Loan Origination Setup Guide Oracle Financial Services Lending and Leasing

Release 14.3.1.0.0

Part No. E82458-01

March 2017



Loan Origination Setup Guide March 2017 Oracle Financial Services Software Limited

Oracle Park

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

Copyright © 2007, 2018, Oracle and/or its affiliates. All rights reserved.

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

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

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

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

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

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



Table of Contents

| 1. | Nav | igation | 1 | . 1-1 | |
|----|--------------|---------------------|---------------------------------------|-------|--|
| | 1.1 | Audien | ce | 1-1 | |
| | 1.2 | Conver | ntions Used | 1-1 | |
| | 1.3 | Logging | g In | 1-1 | |
| | 1.4 | Templa | ate and Navigation | 1-2 | |
| | | 1.4.1 | Home Screen | . 1-2 | |
| | | 1.4.2 | Screens | 1-11 | |
| | 1.5 | Commo | on Operations | 1-11 | |
| | | 1.5.1 | Basic Operations | 1-11 | |
| | | 1.5.2 | Basic Actions | 1-12 | |
| | | 1.5.3 | Personalization Options | 1-13 | |
| | 1.6 | Keyboa | ard Compatibility | 1-17 | |
| | | 1.6.1 | Keyboard Compatibility | 1-17 | |
| | 1.7 | Tool Ti | ps | 1-18 | |
| | 1.8 | Access | sibility | 1-18 | |
| | | 1.8.1 | Understanding Accessibility | 1-18 | |
| | | 1.8.2 | Application Accessibility Preferences | 1-18 | |
| | | 1.8.3 | Other Accessibility Considerations | 1-19 | |
| | | 1.8.4 | Setting up Accessibility Preferences | | |
| 2. | Adm | ninistra | ation System | | |
| | 2.1 | | n Parameters | | |
| | | 2.1.1 | System Parameters Setup | | |
| | | 2.1.2 | Organization Parameters | | |
| | | 2.1.3 | Company Parameters | | |
| | 2.2 | Lookup | os Setup screen | | |
| | 2.3 | User Defined Tables | | | |
| | 2.4 | Audit Tables | | | |
| | 2.5 | User D | efined Defaults | 2-15 | |
| | 2.6 | | | | |
| | | 2.6.1 | Transaction Codes sub screens | | |
| | 2.7 | Data Fi | iles | | |
| | | 2.7.1 | Output tab | 2-25 | |
| | | 2.7.2 | Input tab | | |
| | 2.8 | | e | | |
| | 2.9 | • | - | | |
| | | 2.9.1 | Events | | |
| | 2.10 | Batch . | Jobs | | |
| | | | Batch Jobs | | |
| | | | Batch Jobs Available | | |
| | 2.11 | | | | |
| | | | rs | | |
| | | | Cycles Tab | | |
| | | | Vendor Services Tab | | |
| | | | Vendor Fees Tab | | |
| | | | Invoice Rules tab | | |
| | 2.13 | | S | | |
| | 2.13 Reports | | | | |

| | 2.14 | Error N | lessages | 2-100 | |
|----|------|-----------------|---|-------|--|
| | 2.15 | Translation | | | |
| | | 2.15.1 | Setup Translation | 2-102 | |
| | | 2.15.2 | Message Translation Setup | 2-103 | |
| | 2.16 | Seed D | Data | 2-106 | |
| | | 2.16.1 | Factory Data | 2-107 | |
| | | 2.16.2 | Current Data | 2-109 | |
| | | 2.16.3 | Comparison Data | 2-110 | |
| | | 2.16.4 | Download Data | 2-111 | |
| | 2.17 | Data M | lasking | 2-112 | |
| | | 2.17.1 | Setup Data Masking | 2-114 | |
| | | 2.17.2 | Create data redaction policy | 2-116 | |
| | | 2.17.3 | Masking User defined data | 2-116 | |
| 3. | Adm | ninistra | ation User | | |
| | 3.1 | Organia | zation | 3-1 | |
| | 3.2 | • | inies | | |
| | 3.3 | • | S | | |
| | | 3.3.1 | Data | | |
| | | 3.3.2 | Screen | | |
| | | 3.3.3 | Reports | | |
| | | 3.3.4 | Correspondence | | |
| | 3.4 | | | | |
| | | 3.4.1 | Replacement users | | |
| | | 3.4.2 | Application and Oracle Identity Manager Synchronization | | |
| | 3.5 | Credit I | Bureau | | |
| | | 3.5.1 | Credit Bureau | | |
| | | 3.5.2 | Special Metro II Code reporting | | |
| | | 3.5.3 | Oracle Wallet Manager setup | | |
| | | 3.5.4 | Oracle JVM Security setup | | |
| | | 3.5.5 | Importing a trusted certificate into an Oracle Wallet | | |
| | | 3.5.6 | Importing the Certificates into an Oracle Wallet | | |
| | | 3.5.7 | De-duping Credit Bureau data | | |
| | 3.6 | | pondence | | |
| | 0.0 | 3.6.1 | Correspondence | | |
| | | 3.6.2 | Creating Correspondence | | |
| | | 3.6.3 | Generating Correspondence | | |
| | 3.7 | | S | | |
| | 0.1 | 3.7.1 | Origination Tab | | |
| | | 3.7.2 | User Groups Tab | | |
| | 3.8 | - | s | | |
| | 3.9 | | | | |
| | 3.10 | | | | |
| | 3.11 | Standard Payees | | | |
| | | | cies | | |
| | 5.12 | | Currency Definition | | |
| | | | Currency Pair link | | |
| | 3.13 | | des | | |
| 4. | | | | | |
| | | | | | |
| | 4.1 | | Гуреs | | |
| | 4.2 | muex F | Rates | 4-5 | |

| 4.3 | , | | |
|----------|--|------|--|
| 4.4 | Scoring Parameters | 4-8 | |
| 4.5 | Products | 4-10 | |
| | 4.5.1 Product Itemizations | 4-13 | |
| | 4.5.2 Rate Adjustments | 4-13 | |
| 4.6 | Pricing | 4-14 | |
| 4.7 | Contract | 4-18 | |
| | 4.7.1 Balances | 4-29 | |
| | 4.7.2 Amortized Balances | 4-30 | |
| | 4.7.3 Itemizations | 4-30 | |
| | 4.7.4 Fees | 4-32 | |
| 4.8 | Edits | 4-33 | |
| | 4.8.1 Interfacing OFSLL with Oracle Rule Author | 4-38 | |
| 4.9 | Cycles | 4-38 | |
| 4.10 | Scoring Models | 4-43 | |
| | 4.10.1 Credit Score Models | 4-43 | |
| 4.11 | Fees | 4-48 | |
| 4.12 | Origination Fees | 4-51 | |
| 4.13 | Compensation | 4-53 | |
| 4.14 | Commission | 4-58 | |
| 4.15 | Insurance | 4-60 | |
| 4.16 | Checklists | 4-63 | |
| 4.17 | 7 Stipulations | | |
| 4.18 | Letters | 4-67 | |
| 4.19 | Promotions | 4-70 | |
| 4.20 | Subvention | 4-73 | |
| | 4.20.1 Loan Subvention Plans | 4-74 | |
| 4.21 | Escrow | 4-78 | |
| | 4.21.1 Escrow | 4-78 | |
| Appendix | x A: Summary of the Application Scoring Parameters | A-1 | |
| A.1 G | lossary | A-1 | |
| A.2 Se | coring Parameters by Category | A-1 | |
| | A.2.1 Applicant Details / Debt Ratios | A-1 | |
| | A.2.2 Loan Details | A-4 | |
| | A.2.3 Auto Trades / Inquiries | A-4 | |
| | A.2.4 Bank Trades / Inquiries | A-5 | |
| | A.2.5 Card Trades / Inquiries | A-7 | |
| | A.2.6 Installment Trades / Inquiries | A-8 | |
| | A.2.7 Loan Finance Trades / Inquiries | A-9 | |
| | A.2.8 Mortgage Trades / Inquiries | A-10 | |
| | A.2.9 Retail Trades / Inquiries | A-11 | |
| | A.2.10 Revolving Trades | A-12 | |
| | A.2.11 Sales Finance Trades / Inquiries | | |
| | A.2.12 Other Trades | A-15 | |
| | A.2.13 Bankruptcy information | A-19 | |
| | A.2.14 Delinquency Information | | |
| | A.2.15 Derogatory Trade Information | | |
| Appendix | x B: Rounding Amounts and Rate Attributes | B-1 | |
| Appendix | x C: System Parameters | C-1 | |

| C.1 Introduction | C-1 |
|--|------|
| C.2 System Parameters | C-1 |
| C.3 Organization Parameters | C-18 |
| C.4 Company Parameters | C-22 |
| C.5 Other Parameters | C-27 |
| Appendix D: Variable and Fixed Interest Rate Loans | D-1 |
| D.1 Variable Interest Rate Loans | D-1 |
| D.1.1 'Rate Adjustments' for Variable Rate Loans | D-2 |
| D.2 Fixed Interest Rate Loans | D-2 |

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 Uters 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 registred toderants of Oracle and/or to at flates. Other amounts up to baderants of their respective ownes. This software and right documentation are provide up and a factor part of their respective ownes. This software and right documentation are provide up and the software applications on and docume and a proceeding the other and and the software and factor and and the software and factor and and the software and factor a | |
| 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 Initiani | |
|--|---|
| Origination | |
| Opport Spin Lod Spin Lod<th>Not-Instantional Annual Instantion Constraint Instantion Instantio</th> | Not-Instantional Annual Instantion Constraint Instantion Instantio |
| Servicing | |
| Collectors | |
| 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 | Contraction of 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 second | | | ASIA/CALCUTTA (INDIA STANDARD | |
| Last Login Date Session Language | and succession of | :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 [[] | | | | | |
| | 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 | Citated | | | | | |
| | | | | | | |
| 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 | U501 | 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 | 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 | <u>69</u> | | | | _ | _ | | | 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 | 🖋 A <u>u</u> dit |



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

| DashBoard | C K Transaction Authorization X Post Date Checks X Excrow Transactions X Account Documents X Collateral Management X Producers X Advances X Payments X Press X Advances X Payments X Press X Advances X Payments X Press X Advances X Payments X Press X Advances X Payments X Producers X Advances X Payments X Press X Advances X Payments X Press X Advances X Payments X Press X Advances X Payments X Payments X Press X Payments X Press X Payments X Payment | ns x > |
|--|--|------------------|
| Origination | Authorization Authorization History Review Requests (Pending: 0) | |
| arvicing | | |
| Servicing Customer Service Securitization | Transactions 🖉 Treese 🖉 Detach 🕼 Wrep 🍓 ® Checker 🛛 Haler 🔿 Both 🐵 1 Day 🗟 Zheys 🖓 All Days View Failed 🛛 🚳 Fost 🔐 View Failed | 🖋 A <u>u</u> dit |
| Securitzation Transaction Authorization Post Date Checks Excrem Transactions Account Documents Collateral Paragement Producers Vendors Vendors Advances Payments Fees 5 | Account # Transaction Status Plaker Disorder C Chocker Authorized C Comments anstronomic Account Account Account Cost C Chocker Authorized C Comments association account Account Cost C Chocker Authorized C Comments association account Account Cost C Chocker Authorized C Comments association account Account C C C Chocker Authorized C C Comments association account Account C C C C C C C C C C C C C C C C C C C | |
| | Parameters View = Female - ID Interf. Interface Interface Interface Repaired Parameters Value Repaired Repaired Repaired | |
| | TORIDATE 02/09/2016 Y | 2 |
| Interfaces AP Transactions GL Transactions | Transaction Processing Details Werv Formt ≠ □ □ Freeze □ Detach do Wrap Familt | |
| CASA Reconciliation Conversion Accounts | 2029/2016 solv Transaction Prading Failed Socializing Transaction is allowed for date after | |
| | | |
| | | |
| | | |
| Collections WFP | | |

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

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

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

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

- Simple Application Entry
- Application Entry
- Underwriting
- Funding

| NU 💏 | Origination X Origin | ation x Origination ; | × Originatio | m × | | | | | | | |
|-----------------------------|--|-----------------------|------------------|----------------------|---------------------------|--------------------------------|----------------------------|----------------------|-------------------------------|-----------------|-----------------------|
| | Search/Task Fundi | ng: 0000001010 R | eview Requests | (Pending: 0) | | | | | | | |
| ard | | | | | | | | | | | |
| n | | 00001010: MILI | | 14.1 | | | | | | <u>کا</u> | ew 🔗 Age |
| | View Format | Freeze | Detach | 🖓 Wrap 🔂 C | | ning OK 🖌 MANUAL | | | | | |
| ead Application Entry | Dt | App # | Sub Unit | Status | Origination Stage Code | Producer Name | Producer Contact Number | Existing Custom | er Duplica | ate Application | Contact |
| Application Entry | 07/26/2016 | 0000001010 | UNDEFINED | APPROVED - FUNC | FUNDED | MN-00004 : SOUT | (612)-451-2211 | N | Y | | |
| vriting | 4 | | III. | | | | | | | | |
| 9 | | | | | | | | | | | |
| tion Retrieval | | | | | | | | | | | |
| io Analysis | Summary Appli | cant Request Dec | ision Contract | t Collateral Comment | s Tracking Docum | ent Verification C | rrespondence Too | ks | | | |
| tion Documents | | | | | | | | | | | |
| | d Annaharan | | | | | | | | | | |
| Maintenance | Applicant | | | | | | | | | | |
| Maintenance s | | | | | | | | | | | |
| Maintenance s ers | Applicant | vne E | irst Name | | | Last Name | | Bi | rth Dt | Own /F | Rented |
| Maintenance s | | | irst Name OHN | | | Last Name MILLEN | | | rth Dt 7/17/1991 | Own / F | |
| Maintenance s ers | Applicant Relation T | | | | | | | | | | |
| Maintenance s ers | Applicant Relation T | | | | | | | | | | |
| Maintenance s ers | Applicant Relation T | | | | _ | | _ | | | | |
| Maintenance s ers | Applicant Relation T PRIMARY | | | | | | | | | | |
| Maintenance s ers | Applicant Relation T PRIMARY Ratios Ratios | | | | 5.00 | MILLEN | | 0 | 7/17/1991 | UNDEF | INED |
| Maintenance s ers | Applicant Relation T PRIMARY Ratios Grade | | | | Score | MILLEN What If Pmt Ar | | 0: ts Amt | 7/17/1991 Liabíities | UNDEF: | INED let-Worth Amt |
| Maintenance s ers | Applicant Relation T PRIMARY Ratios Ratios | | | | Score 0 | MILLEN | | 0 | 7/17/1991 | UNDEF: | INED |
| Maintenance s ers | Applicant Relation T PRIMARY Ratios Grade | | | | | MILLEN What If Pmt Ar | | 0: ts Amt | 7/17/1991 Liabíities | UNDEF: | INED let-Worth Amt |
| Maintenance s ers | Applicant Relation T PRIMARY Ratios Grade | | | | | MILLEN What If Pmt Ar | | 0: ts Amt | 7/17/1991 Liabíities | UNDEF: | INED let-Worth Amt |
| Maintenance s ers | Applicant Relation T PRIMARY Ratios Grade | | | | | MILLEN What If Pmt Ar | | 0: ts Amt | 7/17/1991 Liabíities | UNDEF: | INED let-Worth Amt |
| Mantenance 9 erg 5 | Applicant Relation T PRIMARY Ratios Grade | | | | | MILLEN What If Pmt Ar | | 0: ts Amt | 7/17/1991 Liabíities | UNDEF: | INED let-Worth Amt |
| Mantenance ers s | Applicant Rebon T PRIMARY A Ratios Ratios Grade | | | FICO Score | 0 | MILLEN What If Pmt A 0.1 | 0 | 0: ts Amt 0.00 | 7/17/1991 Liabílties 0. | UNDEF: | INED let-Worth Amt |



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

Origination:

- Simple Application Entry
- Application Entry
- Underwriting
- Funding

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

Right Splitter/Action Window

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

Origination Screens

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

| DashBoard | | Drigination × | | | | | | | | | | | 6 |
|--|--|------------------------------------|----------------|-----------------|---------------------|---------------------------|-----------------------------|-----------------------------------|--------------------------|------------------|---------------------------|--|---------------------------------------|
| rigination | Search/Task Funding: 0000000378 Review Requests (Pending: 0) | | | | | | | | | | and a | | |
| Origination Sales Lead Simple Application Entry Linderwithing Funding Application Retrieval Scienario Audyold Application Retrieval Scienario Audyold Application Documents Application Documents Application Documents Producers Vendors | | Application: 00 View + Format + | | | | ride OK 🖌 Warning Of | к 🗸 | | Uiew View | 🖋 A <u>u</u> dit | App # SSN | | |
| | | Dt | App # | Sub Unit | Status | Origination Stage Code | Producer Name | Prc Co Existing Customer Nu | Duplicate Application | Contact | Identification # | Submit | 🤣 Clear |
| | | 01/01/2012 | 000000378 | UNDEFINED | APPROVED - FUNDED | FUNDED | GA-00004 : ADVANCE LEA | N | N | | | | |
| | | 4 Summary Applic | ant Request De | cision Contract | Collateral Comments | Tracking Document | Verification Correspondence | e Tools | | • | Advance Rate Term | Requested 15,000.00 8.9900 36 | Approved 15,000.00 4,9900 36 |
| | | > Applicant | | | | | | | | | LTV1 15 Stated PTI 9.5 | GRADE Score 0.00 LTV2 54 Stated ,000 Mileag | 0 150.00 After DTI58.92 e 0 |
| | | > Bureau | | | | | | | | | Asset Desc Queue | 2DR | DLET MONTE CARL |
| | | > Checklist | | | | | | | | | | PROVED - FUNDE | |
| | | ∠ Collateral Collateral | | | | | | | | | ⊿ Add Com | Change Status | |
| ervicina | | Asset Type | | Туре | Primary Year | Make | Model | Mileage New | Wholesale Value | | * Alert | | |
| allections | | VEHICLE | CAI | t. | Y 2012 | CHEVROLET | MONTE CARLO | 0 N | 10,000.00 | | * Type | | * |
| nections | | | | | | | | | | | * Sub | | |
| FP | | | | | | | | | | | | | * |

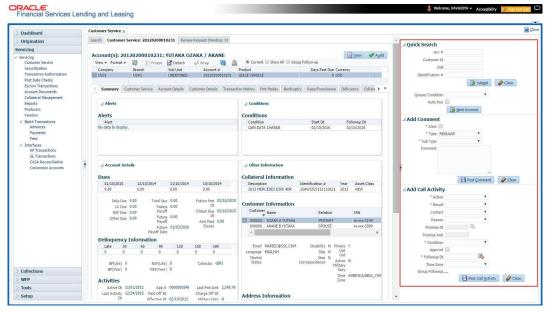
- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found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

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



Servicing and Collection Screens

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



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

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

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

The system facilitates toggling Header and Left and Right Panes of the home screen to increase the visible area of the screens. Click $rac{1}{2}$ 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 🔇 😓 Return

The table below gives a snapshot of them:

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



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

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

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

| Basic Actions | Description |
|---------------|---|
| | Show File - Click to view the details of selected file. |
| 18 | List Files - Click to generate and view the list of files maintained in the system. |
| B | Download File - Click to download the details of selected data. |

1.5.3 <u>Personalization Options</u>

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

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



The table below gives a snapshot of them:

| Options | Description | | |
|------------------|--|--|--|
| View | 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. Format Image: Columns Resize Columns Wrap Select the column you need to resize and select Resize Columns option from the Format drop-down list. Resize Column Description Resize Column DESCRIPTION Image: Column Description Image: Column Description Specify the Width and unit for the selected column. Click OK to apply changes and Cancel to revert. Image: Column Description | | |
| Query by Example | Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query. | | |
| Freeze | Select the column at which you need to freeze the table and click Freeze . Function is similar to the freeze option in MS excel. | | |
| Detach | Click to detach the setup table from the screen. An example of the detached table is provided below. | | |

| Options | Description |
|---------|--|
| Wrap | Select the column in which the data needs to be wrapped and click Wrap . |
| | Loan Ure Lease |
| | Product Definition Ven - format. The first Detail Wings & Ken Product Qeale Copy |
| | 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 10,012/0000 12,010/0000 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 VENICLE (FR) 01/01/1800 12/31/4000 N Y Y VENICLE 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 MODELLY HOMINSTALIMENT |
| | NDS1 WORM 0588 03/11/1853 12/33/4000 Y N Y UNSECURED COLATTURECURED INSTALMENT NO1 b0/12/03 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 LENSE 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 | 14 | |
| | EXTENSION | | | VOID | N | |
| 01/05/2016 Y | | | | | | |

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

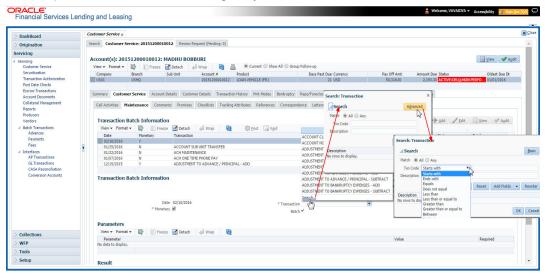
Drop-down List

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

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

The System drop-down link records the following data:

- System Parameters
- Lookups
- User Defined Tables
- Audit Tables
- Transaction Codes
- Data Files
- Dedupe
- Events
- Batch Jobs
- Producer Cycles
- Vendors
- Collection Cycles
- 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 <u>System Parameters</u>

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.

Note

You can only define these parameters. Changing the values of any of these parameters affects the related processing.

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.

| Servicing Collections System Parameters System Parameter Description Parameter Value Parameter Description Par | DashBoard | System Parame | eter × | | | | | | × ! |
|--|------------------|---|-----------|------------------------------|-------------------------------------|--------------|---------------------|------------------------|------------|
| Collections Image: Building and the second of the seco | Origination | System Orga | anization | Company | | | | | |
| Collections Image: Building and the second of the seco | Servicing | | | | | | | | |
| WFP Image Procession Procession Procession stap Addression 2 4 stap Addression 2 4 stap Socialization 2 4 stap Socialization 7 V Addressization Addressization 7 V Addressization Socialization 7 V Addressization Concorrection Concorrection 7 V Backhold General Labore Concorrection Concorrection 2 N Socialization Concorrection Concorection Concorection 2 N <th>an commenter</th> <th>Suctom Ba</th> <th>ramot</th> <th></th> <th></th> <th></th> <th>che add</th> <th>A Edit D Man</th> <th>A sudit</th> | an commenter | Suctom Ba | ramot | | | | che add | A Edit D Man | A sudit |
| Parameter Param | | | | | B | | J- Mag | | ◇ Aūuit |
| Tools A larker, B. 1,00, Adapter, B. 1,00, D. EBUG, Level. 2 N up A cAper, B. 1,00, Adapter, B. 1,00, D. EBUG, Level. 2 N etap A cAper, B. 1,00, Adapter, B. 1,00, D. EBUG, Level. 2 N at System Parametic N Y Y ad System Parametic Do Jun 70 Arthres ESTORE ENAT, DO DA COCUMT ACH Y Y Ad System Parametic Numbers of Davis Service Enation To OCCUM FOR ACCOUNT ACH Y Y Advance. Teles Davis Parametic Davis Parametic N N Statis Davis Davis Parametic Davis Parametic N N Bavis Davis Davis Parametic Davis Parametic Davis Parametic N Bavis Davis Parametic Davis Parametic | WFP | | nat 👻 | | CL3 | | | | |
| Adams 2, 1000 - Adams 2, 1000 - Debug Level. Adams 2, 1000 - Adams 2, 1000 - Debug Level. Adams 2, 1000 - Adams 2, 1000 - Debug Level. Adams 2, 1000 - Adams 2, 1000 - Debug Level. Adams 2, 1000 - Adams 2, 1000 - Debug Level. Adams 2, 1000 - Adams 2, 1000 - Debug Level. Adams 2, 1000 - Adams 2, 1000 - Debug Level. Adams 2, 1000 - Adams 2, 1000 - Debug Level. Adams 2, 1000 - Adams 2, 1000 - Debug Level. Adams 2, 1000 - Adams 2, 1000 - Debug Level. Adams 2, 1000 - Adams 2, 1000 - Debug Level. Adams 2, 1000 - Adams 2, 1000 - Debug Level. Adams 2, 1000 - Adams 2, 1000 - Debug Level. Adams 2, 1000 - Adams 2, 1000 - Debug Level. Adams 2, 1000 - Adams 2, 1000 - Debug Level. Adams 2, 1000 - Adams 2, 1000 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1100 - Debug Level. Adams 2, 1000 - Adams 2, 1000 - Debug Level. Adams 2, 1000 - Adams 2, 1000 - Debug Level. Adams 2, 1000 - Debug Level. Adams 2, 1000 - Debug Level. Adams 2, 1000 | Tools | | | | | | eter Value | | |
| Ad Did Aff Zei Package Strategy Aff Zei Packag | | | | | | | | | / |
| AcL_PARENT_A. DO ALTO PAYMENT LOAD FROM ACCOUNT ACH Y Y ACL_PARENT_A. DO ALTO PAYMENT LOAD FROM ACCOUNT ACH Y A System Parameter System Parameter Value AcL_PARENT_A. DO ALTO PAYMENT LOAD FROM ACCOUNT ACH Y ALSTACH System Parameter Value AcL_PARENT_ACT. NUMBER OF DAYS BEFORE BEART DAY FOR ACCOUNT ACH ACL_PRE_PROCES. NUMBER OF DAYS BEFORE BEART DAY FOR ACCOUNT ACH ACL_PRE_PROCES. NUMBER OF DAYS BEFORE BEART DAY FOR ACCOUNT ACH ACL_PRE_PROCES. NUMBER OF DAYS BEFORE BEART DAY FOR ACCOUNT ACH ACL_PRE_PROCES. NUMBER OF DAYS BEFORE BEART DAY FOR ACCOUNT ACH ACL_PRE_PROCES. NUMBER OF DAYS BEFORE BEART DAY FOR ACCOUNT ACH ACL_PRE_PROCES. NUMBER OF DAYS BEFORE BEART DAY FOR ACCOUNT ACH ACL_PRE_PROCES. NUMBER OF DAYS BEFORE BEART DAY FOR ACCOUNT ACH ACL_PRE_PROCES. NUMBER OF DAYS BEFORE BEART DAY FOR ACCOUNT ACH ACL_PRE_PROCES. NUMBER OF DAYS BEFORE BEART DAY FOR ACCOUNT ACH ACL_PRE_PROCES. NUMBER OF DAYS BEFORE BEART DAYS FOR AFFOR ACH PROCESS IN FIRST TIME/ONE-TIME CASE 32.00 Y ACCAL B_112_ACCAL B_112_D_DEBUG_LEVEL ACCAL B_112_D_ACCAL B_112_D_DEBUG_LEVEL ACCAL B_112_ACCAL B_112_D_DEBUG_LEVEL ACCAL B_112_ACCARE_B_10_D_D_D_DEBUG_LEVEL ACCAL B_112_ACCARE_B_10_D_D_D_DEBUG_LEVEL ACCAL B_112_ACCARE_B_10_D_D_D_D_D_DEBUG_LEVEL ACCAL B_112_ACCARE_B_10_D_D_D_D_D_D_D_D_D_D_D_D_D_D_D_D_D_D_ | tup | | | | | | | | |
| Administration Advised Year System System Year System Advised Parameter Year Detainside Advised Parameter Year Detainside Advi | ietup | | | | ACH | | | | |
| 21 System System Parameter 2 Y System Parameter Sover and 2dd 2 Y System Parameter CAL, PRE, PROCES. 2 Y Lackups Lackups 2 N Lackups Lackups 2 N <td>Administration</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> | Administration | | | | | | | | |
| Accive Process Number or DAYS BEFORE DEBUT DAY FOR ACH PROCESS IN FIRST TIME/ONE-TIME CASE Lodupit Lo | ⊿ System | | | | | | | | |
| Lookpig Les Defind Tal Audi Table Uer Defind Tal Audi Table Her Defind Tal Active Bij 100 0. ACCAL BJ 100 0.0 LEBUG, LEVEL ACCAL BJ 111 ACCAL BJ 111_0.0 EBUG, LEVEL ACCAL BJ 112 ACCAL BJ 112 CACVAL BJ 11 CACVAL BJ 11 CACVAL BJ 11 CACV | System Paramete | | | | | | | | |
| User Defined Let 2 N Addit Tables ACCOME, B, 110, ACCOME, B, 100, DEBUG, LEVEL 2 N User Defined Defined Defined Defined Defined, Level, ACCVAL, B, 111, ACCVAL, B, 112, | Lookups | | | | PROCESS IN FIRST TIME/ONE-TIME CASE | | | | |
| Accinz Tables Accinz_B_11Accinz_B_11BetWig_Level. 2 N User Defined Def Transaction Code Data Files Accinz_B_11Accinz_B_11BetWig_Level. 2 N Data Files Accinz_B_11Accinz_B_11BetWig_Level. 2 N Data Files Accinz_B_11Accinz_B_11BetWig_Level. 2 N Data Files Accinz_B_11Accinz_B_11BetWig_Level. 2 N Securitation Composition 0.00 Y Beth Jobs Accinz_BritActinz_B_11BetWig_Level. 2 N Accinz_BritActinz_B_11Actinz_B_11BetWig_Level. 2 N Beth Jobs Accinz_BritActinz_B_11Actinz_B_11 N N Producer Cycles 2 N N N Ventos Accinz_Brit Accinz_Brit | User Defined Tab | | | | | | | | |
| User AccVAL B, 112. AccVAL B, 12. | Audit Tables | | | | | | | | |
| Transaction Code Data Files 2 Y Data Files 2 N Deta Files 2 N Securitation 0.00 Y Producer Cycles 2 N Producer Cycles 2 N Vendors ActyPRIC B 100, ActPRIC D 100, DEBUG LEVEL 2 N ActyRice B 110, ActPRIC B 110, DeBug LeVEL 2 N ActyRice B 110, ActPRIC B 110, DeBUG LEVEL 2 N ActyRice B 110, ActPRIC B 100, DeBUG LEVEL 2 N ActyRice B 110, ActPRIC B 100, DeBUG LEVEL 2 N ActyRice B 100, ActPRIC B 100, DeBUG LEVEL 2 N ActyRice B 100, ActPRIC B 100, DeBUG LEVEL 2 N ActyRice B 100, ActPRIC B 100, DEBUG LEVEL 2 N ActyRice B 100, DeBUG LEVEL 2 N Action Cycles Action Cycles N N Action Cycles Action Cycles N N Action Cycles Action Cycles System Parameter Securition Securitation <t< td=""><td>User Defined Def</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<> | User Defined Def | | | | | | | | |
| Data Files ACHRICE BJ 100 N Berts ACHRICE BJ 100 ACHRICE BJ 100 ACHRICE BJ 100 ACHRICE BJ 100 N Producer Cycles ACHRICE BJ 100 ACHRICE BJ 100 ACHRICE BJ 100 ACHRICE BJ 100 N Producer Cycles ACHRICE BJ 100 ACHRICE BJ 100 ACHRICE BJ 100 ACHRICE BJ 100 N Collection Cycles ACHRICE BJ 100 ACHRICE BJ 100 ACHRICE BJ 100 ACHRICE BJ 100 N Collection Cycles ACHRICE BJ 100 ACHRICE BJ 100 DEBUG LEVEL 2 N Collection Cycles ACHRICE BJ 100 ACHRICE BJ 100 DEBUG LEVEL 2 N Collection Cycles ACHRICE BJ 100 ACHRICE BJ 100 ACHRICE BJ 100 N Collection Cycles N Translations Translations Water Companies N Companies N Companies * Parameter Value * Parameter Value * Swe and Stay Swe and | Transaction Code | | | ACCVAL_BJ_112_01_DEBUG_LEVEL | | | | | |
| Deduce ALDMAL_D_LILDLOUD_LILEBULLEVEL 2 N Securitization Events 0.00 V Events 2 N 0.00 V Bath.Jobs ACMPRC_B_LIDLOUD_LILEBULLEVEL 2 N Producer Cycles VAPRC_B_LIDLOUD_LILEBULLEVEL 2 N Producer Cycles ACMPRC_B_LIDLOUD_LOEBULLEVEL 2 N ACMPRC_B_LIDLOUDLOEBULLEVEL 2 N N Action Cycles ACMPRC_B_LIDLOUDLEVEL 2 N Action Cycles Action Cycles N N N Action Cycles Action Cycles 2 N N Action Cycles Action Cycles 2 N N Action Cycles Action Cycles N N N Action Cycles Action Cycles System Parameters System Parameter System Parameter Graphices Paramet | Data Filer | | | | | | | | |
| Securitation Evers Berkholds Produce Cycles Vendors Collection Cycles Rapots Error Messages Translations Access Users Congenization Comparison Rapots Berk Details Correspondence General Ledger Queues Protects Correction Comparison Rapots Berk Details Correspondence General Ledger Queues Protects Correction Comparison Rapots Berk Details Correspondence Correction Comparison Rapots Correction Comparison Comparison Rapots Correction Comparison | | ACHPRC_BJ | _100 | ACHPRC_BJ_100_01_DEBUG_LEVEL | | 2 | | | _ |
| events Add PRECED 112 | | | | | | | | | |
| Bath Jobs Acronoc.Balloc. Acronoc.Balloc. J. 100 J. Lebio. Lebic. 2 N Acronoc.Balloc. Acronoc.Balloc. J. 100 J. Lebio. Lebic. 2 N Acronoc.Balloc. Acronoc.Balloc. J. 100 J. Lebio. Lebic. 2 N Acronoc.Balloc. Acronoc.Balloc. J. 100 J. DEBIG. Levit. 2 N Acronoc.Balloc. Acronoc.Balloc. J. 100 J. DEBIG. Levit. 2 N Acronoc.Balloc. Acronoc.Balloc. J. 100 J. DEBIG. Levit. 2 N Acronoc.Balloc. J. 100 J. DEBIG. Levit. 2 N N Acronoc.Balloc. J. 100 J. J. 200 J. | | | | | PRODUCER/VENDOR ACH | | | | |
| Produce Cycles 2 N Vendore ACVRC_B1_LOACVPRC_B1_LOCBENG_LEVEL 2 N Vendore ACVRC_B1_LOACVPRC_B1_LOACVPRC_B1_LOACVPRC_B1_LO 2 N ACVRC_B1_NOACVPRC_B1_LOACVPRC_B1_LOACVPRC_B1_LO 2 N ACVRC_B1_NOACVPRC_B1_LOACVPRC_B1_LO 2 N ACVRC_B1_NOACVPRC_B1_LO 2 N 2 ACVRC_B1_LOACVPRC_B1_LO 2 2 N ACVRC_B1_NO 2 2 2 2 ACV | | | | | | | | | |
| Verdors: Collection Cycles Reports ACXPRC_EVI_100_12_DEBUG_LEVEL 2 N System Parameters anxits strates N Organization Comparities Access Parameter Description * User Organization Comparities Bank Details Check Details Check Details Standard Prepes Currencios Printers * Parameter Value | | | | | | | | | |
| Collection Cycles Reports Error Messages Translations Companies Acces Wer Organies Acces Wer Organies Acces Wer Organies Acces Wer Organies Acces Wer Organies Acces Wer Organies Acces Wer Organies Acces Wer Organies Acces Wer Organies Acces Wer Organies Companies Acces Wer Organies Companie | | | | | | | | | |
| Reports System Parameters Trandations I User Organization Parameter Conganization Parameter Conganization Parameter Congenizet ************************************ | | | | | | | | | |
| Eiror Messages Image: Save and Add Save and Addd Save and Addd Save and Add <td></td> <td>ADMIN SEE</td> <td>VER</td> <td>ADMIN SERVER LIRI</td> <td></td> <td>http:/</td> <td>/whf00ace in oracle</td> <td>com:8001/co Y</td> <td></td> | | ADMIN SEE | VER | ADMIN SERVER LIRI | | http:/ | /whf00ace in oracle | com:8001/co Y | |
| Translations User Organization Companies Access Companies Contrained Companies Contrained Companies Contrained Companies Contrained Companies Contrained Companies Companie | | | | | | | | | |
| User Image: Companies | | System Pa | ramete | ers | | | | | |
| Juser Organization Organization Parameter Companies * Enabled Acces ** Parameter Description Organization ** Printers ** Bank Orbalis ** Organization ** < | | 1.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0 | | | | Save and Add | Save and Stav | Save and Peturn | A Datum |
| Congenies Parameter "Enabled" Access **Parameter becinption `` Users `` `` Crede Burau `` `` Crede Burau `` `` Carspondence `` `` General Ledger `` `` Qeues `` `` Printers `` `` Bark Detaits `` `` Check Detaits `` `` Sandard Preves `` `` Currencies `` `` Zip Codes `` `` | ⊿ User | | | | | Save and Roa | and and star | and sold in the second | An Torrain |
| Companies * Parameter Description Access * Parameter Description Users * Parameter Value Correspondence * General Ledger Queues * Parameter Value Printers * Banka Details * Standard Propes * Currencies * J2p Code * | Organization | | | Deservation | | | | | |
| Users "Perameter Value " Credt Buraau Correspondence General Ledger Queue Stark Details Grbeck Details Stark Details Stark Of Payees Currencies Zip Code | Companies | | | | | - | | | |
| Conteglocated Bureau Correspondence General Ledger Queue Printers Bank Cotalis Check Detalis Standard Prees Currencies Zip Code | | | | * Parameter Description | × | | | | |
| Correspondence General Ladger Quises Printers Bank Details Check Details Sandard Payees Currencies Zip Codes | Users | | | * Parameter Value | | | | | |
| General Ledger Queues Printers Bank Details Check Details Standard Payees Currencies Zip Code | Credit Bureau | | | | | | | | |
| Qerues Printers Bankar Details Check Details Standard Reyes Currencies Zip Code | Correspondence | | | | | | | | |
| Printers Bank Cetalis Check Detalis Standard Payees Currencies Zip Code | General Ledger | | | | | | | | |
| Bank Details Check Details Standard Repeat Currencies Zip Code | Oucues | | | | | | | | |
| Check Details Standard Payees Currencies Zip Codes | Printers | | | | | | | | |
| Standard Payees Currencies Zip Code | Bank Details | | | | | | | | |
| Standard Payees Currencies Zip Codes | Check Details | | | | | | | | |
| Currencies Zip Codes | Standard Pavees | | | | | | | | |
| Zip Codes | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | ···· > | | | | | | | | |

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.

| DashBoard | Syst | em Parameter 🗙 | | | | | | | X |
|--|------|----------------|--|-------------------------------------|--------------|----------|----------------|---------|----------|
| Origination | Sva | Organization | Company | | | | | | |
| Servicina | | | | | | | | | |
| Collections | 0 | ganization Par | rameters | | | | 🕂 Add 🥒 Edit | View | Audit |
| | | 5 | Freeze 🔐 Detach 🚽 Wrap 🕼 | a | | | | | |
| WFP | | Parameter | Parameter Description | Parameter Value | Organization | Division | Responsibility | Enabled | |
| Tools | | | SET THE NUMBER TO RESTRICT PASSWORD REPETI | | ALL | ALL | ALL | Y | |
| 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 | |
| Audit Tables | | ULG_DAY_START | USER LOGIN DAY START HOUR | 0 | ALL | ALL | ALL | Y | |
| User Defined Def | | | USER LOGIN MAXIMUM FAILED LOGIN TRIALS BEFO | 999999999999 | ALL | ALL | ALL | Y | |
| Transaction Code | | ULG INACTIVITY | USER LOGIN MAXIMUM INACTIVITY DAYS BEFORE D. | 999999999999 | ALL | ALL | ALL | Y | |
| Data Files | | ULG_PWD_CASE | PASSWORD SHOULD BE CASE SENSITIVE (Y/N) (SET | N | ALL | ALL | ALL | Y | |
| Dedupe | | ULG_PWD_CHANG | USER LOGIN FORCED PASSWORD CHANGE DAYS (N | 150.00 | ALL | ALL | ALL | Y | |
| Securitization | | ULG_PWD_CHANG | USER LOGIN PROMPT PASSWORD CHANGE DAYS (N | 5 | ALL | ALL | ALL | Y | |
| Events | | ULG_PWD_LENGT | USER LOGIN MINIMUM PASSWORD LENGTH (NOT N | 5 | ALL | ALL | ALL | Y | |
| Batch Jobs | | ULG_PWD_LOWE | PASSWORD MUST HAVE ATLEAST ONE LOWERCASE | N | ALL | ALL | ALL | Y | |
| Producer Cycles | | ULG_PWD_NBR_R | PASSWORD MUST HAVE ATLEAST ONE NUMERIC CH | N | ALL | ALL | ALL | Y | |
| Vendors | | | PASSWORD MUST HAVE ATLEAST ONE SPECIAL CHA | | ALL | ALL | ALL | Y | |
| Collection Cycles | | HIG PWD HPPER | PASSWORD MUST HAVE ATLEAST ONE HIPPERCASE | N | 411 | ΔI I | 411 | Y | |
| Reports | | | | | | | | | |
| Error Messages Tranabatos Organization Companies Acces Users Cerespondence General Ledger Queues Bank Details Check Details Standard Payees Currences Zip Codes | | | | | | | | | |

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.

| rightation exclude oblactions yp non- yp yp non- yp non- yp non- yp non- yp yp yp yp yp <th>DashBoard</th> <th>System Parameter ×</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>E</th> | DashBoard | System Parameter × | | | | | | E |
|---|------------------|---------------------|--|-----------------|----------------|-----------------------|-----------------|----------|
| eviding bilections WFP ools bip hdp: displant dis | | System Organization | Company | | | | | |
| Company Parameters Pre- Company Parameter Pre- Company Parameters Pre- Company Parameter Pre- Company Parameter Pre- Company Parameter Pre- Parameter Value Pre- Pre- Parameter Value Pre- Pre- Parameter Value Pre- Parameter Value Pre- Parameter Value Pre- Parameter Value Pre- Parameter Value Pre- Parameter Value Pre- Parameter Value Pre- Parameter Value Pre- Parameter Value Pre- Parameter Value Pre- Parameter Valu | an Therese ends | | | | | | | |
| Very Protocol Very Protocol Very Promote Pro | | Company Barany | tors | | | da add | / Edit | A sudi |
| Parameter Value P | Collections | | | | | -1- Boo | ▲ Edir | ✓ Audit |
| Joint All AD ADV, REASO AUTO DECISION ADVERSE ACTION REASON MODEL FCO ALL AL Y Addination Advisories Auto, Scotter Advisories ALL Y Addination Advisories Auto, Scotter Advisories ALL Y System Fishermet Lookup Auto, Scotter Advisories Auto, Scotter Advisories ALL Y CBU, Data, Set S. Netro 2 Fishe Data Stlection CRITERIA MONTHV ALL ALL Y CBU, Data, Set S. Netro 2 Fishe Data Stlection CRITERIA MONTHV ALL ALL Y CBU, Data, Set S. Netro 2 Fishe Data Stlection CRITERIA MONTHV Under Fishe ALL Y CBU, Data, Set S. Netro 2 Fishe Data Stlection CRITERIA MONTHV UNDEFINED ALL ALL Y CBU, Data, Set S. Number Viet Non-Mallines Data Monthviet Viet Non-Mallines Data ALL Y CBU, Data, Set S. Construction Default Fisher Rever Non-Mallines Data Monthviet Viet Non-Mallines Data Number Viet Non-Mallines Data Number Viet Non-Mallines Data CBU, Data Hess Default Fisher Rever Non-Mallines Data Number Viet Non-Mallines Data Number Viet Non-Mallines Data Number Viet Non-Mallines Data Construction Default Fisher Rever Default Rever Default Rever N | WFP | View - Format - | 💱 🔝 Freeze 🚮 Detach 🖓 Wrap 🚱 | | | | | |
| p Au | fools | Parameter | Parameter Description | Parameter Value | Comp | any Divisi | | |
| Auf System Administration Administration Administration System | | | | 7700 | | | | |
| All System Planeter Lobuyes User Defined Tat Aukt Tables User Defined Tat Tansaction Code Defined Tat Tatmaction Code Defined Tat Aukt Tables User Defined Tat Tatmaction Code Defined Tat Tatmaction Code Defined Tat Tatmaction Code Defined Tatmact Code Defined Tatmact Code Defined Tatmact Code Defined Tatmaction Code Defined Tatmact Code Tot Planetal List Airly Strumes Planetal List Airly Strume | p | | | | | | | |
| Additional addition | up | | | | | | | |
| System Preameter Lookups User Defined Tet Lookups User Defined Tet Lookups User Defined Tet Aukt Tables User Defined Det | Administration | | | | | | | |
| System Parameter Cell_PILE_CORMAT METRO 2 FILE FORMAT \$80 ALL ALL Y Lookups User Defined Tat Audit Table Y NODEFINED ALL ALL Y User Defined Tat CMI_CPAL_DEFALL DEFALLT PRIMTER NAME UNDEFINED ALL ALL Y User Defined Tat CMI_CPAL_DEFALL DEFALLT PRIMTER NAME UNDEFINED ALL ALL Y Coll Coll STORAGE_D. CORALE DIBECTORY OBJECT NAME FOR CORRESPONDENCE DOC STORAGE COR_DIR_QA149REL,HQ ALL ALL Y Defalse DBR_JOINT_INC CORMEN INCOME AND DEFT WITT SPOUSE N ALL ALL Y Defalse DBR_JOINT_INC CORMEN INCOME AND DEFT WITT SPOUSE N ALL ALL Y Defalse DBR_JOINT_INC CORMEN INCOME AND DEFT WITT SPOUSE N ALL ALL Y Defalse DBR_JOINT_INC CORMEN INCOME AND DEFT WITT SPOUSE AND SECONDARY N ALL ALL Y Defalse DBR_JOINT_INC CORMEN INCOME AND DEFT WITT SPOUSE AND SECONDARY N ALL ALL Y Defalse DDP_DEUP.DES. DEUP ORED INSERIME ACCOUNT SOCEAND ACCOUNT | ✓ System | | | | | | | |
| Lookps Lose Defined Tat Aukt Tables User Defined Ote Transaction Code Data Files Deckape Securitization Events Berkh Abde Files Company Parameters Company Parameters Company Parameters Company Parameters Company Parameter Value Parameter Value | System Paramete | | | | | | | |
| Luse Defined Tat Audit Table Under Turnesction Optimum Default, PENTREN NAME Under Defined Def Transaction Optimum Default, PENTREN NAME FOR COBRESPONDENCE DOS CTORAGE (OR, DIR, QAL43REL, HQ) ALL ALL Y COS, STORAGE D., ORACIE DIRECTORY OBJECT NAME FOR COBRESPONDENCE DOS CTORAGE (OR, DIR, QAL43REL, HQ) ALL ALL Y Defue Defue Beach Jobs Securitation Dor J. DEDUP, DES. DECUP CREDIT BUREAU LABILITIES WITH SPOUSE AND SECONDARY N Poduer Crycles Produer Crycles Events Dor J. DEDUP, DES. DECUP CREDIT BUREAU LABILITIES WITH SPOUSE AND SECONDARY N Produer Crycles Events Dor J. DEDUP, DES. DECUP CREDIT BUREAU LABILITIES WITH SPOUSE AND SECONDARY N Produer Crycles Events Dor J. DEDUP, DES. DECUP CREDIT BUREAU LABILITIES WITH SPOUSE AND SECONDARY N Produer Crycles Events Dor J. DEDUP, DES. DECUP CREDIT BUREAU LABILITIES WITH SPOUSE AND SECONDARY N Produer Crycles Events Dor J. DEDUP, DES. DECUP CREDIT BUREAU LABILITIES WITH SPOUSE AND SECONDARY N Produer Crycles Events Dor J. DEDUP, DES. DECUP CREDIT BUREAU LABILITIES WITH SPOUSE AND SECONDARY N Produer Crycles Event Beach Jobs Congenities Event Beach Jobs Congenities Event Beach Jobs Congenities Event Beach Jobs Congenities Congenities Congenities Congenities Congenities Congenities Congenities Congenities Parameter Description Parameter * Parameter Value * Enabled * Ena | Lookups | | | | | | | |
| Aukt Tables CMR_QHB_DEFAU DEFAULT PRIVIEW NAME UNDEFINED ALL ALL ALL Y User Defined COR_STORAGE_D ORACE DIRECTORY DESIGN ST UNDEFINED ALL ALL Y Transaction Code COR_STORAGE_D ORACE DIRECTORY DESIGN ST UNDEFINED ALL ALL Y Dear Files COR_STORAGE_D ORACE DIRECTORY DESIGN ST N ALL ALL Y Dear Files COR_STORAGE_D ORACE DIRECTORY DESIGN ST N ALL ALL Y Dear Files COR_STORAGE_D ORACE DIRECTORY DESIGN ST N ALL ALL Y Dear Files COR_STORAGE_D ORACE DIRECTORY DESIGN ST N ALL ALL Y Dear Files COR_STORAGE_D ORACE DIRECTORY DESIGN ST Secontration OD DD | | | | | | | | |
| Luer Defined Def Transaction Code, STORAGE D., ORACIE DISECTORY OBJECT NAME POR CORRESPONDENCE DOC STORAGE C. ORACIE DISECTORY OBJECT NAME POR CORRESPONDENCE DOC STORAGE D. ORACIE DISECTORY OBJECT NAME POR CORRESPONDENCE DOC STORAGE C. ORACIE DISECTORY OBJECT NAME POR CORRESPONDENCE DOC STORAGE D. ORACIE DISECTORY NEW ALL ALL Y Declare Declare Securitation DDP_DEDUP_DES. DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE NO STORAGE D. ORACIE DISECTORY NEW ALL ALL Y DOP_DEDUP_DES. DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE AND SECONDARY N. ALL ALL Y Producer Ocles Producer Ocles Producer Ocles Company Des. DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE AND SECONDARY N. ALL ALL Y Vendors Constrained and Company ALL ALL Y Producer Ocles Producer Ocles Producer Ocles Companies Access Parameter Secondary Protess P | Audit Tables | | | | | | | |
| Translon Code Data Files Deta Fil | User Defined Def | | | | | | | |
| Datage DBR_CONT_IDCCOMBINE NOOME AND DEBT WITH SPOUSE AND 2008Y N ALL ALL Y Datage DBR_CONT_IDCCOMBINE NOOME AND DEBT WITH SPOUSE N ALL ALL Y Datage DDP_CORE_DERINE NOOME AND DEBT WITH SPOUSE N ALL ALL Y DDP_CORE_DERINE NOOME AND DEBT WITH SPOUSE N ALL ALL Y DDP_CORE_DERINE NOOME AND DEBT WITH SPOUSE N ALL ALL Y DDP_DEUP_DEB. DEDUP QEBT DIREAU LUBRITIES WITH SPOUSE N ALL ALL Y DDP_DEUP_DEB. DEDUP QEBT DIREAU CACOUNT DOCUMENT LOADING N ALL ALL Y Producer Cycles CECE_DET_FAIL_A CECEDIT BUREAU LEDIT WILL FAIL FAIN' BUREAU FOR ANY APL WILL NO. N ALL ALL Y Vendors ECC. EDIT_FAIL_A CEDIT BUREAU EDIT WILL FAIL FAIN' BUREAU FOR ANY APL WILL NO. N ALL ALL Y Collection Cycles ECC. EDIT_FAIL_A CEDIT BUREAU EDIT WILL FAIL FAIN' BUREAU FOR ANY APL WILL NO. N ALL ALL Y Collection Cycles ECC. EDIT_FAIL_A CEDIT BUREAU EDIT WILL FAIL FAIN' BUREAU FOR ANY APL WILL NO. N ALL ALL Y Company Collection Cycles ECC. EDIT_FAIL ECC. EDIT_FAIL CEC. EDIT_FAIL WILL WILL FAIL EVENCHANT F | Transaction Code | | | | | | | |
| Delaya Del_CAININCCUMPLIE AUD Est VIII S VOLSE Securitization Del_CAININCCUMPLIES ADDET SHAREAU EXTRATION DATS 999999 ALL ALL ALL Y Dor_DEDUP_DES DEUV CREDIT BUREAU EXTRATION DATS 999999 ALL ALL Y Dor_DEDUP_DES DEUV CREDIT BUREAU LIABILITIES WITH SPOUSE N ALL ALL Y Dor_STORAGE_D_ORDER DOR_DEUV CREDIT BUREAU LIABILITIES WITH SPOUSE N ALL ALL ALL Y Dor_STORAGE_D_ORDER DOR_DEUV CREDIT BUREAU LIABILITIES WITH SPOUSE N ALL ALL ALL Y Dor_STORAGE_D_ORDER DOR_DEUV CREDIT BUREAU DATI NOT NOT DOCUMENT LOADING N ALL ALL ALL Y Vendors COLET_FAIL_A_C REDUP CREDIT BUREAU DITS ONLY NO COURSENT SOCIED APALICANT BUL N ALL ALL Y Vendors ECG_USE_AP.Q.O. RIN CREDIT BUREAU DITS ONLY NO COURSENT SOCIED APALICANT BUL Y ALL ALL Y Transdetors Company Parameters Y ALL ALL Y Y Transdetors Company Parameters Y ALL ALL Y Consporting Parameter Y ALL ALL Y Company Parameter Descri | | | | | | | | |
| Securitation LDP_COR_EVANC. Debudies Local reveals URAPS Securitation LDP_COR_EVANC. Debudies Local reveals URAPS Events LDP_COR_EVANC. Debudies Local reveals URAPS Events LDP_COR_EVANC. Debudies Local reveals Labilities with SPOISE AND SECONDARY N ALL ALL Y L AL L Y L Y | | | | | | | | |
| Lor_Joburg Opties | | | | | | | | |
| Beth Joba Durgeburgeburgeburgeburgeburgeburgeburgeb | | | | | | | | |
| Producer Cycles Coll-Standard Cycles Coll-Standard Coll-St | | | | | | | | |
| Verdors Collection Cycles Ageots Error Messages Translation Corpanies Access Uers Companies Access Parameter Companies Access Parameter Value Parameter Value Par | | | | | | | | |
| Collection Cycles Reports Error Messages Translations 4: User Companie Access Companie C | | | | | | | | |
| Peords Encrometers Translations ✓ User Organization Organization Companies Parameter Access Parameter Description Users * Banch ALL Credit Dates * Parameter Value Credit Dates * Enabled Correspondence * Parameter Value General Lodger * Enabled Order Details Checks Correspondence * Enabled General Lodger * Enabled Standed Parees Currencies Currencies Zip Codes | | | | | | | | |
| Error Messages Company Parameters Tronkations Is Save and Add I Save and Save III Save and Attum IIII IIIIIIIIIIIIIIIIIIIIIIIIIIIIII | | FIN IMAGE STAT | DEFAULT TMAGE STATUS CODE FOR FAX IN SERVICE | 0 | 11501 | 411 | Y | |
| Translations 4 User Organization Companies Access Users Users Users Users Credit Sureau Correspondence Careard Ladger Quues Parameter Value * Parameter Value * Parameter Value * Parameter Value * Parameter Value * Parameter Value * Parameter Value * Enabled Correspondence Careard Ladger Quues * Parameter Value * Enabled Correspondence Careard Ladger Quues * Parameter Value * Enabled Correspondence Careard Ladger Quues * Parameter Value * Enabled Correspondence Careard Ladger Quues * Parameter Value * Enabled * Company AL * Enabled * Company | | | | | | | | |
| Liser Companies Companies Companies Parameter Centry Conspondence General Ledger Queues Primeter Value | | Company Parame | eters | | | | | |
| Corganization Corganization Corganies Access Parameter Description | | | | | Save and Add | Save and Stav | Save and Return | Ca Retu |
| Companies Parameter * Company ALL ✓ Access Parameter Secretion * Branch ALL ✓ Users * Branch ALL ✓ Correlspondence * Enabled Correlspondence * Enabled Queues * Enabled Printers Bank Details Check Details Standerd Payees Queues * | | | | | C and the loss | CI sere and and | Ci zere eneret | An These |
| Companies Parameter Description ■ <td></td> <td></td> <td>Decementer</td> <td></td> <td></td> <td>and the second second</td> <td></td> <td>10000</td> | | | Decementer | | | and the second second | | 10000 |
| Ues Const Parameter Value Const Parameter Value Const Parameter Value Consequence Conseque | | | | | * (| Company ALL | | ~ |
| Credit Buraau Conespondence General Lodger Queues Printers Bark Oetalis Sandard Payees Currencies Zip Codes | Access | | Parameter Description | | | * Branch ALL | | V |
| Conspondence General Ledger Queues Printers Bank Details Oheck Details Standord Rayees Currencies | Users | | * Parameter Value | | | | | |
| General Ledger Queues Printers Bank Ostalis Check Detalis Standard Payees Currencies Zip Ocdes | Credit Bureau | | | | | | | |
| Queues Printers Bank Details Check Details Standorf Payees Currencies Zur Codes | Correspondence | | | | | | | |
| Printers Bank Details Check Details Standard Payees Currencies Zip Codes | General Ledger | | | | | | | |
| Banko betalis Check Detalis Sandard Rayees Currencies Zup Codes | Queues | | | | | | | |
| Check Details Standard Payees Currencies Zip Codes | Printers | | | | | | | |
| Standard Payees Currencies Zip Codes | Bank Details | | | | | | | |
| Standard Payees Currencies Zip Codes | Check Details | | | | | | | |
| Currencies Zip Codes | | | | | | | | |
| Zip Codes | | | | | | | | |
| | | | | | | | | |
| | Products | | | | | | | |
| | > | | | | | | | |



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.

| DashBoard | Lookups × | | | × |
|---|------------------------------|--|---|-----------------|
| Origination | La dese Maria | | A | |
| Servicing | Lookup Type | | 🚽 Add 🖉 Edit 📃 | View 🔗 Aud |
| Collections | View 🗸 Format 👻 🔛 Freeze | 🖬 Detach 📣 Wrap 🚱 | There are a series of the series of the | |
| WFP | Lookup Type | Description | System Defined Yes/No | Enable |
| Tools | | | 🔘 Yes 🔍 No | 1 |
| | 1098_POINTS_DISCOUNTS_ITM_CD | 1098 ITEMIZATION TYPES | Yes No | |
| 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 | |
| Producer Cycles Vendors | | * Ena | | |
| Vendors Collection Cycles Reports Error Messages Translations | * System Defi | Description | 🕂 Add 🖉 Edit 📃 | View 🔗 Ag |
| Vendors Collection Cycles Reports Error Messages Translations User | * System Defi | Description | | |
| Vendors Collection Cycles Reports Error Messages Translations | * System Defi | Description | C to D to d | |
| Vendors Collection Cycles Reports Error Messages Translations User Organization | * System Defit | Description Ind Yer/No⊖Yes® No I Detach dd Wrap 88 | System Defined | <u>V</u> iew SA |

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:



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

Note

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

To set up the User Defined Tables

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

| DashBoard | User Defined Tables | × | | | | | | | | × |
|--|---|--|------------------|--------------------------|--|--------------|--------------|-------------------------------------|----------------|--------------------------|
| Origination | | | | | | | | | | |
| Servicing | User Defined Ta | | | | | | | + ! | Add 🥒 Edit | 📃 View 🛛 🔗 Aud |
| Collections | View 👻 Format 👻 | Freeze | 🛃 Detach 🛛 🖓 🗸 | Wrap 🚱 | | | | | | |
| WFP | Table | User table Type | Description | System Defined Yes/No | Enabled | Product Type | Funding Type | Collateral Type | View Name | SQL Statement |
| | | | | Ves No | N | | | | UNDEFINED | |
| Tools | SEARCH WEP PR. | SEARCH : WFP PR. | WFP PRODUCER S | Yes No | Y | ALL | ALL | ALL | UNDEFINED | SELECT /*+ FIF |
| tup | | | POST DATED CHE | | Y | ALL | ALL | ALL | UNDEFINED | SELECT /*+ FI |
| Setup | | | DLR TRACK MAPP | | Y | ALL | ALL | ALL | UNDEFINED | SELECT 1 FROM |
| 4 Administration | | SEARCH : ACCOU | | Ves No | Y | ALL | ALL | ALL | UNDEFINED | SELECT /*+ FIR |
| System System Paramel | | | BATCH ENTRY AC | | Y | ALL | ALL | ALL | UNDEFINED | SELECT /*+ FIF |
| Lookups | | | TRANSACTION HI | | Y | ALL | ALL | ALL | UNDEFINED | SELECT /*+ FI |
| User Defined Ta | | | BATCH ENTRY AC | | Y | ALL | ALL | ALL | UNDEFINED | SELECT /*+ FIF |
| Audit Tables | | | DEFICIENCY DETA. | | Y | ALL | ALL | ALL | UNDEFINED | SELECT 1 FROM |
| User Defined De Transaction Cod | CPY_APP_SETUP | | APPLICATION CO | | Y | ALL | ALL | ALL | UNDEFINED | SELECT 1 FROM |
| Data Files | < | | | | | | | | | > |
| Events Batch Jobs | User Defined Ta | bies | | | | | Save and A | dd 🛛 🕞 Save and St | tay 🔄 Save and | d Return 🛛 🗘 Ret |
| | | * Table | | | * Enabled 🗌 | | Save and A | . — | tay 💽 Save and | d Return 🤇 🖕 <u>B</u> et |
| Batch Jobs Producer Cycles | * User ta | * Table | | | * Enabled * Product Type AL | L | Save and A | . — | me UNDEFINED | d Return 🛛 🗘 <u>R</u> et |
| Batch Jobs Producer Cycles Vendors Collection Cycle: Reports | • * User ta | * Table | | Y | * Product Type AL | | V | * View Nar | me UNDEFINED | d Return 🛛 |
| Batch Jobs Producer Cycles Vendors Collection Cycle: Reports Error Messages | * User ta * De | * Table ble Type scription | | | * Product Type AL * Funding Type AL | L | ~ | * View Nar | me UNDEFINED | d Return 🛛 🖓 Be |
| Batch Jobs Producer Cycles Vendors Collection Cycle: Reports Error Messages Translations | * User ta * De | * Table | 0 | | * Product Type AL | L | V | * View Nar | me UNDEFINED | d Return 🤇 🗘 Be |
| Batch Jobs Producer Cycles Vendors Collection Cycle: Reports Error Messages | * User ta * De | * Table ble Type scription | 0 | | * Product Type AL * Funding Type AL | L | ~ | * View Nar | me UNDEFINED | d Return 🤇 🗘 Ret |
| Batch Jobs Producer Cycles Vendors Collection Cycle: Reports Error Messages Translations User Organization Companies | * User ta * De | * Table ble Type scription | 0 | | * Product Type AL * Funding Type AL | L | ~ | * View Nar * SQL Stateme | me UNDEFINED | d Return 🛛 🤇 Ret |
| Batch Jobs Producer Cycles Vendors Collection Cycle Reports Error Messages Translations @ User Organization Companies Access | * User ta * De * System Definer | * Table ble Type scription J Yes/No () Yes () N | 0 | | * Product Type AL * Funding Type AL | L | ~ | * View Nar * SQL Stateme * Sr | UNDEFINED | |
| Batch Jobe Producer Cycles Vendors Collection Cycle Reports Error Messages Translations di User Organization Componies Access Users Credit Bureau | * User ta * De * System Defined User Defined Tal | * Table | | | * Product Type AL * Funding Type AL | L | ~ | * View Nar * SQL Stateme | UNDEFINED | |
| Batch Jobs Produce Cycles Vendos Collection Cycle Reports Error Messages Trandations d User Organization Companies Access Users Credit Bureau Correspondence | * User ta * De * System Defined User Defined Tal View + Format + | * Table | Detach 쉐 V | Wrap Gt | * Product Type AL * Funding Type AL Collateral Type AL | L | V V V | * View Nar * SQL Stateme * SQ | ne UNDEFINED | j yjew v ∧ Aj |
| Batch Jobs Producer Cycles Vendors Collection Cycle Reports Error Messages Translation Organization Companies Access Users Credit Bureau | * User ta * De * System Defined User Defined Tal | * Table | | | * Product Type AL * Funding Type AL Collateral Type AL | L | ~ | * View Nar * SQL Stateme * SQ | UNDEFINED | |
| Batch Jobs Producer Cycles Vendors Collection Cycle Reports Error Messages Translations duser Organization Companies Access Users Credit Bureau Correspondence General Ledger | * User ta * De * System Define View – Format – Attribute No data to display. | * Table ble Type scription d Yes/No (Yes) N d Yes/No (Yes) N ble Attributes | Detach 쉐 V | Wrap Gt | * Product Type AL * Funding Type AL Collateral Type AL | L | V V V | * View Nar * SQL Stateme * SQ | ne UNDEFINED | LOV Type |
| Batch Jobs Producer Cycles Vendors Collection Cycle Reports Error Messages Translations destations Companies Access Users Cordit Bureau Correspondence General Ledger Queues Printers Bank Debalis | * User ta * De * System Define User Defined Tal Vew + Format + Attribute | * Table ble Type scription d Yes/No (Yes) N d Yes/No (Yes) N ble Attributes | Detach 쉐 V | Wrap Gt | * Product Type AL * Funding Type AL Collateral Type AL | L | V V V | * View Nar * SQL Stateme * SQ | ne UNDEFINED | j yjew v ∧ Aj |
| Batch Jobs Producer Cycles Vendors Collection Cycle Reports Error Messages Translations d' User Organization Companies Access Lisers Credit Bureau Correspondence General Ledger Queues Printers Bank Details | * User ta * De * System Define View – Format – Attribute No data to display. | * Table ble Type scription d Yes/No (Yes) N d Yes/No (Yes) N ble Attributes | Detach 쉐 V | Wrap Gt | * Product Type AL * Funding Type AL Collateral Type AL | L | V V V | * View Nar * SQL Stateme * SQ | ne UNDEFINED | j yjew ⊘ A |
| Batch Jobs Producer Cycles Vendors Collection Cycle Reports Error Messages Translations description Companies Access Users Correspondence General Ledger Queues Printers Bank Details | * User ta * De * System Define View – Format – Attribute No data to display. | * Table ble Type scription d Yes/No (Yes) N d Yes/No (Yes) N ble Attributes | Detach 쉐 V | Wrap Gt | * Product Type AL * Funding Type AL Collateral Type AL | L | V V V | * View Nar * SQL Stateme * SQ | ne UNDEFINED | Jiew 🗸 A |

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 typefrom 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. |



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

| | User Defined Tables × | | | | | | | | | X |
|---|-----------------------|------------------|------------------|----------------------|-----------------------|---------------|--------------------------|----------------------|---------------|----------------------------|
| Origination | | | | | | | | | | - |
| Servicing | User Defined Tabl | | | | | | | Add | 🖉 🥖 Edit | 📃 View 🛛 🖋 Audi |
| Collections | View - Format - | Freeze | 🕈 Detach 🛛 🖓 🛛 | | 12 | | | | | |
| WEP | Table | User table Type | Description | System Def Yes/No | fined Enabled | Product Type | Funding Type | Collateral Type | View Name | SQL Statement |
| Tools | SEARCH_WFP_PR | SEARCH : WFP PR | WFP PRODUCER S | 🔍 Yes 🖲 | No Y | ALL | ALL | ALL | UNDEFINED | SELECT /*+ FIR |
| | SEARCH_UPD_AC | SEARCH : POST D | POST DATED CHE | O Yes 🖲 | No Y | ALL | ALL | ALL | UNDEFINED | SELECT /*+ FIR |
| tup | DLR_TRACK_MAP | MAPPING: INTERF | DLR_TRACK MAPP | Ves 🖲 | No Y | ALL | ALL | ALL | UNDEFINED | SELECT 1 FROM |
| etup | SEARCH_UBT_AD | SEARCH : ACCOU | BATCH ENTRY AC | O Yes | No Y | ALL | ALL | ALL | UNDEFINED | SELECT /*+ FIR |
| Administration | SEARCH_UBT_FEE | SEARCH : ACCOU | BATCH ENTRY AC | Ves | No Y | ALL | ALL | ALL | UNDEFINED | SELECT /*+ FIR |
| System Paramete | SEARCH UTA TXN | SEARCH: TRANSA | TRANSACTION HI | O Yes | No Y | ALL | ALL | ALL | UNDEFINED | SELECT /*+ FIR |
| Lookups | | SEARCH : ACCOU. | BATCH ENTRY AC | Yes (| | ALL | ALL | ALL | UNDEFINED | SELECT /*+ FIR |
| User Defined Tab | | TABLE ATTRIBUT | DEFICIENCY DETA. | . O Yes | | ALL | ALL | ALL | UNDEFINED | SELECT 1 FROM |
| Audit Tables | | SETUP: APPLICAT | APPLICATION CO | O Yes | | ALL | ALL | ALL | UNDEFINED | SELECT 1 FROM |
| User Defined Def Transaction Code | | SEARCH : ACCOUNT | | O Yes | 6690. D | ALL | ALL | ALL | UNDEFINED | SELECT /*+ FIR |
| Securitization Events Batch Jobs Producer Cycles | User Defined Tabl | e Attributes | 🛃 Detach 🛛 ຝ ۱ | Vrap ն | Ð | | | ් Ado | 🖉 Edit | 🗌 View 🛛 🔗 Aud |
| Vendors Collection Cycles | Attribute | Description | Data Type | | Length | Sort Operator | System Defined Yes/No | Enabled | Sub Attribute | LOV Type |
| Reports | | | | | 0 | 0 | 🔘 Yes 🔍 No | N | | |
| Error Messages | PRO_NAME | PRODUCER NAM | CHARACTER | | 80 | 1 LIKE | Ves No | Y | | NO LOV |
| Translations | WPR_STATUS_CD | PRODUCER STAT | US CHARACTER | | 30 | 2 LIKE | Ves No | Y | | NO LOV |
| ✓ User | WPR_TOT_CREDIT_L | TOTAL CREDIT L | IMIT NUMBER | | 30 | 3 EQUAL | O Yes No | Y | | NO LOV |
| Organization Companies | < | | | | | | | | |) |
| Access | | | | | | | | | | |
| Users | User Defined Tabl | e Attributes | | | | | | | | |
| Credit Bureau | | | | | | | Save and Add | Save and Stay | Save an | d Return 🦳 🦾 <u>R</u> etur |
| | | | | | | | | | _ | |
| Correspondence | | tribute | | | * Operator | | ~ | * LOV Validation Ind | | |
| Correspondence General Ledger | Au | | | | System Defined Yes/No | Vac No | | Lookup Type | | |
| Correspondence | * Desc | ription | | 1 1 2 | | | | | | |
| Correspondence General Ledger Queues | * Desc | ription Type | | ~ | * Enabled | | | Default Value | | |
| Correspondence General Ledger Queues Printers | * Desc • Data | | | | | | | Default Value | | |

| 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 <u>Audit Tables</u>

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

• 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.

| > Origination > Servicing > Collections > WFP > Tools > Serving > Serving < | DashBoard | Audit Tables \times | | | | | | | | | | |
|---|---|---|--|----------------|----------|---|---------|----------|--|--|------------|----------------|
| Servicing Verv + Format + 100 France Image: Servicing | Origination | | | | | | | | | | | A |
| Collections Table Description Diggle Description D | Servicing | | - | | - | | | | | Edit | View 😵 | Audit |
| WFP Table Description Display Description Display Description Display Description Display Description Display Description Primary Key 1 Primary Key 2 Primary Key 3 Primary Key 4 Pri | Collections | | | | | | | | | | | |
| Tools NSUBARCES DET. INSUBARCES | | | | | | | Enabled | | | Primary Key 3 | Primary Ke | ey 4 |
| Jobs DOB STORE JOB DETAILS DESCRIPTION DOE DESCL N Y DOB CODE Setup DOB HOLTON'S DOB HOLTON'DET. DESCRIPTION UCT_DESC N Y DESCRIPTION DESCRIPTION UCT_DESC N Y UCT_DYFE DESCRIPTION UCT_DESC N Y UCT_DYFE DESCRIPTION UCT_DESC N Y UCT_DYFE | WFP | | | | | | Y | | | | | |
| Setup 308_BUCKTS 308 BUCKTS | Tools | | | | | | | | | | | |
| Setp 3 Administration 3 System Parameter Lookups Look | | | | | | | | | JOB_CODE | | | |
| Josephine Jackson All States Josephine Jackson | No. 1997 | | | | | | | | | | | |
| Advit Tables Josef Treads Dort Metaology System Paramet Lookup: Josef Treads Dort Metaology Josef Treads Dort Metaology Josef Treads Josef Tre | Setup | | | | | | | | | | | |
| System Parameter System Parameter Lookups System Parameter Lookups System Parameter Lookups Loc Dotring Trails Loc Do | Administration | | | | | | | | 107 100 0005 | | | |
| Jockup Types LOCKUP Types LOCKUP Types N Y Lot Type Lockup Types LOCKUP Types LOCKUP Types N Y Lot Type User Defined Tat Audit Tables Lockup Types LOCKUP Types MSG_TCT N Y Lockup Type Lockup Types LOCKUP Types LOCKUP Types MSG_TCT N Y MSG_CODE Lockup Types LOCKUP Types MSG_TCT N Y MSG_CODE MSG_PCE Lockup Types LOCKUP Types MSG_TCT N Y MSG_CODE MSG_PCE Lockup Types LOCKUP Types MSG_TCT N Y MSG_CODE MSG_PCE Lockup Types LOCKUP Types LOCKUP Types LOCKUP Type N Y MSG_TCT Data Files Destration Table INDEX_RATES Primary Key 2 IRT_START_DT Primary Key 10 Primary Key 10 Display Column IRT_INDEX_TYPE_CO Primary Key 3 Primary Key 12 Primary Key 13 Column Calchor Start End Column Start Primary Key 8 Primary Key 15 Transload Primary Key 8 Primary Key 15 Primary Key 15 Transload Primary Key 8 Primary Key 14 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>JBT_THREAD</td><td></td><td></td></t<> | | | | | | | | | | JBT_THREAD | | |
| Losolps Lo | System Paramete | | | | | | | | LKC_CODE | | | |
| Audt Tables Audt Tables Judie Defined Def Transaction Code Audit Tables Data Files Data Files Dedupe Scuntization Securitization Table INDEX, RATE S Description INDEX, RATE DETAILS Primary Key 1 Primary Key 1 Producer Cycles Display Description Vervidore Display Description Constrained Primary Key 1 Primary Key 1 Primary Key 1 Primary Key 10 Primary Key 1 Primary Key 10 Primary Key 10 Primary Key 10 Primary Key 10 Primary Key 5 Primary Key 10 Primary Key 10 Primary Key 10 Primary Key 11 Primary Key 10 Primary Key 12 Primary Key 13 Primary Key 13 Primary Key 13 Primary Key 14 Primary Key 14 Primary Key 15 Primary Key 15 Translation Primary Key 8 Organization Oclumin Oclumin Description Oclumin Description Oclumin Description | Lookups | | | | | | | | | | | |
| Audit Tables Just Defined Def Transaction Code Data Files Detained Def Transaction Code Detained Def Transaction Code Detained Def Transaction Code Detained Def Table INDEX_PATES Primary Key 1 Primary Key 3 Primary Key 10 Primary Key 10 Batch Jobe Display Column IRT_INDEX_TYPE_CO Primary Key 5 Primary Key 12 Vendore Display Column IRT_INDEX_TYPE_CO Display Column IRT_INDEX_TYPE_CO Primary Key 5 Primary Key 13 Primary Key 14 Primary Key 14 Primary Key 15 Transdoor Primary Key 3 User Organization Organization Description TYPE Vew v Format v P Treese Detach of Wrap Vew v Format v P Treese Detach of Wrap Vew v Format v P Treese Detach of Wrap | Licer Defined Tab | | MESSAGE DETAILS | TEXT | MSG_TEXT | N | Y | MSG_CODE | | | | |
| Audit Columns Audit Columns Organization View Freeze Detach Wrap Treeze Detach Wrap Detach <li< th=""><th>Audit Tables User Defined Def Transection Code Data Files Dedupe Securitization Events Batch Jobs Producer Cycles</th><th>Audit Tables</th><th>Description INDE play Description TYPE Display Column IRT_</th><th>X RATE DETAILS</th><th></th><th>Primary Key 3 Primary Key 4 Primary Key 5</th><th></th><th></th><th>Primary Primary I Primary I Primary I</th><th>Key 9 (ey 10 (ey 11 (ey 12</th><th></th><th>></th></li<> | Audit Tables User Defined Def Transection Code Data Files Dedupe Securitization Events Batch Jobs Producer Cycles | Audit Tables | Description INDE play Description TYPE Display Column IRT_ | X RATE DETAILS | | Primary Key 3 Primary Key 4 Primary Key 5 | | | Primary Primary I Primary I Primary I | Key 9 (ey 10 (ey 11 (ey 12 | | > |
| Companies Column Description Data Type Enabled Access No data to display. | Audit Tables User Defined Def Trensection Code Data Files Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages | Audit Tables | Description INDE blay Description TYPE Display Column IRT_J Enabled & Reset RowID | X RATE DETAILS | | Primary Key 3 Primary Key 4 Primary Key 5 Primary Key 6 Primary Key 7 | | | Primary Primary I Primary I Primary I Primary I Primary I | Key 9 (ey 10 (ey 11 (ey 12 (ey 13 (ey 14 | | > |
| Access No data to display. Description | Auft Tables User Defined Def Transaction Code Data Files Deduce Securitization Events Batch Jobs Producer Cycles Vandors Collection Cycles Reports Error Messages Translations | Audit Tables | Description INDE olay Description TYPE Display Column IRT_ Enabled ✓ Reset RowID Primary Key 1 IRT_ | X RATE DETAILS | | Primary Key 3 Primary Key 4 Primary Key 5 Primary Key 6 Primary Key 7 | | | Primary Primary I Primary I Primary I Primary I Primary I | Key 9 (ey 10 (ey 11 (ey 12 (ey 12 (ey 13 (ey 14 (ey 15)) | | > Retur |
| | Audit Tables User Defined Def Transaction Code Data Files Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Trandations | Audit Tables | Description INDE olay Description TYPE Display Column IRT_ Enabled ✓ Reset RowID Primary Key 1 IRT_ | X RATE DETAILS | Wrap 👪 | Primary Key 3 Primary Key 4 Primary Key 5 Primary Key 6 Primary Key 7 | | | Primary Primary I Primary I Primary I Primary I Primary I | Key 9 (ey 10 (ey 11 (ey 12 (ey 12 (ey 13 (ey 14 (ey 15)) | | > Retur |
| | Audit Tables User Defined Def Transaction Code Data Files Deduce Securitization Events Banch Jobs Producer Cycles Vendors Collecton Cycles Reports Error Messages Translations A User Organization Companies | Audit Tables Dig Audit Columns View = Format = Column | Description INDE play Description TYPE Display Column IRT Reset RowID Primary Key 1 IRT Freeze | X RATE DETAILS | Wrap 👪 | Primary Key 3 Primary Key 4 Primary Key 5 Primary Key 6 Primary Key 7 | | | Primary Primary I Primary I Primary I Primary I Primary I | Key 9 (ey 10 (ey 11 (ey 12 (ey 13 (ey 14 (ey 15 (ey 15) (e) Edit) | Qiew ₹ | > Betur |
| | Audit Tables User Defined Def Transaction Code Ded pile Deduge Securitization Events Batch Jobs Producer Cycles Vendors Collector Cycles Reports Error Messages Translations d User Organization Companies | Audit Tables Dig Audit Columns View = Format = Column | Description INDE play Description TYPE Display Column IRT Reset RowID Primary Key 1 IRT Freeze | X RATE DETAILS | Wrap 🔀 | Primary Key 3 Primary Key 4 Primary Key 5 Primary Key 6 Primary Key 7 | | | Primary Primary I Primary I Primary I Primary I Primary I | Key 9 (ey 10 (ey 11 (ey 12 (ey 13 (ey 14 (ey 15 (ey 15) (e) Edit) | Qiew ₹ |) <u>R</u> etu |
| General Ledger Queues | Auft Tables User Defined Def Transaction Code Data File Dedupe Securitation Events Batch Jobe Producer Cycles Vendors Collector Cycles Reports Error Messages Trandations di User Organization Companies Access Users Credit Bureau Correlorendence General Ludger Queues | Audit Tables Dig Audit Columns View = Format = Column | Description INDE play Description TYPE Display Column IRT Reset RowID Primary Key 1 IRT Freeze | X RATE DETAILS | Wrap 🔀 | Primary Key 3 Primary Key 4 Primary Key 5 Primary Key 6 Primary Key 7 | | | Primary Primary I Primary I Primary I Primary I Primary I | Key 9 (ey 10 (ey 11 (ey 12 (ey 13 (ey 14 (ey 15 (ey 15) (e) Edit) | Qiew ₹ |) <u>R</u> etu |
| | Audit Tables User Defined Defi Transaction Code Data Files Deduge Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translations Organization Companies Access Users Correspondence General Ludger Queues Printers | Audit Tables Dig Audit Columns View = Format = Column | Description INDE play Description TYPE Display Column IRT Reset RowID Primary Key 1 IRT Freeze | X RATE DETAILS | Wrap 🔀 | Primary Key 3 Primary Key 4 Primary Key 5 Primary Key 6 Primary Key 7 | | | Primary Primary I Primary I Primary I Primary I Primary I | Key 9 (ey 10 (ey 11 (ey 12 (ey 13 (ey 14 (ey 15 (ey 15) (e) Edit) | Qiew ₹ | Betu |
| Queues Printers | Auft Tables User Defined Def Transaction Code Ded pile Dedupie Securitization Bach Jobs Producer Cycles Vendors Collection Cycles Nendors Collection Cycles Renor Messages Translations Translations Comparises Access Users Credit Bureau Correspondence General Ledger Queues Printers Bank Obalis | Audit Tables Dig Audit Columns View = Format = Column | Description INDE play Description TYPE Display Column IRT Reset RowID Primary Key 1 IRT Freeze | X RATE DETAILS | Wrap 👪 | Primary Key 3 Primary Key 4 Primary Key 5 Primary Key 6 Primary Key 7 | | | Primary Primary I Primary I Primary I Primary I Primary I | Key 9 (ey 10 (ey 11 (ey 12 (ey 13 (ey 14 (ey 15 (ey 15) (e) Edit) | Qiew ₹ | Betu |
| Queues Printers Bank details | Audit Tables User Defined Defi Transaction Code Data Files Deduce Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Vendors Collection Cycles Reports Error Messages Translations Organization Companies Access User Correspondence General Ledger Queues Bank Details Check-Details | Audit Tables Dig Audit Columns View = Format = Column | Description INDE play Description TYPE Display Column IRT Reset RowID Primary Key 1 IRT Freeze | X RATE DETAILS | Wrap 🔀 | Primary Key 3 Primary Key 4 Primary Key 5 Primary Key 6 Primary Key 7 | | | Primary Primary I Primary I Primary I Primary I Primary I | Key 9 (ey 10 (ey 11 (ey 12 (ey 13 (ey 14 (ey 15 (ey 15) (e) Edit) | Qiew ₹ | > Betur |

| 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 <u>User Defined Defaults</u>

The User Defined Defaults Setup screen allows you to set up default values to automatically populate in frequently used fields on the Application Entry screen. This streamlines the data entry process when entering an application.

To set up the User Defined Defaults

1. Click Setup > Setup > Administration > System > User Defined Defaults. The system displays User Defined Defaults screen.



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

| DashBoard | User Defined Defaults | | | | | | | | | × |
|----------------------------------|-----------------------|-------------|---------------------------|---|------------------|---------------------|----------------|------------------|------------------|--------------------|
| Origination | | | | | | | | | | |
| Servicing | Application Defaul | | Manage 11 Control Toronto | | | | | d Add | 🖉 Edit 📃 Vie | w 🔗 Audit |
| Collections | View - Format - | | | لي Wrap | 62 | | | | | |
| WFP | Organization D | ivision | Company | Branch | Priority | Channel | Producer Type | Class | Purpose | Product |
| Tools | DMC N | L02 | NL02 | NLR1 | NORMAL | FAX IN | DEALER | SMALL BUSINESS | VEHICLE LOAN O | LOAN VEHICLE |
| | DMC S | A03 | US01 | USHQ | HIGH | WEB ENTRY | DEALER | SMALL BUSINESS | HOME EQUITY LO | LIARA HOME LO |
| ietup | | 501 | US01 | USHQ | NORMAL | WEB ENTRY | DEALER | INDIVIDUAL | VEHICLE LOAN O | LOAN VEHICLE |
| Setup Administration System | C JI | 04 | JP04 | JPR1 | | | | | | > |
| System Paramete Lookups | Application Defaul | s | | | | | Save and Add | Save and Stay | Save and Return | n 🗘 <u>R</u> eturn |
| User Defined Tat | | | | | | | C Save and Mod | Jave and Stay | Dave and Keturi | Va Verain |
| Audit Tables User Defined Def | * Organizatio | DMC | | ~ | Postal Type | NORMAL ADDRESS | v | | | |
| Transaction Code | * Divisio | 11601 | | V | Street Pre | | V | Status | NOT DEFINED | ~ |
| Data Files | Divisio | 0301 | | | | | | Condition | | ~ |
| Dedupe | | Application | Defaults | | Street Type | | ~ | Country | UNITED STATES | ~ |
| Securitization | | | | | Street Post | | ~ | Country | UNITED STRIES | |
| Events Batch Jobs | Compan | 1 | | ~ | Country | UNITED STATES | ~ | | Vehicle Defaults | |
| Producer Cycles | Branc | 1 | | ~ | Rent Amount | 0.00 | | | | |
| Vendors | Priorit | | | ~ | Stated Frequency | MONTHLY | ~ | Asset Type | | ~ |
| Collection Cycles | | | | | | | 1000 | Sub Type | | ~ |
| Reports | Channe | | | ~ | Actual Frequency | MONTHLY | ~ | Class | | ~ |
| Error Messages Translations | Producer Typ | 8 | | ~ | Ownership | | ~ | | | |
| I liser | Clas | 5 | | ~ | | | | Valuation Source | | ~ |
| Organization | Purpos | | | ~ | | Employment Defaults | | | Home Defaults | |
| Companies | | | | Image: A start of the start of | Tune | FULL TIME | V | | Home Delibares | |
| Access | Produc | | | ~ | | CARLE LADIE | | Asset Type | | ~ |
| Users | Override O | 20 | | | Occupation | | ~ | Sub Type | | ~ |
| Credit Bureau Correspondence | Warning O | | | | Country | UNITED STATES | ~ | | | - |
| General Ledger | | Applicant D | efaults | | Stated Frequency | MONTHLY | ~ | Class | | ~ |
| Queues | | applicant o | citutes | | Actual Frequency | | | Occupancy | | ~ |
| Printers | Relation Typ | | | ~ | Actual frequency | NONTIE | | Valuation Source | | ~ |
| Bank Details | Gende | | | ~ | | Telecom Defaults | | | | |
| Check Details | | | | | | | | | Other Defaults | |
| Standard Payees Currencies | Marital Statu | 5 | | ~ | | | | | | |
| Zip Codes | Languag | 3 | | ~ | | Income Defaults | | Asset Type | | ~ |
| ∠ip codes ✓ | ECO. | 4 | | ~ | Income Type | | ~ | Sub Type | | × |
| | | | | V | theorie Type | | | | | ~ |

| Field | Do this: | | | | |
|-------------------|--|--|--|--|--|
| Org | Select the organization for which these defaults are applicable from drop-down list. | | | | |
| Division | Select the division for which these defaults are applicable from drop down list. | | | | |
| Application Defa | ults | | | | |
| Company | Select the company from the drop-down list. | | | | |
| Branch | Select the branch from the drop-down list. | | | | |
| Priority | Select the priority from the drop-down list. | | | | |
| Channel | Select the channel from the drop-down list. | | | | |
| Producer Type | Select the producer type from the drop-down list. | | | | |
| Purpose | Select the purpose from the drop-down list. | | | | |
| Product | Select the product from the drop-down list. | | | | |
| Applicant Default | ts | | | | |
| Relation Type | Select the applicant relation type from the drop-down list. | | | | |
| Gender | Select the applicant gender from the drop-down list. | | | | |



| Field | Do this: |
|-------------------------|---|
| Marital Status | Select the applicant marital status from the drop-down list. |
| Language | Select the applicant language from the drop-down list. |
| ECOA | Select the applicant ecoa from the drop-down list. |
| Class Type | Select the applicant class type from the drop-down list. |
| Race National Origin | Select the applicant race or national origin from the drop-down list. |
| Privacy Opt-Out | Check this box to indicate that the applicant has elected to refrain from the non-public sharing of information. |
| Address Defaults | |
| Address Type | Select the address type from the drop-down list. |
| Postal Type | Select the postal address type from the drop-down list |
| Street Pre | Select the street pre type from the drop-down list. |
| Street Type | Select the street type from the drop-down list. |
| Street Post | Select the street post type from the drop-down list. |
| Country | Select the country from the drop-down list. |
| Rent Amount | Specify the rent amount. The system defaults this rent amount if the rent amount received from the interface is zero. |
| | This rent amount will be defaulted for a new application also. |
| State Frequency | Select the stated frequency from the drop-down list. |
| Actual Frequency | Select the actual frequency from the drop-down list. |
| Ownership | Select the ownership type from the drop-down list. |
| Employment Defa | aults |
| Туре | Select the employment type from the drop-down list. |
| Occupation | Select the occupation from the drop-down list. |
| Country | Select the country from the drop-down list. |
| Stated Frequency | Select the stated frequency from the drop-down list. |
| Actual Frequency | Select the actual frequency from the drop-down list. |
| Income Defaults | |
| Income Type | Select the income type from the drop-down list. |
| Frequency | Select the frequency from the drop-down list. |



| Field | Do this: |
|---------------------|--|
| Liability Defaults | |
| Liability Type | Select the liability type from the drop-down list. |
| Frequency | Select the frequency from the drop-down list. |
| Asset Defaults | |
| Status | Select the asset status from the drop-down list. |
| Condition | Select the asset condition from the drop-down list. |
| Country | Select the country from the drop-down list. |
| Vehicle Defaults | |
| Asset Type | Select asset type from the drop-down list. |
| Sub Type | Select asset sub type from the drop-down list. |
| Class | Select the asset class from the drop-down list. |
| Valuation Source | Select the asset valuation source from the drop-down list. |
| Home Defaults | |
| Asset Type | Select asset type from the drop-down list. |
| Sub Type | Select asset sub type from the drop-down list. |
| Class | Select the asset class from the drop-down list. |
| Occupancy | Select the occupancy type from the drop-down list. |
| Valuation Source | Select the asset valuation source from the drop-down list. |
| Other Defaults | |
| Asset Type | Select asset type from the drop-down list |
| Sub Type | Select asset sub type from the drop-down list. |
| Class | Select the asset class from the drop-down list. |
| Valuation Source | Select the asset valuation source from the drop-down list |
| Comment Default | s |
| Comment Type | Select the comment type from the drop-down list. |
| Comment Sub Type | Select the comment sub type from the drop-down list. |



2.6 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.

The system organizes transaction codes in 'Super Groups'. All transaction codes within a particular super group are processed in a similar manner. The transaction super groups in the system are as follows:

| Super Group Type: | Description: |
|--------------------------------------|---|
| ACCOUNT CONDITION TXN | These transaction codes control a user's ability to open and close account conditions. |
| ACCOUNT MONETARY TXN | These transaction codes affect the monetary value of accounts in the system; for example, activating accrual of interest, the assessment of fees, and closing the account. |
| ACCOUNT NON MONETARY TXN | These transaction codes do not have a direct affect on the monetary value of the account, but are used in maintaining account information. This includes chang- ing a customer's driving license, or adding information for automated clearing house (ACH). |
| AMORTIZATION TXN | These transaction codes affect the amortized balances of the accounts in the system. |
| CORRESPONDENCES | These transaction codes relate to the system corre- spondences. |
| ESCROW ANALYSIS AND DISBURSEMENTS | These transaction codes allow for reviewing and approving escrow analysis, stopping an escrow over- ride, and posting escrow disbursement. |
| ESCROW MONETARY TRANSACTIONS | These transaction codes affect the monetary value of escrow accounts in the system; for example, disburs- ing escrow to a customer and insurance, and receiving payment. |
| ESCROW NON MONETARY TRANSACTIONS | These transaction codes do not have a direct affect on the monetary value of an escrow account, but are used in maintaining account information, such as changing insurance maturity date and adding new escrow tax details. |
| FEE ASSESSMENTS | These transaction codes determine if fees such as nonsufficient funds fees or membership fees are to be applied. |
| FUNDING TXN | These transaction codes affect the funding of applica- tions and accounts within the system. |
| ITEMIZATION TXN | These transaction codes affect the itemization of appli- cations and accounts within the system. |



| Super Group Type: | Description: |
|-----------------------|---|
| MENU TXN | These transaction codes affect the menus within the system. |
| PRODUCER MONETARY TXN | These transaction codes relate to the monetary trans- actions that apply to the the system producers (or "dealers"). |
| REPORTS | These transaction codes are related to generating the system reports. |
| SECURITIZATION TXN | These transaction codes affect the pools of securitized loans or accounts within a pool of securitized loans. |
| SETUP LOCK/UNLOCK | These transaction codes limit a user's ability to change the existing setup data, even if they are allowed access to the form, by restricting access to the Lock/ Unlock Record icon on the the system tool bar. |

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

| DashBoard | Transaction Codes $_{\rm X}$ | | | | | | | | | | | 2 | Clo |
|--------------------------------|---|---|----------------|------------------|----------|--------------------------|---------|----------------|------------|----------------|---------------|--------|------|
| Origination | | | | | | | | | | | | | |
| Servicing | Transaction Super G | | | | | | | | | | | | |
| Collections | | Freeze 🚮 De | etach 🚽 Wrap | ଟିଥ | | | | | | | | | |
| WFP | Super Group | | | | | | | | | | | | |
| | ACCOUNT MONETARY TXI ACCOUNT NON MONETAR | | | | | | | | | | | | 1 |
| Tools | AMORTIZATION TXN | | | | | | | | | | | | 1 |
| tup | | | | | | | | | | | | | |
| Setup | | | | | | | | | | | | | |
| Administration | Transaction Codes | | | | | | | | 📌 Add | 🖉 <u>E</u> dit | <u>V</u> iew | 🖌 Al | udit |
| ✓ System System Parameter | View 🕶 Format 👻 🔛 | Treeze 🚮 De | stach 🕼 Wrap | 62 | | | | | | | | | |
| Lookups User Defined Tables | Txn Code | Description | Group | Action | Monetary | System Defined Yes/No | Enabled | Txn/Bal Type | | Statement To | n Type | Bato | h |
| Audit Tables | EADV | ESCROW ADVANCE | ESCROW | POST | Y | 🕥 Yes 🔍 No | Y | ESCROW ADVANCE | | ESCROW AD | /ANCE | N | |
| User Defined Defaults | EADV_ADJ_MINUS | ADJUSTMENT TO | ESCROW | ADJUST MINUS | Y | O Yes No | Y | ESCROW ADVANCE | | ADJUSTMENT | TO ESCROW. | . N | |
| Transaction Codes | EADV_ADJ_MINUS_REV | REVERSE ADJUST | ESCROW | REVERSE | Y | Yes No | Y | ESCROW ADVANCE | | REVERSE AD. | JUSTMENT TO | N | |
| Data Files | EADV_ADJ_PLUS | ADJUSTMENT TO | ESCROW | ADJUST PLUS | Y | Yes No | Y | ESCROW ADVANCE | | ADJUSTMENT | TO ESCROW. | N | |
| Dedupe | EADV_ADJ_PLUS_REV | REVERSE ADJUST | ESCROW | REVERSE | Y | Yes No | Y | ESCROW ADVANCE | | REVERSE AD. | JUSTMENT TO | . N | |
| Securitization Events | EADV_BILL | ESCROW ADVANC | ESCROW | BILL | Y | Ves No | Y | ESCROW ADVANCE | 1 | ESCROW AD | ANCE BILLED | N | |
| Batch Jobs | EADV_BILL_REV | REVERSE ESCRO | ESCROW | REVERSE | Y | Yes No | Y | ESCROW ADVANCE | | REVERSE ESO | CROW ADVANC | N | |
| Producer Cycles | EADV_CHGOFF | CHGOFF ESCROW | ESCROW | CHARGE OFF/WRITE | Y | Ves No | Y | ESCROW ADVANCE | | CHGOFF ESC | ROW ADVANCE | N | |
| Vendors | < | | | | | | | | | | | > | |
| Collection Cycles | | | | | | | | | | | | | |
| Reports | Parameters Access Grid | Products | | | | | | | | | | | |
| Error Messages Translations | | | | | | | | | | | | | |
| ⊿ User | Transaction Parame | eters | | | | | | 1 | Add | / Edit | View | 🖉 Audi | t |
| Organization | View - Format - | and the second se | Detach 🚽 Wra | p 🚱 | | | | | . Ton | 6 Bour | E Dan | . riga | |
| Companies | Parameter code | I neeze III | Detacti ga wia | P NUZ Def | s. db | | 1 | Sort | Displayed? | (an/No | Required? Yes | (No | |
| Access | No data to display. | | | Der | buit | | | Join | Displayeur | ics/no | Requireur les | WIND . | |
| Users Credit Bureau | | | | | | | | | | | | | |
| Correspondence | | | | | | | | | | | | | |
| General Ledger | | | | | | | | | | | | | |
| Queues | | | | | | | | | | | | | |
| Printers | | | | | | | | | | | | | |
| Bank Details | | | | | | | | | | | | | |
| Check Details | | | | | | | | | | | | | |
| Standard Pavees | | | | | | | | | | | | | |
| Currencies | | | | | | | | | | | | | |
| Zip Codes | | | | | | | | | | | | | |
| zip codes | | | | | | | | | | | | | |

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

| DashBoard | Transaction Codes × | | | | | | | | | | × |
|----------------------------------|------------------------------------|----------------|----------------|--|------------|--------------------------|---------|--------------------|-------------------------------|-------|------|
| Origination | | | | | | | | | | | |
| Servicing | Transaction Super G | | | La constanti de la constanti d | | | | | | | |
| Collections | | Freeze D | etach 🛛 🖓 Wrap | 62 | | | | | | | |
| WFP | Super Group ACCOUNT MONETARY TX | | | | | | | | | | |
| | ACCOUNT NON MONETARY TX | | | | | | | | | | - 1 |
| Tools | AMORTIZATION TXN | | | | | | | | | | 1 |
| up | | | | | | | | | | | |
| etup | | | | | | | | | A | 0. | |
| Administration | Transaction Codes | | | - | | | | | 🕂 Add 🥒 Edit 📃 View | 1 A | udit |
| System Paramete | View 👻 Format 👻 🔛 | Freeze D | stach 🚽 Wrap | ଜିଥ | | | | | | | |
| Lookups | 4 | | | | | ~ | | | | | |
| User Defined Tab Audit Tables | Txn Code | Description | Group | Action | Monetary | System Defined Yes/No | Enabled | Txn/Bal Type | Statement Txn Type | Batch | M |
| User Defined Def | | | | | N | O Yes No | N | | | N | N |
| Transaction Code | EADV | ESCROW ADVANCE | ESCROW | POST | Y | O Yes No | Y | ESCROW ADVANCE | ESCROW ADVANCE | N | N |
| Data Files | EADV_ADJ_MINUS | ADJUSTMENT TO | ESCROW | ADJUST MINUS | Y | Yes No | Y | ESCROW ADVANCE | ADJUSTMENT TO ESCROW | N | Y |
| Dedupe Securitization | EADV_ADJ_MINUS_REV | REVERSE ADJUST | ESCROW | REVERSE | Y | Ves No | Y | ESCROW ADVANCE | REVERSE ADJUSTMENT TO | N | Y |
| Events | EADV_ADJ_PLUS | ADJUSTMENT TO | ESCROW | ADJUST PLUS | Y | Yes No | Y | ESCROW ADVANCE | ADJUSTMENT TO ESCROW | Ň | Y |
| Batch Jobs | EADV_ADJ_PLUS_REV | REVERSE ADJUST | ESCROW | REVERSE | Y | Ves No | Y | ESCROW ADVANCE | REVERSE ADJUSTMENT TO | N | Y |
| Producer Cycles | EADV_BILL | ESCROW ADVANC | ESCROW | BILL | Y | Yes No | Y | ESCROW ADVANCE | ESCROW ADVANCE BILLED | Ň | N, |
| Vendors | EADV_BILL_REV | REVERSE ESCRO | ESCROW | REVERSE | Y | Ves No | Y | ESCROW ADVANCE | REVERSE ESCROW ADVANC. | . N | N |
| Collection Cycles Reports | < | | | | | | | | | > | |
| Error Messages | | | | | | | | | | | |
| Translations | Transaction Codes | | | | | | | | | | |
| 4 User | | | | | Syster | | 🕞 Si | we and Add 🛛 🕞 Sav | e and Stay 🕞 Save and Return | | turn |
| Organization Companies | | | | | Indica | | | | | | |
| Access | * Txn Code | | | System Defined (Yes/No |) Yes 🖲 No | | | | * Manual | | |
| Users | * Description | | | * Enabled [| | | | | Statement Print | | |
| Credit Bureau | * Group | | ~ | * Txn/Bal Type | | | ~ | | * GL | | |
| Correspondence | * Action | | ~ | * Statement Txn Type | | | | | | | |
| General Ledger Oueues | * Monetary | | | * Batch | - | | | | | | |
| Printers | | | | * Batch L | _ | | | | | | |
| Bank Details | Parameters Access Grid | Products | | | | | | | | | |
| Check Details | | | | | | | | | | | |
| Standard Payees Currencies | Transaction Parame | eters | | | | | | | 👍 Add 🖉 Edit 🗌 View | V Auc | lit |
| Zip Codes | View 🕶 Format 🕶 🔜 | T Freeze | Detach 🚽 Wra | p 🚯 | | | | | | | |
| Products | Parameter code | | | | efault | | | Sort | Displayed? Yes/No Required? Y | es/No | |

| 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. |

2.6.1 <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.

2.6.1.1 Parameters

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

- ITEMIZATION TXN
- MENU TXN
- REPORTS
- SETUP LOCK/UNLOCK

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. |



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

2.6.1.2 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.

2.6.1.3 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 <u>Basic Actions</u> mentioned in Navigation chapter.

2.7 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

2.7.1 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

2.7.1.1 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.

| SEARCH MENU | 60 | Bankruptcy X Data Files X | | | | | | | | × |
|---|------------|---|---|-----------|----------------------------------|--|---------------------|-------------|-------------|------------------|
| | | Output Input | | | | | | | | |
| DashBoard | | | | | | | - | | | |
| Origination | | Data File Definitions | | | | | 음 Add 🥖 | Edit | yew. | Audit 🖉 |
| Servicing | | | reeze 🛃 Detach 🕼 Wrap 🔞 | | | | | | | |
| Collections | | 4 | %BANKO% | | | | | | | |
| WFP | | Name | Description | | File Name | Directory Path | | | | ned Yes/No |
| Tools | | | | | | UNDEFINED | | | Yes () N | |
| tup | | BANKO_INTERFACE | LNX BANKO INTERFACE | | Lnx_banko_output_\$(COMPANY_CODE | UNDEFINED | | 0 | , res (e) N | 10 |
| System System Parameter | ш | Data File Definitions | | | Save and § | | | Save and Re | eturn | Ca Return |
| System Parameter Lookups User Defined Tables Audit Tables | E 4 | Data File Denhittions | * Name * Description | | | Add Save an Directory Path UNE Defined Yes/No O Y * Enabled | DEFINED | ave and Re | sturn o | Ca Beturn |
| System Parameter Lookups User Defined Tables | E . | Data File DenAITIONS | | | | Directory Path UNE | DEFINED | jave and Ro | eturn (| 🖕 Beturn |
| System Parameter Lookups User Defined Tables Audit Tables User Defined Defaults | | Data File Definitions | * Description | | | Directory Path UNE Defined Yes/No () Y * Enabled () | DEFINED | | | ⟨∋ Return |
| System Parameter Lookups User Defined Tables Audit Tables User Defined Defaults Transaction Codes Data Files Dedupe | | Record Definitions | * Description | | | Directory Path UNE Defined Yes/No () Y * Enabled () | DEFINED (es) No | | | |
| System Parameter Lookups User Defined Tables Audit Tables User Defined Defaults Transaction Codes Data Files Dedupe Securitization | н н | Record Definitions | * Description * File Name | | | Directory Path UNE Defined Yes/No () Y * Enabled () | DEFINED (es) No | ' Edit | | |
| System Parameter Lookups User Defined Tables Audit Tables User Defined Defaults Transaction Codes Data Files Dedupe Securitization Events Batch Jobs | | Record Definitions | * Description * File Name | | * System I | Directory Path UND Defined Yes/No () Y * Enabled () | es No | ' Edit | | |
| System Parameter Lookups User Defined Tables Audit Tables User Defined Defaults Transaction Codes Data Files Deckupe Securitization Events Batch Jobb Produce Cycles Vendors | | Record Definitions | * Description * File Name | | * System I | Directory Path UND Defined Yes/No () Y * Enabled () Delimiter | DEFINED ies No | * Edit | yew (| |
| System Parameter Lookapi User Defined Tables Audit Tables User Defined Definalts Transaction Codes Deta Files Bedra Securitization Events Batch Jobs Produce Cycles Vendors Collection Cycles | E | Record Definitions Vew Y Format Y P I For Record Type Description No data to display. | * Description * File Name | | * System I | Directory Path UND Defined Yes/No () Y * Enabled () Delimiter | DEFINED ies No | * Edit | yew (| ✓ Audit |
| System Parameter Lookups User Defined Tables Audi Tables User Defined Definits Transaction Codes Data Files Deslupe Securitization Events Batch Jobs Producer Cycles Vendors | E | Record Definitions Vew Y Format Y P Format Y P Format Y P Format Y P P P P P P P P P P P P P P P P P P | * Description * File Name reese 🛃 Detach 🖉 Wrap 🍓 | Data Type | * System I | Directory Path UNE Defined Yes/No @ Y * Enabled Delimiter | DEFINED es No | * Edit | yew | ≪ Audit |

| 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>_<mmddyyy>_<process id="">.DAT. The inclusion of _<company id=""> and _<branch id=""> depends entirely on the associated batch process.</branch></company></process></mmddyyy></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. |



2.7.1.2 <u>Record Definitions</u>

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 <u>Basic Actions</u> mentioned in Navigation chapter.

2.7.1.3 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. |

2.7.2 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

2.7.2.1 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.

| RACLE Financial Services Le | nding and Leasing | | | Melcor | ne, ABSHEKAR 👻 Accessib | lity 🤘 Sign <u>O</u> u |
|---------------------------------------|---------------------------|----------------------------|-----------------------|---------------------|--------------------------|---------------------------|
| EARCH MENU | Bankruptcy X Data Files X | | | | | × |
| | Output Input | | | | | |
| DashBoard | | | | | | |
| Origination | Input Data File Definit | | | 4 A | dd 🥒 Edit 🗌 View | ⊘ Audit |
| Servicing | View 🔻 Format 👻 | 🔟 Freeze 🚮 Detach 실 Wrap 🚷 | | | | |
| Collections | Name | Description | Directory Path | Delimiter | Record Format Enab | led |
| WFP | BANKO NEW | NEW BANKO FILE | IBN | | VARIABLE Y | |
| | BANKO_UPDATE | UPDATE BANKO FILE | IBU | 1 | VARIABLE Y | |
| Tools tup | CURE LTR | CURE LETTER UPLOAD | ICL | 1 | VARIABLE Y | |
| Administration | 1 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 | | |
| Lookups Liser Defined Tables | | * Description | F | Record Format VARIA | BLE | |
| Audit Tables User Defined Defaults | | * Directory Path | | * Enabled 💟 | | |
| Transaction Codes Data Files | Column Definitions | Freeze Detach 🖉 Wrap 🚷 | | 4 A | dd 🥒 Edit 📃 View | ⊘ Audit |
| Dedupe Securitization | Seq Column Name | Column Description | Data Type Format Mask | Length | Sort Enab | iled |
| Events Batch Jobs | 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.

2.7.2.2 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. |

2.8 <u>Dedupe</u>

Oracle Financial Services Lending and Leasing's dedupe feature can be configured to identify possible fraudulent information and misrepresentation of details on an application based on duplicate information between applications.

The system checks for duplicate information from existing applications, already rejected applications, and applications currently being processed.

| Label | Description |
|----------------------|------------------------------------|
| First Name | First name of the applicant. |
| Last Name | Last name of the applicant. |
| Date of Birth | Date of Birth of the applicant. |
| Mother's Maiden Name | Applicant's mother name. |
| National ID | National ID of the applicant. |
| SSN | Applicant's SSN number. |
| Driving License | Applicants driving license number. |

The following application entry information is used as the dedupe criteria.



| Label | Description |
|-------------------------------|------------------------------------|
| Passport Number | Passport number of the applicant. |
| Customer SSN | Customer's SSN number. |
| Customer First Name | First name of the customer. |
| Customer Last Name | Last name of the customer. |
| Customer Date of Birth | Date of Birth of the customer. |
| Customer Mother's Maiden Name | Customer's mother name. |
| Customer National ID | National ID of the customer. |
| Customer Driving License | Customer's driving license number. |
| Customer Passport Number | Passport number of the customer. |

The Dedupe Setup screen enables you to define the dedupe criteria from the fields listed above. In the Criteria section of Dedupe screen, you can specify the logical operators AND or OR while defining the criterion.

If you choose AND as the logical operator between the criterion components, the system retrieves the records that are matching with the details in the criterion components.

For example, if you define the dedupe criteria as First Name and Passport Number, the system retrieves all records in which *both* the first name and passport number match the current application. On the contrary, if you choose OR as the logical operator, the system retrieves all the records in which *either* the First Name or Passport Number match the current application.

To set up the Dedupe screen

- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Dedupe**.
- 2. The system displays the Dedupe screen. The details are grouped into two:
 - Dedupe
 - Criteria



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

| DashBoard | $\mathbf{Dedupe}_{\mathbf{X}}$ | | | | | | | | | | | | × |
|---|--------------------------------|----------|----------|--------------|-----------|--------------------|----------------------------------|------------------------|---|----------------|----------------|---------|--------|
| Origination | Dedupe | | | | | | | | | 👍 Add | 🖉 Edit | View | Aud |
| Servicing | View + Format + | F | Treeses. | Detach | I stress | 🚷 🛷 Check Criteria | | | | 1 - 200 | For | E Den | A viño |
| Collections | Code | Descript | | Delaui | (El wirdh | Check Chiteria | | | | | | Enabled | |
| WFP | SSN_FIRST_NAME | | | AND FIRST NA | AME | | | | | | | Y | |
| | TEST | TEST1 | | | | | | | | | | N | |
| Tools | | | | | | | | | | | | | |
| etup | C. hards | | | | | | | | | alle waa | Arts | | |
| Setup ^ | Criteria | | - | 1***W | | - | | | | 👍 Add | 🥖 <u>E</u> dit | View | Auc |
| Administration System | View ▼ Format ▼ | | E Freeze | Detach | 신의 Wrap | ଖିଥ | | 12 | | | | | |
| System Parameter | So | rt (| | | | | Attribute | Comparison Operator |) | Lo | gical Operator | Enabled | |
| Lookups | | 1 ((| | | | | APL_SSN | = | | OF | | Y | |
| User Defined Tables | | 2 | | | | | APL_NATIONAL_ID | |) | AN | D | Y | |
| Audit Tables | | 3 | | | | | APL_FIRST_NAME | |) | | | Y | |
| User Defined Defaults | | 4 ((| | | | | CUS_SSN | = | | OF | | Y | |
| Transaction Codes Data Files | | 5 | | | | | CUS_NATIONAL_ID CUS_LAST_NAME | |) | AN | D | Y Y | |
| Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translations User Organization Companies Access Users Users Credit Bureau Correspondence General Ledger Queues Printers Bank Obalis | | | | | 1 | | | | | | | | |

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--------------------------------------|
| Code | Specify the code of the dedupe. |
| Description | Specify a description of the dedupe. |
| Enabled | Check this box to enable the dedupe |

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

| Field: | Do this: |
|---------------------|---|
| Sort | Specify the sequence numbers. |
| (| Specify left bracket. |
| Attribute | Select the attribute from the drop-down list. |
| Comparison Operator | Select comparison operator from the drop-down list. |
|) | Specify right bracket. |
| Logical Operator | Select logical operator from the drop-down list. |
| Enable | Check this box to enable the criteria. |



Note

A dedup code can have one or more criteria.

- 7. Click **Check Criteria** button on the Dedupe screen.
- 8. The system reviews the selection criteria for errors.
 - If the Error Message box displays 'NO ERROR', click **OK**.
 - If the Error Message box displays errors, make the necessary modifications in the Criteria section.

During the underwriting and funding processes, you can initiate the de-dupe check by clicking **Dedupe Liabilities** in Liabilities section of Applicant and **Dedupe Applicant** in the Duplicate Applicant section of Applicants Details respectively.

2.9 Events

During Origination, when an application 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.

2.9.1 Events

In the Events screen you can setup "trigger events" with associated actions which the system performs during application entry. 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 application entry.

Navigating to Events

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

2.9.1.1 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.

| DashBoard | Events × | | | | | | | 2 |
|---|---|---|--|-----------------------------|-----------------------|------------------|----------------|------------------|
| Origination | Loan Line Lease | | | | | | | |
| Servicing | | ana | | | | | | |
| a de la compansión de la c | Event Types Event A | ction Types Online Batch | | | | | | |
| Collections | | | | | | 0 | | A |
| > WFP | Event Types | | | | | 🗣 Add 🖉 | Edit 🔄 View | Audit 🔗 |
| Tools | | 🖙 🔲 Freeze 🚮 Detach 🖓 Wrap | 63 | | | | | |
| etup | | Description | Process Type | Entity Type | Engine Type | | Enabled | Sys |
| Setup | | ACCOUNT LEVEL BATCH EVENT #01 | BATCH | ACCOUNTS | MONETRARY TRANSACTIO | | Y | 0 |
| 4 Administration | | APPLICATION LEVEL BATCH EVENT #01 | BATCH | APPLICATIONS | CREDIT BUREAU PROCESS | | Y | 0 |
| ⊿ System | EVE02 | ACCOUNT LEVEL BATCH EVENT #02 | BATCH | ACCOUNTS | MONETRARY TRANSACTIO | ONS PROCESSING | Y | 0 |
| System Parameter | EVE02 | APPLICATION LEVEL BATCH EVENT #02 | BATCH | APPLICATIONS | CORRESPONDENCE | | Y | ۲ |
| Lookups | | ACCOUNT LEVEL BATCH EVENT #03 | BATCH | ACCOUNTS | CONDITION/ASSIGNMENT | PROCESSING | Y | ۲ |
| User Defined Tables | EVE03 | APPLICATION LEVEL BATCH EVENT #03 | BATCH | APPLICATIONS | APPLICATION STATUS CH | ANGE | Y | ۲ |
| Audit Tables User Defined Defaults | EVE04 | ACCOUNT LEVEL BATCH EVENT #04 | BATCH | ACCOUNTS | CONDITION/ASSIGNMENT | PROCESSING | Y | ۲ |
| Transaction Codes = | EVEQ4 | APPLICATION LEVEL BATCH EVENT #04 | BATCH | APPLICATIONS | APPLICATION STATUS CH | ANGE | Y | ۲ |
| Data Files | EVEOS | ACCOUNT LEVEL BATCH EVENT #05 | BATCH | ACCOUNTS | CONDITION/ASSIGNMENT | PROCESSING | Y | ۲ |
| Dedupe | EVE05 | APPLICATION LEVEL BATCH EVENT #05 | BATCH | APPLICATIONS | APPLICATION STATUS CH | ANGE | Y | 0. |
| Securitization Events | • | | m | | | | | , |
| Batch Jobs Producer Cycles Vendors | Event Types | | | | E Sa | ve and Stay | ave and Return | 🛵 <u>R</u> eturn |
| Collection Cycles Reports Error Messages Translations | Event Type Cod * Description Process Type | ACCOUNT LEVEL BATCH EVENT #01 | Entity Type ACCO Engine Type MON Enabled ¥ | DUNTS ETRARY TRANSACTION | IS PROCESSING | System Defined (|) Yes 🔵 No | |
| Organization Comparies Access Users Credit Bureau Correspondence General Ledger Queues Printers Bank Details | | | | | | | | |

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------|--|
| Event Type Code | Specify the event type code. |
| Description | Specify the event description. |
| Process Type | Specify the process type (BATCH or ONLINE) from the drop- down list. |
| Entity Type | Specify the entity type (ACCOUNTS or APPLICATIONS) from the drop-down list. |
| Engine Type | Specify the engine type (MONETARY TRANSACTIONS 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. |
| System Defined | Select 'Yes' to indicate that the event type is system define. Select 'No' to indicate that the event type is user defined. |

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

2.9.1.2 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.

| DashBoard | Events × | | | | | × |
|--------------------------------|--|--|-----------------|-----------------|-------------------------------------|---------|
| Origination | Loan Line Lease | | | | | |
| Servicing | Event Types Event Action Types Online Bate | de la | | | | |
| Collections | Event rypes Event Action Types Onnie Data | 01 | | | | |
| | | | | | 8 Ann | 0 |
| > WFP | Event Action Types | | | | 👍 Add 🖉 Edit 📃 Vjew | ⊘ Audit |
| Tools | View 🔻 Format 👻 🔛 Freeze 🔐 Deta | | | | | |
| etup | Action Code | Description | Process Type | Entity Type | Engine Type | Enabled |
| Setup 🔺 | POST_CONDITION_TRANSACTION_ACC_ONLINE | | ONLINE | ACCOUNTS | CONDITION/ASSIGNMENT PROCESSING | Ŷ |
| Administration | POST_MONETARY_TRANSACTION_ACC_ONLINE | POST MONETARY TRANSACTION | ONLINE | ACCOUNTS | MONETRARY TRANSACTIONS PROCESSING | Y |
| 4 System | POST_NON_MONETARY_TRANSACTION_ACC_ON. | | ONLINE | ACCOUNTS | NON-MONETRAY TRANSACTION PROCESSING | |
| 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 |
| 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 | Event Action Types | | | | | |
| Producer Cycles | | | | | 🕞 Save and Stay 🔄 Save and Return 🛛 | Return |
| Vendors | | 100 000 000 | | | System Defined (@) Yes () No | |
| Collection Cycles | Action Code POST_CONDITION_TRANSACTION | | DUDINTS | ENT PROCESSING | System Defined (@) fes () No | |
| Reports | * Description POST CONDITION TRANSACTION | Enabled ¥ | SHD110H(R5510H- | LITT PROCESSING | | |
| Error Messages Translations | Process ONLINE Type | | | | | |
| ⊿ User | | | | | | |
| Organization | | la l | | | | |
| Companies | | | | | | |
| Access | | | | | | |
| Users Credit Bureau | | | | | | |
| Correspondence | | | | | | |
| General Ledger | | | | | | |
| Queues | | | | | | |
| Printers | | | | | | |
| Bank Details | | | | | | |
| Check Details | | | | | | |
| Standard Payees Currencies | | | | | | |
| | | | | | | |

A brief description of the fields is given below:

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

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

2.9.1.3 Online

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

- 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
- Change in application status / sub status to APPROVED REHASHING

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

- Generate correspondence for an application
- Send a credit bureau request for an application.

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 × | | | | | | × |
|--|---------------------------------------|-------------------|---------------------|----------------|--------------------------------|------------------------|----------|
| Drigination | Loan Line Lease | | | | | | |
| Servicing | Event Types Event Action Types Online | Batch | | | | | |
| Collections | | | | | | | |
| WFP | Events | | | | de Add | Edit Uew | 🖉 Audit |
| Tools | View 🕶 Format 🖛 🔛 🗍 Freeze | Detach 🚽 Wrap | ଜ | | | | |
| up | Event Code E | vent Type | | | Frequency | Synchronous | Enabled |
| | EVE_TCN_ONLINE_OPEN_SCHGOFF | | | | ALWAYS | S | Y |
| Administration | TEST | | | | DAILY | N | N |
| ⊿ System | • | | III | | | | |
| User Defined Tables Audt Tables User Defined Defaults Transaction Codes Data Files Dedupe Securitization Events Battin Joba Producer Cycles Vendors Collection Cycles Error Messages Translations | * Event * Frequ | | | _ | * Synchronous 한 * Enabled ਓ | Enabl | Audit ed |
| User Organization Companies | Criteria View + Format + | 🛃 Detach 🛛 🚽 Wrap | 8 | | d ⊫ <u>A</u> dd | ✓ Edit Vjew | & Audit |
| Access | Seq (| Parameter | Comparison Operator | Criteria Value |) Logi | cal Expression Enabled | |
| Users Credit Bureau | 1 | PRODUCT CODE | EQUAL | LOAN-VE | | Y | |
| Credit Bureau Correspondence General Ledger Queues Printers Bank Details Check Details | 2 | ACCOUNT STATUS | EQUAL | OPEN | | Ŷ | |

| 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. |



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.

A brief description of the fields is given below:

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

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

Criteria Details

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

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

A brief description of the fields is given below:

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

7. Perform any of the <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)



A brief description of the fields is given below:

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

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

2.9.1.4 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 application processing. (These batch events are listed in the Events Types section on the Setup screen):

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

| Financial Services Len | | |
|--|---|--|
| DashBoard | Events x | 2 |
| Origination | Loan Line Lease | |
| Servicing | Event Types Event Action Types Online Batch | |
| Collections | | |
| WFP | Events | Add / Edit View / Audit |
| Tools | View - Format - Preeze Detach @ Wrap | · - · · - · · - |
| etup | Event Code Event Type | Frequency Synchronous Enabled |
| 0.0355 | EVE01_ACC | DAILY A Y |
| Administration | TEST1 | DAILY N Y |
| Administration A System | e | |
| System Parameter Lookups User Defined Tables | Events | 📑 Save and Stay 🔄 Save and Return 🛛 🖨 Return |
| Audit Tables User Defined Defaults | Event Code EVE01_ACC | * Synchronous |
| Transaction Codes 📰 | * Event Type ACCOUNT LEVEL BATCH EVENT #01 | * Enabled 📝 |
| Dedupe | * Frequency DAILY | |
| Securitization | | |
| Events | Event Criteria | 📌 Add 🥒 Edit 📃 View 🛷 Audit |
| Batch Jobs | View 🕶 Format 🕶 📓 🔟 Freeze 🎆 Detach 🖉 Wrap 🔞 🔗 Check Criteria | |
| Producer Cycles Vendors | Query Name Description | Enabled |
| Collection Cycles | EVE01_ACC_01 EVE01_ACC_01 | Y |
| Reports | | |
| Error Messages | Criteria Details Action | |
| Translations | | |
| ✓ User Organization | Criteria | 👍 Add 🥒 Edit 📃 View 🔗 Audit |
| Companies | View 🕶 Format 🕶 🔐 🦷 Freeze 🔐 Detach 🚽 Wrap 🚱 | |
| Access | Seg (Parameter Comparison Operator Criteria Value |) Logical Expression Enabled |
| Users | 1 PRODUCT CODE EQUAL LOAN-VE | N |
| Credit Bureau | | |
| Correspondence | | |
| General Ledger | | |
| Queues Printers | | |
| Printers Bank Details | | |
| Check Details | | |
| Standard Payees | | |
| Currencies | | |

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.

| 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 application 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.

A brief description of the fields is given below:

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

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

Action

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

- Send letter for an application
- Generate correspondence for an application
- 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 Basic Actions mentioned in Navigation chapter.



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

2.9.1.5 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 application.

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

2.10 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)

2.10.1 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



2.10.1.1 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 × | | | | | | | | | × |
|---|---|-------------------------------|---|---------------------------|--------|--------------------------------|-----------------|--------------|-------------------|--------------------|-----------------|
| Drigination | | Batch Jobs Job Ho | lidays | | | | | | | | |
| iervicing | | | | | | | | | | | |
| Collections | | Batch Job Sets | | | | | | | de Add | / Edit | View 🔗 Audit |
| VFP | | View - Format - | Freeze | 🛃 Detach 🛛 🚽 Wrap | ଜ୍ୟ | | | | | | |
| ools | | Set Code | Job Set Description | | | Frequency | Frequency value | Start Time | Critical | Enabled | Last Run I |
| | | | | | | | | | N | N | 01/01/180 |
| up | | SET-AAI | ACCOUNT CREATION | | | DAILY | DAILY | 10:00 AM | N | N | 08/08/200 |
| tup | | SET-ACR | ACCRUALS AND DEL | | | DAILY | DAILY | 10:30 PM | Y | N | 08/07/200 |
| Administration | ٩ | SET-ADT | | LE (AFTER TABLE EXPORT-IM | IPORT) | SPECIFIC DAY | SPECIFIC DAY | 10:00 AM | N | N | 08/08/200 |
| ⊿ System | | SET-AGE | AGING | | | DAILY | DAILY | 12:00 AM | N | N | 07/28/200 |
| System Parameter | | SET-AGS | SALE LEAD AGING | | | DAILY | DAILY | 10:30 PM | Y | N | 08/07/200 |
| Lookups | | SET-API | API | | | SPECIFIC DAY | SPECIFIC DAY | 2:00 PM | N | N | 05/08/200 |
| User Defined Tables | | SET-BLK | BULK UPLOAD | | | SPECIFIC DAY | SPECIFIC DAY | 10:00 AM | N | N | 08/08/200 |
| Audit Tables | | SET-BMT1 | BATCH TXNS (MONE | | | DAILY | DAILY | 8:00 PM | Y | N | 08/09/200 |
| User Defined Default | | SET-BMT2 | BATCH TXNS (NONN | IONETARY) | | DAILY | DAILY | 8:01 PM | N | N | 08/09/200 |
| Transaction Codes | | < | | | | | | | | | > |
| Data Files | | | | | | | | | | | |
| Dedupe | | Batch Job Sets | | | | | | | | | |
| Securitization | | | | | | | | Save and Add | Save and Stay | Save and Re | turn 🛛 🦕 Return |
| Events | | | | | | | | - | | | 4 |
| Batch Jobs | 4 | * 54 | t Code | | | * Start Time | | | * Next Run Dt 12/ | 31/1969 12:30:00 P | M 🔯 |
| Producer Cycles | | * Job Set Desc | relation | | | * Critical | | | * Parent | | 6 |
| Vendors | | | and the second | | | | | | Parent | | |
| Collection Cycles | | * Frei | quency | ~ | | * Enabled Last Run Dt 01/01/: | | | Dependency | | ~ |
| Reports | | Frequenc | v value | | | | 1800 | | | | |
| Error Messages | | Traducite | , talda | | | | | | | | |
| Translations | | | | | | | | | 0 | | |
| ⊿ User | | Batch Jobs | | | | | | | Add 🕪 | 🖉 Edit 📃 | View 🔗 Audit |
| Organization | | View 👻 Format 👻 | Freeze | 🛃 Detach 🛛 🚽 Wrap | ලේව | | | | | | |
| Companies | | Seg | Job Type | Job Code | | Job Description | | Three | ads Com | mit Count Err | ors Allowed |
| Access | | No data to display. | | | | | | | | | |
| Users | | < | | | | | | | | | > |
| Credit Bureau | | | | | | | | | | | |
| Correspondence | | | | | | | | | | | |
| | | Batch Job Three | ads | | | | | | Add | / Edit | View 🖉 Audit |
| General Ledger | | View - Format - | Freeze | Detach 🚽 Wrap | 65 | | | | 6 Coo | P | |
| General Ledger Queues | | | Har I Freeze | Calineracui dei Misb | (T) | | | | | | |
| General Ledger Queues Printers | | | | | | | | | 1 | race Level | Enabled |
| General Ledger Queues Printers Bank Details | | Thread | | | | | | | | | |
| General Ledger Queues Printers Bank Details Check Details | | Thread No data to display. | | | | | | | | | |
| General Ledger Queues Printers Bank Details | | | | | | | | | | | |



A brief description of the fields is given below:

| Field: | Do this: | | | | |
|---------------------|---|--|--|--|--|
| Set Code | Specify the code for the batch job set. | | | | |
| Job Set Description | Specify the description for the batch job set. | | | | |
| Frequency | Select the frequency at which the job set is to be executed from the drop-down list. | | | | |
| Frequency Value | Select the frequency value from the drop-down list. The 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.

| 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. |



| Field: | Do this: |
|-----------------|---|
| 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 Basic Actions mentioned in Navigation chapter.

2.10.1.2 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 × | | | | | |
|----------------------------|--------------------------|--------------------------------|------------------|--------------|---------------|-------------------------|
| Origination | Batch Jobs Job Holi | idays | | | | |
| Servicing | | | | | | |
| Collections | Job Holidays | | | | Add / E | dit 📃 View 🔗 Audit |
| WFP | View - Format - | 🖙 🔟 Freeze 🚮 Detach 📣 Wrap | 62 | | | |
| Tools | Holiday Dt | Description | | | | Enabled |
| | 02/11/2016 | UNDEFINED | | | | N |
| etup | 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 THANKS GIVING DAY | | | | Y |
| Lookups | 09/22/2001 07/04/2001 | INDEPENDENCE DAY | | | | Y |
| User Defined Tables | 12/25/2000 | CHRISTMAS | | | | Y |
| Audit Tables | 12/25/2000 | CIRCOTORS | | | | 11. |
| User Defined Default | Job Holidays | | | | | |
| Transaction Codes | Job Holidays | | | | - | |
| Data Files | | | | Save and Add | Save and Stay | ve and Return 🛛 🧔 Betur |
| Dedupe | | | | | | |
| Securitization | | | * Holiday Dt 02 | /11/2016 🔯 | | |
| Events | | | * Description UI | DEEINED | | |
| Batch Jobs | 4 | | * Enabled | | | |
| Producer Cycles | | | = Enabled | | | |
| 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 | | | | | | |

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.

2.10.2 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 | ≻ e s | N o | C o E E o n | This process peri- odically picks up applications in 'Approved-Veri- fied' status and creates accounts. |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|-----------------------------------|---|-------------|-------------|------------|----------------------------|--|
| 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 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. |
| ALT- PFS | ALLOT- MENT EXTRACT FILE DUMP | PFSEFT- PRC_B- J_111_0 1 | BACKUP EFT | N o | Y e s | N o | C o m o n | This process cre- ates the Backup EFT file |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|-----------------------------------|---|-------------|-------------|------------|----------------------------|---|
| ALT- PFS | ALLOT- MENT EXTRACT FILE DUMP | PFSL- BAPRC_ BJ_100_ 01 | POSTING ALLOT- MENT PAY- MENTS | N o | Y e s | Ο Ζ | C o E E 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 |
| 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 |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|------------------------------------|--------------------------------|--|-------------|-------------|-------------|----------------------------|--|
| API | API Accounts | acm- prc_b- j_100_01 | LOAD API_COM- MENTS | N o | Y e s | Ο Ζ | C o m 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 | Y e s | Y e s | C o m 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 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 o n | This process reads acct_doc_load directory. Attach the documents to specified accounts and move docu- ments to appropri- ate directory |
| DLX | Accounts Dialer Exclu- sion | ODX- PRC_B- J_100_0 1 | ACCOUNTS DIALER EXCLU- SION | N | Y | Y | C o m m 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. |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|----------------------------|------------------------------------|-------------|-------------|-------------|----------------------------|--|
| GLP | GL Interface | gliprc_b- j_100_01 | GL SUMMA- RIZATION | N o | ≻ e s | 0 Z | C o m 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 | Y e s | N o | 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 | Y e s | N o | C o m m o n | 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. |
| JOB | Scheduler | jsctst_b- j_000_01 | Scheduler | Y e s | Y e s | Y e s | C o m 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 o n | This process loads any lockbox files available. This pro- cess can be set to run periodically throughout the day. |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---------------------------------|--------------------------------|---|-------------|-------------|-------------|----------------------------|--|
| 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 | N | C o m 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 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. |
| 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 | Y e s | N o | C o m 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 |
|-------------|---------------------------------|----------------------------|--|-------------|-------------|-------------|-----------------------|--|
| LTR | Customer Service Let- ter | lcsst- m_b- j_100_01 | CUS- TOMER STATE- MENT LET- TER | N o | Y e s | Ο Ο | 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 0 | C o E E 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. |
| ODD | Collections Letter | olclt1_b- j_100_01 | COLLEC- TION LET- TER 1 FILE CREATION | N o | N o | Y e s | C o m 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 | Y e s | C o m o n | This process gen- erates the second collection letter for eligible accounts. |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|------------------------------------|----------------------------|---|-------------|-------------|-------------|----------------------------|--|
| 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 m m 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 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 | C o m m o n | 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 m m o n | This process gen- erates the payoff quote letter for the requested accounts. |
| ODD | Customer Service Let- ter | ols- wel_b- j_100_01 | WELCOME LETTER FILE CRE- ATION | N o | Y e s | N o | 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. |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|------------------------------------|----------------------------|---|-------------|-------------|-------------|----------------------------|---|
| 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 E E 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 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 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 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 m o n | This process archives account data from ACCOUNTS table to OACCOUNTS table. |
| PUR | Archive Accounts | pacarc_b j_100_02 | ARCHIVE ACCOUNT DATA TO OOTABLES | N o | Y e s | Y e s | C o 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. |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--------------------------------|--------------------------|--|-------------|-------------|-------------|----------------------------|--|
| PUR | Archive Applications | paparc_b j_100_02 | ARCHIVE APPLICA- TION DATA TO OOT- ABLES | Y e s | N o | N o | CoEEor | 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 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 | Common | 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 E E 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 m o n | This process purges Output Data Headers from the system. |
| PUR | Archive Securitiza- tion | ppaarc_b j_100_01 | ARCHIVE POOL DATA TO OTABLES | N o | Y e s | N o | C o 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 o n | This process archives securiti- zation data from OTABLE to corre- sponding OOT- ABLE. |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------------|----------------------------|---|-------------|-------------|-------------|----------------------------|--|
| PUR | Archive Pro- ducers | pprarc_bj _100_01 | ARCHIVE PRO- DUCER DATA TO OTABLES | Y e s | Y e s | ≻ e s | C o E E o r | 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 | Y e s | Y e s | C o m m 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 | N 0 | C o m m o n | 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 0 | 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. |
| 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 | C o E E o n | 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 | Y e s | Y e s | C o m m o n | This process termi- nates user satisfy- ing the selection criteria. |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--------------------------------------|-----------------------|--|-------------|-------------|-------------|----------------------------|---|
| PUR | Archive Txns (To O tables) | ptxarc_b- j_100_01 | ARCHIVE TXNS DATA TO OTABLES | N o | ≻ e s | N o | C o m m 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 m 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 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. |
| 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 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. |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------------------|----------------------------|--|-------------|-------------|-------------|-----------------------|---|
| 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 |
| 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 m 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 |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|----------------------------|--|-------------|-------------|-------------|----------------------------|---|
| RDB 1 | RDB1 Con- tracts | rcod- mp_b- j_100_01 | LOAD CON- TRACT DATA INTO T TABLES | Y e s | ≻ e s | N o | C o E E 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 | CoEEor | 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 |
| RDB 2 | RDB2 Accounts | racac- c_b- j_100_01 | Load Reporting Tables Accounts | N o | Y e s | Y e s | C o m m o n | This process 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 |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|----------------------------|--|-------------|-------------|-------------|----------------------------|--|
| 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 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 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 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 m o n | This process trans- fers the account bankruptcy data from T tables to RDB tables |
| RDB 2 | RDB2 Call Activities | rca- cac_b- j_100_01 | Load Reporting Tables Call Activities | N o | N o | Y e s | C o m m 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 o n | This process trans- fers the account deficiency data from T tables to RDB tables |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|----------------------------|---|-------------|-------------|-------------|----------------------------|--|
| RDB 2 | RDB2 Con- tracts | rco- con_b- j_100_01 | Load Reporting Tables Con- tracts | Y e s | Y e s | Ο Ζ | C o Ħ Ħ 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 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 m o n | This process trans- fers the producer and producer transactions data from T tables to RDB tables |
| RDB 2 | RDB2 Setup | rststp_b- j_100_01 | Load Reporting Tables Setup | Y e s | Y e s | Y e s | C o m m 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 o n | This process trans- fers the account transaction data from T tables to RDB tables |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|----------------------------------|---|-------------|-------------|-------------|----------------------------|--|
| RDB 2 | RDB2 Txns (Derived Fields) | rtxtxn_b- j_100_01 | Update Reporting Tables Txns (Derived Fields) | N o | Y e s | ≻ e s | C o Ħ Ħ 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 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 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 m o n | This process cre- ates the month- end interest accrual transac- tions on month- end. |
| 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 o n | This process posts escrow non mone- tary transactions in the background at the specified time interval. |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|----------------------------|---|-------------|-------------|-------------|----------------------------|---|
| 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 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 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 |
| TPE | Escrow Anal- ysis & Dis- bursements | tesds- b_b- j_100_05 | Escrow dis- bursement posting & requisition creation | N o | Y e s | N o | C o m m 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. |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--------------------------|----------------------------|--|-------------|-------------|------------|----------------------------|--|
| 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 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 | ≻ e s | N 0 | C o E E 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 i e | This process posts any advance batches open in the system. This process can be set to run periodically. |
| TPE | Monetary Transactions | txnan- n_b- j_100_01 | ANNIVER- SARY PRO- CESSING | N o | Y e s | N o | C o 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. |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--------------------------|----------------------------|--|-------------|-------------|------------|----------------------------|---|
| TPE | Monetary Transactions | txnch- g_b- j_100_01 | Chargeoff Processing | N o | ≻ e s | 0 Z | 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 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 n | This process posts the first payment deduction pay- ment to the eligi- ble accounts. |
| TPE | Monetary Transactions | txnltc_b- j_100_01 | LATE CHARGE PROCESS- ING | N o | Y e s | N o | C o m m 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 | Y e s | N o | C o m o n | This process popu- lates the month end balances and carries over the balances to next month. |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--------------------------|----------------------------|---|-------------|-------------|------------|----------------------------|--|
| TPE | Monetary Transactions | txnp- mt_b- j_100_01 | Payment Posting | N o | Y e s | Ο Ζ | C o Ħ Ħ 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. |
| 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. |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------------------|--|-------------|-------------|------------|----------------------------|--|
| 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 o | 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 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 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 E E 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 m o n | |
| RPT | BANK- RUPTCY ACCOUNT LIST | ROPBN K_EM_1 00_01 | BANK- RUPTCY ACCOUNT LIST | N o | Y e s | N o | C o m 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 | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|---------------------------|--|-------------|-------------|------------|----------------------------|---------|
| 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 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 m o n | |
| RPT | PAYMENT ALLOCA- TION POST- ING DETAILS | ROP- PAL_EM _100_01 | PAYMENT ALLOCA- TION POST- ING DETAILS | N o | Y e s | N o | 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 | |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|-------------------------------|---|-------------|-------------|------------|-----------------------|---------|
| 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 | |
| RPT | MON- TETARY TXN POST- ING LIST | ROPTX- N_EM_1 00_01 | MON- TETARY TXN POST- ING LIST | N o | Y e s | N o | C o m o n | |
| RPT | BATCH JOB SETUP | CMN- BJB_EM _100_01 | BATCH JOB SETUP | N o | Y e s | N o | C o m o n | |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|---------------------------|--|-------------|-------------|------------|----------------------------|---------|
| RPT | BATCH JOB LOG | CMN- BJB_EM _100_02 | BATCH JOB LOG | N o | Y e s | N 0 | C o E E 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 | 0 Z | CoEEor | |
| 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 o | C o m m o n | |
| 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 m 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 o n | |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------------|---|-------------|-------------|------------|----------------------------|---------|
| 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 | 0 Z | C o E E 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 | |
| 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 | 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 (LEASE) | OUNUN D_EM_1 21_13 | UNDER- WRITING STATUS BY MONTH (LEASE) | N o | Y e s | N o | C o Ħ Ħ 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 o | L e a s e | |
| 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 | |
| RPT | FUNDED CON- TRACTS (LINE) | OFNF- ND_EM_ 112_02 | FUNDED CON- TRACTS (LINE) | Y e s | N o | N o | C o m o n | |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|---------------------------|--|-------------|-----------|------------|----------------------------|---------|
| 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 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 | 0 Z | C o m 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 m o n | |
| RPT | PAYMENT POSTING ERROR LOG | OCSP- MT_EM_ 100_02 | PAYMENT POSTING ERROR 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 | 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 0 | L o a 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 O | 0 Z | Loan | |
| 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 0 | N o | L o n | |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|---------------------------|---|-------------|-----------|------------|-----------------------|---------|
| 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 a 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 a 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 | |
| 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 m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|---------------------------|--|-------------|-----------|------------|----------------------------|---------|
| 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 0 | C o E E 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 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 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 m o n | |
| RPT | PAYMENT HISTORY (LEASE) | OCSP- MT_EM_ 121_04 | PAYMENT HISTORY (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 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 0 | N 0 | 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 m m 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 m o n | |
| RPT | BANK- RUPTCY LOG | OCOBN K_EM_1 00_01 | BANK- RUPTCY LOG | Y e s | N o | N o | C o m m o n | |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|---------------------------|--|-------------|-----------|-------------|----------------------------|---------|
| RPT | COLLEC- TOR ACTIV- ITY (DETAILED) LOG | OCO- COL_EM _100_01 | COLLEC- TOR ACTIV- ITY (DETAILED) LOG | N o | N o | ≻es | 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 m o n | |
| RPT | DELIN- QUENCY ANALYSIS BY CREDIT GRADE | OCO- COL_EM _100_04 | DELIN- QUENCY ANALYSIS BY CREDIT GRADE | N o | N o | Y e s | C o m m o n | |
| RPT | DELIN- QUENCY ANALYSIS BY STATE | OCO- COL_EM _100_05 | DELIN- QUENCY ANALYSIS BY STATE | N o | N o | Y e s | C o m m o n | |
| RPT | PAYMENT PROMISE LOG | OCO- COL_EM _100_06 | PAYMENT PROMISE LOG | N o | N o | Y e s | C o m o n | |
| RPT | COLLEC- TOR ACTIV- ITY LOG | OCO- COL_EM _100_07 | COLLEC- TOR ACTIV- ITY LOG | N o | N o | Y e s | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|---------------------------|---|-------------|-------------|-------------|-----------------------|---------|
| RPT | DEFI- CIENCY LOG | OCODE- F_EM_1 00_01 | DEFI- CIENCY LOG | N o | N o | ≻es | 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 | |
| RPT | POOL DELIN- QUENCY SUMMARY (LOAN) | OCS- SEC_EM _111_01 | POOL DELIN- QUENCY SUMMARY (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 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 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 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 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 | |
| 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 o n | |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------------------|--|-------------|-------------|-------------|-----------------------|--|
| 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 | Ο Ζ | C o 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 | Y e s | C o m o n | This batch job pro- cesses queues marked as real time based on refresh frequency setup in the job set. |
| TAM | MONTH END COM- PENSATION DISBURSE- MENT PRO- CESSING | TPR- COM_B- J_100_0 1 | MONTH END COM- PENSA- TION DISBURSE- MENT PRO- CESSING | N o | Y e s | N 0 | C o m o n | |
| 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 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 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 |
| 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 |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------------------|---|-------------|-------------|------------|----------------------------|---|
| 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 REFUND REQUEST BATCHES | TESAN- L_B- J_100_0 4 | COMPUTE CON- TROLSFOR CUS- TOMER 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 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 E E 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 | | | |
| EVE | BATCH EVENTS FOR APPLI- CATIONS | EVBAP- P_B- J_100_0 1 | BATCH EVENTS FOR APPLI- CATIONS | Y e s | | | | |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|--------------------------------|---|-------------|------------------|------------|---------|---|
| 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 | | Y 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 | | | |
| 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 - | | | |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------------------|---|-------------|-------------|------------|---------|---------|
| 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 | | | |
| 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 | | | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|--------------------------------|--|-------------|-------------|------------|----------------------------|---------|
| 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 Ħ Ħ 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 Ħ Ħ 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 m o n | |
| 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 o n | |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------------------|---|-------------|-------------|------------|----------------------------|---------|
| ODD 2 | RATE CHANGE LETTER FILE | OLSRAT _BJ_100 _01 | RATE CHANGE LETTER FILE CRE- ATION | | ≻ 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 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 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 o n | |
| BSR | BEHAV- IORAL SCORING | BSR- PRC_B- J_100_0 1 | BEHAV- IORAL SCORING | | y e s | | | |
| AGE | TRANSAC- TION IN WAITING FOR APPROVAL AGING | TXNAGE _BJ_100 _01 | TRANSAC- TION IN WAITING FOR APPROVAL AGING PROCESS | | y e s | | | |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------------------|--|-------------|-------------|------------|---------|---------|
| 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 | | | |
| WFP | DELIN- QUENCY | WTX- DLQ_B- J_132_0 1 | DELIN- QUENCY PROCESS- ING | | Y e s | | | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|--------------------------------|--|-------------|-------------|------------|----------------------------|---------|
| 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 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 | |
| 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 | | | |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------------------|---|-------------|-------------|------------|-----------------------|---------|
| TPE | NON REFUND GL | TXNRF- D_B- J_100_0 1 | NON REFUND GL PRO- CESSING | | | | c o m 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 | | у e s | | | |
| QRT | CUSTOMER SERVICE REAL TIME QUEUE | QCSPR C_B- J_100_0 2 | CUS- TOMER SERVICE REAL TIME QUEUE PROCESS- ING | | y e s | | | |



| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|--------------------------------|---|-------------|-------------|-------------|-------------|---|
| 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. |
| 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. |



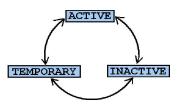
| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-------------------------------|--------------------------------|--|-------------|-----------|------------|----------------------------|--|
| IFP | INPUT FILE PROCESS- ING | IPIPRC_ BJ_100_ 01 | PI INFRO- MATION FILE UPLOAD PROCESS- ING | Y | Y | Y | C o m 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 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 E E 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 | ~ | СоЕЕог | This process purges general ledger transaction data in archival tables based on the days defined in system parameter PAC_PURGE DAYS. |
| PUR | ARCHIVE PURGE JOB SET | PJRP- PA_B- J_100_0 1 | PURGE POOLS DATA | Y | Y | Y | C o ff ff o n | This process purges pools and its transactions 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- PX_B- J_100_0 1 | PURGE PRO- DUCER TXNS DATA | Y | Y | Y | С о | 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. |

2.11 Producer Cycles

The Producer setup screen enables you to define the dealer or producer status cycle. This tells the system which status a producer can cycle through. (This information is recorded in the Status field on the Producers section of the Producer setup screen.

For example,



The Producer Setup screen also defines the user responsibilities capable of changing the producer status.

Note

The system enables only producers/dealers with a status of ACTIVE to fund contracts.



To set up Producer Cycles

- 1. On the Oracle Financial Services Lending and Leasing home screen, click**Setup > Setup > Administration > System > Producer Cycles**.
- 2. The system displays the Producer Cycles screen. The producer cycle screen contains three section:
 - Cycle Definition
 - Current/Next Status
 - Status Change Responsibilities

| Financial Services Le | nding and Leas | sing | | | - | | | ne, APKELKAR 🔻 Access | | |
|---------------------------------------|-------------------|--|------------|----------|------------|----------------------|---|-----------------------|-----------------|-------------|
| | Producer Cycles × | 1 | | | | | | | | X |
| DashBoard | Producer cycles x | | | | | | | | | |
| Origination | Cycle Definition | | | | | | | | | |
| Servicing | View - Format - | | e 🔐 Detach | Wrap 🔓 | 62 | | | | | |
| Collections | | and the second | e mpeladi | Ca wab | CTR CTR | | | | | |
| WFP | Cyde PRO | Type | UCER CYCLE | | | | | | | |
| | 1.100 | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | our cree | | | | | | | |
| Tools | | | | | | | | | | |
| tup | Current/ Next 9 | Status | | | | | | 👍 Add | View | 🖌 Audi |
| Setup | View + Format + | Free: | e 🛃 Detach | Wrap 🔄 | 62 | | | | | |
| 4 Administration | Current Code | | | Next Cod | e | | | | | |
| ✓ System | ACTIVE | | | ACTIVE | | | | | | |
| System Parameter | ACTIVE | | | INACTIVE | | | | | | |
| Lookups | ACTIVE | | | TEMPORA | IRY | | | | | |
| User Defined Tables | INACTIVE | | | ACTIVE | | | | | | |
| Audit Tables User Defined Defaults | INACTIVE | | | INACTIVE | | | | | | |
| Transaction Codes = | INACTIVE | | | TEMPORA | IRY | | | | | |
| Data Files | TEMPORARY | | | ACTIVE | | | | | | |
| Dedupe | TEMPORARY | | | INACTIVE | | | | | | |
| Securitization | TEMPORARY | | | L'EMPORI | NRY. | | | | | |
| Events | 4 | | | | | | | | | |
| Batch Jobs | | | | | | | | 0 A= | | |
| Producer Cycles | Status Change | | | | - | | | 👍 Add 🥒 Edit | : Diew | √ Aud |
| Vendors | View + Format + | Free: | e 🚮 Detach | ظا Wrap | 62 | | | | | |
| Collection Cycles | Responsibility | | | | | | | △▽ Allowed Ind | | |
| Reports | ALL | | | | | | | Y | | |
| Error Messages | | | | | | | | | | |
| Translations | Status Change | Responsibilitie | s | | | | | | | |
| ⊿ User | | | 87. | | | | | ve and Stay | and Return | Retur |
| Organization | | | | | | | | ic and out U Said | and recommended | And The sea |
| Companies | | | | | | a second and the | _ | | | |
| Access | | | | | | * Responsibility ALL | | | | |
| Users Credit Bureau | | | | | | * Allowed Ind 🔽 | | | | |
| | | | | | | | | | | |
| Correspondence General Ledger | | | | | | | | | | |
| | | | | | | | | | | |
| Queues Printers | | | | | | | | | | |
| Bank Details | | | | | | | | | | |
| Check Details | | | | | | | | | | |
| Standard Payees | | | | | | | | | | |
| Concension | | | | | | | | | | |
| Currendes | | | | | | | | | | |

3. In the **Cycle Definitions** section, you can view the following information.

| Field: | View This: |
|--------|--------------------------|
| Cycle | Displays the cycle name. |
| Туре | Displays the cycle type. |

4. In the **Cycle/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 which you need to perform transition, from the drop-down list. |
| Next Code | Select the code to which you need to perform transition, from the drop-down list. |

- 5. Perform any of the Basic Actions mentioned in Navigation chapter.
- 6. In the **Status Change Responsibilities** 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: |
|---------------------|---|
| Responsibility Code | Select the responsibility that will be capable of executing this transition, from the drop-down list. |
| Allowed Indicator | Check this box to enable the responsibility to execute the transition. |

2.12 Vendors

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings, or making field calls. With the system's Vendors screen, you can define the following:

- Cycles
- Vendor Services
- Vendor Fees

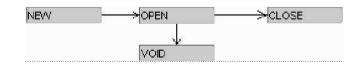
2.12.1 Cycles Tab

The Cycle link allows you to define the various vendor cycles and the responsibilities that can gain access to the various transactions in each cycle. The different categories are:

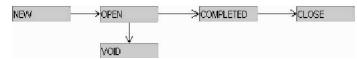
• You can define vendor status cycle and restrict the status change based on responsibility.



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



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



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

| NEW | >CLOSE |
|-----|--------|
| | |
| | |

To set up the vendor cycles

- 1. Click Setup > Setup > Administration > System > Vendors > Cycles. The screen contains three sections:
 - Status Cycle
 - Current/Next Status



• Status Change Responsibilities

| ARCH MENU | Status Cycle | | | | 👍 Add 🖉 Edit 🗐 Y | jew 🔗 Audit |
|--|---------------------------|------------------------|--|-------------------------------------|---------------------------------------|----------------|
| DashBoard | | eeze 🔛 Detach 🖓 Wrap | 62 | | | |
| Origination | Cyde | Туре | | Order Type | | |
| Servicing | VEN REPO ALL | VENDOR ASSIGNMENT STAT | TUS CYCLE | ALL | | Î |
| | VEN_COLLECTION | VENDOR ASSIGNMENT STAT | the second s | COLLECTION | | E |
| Collections | VEN_CYC_2 | VENDOR ASSIGNMENT STAT | TUS CYCLE | IMPOUND INVOLU | VTARY REPOSSESSION | |
| WFP | VEN_REPO | VENDOR ASSIGNMENT STAT | TUS CYCLE | REPOSSESSION | | - |
| Tools | | | | | | |
| tup | Status Cycle | | | | | |
| System System Parameter | | | | Save and A | dd 🕞 Save and Stay 📄 Save and Retu | ırn 🔇 🖕 Return |
| Lookups E User Defined Tables | * Cyde | | | Type VENDOR ASSIGNMENT STATUS CYCLE | * Order Type ALL | • |
| Audit Tables | Current/ Next Status | | | | 👍 Add 🥒 Edit 📃 V | /jew 🔗 Audit |
| User Defined Defaults | View * Format * | eeze 🔐 Detach 🔬 Wrap | 66) | | · · · · · · · · · · · · · · · · · · · | |
| Transaction Codes | Current Code | Next Code Action C | lode | Result Code | | |
| Data Files Dedupe Securitization | No data to display. | | | | | |
| Events | Status Change Responsibil | ities | | | Add / Edit | /jew 🔗 Audit |
| Batch Jobs | | eeze 🚮 Detach 👌 Wrap | Elo. | | | (|

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

| Field: | View this: |
|------------|--|
| Cycle | Specify the status cycle for the vendor. |
| Туре | Displays the type of vendor assignment status cycle. |
| Order Type | Select the work order type for the vendor from the drop-down list. |

A brief description of the fields are given below:

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

| Field: | Do this: |
|--------------|---|
| Current Code | Select the current code from which you need to transition, from the drop-down list |
| Next Code | Select the Next status code to which you need to transition, from the drop-down list |
| Action Code | Select the call activity action code from the drop down list. |
| Result Code | Depending on the call activity action code, you can select the result code from the drop down list. |

A brief description of the fields is given below:

Note

When there is a change in status from 'Current' to 'Next', system posts respective call activity on the account based on selected Action and Result code.

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



6. In the **Status Change Responsibilities** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter:

| Field: | Do this: |
|----------------|--|
| Allowed | Select 'Yes' to enable the responsibility to execute the transition and 'No' to disable |
| Responsibility | Select the responsibility that will be capable of executing this transition (from current code to the next code), from the drop-down list. |

A brief description of the fields is given below:

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

2.12.2 Vendor Services Tab

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

For each service type (Service Type field), there can be multiple vendor groups and/or multiple work order type(s).Each vendor (Group field) can belong to one or multiple vendor group(s).

- Click Setup > Setup > Administration > System > Vendors > Vendor Services. The screen contains three sections:
 - Services
 - Vendor Groups
 - Work Order Types

| Origination Cycle Vendor Services Servicing Cycle Vendor Services WP Servicing Servicing Tools Servicing Servicing Setup Automystatic charges Servicing 4 Appletin False Servicing Servicing 5 yelem Freeze Detaid Warp 4 Appletin False Servicing Servicing 4 Appletin False Servicing Servicing 5 yelem Freeze Detaid Servicing 4 Appletin False Servicing Servicing Servicing 5 yelem False Servicing Servicing Servicing 5 yelem False Servicing Servicing Servicing 5 yelem False Servicing Servicing Servicing 5 beet holds Servicing Servicing Servicing 5 beet holds Servicing Servicing Servicing 6 weaker Servicing Servicing Servicing 6 weaker Servicing Servicing Servicing 6 weaker Servicing <t< th=""><th></th></t<> | |
|--|----------------------|
| Collections Services WFP Image: Service Transform Collection of Market Pieles Cools Services Setup Administration of Market Pieles Administration of Market Pieles Setup Of Market Pieles Setup Administration of Market Pieles Setup Setup Of Market Pieles Setup Setup Of Market Pieles Setup Setup Of Market Pieles Setup Of Market Pieles Setup Of Pieles Setup Of Market Pieles Detain Of Setup Pieles Delayer Setup Of Pieles Setup Of Pieles Setup Of Pieles Setup Of Pieles Detain Of Setup Of Pieles Delayer Setup Of Pieles Setup Of Pieles Setup Of Of Setup Pieles Setup Of Pieles Setup Of Pieles Setup Of Piel | |
| Collections Weiver Fendet + Bit Telesco Detach Winp Bit Tools Antionserffee Telesco Telesco Telesco Telesco Stip Antionserffee Antionserffee Telesco Telesco Telesco J Administration A System System Parameter Solid Charles Solid Charles Solid Charles Lockapis User Charles Weinv - Format + Bit Freeze Detach Jetan Telesco Lockapis User Charles Weinv - Format + Bit Freeze Detach Jetan Jetan Stefen Parameter Lockapis Weinv - Format + Bit Freeze Detach Jetan Jetan Lockapis Weinv - Format + Bit Freeze Detach Jetan Jetan Jetan Detach Detach Jetan Bit Freeze Detach Jetan Detach Sevent and gad Save and Stag Save and Stag Save and Stag Save and Stag Seventain Save and gad Save and Stag | |
| WPP View Frank P Image: Control of the P Tools Service Type strup Service Type Auge: Animitation of the P ThatGood To Uut T Administance to Uoting To Uut T Service Type Service Type ThatGood To Uut T Administance to Uoting To Uut T Service Type Service Type Service Type View Formater Service Type Lobup Service Type User Defined Defaults Group Des Files Service Type Securitation Service Type Des Files Service Type Securitation Service Type Vendor Groups Service Type Vendor Groups Service Type Securitation Service Type Vendor Groups Service Type Service Type Service Type Vendor Groups Service Type Service Type Service Type Service Type <td></td> | |
| Service Type tup tetp tetp A Stratem System Group Autor Sever Frankt ~ B Frankt Group Autor Sever System Sever System Sever System Sever System Sever System Bubre IFer Sever System Sever System Sever System Sever System Sever System | |
| up Trainstor Nor Funt Autorony Sub Creation Creation System System Parameter Lodings User Define Tables Vendor Groups User Define Tables Group Data Files Presze Data Files Autorony Subserver Sevents Solven of Groups Vendor Groups Solven of State Solven of Groups Solven of State Vendor Groups Solven of State Solven of Groups Solven of State Solven of Groups Solven of State Solven of Groups Solven of State Vendor Groups Solven of State | Enabled |
| Aut Tony SH2 Changes Sptem Sptem Sptem Lookap User Defined Tables Audt Tables Audt Tables Detarlies Detarlies Detarlies Detarlies Detarlies Detarlies Detarlies Produce Cycles Vendor Groups Vendor Groups Vendor Groups Vendor Groups Vendor Groups Securitation Beerts Betrits Collection Cycles Vendor Groups * Group * Group | Ŷ |
| tage to the second sec | Y |
| Admissization 4 System Remarker Lookas User Defined Trates: User Defined Trates: Data Files Data Files Data Files Data Files Data Files Data Files Detath Detat | Y |
| 4 System Namater System Namater Loolugs Uer Portant Verv - Format Verv - Format | Y |
| Verdor Groups Verdor Group Verdor Groups Verdor Group | 1 |
| Ure verse states Add Tables Add T | d <u>V</u> iew ⊘Aj |
| User Deline Defaults Transaction Codes Data Files Dedage BaWRUPTCY TRUSTEE Securitization Exerts Securitization Exerts Producer Crycles Vendor Groups Collection Crycles Reports Collection Crycles Vendor Securitization Vendor Securitizatio | |
| Transadion Codes Data Files Decluge Soundtation Events Bath Jobes Produce Cycles Vendors Collection Cycles Vendors Collection Cycles Vendors Collection Cycles Perotis Collection Cycles Collection Cycles Col | |
| Deta Files Deta piles Securitazione Securitazione Securitazione Setti Set | |
| Dedupe Securitization Events Build Jobs Producer Cycles Ventors Collection Cycles Reports | |
| Securitization Events Events Events Producer Crycles Vendors Collection Crycles Reports Collection Crycles | |
| Batch Jobs Producer Cycles Vendors Collection Cycles Reports Producer Cycles * Group * Group | |
| Batch 106s Producer Cycles Vendors Collection Cycles Reports Producer Cycles * Group * Group | |
| Collection Cycles Reports | e and Return 🛛 🖨 Ret |
| | |
| Fror Messages Work Order Types | * 15mm Al A |
| | Al Tien |
| Translations View + Format + 🖶 🔲 Freeze 🔛 Detach 🖂 Wrap 🝓 | |
| User Wook Order Type Transaction Organization Example Type Figure | |
| Organization BANROLPTCY LEGAL BANROLPTCY DEPIGES Companies COLLECTION REPOSSESSION EXPENSES | |
| Access RECOVERY REPOSESSION REPOSES | |
| New REVOILER REPORT | |
| Credit Bureau | |



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

| Field: | View this: |
|--------------|--|
| Service Type | Displays the service type. |
| Enabled | Displays if the service is enabled or not. |

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

A brief description of the fields is given below:

| Field: | Do this: |
|--------|--|
| Group | Select the vendor group from the drop-down list. |

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- 5. In the **Work Order Types** 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: |
|-----------------|---|
| Work Order Type | Select the work order type from the drop-down list. |
| Transaction | Select the associated transaction for the service type from the drop-down list. |

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

2.12.3 Vendor Fees Tab

The Vendor Fees tab allows you to define fee structure (with specific amount) for each service offered by specific vendor. The defined fees is auto populated as the estimated cost of the assignment when a specific vendor and service is selected during work order creation.



To define vendor fees

1. Click Setup > Setup > Administration > System > Vendors > Vendor Fees. The screen consists of Vendor Service Fee Definition section with option to define vendor fees.

| SEARCH BY NAME | Vendors × | | | | | | | | × |
|-----------------------|----------------------|----------------|--------------|-------------|-------------------------|---------------|-----------|------------------------------|-----|
| | Cycles Vendor Servic | vendor Fees | | | | | | | |
| DashBoard | | | | | | | | | |
| Origination | Vendor Service | | | | | de Add | 2 Edit | 🗌 View 🔗 Ag | dit |
| Servicing | View 🔻 Format 💌 | Freeze 👔 | 🖌 Detach 🛛 🧹 | 실 Wrap | මව | | | | |
| Collections | Start Dt | End Dt | Enabled | Amt | Vendor Group | Vendor | | Services | |
| | 08/05/2016 | 12/31/4000 | Y | 0.00 | | | | | - |
| WFP | 01/01/2000 | 12/31/4000 | Y | 10.00 | ATTORNEY | PA-02001-MAC | | ATTORNEY FEE | |
| Tools | 08/01/2016 | 12/31/4000 | Y | 7.00 | ATTORNEY | PR-03002-TEST | _VENDOR | ATTORNEY FEE | |
| tup | 01/01/2000 | 12/31/4000 | Y | 9.00 200.00 | REPO AGENCY ATTORNEY | ALL | | REPOSSESSION ATTORNEY FEE | |
| ⊿ System ▲ | 08/04/2000 | 12/31/4000 | T III | 200.00 | ATTORNET | ALL | | ATTORNET FEE | |
| System Parameter | • | | | | | | | | |
| Lookups | Vendor Service | | | | | | | | |
| User Defined Tables | Vendor Service | Fee Definition | | | | 7 | | 1= 1 | |
| Audit Tables | | | | | Save and Add | Save and Stay | Eave an | nd Return 🛛 🖓 Retu | .im |
| User Defined Defaults | | 2016 | | | Selection Criteria | | | | |
| Transaction Codes | * Start Dt 08/05/ | | | | CICCUM CITCUM | | * Company | | |
| Data Files | * End Dt 12/31/ | 4000 🔯 | | * Vendor | 11 | - | * Branch | ALL | |
| Dedupe | * Enabled 💟 | | | Group | | | * Vendor | ALL | |
| Securitization | * Amt 0.00 | | | * Vendor | | • | Channel | | |
| | | | | | | | | | |

2. In the Vendor Service Fee Definition section, perform any of the Basic Operations mentioned in Navigation chapter.

| A brief description of the fields is given below: | | | | |
|---|---|--|--|--|
| Field: | Do this: | | | |
| Start Dt | System defaults the current date as the start date. You can modify the same to a future date using the adjoining calendar. | | | |
| End Dt | Specify the end date from the adjoining Calendar. | | | |
| Enabled | Select the check box to enable the fee structure. | | | |
| Amt | Specify the amount charged by the vendor for a specific service. | | | |
| Selection Crit | eria | | | |
| Vendor Group | Select the vendor group from the drop-down list. You can also select 'ALL' (default option) if the fee structure is applicable across vendor groups. | | | |
| Vendor | Select the vendor from the drop-down list. You can also select 'ALL' if you have selected the 'Vendor Group' as 'ALL'. The list is sorted depending on the vendor group selected. | | | |
| Services | Select the service from the drop-down list. The list is sorted depending on the services offered by the selected Vendor. | | | |
| Company | System defaults this value based on the vendor selected. You can also select the required company from the drop-down list. | | | |
| Branch | System defaults this value based on the vendor selected. You can also select the required branch from the drop-down list. | | | |
| | | | | |



| Field: | Do this: |
|-------------------|---|
| Vendor Channel | System defaults this value based on the vendor selected. You can also select the required vendor channel from the drop-down list. |
| State | System defaults the state in which the vendor operates. You can also select the state from the drop-down list. |

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

2.12.4 Invoice Rules tab

The Invoice Rules tab allows you to define state specific rules with a combination of service and work order status. This helps to decide if a particular service fees in a work order is 'Collectable or Not' from the customer.

When the same combination of service, work order status and state is detected during auto invoice validation, the 'Collectible' check box in Vendors > Invoice tab > Invoice Details section is selected. Further, the collectible amount is posted as an expense on the customer account.

To define invoice rules

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

| Field: | Do this: |
|----------------------|--|
| Service | Select the service from the drop-down list. The list consists of services offered by Vendors which can be associated with a work order. |
| Work Order Status | Select the work order status from the drop-down list. |
| Close Rea- son | Select the close reason from the drop-down list. This field is enabled only if the work order status is selected as 'CLOSE'. |
| State | Select the state from the drop-down list. The selection here indicates that the state rules allow to collect the service fee for selected service from the customer. |
| Enabled | Select the check box to enable the invoice rule. |

A brief description of the fields is given below:

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

2.13 <u>Reports</u>

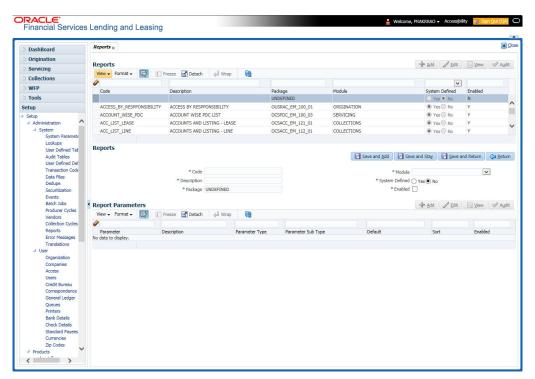
The Reports screen allows you to setup reports in the system.

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.



A brief description of the fields is given below:

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

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. In the **Report Parameters** section, perform any of the <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. |



| Field | Do this: |
|--------------------|---|
| 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 <u>Basic Actions</u> mentioned in Navigation chapter.

2.14 Error Messages

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

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

To set up the Error Messages Setup screen

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



4. In the **Error Messages** section, perform any of the <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 | 15 | 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.

2.15 <u>Translation</u>

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



2.15.1 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 | Tra | nslations $_{\times}$ | | | | | | | | | | × |
|--|-----|------------------------------------|------------|-----------|-----------|----------|----------------------|----------------------|-----------------|---------------|-----------------|-------------------------|
| Origination | | | | | | | | | | | | |
| Servicing | S | ource Type | | | | | | | | | | |
| Collections | | View - Format - | Freeze | 🖌 Detach | 🖉 Wrap | 62 | Populate All | | | | | |
| | | Source Type | | | | | | | | | | |
| WFP | | ASSIGNMENTS | | | | | | | | | | ^ |
| Tools | | ASSET TYPES AUDIT TABLES | | | | | | | | | | - |
| tup | | AUDIT TABLE COLUT | INS | | | | | | | | | ~ |
| Setup | | CALL ACTION TYPES | | | | | | | | | | |
| Administration System System Paramete Lookups User Defined Tat | | ranslation Data View → Format → | Freeze | Detach | الله Wrap | 6 | All () Translated () |) Untranslated 🍪 P | opulate Details | 4 | ✓ Edit View | √ A <u>u</u> dit |
| Audit Tables | | Key 1 | Key 2 | Key 3 | Key | ŧ | Key 5 | Key 6 | System Defined | Enabled | Desc 1 | Translati |
| User Defined Def | | 30-DAY DELQ | UNDEFINED | UNDEFINED | UND | EFINED | UNDEFINED | UNDEFINED | 🕘 Yes 🖲 No | Y | 30 DAYS DELQ AC | A |
| Transaction Code | | AGED_APP_QUEUE | UNDEFINED | UNDEFINED | UND | EFINED | UNDEFINED | UNDEFINED | Ves No | Y | AGED APPLICATIO | AGED AF |
| Data Files | | AGED_CON_QUEUE | UNDEFINED | UNDEFINED | UND | EFINED | UNDEFINED | UNDEFINED | Yes No | Y | AGED CONTRACT | AGED CC |
| Dedupe | | AJITHA_QUEUE | UNDEFINED | UNDEFINED | UND | EFINED | UNDEFINED | UNDEFINED | 🔘 Yes 🖲 No | Y | APPLICATION ENT | APPLICA |
| Securitization | | AJK | UNDEFINED | UNDEFINED | UND | EFINED | UNDEFINED | UNDEFINED | 🔘 Yes 🖲 No | Y | ННН | ннн |
| Events Batch Jobs | | APPROVED_APP | UNDEFINED | UNDEFINED | UND | EFINED | UNDEFINED | UNDEFINED | 🔘 Yes 🖲 No | Ŷ | APPROVED / CON | APPROV |
| Producer Cycles | | B-1 | UNDEFINED | UNDEFINED | UND | EFINED | UNDEFINED | UNDEFINED | 🔘 Yes 🖲 No | Y | Q-1 | Q-1 |
| Vendors | | BKRP_CH_13 | UNDEFINED | UNDEFINED | UND | EFINED | UNDEFINED | UNDEFINED | 🔘 Yes 🖲 No | Y | BANKRUPTCY QUE. | BANKRU |
| Collection Cycles | | BKRP_CH_7 | UNDEFINED | UNDEFINED | UND | EFINED | UNDEFINED | UNDEFINED | Ves No | Y | BANKRUPTCY QUE | BANKRU |
| Reports | | C1 | UNDEFINED | UNDEFINED | UND | EFINED | UNDEFINED | UNDEFINED | O Yes 🖲 No | Y | QUERY-C1 | QUERY-(|
| Error Messages Translations | | CONTRACT_QUEUE | UNDEFINED | UNDEFINED | UND | EFINED | UNDEFINED | UNDEFINED | Ves No | Y | CONTRACT VERIF | CONTRA |
| ⊿ User | | DATA_ENTRY_QU | UNDEFINED | UNDEFINED | UND | EFINED | UNDEFINED | UNDEFINED | Ves No | Y | DATA ENTRY APP | DATA EN |
| Organization | | DEF | UNDEFINED | UNDEFINED | UND | EFINED | UNDEFINED | UNDEFINED | Ves No | Y | DEFICIENCY QUE | DEFICIE |
| Companies | | DELQ_DAYS_0_30 | UNDEFINED | UNDEFINED | UND | EFINED | UNDEFINED | UNDEFINED | Yes No | Y | DELINQUENCY QU | DELINQ |
| Access Users Credit Bureau | | DELQ_DAYS_30+ | UNDEFINED | UNDEFINED | UND | EFINED | UNDEFINED | UNDEFINED | Ves No | Y | DELINQUENCY QU | DELINQI |
| Correspondence | т | ranslation Data | | | | | | | | | | |
| General Ledger Oueues | | | | | | | | | | | i i | A Return |
| Printers | | | | | | | | | | | | A Kernu |
| Bank Details | | | Key 1 30-0 | DAY DELQ | | | System Defined | Yes No | | Desc 3 | | |
| Check Details | | | Key 2 UNE | 100000000 | | | Enabled | - | | Translation 3 | | |
| Standard Payees | | | Key 3 UND | DEFINED | | | | 30 DAYS DELQ ACCO | JNTS | Desc 4 | | |
| Currencies Zip Codes | | | Key 4 UNE | | | | | 30 DAYS DELQ ACCO | | Translation 4 | | |
| | | | Key 5 UNE | CETNED | | | 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 <u>Basic Actions</u> mentioned in Navigation chapter.

2.15.2 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.

| Board | Translations × | | | | | | | |
|---|--|--|---|---|---|--|---|---|
| ation | Setup Translation Me | ssage Translation | | | | | | |
| ing | | | | | | | | |
| tions | Language | | | | | | | |
| | View - Format - | Freeze D | etach 🚽 Wrap | ଖିଳ | | | | |
| | Language | | | | | | | |
| | ENGLISH | | | | | | | |
| | DEFAULT FRENCH | | | | | | | |
| | FRENCH | | | | | | | |
| inistration | | | | | | | | |
| ystem System Paramete | Error Type | | | | | | | |
| Lookups | View - Format - | Freeze D | etach 🔄 Wrap | 🚱 🚳 Popu | 1 | | | |
| User Defined Tab | | my I reeze min | etatri (en wrap | COM SQF Popu | Idle All | | | |
| Audit Tables | Error Type CLIENT ERROR | | | | | | | |
| User Defined Def | CLIENT MESSAGE | | | | | | | |
| Transaction Code | CLIENT QUESTION | | | | | | | |
| Data Files | CLIENT WARNING | | | | | | | |
| | | | | | | | | |
| Dedupe | SERVER ERROR | | | | | | | |
| Securitization | SERVER ERROR | | | | | | | |
| Securitization Events | | | | | | | | |
| Securitization Events Batch Jobs | SERVER ERROR | | | | | | 🖉 Edit | 📃 View 🖌 Audit |
| Securitization Events Batch Jobs Producer Cycles | | Freeze 🛃 D | etach 실 Wrap | IIA 🖲 🚮 | Translated () Untransl | lated 🐼 Populate Details | 🖉 Edit | |
| Securitization Events Batch Jobs Producer Cycles Vendors | Error Message | Freeze D Country | etach di Wrap Customer # | Engine | Translated () Untransl | lated 🚳 Populate Details System Defined | Enabled Message | |
| Securitization Events Batch Jobs Producer Cycles | Error Message View + Format + Region SYS | Country SYS | Customer # SYS | Engine UAD | Error Code 000001 | System Defined Y | Enabled Message Y Only one ACH Defi | Usew Audit |
| Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles | Error Message View + Format + Region SYS SYS | Country SYS SYS | Customer # SYS SYS | Engine UAD UAD | Error Code 000001 000002 | System Defined Y Y | Enabled Message Y Only one ACH Defi Y Please select a pro | Uiew Audit English Translation Only one ACH Defi Please select a pro |
| Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports | Error 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 |
| Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages | Error Message View + Format + Region SYS SYS SYS SYS | Country SYS 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. | Usew Audit 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 Translations | Error 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 | Usew Audit 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 Error Messages Translations ser Organization Companies | Error Message Vew + Format + Region SYS SYS SYS SYS SYS SYS SYS | Country SYS 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. | Usew Audit 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 Access | Error Message View + Format + Region SYS SYS SYS SYS | Country SYS 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. | Usew Audit 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 Collection Cycles Error Messages Translations Ser Organization Companies Access Users | Error Message Vew + Format + Region SYS SYS SYS SYS SYS SYS SYS | Country SYS 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. | |
| Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Error Messages Error Messages Error Messages Organization Companies Access Users Users Credit Bureau | Error Message Vew + Format + Region SYS SYS SYS SYS SYS SYS SYS | Country SYS 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. Y Manual batch cres. | |
| Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translations ser Organization Companies Access Users Credit Bureau Correspondence | Error Message Vew + Format + Region SYS SYS SYS SYS SYS SYS SYS | Country 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. | |
| Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Error Messages Error Messages Organization Companies Access Users Correit Evreau Correspondence General Ledger | Error Message Vew Format Region SYS SYS SYS SYS SYS SYS SYS SYS | Country SYS SYS SYS SYS SYS SYS SYS Country SYS Country SYS | Customer # SYS SYS SYS SYS SYS | Engine UAD UAD UBT UBT UBT | Error Code 000001 000002 000003 000004 000005 Engine UAD Error Code 000001 | System Defined Y Y Y Y | Enabled Message Y Conly one ACH Deft. Y Please select a pro. Y Can not view a se. Y Manual batch cres. Enabled ♥ Message ONLY Of | Jew Audit English Translation Only one AICH Beff Ploase select a pro. AICH details are no. AICH details are no. AICH additisher are ach Manual batch crea. Beturn |
| Securitation Events Batch Jobs Vendors Collection Cycles Vendors Error Messages Translations Graphitation Companies Access Users Order Bureau Correspondence General Lodger Queues | Error Message Vew Format Region SYS 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 UBT | Error Code 000001 000002 000003 000004 000005 | System Defined Y Y Y Y | Enabled Message Y Only one ACH Dell. Y Please select a pro. Y Can not view a se. Y Manual betch crea. Enabled ♥ Message ONLY OT THE SAM | Usew Audit English Translation Only one ACH Defi- Resease select a pro ACH details are no Can not view a se Manual batch crea Beturn Re ACH DEFINITION OF IE TYPE CAN BE |
| Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Error Messages Error Messages Organization Companies Access Users Correit Evreau Correspondence General Ledger | Error Message Vew Format Region SYS SYS SYS SYS SYS SYS SYS SYS | Country SYS SYS SYS SYS SYS SYS SYS Country SYS Country SYS | Customer # SYS SYS SYS SYS SYS | Engine UAD UAD UBT UBT UBT | Error Code 000001 000002 000003 000004 000005 Engine UAD Error Code 000001 | System Defined Y Y Y Y | Enabled Message Y Grily one ACH Deft. Y Please select a pro. Y ACH details are no. Y Can not view a se Y Manual batch cres. Enabled ♥ Message ONLY Of Message ONLY OF ENabled ♥ | Jew Audit English Translation Only one ACIP deals are no. ACIP deals are no. ACIP deals are no. ACIP deals are no. Manual batch crea. Beturn We ACIP DEFINITION OF E TYPE CAN BE AT ONE TIME |
| Securitation Events Bath Jobe Produce Cycles Reports Collection Cycles Reports Collection Cycles Reports Reports Collection Cycles Reports Translations Grantations Companies Access Credit Bureau Companies Contegonatione General Lodger Queues Printers Bank Details | Error Message Vew Format Region SYS SYS SYS SYS SYS SYS SYS SYS | Country SYS SYS SYS SYS SYS SYS SYS Country SYS Country SYS | Customer # SYS SYS SYS SYS SYS | Engine UAD UAD UBT UBT UBT | Error Code 000001 000002 000003 000004 000005 Engine UAD Error Code 000001 | System Defined Y Y Y Y | Enabled Message Y Only one ACH Deft. Y Please select a pro. Y Can not view a se. Y Manual batch crea. Message ONLY Of Message ONLY Of Enabled Message Enabled Field Enabled The SA | Stew Audit English Translation Only one AVA Defi. Please select a pro. Can not view a se. Can on the select and the select a |
| Securitation Events Bach Jobs 4 Produce Cycles Reports Callection (ycles Error Messages Error Messages Translation Companies Access Users Organization Companies Access Users Correspondence General Ledger Queues Phinters Bank Details | Error Message Vew Format Region SYS SYS SYS SYS SYS SYS SYS SYS | Country SYS SYS SYS SYS SYS SYS SYS Country SYS Country SYS | Customer # SYS SYS SYS SYS SYS | Engine UAD UAD UBT UBT UBT | Error Code 000001 000002 000003 000004 000005 Engine UAD Error Code 000001 | System Defined Y Y Y Y | Enabled Message Y Only one ACH Deft. Y Please select a pro. Y Can not view a se. Y Manual batch crea. Message ONLY Of Message ONLY Of Enabled Message Enabled Field Enabled The SA | Siew |
| Securitation Events Bath Jobe Produce Cycles Reports Collection Cycles Reports Collection Cycles Reports Reports Collection Cycles Reports Translations Grantations Companies Access Credit Bureau Companies Contegonatione General Lodger Queues Printers Bank Details | Error Message Vew Format Region SYS SYS SYS SYS SYS SYS SYS SYS | Country SYS SYS SYS SYS SYS SYS SYS Country SYS Country SYS | Customer # SYS SYS SYS SYS SYS | Engine UAD UAD UBT UBT UBT | Error Code 000001 000002 000003 000004 000005 Engine UAD Error Code 000001 | System Defined Y Y Y Y | Enabled Message Y Only one ACH Deft. Y Please select a pro. Y Can not view a se. Y Manual batch crea. Message ONLY Of Message ONLY Of Enabled Message Enabled Field Enabled The SA | Yow Audit English Translation Only one ARO Beff. Please select a pro Can not view a se Manual batch crea Batur Ke Acit DeFinitTool Of Is Type Can Ne So at ONE TIME Ve ACH DEFINITTOOL OF Is Type Can Ne So at ONE TIME Ve ACH DEFINITTOOL OF Is Type Can Ne So at ONE TIME Ve ACH DEFINITTOOL OF Is Type Can Ne So at ONE TIME Ve ACH DEFINITTOOL OF Is Type Can Ne So at ONE TIME |

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

2.16 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.

2.16.1 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

| DashBoard Origination Servicing Collections WFP Tools | Factory Data | nt Data Comparison Da will modify existing setup d | | | fore changing it might | | | <u></u> ⊻iew |
|---|-------------------|---|---------------------|------------------------|-------------------------|---------------------------------|----------------|--------------|
| Origination Servicing Collections WFP | WARNING: UPDATE w | | ata. Please give ca | reful consideration be | fore changing, it might | | | ⊻iew |
| > Servicing > Collections > WFP | WARNING: UPDATE w | | ata. Please give ca | reful consideration be | fore changing, it might | | | ⊻iew |
| > Collections | View - Format - | | ata. Please give ca | reful consideration be | fore changing, it might | | | |
| WFP | | Freeze 🔐 | | | iore enanging, remigrie | | Skipped 🔘 Upda | ite 💿 All |
| | Table | | Detach 🚽 V | Vrap 🙀 Pa | tch # ALL | | | |
| Tools | | Туре | Key Column | Key Column Type | Other Columns | Other Column Types | Count | |
| 10015 | 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. | . 24 | |
| 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_STEP | S COMBINATION_DATA | CYN_CYC_CYC | VARCHAR2 VARC | CYN_EDIT_TYPE | VARCHAR2 VARCHAR2 VARCHAR2 VAR. | . 705 | - |
| Collection Cycles Reports | | | | | | | | |
| Error Messages | Factory Data De | tails | | | | | | View |
| Translations | View - Format - | Freeze 🔐 | Detach 🚽 🗤 | Vrap 🚱 | | | | |
| Seed Data | Key Column Data | 0 | ther Column Data | | | Patch # | Status | |

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



| The 'Feeten' D | ata' agatian diank | ave the list of soud d | ate with the following detailer |
|----------------|--------------------|------------------------|---------------------------------|
| | 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.

2.16.1.1 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.

2.16.2 <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.

| SEARCH MENU | Seed Data $_{\times}$ | | | | | | | | × |
|------------------------------|-----------------------|-------------------|--------------------|-----------------|-----------------|--------------------|--------|------------------------|--------------|
| | Factory Data Curren | t Data Comparison | Data Download Da | ta | | | | | |
| DashBoard | | | | | | | | | |
| Origination | Current Data | | | | | | | 1 | /jew |
| Servicing | View 🔻 Format 👻 | Freeze | 🚰 Detach 🔰 실 V | Vrap 🚷 🔅 | Refresh Data | | | | |
| | Table | Туре | Key Column | Key Column Type | Other Columns | Other Column Types | Count | Last Refreshed Dt | |
| Collections | TXN_CODES | SYSTEM_DATA | TCD_CODE | VARCHAR2 | TCD_DESC TCD_T | VARCHAR2 VARCHAR. | 1356 | 03/03/2017 12:31:22 PM | - |
| > WFP | TXN_CODE_PARA | SYSTEM_DATA | TCP_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 | |
| | USER_GROUPS | COMBINATION_D | UGR_GROUP_CODE | VARCHAR2 | UGR_GROUP_DESC | VARCHAR2 | 1 | 03/03/2017 12:31:22 PM | |
| Setup | WFP_ACCESS_GRI. | COMBINATION_D | WAG_FUNCTION | VARCHAR2 VARC | WAG_ALLOWED_I | VARCHAR2 | 181 | 03/03/2017 12:31:22 PM | |
| 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 E | LOOKUP_TYPES | SYSTEM_DATA | LKT_TYPE | VARCHAR2 | LKT_DESC LKT_SY | VARCHAR2 VARCHAR. | . 502 | 03/03/2017 12:31:22 PM | |
| Vendors Collection Cycles | MENU_ACCESS | COMBINATION_D | MAC_MENU_CODE | VARCHAR2 VARC | MAC_MENU_NAME | VARCHAR2[NUMBER] | 126 | 03/03/2017 12:31:22 PM | * |
| Reports | | | | | | | | | |
| Error Messages | Current Data Del | tails | | | | | | | <u>/iev/</u> |
| Translations | View - Format - | Freeze | 🚰 Detach 🛛 🔬 V | Vrap 🚱 | | | | | |
| Setup Summary | Key Column Data | Other Column Data | | | | | | | |
| Seed Data | ACCOUNT CLOSE | ACCOUNT CLOSE CL | SINONEIPOSTITINIVI | | IN | | | | |
| ⊿ User | - | REVERSE ACCOUNT | | | | | | | |



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. |

2.16.3 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.

| EARCH MENU | 60 | Seed Data × | New Street | | | | | |
|---|------------|--------------------|---|--|-----------------|----------------------|--|---|
| | | Factory Data Curre | nt Data Compariso | n Data Download D |)ata | | | |
| DashBoard | | | | | | | | |
| Origination | | Comparison Da | | | 1.1.2.8 | | | <u>View</u> |
| Servicing | | View Format | Freeze | Detach 🚽 🖓 | Wrap 🔂 | | | |
| 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 | |
| Tools | | EDIT_DETAILS | | | | | VARCHAR2 VARCHARZ VARCHARZ VARCHARZ VARCHAR | |
| 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 t | | | VARCHAR2 NUMBER VARCHAR2 VARCHAR2 VAR | CHAR2 |
| Setup Summary Seed Data | E | LOOKUP_TYPES | SYSTEM_DATA | LKT_TYPE | VARCHAR2 | LKT_DESC LKT_SY | VARCHAR2 VARCHAR2 VARCHAR2 | |
| ⊿ User | | | | | | | | |
| Organization | | Comparison Da | Comparison Data 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 DIMINING 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.

2.16.4 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.

| SEARCH MENU | 80 | Seed Data × | | | | | | × |
|-------------------------------------|----|---|--------------|--|---------------------------|---------------------|------------------|----------|
| > 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 Audit Tables | | | ASSET_MAKE_ | MODELS | | | PRODUCT_DATA | |
| | | | ASSET_SUB_T | /PES | | | PRODUCT_DATA | |
| User Defined Defaults | | | ASSET_TYPES | | | | PRODUCT_DATA | |
| Transaction Codes Data Files | | 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.

2.17 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.

2.17.1 Setup Data Masking

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

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

2.17.1.1 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 | User Access Details | | | |
| Data Masking Deta | ails | | 🖉 <u>E</u> dit 📃 <u>V</u> iev | v 🔗 Audit |
| View - Format - | 🖓 🔲 Freeze 🚮 Detach 🛛 🖓 Wrap | 69 | | |
| 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_DETA | ALS AAC_ACH_ACCOUNT_BIC_CD | N | Y | |
| ACCOUNT_ACH_DETA | AILS AAC_BANK_CITY | N | Y | |
| ACCOUNT_ACH_DETA | AILS AAC_BANK_CITY | N | Y | |
| ACCOUNT_ACH_DETA | AILS AAC_BANK_NAME | N | Y | |
| ACCOUNT_ACH_DETA | AILS AAC_BANK_STATE_CD | N | Y | - |
| • | m | | | ۴. |



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.

2.17.1.2 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.

| C | Financial Servi | ooo Londing | I bao r | opping | | | 着 Welcome, F | RITAM Accessibility | 🛂 Sign <u>O</u> ut 🗢 |
|---|---------------------------|-------------------|----------|----------|------------------------------|---------------------|---------------|----------------------|----------------------|
| | Financial Servi | ces Lendinų | | easing | | | | | |
| ĺ | Data Masking _X | | | | | | | | 🔀 <u>C</u> lose |
| | Data Masking Details | er Access Details | | | | | | | |
| | User Access Detail | s | | | | | Add - | 🖉 Edit 🔄 View | ≪ Audit |
| | View 🔻 Format 👻 🚦 | Freeze | 🛃 Detach | لي) Wrap | 62 | | | | |
| | Responsibility | | Masked | | | | | | |
| | UNDERWRITER | | Y | | | | | | |
| ۲ | PAYMENTS SUPERVISO | OR | Y | | | | | | |
| | User Access Detail | s | | | | | Save and Stay | Save and Return | Ca Return |
| | | | | | * Responsibility * Masked | PAYMENTS SUPERVISOR | • | | |
| | | | | | 0.00 | luind | | |] |

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.



2.17.2 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.

2.17.3 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
- Bank Details
- Check Details
- Standard Payees
- 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 applications(The Companies screen allows you to setup the location of these applications.)

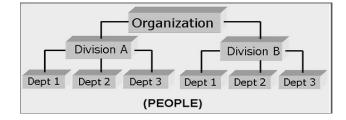
Note

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 applications. 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

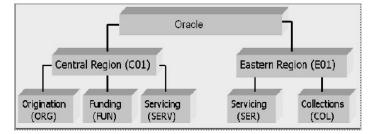
Department: ODD-02FundingFUN

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.

| DashBoard | Organization × | | | | | | | | | 0 |
|--|---|--|--|---|--|--|--|---|--|--|
| Origination | | 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1 | | | | | | | | 10.0.0000 |
| Servicing | Organization De | efinition | | | | | | | / Edit | w 🗸 A |
| and a state of the | View - Format - | Freeze | Detach | 🚽 Wrap 🛛 🚷 | | | | | | |
| Collections | Organization | Organization Name | Short Name | Enabled | Country | City | State | Address Line 1 | Address Line 2 | Zip |
| VFP | O-0001 | DEMO CORP | DMC | Y | UNITED STATES | MINNEAPOLIS | MINNESOTA | LINE1 | LINE2 | 55344 |
| ools | < | | | | | | | | | |
| | | | | | | | | | | |
| p | Organization De | finition | | | | | | | | |
| tup | | | | | | | | Save and Stay | Save and Return | |
| Administration | | | | | | | | Jave and stay | 2ave and Keturn | |
| ⊿ System | Ornar | nization O-0001 | | | * City MINNEAPOL | 177 | | Extn 1 | | |
| System Parameter | 10 A | Name DEMO CORP | | | | | - | | | |
| Lookups User Defined Tables | (The second s | | | | * State MINNESOTA | 4 | ~ | Phone 2 | | |
| Audit Tables | | t Name DMC | | | * Zip 55344 | | | Extn 2 | | |
| | | Enabled 🖌 | | | Extn 7255 | | | * Fax 1 (| 123)-456-7890 | |
| Licer Defined Defaultr | | | | | | | | | | |
| User Defined Defaults | | Country UNITED STAT | ES | ~ | | | | 5 | | |
| Transaction Codes | *(| Country UNITED STAT | ES | ~ | * City MINNEAPOL | LIS | | Fax 2 | | |
| | * (* Address | s Line 1 LINE1 | ES | V | | | V | Fax 2 | | |
| Transaction Codes Data Files | * (* Address | | ES | × | * City MINNEAPOI * State MINNESOTA | 4 | ~ | Fax 2 | | |
| Transaction Codes Data Files Dedupe | * (* Address | s Line 1 LINE1 | ES | V | * City MINNEAPOL | 4 | ~ | Fax 2 | | |
| Transaction Codes Data Files Dedupe Securitization | * (* Address Address | s Line 1 LINE1 s Line 2 LINE2 | ES | Y | * City MINNEAPOI * State MINNESOTA | 4 | V | | Aria Dur | |
| Transaction Codes Data Files Dedupe Securitization Events | * (* Address Address Division Definiti | s Line 1 LINE1 s Line 2 LINE2 | | | * City MINNEAPOI * State MINNESOTA | 4 | V | Fax 2 | 🖉 Edit 📃 Vie | w 🖋 i |
| Transaction Codes Data Files Dedupe Securitization Events Batch Jobs Producer Cycles Vendors | * (* Address Address | s Line 1 LINE1 s Line 2 LINE2 | | لا Wrap | * City MINNEAPOI * State MINNESOTA | 4 | | | 🖉 Edit 🗌 Vier | w 🖉 I |
| Transaction Codes Data Files Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles | * (* Address Address Division Definiti View + Format + Division | s Line 1 LINE1 s Line 2 LINE2 | Detach Short Name | لاستعور المراجع | * City MINNEAPOL * State MINNESOTA * Phone 1 (123)-456-7 Country | A 7890 City | State | Address Line 1 | Address Line 2 | Zip |
| Transaction Codes Data Files Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports | * (d * Address Address Division Definiti View - Format - Division OD-001 | s Line 1 LINE1 s Line 2 LINE2 | Detach Short Name US01 | Wrap والالله Enabled ۲ | * City MINNEAPOL * State MINNESOTA * Phone 1 (123)-456-7 Country UNITED STATES | City MINNEAPOLIS | State MINNESOTA | 네마 Add Address Line 1 LINE1 | Address Line 2 LINE2 | Zip 55344 |
| Transaction Codes Data Files Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages | * (* Address Address Division Definiti View - Format - Division OD-001 OD-002 | s Line 1 LINE1 ion Division Name DMC-USA DMC-NL | Detach Short Name US01 NL02 | Wrap 🖓 Enabled Y Y | * City MINNEAPOR * State MINNESOT * Phone 1 (123)-456-7 Country UNITED STATES NETHERLANDS | City MINNEAPOLIS AMSTERDAM | State MINNESOTA SOUTH HOLLAND | 슈머 Address Line 1 LINE1 LINE1 | Address Line 2 LINE2 LINE2 | Zip 55344 1016RJ |
| Transaction Codes Data Files Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translations | * (* Address Address • Division Definiti View + Format + Division • OD-001 • OD-002 • OD-003 | s Line 1 LINE1 s Line 2 LINE2 | Detach Short Name US01 | Wrap والالله Enabled ۲ | * City MINNEAPOL * State MINNESOTA * Phone 1 (123)-456-7 Country UNITED STATES | City MINNEAPOLIS | State MINNESOTA | 네마 Add Address Line 1 LINE1 | Address Line 2 LINE2 | Zip 55344 1016RJ 2 |
| Transaction Codes Data Files Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Callection Cycles Reports Error Messages Translations | * (* Address Address Division Definiti View - Format - Division OD-001 OD-002 | s Line 1 LINE1 ion Division Name DMC-USA DMC-NL | Detach Short Name US01 NL02 | Wrap 🖓 Enabled Y Y | * City MINNEAPOR * State MINNESOT * Phone 1 (123)-456-7 Country UNITED STATES NETHERLANDS | City MINNEAPOLIS AMSTERDAM | State MINNESOTA SOUTH HOLLAND | 슈머 Address Line 1 LINE1 LINE1 | Address Line 2 LINE2 LINE2 | Zip 55344 1016RJ 2 |
| Transaction Codes Data Piles Destupe Securitzation Events Batch Jobs Producer Cycles Vendors Collection Cycles Peports Error Messages Translastion distance Granization | * (* Address Address • Division Definiti View + Format + Division • OD-001 • OD-002 • OD-003 | s Line 1 LINE1 ion Division Name DMC-USA DMC-NL | Detach Short Name US01 NL02 | Wrap 🖓 Enabled Y Y | * City MINNEAPOR * State MINNESOT * Phone 1 (123)-456-7 Country UNITED STATES NETHERLANDS | City MINNEAPOLIS AMSTERDAM | State MINNESOTA SOUTH HOLLAND | 슈머 Address Line 1 LINE1 LINE1 | Address Line 2 LINE2 LINE2 | Zip 55344 1016RJ 2 |
| Transaction Codes Data Files Dedupe Securitation Events Bach Jobs Producer Cycles Vendos Collection Cycles Reports Error Nesages Translations Ulter Companies | = { * Address Address Division Definiti View ← Format ← Division OD=001 OD=002 OD=003 < | s Line 1 LINE1 ion Division Name DMC-USA DMC-NL | Detach Short Name US01 NL02 SA03 | Wrap 🖓 Enabled Y Y | * City MINNEAPOR * State MINNESOT * Phone 1 (123)-456-7 Country UNITED STATES NETHERLANDS | City MINNEAPOLIS AMSTERDAM | State MINNESOTA SOUTH HOLLAND | 슈머 Address Line 1 LINE1 LINE1 | Address Line 2 LINE2 LINE2 | Zip 55344 1016RJ 2 |
| Transaction Codes Data Nies Deduce Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translation Companies Access | = { * Address Address Division Definiti View ← Format ← Division OD=001 OD=002 OD=003 < | in 1 LINE1 LINE 2 LINE2 LINE 2 LINE2 Division Name DMC-USA DMC-NL DMC-SA | Detach Short Name US01 NL02 SA03 | Wrap 🖓 Enabled Y Y | * City MINNEAPOR * State MINNESOT * Phone 1 (123)-456-7 Country UNITED STATES NETHERLANDS | City MINNEAPOLIS AMSTERDAM | State MINNESOTA SOUTH HOLLAND | 슈머 Address Line 1 LINE1 LINE1 | Address Line 2 LINE2 LINE2 | Zip 55344 1016RJ 2 |
| Transaction Codes Data Files Deduce Securitation Fronts Bach Jobs Producer Cycles Vendos Collection Cycles Reports Error Nesages Translations User Organises Access Users | * (* Address Address • Division Definiti View + Format + Division 00-001 00-001 00-003 • • Department Definit | s Line 1 LINE1 s Line 2 LINE2 Division Name DMC-NL DMC-SA tion Display Formal | Detach Short Name US01 NL02 SA03 | Wrap 🖓 Enabled Y Y | * City MINNEAPOR * State MINNESOT * Phone 1 (123)-456-7 Country UNITED STATES NETHERLANDS | City MINNEAPOLIS AMSTERDAM | State MINNESOTA SOUTH HOLLAND | Address Line 1 LINE1 LINE1 LINE1 LINE1 | Address Line 2 LINE2 LINE2 LINE2 | Zip 55344 1016RJ 2 |
| Transaction Codes Data Niles Deduce Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translation Companies Acces Usars Credit Bureau | * Address Address Address Address Division Definiti View ← Format ← Division Definit Op.001 Op.002 Op.003 < Department Definit Department Definit | s Line 1 LINE1 s Line 2 LINE2 ion Division Name DMC-NL DMC-SA tion Display Formal efinition | Detach Short Name US01 NL02 SA03 | لالتها Enabled ۲ ۲ ۲ ۲ | * City MINNEAPOI * State MINNESOT * Phone 1 (123)+S6-7 Country UNITED STATES SAUDI ARABIA | City MINNEAPOLIS AMSTERDAM | State MINNESOTA SOUTH HOLLAND | 슈머 Address Line 1 LINE1 LINE1 | Address Line 2 LINE2 LINE2 | Zip 55344 1016RJ 2 |
| Transaction Codes Data Files Deduce Securitation Events Bach Jobs Producer Cycles Vendos Collection Cycles Reports Error Nearges Translations Usar Organis Access Usar Companies Access Usars Credit Bureau Correspondence | * (* Address Address Division Definiti View + Format + Division Division Division Division Division Division Division Division CO-002 CO-003 CO-002 CO-003 | s Line 1 LINE1 s Line 2 LINE2 ion Distain Freeze Distain Name DMC-USA DMC-NL DMC-SA tion Display Formal efinition | Detach Short Name US01 NL02 SA03 | 선 Wrap (원) Enabled Y Y Y | * CRY MINNEAPOL * State MINNESOT * Phone 1 (123)-456-7 Country UNITED STATES NETHERLANDS SAUDI ARABIA | Chy MINNEAPOLIS AMSTERDAM JEDDAH | State MINNESOTA SOUTH HOLLAND SETME | 수 Add Address Line 1 LINE1 LINE1 LINE1 LINE1 | Address Line 2 LINE2 LINE2 LINE2 LINE2 | Zip 55344 1016RJ 2 |
| Transaction Codes Data Riles Declupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Mesiages Translation Companies Access Users Users Credit Bureau | * 4 * Address Address Division Definiti View + Format - Division Droion 00-001 00-002 00-003 C Department Definit Department D View + format - Uew + format - Department D | s Line 1 LINE1 s Line 2 LINE2 ion Drison Name DMC-SA DMC-NA DMC-SA tion Display Format efinition r Proze Department Nam | Detach Short Name US01 NL02 SA03 Is Detach e Short Name | الله الله الله الله الله الله الله الله | * City MINNEAPOL * State MINNESOT * Phone 1 (123)-456-7 Country UNITED STATES NUTTED STATES SAUDI ARABIA | City MINNEAPOLIS AMSTERDAM JEDDAH | State MINNESOTA SOUTH HOLLAND SETME State | ्रिक Address Line 1 LINE1 LINE1 LINE1 LINE1 LINE1 LINE1 | Address Line 2 LINE2 LINE2 LINE2 LINE2 LINE2 LINE2 Address Line 2 | Zip 55344 1016RJ 2 > |
| Transaction Codes Data Niles Deduce Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles Reports Error Messages Translation Companies Access Users Creat Bureau Correspondence General Ledger | * (* Address Address Division Definiti View & Format ~ Division Do-001 00-002 00-003 C Department Definit Department Definit Department Definit | s Line 1 LINE1 s Line 2 LINE2 ton Division Name DMC-NL DMC-NL DMC-SA tion Display Formal efinition Freeze Display Formal Chightan Ton Chightan Ton | Control of the second | 수실 Wrap Rabled Y Y Y Y Y Y Y Y | * City MINNEAPQ * State MINNESOT * Phone 1 (123)-456-7 Country UNITED STATES SAUDI ARABIA | CRy MINNEAPOLIS AMSTERDAM JEDDAH | State MINNESOTA SOUTH HOLLAND SETME State MINNESOTA | الله ملط الله ملك | Address Line 2 LINE2 LINE2 LINE2 LINE2 LINE2 Address Line 2 LINE2 | Zip 55344 1016RJ 2 > |
| Transaction Codes Data Files Deduce Securitation Producer Cycles Wendors Collection Cycles Reports Error Nearges Translations di User Companies Access Users Companies Access Users Constituenes Companies Access Users Constituenes Companies Access Users Constituenes Companies Access Users Constituenes Companies Access Users Constituenes Companies Access Users Constituenes Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Access Users Companies Companies Access Users Companies Comp | ** Address Address Address Address Obvision Definiti View + Format + Division Division Definit Division Div | LINE1 LINE1 s Line 2 LINE2 Diston Name DMC-VIA DMC-VI | Detach Short Name US01 NL02 SA03 S S Detach S Short Name ORG FUN | وياً Wrap و Enabled ۲ ۲ ۲ ۲ | * GRY MINNEAPOL * State MINNESOT * Phone 1 (123)-466-7 Country UNITED STATES AUDI ARABIA Country UNITED STATES UNITED STATES | City MINNEAPOLIS AMSTERDAM JEDDAH | State MINNESOTA SOUTH HOLLAND SETME State MINNESOTA MINNESOTA | الله الله الله الله الله الله الله الله | Address Line 2 LINE2 LINE2 LINE2 LINE2 LINE2 Address Line 2 LINE2 LINE2 | 55344 1016RJ 2 ≫ Autor 5534 5534 |
| Transaction Codes Data Niles Dedupe Securitation Events Batch Jobs Producer Cycles Wendors Collection Cycles Reports Error Messages Translation Companies Acces Usars Creat Bureau Correspondence General Ledger Queues Printers | ** Address Address Address Address Address Obvision Definit View + Format + Division On-001 On-002 On-002 On-002 On-002 On-002 On-002 On-002 On-00 On-01 On-02 On-01 On-02 On-02 On-02 On-02 On-02 On-03 | s Line 1 LINE1 s Line 2 LINE2 ton Division Name Division Name | Short Name USD1 NL02 SA03 S S Short Name ORG FUN SSF | وياً Wrap وي Fabled Y Y Y Y Y Y Y Y Y Y Y Y Y | * City MINNEAPQ * State MINNESOT * Phone 1 (123)-456-7 Country UNITED STATES SAUDI ARABIA Country UNITED STATES UNITED STATES UNITED STATES | City MINNEAPOLIS AMSTERDAM JEDOAH | State MINNESOTA SOUTH HOLLAND SETME State MINNESOTA MINNESOTA MINNESOTA | الله ملط ملح | Address Line 2 LINE2 LINE2 LINE2 LINE2 LINE2 LINE2 LINE2 LINE2 LINE2 LINE2 | Zip 55344 1016RJ 2 > Zip 534 534 534 |
| Transaction Codes Data Files Dada Files Dada Joles Deduces Securitation Events Bach Jole Producer Cycles Vendrr Collection Cycles Collection Fron Nessges Translations Users Companies Access Users Companies Correspondence General Ledger Optimums Bank Cotalis Eark Cetalis | ** Address Address Address Address Obvision Definiti View + Format + Division Division Definit Division Div | LINE1 LINE1 s Line 2 LINE2 Diston Name DMC-VIA DMC-VI | Detach Short Name US01 NL02 SA03 S S Detach Short Name ORG FUN | وياً Wrap و Enabled ۲ ۲ ۲ ۲ | * GRY MINNEAPOL * State MINNESOT * Phone 1 (123)-466-7 Country UNITED STATES AUDI ARABIA Country UNITED STATES UNITED STATES | City MINNEAPOLIS AMSTERDAM JEDDAH | State MINNESOTA SOUTH HOLLAND SETME State MINNESOTA MINNESOTA | الله الله الله الله الله الله الله الله | Address Line 2 LINE2 LINE2 LINE2 LINE2 LINE2 Address Line 2 LINE2 LINE2 | Zip 55344 1016RJ 2 > Zip 5534 5534 |

| 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 applicationsPerform 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 (loan origination, servicing, collections, and so on)

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, *creditapplications* 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 *applications*

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.

| | - | | | | | | | | | | | |
|-----------------------|---|---------------------------|---------------|------------|-------------|-----------|--------------------|-----------|----------|-------------------|-----------------|--------|
| DashBoard | | Companies × | | | | | | | | | | × |
| Drigination | | 0 | 24211 | | | | | | | 👍 Add | A-10 0 | ✓ Aud |
| Servicing | | Company Definition | | Detach 🚽 | Wrap 🚱 | | | | | din 999 | 🖉 Edit 🔄 View | |
| Collections | | | | | | | | | | | | |
| WFP | | Company | Name | Short Name | Currency | Enable | ed Country | City | 0 | State | Address Line 1 | Addres |
| Fools | | | | | | N | | | | | | |
| | | | 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 |
| Data Files | | < | | | | | | | | | | > |
| Dedupe | | | | | | | | | | | | |
| Securitization | | Company Definition | n | | | | | | | | | |
| Events | | company bernite | | | | | | — | | | | 0 |
| 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 | | |
| Oueues | | * City | | | | State | | ~ | | | | |
| Printers | | | | | | hone 1 (| 000)-000-0000 | | | | | |
| Bank Details | | State | | ~ | • | | | | | | | |
| Check Details | | | | | | | | | | | | |
| Standard Pavees | | Branch Definition | | | | | | | | 🕂 Add | Edit Uiew | ~2 h |
| 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 |
| Products | | No data to display. | | | | | | | | | | |
| 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. |

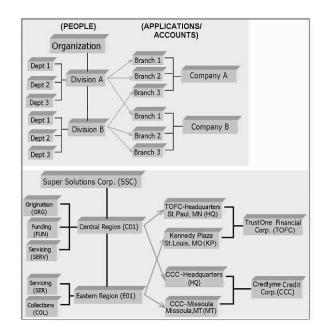
5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

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 applications. On the Access screen, you define which organization/division (users) can gain access to which company/ branch (applications) 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.

| WEP View - Format - Image: Trease - Image | | 24 |
|---|--------------|-----------------------------|
| Collections Collections Collections Constants Const | | |
| Collections Wrp Tools Setup Administration Administration Administration Addinate Compared Compare | | |
| WTPP Tools Tools Organization Setup 6 Mice 4 Administration Administration 4 System Farmets User Offined Tat User Offined Tat 2004 Addit Tables 2004 Batch Jobs 2004 Batch Jobs 2004 Vendors 2004 Vendors 2004 Addit Tables 2004 Batch Jobs 2004 Vendors | d 🖉 Edit | View 🖉 Audit |
| Tools Organization Deficien Company E Setup ALL ALL ALL * Solution * Organization ALL Data Files Bach/solas * Organization Data Files Company * Solution Data Files Company * Solution Vendors Collection Cycles * Company * User Organization * Solution Organization Vendors Yes Organization Vendors Yes Organization Vendors Yes Organization Vendors Yes Organization Company Yes Organization Vendors Yes Organization Vendo | | |
| etup Setup Setup Administration Administration Administration System Parameti Lookups Use Defined Tet Ternsaction Code Dear Refe Bochups Sector Perform Berefe Bochups Ternsaction Companyis Access Ternsaction Companyis Access Beref Berefe Bochup Berefe Berefe Bochup Berefe Berefe Bochup Berefe Beref | Branch | Allowed |
| Separation Code Separation Code Dec File: Dec File: | | N |
| Access Grid Acces | ALL | Y |
| Administration A System Naranda Lookpe User Defined Def Transaction Code Deta Files Decupe Socuritation Events Bach: Jobs Produce Cycles Reports Callection Cycles Reports Callection Cycles Reports Callection Cycles Reports Callection Cycles Reports Callection Cycles Reports Carbon Cycles Reports Carbon Cycles Carbon Cycles | ALL | Y |
| System Frameter Lookup2 System Frameter Lookup3 User Ochek Tak Addit Tables User Scheke Tak Addit Tables User Scheke Tak Addit Tables Sexe and £dd Capanization Company Compa | ALL | Y |
| Lootops Access Grid User Orhen Irel Access Grid User Orhen Irel * Organization Transaction Code * Organization Data Files * Organization Securitation * Organization Securitation * Company Calector Ordes * Company Iter or Fileson * Allowed Produce Ordes * Company User Order Securitation * Company Transaction Order * Organization User Order Securitation * Company Transaction Order * Organization User Order Order * Organization Transaction Order * Organization Conservice | | |
| Luser Defined Tat Audt Tables User Defined Def Transation Code Data Files Bach Jobs Bach Jobs Bach Jobs Bach Jobs Bach Jobs Bach Jobs Collection Cycles Raports Error Masages Transletions Lusers Collection Cycles Raports Error Masages Transletions Companies Access Users Companies Conservations | | |
| Audit Tables User Defined Del Transaction Code Data Files Data Fil | g 🕞 Save and | i Return 🤇 🦕 <u>R</u> eturn |
| User Organization Image: Securitization Image: Securitization Dada Files Image: Securitization Image: Securitization Securitization Image: Securitization Image: Securitization Events Image: Securitization Image: Securitization Vendors Collection Cycles Image: Securitization Reports Image: Securitization Image: Securitization Image: Organization Image: Securitization Image: Securitization Usare Organization Image: Securitization Companies Company Image: Securitization Condition Cycles Image: Securitization Image: Securitization Usare Organization Image: Securitization Condition Securitication Image: Securitization Image: Securitization Condition Securitication Image: Securitication Image: Securitication Condition Securitication Image: Securitication Imag | 2ave and | Ketum |
| Instactori Code Data Ries Bedyne Securitation Destis Securitation Destis Securitation Destis Produce Option Produce Option Produce Option Reports Error Mesages Translations User Organization Companies Access Users Constation Companies Access Users Constation | | ~ |
| Deduce ★ Company Securitation Events Batch Jole Producer Oydes Collection Oydes Rapots Error Nesages Translations User Organis Acces User Ords Bureau Ords Bureau Constation | | V |
| Securitation Company C | | |
| Events Batch Job Producer Cycles Vendore Callection Cycles Reports Reports Brorr Messages Translations Wear Organization Companies Access Usar Orde Bureas Conseptione | | |
| Bach Jobs s Producer (yelde Vendors Collection Cycles Raports Error Mesages Translations d User Organization Companies Access User Condect Bureau Correspondence | | |
| Producer Cycles Vendors Rapota Error Messages Translations J User Organization Companies Access User | | |
| Vendors Collection Cycles Reports Error Messages Translations 4 User Organization Companies Access Users Quest Consequents | | |
| Collector Cycles Reports Error Messages Translations V User Organization Companies Access User Ordef Bureau Correspondence | | |
| Reports Error Messages Translations Ularer Organization Companies Access Ulars Ordf Bureau Correspondence | | |
| Error Messages Translations User Organization Companies Acces Users Ordef Bureau Correspondence | | |
| Translations 4 User Organization Companies Access Users Orde Bunesu Correspondence | | |
| Organization Companies Accesis Usars Credit Bureau Correspondence | | |
| Companies Access Users Crodit Bureau Contrepondence | | |
| Access Usars Crodit Bureau Correspondence | | |
| 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 Corresponde | nce Transaction | | | | | |
| Servicing | June Jurcen http | ond concepting | Transaction | | | | | |
| an contracted and a second sec | Security Super | Sroup | | | | | View | Audit |
| Collections | View + Format + | | e 🚮 Detach 🛛 ຝ Wra | | | | Ticu | - Hunn |
| WFP | Super Group | ω γ []] (1002 | i i Detachi (co vita | | | | | |
| Tools | COMMON | | | | | | | |
| tup | INTERFACES | | | | | | | |
| etup | ORIGINATION | | | | | | | |
| Administration | | | | | | | | |
| ✓ System System Paramete | Security Access | Definition | | | | / Edit | View | Audi |
| Lookups | View - Format - | Freez | Detach 🔄 🚽 Wra | | | | | |
| User Defined Tab | Access Code | and the second | Sale Control of the | Description | Туре | System Defined | Enabled | |
| Audit Tables | FLL.CMN.RRQ.REV | IEWREQUEST.ADD. | BUTTON | ACCESS TO CMN RRQ REVIEW REQUESTS ADD BUTTON | RRQ | Yes No | Y | |
| User Defined Def Transaction Code | the second | IEWREQUEST.EDIT | | ACCESS TO CMN RRQ REVIEW REQUESTS EDIT BUTTON | RRQ | Yes No | Y | |
| Data Files | FLL.CMN.RRQ.REV. | IEWREQUEST.VIEW | BUTTON | ACCESS TO CMN RRQ REVIEW REQUESTS VIEW BUTTON | RRQ | Yes No | Y | |
| Dedupe | FLL.CMN.RRQ.REV | IEWREQUEST.AUDI | T.BUTTON | ACCESS TO CMN RRQ REVIEW REQUESTS AUDIT BUTTON | RRQ | Yes No | Y | |
| Securitization | FLL.CMN.UUT.MON | ITORBATCHJOBSE | T.TAB | ACCESS TO CMN UUT BATCH JOBS TAB | UUT | Yes No | Y | |
| Events Batch Jobs | | | | | | | | |
| Producer Cycles | Security Access | Definition | | | | | | |
| Vendors | | | | | | | | Ca Retur |
| Collection Cycles | | | | | | | | |
| Reports | | | | REVIEWREQUEST.ADD.BUTTON | | ed 🖲 Yes 🔘 No | | |
| Error Messages Translations | | | Description ACCESS TO C BUTTON | MN RRQ REVIEW REQUESTS ADD | Enable | ed 🗸 | | |
| ⊿ User | | | Type REVIEW REQ | UEST | | | | |
| Organization | | | | | | | | |
| Companies | Security User A | | | | | 🕂 Add 🥖 Edit | View | 🖋 Aydi |
| Access Users | View + Format + | Freez | e 🚮 Detach 🛛 🖓 Wra | P 🕅 | | | | |
| Credit Bureau | Access Type | Access | | | | | System | |
| Correspondence | RESPONSIBILITY_ | DD ALL | 🔍 Yes 🔍 N | 2 | | | • 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 | | | | 26 |
|---|---|--|---|--|--------------------------------------|
| 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 | |
| Administration | CDF_01 | 01 DEFICIENCY SET | | Y | |
| ✓ Administration ✓ System | CFN_01 | 01 FUNDING SET | | Y | |
| 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 Dedupe Securitization Events Batch Jobs Producer Cycles Vendors Collection Cycles | View - Format Access Type | nce User Access Definition - 많 때 Freeze 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 | O Yes I 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.
- For identity scan data to flow into Equifax ACRO/ACRO Plus credit reports, the add-on has to be enabled at contract level. Please speak to your representative for enabling the add-on.

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

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

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

3.5.1 Credit Bureau

The setup for Credit Bureau spans across the following links:

- Report Formats
- Connections
- Zip Matrix
- Parameters
- Score Reasons
- 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 Report Formats

The Reports Formats screen captures and tracks the attributes related to the multiple types of reports offered by the credit bureau agencies. When a company enlists the service of a credit bureau, the credit bureau provides a membership code and password. This information needs to be entered on the Reports Formats screen before you can request a credit report. You must define at least one report for each credit bureau from which you want to pull reports.

The information on the Report Formats screen is location-specific. If the business requires different membership codes for each location, be it a company or branch, then individual records must be set up.

The Score Type, Additional Product, and Inquiry Limit fields on the Credit Report Setup section are optional. They may not apply to all credit bureau types and even if they do apply, you may want to leave them blank and rely on a default value set up at the credit bureau.

Note

For more information, refer to the the application Installation Guides.

To setup Report Formats

- 1. Click Setup > Setup > Administration > User > Credit Bureau > Report Formats
- In the Credit Bureau section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.:

| DashBoard | Credit Bureau × | | | | | | | | | | × |
|--|---|------------------|-------------------|----------------------|-----------------------|--------------------------|------------|--------------------------|---------------|----------------------------|------------------------|
| Origination | Report Formats | onnections Zip | Matrix Parameters | Score Reasons | Reporting | | | | | | |
| Servicing | | | | | | | | | | | |
| Collections | Credit Bureau | | | | | | | | de Add | / Edit | /iew 🔗 Audit |
| WEP | View - Format - | 🖙 🔲 Free | ze 🚮 Detach | wrap 🚱 | | | | | | | |
| Tools | Bureau Name | Short Name | Source | Country | Zip | Extn | C | ty | State | Address Line | 1 Address L |
| | FOURTAX | FOUTFAX | EFX | UNITED CTAT | ES 30348 | | | | GEORGIA | D.O. DOX 10 | |
| etup | EQUIFAX EXPERIAN | EQUIFAX | EFX | UNITED STAT | | | | LANTA LEN | TEXAS | P.O. BOX 10 P.O. BOX 21 | |
| Setup | TRANSUNION | TRANSUNION | TUC | UNITED STAT | | | | RINGFIELD | PENNSYLVAN | | |
| Administration System System Parameter | < C | TRANSONION | TOC . | UNITED STAT | 25 19004 | | 5 | KINGPIELD | PENNSTEVAN | DA P.O. DUX 39 | > |
| Lookups | Credit Bureau | | | | | | | | | | |
| User Defined Tables Audit Tables | | | | | | | Save | and Add | Save and Stay | Save and Ret | urn 🛛 🦾 <u>R</u> eturn |
| User Defined Default Transaction Codes | * Bureau | J Name | | | * Zip | | | • | Phone 2 | | |
| Data Files | * Shor | t Name | | | Extn | | | | Extn 2 | | |
| Dedupe | | Source | | ~ | * City | | | | * Eax 1 | (000)-000-0000 | |
| Securitization | | | | | | | | | | (000) 000 0000 | |
| Events | *(| Country UNITED S | TATES | ~ | * State | | ~ | | Fax 2 | | |
| Batch Jobs | Address | Line 1 | | | * Phone 1 (0 | 0)-000-0000 | | | | | |
| Producer Cycles | Address | Line 2 | | | Extn 1 | | | | | | |
| Vendors | | | | | Linut a | | | | | | |
| Collection Cycles | Credit Bureau I | Conort Forms | te | | | | | | de Add | / Edit | /iew 🖉 Audit |
| Reports | View - Format - | | | طا Wrap | | | | | -l- Mon | Con . | new 🔿 Mönr |
| Error Messages Translations | view + Format + | Free The | sze 🚮 Detach | | | | | | | | |
| 4 User | Company | Branch | Description | Consumer Mer Code | mber Busines: Code | Member Custor | | ith Password hange Dt | Market | Sub Market | Industry |
| Organization | No data to display. | | | | couc | | | ange or | | | |
| Companies Access | < | | | | | | | | | | > |
| Users Credit Bureau | Report Format | Detaile | | | | | | | 📌 Add | C Edit | jew 🔗 Audit |
| Correspondence | a process management to wards into the second | | | 0 | | | | | J. You | guit [] | 0ew 🔷 Mõnir |
| General Ledger | View 👻 Format 🗸 | Free 🕅 | ze 🚮 Detach | 📣 Wrap 🛛 🚱 | | | | | | | |
| Queues | Report | Report Type | | Re | port Class | Multi Request Allowed | Score Type | Addl 8 | Product In | nquiry Limit | Default |
| Printers | No data to display. | | | | | raonos | | | | | |
| Bank Details | | | | | | | | | | | |
| Check Details | | | | | | | | | | | |
| Standard Payees | | | | | | | | | | | |
| Currencies | | | | | | | | | | | |

| Field: | Do this: |
|-------------|---|
| Bureau Name | Specify the name of the credit bureau company. |
| Short Name | Specify the abbreviated or short name for the bureau. |



| Field: | Do this: |
|----------------|--|
| Source | Select the credit bureau source from the drop-down list. |
| Country | Select the country of the credit bureau address from the drop-down list. |
| City | Specify the city for the credit bureau address. |
| State | Select the state of the credit bureau address from the drop-down list. |
| Address Line 1 | Specify the address line 1 for the credit bureau. |
| Address Line 2 | Specify the address line 2 for the credit bureau. |
| Zip | Select the zip code for the credit bureau address from the drop- down list. |
| Extn | Specify the extension of the zip code for the credit bureau address. |
| Phone 1 | Specify the primary phone number for the credit bureau. |
| Extn 1 | Specify the extension for the primary phone number. |
| Phone 2 | Specify the secondary phone number for the credit bureau. |
| Extn 2 | Specify the extension for the secondary phone number. |
| Fax 1 | Specify the primary fax number for the credit bureau. |
| Fax 2 | Specify the alternative fax number for the credit bureau. |

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

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

| Field | Do this: |
|---------------|--|
| Company | Select the portfolio company that will be using the above credit bureau from the drop-down list. |
| Branch | Select the portfolio branch from the company that will be using the above credit bureau from the drop-down list. |
| Description | Specify the credit report format description. |
| Member Code | Specify the credit bureau member code (assigned by bureau). |
| Password | Specify the credit bureau password. |
| Customer Code | Specify the customer code. |



| Field | Do this: | | | | |
|----------------------------|---|--|--|--|--|
| Auth Password Change Dt | Display the last authorization password change date. The Experian Net Connect product requires that the Auth Password (or SSP Password in Experian jargon) be changed every 90 days (or sooner). Equifax may have similar requirements, but they were not known at the time of this writing. Use the date displayed in this field to identify when the password needs to be changed. | | | | |
| | Note : The password needs to be changed both in the system and at the credit bureau. Changing the password does not initiate or perform a change at the bureau. Changing the password at the bureau must be done outside the system. Contact the credit bureau for the procedure for changing the password (display only). | | | | |
| Auth User ID | Displays the authorization user ID (display only). | | | | |
| Auth Password | Displays the authorization password (display only). | | | | |
| | Note : This field is not displayed to the user and is also encrypted before being stored in the database (display only). | | | | |
| Change Authoriza | tion User Id/Password section | | | | |
| New Auth User Id | Specify the authorization user ID. | | | | |
| New Auth User Password | Specify the authorization user password. | | | | |
| TransUnion Detail | s section | | | | |
| (Note: This is only | applicable for TransUnion.) | | | | |
| Market | Specify the TransUnion market id. | | | | |
| Sub Market | Specify the TransUnion Sub Market id. | | | | |
| Industry | Specify the TransUnion Industry code. | | | | |
| Experian Details s | ection | | | | |
| (Note: This is only | applicable for Experian.) | | | | |
| Preamble | Specify the Experian preamble code. | | | | |
| Host Code | Specify the Experian host ID. | | | | |
| UIC | Specify the Experian UIC. | | | | |
| Equifax Details se | ction | | | | |
| (Note: This is only | applicable for Equifax.) | | | | |
| Service Name | Specify the equifax service name. The service name will be pro- vided to you by Equifax when your company's Internet System to System account is created. Possible values for pulling credit reports are acrotest (for access to the test system) and acro (for access to the production system). | | | | |
| | he Desig Actions montioned in Newigation chanter | | | | |

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



6. In the **Report Format Details** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

| Field | Do this: |
|---------------|---|
| Report | Specify the report name to be accessed from the credit bureau. |
| Report Type | Select the report type of the credit bureau report from the drop-down list. |
| Score Type | Select the credit score type from the drop-down list. |
| Addl Product | Select the product code from the drop-down list. |
| Inquiry Limit | Select the inquiry limit for the credit report from the drop-down list. |
| Enabled | Check this box to enable the report as default. |

A brief description of the fields is given below:

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

3.5.1.2 Connections

The Connections screen records and supports various connections to the credit bureau to receive reports from the agencies. The system supports connections to the bureaus through one or more modems attached to the database server, network accessed modem server, or direct network connection (usually frame relay).

For modem-based connections, multiple credit bureaus can be accessed over the same modem. If there are multiple requests in the queue, the order in which the bureaus are listed determines the order in which the requests are processed.

For example,

If the credit bureau service checks the submitted credit requests and finds three Experian, one Equifax, and two TransUnion credit requests and the connections setup is Bureau1=TUC, Bureau2=EFX, and Bureau3=EXP, the two TransUnion requests will be processed first, the Equifax request next, and then the three Experian requests.

Note

For this above example, adding two more modems and assigning a specific bureau to each one would help to avoid the delay caused by queuing all requests through a single modem.

IMPORTANT: Direct network connections must be set up for only one bureau.



Like the Credit Bureau section on the Report Formats screen, the data fields used on the Connections screen are generic and not all fields are used for all access methods. The following table summarizes the data needed for each access method:

| Method | Name | Bureau 1 | Bureau 2 | Bureau 3 | Device | Device Speed |
|--|----------|--|--|--|---|--|
| Dial-up Require | | Required (can be EXP, TUC, or EFX) | Optional (can be EXP, TUC, or EFX) | Optional (can be EXP, TUC, or EFX) | Required (can be either a local serial port device or an IP address and port number of a network modem) | Required for locally attached modems |
| Experian Frame-relay | Required | Must be EXP | Leave blank | Leave blank | Must be the IP address and port number of Experian host | Not applicable |
| Equifax Frame-relay | Required | Must be EFX | Leave blank | Leave blank | Must be the IP address and port number of Equifax host | Not applicable |
| TransUnion Frame-relay | Required | Mustbe TUC | Leave blank | Leave blank | Must be the IP address and port number of TransUnion host | Not applicable |
| Experian Net. Connect | Required | Must be EXP | Leave blank | Leave blank | Must be the ECALS URL provided by Experian | Not applicable |
| Equifax Internet System to System | Required | Must be EFX | Leave blank | Leave blank | Must be the URL provided by Equifax for connecting to the Internet System to System service | Not applicable |
| CSC Internet | Required | Must be CSC | Leave blank | Leave blank | Must be the URL provided by CSC | Not applicable |
| CredcoConnect | | | | Not applicable | | |

For frame relay access, specify the IP address provided by the bureau followed by a space and then the port number (for example, 192.168.36.2.700).

Experian Net Connect

At the time of this writing, the Experian product ECALS URL is:

http://www.experian.com/lookupServlet1?lookupService

Name=AccessPoint&lookupServiceVersion=1.0&serviceName=Net

Connect&serviceVersion=2.0&responseType=text/plain

Note

The URL given above is one continuous string. This can be verified by entering the URL with a browser. The displayed value will be an HTTPS URL.

Enter the entire ECALS URL provided by Experian into the Device field. Notice that this URL does not start with https. The ECALS URL is a URL used by the credit bureau service to request the HTTPS URL. The HTTPS URL is not displayed on any setup screen and is only known to the credit bureau interface at runtime.

Equifax Internet System to System

At the time of this writing, the Equifax Internet System to System URL is:

https://transport5.ec.equifax.com/servlet/stspost



CSC Tri-Merge

At the time of this writing, the CSC URL is:

https://www.emortgage.Equifax.com/cgi-bin/emspop.exe

To setup the Connections

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

| DashBoard | Credit Bureau × | | | | | | | | | × |
|-----------------------------|--------------------|----------------|-------------------------|-------------------|----------|------------|--|--------------|----------|-----------------|
| Origination | Report Formats Con | nections Zip N | latrix Parameters Score | Reasons Reporting | | | | | | |
| Servicing | | | | | | | | | | |
| Collections | Credit Bureau C | Connections | | | | | - Ad | d 🖉 Edit | View | Audit |
| WFP | View - Format - | | ze 🛃 Detach 🛛 🚽 Wr | ap 🚯 | | | | - <i>p</i> | | |
| | Name | Bureau 1 | feeld | | Bureau 2 | Bureau 3 | Device | Device Speed | Enabled | |
| ools | | | | | | | | | N | |
| цр | EFX TEST FILES | EFX | | | | | https://transport5 | NA | Y | |
| etup | EXP TEST FILES | EXP TUC | | | | | https://dm1.exper https://netaccess | NA | Y | |
| Administration | TUC TEST FILES | TUC | | | | | https://netaccess | INA | (T) | |
| ✓ System | Credit Bureau C | | | | | | | | | |
| System Parameter Lookups | Credit Bureau C | onnections | | | | | | | | |
| User Defined Tables | | | | | | Save and A | id 🛛 🔂 Save and Sta | (🖂 Save ar | d Return | 🗘 <u>R</u> etun |
| Audit Tables | | | | | | | | inabled | | |
| User Defined Default | | Name | | Bureau 3 | | ~ | | | | |
| Transaction Codes | * Bu | ureau 1 | ~ | * Device | | | | | | |
| Data Files | Bu | ireau 2 | ~ | * Device Speed | | | | | | |
| Dedupe | | | | | | | | | | |
| Securitization Events | | | | | | | | | | |
| Batch Jobs | | | | | | | | | | |
| Producer Cycles | | | | | | | | | | |
| 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 | | | | | | | | | | |

| Field: | Do this: |
|--------------|---|
| Name | Specify connection name. |
| Bureau 1 | Select first credit bureau from the drop-down list. |
| Bureau 2 | Select 2nd credit bureau from the drop-down list. |
| Bureau 3 | Select 3rd credit bureau from the drop-down list. |
| | Note : The Bureau1, Bureau2, and Bureau3 fields in the Credit Bureau Connections section specify which bureau types can be accessed over the connection. |
| Device | Specify the connection device name. The Device field lists the physical device name for a modem, or the IP address for a network accessed connection. |
| Device Speed | Select the connection device speed. The Device Speed field is only applicable to server-attached modems. It is used to specify the communications speed between the server and the modem. |



| Field: | Do this: |
|---------|--|
| Enabled | Check this box to enable the connection. |

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

3.5.1.3 Zip Matrix

The system uses the zip code of the applicant's current home address to determine which credit bureau to use when automatically pulling a report. The Zip Matrix screen allows you to record the credit bureau from which a report is pulled based on a range of zip codes, as well as the company, branch and country of the account.

When searching for a zip code match, the system:

- 1. Reads the first credit bureau defined in the matrix
- 2. Reads the credit report format to get the appropriate membership code and password for the user's location
- 3. Requests a credit report.

If the system cannot pull a report from the first bureau, it pulls one from the second. If the zip code you entered does not fall in the matrix setup, then the system uses a default zip matrix (0000000000 to 000000000) to select the required bureau.

To set up the Zip Matrix

- 1. Click Setup > Setup > Administration > User > Credit Bureau > Zip Matrix
- 2. In the **Credit Bureau Zip Code Matrix** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

| DashBoard | Credit Bureau × | | | | | | | | | | | | × |
|---|-----------------|-------------|--------------|------------|----------|--------------------------------|-----------------------|------------|------------|---------------|---------|----------|--------|
| Origination | Report Formats | Connections | Zip Matrix | Parameters | Score Re | easons Reporting | | | | | | | |
| Servicing | | | | | | | | | | | | | |
| Collections | Credit Bure | au Zip Cod | e Matrix | | | | | | | de Add | / Edit | View | Audit |
| | View - Forma | | | Detach | ط Wrap | 65 | | | | | | | |
| WFP | Company | Brand | | Aud.) | | Country | From Zip | To Zip | Bureau 1 | Bureau | 12 | Bureau 3 | |
| Tools | ALL | ALL | | | | UNITED STATES | 0000000000 | 000000000 | TUC | EXP | | EFX | |
| tup | ALL | ALL | | | | UNITED STATES | 0000000000 | 000000599 | TUC | EFX | | EXP | [|
| (1) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2 | ALL | ALL | | | | UNITED STATES | 0000000600 | 0000001399 | EXP | EFX | | TUC | |
| Setup 🔺 | ALL | ALL | | | | UNITED STATES | 0000001400 | 000002999 | TUC | EXP | | EFX | |
| 4 Administration | ALL | ALL | | | | UNITED STATES | 0000003000 | 0000006999 | TUC | EFX | | EXP | |
| ⊿ System | ALL | ALL | | | | UNITED STATES | 0000007000 | 0000014999 | TUC | EXP | | EFX | |
| System Parameter | ALL | ALL | | | | UNITED STATES | 0000015000 | 0000017799 | TUC | EFX | | EXP | |
| Lookups | ALL | ALL | | | | UNITED STATES | 0000017800 | 0000019999 | EFX | TUC | | EXP | |
| User Defined Tables Audit Tables | ALL | ALL | | | | UNITED STATES | 0000020000 | 0000025299 | EFX | TUC | | EXP | |
| Audit Tables User Defined Defaults | ALL | ALL | | | | UNITED STATES | 0000025300 | 0000025499 | EFX | EXP | | TUC | |
| Transaction Codes = | ALL | ALL | | | | UNITED STATES | 0000025500 | 0000025599 | EFX TUC | TUC | | EXP | |
| Data Files | ALL | ALL | | | | UNITED STATES UNITED STATES | 0000025600 0000025700 | 0000025699 | EFX | EFX | | EXP | |
| | ALL | ALL | | | | UNITED STATES | 0000025800 | 0000025799 | EFX | EXP | | TUC | |
| Dedupe Securitization | ALL | ALL | | | | UNITED STATES | 0000025800 | 0000026299 | EFX | TUC | | EXP | |
| Events | ALL | ALL | | | | UNLIED STATES | 000020100 | 0000020255 | UX | 100 | | LAF | |
| Batch Jobs Producer Cycles | Credit Bure | au Zip Cod | e Matrix | | | | | | | | | | |
| Vendors | | | | | | | | | | Save and Stay | Save an | d Return | Return |
| Collection Cycles Reports | | * Company A | u | | | * From Zip | 000000000 | | | Bureau 2 E | XP | | |
| Error Messages | | * Branch A | | | | | 000000000 | | | Bureau 3 E | | | |
| Translations | | | | | | * Bureau 1 | | | | Dureau 5 L | I A | | 1.0 |
| ✓ User Organization | | * Country U | NITED STATES | | • | - bureau 1 | 100 | • | 3 | | | | |
| Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers Bank Details | | | | | | | | | | | | | |



A brief description of the fields is given below:

| Field: | Do this: |
|----------|--|
| Company | Select the portfolio company from the drop-down list. |
| Branch | Select the portfolio branch from the drop-down list. The branch will be displayed based on the company selected. |
| Country | Select the country from the drop-down list. |
| From Zip | Specify the starting zip code (From). |
| To Zip | Specify the ending zip code (To). |
| Bureau 1 | Select the preferred bureau #1 (first bureau pulled), from the drop-down list. You must enter at least one credit bureau in the Bureau 1 field for each zip code range. The bureau entered in the Bureau 1 field for each range is the primary bureau. For any given range, do not list the same credit bureau in more than one field. |
| Bureau 2 | Select the preferred bureau #2 (second bureau pulled) from the drop- down list. |
| Bureau 3 | Select the preferred bureau 3 (third bureau pulled) from the drop-down list. |

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

3.5.1.4 Parameters

The Parameters screen records parameters specifically dealing with credit bureau information. These parameters are divided into three groups:

- Parsing parameters
- Request parameters
- Configuration parameters

Parameters can be defined at the company or branch level. The following credit bureau parameters are configured during the installation:

PARSING PARAMETERS FOR CREDIT BUREAU SERVICE

CONFIGURATION PARAMETERS FOR CREDIT BUREAU SERVICE

The following credit bureau parameters are configured during implementation:

REQUEST PARAMETERS FOR CREDIT BUREAU SERVICE

To setup the Parameters

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



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

| Preprintion Report Formats Connections Zip Matrix Parameters Score Reasons Reporting Contections Credit Bureau Parameter | Origination Report Formats Zone Reasons Reporting Serving Collections | DashBoard | Credit Bureau X | | | | | | | | | | 24 |
|---|--|--|-------------------|--|--------------------|----------------|---|-----------------|------------------|---------|--------------|---------|---------|
| Pervicing Collections VFP Cols Company Branch ALL Company Company Company Branch ALL Company Company Company Company Branch ALL Company Company Company Branch ALL Company Company Company Company Company Company Company Company Branch ALL Company Branch Company Compa | Servicing Credit Bureau Parameter Credit Bureau Param | | Report Formats Co | npections Zin Matrix Para | neters Score Rea | sons Reporting | | | | | | | |
| Contentions Credit Bureau Parameter Procession Procession <th< td=""><td>Codections Concerned Conc</td><td>a se a a anna an a</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<> | Codections Concerned Conc | a se a a anna an a | | | | | | | | | | | |
| WFP Company Branch Parameter Parameter Company Branch rp Administration ALL PASING PRADUE ALLOW REPOWER ALLOW REPOWER N Administration System Parameter ALL PASING PRADUE ALLOW REPOWER N System System System Pasing Praneter ALL PASING PRADUE ALLOW REPOWER N Addit ALL PASING PRADUE ALLOW REPOWER ALLOW REPOWER ALLOW REPOWER Y System System Pasing Praneter ALL PASING PRADUE ALLOW REPOWER Y Addit ALL PASING PRADUE ALLOW REPOWER PASING PRADUE ALLOW REPOWER Y Addit ALL PASING PRADUE COULETION ITE: N Y A | WFPF Tools Press Detach Wrap Press Press Detach Press Press <td< td=""><td></td><td>Cradit Ruranu</td><td>Daramotor</td><td></td><td></td><td></td><td></td><td></td><td>da Add</td><td>A Edit E</td><td>1600</td><td>A Audit</td></td<> | | Cradit Ruranu | Daramotor | | | | | | da Add | A Edit E | 1600 | A Audit |
| Congany Brancher Congany ALL Passing Brancher Congany Brancher Congany Brancher Congany Brancher Congany Brancher Congany ALL Passing Brancher Parameter Congany ALL Passing Brancher Parameter Parameter Congany ALL Passing Brancher Congany ALL Parameter Congany ALL Parameter Congany ALL Parameter Parameter Congany ALL Parameter Parameter Congany ALL Parameter Parameter Congany ALL Parameter Parameter Parameter Congany ALL Parameter P | Coopany Branch Pareneter Pareneter Pareneter Pareneter Steup All All Pareneter N System Pareneter Descinc Pareneter Pareneter N System Pareneter All All Pareneter N System Pareneter All All Pareneter Pareneter N System Pareneter All All Pareneter Pareneter N Autoritation All All All Pareneter N Autoritation Pareneter Pareneter N Y Autoritation Pareneter Pareneter N Y Autoritation Pareneter Pareneter N Y Descine Farenet All All All All All All All All All All All All All All All Pareneter Y | | | | and a first second | Ða | | | | J- Son | 2 Eure | - Tiew | ◇ Aguit |
| Gods N wp N AL AL System Parameter Lookup Indexton Lookup Multimat Adout2 AL AL AL AL AL AL AL AL Parstine Parameter NUMMAN2 Lookup Parstine Parameter AL AL Parstine Parameter | Tools N Setup All. Al.L PASING PARAME ALCOW REVOLVIN. N N Setup All. Al.L PASING PARAME ASIGN SORE E. Y Y All. Al.L PASING PARAME ASIGN SORE E. Y Y All. Al.L PASING PARAME ASIGN SORE E. Y Y All. Al.L PASING PARAME MAXINUM 2 Y Lodupt Lodupt All. All. PASING PARAME MAXINUM 2 Y All. All. All. All. PASING PARAME MAXINUM 2 Y All. All. All. All. PASING PARAME MAXINUM 2 Y All. All. All. All. PASING PARAME MAXINUM 2 Y All. All. All. All. PASING PARAME COLLETON THE. | WFP | | the second s | acn dei wrap | (CA) | | | | | | | |
| ALL ALL PRASTING PRAME. ALLOW REVOLVIN. N Y ALL ALL PRASTING PRAME. ASSIGN SCORE Y Y ALL ALL ALL PRASTING PRAME. MAXIMUM MAUN2 Y ALL ALL ALL PRASTING PRAME. MAXIMUM MAUN2 Y ALL ALL ALL PRASTING PRAME. MINIMUM MAUN2 Y ALL ALL ALL PRASTING PRAME. MINIMUM AUXON2 Y ALL ALL ALL PRASTING PRAME. DIVING THE N Y PRASTING PRAME. COLLECTION THE N Y PRASTING PRAME. COLLECTION THE N Y ALL ALL ALL PRASTING PRAME. DEVICE THE DOPE N Y ALL ALL ALL PRASTING PRAME. DEVICE THE DOPE N Y ALL ALL ALL PRASTING PRAME. DEVICE THE DOPE N Y ALL ALL ALL PRASTING PRAME. DEVICE THE DOPE N Y ALL ALL ALL PRASTING PRAME. DEVICE THE DOPE N Y ALL ALL ALL PRASTING PRAME. DEVICE THE DOPE N Y ALL ALL ALL PRASTING PRAME. DEVICE THE DOPE N Y PRASTING PRAME. DEVICE THE DOPE N Y PR | ALL ALL PASING PRAME ALLON REVOLVIN. Y Sation ALL ALL PASING PRAME ASING | Tools | Company | branch | | | | Parameter Group | Parameter | Parame | | | _ |
| Alt. ALL ALL PRASTNO PRAME. ASSIGN SCORE E. Y Y Administration ALL PRASTNO PRAME. MAILING MANUM2 Y Parameter Lookup User Defined Tables Aud. ALL ALL PRASTNO PRAME. MAILING MANUM2 Y ALL ALL PRASTNO PRAME. COLLECTION ITE. N Y ALL ALL PRASTNO PRAME. DEVICE THE EVER. N Y BRICK ALL W PRASTNO PRAME. DEVICE THE EVER. N Y * Enabled * Praveneter * Enabled * Praveneter * Enabled * Praveneter * Enabled * Praveneter * Enabled * Praveneter * Enabled * Praveneter * * Enabled * * Enabled * * * * * * * * * * * * * * * * * * * | Stop All. All. PASSING PARAME ASSING SORE E. Y Y A Administration All. All. PASSING PARAME MAXION2 Y All. All. All. PASSING PARAME COLCICTON TTE. N Y All. All. All. PASSING PARAME COLICTON TTE. N Y | tun | ALL | ALL | | | | PARSING PARAME | ALLOW REVOLVI | I N | | | |
| Administration ALL ALL PRASTING PRAAME_MAXIMUM ANCUM2 Y ALL ALL PRASTING PRAAME_MINIMUM ANCUM2 Y ALL ALL PRASTING PRAAME_COLLECTION THE_N N Y ALL ALL PRASTING PRAAME_COLLECTION THE PRAFE ALL ALL ALL PRASTING PRAAME_COLLECTION THE PRAFE ALL ALL ALL PRASTING PRAAME_COLLECTION THE PRAFE N Y ALL ALL ALL PRASTING PRAAME_COLLECTION THE PRAFE TIMONHOM PRAFE ALL ALL ALL PRASTING PRAAME_COLLECTION THE PRAFE ALL ALL ALL PRASTING PRAAME_COLLECTION THE PRAFE THIN PRAFE THIN PRASTING PRAAME_COLLECTION THE PR | Advances | | | | | | | | | | | | - 1 |
| ALL ALL PRASTNO PARAME. MILIMIM MACIM2 Y System Parameter Lockups Uber Darhod Tables ALL ALL PRASTNO PARAME. MILIMIM MACIM2 Y PASTNO PARAME. COLLECTION THE. N Y PASTNO PARAME. DEVICES PASTNO PARAME. D | Aut. ALL ALL PASSING PARAME MINIMUM ANOLM2 Y Alt. ALL ALL PASSING PARAME MAXIMUM ANOLM2 Y Aut. ALL ALL PASSING PARAME MAXIMUM ANOLM2 Y ALL ALL PASSING PARAME COLLECTION THE N Y * Credit Bureau Parameter * Parameter Company ALL * * Parameter Company ALL * * Parameter * Parameter Company ALL * * Parameter * Parameter * Parameter * Parameter * * Parameter * * Parameter * * * Parameter * * * * * * * * * * * * * * * * * * * | | ALL | ALL | | | | PARSING PARAME | MAXIMUM AMOU | N2 | Y | | _ |
| System Parameter Lockups ALL ALL PASING PARAMEMAXDUM ANOUM2 Y Lockups ALL ALL Pasing Parameter Lockups Pasing Parameter ALL Pasing Parameter Parameter Y User Defined Tables ALL ALL ALL Pasing Parameter Parameter Y User Defined Tables ALL ALL Pasing Parameter Parameter Y User Defined Tables ALL ALL Pasing Parameter Liter Defined Default ALL ALL Pasing Parameter Liter Defined Default ALL ALL Pasing Parameter Deta Files ALL ALL Pasing Parameter Securitation ALL ALL Pasing Parameter Events Bath / Data Parameter Y Vendour Cycles Vendour * Bath / Data Parameter Vendour * Baramethar Y * Enabled | ALL ALL PACKING PARAME MODULN -2 Y Lobus Use Defined Tables ALL ALL PACKING PARAME MINUMANAL -2 Y Lobus Use Defined Tables ALL ALL PACKING PARAME MUNUMANAL -2 Y Lobus Luce Defined Definit La ALL PACKING PARAME MUNUMANAL -2 Y ALL ALL PACKING PARAME MUNUMANAL -2 | | ALL | ALL | | | | | | | ۲ | r | |
| ALL ALL PRASTING PARAME. MILIMMM AMCUM2 Y Lockups User Defined Tables Lockups User Defined Tables Lockups User Sector S | ALL ALL PARSING PARAME MINIMUM ANOUN. 2 Y Lodupt Uber Defined Tables Lodupt Uber Defined Tables Lodupt Lod | | | | | | | | | | Y | | |
| User Defined Tables ALL ALL PASINIC PRAME. ACOUNTS WITH Y Y Audit Tables ALL ALL PASINIC PRAME. COLUCTION TE N Y User Defined Default ALL ALL PASINIC PRAME. COLUCTION TE N Y Transaction Codes ALL ALL PASINIC PRAME. Coluct Ton TE N Y Deta Files ALL ALL PASINIC PRAME. Coluct Ton TE N Y Deta Files ALL ALL PASINIC PRAME. Coluct Ton TE N Y Deta Files ALL ALL PASINIC PRAME. Coluct Ton TE N Y Deta Files ALL ALL PASINIC PRAME. Coluct Ton TE N Y Deta Files ALL ALL PASINIC PRAME. Deta Files Y Y Souritation ALL ALL PASINIC PRAME. Deta Files Y Y Events Batch Jobs Policitor Cycles ALL ALL PASINIC PRAME. Deta Files Vendors Collection Cycles Vendors "Save and Add Save and Stay Save and Return Parameter Vendors "Branket Group "Save and Add "Save and Add "Enabled | Liver Dehood Tables ALL ALL PARSING PARAME ACCOUNTS WITH Y Liver Dehood Default ALL PARSING PARAME COLLECTION ITE Y Transaction Cole ALL ALL PARSING PARAME COLLECTION ITE Y Data Files ALL ALL PARSING PARAME COLLECTION ITE Y Data Files ALL ALL PARSING PARAME COLLECTION ITE Y Data Files ALL ALL PARSING PARAME COLLECTION ITE Y Data Files ALL ALL PARSING PARAME COLLECTION ITE Y Data Files ALL ALL PARSING PARAME COLLECTION ITE Y Data Files ALL ALL PARSING PARAME COLLECTION ITE Y Scantration ALL ALL PARSING PARAME COLLECTION ITE Y Scantration ALL ALL PARSING PARAME COLLECTION ITE Y Calceion Cycles ALL ALL PARSING PARAME COLLECTION ITE Y Vendors Calceion Cycles * Credit Bureau Parameter * Save and Save * User Orgenitation * Brandit ALL | | ALL | ALL | | | | | | | ۲ | r | |
| ALL ALL PASING PARAME_COLLECTION ITE N Y User Contract Tables User Contract Default ALL ALL PASING PARAME_COLLECTION ITE N Y ALL ALL PASING PARAME_COLLECTION ITE N Y ALL ALL PASING PARAME_COLLECTION ITE N Y Default PASING PARAME_COLLECTION ITE N Y PASING PARAME_COLLECTION ITE N Y PASING PARAME_COLLECTION ITE N Y PASING PARAME_DOLLECTION ITE N Y PASING PARAME_DOLECTION ITE N Y PASING PARAME_DOLLECTION ITE N Y PASING PARAME_DOL | Auk Tables User Defne defnet Transaction Codes Data Fields Data Fi | | ALL | ALL | | | | PARSING PARAME | ACCOUNTS WITH | Y | Y | r. | |
| User Defined Defined ALL ALL PARSING PARAME_ COLLECTION TE. N Y Transaction Codes ALL ALL PARSING PARAME_ COLLECTION TE. N Y Data Files ALL ALL PARSING PARAME_ COLLECTION TE. N Y Data Files ALL ALL PARSING PARAME_ COLLECTION TE. N Y Deta Files ALL ALL PARSING PARAME_ DEVICT THE FORE. N Y Bethyloc ALL ALL PARSING PARAME_ DEVICT THE FORE. N Y Bethyloc ALL ALL PARSING PARAME_ DEVICT THE FORE. N Y Events ALL ALL PARSING PARAME_ DEVICT THE FORE. N Y Events Bethylock Cycles Y Y Vendors Collection Cycles * Company ALL Y Vendors * Save and Add Save and Return. @ Betur Collection Cycles * * * Parameter Vendors * * * * * Collection Cycles * * * * * Vendors * * * * * * Collection Cycles * * * * * < | ALL ALL PACING PARAME COLLECTION ITE. N Y Transaction Code Transaction Code Transaction Code ALL ALL ALL PACING PARAME COLLECTION ITE. N Y ALL ALL PACING PARAME COLLECTION ITE. N Y ALL ALL PACING PARAME COLLECTION ITE 1 Y Y Y ALL ALL ALL PACING PARAME COLLECTION ITE 1 Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y | | ALL | ALL | | | | PARSING PARAME. | COLLECTION ITE | N | ۲ | r . | |
| Transatton Codes ALL ALL PASINIC PARAME. CSC CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DAYS CLOSED STA. 8,9 Y ALL ALL PASINIC PARAME. DIVISION OF Y ALL ALL PASINIC PARAME. DERIVE MISSION Y Y CREATER THE STATE S | Transaction Codes All | | ALL | ALL | | | | PARSING PARAME. | COLLECTION ITE | N | Y | r - | |
| Data Files ALL ALL Practinic Practice I Y Dedupe ALL ALL Practinic Practice I Y Dedupe ALL ALL Practinic Practice I Y Securitization ALL ALL Practinic Practice Y Y Events Batch Jobs Practinic Practice I Y Y Poducer Cycles Vendors Credit Bureau Parameter Parameter Image: Save and Stay Save and Return Image: Save and Return < | Date Files ALL ALL PARSING PARAME. Detributer Detributer Dedup Securitization ALL ALL PARSING PARAME. Detributer Detributer Securitization ALL ALL PARSING PARAME. Detributer Detributer Y Events Batch Jobs Parameter Y Y Produce Cycles Vendors Collecton Cycles * Credit Bureau Parameter Y Vendors Collecton Cycles * Branch ALL * Parameter * Urider * Branch ALL * * * Uter * Company ALL * * * Urider * * * * * Urider * * * * * Uter * * * * * Urider * * * * * | | ALL | ALL | | | | PARSING PARAME | CSC CLOSED STA | 8,9 | Y | с., | |
| Deduge ALL ALL PASING PARAMEDELET INTE EVPLN | Dedapar ALL ALL PACENIG PARAME_DELIE Inter EXPE_N Y Securitation Eversit ALL PACENIG PARAME_DERIVE PRESING_Y Y Eversit Bath hole PACENIG PARAME_DERIVE PRESING_Y Y Product Cycles Verdort Credit Bureau Parameter Y Collection Cycles * Credit Bureau Parameter * Collection Cycles * * Credit Bureau Parameter Collection Cycles * * * Verdort * * * Collection Cycles * * * Verdort * * * Comparing * * * Access User * * Comparing * * * Access Users * * Comparing * * * Comparing * * * Access Users * * Comparing * * * Comparing * * * Comparing * * * Comparing * * * Users Comparing | | ALL | ALL | | | | PARSING PARAME | DAYS OLD THAT. | -1 | Y | e | |
| Seuritation Events Events Each Tots From Parameter Company ALL V * Parameter Several Stay Several Stay & Several Stay & Several Actual & Parameter & Vendors Collecton Cycles Enror Messages * Company ALL V * Parameter & * Enabled User * Parameter Group V | Securitation Events Eve | | ALL | ALL | | | | PARSING PARAME. | DELETE THE EXP | E N | Y | r - | |
| Events ALL ALL PACING PROVE_ COULTA REPART . T Bath Jude Producer Cycles Vendus Colection Cycles Reports Error Mesages Translations User * Parameter Company ALL V * Parameter Translations | Events AL AL Produce System T Bath July Produce Cycles Credit Bureau Parameter Save and Stay | | ALL | | | | | PARSING PARAME. | . DERIVE MISSING | Y | | | |
| Becht Jobs Producer Cycles Verdors Collection Cycles Collection Cycles Enror Messages "Branch ALL V "Parameter "Parameter Group Verdors "Parameter Group Verdors Enabled Collection Cycles "Branch ALL V "Parameter Translations "Parameter Group Verdors "Parameter "Parame | Bath hols * Product Ordes * Vendors • Calaction Ordes • Reports * Error Messages ** Branch ALL Translation ** Branch ALL Organies ** Prameter Croup Access ** Prameter Croup Users • Orestifi bursen • Companies • Access • Bark Debais • Orestifi bursen • Companies • Access • Bark Debais • Orhek Debais • Orhek Debais • | | ALL | ALL | | | | PARSING PARAME. | EOUIFAX NARRA | | Y | r | |
| Producer Cycles © Vendors Collection Cycles Collection Cycles * Reports * Error Messages * Translations * Uber * | Produce Cycles Credit Bureau Parameter Vandors Save and 268 Peports Save and 268 Peports * Company ALL Product Cycles * Company ALL Vandors * Branch ALL Vandors * Branch ALL Companization * Parameter Group Companize * Parameter Group Acces User Contraction * Parameter Group Companize * Parameter Group Acces User Conspanize * Parameter Group General Ledger Venters Bark Obdals General Ledger Check Details Standard Ryses | | | | | | | | | | | | |
| Vendors Collection Cytes Reports Error Messages * Company ALL Translations 4 User * Parameter Group | Vendors Image: Save and Stay I | | Credit Bureau | Parameter | | | | | | | | | |
| Collection Cycles Collection Cycles Reports Error Nesages Translations User Farameter Group User | Callecton Cydes Reports Bror Massages: *Company ALL * *Parameter Bror Massages: *Branch ALL * *Enabled *Parameter Group Uter Organization Companies Acces Uters Orde Bureau Correspondence General Ledger Queues Printers Bank Details Check Details Standar Payees | | | | | | | Cause and | Add Save 1 | od Stav | Save and i | atum / | - Datum |
| Reports "Company ALL "Parameter Error Messages "Branch ALL "Enabled Translations "Enabled "Enabled 4 User "Parameter Group " | Reports * Company ALL * Parameter Error Messagesi * Branch ALL * "Enabled Translotor * Branch ALL * "Enabled Juber * Parameter Group * Organies * * Access * * Users Organies * Orgenies * * Access * * Users • * Orgenies • * Access * * Users • * Orgenies • * Access * * Users • * Orekt Insel * * Bark Detals * * Orekt Detals * * | | | | | | | an save and | 1200 (C 1000 C | nu stog | 2 gove and i | (stuff) | Teroni |
| Error Messages * Branch ALL * Enabled Translations * Parameter Group * | Error Messages: *Branch ALL 		 *Enable 		 *E | | | | | | | | | | | | |
| Translations * Branch ALL * Frances | Translations "Erranch ALL I Have Tetadold I I User I Crassitation I Companies Access Users Credit Bureau Correspondence General Ledger Queues Printers Bank Details Oheck Details Standard Payees | | | * Compar | y ALL | | ~ | | * Parameter | | | | |
| Iranastoos Parameter Group | I Bark Detalis Companies Access Uters Conspondence General Lofger Queues Printers Bark Detalis Check Detalis Standard Payees | | | * Branc | h ALL | | ~ | | * Enabled | | | | |
| | Organication Companies Access Users Orefit Turesu Conspondence General Lodger Queues Printers Bark Details Check Details | | | A CONTRACTOR OF A CONTRACTOR O | | | | | | | | | |
| Organization | Companies Access Users Oreit Burnhu Consepondence General Ledgen Queues Printers Bank Details Check Details | | | * Parameter Grou | p | | ~ | | | | | | |
| | Access Users Credit Bureau Comspondence General Ledger Queues Printers Bank Details C'heck Details | Organization | | | | | | | | | | | |
| | Oredit Bureau Correspondence General Ledger Queues Printers Bank Details Orek, Details Standard Payees | | | | | | | | | | | | |
| | Correspondence General Lobger Queues Printers Bank/Details Check/Details | | | | | | | | | | | | |
| Users | General Ledger Queues Printess Bankr Details Check Details Standard Payees | | | | | | | | | | | | |
| Users Orebit Bureau | Queues Prieters Bank Details Check Details | | | | | | | | | | | | |
| Users Credit Breau Correspondence | Printers Bankr Details Check Details Sandard Payees | General Ledger | | | | | | | | | | | |
| Users Credit Breau Correspondence | Bank Detalis Check Detalis Standard Payees | | | | | | | | | | | | |
| Uers Orect Bureau Correspondence General Ledger Queses | Check Details Standard Payees | | | | | | | | | | | | |
| Users Crotispondence General Ladger Queues Printers | Standard Payees | Printers | | | | | | | | | | | |
| Users Crotispondence General Ladger Queues Printers | | Printers | | | | | | | | | | | |
| Ueers Orest Bureau Correspondence General Ladger Queus Printers Bank Details | Currencies | Printers Bank Details | | | | | | | | | | | |
| Users Ordföll Bureau Correspondence General Ledger Quetues Printers Bark Details Check Details | | Printers Bank Details Check Details | | | | | | | | | | | |
| Uers Crost Bureau Correspondence General Ledger Queues Printes Bank Details Check Details | Zip Codes | Printers Bank Details Check Details Standard Payees | | | | | | | | | | | |
| Uers Orekt Puretai Correspondence General Leóger Queues Printes Bark Detais Check Detais Check Detais Check Detais Check Detais | | Printers Bank Details Check Details Standard Payees Currencies | | | | | | | | | | | |

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------|--|
| Company | Select the portfolio company from the drop-down list. |
| Branch | Select the portfolio branch from the drop-down list. The branch will be displayed based on the company selected. |
| Parameter Group | Select the credit bureau parameter group from the drop-down list. |
| Parameter | Select the credit bureau parameter from the drop-down list |
| Parameter Value | Specify the credit bureau parameter value. |
| Enabled | Check this box to enable the credit bureau parameter. |

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

3.5.1.5 Score Reasons

The Score Reasons screen allows you to define or modify the scoring reason codes and descriptions for the predefined scoring models used by the credit bureau agencies.

Note

This information is not associated with the user-defined scores determined by the internal Oracle Financial Services Lending and Leasing model during product setup.

To setup the Score Reasons

1. Click Setup > Setup > Administration > User > Credit Bureau > Score Reasons.



2. In the **Score Models** section, you can view the following information.

| DashBoard | Credit Bureau 🗙 | | |
|--------------------------------|---|---------------|-------------------------------|
| Origination | Report Formats Connections Zip Matrix Parameters Score Reasons Reporting | | |
| Servicing | | | |
| Collections | Score Models | | |
| | View 🕶 Format 🕶 📴 Freeze 🚮 Detach 🚽 Wrap 🚯 | | |
| WFP | Score Model Enabled | | |
| Tools | NEW NATIONAL RI Y | | |
| etup | EQUIVALENCY MO Y | | 1 |
| 2016 AL | EXPERIAN/FICO I Y | | |
| Setup | EXPERIAN/FICO A Y | | |
| Administration | EXPERIAN/FICO P Y | | |
| ⊿ System | | | |
| System Parameter | | | |
| Lookups User Defined Tables | Score Reasons | 📲 Add 🥒 Edit | <u>V</u> iew ⊘ A <u>u</u> dit |
| Audit Tables | View 🔻 Format 🔻 🔐 🔢 Freeze 🔐 Detach 🖉 Wrap | | |
| User Defined Defaults | Reason Code Description | | |
| Transaction Codes = | 1 Too few accounts now current | | |
| Data Files | 10 Revolving accounts with high balance to limit ratios | | 1 |
| Dedupe | 11 Presence of non-satisfactory ratings on revolving bank accounts or lack of revolving bank accounts | | - |
| Securitization | 12 Number of revolving bank accounts | | |
| Events | 13 Number of recently opened retail accounts | | |
| Batch Jobs | 14 Number of Service and Professional accounts (collections agency, medical, and utility) | | |
| Producer Cycles | 15 Lack of mortgage accounts | | |
| Vendors | 16 Presence of non-satisfactory ratings on mortgage accounts or lack of mortgage accounts | | |
| Collection Cycles | 17 Lack of open retail accounts | | |
| Reports | 18 Numberr of recent delinquencies | | - |
| Error Messages | Columns Hidden 1 | | |
| Translations | Score Reasons | | |
| ⊿ User | | Save and Stay | Return (a Return |
| Organization | | | |
| Companies | Reason Code 1 | | |
| Access | * Description TOO FEW ACCOUNTS NOW CURI | | |
| Users Credit Bureau | | | |
| Correspondence | | | |
| General Ledger | | | |
| Queues | | | |
| Printers | | | |
| Bank Details | | | |
| Check Details | | | |
| Standard Payees | | | |
| Currencies | | | |

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Score Model | Displays the credit bureau score model (display only). |
| Enabled | Displays if the credit bureau score model is enabled or not. |

3. On the **Score Reasons** sub screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field | Do this: |
|-------------|--------------------------|
| Reason Code | Specify the reason code. |
| Description | Specify the description. |

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

3.5.1.6 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.

| Financial Services L | ending and Leasing | 🌲 Welcome, PRAKRRAO 🗸 Accessibility 🥰 Sign Out [QA] |
|----------------------------------|--|---|
| DashBoard | Credit Bureau × | 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 |
| tup | | |
| Administration | Credit Bureau Reporting | Save and Add Save and Stay Save and Return |
| System Parameter Lookups | * Company | * Enabled |
| LOOKUPS User Defined Tables | * Bureau | |
| Audit Tables | * Program Identifier | |
| User Defined Default | Program toendires | |
| 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 | | |
| Bank Details | | |
| Check Details Standard Payees | | |
| Currencies | | |
| Zip Codes | | |
| 4 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 |
|------------------------|---|----------|-------------------|
| ⊖ Wallet | Certificates | Key Size | Expire Date |
| A commoniteritierit | 🕱 Class 1 Public Primary Certification Authority | 1024 | January 7, 2020 |
| | 📆 Class 2 Public Primary Certification Authority | 1024 | January 7, 2004 |
| Class 1 Public | 📆 Class 3 Public Primary Certification Authority | 1024 | January 7, 2004 |
| Elass 2 Public | Secure Server Certification Authority | 1000 | January 7, 2010 |
| - Class 3 Public | GTE CyberTrust Root | 1024 | February 23, 2006 |
| -Z Secure Server (| GTE CyberTrust Global Root | 1024 | August 13, 2018 |
| GTE CyberTrus | Entrust.net Secure Server Certification Authority | 1024 | May 25, 2019 |
| -7 GTE CyberTrus | Entrust.net Certification Authority (2048) | 2048 | December 24, 2019 |
| -A Entrust net Sec | The 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 | | | |
| 69 | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| a p | | | |

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. | |
| | |

- 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 | Х | Х |
| Generated for accounts | Х | Х |
| Generated for applications | X | 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 | | | | | | |
| Collections | | System Functions | Elements E-Form Elements Documents Corre- | spondence | | | | | |
| WEP | | 101000000000000000000000000000000000000 | | | | | | | |
| | | Elements | | | | | ✓ EditView | ≪ Aud | lit |
| Tools | | View - Format - | 😽 🔟 Freeze 🚮 Detach 🕼 Wrap | ଜିଲ | | | | | |
| etup | | Level0 Type | Element Name | Element Type | Description | Data Type | Source Fund | tion | |
| Setup | | ACC | ACC_ACCRUAL_DT_LAST_111 | S | ACCOUNT ACCRUAL DT LAST | DATE | GET_ACC_11 | | |
| Administration | ^ | ACC | ACC_ACCRUAL_DT_START_111 | S | ACCOUNT ACCRUAL DT START | DATE | GET_ACC_11 | | ^ |
| ✓ System | | ACC | ACC_ACH_ACCOUNT_NBR_111 | S | ACCOUNT ACH ACCOUNT NBR | VARCHAR2 | GET_ACC_11 | | |
| System Parameter | | ACC | ACC_ACH_ACCOUNT_TYPE_CD_111 | S | ACCOUNT ACH ACCOUNT TYPE CD | VARCHAR2 | GET_ACC_11 | 1_DTLS | |
| Lookups | | ACC | ACC_ACH_BANK_NAME_111 | S | ACCOUNT ACH BANK NAME | VARCHAR2 | GET_ACC_11 | 1_DTLS | |
| User Defined Tables | | ACC | ACC_ACH_BANK_ROUTING_NBR_111 | S | ACCOUNT ACH BANK ROUTING NBR | VARCHAR2 | GET_ACC_11 | 11_DTLS | |
| Audit Tables | | ACC | ACC_ACH_FEE_IND_111 | S | ACCOUNT ACH FEE INDICATOR | VARCHAR2 | GET_ACC_11 | 1_DTLS | |
| User Defined Default | | ACC | ACC_ACH_PMT_AMT_111 | S | ACCOUNT ACH PMT AMT | NUMBER | GET_ACC_11 | 11_DTLS | |
| | | ACC | ACC_ACH_PMT_DAY_111 | S | ACCOUNT ACH PMT DAY | NUMBER | GET_ACC_11 | 11_DTLS | |
| Transaction Codes | | ACC | ACC_ACH_PMT_FREQ_CD_111 | S | ACCOUNT ACH PMT FREQ CD | VARCHAR2 | GET_ACC_11 | 11_DTLS | |
| Data Files | | ACC | ACC_ACH_START_DT_111 | S | ACCOUNT ACH START DT | DATE | GET_ACC_11 | 11_DTLS | |
| Dedupe | | ACC | ACC_ANNIVERSARY_NO_TERM_111 | S | ACCOUNT ANNIVERSARY NO TERM | NUMBER | GET_ACC_11 | GET_ACC_111_DTLS GET_ACC_111_DTLS | |
| Securitization | | ACC | ACC_APR_111 | S | ACCOUNT APR | NUMBER | GET_ACC_11 | | |
| Events | | ACC | ACC_BALLOON_AMT_CUR_111 | S | ACCOUNT BALLOON AMT CURRENT | NUMBER | GET_ACC_11 | 11_DTLS | |
| Batch Jobs | • | ACC | ACC_CHGOFF_NEXT_FOLLOWUP_DT_111 | S | ACCOUNT CHGOFF NEXT FOLLOWUP E | DATE | GET_ACC_11 | 11_DTLS | |
| Producer Cycles | | ACC | ACC_COMP_AMT_EARNED_111 | S | ACCOUNT COMP AMT EARNED | NUMBER | GET_ACC_11 | 11_DTLS | |
| Vendors | | ACC | ACC_COMP_AMT_PD_111 | S | ACCOUNT COMP AMT PD | NUMBER | GET_ACC_11 | 11_DTLS | |
| Collection Cycles | | ACC | ACC_COMP_AMT_WRITEOFF_111 | S | ACCOUNT COMP AMT WRITEOFF | NUMBER | GET_ACC_11 | 11_DTLS | |
| Reports | | ACC | ACC_COMP_FACTOR_111 | S | ACCOUNT COMP FACTOR | NUMBER | GET_ACC_11 | 11_DTLS | ~ |
| Error Messages | | ACC | ACC COMP INT AMT FARNED 111 | 5 | ACCOUNT COMP INT AMT FARNED | NUMBER | GFT ACC 11 | I DTIS | |
| Translations Juser | | < | | | | | | , | |
| Organization Companies | | Elements | | | | | - | | - |
| Access | | | | | | Save and Stay | Save and Return | Ca Retu | m |
| Users | | | Level0 Type ACC | | COUNT ACCRUAL DT LAST | Enab | led ¥ | | |
| Credit Bureau | | | | | | Default Va | | | |
| Correspondence | | | Element Name ACC_ACCRUAL_DT_LAST_111 | Data Type DA | | Default va | nue | | |
| General Ledger | | | Element Type S | Source Function GE | T_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 Lea | asing | | | | | Melcome, PRAKR | RAO 🗸 Accessibility 🥳 Sig | n Dar (Gw) |
|--|------------------|-----------------------|----------------------|----------------|-------------|----------------|----------------|---------------------------|--------------------|
| > DashBoard | Correspondence × | | | | | | | | 2 🕱 |
| > Origination | Common Loan L | ing Lange | | | | | | | |
| | | | | | | | | | |
| > Servicing | System Functions | Elements E-Form | n Elements Documents | Correspondence | 8 | | | | |
| Collections | | | | | | | | | |
| > WFP | E-Form Eleme | | | | | | de add | 🖉 Edit 🗌 View 🔗 | ² Audit |
| > Tools | View - Format - | and the second second | eze 🎆 Detach 🛛 🖓 W | rap 🚱 | | | | | |
| Setup | Level0 Type | Source Code | Element Name | | Description | Data Type Code | Translation | Enabled | |
| í Setup | < | | | | | | | N | > |
| 4 Administration | | | | | | | | | |
| System System Parameter | E-Form Eleme | ents | | | | | | | |
| Lookups User Defined Tables | L TOTAL LICEN | | | | | Save and Add | Save and Stay | Save and Return | Return |
| Audit Tables | *1.000 | el0 Type | ~ | * Description | | | | Enabled | |
| User Defined Default | | ce Code | ~ | | | ~ | | | |
| Transaction Codes Data Files | | | · | Code | | | | | |
| Dedupe | * Elemer | nt Name | | * 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 | Torriac | raan e | | LINDRA | |
| Translations | Do | cument Temp | lates | | | | | | | 🕂 Add | 🖉 Edit | View | |
| User Organization | v | lew 👻 Format 👻 | Freeze | 🛃 Detach 🛛 🚽 | Wrap | 62 | | | | | | | |
| Organization 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 <u>Basic Actions</u> mentioned in Navigation chapter.

6. In the **Document Template** section, you can set the information about the template which is attached to the correspondence documents. The template thus saved is similar to the template functionality available in MS word. Perform any of the <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.

| inancial Services Len | ung and Leasing | | | | | | |
|--------------------------------|--------------------------------------|--|-----------------|----------------------------|--|-----------------|-----------|
| DashBoard | Correspondence × | | | | | | 2 |
| Origination | Common Loan Line Lea | æ | | | | | |
| Servicing | System Functions Elements | E-Form Elements Documents Corres | pondence | | | | |
| Collections | System renework | | polidence | | | | |
| WFP | Correspondence | | | | Add | Edit Uiew | v 🔗 Audit |
| Tools | View 🗸 Format 🖌 🔛 | 🔲 Freeze 🔐 Detach 👌 Wrap | 63 | | | | |
| tup | Code | Description | Print Schedule | Level | Group | Company | Branch |
| ietup | | | | | | | ALL |
| Administration | DOC_PREP | DOCUMENT PREPARATION TEST NOTE AND SECURITY AGREEMENT 1 | ONLINE | APPLICATION APPLICATION | 01 FUNDING SET 01 FUNDING SET | ALL | ALL |
| ⊿ System | LN_CE_RISC_CON_1 LN_CE_XMAS_LTR_1 | XMAS BEST WISHES TO CUSTOMERS | ONLINE | ACCOUNT | 01 CUSTOMER SERVICE SET | ALL | ALL N |
| System Parameter | SAMPLE_CORR | SAMPLE CORRESPONDENCE | ONLINE | ACCOUNT | 01 BANKRUPTCY SET | ALL | ALL |
| Lookups | < | SAMPLE CORRESPONDENCE | ONLINE | ACCOUNT | UT BANKKOPTCT SET | ALL | > |
| User Defined Tables | | | | | | | - |
| Audit Tables | and the second second | | | | | | |
| User Defined Defaults | Correspondence | | | | | | |
| Transaction Codes | | | | 🕞 Save i | and Add 🛛 🕞 Save and Stay | Save and Return | Ca Return |
| Data Files | | | | | | | |
| Dedupe | * Code | | * Level ACCOUNT | | Stranch AL | L | ~ |
| Securitization | * Description | | * Group | | Product AL | | ~ |
| Events | | | | | And a second sec | | |
| Batch Jobs | Print Schedule | × | * Company ALL | | ▼ * Enabled | | |
| Producer Cycles | Documents Functions | | | | | | |
| Vendors | Documents | | | | | | |
| Collection Cycles | | | | | | | |
| Reports | Documents | | | | 🕂 Add | / Edit | 🖉 Audit |
| Error Messages Translations | View 🗸 Format 🚽 🔣 | Freeze Detach d Wrap | 69 | | | | |
| ⊿ User | Documents | Recipient | NG | | | Include | |
| Organization | No data to display. | nuclpion | | | | Include | |
| Companies | No data to display. | | | | | | |
| Access | | | | | | | |
| Users | | | | | | | |
| Credit Bureau | | | | | | | |
| Correspondence | | | | | | | |
| General Ledger | | | | | | | |
| Oueues | | | | | | | |
| 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.

| SAMPLE_LOAN_APP (1).pdf - Adobe Reader | | | - 0 × |
|---|-------|------|--------|
| File Edit View Window Help | Tools | Sign | Commen |
| CONCENTION OF THE ADDRESS of the provided that the address of t | Tools | Sign | Commen |

- 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.

| 9 - 5 = | | | patibility Mode) - Microsoft Word |
|-----------------------------|---------------------------------|--------------------|---|
| Home Insert Page Layout | References Mailings Review View | Developer | BI Publisher |
| Arial | • 12 • A A → | i≡ i≡ <u>à</u> l q | AaBbCcI AaBbCcI AaBbC AaBbC AaBbC AaBbC AaBbC AaBbCcI |
| te 🛷 Format Painter 🖪 I 🗓 - | abe x, x' Aa 🖄 - 🗛 - | ≣• 🖄 • ⊞ | T Normal TNo Spaci Heading 1 Heading 2 Title Subtitle Styles + Select + |
| Clipboard 🗣 | Font 😼 Paragra; | | Styles 🔽 Editing |
| | | 3 | 4 |
| | | | |
| | | | |
| | APPLICATION FOR PURCHASE | OF ASSET | Financial Services Lending and Leasing |
| | | | BANK |
| | LOAN AP | PLICATION | 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 | 13 | APL_EMAIL_ADDRESS1 |
| | | | |

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.

| | | g and Leasin | ıg | | | | | | | | me, VAVAIDYA 🔻 | Accessibility 🤒 | |
|--|----|--|---------|--------------------|--|---------------------------|--|--|-------------------------------|-----------------|----------------------------------|---|------|
| DashBoard | Or | rigination × | | | | | | | | | | | 8 |
| gination | S | Search/Task Underwriting: 000001050 Review Requests (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 |
| Image Meintenance Reports Producers Vendors | | 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 application, various users might work on the application to complete different tasks. A data entry person might complete the Application Entry screen before an underwriter works on the application using the Applications screen. Later, another user might use the Applications screen to fund the application.

The application processing workflow facilitates the movement of the application from one person to another with queues. Queues create a work section of accounts waiting for a particular and common task to be performed, such as application entry or verification. 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 all applications are in the queues of the appropriate users at all times.

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

The system will sort queues based on an application's status and sub status.

3.7.1 Origination Tab

The Origination screen on the Queue Setup form allows you to set up queues that direct applications to users during the loan origination cycle. Origination queues are based on an application's status and sub status. Whenever an application changes its status/sub status, the system moves the application to a queue based on the information on this screen.

You can define the loan origination queues and the corresponding selection criteria based on:

- Application status
- Application sub status
- Product type
- Funding type
- Product
- Underwriter
- State
- Channel
- Producer type
- Producer

With loan origination queues set up, the applications in your work queue automatically appear on the Results screen when you open the Underwriting or Funding screen. The queue to which you are assigned appears in the Queue Name field. You would then begin processing the applications in the order of which they are listed, double-clicking the application at the top of the list to load it.

On the **Setup > Setup > Queues** screen, you can determine the direction of the applications to users who process then. Whenever there is a change in the status or sub status of the application, the system places the application in a appropriate queue based on the information available in this screen.

Applications are further filtered based on the following criteria:

Selection Criteria



- Sort Order
- Responsibilities and Users
- Data Node Assignments
- Group Assignment

To setup Origination Queues

You can either define new Queue Definition details or specify a new name in the **New Queue** field and click **Create Copy** to create a copy of selected queue definition with details.

- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup** > **Queues > Origination**.
- 2. In the **Origination Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

| Origination | | lueues 🗙 | | | | | | | | × |
|--|---|--------------------------|--|---------------------|--------------------|------------------|------------|---------|--------|------------------|
| Ungination | | Origination Customer Ser | vice Call Act | ion Results User Gr | oups | | | | | |
| Servicing | | | | | | | | | | |
| Collections | | Queue Definition | | | | | 👍 Add | 🖉 Edit | View | 🖋 Audit |
| WFP | | View 🔻 Format 👻 🔛 | Freeze | 🛃 Detach 🛛 🚽 | Wrap 🚱 Ne | w Queue | | Create | Сору | |
| | | Queue Name | | Queue Desc | Override Responsi | ibility | Priority (| Company | Brand | h |
| Tools | | TEST_QUEUE | | TEST_QUEUE | SUPERUSER | | 0 L | JS01 | ALL | * |
| etup | | TIME_B_QUEUE | | TIME_B_QUEUE | NO RESPONSIBILI | ТΥ | 0 4 | ALL | ALL | |
| Setup | | JC_TEST | | JC_TEST | NO RESPONSIBILI | ТҮ | 0 4 | ALL | ALL | = |
| Administration | 1 | NEW_APP_QUEUE | | NEW APPLICATIO | NO RESPONSIBILI | TY | 1 / | ALL | ALL | _ 20 |
| ⊿ System | | DATA_ENTRY_QUEUE | | DATA ENTRY APPL. | NO RESPONSIBILI | ТҮ | 1 4 | ALL | ALL | |
| System Parameter | • | APPROVED_APP_QUEUE | | APPROVED / CON | NO RESPONSIBILI | ТҮ | 24 | ALL | ALL | |
| Lookups | | REJECTED_QUEUE | IECTED_QUEUE REJECTED APPLIC NO RESPONSIBILITY | ТҮ | 3 / | ALL | ALL | | | |
| User Defined Tables | | REHASHING_QUEUE | | REHASH APPLICAT | NO RESPONSIBILI | TY | 4 / | ALL | ALL | - |
| Audit Tables | | < [| | | ш | | | | | - F. |
| User Defined Defaults Transaction Codes | | Selection Criteria Sort | Responsibili | ties and Users Dat | a Node Assignments | Group Assignment | | | | |
| Data Files Dedupe Securitization | | Application Status | Selection Criteri | a | | | - | | | |
| Events | | Application Status | | | | | 👍 Add 🍟 | / Edit | View 🖌 | * A <u>u</u> dit |
| Batch Jobs | | View • Format • | Free | ze 🚮 Detach | طا Wrap | | | | | |

| Field: | Do this: |
|-------------------------|---|
| Queue Name | Specify queue name. |
| Queue Description | Specify queue description. |
| | Note : The system uses this entry when referring to the queue on other forms. |
| Override Responsibility | Select an override responsibility code from the drop-down list. |
| | The system uses this data to determine the User who holds the override responsibility for the specified queue, if an application triggers an "override" edit. |
| Priority | Specify the priority number. |
| | The system sorts applications by the higher number. For example, an application with a priority # 5 is considered to have a higher priority than the one with a priority # 3. |
| Company | Select the company from the drop-down list. |
| Branch | Select the branch drop-down list. |
| Enabled | Check this box to enable the queue. |



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

3.7.1.1 <u>Selection Criteria</u>

Here, you can further filter the applications in a particular queue. This criteria is generally used by organizations to categories and allocate large number of applications to different queues.

Note

If you want to execute search on like operators, then use '%'.

To setup Selection Criteria

- 1. Click Setup > Setup > Queues > Origination > Selection Criteria > Application Status
- 2. In the **Application Status** section, use the **Status** and **Sub Status** fields to define the credit application status/sub status combinations that should be considered for the queue.
- 3. To setup, perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|------------|--|
| Status | Select application status from drop-down list. |
| Sub Status | Select application sub status drop-down list. |
| Enabled | Select the check box to enable the application status. |

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

Note

All is the default value for each field.

- 5. Click Setup > Setup > Queues > Origination > Selection Criteria > Selection Criteria. In the Selection Criteria section, use the fields to define the credit application that should be considered for the queue.
- 6. To setup, perform any of the **Basic Operations** mentioned in Navigation chapter.

| Field: | Do this: |
|---------------|--|
| Product Type | Select the product type as loan from the drop-down list. |
| Funding Type | Select funding type from the drop-down list. |
| Product | Select product from the drop-down list. |
| State | Select state from the drop-down list. |
| Channel | Select channel from the drop-down list |
| Underwriter | Select underwriter from the drop-down list. |
| Producer Type | Select producer type from the drop-down list. |



| Field: | Do this: |
|----------------|--|
| Producer Group | Select producer Group from the drop-down list |
| Producer | Select producer from the drop-down list. |
| Region | Select region of the producer from the drop-down list. |
| Territory | Select territory of the producer from the drop-down list. |
| Sales Agent | Select sales agent for the producer from the drop-down list. |
| Funder | Select funder for the producer from the drop-down list. |

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

3.7.1.2 <u>Sort</u>

In the Sort sub tab of Queue Definition, the new applications which are in origination queue are displayed here based on sort criteria defined. In case of any overrides, applications would be sorted automatically without the need of a setup definition. However, there is no impact if sort is not defined for a queue.

To setup Sort Criteria

- 1. Click Setup > Setup > Queues > Origination > Selection Criteria > Sort
- 2. In the **Sort** section, use the Seq, Sort field, and Order to rearrange the queue.
- 3. To setup, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|------------|---|
| Seq | Specify the sequence number representing the sorting priority. |
| Sort Field | Select the sort criteria from the list of parameters available in the drop- down list. |
| Order | Select either 'ascending' or 'descending' as the sort order. |

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

3.7.1.3 **Responsibilities and Users**

- 1. Click Setup > Setup > Queues > Origination > Responsibilities and Users.
- 2. In the **Responsibilities** section, use the **Responsibilities** field to define the responsibilities roles which are authorized to work on the queues.
- 3. To setup, 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. |

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



- 5. In the **Users** section, use the **User** field to define the users who are authorized to work on the queue.
- 6. To setup, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------|--------------------------------------|
| User | Select user from the drop-down list. |
| Enabled | Check this box to enable. |

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

3.7.1.4 Data Node Assignments

Data node Assignments provides user with the flexibility to view the tabs in origination. User will have option to enable disable Tabs. All the enabled tabs will be displayed when application is in that particular queue. Disabled tabs for the tabs will not be shown when applications is in respective queue.

For example: Application entry Queue

If summary tab to be disabled, the search for the ULN Summary tab and Disable. IN application Entry summary will not be shown

- 1. Click **Setup > Setup > Queues > Origination > 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.
- 2. In the **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 | Select the node from the drop-down list. |
| Enabled | Check this box to enable the record. |

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. Click Load Queue Nodes to display the respective UI nodes in the origination module.

3.7.1.5 Group Assignment

The Group Assignment sub tab allows you to add user groups to Origination Queue.

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.

To add User Group to Group Assignment

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



2. 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. |

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

3.7.2 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 🔞 | |
| Tools | Name Description | Responsibility |
| etup | GROUP1 GROUP1 | SUPERUSER × |
| an a | UW_GROUP1 UW_GROUP1 CS GROUP1 CS GROUP1 | |
| Administration | CS_GROUP2 CS_GROUP2 | CUSTOMER SERVI |
| Administration System | CS_GROUP3 CS_GROUP3 | CUSTOMER SERVI * |
| ✓ System ✓ User | · · · · · · · · · · · · · · · · · · · | • |
| Organization | | |
| Companies | User | |
| Access | | |
| Users | Users | 👍 Add 🥖 Edit 📃 View 🛷 Audit |
| Credit Bureau | View 🔻 Format 🖛 🔛 🔐 Freeze 🚮 Detach 剑 Wrap 🚯 | |
| Correspondence | Name | Enabled |
| General Ledger Oueues | ANAND SHEKAR | Y |
| Printers | AMIT DE | Y. |
| Bank Details | PRITAM JENA | Y |
| Check Details | | |

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.

| 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 <u>Basic Actions</u> 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.

A brief description of the fields is given below:

| 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. |

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

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

- 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.

| DashBoard | Printers × | | | | | | X |
|---|--|------------------|--------------|--------------|------------------|-------------|----------------------------|
| Origination | | | | | | | |
| and the second second | Printer Definition | | | | -l- A | id 🖉 Edit | View 🗸 Aud |
| Servicing | View 🗸 Format 🗸 🔯 🎹 Freeze 🚮 Detach 📣 Wrap 🔞 | | | | | | |
| Collections | Printer Name | Description | Organization | Division | Department | Default | Enabled |
| WFP | | | | | | N | N |
| Tools | UNDEFINED | UNDEFINED | DMC | ALL | ALL | N | Y |
| | archive | ARCHIVE | DMC | ALL | ALL | Y | Y |
| tup | email | EMAIL | DMC | ALL | ALL | N | Y |
| Setup | fax | FAX | DMC | ALL | ALL | N | Y |
| Administration | ggkjgjkgjkjk | KUGKUGK | DMC | ALL | ALL | N | N |
| System | | | | | | | |
| System Paramete Lookups | Printer Definition | | | | | | |
| User Defined Tat | | | | Save and Add | d 🕞 Save and Sta | y 🔄 Save an | id Return 🤇 🦕 <u>R</u> etu |
| Audit Tables User Defined Def | * Printer Name | * Division ALL | L | ~ | * E | nabled | |
| Transaction Code | * Description | * Department ALL | | ~ | | | |
| Data Files | * Organization | * Default | | | | | |
| Producer Cycles Vendors Collicition Cycles Reports Error Messages I User Organization Companies Access Users Correspondence General Ludger Queues Printers | | | | | | | |

| 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. |



| Field: | Do this: |
|------------|--|
| Division | Select the division to which the printer belongs, from the drop- down list. The division will be displayed based on the organization selected. |
| 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. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

3.9 Bank Details

The Banks screen defines the banks, a company/branch uses for processing Automatic Clearing House (ACH) and lock box payments.

Note

This is "behind the scenes" information that the system uses for payments and does not appear on any other forms.

To set up the Banks

1. Click **Setup > Setup > Administration > User > Bank Details** link. The system displays the Bank Details screen.



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

| > WFP N N N N > Tools F58 V xxxxxx115 3637635655 UNITED STATES MUI 3 PP JP B JY BANK JPB Y xxxxxx115 B31222246 NOT PROVIDED WEQE JAPAN TO Setup NLB NLB Y xxxxxx1779 B9447474 NETHERLANDS AM Setup SAB SAB Y xxxxxx177 B9447474 NETHERLANDS AM | DashBoard | | Bank Details \times | | | | | | | | | | | X 9 |
|--|---|---|-----------------------|---------|----------------|-----------------------------|------------------|---------------|-----------|--------------|----------------|--------------------|-------|------------|
| Severing verv Format → Code Name Ended Accurd # Roding # BLC BAN Country CR verv Accurd # Roding # Country UNITED STATES verv Accurd # Roding # Roding # Country UNITED STATES verv Accurd # Roding # R | Origination | | | | | | | | | | | | | |
| Collections VFP Tools VFP | Servicing | | | | | | | | | | 네는 Add | Edit 📃 Vie | w SA | udit |
| WFP Code Name Short Name Photed Accurit # Roding # BitC IBAN Country Chart Tools Tools Tools File US BANK File V Xoomit # Not Name Scientified UNTED States UNTED States UNTED States Not Name Scientified Scientified <td< td=""><td>Collections</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<> | Collections | | | | | | | | | | | | | |
| Tools | | | Code | Name | Short Name | | Acco | unt # | Routing # | BIC | IBAN | Country | City | |
| UBD/S yPB yP B MK yPB yr xxxxx115 83222246 NOT PROVIDED WEQE JAPAN TOT Stylem Sixe < | | | ECR | US RANK | ECP | | 1000 | 0776 | 262762665 | | | UNITED STAT | C MIN | |
| up NLB NLB Y xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx | Fools | | | | | | | | | NOT PROVID | DED WEOF | | | |
| Administration System Subscripted Subs | up | | | | | | | | | NOTPROVID | VED WEGE | | | |
| Administration System Parameter Lockpe User Defined Tables Addit Tables User Order Definition Events Bank Definition Events Bank Definition Events Bank Definition Events Bank Definition Events Bank Definition Companies Acces Uter Companies Acces Componies Acces Componies Companies Companies Bank Definition Events Bank Definition Events Bank Definition Companies Acces Companies Acces Companies Bank Definition Events Bank Definition Companies Bank Definition Companies C | | | | | | | | | | | | | | |
| System Pravmeter Lokapas Liser Definition Sove and Add | | ~ | < | | | | | | | | | | > | |
| System Parameter Lockpas User Defined Tables Luck Tables User Defined Tables User Defined Tables Define Define Bank Definition | | | | | | | | | | | | | | |
| Lice Colors Luer Colors Audit Tables Audit Tables Luer Colored Defaults Transaction Codes Defaults Beach Code Socuritation Events Bath Joba Front Mesages Translations Companies Accha Lock Box Translations Companies Accas Companies Companies Companies Accas Companies Co | | | Bank Definition | | | | | | | | | | | |
| Luer Defined Tables Audit Tables Luer Defined Defaults Transaction Codes Defue Securitation Events Bath Jobs Reports Error Mesages Transaction Cycles Vendos Collection Cycles Reports Error Mesages Transactions Berror Mesages Transaction Corporation Merror Format ✓ ID Proce Detach QU Wrap ID Company Merror Format ✓ ID Proce Detach QU Wrap ID Company Actit Details Company Branch Versor Company Branch No dat to display. Company Branch No dat to display. | Lookups | | Dunk Dennition | | | | | | í. | Coup and Add | Coup and Store | Cruc and Datum | (D.B. | ab |
| User Defined Defaults * Code * Code * County unit Transaction codes * Short Name Address Line 2 Pointe Scuttazion ** Accurat ** Transaction Scuttazion ** Accurat ** Transaction Code s ** Accurat ** Transaction ** Transaction ** Transaction ** Accurat ** Transaction Code s ** Transaction Companies Accurat ** Transaction Companies | User Defined Tables | | | | | | | | | Save and Add | Save and Stay | Save and Return | | :0 |
| Transaction Codes * Name Address Line 1 Edt 1 Data Files * Short Name Address Line 2 Phone 2 Scoutization * Short Name Address Line 2 Phone 2 Scoutization * Short Name Address Line 2 Phone 2 Scoutization * Account # Edt 1 Phone 2 Produce Cycles * Routing # Creation Id Fax 2 Vendors Calecton Cycles BIC * CRy * ACH Pormat Calecton Cycles IBAN * State * Translations IBAN * State * Companies Company Branch * CRy * Acth Lock Box * Company * Address Line 2 * Companies Company Branch * State * Company Branch @ * Address Line 2 * Company Branch * State * * Address Line 2 * Company Branch @ # * * * * | | | | | | | | | | 1000 | T DI | (000) 000 0000 | | |
| Data Fies * Shot Name Address Lin 2 Prone 2 Data * Enabled * 20p Eth 2 Events * Accurs # Eth 2 Eth 2 Batch Job * Recuts # Eth 2 Eth 2 Producer Cycles * Recuts # Eth 3 Eth 3 Producer Cycles BBC * Creditor Id Fac 2 Producer Cycles BBC * State * Reports BBA * State * Companies ACH Definition * * Access Companies ACH Identifier Enabled Yeave Correspondence General Ledger Queues ACH Identifier Enabled Oriekt Runsu Company Branch Enabled Enabled Oriekt Runsu Company Branch Enabled Enabled Oriekt Runsu Company Branded Payees ACH Identifier Enabled <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>C. Berrool Acker</td> <td>UNITED STATES</td> <td>,</td> <td>×</td> <td></td> <td>(000)-000-0000</td> <td></td> <td></td> | | | | | | | C. Berrool Acker | UNITED STATES | , | × | | (000)-000-0000 | | |
| Delape | | | | Name | | | Address Line 1 | | | | Extn 1 | | | |
| Securitation **Enabled **Zp Edn: 2 | | | * Short | Name | | | Address Line 2 | | | | Phone 2 | | | |
| Events * Account ≠ Bith Joke * Routing ≠ Producer Cycles * Routing ≠ Bith Joke * Routing ≠ Collection Cycles BIC Brownesspect * City Translations * ACH Definition Vereins * State Companies ACH Definition Acces Companies Companies ACH Definition Companies * City Product Sureau Companies Companies ACH Definition Companies * Companies Action Companies ACH Definition Companies * Companies Companies * Companies Companies ACH Definition Company Branch View + Format - IP Freaze IP beach dul Winp Company Roth Company Branch View + Format - IP Freaze IP beach Company Branch View + Format - IP Freaze IP beach Company Branch View + Format - IP Freaze IP beach Company Branch View + Format - IP Freaze IP beach Company Branch View + Format - IP Fre | | | * E | nabled | | | * 7in | | | | Extn 2 | | | |
| Bath Jobi * Routing # | | | * Acc | ount # | | | 1997 | | | | 8 East 1 | (000).000.0000 | | |
| Product (r)des Fax 2 Verdos SC Collection Cycles * CRy Reports * Sate For Mesages * ACH Definition Translations * Sate Comparise ACH Definition Accas Comparise Accas Comparise Comparise ACH Identifier Comparise ACH Iden | | | 1000 | | | | Extn | | | | | (000)-000-0000 | | |
| Vendos BC ^a CDy * ACH Format Reports Emor Messages ^a State Iter ACH Lock Box Organization ^a Concerning Access ^a Concerning Conception ^c Conception Companies ^c Concerning Conception ^c Concerning Conception ^c Conception Printers ^c Conception Bank Details ^c Conception Check Details | | | - ROU | 2 | | | Creditor Id | | | | | | | |
| Collection Cycles IBAN * State Reports ACH Lock Box Transitions ▲ Add / Edt. / yew & Au Companies ACH Definition Companies ▲ Company Branch Companies Company Branch Company Branch Queues Company Branch ACH Identifier Company Branch ACH Identifier Company Branch ACH Identifier Company Branch ACH Identifier Standard Payees Company Branch Currencides Branch Act Identifier Standard Payees Company Branch Currencides Jip Code Act Identifier | | | | BIC | | ~ | * City | | | | ACH Format | | | |
| Reports ACH Lock Box User Orgenzetion Companies ACH Definition Access Company Derard bursa Company Correspondence Company Grand bursa ACH Identifier Early beals Company Printers Company Bank Details Chast to display. Chast Details Company Standerd Parees Currencies Zip Code Code | | | | IBAN | | | | | | | | | | |
| Translations Image: Companies Organization View ← Format ← Companies View ← Format ← Access Comreany Users Comreany Correspondence Comreany General Lodger Ocueus Phintes Standord Parees Check Details Standord Parees Carrencies Lodger Zip Code Lodger | Reports | | | | | | State | | | | | | | |
| ✓ User ◆ Add ✓ Edt ✓ gen ✓ Au Organization ✓ Organization ✓ User ✓ Add ✓ Edt ✓ gen ✓ Au Access, ✓ User ✓ User ✓ User ✓ Add ✓ Edt ✓ gen ✓ Au Componies Componies ✓ Organization | Error Messages | | ACH Lock Box | | | | | | | | | | | |
| Orgentzation ACH Definition ACH 2 wew - Format - Wew - Wew - Format - Wew - Format - Wew - Format - Wew - Wew - Format - Wew - Wew - Format - Wew - Wew - Format - Wew - Format - Wew - Wew - Format - Wew - Wew - Wew - Wew - Format - Wew | | | | | | | | | | | | | | |
| Organization Verv ← Format ← Image Image Companies Verv ← Format ← Image Image Access Company Branch Acle Virap Carrage Company Branch Acle Virap Company Branch Acle Virap Acle Virap Queues Protein Acle Virap Acle Virap Protein Branch Acle Virap Acle Virap Standerd Payees Company Acle Virap Acle Virap Zip Code Code Acle Virap Acle Virap | | - | ACH Definition | | | | | | | | de add | / Edit | A Au | da |
| Action: Company Branch ACH 1dentifier Enabled Users No data to display. Enabled Enabled Correspondence General Lodger General Lodger Enabled Queues Printers Enabled Enabled Printers Standend Payees Enabled Enabled Currencies Zip Code Enabled Enabled | | | | | C.W. a | | 80 | | | | 1 200 | P East E Tress | 0 mgs | - |
| User No data to display. On | | | | | reeze 📺 Detach | ⟨⇒ wrap | GER | | | | P.02 | | | |
| Credit Bureau Correspondence General Lodger Queues Printers Bank Oetallo Standard Payees Currencies Zip Code | | | | Branch | | | | | | | AC | H Identifier Enabl | ed | |
| Correspondence General Ledger Queses Printers Dark Details Check Details Check Details Check Details Check Details Check Details Check Details Check Details | | | ino data to display. | | | | | | | | | | | |
| General Ledger Quoues Printers Bank Ostalis Orkek Detalis Standurd Payees Cumercies | | | | | | | | | | | | | | |
| Qourues Printers Earld Petalls Check Detalls Standord Payees Currencies Zip Codes | | | | | | | | | | | | | | |
| Printers Berk Detals Ofteck Detals Standard Payees Currencies Zip Codes | | | | | | | | | | | | | | |
| Check Details Standard Payees Currencies Zip Codes | | | | | | | | | | | | | | |
| Standurd Payees Currencies Zijc Codes | | | | | | | | | | | | | | |
| Currencies Zip Codes | Bank Details | | | | | | | | | | | | | |
| Zip Codes | | | | | | | | | | | | | | |
| | Check Details Standard Payees | | | | | | | | | | | | | |
| Products | Check Details Standard Payees Currencies | | | | | | | | | | | | | |
| Asset Types | Check Details Standard Payees Currencies Zip Codes | | | | | | | | | | | | | |

| Field: | Do this: |
|------------|--|
| Code | Specify the bank code (ID used internally by Oracle Financial Services Lending and Leasing to represent the bank). |
| Name | Specify the name for the bank. |
| Short Name | Specify the short name for the bank (ID displayed to represent the bank. This may be included in any output files). |
| Enabled | Check this box to enable and indicate this as an active bank |
| Account # | Specify the account number used for banking transactions with the bank. |
| | Note : If the organizational parameter UIX_HIDE_RESTRICTED DATA is set to Y, this appears as a masked number; for example, XXXX1234. |
| Routing # | Specify the routing number of the bank. |
| BIC | Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system. |

| Field: | Do this: |
|----------------|---|
| IBAN | Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors. |
| | Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance). |
| | You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables). |
| | Note : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18. |
| Country | Select the country where the bank is located, from the drop-down list. |
| City | Specify the city where the bank is located. |
| State | Select the state where the bank is located, from the drop-down list. |
| Address Line 1 | Specify the address line 1 for the bank. |
| Address Line 2 | Specify the address line 2 for the bank. |
| Zip | Specify the zip code where the bank is located, from the drop-down list. |
| Extn | Specify the extension of the zip code where the bank is located. |
| Creditor Id | Specify the creditor identification details. |
| Phone 1 | Specify the primary phone number of the bank. |
| Extn 1 | Specify the phone extension for the primary phone number. |
| Phone 2 | Specify the alternate phone number for the bank. |
| Extn 2 | Specify the phone extension for the alternate phone number. |
| Fax 1 | Specify the primary fax number for the bank. |
| Fax 2 | Specify the alternate fax number for the bank. |
| ACH Format | Select the ACH format accepted by this bank from the drop-down list. The list displays the following options: |
| | - NACHA Format |
| | - SEPA Format |

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

4. Click Setup > Setup > Administration > User > Bank Details > ACH.

5. On the **ACH Definition** sub screen, you can create ACH files for the bank listed in the Banks 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: |
|----------------|---|
| Company | Select the portfolio company from the drop-down list. |
| Branch | Select the portfolio branch from the drop-down list. |
| ACH Identifier | Specify the lock box ID provided by the bank. This field is used in the ACH files to identify the bank. |
| Enabled | Check this box to enable the ACH and indicate this as an active ACH identifier. |

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

7. Click Setup > Setup > Administration > User > Bank Details > Lock Box.

8. On the **Lock Box** sub screen, you can create lock box files for the bank listed in the Banks screen. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|------------------------|--|
| Lock Box Identifier | Specify the lock box ID provided by bank. This field is used in the lock box files to identify the bank. |
| Company | Select the portfolio company from the drop-down list. |
| Branch | Select the portfolio branch from the drop-down list. |
| Enabled | Check this box to enable the lock box. |

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

3.10 Standard Payees

The Standard Payees screen defines the third parties that are frequent payees for checks issued within your organization. These payees are then available on the Consumer Lending screen's Advance Entry screen. When you select the Payee # in the Advance Allocation section, the system completes the remaining fields in this screen with information from the Standard Payees screen.

Note

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

To set up the Standard Payees

1. Click **Setup > Setup > Administration > User > Standard Payee**. The system displays the Standard Payees screen.



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

| Financial Services L | ending and Le | easing | | | | | | | | |
|--|-------------------|----------------|--------------|---------|---------------|------------|--------------|-----------------|-----------------|-----------|
| DashBoard | Standard Payees × | | | | | | | | | |
| Origination | | | | | | | | | | |
| Servicing | Payee Definitio | | | | | | | s∯r <u>A</u> dd | C Edit View | v 🔗 Audit |
| Collections | View + Format + | 🔓 🔲 Fre | eze 🚮 Detach | 님 Wrap | 62 | | | | | |
| WEP | Payee # | Name | Pmt Mode | Enabled | Country | City | State | Address Line 1 | Address Line 2 | Zip |
| | | | | N | | | | | | |
| Tools | 1001 | ACH | ACH | Y | UNITED STATES | | ILLINOIS | LINE1 | LINE2 | 85587 |
| etup | 1002 | ACH | ACH | Y | UNITED STATES | NEW JERSEY | NEW JERSEY | LINE1 | LINE2 | 59868 |
| Setup | < | | | | | | | | | > |
| Administration | | | | | | | | | | |
| System System Parameter | Payee Definitio | n | | | | | | | - | |
| Lookups | | | | | | | Save and Add | Save and Stay | Save and Return | Ca Return |
| User Defined Tables | | - | | | 2000 | | | - | | |
| Audit Tables | | Payee # | | | State | | ~ | Routing # | | |
| User Defined Default | | * Name | | | Zip | | | Account Type | | |
| Transaction Codes Data Files | * P | mt Mode | | ~ | Extn | | | ACH Account # | | |
| Dedupe | * | Enabled | | | City | | | BIC | | |
| Securitization | | Country UNITED | STATES | ~ | State | | ~ | IBAN | | |
| Events | Addre | ss Line 1 | | | | | | Start Dt | 10 | |
| Batch Jobs | 4 | ss Line 2 | | | Phone 1 | | | Comment | -0 | |
| Producer Cycles | Audre | | | | Phone 2 | | | Comment | | |
| Vendors Collection Cycles | | City | | | Bank Name | | | | | |
| 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 | | | | | | | | | | |
| 4 Products | | | | | | | | | | |

| Field: | Do this: |
|----------------|---|
| Payee # | Specify the payee number (Identifier for the payee). |
| Name | Specify the payee name. |
| Pmt Mode | Select the payment method for the payee from the drop-down list. |
| Enabled | Check this box to enabled the payee. |
| Country | Select the country where the payee is located from the drop-down list. |
| City | Specify the city where the payee is located. |
| State | Select the state where the payee is located from the drop-down list. |
| Address Line 1 | Specify the address line 1 for the payee (optional). |
| Address Line 2 | Specify the address line 2 for the payee (optional). |
| Zip | Select the zip code where the payee is located from the drop-down list. |
| Extn | Specify the extension of the zip code where the payee is located. |
| Phone 1 | Specify the primary phone number for the payee. |
| Phone 2 | Specify the alternate phone number for the payee. |



| Field: | Do this: |
|---------------|---|
| Bank Name | Specify the payee ACH bank name used by the standard payee. |
| Routing # | Specify the payee ACH bank routing number of bank used by the standard payee. |
| Account Type | Select the payee type of ACH bank account maintained by the Stan- dard Payee from the drop-down list. |
| ACH Account # | Specify the payee ACH bank account number. |
| BIC | Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system. |
| IBAN | Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors. |
| | Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance). |
| | You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables). |
| | Note : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18. |
| Start Dt | Specify the payment mode start date, the date the current payment method was implemented (defaults on Pmt Mode change). you can also select from the adjoining calendar icon. |
| Comment | Specify a comment for this advance allocations. This is the default comment to include with payments to this Payee. |

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

3.11 Check Details

The Check Details screen allows you to set up check details.

To setup the Check Details

1. Click Setup > Setup > Administration > User > Check Details. The system displays the Check Details screen.



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

| DashBoard | Check Details × | | | | | | | | |
|--|-----------------|--------|------------------|----------|----------|---------------|--------------------|-------------------|----------|
| > Origination | | | | | | | | | |
| Servicing | Check Definitio | n | | | | | de de | ✓ EditView | 🖉 Audi |
| | View 👻 Format 👻 | Free | ze 🛃 Detach | 📣 Wrap | 62 | | | | |
| Collections | Company | Branch | Payee Type | Check # | | Printer Name | Enabled | | |
| > WFP | ALL | ALL | CUSTOMER | 0 112233 | | PRINT-11 | N Y | | |
| Tools | ALL | ALL | CUSTOMER | 112255 | | PRINT-11 | 1 | | |
| etup | Check Definitio | n | | | | | | | |
| Setup | CHECK Deminuo | | | | | Save and Ad | d 🕞 Save and Stay | Save and Return | Ca Retur |
| Administration | | | | | | (Jave and Mo | a le save and stay | 2 2ave and Ketorn | An Veca |
| System System Parameter | | | * Company ALL | | ~ | | * Check # 0 | | |
| Lookups | | | * Branch ALL | | ~ | | Printer Name | | |
| User Defined Tables | | | | | v | | * Enabled | | |
| Audit Tables User Defined Defaults | | | * Payee Type ALL | | • | | | | |
| 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 | | | | | | | | | |
| Bank Details | | | | | | | | | |
| Check Details | | | | | | | | | |
| Standard Payees Currencies | | | | | | | | | |
| Zip Codes | | | | | | | | | |
| | | | | | | | | | |

A brief description of the fields is given below:

| Field: | Do this: |
|--------------|---|
| Company | Select the company from the drop-down list. |
| Branch | Select the branch from the drop-down list. |
| Рауее Туре | Select the payee type from the drop-down list. |
| Check # | Specify the check number (required). |
| Printer Name | Specify the printer name (required). |
| Enabled | Check this box to enable the check details entry. |

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

3.12 Currencies

The Currencies link allows you to set up currency details.

Navigating to currencies

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

3.12.1 Currency Definition

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

To set up the currency definition information

- 1. Click **Setup > Setup > Administration > User > Currencies > Currency**. The system opens the Currency Definition tab by default.
- 2. In the **Currency** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

| | - 37 | | | | | | × |
|----------------------------------|------|-------------------|-----------------------|--------|-----------------------|-----------------------|-----------|
| DashBoard | | Currencies × | | | | | |
| Origination | | Currency Currency | Pair | | | | |
| Servicing | | | | | | | |
| Collections | | Currency | | | 4 | Add 🖉 Edit 📃 View | 🖉 Audit |
| WFP | | View 👻 Format 👻 | 📑 Freeze 🚮 Detach 🖉 W | Vrap 🚱 | | | |
| Tools | | Currency | Currency Name | | | Country Enable | be |
| | | | | | | N | |
| ир | | INR | INDIAN RUPEE | | | INDIA Y | |
| Translations | | EUR JPY | EURO JAPANESE YEN | | | IRELAND Y JAPAN Y | |
| ⊿ User | ^ | OMR | RIAL | | | SAUDI ARABIA Y | |
| Organization | | USD | US DOLLAR | | | UNITED STATES Y | |
| Companies | | 030 | US DOLLAR | | | UNLIED STATES T | |
| Access | | | | | | | |
| Users | | Currency | | | | | |
| Credit Bureau | | | | | Save and Add Save and | tay 🔄 Save and Return | Ca Return |
| Correspondence | | | | | | | |
| General Ledger | | | * Currency | | * Enabled | | |
| Queues | | | Currency Name | _ | | | |
| Printers | | | * Country | ~ | | | |
| Bank Details | | | Country | • | | | |
| Check Details Standard Payees | | | | | | | |
| Currencies | | | | | | | |
| Zip Codes | | | | | | | |
| Products | | | | | | | |
| Asset Types | | | | | | | |
| Index Rates | | | | | | | |
| Currency Exchange | | | | | | | |
| Scoring Parameters | | | | | | | |
| Products | | | | | | | |
| Pricings | | | | | | | |
| Contract | | | | | | | |
| Edits | | | | | | | |
| Cycles | | | | | | | |
| Scoring Models | | | | | | | |
| Fees | | | | | | | |
| Origination Fees | | | | | | | |
| Compensation | | | | | | | |
| Commission | | | | | | | |
| Insurance | | | | | | | |
| Checklists | | | | | | | |
| Stipulations | | | | | | | |
| Spreads | | | | | | | |
| Spreado | | | | | | | |

A brief description of the fields is given below:

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

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

3.12.2 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.

| DashBoard | | Currencies × | | | | 2 |
|--------------------|---|----------------------|------------------------------|----------------------------|-------------------------------|-----------|
| Origination | | Currency Currency | Pair | | | |
| Servicing | | | | | | |
| Collections | | Currency Pair | | | Add / Edit View | Audi |
| | | View - Format - | 🖙 🚺 Freeze 🚮 Detach 🐢 Wrap 🔞 | | and & Four Them | V 120 |
| > WFP | | | | | Through Ourrepoy | 2 V |
| Tools | | Currency | Currency Pair Code | Through Currency | Through Currency Code Enab | oled |
| etup | | | | N | N | |
| Translations | | EURO | RIAL OMANI | N | Y | |
| ⊿ User | ^ | EURO | YEN | N | Y | |
| Organization | | EURO | US DOLLAR | N | Y | |
| Companies | | YEN | EURO | N | Y | |
| Access | | YEN | US DOLLAR | N | Y | |
| Users | | RIAL OMANI | EURO | Y | US DOLLAR Y | |
| Credit Bureau | | RIAL OMANI | YEN | Y | US DOLLAR Y | |
| | | RIAL OMANI | US DOLLAR | N | Y | |
| Correspondence | | US DOLLAR | EURO | N | Y | |
| General Ledger | | US DOLLAR | YEN | N | Y | |
| Queues | | US DOLLAR | RIAL OMANI | N | Y | |
| Printers | | EURO | EURO | N | EURO N | |
| Bank Details | | INDIAN RUPEE | YEN | N | Y | |
| Check Details | | | | | | |
| Standard Payees | | Currency Pair | | | | |
| Currencies | | | | Save and Add R Save and St | tay | A Retur |
| Zip Codes | | | | | ag ave and recam | An Terran |
| Products | | | | | | - |
| Asset Types | | | * Currency | Through Currency Code | | ~ |
| Index Rates | | | * Currency Pair Code | * Enabled | | |
| Currency Exchange | | | * Through Currency | | | |
| Scoring Parameters | | | Inrough Currency | | | |
| Products | | | | | | |
| Pricings | | | | | | |
| Contract | | | | | | |
| Edits | | | | | | |
| Cycles | | | | | | |
| Scoring Models | | | | | | |
| Fees | | | | | | |
| Origination Fees | | | | | | |
| Compensation | | | | | | |
| Commission | | | | | | |
| Insurance | | | | | | |
| Checklists | | | | | | |
| Stipulations | | | | | | |
| | | | | | | |
| | | | | | | |
| Spreads | | | | | | |
| | _ | | | | | |

A brief description of the fields is given below:

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

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

3.13 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.

| > Origination > Servicing > Collections > WFP > Tools > etup > Administration ▲ Administration ▲ System Parameter Lockups > Lockups > User Defined Tables Audit Tables > User Defined Default | | Codes | State PUERTO RICO | Zip 0076 0077 0077 | 9 | Add Edit | County | Audit |
|--|-----|--|---|-----------------------------|-----------|-----------------|------------------------|-------|
| Collections WFP Tools Etup Setup Administration System Parameter Lockups User Defined Tables Audit Tables | | Format Format Format Format Format Format Formation Formati | State PUERTO RICO PUERTO RICO PUERTO RICO PUERTO RICO PUERTO RICO | 0076 | 9 | City | County | |
| Collections WFP Tools Etup Setup Administration System Parameter Lockups User Defined Tables Audit Tables | | Country JNITED STATES JNITED STATES JNITED STATES JNITED STATES JNITED STATES JNITED STATES | State PUERTO RICO PUERTO RICO PUERTO RICO PUERTO RICO PUERTO RICO | 0076 | | COAMO | COAMO | |
| VFP Tools etup Administration Administration System System System Parameter Lockups User Defined Tables Audit Tables | | JNITED STATES JNITED STATES JNITED STATES JNITED STATES JNITED STATES JNITED STATES | PUERTO RICO PUERTO RICO PUERTO RICO PUERTO RICO | 0076 | | COAMO | COAMO | |
| Setup 4 Administration 4 System System Parameter Lockups User Defined Tables | | UNITED STATES UNITED STATES UNITED STATES UNITED STATES UNITED STATES | PUERTO RICO PUERTO RICO PUERTO RICO | 0077 | | | | |
| etup Setup 4 Admistration 5 system Lookups User Defined Tables Audit Tables | | UNITED STATES UNITED STATES UNITED STATES UNITED STATES UNITED STATES | PUERTO RICO PUERTO RICO PUERTO RICO | 0077 | | | | |
| etup Setup 4 Admistration 5 system Lookups User Defined Tables Audit Tables | | UNITED STATES UNITED STATES UNITED STATES UNITED STATES | PUERTO RICO PUERTO RICO | | 1 | | | 1 |
| Setup Administration System System Parameter Lookups User Defined Tables Audit Tables | | JNITED STATES JNITED STATES JNITED STATES | PUERTO RICO | 0077 | | LAS PIEDRAS | LAS PIEDRAS | |
| Administration System System Parameter Lookups User Defined Tables Audit Tables | | UNITED STATES | | | | LOIZA | LOIZA | |
| System System Parameter Lookups User Defined Tables Audit Tables | | UNITED STATES | PLIEPTO PICO | 0077 | | LUQUILLO | LUQUILLO | |
| System Parameter Lookups User Defined Tables Audit Tables | | | | 0077 | | CULEBRA | CULEBRA | |
| Lookups User Defined Tables Audit Tables | | | PUERTO RICO | 0077 | | JUNCOS | JUNCOS | |
| User Defined Tables Audit Tables | | UNITED STATES | PUERTO RICO | 0077 | | GURABO | GURABO | |
| Audit Tables | | UNITED STATES | PUERTO RICO | 0078 | | COTO LAUREL | PONCE | |
| | | UNITED STATES | PUERTO RICO | 0078 | | PONCE | PONCE | |
| Liner Defined Default | | UNITED STATES | PUERTO RICO | 0078 | | COMERIO | COMERIO | |
| | | JNITED STATES | PUERTO RICO | 0078 | | COROZAL | COROZAL | |
| Transaction Codes | | JNITED STATES | PUERTO RICO | 0078 | | GUAYAMA | GUAYAMA | |
| Data Files | | UNITED STATES | PUERTO RICO | 0078 | | GUAYAMA | GUAYAMA | |
| Dedupe | | JNITED STATES | PUERTO RICO | 0078 | | LA PLATA | AIBONITO | |
| Securitization | | UNITED STATES | PUERTO RICO | 0079 | | HUMACAO | HUMACAO | |
| Events | | UNITED STATES | PUERTO RICO | 0079 | | HUMACAO | HUMACAO | |
| Batch Jobs | | JNITED STATES | PUERTO RICO | 0079 | | BARRANQUITAS | BARRANQUITAS | |
| Producer Cycles | | UNITED STATES | PUERTO RICO | 0079 | | JUANA DIAZ | JUANA DIAZ | |
| Vendors | | UNITED STATES | US VIRGIN ISLANDS | 0080 | | CHARLOTTE AMA | SAINT THOMAS | |
| Collection Cycles | | UNITED STATES | US VIRGIN ISLANDS | 0080 | | CHARLOTTE AMAL. | | |
| | | UNITED STATES | US VIRGIN ISLANDS | 0080 | | ST THOMAS | SAINT THOMAS | |
| Reports | | JNITED STATES | US VIRGIN ISLANDS | 0080 | | CHARLOTTE AMA | SAINT THOMAS | _ |
| Error Messages | | UNITED STATES | US VIRGIN ISLANDS | 0080 | | CHARLOTTE AMAL. | . SAINT THOMAS | |
| Translations | | INITED STATES | LIC MEDICINI ISI ANDS | 0080 | 0 | CT THOMAS | CAINT THOMAS | |
| ⊿ User | | | | | | | | |
| Organization | Zip | Codes | | | | | | |
| Companies | | | | Save and Add | Save and | Stay 🔄 Save a | nd Return 🤇 🦕 <u>R</u> | eturn |
| Access | | | | | | | | |
| Users | | | * Country UNITED STATES | | | | ~ | |
| Credit Bureau | | | * Country UNITED STATES | - 2 | ipStateCd | | × | |
| Correspondence | | | * Zip | | County | | | |
| General Ledger | | | * City | | | | | |
| Queues | | | Gity | | | | | |
| Printers | | | | | | | | |
| Bank Details | | | | | | | | |
| Check Details | | | | | | | | |
| Standard Payees | | | | | | | | |
| Currencies | | | | | | | | |
| Zip Codes | | | | | | | | |
| | | | | | | | | |

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
- Index Rates
- Currency Exchange
- Scoring Parameters
- Products
- Pricing
- Contract
- Edits
- Cycles
- Scoring Models
- Fees
- Origination Fees
- Compensation
- Commission
- Insurances
- Checklists
- Stipulations
- Letters
- Promotions
- Subvention
- Escrow

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

4.1 Asset Types

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

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



The system recognizes the following four types of collateral:

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

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

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

Note

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

To set up the Asset Types

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

1. Click Setup > Setup > Products > Asset Types.



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

| DashBoard | Asset Types × | | | | | | | | 2 |
|--|---------------------|-------------------------|---------------|--------------------------------------|------------------|-----------------|------------|------------|---------|
| Origination | Asset Type | | | | | 👍 Add | / Edit | View | V Audit |
| Servicing | View + Format + | Freeze Detach | لي Wrap | New Asset Type | Create Copy | C. Then | 2 = | | |
| Collections | Asset Type | Description | den wirdb | Collateral Type | Company | Branch | | Enabled | |
| | GOODS | HOUSEHOLD GOODS | | HOUSEHOLD GOODS AND OTHER COLLATERAL | ALL | ALL | | Phabled | |
| WFP | HOME | HOME | | HOME COLLATERAL | ALL | ALL | | Y | |
| Tools | JC | JC | | VEHICLE COLLATERAL | SHANK COMP | BLR BR | ANCH | Y | |
| up | TEST1 | TEST1 | | VEHICLE COLLATERAL | ALL | ALL | | N | |
| Producer Cycles | VEHICLE | VEHICLE | | VEHICLE COLLATERAL | ALL | ALL | | Y | |
| Vendors Collection Cycles Reports Error Messages | Asset Sub Type | Freeze Detach | الي Wrap | 6) | | c∯∎ <u>A</u> dd | 🖉 Edit | View | ⊘ A⊔ |
| Translations | Asset Sub Type | Description | | | et Property Type | | | Enable | 4 |
| ✓ User | GEN EQUIPMENT | GENERAL HOUSEHOLD GOODS | FOUIPMENT | | ERMINATE | | | Y | - |
| Correspondence General Ledger Queues Printers Bank Details | | * Asset Property Type 1 | ENERAL HOUSEH | OLD GOODS / EQUIPH | * Enabled | | | | |
| Check Details Standard Pavees | Attributes / Addon | Makes and Models | | | | | | | |
| Currencies | Asset Attribute | 25 | | | | ale Add | / Edit | View | Audit |
| Zip Codes | View - Format - | Freeze 🔐 Deta | h 🚽 Wrap | බ | | | | | |
| Products | Attribute/Addon | | Descri | | | | Va | ue Enabled | |
| | No data to display. | | besch | provi | | | | | |
| Asset Types | | | | | | | | | |
| Index Rates | | NJ. | | | | | | | |
| Index Rates Currency Exchange | | | | | | | | | |
| Index Rates Currency Exchange Scoring Parameters | | | | | | | | | |
| Index Rates Currency Exchange Scoring Parameters Products | | | | | | | | | |
| Index Rates Currency Exchange Scoring Parameters Products Pricings | | | | | | | | | |
| Index Rates Currency Exchange Scoring Parameters Products | | | | | | | | | |
| Index Rates Currency Exchange Scoring Parameters Products Pricings | | | | | | | | | |

| 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. | | | |
| 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. | | | |



| Field: | Do this: |
|---------|---|
| Enabled | Check this box to enable the asset type and indicate that the asset type is currently in use. |

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. In the **Asset Sub Type** section, perform any of the <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 Basic Actions 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.

A brief description of the fields is given below:

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

| Field: | Do this: |
|--------|---------------------|
| Make | Specify asset make. |



| Field: | Do this: |
|------------|---|
| 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. |

4.2 Index Rates

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

interest rate = index rate + margin rate.

The Index section displays the currently defined indexes on the Lookups screen. You may create additional user-defined lookup codes for this lookup type as needed.

Note

You cannot tie an index rate to a product rate.

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

To set up Index Rates

1. Click Setup > Setup > Products > Index Rates.



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

| DashBoard Origination Servicing Ocilections Ocilections Ocilections Operation Operation Operation Operations | |
|---|----------------------|
| Servicing Index Image: Additional addite additionadditionaddite additional additionaddite additional ad | |
| Servicing Ver + Format · ▷ Freez Details WEP Note Type PRUE PATE PAT PAT PATE > Ster Details * Stort Decorpton * Stort Decorpton Index Details * Index Type * Stort Decorpton * Index Details * Stort Decorpton * Index Details * Index Details * Index Details <th></th> | |
| Oldections Weiv + Kottale ♀ Ifreeze ♀ lettan ↓ Waya ♥ WFP Inder pe Sout Decription Peorphile > Tools Part PATE PATE PATE PATE PATE > Stath > Stath > Stath > Stath Priodids > Stath > Stath > Stath Priodids > Stath > Stath > Stath Stath > Stath > Stath > Stath Displations > Stath > Stath > Stath | dit 📃 <u>V</u> iew 🔗 |
| WFP Index type Decket up poor Record operation PT Tools FRUE BATE PATE PRUE BATE Stag Assam PATE PATE > Stag Index Pate and Bay Pate and Bay Pate > Ver * State * State * State and Bay Pate > Ver * State * State for period * State * State Protects * State for period * State for period * State Protects * State for period * State * State Protects * State * State * State | n Enabled |
| False PRUE BATE PRUE BATE PRUE BATE etup FALT BATE PLAT BATE PLAT BATE Setup Index Index 2 Mathiatration > System > User * Index Type 2 Mathiatration * System > User * Index Type 2 Mathiatration * Sinte Topes Dear Asset Types * Index Type Asset Types * Enabled Scring Parameters * Decorption Products * Decorption Scring Parameters * Index Decalis Verw + Format - Printex Frees Origination Frees Comession Comession Sanare Deciption - | n Enabled N |
| Index Tot Knic Tot Knic Tot Knic Setup Index A dantification >> System > User Index A bits * Index Type > User * Index Type A start Type * Enabled Scoring Phrameters * Decolption Prindup * Index Decolption Contract * Index Decolption Scoring Photometers * Decolption Prindup * Freez Origination Frees Compression Comeration * Bate Displantories * Index Decolption Scoring Photoles * Eate Free Detad. Origination Frees Compression Comeration * Eate Browance * User V Format * W Origination Frees Comeration Comeration * User V Browance * User V Chelidici Speciations | TE Y |
| Setup ▲ Administration > System > Uter ↓ Podatista Defer Atest Types Administration > System Administration > System Administration > Stree and Seture * Index Type * Index Decolption * Index Decol | Y |
| Administration Statm S | |
| | we and Return |
| Andt Type Aset Type | |
| Description *Description Description *Description Correct pictures *Index Details Pricings *Index Details Contract Start 02 Start 02 Freeze 20 betach @ Wrap @ Contract Start 02 Fields No dat to digles. Criefe Scription Criefe Scription Displation Frees Criefe Scription Comparison Start 02 Displation Frees Scription Commission Start 02 Displation Frees Signatures Signatures Signatures | |
| Currency Exchange Scrote preameters Prodots Prodots Protogs Cortext Bart Ct Pate Cortext Bart Ct Pate Cortes Scrote Nodels Frees Origentation Frees Commission Commission Commission Scrote State Scrote State Sc | |
| Products Products Products Products Comparison Comparison | |
| Produds Printings Contract Edits Edits Scoring Notokis Free Origination Fees Compesation Comesation Comesation Signature | dit 📃 <u>V</u> iew 🔗 |
| Start Dr. Start Dr. Pate Exits No deta to display. In deta to display. In deta to display. Scring Podels In deta to display. In deta to display. In deta to display. Frees Origination Frees In deta to display. In deta to display. Comession In deta to display. In deta to display. In deta to display. Scring Frees In deta to display. In deta to display. In deta to display. Comession In deta to display. In deta to display. In deta to display. Scring Frees In deta to display. In deta to display. In deta to display. Scring Frees In deta to display. In deta to display. In deta to display. Scring Frees In deta to display. In deta to display. In deta to display. Scring Frees In deta to display. In deta to display. In deta to display. Scring Frees In deta to display. In deta to display. In deta to display. Scring Frees In deta to display. In deta to display. In deta to display. Scring Frees <td< td=""><td></td></td<> | |
| Edits No data to display. Cycles Image: Cycles Scrong Models Image: Cycles Origitation Frees Image: Cycles Compression Image: Cycles Display: Compression Image: Cycles Signualities Image: Cycles Signualities Image: Cycles | Enabled |
| Scoring Models Fees Comparation Fees Comparation Comparation Commission Insurance Checilize Spluitations | |
| Fees Organization Compensation Commission Insurance Ohelidas Sigulations | |
| Origination Fees Compression Commission Insurance Cheoliats Signations | |
| Compensation Commission Insurance Ocieculars Signalations | |
| Commission Insurance Checkloss Sigulations | |
| Invance Ocedidos Sepulatoris | |
| Checklists Stipulations | |
| Stipulations | |
| | |
| Terrati | |
| | |
| Statement Messages | |
| Letters | |
| randoms | |
| Subsettion | |

3. A brief description of the fields is given below:

| Field: | Do this: |
|-------------------|---|
| Index Type | Select the type of index from the drop-down list. |
| Short Description | Specify a short description of the index. |
| Description | Specify the index description. |
| Enabled | Check this box to activate the index type. |

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

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

Note

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

5. In the **Index Details** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

| Field: | Do this: |
|----------|---|
| Start Dt | Specify the effective start date for the index rate. You can even select the date from the adjoining Calendar icon. |



| Field: | Do this: |
|---------|---|
| Rate | Specify the new index rate effective from above mentioned date as a percentage. |
| | Note : For the FLAT RATE index there should be only one entry with a Start Dt. = 01/01/1900 and a RATE = 0.0000. |
| Enabled | Check this box to activate the index rate effective from start date mentioned above. |

Note

Variable rate functionality is not extended to pre-compute accounts.

4.3 <u>Currency Exchange</u>

The Currency Exchange screen maintains currency exchange rates. You can define the currency exchange details and schedule a batch job (SET-IFP- ICEPRC_BJ_100_01 - CURRENCY EXCHANGE RATE FILE UPLOAD) which in-turn pulls the currency exchange rates from desired source at scheduled intervals through input file processing.

To set up the Currency Exchange

- 1. Click Setup > Setup > Products > Currency Exchange.
- 2. In the **Currency Exchange Rates** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

| DashBoard | | Currency Exchange $_{\times}$ | | | | | | |
|--------------------|-----|-----------------------------------|--------------------------|------------------------|------|----------------------|------------------|--|
| Origination | | Currency Exchang | e Pater | | | ale Add / Edit | t 🔄 View 🔗 Audit | |
| Servicing | | | Freeze Detach | ط Wrap 🚱 | | Je dag 🐚 Fay | ∃ Ticu ∧ uña | |
| Collections | | Currency | Currency Pair | Effective Dt and Time | | Rate | Enabled | |
| WFP | | EUR | JPY | 12/23/2015 05:50:49 AM | | 0.0000 | N | |
| | | EUR | JPY | 12/23/2015 05:50:49 AM | | 4.0000 | Y | |
| Tools | | EUR | JPY | 12/24/2015 12:48:25 AM | | 2.9000 | Y | |
| etup | | INR | JPY | 01/24/2016 11:55:30 PM | | 0.0000 | N | |
| | 100 | EUR | JPY | 08/14/2012 06:12:42 AM | | 98.3324 | Y | |
| Translations | ^ | EUR | USD | 08/14/2012 06:12:42 AM | | 1.2360 | Y | |
| ⊿ User | | JPY | EUR | 08/14/2012 06:12:42 AM | | 0.0102 | Y | |
| Organization | | JPY | USD | 08/14/2012 06:12:42 AM | | 0.0128 | Y | |
| Companies | | OMR | EUR | 08/14/2012 06:12:42 AM | | 2.1014 | Y | |
| Access | | OMR | JPY | 08/14/2012 06:12:42 AM | | 203.7920 | Y | |
| Users | | OMR | USD | 08/14/2012 06:12:42 AM | | 2.5973 | Y | |
| Credit Bureau | | USD | EUR | 08/14/2012 06:12:42 AM | La . | 0.8091 | Y | |
| Correspondence | | USD | JPY | 08/14/2012 06:12:42 AM | 18 | 78.8900 | Y | |
| General Ledger | | USD | OMR | 08/14/2012 06:12:42 AM | | 55.7165 | Y | |
| Queues | | EUR | JPY | 12/23/2015 05:50:49 AM | | 3.5000 | Y | |
| Printers | | EUR | JPY | 12/23/2015 05:50:49 AM | | 3.6000 | Y | |
| Bank Details | | EUR | OMR | 12/23/2015 05:52:38 AM | | 5.1000 | Y | |
| Check Details | | EUR | JPY | 12/24/2015 12:16:26 AM | | 4.5000 | Y | |
| Standard Payees | | EUR | JPY | 12/24/2015 12:48:25 AM | | 3.9000 | Y | |
| Currencies | | | | | | | | |
| Zip Codes | | Currency Exchang | e Rates | | | | | |
| Products | | current creations | | | | Save and Stay | and Return | |
| Asset Types | Ξ | | | | | ave and stay (Save | and Keturn | |
| Index Rates | - | Currency EUR Currency Pair JPY | | | | | | |
| Currency Exchange | | | | | | Rate 0.0000 *Enabled | | |
| Scoring Parameters | | | | | | | | |
| Products | | | Effective Dt and Time 12 | /23/2015 05:50:49 AM | | | | |
| Pricings | | | | | | | | |
| Contract | | | | | | | | |
| Edits | | | | | | | | |
| Cydes | | | | | | | | |
| Scoring Models | | | | | | | | |
| Fees | | | | | | | | |
| Origination Fees | | | | | | | | |
| Compensation | | | | | | | | |
| Commission | | | | | | | | |
| Insurance | | | | | | | | |
| Checklists | | | | | | | | |



A brief description of the fields is given below:

| Field: | Do this: |
|-------------------------|--|
| Currency | Select the currency being exchanged from the drop-down list. |
| Currency Pair | Select the currency to be paired with from the drop-down list. |
| Effective Date and Time | Specify date and time of the exchange rate. You can even select the date from the adjoining Calendar icon. |
| Rate | Specify the exchange rate (required). |
| Enabled | Check this box to activate the currency exchange rate. |

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

4.4 **Scoring Parameters**

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

While the system's pricing scores apply to applications and are based on information recorded during origination.

Credit Scoring

Parameters define the factors that can be used when scoring an application during underwriting and generating an initial decision on whether you wish to fund an amount. The combination of the flexible definition of these parameters, along with the scoring set up on the Scoring Models screen, allows you to automate much of the initial decision process in underwriting accounts.

The Formula Definition section on the Scoring Parameters screen allows you to build a mathematical expression to express the scoring parameter, test its validity, and locate specific information with the resulting scoring parameters. The system calculates scoring parameters using application data, credit bureau information, and applicant details.

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.

| DashBoard | | | | | | | | | | | |
|---|----------------------------|---------------------------------|--|---|---|-------------|-----------------|-----------------------------|------------------------------|-------------------------------|--------------------------------|
| | Scoring Parameter | ers x | | | | | | | | | X |
| Origination | | | | | | | | | | 0 | |
| Servicing | Parameters | | | | | | | | 0 | Add 🖊 Edit | 🗌 View 🛛 🖉 Ayı |
| Collections | View Format | | ach 🖉 Wrap | New Parameter | | Create Copy | Show Expression | | | | |
| | Parameter BEHAVIORAL_SC | Description BEHAVIORAL SCORE | | | | | | | Data Type NUMBER | Scoring Type BEHAVIORAL SC | Enabled |
| WFP | FICO_SCORE | FICO SCORE | | | | | | | NUMBER | CREDIT SCORIN | |
| Tools | JC | JC | | | | | | | NUMBER | CREDIT SCORIN | |
| up | TEST | TEST | | | | | | | CHARACTER | CREDIT SCORIN | |
| Administration > System > User Products AssetTypes Index Rates Currency Exhange Scoring Parameters Products Products Products Contract Edits Cycles Scoring Models Frees | Parameters | | Parameter BEH/ * Description BEH/ * Data Type MUM Express | AVIORAL SCORE IBER <u>Formula Express</u> Sion | v | | | * Scoring Type * Enabled | BEHAVIORAL SCC € | | id Return 🖓 R 6 View 🔗 R |
| Origination Fees Compensation | View - Format - | | ach 《의 Wrap | 2 | | | | | Mathamatical | | |
| Commission | | Seq (| | | | | Variable | | lue Mathematical Operator |) | Enabled |
| Insurance | | 1 | | | | | ACC_DLQ_DA | YS | | | Y |
| Checklists | | | | | | | | | | | |
| Stipulations | | | | | | | | | | | |
| Spreads Statement Messages | | | | | | | | | | | |
| Letters | | | | | | | | | | | |
| Promotions | | | | | | | | | | | |
| Subvention | | | | | | | | | | | |

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 <u>Basic Actions</u> 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.

4.5 <u>Products</u>

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

A product is based on the following attributes:

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

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

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

To set up the Product

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

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



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

| oard | Products × | | | | | | | | | | (|
|--|----------------------|--|-------------------------------------|----------|-------------|---|-------------|--------------------|---------|---|-------------------------------|
| ation | Loan Line Lease | | | | | | | | | | |
| ing | | | | | | | | | | | |
| tions | Loan Product | | | | | | | | | 🗣 Add 🖉 Ed | it 📃 View 🔗 Ayu |
| 0015 | View - Format - | Freeze | Detach | | New Product | | Create Copy | | | | |
| | 4 | | | 13 | | | 20 | | | | |
| | Product | Description | Start Dt | | | End Dt 12/31/4000 | Direct | Flexible Repayment | Enabled | Collateral Type | Collate |
| | DARA-HOME-LN | IJARA HOME LOAN | 12/07/1993 | | | and the second se | Y | N | Y | HOME COLLATERAL | PERSO |
| nistration | LIARA-HUME-LN | (FR) | 12/07/1993 | | | 12/31/4000 | Y | N | Y. | HUME CULLATERAL | PERSO |
| stem | ISTISNA-HOME-LN | ISTISNA HOME LOAN (FR) | 12/07/1993 | | | 12/31/4000 | Y | N | Y | HOME COLLATERAL | PERSO |
| ier | LOAN VEHICLE-FR | LOAN VEHICLE-FR | | | | 12/31/4000 | Y | Y | N | VEHICLE COLLATERAL | PERSO |
| icts iset Types | LOAN-CHAT LOAN-FR | LOAN CHATTEL (FR) LOAN VEHICLE-FR | 12/07/1993 12/01/2000 | | | 12/31/4000 12/31/4000 | YN | N | Y | HOME COLLATERAL VEHICLE COLLATERAL | REAL PI |
| dex Rates | LOAN-HE | LOAN HOME (VR) | 12/07/1993 | | | 12/31/4000 | Y | Y | Y | HOME COLLATERAL | REAL PI |
| irrency Exchange | LOAN-RAH | LOAN RAH VEHICLE (FR) | 12/19/2005 | | | 12/31/4000 | Y | Y. | Y | VEHICLE COLLATERAL | PERSO |
| icings ontract lits rcles | Loan Product | | | | | | | | Save a | nd <u>A</u> dd 🕝 Save and Sta <u>v</u> 💽 Sa | ve and Return 🛛 🧔 <u>R</u> et |
| oring Models | | * Produ | t | | | * Enable | d 🗐 | | | * Category STANDARD | ۲ |
| ALC: NOT | | | | | | | | | | | |
| igination Fees | | * Descriptio | n | | | * Collateral Typ | e | ۳ | | Index Rounding | ۲ |
| igination Fees ompensation | | * Descriptio * Start I | | 13 | | * Collateral Typ * Collateral Sub Typ | | * | | Index Rounding Reschedule Method | ۲ ۲ |
| igination Fees ompensation ommission | | * Start D | | Ro Ro | | | e (| | | | |
| igination Fees ompensation | | * Start D | h 12/31/4000 | | | * Collateral Sub Typ | e e | * | | Reschedule Method | |
| igination Fees ompensation ommission surance necklists ipulations | | * Start I * End I | x x 12/31/4000 t Ø | | | * Collateral Sub Typ * Credit Bureau Portfolio Typ | e e | • | | Reschedule Method | |
| rgination Fees ompensation surance necklists ipulations reads atement Hessages | Product Itemization | * Start I * End I * Direc * Flexible Repaymen | x 12/31/4000 t Ø nt □ | | | * Collateral Sub Typ * Credit Bureau Portfolio Typ * Credit Bureau Account Typ | e e | * | | Reschedule Method | |
| igination Fees ompensation mmmission surance ecklists ipulations atement Messages tters omotions | Product Itemiz | * Start I * End I * Direc * Flexible Repaymen IS Rate Adjustment ations | k 12/31/4000 t ♥ kt ■ s | 8 | | * Collateral Sub Typ * Credit Bureau Portfolio Typ * Credit Bureau Account Typ | e e | * | | Reschedule Method | Ŧ |
| rgination Fees ompensation surance necklists ipulations reads atement Hessages tters | Product Itemiz | * Start E * End I * Direc * Flexible Repaymen 15 Rate Adjustment | k 12/31/4000 t ♥ kt ■ s | 8 | 8 | * Collateral Sub Typ * Credit Bureau Portfolio Typ * Credit Bureau Account Typ | e e | * | Disc F | Reschedule Value | Ŧ |

| Field: | Do this: |
|-------------|--|
| Product | Specify the product code as defined by your organization (in other words, how you want to differentiate the products). For example, products can be differentiated according to asset. The product code, or name, is unique. |
| Description | Specify the description of the product. (This is the product description as it appears throughout the system). |
| Start Dt | Specify the start date for the product. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date for the product. You can even select the date from the adjoining Calendar icon. |
| Direct | Check this box, if you need the product to be originated directly to customer. (In this case, the compliance state is the state listed in the customer's current mailing address.) If unchecked, the product is an indirect lending product; that is, payment is made to the producer. (In this case, the compliance state is the state listed in the producer's address.) |



| Field: | Do this: |
|--|--|
| Flexible Repayment | Check this box to allow flexible repayment for the Product. When you check this check box, the Flexible Repayment Allowed box of Repayment Options section available under Funding tab -> Contract subtab -> Replacement subtab of Funding screen. |
| | Note : On the Repayment sub screen of Contract link on Funding screen, you may only enter the desired repayment schedule type in the Repayment section's Type field if the Flexible Repayment Allowed is selected. |
| Enabled | Check this box to activate the product. |
| | Note : You can check this box only when Rate adjustment schedule is maintained, i.e., All the products should be variable rate products |
| Collateral Type | Select the collateral type for the product, from the drop-down list. This field identifies what type of collateral is associated with the and assists the system in identifying the correct screen(s) to display. |
| Collateral Sub Type | Select the collateral sub type for the product, from the drop-down list. |
| Credit Bureau Portfolio Type* | Select the credit bureau portfolio type for the product, from the drop- down list. |
| Credit | Select the account type for the product, from the drop-down list. |
| Bureau Account Type* | *Note: The Credit Bureau Portfolio Type and Credit Bureau Account Type fields determine how the portfolio is reported back to the credit bureaus. |
| Billing Cycle | Select the billing cycle for the product, from the drop-down list. |
| Category | Select the category as Standard for the conventional product and Islamic for the Islamic product, from the drop-down list. This serves to group products for reporting purposes. |
| Index Rounding | Select the index rate rounding factor for the product, from the drop-down list. |
| | Note : For more information, refer Appendix C: Rounding Amounts and Rate Attributes. |
| Reschedule Method | Select the rate change reschedule method for the variable rate product, from the drop-down list. Select CHANGE PAYMENT, if you want to automatically recalculate the repayment amounts on the interest rate change. Select UNDEFINED (the default value), if you do not want to take any action on interest rate change. |
| Reschedule Value | Specify the value in percent (%) to decide the repayment change. For example, if you enter 10, then the periodic repayment amount will change only if the newly computed repayment amount is higher by 10% of the previous repayment amount. Specify 0 if you want to change repayment amounts with every index rate change. |
| | of the Basic Actions mentioned in Navigation chanter |



Note

The 'Reschedule Method' and 'Reschedule Value' fields allows you to define and control the changes in loan payment amount for Variable and Fixed rate loans during originating, funding, and servicing. For more information, refer <u>Variable and Fixed Interest Rate Loans</u>.

4.5.1 **Product Itemizations**

- 1. Click Setup > Setup > Administration > User > Products > Products > Loan > Product Itemizations.
- 2. In the Product Itemization sub screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

4.5.2 <u>Rate Adjustments</u>

- 1. Click Setup > Setup > Administration > User > Products > Products > Loan > Rate Adjustments.
- 2. On the Rate Adjustments subtab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

| Field: | Do this: |
|--------|--|
| Seq | Specify the sequence number of the rate change adjustments. Consider 1 as the initial (first) rate change adjustment frequency. All subsequent frequencies will be considered for rate change adjustments according to their sequence number. |



| Field: | Do this: |
|-------------------------|---|
| Adjustment Frequency | Select the frequency value for adjustments, from the drop-down list. Currently, the following values are available in the system: |
| | RATE CHANGE OCCURS EVERY X YEARS |
| | RATE CHANGE OCCURS EVERY X MONTHS |
| | RATE CHANGE OCCURS EVERY X DAYS |
| | RATE CHANGE OCCURS EVERY BILLING DATE |
| | RATE CHANGE OCCURS EVERY DUE DATE |
| | RATE CHANGE OCCURS AT MATURITY |
| Period | Specify the period associated to adjustment frequency. For example, if you select the adjustment frequency as RATE CHANGE OCCURS EVERY X YEARS and enter 5, the rate change occurs every five years. |
| # of Adjustments | Enter the number of adjustments associated with the adjustment frequency. For example, in above example, if you enter the value as 2, then rate payment adjustment occurs on the product every five years and will happens 2 times before switching to the next adjustment frequency. |
| Enabled | Check this box to indicate that this rate adjustment is currently available. |

4.6 Pricing

The Pricing screen records pricing information related to your products. the system uses the information in the Pricing Definition section to identify the correct pricing for an application, depending upon the product and the specific application parameters. the system will always search for a unique match.

When you choose the **Select Pricing** while making a decision on the **Underwriting** window, the system displays the best match and completes the Pricing and Approved sections under Summary subtab. The information in the Approved section cite the minimum amounts for the loan, though the user can edit these figures.

The system determines the best match by looking at all enabled pricing strings on the Pricing screen that meet the following criteria:

- Exactly match the application values for the Promotion and Billing Cycle fields.
- Are less than or equal to the application values for the Term, Amount, Age, and Start Date fields.
- Match either the application value or ALL for all other criteria.

Exact matches for each field are given a higher weight than matches of ALL. The returned rows are then ranked based on the weighted values and the hierarchical position of the field (see above). They are then ranked by start date. The system recognizes the first row returned as the best match.



Note

- You should set up a default pricing for each billing cycle and pricing that the system can select to ensure error-free performance. Oracle Financial Services Software recommends creating a single version of each edit type, where ALL is the value in the selection criteria fields listed above. If the system cannot find a pricing match, it will display an error message.
- The system supports the bulk uploading of product pricing setup data. This allows you to upload multiple setup data, avoid re-entering setup data, and more importantly, reduce data entry mistakes. The system currently supports uploading using a fixed-length format only, where each data is at a pre-fixed position. You can run batch jobs with the Set Code SET-BLK to upload pricing and GL data.

To set up the Pricing

- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Pricings > Loan**.
- 2. In the Pricing Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

| DashBoard | Pricings × | | | | | | | | | | | | |
|--|-----------------|--------------------|--------------|------------|------|-------------------|-----------------|----------|------------|------------------|-----------------------|-----------------|----------|
| Origination | Loan Line Lease | | | | | | | | | | | | |
| Servicing | | | | | | | | | | | | | |
| Collections | Loan Pricing De | efinition | | | | | | | | | der Add | 🖉 Edit 📃 View | |
| WEP | View - Format - | Freeze | Detach | 🖓 Wrap 🛛 🙀 | 2 | | | | | | | | |
| | 4 | | | 20 | 10 | | | | | | | | |
| Tools | Pricing | Description | Start Dt | End Dt | Enab | bled Max Loan Amt | Max Term | Buy Rate | Index | Rate From | Rate Tr | o Maturity | Index |
| tup | | | | 12/31/4000 | N | 0.00 | 0 | 0.0000 | | 0.0000 | 0.0000 | | |
| etup | ABCD | ABCD | 12/22/2015 | 12/31/1998 | N | 0.00 | 0 | 0.0000 | FLAT RATE | 0.0000 | 0.0000 | FLAT RA | TE |
| Administration | CN_IJARA_HE | DARA HOME LOA | 12/07/1993 | 12/31/4000 | Y | 3,000,000.00 | 360 | 0.0000 | FLAT RATE | 4.9900 | 24.990 | 0 FLAT RA | TE |
| > System | CN_ISTISNA_LN | ISTISNA HOME LO | 12/07/1993 | 12/31/4000 | Y | 3,000,000.00 | 360 | 0.0000 | FLAT RATE | 4.9900 | 24.990 | | |
| > User | CN_LN_CE_FR_01 | LOAN CHATTEL PR. | . 12/07/1993 | 12/31/4000 | Y | 1,000,000.00 | 120 | 0.0000 | FLAT RATE | 4.9900 | 24.990 | | |
| | CN_LN_CE_VR_01 | HOME LOAN PRICE. | . 12/07/1993 | 12/31/4000 | Y | 3,000,000.00 | 360 | 0.0000 | PRIME RATE | 4.9900 | 24.990 | 0 PRIME R | ATE |
| Products | CN_LN_DEFAULT_ | 01 DEFAULT PRICING | 12/07/1993 | 12/31/4000 | N | 1,000,000.00 | 240 | 0.0000 | PRIME RATE | 4.9900 | 24.990 | 0 PRIME R | ATE |
| Asset Types | CN_LN_SG_VR_01 | SECURED LOAN P | 12/07/1993 | 12/31/4000 | Y | 1,000,000.00 | 120 | 0.0000 | PRIME RATE | 4.9900 | 24.990 | 0 PRIME R | ATE |
| Index Rates | CN_LN_UNSECUR. | . CN_UN_UNSECUR | 12/07/1993 | 12/31/4000 | Y | 1,000,000.00 | 120 | 0.0000 | PRIME RATE | 4.9900 | 24.990 | 0 PRIME R | ATE |
| Currency Exchange | CN_UN_VR_PRM_0 | 1 VEHICLE LOAN PR | 12/07/1993 | 12/31/4000 | Y | 999,999,999,999.9 | B 120 | 2.9900 | FLAT RATE | 4.9900 | 24.990 | 0 FLAT RA | TE |
| Scoring Parameters | CN_MURABAHA | MURABAHA LOAN | 12/07/1993 | 12/31/4000 | Y | 3,000,000.00 | 360 | 0.0000 | FLAT RATE | 4.9900 | 24.990 | 0 FLAT RA | TE |
| Products | CN_SME_LN_VR | SME LOAN PRICIN | 12/07/1993 | 12/31/4000 | Y | 4,000,000.00 | 360 | 0.0000 | PRIME RATE | 4.9900 | 24.990 | 0 PRIME R | ATE |
| Pricings | CN_TEST_LOAN | LOAN VEHICLE (FR) | 12/01/2000 | 12/31/4000 | N | 1,000,000.00 | 90 | 2.0000 | FLAT RATE | 2.0000 | 28.000 | 0 FLAT RA | TE |
| Contract | JC PRICING | JC PRICING | 01/19/2000 | 12/31/4000 | Y | 50,000,000.00 | 360 | 2.9990 | FLAT RATE | 3.9990 | 25.999 | 0 FLAT RA | TE |
| Edits | UNPB | LN P BI WEEKLY | 02/12/2015 | 12/31/4000 | Y | 1,000,000.00 | 360 | 0.0000 | PRIME RATE | 4.9900 | 24.990 | 0 PRIME R | ATE |
| Scoring Models Fees Origination Fees Compensation | Loan Pricing De | finition | | | | | | | Save | e and Add | Save and Sta <u>v</u> | Save and Return | C Return |
| Commission Insurance | | * Pricin | | | | 8 DecEt Dec | e To 0.0000 | | | | Asset Class ALL | | |
| Checklists | | | | | | PTOILERd | 8 10 0.0000 | | | | | | |
| Stipulations | | * Description | | | | | Selection Crit | eria | | | Asset Type ALL | | • |
| Spreads | | * Start D | | 30 | | | | 111 | | | * Sub Type ALL | | * |
| Statement Messages | | * End D | t 12/31/4000 | 130 | | * Com | * Company ALL T | | | * Asset Make ALL | | | ۲ |
| Letters | | * Enable | d 🔲 | | | * Br | anch ALL | Ŧ | | | Asset Model ALL | | ۲ |
| Promotions Subvention | | | | | | * Billing (| yde MONTHLY | 7 | | | * Age | | |
| Escrow | | | Result | | | * Pro | duct ALL | • | | | Trade-In ALL | | |
| WFP | | * Max Loan Am | t 0.00 | | | x | tate ALL | | | | Mileage 0 | | |
| Index Rates | | * Max Terr | 0 | | | | roup ALL | | | | * Currency ALL | | ۲ |
| Fees | | * Buy Rab | | | | | | | | | * Promotion NOP | VE | Ŧ |
| Pricings | | | | | | | Type ALL | | | | Subvention NO | | |
| Contracts | | | × FLAT RATE | | • | * Producer Re | | * | | | * Down Pmt 0.00 | | |
| Balances Transactions | | * Rate From | | | | * Producer Terr | itory ALL | ۲ | | | | | |
| Spreads | | * Rate To | 0.0000 | | | * Cha | nnel ALL | Ŧ | | * | Asset Value 0.00 | 1 | |
| | | | | | | | | | | | * LTV 0.00 | | |

| Field: | Do this: | | | | | |
|---|---|--|--|--|--|--|
| Pricing* | Specify the code for the pricing. | | | | | |
| Description* | Specify the description for the pricing. | | | | | |
| * Together these two fields define the name of the pricing. | | | | | | |
| Start Dt | Specify the start date for this pricing. You can even select the date from the adjoining Calendar icon. | | | | | |



| Field: | Do this: | |
|------------------|---|--|
| End Dt | Specify the end date for this pricing. You can even select the date from the adjoining Calendar icon. | |
| Enabled | Check this box to enable the pricing. | |
| | can create edits during implementation to note when amounts in le the range of tolerance. | |
| Max Loan Amt | Specify the maximum amount financed for this rate pricing. | |
| Max Term | Specify the maximum term financed for this rate pricing. | |
| Buy Rate | Specify the buy rate. | |
| Index | Select the index type associated with this rate pricing from the drop-down list. | |
| Rate From | Specify the minimum rate allowed for loans using this rate pricing. | |
| Rate To | Specify the maximum rate allowed for using this variable rate pricing. | |
| Maturity Index | Select the maturity index type associated with this variable rate pricing from the drop-down list. | |
| Maturity From | Specify the lowest maturity rate allowed for loans using this variable rate pricing. Maturity rate is the rate to be charged on the product if it remains unpaid after its last term has been billed. | |
| Maturity To | Specify the maximum maturity rate allowed for products using this pricing. | |
| Profit Rate From | Specify the minimum profit rate allowed for the product using this pricing. | |
| | Note: This field will be displayed only if you select the category as Islamic in the Product screen. | |
| Profit Rate To | Specify the maximum profit rate allowed for the loan using this pricing | |
| | Note : This field will be displayed only if you select the category as the Islamic in the Product screen. | |
| | llows you to specify pricing at different levels and determine how pecific pricing to the applicant's request. | |
| Company | Select the portfolio company for this pricing, from the drop- down list. This may be ALL or a specific company. | |
| Branch | Select the portfolio branch for this pricing. This may be ALL or a specific branch. (This must be ALL if in the Company field you selected ALL), from the drop-down list. | |
| Billing Cycle | Select the billing cycle for this pricing, from the drop-down list. | |



| Field: | Do this: |
|--------------------|---|
| Product | Select the product for this pricing, 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 and the product setup. |
| State | Select the state for this pricing, from the drop-down list. This may be ALL or a specific state. |
| Pro Group | Select the producer group for this pricing, from the drop-down list. This may be ALL or a specific producer group. |
| Pro Type | Select the producer type for this pricing, , from the drop-down list. This may be ALL or a specific producer type. |
| Producer Region | Select the region of the producer. |
| Producer Territory | Select the territory of the producer. |
| Producer | Select the producer from the drop-down list. This may be ALL or a specific producer. The available values come from a validated field based on the product group and product type. |
| Grade | Select the credit grade for this pricing, from the drop-down list. This may be ALL or a specific grade. |
| Amt | Specify the minimum amount financed for this pricing. |
| Loan Term | Specify the minimum term for this pricing. |
| Asset Class | Select the asset class from the drop-down list. This may be ALL or a specific asset class. The available values come from a validated field based on the collateral type. You may create additional user-defined lookup codes for these lookup types as needed. |
| Asset Type | Select the asset type from the drop-down list. This may be ALL or a specific asset type. The available values come from a validated field based your assets setup. |
| SubType | Select the asset sub type from the drop-down list. This may be ALL or a specific asset sub type. The available values come from a validated field based your assets setup, and is linked to the selected asset type. |
| Asset Make | Select the asset make from the drop-down list. The available values come from a validated field based your assets setup and is restricted based on the selected Asset Type and Asset Sub Type. For example, If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make. |
| Asset Model | Select the asset model from the drop-down list. The available values come from a validated field based your assets setup, and is restricted based on the selected Asset Type and Asset Sub Type. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model. |



| Field: | Do this: |
|-------------------|--|
| Age | Specify the asset age (the minimum age for the selected pricing). |
| | Note : If your entry in this field is based on the number of years of age of the asset and not the actual year of make, you must update this entry annually to ensure that the proper pricing is available. |
| Trade-In | Specify if there is a trade in of an asset by selecting Yes/No. |
| Mileage | If there is a Trade-In of an existing asset, then specify its mileage in km. |
| Currency | Select the currency for this pricing, from the drop-down list. |
| Promotion | Select the promotion applicable to this pricing from the drop- down list. The available values come from a validated field based on the promotions setup. |
| Subvention | Select the subvention plan from the drop-down list, if pricing is specific for any subvention plan. |
| Down Pmt | Specify the down payment for the pricing. |
| Asset Value | Specify the asset value. |
| LTV | Specify the loan to value ratio. |
| | siness - allows you to specify number of years in business and tem matches specific pricing to the business applicant's request. |
| Years In Business | Specify the total number of years in business. |

4.7 <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

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.

| | | | | | | | | | 1 |
|---|--|--|--|--|---|---|--|---|---|
| DashBoard | Contract × | | | | | | | | |
| > Origination | Loan Line Lease | | | | | | | | |
| Servicing | | | | | | | | | |
| > Collections | Contract Definition | on | | | | | der Add | 🖉 Edit [| 🔄 View 🔗 Audit |
| > WFP | View 👻 Format 👻 | 🖙 🔲 Freeze 🚮 Detad | n 🚽 Wrap | New Instrumen | nt | Crea | te Copy | | |
| > Tools | Instrument | Description | Start Dt | | Enabled Com | | ranch | Billing Cycle | Product |
| > 100IS | INS-LOAN-HE-STG | | 12/07/1993 | 12/31/4000 | Y ALL | | LL | MONTHLY | LOAN HOME |
| Setup | INS-LOAN-HE-VR INS-LOAN-IJARA | LOAN INSTRUMENT HOME (VR) | | reloal looo | Y ALL Y ALL | | el. | MONTHLY | LOAN HOME |
| Printers | | LOAN INSTRUMENT-IJARA | 12/07/1993 | 12/31/4000 | Y ALL Y ALL | | ul ul | MONTHLY | ISTISNA HOME |
| Bank Details | INS-LOAN-ISTISNA INS-LOAN-JC | LOAN INSTRUMENT- ISTISNA | 12/07/1993 | 12/31/4000 12/31/4000 | | | ILL BRANCH | | |
| Check Details | | LOAN INSTRUMENT_VEHICLE. | | | Y SHAL Y ALL | | LR_BRAINCH | MONTHLY | VEHICLE LO/ |
| Standard Pavees | INS-LOAN-MURAE INS-LOAN-PC | LOAN INSTRUMENT -MURAB LOAN INSTRUMENT - PRE CO | | 12/31/4000 | Y ALL Y ALL | | ul ul | MONTHLY | MURABAHA I ALL |
| Currencies | INS-LOAN-SG-VR | LOAN INSTRUMENT - PRE CO LOAN HOUSEHOLD SECURED | | 12/31/4000 12/31/4000 | Y ALL Y ALL | | | MONTHLY | LOAN SECUR |
| Zip Codes | | LOAN HOUSEHOLD SECURED LOAN UNSECURED INSTRUM | | 12/31/4000 | Y ALL Y ALL | | ul. | MONTHLY | LOAN SECUR |
| ⊿ Products | INS-LOAN-UN-PDC | LOAN INSTRUMENT - FIXED | 12/07/1993 | 12/31/4000 | Y ALL Y ALL | | dl. | MONTHLY | LOAN VEHIC + |
| Asset Types | INS-COAN-VE ∢ | LOAN INSTRUMENT - FIXED | 12/07/1995 | 12/51/4000 | T ALL | | uu. | MONTHLT | LOAN VEHIC |
| Pridings Contract | | | | | | | | | |
| Edits | | Instruments | * Pre compute | Rebate | * Delq Category Method * Accrual Post Maturity | | | k # Adjust / Life Int Rate (Floor) | |
| Cydes | Instrument | Instruments INS-LOAN-HE-STG-VR | * Pre compute | | Method Accrual Post Maturity | | * Min I | Int Rate (Floor) * Max Int Rate | 0.0000 |
| Cycles Scoring Models | | INS-LOAN-HE-STG-VR | * Rebate Method | NONE | Method * Accrual Post Maturity | | * Min I | Int Rate (Floor) | 0.0000 |
| Cycles Scoring Models Fees | * Description | INS-LOAN-HE-STG-VR LOAN INSTRUMENT S | * Rebate Method | | Method * Accrual Post Maturity | | * Min I | Int Rate (Floor) * Max Int Rate (Ceiling) | 0.0000 35.0000 |
| Cydes Scoring Models Fees Origination Fees | * Description * Start Dt | INS-LOAN-HE-STG-VR LOAN INSTRUMENT S 12/07/1993 | * Rebate Method Rebate Term Method * Rebate Min Fin Chg | NONE | Method * Accrual Post Maturity | Extension | * Min I | Int Rate (Floor) * Max Int Rate (Ceiling) | 0.0000 |
| Cycles Scoring Models Fees Origination Fees Compensation | * Description * Start Dt | INS-LOAN-HE-STG-VR LOAN INSTRUMENT S | * Rebate Method Rebate Term Method * Rebate Min Fin Chg Method | NONE | Method * Accrual Post Maturity * Max Extn Period , Year | Extension 2 | * Min I | Int Rate (Floor) * Max Int Rate (Ceiling) | 0.0000 35.0000 Payment Caps |
| Cycles Scoring Models Fees Origination Fees | * Description * Start Dt | INS-LOAN-HE-STG-VR LOAN INSTRUMENT S 12/07/1993 | * Rebate Method Rebate Term Method * Rebate Min Fin Chg | NONE | Methoc * Accrual Post Maturity * Max Extn Period / Year * Max Extn Period / | Extension | * Min I | Int Rate (Floor) * Max Int Rate (Ceiling) x Pmt Inc / Year | 0.0000 35.0000 Payment Caps 0 |
| Cycles Scoring Models Fees Origination Fees Compensation Commission Insurance Checklists Stipulations | * Description * Start Dt * End Dt | INS-LOAN-HE-STG-VR LOAN INSTRUMENT S 12/07/1993 | * Rebate Method Rebate Term Method * Rebate Min Fin Chg Method | NONE NEAREST CURREN NONE | Methoc * Accrual Post Maturity * Max Extn Period / * Max Extn Period / * Max Extn Period / * Max # Extn / Year | Extension 2 5 2 | * Min I | Int Rate (Floor) * Max Int Rate (Ceiling) x Pmt Inc / Year ax Pmt Inc / Life | 0.0000 35.0000 Payment Caps 0 0 |
| Cydes Scoring Models Fees Origination Fees Compensation Commission Insurance Checklats Stpulations Spreads | * Description * Start Dt * End Dt | INS-LOAN-HE-STG-VR LOAN INSTRUMENT S 12/07/1993 20 12/31/4000 20 Selection Criteria | * Rebate Method Rebate Term Method * Rebate Min Fin Chg Method * Min Finance Charge * Acquisition Charge | NONE NEAREST CURREN NONE | Methoc * Accrual Post Maturity * Max Exth Period , Yeau * Max Exth Period , Uff * Max # Exth / Year * Max # Exth / Life | Extension 2 2 5 5 | * Min I * Max * Ma | Int Rate (Floor) * Max Int Rate (Ceiling) x Pmt Inc / Year ax Pmt Inc / Life | 0.0000 35.0000 Payment Caps 0 0 0 0 |
| Cycles Scoring Models Fees Origination Fees Compensation Commission Insurance Checklists Stipulations | * Description * Start Dt * End Dt * Enabled * Company | INS-LOAN+E-STG-VR LOAN INSTRUMENT 5 12/07/1993 12/31/4000 Selection Criteria ALL | * Rebate Method Rebate Term Method * Rebate Min Fin Chg Method * Min Finance Charge * Acquisition Charge Amt | NONE NEAREST CURREN NONE 1.0000 0.00 Scheduled Dues | Methoc * Accrual Post Maturity * Max Extn Period / Year * Max Extn Period / L & Max Extn Period / Max Extn / Year * Max # Extn / Year * Max # Extn / Life | Z 2 5 0 | * Min I * Max * Ma | Int Rate (Floor) * Max Int Rate (Ceiling) x Pmt Inc / Year ax Pmt Inc / Life t Pmt Deduction | 0.0000 35.0000 Payment Caps 0 0 0 0 |
| Cycles Scoring Models Fees Origination Fees Compensation Commission Insurance Checklets Stytuletions Spreads Statement Messages | * Description * Start Dt * End Dt * Enabled * Company * Branch | DS-LOAN-HE-STG-IR LOAN INSTRUMENT S 12/07/1993 6 22 Selection Criteria ALL v ALL v | * Rebate Method Rebate Term Method * Rebate Min Fin Chg Method * Min Finance Charge * Acquisition Charge | NONE NEAREST CURREN NONE 1.0000 0.00 Scheduled Dues | Methoc * Accrual Post Maturity * Max Exth Period , Yeau * Max Exth Period , Uff * Max # Exth / Year * Max # Exth / Life | Extension 2 5 2 5 0 0 0 | * Min I * Max * Ma * Ist | Int Rate (Floor) * Max Int Rate (Ceiling) x Pmt Inc / Year ax Pmt Inc / Life t Pmt Deduction Allowed | 0.0000 35.0000 Payment Caps 0 0 0 Other |
| Cycles Sooring Models Frees Compensation Commission Invariance Checklists Stpulations Spreads Statement Messages Letters | * Description * Start Dt * End Dt * Enabled * Company | DS-LOAN-HE-STG-IR LOAN INSTRUMENT S 12/07/1993 6 22 Selection Criteria ALL v ALL v | * Rebate Method Rebate Term Method * Rebate Min Fin Chg Method * Min Finance Charge * Acquisition Charge Amt | NONE NONE NONE NONE Scheduled Dues 1 | Method * Accrual Post Maturity * Accrual Post Maturity * Max Exth Period , * Max Exth Period , # Max # Exth / Vear * Minimum # Payments * Extension Gap in | Extension 2 5 2 5 0 0 0 | * Min I * Max * Ma * Ist | Int Rate (Floor) * Max Int Rate (Ceiling) x Pmt Inc / Year ax Pmt Inc / Life t Pmt Deduction | 0.0000 35.0000 Payment Caps 0 0 0 Other |
| Cydes Sooring Models Fees Origination Fees Compensation Commission Insurance Checklets Stpudatons Spreads Statement Messages Letters Promotorins | * Description * Start Dt * End Dt * Enabled * Company * Branch * Biling Cycle | DS-LOAN-HE-STG-IR LOAN INSTRUMENT S 12/07/1993 6 22 Selection Criteria ALL v ALL v | * Rebate Method Rebate Term Method * Rebate Min Fin Chg Method * Min Finance Charge * Acquisition Charge Amt | NONE NONE NEAREST CURRENE NONE L0000 0.00 Scheduled Dues 1 31 | Method * Accrual Post Maturity * Accrual Post Maturity * Max Exth Period , * Max Exth Period , # Max # Exth / Vear * Minimum # Payments * Extension Gap in | Extension 2 5 2 5 0 0 0 | * Min I * Max * Max * Ma * Max * Max | Int Rate (Floor) * Max Int Rate (Ceiling) * Pmt Inc / Year ax Pmt Inc / Ufe t Pmt Deduction Allowed Ist Pmt Refund Allowed | 0.0000 35.0000 Payment Caps 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| Cydes Sooring Models Fees Origination Fees Compensation Commission Insurance Checklets Stpdafons Stpdafons Statement Messages Letters Subvention | * Description * Start Dt. * End Dt * Enabled * Company * Bing Cycle * Bing Cycle * Product | INS-LOAN-HE-STG-VR LOAN INSTRUMENT S 12/07/1993 6 Selection Criteria ALL ¥ MONTH-LY ¥ LOAN HOME (VR) ¥ | * Rebate Method Rebate Term Method * Rebate Min Fin Chg Method * Min Finance Charge * Acquisition Charge Ant * Due Day Min * Due Day Max | NONE NONE NEAREST CURRENE NONE L0000 0.00 Scheduled Dues 1 31 | Method * Accrual Post Maturity * Max Exth Period, Ue * Max Exth Period, Uf * Max Exth, Year * Max # Exth, Year * Max # Exth, Year * Externion Gap i Kinniba | Extension 2 5 0 0 Advance Deta | * Min I * Max * Max * Ma * Max * Max | Int Rate (Floor) * Max Int Rate (Ceiling) x Pmt Inc / Year ax Pmt Inc / Life t Pmt Deduction Allowed Ist Pmt Refund [| 0.0000 35.0000 Payment Caps 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| Cycles Scoring Models Fees Compensation Commission Insurance Checklots Stpcado Statement Messages Letters Promotions Subvention Escrow | * Description * Start DL * End DL * Enabled # Company * Branch # Billing Cycle * Product * State | DS-LOAN-HE-STG-VR LOAN INSTRUMENT S 12/07/1993 & Selection Criteria ALL LOAN-HOME (VR) ALL LOAN-HOME (VR) ALL W | * Rebate Method Rebate Term Method * Rebate Nin Fin Char Method * Min Finance Charge * Acquisition Charge * Acquisition Charge * Due Day Max * Due Day Max * Max Due Day Change / Year * Max Due Day | NONE NONE NONE NONE NONE Scheduled Dues 1 31 2 5 | Method * Accrual Post Naturity * Max Exth Period, 0 * Max Exth Period, 0 * Max Exth Period, 0 * Max Exth Period, 0 * Max Exth Verif * Max # Exth Verif * Max # Exth Verif * Max # Exth Verif * Max # Exth Verif * Multi Disbursement * Multi Disbursement | Extension 2 5 0 0 Advance Deta | * Min I * Max * Ma * Ist * Ist | Int Rate (Floor) * Max Int Rate (Ceiling) x Pmt Inc / Year ax Pmt Inc / Life t Pmt Deduction Allowed Ist Pmt Refund [Allowed t Pmt Deduction Days | 0.0000 Payment Caps 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| Cycles Scoring Models Press Compensation Commission Insurance Checklists Stputetons Stputetons Statement Messages Letters Promotions Subvention Escrow WFP | * Description * Start Dt. * End Dt * Enabled * Company * Bing Cycle * Bing Cycle * Product | DS-LOAN-HE-STG-VR LOAN INSTRUMENT S 12/07/1993 & Selection Criteria ALL v LOAN-HOME (VR) v ALL v LOAN-HOME (VR) v | * Rebate Method * Rebate Term Method * Rebate Min Fin Char Method * Min Finance Charge * Acquisition Charge * Acquisition Charge * Due Day Min * Max Due Day Change / Life | NONE NONE NONE NONE NONE NONE NONE NONE | Method * Accrual Post Maturity * Max Exth Period, Ue * Max Exth Period, Uf * Max Exth, Year * Max # Exth, Year * Max # Exth, Year * Externion Gap i Kinniba | Extension 2 5 0 0 Advance Deta | * Min I * Max * Max * Max * Ma | Int Rate (Floor) * Max Int Rate (Ceiling) x Pmt Inc / Year ax Pmt Inc / Life t Pmt Deduction Allowed Ist Pmt Refund Lat Pmt Refund Days mt Refund Days | 0.0000 Payment Caps 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| Cycles Scoring Models Fees Compension Fees Compension Commission Insurance Checklists Stipulations Spreads Statement Messages Letters Promotions Submotion Escrow J WPP Index Rates | * Description * Start DL * End DL * Enabled # Company * Branch # Billing Cycle * Product * State | DIS-LOAN-HE-STG-VR LOAN DISTRUMENT 5 12/07/1993 ₿ 22/31/000 ₿ 2 Selection Criteria ALL ♥ HOMT+LY ♥ LOAN HOME (VR) ♥ ALL ♥ | * Rebate Method Rebate Term Method * Rebate Nin Fin Char Method * Min Finance Charge * Acquisition Charge * Acquisition Charge * Due Day Max * Due Day Max * Max Due Day Change / Year * Max Due Day | NONE NONE NEAREST CURREN NONE 1.0000 0.00 Scheduled Dues 1 31 31 2 5 5 15 | Method * Accrual Post Naturity * Max Exth Period, 0 * Max Exth Period, 0 * Max Exth Period, 0 * Max Exth Period, 0 * Max Exth Verif * Max # Exth Verif * Max # Exth Verif * Max # Exth Verif * Max # Exth Verif * Multi Disbursement * Multi Disbursement | Image: Constraint of the second sec | * Mn I * Ma * Ma * Ist * Ist * Ist Pr * fst * fs | Int Rate (Floor) * Max Int Rate (Ceiling) x Pmt Inc / Year ax Pmt Inc / Life t Pmt Deduction Allowed Ist Pmt Refund [Allowed t Pmt Deduction Days | 0.0000 Payment Caps 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |

| Field: | Do this: | |
|-----------------------------|--|--|
| Contract Definition section | | |
| Instrument | Specify the code identifying the instrument. | |



| Field: | Do this: |
|--------------------|---|
| Description | Specify the description of the instrument being defined. |
| Start Dt | Specify the start date for the instrument. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date for the instrument. You can even select the date from the adjoining Calendar icon |
| Enabled | If you check this box, the system will consider this contract definition when selecting a instrument for an application. |
| | Note: Once the field is enabled load balances button in balances sub tab will be disabled |
| Selection Criteria | section |
| Company | Select the company for the instrument from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the branch within the company for the instrument from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected 'ALL' in the Company field. |
| Billing Cycle | Select the billing cycle selected from the drop-down list. |
| 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 section | | | | |
| Late Charge Grace Days | Specify the number of grace days allowed for the payment of a due date before a late charge is assessed on the account. | | | |
| Stop Accrual Days | Specify the number of days a contract can be in delinquent state, after which the interest accrual must stop for an account. | | | |
| | A Batch Job is run daily to select accounts in delinquent status for a pre-defined number of days and post 'No Accrual transaction' for such accounts on current date. When the account recovers from Delinquency, the system will then post a 'Start Accrual Transaction' on the date the account is recovered from delinquency. | | | |
| 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 or more terms by allowing the customer to skip one or more payments. The skipped terms are added to the end of the contract. | | | |
| Extension sectior | 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.

4.7.1 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.

4.7.2 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.

4.7.3 <u>Itemizations</u>

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. |

4.7.4 <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 Basic Actions mentioned in Navigation chapter.

4.8 Edits

Edits ensure your organization's guidelines are properly followed and that all exceptions are sent to the appropriate personnel to review.

You can configure your system so that during the origination process, at each change to an application's status, the system will perform a set of edits on the Verification link's Edits screen (found on the Application Entry, Underwriting, and Funding windows).

Edits ensure your organization's guidelines are properly followed and that all exceptions are sent to the appropriate personnel to review. If the edits check fails, then the system will not allow the change of status, and the application will remain in its current status. This screen allows you to define the validations the system must perform on the Verification master tab, as the status of application changes.



Origination edits are used to validate applications entered through the standard Application Entry and Applications windows. The Edits screen contains two sections, the Edit Type Definition section and the Edit Sub Type Definition section.

To set up the Edits

You can either define new Edit Type Definition details or specify a new name in the **New Edit Type** field and click **Create Copy** to create a copy of selected edit type definition with details.

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
 Administration > User > Products > Edits > Loan.
- 2. On the Edits screen, choose Origination or Open Interface.
- 3. In the Edit Type Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

| DashBoard | Edds x | | | | | | | | |
|----------------------------------|--------------------------|------------------------------|-----------------------------|----------------|----------------|---------|----------------------------|-----------------|----------------------------|
| Origination | Loan Line Lease | | | | | | | | |
| Servicing | | | | | | | | | |
| Collections | the second second second | | | | | | | | |
| | Edit Type Defini | tion | | | | | din Add | 🖉 Edit 🗌 View | v 🔗 Aydit |
| NFP | Origination O | ten Interface | | | | | | | |
| Tools | | | | | | | | | |
| ıp | View - Format - | Freeze 🛃 Detach | Wrap 🚺 | New Edit Type | Create Copy | | | | |
| tup | 4 | | | | • | | | | |
| Administration > System | Edit | Description | Edit Type | System Defined | Enabled | Company | | | |
| > User | | | | 🔘 Yes 🖲 No | N | | | | |
| Products | CNLNCE_ADC_EDI. | APPLICATION APPROVAL EDITS | APP APPROVAL ED | 🔄 🖲 Yes 🔘 No | Y | ALL | | | |
| Asset Types | CNLNCE_ADC_EDI. | APPLICATION DECLINE EDITS | APP DECLINE EDIT | 5 🔍 Yes 🖲 No | Y | ALL | | | |
| Index Rates Currency Exchange | CNUNCE ADC EDI. | APPLICATION AUTO APPROVAL | APP AUTOMATIC | Yes No | Y | ALL | | | |
| Scoring Parameters | CNUNCE APP EDL. | APPLICATION ENTRY EDITS | APP ENTRY EDITS | 🔘 Yes 🖲 No | Y | ALL | | | |
| Products | | APPLICATION PRESCREENING EI | APP PRESCREENIN | Yes No | Ŷ | ALL | | | |
| Pricings | | APPLICATION PREQUALIFICATIO | | | Y | ALL | | | |
| Contract Edits | 0.00000 | APPLICATION CONTRACT EDITS | Comparison and a constraint | | Y | ALL | | | |
| Cydes | CHENCE_CON_EDI | . An Licenton connoici Lorra | Arr connere. | | | nu. | | | |
| Scoring Models | • | | | | | | | | |
| Fees | Edit Type Defini | tion | | | | | | | |
| Origination Fees | Edit Type Deliti | uon | | | | | Save and Add Save and Stay | Save and Return | n 🗘 Retun |
| Compensation Commission | | | | | | | Save and Add Save and Stay | Save and Keturn | Ketun |
| Insurance | | * Edit | | | | | * Channel ALL | | T |
| Checklists | | * Description | | | Selection Crit | teria | * Product ALL | | , |
| Stipulations | | * Edit Type | | | * Company ALL | Ŧ | * State ALL | | |
| Spreads | | * System Defined () Yes (| | | | | | | • |
| Statement Messages Letters | | * Enabled III | 110 | | * Branch ALL | | * Currency ALL | | |
| Promotions | | * Enabled | | | | | | | |
| Subvention | Edit Sub Type D | ofinition | | | | | de add | / Edit _ View | . And |
| Escrow | View + Format + | | له Wrap | a la | | | 1 200 | A Pour E Tier | V Ages |
| WFP Index Rates | view + Tormac + | M Heeze Mineraci | da wish | | | | | | |
| Fees | <i>«</i> | | | | | | | | |
| Pricings | Edit Sub Type | Edit | | | Result | | | Enabled | Value |
| Contracts | No data to display. | | | | | | | | |
| Balances | 4 | | | | | | | | |

| Field: | Do this: | |
|----------------|--|--|
| Edit | Specify the edit name. | |
| Description | Specify the description for the edit. | |
| Edit Type | Select the edit type code from the drop-down list. | |
| 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 edit. | |
| Company | Select the portfolio company associated with this edit, from the drop-down list. This may be ALL or a specific company. | |



| Field: | Do this: |
|----------|--|
| Branch | Select the portfolio branch within the company associated with this edit, from the drop-down list. This may be ALL or a specific branch. This must be ALL if you 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 associated with this edit, from the drop-down list. This may be ALL or a specific product. |
| State | Select the state with this edit from the drop-down list. This may be ALL or a specific product. |
| Currency | Select the currency associated with this edit, from the drop-down list. This may be ALL or a specific branch. |

5. In the Edit Sub Type Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

| Field: | Do this: | | | |
|----------------------------|--|--|--|--|
| Edit Sub Type | Select the edit sub type for the edit, from the drop-down list. | | | |
| Edit | Select the description for the edit, from the drop-down list. | | | |
| Result | Select the result type for the edit, from the drop-down list. | | | |
| Enabled | Check this box to enable the edit. | | | |
| Value | Specify the expected value for the first edit. The Value field records the threshold value for the edit. The actual function of the entered value is dependent on the edit category. | | | |
| Override Responsibility | Select the responsibility that can override the edit, from the drop-down list, if the edit result is an override. Designates the user responsibility level required to continue processing applications that fail the edit based on the Value field. You may define the same edit multiple times with a Result = OVERRIDE and different Value and Override Responsibility combinations to encompass various results. | | | |
| 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. | | | |

A brief description of the fields is given below:

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



Using the **Edit Type** field of the **Edit Type Definition** section, you can define when you want the edits check to occur by selecting from the following list of edit types:

| Edit type: | Description: |
|---------------------------------------|--|
| APP ENTRY EDITS | Edits that normally run on Application Entry form. |
| APP PRESCREENIN G EDITS | Edits that run between application entry and the pulling of a credit bureau. These edits determine whether the application should be reviewed further, and whether a credit bureau should be pulled. |
| PRE Qualify Edits | Edits that run to check whether the minimum details which are required to prequalify the application are satisfied or not. |
| APP AUTOMATIC APPROVAL EDITS | Edits that run after a credit bureau has been pulled and scored. These edits determine whether an application should be automatically approved or declined. |
| APP APPROVAL EDITS | Edits that run whenever an application is manually changed to a status/sub status that indicates the application (in its current state) should be approved. |
| APP DECLINE EDITS | Edits that run whenever an application is manually changed to a status/sub status that indicates the application (in its current state) should be declined. |
| APP CONTRACT EDITS | Edits that run whenever an APPROVED or CONDITIONED- APPROVED application is about to be funded. These edits ensure the validity of the contract data. |

Each entry in the Edit Sub Type field is grouped into the following categories:

| Origination edit sub types: | Description |
|---------------------------------------|---|
| ORIGINATION APPLICANT EDITS | Edits that pertain to data entered for an applicant on an application. |
| ORIGINATION APPLICATION EDITS | Edits that pertain to data entered for the requested loan. |
| ORIGINATION ASSET EDITS | Edits that pertain to data entered for asset entered on the application. |
| ORIGINATION CONTRACT EDITS | Edits that pertain to data entered for the contract on the application. |
| ORIGINATION CREDIT BUREAU EDITS | Edits that pertain to data gathered from the credit bureau reports for the applicants on the application. |
| ORIGINATION DECISION EDITS | Edits that pertain to data required to make a decision on the application. |



Each entry in the Edit Sub Type field can be set up with more than one entry in the Description field. The purpose of specific edits fall into the following types:

| Description starts with: | (Edit Category) Description of Edit Category: |
|--------------------------|---|
| CHD: | (RECORD POPULATION EDITS) Check for the existence of an entire data record. |
| DUPLICATE: | (DUPLICATION EDITS) Check for duplication of existing data. |
| RANGE: | (VALUE RANGE/TOLERANCE EDITS) Check to determine whether data entered for a specific data field is within the specific tolerance. |
| REQUIRED: | (REQUIRED FIELD EDITS) Check to determine whether a specific data field has been populated within a data record. |
| FLK: | (LOOKUP VALUE EDIT) Check API entered data against the existence of that value in the related lookup types lookup codes. |
| XVL: | (CROSS VALIDATION EDIT) Check to determine whether specific field, or set of fields, value corresponds to a value obtained by calculating them from another field or set of fields (for example, Total Payments = Terms * Standard payment amount). |

An Edits check can produce one of three results: an ERROR, a WARNING, or an OVERRIDE.

| Edit type: | Results: |
|------------|---|
| ERROR | The system will prevent you from proceeding when an edits check fails. The only option is to change the source data. The application will revert to its previous status/sub status. The user will be directed to correct the specific error. Until the edits that return an ERROR value are addressed, the user cannot continue processing the application. |
| Warning | When an edits check fails in these cases, the system allows the process to continue. Warnings serve as informational messages and can be ignored. The user will be notified that an edit failed, but the failure need not stop the current processing of the application. The user can either ignore the error, or have the application revert to its previous status/sub status and address the error before processing the application further. |



| Edit type: | Results: |
|------------|--|
| Override | The edit check has failed; however, the system allows users with the responsibility specified in the Override Responsibility field to continue. Multiple override levels can be setup depending upon the resulting value of the edit. If the user has override responsibility, the application will process as if the edit had not failed. If the user does not have override responsibility, the application will revert to its previous status/sub status and the sub status changes to OVERRIDE REQUIRED. The system will then direct the application to a user with the authority to process the application. (See the Queues chapter for more information). |

Note

Do not set the Result field to Override for credit application edits.

4.8.1 Interfacing OFSLL with Oracle Rule Author

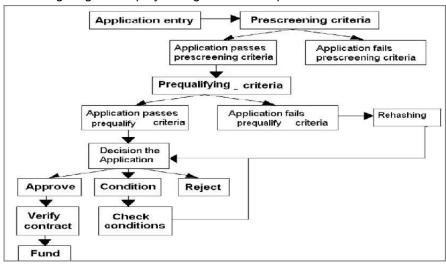
Oracle Business Rules is a component of Oracle Application Server that enables applications to rapidly adapt to regulatory and competitive pressures. This increased agility is possible due to the adoption of Oracle Rule author wherein a lending Institution can create or change a business rule without having to indulge in coding and also without stopping the business process. Also, externalizing business rules allows to manage business rules directly, without involving programmers. It provides best of breed solutions that would help in configuring the rules very quickly by a business analyst or user with some insight on the database.

4.9 <u>Cycles</u>

The Cycles screen allows you to define the origination workflow process of your organization. As you delineate the steps in the origination process, you will also define:

- The user responsibilities that have access to perform the steps
- Any edits you want the system to perform between changes in status/sub status.

The following diagram displays the general concept of workflow:





Cycle code definitions drive the application cycle. The following pairs of status/sub status define status/sub statuses that have system defined meanings and should be included in your origination workflow, if they are not already included.

After entering the basic details of the applicant, you can check whether the application prequalifies or not. If the pre-qualified edits are satisfied, the status is changed to **NEW-PREQUALIFY APPROVED** and you can modify or update any further details in the Application Entry screen. If the edits are not satisfied, the application will be pushed to the REJECTED APPLICATIONS queue with a status update to **REJECTED-PREQUALIFY REJECTED**, then you can also view the rejected pre-qualification in the Underwriting window.

Note

The system status and sub status lists are predefined and cannot be changed by the administrator. If you require additional sub status codes, please contact Oracle Financial Services Software to determine whether they can be added.

| Status/Sub status: | Description: |
|------------------------------------|---|
| NEW-BLANK | This is the status/sub status of applications during data entry. Applications remain NEW-BLANK until you choose the Next Application on the Application Entry form and the system successfully performs the application edits check. |
| NEW- PRESCREEN | The system processes the prescreen edits to determine whether a credit report should be pulled for this application or not. |
| NEW- PRESCREEN APPROVED | Applications in this status/sub status have passed the prescreen edits. The system will now request a credit bureau pull. |
| NEW- PREQUALIFIC ATION | The system checks the applicant details whether it is qualified or not. |
| NEW- PREQUALIFY APPROVED | If the pre-qualified edits are satisfied, the status is changed to NEW- PREQUALIFY APPROVED and you can modify or update any further details in the Application Entry screen. |
| REJECTED- PREQUALFY REJECTED | If the edits are not satisfied, the application will be pushed to the REJECTED APPLICATIONS queue with a status update to REJECTED-PREQUALIFY REJECTED. |
| REJECTED- PRESCREEN REJECTED | Applications in this status/sub status failed the prescreen edits. These applications will receive no further processing. The producer will be sent a decision fax and the consumer will receive an adverse action letter. |
| NEW- REVIEW REQUIRED | Either based on the scoring of the application's credit bureau(s) pull, or the fact that a credit bureau report was not successfully obtained, the application needs to be reviewed by an underwriter. |
| NEW- RECOMMEND APPROVAL | Based on the scoring of the application's credit bureau(s) pull, the application should be reviewed by an underwriter. However, based on the current setup, the system recommends approving this application. |

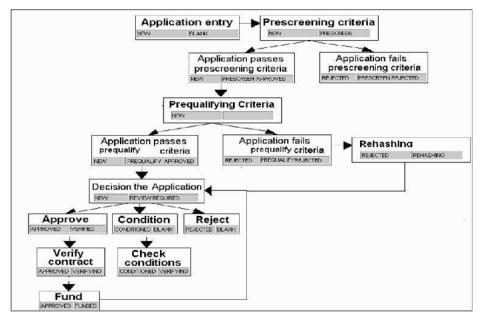


| Status/Sub status: | Description: | | | |
|---|---|--|--|--|
| NEW- RECOMMEND REJECTION | Based on the scoring of the application's credit bureau(s) pull, the application should be reviewed by an underwriter. However, based on the current setup, the system recommends rejecting this application. | | | |
| APPROVED- AUTO APPROVED | Based on the scoring of the application's credit bureau(s) pull, the system automatically approves the application. The producer will be sent a decision fax, and the application will be passed to funding. | | | |
| REJECTED- AUTO REJECTED | Based on the scoring of the application's credit bureau(s) pull, the system automatically rejects the application. The producer will be sent a decision fax and the consumer will receive an adverse action letter. | | | |
| APPROVED- BLANK | Application has been manually approved. Normally this occurs when an application is in the NEW- RECOMMEND APPROVAL, NEW- RECOMMEND APPROVAL status/sub status, or less often in the NEW- RECOMMEND REJECTION status/sub status. Any cycle code definition with next values of APPROVED-BLANK should have a lookup value of APP APPROVAL EDITS to ensure that all of the required data has been gathered in making the decision to approve the application (unless the application is currently in a status/sub status that assures the APP APPROVAL EDITS have been run). | | | |
| NEW- OVERRIDE REQUIRED | A user without sufficient override authority attempted to approve an application, which, based on setup, required a higher over-ride authority to approve. | | | |
| APPROVED- VERIFYING | Contract has been received from the producer. | | | |
| APPROVED- FINAL DOCUMENT CHECK | The contract has been reviewed and the data is correct. Normally this occurs when an application is in APPROVED-FINAL DOCUMENT CHECK OR CONDITIONED-FINAL DOCUMENT CHECK status/sub status. Any cycle code definition with next values of APPROVED-FINAL DOCUMENT CHECK or CONDITIONED-FINAL DOCUMENT CHECK should have a value of APP CONTRACT EDITS to ensure that all of the required data has been gathered in making the decision to approve the application, unless the application is currently in a status/ sub status that assures the APP CONTRACT EDITS have run. | | | |
| APPROVED- VERIFIED | The application has been processed and is awaiting funding. | | | |
| APPROVED- FUNDED | The application has been funded, and a check requisition has been created. If Customer Service form is being used, then an account is also created at this time. | | | |
| REJECTED- BLANK | The application for whatever reason is being manually rejected regardless of its current status/sub status. Any cycle code definition with Next values of REJECTED-BLANK should have a lookup value of APP DECLINE EDITS to ensure that all of the required data has been gathered in making the decision to approve the application (unless the application is currently in a status/sub status that assures the APP DECLINE EDITS have run). | | | |



| Status/Sub status: | Description: |
|---|--|
| WITHDRAWN- BLANK | The applicants have indicated that they are no longer pursuing this loan. |
| CONDITIONED - <any></any> | These status/sub status pairs are analogous to the corresponding APPROVED- <any> pair and indicate that the application has had additional conditions placed on its approval.</any> |
| <any>-<any override></any </any> | Requires OVERRIDE approval. The meaning of the sub status is analogous to the corresponding OVERRIDE sub status, and may require that specific EDITS run before proceeding. |
| <any>-AGED APPLICATION</any> | These applications have been decisioned but no contract has been received after a period of time determined by setup. If not acted on, these applications will become VOID. |
| <any>-AGED CONTRACT</any> | Contracts have been received after a period of time determined by setup. If not acted on these applications will become VOID. |
| <any>-VOID</any> | Indicate application previously had a sub status of AGED CONTRACT or AGED APPLICATION. These applications have not been completed and were made VOID after another period of time had passed. |

Using these status and sub status, let us re-examine the early workflow diagram in this section.



Note

It is extremely important that the APP CONTRACT EDITS run prior to an application being funded. All cycle code definitions should be reviewed to ensure that there are no paths through the origination cycle that bypass this EDIT type.



To set up the Cycles

- 1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup > Setup > Administration > User > Products > Cycles > Loan**
- 2. In the **Cycle Definition** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

| ORACLE Financial Services Ler | nding and Leasing | 🛔 Welcome, VAVALDYA 🕶 Accessibility 🤽 Son Dat [QA |
|---|--|---|
| > DashBoard | Groles x | |
| > Origination | Loan Line Lease | |
| > Servicing > Collections | Cycle Definition | ∲∆dd / 5dt 🗍 Yew √Aqdt |
| > WFP | Cycle Type | Product |
| > Tools | | |
| Setup | CN_LN_CE_ORG ORGINATION CYCLE | ALL |
| Setup Administration System User Products Asset Types | Cycle Definition | Cycle |
| Index Rates Currency Exchange Scoring Parameters Products Pricings Contract Edits | Cycle Code Definition View + Format + Presse Detach d Wrap | the statement of LLL ▼ *Product ALL ▼ Audit ALL ▼ |
| Cycles Cycles Scoring Models Fees Origination Fees | Current Code Current Sub Code No data to display. | Next Code Next Sob Code Code Code |
| Compensation Commission Instrumce Checklists Stipulations Spreads Statement Messages Lettes Promotions Subvention Ecrow | Cycle Code Responsibility Definition View ← Format ← 🔯 📄 Freeze 🔄 Detach 🧔 Virap 🚯 Responsibility Allowed No data to display. | ∲ Add |

A brief description of the fields is given below:

| Field: | Do this: |
|---------|---|
| Cycle | Specify the cycle code. |
| Туре | Displays the cycle type. |
| Product | Select the product from the drop-down list. |

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

Field:Do this:Current CodeSelect the current code to transition FROM, from the drop-down
list.Current Sub CodeSelect the current sub code to transition FROM, from the drop-
down list.Next CodeSelect the current code to transition TO from the drop-down list.Next Sub CodeSelect the next sub code to transition TO, from the drop-down list.



| Field: | Do this: |
|---------------------------|---|
| Origination Stage Code | Select the origination stage code of the application from the adjoining drop-down list. |
| Edit Type | Select the edit type to associate to the cycles, from the drop-down list. |

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- In the Cycle Code Responsibility Definition 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. |

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

4.10 Scoring Models

The Scoring screen allows you to setup individual and multiple scoring models. You can define different scoring models by company, branch, currency and product. Scoring models are used to automate the decisioning process during underwriting and grade applications.

When you complete the Application Entry process, the system determines which scoring model to use by finding a best match. The system searches the Company, Branch, Currency and Product fields of all enabled scoring models that contain either the exact value on the application or ALL. (Exact matches for each field are given a higher weight than matches to ALL.) The system then ranks the returned matches in descending order, based on the weighted values and the hierarchical position of the field and then by Start Date. The system recognizes the first row returned as the best match. This scoring model information is then used to determine the next status and sub status of the application.

If you use a standard bureau score as a scoring model, you can set up the system to use the adverse action reasons provided by the standard bureau score on the Stipulations sub screen.

To set up the Scoring

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Scoring Models > Loan. You can set the following categories of scoring models:
 - Credit Score Models

4.10.1 Credit Score Models

You can either define new Credit Score Model or specify a new name in the **New Credit Model** field and click **Create Copy** to create a copy of selected score model with details.



- 1. Click Setup > Setup > Administration > User > Products > Scoring Models > Loan > Credit Score Models.
 - In the Score Models section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

| DashBoard | Scorin | g Models × | | | | | | | | | | | |
|--|--------|---------------------|---------------------------------|-------------|---------------|------------|--------|----------------------------|-------------------|--------------|---------------------|---------------------------|-----------|
| Origination | Loan | Line Lease | | | | | | | | | | | |
| Servicing | Cre | dit Score Models | Behavioral Score Models | | | | | | | | | | |
| Collections | | | | | | | | | | | | | |
| WFP | Sc | ore Models | | | | | | | | | 4 Add | | √ Audit |
| Tools | | iew 👻 Format 👻 | 📴 🗌 Freeze 📓 Detach | Wrap لي | New Cre | dit Model | | Create C | ору | | | | |
| tup | | Model | Description | | Start Dt | End Dt | Enable | đ | Max Score Company | Branch | Product | Currency | Aut |
| Setup | | | | | 02/15/2016 | 12/31/4000 | N | | 0 | | | | N |
| Administration | | LOAN | LOAN SCORING MODEL (FICO S | ORE) | 11/11/1992 | 12/31/4000 | Y | | 1000 ALL | ALL | ALL | ALL | Y |
| System User | | 4 | | | | | | | | | | | ÷ |
| Products | | and Mandala | | | | | | | | | | | |
| Asset Types | SC | ore Models | | | | | | | | Save and Add | Crus and Strue | Save and Return | Ca Return |
| Index Rates Currency Exchange | | | | | | | | | | Save and 800 | Save and stay | 2 2ave and Return | A Return |
| Scoring Parameters | | * Model | | | Result | | | * Currency ALL | | Ŧ | | | |
| Products | | * Description | | * 9 | fax Score 0 | | | * Bureau Score 🔲 | | | | | |
| Pricings Contract | | * Start Dt | 12/15/2016 | - | Selection | Criteria | T | Reasons * Auto Decision | | N. | | | |
| Edits | | * End Dt 1 | 2/31/4000 | | Company ALL | | , | - Auto Decision (| | 3 | | | |
| Cycles | 1 | * Enabled | | | * Branch ALL | | | | | | | | |
| Scoring Models | | | | | * Product ALL | | • | | | | | | |
| Fees Origination Fees Commission Insurance Checklists Stipulations Spreads | | | | | | | | | | | | | |
| Statement Messages | P | arameters Grade | s | | | | | | | | | | |
| Letters Promotions | | Inconstant | | | | | | | | | al Add | <u> <u> </u> <u> </u></u> | A suite |
| Subvention | | View + Format + | Freeze Deta | h all years | P 🚱 | | | | | | -1 ^a A00 | Sour Aiem | V Audit |
| Escrow # WFP Index Rates | | | | | P 90 | | | | | | | | |
| | | Parameter | Max Value Adverse Act Reason | 97.C | | | | | | | | Weighted Value Enabled | |
| Fees | | lo data to display. | | | | | | | | | | | |
| Pricings | | | | | | | | | | | | | |
| Contracts Balances | | Range Definitio | n | | | | | | | | 🗣 Add | 🖉 Edit 📃 View | 🖉 Aydit |
| Transactions | | View - Format - | Freeze Deta | h 剑 Wra | p 🚱 | | | | | | | | |
| Transactions | | | | | | | | | | | | | |



A brief description of the fields is given below:

| Field: | Do this: |
|-------------------------|--|
| Model | Specify the code for the scoring model. |
| Description | Specify a description of the scoring model. |
| Start Dt | Specify the start date for the scoring model. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date for the scoring model. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to enable the scoring model. |
| Results section | |
| Max Score | Specify the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.). |
| Selection Criteri | 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 to use the score reasons supplied by the credit bureau. If unchecked, then automatically rejected applications scored using this scoring model display the Adverse Action Reasons from the Parameters sub screen. |
| Auto Decision | Check this box to assign an application, a status/sub status based on the grade associated with the score returned for this scoring model. If not selected, the system assigns applications scored using this scoring model a status/sub status of NEW-REVIEW REQUIRED. |

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

Parameters

The Parameters records the parameters used to determine the score calculated by the scoring model. You can define multiple parameters and adverse action reason associated with each parameter in a scoring model. Each scoring parameter can have maximum values set. The score range is based upon the information in the Range Definition section on the Parameters sub tab.



The system calculates a final score by adding the score for each parameter in the scoring model. A parameter weighted value is used to find the four adverse action reasons, if bureau reasons are not used.

Note

- A character parameter range definition should contain the exact value of the parameter.
- Each scoring parameter should have range definitions defined that encompass all of the values that might result.
- 1. Click Setup > Setup > Administration > User > Products > Scoring Models > Loan > Credit Score Models > Parameters.
- 2. In the 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 | Select the parameter from the field, from the drop-down list. |
| Max Value | Specify the maximum value allowed for the selected parameter. |
| Adverse Action Reason | Select the adverse action reason, from the drop-down list. (If, on the Scoring Models screen, the Bureau Screen check box is checked for the scoring model, you cannot update this field). |
| Weighted Value | Specify the adverse action weighted value. This indicates the priority of this parameter when determining which adverse action reasons to use on the application. The top ten adverse action reasons based on the weighted value of the parameter will be populated. |
| Enabled | Check this box to enable the parameter. |

- 3. Perform any of the **Basic Actions** mentioned in Navigation chapter.
- 4. The Range Definition section allows you to translate the calculated value for a scoring parameter into the value to be used, depending on the returned value of the parameter
- 5. In the Range Definition section, perform any of the <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). |



| Field: | Do this: |
|--------------------|--|
| 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. |
| Enabled | Check this box to consider this range definition while translating values for this scoring parameter. |

Grades

The Grades sub screen allows you to define how the system translates the scoring model scores into your organization's grade. The system uses these grades in the auto-decisioning process. Each grade has a specific status/sub status that informs the system what to do with the application of a particular grade as it continues through the origination cycle.

Note

Each scoring model should have grade definitions defined that encompass all of the values that might result.

- 1. Click Setup > Setup > Administration > User > Products > Scoring Models > Loan > Credit Score Models > Grades.
- 2. In the Grade Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

| Field: | Do this: |
|-----------------------|---|
| Score | Specify the score the application receives. |
| Credit Grade | Select the grade to assign to an application, from the drop- down list. |
| Application Status | Select the status to assign to applications with a score starting with the value of this grade definition, from the drop-down list. |



| Field: | Do this: |
|------------|---|
| Sub Status | Select the sub status to assign to applications with a score starting with the value of this grade definition, from the drop-down list. |
| | Credit scoring allows you to select the following status/sub status pairs: |
| | APPROVED - AUTO APPROVED |
| | REJECTED - AUTO REJECTED |
| | NEW - REVIEW REQUIRED |
| | NEW - RECOMMEND APPROVAL |
| | NEW - RECOMMEND REJECTION. |
| Enabled | Check this box to indicate that this grade definition will be considered when grading an application using this scoring model. |

4.11 Fees

The Fee screen allows you to define fees that may be automatically assessed by the system. The Fee Definition section records fees not defined within the Contract screen's Fees sub screen.

The following fee types are currently supported for automatic assessment:

- Late charge
- NSF
- Extension
- Advance
- Over Credit Limit
- Membership
- Prepayment penalty
- Phone Pay
- Payoff Quote
- Periodic Maintenance
- Rental Fee
- ACH Fee
- Delay Fee
- Other Fee and Tax

Fees can be calculated as either a flat amount or a percentage of payment due based on fee type.

You can specify minimums and maximums for fee amounts in the Min Amt and Max Amt fields. Different fee rules can be setup at the company/branch level.

When Fees are assessed, the system determines the best match using all enabled fee definitions that meet the following criteria:



- Exactly match the fee type being assessed.
- Have an effective date that is greater than or equal to the start date.
- Have a Txn Amt From that is greater than or equal to the outstanding amount related to the fee assessment.
- Match either the value or ALL for all other criteria (Exact matches for each field are given a higher weight than matches to ALL.)

The returned rows are then given a descending rank based on the weighted values and the hierarchical position of the following criteria:

- 1. Company
- 2. Branch
- 3. Product
- 4. Application state
- 5. Transaction amount
- 6. Start date
- 7. End date
- 8. Currency

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

Note

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first. Only if the contract fee is not present in the state fee used.

To set up the Fee

- 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 | | | | | | | ale Ado | d 🖉 Edit 📃 View | √ Audit |
| | | View - Format - | Freeze | Detach | Wrap | | | | | | |
| WFP | | | | 1 | | | | | | | |
| Tools | | Fee Rule | Fee Type | Start Dt | End Dt | Enabled | Calc Method | Min A | mt 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 | 07/21/2016 | 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 | |
| | | LTC_2 | FEE LATE CHARGE | 07/22/2010 | 12/31/4000 | Y | FLAT AMOUNT | 50. | 00 50.00 | 0.0000 ALL | |
| Currency Exchange | | NSF1CE | FEE NSF | 05/12/1994 | 12/31/4000 | Y | FLAT AMOUNT | 20. | 00 20.00 | 0.0000 ALL | |
| Scoring Parameters | | PHP 1CE | FEE PHONE PAY | 05/12/1994 | 12/31/4000 | Y | FLAT AMOUNT | 0. | 00 999.00 | 0.0000 ALL | |
| Products | | PPP3CE | FEE PREPAYMENT | 05/12/1994 | 12/31/4000 | Y | FLAT AMOUNT | 50. | 00 50.00 | 0.0000 ALL | |
| Pricings | | 4 | | 11 | L. | | | | | | + |
| Contract | | | | | | | | | | | |
| Edits | | Fee Definition | | | | | | | | | |
| Cycles | | | | | | | | | Save and Stay | Save and Return | Beturn |
| Scoring Models | | | | | | | | | G | | An |
| Fees | | Fee F | Rule EXTICE | | | * Max Amt | 20.00 | | * Channel ALL | | |
| Origination Fees | | | ype FEE EXTENSION | | - | | | | | | |
| Compensation | | | | 22 | 1000 | * Percent | 0.00 | | * Product ALL | | - |
| Commission | | * Star | t Dt 05/12/1994 | 6 | | | | | * State ALL | | - |
| Insurance | E | * End | d Dt 12/31/4000 | 20 | | | Selection Criteria | | * C | | |
| Checklists | | | bled 🔽 | | | | | | * Currency ALL | | V |
| Stipulations | | | hod FLAT AMOUNT | | | * Company | ALL | - | * Txn Amt From 0.00 | | |
| Spreads | | * Calc Met | TOO PLAT AMOUNT | | • | * Branch | ALL | • | Amount Financed From 0.00 | | |
| Statement Messages | | * Min | Amt 20.00 | | | | | 1000 | | | |
| Letters | | | | | | | | | | | |
| Promotions | | | | | | | | | | | |



| 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. |
| 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 Financed From | Specify the minimum value of amount financed on the contract. |
| | 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. |

4.12 Origination Fees

The system supports the auto computation of origination itemized fees. System administrators can define and maintain the itemization formula on the Origination Fees screen.

An itemization formula can be set up as a computation of other itemizations (such as adding or subtracting one itemization from another) and can consist of multiple itemizations. An itemization formula will have a minimum and maximum value. You can set up a formula value range to be used as the final value.

Itemizations are linked to a product with the Products screen's Product Itemizations subtab.

One itemization can be based on one formula, while the same formula can be attached to multiple itemizations. If a formula is attached to a contract itemization and that formula requires an itemization not present in Formula Definitions screen, then the system displays an error message.

The system will search for any "circular dependency" at the time the contract is enabled. An example of a circular dependency is when Itemization1 has Formula1 attached requiring Itemization2 for computation and Itemization2 has Formula2 attached requiring Itemization1 for computation.



To set up the Origination Fees

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
 Administration > User > Products > Origination Fees > Loan.
- 2. In the Formula Definitions section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

| RACLE Financial Services L | ending and Leasing | 🛔 Welcome, VAVADVA 🔻 Accessibility 😵 Strate (CA) |
|---|--|---|
| > DashBoard | Origination Fees x | |
| > Origination | Loan Line Lease | |
| > Servicing | | |
| Collections | Formula Definition | 🕂 Add 🖉 Edit 📃 View 🔗 Augdit |
| WFP | View 🔻 Format 👻 📳 Freeze 🛃 Detach 斗 Wrap 🚯 | |
| Tools | Formula Description | Min Amt Max Amt Enabled |
| | DOC_STAMP_FEE_VR DOCUMENT STAMP FEE (VR) | 0.00 0.00 N 100.00 300.00 Y |
| e tup Setup | | |
| Administration System User Voluts Asset Types Index Rates Currency Exchange Scoring Parameters | Formula Definition * Formula Description * Min Arte 0.00 Detail Range | Save and £64 Save and Stay Save and Return C 2 Even * Max Ant 6.00 * Enabled |
| Products Pricings Contract Edits Cycles | Setar Range Formula Details View ▼ Format ▼ | ♣ Add |
| Scoring Models Fees Orgination Fees Compensation Commission Insurance Checklasts Stipulations Spreads Statement Messages | Demoton No data to display. | Percont Sort Sign Enabled |
| Letters Promotions Subvention Escrow | • | |

3. A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Formula | Specify the formula code to define computation. |
| Description | Specify the description for the formula. |
| Min Amt | Specify the minimum value that should be considered to compute the final value of formula. |
| Max Amt | Specify the maximum value that should be considered to compute the final value of formula. |
| Enabled | Check this box to allow the origination fees. |

- 4. Perform any of the **Basic Actions** mentioned in Navigation chapter.
- In the Formula Details section of Setup > Setup > Administration > User > Products > Origination Fees > Loan > Detail, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

| Field: | Do this: |
|-------------|--|
| Itemization | Select the itemization based on which the itemization formula will derive its computed value, from the drop-down list. |



| Field: | Do this: |
|------------|---|
| Percentage | Specify the percentage value that should be considered while computing value for itemization formula. |
| Sort | Specify the sort sequence for the itemization to be considered while computing the value of the itemization formula. |
| Sign | Select the +ve or -ve sign that needs to be considered between two itemizations for computing the value of the itemization formula. |
| Enabled | Check this box to allow the itemization details to be used by the system. |

 In the Range Details section of Setup > Setup > Administration > User > Products > Origination Fees > Loan, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------|---|
| Amt From | Specify the value up to which the percentage of final value of the itemization formula to be considered for the final value of itemization formula. |
| Percent | Specify the percentage value that should be considered while computing the value for the final value of the itemization formula. |
| Enabled | Check this box to allow the range details to be used by the system. |

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

4.13 <u>Compensation</u>

With the Compensation screen, you can define compensation plans for producers who supply the financial institution with applications for loans. These compensation plans can be set up at various levels depending upon your organization's needs.

This information is used on the Compensation sub screen on the Contract link of the Applications window. The Compensation Plan field lists the plans available based on the contract in use for the application. When you click **Load** on the Compensation sub screen, the system adds the information setup on the Compensation screen.

Compensation can be paid to a producer in a number of ways:

| Payment calculation method: | Description: |
|-----------------------------------|---|
| AS EARNED | The compensation amount is paid out in pieces over the life of the product based upon the interest earned. |
| PAY AS U GO | The compensation amount is paid out in pieces over the life of the product based upon the interest received by virtue of the payment. |



| Payment calculation method: | Description: |
|---|--|
| UPFRONT | The entire compensation amount is paid at the time of booking the loan. |
| UPFRONT MONTH END | The entire compensation amount is paid at the month-end of booking the loan. |
| UPFRONT MONTH END (amortize spread formula) | The amount financed will be amortized at a rate equal to the difference between the contract rate and buy rate. The finance charge thus derived would be considered the base compensation amount. the system then allows this base compensation to be split into two components: |
| | 1) Upfront compensation amount |
| | 2) Remaining compensation amount. |
| | The disbursement method will apply to the remaining compensation portion (total compensation minus the upfront amount). |

Compensations can be charged back from a producer, if a product is prematurely paid or charged off. The charge back amount can be calculated using the following methods:

- Earned
- Percentage

You can specify whether the unearned portion or a certain percentage of the total compensation is to be charged back in case of early payoff or charge off.

The period for which the charge back plan can remain active can be set up according to:

- Number of days
- Term (number of months)

To set up the Compensation

On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
 Administration > User > Products > Compensation > Loan.



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

| Financial Services L | .en | ding and Leasing | | _ | | | Treiconicy / | APKELKAR 🔻 Accessibility | ¥≩ Sign <u>O</u> ut [(|
|--|-----|----------------------------|--------------------------------|---------------------|--------------------|------------|---------------|--------------------------|------------------------|
| DashBoard | | Compensation × | | | | | | | (|
| > Origination | | Loan Lease | | | | | | | |
| Servicing | | | | | | | | | |
| Collections | | Compensation Plan | Definition | | | | - | 🖞 dd 🥒 Edit 📃 View | 🔗 Audit |
| WEP | | View 👻 Format 👻 📓 | 🛉 🔲 Freeze 🛃 Detach 🛛 ຝ W | frap 🚱 | | | | | |
| Tools | | Code | Description | | Start Dt | End Dt | Enabled | Disbursement Method | |
| | | CPP-I-N-VR-01 | AS EARNED BUY RATE SPREAD (| VR) | 12/07/1993 | 12/31/4000 | Y | AS EARNED (ONLY FOR | PCLOANS) |
| etup | | CPP-LN-VR-02 | PAY AS YOU GO BUY RATE SPRE | | 12/07/1993 | 12/31/4000 | Ŷ | PAY AS U GO | |
| Printers | | CPP-LN-VR-03 | UPFRONT BUY RATE SPREAD CH | | 12/07/1993 | 12/31/4000 | Y | UPFRONT | |
| Bank Details | | CPP-LN-VR-04 | AS EARNED BUY RATE SPREAD 1 | | 12/07/1993 | 12/31/4000 | Y | AS EARNED (ONLY FOR | PC LOANS) |
| Check Details | | CPP-LN-VR-05 | MONTHEND BUY RATE SPREAD (| | 12/07/1993 | 12/31/4000 | Y | UPFRONT MONTHEND | |
| Standard Payees | | CPP-LN-VR-06 | UPFRONT BUY RATE SPREAD CH | | 12/07/1993 | 12/31/4000 | Y | UPERONT | 1 |
| Currencies | | CPP-LN-VR-07 | UPFRONT FLAT AMT \$500 (VR) | and a second second | 12/07/1993 | 12/31/4000 | Y | UPFRONT | |
| Zip Codes | | CPP-LN-VR-08 | MONTHEND AMORTIZE SPREAD | 10% UPFRONT (VR) | 12/07/1993 | 12/31/4000 | Y | UPFRONT MONTHEND | |
| 4 Products | | CPP-LN-VR-09 | MONTHEND 2% OF AMOUNT FIN | | | 12/31/4000 | Y | UPFRONT MONTHEND | |
| Asset Types | | JC_PRICING | JC_COMPENSATION | | 01/22/2016 | 12/31/4000 | Y | UPFRONT | |
| Index Rates | | < III | | | | | | | • |
| Currency Exchange | | | | | | | | | |
| Scoring Parameters Products Pricings Contract | • | Compensation Plar | Definition | | | | Save and St | ay Save and Return | Return |
| Edits | | Code | CPP-LN-VR-01 | Paid Off Method | PERCENTAGE | | * Product | ALL. | - |
| Cydes | | * Description | AS EARNED BUY RATE SPREAD (VR) | Paid Off Basis | DAYS | | * State | uL. | - |
| Scoring Models | | * Start Dt | 12/07/1993 | * Paid Off Davs | 90 | | * Currency | | |
| Fees Origination Fees | | * End Dt | 12/31/4000 | * Paid Off Term | | | * Pro Group | | |
| Compensation | | * Enabled | V | * Paid Off Percent | | | * Pro Type | | |
| Commission | | | | Charge off Method | | | | | |
| Insurance | | | Result | | | | * Producer | | |
| Checklists Stipulations | Ξ | Disbursement Method | AS EARNED(ONLY FOR PC LOANS) | Charge Off Basis | | - | * Grade | | |
| Spreads | | | SPREAD BASE FORMULA | * Charge off Days | 0 | | * Amt C | .00 | B |
| Statement Messages | | | | * Charge Off Term | 3 | | * Term 0 | | |
| Letters | | | (11) (11) (11) (11) (11) | Charge off Percent | 100 | | * Asset Class | ALL | |
| Promotions Subvention | | * Factor | | | | | * Asset Type | ALL | - |
| Escrow | | * Add Factor | | | Selection Criteria | | * Sub Type | u. | |
| ⊿ WFP | | * Max Spread or Percent | 3 | Company | ALL | | * Asset Make | | |
| Index Rates | | * Flat Amt | 0.00 | * Branch | | | | | |
| Fees | | | | | | | * Asset Model | | |
| Pricings | - | * Upfront % | 0 | * Billing Cycle | MONTHLY | | * Age 1 | | |

| Field: | Do this: |
|-------------------------|---|
| Code | Specify the compensation code. |
| Description | Specify a description of the compensation plan being defined. |
| Start Dt | Specify the start date for the compensation plan. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date for the compensation plan. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to enable the compensation plan. |
| Result section | n |
| Disburseme nt Method | Select the method for calculating the compensation disbursement to be paid, from the drop-down list. |
| Formula Method | Select the type of formula to be used to calculate the compensation to be paid, from the drop-down list. The system uses following formula methods: |
| | FLAT AMOUNT |
| | - Flat amount is paid. |
| | SPREAD BASE FORMULA |
| | - A formula based on the spread between the buy rate and the interest rate offered to the consumer is used. |



| Field: | Do this: |
|--------------------------|--|
| Formula | Select the spread formula to be used to calculate Compensation, from the drop-down list. |
| Factor | Specify the compensation factor; that is, the percentage applied to the compensation to be paid. If this value is not 100.00, it will reduce the compensation amount. |
| Addl Factor | Specify the additional compensation factor. If this value is not 100.00, it will further reduce the compensation amount. |
| Max Spread Or Percent | Specify the maximum compensation spread. This limits the spread on which compensation will be paid. Spreads exceeding this value will be treated as if the spread was the specified value. |
| Flat Amt | Specify the flat compensation amount. |
| Upfront% | Specify the percentage of the compensation allocated upfront. |
| Paid Off Method | Select the method of the compensation that will be recovered by the producer, from the drop-down list, if the amount is paid early,. |
| Paid Off Basis | Select the basis used to determine the amount of compensation to be recovered from the producer, from the drop-down list, if the amount is paid early. |
| Paid Off Days | Specify the number of days in which the compensation can be recovered, if the Basis is selected as Days. |
| Paid Off Term | Specify the number of days in which the compensation can be recovered, if the Basis is selected as Term. |
| Paid Off Percent | Specify the percent of the compensation that will be recovered by producer, if the amount is paid off. |
| Charge off Method | Select the method of the compensation that will be recovered by the producer, from the drop-down list, if the amount is charge off. |
| Charge off Basis | Select the basis used to determine the amount of compensation to recover from the producer, from the drop-down list, if the product is charged off as uncollectable. |
| Charge off Days | Specify the number of days in which compensation can be recovered, if the Basis is DAYS. |
| Charge off Term | Specify the number of terms in which compensation can be recovered, if the Basis is TERM. |
| Charge off Percent | Specify the percent of the compensation that will be recovered by producer if the account is charged off as uncollectable, and the charge off basis is PERCENTAGE. |
| 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 within the company for the selected compensation plan, 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. Billing Cycle Select the billing cycle for the compensation plan, from the drop-down list. Product Select the product for the selected compensation plan, 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 the selected compensation plan, from the drop- down list. This may be ALL or a specific currency. Currency Select the producer group for the compensation plan, from the drop- down list. This may be ALL or a specific producer group. Pro Group Select the producer group for the compensation plan, from the drop- down list. This may be ALL or a specific producer group. Pro Type Select the producer for the compensation plan, from the drop- down list. This may be ALL or a specific producer type. Producer Select the producer or the compensation plan, from the drop-down list. This may be ALL or a specific grade. Amt Specify the minimum amount financed for the compensation plan. Term Specify the minimum term for the compensation plan. Asset Class Select the asset class for the compensation plan. Select asset type for the compensation plan., from the drop-down list. | Field: | Do this: |
|---|---------------|--|
| Iist.ProductSelect the product for the selected compensation plan, 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.StateSelect the state for the selected compensation plan, from the drop- down list. This may be ALL or a specific currency.CurrencySelect the currency for the selected compensation plan, from the drop- down list. This may be ALL or a specific currency.Pro GroupSelect the producer group for the compensation plan, from the drop- down list. This may be ALL or a specific producer group.Pro TypeSelect the producer type for the compensation plan, from the drop- down list. This may be ALL or a specific producer group.Pro TypeSelect the producer for the compensation plan, from the drop-down list. This may be ALL or a specific producer type.ProducerSelect the producer for the compensation plan, from the drop-down list. This may be ALL or a specific producer type.GradeSelect the credit grade for this compensation plan, from the drop-down list. This may be ALL or a specific grade.AmtSpecify the minimum amount financed for the compensation plan.TermSpecify the minimum term for the compensation plan.Asset ClassSelect the asset class for the compensation plan, from the drop-down list. This may be ALL or a specific asset class. The available values come from a validated field based on the Collateral Type.Asset TypeSelect the asset type for the compensation plan, from the drop-down list. This may be ALL or a specific asset type. The available values come from a validated field based on your assets | Branch | compensation plan, from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected |
| 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.StateSelect the state for the selected compensation plan, from the drop-down list. This may be ALL or a specific currency.CurrencySelect the currency for the selected compensation plan, from the drop- down list. This may be ALL or a specific currency.Pro GroupSelect the producer group for the compensation plan, from the drop- down list. This may be ALL or a specific producer group.Pro TypeSelect the producer type for the compensation plan, from the drop- down list. This may be ALL or a specific producer type.Pro TypeSelect the producer type for the compensation plan, from the drop-down list. This may be ALL or a specific producer type.ProducerSelect the producer for the compensation plan, 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.GradeSelect the credit grade for this compensation plan, from the drop-down list. This may be ALL or a specific grade.AmtSpecify the minimum amount financed for the compensation plan.Asset ClassSelect the asset class for the compensation plan.Asset ClassSelect the asset type for the compensation plan, from the drop-down list. This may be ALL or a specific asset type.Asset TypeSelect the asset type for the compensation plan, from a validated field based on the Collateral Type.Asset ClassSelect the asset sub type for this compensation plan, from the drop- down list. This may be ALL or a specific asset sub type. The available values c | Billing Cycle | |
| list. This may be ALL or a specific state.CurrencySelect the currency for the selected compensation plan, from the drop- down list. This may be ALL or a specific currency.Pro GroupSelect the producer group for the compensation plan, from the drop- down list. This may be ALL or a specific producer group.Pro TypeSelect the producer type for the compensation plan, from the drop-down list. This may be ALL or a specific producer type.ProducerSelect the producer for the compensation plan, 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.GradeSelect the credit grade for this compensation plan, from the drop-down list. This may be ALL or a specific grade.AmtSpecify the minimum amount financed for the compensation plan.TermSpecify the minimum term for the compensation plan.Asset ClassSelect the asset class for the compensation plan.Select type for the compensation plan, from the drop-down list. This may be ALL or a specific asset class. The available values come from a validated field based on the Collateral Type.Asset TypeSelect the asset sub type for this compensation plan, from the drop- down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup.SubTypeSelect the asset sub type for this compensation plan, from the drop- down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup.Asset MakeSpecify the asset make from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, th | Product | 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 |
| down list. This may be ALL or a specific currency.Pro GroupSelect the producer group for the compensation plan, from the drop- down list. This may be ALL or a specific producer group.Pro TypeSelect the producer type for the compensation plan, from the drop-down list. This may be ALL or a specific producer type.ProducerSelect the producer for the compensation plan, 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.GradeSelect the credit grade for this compensation plan, from the drop-down list. This may be ALL or a specific grade.AmtSpecify the minimum amount financed for the compensation plan.TermSpecify the minimum term for the compensation plan.Asset ClassSelect the asset class for the compensation plan, from the drop-down list. This may be ALL or a specific asset class. The available values come from a validated field based on the Collateral Type.Asset TypeSelect asset type for the compensation plan, from the drop-down list. This may be ALL or a specific asset type. The available values come from a validated field based on your assets setup.SubTypeSelect the asset sub type for this compensation plan, from the drop- down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup.Asset MakeSpecify the asset make from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make.Asset ModelView the asset model from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then A | State | |
| down list. This may be ALL or a specific producer group.Pro TypeSelect the producer type for the compensation plan, from the drop-down list. This may be ALL or a specific producer type.ProducerSelect the producer for the compensation plan, 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.GradeSelect the credit grade for this compensation plan, from the drop-down list. This may be ALL or a specific grade.AmtSpecify the minimum amount financed for the compensation plan.TermSpecify the minimum term for the compensation plan.Asset ClassSelect the asset class for the compensation plan.Asset ClassSelect asset class for the compensation plan, from the drop-down list. This may be ALL or a specific asset class. The available values come from a validated field based on the Collateral Type.Asset TypeSelect asset type for the compensation plan, from the drop-down list. This may be ALL or a specific asset type. The available values come from a validated field based on your assets setup.SubTypeSelect asset sub type for this compensation plan, from the drop- down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup.Asset MakeSpecify the asset make from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make.Asset ModelView the asset model from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model (display only). | Currency | |
| Iist. This may be ALL or a specific producer type.ProducerSelect the producer for the compensation plan, 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.GradeSelect the credit grade for this compensation plan, from the drop-down list. This may be ALL or a specific grade.AmtSpecify the minimum amount financed for the compensation plan.TermSpecify the minimum term for the compensation plan.Asset ClassSelect the asset class for the compensation plan, from the drop-down list. This may be ALL or a specific asset class. The available values come from a validated field based on the Collateral Type.Asset TypeSelect asset type for the compensation plan, from the drop-down list. This may be ALL or a specific asset type. The available values come from a validated field based on your assets setup.SubTypeSelect the asset sub type for this compensation plan, from the drop- down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup.SubTypeSelect the asset sub type for this compensation plan, from the drop- down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup.Asset MakeSpecify the asset make from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model (display only). | Pro Group | |
| This may be ALL or a specific producer. The available values come from a validated field based on the Pro Group and Pro Type.GradeSelect the credit grade for this compensation plan, from the drop-down list. This may be ALL or a specific grade.AmtSpecify the minimum amount financed for the compensation plan.TermSpecify the minimum term for the compensation plan.Asset ClassSelect the asset class for the compensation plan, from the drop-down list. This may be ALL or a specific asset class. The available values come from a validated field based on the Collateral Type.Asset TypeSelect asset type for the compensation plan, from the drop-down list. This may be ALL or a specific asset type. The available values come from a validated field based on your assets setup.SubTypeSelect the asset sub type for this compensation plan, from the drop- down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup.SubTypeSelect the asset sub type for this compensation plan, from the drop- down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup.Asset MakeSpecify the asset make from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model (display only). | Pro Type | |
| Iist. This may be ALL or a specific grade.AmtSpecify the minimum amount financed for the compensation plan.TermSpecify the minimum term for the compensation plan.Asset ClassSelect the asset class for the compensation plan, from the drop-down list. This may be ALL or a specific asset class. The available values come from a validated field based on the Collateral Type.Asset TypeSelect asset type for the compensation plan, from the drop-down list. This may be ALL or a specific asset type. The available values come from a validated field based on your assets setup.SubTypeSelect the asset sub type for this compensation plan, from the drop- down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup.SubTypeSelect the asset sub type for this compensation plan, from the drop- down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup.Asset MakeSpecify the asset make from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make.Asset ModelView the asset model from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model (display only). | Producer | This may be ALL or a specific producer. The available values come |
| TermSpecify the minimum term for the compensation plan.Asset ClassSelect the asset class for the compensation plan, from the drop-down list. This may be ALL or a specific asset class. The available values come from a validated field based on the Collateral Type.Asset TypeSelect asset type for the compensation plan, from the drop-down list. This may be ALL or a specific asset type. The available values come from a validated field based on your assets setup.SubTypeSelect the asset sub type for this compensation plan, from the drop- down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup.SubTypeSelect the asset sub type for this compensation plan, from the drop- down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup.Asset MakeSpecify the asset make from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make.Asset ModelView the asset model from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model (display only). | Grade | • |
| Asset ClassSelect the asset class for the compensation plan, from the drop-down list. This may be ALL or a specific asset class. The available values come from a validated field based on the Collateral Type.Asset TypeSelect asset type for the compensation plan, from the drop-down list. This may be ALL or a specific asset type. The available values come from a validated field based on your assets setup.SubTypeSelect the asset sub type for this compensation plan, from the drop- down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup.SubTypeSelect the asset sub type for this compensation plan, from the drop- down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup.Asset MakeSpecify the asset make from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make.Asset ModelView the asset model from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model (display only). | Amt | Specify the minimum amount financed for the compensation plan. |
| list. This may be ALL or a specific asset class. The available values come from a validated field based on the Collateral Type.Asset TypeSelect asset type for the compensation plan, from the drop-down list. This may be ALL or a specific asset type. The available values come from a validated field based on your assets setup.SubTypeSelect the asset sub type for this compensation plan, from the drop- down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup.Asset MakeSpecify the asset make from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make.Asset ModelView the asset model from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model (display only). | Term | Specify the minimum term for the compensation plan. |
| This may be ALL or a specific asset type. The available values come from a validated field based on your assets setup.SubTypeSelect the asset sub type for this compensation plan, from the drop- down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup.Asset MakeSpecify the asset make from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make.Asset ModelView the asset model from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model (display only). | Asset Class | list. This may be ALL or a specific asset class. The available values |
| down list. This may be ALL or a specific asset sub type. The available values come from a validated field based on your assets setup.Asset MakeSpecify the asset make from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make.Asset ModelView the asset model from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make. | Asset Type | This may be ALL or a specific asset type. The available values come |
| either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make. Asset Model View the asset model from the drop-down list. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model (display only). | SubType | down list. This may be ALL or a specific asset sub type. The available |
| either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model (display only). | Asset Make | either Asset Type or Asset Sub Type, then ALL will be the only available |
| Age Specify the asset age. | Asset Model | either Asset Type or Asset Sub Type, then ALL will be the only available |
| | Age | Specify the asset age. |



4.14 Commission

The Loan Commission Plan screen allows you to calculate dealer commissions for additional products (for example, life insurance and disability insurance) for loans sold by the dealer and entered in the Itemization sub screen during loan origination. You can setup the various commission plans, which you use or select during funding.

In addition to the criteria, you can also define the insurance itemization, as well as the commission itemization for which the plan is valid.

You can select one of the following two system-defined methods to calculate the commissions:

- 1. Flat fee
- 2. Percentage of itemization amount.

To set up the Loan Commission Plan

- On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
 Administration > User > Products > Commission > Loan.
- 2. In the Commission Plan Definition section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

| DashBoard | Commission | × | | | | | | | | | 2 🔊 |
|---|----------------------|---------------|---|------------|---------------------|---------|--------------------------|--|----------------------------|-----------------------|----------|
| > Origination | | | 2 | | | | | | | | |
| Servicing | Commissi | | | | | | | | der Add | Edit Uiew | √ Audit |
| Collections | View - Fo | mat 👻 🔣 | there were a set of the set | rap 🚷 | | | | | | | |
| | Code | | Description | | Start Dt | | End Dt | Enabled | Calculation Metho | | |
| WFP | CMP-LN-0 | | COMMISSION LIFE INSURANCE | - | 12/07/199 | | 12/31/4000 | Y | | ITEMIZATION AMOUNT | |
| Tools | CMP-LN-0 CMP_LN_L | | COMMISSION EXTENDED SERVIC COMMISSION LOAN | E CONTRACT | 12/07/199 12/16/201 | | 12/31/4000 12/31/4000 | Y | FLAT AMOUNT FLAT AMOUNT | | |
| | LN_COMM | | LOAN COMMISION | | 12/16/201 | | 12/31/4000 | N | FLAT AMOUNT | | |
| etup | TEST1 | | TEST1 | | 01/01/198 | | 12/31/4000 | N | FLAT AMOUNT | | |
| Printers | A (| | | | 0 4 0 4 100 | | 10,04,1000 | | | | |
| Check Details Standard Payees Currencies Zip Codes | Commissi | on Plan D | efinition | | | | | | Save and Stay | Save and Return | Ca Retur |
| 4 Products | | C | e CMP-LN-01 | | | | | | | | |
| Asset Types | | | | | | Select | ion Criteria | | * Producer ALL | | (|
| Index Rates | | | n COMMISSION LIFE INSURANCE | | | | and criticity | | * Grade ALL | | |
| Currency Exchange | | * Start [| ot 12/07/1993 🖄 | | * Company | ALL | | | * Amt 0.00 | | |
| Scoring Parameters | | * End [| ot 12/31/4000 | | * Branch | | | | * Term 0 | | |
| Products | | * Enable | d 🔽 | | | | | 54.7 5 | | | |
| Pricings | | | | | * Biling Cyde | MONTH | ιLY | - | * Asset Class ALL | | V |
| Contract | | | Result | | * Product | ALL | | | * Asset Type ALL | | |
| Edits | | | | | * State | ALL | | | * SubType ALL | | |
| Cydes | * Calo | ulation Metho | d PERCENTAGE OF ITEMIZATION AMC | | | | | Contract of Contra | * Asset Make ALL | | |
| Scoring Models Fees | | * Valu | e 30.00 | | Currency | ALL | | | | | |
| Origination Fees | | | TTM COMMISSION INSURANCE LIFE | 1 | * Pro Group | ALL | | | * Asset Model ALL | | |
| Compensation | | Itemizatio | n | | * Pro Type | ALL | | | * Age 0 | | |
| Commission | | | | | ine type | Piece . | | | * Ins/Warranty ITM I | CREDIT INSURANCE LIFE | |
| Insurance Cheddists | | | | | | | | | | | |
| Stipulations | = | | | | | | | | | | |
| Spreads | | | | | | | | | | | |
| Statement Messages | | | | | | | | | | | |
| Letters Promotions | | | | | | | | | | | |
| Subvention | | | | | | | | | | | |
| Escrow | | | | | | | | | | | |
| ⊿ WFP | | | | | | | | | | | |
| Index Rates | | | | | | | | | | | |
| Fees | | | | | | | | | | | |
| Pricings | | | | | | | | | | | |

| Field: | Do this: |
|-------------|--|
| Code | Specify the commission code. |
| Description | Specify the commission plan description. |



| Field: | Do this: |
|---------------------------|--|
| Start Dt | Specify the start date associated with the commission. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date associated with the commission. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to enable the compensation plan. |
| Results section | on |
| Calculation Method | Select the commission calculation method from the drop-down list. |
| Value | Specify the commission value. |
| Commission Itemization | Select the commission itemization from the drop-down list. |
| Selection Crit | eria section |
| IMPORTANT: | |
| this section. H | ect commission to use, the system searches for a best match using fields in ence, Oracle Financial Services Software recommends creating one n compensation where ALL is the value in these fields when you have the |
| Company | Select the portfolio company associated with the commission, from the drop-down list. |
| Branch | Select the portfolio branch associated with the commission, from the drop-down list. |
| Billing Cycle | Select the billing cycle associated with the commission, from the drop- down list. |
| Product | Select the product associated with the commission, from the drop-down list. |
| State | Select the state associated with the commission, from the drop-down list. |
| Currency | Select the currency associated with the commission, from the drop-down list. |
| Pro Group | Select the producer group associated with the commission, from the drop-down list. |
| Pro Type | Select the producer type associated with the commission, from the drop- down list. |
| Producer | Select the producer associated with the commission, from the drop-down list. |
| Grade | Select the credit grade associated with the commission, from the drop- down list. |
| Amt | Specify the minimum itemization amount associated with the commission. |



| Field: | Do this: |
|-----------------------------|---|
| Term | Specify the minimum insurance, warranty term associated with the commission, from the drop-down list. |
| Asset Class | Select the asset class associated with the commission, from the drop- down list. |
| Asset Type | Select the asset associated with the commission, from the drop-down list. |
| SubType | Select the asset sub type associated with the commission, from the drop- down list. |
| Asset Make | Select the asset make associated with the commission, from the drop- down list. |
| Asset Model | Select the asset model associated with the commission, from the drop- down list. |
| Age | Specify the asset age associated with the commission. |
| Ins/Warranty Itemization | Select the insurance or warranty itemization associated with the commission, from the drop-down list. |

4.15 Insurance

Most financial institutes offer financing for insurance to the borrowers; examples include credit life, credit disability, and GAP. The insurance product offer permits the customer to cancel the insurance in mid term or automatically end when the product matures or is paid-off. The system supports financing of insurance products during origination and automatically end the insurance when the product is paid-off. The system also can compute the rebate premium based on "Rule of 78" or "Actuarial" method. As the customer might cancel the insurance in mid term of the loan, the system computes the premium rebate on a prorate basis. This also applies to additional insurance purchase during the life of the loan. Normally, mid term insurance cancellations have associated fees and grace period. In such cases, the customer may cancel the insurance during the grace period without accruing any fees. However, when a customer cancels after the grace period, the result is a predefined fees which the system deducts from the computed rebate.

The system supports mid term insurance cancellation with and without grace period and cancellation fees. With this enhancement of insurance processing, you can define the premium rebate computation with a prorate basis.

You can define financed insurance related itemizations in the Origination Fees screen, as you have in previous releases with the Insurance screen. You can also set the refund method to "Pro Rate Basis" in the Refund Method field in the Contract Itemization section on the Itemization sub screen during setup with the on the Contracts screen.

To set up the Insurances

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

 On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Products > Insurance > Loan.



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

| | Insurance × | | | | | | | | | | |
|---|-------------------|-----------------------|--------------|---------------|-----------------------|------------------|----------------|-------------------|--------------------------------|------------------------------|---------|
| rigination | Loan Line | | | | | | | | | | |
| ervicing | | | | | | | | | | | |
| ollections | Insurance | | | | | | | | | 🕂 Add 🥒 Edit 🗌 View | V Ay |
| FP | View 🔻 Format 👻 🛃 | 🔟 Freeze 📓 Detach | ې 😡 Wrap 🖓 ا | lew Insurance | | Create Co | рү | | | | |
| ols | Code | Description | | Start Dt | End Dt | Enabled | Insurance Type | Insurance Company | Cancellation/Refund Allowed | Grace Days Refund Calculatio | n Metho |
|) | | | | 02/12/2016 | 12/31/4000 | N | | UNDEFINED | Y | 15 | |
| | UN-CE-FR-INS-002 | INSURANCE DISABILITY | - 002 | 12/07/1993 | 12/31/4000 | Y | INSURANCE DISA | SSFC | Y | 15 PRO RATE BASIS | |
| dministration | LN-CE-VR-INS-001 | INSURANCE LIFE (VR) | | 12/07/1993 | 12/31/4000 | Y | INSURANCE LIFE | SSC | Y | 15 PRO RATE BASIS | |
| System | 4 | | | | | | | | | | |
| User oducts | | | | | | | | | | | |
| Index Rates Currency Exchange Scoring Parameters | | * Code | | | | nce Type | | • | | e and Stay 🕞 Save and Return | |
| Products Pricings | 1 | * Description | | | | Company UNDEFINE | D | | * Co | mpany ALL | 3 |
| Contract | | * Start Dt 02/12/2016 | | | * Cancellation Refund | | | | | Branch ALL | |
| Edits | | * End Dt 12/31/4000 | 80 | | * Gr | ace Days 15 | | | * p | roduct ALL | - 6 |
| Cycles | | * Enabled 🔲 | | | * Refund Calculation | n Method NONE | | T | | * State ALL | 3 |
| Scoring Models | | 10000020 | | | * Cancella | ation Fee 0 | | | | | 3 |
| | | Result | | * Grace | Days Cancellation Fee | Allowed | | | * Ci | Irrency ALL | |
| Fees | | | | | | | | | | | |
| Origination Fees | | | | | | | | | | | |
| | | | | | | | | | | 🗣 Add 🖉 Edit 🗌 Yiew | 11 |
| Origination Fees Compensation | Insurance Details | | | | | | | | | | |
| Origination Fees Compensation Commission Insurance Checklists | View 🕶 Format 👻 😽 | 🔲 Freeze 📲 Detach | چا Wrap 🚯 | | | | | | | | |
| Origination Fees Compensation Commission Insurance Checklists Stipulations | View 🔻 Format 👻 📑 | 🔲 Freeze 📑 Detach | çil Wrap 🙀 | | | | | Term From | Rate | Max Coverage Amt Enabled | |
| Origination Fees Compensation Commission Insurance Checklists | View 🕶 Format 👻 😽 | Treeze detach | çil Wrap 🚺 | | | | | Term From | Rate | Max Coverage Amt Enabled | |

| Field: | Do this: |
|-----------------------------------|---|
| Code | Specify the code associated with the insurance product. |
| Description | Specify a brief description of the insurance product. |
| Start Dt | Specify the date from which you can start offering the product to customers. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the date from which to stop offering the product to customers. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to allow the offering of this insurance product. |
| Result section | n |
| Insurance Type | Select the insurance types available for financing, from the drop-down list. |
| Insurance Company | Specify the name of the company through which the insurance product is offered. |
| Cancellation Refund Allowed | Check this box to allow the insurance rebate or refund for cancellation or paid-off. |
| Grace Days | Specify the number of grace days allowed for cancellation without charging a cancellation fee. |



| Field: | Do this: |
|--|---|
| Refund Calculation Method | Select the insurance premium refund/rebate calculation method to be used when insurance is cancelled, from the drop-down list. |
| Cancellation Fee | Specify the amount of the cancellation fee to be charged when the insurance is cancelled. |
| Grace Day's Cancellation Fee Allowed | Check this box to allow cancellation fees during grace period. |
| Selection Crit | eria Section |
| Company | Select the portfolio company that can offer the insurance product, from the drop-down list. Select ALL if offered by all companies. |
| Branch | Select the branch of the specified portfolio company that can offer the insurance product, from the drop-down list. Select ALL if offered by all the branches of the specified portfolio company. |
| Product | Select the product for which you can offer the insurance product, from the drop-down list. Select $\rm ALL$ if offered for all the products. |
| State | Select the state for which you can offer the insurance product, from the drop-down list. Select ALL if this is offered for all the states. |
| Currency | Select the currency for which you can offer the insurance product, from the drop-down list. Select ${\rm ALL}$ if this is offered for all the states. |

- 4. Click 'Create Copy' button in the Insurance Definition section to create copy of selected record with details.
- 5. In the Insurance 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: |
|------------------------|---|
| Insurance Sub Type | Select the insurance sub type you want to define for the entry in the Insurance section, from the drop-down list. For example SINGLE. |
| Term From | Specify the minimum term for the insurance sub type. |
| Rate | Specify the rate for premium calculation per \$1,000.00 for the insurance sub type. |
| Max Coverage Amt | Specify the maximum coverage amount covered by the insurance sub type. |
| Enabled | Check this box to enable the insurance. |

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



4.16 Checklists

A checklist is an optional set of steps to follow when completing a task in the system, such as the underwriting and funding processes.

Checklists can be used as guidelines to help ensure that the system users follow your business's standard operating procedures and enter all required data. Some checklists are optional, but others such as those related to application decisions or contract verification, may be required depending on the edit sets defined in your system. The Checklists screen allows you to specify the contents of the checklist.

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

- Company
- Branch
- Product
- Account state

To set up the Checklists

You can either define new Checklist Type Definition details or specify a new code in the **New Checklist** field and click **Create Copy** to create a copy of selected checklist type definition with details.

- 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.

| Origination Lease Servicing | DashBoard | Checklists × | | | | | × | |
|--|--|------------------------|--|--------------------------------|-----------|----------------|---------|--|
| Collections WFP Tools Were Format Collections WFP Codedition Code Free Source Company Exception Code Free Source Free Free Free Free Free Free Free Fr | | Loan Line Lease | | | | | | |
| Conectors with a set of the set o | Servicing | | | | | | | |
| WFP View + Format * P Freeze * Detade * Wrap * New Checklat * Coppeny Bunch Cop Tools Approxip Approxip Sundard * P Prove Format * P P Prove Format * P P P P P P P P P | | Checklist Type Defi | nition | | de Add | 🖉 Edit 📃 View | 🔗 Audit | |
| Colos Concession | | View 🕶 Format 🕶 📓 | Freeze 🔂 Detach 🔬 Wrap | New Checklist | е Сору | | | |
| up Bask Digits (veckulst) Aut | | | | | | | Channel | |
| upp Printers COR-001 CORAGECPF COECULST CARGECPF COECULST CORAGECPF COECULST ALL ALL< | fools | | | | | | ALL | |
| Printers CONTRACT VERFICATION CONTRACT VERFICATION CECULST ALL TO choids | up | | | | | | ALL | |
| Berk Octals Contract - focus Call of Controls - focus Call of the C | Printers | | | | | | | |
| Check Details III Standard Preess Grannos Checklist Type Definition Products Checklist Type Definition Accest Typest Index Rates Checklist Type Definition Products Selection Criteria Products * Decipion APPLICATION ENTRY CHECKLIST Products * Decipion APPLICATION ENTRY CHECKLIST Products * Checklist Action Definition - Regular Products * Enabled Ø * Enabled Ø * Charnel ALL Comersion Checklist Action Definition - Regular Orgination Frees Data ENTRY COMPLETE? Comersion Souther Freese Spreads Statement Nessages Letters Promoters Southers Southers | | | | | | | ALL | |
| Statement Messages Letters Sorveronds Zp Codes Products Acter Types Index Rates Checklist Type Definition * Decorption APPLICATION ENTRY OFEOLIST * Oregation Parameters Product * Checklist Action Definition - Regular Checklist Action Definition Checklist Action Definition Product Checklist Action Definition Checklist Action Definition Checklist Action Definition Comparison Travance Checklist Action Definition Checklist Action Definition Comparison Travance Checklist Action Definition Checklist Action Definition Checklist Action Definition Checklist Action Definition Prese Comparison Travance Checklist Action Definition Checklist Action Definition Checklist Action Definition Checklist Action Definition Checklist Action Definition Checklist Action Definition Checklist Statement Messages Letters Sources Subtement Messages Letters Subtement Messages Letters Subte | | | | DECISION VERTICATION CHECKLIST | ALL | ALL | ALL | |
| Correctly Exchange * Description APPLICATION ENTRY YEACUIST * Company USD 1 * Total ALL Pringing * Checklist Type / APPLICATION ENTRY YEAUPLICATION ** Company USD 1 * Checklist ALL * Checklist ALL Pringing * Enabled * Enabled * Checklist Action Definition * Checklist Action Definition Cycles: Scoring Models * Checklist Action Definition * Checklist Action Definition * Enabled Companying Models Pees Checklist Action Definition * Enabled * Enabled Companying Models Pees Checklist Action Definition * Enabled * Enabled Companying Models Pees Checklist Action Definition * Enabled * Enabled Companying Models Pees Checklist Action Definition * Enabled * Enabled Companying Models Pees Checklist Action Definition * Enabled * Enabled Companying Models * Enabled * Enabled * Enabled * Enabled Companying Models * Enabled * Enabled * Enabled * * * * * * * * * * * * * * * * * * * | Products Asset Types | | | | | | Return | |
| Soring Parameters Products Pricings Contract Edits Cyclets Soring Models Fees Compension Invariance Checklist Action Definition Precise Compension Invariance Checklist Action Definition Definition Definition Contract Checklist Action Definition Checklist Checklist Action Definition Checklist Checklist Action Definition Checklist Checklist Action Definition Checklist Check | | | | Selection Criteria | * Product | | | |
| Products **Cneckel type: APULCATION ENTRY YEUPICATION **Branch USHQ **Currency ALL Printips **Enabled Ø **Channel ALL **Currency ALL Edits Checklist Action Definition - Regular **Currency ALL **Currency ALL Edits Checklist Action Definition - Regular **Currency ALL **Currency ALL Fees Checklist Action Definition **Currency ALL **Currency ALL Origination Fees Comentation **Currency ALL **Currency ALL Commission Action Code Description **Currency ALL Stockloris Spreads Stockloris Spreads Spreads Subternot 2 Y Y Checklist Action Definition 2 Y Y | | * Description | APPLICATION ENTRY CHECKLIST | • • | * State | ALL | | |
| Pricipal Contract: Edits Cycles Sooning Models Fees Crecklist Action Definition - Regular Checklist Action Definition Checklist Action Definition Checkl | | * Checklist Type | APPLICATION ENTRY VERIFICATION | | 1 Current | * Currency All | | |
| Contract Channel ALL Checklist Action Definition - Regular Checklist Action Definition - Document Contract Source Regular Checklist Action Definition - Concent Checklist Action Definition - Document Compensation Frees Compensation - Regular Checklist Action Definition - Document - Checklist Action Definition - Checklist Action - Checklist Action Definition - Checklist Action - Checklist Action Definition - Checklist Action Definition - Checklist Action - Checklist A | | * Enabler | | * Branch USHQ | Currency | ALL | | |
| Edis Cycles Checklist Action Definition - Regular Checklist Action Definition - Document Crignation Fees Comprision Checklist Action Definition Image: State of the stat | | | - Kalad | * Channel ALL | | | | |
| Fess | | Checklist Action Defin | ition - Regular Checklist Action Definition - Do | ocument | | | | |
| Compression Compression Commersion Commersio | Fees | Checklist Action [| Definition | | de Add | ZEdit Ujew | ⊘ Audit | |
| Corression Action Code Description Soft Enabled Insurance Checklists Stypelators Spreads Statement Messages Letters Subvertion Subvertion Subvertion Soft Shall Shal | | View - Format - | 📑 🔲 Freeze 🛃 Detach 🛛 🖓 Wrap | 60 | | | | |
| Imarance 2 DATA ENTRY COMPLETE? 2 Y Checklats Spokatons Spreads Spokatons Spreads Statement Messages Letters Promotions Subvention Excrow | | Action Code | Description | | | Sort Enabled | | |
| Chedate Stpulations E Spreads Statement Messages Letters Promotions Subvertion Excrew | | 2 | DATA ENTRY COMPLETE? | | | 2 Y | | |
| Stucktons E Letters Promotions Subvertion Exercise | | | | | | | | |
| Spreads Statement Messages Letters Promotions Subvention Escrow | | | | | | | | |
| Letters Promotors Subvention Escrow | | M. | | | | | | |
| Promotions Subvention Exercise | Spreads | | | | | | | |
| Subvention Escrow | | | | | | | | |
| Escrow | Statement Messages | | | | | | | |
| | Statement Messages Letters | | | | | | | |
| WED | Statement Messages Letters Promotions | | | | | | | |
| | Statement Messages Letters Promotions Subvention | | | | | | | |
| | Statement Messages Letters Promotions Subvention Escrow WFP | | | | | | | |
| | Statement Messages Letters Promotions Subvention Escrow | | | | | | | |



3. A brief description of the fields is given below:

| Field: | Do this: |
|----------------|--|
| Checklist Code | Specify the checklist code that identifies checklist being defined. |
| Description | Specify the description for the checklist. |
| Checklist Type | Select the checklist type from the drop-down list, to define where the specific checklist will be available in the system. |
| Company | Select the portfolio company associated with the checklist from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the portfolio branch associated with the checklist from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL). |
| Channel | Select the channel from the drop-down list, This can be ALL or a specific channel. |
| Product | Select the product associated with the checklist from the drop-down list. This may be ALL or a specific product. The available values come from a validated list based on the selected Billing Cycle setup and the Product setup. |
| 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. |

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

| Field: | Do this: |
|-------------|--|
| Action Code | Specify the action code for the checklist. |
| Description | Specify the description for the action type. |



| Field: | Do this: |
|---------|--|
| 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. |

7. In the Checklist Action Definition - **Document** section, perform any of the <u>Basic</u> <u>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. |
| Document Type | Select the document type from the drop-down list. |
| 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 <u>Basic Actions</u> mentioned in Navigation chapter.

4.17 <u>Stipulations</u>

The system supports the automatic generation of default stipulations for loans during origination on the Underwriting window's **Stipulation** sub screen (Decision link). The default stipulations can be maintained by company, branch, product, state, application status and application sub-status on the Stipulations screen.

To set up the Stipulations

 On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup > Administration > User > Products > Stipulations > Loan.



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

| ashBoard | Stipulations × | | | | | | | | | | | |
|--------------------------------------|---------------------|----------|---|-----|---------|---------------------|----------|-------|---------|--------------------------|-----------------------------------|-----------------|
| rigination | Loan Line Lease | | | | | | | | | | | |
| - | | | | | | | | | | | | |
| ervicing | Stipulation Setu | In | | | | | | | | 4 A | dd 🖉 Edit 🗌 | <u>V</u> iew ⊘A |
| ollections | View - Format - | | 🖬 Detach 🛛 🚽 Wrap | 69 | | | | | | 10 | ion & Four F | 1 Inter 1 1 |
| FP | | | Contraction des map | NG. | | | | | | | Application Sub- | |
| ools | Company | Branch | | | Product | State | Currency | Grade | Pricing | Application Status | Status | Enabled |
|) | | | | | | | | | | | 1 | N |
| p | ALL | ALL | | | ALL | ALL | ALL | ALL | ALL | APPROVED | AUTO APPROVED | |
| dministration | ALL US01 | ALL | | | ALL | ALL | ALL | ALL | ALL | NEW CONDITIONED | REVIEW REQUIRED PRESCREEN APPR | |
| System | 0301 | ALL . | | | ALL | nu. | ALL | nu. | nu. | CONDITIONED | TRESCREET ATTA. | |
| User | Stipulation Setu | F | | | | | | | | | | |
| oducts Asset Types Index Rates | | | | | | | | | Save a | nd Add 🛛 🔒 Save and St | ay 🛃 Save and R | |
| Currency Exchange | | * Compa | ny ALL | Y | | * Currence | y ALL | ۲ | | * Application Sub-Status | | |
| Scoring Parameters | | * Brar | ch ALL | | | * Grad | e ALL | | | * Enabled | | |
| Products | | * Prod | ict ALL | | | * Pricin | g ALL | ۲ | | | | |
| Pricings Contract | | * St | te ALL | ۲ | | * Application Statu | s | | | | | |
| Edits | | | | | | | | | | | | |
| Cycles | Stipulation Det | ails | | | | | | | | de A | dd / Edit | View 🛷 |
| Scoring Models | View + Format + | | Detach 🖉 Wrap | 60 | | | | | | | | |
| Fees | Stipulations | 4 | Sal - Contra | vu. | | | | | | | Sort | Enabled |
| Origination Fees | No data to display. | | | | | | | | | | | |
| Compensation Commission | | | | | | | | | | | | |
| Insurance | | | | | | | | | | | | |
| Checklists | | | | | | | | | | | | |
| Stipulations | | | | | | | | | | | | |
| Spreads | | | | | | | | | | | | |
| Statement Messages | | | | | | | | | | | | |
| Letters | | | | | | | | | | | | |

| Field: | Do this: |
|---------------------------|--|
| Company | Select the portfolio company associated with the default stipulations, from the drop-down list. |
| Branch | Select the portfolio branch associated with the default stipulations, from the drop-down list. |
| Product | Select the product associated with the default stipulations, from the drop-down list. |
| State | Select the state associated with the default stipulations, from the drop- down list. |
| Currency | Select the currency associated with the default stipulations, from the drop-down list. |
| Grade | Select the credit grade from the drop-down list. The list consists of grade parameters defined in Admin User setup to load stipulations during underwriting and funding. |
| Pricing | Select the pricing from the drop down list. The list consists of pricing parameters defined in Admin User setup to load stipulations during underwriting and funding. |
| Application Status | Select the application status associated with the default stipulations, from the drop-down list. |
| Application Sub-Status | Select the application sub status associated with the default stipulations, from the drop-down list. |



| Field: | Do this: |
|---------|--|
| Enabled | Check this box to allow the default stipulations to be used. |

4. In the Stipulation 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: |
|--------------|--|
| Stipulations | Select the stipulation from the drop-down list. |
| Sort | Specify the sort sequence for the stipulation. |
| Enabled | Check this box to allow the stipulations details to be used by the system. |

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

4.18 Letters

The Letters screen allows you to define letters that the system automatically generates when the application or the account for a products meets certain conditions, or "trigger events." Each letter has its own trigger event. For example, you can configure the system to automatically send a welcome letter when an application becomes an account or send a collection letters when an account becomes delinquent.

The system supports the following types of letters:

| Type of letter: | Definition: |
|--------------------------|--|
| ACCOUNT STATEMENT | Generated when account is to receive a billing statement (this time is defined in contract setup). Letter is sent to customer. |
| ADVERSE Action letter | Generated in nightly batch jobs for applications that were declined. This letter is sent to the consumer to indicate the reasons why the application was declined. |
| CONDITIONAL ADVERSE | Generated in nightly batch jobs for applications that were |
| ACTION LETTER | declined. This letter is sent to the consumer to indicate the reasons why the application was declined. This letter also indicates steps that the consumer may take to gain approval of the application. |
| COLLECTION LETTER 1 | Generated when an account becomes delinquent. This is the first dunning letter sent to the customer. |
| COLLECTION LETTER 2 | Generated when an account remains in delinquency for an extended period. This is the second dunning letter sent to the customer. |
| COLLECTION LETTER 3 | Generated when an account remains in delinquency for an extended period, even after having received previous notices. This is the final dunning letter sent to the customer. |



| Type of letter: | Definition: |
|-----------------------------------|---|
| CONTRACT FUNDING fax/ email | Generated when an application is APPROVED: FUNDED or CONDITIONED: FUNDED. This letter is sent to the producer. |
| DECISION FAX/ EMAIL | Generated when an application is APPROVED, CONDITIONED, or REJECTED. This letter is sent to the consumer or producer, depending on whether the product is a direct or in-direct loan. |
| PAID IN FULL LETTER | Generated in nightly batch jobs when the account pays off. This letter is sent to the customer. |
| 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. |

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.

| DashBoard | Let | ters x | | | | | | | | | | | | × |
|----------------------------------|-----|------------------|------------------|------------------|-------------|---------|---------------|-------------------------|---------|--------|-------------|------------------------|---------------------------|---------|
| Origination | Lo | an Line Lease | | | | | | | | | | | | |
| Servicing | | | | | | | | | | | | | | |
| Collections | L | etter Definition | | | | | | | | | | d ⊫ <u>A</u> dd | <u>ℓ</u> Edit <u>View</u> | 🖉 Audit |
| | | View + Format + | Freeze | Detach 🚽 Wra | | | | | | | | | | |
| WFP | | Letter Code | File Name | Letter Type | Channel | Enabled | Batch Printer | Batch User | Company | Branch | Product | State | Currency | |
| Tools | | | | | | N | | | | | | | | 1 |
| tup | | | loraco_em_111_03 | | ALL | Y | ARCHIVE | BATCH USER | SA03 | ALL | ALL | ALL | ALL | |
| | | | loraco_em_111_01 | CONDITIONAL AD | | Y | ARCHIVE | BATCH USER | ALL | ALL | ALL | ALL | ALL | _ |
| etup 🔺 | | | loradv_em_111_03 | | ALL | Y | ARCHIVE | BATCH USER | SA03 | ALL | ALL | ALL | ALL | |
| Administration | | | loradv_em_111_01 | ADVERSE ACTION | | Y | ARCHIVE | BATCH USER | ALL | ALL | ALL | ALL | ALL | |
| > System | | CNUNCE_COL_LTR | | COLLECTION LETT. | | Y | ARCHIVE | BATCH USER | ALL | ALL | ALL | ALL | ALL | |
| ◊ User | | CNUNCE_COL_LTR | | COLLECTION LETT. | | Y | ARCHIVE | BATCH USER | ALL | ALL | ALL | ALL | ALL | |
| Products | | CNUNCE_COL_LTR | | COLLECTION LETT. | | Y | ARCHIVE | BATCH USER | ALL | ALL | ALL | ALL | ALL | |
| Asset Types | | | lorcon_em_100_03 | | ALL | Y | ARCHIVE | BATCH USER | 5A03 | ALL | ALL | ALL | ALL | |
| Index Rates Currency Exchange | | CNLNCE_CON_LT | lorcon_em_100_02 | CONTRACT FUNDL. | ALL | Y | ARCHIVE | BATCH USER | ALL | ALL | ALL | ALL | ALL | |
| Scoring Parameters | | etter Definition | | | | | | | | | | | | |
| Products | • • | etter Deminition | | | | | | | | | we and Add | Concerned Characteria | Save and Return | Andrew |
| Pricings | | | | | | | | | | 0.25 | ive and Add | Save and Stay | Save and Return | Return |
| Contract | | | | | | | | - | | | | | | |
| Edits | | | * Letter Code | | | | | Result | | | | | | |
| Cycles | | | * File Name | | | | 1011011 | r UNDEFINED | | | 1 | Company ALL | | ۲ |
| Scoring Models | | | * Letter Type | | | | | | | | | * Branch ALL | | ۲ |
| Fees | | | * Channel | | , | | * Batch Use | r | ۲ | | | * Product ALL | | Ŧ |
| Origination Fees | | | * Enabled | | <u>, (1</u> | | | Selection Criter | i. | | | * State ALL | | ۳ |
| Compensation Commission | | | Cilduleu | | | | | <u>Selection criter</u> | <u></u> | | | Currency ALL | | ۲ |
| Insurance | | | | | | | | | | | | | | |
| Checklists | | | | | | | | | | | | | | |
| Stipulations | | | | | | | | | | | | | | |
| Spreads | | | | | | | | | | | | | | |
| Statement Messages | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |

| 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. | | | | |
| Channel | Select the application source (channel) for the letter from the drop-down list. This may be ALL or a specific channel. | | | | |
| Enabled | Check this box to enable this letter definition. | | | | |
| Result section | | | | | |
| Batch Printer | Select the batch printer being used to generate the letter from the drop- down list. | | | | |
| Batch User | Select the user who will submit this letter from the drop-down list. This will normally be set to BATCH. | | | | |
| Selection Criteria section | | | | | |
| Company | Select the portfolio company for which this letter will be used from the drop-down list. This may be ALL or a specific company. | | | | |
| Branch | Select the portfolio branch for which this letter will be used from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL). | | | | |



| Field: | Do this: |
|----------|---|
| Product | Select the product for which this letter will be used from the drop-down list. This may be $\rm ALL$ 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. |

4.19 Promotions

The Introductory screen of Promotions screen allows you to set up the promotions a financial institution can offer its customers. Promotions can be selected as part of the on the Application Entry and Applications windows.

You can define an introductory promotion based on the following attributes:

- Type
- Period Type
- Period

You can define multiple promotions for a product, then select the appropriate promotion at the time the application is processed. Promotions also serve as a selection criteria on the Pricing screen.

CAUTION: The system supports promotions selected when a product is funded.

Note

Promotions will not be supported for amortized and pre-compute loans

Same as Cash promotions

In the case of the same as cash promotion:

- If the outstanding amount at the end of the promotional period is within the tolerance amount, then the customer receives the full benefit of the promotion and the system will not charge any interest on the borrowers' account.
- If the outstanding amount is higher than the authorized tolerance amount, then the customer loses the benefit of the promotion and the system computes and charges the borrower interest from the date the product was funded.

Interest & Payments

Interest still continues to accrue for a account that is funded using the SAME AS CASH promotion. However, the interest accrued during the promotion period is not charged or collected on the account until the end of the promotion period.

Any repayment made by the customer during the promotion period is applied towards the principal amount. The system then calculates the interest accrual using the reduced principal amount, if applicable.



If the product remains unpaid after the end of the promotion period and the principal balance is above any stated tolerance amount, then the system starts collecting interest earned and accrued during the promotion period.

Pay-off quote during promotion period

If the account is set-up using the SAME AS CASH promotion, then during the promotion period:

- 1. On the Customer Service form's Account Details screen, the system displays only the principal amount and any fees/expenses due. Interest amounts will not be included.
- 2. The payoff quote generated through the Customer Service form's Maintenance (3) screen displays only the principal amount and any fees/expenses due from the borrower(s). If all or any portion of the account is unpaid at the end of the promotion period and is over any set tolerance limit, then the PAYOFF amount displays the total amount (Principal + Interest + other charges, if any) using the current amounts.

Reduced Rate Introductory Promotions

Oracle Financial Services Lending and Leasing's promotion method PROMOTIONAL RATE allows you to create and specify promotions where customers can be charged lower interest rates during a specific promotional period of time. You may define the length of the promotion in either terms or days. Also, you will be able to set the specific interest rate you want to attach to the promotion. During the promotional period, interest on an account is accrued at the promotional rate. When the promotional period expires, the system changes the interest rate of the product to the contractual interest rate to accrue interest. The promotion expires on the promotion end date defined by the length of the promotion. However, the system allows you to set a grace period for extending the automatic cancellation of the promotion due to delinquency, similar to the grace period associated with a payment date.

To set up the Introductory

On the Oracle Financial Services Lending and Leasing home screen, click Setup > Setup
 Administration > User > Products > Promotions > Loan Introductory.



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

| DashBoard | Promotions × | Promotions x | | | | | | | | | |
|---|-------------------|--|-----------------------|----|--|----------------|--------|---------------------|-----------------------------------|--------------------------|-------|
| Origination | Loan Introductory | Line Introductory Line | Incentive | | | | | | | | |
| Servicing | | | | | | | | | | | |
| Collections | Promotion Defin | Promotion Definition 🗣 Add 🖉 Edit 🛛 View | | | | | ⊘ Aud | | | | |
| | View - Format - | Freeze | Detach 🕼 Wrap | 62 | | | | | | | |
| WFP | Code | Description | | | Туре | Period Type | Period | Tolerance Amt Index | Margin | Cancel Delq Days Enabler | d |
| Tools | | | | | | | 0 | 0.00 | 0.0000 | 0 N | |
| tup | LOAN_INTRO | LOAN INTRODUCTORY | | | SAME AS CASH | PROMOTION TERM | 0 | 0.00 FLAT RATE | 0.0000 | 0 N | |
| | TEST | TEST | | | SAME AS CASH | PROMOTION TERM | 1 | 12.00 FLAT RATE | 0.0000 | 0 N | |
| Administration | LIN_PROMO | LOAN PROMOTION | | | SAME AS CASH | PROMOTION TERM | 10 | 0.00 FLAT RATE | 0.0000 | 0 N | |
| Administration System | UN-CE-001 | | REST DUE FOR 6 MONTHS | | | PROMOTION TERM | 6 | 0.00 FLAT RATE | 0.0000 | 0 Y | |
| > User | LN-CE-VR-001 | 1% REDUCED RATE FO | OR 6 MONTHS | | PROMOTIONAL R | | 6 | 10.00 PRIME RATE | 1.0000 | 10 Y | |
| Products | LN-CE-PC | SAME AS CASH | | | SAME AS CASH | PROMOTION TERM | 8 | 2.00 FLAT RATE | 0.0000 | 10 Y | |
| Asset Types Index Rates Currency Exchange Scoring Parameters | Promotion Defir | nition | | | | | | Save and Add | Save and Stay | Save and Return | C Ret |
| Products | • | * Code * Description * Type * Period Type FROMOTION TEEN * | | | * Period 0 * Tolerance Anti 0.00 * Index FAIT FAITE * Mergin 0.0000 | | | *, | * Cancel Delq Days 0 * Enabled | | |
| Pricings | | | | | | | | | | | |
| Contract Edits | | | | | | | | T | | | |
| Cycles Scoring Models | | | | | | | | | | | |
| Fees Origination Fees Compensation Commission Instrume Checklists Styleads Statement Messages Letters Promotions Subvertion Schvertion | | | | | | | | | | | |

| Field: | Do this: | | | | |
|------------------|--|--|--|--|--|
| Code | Specify the code identifying the promotion. | | | | |
| Description | Specify a description of the promotion being offered. | | | | |
| Туре | Select the promotion type from the drop-down list. | | | | |
| Period Type | Select the period type from the drop-down list. | | | | |
| | Note : Select PROMOTIONAL DAYS, if the length of the promotion is to be measured in days. Select PROMOTION TERM, if the length of the promotion is more accurately measured in terms. | | | | |
| Period | Specify the specific promotion period. If you have selected PROMOTIONAL DAYS in the Period Type field, then enter the number of days of the promotion period duration. If you selected PROMOTION TERM, then enter the number of terms for which the promotion applies. Remember that the system uses the same length of the term increment that is used in the billing cycle for the loan; for example, weekly, monthly, semi-annual, or annual. | | | | |
| Tolerance Amt | Specify the dollar amount of the allowed "tolerance", if applicable. This is the amount that can be outstanding at the end of the promotion period. | | | | |
| | Note: This applies only to the promotion type SAME AS CASH. | | | | |
| Index | Select the promotional index rate from the drop-down list. | | | | |
| Margin | Specify the promotional margin rate. | | | | |



| Field: | Do this: |
|---------------------|---|
| Cancel Delq Days | Specify the tolerance days for the promotion cancellation due to delinquency. |
| Enabled | Check this box to enable the promotion |

4.20 Subvention

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.

4.20.1 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.

| rd | Subvention × | | | | | | | | | | | | |
|----------------|---------------------|----------------------|-------------|--------------|-------------------------|------------|----------------|--------------------|---------------|-------------|--------------------|---------------------|----------|
| | Loan Lease | | | | | | | | | | | | |
| ion | Loon Loose | | | | | | | | | | | | |
| g | Plan Definition | | | | | | | | | | de Add | | A ander |
| ons | View - Format - | Freeze | Dentral | Wrap 🚯 | | | | | | | A Con | & Four E Tues | V Agent |
| | Code | Description | Company | Branch | State | Start Dt | End Dt | Bill Cycle | Product | Asset Class | Asset Type | Asset Sub Type | Asset Ni |
| | Code | Description | company | Dranch | Juic | Start De | 12/31/4000 | bin cycle | FIGUOL | Assec Class | Assec Type | Haber Jub Type | ALL |
| | SUBV-DLR-001 | DEALER SUBVENTL. | | ALL | ALL | 12/07/1993 | 12/31/4000 | MONTHLY | ALL | ALL | ALL | ALL | ALL |
| | SUB_FLAT+%AMT | SUB_FLAT+%AMT | ALL | ALL | ALL | 12/31/2001 | 12/31/4000 | MONTHLY | ALL | ALL | ALL | ALL | ALL |
| | TEST2 | TEST2 | U501 | USHQ | ALASKA | 02/15/2016 | 12/31/4000 | MONTHLY | LOAN VEH (FR) | NEW VEHICLE | E TEST1 | ALL | ALL + |
| | Plan Definition | | | | | | | | . s | ave and Add | Save and Stay | Save and Return | C Return |
| ange | | * Coo | | | | * Fna | bled 🔟 | | | | * Asset Type ALL | | Ŧ |
| irs | | * Descriptio | | | | | | | | | set Sub Type ALL | | |
| | | * Compar | | | • | | Selection Cr | iteria | | | * Asset Make ALL | | • |
| | | | | | • | a mitte | | | | | | | * |
| | | * Bran | | | | 1000 C | yde MONTHLY | | | | Asset Model ALL | | |
| 4 | | | e ALL | | T | | duct ALL | | • | | * Asset Age 0 | | |
| | | * Start I * End I | | 89 89 | | * Asset (| lass ALL | , | r | | | | |
| i Fees tion | Sub Plan Definiti | ion | | | | | | | | | de Add | | 🔗 Aydit |
| n | View + Format + | | Detach | Wrap 🚯 | | | | | | | 4 200 | & Test | A villar |
| | Code | Description | State | Pro Group | Pro Type | Producer | Amt Fr | om Subvention Type | Ti | erm Grade | Asset Class | Asset Type | Asset Su |
| | No data to display. | Company | Store | The Group | ine type | Treaser | | on subrendon type | | ann orose | Part class | maner ()pe | And a |
| | 4 | | | | | | | | | | | | |
| ssages | | | | | | | | | | | | | |
| | and the local | | | | | | | | | | | | |
| | Plan Details | - | | | | | | | | | dr Add | ✓ Edit View | ✓ Audit |
| | View - Format - | Freeze | Detach | del Wrap 🛛 🙀 | | | | | | | | | |
| | Participant | Collection Method | Transaction | | Rate Calculation Method | Max An | nt % Amt Finan | ced Flat Am | t Fa | tor Spre | ad Max Paid-Off Me | thod Paid-Off Basis | Pai |
| | No data to display. | | | | | | | | | | | | |
| | 4 | | | | | | | | | | | | • |
| | | | | | | | | | | | | | |

A brief description of the fields is given below:

| 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 | ria |
| 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. |



| Field: | Do this: |
|-------------------|--|
| Asset Sub Type | Select asset sub type from the drop-down list. |
| Asset Make | Select asset make from the drop-down list. |
| 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.



| A brief des | cription (| of the | fields | in ei | ven h | elow. |
|-------------|------------|--------|--------|-------|-------|-------|
| A DHELUES | ыприон с | | licius | is yi | ven b | |

| Field: | Do this: |
|---------------------|--|
| Participant | Select the participant from the drop-down list. |
| 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. |



| Field: | Do this: |
|---------------------------|---|
| 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. |
| 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>n</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.

4.21 <u>Escrow</u>

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.

4.21.1 Escrow

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

4.21.1.1 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.

4.21.1.2 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 × | | | | | | | | | | 3 |
|---|---|--|-----------------|------------|--|----------------|-------------------------------|----------------------|--|------------------|-----------|
| Origination | Escrow Shortage | Cushion Rules Disburser | ment Rules | | | | | | | | |
| Servicing | | | | | | | | | | | |
| Collections | Rules | | | | | | | | de ≜p | 🖉 Edit 🗌 View | ⊘ Aud |
| WFP | View - Format - | 🗟 🗍 Freeze | Detach 🛛 🕼 Wrap | 69 | | | | | | | |
| ools | Rule | Description | Start Dt | End Dt | Enabled Shortage Threshold | Shortage Value | Shortage Spread Increase % | Term | Max Term | Surplus Amt Corr | ipany |
| 10 10 | | UNDEFINED | | | N | 0.00 | 0.0000 | 0 | 0 | 0.00 | |
| ν υρ | 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 | 8 | * Rule * Description U * Start Dt * End Dt * Enabled | Б. Б. | | * Shortage Threshold * Shortage Value 0.00 * Shortage Spread Increase % 0.0000 | <u>eters</u> | T | Save and <u>A</u> dd | * Max Term 0 * Surplus Amt 0.00 * Company ALL * Branch ALL * Product ALL | Save and Return | 1 |
| Edits Cycles Scoring Models | | | | | *Term 0 | | | | * State ALL | | , |
| Fees | Rule Details | | | | | | | | de de | | ⊘ Aj |
| Origination Fees Compensation Commission Insurance | View V Format V Escrow Type No data to display. | Cushion Type | Detach 🖉 Wrap | (A) | | | | | | | Cushion ' |
| Checklists Stipulations Spreads Statement Messages Letters Promotions Subvention Excrow | | | | | | | | | | | |

A brief description of the fields is given below:

| 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 s | ection |
| 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.

4.21.1.3 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/Cushion Rules Disbursement 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 | 60 | | | * 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 | | | | | | | | | | | | | |

A brief description of the fields is given below:

| 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: Summary of the Application Scoring Parameters

A.1 Glossary

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

A.2 Scoring Parameters by Category

A.2.1 Applicant Details / Debt Ratios

A.2.1.1 Applicant Credit Bureau Auto Debt Ratio

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

A.2.1.2 Applicant Credit Bureau Bank Debt Ratio

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

A.2.1.3 Applicant Credit Bureau Card Debt Ratio

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



A.2.1.4 Applicant Credit Bureau Debt Ratio

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

A.2.1.5 Applicant Credit Bureau FICO Score

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

A.2.1.6 Applicant Credit Bureau Inst Debt Ratio

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

A.2.1.7 Applicant Credit Bureau Loan Fin Debt Ratio

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

A.2.1.8 Applicant Credit Bureau Mortgage Debt Ratio

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

A.2.1.9 Applicant Credit Bureau Open Public Records

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

A.2.1.10 Applicant Credit Bureau Public Records

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

A.2.1.11 Applicant Credit Bureau Retail Debt Ratio

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

A.2.1.12 Applicant Credit Bureau Rev Debt Ratio

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

A.2.1.13 Applicant Credit Bureau Sales Fin Debt Ratio

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



A.2.1.14 Applicant Debt Ratio Stated After Requested Loan Amount

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

A.2.1.15 Applicant Debt Ratio Stated Before Requested Loan Amount

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

A.2.1.16 Applicant Debt To Income Ratio Stated After Requested Loan Amount

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

A.2.1.17 Applicant Debt To Income Ratio Stated Before Requested Loan Amount

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

A.2.1.18 Applicant Payment To Income Ratio Stated

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

A.2.1.19 Applicant Prior Customer

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

A.2.1.20 Applicant Revolving Debt Ratio Stated

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

A.2.1.21 Applicant Stated Employment Period (In Months)

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

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

A.2.1.22 Applicant Stated Monthly Income

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



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

A.2.1.23 Applicant Stated Monthly Liability

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

A.2.1.24 Applicant Stated Residence Period (In Months)

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

A.2.2 Loan Details

A.2.2.1 Approximate Cash Price

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

A.2.2.2 Requested Advance Amount

This is the Requested Advance Amount value taken from the Application Entry form's Loan screen in the system.

A.2.3 Auto Trades / Inquiries

A.2.3.1 Applicant Credit Bureau 6month Auto Trades

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

A.2.3.2 Applicant Credit Bureau 12month Auto Trades

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

A.2.3.3 Applicant Credit Bureau 24month Auto Trades

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

A.2.3.4 Applicant Credit Bureau Auto Inquries

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

A.2.3.5 Applicant Credit Bureau Auto Trades

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

A.2.3.6 Applicant Credit Bureau Current Auto Trades

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



A.2.3.7 Applicant Credit Bureau Open Auto Trades

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

A.2.3.8 Applicant Credit Bureau Satisfactory Auto

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

A.2.3.9 Applicant Credit Bureau Worst Auto Trade

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

1 = current

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

9 = charge-off

A.2.4 Bank Trades / Inquiries

A.2.4.1 Applicant Credit Bureau 12month Bank Trades

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

A.2.4.2 Applicant Credit Bureau 24month Bank Trades

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

A.2.4.3 Applicant Credit Bureau 6month Bank Trades

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

A.2.4.4 Applicant Credit Bureau Bank Inquiries

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



A.2.4.5 Applicant Credit Bureau Bank Trades

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

A.2.4.6 Applicant Credit Bureau Bank Trades

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

A.2.4.7 Applicant Credit Bureau Bank Trades

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

A.2.4.8 Applicant Credit Bureau Bank Trades

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

A.2.4.9 Applicant Credit Bureau Bank Trades

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

NOTE

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

A.2.4.10 Applicant Credit Bureau Bank Trades

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

A.2.4.11 Applicant Credit Bureau Bank Trades

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

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



9 = charge-off

A.2.5 Card Trades / Inquiries

A.2.5.1 Applicant Credit Bureau Bank Trades

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

A.2.5.2 Applicant Credit Bureau Bank Trades

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

A.2.5.3 Applicant Credit Bureau Bank Trades

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

A.2.5.4 Applicant Credit Bureau Bank Trades

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

A.2.5.5 Applicant Credit Bureau Card Trades

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

A.2.5.6 Applicant Credit Bureau Current Card Trades

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

A.2.5.7 Applicant Credit Bureau Open Card Trades

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

A.2.5.8 Applicant Credit Bureau Satisfactory Card

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

A.2.5.9 Applicant Credit Bureau Worst Card Trade

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

- 1 = current
- 2 = 30-59 days late
- 3 = 60-89 days late



4 = 90-119 days late

- 5 = 120-149 days late
- 6 = 150- days late
- 7 = involved in a bankruptcy
- 8 = repossession, foreclosure

9 = charge-off

A.2.6 Installment Trades / Inquiries

A.2.6.1 Applicant Credit Bureau 12month Inst Trades

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

A.2.6.2 Applicant Credit Bureau 24month Inst Trades

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

A.2.6.3 Applicant Credit Bureau 6month Inst Trades

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

A.2.6.4 Applicant Credit Bureau Current Inst Trades

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

A.2.6.5 Applicant Credit Bureau Inst Trades

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

A.2.6.6 Applicant Credit Bureau Open Inst Trades

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

A.2.6.7 Applicant Credit Bureau Satisfactory Inst Trades

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

A.2.6.8 Applicant Credit Bureau Worst Inst Trade

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

1 = current



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

A.2.7 Loan Finance Trades / Inquiries

A.2.7.1 Applicant Credit Bureau 12month Loan Fin Trades

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

A.2.7.2 Applicant Credit Bureau 24month Loan Fin Trades

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

A.2.7.3 Applicant Credit Bureau 6month Loan Fin Trades

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

A.2.7.4 Applicant Credit Bureau Current Loan Fin Trades

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

A.2.7.5 Applicant Credit Bureau Loan Fin Trades

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

A.2.7.6 Applicant Credit Bureau Loan Finance Inquiries

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

A.2.7.7 Applicant Credit Bureau Open Loan Finance Trades

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



A.2.7.8 Applicant Credit Bureau Satisfactory Loan Fin

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

A.2.7.9 Applicant Credit Bureau Worst Loan Fin Trade

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

1 = current

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

9 = charge-off

A.2.8 Mortgage Trades / Inquiries

A.2.8.1 Applicant Credit Bureau 12month Mortgage Trades

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

A.2.8.2 Applicant Credit Bureau 24month Mortgage Trades

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

A.2.8.3 Applicant Credit Bureau 6month Mortgage Trades

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

A.2.8.4 Applicant Credit Bureau Current Mortgage Trades

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

A.2.8.5 Applicant Credit Bureau Mortgage Trades

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



A.2.8.6 Applicant Credit Bureau Open Mortgage Trades

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

A.2.8.7 Applicant Credit Bureau Satisfactory Mortgage

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

A.2.8.8 Applicant Credit Bureau Worst Mortgage Trade

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

1 = current

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

9 = charge-off

A.2.9 Retail Trades / Inquiries

A.2.9.1 Applicant Credit Bureau 12month Retail Trades

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

A.2.9.2 Applicant Credit Bureau 24month Retail Trades

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

A.2.9.3 Applicant Credit Bureau 6month Retail Trades

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

A.2.9.4 Applicant Credit Bureau Current Retail Trades

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



A.2.9.5 Applicant Credit Bureau Open Retail Trades

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

A.2.9.6 Applicant Credit Bureau Retail Inquiries

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

A.2.9.7 Applicant Credit Bureau Retail Trades

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

A.2.9.8 Applicant Credit Bureau Satisfactory Retail

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

A.2.9.9 Applicant Credit Bureau Worst Retail Trade

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

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

A.2.10 Revolving Trades

A.2.10.1 Applicant Credit Bureau 12month Rev Trades

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

A.2.10.2 Applicant Credit Bureau 24month Rev Trades

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



A.2.10.3 Applicant Credit Bureau 6month Rev Trades

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

A.2.10.4 Applicant Credit Bureau Current Rev Trades

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

A.2.10.5 Applicant Credit Bureau Open Rev Trades

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

A.2.10.6 Applicant Credit Bureau Rev Balance

This is the total revolving credit balance shown on the applicant's credit bureau. This applies to all open revolving trades.

A.2.10.7 Applicant Credit Bureau Rev High Balance

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

NOTE

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

A.2.10.8 Applicant Credit Bureau Rev Retail Balance

This is the current revolving retail trade balance shown on the applicant's credit bureau. This applies to all open retail trades. It shows current, not historical, information.

A.2.10.9 Applicant Credit Bureau Rev Retail High Balance

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

Note

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

A.2.10.10 Applicant Credit Bureau Rev Trades

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

A.2.10.11 Applicant Credit Bureau Satisfactory Rev Trades

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



A.2.10.12 Applicant Credit Bureau Worst Rev Trade

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

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

9 = charge-off

A.2.11 Sales Finance Trades / Inquiries

A.2.11.1 Applicant Credit Bureau 12month Sales Fin Trades

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

A.2.11.2 Applicant Credit Bureau 24month Sales Fin Trades

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

A.2.11.3 Applicant Credit Bureau 6month Sales Fin Trades

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

A.2.11.4 Applicant Credit Bureau Current Sales Fin Trades

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

A.2.11.5 Applicant Credit Bureau Open Sales Finance Trades

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

A.2.11.6 Applicant Credit Bureau Sales Fin Trades

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



A.2.11.7 Applicant Credit Bureau Sales Finance Inquiries

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

A.2.11.8 Applicant Credit Bureau Satisfactory Sales Fin

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

A.2.11.9 Applicant Credit Bureau Worst Sales Fin Trade

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

1 = current

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

A.2.12 Other Trades

A.2.12.1 Applicant Credit Bureau 12month Trades

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

A.2.12.2 Applicant Credit Bureau 24month Trades

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

A.2.12.3 Applicant Credit Bureau 6month Trades

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

A.2.12.4 Applicant Credit Bureau Avg Open Trade Age

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

A.2.12.5 Applicant Credit Bureau Avg Trade Age

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

A.2.12.6 Applicant Credit Bureau Chargeoff Trades

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

A.2.12.7 Applicant Credit Bureau Collections

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

A.2.12.8 Applicant Credit Bureau Current Trades

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

A.2.12.9 Applicant Credit Bureau Inquiries

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

A.2.12.10 Applicant Credit Bureau Inquiries 12m

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

A.2.12.11 Applicant Credit Bureau Inquiries 24m

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

A.2.12.12 Applicant Credit Bureau Inquiries 6m

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

A.2.12.13 Applicant Credit Bureau Judgments

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

A.2.12.14 Applicant Credit Bureau Liens

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

A.2.12.15 Applicant Credit Bureau Newest Inquiry

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

A.2.12.16 Applicant Credit Bureau Newest Trade

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



A.2.12.17 Applicant Credit Bureau Oldest Inquiry

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

A.2.12.18 Applicant Credit Bureau Oldest Trade

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

A.2.12.19 Applicant Credit Bureau Open Collection Trades

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

A.2.12.20 Applicant Credit Bureau Open Collections

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

A.2.12.21 Applicant Credit Bureau Open Judgments

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

A.2.12.22 Applicant Credit Bureau Open Liens

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

A.2.12.23 Applicant Credit Bureau Open Trades

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

A.2.12.24 Applicant Credit Bureau Past Due 30

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

A.2.12.25 Applicant Credit Bureau Past Due 30 12m

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

A.2.12.26 Applicant Credit Bureau Past Due 30 24m

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

A.2.12.27 Applicant Credit Bureau Past Due 60

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



A.2.12.28 Applicant Credit Bureau Past Due 60 12m

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

A.2.12.29 Applicant Credit Bureau Past Due 60 24m

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

A.2.12.30 Applicant Credit Bureau Past Due 90

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

A.2.12.31 Applicant Credit Bureau Past Due 90 12m

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

A.2.12.32 Applicant Credit Bureau Past Due 90 24m

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

A.2.12.33 Applicant Credit Bureau Past Due Now

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

A.2.12.34 Applicant Credit Bureau Repossessions

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

A.2.12.35 Applicant Credit Bureau Satisfactory Trades

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

A.2.12.36 Applicant Credit Bureau Too New Trades

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

A.2.12.37 Applicant Credit Bureau Trade Collections

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



A.2.12.38 Applicant Credit Bureau Trades

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

A.2.12.39 Applicant Credit Bureau Worst Trades

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

1 = current

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

9 = charge-off

A.2.13 Bankruptcy information

A.2.13.1 Applicant Credit Bureau 11 Bankruptcies

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

A.2.13.2 Applicant Credit Bureau 13 Bankruptcies

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

A.2.13.3 Applicant Credit Bureau 7 Bankruptcies

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

A.2.13.4 Applicant Credit Bureau Bankruptcies

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

A.2.13.5 Applicant Credit Bureau Bkrp Score

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



A.2.13.6 Applicant Credit Bureau Open 11 Bankruptcies

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

A.2.13.7 Applicant Credit Bureau Open 13 Bankruptcies

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

A.2.13.8 Applicant Credit Bureau Open 7 Bankruptcies

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

A.2.13.9 Applicant Credit Bureau Open Bankruptcies

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

A.2.13.10 Applicant Credit Bureau Recent 11 Bankruptcy

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

A.2.13.11 Applicant Credit Bureau Recent 13 Bankruptcy

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

A.2.13.12 Applicant Credit Bureau Recent 7 Bankruptcy

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

A.2.13.13 Applicant Credit Bureau Recent Bankruptcy

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

A.2.13.14 Applicant Has A Prior Bankruptcy

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

A.2.14 Delinquency Information

A.2.14.1 Applicant Credit Bureau Longest Since Major

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



A.2.14.2 Applicant Credit Bureau Longest Since Minor

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

A.2.14.3 Applicant Credit Bureau Open Longest Since Major

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

A.2.14.4 Applicant Credit Bureau Open Longest Since Minor

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

A.2.14.5 Applicant Credit Bureau Open Shortest Since Major

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

A.2.14.6 Applicant Credit Bureau Open Shortest Since Minor

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

A.2.14.7 Applicant Credit Bureau Shortest Since Major

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

A.2.14.8 Applicant Credit Bureau Shortest Since Minor

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

A.2.15 Derogatory Trade Information

A.2.15.1 Applicant Credit Bureau Derog 12m Trades

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

A.2.15.2 Applicant Credit Bureau Derog 24m Trades

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

A.2.15.3 Applicant Credit Bureau Derog Now Trades

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



A.2.15.4 Applicant Credit Bureau Derog Trades

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

A.2.15.5 Applicant Credit Bureau Longest Since Derog

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

A.2.15.6 Applicant Credit Bureau Open Longest Since Derog

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

A.2.15.7 Applicant Credit Bureau Open Shortest Since Derog

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

A.2.15.8 Applicant Credit Bureau Shortest Since Derog

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



Appendix B: Rounding Amounts and Rate Attributes

Rounding Amounts

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

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

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

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

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

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

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

Example 1: Amount: 234.136

| Method | Result |
|--------|--------|
| Round | 234.14 |
| Raise | 234.14 |
| Cutoff | 234.13 |

Example 2: Amount: 234.134

| Method | Result |
|--------|--------|
| Round | 234.13 |
| Raise | 234.14 |
| Cutoff | 234.13 |

Example 3: Amount: 234.1319999

| Method | Result |
|--------|--------|
| Round | 234.13 |
| Raise | 234.14 |
| Cutoff | 234.13 |



Note

The system rounds only calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

Rate Attributes

The system supports the rounding of the index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth (1/8th) (to keep the index rate in the multiple of .125) or fourth (1/4th) (to keep the index rate in the multiple of 25). The system rounds only the index rate and not the margin or final rate. You can define the index rounding method on the Product tab's Product Definition screen for variable rate line of credits.

Note

Index rounding does not apply to fixed rate loans.

The system currently supports the following rounding of methods.

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

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

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

Examples

| Туре | Value |
|-----------------------|-----------------------|
| Current rate: | 5.125 |
| Round of rate: | 5.25 |
| | |
| Туре | Value |
| Type Current rate: | Value 5.124 |

INDEX RATE ROUNDED TO NEAREST 0.125: Select this method to round up to 1/8th (to keep the index rate in the multiple of 0.125).



Examples:

| Туре | Value |
|-----------------------|-----------------------|
| Current rate: | 5.325 |
| Rate rounded to: | 5.375 |
| | |
| Туре | Value |
| Type Current rate: | Value 5.312 |



Appendix C:System Parameters

C.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:

- <u>System Parameters</u>
- 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.

C.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 Direc- tory 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 com- mands 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 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. |

C.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.

-



| 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. |

C.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. | | | |



C.5 Other Parameters

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. | | | |

Appendix D:Variable and Fixed Interest Rate Loans

D.1 Variable Interest Rate Loans

A variable interest rate loan is one in which the interest component of the payable loan can fluctuate over time. This fluctuation can be either due to periodic changes in index rate or varying interest rates in the market. Accordingly, the loan payment amount may increase or decrease depending on the variable interest rate.

For Variable rate loans, the interest rate basically consists of two components:

- Index rate The index rate component is based on the financial market and may fluctuate accordingly.
- Margin rate The margin rate component is the fixed rate, which normally does not change during life of the loan.

Note

Interest rate = Index rate + Margin rate.

During loan origination and up to the funding process, the interest rate is computed based on the prevailing index rate at the time of approval. However, once the loan is funded, the interest rate on the loan may change when the index rate changes. This interest rate change may causes changes in the loan's repayment amount, if specified in the terms of the contract.

Oracle Financial Services Lending and Leasing supports the variable rate functionality for closed-end loans during the originating, funding, and servicing of new products and loans with interest rates based on various industry-standard interest rate indices.

During the Product setup, you can define and control the changes in loan payment amount using 'Reschedule Method' and 'Reschedule Value' fields.

| Products × | | | | | | | | × |
|-----------------|--------------------|----------------------|-------------|------|-------------------|----------------|-----------------|------|
| oan Line Lease | | | | | | | | |
| | | | | | | | | |
| Loan Product | | | | | 4 | Add / Edit | 📃 View 🔗 A | udit |
| View - Format - | 🔯 🔲 Freeze 🚮 Detad | th ຝ Wrap 🔞 N | lew Product | | | Create Copy | | |
| 4 | | | | 20 | 13 | 6 | | |
| Product | Description | | Start Dt | End | Dt | Direct | Flexible Repaym | ent |
| | | | | 12/3 | 1/4000 | Y | N | ^ |
| • | III | | | | | | | + |
| | | | | | | | | |
| * Product | | * Enabled | | | * Category | TANDARD | • | |
| * Description | | * Collateral Type | | • | Index Rounding | | | |
| * Start Dt | B | * Collateral | | | Reschedule | | | 1 |
| * End Dt 12/3 | 1/4000 | Sub Type | | | Method | | - | |
| * Direct 🔽 | | * Credit Bureau | | • | Reschedule L | INDEFINED | | |
| * Flexible | | Portfolio Type | | | Value [| CHANGE PAYMENT | | |
| Repayment | | * Credit | | - | | | | |
| | | Bureau | | | | | | |
| | | Account Type | | | | | | |
| | | * Billing Cycle MON | THLY | | | | | |

- When Reschedule Method is selected as 'UNDEFINED', no payment changes are allowed.
- When Reschedule Method is selected as 'CHANGE PAYMENT', and Reschedule Value is specified as '0', loan payment amount changes every time depending on the variable rate.



• When Reschedule Method is selected as 'CHANGE PAYMENT', and Reschedule Value is specified in percentage (i.e. 5%, 10%) loan payment amount changes only when the variable rate increases upto the defined percentage. (For example, if change percentage is specified as 10%, loan payment amount changes only if the variable rate increases by 10%. Else, no change is allowed.)

Hence the impact of variable rates on loan payment amount can be controlled to stop negative amortization.

D.1.1 'Rate Adjustments' for Variable Rate Loans

Every loan contract can have different limits on interest rate change as indicated below:

- Allowed amount for each minimum and maximum interest rate change
- Number of minimum and maximum interest rate changes allowed within a year and life of the account

Note

These limits are enforced when processing the interest rate change on the loan.

OFSLL supports such Adjustable-Rate Mortgages (ARM) by defining them accordingly in the 'Rate Adjustment' tab of Product setup screen.

In the 'Rate Adjustment' tab (Setup > Products screen > 'Rate Adjustment' tab), multiple records can be created depending on the limits defined for each ARM's.

For example:

- For a particular ARM if interest rate change is allowed only once in a year, then a corresponding record in Rate Adjustments tab can created with following field details:
 - Adjustment Frequency 'RATE CHANGE OCCURS EVERY X YEARS', Period '1', and # of Adjustment '1'.
- For a particular ARM if interest rate change is allowed only once in 5 years during life of a loan, then a corresponding record in Rate Adjustments tab can created with following field details:
 - Adjustment Frequency 'RATE CHANGE OCCURS EVERY X YEARS', Period '5', and # of Adjustment '1'.
- Similarly, for an ARM if desired number of interest rate changes are to be allowed during first 10 years of a loan, the record in Rate Adjustments tab can have the following field details:
 - Adjustment Frequency 'RATE CHANGE OCCURS EVERY X YEARS', Period '10', and # of Adjustment 'any value upto 999'.

D.2 Fixed Interest Rate Loans

Fixed interest rate loan is one in which the rate of interest remains fixed from funding till the loan's entire term. Hence, the loan payment amount does not change with fluctuations in index rate or market rates.

In Oracle Financial Services Lending and Leasing, fixed interest rate loans can be defined in the following way:



 Create a 'FLAT RATE' Index Type record in Index Rates screen (Setup > Products > Index Rates) with Rate=0.00

| 🐥 Add 🥒 Edit 📄 View 🖌 Audit |
|------------------------------|
| |
| Description Enabled |
| PRIME RATE Y |
| FLAT RATE Y |
| 👍 Add 🧪 Edit 📄 Yew 🖌 🖋 Audit |
| |
| Enabled |
| Y |
| |

• Select this Index Type record during Origination/Servicing for Fixed Rate loans.

Since the index rate is always zero for this Index Type, the loan interest rate will always be the Margin rate (i.e. contract rate) which does not change during life of the loan.

