 'AIDYA LINI	ng Decisio P MONTHLY 01/29/2	16			PRIME RATE	Com	nents A	Approved Inde Rati 8.9901 •
Servicing Collections	Vier + Fornat Current N Oecision Info	B GRADE	rent 🗸	Score 0 800	Approved Rate Und 13.9800 VAV	erwriter Pric 'AIDYA LINI	ng Decision P MONTHLY 01/29/2 AULT PRICING 01/20/2	16			PRIME RATE PRIME RATE Statu	Com	nents A	Approved Inde Rati 8.9901 •
	View + Format	B GRADE	rent 🗸	Score 0 800	Approved Rate Und 13.9800 VAV	erwriter Pric 'AIDYA LINI	ng Decision P MONTHLY 01/29/2 AULT PRICING 01/20/2	16			PRIME RATE PRIME RATE Statu	Com	nents A	Approved Inde Rati 8.9901 •
Collections	Vier + Fornat Current N Oecision Info	Grade Grade BGRADE mnation Cun	rent 🗸	Score 0 800	Approved Rate Und 13.9800 VAV	erwriter Pric 'AIDYA LINI	ng Decision P MONTHLY 01/29/2 AULT PRICING 01/20/2	016 016 16			PRIME RATE PRIME RATE Statu	11	nents A	Approved Inde Rati 8.9901 •

- 3. Perform any of the Basic Operations mentioned in Navigation chapter.
 - A brief description of the fields is given below:

Field:	Do this:
Pricing section	
Current	Check this box to indicate that this is the current decision.
Pricing	View the pricing.
Decision Dt	View the decision date.
Underwriter	View the underwriter id.
Status	View the application status.
Sub Status	View the application sub-status.
Approved section	
Index	Specify the index type.
Approved Index Rate	Specify the approved index rate.
Approved Margin Rate	Specify the approved margin rate.
Approved Rate	Specify the approved rate.
Maturity Index	Select the approved maturity index.



Field:	Do this:
Maturity Margin Rt	Specify the maturity margin rate.
Credit Limit	Specify the credit limit.
Promotion	Select the promotion.
Grade	Select the credit grade.
Score	Specify the credit score.
Draw Term	Specify the draw term.
Repmt Term	Specify the repayment term.
Bureau 1	Specify the Bureau 1.
Bureau 2	Specify the Bureau 2.
Bureau 3	Specify the Bureau 3.
Comments	Specify comments, if any.

5. Click Select Pricing.

The system determines the best pricing match of all enabled Line of credit pricing strings in the Setup menu and displays the results in the Pricing and Approved sections.

6. Re-Score

A 'Re-Score' button is available next to 'Calculate'. Whenever any sensitive Financial or Collateral information is amended in the Application, OFSLL displays a warning message 'Scoring sensitive information is changed. Re-score the application'. You need to click on Re-Score to re-validate the grade and pricing accordingly.

The display of the warning message to Re-score the application can be controlled using the respective System parameter. If the defined System Parameter is flagged 'Y', only then the message is displayed.

If you are underwriting a Line of credit, record the following information on the Decision tab:

- 7. If you are approving the application, complete the **Approved** section with the values you want to approve as an underwriter. You can update the default values that appeared when you selected the pricing string in step 3. (The system calculator may be of use when completing this section. For more information, refer the **Tools** chapter.)
- 8. Click **Calculate**. The system displays the decision calculation in the respective field.

7.8.1 System Recommendation

The System Recommendation sub screen displays the system generated Score, Decision and Grade. You will also be able to view the request details of the application under 'Requested' section itself.

A brief description of the fields in System Recommendation section are given below:

Field:	Do this:
Score	View the system recommended score.



Field:	Do this:
Decision	View the system recommended decision.
Grade	View the system recommended grade.

A brief description of the fields in Requested section are given below:

Field	Do this
Requested Advance Amt	View the requested advance amount
Pmt Amt	View the requested payment amount.
Term	View the requested term (number of payments).
Requested Rate	View the requested rate of interest.
Down Pmt%	View the down payment percentage
Down Pmt	View the down payment amount
Approx Prc	View the approximate cash price
Promotion	View the promotion type from the drop-down list.
Balloon Amt	View the balloon amount.
Signing Dt	View the signing date
Probable Delivery Dt	View the probable delivery date.

7.8.2 Stipulations Sub Tab

The Stipulations sub screen allows to add any stipulations or reasons for adverse action you want to attach to the application. Stipulations are items that need to be addressed before the Line of credit can be funded.

If the application was automatically rejected during the application entry edits, the system displays the automatically generated adverse action codes in this sub screen. If the application is manually rejected by the Underwriter due to adverse action reasons received from bureau or otherwise, the same can be recorded for each of the applicant.

In addition, you can enter comments against specific stipulations as required. Whenever a Stipulation is marked as 'Not Applicable' it becomes mandatory to specify the reason in comments field. Else, system prompts for the reason while processing the application.

To add or view stipulations or reasons for adverse action

- 1. Open the Underwriting screen and load the underwriting application you want to work with.
- 2. Click **Decision > Stipulations** sub tab.
- 3. Perform any of the **Basic Operations** mentioned in Navigation chapter.



A brief description of the fields is given below.

Field:	Do this:
Туре	Select the reason type. Type can be Stipulation Reasons or Adverse Action Reasons and Adverse Action Reasons can also be those received from Bureau.
Name	The system displays all applicant's name in the drop down list. You can select the name of the applicant for whom adverse action reason needs to be recorded. In case the stipulation reason is at the application level, then select ALL.
Code	Select the reason.
Description	Specify the required description.
Stips Satisfied	Use the Yes/No/NA buttons to indicate if you verified the stipula- tion(s) in the Type field
Comment	Specify the comment.
Verified By	The system updates the user ID of the person who verified the details
Verified Dt	The system updates the date when the details are verified.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

If your system is set up to manually load predefined stipulations, click the **Load Stipulations** button (For more information, refer the following section, **Loading Stipulations**.)

7.8.2.1 Add Multiple

The system enables you to add multiple records to stipulations using the 'Add Multiple' option.

To add multiple stipulations

- 1. Click the drop down list adjacent to the 'Add Multiple' button.
- 2. Select the check box against to the required stipulations. You can also select 'All' to load all the available stipulations.
- 3. Click Add Multiple.
- 4. If required, you can perform any of the Basic Actions mentioned in Navigation chapter.

7.8.2.2 Copying Stipulations

The system enables you to automatically transfer stipulations from previous decisions on the Stipulations sub screen with the Copy Stipulations button. This is particularly useful when you are rehashing an application and want to use the same stipulations as those in place for the previous decision.

7.8.2.3 Loading Stipulations

The system supports the automatic generation of default stipulations on the Underwriting screen's Stipulations sub screen. The default stipulations can be maintained by company, branch, product, state, application status and application sub-status. When the application status changes (either manually and automatically), the system populates the maintained stipulations with a Stips Satisfied indicator of 'No'. You can review and update the stipulations accordingly.



You have the option to manually load predefined stipulations by clicking the Load Stipulations button on the Stipulation screen.

To load predefined stipulations

- 1. Open the Underwriting screen and load the underwriting application you want to work with.
- 2. Click **Decision > Stipulations**.
- 3. Click **Load Stipulations**. The system loads the default stipulations on the Stipulations sub screen.
- 4. Use the **Yes/No/NA** buttons in the Stips Satisfied column to indicate if you verified the stipulation(s) in the Type field.
- 5. Click **Save** on the Stipulations sub screen.

7.8.3 Itemization Sub Tab

The Itemizations sub screen enables you to add or verify any itemized amounts associated with the application. The list of itemizations is determined by the product you selected in the master screen during the application entry process. The Itemizations sub screen displays an itemization record of the amount financed, such as the cash price, cash down payment, tradein, unpaid cash price balance and so on. Information that was entered on the Itemization sub screen during the application entry process will appear in the Requested Amt column. Information that you enter as an underwriter in the Approved Amt column will appear in the Itemizations sub screen on the Underwriting screen.

To add or view itemizations

- 1. Open the Underwriting screen and load the underwriting application you want to work with.
- 2. Click **Decision > Itemizations** sub tab.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.

Field:	Do this:
Itemization	View the itemization.
+/-	View whether the itemized amount is added or subtracted from the Line of credit amount.
Requested Amt	Specify the requested amount.
Approved Amt	Specify the approved amount.
Discount Rate	Specify the discount rate.
Comment	Specify a comment.

A brief description of the fields is given below:

4. Perform any of the **Basic Actions** mentioned in Navigation chapter.

7.8.4 <u>Trade-In Sub Tab</u>

The Trade-In sub screen enables you to add or verify any trade-ins associated with the application. If there is any information regarding an itemized trade-in, use the Trade-In sub screen to enter the details in the system. (This sub screen might already contain information supplied during the application entry process.)



To complete the Trade-In sub screen

- 1. Open the Underwriting screen and load the underwriting application you want to work with.
- 2. Click **Decision > Trade-In** sub tab.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Trade-in section	
Asset Type	Select the asset type.
Asset Sub Type	Select the asset sub-type.
Year	Specify the year of the asset.
Make	Specify the make of the asset.
Model	Specify the model of the asset.
Identification #	Specify the identification number.
Body	Specify the body of the asset.
Description	View the asset description.
Valuation section	
Wholesale Amt	Specify the wholesale value.
Base Retail Amt	Specify the retail value.
Addons Amt (+)	Specify the add ons value.
Payoff Amt (-)	Specify the payoff amount.
Total Amt =	View the total value.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Valuation Supple- ment	Specify the valuation supplement.
Edition	Specify the valuation edition.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7.8.5 Rate Schedule Sub Tab

The Rate Schedule sub screen is only available for variable rate Line of credit and displays the rate adjustment frequency information based on product setup.

To view the Rate Schedule sub screen

1. Open the Underwriting screen and load the underwriting application you want to work with.



2. Click Decision > Rate Schedule sub tab. Click View.

A brief description of the fields is given below:

Field:	View this:
Seq	The rate adjustment sequence number.
Adjustment Frequency Type	The rate adjustment frequency type.
Period	The rate adjustment period for the frequency.
# of Adjustments	The number of rate adjustments for the frequency.

7.8.6 <u>Subvention Sub Tab</u>

With the Subvention sub tab, available only for Line of credit, you can review the subvention information from the application entry and calculate the subvention amount, as well as override the calculated subvention amount. The participant's information is automatically populated based on the selected subvention plan.

To complete the Subvention sub tab

- 1. Open the Underwriting screen and load the underwriting application you want to work with.
- 2. Click **Decision > Subvention** sub tab.
- 3. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Plan	Select the subvention plan.
Description	View the subvention plan description.
Sub Plan	Select the sub plan.
Sub Plan Description	View the subvention sub plan description.
Subvention Type	View the subvention type.
Include	Check this box to include this record in calculations on the Other Details sub section

A brief description of the fields is given below:

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- 5. In **Subvention Detail** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Subvention Detail section:			
Participant	View the participant.		
Participant Type	View the participant type.		
Collection Method	View the collection method.		



Rate	View the subvention rate.
Rent Factor	View the rent factor
Calculation Method	View the subvention calculation method.
Factor	View the factor.
Calculated Amount	View the calculated subvention amount.
Subvention Amount	Specify the subvention amount.
Include	View if the subvention is included in the application or not.
Total Subvention Rate	View the total subvention rate.
Total Subvention Amt	View the total subvention amount.

- 6. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 7. Select the **Initialize** button to reset the subvention amount to zero.
- 8. Select the **Calculate** button to calculate the subvention amount.

7.8.7 Multiple Offers sub tab

When you click Select Pricing on the Decision tab's Pricing section, multiple offers appear on the new Multiple Offers sub page. Use the Multiple Offer sub page to select the offer you want to use.

Note

The Multiple Offers sub tab will be enabled only if the Multioffer company parameter is set to Yes.

To view multiple pricing offers

- 1. Open the Underwriting screen and load the application you want to work with.
- 2. Click Decision, then click the Multiple Offers sub tab.
- 3. If you are underwriting a Line of credit, view the following information on the Multiple Offers sub:

Field:	Do this:
Pricing	View the pricing.
Term	Specify the approved term.
Rate	Specify the approved rate.
Pmt Amt	Specify the approved payment amount.
Index	View the approved index.
Index Rate	View the approved index rate.
Margin Rate	Specify the approved margin.
Maturity Index	Specify the approved maturity index.



Field:	Do this:
Maturity Rate	Specify the approved maturity rate.
Accepted	If selected, indicates that the pricing is accepted. Only one of the current pricings can be accepted.
Current	If selected, indicates that the pricing is current.
	Note: All the available pricings are selected as current.

4. On the Multiple Offers sub tab, select the offer once the application is move to **Approved** status.

7.9 Bureau Tab

The Bureau tab displays the credit report (if pulled) for an applicant. If there is a need for another pull for any applicant, it can be done here manually using the New Request section.

If there are any adverse comments received from the Bureau, system displays them under 'Exceptions/ Comments' section against the specific Bureau record to alert the User. Following are some of the reasons:

- 1. Application Indicates Potential Fraud
- 2. Bureau Indicates Social Security Number Variance
- 3. Duplicate Application Exists
- 4. Bureau Indicates a Possible Current Delinquency
- 5. Bureau Indicates Bankruptcy
- 6. Bureau Indicates Consumer Statement
- 7. Bureau Indicates a Possible Repossession
- 8. Bureau Reports OFAC hit
- 9. Bureau Reports Applicant as Deceased
- 10. Potential Delinquencies for Auto Loans in Past 12 Months
- 11. Customer Rate (APR) Exceeds the State Usury Rate
- 12. Open Consumer Credit Counselling

The reasons will also be displayed in the Summary tab in 'Bureau' details under 'Exceptions /Comments' section.

To verify the credit bureau data using the Bureau tab

1. Open the Underwriting screen and load the underwriting application you want to work with.



2. Click Bureau.

Simple Application Extry Application Extry Underwriting Prunding Application Retrievel Scenario Anaylasi Application Retrievel Scenario Anaylasi Application Retrievel Scenario Anaylasi Application Retrievel Scenario Anaylasi Application Roterievel Scenario Anaylasi Application Roterievel Scen	DashBoard	Origination ×									
Side Lad Application Ethy Application Ethy URW ▼ Format ▼ □ Precex □ Detach □ Wrap Override OK ♥ Wraining OK ♥ Producers Network Summary Application Ethy Dt Application Ethy Status Code Producer Contact Number Deplication Application Ethy Dt Application Ethy Dt Application Ethy Deplication Application Ethy Dt Application Ethy Deplication Ethy Deplication Application Ethy Dt Application Ethy Deplication Contact Application Ethy Dt Application Ethy Deplication Contact Application Ethy Dt Application Ethy Deplication Contact Application Ethy Ethy Deplication Ethy Deplication Contact Application Ethy Ethy Deplication Ethy Deplication Contact Application Ethy Ethy Detach Winey Contact Deplication Contact Application Ethy Ethy Detachy Winey Colles	rigination	Search/Task Un	derwriting: 0000001533	Review Requ	ests (Pending: 0)						
Underwind norm Produces of the status of th	Sales Lead Simple Application Entry				ط wrap د	verride OK 🗸 Warni	ing OK 🗸		1	Edit Uiew	🖋 Audit
Pullosition Papelication REDECTED - AUTO_ NEW CA-00003 : ACE H. (B18)-761-2277 N N Application Application Reports CA-00003 : ACE H. (B18)-761-2277 N N Semanto Analysis Application Reports Consumers N N N Producers Producers Consumer Bureau Consumers Tracking Document Vendication Correspondence Tools Producers Vendors Bureau Consumers Details Add Cest Vendors Uver v Format ~ Image Bureau Estatus Dt Report Consumer Consum	Underwriting	Dt		CONCERCION OF	lane.	Origination Stage	the second		Existing Customer	Duplicate	Contact
Scenario Analysis Trage Mainteance Reports Produces Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Vendors Report Header Report Header Report Header Kepper Leader Vendors Vend		09/05/2015	0000001533		REJECTED - AUTO.		CA-00003 : ACE H		N		
Producers Vendors Vend	Application Documents Image Maintenance		Renat Business Desug	at Desision	Burnand Callaborat (Tendina	Dagumant Voil	-	inner Tank		>
Burceau Dectails Wew + Format - Burceau Dec Status Dt Report Report NTTAL DD Status Dt Report NTTAL DD Status Dt Report NTTAL DD Status Dt Report NTTAL DD Status	Producers			st Decision	Bureau Collateral (comments Tracking	Document Venh	cation Correspond	lence Tools		
Applicant/Customer Details View ~ Format ~ Incuse Type First Name PRIMARY MARK DOUGLAS SIGG FAILED 01/03/1965 xxxxxxx=8660 JR Y		IMPORTANT	: Access to credit reporting	agency systems	is for authorized users ar	nd only for permissible	: purposes. Unauthorizi	ed access is prohibite			
PRIMARY MARK DOUGLAS SIGG FAILED 01/02/1965 XX-XXX-8660 JR Y		IMPORTANI punishable by View - Fo Type INITIAL INITIAL INITIAL	T: Access to credit reporting a \$2500 fine and/or 1 year rmat ↓ ↓ ↓ ↓ Free Bures TUC EXP	in Federal prison ze A Detach	per occurrence	Submit Request # Status 2 3	t Dt 02/01/2016 01/30/2016	Report CREDIT REPOR CREDIT REPOR	ed under the Fair Cred T T W/FICO	it Reporting Act and is Credit Bureau Reorder #	
		INPORTAN punshable by View + Fo Type INITIAL INITIAL INITIAL INITIAL INITIAL View + Fo	F: Access to credit reporting a \$2500 fine and/or 1 years mat ▼	in Federal prisor ze Toetach	《 실 Wrap (행)	Submit Request Status	t Dt 01/30/2016 01/30/2016 01/30/2016	Report CREDIT REPOR CREDIT REPOR CREDIT REPOR	ed under the Fair Cred T T W/FICO T	It Reporting Act and is	is ~
Manuar Essentia and Constant And States		INPORTANY punkshele by View + Fo Type INITIAL INITIAL View + Fo Type PRIMARY	F: Access to credit reporting a \$2500 fine and/or 1 yeas mmat ▼ ■ Tree Bure TUC EXP TUC /Customer Details rmat ▼ ■ Tree First Name	in Federal prison ze Detach su ze Detach MI	y per occurrence 실 Wrap (현) 실 Wrap (현) Last Name	Status	t Dt 02/01/2016 01/30/2016 01/30/2016 Birth Dt	Report CREDIT REPOR CREDIT REPOR CREDIT REPOR	t under the Fair Cred T T W/FICO T Suffix	It Reporting Act and is	e Debt
		INFORCEMENT PURPHENE View + Fo Type INITIAL INITIAL View + Fo PRIMARY C	r. Access to redit reporting mmst +	in Federal prisor ze Detach su ze Detach MI DOUGLAS	수회 Wrap (현 수회 Wrap (현 수회 Wrap (현 Last Name Stigg	Status	t Dt 02/01/2016 01/30/2016 01/30/2016 Birth Dt	Report CREDIT REPOR CREDIT REPOR CREDIT REPOR	t under the Fair Cred T T W/FICO T Suffix	It Reporting Act and is	e Debt
		INFORCEMENT PURPHENE View + Fo Type INITIAL INITIAL View + Fo PRIMARY C	i, Access to realt report iner a st300 file art(d) = 1 mmat → Bure TUU EXP TUU Customer DetailS EXP First Name MARK eader	In Federal prison 20	y per occurrence 실 Wrap (현) 실 Wrap (현) Last Name	Status	t Dt 02/01/2016 01/30/2016 01/30/2016 Birth Dt	Report CREDIT REPOR CREDIT REPOR CREDIT REPOR	r T W/FICO T Suffix	It Reporting Act and is	e Debt
TUC STACY P AABEL xxxxxx2244 10/01/1979 01/04/2016 03/01/2007 4114! 0	Servicing	IMPORTAN pundbable by View + Fo Type INITIAL INITIAL Applicant View + Fo Type FRIMARY Report HH View + Fo Bureau	i, Access to redit reporting a t200 file ard/of 1 years mmat ▼	In Federal prisor In Federal Pr	پهل Wrap کې په Wrap کې Lat Name Stick Lat Name	Submit Request # Status 2 3 2 Status FAILED SSN	b Dt 02/01/2016 01/30/2016 01/30/2016 Birth Dt 01/03/1965	Report CREDIT REPOR CREDIT REPOR CREDIT REPOR SSN xx-xxx-8660	d under the Fair Cred	It Reporting Act and is Credit Bureau Reorder # Include Credit Reg	e Debt Y
Collections	Servicing	INPORTAN PURIABABLE by View & Fo Type INITIALI INITIALI INITALIN	F, Access to redit reporting a 5200 file and/or 1 year mmat ▼ ➡ □ rec Bure Bure EXP TUC EXP EXP EXP EXP EXP EXP EXP EXP	In Federal prison 20	پوت میں سیستھی پان کی کہ میں ک میں کہ میں کہ میں میں کہ میں کہ کہ میں کہ میں کہ میں کہ میں کہ میں کہ میں ک میں کہ میں ک	Submit Request # Status 2 3 2 Status FAILED	t Dt 02/01/2016 01/30/2016 01/20/2016 Birth Dt 03/03/1965	Report CREDIT REPOR CREDIT REPOR CREDIT REPOR	r T W/FICO T Suffix	It Reporting Act and is Credit Bureau Reorder # Include Credit Rep	e Debt Y Y

3. In the Bureau Details section, view the following information:

Field:	View:
Туре	The credit bureau request type.
Bureau	The credit bureau.
#	The credit bureau request number.
Status	The status of credit bureau request.
Dt	The credit bureau request date.
Report	The credit bureau report type.
Credit Bureau Reorder#	The credit bureau reorder number.
App Ind	If selected, indicates that a bureau was pulled for an application.

4. In the Applicant/Customer Detail section, view the following information:

Field:	Do this:
Туре	View the relation type.
First Name	Specify the first name.
МІ	Specify the middle name.
Last Name	Specify the last name.
Status	View the credit bureau request status.



Field:	Do this:
Birth Dt	Specify the date of birth.
SSN	Specify the social security number.
	Note : If the organizational parameter UIX_HIDE_RESTRICTED DATA is set to Y, this appears as a masked number; for example, XXX-XX-1234.
Suffix	Select the generation.
Include Debt	Select to include credit bureau information in the Liabilities section of the Summary sub screen.
Populate Debt	Select to load debt information from the credit bureau in the Liabili- ties section of the Summary sub screen.
Address Type	Select the address type.
Country	Select the country.
Address #	Specify the building number.
City	Specify the city.
State	Select the state code.
Street Pre	Select the street pre type.
Street Name	Specify the street name.
Street Type	Select the street type.
Street Post	Select the street post type.
Apt #	Specify the apartment number.
Address Line 2	Specify the address line 2.
Zip	Select the zip code.
	For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
Phone	Specify the phone number.
	Header section view the following information:

5. In the **Report Header** section, view the following information:

Field:	View:
Bureau	The bureau.
First Name	The first name.
МІ	The middle initial.
Last Name	The last name.



Field:	View:
SSN	The social security number.
	Note : If the organizational parameter UIX_HIDE_RESTRICTED DATA is set to Y, this appears as a masked number; for example, XXX-XX-1234.
Birth Dt	The birth date.
	and Birth Dt fields in Report Header section are displayed in red if tch in the respective data present in the above Applicant/Customer
Report Dt	The report date.
Onfile Dt	The on file date.
Credit Report Id	The credit report id.
Best Match	The best match.

6. Click Bureau Report.

The system parcels out the details from the credit bureau report in the Bureau screen's sub tabs (Summary 1, Summary 2, Tradelines, Public Records, Collections, Fraud Messages, Inquiries, Also Known As, Consumer Statements, and Credit Scores).

- 7. Click **Summary 1** sub tab.
- 8. You can view the following information:

Field:	View:
Trades	Records of extended installment payments, mortgage and revolving credit, as detailed in the credit bureau report.
Bankruptcy	The total number of times the applicant has applied for Chapter 7, Chapter 11 and Chapter 13 bankruptcies, recently and throughout life.
Past Due	The total number of times the applicant has been past due on pay- ments by 30, 60, or 90 days in the last year, two years, and throughout life.
Public Records	Number of legal actions, including liens, public records, and judgments over the course of the applicant's life, as well as any that are currently open.
Collection	Trades referred to an outside vendor for collection.
Credit Scores	View the FICO and bankruptcy scores.
Statistical Trade Ages	Ages of the oldest and newest trades, as well as the average age of the open and total trades.
Derogatory Trades	Tradelines that an action other than being late was reported; this includes collections, repossessions, charge offs, and bankruptcies.

9. Click Summary 2 sub tab



10. You can view the following information:

In this section:	View:
Trades	Records of extended credit for auto, bank, credit card, retail, Line of creditfinance, and sales finance Line of credit, as detailed in the credit bureau report.
Inquiries	Requests for a credit report regarding Line of credit in the Trades sec- tion over the last six months, as well as total requests over 6, 12, and 24-month periods, as well as the newest and oldest request.
Balance	The total balance of retail and bank trades, as well as the high balance of each.
Open Derogatory	The following information for all of the customer's open trade lines: the shortest and longest period of time (in months) since the customer's most recent minor derogatory (30-60 days late), major derogatory (90-180 days late), and derogatory (bankruptcy, repossession, or charge off).
Derogatory	The following information for all of the customer's total trade lines (open and closed): the shortest and longest period of time (in months) since the customer's most recent minor derogatory (30-60 days late), major derogatory (90-180 days late), and derogatory (bankruptcy, repossession, or charge off).

- 11. Click **Tradelines** sub tab to view information about trade lines, such as the creditor's name, trade's status, type and code and balance information
- 12. View the following details:

Field:	View:
Creditors Name	The creditors name.
Status	The status of the tradeline.
Туре	The type of tradeline, such as bank, first mortgage, travel card, and so on.
Type Code	The code for the type of tradeline.
Past Due Amt	The past due amount
Balance	The balance of the tradeline.
Balance Dt	The balance date.
Open Dt	The date the tradeline was opened.
History Dt	The trade line's history date.
History Data	The trade line's history data.
30	The number of times the tradeline was 30 days past due.
60	The number of times the tradeline was 60 days past due.



Field:	View:
90	The number of times the tradeline was 90 days past due.
Creditors Subscriber #	The creditor's subscriber number.
Мор	The method of payment.
Account #	The account number.
Credit Limit	The credit limit.
Term Pmt Amt	The term payment amount.
High Balance	The high balance of the tradeline.
Reported Dt	The reported date.
Duplicate	If selected, the tradeline is a duplicate.
Special Exclu- sion	If selected, the tradeline is a special exclusion.

- 13. Click the **Public Records** sub tab to view information about public records, including each one's type, status, and amount, as well as the date the record was filed and resolved
- 14. View the following details:

Field:	View:
Record Type	The record type.
Status	The status.
Amount	The amount.
Filed Dt	The filed date.
Satisfied Dt	The satisfied date.

- 15. Click the **Fraud Messages** sub screen to view information about fraudulent attempts to use the applicant's credit.
- 16. Click the **Inquiries** sub screen to view all the credit reports for the applicant in reverse chronological order
- 17. View the following details:

Field:	View:
Inquirer Name	The inquirer's name.
Inquirer Subscriber #	The inquirer's subscriber number.
Inquirer Industry Code	The inquirer's industry code.
Inquiry Dt	The inquiry date.



Field:	View:
Rate Shopping	If selected, the inquiry concerned rate shopping.
Duplicate	If selected, if the inquiry was a duplicate.

- 18. Click the Also Known As sub screen to view other names used by the applicant.
- 19. Click the **Consumer Statements** sub screen to view statements that the applicant has issued to the credit bureau.
- 20. Click the **Credit Scores** sub screen to view the score model, the score factor, and the score returned from the credit bureau report.

7.9.1 Printing the Credit Bureau Data as a Text/PDF Report

To print the credit bureau data as a text or PDF report

- 1. Open the Underwriting screen and load the underwriting application you want to work with.
- 2. In the Underwriting screen, click **Bureau**.
- 3. In the **Bureau Report** tab, the system displays the report in text format. You can also view the report in PDF format by selecting 'PDF' option as View Report.

Note

Google Chrome does not support search functionality in the PDF format of the report. Hence you have to enable the ad-hoc plug-in in chrome to use the search facility.

4. In the Print Report section, click **Print Report** to send the information to the default printer.

7.9.2 <u>Requesting a Credit Bureau Report Manually</u>

The Credit Bureau Summary screen enables you to manually request a credit pull. Information from a manual credit pull can be used to validate an application.

To manually request a credit bureau report

- 1. Open the Underwriting screen and load the underwriting application you want to work with.
- 2. Click Bureau tab.
- 3. In the Bureau Details section click Add.
- 4. Specify the following information:

Field:	Do this:
Applicant	Select the applicant.
Spouse	Select the applicant's spouse (if applicable).
Bureau	Select the credit bureau.
Report	Select the credit bureau report type.

5. Click Create Request.

The system displays this information in the Bureau Details section.



Note

If you are requesting a report from Experian Credit Bureau for Premier Attribute Consumer report, you can do so without impacting the consumer FICO score. To facilitate the same, the 'Soft Pull' check box is to be selected in Bureau Details section. This option is available only when the system parameter 'EXP_PA_SOFT_PULL_IND' is enabled in the System Parameters screen and Bureau is selected as 'EXP' with Report as 'PREMIER ATTRIB-UTE' in the Bureau Details section.

- 6. Select **Include Debt** and **Populate Debt** in the **Applicant/Customer Detail** section to populate the **Liability** section on the Applicants link's Summary sub screen with data from the credit bureau pull.
- If you want to receive a copy of a previously pulled credit bureau report, enter the credit bureau reorder number in the Credit Bureau Reorder # field on the Bureau Details section. This enables you to receive a previously pulled credit report.
- 8. In the New Request section, click Submit Request.

The system displays the latest status of the currently requested bureau report in the Bureau Details section. When the report pull process is complete, the Status field in the Bureau Details section changes from PENDING to COMPLETED.

7.10 Collateral Tab

Having selected and loaded an application, you can view the information about the collateral of the Line of credit.

The Collateral link opens screens with information regarding any collateral associated with an a. Depending on the type of Line of credit, collateral can be a vehicle, home or something such as major household appliances. The Collateral tab is unavailable if this is an unsecured Line of credit.

To verify information about the collateral

- 1. Open the **Underwriting** screen and load the application you want to verify.
- 2. Click the **Collateral** tab.

Depending on the type of collateral, information about the vehicle, home, or other type of collateral appears.

If you are entering an unsecured Line of credit, the Collateral link is present but inactive; in which case, skip this step.

3. In the **Collateral Details** section (This is information that was recorded during the application entry process or gathered during the credit pull.)



To enter collateral information

1. On the Underwriting screen, click **Collateral**. If the collateral is a vehicle, the Collateral link displays information about the vehicle.

DashBoard	Origination ×	Origination X								8
igination	Search/Task Und	Search/Task Underwriting: 0000001533 Review Requests (Pending: 0)								
Origination Sales Lead Simple Application Entry Application Entry Underwriting	Application: 0 View - Format	000001533: SI		Wrap 🔞	Override OK 🗸	Warning OK V	i Producer Name	Prc Col Existing Cust	Duplicate	Audit Con
Funding Application Retrieval			Sub One			Co		Nu	Application	Con
Scenario Analysis Application Documents Image Maintenance Reports Producers	09/05/2015	0000001533	quest Decision C	APPROVED - F			CA-00003 : ACE HEAD	Correspondence Tool	N	>
Vendors	Collateral 5 Vehicle View + Forr		reeze 🗃 Detach	ل Wrap	@9				View 🖌	Audit
	Existing Asset	Asset Class	Primary Descrip			sset Type	Sub Type	Existing Asset Id Sta	atus	Ye
	N	NEW VEHICLE	Y 2015 A	UDI A4 WAU	AF78E26A119 V	EHICLE	CAR	NC	DT DEFINED	20
	Vehicle								¢	> Return
		Existing Asset			Body			Zip Extn		
		Existing Asset Id			Registration #				ELLINGHAM	
		Primary ✓ Asset Class N	DW VENTOLE		Age	0 2015 AUDI A4		State M County N	ASSACHUSETTS	
		Asset Type VI				GOOD CONDITIC	NED			
		Sub Type Co Status N	AR DT DEFINED			Address UNITED STATES		U Start 12 Base 10		
		т	pe & Description			480 NEPONSET S	т	Extra 2		
					Address Line 1			Total 24		
		Year 20						Charge Amt 20	00.0000	
		Make Al Model A	JDI F		Address Line 2			charge same 20		
Servicing		Make Al Model A	JDI			02019		charge sine 20		
Servicing Collections	Valuation	Make Al Model A- Identification # W	JDI F					charge since as		
	Valuation	Make Al Model A- Identification # W	JDI F					charge pine as		

2. Perform any of the Basic Operations mentioned in Navigation chapter.

Field:	Do this:
Existing Asset	Check this box to indicate that the vehicle is an existing asset.
Existing Asset ID	View the existing asset identification number.
Primary	Check this box if this is the main asset on the application.
Asset Class	Select the asset class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Status	Select the asset status.
Type and Description	on
Select Make and Model	Select the make and model of the vehicle from drop-down list.
Year	Specify the year of the vehicle.
Age	View the age of the vehicle
Make	Specify the make of the vehicle.



Field:	Do this:
Model	Specify the model of the vehicle.
Body	Specify the body of the vehicle.
Registration #	Specify the vehicle registration number.
Identification #	Specify the vehicle identification number.
Description	View the vehicle description.
Condition	Select the vehicle condition.
Address	
Country	Select the country.
Address #	Specify the apartment number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
Zip	Select the zip code.
	For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
State	Select the state.
County	Select the county.
Usage Details	
Start	Specify the start.
Base	Specify the base.
Extra	Specify the extra usage.
Total	View the total usage.
Charge Amt	Specify the charge amount.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

Interface with VINTEK (If interface is installed)

Using the Vintek interface, the system retrieves the year, make, model and body of the vehicle when you choose Vehicle Details. This time saving feature reduces data entry errors. Using the VIN entered in the Identification Number field, the system populates following fields in the Type & Description section:

- Year
- Make
- Model
- Body



If the Vintek interface is unable to retrieve information based on the VIN entered in the Identification Number field, the system displays an error message.

If the collateral is a home, the Collateral link displays information about the home.

ashBoard	Origination ×								×
ination	Search/Task Under	writing: 00000015	36 Review Request	s (Pending: 0)					
gination									
Sales Lead	Application: 00	00001536: RO	DRIGUEZ MILD	RED				Vie Vie	w 🖌 🖋 Audit
Simple Application Entry Application Entry	View - Format -				K 🖌 Warning OK	4			
Underwriting						Ori	Prc	Duplicate	
Funding	Dt	App #	Sub Unit	Status		Sta Producer Name Co	Coi Existing Customer Nu	Application	Conta
Application Retrieval	09/05/2015	0000001536		APPROVED - FUNDED		F CA-00003 : ACE HEADQU		Y	
Scenario Analysis	<	1							>
Application Documents Image Maintenance									
Reports									
Producers	Summary Applica	nt Business Req	uest Decision Co	ntract Collateral Comm	ents Tracking D	ocument Verification Co	rrespondence		
Vendors									
	Collateral Sel	er							
	Home							<u>V</u> iew	🖋 Audit
	View - Forma	at 🔻 😽 🔟 Fr	eeze 🚮 Detach	لې Wrap					
	Existing Asset	Existing Asset Id	Primary Asset Cla	ss Asset Type	Sub Type	Occupancy Ide	entification # Country	y I	Address #
	N		Y NEW VE	HICLE HOME	SINGLE FAMILY	H. OCCUPIED BY OW E2	5A119602 UNITED	D STATES	480 NEPONSE
	• <								>
	Valuation T	racking							
	Valuation						1	View	Audit
	View - For	mat 🗸 🔜 🔟	Freeze Detach	서 Wrap 🚱					
	Current	Loan Current Wholesale Base An		t Usage Value Amt (+) Valuati	on Dt Source	e Currency	Edition	Supplemen	t V
	Y	19.000.0	19,500.0	0.00 09/05/	2015 INVOI	CE US DOLLAR			
	<	23/00010	20/00010						>
	Addons							<u></u> ⊻iew	🖉 Audit
		mat 🗸 🔛 🔲	Freeze Detach	🖓 Wrap					
	View - For			Val	ie		Amount	Loan Curren	cy Amount
	Description								
ervicing							290.00		290.00
	Description						290.00		290.00
ervicing Dilections TFP	Description						290.00		290.00

1. Perform any of the Basic Operations mentioned in Navigation chapter.

Field:	Do this:
Existing Asset	Indicates that the vehicle is an existing asset.
Existing Asset ID	View the existing asset identification number.
Primary	Select if this is the main asset on the application.
Asset Class	Select the asset class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Occupancy	Select owner occupancy type.
Identification #	Specify the vehicle identification number.
Address section	
Country	Select the country.
Address #	Specify the home number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.



Field:	Do this:
State	Specify the state.
County	Select the county.
Zip	Select the zip code.
	For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
Type and Descripti	on
Census Tract/BNA Code	Specify census tract/BNA (block numbering area) code.
MSA Code	Specify the metropolitan statistical area (MSA) code.
GEO Code	Specify the geographical code for the property.
Condition	Select the condition of the home.
Description	Specify a description of the home.
Select Make and Model	Select the make and model from the drop-down list
Year	Specify the year when the property was built.
Age	View the age of the home.
Make	Specify the make of the home.
Model	Specify the model of the home.
Width	Specify the asset width.
Length	Specify the asset length.
Area	Specify the area of the collateral
PO#	Specify the asset purchase order number.
Legal Description	Specify the legal description.
Lot	Specify the asset lot.
Sub Division	Specify the asset sub division.
Parcel ID	Specify the parcel id of the home.
Metes-Bounds	Check this box to indicate the home is considered Metes-Bounds.
Flood Zone	Check this box to indicate the home is in a flood zone.
1098 Not Required	Check this box to indicate that the home does not require 1098
Deed Details	



Field:	Do this:
Construction per- mit Dt	Specify the date on when the construction is permitted.
Deed Dt	Specify the date on when the deed is issued
Deed Place Of Issue	Specify the place where the deed is issued.
Properties Bound- ary from East	Specify the boundary of the property from the east side.
North	Specify the boundary of the property from the north side.
West	Specify the boundary of the property from the west side.
South	Specify the boundary of the property from the south side.

2. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

If the collateral is any other, the Collateral link displays information about that collateral.

DashBoard	Ori	gination X											
gination	Se	arch/Task Und	erwriting: 0	000001533	Review Requests	s (Pending: (0)						
rigination Sales Lead Simple Application Entry		pplication: 0		33: SIGG		Wrap	Override OK	✓ Warning OK ✓				🖊 Edit 🗌 V	iew 🗸 Audit
Application Entry Underwriting		Dt	App #		Sub Unit	Status	Originati		er Name	Producer Contact Number	Existing Custome	r Duplicate Application	Contact
Funding Application Retrieval Scenario Analysis Application Documents		09/05/2015	000000	1533		REJECTE	D - AUTO NEW	CA-0000		(818)-761-2277	N	N	>
Image Maintenance Reports Producers Vendors		Summary Applic		ess Request	Decision Bur	reau Colla	ateral Comments	Tracking Docum	nent Verific	ation Correspond	ence Tools		
		Other Colla View - For		Freeze	Detach	الي) Wrap	Existing A	sset Id		Load Detail	🗣 Add 🛛 🖉 E	dit 🗌 View	
		Existing Asset	Existing	g Asset Id Prim	nary Asset Cla	SS	Asset Type	Sub Type	Status	Ye	ar Age Ma	ike	Model
		Asset N	Existin	Y							0		
	•	Asset N N			NEW VEP		Asset Type VEHICLE	Sub Type CAR	Status				A4
		Asset N N		Y						ED 20	0 15 0 AL		A4
		Asset		0 Y					NOT DEFINE	ED 20	0 15 0 AL	IDI	A4 >
		Asset N N Other Colla	ateral xisting Asset. ting Asset Id	¥ 0 Y			VEHICLE	CAR	NOT DEFINE	ED 20 d <u>A</u> dd R Save a	0 15 0 AL and Stay	IDI	A4 >
		Asset N N Other Colla	ateral xisting Asset.	¥ 0 Y		IICLE	VEHICLE Body * Registration #	CAR	NOT DEFINE	ED 20 d <u>A</u> dd R Save a	0	IDI	A4 >
		Asset N N Other Colla Exist	ateral xisting Asset. ting Asset Id	ч 0 Y			VEHICLE Body * Registration # Identification #	CAR	NOT DEFINE	ED 20 d Add 💽 Save : Zip	0 AL	IDI	A4
	ł	Asset N Other Colla Exist	ateral xisting Asset Id * Primary * Asset Class	ч 0 Y	NEW VEP	IICLE	VEHICLE Body * Registration # Identification # Description	CAR	NOT DEFINE	ED 20.	0 AL	IDI	A4
		Asset N Other Colla Exist	ateral xisting Asset. Iting Asset Id * Primary * Asset Class * Asset Type	V 0 Y	NEW VEP	HICLE V V	VEHICLE Body * Registration # Identification # Description	CAR UNDEFINED GOOD CONDITION	NOT DEFINE	ED 20.	0 AL	IDI	A4
		Asset N Other Colla Exist	ateral xisting Asset ting Asset Id * Primary * Asset Class * Asset Type * Sub Type	V 0 Y	NEW VEP		VEHICLE Body * Registration # Identification # Description Condition	CAR UNDEFINED GOOD CONDITION Address	NOT DEFINE	ED 20 d Add 🕞 Save a Zip	0 AL	IDI	A4
		Asset N Other Colla E	ateral xisting Asset ting Asset Id * Primary * Asset Class * Asset Type * Sub Type	Y 0 Y	NEW VEP	HICLE V V	VEHICLE Body * Registration # Identification # Description Condition * Country	CAR UNDEFINED GOOD CONDITION	NOT DEFINE	ED 20	0 AL	IDI	A4
Servicion		Asset N Other Colla E	ateral xisting Asset Id " Primary " Asset Class " Asset Type " Sub Type " Status e and Model	Y 0 Y	NEW VEP	410LE V V V V V	VEHICLE Body * Registration # Identification # Description Condition * Country Address #	CAR UNDEFINED GOOD CONDITION Address	NOT DEFINE	ED 20 d Add Save a Zip	0 AL 15 0 AL 21p State City State State Usage Det	IDI	A4
	1	Asset N Other Colla E	ateral xisting Asset Id * Primary * Asset Class * Asset Class * Asset Type * Sub Type * Status ice and Model * Year	Y 0 Y	NEW VEP	410LE V V V V V	VEHICLE Body * Registration # Identification # Description Condition * Country Address Line 1 Address Line 1	CAR UNDEFINED GOOD CONDITION Address	NOT DEFINE	eD 20 d Add 🕝 Save V C	0 AL and Stay Save Det State State Usage Det State 0	IDI	A4
Collections	•	Asset N Other Colla E	ateral xisting Asset Id " Primary " Asset Class " Asset Type " Sub Type " Status e and Model	Y 0 Y	NEW VEP	410LE V V V V V	VEHICLE Body * Registration # Identification # Description Condition * Country Address #	CAR UNDEFINED GOOD CONDITION Address	NOT DEFINE	ED 20 d Add T Save Zip V C	0 AL 15 0 AL 20 State 15 0	IDI	A4
Servicing Collections WEP	•	Asset N Other Colla E	ateral xisting Asset. ting Asset Id * Primary * Asset Class * Asset Type * Sub Type * Sub Type * Status se and Model * Year Age	Y 0 Y	NEW VEP	410LE V V V V V	VEHICLE Body * Registration # Identification # Description Condition * Country Address Line 1 Address Line 1	CAR UNDEFINED GOOD CONDITION Address	NOT DEFINE	ED 20 20 Save: ZF V C	0 City City City City City City City City	IDI	A4

3. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Existing Asset	Check this box to indicate that the vehicle is an existing asset.
Existing Asset ID	View the existing asset identification number.
Primary	Check this box if this is the main asset on the application.



Field:	Do this:
Asset Class	Select the asset class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Status	Select the asset status.
Select Make and Model	Select the make and model of the vehicle from drop-down list.
Year	Specify the year of the vehicle.
Age	View the age of the vehicle
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Body	Specify the body of the vehicle.
Registration #	Specify the vehicle registration number.
Identification #	Specify the vehicle identification number.
Description	View the vehicle description.
Condition	Select the vehicle condition.
Address	
Country	Select the country.
Address #	Specify the apartment number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
State	Select the state.
Zip	Select the zip code.
	For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
County	Select the county.
Usage Details	
Start	Specify the start.
Base	Specify the base.
Extra	Specify the extra usage.
Total	View the total usage.



Field:	Do this:
Charge Amt	Specify the charge.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7.10.1 Valuations Sub Tab

The Valuation sub tab contains information about the value of the asset. The Values section enables you specify the value of the asset. The Addons section records information about any add ons associated with the collateral.

To complete the Valuations sub tab

- 1. Click the **Valuations** sub tab.
- 2. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Value section	
Current	Select if this is the current valuation.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Currency	Select the currency based on which the valuation is to be done.
Edition	Specify the valuation edition.
Supplement	Specify the valuation supplement.
Whole Sale	
Line of Credit Currency Wholesale Base Amt	Specify the Line of Credit currency wholesale value.
Wholesale- Base Amt	Specify the wholesale value.
Usage	Specify the usage value; that is, the monetary effect that the current mileage has on the value of the vehicle.
Retail	
Retail Base Amt	Specify the retail value.
Addons Amt (+)	View the add-ons value.
Usage Value Amt (+)	Specify the usage. This pertains to Line of credit and usually is entered as the current mileage on the vehicle.



Field:	Do this:
Total Value Amt (=)	View the total value.
Line of Credit- Currency Retail Base Amt	View the Line of Creditcurrency retail value.
Line of Credit- Addons Amt(+)	View the Line of Credit addons.
Line of Credit Currency Usage Value Amt (+)	View the Line of Credit currency usage value.
Line of Credit Currency Total Value Amt (=)	View the Line of Credit total value.

- 3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 4. In the **Addons** Section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Description	Select the description for the attribute.
Value	Specify the value of the attribute.
Amount	Specify the add-on amount.
Line of Credit Cur- rency Amount	Specify Line of Credit currency amount.

5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

Complete the Addons/Attributes, Value, and Amt fields for each of the asset's add-ons and attributes on the application.

7.10.2 Tracking Sub Tab

The Tracking sub screen enables you to record further information associated with the collateral. What items you choose to track are setup during implementation.

To track attributes for the collateral

- 1. Click **Tracking** sub tab
- 2. On the Tracking sub screen, click Load Details.
- 3. In the **Tracking Items** section, select the item you want to track.
- 4. Perform any of the Basic Operations mentioned in Navigation chapter.

Field:	Do this:
Tracking Item	View the tracking type
Disposition	Select the disposition.
Start Dt	Specify the tracking start date.
End Dt	Specify the tracking end date.
Follow up Dt	Specify the next follow-up date.
Enabled	Select to track the information from the start date in the Start Dt field.
Comment	Specify any comments regarding the tracking item.

- 5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 6. Complete the **Tracking Item Details** section by entering information about a parameter in the corresponding the **Value** field.

7.10.3 Seller Tab

The Collateral link's Seller Details tab enables you to enter the seller details of the collateral of the Line of credit.

To enter the Seller details

- 1. Click the **Seller Details** tab.
- 2. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

ashBoard	C	rigination \times									×
ination		Search/Task Underwriting: 0000001533 Review Requests (Pending: 0)									
Origination Sales Lead Simple Application Entry Application Entry Underwriting		Application: 000 View + Format +	0001533: SIGO		Irap 🔞 Overrid	de OK 🖌 Warnin	ng OK ✔ Oni	Pro		View	🖋 Audit
Funding		Dt	App #	Sub Unit	Status		Sta Producer Name Co	Col	Existing Customer	Duplicate Application	Conta
Application Retrieval Scenario Analysis Application Documents		09/05/2015	0000001533		APPROVED - FUNDED		F CA-00003 : ACE			N	>
Application Documents Image Maintenance Reports Producers Vendors		Summary Applicant Collateral Seller	Business Reque	est Decision Contr	act Collateral Cor	nments Trackin	g Document Verifica	tion Correspon	dence Tools		
		Seller Details View + Format	- 🕞 Tree	ze 🛃 Detach 🛛 🤇	y Wrap 🚱						Audit
		Seller Type	Seller Name					Nationality	Nationality ID / I	Reg Authorized Signatory	
		CORPORATE	MAJESTIC MAR	BLE & GRANITE INC)	USA	382099685		
		Seller Details	Si	eller Type CORPORAT eller Name MAJESTIC Nationality USA	TE MARBLE & GRANITE ING	2		ality ID / Reg # 3 rized Signatory	382099685	¢	Beturn
		Seller Addres							(📃 Yiew 🛛 🖌	Audit
		View - Format Mailing	 Event 	ze Detach Country	Wrap 🚱	City	State	Address Line 1	Address Line 2	2 Zip	
		Y	Y	UNITED STATES			MASSACHUSETTS	TURNPIKE ST S		02021	
		<									>
rvicing											
ollections											
ollections											



Field:	Do this
Seller Informa	ation section
Seller Type	Select the seller type.
Seller Name	Specify the seller name
Nationality	Select the seller's nationality.
National ID/ Reg #	Specify the national identification number or registration number.
Authorized Signatory	Specify the authorized signatory of the seller.
Seller Addres	s section
Mailing	Select if this is the mailing address. Only one address entry can be marked as the mailing address.
Current	Select if this is a current address. The mailing address must be marked as current.
Country	Select the country code.
Address #	Specify the address number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
State	Select the state.
Zip	Select the zip code.
	For non US country, you have to enter zip code.
Zip Extn	Select the zip extension.
City	Specify the city.
Phone	Specify the telephone number.
Extn	Select the telephone extension.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7.11 Comments Tab

When using the Underwriting screen, you can add/delete comments to an application at any time in the underwriting process by using the Comments screen.

Whenever an application is decisioned by a proxy user, a system generated comment with timestamp is inserted in the comments tab in the format '<User 1> actioned as proxy for Underwriter <User2>'. Here, User 1 refers to the logged in user who has acted on behalf of



User2, who is the concerned Underwriter. The concerned Underwriter's name will also be selected in Application section > 'Proxy for Underwriter' field.

To add comments

1. Click Comments tab.

	ending and Leasi	ng						ccessibility 🥞 S	
DashBoard	Origination ×								
	Search/Task Under	writing Review R	equests (Pending: 0)						
DashBoard Drigination Orgination Sales Lead Simple Application Entry Application Entry Underwriting Funding Application Deciments Application Documents Application Documents Application Documents Producers Vendors	Application View Format + Dt No data to display.	App #	Sub Unit Sub Unit sion Bureau Cont eeze Detach Sub Type	Status ract Comments Trac	t the comment sub	Ori Sta Producer Name Co	Save and Stay Save	Duplicate Application	Contac

2. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Alert	Check this box to make the comment appear on the Customer Service screen Alert section
Туре	Select the type of comment you are adding.
Sub Type	Select the sub type of comment you are adding.
Comment	Specify your comment.
Comment By	The system displays your user ID.
Comment Dt	The system displays commented date and time stamp.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7.11.0.1 Deleting Comment(s)

You can delete 'REGULAR' type comments displayed in the Comments sub tab.

To delete a comment

- 1. Select the row which consists of the comment and click **Delete** from the actions.
- 2. Click 'Yes' to confirm delete in the warning message displayed.



7.12 Tracking Tab

When using the Underwriting screen, you can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attributes screen.

To enter the tracking attributes

1. Click **Tracking tab**.

ashBoard	0	rigination \times					Origination x							
ination	5	Search/Task Underw	riting: 00000010	50 Review Reque	sts (Pending: 0)									
Drigination Sales Lead Simple Application Entry Application Entry		Application: 000 View • Format •				OK 🖌 Warning OK	v				1	Edit View	√ A <u>u</u> dit	
Inderwriting Funding		Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Prc Co Existing Customer Na	Duplicate Application	Contact	Sales Agent	Branch	Produ	
plication Retrieval enario Analysis plication Documents age Maintenance		04/06/2015	000001050	UNDEFINED	NEW - REVIEW REQUIRED	REVIEW	PR-00002 : PORSCHE INDU.		Y		DEMOSALES	USHQ	LOAN	
ducers		Summary Applicant			Bureau Collateral Commen	ts Tracking Doo	ument Verification Corre	espondence Tools						
ducers		Tracking Attribut	es Field Investig			ts Tracking Doc	ument Venfication Corre	espondence Tools		Value		<u>ℓ</u> <u>E</u> dit	🕈 Audit	
ducers	•	Tracking Attribut	es Field Investig	ation	ي Wrap 🚯		ument Venfication Corr	espondence Tools		Value NA NA		₽ Edt	Audit	
ducers		Tracking Attribut	es Field Investig	etion eeze 🛃 Detach I LOAN ATTRIBUTE (I LOAN ATTRIBUTE (I LOAN ATTRIBUTE (실 Wrap <table-cell> 🙀 01 02 03</table-cell>		ument Verification Corr	espondence Tools		NA NA NA		🖉 Edt 🛛 🖋	Audit	
oducers		Tracking Attribut	ibutes Parameter APPLICATION APPLICATION APPLICATION APPLICATION APPLICATION	ation eeze Detach I LOAN ATTRIBUTE (LOAN ATTRIBUTE (LOAN ATTRIBUTE (I LOAN ATTRIBUTE (I LOAN ATTRIBUTE (실 Wrap 201 02 03 04 05		ument Verification Com	espondence Tools		NA NA NA NA NA		₽ Edt 🖌	Audit	
oducers		Tracking Attribut	es Field Investig	etion eeze Detach I LOAN ATTRIBUTE (I LOAN ATTRIBUTE (I LOAN ATTRIBUTE (I LOAN ATTRIBUTE (실 Wrap 원) 01 02 03 04 04 05 06 05		ument Verification Com	espondence Tools		NA NA NA NA		Sear S	Audit	
ducers		Tracking Attribut	es Field Investig	ecze Detach LOAN ATTRIBUTE (LOAN ATTRIBUTE (LOAN ATTRIBUTE (LOAN ATTRIBUTE (LOAN ATTRIBUTE (LOAN ATTRIBUTE (LOAN ATTRIBUTE (실 Wrap 01 02 03 04 04 05 06 05		ument Verification Grn	espandence Tools		NA NA NA NA NA NA		₽ Edt 🛛 🖋	*	
docers ofors		Tracking Attribut	es Field Investig	ecze Detach LOAN ATTRIBUTE (LOAN ATTRIBUTE (LOAN ATTRIBUTE (LOAN ATTRIBUTE (LOAN ATTRIBUTE (LOAN ATTRIBUTE (LOAN ATTRIBUTE (실 Wrap 01 02 03 04 04 05 06 05		Verification Com	sspandesce Tuols		NA NA NA NA NA NA		₽ Edt v	*	
reports renders	•	Tracking Attribut	es Field Investig	ecze Detach LOAN ATTRIBUTE (LOAN ATTRIBUTE (LOAN ATTRIBUTE (LOAN ATTRIBUTE (LOAN ATTRIBUTE (LOAN ATTRIBUTE (LOAN ATTRIBUTE (실 Wrap 01 02 03 04 04 05 06 05		Verification Com	rsjondener Tools		NA NA NA NA NA NA		Eat V		

- 2. On the Tracking Attributes screen, click Load Tracking to load the tracking attributes.
- 3. Select the item you want to track.
- 4. Click Edit to edit the following information:

Field	Do this
Sub-Parameter	View the sub-parameter
Parameter	View the parameter.
Value	Specify the information about the corresponding Value field.

5. Save changes you made to the account.

7.12.1 Field Investigation Sub Tab

The Field Investigation link enables lending institutions to perform field investigations and verify an applicant's contact points (address and employment information, for example) and credentials (such as asset details). Clients can chose the details to be verified (address, employment, asset or any combination of the three), as well as the verifying agency.

With the Underwriting screen's Field Investigation screen, you can select which details from application entry are to be verified. The verifying agency performs a field investigation of the details and responds to the lending institution with either XML or a text file. The details are entered in the system for an underwriter to review when making a decision.



- 1. Click Field Investigation sub tab.
- 2. In **Field Investigation** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field	Do this
Applicant	Select the applicant from the adjoining drop-down list
Verification Type	Select the verification type from the adjoining drop-down list.
Verification Agency	Select the verification agency from the adjoining drop-down list.
Status	Select the status from the adjoining drop-down list.
Spoke to	Specify the name of the person applicant spoke to
Call Dt	Specify the call date
# of Attempts	Specify the number of attempts made.
Result	Select the result from the adjoining drop-down list

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. In **Verification Details** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Verification Match	Check the box if the verification has matched.
Remarks	Specify remarks, if any

5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7.13 Document Tab

The Document tab allows you to view documents attached to the application in the form of GIF files, PDF files, DOC files, XLS files and TXT files and add comments regarding a selected.

For more information, see the chapter Document Management in this User Guide.



To view a document attached

1. Click **Document** tab.

DashBoard	0	rigination \times											×
igination	Search/Task Underwriting: 0000001015 Review Requests (Pending: 0)												
Organization Sale stead Simple Application Entry Application Entry Underwriting Prunding Application Retrienal Scenario Analysis Application Documents Image Mainteance Reports Producers Vendors		Application: 000 View + Format + Dt			Wrap 🙀 Override C	OK ✓ Warning OK Origination Stage Code	✔ Producer Name	Prc Co Existing Customer Nu	Duplicate Application	Contact	Sales Agent	Edit View Branch	✔ A <u>u</u> dit Produ
		10/12/2015	0000001015	UNDEFINED	NEW - REVIEW REQUIRED		CA-00002 : RANDYS AUTO .	να Υ	Ŷ		DEMOSUPR	USHQ	LINE
		Checklist Docum Checklist View + Format Checklist Type No data to display. Regular Docum	• 📑 Toto	eze Detach CheckList		oad Checklist 🛛 🧔	Complete				🖉 Edit	t <u>y</u> iew v	4 <u>u</u> dit
		Checklist Ac View - Forma Action No data to displa	at 🕶 📑 🔲	ireeze 🛃 Detach	الله Wrap الله Comment						₽ Edit Response	Vien 🗸 Au	dit
Servicing													
ollections													

2. In the **Application Document** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the document.
Field:	View this:
Document Sub Type	The document sub type.
Version	The version. (Version numbers will be incremental by batch job, first version will start with 1.0.)
Page #	The page number.
Document File Type	The document file type.
Tracking #	The tracking number of the document.
Docket #	The docket number of the document.
Location	The location of the of the document.
Received Dt	The effective date of the document.



Field:	View this:
Effective Dt	The effective date of the document.
Expiry Dt	The expiration date of the document.
Comment	Any comments regarding the document.

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. Click View Document.

The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your system).

7.13.1 Checklist Sub Tab

The Checklist sub tab enables you to view tasks performed during the underwriting process.

To view the underwriting Checklist screen

- 1. Click **Document > Checklist**.
- 2. If the Checklist section is empty, click **Load Checklist** in the Checklist section.
- 3. In the Checklist Actions section, click Regular sub tab.
- 4. In Checklist Actions section, complete the tasks listed in the Checklist Action column.
- 5. Use the **Yes/No/NA** buttons in the **Yes No NA** column to indicate whether you completed the task or not.
- 6. Use the **Comment** field to add remarks regarding any of the tasks, if you choose.
- 7. When you are finished completing the tasks, choose **Complete** in the **Checklist** section.
- 8. Click Save.
- 9. In the Checklist Actions section, click the Documents sub tab
- 10. In the **Documents** section, select the record you want to work with and click **View** in the Details **column**.

		 	,	-	 -	5	-	
Field	:		Do this:					

11. In the **Documents** section, view the following information:

Field:	Do this:
Action	View the action to be performed.
Document Type	View the document type.
Document Sub Type	View the document sub type.
Status	Select the status of the action.
Response	Use the Yes/No/NA buttons to indicate whether or not you completed the task.
Comment	Specify comment.



7.14 Verification Tab

The system can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification** link's Edit screen as an *Error*, a *Warning*, or an *Override*.

If it is an **Error**, the system will not allow you change the application's status and approve the Line of credit until you fix all the errors.

If it is a **Warning**, the system enables you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If it is an **Override**, the system displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move the application to the queue of the user with the required authority.)

The system can be configured to verify different sets of information; for example, the system could check one set of data when checking application entries for completeness and another when approving auto Line of credit. Each one of these 'edit types' has its own set of 'edit details'.

Note

The Edit Details section's errors and warnings are created during the setup process.

7.14.1 Edit Sub Tab

To complete the Edits section

- 1. Open the Underwriting screen and load the application you want to work with.
- 2. Click Verification > Edits.

DashBoard	Originatio	×											X
rigination	Search/Ta	sk Underwritin	ıg: 000000105	0 Review Reques	ts (Pending: 0)								
Drigination Sales Lead Simple Application Entry Application Entry				LEY JENNIFE		OK 🖌 Warning OK	v				🖉 <u>E</u> dit	View	√ A <u>u</u> dit
Underwriting Funding	Dt	Ap	p #	Sub Unit	Status	Origination Stage Code	Producer Name	Prc Co Existing Custome Nu	Duplicate Application	Contact	Sales Agent	Branch	Prov
Application Retrieval Scenario Analysis	04/0	/2015 00	00001050	UNDEFINED	NEW - REVIEW REQUIRED	REVIEW	PR-00002 : PORSCHE INDU.		Y		DEMOSALES	USHQ	LOA
Reports Producers Vendors	Edits Vii Vii	Audits Histor	ry Fre Edit APP APP	est Decision B eze Detach Type LICATION APPROVA LICATION PRESCREI LICATION ENTRY ED	چا Wrap کی ا LEDITS	ts Tracking Docu	ment Verification Corres	pondence Tools					•
		t Details w ▼ Format ▼	Fre	eze 🛃 Detach	🖉 Wrap 📓								
ervicing	Viv	w ▼ Format ▼ dit Name					Result			Override Responsibility			
0.000	Vi	w • Format • dit Name VL : DECISION LOA	AN AMOUNT <>	SUM OF APPROVED	ITEMIZATION DETAILS		ERROR	34733.6	925.79	NO RESPONSIBILITY			
llections	Vii Vii J	w Format dit Name VL : DECISION LOA VL : DECISION RAT	AN AMOUNT <>		ITEMIZATION DETAILS		ERROR WARNIN	34733.6 G NA	925.79 NA	NO RESPONSIBILITY NO RESPONSIBILITY			
ervicing ollections /FP		w Format dit Name VL : DECISION LOA VL : DECISION RAT EQUIRED : SIGNIN	AN AMOUNT <> Te not equal t 1g date	SUM OF APPROVED O APP REQUESTED I	ITEMIZATION DETAILS		ERROR	34733.6 G NA G NA	925.79	NO RESPONSIBILITY			
ollections		w • Format • dit Name VL : DECISION LOA VL : DECISION RAT EQUIRED : SIGNIN EQUIRED : PROBA	AN AMOUNT <> TE NOT EQUAL T IG DATE BLE DELIVERY D	SUM OF APPROVED O APP REQUESTED I	ITEMIZATION DETAILS	_	ERROR WARNEN WARNEN	34733.6 G NA G NA G NA	925.79 NA NA	NO RESPONSIBILITY NO RESPONSIBILITY NO RESPONSIBILITY			



- 3. In the Edits screen's Edit Type section, select the type of edit you want to verify.
- 4. Click Check Edits.

The system checks the data for the verification process selected in the Edit Type section and displays the results in the Edit Details section.

The Edit Details section contains the following display only information:

Field:	View this:
Edit Name	The edit.
Result	The result.
Expected Value	The expected value.
Actual Value	The actual value.
Override Responsibility	The override responsibility, if an override is required.

5. In the **Edit Details section**, view the verification results and begin making corrections on the Underwriting screen. Remember, edits resulting in ERROR must be corrected. Edits resulting in WARNING can be by passed.

The system begins processing the credit application.

7.14.2 Audits Sub Tab

The Audits screen is a display only screen that enables you track changes to the contents of predetermined fields (which fields are determined during set up). For example, the Audits screen can be configured to monitor when the contents of the Status and Sub Status is changed. The Audits screen lists the field that was changed, who made the change, when the change was made, and the old and new values in the field.

To view the Audits

- 1. Open the Underwriting screen and load the application you want to work with.
- 2. Click **Verification > Audits**.
- 3. In the **Audit Details** section, view the following display only information:

Field:	View:
Record Id	The record identifier for the record changed.
Field	The field which was changed.
Old Value	The old value of the column which was changed.
New Value	The new value of the column which was changed.
Changed By	The user code who made the change.
Changed Date	The date and time when the change was made.

7.14.3 <u>History Sub Tab</u>

You can track the time it took a user to complete each stage of the application process with the History section. It displays:

• The date and time when an application changed status / sub status



- The user who changed the status / sub status
- The elapsed time of how long an application was in a particular status / sub status.
- 1. **To view the History** Open the Underwriting screen and load the application you want to work with.
- 2. Click **Verification > History**In the **Application Status History** section, view the following display only information:

Field:	View this:
Status	The application status.
Sub Status	The application sub status.
User	The user name.
Start Dt	The date and time when the application moved to that status.
End Dt	The date and time when the application moved <i>from</i> that status.
Elapsed Time	The elapsed time between the status change.

7.15 Correspondence Tab

Ad-hoc correspondence enables you to include information from applications in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

Ad-hoc correspondence can be viewed on the Correspondence link's Correspondence screen when you have opened an account. The screen enables you to generate a new letter or view a previously generated letter.

7.15.1 Correspondence Sub Tab

To generate an ad hoc correspondence

1. Open the Underwriting screen and load the application you want to work with.



2.	Click Correspondence >	Correspondence.
----	------------------------	-----------------

bard	Origination ×								
n	Summary Applicant Reque	est Decision Bureau	Collateral Comment	Tracking D	ocument Verification	Correspondence Tools			
n 🔺	Correspondence Letter	3							
ead Application Entry									
tion Entry	Correspondence							🕂 Add 📃 View	🖋 Audit
riting		Freeze 🔐 Deta	ch 🚽 Wrap	63					
1	and a second second second	rrespondence						Date	
tion Retrieval		MPLE LOAN APPLICATION						03/1-	/2016
io Analysis								1000	
tion Documents									
faintenance	Documents								
5	View 🔻 Format 👻 📑	🔲 Freeze 🚮 Deta	ch 🚽 Wrap	🚱 🧔 Gen	erate				
ers	Document Id Do	cument			Recipient	E-Form Source	Source Type	Selected	Generated
E .	16003 SA	MPLE LOAN APPLICATION	5		PRIMARY	OFSLL	ORACLE: BI PUBLISHER	Y	N
	Document Elements		ch 🚽 Wrap	62				Uiew	✓ Audit
	Element Type	Element					Content		
	SYSTEM-DEFINED	PRIMARY APPLICA					06/16/1991		
	SYSTEM-DEFINED	PRIMARY APPLICA					BOBBURI MADHU		
	SYSTEM-DEFINED		UESTED ADVANCE AMT				10000.00		
	SYSTEM-DEFINED	APPLICATION APP					.00		
	SYSTEM-DEFINED SYSTEM-DEFINED	APPLICATION ASS PRIMARY APPLICA					0 TOYOTA CAMRY XXXXX2511		
	SYSTEM-DEFINED	APPLICANT ADDRE					23 N NEAR YELLAMMA TEM	PLE ROAD BCH N # 23	
	SYSTEM-DEFINED	APPLICANT ADDRE					LINE 2		
	SYSTEM-DEFINED	APPLICANT ADDRE					COAMO PR 00769 US		
*							GEE		
g	SYSTEM-DEFINED	APPLICANT EMPLO	TER NAME						
g ons	SYSTEM-DEFINED	APPLICANT EMPLO	TER NAME						

3. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Correspondence	Select the correspondence you want to generated.
ID	System displays the correspondence ID.
Date	System displays the correspondence generation date.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

The **Documents** section displays all the types of documents available for the type of correspondence you selected.

5. In the **Documents** section, view the following information for each document:

Field:	View this:
Document ID	The document ID.
Document	The document description.
Recipient	The recipient description.
E-Form Source	The e-form source.
Source Type	The source type.
Selected	If selected, indicates that this document is selected to be included in the correspondence.
Generated	If selected, indicates that the system generated the document.

6. In the **Documents** section, select the correspondence you want to view.



7. The **Document Elements** section displays the elements the system used to generate the correspondence. You view the following information:

Field:	Do this:
Element Type	View the element type.
Element	View the element description.
Content	Specify/view the value of the element.

• Click All to view all elements in the correspondence.

- or -

- Click **User Defined**, to view user-defined elements in the correspondence.
- 8. In the **Document Elements** section, click **User Defined** and complete the **Content** fields for the **Document Element** fields you want to include in the correspondence.
- 9. In the **Document Elements** section, click **Save**.
- 10. In the **Documents** section, click **Generate**.

The system 'locks' the information included in the correspondence and prevents it from being changed.

11. In the **Document Elements** section, click **View**.

The system displays a PDF of the ad hoc correspondence.

7.15.1.1 Recipient Details Sub Tab

The recipient details sub tab facilitates you to send ad-hoc correspondence to Applicants, Customers, Producers, and Others as either Fax or Email.

To add recipient details

- 1. Open the Underwriting screen and load the application you want to work with.
- 2. Click Correspondence > Recipient Details.
- 3. Perform any of the **Basic Operations** mentioned in Navigation chapter.

Field:	Do this:
Recipient	Select the recipient from the drop-down list. The list displays the following options:
	- Applicant
	- Customer
	- Producer
	- Others
	Note : Based on the type of recipient selected the other correspondence options are displayed for selection.



Field:	Do this:
Mode	Select the mode of correspondence from the drop-down list. The list displays the following options:
	- Fax
	- Email
	Note : When the recipient is selected as 'Applicant', the Mode is defaulted to Email.
Туре	Based on the recipient selected, the following type of correspond- ence is listed for selection:
	- When the recipient is selected as Applicant , you can select the 'Applicant Type' from the drop-down list and 'Type' as either EMAIL/ADHOC. The 'Mode' is defaulted as 'Email'.
	- When the recipient is selected as Customer / Producer , you can select the 'Mode' as either FAX/EMAIL and 'Type' as FAX/ADHOC or EMAIL/ADHOC respectively.
	- When the recipient is selected as Others , you can select the 'Mode' as either FAX/EMAIL and 'Type' as ADHOC only.
FAX/Email	Specify the FAX/Email details for correspondence.
Comments	Specify additional information as comments.

4. In the Recipient Details section, click **Save**.

5. Click **Send** to FAX/Email the correspondence details to the specified recipients.

System validates the correspondence details and generates a PDF document through BI Publisher with the Correspondence details. The same is emailed to the specified recipient as an attachment and a system generated comment is updated in 'Comments' Tab. The correspondence consists of following header details::

Alert	Type & Subtype	Comment	Comment By	Comment Date
N	System Generated	<type> <correspondence type> sent to <recipient type=""> through < Mode> to <'Email' id></recipient></correspondence </type>	Logged in user	Current System date with time stamp

7.15.2 Letters Sub Tab

The Letters link enables you to generate letters using predefined letter templates for Line of credit.

Letters can be sent in hard copy or Email / Fax. Among the two options provided for each of these options, you can select the required mode for sending letters.

- When 'Letters' option is selected the correspondences generated are displayed in a table below with a button 'View Letter'.
- When 'Fax' radio button is selected, the correspondence table displays all correspondence including those in Fax or email formats in the table below.

In addition to the above, a section for recording 'Recipient details' opens below. On clicking 'Add' you can specify recipient details, Mode, Type, provide comments and Save the same.



Comments captured will be appended to Fax / Email sent to recipient. You will then need to click on the 'Send' in the action block for email / fax to be sent from OFSLL. In case the correspondence generation is dependent on any job run, then on click of 'Send' system displays an error message "Fax / Letter not generated. Please try sending later"; else event successful message is displayed.

On the Underwriting screen, these predefined correspondences are as follows:

- Decision Letter
- Adverse Action Letter
- Adverse Conditional Letter

To generate letters on the Underwriting screen

- 1. Open the Underwriting screen and load the application you want to work with.
- 2. Click Correspondence > Letters.
- 3. In the Letters screen, select the type of letter you want to generate, and click View Letter. UNDERWRITING:
 - If you select **Decision Fax**, and click **View Letter**, the system displays the decision letter.

The predefined Decision letter is automatically sent after an application receives a status of APPROVED, REJECTED, or CONDITIONED on the Underwriting screen.

The Decision fax/e-mail is available for Line of credit(fixed and variable rate).

- If you click **Adverse Action**, and click **View Letter**, the system displays the adverse action letter.

The predefined Line of creditAdverse Action letter is automatically sent to the producer after a configurable number of days when an application receives a status of REJECTED on the Underwriting screen.

The Adverse Action letter is available for Line of credit(fixed and variable rate).

 If you click Conditional Adverse Action, and click View Letter, the system displays the adverse conditional letter.

The predefined Conditional Adverse Action letter is automatically sent to the producer a configurable number of days after an application receives a status of CONDITIONED on the Underwriting screen.

The Conditional Adverse Action letter is available for Line of credit(fixed and variable rate).

4. In the **Recipient Details** section, you can send the ad-hoc correspondence. You can specify the following details:

Field:	Do this:
Recipient	Select the recipient from the drop-down list. The list displays the following options:
	- Applicant
	- Customer
	- Producer
	- Others
	Note : Based on the type of recipient selected the other correspondence options are displayed for selection.



Field:	Do this:
Mode	Select the mode of correspondence from the drop-down list. The list displays the following options:
	- Fax
	- Email
	Note : When the recipient is selected as 'Applicant', the Mode is defaulted to Email.
Туре	Based on the recipient selected, the following type of correspond- ence is listed for selection:
	- When the recipient is selected as Applicant , you can select the 'Applicant Type' from the drop-down list and 'Type' as either EMAIL/ADHOC. The 'Mode' is defaulted as 'Email'.
	- When the recipient is selected as Customer / Producer , you can select the 'Mode' as either FAX/EMAIL and 'Type' as FAX/ADHOC or EMAIL/ADHOC respectively.
	- When the recipient is selected as Others , you can select the 'Mode' as either FAX/EMAIL and 'Type' as ADHOC only.
FAX/Email	Specify the FAX/Email details for correspondence.
Comments	Specify additional information as comments.

5. In the Recipient Details section, click **Save**.

6. Click **Send** to FAX/Email the correspondence details to the specified recipients.

System validates the correspondence details and generates a PDF document through BI Publisher with the Correspondence details. The same is emailed to the specified recipient as an attachment and a system generated comment is updated in 'Comments' Tab. The correspondence consists of following header details:

Alert	Type & Subtype	Comment	Comment By	Comment Date
N	System Generated	<type> <correspondence type> sent to <recipient type=""> through < Mode> to <'Email' id></recipient></correspondence </type>	Logged in user	Current System date with time stamp

7.16 Tools Tab

The Tools tab calculates the payment amount, term, interest rate, Line of credit amount, amortization schedule and allows for the printing of a report.

For detailed information on using the tools, refer "Tools" chapter in the document.



8. Funding

8.1 Introduction

At this stage of the Line of credit origination process, the application has been entered into Oracle Financial Services Lending and Leasing and approved manually by an underwriter or by the system. The next step is to view and complete the contract information and make a funding decision to finance or reject the application. This is accomplished by using the Funding screen.

This chapter explains how to:

- Load an application on the Funding screen
- Change the status of the application to begin funding process
- Verify the applicant information
- View the credit pull and underwriting information
- Verify the collateral
- Add comments and tracking attributes
- Complete the Contract screens
- View an application's contract edits
- Audit changed fields and status history
- Change the status at the end of the funding process.

8.2 Funding (an overview)

In Oracle Financial Services Lending and Leasing, the funding process follows these basic steps:

- 1. Open the Funding screen and load the application you want to work with.
- 2. In the Funding screen's Applications master screen, Change the status of the application to APPROVED VERIFYING.
- 3. Using the Funding screen's Applicants link, view and verify information about the applicant (data recorded from the Application Entry screen). This includes verifying the applicant's actual address and employment information.
- 4. Using the Funding screen's Decision link, view and verify information supplied during the credit bureau pull and underwriting process. This is display only information and cannot be edited.
- 5. Using the Funding screen's Collateral link, view and verify information regarding the collateral for the application.
- 6. Using the Funding screen's Contract link, complete the truth-in-lending information.
- 7. In the Funding screen's the Applications master screen, change the status to FINAL DOCUMENT CHECK.
- 8. Using the Funding screen's Verification link, view any errors and warnings that prevent the status change.
- 9. Make changes to the application data that correct the errors until you can change the status.

When the system changes the status of the application to FINAL DOCUMENT CHECK, it sends the application to a supervisor or Line of credit officer queue where it is viewed and



verified. After this, the application's status is changed to APPROVED - VERIFIED. If the supervisor/ Line of credit officer decides to fund the Line of credit, he or she will change status of the application to APPROVED - FUNDED.

Loading an Application on the Funding screen

The first step in the funding process is to open the Applications form and manually or automatically load the application you want to work with. You can manually select an application using the Search tab's Criteria and Results screens. If your system is configured to load applications based on work queues, use the Queue field in the Quick Search section.

Refer the chapter **Searching for Application** for more information on the following:

- Using Search Criteria screen
- Using Quick Search section
- Using Result screen
- Loading an application

8.3 Funding Screen's Master Screen

The Funding screen's master screen displays information from the Application Entry and Underwriting screens, such as the application number, product and producer. It also contains the Status field that allows you to change the status/sub status of the application and begin the funding process.

For details on this screen refer Applications section in **Underwriting** chapter.

After opening the Funding screen and loading the application you want to work with, you must change its status to APPROVED - VERIFYING before you can begin the funding process. This allows you to begin working with the application.

To change the status and begin work on the application on the Funding screen

- 1. Open the Funding screen and load application you want to verify.
- 2. In the Funding screen's Applications master screen, use the **Status** field to select APPROVED VERIFYING.
- 3. Click Save on the Funding screen.

You can now begin making changes to the application.

Funding an Application

After you have verified the application, entered the contract information and completed the contract edits, the application is ready to be funded. Applications can be approved automatically or manually. To manually fund an application, change the status to APPROVED - FUNDED.

After an application is funded, the Line of credit origination cycle is over. The system moves the application to the Line of credit servicing module (Customer Service form) where it receives an account number. The system also automatically creates a check requisition for the funded account.

Funding tasks

- 1. Load the application on the Funding form
- 2. Change the status and initiate Funding process
- 3. Verify the applicant information



- 4. Complete Contract (5) details
- 5. Verify the documents
- 6. Generate letters
- 7. Attempt to change the application status
- 8. Verify edits
- 9. Complete Funding

After you approve the application, the information on the Decision tab is unavailable. The application remains in this status of Approved - Verified until a user (usually a supervisor) changes the status to Approved - Funded. When the status is changed to Approved - Funded, the account is created.

8.4 <u>Summary Tab</u>

The summary screen provides a unified view of the application details without navigating to the respective screens/ sub-tabs.

Using this screen, the user can view the applicant details, asset details, ratios (only for Primary Applicant), trade-In, requested details, approved details, itemization, decision history, alerts, comments, and checklist details in the respective section.

To view the Summary

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click Summary.

hBoard	Ori	igination \times													
ation	Se	earch/Task	Funding: 0	000001536	Review Reque	ests (Pending: 0)									
ation															
les Lead mple Application	A	Applicatio	on: 00000	001536: RO	DRIGUEZ									⊻iew	🖋 Audi
plication Entry		View - For	rmat 🚽 📓	Freeze	Detach	Wrap لي	Override OK	 Warning C 	ж 🗸						
derwriting		Dt	A	pp#	Sub Unit	Status	Originat	on Stage Pr	oducer Name	Producer C Number	ontact Existing C	Customer Di	plicate	Contac	t
nding plication Retrie		09/05/201	15 0	000001536		APPROVED		0	-00003 : ACE H.		2277 Y	Y			
enario Analysis		<													>
plication Docur															
age Maintenan ports										and the second second					
oducers		Summary	Applicant	Business Re	quest Decis	ion Contract Col	lateral Comment	Tracking	Document Ver	rification C	orrespondence				
indors		Applica	ant												
		Applica	nt												
			lation Type		First Name				Last Name			Birth Dt		Own / Rente	sd
		> PRI	IMARY		MILDRED				RODRIGUEZ			01/03/1	965	APT	
	8	A Ratios													
	•	Ratios Gra	ade					Score	What If Pmt		Assets Amt	Liab	ilities (-)		orth Amt
	•	Ratios	ade					Score 0		Amt 12.31	Assets Amt 4,350.00	Liab	ilities (-) 0.00		orth Amt 4,350.00
	•	Ratios Gra	ade SRADE									Liat			
	ł	Ratios Gra	ade SRADE U									Liab			
	1	Ratios Gra > D C	ade SRADE U	FICO	Score	Tradelines #	Auto Tradelines #		1,30			Liab	0.00		
	1	Ratios Gra D C Bureau REPORT	u Name DAWN	0	Score	5	4	0 Open Auto Tradelines 0	1,30 # BKP No 0	12.31	4,350.00 Type INITIAL	Dt 01/30/2016	0.00		
	ł	Ratios Gra > D C	ade GRADE	0	Score	5 5	4 4	0 Open Auto Tradelines 0	= BKP No 0 0	12.31	4,350.00 Type INITIAL INITIAL	Dt 01/30/2016 01/30/2016	0.00	Status COMPLETED COMPLETED	
	1	Ratios Gre D C Bureau REPORT REPORT	Name DAWN DAWN DAWN	0 0 0	Score	5 5 5	4	0 Open Auto Tradelines 0 0 0	# BKP No 0 0	12.31	4,350.00 Type INITIAL INITIAL INITIAL	Dt 01/30/2016 01/30/2016 01/30/2016	0.00	Status COMPLETED COMPLETED COMPLETED	4,350.00
	1	Ratios Gra > D c Bureau Bureau REPORT REPORT REPORT REPORT	Ade GRADE DAWN DAWN DAWN DAWN DAWN	0 0 0 0	Score	5 5 5 5	4 4 4 4	0 Open Auto Tradelines 0 0 0 0	# BKP No 0 0 0	12.31	4,350.00 Type INITIAL INITIAL INITIAL INITIAL	Dt 01/30/2016 01/30/2016 01/30/2016	0.00	Status COMPLETED COMPLETED COMPLETED COMPLETED	4,350.00
>	1	Ratios Gra > D c Bureau Bureau REPORT REPORT REPORT REPORT	Name DAWN DAWN DAWN	0 0 0	Score	5 5 5	4 4	0 Open Auto Tradelines 0 0 0	# BKP No 0 0	12.31	4,350.00 Type INITIAL INITIAL INITIAL	Dt 01/30/2016 01/30/2016 01/30/2016	0.00	Status COMPLETED COMPLETED COMPLETED COMPLETED COMPLETED	4,350.00
vicing	3	Ratios Gra > D c Bureau Bureau REPORT REPORT REPORT REPORT	Ade GRADE DAWN DAWN DAWN DAWN DAWN	0 0 0 0	Score	5 5 5 5	4 4 4 4	0 Open Auto Tradelines 0 0 0 0	# BKP No 0 0 0	12.31	4,350.00 Type INITIAL INITIAL INITIAL INITIAL	Dt 01/30/2016 01/30/2016 01/30/2016	0.00	Status COMPLETED COMPLETED COMPLETED COMPLETED COMPLETED	4,350.00
	3	Ratios Gra > D c Bureau Bureau REPORT REPORT REPORT REPORT	Ade GRADE DAWN DAWN DAWN DAWN DAWN	0 0 0 0	Score	5 5 5 5	4 4 4 4	0 Open Auto Tradelines 0 0 0 0	# BKP No 0 0 0	12.31	4,350.00 Type INITIAL INITIAL INITIAL INITIAL	Dt 01/30/2016 01/30/2016 01/30/2016	0.00	Status COMPLETED COMPLETED COMPLETED COMPLETED COMPLETED	4,350.00
icing	•	Ratios Gra > D c Bureau Bureau REPORT REPORT REPORT REPORT	Name DAWN DAWN DAWN DAWN DAWN	0 0 0 0	Score	5 5 5 5	4 4 4 4	0 Open Auto Tradelines 0 0 0 0	# BKP No 0 0 0	12.31	4,350.00 Type INITIAL INITIAL INITIAL INITIAL	Dt 01/30/2016 01/30/2016 01/30/2016	0.00	Status COMPLETED COMPLETED COMPLETED COMPLETED COMPLETED	4,350.00

For details on this screen refer Summary Tab section in Underwriting chapter.

8.5 <u>Applicants Tab</u>

Having selected and loaded an application, you can use the Applicants link to view information about the applicant (s). This is information that was recorded on the Application Entry screen or gathered during the credit pull. You can edit the data from the Application Entry screen at anytime in the following steps. Remember to save your work with each change. Information from the credit bureau pull is available to view only.



To verify information about an applicant

- 1. Open the Funding screen and load the application you want to work with.
- 2. In the Funding tab, click **Applicants**.
- 3. In the Applicants Details section, select the applicant you want to verify and click Edit.

For details on this screen refer Applicant Tab section in Underwriting chapter.

8.6 Business tab

If this application is an SME Line of credit (defined in the Applications section Class field as SMALL BUSINESS), the Business Applicant link appears on the Funding link bar. This link displays the small business information recorded on the application entry process. You can edit the Funding screen at anytime in the following steps. Remember to save your work with each change.

If there is no business information associated with the application, the Business Applicant link is unavailable.

For more information about the individual fields in this section, see the **Application Entry** chapter.

To verify business information from the Business Applicant link

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click **Business Applicant**.

	ces Lending	and Leasing						🖁 Signed in as		ccoson(2 🚽 siy
shBoard	Origination									
ation	Summary App	plicant Business	Request	Decision Burea	u Collateral	Comments	Tracking Docum	ent Verification	Corresponde	nce
nation ales Lead	Business Detail							de Add	🖉 Edit 📃 Yi	ew 🔗 Audit
imple Applicatio pplication Entry	View - Format -	Freeze	Detach 🚽 🖓	Wrap 🔞		1				
nderwriting	Organization Typ	e Business Type	Business Nam	e Legal Name	Tax ID #	Start Dt	# of Employees(Cur)	# of Employees	Contact Perso	Business Chec E
inding	S CORP	SERVICE	MARK LLI	P MARK LLP	8998	01/01/2013	7	7	TES	ត (
plication Retric	•	1		m						+
plication Docu	Business Detail	k								
age Maintenar ports									🗟 Save And Retur	m 😂 <u>R</u> eturn
oducers	* 0					T ch				
ndors		tion S CORP	•		art Dt 01/01/2013	100		Bank Acc # 8989898	9	
	Business Ty	ype SERVICE		Employees				Balance		
	* Business Na	IMARK LLP		* # of Empl	oyees 7		*#	of Locations 1		
		IMARK LLP			erson TEST		* Manag	ement Since 0		
2	* Tax II	D# 8998		* Bus Checking	aness CITI Bank					
	Address Infor	Freeze	🗃 Detach 🛛 🖨	Wrap 🚱	illates Other D		- 1		🖉 Edit 📃 Vien	
	Address Type WORK	Country UNITED STATES	Address #	City	State	Own/Lease	Comment	Postal Type NORMAL ADDRESS	Street Pre	Street Name
	work ∢	UNITED STATES	8998	ALPHARETTA	GEORGIA	BUYING HOME		NORMAL ADDRESS	NORTH	
	Columns Hidden	1								
•										
vicing										
vicing ections										
vicing lections										

For details on this screen refer **Business Tab** section in **Underwriting** chapter.

8.7 <u>Request Tab</u>

System displays the calculated Payment, Interest Rate, Term and Line of credit Amount in the Request tab.



For details on this screen refer <u>Request Tab</u> section in **Underwriting** chapter.

8.8 Decision Tab

With the Decision tab, the system displays information gathered during the underwriting process. Depending on the type of application you are working with, system displays Line of credit information. On Clicking Calculate, the user can calculate the Line of credit amount, rate, term, and payment.

The fields on the Decision screens and sub screens are described in detail in the Underwriting chapter.

> DashBoard	Origination ×											
rigination	Search/Task Funding	: 0000001533	Review F	Requests (F	Pending: 0)							
Origination Sales Lead Simple Application Entry Application Entry	Application: 000	0001533: S			Wrap لی	🔯 Override Of	K 🖌 Warning OK	~		🖉 Edit	Ujew	🖋 Audit
Underwriting Funding	Dt	App #	Sub (Unit	Statu	5	Origination Stage Code	Producer Name	Prc Coi Existi Nu	ng Customer	Duplicate Application	Cor
Application Retrieval	09/05/2015	0000001533			REJE	TED - AUTO REJEC	NEW	CA-00003 : ACE HEA			N	
Scenario Analysis	<						1007200				8.5.5	>
Application Documents												
Image Maintenance Reports												
Producers Vendors	Summary Applicant	Business R	equest D	ecision	Bureau	Collateral Comment	s Tracking Do	cument Verification	Correspondence	Tools		
	Decision Inform										View	Audit
	View - Format -	📑 👔 Fr	eeze	Detach	쉬 Wrap	🔁 🔅 Selec	t Pricing	~	Calculate	Re-Score		
	Current	Grade			Score I	Max Advance Amt	LTV1	Max Financed Amt	LTV2	Decision Te	rm	Decision
	Y	D GRADE			0	18,900.00	95,50	18,900.00	95.50		15	4.5
	N	D GRADE			0	18,900.00	95.50	18,900.00	95.50		15	4.1
	N	D GRADE			0	18,900.00	95.50	18,900.00	95.50		15	4.5
	N	D GRADE			0	18,900.00	95.50	18,900.00	95.50		15	4.1~
	N	D GRADE			0	18,900.00	95.50	18,900.00	95.50		15	4.5
	<											>
	Decision Inform			N DDICTOR		~	atus REJECTED		D	an Dk 03/04/20		Carl Return
		Current V	EHICLE LOA	IN PRICING	3-FK		atus REJECTED atus AUTO REJECT	ED		on Dt 02/01/20 writer INTERNA		
	Approved											
	D	ecision Term 1	5			Down Pmt	Amt 1,890.00		Bur	eau 1 EXP		
Servicing		Pmt Amt 1,	302.31			Max Advance	e % 0.0000		Bur	eau 2		
a second a second a		Index FI					Amt 18,900.00			eau 3		
Collections	0.000	Index Rate 0.				Max Financed				Grade D GRADI	E	
WFP		Margin Rate 4.					Amt 18,900.00			Score 0		
Tools		Decision Rate 4.					dex FLAT RATE			Value 19,790.0	00	
		ing Buy Rate 2.				Maturity Margin				LTV1 95.50		

For details on this screen refer Decision Tab section in Underwriting chapter.

8.9 Bureau Tab

The Bureau tab displays the credit report (if pulled) for an applicant. If there is a need for another pull for any applicant, it can be done here manually using the New Request section.

To verify the credit bureau data using the Bureau tab

1. Open the Funding screen and load the underwriting application you want to work with.



2. Click Bureau

DashBoard	Origination ×								
igination	Search/Task Fundir	Review Requests (Pending: 0)						
Arigination Sales Lead Simple Application Entry Application Entry Underwriting Funding Application Retrieval Scenario Analysis	Application View + Format + Dt No data to display.	App #	Detach 🚚 Sub Unit	Wrap 🙀	Override OK Wa Originatic Code		Pro Name Col Nu	Existing Customer	View Audit
Application Documents Image Maintenance Reports Producers Vendors	Summary Applicar	Request Decision	a Bureau Con	tract Comments	Tracking Docum	ent Verification C	prrespondence		
101003							de Add		
		ess to credit reporting 500 fine and/or 1 year • 💀 🔟 Freez Burea	in Federal prison pe e 🛃 Detach		and only for permissil		zed access is prohibited Report		View Audit Sit Reporting Act and is Credit Bureau Reorder #
	IMPORTANT: Ac punishable by a \$ View - Forma Type No data to display	iese to realit reporting 500 fine and/or 1 year Freez Bures Is = /	in Federal prison pe e 🛃 Detach	er occurrence	👔 🔀 Submit Requ	est	zed access is prohibited		iit Reporting Act and is Credit Bureau Reorder ≠

For details on this screen refer Bureau Tab section in Underwriting chapter.

8.10 <u>Contract Tab</u>

The screens associated with the Contract link are the core of the funding process. They allow you to perform the important task of completing the truth-in-lending details. These screens include information mandated by Regulation Z; information about the financed amount, the payment schedule, the total of these payments, the finance charge, the resulting annual percentage rate (calculated according to Federal/Central bank guidelines; that is, within 125% of the Treasury OCC calculated APR) for the conventional Line of credit, and internal rate of return for Islamic Line of credit. Use the Line of credit packet to supply the required information.

In completing the truth-in-lending details on the Contract link, you will enter Line of credit information. The truth-in-lending details must be completed before a Line of credit can be funded.

The tabs opened from the Contract link share the following sub tabs:

- Contract (2)
- Repayment
- Itemizations
- Trade-In
- Subvention
- Insurances
- ESC
- Escrow
- Compensation
- Proceeds



- Disbursement
- Fees
- ACH
- Coupons
- PDC
- References
- Real Estate

On clicking Calculate, you can calculate the Line of credit amount, rate, term and payment. You can use the calculator available in Tools section for completing this step. *For detailed information on using the* Calculator *tools, refer "Tools" chapter in the document.*

To enter the contract details

- 1. Open the Funding screen and load the application you want to work with.
- 2. On the Funding screen, click the **Contract** tab.
- If the application you opened is for a Islamic Line of credit, the Line of credit screen appears.
- 3. Using the information in the contract packet, complete the **Contract** section.

DashBoard	Origination ×								×
gination	Search/Task Funding	: 0000001536 Re	eview Requests (Pending: 0)					
Ingination Sales Lead Simple Application Entry Application Entry	Application: 000 View - Format -	0001536: RODI			e OK 🖌 Warning OK	,		<u>V</u> iew	✓ Audit
Underwriting Funding	Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Prc CorExisting Customer Nu	Duplicate Application	Conta
Application Retrieval Scenario Analysis	09/05/2015	0000001536		APPROVED - FUNDED	FUNDED	CA-00003 : ACE HEADQUA		Y	
Application Documents Image Maintenance Reports	<	1							>
Producers Vendors	Summary Applicant	Business Reque	st Decision	Contract Collateral Com	ments Tracking Do	cument Verification Corres	spondence		
	Contract Inform	mation						View	🖋 Audit
	View - Format -	Freeze	Detach	📣 Wrap 🚱					
	Contract Dt		erm 1st Pmt Dt	Instrument	Credit Limit		nt Term Maturity Dt	Index	
	09/05/2015		24 10/01/2015	LINE INS WEEKLY	18,900.00	6	24 09/01/2017	PRIME RA	ATE >
	Other Details			Disbursements Fees ACH				View	🖉 Audit
	View - Format		ze 🛃 Detach	لې Wrap					•
	Servicing Brand				Lien Status	HOEPA		R	ate Spread
	USHQ	DEMO	O COLLECTOR			ORIGINATED	OR PURCHASED- NOT H	0	0.0000
servicing									
Collections									
Servicing Collections WFP Fools									

(The system calculator may used when completing this section. For more information, see the ${\ensuremath{\text{Tools}}}$ chapter.)

4. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Contract section	



Field:	Do this:
Contract Dt	Specify the contract date.
Credit Limit	Specify the credit limit.
Draw Term	Enter the draw term. This is the period of time during which you can receive advances.
Repmt Term	Enter the repayment term. This is the period of time during which you must pay the outstanding balance of your account, with accrued interest, but may not request further advances. The repayment period begins at the end of the draw period.
Term	Enter the term.
Maturity Dt	Enter the maturity date.
Index	Select the index.
Index Rate	View the index rate.
Margin Rate	Specify the margin rate.
Rate	View the interest rate.
1st Pmt Dt	Specify the first payment date.
Due Day	Specify the due day.
Rcvd Dt	Enter the contract received date.
Verified Dt	Enter the contract verification date.
Verified By	View the user id who verified the contract.
PDC Ind	If selected, indicates that the customer has opted for PDC.
ment associated wit used for the approve select the instrumen	- An instrument is a contract with specific rules tied to it. An instru- h the application indicates OFSLL of the type of contract being ed loan. Items defined in the contract are "locked in" when you at from drop down list and click on "Load Instrument Details". These hanged on the funding screen.
Any changes to the transactions.	instrument in account will be handled by monetary/non-monetary
The system loads all the rules established by the company that are required at the time of funding; for example, the accrual method, billing method, type of billing, tolerance, due dates, extensions and so on.	
Start Dt Basis	View the accrual start basis.
Accrual Method	View the accrual calculation method.
Base Method	View the accrual base method.
Start Days	View the accrual start days.
Stop Accrual Days	View the accrual stop days.



Field:	Do this:
PDC Security Ind	If selected, indicates that the customer has submitted the PDC as a security.
ACH Fee Ind	Indicates that the ACH fee should be applied or not. Depending on the status of check box, the ACH fee is applied based follow- ing conditions
	 When the check box is selected and the fee amount is ZERO, system will not apply the ACH fee.
	- When the check box is selected and the fee amount is BLANK, system will apply the ACH fee from Contract setup.
	- When the check box is selected and the fee amount is specified, system will apply the specified amount and overrides the ACH fee amount mentioned in Contract Setup.
	 When the check box is not selected, system will apply the ACH fee amount mentioned in Contract Setup.
	 If applicable, enter information regarding any promotion associ- ation in the Promotion section
Promotion	Select the promotion.
Туре	View the promotion type.
Term	View the term.
Index	View the promotion index (displays only).
Index Rate	View the promotion index rate (displays only).
Margin Rate	View the promotion margin rate (displays only).
Rate	View the promotion rate.
Rate Caps & Adjus	tments section
Increase Per Year	View the maximum rate increase allowed in a year.
Increase Max Life- time	View the maximum rate increase allowed in the life of the Line of credit.
Increase Ceiling	View the rate cap (maximum).
Decrease Per Year	View the maximum rate decrease allowed in a year.
Decrease Max Lifetime	View the maximum rate decrease allowed in the life of the Line of credit.
Decrease Floor	View the rate decrease allowed.
# of Adjs / Year	View the maximum number rate changes allowed in a year.
# of Adjs / Life	View the maximum number of rate changes allowed in the life of the Line of credit.



Field:	Do this:
Initial Advance Min Amt	View the minimum initial advance amount.
Initial Advance Max Amt	View the maximum initial advance amount.
Advance Min	View the minimum subsequent advance amount.
Advance Max	View the maximum subsequent advance amount.
Billing section	
Draw Pre Bill Days	This is the number of days before the first payment is due that accounts funded with this Loan instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month.
	If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then first payment due will be on 10/04/2003, and then 4th of every month.
Draw Period Pay- ment %	View the percentage of draw period payment allowed.
Repmt Period Bill- ing Method	View the repayment period billing method allowed.
Repmt Period Payment %	View the percentage of repayment period payment allowed.
Min Payment Amt	View the minimum payment amount.
Min Finance Charge	View the minimum finance charge.
Advance Toler- ance	View the advance tolerance amount.
Advance Toler- ance %	View the advance tolerance percentage.
Accural Past Maturity	View the accural past maturity.
Maturity Index	View the maturity index rate.
Margin Rate	View the margin rate.
Others	
Stmt preference mode	Select the account statement preference mode as either Email or PHYSICAL from the drop-down list.
	By default, the option selected in 'Product' setup screen (Setup > Administration > Products > Contract screen) is displayed.

5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.



8.10.1 Contract (2) Sub Tab

The Contract sub screen records the application's servicing branch and collector. It also displays additional information regarding the contract not covered on the Line of credit screen, such as the tolerance, delinquencies, due dates, billings, and extensions.

To complete the Contract sub tab

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** > **Contract** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:		
Servicing Branch	Select the servicing branch for the contract.		
Collector	Select the collector for the contract.		
Funder	If you are acting as a proxy for a Funder, then you can select the Funder's name from the adjoining options list. The list displays all the associated Funders, Funding Supervisors, and Funding Managers.		
	However, this is not mandatory and can be used while auc- tioning an application on behalf of another Funder.		
Misc section			
Link To Existing Cus- tomer	Select to link the application to the existing customer.		
Anniversary Period	View the anniversary term.		
Default Pmt Spread	View the spread.		
HMDA section			
Lien Status	Select the lien status.		
HOEPA	Select the home owner equity protection act (HOEPA) code.		
Rate Spread	Specify the rate spread. You can calculate this spread from a tool on the Home Mortgage Disclosure Act (HMDA) website.		
Others section	Others section		
1st Pmt Deduction	View the first payment deduction indicator. If selected, the first payment deduction is in use.		
Days	View the first payment deduction days.		
1st Pmt Refund	View the first payment refund indicator. If selected, the first payment refund is in use.		
Days	View the first payment refund days.		



Field:	Do this:
Pre-Pmt Penalty	View the prepayment penalty indicator. If selected, a prepay- ment penalty can be applied.
% of Term for Penalty	View the prepayment penalty percentage of term.
Pay Off Fee	View the payoff fee indicator. If selected, a payoff fee can be applied to the Line of credit.
Rebate section	
Rebate Method	View the rebate calculation method.
Rebate Term Method	View the rebate term method.
Rebate Min Fin Chg Method	View the rebate minimum finance charge calculation method.
Rebate Min Fin Chg Value	View the minimum finance charge value.
Acquisition Charge Amt	View the acquisition charge amount.
Tolerance section - Th Products > Contract sci	is section displays the tolerance details as defined in Setup > reen.
Refund Allowed	View the refund allowed indicator. If selected, the refund pol- icies in this section are in use.
Refund Tolerance	View the refund tolerance amount.
Pmt Tolerance Amt	View the payment tolerance amount.
Pmt Tolerance%	View the payment tolerance percentage.
Promise Tolerance Amt	View the 'Promise to Pay' tolerance amount.
Promise Tolerance %	View the 'Promise to Pay' tolerance percentage.
Writeoff Tolerance	View the write-off tolerance amount.
Delinquency section	
Late Charge Grace Days	View the late charge grace days.
Delq Grace Days	View the delinquency grace days.
Delq Category Method	View the delinquency category method.
Time Bar Years	View the total number of years allowed to contact the customer starting from the first payment date as defined in Setup > Products > Contract screen.
Due Date section	



Field:	Do this:
Max Due Day Change Days	View the maximum due days.
Min Due Day	View the minimum due day.
Max Due Day	View the maximum due day.
Max Due Day Change Year	View the maximum due day changes allowed (year).
Max Due Day Change Life	View the maximum due day changes allowed (life).
Extension section	
Max Extn Period / Year	View the maximum extension allowed (year).
Max Extn Period / Life	View the maximum extension allowed (life).
Max # Extn / Year	View the maximum number of extensions allowed (year).
Max # Extn / Life	View the maximum number of extensions allowed (life).
Minimum # Payments	View the minimum number of payments.
Extension Gap in Months	View the extension gap in months.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

8.10.2 Repayment Sub Tab

The Repayment sub screen records the application's advance information, repayment schedule, and skipped repayment months for variable rate Line of credit.

To complete the Repayment sub tab

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** > **Repayment** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:	
Repayment section:		
Flexible Repay- ment Allowed	If this display only check box is selected, then the flexible repay- ment functionality is set up and allowed for this application's prod- uct type.	



Field:	Do this:	
Туре	Select the flexible repayment schedule you want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED.	
	If you select the repayment schedule type of SKIP PERIOD, you then select the months for which borrower won't make any payments in the Skip Months section.	
	If you select the repayment schedule type of USER DEFINED, you then enter the repayment schedule requested by borrower in the Schedule section; for example, \$300.00 for first 12 months, \$350.00 for next 18 months, and so on.	
	Note : The borrower may not provide a complete repayment schedule with the contract. Provisions are available with the system to compute the repayment schedule for remaining periods at a later time, if borrower provides partial repayment schedule.	
Skip Months sec	tion	
Jan	If selected, indicates that repayment is skipped for January.	
Feb	If selected, indicates that repayment is skipped for February.	
Mar	If selected, indicates that repayment is skipped for March.	
Apr	If selected, indicates that repayment is skipped for April.	
Мау	If selected, indicates that repayment is skipped for May.	
Jun	If selected, indicates that repayment is skipped for June.	
Jul	If selected, indicates that repayment is skipped for July.	
Aug	If selected, indicates that repayment is skipped for August.	
Sep	If selected, indicates that repayment is skipped for September.	
Oct	If selected, indicates that repayment is skipped for October.	
Nov	If selected, indicates that repayment is skipped for November.	
Dec	If selected, indicates that repayment is skipped for December.	
Extendable Ballo	Extendable Balloon section	
Max Term	Specify maximum number of payments.	

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

- 5. In the **Repayment Schedule** section, click **View**.
- 6. View the following information:

Repayment Schedule section Note: Complete the Schedule section only if you have entered USER DEFINED in the Repayment section's Type field. Click Add to make new entries. Seq Specify the sequence number of the repayment schedule.



Pmt Amt	Specify the repayment amount borrower agreed to pay during the schedule.
# of Pmts	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
Generated	If selected, indicates that the schedule is system generated.
Enabled	If selected, indicates that the schedule is enabled.

- 7. In the **Payment Change Schedule** section, click **View.**
- 8. View the following information:

Payment Change Schedule section	
Seq	Specify the payment sequence number.
Option Type	Select the option type.
Frequency	Specify the payment change frequency.
Period	Specify the period.
# of Adj	Specify the number of adjustments.
Value	Specify the adjustment value.

8.10.3 Itemizations Sub Tab

The system lists the distribution of the Line of credit proceeds on the Itemizations sub screen when you choose Select Instrument on the Contract link. It lists amounts paid to the borrower directly, amount paid to the borrower's account, and amount's given on the borrower' behalf to third parties. Itemizations are categorized according to advances, finance fees, prepaid fees, producers or escrows. If you have entered itemization amounts during application entry or underwriting, you will see these values in the Amount or Approved Amt columns.

The Itemizations sub screen offers the option of computing the values for itemization according to a itemization formula associated with the selected instrument based on system setup.

If you require any new itemizations, you can add them using the Setup menu Products command. (For more information, see the Products chapter in the Setup Guide.)

To complete the Itemizations

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the Contract > Itemizations sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Itemization	View the itemization.
+/-	View whether the itemization is added or subtracted.



Field:	Do this:
Amount	View the amount.
Approved Amt	View the approved amount. This is information recorded on the Underwriting screen.
Discount Rate	Specify the discount rate.
Тах	View whether the itemization is taxable (Sales) if box is selected.
SIr	View the seller payment.
Itemization Formula	View the itemization type.
Itemization Type	View the itemization type.
Prefunding Status	View the prefunding status.
Pmt Dt	View the payment date.
Pmt Ref #	View the payment reference number.
Comment	Specify additional comments, if any.

- 4. Choose the option button for the type of itemization you want to use: Advance, Financed Fees, Pre-Paid Fees, Producer or Escrow.
- 5. In the **Amount** column, enter the amount corresponding with what is listed in the **Itemization** column.
- 6. If the **Itemization Formula** field contains an entry other than UNDEFINED, you can choose **Compute** to auto-compute the value in the **Amount** field using a predefined itemization formula.

Itemization formulas are created on the Product Setup screen's Origination Fees screens. (For more information, see the **Org. Fees tab** section of the **Products** chapter in the **Setup Guide**.)

To ensure you create the correct computed value, choose Compute after entering values for all base itemizations; that is, values of all such itemizations with an Itemization Formula of UNDEFINED.

You can also manually enter amounts for auto-computed itemizations.

If you click Initialize, the system sets the values of auto-computed itemizations to 0 (zero).

- 7. If you choose, use the **Comment** field to add remarks.
- 8. Perform any of the **Basic Actions** mentioned in Navigation chapter.

8.10.4 Trade-In Sub Tab

If there is any information regarding an itemized trade-in, use the Trade-In sub screen to enter the details in the system (This sub screen might already contain information supplied during the underwriting process.)

To complete the Trade-In sub screen

1. Open the Funding screen and load the application you want to work with.



- 2. Click the **Contract > Trade-In** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Trade In section	
Asset Type	Select the asset type.
Asset Sub Type	Select the asset sub-type.
Year	Specify the year of the asset.
Make	Specify the make of the asset.
Model	Specify the model of the asset.
Identification #	Specify the identification number.
Body	Specify the body of the asset.
Description	View the asset description.
Valuations section	
Wholesale Amt	Specify the wholesale amount.
Base Retail Amt	Specify the retail amount.
Addons Amt (+)	Specify the add ons amount.
Payoff Amt (-)	Specify the payoff amount.
Total Amt =	View the total amount.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Valuation Supple- ment	Specify the valuation supplement.
Edition	Specify the valuation edition.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

8.10.5 Subvention Sub Tab

With the Subvention sub screen, you can enter the subvention information and calculate the subvention amount, as well as override the calculated subvention amount. The participant's information is automatically populated based on the selected subvention plan.

To use the Subventions sub screen

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract > Subventions** sub tab.



3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Subvention section:	
Plan	Select the subvention plan code.
Description	View the subvention plan description
Sub Plan	Select the sub plan.
Sub Plan Description	Select the subvention sub plan.
Subvention Type	View the subvention type
Subvention Amount	View the subvention amount for the plan.
Include	If selected, indicates that the subvention is included.

4. A brief description of the fields is given below:

5. Click View in the Subvention Details section.

View the following:

Participants section:	
Participant	View the participant.
Participant Type	View the participant type
Collection Method	View the collection method.
Rate	View the subvention rate.
Rent Factor	View the subvention rent factor.
Calculation Method	View the subvention calculation method.
Factor	View the factor.
Calculated Amount	View the calculated subvention amount.
Subvention Amount	Specify the subvention amount.
Total Subvention Rate	View the total subvention rate.
Total Subvention Amount	View the total subvention amount.
Include	If selected, indicates that the subvention is included.

6. Click Initialize to reset the subvention amount to zero.

7. Click **Calculate** to calculate the subvention amount.

8. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.



8.10.6 Insurance Sub Tab

If there is any information regarding an itemized insurance amount, enter the details on the Insurance sub screen. The Insurance sub screen also enables you to calculate the commission if there is a commission rule defined during Contract setup.

To complete the Insurance sub tab

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract > Insurance** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:	
Insurance Plan	Select the insurance plan associated with the financed insurance product.	
Insurance Type	View the insurance type associated with the insurance plan.	
Sub Type	Select the insurance sub type offered under the insurance plan.	
Insurance Com- pany	Specify the insurance company associated with the insurance plan. The system populates the default insurance plan defined during product setup.	
Policy #	Specify the insurance policy number.	
Effective Dt	Specify the insurance effective date.	
Term	Specify the insurance term.	
Expiry Dt	Specify the insurance expiry date.	
Commission Rule	View the insurance premium amount.	
Premium Amt	Specify the insurance premium amount.	
Commission Amt	View the insurance commission amount.	
Phone	Specify the insurance company's primary phone number.	
Extn	Specify the insurance company's primary phone extension.	
Phone	Specify the insurance company's alternate phone number.	
Extn	Specify the insurance company's alternate phone extension.	
Beneficiary section		
Primary	Specify the primary beneficiary of the insurance.	
Secondary	Specify the secondary beneficiary of the insurance.	
Cancellation/Refund section		



Field:	Do this:
Cancellation Refund Allowed	If selected, a refund is allowed. A selected box indicates that the insurance premium can be rebated to the customer in case of early payoff.
Grace Days	View the number of grace days allowed for cancellation without charging a cancellation fee.
Calculation Method	View the insurance premium refund/rebate calculation method to be used when insurance is cancelled.
Grace Days Can- cellation Fee Allowed	If selected, indicates that cancellation fees during grace is allowed.
Cancellation Fee	View the amount of the cancellation fee to be charged when the insurance is cancelled.

4. If you click the **Calculate** button, the system computes the commission based on the commission method in the **Cancellation/Refund** section.

The commission appears in the **Commission Rule** and **Commission Amt** fields of the Policy Information section.

It also appears on the Itemizations sub screen.

You can overwrite the suggested value if you choose.

5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

8.10.7 <u>ESC Sub Tab</u>

If there is information regarding an itemized extended service contract or warranty amount, enter the details on the ESC sub screen.

To complete the ESC (extended service contracts) sub tab

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** > **ESC** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.
- 4. A brief description of the fields is given below:

Field:	Do this:	
Warranty Inform	Warranty Information section	
Service Con- tract	View the extended service contract type.	
Policy #	Specify the ESC number.	
Effective Date	Specify the ESC effective date.	
Term	Specify the ESC term.	
Expiration Dt	Specify the ESC expiry date.	
Premium Amt	View the ESC premium amount	



Field:	Do this:
Commission Amt	View the commission amount.
Commission Rule	View the commission rule.
Warranty Company	Specify the ESC company's name.
Comment	Specify comment if any.
Phone No	Specify the ESC company's primary phone number.
Extn	Specify the ESC company's primary phone extension.
Phone No	Specify the ESC company's alternate phone number.
Extn	Specify the ESC company's alternate phone extension.
Cancellation/Refund	
Allowed	Check this box to allow cancellation/refund.
Method	Specify the method of cancellation/refund.

5. In the **Cancellation/Refund** section, view the following information.

- If the **Allowed** box is selected, a refund is allowed. A selected box indicates that the ESC premium can be rebated to the customer in case of early payoff.
- The **Method** field displays the refund method.
- 6. If you click the **Calculate** button, the system computes the commission based on the commission method in the **Cancellation/Refund** section.

The commission appears in the **Commission Rule** and **Commission Amt** fields of the Warranty Information section.

It also appears on the **Itemizations** sub screen.

You can overwrite the suggested value if you choose.

7. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

8.10.8 Escrow Sub Tab

If there is escrow information selected on the Itemization sub screen, enter information about it on the Escrow sub screen. The Escrow sub screen records escrow details regarding disbursement, insurance, and property tax -- information that is parsed to the Customer Service screen on the Customer Service (2) master tab, where it is available for maintenance.

This sub tab is available if escrow is allowed for the instrument selected on the Line of credit screen.

The Escrow Analysis screen enables you to view and perform the initial escrow analysis. You can perform multiple analyses; however, the system records only the most recent analysis.

To complete the Escrow sub screen

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** > **Escrow** sub tab.



3. The **Escrow Information** section displays information regarding the escrow recorded on the Itemization sub screen. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	View:
Escrow	The escrow itemization code and description.
Escrow Type	The escrow type.
Escrow Sub Type	The escrow sub type.
Advance Amt	The amount that's been approved for the Item in the itemiza- tion screen under the escrow.
Required Escrow	If selected, indicates that this is mandatory itemization and customer can not opt out of this escrow item.
Cushion Allowed	If selected, indicates that cushion is allowed.

A brief description of the fields is given below:

4. Select the **Opt Out** box only if you want to ignore this particular escrow.

5. In the **Disbursement** section, enter the following information:

Field:	Do this:
Rule	Select disbursement rule.
Yearly Amt	Specify yearly disbursement amount.
Account #	Specify reference account number for vendor.
	Note : If the organizational parameter UIX_HIDE_RESTRICTED DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Vendor	Specify the vendor name.
Maturity Dt	Specify the maturity date, if one exists.

6. If this escrow involves an insurance, use the **Insurance** section to enter the following information:

Field:	Do this:
Coverage Type	Specify the coverage type.
Coverage Term	Specify the coverage term.
Policy #	Specify the policy number.
Coverage Amt	Specify the coverage amount.
Effective Dt	Specify the effective date.
Expiration Dt	Specify the expiration date.



7. If this escrow involves a tax, use the **Tax** section to enter the following information:

Field:	Do this:
Property Tax Type	Specify property tax code.
Comment	Specify a comment.

8. Perform any of the Basic Actions mentioned in Navigation chapter.

8.10.9 Proceeds Sub Tab

The Proceeds sub screen displays the payment amount due to the dealer, based on the Compensation and Itemization sub screens. It is a view only sub screen, though you can record comments.

To use the Proceeds

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the Contract > Proceeds sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Itemization	View the proceed itemization.
+/-	View whether the itemization is added to or subtracted from the total proceeds.
Amount	Specify the amount.
Currency	Specify the currency of the proceed.
Comment	Specify a comment.
Total Amount	View the total amount.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

8.10.10 Disbursement Sub Tab

The Disbursement sub screen records how the Line of credit payment is disbursed and records payments to third parties such as the Department of Motor Vehicles. This sub screen needs to be completed if there is an itemized disbursement.

To complete the Disbursement sub screen

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the Contract > Disbursement sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



Field:	Do this:
Disbursement se	ction
Validate Payee	Check this box to validate payee.
Description	View the disbursement description.
Number	Specify the disbursement party's number.
Payment Mode	Select the payment mode.
Name	Specify the company name.
Account #	Specify the account number.
	Note : If the organizational parameter UIX_HIDE_RESTRICTED DATA is set to Y, this appears as a masked number; for example, XXXX1234.
Amount	View the payment amount.
Currency	Specify the currency.
ACH Account Type	Specify the account type.
Account #	Specify the ACH account number.
	Note : If the organizational parameter UIX_HIDE_RESTRICTED DATA is set to Y, this appears as a masked number; for example, XXXX1234.
ACH Bank	Specify the bank number.
ACH Routing #	Specify the routing number.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).
	Note : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Comment	Specify a comment.
Country	Select the country.



Field:	Do this:
Address Line 1	Specify the address line 1.
Address Line 2	Specify the address line 2.
Zip	Specify the zip code.
	For non US country, you have to enter zip code.
City	Specify the city.
State	Select the state.
Phone 1	Specify the primary phone number.
Extn	Specify the primary phone extension.
Phone 2	Specify the alternate phone number.
Extn	Specify the alternate phone extension.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

Disbursement tab will display the records only if a third party itemization is maintained during contract setup.

8.10.11 Fee Sub Tab

The Fee sub screen is a view-only table displaying what fees on the Line of credit instrument are in use, based on the contract.

To view the Fee

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** > **Fee** sub tab.
- 3. In the **Fee** sub screen, view the following display only information:

Field:	Do this:
Fee	View the fee type.
Fee Calc Method	View the fee calculation method.
Txn Amt From	View the minimum transaction amount.
Credit Limit From	View the minimum value of credit limit for the pricing.
Percent	View the maximum percentage.
Min Amt	View the minimum fee amount.
Max Amt	View the maximum fee amount.
Enabled	If selected, the fee rule is enabled.



8.10.12 ACH Sub Tab

The ACH sub screen records details about automatic clearing house, if this is a direct deposit payment account; otherwise, it remains empty. This information is used to receive payments, primarily when working with the Payments screen.

To complete the ACH

- 1. Open the Funding screen and load the application you want to work with.
- 2. On the Funding screen, click the **Contract** tab, then choose the **ACH** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Bank Name	Specify the bank name.
Routing #	Specify the routing number.
Status	Select the required ACH status from the drop down list. By default, the ACTIVE status is selected.
Default	By default, this check box is selected indicating that the current ACH is the default one. If not, you need to uncheck the same.
Start Dt	Specify the ACH start date. By default the first payment date of the contract is auto populated and can be edited.
End Dt	Specify the ACH end date.
Account Type	Select the account type.
Account #	Specify the account number. Note : If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).
	Note : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Pmt Day	Specify the payment day. By default the payment due day specified for the contract is auto populated and can be edited.



Field:	Do this:
Pmt Amt	Specify the payment amount. By default the payment amount decided for the contract is auto populated and can be edited.
	Note : If the payment amount is specified as ZERO, system will automatically consider the EMI amount.
Pmt Amt Excess	Specify the additional payment (if any). This is the additional amount over and above the regular EMI. Appropriation of this amount is based on the 'Spread' defined in the contract.
Pmt Freq	Select the payment frequency. By default the bill cycle frequency defined for the contract is auto populated and can be edited.

- 4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 5. If there are more than one ACH banks and an optional End Date, click **Add** and repeat steps 3 through 5.

8.10.13 Coupon Sub Tab

The Coupon sub screen enables you to order (or re-order) new coupon books. This sub screen is only available if the bill type for this application is a coupon payment, not a statement.

To complete the Coupon

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** > **Coupon** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Order	Select to order coupon book.
Order Dt	Specify the coupon book order date.
Ordered By	Select the user id of the user who ordered the coupon book.
# of Coupons	Specify the number of coupons.
First Pmt Dt	Specify the first payment date.
Coupon Start- ing #	Specify the starting number of the coupon book.

4. Perform any of the **Basic Actions** mentioned in Navigation chapter.

8.10.14 <u>References Sub Tab</u>

The References link enables you to enter any number of people as a reference on the application.

To complete the Reference screen (Contract link)

1. Open the Funding screen and load the application you want to work with.



2. Click the **Contract > References** link in this section, you can perform any of the <u>Basic</u> <u>Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Relationship	Select the reference type.
Name	Specify the reference name.
Status	Select the status of the reference from the drop-down list.
Years	Specify the number of years.
Months	Specify the number of months.
Comment	Specify a comment.
Country	Select the country.
Address Line 1	Specify the address line 1.
Address Line 2	Specify the address line 2.
State	Select the state.
Zip	Select the zip code.
	For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
Phone 1	Specify the reference's primary phone number.
Extn	Specify the reference's primary phone extension.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number.
	When selected, system auto validates this option against the phone number specified. Atleast one phone number should have the per- mission to call for successful pre-qualification of the application. Else, an error message is displayed.
Phone 2	Specify the reference's secondary phone number.
Extn	Specify the reference's secondary phone extension.
Permission to call	Check this box if customer has provided permission to contact through the specified phone number.
	When selected, system auto validates this option against the phone number specified. Atleast one phone number should have the per- mission to call for successful pre-qualification of the application. Else, an error message is displayed.

A brief description of the fields is given below:

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.



If you want to add another reference, click Add and repeat steps 3 and 4.

8.10.15 Real Estate Sub Tab

The Real Estate Fields screen records additional information regarding manufactured home Line of credit.

To complete the Real Estate Fields screen

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract > Real Estate**.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:	
Note Transmittal Number	Specify the note transmittal number.	
Deed Transmittal Number	Specify the deeding transmittal number.	
Cancel/Cashout Transmittal Number	Specify the deeding cancel/cash out transmittal number.	
Deed Input Date	Specify the deed input date.	
Deed Recording Date	Specify the deed recording date.	
Deeding Book Number	Specify the deeding book number.	
ConDeeding Page Number	Specify the condeeding page number.	
Mortgage Recording Date	Specify the mortgage recording date.	
Mortgage Book Number	Specify the mortgage book number.	
Mortgage Page Number	Specify the mortgage page number.	

A brief description of the fields is given below:

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

8.10.16 PDC Sub Tab

The PDC sub screen displays any post dated checks associated with the contract.

To complete the PDC

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** > **PDC** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
PDC Ind	If selected, indicates that this account involves a post dated check as a method of repayment.



Field:	Do this:
PDC Type	Select the post dated check type, SECURITY CHECKS or POST DATED CHECKS FOR PAYMENT.
Account #	Specify the account number, on which the cheque is drawn.
Routing #	Specify the routing number of the cheque. It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition).
Account Type	Specify the type of the account
Bank Name	Specify the bank name of the customers cheque
Branch Name	Specify the Branch name of the customers cheque
Docket #	Specify the docket number where post dated checks are supposed to be stored.
Check #	Specify the starting cheque number.
Check Dt	Select the check date. In case there are multiple checks being deposited that have sequential serial numbers, the date of the first cheque in the series would be entered in the date field. The remaining cheque dates would be anniversary dates based on the frequency set up.
	For example, the cheque range could be from 111 to 180. If the date on the first cheque-111 is October 12, 2003 and the frequency is set to Monthly, the next cheque would be picked up for processing on November 12, 2003.
Check Amt	Specify the appropriate cheque amount.
No of Checks	Specify the total number of checks in the range.
Billing Cycle	Select the frequency at which the checks are to be sent for collec- tion.
Comments	Specify any remarks for the details.

- 4. Click Generate.
- 5. In the **PDC** Table section, select the record you want to work with and enter, view or edit the following information:

Field:	View this:
Select	If selected, indicates that this is the current record.
PDC Type	The type of post dated check in use.
Account #	The account number of the post dated check.
Bank Name	The bank name of the post dated check.
Check #	The check number of the post dated check.



Field:	View this:
Status	The status of the post dated check.
Check Dt	The check date of the post dated check.
Check Amt	The check amount of the post dated check.
Account Type	The account type of the post dated check.

6. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

8.11 <u>Collateral tab</u>

Having selected and loaded an application, you can view the information about the collateral of the Line of credit.

The Collateral link opens screens with information regarding any collateral associated with an account. Depending on the type of Line of credit, collateral can be a vehicle, home, or something else, such as major household appliances. The Collateral link is unavailable if this is an unsecured Line of credit.

A detailed explanation of the fields found on the Collateral link's screens and sub screens can be found in the Application Entry chapter.

To verify information about the collateral

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Collateral** link.

Depending on the type of collateral, information about the vehicle, home or other type of collateral appears.

3. Verify the information regarding the collateral and its sub screens. (This is information that was recorded during the application entry process or gathered during the credit pull.)



If the collateral is a vehicle, the Collateral link displays information about the vehicle.

DashBoard	Origination ×				1
rigination	Search/Task Underwriting: 0000001533 Review Requ	ests (Pending: 0)			
Origination					
Sales Lead	Application: 0000001533: SIGG MARK			ſ	View 🗸 Audit
Simple Application Entry		🖉 Wrap 🚯 Override OK 🗸 Warn	ing OK 🖌		
Application Entry Underwriting	inter a state of the state of t		Ori	Prc	
Funding	Dt App # Sub Unit	Status	Sta Producer Name	Co Existing Customer	Duplicate Application Con
Application Retrieval	09/05/2015 0000001533	APPROVED - FUNDED	Cov F CA-00003 : ACE HEADOL	Nu	N
Scenario Analysis	C 0000001555	APPROVED - FONDED	F.,, CA-00005 ; ACE READQU	ич (N	>
Application Documents					,
Image Maintenance Reports					
Producers	Summary Applicant Business Request Decision	Contract Collateral Comments Tracki	ng Document Verification G	arraspondanca Tools	
Vendors	Summary Applicant Business Request Becalon	condici condicial connicita ritud	ny bocument vermention en	incapondence roois	
	Collateral Seller				
	Vehicle				View 🖌 🖌 Audit
	View - Format - Freeze Detach	ط Wrap		ibeed	
	Evicting				
	Asset Asset Class Primary Descr	iption Identification # Asset Typ	pe Sub Type	Existing Asset Id Status	Ye
		AUDI A4 WAUAF78E26A119 VEHICLE	CAR	NOT DEFI	
	• • •				>
	Vehicle				
					C Return
		0.67		1987 1997	
	Existing Asset	Body		Zip Extn	1000
	Existing Asset Id Primary *	Registration # UNDEF Age 0	INED	City BELLING State MASSACH	
	Asset Class NEW VEHICLE	Description 2015 A	UDLAA	County NORFOLM	
	Asset Class INCH VEHICLE	Condition GOOD		County Hord OL	à
	Sub Type CAR	Conclusion		Usage D	etails
	Status NOT DEFINED	Addre		Start 12	
		Country UNITE		Base 10	
	Type & Description	Address # 480 NE	EPONSET ST	Extra 2	
	Year 2015	Address Line 1		Total 24	
	Make AUDI Model A4	Address Line 2 TURNP	PIKE ST	Charge Amt 200.0000	
	Identification # WAUAF78E26A119602	Zip 02019			
Servicing Collections		21p 02019			
	Valuation Tracking				
WFP Tools	Valuation				iew 🔗 Audit

If the collateral is a home, the Collateral link displays information about the home.

DashBoard	Originatio	× nc								×
rigination	Search/T	ask Under	vriting: 0000001536	Review Requests	(Pending: 0)					
Origination Sales Lead Simple Application Entry Application Entry		Format +	00001536: RODF			le OK 🖌 Warning Ol	K ✔ Ori	Prc		🖋 A <u>u</u> dit
Underwriting Funding	Dt		App #	Sub Unit	Status		Sta Producer Name Co	Cor Existing Customer	Duplicate Application	Cont
Application Retrieval Scenario Analysis Application Documents Image Maintenance	09/0		000001536		APPROVED - FUNDED		F CA-00003 : ACE HEAD		Y	>
Reports Producers Vendors	Summa	ry Applicar	t Business Reque	st Decision Con	tract Collateral Cor	nments Tracking	Document Verification	Correspondence		
	Colla	ateral Selle	r							
		me ew v Forma	- 📑 Treez	ze 🚮 Detach	الله Wrap				View 🖋	Audit
		Existing Asset	Existing Asset Id Pri	imary Asset Clas	s Asset Type	Sub Type	Occupancy	Identification # Countr	y Addre	ss #
		N C Iuation Tr	Y	NEW VEH	ICLE HOME	SINGLE FAMIL	Y H OCCUPIED BY OW	E26A119602 UNITE	D STATES 480 N	<pre>></pre>
		aluation		eeze 🚮 Detach	년 Wrap 문화			(<u></u> ∐ ⊻iew ✓ A <u>u</u>	dit
		Current	Loan Currency Wholesale Base Amt	Retail Base Amt		uation Dt Sour	ce Currency	Edition	Supplement	N.
		Y 🔨	19,000.00	19,500.00	0.00 09/	05/2015 INVO	DICE US DOLLAF	1		>
		ddons		C. Status	- 1 was			(🔄 Vjew 🛛 🖋 A <u>u</u>	dit
		View 👻 Form	nat 🗸 📑 Fre	eeze 🛃 Detach	란 Wrap 谢	Value				
Servicing				eeze 🛃 Detach		Value		Amount 290.00	Loan Currency Am	
Servicing Collections		View - Form Description		eeze 🛃 Detach		/alue		Amount	Loan Currency Am	ount



If the collateral is anything other than a vehicle or home, the Collateral link displays information about the other type of collateral.

DashBoard	Ori	gination X													
igination	Se	arch/Task Underwr	iting: 000	0001533 R	leview Requ	ests (Pending:	: 0)								
Origination Sales Lead Simple Application Entry Application Entry Underwriting		pplication: 0000 View + Format + Dt		Freeze 🔐 🕻		Wrap لیے Status	🔂 Ove	rride OK ✔ Origination Code	' Warning O n Stage Pro	K 🗸	Producer	Contact Exis	ting Customer	Edit Vi Duplicate Application	ew Audit
Funding Application Retrieval		09/05/2015	00000015	33		REJECT	ED - AUTO		CA	-00003 : ACE H			-	Application	
Scenario Analysis Application Documents Image Maintenance Reports Producers Vendors		Summary Applicant	Business	Request	Decision	Bureau Col	llateral Co	mments	Tracking [Document Verif	ication (Correspondence	Tools		>
		Other Collater View Format Existing Asset		Freeze sset Id Primary		وپا Wrap Class	Asset Type	Existing As	sset Id Sub Type	Status	- 4-1	Load Details Year Ag			Audit Model
		N		Y						1		0			
	•	N		0 Y	NEW	VEHICLE	VEHICLE		CAR	NOT DEFI	NED	2015 0	AUD	I	A4
		< Other Collater	əl												>
		Other Condice	a							Save a	ind Add	Save and S	tay 🔒 Sav	e and Return	Return
		Existin	g Asset					Body				Zip			
		Existing A	sset Id				* Redi		UNDEFINED			Zip Extn			
			Primary 🖌					fication #				City			
		* Ass	t Class Ni	EW ASSET		~		escription				State			~
		* Ass	et Type H	DUSEHOLD GO	ODS	v			GOOD CONDI	TIONED	~				
		* Su	b Type G	ENERAL HOUSE	HOLD GOO	DS / EC 🔽					10	County			~
			Status N	OT DEFINED		~			Address		10000		Usage Detai	ls	
		Select Make and	Model						UNITED STAT	ES	~	* Start	0		
Servicina			* Year 0					Address #				* Base	0		
Collections			Age					ess Line 1				* Extra	0		
			Make				Addr	ess Line 2				* Total	0		
WFP															

For details on this screen refer Collateral Tab section in Underwriting chapter.

8.12 Comments Tab

When using the Underwriting screen, you can add comments to an application at any time in the underwriting process by using the Comments screen.

Whenever an application is funded by a proxy user, a system generated comment with timestamp is inserted in the comments tab in the format '<User 1> actioned as proxy for Funder <User2>'. Here, User 1 refers to the logged in user who has acted on behalf of User2, who is the concerned Funder. The concerned Funder's name will also be selected in Contract Tab > 'Funder' field.

To add comments to an application

1. Open the Funding screen and load the application you want to work with.



2. Click Comments.

DashBoard	Origination ×								2
igination	Search/Task Fundi	ng Review Reques	ts (Pending: 0)						
rigination Sales Lead Simple Application Entry Application Entry Underwriting Funding	Application View • Pormat • Dt	App #	Sub Unit	gil Wrap 🔯 Ove	rride OK Warning OK Origination Stage Code	Producer Name	Prc Coi Existing Customer Nu	buplicate Application	Audit Conta
Application Retrieval Scenario Analysis Application Documents Image Maintenance Reports	No data to display.	l							>
Vendors	Comments View - Forma		eeze 🛃 Detach			Save and Add	Save and Stay		Beturn
	Alert	Type	Sub Ty	ORIGINATION	omment			mment Dt /03/2016 12:09:56 /	
ervicing									
Servicing Collections VFP									

For details on this screen refer Comments Tab section in Underwriting chapter.

8.13 <u>Tracking Tab</u>

When using the Funding screen, you can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attributes screen.

To enter the tracking attributes for an application

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Tracking** tab.

DashBoard	Origination	×
Drigination	Result/Task Funding Search Review Requests (Pending: 0)	
Origination Sales Lead Simple Application Entry	Application View + Format + 🔛 Treeze 🚰 Detach dd Wrap 🙌 Override OK 🗌 Warning OK	🖉 Edit 📃 View 🖌 Audit
Application Entry Underwriting Funding	Dt App # Status Origination Stage Producer Name	Producer Contact Number
Application Retrieval Scenario Analysis Application Documents Image Maintenance Reports	No date to display,	ent Verification Correspondence
Producers Vendors	Tracking Attributes Field Investigation Tracking Attributes	ave and Stay 🕞 Save and Return 🛵 Return

For details on this screen refer <u>Tracking Tab</u> section in **Underwriting** chapter.

8.14 Document tab

The Document Maintenance link allows you to view documents attached to an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files and add comments regarding a selected document.

For more information, see the chapter Document Management in this User Guide.

To view a document attached with an application

1. Open the Funding screen and load the application you want to work with.



2. Click Document.

DashBoard	Origination x	(
gination	Search/Task Funding Review Requests (Pending: 0)	
rigination Sales Lead Simple Application Application Entry	Application View + Format + 📴 🗊 Freeze 🔄 Detach gall Wrap 🚱 Override OK Warning OK	🖉 Edit 📃 Vjew 🖋 Audi
Underwriting Funding Application Retrie Scenario Analysis Application Docur	Dt App ≠ Sub Unit Status Origination Stage Producer Name Producer Contact Existing Customer Dupl Code Violato display.	icate Contact
Image Maintenan Reports Producers Vendors	Summary Applicant Request Decision Bureau Contract Comments Tracking Document Venfication Correspondence	
	View 🕶 Format 👻 🔛 Freeze 🛃 Detach 🥔 Wrap 🝓 💠 Load Checklist 🐯 Complete Checklist Type Checklist Comment	Edit Ujew Audit
	No data to display. Regular Document	
	Checklist Actions View + Formst + 🔯 🔟 Freeze 🚮 Detach dig Wrap 🔯	Edit 🔄 View 🖌 Audit
	Action Comment Response No data to display.	e
Servicing Collections		

For details on this screen refer **Document Tab** section in **Underwriting** chapter.

8.15 Verification Tab

The system can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification** link's Edit screen as an *Error*, a *Warning* or an *Override*.

If it is an **Error**, the system will not allow you change the application's status and approve the Line of credit until you fix all the errors.

If it is a **Warning**, the system enables you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If it is an **Override**, the system displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move the application to the queue of the user with the required authority.)

The system can be configured to verify different sets of information; for example, the system could check one set of data when checking application entries for completeness and another when approving auto Line of credit. Each one of these "edit types" has its own set of "edit details."

Note

The Edit Details section's errors and warnings are created during the setup process.



To complete the Verification tab

- 1. Open the Funding screen and load the application you want to work with.
- 2. In the Edit Type drop-down list, select 'Application Approval Edits' and click on 'Check Edits' button.

Edit details are displayed in the table below along with the result, expected value, actual value and the override responsibility. This is based on the product and contract set up details that is done initially.

For more information, refer to Configuring Lending and Leasing setup guides.

3. Specify all the information associated with the application on the Funding screen.

DashBoard	igination x	
gination	earch/Task Funding Review Requests (Pending: 0)	
Drigination Sales Lead Simple Application Application Entry Underwriting	Application Image: Control of the control	✔ Aydit
Funding Application Retrie Scenario Analysis Application Docur Image Maintenan	No data to display.	>
Reports Producers Vendors	Summary Applicant Request Decision Bureau Contract Comments Tracking Document Verification Correspondence Edits Audits History	
	Edit Types View - Format - 🔯 🔟 Freeze 🚮 Detach 🕼 Wrap 🚯 Edit Type 🔽 🔯 Check Edits Date Edit Type No data to display.	
ł		
	Edit Detalls View + Format + 🔐 🔟 Freeze 🔛 Detach 🧔 Wrap 🚯 Edit Name Result Expected Value Actual Value Override Responsibility	
	Edit Name Result Expected Value Actual Value Override Responsibility No data to display.	
>		
ervicing ollections		
/FP		

- If there are edits with 'Error' entries, verify and correct the data in the respective tabs and repeat step 2 until the 'Error' entries are cleared.
- When there are only 'Warnings' left you can choose to change the status of the application to the next stage in the Origination cycle.
- 4. When you are finished entering data, on the Funding link bar, click **Verification**.

For details on this screen refer Verification Tab section in **Underwriting** chapter.

8.16 Correspondence Tab

Ad-hoc correspondence enables you to include information from applications in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

Ad-hoc correspondence can be viewed on the Correspondence link's Correspondence screen when you have opened an account. The screen enables you to generate a new letter or view a previously generated letter.

To generate an ad hoc correspondence

1. Open the Funding screen and load the application you want to work with.



2. Click Correspondence.

> DashBoard	Origination x
Drigination	Search/Task Funding Review Requests (Pending: 0)
Origination Sales Lead Simple Application Entry Application Entry	Application Vew v Format v 😰 🗊 Freeze 🖾 Detach 📣 Wrap 🍓 Override OK Warning OK
Underwriting Funding Application Retrieval Scenario Analysis Application Documents	Dt App # Sub Unit Status Origination Stage Code Producer Name Open Status Duplicate Application Cor No data to display. > >
Image Maintenance Reports Producers Vendors	Summary Applicant Request Decision Bureau Contract Comments Tracking Document Verification Correspondence
	Correspondence
	Correspondence V Date 02/03/2016
	Documents View + Format + 🔐 🏢 Freeze 🚮 Detach 📣 Wrap
	Document id Document id Document i Recipient Recipient E-Form Source Source Type Selected
	Verv Format V By Freeze Detach of Wrap
Servicing	Element Type Element Content
Collections	No data to display.
> WFP	Recipient Details
> Tools	View + Format + Prezze Detach d Wrap R Send

For details on this screen refer Correspondence Tab section in Underwriting chapter.

8.17 Escrow Analysis Tab

If escrow is allowed for the selected instrument, the Escrow Analysis link is available on the Contract drop-down link. This screen enables you to view and perform the initial escrow analysis. When you are satisfied with the analysis, complete the Approval Dt field in the Approval section and save your entry.

The escrow payment for the Line of credit account starts on the 1st date of the Line of credit payment month. The disbursement happens on the 10th of the month (as per the disbursement rules). The escrow analysis lasts for a year (12 months) irrespective of the Line of credit term.

You can perform multiple analysis; however, the Escrow Analysis screen only records the last analysis performed. No record of any earlier analysis is currently available.

To complete the Escrow Analysis screen

1. Open the Funding screen and load the application you want to work with.



2. On the Funding screen, Click Escrow Analysis tab.

cny lask Funding	g: 000000245 R	eview Requests (Pen	ding: 0)							
plication: 000	00000245: EEV	ERGREEN SADI	IE / ROSS							iew 🔗 A <u>u</u> dit
ew 💌 Format 💌	Freeze	🛃 Detach 🛛 🧔	Wrap 🙀 Override	e OK 🖌 🛛 Warning OK	¥					
Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Prc Co Existing Customer Nu	Duplicate Application	Contact Sales Ager	it Branc	:h Pro
07/01/2012	000000245	UNDEFINED	APPROVED - FUNDED	FUNDED	MN-00001 : IN HOUSE (DIR		N		NLHQ	LO
	N									5
many Annlican	t Danuart Dariri	on Contract Co	lateral Commente Tra	ching Document V	erification Correspondence	Ferrow Analysis	Toole			
Jun Abbucon	e nequese becis	on contract co	inacerai commenco na	ening bocoment v	enneation correspondence	Listion Analysis	10015			
discut many										
alyzed Escre	ow items								<u>Viev</u>	n 🖋 Audit
- Earmat -	-	Datach	لا Wrap 🚯							
ew + Tornac +	- m rieez	e mu Detachi (len wildh							
			Disbursement Rule							Yearly Amt
ESCION										
COUNTY TAX			JANUARY MONTHLY							1,200.00
COUNTY TAX COUNTY TAX			JANUARY MONTHLY JANUARY MONTHLY							1,200.00 A
COUNTY TAX COUNTY TAX			JANUARY MONTHLY							1,200.00
COUNTY TAX COUNTY TAX			JANUARY MONTHLY JANUARY MONTHLY							1,200.00 A
COUNTY TAX COUNTY TAX COUNTY TAX			JANUARY MONTHLY JANUARY MONTHLY							1,200.00 A
COUNTY TAX COUNTY TAX COUNTY TAX	ow Items		JANUARY MONTHLY JANUARY MONTHLY							1,200.00 A
COUNTY TAX COUNTY TAX COUNTY TAX	ow Items		JANUARY MONTHLY JANUARY MONTHLY							1,200.00 1,200.00 1,200.00
COUNTY TAX COUNTY TAX COUNTY TAX	ow Items		JANUARY MONTHLY JANUARY MONTHLY							1,200.00 A
COUNTY TAX COUNTY TAX COUNTY TAX	ow Items		JANUARY MONTHLY JANUARY MONTHLY							1,200.00 1,200.00 1,200.00
COUNTY TAX COUNTY TAX	ow Items		JANUARY MONTHLY JANUARY MONTHLY							1,200.00 1,200.00 1,200.00
COUNTY TAX COUNTY TAX COUNTY TAX	ow Items		JANUARY MONTHLY JANUARY MONTHLY		Escrow COUNTY TA					1,200.00 1,200.00 1,200.00
COUNTY TAX COUNTY TAX COUNTY TAX	ow Items		JANUARY MONTHLY JANUARY MONTHLY	Di	Escrow COUNTY TA					1,200.00 1,200.00 1,200.00
COUNTY TAX COUNTY TAX COUNTY TAX	ow Items		JANUARY MONTHLY JANUARY MONTHLY	Di	sbursement Rule JANUARY M					1,200.00 1,200.00 1,200.00
COUNTY TAX COUNTY TAX COUNTY TAX	ow Items		JANUARY MONTHLY JANUARY MONTHLY	Di						1,200.00 1,200.00 1,200.00
COUNTY TAX COUNTY TAX	ow Items		JANUARY MONTHLY JANUARY MONTHLY	Di	sbursement Rule JANUARY M					1,200.00 ▲ 1,200.00 1,200.00 ▼
COUNTY TAX COUNTY TAX COUNTY TAX			JANUARY MONTHLY JANUARY MONTHLY	Di	sbursement Rule JANUARY M				Vie	1,200.00 ▲ 1,200.00 1,200.00 ▼
COUNTY TAX COUNTY TAX COUNTY TAX nalyzed Escro	is		JANUARY MONTHLY JANUARY MONTHLY JANUARY MONTHLY	D	sbursement Rule JANUARY M				<u> </u>	1,200.00 ▲ 1,200.00 1,200.00 ▼
COUNTY TAX COUNTY TAX COUNTY TAX nalyzed Escro	is	e 🎒 Detach 🛛 🤇	JANUARY MONTHLY JANUARY MONTHLY JANUARY MONTHLY	Di	sbursement Rule JANUARY M				<u>Vie</u> v	1,200.00 ▲ 1,200.00 1,200.00 ▼
	is Freez		ЗАМАЯКУ МОЛТНЦУ ЗАМАЯКУ МОЛТНЦУ ЗАМАЯКУ МОЛТНЦУ ЗАМАЯКУ МОЛТНЦУ Ф Wrap		sbursement Rule JANUARY M Yearly Amt 1,200.00	ONTHLY				1,200.00 ▲ 1,200.00 ↓ 1,200.00 ↓
COUNTY TAX COUNTY TAX COUNTY TAX	is	e 🛃 Detach 🖂 To Dt	JANUARY MONTHLY JANUARY MONTHLY JANUARY MONTHLY	Di Opening Bal (Est.) Cu	sbursement Rule JANUARY M Yearly Amt 1,200.00		Amt Std Pmt A	nt Escrow Pmt Amt Spread		1,200.00 ▲ 1,200.00 ↓ 1,200.00 ↓
COUNTY TAX COUNTY TAX COUNTY TAX nalyzed Escro scrow Analys /iew + Format +	is Freez		ЗАМАЯКУ МОЛТНЦУ ЗАМАЯКУ МОЛТНЦУ ЗАМАЯКУ МОЛТНЦУ ЗАМАЯКУ МОЛТНЦУ Ф Wrap		sbursement Rule JANUARY M Yearly Amt 1,200.00	ONTHLY on Value Cushion	Amt Std Pmt A 0.00 341.7			1,200.00 ▲ 1,200.00 ↓ 1,200.00 ↓
COUNTY TAX COUNTY TAX COUNTY TAX nalyzed Escro scrow Analys fiew + Format + Date	is From Dt	To Dt	JANUARY MONTHLY JANUARY MONTHLY JANUARY MONTHLY JANUARY MONTHLY DANUARY MONTHLY	Opening Bal (Est.) Cu:	sbursement Rule JANUARY M Yearly Amt 1,200.00	ONTHLY on Value Cushion			Pmt Amt (+)	1,200.00 + 1,200.00 + 1,200.00 + (2) Beturn W

3. In the Escrow Analysis section, view or enter the following information:

Field:	View:
Escrow	The escrow item.
Disbursement Rule	The escrow disbursement rule.
Yearly Amt	The escrow disbursement yearly amount.

- 4. Click Analyze.
- 5. Information on the Analysis Details screen is based on expected cash flow from contract and escrow disbursement setup. Payments received appear before escrow disbursement in any given month. Click **View** in **Escrow Analysis** section.
- 6. In the following section, enter, view, or edit the following information:

Field:	View:	
Parameters section		
Date	The date.	
From Dt	The FROM date for the escrow activity.	
To Dt	The TO date for the escrow activity.	
Opening Bal (Act)	The opening balance actual amount.	
Opening Bal (Est)	The opening balance estimated amount.	
	Calculation: cushion amount + low required balance	
Cushion Type	The cushion type.	



Field:	View:	
Cushion Value	The cushion value.	
Cushion Amt	The cushion amount.	
	Calculation: as per the shortage /cushion Rule maintenance	
Results section		
Std Pmt Amt	The standard payment amount.	
Escrow Pmt Amt (+)	The escrow payment amount.	
	Calculation: Yearly Amount/12.	
Spread Pmt Amt (+)	The spread payment amount.	
	Calculation: Surplus amount / 12	
Other Pmt Amt (+)	The other payment amount.	
New Pmt Amt =	The new payment amount.	
	Calculation: standard payment amount + escrow payment amount + spread payment amount + other payment amount	
Surplus section		
Surplus / <shortage Amt></shortage 	The surplus shortage amount.	
	Calculation: escrow account balance - opening balance	
Refund Amt	The refund amount.	

7. Click View in the Analysis Details section.

8.	On the Analysis Details sub screen	, view the following information:
----	------------------------------------	-----------------------------------

Field:	View:
Txn Dt	The transaction date.
Transaction	The escrow transaction.
Vendor	The vendor name.
Txn Amt	The amount of the transaction.
Balance Amt (Est)	The estimated amount of balance.
Balance Amt (Act)	The actual amount of balance.

Information on the Analysis Details sub screen is based on expected cash flow from contract and escrow disbursement setup. Payments received appear before escrow disbursement in any given month.

9. If you want to re-analyze the escrow analysis, change the escrow information on the Contract link's screen and sub screens.



If you want to approve the escrow analysis, complete the following information fields on the **Approval** section:

Field:	View:	
Approval section		
Approval Dt	The approval date.	
Approved By	The person who approved the Line of credit.	

10. Click **Save** on the Funding screen.

8.18 <u>Tool Tab</u>

The Tools tab calculates the payment amount, term, interest rate, Line of credit amount, amortization schedule and allows for the printing of a report.

For detailed information on using the tools, refer "Tools" chapter in the document.



9. Tools

Depending on the type of product you are working with during origination, the Tools screens enable you to calculate Vehicle value details.

Tools in the main menu are standalone and information calculated using them can only be viewed. They cannot be copied to the application / contract.

Whereas, Tools that appear as a sub-tab in Underwriting and Funding Tabs, allows you to import the contract values, do necessary calculations and copy the calculated values to the respective Contract / Decision tabs.

9.1 Vehicle Evaluator

The Vehicle Evaluator screen allows you to calculate the value of a vehicle. You can use the Vehicle Evaluator screen to calculate the value of either a vehicle you are entering as the new collateral or vehicle currently listed as the application's collateral.

The Vehicle Evaluator screen can be cleared or refreshed at any time by clicking Clear.

To calculate a vehicle value

On the Oracle Financial Services Lending and Leasing home screen, click Tools > Tools
 > Vehicle Evaluator

	Vehicle Evaluator ×							2 36
DashBoard Origination								
Servicing	Parameters							
Collections	Parameters				Initialize	T Evaluate	Clear	Re-calculate
WFP	Vehicle	Evaluator				ification #		Cash
ols			Vehicle		- Courte	Body		[
iols	Asset NEW CO		Year	~		Usage		
Loan Calculator	Valuation Source	*	Make	~		Weight		
Lease Calculator Vehicle Evaluator	Period	~	Model	~		Height		
	Region	×	Hode					
	Vehicle Evaluator Valuation	Vehicle Evaluator Attributes						
		MSRP Total Usage			Base Retail Base Loan Base Trade Retail Loan Trade			

- 2. In the **Vehicle Evaluator** section, use **Asset** field to select the vehicle you want to appraise. This can be either NEW COLLATERAL or a vehicle entered on the Collateral link.
- 3. In the Vehicle Evaluator section, click Initialize. The system completes Valuation Source, Period and Region fields.
- 4. If needed, you can change the default contents of the fields in Vehicle Evaluator.
- 5. **If you selected a vehicle from the Collateral link in step 3**, information from the Vehicle section appears in Vehicle section in Vehicle Evaluator screen.
- 6. If you selected NEW COLLATERAL in step 3, complete the Identification # -or-

Complete the fields in the Vehicle section.

7. In the Vehicle Evaluator section, click Evaluate.



- If you have specified the vehicle identification number, system searches for the value of that vehicle with that identification number, then completes Vehicle Evaluator screen with information about that exact match.
- If you completed the Vehicle section, system searches for the value of a vehicle matching that description.
- In either case, the system displays following information about the vehicle:
- Field:View this:YearThe asset year.MakeThe asset make.ModelThe asset model.BodyThe asset body style.
- In the **Vehicle** section, view the returned information:

In the Valuation (Total Value) block, view the returned information:

The asset weight.

The asset usage or current mileage.

Field:	View this:
MSRP	Manufacturer's suggested retail price value of the asset.
Total	Total value of the asset.
Usage	Adjusted usage value of the asset.

In the **Base and Attribute Value** section, view the returned information:

Field:	View this:
Base Retail	Total retail value of the asset.
Base Loan	Base loan value of the asset.
Base Trade	Base trade value of the asset.
Retail	Retail value of the asset attributes.
Loan	Loan value of the asset attributes.
Trade	Base trade value of the asset attributes.

9.1.1 <u>Attributes Tab</u>

Usage

Weight

In the **Attributes** section, view the following information:

Field:	View this:
Attribute	Asset attribute.
Retail	Attribute retail value.



Field:	View this:
Loan	Attribute loan value.
Trade	Attribute trade value.
Standard	Standard indicator. If selected, indicates that the attribute is a standard.
Package Incl	If selected, indicates that the attribute is inclusive.
Selected	If selected, indicates that the attribute is selected.

If you want to re-calculate the values using other data in **Total Value** and **Base and Attribute Value** section, do the following:

- Make the required changes to the desired parameters fields in Vehicle Evaluator and **Vehicle** sections.
- In the Vehicle Evaluator section, click Recalculate.

The system updates the values in Total Value and Base and Attribute Value sections.

If you choose, use **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in Total Value and Base and Attribute Value sections. (**Note**: Attribute amounts within brackets reduce the amount in Totals field in the Total Value section.)

To copy the calculated value to the Collateral link

You can copy the calculated value to Collateral link only if you have accessed the tools tab either from Underwriting or Funding Tab. Accessing Tools from the main menu does not support this option.

- 1. Complete the following steps in the section **To calculate a vehicle value**.
- 2. In the Vehicle Evaluator screen, click Copy to Asset.

The system uses calculations on the Vehicle Evaluator screen to complete Valuation sub screen on Collateral link. Any pre-existing collateral is no longer the primary collateral.



10. Application Retrieval

10.1 Introduction

The Oracle Financial Services Lending and Leasing system includes archiving and retrieving feature that provides you with the capability to archive old data and store it in a different table.

10.2 Archiving / Purging

The system batch process runs the purge / archive feature based on the system parameter setup. The system archives the following items:

- Applications and related data
- General ledger data
- Securitization related data
- Producers
- Producer transactions
- Account statements
- Vendor assignments
- Vendor invoices.

The system purges the following items:

- Job request data
- User logins
- Output data dump related data.

In the system, archiving is a two-way process:

- 1. All the archived data is moved and stored in O tables.
- 2. The archived data in the O tables is then moved and stored into OO tables.

You may set the "default days" for the archive feature by setting the following system parameters on the Administration screen. The parameters marked with _O are the items moved from O to OO tables. The other parameters are the items moved to O tables.

Parameter	Default Days	Description
PAP_ARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 1: PUR_APP_STATUS_CD IS USED TO DECIDE APPLICATIONS WITH WHAT STATUS ARE PURGED
PAP_OARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 2
PGL_ARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 1: NO OF DAYS AFTER THE GL TXN WAS CRE- ATED
PGL_OARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 2



Parameter	Default Days	Description
PJR_PURGE_DAYS	999	PURGE DAYS FOR JOB REQUEST LEVEL 1: NO OF DAYS AFTER JOB REQUEST COMPLETION DATE
POD_PURGE_DAYS	999	PURGE DAYS FOR OUTPUT DATA DUMP LEVEL 1: NO OF DAYS AFTER PROCESS RUN DATE
PPR_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 1: NO OF DAYS AFTER THE PRODUCER STATUS IS SET TO ACTIVE AND THERE EXISTS NO "NOT PURGED" ACCOUNT WITH THIS PRODUCER NAME.
PPR_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 2:
PPX_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 1: NO OF DAYS AFTER THE PRO- DUCER TXN WAS CREATED
PPX_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 2:
PUL_PURGE_DAYS	999	PURGE DAYS FOR USER LOGINS LEVEL 1: NO OF DAYS AFTER THE LOGIN END DATE
PVA_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGN- MENTS LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGN- MENT CODE IN COMPLETED, VOID, CLOSE
PVA_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGN- MENTS LEVEL 2:
PVI_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGNMENT CODE IN VOID, CLOSE
PVI_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 2:

10.3 <u>Retrieving an Archived Application</u>

You can retrieve archived applications using the Application Retrieve screen. You can retrieve only archived applications.

To retrieve an archived application

- 1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
- 2. Click Application Retrieval link.



The system opens Application retrieval Search screen.

DashBoard	10	Application Retrieval	×									
Drigination		Search										
Origination Sales Lead Simple Application Entry Application Entry		Search Criteria	Freeze	Detach	ماً Wrap	බ				🖉 Reset	t Criteria	Search
Underwriting Funding		Criteria		Said Transmission	1.000	VLL	Comparison Operator		Value			
Application Retrieval		APPLICATION #					LIKE	•			_	
Scenario Analysis		APPLICATION DT					GREATER THAN OR E	QUAL	1			20
Application Documents		APPLICATION STA	TUS				LIKE					
Image Maintenance Reports		APPLICATION SUB	STATUS				LIKE					
Producers		UNDERWRITER					LIKE					
Vendors		PRODUCT					LIKE					
		APPLICANT LAST N	IAME				LIKE					
		APPLICANT SSN					EQUAL					
		VIN					LIKE					
		YEAR					EQUAL					
		MAKE					LIKE					
		MODEL					LIKE					
		ASSET TYPE					LIKE					
		PRODUCER #					LIKE					
		PRODUCER NAME					LIKE					
		Archived Applica View - Format - Company No data to display.	ation Search Re		Wrap لي Date	ම ු ප්	y Retrieve Title	Product	Status	Sub Status	Produ	cer
> Servicing > Collections												
> WFP												
Tools												

3. Use the **Comparison Operator** and **Values** fields to create the search criteria you want to use to find an application.

For more information about creating search criteria, see Searching for an Application chapter of this User Guide.

4. Click Search.

The system locates and displays all the applications that meet your search criteria on the Results screen.

Field:	View this:
Company	The company of the application.
Branch	The branch of the application.
App#	The application number.
Date	The date of the application.
Title	The title (applicant name) of the application.
Product	The product of the application.
Status	The status of the application.
Sub Status	The sub status of the application.
Producer	The producer of the application.

Applications are sorted by priority and application number.

 Select the application you want to work with and click **Retrieve**. The system loads the application in the Applications screen.

You are now ready to begin work on the application.



11. Scenario Analysis

11.1 Introduction

With the Scenario Analysis screen, you can simulate the customer's Line of credit request (Line of credit amount, rate and create a mock proposal in Line of credit with your lending policies.

You can use scenario analysis screen to complete the following tasks:

- View an Existing Scenario Analysis
- Generating Scenario Analysis
- Auto Suggest Pricing for the Scenario Analysis
- Creating an Amortized Schedule for the Scenario Analysis
- Creating an Application from the Scenario Analysis
- Generating a quote from the scenario analysis

Note

Depending on the product licensed, you can view either Loan or Lease Calculator details. If you have licensed both, then you are provided with an option in Scenario Analysis screen to select the required Product Type.

11.1.1 View an Existing Scenario Analysis

You can view a previously generated scenario analysis by inquiring through the identification code,

To view an existing scenario analysis

- 1. Click **Origination > Origination > Scenario Analysis**. The Scenario Analysis screen is displayed in the main window.
- 2. Either specify the identification code of a previously generated scenario analysis in the Inquiry Id field, or select the identification code from the adjacent drop-down list.
- 3. Click Show Details.



11.1.2 Generating Scenario Analysis

To generate a scenario analysis

1. Click **Origination > Origination > Scenario Analysis**. The Scenario Analysis screen is displayed in the main window.

		Leasing									
Board	Scenario Analysis 🗙	(
ion	Scenario Analys	sis							් <u>A</u> dd	🖉 Edit 📃 Viev	Audi
ion	View - Format -	Freeze	Detach	Wrap لي	Product Type	Loan Leas	e Inquiry Id 0	💽 🛄 Show D	etails		
Lead	Company	Branch		Inquiry Id	Application #	First Name	Last Name	Phone	Email	Product	Producer Typ
le Application Entry cation Entry	<			0							>
erwriting											
ling ication Retrieval	Scenario Analys	sis									
ario Analysis								Save and Add	Save and Stay	Save and Return	Ca Retur
cation Documents											
e Maintenance erts		nquiry Id 0 ication #				cer Type		~	Asset Sub Type		
ucers		rst Name			* Produc					UNDEFINED	
lors	*La	ist Name				Producer Contact Number				UNDEFINED	
		* Phone				Region			* Promotion	NONE	1
		Email				Territory			Pricing		
	*0	Company			 Request 	ted Amt 0.00			* Billing Cycle		
		* Branch			~	* Term 0			* Instrument	NONE	
		Product			~	* State		~			
	4				As	set Type		~			
	Loan Calculator	Subvention	Compensation								
		Parameters Oraculate Payment() Calculate Interest Rate() Calculate Term() Calculate Loan Amount() Calculate Blended Rate Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize Igitialize									
	Calculate Paym		e interest Kate		erm O Calculate Loar		ulate biended kate			Initialize	Galculate
			121			Interest Amt				Rate	
			Loan Details	R		Finance Charge	0.00		T		
	Pr	roduct Category	Loan Details	~			0.00		I	RR 0.0000	
	Pr		Loan Details			Finance Charge Total of Pmts	0.00 0.00 0.00		1		
	Pr		02/04/2016	×		Finance Charge Total of Pmts	0.00		Calendar Da	RR 0.0000 First Period	
	Pr	* Contract DI	02/04/2016 02/04/2016	 ✓ № 		Finance Charge Total of Pmts	0.00 0.00 0.00 Calculator Options		Calendar Da	RR 0.0000 First Period	
	Pr	* Contract DI * First Pmt DI Loan Term Maturity DI	02/04/2016 02/04/2016 0	 ✓ № 		Finance Charge Total of Pmts Final Pmt Amt	0.00 0.00 0.00 Calculator Options		Calendar Da	RR 0.0000 First Period	
ling	Pr	* Contract DI * First Pmt DI Loan Term Maturity DI Amt Financed	02/04/2016 02/04/2016 0 0.00	 ✓ № 	Acc	Finance Charge Total of Pmts Final Pmt Amt Billing Cycle	0.00 0.00 0.00 Calculator Options MONTHLY	~	Calendar Da	RR 0.0000 First Period	
ting		* Contract DI * First Pmt DI Loan Term Maturity DI Amt Financed * PrePaid Fees	02/04/2016 02/04/2016 0 0.00 0.00	 ✓ № 		Finance Charge Total of Pmts Final Pmt Amt Billing Cycle Balloon Method rual Base Method	0.00 0.00 0.00 Calculator Options	> >	Calendar Da	RR 0.0000 First Period	
		* Contract DI * First Pmt DI Loan Term Maturity DI Amt Financed * PrePaid Fees * Financed Fees	02/04/2016 02/04/2016 0 0.00 0.00 0.00 0.00	 ✓ № 	Time	Finance Charge Total of Pmts Final Pmt Amt Billing Cycle Balloon Method rual Base Method Counting Method	0.00 0.00 0.00 Calculator Options MONTHLY	> > >	Calendar Da	RR 0.0000 First Period	
		* Contract DI * First Pmt DI Loan Term Maturity DI Amt Financed * PrePaid Fees	02/04/2016 02/04/2016 0 0.00 0.00 0.00 0.00 0.00	 ✓ № 	Time	Finance Charge Total of Pmts Final Pmt Amt Billing Cycle Balloon Method rual Base Method	0.00 0.00 0.00 Calculator Options	> >	Calendar Da	RR 0.0000 First Period	

Click **Add** and complete the following Parameters: You can click **Initialize** to clear (or 'refresh') the screen details at any time.

Field	Do this:
Inquiry Id	View the inquiry identification code.
Application #	View the application number.
First Name	Specify the first name of the applicant.
Last Name	Specify the last name of the applicant.
Phone	Specify the phone number of the applicant.
Email	Specify the email address of the applicant.
Company	Select the company.
Branch	Select the branch.
Product	Select the product.
Producer Type	Select the producer type associated with the product.
Producer Name	Select the producer associated with the product.
Producer Contact Number	View the producer contact number.
Region	View the region where the producer belongs.



Field	Do this:
Territory	View the territory where the producer belongs.
Term	Specify the requested term (number of payments).
State	Select the state code.
Asset Type	Select the asset type.
Asset Sub type	Select the asset sub type.
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Promotion	Select the requested promotion.
Billing Cycle	Select the billing cycle schedule.
Instrument	Select the instrument.

- 2. In the Calculator section, you can specify the details of various Parameters. For detailed field information, refer to Calculator section in Tools Chapter.
- 3. After you have specified all the required details, Click **Save And Stay** or any other required save option. For more details on save options, refer to 'Basic Actions' section in Navigation chapter.

The system auto assigns an identification code to your calculations on the Scenario Analysis screen.

11.1.3 Auto Suggest Pricing for the Scenario Analysis

The Scenario Analysis screen provides an option to calculate and display the Pricing based on previously generated scenario analysis details.

- 1. In the **Scenario Analysis** section, specify the required information to generate scenario analysis and save the details. (Refer section Generating Scenario Analysis).
- 2. click **Suggest**. The system displays the Pricing details.

11.1.4 Creating an Application from the Scenario Analysis

To create an application from the scenario analysis

- 1. Specify the required information to generate scenario analysis. (Refer section **Generating Scenario Analysis**)
- 2. Click Create App.

11.1.5 Generating a quote from the scenario analysis

You can generate a summarised report using the calculated details in the format of quote.

After you have specified all the required information to generate scenario analysis, (Refer section Generating Scenario Analysis), click **Print Quote**.

For detailed information, refer to Printing a Quote section in Tools chapter.



11.2 <u>Viewing Information from Scenario Analysis</u>

The system assigns the information on the Scenario Analysis screen an application number. You can open this application on the Application Entry screen and view information from the Scenario Analysis screen at the following locations:

- The Application screen
- The Request tab
- The Collateral tab
- Underwriting

In the Underwriting screen, the Decision link's Pricing and Approved sections display the details from the Scenario Analysis screen. You can modify the price chosen in the Scenario Analysis screen and re-price the application. If application has been repriced, the comments regarding the multiple offers on the Comment screen should be manually updated before approving the application.

3.



12. Application Documents

12.1 Introduction

The Documents Maintenance screen allow for paperless storage of documents within Oracle Financial Services Lending and Leasing system. Initially with the applications during the Line of credit origination cycle and later with accounts during customer service.

This chapter explains how to use the Application Document screen to:

- View an image
- Search for an image
- Split an image to more than one screen
- Change the status of an image
- Combine two images into a multiple screen image
- Attach an image to an existing application
- Print an image
- Attach documents to applications and then view these documents in a browser.

It also explains how to use the Account Document Tracking screen to attach documents to accounts and then view these documents in a browser.

Application Document screen

The Application Document screen consists of "Document Maintenance" and "Document Details" sections.

Credit applications are often sent or faxed to financial institutions from producers (or 'dealers') on behalf of the customer. These credit applications, if received as fax, can be stored in the system as images. Frequently, more than one application is received in a single fax or a single application is received across multiple faxes. In such cases, the Application Document Tracking screen can help you organize and maintain your image collection.

The Application Document screen's Document Maintenance screen allows you to upload documents to an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. The Document Maintenance screen's Document Details section allows you to view these documents.

12.2 Application Document screen

Oracle Financial Services Lending and Leasing supports the online attachment of document images to an application using the Application Documents screen's Document Maintenance section. You can attach the documents from either a client machine or server. A default image directory can be maintained in the system using the system parameter: UIX DEFAULT IMAGE PATH.

When you choose List File in the **Select Document** sub section in the **Document Maintenance** section, the system displays all available files in the selected directory in the **Document Details** section. You can use the **Document Maintenance** sub-section and **Action** sub-section to attach selected documents to a particular account.



12.2.1 Attaching a Document to an Application from a server

To attach a document to an Application from a server

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination > Origination > Application Documents** link.

None Copy Document Move Document Attach Document (Server) Attach Document (Clent) None Copy Document Move Document Attach Document (Server) Attach Document (Clent) None Topy Topy Upload Topy Topy Topy Image: No file selected. Image: Image: Image: Image: Topy Image: Topy Top Topy Topy Appkation # Attach Status Topy Image: Topy Top Topy Topy <t< th=""><th>Tracking #</th><th>Save and Stay</th><th>Save and Return</th><th>Receive</th></t<>	Tracking #	Save and Stay	Save and Return	Receive

- 2. In the Action sub-section, click Attach Document (Server).
- 3. In the **Select Document** sub-section, use the default image directory in the **Directory Path** field. (The default path is the value for the system parameter UIX_DEFAULT_IMAGE_PATH). -or-
- 4. In the **Directory Path** field, specify the full path name to the document on the server that you want to attach to an account.

You can click Reset Path at any time to return to the default image directory.

- In the Select Document section, click List File. The system displays the files from the entry in the Select Document section Directory Path in the Document Maintenance record.
- 6. In the **Document Details** record, select the record you want to work with and click **Edit** in the **Details** column.

Field:	Do this:
File Name	View the file name for the document.
Document Type	Select the type for the document.
Document Sub Type	Select the sub type for the document.
Application #	Select the application number to attach/copy/move the document image.
Attach	Attach the document.
Status	View the status of the document.

7. In the **Document Details** record, specify, view or edit the following information:



Field:	Do this:
Tracking #	Specify the tracking number of the document.
Docket #	Specify the docket number of the document.
Location	Specify the location of the document.
Received Dt	View the document image received date.
Effective Dt	Specify the effective date of the document.
Expiry Dt	Specify the expiration date of the document.
Comment	Specify any comments regarding the document.

- 8. Select the Attach check box to attach the file to the account.
- 9. Click Save And Return.
- 10. In the **Action** sub-section, click **Post**. The system attaches the document to the application.

You can view the document in a browser by clicking **View Document** in the **Document Details** section.

12.2.2 Attaching a Document to an Application from a Client Machine

To attach a document to an application from a client machine

- 1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
- 2. Click the **Application Documents** link.
- 3. In the Action sub-section, click Attach Document (Client).
- 4. In the **Select Document** section, click **Browse** in **File to upload** field. The system opens a **Choose File to Upload** dialog box.
- 5. In the **Choose File to Upload** dialog box, locate the document you want to attach to the account. You can select multiple files by holding the Ctrl or Shift key on your keyboard.
- 6. When you have located the document you want to attach to the account in the **Open** dialog box's **File name:** field, click **Open**.
- 7. The selected files appear in the **Select Document** sub-section's **File to Upload** field.
- 8. In the Select Document sub-section, click Upload.
- 9. In the **Document Details** record, select the file uploaded from your server and click **Edit**.
- 10. In the Document Details section, enter, view or edit the following information:

Field:	Do this:
File Name	View the file name for the document.
Document Type	Select the type for the document.
Document Sub Type	Select the sub type for the document.
Application #	Select the application number to attach/copy/move the document image.



Field:	Do this:
Status	View the status of the document.
Comment	Specify any comments regarding the document.
Tracking #	Specify the tracking number of the document.
Docket #	Specify the docket number of the document.
Location	Specify the location of the document.
Received Dt	Specify the received date of the document.
Effective Dt	Specify the effective date of the document.
Expiry Dt	Specify the expiration date of the document.
Comments	Specify any comments regarding the document.

- 11. Select the Attach check box to attach the file to the account.
- 12. Click Save And Return.
- 13. In the **Action** sub-section, click **Post**. The system attaches the document to the application.

You can view the document in a browser by choosing **View Document** in the Action section.

12.2.3 Copying a Document

The Action section's Copy Document command copies the document image from one application to another application. This command has no impact on the source application or the source application's document image.

To copy a document to an application from another application

- 1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **origination** master tab.
- 2. Click the Application Documents link.
- 3. In the Action sub-section, click Copy Document.
- 4. In the **Document Maintenance** sub-section, use the **Application #** field to specify the application with the image you want to copy.
- 5. In the **Document Maintenance** sub-section, click **Search**. The system displays the files attached to that application in the **Document Details** section.
- 6. In the **Document Details** section, select the document you want to copy and click **Edit**.
- 7. In the **Copy/Move App #** field, specify the application number of the application to which you want to copy the document.
- 8. Click Save And Return.
- 9. In the Action sub-section, click Post.

12.2.4 Moving a Document

The Action section's Move Document command moves an existing document image from one application to another application. This command detaches the document image from the source application and attach to second application.



To move a document to an application from another application

- 1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
- 2. Click the **Application Documents** link.
- 3. In the Action sub-section, click Move Document.
- 4. In the **Document Maintenance** sub-section, use the **Application #** field to specify the application with the image you want to move.
- In the Document Maintenance sub-section, click Search. The system displays the files attached to that application in the Document Details sections.
- 6. In the Document Details section, select the document you want to move and click Edit.
- 7. In the **Copy/Move App #** field, specify the application number of the application to which you want to move the document.
- 8. Click Save And Return.
- 9. In the Action sub-section, click Post.

You can view the documents attached to a particular account by loading the application on the Customer Service screen, then clicking the Customer Service tab and then clicking on the Document Tracking sub tab.

12.2.5 <u>Viewing a Document Attached to an Application</u>

To view a document attached to an application

- 1. Using above method, load the application with the document you want to view.
- 2. In the **Application Document** section, click Edit.
- 3. View/edit the following display only information:

Field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the image.

- 4. In the **Application Document Details** section, select the record you want to work with and click **Edit**.
- 5. In the **Application Document Details** section, view the following display only information:

Field:	View this:
Document Sub Type	The document sub type.
Version	The version number. (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.



Field:	View this:
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

- 6. Use the **Application Document** and **Application Document Details** sections to select the document you want to view.
 - In multiple paged documents, choose 1 in Page # field on Application Document
 Details section to view all the pages in the document.
 - -or-
 - Choose a specific page number to view only that page.
- 7. Click View Document.

The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your Oracle Financial Services Lending and Leasing system).

- 8. You can add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
- 9. Click Save And Return.

12.3 Document Tracking section

You can view the documents attached to a particular application by loading the application on the Underwriting/Funding screen and then clicking on Document tab.

12.3.1 Locating an Application Document

To locate an account document

- 1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
- 2. Click the **Underwriting/Funding** link.
- 3. Select and open the application you want to work with.
- 4. Click Document sub tab.

The Account Document screen appears.

Information about the documents attached to the Application appears in the **Application Documents** and **Application Document Details** sections.

12.3.2 <u>Viewing a Document Attached to an Application</u>

To view a document attached to an account

- 1. Using the above method, load the account with the document you want to view.
- 2. In the Application Document section, click Edit.



3. View/edit the following display only information:

Field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the image.

- 4. In the **Application Document Details** section, select the record you want to work with and click **Edit**.
- 5. In the **Application Document Details** section, view the following display only information:

Field:	View this:
Document Sub Type	The document sub type.
Version	The version number (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

- 6. Use the **Application Document** and **Application Document Details** section to select the document you want to view.
 - In multiple paged documents, choose 1 in Page # field on Application Document
 Details section to view all the pages in the document.

-or-

- Choose a specific page number to view only that page.
- 7. Choose View Document.

The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your system).

- 8. You can add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
- 9. Click Save And Return.



13. Image Maintenance

You can view any image in the Oracle Financial Services Lending and Leasing system in the upper list box of the Image Maintenance link.

To view an image

On the Oracle Financial Services Lending and Leasing home screen, click Origination
 > Origination > Image Maintenance.

manual Sei	vices Lending and Leasing					
DashBoard	Image Maintenance $_{\times}$					2 10
rigination	Image Maintenance					
Origination						
Sales Lead	Image Header					
Simple Application	View - Format - 🔛 🧊 Freeze 🚮 Detach 📣 Wra	p 🕅 View All Images 🗌				
Application Entry Underwriting	Image Id Fax Header		Status	Company	Branch	Pages
Funding	No data to display.					
Application Retrie						
Scenario Analysis	-					
Application Docur Image Maintenan	Pages	FIA				
Reports	View + Format + 📑 Treeze 🖬 Detach 📣 Wra	P 🕅				
Producers	Page # No data to display.					Select Page(s)
Vendors						
	● ●					
	Θ					
	Application					
	View 🗸 Format 🗸 📑 Freeze 🚰 Detach 🖉 Wra	P 612				
	App # Title					
	No data to display.					
	Action					
	Action					Preview
< >	None					Carl Provide
Servicing	Split Image					
Collections	O Change Status					
WFP	Attach to an Image					
Tools	Attach to an Application					

- 2. The Image Header section displays the images in the Oracle Financial Services Lending and Leasing system.
- In the Image Header section, select the image you want to work with.
 The Image Header section displays the following information for each image:

Branch	Branch
Select	If selected, indicates that this is the current record.
Image Id	The image identification number.
Fax Header	The fax header.
Status	The image status.
Pages	The total number of pages of the image.
Company	The company the image came from.
Branch	The branch the image came from.

4. If an image is more than one page long, select the page you want to view in the **Pages** section and click on the page number to preview the image.

5. Select the required **transpose type** to change the appearance of the image.



Splitting an Image

If an image is more than one page long, you can split it into two separate images using the Split Image button in the Action section. This option button is only available when an image contains more than one page. Also, you cannot split images with a status of "PROCESSED" or "SKIP."

To split an image

- 1. On the **Image Maintenance** section **Image Header** section, select the multiple page image you want to split.
- 2. In the Action section, select Split Image.

The Pages and New Image Id fields appear in the Action block.

3. In the **Pages** block, select the page where you want to split the image.

The selected pages appear in the Pages field on the Action section.

You can select more than one page; however, you cannot select page # 1.

4. In the Action section, click Post.

Oracle Financial Services Lending and Leasing removes the selected pages and completes the New Image Id field with the image id of the new image.

The new image does not appear in the Image Header section after you click Post. However, if you refresh the Image Maintenance screen by closing and opening the screen, the new image id appears in the Image Header section and the change of page length in the original image is displayed.

Changing the Status of an Image

The Action section on the Image Maintenance screen allows you to change the status of the image.

Status:	What is does:
RUSH	Moves the image to the front of the queue of images to be pro- cessed.
NEW	Places an image in a queue in the order of which it was received and allows you to process it as an application.
SKIP	Makes the image unavailable for processing until the status is changed.
BAD	Notes that the image is illegible and should be deleted.
PROCESSED	Notes that the information on the image has been entered and is attached to an application or account.

The Image Maintenance screen uses the following statuses:

Only images with a status of Rush or New can be attached to an application or account.

To change the status of an image

- 1. On the **Image Maintenance** screen's **Image Header** section, select the image whose status you want to change.
- 2. In the Action section, select Change Status. The Status field appears.
- 3. In the **Status** field, select the new status for the image.



4. In the Action section, click Post.

Oracle Financial Services Lending and Leasing changes the status of the image.

Attaching an Image to an Existing Image

You can combine two images to make one image. This is the reverse of splitting an image.

To combine images

- 1. On the **Image Maintenance** screen's **Image Header** section, select the image to which you want to attach an existing image.
- 2. In the Action section, select Attach to an Image.

The Image Id field appears.

- 3. In the **Image Id** field, select the image id of the image to which you want to attach the selected image.
- 4. In the Action section, click Post.

Oracle Financial Services Lending and Leasing joins the two images: the ld of the image you selected in step 3 remains on the Image Header section. The image you selected in step 1 now appear as part of the remaining image.

Attaching an Image to an Existing Credit Application

You can attach one or more images to an existing credit application. To attach specific pages from a multiple page image to an application or account you have to split the image to isolate the pages you want to attach. You can then attach those pages and, if necessary, link pages of the original image back together.

To attach an image to an existing application image

- 1. On the **Image Maintenance** screen's **Image Header** section, select the image you want to attach to an existing application.
- 2. In the Action section, select Attach to an Application. The App# field appears.
- 3. In the **App #** field, select the application number of the application to which you want to attach the image.
- 4. In the Action section, click Post.

Oracle Financial Services Lending and Leasing attaches the image to the application. You can view the image in the Image (8) master tab on the Underwriting and Funding forms.

Printing an Image

The Print Image button sends the selected image to a predefined printer.

To print an image

- 1. On the **Image Maintenance** screen's **Image Header** section, select the image you want to print.
- 2. In the Action section, click Print Image.



14. Oracle Financial Services Lending and Leasing Reports

During the day, or at the end of day, you may want to retrieve information on any of the several operations that were performed during the day in your financial institution. You can generate this information in the form of reports in Oracle Financial Services Lending and Leasing. You can specify the values in the Report Parameters section and generate a report using that information.

Navigation to Reports

On the Oracle Financial Services Lending and Leasing home page, click **Origination > Origination > Reports.**

	Reports ×					
DashBoard gination						
TANK AND	Reports					
rigination Sales Lead	View - Format -	🕈 🔲 Freeze 🚮 Detach 🚽 Wrap	62			
Simple Application Entry	Description	a III mene III comen de mob	OUR		Module	
Application Entry	ACCOUNT PAYABLE(OR				ORIGINATION	
Underwriting	COLLATERAL TRACKIN				ORIGINATION	_
Funding	FUNDED CONTRACTS L				ORIGINATION	
Application Retrieval	FUNDED CONTRACTS L				ORIGINATION	
Scenario Analysis	FUNDED CONTRACTS L				ORIGINATION	
Application Documents		PPLCATIONS ENTERED BY USER			ORIGINATION	
Image Maintenance		ATION IMAGES BY STATUS			ORIGINATION	
Reports	PRE FUNDING CONTRA				ORIGINATION	
Producers	PRE FUNDING CONTRA				ORIGINATION	
Vendors	PRE FUNDING CONTRA				ORIGINATION	
	TO MM/DD/YYYY TO MM/DD/YYYY REPORT FORMAT	PDF				

14.1 Number of Credit Applications Entered by User

This application entry report lists the amount of credit applications entered by user.

- Company/Branch
- User Name
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format



Example of the Number of Credit Applications Entered by User report

Report: Number of Credit Applications Entered Date: 10/14/2013 10:16 AM



Month / Year From: 01/01/1800 To: 01/01/2048

Company:	NL02					
Branch:	NLR1	Entered By	Date Entered			of Applications
		ARNATH	07/09/2013			2
					Total:	2
				Branch	Total:	2
				Company	Total:	2
Company : Branch :	US01 USHQ					
		Entered By	Date Entered		+	of Applications
		ARNATH	05/16/2013			1
		ARNATH	06/25/2013			2
		ARNATH	06/26/2013			1
		ARNATH	07/03/2013			2
					Total:	6
				Branch	Total:	6
				Company	Total:	6
				Grand	Total:	8

14.2 Collateral Tracking Log

This servicing report lists collateral tracking details.

- Company/Branch
- Tracking Type



Example of the Collateral Tracking Log report

Report : Coll Date: 2/9/201	lateral Tracking 16 1:17 AM	Log		Financial Services Lending and Leasing			
Company Branch	NL02 NLHQ						
Tracking Type	Asset	Customer Comments	State	Account #	Follow Up Date	Start Dt	Disposition
ASSET INSURANCES (HOME) (SORT USED FOR RDB)	2012	SPARROW JACK / MARYY	MN	20120200010091	12/12/2015	12/12/2015	NOT DEFINE
Type Count :		1					
ASSET LIEN/TITLE (HOME) (SORT USED FOR RDB)	2012	SPARROW JACK / MARYY	MN	20120200010091	12/12/2015	12/12/2015	NOT DEFINE
Type Count :		1					
FLOOD INSURANCE TRACKING (HOME)	2012	SPARROW JACK / MARYY	MN	20120200010091	12/12/2015	12/12/2015	NOT DEFINE
Type Count :		3					
Branch Count: Company Count:		3					
Company Branch	US01 USHQ			100 - 100 - 100			
Tracking Type	Asset	Customer Comments	State	Account #	Follow Up Date	Start Dt	Disposition
ASSET INSURANCES (HOME) (SORT USED FOR RDB)	2015 ITALIAN MODELK	SMITH JOHN	AA	20150600011323	12/12/2015	12/12/2015	NOT DEFINE
Type Count :		1					
ASSET INSURANCES (VEHICLE) (SORT USED FOR RDB)	0 TOYOTA CAMRY	BHANDARI ARPAN	PR	20151200012977	01/06/2016	01/06/2016	NOT DEFINE
	2015 AUDI A4	SIGG MARK	MA	20150900014267	01/30/2016	01/30/2016	NOT DEFINE
	2015 INVERNIZZI CONSTRUCTION CO VILLA	RODRIGUEZ MILDRED	ма	20150900014275	01/30/2016	01/30/2016	NOT DEFINE
	2015 AUDI A4	RODRIGUEZ ROBINSON	MA	20150900014283	01/30/2016	01/30/2016	NOT DEFINE
	2015 AUDI A4	RODRIGUEZ ROBINSON	ма	20150900014283	01/30/2016	01/30/2016	NOT DEFINE
	0 HONDA ACCORD	S SAM	PR	20160200014338	02/02/2016	02/02/2016	NOT DEFINE
	0 TOYOTA CAMRY	EF EF	CA	20160200014346	02/02/2016	02/02/2016	NOT DEFINE
Type Count :		6					
FLOOD INSURANCE TRACKING (HOME)	2015 ITALIAN MODELK	SMITH JOHN	AA	20150600011323	12/12/2015	12/12/2015	NOT DEFINE
Type Count :		1					
Branch Count: Company Count:		21					
Total Count:		24					

14.3 Credit Bureau Report

This report lists the credit bureau details.

Parameters:

- Credit Request ID
- Credit Request Detail
- Report Format

Example for Credit Bureau report

Report: Credit Bureau Report Date: 9/13/2013 16:37 PM Financial Services Lending and Leasing

14.4 Account Payable (Origination)

This report lists the payable accounts.

- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format



Example for Origination Account payable report

Report : Accounts Payable (Origination)

Date: 2/9/2016 4:45 AM

ORACLE Financial Services Lending and Leasing

Date From: To :

14.5 Number of Credit Application Images by Status

This report lists the number of credit application images by status.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Report: Number of Credit Applications Images By Status

Month/Year From: 01/01/1800 To: 01/01/2048 Date: 10/15/2013 12:04 PM



Branch : USHQ		
Image Status	Date Entered	# of Applications
BAD	07/23/2013	1
BAD	07/29/2013	1
BAD	08/23/2013	1
BAD	08/26/2013	1
NEW	07/23/2013	4
NEW	07/26/2013	1
NEW	08/19/2013	1
NEW	08/26/2013	3
NEW	09/24/2013	2
PROCESSED	09/24/2013	1
RUSH	08/26/2013	1
RUSH	09/24/2013	9
	Total:	26
	Branch Total:	26
	CompanyTotal:	26
	Grand Total:	26



14.6 Dealer Reserve Report

This report lists the reserve amount balance of producers.

Parameters:

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Report : Date: 2/29		Reserve Report 11:27 AM	t		Financial	Services Lending and	Leasing
Company:	US01						
Branch:	USHQ						
Producer #		Producer Name	Incr Due To New Loans	Adj Due Payoff/ Chgoff	Adj Due To Cr	Adj Due To Dr	Reserve Amt
CA-00004		VOLKSWAGEN OF	0.00	0.00	0.00	0.00	0.00
CA-00005		WOODLAND HIL AUTO JUNGLE	0.00	0.00	0.00	0.00	991.00
GA-00002		ADVANCE LEASING (MARIETA)	0.00	0.00	0.00	0.00	0.00
		Branch Total:	0.00	0.00	0.00	0.00	991.00
		Company Total:	0.00	0.00	0.00	0.00	991.00
		Grand Total:	0.00	0.00	0.00	0.00	991.00

14.7 Batch Job Report

This report lists the batch jobs scheduled and status of execution for the selected period.

- From MM/DD/YYYY
- To MM/DD/YYYY



Report Format

Job Code AAIPRC_BJ_100_01 TXNACT_BJ_100_01 TABACC_BJ_100_01	APPLICATION TO ACCOUNT INTERFACE ACCOUNT ACTIVATION DAILY TRIAL BALANCE	Start Date 02/25/2016 02/25/2016	02/25/2016	COMPLETED	Result
TXNACT_BJ_100_01	ACCOUNT INTERFACE ACCOUNT ACTIVATION DAILY TRIAL BALANCE				
	DAILY TRIAL BALANCE	02/25/2016	02/25/2016	COMPLETED	
TABACC_BJ_100_01					
	DATA GENERATION	02/25/2016	02/25/2016	COMPLETED	
TXNACR_BJ_100_01	INTEREST ACCRUAL AND DELINQUENCY PROCESSING	02/25/2016	02/25/2016	COMPLETED	
TXNACR_BJ_100_02	PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELINQUENCY	02/25/2016	02/25/2016	COMPLETED	
TXNACR_BJ_100_03	PROCESSING STOP INTEREST ACCRUAL PROCESSING	02/25/2016	02/25/2016	COMPLETED	
TXNACR_BJ_100_04	RE-START INTEREST ACCRUAL	02/25/2016	02/25/2016	COMPLETED	
ADTPRC_BJ_100_01	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT IMPORT OF	02/25/2016	02/25/2016	COMPLETED	
AGAAPP_BJ_100_01	TABLES) APPLICATION AGING PROCESS	02/25/2016	02/25/2016	COMPLETED	
AGCCON_BJ_100_01	CONTRACT AGING PROCESS	02/25/2016	02/25/2016	COMPLETED	
	TXNACR_BJ_100_03 TXNACR_BJ_100_04 ADTPRC_BJ_100_01 AGAAPP_BJ_100_01	PROCESSING TXNACR_BJ_100_02 PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELINQUENCY TXNACR_BJ_100_03 STOP INTEREST ACCRUAL PROCESSING TXNACR_BJ_100_04 RE-START INTEREST ACCRUAL ADTPRC_BJ_100_01 UPDATE ROWID IN AUDIT TABLE (RIN THIS JOB AFTER EXPORT IMPORT OF TABLES) AGAAPP_BJ_100_01 APPLICATION AGING PROCESS AGCCON_BJ_100_01 CONTRACT AGING PROCESS	PROCESSING TXNACR_BJ_100_02 PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELINQUENCY PROCESSING 02/25/2016 TXNACR_BJ_100_03 STOP INTEREST ACCRUAL PROCESSING 02/25/2016 TXNACR_BJ_100_04 RE-START INTEREST ACCRUAL PROCESSING 02/25/2016 ADTPRC_BJ_100_01 UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT IMPORT OF TABLES) 02/25/2016 AGAAPP_BJ_100_01 APPLICATION AGING PROCESS 02/25/2016 AGCCON_BJ_100_01 CONTRACT AGING PROCESS 02/25/2016	PROCESSING TXNACR_BJ_100_02 PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELINQUENCY PROCESSING 02/25/2016 02/25/2016 TXNACR_BJ_100_03 STOP INTEREST ACCRUAL PROCESSING 02/25/2016 02/25/2016 TXNACR_BJ_100_04 RE-START INTEREST ACCRUAL 02/25/2016 02/25/2016 TXNACR_BJ_100_01 UPDATE ROWID IN AUDIT TRABLE (RUN THIS JOB AFTER EXPORT INTEREST ACCRUAL 02/25/2016 02/25/2016 ADTPRC_BJ_100_01 APPLICATION AGING PROCESS 02/25/2016 02/25/2016 AGAAPP_BJ_100_01 APPLICATION AGING PROCESS 02/25/2016 02/25/2016	PROCESSING TXNACR_BJ_100_02 PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELINQUENCY PROCESSING 02/25/2016 02/25/2016 COMPLETED TXNACR_BJ_100_03 STOP INTEREST ACCRUAL PROCESSING 02/25/2016 02/25/2016 COMPLETED TXNACR_BJ_100_04 RE-START INTEREST ACCRUAL 02/25/2016 02/25/2016 COMPLETED TXNACR_BJ_100_01 UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT-IMPORT OF TABLES) 02/25/2016 02/25/2016 COMPLETED AGAAPP_BJ_100_01 APPLICATION AGING PROCESS 02/25/2016 02/25/2016 COMPLETED AGCCON_BJ_100_01 CONTRACT AGING PROCESS 02/25/2016 02/25/2016 COMPLETED

14.8 User Report and Access by Responsibility

This report lists the users with their name, code, responsibility and active status for the selected period.

Parameters:

Report Format

Report : User Report (USER REPORT & ACCESS BY RESPONSIBILITY) Date: 2/29/2016 11:59 AM CRACLE Financial Services Lending and Leasing

User Code	User Name	Responsibility	Active (Y/N)	Start Date	End Date
AJITHA	AJITHA M	SUPERUSER	YES	11/11/1800	12/31/4000
BATCH	BATCH USER	UNDEFINED	YES	11/11/1992	12/31/9999
DEMOCOLL	DEMO COLLECTOR	COLLECTOR	YES	11/11/1992	12/31/9999
DEMOFUNDER	DEMO FUNDER	FUNDING SPECIALIST	YES	11/11/1992	12/31/9999
DEMOSALES	DEMO SALES AGENT	SALES LEADER	YES	11/11/1992	12/31/9999
DEMOSUPR	DEMO SUPERUSER	SUPERUSER	YES	11/11/1992	12/31/9999
DEMOUNDW	DEMO UNDERWRITER	UNDERWRITER	YES	11/11/1992	12/31/9999
EVENT	BATCH USER	UNDEFINED	YES	11/11/1992	12/31/9999
INTERNAL	INTERNAL INTERNAL	SUPERUSER	YES	11/11/1800	11/11/4000
JAYANTA	JAYANTA C	SUPERUSER	YES	11/11/1800	12/31/4000
NAVEEN	NAVEEN REDDY	SUPERUSER	YES	11/11/1800	12/31/4000
NUTAN	NUTAN K	SUPERUSER	YES	11/11/1800	12/31/4000
OFSLLUSER	OFSLL USER	SUPERUSER	YES	02/18/2016	12/31/4000
OFSLLUSER1	OFSLL USER1	SUPERUSER	YES	02/18/2016	12/31/4000
PRITAM	PRITAM JENA	SUPERUSER	YES	11/11/1800	12/13/4000
SHASHANK	SHASHANK S	SUPERUSER	YES	11/11/1800	12/31/4000
SURABHI	SURABHI DESAI	SUPERUSER	YES	11/11/1800	12/31/4000
UDAY	UDAY CHOPDA	SUPERUSER	YES	11/12/1800	12/31/4000

14.9 Transactional Access by Responsibility

This report lists the transactional access to users with their Transaction Code, Transaction Description and access permission.

Parameters:

User Responsibility



Report Format •

Report : Transactional Access by Responsibility Date: 3/9/2016 11:54 AM

ORACLE Financial Services Lending and Leasing Responsibility Description COLLECTOR Responsibility Code COLLECTOR Transaction Code Transaction Description Allowed ACCOUNT_CLOSE ACCOUNT_CLOSE ACCOUNT_CLOSE ACCRUAL_START ACCRUAL_STOP ACCRUAL_STOP_REV ACC_ACH_FEE_MAINT ACC_ACH_NEW ACC_CASA_PHP_BATCH Transaction Description ACCOUNT CLOSE REVERSE ACCOUNT CLOSE START ACCRUAL STOP ACCRUAL REVERSE STOP ACCRUAL ACH FEE MAINTENANCE ACH MAINTENANCE NEW ACH MAINTENANCE ONE TIME INCOMING CASA BATCH PAYMENT PAYMENT ONE TIME INCOMING CASA REAL TIME ACC CASA PHP REAL PAYMENT CHANGE DEFAULT PAYMENT SPREAD ACC_CHANGE_PMT_DEFAULT_SPREA D ACC_COMP_ADJ_MINUS ADJUSTMENT TO COMPENSATION Y AMOUNT - SUBTRACT

ACC_COMP_ADJ_PLUS	ADJUSTMENT TO COMPENSATION	Y
	AMOUNT - ADD	
ACC_CPN_MAINT	COUPON BOOK MAINTENANCE	Y
ACC_CRB_PMT_RATING_MAINT	MAINTAIN CREDIT BUREAU PAYMENT	Y
	RATING	
ACC_ESC_MAINT	WARRANTY MAINTENANCE	Y
ACC_ESC_PMT_MAINT	WARRANTY PAYMENT MAINTENANCE	Y
ACC_INS_MAINT	INSURANCE MAINTENANCE	Y
ACC_INS_PMT_MAINT	INSURANCE PAYMENT MAINTENANCE	Y
ACC_OFF_1098_REQ_NOT_IND	SWITCH 1098 NOT REQUIRED	Y
	INDICATOR OFF	106
ACC_ON_1098_REQ_NOT_IND	SWITCH 1098 NOT REQUIRED	Y
anne meisine weigte Pees Weigt	INDICATOR ON	
ACC_PDC_CHK_VOID	VOID OPEN PDC CHECKS	Y
outer allow allow		

14.10 Front End Access by Responsibility

This report lists the front end screen access permissions depending on the user responsibility.

Parameters:

- User Responsibility •
- Report Format .

Report : Front End Access Date: 3/9/2016 13:02 PM	by Responsibility	Financial Services Lending and Leasing
Responsibility Code	Responsibility Description	
COLLECTOR	COLLECTOR	

Entity: COLLECTIONS

Menu / Screen	Menu / Screen / Tab / Sub Tab Item	
CUSTOMER SERVICE	BANKRUPTCY MENU	
CUSTOMER SERVICE	COLLECTIONS MENU	
CUSTOMER SERVICE	DEFICIENCY MENU	
CUSTOMER SERVICE	RESPOSSESSION MENU	

Entity: COMMON

Menu / Screen	Menu / Screen / Tab / Sub Tab Item						
REVIEW REQUEST	REVIEWREQUEST ADD BUTTON						
REVIEW REQUEST	REVIEWREQUEST AUDIT BUTTON						
REVIEW REQUEST	REVIEWREQUEST EDIT BUTTON						
REVIEW REQUEST	REVIEWREQUEST VIEW BUTTON						
CALCULATOR	AMORTIZATIONSCH TAB						
CALCULATOR	CALCULATORLEASE TAB						
CALCULATOR	CALCULATORLOAN TAB						
CALCULATOR	FLLSUITE LEASECALCULATOR MENU						
CALCULATOR	LOANCALCULATOR MENU						
CALCULATOR	RATESCH TAB						
UNDERWRITING	FLLSUITE VEHICLEEVALUATOR MENU						
USER PRODUCTIVITY	DASHBOARDUSERSPRODUCTIVITY MENU						
SER PRODUCTIVITY USERPRODUCTIVITYAPPLICATIONENTRY TAB							
SER PRODUCTIVITY USERPRODUCTIVITYCOLLECTORUSER TAB							
USER PRODUCTIVITY	USERPRODUCTIVITYFUNDING TAB						
USER PRODUCTIVITY	USERPRODUCTIVITYORGQUEUESTATUS TAB						
USER PRODUCTIVITY	USERPRODUCTIVITYSERCOLQUEUE TAB						
USER PRODUCTIVITY	USERPRODUCTIVITYUNDERWRITING TAB						
PRODUCER	PRODUCERCOMMENT TAB						
PRODUCER	PRODUCERCOMMENT VIEW BUTTON						
PRODUCER	PRODUCERCOMMENT EDIT BUTTON						
PRODUCER	PRODUCERCOMMENT AUDIT BUTTON						
PRODUCER	PRODUCERCOMMENT ADD BUTTON						
PRODUCER	PRODUCERCOMPENSATIONBALANCE TAB						
PRODUCER	PRODUCERCOMPENSATIONDETAIL VIEW BUTTON						
PRODUCER	PRODUCERCONTACT AUDIT BUTTON						
PRODUCER	PRODUCERCONTACT TAB						



14.11 Underwriting Status by Month and Producer (Line)

This underwriting report lists application status by month and producer for lines of credit.

Parameters:

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Underwriting Status by Month and Producer (line) report

	nderwriting status 0/2013 12:50 PM	by month & producer (line)	Financial Services Lending and Leasing								
Month/Year I	From: 01/1800 To: 01/20	48									
Company: Branch:	US01 USHQ										
Month	Producer Type	Producer # & Name		proved		litioned		ected	Total	Funded	% Tot Apps Funded
			#	%	#	%	#	%			
2013-08	DEALER	CO-00003 ED CARROLL MITSUBISHI	1	100.000%	0	0.000%	0	0.000%	1	0	0.000%
		Monthly Total:	1	100.000%	0	0.000%	0	0.000%	1	٥	0.000%
		Branch Total:	1	100.000%	0	0.000%	0	0.000%	đ	0	0.000%
		Company Total:	1	100.000%	0	0.000%	0	0.000%	1	0	0.000%
		company rota.				0.000 %	0				

14.12 Underwriting Status By Month and Underwriter (Line)

This underwriting report lists application status by month and underwriter for lines of credit.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Underwriting Status By Month and Underwriter (Line) report

Report: Underwriting Status by Month & Underwriter (line) Date: 10/15/2013 16:37 PM Financial Services Lending and Leasing

ompany: Branch:	US01 USHQ ALL AMOUNT ARE IN USD									
Month	Underwriter Name	7	pproved	Cor	nditioned	Re	ected	Total	Funded	% Tot Apps Funded
		#	8	#	8	#	8			
2013-08	SENTHIL KUMAR	2	100.000%	2	2.000%	2	2.000%	2	2	2.000%
	Monthly Total:	2	100.000%	2	100.000%	2	100.000%	2	2	100.000%
	Branch Total:	2	100.000%	2	100.000%	2	100.000%	2	2	100.000%
	Company Total:	2	100.000%	2	100.000%	2	100.000%	2	2	100.000%
	Grand Total:	2	100.000%	2	100.000%	2	100.000%	2	2	100.000%

14.13 Underwriting Status By Month (Line)

This underwriting report lists application status by the month for lines of credit.



- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Underwriting Status By Month (Line) report

Report: Underwriting Status by Month (line) Month / Year From: 01/2000 To: 01/2048 Date: 10/18/2013 9:27 AM Financial Services Lending and Leasing

Company: Branch:	NL02 NLHQ ALL AMOUNT ARE I	N USD							
Month		# of Apps	Approvals	Conditioned	Rejected	Funded	Volume	Average Loan	Average Rate
2006-07		1	1	7	3	3	8,000.00	800.00	5.000%
2012-01		2	2	6	4	5	2.00	800.00	5.000%
2012-02		2	2	3	5	1	1.00	900.00	1.000%
	Branch Total:	5	5	16	12	9	8,003.00	2,500.00	11.000%
	Company Total:	5	5	16	12	9	8,003.00	2,500.00	11.000%
	Grand Total:	5	5	16	12	9	8,003.00	2,500.00	11.000%

14.14 Funded Contracts Line

This funding report lists applications funded for line.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Producer
- Report Format

Example of the Funded Contracts Line report

Report: Funded Contracts (Line) Date: 10/29/2013 16:53 PM ORACLE Financial Services Lending and Leasing

Month / Year From: 01/2000 To: 01/2048

Company: US01									
Branch:	USHQ								
	ALL AMOUNT	ARE IN USD							
Producer	Name	Product	Collateral	Underwriter	Application #	Contract Dt	Amount	Rate	Term
N-00001	PARTNER	LOC		MOHANA	000001500	01/01/2013	100,000.00	12.990%	999
H&R BLOCK MN-00001 H&R BLOCK	FRANCHISE PARTNER FRANCHISE	LOC		RAJARAM MOHANA RAJARAM	000001507	03/14/2013	100,000.00	5.250%	999
			Count:			Total:	200,000.00		
			Branch Count:	2	Branch	I Total:	200,000.00		
			Company Count:	2	Company	Total:	200,000.00		
			Total Count:	2	Grand	l Total:	200,000.00		

14.15 Pre Funding Contracts Line

This funding report lists applications verified for line.



Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Producer
- Report Format

Example of the Pre Funding Contracts Line report

Report: Pre-funding Contracts (Line) Date: 10/30/2013 14:53 PM



Month / Year From: 01/2000 To: 01/2048

Branch	USHQ								
	ALL AMOUNT ARE	IN USD							
Producer	Name	Product	Collateral	Underwriter	Application#	Contract Dt	Amount	Rate	Term
CA-00007 RB WHEELS	NARAYAN SREERAM	LINE- RAMAC PRODUCT	2013	SREERAM NARAYAN	000001548	08/29/2013	0.00	6.500%	18
			Count: 1			Total:	0.00		
		Branch	Count: 1		Bra	nch Total:	0.00		
		Company	Count: 1		Comp	any Total:	0.00		
		Total	Count: 1		Gr	and Total:	0.00		



15. Producer

Oracle Financial Services Lending and Leasing is capable to create and service direct as well as indirect Line of credit. Indirect Line of credit are generated through Producer Entities like Dealerships and Agents. It is essential to create and maintain such entities to enable incentive tracking and business development achieved through each entity.

Applications are sent to financial institutions indirectly through producer entities like dealers or agents on behalf of a customer. Specifying Producer details is mandatory while creating a application since the system associates a credit application with the producer entity which sent it, on the Application Entry, Underwriting, and Funding screens. When the credit application is approved and funded, the system associates the account with the producer entity.

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

The following three different status are defined for Producer Entities in OFSLL:

- Active: Only if Producer Status is Active, the application sourced through that Producer Entity can be funded.
- Inactive: If the Producer Status is Inactive, the application sourced through that Producer Entity cannot be funded.
- Temporary: If the Producer Status is Temporary, the application sourced through that Producer Entity can only be reviewed. However it cannot be funded.

The producers are paid for their participation, either:

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

The Producer Setup screen contains pages that enable you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters.

While setting up Producer entities it is also essential to setup the Producer Cycles under 'Setup' in main menu. For more details, refer to Configuring Lending and Leasing guides.

While working with the Producer Setup screen, you will primarily use the following sub tabs:

- 1. Payment Details
- 2. Tracking Attributes
- 3. Contracts
- 4. Comments
- 5. Summary

The Producers screen, completed during setup, can be used to view and maintain producer details.



15.1 Producer Details

The Producer details screen allows you to record or edit basic information about the producer. You can set up dealers or producers for a company and branch. You can also set up a default underwriter and a default collector for a producer. The system uses this information in the origination work flow to select a queue.

The producer number, name, contact information, company and branch to which the producer is associated with, federal tax number, status, and license information can be stored in this screen.

Navigating to Producer

- On the Oracle Financial Services Lending and Leasing home screen, click Origination > Origination > Producers.
- 2. The system displays the Producers setup screen.

										×
DashBoard	Producers ×									
Origination	Producer Details						dir Ad	d 🥒 Edit	View 0	2 Audit
ervicing	View + Format +	Freeze	Detach 🚽 ۱	Vrap 🚱						
Servicing	Producer #	Old Producer #	Name	Company	Branch	Start Dt	End Dt	Status	Enabled	
Customer Service	UNDEFINED					02/03/2016	12/31/9999		Y	
Securitization	AK-00001	HELL	HELL	US01	USR1	12/22/2015		ACTIVE	Y	^
Transaction Authorization	CA-00001	CA-00001	DEMO	U501	USHQ	11/06/2012		ACTIVE	Y	
Post Date Checks	CA-00002	CA-00002	RANDYS AUTO SA		USHQ	01/01/1800		ACTIVE	Y	
Escrow Transactions	CA-00003	CA-00003	ACE HEADQUART	US01	USHQ	01/01/1800		ACTIVE	Y	
Account Documents	CA-00004	CA-00004	VOLKSWAGEN OF		USHQ	01/01/1800		ACTIVE	Y	
Collateral Management	CA-00005	CA-00005	AUTO JUNGLE	US01	USHQ	01/01/1800		ACTIVE	Y	
Reports	CA-00006	CA-00006	SIMI VALLEY CHR	US01	USHQ	01/01/1800		ACTIVE	Y	
Producers	CA-00007		PHANINDRA	U501	USHQ	12/12/2010		ACTIVE	Y	~
Vendors	CA-00008	PHANINDRA	PHANINDRA1	U501	USHQ	12/19/2012	12/31/9999	ACTIVE	Ţ	>
A Batch Transactions	Columns Hidden 32									1
Advances										
Payments	Producer Details									
Fees						Save and Add	Save and Stay	Save ar	nd Return	Return
✓ Interfaces										
AP Transactions	* Producer #	UNDEFINED					Max Float	99,999		
GL Transactions	Old Producer #			* Country		~	Remaining Float			
CASA Reconciliation				Address #			* Enabled			
Conversion Accounts	 * Name 			Address #			chabled	•		
	* Company		~	Address Line 1				Subvention F	anticipation	
				Address Line 2				Subvention	arucipation	
	* Branch		~				* Subvention			
	* Start Dt	02/03/2016	9	* Zip			Participant			
	* End Dt	12/31/9999		Zip Extn			* Collection Type	STATEMENT		~
			·	* City			* Collection			
	* Contact			* State		~	Frequency	MONTHLY		~
	* Group		~			v	* Refund	NONE		V
	Grade		~	* Phone 1	(000)-000-0000		Disbursement Method	NONE		
				Extn 1			* Region			~
	* Type		v	ol						
	* Status		~	Phone 2			* Territory			~
				Extn 2						
	* Sales Agent		~	* Fax Prefix1		~		License Deta	ils	
	* Underwriter		~		(000)-000-0000				1.11	
	* Funder		~	* Fax 1	(000)-000-0000		* Valid From		20	
				Fax Prefix2		~	* Valid To		120	
Collections	* Collector		~	Fax 2						
WEP	* Fed Tax #	UNDEFINED		Email						
Tools				Loss Reserve						

To set up the Producer

1. In the **Producer** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Producer #	Based on the system setup, either:
	Specify the producer number
	-or-
	The system generates producer number.
	Producer will be activated on the next system date (current system date + 1) and not on the start date.



Field:	Do this:
Old Producer #	Specify the old producer number.
Name	Specify the producer name.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Start Dt	Select the producer start date by clicking on the adjoining Calendar icon.
End Dt	Select the producer end date by clicking on the adjoining Calendar icon.
Contact	Specify the producer contact.
Group	Select the producer contact group from the drop-down list.
Grade	Select the producer grade as per business processes from the drop- down list. The list consist of values which are used only for categorizing at the producer level and can be changed periodically as per business requirement.
Туре*	Select the producer type from the drop-down list. The Group and Type fields help in setting up the pricing schemes on Pricing screen.
Status	Select the appropriate status from the drop-down list. The contents of this field can be linked to edits in Line of credit origination cycle so that only applications from Producers whose status is 'Active' can be funded.
Sales Agent	Select the sales agent associated with this producer from the drop- down list.
Underwriter	Select the default underwriter assigned to this producer from the drop-down list. Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers.
Funder	Select the users with responsibility as Funding Specialist, from the drop-down list.
Collector	Select the default collector or agent assigned to this producer from the drop-down list. (This will appear in the Collector field in Delinquency Information section of Account Details screen on the Customer Service screen).
Fed Tax #	Specify the federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Address section	
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1
Address Line 2	Specify address line 2



Field:	Do this:
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Phone 1	Specify phone number 1.
Exnt 1	Specify phone number 1 extension.
Phone 2	Specify phone number 2.
Extn2	Specify phone number 2 extension.
Fax Prefix1	Select fax prefix number 1 from the drop-down list.
Fax1	Specify fax number 1.
Fax Prefix2	Select fax prefix number 2 from the drop-down list.
Fax2	Specify fax number 2.
E-Mail	Specify the producer mail address.
Loss Reserve Amount	Specify the loss reserve amount
Max Float	Specify the value of maximum float allowed for the Producer.
	A Float represents the application sourced by the producer that is Funded and awaiting 'Title perfection' from the concerned authorities for marking lien. If you do not know the exact value but want to provide a maximum float, then specify the value as 99999.
Remaining Float	System automatically displays the available number of floats by calculating the remaining float value based on 'Max Float' and Title perfections under processing.
Enabled	Check this box to enable the product.
Subvention Partici	pation Details
Subvention Participant	Check this box to maintain the producer as subvention participant
Collection Type	Select the collection type from the drop-down list.
Collection Frequency	Select the collection frequency from the drop-down list.
Refund Disbursement Method	Select the refund disbursement method from the drop-down list.
Region	Select the region of producer from the drop-down list.
Territory	Select the territory of producer from the drop-down list.



Field:	Do this:
License Details	
Valid From	Specify the date from when the producer's license is valid.
Valid To	Specify the date till when the producer's license is valid.

2. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

Note

Oracle Financial Services Software recommends that you double-check the fax numbers (especially the 10 digit number) and email addresses you enter on this screen, since the system uses this information to send its system-generated underwriting decisions.

15.1.1 Payment Details

You can setup ACH as the payment mode for a dealer or producer on Payment Details sub screen. The Payment Details sub screen stores information regarding the payment mode, currency and producer's bank details, such as bank's name, routing number, account type, account number, BIC and IBAN. Once the details are updated the same has to be verified and approved in the payment details section before processing.

The dashboard of Oracle Financial Services Lending and Leasing displays all the producers whose payment details are either APPROVED or WAITING FOR APPROVAL in the 'Producers Count By ACH Status' section. You can click on the respective links to view the details in 'Producers' screen.

To complete the Payment Details

- 1. Click Origination > Origination > Producers > Payment Details.
- 2. In the **Payment Details** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Pmt Mode	Select the payment mode from the drop-down list.
Bank	Specify the ACH bank name.
Start Dt	Select ACH start date if payment mode is ACH. You can even select the date from adjoining Calendar icon.
Routing #	Specify the ACH bank routing number.
Account Type	Select the ACH bank account type from the drop-down list.
Account #	Specify the ACH bank account number.
Currency	View the currency of the Producer. System defaults the currency depending on the Company or Branch selected for the Producer.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.



Field:	Do this:	
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.	
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).	
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).	
	Note : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.	
Disbursement Currency	Select the disbursement currency from the drop-down list. System defaults the currency depending on the Company or Branch selected for the Producer.	
automatically popula status as 'Approved	Approval Detail section - When the payment details are approved, system automatically populates the following fields with the approver details along with the status as 'Approved'. However on subsequent update, the details are reset till further approval and status is changed to 'Waiting for approval'.	
Approved By	View the user who has approved the payment details.	
Approved Dt	View the date and time when the payment details were approved.	
Status	View the status of producer payment details.	

Perform any of the Basic Actions mentioned in Navigation chapter.

To Approve Payment Details

You can verify and approve the producer payment details defined by another user in the Producers > Payment Details section. You can either directly select the required record in the 'Producers' screen or sort the list of payment details awaiting approval using the Dashboard.

Before you proceed, ensure that you have approval rights assigned to your login. Else, contact your system administrator.

- 1. To access the payment details to be approved, do one of the following:
- Click Origination > Origination > Producers.
- Click Dashboard and navigate to 'Producer' section. In the 'Producers Count By ACH Status' sub section, click WAITING FOR APPROVAL. The payment details are sorted accordingly and displayed in 'Producers' screen.
- 2. In the **Producer Details** section, select the required Producer. The payment details associated with the producer are displayed in the 'Payment Details' section.
- 3. In the 'Payment Details' section, click **Approve Payment Detail**.

The payment details are approved and approver information is captured in Approval Detail section. Also on approval, the Dashboard counters in 'Producers Count By ACH Status' section are updated.



15.1.2 Tracking Attributes

The Tracking Attributes sub screen allows you to link information to a producer who is not tracked in the system, by default, however is part of company's business practices.

To complete the Tracking Attributes

- 1. Click Origination > Origination > Producers > Tracking Attributes.
- 2. In the Tracking section, you can edit the **parameter** and **Value** details.
- 3. A brief description of the fields is given below:

Field:	View this:
Sub-Parameter	View the sub-parameter details.
Parameter	View the parameter details.
Value	Enter the required value for the selected parameter.

4. In the **Statements Transactions** section, view the following information:

Field:	View this:
Effective Dt	The statement transaction date.
Transaction	The statement transaction.
Account	The statement account number.
Debit Amt	The statement debit amount.
Credit Amt	The statement credit amount.

15.1.3 Contacts

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

To complete the Contacts

- 1. Click Origination > Origination > Producers > Contacts sub tab.
- 2. On the **Contacts** sub screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Contact Type	Select the producer contact type from the drop-down list.
Name	Specify the producer contact name.
Phone	Specify producer contact phone number.
Extn	Enter phone number extension.
Fax	Enter producer contact fax number.
Enabled	Check this box to indicate this is a current contact.



3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

15.1.4 Comments

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

To enter a comment on the Comments

- 1. Click Origination > Origination > Producers > Comments sub tab.
- 2. In the **Comments** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Comment	Enter comment.
Comment By	Displays user id.
Comment Dt	Displays comment date.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

15.1.5 Summary

The display only Summary sub screen allows you to view summary information regarding the producer.

To view summary on the Summary

- 1. Click Origination > Origination > Producers > Summary sub tab.
- 2. In the **Summary** section, view the following information.

A brief description of the fields is given below:

Field:	View this:
Year Month	The year and month.
Total Apps	The application total status count.
Approved	The application approved status count.
Conditioned	The application conditioned status count.
Rejected	The application rejected status count.
Withdrawn	The application rejected status count.
Funded	The application withdrawn status count.
Amount	The application funded status total amount.

15.1.6 <u>Title Status Summary</u>

The Title Status Summary screen displays the various stages of titles of assets for applications sourced by the producer. The details are available for specific periods like last 1



day, 2 days, 5 days, 7 days and All (entire history) and results are displayed for selected period with each date as new row.

For example, if user has selected 2 days and the system date is 2nd June 2014, then system will group statuses in mentioned buckets and displays data for each 'Lien event date'.

To view Title Status Summary on the Summary

- 1. Click Origination > Origination > Producers > Summary sub tab.
- 2. On the **Title Status Summary** screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.
- 3. Select the Title Status Summary period as 1 day/2 days/5 days/7 days/All.

A brief description of the fields are given below:

Field:	View this:
New Status	Displays lien status as 'New'
Perfection Processing Status	Displays lien status as either Sent for Perfection/ Sent for Re- perfection
Perfected Status	Displays if lien status has 'Perfected Title'
Release Processing Status	Displays lien status as either Sent for Title Release/Re-sent for Title Release
Released Status	Displays lien status as either Service Requested/Pending Delete
Hold Release	Displays lien Hold Release status
To be Released	Displays lien status if 'To be released'
Closed Status	Displays lien status if 'Deleted'
Exception Status	Displays lien status as either Pending Lien Holder/ Pending DMV
Lien Event Date	Displays lien Event Date attached against each status.



16. Vendors

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

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

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

16.1 <u>Vendors Screen</u>

The Vendors screen allows you to set up vendor information. You can also use the copy feature to quickly create new vendors with the existing details. By default it will show current address but if the vendor receives escrow disbursement at an address which is different from current business address the information can be entered in Payment Details sub screen. Also, the Payment Details sub screen allows you to enter number of days prior to the due date by which payment to vendor must be processed.

Navigating to Vendor Detail Screen

- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Origination > Origination > Vendors**.
- 2. The system displays the Vendor screen. The details are grouped under four tabs:
 - Vendors
 - Assignment Allocation
 - Work Orders
 - Follow-up
- Invoices

16.1.1 Vendors tab

- 1. Click **Origination > Origination > Vendors > Vendors**. The details in the screen are grouped into the following tabs:
 - Payment Details
 - Vendor Groups
 - Tracking Attributes
- Comments
- In the Origination > Origination > Vendors > Vendors > Vendor Details section, you can create or edit vendor details. While creating new, you can also use the copy feature to copy the existing details to new vendor. The copy option in the Vendor Details screen is controlled by the system defined parameter (UVN_VEN_NBR_SYS_GENERATED).



Based on the valued defined for the parameter in Setup > Administration > System > System Parameter screen, you can copy the existing vendor details in the following ways:

- If the value of the parameter is set to 'Y' (default), specify a new name in 'New Vendor Name' field and click 'Create Copy'.
- If the value of the parameter is set to 'N', specify a vendor number in 'New Vendor #' field and click 'Create Copy'.

SEARCH BY MENU		Vendors ×										
		Vendors Work Orde	rs Follow-up Inv	oices								
DashBoard												
Origination		Vendor Details								🕂 Add 🥖 Edit	📃 Yew	🖋 Audit
Origination		View Format	Freeze	🛃 Detach 🛛 🚽	Wrap 🚱	New Vendor #		Crei	ite Copy			
Sales Lead		Vendor #	Channel	Old Vendor #	Name	Status	Company	Branch	Start Dt	End Dt	Contact	Person
Simple Application Entry		PR-04001	RDN		TEST_RDN_VENDO.	ACTIVE	DEMO BANK USA	US REGION 1	08/05/2010	12/31/9999	TEST	
Application Entry		PR-03001	INTERNAL		JHON	ACTIVE	DEMO BANK USA	US REGION 3	07/26/2015	12/31/9999	MILLER	
Underwriting E		PR-04002	INTERNAL		TEST_DEMO	ACTIVE	DEMO BANK USA	US REGION 3	07/26/2015	12/31/9999	MILLER	
	=	US-123456	INTERNAL		TEST_VENDOR 1	ACTIVE	DEMO BANK USA	US REGION 1	08/05/2000	12/31/9999	TEST1	E
Application Retrieval		PA-02001	INTERNAL		MAC VENDOR	ACTIVE	DEMO BANK USA	US REGION 1	01/01/2000	12/31/9999	MAC	
Scenario Analysis		PR-06003	INTERNAL		TEST_VENDOR	ACTIVE	DEMO BANK USA	US REGION 1	08/04/2000	12/31/9999	TEST	
Application Documents	•	IN-123456	INTERNAL		TEST_VEN_COPY	ACTIVE	DEMO BANK USA	US REGION 1	01/01/2000	12/31/9999	A	
Image Maintenance		US-11111	INTERNAL		UNDEFINED	ACTIVE	DEMO BANK USA	US REGION 1	08/05/2010	12/31/9999	TEST	
Reports		PR-03002	INTERNAL		TEST_VENDOR	ACTIVE	DEMO BANK USA	US REGION 2	07/29/2016	12/31/9999	TEST	
Producers		PR-05001	INTERNAL		RDN1 VENDOR	ACTIVE	DEMO BANK USA	US REGION 2	01/01/2000	12/31/9999	A	*
Vendors		•			m				1			•
vendors		Columns Hidden 1	4									
	-	Vendor Details										
> Servicing											<	Beturn
> Collections			Enabled ¥			Contact Perso	In TEST			Address # 11		
> WFP			Vendor # PR-0	4001		Fed Tax	#		A	ddress Line 1 ADR5		
> Tools		Channel RDN				Credit Days 0		A	ddress Line 2 DSA			
			Old Vendor #			Phone	1			Zip 00771		
> Setup			Name TEST	RDN VENDOR1		Extn	1			Zip Extn		

3. Perform any of the Basic Operations mentioned in Navigation chapter.

Field:	Do this:				
Enabled	Check this box to enable the vendor.				
Vendor #	The vendor number is either editable (default) or auto generated depending on the system parameter defined at setup screen.				
	System auto generates the vendor number when the following sys- tem parameter is set to 'Yes' in Setup > Administration > System > System Parameter screen.				
	- Parameter: UVN_VEN_NBR_SYS_GENERATED				
	- Description: VENDOR NUMBER IS SYSTEM GENERATED				
Channel	Select the vendor channel from the drop-down list.				
Old Vendor #	Displays the old vendor number if exists.				
Name	Specify the vendor name.				
Status	Select the vendor status from the drop-down list.				
Company	Select the vendor portfolio company from the drop-down list.				
Branch	Select the vendor portfolio branch from the drop-down list.				
Start Dt	Specify the vendor start date. You can select data even from the adjacent Calendar icon.				
End Dt	Specify the vendor end date. You can select data even from the adjacent Calendar icon.				
Contact Person	Specify the vendor contact name.				



Field:	Do this:
Fed Tax #	If available, enter the vendor federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Credit Days	Specify the credit days for the vendor invoice. This number is used to check that Invoice Due Date is not more than the credit days from Invoice Date.
Phone 1	Specify primary phone number.
Extn 1	Specify the primary phone extension.
Phone 2	Specify alternate phone number.
Extn 2	Specify the alternate phone's extension.
Fax	Specify the fax number.
Fax 2	Specify the fax number 2.
Country	Select the country code from the drop-down list.
Address #	Specify the vendor address.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the Zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Email	Specify the email address.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

16.1.1.1 Payment Details

Click **Origination > Origination > Vendors > Vendors > Vendor Details > Payment Details**. The Payment Details sub tab allows you to set up automatic clearing house information for vendors.

On the **Payment Details** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:				
Remittance section					
Country	Select the country code from the drop-down list.				
Address Line 1	Specify address line 1.				



Field:	Do this:
Address Line 2	Specify address line 2.
Zip	Specify zip code from the drop-down list.
Zip Extn	Specify extension of the zip code.
City	Specify city.
State	Select state from the drop-down list.
Pre-Process Days	Specify the remittance pre-process days. This is the number of days prior to due date by which payment to the vendor must be processed.
Currency	View the currency attached to vendor.
Payment Details see	ction
Mode	Select the mode of payment from the drop-down list.
Bank	Specify the ACH bank.
Start Dt	View ACH start date.
Routing #	Specify the bank routing number.
Account Type	Select the account type from the drop-down list.
Account #	Specify the account number. If the organizational parameter UIX- _HIDE_RESTRICTED_DATA is set to 'Y', this appears as a masked number; for example, XXXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during post- ing non-monetary transaction (ACH Maintenance).
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Adminis-tration > System > User Defined Tables).
	Note : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Disbursement Currency	Select the disbursement currency for vendor payment from the drop-down list. The list displays all the available currencies applicable to the vendor.

Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.



16.1.1.2 Vendor Groups

Click **Origination > Origination > Vendors > Vendors > Vendor Details > Vendor Groups**. The Vendors Groups allows you to set up vendor groups.

On the **Vendor Groups** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sort	Specify sort sequence.
Group	Select the vendor type to which the vendor belongs from drop-down list, based on services provided by the vendor.
Enabled	Check this box to enable the vendor service.

Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

16.1.1.3 Tracking Attributes

Click **Origination > Origination > Vendors > Vendors > Vendor Details > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sub-Param- eter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the Basic Actions mentioned in Navigation chapter.

16.1.1.4 Comments

Click **Origination > Origination > Vendors > Vendors > Vendor Details > Comments**. The Comments sub tab allows you to add comments and also view comments posted through AP interface.

On the **Comments** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Comment	View or add the required comment.



Field:	Do this:
Comment By	System automatically selects the logged in user details.
Comment Dt	System automatically displays the current date.

Perform any of the Basic Actions mentioned in Navigation chapter.

16.1.2 Assignment Allocation

The Assignment Allocation tab allows you to define criteria for selecting a specific vendor to execute a work order. A criteria here refers to a combination of a Channel, Work Order Type, Company and Branch associated to a vendor. If the same combination or criteria is selected during work order creation, system selects a specific vendor or highest weighted vendor in the list by default for the work order.

Click **Origination > Origination > Vendors > Assignment Allocation**. The details are grouped under two sections:

- Vendor Assignment Criteria
- Vendor Assignment Allocation

16.1.2.1 Vendor Assignment Criteria

In the Vendor Assignment Criteria section, you can define the criteria used for vendor selection.

1. In the **Origination > Origination > Vendors > Work Order > Assignment Allocation**, perform any of the Basic Operations mentioned in Navigation chapter.

EARCH MENU	8	Vendors x						
		Vendors Assignmen	nt Allocation Work (Orders Follow-up Invoices				
DashBoard								
Origination		Vendor Assignm				👍 Add	🥖 Edit	📃 Yjew
ervicing			Freeze	者 Detach 🚽 Wrap 🚱				
Servicing		4						
Customer Service		Channel		Work Order Type	Company	Branch		Enabled
Securitization		INTERNAL		RE SALE	DEMO BANK USA	US HEAD QUARTERS		Υ.
Transaction Authorization		INTERNAL		IMPOUND INVOLUNTARY REPOSSESSION (GRI)	DEMO BANK USA	US REGION 1		Y
Post Date Checks		GENERIC RECOVER	RY INTERFACE	IMPOUND INVOLUNTARY REPOSSESSION (GRI)	DEMO BANK JP	JP HEAD QUARTERS		Y
Escrow Transactions		INTERNAL		DOOR KNOCK (GRI)	DEMO BANK JP	JP REGION 1		Y.
Account Documents		GENERIC RECOVER	RY INTERFACE	COLLECTION	DEMO BANK USA	US HEAD QUARTERS		Y
Collateral Management		GENERIC RECOVER	RY INTERFACE	RECOVERY	DEMO BANK USA	US HEAD QUARTERS		Y E
	E	GENERIC RECOVER	RY INTERFACE	COLLECTION	DEMO BANK USA	US REGION 1		Y
Reports Producers Vendors d Batch Transactions		INTERNAL		REPOSSESSION	DEMO BANK USA	US HEAD QUARTERS		Y -
		GENERIC RECOVER	RY INTERFACE	BANKRUPTCY	DEMO BANK USA	US HEAD QUARTERS		Y
	1	GENERIC RECOVER	RY INTERFACE	IMPOUND INVOLUNTARY REPOSSESSION (GRI)	DEMO BANK USA	US HEAD QUARTERS		Υ -
Advances								
Payments		Vendor Assignm	ent Allocation			/ Edit	View	🖌 Audit
Fees				🖥 Detach 😸 Wrap 🚱				
4 Interfaces		Vendor #	Name		Assigned Ci	ases % Allocation	Anni	gnment %
AP Transactions		IL-00003	CRAIG PHELPS, TRUS	TEC	Assgree C	83,333	Assi	100
GL Transactions		IL-00004	JAY A STEINBERG, ES		0	0		0
Conversion Accounts		IL-00005	MICHAEL D. CLARK	N,	0	0		0
		IL-00005	B AND K TOWING		0	0		0
		IL-00007	ILLINOIS AUTO RECO	WERY	0	0		0 -
		12-00007	ILLINOIS NOTO RECO		•	0	-	otal % 100
	*						10	70 70 100
Collections								
WFP								
Tools								



A brief description of the fields is given below:

Field:	Do this:					
Channel	Select the OFSLL interfaced channel from the drop-down list.					
	If the channel is selected as 'GENERIC RECOVERY INTERFACE', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.					
Work Order Type	Select the work order type from the drop-down list.					
Company	Select the Company from the drop-down list.					
Branch	Select the company's Branch from the drop-down list.					
Enabled	Check this box to enable the vendor assignment criteria.					

2. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

16.1.2.2 Vendor Assignment Allocation

In the Vendor Assignment Allocation section, system fetches the list of vendors qualifying the combination of channel, work order, company and branch selected and allows you to define the weightage for each vendor in percentage.

By default, the allocated assignment percentage for each vendor is '0'. During subsequent update, the total of assignment percentage allocation for all vendors should be equal to '100'. A vendor with the highest weightage is selected by default during work order creation.

1. In the **Origination > Origination > Vendors > Work Order > Assignment Allocation**, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Vendor #	View the Vendor number. The same is either specified manually or system generated in the Vendors tab.
Name	View the name of the vendor.
Assigned Cases	View the total number of cases assigned to the vendor.
% Allocation	View the percentage of total cases assigned to the vendor.
Assignment %	Specify the percentage allocation value (out of 100) for each vendor. However, ensure that the total of all assignment % is equal to '100'.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

16.1.3 Work Orders Tab

The Work Orders link allows you to assign an account to a vendor for a service that the vendor provides, view the history of work order changes and define tracking attributes.

- 1. Click **Origination > Origination > Vendors > Work Order**. The details are grouped under three tabs:
 - Services



- Work Order History
- Tracking Attributes
- 2. In the **Origination > Origination > Vendors > Work Order > Work Order**, sort the list of work orders based on status using the 'View Options' drop down list.
- 3. Perform any of the **Basic Operations** mentioned in Navigation chapter.

SEARCH MENU	Vendors ×												×
	Vendors Assignmen	t Allocation	ork Orders F	ollow-up Invoices									
DashBoard													
Origination	Work Order												
Servicing				Please select	view option						👍 Add	🖉 Edit 📃 Yiew	🖋 Audit
Servicing ^	View Options ALI	L		•									
Customer Service Securitization	View - Format -	E TFr	eeze 🛃 Deta	ch 싪 Wrap	60								
Transaction Authorizati Post Date Checks	Work Order #	Case #	Channel	Account	Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reason	Work Order Type	Assigne
Escrow Transactions	WO:0001081	UNDEFINED	GENERIC RE.	20170100014346:	2016 HARLEY-DAV.	. IN-00007-PHILLIP		US01	USHQ	SEND TO		IMPOUND INVOLU.	MADHA
Account Documents	WO:0001082	UNDEFINED	GENERIC RE	20170100014875:	2016 HARLEY-DAV.	. IL-00004-JAY A ST.		US01	USHQ	SEND TO		IMPOUND INVOLU.	MADHA
Collateral Management	WO:0001070	UNDEFINED	INTERNAL	20160300014098:	2010 HONDA BRIO.	PRITAM_VEN-PRIT.		US01	USHQ	ASSIGNED		BANKRUPTCY	PRITAM
Reports	WO:0001069	UNDEFINED	INTERNAL	20160300014072:	2010 HONDA BRIO.	PRITAM_VEN-PRIT.		US01	USHQ	ASSIGNED		BANKRUPTCY	PRITAM
Producers	WO:0001077	UNDEFINED	INTERNAL	20160300013892:	2010 HONDA BRIO	PRITAM_VEN-PRIT.		US01	USHQ	ASSIGNED		IMPOUND INVOLU.	ABSHEK
Vendors	WO:0001079	2044337333	GENERIC RE.	20160300014494:	2010 HONDA BRIO.	90DEMO-RDN_INT.		US01	USHQ	REPOSSES.		IMPOUND INVOLU.	PRITAM
4 Batch Transactions	WO:0001071	UNDEFINED	GENERIC RE.	20160300014098:	2010 HONDA BRIO.	90DEMO-RDN_INT		US01	USHQ	ASSIGNED		BANKRUPTCY	PRITAM
Advances	WO:0001075	2044337325	GENERIC RE.	20160300014147:	2010 HONDA BRIO.	90DEMO-RDN_INT		US01	USHQ	ASSIGNED		IMPOUND INVOLU.	PRITAM
Payments	WO:0001067	UNDEFINED	INTERNAL	20160300014072:	2010 HONDA BRIO	IN-00007-PHILLIP		US01	USHQ	ASSIGNED		BANKRUPTCY	PRITAM
Fees	WO:0001062	UNDEFINED	INTERNAL	20160300014072:	2010 HONDA BRIO.	IN-00006-DEBORA.		US01	USHQ	ASSIGNED		BANKRUPTCY	PRITAM
 Interfaces AP Transactions GL Transactions Conversion Account 	Services Work	Order History T	racking Attribute	m :s									Þ
-	Services				-					4	Add	🖊 Edit 🔄 View 🖓	🖋 Audit
	View - Format		Freeze 🛃 De	tach 🚽 Wrap	62								
Collections	Service #	Service	-			Currency	Est	imated	Billed Amt		Amt Status		
WFP		ATTORNEY	FEE					0.00	0.00	(0.00 SEND	TO GRI 02/24/20:	17

Field:	Do this:
Work Order #	Displays the work order number.
Case #	Displays the case number received from third party vendor interface.
Channel	Select the OFSLL interfaced channel from the drop-down list.
	If the channel is selected as 'GENERIC RECOVERY INTERFACE', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
Work Order Type	Select the work order type from the drop-down list.
Account	Select account number for the work order from the drop-down list.
Company	Displays the company name based on the account selected.
Branch	Displays the branch based on the account selected.
Vendor	Select vendor who will service the work order from the drop-down list. The list of vendors are displayed based on the selected Channel, Work Order Type, and Account.
Override Rea- son	In case of vendor re-assignment, select the appropriate override reason for the selected Vendor.



Field:	Do this:
Status	Select the work order status from the drop-down list.
	If the status is selected as 'SEND TO GRI', the work order is pro- cessed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
Reason	This field is enabled only if the status of work order is selected as PENDING ON HOLD, RELEASED, or PENDING CLOSE. You can select the appropriate reason from the drop-down list.
Collector	Select the Collector from the drop-down list. The list displays all the users defined with 'Collector' responsibility.
Work Order Detai	ils section
Dt	Displays the date when work order was created.
Status Dt	Displays the last work order status-change date.
Currency	Displays the vendor company currency based on the vendor selected.
Estimated	Displays the estimated amount, which is the sum of all the services added to the work order.
Billed	Displays amount billed by the vendor for the work order.
Paid	Displays amount paid to the vendor for the work order.
Reference #	Specify vendor reference details if any.
Assigned By	Displays the user who created/assigned the work order to vendor.
Followup Dt	Select the subsequent follow-up date from adjoining calendar.
	tion section - System displays the following information depending on ed for the work order in 'Work Order' section.
Account Status	Displays the status of the account.
Charged off Dt	Displays the date when the account was charged off.
Due Amt	Displays the due amount to be paid to the account.
Total Outstand- ing Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Total Due	Displays the total of all dues pending on the account.
Due Dt	Displays the last elapsed due date on the account.
Days Past Due	Displays the total number of days elapsed past due date.



Field:	Do this:
Service Address	Displays the combined details of Customer, Address Type and Address based on the account selected. You can also select the required service address from the drop-down list only while creating work order details (i.e. when status = New).
	Note : When selecting the service address for an external interfaced channel (i.e. changing primary address), ensure to select the secondary address only. Else, system displays an error message.
Collateral Details work order.	section - This section displays the asset details associated with the
Collateral Description	System displays the primary collateral associated with the account by default. You can also select the collateral from the drop-down list. The list displays all the assets associated with the account.
Identification #	Displays the identification number of the asset.
Year	Displays the manufacturing year of the asset.
Make	Displays the asset's manufacturing company.
Model	Displays the asset's model.
Vendor Information	on section
Contact	Specify the vendor contact for the work order.
Phone	Specify the vendor contact phone for the work order.
Extn	Specify the vendor contact phone extension for the work order.
Fax	Specify the vendor contact fax for the work order.
Comment	Specify any comments regarding the work order.
'GENERIC RECO	s section - This section is displayed only when the selected channel is VERY INTERFACE' and allows you to add specific communication or nessage to the vendor.
Vendor Msg Type	Select the type of vendor message from the drop-down list.
Vendor Msg	Specify additional information that is to be communicated to the external interface.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

16.1.3.1 Services

In the **Origination > Origination > Vendors > Work Order > Services**, perform any of the Basic Operations mentioned in Navigation chapter.

Click 'Load Services' button in the Services section header to load all the services associated with the selected combination of 'Work Order Type' and 'vendor (Vendor Group)'.



A brief description of the fields is given below:

Field:	Do this:
Service #	Specify an unique service number for the work order.
Service	Select the service type from the drop-down list (required).
Currency	System defaults the currency defined in work order which is the vendor currency.
Estimated	System defaults the Estimated cost of the service offered by the vendor as defined in vendor administration setup screen (Setup > Administra- tion > System > Vendors > Vendor Fees > Vendor Service Fee Defini- tion). However, you can also modify the estimated value to the required
	amount.
Billed Amt	Displays amount billed by the vendor for the service.
Paid Amt	Displays amount paid to the vendor for the service.
Status	Select the status from the drop-down list.
Status Dt	Displays the last service status change date.

Perform any of the Basic Actions mentioned in Navigation chapter.

16.1.3.2 Work Order History

The Work Order History sub tab displays the details of the selected work orders in the sequence of the changes done i.e. last change details appear as the first record.

In the Work Order History section, select the required work order and click View.

SEARCH MENU	60	Vendors × Vendors	×										6	×Q
		Services Work C	rder History	racking Attribut	tes									
> DashBoard														
Origination		Work Order H	listory										<u>View</u>	
iervicina		View 👻 Format	• 🛃 🔟 Fi	eeze 🔐 Del	tach 付 Wrap	62								
Servicing		0												
Customer Service		Work Order #	Case #	Channel	Account	Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reason	Work Ord	
Transaction Authorization		WO:0005003	UNDEFINED	RDN	20150800021594:	2016 TOYOTA CA	PR-06009-TEST		US01	USRHQ	OPEN		REPOSSE	
Post Date Checks		WO:0005003	UNDEFINED	RDN	20150800021594:	. 2016 TOYOTA CA	PR-06009-TEST		US01	USRHQ	ASSIGNED		REPOSSE	
Escrow Transactions		WO:0005003	UNDEFINED	RDN	20150800021594:	2016 TOYOTA CA	PR-06009-TEST		US01	USRHQ	NEW		REPOSSE	
Account Documents Collateral Management Reports Producers Vendors	1	Work Order H	listory									1	Ca Return	
Batch Transactions Advances				Work Order			Work Or	der Details				ccount Informati		
Payments Fees	-		Work Order #				Dt 08/10/20			Ser	BI	AVEEN KLM - HOME CH N # AR2,LAS EDRAS,PUERTO RI		
Collections			Case # Channel	UNDEFINED			Status Dt 08/10/20 Currency USD	16			2.5			
WFP			Work Order Type		NN .		Estimated 0.00				G	ollateral Details		
Tools					594:KLMKLM KLM		Billed Amt 0.00							
			Company				Paid 0.00			Collater	ai Description 2	16 TOYOTA CAMR	,	
Setup				USRHO		0-4	erence #					endor Informatio		

16.1.3.3 Tracking Attributes

Click **Origination > Origination > Vendors > Work Order > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Sub-Param- eter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the Basic Actions mentioned in Navigation chapter.

16.1.4 Follow-up Tab

The Work Orders link lists the work orders that are not complete and hence require follow-up.

- 1. Click **Origination > Origination > Vendors > Follow-up** tab. The details are grouped into two:
 - Work Order Follow-up
 - Assigned Services
- In the Origination > Origination > Vendors > Follow-up > Work Order Follow-up, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter except for creating a new record.

iew + Form	Follow-up at +	🗍 Freeze 🚮 Deta	ich 🕹 Wrap	Ela					/ Edit	View	✓ Audit
Company	Branch	Followup Dt	Work Order ≠	01 Dt	Assignment Type	Account	Vendor	Status	Status Dt	Assigned By	Estin
US01	USHQ	12/12/2015	WO:0001001	12/12/2015	COLLECTION	20150100011170:ROBERT BOREN	PR-01001-PINNACLE PARTS & SERVICE		12/12/2015	VEROUTHU	0.00
U501	USHQ	12/14/2015	WO:0001003	12/14/2015	BANKRUPTCY		IL-00005- MICHAEL D. CLARK	NEW	12/14/2015	VINOARUM	12.0
U501	USHQ	12/29/2015	WO:0001007	12/15/2015	SERVICING	20151200011333:BROOK BROOK	CA-02001-ANDREWS TOWING	NEW	12/15/2015	VAVAIDYA	1.020
U501	USHO		WO:0003004	12/19/2015	SERVICING	20151200011317:CHODA PHANINDRA	CA-04001-PHANINDRA1	NEW	12/19/2015	PHACHODA	100.0
U501	USHQ		WO:0001002	12/12/2015	BANKRUPTCY	20150600011323:5MITH JOHN	IL-00005- MICHAEL D. CLARK	OPEN	12/12/2015	PHACHODA	100.0
US01	USHQ		WO:0001004	12/14/2015	COLLECTION	20120100010373:ANDRE PETER / VICT	IL-00002-GRTR QUAD CITY AUTO AUC.	NEW	12/14/2015	JVANKAYA	0.00
U501	USHQ		WO:0001005	12/14/2015	SERVICING	20150100010023:BABU MADHU	IL-00001-DECATUR AUTO AUCTION	NEW	12/14/2015	VIBHATIA	0.00
U501	USHQ		WO:0003003	12/19/2015		20120100010373:ANDRE PETER / VICT	CA-04002-HARRY RECOVER	NEW	12/19/2015	VEROUTHU	0.00
U501	USHQ		WO:0004001	12/22/2015	BANKRUPTCY	20120100010373:ANDRE PETER / VICT	CA-02001-ANDREWS TOWING	NEW	12/22/2015	VINOARUM	0.00
				Contract of the				NO.	10/00/00/5	1000000000	0.00 -
+	USHQ Follow-up		WO:0005001	12/22/2015	BANKRUPTCY	20120100010406:LEWIS LESLIE / JOHN	CA-04004-STAR SERVICES	NEW	12/22/2015	VINOARUM	*
•			W0:0005001	12/22/2015	BANKRUPICY			Save ar	nd Stay		
		Work		12/22/2015	BANKRUPICY	Vendor PR-01001-PINNACLE PART	s & service	Save ar			*
•		Work	W0:0005001	12/22/2015	BANKRUPICY	Vendor PR-01001-PINNACLE PART * Status NEW		Save ar	nd Stay 💽 Save Paid 0.00	and Return	*
+		Company US01		12/22/2015	BANKRUPICY	Vendor PR-01001-PINNACLE PART	s & service	Save ar	nd Stay Save Paid 0.00 <u>Vendor Infor</u>	and Return	*
•	Follow-up		Order Follow-up	12/22/2015	BANKRUPICY	Vendor PR-01001-PINNACLE PART * Status NEW	s & service	Save ar	nd Stay 💽 Save Paid 0.00	and Return	*
•	Follow-up	Company US01 Branch USHQ Followup Dt 12/12/	Order Follow-up	12/22/2015	BANKRUPICY	Vendor PR-01001-P/INIACLE PART * Status NEW Status DE 12/12/2015 Work Order	s & service	F Save ar F Cont Ph	nd Stay 💽 Save Paid 0.00 <u>Vendor Infor</u> tact: GREGORY	and Return	•
•	Follow-up	Company US01 Branch USHQ Followup Dt 12/12/ Work Order # W0:00	Order Follow-up 2015 🔯 101001	12/22/2015	BANKRUPICY	Vendor PR-01001-P2NNACLE PART * Status IRW Status DE 12/12/2015 <u>Work Order</u> Currency US DOLLAR	s & service	F Save ar F Cont Ph	Id Stay Save Paid 0.00 <u>Vendor Infor</u> tact GREGORY one (973)-539-453 Sotn	and Return	•
+	Follow-up	Company US01 Branch USHQ Followup Dt 12/12/ Work Order # W0:00 Dt 12/12/	Order Follow-up 2015 🔯 101001		BANKRUPICY	Vendor PR-01001-P/INIACLE PART * Status NEW Status DE 12/12/2015 Work Order	s & service	F Save ar	Id Stay Save Paid 0.00 <u>Vendor Infor</u> tact GREGORY one (973)-539-453 Sotn	and Return	*

Field:	Do this:
Company	Displays the vendor company.
Branch	Displays the vendor branch.



Field:	Do this:
Followup Dt	Specify the next follow-up date. You can even select the date from adjoining Calendar icon.
Work Order #	Displays the work order number.
Dt	Displays the work order date.
Account	Displays the account associated with the work order.
Vendor	Displays the vendor associated with the work order.
Status	Select the work order status from the drop-down list.
Status Dt	Displays the last work order status change date.
Work Order sect	tion
Currency	Displays the currency for the work order.
Estimated	Displays the estimated amount, which is the sum of all the services added to the work order.
Billed Amt	Displays amount billed by the vendor for the work order.
Paid	Displays amount paid to the vendor for the work order.
Vendor Informat	ion section
Contact	Displays the vendor contact name.
Phone	Displays the vendor contact phone number.
Extn	Displays the vendor contact phone number's extension.
Comment	Specify a comment.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

16.1.4.1 Assigned Services

In the **Origination > Origination > Vendors > Follow-up > Assigned Service**, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter except for creating a new record. A brief description of the fields is given below:

Field:	Do this:
Services	Displays the service provided by the vendor.
Currency	Select currency for the vendor from the drop-down list.
Estimated	Specify the estimated amount for the service.
Billed Amt	Specify amount billed by the vendor for the service.
Paid	Specify amount paid to the vendor for the service.
Status	Select the service status from the drop-down list.



Field:	Do this:
Status Dt	Specify the last service status change date. You can even select the date from the adjoining Calendar icon.

4. Perform any of the **Basic Actions** mentioned in Navigation chapter.

16.1.5 Invoices Tab

In the invoice tab of vendors screen, you can define invoices and process them along with internally generated and externally received invoices. Invoice processing involves validating the invoice information either manually or through an automated process.

Manual validation involves verifying the invoice information, accepting or rejecting the details, updating the invoice status and indicating if the invoiced amount is Collectible.

Auto validation is supported for invoices which are in 'OPEN' status and generated internally (i.e. channel = Internal). During auto validation, the invoice details are verified against specific business rules defined in the system and corresponding status update and collectible indicator is updated accordingly.

However, other invoices received from externally interfaced channel would get auto validated with specific business rules when they are received and corresponding status is appended to the invoice while listing in the Invoice Information section.

Post the validation, invoices may still have difference in estimated and invoiced amount. Such invoices are marked with status 'FOR APPROVAL" and requires to be manually approved.

Further in the Invoices tab, you can define Tracking Attributes, Payment Schedules and view the Related Invoice/Work Orders (if any) in the system.

- 1. Click **Origination > Origination > Vendors > Invoices** tab. The details are grouped into following sections:
 - Details
 - Payment Schedules sub tab
 - Related Invoice/Work Orders sub tab
 - Tracking Attributes
- 2. In the **Origination > Origination > Vendors > Invoices > Invoice Information**, sort the list of invoice based on status using the 'View Options' drop down list.



3. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

SEARCH MENU	Vendors ×															2
	Vendors Assignment	Allocation Work Ord	ers Follow-u	Invoices												
DashBoard																
Origination	Invoice Informa	tion										Add	🖉 Edit	📃 View	🖌 Aria	dit
ervicing	View Options ALL		-													
	View - Format -	Freeze	Detach	ل Wrap	62 V	alidate Invoice										
Servicing Customer Service	Vendor			Company	Branch	1	nvoice #	External P	tef # Invo	ice Dt	Due Dt	S	tatus	Chan	nel	
Securitization	IL-00001-DECATUR	R AUTO AUCTION		US01	USHQ		234	1234	02/3	23/2017	02/23/2017	C	PEN	INTER	RNAL	
Transaction Authorization	IL-00004-JAY A STE	EINBERG, ESQ		US01	USHQ		6842		02/3	23/2017	02/23/2017	F	OR APPROVAL	INTER	RNAL	
Post Date Checks	PRITAM_VEN-PRITA	AM		US01	USHQ		001		02/3	23/2017	02/24/2017	R	EJECTED	INTER	RNAL	
Escrow Transactions	PRITAM_VEN-PRITA	AM		US01	USHQ		651		02/3	23/2017	02/27/2017	F	OR APPROVAL	. INTER	RNAL	
Account Documents	PRITAM_VEN-PRITA	AM		US01	USHQ	, i i i i i i i i i i i i i i i i i i i	001	5001	02/3	23/2017	02/23/2017	R	EJECTED	INTER	RNAL	
Collateral Management Reports	Details Tracking A	Attributes														
Producers	1 Invelse Details											Add	A Edit	- View	A Audit	
	Invoice Details		Calmente	. O these	- Dh	@	a contract					Add		<u>V</u> iew	✓ Audit	
Producers Vendors	View - Format -	Freeze	Detach	Wrap		e	Reject .					-		_		
Producers Vendors Batch Transactions	View ▼ Format ▼ Work Order #	Freeze Estima	ted In	voice Amt	Agreed Amt	e	d Amt Txn Post Dt		atus	Status Dt	Auth	orized By	Authori	zed Dt	Collectit	
Producers Vendors Batch Transactions Advances	View - Format - Work Order # WO:0001077 201	Estima 16 100	ted In .00	voice Amt 100.00	Agreed Amt 100.00	e	d Amt Txn Post Dt 0.00 02/23/2017	A	PPROVED	02/23/2017	Auth	-		zed Dt	Collectit N	•
Producers Vendors Batch Transactions Advances Payments Fees	View Format Work Order # W0:0001077 20: W0:0001077 20:	Estima 16 100 16 100	ted In .00	voice Amt 100.00 110.00	Agreed Amt 100.00 100.00	e	d Amt Txn Post Dt 0.00 02/23/2017 0.00 02/23/2017	A Fi	PPROVED DR APPROVAL	02/23/2017 02/23/2017	Auth	orized By EKAR	Authori 02/23/2	zed Dt 2017	Collectit N N	•
Producers Vendors Batch Transactions Advances Payments Fees	View Format Work Order # W0:0001077 20: W0:0001077 20: W0:0001077 20:	Estima 16 100 16 100	ted In .00	voice Amt 100.00	Agreed Amt 100.00	e	d Amt Txn Post Dt 0.00 02/23/2017	A Fi	PPROVED	02/23/2017	Auth	orized By	Authori	zed Dt 2017	Collectit N N N	•
Producers Vendors Batch Transactions Advances Payments Fees Interfaces	View Format Work Order # W0:0001077 20: W0:0001077 20:	Estima 16 100 16 100	ted In .00	voice Amt 100.00 110.00	Agreed Amt 100.00 100.00	e	d Amt Txn Post Dt 0.00 02/23/2017 0.00 02/23/2017 0.00 02/23/2017	A Fi	PPROVED DR APPROVAL	02/23/2017 02/23/2017	Auth	orized By EKAR	Authori 02/23/2	zed Dt 2017	Collectit N N	•
Producers Vendors Batch Transactions Advances Payments Fees Interfaces AP Transactions	View - Format - Work Order # W0:0001077 20 W0:0001077 20 	Estima 16 100 16 100	ted Ir .00 .00	voice Amt 100.00 110.00	Agreed Amt 100.00 100.00	e	d Amt Txn Post Dt 0.00 02/23/2017 0.00 02/23/2017 0.00 02/23/2017	A Fi	PPROVED DR APPROVAL	02/23/2017 02/23/2017	Auth	orized By EKAR	Authori 02/23/2	zed Dt 2017	Collectit N N N	•
Producers Vendors Batch Transactions Advances Payments Fees Interfaces AP Transactions GL Transactions	View - Format - Work Order # W0:0001077 20 W0:0001077 20 	Estima 16 100 16 100	ted Ir .00 .00	voice Amt 100.00 110.00	Agreed Amt 100.00 100.00	e	d Amt Txn Post Dt 0.00 02/23/2017 0.00 02/23/2017 0.00 02/23/2017	A Fi	PPROVED DR APPROVAL	02/23/2017 02/23/2017	Auth	orized By EKAR	Authori 02/23/2	zed Dt 2017	Collectit N N N	•
Producers Vendors Batch Transactions Advances Payments Fees Interfaces AP Transactions GL Transactions	View - Format - Work Order # W0:0001077 20 W0:0001077 20 	Estima 16 100 16 100	ted Ir .00 .00	voice Amt 100.00 110.00	Agreed Amt 100.00 100.00	e	d Amt Txn Post Dt 0.00 02/23/2017 0.00 02/23/2017 0.00 02/23/2017	A Fi	PPROVED DR APPROVAL	02/23/2017 02/23/2017	Auth	orized By EKAR EKAR	Authori 02/23/2 02/23/2	zed Dt 2017 2017	Collectit N N N	•
Producers Vendors Batch Transactions Advances Payments Frees Interfaces AP Transactions G. Transactions Conversion Accounts	View - Format - Work Order # W0:0001077 20 W0:0001077 20 	Estima 15 100 16 100 16 100 16 100 16 100 16 100 16 100	ted Ir .00 .00	voice Amt 100.00 110.00	Agreed Amt 100.00 100.00	e	d Amt Txn Post Dt 0.00 02/23/2017 0.00 02/23/2017 0.00 02/23/2017	A Fi	PPROVED DR APPROVAL	02/23/2017 02/23/2017	Auth ABSH ABSH	orized By EKAR EKAR	Authori 02/23/2 02/23/2	zed Dt 2017 2017	Collectit N N N	•
Producers Vendors Bach Transactors Advances Payments Persent 4 Interfaces AP Transactors Conversion Accounts Collections	View + Format + WorkOrder # W0:0001077 20 W0:0001077 20 W0:0001077 20 + Payment Schedu	Estima Estima 16 100 16 100 15 100 Jac Related Invoice/ medules	ted Ir .00 .00	voice Amt 100.00 110.00 500.00	Agreed Amt 100.00 100.00 300.00	e	d Amt Txn Post Dt 0.00 02/23/2017 0.00 02/23/2017 0.00 02/23/2017	A Fi	PPROVED DR APPROVAL	02/23/2017 02/23/2017	Auth ABSH ABSH	orized By EKAR EKAR	Authori 02/23/2 02/23/2	zed Dt 2017 2017	Collectit N N N	•
Producers Vendors & Batch Transactions Advances Payments Fees & Interfaces AP Transactions G. Transactions	Vew + Format + Work Order # W0:0001077 20 W0:0001077 20 Payment Schedu Payment Schedu	Im Freeze Estima 15 16 100 15 100 Jae Related Invoice/ ecclules Im Image: The second s	ted In 000 000 000 Work Orders	voice Amt 100.00 110.00 500.00	Agreed Amt 100.00 100.00 300.00	Pa	d Amt Txn Post Dt 0.00 02/23/2017 0.00 02/23/2017 0.00 02/23/2017	A Fi	PPROVED DR APPROVAL	02/23/2017 02/23/2017 02/23/2017	Auth ABSH ABSH	eKAR	Authori 02/23/2 02/23/2	zed Dt 2017 2017	Collectit N N N	*

Field:	Do this:
Vendor	Select the vendor name for whom the invoice is to be created.
Company	Displays the vendor portfolio company.
Branch	Displays the vendor portfolio branch.
Invoice #	Specify the invoice number.
	The invoice number should be unique for every vendor. In case the Invoice # already exists for Vendor, system displays a warning message.
External Ref	Specify the reference number which can be used for invoice tracking.
#	For invoice received from external system, this field is auto populated with the reference number generated in external interfaced system.
Invoice Dt	Specify the invoice date. You can even select the date from the adjoining Calendar icon.
Due Date	Select the due date. You can even select the date from the adjoining Calendar icon.
Status	Select the invoice status from the drop-down list.
Details sectio	n
Status Dt	Displays the last invoice status change date.
Address	Displays the vendor address.
Currency	Select the currency from the drop-down list.
Estimated	Displays the total estimated amount of all the invoices defined in 'Invoice Details' sub tab.
Invoice Amt	Displays the total invoice amount.
Agreed Amt	Displays the total agreed amount.



Field:	Do this:
Paid Amt	Displays the total paid amount.
Channel	Displays the Channel as 'Internal' for manually defined or internally gen- erated invoice and 'Generic Recovery Interface (GRI)' for externally gen- erated invoice.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

16.1.5.1 Auto Validate Invoice

You can auto validate the invoice details in the Invoice Information section for those invoice which are in 'OPEN' status. Auto validation with system defined business rules ensure that every approved invoice comply to required processing standards and helps to quickly proceed with further action.

- 1. In the **Origination > Origination > Vendors > Invoices > Invoice Information**, sort the list of invoice with status as 'OPEN' from the 'View Options' drop down list.
- 2. Select the required invoice form the list and click 'Validate Invoice' button on the Invoice Information section header.

The invoice details are validated and the status of the invoice is updated based on validation. For more information on validations, refer to 'Business Rules' section.

16.1.5.2 Invoice Details sub tab

1. In the **Origination > Origination > Vendors > Invoices > Invoice Details**, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Work Order	Select the work order from the drop-down list. This list displays the gen- erated work orders. Each work order name is defined in the format which consists of work order number, account number, service number and service name.
Case #	System displays the Case number only if there is a Case number is associated for the selected work order.
Estimated	Displays the estimated cost of selected work order as defined in Vendors > Work Order > Services section.
Invoice Amt	Specify the invoice amount.
Agreed Amt	Specify the agreed amount.
Paid Amt	Displays the paid amount.
Txn Post Dt	Specify transaction effective date. You can even select the date from the adjoining Calendar icon.
Status	Select the status from the drop-down list.
Status Dt	Displays the last status change date. On edit, system updates the current date by default.



Field:	Do this:
Authorized By	Displays the name of the user who verified (accepted/rejected) the invoice details.
Authorized Dt	Displays the date when the invoice details were verified.
Collectible	Check this box to indicate if the agreed amount is collectible from the customer. When checked, the collectible amount is posted as an expense on the customer account.
	During auto invoice validation, this check box is automatically selected if the same combination of a service and work order status matches with the state specific rule defined in Setup > Administration > System > Ven- dors > Invoice Rules tab.

2. Perform any of the Basic Actions mentioned in Navigation chapter.

16.1.5.3 Accept/Reject Invoice details

In the Invoice Details sub section, you can accept or reject the details of those invoices which are in 'FOR APPROVAL' status. This status is updated during invoice processing and when there is difference in estimated and invoiced amount which needs manual approval.

- 1. In the **Origination > Origination > Vendors > Invoices > Invoice Details**, select the required invoice record.
- 2. Click 'Accept' or 'Reject' in the Invoice Details section header and click 'Yes' to confirm the action.
- 3. Click 🞯 Refresh button to view the status update.

On Accepting or Rejecting the invoice details, the 'Authorized By' and 'Authorized Dt' fields are auto updated with user name and current date. Also the status of Invoice information and Payment Schedules are updated as either 'CLOSE' or 'REJECTED' respectively. However, auto update of status is controlled by the 'Current/Next' status defined in Cycle Setup screen.

If the status of a particular invoice is updated from 'APPROVED' to 'CLOSE', system generates a payment requisition record for payment processing.

16.1.5.4 Payment Schedules sub tab

 In the Origination > Origination > Vendors > Invoices > Invoice Details > Payment Schedules, you can maintain the payment schedules information. Perform any of the Basic Operations mentioned in Navigation chapter.

Field:	Do this:
Currency	System displays the vendor currency.
Payment Amt	Specify the actual payment amount for the invoice.
Status	Select the payment status from the drop-down list.
Payment Dt	Select the payment date from the adjoining calendar.



Field:	Do this:
Payment Reference	(Optional) Specify reference details for the payment if any.
Payable Id	View the auto-generated payable ID which is the requisition ID in the AP Transaction screen.
Payment Id	View the Requisition ID generated during AP transaction.
Disburse- ment Cur- rency	View the vendor disbursement currency. However, you can select the vendor payment disbursement currency from the drop-down list.
Account Currency	View the currency of the account selected at in 'Invoice Details' sub tab.
Amount in Account Currency	View the Invoice Currency amount equivalent of the Account Currency. System displays the 'Amount in Account Currency' by converting Vendor Currency value to Account Currency and considering the exchange rate as per the scheduled payment date.

2. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

16.1.5.5 Related Invoice/Work Order Details sub tab

1. In the Origination > Origination > Vendors > Invoices > Invoice Details > Related Invoice/Work Order Details, view the following details.

A brief description of the fields is given below:

Field:	Do this:
Invoice #	View the invoice number for the work order.
Invoice Sta- tus	View the status of invoice generated for the work order.
Status Dt	View the date on which the status of invoice is recorded.
Currency	View the currency in which the invoice is generated.
WO Esti- mated Amt	View the estimated amount for the work order.
WO Agreed Amt	View the vendor agreed amount for the work order.
WO Paid Amt	View the amount paid for the work order.

16.1.5.6 Tracking Attributes sub tab

 In the Origination > Origination > Vendors > Invoices > Tracking Attributes. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Sub-Param- eter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

16.1.5.7 Business Rules

Business rules facilitate to auto validate invoices and approve only those which comply to the invoice processing requirements in OFSLL. Business Rules are always validated on Invoice information, Invoice details and payment schedules which are in 'OPEN' status.

Business rule validation for Invoices created or generated internally can be performed in the Vendors > Invoices tab and external invoices are auto validated before listing in Invoices tab.

For invoices received from external system, following pre-validation checks are also performed before validating with the business rules.

- A duplicity check is performed based on External Reference number to ensure that there are no two invoices with same details. In case the external reference number of new and existing invoice in the system are same, the status is auto updated as 'Rejected' and invoice is not processed further.
- When the payment for a 'Service' in work order is already paid and the same work order is again received with a new external reference number, system validates the 'Paid' status and if 'Yes', would auto update the invoice status as 'Rejected'.

Following business rules are defined in the system for invoice validation. During the process, if any of the business rule validation fails, system stops the validation process and updates the status of Invoice as 'Rejected'.

<u>Rule 1</u>

Every work order should have a specific closure status corresponding to the type of work order defined. Accordingly, an invoice generated for that work order should comply with any of the following combination of 'Work order Type' and 'Work Order status'.

Work Order Type	Work Order Status
Door Knock	Completed
Involuntary Repossession	Repossessed
Voluntary Repossession	Repossessed
Impound Involuntary	Repossessed
Impound Voluntary	Repossessed
Involuntary Repossession	Closed
Voluntary Repossession	Closed



Work Order Type	Work Order Status
Impound Involuntary	Closed
Impound Voluntary	Closed
Skip Investigation	Repossessed
Skip Investigation	Closed

Rule 2

Validate invoice for the status of 'Collectible' check box in Vendors > Invoice tab > Invoice Details section.

During invoice processing, if the combination of Service, Work Order Status and State matches with any of the state specific rule defined in Setup > Administration > System > Vendors > Invoice Rules tab, the 'Collectible' check box is selected and invoice is allowed to process the next business rule.

In case the above combination does not exist in Invoice Rules tab, the 'Collectible' check box is NOT selected and the invoice is still allowed to process the next business rule.

Rule 3

Validate invoice based on Estimated and Invoiced amount and updated the corresponding status in Invoice Information, Invoice Details and Payment Schedules sections of Vendors screen.

- If the Invoice Amount is 'Less than or equal' to Estimated amount, the invoice is approved and the status of Invoice Details and Payment Schedules is updated to 'APPROVED'.
- If the Invoice Amount is 'greater than' the Estimated amount, then the invoice needs manual approval and the status of Invoice Details and Payment Schedules is updated to 'FOR APPROVAL'.

An invoice status in Invoice Information section is auto updated to "APPROVED' if both Invoice Details and Payment Schedules have the same status. Else, if status is rejected in either of the sections, the status of invoice is also updated as 'REJECTED' in Invoice Information section without allowing further edits on the same.



Appendix A:Rounding Amounts and Rate Attributes

Rounding Amounts

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

- **Rounding** will increase the resulting amount to next number up to the second decimal, based on values of third decimal.
- **Raising** will always increase the resulting amount to next number up to the second decimal.
- Cutting off will always cut the number after the second decimal.
 - The system only rounds calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

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

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

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

Method	Result
Round	234.14
Raise	234.14
Cut off	234.13

Example 1: Amount: 234.136

Example 2: Amount: 234.134

Method	Result
Round	234.13
Raise	234.14
Cut off	234.13

Example 3: Amount: 234.1319999

Method	Result
Round	234.13



Method	Result
Raise	234.14
Cut off	234.13

Rate Attributes

The system supports rounding of index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth (1/8th) (to keep index rate in the multiple of 125) or fourth (1/4th) (to keep index rate in the multiple of 25). The system rounds only index rate and not the margin or final rate. You can define the index rounding method on the Product tab's Product Definition screen for variable rate Line of credit.

Note

Index rounding does not apply to fixed rate Line of credit.

The system currently supports the following rounding of methods.

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

NO ROUNDING TO INDEX RATE:

Select this method for no rounding.

INDEX RATE ROUNDED TO NEAREST 0.25:

Select this method to round up to 1/4th (to keep the index rate in the multiple of 0.25).

Examples:

Method	Result
Current rate:	5.125
Round of rate:	5.25
Method	Result
Method Current rate:	Result 5.124

INDEX RATE ROUNDED TO NEAREST 0.125:

Select this method to round up to 1/8th (to keep the index rate in the multiple of 0.125).

Examples:

Method Result



Current rate:	5.325
Rate rounded to:	5.375
Method	Result
Current rate:	5.312
Rate rounded to:	5.250



Appendix B:Payment Amount Conversions

The following table contains the calculations Oracle Financial Services Lending and Leasing uses to convert different payment frequencies (weekly, biweekly, semi monthly, and so on) to standard monthly values for instalment accounts.

Payment Frequency:	Scheduled Monthly Income Amount:
D = Deferred	Zero fill
P = Single payment Line of credit	Zero fill
W = Weekly (due every week)	Multiple by 4.33
B = Biweekly (due every two weeks)	Multiple by 2.16
E = Semi-monthly (due twice a month)	Multiple by 2
M = Monthly (due every month)	As given
L = Bimonthly (due every two months)	Divide by 2
Q = Quarterly (due every three months)	Divide by 3
T = Triannually (due every four months)	Divide by 4
S = Semi-annually (due twice a year)	Divide by 6
Y = Annually (due every year)	Divide by 12



Appendix C:Generic Recovery Interface (GRI)

C.1 Introduction

In general, a Generic Recovery Interface (GRI) is a platform to connect Oracle Financial Services Lending and Leasing (OFSLL) with any third party recovery system. This integration facilitates auto lending institutions to repossess non-performing assets and recover them through a network of third party vendor managed systems.

Accordingly, in an integrated system a particular account in OFSLL can be assigned to a vendor (third party) through GRI for recovery services. Depending on each stage of the process, OFSLL triggers appropriate web service requests to create and update the details into the third party system. Subsequently, the acknowledged details and case updates are retrieved into the corresponding work order(s) and account(s) in OFSLL.

Following type of web service requests are supported:

- Create Case
- Update Case
- Case Comments
- Hold Case
- Reopen Case
- Reassign Case
- Close Case
- Case Updates Received via FireHose WebService
- Case Repossession
- Case Invoice

C.1.1 <u>Pre-requisites</u>

Following are the pre-requisites while working with third party integrated system:

- Ensure that 'Cycle' setup (Setup > Vendors> Cycles tab) is defined for the Work Order, where channel is selected as 'Generic Recovery Interface'. Also if the system is defined to automatically post any specific conditions on account, you need to maintain the Action and Result Code.
- Ensure that Vendor Fees (Setup > Vendors > Vendor Fees tab) defaults the 'Estimated Amount'.
- Ensure that the Work Order Types are mapped consistently and are in sync between OFSLL and third party system. The following table lists the Work Order Types maintained in the system.

Work Order Type	Description
DRK	DOOR KNOCK (GRI)
IIR	IMPOUND INVOLUNTARY REPOSSESSION (GRI)
VRP	VOLUNTARY REPOSSESSION (GRI)
IVR	IMPOUND VOLUNTARY REPOSSESSION (GRI)
SKP	SKIP TRACE (GRI)



Work Order Type	Description
IRP	INVOLUNTARY REPOSSESSION (GRI)

- Ensure that the details of Vendors, Collectors and Service types are mapped consistently and are in sync between OFSLL and third party system.
- Define Invoice Rules (Setup > Vendors > Invoice Rules tab) that are applicable to each Vendor Service with appropriate Work Order Status, Close Reason, and State combinations. This ensures that the 'Collectible' flag is set to 'Y' for selected invoice during processing.

C.2 <u>Create Case</u>

Once a non-performing account is identified in OFSLL, the details are to be registered in the third party system for further action. Using the Work Orders tab (Vendors > Work Orders tab), you can create a work order with the identified account details and selecting the channel as Generic Recovery Interface (GRI).

Note that, system does not allow to create a work order during the following conditions:

- If there is already a case created with the same work order type which is active on the account. On updating the details and clicking 'Save', system displays an error message as 'Active Work Order with same Order Type already exists on account'.
- If a CURE letter is issued on an account and the same is in-force. If the case creation
 date is before the cure letter expiry date, then system displays an error message as
 'Cure Letter Issued and Active. Cannot create work order'.

For information on creating a work order, refer to section Vendors > Work Orders tab.

When the 'Channel' is selected as GENERIC RECOVERY INTERFACE, the Work Orders tab enables 'Vendor Messages' section to specify additional details that are required by the third party vendors to act upon the case. For more information, refer to 'Case Comments' section.

After the work order details are created, the same needs to be registered as a case in third party system by updating the status. Accordingly, when the Status of Work Order is selected as 'SEND TO GRI', the 'add Case()' web service is initiated to create a case in third party system.

SEARCH MENU	đ	Vendors × Work Order						×
DashBoard						E Sav	e and Stay 🔄 Save and Return 🦾 Return	
brigination Origination Sales Lead Simple Application Entry Application Entry Underwriting Funding Application Retrieval Scenario Analysis Application Documents Image Maintenance		Work Order ≠ Case ≠ Channel Work Order Type Account Company Branch	UNDEFINED GENERIC RECOVERY INTERFACE IMPOUND INVOLUNTARY REPOSSESSION (GR 200:SMITH US01	Status Dt Currency Estimated I) Billed Amt	0.00 0.00 PRITAM	Collateral Description Identification # Year Make Model	Collateral Details 2006 CHEIROLET MONTECARLO 2017 2006 CHEIROLET ONTECARLO Vendor Information	
unage Mantterhance Reports Producers Vendors	E .	Override Reason	SBND TO GRU	Account Status Charged off Dt Due Amt Total Outstanding Balance Total Due	450.03 20500.36 5050.33 02/10/2017 315	Contact Phone Exh Fax Comment	ME	

The 'add Case()' web service request consists of the following Case details to be registered in third party system:

- Primary Customer
- Secondary Customer (Based on the sequence)



- Address Details
- Account Details
- Collateral Details

When the web service request is successful, the response would contain the new case number created in third party system. The case # is then appended to the work order and the status is changed from 'SEND TO GRI' to 'ASSIGNED'. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = [Case No]: "NEW CASE CREATED"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

count(s): 20		ze 🛃 Detach	لي Wrap	<u>له</u>	Curre	ent O Show All	Group Foll	ow-up							
Company	Branch	Sub Unit	Account #		Product			Days Pa	st Due Cu	urrency		Pay Off	Amt	Amou	int D
US01	USHQ	SUB UNIT 1	2000		LOAN VEHIC	CLE (FR)			315 US	SD		27,947	7.17	4,	950.
•				11	11										
Summary Cu	stomer Service	Account Details	Customer Details	Transac	ction History	Pmt Modes	Bankruptcy	Repo/For	eclosure	Deficiency	Collateral	Bureau	Cross/	Up Sell Ac	>
< Call Activities	Maintenance	Comments P	romises Checklists	Trackin	a Attributes	Field Investig	ation Refe	rences C	orrespond	lence Lett	ers Docum	ent Tracking	a Scen	nario Ar 🕽	
Comments View • Forma	at 🕶 📑 🔲	Freeze 🚮 Deta	ach 🖉 Wrap	ଜ୍ଞ	💥 Delete					4	Add 🥖	Edit	View	✓ Audi	t
	at • 🛃 🔟 Type				💥 Delete					Comment E		Edit	View	✓ Audi	t
View - Forma		Su	ach 🖉 Wrap Ib Type IBOUND FROM INTERI	C	Comment	JPDATED ACCC	UNT DETAILS	ACCEPTED	BY THIR	Comment E	By Co				t
View 🔻 Forma Alert	Туре	TED IN	ib Type	C FACE 2	Comment 2044297557:L	JPDATED ACCC				Comment E INTERNAL	By Co 1:	omment Dt)7:45:48	AM	
View - Forma Alert N	Type SYSTEM GENERA	ITED IN	Ib Type IBOUND FROM INTERI	FACE 2 FACE 2	Comment 2044297557:L 2044312529:9		TERFACE-CA	ASE GOT RE	OSSESS	Comment E INTERNAL	By Co 11 12	omment Dt 2/06/2016 0	07:45:48	AM AM	
View View Forma	Type SYSTEM GENERA SYSTEM GENERA	TED IN TED IN TED IN	Ib Type IBOUND FROM INTERI IBOUND FROM INTERI	FACE 2 FACE 2 FACE 2	Comment 2044297557:L 2044312529:9 2044312529:9	ODEMO-GRI_I	NTERFACE-CA	ASE GOT RE	OSSESS CEPTED	Comment E INTERNAL INTERNAL	By Co 11 12	omment Dt 2/06/2016 0 2/21/2016 0	07:45:48 06:55:39 06:48:07	AM AM AM	
View View Forma	Type SYSTEM GENERA SYSTEM GENERA SYSTEM GENERA	Su ITED IN ITED IN ITED IN ITED IN	Ib Type IBOUND FROM INTERI IBOUND FROM INTERI IBOUND FROM INTERI	FACE 2 FACE 2 FACE 2 FACE 2 FACE 2	Comment 2044297557:L 2044312529:9 2044312529:9 2044312529:9	ODEMO-GRI_I	NTERFACE-CA NTERFACE-CA	ASE GOT RE	OSSESS CEPTED	Comment E INTERNAL INTERNAL INTERNAL	By Co 11 12 12	omment Dt 2/06/2016 0 2/21/2016 0 2/21/2016 0	07:45:48 06:55:39 06:48:07 06:48:07	AM AM AM AM	
View View Forma	Type SYSTEM GENERA SYSTEM GENERA SYSTEM GENERA SYSTEM GENERA	TED IN TED IN TED IN TED IN TED IN TED IN	Ib Type IBOUND FROM INTERI IBOUND FROM INTERI IBOUND FROM INTERI IBOUND FROM INTERI	FACE 2 FACE 2 FACE 2 FACE 2 FACE 2 FACE 2	Comment 2044297557:U 2044312529:9 2044312529:9 2044312529:9 2044312529:1	ODEMO-GRI_I ODEMO-GRI_I ODEMO-GRI I	NTERFACE-CA NTERFACE-CA NTERFACE-AC ATED	ASE GOT RE ASE WAS AC	POSSESS CEPTED SE	Comment E INTERNAL INTERNAL INTERNAL INTERNAL	By Co 11 12 12 12 12	omment Dt 2/06/2016 0 2/21/2016 0 2/21/2016 0 2/21/2016 0	07:45:48 06:55:39 06:48:07 06:48:07 05:59:15	AM AM AM AM	
View View Forma	Type SYSTEM GENERA SYSTEM GENERA SYSTEM GENERA SYSTEM GENERA SYSTEM GENERA	TED IN TED IN TED IN TED IN TED IN TED IN TED IN	Ib Type IBOUND FROM INTER IBOUND FROM INTER IBOUND FROM INTER IBOUND FROM INTER IBOUND FROM INTER	FACE 2 FACE 2 FACE 2 FACE 2 FACE 2 FACE 2 FACE 2	Comment 2044297557:L 2044312529:9 2044312529:9 2044312529:9 2044312529:1 2044312529:1 2044297557:9	ODEMO-GRI_I ODEMO-GRI_I ODEMO-GRI I NEW CASE CRE	NTERFACE-CA NTERFACE-CA NTERFACE-AC ATED NTERFACE-AC	ASE GOT RE ASE WAS AC CCEPTED CA	CEPTED SE	Comment E INTERNAL INTERNAL INTERNAL INTERNAL INTERNAL	By Co 11 12 13 13 13 14 14 15 15 15 15 15 15 15 15 15 15 15 15 15	omment Dt 2/06/2016 0 2/21/2016 0 2/21/2016 0 2/21/2016 0 2/21/2016 0	07:45:48 16:55:39 16:48:07 16:48:07 15:59:15 10:08:05	AM AM AM AM AM PM	
View View Forma	Type SYSTEM GENERA SYSTEM GENERA SYSTEM GENERA SYSTEM GENERA SYSTEM GENERA SYSTEM GENERA	TED IN TED IN TED IN TED IN TED IN TED IN TED SY	Ib Type IBOUND FROM INTERI BOUND FROM INTERI BOUND FROM INTERI BOUND FROM INTERI BOUND FROM INTERI BOUND FROM INTERI	FACE 2 FACE 2 FACE 2 FACE 2 FACE 2 FACE 2 FACE 2 FACE 2 A	Comment 2044297557:L 2044312529:S 2044312529:S 2044312529:I 2044312529:I 2044297557:S ACC_STATEME	ODEMO-GRI_I ODEMO-GRI_I ODEMO-GRI I NEW CASE CRE	NTERFACE-CA NTERFACE-CA NTERFACE-AC ATED NTERFACE-AC NERATED. (CC	ASE GOT RE ASE WAS AC CEPTED CA CKNOWLEDO DRRESPONE	POSSESS CEPTED SE ED CASE ENCE: C	Comment E INTERNAL INTERNAL INTERNAL INTERNAL INTERNAL INTERNAL	By Co 11 12 13 13 14 14 15 15 15 15 15 15 15 15 15 15 15 15 15	omment Dt 2/06/2016 0 2/21/2016 0 2/21/2016 0 2/21/2016 0 2/21/2016 0 2/20/2016 1	07:45:48 16:55:39 16:48:07 16:48:07 15:59:15 10:08:05 12:03:51	AM AM AM AM AM PM PM	

In case of an error in the web service response received from third party system, the status of work order is changed from 'SEND TO GRI' to 'GRI FAILED' and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "<<Error Message>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

Note

Error in web service response can also arise when a work order type is not mapped between the two systems and a case creation request is sent to third party system.

C.3 Update Case

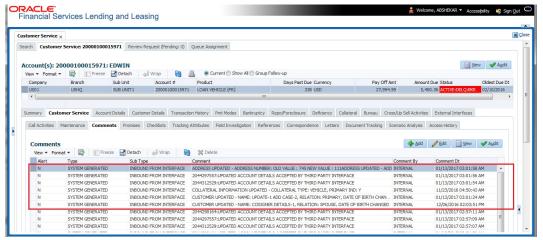
Once the details of a work order has been registered as a case in third party system, there can be subsequent updates in the details of the mapped account arising due to mismatch in account details, change in address, collateral and so on. These changes need to be



incrementally updated into the third party system and are done through the following web services which are triggered when corresponding details are updated.

Web Service	Type of change in mapped account
updateCaseAccountInfo()	When Account details are updated.
updateCaseAddress()	When Address details are updated.
updateCaseCollateral()	When Collateral details are updated.
updateCaseDebtor()	When Primary Customer details are updated.
updateCaseCosigner()	When Secondary Customer details are updated.
	Secondary Customer can also be the next customer type defined in the sequence.

The update web service request consists of the modified field details that are to be updated in third party system.



If the web service request is successful, the modified details are updated into the case in third party system. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: << UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time.

In case of an error in the web service response received from third party system, case details are not updated and the following details are posted as a comment against the account.

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: << UPDATED ACCOUNT DETAILS NOT UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time.



C.4 Case Comments

Case comments refers to additional details provided in the 'Vendor Messages' section of Work Orders tab that are required by the third party vendors to act upon the case.

The 'Vendor Messages' section can be updated after the case has been created in third party system and serves as a communication channel between the integrated system.

'Vendor Messages' section is available in the Work Orders tab only when the 'Channel' is selected as GENERIC RECOVERY INTERFACE and by default, the Vendor Message Type is selected as 'CLIENT UPDATE'.

SEARCH MENU		Work Order		Dt	Work Order Details 12/26/2016		Collateral Details	X
DashBoard Origination	Work Order # Case #		Channel	Status Dt Currency	12/26/2016	Collateral Description		-
Origination Sales Lead	* Channel * Work Order Type			Estimated Billed Amt Paid	0.00	Identification # Year Make		
Simple Application Entry Application Entry Underwriting Funding	* Account Company Branch		V	Reference # Assigned By Followup Dt	ABSHEKAR	Model	Vendor Information	
Application Retrieval Scenario Analysis	* Vendor Override Reason			Account Status	Account Information	Contact		
Application Documents Image Maintenance Reports	* Status Reason			Charged off Dt Due Amt Total Outstanding		Phone Extr		
Producers E Vendors	Collector			Balance Total Due Due Dt Days Past Due Service Address	T	Fax Comment		
-						Vendor Msg Type	Vendor Messages CLIENT UPDATE	
> Servicing						Vendor Msg		
Collections WFP Tools								
> Setup								

Accordingly, in the 'Vendor Messages' section when the details of Vendor Message Type and Vendor Message are updated for a work order, system triggers 'addCaseUpdate()' to update the same details in the third party system.

An outbound comment is posted on the corresponding account in Customer Service > Comments tab, with the following details and the update details are also captured as a record in Work Order History tab.

- Type = SYSTEM GENERATED
- Sub Type = OUTBOUND TO INTERFACE
- Comment = "[Case No]: <<Vendor Msg Text >>"
- Comment By = "USER"



• Comment Dt = Comment Posted date

dors x Custor	mer Service ×							
arch Custome	r Service: 2016090	0013226 Review I	Request (Pending: 0)	Oueue Assignment				
ccount(s): 2	016090001322	6: CHAKS TAC)	,					View 🖌 Audit
View Y Format			Wrap 🚷	Ourrent O Show A	II O Group Follow-up			
Company	Branch	Sub Unit	Account #	Product	Days P	ast Due Currency	Pay Off Amt	Amount Due Status
US01	USHQ	SUB UNIT 1	2016090001322	26 LOAN VEHICLE (FR)		108 USD	51,936.86	17,405.28 ACTIVE:D
							👍 Add 🥖 Edit	View 🖌 Audit
Comments								
Comments View • Form		reeze 🚮 Detach	🖉 Wrap 🜔	🖄 💥 Delete				
		Freeze 🚮 Detach Sub Typ		2 Delete		(Comment By Com	ment Dt
View - Form	nat 🕶 📑 🔲 F	Sub Typ			A CAMRY - NEW EDITION			ment Dt 7/2017 05:22:59 AM
View 🔻 Form Alert	nat • 🛃 🔲 F	Sub Typ TED OUTBO	pe	Comment		2017 MODEL	BSHEKAR 01/2	
View - Form Alert N	nat 🕶 🔛 🔲 F Type SYSTEM GENERAT	Sub Typ TED OUTBOI TED INBOUN	UND TO INTERFACE	Comment 2044317321:OTHER:TOYOT	OUNT DETAILS ACCEPTED	2017 MODEL A BY THIRD PARTY INTE I	BSHEKAR 01/2 NTERNAL 01/2	7/2017 05:22:59 AM
View - Form Alert N	nat • 🔛 🔲 F Type SYSTEM GENERAT SYSTEM GENERAT	Sub Typ TED OUTBOI TED INBOUN TED INBOUN	DE UND TO INTERFACE ND FROM INTERFACE	Comment 2044317321:OTHER:TOYOT 2044317321:UPDATED ACCO	OUNT DETAILS ACCEPTED OUNT DETAILS ACCEPTED	2017 MODEL A BY THIRD PARTY INTE I BY THIRD PARTY INTE I	BSHEKAR 01/2 NTERNAL 01/2 NTERNAL 01/1	7/2017 05:22:59 AM 4/2017 01:07:20 AM
View View Form Alert N N N	nat Type SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT	Sub Typ TED OUTBOI TED INBOUN TED INBOUN TED INBOUN	DE UND TO INTERFACE ND FROM INTERFACE ND FROM INTERFACE	Comment 2044317321:OTHER:TOYOT 2044317321:UPDATED ACCO 2044317321:UPDATED ACCO	OUNT DETAILS ACCEPTED OUNT DETAILS ACCEPTED OUNT DETAILS ACCEPTED	2017 MODEL // BY THIRD PARTY INTE I BY THIRD PARTY INTE I BY THIRD PARTY INTE I	ABSHEKAR 01/2 NTERNAL 01/2 NTERNAL 01/1 NTERNAL 01/1	7/2017 05:22:59 AM 4/2017 01:07:20 AM 3/2017 03:00:07 AM
View View Form	Type SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT	Sub Typ TED OUTBOI TED INBOUN TED INBOUN TED INBOUN TED INBOUN	DE UND TO INTERFACE ND FROM INTERFACE ND FROM INTERFACE ND FROM INTERFACE	Comment 2044317321:0THER:TOYOT 2044317321:UPDATED ACC0 2044317321:UPDATED ACC0 2044317321:UPDATED ACC0	OUNT DETAILS ACCEPTED OUNT DETAILS ACCEPTED OUNT DETAILS ACCEPTED OUNT DETAILS ACCEPTED	2017 MODEL // BY THIRD PARTY INTE I BY THIRD PARTY INTE I BY THIRD PARTY INTE I BY THIRD PARTY INTE I	BSHEKAR 01/2 NTERNAL 01/2 NTERNAL 01/1 NTERNAL 01/1 NTERNAL 01/1 NTERNAL 01/1	7/2017 05:22:59 AM 4/2017 01:07:20 AM 3/2017 03:00:07 AM 3/2017 02:58:09 AM

C.5 Hold Case

A particular work order or case which is already scheduled for repossession can undergo a status change when a payment is received (either full outstanding due or partial) on the non-performing account associated with the work order.

Also, an automatic case status change can happen on work order for an account based on Delinquency Days. Whenever the delinquency days falls below certain number of days as defined in system parameter "GRI_DLQ_DAYS_AUTO_STATUS_CHG" (DELINQUENCY DAYS FOR AUTOMATIC CASE STATUS CHANGE), system auto updates the case status as 'PENDING ON HOLD/ON HOLD' on running the batch job SET-GRI (RDNDLQ_BJ_100_01-AUTOMATIC CASE STATUS CHANGE).

Accordingly, when the status of a work order is changed to 'PENDING ON HOLD' in Work Orders screen, system triggers 'holdCase()' web service request to update the status of corresponding mapped case in third party system. This ensures that a work order in hold status is not processed further with third party vendor managed systems.

For information on updating the work order details, refer to section Vendors > Work Orders tab.

												(
/iew ▼ Format ▼	Fre	eze 🛃 Detach 🛛 避 🛚	Wrap	69								
Work Order #	Case #	Channel	,	Account		Col De: Ver Override Reaso	n Compar	ny Brand	Status		Reasor	Work Order Type
WO:0021403	2044313030	GENERIC RECOVERY INTE	RFACE	20000100015856:DE AI	MIT / SMIT	TH 20(90)	US01	USHQ	PENDING	ON HOLD	CUS	IMPOUND INVOLUNTA
WO:0021392	2044312906	GENERIC RECOVERY INTE	RFACE	20000100014056:DE AI	MIT / SMIT	TH 20(90)	US01	USHQ	PENDING	ON HOLD	CUS	DOOR KNOCK (GRI)
WO:0021089	2044298163	GENERIC RECOVERY INTE	RFACE	20000100015856:DE AI	MIT / SMIT	TH 20(90)	US01	USHQ	PENDING	ON HOLD	CUS	IMPOUND INVOLUNTA
WO:0021090	2044298164	GENERIC RECOVERY INTE	RFACE	20000100015971:DE A	MIT / SMIT	TH 20(90)	US01	USHQ	PENDING	ON HOLD	CUS	IMPOUND INVOLUNTA
	Order History	Tracking Attributes										
ervices Work	History	Tracking Attributes	0 Wrap	200								<u>V</u> iew
ervices Work	History	Tracking Attributes	1 Wrap	62								Jjew J
ervices Work	History	Tracking Attributes	Wrap Account	전철 Collateral Description	Vendor	Override Reason	Company	Branch	Status	Rea	son	Work Order Type
ervices Work (Work Order I View - Format	History	Tracking Attributes		Collateral	Vendor 90DE	Override Reason	Company US01	Branch USHQ	Status	Rea	son	
Work Order I View Format	History Case #	Trading Attributes	Account 2000010	Collateral Description	90DE	Override Reason				Rea	son	Work Order Type
Work Order I View Format Work Order # Work Order #	History	Tracking Attributes	Account 2000010 2000010	Collateral Description 2006 CHEVROLET 2006 CHEVROLET	90DE	Override Reason	US01	USHQ	OPEN	Rea	son	Work Order Type

If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

• Type = SYSTEM GENERATED



- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE HOLD REQUEST ACCEPTED BY THIRD PARTY INTERFACE (Reference No)>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date.

omer Service	×												
d Custom	er Service: 201603000188	00 Review Request	(Pending: 0)	Oueue Assignment									
count(s):	20160318800: FOSTI	PRICK										🗐 Vie	w 🖌 Audit
ew + Format		Detach d Wrap	p (1)	Current C	Show All O Gro	oun Follow-un							
Company			count #	Product		Davs Past Du	e Currency		Pay Off	Amt Amou	int Due Status		Oldest Due Dt
US01	USHQ S	UB UNIT1 20	160300018800	LOAN VEHICLE (F	R)		50 USD		32.53		861.52 ACTIVE	E:DELO	11/24/2016
									/				
mmary Cust	tomer Service Account D	etails Customer Deta	als Transact	ion History Pmt Mod	es Bankrupto	tcv Repo/Foredosure	Deficiency	Collateral	Bureau C	oss/Up Sell Activitie	es External I	Interfaces	
mmary Cus	tomer Service Account D	tails Customer Deta	als Transact	ion History Pmt Moo	les Bankrupto	tcy Repo/Foreclosure	Deficiency	Collateral	Bureau C	oss/Up Sell Activitie	es External I	Interfaces	
	Maintenance Comments				ies Bankrupto vestigation Re					oss/Up Sell Activitie Scenario Analysis			
-													
Call Activities	Maintenance Comments									Scenario Analysis	Access Histor	iry	Audit
Call Activities	Maintenance Comments	Promises Checkle	ists Tracking	Attributes Field In							Access Histor		৵ A <u>u</u> dit
Call Activities Comment View v For	Maintenance Comments	Promises Checkle	ists Tracking	Attributes Field In						Scenario Analysis	Access Histor	ury View	√ A <u>u</u> dit
Call Activities	Maintenance Comments	Promises Checkle	ists Tracking Wrap 🕅	Attributes Field In	vestigation R	teferences Correspond	dence Letter	rs Docume	nt Tracking	Scenario Analysis	Access Histor	Mew Ment Dt	
Call Activities Comment View • For Alert	Maintenance Comments	Promises Chedds Detach الله Sub Type	lists Tracking Wrap 🕅	Attributes Field In Delete Comment ACC_STATEMENT LE	restigation R	teferences Correspond	dence Letter	rs Docume	nt Tracking	Scenario Analysis	Access Histor	ny <u>View</u> nent Dt 2/2017 11:19	:27 PM
Comment View - For Alert N N	Maintenance Comments	Detach del V Sub Type SYSTEM GENERA SYSTEM GENERA	ists Tracking Wrap &	Attributes Field In Delete Comment ACC_STATEMENT LE COLLECTION 1 LETT	restigation R	TED. (CORRESPONDENCE) CORRESPONDENCE: C	E: CNLINCE_STM NLINCE_COL_L	rs Docume M_LTR_VR JC TR1_VR JOB	nt Tracking DB REQUEST II REQUEST ID:	Scenario Analysis Comment By Comm	Access Histor	nent Dt 2/2017 11:19 3/2016 12:47	:27 PM :35 AM
Comment View V For Alert N N N	Maintenance Comments	Detach of very series of the s	ists Tracking Wrap G ATED ATED ATED	Attributes Field In Comment ACC_STATEMENT LE COLLECTION 1 LETT ACC_STATEMENT LE	estigation Ri	TED. (CORRESPONDENCE: CORRESPONDENCE: CORRESPO	E: CNLNCE_STM NLNCE_COL_L E: CNLNCE_STM	ns Docume	nt Tracking B REQUEST II REQUEST ID: B REQUEST II	Comment By Comment By	Access Histor	nent Dt 2/2017 11:19 3/2016 12:47 5/2016 02:03	:27 PM :35 AM :51 PM
Comment View V For Alert N N N N	Maintenance Comments	Detach (J) Sub Type SYSTEM GENERJ SYSTEM GENERJ SYSTEM GENERJ SYSTEM GENERJ	Wrap Catedo	Attributes Field In Comment ACC_STATEMENT LE COLLECTION LETT ACC_STATEMENT LE WELCOME LETTER O	estigation Ri ETTER GENERAT ER GENERATED. ETTER GENERATED. (CC	TED. (CORRESPONDENCE 0. (CORRESPONDENCE: C 0. (CORRESPONDENCE: C 10. (CORRESPONDENCE: C 0. CORRESPONDENCE: C 0. C 0. C 0. C 0. C 0. C 0. C 0. C 0.	E: CNLINCE_STI NLINCE_COL_J E: CNLINCE_STI ICE_WEL_LTR	ns Docume	nt Tracking B REQUEST II REQUEST ID: B REQUEST II	Comment By Comment By P: 2 INTERNAL 2 INTERNAL 2 INTERNAL 9 INTERNAL	Access Histor	vry ▶ View hent Dt 2/2017 11:19 3/2016 12:47 5/2016 02:03)/2016 02:02	:27 PM :35 AM :51 PM :51 PM
Comment View V For Alert N N N	Maintenance Comments	Detach of very series of the s	Ists Tracking Wrap () ATED ATED ATED MINTERFACE	Attributes Field In Comment ACC_STATEMENT LE COLLECTION LETTER ACC_STATEMENT LE WELCOME LETTER & 2044275575 : CASE	TTER GENERAT ER GENERATED. TTER GENERATED. TTER GENERATED. (CC HOLD ACCEPTE	TED. (CORRESPONDENCE: CORRESPONDENCE: CORRESPO	E: CNLINCE_STM TILINCE_COL_L E: CNLINCE_STM INCE_COL_LTR_ ERFACE :	ns Docume	nt Tracking B REQUEST II REQUEST ID: B REQUEST II	Comment By Comment By	Access Histor	nent Dt 2/2017 11:19 3/2016 12:47 5/2016 02:03	:27 PM :35 AM :51 PM :51 PM :35 AM

In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE HOLD REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date.

C.6 <u>Reopen Case</u>

When the status of a work order is updated from 'ON HOLD' to 'RELEASED' in Work Orders screen, system triggers 'reopenCase()' web service request to update the status of corresponding mapped case in third party system.



This ensures that a work order in hold status is processed further with third party vendor managed systems.

inancial Servi	ces Lend	ling and	Leasing							÷	Welcome, ABSHEK	AR ▼ Accessibility I	3 Sign <u>O</u> ut
ndors ×													X
ndors Assignment Allo	ocation Work	Orders Fo	ollow-up Invoices										
Vork Order											-la Add 🖉 (dit 🗍 Yjew 🔗	' Audit
View - Format -	Freez	ze 🔐 Detad	th 🚽 Wrap	62									
WO:0021117													
Work Order # Case	=	Channel	Account	Collateral Description		Override Reason	Company	Branch	Status	Reasor Work Order Ty	pe	Assig By Reference #	Fol
WO:0021117 20442	299035	GENERIC RE	20151100019817:	2006 CHEVROLET	90DEMO-RDN_INT		US01	USHQ	ON HOLD	CUS IMPOUND INW	DLUNTARY REPOSSE.	VE	
W	/ork Order # W Case # 20					Dt 12/01 us Dt 12/01 rency US D0	1/2016			Collateral Description	Collateral Details		
			ERY INTERFACE		Estim	nated 0.00					284GP45G1XR37825	52	
Work			UNTARY REPOSSESS	SION (GRI)		d Amt 0.00					2006 CHEVROLET		
	Account 20 Company US		7:DON TAMPRI		Referen	Paid 0.00					MONTECARLO		
	Branch US						ат						
			ITERFACE	V	Assigne	ed By VENK	AT 🔯				Vendor Informati	on	
Oven	* Vendor 90 rride Reason	SHQ DEMO-RDN_JN	VTERFACE	Select the wor	Assigne k order status	ed By VENK up Dt <u>Acco</u>	unt Informat	on		Contact		ion	
Oven	* Vendor 90 ride Reason * Status Of	SHQ DOEMO-RDN_IN N HOLD			Assigne k order status Account St	ed By VENK up Dt Acco tatus CLOS	120	on				on	
Oven	* Vendor 90 rride Reason * Status Of Reason 01	SHQ DEMO-RDN_JN		Select the wor	Assigne k order status Account St Charged o	ed By VENK up Dt Acco tatus CLOS	ED:ACTIVE:TIP	on		Contact		on	
Oven	* Vendor 90 rride Reason * Status Of Reason	SHQ DDEMO-RDN_JN N HOLD N HOLD		Select the wor	Assigne k order status Account St Charged o	ed By VENK up Dt tatus CLOS off Dt e Amt 1078.	eunt Informat ED:ACTIVE:TIP	on		Contact Phone		<u>on</u>	
Oven	* Vendor 90 rride Reason * Status Of Reason 01	SHQ DDEMO-RDN_JN N HOLD N HOLD		Select the wor	Assigne k order status Account SI Charged o Due Total Outstanding Bal Total	ed By VENK up Dt tatus CLOS off Dt e Amt 1078.	eunt Informat ED:ACTIVE:TIP .8 84	on		Contact Phone Extra		<u>on</u>	

The processing update of REOPEN case request at the third party system is tracked separately through a FIREHOSE web service scheduled at specific interval using a batch process. For more information, refer 'Case Updates Received via FireHose WebService' section.

If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE REOPEN UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

View 1	< Custome Format •	r Service X	Detach	الله Wrap	un v cun	ent 🖱 Snow All 🔘 Grou	ip Hollow-up			
Com	npany	Branch	Sub Unit	Account #	Product		Days Past Due O	Currency	Pay Off Amt	Amount Due Status
USO	1	USHQ	SUB UNIT1	2016030002:	LOAN VEH	CLE (FR)	264 L	JSD	46,032.86	17,561.52 ACTIVE:DE
Co	Call Activities		mments Pron			Field Investigation	References Correspon		Document Tracking Si	tenario Analysis A > ▼
	iew • Format	▼ Pre Type	eeze de Detach	n 🚽 Wrap	Comment			Co	mment By Comm	nentDt
	N	SYSTEM GENERATED	D INBO	UND FROM INTERFAC	CE 2044302016:	CASE REOPEN UPDATED	IN THIRD PARTY INTERFA	ACE INT	TERNAL 12/06	5/2016 07:26:30 AM
	N	SYSTEM GENERATED	D SYST	EM GENERATED	COLLECTION	2 LETTER GENERATED.	CORRESPONDENCE: CNLN	ICE_COL_LTR INT	TERNAL 12/13	3/2016 12:48:39 AM
	N	SYSTEM GENERATED	D SYST	EM GENERATED	COLLECTION	1 LETTER GENERATED.	CORRESPONDENCE: CNLN	ICE_COL_LTR INT	TERNAL 12/13	3/2016 12:47:35 AM
		SYSTEM GENERATED	D SYST	EM GENERATED	WELCOME LE	TTER GENERATED. (CO	RRESPONDENCE: CNLNCE_	WEL_LTR_VR INT	TERNAL 12/06	5/2016 02:03:15 PM
	N			UND FROM INTERFAC		NEW CASE CREATED			TERNAL 12/06	5/2016 07:22:53 AM

In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED



- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<CASE REOPEN REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

C.7 <u>Reassign Case</u>

A particular work order or case which is already scheduled for repossession in third party system can be reassigned to a different vendor due to delay in action, response, status updates or any such conditions.

Accordingly, when a case is reassigned to a different vendor, the change is processed for update in third party system depending on the current case status maintained across systems as indicated below:

Scenario	OFSLL Work Order Status	GRI Case Status	Case Reassignment Update
1	Send to GRI	NEW FROM CLIENT	Case is assigned to new Vendor.
2	Open	Open	Existing case is closed (i.e. status is updated as 'PENDING REASSIGN/CLOSE') and new case is created and assigned to new Vendor.

Also, system automatically updates the work order status to 'PENDING REASSIGN/CLOSE' based on a system parameter. If the case status is OPEN for specific number of days as maintained in the system parameter "VEN_REASSIGNMENT_DAYS" (VENDOR REASSIGNMENT DAYS), system auto updates the case status as 'PENDING REASSIGN/ CLOSE' on running the batch job SET-GRI (RDNVNA_BJ_100_01 - AUTOMATIC VENDOR REASSIGNMENT).

Accordingly, when a case is reassigned, system triggers 'reassignCase()' web service request for reassigning the case to new vendor in third party system. Depending on the case status, the case is either directly assigned to new vendor, or a new case is created with new vendor by closing the existing case.

If a new case is created in third party system due to vendor reassignment, then the web service response will include the new case number. Subsequently, when a close confirmation is received on the existing case as part of case status update from FIREHOSE web service response, the work order in OFSLL is closed (status = 'CLOSE') and new work order is created with new case number, new assigned vendor and previous work order account details.

Note the following:

- New work order is created in OFSLL only if the 'reassignCase()' web service response consists of new case number created in third party system.
- If the web service response is successful but does not contain a case #, then the case is directly assigned to new vendor in third party system.

A comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

• Type = SYSTEM GENERATED



- Sub Type = INBOUND FROM INTERFACE
- Comment = NEW CASE NO: "<<CASE REASSIGNMENT REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

dors × Custo	mer Service x									
										-
arch Custome	r Service: 201601	J0025071 Review R	equest (Pending: 0)	Queue Assignment						
									View 🔗 Au	dia.
View Format		ze Detach	Wrap 🚷	Ourrent Show	All () Group Follow-up				<u>View</u>	uit
Company	Branch	Sub Unit	Account #	Product		ays Past Due Currency	Pau O	ff Amt A	mount Due Statu	
US01	USHO	SUB UNIT 1	2016010002507		D	349 USD		748,99	5,400.36 ACTIV	
1	Obing	505 01111	2010010002007	III		010 000	2011		3, 100130 140111	
	ustomer Service			nsaction History Pmt Mode		po/Foredosure Deficiency	Collateral Burea		I Activities E >	
< Summary C		Account Details Cus Comments Promise		nsaction History Pmt Mode acking Attributes Field Inve						
	Maintenance								Analysis A >	
< Call Activitie	as Maintenance						rs Document Trac	king Scenario A	Analysis A >	
Call Activitie	as Maintenance	Comments Promise	s Cheddists Tra Wrap و	scking Attributes Field Inve			rs Document Trac	king Scenario A	Analysis A >	
Call Activitie	nat v	Comments Promise Freeze Toetach Sub Type	s Cheddists Tra Wrap و	Secting Attributes Field Inve	estigation Reference		rs Document Trad	king Scenario A PEdit Ue	Analysis A >	
Call Activitie	Maintenance	Comments Promise Freeze Detach Sub Type TED INBOUND	s Cheddists Tra	Adding Attributes Field Inve	estigation Reference	s Correspondence Letter	rs Document Trad	king Scenario A PEdit Ue Comment Dt	Analysis A > 1	
Call Activitie	Maintenance	Comments Promise Freeze Detach Sub Typp TED INBOUNT TED INBOUNT	s Cheddists Tra	Comment 2044314205:UPDATED AC 2044314205:UPDATED AC	count details acce	Correspondence Letter PTED BY THIRD PARTY INTE	rs Document Trad	king Scenario A Edit Ue Comment Dt 01/24/2017 0	Analysis A > w & Audit 1:06:33 AM 2:59:12 AM	
Call Activitie	Maintenance mat Type SYSTEM GENERA SYSTEM GENERA	Comments Promise Freeze Detach Sub Typp TED INBOUN TED INBOUN TED INBOUN	s Cheddists Tra	Comment 2044314205:UPDATED AC 2044314205:UPDATED AC 2044314205:UPDATED AC	count details acce	S Correspondence Letter	Comment By INTERNAL INTERNAL	king Scenario A Edit Ue Comment Dt 01/24/2017 0 01/13/2017 0	Analysis A >	
Call Activitie Comments View For Alert N N N	Maintenance mat Type SySTEM GENERA SYSTEM GENERA SYSTEM GENERA	Freeze Detach Sub Type TED INBOUN TED INBOUN TED INBOUN TED INBOUN	s Cheddists Tra	Comment 2044314205-UPDATED AA 2044314205-UPDATED AA 2044314205-UPDATED AA 2044314205-UPDATED AA	estigation Reference	Correspondence Letter DETED BY THIRD PARTY INTE PTED BY THIRD PARTY INTE PTED BY THIRD PARTY INTE PTED BY THIRD PARTY INTE	Comment By INTERNAL INTERNAL INTERNAL INTERNAL	King Scenario A Edit Vie Comment Dt 01/24/2017 0 01/13/2017 0 01/13/2017 0	Analysis A > w	

In case of an error in the web service response received from third party system, following details are posted as a comment against the account and the work status is not updated nor a new work order is created with new assigned vendor.

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE REASSIGNMENT REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

C.8 Close Case

A particular work order or case which is already scheduled for repossession can be closed after validating the preceding status and subsequently a repossession may not be required on the account mapped to the work order.

Accordingly, when the status of a work order is changed to 'PENDING CLOSE' in Work Orders screen, system triggers 'closeCase()' web service request to update the status of



corresponding mapped case in third party system. This ensures that the work order is not processed further with third party vendor managed systems.

lors ×													
ork Order											🛖 Add 🛛 🥖 Ed	t 🗍 Vjew	🖌 Audit
	-												
liew ▼ Format ▼	Freez	e Detad	Wrap	62									
Work Order # Cas	se# (Channel		Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reasor Work Or	der Type Assig	ned By	Reference #
WO:0021175 204	44302017	GENERIC RE			90DEMO-RDN_INT		US01	USHQ	CLOSE	CUS IMPOUN	ID INVOLU HMAG	HA	
WO:0021175 204			m		90DEMO-RDN_INT		US01	USHQ	CLOSE	CUS IMPOUN	ID INVOLU HMAG	HA	,
ervices Work Ord	der History Tra		m		90DEMO-RDN_INT		U501	USHQ	CLOSE	CUS IMPOUN	ID INVOLU HMAG		View
•	der History Tra		III IS		90DEMO-RDN_INT		US01	USHQ	CLOSE	CUS IMPOUN	ID INVOLU HMAG		<u>V</u> ew
Work Order His	der History Tra	acking Attribute	III IS		90DEMO-RDN_INT		US01	USHQ	CLOSE	CUS IMPOUN	D INVOLU HMAA		, View
Work Order His	der History Tra	acking Attribute	III IS		90DEMO-RDN_INT Vendor	Override Reason	USD1	USHQ Branch	CLOSE Status	CUS IMPOUN	D INVOLU HMAA	(
Vork Order His View ▼ Format ▼	der History Tra istory	acking Attribute eeze 🚮 Deta	الله الله الله الله الله الله الله الله	নিয় Collateral		Override Reason					Work Order Type	: Assigned E	
Work Order His Wew Format Work Order #	der History Tra story	acking Attribute eeze not Deta Channel GENERIC RE.	الله الله الله الله الله الله الله الله	Collateral Description 2006 CHEVROLET	Vendor	Override Reason	Company	Branch	Status	Reason	Work Order Type	Assigned E	
Work Order His Wew Format Work Order # Work Order # Work Order #	der History Tra Story Case # 2044302017	acking Attribute	الله m ich الله Wrap Account 20160300021051: 20160300021051:	Colateral Description 2006 CHEVROLET 2006 CHEVROLET	Vendor 900EMO-RDN_INT	Override Reason	Company US01	Branch USHQ	Status PENDING CLOSE	Reason	Work Order Type	e Assigned E U HMACHA U HMACHA	

If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Alert = N
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE CLOSE REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

tomer Service							
	8	545 Review Request (Pendina: 0	Queue Antinement				
custon	IEF SERVICE: 20100300018:	343 Review Request (Pending: 0	Queue Assignment				
							jew 🖌 🖌 Audit
iew + Format	20160300018545: Fe		🚇 🔍 Current 🔘 Show All 🔘 Grou	. Calance			ew V Aguit
Company		Sub Unit Account #	Product	Days Past Due Currency	Pay Off Amt	Amount Due Status	Oldest Due Dt
US01		SUB UNIT 1 201603000185		264 USD	46,345.17	17,561.52 ACTIVE:DELO	04/24/2016
4	001102	2010030010.	III LOAN VERICLE (IN)		10,010.17	17,501.52 HOTTLIDECQ	0 1/2 1/2010
Comment View - Fo	ts		ng Attributes Field Investigation Refi	erences Correspondence Letters I	Document Tracking Scenaric	Analysis Access History	✓ Audit
Alert	Туре	Sub Type	Comment		Co	mment By Comment Dt	
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED	. (CORRESPONDENCE: CNLINCE_STM_LTF	VR JOB REQUEST ID: 2 IN	TERNAL 01/12/2017 11:	19:27 PM
	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED	. (CORRESPONDENCE: CNLINCE_STM_LTF	VR JOB REQUEST ID: 2 IN	TERNAL 12/06/2016 02:0	03:51 PM
N	SYSTEM GENERATED	SYSTEM GENERATED		CORRESPONDENCE: CNLNCE_COL_LTR2_			6:53 AM
N	SYSTEM GENERATED	SYSTEM GENERATED		CORRESPONDENCE: CNLNCE_COL_LTR3_			50:43 AM
N N	3131EH GENERORIED			DRY THIDD DADTY INTEDEACE	Thi	TERNAL 11/09/2016 10:-	4-48 PM
N N N	SYSTEM GENERATED	INBOUND FROM INTERFAC					
N N		INBOUND FROM INTERFACT SYSTEM GENERATED		RESPONDENCE: CNLNCE_WEL_LTR_VR J		TERNAL 11/09/2016 09:	

In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = CASE NO: "<<CASE CLOSE REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date



C.9 <u>Case Updates Received via FireHose WebService</u>

Retrieving case status updates from the third party system is through a FIREHOSE web service response received into OFSLL through a pull service. Each response is channelled through an individual Event ID and Event Type.

A FIREHOSE web service 'getGriFireHose' - scheduled at specific interval using batch (GRIFRH_BJ_100_01) retrieves the case updates. This response consists of case activities recorded in third party system between specific intervals (based on Max event ID).

Note that, the FIREHOSE web service response always contains specific Event Type Code from the third party system which are updated in the database and inturn is validated for appropriate action in OFSLL. The table below indicates the list of Event Type and the corresponding action updated in the system.

Event Type	Event Description	Action
600	ACCEPTED CASE	Change Work order status to "OPEN"
601	DECLINED CASE	Change Work order status to "DECLINED"
602	ACKNOWLEDGED CLOSE	Change Work order status to "CLOSE"
603	ACKNOWLEDGED HOLD	Change Work order status to "ON HOLD"
300	CASE WAS REPOED	Change Work order status to "REPOSSESSED"
		And
		Trigger "getRepossessionDetails()" web service to get repossession details and update in Servicing > Repo/Foreclosure" tab.
302	CASE COMPLETED	Change Work order status to "COMPLETED"
200	FIRST UPDATE ADDED CUSTOM	Post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.
201	UPDATE EDITED	Post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.
203	UPDATE UNHIDDEN	Post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.
811	INVOICE SENT TO CLI- ENT	Call the "getCaseInvoiceData()" web service and create the invoices in OFSLL.
1300	CR ADDED	Update 'Condition Report Status ='Y' and Condition Report Recd Dt = Event Received Date

Based on the web service response received from third party system, the status updates are posted onto corresponding work order(s) and account(s) in OFSLL.



For example, if the FIREHOSE web service response consists of the Event Type '600', it indicates that the case is accepted by the assigned vendor in third party system and status of the work order is to be updated to 'OPEN' in OFSLL. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor] ACCEPTED CASE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time

Note

Work order status change is permitted only if the previous status matches with the defined cycle setup (Setup > Products > Cycles). Else, update is not allowed and comment is posted on the account with the message 'Work Order Status Update failed due to mismatch of previous status'.

C.10 Case Repossession

When a case has been repossessed, the status of the case is updated by the assigned vendor in third party system. The case status is then retrieved through a FIREHOSE web service scheduled at specific interval using a batch process.

On receiving the case status update as 'REPOSSESSED' (i.e. Event Type 300) from FIREHOSE web service response, system triggers 'getRepossessionDetails()' web service request to fetch the repossession details and update the status of corresponding mapped work order and account in OFSLL.

If the web service request is successful and repossession details are received as part of the response, the status of the work order is updated in Work Orders tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor]: REPO DETAILS RECEIVED FROM THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time

ORACLE Financial Services Lending and Leasing

rch Custon	er Service: 2016060	001 Review Requ	uest (Pending: 0) Queue	Assignment						
ccount(c)	2016060001: CO	STONED								📃 View 🖌 🖌 Audit
iew v Format			Mrap 🚷 📇	Current Show All	Group Follow-up					
Company	Branch	Sub Unit	Account # Pro		Davs Past D	In Currency	Dave	Off Amt Amour	t Due Status	Oldest Due Dt
US01	USHO	SUB UNIT1		N VEHICLE (FR)		70 LISD			82.92 ACTIVE:DELO	07/27/2016
0501	USHQ	SUB UNIT 1	2010000010900 LOA	IN VERICLE (FK)	1	70 050	102	/30,30 31,3	02/92 ACTIVE:DELQ	07/27/2016
Summary Cus	tomer Service Acc	ount Details Customer I	Details Transaction Histo	ry Pmt Modes Bankn	uptcy Repo/Foreclosure	Deficiency Co	ilateral Bureau	Cross/Up Sell Activitie	s External Interfac	es
Call Activities	Maintenance Com	ments Promises Ch	ecklists Tracking Attribut	es Field Investigation	References Correspon	dence Letters	Document Tracking	Scenario Analysis	Access History	
Comment	he							1	👍 Add 🥒 Edit	View Audit
		reeze 🗃 Detach	all Wran 🖓 %	Delete				(💠 Add 🥖 Edit	: View 🖌 Audit
View - Fo	rmat 🕶 📑 🔟 F	General .	- · • • • • • •	Delete				(
		Sub Type	Comme	ent	RATED. (CORRESPONDENCI	E: CNLINCE STM LT	TR VR JOB REQUES		mment By Co	omment Dt
View 🔻 Fo	rmat 🕶 📑 🔲 F	ED SYSTEM GEI	NERATED ACC_S	ent ITATEMENT LETTER GENER	RATED. (CORRESPONDENCI RATED. (CORRESPONDENCI			T ID: 25332) IN	mment By Co TERNAL 01	
View - Fo Alert N	rmat 🕶 📑 🔲 F Type SYSTEM GENERAT	Sub Type ED SYSTEM GEI ED SYSTEM GEI	Common NERATED ACC_S NERATED ACC_S	ent ITATEMENT LETTER GENEI ITATEMENT LETTER GENEI		E: CNLNCE_STM_LT	TR_VR JOB REQUES	T ID: 25332) IN T ID: 20948) IN	mment By Co TERNAL 01 TERNAL 12	omment Dt 1/12/2017 11:19:27 PM
View 👻 Fo Alert N N	rmat • 🔛 🎹 F Type SYSTEM GENERAT SYSTEM GENERAT	ED SYSTEM GEI ED SYSTEM GEI ED SYSTEM GEI ED SYSTEM GEI	Commin NERATED ACC_S NERATED ACC_S NERATED COLLE	ent ITATEMENT LETTER GENER ITATEMENT LETTER GENERAT CTION2 LETTER GENERAT	RATED. (CORRESPONDENCI	E: CNLINCE_STM_LT	TR_VR JOB REQUES	T ID: 25332) IN T ID: 20948) IN ID: 18920) IN	mment By Co TERNAL 01 TERNAL 12 TERNAL 11	omment Dt 1/12/2017 11:19:27 PM 2/06/2016 02:03:51 PM
View View Fo	rmat • 🔛 🔟 F Type SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT	Sub Type ED SYSTEM GEI ED SYSTEM GEI ED SYSTEM GEI ED SYSTEM GEI	Commi NERATED ACC_S NERATED ACC_S NERATED COLLE NERATED COLLE	ENT TATEMENT LETTER GENEI TATEMENT LETTER GENERAT CTION2 LETTER GENERAT CTION3 LETTER GENERAT	RATED. (CORRESPONDENCE TED. (CORRESPONDENCE: C	E: CNLNCE_STM_LT INLNCE_COL_LTR2 INLNCE_COL_LTR3	TR_VR_JOB REQUES _VR_JOB REQUEST _VR_JOB REQUEST	T ID: 25332) IN T ID: 20948) IN ID: 18920) IN ID: 18906) IN	mment By Co TERNAL 01 TERNAL 12 TERNAL 11 TERNAL 11	mment Dt 1/12/2017 11:19:27 PM 2/06/2016 02:03:51 PM 1/23/2016 05:06:53 AM
View View Fo	rmat Type SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT	Sub Type ED SYSTEM GEI ED SYSTEM GEI ED SYSTEM GEI ED SYSTEM GEI ED SYSTEM GEI	NERATED ACC_S NERATED ACC_S NERATED COLLE NERATED COLLE NERATED WELCO	INT TATEMENT LETTER GENEI TATEMENT LETTER GENEI CTION2 LETTER GENERAT CTION3 LETTER GENERAT DME LETTER GENERATED.	RATED. (CORRESPONDENCI TED. (CORRESPONDENCE: C TED. (CORRESPONDENCE: C	E: CNLNCE_STM_LT INLNCE_COL_LTR2 INLNCE_COL_LTR3 ICE_WEL_LTR_VR	TR_VR_JOB REQUES _VR_JOB REQUEST _VR_JOB REQUEST	T ID: 25332) IN T ID: 20948) IN ID: 18920) IN ID: 18906) IN 7499) IN	mment By Co TERNAL 01 TERNAL 12 TERNAL 11 TERNAL 11 TERNAL 11	xmment Dt //12/2017 11:19:27 PM //06/2016 02:03:51 PM //23/2016 05:06:53 AM //23/2016 04:50:43 AM
View View Fo	Type SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT	Sub Type ED SYSTEM GEI ED SYSTEM GEI ED SYSTEM GEI ED SYSTEM GEI ED SYSTEM GEI ED INBOUND FI	Comm NERATED ACC_S NERATED ACC_ NERATED COLLE NERATED COLLE NERATED WELCO ROM INTERFACE 20442	ent ITATEMENT LETTER GENEI ITATEMENT LETTER GENEI CTION2 LETTER GENERAT CTION3 LETTER GENERAT DME LETTER GENERATED. 75584: GRI_INTERFACE:R	RATED. (CORRESPONDENCE: C TED. (CORRESPONDENCE: C TED. (CORRESPONDENCE: C (CORRESPONDENCE: CNLM	E: CNLNCE_STM_LT INLNCE_COL_LTR2 INLNCE_COL_LTR3 ICE_WEL_LTR_VR : M GRI UPDATED	TR_VR_JOB REQUES _VR_JOB REQUEST _VR_JOB REQUEST	T ID: 25332) IN T ID: 20948) IN ID: 18920) IN ID: 18906) IN 7499) IN IN	mment By Cc TERNAL 01 TERNAL 12 TERNAL 11 TERNAL 11 TERNAL 11 TERNAL 11	omment Dt (/12/2017 11:19:27 PM //06/2016 02:03:51 PM 1/23/2016 05:06:53 AM 1/23/2016 04:50:43 AM 1/10/2016 02:02:51 PM
View View Fo	rmat	Sub Type ED SYSTEM GEI ED SYSTEM GEI ED SYSTEM GEI ED SYSTEM GEI ED INBOUND FI ED INBOUND FI	Commi NERATED ACC_S NERATED ACC_S NERATED COLLE NERATED COLLE NERATED WELCO REAM INTERFACE 20442 ROM INTERFACE 20442	INTERNENT LETTER GENER ITATEMENT LETTER GENER CTION2 LETTER GENERAT CTION3 LETTER GENERAT DME LETTER GENERATED, 75584: GAL INTERFACES 75584: 90DEMO-RDN_INTI	RATED. (CORRESPONDENCE: C TED. (CORRESPONDENCE: C TED. (CORRESPONDENCE: C (CORRESPONDENCE: CNLN (EPOSESSION DETAILS FRO	E: CNLINCE_STM_LT INLINCE_COL_LTR2 INLINCE_COL_LTR3 ICE_WEL_LTR_VR : M GR1 UPDATED ESSED	TR_VR JOB REQUEST _VR JOB REQUEST _VR JOB REQUEST JOB REQUEST ID: 1	T ID: 25332) IN T ID: 20948) IN ID: 18920) IN ID: 18906) IN 7499) IN IN IN	mment By Cc TERNAL 01 TERNAL 12 TERNAL 11 TERNAL 11 TERNAL 11 TERNAL 11 TERNAL 11	omment Dt 1/12/2017 11:19:27 PM 2/06/2016 02:03:51 PM 1/23/2016 05:06:53 AM 1/23/2016 04:50:43 AM 1/10/2016 02:02:51 PM 1/10/2016 05:02:30 AM
View View Fo	Type SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT	Sub Type ED SYSTEM GEI ED SYSTEM GEI ED SYSTEM GEI ED SYSTEM GEI ED INBOUND F ED INBOUND F ED INBOUND F	Commin NERATED ACC_S NERATED ACC_S NERATED COLLE NERATED COLLE NERATED COLLE ROM INTERFACE 20442 ROM INTERFACE 20442 ROM INTERFACE 20442	INT TATEMENT LETTER GENEI TATEMENT LETTER GENERAT CTION2 LETTER GENERAT OME LETTER GENERAT DME LETTER GENERATED. 75584: GOLENO-RDN_INT 75584: 90DEMO-RDN_INT 75584: 90DEMO-RDN_INT	RATED. (CORRESPONDENCI TED. (CORRESPONDENCE: C TED. (CORRESPONDENCE: C (CORRESPONDENCE: CNLN REPOSESSION DETAILS FRO ERFACE-CASE GOT REPOSS	E: CNLINCE_STM_LT INLINCE_COL_LTR2 INLINCE_COL_LTR3 ICE_WEL_LTR_VR : M GR1 UPDATED ESSED	TR_VR JOB REQUEST _VR JOB REQUEST _VR JOB REQUEST JOB REQUEST ID: 1	T ID: 25332) IN T ID: 20948) IN ID: 18920) IN ID: 18906) IN 7499) IN IN 23456 IN	mment By Cc TERNAL 01 TERNAL 12 TERNAL 11 TERNAL 11 TERNAL 11 TERNAL 11 TERNAL 11 TERNAL 11 TERNAL 11	xmment Dt /12/2017 11:19:27 PM /206/2016 02:03:51 PM /23/2016 05:06:53 AM /23/2016 04:50:43 AM /10/2016 02:02:51 PM /10/2016 05:02:23 AM
View - Fo Alert N N N N N N N N	Type SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT SYSTEM GENERAT	Sub Type ED SYSTEM GEI ED INBOUND F ED INBOUND F ED INBOUND F	Comminiation of the second sec	Int TATEMENT LETTER GENEL TATEMENT LETTER GENER CTION2 LETTER GENERAT CTION3 LETTER GENERAT DME LETTER GENERATED. 75584:9000-KGN_INTT 75584:9000-KGN_INTT 75584:9000-KGN_INTT 75584:9000-KGN_INTT	RATED. (CORRESPONDENCI TED. (CORRESPONDENCE: C (CORRESPONDENCE: C (CORRESPONDENCE: CIL (CORRESPONDENCE: CIL EPOSESSION DETAILS FRO ERFACE-CASE GOT REPOSS ERFACE-CASE GOT REPOSS ERFACE-CASE MUPDATED LI	E: CNLINCE_STM_LT INLINCE_COL_LTR2 INLINCE_COL_LTR3 INLINCE_COL_LTR3 INLINCE_WEL_LTR_VR : M GRI UPDATED ESSED INCENSE PLATE FRO	TR_VR JOB REQUEST _VR JOB REQUEST _VR JOB REQUEST JOB REQUEST ID: 1	T ID: 25332) IN T ID: 25332) IN ID: 18920) IN ID: 18920) IN ID: 18906) IN 7499) IN IN 2456 IN IN	mment By Co TERNAL 01 TERNAL 12 TERNAL 11 TERNAL 11 TERNAL 11 TERNAL 11 TERNAL 11 TERNAL 11 TERNAL 11	xmment Dt 1/12/2017 11:19:27 PM 1/23/2016 02:03:51 PM 1/23/2016 09:06:53 AM 1/23/2016 09:02:35 AM 1/10/2016 09:02:35 AM 1/10/2016 09:02:25 AM 1/10/2016 09:02:25 AM



🯯 Welcome, ABSHEKAR 👻 Accessibility 🛛 🤘 Sign Qut 🗢

The Repossession details are also updated in Repo/Foreclosure tab of Customer Service screen.

tomer Service × Custome	er Service ×							2
arch Customer Service:	2016060001 Revie	w Request (Pending: 0)	Queue Assignment					
count(s): 20160600							<u>V</u> iew 💙	Audit
	Freeze Detach	4- 1 VQ	Current Show All Groups					
Company Brand US01 USHO		Account # 20160600018906	Product LOAN VEHICLE (FR)	Days Past Due Currency 170 USD	Pay Off Amt 102.758.36	Amount Due Status 51.382.92 ACTIVE:	Oldest Due DELQ 07/27/2016	
0501 0502	SUB UNIT 1	20160600018906	COAN VERICLE (FR)	170 050	102,756.36	51,362.92 ACTIVE:	DELQ 07/27/2016	, ,
Customer Service	Account Datale Quetor	or Detaile Transaction	History Post Modes Bankruntry	Repo/Foreclosure Defidency C	Indiateral Bureau Crocellin Se	Activities External In	terfaces	
			,					
Repossession Analysis								_
	ils: 2B4GP45G1XR37					🕂 Add 🥒 E	idit 📃 View 🔗 Aydit	
View - Format -	Freeze detad	h 剑 Wrap 😽						
			2					
Current Followup Dt	Work Order Type Coll	ateral	1	Disposition	File Received Dt Repo Dt	Repo End Dt	Comment	
Y 12/31/4000	Work Order Type Coll			Disposition NEWLY RECEIVED	File Received Dt Repo Dt	Repo End Dt	Comment	
Y 12/31/4000	Work Order Type Coll INVOLUNTARY 201	ateral			File Received Dt Repo Dt	Repo End Dt	Comment	
	Work Order Type Coll INVOLUNTARY 201	ateral	1		File Received Dt Repo Dt	Repo End Dt		
Y 12/31/4000	Work Order Type Coll INVOLUNTARY 201	ateral	1		File Received Dt Repo Dt	Repo End Dt	Comment	
Y 12/31/4000	Work Order Type Coll INVOLUNTARY 201	ateral			File Received Dt Repo Dt	Repo End Dt		=
Y 12/31/4000	Work Order Type Coll INVOLUNTARY 201	ateral 0 VOLVO AMD007				Repo End Dt		H
Y 12/31/4000	Work Order Type Coll INVOLUNTARY 201	ateral 0 VOLVO AMD007			File Received Dt	Repo End Dt		
Y 12/31/4000	Work Order Type Coll INVOLUNTARY 201 ils Fol Work Or	ateral 0 VOLVO AMD007 Current V Ionup Dt 12/31/4000 der Type INVOLINTARY Collateral 2010 VOLVO A/	MD007		File Received Dt Repo Dt	Repo End Dt		
Y 12/31/4000	Work Order Type Coll INVOLUNTARY 201 ils Fol Work Or	ateral 0 VOLVO AMD007 Current ¥ Iowup Dt 12/31/4000 der Type INVOLUNTARY	MD007		File Received Dt Repo Dt Repo End Dt	Repo End Dt	Ça Return	E
Y 12/31/4000	Work Order Type Coll INVOLUNTARY 201 is Work Or O D	ateral 0 VOLVO AMD007 Current V Ionup Dt 12/31/4000 der Type INVOLINTARY Collateral 2010 VOLVO A/	MD007		File Received Dt Repo Dt Repo End Dt	Repo End Dt		E
Y 12/31/4000 Repossession Detai	Work Order Type Coll INVOLUNTARY 201 is Vork Or U D Is	ateral 0 VOLVO AMD007 Current V Ionup Dt 12/31/4000 der Type INVOLINTARY Collateral 2010 VOLVO A/	MD007		File Received Dt Repo Dt Repo End Dt Comment		Ça Return	E
Y 12/31/4000 Repossession Detai	Work Order Type Coll INVOLUNTARY 201 is Vork Or U D Is	ateral D VOLVO AMD007 Current V Ionup Dt 12/31/4000 de Type INVOLURTARY Collateral 2010 VOLVO AV apposition NEWLY RECEIV	40007 ED	NEWLYRECEIVED	File Received Dt Repo Dt Repo End Dt Comment	Phone	i d	E
Y 12/31/4000 Repossession Detail Case Repo Detail Case # 2044 Vendor Work IPPCO Criter Type	Work order Type Coll PWOLLWTARY 201 IIS IIS IIS IIS IIS IIS IIS II	ateral D VOLVO AMD007 Current V Ionup Dt 12/31/4000 de Type INVOLURTARY Collateral 2010 VOLVO AV apposition NEWLY RECEIV	MD007 ED Is Drivable 💙	NEWLY RECEIVED	File Received Dt Repo Dt Repo End Dt Comment	Phone	्र े Beturn .d : (123)-333-4444	E
Y 12/31/4000 Repossession Detail ✓ Case Repo Detail Case # 2044 Vendor Work IPPO Order Type Identification 2849	Work order Type Coll PWOLLWTARY 201 IIS IIS IIS IIS IIS IIS IIS II	ateral 0 VOLVO AMD007 Current Current MOULVO AMD007 Envolutionary Env	MD007 ED Is Drivable ♥ Personal Ttems HG3HG3	NEWLY RECEIVED	File Received Dt Repo Dt Repo End Dt Comment 12123123 Storage Location	Phone	्र े Beturn .d : (123)-333-4444	E
Y 12/31/4000 Repossession Detail Case Repo Detail Case # 2044 Vendor Work IPPO- Order Type	Work order Type Coll PWOLLWTARY 201 IIS IIS IIS IIS IIS IIS IIS II	Ateral Current V Current V Ionup Dt 12/31/4000 Gotteral 2010/UNITARY Colsteral 2010/UNITARY Reposition NEWLY RECEIV ION (GRI) Transpor	YD007 ED Personal Items HGHGJ Storage Days 0	NEWLY RECEIVED	File Received Dt Repo Dt Repo End Dt Comment	Phone Pax	.:d (120)-333-4444 (133)-444-5555	

C.11 Case Invoice

When a case has been repossessed, an invoice with the actual cost incurred for repossession and the details of the asset repossessed are updated in the third party system by the assigned vendor.

Subsequently, when the case status update is received as 'REPOSSESSED' (i.e. Event Type 300) from FIREHOSE web service response, system triggers 'getCaseInvoiceData()' web service request to retrieve the invoice and asset details from the third party system.

	Financial Service	es Lending and Leasing			👗 Welcome,	ABSHEKAR 👻 Accessibility 🥰 Sign Qut (
Ve	endors ×					X Clo
1	Work Order				Save and Stay	Save and Return
		Work Order	Dt	Work Order Details 12/22/2016		Collateral Details
ł	Channel Work Order Type Account Company Branch Vendor Override Reason	2044312777 GENERIC RECOVERY INTERFACE IMPOUND INVOLUNTARY REPOSSESSION (GRI) 20160100011187: US01	Currency Estimated Billed Amt Paid Reference # Assigned By Followup Dt	0.00 0.00 VENKAT Account Information ACTIVE:DELQ:BKRP:REPO	Identification # Year Make Model	2006 CHEVROLET MONTECARLO 2DR 2040P45G1XR378252 2006 CHEVROLET MONTECARLO <u>Vendor Information</u> 90DEMO_INTERFACE
			Total Outstanding Balance Total Due Due Dt		Comment	

If the web service request is successful and repossession details are received as part of the response, the details are updated in Vendors > Invoices tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor]: INVOICE RECEIVED FROM THIRD PARTY INTERFACE >>"
- Comment By = "INTERNAL"



• Comment Dt = Comment Posted date and time

ndors × Custo	mer Service X						E
arch Custome	er Service: 20160100	011187 Review Re	quest (Pending: 0)	Queue Assignment			
ccount(s): 2	0160100011187						📃 View 🔗 Audit
View - Format	🔹 📑 Freeze	🖬 Detach 🛛 付	Wrap	Current O Show All O Group For All O Group	illow-up		
Company	Branch	Sub Unit	Account #	Product	Days Past Due Currency	Pay Off Amt	Amount Due Status
US01	USHQ	SUB UNIT1	20160100011187	LOAN VEHICLE (FR)	349 USD	15,809.54	5,400.36 ACTIVE:DE
< Call Activitie	es Maintenance Co	mments Promises	Checklists Trac	king Attributes Field Investigation Re	Ferences Correspondence Letters	Document Tracking Scen	nario Analysis A > -
Comments	5						
View 🔻 For	mat 🕶 📑 🔲 Fre	(MARKET	🖓 Wrap 😽	💥 Delete			
View 👻 Form	mat 🕶 📑 🔲 Fre	Sub Type		Comment		Comment By Commen	
View - Form Alert	mat V Pre Type SYSTEM GENERATED	Sub Type	FROM INTERFACE	Comment 2044312777:90DEMO-GRI_INTERFACE:I	NVOICE RECEIVED FROM THIRD PA I	NTERNAL 12/22/2	2016 03:37:12 AM
View View Form	Type SYSTEM GENERATED SYSTEM GENERATED	Sub Type Sub Type INBOUND INBOUND INBOUND	FROM INTERFACE FROM INTERFACE	Comment 2044312777:90DEMO-GRI_INTERFACE: 2044312777:90DEMO-GRI_INTERFACE-0	NVOICE RECEIVED FROM THIRD PA I DRACLE ONE HAS APPROVED THE IN I	NTERNAL 12/22/2 NTERNAL 12/22/2	2016 03:37:12 AM 2016 03:37:10 AM
View - Form Alert N	mat V Pre Type SYSTEM GENERATED	Sub Type D INBOUND D INBOUND D INBOUND	FROM INTERFACE	Comment 2044312777:90DEMO-GRI_INTERFACE:I	NVOICE RECEIVED FROM THIRD PA I DRACLE ONE HAS APPROVED THE IN I NVOICE CREATED IN THIRD PARTY I	NTERNAL 12/22/2 NTERNAL 12/22/2 NTERNAL 12/22/2 NTERNAL 12/22/2	2016 03:37:12 AM

The details of the invoice in the web service response are captured in Vendors > Invoice Information tab with invoice details and Payment Schedule. By default, the status of the invoice is 'OPEN' to update the payment details.

endors _×											
rendors Assignment Alle	ocation Work Ord	ers Follow-up Invoi	ces								
Invoice Informati	on									🕹 Add 🥖 Edit	🔄 Vjew 🔗 Aydit
View Options ALL		-									
View - Format -	Freeze	Detach 🛛 🚽 Wray	P 🚱	Validate Invoice							
4									1	20	
Vendor				Company	Branch	Invoice #	External Ref #	Invoice Dt	Due Dt	Status	Channel
90DEMO-RDN_INTERA	FACE			US01	USHQ	3651	23066216	12/22/2016	12/22/2016	CLOSE	GENERIC RECOVE
90DEMO-RDN_INTER				US01	USHQ	3649	23066207	12/21/2016	12/21/2016	OPEN	GENERIC RECOVE
		Invoice				12/22/2016				incy US DOLLAR	
	Company	USHQ 3651	ACE		Due Dt Status Status Dt	12/22/2016 CLOSE Details 12/22/2016	EDDING, CA 96001		Estima Invoice / Agreed / Paid /	Incy US DOLLAR ated 122.00 Amt 122.00 Amt 122.00 Amt 122.00 Amt 122.00 anel GENERIC RECO	OVERY INTERFACE
Details Tracking Attr	Company Branch Invoice # External Ref #	90DEMO-RDN_INTERF4 / US01 / USHQ # 3651	ACE		Due Dt Status Status Dt	12/22/2016 CLOSE Details 12/22/2016	EDDING, CA 96001		Estima Invoice / Agreed / Paid /	Amt 122.00 Amt 122.00 Amt 122.00 Amt 122.00	OVERY INTERFACE
Invoice Details	Company Branch Invoice # External Ref #	90DEMO-RDN_JINTERFA USD1 USHQ 5651 523066216			Due Dt Status Status Dt	12/22/2016 CLOSE Details 12/22/2016	EDDING, CA 9600 1		Estima Invoice / Agreed / Paid /	Amt 122.00 Amt 122.00 Amt 122.00 Amt 122.00	VERY INTERFACE
Invoice Details	Company Branch Invoice # External Ref #	90DEMO-RDN_INTERF4 / US01 / USHQ # 3651			Due Dt Status Status Dt	12/22/2016 CLOSE Details 12/22/2016	EDDING, CA 9600 1		Estima Invoice / Agreed / Paid /	Amt 122.00 Amt 122.00 Amt 122.00 Amt 122.00	
Invoice Details Wew • Format • Work Order #	Company Branch Invoice = External Ref = nbutes	90DEMO-RDN_JINTERFA USD1 USHQ 5651 523066216	rap 🔞		Due Dt Status Status Dt Address t Paid Amt	12/22/2016 CLOSE Details 12/22/2016 ADD 12 ADD 13 R	EDDING, CA 96001 Status	Status Dt	Estima Invoice / Agreed / Paid /	Amt 122.00 Amt 122.00 Amt 122.00 Amt 122.00	کو ک
Invoice Details Wew Format Work Order # W0:0021380 20160	Company Brand Invoice # External Ref # ibutes	90DEMO-RDN_INTERFA 9 US01 1 USHQ 2 3651 2 23066216 2 2006216 2 Estimated 10.00	rap Invoice Amt 10.00	10.00	Due Dt Status Status Dt Address t Paid Amt 10.00	12/22/2016 CLOSE Details 12/22/2016 ADD 12 ADD 13 R	Status CLOSE	12/22/2016	Estima Invoice / Agreed / Paid / Char	ated 122.00 Amt 122.00 Amt 122.00 Amt 122.00 Mmt 122.00 GENERIC RECC	jew 🗸 Audt
Invoice Details Wew • Format • Work Order #	Company Brand Invoice # External Ref # nbutes	90DEMO-RDN_INTERFA USS1 USS1 23066216 Detach @ W Estimated	rap 🔞	10.00	Due Dt Status Status Dt Address t Paid Amt 10.00	12/22/2016 CLOSE Details 12/22/2016 ADD 12 ADD 13 R	Status		Estima Invoice / Agreed / Paid / Char	ated 122.00 Amt 122.00 Amt 122.00 Amt 122.00 annel GENERIC RECC	کو ک

System auto validates the invoice details which are received from third party system with specific business rules before creating a record in the Invoice Information tab. Hence the 'Validate Invoice' button in the Information tab is disabled for invoice records from external channel (Generic Recovery Interface) and the details are marked as view only.

For more information on business rules and working with Invoices tab, refer to 'Vendors' chapter.

