

Loan Origination User Guide
Oracle Financial Services Lending and Leasing
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1. Navigation

This document provides an overview on the basic template, navigation, common operations that can be performed and keyboard short cuts available in Oracle Financial Services Lending and Leasing. The document is organised 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 Audience

This document is intended to all the Prospect 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

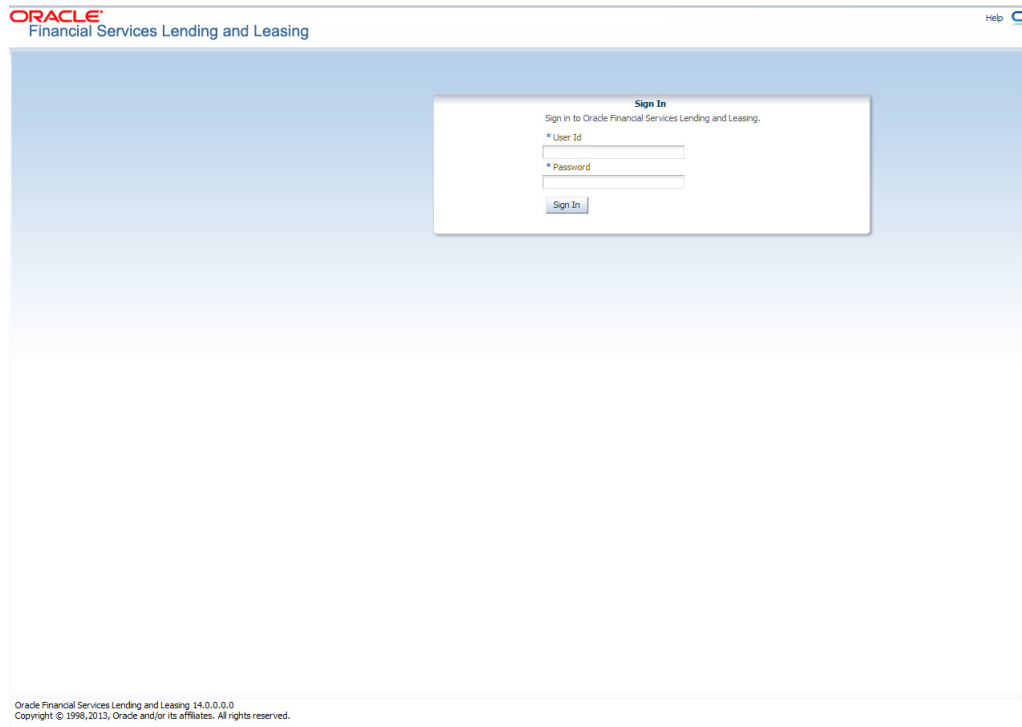
1.3 Logging In

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

Note

If an User ID is inactive for a specified number of days, then the User ID is disabled automatically.

When you invoke the application, the System displays the **Sign In** page.



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

Note

Password field is case sensitive

After specifying valid credentials, click **Sign In** to sign into the application.

1.4 Template and Navigation

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 Page
- Screens

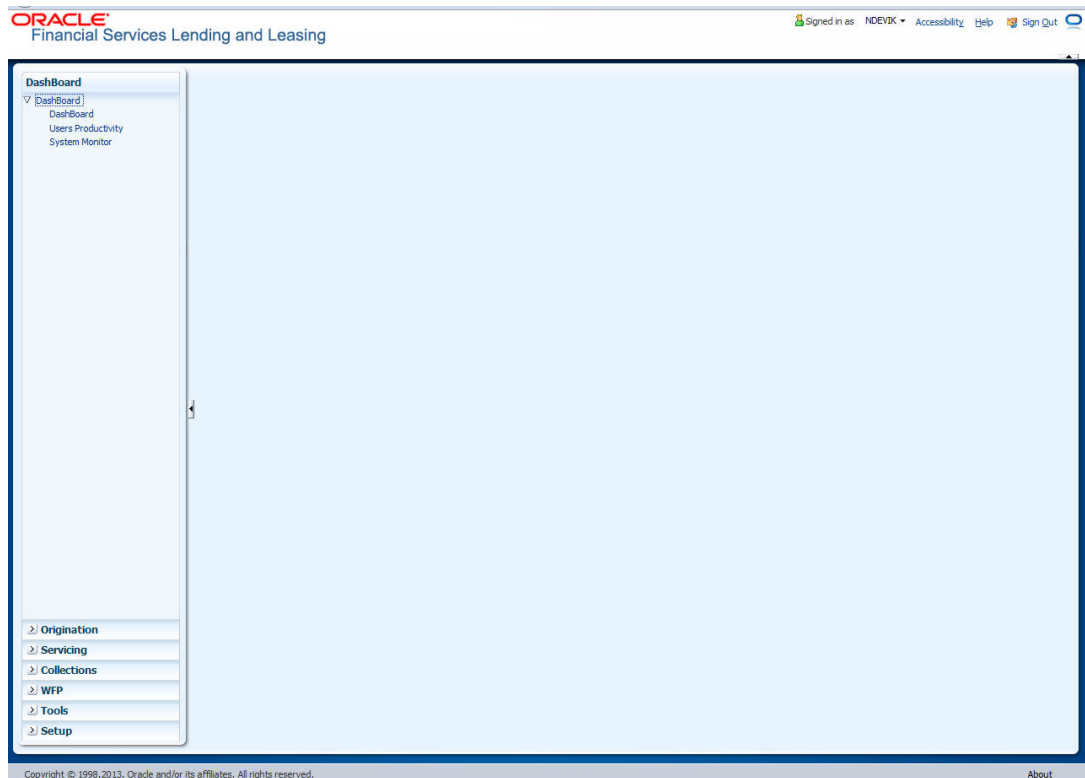
1.4.1 Home Page

After you login to the application with your valid credentials, the system recognizes your credentials and displays the Home Page.

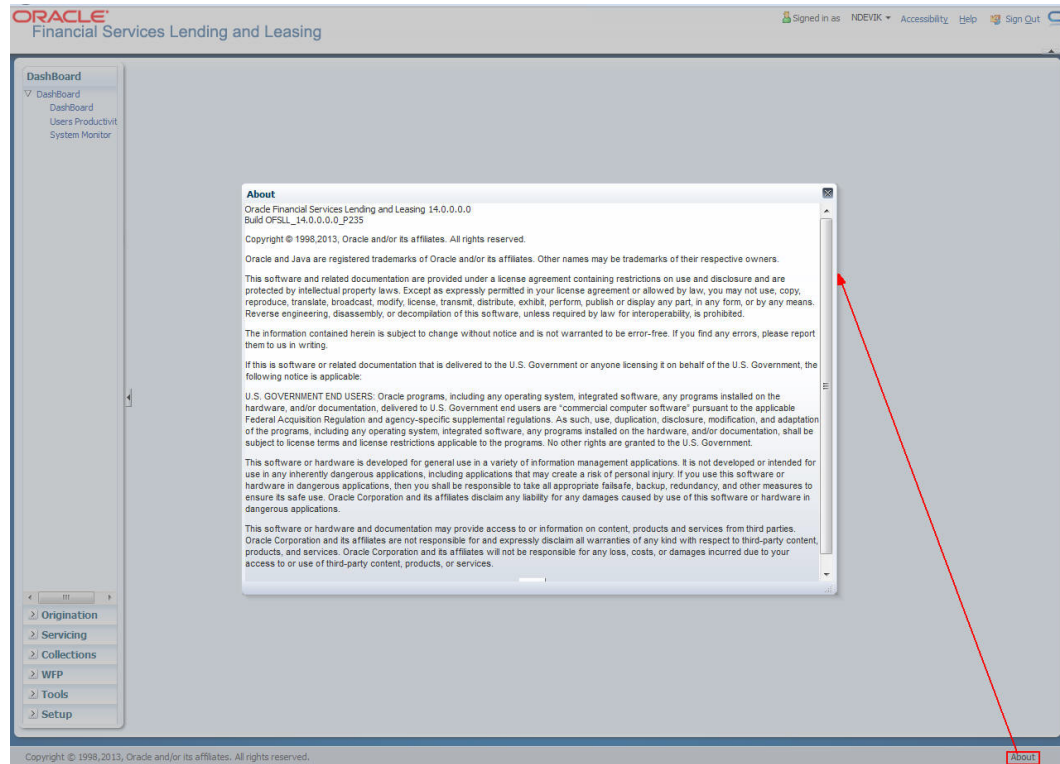
The Home page is split into three windows by vertical and horizontal splitters.

- Header
- Left Pane

- Right Pane/Work Area



Click **About** link available in the right corner of the footer, to view the application details. For example, the version number of the application.



Header

In the Header, the system displays;

- User ID you have logged in with – Click the adjoining drop-down arrow, the system displays the following options:



- Change Password – Click to change the current password.

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.

Confirm the password specified in the New Password field.

Click **Submit** to change the password and **Cancel** to revert changes.


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

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

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

Debug Enabled Ind – Check this box to enable error logs.



Click **Submit** to save the changes, and **Close** to close the window without changes.

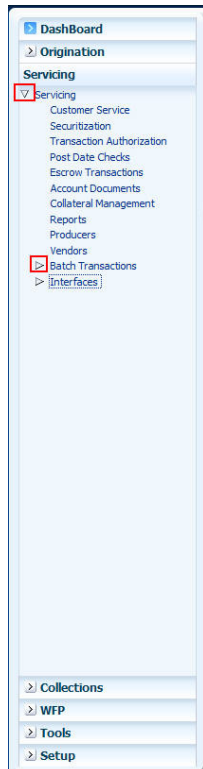
- Accessibility – Click the link to view accessibility features of the system
Refer accessibility document for further details.
- Help – Click the link to view Online Help
- Sign Out – Click the link to sign off from the application. You can also click on  icon to sign off from the application

Note

Sign off from the system, when you complete your work session.

Left Window

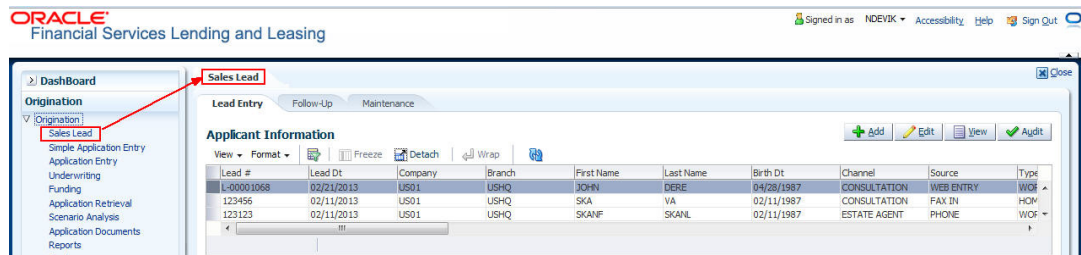
In the left pane, the system lists and provides drop-down links for the various modules available in the product. Click  to expand the Module Master Tabs and  to collapse them.



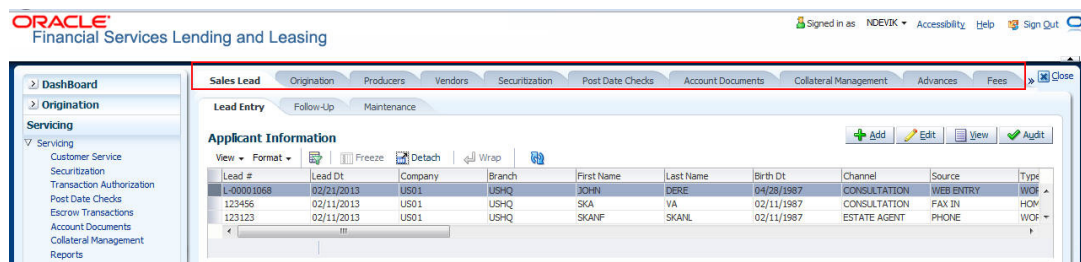
To open a screen, navigate to the Module Master Tab to which the screen belongs, expand the tabs and click the screen link you wish to open.

Right Window

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







You can open a maximum of 15 screens at a go. Once the maximum limit is reached, the system displays an error message as "You have too many tabs open. You will need to close some tabs before opening new ones". Click 'OK' to continue.



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 the other screens.

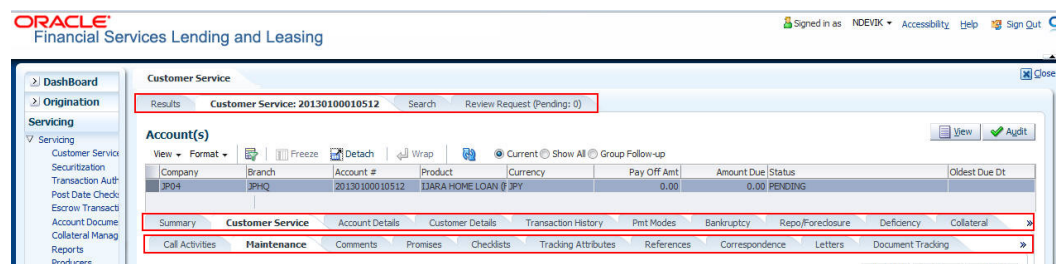
The height of the Header and the width of the Left Pane do not change, with the resizing of application window.

The system facilitates toggling the Header and Left Pane of the home page to increase the visible area of the screens. Click  to toggle upper pane and  to toggle left pane. To un-toggle click  and  respectively.


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. Such details are displayed as sub-tabs horizontally, when you click the tab under which they are grouped. 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 screen displays the corresponding tabs and so on.



Note

Click  to view the list of additional subtabs, if any.

1.5 Common Operations

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

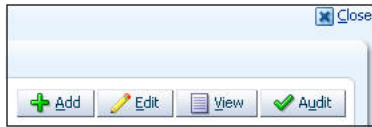
- Basic Operations
- Basic Actions
- Personalization Options

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



The table below gives a snapshot of them:

Basic Operation	Description
Add	Click to add a new record. The system opens a new record in which you can specify the required data and save. It is mandatory to specify details for the fields with '*' symbol.
Edit	Click to edit an existing record. Select the record you want to edit and click 'Edit'. The system opens an existing record in editable mode. Edit the details you need to and save.
View	Click to view an existing record. Select the record you want to view and click 'View'.
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 displays an error message as "You are in middle of transaction, would you like to close the page and loose all changes, if any?". Click 'Yes' to continue and 'No' to save the record.

1.5.2 Basic Actions

Most of the screens contain buttons to perform all or few of the basic actions. These actions can further be classified into two:

- Saving a record
- Navigating across records

1.5.2.1 Saving a Record

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



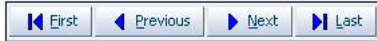
The table below gives a snapshot of them:

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 Return	Click to save and return to main screen. This button is displayed when you click 'Add' or 'Edit' buttons.

Basic Actions	Description
Return	Click to return to main screen without modifications. This button is displayed when you click 'Add', 'Edit' or 'View' buttons.

1.5.2.2 Navigating Across a Record

These actions are enabled when you select 'Edit' or 'View' Operations.



The table below gives a snapshot of them:

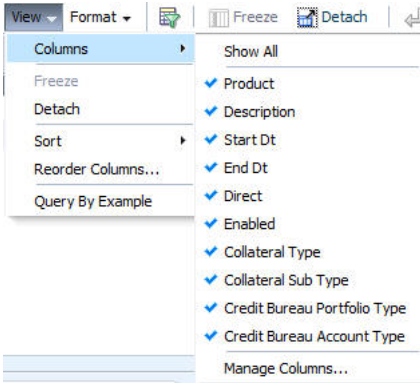
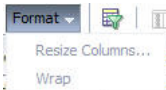
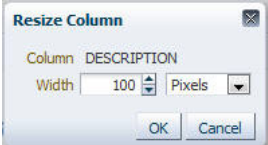
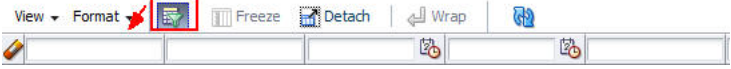
Basic Actions	Description
First	Click to navigate to the first record maintained in the main screen. This button is displayed only when you click 'View' button.
Previous	Click to navigate to the previous record. This button is displayed only when you click 'View' button.
Next	Click to navigate to the next record. This button is displayed only when you click 'View' button.
Last	Click to navigate to the last record maintained in the main screen. This button is displayed only when you click 'View' button.

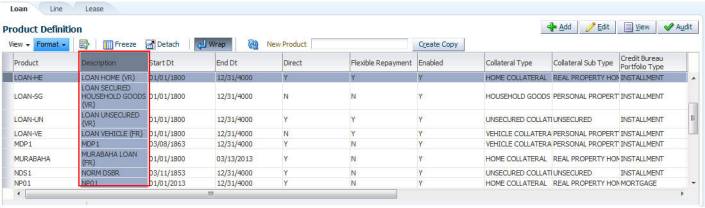

1.5.3 Personalization Options

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



The table below gives a snapshot of them:

Options	Description
View	<p>Click to personalize your view. The drop-down list provides the following options of customization:</p> <ul style="list-style-type: none"> • Customize columns you wish to view • Sort the order of displayed data • Reorder columns <p>Additionally, the drop-down list provides selection of options adjoining 'View'.</p> 
Format	<p>Click to resize columns or wrap a data in the table cells.</p>  <p>Select the column you need to resize and select Resize Columns option from the Format drop-down list.</p>  <p>Specify the Width and the unit for the selected column. Click OK to apply changes and Cancel to revert.</p>
Query by Example	<p>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.</p> 
Freeze	<p>Select the column at which you need to freeze the table and click Freeze. Function is similar to the freeze option in MS excel.</p>
Detach	<p>Click to detach the setup table from the screen. An example of the detached table is provided below.</p>

Options	Description
Wrap	<p>Select the column in which the data needs to be wrapped and click Wrap.</p> 
	Click to refresh the data in the table

Origination Close

Result/Task Application Entry Search Review Requests (Pending: 0)

New Application Open Application Unlock Application

Quick Search

App # SSN

Queue

Search

View - Format - Freeze Detach Wrap View All

Company	Branch	App #	Date	Title	Product	Status	Producer	Secured
US01	USHQ	0000001854	03/21/2013	1854 1854	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001858	03/20/2013	1852 1852	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001861	03/21/2013	1861 1861	LOAN VEHICLE (FR)	NEW - BLANK	MN-00001 : TERMINATE	
US01	USHQ	0000001862	03/22/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	MT-00001 : SGFSADDF	
US01	USHQ	0000001863	03/22/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	MN-00001 : TERMINATE	
US01	USHQ	0000001864	03/23/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	MT-00001 : SGFSADDF	

Detached Table

View - Format - Freeze Detach Wrap View All

Company	Branch	App #	Date	Title	Product	Status	Producer	Secured
US01	USHQ	0000001854	03/21/2013	1854 1854	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001858	03/20/2013	1852 1852	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001861	03/21/2013	1861 1861	LOAN VEHICLE (FR)	NEW - BLANK	MN-00001 : TERMINATE	
US01	USHQ	0000001862	03/22/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	MT-00001 : SGFSADDF	
US01	USHQ	0000001863	03/22/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	MN-00001 : TERMINATE	
US01	USHQ	0000001864	03/23/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	MT-00001 : SGFSADDF	
US01	USHQ	0000001865	03/24/2013	ME DETACH	LOAN VEHICLE (FR)	NEW - BLANK	MN-00001 : TERMINATE	
CTE1	TBR1	0000001610	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	AK01 : PR4	
CTE1	TBR1	0000001611	03/12/2013	ALASKA ALASKA	LOAN VEHICLE (FR)	NEW - BLANK	AK01 : PR4	
CTE1	TBR1	0000001612	03/12/2013	3463 Q352	LOAN VEHICLE (FR)	NEW - BLANK	AK01 : PR4	
US01	USHQ	0000001615	01/09/2013	1615 1615	MCP1	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001623	03/12/2013	HH HPHG	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001625	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001627	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001628	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001629	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001633	03/12/2013	ASDASD ASDAS	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001638	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001639	03/12/2013	UNDEFINED	NORM DSR	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001647	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001653	03/13/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001655	03/13/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001659	03/13/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
CTE1	TBR1	0000001667	03/13/2013	MANIVANNAN PREETHI	LOAN VEHICLE (FR)	NEW - PRESCREEN AI	AK01 : PR4	
US01	USHQ	0000001676	03/13/2013	MANIVANNAN PREETHI	LOAN UNSECURED (V)	NEW - PRESCREEN AI	NY-02 : PR	
US01	USHQ	0000001680	03/13/2013	1680 1680	NORM DSR	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001681	03/13/2013	1681 1681	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
CTE1	TBR1	0000001682	03/13/2013	MANIVANNAN PREETHI	LOAN VEHICLE (FR)	NEW - PRESCREEN AI	AK01 : PR4	
US01	USHQ	0000001683	03/13/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001684	03/13/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001685	03/13/2013	ASD ASD	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001686	01/09/2013	1686 1686	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
CTE1	TBR1	0000001698	03/14/2013	MANIVANNAN PREETHI	LOAN UNSECURED (V)	NEW - PRESCREEN AI	AK01 : PR4	
US01	USHQ	0000001699	03/14/2013	DFDFGFG SAFSDF	LOAN HOME (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001712	03/14/2013	COLLATERAL TEST	LOAN HOME (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001722	03/14/2013	COLQU4 COLQU4	LOAN VEHICLE (FR)	NEW - PREQUALIFY	ANY-02 : PR	
US01	USHQ	0000001734	03/14/2013	UNDEFINED	NORM DSR	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001735	03/14/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001759	03/15/2013	DSADSA XSAX	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001765	03/15/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	
US01	USHQ	0000001766	03/15/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR	

Note

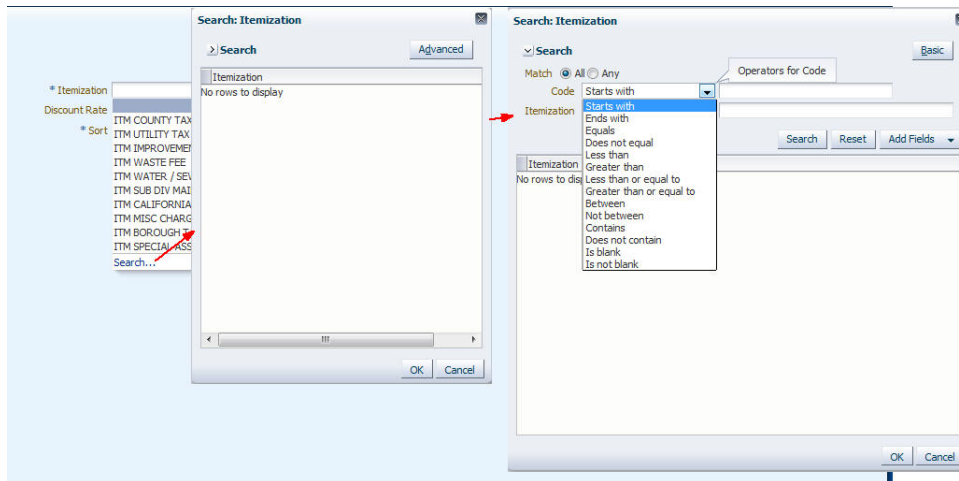
Click 'Add', 'Edit' or 'View' button to open a new page in expanded mode with details.

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 the list or enter the first alphabet of the value you want. When

you provide the alphabet, the system limits the selection to the values starting with the specified alphabet. These lists are grouped into two types:

- Drop-down list – Provides only select option, search option unavailable
- Combo drop-down list – The LOV contains huge data and provides both select and search option. These drop-down arrows are maller 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).
Note: The system displays either of the 2 options.	
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 the 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
MI-00001 : TEST-001		ADJUNTAS	0
MI-00001 : TEST-001		ADJUNTAS	0
MN-00001 : TERMINATE		AGUADA	0
MT-00001 : SGFSADDF		RAMEY	23132132
NY-02 : PR		HOLTSVILLE	43125313212

Search...

1.6 Keyboard Compatibility

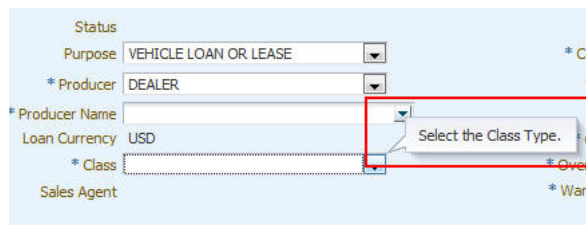
The system facilitates keyboard compatibility. You can perform most of your tasks using keyboard short cuts also termed as 'Hot Keys'. These hot keys are single keyboards or a combination of keyboards. The available options are listed below:

1. **Shift + Alt** + mnemonic to activate buttons on the screen. For example, to open 'Accessibility' window, 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.

For further details on Keyboard Compatibility, refer Accessibility chapter.

1.7 Tool Tips

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



2. Sales Lead

2.1 Introduction

The Sales Lead screen enables you to record information gathered during a sales query or a call from a potential borrower. A sales representative can then use the Sales Lead screen to follow-up with the borrower.

Note

This is not a mandatory screen. You can always begin the loan origination process directly using the Application Entry screen.

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

2.2 Lead Entry tab

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

To complete the Lead Entry page

1. On the Oracle financial Services Lending and Leasing Application home page, click the **Origination** master tab.
2. Click the **Sales Lead** link.
3. On the Sales Lead screen, click the **Lead Entry** tab.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Signed in as ASOMPURA", "Accessibility", "Help", and "Sign Out". The left sidebar shows a "Dashboard" menu with "Origination" expanded, listing "Sales Lead", "Simple Application Entry", "Application Entry", "Underwriting", "Funding", "Application Retrieval", "Scenario Analysis", "Application Documents", "Reports", "Producers", and "Vendors". The main content area is titled "Sales Lead" and has tabs for "Lead Entry", "Follow-Up", and "Maintenance". The "Lead Entry" tab is active, showing an "Applicant Information" table with columns: Lead #, Lead Dt, Company, Branch, First Name, Last Name, Birth Dt, Channel, Source, and Type. The table contains three rows of data. Below the table are sections for "Telecoms", "Comments", "Documents", and "Requests". The "Telecom Information" section shows a table with columns for "Telecom Type" and "Phone Current", with one row for "ANSWERING SERVICE" and the phone number "(798) 888-9698".

Lead #	Lead Dt	Company	Branch	First Name	Last Name	Birth Dt	Channel	Source	Type
123456789	02/13/2013	US01	USHQ	ACTEON	JOHN	02/06/1985	WEB	WEB ENTRY	HOME
1-00001046	02/21/2013	3P04	3PHQ	JOHN	DEBE	04/28/1987	CONSULTATION	FINANCE DEALER NE	HOME
122143535	02/12/2013	US01	USHQ	RANGA	RAMU	02/11/1982	WEB	WEB ENTRY	HOME

Telecom Type	Phone Current
ANSWERING SERVICE	(798) 888-9698 Y

4. If you are creating a new applicant, click **Add** in the **Applicant Information** section.

-OR-

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

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

In this field:	Do this:
Lead #	View the sales lead number.
Lead Date	View the sales lead date. The default value is the current date.
Company	Select the company name.
Branch	Select the branch name.
First Name	Specify the applicant's first name.
Last Name	Specify the applicant's last name.
Birth Dt	Specify the birth date.
Channel	Select the channel of the sales lead.
Source	Select the source of the sales lead.

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

- If you entered a new record, click **Save**.

In this field:	Do this:
Type	Select the address type.
Postal Type	Select the postal address type.
Address #	Specify the address.
Street Pre	Select the street prefix (directional).
Street Name	Specify the street name.
Street Type	Select the street type.
Street Post	Select the street postfix (directional).
Apt #	Specify the apartment number.

In this field:	Do this:
Address 1	Specify the first address line.
Address 2	Specify the second address line.
City	Specify the city.
State	Select the state.
Zip	Select the zip code. Note: For non US country, you have to enter zip code.
Country	Select the country code.
Email	Specify the e-mail address.
Mobile Email	Specify the mobile e-mail address.
Assigned By	View the user code creating the sale lead.
Status	Select the status for the sale lead.
Status Dt	View the last sales lead status change date.
Follow-up Dt	Specify the sales lead follow-up date.

2.2.1 Telecoms sub page

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

To complete the Telecoms sub page

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Origination** master tab.
2. Click the **Sales Lead** link.
3. On the Sales Lead screen, click the **Lead Entry** tab, then click the **Telecoms** sub tab.

ORACLE[®] Financial Services Lending and Leasing

Signed in as: ASOMPURA | Accessibility | Help | Sign Out

Sales Lead [Close]

Lead Entry | Follow-Up | Maintenance

Applicant Information [Add] [Edit] [View] [Audit]

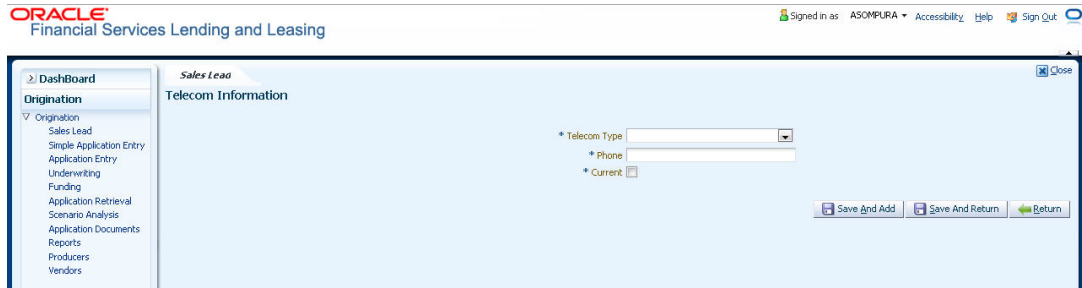
Lead #	Lead Dt	Company	Branch	First Name	Last Name	Birth Dt	Channel	Source	Type
1234656789	02/13/2013	US01	USHQ	ACTEON	JOHN	02/06/1985	WEB	WEB ENTRY	HOME
L-00001046	02/21/2013	JP04	JPHQ	JOHN	DERE	04/28/1987	CONSULTATION	FINANCE DEALER NE	HOME
122143535	02/12/2013	US01	USHQ	RANGA	RAMU	02/11/1982	WEB	WEB ENTRY	HOME

Telecoms | Comments | Documents | Requests

Telecom Information [Add] [Edit] [View] [Audit]

Telecom Type	Phone	Current
ANSWERING SERVICE	(798)-888-9998	

4. If you are creating a new record, click **Add**.



5. On the **Telecoms** sub page, enter, view or edit the following information:

- If you entered a new record in the **Telecom Information** section, click **Save**.

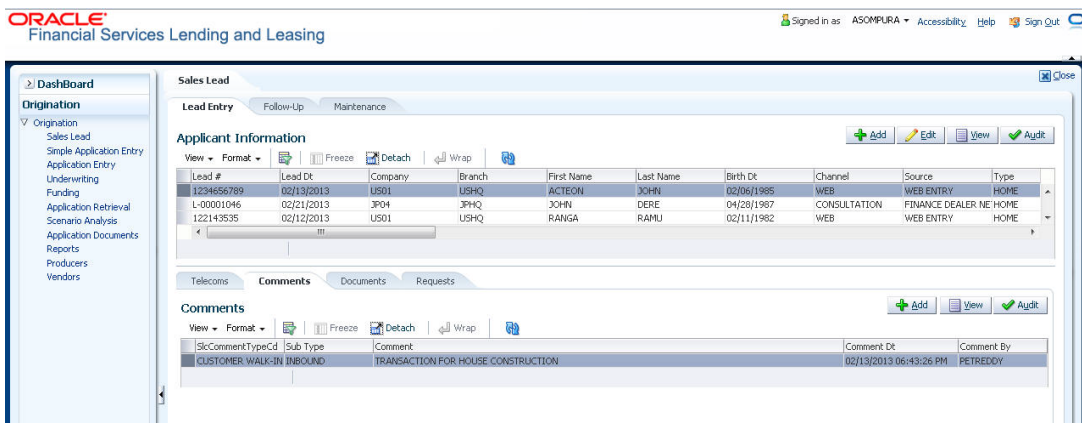
In this field:	Do this:
Telecoms section	
Telecom Type	Select the type of telecommunications device
Phone	Specify the phone number
Current	Select the Current check box to indicate the phone number is in service.

2.2.2 Comments sub page

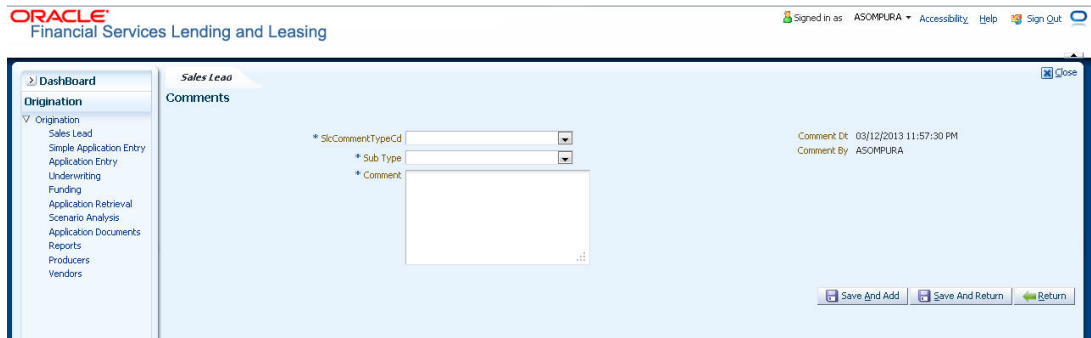
The Comments sub page records any comments regarding the sales lead.

To complete the Comments sub page

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Origination** master tab.
2. Click the **Sales Lead** link.
3. On the **Sales Lead** screen, click the **Lead Entry** tab, then click the **Comments** sub tab.



4. If you are creating a new record, click **Add**.



5. On the **Comments** sub page, enter, view or edit the following information:

—

6. If you entered a new record in the **Comments** section, click **Save**.

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

2.2.3 Documents sub page

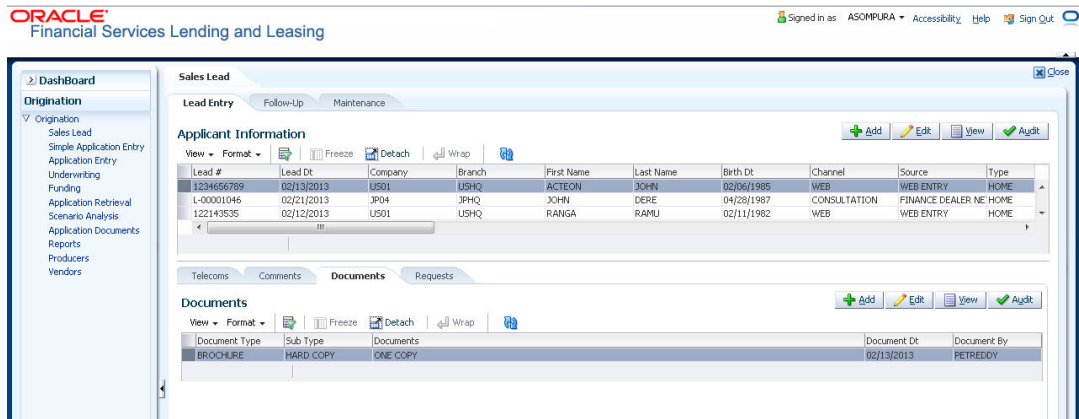
The Documents sub page needs to be completed if:

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

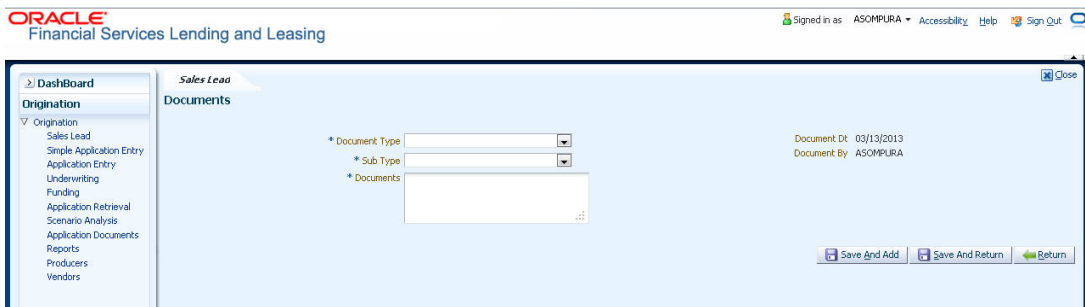
To complete the Documents sub page

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Origination** master tab.
2. Click the **Sales Lead** link.

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



3. If you are creating a new record, click **Add**.



4. On the **Documents** sub page, enter, view or edit the following information:

5. If you entered a new record in the **Documents** section, click **Save**.

In this field:	Do this:
Documents section	
Type	Select the document type.
Sub Type	Select the document sub type.
Documents	Specify the document.
Document Dt	View the date the document was entered and saved.
Document By	View the user id of the person who entered and saved the document.

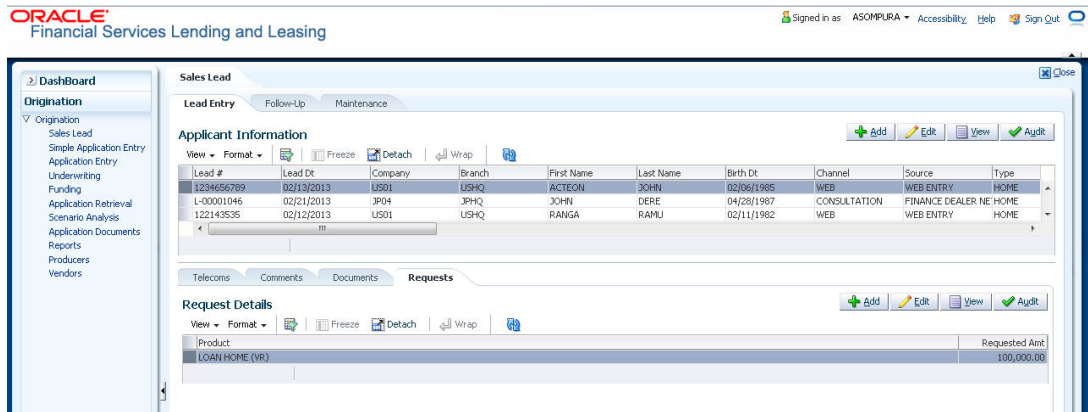
2.2.4 Requests sub page

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

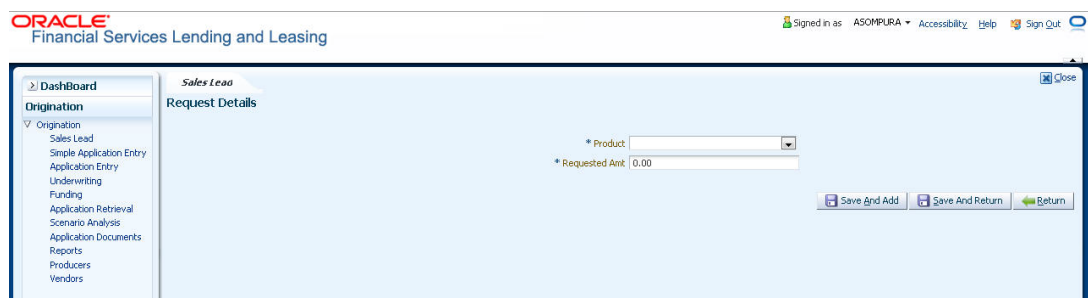
To complete the Requests sub page

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Origination** master tab.
2. Click the **Sales Lead** link.

On the Sales Lead screen, click the **Lead Entry** tab, then click the **Requests** sub tab.



3. If you are creating a new record, click **Add**.



4. On the **Requests** sub page, enter, view or edit the following information:

In this field:	Do this:
Requests section	
Select	If selected, indicates this is the current record.
Product	Specify the requested product as loan.
Requested Amount	Specify the requested amount.

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

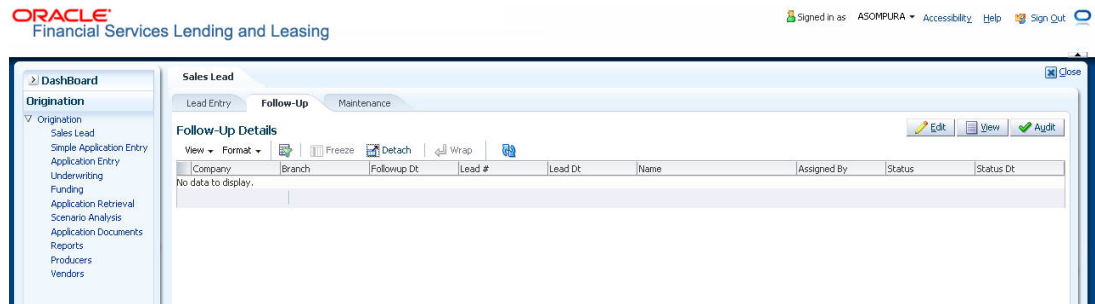
2.3 Follow-Up page

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

To use the Follow-Up page

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Origination** master tab.
2. Click the **Sales Lead** link.

3. On the Sales Lead screen, click the **Follow-Up** tab.



4. In the **Status** field, click:

- **New** to view all leads on the Follow-Up page with the status of NEW.
- or–
- **Follow Up** to view all leads on the Follow-Up page with the status of FOLLOW UP.
- or–
- **All** to view all leads on the Follow-Up page.

5. In the **Assigned** field, click:

- **Assigned By** to view all leads on the Follow-Up page assigned to the current user.
- or–
- **All** to view all leads on the Follow-Up page assigned to any user.

6. On the Follow-Up page, enter, view, or edit the following information:

In this field:	Do this:
Company	View the company name of the sales lead.
Branch	View the branch name of the sales lead.
Followup Dt	Select the follow-up date of the sales lead.
Lead #	View the sales lead number.
Lead Date	View the creation date of the sales lead.
Name	View the applicant's name.
Assigned by	View the user assigned to the sales lead.
Status	Select the status of the sales lead.
Status Dt	View the last sales lead status change date.

7. Click **Save** on the Follow-Up page.

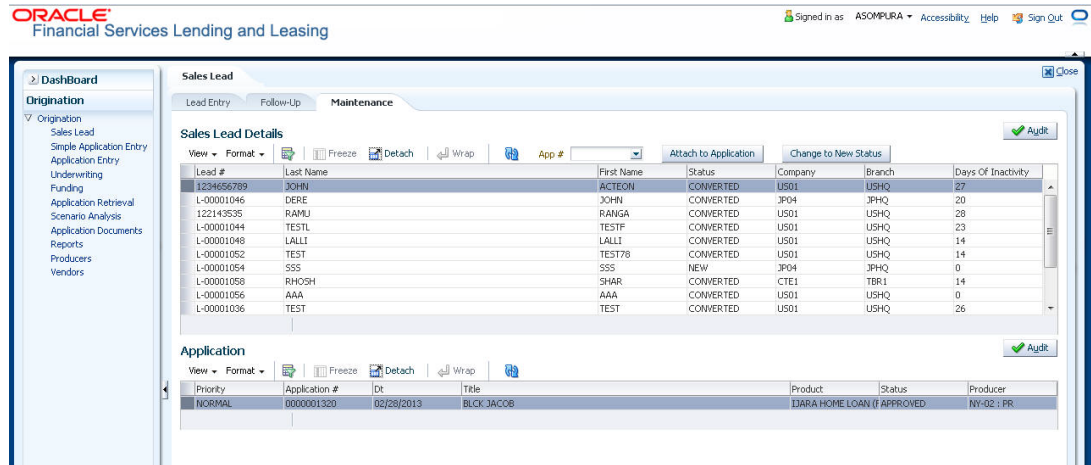
2.4 Maintenance tab

The Maintenance tab enables you to attach a sales lead to a different or missed application or change a lead's status to NEW.

To attach a sales lead to an application

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Origination** master tab.
2. Click the **Sales Lead** link.

3. On the Sales Lead screen, click the **Maintenance** tab.



4. In the **Lead Details** section, view the following display only information:

In this field:	Do this:
Lead #	View the sales lead number.
Last Name	View the last name of the sales lead.
First Name	View the first name of the sales lead.
Status	View the status of the sales lead.
Company	View the company of the sales lead.
Branch	View the branch of the sales lead.
Days of Inactivity	View the number of days of inactivity regarding the sales lead.

5. Select the application number to which you want to attach the sales lead in the **App #** field.

6. In the **Sales Lead Details** section, select the sales lead you want to attach to the application. Click **Attach to an Application**.

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

In this field:	View this:
Priority	The priority of the sales lead.
Application #	The application number of the sales lead.
Date	The date of the application.
Title	The title of the application.
Product	The product of the application.
Status	The status of the application.
Producer	The producer of the application.

Note

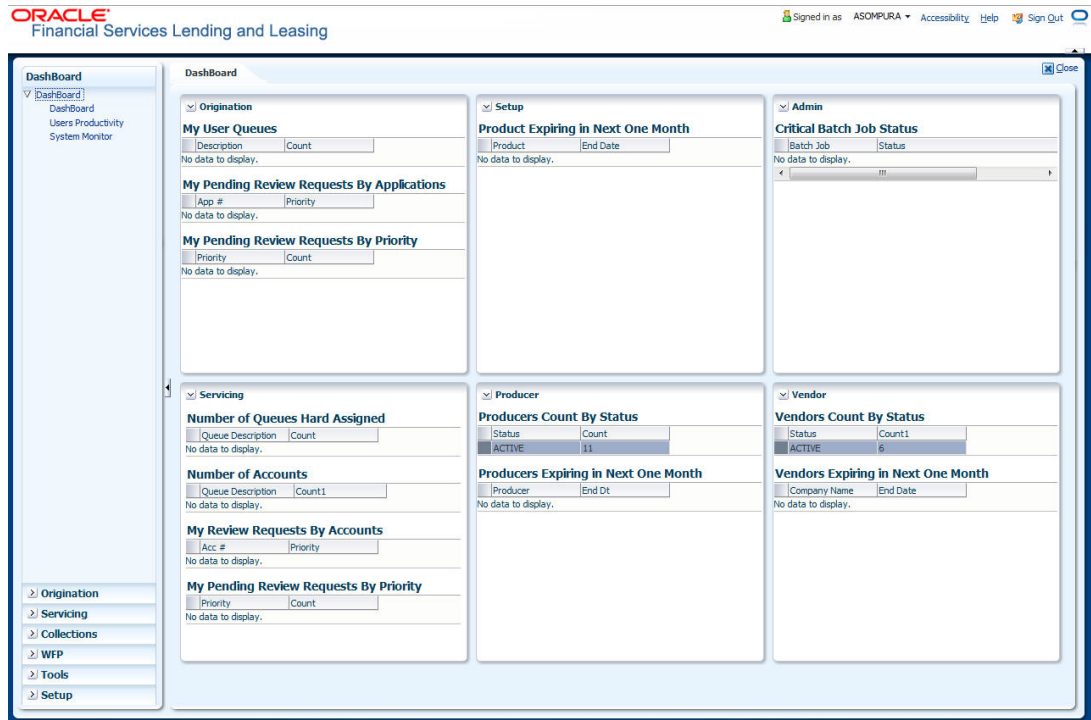
If the wrong sales lead was attached to an application, detach it from the existing application by clicking **Change to New Status**, then attach it to the correct application clicking **Attach to an Application**, completing the **App #** field, and clicking **Post**.

3. Searching for Applications

This chapter explains how to use the Search page found on the Applications and Customer Service screens to search for and retrieve applications.

3.1 Application Queues

During application entry, queues can be created based on your user id and your user responsibility. A user can view the queues assigned to him in the Origination window of the DashBoard. You can be assigned to work more than one queue.



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

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

The screenshot displays the Oracle Financial Services Lending and Leasing Origination interface. The 'Search' tab is active, showing a table of application records. The table has columns for Company, Branch, App #, Date, Title, Product, Status, and Producer. The first row is highlighted with a red box. Below the table, the 'Queue Name' field is also highlighted with a red box.

Company	Branch	App #	Date	Title	Product	Status	Producer
US01	USHQ	0000001712	03/14/2013	COLLATERAL TEST	LOAN HOME (VR)	NEW - BLANK	NY-02 : PR
CTE1	TBR-1	0000001544	03/11/2013	UNDEFINED	LOAN HOME (VR)	NEW - BLANK	AK01 : PR4
US01	USHQ	0000001594	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR
US01	USHQ	0000001638	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR
US01	USHQ	0000001623	03/12/2013	HH HFHG	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR
US01	USHQ	0000001858	03/20/2013	1852 1852	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR
CTE1	TBR-1	0000001610	03/12/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	AK01 : PR4
CTE1	TBR-1	0000001611	03/12/2013	ALASKA ALASKA	LOAN VEHICLE (FR)	NEW - BLANK	AK01 : PR4
CTE1	TBR-1	0000001667	03/13/2013	MANVANNAN PREETI	LOAN VEHICLE (FR)	NEW - PRESCREEN	AI AK01 : PR4
US01	USHQ	0000001550	03/11/2013	UNDEFINED	LOAN HOME (VR)	NEW - BLANK	NY-02 : PR
US01	USHQ	0000001766	03/15/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR
US01	USHQ	0000001767	03/15/2013	SFSAF SFF	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR
US01	USHQ	0000001768	03/15/2013	1212 21212	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR
US01	USHQ	0000001770	03/15/2013	BATRA SUBHASH	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR
US01	USHQ	0000001771	03/15/2013	SDFSDF SDFSDF	LOAN VEHICLE (FR)	REJECTED - PRESCREEN	NY-02 : PR
US01	USHQ	0000001773	03/16/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR
US01	USHQ	0000001782	03/16/2013	BB BB	LOAN VEHICLE (FR)	NEW - PREQUALIFY	NY-02 : PR
US01	USHQ	0000001680	03/13/2013	1680 1680	NORM DSBR	NEW - BLANK	NY-02 : PR
CTE1	TBR-1	0000001682	03/13/2013	MANVANNAN PREETI	LOAN VEHICLE (FR)	NEW - PRESCREEN	AI AK01 : PR4
US01	USHQ	0000001843	03/20/2013	UNDEFINED	LOAN VEHICLE (FR)	NEW - BLANK	NY-02 : PR

Queue Name: DATA ENTRY APPLICATIONS QUEUE

3.2 Search tab

When using the Application Entry, Underwriting, Funding and Customer Service screens, you may need to search for and retrieve a particular application. These screens contain the search tab that enables you to locate an application using a broad range of search criteria.

To view the Search page during loan origination

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Origination** master tab.
2. If you want to perform an **application entry** task on the application, click **Application Entry** link.

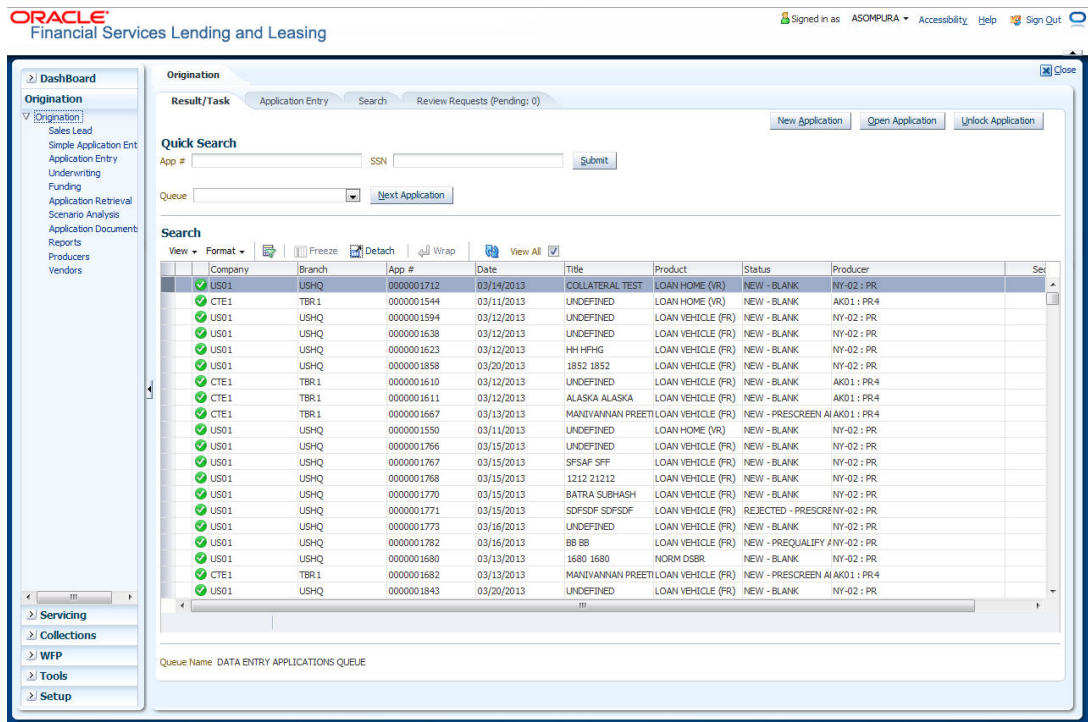
-or-

If you want to perform an **underwriting** task on the application, click **Underwriting** link.

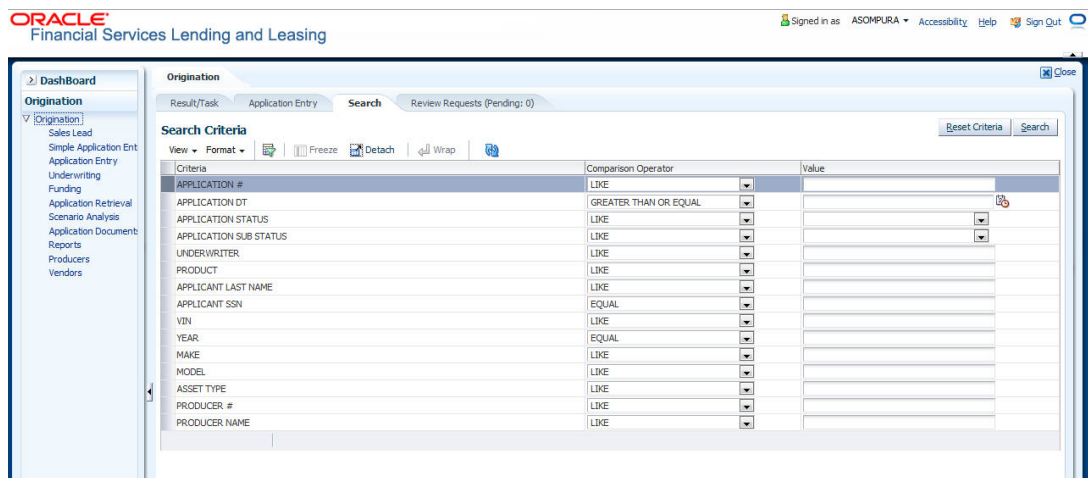
-or-

If you want to perform a **funding** task on the application, click **Funding** link.

Depending on the link clicked, the Application Entry, Underwriting, or Funding screen appears, opened at the Results page.



3. Click the **Search** tab.



3.2.1 **Search Criteria**

In querying the system database, search criteria enables you to locate applications. Search criteria is a filter consisting of *criteria* (such as an account number, account status, customer social security number, and so on), comparison *operators*, or “codes” (see below), and *values* (the data to search for). The system uses the following comparison operators in creating search criteria:

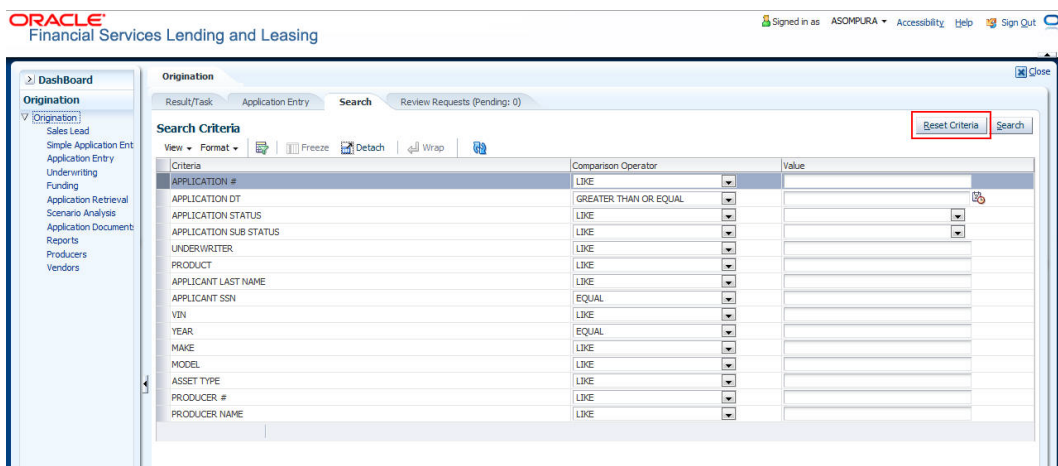
Description	Example Expression
LESS THAN	APPLICATION DATE < 01/22/2002 Result: The system searches for all applications created before Jan. 22, 2002.

Description	Example Expression
LESS THAN OR EQUAL TO	APPLICATION DATE <= 01/22/2002 Result: The system searches for all applications created on or before Jan. 22, 2002.
EQUAL	APPLICANT SSN = 111-22-3333 Result: The system searches for all applications with an applicant whose social security number is 111-22-3333.
NOT EQUAL	APPLICANT SSN <> 111-22-3333 Result: The system searches for all applications except those with an applicant whose social security number is 111-22-3333.
GREATER THAN	APPLICATION DATE > 01/22/2002 Result: The system searches for all applications created after Jan. 22, 2002.
GREATER THAN OR EQUAL	APPLICATION DATE >= 01/22/2002 Result: The system searches for all applications created on or after Jan. 22, 2002
IN	ACCOUNT NUMBER IN ('20001000012512', '20010100012645', '20010300012817') Note: IN is used with values that are within parenthesis. Result: The system searches for the applications with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.)
NOT IN	ACCOUNT NUMBER NOT IN ('20001000012512', '20010100012645', '20010300012817') Note: NOT IN is used with values that are within parenthesis. Result: The system searches for all applications except those with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.)
IS	VIN IS NULL Note: IS is only used with a value of "NULL". It enables you to search for criteria that has no value; that is, fields where no information is present. Result: The system searches for all applications without a vehicle identification number.
IS NOT	VIN IS NOT NULL Note: IS NOT is only used with a value of "NULL". It enables you to search for criteria that has any value; that is, fields where information is present. Result: The system searches for all accounts with a VIN, vehicle identification number.

Description	Example Expression
LIKE	ASSET TYPE LIKE VEH% Note: LIKE enables you to search for close matches using wildcard characters. Result: The system searches for all applications with an asset type beginning with the characters “veh” such as “vehicle car” or “vehicle van.”
NOT LIKE	ASSET TYPE NOT LIKE VEH% Note: NOT LIKE enables you to search for close matches using wildcard characters. Result: The system searches for all applications with an asset type other than those starting with the characters “veh.”

Note

Click **Reset Criteria** at any time to clear the **Comparison Operator** and **Values** columns on the **Criteria** page.



3.2.1.1 Using Wildcard Characters

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

3.2.1.2 Using Criteria Value

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

- **1234ACB**
- **12345678**
- **1234**
- **12348**
- **12340980988234ABIL230498098**

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

- **12345**
- **1234A**
- **12340**

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

- **1234**
- **01234**
- **098908LKJLJLKJ000988071234**

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

- **A1234**
- **11234**

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

- **1234**
- **01234**
- **12340**
- **AKJLKJ1234128424**

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

- **A1234B**
- **012341**
- **A12341**

3.2.1.3 Using Search Criteria examples

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

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

Criteria	Comparison Operator	Value
APPLICATION DATE	EQUAL	05/01/2001
APPLICATION NUMBER	GREATER THAN OR EQUAL	0000000278

Result: The system searches for all applications with an application date of May 1, 2001 and an application number greater than or equal to 0000000278.

Criteria	Comparison Operator	Value
FIRST NAME	EQUAL	JAN

Result: The system searches for all applications with an applicant with a first name of “JAN”

- JAN ARBOR
- JAN FISHER

Criteria	Comparison Operator	Value
FIRST NAME	LIKE	JAN%

Result: The system searches for all applications with an applicant with a first name of starting with “JAN”

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

3.2.2 Using the Search tab

1. On the **Search** tab, use the **Comparison Operator** and **Value** columns to create the search criteria you want to use to find an application.
2. Click the **Search** button.

The system locates all the applications that meet your search criteria on the Criteria page and displays on the Results tab.

- During loan origination, the results are sorted according to 1) priority of application and 2) application identification number; however you can sort the records using any criteria.

The loan origination Results page.

The screenshot displays the Oracle Financial Services Lending and Leasing Origination Results page. The main content area shows a search results table with the following columns: Company, Branch, App #, Date, Title, Product, Status, and Producer. The table contains 20 rows of application data. A sidebar on the left shows navigation options like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The top of the page includes the Oracle logo and user information.

Company	Branch	App #	Date	Title	Product	Status	Producer
US01	USHQ	000001644	01/09/2013	1644 1644	LOAN VEHICLE (FR)	NEW - REVIEW REQU NY-02 : PR	
US01	USHQ	000001613	03/12/2013	RET BUG	LEASE VEHICLE	APPROVED - BLANK NY-02 : PR	
US01	USHQ	000001806	02/01/2013	RA PR	LOAN HOME (VR)	APPROVED - REHASHNY-02 : PR	
US01	USHQ	000001557	03/11/2013	ITR ITRR	SME LOAN (VR)	NEW - REVIEW REQU NY-02 : PR	
CTE1	TBR1	000001668	03/13/2013	MANIVANNAN PREETLOAN VEHICLE (FR)		NEW - REVIEW REQU AK01 : PR4	
CTE1	TBR1	000001673	02/01/2013	BEN KINGSLEY	LOAN HOME (VR)	CONDITIONED - OVEI AK01 : PR4	
CTE1	TBR1	000001764	01/15/2013	M PREETHI	LOAN UNSECURED (V)	APPROVED - AUTO AI AK01 : PR4	
US01	USHQ	000001857	03/21/2013	1857 1857	SME LOAN (VR)	APPROVED - FUNDED MH-00001 : TEST-001	
US01	USHQ	000001580	01/09/2013	1580 1580	NORM DSR	NEW - REVIEW REQU NY-02 : PR	
CTE1	TBR1	000001718	03/14/2013	MANIVANNAN PREETLOAN UNSECURED (V)		NEW - RECOMMEND AK01 : PR4	
CTE1	TBR1	000001720	03/14/2013	MANIVANNAN PREETLOAN UNSECURED (V)		NEW - REVIEW REQU AK01 : PR4	
US01	USHQ	000001581	01/19/2013	ADJ RATE	LOAN HOME (VR)	APPROVED - REHASHNY-02 : PR	
US01	USHQ	000001744	03/11/2013	SECZ CUST21 SECZ C PROD_SE01		NEW - REVIEW REQU NY-02 : PR	
CTE1	TBR1	000001667	03/13/2013	MANIVANNAN PREETLOAN VEHICLE (FR)		NEW - PRESREEN AI AK01 : PR4	
US01	USHQ	000001757	03/15/2013	LETTER AUTO	LOAN VEHICLE (FR)	REJECTED - BLANK NY-02 : PR	
US01	USHQ	000001632	01/01/2013	MONTHS DAYS	PRODUCT TEST1	APPROVED - REHASHNY-02 : PR	
CTE1	TBR1	000001714	03/14/2013	M PREETHI	LOAN UNSECURED (V)	NEW - REVIEW REQU AK01 : PR4	
US01	USHQ	000001776	01/09/2013	SUSH CUST1 SUSH C1 NORM DSR		NEW - REVIEW REQU NY-02 : PR	
US01	USHQ	000001777	01/09/2013	HARDCUST1 HARDC1 NORM DSR		NEW - REVIEW REQU NY-02 : PR	
CTE1	TBR1	000001662	03/13/2013	MANIVANNAN PREETLOAN VEHICLE (FR)		APPROVED - AUTO AI AK01 : PR4	

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

During loan origination, the system loads the application on either the Application Entry screen,

ORACLE Financial Services Lending and Leasing

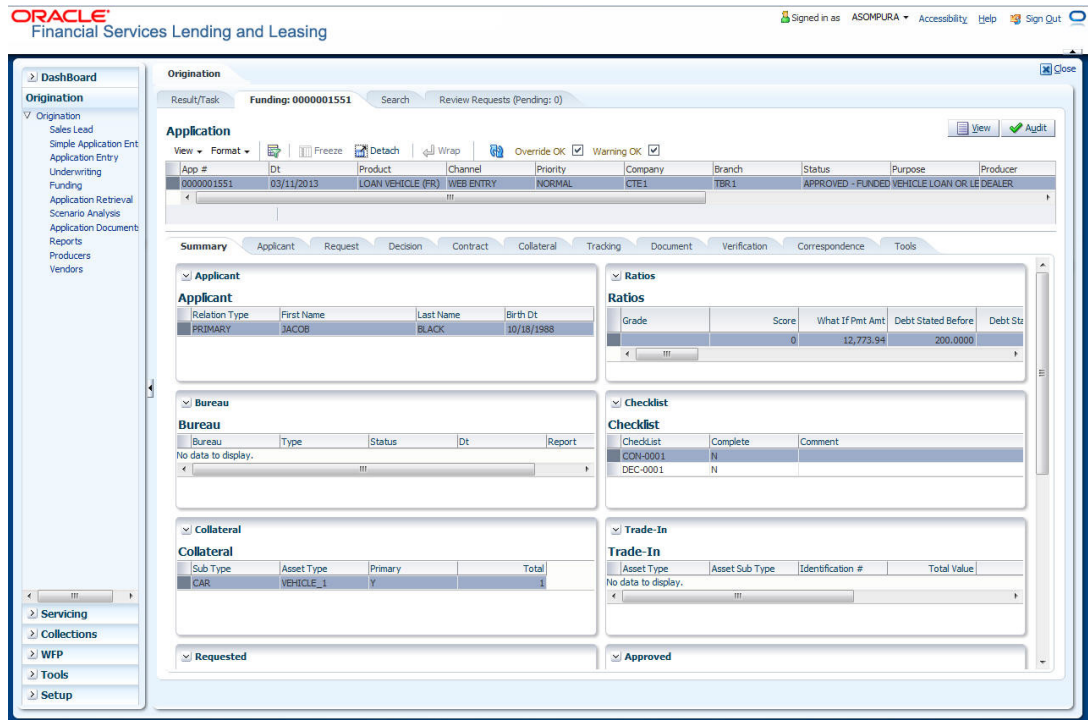
Signed in as ASOMPURA Accessibility Help Sign Out

or Underwriting screen,

ORACLE Financial Services Lending and Leasing

Signed in as ASOMPURA Accessibility Help Sign Out

, or Funding screen,



You are now ready to begin work on the application.

3.3 Quick Search section

The Application Entry, Underwriting, Funding, and Customer Service screens have a Quick Search section under Results/Task tab. The Quick Search section enables you load applications by from queues using the Queue field. On the Applications screen's Quick Search section, you can load a particular application using the App# field.

To load an application using the Quick Search section

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Origination** master tab.
2. If you want to perform an **application entry** task on the application, click **Application Entry** on the blue bar.

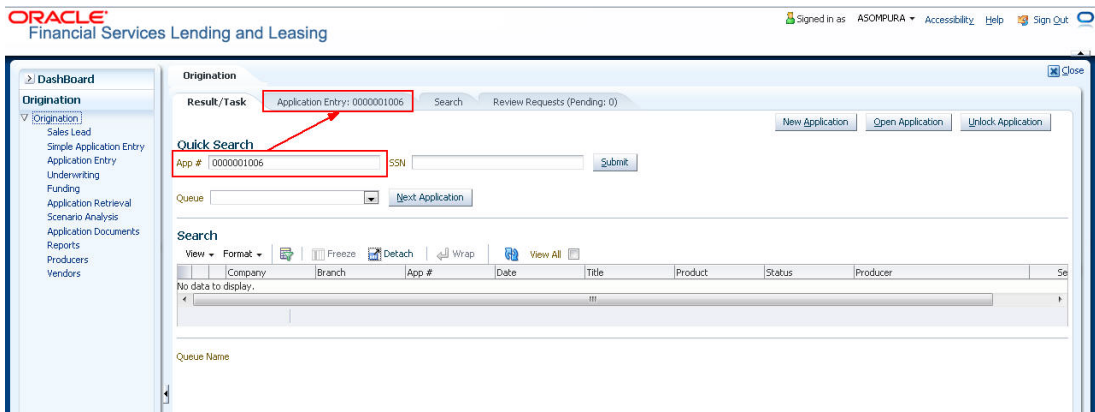
-or-

If you want to perform an **underwriting** task on the application, click **Underwriting** on the blue bar.

-or-

If you want to perform a **funding** task on the application, click **Funding** on the blue bar.

3. In the Quick Search section's **App #** field, specify the application number of the application you want to load and click **Submit**.



The system loads the account on the Applicants link's Account Details page.

To load an account from a queue during application entry

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Origination** master tab.
2. If you want to perform an **application entry** task on the application, click **Application Entry** on the blue bar.

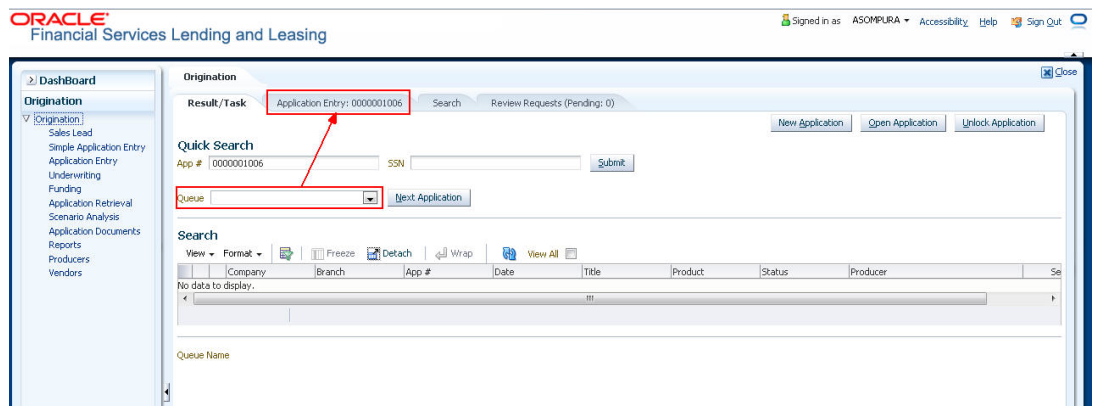
-OR-

If you want to perform an **underwriting** task on the application, click **Underwriting** on the blue bar.

-OR-

If you want to perform a **funding** task on the application, click **Funding** on the blue bar.

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



3.3.1 Other Features on the Results page

The Results page on the Applications screen share these common features (these features are not present on the Result page on the Customer Service window):

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

3.3.2 Copying an Application

Using the Results page on the Applications screen, you can copy the information of an existing application into a new application. The new application will contain duplicated data of the application information, the requested loan information, credit bureau data, and collateral information. The new application will have a status/sub status of NEW - REVIEW REQUIRED.

To copy an application

1. Open the **Underwriting** screen and use the **Search** page to locate the application you want to copy.
2. Select the application you want to copy on the **Results** page.

3. Click Copy Application.

The screenshot shows the Oracle Financial Services Lending and Leasing Origination interface. The 'Search' tab is active, displaying a table of application records. An information message is overlaid on the table, stating: "Application copy successful. New application # 0000001869". The table columns include Company, Branch, App #, Date, Title, Product, Status, and Producer. The status for the copied application is "NEW - REVIEW REQUIRED".

Company	Branch	App #	Date	Title	Product	Status	Producer
US01	USHQ	0000001651	01/09/2013	1651 1651	NORM DSR	NEW - REVIEW REQUIRED	PR
US01	USHQ	0000001608	03/12/2013	RETRO BUG	PR - HOME LOAN	NEW - REVIEW REQUIRED	PR
CTE1	TBR1	0000001622	03/01/2013	TOM MOODY	LOAN HOME (VR)	APPROVED - AUTO AI AK01	PR4
US01	USHQ	0000001634	03/12/2013	THRY THRY	LEASE VEHICLE (FR)	APPROVED - BLANK	NY-02
US01	USHQ	0000001644	01/09/2013	1644 1644	LOAN VEHICLE (FR)	NEW - REVIEW REQUIRED	PR
US01	USHQ	0000001613	03/12/2013	RET BUG	LOAN HOME (VR)	APPROVED - BLANK	NY-02
US01	USHQ	0000001806	02/01/2013	RA PR	LOAN HOME (VR)	APPROVED - REHASH	NY-02
US01	USHQ	0000001557	03/11/2013	ITR ITRER	SME LOAN (VR)	NEW - REVIEW REQUIRED	PR
CTE1	TBR1	0000001668	03/13/2013	MANIVANNAN PREET	LOAN VEHICLE (FR)	NEW - REVIEW REQUIRED	PR4
CTE1	TBR1	0000001673	02/01/2013	BEN KINGSLEY	LOAN HOME (VR)	CONDITIONED - ONEI	AK01
CTE1	TBR1	0000001764	01/15/2013	M PREETH	LOAN UNSECURED (V)	APPROVED - AUTO AI AK01	PR4
US01	USHQ	0000001857	03/21/2013	1857 1857	SME LOAN (VR)	APPROVED - FUNDED	MH-00001 - TEST-001
US01	USHQ	0000001580	01/09/2013	1580 1580	NORM DSR	NEW - REVIEW REQUIRED	PR
CTE1	TBR1	0000001718	03/14/2013	MANIVANNAN PREET	LOAN UNSECURED (V)	VIEW - RECOMMEND	AK01
CTE1	TBR1	0000001720	03/14/2013	MANIVANNAN PREET	LOAN UNSECURED (V)	VIEW - REVIEW REQUIRED	AK01
US01	USHQ	0000001581	01/19/2013	ADJ RATE	LOAN HOME (VR)	APPROVED - REHASH	NY-02
US01	USHQ	0000001744	03/11/2013	SECZ CUST21 SECZ	CPROD_SE01	NEW - REVIEW REQUIRED	PR4
CTE1	TBR1	0000001667	03/13/2013	MANIVANNAN PREET	LOAN VEHICLE (FR)	NEW - PRESCREEN	AI AK01
US01	USHQ	0000001757	03/15/2013	LETTER AUTO	LOAN VEHICLE (FR)	REJECTED - BLANK	NY-02
US01	USHQ	0000001632	01/01/2013	MONTHS DAYS	PRODUCT TEST1	APPROVED - REHASH	NY-02

An Information message appears with the message: "Application copy successful. New application # (new application number)."

The system creates a new application with the new application number and the information from the duplicated application. The new application has a status of NEW - REVIEW REQUIRED and can be opened on the Applications window. The system also notes that this is a copied application with a system generated comment.

The screenshot shows the Oracle Financial Services Lending and Leasing Origination interface, displaying the details of a copied application. The 'Application' tab is active, showing the application details for App # 0000001870. The status is "NEW - REVIEW REQUIRED". The application details include a summary, requested and approved amounts, decision itemizations, decision history, and comments. A comment is visible: "SYSTEM GENERATED SYSTEM GENERATED This Application is copied".

App #	Dt	Product	Channel	Priority	Company	Branch	Status	Purpose	Producer
0000001870	01/09/2013	NORM DSR	WEB ENTRY	NORMAL	US01	USHQ	NEW - REVIEW REQUIRED	VEHICLE LOAN OR LE DEALER	

Requested	Term	Promotion	Pmt Amt	Req
17,000.00	12	UNDEFINED	0.00	

Approved	Max Financed Amt	Term	LTV1	Pmt Amt
17,000.00	12	0	0.00	

Itemization	Requested Amt	Approved Amt	Comment
ITM CASH SALES	0.00	0.00	

Current	Decision Dt	Underwriter	Status	Sub Stab
Y	03/12/2013	VPANDARI		

Type	Sub Type	Comment
SYSTEM GENERATED	SYSTEM GENERATED	This Application is copied

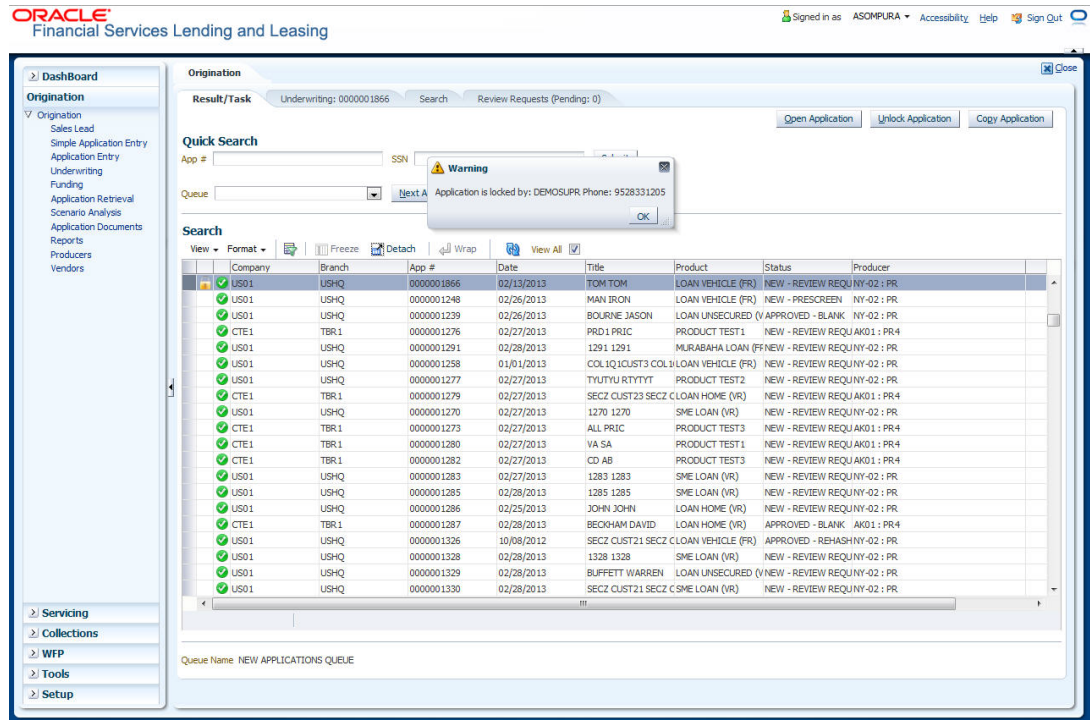
3.3.3 Unlocking an Application

Using the Results page on the Applications screen, the user can unlock the application when the same application is opened by the another user.

To unlock an application

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

An Information message appears with the message: “An application is locked by another user.”



3. Click **Unlock Application**. A message will be disappeared.
4. Click **Open Application**.
The system loads the application on the Underwriting screen.

4. Review Requests

4.1 Introduction

The Review Requests page is primarily a workflow tool used to flag an account or an application for the attention of another Oracle Financial Services Lending and Leasing user and ask for feedback. It allows the system users to send and receive requests (including e-mail) commenting on a specific account or application.

In this chapter, you will learn how to complete the following tasks:

- Reviewing a request
- Sending a review request
- Responding to a review request
- E-mailing a Review Request
- Closing a review request

Note

- You can complete the above tasks for an Account Review Request using the Review Request page in the Servicing master tab.
 - To complete the above mentioned tasks for an Application Review Request, use the Review Request page available in the Origination master tab.
-

4.2 Review Requests Page

The Review Requests page contains the following sections:

- Query Section
- Action Section
- Email Section
- Review request records
- Comments Sections

Query Section

The **Query** section enables you to filter records based on any of the following:

Query Options	Descriptions
Originator	Displays the records of all the active review requests you created.
Receiver	Displays the records of all the active review requests you received.
Both	Displays all the review requests records you have created as well as received with the status other than 'CLOSED'.
View All	Displays all the review requests records you sent and received, both active and closed.

Note

By default, records are displayed based on the priority levels. i.e. high, normal or low.

Action Section

The **Action** section enables you to send, respond or close the review request.

Action Options	Descriptions
Open Application	Opens the application details page to review the request. (if you open it from origination it's application and if from servicing den account)
Send Request	Sends a review request to another Oracle Financial Services Lending and Leasing user.
Send Response	Sends a response to a review request from another Oracle Financial Services Lending and Leasing user.
Close Request	Changes the status of the review request to CLOSED and removes its record from the Review Request page. Note: You can view review requests with a CLOSED status by selecting 'View All' in the 'Query' section.

Email Section:

The **Email** section enables you to send an email to either the originator or the receiver of the review request.

Email Options	Descriptions
Originator	Sends an email of the review request information to the person listed in the Originator column on the Review Request page.
Receiver	Sends an email of the review request to the person listed in the Receiver column on the Review Request page.

Note

The email recipient cannot respond or reply to e-mails with the email system.

Comments Sections

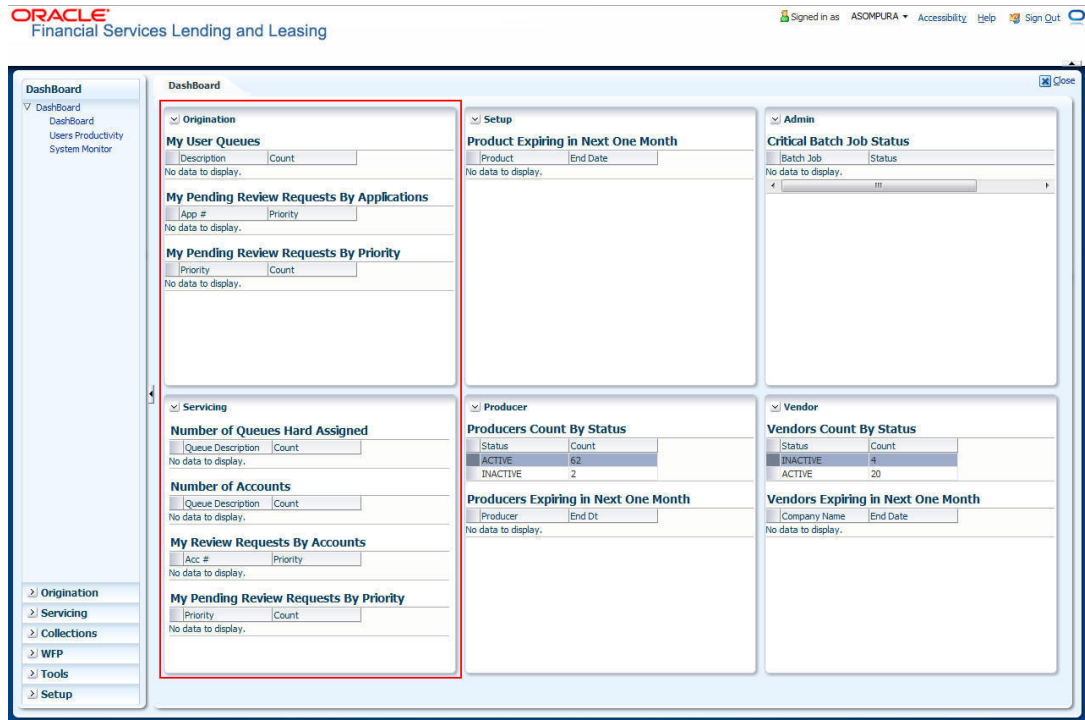
The **Comments** section enables the originator or receiver to specify the additional information that needs to be sent with the request.

Comments From	Descriptions
Originator Comment	Displays comments specified by the originator of the review request at the time of creating a request.

Comments From	Descriptions
Receiver Comment	Displays comments specified by the receiver of the review request at the time of reviewing a request.

4.2.1 Reviewing a Request

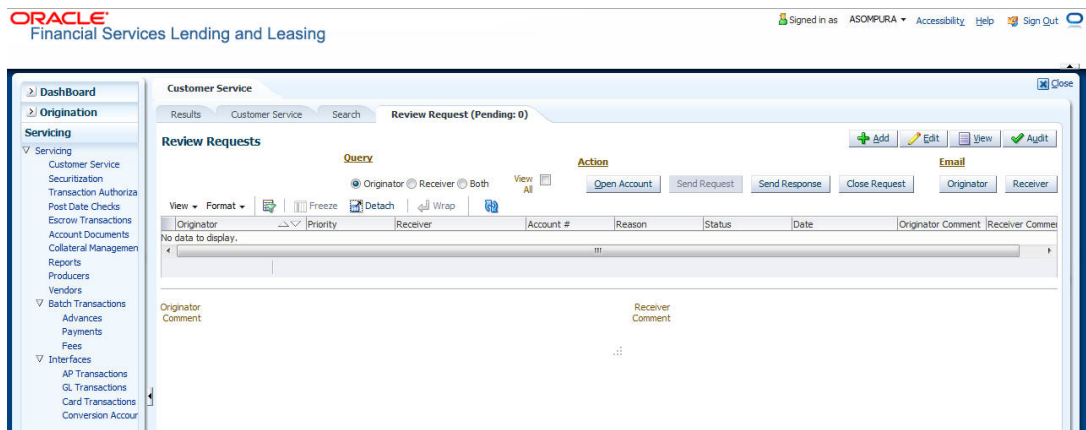
System displays the priority and the number of requests ready for review, if any, for your user id at **My Pending Review Requests By Priority** section in the **Servicing Dashboard** window.



To review requests

1. On the Oracle Financial Services Lending and Leasing application home page, click **Servicing** main tab and then click Servicing drop-down link. Click **Customer Service** link.
The Customer Service window appears, opened at the **Results** tab. Under Customer Service screen, click the **Review Requests** tab.
2. In the **Query** section, click **Receiver**.

In the Review Request record, the system displays all open review request you have received.



3. In the Review Request record, select the record you want to view and click **View**. The following screen is displayed.



4. For the selected **Review Request** record, view the following information:

Fields	Descriptions
Originator	The user id of the request originator.
Priority	The request priority: HIGH, NORMAL, or LOW.
Receiver	The recipient of the request.
Account #	The account number which needs review.
Reason	The review reason.
Status	The request status.
Date	The date and time when the request was created.
Originator Comment	The comment by the originator which creating a request.
Receiver Comment	The comment by the receiver after reviewing a request.

Note

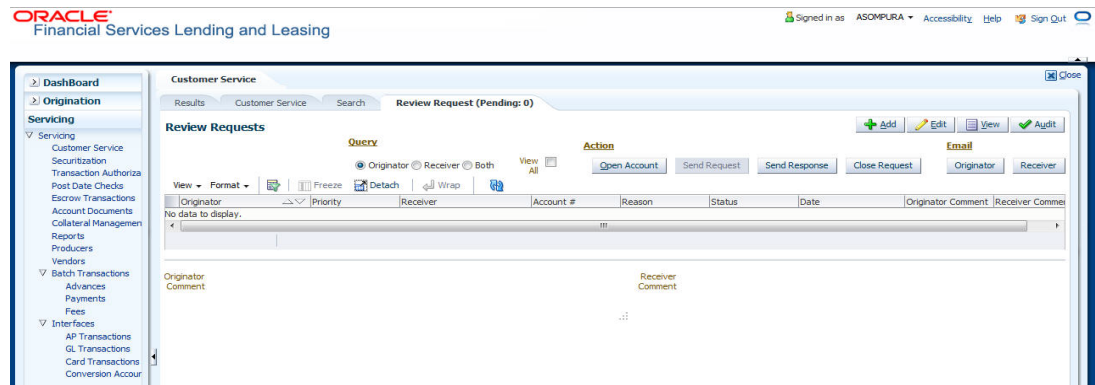
If you click **Open Account**, system loads the account in the review request and displays the Account Details page.

4.2.2 Sending a Review Request

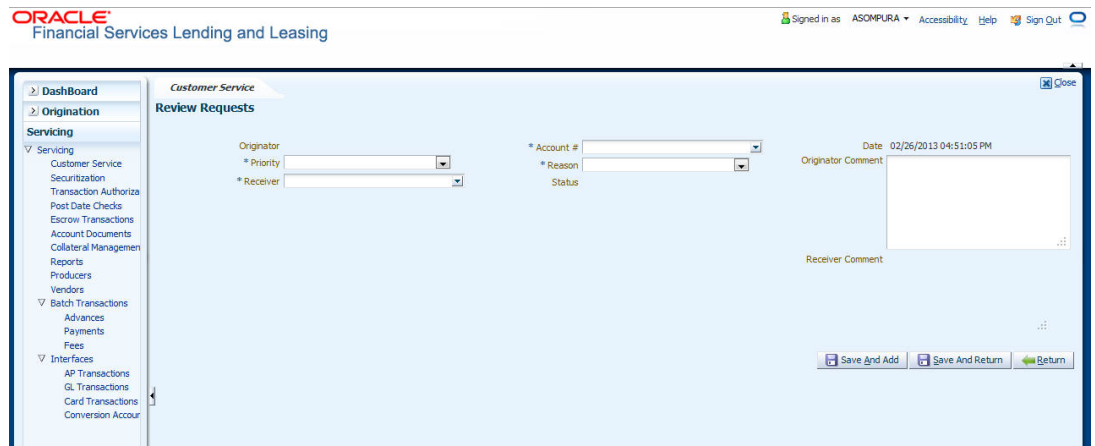
The **Send Request** button enables you to send a review request to another the system user. However, the **Send Request** button is enabled only if you have specified the receiver while creating a review request and have saved it.

To send a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Servicing** main tab and then click **Servicing** drop-down link. Click **Review Requests** tab.



2. In the **Review Requests** page in the **Query** section, select **Originator**.
3. Click **Add** to create a new review request. The following screen is displayed:



4. In the **Priority** field, select the priority of the review request: **High**, **Normal**, or **Low**.

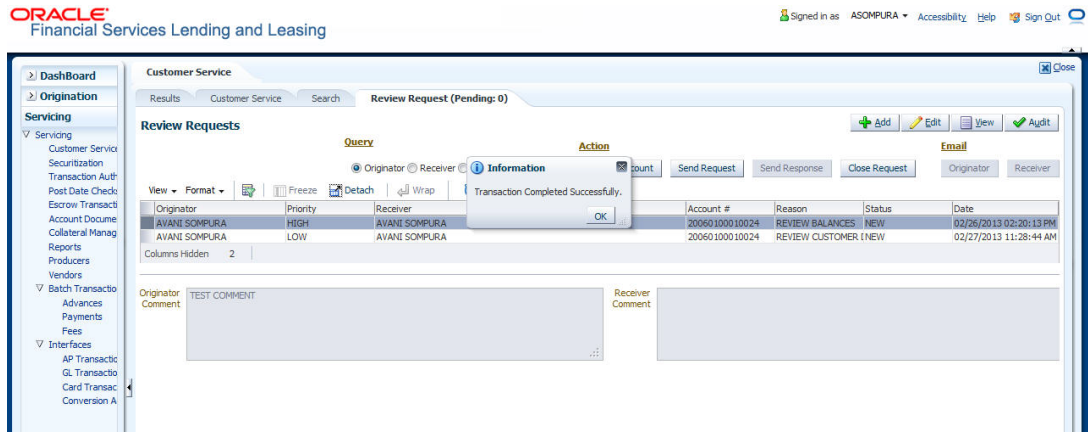
Note

This **Priority** field helps the recipient in responding to requests. It does not affect the order in which messages are sent or received.

5. In the **Receiver** field, select the person you want to receive the message.
6. In the **Account #** field, select the account involved with the review request.
The default value **NEW** appears in the **Status** field.

7. In the **Reason** field, select the purpose for the review request.
8. In the **Originator Comment** field, specify any additional message you want to send along with the review request.
9. Click **Save And Add/Save And Return**.

The review request is created and the Send Request button is enabled in the Action section.

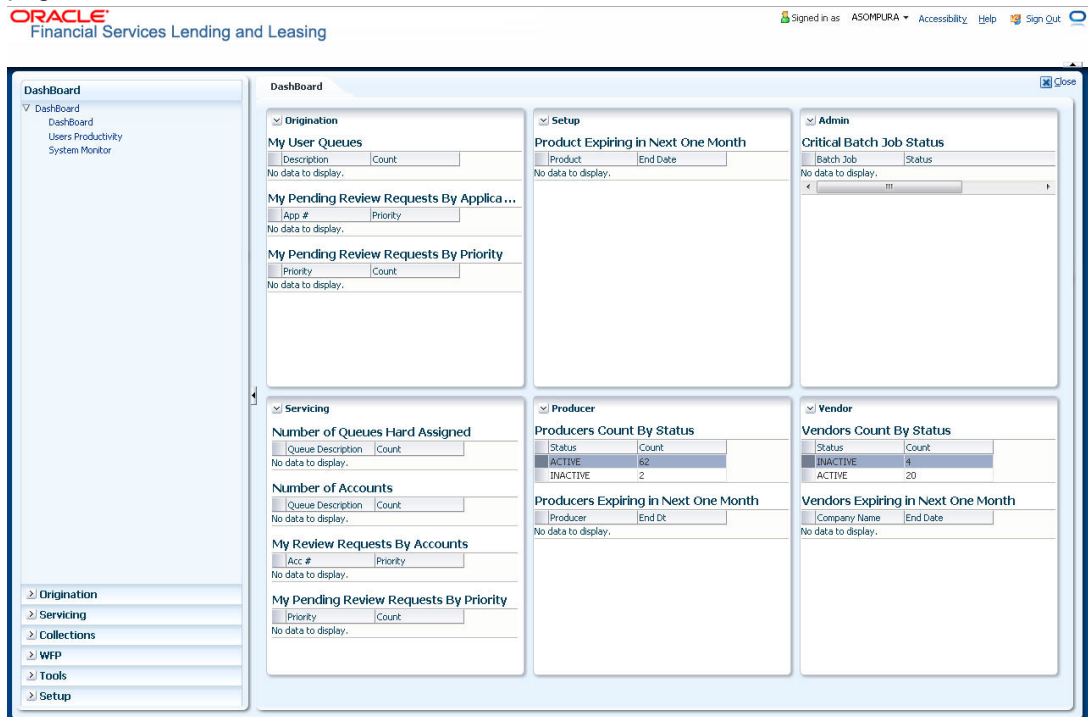


10. In the **Action** section, click **Send Request**.

The system sends your request to the recipient's, where it appears on the **My Pending Review Request** window in Dashboard with the status SENT TO ORIGINATOR.

4.2.3 Responding to a Review Request

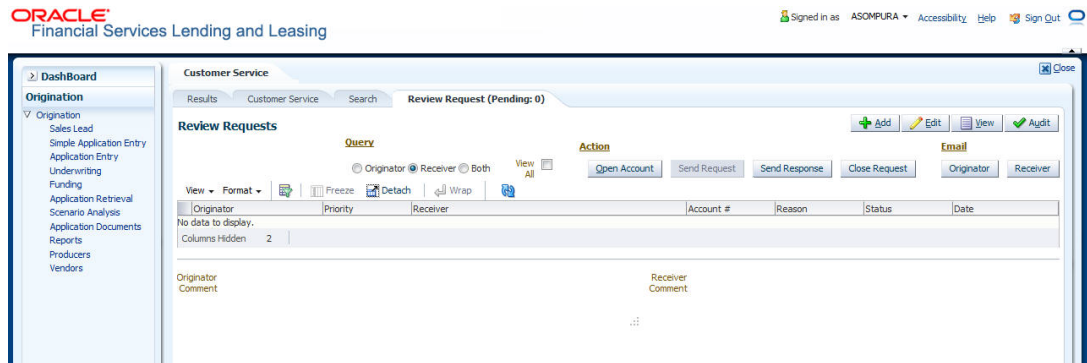
When you receive a review request, the system notifies you by creating an entry in the **My of Pending Review Requests By Priority** section in **Dashboard** with the number of unseen messages. In the following example, one review request is waiting on the Review Request page.



To respond to a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link. Click **Customer Service** link. If the **Number of Pending Review Requests** tab displays a number, click **Review Requests** tab. On the Review Request page **Query** section, select **Receiver**.

The system displays the unread review requests in the Review Request record.



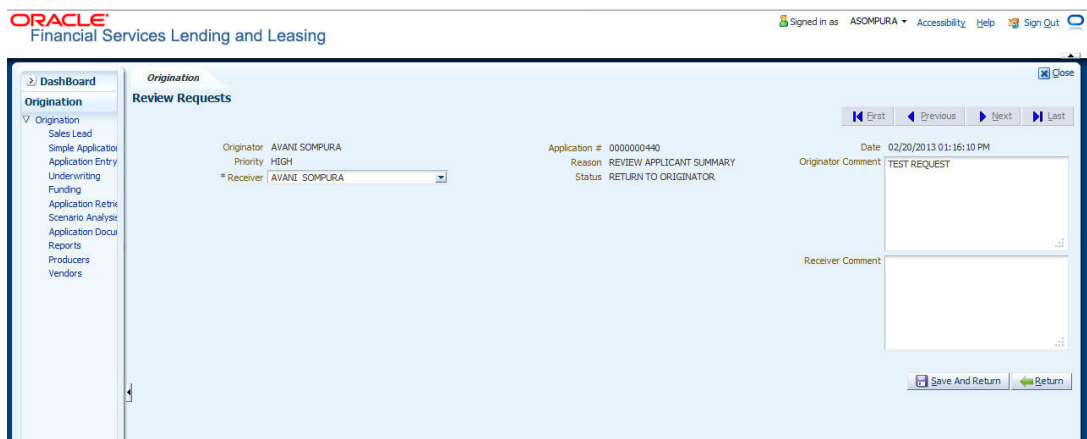
2. In the **Review Request** record, select the record you want to view and click **View**.



3. Click **Open Account**.

The system loads the account on the Customer Service screen and displays the Account Details page.

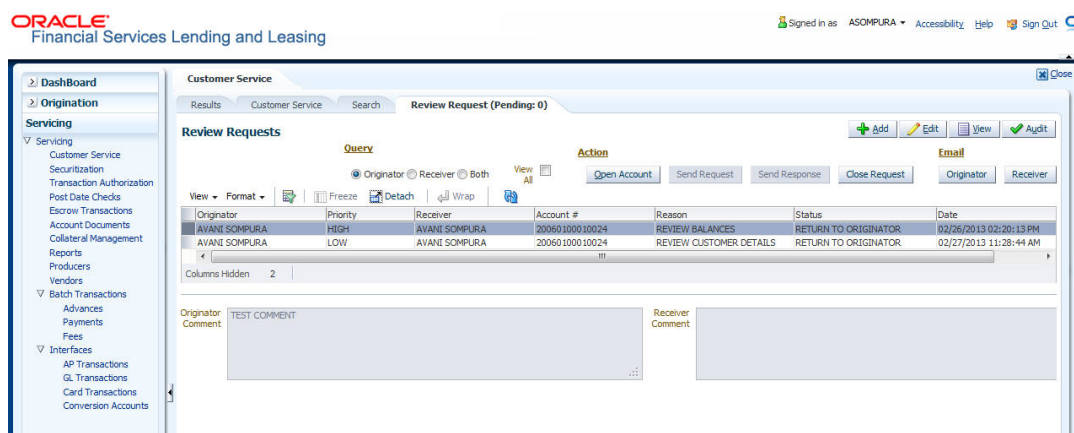
4. Perform the requested task on the review request on the account. Click **Review Request** tab and selecting the request, click **Edit**. Specify your response in the **Receiver Comment** field. Click **Save And Return**.



5. In the **Action** section, click **Send Response**.

The system sends your response to the originator, where it appears on the **Review Request** page with the status RETURN TO ORIGINATOR.

The recipient can view the sent response by clicking **Receiver** or **View All** in the **Query** section. (The request has a status as RETURN TO ORIGINATOR.)



Back on the originator's Review Request page, the message appears when **Originator** is selected in the **Query** section. The request has a status as RETURN TO ORIGINATOR.

Note

Select **Close Request** in the **Action** section to remove the message from the Review Request section.

4.2.4 E-mailing a Review Request

While The system updates the **My Pending Review Requests By Priority** section in the **Dashboard** to notify you about the new requests, you can also e-mail a review request to both the originator and a receiver, as applicable. The system will use the e-mail address recorded in the **User Definition** section in the User page.

Note

E-mail addresses must be recorded for both the originator and receiver for this feature to work.

To e-mail a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to e-mail in the **Review Request** section.
5. In the **Email** section, click **Originator** to send the message to the person listed in the Originator field.

-or-

Click **Receiver** to send it to the person listed in the **Receiver** field.

The system emails the details of the selected record to the e-mail address recorded in the user setup.

4.2.5 Closing a Review Request

You can close a review request you created at anytime, regardless of status. However, you can only close review requests that have your user id in the Originator field. When you close a review request, the system removes it from the Review Request record.

To close a review request

1. On the Oracle Financial Services Lending and Leasing Application home page, click **Servicing** main tab and then click **Servicing** drop-down link.
2. Click **Customer Service** link.
3. On the Customer Service link, click **Review Requests** tab.
4. Select the request you want to close in the **Review Request** section.
5. In the **Action** section, click **Close Request**.

The system assigns the request the status of CLOSED and removes it from your Review Request record.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The top header displays the Oracle logo and the text "Financial Services Lending and Leasing". The user is signed in as "ASOMPURA". The main content area is titled "Review Requests (Pending: 0)". It features a "Query" section with radio buttons for "Originator", "Receiver", and "Both", and a "View All" checkbox. The "Action" section includes buttons for "Open Application", "Send Request", "Send Response", "Close Request", "Originator", and "Receiver". Below this is a table with the following data:

Originator	Priority	Receiver	Application #	Reason	Status	Date
AVANI SOMPURU	HIGH	AVANI SOMPURU	000000440	REVIEW APPLICANT	WAITING FOR RESP	02/20/2013 01:16:10 PM
AVANI SOMPURU	NORMAL	BATCH USER	000000432	REVIEW DECISION	CLOSED	02/20/2013 01:17:14 PM

Below the table, there are two text areas: "Originator Comment" with the text "TEST REQUEST" and "Receiver Comment".

Note

You can review closed accounts anytime by selecting **View All** in the **Query** section.

5. Application Entry

5.1 Introduction

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

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

5.2 Entering a credit application (an overview)

There are four main steps in entering an application

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

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

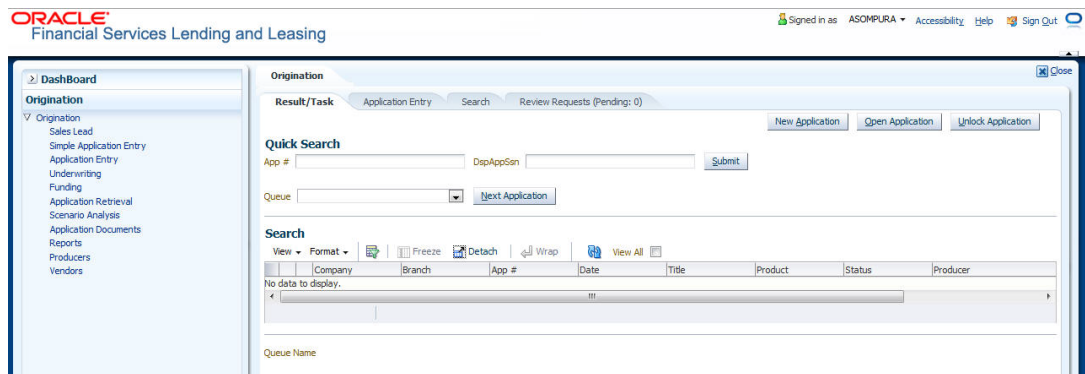
When finished, Oracle Financial Services Lending and Leasing checks the application for completeness using a predefined set of edits. These edits search for errors and warnings based on your system setup. Status change of the application can be determined by the credit bureau and scoring model of the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

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

To begin entering a new application

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

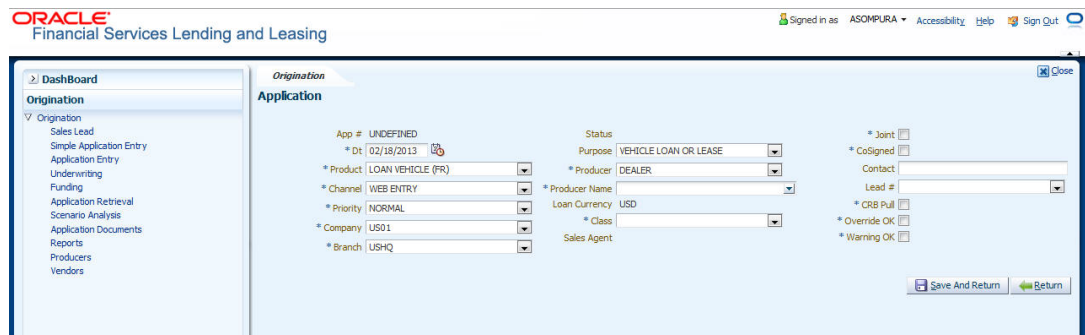
- Click the **Application Entry** bar link. The Application Entry window appears, opened at the Search link's Results page.



Note

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

- In the Results page's **Quick Search** section, click **New Application**. The Search link's (Applications Entry) page appears opened at the Applications Entry tab.



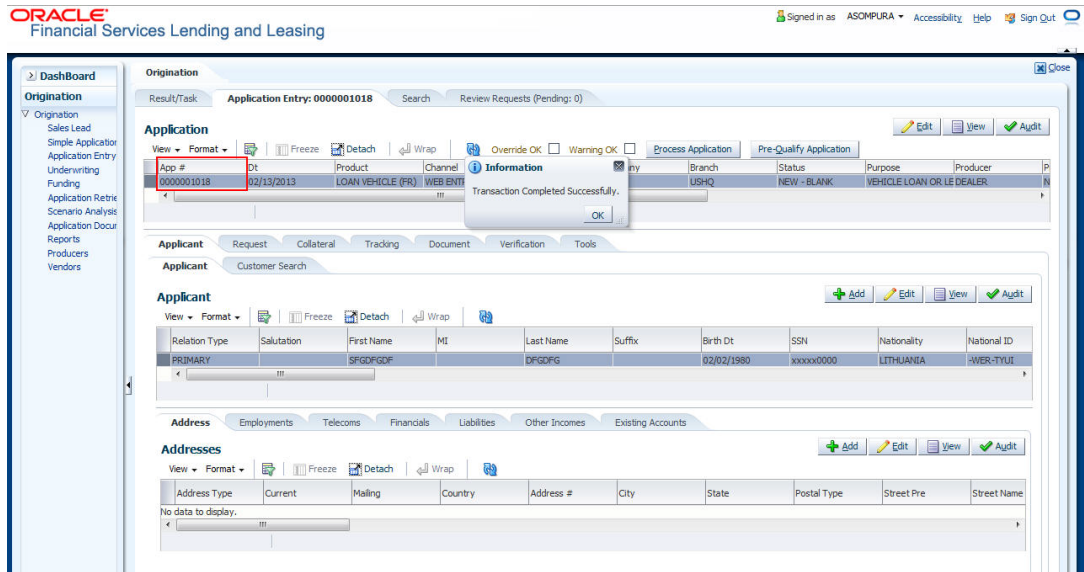
In the Applications Entry tab, enter or view the following information:

In this field:	Do this:
App#	View the application number. The application number will be automatically displayed once you click Save .
Dt	Enter the application date.
Product	Select the type of product as loan.
Channel	Select how the application was received; for example, fax, web entry, or phone.
Priority	Select the priority of the application.
Company	Enter the company.
Branch	Enter the branch.
Status	Select the image status.
Purpose	Select the purpose for lending.
Producer	Select the producer type associated with the loan.

In this field:	Do this:
Producer Name	Select the producer associated with the product.
Loan Currency	View the currency that is defaulted based on the company and the branch.
Class	Select the applicant's classification; for example, NORMAL or EMPLOYEE. The system uses this information to restrict access to the database by recognizing employees as "secured applications." You can create a SME (Small Medium Enterprise) application by selecting SMALL BUSINESS.
Sales Agent	View the sales agent name. The sales agent name will be displayed based on the producer name chosen.
Joint	If this is a joint application, select Joint . A joint applicant is equally liable for the loan.
CoSigned	If this is a co-signed application, select CoSigned . The primary applicant is the purchaser/recipient of the loan. If that person defaults, then the cosigner is responsible. Note: about Joint and CoSigned: When pulling credit bureaus, a joint pull can only occur for married couples. The pull will contain complete credit histories for both individuals in one report. In a co-signed application, the credit bureau will be pulled twice, once for each applicant.
Contact	Specify the contact of the application. This is a free form field that can be used to indicate who supplied the application being entered into the system.
Lead #	Select the sales lead number. Note: The lead number will exist only if a lead is attached/ converted in the Sales Lead screen.
CRB Pull	If this box is selected, the system will perform an initial credit bureau report pull after the application passes the prescreen edits. Clear the box if you want to enter an application without pulling a credit report. To use a previously pulled credit bureau report, clear this box and specify the Bureau and Bureau Reorder # fields on the Primary Applicant page.
Override Ok	If checked, then Ignores the Overrides if any as part of the edits that will be fired during the Status change the Processing of the application.
Warning Ok	If checked then Ignores the Warnings if any as part of the edits that will be fired during the Status change the Processing of the application.

4. Click **Save**.

When you save the application for the first time, the system assigns it an application number.



Copying Lead details

After selecting the sales lead number in the **Lead #** field and on clicking **Copy Lead Details**, the applicant details which were captured in the **Sales Lead** screen are populated in the Application Entry screen.

Note

The Copy Lead Details button will be enabled only when the user selects the lead number in the **Lead #** field.

The screenshot shows the Oracle Financial Services Lending and Leasing application entry screen. The 'Lead #' field is highlighted with a red box. The application entry details are as follows:

Field	Value
App #	UNDEFINED
Dt	03/26/2013
Product	LOAN VEHICLE (FR)
Channel	WEB ENTRY
Priority	NORMAL
Company	US01
Branch	USHQ
Status	VEHICLE LOAN OR LEASE
Purpose	VEHICLE LOAN OR LEASE
Producer	DEALER
Producer Name	
Loan Currency	USD
Class	
Sales Agent	

The screenshot shows the Oracle Financial Services Lending and Leasing application entry screen, specifically the 'Applicant' section. The 'Copy Lead Details' button is highlighted with a red box. The application entry details are as follows:

App #	Dt	Product	Channel	Priority	Company	Branch	Status	Purpose	Producer
0000001877	03/26/2013	LOAN VEHICLE (FR)	WEB ENTRY	NORMAL	US01	USHQ	NEW - BLANK	VEHICLE LOAN OR LE DEALER	

5.3 Searching for an Existing Customer

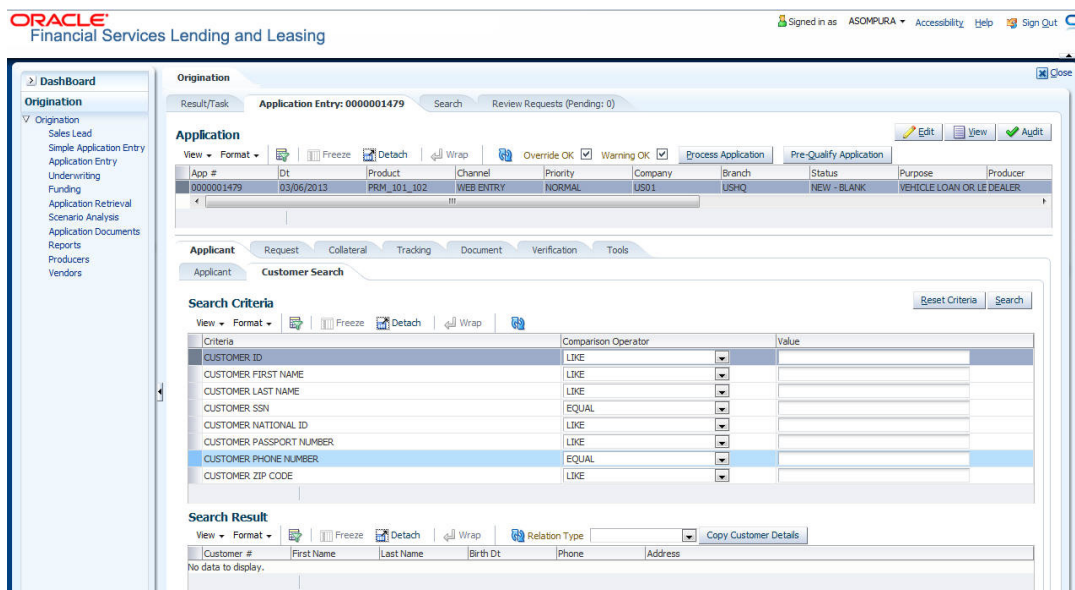
While creating an application for an existing customer, the user can retrieve and copy the customer details into the new application by using the **Customer Search** section of the Application Entry screen.

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

To copy the Customer Details

1. On the Application Entry screen, click the **Applicants** tab.

2. Click **Customer Search** in the Customer Search section of Application Entry screen appears, opened at the Search Criteria page.



3. In the **Search Criteria** page, use the **Comparison Operator** and **Values** columns to create the search criteria you want to use to find a customer.
4. Click the **Search** button.
The system locates and displays all the customer details that meet your search criteria in the **Search Results** section

Note

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

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

5.4 Applicants tab

Using the information supplied on the application, complete the Applicants page and sub pages (Address, Employments, Telecoms, Financials, Liabilities, and Other Incomes sub pages). The system uses the information on the Financial and Liabilities sub pages in determining the applicant's net worth. The system uses information on the Employments page and Other Incomes sub page to calculate the applicant's debt-to-income ratio.

This section explains how to complete each tab and sub tabs.

Note

When completing Frequency fields, please note the following:

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

For more information, see the appendix **Payment Amount Conversion**.

To complete the Applicants Details page

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

2. If you are creating a new application, click **Add** in the Applicant section.

-OR-

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

3. Select the applicant you want to work with and Click **Add**.

4. In the Applicants Details section, enter, view, or edit the following information:

In this field:	Do this:
Relation Type	Select the relationship type; for example, primary, spouse, secondary, or cosigner.
Salutation	Select the salutation.
First Name	Specify the applicant's first name.
Middle Name	Specify the applicant's middle name.
Last Name	Specify the applicant's last name.
Family Name	Specify the applicant's family name.

In this field:	Do this:
Suffix	Select the name suffix/generation.
Birth Dt	Specify the applicant's date of birth.
Identity Information section	
Nationality	Select the applicant's nationality.
National Id	Specify the national identification number. Note: This field is mandatory if the applicant chooses Nationality as other than Unites States.
SSN #	Specify the applicant's social security number. Note: This field is mandatory if the applicant chooses Unites States as Nationality. If the nationality other than US is selected, then specify '0' in this field.
Passport #	Specify the passport number.
Passport Issue Date	Select the date the passport was issued.
Passport Expiry Date	Select the passport's expiration date.
Visa #	Specify the applicant's visa number.
License #	Specify the applicant's license number.
Prior Applicant	If selected, indicates that the customer is an existing customer.
Existing Customer	If selected, indicates this applicant has a previous account.
Other Details section	
Name in Local Language	Specify the applicant's name in local language.
Gender	Select the gender of the applicant.
Mother's Maiden Name	Specify the mother's maiden name.
Education	Select the education of the applicant.
Language	Select the applicant's native language.
Disability	Select if the application has a disability.

In this field:	Do this:
Class	Select the applicant's classification; for example, NORMAL or EMPLOYEE. The system uses this information to restrict access to the database by recognizing employees as 'secured applications'. You can create a SME (Small Medium Enterprise) application by selecting SMALL BUSINESS. When you select SMALL BUSINESS and save your entry, the Business Applicants link on the Applicants link is available.(required).
Dependents	Specify the number of dependents.
Email	Specify the applicant's email address.
Marital Status	Select the marital status of the applicant.
Time Zone	View the time zone for the applicant. This information appears when you enter and save the zip code for the primary applicant's current home address on the Address sub page. You can also manually complete this field.
ECOA	Select the ECOA (Equal Credit Opportunity Act) code. This defines the various possibilities on who is liable; individual, joint, cosigner, and so on. Note: This field will be displayed only if the applicant chooses Unites States as Nationality.
Privacy Opt-Out	If necessary, select the check box to indicate that the applicant has elected to refrain from the non-public sharing of information. Note: This field will be displayed only if the applicant chooses Unites States as Nationality.
Ethnicity	Select the applicant's ethnicity. This is information the Home Mortgage Disclosure Act requires to be reported. Note: This field will be displayed only if the applicant chooses Unites States as Nationality.
Prior Bkrp	Select if prior bankruptcy exists. Note: This field will be displayed only if the applicant chooses Unites States as Nationality.
Bkrp Dis-charge Dt	Enter the discharge date of prior bankruptcy (if one exists). Note: This field will be displayed only if the applicant chooses Unites States as Nationality.
Race	Select the applicant's race. Note: This field will be displayed only if the applicant chooses Unites States as Nationality.

5. Click **Save**.

6. If there are more than one applicants associated with the application, click **Save And Add** on Applicant section and add.

5.4.1 Address sub tab

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

To complete the Address sub page (Applicants tab)

1. Click the **Address** sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main content area is titled 'Address Information' and contains several sections:

- Application Information:** Includes fields for Address Type (HOME), Current (checked), Mailing (checked), Country (UNITED STATES), Address #, City, and State.
- Additional Info:** Includes fields for Zip, Zip Extn, Phone, and Own/Rent (RENTS APARTMENT).
- Address Details:** Includes fields for Postal Type (NORMAL ADDRESS), Street Pre (NORTH), Street Name, Street Type, Street Post (NORTH), Apt #, Address Line 1, Address Line 2, and Address Line 3.
- Address Rent Mortgage Actual:** Includes fields for Years, Months, Currency, Amount, and Frequency (MONTHLY).
- Verified:** Includes fields for Verified By and Verified Dt.

At the bottom of the page, there are buttons for 'Save And Add', 'Save And Return', and 'Return'.

2. If you are specifying a new address, click **Add** on the Address sub page.

-OR-

If you want to edit an existing address, select it on the Address sub page.

Select the address record you want to work with and click **Add**.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main content area is titled 'Address Information' and contains several sections:

- Application Information:** Includes fields for Address Type (HOME), Current (checked), Mailing (checked), Country (UNITED STATES), Address #, City, and State.
- Additional Info:** Includes fields for Zip, Zip Extn, Phone, and Own/Rent (RENTS APARTMENT).
- Address Details:** Includes fields for Postal Type (NORMAL ADDRESS), Street Pre (NORTH), Street Name, Street Type, Street Post (NORTH), Apt #, Address Line 1, Address Line 2, and Address Line 3.
- Address Rent Mortgage Actual:** Includes fields for Years, Months, Currency, Amount, and Frequency (MONTHLY).
- Verified:** Includes fields for Verified By and Verified Dt.

At the bottom of the page, there are buttons for 'Save And Add', 'Save And Return', and 'Return'.

Note

Based on the country chosen in the address tab, the fields for capturing the address will be varying

3. On the **Address Information** sub page, enter, view, or edit the following information:

In this field:	Do this:
Address Type	Select the type of address.
Type	Select the address type.
Current	Select if this is a current address. Note: The mailing address must be marked as current.
Mailing	Select if this is the mailing address. Only one address entry can be marked as the mailing address.
Phone	Specify the phone number.
Address Details section	
Country	Select the country code.
Postal Type	Select the postal address type.
Pre	Select the street prefix (directional).
Street Name	Specify street name.
Street Type	Select the street type.
Post	Select the street postfix (directional).
Apt #	Specify the apartment number.
Address #	Specify the address number.
Address	Specify the first address line.
Address Line 2	Specify the second address line.
Address Line 3	Specify the third address line.
City	Enter the city.
Zip	Select the zip code. Note: For non US country, you have to enter zip code.
State	Select the state.
Additional Information section	
Own / Rent	Select the ownership type.
Landlord	Specify the landlord's name.

In this field:	Do this:
LandLord Phone	Specify the landlord's phone number.
Contact	Specify the person contacted on behalf of landlord.
Contact Title	Specify title of the person contacted on behalf of landlord.
Contact Phone	Specify phone of the person contacted on behalf of landlord.
Extn	Specify the extension of the phone of the person contacted on behalf of landlord.
Census Tract/ BNA code	Specify census tract/BNA (block numbering area). These are defined by the US Census Bureau code.
MSA Code	Specify the metropolitan statistical area (MSA) code. These are similar in concept to a zip code, but used mostly on government reports.
Comment	Specify a comment.
Address Rent Mortgage Stated section	
Stated (Years)	Specify the stated number of years at residence.
Stated (Months)	Specify the stated number of months at residence.
Stated (Amt)	Specify the stated payment amount.
Sated (Freq)	Specify the stated payment frequency.
Loan Currency Amount	View the loan currency amount.
Address Rent Mortgage Actual section	
Actual (Years)	Specify the Actual number of years at residence.
Actual (Months)	Specify the Actual number of months at residence.
Actual (Amt)	Specify the Actual payment amount.
Actual (Freq)	Specify the Actual payment frequency.
Verified Section	
Verified By	The name of the verifier.
Verified Dt	The date of verification.

4. Click **Save**.
5. If there are more than one addresses associated with the applicant, click **Save And Add** on the Address sub page and add address details.

5.4.2 Employments sub tab (Applicants tab)

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

To complete the Employments sub page (Applicants tab)

1. Click the **Employments** sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, 'Financial Services Lending and Leasing', and user information: 'Signed in as ASOMPURA', 'Accessibility', 'Help', and 'Sign Out'. The main content area is titled 'Origination' and shows 'Application Entry: 0000001479'. Below this, there are tabs for 'Request', 'Collateral', 'Tracking', 'Document', 'Verification', and 'Tools'. The 'Employments' sub-tab is selected, displaying a table with columns: 'Current', 'Type', 'Employer', 'Occupation', 'Title', 'Country', 'Address #', 'City', 'State', and 'Address'. The table is currently empty with the message 'No data to display.'.

2. If you are entering a new employment, click **Add** on the Employments sub page.

-OR-

If you want to edit an existing employment, select it on the Employments sub page.

3. Select the employment record you want to work with and click **Add**.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar is the same as in the previous screenshot. The main content area is titled 'Origination' and shows 'Employment Information'. The form contains several sections: 'Current' (with a checked checkbox), 'Type' (dropdown menu), 'Employer' (dropdown menu), 'Occupation' (dropdown menu), 'Title' (text field), 'Department' (text field), 'Employee ID' (text field), 'Employment Address' (with fields for Country, Address #, City, State, Address Line 1, Address Line 2, and Zip), 'Additional Info' (with fields for Zip Extn, Phone, Extn, Contact, Contact Title, Contact Phone, Contact Extn, and Comment), 'Employment Details Actual' (with fields for Amount, Frequency, Years, Months, and Loan Currency Amount), 'Verified' (with fields for Verified By and Verified Dt), and 'Employment Details Stated' (with fields for Years, Months, and Currency). At the bottom right, there are buttons for 'Save And Add', 'Save And Return', and 'Return'.

4. On the **Employment Information** sub page, enter, view, or edit the following information:

In this field:	Do this:
Current	Select if this is the current employment.
Type	Select the address type.

In this field:	Do this:
Employer	Specify the employer's name.
Occupation	Select the occupation.
Title	Specify the title.
Employer Address section	
Country	Select the country.
Address #	Specify the building number.
Address	Specify the first address line.
Address Line 2	Specify the second address line.
City	Specify the city.
State	Select the state.
Zip	Select the zip code. Note: For non US country, you have to enter zip code.
Zip Extn	Specify the zip code extension.
Additional Information section	
Phone	Specify the work phone number.
Extn	Specify phone extension.
Contact	Specify the person contacted on behalf of the employer.
Contact Title	Specify title of the person contacted on behalf of the employer.
Contact Phone	Specify phone of the person contacted on behalf of the employer.
Extn	Specify the extension of the phone of the person contacted on behalf of the employer.
Comment	Specify a comment.
Department	Specify the department of the employer.
Employee ID	Specify the employee identification.
Employment Details Stated section	
Stated section	
Stated (Years)	Specify the stated number of years with the employer.
Stated (Months)	Specify the stated number of months with the employer.
Stated (Amt)	Specify the stated income.
Stated (Freq)	Specify the stated income frequency.

In this field:	Do this:
Loan Currency Amount	View the loan currency amount.
Employment Details Actual section	
Actual (Years)	Specify the Actual number of years with the employer.
Actual (Months)	Specify the Actual number of months with the employer.
Actual (Amt)	Specify the Actual income.
Actual (Freq)	Specify the Actual income frequency.
Verified Section	
Verified By	The name of the verifier.
Verified Dt	The date of verification.

5. Click **Save**.
6. If there are more than one employments associated with the applicant, click **Save And Add** on the Employment sub page and add employment details.

5.4.3 **Telecoms sub tab (Applicants tab)**

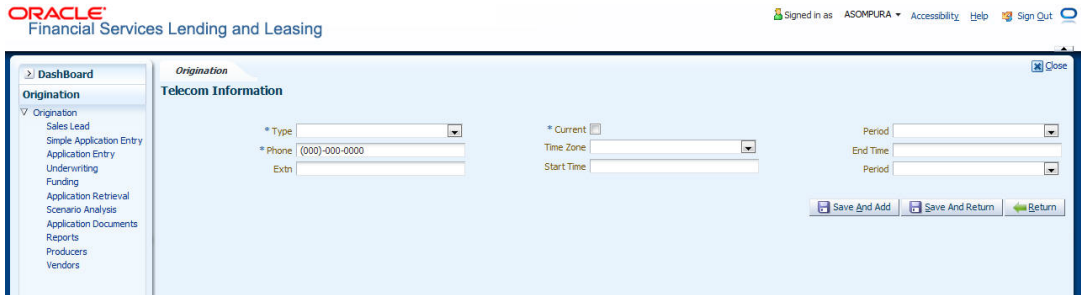
The Telecoms sub page only needs to be completed if additional phone numbers exist. If not, this sub page can be left blank.

To complete the Telecoms sub page (Applicants tab)

1. Click the **Telecoms** sub tab.

2. If you are entering a new telecom, click **Add** on the Telecoms sub page.
-or-
If you want to edit an existing telecom, select it on the Telecoms sub page.

3. Select the telecom record you want to work with and click **Add**.



4. On the **Telecom Information** sub page, enter, view, or edit the following information:

In this field:	Do this:
Type	Select the telecommunication type.
Phone	Specify the phone number.
Extn	Specify the phone extension.
Current	Select if this telecom number is current.
Time Zone	Select the applicant's time zone.
Start Time	Specify the best time to call start time.
Period	Select the time period for the best time to call start time, AM or PM.
End Time	Specify the best time to call end time.
Period	Select the time period for the best time to call end time, AM or PM.

5. Click **Save**.
6. If there are more than one sources of telecom numbers associated with the applicant, click **Save And Add** on the Telecoms sub page and add telecom details.

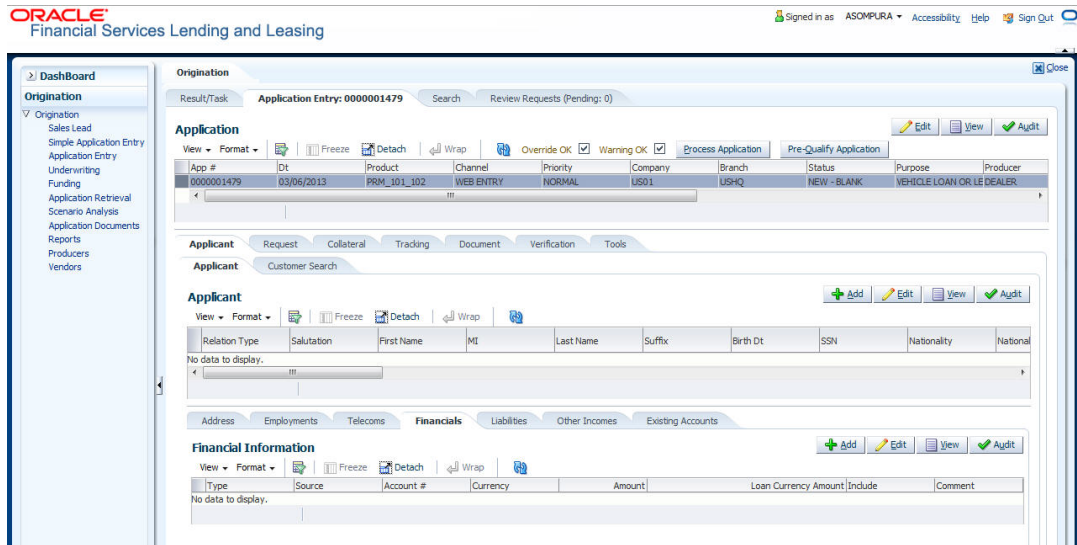
5.4.4 **Financials sub tab (Applicants tab)**

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

To complete the Financials sub page (Applicants tab)

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

7. Click the **Financials** sub tab.

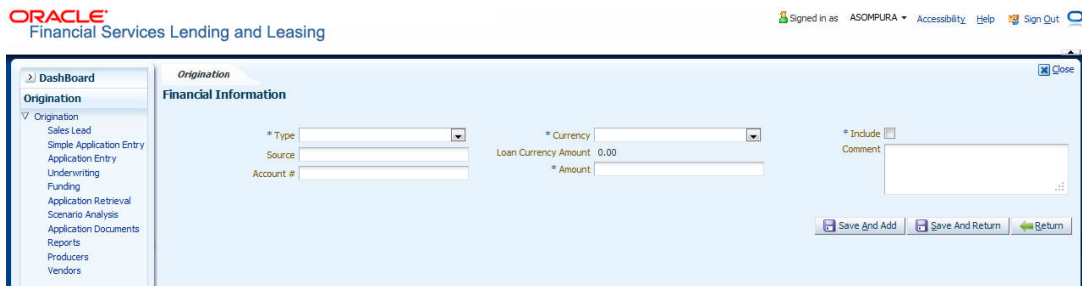


If you are entering a new financial record, click **Add** on the Financial sub page.

-OR-

If you want to edit an existing telecom, select it on the Financial sub page.

8. Select the Finance record you want to work with and click **Add**.



9. On the **Financial Information** sub page, enter, view, or edit the following information:

In this field:	Do this:
Type	Select financial type; for example, liquid assets, retirement assets, and so on.
Source	Specify source; for example, stocks, 401K, rent received, and so on.
Account Nbr	Specify the account number.
Currency	Select the currency.
Loan Cur- rency Amount	View the loan currency amount.
Amount	Specify amount.
Include	If selected, indicates that the Asset is included.
Comment	Specify a comment.

10. Click **Save** on the Applicants Details page.

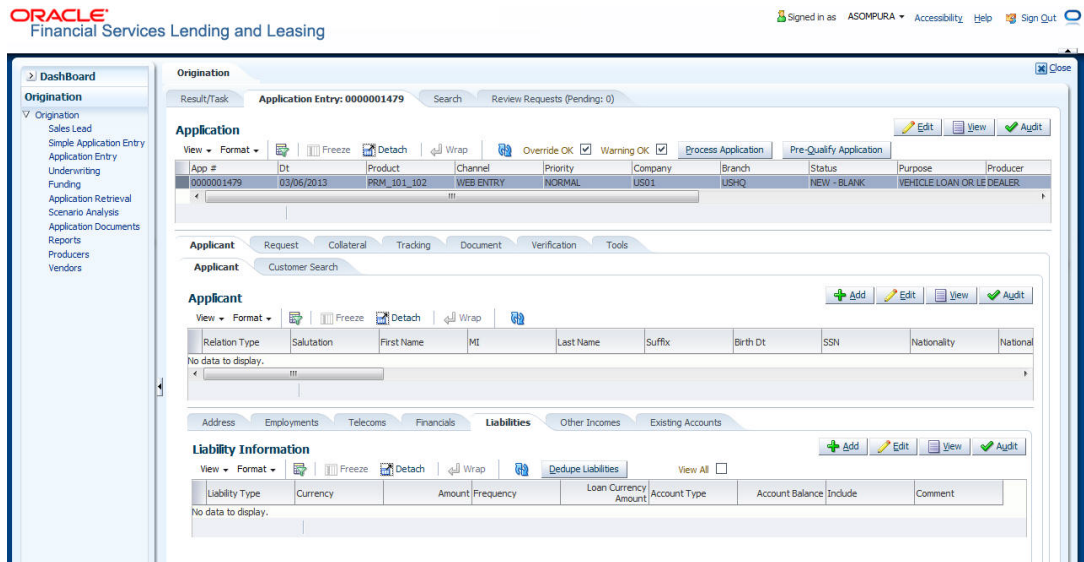
- If there are more than one financial assets associated with the applicant, click **Save And Add** on the Financials sub page and add the financial details.

5.4.5 Liabilities sub tab (Applicants tab)

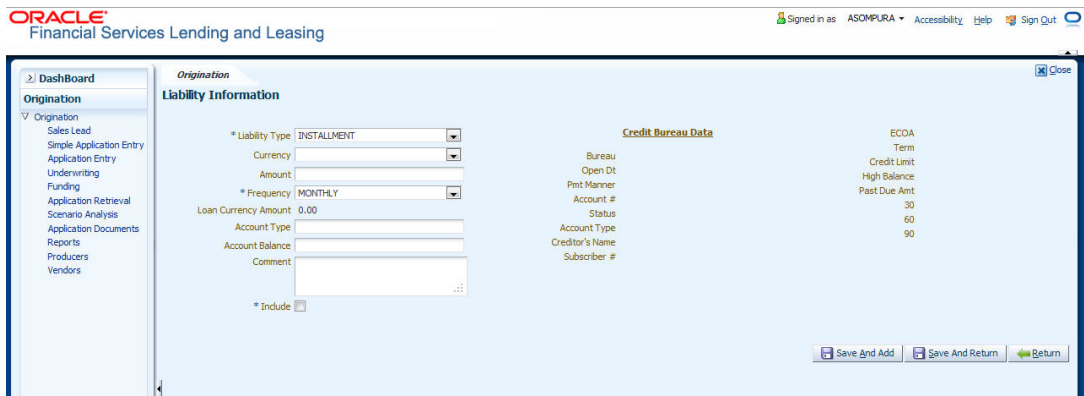
The Liabilities sub page only needs to be completed if financial liabilities exist on the application. If not, this sub page can be left blank.

To complete the Liabilities sub page (Applicants tab)

- Click the **Liabilities** sub tab.



- If you are entering a new liability record, click **Add** on the Liabilities sub page.
-OR-
If you want to edit an existing liability, select it on the Liabilities sub page.
- Select the liability record you want to work with and click **Add**.



- Use the application to enter the following information on the **Liabilities** sub page:

In this field:	Do this:
Type	Select the liability type.
Currency	Select the currency.
Amount	Specify the liability amount.

In this field:	Do this:
Frequency	Select the frequency.
Loan Currency Amount	View the loan currency amount.
Account Type	Specify the account type.
Balance	Specify the account balance.
Comment	Specify a comment.
Include	If selected, indicates that the liability is included.

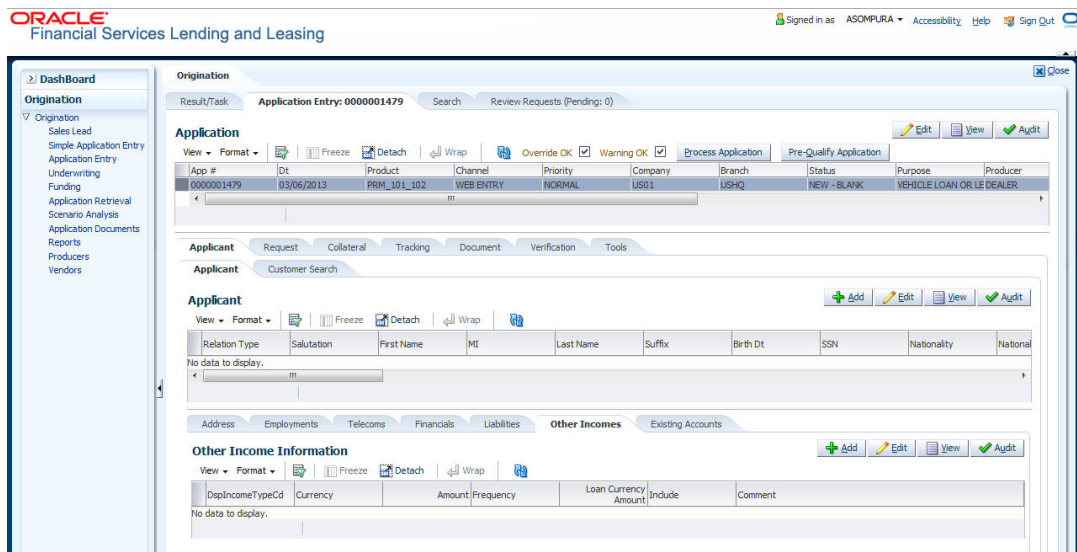
- Click.
- If there are more than one financial liability associated with the applicant, click **Save And Add** on the Liabilities sub page and add the liabilities.

5.4.6 Other Incomes sub tab (Applicants tab)

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

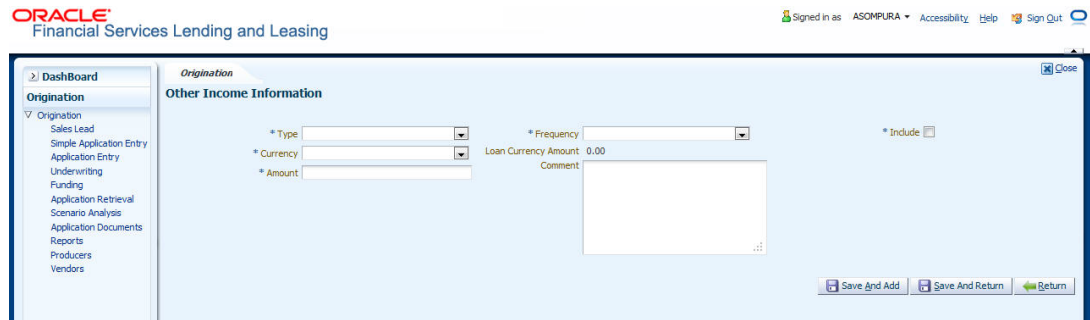
To complete the Other Incomes sub page (Applicants tab)

- Click the **Other Incomes** sub tab.



- If you are entering a new income record, click **Add** on the Other Incomes sub page.
-OR-
If you want to edit an existing income, select it on the Other Incomes sub page.

3. Select the other income record you want to work with and click **Add**.



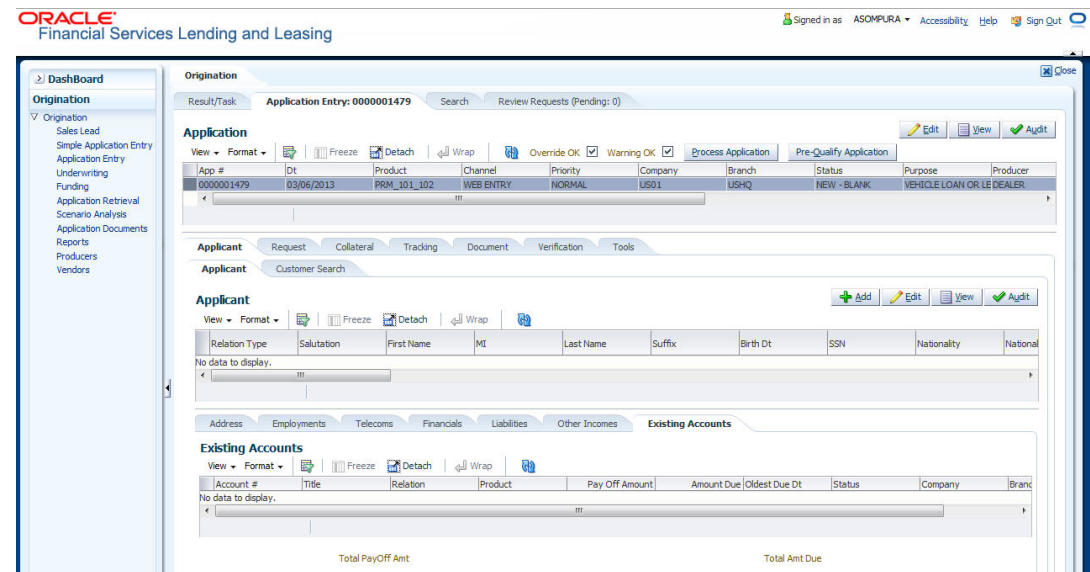
4. Use the application to enter the following required information on the **Other Incomes** sub page:

In this field:	Do this:
Type	Select the income type.
Currency	Select the currency.
Loan Currency Amount	View the loan currency amount.
Amount	Specify the income.
Freq	Select the income frequency.
Comment	Specify a comment, if any.
Include	If selected, indicates that the other income is included.

5. Click **Save**.
6. If there are more than additional source of income associated with the applicant, click **Save And Add** on the Other Incomes sub page and add other incomes details.

5.4.7 Existing Account sub tab (Applicants tab)

Using this page, the user can view the existing account, if any.



Note

This section is populated if the applicant's existing customer id is determined.

5.5 Business Applicants link

Oracle Financial Services Lending and Leasing can record SME business related financial information and business partners on the Business page to assist in approving the loan application during underwriting. The Business Applicant page is available for loans and contains the following sub pages:

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

To complete the Business Applicant page

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

The Business tab appears on the Application Entry screen.

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

The screenshot displays the Oracle Financial Services Lending and Leasing application entry interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Signed in as ASOMPURA", "Accessibility", "Help", and "Sign Out". The main content area is titled "Origination" and shows "Application Entry: 0000001464". Below this, there are tabs for "Application", "Business", "Request", "Collateral", "Tracking", "Document", "Verification", and "Tools". The "Business" tab is currently selected, showing a "Business Details" section with a table that is currently empty ("No data to display."). Below the Business Details section, there are tabs for "Address", "Telecoms", "Financials", "Liabilities", "Partners", "Affiliates", and "Other Details". The "Address" tab is selected, showing an "Address Information" section with a table that is also empty ("No data to display."). The interface includes various action buttons like "Add", "Edit", "View", and "Audit" for each section.

3. If you are creating a new business application, click **Add** in the Business Applicants section.

-or-

If you want to edit an existing business applicant, select it in the Business Applicants section.

4. Select the applicant you want to work with and click **Add**.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The 'Origination' section is selected in the left-hand navigation menu. The main area displays the 'Business Details' form, which includes the following fields:

- * Organization Type (dropdown)
- * Business Type (dropdown)
- * Business Name (text)
- * Legal Name (text)
- * Tax ID # (text)
- * Start Dt (calendar icon)
- * # of Employees(Cur) (text, value: 0)
- * # of Employees (text, value: 0)
- Contact Person (text)
- * Business Checking Bank (text)
- * Bank Acc # (text)
- * Avg Checking Balance (text, value: 0)
- * # of Locations (text, value: 0)
- * Management Since (text, value: 0)

At the bottom right of the form, there are three buttons: 'Save And Add', 'Save And Return', and 'Return'.

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

In this field:	Do this:
Organization Type	Select the organization type.
Business Type	Select the type of the business.
Business Name	Specify the name of the business.
Legal Name	Specify the legal name of the business.
Tax Id	Specify the tax identification.
Start Date	Specify the business start date.
# of Employees (Curr)	Specify the current number of employees at the business.
# of Employees	Specify the number of employees at the business after financing.
Contact person	Specify the contact person at the business.
Business Checking Bank	Specify the bank name of the business's checking account.
Bank Account #	Specify the bank account number.
Avg Checking Balance	Specify the average checking balance.
# of Locations	Specify the number of locations of the business.
Management Since	Specify the year the current management was established.

6. Click **Save** in the Business Applicant section.

5.5.1 **Address sub tab (Business Applicant tab)**

You can enter more than one address for the business.

To complete the Address sub page (Business Applicant tab)

1. Click the Business Details section's **Address** sub tab.

2. If you are entering a new business address, click **Add** on the Address sub page.
-OR-
If you want to edit an existing business address, select it on the Address sub page.
3. Select the business address record you want to work with and click **Add**.
4. In the **Address Information** section, enter, view, or edit the following information:

In this field:	Do this:
Address Type	Select the address type.
Own / Lease	Select the ownership type.
Phone	Specify the phone number.
Comment	Specify a comment.
Country	Select the country.
Postal Type	Select the address type.
Pre	Select the street prefix (directional).
Street Name	Specify street name
Street Type	Select the street type.
Post	Select the street postfix (directional).
Address #	Specify the building number.
Apt #	Specify the apartment number.
Address	Specify the first address line.
Address 2 (unlabeled)	Specify the second address line.
Address 3 (unlabeled)	Specify the third address line.

In this field:	Do this:
City	Specify the city.
State	Select the state.
Zip	Select the zip code. Note: For non US country, you have to enter zip code.
Extn	Specify the zip extension.

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

5.5.2 Telecoms sub page (Business Applicant tab)

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

To complete the Telecoms sub page (Business Applicant tab)

1. Click the Business Details section's **Telecoms** sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The user is logged in as ASOMPURA. The interface displays the 'Business' section with the 'Telecoms' sub-tab selected. The 'Telecom Information' table is currently empty, with a message 'No data to display.' The table has columns for Type, Phone, and Extn. The 'Add' button is visible next to the table header.

2. If you are creating a new business telecom, click **Add** on the **Telecom** sub page.
-OR-
If you want to edit an existing business telecom, select it on the **Telecom** sub page.
3. Select the business telecom you want to work with and click **Add**.

The screenshot shows the 'Telecom Information' form in the Oracle Financial Services Lending and Leasing application. The form has three input fields: '* Type', '* Phone', and 'Extn'. There is a '* Current' checkbox. The 'Save And Add' button is highlighted in blue. The 'Add' button is also visible.

4. In the **Telecoms** sub tab, enter, view, or edit the following information:

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

5. Click **Save**.

6. If there are more than one telecoms associated with business, click **Save And Add** and add the telecom details.

5.5.3 Financials sub page (Business Applicant tab)

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

To complete the Financials sub page (Business Applicant tab)

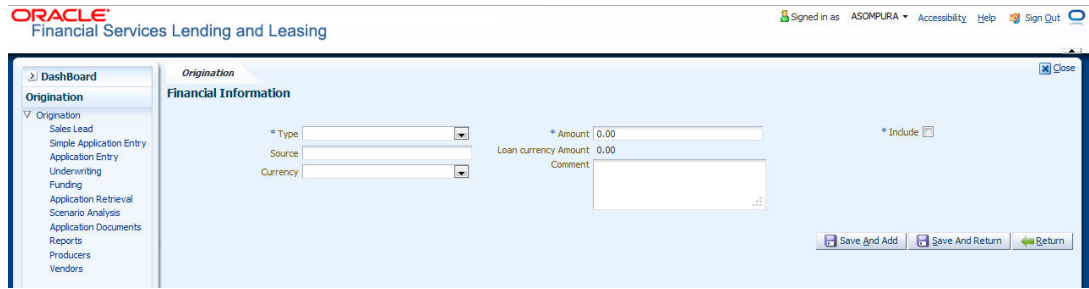
1. Click the Business Applicant section's **Financials** sub tab.

2. If you are entering a new business financial assets, click **Add** on the **Financials** sub page.

-OR-

If you want to edit an existing business financial assets, select it on the **Financials** sub page.

- Specify the business financial assets you want to work with and click **Add**.



- In the **Financial Information** sub page, enter, view, or edit the following information:

In this field:	Do this:
Type	Select financial type; for example, liquid assets, retirement assets, and so on.
Source	Specify source; for example, stocks, 401K, rent received, and so on.
Currency	Select the currency of the asset.
Amount	Specify amount.
Comment	Specify a comment.

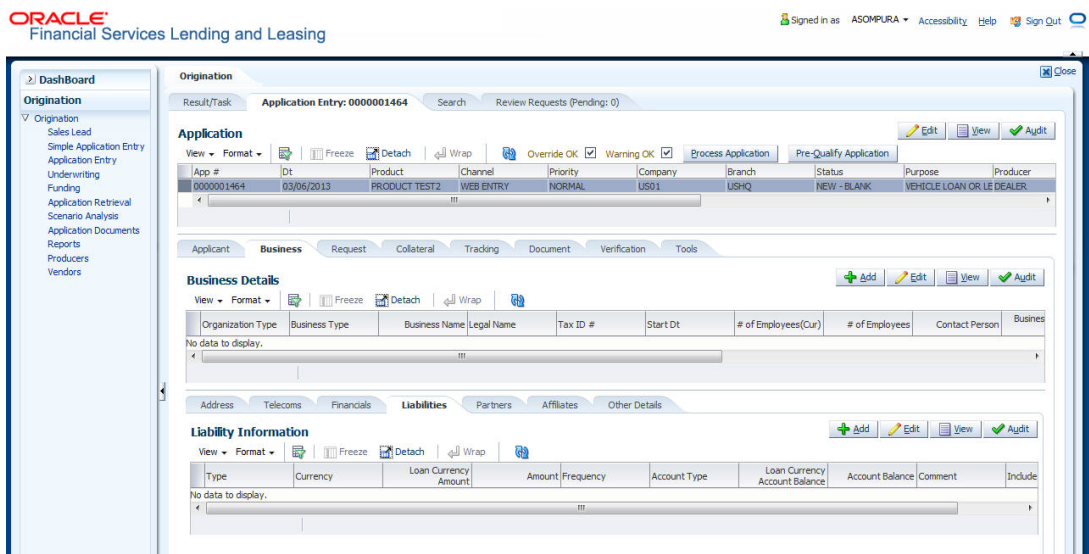
- Click **Save**.
- If there are more than one financial assets associated with business, click **Save And Add** and add the financial details.

5.5.4 Liabilities sub page (Business Applicant tab)

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

To complete the Liabilities sub page (Business Applicant tab)

- Click the Business Applicant section's **Liabilities** sub tab.

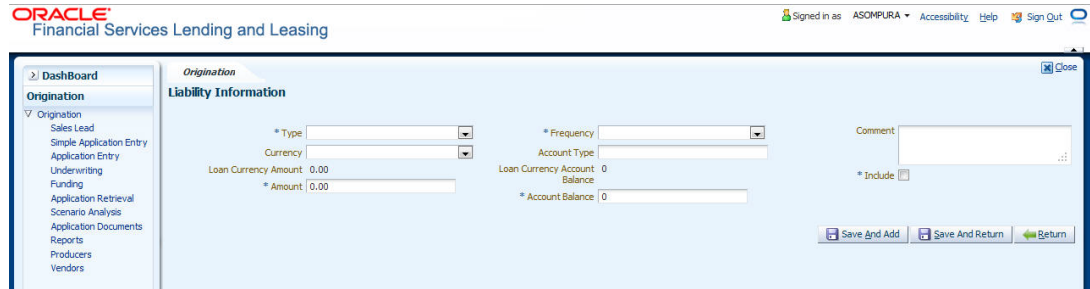


- If you are entering a new business liability, click **Add** on the **Liabilities** sub page.

-OR-

If you want to edit an existing business asset, select it on the **Liabilities** sub page.

3. Select the business financial liability you want to work with and click **Add**.



4. In the **Liabilities** sub page, enter, view, or edit the following information:

In this field:	Do this:
Type	Select the liability type.
Currency	Select the currency.
Amount	Specify the liability amount.
Frequency	Select the frequency.
Account Type	Specify the account type.
Account Balance	Specify the account balance.
Comment	Specify a comment.
Include	Select to include this record in calculations on the Other Details sub page.

5. Click **Save**.
6. If there are more than one business financial liability associated with business, click **Save And Add** and add the liabilities details.

5.5.5 Partners sub page (Business Applicant tab)

You can enter more than one partner for the business.

To complete the Partners sub page (Business Applicant tab)

1. Click the Business Details section's **Partners** sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, 'Financial Services Lending and Leasing', and user information: 'Signed in as ASOMPURA', 'Accessibility', 'Help', and 'Sign Out'. The main interface is divided into a left sidebar and a main content area. The sidebar shows a 'Dashboard' menu with 'Origination' expanded, listing options like 'Sales Lead', 'Simple Application Entry', 'Application Entry', 'Underwriting', 'Funding', 'Application Retrieval', 'Scenario Analysis', 'Application Documents', 'Reports', 'Producers', and 'Vendors'. The main content area is titled 'Origination' and shows 'Application Entry: 0000001464'. Below this, there are sections for 'Application' and 'Business Details'. The 'Business Details' section has several tabs: 'Applicant', 'Business', 'Request', 'Collateral', 'Tracking', 'Document', 'Verification', and 'Tools'. The 'Partners' sub-tab is selected, showing a table with columns: 'First Name', 'MI', 'Last Name', 'Suffix', 'SSN#', 'Birth Dt', 'Birth Place', 'Title', and 'Ownership (%)'. The table is currently empty with the message 'No data to display.'.

2. If you are creating a new business partner, click **Add** on the **Partners** sub page.

-OR-

If you want to edit an existing business partner, select it on the **Partners** sub page.

3. Select the business partner you want to work with and click **Add**.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar is the same as in the previous screenshot. The main interface shows the 'Partner Information' sub-tab. The form contains several fields for entering partner information: 'First Name', 'MI', 'Last Name', 'Suffix', '* SSN#', 'Birth Dt', 'Birth Place', 'Title', '* Ownership (%)', '* Networth', '* Gross Income', 'Language', 'Nationality', '* Country', 'Address #', '* City', '* State', 'Address Line 1', 'Address Line 2', '* Zip', 'Zip Extn', '* Phone', 'Extn', and 'Email'. At the bottom right, there are buttons for 'Save And Add', 'Save And Return', and 'Return'.

4. In the **Partner Information** sub page, enter, view, or edit the following information:

In this field:	Do this:
First Name	Specify the partner's first name.
Middle Name	Select the partner's middle name.
Last Name	Specify the partner's last name.
Suffix	Specify the partner's suffix.
SSN #	Specify the partner's social security number.
Birth Dt	Specify the partner's birth date.
Birth Place	Specify the partner's birth place.
Title	Select the partner's title.

In this field:	Do this:
Ownership (%)	Specify the percentage of ownership held by the customer.
Networth	Specify the partner's net worth.
Gross Income	Specify the partner's gross income.
Language	Specify the partner's language.
Nationality	Specify the partner's nationality.
Country	Select the partner's country code.
Address #	Specify the partner's address number.
Address	Specify the partner's first address.
Address 2 (unlabeled)	Specify the partner's second address line.
City	Specify the partner's city.
State	Select the partner's state.
Zip	Select the partner's zip code. Note: For non-US country, you have to enter zip code.
Zip Extension (unlabeled)	Specify the partner's zip extension.
Phone	Specify the partner's phone number.
Extn	Specify the partner's phone extension.
Email	Specify the partner's email.

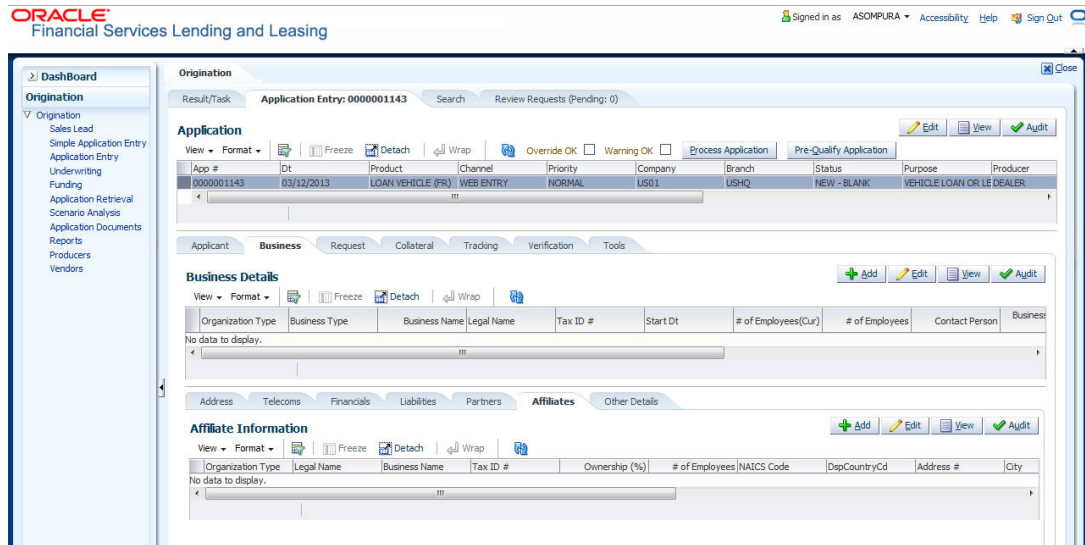
5. Click **Save**.
6. If there are more than one business partner associated with business, click **Save And Add** and add the partner details.

5.5.6 Affiliates sub page (Business Applicant tab)

You can enter more than one affiliate for the business.

To complete the Affiliates sub page (Business Applicant tab)

1. Choose the Business Details section's **Affiliates** sub tab.

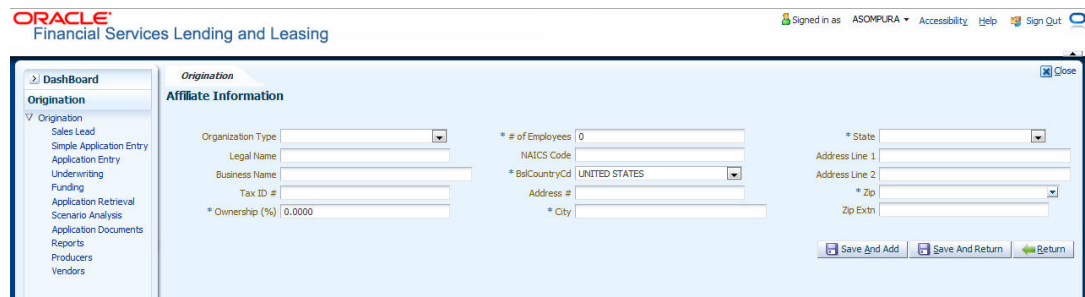


2. If you are creating a new business partner, click **Add** on the **Affiliates** sub page.

-OR-

If you want to edit an existing business affiliate, select it on the **Affiliates** sub page.

3. Select the business affiliate you want to work with and Click **Add**.



4. In the **Affiliate Information** sub page, enter, view, or edit the following information:

In this field:	Do this:
Organization Type	Select the affiliate's organization type
Legal Name	Specify the affiliate's legal name
Business Name	Specify the affiliate's business name
Tax ID	Specify the affiliate's tax identification
Ownership (%)	Specify the affiliate's percentage of ownership
No. of Employees	Specify the affiliate's number of employees
NAICS CODE	Specify the affiliate's North American Industry Classification System code.
Country	Select the affiliate's country code.
Address #	Specify the affiliate's address number.

In this field:	Do this:
Address	Specify the affiliate's first address line.
Address 2 (unlabeled)	Specify the affiliate's second address line.
City	Specify the affiliate's city.
State	Select the affiliate's state.
Zip	Select the affiliate's zip code. Note: For non US country, you have to enter zip code.
Zip Extension (unlabeled)	Specify the affiliate's zip extension.

5. Click **Save**.
6. If there are more than one business affiliate associated with business, click **Save And Add** and add affiliate details.

5.5.7 Other Details sub page (Business Applicant tab)

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

To complete the Other Details sub page (Business Applicant tab)

1. Click the Business Applicant section's **Other Details** sub tab.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Signed in as ASOMPURA", "Accessibility", "Help", and "Sign Out".

The main interface is titled "Origination" and shows "Application Entry: 0000001143". The "Application" section contains a table with the following data:

App #	Dt	Product	Channel	Priority	Company	Branch	Status	Purpose	Producer
0000001143	03/12/2013	LOAN VEHICLE (FR)	WEB ENTRY	NORMAL	USD1	USHQ	NEW - BLANK	VEHICLE LOAN OR LE DEALER	

Below the application table, there are tabs for "Applicant", "Business", "Request", "Collateral", "Tracking", "Verification", and "Tools". The "Business" tab is active, showing "Business Details" and "Other Details" sections.

The "Business Details" section has a table with the following columns: Organization Type, Business Type, Business Name, Legal Name, Tax ID #, Start Dt, # of Employees(Cur), # of Employees, Contact Person, and Business. The table is currently empty, displaying "No data to display."

The "Other Details" section has a table with the following columns: Currency, Analysis Frequency, Loan Currency Gross Margin Factor, Gross Margin Factor, Organization Type, Loan Currency Income, Income, Loan Currency Collection Average, Collection Average, and Loan Cu Coll Avg. The table is currently empty, displaying "No data to display."

2. Click **Edit**.



3. Verify financial details as well as assets and liabilities linked to the business.

In this field:	Do this:
Other Details section	
Currency	Select the currency.
Analysis Frequency	Select the analysis frequency.
Gross Margin	Specify the business's gross margin.
Income	Specify the business's income amount.
Financial Details section	
Collection Average	Specify the collection average.
Proj. Coll.Avg.Annual	Specify the annual projected collection average.
Book List	Specify the business booklist.
Turn Over	Specify the turnover amount.
Capital Amt	Specify the capital amount.
Earned Surplus	Specify the earned surplus amount.
Gross Profit	Specify the gross profit amount.
Net Profit	Specify the net profit amount.
Working Capital	Specify the working capital amount.

In this field:	Do this:
Annual Sales	Specify the annual sales amount.
Projected Sales	Specify the projected sales amount.
Equity	Specify the equity amount.
Open Delq	Specify the open delinquency amount.
Business Expenses	Specify the business expenses amount.
Personal Expenses	Specify the personal expenses amount.
Total Expenses	View the total expenses amount.
Ann Proj Sales Amt	View the annual projected collection amount.
Ann Proj Exp Amt	View the annual projected expenses amount.
Assets section	
Total Assets	View the total asset amount.
Total Networth	View the total net worth amount.
Total Liability	View the total liability amount.
Debt Networth Ratio	View the debt to net worth ratio.
Current Assets/Lia- bility ratio	View the current asset to liability ratio.
Signatures section	
Title	Specify the title.
Signature	Specify the signature.

5.6 Requested tab

Depending on the type of product you selected, the following page will be available from the Requested link **To complete the Loan page**

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

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The 'Requested' tab is active, displaying application details for '0000001144'. The interface includes a sidebar with navigation options like 'Dashboard', 'Origination', and 'Servicing'. The main area displays application details for '0000001144' and a table of requested items.

Requested Advance	Pmt Amt	Term	Requested Rate	Down Pmt %	Down Pmt	Approx Prc	Promotion	Balloon Amt	Signing D
0.00	0.00	0	0.0000	0.00	0.00	0.00	UNDEFINED	0.00	0.00

Itemization	+/-	Requested Amt	Comment
ITM DOWN PAYMENT	-	0.00	
ITM DOWN PAYMENT PAYOFF	+	0.00	
ITM DOWN PAYMENT TRADE-IN	-	0.00	
ITM CREDIT INSURANCE LIFE	+	0.00	
ITM CREDIT INSURANCE DISABILITY	+	0.00	
ITM INSURANCE GAP	+	0.00	
ITM FILING FEE	+	0.00	
ITM LICENSE FEE	+	0.00	

Total Requested Amt: 0

2. Click **Edit** to edit the request information.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The 'Requested' tab is active, displaying a form for editing request information. The form includes fields for Requested Advance, Pmt Amt, Term, Requested Rate, Down Pmt %, Down Pmt, Approx Prc, Promotion, Balloon Amt, Signing Dt, and Probable Delivery Dt.

3. Use the application to supply the following information on the **Requested** section:

In this field:	Do this:
Requested Advance	Specify the requested advance amount.
Pmt	Specify the requested payment amount.
Term	Specify the requested term (number of payments).
Requested Rate	Specify the requested rate.
Down Pmt %	Specify the approximate down payment percentage.
Down Pmt	Specify the approximate down payment amount.

In this field:	Do this:
Approx Price	Specify the approximate cash price.
Promotion	Select the requested promotion. Note: The only current predefined promotion types are NO PAYMENT or NO INTEREST FOR A NUMBER OF TERMS.
Balloon Amount	Specify the balloon payment amount.
Signing Dt	Specify the signing date.
Probable Delivery Dt	Specify the probable delivery date.

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

5.6.1 Itemization sub page (Requested tab)

The Itemization sub page lists the particulars regarding the payment of the loan. This predefined list is configured during setup and linked to the type of product you selected in Application Entry screen.

To complete the Itemization sub page

1. If there are itemizations in the application, click the **Itemization** sub tab.

2. Use the application to supply the following information on the **Itemization** sub page:

In this field:	Do this:
Itemization	Select the itemization code you want to use.
+/-	View the sign. Note: A positive itemization increases the amount of the loan, a negative itemization decreases the amount of the loan.
Requested Amt	Specify amount.
Comment	Specify a comment relating to the itemization entry; for example, if a fee is abnormally high or low, this field might be used to record the reason.
Total Requested Amt	View the total.

3. Click **Save**.
4. If there is more than one itemization associated with the loan, click **Save And Add**.

5.6.2 Trade-In sub page (Requested tab)

The Trade-In sub page records the details of any trade-in linked to the loan.

To complete the Trade-In sub page

1. If there is a trade-in associated with the application, click the **Trade-In** sub tab.

2. Click **Add**.

3. Use the application to supply the following information on the **Trade-In** sub page:

In this field:	Do this:
Asset Type	Select the asset class.
Asset Sub Type	Select the asset sub type.
Make	Specify the make of the asset.
Model	Specify the model of the asset.
Year	Specify the year of the asset.
Body	Specify the body of the asset.
Identification #	Specify the asset identification number.
Desc	View the asset description.
Wholesale	Specify the wholesale value.
Base Retail	Specify the retail value.
Payoff Amt (-)	Specify the payoff amount.
Addons (+)	Specify the addons value.

In this field:	Do this:
Total Value =	View the total value.
Valuation Dt*	Specify the valuation date for the asset.
Source*	Select the valuation source.
Supplement*	Specify the valuation supplement.
Edition*	Specify the valuation edition.
* These fields are related to the source of the valuation of the asset and are dependent on the type of asset; for example, an auto loan might use Kelly or NADA, while a home loan might use an appraisal or a tax assessment.	

4. Click **Save**.

5.7 Collateral tab

Depending on the type of product or producer you selected, the Collateral link opens one of the three following collateral page: a vehicle information page, a home information page, or an other information page. Complete the page that is available on your Applications window. After that, complete the **Valuation** and Tracking sub page, which the of the Collateral link's pages share.

Note

If you are entering an unsecured loan, the Collateral link is present but inactive; in which case, skip this step.

To enter vehicle information from the Collateral tab

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

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The top navigation bar shows the user is signed in as ASOMPURA. The main content area is titled "Application Entry: 0000001449" and includes a search bar and "Review Requests (Pending: 0)" indicator. The "Application" section shows a table with one entry: App # 0000001449, Dt 03/05/2013, Product LOAN VEHICLE (FR), Channel WEB ENTRY, Priority NORMAL, Company US01, Branch USHQ, Status NEW - BLANK, Purpose VEHICLE LOAN OR LE DEALER, and Producer. Below this, the "Collateral" tab is active, showing sections for "Vehicle", "Valuation", and "Addons". The "Vehicle" section has a table with columns: Existing Asset, Existing Asset Id, Primary, Asset Class, Asset Type, Sub Type, Status, Year, Age, and Make. The "Valuation" section has a table with columns: Current, Valuation Dt, Source, Currency, Edition, Supplement, Wholesale Base, Loan Currency, Wholesale Base, and Usage. The "Addons" section has a table with columns: Description, Value, Amount, and Loan Currency Amount. All tables currently show "No data to display."

2. If you are entering a new vehicle, click **Add**.

-OR-

If you want to edit an existing vehicle, select it and click **Edit**.

3. Use the application to supply the following information regarding vehicles:

In this field:	Do this:
Existing Asset Id	Select the existing asset.
Existing Asset	Indicates that the vehicle is an existing asset.
Existing Asset Id	View the existing asset identification number.
Primary	Select if this is the main asset on the application.
Asset Class	Select the asset class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Status	Select the asset status.
Year	Specify the year of the vehicle.
Age	View the age of the vehicle
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Body	Specify the body of the vehicle.
Registration #	Specify the vehicle registration number.
Identification #	Specify the vehicle identification number.
Description	View the vehicle description.
Condition	Select the vehicle condition.
Country	Select the country.
Apt #	Specify the apartment number.
City	Specify the city.

In this field:	Do this:
State	Select the state.
County	Select the county.
Address 1	Specify the first address line.
Address 2	Specify the second address line.
Zip	Select the zip code. Note: For non US country, you have to enter zip code.
Extn	Specify the zip extension.
Start	Specify the start.
Base	Specify the base.
Extra	Specify the extra usage.
Total	View the total usage.
Charge	Specify the charge.

4. Click **Save**.
5. If there are additional vehicles associated with the application, click **Save And Add** to add the collateral details.

Interface with VINTEK (If interface is installed)

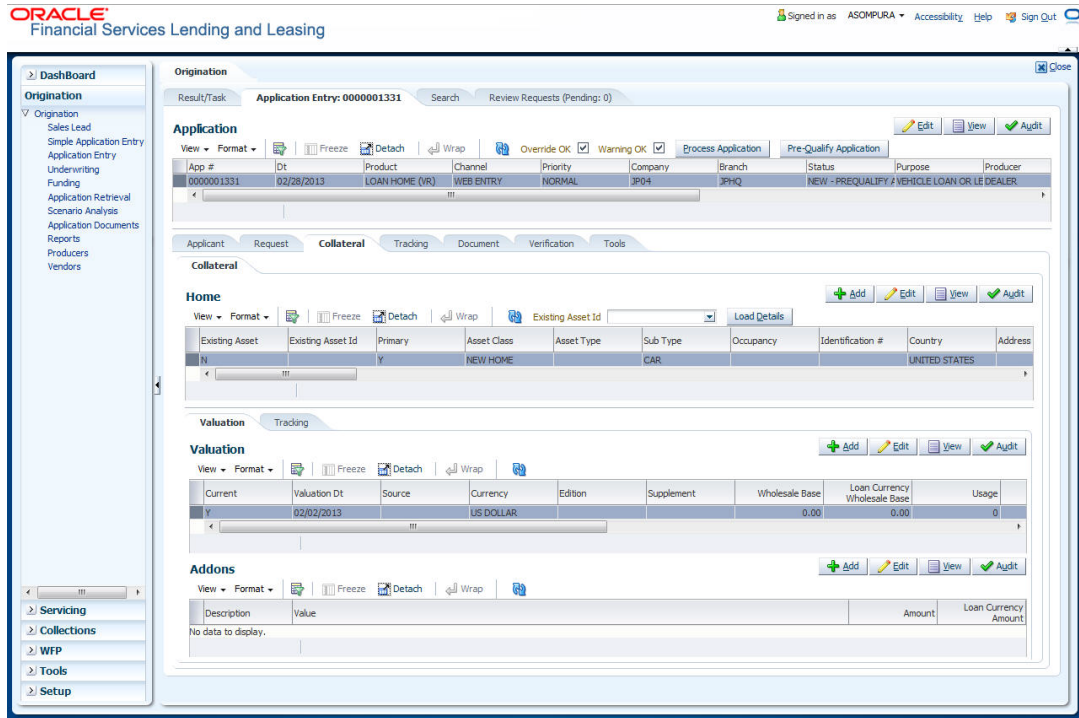
Using the Vintek interface, the system retrieves the year, make, model, and body of the vehicle when you choose Vehicle Details. This time saving feature reduces data entry errors. Using the VIN entered in the Identification Number field, the system populates the following fields in the Type & Description section:

- Year
- Make
- Model
- Body

If the Vintek interface is unable to retrieve information based on the VIN entered in the Identification Number field, the system displays an error message.

To enter home information from the Collateral link

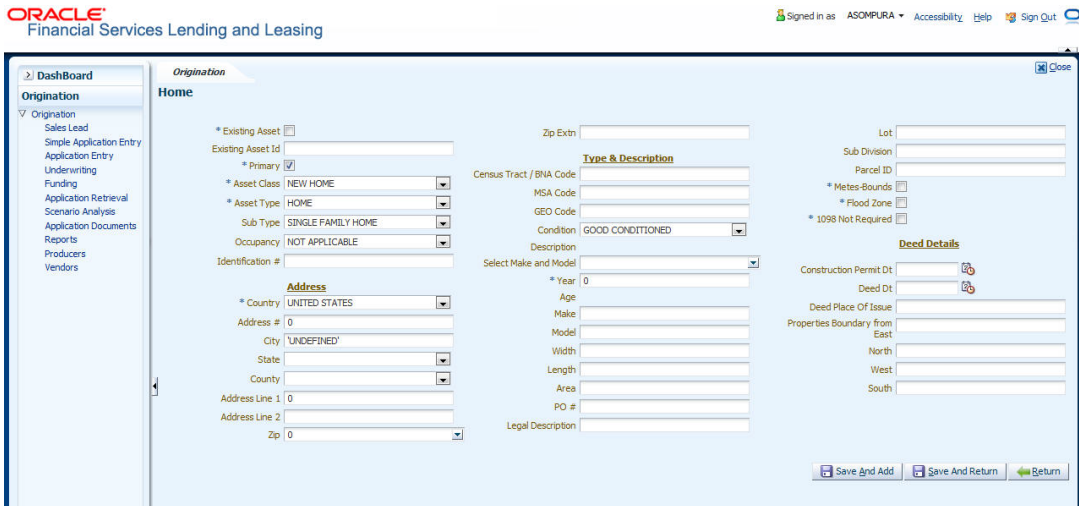
1. On the Application Entry tab, click **Collateral sub tab**.



2. If you are entering a new home, click **Add**.

-OR-

If you want to edit an existing home, select it with the First, Previous, Next and Last buttons.



3. Use the application to supply the following information regarding homes:

In this field:	Do this:
Existing Asset Id	Select the existing asset.
Existing Asset	Indicates that the vehicle is an existing asset.
Existing Asset Id	View the existing asset identification number.

In this field:	Do this:
Primary	Select if this is the main asset on the application.
Asset Class	Select the asset class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Occupancy	Select owner occupancy type.
Identification #	Specify the vehicle identification number.
Address section	
Country	Select the country.
Address #	Specify the home number.
City	Specify the city.
State	Select the state.
County	Select the county.
Address 1	Specify the first address line.
Address 2	Specify the second address line.
Zip	Select the zip code. Note: For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
Type and Description	
Census Tract/BNA Code	Specify census tract/BNA (block numbering area) code.
MSA Code	Specify the metropolitan statistical area (MSA) code.
GeoCode	Specify the geographical code for the property.
Condition	Select the condition of the home.
Description	Specify a description of the home.
Age	View the age of the home.
Year	Specify the year when the property was built.
Make	Specify the make of the home.
Model	Specify the model of the home.
Width	Specify the asset width.
Length	Specify the asset length.

In this field:	Do this:
PO#	Specify the asset purchase order number.
Legal Description	Specify the legal description.
Lot	Specify the asset lot.
Sub Division	Specify the asset sub division.
Parcel ID	Specify the parcel id of the home.
Metes-Bounds	Select to indicate the home is considered Metes-Bounds.
Flood Zone	Select to indicate the home is in a flood zone.
Deed Details	
Construction permit Date	Specify the date on when the construction is permitted.
Deed Date	Specify the date on when the deed is issued
Deed Place of Issue	Specify the place where the deed is issued.
Properties Boundary from East	Specify the boundary of the property from the east side.
North	Specify the boundary of the property from the north side.
West	Specify the boundary of the property from the west side.
South	Specify the boundary of the property from the south side.

4. Save your entry.
5. If there are additional homes associated with the application, click **Save And Add** and add more collateral details.

To enter other types of collateral information from the Collateral sub tab

1. On the Application Entry tab, click **Collateral sub tab**.
2. If you are entering a new other type of collateral, click **Add**.
-or-
If you want to edit an existing other type of collateral, select it with the First, Previous, Next and Last buttons.
3. Use the application to supply the following information regarding other types of collateral:

In this field:	Do this:
Type & Description section	
Primary	Select if this is the main asset on the application.
Class	Select the asset class.
Type	Select the asset type.

In this field:	Do this:
Sub Type	Select the asset sub-type.
Status	Select the asset status.
Year	Specify the year of the asset.
Make	Specify the make of the asset.
Model	Specify the model of the asset.
Body	Specify the body of the asset.
Id #	Specify the asset identification number.
Registration #	Specify the asset registration number.
Desc	View the asset description.
Address section	
Apt #	Specify the apartment number.
Address	Specify the first address line.
Address 2 (unlabeled)	Specify the second address line.
City	Specify the city.
State	Select the state.
Zip	Select the zip code. Note: For non US country, you have to enter zip code.
Extn	Specify the zip extension.
Country	Select the country.
County	Select the county.

4. Save your entry.
5. If there are additional homes associated with the application, click **Save And Add** and add other type of collateral details.

5.7.1 Valuations sub page (Collateral tab)

The Valuation sub page contains information about the value of the asset. The Values section enables you specify the value of the asset. The Addons section records information about any addons associated with the collateral.

To complete the Valuations sub page

1. Click the **Valuations** sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing Origination interface. The main window is titled 'Origination' and displays details for 'Application Entry: 0000001300'. The interface is divided into several sections:

- Application:** A table with columns: App #, Dt, Product, Channel, Priority, Company, Branch, Status, Purpose, Producer. The row shows: 0000001300, 02/28/2013, LOAN VEHICLE (FR), WEB ENTRY, NORMAL, JPO4, JPHQ, NEW - BLANK, VEHICLE LOAN OR LE DEALER.
- Collateral:** A section with a 'Vehicle' table. The table has columns: Existing Asset, Existing Asset Id (Primary), Asset Class, Asset Type, Sub Type, Status, Year, Age, Make. It shows 'No data to display.'
- Valuation:** A section with a 'Valuation' table. The table has columns: Current, Valuation Dt, Source, Currency, Edition, Supplement, Wholesale Base, Loan Currency, Wholesale Base, Usage. It shows 'No data to display.'
- Addons:** A section with an 'Addons' table. The table has columns: Description, Value, Amount, Loan Currency, Amount. It shows 'No data to display.'

2. If you are entering a new valuation, click **Add** on the Valuations sub page's Value section -OR-
If you want to edit an existing valuation, select it on the Valuations sub page's Value section.
3. Use the application to supply the following information on the **Valuations** sub page's Value section:

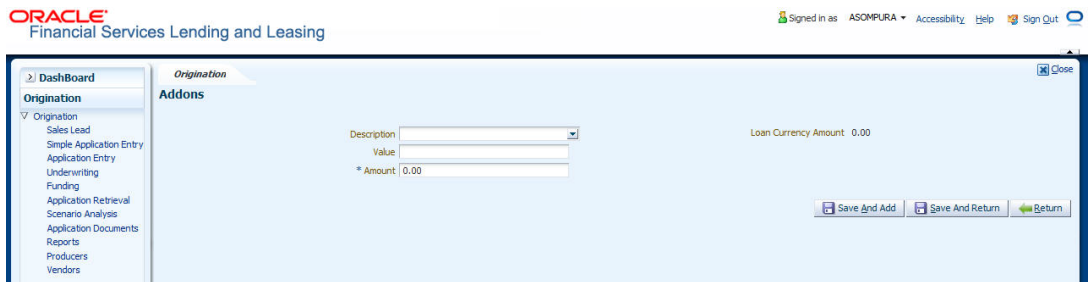
In this field:	Do this:
Value section	
Current	Select if this is the current valuation.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Currency	Select the currency based on which the valuation is to be done.
Edition	Specify the valuation edition.
Supplement	Specify the valuation supplement.
Wholesale Base	Specify the wholesale value.
Usage Value +	Specify the usage. This pertains to loans and usually is entered as the current mileage on the vehicle.
Retail Base	Specify the retail value.
Addons +	View the add-ons value.

In this field:	Do this:
Usage	Specify the usage value; that is, the monetary effect that the current mileage has on the value of the vehicle.
Total Value =	View the total value.

4. If you are entering a new add-on to the valuation, click **Add** on the Valuations sub page AddOns section.

-OR-

If you want to edit an existing add-on to the valuation, select it on the Valuations sub page.AddOns section.



5. Use the application to supply the following information on the **Valuations** sub page's AddOns section:

In this field:	Do this:
AddOns section	
Addons/Attributes	Select the add-on/attribute.
Value	Specify the value of the attribute.
Amt	Specify the add-on amount.

Note

Complete the Addons/Attributes, Value, and Amt fields for each of the asset's add-ons and attributes on the application.

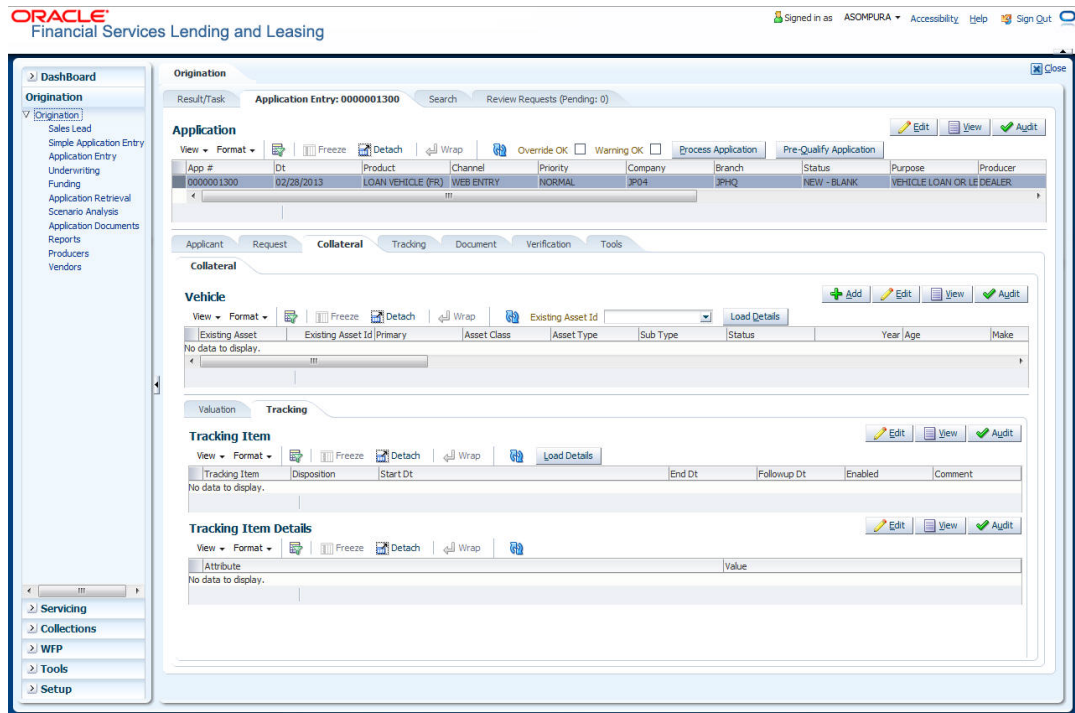
6. Save your entry.
7. If there are additional valuations, click **Save And Add** and add the valuation details.

5.7.2 Tracking sub page (Collateral tab)

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

To track attributes for the collateral

1. Click the **Tracking** sub tab.



2. On the Tracking sub page, click **Load Details**.
3. In the **Tracking Items** section, select the item you want to track.
4. Click **View/Edit** to view or edit the following information:

In this field:	Do this:
Tracking Item	View the tracking type
Disposition	Select the disposition.
Start Dt	Specify the tracking start date.
End Dt	Specify the tracking end date.
Followup Dt	Specify the next follow-up date.
Enabled	Select to track the information from the start date in the Start Dt field.
Comment	Specify any comments regarding the tracking item.

5. Complete the **Tracking Item Details** section by entering information about a parameter in the corresponding the **Value** field.
6. Save any changes you made to the account.

5.8 Collateral (Seller Details)

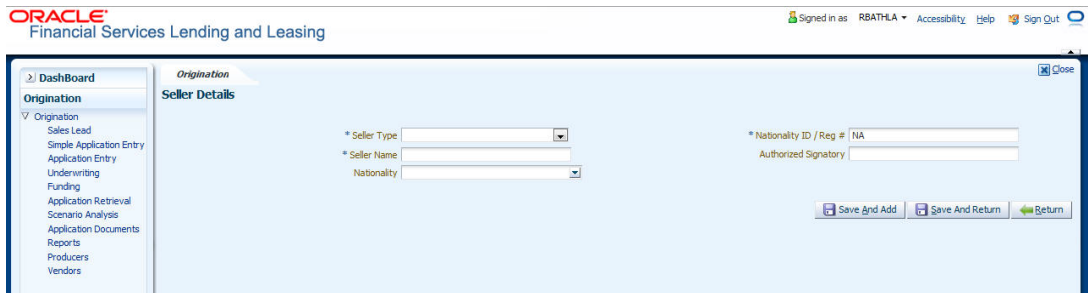
The Collateral link's Seller Details page enables you to enter the seller details of the collateral of the loan.

To enter the Collateral Seller details

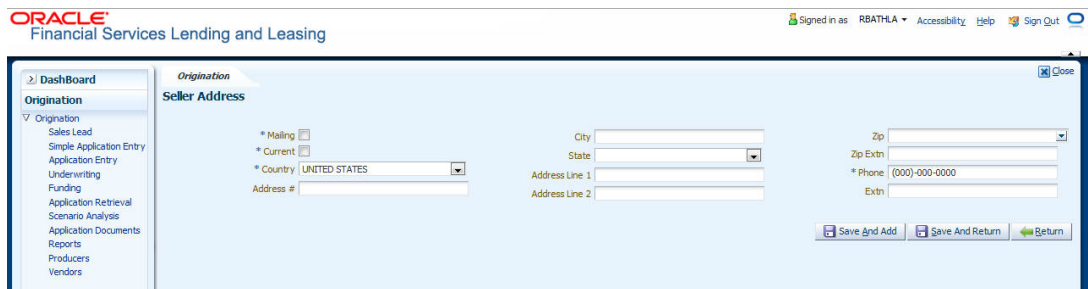
1. On the Application Entry screen and load the underwriting application you want to work with.
2. In the Application Entry link bar, click the Collateral drop-down link, then click the Seller Details link.
3. If you are entering a new seller details, click **Add**.

-OR-

If you want to edit an existing seller details, select it on the Seller Information section.



4. Click **Add** in the **Details** column of the seller address you want to work with it.



5. In the Seller Information section, enter, edit, or view the following information:

In this field:	Do this
Seller Information section	
Select	If selected, indicates that this is the current record.
Seller Type	Select the seller type.
Seller Name	Specify the seller name
Nationality	Select the seller's nationality.
National Id/ Reg no	Specify the national identification number or registration number.
Authorized Signatory	Specify the authorized signatory of the seller.
Seller Address section	
Mailing	Select if this is the mailing address. Only one address entry can be marked as the mailing address.

In this field:	Do this
Current	Select if this is a current address. Note: The mailing address must be marked as current.
Country	Select the country code.
Address #	Specify the address number.
City	Specify the city.
State	Select the state.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
Zip	Select the zip code. Note : For non US country, you have to enter zip code.
Zip Extn	Select the zip extension.
Phone	Specify the telephone number.
Extn	Select the telephone extension.

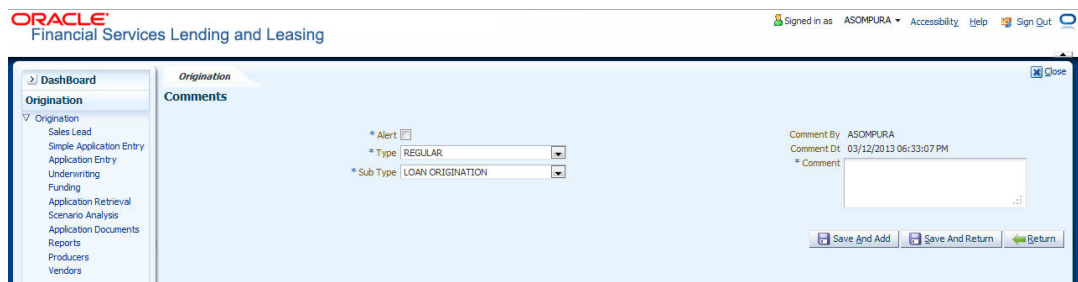
6. Click **Save** on the Seller Details page.

5.9 Tracking tab

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

To complete the Comments page

1. On the Application Entry tab, click **Tracking**.
2. In the **Comments** tab, click **Add**.



3. Use the application to supply the following information on the **Comments** page:

In this field:	Do this:
Alert	Select box if the comment is an alert. Note: If you select the Alert box, the comment appears on the Customer Service window's Account Details page in the Comment sub page.

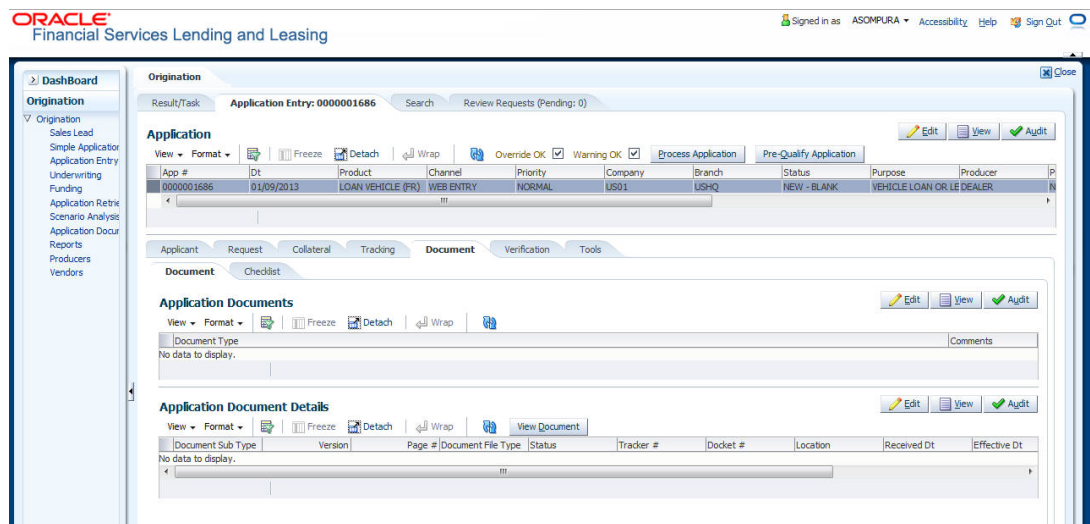
In this field:	Do this:
Type	Select the comment type.
Sub Type	Select the comment sub type.
Comment	Enter a comment.
Comment By	View the user who entered or created the comment.
Comment Date	View the comment date time.

4. Click **Save**.
5. If you want to add additional comments, Click **Save And Add**.

5.10 Document tab

5.10.1 Document sub tab

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



5.10.2 Checklist sub tab

The Application Entry's Checklist page enables you to view tasks performed during the underwriting process.

To view the Application Entry's Checklist page

1. Open the Application Entry screen and load the application you want to work with.
2. In the Application Entry tab, click the **Checklist** sub tab.

- If the Checklist sub page is empty, click **Load Checklist** in the Checklist section.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, "Financial Services Lending and Leasing", and user information: "Signed in as ASOMPURA", "Accessibility", "Help", and "Sign Out". The left sidebar contains a navigation menu with "Dashboard", "Origination", "Servicing", "Collections", "WFP", and "Tools". The main content area is titled "Loan Calculator" and shows "Application Entry: 0000001299". Below this, there are tabs for "Applicant", "Request", "Collateral", "Tracking", "Document", "Verification", and "Tools". The "Document" tab is active, and the "Checklist" sub-tab is selected. The Checklist section displays a table with columns for "Checklist Type", "Checklist", and "Comment". The first row shows "Checklist" and "Complete". Below this, there is a "Regular" section with a "Document" sub-tab and a "Checklist Actions" section with a table for "Action", "Response", and "Comment".

- Select the task and click **Edit** to complete the fields listed in the **Checklist Action** section.

The screenshot shows the Oracle Financial Services Lending and Leasing interface, specifically the "Checklist Actions" section. The top navigation bar and left sidebar are the same as in the previous screenshot. The main content area is titled "Checklist Actions" and shows a table with columns for "Action", "Comment", and "Response". The first row shows "ACTION 1", an empty "Comment" field, and "Response" with radio buttons for "Yes", "No", and "NA". Below the table, there are "Save And Return" and "Return" buttons.

- Use the **Yes/No/NA** buttons in the **Response** field to indicate whether or not you completed the task.
- Use the **Comment** field to add remarks regarding any of the tasks.
- When you are finished completing the tasks, select **Complete** in the **Checklist** section.
- Click **Save**.
- In the **Checklist** section, click the **Documents** sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing interface, specifically the "Checklist" section. The top navigation bar and left sidebar are the same as in the previous screenshots. The main content area is titled "Loan Calculator" and shows "Application Entry: 0000001299". Below this, there are tabs for "Applicant", "Request", "Collateral", "Tracking", "Document", "Verification", and "Tools". The "Document" tab is active, and the "Checklist" sub-tab is selected. The Checklist section displays a table with columns for "Checklist Type", "Checklist", and "Comment". The first row shows "Checklist" and "Complete". Below this, there is a "Regular" section with a "Document" sub-tab and a "Checklist Actions" section with a table for "Action", "Document Type", "Document Sub Type", "Status", "Response", and "Comment".

10. In the Documents sub page's **Documents** section, select the record you want to work with and click **Edit**.

11. In the **Documents** section, view the following information:

In this field:	Do this:
Action	View the action to be performed.
Status	Select the status of the action.
Document Sub Type	View the document sub type.
Document Type	View the document type.
Yes No NA	Use the Yes/No/NA buttons to indicate whether or not you completed the task.
Mandatory	If selected, indicates that this is a required task.
Docket #	View the docket number of the document.
Effective Dt	View the effective date of the document.
Received Dt	View the received date of the document.
Expiry Dt	View the expiration date of the document.
Location	View the location of the document.
Comment	Specify comment.
Tracking Nbr	View the tracking number of the document.

5.11 Verification tab (Edits sub tab)

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

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

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

If it is an **Override**, the system displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose

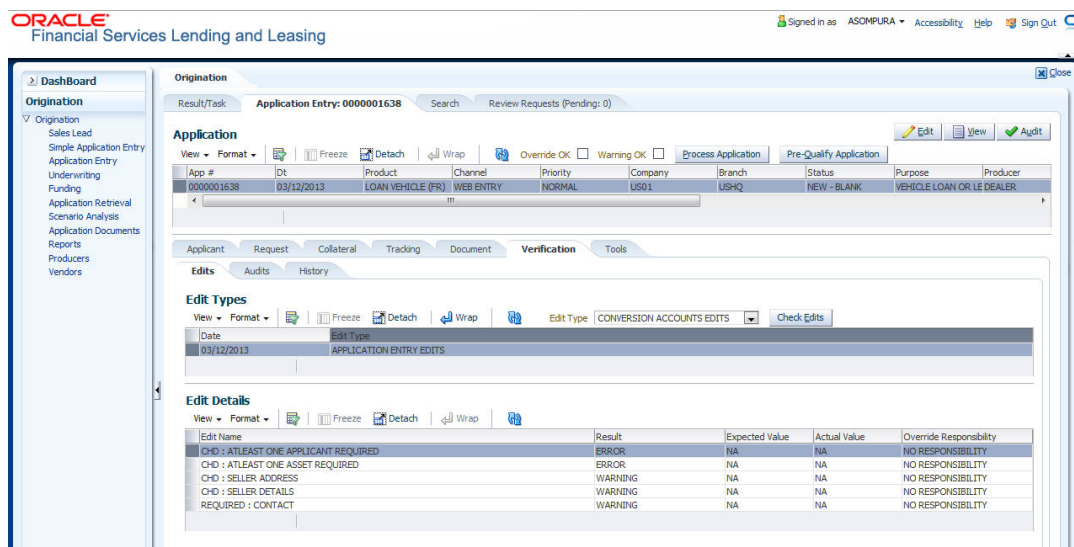
Yes on the dialog box to move the application to the queue of the user with the required authority.)

The system can be configured to verify different sets of information; for example, the system could check one set of data when checking application entries for completeness and another when approving auto loans. Each one of these 'edit types' has its own set of 'edit details'.

IMPORTANT: The Edit Details section's errors and warnings are created during the setup process.

To validate a credit application

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



3. In the Edits page's **Edit Type** section, select the type of edit you want to verify.

Note

If the verification process you want to perform doesn't appear in the **Edit Type** section, select it in the **Edit Type** field.

4. Click **Check Edits**.

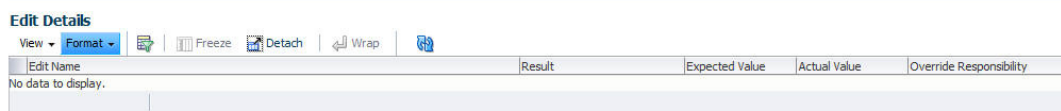
The system checks the data for the verification process selected in the Edit Type section and displays the results in the Edit Details section.

The **Edit Details** section contains the following display only information:

In this field:	View this:
Edit Name	The edit.
Result	The result.
Expected Value	The expected value.
Actual Value	The actual value.
Override Responsibility	The override responsibility, if an override is required.

5. In the **Edit Details** section, view the verification results and begin making corrections on the Applications window. Remember, edits resulting in ERROR must be corrected. Edits resulting in WARNING can be by passed.
6. When you are finished correcting warnings, click Submit in the Applications section. The system begins processing the credit application.

Edit Details section enables you to verify the different sets of information. This Rules page



appears only when the BPEL parameter is YES.

To validate a credit application

1. Enter all the information associated with the application on the Application Entry screen.
2. In the Edit page's **Edit Type** section, select the type of rule you want to check.
3. Click **Check Edits**.

The system checks the data for the verification process selected in the Rules section and displays the results in the Rules set Results section.

The Rules set Results section contains the following display only information:

In this field:	View this:
Edit Name	The rule.
Result	The result.
Expected Value	The expected value.
Actual Value	The actual value.
Override Responsibility	

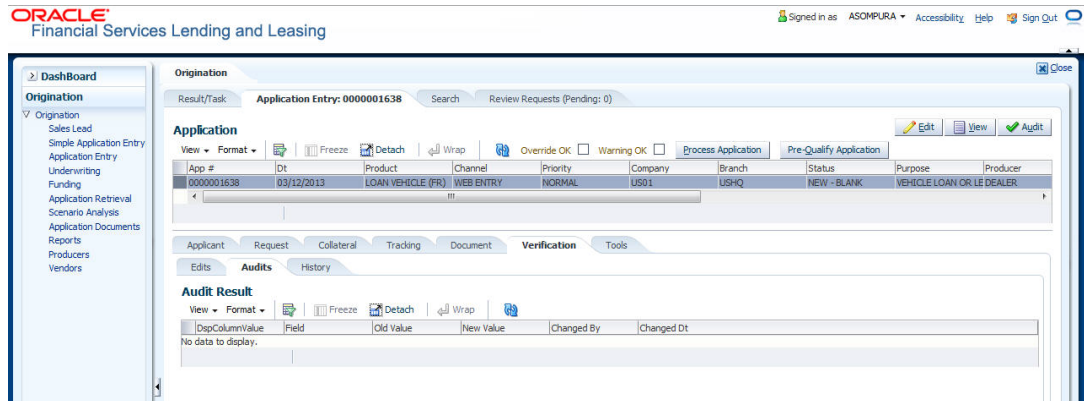
4. In the **Edit Details** section, view the verification results and begin making corrections on the Applications window. Remember, rules resulting in ERROR must be corrected. Rules resulting in WARNING can be by passed.

5.11.1 Verification tab (Audits sub tab)

The Audits page is a display only page that enables you track changes to the contents of predetermined fields (which fields are determined during set up). For example, the Audits page can be configured to monitor when the contents of the Status and Sub Status is changed. The Audits page lists the field that was changed, who made the change, when the change was made, and the old and new values in the field.

To view the Audits page

1. On the Application Entry link bar, click **Verification**, then click the **Audits** tab.



2. In the **Audit Details** section, view the following display only information:

In this field:	View:
Record Id	The record identifier for the record changed.
Field	The field which was changed.
Old Value	The old value of the column which was changed.
New Value	The new value of the column which was changed.
Changed By	The user code who made the change.
Changed Date	The date and time when the change was made.

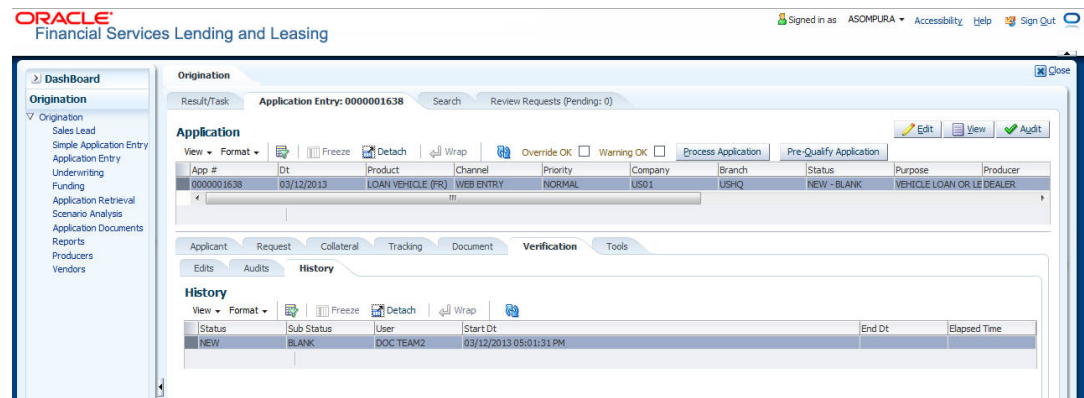
5.11.2 Verification tab (History sub tab)

You can track the time it took a user to complete each stage of the application process with the History page. It displays:

- The date and time when an application changed status / sub status
- The user who changed the status / sub status
- The elapsed time of how long an application was in a particular status / sub status.

To view the History page

1. On the Application Entry link bar, click **Verification tab**, then click the **History** sub tab.



- In the **History** page's **Application Status History** section, view the following display only information:

In this field:	View this:
Status	The application status.
Sub Status	The application sub status.
User Code	The user code of the person who changed the status / sub status of the application.
User Name	The user name of the person who changed the status / sub status of the application.
Start Date	The date and time when the application moved <i>to</i> that status.
End Date	The date and time when the application moved <i>from</i> that status.
Elapsed Time	The elapsed time between the status change.

5.12 Tools tab

The Tools tab calculates the payment amount, term, interest rate, loan amount, amortization schedule and allows for the printing of a report. The functionality is the same as the Loan Calculator available as opened from the Tools master tab.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The top header shows the Oracle logo and the text "Financial Services Lending and Leasing". On the right, it indicates the user is signed in as "ASOMPURA" and provides links for "Accessibility" and "Sign Out".

The main interface is divided into several sections:

- Dashboard:** A sidebar menu on the left with options like "Sales Lead", "Simple Application En", "Application Entry", "Underwriting", "Funding", "Application Retrieval", "Scenario Analysis", "Application Document", "Reports", "Producers", and "Vendors".
- Origination:** The main header area showing "Application Entry: 000001077" and a search bar.
- Application Table:** A table with columns: App #, Dt, Product, Channel, Priority, Company, Branch, Status, Purpose, and Producer. The first row shows: 000001077, 02/06/2013, LOAN VEHICLE (FR), WEB ENTRY, NORMAL, USD1, USHQ, NEW - BLANK, VEHICLE LOAN OR LE DEALER.
- Tools Tab:** The active tab, containing:
 - Loan Calculator:** Sub-tabs for "Flexible Repayment Options" and "Amortization Schedule".
 - Parameters:** Radio buttons for "Calculate Payment", "Calculate Interest Rate", "Calculate Term", and "Calculate Loan Amount".
 - Loan Details:** Fields for Product Category (STANDARD), Contract Dt (04/09/2013), First Pmt Dt (05/09/2013), Term (0), Maturity Dt (04/09/2013), Amt Financed (0.00), PrePaid Fees (0.00), Financed Fees (0.00), Loan Amt (0.00), and Balloon Pmt Amt (0.00).
 - Payment/Finance Charge:** Fields for Pmt Amt (0.00), Interest Amt (0.00), Finance Charge (0.00), Total of Pmts (0.00), and Final Pmt Amt (0.00).
 - Calculator Options:** Dropdowns for Billing Cycle (MONTHLY), Balloon Method (N PMTS), Accrual Base Method (ACTUAL/ACTUAL), Time Counting Method (ACTUAL DAYS), and Installment Method (EQUATED PAYMENTS).
 - Rate:** Fields for Rate (0.0000), APR (0.0000), and First Period.
 - Repayment Options:** Fields for Bill Method (LEVEL), Calendar Method (GREGORIAN), Accrual Start Dt Basis (EFFECTIVE DATE), Accrual Start Days (0), Flexible Repayment Allowed (checkbox), Type (UNDEFINED), and Max Term (0).
 - Skip Months:** A row of checkboxes for months from Jan to Dec.

For more information on using Using the Loan Calculator page, refer the Tools chapter of this User Guide.

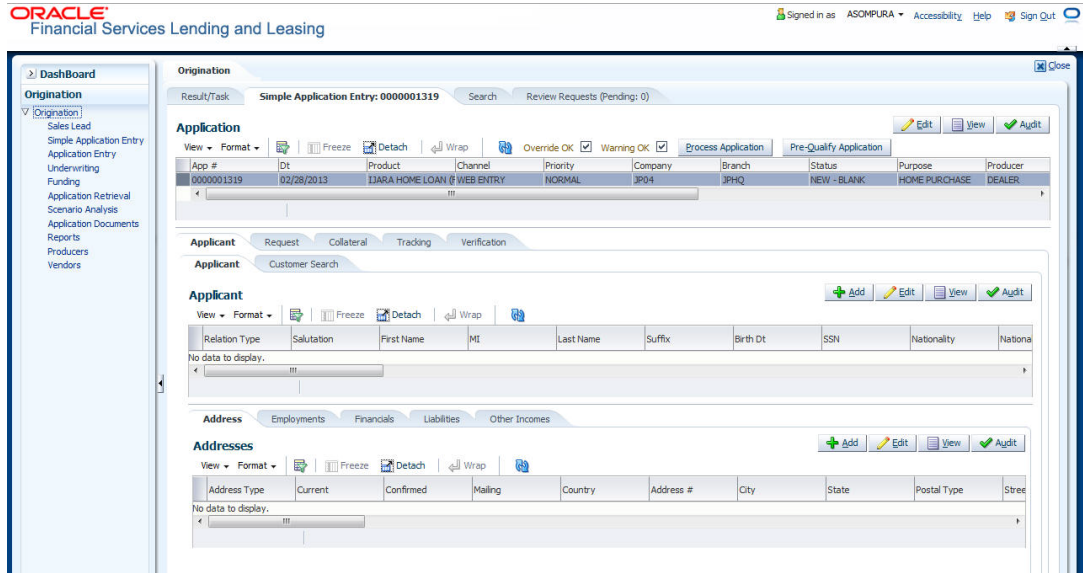
5.13 Simplified Application Entry

The simplified application entry is a short and abridged version of the Application Entry screen. This is an optional and applicable only for the individual customer type.

Using the Simplified Application Entry screen, the user can complete all the details and submits the applications directly for the Decision-making. The user can also open the application created in this page in the normal Application Entry page and proceed with other details.

To Complete the Simplified Application Entry page

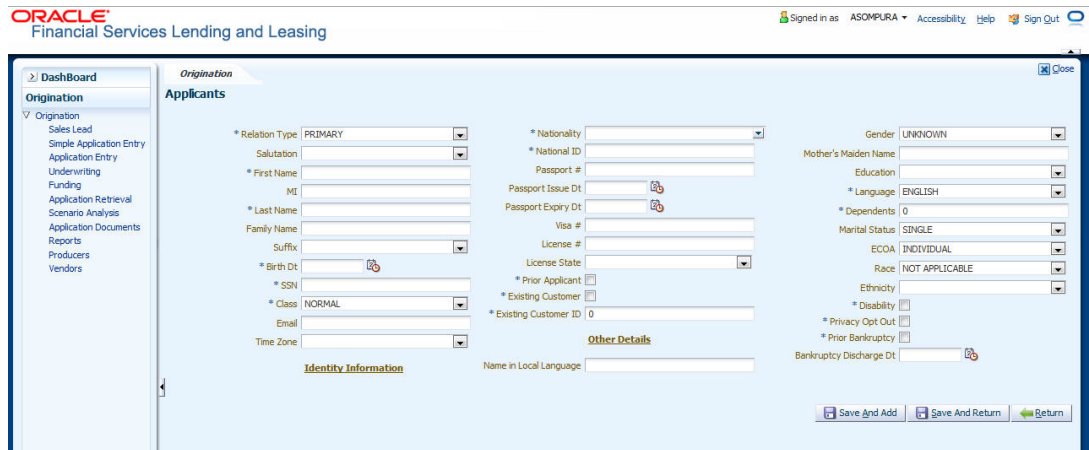
1. On the Application Entry link bar, click **Simplified Application Entry**. The Simplified Application Entry page is displayed.



2. If you are entering a new applicant, click **Add** in the Primary Applicant Details section.

-OR-

If you want to edit an existing applicant, click **Edit** in the Primary Applicant Details section.



3. In the Primary Applicants Details section, enter, view, or edit the following information:

In this field:	Do this:
Applicants Details section	
Relation Type	Select the relationship type; for example, primary, spouse, secondary, or cosigner.
Salutation	Select the salutation.

In this field:	Do this:
First Name	Specify the applicant's first name.
Middle Name	Specify the applicant's middle name.
Last Name	Specify the applicant's last name.
Suffix	Select the name suffix/generation.
Birth Dt	Specify the applicant's date of birth.
Gender	Select the gender of the applicant.
Language	Select the applicant's native language.
Class	Select the applicant's classification; for example, NORMAL or EMPLOYEE. The system uses this information to restrict access to the database by recognizing employees as "secured applications."
Email	Enter the applicant's email address.
Identification Details section	
Nationality	Select the applicant's nationality.
National Id	Specify the national identification number. Note: This field is mandatory if the applicant chooses Nationality as other than Unites States.
SSN #	Specify the applicant's social security number. Note: This field is mandatory if the applicant chooses Unites States as Nationality.
Passport #	Specify the passport number.
Passport Issue Date	Select the date the passport was issued.
Passport Expiry Date	Select the passport's expiration date.
License #, State	Specify the applicant's license number and the state from which the license has been issued.
Visa #	Specify the applicant's visa number.

4. In the Address Details section, enter, view, or edit the following information:

In this field:	Do this:
Address Type	Select the address type.
Current	Select if this is a current address. Note: The mailing address must be marked as current.
Mailing	Select if this is the mailing address. Only one address entry can be marked as the mailing address.
Country	Select the country code.

In this field:	Do this:
State	Select the state.
Zip	Select the zip code. Note: For non US country, you have to enter zip code.
Own / Rent	Select the ownership type.
City	Specify the city.
Address #	Specify the address number.
Apt #	Specify the apartment number.
Phone	Specify the phone number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
Address Line 3	Specify the third address line.
Stated section	
Stated (Years)	Specify the stated number of years at residence.
Stated (Months)	Specify the stated number of months at residence.
Stated (CurrencyCode)	Select the stated currency code.
Stated (Amt)	Specify the stated payment amount.
Stated (Freq)	Specify the stated payment frequency.

5.13.1 Employment sub tab

Click Employment and then click Add.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The main content area is titled "Employment Information" under the "Origination" tab. The form is divided into several sections:

- Employment Address:** Includes fields for Country (UNITED STATES), Address #, City, State, Address Line 1, Address Line 2, and Zip.
- Additional Info:** Includes fields for Phone, Extn, Contact, Contact Title, Contact Phone, Contact Extn, and Comment.
- Employment Details Actual:** Includes fields for Amount (0.00), Frequency (MONTHLY), Loan Currency Amount (0.00), Years (0), Months (0), and Frequency (MONTHLY).
- Employment Details Stated:** Includes fields for Years (0), Months (0), and Currency.
- Verified:** Includes fields for Verified By and Verified Dt.

The interface also features a navigation menu on the left, a top header with "ORACLE Financial Services Lending and Leasing", and a bottom bar with "Save And Add", "Save And Return", and "Return" buttons.

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

In this field:	Do this:
Current	Select if this is the current employment.
Type	Select the address type.
Occupation	Select the occupation.
Employer	Specify the employer's name.
Title	Specify the title.
Phone	Specify the work phone number.
Phone Extn	Specify phone extension.
Employer Address section	
Country	Select the country.
State	Select the state.
Zip	Select the zip code. Note: For non US country, you have to enter zip code.
City	Specify the city.
Address #	Specify the building number.
Apt #	Specify the apartment number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
Stated section	
Stated (Years)	Specify the stated number of years with the employer.
Stated (Months)	Specify the stated number of months with the employer.
Stated (CurrencyCode)	Select the stated currency code.
Stated (Amt)	Specify the stated income.
Stated (Freq)	Specify the stated income frequency.

5.13.2 Financials sub tab

Click Financials and then click Add.

In the **Financials** section, enter, view, or edit the following information:

In this field:	Do this:
Type	Select financial type; for example, liquid assets, retirement assets, and so on.
Source	Specify source; for example, stocks, 401K, rent received, and so on.
Currency	Select the currency.
Amt	Specify the amount.

5.13.3 Liabilities sub tab

Click Liabilities tab and then click Add.

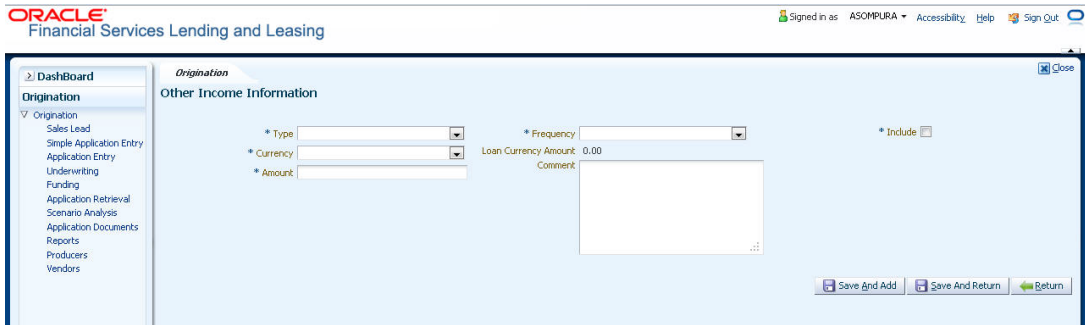
In the **Liabilities** section, enter, view, or edit the following information:

In this field:	Do this:
Type	Select the liability type.
Account Type	Specify the account type.
Currency Code	Select the currency code.
Amt	Specify the liability amount.
Account Balance	Specify the account balance.

In this field:	Do this:
Freq	Select the frequency.

5.13.4 Other Income sub tab

Click **Other Income** tab and then click Add.



In the **Other Incomes** section, enter, view, or edit the following information:

In this field:	Do this:
Type	Select the income type.
Currency Code	Select the currency code.
Amount	Specify the income.
Freq	Select the income frequency.

5.14 Simplified Application Entry screen (Request tab)

Click Request tab in the Simple Application Entry screen.

Use the application to provide the following information on the **Requested-Loan** section:

In this field:	Do this:
Requested Advance	Specify the requested advance amount.
Pmt	Specify the requested payment amount.
Term	Specify the requested term (number of payments).
Requested Rate	Specify the requested rate.
Approx Prc	Specify the approximate cash price.
Promotion	Select the requested promotion. Note: The only current predefined promotion types are NO PAYMENT or NO INTEREST FOR A NUMBER OF TERMS.

6. If there are itemizations in the application, click the **Itemization** sub tab.

7. Use the application to supply the following information on the **Itemization** section:

In this field:	Do this:
Itemization	Select the itemization code you want to use.
+/-	View the sign. Note: A positive itemization increases the amount of the loan, a negative itemization decreases the amount of the loan.

In this field:	Do this:
Requested Amt	Specify amount.
Comment	Specify a comment relating to the itemization entry; for example, if a fee is abnormally high or low, this field might be used to record the reason.

5.15 Simplified Application Entry screen (Collateral tab)

Click Requested tab in the Simple Application Entry screen.

Use the application to supply the following information on **Collateral- Home** section:

In this field:	Do this:
Asset Details section	
Asset Class	Select the asset class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Year	Specify the year when the property was built.
Occupancy	Select owner occupancy type.
Valuation section	
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.

In this field:	Do this:
Currency	Select the currency code.
Wholesale Base	Specify the wholesale value.
Retail Base	Specify the retail value.

8. Click **Save** on the Simplified Application Entry page.

Note

Once you save the application, the applicant details that are entered in this page will be displayed in the Normal **Application Entry** page and the user can proceed to add other details.

5.16 Prequalifying an Application

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main window displays the 'Application Entry' screen for application 0000001331. The 'Application' table shows a single entry with the following details:

App #	Dt	Product	Channel	Priority	Company	Branch	Status	Purpose	Producer
0000001331	02/28/2013	LOAN HOME (VR)	WEB ENTRY	NORMAL	JP04	JPHQ	NEW - PREQUALIFY APPROVED	VEHICLE LOAN OR LE DEALER	

If the edits are not satisfied, the application will be pushed to the REJECTED APPLICATIONS queue with a status update to **REJECTED-PREQUALIFY REJECTED**. The user can also view the rejected prequalification in the Underwriting window.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main window displays the 'Application Entry' screen for application 0000001296. The 'Application' table shows a single entry with the following details:

App #	Dt	Product	Channel	Priority	Company	Branch	Status	Purpose	Producer
0000001296	02/28/2013	\$180A HOME LOAN (R WEB ENTRY	WEB ENTRY	NORMAL	JP04	JPHQ	REJECTED - PREQUALIFY REJECTED	HOME PURCHASE	DEALER

6. Underwriting

6.1 Introduction

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

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

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

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

6.2 Underwriting screen - an overview

The underwriting process follows these basic steps:

- Opening the Underwriting screen and loading the application you want to work with.
- Viewing and verifying information about the applicant supplied during application entry.
- Viewing information from the credit bureau report.
- Viewing and verifying information regarding the collateral, if present.
- Viewing and verifying information regarding the trade-ins, if present.
- Calculating and validating the debt-to-income ratios.
- Selecting the pricing for the application.
- Specifying information regarding stipulations, itemizations, checklists, and rate schedules (variable rate loans only), if required. (The checklist can be configured to display a list of tasks to follow when using the Underwriting screen.)

- Making a decision on the loan (APPROVE, REJECT, or CONDITION).
- Performing an edits check to verify the information on the Underwriting screen.
- Viewing errors and warnings from the edits check and make the required corrections to the data.
- Changing the status of the application.

Loading an Application on the Underwriting screen

The first step in the underwriting process is to load the application you want to work with.

Refer the chapter **Searching for Application** for more information on the following:

- Using Search Criteria page
- Using Quick Search section
- Using Result Page
- Loading an application

6.2.1 Applications (Underwriting screen)

The Underwriting screen's Applications master page appears at the top of the pages opened from the Underwriting master tab. It contains information such as the application number, purpose, product, and producer.

In this field:	View this:
App #	The application number
Dt	The application date
Product	The loan product of the application.
Channel	How the application information was received.
Priority	The priority of the application.
Company	The company of the application.
Branch	The branch of the company.
Status	The status of the application.

In this field:	View this:
Purpose	The purpose of the application.
Producer	The producer type and producer of the application.
Producer Name	The name of the producer of the application.
Loan Currency	The loan currency of the application.
Class	The class of the application.
Sales Agent	The sales agent of the application.
Joint	If selected, indicates this is a joint application.
Cos	If selected, indicates this is a co-signed application.
Contact	The contact of the application.

6.2.2 Changing the Status of the Application

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

To change the status the application

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

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

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

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

6.2.3 Rehashing an Application

Once the application receives a status of APPROVED, REJECTED, or CONDITIONED you cannot change the information on the Underwriting window's Application page. If you need to update or change the information, you must change the sub status of the application to REHASHING. This allows you to rework the application when new information is available and make a new decision.

To rehash the application

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

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

Note

Once the status is changed to APPROVED, REJECTED, CONDITIONED, or WITHDRAWN no further changes to the information on the Decision link are possible.

6.2.4 Aging an Application

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

6.3 Summary tab

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

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

- Applicant
- Ratios
- Bureau
- Checklist
- Collateral
- Trade-In
- Requested
- Approved
- Decision Itemization
- Decision History
- Comments

To view the Summary page

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

2. Click **Summary** tab.

ORACLE®
Financial Services Lending and Leasing

Signed in as ASOMPURA Accessibility Help Sign Out

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The main window is titled "Origination" and shows the "Summary" tab for application "Underwriting: 0000001164". The interface includes a navigation pane on the left with options like Dashboard, Origination, and Servicing. The main content area is divided into several sections:

- Application:** A table with columns: App #, Dt, Product, Channel, Priority, Company, Branch, Status, Purpose, Producer. Data row: 0000001164, 02/01/2013, LOAN VEHICLE (FR), WEB ENTRY, NORMAL, US01, USHQ, NEW - REVIEW REQU VEHICLE LOAN OR LE DEALER.
- Summary:** A tabbed interface with sub-tabs: Applicant, Request, Decision, Bureau, Collateral, Tracking, Document, Verification, Correspondence, Tools.
- Applicant:** A table with columns: Relation Type, First Name, Last Name, Birth Dt. Data row: PRIMARY, MICHAEL, JACKSON, 02/07/1985.
- Ratios:** A table with columns: Grade, Score, What If Pmt Amt, Debt Stated Before, Debt. Data row: 0, 0.00, 10.0000.
- Bureau:** A table with columns: Bureau, Type, Status, Dt, Report. Note: No data to display.
- Collateral:** A table with columns: Sub Type, Asset Type, Primary, Total. Data row: TESTING SUB TYPE1, TESTING DEMO ASSE Y, 0.
- Trade-In:** A table with columns: Asset Type, Asset Sub Type, Identification #, Total Value. Note: No data to display.
- Requested:** A section for requested items.
- Approved:** A section for approved items.

For more information on fields, see the respective sections of this chapter.

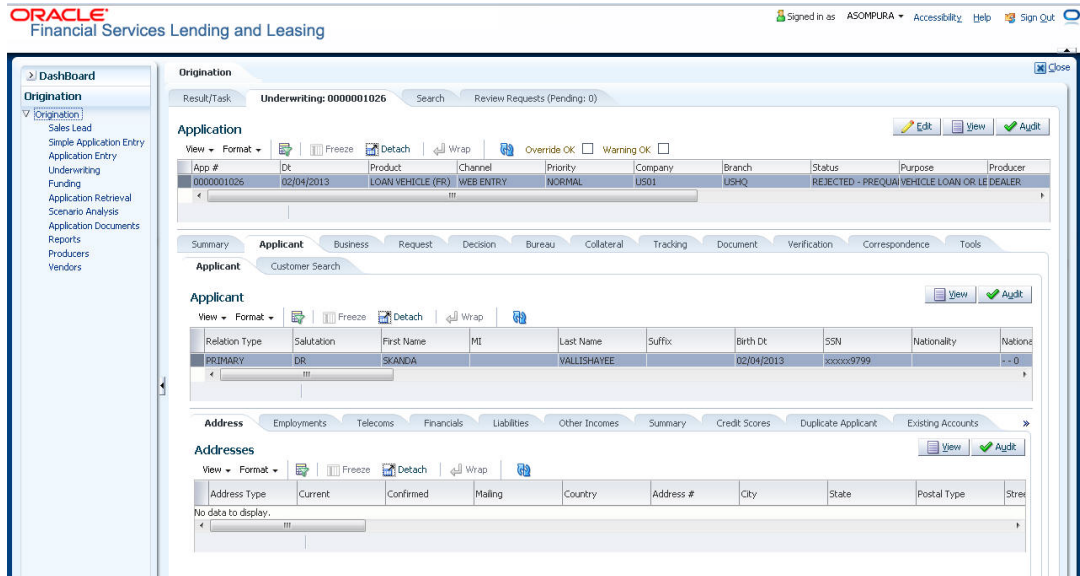
6.4 Applicant tab

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

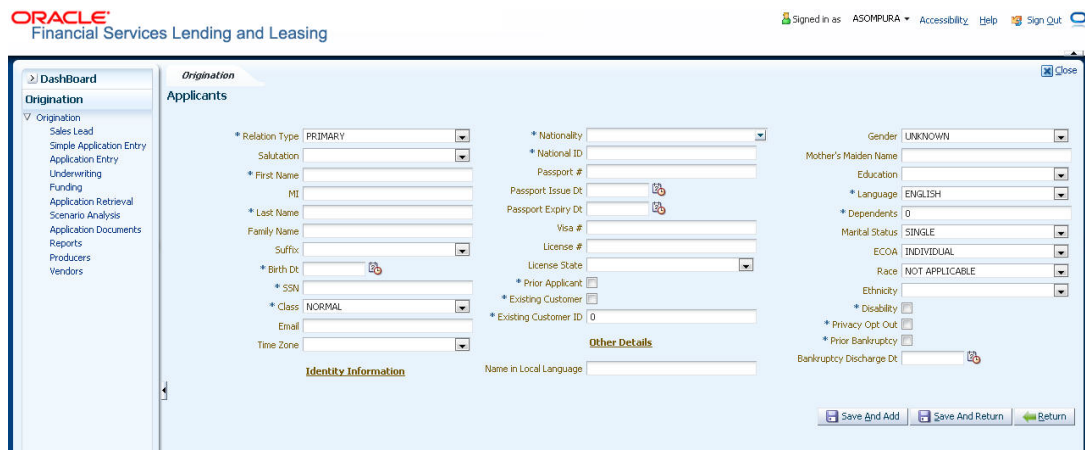
To verify applicant information on the Underwriting screen

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Applicants** tab.

The Applicants Details page appears.



3. You can add, edit, view or audit using the following screen:



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

6.4.1 Address sub tab

Click Address sub tab, select the record you want to view and click **View** to verify data about the applicant's place of residence.

- If you are entering a new record, click **Add**.

- Use the **Stated** and **Verification Details** sections allow you to record the actual monthly housing payment against the amount stated on the application. (This information will appear on the Summary page.)

6.4.2 Employments sub tab

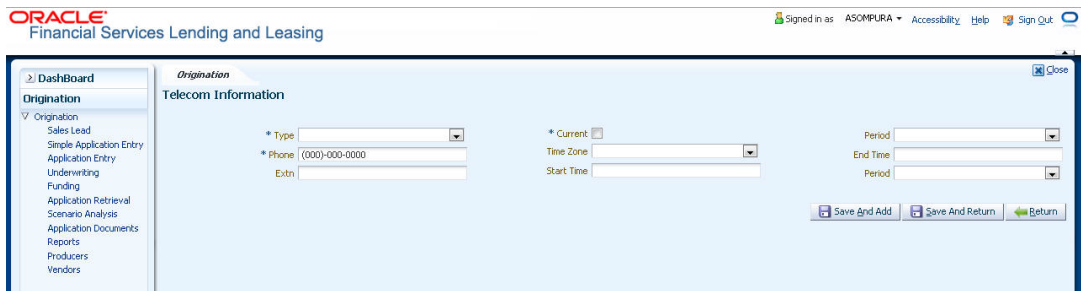
Click the **Employments** sub tab, select the record you want to view, and click **View** to verify data about the applicant's place of employment.

- If you are entering a new record, click **Add**.
- Use the **Stated** and **Verification Details** sections to record the actual monthly income against the amount stated on the application. (This information will appear on the Summary sub page.)

6.4.3 Telecoms sub tab

Click the **Telecoms** sub page, select the record you want to view, and click **View** to verify all of the applicant's phone numbers. You can add new numbers or edit existing numbers.

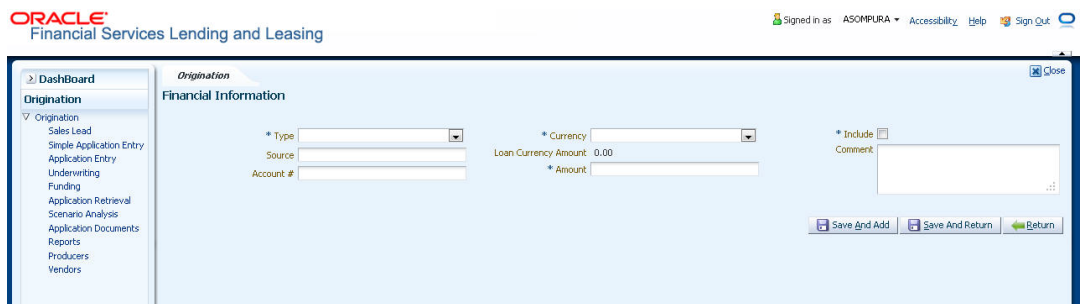
- If you are entering a new record, click **Add**.



6.4.4 Financials sub tab

Click the **Financials** sub page, select the record you want to view, and click **View** to verify the types and sources of additional income. The system uses this information when calculating an applicant's net worth.

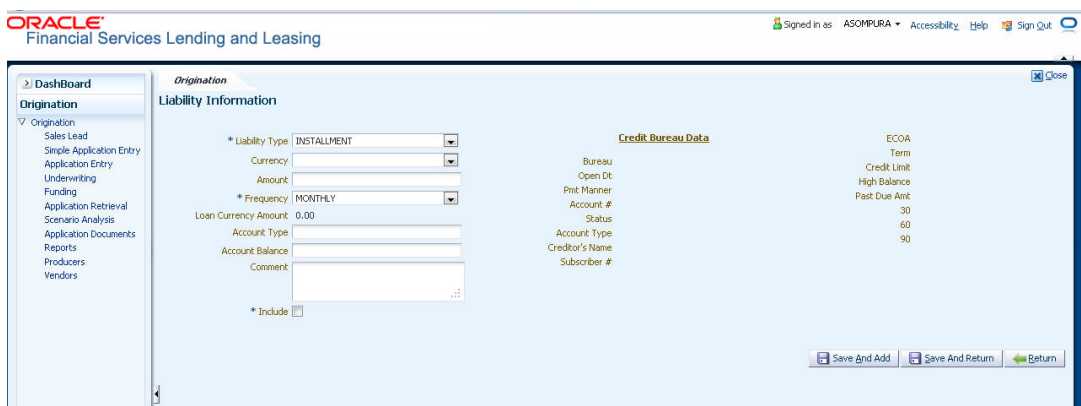
If you are entering a new record, click **Add**.



6.4.5 Liabilities sub tab

Click the **Liabilities** sub page, select the record you want to view, and click **View** to verify the types and balances.

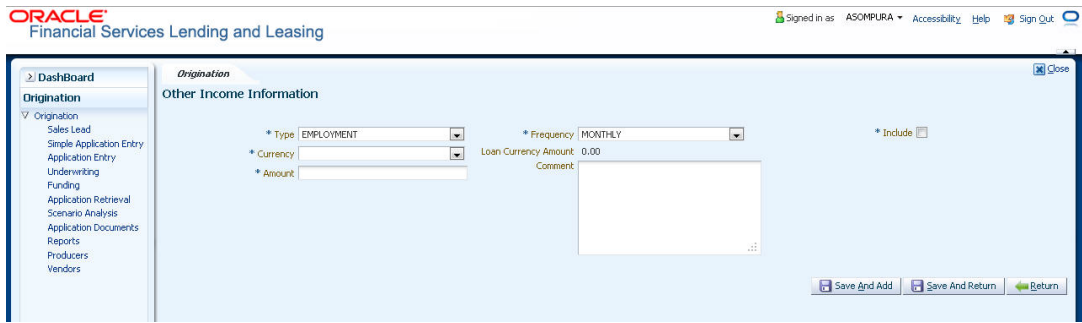
- If you are entering a new record, click **Add**



6.4.6 Other Incomes sub tab

Click the **Other Incomes** sub page, select the record you want to view, and click **View** to verify the types and sources of additional income. The system uses this information when calculating an applicant's net worth.

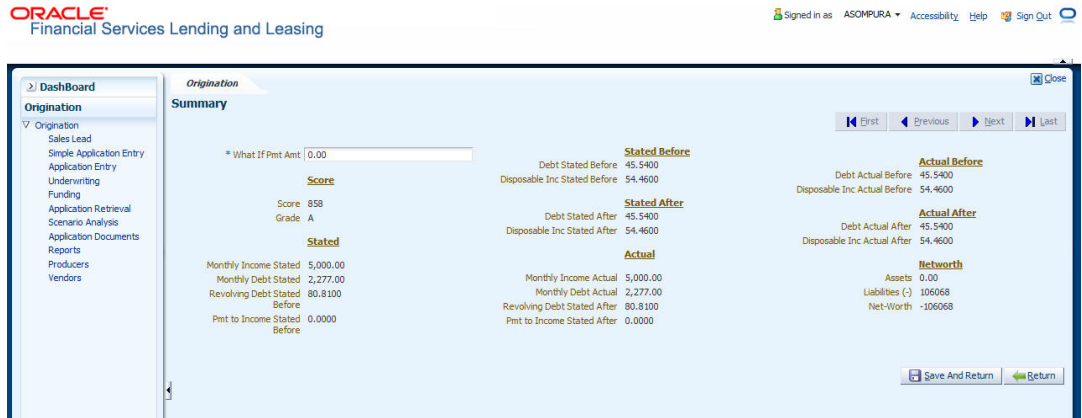
- If you are entering a new record, click **Add**.



6.4.7 Summary sub tab

Click the **Summary** sub page, select the record you want to view, and click **View** to verify the information regarding income and liability.

(Using the Summary sub page is discussed later in this chapter in the Calculating Debt Ratios section.)

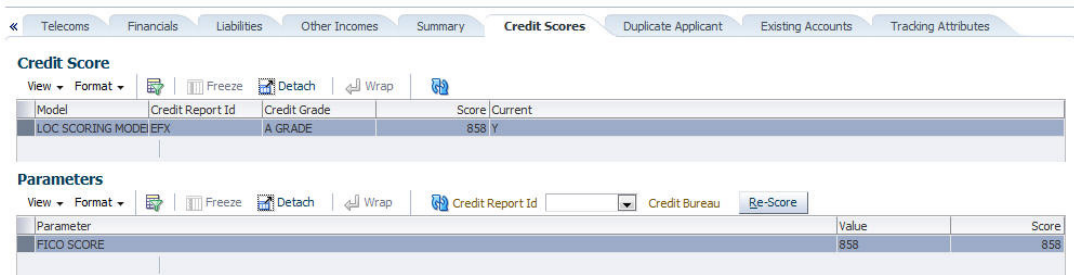


Note

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

6.4.8 Credit Score sub tab

Open the Credit Scores sub tab and view the credit score based on the system's internal scoring models. (Using the Credit Scores sub tab is discussed later in this chapter in the Manually rescoring a credit bureau report section.)

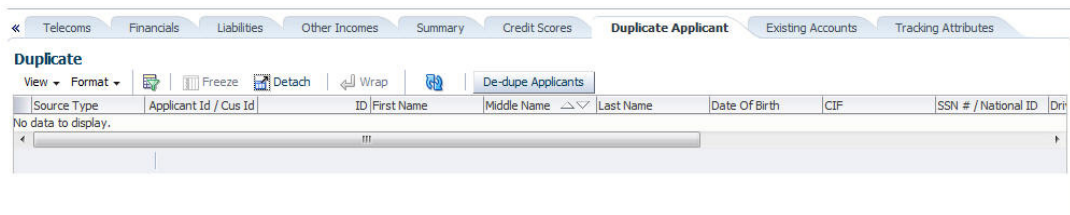


Note

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

6.4.9 Duplicate Account sub tab

Click **Duplicate Account** to display the existing customer details of the applicant. Once the user finds out that the current applicant's credentials are exactly matching with an existing customer record while reviewing the de-dupe results, he can attach the current application to the existing customer. The same can be done by just keying in the customer id in the applicants tab and clicking on save.

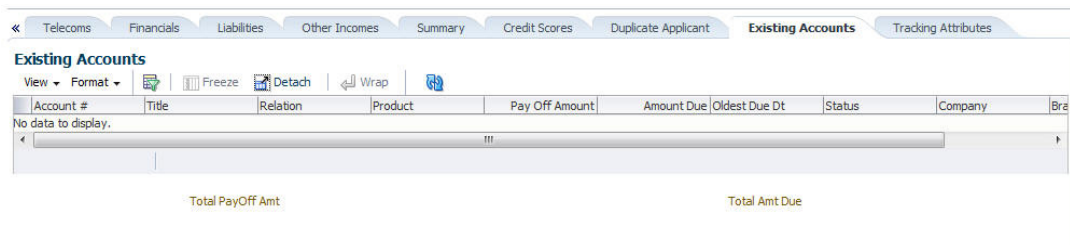


6.4.10 Existing Account sub tab

Click the **Existing Accounts** sub tab and view any other accounts that the applicant has in the system.

Note

This section is populated if the applicant's existing customer id is determined.



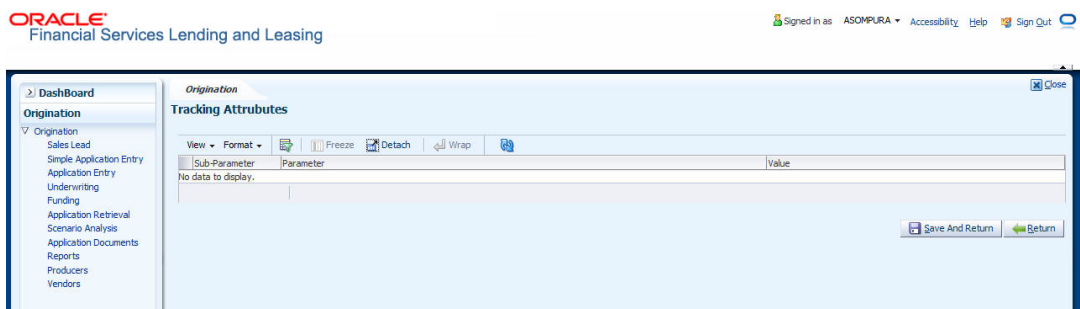
View the following details:

In this field:	View this:
Acc #	The account number.
Title	The account title.
Relation	The customer relationship.
Status	The account status.
Product	The loan product.
Payoff Amt	The payoff amount.
Amt Due	The delinquent amount due.

In this field:	View this:
Oldest Due Dt	The due date.
Company	The company.
Branch	The branch.
Total PayOff Amt	The payoff amount.
Total Amt Due	The total due amount.

6.4.11 Tracking Attributes sub tab

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



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

5. Save any changes you made to the application.

6.5 Business tab

6.6 Business Applicant link

If this application is an SME loan (defined in the Applications section Class field as SMALL BUSINESS), the Business Applicant tab appears on the Underwriting screen. This tab displays the small business information recorded on the application entry process. You can edit this on the Underwriting screen at anytime in the following steps. Remember to save your work with each change.

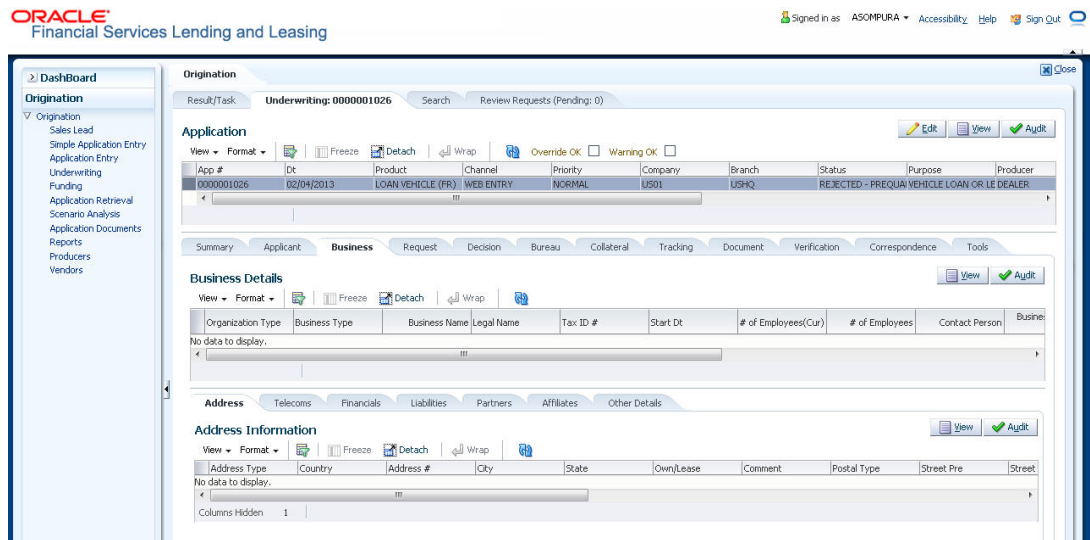
Note

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

(For more information about the individual fields on the pages and sub pages in this section, see the **Application Entry** chapter.)

To verify business information from the Business Applicant link

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Business Applicant**.



3. In the **Business Applicant** section, select the record you want to verify, then click **View**.
 - If you are entering a new record, click **Add**.
4. Use the **Business Applicants** section to verify information about the business applicant.

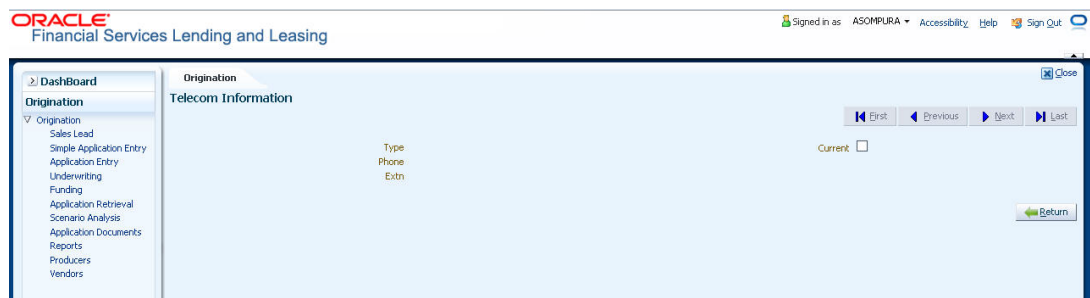
6.6.1 Address sub tab

Click the **Address** sub page, select the record you want to view, and click **View** to verify data about the business's address.



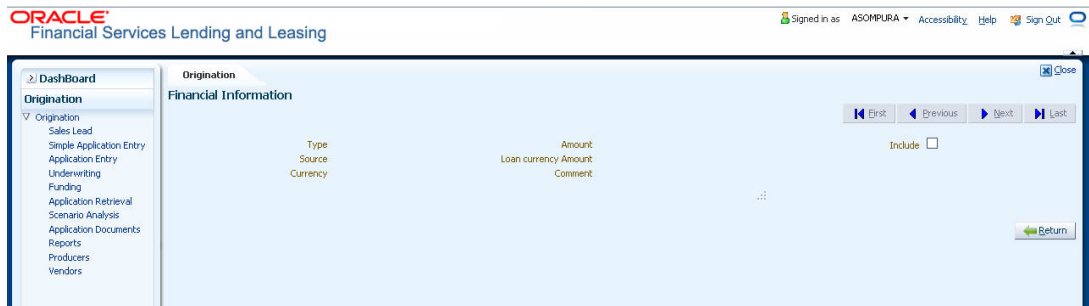
6.6.2 Telecom sub tab

Click the **Telecoms** sub page, select the record you want to view, and click **View** to verify all of the business's phone numbers. You can add new numbers or edit existing numbers.



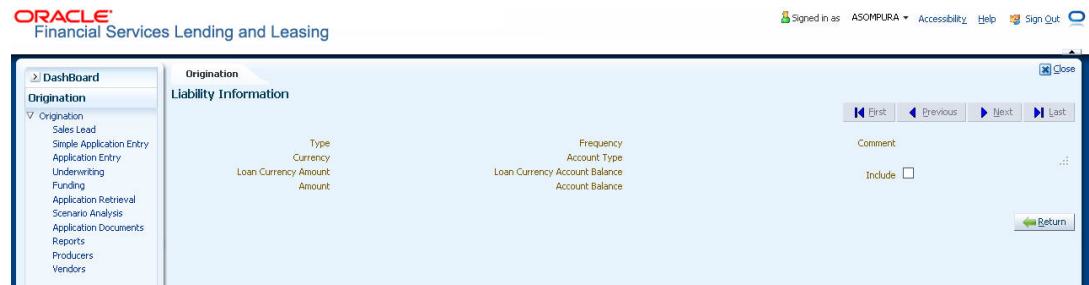
6.6.3 Financials sub tab

Open the **Financials** sub page, select the record you want to view, and click **Show** in the **Details** columns to verify the types and sources of additional income of the business.



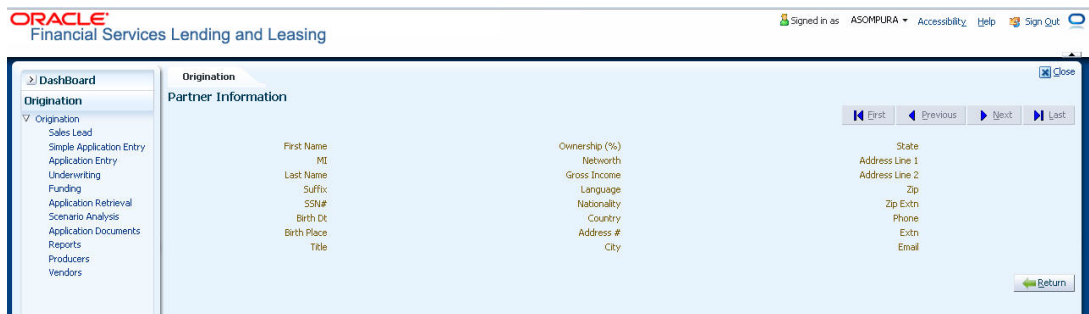
6.6.4 Liabilities sub tab

Open the **Liabilities** sub page, select the record you want to view, and click **Show** in the **Details** columns to verify any liability information for the business.



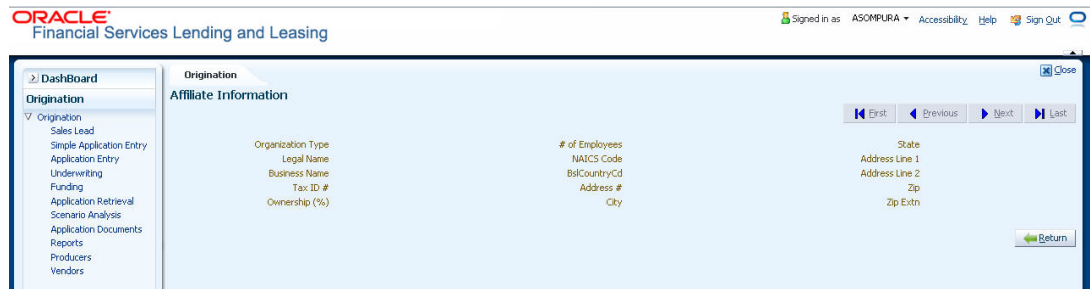
6.6.5 Partners sub tab

Click the **Partners** sub page, select the record you want to view, and click **View** to verify partners linked to the business.



6.6.6 Affiliates sub tab

Click the **Affiliates** sub page, select the record you want to view, and click **View** to verify the financial details, assets, and liabilities of the business.



6.6.7 Other Details sub tab

Click the **Other Details** sub page to verify financial details as well as assets and liabilities linked to the business.



6.7 Request tab

You can calculate Payment, Interest Rate, Term and Loan Amount using Request tab's Calculate button.

Click Request tab and then click Edit in the Requested section.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The user is signed in as RBATHLA. The main area is titled 'Origination' and has a sub-tab 'Requested'. The interface includes a left-hand navigation menu with options like 'Sales Lead', 'Simple Application Entry', and 'Application Entry'. The main content area contains several input fields for loan details:

- * Requested Advance: 10,000.00
- * Pmt Amt: 0.00
- * Term: 10
- * Requested Rate: 0.0000
- * Down Pmt %: 0
- * Down Pmt: 0.00
- * Approx Prc: 0.00
- * Promotion: UNDEFINED
- * Balloon Amt: 0.00
- Signing Dt: [calendar icon]
- Probable Delivery Dt: [calendar icon]

 At the bottom right, there are buttons for 'Save And Return' and 'Return'. Navigation buttons for 'First', 'Previous', 'Next', and 'Last' are also present.

6.7.1 Itemization sub tab

You can edit or view the itemization records using itemization sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing interface with the 'Itemization' sub-tab selected under 'Origination'. The interface includes a left-hand navigation menu. The main content area features a table with the following data:

Itemization	+/-	Requested Amt	Comment
ITM CASH SALES	+	45,001.19	

 Above the table are buttons for 'View', 'Format', 'Freeze', 'Detach', and 'Wrap'. At the bottom right, there are buttons for 'Save And Return' and 'Return'. Navigation buttons for 'First', 'Previous', 'Next', and 'Last' are also present.

For more information, refer Itemization sub tab section under Decision tab in this manual.

6.7.2 Trade-In sub tab

You can add, edit or view the trade-in records using itemization sub tab

The screenshot shows the Oracle Financial Services Lending and Leasing interface with the 'Trade-In' sub-tab selected under 'Origination'. The interface includes a left-hand navigation menu. The main content area contains several input fields:

- * Asset Type: [dropdown]
- Asset Sub Type: [dropdown]
- Make: [text]
- Model: [text]
- * Year: 0
- Body: [text]
- Identification #: [text]
- Description: [text]
- * Wholesale: 0.00
- * Base Retail: 0.00
- * PayOff Amt (-): 0.00
- * Addons (+): 0.00
- Total Value = 0.00
- Valuation Dt: [calendar icon]
- Source: [dropdown]
- Valuation Supplement: [text]
- Edition: [text]

 At the bottom right, there are buttons for 'Save And Add', 'Save And Return', and 'Return'. Navigation buttons for 'First', 'Previous', 'Next', and 'Last' are also present.

For more information, refer Trade-In sub tab section under Decision tab in this manual.

6.7.3 Subvention sub tab

You can add, edit or view the subvention records using itemization sub tab

The screenshot shows the Oracle Financial Services Lending and Leasing interface with the 'Subvention' sub-tab selected under 'Origination'. The interface includes a left-hand navigation menu. The main content area contains several input fields:

- * Plan: [dropdown]
- * Sub Plan: [dropdown]
- * Subvention Type: UNDEFINED
- * Description: UNDEFINED
- Sub Plan Description: UNDEFINED
- * Include: [checkbox checked]

 At the bottom right, there are buttons for 'Save And Add', 'Save And Return', and 'Return'. Navigation buttons for 'First', 'Previous', 'Next', and 'Last' are also present.

For more information, refer Subvention sub tab section under Decision tab in this manual.

6.8 Decision tab

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

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

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

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

Note:

- The Loan Calculator page can be helpful when completing this section. For more information on its use, see the **Tools** chapter.
- On Clicking **Calculate**, the user can calculate the loan amount, rate, term, and payment.

To verify the application decision data

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision**.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Signed in as RBATHLA", "Accessibility", "Help", "Sign Out", and "Close".

The main content area is titled "Origination" and shows "Result/Task Underwriting: 0000001379". Below this, the "Application" section is active, displaying a table with columns: App #, Dt, Product, Channel, Priority, Company, Branch, Status, Purpose, and Producer. The table contains one row: 0000001379, 01/01/2013, LOAN UNSECURED (V) WEB ENTRY, NORMAL, US01, USHQ, NEW - REVIEW REQU VEHICLE LOAN OR LE DEALER.

Below the application table, there are tabs for Summary, Applicant, Request, **Decision**, Bureau, Trading, Document, Verification, Correspondence, and Tools. The "Decision" tab is selected, showing "Decision Information" with a table of pricing rules. The table has columns: Pricing, Current, Status, Sub Status, Decision Dt, Underwriter, Term, Rate, Pmt Amt, and Index. The data rows are:

Pricing	Current	Status	Sub Status	Decision Dt	Underwriter	Term	Rate	Pmt Amt	Index
DEFAULT PRICING-LCY				04/02/2013	SRMOCHAN	10	13.9800	10,461.50	PRIME
DEFAULT PRICING-LCN		APPROVED	BLANK	04/02/2013	SRMOCHAN	10	13.9800	10,461.50	PRIME
DEFAULT PRICING-LCN		APPROVED	BLANK	04/02/2013	SRMOCHAN	10	13.9800	10,461.50	PRIME

At the bottom, the "System Recommendation" section shows "System Recommendation" with fields for Score (0), Decision (BLANK), and Grade.

- If you are underwriting a loan, use the Decision tab to complete the following information:

In this field:	Do this:
Requested section	

In this field:	Do this:
(Note: The Requested section displays information from the application entry process, though you may change these entries.)	
Term	Specify the requested term.
Requested Advance	Specify the requested advance amount.
Pmt	Specify the requested payment amount.
Down Pmt %	Specify the approximate down payment percentage.
Down Pmt	Specify the approximate down payment amount.
Requested Rate	Specify the requested interest rate.
Approx Prc	Specify the approximate cash price.
Promotion	Select the requested promotion.
Signing Dt	Specify the date on when the documnet is signed.
Note: This field will be displayed only for Islamic products.	
Probable Delivery Date	Specify the date on when the property will be delivered to the customer.
Note: This field will be displayed only for Islamic products.	
System Recommendation section	
(Note: This information is based on the system's scoring model.)	
Score	View the system recommended score-.
Decision	View the system recommended decision-.
Grade	View the system recommended grade-.

In this field:	Do this:
Pricing section	
Pricing	View the pricing .
Current	If selected, indicates that this is the current decision .
Status	View the application status .
Sub Status	View the application sub-status .
Decision Dt	View the decision date .
Underwriter	View the underwriter id .
Approved section	

Term	Specify the approved term.
Rate	Specify the approved rate.
IRR	Specify the internal rate of return.
Note: This field will be displayed only for Islamic products.	
Pmt	Specify the approved payment amount.
Note: Once the payment amount is approved, it will be copied on to the What if Payment field in the Summary sub page of the Applicants Details page.	
Index	Select the index type(required).
Index Rate	Specify the approved index rate.
Margin	Specify the approved margin rate.
Profit Rate	Specify the profit rate.
Note: This field will be displayed only for Islamic products.	
Down Pmt %	Specify the approved down payment percentage.
Max Advance %	Specify the approved advance percentage.
Max Financed %	Specify the maximum amount financed percentage.
Maturity Margin	Specify the maturity rate.
Maturity Index	Select the approved post maturity index.
Down Pmt Amt	Specify the approved down payment amount.
Max Advance Amt	Specify the approved advance amount.
Max Financed Amt	Specify the maximum amount financed.
Bureau 1	Select the bureau 1.
Bureau 2	Select the bureau 2.
Bureau 3	Select the bureau 3.
Buy Rate	View the buy rate .
Grade	Select the credit grade.
Score	Specify the credit score.
Collateral Value	View the collateral value .
Buy Rate	Viewe the buy rate .
LTV1	View the loan to value ratio .
LTV2	View the loan to value ratio .
Residual Days	Specify the number of residual days between the contract date and the first payment date.

Note: This field will be displayed only for Islamic products.	
Residual Income	Specify the residual income accrued for the residual days.
Note: This field will be displayed only for Islamic products.	

3. Click **Select Pricing**.

The system determines the best pricing match of all enabled loan pricing strings in the Set-up menu and displays the results in the Pricing and Approved sections.

If you are underwriting a loan, record the following information on the Decision tab:

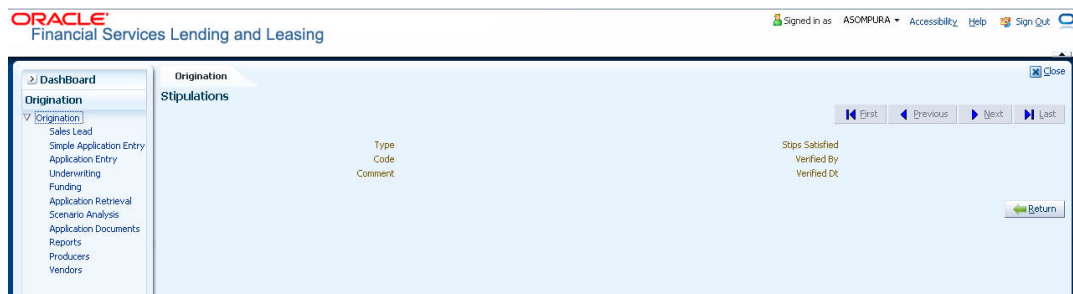
4. If you are approving the application, complete the **Approved** section with the values you want to approve as an underwriter. You can update the default values that appeared when you selected the pricing string in step 3. (The system calculator may be of use when completing this section. For more information, see the **Tools** chapter.)

6.8.1 Stipulations sub tab

The Stipulations sub page allows to add any stipulations or reasons for adverse action you want to attach to the application. Stipulations are items that need to be addressed before the loan can be funded. If the application was automatically rejected during the application entry edits, the system displays the automatically generated adverse action codes in this sub page.

To add or view stipulations or reasons for adverse action

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision**, then click the **Stipulations** sub tab.
3. Click View.



4. Complete the **Stipulations** sub page with information about the stipulations you want to add to the application or reasons for adverse action.

In this field:	Do this:
Type	Select the reason type.
Code	Select the reason.
Comment	Specify the comment.

- If your system is set up to manually load predefined stipulations, click the **Load Stipulations** button (For more information, see the following section, **Loading Stipulations**.)
5. Use the **Yes/No/NA** buttons in the Stips Satisfied column to indicate if you verified the stipulation(s) in the Type field.

6. Click **Save** on the Stipulations sub page.

After you save your entry, the system updates the Verified By field with the user id of the person who selected Yes or No in the Stips Satisfied column and enters the date the change was made in the Verify Dt field.

6.8.1.1 Copying Stipulations

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

6.8.1.2 Loading Stipulations

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

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

To load predefined stipulations

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision**, then click the **Stipulations** sub tab.
3. Click **Load Stipulations**.

The system loads the default stipulations on the Stipulations sub page.

4. Use the **Yes/No/NA** buttons in the Stips Satisfied column to indicate if you verified the stipulation(s) in the Type field.
5. Click **Save** on the Stipulations sub page.

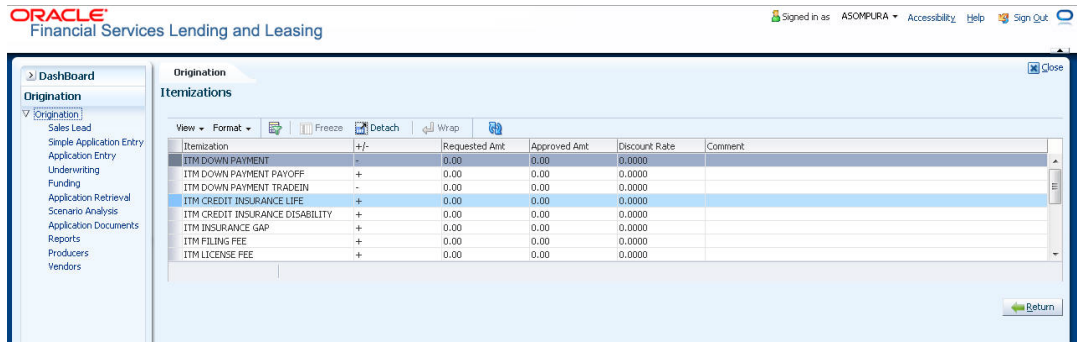
6.8.2 Itemization sub tab

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

To add or view itemizations

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision**, then click the **Itemizations** sub tab.

3. Click **View**.



4. Complete the **Itemizations** sub page with information about how the loan is to be allocated in the

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

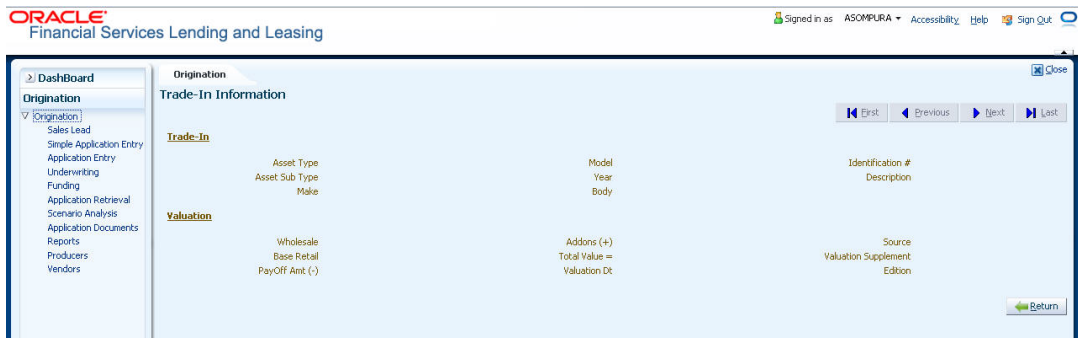
5. Click **Save And Return**.

6.8.3 Trade-In sub tab

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

To complete the Trade-In sub page

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision**, then click the **Trade-In** sub tab.
3. Click **View**.



4. On the **Trade-In** sub page, view or complete the following fields:

In this field:	Do this:
Asset section	
Asset Type	Select the asset type.
Asset Sub Type	Select the asset sub-type.
Make	Specify the make of the asset.
Model	Specify the model of the asset.
Year	Specify the year of the asset.
Body	Specify the body of the asset.
Identification Number	Specify the identification number.
Desc	View the asset description-.
Value section	
Wholesale	Specify the wholesale value.
Base Retail	Specify the retail value.
Payoff Amt (-)	Specify the payoff amount.
Addons (+)	Specify the addons value.
Total Value =	View the total value-.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Supplement	Specify the valuation supplement.
Edition	Specify the valuation edition.

5. Click **Save And Return**.

6.8.4 **Rate Schedule sub tab**

The Rate Schedule sub page is only available for variable rate loans and displays the rate adjustment frequency information based on product setup.

To view the Rate Schedule sub page

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision**, then click the **Rate Schedule** sub tab.

3. Click **View**.



4. On the **Rate Schedule** sub page, view the following display only information:

In this field:	View this:
Rate Schedule section	
Seq	The rate adjustment sequence number.
Adjustment Frequency Type	The rate adjustment frequency type.
Period	The rate adjustment period for the frequency.
# of Adjustments	The number of rate adjustments for the frequency.

6.8.5 **Subvention sub tab**

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

To complete the Subvention sub page

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision**, then click the **Subvention** sub tab.
3. Click **View** in **Subvention Plan** section.



4. On the **Subvention** sub page, view or complete the following fields:

In this field:	Do this:
Subvention Plan section:	
Plan	Select the subvention plan.

In this field:	Do this:
Description	View the subvention plan description-
Sub Plan	Select the sub plan.
Sub Plan Description	View the subvention sub plan description.
Subvention Type	View the subvention type.

5. Click **View** in **Subvention Details** section.



6. View or complete the following fields.

<u>Subvention Detail section:</u>	
Participant	View the participant.
Participant Type	View the participant type.
Collection Method	View the collection method.
Rate	View the subvention rate.
Rent Factor	View the rent factor.
Calculation Method	View the subvention calculation method.
Factor	View the factor.
Calculated Amount	View the calculated subvention amount.
Subvention Amount	Specify the subvention amount.
Include	View if the subvention is included in the application or not.
Total Subvention Rate	View the total subvention rate.
Total Subvention Amount	View the total subvention amount.

7. Select the **Initialize** button to reset the subvention amount to zero.

8. Select the **Calculate** button to calculate the subvention amount.

9. Click **Save**.

6.8.6 **Multiple Offers sub tab**

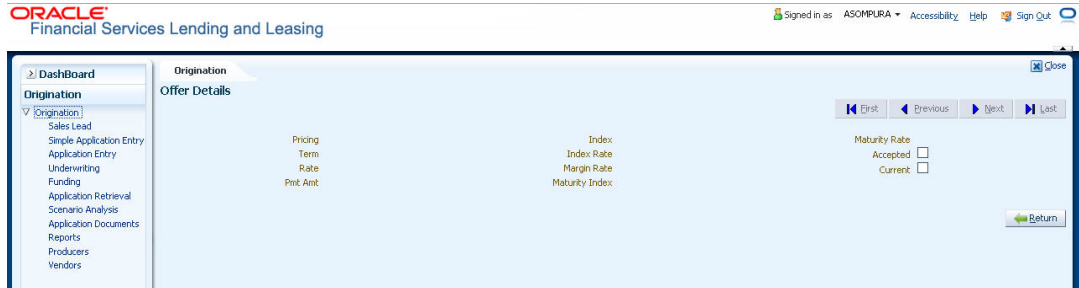
When you click Select Pricing on the Decision tab's Pricing section, multiple offers appear on the new Multiple Offers sub page. Use the Multiple Offer sub page to select the offer you want to use.

Note

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

To view multiple pricing offers

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Decision**, then click the **Multiple Offers** sub tab.



3. If you are underwriting a loan, view the following information on the Multiple Offers sub page:

In this field:	Do this:
Pricing	View the pricing.
Term	Specify the approved term.
Rate	Specify the approved rate.
Pmt	Specify the approved payment amount.
Index	View the approved index.
Index Rate	View the approved index rate.
Margin	Specify the approved margin.
Maturity Index	Specify the approved maturity index.
Maturity Rate	Specify the approved maturity rate.
Accepted	If selected, indicates that the pricing is accepted. Only one of the current pricings can be accepted.
Current	If selected, indicates that the pricing is current. Note: All the available pricings are selected as current.

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

6.9 Bureau tab

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

To verify the credit bureau data using the Bureau tab

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Bureau.** and then click **View.**



3. In the **Bureau Details** section, view the following information:

In this section:	View:
Type	The credit bureau request type.
Bureau	The credit bureau.
#	The credit bureau request number.
Status	The status of credit bureau request.
Dt	The credit bureau request date.
Report	The credit bureau report type.
Credit Bureau Reorder#	The credit bureau reorder number, if the credit bureau that was pulled was Credco.
App Ind	If selected, indicates that a bureau was pulled for an application.

4. In the **Applicant/Customer Detail** section, view the following information:

In this section:	Do this:
Type	View the relation type .
First Name	Specify the first name.
MI	Specify the middle name.
Last Name	Specify the last name.
Address 2 (unlabeled)	Specify the address line 2.
Zip	Select the zip code. Note: For non US country, you have to enter zip code.

In this section:	Do this:
#	Specify the building number.
Status	View the credit bureau request status .
Birth Dt	Specify the date of birth.
SSN	Specify the social security number. Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXX-XX-1234.
Apt No	Specify the apartment number.
City	Specify the city.
Pre	Select the street pre type.
Street	Specify the street name.
Phone	Specify the phone number.
St Type	Select the street type.
St	Select the state code.
Country	Select the country.
Address Type	Select the address type.
Post	Select the street post type.
Suffix	Select the generation.
Include Debt	Select to include credit bureau information in the Liabilities section of the Summary sub page.
Populate Debt	Select to load debt information from the credit bureau in the Liabilities section of the Summary sub page.
Zip Extension	Specify the zip extension.

5. In the **Report Header** section, view the following information:

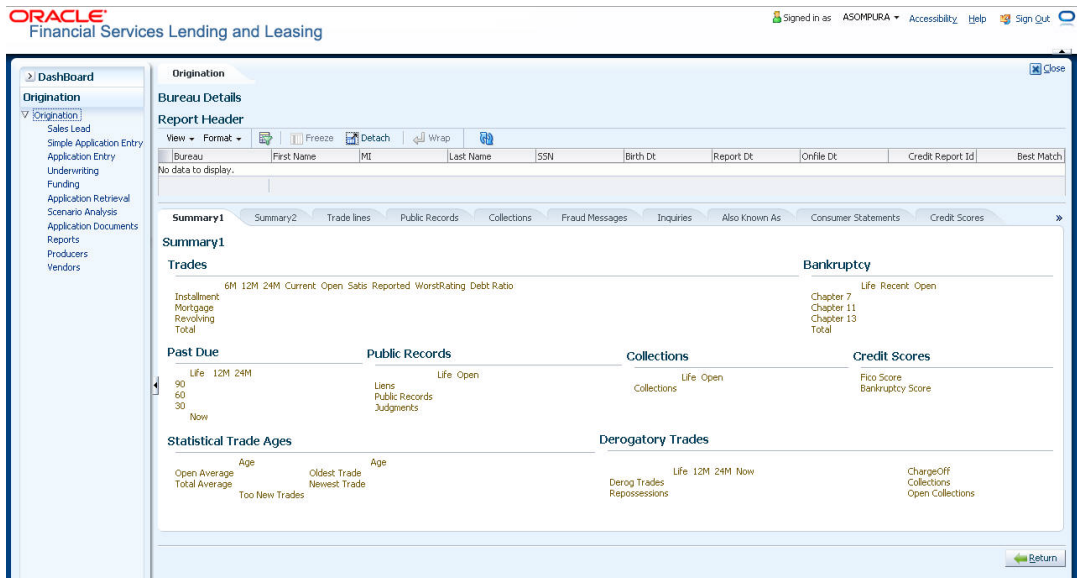
In this section:	View:
Bureau	The bureau.
First Name	The first name.
MI	The middle initial.
Last Name	The last name.

In this section:	View:
SSN	The social security number. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXX-XX-1234.
Birth Dt	The birth date.
Report Dt	The report date.
Onfile Dt	The onfile date.
Credit Report Id	The credit report id.
Best Match	The best match.

6. Click **View Summary Details**.

The system parcels out the details from the credit bureau report in the Bureau pages sub tabs (**Summary 1, Summary 2, Tradelines, Public Records, Collections, Fraud Messages, Inquiries, Also Known As, Consumer Statements, and Credit Scores**).

7. Click the **Summary 1** sub tab.



8. to view the following information:

In this section:	View:
Trades	Records of extended installment payments, mortgage, and revolving credit, as detailed in the credit bureau report.
Bankruptcy	The total number of times the applicant has applied for Chapter 7, Chapter 11, and Chapter 13 bankruptcies, recently and throughout life.
Past Due	The total number of times the applicant has been past due on payments by 30, 60, or 90 days in the last year, two years, and throughout life.

In this section:	View:
Public Records	Number of legal actions, including liens, public records, and judgments over the course of the applicant's life, as well as any that are currently open.
Collection	Trades referred to an outside vendor for collection.
Scores	View the FICO and bankruptcy scores.
Statistical Trade Ages	Ages of the oldest and newest trades, as well as the average age of the open and total trades.
Derogatory Trades	Tradelines that an action other than being late was reported; this includes collections, repossessions, charge offs, and bankruptcies.

9. Click the **Summary 2** sub tab .

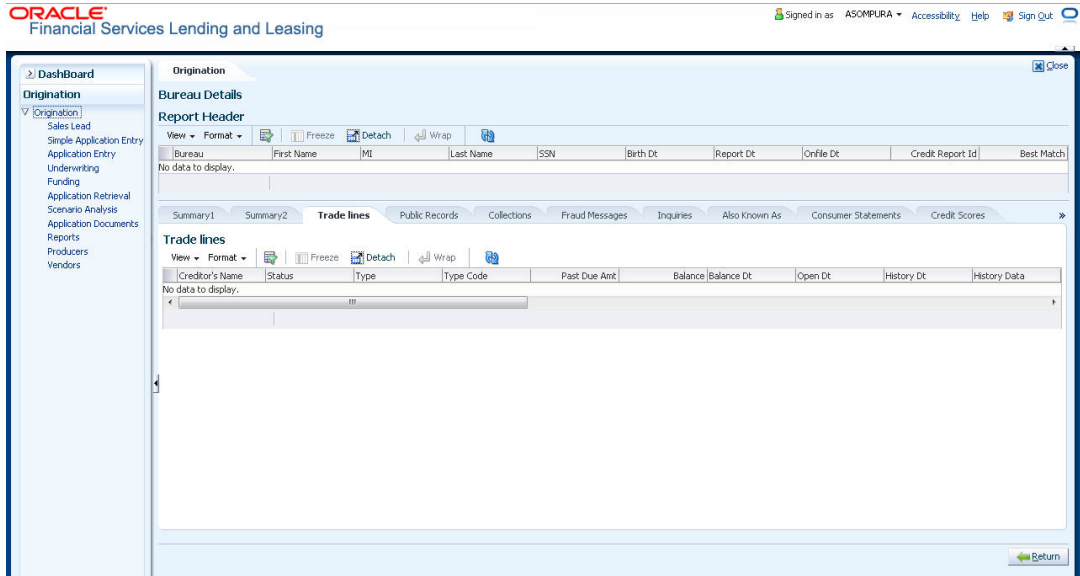
The screenshot shows the Oracle Origination interface. The 'Summary2' sub-tab is active, displaying a 'Trades' table with columns: 6M, 12M, 24M, Current, Open, Satis, Reported, WorstRating, Debt Ratio. Below the trades table are sections for 'Balance', 'Open Derogatory', and 'Derogatory', each with sub-sections for 'Balance', 'High Balance', 'Shortest', and 'Longest'.

10. to view the following information:

In this section:	View:
Trades	Records of extended credit for auto, bank, credit card, retail, loan finance, and sales finance loans, as detailed in the credit bureau report.
Inquiries	Requests for a credit report regarding loans in the Trades section over the last six months, as well as total requests over 6, 12, and 24-month periods, as well as the newest and oldest request.
Balances	The total balance of retail and bank trades, as well as the high balance of each.
Open Derogatory	The following information for all of the customer's open tradelines: the shortest and longest period of time (in months) since the customer's most recent minor derogatory (30-60 days late), major derogatory (90-180 days late), and derogatory (bankruptcy, repossession, or charge off).

In this section:	View:
Derogatory	The following information for all of the customer's total tradelines (open and closed): the shortest and longest period of time (in months) since the customer's most recent minor derogatory (30-60 days late), major derogatory (90-180 days late), and derogatory (bankruptcy, repossession, or charge off).

11. Click the **Tradelines** sub tab to view information about tradelines, such as the creditor's name, trade's status, type and code, and balance information.



12. View the following details:

In this field:	View:
Creditors Name	The creditors name.
Status	The status of the tradeline.
Type	The type of tradeline, such as bank, first mortgage, travel card, and so on.
Type Code	The code for the type of tradeline.
Past Due Amt	The past due amount
Balance	The balance of the tradeline.
Balance Dt	The balance date.
Open Dt	The date the tradeline was opened.
History Dt	The tradeline's history date.
History Data	The tradeline's history data.
30	The number of times the tradeline was 30 days past due.
60	The number of times the tradeline was 60 days past due.

In this field:	View:
90	The number of times the tradeline was 90 days past due.
Creditors Sub- subscriber #	The creditor's subscriber number.
Mop	The method of payment.
Account #	The account number.
Credit Limit	The credit limit.
Term Pmt Amt	The term payment amount.
High Balance	The high balance of the tradeline.
Reported Dt	The reported date.
Duplicate	If selected, the tradeline is a duplicate.
Special Exclu- sion	If selected, the tradeline is a special exclusion.

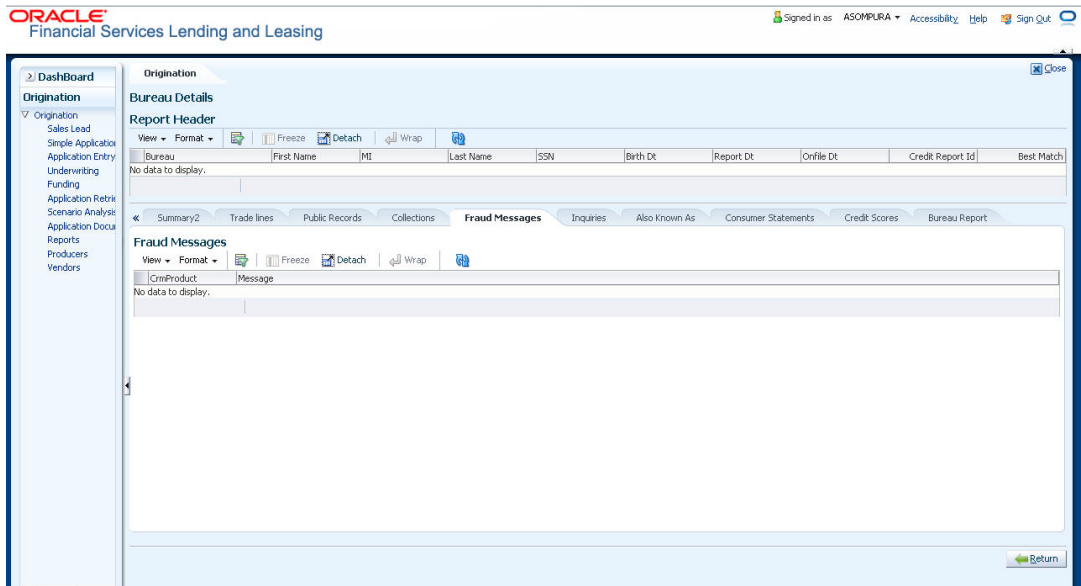
13. Click the **Public Records** sub tab to view information about public records, including each one's type, status, and amount, as well as the date the record was filed and resolved.

The screenshot shows the Oracle Financial Services Lending and Leasing web application. At the top, the Oracle logo and 'Financial Services Lending and Leasing' are visible. The user is signed in as 'ASOMPURA'. The main interface is titled 'Origination' and 'Bureau Details'. The 'Report Header' section shows a table with columns: Bureau, First Name, MI, Last Name, SSN, Birth Dt, Report Dt, Onfile Dt, Credit Report Id, and Best Match. Below this, the 'Public Records' sub-tab is selected, showing a table with columns: Record Type, CpuStatusCode, Amount, Filed Dt, and Satisfied Dt. The interface includes a navigation menu on the left with options like 'Dashboard', 'Origination', 'Sales Lead', 'Simple Application Entry', etc. A 'Return' button is located at the bottom right of the main content area.

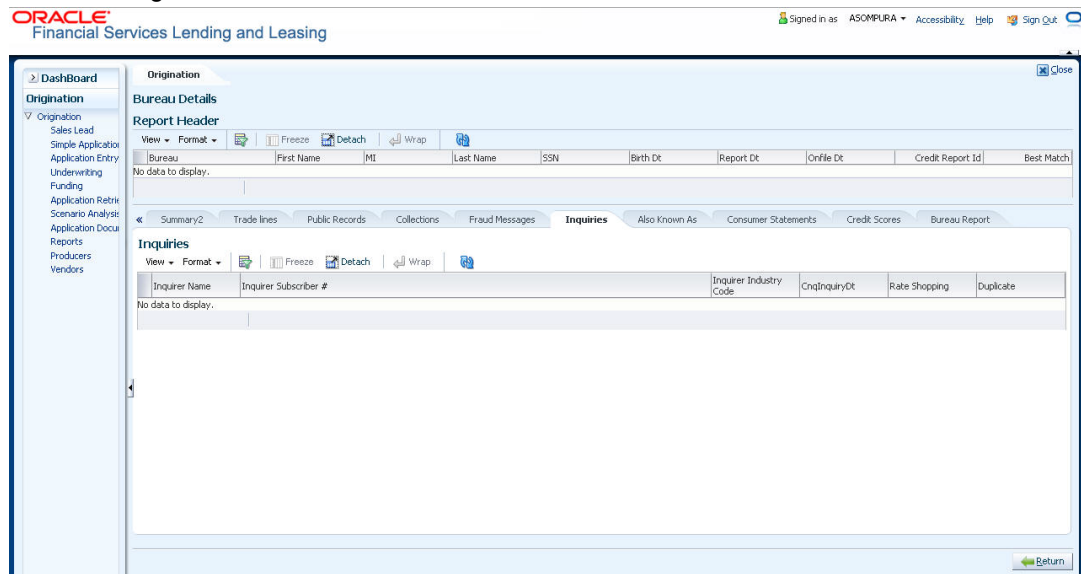
14. View the following details:

In this field:	View:
Record Type	The record type.
Status	The status.
Amount	The amount.
Filed Dt	The filed date.
Satisfied Dt	The satisfied date.

- Click the **Fraud Messages** sub page to view information about fraudulent attempts to use the applicant's credit.



- Click the **Inquiries** sub page to view all the credit reports for the applicant in reverse chronological order.



View the following details:

In this field:	View:
Inquirer Name	The inquirer's name.
Inquirer Subscriber #	The inquirer's subscriber number.
Inquirer Industry Code	The inquirer's industry code.
Inquiry Dt	The inquiry date.
Rate Shopping	If selected, the inquiry concerned rate shopping.
Duplicate	If selected, if the inquiry was a duplicate.

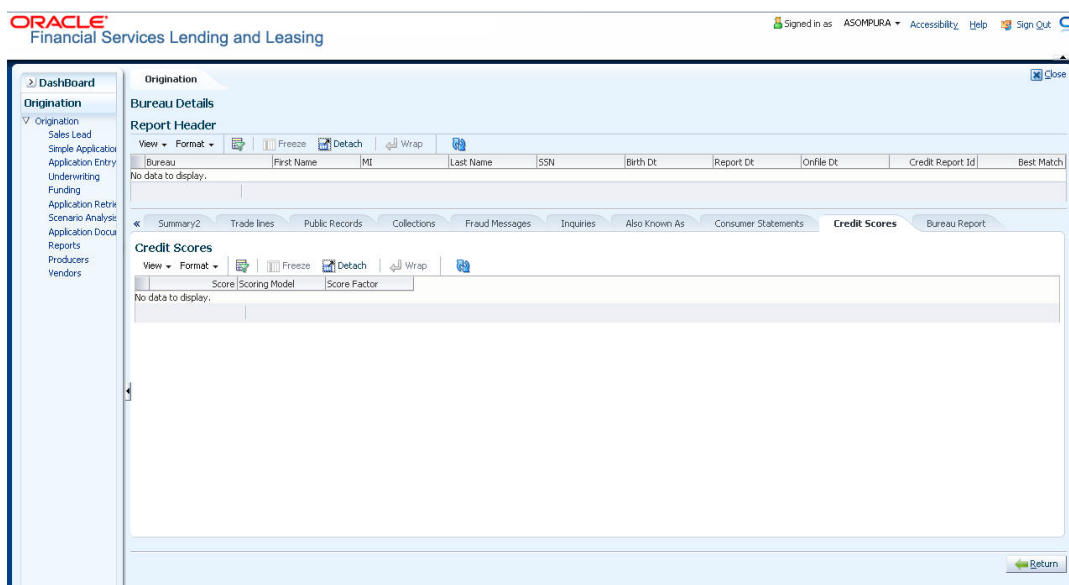
17. Click the **Also Known As** sub page to view other names used by the applicant.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Signed in as ASONMPURA", "Accessibility", "Help", and "Sign Out". The left sidebar contains a "Dashboard" menu with "Origination" expanded, listing various roles like "Sales Lead", "Simple Application", "Application Entry", "Underwriting", "Funding", "Application Retri", "Scenario Analysis", "Application Docu", "Reports", "Producers", and "Vendors". The main content area is titled "Origination Bureau Details" and "Report Header". It features a table with columns: "Bureau", "First Name", "MI", "Last Name", "SSN", "Birth Dt", "Report Dt", "Onfile Dt", "Credit Report Id", and "Best Match". Below this is a "Summary2" tab bar with options: "Trade lines", "Public Records", "Collections", "Fraud Messages", "Inquiries", "Also Known As" (selected), "Consumer Statements", "Credit Scores", and "Bureau Report". The "Also Known As" section has a table with columns: "First Name", "CaMiddleName", "Last Name", "Suffix", and "Spouse First Name". Both tables show "No data to display." A "Return" button is at the bottom right.

18. Click the **Consumer Statements** sub page to view statements that the applicant has issued to the credit bureau.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Signed in as ASONMPURA", "Accessibility", "Help", and "Sign Out". The left sidebar contains a "Dashboard" menu with "Origination" expanded, listing various roles like "Sales Lead", "Simple Application", "Application Entry", "Underwriting", "Funding", "Application Retri", "Scenario Analysis", "Application Docu", "Reports", "Producers", and "Vendors". The main content area is titled "Origination Bureau Details" and "Report Header". It features a table with columns: "Bureau", "First Name", "MI", "Last Name", "SSN", "Birth Dt", "Report Dt", "Onfile Dt", "Credit Report Id", and "Best Match". Below this is a "Summary2" tab bar with options: "Trade lines", "Public Records", "Collections", "Fraud Messages", "Inquiries", "Also Known As", "Consumer Statements" (selected), "Credit Scores", and "Bureau Report". The "Consumer Statements" section has a table with columns: "CcrReportedDt" and "Text". It shows "No data to display." A "Return" button is at the bottom right.

- Click the **Scores** sub page to view the score model, the score factor, and the score returned from the credit bureau report.



6.9.1 Printing the Credit Bureau Data as a Text Report

To print the credit bureau data as a text report

- Open the Underwriting screen and load the underwriting application you want to work with.
- In the Underwriting screen, click **Bureau**.
- Click **View Summary Details**.
- Click **Bureau Report** tab.

The system displays an ASCII text file of the information regarding the applicant from the credit bureau pull.

- In the Print Report section, click **Print Report** to send the information to the default printer.

6.9.2 Requesting a Credit Bureau Report Manually

The Credit Bureau Summary page enables you to manually request a credit pull. Information from a manual credit pull can be used to validate an application.

To manually request a credit bureau report

- Open the Underwriting screen and load the underwriting application you want to work with.
- Click **Bureau** tab.
- In the **Bureau Details** section click **Add**.
- Specify the following information:

In this field:	Do this:
Applicant	Select the applicant.
Spouse	Select the applicant's spouse (if applicable).

In this field:	Do this:
Bureau	Select the credit bureau.
Report	Select the credit bureau report type.

5. Click **Create Request**.

The system displays this information in the Bureau Details section below the Bureau Details section.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Signed in as: RBATHLA", "Accessibility", and "Sign Out".

The main content area is divided into several sections:

- Dashboard:** A sidebar menu on the left with options like "Origination", "Sales Lead", "Simple Application Entry", "Application Entry", "Underwriting", "Funding", "Application Retrieval", "Scenario Analysis", "Application Document", "Reports", "Producers", and "Vendors".
- Origination Bureau Details:**
 - New Request:** Fields for "Bureau" (set to CBT), "Applicant" (set to PREETHI PREETHI), and "Spouse". A "Create Request" button is present.
 - Bureau Details:** Fields for "Type" (MANUAL), "Bureau" (CBT), "# 0", "Status" (PENDING), "Dt" (04/10/2013), "Report" (CREDIT REPORT_TEST), and "Credit Bureau Reorder #". A checkbox for "* App Ind" is checked.
- Applicant/Customer Details:**
 - Fields for "Type" (PRIMARY), "First Name" (PREETHI), "MI", "Last Name" (PREETHI), "Status" (PENDING), "Birth Dt" (03/28/1987), "CitIsn" (0), and "Suffix".
 - Fields for "Address Type" (NORMAL ADDRESS), "Country" (UNITED STATES), "Address #", "City" (ALASKA), "State" (ALASKA), "Street Pre" (SOUTHWEST), "Street Name", "Street Type" (BLUFFS), "Street Post" (NORTHEAST), "Apt #", "Address Line 2" (DEM1), "Zip" (0922), "Zip Extn", and "Phone" ((000)-000-0000).
 - Checkboxes for "* Include Debt" and "* Populate Debt".
 - Navigation buttons: "First", "Previous", "Next", "Last".
 - Buttons for "Save And Return" and "Return".

6. Select **Include Debt** and **Populate Debt** in the **Applicant/Customer Detail** section to populate the **Liability** section on the Applicants link's Summary sub page with data from the credit bureau pull.
7. If you want to receive a copy of a previously pulled credit bureau report, enter the credit bureau reorder number in the **Credit Bureau Reorder #** field on the **Bureau Details** section. This enables you to receive a previously pulled credit report from Credco (currently other bureaus do not provide a copy).
8. In the **New Request** section, click **Submit Request**.

The system displays the latest status of the currently requested bureau report in the Bureau Details section. When the report pull process is complete, the Status field in the Bureau Details section changes from PENDING to COMPLETED.

6.9.3 Rescoring a Credit Bureau Report Manually

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

To manually rescore a credit bureau report

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Applicants**.

3. On the **Applicants Details** page, select the applicant you want to work with and click **View**.
4. Click the **Credit Scores** sub tab.
5. In the Rescore Applicant section, select in the Credit Report Id field the bureau report you want to use to rescore the applicant.
6. Click **Rescore**.

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

6.10 Collateral tab

Having selected and loaded an application, you can view the information about the collateral of the loan.

The Collateral link opens pages with information regarding any collateral associated with an a. Depending on the type of loan, collateral can be a vehicle, home, or something else, such as major household appliances. The Collateral tab is unavailable if this is an unsecured loan.

Note

A detailed explanation of the fields found on the **Collateral** tab and sub tabs can be found in the **Application Entry** chapter.

To verify information about the collateral

1. Open the **Underwriting** screen and load the application you want to verify.
2. Click the **Collateral** link.
Depending on the type of collateral, information about the vehicle, home, or other type of collateral appears.
3. In the **Collateral Details** section, select the record you want to work with, click **View** to verify the information regarding the collateral. (This is information that was recorded during the application entry process or gathered during the credit pull.)

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

ORACLE® Financial Services Lending and Leasing

Signed in as ASOMPURA | Accessibility | Help | Sign Out

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main content area is titled "Origination" and displays details for application "Underwriting: 000001026". The "Collateral" tab is active, showing a "Vehicle" section with a table of existing assets. The table has columns: Existing Asset, Existing Asset Id, Primary, Asset Class, Asset Type, Sub Type, Status, Year, Age, and Make. The table is currently empty, displaying "No data to display." Below the vehicle section, there are sections for "Valuation" and "Addons", both also displaying "No data to display." The left sidebar contains navigation options like Dashboard, Servicing, Collections, WFP, Tools, and Setup.

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

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The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main content area is titled "Origination" and displays details for application "Underwriting: 000001089". The "Collateral" tab is active, showing a "Home" section with a table of existing assets. The table has columns: Existing Asset, Existing Asset Id, Primary, Asset Class, Asset Type, Sub Type, Occupancy, Identification #, Country, and Address #. The table contains one row: Existing Asset 'N', Existing Asset Id 'Y', Primary 'Y', Asset Class 'NEW HOME', Asset Type '123', Sub Type, Occupancy, Identification #, Country 'UNITED STATES', and Address #. Below the home section, there are sections for "Valuation" and "Addons", both displaying "No data to display." The left sidebar contains navigation options like Dashboard, Servicing, Collections, WFP, Tools, and Setup.

- If the collateral is anything other than a vehicle or home, the Collateral tab displays information about the other type of collateral.

6.10.1 Valuation sub tab

The **Valuation** sub tab contains information about the value of the asset. Select the record you want to work with, click **View** in the **Details** column and verify the information regarding the collateral's value.

The screenshot shows the 'Valuation' sub tab. It features a table with the following columns: Current, Valuation Dt, Source, Currency, Edition, Supplement, Wholesale Base, Loan Currency Wholesale Base, and Usage. Below the table, it says 'No data to display.' There are also 'Addons' with columns: Description, Value, Amount, and Loan Currency Amount, also showing 'No data to display.'

- The **Tracking** sub page enables you to track additional data related to an asset, such as the title or insurance information. Click **Load Details** to view the collateral tracking attributes.

The screenshot shows the 'Tracking' sub page. It features a table with the following columns: Tracking Item, Disposition, Start Dt, End Dt, Followup Dt, Enabled, and Comment. Below the table, it says 'No data to display.' There is also a 'Tracking Item Details' section with an 'Attribute' column and a 'Value' column, also showing 'No data to display.'

6.11 Seller Details

The Collateral link's Seller Details page enables you to enter the seller details of the collateral of the loan.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The 'Seller Details' section is highlighted, showing fields for Seller Type, Seller Name, Nationality, and Authorized Signatory. Below it is the 'Seller Address' section with fields for Mailing, Current, Country, Address #, City, State, Address Line 1, Address Line 2, Zip, and Zip Extn.

(For more information about the seller information and seller details in this page, see the **Application Entry** chapter.)

6.12 Tracking tab

6.12.1 Comments sub tab

When using the Underwriting screen, you can add comments to an application at any time in the underwriting process by using the Comments page.

To add comments to an application

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Comments**.
3. On the **Comments** page, click the **Comments** tab.



4. On the Comments page, click **Add**.
5. In the **Type** field, select the type of comment you are adding.
6. In the **Sub Type** field, select the sub type of comment you are adding.
7. In the **Comment** field, type your comment.
8. If you want the system to recognize this comment as an alert, selected **Alert**.
9. Click **Save** on the Comments page.

The system displays your user id in the Comment By field and today's date and time stamp in the Comment Date field.

Note

If you select the Alert box, the comment appears on the Customer Service window Alert section.

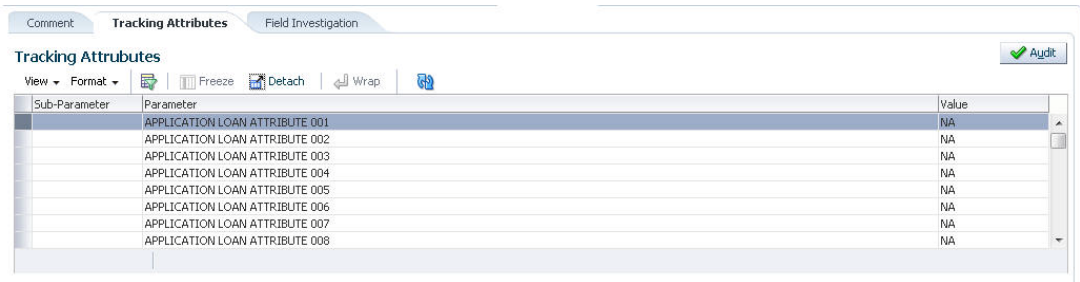
6.12.2 Tracking Attributes sub tab

When using the Underwriting screen, you can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attributes page.

To enter the tracking attributes for an application

1. Open the Underwriting screen and load the application you want to work with.
2. In the Underwriting screen, click **Comments**.

- On the **Comments** page, click the **Tracking Attributes** sub tab.



- On the **Tracking Attributes** page, click **Create Tracking**.
- If you want to reduce the list of parameters, select a sub-attribute in the **Sub Attribute** field.
If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the Parameter display.
- Complete the **Tracking** section by entering the requested parameter in the **Value** field.
- Click **Save** on the **Tracking Attributes** page.

6.13 Document tab

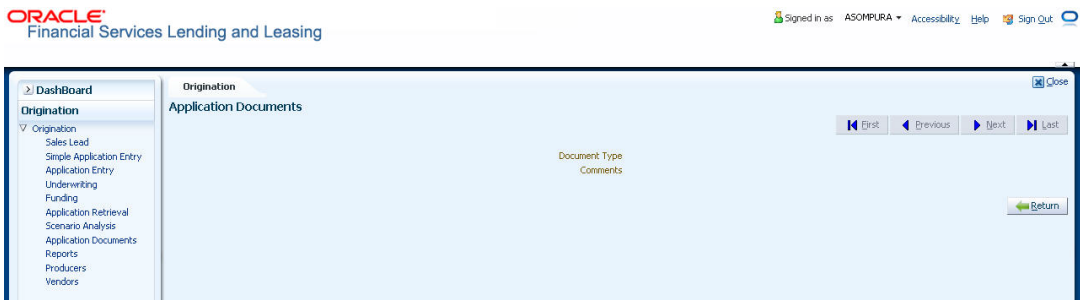
The Document tab allows you to view documents attached to the application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files and add comments regarding a selected.

Note

For more information, see the chapter **Document Management** in this User Guide.

To view a document attached to an application

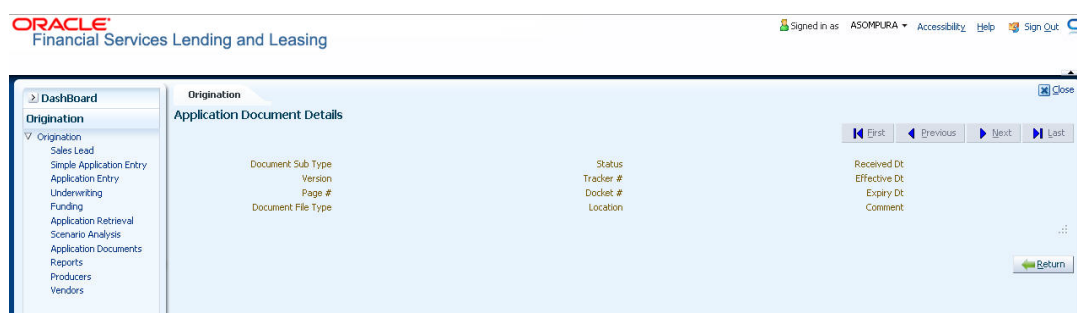
- Open the Underwriting screen and load the application you want to work with.
- In the Underwriting screen, click **Document tab**.
- In the **Application Document** section, select the document you want to work with, and click **View**.



- View the following details:

In this field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the document.

- In the **Application Document Details** section, select the record you want to work with and click **View** in the **Details** column.



- In the **Application Document Details** section, view the following display only information:

In this field:	View this:
Document Sub Type	The document sub type.
Version	The version (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the document.
Docket #	The docket number of the document.
Location	The location of the of the document.
Received Dt	The effective date of the document.
Effective Dt	The effective date of the document.
Expiry Dt	The expiration date of the document.
Comment	Any comments regarding the document.

- If you want, add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
- Click **Save** on the Document Tracking page.
- Click **View Document**.

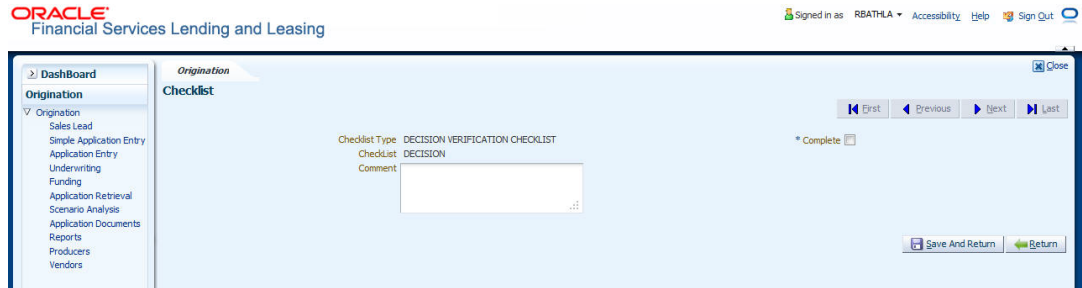
The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your system).

6.13.1 **Checklist sub tab**

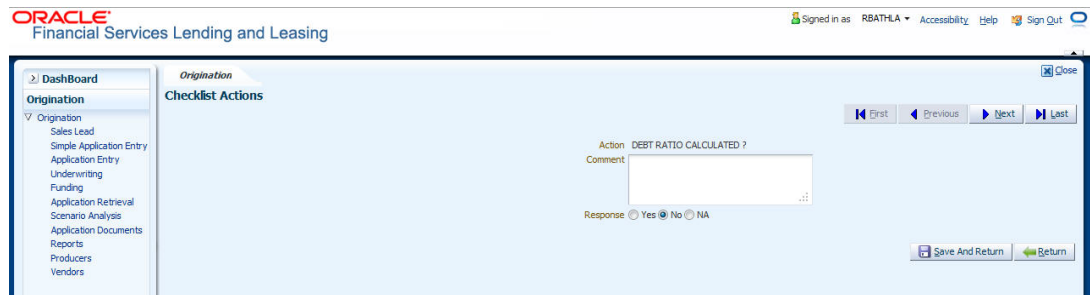
The Checklist sub tab enables you to view tasks performed during the underwriting process.

To view the underwriting Checklist page

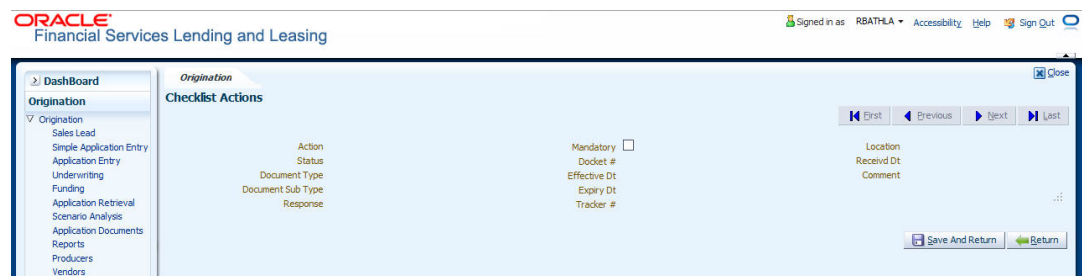
1. Open the Underwriting screen and load the underwriting application you want to work with.
2. In the Underwriting screen, click the **Document** tab, then click the **Checklist** link.
3. If the Checklist sub page is empty, click **Load Checklist** in the Checklist section.



4. In the Checklist Actions section, click the **Regular** sub tab.



5. In the Checklist sub page's **Checklist Actions** section, complete the tasks listed in the **Checklist Action** column.
6. Use the **Yes/No/NA** buttons in the **Yes No NA** column to indicate whether or not you completed the task.
7. Use the **Comment** field to add remarks regarding any of the tasks, if you choose.
8. When you are finished completing the tasks, choose **Complete** in the **Checklist** section.
9. Click **Save**.
10. In the **Checklist Actions** section, click the **Documents** sub tab.



11. In the Documents sub page's **Documents** section, select the record you want to work with and click **View** in the **Details** column.
12. In the **Documents** section, view the following information:

In this field:	Do this:
Action	View the action to be performed.

In this field:	Do this:
Status	Select the status of the action.
Document Sub Type	View the document sub type.
Document Type	View the document type.
Yes No NA	Use the Yes/No/NA buttons to indicate whether or not you completed the task.
Mandatory	If selected, indicates that this is a required task.
Docket #	View the docket number of the document.
Effective Dt	View the effective date of the document.
Received Dt	View the received date of the document.
Expiry Dt	View the expiration date of the document.
Location	View the location of the document.
Comment	Specify comment.
Tracking Nbr	View the tracking number of the document.

6.14 Verification tab

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

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

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

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

The system can be configured to verify different sets of information; for example, the system could check one set of data when checking application entries for completeness and another when approving auto loans. Each one of these 'edit types' has its own set of 'edit details'.

IMPORTANT:

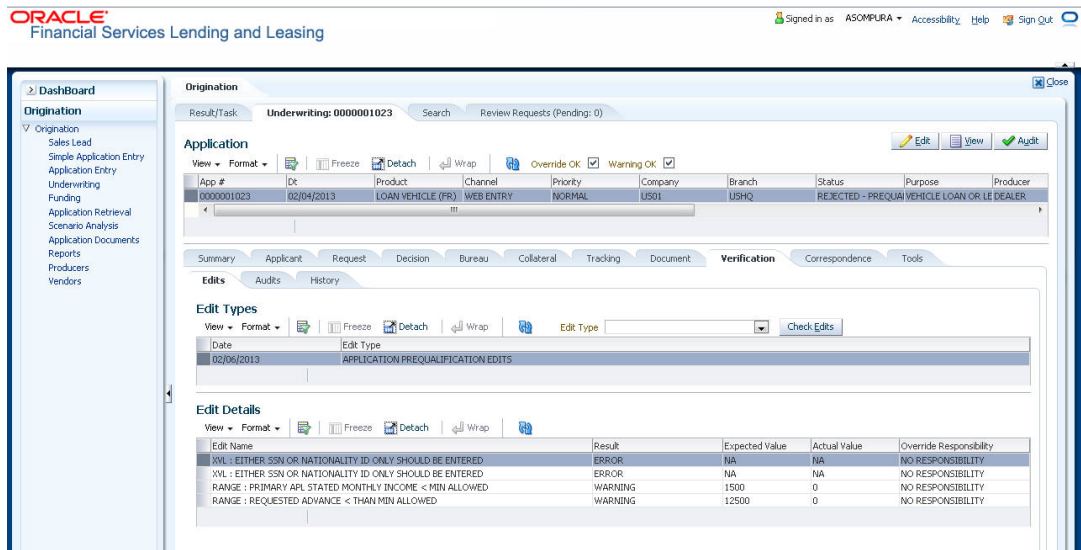
The Edit Details section's errors and warnings are created during the setup process.

6.14.1 Edit sub tab

To complete the Edits page

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

- Specify all the information associated with the application on the Underwriting screen.
- When you are finished entering data, on the Underwriting screen, click **Verification** tab, then click the **Edits** sub tab.



- In the Edits page's **Edit Type** section, select the type of edit you want to verify.

Note

If the verification process you want to perform doesn't appear in the **Edit Type** section, select it in the **Edit Type** field.

- Click **Check Edits**.

The system checks the data for the verification process selected in the Edit Type section and displays the results in the Edit Details section.

The Edit Details section contains the following display only information:

In this field:	View this:
Edit Name	The edit.
Result	The result.
Expected Value	The expected value.
Actual Value	The actual value.
Override Responsibility	The override responsibility, if an override is required.

- In the **Edit Details** section, view the verification results and begin making corrections on the Underwriting window. Remember, edits resulting in **ERROR** must be corrected. Edits resulting in **WARNING** can be by passed.

The system begins processing the credit application.

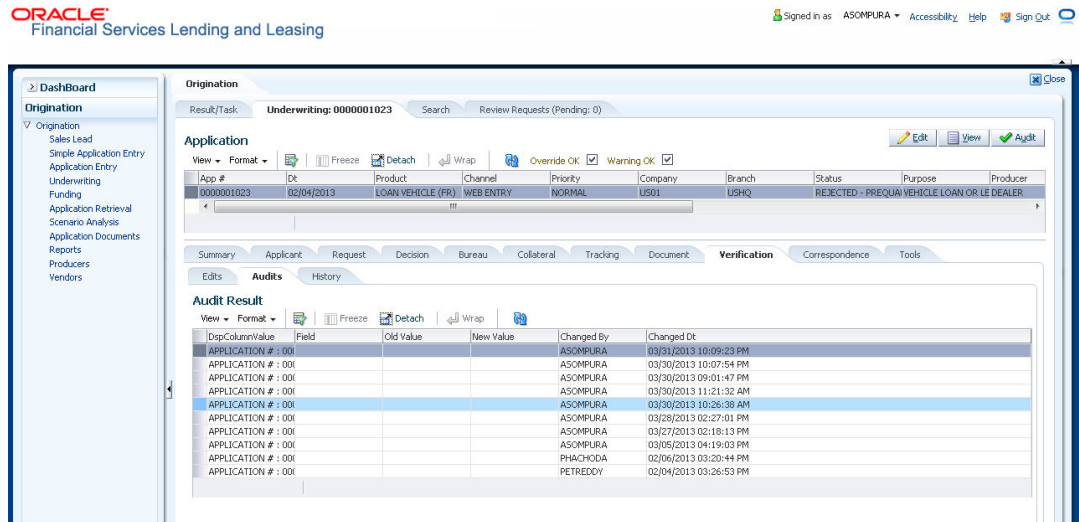
6.14.2 Audits sub tab

The Audits page is a display only page that enables you track changes to the contents of predetermined fields (which fields are determined during set up). For example, the Audits page can be configured to monitor when the contents of the Status and Sub Status is

changed. The Audits page lists the field that was changed, who made the change, when the change was made, and the old and new values in the field.

To view the Audits page

1. Open the Underwriting screen and load the application you want to work with.
2. On the Underwriting screen, click **Verification tab**, then click the **Audits** sub tab.



3. In the **Audit Details** section, view the following display only information:

In this field:	View:
Record Id	The record identifier for the record changed.
Field	The field which was changed.
Old Value	The old value of the column which was changed.
New Value	The new value of the column which was changed.
Changed By	The user code who made the change.
Changed Date	The date and time when the change was made.

6.14.3 History sub tab

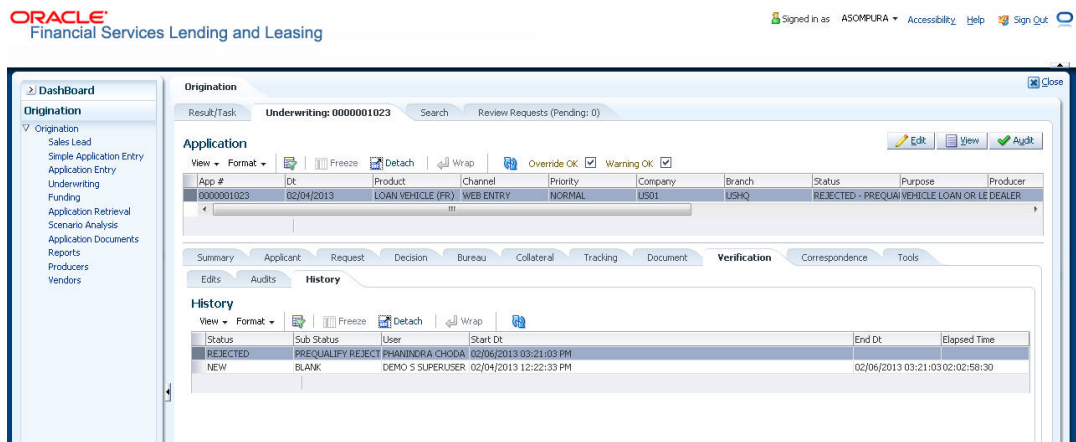
You can track the time it took a user to complete each stage of the application process with the History page. It displays:

- The date and time when an application changed status / sub status
- The user who changed the status / sub status
- The elapsed time of how long an application was in a particular status / sub status.

To view the History page

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

- On the Underwriting screen, click **Verification tab**, then click the **History** sub tab.



- In the **History** page's **Application Status History** section, view the following display only information:

In this field:	View this:
Status	The application status.
Sub Status	The application sub status.
User	The user name.
Start Date	The date and time when the application moved <i>to</i> that status.
End Date	The date and time when the application moved <i>from</i> that status.
Elapsed Time	The elapsed time between the status change.

6.15 Correspondence tab

Ad-hoc correspondence enables you to include information from applications in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

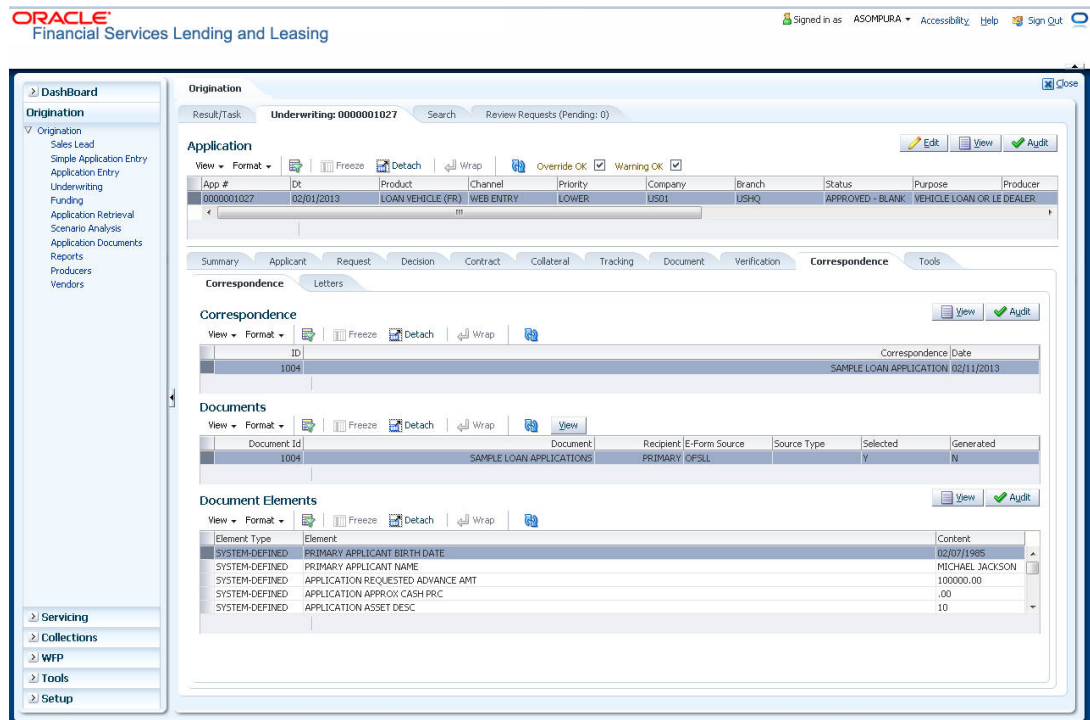
Ad-hoc correspondence can be viewed on the Correspondence link's Correspondence page when you have opened an account. The page enables you to generate a new letter or view a previously generated letter.

6.15.1 Correspondence sub tab

To generate an ad hoc correspondence

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

- On the Underwriting screen, click **Correspondence** tab and then click **Correspondence** sub tab.



- In the **Correspondence** section, click **Add**.
- In the **Correspondence** section, use the **Correspondence** field to select the type of correspondence you want to generate.

The system displays the following information in the Correspondence page for the selected type of correspondence:

In this field:	View this:
Id	The correspondence id.
Correspondence	The correspondence you want to generated.
Date	The correspondence generation date.

- In the **Correspondence** section, click **Save**.

The **Documents** section displays all the types of documents available for the type of correspondence you selected.

- In the **Documents** section, view the following information for each document:

In this field:	View this:
Document Id	The document Id.
Document	The document description.
Recipient	The recipient description.
E-Form Source	The e-form source.
Source Type	The source type.

In this field:	View this:
Generated	If selected, indicates that the system generated the document.
Selected	If selected, indicates that this document is selected to be included in the correspondence.

7. In the **Documents** section, select the correspondence you want to view.
8. The **Document Elements** section displays the elements the system used to generate the correspondence.
 - Click **All** to view all elements in the correspondence.
 - or –
 - Click **User Defined**, to view user-defined elements in the correspondence.
9. In the **Document Elements** section, view the following information:

In this field:	Do this:
Element Type	View the element type.
Element	View the element description.
Content	Specify/view the value of the element.

10. In the **Document Elements** section, click **User Defined** and complete the **Content** fields for the **Document Element** fields you want to include in the correspondence.
11. In the **Document Elements** section, click **Save**.
12. In the **Correspondence** section, click **Generate**.
The system 'locks' the information included in the correspondence and prevents it from being changed.
13. In the **Documents** section, click **View**.

The system displays a PDF of the ad hoc correspondence.

6.15.2 Letters sub tab

The Letters link enables you to generate letters using predefined correspondence templates for loans.

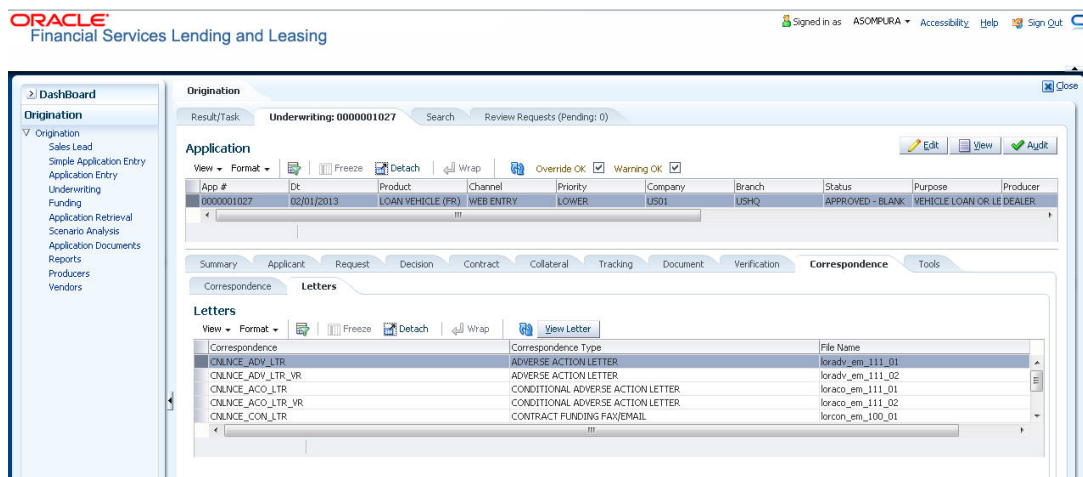
On the Underwriting window, these predefined correspondences are as follows:

- Decision Letter
- Adverse Action Letter
- Adverse Conditional Letter

To generate letters on the Underwriting screen

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

2. In the Application screen, click **Letters**.



3. In the **Letters** page, select the type of letter you want to generate, and click **View Letter**.

UNDERWRITING:

- If you select **Decision Fax**, and click **View Letter**, the system displays the decision letter.

The predefined Decision letter is automatically sent after an application receives a status of APPROVED, REJECTED, or CONDITIONED on the Underwriting window.

The Decision fax/e-mail is available for loans (fixed and variable rate).

- If you click **Adverse Action**, and click **View Letter**, the system displays the adverse action letter.

The predefined loan Adverse Action letter is automatically sent to the producer after a configurable number of days when an application receives a status of REJECTED on the Underwriting window.

The Adverse Action letter is available for loans (fixed and variable rate).

- If you click **Conditional Adverse Action**, and click **View Letter**, the system displays the adverse conditional letter.

The predefined Conditional Adverse Action letter is automatically sent to the producer a configurable number of days after an application receives a status of CONDITIONED on the Underwriting window.

The Conditional Adverse Action letter is available for loans (fixed and variable rate).

6.16 Tools tab

6.16.1 Loan Calculator sub tab

The Loan Calculator link is only available for the loan product. During the underwriting process, the Loan Calculator page can be used to complete the information on the Decision link.

To open the Loan Calculator page

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

2. In the Underwriting screen, click **Tools** and then click **Loan Calculator**.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. At the top, it shows the Oracle logo and the text "Financial Services Lending and Leasing". The user is signed in as "ASOMPURA". The main navigation pane on the left includes "Dashboard", "Origination", "Servicing", "Collections", "WFP", "Tools", and "Setup". The "Origination" section is expanded, showing a list of tasks: "Sales Lead", "Simple Application Entry", "Application Entry", "Underwriting", "Funding", "Application Retrieval", "Scenario Analysis", "Application Documents", "Reports", "Producers", and "Vendors". The "Underwriting" task is selected, showing a table with columns: "App #", "Dt", "Product", "Channel", "Priority", "Company", "Branch", "Status", "Purpose", and "Producer". The first row contains: "0000001027", "02/01/2013", "LOAN VEHICLE (FR)", "WEB ENTRY", "LOWER", "US01", "USHQ", "APPROVED - BLANK", "VEHICLE LOAN OR LE DEALER". Below the table, there are tabs for "Summary", "Applicant", "Request", "Decision", "Contract", "Collateral", "Tracking", "Document", "Verification", "Correspondence", and "Tools". The "Tools" tab is active, showing the "Loan Calculator" sub-tab. The "Loan Calculator" page has a "Parameters" section with three radio buttons: "Calculate Payment" (selected), "Calculate Interest Rate", and "Calculate Term". There are also buttons for "Initialize", "Calculate", "Import Values", and "Copy to Decision". The "Loan Details" section includes fields for "Product Category" (STANDARD), "Contract Dt" (03/31/2013), "Term" (0), "Maturity Dt", "Amt Financed" (0.00), "PrePaid Fees" (0.00), "Financed Fees" (0.00), and "Loan Amt" (0.00). The "Payment/Finance Charge" section includes "Pmt Amt" (0.00), "Interest Amt" (0.00), "Finance Charge" (0.00), "Total of Pmts" (0.00), and "Final Pmt Amt" (0.00). The "Calculator Options" section includes "Billing Cycle" (MONTHLY), "Balloon Method" (N + 1 PMTS), "Accrual Base Method" (365/365), "Time Counting Method" (ACTUAL DAYS), and "Installment Method" (EQUATED PAYMENTS). The "Rate" section includes "Rate" (0.0000), "APR" (0.0000), "Calendar Days" (0), and "Interest" (0.00). The "Repayment Options" section includes "Flexible Repayment Allowed" (checkbox), "Type" (UNDEFINED), and "Extendable Balloon" (checkbox). The "Skip Months" section includes checkboxes for each month from Jan to Dec.

For details about using the Loan Calculator page, please see the chapter **Tools** in this **User Guide**.

6.16.2 Vehicle Evaluator sub tab

The Vehicle Evaluator page allows you to calculate the value of a vehicle using the NADA interface. The NADA (North American Dealer Association) guide contains 12 months (most recent month and the 11 prior) of valuation data. This page is only available if you are processing a vehicle loan.

- Calculating a vehicle value

You can use the Vehicle Evaluator page to calculate the value of either a vehicle you are entering as the new collateral or the vehicle currently listed as the application's collateral.

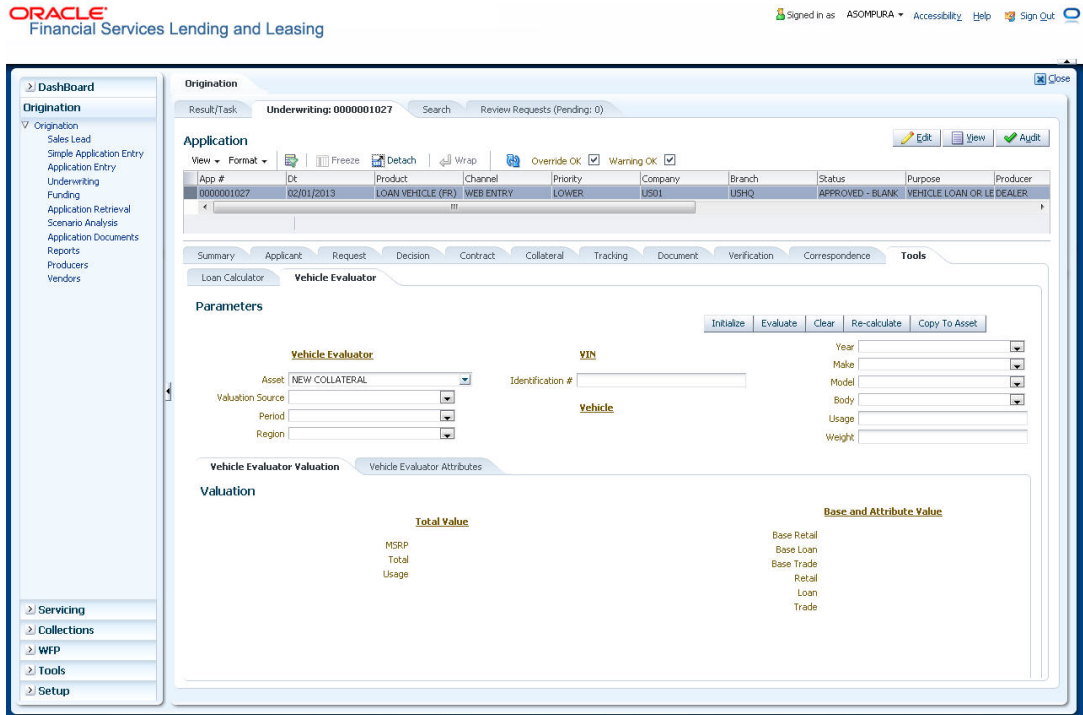
Note

If you want to clear (or "refresh") the Vehicle Evaluator page at any time, click **Clear**.

To calculate a vehicle value

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

2. In the Underwriting screen, click **Tools** and then click **Vehicle Evaluator**.



3. In the **Vehicle Evaluator** section, use the **Asset** field to select the vehicle you want to appraise. This can be either NEW COLLATERAL or a vehicle entered on the Collateral link.

4. In the **Vehicle Evaluator** section, click **Initialize**.

In the **Vehicle Evaluator** section, the system completes the **Valuation Source**, **Period**, and **Region** fields.

5. If necessary, change the default contents of the fields in the **Vehicle Evaluator** block to the values you want to use.

6. **If you selected a vehicle from the Collateral link in step 3**, information from the Vehicle page appears in the VIN and Vehicle sections on the Vehicle Evaluator page.

7. **If you selected NEW COLLATERAL in step 3**, complete the **Identification #** in the **VIN** block

-or-

Complete the fields in the **Vehicle** section.

8. In the **Vehicle Evaluator** section, click **Evaluate**.

- If you completed the **VIN** section, the system searches for the value of that vehicle with that identification number, then completes the Vehicle Evaluator page with information about that exact match.

- If you completed the **Vehicle** section, the system searches for the value of a vehicle matching that description.

- In either case, the system displays the following information about the vehicle:

- In the **Vehicle** section, view the returned information:

In this field:	View this:
Year	The asset year.
Make	The asset make.

In this field:	View this:
Model	The asset model.
Body	The asset body style.
Usage	The asset usage or current mileage.
Weight	The asset weight.

- In the **Valuation (Total Value)** block, view the returned information:

In this field:	View this:
MSRP	Manufacturer's suggested retail price value of the asset.
Usage	Adjusted usage value of the asset.
Total	Total value of the asset.

- In the **Base and Attribute Value** section, view the returned information:

In this field:	View this:
Base (Retail)	Total retail value of the asset.
Base (Loan)	Base loan value of the asset.
Base (Trade)	Base trade value of the asset.
Attributes (Retail)	Retail value of the asset attributes.
Attributes (Loan)	Loan value of the asset attributes.
Attributes (Trade)	Base trade value of the asset attributes.

- In the **Attributes** section, view the following information:
feature.

In this field:	View this:
Attribute	Asset attribute.
Retail	Attribute retail value.
Loan	Attribute loan value.
Trade	Attribute trade value.
Standard	Standard indicator. If selected, indicates that the attribute is a standard.
Package Incl	If selected, indicates that the attribute is inclusive.
Selected	If selected, indicates that the attribute is selected.

Note

If you want to re-calculate the values in the **Total Value** and **Base and Attribute Value** section using other data, make changes to the desired fields in the **Valuation Source** field and **VIN** and **Vehicle** sections, then in the **Vehicle Evaluator** section, click **Recalculate**.

The system updates the information on the Vehicle Evaluator page without recontacting NADA.

The system updates the values in the **Total Value** and **Base and Attribute Value** sections.

9. If you choose, use the **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in the Total Value and Base and Attribute Value sections. (**Note:** Attribute amounts within brackets reduce the amount in the Totals field in the Total Value section.)

To copy the calculated value to the Collateral link

1. Complete the following steps in the section **To calculate a vehicle value**.
2. In the **Vehicle Evaluator** page, click **Copy to Asset**.

The system uses the calculations on the Vehicle Evaluator page to complete the Valuation sub page on the Collateral link. Any pre-existing collateral is no longer the primary collateral.

Calculating Debt Ratios

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

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

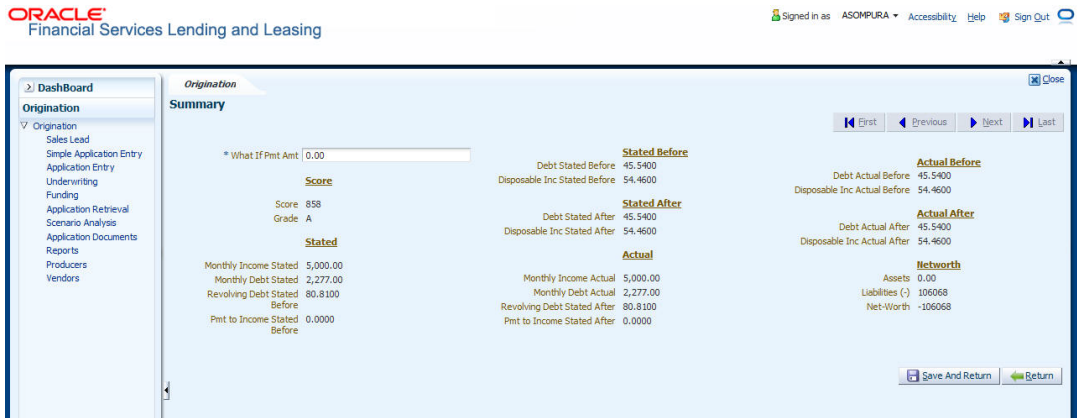
The debt-to-income ratios in the Ratios section can be recalculated by including or excluding information from the of the Incomes section, Liabilities section, and Financials sub page.

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

To calculate debt ratios

1. Open the Underwriting window and load the application you want to work with.
2. In the Underwriting link bar, click **Applicants**.
3. On the **Applicants Details** page, select the applicant you want to work with and click **Show** in the **Details** column.

4. Click the **Summary** sub tab.



5. On the **Summary** sub page, view the display only data in the **Totals** section.

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

6. In the **What if Pmt Amt** field, enter the payment amount you want to use in the ratios.

Note

Once the payment amount is approved in Decision page, it will be copied in the What if Payment field and the ratios are updated accordingly.

6.16.3 Field Investigation sub tab

The Field Investigation link enables lending institutions to perform field investigations and verify an applicant's contact points (address and employment information, for example) and credentials (such as asset details). Clients can chose the details to be verified (address, employment, asset, or any combination of the three), as well as the verifying agency.

With the Underwriting window's Field Investigation page, you can select which details from application entry are to be verified. The verifying agency performs a field investigation of the details and responds to the lending institution with either XML or a text file. The details are entered in the system for an underwriter to review when making a decision.

To view applicant information on the Underwriting window

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

- In the Underwriting screen, click **Tracking** tab and then click **Field Investigation** sub tab.

- On the Field Investigation page, select the record you to verify using the **Verification Type** field (ASSET, ADDRESS, or EMPLOYMENT), then click **Show** in the **Details** column.
- On the **Field Investigation** page, click **Add**.

When the field investigation is complete, the system displays the verified information about the applicant's asset, address, or employment (depending on the Verification Type you selected in step 3) as well as whether this is a verification match and remarks in the Verification Details section.

- In the **Field Investigation** section, record the following information:

In this field:	Do this:
Applicant	Select the name of the applicant.
Verification Type	Select the type of verification required.
Verification Agency	Select the verification agency.
Status	Select the verification status.
Spoke To	Specify the person you spoke to who verified the information
Call Date	Specify the date of the verifying call.
No. Of Attempts	Specify the number of attempts to call the number
Result	Specify the results of the call.

- On the **Field Investigation** page, click **Save**.

7.1 Introduction

At this stage of the loan origination process, the application has been entered into Oracle Financial Services Lending and Leasing and approved manually by an underwriter or by the system. The next step is to view and complete the contract information and make a funding decision to finance or reject the application. This is accomplished by using the Funding screen.

This chapter explains how to:

- Load an application on the Funding screen
- Change the status of the application to begin the funding process
- Verify the applicant information
- View the credit pull and underwriting information
- Verify the collateral
- Add comments and tracking attributes
- Complete the Contract pages
- View an application's contract edits
- Audit changed fields and status history
- Change the status at the end of the funding process.

7.2 Funding (an overview)

In Oracle Financial Services Lending and Leasing, the funding process follows these basic steps:

1. Open the Funding screen and load the application you want to work with.
2. In the Funding screen's Applications master page, Change the status of the application to APPROVED - VERIFYING.
3. Using the Funding screen's Applicants link, view and verify information about the applicant (data recorded from the Application Entry window). This includes verifying the applicant's actual address and employment information.
4. Using the Funding screen's Decision link, view and verify information supplied during the credit bureau pull and underwriting process. This is display only information and cannot be edited.
5. Using the Funding screen's Collateral link, view and verify information regarding the collateral for the application.
6. Using the Funding screen's Contract link, complete the truth-in-lending information.
7. In the Funding screen's the Applications master page, change the status to FINAL DOCUMENT CHECK.
8. Using the Funding screen's Verification link, view any errors and warnings that prevent the status change.
9. Make changes to the application data that correct the errors until you can change the status.

When the system changes the status of the application to FINAL DOCUMENT CHECK, it sends the application to a supervisor or loan officer queue where it is viewed and verified.

After this, the application's status is changed to APPROVED - VERIFIED. If the supervisor/loan officer decides to fund the loan, he or she will change the status of the application to APPROVED - FUNDED.

Loading an Application on the Funding Window

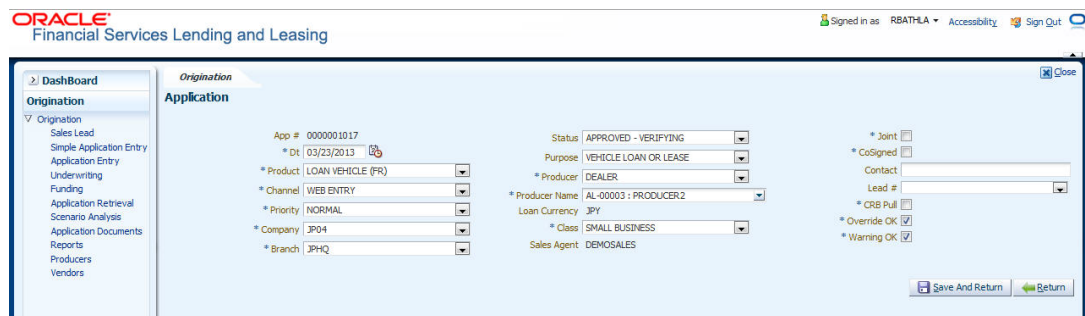
The first step in the funding process is to open the Applications form and manually or automatically load the application you want to work with. You can manually select an application using the Search tab's Criteria and Results pages. If your is configured to load applications based on work queues, use the Queue field in the Quick Search section.

Refer the chapter **Searching for Application** for more information on the following:

- Using Search Criteria page
- Using Quick Search section
- Using Result Page
- Loading an application

7.3 Funding window's master page

The Funding window's master page displays information from the Application Entry and Underwriting windows, such as the application number, product, and producer. It also contains the Status and Sub Status field that allows you to change the status/sub status of the application and begin the funding process.



Changing the Status to Begin the Funding Process

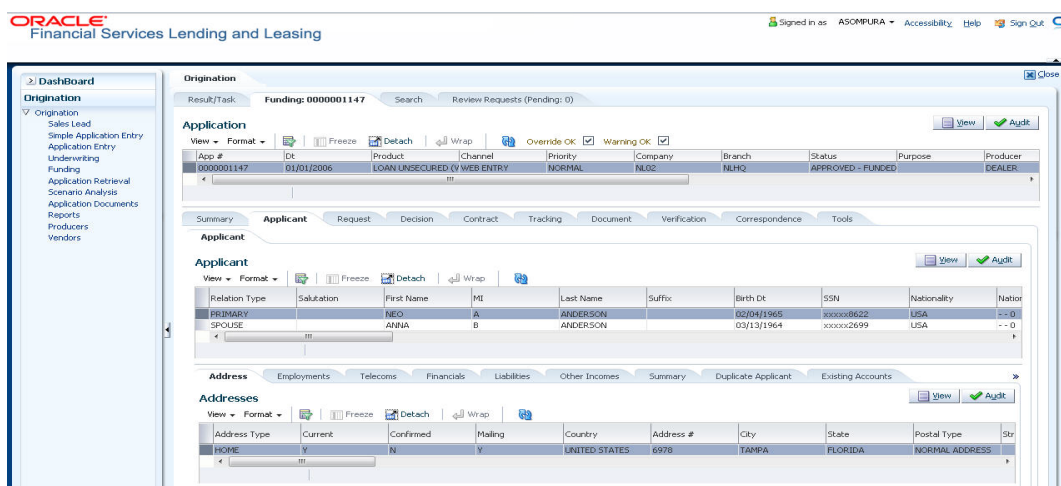
In this field:	Do this:
App #	The application number
Dt	The application date
Product	The loan product of the application.
Channel	How the application information was received.
Priority	The priority of the application.
Company	The company of the application.
Branch	The branch of the company.
Status	The status of the application.
Purpose	The purpose of the application.
Producer	The producer type and producer of the application.
Producer Name	The name of the producer of the application.
Loan Currency	The loan currency of the application.
Class	The class of the application.
Sales Agent	The sales agent of the application.
Joint	If selected, indicates this is a joint application.
Cosigned	If selected, indicates this is a co-signed application.
Contact	The contact of the application.
Duplicate Applicant	If selected, indicates this is a duplicate application.
Existing Customer	If selected, indicates this applicant has a previous account.

After opening the Funding window and loading the application you want to work with, you must change its status to APPROVED - VERIFYING before you can begin the funding process. This allows you to begin working with the application.

To change the status and begin work on the application on the Funding screen

1. Open the Funding window and load application you want to verify.

- In the Funding window's Applications master page, use the **Status** fields to select **APPROVED - FUNDED**.



- Click **Save** on the Funding window.
You can now begin making changes to the application.

Funding an Application

After you have verified the application, entered the contract information, and completed the contract edits, the application is ready to be funded. Applications can be approved automatically or manually. To manually fund an application, change the status to **APPROVED - FUNDED**.

After an application is funded, the loan origination cycle is over. The system moves the application to the loan servicing module (Customer Service form) where it receives an account number. The system also automatically creates a check requisition for the funded account.

To fund an application

- Open the Funding screen and load the application you want to work with and perform all funding tasks.
- To complete the verification process, choose **APPROVED - VERIFIED** in the **Status** field on the **Applications** master page at the top of the Funding form

Note

After you approve the application, the information on the Decision tab is unavailable. The application remains in this status of **APPROVED - VERIFIED** until a user (usually a supervisor) changes the status to **APPROVED - FUNDED**. When the status is changed to **APPROVED - FUNDED**, the account is created.

7.4 Summary tab

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

Using this window, the user can view the applicant details, asset details, ratios (only for Primary Applicant), trade-In, requested details, approved details, itemization, decision history, alerts, comments, and checklist details in the respective section.

To view the Summary page

1. Open the Funding window and load the application you want to work with.
2. In the Funding link bar, click **Summary**.

ORACLE Financial Services Lending and Leasing

Signed in as ASCMPURA Accessibility Help Sign Out

Application

App #	Dt	Product	Channel	Priority	Company	Branch	Status	Purpose	Producer
0000001027	02/01/2013	LOAN VEHICLE (FR)	WEB ENTRY	LOWER	USD 1	USHQ	APPROVED - BLANK	VEHICLE LOAN OR LE DEALER	

Summary

Applicant

Relation Type	First Name	Last Name	Birth Dt
PRIMARY	MICHAEL	JACKSON	02/07/1985

Ratios

Grade	Score	What If Pmt Amt	Debt Stated Before	Debt:
	0	1,000.00	10,000	

Bureau

Bureau	Type	Status	Dt	Report
No data to display.				

Checklist

Checklist	Complete	Comment
No data to display.		

Collateral

Sub Type	Asset Type	Primary	Total
CAR	VEHICLE	Y	0
	TESTING DEMO ASSEN		0

Trade-In

Asset Type	Asset Sub Type	Identification #	Total Value
No data to display.			

Requested

Approved

Note

For more information on fields, see the respective sections of this chapter.

7.5 Applicants tab

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

To verify information about an applicant

1. Open the Funding screen and load the application you want to work with.
2. In the Funding tab, click **Applicants**.
3. In the Applicants Details section, select the applicant you want to verify and click **Edit**.

ORACLE Financial Services Lending and Leasing

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Application

App # 0000001017

* Dt 03/23/2013

* Product LOAN VEHICLE (FR)

* Channel WEB ENTRY

* Priority NORMAL

* Company JPD4

* Branch JPHQ

Status APPROVED - VERIFYING

Purpose VEHICLE LOAN OR LEASE

* Producer DEALER

* Producer Name AL-00003 : PRODUCER2

Loan Currency JPY

* Class SMALL BUSINESS

Sales Agent DEMOSALES

* Joint

* CoSigned

Contact

Lead #

* CRB Pull

* Override OK

* Warning OK

Save And Return Return

For more information about the fields on the pages and sub pages in this section, see the chapter **Application Entry** in this **User Guide**.

7.5.1 Address sub tab

Click the **Address** sub tab, select the record you want to work with, and click **View** to verify data about the applicant's place of residence. The **Stated** section's **Actual** fields allow you to record the actual monthly housing payment against the amount stated on the application.

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Financial Services Lending and Leasing

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Dashboard
Origination
Origination
Sales Lead
Simple Application Entry
Application Entry
Underwriting
Funding
Application Retrieval
Scenario Analysis
Application Documents
Reports
Producers
Vendors

Origination
Address Information

Address Type HOME Zip 33610 Months 0
 Current Zip Extn Amount 1,200.00
 Confirmed Phone (978)-333-2222 Currency US DOLLAR
 Mailing Frequency MONTHLY
 Country UNITED STATES Loan Currency Amount 1,200.00
 Address # 6978
 City TAMPA
 State FLORIDA
Additional Info
 Own/Rent OWNS HOME
 Landlord
 Landlord Phone
 Contact
 Contact Title
 Contact Phone
 Extn
 Census Tract / BNA Code
 MSA Code
 Comment
Address Rent Mortgage Actual
 Years 5
 Months 0
 Amount 1,200.00
 Frequency MONTHLY
 Loan Currency Amount 1,200.00
Verified
 Verified By UNDEFINED
 Verified Dt 01/26/2013

Address Details
 Postal Type NORMAL ADDRESS
 Street Pre
 Street Name LABRADOR CT
 Street Type
 Street Post
 Apt #
 Address Line 1 6978 LABRADOR CT
 Address Line 2
 Address Line 3

Address Rent Mortgage Stated
 Years 5

First Previous Next Last

Return

For more information about the **Address Information** page, refer the section **Address** sub tab in the **Application Entry** chapter of this **User Guide**.

7.5.2 Employments sub tab

Click the **Employment** sub tab, select the record you want to work with, and click **View** to verify data about the applicant's place of employment. The **Stated** section's **Actual** fields allow you to record the actual monthly incomes against the amount stated on the application.

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Origination
Employment Information

Current Zip Extn Amount 5,000.00
 Type FULL TIME Frequency MONTHLY
 Employer GE CAPITAL Loan Currency Amount 5,000.00
Additional Info
 Occupation PROFESSIONAL
 Title MANAGER
 Department
 Employee ID
 Phone (978)-334-0261
 Extn
 Contact
 Contact Title
 Contact Phone
 Contact Extn
 Comment
Employment Address
 Country UNITED STATES
 Address # 10443
 City TAMPA
 State FLORIDA
 Address Line 1 LABRADOR CT
 Address Line 2 SUITE 100
 Zip 33610
Employment Details Actual
 Years 5
 Months 0
 Amount 5,000.00
 Frequency MONTHLY
 Loan Currency Amount 5,000.00
Verified
 Verified By UNDEFINED
 Verified Dt 01/26/2013

Employment Details Stated
 Years 5
 Months 0
 Currency US DOLLAR

First Previous Next Last

Return

For more information about the **Employment Information** page, refer the section **Employment** sub tab in the **Application Entry** chapter of this **User Guide**.

7.5.3 Telecoms sub tab

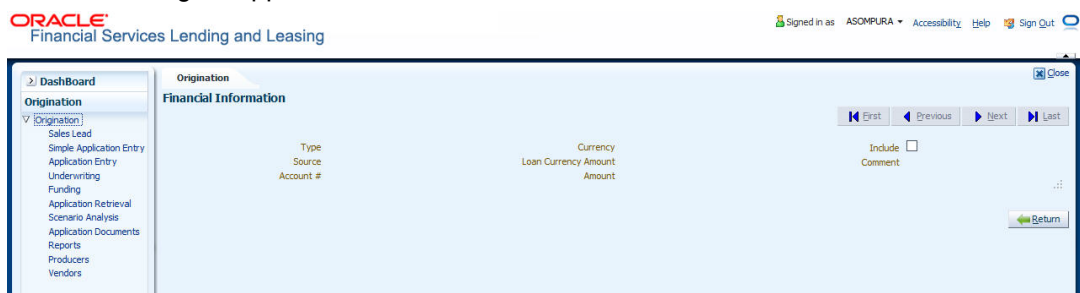
Click the **Telecoms** sub tab, select the record you want to work with, and click **View** to verify all of the applicant's phone numbers.



For more information about the **Telecoms Information** page, refer the section **Telecoms sub tab** in the **Application Entry** chapter of this **User Guide**.

7.5.4 Financials sub tab

Click the **Financials** sub tab, select the record you want to work with, and click **View** to verify the types and sources of additional income. The system uses this information when calculating an applicant's net worth.



For more information about the **Financial Information** page, refer the section **Financial sub tab** in the **Application Entry** chapter of this **User Guide**.

7.5.5 Liabilities sub tab

Click the **Liabilities** sub tab, select the record you want to work with to verify the liabilities details.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main content area is titled "Liability Information" under the "Origination" tab. It displays the following data:

Liability Information		Credit Bureau Data	
Liability Type	MORTGAGE	ECOA	PARTICIPATING
Currency		Term	30
Amount		Credit Limit	64800
Frequency	MONTHLY	High Balance	64800
Loan Currency Amount	531.00	Past Due Amt	30
Account Type	BANK	Status	OPEN
Account Balance		Account Type	BANK
Comment		Creditor's Name	DIME SAVINGS BANK
		Subscriber #	1880141

For more information about the **Liability Information** page, refer the section **Liability** sub tab in the **Application Entry** chapter of this **User Guide**.

7.5.6 Other Incomes sub tab

Open **Other Incomes** sub tab and verify the information regarding other income details, if any.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main content area is titled "Other Income Information" under the "Origination" tab. It displays the following data:

Other Income Information	
Type	Frequency
Currency	Loan Currency Amount
Amount	Comment

The "Include" checkbox is currently unchecked.

For more information about the **Other Incomes Information** page, refer the section **Other Incomes** sub tab in the **Application Entry** chapter of this **User Guide**.

7.5.7 Summary sub tab

Open the **Summary** sub page and verify the information regarding income and liability.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main content area is titled "Summary" under the "Origination" tab. It displays the following data:

Summary	
What If Pmt Amt	0.00
Scores	
Score	0
Grade	
Stated	
Monthly Income Stated	0.00
Monthly Debt Stated	0.00
Revolving Debt Stated Before	0.0000
Pmt to Income Stated Before	0.0000
Stated Before	
Debt Stated Before	0.0000
Disposable Inc Stated Before	0.0000
Stated After	
Debt Stated After	0.0000
Disposable Inc Stated After	0.0000
Actual	
Monthly Income Actual	0.00
Monthly Debt Actual	0.00
Revolving Debt Stated After	0.0000
Pmt to Income Stated After	0.0000
Actual Before	
Debt Actual Before	0.0000
Disposable Inc Actual Before	0.0000
Actual After	
Debt Actual After	0.0000
Disposable Inc Actual After	0.0000
Network	
Assets	0.00
Liabilities (-)	0
Net-Worth	0

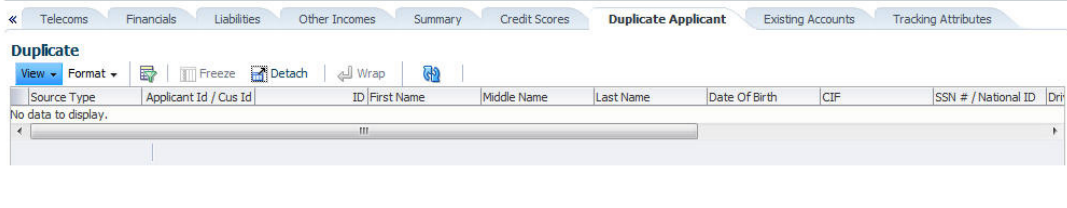
View the following details:

In this field:	View this:
What If Payment Amount	The payment amount to be used for ratios.
Score	
Score	The score.
Grade	The grade.
Stated	
Monthly Income Stated	The stated monthly income.
Monthly Debt Stated	The stated monthly debt.
Revolving Debt Stated Before	The revolving debt stated before.
Pmt to Income Stated Before	The payment to income stated before.
Stated Before	
Debt Stated Before	The debt stated before.
Disposable Inc Stated Before	The disposable inc stated before.
Stated After	
Debt Stated After	The debt stated after.
Disposable Inc Stated After	The disposable inc stated after.
Actual	
Monthly Income Actual	The actual monthly income.
Monthly Debt Actual	The actual monthly debt.
Revolving Debt Stated After	The revolving debt stated after.
Pmt to Income Stated After	The payment to income stated after.
Actual Before	
Debt Actual Before	The actual debt before.
Disposable Inc Actual Before	The actual disposable inc before
Actual After	
Debt Actual After	The actual debt after.
Disposable Inc Actual After	The actual disposable inc after.
Networth	

In this field:	View this:
Assets	The asset.
Liabilities (-)	The liabilities.
Net-Worth	The net-worth.

7.5.8 Duplicate Applicant sub tab

Click the **Duplicate Applicant** sub tab to view information regarding duplicate applicants.



View the following information:

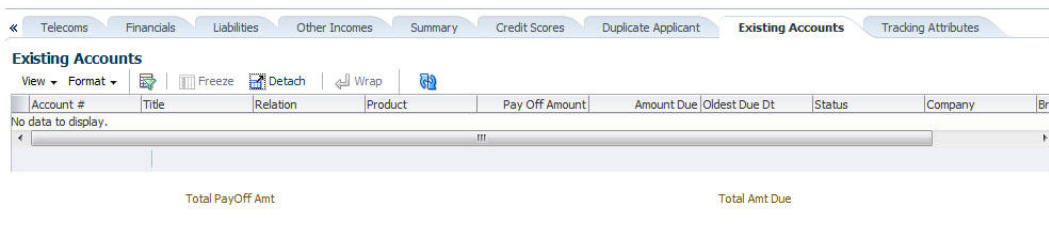
In this field:	View this:
Source Type	The source type.
Applicant Id / Cust Id	The applicant id / customer id.
ID	The customer's identification.
First Name	The customer's first name.
Middle Name	The customer's middle name.
Last Name	The customer's last name.
Date Of Birth	The customer's date of birth.
CIF	The customer identification.
SSN # / National ID	The social security number or national id.
Driving License #	The driving license number.
City	The customer's city.
State	The customer's state.
Zip	The customer's zip code.

Note

This section is populated if the applicant's existing customer id is determined.

7.5.9 Existing Accounts sub tab

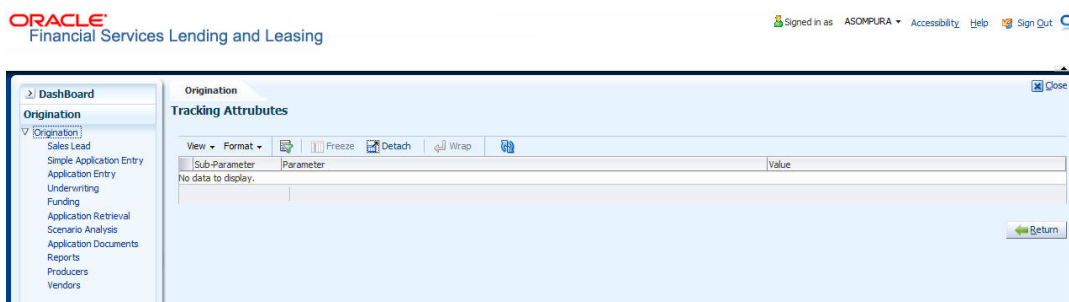
Click the **Existing Accounts** sub tab to view information regarding existing accounts for the applicant, if any exist.



For more information about the **Existing Accounts** page, refer the section **Existing Accounts** sub tab in the **Underwriting** chapter of this **User Guide**.

7.5.10 Tracking Attributes sub tab

Click the **Tracking Attributes** sub tab to view or edit tracking attributes attached to the application.



For more information about the **Tracking Attributes** page, refer the section **Tracking Attributes** sub tab in the **Underwriting** chapter of this **User Guide**.

4. Click **Save** to save any changes you made to the application.

7.5.11 Field Investigation sub tab

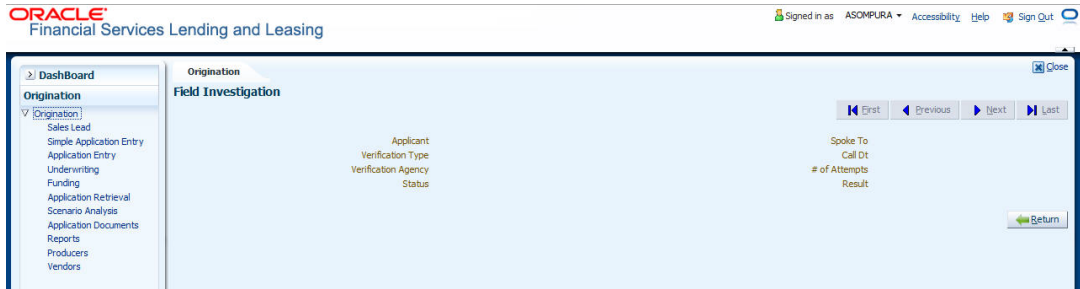
The Field Investigation link enables lending institutions to perform field investigations and verify an applicant's contact points (address and employment information, for example) and credentials (such as asset details). Clients can choose the details to be verified (address, employment, asset, or any combination of the three), as well as the verifying agency.

With the Underwriting screen's Field Investigation page, you can select which details from application entry are to be verified. The verifying agency performs a field investigation of the details and responds to the lending institution with either XML or a text file. The details are entered in the system for an underwriter to review when making a decision.

To view applicant information on the Funding screen

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

- In the Funding screen, click **Field Investigation**.



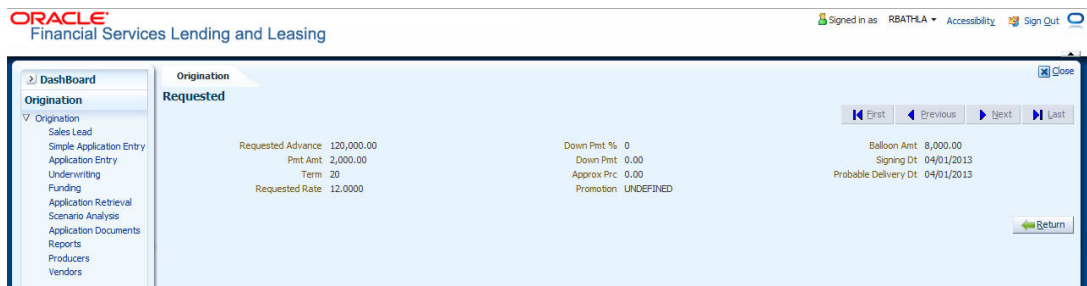
- On the Field Investigation page, select the record you to verify using the **Verification Type** field (ASSET, ADDRESS, or EMPLOYMENT), then click **Show** in the **Details** column.
- On the **Field Investigation** page, click **Initiate**.
When the field investigation is complete, the system displays the verified information about the applicant's asset, address, or employment (depending on the Verification Type you selected in step 3) as well as whether this is a verification match and remarks in the Verification Details section.
- In the Agency Details section, record the following information:

In this field:	Do this:
Spoke To	Specify the person you spoke to who verified the information
Call Date	Specify the date of the verifying call.
No. Of Attempts	Specify the number of attempts to call the number
Result	Specify the results of the call.

- On the **Field Investigation** page, click **Save**.

7.6 Request tab

System displays the calculated Payment, Interest Rate, Term and Loan Amount in the Request tab.



View the following information:

In this field:	View this:
Requested Advance	The requested advance.
Pmt Amt	The requested payment amount.

In this field:	View this:
Term	The requested term for payment.
Requested Rate	The requested interest rate.
Down Pmt %	The requested down payment percentage.
Down Pmt	The requested down payment amount.
Approx Prc	The approximate cash price
Promotion	The requested promotion
Balloon Amt	The requested balloon amount.
Signing Dt	The requested signing date.
Probable Delivery Dt	The requested probable delivery date.

7.6.1 Itemization sub tab

If there are itemizations in the application, you can view the itemization details using itemization tab.

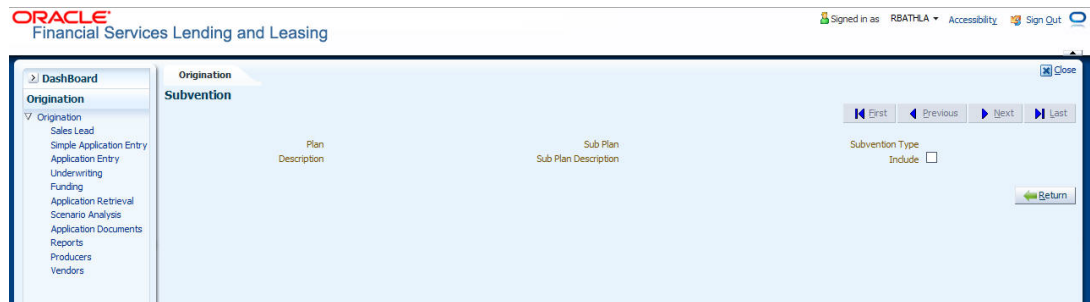
Itemization	+/-	Requested Amt	Comment
ITM AMOUNT GIVEN TO ME DIRECTLY	+	0.00	
ITM AMOUNT PAID TO OTHERS ON MY BEHALF	+	0.00	
ITM AMOUNT PAID ON MY LOAN ACCOUNT	+	0.00	
ITM SCHOOL TAX	+	0.00	
ITM OTHER FEE	+	0.00	
ITM IMPROVEMENT TAX	+	0.00	
ITM INSURANCE OTHER	+	0.00	
ITM CASH SALES	+	10,000.00	

View the following information:

In this field:	View this:
Itemization	The itemization code to be used.
+/-	View the sign
Requested Amount	The requested amount.
Comment	The comment relating to the itemization entry.

7.6.2 Subvention sub tab

System populates the participants information automatically based on the selected subvention plan.



View the following information

In this field:	View this:
Plan	The subvention plan.
Description	The subvention plan description.
Sub Plan	The sub plan.
Sub Plan Description	The subvention sub plan description.
Subvention Type	The subvention type.
Include	The subvention plan.

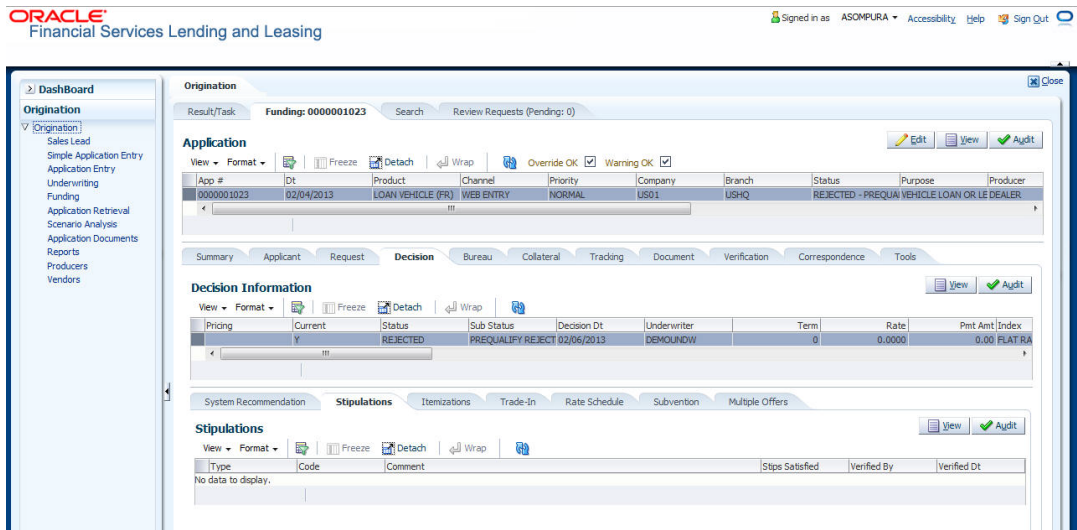
7.7 Decision tab

With the Decision tab, the system displays information gathered during the underwriting process. Depending on the type application you are working with, the system will display loan information.

Note:

- The fields on the Decision pages and sub pages are described in detail in the **Underwriting** chapter.
 - On Clicking **Calculate**, the user can calculate the loan amount, rate, term, and payment.
-

If the application you opened is for a Islamic Loan product, the following Decision page appears.



To verify the underwriting decision data

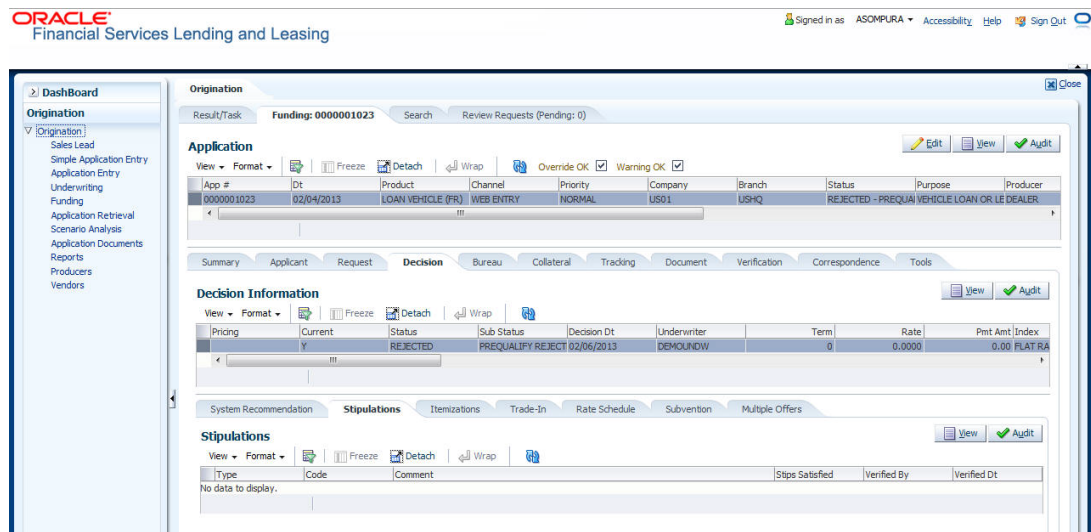
1. Open the Funding screen and load the application you want to work with.
2. In the Funding screen, click **Decision**.
 - If you are funding a loan, the following loan information appears.

The Decision tab contains the following sub pages:

- Stipulations
- Itemizations
- Rate Schedule (loan only)
- Multiple Offers.

For more information about the sub pages of the decision tab refer **Decision tab** in the **Underwriting** chapter of this User Guide.

3. Open the **Stipulations** sub page to view any stipulations or reasons for adverse action attached to the application. If a stipulation entry was verified during the underwriting process, the Verified By field notes who verified the entry and the Verify Dt notes when the entry was verified.



4. Open the **Itemizations** sub page to view any itemized amounts associated with the application, such as the cash price, cash down payment, trade-in, unpaid cash price balance, and so on.

Note

Based on the information provided during underwriting stage, system defaults the itemization details.

5. Open the **Rate Schedule** sub page and view the rate adjustment frequency information based on product setup.

Note

The Rate Schedule sub page is only available for loans.

6. Open the **Subvention** sub page and view any subvention information recorded on the Underwriting form.

Note

The Subvention sub page is only available for loans.

7. Open the **Multiple Offers** sub page and view the multiple pricing offers available to the customer.

Note

You must select one of the offers before you want to fund the loan.

7.8 Contract tab

The pages associated with the Contract link are the core of the funding process. They allow you to perform the important task of completing the truth-in-lending details. These pages include information mandated by Regulation Z; information about the financed amount, the payment schedule, the total of these payments, the finance charge, the resulting annual percentage rate (calculated according to Federal/Central bank guidelines; that is, within .125% of the Treasury OCC calculated APR) for the conventional loan, and internal rate of return for Islamic loan. Use the loan packet to supply the required information.

In completing the truth-in-lending details on the Contract link, you will enter Loan information. The truth-in-lending details must be completed before a loan can be funded.

Note:

- The Loan Calculator link can be helpful when completing this section. For more information on its use, see the **Tools** chapter.
 - On Clicking **Calculate**, the user can calculate the loan amount, rate, term, and payment.
-

To enter the contract details

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** tab.

- If the application you opened is for a Islamic Loan product, the following **Loan** page appears.
3. Using the information in the contract packet, complete the **Contract** section.

(The system calculator may be used when completing this section. For more information, see the **Tools** chapter.)

- On the page for loans, enter, view or edit the following information:

In this field:	Do this:
Contract section	
Contract Dt	Specify the contract date.
Instrument	View the instrument name.
Amt Financed	Specify the amount financed: the loan amount applied minus the prepaid finance charges. Prepaid finance charges can be found on the Good Faith Estimate/Settlement (HUD-1 or 1A). For example, if the borrower's note is for \$100,000 and the prepaid finance charge total is \$5,000, the amount financed would be \$95,000. The amount financed is the figure on which the annual percentage rate (APR) is based.
Term	Specify the term/number of payments.
Index	Select the index.
Index Rate	View the index rate.
Margin Rate	Specify the margin rate.
Rate	View the interest rate.

In this field:	Do this:
IRR	View the interest rate of return. Note: This field will be displayed only for Islamic products.
Profit Rate	View the profit rate(display only). Note: This field will be displayed only for Islamic products.
Balloon Method	View the balloon payment method.
Balloon Amt	Specify the balloon amount.
Due Day	Specify the due day.
1st Pmt Dt	Specify the first payment date.
Maturity Dt	Specify the maturity date.
Finance Charge	Specify the finance charge: the amount of interest, prepaid finance charge, and certain insurance premiums (if any) that the borrower will be expected to pay over the life of the loan.
Total of Pmts	Specify the total of payments.
Down Pmt	Specify the down payment amount.
Total Sale Price	Specify the total sales price.
Payment Amt	Specify the payment amount.
Final Pmt Amount	Specify the final payment amount.This amount will be same as that in the Payment Amt field when the installment method is EQUAL PAYMENTS.(required).
Repmt Currency	Specify the currency to be used for repaying the loan.
Principal Balance	View the principal balance on the loan.
APR	Specify the annual percentage rate: the cost of the loan in percentage terms taking into account various loan charges of which interest is only one such charge. Other charges which are used in calculating the APR are private mortgage insurance of FHA mortgage insurance premium (when applicable) and prepaid finance charges (loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading these charges over the life of the loan, which results in a rate higher than the interest rate shown on you mortgage/deed-of-trust note. If interest was the only finance charge, then the interest rate and the annual percentage rate would be the same.
IRR	Specify the interest rate of return. Note: This field will be displayed only for Islamic products.
Residual Income	View the residual income for the residual days. Note: This field will be displayed only for Islamic products.
Residual Days	View the number of residual days. Note: This field will be displayed only for Islamic products.

In this field:	Do this:
Signing Dt	Select the signing date on when the documents is signed. Note: This field will be displayed only for Islamic products.
Probable Delivery Dt	Select the probably delivery date. Note: This field will be displayed only for Islamic products.
Contract Rcvd Dt	Specify the contract received date.
Verify Date	Specify the contract verification date.
Verified By	View the user id who verified the contract.

- If applicable, enter information regarding any promotion associated with the application in the **Promotion** section.
- On the page for rate loans, the **Promotion** section contains the following fields:

In this field:	Do this:
Promotion	Select the promotion.
Type	View the promotion type.
DIq Days	View the delinquency days.
Period Type	View the period type.
Period	View the promotion period.
Tolerance Amt	View the tolerance amount (displays only).
Index	View the promotion index (displays only).
Index Rate	View the promotion index rate (displays only).
Margin Rate	View the promotion margin rate (displays only).
Rate	View the promotion rate.

- In the **Instrument** section, choose the predefined contract instrument you want use to fund this application in the **Instrument** field and click **Select Instrument**.
The system loads all the rules established by the company that are required at the time of funding; for example, the accrual method, billing method, type of billing, tolerance, due dates, extensions, and so on.
- On the page for loans, the system displays the following information:

In this field:	Do this:
Instrument section	
Instrument	View the instrument.
Accrual Method	View the accrual calculation method.
Start Dt Basis	View the accrual start basis.

In this field:	Do this:
Base Method	View the accrual base method.
Bill Method	View the billing method.
Bill Type	View the billing type.
Time Counting Method	View the time counting method.
Installment Method	View the installment methods.
Calendar Method	View the Calendar Method.
Start Days	View the accrual start days.
Rate Caps & Adjustments section	
Increase Per Year	View the maximum rate increase allowed in a year.
Increase Max Lifetime	View the maximum rate increase allowed in the life of the loan.
Increase Floor	View the rate cap (minimum).
Increase Ceiling	View the rate cap (maximum).
Decrease Per Year	View the maximum rate decrease allowed in a year.
Decrease Max Lifetime	View the maximum rate decrease allowed in the life of the loan.
# of Adjs Year	View the maximum number rate changes allowed in a year.
# of Adjs Life	View the maximum number of rate changes allowed in the life of the loan.
Advance section	
Stage Fund Allowed	If selected, indicates that multiple disbursements are allowed.
Draw End Dt	Specify the advance draw end date.
Initial Advance Max	View the maximum initial advance amount.
Initial Advance Min	View the minimum initial advance amount.
Advance Max	View the maximum subsequent advance amount.
Advance Min	View the minimum subsequent advance amount.

In this field:	Do this:
Late Charge Allowed	If selected, late charges are allowed during the disbursement period.
Billing Allowed	If selected, billing is allowed during the disbursement period.
Billing Method	View the billing method during the disbursement period.
Rate	Specify the applicable interest rate during the disbursement period.
PDC section	
PDC Ind	If selected, indicates that the customer has opted for PDC.
PDC Security Ind	If selected, indicates that the customer has submitted the PDC as a security.
Escrow section	
Allowed	View the escrow allowed indicator. If selected, escrow is allowed for this account.
Opt Out	View the escrow opt out indicator. If selected, escrow is not allowed for this account.
Post Maturity section	
Default Rate	If selected, indicates the default rate is available.
Index	Select the post maturity index.
Maturity Rt	Specify the past maturity rate.
Billing section	
Pre Bill Days	View the pre billing days.
Bill Cycle	View the billing cycle.
Payment Caps	
Max Pmt Increase / Year	The maximum payment that can be increased for the year.
Max Pmt Increase / Life	The maximum payment that can be increased in the life of an application.

You are now ready to complete the Contract link's sub pages.

7.9 Contract link sub pages

The pages opened from the Contract link for loans all share the following sub pages:

- Contract (2)
- Repayment
- Itemizations

- Trade-In
- Insurance
- ESC
- Escrow
- Compensation
- Subvention
- Proceeds
- Disbursement
- Fee
- ACH
- Coupon
- PDC
- References
- Real Estate

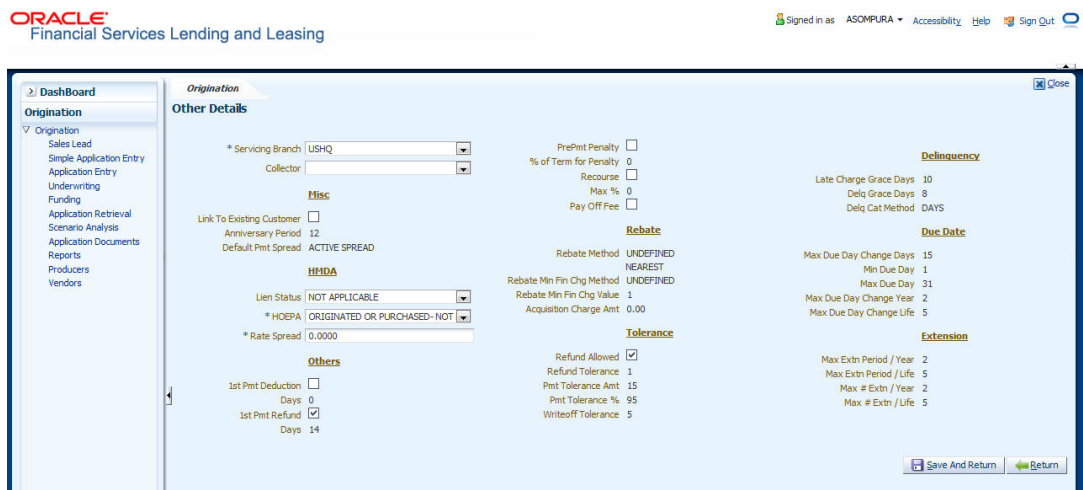
This section describes how to complete each one.

7.9.1 Contract (2) sub tab

The Contract sub page records the application’s servicing branch and collector. It also displays additional information regarding the contract not covered on the Loan page, such as the tolerance, delinquencies, due dates, billings, and extensions.

To complete the Contract sub tab

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** tab, then click the **Contract** sub tab.



3. On the **Contract** sub page, enter, view or edit the following information:

In this field:	Do this:
Servicing Branch	Select the servicing branch for the contract.
Collector	Select the collector for the contract.
Misc section	

In this field:	Do this:
Link To Existing Customer	Select to link the application to the existing customer.
Anniversary Period	View the anniversary term.
Default Pmt Spread	View the spread.
HMDA section	
Lien Status	Select the lien status.
HOEPA	Select the home owner equity protection act (HOEPA) code.
Rate Spread	Specify the rate spread. You can calculate this spread from a tool on the Home Mortgage Disclosure Act (HMDA) website.
Others section	
1st Pmt Deduction	View the first payment deduction indicator. If selected, the first payment deduction is in use.
(1st Pmt Deduction) Days	View the first payment deduction days.
1st Pmt Refund	View the first payment refund indicator. If selected, the first payment refund is in use.
(1st Pmt Refund) Days	View the first payment refund days.
Pre-Pmt Penalty	View the prepayment penalty indicator. If selected, a prepayment penalty can be applied.
% of Term for Penalty	View the prepayment penalty percentage of term.
Recourse	View the recourse indicator. If selected, there is a recourse associated with the loan.
Max %	View maximum recourse percentage.
Payoff Fee	View the payoff fee indicator. If selected, a payoff fee can be applied to the loan.
Rebate section	
Rebate Method	View the rebate calculation method.
Rebate Term Method	View the rebate term method.
Rebate Min Fin Chg Method	View the rebate minimum finance charge calculation method.

In this field:	Do this:
Rebate Min Fin Chg Method	View the minimum finance charge value.
Acquisition Charge Amt	View the acquisition charge amount.
Tolerance section	
Refund	View the refund allowed indicator. If selected, the refund policies in this section are in use.
Refund Tolerance	View the refund tolerance amount.
Pmt Tolerance	View the payment tolerance percentage.
Pmt Tolerance %	View the payment tolerance percentage.
Writeoff Tolerance	View the write-off tolerance amount.
Delinquency section	
Late Charge Grace Days	View the late charge grace days.
Delq Grace Days	View the delinquency grace days.
Delq Cat Mthd	View the delinquency category method.
Due Date section	
Max Due Day Chg Days	View the maximum due days.
Min Due Day	View the minimum due day.
Max Due Day	View the maximum due day.
Max Due Day Chg Yr	View the maximum due day changes allowed (year).
Max Due Day Chg Life	View the maximum due day changes allowed (life).
Extension section	
Max Extn Period Yr	View the maximum extension allowed (year).
Max Extn Period Life	View the maximum extension allowed (life).
Max # Extn Yr	View the maximum number of extensions allowed (year).
Max # Extn Life	View the maximum number of extensions allowed (life).

4. Click Save on the **Contract** sub page.

7.9.2 Repayment sub tab

The Repayment sub page records the application's advance information, repayment schedule, and skipped repayment months for variable rate loans.

To complete the Repayment sub tab

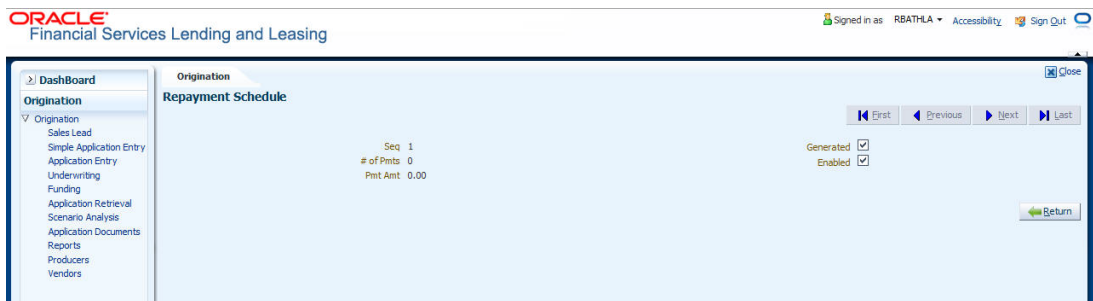
1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** tab, then click the **Repayment** sub tab.

3. Specify, view or edit the following information:

In this field:	Do this:
<u>Repayment section:</u>	
Flexible Repayment Allowed	If this display only check box is selected, then the flexible repayment functionality is set up and allowed for this application's product type.
Type	<p>Select the flexible repayment schedule you want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED.</p> <p>If you select the repayment schedule type of SKIP PERIOD, you then select the months for which borrower won't make any payments in the Skip Months section.</p> <p>If you select the repayment schedule type of USER DEFINED, you then enter the repayment schedule requested by borrower in the Schedule section; for example, \$300.00 for first 12 months, \$350.00 for next 18 months, and so on.</p> <p>Note: The borrower may not provide a complete repayment schedule with the contract. Provisions are available with the system to compute the repayment schedule for remaining periods at a later time, if borrower provides partial repayment schedule..</p>
Skip Months section	
Jan	If selected, indicates that repayment is skipped for January.
Feb	If selected, indicates that repayment is skipped for February.
Mar	If selected, indicates that repayment is skipped for March.
Apr	If selected, indicates that repayment is skipped for April.
May	If selected, indicates that repayment is skipped for May.
Jun	If selected, indicates that repayment is skipped for June.

In this field:	Do this:
Jul	If selected, indicates that repayment is skipped for July.
Aug	If selected, indicates that repayment is skipped for August.
Sep	If selected, indicates that repayment is skipped for September.
Oct	If selected, indicates that repayment is skipped for October.
Nov	If selected, indicates that repayment is skipped for November.
Dec	If selected, indicates that repayment is skipped for December.
Extendable Balloon section	
Max Term	Specify maximum number of payments.

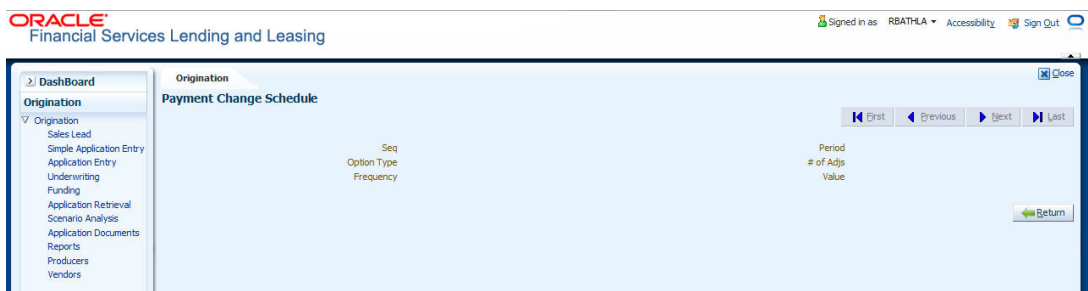
4. In the **Repayment Schedule** section, click **View**.



5. View the following information:

Repayment Schedule section	
Note: Complete the Schedule section only if you entered USER DEFINED in the Repayment section's Type field. Click Add to make new entries.	
Seq	Specify the sequence number of the repayment schedule.
Pmt Amt	Specify the repayment amount borrower agreed to pay during the schedule.
# of Pmts	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
Generated	If selected, indicates that the schedule is system generated.
Enabled	If selected, indicates that the schedule is enabled.

6. In the **Payment Change Schedule** section, click **View**.



7. View the following information:

Payment Change Schedule section	
Seq	Specify the payment sequence number.
Option Type	Select the option type.
Freq	Specify the payment change frequency.
Period	Specify the period.
# of Adj	Specify the number of adjustments.
Value	Specify the adjustment value.

8. Click **Save** on the Repayment sub page.

7.9.3 Itemizations sub tab

The system lists the distribution of the loan proceeds on the Itemizations sub page when you choose Select Instrument on the Contract link. It lists amounts paid to the borrower directly, amount paid to the borrower's account, and amount's given on the borrower' behalf to third parties. Itemizations are categorized according to advances, finance fees, prepaid fees, producers, or escrows. If you entered itemization amounts during on the during application entry or underwriting, you will see these values in the Amount or Approved Amt columns.

The Itemizations sub page offers the option of computing the values for itemization according to a itemization formula associated with the selected instrument based on system setup.

Note

If you require any new itemizations, you can add them using the Setup menu Products command. (For more information, see the **Products** chapter in the **Setup Guide**.)

To complete the Itemizations sub page

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** tab, then click the **Itemizations** sub tab.

The screenshot displays the 'Itemizations' sub page in the Oracle Financial Services Lending and Leasing system. The page header shows 'Signed in as ASOMPURA' and 'Accessability Help Sign Out'. The main content area features a table with the following data:

Itemization	+/-	* Amount	* Approved Amt	Discount Rate	Tax/Slr	Itemization Formula	Itemization Type	* Prefunding Status	Pmt Dt	Pmt Ref #	Comment
ITM CASH SALE	+	10,000.00	10,000.00				UNDEFINED		01/26/2013	UNDEFINED	
ITM DOWN PAY	-	0.00	0.00				UNDEFINED		01/26/2013	UNDEFINED	
ITM DOWN PAY	-	0.00	0.00				UNDEFINED		01/26/2013	UNDEFINED	
ITM DOWN PAY	+	0.00	0.00				UNDEFINED		01/26/2013	UNDEFINED	
ITM SERVICE CC	+	0.00	0.00				UNDEFINED		01/26/2013	UNDEFINED	
ITM SERVICE CC	+	0.00	0.00				UNDEFINED		01/26/2013	UNDEFINED	
ITM CREDIT INS	+	0.00	0.00				UNDEFINED		01/26/2013	UNDEFINED	
ITM INSURANCE	+	0.00	0.00				UNDEFINED		01/26/2013	UNDEFINED	

Summary statistics at the bottom of the table:

- Total Amount: 10,000.00
- Total Discount Rate: 0.00

The page includes a 'Save And Return' button and a 'Return' button at the bottom right.

- On the **Itemizations** sub page, view the following information:

In this field:	Do this:
Itemization	View the itemization.
+/-	View whether the itemization is added or subtracted.
Approved Amt	View the approved amount. This is information recorded on the Underwriting window.
Discount Rate	Specify the discount rate.
Tax	View whether the itemization is taxable (Sales) if box is selected.
Itemization Formula	View the itemization type.
Comment	Specify additional comments, if any.

- Choose the option button for the type of itemization you want to use: **Advance**, **Financed Fees**, **Pre-Paid Fees**, **Producer**, or **Escrow**.
- In the **Amount** column, enter the amount corresponding with what is listed in the **Itemization** column.
- If the **Itemization Formula** field contains an entry other than UNDEFINED, you can choose **Compute** to auto-compute the value in the **Amount** field using a predefined itemization formula.

Itemization formulas are created on the Product Setup window's Origination Fees pages. (For more information, see the **Org. Fees tab** section of the **Products** chapter in the **Set-up Guide**.)

To ensure you create the correct computed value, choose **Compute** after entering values for all base itemizations; that is, values of all such itemizations with an Itemization Formula of UNDEFINED.

You can also manually enter amounts for auto-computed itemizations.

Note

If you click **Initialize**, the system sets the values of auto-computed itemizations to 0 (zero).

- If you choose, use the **Comment** field to add remarks.
- Click **Save** on the Itemizations sub page.

7.9.4 Trade-In sub tab

If there is any information regarding an itemized trade-in, use the Trade-In sub page to enter the details in the system (This sub page might already contain information supplied during the underwriting process.)

To complete the Trade-In sub page

- Open the Funding screen and load the application you want to work with.

- On the Funding screen, click the **Contract** tab, then click the **Trade-In** sub tab.

- On the **Trade-In** sub page, select the record you want to work with, then enter, view, or edit the following information:

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

- Click **Save** on the Trade-In sub page.

7.9.5 Subvention sub page

With the Subvention sub page, you can enter the subvention information and calculate the subvention amount, as well as override the calculated subvention amount. The participant's information is automatically populated based on the selected subvention plan.

To use the Subventions sub page

1. Open the Funding window and load the application you want to work with.
2. On the Funding link bar, click the **Contract** link, then choose the **Subventions** sub tab.

3. On the **Subvention** sub page, enter, view, or edit the following information:

In this field:	Do this:
<u>Subvention section:</u>	
Plan	Select the subvention plan code.
Description	View the subvention plan description
Sub Plan	Select the sub plan.
Sub Plan Description	Select the subvention sub plan.
Subvention Type	View the subvention type
Subvention Amount	View the subvention amount for the plan.
Include	If selected, indicates that the subvention is included.

4. Click View in the Subvention Details section.

View the following:

<u>Participants section:</u>	
Participant	View the participant.

Participant Type	View the participant type
Collection Method	View the collection method.
Rate	View the subvention rate.
Rent Factor	View the subvention rent factor.
Calculation Method	View the subvention calculation method.
Factor	View the factor.
Calculated Amount	View the calculated subvention amount.
Subvention Amount	Specify the subvention amount.
Total Subvention Rate	View the total subvention rate.
Total Subvention Amount	View the total subvention amount.
Include	If selected, indicates that the subvention is included.

5. Click **Initialize** to reset the subvention amount to zero.
6. Click **Calculate** to calculate the subvention amount.
7. Save your entry.

7.9.6 Insurance sub tab

If there is any information regarding an itemized insurance amount, enter the details on the Insurance sub page. The Insurance sub page also enables you to calculate the commission if there is a commission rule defined during Contract setup.

To complete the Insurance sub tab

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** tab, then choose the **Insurance** sub tab.

3. On the **Insurance** sub page, select the record you want to work with, then enter, view, or edit the following information:

In this field:	Do this:
Policy Information section	

In this field:	Do this:
Insurance Plan	Select the insurance plan associated with the financed insurance product.
Insurance Type	View the insurance type associated with the insurance plan.
Sub Type	Select the insurance sub type offered under the insurance plan.
Insurance Company	Specify the insurance company associated with the insurance plan. The system populates the default insurance plan defined during product setup.
Policy #	Specify the insurance policy number.
Effective Dt	Specify the insurance effective date.
Term	Specify the insurance term.
Expiry Dt	Specify the insurance expiry date.
Commission Rule	View the insurance premium amount.
Premium Amt	Specify the insurance premium amount.
Commission Amt	View the insurance commission amount.
Phone No	Specify the insurance company's primary phone number.
Extn	Specify the insurance company's primary phone extension.
Phone No	Specify the insurance company's alternate phone number.
Extn	Specify the insurance company's alternate phone extension.
Beneficiary section	
Primary	Specify the primary beneficiary of the insurance.
Secondary	Specify the secondary beneficiary of the insurance.
Cancellation/Refund section	
Allowed	If selected, a refund is allowed. A selected box indicates that the insurance premium can be rebated to the customer in case of early payoff.
Grace Days	View the number of grace days allowed for cancellation without charging a cancellation fee.
Calculation Method	View the insurance premium refund/rebate calculation method to be used when insurance is cancelled.
Grace Day's Cancellation	If selected, indicates that cancellation fees during grace
Fee Allowed	period is allowed.
Cancellation Fee	View the amount of the cancellation fee to be charged when the insurance is cancelled.

- If you click the **Calculate** button, the system computes the commission based on the commission method in the **Cancellation/Refund** section.

The commission appears in the **Commission Rule** and **Commission Amt** fields of the Policy Information section.

It also appears on the **Itemizations** sub page.

Note

You can overwrite the suggested value if you choose.

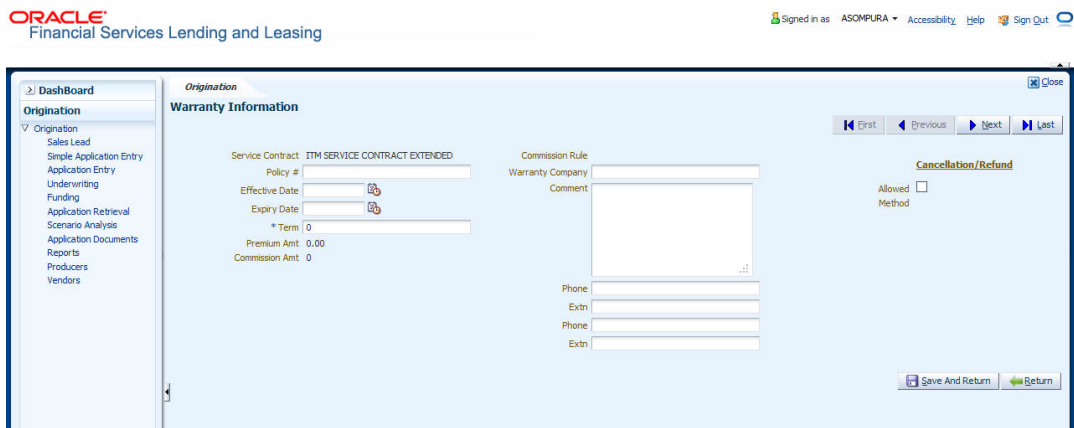
- Click **Save** on the Insurance sub page.

7.9.7 **ESC subtab**

If there is information regarding an itemized extended service contract or warranty amount, enter the details on the ESC sub page.

To complete the ESC (extended service contracts) sub tab

- Open the Funding screen and load the application you want to work with.
- On the Funding link bar, click the **Contract** tab, then choose the **ESC** sub tab.



- On the **ESC** sub page, select the record you want to work with and enter, view, or edit the following information:

In this field:	Do this:
Warranty Information section	
Service Contract	View the extended service contract type.
Policy Number	Specify the ESC number.
Effective Dt	Specify the ESC effective date.
Term	Specify the ESC term.
Expiration Dt	Specify the ESC expiry date.
Premium Amt	View the ESC premium amount
Commission Amount	View the commission amount.

In this field:	Do this:
Commission Rule	View the commission rule.
Warranty Company	Specify the ESC company's name.
Phone No	Specify the ESC company's primary phone number.
Extn	Specify the ESC company's primary phone extension.
Phone No	Specify the ESC company's alternate phone number.
Extn	Specify the ESC company's alternate phone extension.

4. In the **Cancellation/Refund** section, view the following information.
 - If the **Allowed** box is selected, a refund is allowed. A selected box indicates that the ESC premium can be rebated to the customer in case of early payoff.
 - The **Method** field displays the refund method.
5. If you click the **Calculate** button, the system computes the commission based on the commission method in the **Cancellation/Refund** section.
The commission appears in the **Commission Rule** and **Commission Amt** fields of the Warranty Information section.
It also appears on the **Itemizations** sub page

Note

You can overwrite the suggested value if you choose.

6. Click **Save** on the ESC sub page.

7.9.8 **Escrow sub tab**

If there is escrow information selected on the Itemization sub page, enter information about it on the Escrow sub page. The Escrow sub page records escrow details regarding disbursement, insurance, and property tax -- information that is parsed to the Customer Service screen on the Customer Service (2) master tab, where it is available for maintenance.

Note: This sub tab is available if escrow is allowed for the instrument selected on the Loan page.

The Escrow Analysis page enables you to view and perform the initial escrow analysis. You can perform multiple analyses; however, the system records only the most recent analysis.

To complete the Escrow sub page

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

- On the Funding screen, click the **Contract** tab, then choose the **Escrow** sub tab.



- The **Escrow Information** section displays information regarding the escrow recorded on the Itemization sub page. In the **Escrow Information** section, select the record you want to work with and view the following information:

In this field:	View:
Escrow	The escrow itemization code and description.
Escrow Type	The escrow type.
Escrow Sub Type	The escrow sub type.
Advance Amt	The amount that's been approved for the Item in the itemization screen under the escrow.
Required Escrow	If selected, indicates that this is mandatory itemization and customer can not opt out of this escrow item.
Cushion Allowed	If selected, indicates that cushion is allowed.

- Select the **Opt Out** box only if you want to ignore this particular escrow.

- In the **Disbursement** section, enter the following information:

In this field:	Do this:
Rule	Select disbursement rule.
Yearly Amt	Specify yearly disbursement amount.
Account #	Specify reference account number for vendor. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234..
Vendor	Specify the vendor name.
Maturity Dt	Specify the maturity date, if one exists.

- If this escrow involves an insurance, use the **Insurance** section to enter the following information:

In this field:	Do this:
Coverage Type	Specify the coverage type.

In this field:	Do this:
Coverage Term	Specify the coverage term.
Policy Nbr	Specify the policy number.
Coverage Amt	Specify the coverage amount.
Effective Dt	Specify the effective date.
Expiration Dt	Specify the expiration date.

7. If this escrow involves a tax, use the **Tax** section to enter the following information:

In this field:	Do this:
Property Tax Type	Specify property tax code.
Comment	Specify a comment.

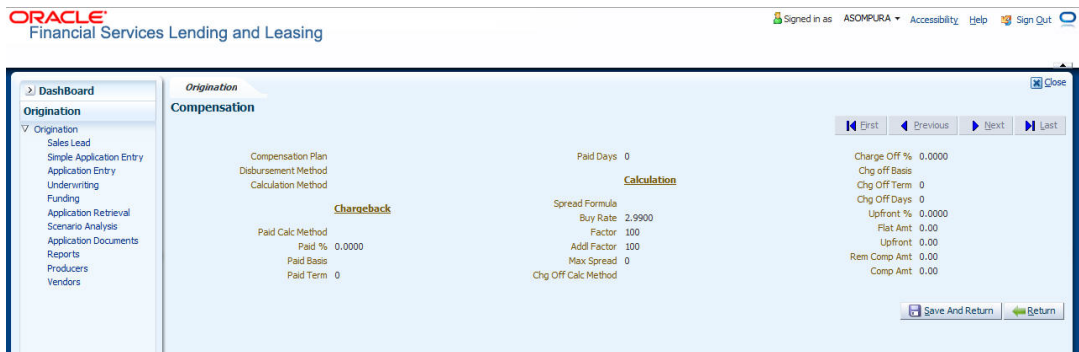
8. Click **Save** on the Escrow sub page.

7.9.9 Compensation sub tab

The Compensation (loan) sub tab records and displays the terms of compensation between the finance company and the dealer for loan transactions.

To complete the Compensation (loan) sub page

1. Open the Funding screen from the **Origination** master tab's **Funding** bar link and load the application you want to work with.
2. On the Funding screen, click the **Contract** link, then choose the **Compensation (loan)** sub tab.



3. On the Compensation sub page's **Compensation** section, select in the **Compensation Plan** section the compensation plan you want to use.
4. Click **Load**.

The system loads the following information on the Compensation sub page:

In this field:	Do this:
Compensation section	
Compensation Plan	View the compensation plan.

In this field:	Do this:
Disbursement Method	View the compensation payment method.
Calculation Method	View the compensation calculation method.
Chargeback section	
Paid Calc Method	View the charge back calculation method (early payoff).
Paid %	View the charge back percentage (early payoff).
Paid Basis	View the charge back basis (early payoff).
Paid Term	View the charge back term (early payoff).
Paid Days	View the charge back days (early payoff).
Calculation section	
Spread Formula	View the compensation spread formula.
Buy Rate	Specify the buy rate.
Factor	View the compensation factor.
Addl Factor	View the additional compensation factor.
Max Spread Percent	View the maximum spread or percent allowed.
Upfront %	View the upfront compensation percentage.
Flat Amt	View the flat amount.
Upfront	View the compensation amount paid upfront.
Rem Comp Amt	View the compensation amount remaining.
Comp Amt	View the compensation amount.
Charge off Calc Method	View the charge back calculation method (charge off).
Charge off %	View the charge back percentage (charge off).
Charge off Basis	View the charge back basis (charge off).
Charge off Term	View the charge back term (charge off).
Charge off Days	View the charge back days (charge off).

5. Make any necessary changes in the **Buy Rate** field.

6. Click **Calculate**.

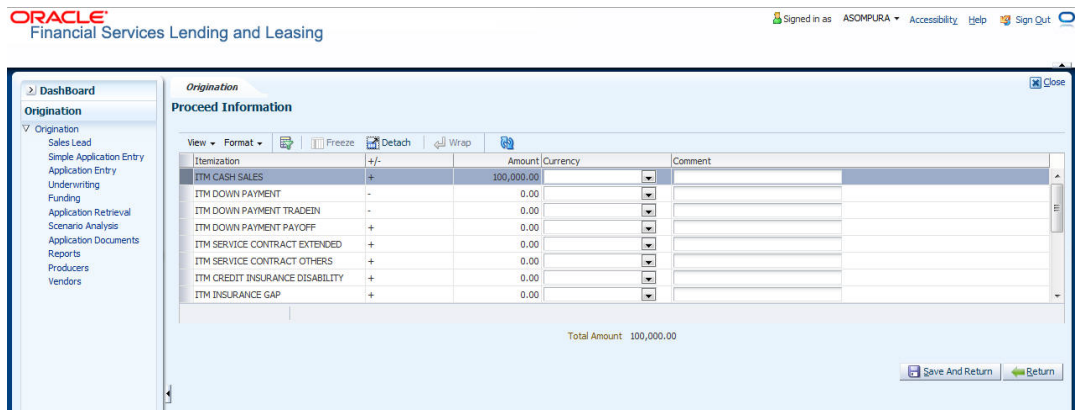
The system displays the details and amounts for this compensation plan.

7.9.10 Proceeds sub tab

The Proceeds sub page displays the payment amount due to the dealer, based on the Compensation and Itemization sub pages. It is a view only sub page, though you can record comments.

To use the Proceeds sub page

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** tab, then choose the **Proceeds** sub tab.



3. On the **Proceeds** sub page, enter, view, or edit the following information:

In this field:	Do this:
Proceeds	View the proceed itemization.
+/-	View whether the itemization is added to or subtracted from the total proceeds.
Amount	Specify the amount.
Currency	Specify the currency of the proceed.
Comment	Specify a comment.
Total Proceed	View the total proceeds.

4. Click **Save** on the Proceeds sub page.

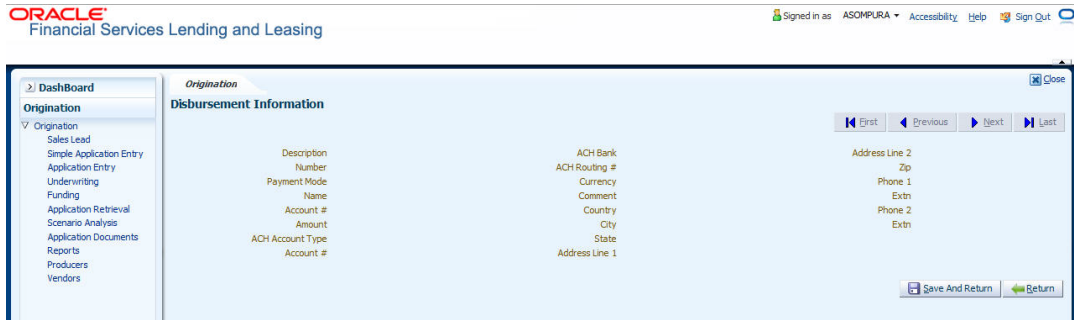
7.9.11 Disbursement sub tab

The Disbursement sub page records how the loan payment is disbursed and records payments to third parties, such as the Department of Motor Vehicles. This sub page needs to be completed if there is an itemized disbursement.

To complete the Disbursement sub page

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** tab, then choose the **Disbursement** sub tab.

3. On the **Disbursement** sub page, select the record you want to work with and enter, view,



or edit the following information:

In this field:	Do this:
Disbursement section	
Description	View the disbursement description.
Number	Specify the disbursement party's number.
Payment Mode	Select the payment mode.
Name	Specify the company name.
Account #	Specify the account number. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234.
Amount	View the payment amount.
ACH Account Type	Specify the account type.
ACH Account #	Specify the account number. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234.
ACH Bank	Specify the bank number.
ACH Routing #	Specify the routing number.
Comment	Specify a comment.
Country	Select the country.
City	Specify the city.
State	Select the state.
Address Line 1	Specify the address line 1.
Address Line 2	Specify the address line 2.

In this field:	Do this:
Zip	Specify the zip code. Note: For non US country, you have to enter zip code.
Phone 1	Specify the primary phone number.
Extn	Specify the primary phone extension.
Phone 2	Specify the alternate phone number.
Extn	Specify the alternate phone extension.
Validate Payee	View the validate payee indicator. If selected, indicates that the payee needs to be validated.

- Click **Save** on the Disbursement sub page.

Note

Disbursement tab will display the records only if a third party itemization is maintained during contract setup.

7.9.12 Fee sub tab

The Fee sub page is a view-only table displaying what fees on the loan instrument are in use, based on the contract.

To view the Fee sub page

- Open the Funding screen and load the application you want to work with.
- On the Funding screen, click the **Contract** tab, then choose the **Fee** sub tab.

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

- In the **Fee** sub page, view the following display only information:

In this field:	Do this:
Fee	View the fee type.
Fee Calc Method	View the fee calculation method.
Txn Amt From	View the minimum transaction amount.
Percent	View the maximum percentage.
Min Amt	View the minimum fee amount.
Max Amt	View the maximum fee amount.
Enabled	If selected, the fee rule is enabled.

7.9.13 ACH sub tab

The ACH sub page records details about automatic clearing house, if this is a direct deposit payment account; otherwise, it remains empty. This information is used to receive payments, primarily when working with the Payments window.

To complete the ACH sub page

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** tab, then choose the **ACH** sub tab.

3. On the **ACH** sub page, enter, view, or edit the following information:

In this field:	Do this:
Bank Name	Specify the bank name.
Routing #	Specify the routing number.
Status	Select the status to indicate that the ACH is active.
Start Dt	Specify the ACH start date.
End Dt	Specify the ACH end date.
Default	If selected, indicates this is a default one.
Account Type	Select the account type.
Account #	Specify the account number. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234.
Pmt Day	Specify the payment day.
Pmt Amt	Specify the payment amount.
Pmt Amt Excess	Specify the additional payment
Pmt Freq	Select the payment frequency.

4. Click **Save** on the ACH sub page.
5. If there are more than one ACH banks and an optional End Date, click **Add** and repeat steps 3 through 5.

7.9.14 Coupon sub tab

The Coupon sub page enables you to order (or re-order) new coupon books. **Note:** This sub page is only available if the bill type for this application is a coupon payment, not a statement.

To complete the Coupon sub page

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** tab, then choose the **Coupon** sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text 'Financial Services Lending and Leasing', and user information: 'Signed in as ASOMPURA', 'Accessibility', 'Help', and 'Sign Out'. The main interface has a left-hand navigation menu with 'Dashboard' and 'Origination' (expanded to show 'Sales Lead', 'Simple Application Entry', 'Application Entry', 'Underwriting', 'Funding', 'Application Retrieval', 'Scenario Analysis', 'Application Documents', 'Reports', 'Producers', and 'Vendors'). The 'Origination' section is active, showing a 'Coupon Information' sub-page. This sub-page contains several input fields: a checkbox for '* Order', a text field for 'Ordered By', a text field for '* # of Coupons' (with a value of 0), a text field for '* Coupon Starting #' (with a value of 0), a date field for 'Order Dt', and a date field for 'First Pmt Dt'. At the bottom right of the form area, there are two buttons: 'Save And Return' and 'Return'.

3. On the **Coupon Book Information** sub page, enter or view the following information:

In this field:	Do this:
Order	Select to order coupon book.
Order Dt	Specify the coupon book order date.
Ordered By	Select the user id of the user who ordered the coupon book.
# of Coupons	Specify the number of coupons.
First Pmt Dt	Specify the first payment date.
Coupon Start- ing #	Specify the starting number of the coupon book.
First Coupon Dt	View the first coupon date.
Coupon End- ing #	View the ending number of the coupon book.
Last Coupon Dt	View the last coupon date.

4. Click **Save** on the Coupon sub page.

7.9.15 PDC sub tab

The PDC sub page displays any post dated checks associated with the contract.

To complete the PDC sub page

1. Open the Funding window and load the application you want to work with.

- On the Funding link bar, click the **Contract** link, then choose the **PDC** sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes 'Signed in as ASOMPURA', 'Accessibility', 'Help', and 'Sign Out'. The main content area is titled 'Origination' and 'Post Dated Check Information'. A left-hand navigation menu lists various roles like 'Sales Lead', 'Simple Application', etc. The form contains several input fields: PDC Type (SECURITY), Account # (535655), Bank Name (HDFC), Check # (66301262), Status (OPEN), Account Type (dropdown), Routing # (125497), Branch Name (NGM), Docket # (T43578), Check Dt (04/10/2007), and Check Amt (318.00). Navigation buttons for 'First', 'Previous', 'Next', and 'Last' are visible at the top right, and 'Save And Return' and 'Return' buttons are at the bottom right.

- On the **PDC** sub page's **PDC Details** section, enter, view, or edit the following information:
 - If you are entering a new record, click **Add**.

In this field:	Do this:
PDC Ind	If selected, indicates that this account involves a post dated check as a method of repayment.
PDC Type	Select the post dated check type, SECURITY CHECKS or POST DATED CHECKS FOR PAYMENT.
Account #	Specify the account number, on which the cheque is drawn.
Routing #	Specify the routing number of the cheque. It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition).
Account Type	Specify the type of the account
Bank Name	Specify the bank name of the customers cheque
Branch Name	Specify the Branch name of the customers cheque
Docket #	Specify the docket number where post dated checks are supposed to be stored.
Check #	Specify the starting cheque number.
Check Dt	Select the check date. In case there are multiple checks being deposited that have sequential serial numbers, the date of the first cheque in the series would be entered in the date field. The remaining cheque dates would be anniversary dates based on the frequency set up. For example, the cheque range could be from 111 to 180. If the date on the first cheque-111 is October 12, 2003 and the frequency is set to Monthly, the next cheque would be picked up for processing on November 12, 2003.
Check Amt	Specify the appropriate cheque amount.
No of Checks	Specify the total number of checks in the range.

In this field:	Do this:
Billing Cycle	Select the frequency at which the checks are to be sent for collection.
Comments	Specify any remarks for the details.

4. Click **Generate**.

5. In the **PDC** Table section, select the record you want to work with and enter, view, or edit the following information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
PDC Type	The type of post dated check in use.
Account #	The account number of the post dated check.
Bank Name	The bank name of the post dated check.
Check #	The check number of the post dated check.
Status	The status of the post dated check.
Check Dt	The check date of the post dated check.
Check Amt	The check amount of the post dated check.
Account Type	The account type of the post dated check.

6. Click **Save** on the PDC sub page.

7.9.16 References sub tab

The References link enables you to enter any number of people as a reference on the application.

To complete the Reference page (Contract link)

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** drop-down link, then click **References** link.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. At the top, the Oracle logo and 'Financial Services Lending and Leasing' are visible. The user is signed in as ASOMPURA. The main content area shows the 'Reference Information' form under the 'Origination' tab. The form includes the following fields: Relationship (dropdown), Name (text), Years (0), Months (0), Comment (text area), Country (UNITED STATES dropdown), City (text), State (dropdown), Address Line 1 (text), Address Line 2 (text), Zip (text), Zip Extn (text), Phone 1 (text), and Phone 2 (text). At the bottom right of the form, there are buttons for 'Save And Add', 'Save And Return', and 'Return'.

3. On the **References** page, select the record you want to work with and enter, view, or edit the following information:

- If you want to create a new record, click **Add**.

In this field:	Do this:
Relationship	Select the reference type.
Name	Specify the reference name.
Address	Specify the address line 1.
Address 2 (unlabeled)	Specify the address line 2.
Yrs	Specify the number of years.
Mths	Specify the number of months.
City	Specify the city.
State	Select the state.
Country	Select the country.
Zip	Select the zip code. Note: For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
Phone	Specify the reference's primary phone number.
Extn	Specify the reference's primary phone extension.
Phone	Specify the reference's secondary phone number.
Extn	Specify the reference's secondary phone extension.
Comment	Specify a comment.

4. Click **Save** on the References page.

Note

If you want to add another reference, click Add and repeat steps 3 and 4.

7.10 Escrow Analysis tab

If escrow is allowed for the selected instrument, the Escrow Analysis link is available on the Contract drop-down link. This page enables you to view and perform the initial escrow analysis. When you are satisfied with the analysis, complete the Approval Dt field in the Approval section and save your entry.

Note

- The escrow payment for the loan account starts on the 1st date of the loan payment month.
 - The disbursement happens on the 10th of the month (as per the disbursement rules).
 - The escrow analysis lasts for a year (12 months) irrespective of the loan term.
-

You can perform multiple analysis; however, the Escrow Analysis page only records the last analysis performed. No record of any earlier analysis is currently available.

To complete the Escrow Analysis page

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, Click **Escrow Analysis** tab.



3. In the **Escrow Analysis** section, view or enter the following information:

In this field:	View:
Escrow	The escrow item.
Disbursement Rule	The escrow disbursement rule.
Yearly Amt	The escrow disbursement yearly amt.

4. Click **Analyze**.

Note

5. Information on the Analysis Details page is based on expected cash flow from contract and escrow disbursement setup. Payments received appear before escrow disbursement in any given month. Click **View** in **Escrow Analysis** section.



6. In the following section, enter, view, or edit the following information:

In this field:	View:
Parameters section	
Date	The date.
From Dt	The FROM date for the escrow activity.
To Dt	The TO date for the escrow activity.
Opening Bal (Act)	The opening balance actual amount.

In this field:	View:
Opening Bal (Est)	The opening balance estimated amount. Calculation: cushion amount + low required balance
Cushion Type	The cushion type.
Cushion Value	The cushion value.
Cushion Amt	The cushion amount. Calculation: as per the shortage /cushion Rule maintenance
Results section	
Std Pmt Amt	The standard payment amount.
Escrow Pmt Amt (+)	The escrow payment amount. Calculation: Yearly Amount/12.
Spread Pmt Amt (+)	The spread payment amount. Calculation: Surplus amount / 12
Other Pmt Amt (+)	The other payment amount.
New Pmt Amt =	The new payment amount. Calculation: standard payment amount + escrow payment amount + spread payment amount + other payment amount
Surplus section	
Surplus /<Shortage Amt>	The surplus shortage amount. Calculation: escrow account balance - opening balance
Refund Amt	The refund amount.

7. Click **View** in the **Analysis Details** section.

8. On the **Analysis Details** sub page, view the following information:

In this field:	View:
Txn Dt	The transaction date.

In this field:	View:
Transaction	The escrow transaction.
Vendor	The vendor name.
Txn Amt	The amount of the transaction.
Balance Amt (Est)	The estimated amount of balance.
Balance Amt (Act)	The actual amount of balance.

Note

Information on the Analysis Details sub page is based on expected cash flow from contract and escrow disbursement setup. Payments received appear before escrow disbursement in any given month.

- If you want to re-analyze the escrow analysis, change the escrow information on the Contract link's page and sub pages.

If you want to approve the escrow analysis, complete the following information fields on the **Approval** section:

In this field:	View:
Approval section	
Approval Dt	The approval date.
Approved By	The person who approved the loan.

- Click **Save** on the Funding window.

7.10.1 Real Estate sub tab

The Real Estate Fields page records additional information regarding manufactured home loans.

To complete the Real Estate Fields page

- Open the Funding screen and load the application you want to work with.
- On the Funding screen, click the **Contract** tab, then click the **Real Estate Fields** link.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Signed in as ASOMPURA", "Accessibility", "Help", and "Sign Out". The main content area is titled "Origination" and "Real Estate Information". It contains several input fields for data entry:

- Note Transmittal #
- Deed Transmittal #
- Cancel/Cashout Transmittal #
- Deed Input Dt
- Deed Recording Dt
- Deed Book #
- ConDeedingPageNo
- Mortgage Recording Dt
- Mortgage Book #
- Mortgage Page #

At the bottom right of the form, there are three buttons: "Save And Add", "Save And Return", and "Return". A "Close" button is located in the top right corner of the window.

3. On the **Real Estate Fields** page, enter, view, or edit the following information:

In this field:	Do this:
Note Transmittal Number	Specify the note transmittal number.
Deeding Transmittal Number	Specify the deeding transmittal number.
Cancel/Cashout Transmittal Number	Specify the deeding cancel/cashout transmittal number.
Deed Input Date	Specify the deed input date.
Deed Recording Date	Specify the deed recording date.
Deeding Book Number	Specify the deeding book number.
Deeding Page Number	Specify the deeding page number.
Mortgage Recording Date	Specify the mortgage recording date.
Mortgage Book Number	Specify the mortgage book number.
Mortgage Page Number	Specify the mortgage page number.

4. Click **Save** on the Real Estate Fields page.

7.11 Collateral tab

Having selected and loaded an application, you can view the information about the collateral of the loan.

The Collateral link opens pages with information regarding any collateral associated with an account. Depending on the type of loan, collateral can be a vehicle, home, or something else, such as major household appliances. The Collateral link is unavailable if this is an unsecured loan.

Note

A detailed explanation of the fields found on the **Collateral** link's pages and sub pages can be found in the **Application Entry** chapter.

To verify information about the collateral

1. Open the Funding screen and load the application you want to work with.
2. In the Funding screen, click the **Collateral** link.
Depending on the type of collateral, information about the vehicle, home, or other type of collateral appears.
3. Verify the information regarding the collateral and its sub pages. (This is information that was recorded during the application entry process or gathered during the credit pull.)

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

ORACLE® Financial Services Lending and Leasing

Signed in as ASOMPURA Accessibility Help Sign Out

The screenshot displays the Oracle Financial Services Lending and Leasing interface. On the left is a navigation menu with sections for Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Origination' and shows details for 'Result/Task Funding: 0000001021'. The 'Application' section includes a table with columns: App #, Dt, Product, Channel, Priority, Company, Branch, Status, Purpose, and Producer. The data row shows: 0000001021, 02/04/2013, LOAN VEHICLE (FR), WEB ENTRY, NORMAL, US01, USHQ, REJECTED - PREQUAL HOME PURCHASE, DEALER. Below this are tabs for Summary, Applicant, Request, Decision, Bureau, Collateral, Tracking, Document, Verification, Correspondence, and Tools. The 'Collateral' tab is active, showing a 'Vehicle' section with a table for Existing Asset, Existing Asset Id, Primary, Asset Class, Asset Type, Sub Type, Status, Year, Age, and Make. Below that is a 'Valuation' section with a table for Current, Valuation Dt, Source, Currency, Edition, Supplement, Wholesale Base, Loan Currency Wholesale Base, and Usage. The 'Addons' section is also visible.

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

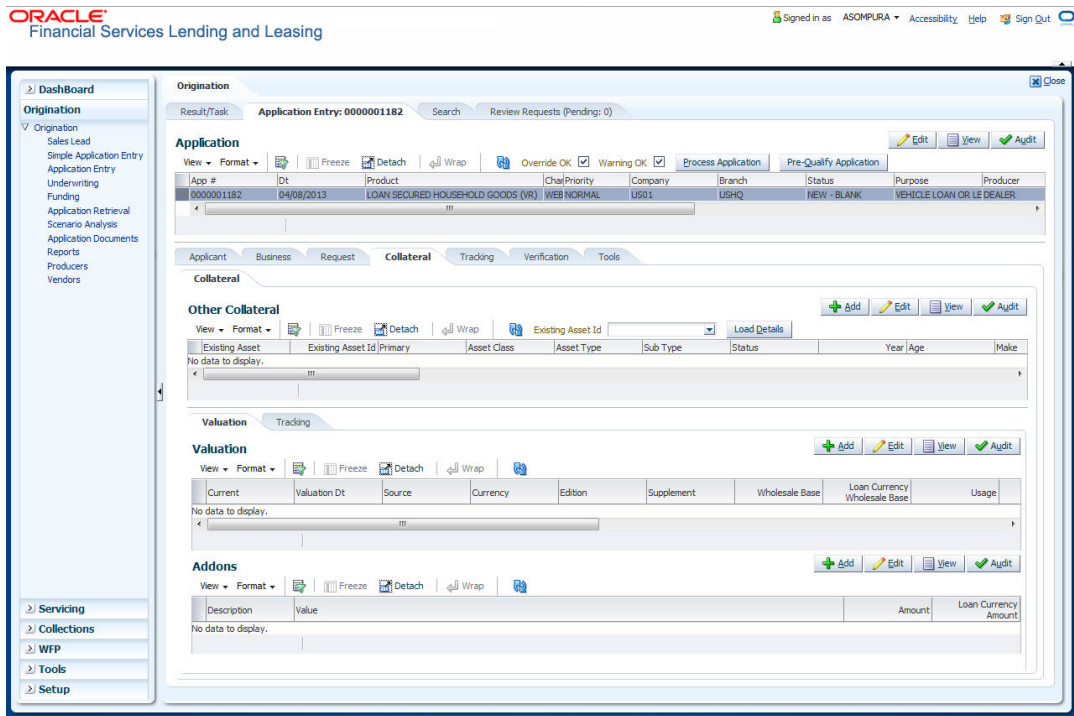
ORACLE® Financial Services Lending and Leasing

Signed in as ASOMPURA Accessibility Help Sign Out

The screenshot displays the Oracle Financial Services Lending and Leasing interface. On the left is a navigation menu with sections for Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Origination' and shows details for 'Result/Task Application Entry: 0000001331'. The 'Application' section includes a table with columns: App #, Dt, Product, Channel, Priority, Company, Branch, Status, Purpose, and Producer. The data row shows: 0000001331, 02/28/2013, LOAN HOME (VR), WEB ENTRY, NORMAL, JP04, JPHQ, NEW - PREQUALIFY VEHICLE LOAN OR LE DEALER. Below this are tabs for Applicant, Request, Collateral, Tracking, Document, Verification, and Tools. The 'Collateral' tab is active, showing a 'Home' section with a table for Existing Asset, Existing Asset Id, Primary, Asset Class, Asset Type, Sub Type, Occupancy, Identification #, Country, and Address. The data row shows: N, Y, NEW HOME, CAR, UNITED STATES. Below that is a 'Valuation' section with a table for Current, Valuation Dt, Source, Currency, Edition, Supplement, Wholesale Base, Loan Currency Wholesale Base, and Usage. The data row shows: Y, 02/02/2013, US DOLLAR, 0.00, 0.00. The 'Addons' section is also visible.

- If the collateral is anything other than a vehicle or home, the Collateral link displays information about the other type of collateral.

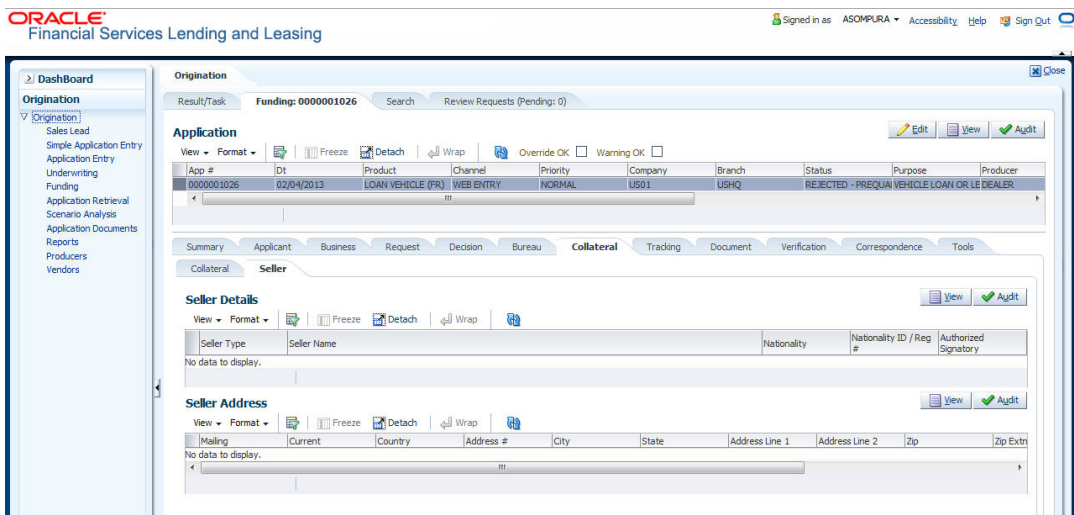
- The **Valuation** sub page contains information about the value of the asset.



The **Tracking** sub page enables you to track additional data related to an asset, such as the title or insurance information.

7.12 Collateral link (Seller Details)

The Collateral link's Seller Details page enables you to enter the seller details of the collateral of the loan.



(For more information about the seller information and details in this page, see the **Application Entry** chapter.)

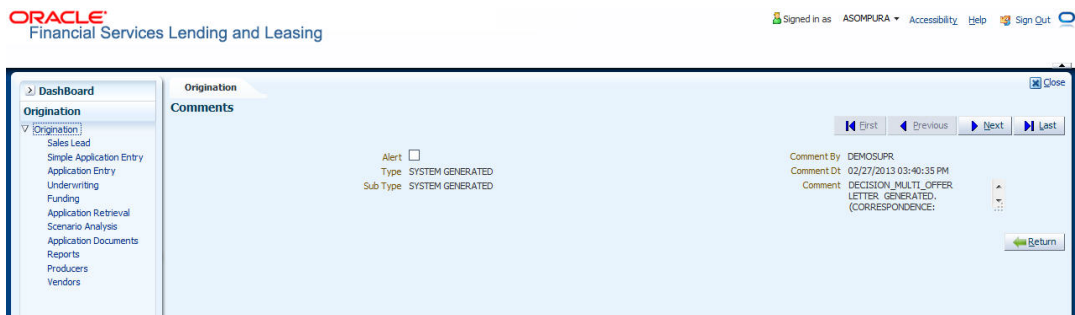
7.13 Tracking tab

7.13.1 Comments sub tab

When using the Underwriting window, you can add comments to an application at any time in the underwriting process by using the Comments page.

To add comments to an application

1. Open the Funding screen and load the application you want to work with.
2. In the Funding screen, click **Comments**.
3. On the **Comments** page, click the **Comments** tab.



4. On the Comments page, click **Add**.
5. In the **Type** field, select the type of comment you are adding.
6. In the **Sub Type** field, select the sub type of comment you are adding.
7. In the **Comment** field, type your comment.
8. If you want the system to recognize this comment as an alert, select **Alert**.
9. Click **Save** on the Comments page.

The system displays your user id in the Comment By field and today's date and time stamp in the Comment Date field.

Note

If you select the Alert box, the comment appears on the Customer Service window Alert section.

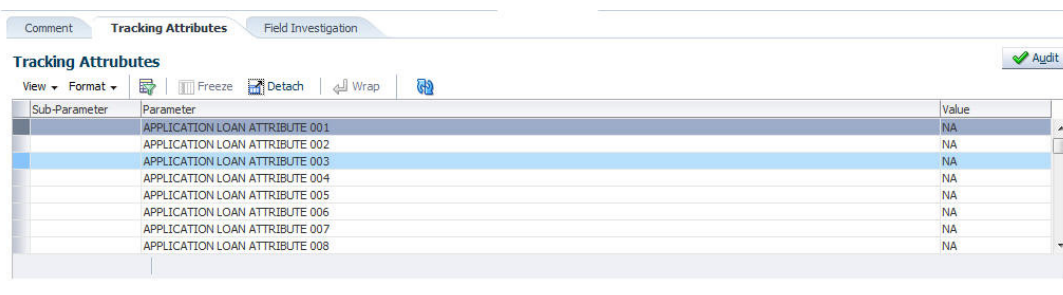
7.14 Tracking Attributes sub tab

When using the Funding window, you can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attributes page.

To enter the tracking attributes for an application

1. Open the Funding screen and load the application you want to work with.
2. In the Funding screen, click **Comments**.
3. On the **Comments** page, click the **Tracking Attributes** tab.

4. On the **Tracking Attributes** page, click **Create Tracking**.



Sub-Parameter	Parameter	Value
	APPLICATION LOAN ATTRIBUTE 001	NA
	APPLICATION LOAN ATTRIBUTE 002	NA
	APPLICATION LOAN ATTRIBUTE 003	NA
	APPLICATION LOAN ATTRIBUTE 004	NA
	APPLICATION LOAN ATTRIBUTE 005	NA
	APPLICATION LOAN ATTRIBUTE 006	NA
	APPLICATION LOAN ATTRIBUTE 007	NA
	APPLICATION LOAN ATTRIBUTE 008	NA

5. If you want to reduce the list of parameters, select a sub-attribute in the **Sub Code** field. If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the Parameter display.
6. Complete the **Tracking** section by entering the requested parameter in the **Value** field.
7. Click **Save** on the Tracking Attributes page.

7.15 Verification tab

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

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

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

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

The system can be configured to verify different sets of information; for example, the system could check one set of data when checking application entries for completeness and another when approving auto loans. Each one of these "edit types" has its own set of "edit details."

IMPORTANT:

The Edit Details section's errors and warnings are created during the setup process.

7.15.1 Edit sub tab

To complete the Edits page

1. Open the Funding screen and load the application you want to work with.
2. Specify all the information associated with the application on the Funding window.

- When you are finished entering data, on the Funding link bar, click **Verification**, then click the **Edits** tab.

The screenshot shows the 'Edits' page with the 'Edit Types' section at the top and the 'Edit Details' section below. The 'Edit Types' section has a table with columns 'Date' and 'Edit Type'. The 'Edit Details' section has a table with columns 'Edit Name', 'Result', 'Expected Value', 'Actual Value', and 'Override Responsibility'.

Edit Name	Result	Expected Value	Actual Value	Override Responsibility
RANGE : REQUESTED TERM > THAN MAX ALLOWED	WARNING	72	112	NO RESPONSIBILITY
RANGE : APPROX CASH PRICE < THAN MIN ALLOWED	WARNING	2000	0	NO RESPONSIBILITY
REQUIRED : SIGNING DATE	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : PROBABLE DELIVERY DATE	WARNING	NA	NA	NO RESPONSIBILITY
MAX : ASSET AGE	WARNING	10	2013	NO RESPONSIBILITY
RANGE : ASSET YEAR < THAN MIN ALLOWED	WARNING	1993	0	NO RESPONSIBILITY
XVL : DECISION RATE NOT EQUAL TO APP REQUESTED RATE	WARNING	NA	NA	NO RESPONSIBILITY
CHD : DECISION NUMBER OF STIPS ENTERED < THAN MIN ALLOWED	WARNING	1	0	NO RESPONSIBILITY
RANGE : DECISION TERM > THAN MAX ALLOWED	WARNING	72	112	NO RESPONSIBILITY
RANGE : DECISION ADVANCE PERCENT < THAN MIN ALLOWED	WARNING	15	0	NO RESPONSIBILITY

- In the Edits page's **Edit Type** section, select the type of edit you want to verify.

Note

If the verification process you want to perform doesn't appear in the **Edit Type** section, select it in the **Edit Type** field.

- Click **Check Edits**.
The system checks the data for the verification process selected in the Edit Type section and displays the results in the Edit Details section.
- The Edit Details section contains the following display only information:

In this field:	View this:
Edit Name	The edit.
Result	The result.
Expected Value	The expected value.
Actual Value	The actual value.
Override Responsibility	The override responsibility, if an override is required.

- In the **Edit Details section**, view the verification results and begin making corrections on the Funding window. Remember, edits resulting in ERROR must be corrected. Edits resulting in WARNING can be by passed.
- When you are finished correcting errors, click **Next App** in the Applications section.
The system begins processing the credit application.

7.15.2 Audits sub tab

The Audits page is a display only page that enables you track changes to the contents of predetermined fields (which fields are determined during set up). For example, the Audits page can be configured to monitor when the contents of the Status and Sub Status is changed. The Audits page lists the field that was changed, who made the change, when the change was made, and the old and new values in the field.

To view the Audits page

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click **Verification**, then click the **Audits** tab.

DspColumnValue	Field	Old Value	New Value	Changed By	Changed Dt
APPLICATION # : 001				ASOMPURA	04/01/2013 01:24:57 PM
APPLICATION # : 001				ASOMPURA	04/01/2013 10:28:07 AM
APPLICATION # : 001				ASOMPURA	04/01/2013 09:47:27 AM
APPLICATION # : 001				ASOMPURA	03/31/2013 10:33:21 PM
APPLICATION # : 001				ASOMPURA	03/31/2013 09:48:10 PM
APPLICATION # : 001				ASOMPURA	03/30/2013 09:28:09 PM
APPLICATION # : 001				VIBHATTIA	03/29/2013 10:03:39 PM
APPLICATION # : 001				VIBHATTIA	03/22/2013 04:23:43 PM
APPLICATION # : 001				VIBHATTIA	03/20/2013 04:31:29 PM
APPLICATION # : 001				VIBHATTIA	03/17/2013 11:29:40 AM

3. In the **Audit Details** section, view the following display only information:

In this field:	View:
Record Id	The record identifier for the record changed.
Field	The field which was changed.
Old Value	The old value of the column which was changed.
New Value	The new value of the column which was changed.
Changed By	The user code who made the change.
Changed Date	The date and time when the change was made.

7.16 History sub tab

You can track the time it took a user to complete each stage of the application process with the History page. It displays:

- The date and time when an application changed status / sub status
- The user who changed the status / sub status
- The elapsed time of how long an application was in a particular status / sub status.

To view the History page

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click **Verification**, then click the **History** tab.

Status	Sub Status	User	Start Dt	End Dt	Elapsed Time
APPROVED	BLANK	DEMO S SUPERUSER	02/27/2013 03:40:35 PM		
APPROVED	REHASHING	DEMO S SUPERUSER	02/27/2013 03:37:52 PM	02/27/2013 03:40:35 PM	00:00:02:43
APPROVED	BLANK	DEMO S SUPERUSER	02/27/2013 03:37:26 PM	02/27/2013 03:37:52 PM	00:00:00:26
NEW	REVIEW REQUIRED	VINOTH PANDARINAT	02/04/2013 02:45:59 PM	02/27/2013 03:37:26 PM	23:00:51:27

3. In the **History** page's **Application Status History** section, view the following display only information:

In this field:	View this:
Status	The application status.
Sub Status	The application sub status.
User Code	The user code of the person who changed the status / sub status of the application.
User Name	The user name of the person who changed the status / sub status of the application.
Start Date	The date and time when the application moved <i>to</i> that status.
End Date	The date and time when the application moved <i>from</i> that status.
Elapsed Time	The elapsed time between the status change.

7.17 Loan Calculator tab

The Loan Calculator link is only available for the loan product. During the funding process, the Loan Calculator page can be used to complete the information on the Contract link.

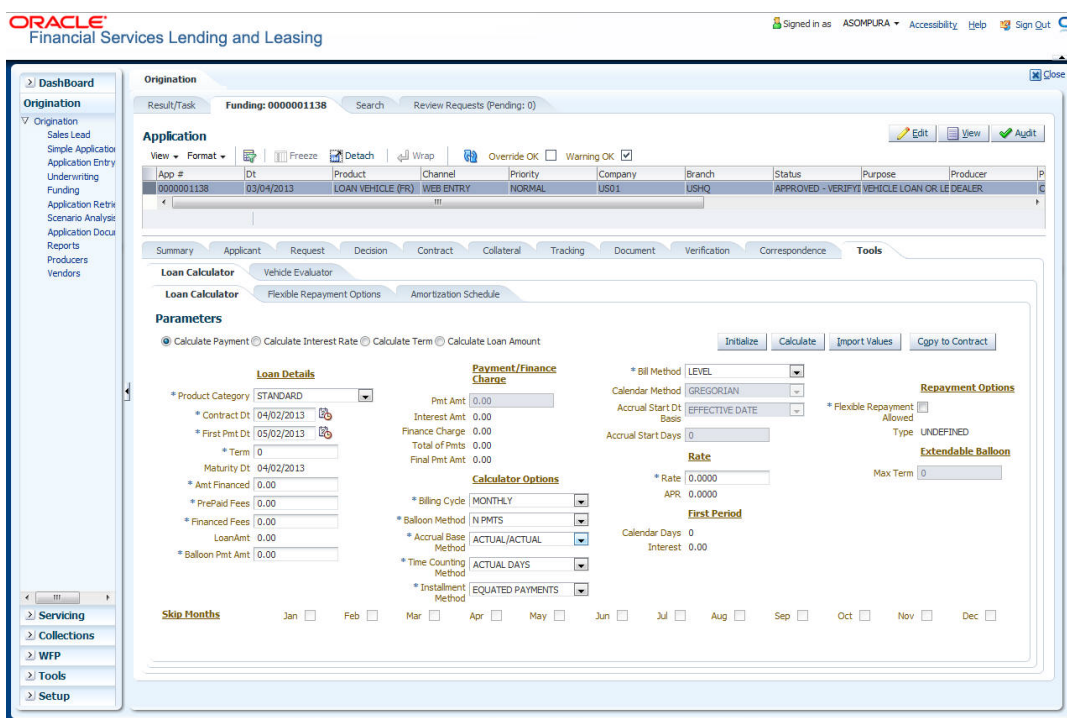
To open the Loan Calculator page

1. Open the Funding screen and load the application you want to work with.
2. In the Funding link bar, click **Loan Calculator**.

Note

For details about using the Loan Calculator page, please see the chapter Tools in this **User Guide**.

- If the application you opened is for a Islamic Loan product, the following Decision page appears.



7.18 Correspondence tab

7.18.1 Correspondence sub tab

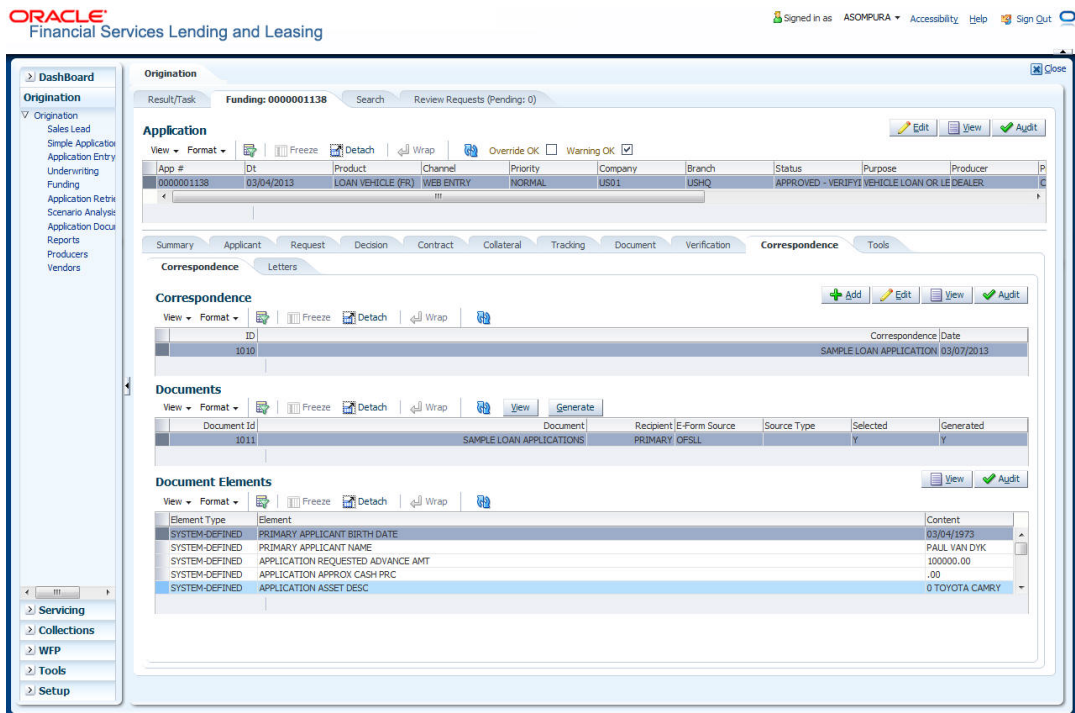
Ad-hoc correspondence enables you to include information from applications in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

Ad-hoc correspondence can be viewed on the Correspondence link's Correspondence page when you have opened an account. The page enables you to generate a new letter or view a previously generated letter.

To generate an ad hoc correspondence

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

- On the Funding screen, click **Correspondence**.



- In the **Correspondence Request** section, the following information appears regarding the application currently loaded on the Funding window:

In this field:	View this:
Level	The correspondence type.
Number/Title	The account number and title.
Company	The account company.
Branch	The account branch.

- In the **Correspondence** section, click **Add**.
- In the **Correspondence** section, use the **Correspondence** field to select the type of correspondence you want to generate.

The system displays the following information in the Correspondence page for the selected type of correspondence:

In this field:	View this:
Id	The correspondence id.
Correspondence	The correspondence you want to generated.
Date	The correspondence generation date.

- In the **Correspondence** section, click **Save**.

The **Documents** section displays all the types of documents available for the type of correspondence you selected.

7. In the **Documents** section, view the following information for each document:

In this field:	View this:
Document Id	The document Id.
Document	The document description.
Recipient	The recipient description.
E-Form Source	The e-form source.
Source Type	The source type.
Generated	If selected, indicates that the system generated the document.
Selected	If selected, indicates that this document is selected to be included in the correspondence.

8. In the **Documents** section, select the correspondence you want to view.

9. The **Elements** section displays the elements the system used to generate the correspondence.

- Click **All** to view all elements in the correspondence.
- or –
- Click **User Defined**, to view user-defined elements in the correspondence.

10. In the **Elements** section, view the following information:

In this field:	Do this:
Element	View the element description.
Content	Specify/view the value of the element.

11. In the **Elements** section, click **User Defined** and complete the **Content** fields for the **Element** fields you want to include in the correspondence.

12. In the **Elements** section, click **Save**.

13. In the **Correspondence** section, click **Generate**.

The system “locks” the information included in the correspondence and prevents it from being changed.

14. In the **Documents** section, click **View**.

The system displays a PDF of the ad hoc correspondence.

7.18.2 **Letters sub tab**

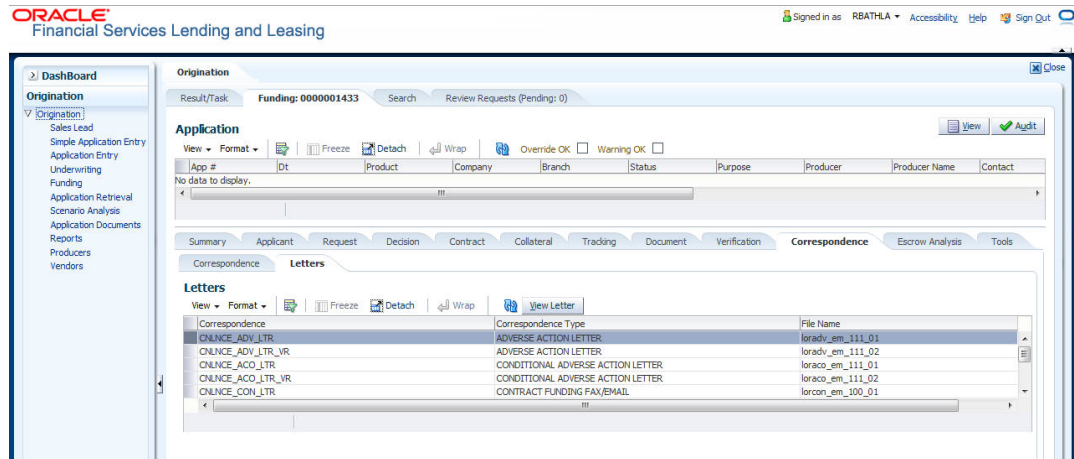
TheCorrespondence tab enables you to generate letters using predefined correspondence templates for loans.

On the Funding screen, the Letters link includes predefined correspondence templates for the contract/funding Fax

To rehash the application

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

2. In the Application screen, click **Correspondence**.



3. In the **Correspondence** tab, click **Letters** sub tab you want to generate.
4. Click **View Letter**.

FUNDING:

If you click **Contract Letter**, the system displays the contract letter.

The predefined Contract Letter can be automatically sent to a producer after an application receives a status of APPROVED or CONDITIONED on the Funding window.

The Contract Letter is available for loans (fixed and variable rate).

7.19 Business tab

If this application is an SME loan (defined in the Applications section Class field as SMALL BUSINESS), the Business Applicant link appears on the Funding link bar. This link displays the small business information recorded on the application entry process. You can edit the on the Funding window at anytime in the following steps. Remember to save your work with each change.

Note

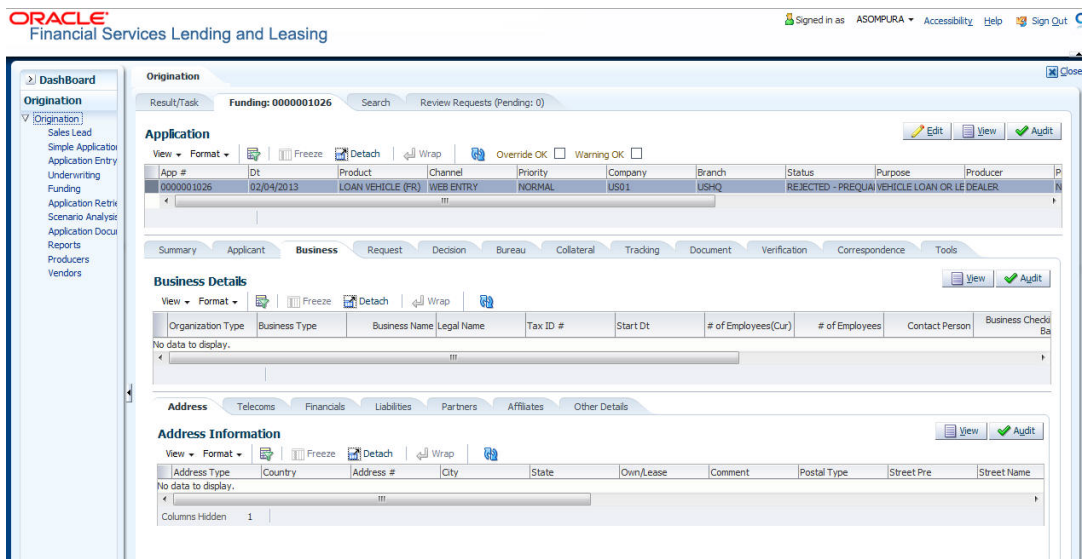
If there is no business information associated with the application, the Business Applicant link is unavailable.

(For more information about the individual fields on the pages and sub pages in this section, see the **Application Entry** chapter.)

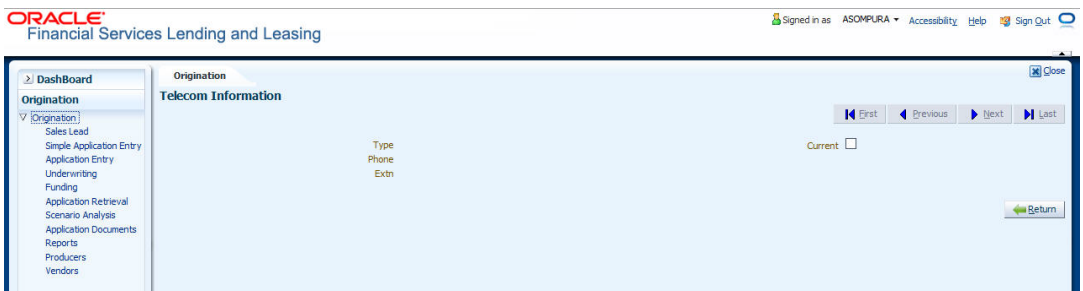
To verify business information from the Business Applicant link

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

2. In the Funding screen, click **Business Applicant**.

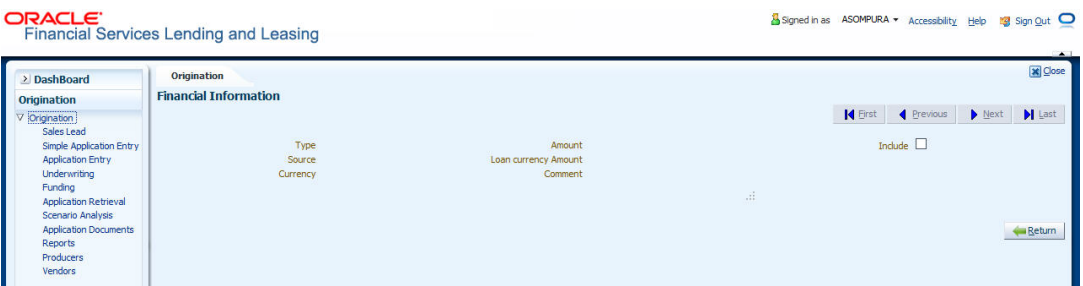


3. In the **Business Applicant** section, select the record you want to verify, then click **View** .
 - If you are entering a new record, click **Add**.
4. Use the **Applicants Details** section to verify information about the business applicant.
5. Open the **Address** sub page, select the record you want to view, and click **View** to verify data about the business's address.
6. Open the **Telecoms** sub page, select the record you want to view, and click **View** to verify

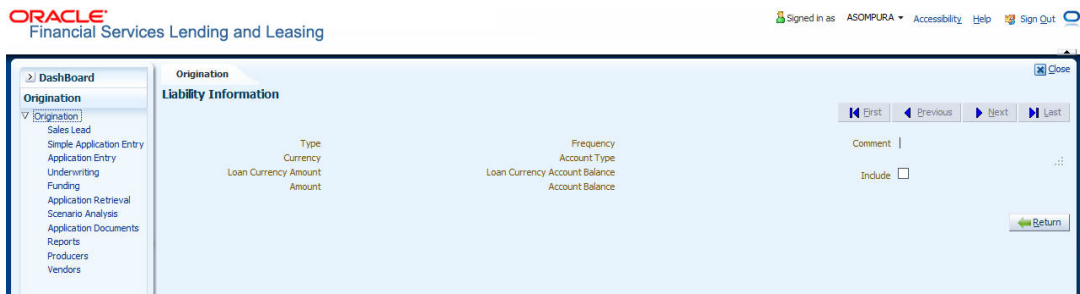


all of the business's phone numbers. You can add new numbers or edit existing numbers.

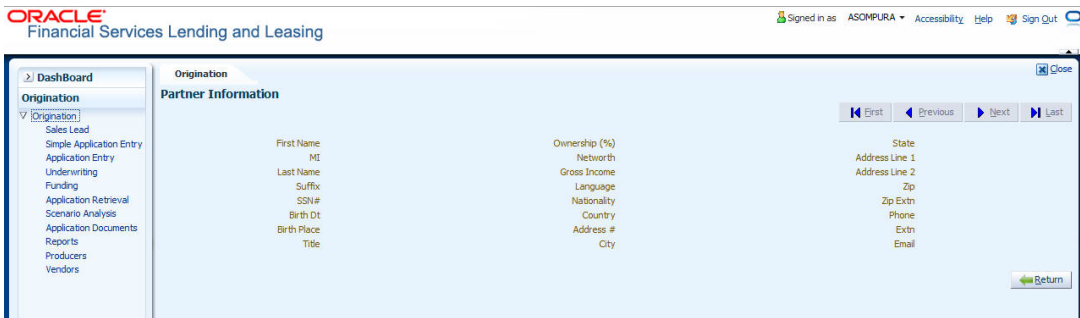
7. Open the **Financials** sub page, select the record you want to view, and click **View** to verify the types and sources of additional income of the business.



- Open the **Liabilities** sub page, select the record you want to view, and click **View** to verify any liability information for the business.



- Open the **Partners** sub page, select the record you want to view, and click **View** to verify partners linked to the business.



- Open the **Affiliates** sub page, select the record you want to view, and click **Show** in the **Details** columns to verify the financial details, assets, and liabilities of the business.



11. Open the **Other Details** sub page to verify financial details as well as assets and liabilities linked to the business.



7.20 Document tab

The Document Maintenance link allows you to view documents attached to the an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files and add comments regarding a selected.

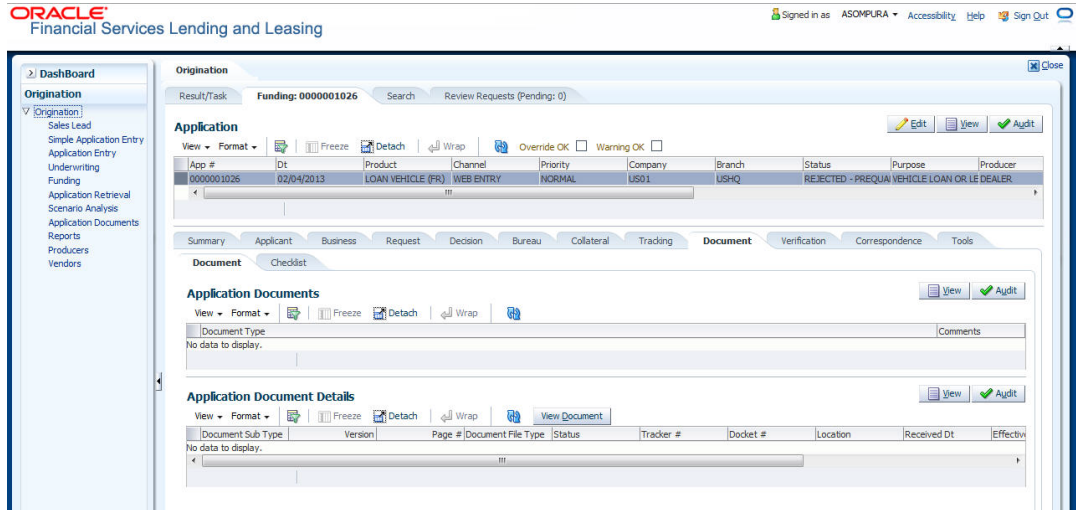
Note

For more information, see the chapter **Document Management** in this User Guide.

To view an document attached with an application

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

2. In the Funding screen, click **Document Tracking**.



3. In the **Application Document** section, select the document you want to work with.

In this field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the document.

4. In the **Application Document Details** section, select the record you want to work with and click **View** in the **Details** column.

5. In the **Application Document Details** section, view the following display only information:

In this field:	View this:
Document Sub Type	The document sub type.
Version	The version (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the document.
Docket #	The docket number of the document.
Location	The location of the of the document.
Received Dt	The effective date of the document.
Effective Dt	The effective date of the document.
Expiry Dt	The expiration date of the document.
Comment	Any comments regarding the document.

6. If you want, add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
7. Click **Save** on the Document Tracking page.
8. Click **View Document**.

The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your system).

7.20.1 Checklist sub tab

The Contract link's Checklist page helps ensure you follow the necessary procedures when funding an application. Complete this page if your business work flow requires you to use a checklist in the funding process.

To complete the Checklist page (Contract link)

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** tab, then click the **Checklist** link.
3. If nothing appears on the **Checklist** page, click **Contract Checklist**.
4. In the **Checklist Actions** section, click the **Checklist** sub tab.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main content area is titled 'Origination' and displays application details for funding 0000001147. The 'Checklist' section is active, showing a table with columns for Checklist Type, Checklist, and Complete. The 'Checklist Actions' section is also visible, showing a table with columns for Action, Comment, and Response, with radio buttons for Yes, No, and NA.

Checklist Type	Checklist	Complete
CONTRACT VERIFICATION CHECKLIST	CONTRACT VERIFICATION	Y
DECISION VERIFICATION CHECKLIST	DECISION	Y

Action	Comment	Response
VERIFIED RESIDENCE ?		<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA
VERIFIED PHONE ?		<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA
VERIFIED EMPLOYMENT ?		<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA
VERIFIED INCOME ?		<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA
ALL STIPULATIONS MET ?		<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA
DOCUMENT CHECKLIST COMPLETED ?		<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA
CUSTOMER/COLLATERAL VERIFICATION CHECKLIST COMPLET		<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA

In the Checklist sub page's **Checklist Actions** section, complete the tasks listed in the **Checklist Action** column.

5. Use the **Yes/No/NA** buttons in the **Yes No NA** column to indicate whether or not you completed the task.
6. Use the **Comment** field to add remarks regarding any of the tasks, if you choose.
7. When you are finished completing the tasks, choose **Complete** in the **Checklist** section.
8. Click **Save** on the Checklist page.
9. In the **Checklist Actions** section, click the **Documents** sub tab.

10. In the Documents sub page's **Documents** section, select the record you want to work



with and click **View** in the Details column.

11. In the **Documents** section, view the following information:

In this field:	Do this:
Action	View the action to be performed.
Status	Select the status of the action.
Document Sub Type	View the document sub type.
Document Type	View the document type.
Yes/No/NA	Use the Yes/No/NA buttons to indicate whether or not you completed the task.
Mandatory	If selected, indicates that this is a required task.
Docket #	View the docket number of the document.
Effective Dt	View the effective date of the document.
Received Dt	View the received date of the document.
Expiry Dt	View the expiration date of the document.
Location	View the location of the document.
Comment	Specify comment.
Tracking Nbr	View the tracking number of the document.

8. Application Retrieval

8.1 Introduction

The Oracle Financial Services Lending and Leasing system includes archiving and retrieving feature that provides you with the capability to archive old data and store it in a different table.

8.2 Archiving / Purging

The system batch process runs the purge / archive feature based on the system parameter setup. The system archives the following items:

- Applications and related data
- General ledger data
- Securitization related data
- Producers
- Producer transactions
- Account statements
- Vendor assignments
- Vendor invoices.

The system purges the following items:

- Job request data
- User logins
- Output data dump related data.

In the system, archiving is a two-way process:

1. All the archived data is moved and stored in O tables.
2. The archived data in the O tables is then moved and stored into OO tables.

You may set the “default days” for the archive feature by setting the following system parameters on the Administration window. The parameters marked with _O are the items moved from O to OO tables. The other parameters are the items moved to O tables.

Parameter	Default Days	Description
PAP_ARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 1: PUR_APP_STATUS_CD IS USED TO DECIDE APPLICATIONS WITH WHAT STATUS ARE PURGED
PAP_OARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 2
PGL_ARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 1: NO OF DAYS AFTER THE GL TXN WAS CREATED
PGL_OARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 2

Parameter	Default Days	Description
PJR_PURGE_DAYS	999	PURGE DAYS FOR JOB REQUEST LEVEL 1: NO OF DAYS AFTER JOB REQUEST COMPLETION DATE
POD_PURGE_DAYS	999	PURGE DAYS FOR OUTPUT DATA DUMP LEVEL 1: NO OF DAYS AFTER PROCESS RUN DATE
PPR_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 1: NO OF DAYS AFTER THE PRODUCER STATUS IS SET TO ACTIVE AND THERE EXISTS NO "NOT PURGED" ACCOUNT WITH THIS PRODUCER NAME.
PPR_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 2:
PPX_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 1: NO OF DAYS AFTER THE PRODUCER TXN WAS CREATED
PPX_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 2:
PUL_PURGE_DAYS	999	PURGE DAYS FOR USER LOGINS LEVEL 1: NO OF DAYS AFTER THE LOGIN END DATE
PVA_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGNMENTS LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGNMENT CODE IN COMPLETED, VOID, CLOSE
PVA_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGNMENTS LEVEL 2:
PVI_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGNMENT CODE IN VOID, CLOSE
PVI_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 2:

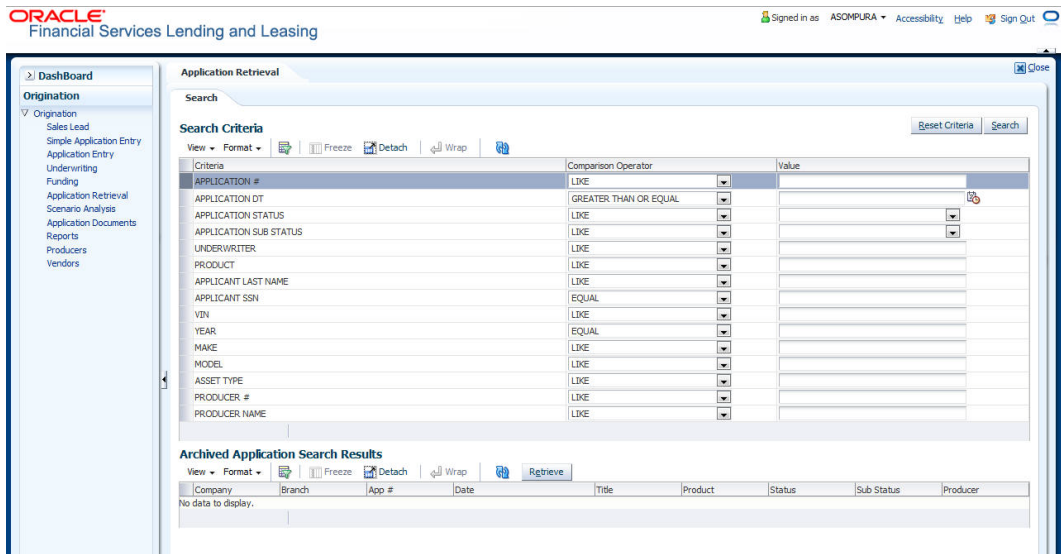
8.3 Retrieving an Archived Application

You can retrieve archived applications using the Application Retrieve screen. You can retrieve only archived applications.

To retrieve an archived application

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Origination** master tab.
2. Click **Application Retrieval** link.

The system opens Application retrieval Search page.



3. Use the **Comparison Operator** and **Values** fields to create the search criteria you want to use to find an application.

For more information about creating search criteria, see Searching for an Application chapter of this User Guide.

4. Click **Search**.

The system locates and displays all the applications that meet your search criteria on the Results page.

Applications are sorted by priority and application number.

In this field:	View this:
Company	The company of the application.
Branch	The branch of the application.
App#	The application number.
Date	The date of the application.
Title	The title (applicant name) of the application.
Product	The product of the application.
Status	The status and sub status of the application.
Producer	The producer of the application.

5. Select the application you want to work with and click **Retrieve**.

The system loads the application in the Applications screen.

You are now ready to begin work on the application.

9. Tools

Depending on the type of product you are working with during loan origination, the **Loan Calculator** page enables you to calculate the following:

- Payment
- Interest Rate
- Term
- Loan Amount

Provided or Imported information can then be transferred to complete fields on the **Request** page of the **Underwriting** page and on the **Contract** page of the **Funding** page. You can also use the **Loan Calculator** page to view the amortization schedule of the loan.

On the Oracle Financial Services Lending and Leasing Application, Loan Calculator opened from Tools master tab. This screen is similar to the Loan Calculator screen opened from Underwriting or Funding pages, however Calculators opened from Tools master tab are stand-alone and do not link calculations or loan information to any specific application.

9.1 Loan Calculator page (Underwriting and Funding)

The **Loan Calculator** page is available when you load an application for a loan. Usually the loan calculator works in one of two modes: **Calculate Payment** or **Calculate Interest Rate**.

9.1.1 Calculating Loan Payments

The **Calculate Payment** mode calculates the standard payment based on the information you provide, such as the amount financed, terms, and interest rate.

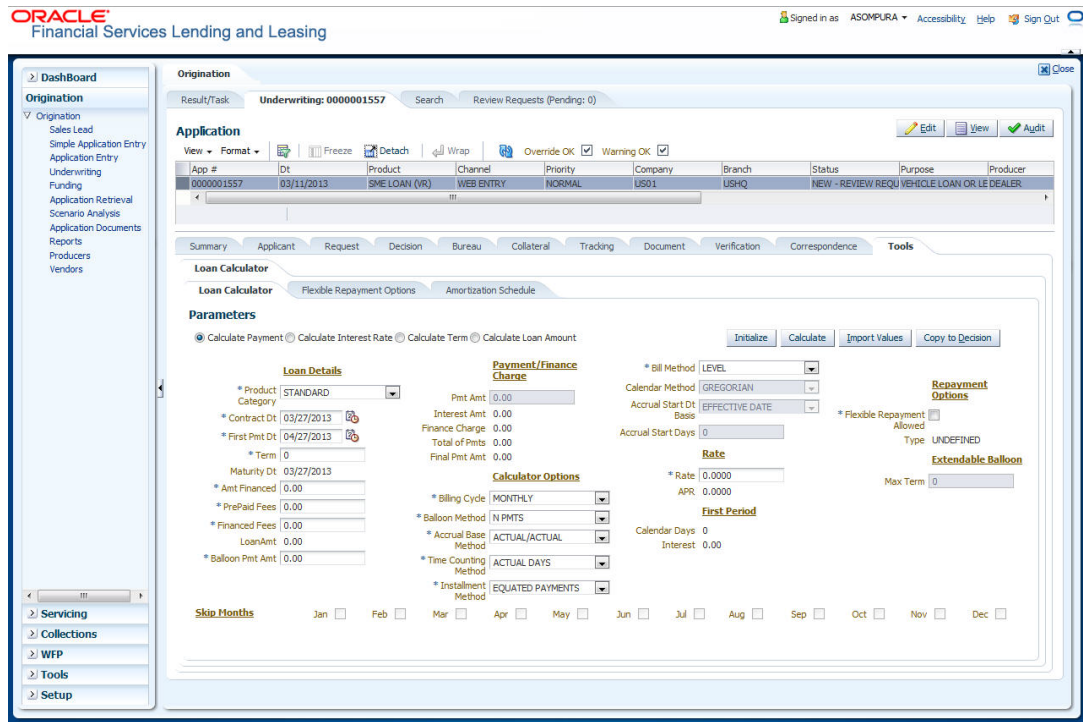
Note

Click **Initialize** in **Loan Calculator** page to clear (or 'refresh') the **Loan Calculator** page at any time.

To calculate a loan payment using Underwriting or Funding pages,

1. Click **Origination** master tab and then click **Underwriting/Funding** link.
2. Load the loan application you want to work with.
(Refer the **Searching for Applications** chapter for more information on Loading the Application.)
 - If you are underwriting an application, the calculator is useful in completing the details on the **Decision** tab in **Underwriting** page.
 - If you are funding an application, the calculator is useful in completing the details on the **Contract** tab in **Funding** page.

3. Click **Loan Calculator** tab.



4. In the **Parameters** section, select **Calculate Payment**.

5. Click **Import Values**.

- If you have opened the application from Underwriting page, then the system copies values from the **Request** tab as well as from the **Decision** tab's **Itemization** section of the **Underwriting** page.
(Note: This information transfers only if the information is available on the **Decision** tab in the under writing page.)
- If you have opened the application from Funding page, then the system copies the values from the **Contract** tab as well as from the **Decision** tab's **Itemization** section of the **Underwriting** page.
-OR-

6. Click **Initialize** and maintain the following fields.

In this field:	Do this:
Loan Details Section	
Product Category	Select the category as Standard for the conventional loan product and Islamic for the islamic loan product This field will be enabled only if the product is selected as IJARAH Home loans.
Contract Dt	Specify the contract date. The system uses today's date as the default value.
First Payment Dt	Specify the first payment date. The system use's the date one month from today as the default value.
Term	Specify the number of payments.

In this field:	Do this:
Maturity Dt	View the maturity date. This is always the term in the billing cycle added to the first payment date.
Amt Financed	Specify the amount financed.
Pre-Paid Fees	Specify the prepaid fees, if any exist.
Financed Fees	Specify the financed fees, if any exist.
Loan Amt	View the estimated loan amount: the amount financed plus the prepaid fees.
Balloon Pmt Amt	Specify the balloon payment amount, if any exist.
Payment/Finance Charge	
Pmt Amt	View the payment amount.
Profit Amt	View the profit amount.
Finance Charge	View the finance charged.
Total of Pmts	View the payment amount.
Final pmt Amount	View the final payment amount.
Calculator Options	
Billing Cycle	Select the payment frequency.
Balloon Mthd	Select the balloon method.
Accrual Base Mthd	Select the accrual base.
Time Counting Method	Select the time counting method.
Installment Method	Select the installment method: EQUAL PAYMENTS or FINAL PAYMENT DIFFERS. Note: For more information, see the Instalment method section in this chapter.
Bill Method	Select the billing method as either LEVEL, PERCENTAGE OF PRINCIPAL PLUS INTEREST, INTEREST ONLY, FIXED PRINCIPAL PLUS INTEREST, PERCENTAGE OF OUTSTANDING BALANCE.
Calendar Method	Select the calendar method as 'Hijri' or 'Gregorian' for this loan contract. This field will be enabled only if the product category is selected as Islamic.

In this field:	Do this:
Accrual Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this loan instrument. This field will be enabled only if the product category is selected as Islamic. 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).
Accrual Start Days	Select the actual date from when to start interest accrual for loans is to be calculated. This field will be enabled only if the product category is selected as Islamic.

Instalment Methods

- **Equal Payments:** If you select Equal Payment option, then the repayment amount will be equal for all installments including the final installment.
- **Final Payment Differs:** If you select Final Payment Differs option, then the final repayment amount may be slightly more or less than the outstanding loan amount due to precise rounding calculations. The final payment amount will be equal to the outstanding loan amount.

7. Specify the following details.

Rate	
Rate	Specify the interest rate.
APR	View the system calculated the Annual Percentage Rate.
First Period section	
Calendar Days	View the number of calendar days between the contract date and the first payment date. The calendar days will differ based on the calendar method selected.
Interest	View the profit accrued for the calendar days.

8. If this calculation involves a Flexible Repayment Schedule, complete the **Repayment Options** section.

Repayment Options section	
Flexible Repayment Allowed	If selected, indicates that this calculation involves flexible repayment.

Type	<p>Select the flexible repayment schedule you want to use from the drop-down list. You can select one of the following:</p> <ul style="list-style-type: none"> • SKIP PERIOD • USER DEFINED • UNDEFINED • GRADUATED PAYMENT • EXTENDABLE BALLOON
------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

- If you select GRADUATED PAYMENT, complete the **Payment Change Schedule** section in the **Flexible Repayment Options** tab.

In this field:	Do this:
Seq	Specify the sequence number in which the repayment is calculated. Note: This prioritizes the calculation.
Option Type	Select the repayment option type: STEP UP, STEP DOWN, and BULLET.
Frequency	Select the frequency of payment. The default value is TERM.
Period	Specify the loan period.
# of Adj.	Specify the number of times the STEP UP, STEP DOWN, or BULLET needs to happen.
Value	Specify the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

- If you select EXTENDABLE BALLOON, complete the **Extendable Balloon** section.

In this field:	Do this:
Max Term	Specify the maximum number of terms for the extendable balloon payment.

- If you select SKIP PERIOD, select the months where repayment needs to be skipped in the **Skip Months** section.
- If you selected USER DEFINED, complete the **Repayment Schedule** section in the **Flexible Repayment Option** tab.

In this field:	Do this:
Seq	Specify the sequence number of the repayment schedule.
Pmt Amt	Specify the repayment amount borrower agreed to pay during the schedule.
# of Payments	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
Generated	View if the repayment schedule is generated.

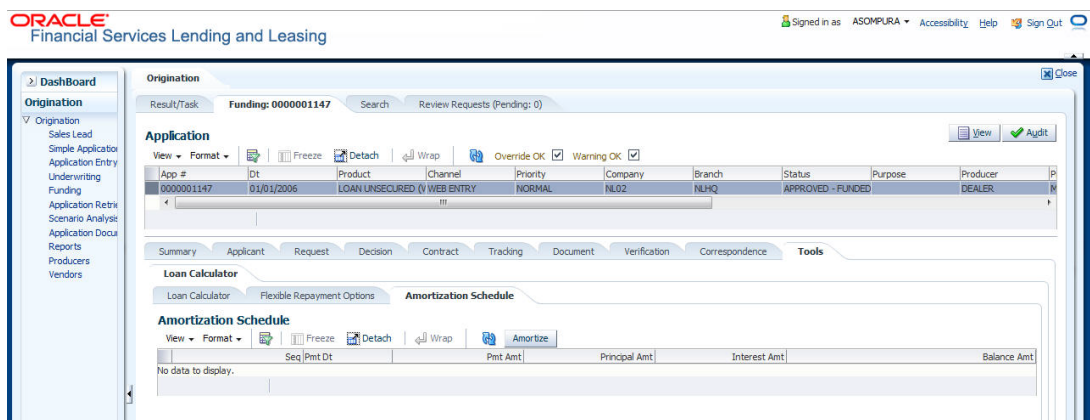
- After you specify all the required information click **calculate**.
The system computes the payment change schedule and populates the **Repayment Schedule** section.

When you fund the loan application, the system copies the repayment schedule information to the loan account on the Customer Service window where it appears on the Repayment Schedule sub page.

9.1.1.1 Creating Amortized Schedule of Loan Payment

To create an amortized schedule of loan payments (Tools master tab)

- Calculate the loan payment.
(Refer the section **Calculating Loan Payments**.)
- Click **Amortize Schedule** on the **Loan Calculator** page.
- Click **Amortize..**



The system uses the calculated payment data to complete the Amortization Schedule section and displays the following information:

In this field:	View this:
Seq	Payment number.
Pmt Dt	Payment date.
Pmt Amt	Payment amount.
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance.
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance.
Balance Amt	Remaining principal balance.

9.1.1.2 Copying the Payment Calculation to the Decision link

To copy the payment calculations to the Decision tab (underwriting)

- Calculate the loan payment.
(Refer the section **Calculating Loan Payments**.)
- Click **Copy to Decision**.

The system uses these calculations to complete the Approved section on the Decision tab. The system will use this information during the underwriting process when you select a pricing.

9.1.1.3 Copying the Payment Calculation to the Contract tab

To copy the payment calculations to the Contract link (funding)

1. Calculate the loan payment.
(Refer the section **Calculating Loan Payments**.)
2. Click **Copy to Contract**.

The system uses these calculations to complete the Contract section on the Contract page of the Contract tab. The system will use this information during the funding process when you select an instrument.

9.1.2 Calculating Interest Rates

The **Calculate Interest Rate** mode back-calculates the interest rate and the APR using the amount financed, standard payment, and terms. It also provides the amortization schedule of the loan.

To calculate an Interest Rate using Underwriting or Funding pages,

1. Click **Origination** master tab and then click **Underwriting/Funding** link.
2. Load the loan application you want to work with.
(Refer the **Searching for Applications** chapter for more information on Loading the Application.)
3. Click **Loan Calculator** tab.
4. In the **Parameters** section, select **Calculate Payment**.
5. Specify the required information.
(Refer the section **Calculating Loan Payment** in this chapter for more information.)

Note

Depending on the selected parameter, the system enables or disables the fields.

6. After you specify all the required information click calculate.
The system computes the payment change schedule.

A user can perform the following activities when the Interest Rate is calculated:

- Creating an amortized schedule of payments (Applications window)
- Copying the Interest Rate Calculations to the Decision tab (underwriting)
- Copying the Interest Calculations to the Contract tab (funding)

(Refer the sections: **Creating an amortized schedule of payments (Applications window)**; **Copying the term calculations to the Decision link (underwriting)**; **Copying the interest calculations to the Contract link (funding)** for more information.)

9.1.3 Calculating Term

The Calculate Term mode back-calculates the term and the APR using the amount financed and standard payment. It also provides the amortization schedule of the loan.

To calculate an Interest Rate using Underwriting or Funding pages,

1. Click **Origination** master tab and then click **Underwriting/Funding** link.

2. Load the loan application you want to work with.
(Refer the **Searching for Applications** chapter for more information on Loading the Application.)
3. Click **Loan Calculator** tab.
4. In the **Parameters** section, select **Calculate Term**.
5. Specify the required information.
(Refer the section **Calculating Loan Payment** in this chapter for more information.)

Note

Depending on the selected parameter, the system enables or disables the fields.

6. After you specify all the required information click calculate.
The system computes the payment change schedule.

A user can perform the following activities when the term is calculated:

- Creating an amortized schedule of payments (Applications window)
- Copying the term calculations to the Decision link (underwriting)
- Copying the interest calculations to the Contract link (funding)

(Refer the sections: **Creating an amortized schedule of payments (Applications window)**; **Copying the term calculations to the Decision link (underwriting)**; **Copying the interest calculations to the Contract link (funding)** for more information.)

The system uses these terms to complete the **Contract tab**. The system will use this information during the funding process when you select an instrument.

9.1.4 Calculating Loan Amount

The **Calculate Loan Amount** calculates the loan affordability of a customer based on the term, payment amount, and the rate quoted.

To calculate an Interest Rate using Underwriting or Funding pages,

1. Click **Origination** master tab and then click **Underwriting/Funding** link.
2. Load the loan application you want to work with.
(Refer the **Searching for Applications** chapter for more information on Loading the Application.)
3. Click **Loan Calculator** tab.
4. In the **Parameters** section, select **Calculate Loan Amount**.
5. Specify the required information.
(Refer the section **Calculating Loan Payment** in this chapter for more information.)

Note

Depending on the selected parameter, the system enables or disables the fields.

6. After you specify all the required information click calculate.
The system computes the payment change schedule.

A user can perform the following activities when the Interest Rate is calculated:

- Creating an amortized schedule of payments (Applications)

- Copying the loan amount calculations to the Decision link (underwriting)
- Copying the loan amount calculations to the Contract link (funding)

(Refer the sections: **Creating an amortized schedule of payments (Applications window)**; **Copying the term calculations to the Decision link (underwriting)**; **Copying the interest calculations to the Contract link (funding)** for more information.)

9.2 Loan Calculator page (Tools Master tab)

The Loan Calculator page calculates the payment amount, term, interest rate, loan amount, amortization schedule and allows for the printing of a report. The functionality is the same as the Loan Calculator available as opened from the Tools tab in Underwriting and Funding pages.

However, the Loan Calculator in Tools master tab does not have the **Copy to Decision** or **Copy to Contract** buttons.

9.2.1 Calculating Loan Payments

The Calculate Payment mode on the Loan Calculator window's Loan Calculator calculates the standard payment based on the information you provide, such as the amount financed, terms, and interest rate.

Note

Click **Initialize** in **Loan Calculator** page to clear (or 'refresh') the **Loan Calculator** page at any time.

To calculate a loan payment (Loan Calculator window)

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **Tools** master tab.
2. Click **Loan Calculator** link.

3. Select **Calculate Payment** and click **Initialize**.
4. In the **Loan Details** section, complete the following fields:

In this field:	Do this:
Product Category	Select the category as Standard for the conventional loan product and Islamic for the islamic loan product

In this field:	Do this:
Contract Dt	Specify the contract date. The system uses today's date as the default value.
First Payment Dt	Specify the first payment date. The system uses the date one month from today as the default value.
Term	Specify the number of payments.
Maturity Dt	View the maturity date.
Amt Financed	Specify the amount financed.
Pre-Paid Fees	Specify the prepaid fees, if any exist.
Financed Fees	Specify the financed fees, if any exist.
Loan Amt	View the estimated loan amount: the amount financed plus the prepaid fees.
Balloon Pmt Amt	Specify the balloon payment amount, if any exist.

5. In the **Rate** section, complete the following fields:

In this field:	Do this:
Rate	Enter the interest rate.
Profit Rate	Enter the profit rate.
APR	View the annual percentage rate for the loan product. This field will be displayed only if the product category is selected as Standard.
IRR	View the internal rate of return for the loan product. This field will be displayed only if the product category is selected as Islamic.

6. In the **Calculator Options** section, complete the following fields (The system completes these fields with default values after you click Initialize. You can change these values if required):

7. If the calculation includes a Promotion, complete the **Rate Schedule** section.

In this field:	Do this:
Billing Cycle	Select the payment frequency.
Balloon Mthd	Select the balloon method.
Accrual Base Mthd	Select the accrual base.
Time Counting Method	Select the time counting method.

In this field:	Do this:
Installment Method	Select the installment method: EQUAL PAYMENTS or FINAL PAYMENT DIFFERS. Note: For more information, see the Final Payment Amount Amortization Options (Last Payment Differs) section in this chapter.
Bill Method	Select the billing method as either LEVEL, PERCENTAGE OF PRINCIPAL PLUS INTEREST, INTEREST ONLY, FIXED PRINCIPAL PLUS INTEREST, PERCENTAGE OF OUTSTANDING BALANCE.
Calendar Method	Select the calendar method as "Hijri" or "Gregorian" for this loan contract. This field will be enabled only if the product category is selected as Islamic.
Accrual Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this loan instrument. This field will be enabled only if the product category is selected as Islamic. 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).
Accrual Start Days	Select the actual date from when to start interest accrual for loans is to be calculated. This field will be enabled only if the product category is selected as Islamic.
First Period section	
Calendar Days	View the number of calendar days between the contract date and the first payment date. The calendar days will differ based on the calendar method selected.
Profit	View the profit accrued for the calendar days.

8. If this calculation involves a Flexible Repayment Schedule, complete the **Repayment Options** section.

Repayment Options section	
Flexible Repayment Allowed	If selected, indicates that this calculation involves flexible repayment.
Type	Select the flexible repayment schedule you want to use from the drop-down list. You can select one of the following: <ul style="list-style-type: none"> ● SKIP PERIOD ● USER DEFINED ● UNDEFINED ● GRADUATED PAYMENT ● EXTENDABLE BALLOON

- If you select GRADUATED PAYMENT, complete the **Payment Change Schedule** section in the **Flexible Repayment Options** tab.

In this field:	Do this:
Seq	Specify the sequence number in which the repayment is calculated. Note: This prioritizes the calculation.
Option Type	Select the repayment option type: STEP UP, STEP DOWN, and BULLET.
Frequency	Select the frequency of payment. The default value is TERM.
Period	Specify the loan period.
# of Adj.	Specify the number of times the STEP UP, STEP DOWN, or BULLET needs to happen.
Value	Specify the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

- If you select EXTENDABLE BALLOON, complete the **Extendable Balloon** section.

In this field:	Do this:
Max Term	Specify the maximum number of terms for the extendable balloon payment.

- If you select SKIP PERIOD, select the months where repayment needs to be skipped in the **Skip Months** section.
- If you selected USER DEFINED, complete the **Repayment Schedule** section in the **Flexible Repayment Option** tab.

In this field:	Do this:
Seq	Specify the sequence number of the repayment schedule.
Pmt Amt	Specify the repayment amount borrower agreed to pay during the schedule.
# of Payments	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
Generated	View if the repayment schedule is generated.

9. After you specify all the required information click **calculate**.
The system computes the payment change schedule and populates the **Repayment Schedule** section.

When you fund the loan application, the system copies the repayment schedule information to the loan account on the Customer Service page where it appears on the Repayment Schedule sub page.

9.2.2 Calculating Interest Rates

The Calculate Interest Rate mode back-calculates the interest rate and the APR using the amount financed, standard payment, and terms. It also provides the amortization schedule of the loan.

To calculate an Interest Rate using Loan Calculator page

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **Tools** master tab.
2. Click **Loan Calculator** link.
3. Select **Calculate Interest Rate** and click **Initialize**.
4. Specify the required information.
(Refer the section **Calculating Loan Payment** in this chapter for more information.)

Note

Depending on the selected parameter, the system enables or disables the fields.

5. After you specify all the required information click **calculate**.
The system computes the payment change.

A user can create an amortized schedule of payments (Loan Calculator page) when the Interest Rate is calculated:

(Refer the sections: **Creating an amortized schedule of payments** for more information.)

9.2.3 Calculating Term

The Calculate Term mode back-calculates the term and the APR using the amount financed and standard payments. It also provides the amortization schedule of the loan.

To calculate an Interest Rate using Loan Calculator page

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **Tools** master tab.
2. Click **Loan Calculator** link.
3. Select **Calculate Term** and click **Initialize**.
4. Specify the required information.
(Refer the section **Calculating Loan Payment** in this chapter for more information.)

Note

Depending on the selected parameter, the system enables or disables the fields.

5. After you specify all the required information click **calculate**.
The system computes the payment change schedule and populates the **Repayment Schedule** section.

A user can create an amortized schedule of payments (Loan Calculator page) when the Interest Rate is calculated:

(Refer the sections: **Creating an amortized schedule of payments** for more information.)

9.2.4 Calculating Loan Amount

The Calculate Loan Amount calculates the loan affordability of a customer. It also provides the amortization schedule of the loan.

To calculate an Interest Rate using Loan Calculator page

1. On the Oracle Financial Services Lending and Leasing Suite home page, click the **Tools** master tab.
2. Click **Loan Calculator** link.
3. Select **Calculate Loan Amount** and click **Initialize**.
4. Specify the required information.
(Refer the section **Calculating Loan Payment** in this chapter for more information.)

Note

Depending on the selected parameter, the system enables or disables the fields.

5. After you specify all the required information click **calculate**.
The system computes the payment change.

A user can create an amortized schedule of payments (Loan Calculator page) when the Interest Rate is calculated:

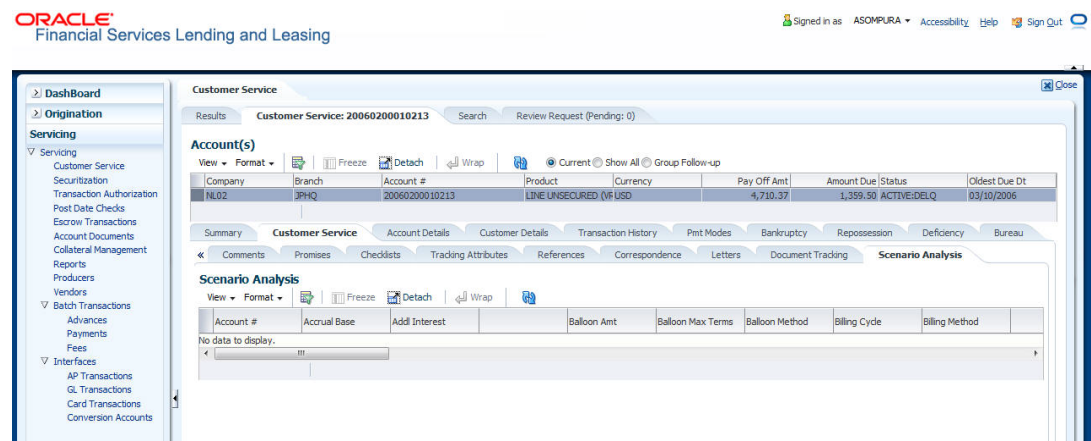
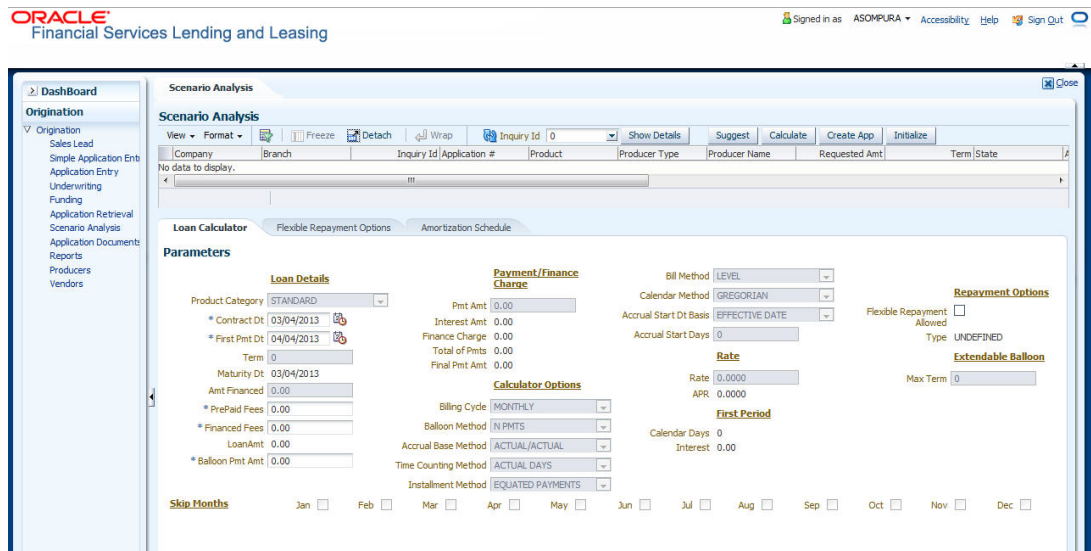
(Refer the sections: **Creating an amortized schedule of payments** for more information.)

10. Scenario Analysis

10.1 Introduction

With the Scenario Analysis screen, you can simulate the customer's loan request (loan amount, rate, and create a mock proposal in line with your lending policies. This feature is similar in look and function to the Oracle Financial Services Lending and Leasing Loan Calculator page.

A version of the Scenario Analysis screen appears on the Scenario Analysis screen and Customer Service screen.



you can use scenario analysis screen to complete the following tasks:

- Generating scenario analysis
- Creating an amortized schedule for the scenario analysis
- Saving the scenario analysis
- Printing the scenario analysis
- Creating an application from the scenario analysis

10.2 Generating Scenario Analysis

To generate a scenario analysis

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Origination** main tab.
2. Click the **Scenario Analysis** link.

3. If you want to load a previously generated scenario analysis, type its inquiry identification code in the **Inquiry Id** field and click **Show Details**.

-OR-

To generate a new scenario analysis, click **Add** and complete the following Parameters:

Field	Do this:
Company	Select the company.
Branch	Select the branch.
Inquiry Id	View the inquiry identification code.
Product	Select the product as loan.
Producer Type	Select the producer type associated with the loan.
Producer Name	Select the producer associated with the product.
Requested Amt	Specify the requested advance amount. Specify the requested payment amount.
Term	Specify the requested term (number of payments).
State Code	Select the state code.
Asset Type	Select the asset type.
Asset Subtype	Select the asset sub type.
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.

Field	Do this:
Promotion	Select the requested promotion.
Pricing	Select the pricing.
Instrument	Select the instrument.
Loan Details section	
Product Category	View the category as STANDARD for the conventional loan product and ISLAMIC for the islamic loan product.
Contract Dt	Specify the contract date. Oracle Financial Services Lending and Leasing uses today's date as the default value.
First Payment Dt	Specify the first payment date. Oracle Financial Services Lending and Leasing use's the date one month from today as the default value.
Maturity Dt	View the maturity date. This is always the term in the billing cycle added to the first payment date.
Pre-Paid Fees	Specify the prepaid fees, if any exist.
Loan Amt	View the estimated loan amount: the amount financed + the pre-paid fees.
Financed Fees	Specify the financed fees, if any exist.
Balloon Pmt Amt	Specify the balloon payment amount, if any exist.

4. If this calculation involves a flexible repayment schedule, complete the **Repayment Options** section.

Field	Do this:
Flexible Repayment Allowed	If selected, indicates that this calculation involves flexible repayment.
Type	Select the flexible repayment schedule you want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED, GRADUATED PAYMENT and EXTENDABLE BALLOON. The Payment Change Schedule section is available when you select GRADUATED PAYMENT. The Extendable Balloon section's Max Term field is available when you select EXTENDABLE BALLOON.

If you select GRADUATED PAYMENT in the **Type** field of the Repayment Options section, complete the **Payment Change Schedule** section under **Flexible Repayment Options** tab. Click **Add** in the Payment Change Schedule section to create a new entry.

Field	Do this:
Seq	Enter the sequence number in which the repayment is calculated. Note: This prioritizes the calculation.

Field	Do this:
Option Type	Select the repayment option type: STEP UP, STEP DOWN, and BULLET.
Freq	Select the frequency of payment. The default value is TERM.
Period	Specify the period of the repayment.
# of Adj.	Enter the number of times the STEP UP, STEP DOWN, or BULLET needs to happen.
Value	Enter the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

(After you have specified other required information, click Calculate. The system computes the repayment schedule considering the payment change schedule and populates the **Repayment Schedule** section.)

If you have selected EXTENDABLE BALLOON in the Type field of the **Repayment Options** section, complete the **Extendable Balloon** section.(After you have entered other required

Field	Do this:
Max Term	Specify the maximum number of terms for the extendable balloon payment.

information and click Calculate, The system computes the repayment schedule considering extendable balloon and populates the **Repayment Schedule** section.)

Field	Do this:
Seq	Specify the sequence number of the repayment schedule.
Pmt Amt	Specify the repayment amount borrower agreed to pay during the schedule.
# of Payments	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
Generated	If selected, indicates that the repayment schedule is generated by the system.

If you have manually selected SKIP PERIOD in the **Type** field of the **Repayment Options** section's , select the months where repayment needs to be skipped in the **Skip Months** section.

(After you have specified other required information, click Calculate,.The system computes the repayment schedule considering skip period and populates the **Repayment Schedule** section.)

If you have selected USER DEFINED in the **Type** field **Repayment Options** section, complete the **Repayment Schedule** section. (After you have specified other required information, click **Calculate**. The system computes the repayment schedule considering the user defined entries and completes the **Repayment Schedule** section.)

When you fund the loan application, the system copies the repayment schedule information to the loan account on the Customer Service screen where it appears on the Repayment Schedule sub page.

5. If the calculation includes a promotion, complete the **Rate Schedule** section.

Field	Do this:
Seq	Specify the sequence number of the rate schedule.
Rate	Specify the repayment amount borrower agreed to pay during the schedule.
Start Dt	Specify the repayment amount borrower agreed to pay during the schedule.

(After you have specified other required information, click Calculate. The system computes the repayment schedule considering promotional rate schedule and populates the **Repayment Schedule** section.)

6. In the **Scenario Analysis** section, click **Suggest**.
The system defaults the Pricing, Rate and Calculator options.

7. Click **Calculate**.

8. In the **Payment /Finance Charge** section, view the following information:

Field:	View this:
Pmt Amt	Payment amount.
Interest Amt	Total estimated interest amount.
Finance Charge	Total estimated finance charge.
Total of Pmts	Estimated total of payments.
Final Pmt Amount	Final payment amount.

9. In the **Calculator Options** section, view the following information:

In this field:	View this:
Billing Cycle	The payment frequency.
Balloon Mthd	The balloon method.
Accrual Base Mthd	The accrual base.
Time Counting Method	The time counting method.
Installment Method	The installment method: equal payments or final payment differs.
Bill Method	View the billing method as either Level, Percentage of Principal + Interest, interest only, Fixed Principal + Interest, Percentage of Outstanding balance.
Calendar Method	Select the calendar method as 'Hijri' or 'Gregorian' for this loan contract. Note: This field will be enabled only if the product category is selected as Islamic.
Accrual Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this loan instrument. This field will be enabled only if the product category is selected as Islamic. 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).
Accrual Start Days	Select the actual date from when to start interest accrual for loans is to be calculated. Note: This field will be enabled only if the product category is selected as Islamic.

10. In the **Rate** section, view the following information:

Rate section	
Rate	View the interest rate.
APR	View the annual percentage rate.
Profit Rate	Specify the profit rate. Note: This field will be displayed only if the product category is selected as Islamic.
IRR	View the internal rate of return for the loan product. Note: This field will be displayed only if the product category is selected as Islamic.

11. In the **Residual Period** section, view the following information:

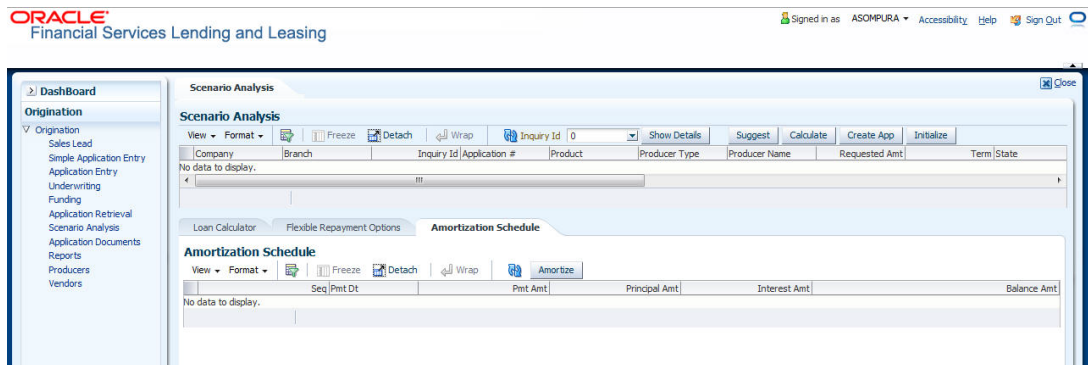
Residual Period section	
Residual Days	View the number of residual days between the contract date and the first payment date. Note: This field will be displayed only for the Islamic product.
Residual Income	View the residual income accrued for the residual days. Note: This field will be displayed only for the Islamic product.

10.3 Creating an Amortized Schedule for the Scenario Analysis

You can create the amortized schedule for the selected scenario analysis, The system computes the and displays the amortized schedule under **Amortization Schedule** tab

To create an amortized schedule for the scenario analysis

1. Specify the required information to generate scenario analysis. (Refer section Generating Scenario Analysis)
2. Click **Amortize Schedule** tab and then click **Amortize**..



The system uses the calculated payment data to complete the Amortization Schedule section and displays the following information:

Field	View this:
Seq	Payment number.
Pmt Dt	Payment date.
Pmt Amt	Payment amount.
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance.
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance.
Balance Amt	Remaining principal balance.

10.4 Saving the Scenario Analysis

When you save a scenario analysis, the system assigns an inquiry id code to your calculations. You can specify this number in the Enter Inquiry Id field and click **Show Details** to load previously generated scenarios on the Scenario Analysis page.

To save the scenario analysis

3. Specify the required information to generate scenario analysis. (Refer Section Generating Scenario Analysis) Click **Save**.

The system assigns your calculations on the Scenario Analysis page an inquiry id code.

The screenshot displays the Oracle Financial Services Lending and Leasing Scenario Analysis interface. At the top, there is a navigation bar with 'Application Documents', 'GL Transactions', 'Payments', and 'Scenario Analysis'. The main area is titled 'Scenario Analysis' and contains a table with the following data:

Company	Branch	Inquiry Id	Application #	Product	Producer Type	Producer Name	Requested Amt	Term	State
CTE1	TBR2	6002	UNDEFINED	FIARA HOME LOAN (# DEALER	PR-00002	JOHN	1,000.00	10	ALABAMA

Below the table, there are sections for 'Loan Calculator', 'Parameters', and 'Skip Months'. The 'Parameters' section is divided into 'Loan Details', 'Payment/Finance Charge', 'Calculator Options', 'Repayment Options', and 'Extendable Balloon'. The 'Skip Months' section shows a grid of months from Jan to Dec with checkboxes.

10.5 Printing the Scenario Analysis

To print the scenario analysis

1. Specify the required information to generate scenario analysis. (Refer section **Generating Scenario Analysis**)
2. Click **Print**.

The system uses the information on the Scenario Analysis page to print a report using the default printer.

10.6 Creating an Application from the Scenario Analysis

To create an application from the scenario analysis

1. Specify the required information to generate scenario analysis. (Refer section **Generating Scenario Analysis**)

2. Click Create App.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes 'Signed in as ASOMPURA', 'Accessibility', 'Help', and 'Sign Out'. The main menu on the left lists 'Dashboard', 'Origination', and various sub-functions. The 'Scenario Analysis' window is open, displaying a table of application records. The 'Create App' button is highlighted in red. Below the table, there are sections for 'Loan Calculator', 'Parameters', and 'Skip Months'.

10.7 Viewing Information from Scenario Analysis

The system assigns the information on the Scenario Analysis screen an application number. You can open this application on the Application Entry screen and view information from the Scenario Analysis screen at the following locations:

- The Application page

The screenshot shows the Oracle Financial Services Lending and Leasing 'Application' page. The top navigation bar includes 'Signed in as ASOMPURA', 'Accessibility', 'Help', and 'Sign Out'. The main menu on the left lists 'Dashboard', 'Origination', and various sub-functions. The 'Application' window is open, displaying application details. The 'App #' field is highlighted in red. The details include: App # 000001099, Dt 02/08/2013, Product LEASE VEHICLE, Channel WEB ENTRY, Priority NORMAL, Company US01, Branch USHQ, Status NEW - BLANK, Purpose VEHICLE LOAN OR LEASE, Producer DEALER, Producer Name CO-00002 : MILE HIGH MITSUBISHI, Loan Currency USD, Class INDIVIDUAL, and Sales Agent DEMOSUPR.

- The Request tab

ORACLE Financial Services Lending and Leasing

Signed in as ASOMPURA Accessibility Help Sign Out

Application

App #	Dt	Product	Channel	Priority	Company	Branch	Status	Purpose	Producer
0000001099	02/08/2013	LEASE VEHICLE	WEB ENTRY	NORMAL	USD1	USHQ	NEW - BLANK	VEHICLE LOAN OR LE DEALER	

Requested

Term	Pmt Amt	Capitalized Cost
0	0.00	0

Itemization

Itemization	+/-	Requested Amt	Comment
ITM DOWN PAYMENT	-	0.00	
ITM DOWN PAYMENT PAYOFF	+	0.00	
ITM DOWN PAYMENT REBATE	-	0.00	
ITM DOWN PAYMENT TRADEIN	-	0.00	
ITM CREDIT INSURANCE LIFE	+	0.00	
ITM CREDIT INSURANCE DISABILITY	+	0.00	
ITM OTHER TAX	+	0.00	
ITM ADMINISTRATION / ACQUISITION FE	+	0.00	

Total Requested Amt 0

- The Collateral tab

ORACLE Financial Services Lending and Leasing

Signed in as ASOMPURA Accessibility Help Sign Out

Collateral

Existing Asset	Existing Asset Id	Primary	Asset Class	Asset Type	Sub Type	Status	Year Age	Make
No data to display.								

Valuation

Current	Valuation Dt	Source	Currency	Edition	Supplement	Wholesale Base	Loan Currency	Wholesale Base	Usage
No data to display.									

Addons

Description	Value	Amount	Loan Currency
No data to display.			

- Underwriting

In the Underwriting screen, the Decision link's Pricing and Approved sections display the details from the Scenario Analysis window. You can modify the price chosen in the Scenario Analysis window and re-price the application.

Note

If application has been repriced, the comments regarding the multiple offers on the Comment page should be manually updated before approving the application.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Signed in as ASOMPURA", "Accessibility", "Help", and "Sign Out".

The main content area is titled "Origination" and "Decision Information". On the left is a navigation menu with options: Dashboard, Origination (expanded), Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Reports, Producers, and Vendors.

The "Decision Information" section is divided into three columns:

- Pricing:** Pricing: HOME LOAN PRICING-VR, Current:
- Approved:** Term: 36, Pmt Amt: 317.85, Index: PRIME RATE, Margin Rate: 4.9900, Rate: 13.9800, Buy Rate: 0.0000, Down Pmt %: 0.0000
- Status:** Status: APPROVED, Sub Status: AUTO APPROVED

Additional information on the right includes:

- Decision Dt: 01/26/2013
- Underwriter: UNDEFINED
- Bureau 1: TLIC
- Bureau 2: Bureau 2
- Bureau 3: Bureau 3
- Grade: D GRADE
- Score: 0
- Collateral Value: 10,000.00
- LTV1: 100.00
- LTV2: 100.00

Navigation controls include "First", "Previous", "Next", "Last", and "Return" buttons.

11. Application Documents

11.1 Introduction

The Documents Maintenance screen Both allow for the paperless storage of documents within Oracle Financial Services Lending and Leasing system, the first with applications during the loan origination cycle and the later with accounts during customer service.

This chapter explains how use the Application Document page to:

- View an image
- Search for an image
- Split an image of more than one page
- Change the status of an image
- Combine two images into a multiple page image
- Attach an image to an existing application
- Print an image
- Attach documents to applications and then view these documents in a browser.

It also explains how to use the Account Document Tracking page to attach documents to accounts and then view these documents in a browser.

Application Document screen

The Application Document page contains two sections: Document Maintenance and Document Details.

Credit applications are often sent or faxed to financial institutions from producers (or 'dealers') on behalf of the customer. These credit applications, if received as fax, can be stored in the system as images. Frequently, more than one application is received in a single fax or a single application is received across multiple faxes. In such cases, the Application Document Tracking page can help you organize and maintain your image collection.

The Application Document page's Document Maintenance screen allows you to upload documents to an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. The Document Maintenance screen's Document Details section allows you to view these documents.

11.2 Application Document screen

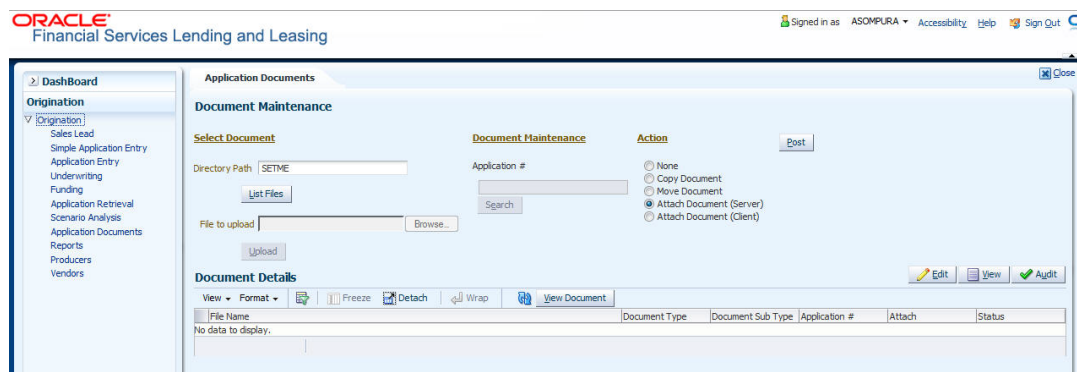
Oracle Financial Services Lending and Leasing supports the online attachment of document images to an application using the Application Documents screen's Document Maintenance section. You can attach the documents from either a client machine or server. A default image directory can be maintained in the system using the system parameter: `UIX_DEFAULT_IMAGE_PATH`.

When you choose List File in the **Select Document** sub section in the **Document Maintenance** section, the system displays all available files in the selected directory in the **Document Details** section. You can use the **Document Maintenance** sub-section and **Action** sub-section to attach selected documents to a particular account.

11.2.1 Attaching a Document to an Application from a server

To attach a document to an Application from a server

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Origination** master tab.
2. Click the **Application Documents** link.

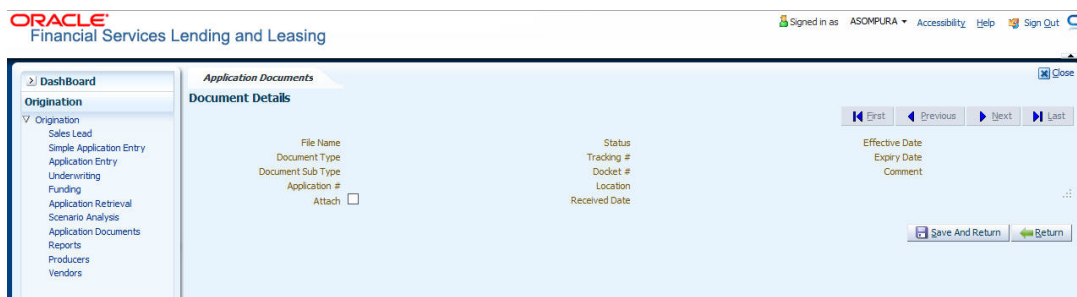


3. In the **Action** sub-section, click **Attach Document (Server)**.
4. In the **Select Document** sub-section, use the default image directory in the **Directory Path** field. (The default path is the value for the system parameter `UIX_DEFAULT_IMAGE_PATH`). -or-
5. In the **Directory Path** field, specify the full path name to the document on the server that you want to attach to an account.

Note

You can click **Reset Path** at any time to return to the default image directory.

6. In the **Select Document** section, click **List File**.
The system displays the files from the entry in the Select Document section Directory Path in the Document Maintenance record.
7. In the **Document Details** record, select the record you want to work with and click **Edit** in the **Details** column.



8. In the **Document Details** record, specify, view or edit the following information:

In this field:	Do this:
File Name	View the file name for the document.
Document Type	Select the type for the document.
Document Sub Type	Select the sub type for the document.

In this field:	Do this:
Application #	Select the application number to attach/copy/move the document image.
Status	View the status of the document.
Comment	Specify any comments regarding the document.
Tracking #	Specify the tracking number of the document.
Docket #	Specify the docket number of the document.
Location	Specify the location of the document.
Received Dt	View the document image received date.
Effective Dt	Specify the effective date of the document.
Expiry Dt	Specify the expiration date of the document.

9. Select the **Attach** check box to attach the file to the account.
10. Click **Save And Return**.
11. In the **Action** sub-section, click **Post**.
The system attaches the document to the application.

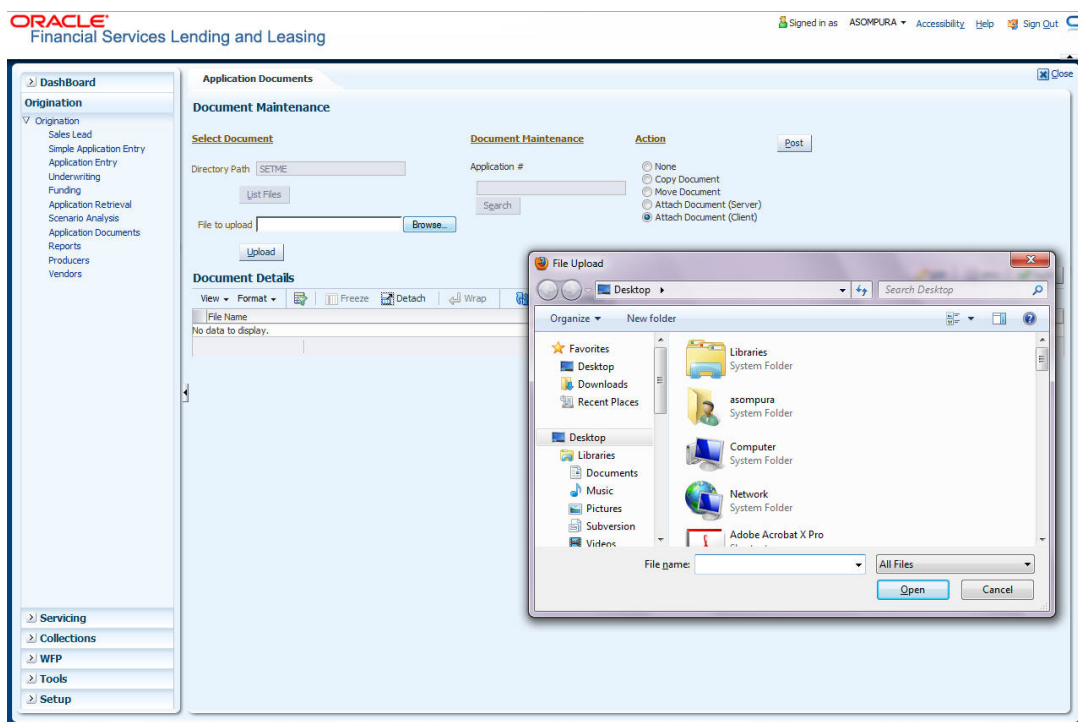
You can view the document in a browser by clicking **View Document** in the **Document Details** section.

11.2.2 **Attaching a Document to an Application from a Client Machine**

To attach a document to an application from a client machine

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Origination** master tab.
2. Click the **Application Documents** link.
3. In the **Action** sub-section, click **Attach Document (Client)**.

- In the **Select Document** section, click **Browse** in **File to upload** field. The system opens a **Choose File to Upload** dialog box.



- In the **Choose File to Upload** dialog box, locate the document you want to attach to the account.

Note

You can select multiple files by holding the CTRL or SHIFT key on your keyboard.

- When you have located the document you want to attach to the account in the **Open** dialog box's **File name:** field, click **Open**.
- The selected files appear in the **Select Document** sub-section's **File to Upload** field.
- In the **Select Document** sub-section, click **Upload**.
- In the **Document Details** record, select the file uploaded from your server and click **Edit**.
- In the **Document Details** section, enter, view or edit the following information:

In this field:	Do this:
File Name	View the file name for the document.
Document Type	Select the type for the document.
Document Sub Type	Select the sub type for the document.
Application #	Select the application number to attach/copy/move the document image.
Comments	Specify any comments regarding the document.
Status	View the status of the document.

In this field:	Do this:
Comment	Specify any comments regarding the document.
Tracking #	Specify the tracking number of the document.
Docket #	Specify the docket number of the document.
Location	Specify the location of the document.
Received Dt	Specify the received date of the document.
Effective Dt	Specify the effective date of the document.
Expiry Dt	Specify the expiration date of the document.

11. Select the **Attach** check box to attach the file to the account.

12. Click **Save And Return**.

In the **Action** sub-section, click **Post**.

The system attaches the document to the application.

You can view the document in a browser by choosing **View Document** in the Action section.

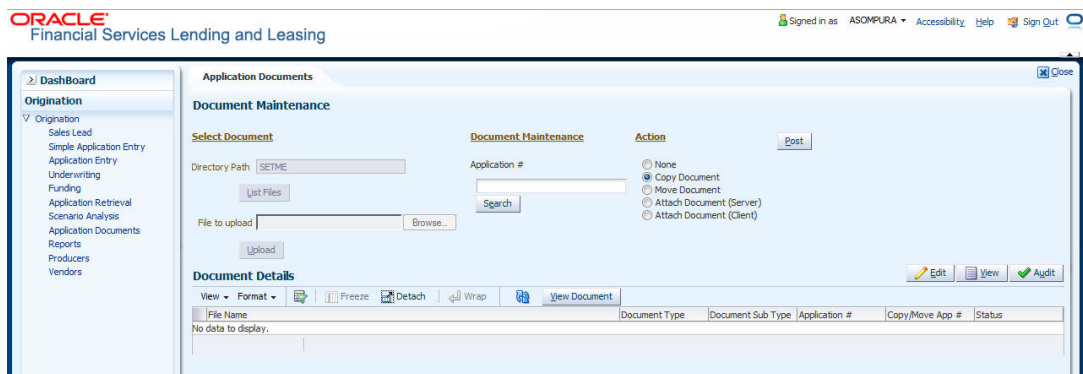
11.2.3 Copying a Document

The Action section's Copy Document command copies the document image from one application to another application. This command has no impact on the source application or the source application's document image.

To copy a document to an application from another application

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

Click the **Application Documents** link.



2. In the **Action** sub-section, click **Copy Document**.
3. In the **Document Maintenance** sub-section, use the **Application #** field to specify the application with the image you want to copy.
4. In the **Document Maintenance** sub-section, click **Search**.
The system displays the files attached to that application in the **Document Details** section.
5. In the **Document Details** section, select the document you want to copy and click **Edit**.

6. In the **Copy/Move App #** field, specify the application number of the application to which you want to copy the document.
7. Click **Save And Return**.
8. In the **Action** sub-section, click **Post**.

11.2.4 Moving a Document

The Action section's Move Document command moves an existing document image from one application to another application. This command detaches the document image from the source application and attach to second application.

To move a document to an application from another application

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Origination** master tab.
2. Click the **Application Documents** link.
3. In the **Action** sub-section, click **Move Document**.
4. In the **Document Maintenance** sub-section, use the **Application #** field to specify the application with the image you want to move.
5. In the **Document Maintenance** sub-section, click **Search**.
The system displays the files attached to that application in the Document Details sections.
6. In the **Document Details** section, select the document you want to move and click **Edit**.
7. In the **Copy/Move App #** field, specify the application number of the application to which you want to move the document.
8. Click **Save And Return**.
9. In the **Action** sub-section, click **Post**.

11.3 Document tab (Underwriting/Funding)

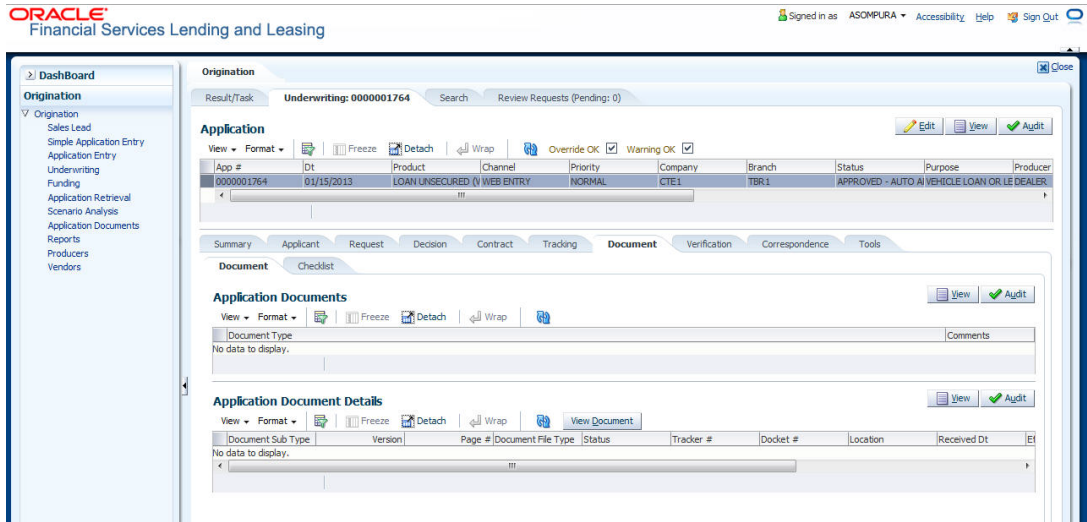
You can view the documents attached to a particular account by loading the application on the Customer Service screen, then clicking the Customer Service tab and then clicking on the Document Tracking sub tab.

11.3.1 Locating an Application Document

To locate an application document

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Origination** master tab.
2. Click the **Underwriting/Funding** link.
3. Select and open the application you want to work with.

- Click **Document** sub tab.
The Application Document page appears.

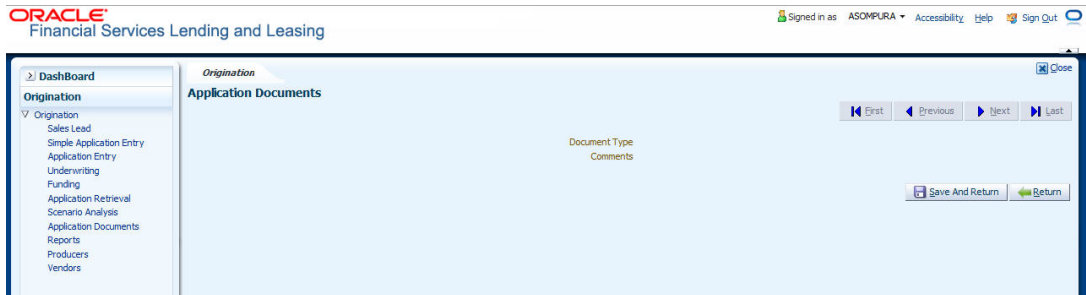


Information about the documents attached to the application appears in the **Application Documents** and **Application Document Details** sections.

11.3.2 Viewing a Document Attached to an Application

To view a document attached to an application

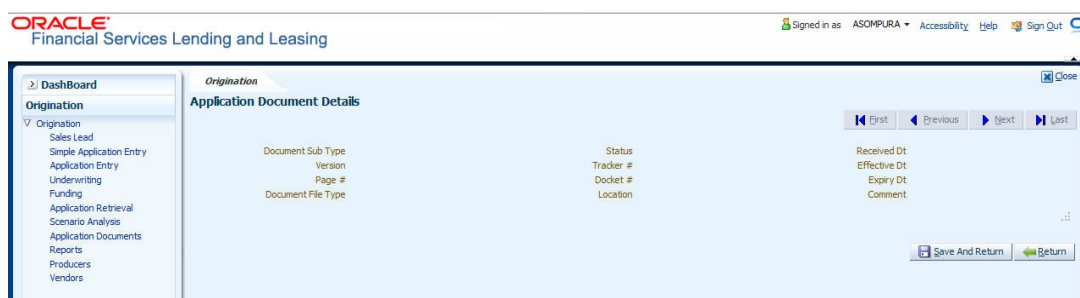
- Using above method, load the application with the document you want to view.
- In the **Application Document** section, click Edit.



- , View/edit the following display only information:

In this field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the image.

- In the **Application Document Details** section, select the record you want to work with and click **Edit**.



- In the **Application Document Details** section, view the following display only information:

In this field:	View this:
Document Sub Type	The document sub type.
Version	The version (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

- Use the **Application Document** and **Application Document Details** sections to select the document you want to view.
 - In multiple paged documents, choose **1** in the **Page #** field on the **Application Document Details** section to view the all the pages in the document
 - or-
 - Choose a specific page number to view only that page.
- Click **View Document**.
The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your Oracle Financial Services Lending and Leasing system).
- You can add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
- Click **Save And Return**.

11.4 Document Tracking page

You can view the documents attached to a particular application by loading the application on the Underwriting/Funding screen and then clicking on Document tab.

11.4.1 Locating an Application Document

To locate an account document

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Origination** master tab.
2. Click the **Underwriting/Funding** link.
3. Select and open the application you want to work with.
4. Click **Document** sub tab.

The Account Document page appears.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Signed in as ASOMPURA", "Accessibility", "Help", and "Sign Out". The left sidebar shows a "Dashboard" menu with "Origination" selected, and a sub-menu with options like "Sales Lead", "Simple Application Entry", "Application Entry", "Underwriting", "Funding", "Application Retrieval", "Scenario Analysis", "Application Documents", "Reports", "Producers", and "Vendors". The main content area is titled "Origination" and shows "Result/Task: Underwriting: 0000001764". Below this, there is an "Application" section with a table listing application details. The "Document" tab is active, showing "Application Documents" and "Application Document Details" sections, both of which currently display "No data to display." The "Application" table has the following data:

App #	Dt	Product	Channel	Priority	Company	Branch	Status	Purpose	Producer
0000001764	01/15/2013	LOAN UNSECURED (V)	WEB ENTRY	NORMAL	CTE1	TER1	APPROVED - AUTO A	VEHICLE LOAN OR LE DEALER	

Information about the documents attached to the Application appears in the **Application Documents** and **Application Document Details** sections.

11.4.2 Viewing a Document Attached to an Application

To view a document attached to an account

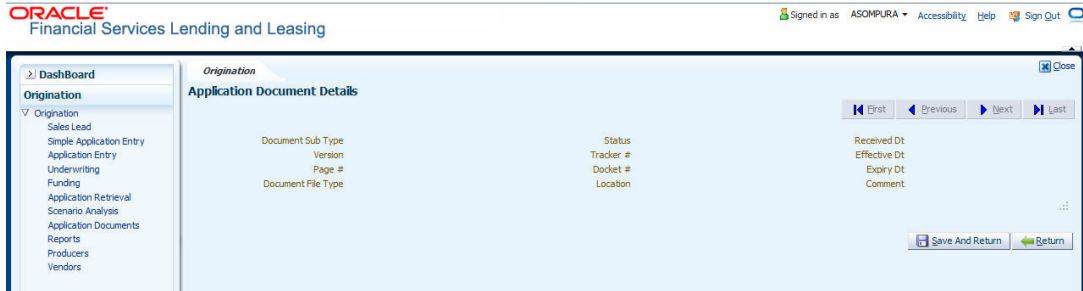
1. Using the above method, load the account with the document you want to view.
2. In the **Application Document** section, click **Edit**.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface, specifically the "Application Documents" section. The top navigation bar is the same as in the previous screenshot. The left sidebar is also the same. The main content area is titled "Origination" and shows "Application Documents". The "Document Type" field is empty, and the "Comments" field is also empty. There are navigation buttons: "First", "Previous", "Next", and "Last". At the bottom right, there are "Save And Return" and "Return" buttons.

3. View/edit the following display only information:

In this field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the image.

4. In the **Application Document Details** section, select the record you want to work with and click **Edit**.



5. In the **Application Document Details** section, view the following display only information:

In this field:	View this:
Document Sub Type	The document sub type.
Version	The version (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

6. Use the **Application Document** and **Application Document Details** section to select the document you want to view.

- In multiple paged documents, choose **1** in the **Page #** field on the **Application Document Details** section to view the all the pages in the document

-or-

- Choose a specific page number to view only that page.

7. Choose **View Document**.

The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your system).

8. You can add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
9. Click **Save And Return**.

12. Reports

The Reports screen in Oracle Financial Services Lending and Leasing allow you to select a report in the Reports section, then the values you want to use to generate the report in the Report Parameters section and generate a report using that information.

You can generate the following system defined reports using the above screen:

- Collateral Tracking Log
- Credit Bureau Report
- Funded Contracts Lease
- Funded Contracts Line
- Funded Contracts Loan
- Number Of Credit Applications Entered By User
- No Of Credit Application Images By Status
- Account Payable (Origination)
- Pre Funding Contracts Lease
- Pre Funding Contracts Line
- Pre Funding Contracts Loan
- Underwriting Status By Month And Producer Lease
- Underwriting Status By Month And Producer Line
- Underwriting Status By Month And Producer Loan
- Underwriting Status By Month Lease
- Underwriting Status By Month Line
- Underwriting Status By Month Loan
- Underwriting Status By Month And Underwriter Lease
- Underwriting Status By Month And Underwriter Line
- Underwriting Status By Month And Underwriter Loan

Note

You can define and create new reports using Reports screen.

For more information refer 'Administration System' user manual in Setup guide.

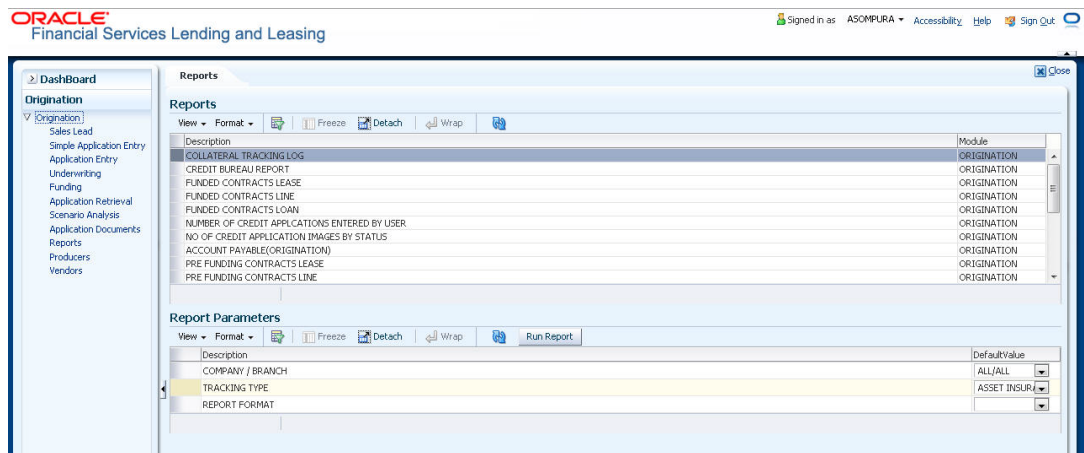
12.1 Generating Reports

The report screen allows you to generate reports for the options available in the Report section.

To generate the Report

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

2. Click **Reports** link.
System displays the Reports screen.

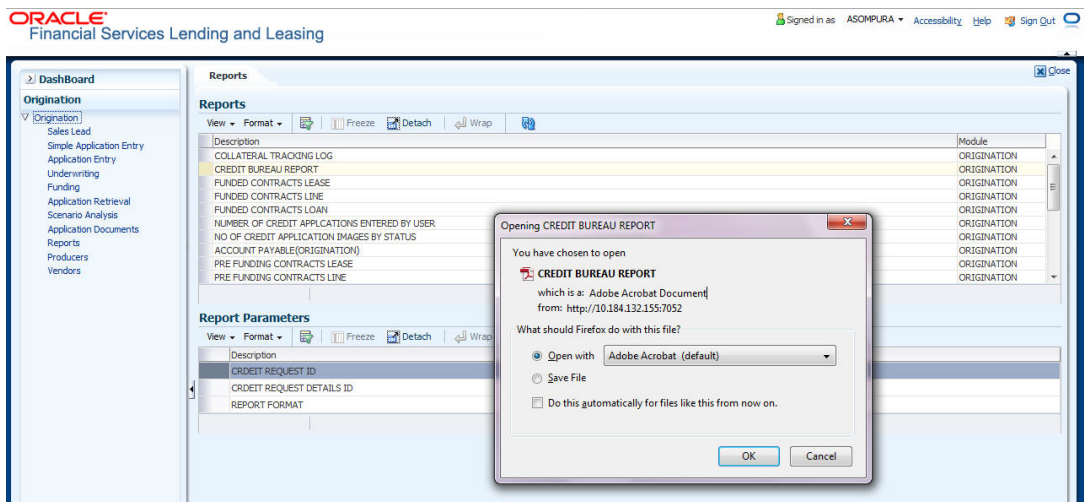


3. In the **Reports** section, select the report you want to generate.
4. Specify the report parameters in the **Report Parameters** section.

Note

Report parameters might differ based on the type of report selected.

5. Click **Run Report**.



6. Choose your preferences. and click **OK**.

12.1.1 Sample Report

After you have specified the preferences for the report generation, system generates the report based on your preferences.

Report: Underwriting Status by Month &
Producer
Date: 3/13/2013 16:42 PM

ORACLE
Financial Services Lending and Leasing

Month/Year From: To:

13. Producer

Oracle Financial Services Lending and Leasing can manage both direct and indirect loans. While direct loans are paid directly to the customer, indirect loans are paid through a third party. These third parties (dealerships, agents, and so on) are managed using the Producer Setup window.

Applications are sent to financial institutions indirectly through producers (or “dealers”) on behalf of the customer. The system associates a credit application with the producer who sent it, on the Application Entry, Underwriting, and Funding windows. When the credit application

Oracle Financial Services Lending and Leasing

Result/Task: Application Entry: 0000001015

Company	Branch	Status	Purpose	Producer	Producer Name	Loan Currency	Class	Sales Agent	Contact
US01	USHQ	NEW - B.BANK	VEHICLE LOAN OR LE DEALER		CA-00005 - AUTO 3U	USD	INDIVIDUAL	DEMOSUPR	

Oracle Financial Services Lending and Leasing

Result/Task: Underwriting: 0000001025

Priority	Company	Branch	Status	Purpose	Producer	Producer Name	Loan Currency	Class	Sales Agent
NORMAL	US01	USHQ	NEW - PREQUALIFY VEHICLE LOAN OR LE DEALER			NY-00005 - SKANDAY	USD	INDIVIDUAL	DEMOSUPR

Oracle Financial Services Lending and Leasing

Result/Task: Funding: 0000001122

Company	Branch	Status	Purpose	Producer	Producer Name	Loan Currency	Class	Sales Agent	Contact
US01	USHQ	REJECTED - PREQUAL VEHICLE LOAN OR LE DEALER			CA-00005 - ACE HEA	USD	INDIVIDUAL	DEMOSUPR	

is approved and funded, the system associates the account with the producer.

Oracle Financial Services Lending and Leasing

Results: Customer Service: 20060600010863

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
NL02	NLHQ	20060600010863	LOAN HOME (VR)	USD	11,103.99	7,999.18	ACTIVE:DELO	07/10/2006

Summary: Customer Service | Account Details | Customer Details | Transaction History | Pmt Modes | Bankruptcy | Repo/Foreclosure | Deficiency | Collateral

Account Details

Dues	02/10/2007	01/10/2007	12/10/2006	11/10/2006	10/10/2006
	1,142.74	1,142.74	1,142.74	1,142.74	4,570.96

Delinquency Information

Late	30	60	90	120	150	180	Category	Days
1	1	1	12	15	0	0	180	206

Activities

Active Dt	App #	Last Pmt Amt
06/16/2006	0000000241	0.00

Customer Information

Customer #	Name	Relation	SSN	Birth Dt	Gender
1171	MARIE B CCOTONEASTER	PRIMARY	xxxxx3940	01/01/1970	UNKNOWN
1172	HANK B CCOTONEASTER	SPOUSE	xxxxx3999	01/11/1970	UNKNOWN

Address Information

Type	Current	Mailing	Phone	Address
HOME	Y	Y	(612)333-2813	134 N STREET WINSTON-SALEM NC-60225

Conditions

Condition	Start Dt	Followup Dt
DELINQUENT	07/18/2006	01/28/2013

Alerts

Alert: No data to display.

Producer: MN-00001 : IN HOUSE (DIRECT DEAL)

The system allows a variety of producers, such as dealers and agents. Producers can have three different statuses:

- Active (producers can fund an application)
- Inactive (producers cannot fund an application)
- Temporary (producers can only review but cannot fund an application)

The producers are paid for their participation, either:

- Up front during funding
-or-
- Up front on a monthly basis
-or-
- When the interest is earned
-or-
- When the payment is received from the customer based on the set up compensation plans.

The Producer Setup window contains pages that enable you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters.

While setting up the Producer Setup window, you will need to complete the Producer Cycles page under the Setup link, as well as the Producers Management page and Payment Details sub tabs on the Producer Details setup page.

While working with the Producer Setup page, you will primarily use the

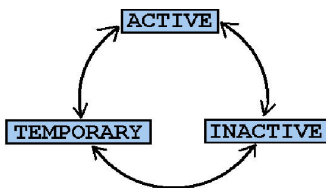
1. Payment Details
2. Tracking Attributes
3. Contracts
4. Comments
5. Summary

sub tabs. The Producers page, completed during setup, can be use to view and maintain producer details.

13.1 Producer Cycles Setup page

The Producer setup page 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 page.

For example,



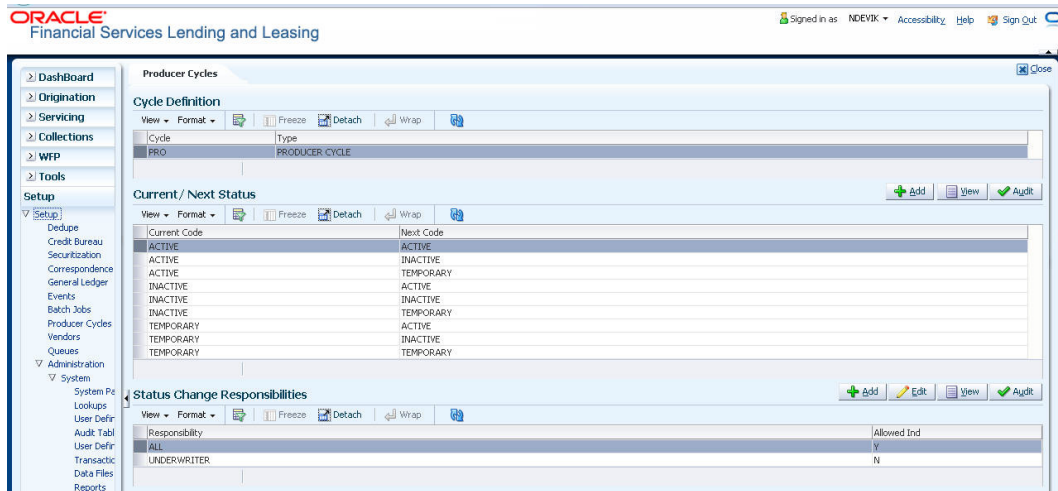
The Producer Setup page also defines the user responsibilities capable of changing the producer status.

Note

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

To set up Producer Cycles

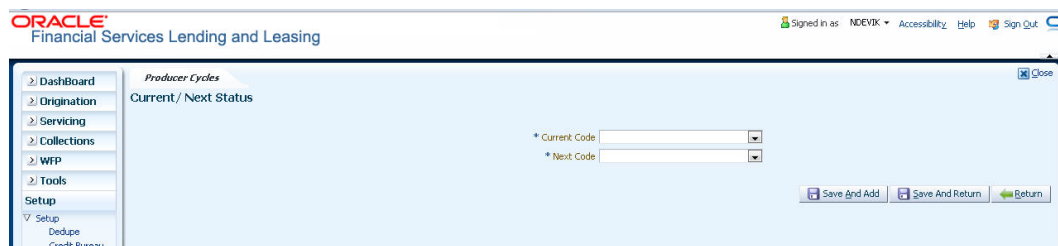
1. On the Oracle Financial Services Lending and Leasing home page, click **Setup**→**Setup**→**Producer Cycles**.
2. The system displays the Producer Cycles screen. The producer cycle screen contains three section:
 - Cycle Definition
 - Current/Next Status
 - Status Change Responsibilities



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

Field:	View This:
Cycle	Displays the cycle name.
Type	Displays the cycle type.

4. In the **Cycle/Next Status** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

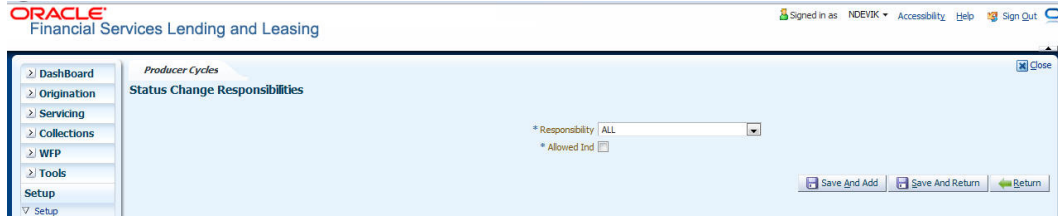


A brief description of the fields is given below:

Field:	Do this:
Current Code	Select the current code from which you need to perform transition, from the drop-down list.

Field:	Do this:
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 [Basic Operations](#) 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.

13.2 Producer Detail link

The Producer Management page allows you to record or edit basic information about the producer. You can set up dealers or producers for a company and branch. You can also set up a default underwriter and a default collector for a producer. The system uses this information in the origination workflow to select a queue.

The producer number, name, contact information, company and branch to which the producer applies, federal tax number, status, and other information can be stored in this page.

Navigating to Producer Setup Page

1. On the Oracle Financial Services Lending and Leasing home page, click **Origination** → **Origination** → **Producers**.
2. The system displays the Producers setup screen.

To set up or maintain the Producer Setup page

1. In the **Producer** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main window is titled 'Producers' and contains a 'Producer Details' form. The form is divided into several sections: 'Producer #', 'Address Details', and 'Subvention Participation'. The 'Producer #' section includes fields for 'Producer #', 'Old Producer #', 'Name', 'Company', 'Branch', 'Start Dt', 'End Dt', 'Contact', 'Group', 'Type', 'Status', 'Sales Agent', 'Underwriter', 'Fed Tax #', and 'Collector'. The 'Address Details' section includes fields for 'Country', 'Zip', 'Zip Extn', 'City', 'State', 'Address Line 1', 'Address Line 2', 'Phone 1', 'Extn 1', 'Phone 2', 'Extn 2', and 'Fax Prefix 1'. The 'Subvention Participation' section includes fields for 'Subvention Participant', 'Collection Type', 'Collection Frequency', and 'Refund Disbursement Method'. The form is set against a light blue background with a navigation pane on the left.

A brief description of the fields is given below:

Field:	Do this:
Producer #	Based on the system setup, either: Specify the producer number -or- The system generates producer number.
Old Producer #	Specify the old producer number.
Name	Specify the producer name.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Start Dt	Select the producer start date. You can even select the date from the adjoining Calendar icon.
End Dt	Select the producer end date. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the product.
Contact	Specify the producer contact.
Group	Select the producer contact group from the drop-down list.
Type*	Select the producer type from the drop-down list. Note: The Group and Type fields help in setting up the pricing schemes on the Pricing page.
Status	Select the appropriate status from the drop-down list. Note: The contents of this field can be linked to edits in the loan origination cycle so that only producers with a status of the active can be funded

Field:	Do this:
Sales Agent	Select the sales agent associated with this producer from the drop-down list.
Underwriter	Select the default underwriter assigned to this producer from the drop-down list. Note: Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers.
Fed Tax #	Specify the federal tax identification number. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234 .
Collector	Select the default collector or agent assigned to this producer from the drop-down list. (This will appear in the Collector field in the Delinquency Information section of the Account Details page on the Customer Service window).
Address section	
Country	Select the country code from the drop-down list.
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the zip code.
City	Specify the city .
State	Select the state from the drop-down list.
Address Line 1	Specify address line 1
Address Line 2	Specify address line 2 .
Phone 1	Specify phone number 1.
Exnt 1	Specify phone number 1 extension .
Phone 2	Specify phone number 2 .
Extn2	Specify phone number 2 extension .
Fax Prefix1	Select fax prefix number 1 from the drop-down list.
Fax1	Specify fax number 1.
Fax Prefix2	Select fax prefix number 2 from the drop-down list.
Fax2	Specify fax number 2 .
EMail	Specify the producer mail address.
Loss Reserve Amount	Specify the loass reserve amount
Subvention Participation Details	

Field:	Do this:
Subvention Participant	Check this box to maintain the producer as subvention participant
Collection Type	Select the collection type from the drop-down list.
Collection Frequency	Select the collection frequency from the drop-down list.
Refund Disbursement Method	Select the refund disbursement method from the drop-down list.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Note

Oracle Financial Services Software recommends that you double-check the fax numbers (especially the 10 digit number) and email addresses you enter on this page, since the system uses this information to send its system-generated underwriting decisions.

13.2.1 Payment Details sub page

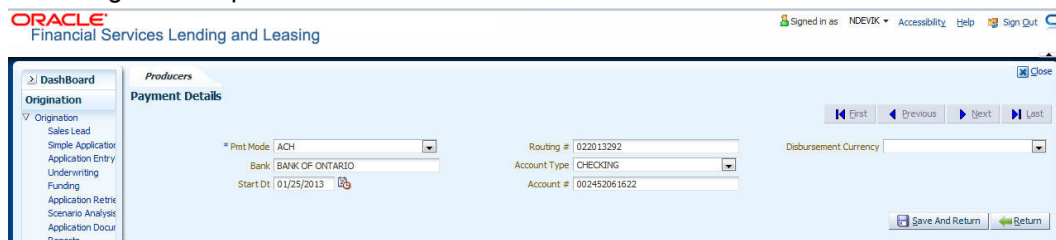
You can setup ACH as the payment mode for a dealer or producer on the Payment Details sub page. The Payment Details sub page stores the information regarding the producer's bank, such as the bank's name, routing number, account type and account number.

Note

Once you complete this sub page, the information goes into effect immediately.

To complete the Payment Details sub page

1. Click **Origination** → **Origination** → **Producers** → **Payment Details** sub tab.
2. In the **Payment Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Pmt Mode	Select the payment mode from the drop-down list.
Bank	Specify the ACH bank name.
Start Dt	Select the ACH start date if payment mode is ACH. You can even select the date from the adjoining Calendar icon.

Field:	Do this:
Routing #	Specify the ACH bank routing number.
Account Type	Select the ACH bank account type from the drop-down list.
Account #	Specify the ACH bank account number.
Disbursement Currency	Select the disbursement currency from the drop-down list.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

13.2.2 Compensation Plan sub page

The Compensation Plan sub page displays information related to compensation and chargeback for the producer. It displays summaries as well account level information. The data is gathered from applications and accounts in the system system that are approved and funded.

To view the Compensation Plan sub page

1. Click **Origination**→**Origination**→ **Producers**→**Compensation** sub tab.
2. On the **Compensation Plan** sub page, you can view the following display only information:

The screenshot shows a software interface with a navigation bar at the top containing tabs: Payment Details, Compensation, Subvention, Transactions, Holdback/Loss Reserve, Tracking Attributes, Statements, Contacts, Comments, and Summary. The 'Compensation' tab is active. Below the navigation bar, there are two main sections:

Compensation Reserve Balance

This section has a toolbar with 'View', 'Format', 'Freeze', 'Detach', and 'Wrap' options. Below the toolbar is a table with the following data:

Reserve Amt Open	Reserve Amt Added	Holdback Amount	Amt Due
0.00	0.00	3,000.00	-3,000

Compensation Detail

This section also has a toolbar with 'View', 'Format', 'Freeze', 'Detach', and 'Wrap' options. Below the toolbar is a table with the following data:

Account/Application	Compensation Plan	Upfront Amt	Remaining Amt	Total Amt
No data to display.				

A brief description of the fields is given below:

Field:	View this:
Compensation Reserve Balance section	
Reserve Amt Open	The open reserve amount.
Reserve Amt Added	The amount added to the reserve amount.
Holdback Amt	The amount held back from the reserve amount.
Amt Due	The reserve amount due.
Account/Application	The account number or application number and title.
Compensation Plan	The compensation plan.
Upfront Amt	The upfront compensation amount.
Remaining Amt	The remaining compensation amount.
Total Amt	The total compensation amount.
Compensation Plan Details section	

Field:	View this:
Calculation Method	The compensation calculation method.
Paid%	The chargeback percentage in case of early payoffs.
Basis	The chargeback basis in case of early payoff.
Paid Term	The term in case of early payoff.
Paid Days	The days in case of early payoff.
Chargeback Methods Paid section	
Calculation Method	The chargeback calculation method in case of chargeoffs.
Charge off Percent	The chargeback percentage in case of chargeoffs.
Basis	The chargeback basis in case of chargeoffs.
Charge Off Term	The term in case of chargeoffs.
Charge Off Days	The days in case of chargeoffs.
Compensation/Chargeback Amt section	
Compensation Earned	The compensation earned.
Interest Earned	The interest earned.
Compensation Paid	The compensation paid.
Compensation Writeoff	The compensation writeoff.
Chargeback Amount	The chargeback amount.
Last Pmt Dt	The last compensation payment date.
Next Pmt Dt	The next compensation payment date.

13.2.3 Subvention sub page

The Subvention sub page displays information related to subvention for the producer, such as subvention participation, subvention receivables, and subvention details.

To complete the Subvention sub page

1. Click **Origination** → **Origination** → **Producers** → **Subvention** sub tab.
2. On the **Subvention** sub page, you can view the following information:

The screenshot shows the Oracle Subvention sub page. At the top, there are navigation tabs: Payment Details, Compensation, **Subvention**, Transactions, Holdback/Loss Reserve, Tracking Attributes, Statements, Contacts, Comments, and Summary. Below the tabs, the 'Subvention Receivables' section is active, displaying a table with the following data:

Subvention Participant	Collection Type	Collection Frequency	Refund Disbursement Method	Receivable Amt(Open)	Receivable Amt(Current)	Received Amt	Netted Refund Amt	Net Receivable Amt	Payable Refund Amt
N	STATEMENT	MONTHLY	NONE	0.00	0.00	0.00	0.00	0.00	0.00

Below the table is the 'Subvention Detail' section, which is currently empty and displays 'No data to display.'

A brief description of the fields is given below:

Field:	View this:
Subvention Participant	Displays if the producer is a subvention participant.
Collection Type	<p>Displays the collection type: STATEMENT or INTRA COMPANY ENTRY.</p> <p>STATEMENT – The producer will receive the statement at a set frequency and make the payment through check or ACH.</p> <p>INTRA COMPANY ENTRY – The producer will receive the statement at a set frequency but no payment is due. If the manual indicator for INTRA COMPANY transaction is set to No, the system automatically posts an intra-company entry transaction to net out the outstanding receivable when a statement is generated.</p>
Collection Frequency	Displays the collection frequency.
Refund Disbursement	<p>Displays the refund disbursement method. If you select:</p> <p>ADJUSTED TO RECEIVABLE – The refund amount will be netted to any outstanding receivable.</p> <p>PAYABLE TO PRODUCER – The refund will not be adjusted against any outstanding receivable and this amount needs to be paid to the producer through check or ACH.</p> <p>Subvention Receivables section</p>
Receivable Amt (Open)	Displays opening balance of the outstanding receivable amount for the current statement period (display only).
Receivable Amt (Current)	Displays receivable amount added during the current statement period (display only).
Received Amt	Displays payments received from producers during the current statement period (display only).
Netted Refund Amt	Displays refunds processed during the current statement period. the system completes this field only when the Refund Disbursement Method field is ADJUSTED TO RECEIVABLE (display only).
Net Receivable Amt	Displays net outstanding receivable amount for the current statement period (display only).
Payable Refund Amt	Displays refunds processed during the current statement period. the system completes this field only when the Refund Disbursement Method field is PAYABLE TO PRODUCER (display only).
Subvention section	
Account/ Application	Displays account or application number (display only).
Subvention Plan	Displays subvention plan description (display only).
Sub Plan	Displays subvention sub plan description (display only).

Field:	View this:
Subvention Type	Displays subvention type (display only).
Collection Type	Displays collection type (display only).
Subvention Amt	Displays subvention amount (display only).
Refund Amt	Displays refund amount (display only).

13.2.4 Transactions sub page

The Transactions sub page allows you to post a transaction for the producer. Linking to an account is not mandatory -- you can create a transaction to a producer that is not related to a specific account.

To complete the Transactions sub page

1. Click **Origination**→**Origination**→ **Producers**→**Transactions** sub tab.
2. In the **Transaction Entry** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

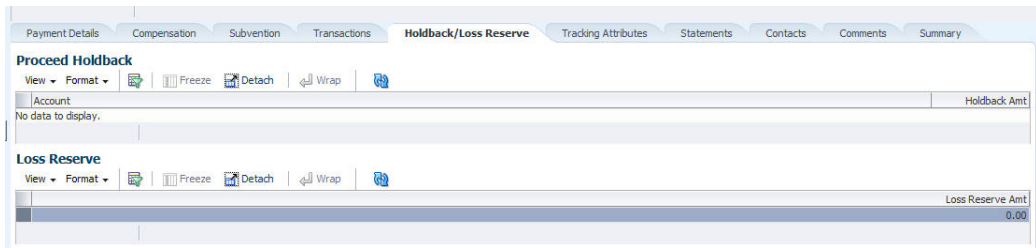
Field:	Do this:
Effective Dt	Specify transaction date. You can even select the date from the adjoining Calendar icon.
Transaction	Select transaction to be posted from the drop-down list(HOLDBACK FROM PRODUCER, PAYMENT FROM PRODUCER, or PAYMENT TO PRODUCER).
Amount	Specify transaction amount.
Reference	Specify transaction reference .
Account #	Select account number from the drop-down list.
Account Title	Displays the account title of the selected account number.
Comment	Specify transaction comment .

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

13.2.5 Holdback/Loss Reserve Sub Page

1. Click **Origination**→**Origination**→ **Producers**→Holdback/Loss reserve sub tab.

2. In the **Proceed HoldBack** section, view the following information:



A brief description of the fields is given below:

Field:	View this:
Account	The account number and title
HoldBack Amt	The proceed holdback amount.

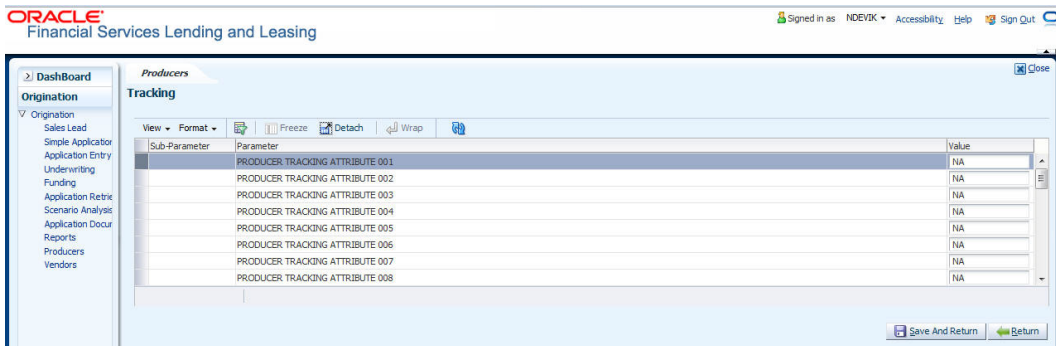
3. In the **Loss Reserve** section, view the loss reserve amount.

13.2.6 Tracking Attributes sub page

The Tracking Attributes sub page allows you to link information to a producer who is not tracked in the system, by default, however is part of company's business practices.

To complete the Tracking Attributes sub page

1. Click **Origination** → **Origination** → **Producers** → **Tracking Attributes** sub tab.



2. In the Tracking section, you can edit the **parameter** and **Value** details.

13.2.7 Statements sub page

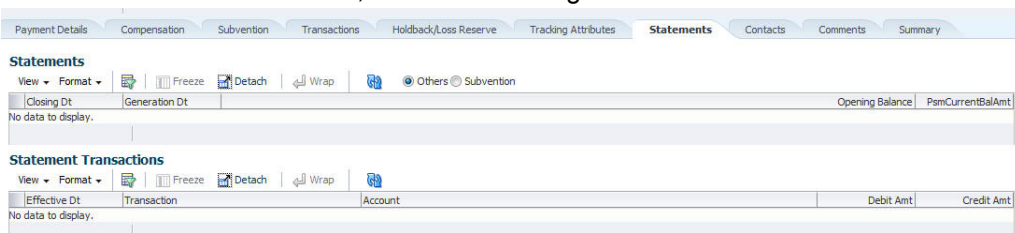
The Statements sub page displays a history of all the statements the producer has processed.

To view the Statements sub page

1. Click **Origination** → **Origination** → **Producers** → **Statements** sub tab.

2. On the **Statements** sub page **Statements** section, select **Subvention** or **Others**.

3. In the **Statements** section, view the following information.



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

Field:	View this:
Closing Dt	The statement closing date.
Generated Dt	The statement generation date.
Opening Balance	The previous statement balance amount.
Current Balance	The current statement balance amount.

5. In the **Statements Transactions** section, view the following information:

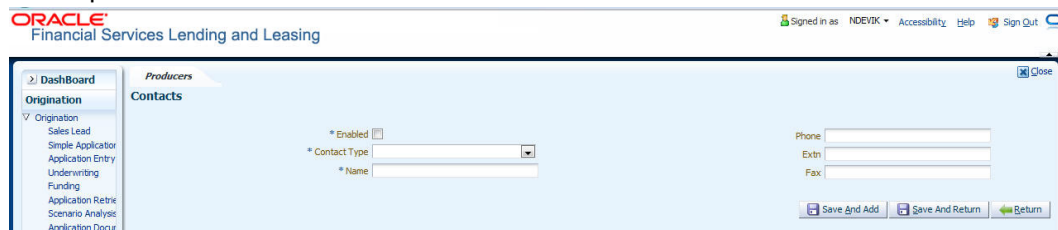
Field:	View this:
Effective Dt	The statement transaction date.
Transaction	The statement transaction.
Account	The statement account number.
Debit Amt	The statement debit amount.
Credit Amt	The statement credit amount.

13.2.8 Contacts sub page

The Contacts sub page allows you to record information regarding contacts associated with a producer, such as employees at a dealership.

To complete the Contacts sub page

1. Click **Origination** → **Origination** → **Producers** → **Contacts** sub tab.
2. On the **Contacts** sub page, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Contact Type	Select the producer contact type from the drop-down list.
Name	Specify the producer contact name.
Phone	Specify producer contact phone number .
Extn	Enter phone number extension.
Fax	Enter producer contact fax number.
Enabled	Check this box to indicate this is a current contact.

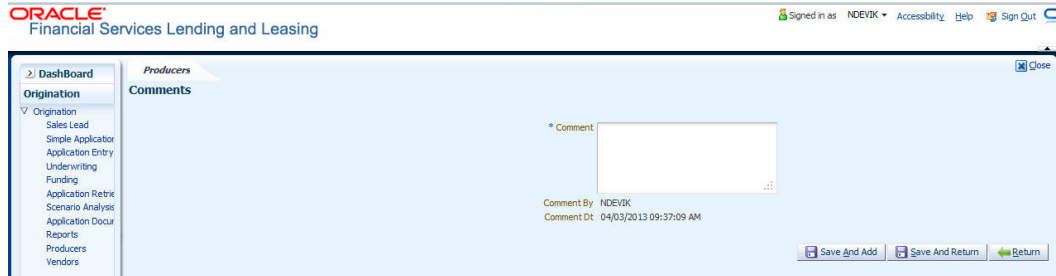
3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

13.2.9 Comments sub page

The Comments sub page allows you to view and enter comments regarding the producer.

To enter a comment on the Comments sub page

1. Click **Origination**→**Origination**→**Producers**→**Comments** sub tab.
2. In the **Comments** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Comment	Enter comment.
Comment By	Displays user id.
Comment Dt	Displays comment date.

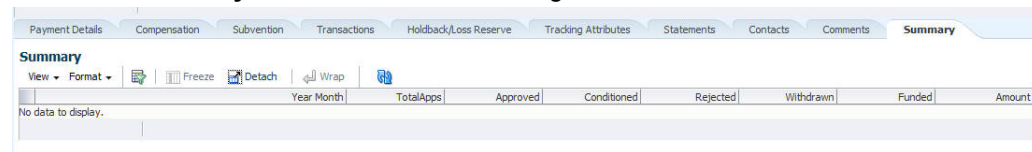
3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

13.2.10 Summary sub page

The display only Summary sub page allows you to view summary information regarding the producer.

To view summary on the Summary sub page

1. Click **Origination**→**Origination**→**Producers**→**Summary** sub tab.
2. In the **Summary** section, view the following information.



A brief description of the fields is given below:

Field:	View this:
YearMonth	The year and month.
TotalApps	The application total status count.
Approved	The application approved status count.
Conditioned	The application conditioned status count.

Field:	View this:
Rejected	The application rejected status count.
Withdrawn	The application rejected status count.
Funded	The application withdrawn status count.
Amount	The application funded status total amount.

14. 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 window, you can:

- Maintain vendor information
- Maintain services offered by the vendor
- Assign tasks to the vendors and subsequently track and process those tasks
- Charge vendor expenses to customers
- Enter and update invoices raised by the vendors
- Post vendor transactions
- Process vendor payments.

Once an invoice has been presented for a service performed by a vendor, you can enter the information on the Vendor Management form and create a monetary transaction. You can then choose if the customer should pay any particular expense or not.

14.1 Vendor Services Page

The Vendor Service page 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. Each vendor (Group field) can belong to one or multiple vendor group(s). The list of values for the vendor group is managed in the lookup. Each work order type (Work Order Type field) can be linked to one or multiple work order type(s).

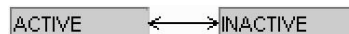
Navigating to Vendor services

1. On the Oracle Financial Services Lending and Leasing home page, click **Setup**→**Setup**→**Vendors**.
2. The system displays the Vendor screen. The details are grouped under two tabs:
 - Cycles
 - Vendor Services

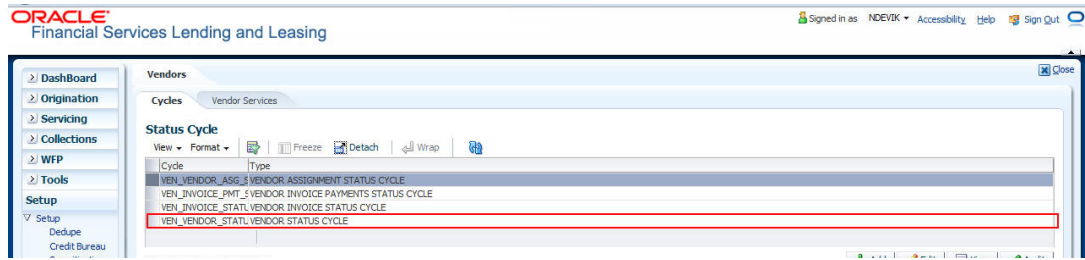
14.1.1 Cycles tab

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.

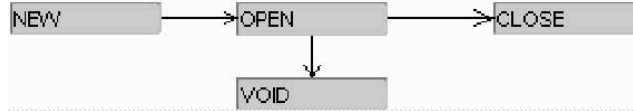
You can define vendor status cycle and restrict the status change based on responsibility.



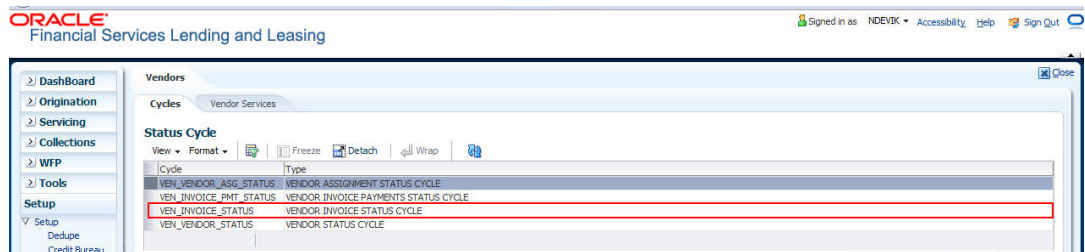
For example,



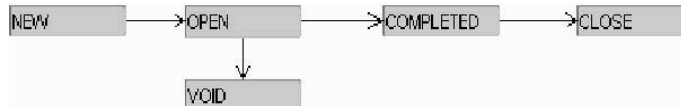
You can define vendor invoice status cycle and restrict the status change based on responsibility.



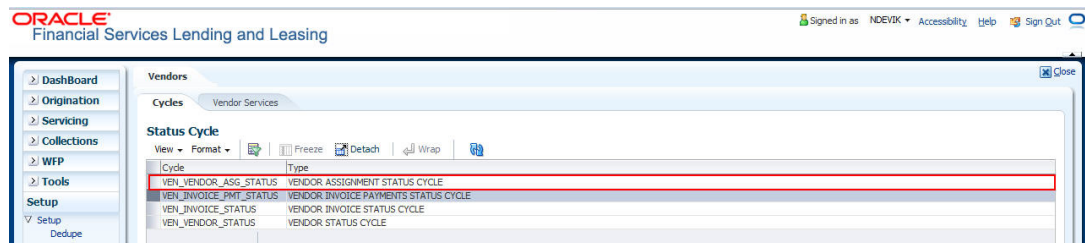
For example,



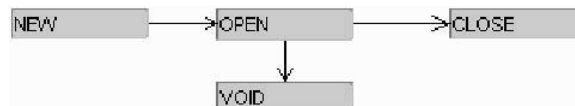
You can define vendor assignment status cycle and restrict the status change based on responsibility.



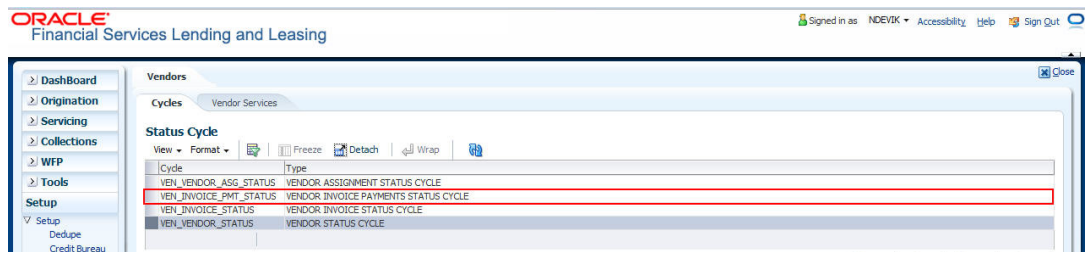
For example,



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

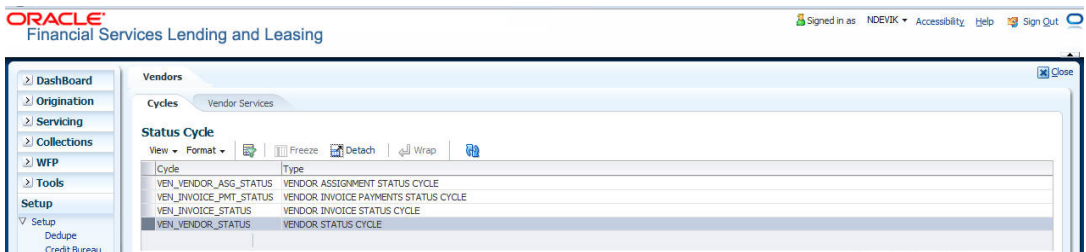


For example,



To set up the vendor cycles

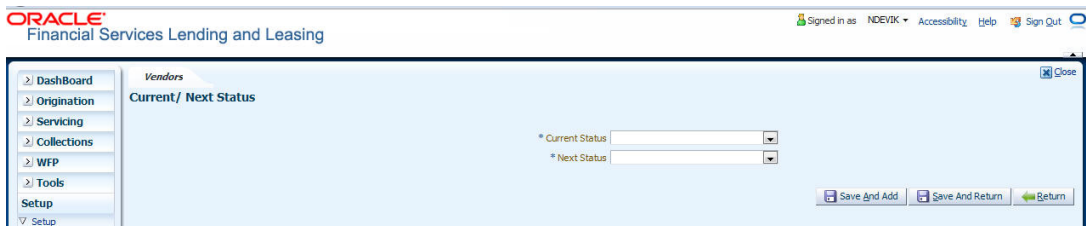
1. Click **Setup** → **Setup** → **Vendors** → **Cycles**. The screen contains three sections:
 - Status Cycle
 - Current/Next Status
 - Status Change Responsibilities



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

Field:	View this:
Cycle	Display the status cycle for the vendor
Type	Displays the type of the cycle

3. In the **Current/Next Status** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Current Status	Select the current code from which need to transition, from the drop-down list
Next Status	Select the current code to which you need to transition, from the drop-down list

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

5. In the **Status Change Responsibilities** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter:



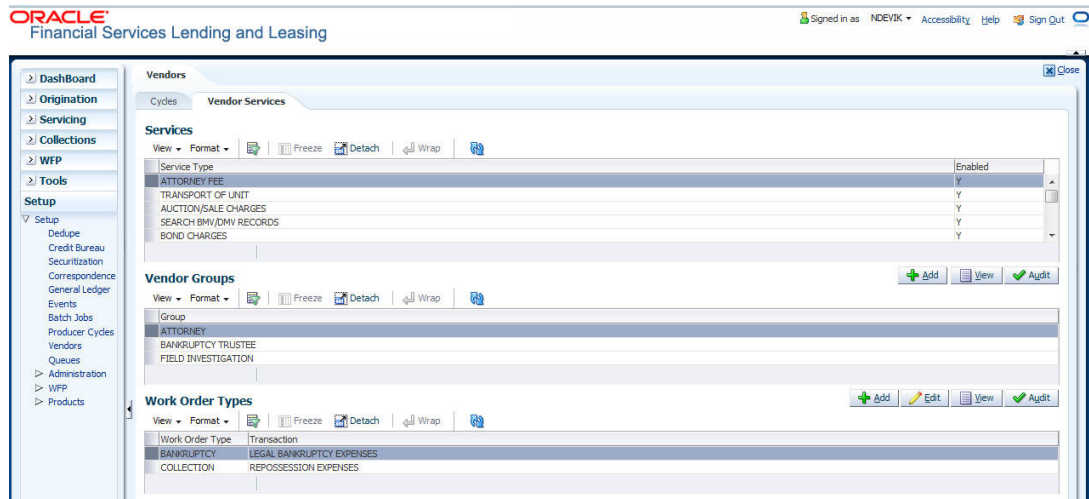
A brief description of the fields is given below:

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.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

14.1.2 Vendor Services tab

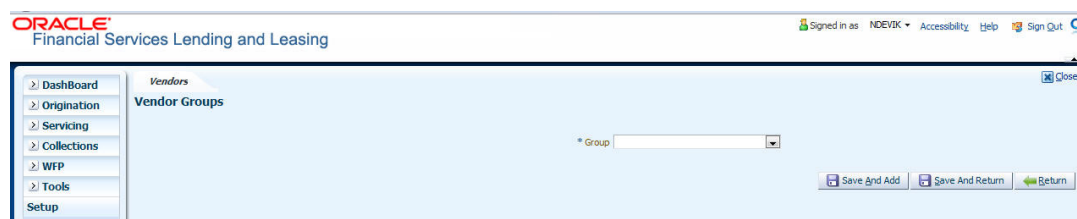
- Click **Setup** → **Setup** → **Vendors** → **VenderServices**. The screen contains three sections:
 - Services
 - Vendor Groups
 - Work Order Types



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.

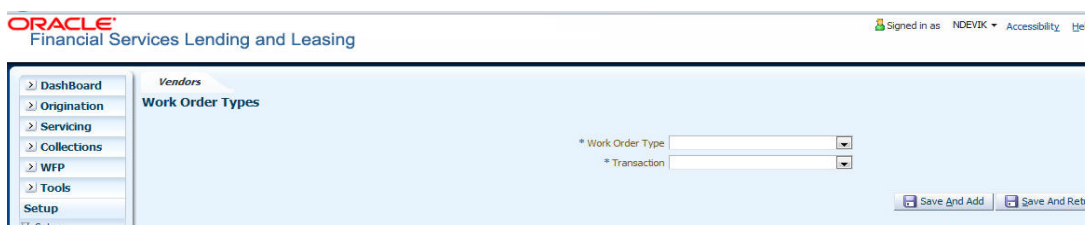
3. In the **Vendor Groups** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



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 [Basic Operations](#) 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.

14.2 Vendor Detail Page

The Vendors page allows you to set up vendor information. If the vendor receives escrow disbursement at an address is different from the current business address, enter this information in the Payment Details sub page. Also, the Payment Details sub page allows you to enter the number of days prior to the due date by which the payment to the vendor must be processed.

Note

The contents of this section defaults to the vendor's current address, but can be modified.

Navigating to Vendor Detail Page

1. On the Oracle Financial Services Lending and Leasing home page, click **Origination**→**Origination**→**Vendors**.
2. The system displays the Vendor screen. The details are grouped under four tabs:
 - Vendors

- Work Orders
- Follow-up
- Invoices

14.2.1 Vendors tab

1. Click **Origination**→**Origination**→**Vendors**→**Vendors**. The details in the screen are grouped into three:
 - Vendor Details
 - Payment Details
 - Vendor Groups
2. In the **Origination**→**Origination**→**Vendors**→**Vendors**→**Vendor Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter:

A brief description of the fields is given below:

Field:	Do this:
Enabled	Check this box to enable the vendor.
Vendor #	Displays the vendor number. The system generates the vendor number by default.
Name	Specify the vendor name.
Status	Select the vendor status from the drop-down list.
Company	Select the vendor portfolio company from the drop-down list.
Branch	Select the vendor portfolio branch from the drop-down list.
Start Dt	Specify the vendor start date. You can select the data even from the adjacent Calendar icon.
End Dt	Specify the vendor end date. You can select the data even from the adjacent Calendar icon.
Contact Person	Specify the vendor contact name.
Fed Tax #	If available, enter the vendor federal tax identification number. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234.

Field:	Do this:
Credit Days	Specify the credit days for the vendor invoice. This number is used to check that the Invoice Due Date is not more than the credit days from the Invoice Date. .
Phone	Specify phone number 1.
Extn	Specify the phone extension.
Phone 2	Specify phone number 2.
Extn 2	Specify the phone number 2.
Fax	Specify the fax number.
Fax 2	Specify the fax number 2.
Country	Select the country code from the drop-down list.
City	Specify the city.
State	Select the state from the drop-down list.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the Zip code.
Email	Specify the email address.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Click **Origination** → **Origination** → **Vendors** → **Vendors** → **Vendor Details**. The Payment Details sub tab allows you to set up automatic clearing house information for vendors.

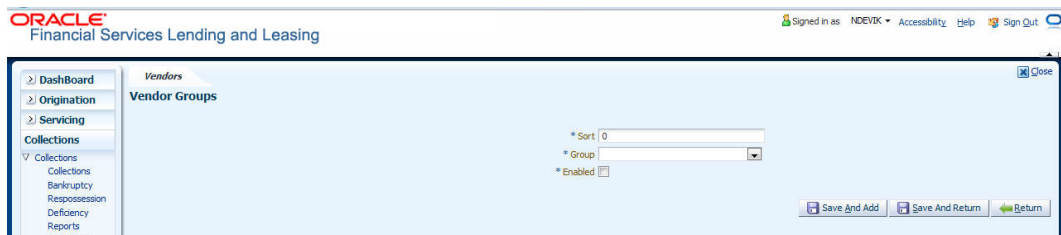
4. On the **Payment Details** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Remittance section	
Country	Select the country code from the drop-down list.
City	Specify city.

Field:	Do this:
St	Select state from the drop-down list.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Specify zip code from the drop-down list.
Zip Extn	Specify extension of the zip code.
Pre-Process Days	Specify the remittance preprocess days. This is the number of days prior to the due date by which the payment to the vendor must be processed.
Payment Details section	
Mode	Select the mode of payment from the drop-down list.
Bank	Specify the ACH bank.
Start Dt	View ACH start date.
Routing #	Specify the bank routing number.
Account Type	Select the account type from the drop-down list.
Account #	Specify the account number. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to 'Y', this appears as a masked number; for example, XXXXX1234.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Click **Origination** → **Origination** → **Vendors** → **Vendors** → **Vendor Details**. The Vendors Groups allows you to set up vendor groups.
7. On the **Vendor Groups** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Sort	Specify sort sequence.
Group	Select the vendor type to which the vendor belongs from the drop-down list, based on the services provided by the vendor.
Enabled	Check this box to enable the vendor service.

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

14.2.2 Work Orders tab

The Work Orders link allows you to assign an account to a vendor for a service that the vendor provides.

1. Click **Origination** → **Origination** → **Vendors** → **Work Order**. The details are categorized into two:
 - Work Order
 - Services
2. In the **Origination** → **Origination** → **Vendors** → **Work Order** → **Work Order**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Work Order #	Displays the work order number.
Account	Select the account number for the work order from the drop-down list.
Vendor	Select the vendor who will service the work order from the drop-down list.
Company	Displays the vendor company.
Branch	Displays the vendor branch.
Status	Select the service status from the drop-down list.
Type	Select the work order type from the drop-down list.
Work Order Details section	
Dt	Displays the work order date.
Status Dt	Displays the last work order status change date.
Currency	Select the currency for the work order from the drop-down list.
Estimated	Displays the estimated amount for the work order.
Billed	Displays the amount billed by the vendor for the work order.

Field:	Do this:
Paid	Displays the amount paid to the vendor for the work order.
Account Information section	
Collateral	Select the asset associated with the work order from the drop-down list.
Reference #	Specify the vendor reference.
Assigned By	Specify the user who created the work order.
Followup Dt	Specify the next follow-up date. You can even select from the adjoining Calendar icon.
Vendor Information section	
Contact	Specify the vendor contact for the work order.
Phone	Specify the vendor contact phone for the work order.
Extn	Specify the vendor contact phone extension for the work order.
Fax	Specify the vendor contact fax for the work order.
Comment	Specify any comments regarding the work order.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Origination**→**Origination**→**Vendors**→**Work Order**→**Services**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Service	Select the service type from the drop-down list.
Fee Type	Select the vendor fee type from the drop-down list.
Currency	Select the currency from the drop-down list.
Estimated	Specify the estimated amount for the service.
Billed	Displays the amount billed by the vendor for the service.
Paid	Displays the amount paid to the vendor for the service.
Status	Select the status from the drop-down list.
Status Dt	Displays the last service status change date.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

14.2.3 Follow-up tab

The Work Orders link lists the work orders that are not complete and hence require follow-up.

1. Click **Origination** → **Origination** → **Vendors** → **Follow-up** tab. The details are grouped into two:
 - Work Order Follow-up
 - Assigned Services
2. In the **Origination** → **Origination** → **Vendors** → **Follow-up** → **Work Order Follow-up**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You cannot add a new record.



A brief description of the fields is given below:

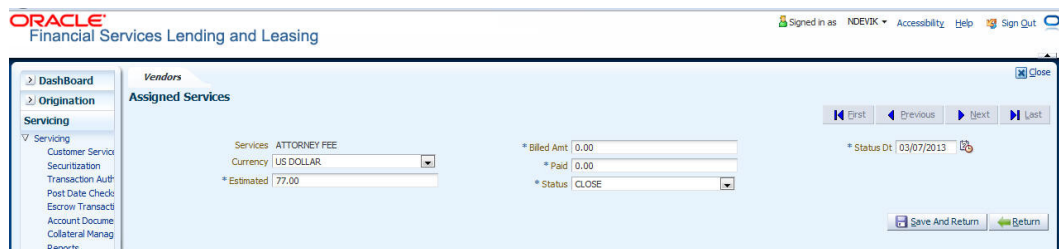
Field:	Do this:
Company	Displays the vendor company.
Branch	Displays the vendor branch.
Followup Dt	Specify the next follow-up date. You can even select the date from adjoining Calendar icon.
Work Order #	Displays the work order number.
Dt	Displays the work order date.
Assignment Type	Displays the work order type.
Account	Displays the account associated with the work order.
Vendor	Displays the vendor associated with the work order.
Status	Select the work order status from the drop-down list.
Status Dt	Displays the last work order status change date.
Work Order section	
Currency	Displays the currency for the work order.

Field:	Do this:
Estimated	Displays the estimated amount for the work order.
Billed	Displays the amount billed by the vendor for the work order.
Paid	Displays the amount paid to the vendor for the work order.
Vendor Information section	
Contact	Displays the vendor contact name.
Phone	Displays the vendor contact phone number.
Comment	Specify a comment.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Origination**→**Origination**→**Vendors**→**Follow-up**→**Assigned Service**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You cannot add a new record:



A brief description of the fields is given below:

Field:	Do this:
Services	Displays the service provided by the vendor.
Currency	Select the currency for the vendor from the drop-down list.
Estimated	Specify the estimated amount for the service.
Billed	Specify the amount billed by the vendor for the service.
Paid	Specify the amount paid to the vendor for the service.
Status	Select the service status from the drop-down list.
Status Dt	Specify the last service status change date. You can even select the date from the adjoining Calendar icon.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

14.2.4 Invoices tab

1. Click **Origination**→**Origination**→**Vendors**→**Invoices** tab. The details are grouped into four:

- Invoice Information
 - Invoice Details
 - Payment Schedules sub tab
 - Related Invoice/Work Orders sub tab
2. In the **Origination**→**Origination**→**Vendors**→**Invoices**→**Invoice Information**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Vendor	Select the vendor name who has send the invoice from the drop-down list.
Company	Displays the vendor portfolio company.
Branch	Displays the vendor portfolio branch.
Invoice #	Specify the invoice number.
Invoice Dt	Specify the invoice date. You can even select the date from the adjoining Calendar icon.
Due Date	Select the due date. You can even select the date from the adjoining Calendar icon.
Status	Select the invoice status from the drop-down list.
Details section	
Status Dt	Displays the last invoice status change date.
Address	Displays the vendor address.
Currency	Select the currency from the drop-down list.
Invoice Amt	Displays the total invoice amount.
Agreed Amt	Displays the total agreed amount.
Paid Amt	Displays the total paid amount.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4. In the **Origination**→**Origination**→**Vendors**→**Invoices**→**Invoice Details**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Work Order	Select the work order from the drop-down list.
Currency	Select the currency from the drop-down list.
Invoice Amt	Specify the invoice amount.
Agreed Amt	Specify the agreed amount.
Paid Amt	Displays the paid amount.
Txn Post Dt	Specify transaction effective date. You can even select the date from the adjoining Calendar icon.
Status	Select the status from the drop-down list.
Status Dt	Displays the last status change date.
Collectible	Check this box to collect the agreed amount from the customer.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Origination**→**Origination**→**Vendors**→**Invoices**→**Payment Schedules**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

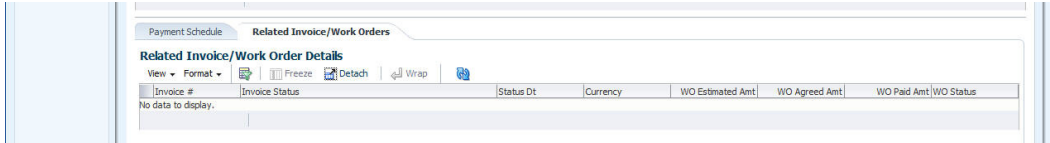
A brief description of the fields is given below:

Field:	Do this:
Currency	Select the currency from the drop-down list.
Payment Amt	Specify the payment amount.
Status	Select the payment status from the drop-down list.
Payment Dt	Specify the payment date. You can even select the date from the adjoining Calendar icon.

Field:	Do this:
Payment Reference	Specify the payment reference.
Payable Id	Specify the payable requisition Id.
Disbursement Currency	Select the currency from the drop-down list.

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

8. In the **Origination**→**Origination**→**Vendors**→**Invoices**→**Related Invoice/Work Order Details**, perform any of the [Basic Operations](#) mentioned in Navigation chapter:



A brief description of the fields is given below:

Field:	View this:
Invoice #	Displays the invoice number.
Invoice Status	Displays the invoice status.
Status Dt	Displays the invoice status date.
Currency	Displays the currency.
WO Estimated Amt	Displays the work order estimated amount.
WO Agreed Amt	Displays the work order agreed amount.
WO Paid Amt	Displays the work order paid amount.
WO Status	Displays the work order status.

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

15. AP Transactions

15.1 Introduction

The AP Transactions screen enables you to view accounts payable in Oracle Financial Services Lending and Leasing and complete the following tasks:

- Viewing requisitions for all payees
- Putting a requisition on hold
- Closing a requisition
- Cancelling a requisition

15.2 AP Transactions screen

The AP Transactions page displays information regarding advance payments, such as payee type, mode of payment, status, and other details.

15.2.1 Viewing Requisitions for all Payees

To view requisitions for all payees

1. On the Oracle Financial Services Lending and Leasing Application home page, click the **Services** master tab.
2. Click Interface drop-down link and then click **AP Transaction** r link.

The AP Transactions screen appears.

The screenshot shows the Oracle Financial Services Lending and Leasing AP Transactions screen. The interface includes a navigation menu on the left with options like Dashboard, Origination, and Servicing. The main area displays a table of AP Transactions with columns for Company, Branch, Dt, Status, Payee Type, Payee, Currency, Amount, Pmt Mode, and Disbu Curre. Below the table is a Details section showing effective dates and descriptions.

Company	Branch	Dt	Status	Payee Type	Payee	Currency	Amount	Pmt Mode	Disbu Curre
US01	JPHQ	02/13/2013	CLOSED	PRODUCER	PRODUCER2	USD	10,103.93	INSTITUTION DRAFT	
US01	JPHQ	02/13/2013	CLOSED	PRODUCER	PRODUCER2	USD	10,100.00	INSTITUTION DRAFT	
US01	JPHQ	02/13/2013	CLOSED	PRODUCER	PRODUCER2	USD	5,100.00	INSTITUTION DRAFT	
US01	JPHQ	02/19/2013	OPEN	PRODUCER	PRODUCER2	USD	150,000.00	ACH	
US01	JPHQ	02/21/2013	OPEN	PRODUCER	PRODUCER2	USD	350,000.00	ACH	
US01	JPHQ	02/21/2013	OPEN	PRODUCER	PRODUCER2	USD	5,005.47	ACH	
US01	JPHQ	02/21/2013	OPEN	PRODUCER	PRODUCER2	USD	5,008.22	ACH	
US01	JPHQ	02/22/2013	OPEN	CUSTOMER	SEC2 CLST313 SEC2	USD	200,000.00	INSTITUTION DRAFT	
US01	JPHQ	03/05/2013	OPEN	PRODUCER	PR	USD	50,000.00	ACH	
CTE1	TBR1	03/05/2013	CLOSED	PRODUCER	PR4	USD	50,000.00	INSTITUTION DRAFT	
CTE1	TBR1	03/07/2013	CLOSED	PRODUCER	PR4	USD	20,000.00	INSTITUTION DRAFT	
US01	JPHQ	03/07/2013	OPEN	PRODUCER	PR	USD	17,000.00	ACH	
US01	JPHQ	03/08/2013	OPEN	CUSTOMER	1520 1520	USD	12,000.00	INSTITUTION DRAFT	
US01	JPHQ	03/08/2013	OPEN	CUSTOMER	1521 1521	USD	15,000.00	INSTITUTION DRAFT	
US01	JPHQ	03/08/2013	OPEN	CUSTOMER	CLSTFORASSET CLUS	USD	100,000.00	INSTITUTION DRAFT	

Details

Effective Dt	Description	Amount
02/13/2013	ITM CASH SALES-20130200010040 VALLISHAYEE SKANDA	10,003.93
02/13/2013	ITM COMPENSATION-20130200010040 VALLISHAYEE SKANDA	100.00

The AP Transactions page contains three sets of option buttons, each in its own section:

- **Payee Type**
- **Pmt Mode**
- **Status**

These option buttons allow you to narrow the range of the requisitions the system displays.

The **Payee Type** section enables you to view requisitions according to whom the payment is made.

If you choose:	The system displays:
All	All payees.
Producer	Producer payees.
Third Party	Third party payees.
Vendor	Vendor payees.
Customer	Customer payees.

The **Pmt Mode** section enables you to view requisitions by how the payment is made.

If you choose:	The system displays:
All	All requisitions.
Check	Requisitions paid by check.
ACH	Requisitions paid by ACH.

The **Status** section enables you to view requisitions according to status.

If you choose:	The system displays:
All	All requisitions.
Open	Open requisitions.
Close	Closed requisitions.
Hold	Requisitions on hold.
Void	Cancelled requisitions.

- Use the **Payee Type**, **Pmt Mode**, and **Status** buttons to select the requisitions you want to view.
- On the AP Transactions page's **Requisitions** section, select the record you want to work with and click **Add**.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Signed in as ASOMPURA", "Accessibility", "Help", and "Sign Out". The main content area is titled "AP Transactions" and contains a "Requisitions" section. The requisition details are as follows:

Dt	02/13/2013	Check Dt	03/12/2013
Currency	USD	Reference Account	
Amount	10,103.93	Address	HOLTSVILLE NY 00501 US
Disbursement Currency		Payee Type	PRODUCER
Check Ref No		Branch	JPHQ
Action	<input type="checkbox"/> No Change <input type="checkbox"/> Close <input type="checkbox"/> Hold <input type="checkbox"/> Void	Check Ref No	
		Check Dt	
		Pmt Mode	INSTITUTION DRAFT / CHECK
		Company	US01
		Status	CLOSED

Navigation buttons: First, Previous, Next, Last. Action buttons: Save And Return, Return.

5. In the **Requisitions** section, view the following information:

In this field:	The system displays:
Select	If selected, indicates this is the current record.
Company	The AP transaction company
Branch	The AP transaction branch.
Dt	The AP transaction date.
Status	The AP transaction status (OPEN, CLOSE, HOLD, or VOID).
Payee Type	The AP transaction payee type (PRODUCER, THIRD PARTY, VENDOR, or CUSTOMER).
Payee Name	The AP transaction payee number and name.
Currency	The AP transaction payment currency.
Amount	The AP transaction payment amount.
Pmt Mode	The AP transaction payment mode.
Disbursement Currency	The disbursement currency.
Address	The AP transaction payment address.
Check Ref #	The AP transaction check reference number.
Check Dt	The AP transaction check date.
Ref Acc #	The reference account number.

6. In the **Details** section, view the following information:

In this field:	The system displays:
Effective Dt	The transaction detail effective date.
Description	The transaction detail description.
Amount	The transaction detail payment amount.

Note

An Open transaction will not have a credit reference number, as it has not been entered or generated. (See the screen shot above.)

15.2.2 Closing a Requisition

When the transactions are paid, the requisition should be closed. When you close a requisition, the system changes its status to CLOSED and it cannot be paid again. Oracle Financial Services Lending and Leasing then generates the appropriate GL (general ledger) transactions.

To close a requisition

1. Open the **AP Transaction** screen and use the **Payee Type**, **Pmt Mode**, and **Status** sections to load the requisition you want to close.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The 'AP Transactions' window is open, displaying a list of requisitions. The 'Requisitions' table has the following columns: Company, Branch, Dt, Status, Payee Type, Payee, Currency, Amount, Pmt Mode, and Debit Cur. A red box highlights the filter options for 'Payee Type' (All, Producer, Third Party, Vendor, Customer), 'Pmt Mode' (All, ACH, Check), and 'Status' (All, Open, Close, Hold, Void).

Company	Branch	Dt	Status	Payee Type	Payee	Currency	Amount	Pmt Mode	Debit Cur
US01	JPHQ	02/13/2013	CLOSED	PRODUCER	PRODUCER2	USD	10,103.93	INSTITUTION DRAFT	
US01	JPHQ	02/13/2013	CLOSED	PRODUCER	PRODUCER2	USD	10,100.00	INSTITUTION DRAFT	
US01	JPHQ	02/13/2013	CLOSED	PRODUCER	PRODUCER2	USD	5,100.00	INSTITUTION DRAFT	
US01	JPHQ	02/19/2013	OPEN	PRODUCER	PRODUCER2	USD	150,000.00	ACH	
US01	JPHQ	02/21/2013	OPEN	PRODUCER	PRODUCER2	USD	350,000.00	ACH	
US01	JPHQ	02/21/2013	OPEN	PRODUCER	PRODUCER2	USD	5,005.47	ACH	
US01	JPHQ	02/21/2013	OPEN	PRODUCER	PRODUCER2	USD	5,008.22	ACH	
US01	JPHQ	02/22/2013	OPEN	CUSTOMER	SECZ CUST313 SECZ	USD	200,000.00	INSTITUTION DRAFT	
US01	JPHQ	03/05/2013	OPEN	PRODUCER	PR	USD	50,000.00	ACH	
CTE1	TBR1	03/05/2013	CLOSED	PRODUCER	PR-4	USD	50,000.00	INSTITUTION DRAFT	
CTE1	TBR1	03/07/2013	CLOSED	PRODUCER	PR-4	USD	20,000.00	INSTITUTION DRAFT	
US01	JPHQ	03/07/2013	OPEN	PRODUCER	PR	USD	17,000.00	ACH	
US01	JPHQ	03/08/2013	OPEN	CUSTOMER	1520 1520	USD	12,000.00	INSTITUTION DRAFT	
US01	JPHQ	03/08/2013	OPEN	CUSTOMER	1521 1521	USD	15,000.00	INSTITUTION DRAFT	
US01	JPHQ	03/08/2013	OPEN	CUSTOMER	CUSTFORASSET CUS	USD	100,000.00	INSTITUTION DRAFT	

2. In the **Requisition** section, select the requisition you want to close.
3. In the Action section, click **Close**.

Complete the **Check Ref #** field with the check reference number and the **Check Dt** field with when the check was issued.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The 'AP Transactions' window is open, displaying the details of a requisition. The 'Action' section is visible, with the 'Close' option selected. The 'Check Ref No' and 'Check Dt' fields are highlighted.

Effective Dt	Description	Amount
02/13/2013	ITM CASH SALES-20130200010040 VALLISHAYEE SKANDA	10,003.93
02/13/2013	ITM COMPENSATION-20130200010040 VALLISHAYEE SKANDA	100.00

4. In the **Action** section, click **Save And Return**.
5. In the **Status** section, click **Close** to view the closed accounts.

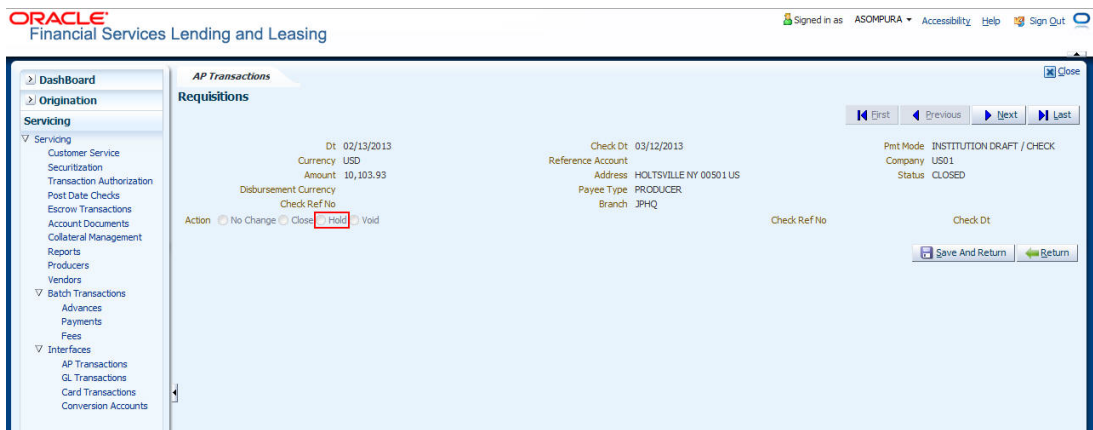
15.2.3 Putting a Requisition on Hold

To ensure that the requisition is not paid or closed, you can change its status to **HOLD**. When a requisition is on hold, it cannot be closed.

To put a requisition on hold

1. Open the **AP Transaction** screen and use the **Payee Type**, **Pmt Mode**, and **Status** sections to load the requisition you want to close.
2. In the **Requisition** section, select the requisition you want to put on hold and click **Edit**.

3. In the **Action** section, click **Hold**.



4. In the **Action** section, click **Save And Return**.
5. In the **Status** section, click **Hold** to view the accounts which are on hold.

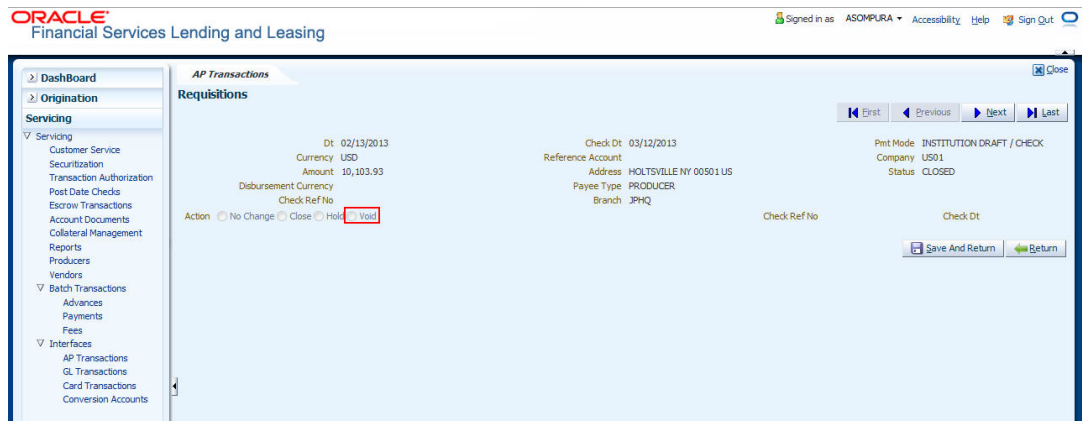
15.2.4 Voiding a Requisition

Changing the status of a requisition to VOID cancels the requisition.

To void a requisition

1. Open the **AP Transaction screen** and use the **Payee Type**, **Pmt Mode**, and **Status** sections to load the requisition you want to close.
2. In the **Requisition** section, select the requisition you want to void.

In the **Action** section, select **Void**.



3. In the **Action** section, click **Void**.
- In the **Status** section, click **Void** to view the accounts that are voided.

16. GL Transactions

16.1 Introduction

Oracle Financial Services Lending and Leasing allows you to view the details regarding general ledger entry as well as amortized transactions posted on a monthly basis. The system updates the GL transaction page nightly.

The GL Transactions screen contains the following tabs:

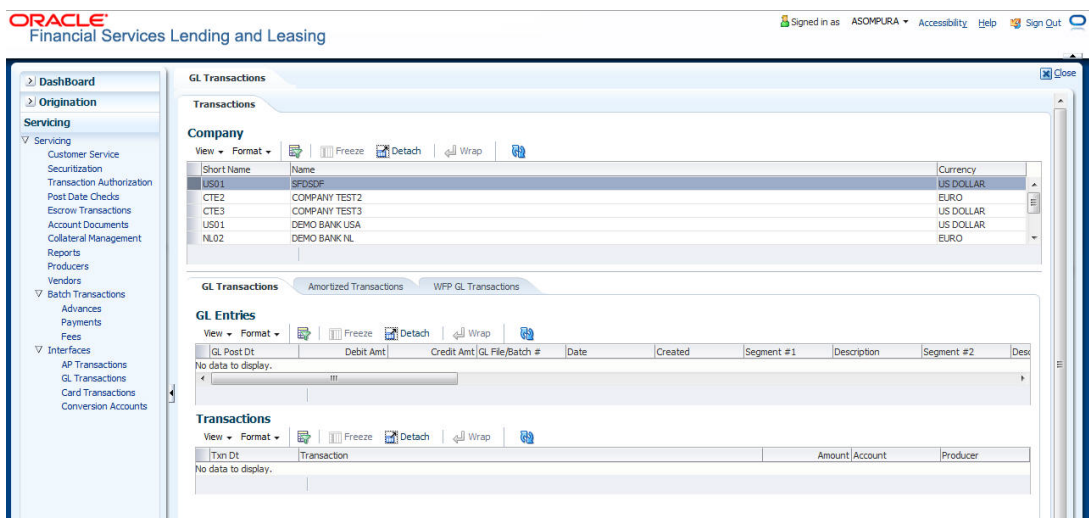
- GL Transactions
- Amortized Transactions
- WFP GL Transactions

16.2 GL Transactions tab

The GL Transactions page is a display only page that allows you to view details regarding each general ledger entry and its corresponding details.

To view the GL Transactions page

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing master tab.
2. Click **Interfaces** drop-down link and then click **GL Transaction** link.
3. The GL Transactions screen appears opened at **GL Transactions** tab.



4. In the **Company** section, select the portfolio company you want to work with.
The system displays the portfolio company name, the portfolio company short name and currency.
5. In the **GL Entries** section, click **view** to view the following information:

In this field:	View this:
GL Post Dt	General ledger effective date.
Description	Segment description.
Debit Amt	The debit amount.

In this field:	View this:
Credit Amt	The credit amount.
GL File/Batch #	Batch number.
Dt	Batch creation date.
Created	If selected, this box indicates that the GL interface file/ batch is created.
Segment #1	Segment value.
Description	Segment description.
Segment #2	Segment value.
Description	Segment description.
Segment #3	Segment value.
Description	Segment description.
Segment #4	Segment value.
Description	Segment description.
Segment #5	Segment value.
Description	Segment description.
Segment #6	Segment value.
Description	Segment description.
Segment #7	Segment value.
Description	Segment description.
Segment #8	Segment value.
Description	Segment description.
Segment #9	Segment value.
Description	Segment description.
Segment #10	Segment value.

6. In the **Transactions** section, view the following information:

In this field:	View this:
Txn Dt	The transaction effective date.
Transaction	The description of transaction.
Amount	The transaction amount.
Account	The account.
Producer	The producer.

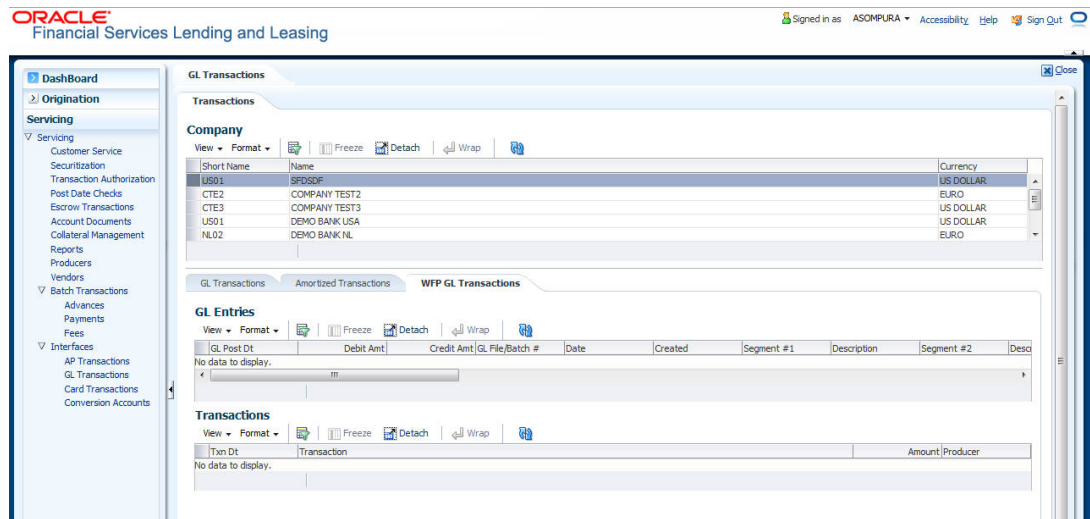
7. section

16.3 WFP GL Transactions tab

The GL Transactions page is a display only page that allows you to view details regarding each general ledger entry and its corresponding details.

To view the GL Transactions page

1. On the Oracle Financial Services Lending and Leasing Application home page, click Servicing master tab.
2. Click **Interfaces** drop-down link and then click **GL Transaction** link.
3. Click **WFP GL Transaction**.



4. In the **Company** section, select the portfolio company you want to work with.
5. In the **GL Entries** section, click **view** to view the following information:

In this field:	View this:
GL Post Dt	General ledger effective date.
Description	Segment description.
Debit Amt	The debit amount.
Credit Amt	The credit amount.
GL File/Batch #	Batch number.
Dt	Batch creation date.
Created	If selected, this box indicates that the GL interface file/batch is created.
Segment #1	Segment value.
Description	Segment description.
Segment #2	Segment value.
Description	Segment description.

In this field:	View this:
Segment #3	Segment value.
Description	Segment description.
Segment #4	Segment value.
Description	Segment description.
Segment #5	Segment value.
Description	Segment description.
Segment #6	Segment value.
Description	Segment description.
Segment #7	Segment value.
Description	Segment description.
Segment #8	Segment value.
Description	Segment description.
Segment #9	Segment value.
Description	Segment description.
Segment #10	Segment value.

6. In the **Transactions** section, view the following information:

In this field:	View this:
Txn Dt	The transaction effective date.
Transaction	The description of transaction.
Amount	The transaction amount.
Account	The account.
Producer	The producer.

17. Appendix A: Rounding Amounts and Rate Attributes

Rounding Amounts

Generally in the lending industry, computed amounts (interest, fees, costs, and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle Financial Services Lending and Leasing supports the rounding, raising of, or cutting off calculated amounts.

- **Rounding** will increase the resulting amount to 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 > Administration master tab > System drop-down link > System Parameters link > System tab).

You can choose the rounding factor you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_FACTOR on the Administration form. Currently, Oracle Financial Services Lending and Leasing supports rounding up to two decimals only.

Examples of how resulting amounts differ by RAISE, ROUND, and CUTOFF:

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

Method	Result
Cutoff	234.13

Note

The system only rounds 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 page for variable rate loans.

Note

Index rounding does not apply to fixed rate loans.

The system currently supports the following rounding of methods.

The screenshot shows the Oracle Financial Services Lending and Leasing System Parameters configuration page. The page displays a table of system parameters with the following columns: Parameter, Parameter Description, Parameter Value, and Enabled. The parameters listed include:

Parameter	Parameter Description	Parameter Value	Enabled
ACA_PAYMENT_AUTO	DO AUTO PAYMENT LOAD FROM ACCOUNT ACH	Y	Y
ACA_PRENOTE_DAYS	NUMBER OF DAYS FOR PRENOTE TO OCCUR FOR ACCOUNT ACH	7	Y
ACA_PRE_PROCESS	NUMBER OF DAYS BEFORE DRAFT DAY FOR ACCOUNT ACH PROCESS	2	Y
ACH_PAYEE_PRENOT	NUMBER OF DAYS FOR PRENOTE TO OCCUR FOR PRODUCER/VENDOR ACH	7	Y
ADMIN_SERVER_URL	ADMIN SERVER URL	SETME	Y
AGE_APPROVED_CON	NUMBER OF DAYS FOR APPROVED AND CONDITION APPLICATION TO AGE	30	Y
AGE_CONTRACT_DA	NUMBER OF DAYS FOR CONTRACT TO AGE	650.00	Y
ASC_COL_SER_ENAB	COLLECTION SERVICING ENABLED INDICATOR	Y	Y
CHECK_PRINT_PREV	SET YES TO PREVIEW THE AP CHECK IN PDF(YES/NO)	N	Y
CMN_AMOUNT_ROUND	SET THE AMOUNT ROUNDING FACTOR TO APPLY AFTER CALCULATION	.01	Y
CMN_AMOUNT_ROUND	SET THE AMOUNT ROUNDING METHOD TO APPLY AFTER CALCULATION	ROUND	Y
CMN_APP_ACC_TITL	APP/ACCOUNT TITLE WITH (YES)FIRST/LAST NAME (NO)LAST/FIRST NAME	N	Y
CMN_APP_SERVER_H	APPLICATION SERVER HOME DIRECTORY	SETME	Y
CMN_CURRENT_MOO	DEFAULT CURRENT MOOEL YEAR	0	Y
CMN_GL_POST_DT	SYSTEM GL POST DATE (UPDATED BY SCHEDULER IF ENABLED)	03/21/2013	Y
CMN_HTTP_PROXY	FHTTP PROXY SERVER PORT FOR OUTGOING HTTP CONNECTIONS	8080	Y
CMN_HTTP_PROXY_S	HTTP PROXY SERVER FOR OUTGOING HTTP CONNECTIONS	proxymmi-flex.com	Y
CMN_INT_360_ACR	360 DAYS INTEREST ACORUAL METHOD. VALUES: US -US METHOD AND EU - EUROPEON METHOD	US	Y
CMN_SCHEMA_ID	SCHEMA IDENTIFIER USER_ID COLUMN FROM ALL_USERS	0	Y
CMN_SCHEMA_NAME	ORACLE USER NAME FOR THIS SCHEMA	OFSL126R1	Y

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:

Current rate:	5.125
Round of rate:	5.25

Current rate:	5.124
Round of rate:	5.00

INDEX RATE ROUNDED TO NEAREST .125:

Select this method to round up to 1/8th (to keep the index rate in the multiple of .125).

Examples:

Current rate:	5.325
Rate rounded to:	5.375

Current rate:	5.312
Rate rounded to:	5.250

18. Appendix B: Payment Amount Conversions

The following table contains the calculations Oracle Financial Services Lending and Leasing uses to convert the different payment frequencies (weekly, biweekly, semimonthly, and so on) to standard monthly values for installment accounts.

Payment Frequency:	Scheduled Monthly Income Amount:
D = Deferred	Zero fill
P = Single payment loan	Zero fill
W = Weekly (due every week)	Multiply by 4.33
B = Biweekly (due every two weeks)	Multiply by 2.16
E = Semimonthly (due twice a month)	Multiply by 2
M = Monthly (due every month)	As given
L = Bimonthly (due every two months)	Divide by 2
Q = Quarterly (due every three months)	Divide by 3
T = Triannually (due every four months)	Divide by 4
S = Semiannually (due twice a year)	Divide by 6
Y = Annually (due every year)	Divide by 12



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