Loan Collection Setup Guide Oracle Financial Services Lending and Leasing

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1. Navigation

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

The document is organized into below topics:

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

Note

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

1.1 <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.

Financial Services Lending and Leasing		
	Sign In Please enter useful and password * User Id * Paramord Sign In	

- 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, VAVADVA 🕶 Accessibil	lity 😽 Sign (
DashBoard			
 DashBoard DashBoard Users Productivity System Monitor Producer Analysis Process Files 			
	*		
> Origination			
> Servicing			
Collections			
> WFP			
> Tools			
> Setup			

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

	đð		
shBoard		About ×	
alafiliand Dahflord Users Productivity System Monter Producer Analysis Process Files		Drade Transol Revises Lenderg and Learning 13.1.1.0.3 Drade Transol Revises Lenderg and Learning 13.1.1.0.3 Capitylist & 1992,2017. Oracle and/or the atflates. All rights reserved. Drade and Java are registered trademarks of Drace and/or is at flates. Other amounts up to tademarks of their respective ownes. This software and right documentation are provide under a faces approximate of confiding relations on and docume and a proceeding the software and faces approximate the software and face approximate the software approximate the software and face approximate the software and to commutate the software and to commutate the software approximate the	
Origination		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	
Servicing		its affliates 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.	
Collections WFP		Qose	
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:

8	Welcome, VAVAIDYA 👻	Accessibility	🗳 Sign Out [QA]	
	Change Password			
	User Info			
_			100 C	

- Change Password - Click to change the current password.

2 Initiari	
Origination	
 Opport Spin Lod Spin Lod<th>Not-Instantional Annual Instantion Constraint Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantio</th>	Not-Instantional Annual Instantion Constraint Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantion Instantio
Servicing	
) foliotions	
WP.	



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	and the second		Level User Time Zone	UNDEETNED	
First Name Last Name			Company	US/CENTRAL (CENTRAL STANDARD	
Responsibility	SUPERUSER		Branch Time Zone	TIME)	
GL Post Date	and the second sec			ASIA/CALCUTTA (INDIA STANDARD	
Last Login Date Session Language	and such as a	:21:07 AM		TIME) Skyros (Default)	
Debug Enabled Ind			Skin i dniny	Skylos (Berault)	
			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 [[1]					
	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 \triangleright to expand the Module Master Tabs and \checkmark 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 🥒 Ed		🖋 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	612				_	_			Phone Current	✔ Aigdit
	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		çdi Wrap	<u>68</u>								Phone Current	🖋 Aydit
	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		्रेडी Wrap	दिखे								Phone Current	🖋 Aydit
	Telecom Infor View - Format Telecom Type	mation • 🖙 🗊 Freez		çil 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	🖋 Audit
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	< ×	Transaction	Authorization ×	Post Date Checks ;	Escrow Trat	nsactions 😠 Account Doci	ments x Coll	ateral Management	× Reports ×	Producers ×	Advances x F	ayments 🗙	Pees x	AP Transactions ×	GL Transactions	к >
Origination	Au	thorization A	uthorization History	Review Requests	(Pending: 0)											
servicing																
Servicing Customer Service Securitization Transaction Authorization Post Date Checks Escrow Transactions Account Documents		Account # 2015020001003	0:KARTHIK RAGHAV 8:BROWN PAUL / PA	Txn Dt EN 02/10/2016	d Wrap Transactio ACCOUNT CHARGED CHARGED	CLOSE	Both Status ERROR ERROR ERROR	1	5 Days O All Da taker /IBHATIA /EROUTHU /EROUTHU	View Pailed Initiated Dt 02/10/2016 02/09/2016 02/09/2016	Checker UNDEFINED UNDEFINED UNDEFINED	Au	thorized Dt	Comments	View 🛛 🛩	Audit
Collateral Management Reports Producers Vendors Batch Transactions Advances Payments		Arameters /iew ← Format · Parameter TXIN DATE	• 😰 🔟 Fre	eze 🚮 Detach	ما لاہم Value 02/09/2010							_	_		Required Y	
Payments Fees Interfaces AP Transactions GLTransactions CASA Reconciliation Conversion Accounts		Result 02/09/2016 only Transaction Pos	(eze 🛃 Detach	چا Wrap	612	-				_	-	-			
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 Accounts 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 Accounts 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 Servicing Module Master Tab. In the Left Menu of Servicing Module Master Tab, you can open multiple accounts by clicking on the Customer Service link. Each successive click, opens a new Customer Service tab.

IMENU	Customer Service X	Customer Service	Customer Service ;	X Customer Servic	× Customer	Service ×					
	Search Customer	Service: 2016070	00010076 Review R	Request (Pending: 0)	Queue Assignmen	t					
hBoard ination	Account(s): 20		76: MILLEN JOH	N JWrap 🖓	 Ourrent 	🖱 Show All 🔘 G	roup Follow-up				🔄 View 🛛 🖋 Aydit
ng	Company	Branch	Sub Unit	Account #	Product		Days Past	Due Currency		Pay Off Amt	t Amount Due
ing /	NL02	NLHQ	UNDEFINED	2016070001007	5 LOAN VEHICLE	(FR)		-23 EUR		50,089.31	0.00
stomer Service	•				III						
ansaction Authorization											
st Date Checks	< Summary	Customer Service	Account Details Cus	tomer Details Trans	action History Pr	t Modes Bank	nuptcy Repo/Foredo	sure Deficiency	Collateral	Bureau Cro	oss/Up Sell Activi ゝ
row Transactions											
count Documents	Alerts					⊿ Conditi	ons				
lateral Management											
ports	Alerts					Conditio	ns				
ducers	Alert					Condition	1		Start Dt	Follo	wup Dt
ndors	PRIM CUSTO	MER (JOHN MILLEN) MARKED AS DECEASE	D, UPDATED PERMISS	ION TO CALL FLAG	AVAILAB	LE FOR REPOSESSION		08/09/2016	08/3	0/2016
tch Transactions	AS 'N' FOR A	L CONTACTS				DEFICIE	NCY		08/09/2016	08/3	0/2016
Advances						LIEN PER	IFECTED		08/09/2016	08/3	0/2016 👻
Payments											
Fees											
erfaces	Account De	to de				(Others)	nformation				
AP Transactions	Account De	:tdlls				a other i	mormation				
GL Transactions	Dues					Collatora	Information				<u> </u>
Conversion Accounts	Dues				1	Descripti		Identification #	Year	Asset Class	Asset Type
	0.00	0.00	0.00	0.00	0.00		A CAMRY		0	USED	VEHICLE
	4			12022	•	1			1		+
	Delq I	Due 0.00	Todays Payoff 50,08	9.31 Amt Paid Exe	ess 0.00						
ections	LC	Due 0.00	Future Payoff 50,15	8.61 Memo Exe	ess 0.00	Custome	r Information				
	NSF [Due 20.00	Future Payoff 08/15			Custom	er Name	Relation	1	SSN	National
	Other 0	Due 0.00	Date	Paid T	erm 0	000000	# JOHN MILLEN	PRIMAR	v	xx-xxx-3456	- 45-678
			Future Pmt Dt 08/28	2016 Remaining T							

Few screens in Servicing and Collections 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:

Collection:

Collection



- Bankruptcy
- Repossession
- Deficiency

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	0	rigination ×												(
rigination	5	earch/Task Funding	g: 000000378	Review Requests (P	ending: 0)							Quick Se	anda	
Origination Sales Lead Simple Application Entry Application Entry		Application: 000 View + Format +				Override	OK 🖌 Warning OK	v		Uiew	✔ 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 - F	UNDED	FUNDED	GA-00004 : ADVANCE LEA.	N	N		⊿ Summary		
Analisation provide Analisation Comments Image Paintenance Reports Producers Vendors	•	Summary Applicant Applicant Ratios Bureau Checklist	nt Request D	ccision Contract	Collateral Comr	ments Tro	scling Dacument	Venflication Correspondenc	e Tools			LTV1 15 Stated PT19. Book 10 Asset Desc Queue	000 Milea 2012 CHEVR 2DR FUNDED APR	150.00 d After DTI58.92 ge 0 ROLET MONTE CARL
		Collateral	Sub	Type	Primary	Year	Make	Model	Mileage New	Wholesale Valu		⊿ Add Com		5
Servicing		VEHICLE	CA		Y	2012	CHEVROLET	MONTE CARLO	0 N	10,000.00		* Alert		
Collections												* Type		•
WFP		⊿ Trade-In										* Sub Type		Ŧ
Tools		2 Houe In										* Comment		
		Trade-In												

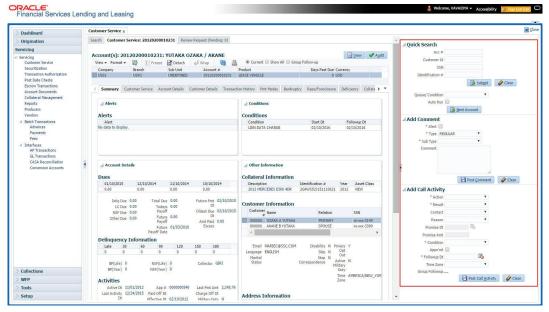
- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found 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 $r{1}$ 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>

ser Info					
Organization			Time Zone	USER TIME ZONE	¥
Division First Name	and the second		User Time Zone	UNDEFINED	
Last Name Responsibility	VAIDYA			US/CENTRAL (CENTRAL STANDARD	
GL Post Date Last Login Date		:21:07 AM		ASIA/CALCUTTA (INDIA STANDARD TIME)	
Session Language	DEFAULT	Ŧ	Skin Family	Skyros (Default)	
Debug Enabled Ind					
			Submit 🖇	Close	
					-

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.

	202000102	31: YUTAKA OZAK	A / AKANE											Vi	ew 🔗 Au
			Wrap	<u>ا</u> ا	irrent 🔘	Show All 🔘 Grou	up Follow-up								
Company	Branch	Sub Unit	Account #	Product			Days Past Du	Currency		Pay Of	Amt Amou	nt Due Status		0	Idest Due Dt
US01	USR1	UNDEFINED	201202000102	B1 LEASE VE	HICLE		1	USD			0.00	0.00 ACTIVE		03	2/10/2015
mmary Custom	er Service A	count Details Customer	r Details Trans	action History	Pmt Mode	s Bankruptcy	Repo/Foreclosure	Deficiency C	ollateral	Bureau	Cross/Up Sell Activ	ities			
16	10	16 M.	18 185° T			310	19 MG 16								
Call Activities	Maintenance C	comments Promises C	Checklists Trac	king Attributes	Referen	ces Correspon	dence Letters D	ocument Tracking	1						
Call Activitie	s											🕂 Add	🖉 Edit	<u>V</u> iew	🖋 Audit
View - Forma	t 🕶 📑 📋	Freeze 🚮 Detach	🖉 Wrap	69											
Action	Result	Contact	Reason		Cancel	Promise Dt	Promise Amt (ondition		Appoint	r Followup Dt	Time Zone	A	dj Followup D	t Co
	PH	ANSWERING MACHINE			N	12/30/2015	1,000.00 1	ONE		N	12/30/2015		1	2/29/2015 12	:30:00 PM
AT					N	12/30/2015	1,000.00 1			N	12/30/2015				:30:00 PM

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

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 Payment maintenance screens consist of the following actions.

Post and Stay Post and Return



The table below gives a snapshot of them:

Basic Actions	Description
Post and Stay	Click to post the transaction and remain in the same section. This button is displayed when you click 'Modify Payment/Modify Payment Transaction' button.
Post and Return	Click to save and return to main section. This button is displayed when you click 'Modify Payment/Modify Payment Transaction' buttons.
Return	Click to return to main section without modifications. This button is displayed when you click 'Modify Payment/Modify Payment Transaction' buttons.

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

Basic Actions	Description
М	Click to navigate to the first record.
4	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.
12	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 🛛 却 Wrap 🛛 🔞



The table below gives a snapshot of them:

Options	Description		
View	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'.		
Format	Click to resize columns or wrap a data in the table cells. Image: Imag		
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 .
	Loan Une Lease
	Product Definition Ven - format. The first Detail Wings & Ken Product Qeale Cory
	Product Description Start D1 End D1 Direct Flexible Rapayment Enabled Collateral Type Collateral 3.06 Type (Collateral 3.06 Type
	LOANHEE LOANHEE (VR) 01/01/1800 12/31/4000 Y Y Y HOME COLLATERAL REAL PROPERTY HOM INSTALLMENT A
	LOW-SECRED 10,015,0000 12,01,0000 N N N Y HOUSEHOLD GODOG RESONAL PROPERT INSTALLMENT
	LOAN UNSECURED D1/01/1800 12/31/4000 Y Y Y UNSECURED COLLATI UNSECURED INSTALLMENT #
	LOAN-VE LOAN VEHICLE (FR) 01/01/1800 12/31/4000 N Y Y VEHICLE COLLATERA PERSONAL PROPERT INSTALLMENT
	MOP1 MOP1 33/09/1863 12/33/4000 Y N Y VEHICLE COLLITERA REPSONUL PROPERT INSTALLMENT
	MORABAHA (PR) D1/01/1900 03/13/2013 Y N Y HOME COLLATERAL REAL RECEIPTED IN
	NDS1 WORM 0588 03/11/1853 12/33/4000 Y N Y UNSECURED COLATTURECURED INSTALMENT NO1 b0/12/031 12/33/4000 Y N Y HOME COLATERAL REAL REPORTY HOMEOREM = -
	NP01 LINED1_D1/01/2013 12/31/4000 Y N Y HOME COLLATERAL REAL PROPERTY HOM MORTGAGE
510	Click to refresh the data in the table.
STA	

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

Origination	Search Customer Service: 20120200010231 Review Request (Pending: 0)					
Servicing						
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					
Securitization Transaction Authorization	Company Branch Sub Unit Account # Product US01 USR1 UNDEFINED 20120200010231 LEASE VEHICLE	Days Past Due Currency 0 USD	Pay Off Amt 0.00	Amount Due Status 0.00 ACTIVE	Oldest Due Dt 02/10/2015	
Post Date Checks	0301 03K1 ORKETINED 20120200010231 LEMSE VEHICLE	0 030	0,00	0.00 ACTIVE	02/10/2015	
Escrow Transactions	Summary Customer Service Account Details Customer Details Transaction History Pmt Nodes Bank	nuntry Reno/Foreclosure Deficiency Collate	al Bureau Cross/Ib	Sell Activities		1
Account Documents						
Collateral Management Reports	Call Activities Maintenance Comments Promises Checklists Tracking Attributes References Co	rrespondence Letters Document Tracking				
Producers						
Vendors	Transaction Batch Information			🕂 💠 Add 🥒 Edit 🗐	View 🛛 🖋 Audit	
4 Batch Transactions	View 🕶 Format 🕶 📑 Freeze 🚮 Detach 📣 Wrap 🖓 🚳 Post 🗔 Void					
Advances	Date Monetagy Transaction			Status	Batch	
Payments	02/10/2016 ADD CUSTOMER ADDRESS PHONE			POSTED	N	
Fees	94/07/2016 Y TERMINATE			ERROR	N	
4 Interfaces AP Transaction	01/06/2016 Y TERMINATE 01/06/2016 Y EXTENSION			VOID	N	
etached Table						
View - Format - 🔯 📋 Fre						
Date Monetary 02/10/2016 N	Transaction			Status POSTED	Batch	_
02/10/2016 N 01/07/2016 Y	ADD CUSTOMER ADDRESS PHONE TERMINATE			PUSTED	N	-
01/05/2016 Y	TERMINATE			VOID	N	
	EXTENSION			VOID	N	
01/05/2016 Y						

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

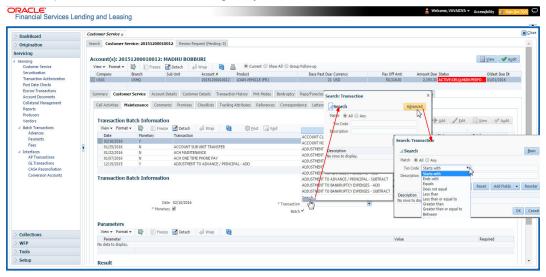
Drop-down List

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		ATMULUA	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.	1
Screen reader	
High contrast	
Large fonts	
Submit X Cance	

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

Note

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



2. Administration System

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

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

Navigating to Administration System

On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
 Administration > System

The System drop-down link records the following data:

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

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

2.1 System Parameters

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



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

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

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

- System Parameters
- Organization Parameters
- Company Parameters

2.1.1 System Parameters Setup

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

To set up the System Parameters

1. Click Setup > Setup > Administration > System > System Parameters > System. The system displays the System Parameter screen



2. In the **System Parameters** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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A brief description of the fields is given below:

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

3. Perform any of the Basic Actions mentioned in Navigation chapter.

For a detailed list of available parameters, refer to Appendix "System Parameters" chapter.

2.1.1.1 FCUBS Integration

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

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

Parameter	Parameter Description
CMN_CORE_BANK	CORE BANKING INTERFACE INDICATOR



Note

Re-qualification is pending for Core and Direct Banking Integration.

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

2.1.2 Organization Parameters

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

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

For example:

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

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

Note

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

To set up the Organization Parameters

 Click Setup > Setup > Administration > System > System Parameters > Organization tab.



2. In the **Organization Parameters** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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WFP		Parameter	Parameter Description	Parameter Value	Organization	Division	Responsibility	Enabled	
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etup			DAYS TO CONSIDER FOR GROUP FOLLOW-UP, WHE		ALL	ALL	ALL	Y	/
			REVIEW QUEUE ALLOWED WITHOUT ENTERING CAL.		ALL	ALL	ALL	Y	- 1
Setup			VIEW ALL APPLICATIONS	Y	ALL	ALL	ALL	Y	
Administration			HIDE RESTRICTED DATE (FOR EXAMPLE SSN#)	Y	ALL	ALL	ALL	Y	
System			EMAIL SERVER FOR USER INTERFACE	internal-mail-router.oraclecorp.com	ALL	ALL	ALL	Y	
System Paramete			VIEW SECURED ACCOUNTS	Y	ALL	ALL	ALL	Y	
Lookups			VIEW SECURED APPLICATION	Y	ALL	ALL	ALL	Y	
User Defined Tab		ULG DAY END	USER LOGIN DAY END HOUR	24	ALL	ALL	ALL	Y	
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Events		ULG_PWD_LENGT	USER LOGIN MINIMUM PASSWORD LENGTH (NOT N	5	ALL	ALL	ALL	Y	
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A brief description of the fields is given below:

Field	Do this:
Parameter	Parameter of the specified parameter description is displayed here.
Parameter Description	Select the description of system parameter from the drop-down list.
Parameter Value	Specify the value for the system parameter.
Organization	Select the organization for which the parameter will be valid from the drop-down list.
Division	Select the department for which the parameter will be valid from the drop-down list.
Responsibility	Select the responsibility for which the parameter will be valid from the drop-down list.
	IMPORTANT : In selecting which organization parameter to use, the system searches for a best match using the following attributes:
	1. Organization
	2. Division
	3. Responsibility
	Hence, Oracle Financial Services Software recommends creating a version of each organization parameter, where ALL is these fields.
Enabled	Check this box to enable the parameter.



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

For a detailed list of available parameters, refer to Appendix "System Parameters" chapter.

2.1.3 Company Parameters

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

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

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

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

To set up the Company Parameters

- 1. Click Setup > Setup > Administration > System > System Parameters > Company tab.
- 2. On the **Company Parameters** screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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Audit Tables		DEFAULT PRINTER NAME	UNDEFINED	ALL	ALL	Y	
User Defined Def		WEEKLY NON-BUSINESS DAYS	UNDEFINED	ALL	ALL	Y	
Transaction Code		ORACLE DIRECTORY OBJECT NAME FOR CORRESPONDENCE DOC STORAG		ALL	ALL	Y	
Data Files		COMBINE INCOME AND DEBT WITH SPOUSE AND 2NDRY	N	ALL	ALL	Y	
Dedupe		COMBINE INCOME AND DEBT WITH SPOUSE	N	ALL	ALL	Y	
Securitization		DEDUPING CREDIT BUREAU EXPIRATION DAYS	999999	ALL	ALL	Y	
Events		DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE AND SECONDARY	N	ALL	ALL	Y	
Batch Jobs		DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE	N	ALL	ALL	Y	
		ORACLE DIRECTORY OBJECT NAME FOR ACCOUNT DOCUMENT LOADING	DOT_DIR_QA143REL_HQ	ALL	ALL	Y	
Producer Cycles		CREDIT BUREAU EDIT WILL FAIL IF ANY BUREAU FOR ANY APL WILL NO		ALL	ALL	Y	
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A brief description of the fields is given below:

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

3. Perform any of the Basic Actions mentioned in Navigation chapter.

For a detailed list of available parameters, refer to Appendix "System Parameters" chapter.

2.2 Lookups Setup screen

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

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

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

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

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

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



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

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

Note

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

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

To set up the Lookups

- 1. Click Setup > Setup > Administration > System > Lookups. The system displays the Lookups screen. The details are grouped into two:
 - Lookup Types
 - Lookup Codes
- In the Lookup Types section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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ıp	ACCESS_GRID_TYPE_CD	ACCESS GRID TYPE CODES	Yes No	
Administration	ACCRUAL_BASE_METHOD_CD	ACCRUAL BASE METHOD CODES	Yes No	
∠ System	ACCRUAL_CALC_METHOD_CD	ACCRUAL CALCULATION METHOD CODES	Yes No	
System Paramete	ACCRUAL_START_DT_BASIS_CD	ACCRUAL START DT BASIS CODES	Yes No	
Lookups	ACCRUED_TXN_TYPE_CD	ACCRUED TXN BALANCE TYPE CODES	Yes No	
User Defined Tat	ACC_CONDITION_CD	ACCOUNT CONDITIONS / ACCOUNT QUEUE TYPES (SUB CODE USED FOR DEFAULT QUEUE)	Ves No	
Audit Tables User Defined Def	ACC_STATUS_CD	ACCOUNT STATUS CODES	Yes No	
Transaction Code	ACH_ACCOUNT_TYPE_CD	ACH ACCOUNT TYPE CODES	Yes No	
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A brief description of the fields is given below:

Field	Do this:
Lookup Type	Specify the lookup type.



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

- 3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- In the Lookup Codes section, you can setup individual codes that a field or process using the related lookup type can have. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Lookup Code	Specify the lookup code. These are solely dependent on the function of the Lookup Type.
Description	Specify the lookup code description. This may be changed as per your business requirement.
Sort	Specify the sort order for the lookup code. This determines the order these lookup codes are displayed or processed.
Sub Code	Specify the sub code for the lookup code.
System Defined Yes/No	Select 'Yes', if you wish to maintain the lookup code as system defined and 'No', if you do not want to maintain it as system defined. System defined lookup codes cannot be modified, except for changing the Description or Sorting fields. If the lookup type is not system defined, then the code can be modified.
Enabled	Check this box to enable the lookup code.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

2.3 User Defined Tables

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

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

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

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

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

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



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

Note

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

To set up the User Defined Tables

- 1. Click Setup > Setup > Administration > System > User Defined Tables. The system displays the User Defined Tables screen. The details are grouped into two:
 - User Defined Tables
 - User Defined Table Attributes
- In the User Defined Tables section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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A brief description of the fields is given below:

Field	Do this:
Table	Specify the user-defined table name.
User Table Type	Select the user-defined table type from the drop-down list. This determines where and how the related data is being used.



Field	Do this:
Description	Specify the description for user-defined table.
System Defined Yes/NO	Select 'Yes', if you wish to maintain the User table type as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the user-defined table (optional).
Product Type	Select the product type from the drop-down list.
Funding Type	Select the funding type associated with the user-defined table from the drop-down list.
Collateral Type	Select the collateral type associated with the user-defined table from the drop-down list.
View Name	Specify the view name.
SQL Statement	Specify the SQL version of the statement.
	For Example: For SEARCH_ACC_ACCOUNTS table, the SQL is as follows:
	SELECT /*+ FIRST_ROWS */ ACC_AAD_ID FROM ACCOUNTS WHERE
	Note : For the above SQL, the where criteria is part of the User Defined Table Attributes
Sort	Specify the sort order for the user-defined table relative to other tables of the same type.

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



4. In the **User Defined Table Attributes** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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Field	Do this:
Attribute	Specify the user-defined table attribute.
Description	Specify the description for the user-defined table attribute.
Data Type	Select the data type for the attribute (CHARACTER, NUMBER, or DATE) from drop-down list.
Length	Specify the maximum length of the user-defined table attribute.
Sort	Specify the sort order of the user-defined table attribute. If the sort order is changed it will only affect new instances of the User Defined Table, and will not affect existing data.
Operator	Select the operator for the user-defined table attribute from the drop- down list.
System Defined Yes/No	Select 'Yes', if you wish to maintain the User table attribute as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the user-defined table attribute so that the attribute will be considered when creating new instances of the User Defined Table.
Sub Attribute	Specify the sub-attribute for the attribute (sub attributes are used to associate related attributes).



Field	Do this:
LOV Type	Select the list of value (LOV) type for the user-defined table attribute from the drop-down list.
LOV Validation Ind	Check this box to enable LOV validation of the user-defined table attribute. This indicates whether the data must come from the LOV.
Lookup Types	Specify the lookup type of the LOV associated with the user-defined table attribute.
Default Value	Specify the default value for the user-defined table attribute.

2.4 Audit Tables

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

- Account status history
- Audit history of specified fields

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

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

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

To set up the Audit Tables

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



2. In the **Audit Tables** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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Field	Do this:
Table	The table name on which audit trigger needs to be created is displayed here (the system table being audited).
Description	Specify the table description.
Display Description	Specify the column description to be displayed on audit screen.
Display Column	Select the table column to be displayed on audit screen from the drop-down list.
Enabled	Check this box to enable the audit table so that it will be considered while generating the database triggers.
Reset Row ID	Check this box to allow resetting the row identifier.
Primary Key 1 (unlabeled)	The table primary key column 1 is displayed here. (These columns define how to access the data in the table.)
Primary Key 2 (unlabeled)	The table primary key column 2 is displayed here.
Primary Key 3 (unlabeled)	The table primary key column 3 is displayed here.
Primary Key 4 (unlabeled)	The table primary key column 4 is displayed here.
Primary Key 5 (unlabeled)	Table primary key column 5 is displayed here .



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

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

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

2.5 Transaction Codes

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

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

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



Note

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

To set up the Transaction Codes

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

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User Defined Tables Audit Tables		EADV	ESCROW ADVANCE	ESCROW	POST	Y	Yes • No	Y	ESCROW ADVANCE	ESCROW ADV	ANCE	N
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Transaction Codes		EADV_ADJ_MINUS_REV	REVERSE ADJUST	ESCROW	REVERSE	Y	Yes No	Y	ESCROW ADVANCE	REVERSE ADJ	USTMENT TO	N
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Batch Jobs		EADV_BILL_REV	REVERSE ESCRO	ESCROW	REVERSE	Y	Yes No	Y	ESCROW ADVANCE	REVERSE ESC	ROW ADVANC.	. N
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Access		Parameter code			Del	ault			Sort	Displayed? Yes/No	Required? Yes/	No
Users		No data to display.										
Credit Bureau												
Correspondence												
General Ledger												
Queues												
Printers												
Bank Details												
Check Details												
Standard Payees												
Currencies												
Zip Codes												
Products Asset Types	~											

A brief description of the fields is given below:

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

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



4. In the **Transaction Codes** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter

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

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

2.5.1 <u>Transaction Codes sub screens</u>

The Transaction Codes screen contains three sub screens:

- Parameters
- Access Grid
- Products

Note

Please contact your System Administrator / Implementation Manager before making any changes in these sub screens.

2.5.1.1 Parameters

Here, you can define the parameter information for the associated transaction. The Parameters apply exclusively to these super groups:

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

Note

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

To set up the Parameters

- 1. Click Setup > Setup > Administration > System > Transaction Codes > Parameters.
- 2. In the **Transaction Parameters** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field	Do this:
Parameter Code	Select the parameter code associated with the transaction code, from the drop-down list.
Default	Specify the default value for the transaction parameter (value to initially populate, or used if no value is supplied).



Field	Do this:
Sort	Specify the sort order for the transaction parameter.
Displayed? Yes/No	Select 'Yes' to display the parameter and 'No' if you do not want to display in current use.
Required? Yes/No	Select 'Yes' if the parameter is required and 'No' if you do not require the parameter. (You must select Required as empty values are not allowed.)

2.5.1.2 Access Grid

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

To set up the Access Grid sub screen

- 1. Click Setup > Setup > Administration > System > Transaction Codes > Access Grid.
- 2. In the **Transaction User Access Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the Basic Actions mentioned in Navigation chapter.

2.5.1.3 Products

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

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



To set up the Products sub screen

- 1. Click Setup > Setup > Administration > System > Transaction Codes > Products.
- 2. In the **Transaction Product Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the Basic Actions mentioned in Navigation chapter.

2.6 Data Files

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

These files are typically produced during the nightly process.

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

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

Note

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

Data Files screen consists of the following two tabs:

- Output
- Input

2.6.1 Output tab

The Output tab in the Data Files screen allows you to define the structure of output data file through the following sections:

- Data File Definitions
- Record Definitions
- Column Definitions



2.6.1.1 Data File Definitions

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

To set up Data File Definitions

- 1. Click Setup > Setup > Administration > System > Data Files > Outpout tab.
- 2. In the **Data Files Definitions** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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		View · Format ·	Freeze	🚰 Detach 🚽 Wrap 🚱				
Reports					Data Type Format Mask			olumn Output Column

A brief description of the fields is given below:

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

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



2.6.1.2 Record Definitions

Each data file definition is made up of one or more record definitions. These define organization of the data. The associated batch file determines how these records are used. The order in which the data is populated determines the order in which those records will appear in the output file. This is generally related to the order the records appear in the Data File Definition section.

1. In the **Record Definitions** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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

A brief description of the fields is given below:

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

2.6.1.3 Column Definitions

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

1. In the **Column Definitions** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field	Do this:
Seq	Specify the order in which the output data dump will process the column information.
Column Name	Specify name/description of the column (informational only).
Data Type	Specify the data type. This describes the type of data the column is expected to contain (CHARACTER, DATE, or NUMBER). This effects how the ODD process handles the data, and should not be changed .



Field	Do this:
Format Mask	Select the format mask for the column from the drop-down list. For DATE or NUMBER columns, this field defines the output format of the data. For example; Date fields may be entered using the MM/DD/ YYYY format, Number fields may be entered as decimal numbers with varying degrees of precision. Other formats for each data type are available.
Length	Specify the column length (the maximum number of characters of the output data to be included in the output file). Each output data details column may contain up to 240 characters of data. If the output data details column contains more data than the length value the data will be truncated. For VARIABLE records the length should be set to "-1" or a Delimited file will be created with FIXED LENGTH columns.
Data Column	Specify the data column sequence. This is the column that will be used to select the data that is being output. This should not be changed.
Output Column	Specify the output column sequence. This is the column that will appear in Output File. The Output Data Dump process allows for the output of 250 columns of data per record. No output column should be repeated in the setup for a record.

2.6.2 Input tab

Oracle Financial Services Lending and Leasing facilitates processing of a input data file received from external interface into the system through an automated batch job (IDDPRC_BJ_000_01) triggered on regular intervals.

The Input tab in the Data Files screen allows you to define the input data file through the following sections:

- Input Data File Definitions
- Column Definitions

2.6.2.1 Input Data File Definitions

In the Input Data File Definitions section, you can define and maintain the structure of input data file to populate data from external system.

To set up Input Data File Definitions

1. Click Setup > Setup > Administration > System > Data Files > Input tab.



2. In the **Input Data Files Definitions** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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	BANKO_UPDATE	UPDATE BANKO FILE	IBU	1	VARIABLE Y	
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Administration Asystem	Input Data File Definit	tions	Save and Add	Save and Sta	<u>Y</u> Save and Return	⟨ ⇒ <u>R</u> eturn
System Parameter Lookups		* Name		* Delimiter		
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	Seq Column Name	Column Description	Data Type Format Mask	Length	Sort Enab	iled
	No data to display.					

A brief description of the fields is given below:

Field	Do this:
Name	Specify a unique name for the input data file.
Description	Specify data file description.
Directory Path	Specify the directory path configured within OFSLL Database server to process the input data file.
Delimiter	Specify the delimiter used to separate column data. (Ex: Comma).
Record Format	System defaults the record format as 'VARIABLE'.
Enabled	Check this box to enable the input data file definition.

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

2.6.2.2 Column Definitions

Each input data file definition is made up of one or more column definitions. These define the structure of data to be loaded from external system.

1. In the **Column Definitions** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field	Do this:
Seq	Specify the order in which the input data dump will process the column information.
Column Name	Specify name of the column.
Column Description	Specify description of the column.



Field	Do this:
Data Type	Select the data type from the drop-down list. The selected data type describes the type of data the column is expected to contain such as INTEGER/DATE/NUMBER/CHARACTER. This effects how the input data file processing handles the data, and should not be changed.
Format Mask	Select the format mask for the column from the drop-down list. The list displays the format depending on the Data Type selected.
	For example; Date fields may be entered using the MM/DD/YYYY format, Number fields may be entered as decimal numbers with varying degrees of precision. Other formats for each data type are available.
Length	Specify the column length (the maximum number of characters of the data to be included in the input file).
	Each input data details column may contain up to 240 characters of data. If the output data details column contains more data than the length value the data will be truncated. For VARIABLE records the length should be set to "-1" or a Delimited file will be created with FIXED LENGTH columns.
Sort	Specify the order in which the column definitions are to be sorted for display in the external interface screen (Customer Service > External Interfaces). There can be a maximum of 61 column definitions.
Enabled	Default selected. If not, you can check this box to enable the column definition.

2.7 <u>Securitization</u>

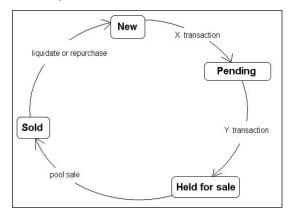
With the Securitization Setup screen, the system provides a powerful tool that enables financial institutions to create account pools, to track and manage portfolios.

The Securitization Setup screen enables you to:

- Query account information
- Select accounts based on selection criteria
- Create a pool of selected accounts for sale
- Maintain the pools created and report transactions on these accounts
- Report on investors
- Repurchase pools or specific accounts from pools.



Securitization screen enables you to define the securitization cycles, as well as the responsibilities that can access the various statuses in each cycle. The following diagram demonstrates the status cycle:



To create a cycle

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > System > Securitization. The system displays the Status Cycle set up screen. The details are grouped into three:
 - Status Cycle
 - Current/Next Status
 - Status Change Responsibilities
- 2. In the Status Cycle section, you can view the following details.

hBoard	Securitization ×					
gination						
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lections	View 🕶 Format 👻 📑 Freeze	and the second states of the second	69			
	Cycle	Туре		52		
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	Current/ Next Status					🕂 Add 📃 View 👒
inistration	View 🕶 Format 💌 🔯 👖 Freeze 📓	Detach 🚽 Wrap	6			
ystem	Current Status				Next Status	
System Parameter						
Lookups User Defined Tables	ACTIVE				CHARGED OFF	
Audit Tables	ACTIVE				LIQUIDATE	
User Defined Defaults	ACTIVE				PAID OFF	
Transaction Codes	ACTIVE				REPURCHASED	
	ACTIVE				VOID	
Data Files	CHARGED OFF				ACTIVE	
Dedupe	CHARGED OFF CHARGED OFF				LIQUIDATE PAID OFF	
Securitization	CHARGED OFF				REPURCHASED	
Events Batch Jobs	CHARGED OFF				REPORCHASED	
Producer Cycles	Current/ Next Status					
Vendors	Current/ Next Status					
Collection Cycles					Save and Add Save and S	tay 🔚 Save and Return 🔇
Reports				* Current Status		
Error Messages Translations				* Next Status		
ser				Next Status		
icts	Status Change Responsibilities				da j	Add 🖉 Edit 📃 View 🛇
	View + Format +	Datach All Wran	6			Tee & Year C Treas a
	Responsibility	Toerron din uugh	VU.			Allowed
	No data to display.					Allowed

A brief description of the fields is given below:

Field:	Do this:
Cycle	View the cycle code.
Туре	View the cycle type.

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



4. In the **Current/Next Status** 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:
Current Status	Select the current status from the adjoining drop-down list.
Next Status	Select the next status from the adjoining drop-down list.

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Status Change Responsibilities section, you can define the responsibilities that are authorized to change the code. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Responsibility	Select the responsibility that will be capable of executing this transition, from the drop-down list.
Allowed	Select 'Yes' to allow change to the status responsibility and 'No' to disallow.

7. Perform any of the Basic Actions mentioned in Navigation chapter.

2.8 Events

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

Note

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

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

2.8.1 <u>Events</u>

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

- Events Types
- Event Action Types
- Online
- Batch



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

Navigating to Events

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

2.8.1.1 Event Types

- 1. Click Setup > Setup > Administration > System > Events > Loan > Events Types.
- 2. In the **Events Type** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Servicing Collections WFP Tools	Event Types	Action Types Online Batch					
Collections WFP Tools	Event Types	ction Types Online Batch					
Collections WFP Tools	Event Types						
Tools							
Tools					de Add	Edit View	🔗 Audit
	View - Format -	Freeze Detach 🖉 Wrap	65)		u		
		Description	Process Type	Entity Type	Engine Type	Enabled	Sys
etup	EVE01	ACCOUNT LEVEL BATCH EVENT #01	BATCH	ACCOUNTS	MONETRARY TRANSACTIONS PROCESSING	Y	0 -
Setup ^	EVE01	APPLICATION LEVEL BATCH EVENT #01	BATCH	APPLICATIONS	CREDIT BUREAU PROCESSING	Y	0
A Administration	EVE02	ACCOUNT LEVEL BATCH EVENT #02	BATCH	ACCOUNTS	MONETRARY TRANSACTIONS PROCESSING	Y	0
✓ System System Parameter	EVE02	APPLICATION LEVEL BATCH EVENT #02	BATCH	APPLICATIONS	CORRESPONDENCE	Y	0
Lookups	EVE03	ACCOUNT LEVEL BATCH EVENT #03	BATCH	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	Y	0
User Defined Tables	EVE03	APPLICATION LEVEL BATCH EVENT #03	BATCH	APPLICATIONS	APPLICATION STATUS CHANGE	Y	0
Audit Tables	EVE04	ACCOUNT LEVEL BATCH EVENT #04	BATCH	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	Y	0
User Defined Defaults	EVEQ4	APPLICATION LEVEL BATCH EVENT #04	BATCH	APPLICATIONS	APPLICATION STATUS CHANGE	Y	0
Transaction Codes Data Files	EVEOS	ACCOUNT LEVEL BATCH EVENT #05	BATCH	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	Y	0
Dedupe	EVE05	APPLICATION LEVEL BATCH EVENT #05	BATCH	APPLICATIONS	APPLICATION STATUS CHANGE	Y	
Securitization	4						•
Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translations	Event Types Event Type Cod * Descriptio Process Typ	ACCOUNT LEVEL BATCH EVENT #01	Entity Type ACCO Engine Type MONI Enabled ¥	DUNTS ETRARY TRANSACTION	System Define	Save and Return	Ca Return

Field:	Do this:
Event Type Code	Specify the event type code.
Description	Specify the event description.
Process Type	Specify the process type (BATCH or ONLINE) from the drop- down list.
Entity Type	Specify the entity type (ACCOUNTS or APPLICATIONS) from the drop-down list.
Engine Type	Specify the engine type (MONETARY TRANSACTIONS PRO- CESSING, NON-MONETARY TRANSACTION PROCESSING, CONDITION/ASSIGNMENT PROCESSING, APPLICATION STA- TUS CHANGE, CREDIT BUREAU PROCESSING, LETTERS PROCESSING or CORRESPONDENCE) from the drop-down list.
Enabled	Check this box to activate the event type.



Field:	Do this:
System Defined	Select 'Yes' to indicate that the event type is system define. Select 'No' to indicate that the event type is user defined.

2.8.1.2 Event Action Type

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

- Click Setup > Setup > Administration > System > Events > Loan > Event Action Types.
- 2. In the **Events Action Types** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

RACLE Financial Services Len	ding and Leasing				🛔 Welcome, APKELKAR 👻 Accessibility 🛂 S	ign <u>O</u> ut (QA
DashBoard	Events ×					×
> Origination	Loan Line Lease					
Servicing						
C 1997 CON 1978	Event Types Event Action Types Online Bate	'n				
> Collections						
> WFP	Event Action Types				de Add ∥Edit Uew (√ Audit
> Tools	View 🕶 Format 👻 🔛 Freeze 🚮 Deta	ch 📣 Wrap 🚱				
etup	Action Code	Description	Process Type	Entity Type	Engine Type	Enabled
Setup	POST_CONDITION_TRANSACTION_ACC_ONLINE	POST CONDITION TRANSACTION	ONLINE	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	Y
4 Administration	POST_MONETARY_TRANSACTION_ACC_ONLINE	POST MONETARY TRANSACTION	ONLINE	ACCOUNTS	MONETRARY TRANSACTIONS PROCESSING	Y
⊿ System	POST_NON_MONETARY_TRANSACTION_ACC_ON.		ONLINE	ACCOUNTS	NON-MONETRAY TRANSACTION PROCESSING	Y
System Parameter	SEND_CRB_REQ_ACC_ONLINE	SEND CREDIT BUREAU REQUEST	ONLINE	ACCOUNTS	CREDIT BUREAU PROCESSING	Y
Lookups User Defined Tables	SEND_CRB_REQ_APP_ONLINE	SEND CREDIT BUREAU REQUEST	ONLINE	APPLICATIONS	CREDIT BUREAU PROCESSING	Y
User Defined Tables Audit Tables	SEND_LETTER_ACC_BATCH	SEND LETTER	BATCH	ACCOUNTS	LETTERS PROCESSING	Y
User Defined Defaults	SEND_LETTER_ACC_ONLINE	SEND LETTER	ONLINE	ACCOUNTS	LETTERS PROCESSING	Y
Transaction Codes =	SEND_LETTER_APP_BATCH	SEND LETTER	BATCH	APPLICATIONS	LETTERS PROCESSING	Y
Data Files	SEND_LETTER_APP_ONLINE	SEND LETTER	ONLINE	APPLICATIONS	LETTERS PROCESSING	Y
Dedupe	•	m				+
Securitization Events	Columns Hidden 1					
Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Transistons	Event Action Types Action Code POST_CONDITION_TRANSACTION, * Description_POST_CONDITION TRANSACTION Process_ONLINE Type		CCOUNTS ONDITION/ASSIGNM	ENT PROCESSING	Save and Stay Save and Return System Defined Yes No	Return
4 User		N				
Organization Comparies Access Users Credit Bureau Correspondence. General Ledger Quiuces Pintlers Bank Octabilis Check Detailis Check Detailis Standard Payees Currencies		14				

Field:	Do this:
Action Code	Specify the action code.
Description	Specify the action description.
Process Type	Select the process type (BATCH or ONLINE) from the drop- down list.
Entity Type	Select the entity type from the drop-down list.
Engine Type	Select the engine type from the drop-down list.
Enabled	Check this box to activate the action.



Field:	Do this:
System Defined	Select 'Yes' to indicate that the event type is system define. Select 'No' to indicate that the event type is user defined.

2.8.1.3 <u>Online</u>

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

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

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

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

To setup Online Event

1. Click Setup > Setup > Administration > System > Events > Loan > Online.



2. In the **Events** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Events ×						6
Origination	Loan Line Lease						
and Transformer		(1000)					
Servicing	Event Types Event Action Types 0	nline Batch					
Collections							
WFP	Events		_		din Ad	d 🖉 Edit 📃 View	
Tools	View 👻 Format 👻 🔛 Fre		ଟିଥ				
tup	Event Code	Event Type			Frequency	Synchronous S	Enabled
ietuo 🔺	EVE_TCN_ONLINE_OPEN_SCHGOFF TEST				ALWAYS DAILY	N	N
Administration	4		m		DAILT	N	
⊿ System							
System Parameter	Events						
Lookups User Defined Tables	Licito				📄 Save and Stay	Save and Return	Ca Return
Audit Tables					C Date and Dat	and save and rectain	
User Defined Defaults		Event Code EVE_TCN_ONLINE_OP	EN SCHGOFF		* Synchronous		
Transaction Codes =		Event Type EVENT TO PROCESS A	CONTRACTOR CONTRACTOR		* Enabled		
Data Files					Endered [E]		
Dedupe		* Frequency ALWAYS	•				
Securitization	Event Criteria				0		
Events	Evene oncerta				d ⊫ <u>A</u> d	d 🥒 Edit 📃 View	√ Audit
Batch Jobs Producer Cycles	View 👻 Format 👻 🔛 Fre	eze 🎢 Detach 🛛 🖓 Wrap	🚷 🛷 Check Criteria				
Vendors		cription				Enab	led
Collection Cycles	EVE_TCN_ONLINE_C01 EVE	_TCN_ONLINE_C01				Y	
Reports							
Error Messages	Criteria Details Action						
Translations							
4 User	Criteria				de Add	/ Edit Sew	
Organization		reeze 🔽 Detach 🔬 Wrap	Ela.			S Port Drw	A ulfare
Companies Access		And A Contract of the second se	62				
Users	Seq (Parameter	Comparison Operator	Criteria Value LOAN-VE) Lo	gical Expression Enabler	1
Credit Bureau	2	PRODUCT CODE ACCOUNT STATUS	EQUAL EQUAL	OPEN		Y	
Correspondence	2	ACCOUNT STATUS	LOOME	OPEN			
General Ledger							
Queues							
Printers							
Bank Details							
Check Details							
Standard Pavees							

A brief description of the fields is given below:

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

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

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

4. In the **Event Criteria** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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



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

Criteria Details

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

 In the Setup > Setup > Administration > System > Events > Loan > Online > Criteria section, you can define the event selection criteria. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of	of the fields is given below:
------------------------	-------------------------------

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

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

Actions

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

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

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

- 9. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- For each event action, use the Action Parameters section to set up the required action parameters and values. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



A brief description of the fields is given below:

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

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

2.8.1.4 Batch

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

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

To setup the Batch Event

- 1. Click Setup > Setup > Administration > System > Events > Loan > Batch.
- 2. In the **Events** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Events ×							3
Origination	Loan Line Lease							
Servicing	Event Types Event	Action Turner Online	Batch					
Collections	Event types Events	Action Types Chine	batch					
	E					de Add	🖉 Edit 🗌 Vie	w 🔗 Audit
WFP	Events			50		dla 400	🖉 Edit 🔄 Vie	W V AUdit
Tools	View ≠ Format ≠	Freeze	🚰 Detach 🛛 🖨 Wrap	60				
etup	Event Code EVE01 ACC		Event Type			Frequency DAILY	Synchronous A	Enabled
Setup 🔺	TEST1					DAILY	N	Y
Administration	(m		UMILT		- '
Lodups User Defined Tables Audit Tables User Defined Defaults Transaction Codes Deta Tables Deda table	Events Event Criteria Wew ~ Formt ~ Query Name Event Acc.ol Criteria Details Criteria	* Eve * Fr		CH EVENT #01 💌		Save and Stay Synchronous Synchronous * Enabled	ע Edit עוֹפּין אַר	à
Organization	View + Format	- 📴 Treez	e 🛃 Detach 🛛 剑 Wrap	69		1.700	2 con E lien	V rights
Companies Access	view + rormat	and a second	Contraction of the second second	and the second se	Constant of the	N		
Users		Seq (Parameter PRODUCT CODE	Comparison Operator EQUAL	Criteria Value LOAN-VE) Logi	cal Expression Enabl	ed
Credit Bureau Correspondence General Ledger Queues Printers Bank Details Check Details Standard Payees Currencies		1	HOULI CUE	EQUAL.	LUANYE		N	



A brief description of the fields is given below:

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

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

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

4. In the **Events Criteria** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

Criteria Details

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

 In the click Setup > Setup > Administration > System > Events > Loan > Batch > Criteria section, you can define the event selection criteria. Perform any of the Basic Operations mentioned in Navigation chapter.

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



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

Action

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

- Send letter for an account
- Generate correspondence for an account
- 8. Click Setup > Setup > Administration > System > Events > Loan > Batch > Action.
- 9. In the **Actions** section, define the action you want the system to perform for the event by entering the following information. (You can set up more than one event action for a particular event, then use the Seq field to define the order in which the events will occur.) Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

11. For each event action, use the **Action Parameters** section to set up the required action parameters and values. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

2.8.1.5 Monitoring Events

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

To monitor events

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

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

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



2.9 Batch Jobs

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

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

2.9.1 Batch Jobs

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

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

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

Navigating to Batch Jobs:

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

2.9.1.1 Batch Jobs

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

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

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

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

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

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

To setup a Batch job

1. Click Setup > Setup > Administration > System > Batch Jobs.



2. In the **Batch Job Sets** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Batch Jobs $_{\times}$										
Drigination	Batch Jobs Job H	olidays									
ervicing											
Collections	Batch Job Sets	-							ale Ad	ld 🖉 Edit	View 🖉 AL
	View - Format -		20 Detach	ط Wrap	69					o p zan	V
VFP	Set Code	Job Set Descrip		de mob	VIE	Frequency	Frequency value	Start Time	Critical	Enabled	d Last Ru
ools	Ser code	Job Set Descrip	2011			requency	Trequency value	Juli Chine	N	N	01/01/1
up	SET-AAI	ACCOUNT CREA	TION			DAILY	DAILY	10:00 AM	N	N	08/08/2
tup	SET-ACR	ACCRUALS AND	DELINQUENCY			DAILY	DAILY	10:30 PM	Y	N	08/07/2
Administration ^	SET-ADT	UPDATE AUDIT	TABLE (AFTER T)	ABLE EXPORT-IN	MPORT)	SPECIFIC DAY	SPECIFIC DAY	10:00 AM	N	N	08/08/2
⊿ System	SET-AGE	AGING				DAILY	DAILY	12:00 AM	N	N	07/28/2
System Parameter	SET-AGS	SALE LEAD AGI	NG			DAILY	DAILY	10:30 PM	Y	N	08/07/2
Lookups	SET-API	API				SPECIFIC DAY	SPECIFIC DAY	2:00 PM	N	N	05/08/2
User Defined Tables	SET-BLK	BULK UPLOAD				SPECIFIC DAY	SPECIFIC DAY	10:00 AM	N	N	08/08/2
Audit Tables	SET-BMT1	BATCH TXNS (M				DAILY	DAILY	8:00 PM	Y	N	08/09/2
User Defined Default Transaction Codes	SET-BMT2	BATCH TXNS (IONMONETARY)			DAILY	DAILY	8:01 PM	N	N	08/09/2
Data Files	Batch Job Sets	7									
Data Files Dedupe Securitization Events Batch Jobs		5 Set Code				* Start Time	E	Save and Add	* Next Run Dt 12		
Data Files Dedupe Securitization Events Batch Jobs Producer Cycles		Set Code				* Critical	E	Save and Add			
Data Files Dedupe Securitization Events Batch Jobs	* sob Set De	Set Code		~			E	Save and Add	* Next Run Dt 12 * Parent		0:00 PM
Data Files Dedupe Securitization Events Batch Jobs Producer Cycles Vendorz Collection Cycles Reports Error Messages	* * * * * * * * * * * * * * * * * * *	Set Code		~		* Critical		Save and Add	* Next Run Dt 12		
Data Files Dedupe Securitization Events Batch Jobs Producer Cycles Vendore Collection Cycles Reports Error Messages Translations Translations	* so Set De * Job Set De * Fr Prequen Batch Jobs	Set Code scription requency icy value				* Critical 🔲 * Enabled 🔲		Save and <u>A</u> dd	* Next Run Dt 12 * Parent	2/31/1969 12:30	0:00 PM
Data Files Dedupe Securitzation Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translations ↓ User Organization	* so set De * Job Set De * Fr Frequen Batch Jobs View + Format +	Set Code scription requency rcy value			612	* Critical * Enabled Last Run Dt 01/01/1			* Next Run Dt 12 * Parent Dependency	1/31/1969 12:30	2:00 PM
Data Files Dedupe Securitization Events Batch Job Producer Cycles Vendors Collection Cycles Error Messages Error Messages Uter Organization Companies	* 10b Set De * Fr Frequen Batch Jobs View + Format + Seq	Set Code scription requency icy value	ze Detach Job Code		61	* Critical 🔲 * Enabled 🔲		Save and Add	* Next Run Dt 12 * Parent Dependency	2/31/1969 12:30	0:00 PM
Data Files Deckupe Securitization Events Batch Jobs Producer Cycles Vendors Callection Cycles Reports Brorn Messages Translations d User Organization Companies Access Users Credit Bureau	* so set De * Job Set De * Fr Frequen Batch Jobs View + Format +	Set Code scription requency rcy value			62	* Critical * Enabled Last Run Dt 01/01/1			* Next Run Dt 12 * Parent Dependency	1/31/1969 12:30	2:00 PM
Data Files Deckupe Socuritation Events Bath Jobs Producer Cycles Vendors Collection Cycles Vendors Callection Cycles Reports Error Messages Transfettors d'User Organization Companies Acces Users Users Crespondence General Loger	* Job Set De * Fr Frequen Batch Jobs View + Format + Seq No data to display.	Set Code scription equency ccy value b b code scription code scrip			લિશ	* Critical * Enabled Last Run Dt 01/01/1			* Next Run Dt 12 * Parent Dependency	ld dEdit	2:00 PM
Data Files Dadupe Scuritbation Everts Bath Jobe Producer Cycles Vendors Collection Cycles Reports Error Messages Translations User Companization Companization Companization Companize Users Users Consel: burses Users Consel: burses Consel: b	* 30b Set De * Fr Frequen Batch Dorss View ~ Format ~ Seq No data to display.	Set Code scription equency cy value Job Type eads	Job Code	ک Wrap لی		* Critical * Enabled Last Run Dt 01/01/1			* Next Run Dt 12 * Parent Dependency dia Ac	ld dEdit	2:00 PM
Data Files Deckupe Securitation Events Bach Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translation Companies Acces Users Users Crespondence General Loger	* * Job Set De * Fr Prequen Batch Jobs View ~ Format ~ Seq No data to display.	Set Code scription equency cy value Job Type eads			612	* Critical * Enabled Last Run Dt 01/01/1			* Next Run Dt 12 * Parent Dependency de Ac	ld dEdit	2:00 PM

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



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

5. Perform any of the Basic Actions mentioned in Navigation chapter.

6. In the **Batch Job Thread** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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



2.9.1.2 Job Holidays

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

To define job holidays

- 1. Click Setup > Setup > Administration > System > Batch Jobs > Job Holidays.
- 2. In the **Job Holidays** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Batch Jobs ×						2
Origination	Batch Jobs Job Holi	idays					
Servicing	-						
Collections	Job Holidays				de Add		√ Audit
WFP	View - Format -	🖙 🔟 Freeze 🚮 Detach 📣 Wrap 🚷					
	Holiday Dt	Description				Enab	ed
Tools	02/11/2016	UNDEFINED				N	
stup	12/08/2015	TEST1				N	
Setup	12/25/2002	CHRISTMAS				Y	
Administration	09/21/2002	THANKS GIVING DAY				Y	
⊿ System	07/05/2002	INDEPENDENCE DAY				Y	
System Parameter	12/25/2001	CHRISTMAS				Y	
Lookups	09/22/2001	THANKS GIVING DAY				Y	
User Defined Tables	07/04/2001	INDEPENDENCE DAY				Y	
Audit Tables User Defined Default	12/25/2000	CHRISTMAS				Ŷ	
Transaction Codes	Job Holidays						
Data Files				Save and Add	Bave and Stay	Save and Return	Ca Return
Dedupe							
Securitization			* Holiday Dt 02/11/2016	20			
Events			* Description UNDEFINED				
	•						
Producer Cycles			* Enabled				
Vendors							
Collection Cycles							
Reports							
Error Messages							
Translations Juser							
Organization							
Companies Access							
Users							
Credit Bureau							
Correspondence							
General Ledger							
Queues							
Printers							
Bank Details							
Check Details							
Standard Payees							
Currencies							
Zip Codes							

A brief description of the fields is given below:

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

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



2.9.2 Batch Jobs Available

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

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
AAE	Application Account Interface	aaiprc_b- j_100_01	APPLICA- TION TO ACCOUNT INTERFACE	N o	Y e s	N o	C o m m o n	This process peri- odically picks up applications in 'Approved-Veri- fied' status and creates accounts.
ACH	ACH Accounts	acaprc_b j_100_01	ACCOUNT ACH PRO- CESSING	N o	Y e s	N o	C o m m o n	This process pro- duces the ACH file for the eligible cus- tomer payments.
ACH	ACH Produc- ers	acp- prc_b- j_100_01	PRO- DUCER ACH PRO- CESSING	Y e s	Y e s	N o	C o m m o n	This process pro- duces the ACH file for the eligible pro- ducer payments.
ACH	ACH Ven- dors	acvprc_b j_100_01	VENDOR ACH PRO- CESSING	N o	Y e s	N o	C o m m o n	This process pro- duces the ACH file for the eligible ven- dor payments.
ACH	ACH Pro- ducer/Ven- dors/ Customer/ Third Party	acx- prc_b- j_100_01	ACH Pro- ducer/Ven- dors/ Customer/ Third Party	Y e s	Y e s	N o	C o m m o n	This process pro- ducers the ACH file for the eligible Producer/Vendors/ Customer/Third Party
AGE	Aging Appli- cations	agaap- p_b- j_100_01	APPLICA- TION AGING PROCESS	Y e s	N o	N o	C o m m o n	This process puts applications into 'Aged-Application' substatus.
AGE	Aging Con- tracts	agcco- n_b- j_100_01	CON- TRACT AGING PROCESS	Y e s	N o	N o	C o m m o n	This process puts contracts into 'Aged-Contract' substatus.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ALT- PFS	ALLOT- MENT EXTRACT FILE DUMP	PFSEFT- PRC_B- J_111_0 1	BACKUP EFT	N o	≻ e s	N 0	C o m m o n	This process cre- ates the Backup EFT file
ALT- PFS	ALLOT- MENT EXTRACT FILE DUMP	PFSL- BAPRC_ BJ_100_ 01	POSTING ALLOT- MENT PAY- MENTS	N o	Y e s	N o	C o m m o n	This process posts the payments from the allotment file received from the bank
ALT- PFS	ALLOT- MENT EXTRACT FILE DUMP	PFSOD- DALT_B- J_100_0 1	ALLOT- MENT EXTRACT FILE DUMP	N o	Y e s	N o	C o m m o n	This process sends the allot- ment draft notice to the bank
ALT- PFS	ALLOT- MENT EXTRACT FILE DUMP	PFSNS- FPRC_B J_100_0 1	NSF BATCH	N o	Y e s	N o	C o m m o n	This process posts the NSF file received from the bank
API	API Accounts	accaa- i_b- j_100_01	API AAI	N o	Y e s	N o	C o m m o n	This process cre- ates accounts from validated conver- sion applications/ contracts
API	API Accounts	accd- mp_b- j_100_01	MOVE API_XX TO ITABS	N o	Y e s	N o	C o m m o n	This process cop- ies data from con- version API tables to conversion applications table
API	API Accounts	accval_bj _111_01	VALIDATE ITABS (LOAN)	N o	Y e s	N o	L o n	This process vali- date all conver- sion applications loan accounts by running the edits



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
API	API Accounts	accval_bj _112_01	VALIDATE ITABS (LINE)	N O	Y e s	N o	L n e	This process vali- date all conver- sion applications line of credit accounts by run- ning the edits
API	API Accounts	acm- prc_b- j_100_01	LOAD API_COM- MENTS	N o	Y e s	N o	C o m o n	This process cre- ates account com- ments from conversion appli- cations/contracts
COL	Appointment Cancellation	cap- prc_b- j_100_01	APPPOINT- MENT CAN- CEL PROCESS- ING	N o	≻ e s	≻es	C o E E o n	This process can- cels all the expired appointments.
COL	Payment Promise Pro- cessing	cppprc_b j_100_01	BROKEN PROMISE PROCESS- ING	N o	Y e s	N o	C o m m o n	This process updates any bro- ken promises as of the run time.
CRB	Credit Bureau Reporting	cbuutl_b- j_100_01	CREATE METRO2 FILE	N o	Y e s	N o	C o m o n	This process cre- ates the METRO2 file for Credit Bureau reporting for the specified date.
DOT	Document Tracking Load	dolprc_b- j_000_01	ACCOUNT DOCU- MENT LOAD	N o	Y e s	Y e s	C o m m o n	This process reads acct_doc_load directory. Attach the documents to specified accounts and move docu- ments to appropri- ate directory



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
DLX	Accounts Dialer Exclu- sion	ODX- PRC_B- J_100_0 1	ACCOUNTS DIALER EXCLU- SION	Ζ	Y	Y	C o E E o n	This process gen- erates a dialer exclusion file with account details and checks if the maintained call action result entry is made on any account during the specified time interval.
GLP	GL Interface	gliprc_b- j_100_01	GL SUMMA- RIZATION	N o	Y e s	N o	C o m o n	This process sum- marizes GL trans- actions for the day.
GOV	Debt Report- ing IRS 1099A / 1099C	gdraap_ bj_100_0 1	IRS 1099-A PROCESS- ING	N o	≻ e s	N 0	C o m m o n	This process gen- erates the 1099-A flat file for govern- ment reporting.
GOV	Debt Report- ing IRS 1099A / 1099C	gdrcad_b j_100_01	IRS 1099-C PROCESS- ING	N o	≻ e s	N 0	Common	This process gen- erates the 1099-C flat file for govern- ment reporting.
GOV	HMDA Reporting	ghr- prc_b- j_100_01	IRS HMDA PROCESS- ING	Y e s	N o	N o	C o m m o n	This process gen- erates the HMDA flat file for govern- ment reporting.
GOV	Interest Reporting IRS 1098	girprc_b- j_100_01	IRS 1098 PROCESS- ING	N o	Y e s	N o	C o m m o n	This process gen- erates the 1098 flat file for government reporting.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
JOB	Scheduler	jsctst_b- j_000_01	Scheduler	Y e s	Y e s	≻ e s	C o Ħ Ħ o n	This process test the job scheduler
LBP	Lockbox	lbxprc_b- j_100_01	LOAD LOCKBOX PROCESS- ING	N o	Y e s	N o	C o m m o n	This process loads any lockbox files available. This pro- cess can be set to run periodically throughout the day.
LNT	Lien Tracking	OFD- PRC_B- J_111_0 3	OUTPUT LIEN TRACKING FOR DATA CHANGE	N	Y	Ν	C o m m o n	This process gen- erates output file with changes in customer informa- tion such as Address/Phone no./Borrower/Co- borrower name.
LNT	Lien Tracking	OFD- PRC_B- J_111_0 4	OUTPUT LIEN TRACKING FOR VOID ACCOUNT	N	Y	Z	C o Ħ Ħ o n	This process gen- erates output file for 'Void Accounts' to be sent to dealer track.
LTR	Collections Letter	lcolt1_b- j_100_01	GENERATE FIRST COL- LECTION LETTER	N o	N o	Y e s	C o m m o n	This process gen- erates the first col- lection letter for eligible accounts.
LTR	Collections Letter	lcolt2_b- j_100_01	GENERATE SECOND COLLEC- TION LET- TER	N o	N o	Y e s	C o m o n	This process gen- erates the second collection letter for eligible accounts.
LTR	Collections Letter	lcolt3_b- j_100_01	GENERATE THIRD COL- LECTION LETTER	N o	N o	Y e s	C o m o n	This process gen- erates the third col- lection letter for eligible accounts.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
LTR	Customer Service Let- ter	lcspdf_b- j_111_01	PAID IN FULL LET- TER	N o	Y e s	N o	L o a n	This process gen- erates the paid-in- full letter for the relevant accounts.
LTR	Customer Service Let- ter	lcspo- q_b- j_111_01	PAYOFF QUOTE LETTER	N o	≻ e s	Ο Ζ	C o Ħ Ħ o n	This process gen- erates the payoff quote letter for the requested accounts.
LTR	Customer Service Let- ter	lcsst- m_b- j_100_01	CUS- TOMER STATE- MENT LET- TER	N O	≻ e s	N 0	C o E E o n	This process gen- erates the cus- tomer statement letter for requested accounts.
LTR	Customer Service Let- ter	lcswel_b- j_111_01	WELCOME LETTER	N o	Y e s	N o	L o n	This process gen- erates the wel- come letter for the newly funded accounts.
LTR	Origination Letter	loraco_b- j_111_01	Origination Adverse Action Let- ter(Condi- tional) (Loan)	Y e s	N o	N o	L o n	This process gen- erates the adverse action letter for rel- evant applications.
LTR	Origination Letter	loradv_b- j_111_01	Origination Adverse Action Let- ter (Loan)	Y e s	N o	N o	L o a n	This process gen- erates the adverse action letter for rel- evant applications.
ODD	Coupon Book Dump File	ocn- prc_b- j_100_01	CUS- TOMER COUPON BOOK GEN- ERATION	N o	Y e s	N o	C o m m o n	This process gen- erates coupon books, if appropri- ate.
ODD	Output Data Dump File	odd- prc_b- j_000_01	CREATE OUTPUT DATA DUMP FILES	Y e s	Y e s	Y e s	C o m o n	This process cre- ates any defined output data dump files set in the sys- tem.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD	Collections Letter	olclt1_b- j_100_01	COLLEC- TION LET- TER 1 FILE CREATION	N o	N o	Y e s	C o E E o n	This process gen- erates the first col- lection letter for eligible accounts.
ODD	Collections Letter	olclt2_b- j_100_01	COLLEC- TION LET- TER 2 FILE CREATION	N o	N o	Yes	C o m m o n	This process gen- erates the second collection letter for eligible accounts.
ODD	Collections Letter	olclt3_b- j_100_01	COLLEC- TION LET- TER 3 FILE CREATION	N o	N o	Y e s	C o m m o n	This process gen- erates the third col- lection letter for eligible accounts.
ODD	Origination Letter	olo- aco_b- j_100_01	ADVERSE ACTION CONDI- TIONAL LETTER FILE CRE- ATION	Y e s	N o	N o	C o E E o n	This process gen- erates the adverse action letter for rel- evant applications.
ODD	Origination Letter	oload- v_b- j_100_01	ADVERSE ACTION LETTER FILE CRE- ATION	Y e s	N o	N o	C o m o n	This process gen- erates the adverse action letter for rel- evant applications.
ODD	Customer Service Let- ter	olspdf_b- j_100_01	PAID IN FULL FILE CREATION	N o	Y e s	N o	Common	This process gen- erates the paid-in- full letter for the relevant accounts.
ODD	Customer Service Let- ter	olspo- q_b- j_100_01	PAY OFF QUOTE FILE CRE- ATION	N o	Y e s	N o	C o E E o n	This process gen- erates the payoff quote letter for the requested accounts.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ODD	Customer Service Let- ter	ols- wel_b- j_100_01	WELCOME LETTER FILE CRE- ATION	N o	≻ e s	N 0	C o m m o n	This process gen- erates the wel- come letter for the newly funded accounts.
ODD	Producer Statement Dump File	opsprc_b j_100_01	DEALER STATE- MENTS GENERA- TION	N o	Y e s	N o	C o m o n	This process gen- erates the dealer/ producer state- ments at the speci- fied frequency.
ODD	Customer Statement Dump File	ostprc_b- j_100_01	CUS- TOMER STATE- MENTS GENERA- TION	N o	Y e s	N o	C o m o n	This process gen- erates the cus- tomer statement for eligible accounts.
PRQ	Payable Requistion Customer	pcu- prc_b- j_100_01	CUS- TOMER REFUND PAYMENT REQUISI- TIONS	N o	Y e s	N o	C o m o n	This process cre- ates requisitions for customer over- payment refunds.
PRQ	Payable Requisition Producer	ppores_b j_100_01	MONTH END DEALER RESERVE PAYMENT REQUISI- TIONS	N o	Y e s	N o	C o m o n	This process cre- ates requisitions for dealer compen- sation payments on month-end.
PRQ	Payable Requisition Vendor	pvn- prc_b- j_100_01	VENDOR INVOICE PAYMENT REQUISI- TIONS	N o	Y e s	N o	C o m o n	This process cre- ates requisitions for vendor invoice payments
PUR	Archive Accounts	pacarc_b j_100_01	ARCHIVE ACCOUNT DATA TO OTABLES	N o	Y e s	Y e s	C o m o n	This process archives account data from ACCOUNTS table to OACCOUNTS table.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Accounts	pacarc_b j_100_02	ARCHIVE ACCOUNT DATA TO OOTABLES	N o	Y e s	Y e s	C o m m o n	This process archives account data from OAC- COUNTS table to OOACCOUNTS table.
PUR	Archive Applications	paparc_b j_100_01	ARCHIVE APPLICA- TION DATA TO OTABLES	Y e s	N o	N o	C o m o n	This process archives applica- tion-related data from APPLICA- TIONS to OAPPLI- CATIONS table.
PUR	Archive Applications	paparc_b j_100_02	ARCHIVE APPLICA- TION DATA TO OOT- ABLES	Y e s	N o	N o	C o m o n	This process archives applica- tion-related data from OAPPLICA- TIONS to OOAP- PLICATIONS table.
PUR	Archive GL	pglarc_b- j_100_01	ARCHIVE GL DATA TO OTABLES	N o	Y e s	Y e s	C o m o n	This process archives General Ledger data from GL tables to OGL tables.
PUR	Archive GL	pglarc_b- j_100_02	ARCHIVE GL DATA TO OOTABLES	N o	Y e s	Y e s	C o m o n	This process archives General Ledger data from OGL tables to OOGL tables.
PUR	Purge Job Requests	pjrjrq_b- j_100_01	Purge Job Requests	Y e s	Y e s	Y e s	C o m o n	This process purges job requests from the system.
PUR	Purge Output Data Dump	pododh_ bj_100_0 1	PURGE OUTPUT DATA HEADERS	N o	Y e s	Y e s	C o m o n	This process purges Output Data Headers from the system.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Securitiza- tion	ppaarc_b j_100_01	ARCHIVE POOL DATA TO OTABLES	N o	Y e s	N o	C o m m o n	This process archives securiti- zation data from TABLE to corre- sponding OTABLE.
PUR	Archive Securitiza- tion	ppaarc_b j_100_02	ARCHIVE POOL DATA TO OOT- ABLES	N o	Y e s	N o	C o m m o n	This process archives securiti- zation data from OTABLE to corre- sponding OOT- ABLE.
PUR	Archive Pro- ducers	pprarc_bj _100_01	ARCHIVE PRO- DUCER DATA TO OTABLES	Y e s	Y e s	Y e s	C o m m o n	This process archives producer data from PRO- DUCERS table to OPRODUCERS table.
PUR	Archive Pro- ducers	pprarc_bj _100_02	ARCHIVE PRO- DUCER DATA TO OOTABLES	Y e s	≻ e s	≻es	C o E E o n	This process archives producer data from OPRO- DUCERS table to OOPRODUCERS table.
PUR	Archive Pro- ducers Txns	ppx- arc_b- j_100_01	ARCHIVE PRO- DUCER TXNS DATA TO OTABLES	N o	Y e s	0 Z	CoEEor	This process archives producer transaction data from PRODUC- ERS table to OPRODUCERS table.
PUR	Archive Pro- ducers Txns	ppx- arc_b- j_100_02	ARCHIVE PRO- DUCER TXNS DATA TO OOT- ABLES	N o	Y e s	N o	C o m m o n	This process archives producer transaction data from OPRODUC- ERS table to OOPRODUCERS table.
PUR	Archive Statements	pstarc_b- j_100_01	ARCHIVE ACCOUNT STATE- MENT AND TXNS DATA TO OTABLES	N o	Y e s	N o	C o m m o n	This process archives account statement and transaction data from TABLE to cor- responding OTABLE.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Statements	pstarc_b- j_100_02	ARCHIVE ACCOUNT STATE- MENT AND TXNS DATA TO OOT- ABLES	N o	Y e s	N o	CoEEon	This process archives account statement and transaction data from OTABLE to OOTABLE.
PUR	Terminate User	ptuus- r_b- j_100_01	Terminate User	Y e s	Yes	Y e s	C o m m o n	This process termi- nates user satisfy- ing the selection criteria.
PUR	Archive Txns (To O tables)	ptxarc_b- j_100_01	ARCHIVE TXNS DATA TO OTABLES	N o	Y e s	N o	C o E E o n	This process archives data from TXNS table to OTXNS table.
PUR	Archive Txns (To OO tables)	ptxarc_b- j_100_02	ARCHIVE TXNS DATA TO OOT- ABLES	N o	Y e s	N o	C o E E o n	This process archives data from OTXNS table to OOTXNS table.
PUR	Purge User Logins	pululg_b- j_100_01	Purge User Logins	Y e s	Y e s	Y e s	C o m m o n	This process purges user login data from the sys- tem.
PUR	Archive Ven- dor Assign- ments	pvaarc_b j_100_01	ARCHIVE VENDOR ASSIGN- MENTS DATA TO OTABLES	N o	Y e s	Y e s	C o m o n	This process archives vendor assignment data from TABLE to OTABLE.
PUR	Archive Ven- dor Assign- ments	pvaarc_b j_100_02	ARCHIVE VENDOR ASSIGN- MENTS DATA TO OOTABLES	N o	Y e s	Y e s	C o m o n	This process archives vendor assignment data from OTABLE to OOTABLE.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	Archive Ven- dor Invoices	pviarc_b- j_100_01	ARCHIVE VENDOR INVOICES DATA TO OTABLES	N o	Y e s	Y e s	C o m m o n	This process archives vendor invoice data from TABLEs to OTABLEs.
PUR	Archive Ven- dor Invoices	pviarc_b- j_100_02	ARCHIVE VENDOR INVOICES DATA TO OOTABLES	N o	Y e s	Y e s	C o m o n	This process archives vendor invoice data from OTABLEs to OOT- ABLEs.
QUE	Queue Cus- tomer Ser- vice	qcsprc_b j_100_01	CUS- TOMER SERVICE QUEUE PROCESS- ING	N o	Y e s	Y e s	C o m o n	This process cre- ates the customer service/collections queues
RDB 1	RDB1 Accounts	racd- mp_b- j_100_01	Data Dump Accounts	N o	Y e s	Y e s	C o m o n	This process trans- fers the account data from (OLTP) Regular tables to Temporary T tables
RDB 1	RDB1 Appli- cations	rapd- mp_b- j_100_01	LOAD APPLICA- TION RELATED DATA INTO T TABLES	Y e s	N o	N o	C o m o n	This process trans- fers the applica- tion data from (OLTP) Regular tables to Tempo- rary T tables
RDB 1	RDB1 Asset Tracking	ratd- mp_b- j_100_01	LOAD ASSET RELATED DATA INTO T TABLES	N o	Y e s	N o	C o m o n	This process trans- fers the account asset data from (OLTP) Regular tables to Tempo- rary T tables
RDB 1	RDB1 Bank- ruptcy	rbkd- mp_b- j_100_01	LOAD BANK- RUPTCY DATA TO T TABLES	N o	N o	Y e s	C o m o n	This process trans- fers the account bankruptcy data from (OLTP) Regu- lar tables to Tem- porary T tables



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 1	RDB1 Call Activities	rcad- mp_b- j_100_01	LOAD CALL ACTIVITIES DATA INTO T TABLES	N o	N o	Y e s	C o E E o n	This process trans- fers the account call activity data from (OLTP) Regu- lar tables to Tem- porary T tables
RDB 1	RDB1 Defi- ciency	rchd- mp_b- j_100_01	LOAD DEFI- CIENCY DATA INTO T TABLES	N o	N o	Y e s	C o m o n	This process trans- fers the account deficiency data from (OLTP) Regu- lar tables to Tem- porary T tables
RDB 1	RDB1 Con- tracts	rcod- mp_b- j_100_01	LOAD CON- TRACT DATA INTO T TABLES	Y e s	Y e s	N o	C o m m o n	This process trans- fers the account contracts data from (OLTP) Regular tables to Tempo- rary T tables
RDB 1	RDB1 Reposses- sions	rfod- mp_b- j_100_01	LOAD REPO FORECLO- SURE DATA INTO T TABLES	N o	N o	Y e s	C o m m o n	This process trans- fers the account bankruptcy data from (OLTP) Regu- lar tables to Tem- porary T tables
RDB 1	RDB1 Pro- ducers	rprd- mp_b- j_100_01	LOAD PRO- DUCER AND ITS TXNS DATA INTO T TABLES	N o	Y e s	N o	C o m m o n	This process trans- fers the producer and producer transactions data from (OLTP) Regu- lar tables to Tem- porary T tables
RDB 1	RDB1 Setup	rstd- mp_b- j_100_01	LOAD SETUP RELATED DATA INTO T TABLES	Y e s	Y e s	Y e s	C o m m o n	This process trans- fers the setup data from (OLTP) Regu- lar tables to Tem- porary T tables
RDB 1	RDB1 Txns	rtxd- mp_b- j_100_01	LOAD TXN DATA INTO T TABLES	N o	Y e s	N o	C o m m o n	This process trans- fers the account transactions data from (OLTP) Regu- lar tables to Tem- porary T tables



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 2	RDB2 Accounts	racac- c_b- j_100_01	Load Reporting Tables Accounts	N o	Y e s	≻ e s	C o Ħ Ħ o n	This process trans- fers the account data from T tables to RDB tables
RDB 2	RDB2 Accounts (Derived Fields)	rac- drv_b- j_100_01	Update Reporting Tables Accounts	N o	Y e s	Y e s	C o m o n	This process updates the codes with description for account RDB tables
RDB 2	RDB2 Appli- cations	rapap- p_b- j_100_01	Load Reporting Tables Appli- cations	Y e s	N o	N o	C o m m o n	This process trans- fers the applica- tion data from T tables to RDB tables
RDB 2	RDB2 Appli- cations (Derived Fields)	rap- drv_b- j_100_01	Update Reporting Tables Appli- cations (Derived Fields)	Y e s	N o	N o	C o m m o n	This process updates the codes with description for application RDB tables
RDB 2	RDB2 Asset Tracking	ratase_bj _100_01	Load Reporting Tables Asset Tracking	N o	Y e s	N o	C o m m o n	This process trans- fers the account asset tracking data from T tables to RDB tables
RDB 2	RDB2 Asset Tracking (Derived Fields)	ratdrv_b- j_100_01	Update Reporting Tables Asset Tracking (Derived Fields)	N o	Y e s	N o	C o m o n	This process updates the codes with description for account asset tracking RDB tables
RDB 2	RDB2 Bank- ruptcy	rbkab- d_b- j_100_01	Load Reporting Tables Bankruptcy	N o	N o	Y e s	C o m o n	This process trans- fers the account bankruptcy data from T tables to RDB tables



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 2	RDB2 Call Activities	rca- cac_b- j_100_01	Load Reporting Tables Call Activities	N O	N o	≻ e s	C o Ħ Ħ o n	This process trans- fers the account call activities data from T tables to RDB tables
RDB 2	RDB2 Defi- ciency	rchaof_bj _100_01	Load Reporting Tables Defi- ciency	N o	N o	Y e s	C o m m o n	This process trans- fers the account deficiency data from T tables to RDB tables
RDB 2	RDB2 Con- tracts	rco- con_b- j_100_01	Load Reporting Tables Con- tracts	Y e s	Y e s	N o	C o m m o n	This process trans- fers the account contract data from T tables to RDB tables
RDB 2	RDB2 Con- tracts (Derived Fields)	rcodrv_bj _100_01	Update Reporting Tables Con- tracts (Derived Fields)	Y e s	Y e s	N o	C o m m o n	This process updates the codes with description for account contract RDB tables
RDB 2	RDB2 Reposses- sions	rfoafr_b- j_100_01	Load Reporting Tables Reposses- sions	N o	N o	Y e s	C o m m o n	This process trans- fers the account repossession data from T tables to RDB tables
RDB 2	RDB2 Pro- ducers (Derived Fields)	rprdrv_b- j_100_01	Update Reporting Tables Pro- ducers (Derived Fields)	N o	Y e s	N o	C o m m o n	This process updates the codes with description for producer and pro- ducer transactions RDB tables
RDB 2	RDB2 Pro- ducers	rprpro_b- j_100_01	Load Reporting Tables Pro- ducers	N o	Y e s	N o	C o m o n	This process trans- fers the producer and producer transactions data from T tables to RDB tables



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RDB 2	RDB2 Setup	rststp_b- j_100_01	Load Reporting Tables Setup	Y e s	≻ e s	Y e s	C o E E o n	This process trans- fers the setup data from T tables to RDB tables
RDB 2	RDB2 Txns	rtxdrv_b- j_100_01	Load Reporting Tables Txns	N o	Y e s	Y e s	C o m m o n	This process trans- fers the account transaction data from T tables to RDB tables
RDB 2	RDB2 Txns (Derived Fields)	rtxtxn_b- j_100_01	Update Reporting Tables Txns (Derived Fields)	N o	Y e s	Y e s	C o m m o n	This process updates the codes with description for account transac- tions RDB tables
RED	Policy Cre- ation Batch Job	red- prc_b- j_100_01	Policy cre- ation for PII Data	Y e s	Y e s	Y e s	C o m m o n	This process cre- ates data redaction policy for masking personal identifi- able information in UI.
SEC	Pool Sum- mary	ssm- prc_b- j_100_01	POOL SUM- MARY TABLE POPULA- TION	N o	Y e s	N o	C o m m o n	This process popu- lates summary tables for all pools
SET- OVR	OVERPAY- MENT REALLOCA- TIONS	PFSTX- NOVR_B J_100_0 1	OVERPAY- MENT REALLOCA- TIONS	N o	Y e s	N o	C o m m o n	This process han- dles the overpay- ments/overages existing on an account
TPE	Earning/ Amortization	tam- prc_b- j_100_01	AMORTIZA- TION TRANSAC- TIONS PROCESS- ING	N o	Y e s	N o	C o m o n	This process cre- ates the month- end interest accrual transac- tions on month- end.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Earning/ Amortization	tam- prc_b- j_111_01	MONTH END AMOR- TIZATION TRANSAC- TIONS	N O	Y e s	N o	L o n	This process cre- ates the month- end interest accrual transac- tions on month- end.
TPE	Escrow Non Monetary Transactions	tenbmt_b j_100_01	Escrow Non Monetary Batch Trans- actions	N o	Y e s	Y e s	C o m m o n	This process posts escrow non mone- tary transactions in the background at the specified time interval.
TPE	Escrow Anal- ysis & Dis- bursements	tesanl_b- j_100_01	Escrow Analysis Posting	N o	Y e s	N o	C o m m o n	This process posts all approved escrow analysis to the account
TPE	Escrow Anal- ysis & Dis- bursements	tesanl_b- j_100_02	Create batches for Customer Refund Requests	N o	Y e s	N o	C o m m o n	This process cre- ates company branch wise batches for cus- tomer refund requests.
TPE	Escrow Anal- ysis & Dis- bursements	tesanl_b- j_100_03	Create Transaction of Customer Refund Requests	N o	Y e s	N o	C o m m o n	This process popu- late customer refund request in respective batch created above
TPE	Escrow Anal- ysis & Dis- bursements	tesanl_b- j_100_04	Compute control totals for cus- tomer refund request batches	N o	Y e s	N o	C o m o n	This process popu- lates control totals for the bathes cre- ated for customer refund requests.
TPE	Escrow Anal- ysis & Dis- bursements	tesanl_b- j_100_05	Escrow compliance checking	N o	Y e s	N o	C o m m o n	This process checks escrow- able account for compliance



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Escrow Anal- ysis & Dis- bursements	tesds- b_b- j_100_05	Escrow dis- bursement posting & requisition creation	N o	Y e s	Ο Ζ	C o Ħ Ħ o n	This process posts processed escrow disbursement and creates requisi- tions.
TPE	Non Mone- tary Transac- tions	tnmb- mt_b- j_100_01	NON MON- ETARY TRANSAC- TIONS POSTING	N o	Y e s	Y e s	C o m m o n	This process posts non monetary transactions in the background at the specified time interval.
TPE	Compensa- tion	tpr- com_b- j_111_01	Compensa- tion	N O	Y e s	N o	L o a n	This process cre- ates transaction for month-end pro- ducer compensa- tion
TPE	Statement	tprps- g_b- j_111_01	Producer Statement	N o	Y e s	N o	L o n	This process cre- ates the month- end interest accrual transac- tions on month- end.
TPE	Monetary Transactions	txnacr_b- j_100_01	INTEREST ACCRUAL AND DELIN- QUENCY PROCESS- ING	N o	Y e s	N o	C o m o n	This process posts any payment batches open in the system. This process can be set to run periodically.
TPE	Monetary Transactions	txnact_b- j_100_01	ACCOUNT ACTIVA- TION	N o	Y e s	N o	C o m o n	This job activates new accounts i.e. changes status from PENDING to ACTIVE.
TPE	Monetary Transactions	txnad- v_b- j_112_01	Advance Posting	N o	Y e s	N o	L n e	This process posts any advance batches open in the system. This process can be set to run periodically.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Monetary Transactions	txnan- n_b- j_100_01	ANNIVER- SARY PRO- CESSING	N o	≻ e s	N 0	C o m m o n	This process car- ries out the anni- versary processing for eligible accounts
TPE	Monetary Transactions	txnbmt_b j_100_01	MONE- TARY TRANSAC- TIONS POSTING	N o	Y e s	N o	C o m o n	This process posts monetary transac- tions in the back- ground at the specified time interval.
TPE	Monetary Transactions	txnch- g_b- j_100_01	Chargeoff Processing	N o	Y e s	N o	C o m m o n	This process charges off eligi- ble or scheduled for chargeoff accounts .
TPE	Monetary Transactions	txncls_b- j_100_01	VOID/PAID ACCOUNT CLOSE PROCESS- ING	N o	Y e s	N o	C o m o n	This process closes void and paid off accounts.
TPE	Monetary Transactions	txnddt_b- j_100_01	BILLING/ DUE DATES PROCESS- ING	N o	Y e s	N o	C o m m o n	This process cre- ates/updates the due dates for the accounts in the system.
TPE	Monetary Transactions	txnfpd_b- j_100_01	FIRST PMT DEDUC- TION PRO- CESSING	N o	Y e s	N o	C o m m o n	This process posts the first payment deduction pay- ment to the eligi- ble accounts.
TPE	Monetary Transactions	txnfpr_b- j_111_01	FIRST PMT REFUND PROCESS- ING	N o	Y e s	N o	L o a n	This process posts the first payment deduction pay- ment to the eligi- ble accounts.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Monetary Transactions	txnltc_b- j_100_01	LATE CHARGE PROCESS- ING	N o	Y e s	Ο Ζ	C o Ħ Ħ o n	This process assesses late charge depending on the rules, for all accounts in the system.
TPE	Monetary Transactions	txnmt- d_b- j_100_01	MONTH END PRO- CESSING	N o	≻ e s	N 0	C o E E o n	This process popu- lates the month end balances and carries over the balances to next month.
TPE	Monetary Transactions	txnp- mt_b- j_100_01	Payment Posting	N o	Y e s	N 0	C o m m o n	This process does the daily accrual and delinquency processing.
TPE	Monetary Transactions	txn- prm_b- j_100_01	PROMO- TION END PROCESS- ING	N o	Y e s	N o	C o m m o n	This process 'ends' the promotion on the account.
TPE	Monetary Transactions	txn- prm_b- j_100_03	TLP PRO- MOTION CANCEL PROCESS- ING	N o	Y e s	N o	C o m m o n	This process 'can- cels' the promo- tion on the account.
TPE	Monetary Transactions	txnrat_b- j_100_01	RATE CHANGE PROCESS- ING	N o	Y e s	N o	C o m m o n	This process changes the prev- alent rate on an account.
TPE	Monetary Transactions	txn- sch_b- j_100_01	SCHEDULE FOR CHARGED OFF PRO- CESSING	N o	Y e s	N o	C o m m o n	This process puts the 'Schedule for Charge Off' condi- tion on eligible accounts.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	Monetary Transactions	txntip_b- j_100_01	TERMINA- TION PRO- CESSING	N o	Y e s	N o	C o m o n	This process puts the "Paid" status on eligible accounts
TPE	Monetary Transactions	txnytd_b- j_100_01	YEAR END PROCESS- ING	N o	Y e s	N o	C o m o n	This process popu- lates the year end balances and car- ries over the bal- ances to next year.
LTR	CONDI- TIONAL ADVERSE ACTION LETTER	LORAC O_B- J_100_0 1	CONDI- TIONAL ADVERSE ACTION LETTER GENERA- TION	Y e s	N o	N 0	L o a n	This process gen- erates the adverse action letter for rel- evant applications.
LTR	ADVERSE ACTION LETTER	LORAD- V_B- J_100_0 1	ADVERSE ACTION LETTER GENERA- TION	Y e s	N o	N o	L o a n	This process gen- erates the adverse action letter for rel- evant applications.
RPT	ACCOUNT LIST	ROPAC- C_EM_1 00_01	ACCOUNT LIST	N o	Y e s	N o	C o m o n	
RPT	ADVANCE POSTING LIST	ROPAD- V_EM_1 00_01	ADVANCE POSTING LIST	N o	Y e s	N o	C o m o n	
RPT	ASSET TRACKING DETAILS	ROPAT- K_EM_1 00_01	ASSET TRACKING DETAILS	N o	Y e s	N o	C o m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	BANK- RUPTCY ACCOUNT LIST	ROPBN K_EM_1 00_01	BANK- RUPTCY ACCOUNT LIST	N o	≻ e s	N 0	C o m o n	
RPT	COLLEC- TOR ACTIV- ITY DETAILS	ROP- COL_EM _100_01	COLLEC- TOR ACTIV- ITY DETAILS	N o	Y e s	N o	C o m o n	
RPT	DEFI- CIENCY ACCOUNT LIST	ROP- DEF_EM _100_01	DEFI- CIENCY ACCOUNT LIST	N o	Y e s	N o	C o m m o n	
RPT	DELIN- QUENT ACCOUNT LIST	ROP- DLQ_EM _100_01	DELIN- QUENT ACCOUNT LIST	N o	Y e s	N o	C o m m o n	
RPT	FUNDING CONTRACT LIST	ROP- FUN_EM _100_01	FUNDING CON- TRACT LIST	N o	Y e s	N o	C o m m o n	
RPT	GL TXN DETAILS LIST	ROP- GLI_EM _100_01	GL TXN DETAILS LIST	N o	Y e s	N o	C o m o n	
RPT	APPLICA- TIONS LIST	ROPOR G_EM_1 00_01	APPLICA- TIONS LIST	N o	Y e s	N o	C o m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PAYMENT ALLOCA- TION POST- ING DETAILS	ROP- PAL_EM _100_01	PAYMENT ALLOCA- TION POST- ING DETAILS	N o	Y e s	N 0	C o m m o n	
RPT	PAYMENT POSTING LIST	ROP- PMT_EM _100_01	PAYMENT POSTING LIST	N o	Y e s	N o	C o m o n	
RPT	PAYABLE REQUISI- TION LIST	ROP- PRQ_E M_100_0 1	PAYABLE REQUISI- TION LIST	N o	Y e s	N o	C o m o n	
RPT	REPOSSSE- SION/FORE- CLOSURE ACCOUNT LIST	ROPRE P_EM_1 00_01	REPOS- SSESION/ FORECLO- SURE ACCOUNT LIST	N o	Y e s	N o	C o m o n	
RPT	SCHEDULE TO CHAR- GEOFF LIST	ROP- SCH_EM _100_01	SCHEDULE TO CHAR- GEOFF LIST	N o	Y e s	N o	C o m o n	
RPT	TERMINA- TION IN PROGRESS LIST	ROP- TIP_EM_ 100_01	TERMINA- TION IN PROG- RESS LIST	N o	Y e s	N o	C o m o n	
RPT	NON MON- TETARY TXN POST- ING LIST	ROPTN- M_EM_1 00_01	NON MON- TETARY TXN POST- ING LIST	N o	Y e s	N o	C o m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	MON- TETARY TXN POST- ING LIST	ROPTX- N_EM_1 00_01	MON- TETARY TXN POST- ING LIST	N o	≻ e s	N 0	C o E E o n	
RPT	BATCH JOB SETUP	CMN- BJB_EM _100_01	BATCH JOB SETUP	N o	Y e s	N o	C o m m o n	
RPT	BATCH JOB LOG	CMN- BJB_EM _100_02	BATCH JOB LOG	N o	Y e s	N o	C o m m o n	
RPT	NUMBER OF CREDIT APPLICA- TIONS ENTERED BY USER	OUN- ADE_EM _100_01	NUMBER OF CREDIT APPLICA- TIONS ENTERED BY USER	N o	Y e s	N o	C o m m o n	
RPT	CREDIT APPLICA- TIONS IMAGES BY STATUS	OUN- ADE_EM _100_02	CREDIT APPLICA- TIONS IMAGES BY STATUS	N o	Y e s	N o	C o m m o n	
RPT	UNDER- WRITING STATUS BY MONTH AND PRO- DUCER (LOAN)	OUNUN D_EM_1 11_11	UNDER- WRITING STATUS BY MONTH AND PRO- DUCER (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	UNDER- WRITING STATUS BY MONTH AND UNDER- WRITER (LOAN)	OUNUN D_EM_1 11_12	UNDER- WRITING STATUS BY MONTH AND UNDER- WRITER (LOAN)	N o	Y e s	N 0	C o m m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	UNDER- WRITING STATUS BY MONTH (LOAN)	OUNUN D_EM_1 11_13	UNDER- WRITING STATUS BY MONTH (LOAN)	N O	Y e s	N o	C o E E o n	
RPT	UNDER- WRITING STATUS BY UNDER- WRITER (LOAN)	OUNUN D_EM_1 11_14	UNDER- WRITING STATUS BY UNDER- WRITER (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	UNDER- WRITING STATUS BY MONTH AND PRO- DUCER (LINE)	OUNUN D_EM_1 12_11	UNDER- WRITING STATUS BY MONTH AND PRO- DUCER (LINE)	N o	Y e s	N o	C o m m o n	
RPT	UNDER- WRITING STATUS BY MONTH AND UNDER- WRITER (LINE)	OUNUN D_EM_1 12_12	UNDER- WRITING STATUS BY MONTH AND UNDER- WRITER (LINE)	N o	Y e s	N o	C o m m o n	
RPT	UNDER- WRITING STATUS BY MONTH (LINE)	OUNUN D_EM_1 12_13	UNDER- WRITING STATUS BY MONTH (LINE)	N o	Y e s	N o	C o m m o n	
RPT	UNDER- WRITING STATUS BY UNDER- WRITER (LINE)	OUNUN D_EM_1 12_14	UNDER- WRITING STATUS BY UNDER- WRITER (LINE)	N o	Y e s	N o	C o m m o n	
RPT	UNDER- WRITING STATUS BY MONTH AND PRO- DUCER (LEASE)	OUNUN D_EM_1 21_11	UNDER- WRITING STATUS BY MONTH AND PRO- DUCER (LEASE)	N o	Y e s	N o	C o m m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	UNDER- WRITING STATUS BY MONTH AND UNDER- WRITER (LEASE)	OUNUN D_EM_1 21_12	UNDER- WRITING STATUS BY MONTH AND UNDER- WRITER (LEASE)	N o	Y e s	Ο Ο	C o E E o n	
RPT	UNDER- WRITING STATUS BY MONTH (LEASE)	OUNUN D_EM_1 21_13	UNDER- WRITING STATUS BY MONTH (LEASE)	N o	Y e s	N o	C o m m o n	
RPT	UNDER- WRITING STATUS BY UNDER- WRITER (LOAN)	OUNUN D_EM_1 21_14	UNDER- WRITING STATUS BY UNDER- WRITER (LOAN)	Y e s	N o	N 0	Lease	
RPT	ACCOUNT PAYABLE (ORIGINA- TION)	OFNA- PY_EM_ 100_01	ACCOUNT PAYABLE (ORIGINA- TION)	Y e s	N o	N o	C o m m o n	
RPT	ACCOUNT PAYABLE (SERVIC- ING)	OFNA- PY_EM_ 100_02	ACCOUNT PAYABLE (SERVIC- ING)	N o	Y e s	N o	C o m m o n	
RPT	PRE-FUND- ING CON- TRACTS (LOAN)	OFNF- ND_EM_ 111_01	PRE-FUND- ING CON- TRACTS (LOAN)	Y e s	N o	N o	L o a n	
RPT	FUNDED CON- TRACTS (LOAN)	OFNF- ND_EM_ 111_02	FUNDED CON- TRACTS (LOAN)	Y e s	N o	N o	l o a n	
RPT	PRE-FUND- ING CON- TRACTS (LINE)	OFNF- ND_EM_ 112_01	PRE-FUND- ING CON- TRACTS (LINE)	Y e s	N o	N o	L o a n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	FUNDED CON- TRACTS (LINE)	OFNF- ND_EM_ 112_02	FUNDED CON- TRACTS (LINE)	Y e s	N o	N 0	C o E E o n	
RPT	PRE-FUND- ING CON- TRACTS (LEASE)	OFNF- ND_EM_ 121_01	PRE-FUND- ING CON- TRACTS (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	FUNDED CON- TRACTS (LEASE)	OFNF- ND_EM_ 121_02	FUNDED CON- TRACTS (LEASE)	Y e s	N o	N o	L o a n	
RPT	ACCOUNT PAYABLE LOG BY PRODUCER	OCSAP- P_EM_1 00_01	ACCOUNT PAYABLE LOG BY PRODUCER	Y e s	N o	N o	L o a n	
RPT	ACCOUNT PAYABLE LOG BY VENDOR	OCSAPV _EM_10 0_01	ACCOUNT PAYABLE LOG BY VENDOR	Y e s	N o	N o	L o a n	
RPT	COLLAT- ERAL TRACKING LOG	OCSAS- T_EM_1 00_01	COLLAT- ERAL TRACKING LOG	Y e s	N o	N o	C o m o n	
RPT	GL POST- ING LOG	OCS- GLI_EM _100_01	GL POST- ING LOG	Y e s	N o	N o	C o m m o n	
RPT	PAYMENT POSTING (DAILY CASH) LOG	OCSP- MT_EM_ 100_01	PAYMENT POSTING (DAILY CASH) LOG	Y e s	N o	N o	C o m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PAYMENT POSTING ERROR LOG	OCSP- MT_EM_ 100_02	PAYMENT POSTING ERROR LOG	Y e s	N o	N o	C o m m o n	
RPT	ACCOUNT LISTING (LOAN)	OCSAC- C_EM_1 11_01	ACCOUNT LISTING (LOAN)	Y e s	N o	N o	L o a n	
RPT	EXCESS PAYMENT (REFUND) LOG (LOAN)	OCSP- MT_EM_ 111_03	EXCESS PAYMENT (REFUND) LOG (LOAN)	Y e s	N o	N o	L o a n	
RPT	PAYMENT HISTORY (LOAN)	OCSP- MT_EM_ 111_04	PAYMENT HISTORY (LOAN)	Y e s	N o	N o	L o a n	
RPT	PAYMENT ALLOCA- TIONS LOG (LOAN)	OCSP- MT_EM_ 111_05	PAYMENT ALLOCA- TIONS LOG (LOAN)	Y e s	N o	N o	L o a n	
RPT	PAYMENT ALLOCA- TIONS LOG BY GL POST DT (LOAN)	OCSP- MT_EM_ 111_06	PAYMENT ALLOCA- TIONS LOG BY GL POST DT (LOAN)	Y e s	N o	N o	L o n	
RPT	PRO- DUCER STATE- MENT (LOAN)	OCSPS- M_EM_1 11_01	PRO- DUCER STATE- MENT (LOAN)	Y e s	N o	N o	L o a n	
RPT	PRO- DUCER MONETARY TXNS LOG BY GL POST DT (LOAN)	OCSPTX _EM_111 _01	PRO- DUCER MONE- TARY TXNS LOG BY GL POST DT (LOAN)	Y e s	N 0	N o	L o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	SCHED- ULED FOR CHAR- GEOFF ACCOUNTS LOG (LOAN)	OCSS- CH_EM_ 111_01	SCHED- ULED FOR CHAR- GEOFF ACCOUNTS LOG (LOAN)	Y e s	N o	N o	L o n	
RPT	AMOR- TIZED TXNS LOG BY GL POST DT (LOAN)	OCSTA M_EM_1 11_01	AMOR- TIZED TXNS LOG BY GL POST DT (LOAN)	Y e s	N o	N o	L o n	
RPT	SCHED- ULED FOR TERMINA- TION ACCOUNTS LOG (LOAN)	OCSTER _EM_111 _01	SCHED- ULED FOR TERMINA- TION ACCOUNTS LOG (LOAN)	Y e s	N o	N o	L o n	
RPT	MONETARY TXNS LOG BY GL POST DT (LOAN)	OCSTX- N_EM_1 11_01	MONE- TARY TXNS LOG BY GL POST DT (LOAN)	Y e s	N o	N o	L o n	
RPT	ACCOUNT LISTING (LINE)	OCSAC- C_EM_1 12_01	ACCOUNT LISTING (LINE)	Y e s	N o	N o	L o a n	
RPT	ADVANCE POSTING LOG (LINE)	OCSAD- V_EM_1 12_01	ADVANCE POSTING LOG (LINE)	Y e s	N o	N o	L o a n	
RPT	ADVANCE POSTING ERROR LOG (LINE)	OCSAD- V_EM_1 12_02	ADVANCE POSTING ERROR LOG (LINE)	Y e s	N o	N o	L o a n	
RPT	PAYMENT HISTORY (LINE)	OCSP- MT_EM_ 112_04	PAYMENT HISTORY (LINE)	Y e s	N o	N o	L o a n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PAYMENT ALLOCA- TIONS LOG (LINE)	OCSP- MT_EM_ 112_05	PAYMENT ALLOCA- TIONS LOG (LINE)	Y e s	N o	N o	C o E E o n	
RPT	PAYMENT ALLOCA- TIONS LOG BY GL POST DT (LINE)	OCSP- MT_EM_ 112_06	PAYMENT ALLOCA- TIONS LOG BY GL POST DT (LINE)	Y e s	N o	N o	C o m m o n	
RPT	SCHED- ULED FOR CHAR- GEOFF ACCOUNTS LOG (LINE)	OCSS- CH_EM_ 112_01	SCHED- ULED FOR CHAR- GEOFF ACCOUNTS LOG (LINE)	Y e s	N o	N o	C o m o n	
RPT	AMOR- TIZED TXNS LOG BY GL POST DT (LINE)	OCSTA M_EM_1 12_01	AMOR- TIZED TXNS LOG BY GL POST DT (LINE)	Y e s	N o	N o	C o m m o n	
RPT	SCHED- ULED FOR TERMINA- TION ACCOUNTS LOG (LINE)	OCSTER _EM_11 2_01	SCHED- ULED FOR TERMINA- TION ACCOUNTS LOG (LINE)	Y e s	N o	N o	C o m o n	
RPT	MONETARY TXNS LOG BY GL POST DT (LINE)	OCSTX- N_EM_1 12_01	MONE- TARY TXNS LOG BY GL POST DT (LINE)	Y e s	N o	N o	C o m m o n	
RPT	ACCOUNT LISTING (LEASE)	OCSAC- C_EM_1 21_01	ACCOUNT LISTING (LEASE)	Y e s	N o	N o	C o m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	PAYMENT HISTORY (LEASE)	OCSP- MT_EM_ 121_04	PAYMENT HISTORY (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	PAYMENT ALLOCA- TIONS LOG (LEASE)	OCSP- MT_EM_ 121_05	PAYMENT ALLOCA- TIONS LOG (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	PAYMENT ALLOCA- TIONS LOG BY GL POST DT (LEASE)	OCSP- MT_EM_ 121_06	PAYMENT ALLOCA- TIONS LOG BY GL POST DT (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	SCHED- ULED FOR CHAR- GEOFF ACCOUNTS LOG (LEASE)	OCSS- CH_EM_ 121_01	SCHED- ULED FOR CHAR- GEOFF ACCOUNTS LOG (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	AMOR- TIZED TXNS LOG BY GL POST DT (LEASE)	OCSTA M_EM_1 21_01	AMOR- TIZED TXNS LOG BY GL POST DT (LEASE)	Y e s	N o	N o	C o m m o n	
RPT	SCHED- ULED FOR TERMINA- TION ACCOUNTS LOG (LEASE)	OCSTER _EM_12 1_01	SCHED- ULED FOR TERMINA- TION ACCOUNTS LOG (LEASE)	Y e s	N o	N o	C o E E o n	
RPT	MONETARY TXNS LOG BY GL POST DT (LEASE)	OCSTX- N_EM_1 21_01	MONE- TARY TXNS LOG BY GL POST DT (LEASE)	Y e s	N o	N o	C o m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	BANK- RUPTCY LOG	OCOBN K_EM_1 00_01	BANK- RUPTCY LOG	Y e s	N o	N o	C o m o n	
RPT	COLLEC- TOR ACTIV- ITY (DETAILED) LOG	OCO- COL_EM _100_01	COLLEC- TOR ACTIV- ITY (DETAILED) LOG	N o	N o	Y e s	C o m o n	
RPT	COLLEC- TOR PRO- DUCTIVITY BY QUEUE	OCO- COL_EM _100_02	COLLEC- TOR PRO- DUCTIVITY BY QUEUE	N o	N o	Y e s	C o m o n	
RPT	DELIN- QUENCY ANALYSIS BY PRO- DUCER	OCO- COL_EM _100_03	DELIN- QUENCY ANALYSIS BY PRO- DUCER	N o	N o	Y e s	C o m o n	
RPT	DELIN- QUENCY ANALYSIS BY CREDIT GRADE	OCO- COL_EM _100_04	DELIN- QUENCY ANALYSIS BY CREDIT GRADE	N o	N o	Y e s	C o m o n	
RPT	DELIN- QUENCY ANALYSIS BY STATE	OCO- COL_EM _100_05	DELIN- QUENCY ANALYSIS BY STATE	N o	N o	Y e s	C o m o n	
RPT	PAYMENT PROMISE LOG	OCO- COL_EM _100_06	PAYMENT PROMISE LOG	N o	N o	Y e s	C o m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	COLLEC- TOR ACTIV- ITY LOG	OCO- COL_EM _100_07	COLLEC- TOR ACTIV- ITY LOG	N o	N o	≻es	C o m m o n	
RPT	DEFI- CIENCY LOG	OCODE- F_EM_1 00_01	DEFI- CIENCY LOG	N o	N o	Y e s	C o m o n	
RPT	DELIN- QUENCY LOG	OCODL Q_EM_1 00_01	DELIN- QUENCY LOG	N o	N o	Y e s	C o m o n	
RPT	REPOSSES- SION/FORE- CLOSURE LOG	OCORE P_EM_1 00_01	REPOS- SESSION/ FORECLO- SURE LOG	N o	N o	Y e s	C o m o n	
RPT	NON MONE- TARY TXNS LOG	OCOTN- M_EM_1 00_01	NON MON- ETARY TXNS LOG	N o	N o	Y e s	C o m o n	
RPT	VENDOR INVOICE LOG	OCOVIN _EM_10 0_01	VENDOR INVOICE LOG	N o	N o	Y e s	C o m o n	
RPT	VENDOR WORK ORDER LOG	OCOVN A_EM_1 00_01	VENDOR WORK ORDER LOG	N o	N o	Y e s	C o m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	POOL DELIN- QUENCY SUMMARY (LOAN)	OCS- SEC_EM _111_01	POOL DELIN- QUENCY SUMMARY (LOAN)	N o	≻ e s	N 0	C o m o n	
RPT	POOL DEFAULTS (NON LIQUI- DATED) (LOAN)	OCS- SEC_EM _111_02	POOL DEFAULTS (NON LIQ- UIDATED) (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL PAY- OFFS (LOAN)	OCS- SEC_EM _111_03	POOL PAY- OFFS (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL RECOVERY (LOAN)	OCS- SEC_EM _111_04	POOL RECOV- ERY (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL DELIN- QUENCY (LOAN)	OCS- SEC_EM _111_05	POOL DELIN- QUENCY (LOAN)	N o	Y e s	N o	C o m m o n	
RPT	POOL REPUR- CHASED ACCOUNTS (LOAN)	OCS- SEC_EM _111_06	POOL REPUR- CHASED ACCOUNTS (LOAN)	N o	Y e s	N o	C o m o n	
RPT	POOL MONTHLY ACTIVITY (LOAN)	OCS- SEC_EM _111_07	POOL MONTHLY ACTIVITY (LOAN)	N o	Y e s	N o	C o m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
RPT	POOL LIQ- UIDATED CON- TRACTS (LOAN)	OCS- SEC_EM _111_08	POOL LIQ- UIDATED CON- TRACTS (LOAN)	N O	Y e s	N o	C o m m o n	
RPT	POOL TXNS LOG BY GL POST DT (LOAN)	OCS- SEC_EM _111_09	POOL TXNS LOG BY GL POST DT (LOAN)	N o	Y e s	N o	C o m m o n	
SET- QRT	Real time Queues pro- cessing	QCSPR C_B- J_100_0 2	Real time Queues pro- cessing	N o	Y e s	≻ e s	CoEEor	This batch job pro- cesses queues marked as real time based on refresh frequency setup in the job set.
ТАМ	MONTH END COM- PENSATION DISBURSE- MENT PRO- CESSING	TPR- COM_B- J_100_0 1	MONTH END COM- PENSA- TION DISBURSE- MENT PRO- CESSING	N o	Y e s	Ο Ζ	CoEEor	
ТАМ	PRO- DUCER STATE- MENTS	TPRPS- G_B- J_100_0 1	PRO- DUCER STATE- MENTS	N o	Y e s	N o	C o m m o n	
ТАМ	PRO- DUCER STATUS CHANGE	TPRSTA _BJ_100 _01	PRO- DUCER STATUS CHANGE	N o	Y e s	N o	C o m m o n	
TPE	Escrow Anal- ysis & Dis- bursements	TXNCH- G_B- J_100_0 2	CHAR- GEOFF PROCESS- ING FOR ACTIVE ACCOUNTS	N o	Y e s	N o	C o m o n	This package con- tains procedures related to Batch Job for chargeoff processing



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
ESC	ESCROW ANALYSIS POSTING	TESAN- L_B- J_100_0 1	ESCROW ANALYSIS POSTING	N O	Y e s	N o	C o m o n	This package con- tains procedures related to Batch Job for escrow analysis process- ing
ESC	CREATE BATCHES FOR CUS- TOMER REFUND REQUESTS	TESAN- L_B- J_100_0 2	CREATE BATCHES FOR CUS- TOMER REFUND REQUESTS	N o	Y e s	N o	C o m m o n	This package con- tains procedures related to Batch Job for escrow analysis process- ing
ESC	COMPUTE CONTROLS FOR CUS- TOMER REFUND REQUEST BATCHES	TESAN- L_B- J_100_0 4	COMPUTE CON- TROLS FOR CUS- TOMER REFUND REFUND REQUEST BATCHES	N o	Y e s	N o	C o m m o n	
ESC	ESCROW COMPLI- ANCE CHECKING	TESAN- L_B- J_100_0 5	ESCROW COMPLI- ANCE CHECKING	N o	Y e s	N o	C o m o n	
ESC	CREATE PAYABLE REQUISI- TIONS FROM APPROVED DISBURSE- MENT REQUESTS	TESDS- B_B- J_100_0 1	CREATE PAYABLE REQUISI- TIONS FROM APPROVED DISBURSE- MENT REQUESTS	N o	Y e s	N o	C o m m o n	
PUR	ARCHIVE ACCOUNT DATA TO OTABLES	PACARC _BJ_100 _01	ARCHIVE ACCOUNT DATA TO OTABLES	N o	Y e s	N o	C o m o n	
EVE	BATCH EVENTS FOR ACCOUNTS	EVBAC- C_B- J_100_0 1	BATCH EVENTS FOR ACCOUNTS		Y e s			



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
EVE	BATCH EVENTS FOR APPLI- CATIONS	EVBAP- P_B- J_100_0 1	BATCH EVENTS FOR APPLI- CATIONS	Y e s				
EVE	MAIN BATCH JOB FOR BATCH EVENTS PROCESS- ING	EVB- PRC_B- J_100_0 1	MAIN BATCH JOB FOR BATCH EVENTS PROCESS- ING		Y e s			
ODD 2	BATCH JOB TO GENER- ATE METRO 2 DATA	CBUUT- L_B- J_100_0 2	BATCH JOB TO GENER- ATE METRO 2 DATA	Y e s				
ODD 2	BATCH JOB FOR CRE- ATING METRO 2 DATA FILE	CBUUT- L_B- J_100_0 3	BATCH JOB FOR CRE- ATING METRO 2 DATA FILE	Y e s				
ODD 2	THIRD PARTY ACH PROCESS- ING	ACT- PRC_B- J_100_0 1	THIRD PARTY ACH PROCESS- ING		Y e s			
ODD 2	THIRD PARTY OUT- PUT DATA DUMP SER- VICING	OBI- PRC_B- J_100_0 1	CREATE THIRD PARTY CUS- TOMER FILE		≻ e s			This process pulls the customer account details shared in input data files for pro- cessing.
ESC	JOB TO GENERATE ESCROW DISCLO- SURE STATEMENT	OED- PRC_B- J_100_0 1	JOB TO GENERATE ESCROW DISCLO- SURE STATE- MENT		Y e s			
EDF	ADR FILE	EDFADR _BJ_100 _01	ADR FILE		Y e s			
EDF	IVR FILE	EDFIVR _BJ_100 _01	IVR FILE		Y e s			



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	CONTRAC- TUAL PRO- MOTION CANCEL PROCESS- ING	TXN- PRM_B- J_100_0 4	CONTRAC- TUAL PRO- MOTION CANCEL PROCESS- ING		Y e s -			
TPE	RATE CHANGE PROCESS- ING FOR BACK- DATED INDEXES	TXN- RAT_B- J_100_0 2	RATE CHANGE PROCESS- ING FOR BACK- DATED INDEXES		Y e s			
RDB 1	LOAD ACCOUNT RELATED DATA INTO T TABLES	RACD- MP_B- J_100_0 1	LOAD ACCOUNT RELATED DATA INTO T TABLES		Y e s			
TPE	EXPIRED INSUR- ANCE PRO- CESSING	TXNINS _BJ_100 _01	EXPIRED INSUR- ANCE PRO- CESSING		Y e s			
ADT	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT- IMPORT OF TABLES)	ADT- PRC_B- J_100_0 1	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT- IMPORT OF TABLES)		Y e s			
RDB 1	LOAD INSUR- ANCE DATA TO T- TABLES	RIND- MP_B- J_100_0 1	LOAD INSUR- ANCE DATA TO T- TABLES		Y e s			
AGS	SALE LEAD AGING	AGS- SAL_B- J_100_0 1	SALE LEAD AGING	Y e s				
BOD	PROCESS PARKED TRANSAC- TIONS	JOB- BOD_B- J_000_0 2	PROCESS PARKED TRANSAC- TIONS		Y e s			



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
BOD	MARK SYS- TEM FOR BEGINING OF DAY	JOB- BOD_B- J_000_0 1	MARK SYS- TEM FOR BEGINING OF DAY		Y e s			
EOD	SET SYS- TEM MODE TO END-OF- DAY	JOBEOD _BJ_000 _01	SET SYS- TEM MODE TO END- OF-DAY		Y e s			
ACR	DAILY TRIAL BALANCE DATA	TABAC- C_B- J_100_0 1	DAILY TRIAL BAL- ANCE DATA GENERA- TION		Y e s			
LTR2	RATE CHANGE PRE-INTI- MATION LETTER	LCS- RAT_B- J_100_0 1	RATE CHANGE PRE-INTI- MATION LETTER		Y e s			
BLK	BULK UPLOAD FOR PRIC- ING SETUP	BLK- PRP_B- J_100_0 1	BULK UPLOAD FOR PRIC- ING SETUP	Y e s				
BLK	BULK UPLOAD FOR GL ATTRI- BUTES	BLK- GLS_B- J_100_0 1	BULK UPLOAD FOR GL ATTRI- BUTES				c o m o n	
BLK	BULK UPLOAD FOR GL TRANSLA- TION	BLK- GLS_B- J_100_0 2	BULK UPLOAD FOR GL TRANSLA- TION DEFI- NITION				c o m o n	
BLK	BULK UPLOAD FOR GL TRANSAC- TION TYPES	BLK- GLS_B- J_100_0 3	BULK UPLOAD FOR GL TRANSAC- TION TYPES DETAILS				c o m o n	

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
BLK	BULK UPLOAD FOR GL TRANSAC- TION LINKS	BLK- GLS_B- J_100_0 4	BULK UPLOAD FOR GL TRANSAC- TION LINKS				c o m m o n	
ODD 2	RATE CHANGE LETTER FILE	OLSRAT _BJ_100 _01	RATE CHANGE LETTER FILE CRE- ATION		Y e s			
TPE	EXPIRED DRAW PERIOD PROCESS- ING (STAGE FUNDED LOANS)	TXN- DRW_B- J_111_0 1	EXPIRED DRAW PERIOD PROCESS- ING (STAGE FUNDED LOANS)		Y e s			
ODD 2	DEALER SUBVEN- TION STATE- MENTS	OPSSB- V_B- J_100_0 1	DEALER SUBVEN- TION STATE- MENTS GENERA- TION				c o m m o n	
TAM	SUBVEN- TION RECEIV- ABLE PRO- CESSING (PAY AS GO)	TPRSB- V_B- J_100_0 1	SUBVEN- TION RECEIV- ABLE PRO- CESSING (PAY AS GO)				c o m o n	
ODD 2	PRO- DUCER CHECK PRINT	OPCPR C_B- J_100_0 1	PRO- DUCER CHECK PRINT GENERA- TION				c o m m o n	
BSR	BEHAV- IORAL SCORING	BSR- PRC_B- J_100_0 1	BEHAV- IORAL SCORING		y e s			



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
AGE	TRANSAC- TION IN WAITING FOR APPROVAL AGING	TXNAGE _BJ_100 _01	TRANSAC- TION IN WAITING FOR APPROVAL AGING PROCESS		уе s			
ACR	PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELIN- QUENCY	TXNA- CR_B- J_100_0 2	PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELIN- QUENCY PROCESS- ING		y e s			
PDC	POST DATED CHECKS	PDCPR C_B- J_100_0 1	POST DATED CHECKS		y e s			
PDC	PENDING PDC	PDCPN D_B- J_100_0 1	PENDING PDC PRO- CESSING		y e s			
LTR2	PDC RENEWAL LETTER	LCSPD- C_B- J_100_0 1	PDC RENEWAL LETTER GENERA- TION		y e s			
DOT	APPLICA- TION DOCU- MENT LOAD	DOL- PRC_B- J_000_0 2	APPLICA- TION DOC- UMENT LOAD	Y e s				
ODD 2	ONE TIME ACH POST DATED PAY- MENT LET- TER	OLSPD- P_B- J_100_0 1	ONE TIME ACH POST DATED PAYMENT LETTER PROCESS- ING		Y e s			
WFP	BILLING	WTX- BIL_B- J_132_0 1	BILLING PROCESS- ING		Y e s			



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
WFP	DELIN- QUENCY	WTX- DLQ_B- J_132_0 1	DELIN- QUENCY PROCESS- ING		Y e s			
WFP	LATE CHARGE	WTX- LTC_B- J_132_0 1	LATE CHARGE ASSESS- MENT		Y e s			
WFP	STATEMENT	WTXPS- G_B- J_132_0 1	STATE- MENT GEN- ERATION		Y e s			
WFP	RATE CHANGE	WTX- RAT_B- J_132_0 1	RATE CHANGE PROCESS- ING		Y e s			
WFP	TERMINA- TION	WTX- TIP_B- J_132_0 1	TERMINA- TION PRO- CESSING		Y e s			
TPE	PERIODIC MAIN- TAINENCE FEE	TXNPM- F_B- J_100_0 1	PERIODIC MAIN- TAINENCE FEE PRO- CESSING					
WFP	UNIT UPLOAD	WUP- PRC_B- J_132_0 1	UNIT UPLOAD				c o m o n	
ODD 2	BATCH JOB FOR MONTHLY HANDSOFF FILE FOR SIMAH	CBUUT- L_B- J_100_0 4	BATCH JOB FOR MONTHLY HAND- SOFF FILE FOR SIMAH					
PUR	PURGE ALL PTT TABLES	PTTPRC _BJ_100 _01	PURGE ALL PTT TABLES				c o m o n	



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
TPE	BATCH JOB FOR SET- TING MATURED ACCOUNT CONDITION	TXN- MAC_B- J_100_0 1	BATCH JOB FOR SET- TING MATURED ACCOUNT CONDITION		y e s			
TPE	NON REFUND GL	TXNRF- D_B- J_100_0 1	NON REFUND GL PRO- CESSING				c o m o n	
TPE	PAYMENT ARRANGE- MENT	TXNPA- P_B- J_100_0 1	PAYMENT ARRANGE- MENT PRO- CESSING		y e s			
TPE	DELAY FEE	TXND- LY_B- J_100_0 1	DELAY FEE PROCESS- ING		y e s			
TPE	STATE- MENT PAST MATURITY	TXNST- M_B- J_100_0 1	STATE- MENT PAST MATURITY PROCESS- ING		y e s			
TPE	BLACK BOOK INTERFACE	VEVBB- K_B- J_100_0 1	BLACK BOOK INTERFACE				c o m o n	
LBT	BULK NSF PAYMENT REVER- SALS	TXNNS- F_B- J_100_0 1	BULK NSF PAYMENT REVER- SALS					
ACR	STOP INTEREST ACCRUAL	TXNA- CR_B- J_100_0 3	STOP INTEREST ACCRUAL PROCESS- ING		y e s			

Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
QRT	CUSTOMER SERVICE REAL TIME QUEUE	QCSPR C_B- J_100_0 2	CUS- TOMER SERVICE REAL TIME QUEUE PROCESS- ING		y e s			
ODD 2	OUT- BOUND CUSTOMER EXTRACTS TO PAY- MENT AGENCIES	OCP- PRC_B- J_100_0 1	OUT- BOUND CUS- TOMER EXTRACTS TO PAY- MENT AGENCIES		y e s			
IFP	OFFLINE CALL ACTIVITY POSTING	ICAPRC _BJ_100 _01	OFFLINE CALL ACTIVITY POSTING		y e s			
ACR	RE-START INTEREST ACCRUAL	TXNA- CR_B- J_100_0 4	RE-START INTEREST ACCRUAL		y e s			
IFP	UPLOAD TRANSAC- TIONS	ITUPRC _BJ_100 _01	UPLOAD TRANSAC- TIONS		y e s			
IFP	POST UPLOADED TRANSAC- TIONS	ITUPRC _BJ_100 _02	POST UPLOADED TRANSAC- TIONS		y e s			
IFP	INPUT FILE PROCESS- ING - CUR- RENCY EXCHANGE RATE FILE UPLOAD	ICE- PRC_B- J_100_0 1	CUR- RENCY EXCHANGE RATE FILE UPLOAD	Y e s	Y e s	Y e s	C o m m o n	This process extracts currency exchange rates from desired source at sched- uled intervals.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
IFP	INPUT FILE PROCESS- ING - INPUT DATA INSERTION	IDDPRC BJ_000 01	INPUT DATA INSERTION		Y e s			This process updates customer account informa- tion corresponding to the details received from external system. Ex: Bankruptcy details in External Interface screen or Cure Letter details in Account Infor- mation screen.
IFP	INPUT FILE PROCESS- ING	IPIPRC_ BJ_100_ 01	PI INFRO- MATION FILE UPLOAD PROCESS- ING	Y	Y	Y	C o m o n	This process uploads input file with PII data into the data masking screen.
PUR	ARCHIVE PURGE JOB SET	PJR- PAC_B- J_100_0 1	PURGE ACCOUNTS DATA	Y	Y	Y	C o m o n	This process purges accounts data in archival tables based on the days defined in system parameter PAC_PURGE DAYS.
PUR	ARCHIVE PURGE JOB SET	PJRPA- P_B- J_100_0 1	PURGE APPLICA- TION DATA	Y	Y	Y	C o m o n	This process purges application data in archival tables based on the days defined in system parameter PAC_PURGE DAYS.
PUR	ARCHIVE PURGE JOB SET	PJRP- GL_B- J_100_0 1	PURGE GL TXNS DATA	Y	Y	Y	C o m o n	This process purges general ledger transaction data in archival tables based on the days defined in system parameter PAC_PURGE DAYS.



Engine Type	Description	Batch Job	Description	Origination	Servicing	Collection	Product	Comment
PUR	ARCHIVE PURGE JOB SET	PJRP- PA_B- J_100_0 1	PURGE POOLS DATA	Y	Y	Y	C o m m o n	This process purges pools and its transactions data in archival tables based on the days defined in system parameter PAC_PURGE DAYS.
PUR	ARCHIVE PURGE JOB SET	PJRP- PX_B- J_100_0 1	PURGE PRO- DUCER TXNS DATA	Y	Y	Y	C o m m o n	This process purges producer transaction data in archival tables based on the days defined in system parameter PAC_PURGE DAYS.
PUR	ARCHIVE PURGE JOB SET	PJRPTX- _BJ_100 _01	PURGE TXNS DATA	Y	Y	Y	C o m m o n	This process purges account transaction data in archival tables based on the days defined in system parameter PAC_PURGE DAYS.
PUR	ARCHIVE PURGE JOB SET	PJRPVA _BJ_100 _01	PURGE VENDOR ASSIGN- MENTS DATA	Y	Y	Y	C o m m o n	This process purges vendor assignment data in archival tables based on the days defined in system parameter PAC_PURGE DAYS.

2.10 Collection Cycles

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

To set up collection cycles

- 1. Click Setup > Setup > Administration > System > Collection Cycles link. The system displays the Collection Cycles screen. The details are grouped into two:
 - Status Cycle
 - Current/Next Status



• Status Change Responsibilities

DashBoard	Collection Cycles ×	2 (86)
Origination		
Servicing	Status Cycle	
Collections	View 🗸 Format 🖌 🔛 Freeze 🔐 Detach 🔄 Wrap 🚱	
WFP	Cycle Type COL_BKRP_DISP_STATUS BANKRUPTCY	
	COL_DEFC_DISP_STATUS DEFICIENCY	
Tools	COL_REPO_FORC_DISP_STA REPOSESSION	
tup		
etup		
Administration	Current/Next Status	🗣 Add 🥒 Edit 📃 View ✔ Audi
System Paramete	View 🕶 Format 🕶 🔐 Treeze 🔛 Detach 🐢 Wrap	
Lookups	Current Code Next Code	
User Defined Tab	NEWLY RECEIVED ACTIVE BANKRUPTCY	
Audit Tables	NEWLY RECEIVED ASSIGNED TO ABS NEWLY RECEIVED NEWLY RECEIVED	
User Defined Def	PLAN CONFIRMED - AWAITING DISBURSEMENTS DISMISSAL NOTICE RECEIVED	
Transaction Code		
Data Files		
Dedupe Securitization	Status Change Responsibilities	🗣 Add 🥖 Edit 📃 View 🖌 Audi
Events	View - Format - Preeze Detach @ Wrap	
Batch Jobs	Responsibility	Allowed Ind
Producer Cycles	ALL	Allowed the
Vendors	New York	, ,
Collection Cycles		
Reports		
Error Messages		
Translations		
Organization		
Companies		
Access		
Users		
Credit Bureau		
Correspondence		
General Ledger		
Queues		
Printers		
Bank Details		
Check Details		
Standard Payees Currencies		
Zip Codes		
Lip Codes		

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

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

- 2. Perform any of the Basic Actions mentioned in Navigation chapter.
- 3. In the **Current/Next Status** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

Field	Do this:
Responsibility	Select the responsibility from the drop-down list.
Allowed Ind	Check this box to allow a record.



Perform any of the Basic Actions mentioned in Navigation chapter.

2.11 <u>Reports</u>

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

To set up the Reports

- 1. Click **Setup > Setup > Administration > System > Reports** link. The system displays the Report screen. The details are grouped into two:
 - Reports
 - Report Parameters
- 2. In the **Reports** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Reports ×								2
Origination									
Servicing	Reports					4	• Add 🖉 Edit	View View	
Collections		Freeze 🚮 Detach 🛛 🗔 Wrap	62						
WFP	2						~		
Tools	Code	Description		Package	Module		System Defined	Enabled	
				UNDEFINED			Yes No Yes No	N Y	
up	ACCESS_BY_RESPPONSIBILITY	ACCESS BY RESPPONSIBILITY		OUSRAC_EM_100_01	ORIGINATION			Y	
etup	ACCOUNT_WISE_PDC	ACCOUNT WISE PDC LIST		OCSPDC_EM_100_03	SERVICING		Yes No Yes No	Y	
Administration	ACC_LIST_LEASE	ACCOUNTS AND LISTING - LEAS		OCSACC_EM_121_01	COLLECTIONS		Yes No	Y	
System Paramete	ACC_LIST_LINE	ACCOUNTS AND LISTING - LINE	- · · · · · · · · · · · · · · · · · · ·	OCSACC_EM_112_01	COLLECTIONS		• Yes Vo	Y	
Lookups User Defined Tab Audit Tables User Defined Def	Reports				Save and Add	Save and	Stay 🔄 Save	and Return	C Ret
Transaction Code		* Code				* Module		5	~
Data Files							0		•
Dedupe		* Description			* Syste	m Defined () Ye	s 🖲 No		
Securitization		* Package UNDEFINED				* Enabled			
Events Batch Jobs							• Add 🖉 Edit		0.0
Producer Cycles	Report Parameters		-			-8	• Had / Fair	⊻iew	⊘ A <u>u</u>
Vendors		Freeze 🔐 Detach 🛛 🖨 Wrap	62						
Collection Cycles	2								
	Parameter E	Description	Parameter Type	Parameter Sub Type	Default		Sort	Enabl	ed
Reports									
Reports Error Messages	No data to display.								
Reports									
Reports Error Messages Translations									
Reports Error Messages Translations User Organization Companies									
Reports Error Messages Translations J User Organization Companies Access									
Reports Error Messages Translations User Organization Companies Access Users									
Reports Error Nessages Translations User Organization Companies Access Users Credit Bureau									
Reports Error Messages Translations I User Organization Companies Access Users Credit Bureau Correspondence									
Reports Error Messages Translations d User Organization Companies Access Users Oredit Bureau Correspondence General Ledger									
Reports Error Messages Translations d User Organization Companies Access Users Credit Bureau Correspondence									
Reports Error Messages Translations User Organization Companies Access Users Credit Bureau Correspondence General Ledger Queues									
Reports Error Messages Translations & User Organization Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers									
Reports Error Messages Translations d'User Organization Companies Access Users Cordt Bureau Correspondence General Ledger Queues Printers Bank Octalis									
Reports Error Messages Translations User Organization Access Users Corels Eureau Correspondence General Ledger Queues Printers Bank Details Check Details									

Field	Do this:
Code	Specify the code of the report.
Description	Specify the description of the report.
Package	Specify the package .
Module	Select the code of the report from the drop-down list.
System Defined Yes/ No	Select 'Yes', if you wish to maintain the Report as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the report definition.



- 3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 4. In the **Report Parameters** 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:
Parameter	Specify the parameter code of the report.
Description	Specify the description of the parameter.
Parameter Type	Select the parameter type of the report from the drop-down list.
Parameter Sub Type	Select the parameter sub type of the report from the drop-down list.
Default	Specify the default value for the report parameter (value to initially populate, or used if no value is supplied) (optional).
Sort	Specify the sort order for the lookup code. This determines the order these report parameters are displayed or processed.
Enabled	Check this box to enable the report definition.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

2.12 Error Messages

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

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

To set up the Error Messages Setup screen

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



4. In the **Error Messages** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	1	Fror Messages ×											X
Origination													
Servicing	E	rror Message											
Collections		View - Format -	Frees	e 🛃 Detach	ظ Wrap	62							
		Error Type											
WFP		SERVER MESSAGE CLIENT ERROR											_
Tools		CLIENT MESSAGE											
etup		CLIENT QUESTION	4										
Setup		SERVER ERROR											
Administration													
⊿ System System Paramete	١.	rror Message								-l	1-1	it View	
Lookups					0	534				-1- 600	0 Eu	ir 🗍 Aiew	V AQUIL
User Defined Tat		View - Format -		e 🛃 Detach	لي Wrap	69				1200002		-	
Audit Tables		Region UNDEFINED	Country	Customer # UNDEFINED	Engin	FINED	Error Code UNDEFINED	Error Message		System D Yes		Enabled	
User Defined Def Transaction Code	10	SYS	SYS	SYS	TXN	I INCO	000001	Transaction Locked, Tran	action Poeting Failed	Yes		Y	
Data Files		SYS	SYS	SYS	TXN		000002	***** Transaction Postin	· · · · · · · · · · · · · · · · · · ·	() Yes		Y	
Dedupe		SYS	SYS	SYS	TXN		000003	Transaction Posting will o		() Yes		Y	
Securitization								Invalid Account Number -		ablan			
Events Batch Jobs		SYS	SYS	SYS	TXN		000004	Posting Failed	-	I tes (Y	
Batch Jobs Producer Cycles	1	SYS	SYS	SYS	TXN		000005	Transaction Posting Failer		• Yes		Y	
Vendors		SYS	SYS	SYS	TNM		000006	Transaction Locked, Tran		Yes		Y	
Collection Cycles		SYS	SYS	SYS	TNM		000007	***** Transaction Postin		• Yes		Y	
Reports		SYS	SYS	SYS	TNM		000008	Transaction Posting will o		• Yes	No	Y	
Error Messages Translations		SYS	SYS	SYS	TNM		000009	Invalid Account Number - Posting Failed	~ACC_NBR~, Transa	ction • Yes	No	Y	
⊿ User													
Organization	E	rror Message											
Companies								le l	Save and Add	Save and Stay	E Sav	e and Return	A Beturr
Access Users													
Credit Bureau			* Region UNDEF	NED			* Engine UI	NDEFINED		* Enabled			
Correspondence			* Country UNDEF	NED			* Error Code UI	NDEFINED		* Error Message			
General Ledger		* Cu	stomer # UNDEF	NED			* System Defined ()	Yes No					
Queues Printers													
Bank Details													
Check Details													
Standard Pavees													
Standard Payees Currencies													

A brief description of the fields is given below:

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

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

2.13 Translation

You can setup translation properties.

Navigating to Translation

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



2.13.1 Setup Translation

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

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

To set up the Translation Setup

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

DashBoard	T	ranslations $_{\times}$										
Origination												
Servicing		Source Type										
Collections		View - Format -	Freeze	e 🛃 Detach 🛛 🤇	မ္ဘါ Wrap	60	Populate All					
and a state of the		Source Type										1
WFP		ASSIGNMENTS ASSET TYPES										^
Tools		AUDIT TABLES										
etup		AUDIT TABLE COLU	MNS									~
Setup		CALL ACTION TYPES										
Administration System System Paramete Lookups User Defined Tat		Translation Data View + Format +	Freeze	e 🎦 Detach 🛛	실 Wrap	R	All () Translated ()	Untranslated 🔅 F	opulate Details	4	✓ Edit View	✔ Audit
Audit Tables		Key 1	Key 2	Key 3	Key 4		Key 5	Key 6	System Defined	Enabled	Desc 1	Translati
User Defined Def		30-DAY DELQ	UNDEFINED	UNDEFINED	UNDEFI	NED	UNDEFINED	UNDEFINED	🕘 Yes 🖲 No	Y	30 DAYS DELQ AC	A
Transaction Code		AGED_APP_QUEUE	UNDEFINED	UNDEFINED	UNDEFI	NED	UNDEFINED	UNDEFINED	Ves No	Y	AGED APPLICATIO.	AGED AF
Data Files		AGED_CON_QUEUE	UNDEFINED	UNDEFINED	UNDEFI	NED	UNDEFINED	UNDEFINED	Yes No	Y	AGED CONTRACT	AGED CC
Dedupe		AJITHA_QUEUE	UNDEFINED	UNDEFINED	UNDEFI	NED	UNDEFINED	UNDEFINED	O Yes No	Y	APPLICATION ENT.	APPLICA
Securitization Events		АЈК	UNDEFINED	UNDEFINED	UNDEFI	NED	UNDEFINED	UNDEFINED	Ves No	Y	ннн	ннн
Batch Jobs		APPROVED_APP	UNDEFINED	UNDEFINED	UNDEFI	NED	UNDEFINED	UNDEFINED	Ves No	Y	APPROVED / CON	APPROV
Producer Cycles		B-1	UNDEFINED	UNDEFINED	UNDEFI	NED	UNDEFINED	UNDEFINED	🔘 Yes 🖲 No	Y	Q-1	Q-1
Vendors		BKRP_CH_13	UNDEFINED	UNDEFINED	UNDEFI	NED	UNDEFINED	UNDEFINED	🔘 Yes 🖲 No	Y	BANKRUPTCY QUE.	BANKRU
Collection Cycles		BKRP_CH_7	UNDEFINED	UNDEFINED	UNDEFI	NED	UNDEFINED	UNDEFINED	Ves No	Y	BANKRUPTCY QUE.	BANKRU
Reports		C1	UNDEFINED	UNDEFINED	UNDEFI	NED	UNDEFINED	UNDEFINED	Ves No	Y	QUERY-C1	QUERY-(
Error Messages Translations		CONTRACT_QUEUE	UNDEFINED	UNDEFINED	UNDEFI	NED	UNDEFINED	UNDEFINED	Ves No	Y	CONTRACT VERIF	CONTRA
4 User		DATA_ENTRY_QU	UNDEFINED	UNDEFINED	UNDEFI	NED	UNDEFINED	UNDEFINED	Ves No	Y	DATA ENTRY APP	DATA EN
Organization		DEF	UNDEFINED	UNDEFINED	UNDEFI	NED	UNDEFINED	UNDEFINED	Ves No	Y	DEFICIENCY QUE	DEFICIE
Companies		DELQ_DAYS_0_30	UNDEFINED	UNDEFINED	UNDEFI	NED	UNDEFINED	UNDEFINED	Yes No	Y	DELINQUENCY QU	DELINQ
Access Users Credit Bureau		DELQ_DAYS_30+	UNDEFINED	UNDEFINED	UNDEFI	NED	UNDEFINED	UNDEFINED	🔘 Yes 🖲 No	Y	DELINQUENCY QU.	DELINQ
Correspondence		Translation Data										
General Ledger Oueues		Turislation Data									0	Ca Return
Printers												Va Kemu
Bank Details			Key 1 30-	DAY DELQ			System Defined (Yes No		Desc 3		
Check Details			Key 2 UNI				Enabled			Translation 3		
Standard Payees			Key 3 UNI	DEFINED				30 DAYS DELQ ACCO	UNTS	Desc 4		
Currencies Zip Codes			Key 4 UNI				Translation 1	30 DAYS DELQ ACCO	UNTS	Translation 4		
			Key 5 UNI	DEFINED			Desc 2					

Note

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

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



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

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

Note

You cannot add a new record.

A brief description of the fields is given below:

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

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

2.13.2 Message Translation Setup

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

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



To set up the Message Translation Setup

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

oard Tran	nslations ×							×
	tup Translation Mes	sage Translation						
ing								
	anguage							
		🖙 📄 Freeze 🚮 De	tach 🔄 Wrap	ଖିଳ				
	Language							
	ENGLISH							
	DEFAULT							
A	rkench							
stem								
	rror Type							
	View + Format +	🖙 📄 Freeze 🚮 De	tach 🕼 Wrap	🚱 🍪 Popu	late All			
User Defined Tab	Error Type							
Audit Tables User Defined Def	CLIENT ERROR							
Transaction Code	CLIENT MESSAGE CLIENT QUESTION							
Data Files	CLIENT WARNING							
Dedupe								
Securitization	SERVER ERROR							
Securitization Events Batch Jobs Er	rror Message						✓ Edit	📃 <u>Vi</u> ew ✔ A <u>u</u> dit
Securitization Events Batch Jobs Er Producer Cycles V Vendors V	rror Message View - Format -	📑 🔲 Freeze 🚮 De				lated 酸 Populate Details		
Securitization Events Batch Jobs Er Producer Cycles V Vendors V Collection Cycles	rror Message View ▼ Format ▼ Region	Country	Customer #	Engine	Error Code	System Defined	Enabled Message	English Translation
Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports	rror Message View - Format -					and the second	Enabled Message Y Only one ACH Defi	English Translation Only one ACH Defi
Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages	rror Message View • Format • Region SYS	Country SYS	Customer # SYS	Engine UAD	Error Code 000001	System Defined Y	Enabled Message Y Only one ACH Defi	English Translation Only one ACH Defi Please select a pro
Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports	rror Message View + Format + Region SYS SYS SYS SYS	Country SYS SYS SYS SYS	Customer # SYS SYS SYS SYS SYS	Engine UAD UAD UBT UBT	Error Code 000001 000002 000003 000004	System Defined Y Y Y Y	Enabled Message Y Only one ACH Defi. Y Please select a pro. Y ACH details are no. Y Can not view a se.	English Translation Only one ACH Defi Please select a pro ACH details are no Can not view a se
Securitization Events Batch Jobs Froducer Cycles Vendors Collection Cycles Reports Error Messages Translations	rror Message View + Format + Region SYS SYS SYS	Country SYS SYS SYS	Customer # SYS SYS SYS	Engine UAD UAD UBT	Error Code 000001 000002 000003	System Defined Y Y Y	Enabled Message Y Only one ACH Defi Y Please select a pro Y ACH details are no	English Translation Only one ACH Defi Please select a pro ACH details are no Can not view a se
Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Error Messages er Organization Companies	Pror Message View + Format + Region SYS SYS SYS SYS SYS SYS SYS	Country SYS SYS SYS SYS	Customer # SYS SYS SYS SYS SYS	Engine UAD UAD UBT UBT	Error Code 000001 000002 000003 000004	System Defined Y Y Y Y	Enabled Message Y Only one ACH Defi. Y Please select a pro. Y ACH details are no. Y Can not view a se.	English Translation Only one ACH Defi Please select a pro ACH details are no Can not view a se
Securitization Events Batch Jobs Err Producer Cycles Vendors Collection Cycles Pror Messages From Messages er Organization Companies Access Err	rror Message View + Format + Region SYS SYS SYS SYS	Country SYS SYS SYS SYS	Customer # SYS SYS SYS SYS SYS	Engine UAD UAD UBT UBT	Error Code 000001 000002 000003 000004	System Defined Y Y Y Y	Enabled Message Y Only one ACH Defi. Y Please select a pro. Y ACH details are no. Y Can not view a se.	English Translation Only one ACH Defi Please select a pro ACH details are no Can not view a se Manual batch crea
Securitation Events Bach: Jobs Bach: Jobs Bach: Jobs Vendors Collection Cycles Reports Error Messages or Organization Companies Access Err Wers	Pror Message View + Format + Region SYS SYS SYS SYS SYS SYS SYS	Country SYS SYS SYS SYS	Customer # SYS SYS SYS SYS SYS	Engine UAD UAD UBT UBT	Error Code 000001 000002 000003 000004	System Defined Y Y Y Y	Enabled Message Y Only one ACH Defi. Y Please select a pro. Y ACH details are no. Y Can not view a se.	English Translation Only one ACH Defi Please select a pro ACH details are no Can not view a se Manual batch crea
Securitization Events Batch Jobs Err Producer Cycles Vendors Collection Cycles Pror Messages From Messages er Organization Companies Access Err	Pror Message View + Format + Region SYS SYS SYS SYS SYS SYS SYS	Country SYS SYS SYS SYS SYS SYS	Customer # SYS SYS SYS SYS SYS	Engine UAD UAD UBT UBT	Error Code 000001 000002 000003 000004 000005	System Defined Y Y Y Y	Enabled Message Y Only one ACH Defi. Y Please select a pro- Y ACH details are no Y Can not view a se. Y Manual batch cres.	English Translation Only one ACH Defi Please select a pro ACH details are no Can not view a se Manual batch crea
Securitation Events Bach Jobs Producer Cycles Vendors Collection Cycles Error Messages er Organization Companies Access Erro Users Congel Sureau	Pror Message View + Format + Region SYS SYS SYS SYS SYS SYS SYS	Country SYS SYS SYS SYS SYS Region SYS	Customer # SYS SYS SYS SYS SYS	Engine UAD UAD UBT UBT	Error Code 000001 000002 0000003 000004 000005	System Defined Y Y Y Y	Enabled Message Y Only one ACH Defi. Y Please select a pro. Y Can not view a se. Y Manual batch crea.	English Translation Only one ACH Defi Please select a pro ACH details are no Can not view a se Manual batch crea
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Note

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

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

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

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

Note

You cannot add a new record.



A brief description of the fields is given below:

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

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

Language setup

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

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

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

Note

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

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

- 1. Asset Sub Types
- 2. Asset Types
- 3. Assignments
- 4. Audit Table Columns
- 5. Audit Tables
- 6. Call Action Result Types
- 7. Call Action Types
- 8. Checklist Action Types
- 9. Checklist Types
- 10. Commission Plans
- 11. Companies



- 12. Company Branch Departments
- 13. Company Branches
- 14. Compensation Plans
- 15. Credit Bureau Score Reasons
- 16. Credit Models
- 17. Credit Scoring Parameters
- 18. Edits
- 19. Escrow Disburse Rules
- 20. Escrow Sub Types
- 21. Flex Table Attributes
- 22. Flex Tables
- 23. GL Transaction Types
- 24. GL Translators
- 25. Job Sets
- 26. Jobs
- 27. Lookup Codes
- 28. Lookup Types
- 29. Portfolio Companies
- 30. Portfolio Company Branches
- 31. Producers
- 32. Product Instruments
- 33. Product Insurances
- 34. Product Pricings
- 35. Products
- 36. Promotions
- 37. Spreads
- 38. Standard Correspondences
- 39. Standard Document Definitions
- 40. Standard Element Definitions
- 41. Standard Function Definitions
- 42. Transaction Codes
- 43. Error Messages
- 44. Org. Fees

2.14 Seed Data

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



Seed Data screen in Oracle Financial Services Lending and Leasing displays the seed data details maintained in the system along with the updated seed data provided with the latest release or patch installation.

Note that, when you upgrade OFSLL from an existing version to higher version,

- New seed data provided as part of that release is automatically updated into the system.
- Seed data which are modified from previous release to current release needs to be manually accepted and updated into the system.

The modified seed data can have updates on base tables and/or its associated data and the changes can either be updated or skipped depending on the need.

Navigating to Seed Data screen

- 1. Click Setup > Setup > Administration > System > Seed Data. The system displays the Seed Data screen.
- 2. On this screen you can do the following:
 - View the factory shipped seed data and update/skip the seed data differences between existing and updated seed data in 'Factory Data' tab.
 - View the customized (i.e. changed or configured) seed data as part of implementation in 'Current Data' tab.
 - View the differences between Factory data and Current data in 'Comparison Data' tab.
 - Download all or only the required table specific seed data in "Download Data' tab.

2.14.1 Factory Data

The Factory Data tab displays the list of both existing and updated seed data which are provided though release/patch installation. In the Factory Data tab you can select and update only the required seed data changes into the respective seed data tables. During update, you can also skip the seed data changes for later updates (if required).

Accordingly, you can sort the view in Factory Data tab by selecting 'Skipped', 'Update' or 'All' options to display the list of corresponding seed data.

In the 'Patch #' drop-down list, you can further sort the list to display 'ALL' the seed data or only the additions or updates available as part of latest patch which has seed data changes.

To View Factory Data

EARCH MENU	8	Seed Data 🗙							×				
		Factory Data Curren	nt Data Comparison Da	ata Download Da	ata								
DashBoard									_				
Origination		Factory Data	NR 8201 NOV101 V 10		2003 EX 10 73 1	201 774 777 858 USS 677	1077-1480 1987 1985 1974 1974 1984		View				
Servicing		WARNING: UPDATE w	ill modify existing setup d	ata. Please give ca	reful consideration be	fore changing, it might		Skipped 🔘 Update	All				
Collections		View - Format -	Freeze 🗃	Detach 🚽 🗸	Vrap 🚷 Pa	atch # ALL							
WFP		Table	Туре	Key Column	Key Column Type	Other Columns	Other Column Types	Count					
Tools		ACCESS_GRID_EN.	COMBINATION_DATA	AGE_COM_CO	VARCHAR2 VARC	AGE_ALLOWED_IND	VARCHAR2	5					
		ACCESS_GRID_FU	COMBINATION_DATA	AGF_FUNCTIO	VARCHAR2 VARC	AGF_ALLOWED_IN	VARCHAR2 VARCHAR2 VARCHAR2	3564	=				
etup		AUDIT_TABLES	COMBINATION_DATA	ATB_TABLE	VARCHAR2	ATB_DESC ATB_K	VARCHAR2 VARCHAR2 VARCHAR2 VAR.	. 244					
Data Files	× .	AUDIT_TABLE_CO	COMBINATION_DATA	ATC_COLUMN	VARCHAR2 VARC	ATC_DATA_TYPE	VARCHAR2 VARCHAR2 VARCHAR2	17					
Dedupe		_	COMPANIES	SYSTEM_DATA	COM_COMPANY	VARCHAR2	COM_NAME[COM	VARCHAR2 VARCHAR2 VARCHAR2 VAR	. 1				
Securitization							-	COMPANY_BRANC	COMBINATION_DATA	CBF_CMB_CO	VARCHAR2 VARC	CBF_FORMAT CBF	VARCHAR2 VARCHAR2 VARCHAR2 VAR
Events	=	CREDIT_BUREAU	COMBINATION_DATA	CRP_CRB_PAR.	VARCHAR2 VARC	CRP_VALUE CRP	VARCHAR2/VARCHAR2	159					
Batch Jobs	-	CREDIT_BUREAU	COMBINATION_DATA	CMR_BUREAU	VARCHAR2 VARC	CMR_REASON_DE	VARCHAR2	6021					
Producer Cycles		CYCLES	COMBINATION_DATA	CYC_CYCLE	VARCHAR2	CYC_SUPER_PRO	VARCHAR2 VARCHAR2 VARCHAR2 VAR.	. 13					
Vendors		CYCLE_NEXT_STEPS	COMBINATION_DATA	CYN_CYC_CYC.	VARCHAR2 VARC	CYN_EDIT_TYPE	VARCHAR2 VARCHAR2 VARCHAR2 VAR.	. 705	-				
Collection Cycles													
Reports													
Error Messages		Factory Data Det	ails						View				
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Seed Data		Key Column Data		ther Column Data			Patch #	Status					
4 User		O-0001[OD-001]ALL		other Column Data			OFSLL 14.3.1.0		_				

Click Setup > Setup > Administration > System > Seed Data > Factory Data tab.



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	ala secilon disola	ivs me list of seed of	ata with the following details:

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

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

Field	View this:
Key Column Data	Displays the unique identifier column names.
Other Column Data	Displays the non unique identifier column names.
Patch #	Displays the patch number with which the seed data changes are identified.
Status	Displays the current status of seed data as one of the following:
	INSERT : This status indicates new seed data.
	UPDATE : This status indicates if there are changes in the record when compared to the seed data released in previous patch.
	POSTED : This status indicates that the seed data changes are updated into the main tables and is subsequently updated from previous status - SKIPPED OR UPDATE OR INSERT.
	SKIPPED : This status indicates that the seed data is not updated into the main tables.
	DEPRECATED - This status indicates that the seed data is no longer used.

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

2.14.1.1 Update/Skip Seed Data

The 'Update' option in the Factory Data tab allows you to replace the existing seed data with the current update. However, ensure to double check the details before performing 'Update' operation since the same can have significant impact on system behaviour.

To Update/Skip Data



- 1. In the Factory Data' tab, select 'Update'. System displays those records which can be updated to the existing seed data tables.
- 2. Inspect the required record in Factory Data section with the Factory Data Details in subsequent section.
- 3. Select the required record to be updated by clicking on the adjacent check box. You can also click 'Select All' to select all the records.
- 4. Do one of the following:
 - Click 'Update Data'. This action updates the existing seed data with the updated seed data provided as part of the current patch release.
 - Click 'Skip Data'. This action skips the seed data changes received as a part of the patch release. The skipped records can be viewed by selecting 'Skipped' option in Factory Data tab. However, the same can further be updated into the system, by selecting 'Update Data'.
- 5. Click 'Yes' in confirmation dialog to confirm the setup data changes.

On successful update, system does the following:

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

2.14.2 <u>Current Data</u>

The Current data tab displays the customized seed data which are changed or configured as part of implementation. In the 'Current Data' tab, you can click (refresh) to fetch the latest details and click 'View' to display the detailed information of the selected record.

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

To View Current Data

Click Setup > Setup > Administration > System > Seed Data > Current Data tab.

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DashBoard									
> Origination	Current Data								<u>(</u> iew
Servicing	View 🔻 Format 👻	🗟 🗍 Freeze	Detach 🛛 🗐 W	/rap 🚯 👯	Refresh Data				
	Table	Туре Кеу	Column	Key Column Type	Other Columns	Other Column Types	Count	Last Refreshed Dt	
Collections	TXN_CODES	SYSTEM_DATA TCC	_CODE	VARCHAR2	TCD_DESC TCD_T	VARCHAR2 VARCHAR.	. 1356	03/03/2017 12:31:22 PM	
> WFP	TXN_CODE_PARA	SYSTEM_DATA TCF	_TCD_CODE T	VARCHAR2 VARC	TCP_DEFAULT_VA	VARCHAR2[NUMBER]	946	03/03/2017 12:31:22 PM	E
> Tools	TXN_CODE_PROD	COMBINATION_D TPR	_TCD_CODE T	VARCHAR2 VARC	TPR_ALLOWED_IND	VARCHAR2	1040	03/03/2017 12:31:22 PM	
Setup	USER_GROUPS	COMBINATION_D UGF	R_GROUP_CODE	VARCHAR2	UGR_GROUP_DESC	VARCHAR2	1	03/03/2017 12:31:22 PM	
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Securitization	JOB_BUCKETS	SYSTEM_DATA JBB	_ID	NUMBER			64	03/03/2017 12:31:22 PM	
Events	JOB_SETS	COMBINATION_D JBS	_CODE	VARCHAR2	JBS_DESC JBS_EN	VARCHAR2 VARCHAR	. 62	03/03/2017 12:31:22 PM	
Batch Jobs	JOB_THREADS	COMBINATION_D JBT	_JBS_CODE JB	VARCHAR2 VARC	JBT_ENABLED_IND	VARCHAR2 VARCHAR.	. 2258	03/03/2017 12:31:22 PM	
Producer Cycles 🗏	LOOKUP_TYPES		_TYPE	VARCHAR2		VARCHAR2 VARCHAR.		03/03/2017 12:31:22 PM	
Vendors	MENU_ACCESS	COMBINATION_D MA	C_MENU_CODE	VARCHAR2 VARC	MAC_MENU_NAME	VARCHAR2 NUMBER	126	03/03/2017 12:31:22 PM	-
Collection Cycles									
Reports									
Error Messages	Current Data De	tails							/jev/
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Seed Data	a set a set of the set	ACCOUNT CLOSE CLS NO	NEPOSTITINIVI		NIN				
⊿ User		REVERSE ACCOUNT CLOS			120				



The 'Current Data' section displays the following details:

Field	View this:
Table	Displays the current seed data table name.
Туре	Displays the category of seed data as either System or Combination Data.
Key Column	Displays the unique identifier columns.
Key Column Type	Displays the unique identifier column data types.
Other Columns	Displays the non unique identifier column names.
Other Column Types	Displays the non unique identifier column data types.
Count	Displays the total count of records in the seed data table.
Last Refreshed Dt	Displays the date and time when seed data for the selected table was last updated in the system.

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

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

2.14.3 Comparison Data

The 'Comparison Data' tab displays the differences between factory shipped seed data and current customized seed data.

To View Comparison Data

Click Setup > Setup > Administration > System > Seed Data > Comparison Data tab.

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DashBoard								
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Collections		Table	Type	Key Column	Key Column Type	Other Columns	Other Column Types	
		COMPANIES	SYSTEM_DATA	COM_COMPANY	VARCHAR2		VARCHAR2 VARCHARZ VARCHARCHARZ VARCHARZ VARCHARZ VARCHARZ VARCHARZ VARCHARZ VARCHARZ VARCHARZ	ARCHAR2 VARC
WFP							VARCHAR2 VARCHAR2	
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tup							NUMBER VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2	
1999 - The Control of		FLS_ACCESS	SYSTEM_DATA	FAC_ACCESS_CODE			VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2 VA	
Collection Cycles	^ •		and the second se				NUMBER VARCHAR2 VARCHAR2 VARCHAR2 VARCHAR2	and the second se
Reports		JOB_SETS	COMBINATION_D		VARCHAR2		VARCHAR2 VARCHARZ VARCHAR	
Error Messages		JOB_THREADS					VARCHAR2/VARCHAR2/NUMBER/NUMBER/NUMBER	
Translations		LOOKUPS	and the second se	and the state of the state of the state of the state of the			VARCHAR2 NUMBER VARCHAR2 VARCHAR2 VAR	CHAR2
Setup Summary Seed Data	m	LOOKUP_TYPES	SYSTEM_DATA	LKT_TYPE	VARCHAR2	LKT_DESC LKT_SY	VARCHAR2 VARCHAR2 VARCHAR2	
⊿ User								
Organization		Comparison Da	ita Details					<u>View</u>
Companies		View 🔻 Format 🕶	Freeze	Detach 🚽 🖓	Wrap 🚱			
Access		Key Column Data	Other Column Data					Patch #
Users		0-0001	DEMO COBRIDMON	THE 1 IL THE DIMININE AD		BIC11024567900111110	34567890 Y 11111111103/08/2017 06:56:53	OFSLL 14.3.1.0.0



The 'Comparison Data' section displays the list of seed data records with the following details:

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

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

Field	View this:
Key Column Data	Displays the unique identifier column names.
Other Column Data	Displays the non unique identifier column names.
Patch #	Displays the patch release version with which the seed data was inserted/updated.

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

2.14.4 Download Data

The Download Data tab allows you to download table specific seed data available in the system in '.dat' format. While migrating from one environment to other, you can use the Download Data tab to download the existing seed data and perform a bulk upload of all/ required files.

Similar to other file download process, based on the value defined for the system parameter 'CMN_FILE_PROCESS_TO_LOB', the seed data download file can be accessed from the Process Files interface (if value is 'Y') or Database Files system (if value is 'N'). For more information on handling Incoming/Outgoing process files, refer to 'Dashboard' section in User Guides.



To Download Data

1. Click Setup > Setup > Administration > System > Seed Data > Download Data tab.

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> DashBoard		1. State 1.		mber ABSHEKAR 280	3065432# Download Data			
> Origination		Factory Data	Current Data	Companson Data	Download Data			
Servicing		Download	Data					
Collections				Freeze	Detach 剑 Wrap 🐻	Submit For Download		
> WFP		Select	1		and the state of the			
Tools		All	Table Name				Table Type	
Getup	4		ACCESS_GRID	and the second second			COMBINATION_DATA	<u>^</u>
Setup				_ENTITY_DETAILS			COMBINATION_DATA	
Administration	=		MENU_ACCESS				COMBINATION_DATA	
🤞 System			ACCESS_GRID	The second s			COMBINATION_DATA	
System Parameter			APPLICATION_				PRODUCT_DATA	
Lookups		(D)	ASSET_ATTRIE	SUTE_TYPES			PRODUCT_DATA	
User Defined Tables			ASSET_MAKE_	MODELS			PRODUCT_DATA	
Audit Tables			ASSET_SUB_T	/PES			PRODUCT_DATA	
User Defined Defaults			ASSET_TYPES				PRODUCT_DATA	
Transaction Codes		100	ASSIGNMENT	CONDITIONS			PRODUCT DATA	

The Download Data section displays the list of tables maintained in the system with 'Table Name' and 'Table Type'. Click () (refresh) to fetch the latest details.

- 2. Select the check box adjacent to the required table in the list. You can choose 'Select All' check box to select all the tables with seed data maintained in the system.
- 3. Click 'Submit For Download' button. System displays an information message in the header indicating that the request has been submitted along with a reference number. The reference number is generated in format useridDDMMHHMISS# followed by table name with '.dat' extension. For example, (USER1230603121517#lookups.dat)
- 4. (Optional) If 'CMN_FILE_PROCESS_TO_LOB' is set to 'Y', navigate to DashBoard > Process Files screen > Outgoing Process File tab to download the selected seed data file which will be listed with the same reference number. The file can be downloaded to Application server.

2.15 Data Masking

Data masking screen in Oracle Financial Services Lending and Leasing facilitates to mask Personally Identifiable Information (PII) displayed in the application to safeguard the sensitive and confidential information while protecting them from offenders.

As part of the product installation, standard set of identified fields (seed data) which is likely to contain either organization / customer PI information are provided for data masking in disabled status. Based on need, the required fields can be enabled and masked for specific user responsibility in the Data Masking screen. Also if there are additional PII fields identified for masking, the same can be pooled into the system using input file processing method and masked using Data Masking screen.

The data masking process involves the following steps:

- Identify and enable field(s) (seed data) to be masked
- Select user responsibility for whom the data has to be masked
- Execute batch job to create data redaction policy
- Compile the data redaction policy
- (Optional) Process user identified PII data for masking



The following table indicates the standard pre-defined fields (seed data) identified in respective screens/tabs which can be readily masked using the Data Masking screen.

Tab Name	Field Names
Origination	
Applicant	First Name, MI, Last Name, Family Name, Birth Dt, Nationality, National ID, Visa #, Passport #, License #, Marital status, Mother's maiden name, Passport number, Gender, Language, Dependents, Ethnicity, Disability, Email, Race, and Education.
Applicant > FATCA	Birth Place, Birth Country, and Permanent US Resident Status.
Applicant > Power of Attorney	Holder Name, Address, Country, Nationality, and Telephone Number.
Applicant	Active Military Duty, Military Effective Date, Duty Order Number, and Active Military duty Release date.
Addresses	Country, Postal Address Type, Address #, Street Pre, Street Name, Street Type, Street Post, Apt #, Address 1, Address 2, Address 3, Zip, Zip Extn, City, State, and Phone.
Telecoms	Phone and Extn
Employments	Employer, Country, Address #, Address 1, Address 2, Zip, Zip Extn, City, State, Phone, Extn, Income Amt - Stated, Income Amt - Actual, Salary - Stated, Salary - Actual, and Title.
Applicant > Financials	Type, Source, Account #, and Currency.
Existing Accounts	Account # and Title.
Servicing	
Customer	Name, Birth Dt, Nationality, National ID, Visa #, Passport #, License #, Marital status, Mother's maiden name, Passport #, Language, Disability, Email, and Education.
Customer > FATCA	Birth Place, Birth Country, and Permanent US Resident Status.
Customer > Power of Attorney	Holder Name, Address, Country, Nationality, and Telephone Number.
Customer	Active Military Duty, Military Effective Date, Duty Order Number, and Active Military duty Release date.
Addresses	Country, Postal Address Type, Address #, Street Pre, Street Name, Street Type, Street Post, Apt #, Address 1, Address 2, Address 3, Zip, Zip Extn, City, State, Phone, and Address.
Employments	Employer, Country, Address #, Address 1, Address 2, Zip, Zip Extn, City, State, Phone, Extn, and Title.
Assets tab	
Assets	Identification #, Lien Status, Lien Event Date, Second Lien Holder, Comments, Lien Release Entity, and Entity Name.



Masking Format

Oracle Financial Services Lending and Leasing supports only complete masking (not partial) of both factory shipped and user identified PII data. On masking, the masked data is presented in same structural format to facilitate internal validations. The below table indicates the default values used for masking fields based on data type:

Data Type	Masking Value
NUMBER	9
VARCHAR	Х
DATE	31/12/9999
Phone number	For UI represented format - 000-000-0009 (Masked with 0's and last digit as 9) and for generic, masked as 9999999999
Email	xxxxx.xxx@ <domain>.com</domain>

Note

It is recommended to avoid modifying masked data for user(s) with masked responsibility. However, while editing masked data (if permitted) requires to input full data replacing the masked characters. For example, editing a masked SSN (xxx.xx.xxxx) requires to specify all nine digits of SSN and not just the last four digits.

2.15.1 Setup Data Masking

1. Click Setup > Administration > System > Data Masking.

2. Define the parameters available in 'Data Masking Details' and 'User Access Details' tabs.

2.15.1.1 Data Masking Details

On clicking Data Masking link, the Data Masking Details tab is displayed by default and allows you to enable the required fields for masking.

ata Masking 🗙				X
Data Masking Details	Jser Access Details			
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Table Name	Field Name	Enabled	System Defined Y/N	
ACCOUNTS	ACC_ACH_BANK_NAME	N	Y	
ACCOUNTS	ACC_ACH_BANK_NAME_CUR	N	Y	
ACCOUNTS	ACC_PHP_DRAWER_CITY	N	Y	
ACCOUNTS	ACC_PRIMARY_CUS_LANGUAGE_CD	N	Y	
ACCOUNTS	ACC_TITLE	Y	Y	
ACCOUNT_ACH_DETAIL	S AAC_ACH_ACCOUNT_BIC_CD	N	Y	
ACCOUNT_ACH_DETAIL	S AAC_BANK_CITY	N	Y	
ACCOUNT_ACH_DETAIL	S AAC_BANK_CITY	N	Y	
ACCOUNT_ACH_DETAIL	S AAC_BANK_NAME	N	Y	
ACCOUNT_ACH_DETAIL	S AAC_BANK_STATE_CD	N	Y	-
•	m			•



1. In the Data Masking Details section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields are given below:

Field	Do this:
Table Name	View the table name which contains the selected field details.
Field Name	View the selected field name.
Enabled	Check this box to enable masking of the selected field.
System Defined	View the type of seed data maintained in the system. 'Y' indicates factory shipped seed data and 'N' indicates user defined seed data.

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

2.15.1.2 User Access Details

The User Access Details tab facilitates to define the user responsibility to whom the PII data should be masked. By default, all the selected PII data in Data Masking Details tab appears as masked for one or more user(s) selected in this tab.

1. Click Setup > Administration > System > Data Masking > User Access Details.

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2. In the User Access Details section, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields are given below:

Field	Do this:
Responsibility	Select the user responsibility from the drop-down list.
Masked	Check this box to enable masking for the selected user. Note : Defining a user and not selecting the masked check box will only create the record and masking rules are not applied.

3. Perform any of the Basic Actions mentioned in Navigation chapter.



2.15.2 Create data redaction policy

Once the data masking details are defined and stored in the database, you need to create a data redaction policy which facilitates for field level masking while displaying the details to the respective user. A data redaction policy file contains the policies on the columns enabled in the Data Masking Details screen.

To create data redaction policy

Click **Setup > Administration > System > Batch Jobs** and execute the following batch job (in single thread mode only):

Set Code	Description	Job Code
SET-RED	POLICY CREATION FOR PERSONAL IDENTIFIABLE INFORMATION DATA	REDPRC_BJ_100_01

This batch job can either be scheduled for regular run or executed on-demand and facilitates to generate data redaction policy picking only the enabled data masking field information from database. On every run, the batch job drops and re-creates new set of policies in the file based on the details updated in Data Masking Details screen.

The generated policy is either written into CLOB or sql file depending on the following option:

- if the value of system parameter 'CMN_FILE_PROCESS_TO_LOB' is set to 'Y', the policy file is generated in CLOB and can be accessed by navigating to DashBoard > Process Files screen. For more information on handling Incoming/Outgoing process files, refer to 'Dashboard' section in User Guides.
- If the value of system parameter 'CMN_FILE_PROCESS_TO_LOB' is 'N', the policy is generated as an sql file and stored in the repository path as defined in the system parameter CMN_SERVER_HOME. For example, /scratch/OFSLL/<release>/sql.

Further, the policy file needs to be manually compiled into database schema to apply the masking rules for respective fields for that particular user. Either a system administrator or any other user having administration privileges needs to compile the policies in the database.

Note

For every change in the data masking details such as masking additional fields or unmasking / disabling masked fields, a new policy is to be created by executing the batch job.

2.15.3 Masking User defined data

Apart from factory shipped seed data, additional user identified PII data can be masked by uploading an input file with field details and processing it in Data Masking screen using input file processing method.

1. On identifying the fields, create an input file (in text file format) with table name, column name, and enabled indicator (Y/N) for each field level record. If enabled indicator is 'N', the record is not processed for data masking.

For example, BUSINESS_APPL_DETAILS, BSD_LEGAL_NAME, N

2. Place the input file to repository path as defined in system parameter CMN_SERVER_PATH. For example, /scratch/OFSLL/<release>/input/ipi



3. Navigate to **Setup > Administration > System > Batch Jobs** screen and execute the following batch job:

Set Code	Description	Job Code
SET-IFP	PI INFROMATION FILE UPLOAD PROCESSING	IPIPRC_BJ_100_01

On execution, the batch job picks the file from the location, processes it and loads the seed data into Data Masking screen. By default, all the user identified PII data from input file is categorized separately in Data Masking screen by assigning the value of 'System Defined' property as 'N'.

Once the data is available in Data Masking screen, enable the required fields, assign user responsibility and run the processing batch job - redprc_bj_100_01 to generate a redaction policy. For more details, refer Create data redaction policy section.



3. Administration User

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

Navigating to Administration System

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

The User drop-down link records the following data:

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

3.1 Organization

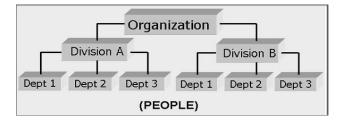
The Organization screen records the operational hierarchy of your business in terms of people. It groups the human resources of your business in three categories: organization, division, and department. The system uses this data to control access of users to accounts.(The Companies screen allows you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

Note

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

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

Departments are smaller units within a division. They expand on who is in the corresponding Division field. The system uses this sub screen, for example, when setting up the Services screen on the Utility form. At least one department must be defined for each division.



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



Organization: O-0001Oracle Corp.ORA

Division: OD-001Central RegionC01

Department: ODD-01OriginationORG

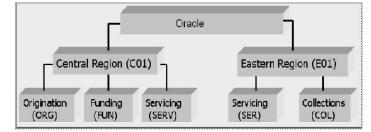
Department: ODD-02FundingFUN

Department: ODD-03ServicingSER

Division: OD-002Eastern RegionE01

Department: ODD-11ServicingSER

Department: ODD-12CollectionCOL



Note

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

To setup the Organization screen

1. Click Setup > Setup > Administration > User > Organization.



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

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



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

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

4. In the **Division Definition** section, you can setup the information for the groups within your organization that will have access to the same accounts. Perform any of the <u>Basic</u> <u>Operations</u> mentioned in Navigation chapter.

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

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

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

- 6. Click Setup > Setup > Administration > User > Organization > Department Definition.
- 7. On the **Department Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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



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

8. Perform any of the Basic Actions mentioned in Navigation chapter.

- 9. Click Setup > Setup > Administration > User > Organization > Display Format.
- 10. On the **Display Format** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

3.2 <u>Companies</u>

The Companies screen records the hierarchical structure of your portfolio companies and their branches. Just as Oracle Financial Services Lending and Leasing uses the Organization screen to determine the location of people, it uses the information on the Companies screen to determine the location of accounts. In completing the Companies screen, there can be more than one company, and each company can have more than one branch.

Accounting is performed at the company level. Accountscan be sorted down to the branch level. For this reason, branches are set up to reflect different business practices. You would set up different branches if, for example:

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

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



Company: C-0001TrustOne Financial CorpTOFC

Branch: CB-01TOFC - HeadquartersHQ

Branch: CB-02Kennedy Plaza KP

Company: C-0002Credtyme Credit CorpCCC

Branch: CB-11CCC - HeadquartersHQ

Branch: CB-12CCC - MissoulaMT



Note

- The system does not limit the number of companies or associated branches with the company you can enter.
- The Short Name field on the Companies screen allows you to create the ID that the system will use while referring to the company and branch.

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

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

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

To setup the Companies

1. Click Setup > Setup > Administration > User > Companies. The Companies screen defines entities within your organization that originate and/or service Loans.



2. In the **Company Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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Collections												
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			ABC	A	US DOLLAR	N	UNITED S		INGFIELD			
up			DEMO BANK USA	US01	US DOLLAR	Y	CANADA		TONTO	CANADA	LINE1	LINE2
User Defined Defaults			DEMO BANK NL	NL02	EURO	Y	NETHERL		STERDAM	ALASKA	LINE1	LINE
Transaction Codes	^		DEMO BANK SA	SA03	SAUDI RIYAL	Y	SAUDI AF	LABIA JEC	DAH	SETME	LINE1	LINE
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Batch Jobs								Save a	nd Add	Save and Stay	Save and Return	
Producer Cycles												
Vendors		* Company								Extn 1		
		* Name								Phone 2		
Collection Cycles						R	temittance Address					
Reports		* Short Name								Extn 2		
Error Messages		* Ourreno	US DOLLAR	~	*	Country U	NITED STATES	~		* Fax 1	(000)-000-0000	
Translations				100	Remittance	Address						
✓ User		Enabled				Line 1				Fax 2		
Organization		* Country	UNITED STATES	~	Remittance	Address				* Tax ID #		
Companies		Address Line 1				Line 2				* TCC		
Access						Zip			1			
Users		Address Line 2						100		* Contact		
Credit Bureau		* Zip				Extn				Coupon Order Code		
Correspondence		- 21				City						
General Ledger		Extr								* HMDA		
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Currencies				-						-l- Waa		- M
		View 👻 Format 👻 [Freeze	Detach 🚽	Wrap 🚱							
Zip Codes		Branch	Name	Short Name	Enabled	Sub Ur	nit Country	City		State	Address Line 1	Addr
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Asset Types		<										
Index Rates												
Currency Exchange												
Scoring Parameters												
Products												
Pricings												

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



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

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

4. On the **Branch Definition** 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:
Branch	Specify the portfolio branch ID. (This ID is the unique identifier used internally by the system to represent the branch within your company).
Name	Specify the name of the portfolio branch (required).
Short Name	Specify the short name for the portfolio branch (ID displayed to represent the branch) (required).
Enabled	Check this box to enable the portfolio branch.
Sub Unit	Select the Sub Unit from the drop-down list.
	Sub Unit refers the entity which is the source of funds for the credit application/Account.
	System associates the selected sub unit with the particular company/ branch combination and displays by default when the same is selected during an application/Account creation.
Country	Select the country from the drop-down list. The system displays the default value as 'UNITED STATES'.
City	Specify the city where the portfolio branch is located.
State	Select the state from the drop-down list.
Address Line 1	Specify the address line 1 for the portfolio branch.
Address Line 2	Specify the address line 2 for the portfolio branch.
Zip	Select the zip code of the location where the portfolio branch is located.
Zip Extn	Specify the extension of the zip code, where the portfolio branch is located.
Phone 1	Specify the primary phone number for the portfolio branch.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the portfolio branch.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the portfolio branch.
Fax 2	Specify the alternate fax number for the portfolio branch.

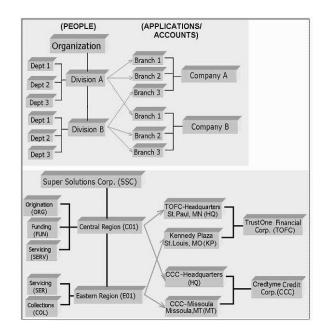
5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

3.3 <u>Access</u>

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



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



To setup the Access

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

3.3.1 <u>Data</u>

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

To setup the Data

1. Click Setup > Setup > Administration > User > Access > Data.



2. In the **Access Grid** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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Users Credit Breau Correspondence		
Credit Bureau Correspondence		
Correspondence		
General Ledger		
Queues		
Quodes Printers		
Bank Details		
Check Details		
Standard Payees		
Currencies		
Zip Codes		

A brief description of the fields is given below:

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

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

3.3.2 <u>Screen</u>

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

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



For example, Add and Edit buttons can be disabled once an application is funded. If you want to restrict updating the Applicant details, then edit button has to be disabled for the stage.

The screen allows you to restrict access to different screens.

To set the Screen Security

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

DashBoard	Access ×							×
Origination	Data Screen Rep	orts Corresponden	ce Transaction					
Servicing	June June							
and a state of the	Security Super	Group					View	Audit
Collections	View + Format +		Detach 🚽 Wrap	60			Tien	- Hunn
WFP	Super Group	and I III LIGHTO	(III) octation (in thisp	NG .				
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Audit Tables		IEWREQUEST.ADD.B	JTTON	ACCESS TO CMN RRQ REVIEW REQUESTS ADD BUTTON	RRO	Yes No	Y	
User Defined Def	the second	IEWREQUEST.EDIT.E		ACCESS TO CMN RRQ REVIEW REQUESTS EDIT BUTTON	RRO	Yes No	Y	
Transaction Code PLLCMIN.RQ.REVIEW.REQUEST.COLI.BUTTON Data Files PLLCMIN.RQ.REVIEW.REQUEST.VIEW.BUTTON Dedupe PLLCMIN.RQ.REVIEW.REQUEST.AUDIT.BUTTON Securitization FLLCMIN.UNGTORATOHOBSET.TAB			ACCESS TO CMN RRQ REVIEW REQUESTS VIEW BUTTON	RRQ	Yes No	Y		
		BUTTON	ACCESS TO CMN RRQ REVIEW REQUESTS AUDIT BUTTON	RRQ	Yes No	Y		
			ACCESS TO CMN UUT BATCH JOBS TAB	UUT	Yes No	Y		
Events								
Batch Jobs Producer Cycles	Security Access	Definition						
Vendors							1	Ca Retu
Collection Cycles								
Reports	Access Code FLL.CMN.RRQ.REVIEWREQUEST.ADD.BUTTON					ed 🖲 Yes 🔘 No		
Error Messages Translations	Description ACCESS TO CMN RRQ REVIEW REQUESTS ADD Ena BUTTON					ed 🗸		
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Access	View + Format +	Freeze	Detach 🚽 Wrap	@ <u>1</u>				
Users Credit Bureau	Access Type	Access	/alue Allowed				System	Defined
Correspondence	RESPONSIBILITY	CD ALL	• Yes 🔍 No				• Yes	No
General Ledger								
Queues								
Printers Bank Details								
Check Details								
Standard Payees								
Currencies								
Zip Codes								

3. In the **Security Access Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Note

You can not add a new record

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



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

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

A brief description of the fields is given below:

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

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

3.3.3 <u>Reports</u>

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

To set up Reports

1. Click Setup > Setup > Administration > User > Access > Reports.



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

DashBoard	Access x				20
Origination	Data Screen Reports Corresponden	ce Transaction			
Servicing					
Collections	Reports				
WFP		Detach 🛛 🖓 Wrap	G12		
Tools	Code	Module	Description		Enabled
	LOAN_BOARDING_RPT	SERVICING	LOAN BOARDING REPORT NEW LOAN UPLOAD - EDITS		Y Y
tup	NEW_LN_UPLD_EDTS ACCOUNT_WISE_PDC	SERVICING	ACCOUNT WISE PDC LIST		Y
Setup	ACC_LIST_LEASE	COLLECTIONS	ACCOUNT WISE FOCILIST ACCOUNTS AND LISTING - LEASE		Y
4 Administration	ACC LIST LINE	COLLECTIONS	ACCOUNTS AND LISTING - LINE		Y
System	ACC LIST LOAN	COLLECTIONS	ACCOUNTS AND LISTING - LOAN		Y
System Paramete	ACC_PAYABLE_ORIGINATION	ORIGINATION	ACCOUNT PAYABLE(ORIGINATION)		Y
Lookups	ACC PAYABLE SERVICING	SERVICING	ACCOUNT PAYABLE(SERVICING)		Y
User Defined Tat	ACC_PAY_LOG_CUSTOMER	SERVICING	ACCOUNTS PAYABLE LOG BY CUSTOMER		Y V
Audit Tables User Defined Def	ACC PAY LOG PRODUCER	SERVICING	ACCOUNTS PAYABLE LOG BY PRODUCER		Y
Dedupe Securitzation Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translations User Organization Companies Amere	Access Type Access Value Reports User Access Definition	Detach d Wrap d Wrap coss Type coss Value * Allowed () Yes () No		Allowed Yes • No Save and <u>Add</u> Save and Stay Save and "System Defined () Yes • No	System Defined Yes • No Return

A brief description of the fields is given below:

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

3. In the **Reports User Access Definition** section, you can set the access rights for the report selected in the Reports section. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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



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

3.3.4 <u>Correspondence</u>

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

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

To setup the Correspondence

- 1. Click Setup > Setup > Administration > User > Access > Correspondence.
- 2. In the **Correspondence Codes** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

RACLE Financial Services	Lending and	Leasing		🛔 Welcome, PRAKRRAO 🗸 Accessibility 🦉	Sign Out (QA)
DashBoard	Access ×				2
> Origination	Data Screen R	eports Correspondence Transaction			
Servicing					
Collections	Corresponder	nce Codes		Edit Viev	w 🖌 Audit
	View - Format				
WFP	Code	Description		Enal	bled
Tools	CBK_01	01 BANKRUPTCY SET		Y	10100
etup	CCO_01	01 COLLECTION SET		Y	
Setup	CCS_01	01 CUSTOMER SERVICE SET		Y	
	CDF_01	01 DEFICIENCY SET		Y	
Administration	CFN_01	01 FUNDING SET		Y	
✓ System System Paramete	CRF_01	01 REPO/FORECLOSURE SET		Y	
Lookups	CUN_01	01 UNDERWRITING SET		Y	
User Defined Tat Audit Tables User Defined Def Transaction Code Data Files Deckupe Socuritzation Events Batch Jobs Producer Cycles Vendors Collection Cycles	View - Format Access Type	nce User Access Definition - 많 따reaze 값 Detach 실 Wrap 행 Access Value	Code CBK_01 Description 01 BANKRUPTCY SET Enabled ~		tem Defined
Reports	RESPONSIBILIT	TY ALL		🔍 Yes 🔘 No 👘 🔘	Yes No
Error Messages Translations User Organization Companies Access Users Credit Bureau Correspondence General Ledger Queues					
Printers Bank Details Check Details Standard Payees Currencies Zip Codes Products					

A brief description of the fields is given below:

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

3. In the **Correspondence User Access Definition** section, perform any of the <u>Basic</u> Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

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

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

3.4 <u>Users</u>

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

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

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

Note

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

To set up the Users screen

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



2. In the **User Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard		Users ×											
Origination													
Servicing		User Definition										Add 🖉 Edit 🗌 View	v 🔗 Aydit
Collections		View - Format -		Freeze	Detach	🖓 Wrap							
Constant and the second		User	Organi	zation	Division	Department	Start Dt	End Dt		System Defined		nabled First Name	MI
WFP										🔘 Yes 🖲 No		N	
Tools		ABHLODHA	DMC		U501	ORG	02/01/201	6 02/01/20	020	O Yes No		Y ABHISHEK	
etup		AKRISHNA	DMC		US01	ORG	02/01/201	6 02/01/20	020	O Yes No		Y ARATHI	
Setup		AMANGINE	DMC		US01	ORG	11/11/199	2 11/11/9	999	O Yes No		AHTILA Y	
 Administration 	^	AMIT	DMC		US01	ORG	02/05/201	6 02/05/20	020	O Yes No		Y AMIT	
System		APKELKAR	DMC		US01	ORG	02/01/201	6 02/01/2	020	Ves No		Y APARNA	
System Parameter		BAMANI	DMC		US01	ORG	12/14/201	5 12/13/20	025	O Yes 🖲 No		Y BARAN	MANI
Lookups User Defined Tables		BATCH	DMC		US01	ORG	12/07/199	3 12/31/9	999	Yes No		Y BATCH	
Audit Tables		BISWAROOP	DMC		US01	ORG	02/05/201	6 02/05/20	020	Ves No		Y BISWAROOP	
User Defined Defaul		BOMADHU	DMC		US01	ORG	12/07/199	3 12/31/9	999	Ves No		Y BOBBURI	
Transaction Codes		DEMOCOLL	DMC		U501	ORG	12/07/199	3 12/31/9	999	O Yes No		Y DEMO	
Data Files		DEMOFUNDER	DMC		U501	ORG	12/07/199	3 12/31/19	999	O Yes No		Y DEMO	
Dedupe Securitization		DEMOSALES	DMC		US01	ORG	12/07/199	3 12/31/9	999	O Yes No		Y DEMO	
Events		DEMOUNDW	DMC		U501	ORG	12/07/199	3 12/31/9	999	Yes No		Y DEMO	
Batch Jobs		DVEETIL	DMC		US01	ORG	12/30/201	5 12/30/20	020	Yes No		Y DWIDESH	
Producer Cycles Vendors Collection Cycles		< User Definition											>
Reports Error Messages									(Save and Add	Save and S	tay	Ca Return
Translations			* User				MI				Replacement User		6
Organization		* 0 000	nization			~	* Last Name					100	
Companies		1.1.E.					* Responsibility			1000	Dt	CO.	
Access		*	Division			~				~	* Type		~
Users		* Dep	artment			×		(000)-000-0000			Reference #		
Credit Bureau Correspondence		*	Start Dt		20		Extn 1				Email		
General Ledger			End Dt		20		Phone 2				Default Language	DEFAULT	~
Queues		* System	Defined (Yes No			Extn 2				Time Zone	~	
Printers			Enabled [* Fax 1	(000)-000-0000				Lineared	-
Bank Details Check Details		* Fire	t Name				Fax 2				Time Zone Level	USER TIME ZONE	~
Standard Payees Currencies Zip Codes	~												

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



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

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

3.4.1 <u>Replacement users</u>

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

The **Replacement Use**r and **Dt** fields allow you to designate a replacement for the current user in the User ID field. When you complete the **Replacement User** and **Dt** fields, save your



entry, and then enable the record, the system replaces the original user. The system changes the **End Dt** field to the date when the original user was replaced (the same date in the Dt field).

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

The system updates the following when replacing users:

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

Note

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

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

3.4.2 Application and Oracle Identity Manager Synchronization

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

3.5 <u>Credit Bureau</u>

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

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



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

The following are few additional Credit Bureau Setup details:

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

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

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

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

3.5.1 <u>Credit Bureau</u>

The setup for Credit Bureau spans across the following links:

Reporting

Navigating to Credit Bureau

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

3.5.1.1 Reporting

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

To setup the Reporting

1. Click Setup > Setup > Administration > User > Credit Bureau > Reporting.



2. In the **Credit Bureau Reporting** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

inancial Services L	ending and Leasing	👷 Welcome, PRAKRRAO 🗸 Accessibility 縃 Sign Qut [QA
DashBoard	Credit Bureau X	X
Origination	Report Formats Connections Zip Matrix Parameters Score Reasons Reporting	
Servicing		
Collections	Credit Bureau Reporting	📌 Add 🥒 Edit 🔤 View 🔗 Audit
WFP	View 🗸 Format 🖌 📑 Freeze 🚮 Detach 🚽 Wrap 🔞	
Tools	Company Bureau	Program Identifier Enabled
		N
up		
Administration	Credit Bureau Reporting	
⊿ System		Save and Add Save and Stay Save and Return
System Parameter	* Company	* Enabled
Lookups User Defined Tables		
Audit Tables		
User Defined Default	* Program Identifier	
Transaction Codes		
Data Files Dedupe		
Securitization		
Events		
Batch Jobs		
Producer Cycles		
Vendors Collection Cycles		
Reports		
Error Messages		
Translations		
 User Organization 		
Companies		
Access		
Users		
Credit Bureau Correspondence		
General Ledger		
Queues		
Printers Produ Datalla		
Bank Details Check Details		
Standard Payees		
Currencies		
Zip Codes		
Products		

A brief description of the fields is given below:

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

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

3.5.2 Special Metro II Code reporting

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

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

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



Note

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

When users open one of the following conditions:

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

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

Note

- You are responsible for selecting the correct Metro II reporting segment reason code to be reported. If you do not select a Metro II reporting segment reason code, the system will not generate information to Metro II output file. If you select an incorrect Metro II reporting segment reason code, the system will report the selected Metro II reporting segment. the system does not validate the contents of the Reason field with the contents of the Condition field.
- To end the reported Special Metro II Special Code, close the open Special Metro II Condition (no reason code needed). The system recognizes the closing of the open Special Metro II Condition and will not create a Metro II reporting segment in the output file.
- The CBU_FILE_FREQUENCY (METRO 2 FILE FREQUENCY) Company system parameter determines if output file is generated and created daily or output file is written with daily data and output monthly.

To setup Metro II Code reporting

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

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

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

Note

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



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

3.5.3 Oracle Wallet Manager setup

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

Note

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

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

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

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

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

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

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

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



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

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

3.5.4 Oracle JVM Security setup

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

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

Credit Bureau Service operation

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

3.5.5 Importing a trusted certificate into an Oracle Wallet

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

Using Microsoft Internet Explorer to Export a Certificate

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



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

- 2. Once connected, from the browser's File menu, choose Properties.
- 3. Click the **Certificates** button.
- 4. Click the **Certification Path** tab. The bottom-most certificate is the one generated by the host itself. The one or more certificates above the bottom-most one are of greater importance to this task. The screen shot below displays a web site with two CAs (an intermediate, and a primary). Whether it is an intermediate CA or a primary one, the steps are the same for saving the certificate as a text file.

ertificate	?
General Details Certification Path	
Certification path	
🔛 VeriSign Class 3 Public Primary C	A Ip.by Ref. LIABILITY LTD.(c)97 Ve
	⊻iew Certificate
Certificate status:	<u>V</u> iew Certificate
Certificate status: This certificate is OK.	<u>⊻</u> iew Certificate
	<u>View Certificate</u>
	⊻iew Certificate

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

3.5.6 Importing the Certificates into an Oracle Wallet

- 1. Copy the certificates exported and saved during the process described above onto the database server (not the iAS server).
- 2. As the Oracle user (or Administrator on Windows), start the Oracle Wallet Manager.



- 3. Open the wallet that will be used by the credit bureau service. Create a new wallet if one does not already exist.
- 4. View the list of Trusted Certificates in the wallet.
- 5. Check the list of certificates against the list of certificates that are in use on the HTTPS servers used by the credit bureaus (and that were exported and saved during the export process described above).
- 6. Click the Trusted Certificates heading in the left list box of the Oracle Wallet Manager.

Wallet Operations Help			ORACI
⊖	Certificates	Key Size	Expire Date
A commonio-fermioni	🧟 Class 1 Public Primary Certification Authority	1024	January 7, 2020
Or O	a Class 2 Public Primary Certification Authority	1024	January 7, 2004
Class 1 Public	a Class 3 Public Primary Certification Authority	1024	January 7, 2004
Class 2 Public	Secure Server Certification Authority	1000	January 7, 2010
M + H + Y + H + H + H + H + H + H + H + H	GTE CyberTrust Root	1024	February 23, 2006
- Secure Server 🤇	GTE CyberTrust Global Root	1024	August 13, 2018
GTE CyberTrus	Entrust.net Secure Server Certification Authority	1024	May 25, 2019
- GTE CyberTrus	Entrust.net Certification Authority (2048)	2048	December 24, 2019
- Entrust.net Sec	Entrust.net Secure Server Certification Authority	1024	February 4, 2020
- Entrust net Cer	🐺 Class 3 Public Primary Certification Authority	1024	August 1, 2028
- 🕱 Entrust net Sec	🕱 www.verisign.com/CPS Incorp.by Ref. LIABILIT	1024	October 24, 2011
- Class 3 Public			
www.verisign.c			
a D			

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



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

ertificate	?
General Details Certification Path	
Certification path	
VeriSign Class 3 Public Primary C Www.verisign.com/CPS Inco	A np.by Ref. LIABILITY LTD.(c)97 Ve
	View Certificate
Certificate status:	
This certificate is OK.	

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

3.5.7 De-duping Credit Bureau data

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

De-duping logic

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

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

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



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

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

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

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

Debt Ratio combination

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

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

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

De-duping process

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

Initial credit pulls on new applications

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

Subsequent credit pulls (manual)

- To remove duplicate liabilities from the calculation, choose the Dedup Liabilities button on the Underwriting form (Applicants master tab > Summary sub screen > Liability section). (Potential record locking situations force the action to remain manual versus the system automatically doing it).
- If the Populate Debt and Include Debt boxes are selected in the Applicant/Customer Detail section on the Bureau master tab on the Underwriting form for the credit request and the JOINT_DEDUP_SPOUSE_LIABILITIES/ JOINT_DEDUP_ALLAPL_LIABILITIES system parameters are set to Y, the system will



use the de-duping logic described above to uncheck the duplicate liabilities in the spouse's/co-applicant's liabilities.

- If the DBR_JOINT_INC_DEBT_WITH_SPOUSE/ DBR_JOINT_INC_DEBT_WITH_COAPL parameters are set to Y, the system will include the liabilities of the spouse/ co-applicant while calculating the debt ratio of the primary applicant.
- The system will use all available credit reports at the time of the request that have been requested within the number of days specified in the DEDUP_CRB_EXPIRATION_DAYS parameter.

Restrictions

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

3.6 <u>Correspondence</u>

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

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

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

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

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

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

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

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

The Correspondence module creates the following standard ad hoc correspondence:

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



Note

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

3.6.1 <u>Correspondence</u>

The Correspondence screen contains the following sub screens:

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

Navigating to Correspondence

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

3.6.1.1 System Functions

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

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

To view the predefined system functions

- 1. Click Setup > Setup > Correspondence > Loan > System Functions.
- 2. In the **Function Definition** section, you can view the following information.

> DashBoard	Correspondence ×			Clos
> Origination	Common Loan Line Lease			
Servicing				
Collections	System Functions Elements	E-Form Elements Documents Correspondence		
WEP	Function Definition			
> Tools		Freeze Detach 📣 Wrap		
	Function Name	Description	Function Type	Source Program
Setup	GET_ACC_111_DTLS	Get ACC Details (Loan CE)	COR ELM PROC	CGNACC_EL_111_01
Setup	GET_ACP_111_DTLS	Get Account Repayment Schedule Details	COR_ELM_PROC	CGNACE_EL_III_0I
Administration	GET_ACR_111_DTLS	Get Account Rate Schedule Details	COR_ELM_PROC	CGNACP_EL_111_01
⊿ System	GET_ACS_111_DTLS	Get APP Payment Change Schedule Details	COR_ELM_PROC	CGNACS_EL_111_01
System Parameter	GET_APC_111_DTLS	Get APP Payment Schedule Details	COR_ELM_PROC	CGNAPC EL 111 01
Lookups	GET_APP_111_DTLS	Get APP Repayment Schedule Details Get APP Details (Loan CE)	COR_ELM_PROC	CGNAPP_EL_111_01
User Defined Tables	GET_APP_ADC_111_DTLS	Get Application Decisions (Loan Close Ended)	COR_ELM_PROC	CGNADC_EL_111_01
Audit Tables		Get Application Decisions (Loan Close Ended) Get Application CON Details (Loan CE)		
User Defined Default	GET_APP_CON_111_DTLS GET_ARC_111_DTLS	Get Application CON Details (Loan CE) Get APP Rate Schedule Details	COR_ELM_PROC COR_ELM_PROC	CGNACO_EL_111_01 CGNARC EL 111 01
Transaction Codes		Get Account Payment Change Schedule Details		
Data Files	GET_ART_111_DTLS GET_CON_111_DTLS	Get CON Details (Loan CE)	COR_ELM_PROC COR_ELM_PROC	CGNART_EL_111_01 CGNCON EL 111 01
Dedupe	GET CON III DIES	Gel CON Details (Loan CE)	COR ELM PROC	CONCON EL 111 01
Securitization				
Events				
	Function Parameters			
Producer Cycles	View 🕶 Format 🕶 📑	🛛 Freeze 🚮 Detach 🖉 Wrap 🚯		
Vendors	Position Parame	ter Description		
Collection Cycles	1 iv_L0_4			
Reports	2 iv nam			
Error Messages	3 iv valu			
Translations				
⊿ User				
Organization				
Companies				
Companies Access				
Companies				
Companies Access Users Credit Bureau				
Companies Access Users				
Companies Access Users Credit Bureau				
Companies Access Users Credit Bureau Correspondence				
Companies Access Users Credit Bureau Correspondence General Ledger				
Companies Access Users Credit Bureau Correspondence General Ledger Queues				
Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers				
Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers Bank Details				
Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers Bank Details Check Details				
Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers Bank Details Check Details Standard Rayees				



A brief description of the fields is given below:

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

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

A brief description of the fields is given below::

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

3.6.1.2 Elements

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

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

To view the Elements

1. Click Setup > Setup > Administration > User > Correspondence > Loan > Elements



2. On the **Element Definitions** screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter. You cannot add a new record.

DashBoard		Correspondence ×						×
Origination		Common Loan Lin	ne Lease					
Servicing		System Functions	Elements E-Form Elements Documents Corre	and an and a second				
Collections		System Functions	Elements E-Form Elements Documents Corre	spondence				
WFP		Elements					🖉 Edit 📃 View	V Audit
Tools		View - Format -	😽 🔟 Freeze 🚮 Detach 🛛 🖓 Wrap	62				
etup		Level0 Type	Element Name	Element Type	Description	Data Type	Source Functio	n
Setup		ACC	ACC_ACCRUAL_DT_LAST_111	S	ACCOUNT ACCRUAL DT LAST	DATE	GET_ACC_111	DTLS
4 Administration	^	ACC	ACC_ACCRUAL_DT_START_111	S	ACCOUNT ACCRUAL DT START	DATE	GET_ACC_111	DTLS ^
 Auministration System 		ACC	ACC_ACH_ACCOUNT_NBR_111	S	ACCOUNT ACH ACCOUNT NBR	VARCHAR2	GET_ACC_111	
System Parameter		ACC	ACC_ACH_ACCOUNT_TYPE_CD_111	S	ACCOUNT ACH ACCOUNT TYPE CD	VARCHAR2	GET_ACC_111	DTLS
		ACC	ACC_ACH_BANK_NAME_111	S	ACCOUNT ACH BANK NAME	VARCHAR2	GET_ACC_111	DTLS
Lookups User Defined Tables		ACC	ACC_ACH_BANK_ROUTING_NBR_111	S	ACCOUNT ACH BANK ROUTING NBR	VARCHAR2	GET_ACC_111	DTLS
		ACC	ACC_ACH_FEE_IND_111	S	ACCOUNT ACH FEE INDICATOR	VARCHAR2	GET_ACC_111	DTLS
Audit Tables		ACC	ACC_ACH_PMT_AMT_111	S	ACCOUNT ACH PMT AMT	NUMBER	GET_ACC_111	DTLS
User Defined Default		ACC	ACC_ACH_PMT_DAY_111	S	ACCOUNT ACH PMT DAY	NUMBER	GET_ACC_111	DTLS
Transaction Codes		ACC	ACC_ACH_PMT_FREQ_CD_111	S	ACCOUNT ACH PMT FREQ CD	VARCHAR2	GET_ACC_111	DTLS
Data Files		ACC	ACC_ACH_START_DT_111	S	ACCOUNT ACH START DT	DATE	GET_ACC_111	DTLS
Dedupe		ACC	ACC_ANNIVERSARY_NO_TERM_111	S	ACCOUNT ANNIVERSARY NO TERM	NUMBER	GET_ACC_111	DTLS
Securitization		ACC	ACC_APR_111	S	ACCOUNT APR	NUMBER	GET_ACC_111	DTLS
Events		ACC	ACC_BALLOON_AMT_CUR_111	S	ACCOUNT BALLOON AMT CURRENT	NUMBER	GET_ACC_111	DTLS
Batch Jobs	•	ACC	ACC_CHGOFF_NEXT_FOLLOWUP_DT_111	S	ACCOUNT CHGOFF NEXT FOLLOWUP D	DATE	GET_ACC_111	DTLS
Producer Cycles		ACC	ACC_COMP_AMT_EARNED_111	S	ACCOUNT COMP AMT EARNED	NUMBER	GET_ACC_111	DTLS
Vendors		ACC	ACC_COMP_AMT_PD_111	S	ACCOUNT COMP AMT PD	NUMBER	GET_ACC_111	DTLS
Collection Cycles		ACC	ACC_COMP_AMT_WRITEOFF_111	S	ACCOUNT COMP AMT WRITEOFF	NUMBER	GET_ACC_111	DTLS
Reports		ACC	ACC_COMP_FACTOR_111	S	ACCOUNT COMP FACTOR	NUMBER	GET_ACC_111	DTLS V
Error Messages		ACC	ACC COMP INT AMT FARNED 111	5	ACCOUNT COMP INT AMT FARNED	NUMBER	GFT ACC 111	DTLS
Translations Juser		<						,
Organization Companies		Elements				Save and Stay	Save and Return	Ca Return
Access						Save and Stay	Save and Return	Return
Users			Level0 Type ACC	8 Description A	CCOUNT ACCRUAL DT LAST	Enabl	led ¥	
Credit Bureau			Element Name ACC_ACCRUAL_DT_LAST_111			Default Val	10	
Correspondence			Element Type S	Data Type D		Derbuit voi	uc.	
General Ledger			Element type 5	Source Function G	ET_ACC_111_DTLS			
Queues								
Printers								
Bank Details								
Check Details								
Standard Pavees								

A brief description of the fields is given below:

Field:	Do this:
Level0 Type	Displays the element Level0 type.
Element Name	Displays the element name.
Element Type	Displays the element type.
Description	Specify the element description.
Data Type	Displays the element data type.
Source Function	Displays the element function.
Enabled	Displays if the element is enabled or not.
Default Value	Displays the default value.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

3.6.1.3 <u>E-Form Elements</u>

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



For example,

Туре	Details
Vendor Element	AllBorrowers.FullNameStreetCityStateZip
	(Contains names of all borrowers with address of primary customer)
The system's Elements	PRIM_APL_NAME
	SPOUSE_APL_NAME
	PRIM_APA_ADDRESS1
	PRIM_APA_ADDRESS2
	PRIM_APA_ADDRESS3
Translation:	PRIM_APL_NAME ', ' SPOUSE_APL_NAME ', ' PRIM_APA_ADDRESS1 '; ' PRIM_APA_AD- DRESS2 '; ' PRIM_APA_ADDRESS3

To setup the E-forms Elements

- 1. Click Setup > Setup > Administration > User > Correspondence > Loan > E-Form Elements
- 2. In the **E-form Elements Definitions** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Financial Services L	ending and Leasi	ing					🛔 Welcome, PRAKR	KAO 🕈 Accessionity 🔁	Sign Out [QA]
> DashBoard	Correspondence ×								×
> Origination	Common Loan Line	Lease							
Servicing			-		1				
Collections	System Functions Ele	ments E-Form	Elements Documents	Correspondence					
> WFP	E-Form Element	'c					de Add	🖉 Edit 📃 View	Audit
> Tools	View - Format -		ze 🚮 Detach 🛛 剑 Wi	ap 🚮			6 Dog	S For T Terr	o rigate
Setup	Level0 Type	Source Code	Element Name		Description	Data Type Code	Translation	Enable	ed
Setup								N	
Administration	<								>
 System System Parameter 	E-Form Element	c							
Lookups User Defined Tables	E Tomi Element					Save and Add	Save and Stay	Save and Return	C Return
Audit Tables	* Level0	Tuna	~	* Description				Enabled	
User Defined Default	* Source (·			~			
Transaction Codes Data Files				Code					
Dedupe	* Element N	lame		* Translation					
Securitization									
Events Batch Jobs									
Producer Cycles	·								
Vendors									
Collection Cycles Reports									
Error Messages									
Translations									
 User Organization 									
Companies									
Access									
Users									
Credit Bureau Correspondence									
General Ledger									
Queues									
Printers Bank Details									
Check Details									
Standard Payees									
Currencies									
Zip Codes									
>									

Field:	Do this:
Level0 Type	Select the element Level0 type from the drop-down list.
Source Code	Select the element e-form source code from the drop-down list.



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

3. Perform any of the Basic Actions mentioned in Navigation chapter.

3.6.1.4 Documents

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

Note

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

To setup documents to be compiled in correspondence

- 1. Click Setup > Setup > Administration > User > Correspondence > Loan > Documents.
- 2. In the **Document Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Corres	pondence ×											×
Origination	Comm	on Loan Line	Lease										
Servicing	Syst	em Functions Eler	nents E-Form Ele	ments Document	Correspo	ondence							
Collections													
WFP	Do	cuments Defin	nition							් <u>A</u> dd	🖉 <u>E</u> dit	View	
Fools	V	iew 👻 Format 👻	Freeze	🖬 Detach 🛛 🧔	Wrap	🚷 🔅 Ge	n. Data File						
up		Code	Description		File Name	L	evel0 Type	E-Form Source	Product	Source		Enabled	
Administration		SAMPLE_LOAN_APP SAMPLE_XMAS_LTR		PLICATIONS ST WISHES TO CUST	sample_loa		PPLICATION CCOUNT	OFSLL OFSLL	ALL		BI PUBLISHER BI PUBLISHER	Y Y	0
System Parameter Lookups User Defined Tables Audit Tables	Do	ocuments Defin	nition					🖬 s	ive and Add	Save and Stay	Save an	d Return	C Return
User Defined Default		* Code				* Level0 T	pe ACCOUNT		~	Source	ORACLE: BI PU	BLISHER	~
Transaction Codes Data Files		* Description				* E-Form Sou			~	* Enabled	V		
Dedupe Securitization		* File Name				* Proc	uct ALL		~				
Events Batch Jobs		cument Eleme		🗃 Detach 🛛 ຝ	Wrap	Do				ിം ⊽qq	🖉 <u>E</u> dit	∐⊻iew	🔗 Audit
Producer Cycles Vendors	v v	lew ← Pormat ← Seq Typ		Element Name	Wrap	Descript	00	Data Type	Format	Mack D	efault Value	Enabled	
Collection Cycles Reports Error Messages	No	data to display.	~			buchp		but type	Torrise	raan e		LINDRA	
Translations	Do	cument Temp	lates							🕂 Add	🖉 Edit	View	
 User Organization 	v	lew 👻 Format 👻	Freeze	🛃 Detach 🛛 🚽	Wrap	62							
Companies Access Users Credit Bureau		File Name data to display.	Product	Customer	State P	Producer Stat	È.	App/Acc St	New	Template L	oaded	Enabled	ł
Correspondence General Ledger Queues Printers Bank Details Check Details Standard Payees Currencies Zip Codes Products													



A brief description of the fields is given below:

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

- 3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 4. In the **Document Elements** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Seq	Specify the sequence number to order the document elements.
Туре	Select element type from the following from the drop-down list. This list provides the following options:
	<i>System-defined</i> – If you select, the value is supplied by the system and cannot be changed in the Correspondence Request screen.
	Constant.
	<i>User Defined Element</i> – If you select, you can choose the value and change it in the Correspondence Request screen.
	<i>User Defined Constant</i> – If you choose, you can choose the value, but you cannot change it in the Correspondence Request screen.
	<i>Translated Element</i> – If a document contains an e-form element and you do not select this option, then the value will not be translated.
Element Name	Select the element name from the drop-down list.

Field:	Do this:
Description	Specify element description.
	Notes:
	1. Check that the element name does not have blank spaces or special characters, such as the forward slash "/" or backward slash "\".
	2. If the element is system-defined, then the system will automati- cally complete this field.
Data Type	Select the element data type from the drop-down list.
Format Mask	Select the element format mask from the drop-down list.
Default Value	Specify the element default value.
Enabled	Check this box to include the element in the document.

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

 In the Document Template section, you can set the information about the template which is attached to the correspondence documents. The template thus saved is similar to the template functionality available in MS word. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

7. Perform any of the Basic Actions mentioned in Navigation chapter.

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

To generate a data file for a document

 In the Document Definition section of Setup > Setup > Administration > User > Correspondence > Loan > Documents, select the record for which you want to generate a data file.



2. Click Gen. Data File button.

The system displays a new screen with the following options:

Opening CODE1	23
You have chosen to open:	
Di CODE1	
which is a: Adobe Acrobat Document	
from: https://10.184.132.155:7013	
What should Firefox do with this file?	
Open with Adobe Acrobat (default)	
Save File	
Do this <u>a</u> utomatically for files like this from now on.	
OK	2

- Open with Select to view the data file in the format you want. The adjacent drop-down list provides a list of formats compatible with the system. The system downloads the file and displays it.
- Save File Select to save the data file on your system.
- 3. Check the box **Do this automatically for files like this from now on** to apply selected properties for the files which are similar to the current one.

3.6.1.5 Correspondence

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

To set up a correspondence set

- 1. Click Setup > Setup > Administration > User > Correspondence > Loan > Correspondence. The correspondence setup is classified into two:
 - Documents
 - Functions



2. In the **Correspondence** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

RACLE inancial Services Lend	ding and Leasing				Macone, Der	10SUPR - Accessibil	
	Correspondence ×						ĩ
DashBoard							
Origination	Common Loan Line Lease	e					
Servicing	System Functions Elements	E-Form Elements Documents Corresp	ondence				
Collections							
WFP	Correspondence				de Add	/ Edit	v ⊘ Audit
Tools	View 🗸 Format 👻 🔛	Freeze 🗃 Detach 🚽 Wrap	69				
tup	Code	Description	Print Schedule	Level	Group	Company	Branch
ietup							
Administration	DOC_PREP	DOCUMENT PREPARATION TEST	ONLINE	APPLICATION	01 FUNDING SET	ALL	ALL
⊿ System	LN_CE_RISC_CON_1	NOTE AND SECURITY AGREEMENT 1	ONLINE	APPLICATION	01 FUNDING SET	ALL	ALL
System Parameter	LN_CE_XMAS_LTR_1	XMAS BEST WISHES TO CUSTOMERS	ONLINE	ACCOUNT	01 CUSTOMER SERVICE SET	ALL	ALL
Lookups User Defined Tables Audit Tables	SAMPLE_CORR	SAMPLE CORRESPONDENCE	ONLINE	ACCOUNT	01 BANKRUPTCY SET	ALL	ALL >
Audit Tables User Defined Defaults Transaction Codes Data Files	Correspondence			Save a	and Add 🛛 🔂 Save and Stay	Save and Return	C Return
Dedupe	* Code		* Level ACCOUNT		▼ * Branch AL	L	~
Securitization	* Description		* Group		* Product AL	12	~
Events Batch Jobs		~	14 St.				
Producer Cycles	* Print Schedule		* Company ALL		Enabled	8	
Vendors Collection Cycles	Documents Functions						
Reports	Documents				d⊨ Add	Edit View	Audit
Error Messages Translations	View 🗸 Format 🗸 🔛	🔲 Freeze 🚮 Detach 🛛 📣 Wrap	62				
⊿ User	Documents	Recipient				Include	
Organization Companies Access Users	No data to display.	- 1974 - 30-300°					
Credit Bureau Correspondence General Ledger Queues Printers							
Bank Details Check Details Standard Payees							
Currencies Zip Codes Products							

Field:	Do this:
Code	Specify the correspondence code.
Description	Specify the correspondence description (required).
Print Schedule	Select the correspondence output schedule type from the drop- down list.
Level	Select the correspondence level type from the drop-down list.
Group	Select correspondence group from the drop-down list.
Company	Select the correspondence company from the drop-down list.
Branch	Select the correspondence branch from the drop-down list.
Product	Select the correspondence product from the drop-down list.
Enabled	Check this box to enable the correspondence.

- 3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 4. Click Setup > Setup > Administration > User > Correspondence > Loan > Correspondence > Documents.
- 5. In the **Documents** 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:
Document	Select the correspondence document from the drop-down list.
Recipients	Select the recipients for the document from the drop-down list.
Enabled	Check this box to enable the recipient selected.

- 6. Perform any of the Basic Actions mentioned in Navigation chapter.
- 7. Click Setup > Setup > Correspondence > Loan > Correspondence > Functions.
- 8. In the **Functions** sub screen, you can define the functions that should be executed before or after correspondence is generated. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

3.6.2 <u>Creating Correspondence</u>

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



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

2 SAMPLE_LOAN_APP (1).pdf - Adobe Reader File Edit View Window Help	
le cut view vincow hep	Tools Sign Comme
CORRECE Solution of the state of t	loois Sign Comme

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

Note

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

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



7. Create the template by inserting required elements tag.

4 9×5) +			batibility Mode) - Microsoft Word
Home Insert Page Layout	References Mailings Review View	Developer	BI Publisher
Arial	• 12 • A A A →	i≡ i≡ 2↓ 9	Aubocci Haboci Habbel Habbel Auboci Aubocci . Aubocci .
te 🛷 Format Painter 🖪 I 🗓 -	abe x, x' Aa 🖄 · 🛕 ·	≣• 🖄 • ⊞	T Normal 1 No Spaci Heading 1 Heading 2 Title Subtitle Styles + Select +
Clipboard 🕞	Font Paragra		Styles 🔍 Editing
		3	4
			ODACI C
	APPLICATION FOR PURCHASE	OF ASSET	Financial Services Lending and Leasing
	LOAN AP	PLICATION	BANK FOR PURCHASE OF ASSET
	Requested Loan Amount		APP_REQ_ADV_AMT_100
	Dealer	:	APP_PRO_NAME
	Approx Value of Asset	:	APP_APPROX_CASH_PRC_111
	Description of Asset	:	ASE_APP_DESC_100
	Name of Applicant	:	PRIM_APL_NAME
	Date of Birth		PRIM_APL_BIRTH_DT
	SSN		PRIM_APL_SSN
	Name & Address of Employer		APE NAME
			APE ADDRESS1
			APE ADDRESS2
			APE ADDRESS3
	Employer Phone	:	APE PHONE
	Monthly Salary (Gross)		APE ACTUAL MTHLY AMT
	Number of dependants		APL NO OF DEPENDENTS
	Residence Address		APA ADDRESS1
			APA ADDRESS2
			APA ADDRESS3
	Address Phone		APA_PHONE
	E-mail		APL EMAIL ADDRESS1
	C-IIIali	:	AFL_EMAIL_ADDRE331

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

Note

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

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

3.6.3 Generating Correspondence

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



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

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DashBoard	Or	rigination ×											8
gination	S	earch/Task Underv	vriting: 000000105	0 Review Reques	ts (Pending: 0)								
igination Sales Lead Simple Application Entry Application Entry Underwriting Funding Application Retrieval Scenario Analysis Application Documents		Application: 000 View + Format + Dt 04/06/2015 4			R / TODD Wrap 🔯 Override I Status NEW - REVIEW REQUIRED	Origination Stage Code	Producer Name PR-00002 : PORSCHE INDU	Prc Co Existing Customer Nu Y	Duplicate Application Y	Contact	Edit Sales Agent DEMOSALES	Branch USHQ	Prov
Vendors Corre		Correspondence Corresponde View - Format	Letters	eze 🛃 Detach ce	ureau Collateral Commen	ts Tracking Docu	ment Verification Corres	spondence Tools			₽ Add [yiew √ Ag Date 02/09/2016 12/23/2015	ģt
				APPLICATION									
		Corresponde		* Correspor	dence	Ŧ				dd Rave and Sta	ay 🛃 Save and		m
		Corresponde	nce			Ŧ					ay 🔒 Save and		Im
rvicing Ilections FP		Corresponde Documents View + Format	nce		dence දුඩ Wrap 🔃	•	Recipient	E-	D				

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

APPLICATION FOR PURCHASE	OF ASSET	Financial Services Lending and Leasing
LOAN A	PPLICATION	BANK N FOR PURCHASE OF ASSET
Requested Loan Amount	:	20000.00
Dealer	:	
Approx Value of Asset	:	.00
Description of Asset	:	2005 TOYOTA CAMRY
Name of Applicant	:	ANDREW WATT
Date of Birth	1	07/15/1975
SSN	:	XXXXX2147
Name & Address of Employer	is is	
		58, EAST 19TH STREET
		HOLTSVILLE NY 00544
Employer Phone	:	0
Monthly Salary (Gross)	:	552230.00
Number of dependants	:	0
Residence Address	1	34, WEST 69TH ST N BCH N
		NEW YORK MA 01730 US
Address Phone	:	0
E-mail	:	ANDREW.WATT@XYZ.COM
I declare that the information given in	n the application	n is true to the best of my knowledge and belief
Signature of the Applicant		



3.7 <u>Queues</u>

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

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

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

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

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

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

- 1. Origination Queues
- 2. Customer Service Queues.

Customer service queues

In the Customer Service screen, queues create a work list of accounts waiting for a particular and common task to be performed, such as collecting on a delinquency. The system's powerful queuing module automates this otherwise manual process. The Queue Setup form allows you to manage workflow and work assignments and ensure that all accounts are in the queues of the appropriate users at all times.

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

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

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

The system associates an account with one or more queues based on multiple parameters, including user-defined criteria and the follow-up date. For example, customer service queues might be configured so accounts are parsed to users according to:

- Due date changes
- Deferment requests
- Title and insurance follow-up dates

Collections queues are included in the Customer Service queue. These queues focus on:



- General collections
- Bankruptcy
- Foreclosure
- Repossession
- Deficiency

Customer Service queues can be built online or in a nightly batch job. Within each queue, the order of the accounts can be sorted based on user-defined criteria.

Note

- Although, the system allows you to define your own selection criteria in creating queues, the system's performance depends on how the selection criterion is defined. The application highly recommends that you get approval from your database administrator before using any queue selection criteria. Also, avoid using user-defined tables and columns in the selection criteria.
- You can use these same methods for creating and closing queues in the case of repossession, foreclosure and deficiency.

The Call Actions Results screen allows you to define the contents of the Action and Result fields on the Customer Service screen's Add Call Activities section. The system uses this information to allow users to manually change the condition of an account, and thus assign or remove the account to a queue.

Depending on how you set up call action result codes on the Call Actions screen, conditions and queues are created or closed. You can also restrict the use of certain call activities based on responsibility.

The lookup type ACC_CONDITION_CD defines which account conditions can be created. The application's queuing engine determines, if queues need to be created based on the information in the Lookups sub screen for this lookup type.

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

		CONDITION	
QUELE	Open	Close	VA
Open	YES	NO	NO
Close	NC	YES	YES
NA	YES	NO	NO

- 1. Condition: **Open**, Queue: **Open**
 - In this state, both the account condition and queue are created or opened at the same time.
 - The system's transaction-processing engine automatically creates DELQ, TIP, SCHGOFF conditions and queues; therefore, you need not setup any call action result with these conditions.
 - CHGOFF is an account status, so no queues are created. To follow-up on charged-off accounts, create DEFICIENCY condition with this option.
 - BKRP (Bankruptcy), REPO (Repossession), FORC (Foreclosure) account conditions and queues can be opened with this option. Also, account level indicators (for reporting purpose) are set.



Note

- An account is moved to the condition, when a Call activity is posted; however, the Queue is moved only when you click Update queue manually or in the EOD batch.
- Accounts are automatically moved based on the system parameter set up.

2. Condition: **Open**, Queue: **NA**

- In this state, only the account condition is created or opened.
- This option should be used only if queuing is not necessary on this account condition.
- 3. Condition: NA, Queue: Close
 - In this state, the queue associated to the account condition is closed.
 - This option should only be used if an existing queue on this account condition should be closed. For example, for accounts with bankruptcy condition, delinquency follow-up is not necessary. In such case, DELQ queue can be closed while the condition is still open.
 - DELQ, TIP, SCHGOFF queues can be closed by using this option.
- 4. Condition: Close, Queue: Close
 - In this state, both the account condition and queue are closed.
 - The system's transaction-processing engine automatically closes DELQ, TIP, SCHGOFF conditions and queues; therefore, don't setup any call action result with these conditions.
 - BKRP (Bankruptcy), REPO (Repossession), FORC (Foreclosure) account conditions and queues can be closed with this option. Also, account level indicators (for reporting purposes) are set.

Note

Condition will be removed from the Summary conditions section.

Navigating to Queues screen

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

3.7.1 Customer Service Tab

The Customer Service section allows you to set up the customer service queues. The screen includes a Hard Assigned box. When selected, the system assigns an equal amount of accounts to each individual user working on a that queue. Also, an account that is hard assigned will remain assigned to the individual who opens that account until that person is no longer working that queue



Customer Service command buttons

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

The Customer Service screen contains following three command buttons:

To set up the Customer Service queues

- 1. On the Queue Setup screen, click **Setup > Setup > Administration > User > Queues > Customer Service**. Queues are further filtered based on the following criteria:
 - Selection Criteria
 - Sort
 - Responsibilities and Users
 - Data node assignments
 - Group Assignment
- 2. In the **Queue Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Queues ×				*
> Origination	Origination Customer Service Call	Action Results User Groups			
> Servicing					
> Collections	Oueue Definition		de Add	Edit View	Audit
> WFP	View - Format - 🖓 🔲 Freeze	e 🛃 Detach 🛛 却 Wrap 🛛 🚷 🥜 Update Que			
	Queue Name	Queue Desc	Account Condition		
> Tools					*
Setup	TEST_PHC_QUEUE	PHC_TEST_QUEUE	DELINQUENT		E
Setup	TEST_TIME_BAR	TEST_TIME_BAR	BANKRUPTCY		
Administration	DELQ_DAYS_0_15	DELQ_DAYS_LESS THAN 15	DELINQUENT		
⊿ System ≡		TEST_QUEUE	PMT HOLD		
System Parameter	TEST_QUEUE_2	TEST_QUEUE_2	DELINQUENT		
Lookups	PMT_HOLD	PMT_HOLD	PMT HOLD		
User Defined Tables	1099C_QUEUE	1099C QUEUE	1099C SENT		*
Audit Tables	· [Ъ.
User Defined Defaults	Queue Definition				
Transaction Codes Data Files	Queue Dennidon	R Save and	Add Rave and Stay	Save and Return	Beturn
Data Files Dedupe		Save and	Fon Save and StaT	2 gave and Keturn	(Termin
Securitization	* Oueue	* Company	* N	lear Real-Time 🔲	
Events	Name		[1000]	Dialer Extract	
Batch Jobs	* Oueue	* Branch		* Enabled	
	Desc	* Hard		* Enabled	
Producer Cycles	* Account	Assigned			

Field:	Do this:
Queue Name	Specify queue name.



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

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

- 4. Click the Setup > Setup > Administration > User > Queues > Customer Service > Selection Criteria.
- 5. In the **Selection Criteria** section, you can define the account selection criteria with the following fields. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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



Field:	Do this:
Enabled	Check this box to enable the selection criteria.

- 6. Perform any of the Basic Actions mentioned in Navigation chapter.
- 7. Click the Setup > Setup > Administration > User > Queues > Customer Service > Sort.
- 8. In the **Sort** section, you can define the account selection criteria with the following fields. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

9. Perform any of the Basic Actions mentioned in Navigation chapter.

10. Click Setup > Setup > Administration > User > Queues > Customer Service > Responsibilities and Users.

11. In the **Responsibilities** section, you can define the responsibilities that are authorized to work on the queue. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

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

- 12. Perform any of the Basic Actions mentioned in Navigation chapter.
- 13. In the **Users** section, you can define the users who are authorized to work on the queue. Also, you can hard assign the queues to the user. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Note

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

Field:	Do this:
Name	Select user name from the drop-down list.
# Assigned	Specify number of accounts assigned.
Hard Assigned	Check this box to hard assign. (For more information, see the following section in this chapter, Using the Hard Assigned Feature).



Field:	Do this:
Enabled	Check this box to enable.

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

- 15. Click Setup > Setup > Administration > User > Queues > Customer Service > Data Node Assignments. You can enable the administrator to configure the User interface nodes that should be made available for the applications that are being processed in that particular origination queue.
- 16. In the **Data Node Assignments** 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:
Node	Specify the node.
Enabled	Check this box to enable the record.

- 17. Perform any of the Basic Actions mentioned in Navigation chapter.
- 18. Click **Load Queue Nodes** on the Node Assignments sub screen to display the respective UI nodes in the origination module.
- 19. Click **Setup > Administration > User > Queues > Origination > Group Assignment**. In the Group Assignment sub tab, you can add user groups to Customer Servicing Queue and also if required, you can un-assign users from the user group.

Note

Modification of user details (adding or disabling users) within a user group which is added to Group Assignment will implicitly be updated in Responsibilities and Users tab also.

20. In the **User Group** section, Click **Add**. You can also perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Group Name	Select the user group name from the drop-down list. The list displays the pre-defined user groups available in the system.
Enabled	Check this box to enable the user group.

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

22. (Optional) Click 'Un-Assigned' button to un-assign all the users of the group in the queue.

Note the following:

- If the queue is 'Hard Assigned', then it implies that all users in the user group(s) attached to that queue are not 'Hard Assigned'. Hence all those Users should have to be explicitly marked as hard assigned in the queue added through user group.
- User added directly to the queue should be disabled manually. For common users present at Queue and User Group, you need to manually maintain the data in sync.



• Following table indicates various combinations for enabling and disabling Users and User Group(s) from Queue and User group(s).

Entity	Added in Queue	Added in User Groups	Enabling and Disabling options
User	Yes	No	User should be disabled /enabled only in that particular Queue.
	No	Yes	User should be disabled / enabled in all the Queues where the user group is attached.
User Group	Yes	No	User group should be disabled /enabled only in that particular Queue.
	No	Yes	User group should be disabled / enabled in all the Queues where the user group is attached.

Group Follow-up

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

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

For example,

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

a) If each of the queues Group Followup Ind is unchecked on the Customer Service screen, then no group follow-up will be performed.

b) If each of the queues Group Followup Ind is checked on the Customer Service screen, while updating the follow-up date for the low priority days queue, then the system will use the 90 days follow-up date

c) If the Group Followup Ind is checked on Customer Service screen for the $0_30_DAYS_DEL$ and $30_60_DAYS_DEL$ queues and note the $90+_DAYS_DEL$ queue, and the customer has accounts in each of the queue, then the system will use the follow-up date of 60 days for the low priority account.

Using the Hard Assigned feature

The system's "Hard Assigned" queues feature allows companies to evenly distribute accounts between users. The following example explains how it works:

Let's say there are 40 unassigned accounts in a queue. Three users are assigned to the queue, Hard Assigned is checked for two.



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

If users already have accounts assigned to them, the system attempts to balance the workload when assigning new accounts. For example, let's say there are three users in a queue. The first has 15 accounts, the second has ten and the third has five. If there are ten new accounts, the system would give the third user the first 5 accounts, thus bringing that user's total to ten. The system splits the next five between the second and third, bringing their totals to 13 and 12, respectively.

Note

The system randomly assigns these accounts.

To set up a user as Hard Assigned feature

- 1. Click Setup > Setup > Administration > User > Queues > Customer Service > Responsibilities and Users.
- 2. In the **Responsibilities** section, select the level responsibility of the users you want to hard assign in the queue.
- 3. In the **Users** section, check the **Hard Assigned** check box for each user you want to hard assign.
- 4. On Setup > Setup > Administration > User > Queues > Customer Service, click Update Queue to distribute the applications in the queue to the hard assigned users. The system displays an Information section with the message as "Queue creation submitted in background".
- Choose OK beneath the Error Message section box containing the words NO ERROR. The system distributes and hard assigns the accounts in the queue to the selected users in the Users section.
- 6. Perform any of the Basic Actions mentioned in Navigation chapter.

To remove a user

- 1. In the **Responsibilities** section, select the responsibility of the user you want to remove.
- 2. In the Users section, select the user you want to work with.
- If you don't want that user to be hard assigned any longer, uncheck the **Hard Assigned** check box.
- If you don't want that user to be assigned to that queue any longer, uncheck the **Enabled** check box.
- 3. The system updates the number of accounts assigned to a user only after:
 - Running the nightly batch job
 - Clicking the Update Queue button.
- 4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

3.7.2 Call Action Results tab

- 1. Click Setup > Setup > Administration > User > Queues > Call Action Results. The screen contains two sections:
 - Call Actions
 - Call Results



2. In the **Call Actions** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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

DashBoard	Queues ×							×	0
> Origination	Origination Custome	er Service Call Action Results	User Groups						
Servicing									
Collections	Call Actions					🕂 Add 🥖 Edit	<u>V</u> iew	🛷 Audit	
> WFP	View ▼ Format ▼	🖙 🔲 Freeze 🚮 Detach	Wrap 🖉	New Action		Create	Сору		
	Action Code	Description		Call Type			Enabled		
> Tools	AT	ATTORNEY/GENERAL TELEPHON	(ED	INCOMING CA	u.		Y	×	
Setup	CBB	TELEPHONED COBUYER BUSINE	SS	OUTGOING CA	4L		Y		
Setup	CC CC	CUSTOMER CALLED		OUTGOING CA	LL.		Y		
Administration	CR	CHARGE-OFF REQUEST SUBMIT	TED	EXCLUDE FROM	M REPORTS		Y		
✓ System System Parameter Lookups	DC	DEALER CALLED		INCOMING CA	L		Ŷ	*	
User Defined Tables	Call Results					🕂 Add 🥖 Edit	<u>V</u> iew	🛷 Audit	
Audit Tables	View - Format -	Freeze Detach	Wrap لی	62					
User Defined Defaults Transaction Codes	Result Code	Description	Report Type	Right Person Contact	Followup Advance Unit	e Valu	e Enabled		
Data Files	CB	CALL BACK	OTHERS	N	DAY		3 Y	*	
Dedupe	HU	HUNG UP	OTHERS	N	DAY		3 Y		
Securitization	NP	NO PROMISE	OTHERS	N	DAY		3 Y		
Events	PH	PAYMENT IN HAND (STORE)	PROMISE TO PAY	N	DAY		3 Y	E	
Batch Jobs	PP	PROMISE TO PAY	PROMISE TO PAY	N	DAY		3 Y		
Producer Cycles	PS	PAYMENT SENT BY MAIL	PROMISE TO PAY	N	DAY		3 Y		
		RETURN CALL	OTHERS	N	DAY		3 Y		

A brief description of the fields is given below:

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

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

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



Queues are further filtered based on the following criteria:

- Conditions
- Responsibilities

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

7. In the **Conditions** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

- 8. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Responsibilities section, define the responsibilities that are authorized to use the call action result combination.Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

3.7.3 User Groups Tab

The User Groups tab in Queues is a centralized repository which allows you to define user groups, add and remove users from user groups.



The User Groups tab consists of User Group Definition section listing the defined User Groups and User section below listing the associated users of the selected User Group.

DashBoard	Queues X	×
Origination	Origination Customer Service Call Action Results User Groups	
Servicing		
Collections	User Group Definition	💠 Add 🥒 Edit 📃 View 🖌 Audit
WFP	View 🔻 Format 👻 🔛 Freeze 🚮 Detach 🚽 Wrap	62
Tools	Name Description	Responsibility
	GROUP1 GROUP1	SUPERUSER
tup	UW_GROUP1 UW_GROUP1	UNDERWRITER E
Setup	CS_GROUP1 CS_GROUP1 CS_GROUP2 CS_GROUP2	CUSTOMER SERVI
4 Administration	CS GROUP3 CS GROUP3	CUSTOMER SERVI
System		· · · · · · · · · · · · · · · · · · ·
Organization		
Companies	User	
Access		
Users	Users	👍 Add 🥖 Edit 📄 View 🔗 Audit
Credit Bureau	View - Format - 📴 🗍 Freeze 🚮 Detach ຝ Wrap	
Correspondence	Name	Enabled
General Ledger	ANAND SHEKAR	Y
Queues	AMIT DE	Ŷ
Printers Bank Details	PRITAM JENA	Y

To define a User Group

- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Administration > User > Queues > User Groups**.
- 2. In the **User Groups** section, Click **Add**. You can also perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Name	Specify user group name.
Description	Specify an appropriate user group description. The same is used while referring this User Group on other screens.
Responsibility	Select the responsibility of the user group from the drop-down list. You can later add only those 'Users' who have the selected responsibility into the user group.
Enabled	Check this box to enable the user group.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

To add Users to User Group

- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Administration > User > Queues > User Groups**.
- 2. In the **User Groups** section, select the required User Group.
- 3. In the **Users** section, Click **Add**. You can also perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Name	Select the user from the drop-down list, The list displays the available users based on the responsibility defined for the user group.
Enabled	Check this box to enable the user.



3.8 <u>Printers</u>

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

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

Special printer names

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

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

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

PRINTER NAME = < PRINTER_NAME1> + < PRINTER_NAME2>

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

Name	Description
JET4050+ARCHIVE	Prints the document with the jet4050 printer and archives the document.
FAX+ARCHIVE	Faxes and archives the document.
EMAIL+ARCHIVE+J ET4050	E-mails, archives, and prints the document with the jet4050 printer.

To set up the Printers

1. Click **Setup > Setup > Administration > User > Printers**. The system displays the Printers screen



2. In the **Printers** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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



Field:	Do this:
Department	Select the department to which the printer belongs, from the drop- down list. The department will be displayed based on the division selected.
	IMPORTANT: When you select a printer to use, the system searches for a best match using the following attributes:
	1 Organization
	2 Division
	3 Department
	Hence, Oracle recommends creating a version of each edit, where ALL is the value in these fields.
	It is also recommended that, you define a default printer for an Organization, Division and Department.
Default	Check this box to set the printer as a default printer.
Enabled	Check this box to enable the printer and that the printer is active.
	Note: Never disable the UNDEFINED printer.

3.9 <u>Currencies</u>

The Currencies link allows you to set up currency details.

Navigating to currencies

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

3.9.1 <u>Currency Definition</u>

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

To set up the currency definition information

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



2. In the **Currency** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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Compensation						
Commission						
Insurance						
Checklists						
Stipulations						
Spreads						
Statement Messages						
Letters	\sim					

A brief description of the fields is given below:

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

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

3.9.2 Currency Pair link

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

To set up the currency pair definition information:

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



2. In the **Currency Pair Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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A brief description of the fields is given below:

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

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

3.10 Zip Codes

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

To set up the zip codes information

 Click Setup > Setup > Administration > User > ZipCodes. The system displays the Zip Codes screen



2. In the **Zip Codes** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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A brief description of the fields is given below::

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

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



4. Product

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

Navigating to Products

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

- Asset Types
- Scoring Parameters
- Contract
- Fees
- Checklists
- Statement Messages
- Letters
- Subvention

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

4.1 Asset Types

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

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

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

The system recognizes the following four types of collateral:

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



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

Note

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

To set up the Asset Types

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

- 1. Click Setup > Setup > Products > Asset Types.
- 2. In the **Asset Type** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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



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

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

- 5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 6. Click Setup > Setup > Products > Assets > Attributes/Addons.
- 7. In the **Attributes/Addons** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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



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

- 8. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 9. Click the Setup > Setup > Products > Assets > Makes and Models.
- 10. In the **Makes and Models** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

11. Perform any of the Basic Actions mentioned in Navigation chapter.

4.2 Scoring Parameters

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

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

Behavioral scoring

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

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

To set up the Scoring Parameters

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

1. Click Setup > Setup > Products > Scoring Parameters.



2. In the **Parameters** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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A brief description of the fields is given below:

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

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

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



4. In the **Formula Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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

A brief description of the fields is given below:

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

6. In the Parameters section, click Show Expression.

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

4.3 <u>Contract</u>

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

Instruments can be setup at different levels:

- Company
- Branch
- Product
- Application state
- Currency

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

- Accrual
- Rebate
- Scheduled dues
- Billing



- Delinquency
- Extension
- Advance details
- Rate cap and adjustments
- Payment caps
- Other

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Items defined in the contract are "locked in" when you choose Select Instrument on the Funding form's Contract link.

The Contract screen's Instrument and Description fields allow you to enter the financial instrument's name and description, for example; INS-LOAN: VEHICLE.

To set up the Contract

You can either define new Contract Definition details or specify a new name in the **New Instrument** field and click **Create Copy** to create a copy of selected contract with details.

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
 Administration > Products > Contract > Loan
- 2. On the Contract Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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Servicing								
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Field:	Do this:				
Contract Definitio	Contract Definition section				
Instrument	Specify the code identifying the instrument.				
Description	Specify the description of the instrument being defined.				



Field:	Do this:
Start Dt	Specify the start date for the instrument. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the instrument. You can even select the date from the adjoining Calendar icon
Enabled	If you check this box, the system will consider this contract definition when selecting a instrument for an application.
	Note: Once the field is enabled load balances button in balances sub tab will be disabled
Selection Criteria	section
Company	Select the company for the instrument from the drop-down list. This may be ALL or a specific company.
Branch	Select the branch within the company for the instrument from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected 'ALL' in the Company field.
Billing Cycle	Select the billing cycle selected from the drop-down list.
Product	Select the product for the instrument from the drop-down list. This may be ALL or a specific product.
State	Select the state in which the instrument is used from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for the instrument from the drop-down list.
	IMPORTANT : By selecting which type to use, the system searches for a best match using the following attributes:
	1. Billing Cycle
	2. Start Date
	3. Company
	4. Branch
	5. Product
	6. State
	Hence, Oracle Financial Services Software recommends creating one version of each type, where ALL is the value in these fields.
Pricing	Select the pricing in which the instrument is used from the drop- down list. This may be ALL or a specific pricing.
Accrual section	
Accrual Method	Select the accrual method used to calculate interest accrual for this instrument from the drop-down list.
Base Method	Select the base method used to calculate interest accrual for this instrument from the drop-down list.



Field:	Do this:
Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this instrument from the drop-down list.
	Note:
	If you select the Effective Date, then the interest is calculated from the Contract date.
	If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).
Start Days	Specify the number of days for which the interest accrual is to be calculated.
Time Counting Method	Select the time counting method used to calculate interest accrual for this instrument from the drop-down list.
Installment	Select the payment installment method from the drop-down list.
Method	Note : the system supports an amortized repayment schedule with the final payment potentially differing from the regular payment amount in the other billing cycles. You may choose:
	Whether the equal installments for each billing cycle includes any minute final payment differences (EQUAL PAYMENTS)
	-or-
	If the final payment amount may be slightly different (FINAL PAYMENT DIFFERS).
Int Amortization Freq	Select the interest amortization frequency from the drop-down list.
Rebate section	
Pre Compute	Check this box to indicate that this is a precomputed loan.
Rebate Method	Select the rebate calculation method from the drop-down list.
Rebate Term Method	Select the rebate term method from the drop-down list.
Rebate Min Fin Chg Mthd	Select the rebate minimum finance charge calculation method from the drop-down list.
Min Finance Charge	Specify the minimum finance charge value.
Acquisition Charge Amt	Specify the acquisition charge amount.
Scheduled Dues	section
Due Day Min	Specify the minimum value allowed for the due day for this instrument.



Field:	Do this:
Due Day Max	Specify the maximum value allowed for the due day for this instrument.
	Note : If billing cycle is selected as weekly, then Due Day Max field value cannot be greater than 7.
Max Due Day Change / Year	Specify the maximum number of due day changes allowed within a given year for this instrument.
Max Due Day Change / Life	Specify the maximum number of due day changes allowed over the life of a product funded with this instrument.
Max Due Day Change Days	Specify the maximum number of days a due date can be moved.
Pmt Tolerance Amt*	Specify the payment tolerance amount. This is the threshold amount that must be achieved before a due amount is considered PAID or DELINQUENT. If (Payment Received + Pmt Tolerance: \$Value) >= Standard Monthly Payment, the Due Date will be considered as satisfied in terms of delinquency. The amount unpaid is still owed.
Pmt Tolerance%*	Specify the payment tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered PAID or DELINQUENT. If Payment Received >= (Standard Monthly Payment * Pmt Tolerance% / 100), the due date will be considered satisfied in terms of delinquency. The amount unpaid is still owed.
	The system uses the greater of these two values.
Promise Tolerance Amt*	Specify the promise tolerance amount. This is the threshold amount that must be achieved before a due amount is considered KEPT or BROKEN. If (Payment Received + Promise Tolerance: \$Value) >= Promise Amount, the Due Date will be considered KEPT (satisfied).
Promise Tolerance %*	Specify the promise tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered KEPT or BROKEN. If Payment Received >= (Promised Amt * Promise Tolerance%), the due date will be considered KEPT (satisfied).
	The system uses the greater of these two values.
Billing section	
Prebill Days	Specify the prebill days. This is the number of days, before the first payment due, that accounts funded with this instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month. If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then the account will bill on 10/04/2003, and then bill on the 4th of every month.
Billing Type	Select the billing type for accounts funded using this instrument from the drop-down list.
Billing Method	Select the billing method for accounts funded using this instrument from the drop-down list.



Field:	Do this:				
Balloon Method	Select the balloon payment method for accounts funded using this instrument from the drop-down list.				
Delinquency sect	ion				
Late Charge Grace Days	Specify the number of grace days allowed for the payment of a due date before a late charge is assessed on the account.				
Stop Accrual Days	Specify the number of days a contract can be in delinquent state, after which the interest accrual must stop for an account.				
	A Batch Job is run daily to select accounts in delinquent status for a pre-defined number of days and post 'No Accrual transaction' for such accounts on current date. When the account recovers from Delinquency, the system will then post a 'Start Accrual Transaction' on the date the account is recovered from delinquency.				
Delq Grace Days	Specify the number of grace days allowed for the payment of a due date before an account is considered delinquent. This affects DELQ Queues, the system reporting, and the generation of collection letters.				
Time Bar Years	Specify the total number of years allowed to contact the customer starting from the first payment date and beyond which the account is considered delinquent. You can specify any value between 0-999.				
Delq Category Method	Select the delinquency category method to determine how the system populates delinquency counters on the Customer Service form.				
	Note: This value does not affect credit bureau reporting.				
Accrual Post Maturity	Check this box to indicate that this is the post maturity default rate.				
Maturity	Extensions allow you to extend the maturity of the contract by one o more terms by allowing the customer to skip one or more payments. The skipped terms are added to the end of the contract.				
Extension section	1				
Max Extn Period / Year	Specify the maximum number of terms that the contract may be extended, within a given rolling calendar year.				
Max Extn Period / Life	Specify the maximum number of terms that the contract may be extended, within the life of the loan.				
Max # Extn / Year	Specify the maximum number of extensions that may be granted within a given rolling calendar year.				
Max # of Extn / Life	Specify the maximum number of extensions that may be granted within the life of the loan.				
Minimum # Payments	Specify the minimum number of payments that must be made before extension.				
Extension Gap in Months	Specify the gap between previous extension provided in the account and current one as specific number of months.				



Field:	Do this:
Advance Details	section
Multi Disbursements Allowed	Check this box, if this contract allows disbursement of funds to customers through multiple advances or draws up to the approved amount within a specified "draw period." If you select the Multiple Disbursements Permitted box, complete the Advance Details section on the Contract section. (For more information, see the Stages Funding section in this chapter.)
Min Initial Advance	Specify the minimum initial advance amount allowed. This is the smallest possible initial advance that can be disbursed to the borrower after funding.
Max Initial Advance	Specify the maximum initial advance amount allowed. This is the largest possible initial advance that can be disbursed to the borrower after funding.
Late Charge Allowed	Check this box to allow disbursement period late charge.
Min Advance	Specify the minimum advance amount. This is the smallest advance amount that a borrower may subsequently request after the initial advance.
Max Advance	Specify the maximum advance amount. This is the largest advance amount that a borrower may subsequently request after the initial advance.
Billing Allowed	Check this box to allow stage funding with draw period billing.
Draw Period Billing Method	Select the method for billing during the draw period from the drop- down list.
Reschedule Ind	Select this check box to indicate that the rescheduling is allowed at the draw period.
Rate Cap & Adjus	stments section
Max Rate Inc / Year	Specify the maximum rate increase allowed in a year.
Max Rate Inc / Life	Specify the maximum rate increase allowed in the life of the loan.
Max Rate Dec / Year	Specify the maximum rate decrease allowed in a year.
Max Rate Dec / Life	Specify the maximum rate decrease allowed during the life of the loan.
Max # Adjust / Year	Specify the maximum number of rate changes allowed in a year.
Max # Adjust / Life	Specify the maximum number of rate changes allowed during the life of the loan.



Field:	Do this:
Min Int Rate (Floor)	Specify the minimum rate.
Max Int Rate (Ceiling)	Specify the maximum rate.
Payment Caps se	ection
Max Pmt Inc /	Specify the maximum payment increase allowed in a year.
Year	Note: This field is applicable only for loans.
Max Pmt Inc / Life	Specify the maximum payment increase allowed in the life of the loan.
	Note: This field is applicable only for loans.
Other section	
1st Pmt Deduction Allowed	Check this box to indicate that the first payment for fixed rate loans using this instrument may be deducted from the producer's proceeds.
1st Pmt Refund Allowed	Check this box to indicate that refunding first payment deductions to the producer is allowed.
1st Pmt Deduction Days	Specify the first payment deduction days. If the first payment for fixed rate loans using this instrument is less than this number of days from funding, the first payment will be deducted from the producer's proceeds if 1st Pmt Deduction.
1st Pmt Refund Days	Specify the first payment refund days. If the first payment for fixed rate loans using this instrument is received within this number of days from the first payment date, the first payment deduction will be refunded to the producer if 1st Pmt Refund.
Refund Allowed	Check this box to indicate that refunding of customer over payments are allowed.
Refund Tolerance Amt	Specify the refund tolerance amount. If the amount owed to the customer is greater than the refund tolerance, the over payment amount will be refunded if Refund Allowed box is selected.
Anniversary Period	Specify the anniversary term that define the anniversary period. This is based on billing cycle, so normally for MONTHLY the value is 12 and for WEEKLY the value is 52.
WriteOff Tolerance Amt	Specify the write off tolerance amount. If the remaining outstanding receivables for accounts funded using this instrument is less or equal to the write off tolerance amount, the remaining balance on the account will be waived.
Pre Pmt Penalty	Check this box, if there is a prepayment penalty charged for accounts funded using this instrument.



Field:	Do this:
% of Term for Penalty	Specify percentage of term for prepayment penalty. If the (remaining terms / total terms) expressed as a percentage exceeds this amount, a prepayment penalty will be assessed if the Pre-Pmt Penalty box was selected.
Recourse	Check this box if recourse is allowed. This indicates whether the unpaid balance may be collected from the producer if the consumer fails to perform on the loan.
Max Recourse%	Specify the maximum percentage of the outstanding receivables that may be collected from the producer if the Recourse Allowed box was selected.
Pay Off Fee Allowed	Check this box to allow for a payoff quote fee to be assessed to the account attached to this contract.
	Note : This will require you to set up a payoff fee at the contract (Fees sub screen) or state (Fee screen) level. For more information, see the following Contract screen (Loan)'s Fees sub screen or Fee screen (Loan) sections in this chapter.
Escrow Allowed	Check this box, if this contract can do escrow of tax and insurances. (For more information, see the Escrow Setup Form chapter.)
Repmt Currency	Select the designated repayment currency for this contract from the drop-down list.
PDC Security Check	Check this box to indicate that post dated checks are the method of repayment for this contract.
Default Pmt Spread	Select the default payment spread to be used when receiving payments for this account if one is not explicitly chosen, from the drop-down list.
Calendar Method	Select the required calendar method for this contract from the drop- down list. The calendar method "Hijri" should be selected, if the product category is selected as Standard in the Products screen. For "Islamic" product category, the calendar method can be either Gregorian or Hijri.
ACH Fee Ind	Check this box to indicate that direct debit fee is included.
	Note : The ACH Fee/Direct Debit Fee balance will be displayed in Balances sub tab only when this checkbox is selected.
Stmt Preference Mode	Select the account statement preference mode as either Email or PHYSICAL from the drop-down list.
	The selected preference will be propagated to Application > Contract screen when the instrument is loaded.

Extension of Terms

The system facilitates extension of terms, provided the following conditions are satisfied:

• Specified number or more payments made in the account



• Gap between the previous and current extension provided in the account must be a specific number of months that could be specified

If the above conditions are not satisfied, then the system displays an appropriate error message.

A new transaction Force Extension will be available. This transaction will be posted when you want the system to bypass the extension validations defined at the contract level.

When a backdated transaction with TXN Date exists before the transaction date of extension, all the transactions are reversed and posted again. If extension transaction is posted again, then the validation rules are not validated again.

Staged Funding

Staged funding for closed-end loans allows you to disburse funds to customers through multiple advances or draws up to the approved amount within a specified "draw period."

To create a multiple disbursement contract for a transaction

- 1. In the Contract Definition section, click **Add** and complete the fields following the instructions above, making sure to complete the following steps:
 - In the Advance Details section, select the Multiple Disbursement Permitted check box. When you select a contract instrument that permits staged funding (multiple disbursements) on the Funding screen, the system copies the information for that instrument from the Setup Module screen's Contract screen to the Funding screen's Contract screen.

Note

You cannot clear the Multi Disbursement Allowed box in the Advance section on the Contract screen.

 Complete the fields in the Advance Details section to define the limits for initial and subsequent advances for staged funding.

Note

This information appears in the Advance section of the Funding screen's Contract link.

2. If you choose, set the following APPLICATION CONTRACT EDITS as an ERROR or WARNING on the Setup Module screen's Edits screen.

Note

For more information, see the Edits link (Edits screen) section in this chapter.

- 1. REQUIRED: ADV DRAW END DATE
- 2. XVL: ADV DRAW END DT MUST BE AFTER CONTRACT DT
- 3. XVL: ADV DRAW END DT MUST BE LESS THAN FIRST PMT DT PREBILL DAYS

These edits appear on the Funding screen's Verification screen.



Repayment scheduling for staged funding

When funding a loan, the system computes repayment schedules from the contract date, irrespective of whether funds have been disbursed or not. The system uses the approved amount (amount financed) for computing repayment schedules on the contract date.

As the might have been disbursed through multiple draws, or the draws have been less than the approved amount, or the amount may have been repaid in some amount before the draw end date, you may need to change the payment amount. In such cases, you can manually change the payment in the system by posting the monetary transaction CHANGE PAYMENT AMOUNT on the Customer Service screen's Maintenance link.

Disbursements for staged funding

The approved amount for staged funding can be disbursed with the Funding screen or at a later time using the Advances screen. If the first disbursement is requested during funding, you may enter it on the Itemization sub screen of the Funding screen's Contract screen.

If the entire approved amount is not disbursed during initial funding, it can be disbursed using the Advances screen's Advance Entry screen.

If the initial amount on the Advance Entry screen is not within the minimum or maximum limits (as entered in the Advance Details section on the Setup Module screen's Contract screen), the system displays any of the following error or warning messages in the Advances section's Error Reason field:

- ADVANCE AMOUNT IS LESS THAN THE INITIAL ADVANCE AMOUNT MINIMUM -or-
- ADVANCE AMOUNT IS MORE THAN THE INITIAL ADVANCE AMOUNT MAXIMUM

The Advance Entry screen also allows you to enter subsequent funding / disbursements. If subsequent advances are not within the predetermined minimum or maximum amounts, the system displays any of the following warning or error messages in the Advances section's Error Reason field:

• ADVANCE AMOUNT IS LESS THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT

-or-

• ADVANCE AMOUNT IS MORE THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT

Additional messages in the Error Field regarding Staged Funding

If you attempt to post an advance after the draw end date, then the system displays the message in the Advances section's Error Reason field as, "ADVANCE DT IS AFTER DRAW PERIOD END DATE".

If you attempt to post an advance above the approved amounts, including tolerance, the system displays the message in the Advances section's Error Reason field as "ADVANCE AMOUNT IS MORE THAN THE TOTAL APPROVED AMOUNT INCLUDING TOLERANCE".

Since this is not a revolving loan, if any repayment is made against the approved amount principal balance, the system will not adjust the disbursed amount allowing for subsequent additional staged funding or advances.



Note

There is no change to the payoff quote functionality in the system. The system uses the actual amount of the advance(s) and any interest accrued since the date of the last payment or credit in the PAYOFF QUOTE VALID UPTO DATE value when the payoff quote is requested before the draw end date.

4.3.1 Balances

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

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

To set up the Balances

- 1. Click Setup > Setup > Administration > User > Products > Contract > Loan > Balances.
- 2. On the Balances sub screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Balance Type	Displays the balance type.
Chargeoff Method	Select the charge off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account becomes uncollectable and the product is charged off.
Writeoff Method	Select the write off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is within the write off tolerance of being PAID.
Reschedule Method	Select the reschedule method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is rescheduled.
Sort	Specify the sort order of how account balances will appear on the Customer Service form's Balance screen.
Billed	Check this box to indicate that outstanding amounts for this balance type are considered a part of the billed amount. This also determines whether payments applied to this balance type are considered when satisfying outstanding amounts due.
Accrued	Check this box to indicate that outstanding amounts for this balance type will be included when interest is accrued against the account.



Field:	Do this:
Non Performing Rollover	Check this box to indicate that "non-performing" is used as an intermediary status on your general ledger prior to charge off and want to create balances for non-performing accounts for this balance type.
	Note : (The Non-Performing Rollover box applies only to Balance Types of ADVANCE/PRINCIPAL and INTEREST. For all other Balance Types, this box would be cleared).
Non Performing Balance Type	Select the balance type you want to rollover from drop-down list, if you select the Non-Performing Rollover box (Advance/ Principal).
Enabled	Check this box to indicate that this balance type will be created when the account is booked and funded

The system loads the currently defined balances for accounts.

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

4.3.2 Amortized Balances

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

To set up the Amortization Balances

- 1. Click Setup > Setup > Administration > User > Products > Contract > Loan > Amortized Balances.
- 2. In the Amortization Balances section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Amortize Balance Type	Select the amortize transaction type from the drop-down list.
Amortization Method	Select the amortization method used to calculate the net amortization amount from the drop-down list.
Cost/Fee method	Select the amortization cost/fee method.
Sort	Specify the sort sequence to define the order of the amortize balances.
Enabled	Check this box to enable the amortize balance to be created when the account is booked and funded.

A brief description of the fields is given below:

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4.3.3 Itemizations

On the Itemizations sub screen, you can define the itemized components for each type of contract, indicate if it is required, and determine whether it has a positive or negative bearing



on the contract itemization math. You can establish the following groups of itemization transactions:

Advance	Total amount of the product that is not a part of financed fees; in other words, the total amount the customer requested to be advanced.
Financed Fees	Fees rolled into the principal balance of the product. Financed fees are also considered to be a part of the finance charge.
Pre-Paid Fees	Fees that are paid by the consumer prior to the funding of the loan. These fees are not rolled into the balance of the product but are considered as part of the finance charge and are included in the calculation of the APR.
Producer	Fees that are paid to or by the producer of the loan; for example, a fee that is being charged to the producer. These transactions will affect proceeds.
Escrow	Allows you to connect the actual escrow itemization with the escrow type and the funding transaction.

To set up the Itemizations

- 1. Click Setup > Setup > Administration > User > Products > Contract > Loan > Itemizations.
- 2. On the Itemization sub screen select the option button to indicate the type of itemization you are working with: Advance, Financed Fees, Pre-Paid Fees, Producer, or Escrow.
- 3. On the Itemization sub screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Itemization	Select the itemization from the drop-down list.
Disbursement Type	Select the disbursement type from the drop-down list.
Transaction	Select the funding transaction type from the drop-down list.
Itemization Type	Select the itemization type from the drop-down list.
	Notes:
	1. On selecting the "Prefunding Txns" as itemization type, it indicates that this particular itemization expects a payment from the customer prior to funding.
	2. The itemization type "Prefunding Txns" is available only for loans.
Sort	Specify the sort order to define the order of the itemization transactions.
Sign	If the itemized transaction increases the group balance, click +ve.
	-or-
	If the itemized transaction decreases the group balance, click -ve.



Field:	Do this:
Enabled	Check this box to enable the itemization and indicate that this itemization transaction will be created when the account is booked and funded.
Amortize Balance	Select the amortize balance affected by this itemization transaction from the drop-down list. Note : Advance itemizations do not affect amortize balances.
Refund Calculation Method	Select the refund calculation method from the drop-down list
Taxable	Check this box, if the itemization type is taxable.
Seller Pmt	Check this box to enable seller payment
Escrow	Select the escrow from the drop-down list.
Itemization Formula	Select the itemization formula description from the drop-down list.
Refund Calculation Method	Check this box to enable Refund calculation Method.
Escrow Required	If this is an escrow account, check this box to indicate that an escrow is required during the application process (though at that time the user can choose Opt Out to decline.)
Discount. Rate	Specify the discount rate for the itemization.

4.3.4 <u>Fees</u>

Any fees that are defined in the contract are set up on the Fees sub screen. The system currently supports the following contract fees:

- Late charges
- Non sufficient funds
- Extensions
- Prepayment penalties
- Delay Fee
- ACH Fee

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

Note

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



To set up the Fees

- 1. Click Setup > Setup > Administration > User > Products > Contract > Loan > Fees.
- 2. In the Fees 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:					
Туре	Select the fee type from the drop-down list.					
Txn Amt From	Specify the lowest transaction amount or balance amount against which this contract fee definition may be applied.					
Amount	Specify the minimum value of amount financed on the contract.					
Financed From	Note : This is the 'Contracted loan amount' during origination and would always be the 'Amount Financed' on contract even if principal addition is done through a transaction in servicing.					
Method	Select the method of calculating the fee to be assessed from the drop- down list.					
Frequency	Select the frequency of calculating the fee to be assessed from the drop-down list.					
Min Amt	Specify the minimum fee amount to be assessed.					
Max Amt	Specify the maximum fee amount to be assessed. If you selected FLAT in the Method field, then this field is not used and is normally populated as \$0.00.					
Percent	Specify the fee percentage of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.					
Enabled	Check this box to create the selected contract fee when the account is booked and funded.					

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



4.3.5 Behavioral Score Models

DashBoard	Scoring Models x										
> Origination	Loan Line Lease										
Servicing	Credit Score Models	Behavioral Score Nodels									
Collections											
WFP	Score Models								de Add	/ Edit	🖉 Aydit
Tools	View - Format -	🛃 🗍 Freeze 🔐 Detach 剑 W	rap 🚯 New Cre	edit Model		Create (Сору				
ietup	Model	Description	Start Dt	End Dt	Enabled		Max Score Company	Branch	Product	Currency	Aut
Setup			02/15/2016	12/31/4000	N		0				N
Administration	LOAN	LOAN SCORING MODEL (FICO SCORE)	11/11/1992	12/31/4000	Y		1000 ALL	ALL	ALL	ALL	Y.
> System	4										+
User											
4 Products Asset Types	Score Models										
Index Rates								Save and Add	Save and Stay	Save and Return	A Return
Currency Exchange											
Scoring Parameters	* Model		Result			* Currency AL		Ŧ			
Products	* Description		* Max Score 0			* Bureau Score III Reasons					
Pricings Contract	* Start Dt	02/15/2016	* Company ALL	n Criteria	T	* Auto Decision		N.			
Edits	* End Dt	12/31/4000				Abto Dedision		3			
Cycles	* Enabled		* Branch ALL								
Scoring Models		-	* Product ALL		۲						
Fees											
Origination Fees											
Compensation											
Commission											
Insurance Checklists											
Stipulations											
Spreads											
Statement Messages	Parameters Gra	des									
Letters											
Promotions	Parameters								+ Add	∕ Edit Uiew	A Audit
Subvention	View + Format	🔹 📑 Freeze 🚮 Detach 🖉	Wrap						0 000	N. Sour D. Toom	A GRout
Escrow			mop.								
✓ WFP Index Rates	Parameter	Max Value Reason								Weighted Value Enabled	
Fees	No data to display.										
Pricings											
Contracts											0
Balances	Range Definit		1						≈i ⊧ <u>A</u> dd	🖉 Edit 📃 Yiew	≪ Audit
Transactions	View - Format	🔹 🛃 🦷 Freeze 🚮 Detach 🚽	Wrap 🚯								
Spreads											

You can either define new Behavioral Score Model details or specify a new name in the **New Behavioral Model** field and click **Create Copy** to create a copy of selected score model with details.

- 1. Click Setup > Setup > Administration > User > Products > Scoring Models > Loan > Behavioral Score Models.
- 2. In the Score Models section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Financial Services L	ending and Leasin	ıg								
DashBoard	Scoring Models X									X
Origination	Loan Line Lease									
Servicing	Credit Score Models	Behavioral Score Models								
Collections										
WFP	Score Models								🕂 Add 🖉 Edit	🗌 View 🔗 Audit
Tools	View - Format -	🖌 🛐 🔲 Freeze 🚮 Detach	ط Wrap 🛛 🖓 New	Behavioral Model		Create Copy				/ home and have a second second
tup	Model	Description		Start Dt	End Dt	Enabled	Max Score Company	Branch	Product	Currency
2.**				02/15/2016	12/31/4000	N	0			
ietup	LOAN_BS	TESTBS		12/12/2015	12/31/4000	N	0 ALL	ALL	ALL	ALL
Administration	LOAN_SM	SCRORING MODEL		12/16/2015	12/31/4000	N	100 ALL	ALL	ALL	ALL
 System User 	LOAN_SMS	LOAN		12/16/2015	12/31/4000	N	0 ALL	ALL	LOAN VEHICLI	E(FR) ALL
Products										
Asset Types	Score Models									
Index Rates							F Save a	nd Add 🛛 🖥 Save	and Stay 🛛 🖥 Save	and Return 🛛 🖨 Return
Currency Exchange										
Scoring Parameters		* Model						* B	ranch ALL	۲
Products	4	* Description				Selection Criteria		* Dr.	duct ALL	T
Pricings		* Start Dt 02/15/2016	ra.							
Contract					* Max Scor			* Cur	rency ALL	•
Edits		* End Dt 12/31/4000	0		* Compan	ALL				
Cycles		* Enabled								
Scoring Models										
Fees	Parameters								Add / Edit	🗌 View 🔗 Audit
Origination Fees	View - Format -	🖌 🔐 🕅 Freeze 🚰 Detach	🖉 Wrap 🛛 🚱						a Tee N Tee	
Compensation	Parameter	De licere al beauti	Max Value Enabled							
Commission	No data to display.		Plax value Enableu							
Insurance										
Checklists										
Stipulations Spreads	Range Definitio	on							🗣 Add 🥒 Edit	View 🔗 Audit
Spreads	View + Format +		ط Wrap 🔯						0 11 V 11	
Statement Messanes	Value From	Value From	for much 1						Derrent //	Value Enabled
Statement Messages Letters								reitent	value chaned	
Letters	No data to display.									



A brief description of the fields is given below:

,		
Field:	Do this:	
Model	Specify the code for the scoring model.	
Description	Specify a description of the scoring model.	
Start Dt	Specify the start date for the scoring model. You can even select the date from the adjoining Calendar icon.	
End Dt	Specify the end date for the scoring model. You can even select the date from the adjoining Calendar icon.	
Enabled	Check this box to enable the scoring model.	
Result section		
Max Score	Specify the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.).	
Selection Criteria	a section	
Company	Select the company for the scoring model, from the drop-down list. This may be ALL or a specific company.	
Branch	Select branch within the company for the scoring model, from the drop-down list. (This may be ALL or a specific branch. However, if you have selected 'ALL' in Company field, then you must select 'ALL' for this field).	
Product	Select the product for the scoring model, from the drop-down list. This may be ALL or a specific product.	
Currency	Select the currency for the scoring model, from the drop-down list. This may be ALL or a specific currency.	
Bureau Score Reasons	Check this box if bureau score reason is applicable.	
Auto Decision	Check this box if auto decision is applicable.	

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

4. Click 'Create Copy' button on the Score Models screen to create copy of the selected record with details.

The Parameters section records the parameters used to determine the score calculated by the scoring model. You can define multiple parameters and adverse action reason associated with each parameter in a scoring model. Each scoring parameter can have maximum values set. The score range is based upon the information in the Range Definition section on the Parameters sub tab.

The system calculates a final score by adding the score for each parameter in the scoring model. A parameter weighted value is used to find the four adverse action reasons, if bureau reasons are not used.



Note

- A character parameter range definition should contain the exact value of the parameter.
- Each scoring parameter should have range definitions defined that encompass all of the values that might result.
- 5. In the Parameters section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Parameter	Select the parameter from the field, from the drop-down list.
Max Value	Specify the maximum value allowed for the selected parameter.
Adverse Action Reason	Select the adverse action reason.
Weighted Value	Specify the weighted value.
Enabled	Check this box to enable the parameter.

- 6. Perform any of the Basic Actions mentioned in Navigation chapter.
- 7. The Range Definition section allows you to translate the calculated value for a scoring parameter into the value to be used, depending on the returned value of the parameter.
- 8. In the Range Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Value From	Specify the lowest calculated value to apply the specific translation. The ceiling of the range definition is based on the range definition with the next highest Value From or the Max Value of the scoring parameter (whichever is less).
Value From	Select the following options to determine how values for a scoring parameters are translated:
	% Max Value – If selected, then the calculated values within the range definition receives a value based on a percentage of the Max Value of the scoring parameter.
	% Param – If selected, then the calculated values within the range definition receives a value based on a percentage of the calculated value of the scoring parameter.
	Value – If selected, then the calculated values with in the range definition receives a specific value.
Percent / Value	Specify the percent or value to be used in the translation of the calculated value of the scoring parameter.



Field:	Do this:
Enabled	Check this box to consider this range definition while translating values for this scoring parameter.

4.4 <u>Fees</u>

The Fee screen allows you to define fees that may be automatically assessed by the system. The Fee Definition section records fees not defined within the Contract screen's Fees sub screen.

The following fee types are currently supported for automatic assessment:

- Late charge
- NSF
- Extension
- Advance
- Over Credit Limit
- Membership
- Prepayment penalty
- Phone Pay
- Payoff Quote
- Periodic Maintenance
- Rental Fee
- ACH Fee
- Delay Fee
- Other Fee and Tax

Fees can be calculated as either a flat amount or a percentage of payment due based on fee type.

You can specify minimums and maximums for fee amounts in the Min Amt and Max Amt fields. Different fee rules can be setup at the company/branch level.

When Fees are assessed, the system determines the best match using all enabled fee definitions that meet the following criteria:

- Exactly match the fee type being assessed.
- Have an effective date that is greater than or equal to the start date.
- Have a Txn Amt From that is greater than or equal to the outstanding amount related to the fee assessment.
- Match either the value or ALL for all other criteria (Exact matches for each field are given a higher weight than matches to ALL.)

The returned rows are then given a descending rank based on the weighted values and the hierarchical position of the following criteria:

- 1. Company
- 2. Branch
- 3. Product



- 4. Application state
- 5. Transaction amount
- 6. Start date
- 7. End date
- 8. Currency

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

Note

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first. Only if the contract fee is not present in the state fee used.

To set up the Fee

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
 Administration > User > Products > Fees > Loan
- 2. In the Fee Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard		Fees×				×					
Origination		Loan Line Lease									
Servicing											
Collections		Fee Definition							de Add	<pre></pre>	⊘ Audit
		View + Format + 🔛 TFreeze 🔐 Detach ຝ Wrap									
WFP						2.00	2000				
Tools		Fee Rule	Fee Type	Start Dt	End Dt	Enabled	Calc Method	Min Amt	Max Amt	Percent Company	
etup		EXT1CE	FEE EXTENSION	05/12/1994	12/31/4000	Y	FLAT AMOUNT	20.00	20.00	0.0000 ALL	
Currencies	*	FEE-SELECTION-1	FEE LATE CHARGE	05/12/1994	12/31/4000	Y	FLAT AMOUNT	50.00	500.00	0.0000 ALL	
Zip Codes		FEE_LN	FEE LATE CHARGE		12/31/4000	N	FLAT AMOUNT	500.00	1,000.00	4.9900 ALL	
4 Products		FEES-SELECTION	FEE LATE CHARGE	07/13/2000	12/31/4000	Y	FLAT AMOUNT	50.00	500.00	0.0000 ALL	
Asset Types		LC1CE	FEE LATE CHARGE	05/12/1994	12/31/4000	Y	PERCENTAGE OF P	20.00	30.00	5.0000 ALL	
Index Rates		LTC_3	FEE LATE CHARGE	07/22/2015	12/31/4000	Y	FLAT AMOUNT	60.00	60.00	0.0000 ALL	
Currency Exchange		LTC_2	FEE LATE CHARGE	07/22/2010	12/31/4000	Y	FLAT AMOUNT	50.00	50.00	0.0000 ALL	
Scoring Parameters	Contraction of the second s	NSF1CE	FEE NSF	05/12/1994	12/31/4000	Y	FLAT AMOUNT	20.00	20.00	0.0000 ALL	
Products		PHP1CE	FEE PHONE PAY	05/12/1994	12/31/4000	Y	FLAT AMOUNT	0.00	999.00	0.0000 ALL	
Pricings		PPP3CE	FEE PREPAYMENT		12/31/4000	Y	FLAT AMOUNT	50.00	50.00	0.0000 ALL	
Contract	12	•		II							,
Edits Cycles		5 D C 11									
		Fee Definition							Save and Stay	Save and Return	C Return
Scoring Models									Save and stay	Save and Keturn	
Fees		Fee	Rule EXTICE			* Max Amt			* Channel ALL		
Origination Fees			ype FEE EXTENSION						+ Channel ALL		•
Compensation						Percent	0.00		* Product ALL		-
Commission		* Star	t Dt 05/12/1994	20					* State ALL		-
Insurance	=	* En:	d Dt 12/31/4000	20			Selection Criteria		* Currency ALL		
Checklists		* Enal	bled 🔽	-							
Stipulations						Company	ALL		* Txn Amt From 0.00		
Spreads		* Calc Method FLAT AMOU				* Branch	ALL	▼ Amour	nt Financed From 0.00		
Statement Messages		* Min	Amt 20.00				201111				

Field:	Do this:
Fee Rule	Specify the fee rule used to identify the particular fee definition.
Fee Туре	Select the fee type from the drop-down list. The system computes these drop-down values from the TXN_TYPE_CD Lookup, with FEE as the sub type.
Start Dt	Specify the start date. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date. You can even select the date from the adjoining Calendar icon.



Field:	Do this:
Enabled	Check this box to enable the fee.
Calc Method	Select one of the following method of calculating the fee, from the drop-down list.
	If 'Flat Amount' is selected, then minimum fee will be charged.
	If 'Percentage' is selected, then the amount charged will be based on percentage defined subject to minimum and maximum amount (i.e. 'Txn Amt From').
Min Amt	Specify the minimum amount for the fee.
Max Amt	Specify the maximum amount for the fee. If you selected FLAT AMOUNT in the Calc Method field, then this field is not used and is normally populated as \$0.00.
Percent	Specify the percentage value of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.
Selection Crit	eria section
Company	Select the portfolio company from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch from the drop-down list. This may be ALL or a specific branch. (This must be ALL, if you have selected 'ALL' in the Company field).
Channel	Select the channel from the drop-down list, This can be ALL or a specific channel.
Product	Select the product from the drop-down list. This may be ALL or a specific product. The available values come from a validated field based on the selected Billing Cycle setup and the Product setup.
State	Select the state for this fee, from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for this fee, from the drop-down list. This may be ALL or a specific currency.



Field:	Do this:
Txn Amt From	Specify the transaction or balance amount. The fee is calculated using the specifications of this record only if the transaction amount is greater than the value specified in this field (and less than this field in another record for the same fee).
	IMPORTANT:
	When you select the fee to use, the system searches for a best match using the following attributes:
	1 Company
	2 Branch
	3 Product
	4 State
	5 Amount (Txn Amt From)
	6 Effective/start date (Start Dt)
	Hence, Oracle Financial Services Software recommends creating a version of each fee, where ALL is the value in the these fields.
	It is also recommended that you define a default printer for an Organization, Division and Department.
Amount	Specify the minimum value of amount financed on the contract.
Financed From	Note : This is the 'Contracted loan amount' during origination and would always be the 'Amount Financed' on contract even if principal addition is done through a transaction in servicing.

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4.5 <u>Checklists</u>

A checklist is an optional set of steps to follow when completing a task in the system, such as the underwriting and funding processes.

Checklists can be used as guidelines to help ensure that the system users follow your business's standard operating procedures and enter all required data. Some checklists are optional, but others such as those related to application decisions or contract verification, may be required depending on the edit sets defined in your system. The Checklists screen allows you to specify the contents of the checklist.

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

- Company
- Branch
- Product
- Account state

To set up the Checklists

You can either define new Checklist Type Definition details or specify a new code in the **New Checklist** field and click **Create Copy** to create a copy of selected checklist type definition with details.



- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
 Administration > User > Products > Checklists > Loan.
- 2. In the Checklist Type Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Checklists ×						×
Drigination	Loan Line Lease						
Gervicing							
Collections	Checklist Type Defi	nition			of Add	🖉 Edit 📃 Vjew	🔗 Audit
	View - Format -	Freeze 🛃 Detach 🛛 🖉 Wrap	New Checklist	Creat	e Copy		
VFP	Checklist Code	Description	Checkist Type		Company	Branch	Channel
ools	APP-0001	APPLICATION ENTRY CHECKLIST	APPLICATION E	NTRY VERIFICATION CHECKL	IST US01	USHQ	ALL
ID	BKRP-001	BANKRUPTCY CHECK LIST	BANKRUPTCY C		ALL	ALL	ALL
Printers •	CHRGOFF-001	CHARGEOFF CHECKLIST	CHARGE-OFF C		ALL	ALL	ALL
Bank Details	CON-0001	CONTRACT VERFICATION		IFICATION CHECKLIST	ALL	ALL	ALL
Check Details	DEC-0001	DECISION	DECISION VERI	FICATION CHECKLIST	ALL	ALL	ALL
Standard Payees	•	m					•
Zip Codes Products Asset Types	Checklist Type Defi				Save and Stay	Save and Return	Ca Return
Index Rates	Checkist Code	APP-0001	Selection Criter	ia	* Product	ALL	
Currency Exchange	* Description	APPLICATION ENTRY CHECKLIST			* State	ALL	
Scoring Parameters	* Charklist Type	APPLICATION ENTRY VERIFICATION	* Company US01				
Products			* Branch USHQ		* Currency	ALL	
Pricings	* Enabled		* Channel ALL				
Contract			- Channel ALL				
Edits Cydes	Checklist Action Defin	tion - Regular Checklist Action Definition - Do	cument				
Scoring Models Fees	Checklist Action E	efinition			de Add		Audit
Origination Fees			50		-ll- ⊐00	C Tour T Tren	A Liñnip
Compensation		📑 📊 Freeze 🛃 Detach 🛛 🖓 Wrap	60				
Commission		Description				Sort Enabled	
Insurance	2	DATA ENTRY COMPLETE?				2 Y	
Checklists							
Stipulations	Dr.						
Spreads	N.						
Statement Messages							
Letters							
Promotions							
Subvention							
Escrow							
WFP							
WFP							
WFP Index Rates Fees							

Field:	Do this:
Checklist Code Specify the checklist code that identifies checklist being defined	
Description	Specify the description for the checklist.
Checklist Type	Select the checklist type from the drop-down list, to define where the specific checklist will be available in the system.
Company	Select the portfolio company associated with the checklist from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch associated with the checklist from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL).
Channel	Select the channel from the drop-down list, This can be ALL or a specific channel.
Product	Select the product associated with the checklist from the drop-down list. This may be ALL or a specific product. The available values come from a validated list based on the selected Billing Cycle setup and the Product setup.



Field:	Do this:		
State	Select the state associated with the checklist type from the drop-down list. This may be ALL or a specific state.		
	IMPORTANT : By selecting which edits type to use, the system searches for a best match using the following attributes:		
	1 Company		
	2 Branch		
	3 Product		
	4 State		
	Hence, Oracle Financial Services Software recommends creating one version of each checklist type where ALL is the value in these fields.		
Currency	Select the currency associated with the checklist from the drop-down list. This may be ALL or a specific currency.		
Enabled	Check this box to enable the checklist.		

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

Checklist actions are steps (a set of one or more tasks) related to the checklist you are creating. They are loaded on the Checklist Action Definition section.

5. In the Checklist Action Definition - **Regular** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter

A brief description of the fields is given below:

Field:	Do this:
Action Code	Specify the action code for the checklist.
Description	Specify the description for the action type.
Sort	Specify the sort order to define the placement of the action type on the Checklist sub screen.
Enabled	Check this box to include this action in the checklist.

6. Perform any of the Basic Actions mentioned in Navigation chapter.

7. In the Checklist Action Definition - **Document** section, perform any of the <u>Basic</u> <u>Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Action Code	Specify the action code for the checklist.
Description	Specify the description for the action type.
Document Type	Select the document type from the drop-down list.



Field:	Do this:
Document Sub Type	Select the document sub type from the drop-down list.
Document Mandatory	Check this box to indicate that the document is mandatory.
Sort	Specify the sort order to define the placement of the action type on the Checklist sub screen.
Enabled	Check this box to include this action in the checklist.

8. Perform any of the Basic Actions mentioned in Navigation chapter.

4.6 <u>Statement Messages</u>

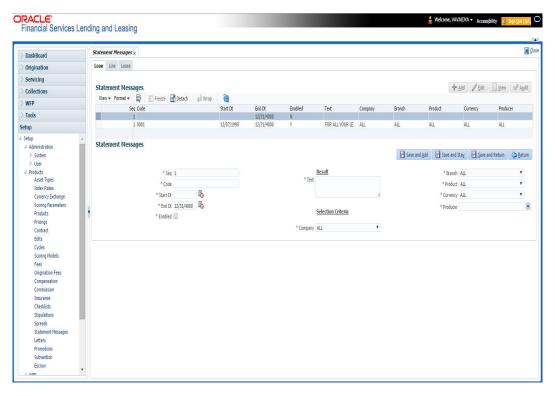
The Messages screen allows you to set up messages that appear on account statements sent to customers. You can set up statement messages for different products. When the system generates a statement for an account, all statement messages matching the selection criteria are included in the statement file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

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

A record of an account's statement history, including the messages included in the statement, appears on the Statement's screen on the Customer Service screen.

To set up the Messages

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
 Administration > User > Products > Statement Messages > Loan.
- 2. In the Statement Messages 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:	
Seq	Specify the sort sequence of how the statement message should be printed.	
Code	Specify the message code identifying the statement message.	
Start Dt	Specify the first date the statement message is available. You can even select the date from the adjoining Calendar icon.	
End Dt	Specify the last date the statement message is available. You can even select the date from the adjoining Calendar icon.	
Enabled	Check this box to enable the message.	
Result section		
Text	Specify the text of the statement message.	
Selection Crite	ria section	
Company	Select the company for the statement message from the drop-down list. This may be ALL or a specific company.	
Branch	Select the branch within the company for the statement message from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL.	
Product	Select the product for which this statement message will be used from the drop-down list. This may be ALL or a specific product.	
Currency	Select the currency for the statement message from the drop-down list. This may be ALL or a specific currency.	
Producer	Select the producer for the statement message from the drop-down list. This may be ALL or a specific producer. The available values come from a validated field based on the Pro Group and Pro Type.	
	IMPORTANT : By selecting which message to use, the system searches for a best match using the following attributes:	
	1. Company	
	2. Branch	
	3. Product	
	4. Producer	
	5. Currency	
	Hence, Oracle Financial Services Software recommends creating one version of each edit type where ALL is the value in these fields.	

4.7 <u>Letters</u>

The Letters screen allows you to define letters that the system automatically generates when the application or the account for a products meets certain conditions, or "trigger events." Each letter has its own trigger event. For example, you can configure the system to



automatically send a welcome letter when an application becomes an account or send a collection letters when an account becomes delinquent.

Type of letter:	Definition:
ACCOUNT STATEMENT	Generated when account is to receive a billing statement (this time is defined in contract setup). Letter is sent to customer.
ADVERSE Action letter	Generated in nightly batch jobs for applications that were declined. This letter is sent to the consumer to indicate the reasons why the application was declined.
CONDITIONAL ADVERSE	Generated in nightly batch jobs for applications that were
ACTION LETTERdeclined. This letter is sent to the consumer to indicate to why the application was declined. This letter also indicate the consumer may take to gain approval of the application	
COLLECTION LETTER 1	Generated when an account becomes delinquent. This is the first dunning letter sent to the customer.
COLLECTION LETTER 2	Generated when an account remains in delinquency for an extended period. This is the second dunning letter sent to the customer.
COLLECTION LETTER 3	Generated when an account remains in delinquency for an extended period, even after having received previous notices. This is the final dunning letter sent to the customer.
CONTRACT FUNDING fax/ email	Generated when an application is APPROVED: FUNDED or CONDITIONED: FUNDED. This letter is sent to the producer.
DECISION FAX/ EMAIL	Generated when an application is APPROVED, CONDITIONED, or REJECTED. This letter is sent to the consumer or producer, depending on whether the product is a direct or in-direct loan.
PAID IN FULL LETTER	Generated in nightly batch jobs when the account pays off. This letter is sent to the customer.
PAYOFF QUOTE LETTER	Generated when a payoff quote is created for an account. This letter is sent to the customer.
WELCOME LETTER	Generated when an application is APPROVED: FUNDED. This letter is sent to the consumer.
	STATEMENT PAST MATURITY Generated when an accounts are matured but unpaid.
	This letter is sent to the account holders as a reminder to make their payments.

The system supports the following types of letters:

When the system generates letters, it searches the Letters screen for letter definitions that meet the following criteria:

- Definition is enabled.
- Definition is an exact match of the letter code being generated.



• Definition is a match of either the application/account value or ALL for all other criteria.

Exact matches for each field are given a higher weight than matches to ALL.

The returned rows are then given a descending rank based on the weighted values and the hierarchical position of these fields:

- 1. Company
- 2. Branch
- 3. Product
- 4. State
- 5. Currency

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

To set up the Letters

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
 Administration > User > Products > Letters > Loan.
- 2. In the Letter Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Financial Services Le	nding and Leasi	ng								÷	Welcome, VAVAIDY	A▼ Accessįbility 😽	Sign <u>Q</u> ut [QA]
DashBoard	Letters x												
> Origination	Loan Line Lease	2											
> Servicing													
> Collections	Letter Definitio										d⊫ <u>A</u> dd		√ Audit
> WEP	View + Format +	🛛 🙀 🔲 Freeze	🖥 Detach 🛛 🖓 Wra	p 🚯									
	Letter Code	File Name	Letter Type	Channel	Enabled	Batch Printer	Batch User	Company	Branch	Produc	t State	Currency	
> Tools			-		N		1						
Setup		R1 loraco_em_111_03		ALL	Y	ARCHIVE	BATCH USER	5A03	ALL	ALL	ALL	ALL	
4 Setup		loraco_em_111_01	CONDITIONAL AD.		Y	ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL	
A Administration		R1 loradv_em_111_03		ALL	Y	ARCHIVE	BATCH USER	SA03	ALL	ALL	ALL	ALL	
 System 		R loradv_em_111_01	ADVERSE ACTION.		Y	ARCHIVE	BATCH USER	ALL	ALL	ALL	ALL	ALL	
 System User 		R lcolt1_em_100_02	COLLECTION LETT.		Y	ARCHIVE	BATCH USER BATCH USER	ALL	ALL	ALL	ALL	ALL	
Products		R lcolt2_em_100_02 R lcolt3_em_100_02	COLLECTION LETT.		T V	ARCHIVE	BATCH USER BATCH USER	ALL	ALL	ALL	ALL	ALL	
Asset Types		R1 lorcon_em_100_02	COLLECTION LETT.	ALL	v	ARCHIVE	BATCH USER	SA03	ALL	ALL	ALL	ALL	
Index Rates		lorcon_em_100_02	CONTRACT FUNDL.		Y	ARCHIVE	BATCHUSER	ALL	ALL	ALL	ALL	ALL	*
Scoring Parameters Products Pricings Contract	Letter Definitio	'n							8	Save and <u>A</u> dd	Save and Stay	Save and Return	Ca Return
Edits		* Letter Code					Result						
Cycles		* File Name				120002-01000	(15030310102				* Company ALL		۲
Scoring Models		* Letter Type		Ţ		* Batch Printer	UNDEFINED	۲			* Branch ALL		T
Fees		* Channel		,		* Batch User		۲			* Product ALL		Ŧ
Origination Fees		* Enabled					Selection Crite	ia.			* State ALL		
Compensation Commission Insurance		Cildureu	0				Selection crite	10			* Currency ALL		۲
Checklists Stipulations Spreads Statement Messages Letters Promotions Sulvention Escrow													

Field:	Do this:
Letter Code	Specify the code for the letter.
File Name	Specify the file name of the Oracle report used to generate the letter. The file should be named <file name="">.rep on your server.</file>
Letter Type	Select the type of letter you want to generate from the drop-down list.



Field:	Do this:				
Channel	Select the application source (channel) for the letter from the drop-down list. This may be ALL or a specific channel.				
Enabled	Check this box to enable this letter definition.				
Result section	n				
Batch Printer	Select the batch printer being used to generate the letter from the drop- down list.				
Batch User	Select the user who will submit this letter from the drop-down list. This will normally be set to BATCH.				
Selection Crit	Selection Criteria section				
Company	Select the portfolio company for which this letter will be used from the drop-down list. This may be ALL or a specific company.				
Branch	Select the portfolio branch for which this letter will be used from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL).				
Product	Select the product for which this letter will be used from the drop-down list. This may be ALL or a specific product.				
State	Select the state for which this letter will be used from the drop-down list. This may be ALL or a specific state.				
Currency	Select the currency for which this letter will be used from the drop-down list. This may be ALL or a specific currency.				

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4.8 <u>Subvention</u>

The Subvention Setup screen's loan Subvention tab allows you to set up Loan subvention plans for producers (groups or individuals). Multiple producers may contribute to one subvention plan or a plan can be set for a specific producer.

Subvention Types

Subvention can be offered in many forms for vehicle loans. The most common format is the rate subvention for vehicle loans. Rate subvention involves sharing the finance charge (interest) by the participant (most frequently with the manufacturer). The finance company sets its buy rate (the minimum cost to the company to extend the loans to a customer). If the customer rate is less than this buy rate, then the amount is equivalent to the interest amount for the difference (the buy rate minus the customer rate) is paid by the participant as the subvention amount.

Currently Oracle Financial Services Lending and Leasing supports the following subvention types:

Loan subvention types:

- Rate
- Cash bonus



Buy down

Subvention plans can be defined for one participant (for example, a manufacturer or a particular dealer) or group of participants (such as a dealer association). One subvention plan could have multiple sub plans and multiple participants could participate to each sub plan.

Example

Subvention plan:

"Summer Special Event"

Subvention sub-plans for above plan:

• 1.9% for 36 months

- or -

• 2.99% for 48 months

- or -

• 3.99% for 60 months

- or -

• \$1500.00 cash bonus

Multiple participants may participate in each sub plan. For example, for the 1.9% rate, 1% might be shared by the manufacturer and 0.9% might be shared by the dealer. Similarly, for the \$1,500 cash bonus, \$1,000 might be shared by the manufacturer and \$500 by the dealer. Or, the complete \$1,500 might be covered by the manufacturer.

Collection of subvention amounts can be set for each participant in the subvention plan with the Collection Method.

Туре	Details
UPFRONT	The entire subvention amount is collected at the booking of the Loan from the producer proceed.
UPFRONT STATEMENT	The entire subvention amount is collected at the time of the subven- tion statement.
PAY AS U GO	The subvention amount is billed to the producer when the customer pays the Loan payment. The producer is due for the amount at each statement.

Oracle Financial Services Lending and Leasing supports following collection methods:

Subvention Refund

There are times when a Loan is either paid-off early or gets charged off and the finance company refunds the unearned subvention amount back to the producer. The refund is available only when the subvention amount is collected from the producer proceeds (UPFRONT) or the whole amount is billed in the first statement (UPFRONT STATEMENT).

You can set up the system to allow refunds only for a certain period and not beyond that. The period can be set differently for charge offs and paid offs and can be based on two methods:

- 1. Days
- 2. Term

The system provides the following methods for refund amount calculation:



- 1. Earned
- 2. Percentage

The earned method is used to refund the unearned portion of the collected subvention amount. The percentage method is used to refund a certain percentage of the subvention amount collected.

4.8.1 Loan Subvention Plans

The Loan Subvention Plans screen allows you to set up subventions for Loans.

To set up the Loan Subvention Plans screen.

- On the Oracle Financial Services Lending and Leasing home screen, Click Setup > Setup > Products > Subvention > Loan.
- 2. The system displays the **Loan** Subvention screen. The details are grouped into three.
 - Plan Definition
 - Sub Plan Definition
 - Plan Details.
- 3. In the **Plan Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:	
Code	Specify the subvention plan code.	
Description	Specify the subvention plan description.	
Company	Select the company name from the drop-down list.	
Branch	Select the branch name from the drop-down list.	
State	Select the state from the drop-down list.	
Start Date	Specify the start date for the subvention plan (required). You can select the date even from the adjoining Calendar icon.	
End Date	Specify the end date for the subvention plan. You can select the date even from the adjoining Calendar icon.	
Enabled	Check this box to activate the record.	
Selection Crite	eria	
Billing Cycle	Select billing cycle from the drop-down list.	
Product	Select the product from the drop-down list.	
Asset Class	Select the asset class from the drop-down list.	
Asset Type	Select the asset type from the drop-down list.	
Asset Sub Type	Select asset sub type from the drop-down list.	
Asset Make	Select asset make from the drop-down list.	



Field:	Do this:
Asset Model	Select the asset model from the drop-down list
Asset Age	Specify the asset age.

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

5. In the **Sub Plan Definition** 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:	
Code	Specify the subvention sub plan code.	
Description	Specify the subvention sub plan description (required).	
State	Select the state from the drop-down list.	
Pro Group	Select the producer group from the drop-down list.	
Pro Type	Select the producer type from the drop-down list.	
Producer	Select the producer from the drop-down list.	
Enabled	Check this box to activate the record.	
AmtFrom	Specify the amount.	
Subvention Type	Select the subvention type from the drop-down list.	
Grade	Select the grade from the drop-down list.	
Term	Specify the term.	
Asset Class	Select the asset class from the drop-down list.	
Asset Type	Select the asset type from the drop-down list.	
Sub Type	Select asset sub type from the drop-down list	
AssetMake	Select asset make from the drop-down list.	
AssetModel	Select the asset model from the drop-down list	
Age	Specify asset age.	

- 6. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 7. In the **Plan Details** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Participant	Select the participant from the drop-down list.



Field:	Do this:
Collection Method	Select the collection method for the subvention plan from the drop-down list.
Transaction	Select the transaction code from the drop-down list.
Rate	Specify the subvention rate.
Enabled	Check this box to activate the record.
Calculation section	
Method	Select the subvention calculation method from the drop-down list. The list displays the following values:
	- SPREAD DEFAULT
	- SPREAD DEFAULT - (minus) PRESENT VALUE
	- FLAT AMOUNT
	- % OF AMT FINANCED
	- % OF AMT FINANCED + FLAT AMOUNT
Override	Check this box to allow overriding the rate at the time of under- writing / funding.
Max Amt	Specify the maximum subvention amount.
% Amt Financed	Specify the percentage of amount financed to derive the Subven- tion Amount.
	For example: If Amount Financed = 100\$, and % of Amt Financed = 5%, then the Subvention Amount = 100 * 0.05 = 5\$
Flat Amt	Specify the flat amount.
Factor	Specify the subvention factor.
Spread Max	Specify the maximum subvention spread value.
Refund section:	•
Paid Off Method	Select the method from the drop-down list, if the account is paid- off early.
Paid Off Basis	Select the basis from the drop-down list, if the account is paid-off early.
Paid Off Period	Specify the number of terms in which the subvention can be refunded to the producer, if the account is paid-off early.
Paid Off Percent	Specify the refund percentage, if the account is paid-off.
Charge Off Calc Method	Select the calculation method from the drop-down list, if the account is charged-off.
Charge Off Basis	Select the charge off basis from the drop-down list.



Field:	Do this:
Charge Off Period	Select the charge off period from the drop-down list.
Charge Off Percent	Select the charge off percent from the drop-down list.
Amortization section	<u>1</u> :
Balance Type	Select the amortize balance type from the drop-down list.
Method	Select the amortize method from the drop-down list.
Frequency	Select the amortize frequency from the drop-down list.
Cost / Fee	Select the cost / fee from the drop-down list.

Perform any of the Basic Actions mentioned in Navigation chapter.

4.9 Escrow

Oracle Financial Services Lending and Leasing provides tax and insurance escrow for loans. The Escrow screen contains subsection that allow you to set up these features.

This chapter explains the Escrow screen and how to set up escrow in the system.

4.9.1 <u>Escrow</u>

The Escrow Definition screen allows you to review or set up escrow definitions for taxes and insurance and note whether or not cushion is allowed.

Navigating to Escrow

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
 Products > Escrow. The Escrow details can be setup across three subsections:
 - Escrow
 - Shortage/Cushion Rules
 - Disbursement Rules

4.9.1.1 Escrow

To setup Escrow

1. Click Setup > Setup > Products > Escrow > Escrow.



2. In the **Escrow Definitions** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

> DashBoard	Escrow x					8
> Origination	Escrow Shortage/Cushion Rules Disbursement Rules					
Servicing						
Collections	Escrow Definition			de	Add 🖉 Edit	<u></u> Yiew ⊘ Aud
WEP	View 🕶 Format 🕶 🙀 🔟 Freeze 📓 Detach 🧔 Wrap 🔞					
	- Escrow Description		Escrow Type	Cushion Allowed	Incl 1098	Enabled
> Tools	UNDEFINED			N	N	N
ietup	EIN51 PROPERTY MORTGAGE INSURANCE (PMI)		INSURANCES	N	N	Y
Setup	EIN52 HAZARD INSURANCE		INSURANCES	Y	N	Y
Administration	EIN99 NON ESCROWED INSURANCE		INSURANCES	N	N	Y
 System 	ETX01 COUNTY TAX		TAXES	YN	N N	Y
 System User 	ETX50 NON ESCROW TAX		TAXES	n	n	Y
Products						
Asset Types	Escrow Definition					
Index Rates				Save and Add 🛛 🗟 Save and !	itay 🔒 Save	and Return 🛛 🛟 Retu
Currency Exchange						
Scoring Parameters	* Escrow UNDEFINED		* Cush	on Allowed 📃		
Products	* Description			* Ind 1098		
Pricings				* Enabled		
Contract	* Escrow Type	Ŧ				
Edits						
Cycles						
Scoring Models						
Fees						
Origination Fees						
Compensation						
Commission						
Insurance						
Checklists						
Stipulations						
Spreads						
Statement Messages						
Letters						
Promotions						
Subvention						

A brief description of the fields is given below:

Field:	Do this:
Escrow	Specify the escrow code. This is protected against update and cannot be changed after initial set up.
Description	Specify the escrow description.
Escrow Type	Select the escrow type, usually INSURANCES or TAXES from the drop-down list.
Cushion Allowed	Check this box if the escrow you are defining allows for cushion. Note : Cushion rules are used to determine how much cushion should be retained.
Incl 1098	Check this box to include in 1098 reporting.
Enabled	Check this box to enable the escrow definition.

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

4.9.1.2 Shortage/Cushion Rules

In Shortage/Cushion Rules, you can review and set up escrow analysis shortage/cushion rules. Shortage/cushion rules determine how much cushion you are allowed on a particular escrow line and if there is a predicted shortage, how to eliminate it by increasing payment.

To setup Shortage/Cushion Rules

1. Click Setup > Setup > Products > Escrow > Shortage/Cushion Rules.



2. In the **Rules** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Escrow ×										X
Origination	Escrow Short	age/Cushion Rules Disbur	ement Rules								
Servicing											
Collections	Rules								de ebd	🖉 Edit 🗌 View	⊘ Aud
WEP	View • Form	nat 🕶 📑 🔲 Freeze 🧯	Detach 🛛 🖓 Wrap	69							
fools	Rule	Description	Start Dt	End Dt	Enabled Shortage Threshold	Shortage Value	Shortage Spread Increase %	Term	Max Term	Surplus Amt Corr	ipany
ID		UNDEFINED			N	0.00	0.0000	0	0	0.00	
tup	0001	RULE 0001	12/07/1993	12/31/4000	Y AMOUNT	50.00	30.0000	6	48	1.00 ALL	
Products Asset Types Index Rates Currency Exchange Scoring Parameters Products Pricings Contract Edits	8	* Rule * Description * Start Dk * End Dt * Enabled	16 16		* Shortage Threshold * Shortage Value 0.00 * Shortage Spread Increase % 0.0000 * Term 0	eters	Y	Save and Add	* Max Term 0 * Surplus Amt 0.00 * Company ALL * Branch ALL * Product ALL * State ALL	Ave and Return	Ç⊋ <u>R</u> et
Cycles Scoring Models											
Fees	Rule Detail								de de	🖉 Edit 🗌 View	⊘ Ag
Origination Fees Compensation Commission Insurance Checklists	View Form Escrow Type No data to displ	Cushion Type	Detach 🛛 🖨 Wrap	61							Cushion \
Stipulations Spreads Statement Messages Letters Promotions Subvention Escrow	•										

Field:	Do this:			
Rule	Specify the rule code. This is protected against update and cannot be changed after initial set up.			
Description	Specify the rule description.			
Start Dt	Specify the start date for this rule. You can even select the date from the adjoining Calendar icon.			
End Dt	Specify end date for this rule. You can even select the date from the adjoining Calendar icon.			
Enabled	Check this box to enable the rule.			
Parameters section				
Shortage Threshold	Select the shortage threshold, either an amount or number of install- ments, from the drop-down list.			
Shortage Value	Specify shortage threshold value.			
Shortage Spread Increase%	Specify shortage spread increase percent.			
Term	Specify shortage spread term.			
Max Term	Specify the maximum amount of shortage spread terms.			



Field:	Do this:			
Surplus Amt	Specify surplus threshold amount for this rule.			
Company	Select the company for this rule from the drop-down list.			
Branch	Select the branch for this rule from the drop-down list.			
Product	Select the product for this rule from the drop-down list.			
State	Select state for this rule (required).			
	IMPORTANT : When you select which escrow rule to use, the system searches for a best match using the following attributes:			
	1. Company			
	2. Branch			
	3. Product			
	4. State			
	Hence, the system recommends creating one version of each rule, where ALL is the value in these fields.			

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. In the **Rule 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:
Escrow Type	Select escrow type from the drop-down list.
Cushion Type	Select cushion type from the drop-down list.
Cushion Value	Specify cushion value.

5. Perform any of the Basic Actions mentioned in Navigation chapter.

Note

While considering the cushion rules, preference is provided either for all records and then for Insurances or taxes maintained in a particular shortage or cushion rule.

4.9.1.3 Disbursement Rules

The Rules screen allows you to define the disbursement rules for your escrow.

To setup Disbursement Rules

1. Click Setup > Setup > Products > Escrow > Disbursement Rules.



2. In the **Escrow Disbursement Rules** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

DashBoard	Escrow ×														2
Origination	Escrow Shortage/Cu	shion Rules Disbursement F	Rules												
Servicing															
Collections	Escrow Disburs	ement Rules										de Aqq	2 Edit	View	🖉 Aydi
WFP	View 👻 Format 👻	📑 🕅 Freeze 🚮 Deta	ich 🕼 Wrap	69											
Tools	Disbursement Rule	e Description	Company	Branch	Start Dt	End Dt	Enabled	Jan %	Feb %	Mar %	Apr %	May %	Jun %	Jul %	Aug %
	01001	JANUARY MONTHLY	ALL	ALL	12/07/1993	12/31/4000	N	0.0000	0.0000 8.3330	0.0000 8.3330	0.0000 8.3330	0.0000	0.0000	0.0000	0.0000 8.3330
tup	01002	JANUARY BI MONTHLY	ALL	ALL	12/07/1993	12/31/4000	Ŷ	16.6666	0.0000	16.6666	0.0000	16.6666	0.0000	16.6666	0.0000
etup	01003	JANUARY THRICE ANNUAL	ALL	ALL	12/07/1993	12/31/4000	Y	33.3333	0.0000	0.0000	0.0000	33.3333	0.0000	0.0000	0.0000
Administration	01004	JANUARY QUARTERLY	ALL	ALL	12/07/1993	12/31/4000	Ŷ	25.0000	0.0000	0.0000	25.0000	0.0000	0.0000	25.0000	0.0000
 System User 	4														+
Index Rates Currency Exchange Scoring Parameters						8				Save and	Add E	Save and Stay		and Return	C Retu
Products		* Disbursement Rule					isbursement %					* Jul % 0.0	000		
Pricings		* Description				* 3an %	.0000					* Aug % 0.0			
Contract		* Company ALL		۲		* Feb %	.0000					* Sep % 0.0	000		
Edits Cycles		* Branch ALL	- 124	۲		* Mar %	.0000					* Oct % 0.0	000		
Scoring Models	1	* Start Dt	10			* Apr %	.0000					* Nov % 0.0	000		
Fees		* End Dt	10			* May %	.0000					* Dec % 0.0	000		
Origination Fees		* Enabled				* Jun %						Total % 0			
Compensation															
Commission Insurance															
Checklists															
Stipulations															
Spreads															
Statement Messages															
Letters															
Promotions															
Subvention Escrow															
WFP															
Index Rates															
Fees															
Pricings															
Contracts															
Contracts Balances															
		3													

Field:	Do this:
Disbursement Rule	Specify the disbursement rule. This is protected against the update and cannot be changed after initial set up.
Description	Specify the description.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Start Dt	Specify the start date. You can even select the date from the adjoining calendar icon.
End Dt	Specify the end date. You can even select the date from the adjoining calendar icon.
Enabled	Check this box to enable this disbursement rule.
Disbursement section	n
Jan%	Specify the percent to be disbursed in January.
Feb%	Specify the percent to be disbursed in February.
Mar%	Specify the percent to be disbursed in March.
Apr%	Specify the percent to be disbursed in April.
May%	Specify the percent to be disbursed in May.



Field:	Do this:
Jun%	Specify the percent to be disbursed in June.
Jul%	Specify the percent to be disbursed in July.
Aug%	Specify the percent to be disbursed in August.
Sep%	Specify the percent to be disbursed in September .
Oct%	Specify the percent to be disbursed in October.
Nov%	Specify the percent to be disbursed in November.
Dec%	Specify the percent to be disbursed in December.
Total%	Displays total annual disbursement percentage. This figure is the sum of the monthly disbursements and must equal 100 percent .

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

Note

You cannot save the disbursement rule, if the Total% is not equal to 100.



Appendix A:System Parameters

A.1 Introduction

System defined parameters help in configuring system specific data, User-access, location of system files; reports related URLs and other administration controlled data. These are essential to be configured during installation and some of them by nature of application will have to be reviewed and maintained in a regular and periodic manner.

Following are the types of parameters are used in OFSLL system depending on the areas of the system that these would apply and impact:

- System Parameters
- Organization Parameters
- <u>Company Parameters</u>
- Other Parameters

Note

All the above parameters can be controlled (enabled/disabled) only by System Administrators, and users with Admin/Super User privileges who would be involved in setting-up OFSLL system.

A.2 System Parameters

System parameters apply to the entire system. They relate to the overall processing of the system like application server file locations, data purging configurations and so on. Table below details the list of system parameters with their description and pre-defined values.

SI.No	Parameter	Description
1	ACA_DLQ_AMT_EX- CLUDED	This parameter is used to exclude delinquency amount for account ACH
2	ACA_PAYMENT_AU- TO_LOAD	This parameter is used to control posting directly from the ACH file that has been created for cus- tomer payments. Input parameter value is Boolean (Yes/No). If the parameter is set to 'Y', the system automatically creates payment batches for the payments in the ACH file and posts them on the day of payment.
3	ACA_PRENOTE_DAYS	This parameter is used to define the number of days the prenote should be initiated for customer ACH (Automated Clearing House) accounts. Input parameter value is numeric.
4	ACA_PRE_PROCESS DAYS	This parameter is used to specify the number of days before draft day for Account ACH process. Input parameter value is numeric.
5	ACH_PAYEE_PRENOTE DAYS	This parameter is used to define the number of days for prenote to occur for Producer or Vendor ACH accounts. Input parameter value is numeric



SI.No	Parameter	Description
6	ADMIN_SERVER_URL	This parameter is used to define the admin server URL
7	ADR_DIRECTORY	This parameter is used to define the Oracle Direc- tory Object Name for ADR file location
8	ADR_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle Direc- tory Object Name for ADR file location
9	AGE_APPROVED_CON- DITIONED_DAYS	This parameter is used to specify the number of days by which an application in 'Approved' or 'Conditioned' status is treated as Aged Applica- tion. Input parameter value is numeric with no upper limit.
10	AGE_CONTRACT_DAYS	This parameter is used to specify the number of days by which a contract is treated as Aged Con- tract. Input parameter value is numeric with no upper limit.
11	ASC_COL_SER_ENA- BLED_IND	This parameter is used as the Collection Servicing Enabled Indicator
12	CAC_DIRECTORY	This parameter is used to define the Oracle Directory Object Name for CAC file location
13	CAC_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle Direc- tory Object Name for CAC file location
14	CHECK_PRINT_PREVIEW	Using this parameter we can allow preview of application in pdf form before printing. Input parameter value is Boolean (Yes/No).
15	CMN_AMOUNT_ROUND_ FACTOR	This parameter is used to define the rounding fac- tor for applicable fields (in this case calculated amounts). Input parameter value is 'ROUND AMOUNT TO 2 DECIMALS'. Currently system supports rounding factor 2 only.
16	CMN_AMOUNT_ROUND_ METHOD	This parameter is used to define the amount round method during system set-up and would be appli- cable for all calculated amounts (calculated fees, payment etc.) across the application. Input values are ROUND, RAISE and CUTOFF: ROUND : Rounded to nearest number higher or lower RAISE : Rounded to the nearest higher number CUTOFF : Truncate the digits without rounding or raising
17	CMN_APP_ACC_TI- TLE_FN_LN	This parameter is used to set the Application or Account title in one of the formats – First/Last Name or Last/First Name. Input parameter value is Boolean (Yes/No). If Yes is chosen, title would be in the format – First/Last Name, else the other option.



SI.No	Parameter	Description
18	CMN_APP SERVER_HOME	This parameter is used to set the Application Server Home Directory. Input parameter value is user defined.
19	CMN_CURRENT_MOD- EL_YEAR	This parameter is used to default the Current Model Year.
20	CMN_DEBUG_LEVEL	This is the Common Debug Level
21	CMN_DEBUG_METHOD	This is the Common Debug Method
22	CMN FILE_PROCESS_TO_LOB	This parameter is used to change incoming/outgo- ing file process to CLOB process
23	CMN_GL_POST_DT	This parameter is used to specify the General Ledger Posting date. If scheduler is enabled, it automatically updates this to current system date. Else Admin User would need to set this date man- ually to ensure correct posting dates in GL.
24	CMN_HTTP_PROX- Y_PORT	This parameter is enabled to specify the port to be used for outgoing HTTP connections. Input parameter value is user defined.
25	CMN_HTTP_PROXY SERVER	This parameter is enabled to specify the proxy server to be used for outgoing HTTP connections. Input parameter value is user defined. There exists an interdependency of this parameter with CMN_HTTP_PROXY_PORT mentioned above.
26	CMN_INT_360_ACCRU- AL_DAYS_MTHD	This parameter is used to specify the interest accrual method for 360 days, to be used by the System for all calculations with interest. Currently two methods are supported. Input parameter value is 'US' or 'EU' representing American and Euro- pean method of interest accrual for 360 days.
27	CMN_TEST_TOOL_LOG- GING	This parameter is used to set testing tool logging parameter
28	CMN_SCHEMA_ID	This is used to specify the schema identifier for all users.
29	CMN_SCHEMA_NAME	This is used to specify the Oracle User Name for a specific schema. Input parameter value is user defined.
30	CMN_SCHEMA_PASS- WORD	This captures the password for Oracle, for the specific schema. Input parameter value is user defined. This parameter need not be enabled when in Oracle Network.
31	CMN_SERVER_HOME	This parameter captures the Server Home Direc- tory. Input parameter value is user defined.



SI.No	Parameter	Description
32	CMN SERVER_TEMP_DIR	This parameter is used to specify the temporary directory on the server along with the path. Input parameter value is user defined.
33	CMN_SER_ENVIRON- MENT_FILE	This parameter captures the environment file (and its path) for running the Operating System commands from Job Service. Input parameter value is user defined.
34	CMN_SYSTEM_UNDER MAINTENANCE	This parameter specifies whether the system is under maintenance or not. Input parameter value is Boolean (Yes/No).
35	CMN_WALLET_PASS- WORD	This parameter is used to specify the common wallet password. Input parameter value is user defined.
36	CMN_WALLET_PATH	This parameter is used to specify the common wallet path for oracle database. Input parameter value is user defined.
37	CPP_NO_OF_PROMISES	This parameter is used to define the maximum number of promises/chances allowed for a cus- tomer who is delinquent and promises to pay. Input parameter value is numeric with no upper limit.
38	CPP_PROMISE_HELD DAYS	This parameter is used to define the maximum number of days after the promises made by the customer to pay are broken to initiate further actions. Input parameter value is numeric with no upper limit.
39	CRD_CHS_BIN	This parameter holds the value of the credit card BIN (Bank Identification Number for Credit Cards), for CHASE interface. Input parameter value is user defined. (P.S: OFSLL supports CHASE interface for credit card payments processing)
40	CRD_CHS_CUR_CODE	This parameter is used to specify the currency code of the transacting currency for CHASE inter-face. Input parameter value is user defined.
41	CRD_CHS_DIR_PATH	This parameter is used to specify the directory path for CHASE payment interface for Credit Cards. Input parameter value is user defined.
42	CRD_CHS_IND_TYPE	This is used to specify the industry type for CHASE payment interface for Credit Cards. Input parameter value is user defined.
43	CRD_CHS_MER- CHANT_ID	This captures the merchant ID number for CHASE payment interface for Credit Cards. Input parameter value is user defined.



SI.No	Parameter	Description
44	CRD_CHS_RE- MOTE_HOST_NAME	This captures the remote host name for seeking approvals for CHASE payment interface. Input parameter value is user defined.
5	CRD_CHS_SEC_RE- MOTE_HOST_NAME	Similar to the previous parameter this captures the secondary remote host name of CHASE interface for seeking approvals for credit card payments. Input parameter value is user defined.
46	CRD_CHS_TIMEOUT	This parameter is used to define the timeout limit when polling the interface for processing credit card payments. Input parameter value is numeric.
47	CRD_CHS_USR_ID	This parameter captures the user id for CHASE interface which is required whenever the System needs to access/seek authorizations/process pay- ments for credit cards etc. Input parameter value is user defined.
48	CRD_PTB_RE- MOTE_HOST_NAME	This is the Protobase Remote Host Name
49	CRD_PTB_RE- MOTE_HOST_PORT	This is the Protobase Remote Host Port
50	CRD_PTB_TIMEOUT	This is the Protobase Timeout Value
51	CRD_SOURCE_TYPE_CD	This is the Source Type Code
52	DDT_CREATE_DUE DATE_HISTORY	This parameter must be enabled to create a due date history for any account. Due date history sub tab under Transaction history displays the delin- quency history of an account in a tabular format detailing Due date, Due Amount, Last Payment date, Payment Amount, Balance Amount, Days past due and Payment received flag. The input parameter value for this parameter is Boolean (Yes/No).
53	DECI- SION_BUY_RATE_TOL- ERANCE	This parameter is used to define the variance in buy rate
54	EDF_DIALER_ACCT TYPE	This parameter is used to set up the account num- ber reference for the dialer file to pick-up records for Auto dialer interface. Input parameter value is account number.
55	FIN_TIMEOUT	This parameter is used to define the polling inter- val for Fax-in service, i.e. minutes after which the Fax-in service would poll to establish a connection periodically. Input parameter value is numeric.
56	FLL_BPEL_PROCESS	This parameter is set to use BPEL process in OFSLL. Input parameter value is Boolean (Yes/ No).



SI.No	Parameter	Description
57	ICA_INPUT_FILE_FOR- MAT	This parameter is used to define the input call activity file format
58	IFD_DIRECTORY	This parameter is used to define the Oracle direc- tory object name for IFD file location
59	IFD_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle direc- tory object name for IFD file location
60	INCOM- ING_LOB_PURGE_DAYS	This parameter is used to define the incoming pro- cess file table purge days
61	INPUT_DIRECTORY	This parameter is used to define the Oracle direc- tory object name for INPUT file location
62	ITU_DIRECTORY	This parameter is used to define the Oracle direc- tory object name for ITU file location
63	ITU_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle direc- tory object name for ITU file location
64	IVR_DIRECTORY	This parameter is used to define the Oracle direc- tory object name for IVR file location
65	IVR_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle direc- tory object name for IVR file location
66	JSC_START_OF_BUSI- NESS_TIME	This parameter is used to set the start of business time. Input parameter value is time in 24 hour format.
67	JSC_TIMEOUT	This parameter is used to set the polling interval for job scheduler. Input parameter value is numeric. To check whether it represents minutes/ seconds.
68	JSV_ARCHIVE SERVER_CONFIG	This parameter is used to set the configuration file for reports archive server. Input parameter value is user defined.
69	JSV_ARCHIVE SERVER_URL	This parameter is used to specify the archive server url. Input parameter value is user defined.
70	JSV_BI_PASSWORD	This parameter is used to define the BI Publisher Password
71	JSV_BI_USER	This parameter is used to define the BI Publisher User ID
72	JSV_TEMPORARY_DI- RECTORY	This parameter is used to define Oracle directory object name for Job Service Temp file location
73	JSV_BI_PASSWORD- JSV_REPORTS_RUNT- IME	This parameter is to specify the reports runtime program. Input parameter value is user defined.



SI.No	Parameter	Description
74	JSV_REPORTS_RUNT- IME_CMDFILE	This parameter is used to specify the reports runt- ime command file. Input parameter value is user defined.
75	JSV_REPORTS SERVER_CONFIG	This parameter is used to specify the configuration file for reports server. Input parameter value is user defined.
76	JSV_REPORTS SERVER_URL	This is used to specify the URL for the reports server. Input parameter value is user defined.
77	JSV_REPORT_AR- CHIVE_DIRECTORY	This is used to specify the path & directory of Reports archive, input parameter value being numeric.
78	JSV_SMTP_SERVER	This parameter specifies the SMTP server used by job service for sending email messages. Input parameter value is user defined.
79	JSV_TIMEOUT	This is to specify the polling interval for the job ser- vice during time out. Input parameter value is numeric. To check whether it represents minutes/ seconds.
80	JSV_USE_BI_PUBLISHER	This parameter defines whether BI publisher should be used to process reports are not. Input parameter value is Boolean (Yes/No).
81	JSV_USE_REPORTS SERVER	This parameter is used to specify whether reports server from job service should be used or not. Input parameter value is Boolean (Yes/No).
82	LBX_TXN_GROUP- ING_CNT	This parameter is used to specify the no. of records per batch for payment transactions and lock box batch records. Input parameter value is numeric.
83	LCO_COL_LET- TER1_GEN_DAYS	This parameter specifies the number of days post which first collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric.
84	LCO_COL_LET- TER2_GEN_DAYS	This parameter specifies the number of days post which second collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric.
85	LCO_COL_LET- TER3_GEN_DAYS	This parameter specifies the number of days post which third collection letter should be generated for accounts with dues unpaid. Input parameter value is numeric.
86	LIEN_RELEASE_DAYS	This parameter is used to define the Lien Release Days
87	LOCKBOX_DIRECTORY	This parameter is used to define the Oracle direc- tory object name for Lockbox file location



SI.No	Parameter	Description
88	LOCKBOX_PRO- CESSED_DIRECTORY	This parameter is used to define the Oracle direc- tory object name for processed Lockbox file loca- tion
89	LOR_ADVERSE_AC- TION_GEN_DAYS	This parameter is used to specify the number of days after the third collection letter post which the adverse action letter is to be generated. Input parameter value is numeric.
90	LOG_LOB_PURGE_DAYS	This parameter is used to log files header table purge days
91	MAX_AGED_TXN_AU- THORIZE_DAYS	This parameter is used to specify the maximum number of days within which a transaction should be authorized. Input parameter value is numeric and represents the number of days.
92	MAX_VOID_TXN_AU- THORIZE_DAYS	This parameter is used to set the maximum days to authorize transaction
93	OCP_CUSTOMER_P- MT_SITE_ID	This parameter is used to set the customer pay- ment extract file site id
94	OCP_IN- CLUDE_ACH_ACC	This parameter is used to set the customer pay- ment extract including ach accounts
95	OUTGO- ING_LOB_PURGE_DAYS	This parameter is used to define the outgoing pro- cess file table purge days
96	OUTPUT_DIRECTORY	This parameter is used to define Oracle directory object name for OUTPUT file location
97	PAC_ARCHIVE_DAYS	This parameter is used to define number of days for periodic archiving of account. Input parameter value is numeric.
98	PAC_OARCHIVE_DAYS	This parameter is used to define the number of days for archiving accounts from 'O' tables i.e. old tables. Input parameter value is numeric
99	PAP_ARCHIVE_DAYS	This parameter is used to define the number of days for archiving applications on a periodic basis. Input parameter value is numeric.
100	PAP_OARCHIVE_DAYS	This parameter is used to define the number of days for archiving applications from 'O' tables. Input parameter value is numeric.
101	PCU_CHECK_REFUND DAYS	This parameter is used to specify the maximum number of days within which an overpayment from the customer can be refunded. Input parameter value is numeric.
102	PDC_PRE_PROCESS DAYS	This parameter value will define the number of days prior to the due day, regular account PDC process should be initiated. Input parameter value is numeric.



SI.No	Parameter	Description
103	PENDING_PDC_DAYS	This parameter value will define the number of days before the initiation day for pending PDC accounts.
104	PGL_ARCHIVE_DAYS	This parameter defines the number of days, post which the transactions in GL would be archived. Input parameter value is numeric
105	PGL_OARCHIVE_DAYS	This parameter is used to define the number of days, post which the transactions in GL will be moved to the 'O' tables. Input parameter value is numeric.
106	PJR_PURGE_DAYS	This parameter is used to specify the days post which the job requests are to be purged. Input parameter value is numeric.
107	POD_PURGE_DAYS	This parameter is used to define the number of days after which the Output data file headers are to be purged. Input parameter value is numeric.
108	PPA_ARCHIVE_DAYS	This parameter is used to specify number of days after which pools and its transactions archiving is to be done to 'O' tables. Input parameter value is numeric.
109	PPA_OARCHIVE_DAYS	This parameter is used to specify number of days after which pools and its transactions archiving is to be done to 'OO' tables. Input parameter value is numeric
110	PPR_ARCHIVE_DAYS	This is used to specify the days for archival of pro- ducers details on a regular basis. Input parameter value is numeric.
111	PPR_OARCHIVE_DAYS	This is used to specify the days after which the producers details from 'O' tables need to be archived. Input parameter value is numeric.
112	PPX_ARCHIVE_DAYS	This is used to specify the days after which pro- ducer transactions are to be archived. Input parameter value is numeric.
113	PPX_OARCHIVE_DAYS	This is used to specify the days after which the producer transactions are to be moved from 'O' tables. Input parameter value is numeric.
114	PJR_COPY_PURGED DATA	This parameter is used to copy data into purge tables
115	PST_ARCHIVE_DAYS	This parameter specifies the number of days for which the statements are to be archived. Input parameter value is numeric.
116	PST_OARCHIVE_DAYS	This parameter specifies the number of days for which the statements are to be archived in the 'O' tables. Input parameter value is numeric.



SI.No	Parameter	Description
117	PTT_PURGE_DAYS	This is used to specify the number of days after which the PTT table is to be purged. Input parame- ter value is numeric.
118	PTX_ARCHIVE_DAYS	This parameter is used to specify the number of days the transactions are to be archived. Input parameter value is numeric.
119	PTX_OARCHIVE_DAYS	This parameter is used to specify the number of days after which the archived transactions from 'O' tables are to be moved. Input parameter value is numeric.
120	PTX_TX- N_LAST_PURGE_DT	This parameter stores the date when transactions were purged last in the OFSLL system. Input parameter value is date.
121	PUL_PURGE_DAYS	This parameter is used to specify the number of days post which the User login details are to be purged. Input parameter value is numeric.
122	PVA_ARCHIVE_DAYS	This parameter stores the number of days for archival of regular vendor assignments. Input parameter value is numeric.
123	PUP_ARCHIVE_DAYS	This parameter stores the number of days for archival of transaction upload. Input parameter value is numeric
124	PUP_OARCHIVE_DAYS	This parameter is used to specify the number of days after which the archived transactions from 'O' tables are to be moved. Input parameter value is numeric
125	PUP_TUP_LAST_PURGE _DT	This parameter stores the date when transactions upload were purged last in the OFSLL system. Input parameter value is date.
126	PVA_OARCHIVE_DAYS	This parameter value specifies the number of days for archival of vendor assignments from 'O' tables to 'OO' tables. Input parameter value is numeric.
127	PVI_ARCHIVE_DAYS	This parameter is used to specify the number of days for which the regular vendor invoices are to be archived. Input parameter value is numeric.
128	PVI_OARCHIVE_DAYS	This parameter is used to specify the number of days post which the regular vendor invoices are to be moved from 'O' tables to 'OO' tables. Input parameter value is numeric.
129	RAC_LOAD_FREQUENCY	This parameter is used to specify Accounts RDH Load Frequency
130	RAP_LOAD_FREQUENCY	This parameter is used to specify Applications RDH Load Frequency



SI.No	Parameter	Description
131	RAT_LOAD_FREQUENCY	This parameter is used to specify Asset Tracking RDH Load Frequency
132	RBK_LOAD_FREQUENCY	This parameter is used to specify Bankruptcy Details RDH Load Frequency
133	RCA_LOAD_FREQUENCY	This parameter is used to specify Call Activities RDH Load Frequency
134	RCH_LOAD_FRE- QUENCY	This parameter is used to specify Deficiency Details RDH Load Frequency
135	RCO_LOAD_FRE- QUENCY	This parameter is used to specify Contracts RDH Load Frequency
136	RFO_LOAD_FREQUENCY	This parameter is used to specify Repo-Foreclo- sure RDH Load Frequency
137	RPR_LOAD_FREQUENCY	This parameter is used to specify Producers Rdh Load Frequency
138	RST_LOAD_FREQUENCY	This parameter is used to specify Setup Data RDH Load Frequency
139	RTX_LOAD_FREQUENCY	This parameter is used to specify Txns RDH Load Frequency
140	SALESAGENT MAIL_SEND_IND	This parameter is used to specify whether decision fax needs to be sent to sales agent (yes/no)
141	SCORING_PARAME- TER_ALERT	This parameter is used to set the scoring parame- ter alert
142	SQL_DIRECTORY	This parameter is used to set the Oracle directory object name for SQL file location
143	TES_ANA_PRE_PROCES S_CYCLES	This parameter is used to specify the pre-process cycles required for Escrow analysis. Input parameter value is numeric.
144	TES_DSB_ANALY- SIS_PERCENT	This parameter is used to specify the percentage for escrow disbursements. Input parameter value is numeric.
145	TES_DS- B_PRE_PROCESS_DAYS	This is used to specify the number of days for pre- process for escrow disbursements. Input parame- ter value is numeric.
146	TPE_AMORTIZE_AC- CRUED_INT_ONLY	This parameter is used to specify that system has to amortize accrued interest at month end
147	TPE_APPLY_LTC FROM_CURR_DUE_DT	This parameter is used for pyramid law fee method to apply late charge from current due date
148	TPE_ESC_ANALY- SIS_DELQ_AMT	Parameter considers billed but uncollected amount for escrow analysis



SI.No	Parameter	Description
149	TPE_EXCESS_PAY- MENT_TO_MEMO	Excess payment on the account will be moved to memo payment.
150	TPE_EXCLUDE_ESC_LTC	This parameter defines whether escrow should be included or excluded while calculating late charge. Input parameter value is Boolean (Yes/No).
151	TPE_EXT_CY- CLES_BACKDATED	This parameter is used to define the maximum extension cycles allowed for back dating. Input parameter value is numeric with no upper limit
152	TPE_FUTURE_PAYOFF DAYS	The value specified in this parameter validates the 'Valid Up to Date' with 'Payoff quote' during mone- tary transactions posting.
153	TPE_GL_RE- FUND_HOLD_DAYS	This parameter is used to define the number of days the non-refunded amount can be held in GL. Input parameter value is numeric.
154	TPE_MAX_CY- CLES_BACKDATED	This parameter is used to define the maximum cycles that are allowed for back dating in OFSLL. Input parameter value is numeric.
155	TPE_MIN_1098_INT_AMT _PAID	This parameter is used to specify the lower limit or minimum interest amount paid for 1098 i.e. Mort- gage Interest Statement. In the US, FIs need to report mortgage interest of \$600 or more received from individuals, during the course of their busi- ness. Input parameter value is 600, the minimum value above which reporting by FI is required in form 1098 for each mortgage account.
156	TPE_OLDEST DUE_DT_NEW_MTHD	This parameter is enabled to specify whether new method for calculation of oldest due date based on given data should be used or not. Input parameter value is Boolean (Yes/No).
157	TPE_PAID_TO_CLOSE DAYS	This parameter is used to specify the number of days allowed post which a paid account would be closed. Input parameter value is numeric.
158	TPE_PAYMENT_TO MULTI_ACCOUNTS	This parameter is enabled to allow one payment for dues in multiple accounts. Input parameter value is Boolean (Yes/No).
159	TPE_PAYOFF_VAL- ID_THRU_DAYS	This parameter is used to specify the number days the pay-off quote is valid by default. i.e. if the parameter is set as 7, the payoff quote is valid for 7 days and customer can pay the quoted amount as final closure amount within those days. Input parameter value is numeric.
160	TPE_PMT_POST_EOD	This parameter is used to allow payments when the batch process for End of Day is running. Input parameter value is Boolean (Yes/No). If this is set to 'Y', payments can be allowed during EOD.



SI.No	Parameter	Description
161	TPE_SCHGOFF_DLQ DAYS	This parameter is used to define the number of delinquent days to treat an account for SCHGOFF (charge – off). Input parameter value is numeric. (To verify)
162	TPE_SCHGOFF_RE- VIEW_DAYS	This parameter is used to define the number of days allowed for review of SCHGOFF accounts. Input parameter value is numeric.
163	TPE_SCRA_DEFAULT_IN- TEREST_RATE	This parameter is used to define the default inter- est rate that is to be applied for customers who are in military duty. OFSLL will apply the lower of the prevailing interest rate or SCRA default interest rate specified through this parameter. Input parameter value is numeric (in this case 6, which is interest rate to be applied for SCRA accounts.
164	TPE_SHOW_BACK- DATE_WARNING	This parameter is used to define whether a warn- ing message is to be shown if monetary transac- tion is backdated
165	TPE_ST- M_INC_ALL_TXNS	This parameter is enabled to define whether all transactions should be included in the statements or otherwise. Input parameter value is Boolean (Yes/No).
166	TPE_STOP_COMP_DELQ _DAYS	This parameter is used to stop computation when delq days > 60
167	TPE_TXN_POST_DE- FAULT_GLDATE	This parameter is used to default GL date in date type parameters during txn posting (y/n)
168	TPE_VOID_TO_CLOSE DAYS	This parameter is used to define the number of days allowed for closing Void accounts. Input parameter value is numeric.
169	UIX_DEFAULT_IMAGE PATH	This parameter is used to define the default image directory maintained for the purpose of online attachment of document images to an application using documents maintenance section under Account documentation. Input parameter value is user defined.
170	UIX_DIRECT_LOAN COMBO_ULN_UFN	This parameter when set to yes allows underwrit- ing and funding to be carried on by a single responsibility for direct loans only. Input parameter value is Boolean (Yes/No).
171	UIX_INCOMING_FILE PATH	This parameter is used to specify incoming file path of app server
172	UIX_LOCAL_COUN- TRY_CD	Through this parameter we can set the local coun- try where an FI has multiple branches across dif- ferent geographies. Input parameter value is user defined.



SI.No	Parameter	Description
173	UIX_LOCK_UN- LOCK_AND_COPY	This parameter is used to enable the user inter- face lock / unlock and copy features. Input param- eter value is Boolean (Yes/No).
174	UIX_MAX_ACC SEARCH_ROWS	This parameter is used to specify the maximum number of account rows to be returned for search functionality. Input parameter value is numeric.
175	UIX_MAX_APP SEARCH_ROWS	This parameter is used to specify the maximum number of application rows to be returned for search functionality. Input parameter value is numeric.
176	UIX_OUTGOING_FILE PATH	This parameter is used to specify outgoing file path of app server
177	UIX_REPORTS SERVER_CONFIG	This parameter can be used to specify the user interface reports server configuration file. This is not required for OFSLL.
178	UIX_REPORTS SERVER_URL	This parameter sets the URL for Reports server. Input parameter value is user defined.
179	UIX_SHOW_LN_VARIA- BLE_RATE_TABS	This parameter can be used to show loan variable rate tabs. Input parameter value is Boolean (Yes/ No). This is not required for OFSLL.
180	UIX_UTILITIES_SERV- LET_URL	This parameter can be used to specify the User Interface utilities servlets URL. This is not required for OFSLL.
181	UPR_PRO_NBR_SYS- _GENERATED	This parameter can be used to specify whether producer number should be system generated or seek input from user. Input parameter value is Boolean (Yes/No). Generally this is set to yes for system generation.
182	VEV_NADA_TOKEN_URL	This parameter is used to set the token URL for vehicle evaluation interface NADA. Input parameter value is user defined.
183	VEV_NADA_UPDATE DAY	This parameter is used to specify the day of the month to update the vehicle evaluations every month. Input parameter value is numeric.
184	VEV_NADA_URL	This parameter is used to set the URL for vehicle evaluation interface NADA. Input parameter value is user defined.
185	VEV_NADA_USER_ID	This parameter is used to specify the User id for login to the NADA interface. Input parameter value is user defined.
186	VEV_NADA_USER_PASS- WORD	This parameter is used to specify the password for login to the NADA interface. Input parameter value is user defined.



SI.No	Parameter	Description
187	VEV_VALUATION_RE- GION	This parameter is used to define the default region for vehicle evaluation. Input parameter value is the region name, and is user defined.
188	VEV_VALUATION SOURCE_CD	This parameter is used to specify the default vehi- cle evaluation source code. Input parameter value is user defined. A number of parameters are pos- sible in OFSLL as below: 1.Appraisal Company 2.Broker 3.BUC GUIDE 4.DATA QUICK 5.NAMS/SAMS SURVEY – USED 6.REALTOR 7.NADA INTERFACE USED CARS 8.BLACKBOOK INTERFACE USED CARS 9.KELLY INTERFACE 10.NADA – NEW 11.NADA – USED 12.KELLY NEW BLUE BOOK 13.KELLY USED BLUE BOOK 13.KELLY USED BLUE BOOK 14.INVOICE 15.BLACK BOOK 16.NADA INTERFACE COMMERCIAL TRUCKS 17.COMPANY INVOICE 18.GOLD BOOK 19.GALVS 20.OTHER 21.ALG
189	WFP_DIRECTORY	This parameter is used to specify the Oracle direc- tory object name for WFP file location
190	WFP_MAX_CY- CLES_BACKDT	This parameter is used to specify the back dated cycles date for WFP.
191	WFP_PROCESSED_DI- RECTORY	This parameter is used to define oracle directory object name for wfp file location.
192	WFP_REVERSE_TX- N_IND	This parameter is enabled to define the WFP reversal indicator. Input parameter value is Boolean (Yes/No).
193	XAE_DEALUPD_MAX_AL- LOWED_DAYS	This parameter is used to define the max allowed days for Deal Update
194	XAE_DEALUPD_AL- LOWED_IND	This parameter is used to indicate whether deal update is allowed or not
195	XSL_TAX_INTERFACE	This parameter is used to specify the sales tax interface in OFSLL. Input parameter value is user defined. In this case it is held as 'Manual'.
196	OUTBOUND_CALL_Q	This parameter is used to generate reports (includ- ing emailing statements/letters) using Application Server instead of Database server.



SI.No	Parameter	Description
197	ACA_PRE_PROCESS DAYS_FIRST	This parameter is used to configure the number of days before the debit day for ACH process in first time/ one-time case
198	IPR_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle direc- tory object name for processed IPR file location
199	IPR_DIRECTORY	This parameter is used to define the Oracle direc- tory object name for IPR file location
200	UIX_PWD_MGMT_EX- TERNAL_URL	This parameter is used to set external password management url, if applicable
201	UIX_PWD_MGMT_EX- TERNAL	This parameter is used to define the parameter if password management is external. (SET Y IF PASSWORD MANAGEMENT IS EXTERNAL (Y/ N)).
202	ICU_PROCESSED_DI- RECTORY	This parameter is used to define the Oracle direc- tory object name for processed ICU file location
203	ICU_DIRECTORY	This parameter is used to define the Oracle direc- tory object name for ICU file location
204	UIX_BILL_CYCLE_AL- LOWED_IND	This parameter is used to indicate whether Billing cycle is allowed at the application level
205	CMN_EOD_SLEEP_MINS	This parameter is used to set in minutes the EOD sleep time
206	CMN_CORE_BANK_TX- N_CD	This parameter is used to set code for OFSLL and Core Banking integration
207	UIX_DIRECT_DISB_MAN- UAL_SELECT	This parameter will allow manual selection of dis- bursement mode for direct loans
208	ICC_DLQ_AMT_EX- CLUDED	This parameter enabling will exclude delinquency amount for CASA account
209	CMN_CORE_BANK_IND	This parameter is used to set whether OFSLL can integrate with Core Banking.
210	BKRP_FILE_REC_LIMIT	This parameter is used to set the limit of total num- ber of records allowed to be added in the 'Input Data File' shared from external interface.
		Note : if the number of records exceeds the set limit, multiple 'Input Data Files' are to be created.
211	UVN_VEN_NBR_SYS- _GENERATED	This parameter is used to validate if 'Vendor Num- ber' has to be auto generated (if set to Y) or to be specified manually in the Vendor details screen.



SI.No	Parameter	Description
212	METRO_WITHOUT_COL- L_IND	This parameter indicates whether Metro II report- ing is handled without OFSLL Collections module being used. If the parameter value is set as 'Y' i.e. collection module is not used, system updates the collateral status directly as part of 'REPO' call activity.
		However when Collections module is being used, the Collateral status is tracked with the reposses- sion details updated in 'Repo/Foreclosure' screen of Collections module.
213	METROII FIRST_DELQ_DT_ADD DAY	This parameter is used to calculate the first delin- quency date that needs to be reported in the Metro II reporting file.
		By default the parameter is 'disabled' indicating that the initial delinquency date calculated by the system is used for Metro II reporting. The same needs to be enabled to add the parametrized num- ber of days to the system calculated first delin- quency date for the Metro II reporting purpose.
214	DAYS_TO_PULL_CR- B_REPORT	This parameter is used to configure the number of days permitted to pull a Bureau report from the same company and for the same customer.
215	XWS_ACS_RESP MULTI_RECORD_IND	This parameter is used to indicate if multiple records exist in the response file received for account search.
		Accordingly, when there are multiple records found and this parameter is enabled and set to 'No' (default), system displays an error message "Too Many Records Found. Please Refine Search by Adding One More Parameter"
		However, when this parameter is set to 'Yes', sys- tem only indicates that there are multiple records/ rows in response file.
216	GRI_DLQ_DAYS_AU- TO_STATUS_CHG	This parameter is used to define the delinquency days which inturn is used to automatically update the status of a work order to 'PENDING ON HOLD' status.
217	TPE_PMT_POSTING CLS_ACCOUNT	This parameter is used to define the payment posting criteria for Closed - Paid Off/ Charged-off accounts.
		Accordingly, OFSLL accepts payment posting on closed accounts only when the parameter is set to 'Y' and all the payments received through Pay- ment Entry screen or 'Payment Upload' file are posted to a 'Suspense' account.



SI.No	Parameter	Description
218	TPE_BACKDT_P- MT_POSTING	This parameter is used to define the payment posting criteria for backdated payments for the fol- lowing type of account conditions:
		- Paid off
		- Charged-off
		- Account under activation
		- Account under conversion
		- Non-performing Account
		- PC2 SI (Pre-computed to Simple Interest) Reschedule
		Accordingly, OFSLL accepts backdated payment posting only when the parameter is set to 'Y' and all the payments received through Payment Entry screen or 'Payment Upload' file are posted to a 'Suspense' account.
219	EXP_PA SOFT_PULL_IND	This parameter when enabled allows 'Soft Pull' Credit Bureau request, specifically for Experian Premier Attribute Consumer Report without impacting the consumer FICO score.
220	PMT_BATCH_POSTING	This parameter (PAYMENT BATCH POSTING PREFERENCE) is used to define the status of payment transactions which are uploaded in bulk through a batch process.
221	PAC_PURGE_DAYS	This parameter allows to define the number of days after which the data from archival folders are to be deleted permanently. Purging happens based on elapsed number of days i.e. if value is set to 60 days, only those records which are older by 60 days in archival folder are deleted.

A.3 Organization Parameters

Organization parameters control the functions related to User login, password expirations, responsibilities and accessibility limits in the OFSLL system. Individual parameters can be created with different values for uniquely defined organizations, divisions, and responsibility combinations.

There are three more dimensions other than parameter name, description and enabling (similar to system parameters) as indicated below:

- 1. Organization
- 2. Division
- 3. Responsibility

These dimensions help to define the applicability of the responsibility for specific User in an Organization across selected Divisions/departments.



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

SI.No	Parameter	Description
1	MAX_PASSWORD_HISTO- RY_CHECK	This is used to set limit for number of times a password has been repeated during password change. This can be set for specific branches of the Organization, Divisions and Users based on responsibilities. Numeric value to be input to spec- ify the limit.
2	UCS_GROUP_FOL- LOWUP_DAYS	This parameter is used to set up the number of days range for Group follow-up field in customer service screen which displays the set of accounts that share same account condition as the selected account and bear the same customer ID. The pre- requisite for this is Group Follow-up indicator should be enabled in queue setup. Input value is numeric.
3	UCS_REVIEW QUEUE_ALLOWED	This is used to specify whether review can be done by the specific responsibility (user group) without entering details in call activities/activities. Parameter value to be input is Boolean (Yes/No).
4	UIX_AP- P_VIEW_ALL_APPS	The system uses this parameter to determine which users have the ability to view all applica- tions. The system selects the best match based on a hierarchical sort by Organization, Division and Responsibility fields, with values of 'ALL' being a lower order match than an exact match. Input parameter value is Boolean (Yes/No).
5	UIX_HIDE_RESTRICT- ED_DATA	This is used to hide sensitive data relating to the Contract / Applicant to a specific group/responsi- bility etc. Suppose there is a need to hide data relating to SSN, Bank account details etc. to a specific user responsibility who will not need such data, this parameter can be enabled with input value Boolean (Yes/No). If this parameter is set to 'Y', the details appear in a masked format (for e.g. SSN – XXX-XX-456)
6	UIX_SMTP_SERVER	This parameter is used to set up the email server for user interface. The input value would be 'SETME' and check the 'Enable' flag.

While the system allows for Organization parameters to be defined at all three hierarchical levels (organization, division, and responsibility), not all will be applicable to each parameter.

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SI.No	Parameter	Description
7	UIX_VIEW_SE- CURED_ACCOUNTS	This is used to specify whether an account can be viewed by a specific responsibility (users). Param- eter value is Boolean (Yes/No) and when flagged as Yes, such accounts would be viewable only by users defined in the Organization, Division hierar- chy with the specified responsibilities. For exam- ple, all employee accounts may not be viewable by all users and should be made available only to the HR department with specific responsibility lev- els. Note : While creating application, selecting appro- priate applicant's classification would be essential for this parameter to be effective.
8	UIX_VIEW_SE- CURED_APPLICATION	This is used to specify whether an application can be viewed by a specific responsibility (users). Parameter value is Boolean (Yes/No) and when flagged as Yes, such applications would be viewa- ble only by users defined in the Organization, Divi- sion hierarchy with the specified responsibilities. For example, all employee accounts may not be viewable by all users and should be made availa- ble only to the HR department with specific responsibility levels. Note : While creating application, selecting appro- priate applicant's classification would be essential for this parameter to be effective.
9	ULG_DAY_END	This is used to specify the upper limit time in day for a user to be able to work in the System. Parameter value is numeric and range is 1-24, else system will throw error.
10	ULG_DAY_START	This is used to specify the lower limit time in day for a user to be able to work in the System. Parameter value is numeric and range is 0-24, else system will throw error
11	ULG_FAILED_LOGIN_TRI- ALS_MAX	This parameter is used to specify the maximum number of login trials allowed before disabling the User ID due to security reasons. Input parameter value is numeric with upper limit of 9999999999999.
12	ULG_INACTIVITY_DAYS MAX	This parameter is used to specify the maximum number of days the User ID can be without utiliza- tion before disabling the User ID due to security reasons. Within the specified number of days the User Id must be utilized for sign in at least once. Input parameter value is numeric with upper limit of 999999999999.

SI.No	Parameter	Description
13	ULG_PWD_CASE_SENSI- TIVE_REQ	This is used to allow all passwords to be case sen- sitive or otherwise. Input parameter value is Boolean (Yes/No). When this parameter is set as 'NO', password would be stored in Upper case. If this parameter is set to N. then the ULG_P- WD_LOWER_CHAR_REQ parameter should also be set to N.
14	ULG_PWD_CHANGE DAYS_ACTUAL	This is used to set the maximum number of days after which system will force a password change, in cases where the User has not changed the password. Input parameter value is numeric with upper limit of 99999999999.
15	ULG_PWD_CHANGE DAYS_PROMPT	This is used to set the maximum number of days after which system will prompt the User for pass- word change, in cases where password has not been changed within the set period. Input parame- ter value is numeric.
16	ULG_PWD_LENGTH_MIN	This is used to set the minimum length of pass- word string that is required. If this criterion is not met, system would throw an alert specifying mini- mum character length required to be input.
17	ULG_PWD_LOW- ER_CHAR_REQ	This is used to allow at least one lower case char- acter in password strings. Input value is Boolean (Yes/No). Setting this as 'NO' would mean pass- words would be allowed in uppercase only.
18	ULG_PWD_NBR_REQ	This parameter allows setting password with at least one numeric character. Input value is Boolean (Yes/No) and setting this as 'YES' would require passwords to have at least one numeric character.
19	ULG_PWD_SPE- CIAL_CHAR_REQ	This parameter is used to allow special characters like '\$', '#', '@', in passwords. Input value is Boolean (Yes/No) and setting this as 'YES' would require passwords to have at least one special character.
20	ULG_PWD_UP- PER_CHAR_REQ	This is used to allow at least one upper case char- acter in password strings. Input value is Boolean (Yes/No). Setting this as 'NO' would mean pass- words would be allowed in lowercase only.
21	ULG_WEEK_END	This parameter enables to set the last day of the week when a user can have access to the system. Input parameter value is numeric ranging from 1 to 7. This is useful in business requirements where the Organization does not need a specific set of responsibilities (users) to not access the system on a weekend / week-off day etc.



SI.No	Parameter	Description
22	ULG_WEEK_START	This parameter is used to set the start day of the week when a user is allowed to access the system. Input parameter value is numeric.
23	CRB_ERROR_VALIDA- TION_IND	This parameter is used to validate the Credit Bureau report generation request depending on the number of days permitted to pull a Bureau report from the same company and for the same customer and report as either warning/error.
		When the number of days is less than or equal to the permitted days (as defined in parameter DAYS_TO_PULL_CRB_REPORT), system dis- plays an 'Error' message stating 'Bureau Report exists for the same Customer from the same Bureau for Account# XYZ' along with list of account number(s) and/or application number(s). If not, a 'Warning' message is display and request is accepted for processing.
		Note : Both 'CRB_ERROR_VALIDATION_IND' and 'DAYS_TO_PULL_CRB_REPORT' are to be enabled for Credit Bureau report processing.

A.4 Company Parameters

Company parameters control the processes associated with functions that vary for different companies and branches. These parameters address credit scoring, credit bureau interfaces, fax services, and fax generation.

Individual parameters may be set up with different values for uniquely defined company and branch combinations (i.e. these can be defined to the level of branches in each company or a group of companies in terms of applicability).

SI.No	Parameter	Description
1	AUD_ADV_REASON MODEL	This parameter is used to set-up default adverse action reasons for scoring models during set-up in the Parameters sub page. Whenever the flag 'Bureau Score Reasons' is unchecked during credit bureau scoring model set-up, then automat- ically rejected applications scored using this scor- ing model picks up the Adverse Action Reasons from the Parameters sub page.
2	AUD_SCORING_METHOD	This parameter is used to set when/where the application scoring method has to be applied within the company. So when the parameter value is chosen as 'primary applicant only', the system will perform the application scoring for the primary applicant only and according to other applicable parameters specified. Other parameter input val- ues are Minimum Score, Maximum Score, Mini- mum Tier (Grade), Maximum Tier (Grade).



SI.No	Parameter	Description
3	AUD_SCORING METHOD_IN_BUREAU	This parameter is used to define what value to be picked up for application scoring from the scores returned from the various bureaus. The input parameter values are Maximum Score and Mini- mum Score. If Maximum score is set-up in com- pany parameters, then for all applications where a bureau report is pulled, the system will pick-up the Maximum score from the different bureaus.
4	CBU_DATA_SET_SIZE	Parameter to define the metro 2 file data selection criteria, option values are monthly, Daily, weekly, semi monthly.
5	CBU_FILE_FORMAT	Metro 2 file format definition, user need to select from the parameter value drop down.
6	CMN_ASE_VALIDATE MAKE_MODEL	This parameter is set up to specify to the system whether it needs to validate the asset make and model at the time of data entry. In parameter value is Boolean (Yes/No).
7	CMN_CMB_DE- FAULT_PRINTER	This is used to define the default printer for print- ing. The input parameter value is the printer name. There is no LOV for this field. If no default printer is defined and the parameter enabled, the system would display 'Undefined'.
8	CMN_WEEKLY_NONBUSI- NESS_DAYS	This parameter is used to set-up the weekly holi- days at the company level. The input parameter value is character string; if no details specified and parameter is enabled, system would display 'UNDEFINED'.
9	COR_STORAGE_DIREC- TORY	This parameter is used to specify the path/location for Oracle directory object template for corre- spondence documents. Input parameter value is 'SETME'; if none is specified and parameter ena- bled, 'UNDEFINED'.
10	DBR JOINT_INC_DEBT_WITH_ 2NDRY	This parameter defines whether system should consider income and debt details of the Spouse and Secondary Applicant along with that Primary Applicant. Input parameter value is Boolean (Yes/ No).
11	DBR JOINT_INC_DEBT_WITH_ SPOUSE	This parameter is used to define whether system should consider the income and debt details of Spouse alone along with that of Primary applicant details. Input parameter value is Boolean (Yes/ No).



SI.No	Parameter	Description
12	DDP_CRB_EXPIRATION DAYS	This parameter is used to define the credit bureau report expiration days. So if this is set as 30, sys- tem will use all available credit bureau reports pulled which are not older than 30 days from cur- rent day, during de-dupe. Input value is numeric with no upper limit.
13	DDP_DE- DUP_DEBT_WITH_2NDRY	This parameter defines whether the system should de-dupe credit bureau liabilities for Spouse and Secondary Applicants, in addition to de-dup- ing Primary applicant's liabilities. Input parameter value is Boolean (Yes/No).
14	DDP_DE- DUP_DEBT_WITH_SPOU SE	This parameter defines whether the system should de-dupe credit bureau liabilities for Spouse, in addition to de-duping Primary appli- cant's liabilities. Input parameter value is Boolean (Yes/No).
15	DOT_STORAGE_DIREC- TORY	This parameter is used to define the location/path of the Oracle Directory Object name for Account Document Loading. Input parameter value is 'SETME'.
16	ECB_EDIT FAIL_ANY_APL	This parameter is used to set the credit bureau edit to fail in case the bureau report for any of the applicant fails. Input parameter value is Boolean (Yes/No). So if this parameter is set to 'YES', the edit will fail even if one of the applicant's bureau score fails to qualify.
17	ECB_USE_APL_CUR- RENT_SCORE_CRH	This parameter is used to define whether the sys- tem should run the credit bureau edits only on the current scored applicant bureau. Input parameter value is Boolean (Yes/No).
18	FIN_IMAGE_STATUS_CD	This parameter is used to set-up default image status for fax-in service. The input parameter val- ues are 'RUSH', 'NEW', 'SKIP', 'BAD', 'PRO- CESSED' and 'PURGED'.
19	FIN_POP_PASSWORD	This parameter is used to define the pop pass- word to access the fax-in service. Input parameter value is user (System Administrator) defined.
20	FIN_POP_SERVER	This parameter is used to define the pop server to receive the faxes in fax-in service. Input parameter value is location and path of the server.
21	FIN_POP_USERNAME	This parameter is used to define the pop user- name to access the fax-in service. Input parame- ter value is user (System Administrator) defined.



SI.No	Parameter	Description
22	FIN_STORAGE_DIREC- TORY	This parameter is used to set-up the Oracle direc- tory object name for storing the images received through the fax-in service. Input parameter value is user (System Administrator) defined.
23	FIN_TEMP_DIRECTORY	This parameter is used to define the temporary directory to be used for the fax-in service. Input parameter value is user (System Administrator) defined.
24	LOR_AUTOMATIC_CON FUND_FAX	This is used to define the decision fax generation when an application is funded. The input parame- ter value is Boolean (Yes/No), and when this is set as 'YES', system automatically generates the fax approval in the pre-defined template whenever an application is approved.
25	LOG_STORAGE_DIREC- TORY	This parameter is used to define the Oracle stor- age directory. Input parameter value is user (Sys- tem Administrator) defined.
26	LOR_AUTOMATIC_AP- PROVAL_FAX	This is used to define the decision fax generation when an application is approved. The input parameter value is Boolean (Yes/No), and when this is set as 'YES', system automatically gener- ates the fax approval in the pre-defined template whenever an application is approved.
27	LOR_AUTOMATIC_RE- JECTION_FAX	This is used to define the decision fax generation when an application is rejected. The input param- eter value is Boolean (Yes/No), and when this is set as 'YES', system automatically generates the rejection fax in the pre-defined template whenever an application is declined.
28	MAX_LEAD_DAY_AGE	This parameter is used to define the maximum no. of days, post which the sales lead would be con- sidered cold. Input parameter value is numeric with no upper limit.
29	MULTI_OFFER	Through this parameter the multiple offers (sub- tab) in pricing can be enabled or disabled for a Company/Branch. Input parameter value is Boolean (Yes/No). If the flag is set as 'Y', the underwriter can view multiple offers and select one of them to be applied for the specific applica- tion.
30	MULTI_OFFER_MAX- _NUMBER	This parameter is used to specify the maximum number of multiple offers that can be permitted for an application. Input parameter value is numeric with no upper limit. If MULTI_OFFER company parameter is set as 'N', this parameter can be ignored as there is no use specifying a value.



SI.No	Parameter	Description
31	MULTI_OFFER_MAX- _TERM	This company parameter sets the maximum term (as in no. of instalments, whichever billing cycle is selected) for which multiple offers are calculated and displayed during pricing. Input parameter value is numeric.
32	MULTI_OF- FER_MIN_TERM	This company parameter sets the minimum term (as in no. of instalments, whichever billing cycle is selected) for which multiple offers are calculated and displayed during pricing. Input parameter value is numeric.
33	MULTI_OFFER_PMT_TOL- ERANCE	For Multi offer variance in payment is defined in this parameter.
34	MULTI_OFFER_TERM VAR	For multi offer Term variance will be defined in the parameter.
35	PRESENT_VALUE_COM- PUTE_RATE	This parameter will perform Present Value Com- putation Rate (Inflation/Discounting Rate).
36	RATE_CHG_L- TR_PRE_PROCESS DAYS	This parameter is used to set up the number of days prior to rate change effective date to gener- ate rate change letters in order to provide advance intimation to customers. Input parameter value is numeric with no upper limit.
37	STM_GEN_AFTER_MATU- RITY_IND	This parameter is used to enable the statement generation for an account after the maturity date but Account remains unpaid. Input parameter value is Boolean (Yes/No). If this is set to 'Y', statements will get generated for accounts that remain unpaid even after maturity.
38	UIX_RUN_AAI_ACT	This parameter is used by the system to deter- mine whether to create and activate an account online. Input parameter value is Boolean (Yes/ No).
39	UIX_UCS_CAC_MAX FOLLOWUP_DAYS	This parameter is used to set up the maximum number of days for follow up when the account is in delinquent state. Input parameter value is numeric with no upper limit.
40	UIX_UCS_CAC_MAX- _PROMISE_DAYS	This parameter is used to set up the maximum number of days allowed for customers who prom- ise to pay when following up for delinquent accounts. Input parameter value is numeric.
41	AUD_QUEUE_INI- TIAL_CRB_FAILED	This parameter enabling will Queue the applica- tion if any bureau failed.
42	UIX_UCS_CUA_MAX FOLLOWUP_DAYS	This parameter will allow the user to maintain the Collections maximum follow-up days that are allowed in the system.



A.5 <u>Other Parameters</u>

The following additional set of parameters are also available to control system specific data and other administration process.

SI.No	Parameter	Description
1	CRB_MAX_BU- REAU_PULL	This parameter is used to determine the number of credit reports automatically per applicant. Input parameter value is numeric.
2	CRB_ALL_APL_BU- REAU_PULL	This parameter is used to set up whether credit bureau reports should be pulled for the primary applicant only or to all other applicants also (for joint applications), regardless of their relationship with the primary applicant. Input parameter value is Boolean (Y/N).
3	CBU_FILE_FREQUENCY	This parameter is used to set the Metro II File Fre- quency and determine whether output file is to be generated daily or monthly. If this is monthly, then output file is written with daily data but generated monthly.
4	JOINT_DE- DUP_SPOUSE_LIABILI- TIES	This parameter is used to determine duplicate lia- bilities in the Spouse's liabilities in de-duping logic. Input parameter value is Boolean (Yes/No).
5	JOINT_DEDUP_ALLAP- L_LIABILITIES	This parameter is used to determine duplicate lia- bilities of all applicants' liabilities in de-duping logic, irrespective of whether they are related to each other. Input parameter value is Boolean (Yes/No).
6	ASC_COL_SER_ENA- BLED_IND	This parameter is used for enabling the Collection Servicing Indicator. Input parameter value is Boolean (Y/N).
7	CMN_TEST_TOOL_LOG- GING	This parameter is used to set the testing tool log- ging to enable or disable testing tool log in. Input parameter value is Boolean (Yes/No).
8	FIN_DOWNTIME_BEGIN	This parameter is to define the start of period for down time of Fax-in service. Input parameter value is time in 24 hour format.
9	FIN_DOWNTIME_END	This parameter is used to define the end of period for down time of Fax-in service. Input parameter value is time in 24 hour format.
10	FIN_ERROR_LIMIT	This parameter is used to define the error limit for Fax-in service. Input parameter value is numeric.
11	ICA_INPUT_FILE_FOR- MAT	This parameter is used to specify the Input format for call activity file. Two Parameter values are possible – US format and OFSLL format.



SI.No	Parameter	Description
12	JSV_BI_USER	This parameter is used to define the BI publisher User ID. Input parameter value is user defined (Admin user).
13	JSV_BI_PASSWORD	This parameter is used to define the BI publisher User password. Input parameter value is user defined (Admin user).
14	PJR_COPY_PURGED DATA	This parameter is used to specify whether data should be copied into the purge tables or not. Input parameter value is Boolean (Yes/No).
15	PUP_ARCHIVE_DAYS	This parameter is used to specify the number of days after which the transactions upload details are to be archived. Input parameter value is numeric.
16	PUP_OARCHIVE_DAYS	This parameter is used to specify the number of days after which the transactions upload details are to be moved from 'O' tables. Input parameter value is numeric.
17	PUP_TUP_LAST_PURGE_ DT	This parameter is used to capture the last date when transactions upload details were purged. Input parameter value is date.
18	TPE_APPLY_LTC FROM_CURR_DUE_DT	This parameter is used to specify whether late charge should be applied from current due date for Pyramid Law fee method. Input parameter value is Boolean (Yes/No).
19	TPE_EXCESS_PAY- MENT_TO_MEMO	This parameter will make excess payment to the memo payment by marking this Parameter as YES.
20	TPE_STOP_COMP_DELQ _DAYS	This parameter is enabled to stop computation if the account is delinquent for more than 60 days.