

Consumer Loans Servicing Setup 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

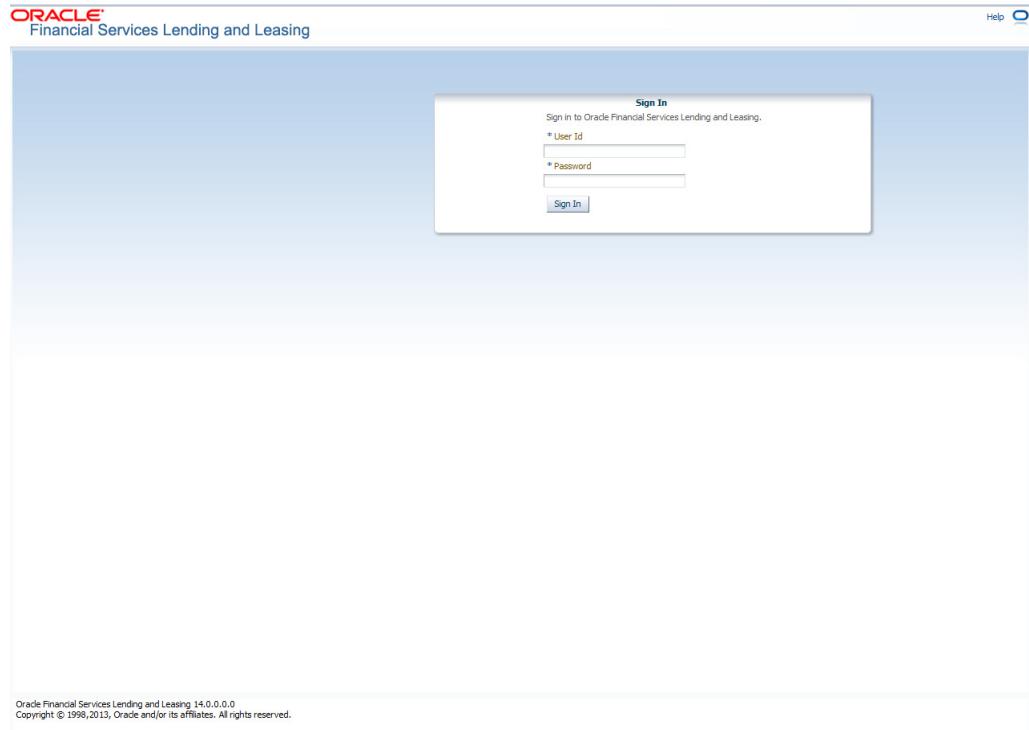
1.3 **Logging In**

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

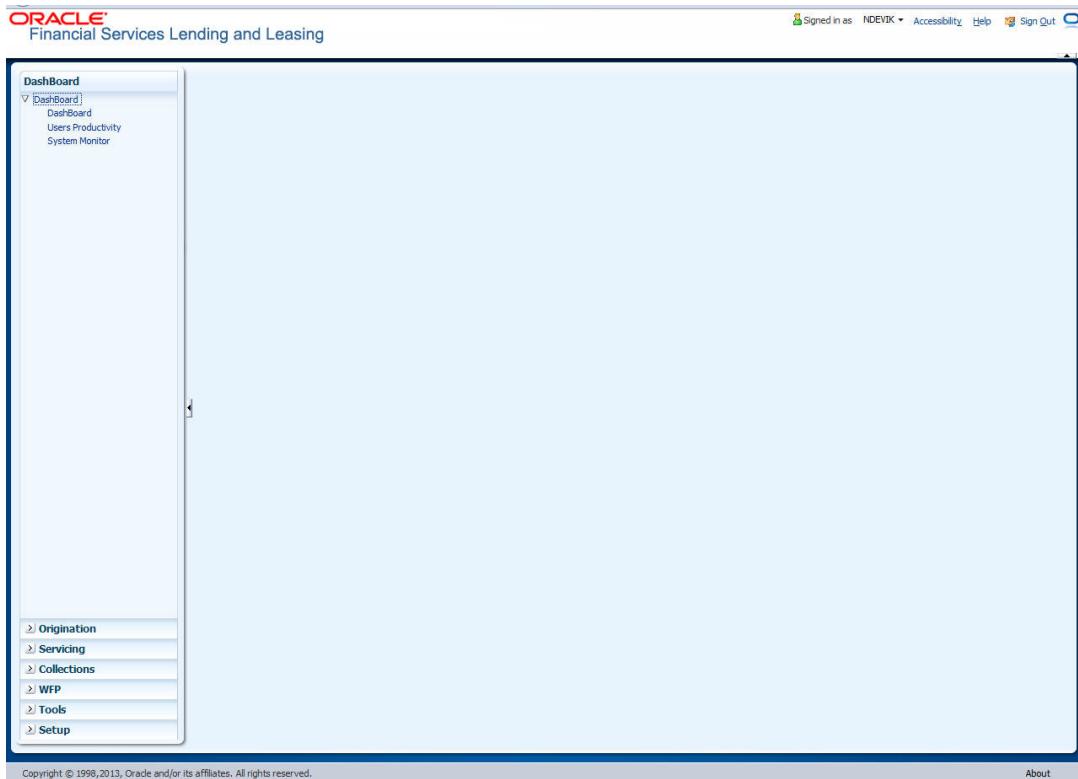
1.4.1 Home Page

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

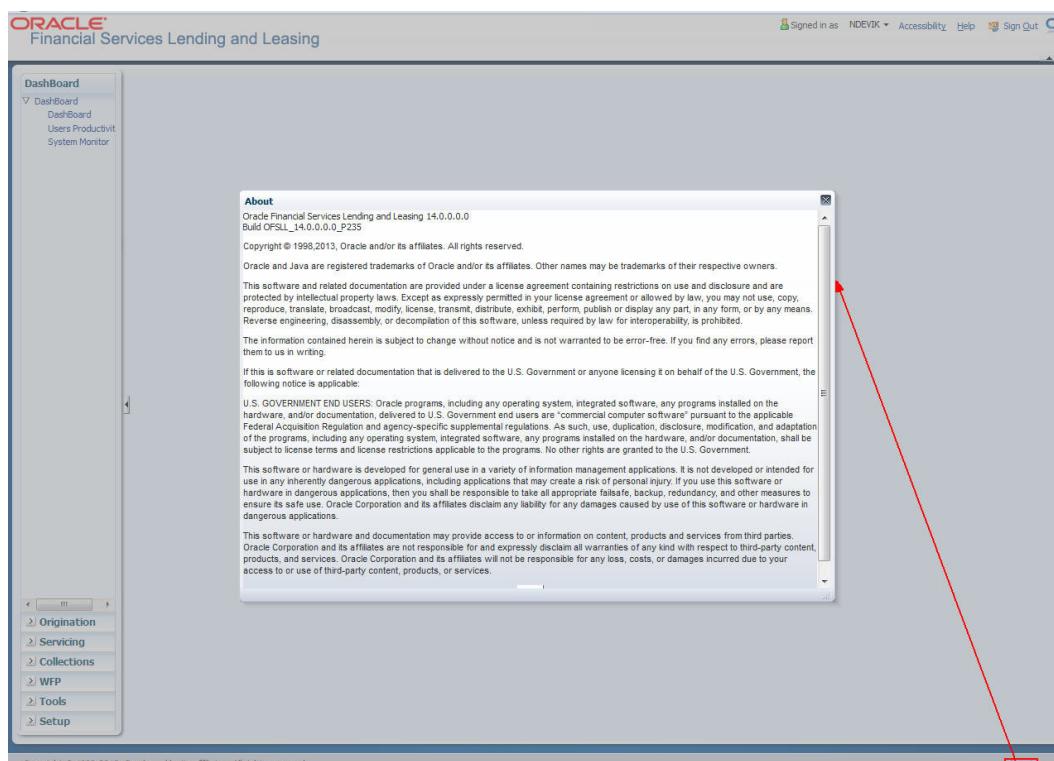
The Home page is split into three windows by vertical and horizontal splitters.

- 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.



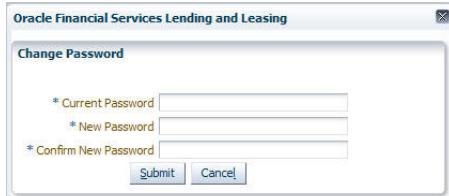
Header

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

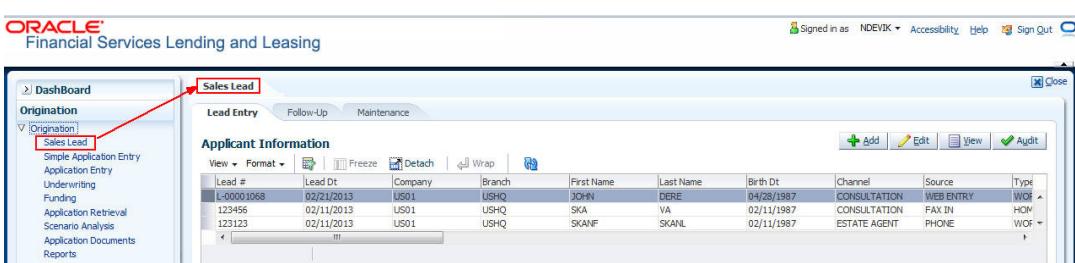
In the left pane, the system lists and provides drop-down links for the various modules available in the product. Click  to expand the Module Master Tabs and  to collapse them.



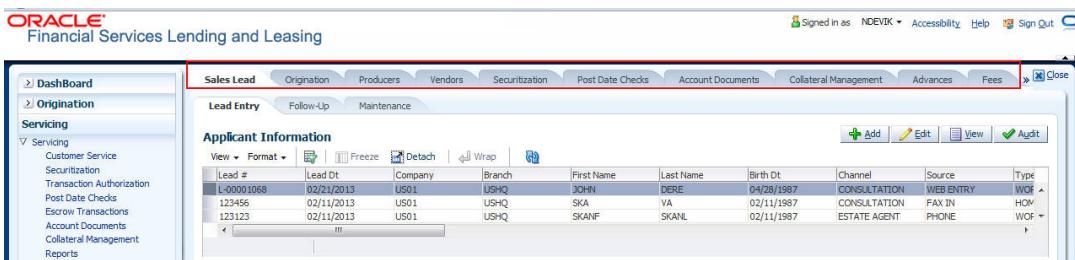
To open a screen, navigate to the Module Master Tab to which the screen belongs, expand the tabs and click the screen link you wish to open.

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.

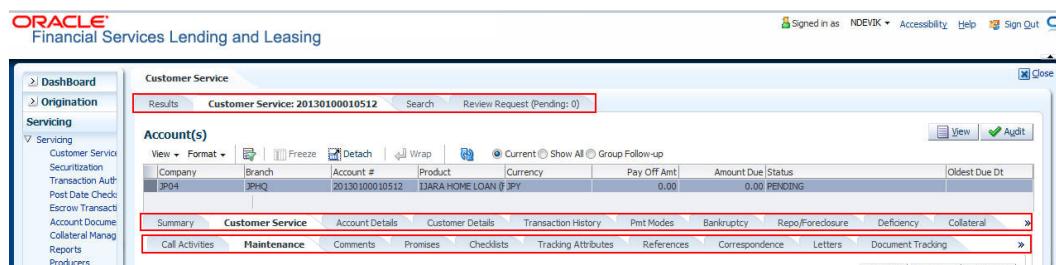
The height of the Header and the width of the Left Pane do not change, with the resizing of application window.

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 untoggle 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.

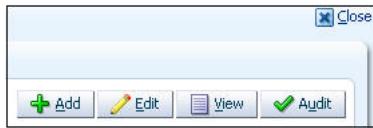
- Basic Operations
- Basic Actions
- Personalization Options

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:

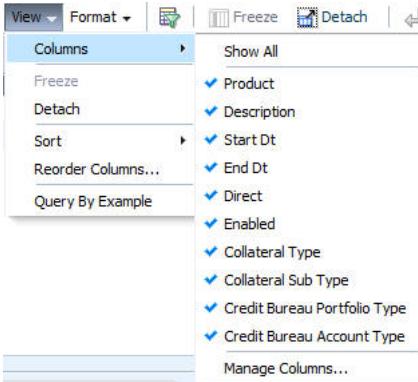
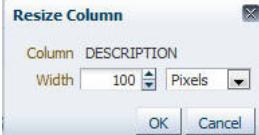
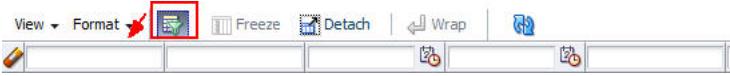
Basic Actions	Description
First	Click to navigate to the first record maintained in the main screen. This button is displayed only when you click 'View' button.
Previous	Click to navigate to the previous record. This button is displayed only when you click 'View' button.
Next	Click to navigate to the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

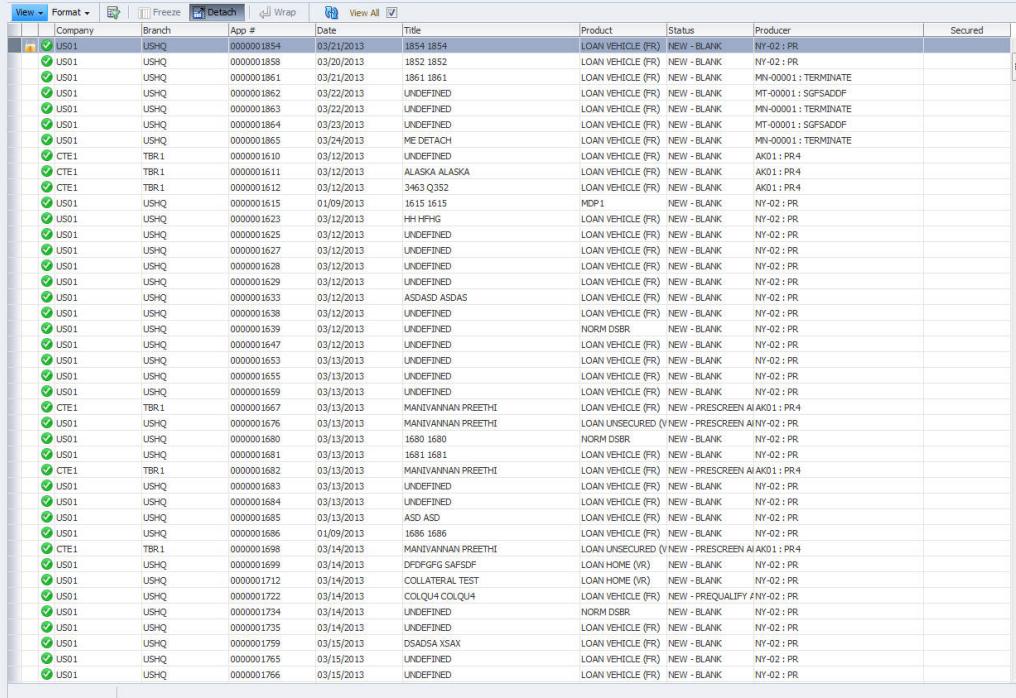
You can personalize the data displayed in the setup tables. Once personalized, the system saves the settings for that User ID until next personalization.



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	Select the column in which the data needs to be wrapped and click Wrap .
	Click to refresh the data in the table

Origination									
Result/Task									
Application Entry Search Review Requests (Pending: 0)									
New Application Open Application Unlock Application									
Quick Search									
App # SSN Submit									
Queue Next Application									
Search									
View Format Freeze Detach Wrap View All									
									
Detached Table									
View Format Freeze Detach Wrap View All									
									

Note

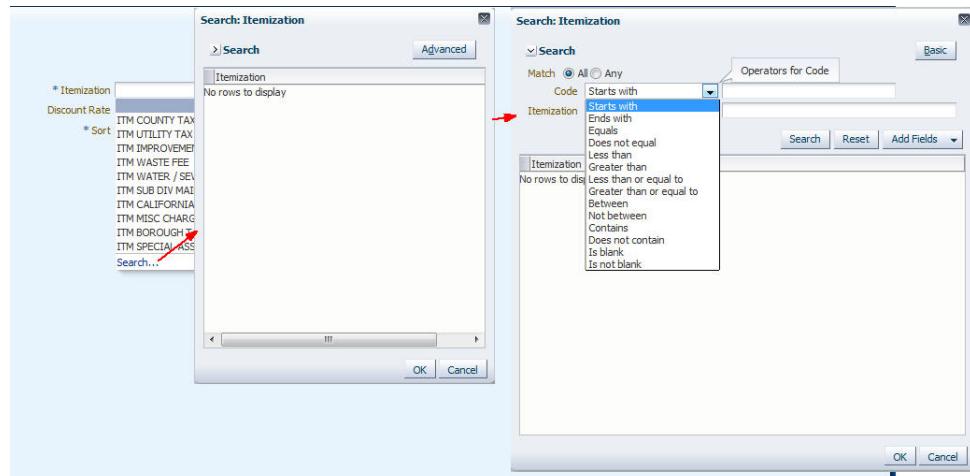
Click 'Add', 'Edit' or 'View' button to open a new page in expanded mode with details.

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 smaller in size, when compared to normal drop-down arrows, thus enabling easy identification.



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

Buttons/Menu	Do this
Basic	Click 'Basic' for normal search.
Advanced	Click 'Advanced' for advanced search. In this mode, you can select the search option from drop-down list adjoining the search criteria. Selected record will be highlighted (Hover to select).
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
MR-00001 : TEST-001			ADJUNTAS	0
MN-00001 : TERMINATE			AGUADA	0
MT-00001 : SGFSADDF			RAMEY	23132132
NY-02 : PR			HOLTSVILLE	43125313212

1.6 Keyboard Compatibility

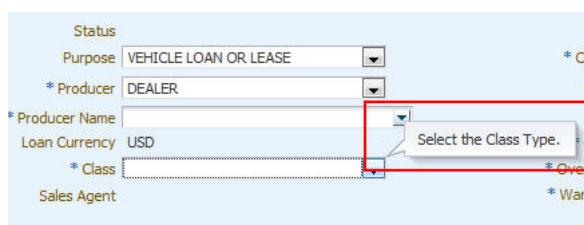
The system facilitates keyboard compatibility. You can perform most of your tasks using keyboard short cuts also termed as 'Hot Keys'. These hot keys are single keyboards or a combination of keyboards. The available options are listed below:

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.



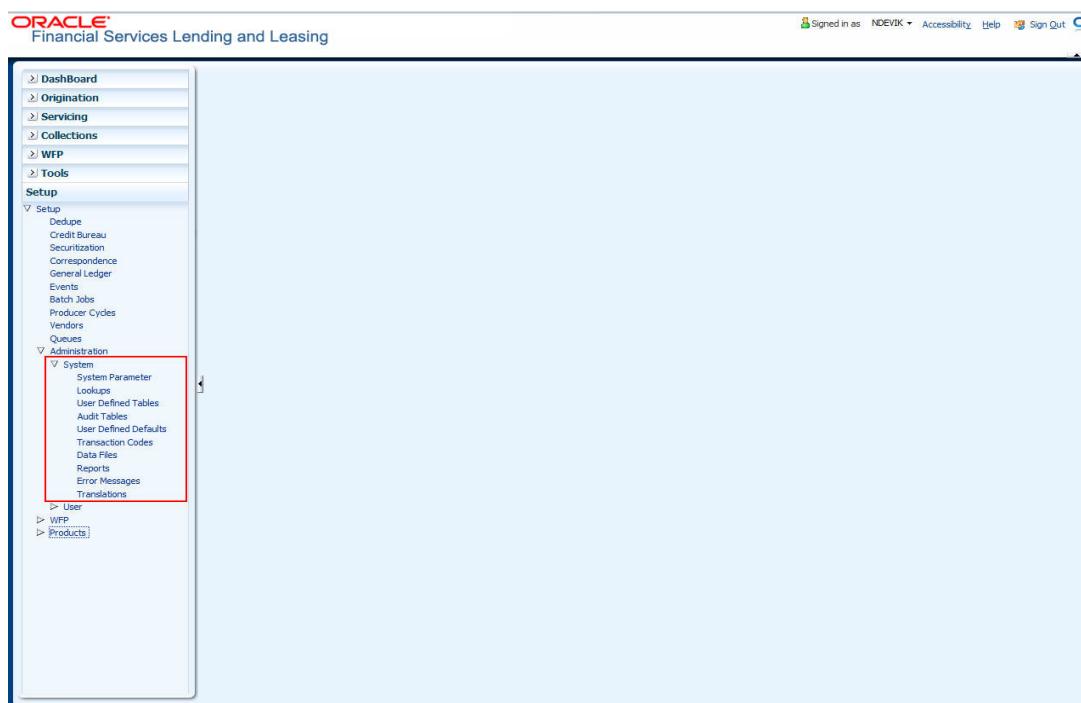
2. Administration System

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

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

Navigating to Administration System

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



The System drop-down link records the following data:

- System Parameters
- Lookups
- User Defined Tables
- Audit Tables
- Transaction Codes
- Data Files
- Reports
- Error Messages
- Translations

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

2.1 System Parameters

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

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

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

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

- System Parameters
- Organization Parameters
- Company Parameters

2.1.1 System Parameters Setup page

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

To set up the System Parameters

1. Click **Setup**→**Setup**→**Administration**→**System**→**System Parameters**→**System**.
The system displays the **System Parameter** screen
2. In the **System Parameters** section, perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.1.2 Organization Parameters

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

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

Assume the organization parameter UIX_APP_VIEW_ALL_APPS (VIEW ALL APPLICATIONS) has been defined as follows:

the system uses these two parameters to determine which users have the ability to view all applications:

- If an user with a responsibility of SUPERUSER is using the Underwriting form of Lending menu, then the system will return with a value N, and the system will not allow the user to view all applications.
- If an user (one within an organization defined as ALL) with a responsibility of SUPERUSER, is using the Underwriting form of Lending menu, then the system will return with a value Y, and the system will allow the user to view all applications.

Note

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

To set up the Organization Parameters

1. Click **Setup**→**Setup**→**Administration**→**System**→**System Parameters**→**Organization** tab.
2. In the **Organization Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.1.3 Company Parameters

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

When these parameters values are requested by the system, the system responds with the "best" match based on a hierarchical sort ordered on company and branch fields, with values of ALL being a lower order match than an exact match. For example, assume the company

parameter UIX_RUN_AAI_ACT (ONLINE ACCOUNT CREATION AND ACTIVATION) has been defined as:

Parameter	Parameter Description	Parameter Value	Company	Branch	Enabled
UIX_RUN_AAI_ACT	ONLINE ACCOUNT CREATION AND ACTIVATION	N	US01	ALL	Y
UIX_RUN_AAI_ACT	ONLINE ACCOUNT CREATION AND ACTIVATION	Y	ALL	ALL	Y

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

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

To set up the Company Parameters

- Click **Setup**→**Setup**→**Administration**→**System**→**System Parameters**→ **Company** tab.
- On the **Company Parameters** page, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.2 Lookups Setup page

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

In the example below, the Lines of Credit Calculator page's Calculator Options section contains the Balloon Mthd drop-down field. The contents of the Balloon Mthd drop-down field are linked to the BALLOON_METHOD_CD Lookup Type. The Lookups page contains two pages: **Lookup Types** and **Lookup Codes**. Lookup types and codes can be system-defined or user-defined. The lookup types describe the function of the related lookup codes.

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

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

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

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

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

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

Note

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

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

To set up the Lookups

1. Click **Setup**→**Setup**→**Administration**→**System**→**Lookups**. The system displays the **Lookups** screen. The details are grouped into two:
 - Lookup Types
 - Lokup Codes

2. In the **Lookup Types** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Lookup Codes** section, you can setup individual codes that a field or process using the related lookup type can have. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

Field	Do this:
Enabled	Check this box to enable the lookup code.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.3 User Defined Tables

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

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

The figure consists of three screenshots of the Oracle Financial Services Lending and Leasing application interface, arranged vertically. The top screenshot shows the 'User Defined Tables' page with a list of tables and their attributes. The middle screenshot shows the 'User Defined Table Attributes' page with detailed attribute definitions. The bottom screenshot shows the 'Search Criteria' page where attributes are used as search criteria. A red box highlights the 'APPLICATION #' attribute in the search criteria table.

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

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

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

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

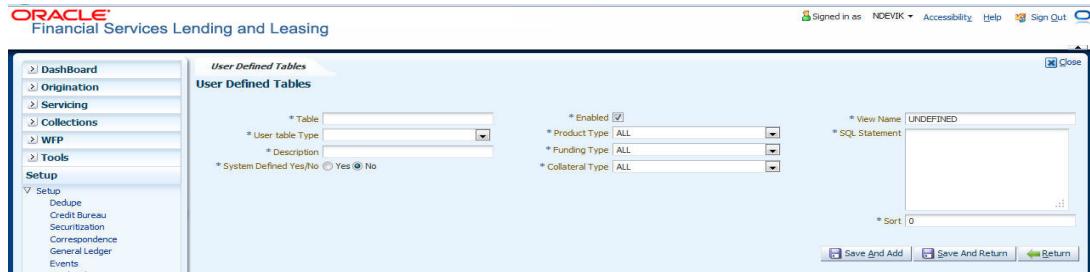
- Tracking follow-up items
- Creating details in bankruptcy, foreclosure/repossession, and deficiency

Note

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

To set up the User Defined Tables

1. Click **Setup**→**Setup**→**Administration**→**System**→**User Defined Tables**. The system displays the User Defined Tables screen. The details are grouped into two:
 - User Defined Tables
 - User Defined Table Attributes
2. In the **User Defined Tables** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

Field	Do this:
Table	Specify the user-defined table name.
User Table Type	Select the user-defined table type from the drop-down list. This determines where and how the related data is being used.
Description	Specify the description for user-defined table.
System Defined Yes/NO	Select 'Yes', if you wish to maintain the User table type as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Enabled	Check this box to enable the user-defined table (optional).
Product Type	Select the product type from the drop-down list.
Funding Type	Select the funding type associated with the user-defined table from the drop-down list.
Collateral Type	Select the collateral type associated with the user-defined table from the drop-down list.
View Name	Specify the view name.
SQL Statement	Specify the SQL version of the statement.

Field	Do this:
Sort	Specify the sort order for the user-defined table relative to other tables of the same type.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **User Defined Table Attributes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.4 Audit Tables

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

- Application status history
- Account status history
- Audit history of specified fields

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

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

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

To set up the Audit Tables

1. Click **Setup**→**Setup**→**Administration**→**System**→**Audit Tables**. The system displays the Audit Tables screen. The details are grouped into two:
 - Audit Tables
 - Audit Columns
2. In the **Audit Tables** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title is 'Audit Tables'. On the left, there is a navigation menu with items like Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup, and several sub-options under Setup. The 'Audit Tables' section is currently active. The main content area contains a table with 15 columns labeled 'Primary Key 1' through 'Primary Key 15'. Below this table, there is a form for configuring an audit table, with fields for 'Table', 'Description', 'Display Description', 'Display Column', and 'Enabled'. At the bottom of the screen, there are buttons for 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

Field	Do this:
Table	The table name on which audit trigger needs to be created is displayed here (the system table being audited).
Description	Specify the table description.
Display Description	Specify the column description to be displayed on audit screen.
Display Column	Select the table column to be displayed on audit screen from the drop-down list.
Enabled	Check this box to enable the audit table so that it will be considered while generating the database triggers.

Field	Do this:
Reset Row ID	Check this box to allow resetting the row identifier.
Primary Key 1 (unlabeled)	The table primary key column 1 is displayed here. (These columns define how to access the data in the table.)
Primary Key 2 (unlabeled)	The table primary key column 2 is displayed here.
Primary Key 3 (unlabeled)	The table primary key column 3 is displayed here.
Primary Key 4 (unlabeled)	The table primary key column 4 is displayed here.
Primary Key 5 (unlabeled)	Table primary key column 5 is displayed here .
Primary Key 6 (unlabeled)	Table primary key column 6 is displayed here.
Primary Key 7 (unlabeled)	The table primary key column 7 is displayed here.
Primary Key 8 (unlabeled)	The table primary key column 8 is displayed here.
Primary Key 9 (unlabeled)	The table primary key column 9 is displayed here.
Primary Key 10 (unlabeled)	The table primary key column 10 is displayed here.
Primary Key 11 (unlabeled)	The table primary key column 11 is displayed here.
Primary Key 12 (unlabeled)	The table primary key column 12 is displayed here.
Primary Key 13 (unlabeled)	The table primary key column 13 is displayed here.
Primary Key 14 (unlabeled)	The table primary key column 14 is displayed here.
Primary Key 15 (unlabeled)	The table primary key column 15 is displayed here.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Audit Tables Columns** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Column	Specify the column name on which the audit needs to be created from drop-down list (column in the table that is being audited)
Description	Specify the column description (description of the data contained in the column).
Data Type	The data type for the attribute is displayed here.

Field	Do this:
Enabled	Check this box to enable the audit column.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.5 Transaction Codes

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

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

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

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

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

The Transaction Codes Setup page records the following about each transaction in a super group.

- Is the transaction monetary or nonmonetary?
- Does the system complete the transaction in real time or later as a batch process?
- Does the system perform this transaction automatically or can a user complete the transaction manually?
- Is the transaction to appear on customer statements?
- Does the transaction effect the general ledger?
- Is the transaction in use (enabled)?

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

Note

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

To set up the Transaction Codes

1. Click **Setup**→**Setup**→**Administration**→**System**→**Transaction Codes**. The system displays the Transaction Codes screen.

2. In **Transaction Super Group** section, you can view the following information

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The left sidebar includes links for Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup (with sub-links for Dedupe, Credit Bureau, Securitization, and Correspondence), and a sign-out link. The main content area is titled 'Transaction Codes' and shows the 'Transaction Super Group' section. It lists several categories: ACCOUNT MONETARY TXN, ACCOUNT NON MONETARY TXN, AMORTIZATION TXN, PRODUCER MONETARY TXN, and MENU ITEM. Below this is a toolbar with buttons for View, Format, Freeze, Detach, Wrap, and Close.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
 4. In the **Transaction Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The left sidebar includes links for Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup (with sub-links for Dedupe, Credit Bureau, Securitization, and Correspondence), and a sign-out link. The main content area is titled 'Transaction Codes' and shows the 'Transaction Codes' section. It contains various configuration fields: Txn Code, Description, Group, Action, Monetary, System Defined Yes/No (with radio buttons for Yes and No), Enabled (checkbox), Txn/Bal Type, Statement Txn Type (dropdowns), and Batch (checkbox). At the bottom are buttons for Save And Add, Save And Return, and Return.

A brief description of the fields is given below:

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

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

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.5.1 Transaction Codes sub pages

The Transaction Codes page contains three sub pages:

- Parameters
- Access Grid
- Products

IMPORTANT: Please contact your Implementation Manager before making any changes in these sub pages.

2.5.1.1 Parameters

Here, you can define the parameter information for the associated transaction.

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

To set up the Parameters

1. Click **Setup**→**Setup**→**Administration**→**System**→**Transaction Codes**→**Parameters**.
2. In the **Transaction Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title is 'Transaction Codes' and the sub-section is 'Transaction Parameters'. On the left, there is a navigation sidebar with various links like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The 'Setup' section is expanded, showing 'Setup' and 'Setup Dedupe'. The main content area has fields for 'Parameter code' (a dropdown menu), 'Default' (a text input field), and 'Sort' (a text input field). To the right of these fields are two checkboxes: 'Displayed? Yes/No' (radio buttons for Yes and No) and 'Required? Yes/No' (radio buttons for Yes and No). At the bottom of the form are buttons for 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

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

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.5.1.2 Access Grid

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

To set up the Access Grid sub page

1. Click **Setup**→**Setup**→**Administration**→**System**→**Transaction Codes**→**Access Grid**.
2. In the **Transaction User Access Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the 'Transaction Codes' section of the Oracle Financial Services Lending and Leasing application. The 'Transaction User Action Definition' sub-section is active. It contains the following fields:

- * Access Type: A dropdown menu.
- * Access Value: A dropdown menu.
- * Allowed? Yes/No: A radio button group with 'Yes' selected.
- * System Defined Yes/No: A checkbox.

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

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.5.1.3 Products

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

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

To set up the Products sub page

1. Click **Setup**→**Setup**→**Administration**→**System**→**Transaction Codes**→**Products**.
2. In the **Transaction Product Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.6 Data Files

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

These files are typically produced during the nightly process.

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

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

Note

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

To set up the Data Files

1. Click **Setup**→**Setup**→**Administration**→**System**→**Data Files**. The system displays the Data Files screen. The details are grouped into three:
 - Data File Definitions
 - Record Definitions
 - Column Definitions

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

2. In the **Data Files Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



The screenshot shows the 'Data File Definitions' page within the Oracle Financial Services Lending and Leasing application. The left sidebar lists various menu items. The main area has fields for 'Name', 'Description', 'File Name', 'Directory Path' (set to 'UNDEFINED'), 'System Defined' (radio buttons for 'Yes' and 'No' with 'No' selected), and 'Enabled' (checkbox checked). At the bottom are buttons for 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Each data file definition is made up of one or more record definitions. These define organization of the data. The associated batch file determines how these records are used.

The order in which the data is populated determines the order in which those records will appear in the output file. This is generally related to the order the records appear in the Data File Definition section.

4. In the **Record Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

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

6. In the **Column Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Seq	Specify the order in which the output data dump will process the column information.
Column Name	Specify name/description of the column (informational only).

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

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.7 Reports

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

To set up the Reports

1. Click **Setup**→**Setup**→**Administration**→**System**→**Reports** link. The system displays the Report screen. The details are grouped into two:
 - Reports
 - Report Parameters
2. In the **Reports** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this:
Code	Specify the code of the report.

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Report Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar has a navigation menu with items like Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup, and a sub-menu for Setup and Dedupe. The main content area is titled 'Report Parameters'. It contains several input fields: 'Parameter' (with a required asterisk), 'Parameter Sub Type' (with a dropdown arrow), 'Default' (with a text input field), 'Sort' (with a dropdown arrow), and 'Enabled' (with a checked checkbox). At the bottom of the form are buttons for 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

Field	Do this:
Parameter	Specify the parameter code of the report.
Description	Specify the description of the parameter.
Parameter Type	Select the parameter type of the report from the drop-down list.
Parameter Sub Type	Select the parameter sub type of the report from the drop-down list.
Default	Specify the default value for the report parameter (value to initially populate, or used if no value is supplied) (optional).
Sort	Specify the sort order for the lookup code. This determines the order these report parameters are displayed or processed.
Enabled	Check this box to enable the report definition.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.8 Error Messages

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

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

To set up the Error Messages Setup page

1. Click **Setup→Setup→Administration→System→Error Messages**. The system displays the Error Message screen.
2. On the **Error Messages Setup** page's **Error Type** section, use the **Error Type** field to select the error type. These are the categories of error messages available for creating or editing.
3. The error messages associated with the error type you selected appear in the Error Message section.
4. In the **Error Messages** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title is 'Error Messages'. On the left, there's a navigation sidebar with links for Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup (which is currently selected), and a dropdown for Setup. The main content area has a form with fields: 'Region' (value: UNDEFINED), 'Engine' (value: UNDEFINED), 'Enabled' (checkbox checked), 'Country' (value: UNDEFINED), 'Error Code' (value: UNDEFINED), 'Customer #' (value: UNDEFINED), and 'System Defined' (radio buttons for Yes and No). At the bottom, there are buttons for 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

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

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.9 Translation

You can setup translation properties.

Navigating to Translation

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

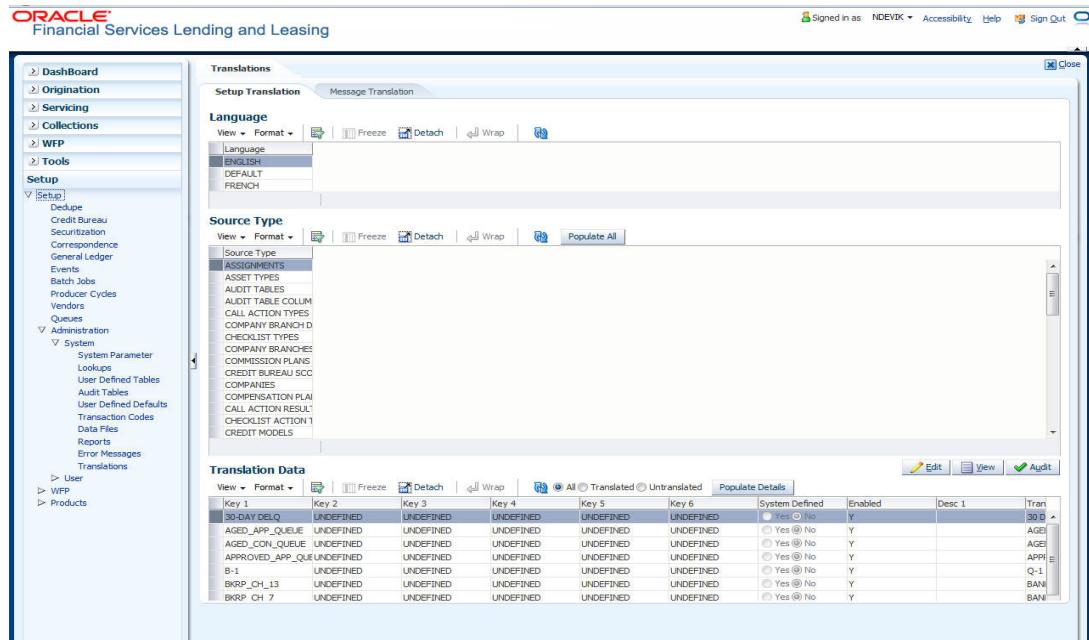
2.9.1 Setup Translation

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

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

To set up the Translation Setup page

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



Note

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

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

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

5. In the **Translation Data** section, Select:
 - **All** – to view all the records (both translated and un-translated) in the Translation Data section.
 - **Translated** – to view all the translated records in the Translation Data section.
 - **Un Translated** – to view all the un-translated records in the Translation Data section.
6. In the **Translation Data** section, perform any of the [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:
Key 1	Displays the first reference key value.
Key 2	Displays the second reference key value.
Key 3	Displays the third reference key value.
Key 4	Displays the fourth reference key value.
Key 5	Displays the fifth reference key value.
Key 6	Displays the sixth reference key value.
System Defined	Select 'Yes', if you wish to maintain the data as system defined and 'No', if you do not want to maintain it as system defined.
Enabled	Check this box to indicate that the record is active.
Desc 1 Translation 1	Specify the first translated description.
Desc 2 Translation 2	Specify the second translated description.
Desc 3 Translation 3	Specify the third translated description.
Desc 4 Translation 4	Specify the fourth translated description.

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.9.2 Message Translation Setup page

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

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

To set up the Message Translation Setup page

1. Click **Setup**→**Setup**→**Administration**→**System**→**Translation**→**Message Translation**.

2. In the **Language** section, you can select the language for which the translation needs to be done.

Note

For more information, refer [Language setup](#) at the end of this chapter.

3. In the **Error Type**, you can select the type of error message you want to translate.
4. Click **Populate All** in the **Error Type** section and the system loads the error messages in the Error Message section for the selected error type.
If you have new entries and are unsure as to which error messages have been updated since the last translation, click **Populate All**, the system loads the additional data for all items with no impact to the previously translated data for any of the entries.
5. In the **Error Message** section, select:
 - **All** – to view all the records (both translated and un-translated) in the Error Message section.
 - **Translated** – to view all the translated records in the Error Message section.
 - **Untranslated** – to view all the un-translated records in the Error Message section.
6. In the **Error Message** section, perform any of the [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:
Region	Displays the region code.
Country	Displays the country code.
Customer	Displays the customer code.
Engine	Displays the engine name.
Error Code	Displays the error code.
System Defined	Check this box to indicate that the record is system defined.
Enabled	Check this box to indicate that the record is active.
Message	Specify the error message.
English Translation	Specify the english translated description.

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Language setup

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

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

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

Note

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

The screenshot shows the Oracle Financial Services Lending and Leasing application's 'Lookup Types' page. The page title is 'Lookups' and 'Lookup Types'. On the left, there is a navigation sidebar with a tree structure: 'Dashboard', 'Origination', 'Serving', 'Collections', 'WFP', 'Tools', 'Setup' (selected), 'Dedupe', 'Credit Bureau', 'Securitization', 'Correspondence', 'General Ledger', 'Events', 'Batch Jobs', 'Producer Cycles', 'Vendors', 'Queues', 'Administration', and 'System'. Under 'Setup', there are sub-options: 'System Pt', 'Lookups', 'User Defn', 'Audit Tabl', 'User Defn', 'Transactc', 'Data Files', 'Reports', 'Error Mess', and 'Translator'. Under 'User', there are sub-options: 'WFP' and 'Products'. The main content area is titled 'Lookup Types' and contains fields for 'Lookup Type' (text input), 'Description' (text input), 'Enabled' (checkbox checked), and 'System Defined' (radio buttons 'Yes' and 'No' with 'Yes' selected). At the bottom, there are buttons for 'Save And Add', 'Save And Return', and 'Return'.

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

1. Asset Sub Types
2. Asset Types
3. Assignments
4. Audit Table Columns
5. Audit Tables
6. Call Action Result Types
7. Call Action Types
8. Checklist Action Types
9. Checklist Types
10. Commission Plans
11. Companies
12. Company Branch Departments
13. Company Branches
14. Compensation Plans
15. Credit Bureau Score Reasons
16. Credit Models
17. Credit Scoring Parameters
18. Edits
19. Escrow Disburse Rules
20. Escrow Sub Types
21. Flex Table Attributes
22. Flex Tables
23. GL Transaction Types
24. GL Translators
25. Job Sets
26. Jobs
27. Lookup Codes
28. Lookup Types
29. Portfolio Companies
30. Portfolio Company Branches
31. Producers
32. Product Instruments
33. Product Insurances
34. Product Pricings
35. Products
36. Promotions
37. Spreads
38. Standard Correspondences
39. Standard Document Definitions

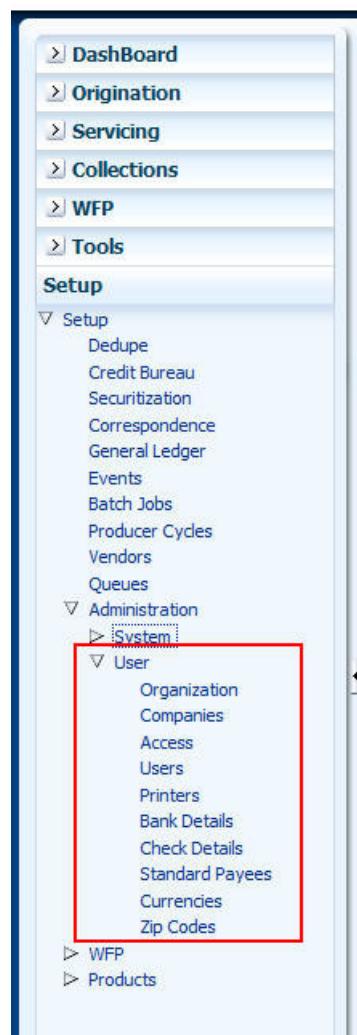
- 40. Standard Element Definitions
- 41. Standard Function Definitions
- 42. Transaction Codes
- 43. Error Messages
- 44. Org. Fees

3. Administration User

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

Navigating to Administration System

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



The User drop-down link records the following data:

- Organization
- Companies
- Access
- Users
- Printers
- Bank Details
- Check Details
- Standard Payees

- Currencies
- ZipCodes

3.1 Organization

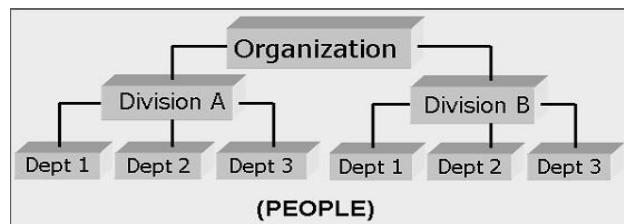
The Organization page records the operational hierarchy of your business in terms of people. It groups the human resources of your business in three categories: organization, division, and department. The system uses this data to control access of users to applications and accounts.(The Companies page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

Note

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

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

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



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

Organization: O-0001Oracle Corp.ORA

Division: OD-001Central RegionC01

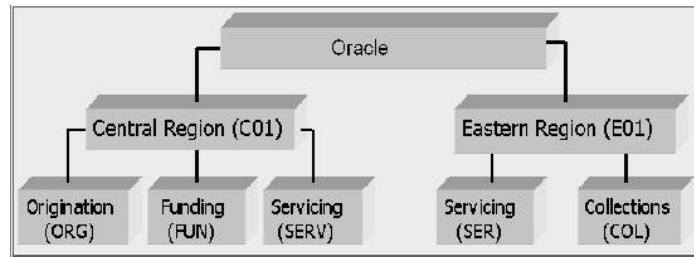
Department: ODD-01OriginationORG

Department: ODD-02FundingFUN

Department: ODD-03ServicingSER

Division: OD-002Eastern RegionE01

Department: ODD-11ServicingSER



Note

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

To setup the Organization page

1. Click **Setup**→**Setup**→**Administration**→**User**→**Organization**.
2. In the **Organization Definition** section, there can be only one active entry, so use this page to define your organization at its highest level. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Division Definition** section, you can setup the information for the groups within your organization that will have access to the same applications and accounts. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Division	Specify the division ID. The ID is the unique identifier used internally by the system to represent the division within the organization. Note: Once specified, do not edit this field.
Division Name	Specify the division name.
Short Name	Specify the short name for the division. Note: This ID represents this division throughout the system (required).
Enabled	Check this box to enable the division.

Field:	Do this:
Country	Select the country where the division is located from the drop-down list.
City	Specify the city where the division is located.
State	Select the state where the division is located from the drop-down list.
Address Line 1	Specify the address line 1 for the division.
Address Line 2 (unlabeled)	Specify the address line 2 for the division.
Zip	Select the zip code of the location where the division is located from the drop-down list.
Extn	Specify the extension of the selected zip code.
Phone 1	Specify the primary phone number for the division.
Extn 1	Specify the extension for the primary phone number.
Phone 2	Specify the alternate phone number for the division.
Extn 2	Specify the extension for the alternate phone number .
Fax 1	Specify the primary fax number for the division.
Fax 2	Specify the alternate fax number for the division.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Click **Setup**→**Setup**→**Administration**→**User**→**Organization**→**Department Definition**.
7. On the **Department Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

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Signed in as RBATHLA ▾ Accessibility Sign Out

[Dashboard](#) [Organization](#) [Close](#)

Department Definition

* Department: * City:
 * Department Name: * State:
 * Short Name: * Address Line 1:
 * Enabled: * Address Line 2:
 * Country: * Extn:
 * Zip: * Fax 1: (000)-000-0000
 * Phone 1: (000)-000-0000
 Extn 1:
 Phone 2:
 Extn 2:
 * Fax 2: (000)-000-0000
 * Phone 2: (000)-000-0000

[Save And Add](#) [Save And Return](#) [Return](#)

A brief description of the fields is given below:

Field:	Do this:
Department	<p>Specify the department ID.</p> <p>Note: The ID is the unique identifier used internally by the system to represent the department within the division.</p>
Department Name	Specify the department name.

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

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
9. Click **Setup**→**Setup**→**Administration**→**User**→**Organization**→**Display Format**.
10. On the **Display Format** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Format Type	Select the type of format from the drop-down list.
Format Sub Type	Select the sub type of the format from the drop-down list. The format sub type will be displayed based on the format type selected.

Field:	Do this:
Format	Specify the format based on the format and sub type format selected.
Format Mask	Specify the format mask.
Format Filled	Specify the format filled.
Special Data	Specify the special data, if any.
Enabled	Check this box to enable the display format.

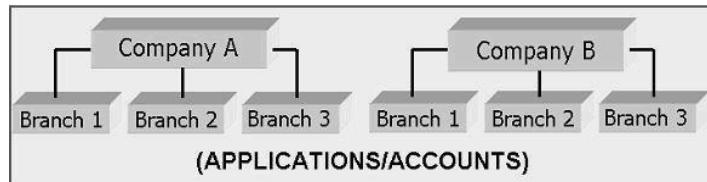
11. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.2 Companies

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

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

- The General Ledger (GL) differs between branches
- The branches work with different accounts
- There is a difference between branches in terms of the tasks they perform (loan origination, servicing, collections, and so on)



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

Company: C-0001TrustOne Financial CorpTOFC

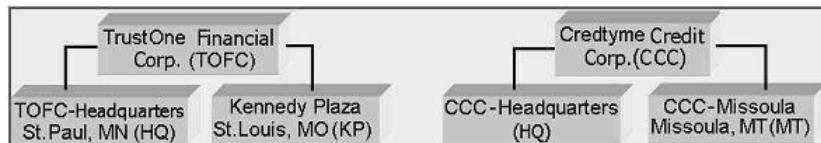
Branch: CB-01TOFC - HeadquartersHQ

Branch: CB-02Kennedy Plaza KP

Company: C-0002Credtyme Credit CorpCCC

Branch: CB-11CCC - HeadquartersHQ

Branch: CB-12CCC - MissoulaMT



Note

The system does not limit the number of companies or associated branches with the company you can enter.

The Short Name field on the Companies page allows you to create the ID that the system will use while referring to the company and branch.

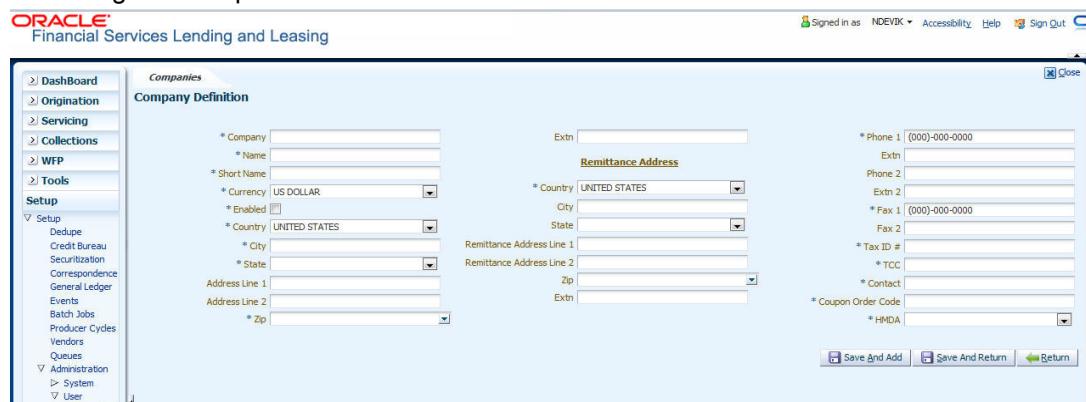
KEY CONCEPT: Note the difference between the Company page and the Organization page:

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

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

To setup the Companies

1. Click **Setup**→**Setup**→**Administration**→**User**→**Companies**. The **Companies** page defines entities within your organization that originate and/or service Loans.
2. In the **Company Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



The screenshot shows the 'Company Definition' page in the Oracle Financial Services Lending and Leasing application. The left sidebar has a navigation tree with 'Setup' selected. The main form has sections for 'Company' (with fields for Name, Short Name, Currency, Enabled, and various address and contact details), 'Remittance Address' (with fields for Country, City, State, Zip, and Extn), and 'Phone' (with fields for Phone 1, Extn, Phone 2, Extn, Fax 1, Extn, Fax 2, Extn, Tax ID #, TCC, Contact, and Coupon Order Code). At the bottom are 'Save And Add', 'Save And Return', and 'Return' buttons.

A brief description of the fields is given below:

Field:	Do this:
Company	Specify the portfolio company ID. (This ID is the unique identifier used internally by the system to represent the company).
Name	Specify the name of the portfolio company (required).
Short Name	Specify the short name for the portfolio company (ID displayed to represent the company).
Currency	Select the currency of the portfolio company from the drop-down list. The system displays the default value as 'US DOLLAR'.
Enabled	Check this box to enable the portfolio company.

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

Field:	Do this:
Remittance Address 2	Specify the remittance address line 2.
Zip	Select the zip code of the remittance address line 1 from the drop-down list.
Extn	Specify the extension of the remittance address zip code.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. On the **Branch Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the 'Branch Definition' page within the 'Companies' section of the Oracle Financial Services Lending and Leasing application. The page includes a sidebar with navigation links like Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup, and a sub-menu for Setup (Dedupe, Credit Bureau, Securitization, Correspondence, General Ledger). The main form has fields for Branch, Name, Short Name, Enabled (checkbox), Country (dropdown set to 'UNITED STATES'), City, State, Address Line 1, Address Line 2, Zip, Zip Extn, and Phone numbers (1 and 2). Buttons at the bottom include Save And Add, Save And Return, and Return.

A brief description of the fields is given below:

Field:	Do this:
Branch	Specify the portfolio branch ID. (This ID is the unique identifier used internally by the system to represent the branch within your company).
Name	Specify the name of the portfolio branch (required).
Short Name	Specify the short name for the portfolio branch (ID displayed to represent the branch) (required).
Enabled	Check this box to enable the portfolio branch.
Country	Select the country from the drop-down list. The system displays the default value as 'UNITED STATES'..
City	Specify the city where the portfolio branch is located.
State	Select the state from the drop-down list.
Address Line 1	Specify the address line 1 for the portfolio branch.
Address Line 2	Specify the address line 2 for the portfolio branch.
Zip	Select the zip code of the location where the portfolio branch is located.
Zip Extn	Specify the extension of the zip code, where the portfolio branch is located.
Phone 1	Specify the primary phone number for the portfolio branch.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the portfolio branch.

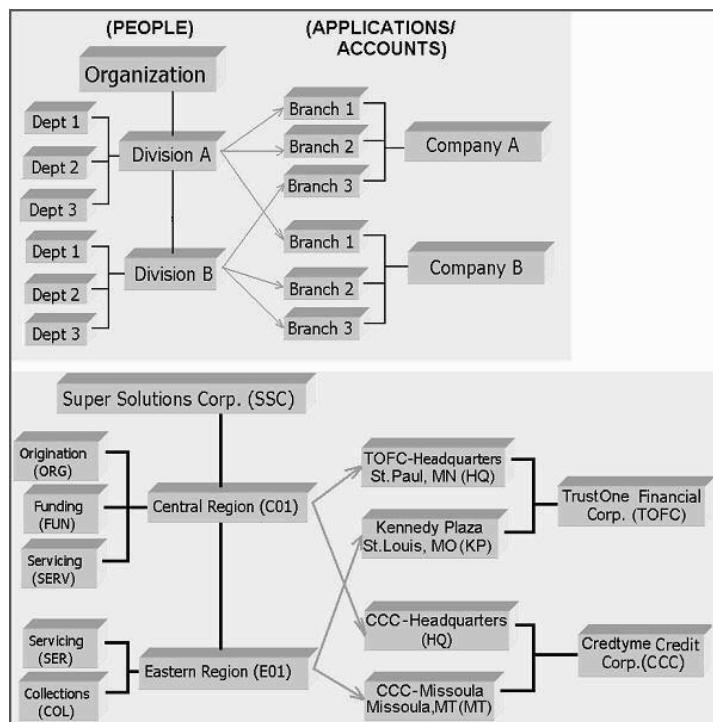
Field:	Do this:
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the portfolio branch.
Fax 2	Specify the alternate fax number for the portfolio branch.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3 Access

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

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



To setup the Access

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

- Transaction

Organization	Division	Company	Branch	Allowed
DMC	US01	ALL	ALL	Y
DMC	NL02	ALL	ALL	Y
DMC	SA03	ALL	ALL	Y
DMC	JP04	ALL	ALL	Y
DMC	TEST-DIV	TEST-PTC	TEST-PCB	Y

3.3.1 Data

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

To setup the Data

1. Click **Setup**→**Setup**→**Administration**→**User**→**Access**→**Data**.
2. In the **Access Grid** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Organization	Division	Company	Branch	Allowed
DMC	US01	ALL	ALL	Y
DMC	NL02	ALL	ALL	Y
DMC	SA03	ALL	ALL	Y
DMC	JP04	ALL	ALL	Y
DMC	TEST-DIV	TEST-PTC	TEST-PCB	Y

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3.2 Screen

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

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

For example, Add and Edit buttons can be disabled once an application is funded.

If you want to restrict updating the Applicant details, then edit button has to be disabled for the stage.

The Screen page allows you to restrict access to different screens.

To set the Screen Security

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

3. In the **Security Access Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You can not add a new record

A brief description of the fields is given below:

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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In the **Security User Access Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3.3 [Reports](#)

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

To set up Reports

1. Click **Setup**→**Setup**→**Administration**→**User**→**Access**→**Reports**.

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

A brief description of the fields is given below:

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

3. In the **Reports User Access Definition** section, you can set the access rights for the report selected in the Reports section. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3.4 Correspondence

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

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

To setup the Correspondence

1. Click **Setup**→**Setup**→**Administration**→**User**→**Access**→**Correspondence**.
2. In the **Correspondence Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. In the **Correspondence User Access Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Access Type	Select the access grid function type from the drop-down list.
Access Value	Select the access function grid value from the drop-down list.
Allowed	Select 'Yes' to allow access or 'No' to restrict access to the entry based on the access type and value.

Field:	Do this:
System Defined Yes/No	Select 'Yes', if the correspondence user access definition entry is system defined. Select 'No', If the correspondence user access definition entry is manually defined.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3.5 Transaction

The Transaction page allows you to restrict access to the following types of monetary and nonmonetary transactions:

- ACCOUNT MONETARY TXN
- ACCOUNT NON MONETARY TXN
- PRODUCER MONETARY TXN
- ACCOUNT CONDITION TXN
- SECURITIZATION TXN
- ESCROW MONETARY TRANSACTIONS
- ESCROW NON MONETARY TRANSACTIONS
- FEE ASSESSMENTS
- ESCROW ANALYSIS AND DISBURSEMENTS

To set up the Transaction

1. Click **Setup**→**Setup**→**Administration**→**User**→**Access**→**Transaction**.
2. In the **Transaction Super Group** section, select the super group you want to work with.

3. In the **Transaction Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Code	The system displays the transaction code you want to work with.
Description	Specify the description for the transaction.

Field:	Do this:
Authorize	<p>Check this box to verify the transaction by another user on the Authorization page of Transaction Authorization form.</p> <p>In the Transaction User Access Definition section, use the Access Type to define the user type the authorization restriction applies to, when entering the transaction.</p> <p>Note: If the Authorization check box is cleared, the existing transaction posting process on the Maintenance link on the Customer Service window will apply; the transaction will be posted and the authorization process is by-passed.</p> <p>For more information, please refer the Transaction Authorization (Maker-Checker) chapter in the Oracle Financial Services Lending and Leasing User Guide.</p>
Enabled	Select this box to enable the transaction codes entry.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In the **Transaction User Access Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.4 Users

The Users page allows you to create and set up an user. In the User Definition section, you can assign a user an identification name and password to log on to the system. You can also assign the organization, division, and department where each user is located. Additional fields allow you to record information for contacting the user. You can also define the time frame

within which a user has access to the system to ensure compliance to the company's schedule. This is a very useful feature to prevent logins during scheduled maintenance.

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

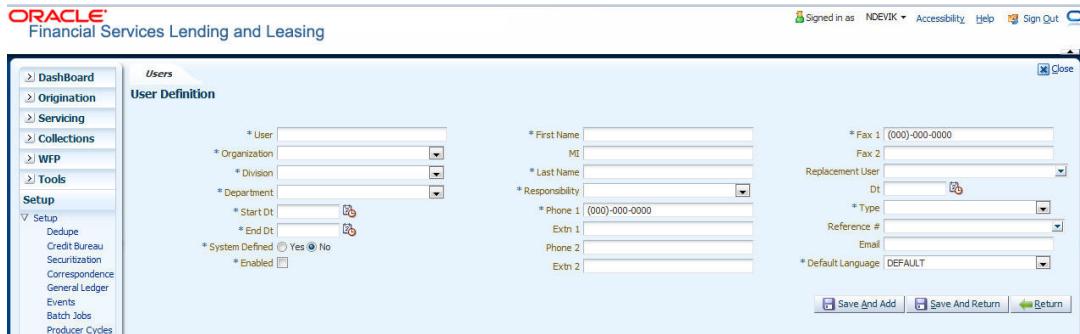
- What menu items does the user have access to?
- What transactions can the user perform on the Maintenance page on the Customer Service window?
- What edits can the user perform on the Verification link during Line of Credit origination?

Note

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

To set up the Users page

1. Click **Setup**→**Setup**→**Administration**→**User**→**Users**. The system displays the Users screen.
2. In the **User Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
User	Specify the user ID. Note: This field is a unique indicator and cannot be updated, edited, or deleted once saved.
Organization	Select the organization to which the user belongs, from the drop-down list.
Division	Select the division to which the user belongs, from the drop-down list.
Department	Select the department to which the user belongs, from the drop-down list.
Start Dt	Specify the start date for the user. You can also select from the adjoining calendar icon.
End Dt	Specify the end date for the user. You can also select from the adjoining calendar icon.

Field:	Do this:
System Defined	Select 'Yes', if the entry is system defined. System defined entries cannot be modified. Select 'No', if the entry is not system defined and it can be modified.
Enabled	Check this box to enable the user.
First Name	Specify the first name of the user.
MI	Specify the middle initial of the user.
Last Name	Specify the last name of the user.
Responsibility	Select the responsibility for the user from the drop-down list. Note: The users mapped to the role 'Responsibility' can only view the screens.
Phone 1	Specify the user's primary phone number.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the user's alternate phone number.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the user's primary fax number.
Fax 2	Specify the user's alternate fax number.
Replacement User	Select the user ID of the replacement user from the drop-down list.
Dt	Specify the date from when the replacement is effective. You can also select from the adjoining calendar icon. Note: These two fields allow you to create a replacement user for the current user. This is particularly useful when a new employee assumes the duties of a former. By completing the Replacement User and Replacement Dt field, the system recognizes the replacement user as the current user on the effective date. For more information, refer the section, 'Replacement Users'.
Type	Select the user type from the drop-down list.
Reference #	Specify the reference number for the user from the drop-down list.
Email	Specify user's email address.
Default language	Select the default language from the drop-down list.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.4.1 Replacement users

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

The **Replacement User** and **Dt** fields allow you to designate a replacement for the current user in the User ID field. When you complete the **Replacement User** and **Dt** fields, save your entry, and then enable the record, the system replaces the original user. The system changes the **End Dt** field to the date when the original user was replaced (the same date in the **Dt** field).

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

The system updates the following when replacing users:

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

Note

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

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

3.4.2 Application and Oracle Identity Manager Synchronization

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

3.5 Printers

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

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

Special printer names

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

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

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

PRINTER NAME = <PRINTER_NAME1> + <PRINTER_NAME2>

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

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

To set up the Printers

1. Click **Setup** → **Setup** → **Administration** → **User** → **Printers**. The system displays the Printers screen
2. In the **Printers** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application's 'Printer Definition' screen. The screen has a left sidebar with navigation links like Dashboard, Origination, Servicing, Collections, WIP, Tools, Setup, and sub-options for Setup, Dedupe, Credit Bureau, Securitization, Correspondence, General Ledger, Events, and Batch Jobs. The main area is titled 'Printers' and 'Printer Definition'. It contains fields for 'Printer Name' (with a required asterisk), 'Description', 'Organization' (with a dropdown arrow), 'PriCmbBranch' (set to 'ALL'), 'Department' (set to 'ALL'), and 'Default' (unchecked). At the bottom are buttons for 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

Field:	Do this:
Printer Name	Specify the printer name. The name of the printer as defined by the server. For a UNIX server, the name might be JET4050, while to access the same printer from a Windows server the name would be: \\servername\jet4050.
Description	Specify the description for the printer.
Organization	Select the organization to which the printer belongs, from the drop-down list.
Division	Select the division to which the printer belongs, from the drop-down list. The division will be displayed based on the organization selected.
Department	Select the department to which the printer belongs, from the drop-down list. The department will be displayed based on the division selected. IMPORTANT: When you select a printer to use, the system searches for a best match using the following attributes: 1 Organization 2 Division 3 Department Hence, Oracle recommends creating a version of each edit, where ALL is the value in these fields. It is also recommended that, you define a default printer for an Organization, Division and Department.
Default	Check this box to set the printer as a default printer.
Enabled	Check this box to enable the printer and that the printer is active. Note: Never disable the UNDEFINED printer.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.6 **Bank Details**

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

Note

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

To set up the Banks

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

2. In the **Banks Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Code	Specify the bank code (ID used internally by Oracle Financial Services Lending and Leasing to represent the bank).
Name	Specify the name for the bank.
Short Name	Specify the short name for the bank (ID displayed to represent the bank. This may be included in any output files).
Enabled	Check this box to enable and indicate this as an active bank
Account #	Specify the account number used for banking transactions with the bank. Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Routing #	Specify the routing number of the bank
Country	Select the country where the bank is located, from the drop-down list.
City	Specify the city where the bank is located.
State	Select the state where the bank is located, from the drop-down list.
Address Line 1	Specify the address line 1 for the bank.
Address Line 2	Specify the address line 2 for the bank.
Zip	Specify the zip code where the bank is located, from the drop-down list.
Extn	Specify the extension of the zip code where the bank is located.
Phone 1	Specify the primary phone number of the bank.
Extn 1	Specify the phone extension for the primary phone number.
Phone 2	Specify the alternate phone number for the bank.
Extn 2	Specify the phone extension for the alternate phone number.
Fax 1	Specify the primary fax number for the bank.

Field:	Do this:
Fax 2	Specify the alternate fax number for the bank.
ACH Format	Select the ACH format accepted by this bank from the drop-down list.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click **Setup**→**Setup**→**Administration**→**User**→**Bank Details**→**ACH**.
5. On the **ACH Definition** sub page, you can create ACH files for the bank listed in the Banks section. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Company	Select the portfolio company from the drop-down list.
Branch	Select the portfolio branch from the drop-down list.
ACH Identifier	Specify the lock box ID provided by the bank. This field is used in the ACH files to identify the bank.
Enabled	Check this box to enable the ACH and indicate this as an active ACH identifier.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. Click **Setup**→**Setup**→**Administration**→**User**→**Bank Details**→**Lock Box**.
8. On the **Lock Box** sub page, you can create lock box files for the bank listed in the Banks page. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.7 Standard Payees

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

Note

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

To set up the Standard Payees

1. Click **Setup**→**Setup**→**Administration**→**User**→**Standard Payee**. The system displays the Standard Payees screen.
2. In the **Payee Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title is 'Standard Payees' under the 'Payee Definition' section. On the left, there is a navigation menu with items like Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup, and various sub-options under Setup. The 'Payee Definition' section contains several input fields: 'Payee #' and 'Name' (both marked with an asterisk), 'Pmt Mode' (a dropdown menu), 'Enabled' (a checkbox), 'Country' (a dropdown menu set to 'UNITED STATES'), 'City' and 'State' (dropdown menus), 'Address Line 1' and 'Address Line 2' (text input fields), 'Zip' and 'Extn' (text input fields), 'Phone 1', 'Phone 2', and 'Bank Name' (text input fields), 'Routing #' and 'Account Type' (text input fields), 'ACH Account #' (text input field), 'Start Dt' (date input field with a calendar icon), and 'Comment' (text input field). At the bottom of the form are three buttons: 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

Field:	Do this:
Payee #	Specify the payee number (Identifier for the payee).
Name	Specify the payee name.
Pmt Mode	Select the payment method for the payee from the drop-down list.
Enabled	Check this box to enable the payee.
Country	Select the country where the payee is located from the drop-down list.
City	Specify the city where the payee is located.
State	Select the state where the payee is located from the drop-down list.
Address Line 1	Specify the address line 1 for the payee (optional).

Field:	Do this:
Address Line 2	Specify the address line 2 for the payee (optional).
Zip	Select the zip code where the payee is located from the drop-down list.
Extn	Specify the extension of the zip code where the payee is located.
Phone 1	Specify the primary phone number for the payee.
Phone 2	Specify the alternate phone number for the payee.
Bank Name	Specify the payee ACH bank name used by the standard payee.
Routing #	Specify the payee ACH bank routing number of bank used by the standard payee.
Account Type	Select the payee type of ACH bank account maintained by the Standard Payee from the drop-down list.
ACH Account #	Specify the payee ACH bank account number.
Start Dt	Specify the payment mode start date, the date the current payment method was implemented (defaults on Pmt Mode change). you can also select from the adjoining calendar icon.
Comment	Specify a comment for this advance allocations. This is the default comment to include with payments to this Payee.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.8 Check Details

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

To setup the Check Details

1. Click **Setup**→**Setup**→**Administration**→**User**→**Check Details**. The system displays the Check Details screen.
2. In the **Check Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Company	Select the company from the drop-down list.

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.9 Currencies

The Currencies link allows you to set up currency details.

Navigating to currencies

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

3.9.1 Currency Definition

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

To set up the currency definition information

1. Click **Setup**→**Setup**→**Administration**→**User**→**Currencies**→**Currency definition**. The system opens the Currency Definition tab by default.
2. In the **Currency Definition** section, 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 you want to define, from the drop-down list.
Currency Name	The system displays the currency name based on the currency selected.
Country	Select the country for which the currency is defined, from the drop-down list.
Enabled	Check this box to enable the currency entry.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.9.2 Currency Pair link

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

To set up the currency pair definition information:

1. Click **Setup**→**Setup**→**Administration**→**User**→**Currencies**→**Currency Pair**. The system displays the Currency Pair Definition screen
2. In the **Currency Pair Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.10 Zip Codes

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

To set up the zip codes information

1. Click **Setup**→**Setup**→**Administration**→**User**→**ZipCodes**. The system displays the Zip Codes screen
2. In the **Zip Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below::

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4. Batch Jobs

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

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

4.1 Batch Jobs

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

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

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

Navigating to Batch Jobs:

1. On the Oracle Financial Services Lending and Leasing home page, click **Setup**→**Setup**→**Batch Jobs**. The Batch Jobs page is grouped into two categories:
 - Batch Jobs tab
 - Job Holidays tab

4.1.1 Batch Jobs

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

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

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

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

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

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

To setup a Batch job

1. Click **Setup**→**Setup**→**Batch Jobs**→**Batch Jobs**.
2. In the **Batch Job Sets** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4. In the **Batch Job** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the 'Batch Jobs' configuration screen. The left sidebar includes 'Dashboard', 'Origination', 'Servicing', 'Collections', 'WFP', 'Tools', and 'Setup' sections. Under 'Setup', 'Duplicate', 'Credit Bureau', and 'Securitization' are listed. The main area is titled 'Batch Jobs' and contains fields for 'Seq' (0), 'Job Type' (dropdown), 'Job Code' (text), 'Job Description' (text), 'Threads' (0), 'Commit Count' (0), 'Errors Allowed' (0), 'Weekend' (checkbox), 'Holiday' (checkbox), 'Enabled' (checkbox), 'Parent' (dropdown), 'Dependency' (EXECUTE ALWAYS), 'Rollback Segment' (text), and 'Command' (text). Buttons at the bottom include 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the batch job sequence number. Note: Within a job set, jobs are executed sequentially based on the sequence number assigned.
Job Type	Select the batch job request type from the drop-down list.
Job Code	Specify the batch job request code.
Job Description	Specify the batch job description.
Threads	The system displays the number of threads used by the job.
Commit Count	Specify the number of rows after which auto-commit is triggered.
Errors Allowed	Specify the number of errors allowed.
Weekend	Check this box to perform batch jobs on weekend.
Holiday	Check this box to perform batch jobs on a holiday. (Holidays are defined on the Job Holidays page.)
Enabled	Check this box to enable the batch job.
Parent	Select the parent batch job from the drop-down list.
Dependency	Select the dependency clause of the batch job from the drop-down list.
Command	Specify the command line for the job (required).
RollbackSegment	If you choose, use this field to specify the rollback segment for job.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

6. In the **Batch Job Thread** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the 'Batch Job Threads' configuration screen. The left sidebar includes 'Dashboard', 'Origination', 'Servicing', 'Collections', 'WFP', 'Tools', and 'Setup' sections. Under 'Setup', 'Duplicate' is listed. The main area is titled 'Batch Job Threads' and contains fields for 'Thread' (text), 'Trace Level' (0), and 'Enabled' (checkbox). Buttons at the bottom include 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

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

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.1.2 Job Holidays

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

To define job holidays

1. Click **Setup**→**Setup**→**Batch Jobs**→**Job Holidays**.
2. In the **Job Holidays** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.2 System Monitor

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

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

Navigating to System Monitor

1. On the Oracle Financial Services Lending and Leasing home page, click **Dashboard**→**Dashboard**→**System Monitor**.

4.2.1 Monitoring Batch Jobs

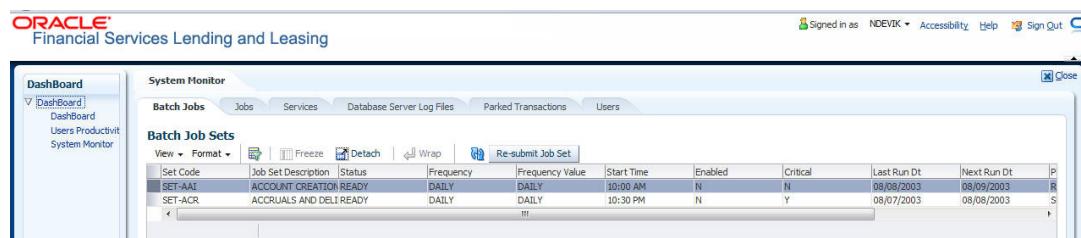
The system tracks the success of each batch process on the Batch Job. If either a set of batch jobs or specific batch job should fail, you can resubmit it on this page and review the results in the Request Details section.

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

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

To Monitor Batch Job

1. Click **Dashboard**→**Dashboard**→**System Monitor**→**Batch Jobs**.
2. In the **Batch Job Sets** section, you can view the following information



Set Code	Job Set Description	Status	Frequency	Frequency Value	Start Time	Enabled	Critical	Last Run Dt	Next Run Dt
SET-AAC	ACCOUNT CREATION READY	DAILY	DAILY		10:00 AM	N	N	08/08/2003	08/09/2003
SET-ACR	ACCRUALS AND DELI READY	DAILY	DAILY		10:30 PM	N	Y	08/07/2003	08/08/2003

A brief description of the fields is given below::

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

To resubmit a batch job set

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

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

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

3. In the **Batch Jobs** section, you can view the following information:

Batch Jobs										
View		Format		Freeze	Detach	Wrap	Re-submit Job			
Seq	Job Type	Job Code	Status	Job Description	Threads	Commit Count	Errors Allowed	Weekend	Holiday	Enabled
1	PROCEDURE	AAIPRC_B1_100_01	COMPLETED	APPLICATION TO ACI	1	100	50	Y	Y	Y
2	PROCEDURE	TXNACT_B1_100_01	COMPLETED	ACCOUNT ACTIVATIK	1	100	50	Y	Y	Y

A brief description of the fields is given below:

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

To resubmit a batch job

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

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

4. The **Batch Job Threads** section displays the status of the individual threads. In the **Batch Job Threads** section, you can view the following information:

Batch Job Threads				
	Thread Status	Errors	Records	Trace Level
	1 IDLE	0	0	0 Y

A brief description of the fields is given below:

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

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

5. In the **Request Details** section, you can view the following information:

Request Details							
Request Type	Status	Start Dt	End Dt	Run Start Dt	Run End Dt	Process Dt	Description
PROCEDURE	COMPLETED	01/31/2013 01:05:49	12/31/4000 12:00:00	01/31/2013 01:05:50	01/31/2013 01:05:54	01/31/2007	AAIPRC_B3_100_01..
PROCEDURE	COMPLETED	01/29/2013 10:00:11	12/31/4000 12:00:00	01/29/2013 10:00:25	01/29/2013 10:00:27	01/31/2007	AAIPRC_B3_100_01..

A brief description of the fields is given below:

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

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

6. In the **Request Result** section, you can view the following information:

A brief description of the fields is given below:

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

4.2.2 Monitoring Jobs

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

To Monitor Job Details

1. Click **Dashboard**→ **Dashboard**→ **System Monitor**→ **Jobs**.
2. On the **Job** page , select the type of jobs you want to view in the Job Details section. You can select any of the following jobs:
 - Batch
 - Back Ground
 - Credit Request

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

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

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

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

Select:	System Displays:
All Days	All the types of jobs selected in the Jobs Type section.

4. If you select **Failed** option in the **View** section, the system displays the failed jobs on the type and time frame you have selected.
5. In the **Job Details** section, you can view the following information about the jobs matching the contents of the Job Type, View Last, and Failed boxes:

The screenshot shows the Oracle Financial Services Lending and Leasing System Monitor. The main window is titled 'System Monitor' and has a 'Jobs' tab selected. The 'Job Details' section is displayed, showing a grid of job requests. The columns in the grid are: Request Type, Status, Job Set, Job, Thread, Errors, Records, Run Start Date/Time, Run End Date/Time, and Description. The 'View' dropdown is set to 'Failed'. The grid contains numerous entries, each representing a job request with its details. The 'Description' column shows the full SQL or PL/SQL code for each job.

A brief description of the fields is given below:

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

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

Job Results	
View	Format
Request Result	Description
No data to display.	

A brief description of the fields is given below:

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

4.2.3 Monitoring Services

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

To stop, start, or refresh a processing service

- Click **Dashboard**→ **Dashboard**→ **System Monitor**→ **Services**.
- In the **Services** section, you can view the following information about the system's processing services:

System Monitor						
Batch Jobs		Jobs		Services		
				Database Server Log Files Parked Transactions Users		
Services						
Service	Company	Branch	Description	Status	Start	Stop
CSV	ALL	ALL	CREDIT BUREAU SERVICE (CSC TRI-MERGE)	UNKNOWN		
CSV	ALL	ALL	CREDIT BUREAU SERVICE (EFX TEST FILES)	UNKNOWN		
CSV	ALL	ALL	CREDIT BUREAU SERVICE (EXP TEST FILES)	UNKNOWN		
CSV	ALL	ALL	CREDIT BUREAU SERVICE (TUC TEST FILES)	UNKNOWN		
JSC	ALL	ALL	JOB SCHEDULER	UNKNOWN		
JSV	ALL	ALL	JOB SERVICE	UNKNOWN		

A brief description of the fields is given below:

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

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

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

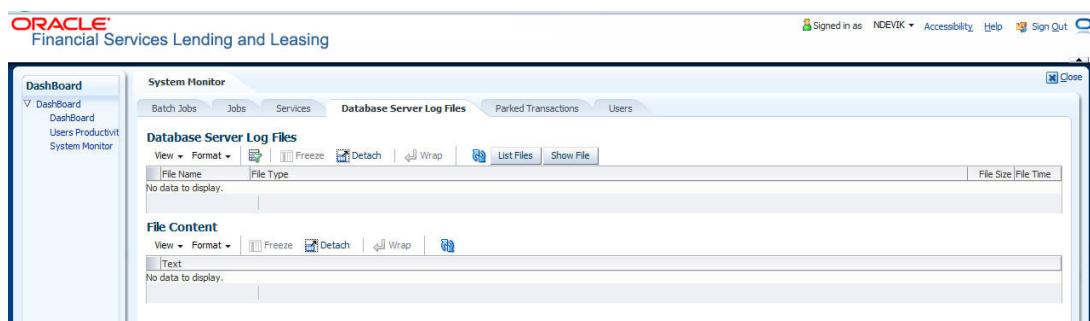
Choose:	System:
Start	Starts the job service.
Stop	Stops the job service.

4.2.4 Data Server Log Files

Various processes in the system create reports in different log files with regards to what tasks they performed and what they encountered (for example, errors, failures, erroneous data, and so on). The Database Server link lists and describes all such log files within the system on the database server.

To view a log file on the database server

1. Click **Dashboard**→ **Dashboard**→ **System Monitor**→**Data Server Log Files**.
2. In the **Database Server Log Files** section, click **List Files**.



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

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

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

4.2.5 Parked Transactions

Transactions which are posted when the end of the day (EOD) batch job process is running, receive a temporary status of HOLD. Once the EOD batch process is complete, the system posts the transactions on hold. These transactions can be thought of as “parked” transactions. They are waiting to be processed after the EOD batch process. The status of such transactions can be viewed in the Parked Transaction page.

To Monitor parked transactions

1. Click **Dashboard** → **Dashboard** → **System Monitor** → **Parked Transactions**
2. In the page's **View Last** section, select the time frame of the contents of the **Transaction Details** section.

A brief description of the fields is given below:

Select:	System Displays:
1 Day	All parked transaction from the last one-day.
2 Days	All parked transaction from the last two days.
5 Days	All parked transaction from the five days.
All Days	All parked transactions.

3. If you select **Failed** in the **View** section, the system displays the failed transactions of the time frame you have selected.
4. In the **Transaction Details** section, you can view the following information about the parked transactions meeting the criteria of the View Last and Failed sections.

A brief description of the fields is given below:

Field:	View this:
Date	Displays the transaction date.
Account #: Title	Displays the account number and title.
Transaction	Displays the transaction
Status	Displays the status of the transaction
Monetary	Displays if the transaction is a monetary transaction or not.

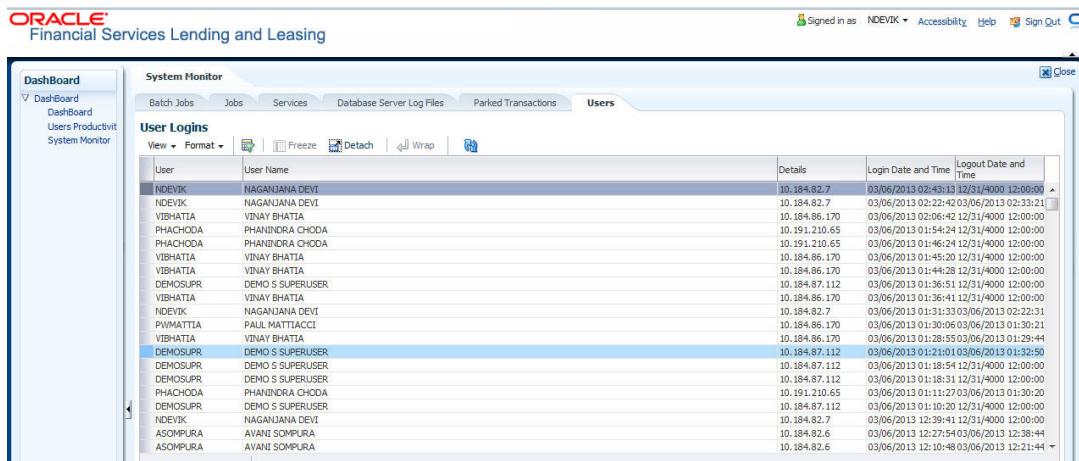
5. In the **Transaction Results** section, view the results of the transaction in the Transaction Processing Details field.

4.2.6 Monitoring Users

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

To monitor users who have logged on to the system

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



User	User Name	Details	Login Date and Time	Logout Date and Time
NDEVIK	NAGANJANA DEVI	10.184.82.7	03/06/2013 02:43:13 12/31/4000 12:00:00	
NDEVIK	NAGANJANA DEVI	10.184.82.7	03/06/2013 02:22:42 03/06/2013 02:33:21	
VIBHATIA	VINAY BHATIA	10.184.86.170	03/06/2013 02:06:42 12/31/4000 12:00:00	
PHACHODA	PHANINDRA CHODA	10.19.1.210.65	03/06/2013 01:54:24 12/31/4000 12:00:00	
PHACHODA	PHANINDRA CHODA	10.19.1.210.65	03/06/2013 01:46:24 12/31/4000 12:00:00	
VIBHATIA	VINAY BHATIA	10.184.86.170	03/06/2013 01:45:20 12/31/4000 12:00:00	
VIBHATIA	VINAY BHATIA	10.184.86.170	03/06/2013 01:44:28 12/31/4000 12:00:00	
DEMO5UPR	DEMO S SUPERUSER	10.184.87.112	03/06/2013 01:36:51 12/31/4000 12:00:00	
VIBHATIA	VINAY BHATIA	10.184.86.170	03/06/2013 01:36:41 12/31/4000 12:00:00	
NDEVIK	NAGANJANA DEVI	10.184.82.7	03/06/2013 01:31:33 03/06/2013 02:22:31	
PVMATTIA	PAUL MATTIACCI	10.184.86.170	03/06/2013 01:30:06 03/06/2013 01:30:21	
VIBHATIA	VINAY BHATIA	10.184.86.170	03/06/2013 01:28:55 03/06/2013 01:29:44	
DEMO5UPR	DEMO S SUPERUSER	10.184.87.112	03/06/2013 01:21:01 03/06/2013 01:26:50	
DEMO5UPR	DEMO S SUPERUSER	10.184.87.112	03/06/2013 01:18:54 12/31/4000 12:00:00	
DEMO5UPR	DEMO S SUPERUSER	10.184.87.112	03/06/2013 01:18:31 12/31/4000 12:00:00	
PHACHODA	PHANINDRA CHODA	10.19.1.210.65	03/06/2013 01:11:27 03/06/2013 01:30:20	
DEMO5UPR	DEMO S SUPERUSER	10.184.87.112	03/06/2013 01:10:20 12/31/4000 12:00:00	
NDEVIK	NAGANJANA DEVI	10.184.82.7	03/06/2013 12:39:41 12/31/4000 12:00:00	
ASOPUPRA	AVANI SOMPURA	10.184.82.6	03/06/2013 12:27:54 03/06/2013 12:30:44	
ASOPUPRA	AVANI SOMPURA	10.184.82.6	03/06/2013 12:10:48 03/06/2013 12:21:44	

A brief description of the fields is given below:

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

5. Products

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

The Products link under the Set Up master tab's Products drop-down link contains the following:

Link:	Purpose:
Loan	Allows you to set up the closed ended fixed and variable rate loans your company offers.

This chapter explains how to set up the pages opened from the Setup Master tab, information common to loans, lines of credit, and leases:

- Assets page
- Scoring Parameters page
- Index Rates page
- Currency Exchange page

5.1 Products

The Products drop-down link opens pages to record data all products supported by the system (loans, leases, and lines of credit) and contains the following links:

- Assets Types
- Scoring Parameters
- Index Rates
- Currency Exchange.

Navigating to Products

1. On the Oracle Financial Services Lending and Leasing home page, click **Setup**→**Setup**→**Products**.

5.1.1 Asset Types

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

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

The system recognizes the following four types of collateral:

Collateral Type	Description
Home collateral	Homes, manufactured housing, or any real estate collateral.

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

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

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

Note

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

To set up the Asset Types

1. Click **Setup**→**Setup**→**Products**→**Asset Types**.
2. In the **Asset Type** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

There can be only one active entry, so use this section to define your organization at its highest level.

A brief description of the fields is given below:

Field:	Do this:
Asset Type	Specify the asset type.
Description	Specify the description for the asset. (This is the asset type which will appear throughout the system).
Collateral Type	Select the collateral type (the general category that the asset type falls within) from the drop-down list. Note: There is no need to define an asset for UNSECURED COLLATERAL, as by definition there is no asset on such loans.

Field:	Do this:
Company	Select the portfolio company to which the asset type belongs, from the drop-down list. These are the companies within your organization that can make loans using this asset type. This may be ALL or a specific company.
Branch	Select the portfolio branch to which the asset type belongs, from the drop-down list. This is the branch within the selected company that can make loans using this asset type. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL. IMPORTANT: By selecting which asset type to use, the system searches for a best match using the following attributes: 1 Company 2 Branch Hence, the system recommends creating one version of each asset type where ALL is the value in these fields.
Enabled	Check this box to enable the asset type and indicate that the asset type is currently in use.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Asset Sub Type** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Asset Sub Type	Specify the asset sub type.
Description	Specify the description for the asset subtype
Asset Property Type	Select the type of property from the drop-down list.
Enabled	Check this box to enable the asset sub type.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Click **Setup**→**Setup**→**Products**→**Assets**→**Attributes/Addons**.

7. In the **Attributes/Addons** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Attribute/Addon	Displays the asset attribute or addon name for the selected asset.
Description	Select the description for the asset attribute/addon from the drop-down list.
Default	Specify the default text to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset.
Value	Specify the default monetary value to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset.
Enabled	Check this box to enable the asset attribute/Addon and indicate that it is available for this type of asset.

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

9. Click the **Setup**→**Setup**→**Products**→**Assets**→**Makes and Models**.

10. In the **Makes and Models** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Make	Specify asset make.
Model	Specify asset model.
Style	Specify asset style type.
Model Year	Specify asset model year.
Enabled	Check this box to enable the asset make and model and indicate that it is included on fields for this asset type.

11. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

5.1.2 Scoring Parameters

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

While the system's pricing scores apply to applications and are based on information recorded during loan origination, behavioral scoring applies to accounts and is based on account history attributes and performed on a monthly basis.

Behavioral scoring

Behavioral scoring examines the repayment trends during the life of the account and provides a current analysis of the customer. This logical and systematic method identifies which accounts are more likely to perform favorably versus accounts where poorer performance is probable. This is useful when determining which other Lines of credit/loan products a customer may qualify for. Behavioral scoring applies to all the three products: loans, lines of credit and leases.

This information appears on the Customer Service form in the Account Details page's Activities section.

To set up the Scoring Parameters

1. Click **Setup**→**Setup**→**Products**→**Scoring Parameters**.
2. In the **Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window title is 'Scoring Parameters' under the 'Parameters' section. The interface includes a left sidebar with navigation links like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup (Batch Jobs, Producer Codes). The main content area contains four input fields: 'Parameter' (with a required asterisk), 'Description' (with a required asterisk), 'Data Type' (set to 'CHARACTER'), and 'Scoring Type' (with a dropdown menu). Below the fields are three buttons: 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

Field:	Do this:
Parameter	Specify the name of the scoring parameter. The system recommends entering a name that in some way reflects how the parameter is used; for example, use FICO_SCORE instead of PARAMETER_1..
Description	Specify a description of the parameter. Again, Specify a name that reflects how the parameter is used; for example, use FICO SCORE and WEIGHTED FICO SCORE instead of FICO SCORE NUMBER 1 and FICO SCORE NUMBER 2.
Data Type	Select the data type of the scoring parameter being defined from the drop-down list. This determines how the system handles the values. (While DATE and CHARACTER are available data types, generally only NUMBER should be used when defining a scoring parameter.)
Scoring Type	Select the scoring type from the drop-down list: CREDIT SCORING or BEHAVIORAL SCORING.

Field:	Do this:
Enabled	Check this box to enable and indicate that the scoring parameter is available.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

The **Formula Definition** section allows you to define a mathematical expression of the scoring parameter you want to define. The expression may consist of one or more sequenced entries. All arithmetic rules apply to the formula definition. If errors exist in the formula definition, the system displays an error message in this section when you choose Show Expression.

4. In the **Formula Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sequence number (the order in which the formula definition variable will be assembled and evaluated).
(Specify a left bracket, if you need to group part of your formula definition.
Variable	Select the variable from a validated field based on the user-defined table SCR_CRED_SUMMARY: SCORING PARAMETERS, from the drop-down list.
Constant Value	Specify the constant value (optional).
Mathematical Operator	Select the math operator to be used on the adjacent formula definition rows, from the drop-down list.
)	Specify a right bracket, if you are grouping part of your formula definition.
Enabled	Check this box to enable the formula and indicate that it is included when building a definition for the scoring parameter.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

6. In the **Parameters** section, click **Show Expression**.

The mathematical expression appears in the Formula Expression section (in sequential order) in the Expression field.

5.1.3 Index Rates

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

interest rate = index rate + margin rate.

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

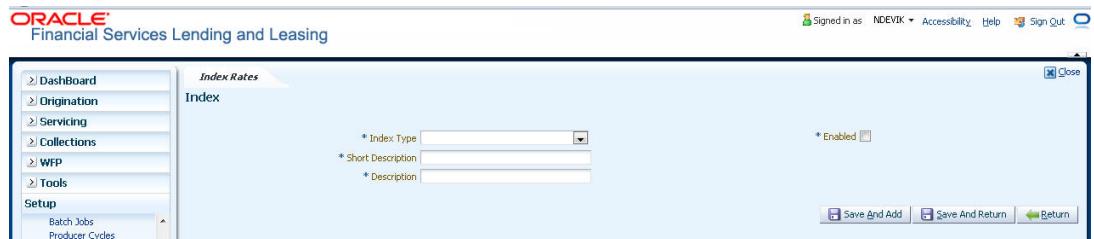
Note

You cannot tie an index rate to a product rate.

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

To set up Index Rates

1. Click **Setup**→**Setup**→**Products**→**Index Rates**.
2. In the **Index** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.:



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

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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

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

Note

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

5. In the **Index Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Note

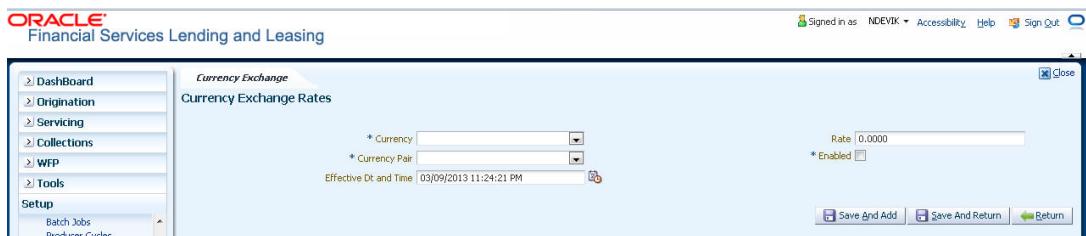
Variable rate loan functionality is not extended to pre-compute loans.

5.1.4 Currency Exchange

The Currency Exchange page maintains currency exchange rates.

To set up the Currency Exchange

1. Click **Setup**→**Setup**→**Products**→**Currency Exchange**.
2. In the **Currency Exchange Rates** section, 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 being exchanged from the drop-down list.
Currency Pair	Select the currency to be paired with from the drop-down list.
Effective Date and Time	Specify date and time of the exchange rate. You can even select the date from the adjoining Calendar icon.
Rate	Specify the exchange rate (required).
Enabled	Check this box to activate the currency exchange rate.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

6. Product Loan

In the **Setup**→**Setup**→**Administration**→**User**→**Products** drop-down link you can set up the following closed ended loan products your company offers:

- Products
- Contract
- Fees
- Spreads
- Statement Messages
- Letters

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

6.1 Products

The Loan Product page defines the closed ended loan products your organization offers (home loans, vehicle loans, unsecured loans, and so on). This page is enhanced to support Islamic loans along with the conventional loans.

A loan product is based on the following attributes:

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

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Products' and has a 'Loan' tab selected. The 'Product Definition' section displays a table of products, with the row for 'LOAN-HE' (LOAN HOME (VR)) highlighted. The 'Product Itemizations' section below shows a list of itemizations, with the first item, 'ITM COUNTY TAX', highlighted. A red arrow points from the 'LOAN-HE' row in the Product Definition table to the 'ITM COUNTY TAX' item in the Product Itemizations list. The bottom part of the screenshot shows the 'Origination' window for an application entry, with the 'Request' tab selected. The 'Requested' section shows a table of requested amounts, and the 'Itemization' section shows a list of itemizations, with the same 'ITM COUNTY TAX' item highlighted. A red arrow points from the 'ITM COUNTY TAX' item in the Requested table to the 'ITM COUNTY TAX' item in the Itemization list.

To set up the Loan Product

1. On the Oracle Financing Services Lending and Leasing home page, **Setup**→**Setup**→**Administration**→**User**→**Products**→**Products**→**Loan**.

2. In the Product Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Product	Specify the product code as defined by your organization (in other words, how you want to differentiate the loan products). For example, loan products can be differentiated according to asset (LOAN-HE for a home loan, or LOAN-SG for a secured goods loan). The product code, or name, is unique.
Description	Specify the description of the product; for example, LOAN-HE COLLATERAL, LOAN SECURED HOUSEHOLD GOOD, LOAN UNSECURED. (This is the product description as it appears throughout the system).
Start Dt	Specify the start date for the product. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the product. You can even select the date from the adjoining Calendar icon.
Direct	Check this box, if you need the product to be originated directly to customer. (In this case, the compliance state is the state listed in the customer's current mailing address.) If unchecked, the product is an indirect lending product; that is, payment is made to the producer. (In this case, the compliance state is the state listed in the producer's address.)
Flexible Repayment	<p>Check this box to allow flexible repayment for the Product. When you check this check box, the Flexible Repayment Allowed box of Repayment Options section available under Funding tab -> Contract subtab -> Replacement subtab of Funding screen.</p> <p>Note: On the Repayment sub page of Contract link on Funding screen, you may only enter the desired repayment schedule type in the Repayment section's Type field if the Flexible Repayment Allowed is selected.</p>
Enabled	<p>Check this box to activate the product.</p> <p>Note: You can check this box only when Rate adjustment schedule is maintained, i.e., All the products should be variable rate products</p>
Collateral Type	Select the collateral type for the product, from the drop-down list. This field identifies what type of collateral is associated with the loan and assists the system in identifying the correct page(s) to display.
Collateral Sub Type	Select the collateral sub type for the product, from the drop-down list.

Field:	Do this:
Credit Bureau Portfolio Type*	Select the credit bureau portfolio type for the product, from the drop-down list.
Credit Bureau Account Type*	Select the account type for the product, from the drop-down list. Note: The Credit Bureau Portfolio Type and Credit Bureau Account Type fields determine how the portfolio is reported back to the credit bureaus.
Billing Cycle	Select the billing cycle for the product, from the drop-down list.
Category	Select the category as Standard for the conventional loan product and Islamic for the Islamic loan product, from the drop-down list. This serves to group products for reporting purposes.
Index Rounding	Select the index rate rounding factor for the product, from the drop-down list. Note: For more information, refer Appendix C: Rounding Amounts and Rate Attributes.
Reschedule Method	Select the rate change reschedule method for the variable rate product, from the drop-down list. Select CHANGE PAYMENT, if you want to automatically recalculate the repayment amounts on the interest rate change. Select UNDEFINED (the default value), if you do not want to take any action on interest rate change.
Reschedule Value	Specify the value in percent (%) to decide the repayment change. For example, if you enter 10, then the periodic repayment amount will change only if the newly computed repayment amount is higher by 10% of the previous repayment amount. Specify 0 if you want to change repayment amounts with every index rate change.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Specify a new product code in the **New Product** field and click **Create Copy** to create a copy of selected product with details.
5. Click **Setup**→**Setup**→ **Administration**→**User**→**Products**→**Products**→**Loan**→ **Product Itemizations**.
6. In the Product Itemization sub page, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
8. Click **Setup**→**Setup**→ **Administration**→**User**→**Products**→**Products**→**Loan**→ **Rate Adjustments**.
9. On the Rate Adjustments subtab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar shows a navigation menu with items like Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup, and a collapsed section for Setup. The main content area is titled 'Products' and 'Rate Adjustments'. It contains input fields for 'Seq' (with a note: * Seq), 'Adjustment Frequency' (with a note: * Adjustment Frequency | RATE CHANGE OCCURS EVERY BILLING |), 'Period' (with a note: * Period | 1.0000), and 'Enabled' (with a note: * # of Adjs | 1.0000). At the bottom are buttons for 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sequence number of the rate change adjustments. Consider 1 as the initial (first) rate change adjustment frequency. All subsequent frequencies will be considered for rate change adjustments according to their sequence number.
Adjustment Frequency	Select the frequency value for adjustments, from the drop-down list. Currently, the following values are available in the system: RATE CHANGE OCCURS EVERY X YEARS RATE CHANGE OCCURS EVERY X MONTHS RATE CHANGE OCCURS EVERY X DAYS RATE CHANGE OCCURS EVERY BILLING DATE RATE CHANGE OCCURS EVERY DUE DATE RATE CHANGE OCCURS AT MATURITY

Field:	Do this:
Period	Specify the period associated to adjustment frequency. For example, if you select the adjustment frequency as RATE CHANGE OCCURS EVERY X YEARS and enter 5, the rate change occurs every five years.
# of Adjustments	Enter the number of adjustments associated with the adjustment frequency. For example, in above example, if you enter the value as 2, then rate payment adjustment occurs on the loan every five years and will happen 2 times before switching to the next adjustment frequency.
Enabled	Check this box to indicate that this rate adjustment is currently available.

10. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

6.2 Contract

The Contract page allows you to define the loan instruments used within your system. A loan instrument is a contract used by a financial organization with specific rules tied to it. When processing an application, an instrument associated with the application informs the system of the type of contract being used for the approved loan. This ensures that all parameters tied to the instrument are setup for the account as it is booked - without requiring you to do it.

Instruments can be setup at different levels:

- Company
- Branch
- Product
- Application state
- Currency

The following groups of parameters are setup at the instrument level (Each has its own section on the Contract page):

- Accrual
- Rebate
- Scheduled dues
- Billing
- Delinquency
- Extension
- Advance details
- Rate cap and adjustments
- Payment caps
- Other

Items defined in the contract are “locked in” when you choose Select Instrument on the Funding form’s Contract link.

The Contract page’s Instrument and Description fields allow you to enter the financial instrument’s name and description, for example; INS-LOAN: VEHICLE.

To set up the Contract

1. On the Oracle Financial Services Lending and Leasing home page, click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Contract** → **Loan**
2. On the Contract Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Contract Definition section	
Instrument	Specify the code identifying the loan instrument.
Description	Specify the description of the loan instrument being defined.
Start Dt	Specify the start date for the loan instrument. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date for the loan instrument. You can even select the date from the adjoining Calendar icon
Enabled	If you check this box, the system will consider this contract definition when selecting a loan instrument for an application. Note: Once the field is enabled load balances button in balances sub tab will be disabled
Selection Criteria section	
Company	Select the company for the loan instrument from the drop-down list. This may be ALL or a specific company.
Branch	Select the branch within the company for the loan instrument from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected 'ALL' in the Company field.

Field:	Do this:
Billing Cycle	Select the billing cycle selected from the drop-down list.
Product	Select the product for the loan instrument from the drop-down list. This may be ALL or a specific product.
State	Select the state in which the loan instrument is used from the drop-down list. This may be ALL or a specific state.
Currency	<p>Select the currency for the loan instrument from the drop-down list.</p> <p>IMPORTANT: By selecting which loan type to use, the system searches for a best match using the following attributes:</p> <ol style="list-style-type: none"> 1. Billing Cycle 2. Start Date 3. Company 4. Branch 5. Product 6. State <p>Hence, Oracle Financial Services Software recommends creating one version of each loan type, where ALL is the value in these fields.</p>
Pricing	Select the pricing in which the lease instrument is used from the drop-down list. This may be ALL or a specific pricing.
Accrual section	
Accrual Method	Select the accrual base method used to calculate interest accrual for this loan instrument from the drop-down list.
Base Method	Select the base method accrual calculation method used to calculate interest accrual for this loan instrument from the drop-down list.
Start Dt Basis	<p>Select to define the start date from when the interest accrual is to be calculated for this loan instrument from the drop-down list.</p> <p>Note:</p> <p>If you select the Effective Date, then the interest is calculated from the Contract date.</p> <p>If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).</p>
Start Days	Specify the number of days for which the interest accrual for loans is to be calculated.
Time Counting Method	Select the time counting method used to calculate interest accrual for this loan instrument from the drop-down list.

Field:	Do this:
Installment Method	<p>Select the payment installment method from the drop-down list.</p> <p>Note: the system supports an amortized repayment schedule with the final payment potentially differing from the regular payment amount in the other billing cycles. You may choose:</p> <p>Whether the equal installments for each billing cycle includes any minute final payment differences (EQUAL PAYMENTS)</p> <p>-or-</p> <p>If the final payment amount may be slightly different (FINAL PAYMENT DIFFERS).</p>
Int Amortization Freq	Select the interest amortization frequency from the drop-down list.
Rebate section	
Pre Compute	Check this box to indicate that this is a precomputed loan.
Rebate Method	Select the rebate calculation method from the drop-down list.
Rebate Term Method	Select the rebate term method from the drop-down list.
Rebate Min Fin Chg Mthd	Select the rebate minimum finance charge calculation method from the drop-down list.
Min Finance Charge	Specify the minimum finance charge value.
Acquisition Charge Amt	Specify the acquisition charge amount.
Scheduled Dues section	
Due Day Min	Specify the minimum value allowed for the due day for this loan instrument.
Due Day Max	<p>Specify the maximum value allowed for the due day for this loan instrument.</p> <p>Note: If billing cycle is selected as weekly, then Due Day Max field value cannot be greater than 7.</p>
Max Due Day Change / Year	Specify the maximum number of due day changes allowed within a given year for this loan instrument.
Max Due Day Change / Life	Specify the maximum number of due day changes allowed over the life of a loan funded with this loan instrument.
Max Due Day Change Days	Specify the maximum number of days a due date can be moved.

Field:	Do this:
Pmt Tolerance Amt*	Specify the payment tolerance amount. This is the threshold amount that must be achieved before a due amount is considered PAID or DELINQUENT. If (Payment Received + Pmt Tolerance: \$Value) >= Standard Monthly Payment, the Due Date will be considered as satisfied in terms of delinquency. The amount unpaid is still owed.
Pmt Tolerance%*	Specify the payment tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered PAID or DELINQUENT. If Payment Received >= (Standard Monthly Payment * Pmt Tolerance% / 100), the due date will be considered satisfied in terms of delinquency. The amount unpaid is still owed. The system uses the lesser of these two values.
Billing section	
Prebill Days	Specify the prebill days. This is the number of days, before the first payment due, that accounts funded with this loan instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month. If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then the account will bill on 10/04/2003, and then bill on the 4th of every month.
Billing Type	Select the billing type for accounts funded using this loan instrument from the drop-down list.
Billing Method	Select the billing method for accounts funded using this loan instrument from the drop-down list.
Balloon Method	Select the balloon payment method for accounts funded using this loan instrument from the drop-down list.
Delinquency section	
Late Charge Grace Days	Specify the number of grace days allowed for the payment of a due date before a late charge is assessed on the account.
Delq Grace Days	Specify the number of grace days allowed for the payment of a due date before an account is considered delinquent. This affects DELQ Queues, the system reporting, and the generation of collection letters.
Delq Category Method	Select the delinquency category method to determine how the system populates delinquency counters on the Customer Service form. Note: This value does not affect credit bureau reporting.
Accrual Post Maturity	Check this box to indicate that this is the post maturity default rate. Extensions allow you to extend the maturity of the contract by one or more terms by allowing the customer to skip one or more payments. The skipped terms are added to the end of the contract.
Extension section	

Field:	Do this:
Max Extn Period / Year	Specify the maximum number of terms that the contract may be extended, within a given rolling calendar year.
Max Extn Period / Life	Specify the maximum number of terms that the contract may be extended, within the life of the loan.
Max # Extn / Year	Specify the maximum number of extensions that may be granted within a given rolling calendar year.
Max # of Extn / Life	Specify the maximum number of extensions that may be granted within the life of the loan.
Advance Details section	
Multi Disbursements Allowed	Check this box, if this loan contract allows disbursement of funds to customers through multiple advances or draws up to the approved loan amount within a specified “draw period.” If you select the Multiple Disbursements Permitted box, complete the Advance Details section on the Contract section. (For more information, see the Stages Funding section in this chapter.)
Min Initial Advance	Specify the minimum initial advance amount allowed. This is the smallest possible initial advance that can be disbursed to the borrower after funding.
Max Initial Advance	Specify the maximum initial advance amount allowed. This is the largest possible initial advance that can be disbursed to the borrower after funding.
Late Charge Allowed	Check this box to allow disbursement period late charge.
Min Advance	Specify the minimum advance amount. This is the smallest advance amount that a borrower may subsequently request after the initial advance.
Max Advance	Specify the maximum advance amount. This is the largest advance amount that a borrower may subsequently request after the initial advance.
Billing Allowed	Check this box to allow stage funding with draw period billing.
Draw Period Billing Method	Select the method for billing during the draw period from the drop-down list.
Reschedule Ind	Select this check box to indicate that the rescheduling is allowed at the draw period.
Rate Cap & Adjustments section	
Max Rate Increase / Year	Specify the maximum rate increase allowed in a year.
Max Rate Increase / Life	Specify the maximum rate increase allowed in the life of the loan.

Field:	Do this:
Max Rate Decrease / Year	Specify the maximum rate decrease allowed in a year.
Max Rate Decrease / Life	Specify the maximum rate decrease allowed during the life of the loan.
Max # Adjust / Year	Specify the maximum number of rate changes allowed in a year.
Max # Adjust / Life	Specify the maximum number of rate changes allowed during the life of the loan.
Min Int Rate (Floor)	Specify the minimum rate.
Max Int Rate (Ceiling)	Specify the maximum rate.
Payment Caps section	
Max Pmt Inc / Year	Specify the maximum payment increase allowed in a year. Note: This field is applicable only for loans.
Max Pmt Inc / Life	Specify the maximum payment increase allowed in the life of the loan. Note: This field is applicable only for loans.
Other section	
1st Pmt Deduction Allowed	Check this box to indicate that the first payment for fixed rate loans using this loan instrument may be deducted from the producer's proceeds.
1st Pmt Refund Allowed	Check this box to indicate that refunding first payment deductions to the producer is allowed.
1st Pmt Deduction Days	Specify the first payment deduction days. If the first payment for fixed rate loans using this loan instrument is less than this number of days from funding, the first payment will be deducted from the producer's proceeds if 1st Pmt Deduction.
1st Pmt Refund Days	Specify the first payment refund days. If the first payment for fixed rate loans using this loan instrument is received within this number of days from the first payment date, the first payment deduction will be refunded to the producer if 1st Pmt Refund.
Refund Allowed	Check this box to indicate that refunding of customer over payments are allowed.
Refund Tolerance Amt	Specify the refund tolerance amount. If the amount owed to the customer is greater than the refund tolerance, the over payment amount will be refunded if Refund Allowed box is selected.
Anniversary Period	Specify the anniversary term that define the anniversary period. This is based on billing cycle, so normally for MONTHLY the value is 12 and for WEEKLY the value is 52.

Field:	Do this:
WriteOff Tolerance Amt	Specify the write off tolerance amount. If the remaining outstanding receivables for accounts funded using this loan instrument is less or equal to the write off tolerance amount, the remaining balance on the account will be waived.
Pre Pmt Penalty	Check this box, if there is a prepayment penalty charged for accounts funded using this loan instrument.
% of Term for Penalty	Specify percentage of term for prepayment penalty. If the (remaining terms / total terms) expressed as a percentage exceeds this amount, a prepayment penalty will be assessed if the Pre-Pmt Penalty box was selected.
Recourse Allowed	Check this box if recourse is allowed. This indicates whether the unpaid balance may be collected from the producer if the consumer fails to perform on the loan.
Max Recourse%	Specify the maximum percentage of the outstanding receivables that may be collected from the producer if the Recourse Allowed box was selected.
Pay Off Fee Allowed	Check this box to allow for a payoff quote fee to be assessed to the account attached to this contract. Note: This will require you to set up a payoff fee at the contract (Fees sub page) or state (Fee page) level. For more information, see the following Contract page (Loan)'s Fees sub page or Fee page (Loan) sections in this chapter.
Escrow Allowed	Check this box, if this loan contract can do escrow of tax and insurances. (For more information, see the Escrow Setup Form chapter.)
Repmt Currency	Select the designated repayment currency for this loan contract from the drop-down list.
PDC Security Check	Check this box to indicate that post dated checks are the method of repayment for this contract.
Default Pmt Spread	Select the default payment spread to be used when receiving payments for this account if one is not explicitly chosen, from the drop-down list.
Calendar Method	Select the required calendar method for this loan contract from the drop-down list. The calendar method "Hijri" should be selected, if the product category is selected as Standard in the Loan Products page. For "Islamic" product category, the calendar method can be either Gregorian or Hijri.
ACH Fee Ind	Check this box to indicate that direct debit fee is included. Note: The ACH Fee/Direct Debit Fee balance will be displayed in Balances sub tab only when this checkbox is selected.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

6.2.1 Staged Funding

Staged funding for closed-end loans allows you to disburse funds to customers through multiple advances or draws up to the approved loan amount within a specified “draw period.”

To create a multiple disbursement contract for a loan transaction

1. In the Contract Definition section, click **Add** and complete the fields following the instructions above, making sure to complete the following steps:
 - In the Advance Details section, select the Multiple Disbursement Permitted check box.

The screenshot shows the 'Contract Definition' screen in the Oracle Financial Services Lending and Leasing application. The 'Advance Details' section is highlighted with a red box. Inside this section, the 'Multi Disbursement Allowed' checkbox is checked. Other fields in this section include 'Min Initial Advance', 'Max Initial Advance', 'Late Charge Allowed', 'Min Advance', 'Max Advance', 'Billing Allowed', 'Draw Period Billing Method', and 'Reschedule Ind'. The 'Advance Details' section is part of a larger form with sections for 'Instruments', 'Rebate', 'Extension', 'Payment Caps', 'Other', and 'Rate Cap & Adjustments'. The left sidebar shows a navigation tree with categories like 'Dashboard', 'Origination', 'Sourcing', 'Collections', 'WFP', 'Tools', 'Setup', and 'Products'.

When you select a contract instrument that permits staged funding (multiple disbursements) on the Funding window, the system copies the information for that instrument from the Setup Module window's Contract page to the Funding window's Contract page.

Note

You cannot clear the Multi Disbursement Allowed box in the Advance section on the Contract page.

- Complete the fields in the Advance Details section to define the limits for initial and subsequent advances for staged funding.

Note

This information appears in the Advance section of the Funding window's Contract link.

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main window is titled 'Contract Information' under the 'Origination' tab. It displays various contract details such as 'Contract', 'Instrument', 'Instrument Details', 'Rate Caps and Adjustments', 'Escrow', 'Post Maturity', 'Billing', and 'Payment Caps'. A red box highlights the 'Initial Advance Min' and 'Advance Max' fields under the 'Promotion Details' section. The left sidebar shows navigation links like 'Dashboard', 'Origination', 'Selling', 'Collections', 'WFP', 'Tools', and 'Setup'.

2. If you choose, set the following APPLICATION CONTRACT EDITS as an ERROR or WARNING on the Setup Module window's Edits page.

Note

For more information, see the Edits link (Edits page) section in this chapter.

1. REQUIRED: ADV DRAW END DATE
2. XVL: ADV DRAW END DT MUST BE AFTER CONTRACT DT
3. XVL: ADV DRAW END DT MUST BE LESS THAN FIRST PMT DT - PREBILL DAYS

These edits appear on the Funding window's Verification page.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says 'ORACLE Financial Services Lending and Leasing'. The left sidebar has a 'Origination' section with various sub-options like Sales Lead, Simple Application, Application Entry, Underwriting, Funding, Application Rehire, Scenario Analysis, Application Docu, Reports, Producers, and Vendors. The main content area is titled 'Origination' and shows a 'Result/Task' of 'Funding: 0000001690'. Below this is a table for the 'Application' tab, showing a single row for 'App # 0000001690' with details like 'Dt 02/01/2013', 'Product LOAN HOME (VR)', 'Channel WEB ENTRY', 'Priority NORMAL', 'Company CTE1', 'Branch TBR1', 'Status APPROVED - FUNDED', 'Purpose HOME PURCHASE', and 'Producer DEALER'. Below the table are tabs for Summary, Applicant, Request, Decision, Contract, Collateral, Tracking, Document, Verification, Correspondence, Escrow Analysis, and Tools. The 'Verification' tab is selected. Under 'Verification', there are tabs for Edits, Audits, and History. The 'Edits' tab is selected, showing a table titled 'Edit Details' with several rows of validation rules. One row is highlighted with a red box: 'RANGE : PRIMARY API ADDRESS ACTUAL_MONTHS < MIN ALLOWED' with a Result of 'WARNING', Expected Value of '24', Actual Value of '12', and Override Responsibility of 'NO RESPONSIBILITY'. Other rows include 'REQUIRED : ESCROW ANALYSIS APPROVAL DATE', 'REQUIRED : PRIMARY API ADDRESS CONTACT NAME', 'REQUIRED : PRIMARY API ADDRESS CONTACT PHONE', 'REQUIRED : PRIMARY API ADDRESS CONTACT TITLE', 'REQUIRED : PRIMARY API EMPLOYER CONTACT NAME', 'REQUIRED : PRIMARY API PHONE NO OF EMPLOYER CONTACT', and 'REQUIRED : PRIMARY API TITLE OF EMPLOYER CONTACT'. The last row is 'REQUIRED : ASSET SENSUS TRACT/BNA CODE'.

6.2.2 Repayment scheduling for staged funding

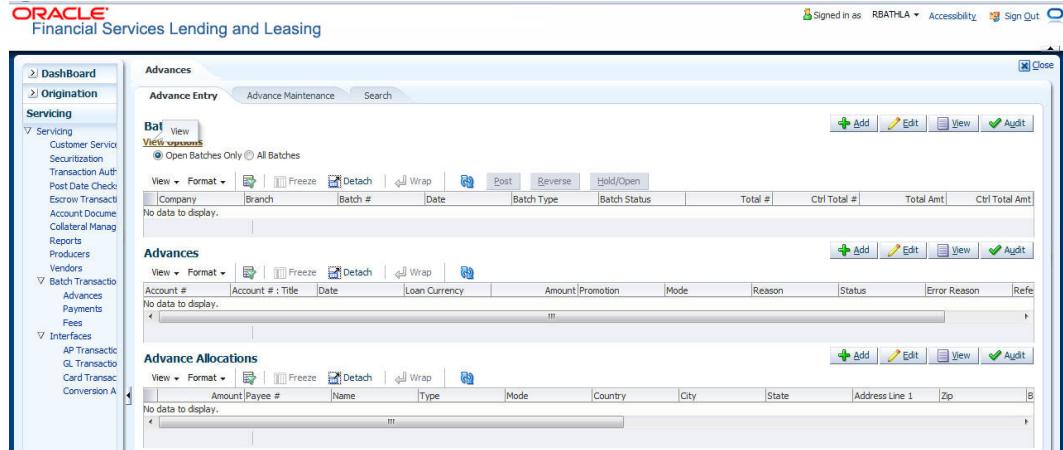
When funding a loan, the system computes repayment schedules from the contract date, irrespective of whether funds have been disbursed or not. The system uses the approved loan amount (amount financed) for computing repayment schedules on the contract date.

As the loan might have been disbursed through multiple draws, or the draws have been less than the approved amount, or the loan amount may have been repaid in some amount before the draw end date, you may need to change the payment amount. In such cases, you can manually change the payment in the system by posting the monetary transaction CHANGE PAYMENT AMOUNT on the Customer Service window's Maintenance link.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says 'ORACLE Financial Services Lending and Leasing'. The left sidebar has a 'Customer Service' section with various sub-options like Customer Service, Securitization, Transaction Auth, Port Date Check, Escrow Transact, Account Document, Contract Manag, Reports, Producers, Vendors, and more. The main content area is titled 'Customer Service' and shows a 'Results' of 'Customer Service: 20130300011584'. Below this is a table for the 'Customer Service' tab, showing a single row for 'Account(s)' with details like 'Company CTE1', 'Branch TBR1', 'Account # 20130300011584', 'Product LOAN HOME (VR)', 'Currency USD', 'Pay Off Amt 27,662.16', 'Amount Due 0.00', 'Status ACTIVE', and 'Oldest Due Dt 04/01/2013'. Below the table are tabs for Summary, Customer Service, Account Details, Customer Details, Transaction History, Print Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Correspondence, Letters, and Document Tracking. The 'Customer Service' tab is selected. Under 'Customer Service', there are tabs for Call Activities, Maintenance, Comments, Promises, Checklists, Tracking Attributes, References, Correspondence, Letters, and Document Tracking. The 'Maintenance' tab is selected. The 'Transaction Batch Information' tab is selected, showing a table with a row for '03/18/2013 Y PAYMENT REFUND' and another row for '03/18/2013 Y CHANGE PAYMENT AMOUNT'. The 'Parameters' tab is selected, showing a table with rows for 'TNN_DATE' (Value 03/18/2013, Required Y), 'PAYMENT AMOUNT' (Value 2800, Required Y), and 'PAYMENT AUTO COMPUTE INDICATOR' (Value N, Required Y). The 'Result' tab is selected, showing a table with a row for 'Transaction Processing Details' and 'NEW PAYMENT AMOUNT = \$2,800.00'.

Loan disbursements for staged funding

The approved loan amount for staged funding can be disbursed with the Funding window or at a later time using the Advances window. If the first disbursement is requested during funding, you may enter it on the Itemization sub page of the Funding window's Contract page.



If the entire approved loan amount is not disbursed during initial funding, it can be disbursed using the Advances window's Advance Entry page.

If the initial loan amount on the Advance Entry page is not within the minimum or maximum limits (as entered in the Advance Details section on the Setup Module window's Contract page), the system displays any of the following error or warning messages in the Advances section's Error Reason field:

- ADVANCE AMOUNT IS LESS THAN THE INITIAL ADVANCE AMOUNT MINIMUM
-or-
- ADVANCE AMOUNT IS MORE THAN THE INITIAL ADVANCE AMOUNT MAXIMUM

The Advance Entry page also allows you to enter subsequent funding / disbursements. If subsequent advances are not within the predetermined minimum or maximum amounts, the system displays any of the following warning or error messages in the Advances section's Error Reason field:

- ADVANCE AMOUNT IS LESS THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT
-or-
- ADVANCE AMOUNT IS MORE THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT

Additional messages in the Error Field regarding Staged Funding

If you attempt to post an advance after the draw end date, then the system displays the message in the Advances section's Error Reason field as, "ADVANCE DT IS AFTER DRAW PERIOD END DATE".

If you attempt to post an advance above the approved amounts, including tolerance, the system displays the message in the Advances section's Error Reason field as "ADVANCE AMOUNT IS MORE THAN THE TOTAL APPROVED AMOUNT INCLUDING TOLERANCE".

Since this is not a revolving loan, if any repayment is made against the approved loan amount principal balance, the system will not adjust the disbursed amount allowing for subsequent additional staged funding or advances.

Note

There is no change to the payoff quote functionality in the system. The system uses the actual amount of the advance(s) and any interest accrued since the date of the last payment or credit in the PAYOFF QUOTE VALID UPTO DATE value when the payoff quote is requested before the draw end date.

6.2.3 Balances

The Balances sub page lists the balances that will be established when an account is booked and funded.

CAUTION: Please contact your Implementation Manager for changes to this section.

To set up the Balances

1. Click **Setup**→**Setup**→ **Administration**→**User**→**Products**→**Contract**→**Loan**→**Balances**.
2. On the Balances sub page, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Balance Type	Displays the balance type.

Field:	Do this:
Chargeoff Method	Select the charge off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account becomes uncollectable and the loan is charged off.
Writeoff Method	Select the write off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is within the write off tolerance of being PAID.
Reschedule Method	Select the reschedule method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is rescheduled.
Sort	Specify the sort order of how account balances will appear on the Customer Service form's Balance page.
Billed	Check this box to indicate that outstanding amounts for this balance type are considered a part of the billed amount. This also determines whether payments applied to this balance type are considered when satisfying outstanding amounts due.
Accrued	Check this box to indicate that outstanding amounts for this balance type will be included when interest is accrued against the account.
Non Performing Rollover	Check this box to indicate that "non-performing" is used as an intermediary status on your general ledger prior to charge off and want to create balances for non-performing accounts for this balance type. Note: (The Non-Performing Rollover box applies only to Balance Types of ADVANCE/PRINCIPAL and INTEREST. For all other Balance Types, this box would be cleared).
Non Performing Balance Type	Select the balance type you want to rollover from drop-down list, if you select the Non-Performing Rollover box (Advance/Principal).
Enabled	Check this box to indicate that this balance type will be created when the account is booked and funded

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

The system loads the currently defined balances for accounts.

If your organization maintains additional balances, contact your Implementation Manager for information regarding those balances.

6.2.4 Amortized Balances

With the Amortize Balances sub page, you can select one or more balances to be amortized over the life of the loan. You can also define the amortization method.

To set up the Amortization Balances

1. Click **Setup**→**Setup**→ **Administration**→**User**→**Products**→**Contract**→**Loan**→**Amortization Balances**.

2. In the Amortization Balances section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Amortize Balance Type	Select the amortize transaction type from the drop-down list.
Amortization Method	Select the amortization method used to calculate the net amortization amount from the drop-down list.
Amortize Balance Type	Select the amortization fee method.
Sort	Specify the sort sequence to define the order of the amortize balances.
Enabled	Check this box to enable the amortize balance to be created when the account is booked and funded.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

6.2.5 Itemizations

On the Itemizations sub page, you can define the itemized components for each type of contract, indicate if it is required, and determine whether it has a positive or negative bearing on the contract itemization math. You can establish the following groups of itemization transactions:

Advance	Total amount of the loan that is not a part of financed fees; in other words, the total amount the customer requested to be advanced.
Financed Fees	Fees rolled into the principal balance of the loan. Financed fees are also considered to be a part of the finance charge.
Pre-Paid Fees	Fees that are paid by the consumer prior to the funding of the loan. These fees are not rolled into the balance of the loan but are considered as part of the finance charge and are included in the calculation of the APR.
Producer	Fees that are paid to or by the producer of the loan; for example, a fee that is being charged to the producer. These transactions will affect proceeds.
Escrow	Allows you to connect the actual escrow itemization with the escrow type and the funding transaction.

To set up the Itemizations

1. Click **Setup**→**Setup**→ **Administration**→**User**→**Products**→**Contract**→**Loan**→**Itemizations**.

2. On the Itemization sub page select the option button to indicate the type of itemization you are working with: Advance, Financed Fees, Pre-Paid Fees, Producer, or Escrow.
3. On the Itemization sub page, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the 'Contract Itemizations' sub-page. The left sidebar has 'Setup' expanded, with 'Itemization' selected. The main form has the following fields:

- * Itemization: dropdown menu
- * Disbursement Type: dropdown menu (set to NONE)
- * Transaction: dropdown menu
- * Itemization Type: dropdown menu (set to NONE)
- * Sort: dropdown menu (set to 0)
- * Sign: radio buttons (+ve, -ve)
- * Enabled: checkbox
- * Amortize Balance: dropdown menu (set to NONE)
- * Refund Calculation Method: dropdown menu (set to NONE)
- * Taxable: checkbox
- * Seller Pmt: checkbox
- * Escrow: dropdown menu

Buttons at the bottom: Save And Add, Save And Return, Return.

A brief description of the fields is given below:

Field:	Do this:
Itemization	Select the itemization from the drop-down list.
Disbursement Type	Select the disbursement type from the drop-down list.
Transaction	Select the funding transaction type from the drop-down list.
Itemization Type	Select the itemization type from the drop-down list. Notes: <ol style="list-style-type: none"> 1. On selecting the "Prefunding Txns" as itemization type, it indicates that this particular itemization expects a payment from the customer prior to funding. 2. The itemization type "Prefunding Txns" is available only for loans.
Sort	Specify the sort order to define the order of the itemization transactions.
Sign	If the itemized transaction increases the group balance, click +ve. -or- If the itemized transaction decreases the group balance, click -ve.
Enabled	Check this box to enable the itemization and indicate that this itemization transaction will be created when the account is booked and funded.
Amortize Balance	Select the amortize balance affected by this itemization transaction from the drop-down list. Note: Advance itemizations do not affect amortize balances.
Refund Calculation Method	Select the refund calculation method from the drop-down list
Taxable	Check this box, if the itemization type is taxable.
Seller Pmt	Check this box to enable seller payment
Escrow	Select the escrow from the drop-down list.

Field:	Do this:
Itemization Formula	Select the itemization formula description from the drop-down list.
Refund Calculation Method	Check this box to enable Refund calculation Method.
Escrow Required	If this is an escrow account, check this box to signal that an escrow is required during the application process (though at that time the user can choose Opt Out to decline.)
Discount. Rate	Specify the discount rate for the itemization.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

6.2.6 Fees

Any fees that are defined in the contract are set up on the Fees sub page. The system currently supports the following contract fees:

- Late charges
- Non sufficient funds
- Extensions
- Prepayment penalties
- Delay Fee
- ACH Fee

The Fees sub page allows you to define those fees whose value and method of calculation are set at the time of the loan. As these amounts cannot be changed after the loan is booked and funded, you should only set up fees here that will not change over the life of the loan. Individual contract fee types may be defined multiple times in order to create graduated fees.

Note

Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first.

To set up the Fees

1. Click **Setup**→**Setup**→**Administration**→**User**→**Products**→**Contract**→**Loan**→**Fees**.
2. In the Fees section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main window is titled 'Contract Fees'. It contains several input fields and dropdown menus. On the left, there is a vertical navigation bar with links for Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup (which is currently selected), and Dedupe. The 'Setup' section is expanded, showing 'Setup' and 'Dedup'. The main content area has a title 'Contract Fees' and several input fields: 'Type' (dropdown), 'Frequency' (dropdown), 'Percent' (text input), 'Enabled' (checkbox), 'Txn Amt From' (text input), 'Min Amt' (text input), and 'Max Amt' (text input). At the bottom right of the main window, there are buttons for 'Save And Add', 'Save And Return', and 'Return'. The top right corner of the interface shows the user is signed in as 'NDEVK' with links for Accessibility, Help, and Sign Out.

A brief description of the fields is given below:

Field:	Do this:
Type	Select the fee type from the drop-down list.
Txn Amt From	Specify the lowest transaction amount or balance amount against which this contract fee definition may be applied.
Method	Select the method of calculating the fee to be assessed from the drop-down list.
Frequency	Select the frequency of calculating the fee to be assessed from the drop-down list.
Min Amt	Specify the minimum fee amount to be assessed.
Max Amt	Specify the maximum fee amount to be assessed. If you selected FLAT in the Method field, then this field is not used and is normally populated as \$0.00.
Percent	Specify the fee percentage of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.
Enabled	Check this box to create the selected contract fee when the account is booked and funded.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

6.3 Fees

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

The following fee types are currently supported for automatic assessment:

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

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

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

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

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

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

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

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

Note

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

To set up the Fee

1. On the Oracle Financing Services Lending and Leasing home page, click **Setup**→**Setup**→ **Administration**→**User**→**Products**→**Fees**→**Loan**.
2. In the Fee Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the 'Fee Definition' page within the Oracle Financing Services Lending and Leasing application. The page has a left sidebar with navigation links like Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup, and a sub-menu for Setup (Dedupe, Credit Bureau, Securitization, Correspondent). The main content area is titled 'Fee Definition' and contains a form with the following fields:

- Fee Rule:** A dropdown menu with an 'Enter the fee rule' placeholder.
- Fee Type:** A dropdown menu.
- Start Dt:** A date input field set to 03/22/2013.
- End Dt:** A date input field set to 12/31/4000.
- Enabled:** A checkbox.
- Calc Method:** A dropdown menu set to 'FLAT AMOUNT'.
- Min Amt:** A text input field set to 0.00.
- Max Amt:** A text input field set to 0.00.
- Percent:** A text input field set to 0.0000.
- Company:** A dropdown menu.
- Branch:** A dropdown menu set to 'ALL'.
- Product:** A dropdown menu set to 'ALL'.
- State:** A dropdown menu set to 'ALL'.
- Currency:** A dropdown menu set to 'ALL'.
- Txn Amt From:** A text input field set to 0.00.

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

A brief description of the fields is given below:

Field:	Do this:
Fee Rule	Specify the fee rule used to identify the particular fee definition.
Fee Type	Select the fee type from the drop-down list. The system computes these drop-down values from the TXN_TYPE_CD Lookup, with FEE as the sub type.
Start Dt	Specify the start date. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the end date. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the fee.
Calc Method	Select the method of calculating the fee, from the drop-down list.
Min Amt	Specify the minimum amount for the fee.
Max Amt	Specify the maximum amount for the fee. If you selected FLAT AMOUNT in the Calc Method field, then this field is not used and is normally populated as \$0.00.
Percent	Specify the percentage value of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.
Company	Select the portfolio company from the drop-down list. This may be ALL or a specific company.
Branch	Select the portfolio branch from the drop-down list. This may be ALL or a specific branch. (This must be ALL, if you have selected 'ALL' in the Company field).
Product	Select the product from the drop-down list. This may be ALL or a specific product. The available values come from a validated field based on the selected Billing Cycle setup and the Loan Product setup.
State	Select the state for this fee, from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for this fee, from the drop-down list. This may be ALL or a specific currency.

Field:	Do this:
Txn Amt From	<p>Specify the transaction or balance amount. The fee is calculated using the specifications of this record only if the transaction amount is greater than the value specified in this field (and less than this field in another record for the same fee).</p> <p>IMPORTANT:</p> <p>When you select the fee to use, the system searches for a best match using the following attributes:</p> <ol style="list-style-type: none"> 1 Company 2 Branch 3 Product 4 State 5 Amount (Txn Amt From) 6 Effective/start date (Start Dt) <p>Hence, Oracle Financial Services Software recommends creating a version of each fee, where ALL is the value in the these fields.</p> <p>It is also recommended that you define a default printer for an Organization, Division and Department.</p>

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

6.4 Spreads

The Spreads pages allows you to define the payment allocation strategy used by your business while applying payments to accounts. Spreads are selected on the Payment Entry (Payment Maintenance) pages.

The Spread Definition section is used to define individual spreads. Many common spreads have already been defined. With each spread, you can define the due date advancement method to use, BRING CURRENT, FUTURE, or NONE.

The Spreads page records the order in which balances are satisfied when a payment is applied to an account. (Unless someone indicates otherwise, payments will be applied against each balance type, in sort order, until either there is no remaining balance, or the payment has been completely allocated.)

To set up the Spreads

1. On the Oracle Financing Services Lending and Leasing home page, click **Setup**→**Setup**→ **Administration**→**User** →**Products**→**Spreads** →**Loan**.
2. In the Spread Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title is 'Spreads' and the sub-section is 'Spread Definition'. On the left, there is a navigation menu with items like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. Under Setup, there are sub-options: Setup, Duplex, and Credit Bureau. The main content area contains a form with three fields: 'Spread' (with a required asterisk), 'Description' (with a required asterisk), and 'Due Dt Adv' (with a dropdown menu). At the bottom of the form are three buttons: 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

Field:	Do this:
Spread	Specify the code identifying the spread.
Description	Specify the description for the spread. (This usually reflects when this spread is used.).
Due Dt Adv	<p>Select the due date advancement code that determines how payments applied using this spread will affect due amounts, from the drop-down list. The system uses the following predefined Due Dt Adv Codes:</p> <p>NONE – Payments applied using this spread will not affect the due amounts of the account in any way</p> <p>BRING CURRENT – The payment allocations for transactions against an account's outstanding balances that make up the billed balances. This will be applied against billed due amounts</p> <p>FUTURE – The payment allocations for transactions against an accounts outstanding balances that make up the billed balances. This will be applied against billed due amounts. Any remaining amount allocated against billed balances will be accumulated and applied against future due amounts.</p> <p>FUTURE WITH PRINCIPAL, INTEREST THEN ESCROW</p> <p>FUTURE WITH ESCROW, THEN PRINCIPAL AND INTEREST</p>
Enabled	Check this box to enable the spread.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the Spread Transaction Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

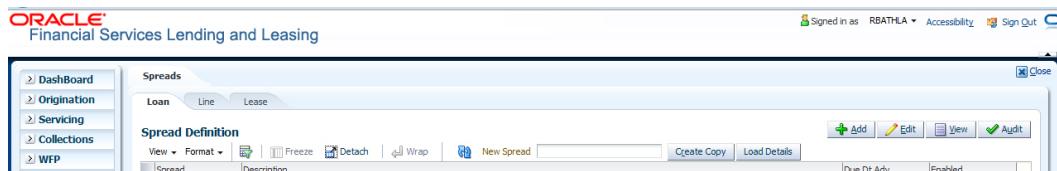
A brief description of the fields is given below:

Field:	Do this:
Balance Type	<p>Select the balance type to allocate a portion of the received payment, from the drop-down list.</p> <p>Note: Oracle Financial Services Software recommends that you always setup an ADVANCE/PRINCIPAL balance type for each spread.</p>
Cycle	Specify the balance cycle during which to apply payments. This collects payment on bad (unpaid) cycles. You can go back by only five cycles. Cycle will have a value of 0 for loans.

Field:	Do this:
Sort	Specify the sort order in which the balance type has payments allocated against it.
Enabled	Check this box for the system to consider this spread transaction when allocating payments.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

To Load Details



1. Create a record in Spread Definition section, with Enabled check box unchecked.
2. Click **Load Details** button, the system will load the spread transaction definition details.

6.5 Statement Messages

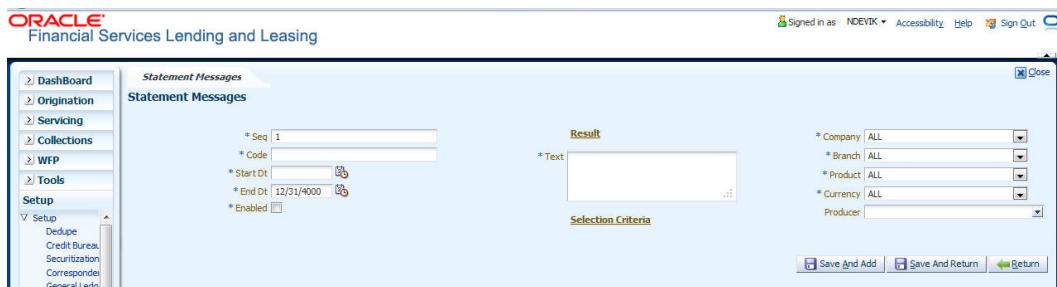
The Messages page allows you to set up messages that appear on account statements sent to customers. You can set up statement messages for different products. When the system generates a statement for an account, all statement messages matching the selection criteria are included in the statement file for that account.

The system inserts the message in the Text field into the statement file produced during the nightly batch job for the appropriate consumers.

A record of an account's statement history, including the messages included in the statement, appears on the Statement's page on the Customer Service window.

To set up the Messages

1. On the Oracle Financial Services Lending and Leasing home page, click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Statement Messages** → **Loan**.
2. In the Statement Messages section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sort sequence of how the statement message should be printed.

Field:	Do this:
Code	Specify the message code identifying the statement message.
Start Dt	Specify the first date the statement message is available. You can even select the date from the adjoining Calendar icon.
End Dt	Specify the last date the statement message is available. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the message.
Result section	
Text	Specify the text of the statement message.
Selection Criteria section	
Company	Select the company for the statement message from the drop-down list. This may be ALL or a specific company.
Branch	Select the branch within the company for the statement message from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL.
Product	Select the product for which this statement message will be used from the drop-down list. This may be ALL or a specific product.
Currency	Select the currency for the statement message from the drop-down list. This may be ALL or a specific currency.
Producer	<p>Select the producer for the statement message from the drop-down list. This may be ALL or a specific producer. The available values come from a validated field based on the Pro Group and Pro Type.</p> <p>IMPORTANT: By selecting which message to use, the system searches for a best match using the following attributes:</p> <ol style="list-style-type: none"> 1. Company 2. Branch 3. Product 4. Producer 5. Currency <p>Hence, Oracle Financial Services Software recommends creating one version of each edit type where ALL is the value in these fields.</p>

6.6 Letters

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

The system supports the following types of letters:

Type of letter:	Definition:
ACCOUNT STATEMENT	Generated when account is to receive a billing statement (this time is defined in contract setup). Letter is sent to customer.
ADVERSE Action letter	Generated in nightly batch jobs for applications that were declined. This letter is sent to the consumer to indicate the reasons why the application was declined.
CONDITIONAL ADVERSE	Generated in nightly batch jobs for applications that were
ACTION LETTER	declined. This letter is sent to the consumer to indicate the reasons why the application was declined. This letter also indicates steps that the consumer may take to gain approval of the loan application.
COLLECTION LETTER 1	Generated when an account becomes delinquent. This is the first dunning letter sent to the customer.
COLLECTION LETTER 2	Generated when an account remains in delinquency for an extended period. This is the second dunning letter sent to the customer.
COLLECTION LETTER 3	Generated when an account remains in delinquency for an extended period, even after having received previous notices. This is the final dunning letter sent to the customer.
CONTRACT FUNDING fax/ email	Generated when an application is APPROVED: FUNDED or CONDITIONED: FUNDED. This letter is sent to the producer.
DECISION FAX/ EMAIL	Generated when an application is APPROVED, CONDITIONED, or REJECTED. This letter is sent to the consumer or producer, depending on whether the loan is a direct or in-direct loan.
PAID IN FULL LETTER	Generated in nightly batch jobs when the account pays off. This letter is sent to the customer.
PAYOUT QUOTE LETTER	Generated when a payoff quote is created for an account. This letter is sent to the customer.
WELCOME LETTER	Generated when an application is APPROVED: FUNDED. This letter is sent to the consumer. STATEMENT PAST MATURITY Generated when an accounts are matured but unpaid. This letter is sent to the account holders as a reminder to make their payments.

When the system generates letters, it searches the Loan Letters page for letter definitions that meet the following criteria:

- Definition is enabled.
- Definition is an exact match of the letter code being generated.
- Definition is a match of either the application/account value or ALL for all other criteria.

Exact matches for each field are given a higher weight than matches to ALL.

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

1. Company
2. Branch
3. Product
4. State
5. Currency

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

To set up the Loan Letters

1. On the Oracle Financial Services Lending and Leasing home page, click **Setup**→**Setup**→ **Administration**→**User** →**Products**→**Letters**→**Loan**.
2. In the Letter Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Letter Code	Specify the code for the letter.
File Name	Specify the file name of the Oracle report used to generate the letter. The file should be named <File Name>.rep on your server.
Letter Type	Select the type of letter you want to generate from the drop-down list.
Channel	Select the application source (channel) for the letter from the drop-down list. This may be ALL or a specific channel.
Enabled	Check this box to enable this letter definition.
Result section	
Batch Printer	Select the batch printer being used to generate the letter from the drop-down list.
Batch User	Select the user who will submit this letter from the drop-down list. This will normally be set to BATCH.
Selection Criteria section	
Company	Select the portfolio company for which this letter will be used from the drop-down list. This may be ALL or a specific company.

Field:	Do this:
Branch	Select the portfolio branch for which this letter will be used from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL).
Product	Select the product for which this letter will be used from the drop-down list. This may be ALL or a specific product.
State	Select the state for which this letter will be used from the drop-down list. This may be ALL or a specific state.
Currency	Select the currency for which this letter will be used from the drop-down list. This may be ALL or a specific currency.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7. Escrow

Oracle Financial Services Lending and Leasing provides tax and insurance escrow for loans. The Escrow page contains subpages that allow you to set up these features.

This chapter explains the Escrow window and how to set up escrow in the system.

7.1 Escrow

The Escrow Definition page allows you to review or set up escrow definitions for taxes and insurance and note whether or not cushion is allowed.

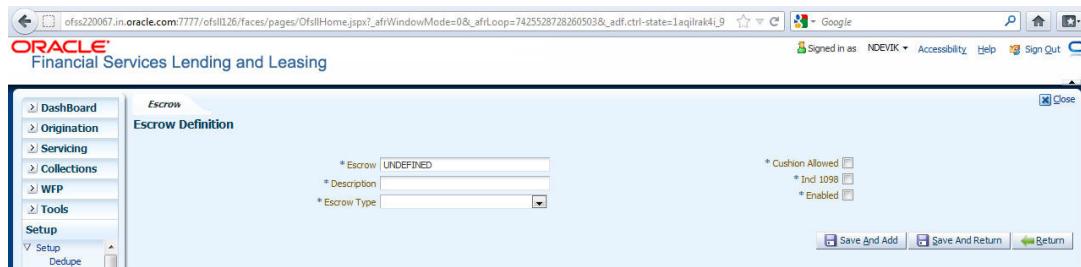
Navigating to Escrow

1. On the Oracle Financial Services Lending and Leasing home page, click **Setup**→**Setup**→**Products**→**Escrow**. The Escrow details can be setup across three subpages:
 - Escrow
 - Shortage/Cushion Rules
 - Disbursement Rules

7.1.1 Escrow

To setup Escrow

1. Click **Setup**→**Setup**→**Products**→**Escrow**→**Escrow**.
2. In the **Escrow Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Escrow	Specify the escrow code. This is protected against update and cannot be changed after initial set up.
Description	Specify the escrow description.
Escrow Type	Select the escrow type, usually INSURANCES or TAXES from the drop-down list.
Cushion Allowed	Check this box if the escrow you are defining allows for cushion. Note: Cushion rules are used to determine how much cushion should be retained.
Incl 1098	Check this box to include in 1098 reporting.

Field:	Do this:
Enabled	Check this box to enable the escrow definition.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7.1.2 Shortage/Cushion Rules

In Shortage/Cushion Rules, you can review and set up escrow analysis shortage/cushion rules. Shortage/cushion rules determine how much cushion you are allowed on a particular escrow line and if there is a predicted shortage, how to eliminate it by increasing payment.

To setup Shortage/Cushion Rules

1. Click **Setup**→**Setup**→**Products**→**Escrow**→**Shortage/Cushion Rules**.
2. In the **Rules** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main window title is 'Escrow Rules'. On the left, there is a navigation menu with items like Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup, and a sub-menu under Setup for Dedupe, Credit Bureaus, Securitization, Correspondent, and General Ledger. The main panel contains several input fields: 'Rule' (text box, value 'UNDEFINED'), 'Description' (text box, value 'UNDEFINED'), 'Start Dt' (date picker), 'End Dt' (date picker), 'Enabled' (checkbox), 'Shortage Threshold' (dropdown menu), 'Shortage Value' (text box, value '0.00'), 'Shortage Spread Increase' (text box, value '0.0000 %'), 'Max Term' (text box, value '0'), 'Surplus Amt' (text box, value '0.00'), 'Company' (dropdown menu, value 'ALL'), 'Branch' (dropdown menu, value 'ALL'), 'Product' (dropdown menu, value 'ALL'), and 'State' (dropdown menu, value 'ALL'). At the bottom of the window are buttons for 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

Field:	Do this:
Rule	Specify the rule code. This is protected against update and cannot be changed after initial set up.
Description	Specify the rule description.
Start Dt	Specify the start date for this rule. You can even select the date from the adjoining Calendar icon.
End Dt	Specify end date for this rule. You can even select the date from the adjoining Calendar icon.
Enabled	Check this box to enable the rule.
Parameters section	
Shortage Threshold	Select the shortage threshold, either an amount or number of installments, from the drop-down list.
Shortage Value	Specify shortage threshold value.
Shortage Spread Increase%	Specify shortage spread increase percent.
Term	Specify shortage spread term.

Field:	Do this:
Max Term	Specify the maximum amount of shortage spread terms.
Surplus Amt	Specify surplus threshold amount for this rule.
Company	Select the company for this rule from the drop-down list.
Branch	Select the branch for this rule from the drop-down list.
Product	Select the product for this rule from the drop-down list.
State	<p>Select state for this rule (required).</p> <p>IMPORTANT: When you select which escrow rule to use, the system searches for a best match using the following attributes:</p> <ol style="list-style-type: none"> 1. Company 2. Branch 3. Product 4. State <p>Hence, the system recommends creating one version of each rule, where ALL is the value in these fields.</p>

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Rule Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Escrow Type	Select escrow type from the drop-down list.
Cushion Type	Select cushion type from the drop-down list.
Cushion Value	Specify cushion value.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Note

While considering the cushion rules, preference is provided either for all records and then for Insurances or taxes maintained in a particular shortage or cushion rule.

7.1.3 Disbursement Rules

The Rules page allows you to define the disbursement rules for your escrow.

To setup Disbursement Rules

1. Click **Setup**→**Setup**→**Products**→**Escrow**→**Disbursement Rules**.
2. In the **Escrow Disbursement Rules** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Disbursement Rule	Specify the disbursement rule. This is protected against the update and cannot be changed after initial set up.
Description	Specify the description.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Start Dt	Specify the start date. You can even select the date from the adjoining calendar icon.
End Dt	Specify the end date. You can even select the date from the adjoining calendar icon.
Enabled	Check this box to enable this disbursement rule.
Disbursement section	
Jan%	Specify the percent to be disbursed in January.
Feb%	Specify the percent to be disbursed in February.
Mar%	Specify the percent to be disbursed in March.
Apr%	Specify the percent to be disbursed in April.
May%	Specify the percent to be disbursed in May.
Jun%	Specify the percent to be disbursed in June.
Jul%	Specify the percent to be disbursed in July.
Aug%	Specify the percent to be disbursed in August.
Sep%	Specify the percent to be disbursed in September.
Oct%	Specify the percent to be disbursed in October.
Nov%	Specify the percent to be disbursed in November.

Field:	Do this:
Dec%	Specify the percent to be disbursed in December.
Total%	Displays total annual disbursement percentage. This figure is the sum of the monthly disbursements and must equal 100 percent.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Note

You cannot save the disbursement rule, if the Total% is not equal to 100.

8. Subvention

The Subvention Setup page's Loan Subvention tab allows you to set up Loan subvention plans for producers (groups or individuals). Multiple producers may contribute to one subvention plan or a plan can be set for a specific producer.

Subvention Types

Subvention can be offered in many forms for vehicle loans. The most common format rate subvention for vehicle loans. Rate factor subvention involves sharing the finance charge (interest) by the participant (most frequently with the manufacturer). The finance company sets its buy rate (the minimum cost to the company to extend the Loan to a customer). If the customer rate is less than this buy rate, then the amount is equivalent to the interest amount for the difference (the buy rate minus the customer rate) is paid by the participant as the subvention amount.

Currently Oracle Financial Services Lending and Leasing supports the following subvention types:

Loan subvention types:

- Rate
- Cash bonus
- Buy down

Subvention plans can be defined for one participant (for example, a manufacturer or a particular dealer) or group of participants (such as a dealer association). One subvention plan could have multiple sub plans and multiple participants could participate to each sub plan.

Example

Subvention plan:

- "Summer Special Event"

Subvention sub-plans for above plan:

- 1.9% for 36 months
 - or -
- 2.99% for 48 months
 - or -
- 3.99% for 60 months
 - or -
- \$1500.00 cash bonus

Multiple participants may participate in each sub plan. For example, for the 1.9% rate, 1% might be shared by the manufacturer and 0.9% might be shared by the dealer. Similarly, for the \$1,500 cash bonus, \$1,000 might be shared by the manufacturer and \$500 by the dealer. Or, the complete \$1,500 might be covered by the manufacturer.

Collection of subvention amounts can be set for each participant in the subvention plan with the Collection Method.

Oracle Financial Services Lending and Leasing supports following collection methods:

UPFRONT	The entire subvention amount is collected at the booking of the Loan from the producer proceed.
UPFRONT STATEMENT	The entire subvention amount is collected at the time of the subvention statement.
PAY AS U GO	The subvention amount is billed to the producer when the customer pays the Loan payment. The producer is due for the amount at each statement.

Subvention Refund

There are times when a Loan is either paid-off early or gets charged off and the finance company refunds the unearned subvention amount back to the producer. The refund is available only when the subvention amount is collected from the producer proceeds (UPFRONT) or the whole amount is billed in the first statement (UPFRONT STATEMENT).

You can set up the system to allow refunds only for a certain period and not beyond that. The period can be set differently for charge offs and paid offs and can be based on two methods:

1. Days
2. Term

The system provides the following methods for refund amount calculation:

1. Earned
2. Percentage

The earned method is used to refund the unearned portion of the collected subvention amount. The percentage method is used to refund a certain percentage of the subvention amount collected.

8.1 Loan Subvention Plans page

The Loan Subvention Plans page allows you to set up subventions for **Loans**.

To set up the Loan Subvention Plans page

1. On the Oracle Financial Services Lending and Leasing home page, Click **Setup**→**Setup**→**Products**→**Subvention**→**Loan**.
2. The system displays the **Loan** Subvention screen. The details are grouped into three.
 - Plan Definition
 - Sub Plan Definition
 - Plan Details.

3. In the **Plan Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Code	Specify the subvention plan code.
Description	Specify the subvention plan description.
Company	Select the company name from the drop-down list.
Branch	Select the branch name from the drop-down list.
State	Select the state from the drop-down list.
Start Date	Specify the start date for the subvention plan (required). You can select the date even from the adjoining Calendar icon.
End Date	Specify the end date for the subvention plan. You can select the date even from the adjoining Calendar icon.
Enabled	Check this box to activate the record.
Billing Cycle	Select billing cycle from the drop-down list.
Product	Select the product from the drop-down list.
Asset Class	Select the asset class from the drop-down list.
Asset Type	Select the asset type from the drop-down list.
Asset Sub Type	Select asset sub type from the drop-down list.
Asset Make	Select asset make from the drop-down list.
Asset Model	Select the asset model from the drop-down list
Asset Age	Specify the asset age.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

5. In the **Sub Plan Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Code	Specify the subvention sub plan code.
Description	Specify the subvention sub plan description (required).
State	Select the state from the drop-down list.
Pro Group	Select the producer group from the drop-down list.
Pro Type	Select the producer type from the drop-down list.
Producer	Select the producer from the drop-down list.
Enabled	Check this box to activate the record.
AmtFrom	Specify the amount.
Subvention Type	Select the subvention type from the drop-down list.
Grade	Select the grade from the drop-down list.
Term	Specify the term.
Asset Class	Select the asset class from the drop-down list.
Asset Type	Select the asset type from the drop-down list.
Sub Type	Select asset sub type from the drop-down list
Asset Make	Select asset make from the drop-down list.
Asset Model	Select the asset model from the drop-down list
Age	Specify asset age.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7. In the **Plan Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title is 'Subvention' under the 'Plan Details' section. The left sidebar shows a navigation menu with 'Dashboard', 'Origination', 'Serving', 'Collections', 'WFP', 'Tools', 'Setup' (selected), and 'Administration'. The 'Setup' menu is expanded to show 'Dedupe', 'Credit Bureau', 'Securitization', 'Correspondent', 'General Ledg', 'Events', 'Batch Jobs', 'Producer Cyc', 'Vendors', 'Queues', and 'Administration'. The 'Plan Details' section contains several input fields: 'Producer Id' (set to 'ALL'), 'Collection Method' (dropdown), 'Transaction' (dropdown), 'Rate' (0.0000), 'Enabled' (checkbox checked), 'Flat Amt' (0.00), 'Factor' (0), 'Spread Max' (0), 'Charge Off Basis' (dropdown), 'Charge Off Period' (0.0000), 'Charge Off Percent' (0.0000), 'Paid Off Method' (NONE), 'Paid Off Basis' (dropdown), 'Paid Off Period' (0.0000), 'Paid Off Percent' (0.0000), 'Charge Off Calc Method' (NONE), 'Balance Type' (dropdown), 'Method' (NONE), 'Frequency' (MONTHLY (MONTH END)), and 'Cost / Fee' (dropdown). At the bottom are buttons for 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

Field:	Do this:
Participant	Select the participant from the drop-down list.
Collection Method	Select the collection method for the subvention plan from the drop-down list.
Transaction	Select the transaction code from the drop-down list.
Rate	Specify the subvention rate.
Enabled	Check this box to activate the record.
<u>Calculation section:</u>	
Method	Select the subvention calculation method from the drop-down list.
Override	Check this box to allow overriding the rate at the time of underwriting / funding.
Max Amt	Specify the maximum subvention amount.
Flat Amt	Specify the flat amount.
Factor	Specify the subvention factor.
Spread Max	Specify the max subvention spread value.
<u>Refund section:</u>	
Paid Off Method	Select the method from the drop-down list, if the account is paid-off early.
Paid Off Basis	Select the basis from the drop-down list, if the account is paid-off early.
Paid Off Period (Paid off)	Specify the number of terms in which the subvention can be refunded to the producer, if the account is paid-off early.
PaidOffPercent)	Specify the refund percentage, if the account is paid-off.

Field:	Do this:
Charge Off Calc Method	Select the calculation method from the drop-down list, if the account is charged-off .
<u>Amortization section:</u>	
Balance Type	Select the amortize balance type from the drop-down list.
Method	Select the amortize method from the drop-down list.
Frequency	Select the amortize frequency from the drop-down list.
Cost / Fee	Select the cost / fee from the drop-down list.

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

9. Securitization

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

The Securitization Setup window enables you to:

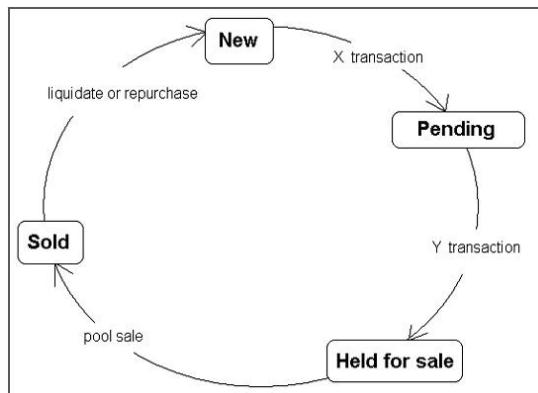
- Query account information
- Select accounts based on selection criteria
- Create a pool of selected accounts for sale
- Maintain the pools created and report transactions on these accounts
- Report on investors
- Repurchase pools or specific accounts from pools.

9.1 Cycles

The Cycles page enables you to define the securitization cycles, as well as the responsibilities that can access the various statuses in each cycle. There are two types of securitization cycles:

- Pool Status Cycle
- Pool Account Status Cycle

The following diagram demonstrates the status cycle:



To create a cycle

1. On the Oracle Financial Services Lending and Leasing home page, click **Setup**→**Setup**→**Products**→**Cycles**→**Loan**. The system displays the Cycles set up screen. The details are grouped into three:
 - Cycle Definition
 - Cycle Code Definition
 - Cycle Code Responsibility Definition
2. In the **Cycle Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The left sidebar has a navigation menu with items like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. Under Setup, there are sub-options: Setup, Dedupe, and a small icon. The main content area is titled 'Cycles' and 'Cycle Definition'. It has a form with fields: 'Cycle' (input field), 'Type' (dropdown menu showing 'ORGANIZATION CYCLE'), and 'Product' (dropdown menu showing 'ALL'). At the bottom are buttons for 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Cycle Code Definition** 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 to transition FROM, from the drop-down list.
Current Sub Code	Select the current sub code to transition FROM, from the drop-down list.
Next Code	Select the current code to transition TO from the drop-down list.
Next Sub Code	Select the next sub code to transition TO, from the drop-down list.
Edit Type	Select the edit type to associate to the cycles, from the drop-down list.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Cycle Code Responsibility Definition** section, you can define the responsibilities that are authorized to change the code. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Responsibility	Select the responsibility that will be capable of executing this transition, from the drop-down list.

Field:	Do this:
Allowed	Select 'Yes' to allow change to the status responsibility and 'No' to disallow.

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

9.2 Pool Inquiry

The Pool Inquiry page enables you to enter and view pool related transactions. It can also be used to view various summaries related to the pool.

The Pool Inquiry page contains the following sub pages:

- Pool Transactions
- Pool Accounts
- Product
- Status
- Rate
- Delinquency
- Term

Navigating to Pool Inquiry

1. On the Oracle Financial Services Lending and Leasing home page, click **Servicing**→**Servicing**→**Securitization**.
2. The system displays the Securitization screen. The data is grouped into two:
 - Inquiry
 - Criteria

9.2.1 Inquiry

1. Click **Servicing**→**Servicing**→**Securitization**→**Inquiry**. The details for each inquiry pool are maintained in the following seven categories:
 - Pool Transaction
 - Pool Accounts
 - Products
 - Status
 - Rate
 - Delinquency
 - Term
2. In the **Pool** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Pool	Displays the pool code.
Status	Displays the pool status.
Description	Displays the pool description.
Class	Displays the pool class from the drop-down list.
Company	Displays the pool portfolio company from the drop-down list.
End Dt	Displays the pool end date.
Owner	Displays the pool owner.
Super Pool	Displays the pool super pool code from the adjoining drop-down link.
Repurchase Dt	Displays the pool re-purchase date.
Reason	Displays the pool re-purchase reason.
Sale Dt	Displays the pool sale date.
Days Repo	Displays the number of days in repossession to liquidate.
Days Delq	Displays the number of days in delinquency to liquidate.
Max Limit	Displays the max limit of the pool.
Service Rate	Displays the servicing rate for the pool.
Certificate Rate	Displays the certificate rate for the pool. This is the rate which will be payable to the investor who buys this pool and is entitled to its receivable stream.

9.2.1.1 **Pool Transactions**

The Pool Transactions sub page enables you to view pool related transactions history, and well as enter a pool transaction.

To post Pool Transactions

1. In the **Servicing** → **Servicing** → **Securitization** → **Inquiry** → **Pool** section, select the record you want to work with.
2. Click **Pool Transactions**.
3. In the **Transaction History** section, click **Add**.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar reads 'ORACLE® Financial Services Lending and Leasing'. The top navigation bar includes 'Signed in as: NDEVBK', 'Accessibility', 'Sign Out', and a 'Close' button. On the left, a sidebar menu has 'Servicing' expanded, showing 'Customer Service', 'Securitization', 'Transaction Auth', 'Post Date Check', 'Escrow Transact', 'Account Docume', and 'Collateral Manag'. The main content area is titled 'Securitization' and 'Transaction History'. It features a form with fields: 'Transaction' (dropdown), 'Reason' (dropdown), 'Date' (text input with a calendar icon), and 'Account' (dropdown). Below the form are buttons for 'Post', 'Clear', and 'Return'.

A brief description of the fields is given below:

Field:	Do this:
Transaction	Select the transaction from the following list: ADD ACCOUNT -- Add an account to the pool externally. CANCELLED -- Cancel the pool. HELD FOR SALE -- Change the status of the pool to "HELD FOR SALE." OPEN -- Change the status of pool to "OPEN." RELEASED -- Change the status of the pool to "RELEASED" and clear all accounts related to the pool. REPURCHASED -- Change the status of the pool to "REPURCHASED." SOLD -- Change the status of the pool to "SOLD." (required).
Reason	Enter the transaction reason (required).
Date	Enter the transaction effective date (required).
Account	Select the account to be added (optional).

4. Click **Post**. The Details appear in the **Transaction History** summary table.
5. Click **Clear** to clear the details

9.2.1.2 Pool Accounts

The Pool Accounts sub page enables you to view previous account related transactions, as well as enter a pool account transaction for the selected pool.

To post the Pool Accounts

1. In the **Servicing**→**Servicing**→**Securitization**→**Inquiry**→**Pool** section, select the record you want to work with.
2. Click the **Pool Accounts**. The details are grouped into two:
 - Accounts
 - Account Transactions
3. In the **Accounts** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Account	Displays the account number.
Account Status	Displays the account status.
Sale Acc Status	Displays the account status at the time of pool sale.
Dt	Displays the pool sale date.
Sale Rate	Displays the account interest rate at the time of the pool sale.
Balance	Displays the account balance at the time of the pool sale.
Term Remaining	Displays the account remaining terms at the time of the pool sale.

4. In the **Account Transactions** section, click **Add..**

A brief description of the fields is given below:

Field:	Do this:
Transaction	Select the transaction from the drop-down list.
Reason	Specify the transaction reason.
Date	Specify the transaction post date. You can even select the date from the adjoining Calendar icon.

5. Click **Post**. The Details appear in the **Account Transaction** summary table.
6. Click **Clear** to clear the details

9.2.1.3 Product

The Product sub page enables you to view summaries of various statistics of the products in the pool.

To view the Product details

1. In the **Servicing**→**Servicing**→**Securitization**→**Inquiry**→**Pool** section, select the record you want to work with.
2. Click the **Product**.

3. In the **Product** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Product	Displays the product.
Principal at Sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amount	Displays the loss amount.
Payahead Amount	Displays the pay ahead amount. For any paid off accounts in the product summary, this field contains the sum of the amount that was applied to principal during the payoff payment allocation.
Current Balance	Displays the current balance amount.

9.2.1.4 Status

The Status sub page enables you to view summaries of various statistics of the status of the products in the pool.

To view the Status details

1. In the **Servicing**→**Servicing**→**Securitization**→**Inquiry**→**Pool** section, select the record you want to work with.
2. Click the **Status**.
3. In the **Product/Status** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Product	Displays the product.
Status	Displays the securitization account status.
Principal at Sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amt	Displays the loss amount.
Payahead Amt	Displays the pay ahead amount.
Current Balance	Displays the current balance amount.

9.2.1.5 Rate

The Rate sub page enables you to view a summary of the pool by product and rates.

To view Rate details

1. In the **Servicing**→**Servicing**→**Securitization**→**Inquiry**→**Pool** section, select the record you want to work with.
2. Click the **Rate**.
3. In the **Product/Rate** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Product	Displays the product.
Rate	Displays the rate (should equal the interest rate on account).
Principal at sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amt	Displays the loss amount.
Payahead Amt	Displays the pay ahead amount.

Field:	View this:
Current Balance	Displays the current balance amount.

9.2.1.6 Delinquency

The Delinquency sub page enables you to view a summary of the pool in regards to the delinquencies of products.

To view Delinquency details

1. In the **Servicing**→**Servicing**→**Securitization**→**Inquiry**→**Pool** section, select the record you want to work with.
2. Click **Delinquency**.
3. In the **Product/Delinquency** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Product	Displays the product.
Category	Displays the delinquency category.
Principal at Sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amt	Displays the loss amount.
Payahead Amt	Displays the pay ahead amount.
Current Balance	Displays the current balance amount.

9.2.1.7 Term

The Term sub page enables you to view a summary of the pool by product and by terms.

To view the Term

1. In the **Servicing**→**Servicing**→**Securitization**→**Inquiry**→**Pool** section, select the record you want to work with.
2. Click **Term**.

3. In the **Product/Term** section, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Product	Displays the product.
Term	Displays the term.
Principal at sale	Displays the principal at sale amount.
Principal Paid	Displays the principal paid amount.
Repurchase Balance	Displays the principal repurchase balance amount.
Loss Amount	Displays the loss amount.
Payahead Amount	Displays the pay ahead amount.
Current Balance	Displays the current balance amount.

9.2.2 Criteria

The Pool Creation page enables you to create pools and perform “what if” analysis of pool appearance using different criteria. Based on the parameter values, the system will query the accounts database and builds the list of accounts. Once you choose the pool criterion, you can view the query generated by the system. Oracle Financial Services Lending and Leasing would further display the errors in the query built so that you can revisit the parameter values.

To create a pool

1. Click **Servicing**→**Servicing**→**Securitization**→**Criteria**. Criteria details are grouped into three:
 - Pools
 - Pool Queries
 - Account Selection Criteria

2. In the **Pool** section, you can define the pool (set of accounts) you want to securitize. Perform any of the [Basic Operations](#) mentioned in Navigation chapter..

A brief description of the fields is given below:

Field:	Do this:
Pool	Specify the pool code.
Status	Displays the pool status.
Description	Specify the pool description.
Class	Select the pool class from the drop-down list.
Company	Select the pool portfolio company from the drop-down list.
End Dt	Specify the pool end date. You can even select the date from adjoining Calendar icon
Owner	Specify the pool owner.
Super Pool	Select the code for super pool from the drop-down list(Multiple pools belong to a super pool).
Repurchase Dt	Displays the pool re-purchase date.
Reason	Displays the pool re-purchase reason.
Sale Dt	Displays the pool sale date.
Days Repo	Specify the number of days in repossession to liquidate.
Days Delq	Specify the number of days in delinquency to liquidate.
Max Limit	Specify the max limit of the pool.
Service Rate	Specify the servicing rate for the pool. The servicing rate is an additional rate you can charge for security.
Certificate Rate	Specify the certificate rate for the pool. This is the rate which will be payable to the investor who buys this pool and is entitled to its receivable stream.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4. In the **Pool Queries** section, you can define possible queries for the pool. Perform any of the [Basic Operations](#) mentioned in Navigation chapter..

A brief description of the fields is given below:

Field:	Do this:
Query Name	Specify the query name.
Query Description	Specify the query description.
Enabled	Check this box to enable the query.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

6. In the **Account Selection Criteria** section, you can define the account selection criteria for each of the queries. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sequence number.
(Specify the left bracket.
Attribute	Select the attribute from the drop-down list.
Comparison Operator	Select the comparison operator from the drop-down list.
Criteria Value	Specify the criteria value.
)	Specify the right bracket (optional).
Logical Expression	Specify the logical expression (optional).

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

10. General Ledger

The application's General Ledger Setup window can generate and transfer transactions to the accounting software your company uses. It is the interface that transfers all financial transactions to the accounting system. It provides your accounting software with an ASCII data file containing the GL (general ledger) entries for the process date.

This chapter explains the General Ledger form - the system interface that enables you to:

- Map system transactions to your GL transactions.
- Define the requirements for header and derived segments

The system supports the bulk uploading of general ledger setup data. This enables you to upload multiple setup data, avoid reentering setup data, and more importantly, reduce data entry mistakes. The system currently supports uploading using a fixed-length format only, where each data is at a pre-fixed position only. You can run batch jobs with the Set Code SET-BLK to upload pricing and GL data.

Accounting Company Definition

The "accounting company" is the entity for which the financial statements are prepared for legal reporting. You must define your accounting company when implementing Oracle Financial Services Lending and Leasing GL Interface. The accounting company is based upon the portfolio company set up in the system. For example, if there are two companies set up within one organization, the two portfolio companies will be used as accounting companies. Each of these companies will have its own GL set up.

10.1 General Ledger

In **Setup**→**Setup** →**General Ledger**→**General Ledger**, you can setup data that needs to be setup in the system to export transactions to the user's general ledger application.

The system uses segments to create the complete GL account to which the amount is to be posted. The defined segments are linked together to create the GL account. One of the segments is bound to be the natural account. The other segments could be direct values (like the natural account) or derived values. The segment is grouped into four categories:

1. Translation Definition
2. Attribute Definitions
3. Transaction Definition
4. Transaction Links

Navigating to General Ledger

1. On the Oracle Financial Services Lending and Leasing home page, click **Setup**→**Setup** →**General Ledger**→**General Ledger**.
2. In the **Company** section of the **General Ledger** page, select the portfolio company you want to work with.

10.1.1 Translation Definition

GL segment values are defined on the Translation Definition.

To setup the Translation Definition

1. Click **Setup**→**Setup** →**General Ledger**→**General Ledger**→**Translation Definition**.

2. In the **Segment Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Segment #	Select the segment number. the system can support up to 10 segments, from the drop-down list. Valid values range from 01 to 10.
Source	<p>Specify the Source to record a “direct value” or “translated value”.</p> <p>Direct Value: In case the segment value is not a derived value (more on derived segments later), the Source field contains the same value as the “Translated Value” field. This would contain a list of all the valid values for each segment (for example, GL account number).</p> <p>Translated Value: In case the segment value is a derived value, the Source field is used to store the value of the condition string that will be applicable for the particular segment. For example, if the value 02 value in the Segment # field is derived using the branch of the customer as a source criteria, then the entry would read as:</p> <p>Segment #: 02</p> <p>Source: CB-001</p> <p>Translated Value: HQ</p> <p>Description: HEADQUARTERS</p> <p>Therefore, for all accounts in branch CB-001 for segment 02, the translated value of HQ will be used in the GL account number (required).</p>
Translated Value	Specify the actual segment value. All valid segment values for all segments are defined here.
Description	Specify the description of the segment.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

10.1.2 Attribute Definitions

The General Ledger interface uses two types of segments:

- Header segment types
- Detail segment types

Both are recorded on the Attribute Definitions page in the Segment Type field.

Header segment types

The header segment types are the account attributes used as selection criteria to map a transaction to GL segments. The system supports 10 header segments. Four of these are predefined. The four predefined segments are:

#	Segment	Description
01	PRODUCT TYPE	Product Type
02	BACKDATED TXN	Backdated Transaction
03	PRODUCT	Product Code
04	STATUS	Account Status

This means that the system will allow the attributes listed above to be used as criteria for categorizing the transactions. Segment selections depend on the values in the header segment fields.

You can define six additional header segments. The Attributes Definitions page records the header segments. A header segment must be an account attribute.

Detail segment types

Detail segment types allow you to set up components of the GL account number. A GL account number can be composed of multiple segments that are combined to create the composite GL account number. Default detail segments used in the system are:

#	Segment	Description
01	Account #	The natural account number in the GL for the transaction
02	Branch	Customer Branch

Eight additional detail segments can be defined. One of the segments is bound to be the “natural account.” (A natural account is an account from the client’s master listing of all general ledger accounts, or “chart of accounts.”)

The detail segments could be direct values (like the natural account) or derived values.

Note

Simply adding a header or detail segment will not be enough. Additional programming is required before any new header or detail segment can be used. Please consult Oracle Financial Services Software, Inc. before adding any segments.

To setup the Attribute Definitions

1. Click **Setup**→**Setup** →**General Ledger**→**General Ledger**→**Attribute Definitions**.

2. In the **Attribute Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Segment Type	Select the segment type from the drop-down list.
Segment #	Select the segment number from the drop-down list.
Description	Specify the segment description (required).

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

10.1.3 Transaction Definition

The Transaction Definition page enables you to define GL transactions and to associate the Debit and Credit segments for each GL Transaction.

In GL Transactions sub page, the Transaction Code column contains GL transactions defined by the client team. The Segments section contains a Debt and Credit section. These are both detail segments.

To setup Transaction Definition

1. Click **Setup**→**Setup** →**General Ledger**→**General Ledger**→**Transaction Definition**.
2. In the **GL Transactions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Transaction Code	Specify unique GL transaction code.
Description	Specify description for the GL transaction.
Product Type	Specify the product type.
Backdated Txn	Specify the back dated transactions.

Field:	Do this:
Product	Specify the product.
Status	Specify the status.
Enabled	Check this box to enable the transaction.
Attribute 5	Specify the header attribute 5.
Attribute 6	Specify the header attribute 6.
Attribute 7	Specify the header attribute 7.
Attribute 8	Specify the header attribute 8.
Attribute 9	Specify the header attribute 9.
Attribute 10	Specify the header attribute 10.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Segments** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title is 'ORACLE® Financial Services Lending and Leasing'. The left sidebar has a 'General Ledger' section and a 'Setup' section with various sub-options like Dedupe, Credit Bureau, Securitization, Correspondence, General Ledger, Events, Batch Jobs, Producer Cycles, Vendors, Queues, Administration, and WFP. The main content area is titled 'Segments' and shows a form for defining debit and credit segments. The debit section includes fields for Sort Seq (1), Enabled (checkbox), Debit ACC # (dropdown with Branch), and 10 segment fields (Segment #3 to Segment #10). The credit section includes fields for Credit ACC # (dropdown with Branch) and 10 segment fields (Segment #3 to Segment #10). At the bottom are buttons for Save And Add, Save And Return, and Return.

A brief description of the fields is given below:

Field:	Do this:
Sort Seq	Specify the sort sequence (optional).
Enabled	Check this box to enable the segment.
Debit section	
Debit ACC #	Select the segment value from the drop-down list.
Branch	Select the segment value from the drop-down list.
Segment #3	Select the segment value from the drop-down list.
Segment #4	Select the segment value from the drop-down list.
Segment #5	Select the segment value from the drop-down list.
Segment #6	Select the segment value from the drop-down list.

Field:	Do this:
Segment #7	Select the segment value from the drop-down list.
Segment #8	Select the segment value from the drop-down list.
Segment #9	Select the segment value from the drop-down list.
Segment #10	Select the segment value from the drop-down list.
Credit section	
Credit ACC #	Select the segment value from the drop-down list.
Branch	Select the segment value from the drop-down list.
Segment #3	Select the segment value from the drop-down list.
Segment #4	Select the segment value from the drop-down list.
Segment #5	Select the segment value from the drop-down list.
Segment #6	Select the segment value from the drop-down list.
Segment #7	Select the segment value from the drop-down list.
Segment #8	Select the segment value from the drop-down list.
Segment #9	Select the segment value from the drop-down list.
Segment #10	Select the segment value from the drop-down list.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

As mentioned in the **Attributes Definitions page** section, the system can support up to 10 header segments.

Each transaction can be mapped to one or more GL accounts using the segment mapping section. A segment number can be a natural account or can be a derived segment. In case of a natural account, you need to select the segment value (from the list of predefined segments).

Entering DERIVED in the Segment Number field instructs the system to look for the derived value from the segments defined in the Segments Definition section on the Translation Definition page.

Let's take an example:

Company: ABC BANK

Transaction Code: ADV

Description: ADVANCE

Product Type: FUNDING TRANSACTION

Branch: CB-001

Segment #1: 200000

Segment #2: DERIVED

Let's assume segment #2 is derived from the branch where the account belongs. While calculating the account number, the system interprets segment #2 as follows:

The system will look for a segment value for segment #2 for the account in question using the branch of the account (CB-001). It will use the segment value it finds, say HQ. This will be segment value for segment #2.

IMPORTANT: The derived segment logic can be used for all segments except for the one designated as the natural account segment.

CAUTION: Please note that the logic for calculation of the derived segments is customized for each client. You will need to contact Oracle Financial Services Software inc. in case you want to change the logic or add new derived segments.

10.1.3.1 “Best Match Feature” for General Ledger (GL) Transactions

The system provides the functionality wherein for each monetary transaction, you can generate entries in the General Ledger (GL) based on the setup. For a single transaction (for example, a late charge), the system allows GL entries to be generated based on different criteria regarding the loan account (for example, product type, product, status, and so on). A late charge entry for one product type can differ from a late charge entry for a different product type.

For example,

Assume you have set up the following four late charge fee GL transactions based on product and status.

GL Transactions section

Transaction Code	Description	PRODUCT	STATUS
FLC_A	LATE CHARGE	LOAN AUTO	
FLC_AA	LATE CHARGE	LOAN AUTO	ACTIVE
FLC_B	LATE CHARGE	LOAN ATV	
FLC_BB	LATE CHARGE	LOAN ATV	ACTIVE

For a late fee for an ACTIVE account for a LOAN AUTO, Oracle Financial Services Lending and Leasing will process the GL Transaction FLC_AA. However, if the late fee is for a CHARGED OFF account for a LOAN ATV, Oracle Financial Services Lending and Leasing will process the GL Transaction FLC_B.

10.1.4 Transaction Links

The system enables you to map the various transactions to your General Ledger transaction types with the Transaction Links page. The list of transactions available in the Transaction Code will be derived from the transactions setup on the Transaction Definition page.

To setup the Transaction Links

1. Click **Setup**→**Setup** →**General Ledger**→**General Ledger**→**Transaction Links**.

2. In the **Transaction Links** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below::

Field:	Do this:
Transaction Code	Specify the transaction code.
Description	Select the transaction description from the drop-down list.
GL Transaction Code	Specify the corresponding GL transaction code.
Description	Select the GL transaction description from the drop-down list.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

You can have more than one transaction mapped to a user-defined GL transaction. In that case, the system summarizes all the transactions to the GL transaction. For example, the system uses separate transaction codes for fees, such as LATE_FEE and SERVICING_FEE. If a client site would rather have all fees go into one debt and one credit account, they would define a GL transaction and link all transactions to that defined transaction.

You could also have one transaction linked to more than one GL transaction. The system will use the setup on the header segments to identify the correct GL transaction setup to use.

For example, if the FLC (Late Charge) transaction is mapped to the CHG_LC and CHGR_LC transactions, then the system will look at the header segment definitions to identify the correct GL transaction. Let's say the header segment used is Account status and that CHG_LC is used for "active" accounts and CHGR_LC is used for "charged off" accounts. In this case, the system will identify the correct GL transaction depending on the account status.

11. Correspondence

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

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

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

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

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

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

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

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

The Correspondence module creates the following standard ad hoc correspondence:

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

Note

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

11.1 Correspondence

The Correspondence page contains the following sub pages:

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

Navigating to Correspondence

1. On the Oracle Financial Services Lending and Leasing home page, click **Setup**→**Setup**→**Correspondence**.

11.1.1 System Functions

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

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

To view the predefined system functions

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

Function Name	Description	Function Type	Source Program
GET_ACC_111_DTLS	Get ACC Details (Loan CE)	COR_ELM_PROC	GHACC_E_111_01
GET_ACP_111_DTLS	Get Account Repayment Schedule Details	COR_ELM_PROC	GHACP_E_111_01
GET_ARC_111_DTLS	Get Account Rate Schedule Details	COR_ELM_PROC	GHARC_E_111_01
GET_APP_111_DTLS	Get APP Payment Change Schedule Details	COR_ELM_PROC	GHAPP_E_111_01
GET_APP_111_DTLS1	Get APP Payment Change Schedule Details	COR_ELM_PROC	GHAPP_E_111_01
GET_APP_111_DTLS2	Get APP Details (Loan CE)	COR_ELM_PROC	GHAPP_E_111_01
GET_APP_ADC_111	Get Application Decisions (Loan Close Ended)	COR_ELM_PROC	GHADC_E_111_01
GET_APP_CON_111	Get Application CON Details (Loan CE)	COR_ELM_PROC	GHACO_E_111_01
GET_ARC_111_DTLS3	Get APP Rate Schedule Details	COR_ELM_PROC	GHARC_E_111_01
GET_ART_111_DTLS	Get Account Payment Change Schedule Details	COR_ELM_PROC	GHART_E_111_01
GET_CON_111_DTLS3	Get CON Details (Loan CE)	COR_ELM_PROC	GHCON_E_111_01

A brief description of the fields is given below:

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

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

Position	Parameter	Description
1	iv_10_ACC_id	Account ID
2	iv_name_ar	Parameter Name
3	iv_value_ar	Parameter value

A brief description of the fields is given below::

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

11.1.2 Elements

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

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

To view the Elements

1. Click **Setup** → **Setup** → **Correspondence** → **Loan** → **Elements**
2. On the **Element Definitions** page, 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:
Level0 Type	Displays the element Level0 type.
Element Name	Displays the element name.
Element Type	Displays the element type.
Description	Specify the element description.
Data Type	Displays the element data type.
Source Function	Displays the element function.
Enabled	Displays if the element is enabled or not.
Default Value	Displays the default value.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

11.1.3 E-Form Elements

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

For example,

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

To setup the E-forms Elements

1. Click **Setup** → **Setup** → **Correspondence** → **Loan** → **E-Form Elements**
2. In the **E-form Elements Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Level0 Type	Select the element Level0 type from the drop-down list.
Source Code	Select the element e-form source code from the drop-down list.
Element Name	Specify the element name (the name used in the external form).
Description	Specify the element description.
Data Type Code	Select the element data type code from the drop-down list.
Translation	Select the translation for the e-form element (SQL statement fragment defining the element data), from the drop-down list.
Enabled	Check this box to enable the e-form element.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

11.1.4 Documents

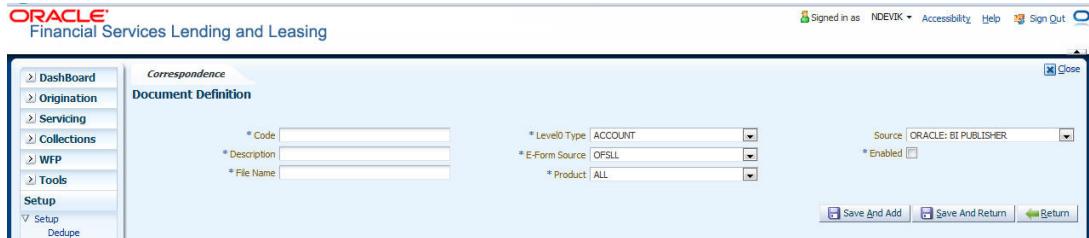
The Documents page enables you to set up the various documents and the data fields that the system compiles together when creating a correspondence. The system provides two different document formats: Word or XFDF: XML-based form.

Note

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

To setup documents to be compiled in correspondence

1. Click **Setup** → **Setup** → **Correspondence** → **Loan** → **Documents**.
2. In the **Document Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

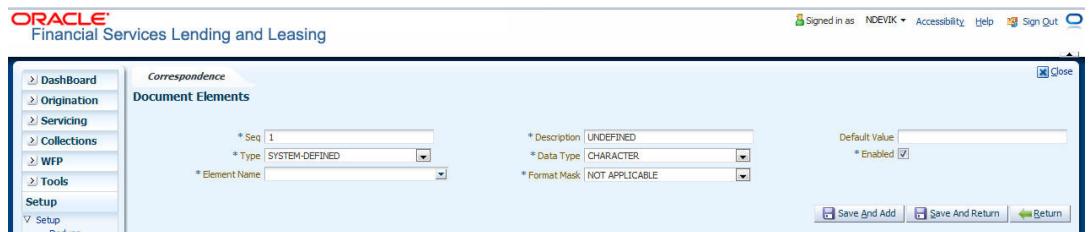


The screenshot shows the 'Correspondence Document Definition' screen. On the left is a navigation sidebar with links like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area has fields for Code, Description, File Name, Level0 Type (set to ACCOUNT), E-form Source (set to OPSLL), Product (set to ALL), and Source (set to ORACLE: BI PUBLISHER). There is also an 'Enabled' checkbox. At the bottom are buttons for Save And Add, Save And Return, and Return.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Document Elements** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



The screenshot shows the 'Correspondence Document Elements' screen. The left sidebar includes 'Setup' and 'Document Elements'. The main area contains fields for Seq (set to 1), Type (set to SYSTEM-DEFINED), Element Name, Description (set to UNDEFINED), Data Type (set to CHARACTER), Format Mask (set to NOT APPLICABLE), Default Value, and Enabled (checkbox checked). Buttons for Save And Add, Save And Return, and Return are at the bottom.

A brief description of the fields is given below:

Field:	Do this:
Seq	Specify the sequence number to order the document elements.
Type	<p>Select element type from the following from the drop-down list. This list provides the following options:</p> <p><i>System-defined</i> – If you select, the value is supplied by the system and cannot be changed in the Correspondence Request page.</p> <p><i>Constant</i>.</p> <p><i>User Defined Element</i> – If you select, you can choose the value and change it in the Correspondence Request screen.</p> <p><i>User Defined Constant</i> – If you choose, you can choose the value, but you cannot change it in the Correspondence Request screen.</p> <p><i>Translated Element</i> – If a document contains an e-form element and you do not select this option, then the value will not be translated.</p>
Element Name	Select the element name from the drop-down list.
Description	<p>Specify element description.</p> <p>Notes:</p> <ol style="list-style-type: none"> 1. Check that the element name does not have blank spaces or special characters, such as the forward slash “/” or backward slash “\”. 2. If the element is system-defined, then the system will automatically complete this field..
Data Type	Select the element data type from the drop-down list.
Format Mask	Select the element format mask from the drop-down list.
Default Value	Specify the element default value.
Enabled	Check this box to include the element in the document.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Document Template** section, you can set the information about the template which is attached to the correspondence documents. The template thus saved is similar to the template functionality available in MS word. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The left sidebar contains navigation links: Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup, and a Setup sub-menu. The main window title is 'Correspondence Document Templates'. It contains several input fields with validation asterisks: 'File Name' (UNDEFINED), 'Producer State' (ALL), 'App/Acc St' (ALL), 'Customer State' (ALL), 'New Template' (checked), and 'Enabled' (checked). At the bottom are buttons for 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

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

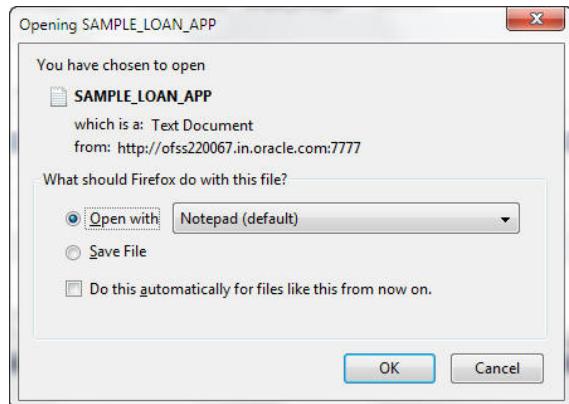
7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

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

To generate a data file for a document

1. In the **Document Definition** section of **Setup**→**Setup**→**Correspondence**→**Loan**→**Documents**, select the record for which you want to generate a data file.
2. Click **Gen. Data File** button.

The system displays a new window with the following options:



- Open with – Select to view the data file in the format you want. The adjacent drop-down list provides a list of formats compatible with the system. The system downloads the file and displays it.
- Save File – Select to save the data file on your system.

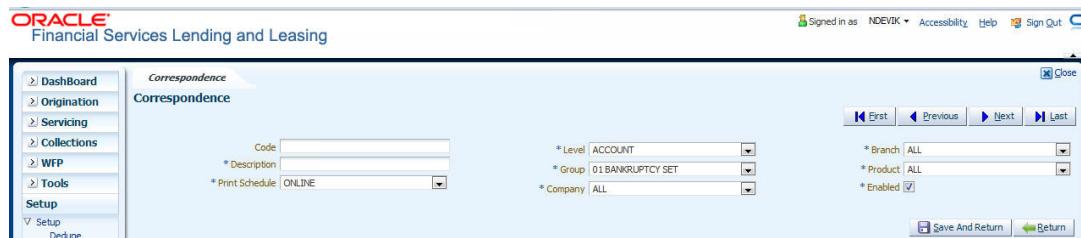
3. Check the box **Do this automatically for files like this from now on** to apply selected properties for the files which are similar to the current one.

11.1.5 Correspondence

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

To set up a correspondence set

1. Click **Setup**→**Setup** →**Correspondence**→**Loan**→**Correspondence**. The correspondence setup is classified into two:
 - Documents
 - Functions
2. In the **Correspondence** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



The screenshot shows the 'Correspondence' setup page. The left sidebar includes 'Dashboard', 'Origination', 'Servicing', 'Collections', 'WFP', 'Tools', 'Setup' (selected), and 'Dedupe'. The main area is titled 'Correspondence' with sub-section 'Correspondence'. It contains fields for 'Code' (input), 'Description' (input), 'Print Schedule' (dropdown: ONLINE), 'Level' (dropdown: ACCOUNT), 'Group' (dropdown: 01 BANKRUPTCY SET), 'Company' (dropdown: ALL), 'Branch' (dropdown: ALL), 'Product' (dropdown: ALL), and 'Enabled' (checkbox checked). Navigation buttons at the bottom include 'First', 'Previous', 'Next', 'Last', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click **Setup**→**Setup** →**Correspondence**→**Loan**→**Correspondence**→**Documents**.
5. In the **Documents** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

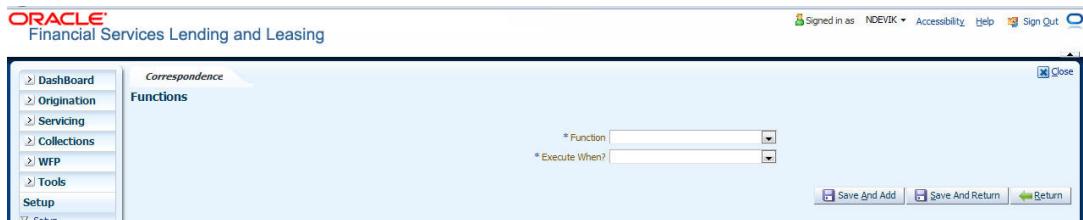


The screenshot shows the 'Correspondence' setup page with the 'Documents' sub-section selected. The left sidebar is the same as the previous screenshot. The main area is titled 'Correspondence' with sub-section 'Documents'. It contains fields for 'Documents' (input), 'Recipient' (dropdown: PRIMARY CUSTOMER ONLY), and 'Enabled' (checkbox checked). Navigation buttons at the bottom include 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

Field:	Do this:
Document	Select the correspondence document from the drop-down list.
Recipients	Select the recipients for the document from the drop-down list.
Enabled	Check this box to enable the recipient selected.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. Click **Setup** → **Setup** → **Correspondence** → **Loan** → **Correspondence** → **Functions**.
8. In the **Functions** sub page, you can define the functions that should be executed before or after correspondence is generated. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

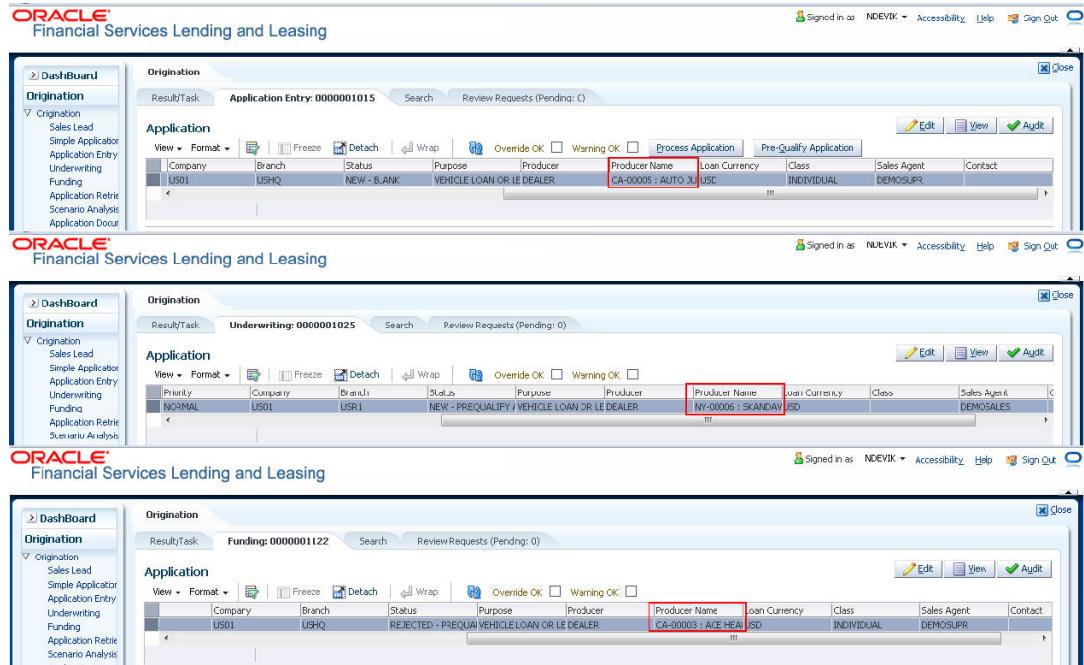
Field:	Do this:
Function	Select the correspondence functions from the drop-down list.
Execute When?	Select when to execute the correspondence function from the drop-down list.

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

12. 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.



The image consists of three vertically stacked screenshots of the Oracle Financial Services Lending and Leasing application interface, specifically the Origination, Underwriting, and Funding modules. Each screenshot shows a table of credit applications with a 'Producer' column. The 'Producer' column is highlighted with a red box in all three cases, indicating the field being discussed.

Origination Window (Screenshot 1):

Company	Branch	Status	Purpose	Producer	Producer Name	Loan Currency	Class	Sales Agent	Contact
US01	USHQ	NEW - BANK	VEHICLE LOAN OR LE DEALER	CA-00005	CA-00005 : AUTO JU	USD	INDIVIDUAL	DEMOUSR	!!!

Underwriting Window (Screenshot 2):

Priority	Company	Branch	Status	Purpose	Producer	Producer Name	Loan Currency	Class	Sales Agent	Contact
NORMAL	US01	USR1	NEW - PREQUALITY	VEHICLE LOAN OR LE DEALER	NY-00006	NY-00006 : SKANDAV	USD	INDIVIDUAL	DEMOALES	!!!

Funding Window (Screenshot 3):

Company	Branch	Status	Purpose	Producer	Producer Name	Loan Currency	Class	Sales Agent	Contact
US01	USHQ	REJECTED - PREQUAL	VEHICLE LOAN OR LE DEALER	CA-00003	CA-00003 : ACE HEA	USD	INDIVIDUAL	DEMOUSR	!!!

When the credit application is approved and funded, the system associates the account with the producer.

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

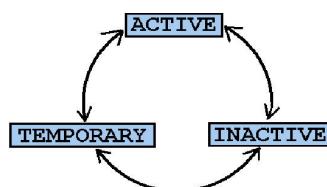
2. Compensation
3. Subvention
4. Transactions
5. Tracking Attributes
6. Statements
7. Contracts
8. Comments
9. Summary

sub tabs. The Producers page, completed during setup, can be used to view and maintain producer details.

12.1 Producer Cycles

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 sections:
 - 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.
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.

12.2 Producer Detail

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

1. On the Oracle Financial Services Lending and Leasing home page, click **Servicing→Servicing→ Producers**.
2. The system displays the Producers setup screen.

To set up the Producer

1. In the **Producer** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the 'Producers' section of the Oracle Financial Services Lending and Leasing application. The 'Producer Details' sub-section is active. The page includes a left-hand navigation menu with links for Dashboard, Origination, Sales Lead, Simple Application, Application Entry, Underwriting, Funding, Application Rehire, Scenario Analysis, Application Docur, Reports, Producers, and Vendors. The main content area contains fields for 'Producer #' (set to 'UNDEFINED'), 'Old Producer #', 'Name', 'Company', 'Branch', 'Start Dt' (04/03/2013), 'End Dt' (12/31/9999), 'Contact', 'Group', 'Type', 'Status', 'Sales Agent', 'Underwriter', 'Fed Tax #', and 'Collector'. There are also sections for 'Address Details' (Country: UNITED STATES, Zip, City, State, Address Line 1, Address Line 2), 'Fax' (Fax 1, Fax 2, Email, Loss Reserve Amount, Enabled), and 'Subvention Participation' (Subvention Participant, Collection Type: STATEMENT, Collection Frequency: MONTHLY, Refund Disbursement Method: NONE). At the bottom are buttons for 'Save And Add', 'Save And Return', and 'Return'.

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.

Field:	Do this:
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
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 UIX_HIDE_RESTRICTED_DATA 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.

Field:	Do this:
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 .
E-Mail	Specify the producer mail address .
Loss Reserve Amount	Specify the loss reserve amount
Subvention Participation Details	
Subvention Participant	Check this box to maintain the producer as subvention participant
Collection Type	Select the collection type from the drop-down list.
Collection Frequency	Select the collection frequency from the drop-down list.
Refund Disbursement Method	Select the refund disbursement method from the drop-down list.

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.

Note

Producer will be activated on the next system date (current system date + 1) and not on the start date.

12.2.1 Payment Details

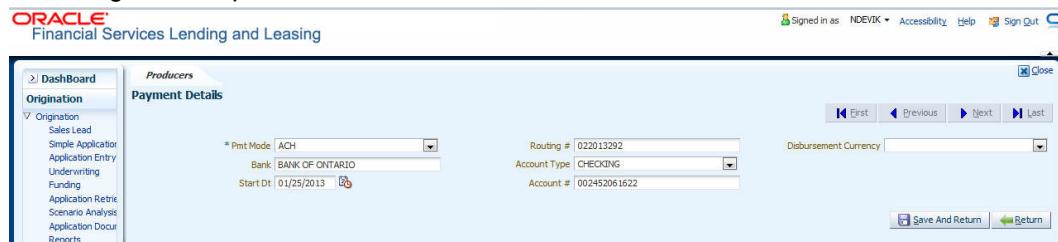
You can setup ACH as the payment mode for a dealer or producer on the Payment Details sub page. The Payment Details sub page stores the information regarding the producer's bank, such as the bank's name, routing number, account type and account number.

Note

Once you complete this sub page, the information goes into effect immediately.

To complete the Payment Details

1. Click **Servicing**→**Servicing**→ **Producers**→**Payment Details**.
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.
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.

12.2.2 Compensation Plan

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

1. Click **Servicing**→**Servicing**→ **Producers**→**Compensation**.

2. On the **Compensation Plan** sub page, you can view the following display only information:

Payment Details	Compensation	Subscription	Transactions	Holdback/Loss Reserve	Tracking Attributes	Statements	Contacts	Comments	Summary										
Compensation Reserve Balance																			
View Format																			
<table border="1"> <thead> <tr> <th>Reserve Amt Open</th> <th>Reserve Amt Added</th> <th>Holdback Amt</th> <th>Amt Due</th> </tr> </thead> <tbody> <tr> <td>0.00</td> <td>0.00</td> <td>3,000.00</td> <td>>3,000</td> </tr> </tbody> </table>										Reserve Amt Open	Reserve Amt Added	Holdback Amt	Amt Due	0.00	0.00	3,000.00	>3,000		
Reserve Amt Open	Reserve Amt Added	Holdback Amt	Amt Due																
0.00	0.00	3,000.00	>3,000																
Compensation Detail																			
View Format																			
<table border="1"> <thead> <tr> <th>Account/Application</th> <th>Compensation Plan</th> <th>Upfront Amt</th> <th>Remaining Amt</th> <th>Total Amt</th> </tr> </thead> <tbody> <tr> <td>No data to display.</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>										Account/Application	Compensation Plan	Upfront Amt	Remaining Amt	Total Amt	No data to display.				
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	
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.

Field:	View this:
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.

12.2.3 Subvention

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

1. Click **Servicing**→**Servicing**→ **Producers**→**Subvention**.
2. On the **Subvention** sub page, you can view the following information:

A brief description of the fields is given below:

Field:	View this:
Subvention Participant	Displays if the producer is a subvention participant.
Collection Type	Displays the collection type: STATEMENT or INTRA COMPANY ENTRY. STATEMENT – The producer will receive the statement at a set frequency and make the payment through check or ACH. 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.
Collection Frequency	Displays the collection frequency.

Field:	View this:
Refund Disbursement	Displays the refund disbursement method. If you select: ADJUSTED TO RECEIVABLE – The refund amount will be netted to any outstanding receivable. 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. Subvention Receivables section
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).
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).

12.2.4 Transactions

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

1. Click **Servicing**→**Servicing**→**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, DISBURSMENT FROM DEALER LOSS RESERVE AND DISBURSMENT FROM DEALER PROCEED HOLDBACK AMOUNT).
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.

12.2.5 **Holdback/Loss Reserve**

1. Click **Servicing**→**Servicing**→ **Producers**→**Holdback/Loss reserve**.
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.

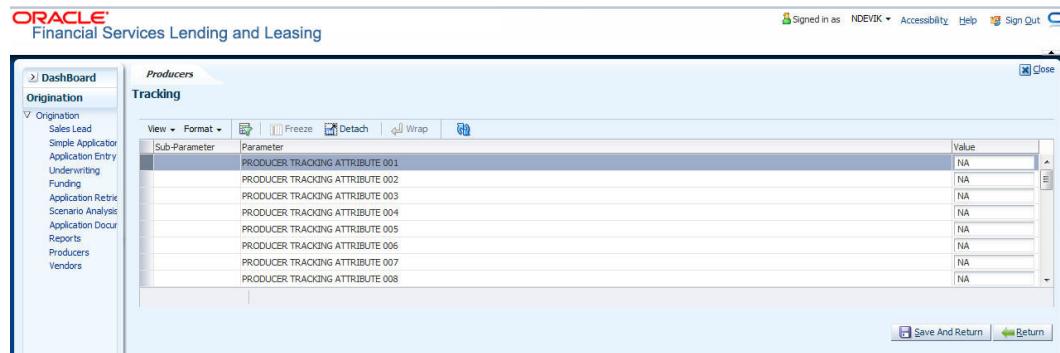
3. In the **Loss Reserve** section, view the loss reserve amount.

12.2.6 Tracking Attributes

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

1. Click **Servicing**→**Servicing**→**Producers**→**Tracking Attributes**.



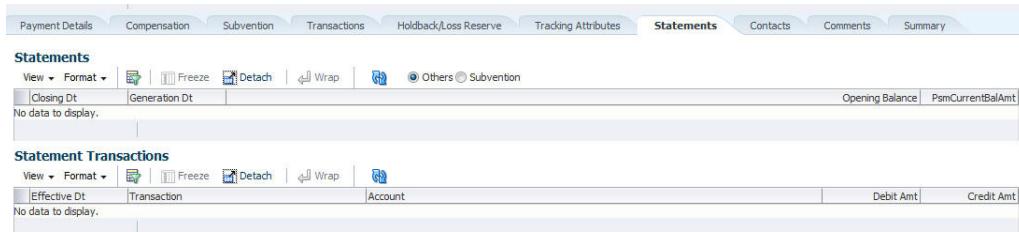
2. In the Tracking section, you can edit the **parameter** and **Value** details.

12.2.7 Statements

The Statements sub page displays a history of all the statements the producer has processed.

To view the Statements

1. Click **Servicing**→**Servicing**→**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.

Field:	View this:
Account	The statement account number.
Debit Amt	The statement debit amount.
Credit Amt	The statement credit amount.

12.2.8 Contacts

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

1. Click **Servicing**→**Servicing**→**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.

12.2.9 Comments

The Comments sub page allows you to view and enter comments regarding the producer.

To enter a comment on the Comments

1. Click **Servicing**→**Servicing**→**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.

12.2.10 Summary

The display only Summary sub page allows you to view summary information regarding the producer.

To view summary on the Summary

1. Click **Servicing**→**Servicing**→ **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.
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.

13. 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.

13.1 Vendor Services

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).

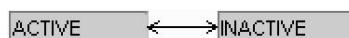
Navigating to Vendor services

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

13.1.1 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.

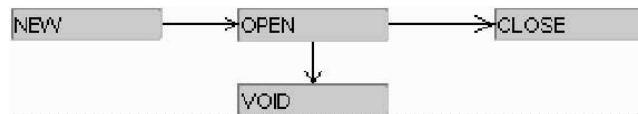


For example,

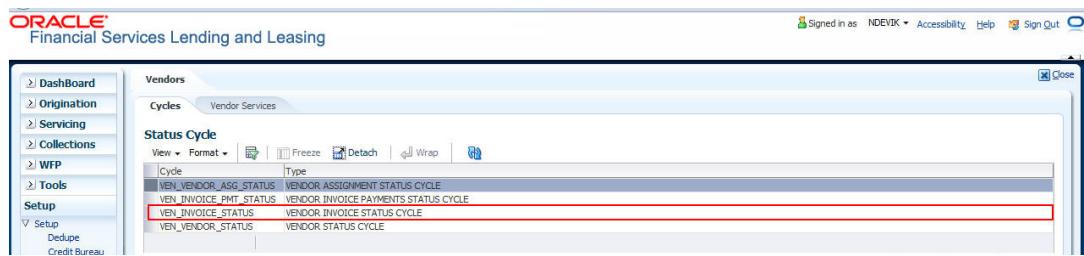


The screenshot shows the Oracle Financial Services Lending and Leasing application interface. On the left, there is a navigation menu with items like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. Under Setup, 'Vendor' is selected. The main area is titled 'Vendors' and 'Cycles' (Vendor Services). A 'Status Cycle' section is displayed with a table. The table has two columns: 'Cycle' and 'Type'. The rows are: 'VEN_VENDOR_ASSIGNMENT_STATUS_CYCLE', 'VEN_INVOICE_PMT_STATUS', 'VEN_INVOICE_STATUS', and 'VEN_VENDOR_STATUS'. The 'VEN_VENDOR_STATUS' row is highlighted with a red box.

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

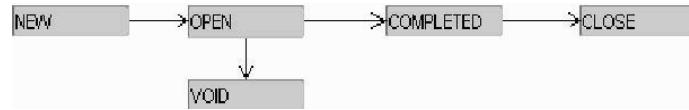


For example,



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The navigation menu and main area are similar to the previous screenshot. The 'Status Cycle' section shows a table with rows: 'VEN_VENDOR_ASSIGNMENT_STATUS', 'VEN_INVOICE_PMT_STATUS', 'VEN_INVOICE_STATUS', and 'VEN_VENDOR_STATUS'. The 'VEN_VENDOR_ASSIGNMENT_STATUS' row is highlighted with a red box.

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

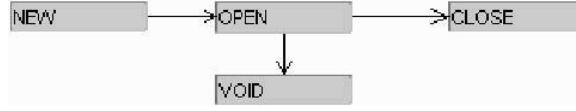


For example,



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The navigation menu and main area are similar to the previous screenshots. The 'Status Cycle' section shows a table with rows: 'VEN_VENDOR_ASSIGNMENT_STATUS', 'VEN_INVOICE_PMT_STATUS', 'VEN_INVOICE_STATUS', and 'VEN_VENDOR_STATUS'. The 'VEN_INVOICE_PMT_STATUS' row is highlighted with a red box.

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:

A brief description of the fields is given below:

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.

13.1.2 Vendor Services Tab

1. Click **Setup**→**Setup**→**Vendors**→**Vendor Services**. 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.

- 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.

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
- 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.

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

13.2 Vendor Detail

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

- On the Oracle Financial Services Lending and Leasing home page, click **Servicing**→**Servicing**→**Vendors**.
- The system displays the Vendor screen. The details are grouped under four tabs:
 - Vendors

- Work Orders
- Follow-up
- Invoices

13.2.1 Vendors Tab

1. Click **Servicing**→**Servicing**→**Vendors**→**Vendors**. The details in the screen are grouped into three:
 - Vendor Details
 - Payment Details
 - Vendor Groups
2. In the **Servicing**→**Servicing**→**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 UIX_HIDE_RESTRICTED_DATA 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.
4. Click **Servicing**→**Servicing**→**Vendors**→**Vendors**→**Vendor Details**. The Payment Details sub tab allows you to set up automatic clearing house information for vendors.
5. 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 UIX_HIDE_RESTRICTED - DATA is set to 'Y', this appears as a masked number; for example, XXXXX1234.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. Click **Servicing**→**Servicing**→**Vendors**→**Vendors**→**Vendor Details**. The Vendors Groups allows you to set up vendor groups.
8. 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.

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

13.2.2 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 **Servicing**→**Servicing**→**Vendors**→**Work Order**. The details are categorized into two:
 - Work Order
 - Services
2. In the **Servicing**→**Servicing**→**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 **Servicing → Servicing → 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.

13.2.3 Follow-up tab

The Work Orders link lists the work orders that are not complete and hence require follow-up.

1. Click **Servicing**→**Servicing**→**Vendors**→**Follow-up tab**. The details are grouped into two:
 - Work Order Follow-up
 - Assigned Services
2. In the **Servicing**→**Servicing**→**Vendors**→**Follow-up**→**Work Order Follow-up**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You cannot add a new record.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title is 'Vendors' and the sub-section is 'Work Order Follow-up'. On the left, there is a navigation menu with 'Servicing' selected, which further includes 'Customer Service', 'Securitization', 'Transferee Auth', 'Post Date Check', 'Escrow Transacti', 'Account Docume', 'Collateral Manag', 'Reports', 'Producers', 'Vendors', and 'Batch Transaction' and 'Advances'. The main content area shows a 'Work Order Follow-up' form. It includes fields for 'Company' (US01), 'Branch' (USHQ), 'Followup Dt' (03/07/2013), 'Work Order #' (WO-0002002), 'Dt' (03/07/2013), 'Account' (2013020010058:100 UPFRONT), 'Vendor' (PR-01003-VENDOR 1), 'Status' (OPEN), 'Status Dt' (03/07/2013), 'Currency' (US DOLLAR), 'Estimated' (77.00), 'Billed Amt' (0.00), and 'Paid' (0.00). There is also a 'Work Order' section with a status of 'OPEN'. On the right, there is a 'Vendor Information' section with fields for 'Contact', 'Phone', 'Extn', and 'Comment'. At the bottom, there are buttons for 'Save And Return' and 'Return'.

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 **Servicing → Servicing → 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.

13.2.4 Invoices tab

1. Click **Servicing → Servicing → 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 **Servicing → Servicing → 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 **Servicing**→**Servicing**→**Vendors**→**Invoices**→**Invoice Details**, perform any of the Basic Operations mentioned in Navigation chapter.

The screenshot shows the 'Invoice Details' screen for Vendors. The 'Work Order' field is dropdown. 'Currency' and 'Invoice Amt' are input fields. 'Agreed Amt', 'Paid Amt', and 'Txn Post Dt' are read-only fields. 'Status' and 'Status Dt' are dropdowns. 'Collectible' is a checkbox. Buttons at the bottom include 'Save And Add', 'Save And Return', and 'Return'.

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 **Servicing**→**Servicing**→**Vendors**→**Invoices**→**Payment Schedules**, perform any of the Basic Operations mentioned in Navigation chapter.

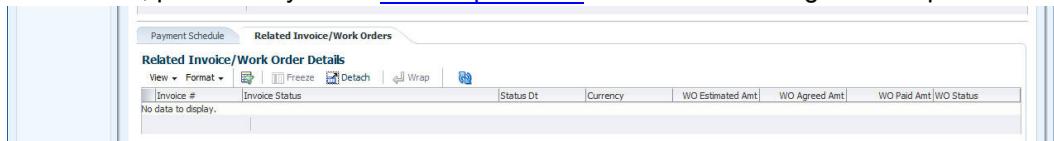
The screenshot shows the 'Payment Schedules' screen for Vendors. The 'Currency' field is dropdown. 'Payment Amt' and 'Status' are input fields. 'Payment Dt' is a date input field with a calendar icon. 'Payment Reference' and 'Payable Id' are read-only fields. 'Disbursement Currency' is a dropdown. Buttons at the bottom include 'Save And Add', 'Save And Return', and 'Return'.

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 **Servicing**→**Servicing**→**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.

14. Queue

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

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

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

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

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

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

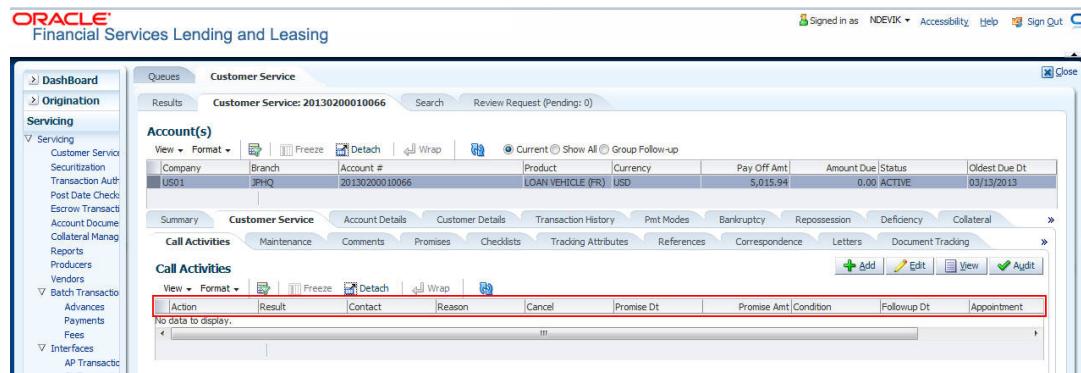
1. Origination Queues
2. Customer Service Queues.

Customer service queues

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

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

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



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Customer Service' and displays a table of account details. The left sidebar contains a navigation menu with various service categories like 'Origination', 'Servicing', and 'Interfaces'. The 'Call Activities' section is highlighted with a red box, showing fields for Action, Result, Contact, Reason, Cancel, Promise Dt, Promise Amt, Condition, Followup Dt, and Appointment. The status bar at the bottom indicates the user is signed in as 'NDEV/K'.

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

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

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

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

- General collections
- Bankruptcy
- Foreclosure
- Repossession
- Deficiency

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

Note

Although, the system allows you to define your own selection criteria in creating queues, the system's performance depends on how the selection criterion is defined. The application highly recommends that you get approval from your database administrator before using any queue selection criteria. Also, avoid using user-defined tables and columns in the selection criteria.

You can use these same methods for creating and closing queues in the case of repossession, foreclosure and deficiency.

For example,

Assume you create a queue named “BKRP_CH_7” in the Customer Service section for customers filing Chapter 7 bankruptcy. The following graphic demonstrates the setup:

Queue Name	Queue Desc	Account Condition	Priority	Company
SCHGOFF	SCHEDULED FOR CHARGEOFF QUEUE	SCHEDULE FOR CHARGEOFF	1	ALL
TIP	PAYOUT/TERMINATION IN PROGRESS QUEUE	PAYOUT/TERMINATION IN PROGRESS	1	ALL
DELO_DAYS_0_30	DELINQUENCY QUEUE: UPTO 30 DAYS	DELINQUENT	1	ALL
DEF	DEFICIENCY QUEUE: NEW REQUESTS	DEFICIENCY	1	ALL
BKRP_CH_7	BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS	BANKRUPTCY	1	ALL
FORECLOSURE	FORECLOSURE QUEUE: NEW REQUESTS	FORECLOSURE	1	ALL
BKRP_CH_13	BANKRUPTCY QUEUE CHAPTER 13: NEW REQUESTS	BANKRUPTCY	2	ALL
DELO_DAYS_30+	DELINQUENCY QUEUE: DAYS MORE THAN 30	DELINQUENT	2	ALL

Seq	Parameter	Comparison Operator	Criteria Value	Logical Expression	Enabled
0	OUTSTANDING TOTAL AMT	GREATER THAN	300000	TRUE	
1	ACCOUNT TITLE	LIKE	COL	AND	TRUE

In this case, the BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS queue (BKRP_CH_7) contains accounts with a BANKRUPTCY TYPE CODE of 07 and a BANKRUPTCY DISPOSITION CODE of NEW.

Also, assume that you set up the Queues page so that when you enter a call action of LETTER RECEIVED, with a result of FILED/FILING BANKRUPTCY, the system assigns the account the condition of bankruptcy and assigns it to the corresponding queue which are open.

Action Code	Description	Call Type	Enabled
AT	ATTORNEY/GENERAL/TELEPHONED	INCOMING CALL	Y
CBB	TELEPHONED COBUYER BUSINESS	OUTGOING CALL	Y
CC	CUSTOMER CALLED	INCOMING CALL	Y
CR	CHARGE-OFF REQUEST SUBMITTED	EXCLUDE FROM REPORTS	Y
DC	DEALER CALLED	INCOMING CALL	Y

Result Code	Description	Report Type	Right Person Contact	Followup Advance Unit	Value	Enabled
CB	CALL BACK	OTHERS	N	DAY	3	Y
HU	HUNG UP	OTHERS	N	DAY	3	Y
NP	NO PROMISE	OTHERS	N	DAY	3	Y
PH	PAYMENT IN HAND (STORE)	PROMISE TO PAY	N	DAY	3	Y
PP	PROMISE TO PAY	PROMISE TO PAY	N	DAY	3	Y
PS	PAYMENT SENT BY MAIL	PROMISE TO PAY	N	DAY	3	Y
RC	RETURN CALL	OTHERS	N	DAY	3	Y
SC	SERVICE COMPLAINT	OTHERS	N	DAY	3	Y

With these two factors in place, let's look at an example where a user records receiving a letter stating the customer has filed bankruptcy, chapter 7. Using the Call Action Results, you enter the call as a “LETTER RECEIVED” (Action field: LR) with reason as “FILED/FILING BANKRUPTCY” (Result field: BK). You then enter all the details of the bankruptcy, that its

status is NEWLY RECEIVED and the bankruptcy type is CHAPTER 7, on the Bankruptcy page.

Based on customer service queue setup, the system automatically places the account in the BKRP_CH_7 queue.:.

14.1 Queues

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

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

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

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

QUEUE	CONDITION		
	Open	Close	NA
Open	YES	NO	NO
Close	NC	YES	YES
NA	YES	NO	NO

1. Condition: **Open**, Queue: **Open**

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

Note

An account is moved to the condition, when a Cal activity is posted; however, the Queue is moved only when you click Update queue manually or in the EOD batch.

Accounts are automatically moved based on the system parameter set up.

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

- In this state, only the account condition is created or opened.
- This option should be used only if queuing is not necessary on this account condition.

3. Condition: **NA**, Queue: **Close**

- In this state, the queue associated to the account condition is closed.
- This is a bankruptcy condition and delinquency follow-up is not necessary. In such case, DELQ queue can be closed while the condition is still open.
- DELQ, TIP, SCHGOFF queues can be closed by using this option.

4. Condition: **Close**, Queue: **Close**

- In this state, both the account condition and queue are closed.
- The system's transaction-processing engine automatically closes DELQ, TIP, SCHGOFF conditions and queues; therefore, don't setup any call action result with these conditions.
- BKRP (Bankruptcy), REPO (Repossession), FORC (Foreclosure) account conditions and queues can be closed with this option. Also, account level indicators (for reporting purposes) are set.

Note

Condition will be removed from the Summary conditions section.

Navigating to Queues Page

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

14.1.1 Customer Service page

The Customer Service page allows you to set up the customer service queues. The page includes a Hard Assigned box. When selected, the system assigns an equal amount of

accounts to each individual user working on a that queue. Also, an account that is hard assigned will remain assigned to the individual who opens that account until that person is longer working that queue

Customer Service command buttons

The Customer Service page contains following three command buttons:

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

To set up the Customer Service queues

1. On the Queue Setup page, click **Setup**→**Setup**→**Queues**→**Customer Service**. Queues are further filtered based on the following criteria:
 - Selection Criteria
 - Sort
 - Responsibilities and Users
 - Data node assignments
2. In the **Queue Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Queue Name	Specify queue name.
Queue Desc	Specify queue description.
Account Condition	Select account condition from the drop-down list.
Priority	Specify the priority.

Field:	Do this:
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Hard Assigned	Check this box to assign an equal amount of accounts to each individual user working on a that queue. Also, an account that is hard assigned remains assigned to the individual who opens that account until that person is longer working that queue.
Group Follow-up Ind	Check this box to enable the bank to indicate whether the accounts belonging to the same customer have to be followed-up in groups.
Enabled	Check this box to activate the queue.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click the **Setup**→**Setup**→**Queues**→**Customer Service**→**Selection Criteria**.
5. In the **Selection Criteria** section, you can define the account selection criteria with the following fields. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. Click the **Setup**→**Setup**→**Queues**→**Customer Service**→**Sort**.

8. In the **Sort** section, you can define the account selection criteria with the following fields. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
 10. Click **Setup**→**Setup**→**Queues**→**Customer Service**→**Responsibilities and Users**.
 11. In the **Responsibilities** section, you can define the responsibilities that are authorized to work on the queue. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

12. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
 13. In the **Users** section, you can define the users who are authorized to work on the queue. Also, you can hard assign the queues to the user. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

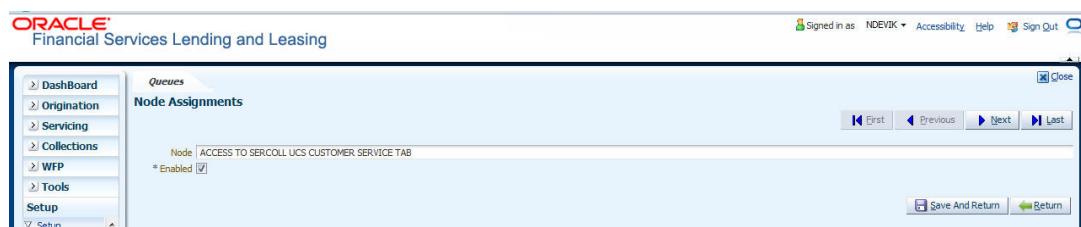
Note

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

A brief description of the fields is given below:

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

14. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
15. Click **Setup**→**Setup**→**Queues**→**Customer Service**→**Node Assignments**. You can enable the administrator to configure the User interface nodes that should be made available for the applications that are being processed in that particular origination queue.
16. In the **Node Assignments** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below::

Field:	Do this:
Node	Specify the node.
Enabled	Check this box to enable the record.

17. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
18. Click **Load Queue Nodes** on the Node Assignments sub page to display the respective UI nodes in the origination module.

14.1.1.1 Group Follow-up

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

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

For example,

Suppose a customer holds three accounts, one that's 30 days delinquent and in the 0_30_DAYS_DEL queue, one that's 60 days delinquent and in the 30_60_DAYS_DEL queue and one that's 90 days delinquent and in the 90+_DAYS_DEL.

- If each of the queues Group Followup Ind is unchecked on the Customer Service page, then no group follow-up will be performed.
- If each of the queues Group Followup Ind is checked on the Customer Service page, while updating the follow-up date for the low priority days queue, then the system will use the 90 days follow-up date
- If the Group Followup Ind is checked on Customer Service page for the 0_30_DAYS_DEL and 30_60_DAYS_DEL queues and note the 90+_DAYS_DEL queue, and the customer has accounts in each of the queue, then the system will use the follow-up date of 60 days for the low priority account.

14.1.1.2 Using the Hard Assigned feature

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

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application. The left sidebar contains a navigation menu with items like Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup, Administration, and User. The main area has tabs for Queues, Origination, and Customer Service. The Customer Service tab is active. The Queue Definition section shows a list of queues with columns for Queue Name, Queue Desc, Account Condition, Priority, Company, and Branch. The Responsibilities and Users section shows a list of responsibilities (COLLECTOR, SUPERUSER) and users (COLLECTOR). A red arrow points from the 'Update Queue' button in the Queue Definition section to the '# Assigned' field in the Responsibilities and Users section for the 'COLLECTOR' user.

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

Note

The system randomly assigns these accounts.

To set up a user as Hard Assigned feature

1. Click **Setup**→**Setup**→**Queues**→**Customer Service**→**Responsibilities and Users**.
2. In the **Responsibilities** section, select the level responsibility of the users you want to hard assign in the queue.
3. In the **Users** section, check the **Hard Assigned** check box for each user you want to hard assign.
4. On **Setup**→**Setup**→**Queues**→**Customer Service**, click **Update Queue** to distribute the applications in the queue to the hard assigned users.

The system displays an Information section with the message as “Queue creation submitted in background”.

5. Choose **OK** beneath the **Error Message** section box containing the words NO ERROR.

The system distributes and hard assigns the accounts in the queue to the selected users in the Users section.

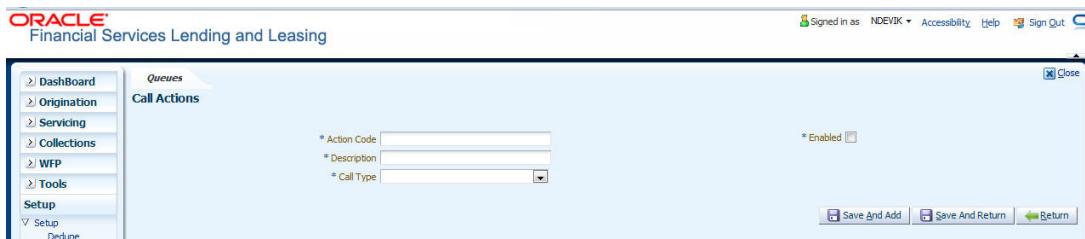
6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

To remove a user

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

14.1.2 Call Action Results tab

1. Click **Setup**→**Setup**→**Queues**→**Call Action Results**. The screen contains two sections:
 - Call Actions
 - Call Results
2. In the **Call Actions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Call Results' and contains several input fields: 'Result Code' (text box), 'Description' (text box), 'Report Type' (dropdown menu), 'Right Person Contact' (checkbox), 'Followup Advance Unit' (dropdown menu with 'DAY' selected), 'Value' (text box with '0'), and 'Enabled' (checkbox). At the bottom are buttons for 'Save And Add', 'Save And Return', and 'Return'. On the left, a sidebar lists 'Queues' and other navigation items like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The top right shows user information and a sign-out link.

A brief description of the fields is given below:

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

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Queues are further filtered based on the following criteria:

- Conditions
- Responsibilities

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

7. In the **Conditions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

9. In the **Responsibilities** section, define the responsibilities that are authorized to use the call action result combination. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

10. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

15. Events

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

Note

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

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

15.1 Events

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

- Events Types
- Event Action Types
- Online
- Batch

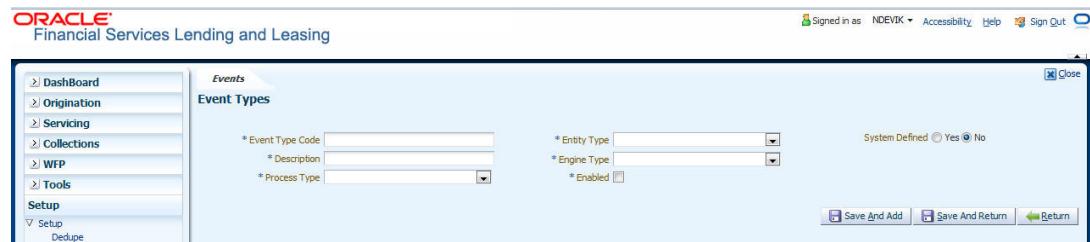
Event Types and Action Types sections of this page provide a master table for setting up the online and batch events. This setup triggers the event, which in turn triggers the actions associated with the events, during application entry account processing.

Navigating to Events

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

15.1.1 Event Types

1. Click **Setup**→**Setup**→**Events**→→**Event Types**.
2. In the **Events Type** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



The screenshot shows the 'Event Types' setup page. The left sidebar has links for Dashboard, Origination, Servicing, Collections, WFP, Tools, Setup, and a sub-menu for Setup and Dedupe. The main area is titled 'Event Types' and contains the following fields:
- Event Type Code (input field)
- Description (input field)
- Entity Type (dropdown)
- Engine Type (dropdown)
- Process Type (input field)
- Enabled (checkbox)
- System Defined (radio buttons: Yes, No)
At the bottom are buttons for Save And Add, Save And Return, and Return.

A brief description of the fields is given below:

Field:	Do this:
Event Type Code	Specify the event type code.
Description	Specify the event description.
Process Type	Specify the process type (BATCH or ONLINE) from the drop-down list.
Entity Type	Specify the entity type (ACCOUNTS or APPLICATIONS) from the drop-down list.
Engine Type	Specify the engine type (MONETARY TRANSACTIONS PROCESSING, NON-MONETARY TRANSACTION PROCESSING, CONDITION/ASSIGNMENT PROCESSING, APPLICATION STATUS CHANGE, CREDIT BUREAU PROCESSING, LETTERS PROCESSING or CORRESPONDENCE) from the drop-down list.
Enabled	Check this box to activate the event type.
System Defined	Select 'Yes' to indicate that the event type is system define. Select 'No' to indicate that the event type is user defined.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

15.1.2 **Event Action Type**

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

1. Click **Setup**→**Setup**→**Events**→→**Events Action Types**.
2. In the **Events Action Types** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below::

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

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

15.1.3 Online

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

1. A change in account's status. the system processes the event's actions when the:
 - Account status of ACTIVE is reversed
 - Account status is changed to PAID
 - Account status change to PAID is reversed
 - Account status is changed to CHARGE OFF
 - Account status change to CHARGE OFF is reversed.
2. The opening or closing of an accounts conditions. The system processes the event's actions when the:
 - Account condition DELINQUENT is opened
 - Account condition DELINQUENT is closed
3. The change in application status / sub status to APPROVED – REHASHING.
4. The posting of a non-monetary transaction to the account.

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

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

To setup Online Event

1. Click **Setup**→**Setup**→**Events**→→**Online**.
2. In the **Events** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The left sidebar has a tree structure with nodes like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. Under Setup, there are sub-nodes for 'Setup' and 'Dedupe'. The main content area is titled 'Events' and contains a form with the following fields: 'Event Code' (input field), 'Event Type' (dropdown menu), 'Frequency' (dropdown menu), 'Synchronous' (checkbox), and 'Enabled' (checkbox). At the bottom of the form are buttons for 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

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

4. In the **Event Criteria** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Criteria Details

The Criteria Details sub page allows you to define the selection criteria for the event. The event engine uses these criteria to determine which applications or accounts to include in the event action.

6. In the **Setup**→**Setup**→**Events**→→**Online**→**Criteria** section, you can define the event selection criteria. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Actions

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

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

A brief description of the fields is given below:

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

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

10. For each event action, use the **Action Parameters** section to set up the required action parameters and values. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

11. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

15.1.4 Batch

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

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

To setup the Batch Event

1. Click **Setup**→**Setup**→**Events**→→**Batch**.
2. In the **Events** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The left sidebar has a navigation menu with items like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. Under Setup, there are sub-options for Setup and Dedupe. The main content area is titled 'Events' and contains a form with fields: 'Event Code' (input field), 'Event Type' (dropdown menu), 'Frequency' (dropdown menu), 'Synchronous' (checkbox), and 'Enabled' (checkbox). At the bottom of the form are buttons for 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

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

4. In the **Events Criteria** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter..

A brief description of the fields is given below:

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

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Criteria Details

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

6. In the click **Setup**→**Setup**→**Events**→→**Batch**→**Criteria** section, you can define the event selection criteria. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Action

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

- Send letter for an account
- Generate correspondence for an account
- Send letter for an application
- Generate correspondence for an application

8. Click **Setup**→**Setup**→**Events**→**Loan**→**Batch**→**Action**.
9. In the **Actions** section, define the action you want the system to perform for the event by entering the following information. (You can set up more than one event action for a particular event, then use the Seq field to define the order in which the events will occur.) Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main menu on the left includes 'Dashboard', 'Origination', 'Servicing', 'Collections', 'WFP', 'Tools', 'Setup' (which is expanded to show 'Setup' and 'Deduce'), and 'Events'. The 'Events' menu is selected. The sub-page title is 'Actions'. It contains three input fields: 'Description' (a dropdown menu), 'Seq' (a numeric input field with value 0), and 'Enabled' (a checked checkbox). At the bottom are buttons for 'Save And Add', 'Save And Return', and 'Return'.

A brief description of the fields is given below:

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

10. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

11. For each event action, use the **Action Parameters** section to set up the required action parameters and values. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

12. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

15.1.5 Monitoring Events

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

To monitor events

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

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

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

16. User Productivity

Oracle Financial Services Lending and Leasing User Productivity Setup window is a supervisor feature that allows you to monitor the daily performances of users completing loan origination and loan servicing tasks. These tasks are categorized as (loan origination) customer service/collection tasks (Loan servicing).

Note

The system updates this display only form every day.

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

- Number of funding decisions (verified or funded), by user
- Number of accounts worked and call activities, by user
- Number of accounts worked and call activities, by queue.

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

Navigating to User Productivity Page

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

16.1 Viewing the Customer Service/Collection tasks

Daily tallies from the Customer Service module appear on the pages opened from the following tabs on the User Productivity Screen:

- Queues Status

16.1.1 Service/Collection Queues

The Service/Collection Queues Status tab displays daily information regarding queues, such as the number of accounts worked, number of call activities, number of accounts pending, and totals number of accounts in the queue. It also displays information about the users who worked on these queues and details of the call activities.

To use the Queues Status tab

1. Click **Dashboard**→**Dashboard**→**User Productivity**→**Queues** tab. The details are grouped into two:
 - Service/Collection Queues
 - Activity details

2. In the Service/Collection **Queues** section, you can view the following information.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads 'ORACLE' and 'Financial Services Lending and Leasing'. The top navigation bar includes 'Signed in as NDEVIK', 'Accessibility', 'Help', and 'Sign Out'. The left sidebar has a 'DashBoard' section with 'Dashboard', 'Users Productivity', and 'System Monitor' options. The main content area has a 'Users Productivity' tab selected. Under 'Users Productivity', there are two tabs: 'Service/Collection Queues' and 'Activity Details'. The 'Service/Collection Queues' tab is active, showing a table with columns: Company, Branch, Queue Name, Accounts, Activities, Pending, and Total. A message 'No data to display.' is shown below the table. The 'Activity Details' tab is also visible, showing a table with columns: User, Name, Left Messages, Promise To Pay, No Answer, Other, and Total. A message 'No data to display.' is shown below this table as well.

A brief description of the fields is given below:

Field:	View this:
Company	Displays the company name.
Branch	Displays the branch.
Queue Name	Displays the queue name.
Accounts	Displays the number of accounts worked.
Activities	Displays the number of call activities.
Pending	Displays the number of accounts pending.
Total	Displays the number of total accounts.

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

Field:	View this:
User	Displays the user code.
Name	Displays the user name.
Left Messages	Displays the left message activity count.
Promise To Pay	Displays the promise to pay activity count.
No Answer	Displays the no answer activity count.
Other	Displays the other activity count.
Total	Displays the total activity count.

17. Appendix A: Summary of the Application Scoring Parameters

17.1 Glossary

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

17.2 Scoring Parameters by Category

17.2.1 Applicant Details / Debt Ratios

17.2.1.1 Applicant Credit Bureau Auto Debt Ratio

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

17.2.1.2 Applicant Credit Bureau Bank Debt Ratio

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

17.2.1.3 Applicant Credit Bureau Card Debt Ratio

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

17.2.1.4 Applicant Credit Bureau Debt Ratio

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

17.2.1.5 Applicant Credit Bureau FICO Score

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

17.2.1.6 Applicant Credit Bureau Inst Debt Ratio

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

17.2.1.7 Applicant Credit Bureau Loan Fin Debt Ratio

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

17.2.1.8 Applicant Credit Bureau Mortgage Debt Ratio

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

17.2.1.9 Applicant Credit Bureau Open Public Records

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

17.2.1.10 Applicant Credit Bureau Public Records

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

17.2.1.11 Applicant Credit Bureau Retail Debt Ratio

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

17.2.1.12 Applicant Credit Bureau Rev Debt Ratio

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

17.2.1.13 Applicant Credit Bureau Sales Fin Debt Ratio

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

17.2.1.14 Applicant Debt Ratio Stated After Requested Loan Amount

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

17.2.1.15 Applicant Debt Ratio Stated Before Requested Loan Amount

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

17.2.1.16 Applicant Debt To Income Ratio Stated After Requested Loan Amount

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

17.2.1.17 Applicant Debt To Income Ratio Stated Before Requested Loan Amount

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

17.2.1.18 Applicant Payment To Income Ratio Stated

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

17.2.1.19 Applicant Prior Customer

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

17.2.1.20 Applicant Revolving Debt Ratio Stated

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

17.2.1.21 Applicant Stated Employment Period (In Months)

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

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

17.2.1.22 Applicant Stated Monthly Income

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

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

17.2.1.23 Applicant Stated Monthly Liability

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

17.2.1.24 Applicant Stated Residence Period (In Months)

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

17.2.2 Loan Details

17.2.2.1 Approximate Cash Price

This is the Approximate Cash price taken from the “Approx Price” field on the Application Entry form’s Loan page in the system.

17.2.2.2 Requested Advance Amount

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

17.2.3 Auto Trades / Inquiries

17.2.3.1 Applicant Credit Bureau 6month Auto Trades

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

17.2.3.2 Applicant Credit Bureau 12month Auto Trades

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

17.2.3.3 Applicant Credit Bureau 24month Auto Trades

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

17.2.3.4 Applicant Credit Bureau Auto Inquiries

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

17.2.3.5 Applicant Credit Bureau Auto Trades

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

17.2.3.6 Applicant Credit Bureau Current Auto Trades

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

17.2.3.7 Applicant Credit Bureau Open Auto Trades

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

17.2.3.8 Applicant Credit Bureau Satisfactory Auto

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

17.2.3.9 Applicant Credit Bureau Worst Auto Trade

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

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

17.2.4 Bank Trades / Inquiries

17.2.4.1 Applicant Credit Bureau 12month Bank Trades

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

17.2.4.2 Applicant Credit Bureau 24month Bank Trades

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

17.2.4.3 Applicant Credit Bureau 6month Bank Trades

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

17.2.4.4 Applicant Credit Bureau Bank Inquiries

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

17.2.4.5 APplicant Credit Bureau Bank Trades

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

17.2.4.6 Applicant Credit Bureau Current Bank Trades

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

17.2.4.7 Applicant Credit Bureau Open Bank Trades

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

17.2.4.8 Applicant Credit Bureau Rev Bank Balance

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

17.2.4.9 Applicant Credit Bureau Rev Bank High Balance

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

Note

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

17.2.4.10 Applicant Credit Bureau Satisfactory Bank

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

17.2.4.11 Applicant Credit Bureau Worst Bank Trade

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

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

17.2.5 Card Trades / Inquiries

17.2.5.1 Applicant Credit Bureau 12month Card Trades

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

17.2.5.2 Applicant Credit Bureau 24month Card Trades

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

17.2.5.3 Applicant Credit Bureau 6month Card Trades

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

17.2.5.4 Applicant Credit Bureau Card Inquiries

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

17.2.5.5 Applicant Credit Bureau Card Trades

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

17.2.5.6 Applicant Credit Bureau Current Card Trades

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

17.2.5.7 Applicant Credit Bureau Open Card Trades

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

17.2.5.8 Applicant Credit Bureau Satisfactory Card

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

17.2.5.9 Applicant Credit Bureau Worst Card Trade

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

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

17.2.6 Installment Trades / Inquiries

17.2.6.1 Applicant Credit Bureau 12month Inst Trades

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

17.2.6.2 Applicant Credit Bureau 24month Inst Trades

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

17.2.6.3 Applicant Credit Bureau 6month Inst Trades

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

17.2.6.4 Applicant Credit Bureau Current Inst Trades

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

17.2.6.5 Applicant Credit Bureau Inst Trades

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

17.2.6.6 Applicant Credit Bureau Open Inst Trades

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

17.2.6.7 Applicant Credit Bureau Satisfactory Inst Trades

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

17.2.6.8 Applicant Credit Bureau Worst Inst Trade

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

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

17.2.7 Loan Finance Trades / Inquiries

17.2.7.1 Applicant Credit Bureau 12month Loan Fin Trades

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

17.2.7.2 Applicant Credit Bureau 24month Loan Fin Trades

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

17.2.7.3 Applicant Credit Bureau 6month Loan Fin Trades

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

17.2.7.4 Applicant Credit Bureau Current Loan Fin Trades

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

17.2.7.5 Applicant Credit Bureau Loan Fin Trades

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

17.2.7.6 Applicant Credit Bureau Loan Finance Inquiries

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

17.2.7.7 Applicant Credit Bureau Open Loan Finance Trades

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

17.2.7.8 Applicant Credit Bureau Satisfactory Loan Fin

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

17.2.7.9 Applicant Credit Bureau Worst Loan Fin Trade

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

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

17.2.8 Mortgage Trades / Inquiries

17.2.8.1 Applicant Credit Bureau 12month Mortgage Trades

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

17.2.8.2 Applicant Credit Bureau 24month Mortgage Trades

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

17.2.8.3 Applicant Credit Bureau 6month Mortgage Trades

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

17.2.8.4 Applicant Credit Bureau Current Mortgage Trades

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

17.2.8.5 Applicant Credit Bureau Mortgage Trades

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

17.2.8.6 Applicant Credit Bureau Open Mortgage Trades

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

17.2.8.7 Applicant Credit Bureau Satisfactory Mortgage

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

17.2.8.8 Applicant Credit Bureau Worst Mortgage Trade

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

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

17.2.9 Retail Trades / Inquiries

17.2.9.1 Applicant Credit Bureau 12month Retail Trades

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

17.2.9.2 Applicant Credit Bureau 24month Retail Trades

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

17.2.9.3 Applicant Credit Bureau 6month Retail Trades

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

17.2.9.4 Applicant Credit Bureau Current Retail Trades

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

17.2.9.5 Applicant Credit Bureau Open Retail Trades

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

17.2.9.6 Applicant Credit Bureau Retail Inquiries

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

17.2.9.7 Applicant Credit Bureau Retail Trades

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

17.2.9.8 Applicant Credit Bureau Satisfactory Retail

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

17.2.9.9 Applicant Credit Bureau Worst Retail Trade

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

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

17.2.10 Revolving Trades

17.2.10.1 Applicant Credit Bureau 12month Rev Trades

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

17.2.10.2 Applicant Credit Bureau 24month Rev Trades

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

17.2.10.3 Applicant Credit Bureau 6month Rev Trades

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

17.2.10.4 Applicant Credit Bureau Current Rev Trades

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

17.2.10.5 Applicant Credit Bureau Open Rev Trades

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

17.2.10.6 Applicant Credit Bureau Rev Balance

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

17.2.10.7 Applicant Credit Bureau Rev High Balance

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

Note

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

17.2.10.8 Applicant Credit Bureau Rev Retail Balance

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

17.2.10.9 Applicant Credit Bureau Rev Retail High Balance

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

Note

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

17.2.10.10 Applicant Credit Bureau Rev Trades

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

17.2.10.11 Applicant Credit Bureau Satisfactory Rev Trades

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

17.2.10.12 Applicant Credit Bureau Worst Rev Trade

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

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

17.2.11 Sales Finance Trades / Inquiries

17.2.11.1 Applicant Credit Bureau 12month Sales Fin Trades

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

17.2.11.2 Applicant Credit Bureau 24month Sales Fin Trades

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

17.2.11.3 Applicant Credit Bureau 6month Sales Fin Trades

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

17.2.11.4 Applicant Credit Bureau Current Sales Fin Trades

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

17.2.11.5 Applicant Credit Bureau Open Sales Finance Trades

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

17.2.11.6 Applicant Credit Bureau Sales Fin Trades

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

17.2.11.7 Applicant Credit Bureau Sales Finance Inquiries

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

17.2.11.8 Applicant Credit Bureau Satisfactory Sales Fin

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

17.2.11.9 Applicant Credit Bureau Worst Sales Fin Trade

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

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

17.2.12 Other Trades

17.2.12.1 Applicant Credit Bureau 12month Trades

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

17.2.12.2 Applicant Credit Bureau 24month Trades

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

17.2.12.3 Applicant Credit Bureau 6month Trades

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

17.2.12.4 Applicant Credit Bureau Avg Open Trade Age

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

17.2.12.5 Applicant Credit Bureau Avg Trade Age

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

17.2.12.6 Applicant Credit Bureau Chargeoff Trades

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

17.2.12.7 Applicant Credit Bureau Collections

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

17.2.12.8 Applicant Credit Bureau Current Trades

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

17.2.12.9 Applicant Credit Bureau Inquiries

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

17.2.12.10 Applicant Credit Bureau Inquiries 12m

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

17.2.12.11 Applicant Credit Bureau Inquiries 24m

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

17.2.12.12 Applicant Credit Bureau Inquiries 6m

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

17.2.12.13 Applicant Credit Bureau Judgments

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

17.2.12.14 Applicant Credit Bureau Liens

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

17.2.12.15 Applicant Credit Bureau Newest Inquiry

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

17.2.12.16 Applicant Credit Bureau Newest Trade

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

17.2.12.17 Applicant Credit Bureau Oldest Inquiry

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

17.2.12.18 Applicant Credit Bureau Oldest Trade

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

17.2.12.19 Applicant Credit Bureau Open Collection Trades

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

17.2.12.20 Applicant Credit Bureau Open Collections

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

17.2.12.21 Applicant Credit Bureau Open Judgments

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

17.2.12.22 Applicant Credit Bureau Open Liens

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

17.2.12.23 Applicant Credit Bureau Open Trades

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

17.2.12.24 Applicant Credit Bureau Past Due 30

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

17.2.12.25 Applicant Credit Bureau Past Due 30 12m

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

17.2.12.26 Applicant Credit Bureau Past Due 30 24m

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

17.2.12.27 Applicant Credit Bureau Past Due 60

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

17.2.12.28 Applicant Credit Bureau Past Due 60 12m

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

17.2.12.29 Applicant Credit Bureau Past Due 60 24m

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

17.2.12.30 Applicant Credit Bureau Past Due 90

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

17.2.12.31 Applicant Credit Bureau Past Due 90 12m

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

17.2.12.32 Applicant Credit Bureau Past Due 90 24m

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

17.2.12.33 Applicant Credit Bureau Past Due Now

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

17.2.12.34 Applicant Credit Bureau Repossessions

This is the number of reposessions shown on the bureau for the applicant in the history of the bureau.

17.2.12.35 Applicant Credit Bureau Satisfactory Trades

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

17.2.12.36 Applicant Credit Bureau Too New Trades

This shows the number of trades that have been reported where a lender is reporting a brand new account, but has not even billed the applicant yet.

17.2.12.37 Applicant Credit Bureau Trade Collections

This is the number of trades in collections assigned to collections agencies shown on the bureau for the applicant in the history of the bureau.

17.2.12.38 Applicant Credit Bureau Trades

This is the number of trades in the history of the credit bureau for that applicant. Note that different bureaus store information for varying amounts of time.

17.2.12.39 Applicant Credit Bureau Worst Trades

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

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

17.2.13 Bankruptcy information

17.2.13.1 Applicant Credit Bureau 11 Bankruptcies

This parameter provides a count of the number of Chapter 11 Bankruptcies the applicant has filed in the stored history of the bureau.

17.2.13.2 Applicant Credit Bureau 13 Bankruptcies

This parameter provides a count of the number of Chapter 13 Bankruptcies the applicant has filed in the stored history of the bureau.

17.2.13.3 Applicant Credit Bureau 7 Bankruptcies

This parameter provides a count of the number of Chapter 7 Bankruptcies the applicant has filed in the stored history of the bureau.

17.2.13.4 Applicant Credit Bureau Bankruptcies

This parameter provides a count of the number of bankruptcies of any type the applicant has filed in the stored history of the bureau.

17.2.13.5 Applicant Credit Bureau Bkrp Score

The bureaus offer two basic types of scores, a FICO type, and a bankruptcy type. The term FICO score is sometimes used as a generic term for a credit score, but it is supposed to mean that the score is based on an algorithm purchased or licensed from Fair Isaac Corp. In the system, if a score is listed as a FICO score, it is based on a Fair Isaac model. A bankruptcy score is a score that is used to predict the likelihood of a consumer to file bankruptcy. It is provided much like a FICO score.

17.2.13.6 Applicant Credit Bureau Open 11 Bankruptcies

This parameter provides a count of the number of open Chapter 11 Bankruptcies associated with the applicant in the bureau.

17.2.13.7 Applicant Credit Bureau Open 13 Bankruptcies

This parameter provides a count of the number of open Chapter 13 Bankruptcies associated with the applicant in the bureau.

17.2.13.8 Applicant Credit Bureau Open 7 Bankruptcies

This parameter provides a count of the number of open Chapter 7 Bankruptcies associated with the applicant in the bureau.

17.2.13.9 Applicant Credit Bureau Open Bankruptcies

This parameter provides a count of the number of bankruptcies of any type the applicant X has open currently.

17.2.13.10 Applicant Credit Bureau Recent 11 Bankruptcy

For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 11 bankruptcy in the last X months.

17.2.13.11 Applicant Credit Bureau Recent 13 Bankruptcy

For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 13 bankruptcy in the last X months.

17.2.13.12 Applicant Credit Bureau Recent 7 Bankruptcy

For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 7 bankruptcy in the last X months.

17.2.13.13 Applicant Credit Bureau Recent Bankruptcy

For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for any kind of bankruptcy in the last X months.

17.2.13.14 Applicant Has A Prior Bankruptcy

This parameter tracks whether the applicant has indicated a prior bankruptcy based on the checkbox in the the system's Origination module. The prior bankruptcy is set to Y if the checkbox is checked otherwise it has a value of N.

17.2.14 Delinquency Information

17.2.14.1 Applicant Credit Bureau Longest Since Major

This parameter reflects the longest period (in months) a tradeline has been open since the last derog.

17.2.14.2 Applicant Credit Bureau Longest Since Minor

This parameter reflects the longest period (in months) a tradeline has been open since the last minor delinquency.

17.2.14.3 Applicant Credit Bureau Open Longest Since Major

This parameter considers the greatest amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the greatest value returned.

17.2.14.4 Applicant Credit Bureau Open Longest Since Minor

This parameter considers the greatest amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the greatest value returned.

17.2.14.5 Applicant Credit Bureau Open Shortest Since Major

This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the least value returned.

17.2.14.6 Applicant Credit Bureau Open Shortest Since Minor

This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the least value returned.

17.2.14.7 Applicant Credit Bureau Shortest Since Major

This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the parameters (open and closed) with major delinquencies, and reflects the least value returned.

17.2.14.8 Applicant Credit Bureau Shortest Since Minor

This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the parameters (open and closed) with minor delinquencies, and reflects the least value returned.

17.2.15 Derogatory Trade Information

17.2.15.1 Applicant Credit Bureau Derog 12m Trades

Provides the number of trades that were derogatory in the last 12 months. This includes open and closed trades. These trades may or may not be derogatory now.

17.2.15.2 Applicant Credit Bureau Derog 24m Trades

Provides the number of trades that were derogatory in the last 24 months. This includes open and closed trades. These trades may or may not be derogatory now.

17.2.15.3 Applicant Credit Bureau Derog Now Trades

Provides the number of trades that are derogatory right now. Does this include closed trades?

17.2.15.4 Applicant Credit Bureau Derog Trades

This parameter addresses the number of derogatory trades associated with the applicant. This includes open and closed trades.

17.2.15.5 Applicant Credit Bureau Longest Since Derog

This parameter covers the longest period (in months) since last derog.

17.2.15.6 Applicant Credit Bureau Open Longest Since Derog

This parameter covers the longest period (in months) a tradeline has been open since the last derog.

17.2.15.7 Applicant Credit Bureau Open Shortest Since Derog

This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the open parameters with derogs, and reflects the least value returned.

17.2.15.8 Applicant Credit Bureau Shortest Since Derog

This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the parameters (open and closed) with derogs, and reflects the least value returned.

18. Appendix A - Late Fee Methods Definitions

FLAT AMOUNT

FLAT AMOUNT charges a flat (fixed amount) fee when an account becomes overdue.

For example, if the FLAT AMOUNT late fee is set at \$25, and the account is \$900 overdue, then the late fee assessed will be \$25. For each month the account is overdue, regardless of the amount, the late fee assessed will be \$25.

PERCENTAGE OF PAYMENT DUE

PERCENT OF PAYMENT DUE charges a late fee based on a percentage of the part of a payment due that remains to be paid.

For example, if the PERCENT OF PAYMENT DUE late fee is set as 10%, and if only \$90 of a \$200 standard payment is due, then the late fee will be \$9 (10% of 90).

If \$3000 on a loan with a standard payment of \$200 is due, the late fee will be \$20 (10% of 200). This is because the computed late fee is based only on the payment due for that month -- not the accumulated due amount.

If the stated monthly payment is \$300 and account is delinquent for 3 months (\$900), then every month the late fee is computed only on the amount due for that month (\$300 or part of \$300) -- not on \$900.

PERCENTAGE OF STANDARD PAYMENT

PERCENTAGE OF STANDARD PAYMENT charges a late fee based on the standard monthly payment, regardless of the current amount due.

For example, if you set 10% as the PERCENTAGE OF STANDARD PAYMENT late fee, the standard payment amount was \$500, and the account was due for \$2000, then the late fee will be \$50 (10% of 500). In other words, every month the system computes the late fee using monthly standard payment amount (\$500), irrespective of the amount paid by the customer.

If the customer pays \$400 out of \$500, the system still computes the late fee using \$500, and not on \$100.

FLAT AMOUNT PYRAMID LAW

FLAT AMOUNT PYRAMID LAW prevents the pyramiding of "flat" late fees. If an account is overdue, then the system assesses a flat (fixed amount) late fee. However, if the standard payment is made the following month, then a new late charge will not be created, even if the payment made does not fulfill the current amount due.

For example, if a customer is assessed a late fee of \$25 for 1/2005, and makes his \$200 standard payment in 2/2005, that person cannot be assessed a new \$25 late fee for 2/2005 (even though his payment only fulfilled the amount owed for 1/2005).

If a customer makes a payment of just \$199 in 1/2005 (an amount that does not fulfill the standard payment), then the customer could also be assessed a \$25 late fee for 2/2005.

If the customer makes a payment of \$199 in 2/2005 (an amount that does not fulfill the standard payment), then the customer could be assessed a late fee for 2/2005.

PERCENTAGE OF PAYMENT DUE PYRAMID LAW

PERCENTAGE OF PAYMENT DUE PYRAMID LAW prevents the pyramiding of "percentage of payment due" late fees. If an account is overdue, then the system assesses a fee based on what part of a payment remains to be paid. However, if the standard payment is made the following month, then the system will not create a new late charge, even if the payment made does not fulfill the current amount due.

For example, if the PERCENTAGE OF PAYMENT DUE PYRAMID LAW late fee is set as 10%, and if only \$90 of a \$200 standard payment was due, then the late fee would be \$9.

If \$3000 on a loan with a standard payment of \$200 was due, the late fee would be \$20. However, if a customer was assessed a late fee of \$9 for 1/2005, and makes his \$200 standard payment in 2/2005, then that person cannot be assessed a new late fee for 2/2005 (even though his payment only fulfilled the amount owed for 1/2005).

If the customer makes a payment of \$199 in 2/2005 (an amount that does not fulfill the standard payment), then the individual could be assessed a late fee for 2/2005.

Note

The system computes the late fee based on the payment due for only that month and not the accumulated due amounts.

If the stated monthly payment is \$300 and account is delinquent for 3 months (\$900), then the system computes the late fee every month with the amount due for that month (\$300 or part of \$300) and not on \$900.

PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW

PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW late fee prevents the pyramiding of "percentage of standard payment" late fees. If an account becomes overdue, then the system assesses a fee based on the standard monthly payment, regardless of the current amount due. However, if the standard payment is made the following month, then the system will not create a new late charge, even if the payment made does not fulfill the current amount due.

For example, if the PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW late fee is set as 10%, and the standard payment is \$200, then \$20 (10% of 200) is owed. If only \$90 of a \$200 standard payment was due, then the late fee would still be \$20.

If \$3000 on a loan with a standard payment of \$200 is due, the late fee will be \$20, since the fee is calculated based on the payment due -- not the total outstanding amount due.

However, if a customer is assessed a late fee of \$20 for 1/2005, and makes the \$200 standard payment in 2/2005, that person cannot be assessed a new late fee for 2/2005, even though the payment only fulfills the amount owed for 1/2005. If the customer makes a payment of \$199 in 2/2005 (an amount that does not fulfill the standard payment), then the system could assess a late fee for 2/2005.

19. Appendix B - Rounding Amounts and Rate Attributes

Rounding Amounts

Generally in the lending industry, computed amounts (interest, fees, costs, and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle Financial Services Lending and Leasing supports the rounding, raising, or cutting off of calculated amounts.

Rounding will increase the resulting amount to the next number up to the second decimal, based on the value of third decimal.

Raising will always increase the resulting amount to the next number up to the second decimal.

Cutting off will always cut the number after the second decimal.

You can choose the rounding method you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_METHOD on the Administration form (Setup menu bar > Administration link > System link > System Parameters link > System tab).

You can choose the rounding factor you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_FACTOR on the Administration form. Currently, the system supports rounding up to two decimals only.

Examples of how resulting amounts differ by RAISE, ROUND, and CUTOFF:

Example 1: Amount: 234.136

Method	Result
Round	234.14
Raise	234.14
Cutoff	234.13

Example 2: Amount: 234.134

Method	Result
Round	234.13
Raise	234.14
Cutoff	234.13

Example 3: Amount: 234.1319999

Method	Result
Round	234.13
Raise	234.14

Method	Result
Cutoff	234.13

Note

The system rounds only calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

Rate Attributes

The system supports the rounding of the index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth (1/8th) (to keep the index rate in the multiple of .125) or fourth (1/4th) (to keep the index rate in the multiple of .25). The system rounds only the index rate and not the margin or final rate. You can define the index rounding method on the Product tab's Product Definition page for variable rate line of credits.

Note

Index rounding does not apply to fixed rate loans.

The system currently supports the following rounding of methods.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. On the left, a navigation menu includes 'Dashboard', 'Origination', 'Sourcing', 'Collections', 'WFP', 'Tools', and 'Setup' (with 'Dedupe', 'Credit Bureau', 'Securitization', 'Correspondent', 'General Ledger', and 'Events' listed under it). The main window is titled 'Product Definition' under the 'Products' tab. It shows a product named 'IJARA-HOME-LN' with a description of 'IJARAHOMELOAN(PR)'. The 'Index Rounding' dropdown is set to 'NO ROUNDING TO INDEX RATE'. Other dropdowns show 'ISLAMIC' as the collateral type, 'PERSONAL PROPERTY HOME' as the collateral sub-type, 'INSTALLMENT' as the credit bureau portfolio type, 'HOME EQUITY' as the credit bureau account type, and 'QUARTERLY' as the billing cycle. The 'Reschedule Value' field also displays the rounding options. Buttons for 'Save And Return' and 'Return' are at the bottom right.

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 0.125: Select this method to round up to 1/8th (to keep the index rate in the multiple of 0.125).

Examples:

Current rate:	5.325
Rate rounded to:	5.375

Current rate:	5.312
Rate rounded to:	5.250



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Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

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