

Loans Servicing Open Interface
Oracle Financial Services Lending and Leasing

Release 14.0.0.0.0

[April] [2013]

Oracle Part No. E51531-01



Table of Contents

1. TOPICAL ESSAY.....	1-1
1.1 BASIC BUSINESS NEEDS	1-1
1.2 MAJOR FEATURES	1-1
1.2.1 <i>Importing Data from any third party Originating System (New Accounts).....</i>	<i>1-1</i>
1.2.2 <i>Importing Data from any third party Servicing System (Existing Accounts)</i>	<i>1-1</i>
1.3 DEFINITIONS.....	1-1
1.3.1 <i>API.....</i>	<i>1-1</i>
1.3.2 <i>Servicing System Open Interface Tables</i>	<i>1-2</i>
1.3.3 <i>Feeder Program</i>	<i>1-2</i>
1.3.4 <i>Importing Data from Your Feeder System.....</i>	<i>1-2</i>
1.3.5 <i>OFSL Open Interface Tables.....</i>	<i>1-3</i>
1.4 ADDITIONAL INFORMATION.....	1-3
1.4.1 <i>Balance Level Conversion</i>	<i>1-3</i>
1.4.2 <i><xxx>_orig_sys_xref Fields.....</i>	<i>1-3</i>
1.4.3 <i>Product Pricing Setup for Conversion</i>	<i>1-3</i>
1.4.4 <i>Instrument Setup for Conversion</i>	<i>1-4</i>
1.4.5 <i>Compensation Setup for Conversion</i>	<i>1-4</i>
1.4.6 <i>Itemization Attributes.....</i>	<i>1-4</i>
1.4.7 <i>Open Interface Is A Subset of OFSL.....</i>	<i>1-4</i>
1.4.8 <i>Column definitions.....</i>	<i>1-4</i>
2. OPEN INTERFACE TABLES AND COLUMN DESCRIPTIONS.....	2-1
3. LOOKUPS FOR ACCOUNT INTERFACE TABLES	3-1
4. MONETARY TRANSACTION CODES.....	4-1

1. Topical Essay

Oracle Financial Services Lending and Leasing Open Interface allows you to import data from an external source and load it into the application tables using a feeder program and loading the data from the Open Interface tables to the application.

The application Open Interface contains:

- Open Interface Definition that can be used to develop the feeder program.
- AccountImport - a PL/SQL program that imports data from the Open Interface Tables into OFSLL. AccountImport program validates the data before importing the data into OFSLL tables.
- The Accounts that have failed the validation process of the AccountImport program have to be corrected in the Feeder system and should be reloaded into the Open Interface tables for the AccountImport program.

1.1 **Basic Business Needs**

OFSLL Open Interface provides you with the features you need to satisfy the following basic business needs. You will be able to address the following:

- Import Data from any third party Originating System.
- Import Data from any third party Servicing System.

1.2 **Major Features**

1.2.1 **Importing Data from any third party Originating System (New Accounts)**

OFSLL Open Interface allows you to capture Credit Applications data from any third party Originating System and setup the new accounts in OFSLL.

1.2.2 **Importing Data from any third party Servicing System (Existing Accounts)**

OFSLL Open Interface allows you to capture Account data from any third party Servicing System and setup the existing account in OFSLL.

1.3 **Definitions**

1.3.1 **API**

Application Programming Interface

1.3.2 Servicing System Open Interface Tables

Tables used to store data coming from external sources, prior to being loaded into OFSLL.

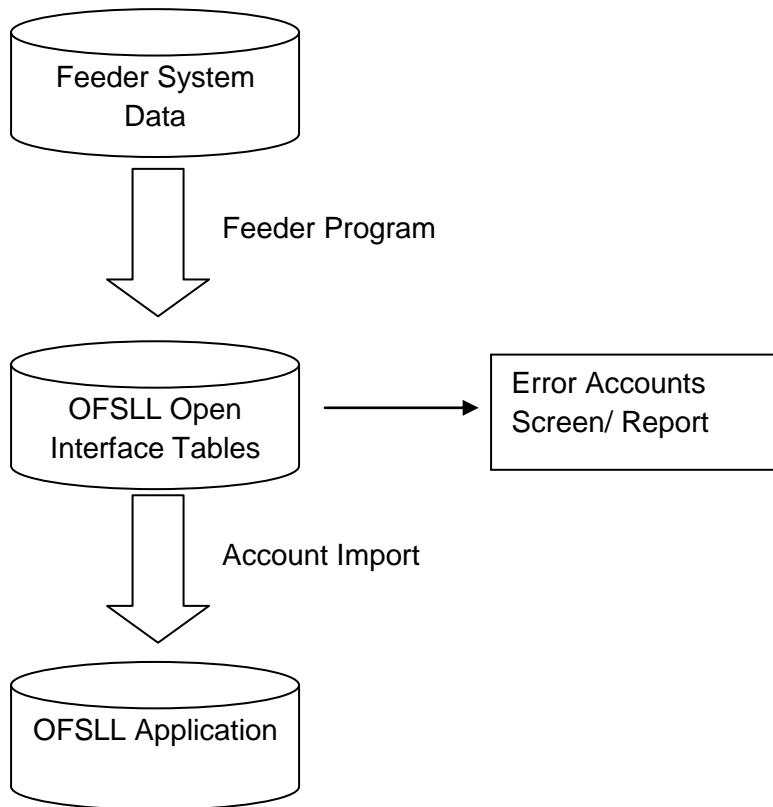
1.3.3 Feeder Program

A custom program you use to import your data from an external or feeder system into OFSLL. The type of feeder program you write depends on the environment from which you are importing data.

1.3.4 Importing Data from Your Feeder System

AccountImport receives data from an import program, which your onsite MIS personnel can develop for you; or you may wish to use a OFSLL Consultant. Your import program must convert data from your feeder system into a standard data format that AccountImport can read. AccountImport can then convert your import data into OFSLL Accounts.

The type of environment from which you import data determines the type of import program you need, as well as the import utility you should use to write your program. Oracle's SQL*Loader is a powerful and easy to use tool you can use to write such a program. However, depending on the complexity of your needs, there are number of programming languages available to you.



1.3.5 OFSLL Open Interface Tables

OFSLL provides a set of Interface tables to load the Account Data. This section describes the purpose of each Interface table and the relationship between them. The following are the Interface tables,

- API_CONTRACTS
- API_CUSTOMERS_PRIMARY
- API_CUSTOMERS_OTHER
- API_CONTRACT_DETAILS
- API_ASSETS
- API_ACCOUNTS
- API_ACCOUNT_BALANCES
- API_TXNS
- API_COMMENTS

The information of an Account is spread across the above Interface Tables.

1.4 Additional Information

1.4.1 Balance Level Conversion

The balance-level information is converted for each account. This implies that after the conversion, the user will not be able to modify a transaction or backdate a new transaction prior to the conversion date. If any modifications have to be made, they will have to be handled via the 'Adjustment' transactions with an effective date greater than the conversion date.

The transaction history can be converted for historical or view-only purposes.

1.4.2 <xxx> orig_sys_xref Fields

The associated **Orig_sys_xref** **must** be filled. This field enables Open Interface and later OFSLL to reference back to your legacy system. This field should be unique across OFSLL.

1.4.3 Product Pricing Setup for Conversion

Product pricing setup is needed for the conversion process. It is recommended to set up a single product pricing string such that it is applicable to all the converted accounts.

1.4.4 Instrument Setup for Conversion

Contract instrument(s) will have to be set up for the conversion process. The attributes of the conversion instrument(s) should be set at a level such that it is applicable to all of the accounts to be converted.

1.4.5 Compensation Setup for Conversion

Compensation plan(s) that is (are) applicable to all converted accounts will have to be set up. By specifying just the compensation plan code, the OFSLL conversion process will attach the necessary attributes from the plan to the account.

1.4.6 Itemization Attributes

The contract itemization information will be captured in the conversion process. Currently, twenty-five (25) itemizations can be specified for each account. An itemization code and its value are required. The itemization codes should be setup such that all the itemizations in the accounts to be converted are taken care of.

1.4.7 Open Interface Is A Subset of OFSLL

The fields available in the Open Interface tables are a subset of the fields available in the OFSLL. If the client is unable to find an Open Interface field to place data from their legacy system, please consult your support contact. They will confirm whether that field is available in OFSLL at all or not and provide the effort estimate for enhancing the Open Interface to accommodate the new field.

1.4.8 Column definitions

The interface tables include columns, which OFSLL uses to categorize and store specific information. Columns may have the following attributes:

REQUIRED Columns

You must enter values for all NOT NULL columns in the interface tables to successfully convert your data in the interface tables. If you do not enter a value in a NOT NULL column, then you cannot convert the record in the interface table.

OPTIONAL Columns

You can use some columns in the interface tables to import additional. Open Interface Process imports the data that you load into these optional columns, provided that the information passes the validation checks.

DEPENDENT Columns

OFSLL requires you to enter values in a conditionally required column only if you have entered a value in another column on which the conditionally required column is dependent.

2. Open Interface Tables and Column Descriptions

Please refer to Open Interface Tables and Column descriptions within the documentation library.

3. Lookups for Account Interface Tables

Please refer to Lookups of Open Interface tables within the documentation library.

4. Monetary Transaction Codes

All the Monetary Transaction codes that are required for loading the available payment history records and unpaid balances into the Monetary Transactions Interface tables are listed in the table below. These transaction code values may vary depending on the actual setup done at the time of production.

Transaction Code	Description
PAYMENT	Payment
INT	Unpaid Interest Accrued
FLC	Unpaid Late charge Fee
FNSF	Unpaid NSF Fee
FEXT	Unpaid Extension Fee



Loan Servicing Open Interface
[April] [2013]
Oracle Financial Services Lending and Leasing Release 14.0.0.0.0

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/financial_services/

Copyright © 1998, 2013, 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.