

Setup Guide - Consumer Loans Collection

Version: 12.5.0.0

Oracle FLEXCUBE Lending and Leasing
9SS17 - FLEXCUBE V.LL Release 12.5.0.0

January, 2010

Oracle Part Number E51562-01



Document Control

Author: Documentation Team	Group: BPD	
Created on : November 02, 2009	Revision No : Final	
Updated by : Documentation Team	Reviewed by : Development/Testing teams	Approved by: Software Quality Assurance Team
Updated on : January 28, 2010	Reviewed on : January 28, 2010	Approved on : January 28, 2010

TABLE OF CONTENTS

CHAPTER 1 : ADMINISTRATION (SYSTEM) SETUP

Parameters link	1-2
Parameters link > System link (System Parameters Setup page)	1-3
Parameters link > Organization link (Organization System Parameters Setup page)	1-6
Parameters link > Company link (Company System Parameters Setup page)	1-9
Lookups link (Lookups Setup page)	1-11
User Defined Tables link (User Defined Tables Setup page)	1-14
Audit Tables link (Audit Tables Setup page)	1-19
Txn Codes link (Transaction Codes Setup page)	1-22
Transaction Codes Setup sub pages	1-25
Parameters sub page	1-26
Access Grid sub page	1-27
Products sub page	1-29
Data Files link (Data File Setup page)	1-31
Reports link (Reports page)	1-34
Error Messages link (Error Messages Setup page)	1-36
Translation link > Setup Translation link (Translation Setup page)	1-38
Translation link > Message Translation link (Message Translation Setup page)	1-41

CHAPTER 2 : ADMINISTRATION (USER) SETUP

Organization link (Organization page)	2-2
Companies link (Companies page)	2-10
Access link > Data link (Access Grid page)	2-16
Access link > Screen link	2-18
Access link > Correspondence link	2-20
Users link (Users page)	2-22
Printers link (Printers page)	2-31
Currency link	2-34
Currency Pair link	2-35
Zip Codes link	2-36

CHAPTER 3 : ORACLE FLEXCUBE LENDING AND LEASING CREDIT BUREAU SETUP

Credit Bureau Setup details	3-1
Reporting link (Reporting page)	3-2
Special Metro II Code reporting	3-3
Oracle Wallet Manager setup	3-5
Oracle JVM Security setup	3-7
Importing a trusted certificate into an Oracle Wallet	3-8
Importing the Certificates into an Oracle Wallet	3-10

De-duping Credit Bureau data	3-12
CHAPTER 4 : BATCH JOB SETUP	
Setup link > Batch Job link (Batch Job Sets page)	4-2
Setup link > Job Holidays link (Job Holidays page)	4-7
Monitor Batch Jobs link	4-8
Monitor Jobs link (Monitor Details page)	4-13
Monitor Users link (Monitor page)	4-15
Services link (Services page)	4-16
Log Files link > Data Server link (Batch Jobs page)	4-17
Log Files link > Application Server link (Batch Jobs page)	4-19
CHAPTER 5 : PRODUCT SETUP	
Setup drop-down link	5-1
Setup link > Assets link (Assets page)	5-2
Setup link > Scoring Parameters link (Scoring Parameters page)	5-6
CHAPTER 6 : PRODUCT LOAN SETUP	
Loan link > Contract link (Contract page)	6-2
Staged Funding	6-11
Repayment scheduling for staged funding	6-15
Loan link > Contract link > Balances sub page	6-17
Loan link > Contract link > Amortize Balances sub page	6-19
Loan link > Contract link > Itemizations sub page	6-20
Loan link > Contract link > Fees sub page	6-22
Loan link > Checklists link (Checklists page)	6-25
Loan link > Statements link (Messages page)	6-28
Loan link > Letters link (Loan Letters page)	6-30
CHAPTER 7 : SUBVENTION SETUP	
Loan link > Loan Subvention link (Loan Subvention Plans page)	7-3
CHAPTER 8 : SECURITIZATION SETUP	
Setup link > Cycles link (Cycles page)	8-2
Loan link > Inquiry link (Pool Inquiry page)	8-5
Pool Transactions sub page	8-7
Pool Accounts sub page	8-9
Product sub page	8-12
Status sub page	8-13
Rate sub page	8-14
Delinquency sub page	8-15
Term sub page	8-16
Loan link > Creation link (Pool Creation page)	8-17
CHAPTER 9 : CORRESPONDENCE SETUP	
Correspondence Setup link bar	9-2
(System Functions page)	9-2
Elements link (Elements page)	9-4
E-Form Elements link (E-Forms Elements page)	9-5
Documents link (Documents page)	9-7

Correspondence link (Correspondence page) 9-11

CHAPTER 10 : QUEUE SETUP

Queues Setup link (Queues page) 10-7
Customer Service link (Customer Service page) 10-12
 Group Follow-up 10-17
 Using the Hard Assigned feature 10-18

CHAPTER 11 : EVENTS SETUP

Setup link (Setup page) 11-2
Online link (Online page) 11-4
 Online link > Criteria Details sub page. 11-6
 Online link > Action sub page 11-7
Batch link (Batch page) 11-9
 Batch link > Criteria Details sub page 11-10
 Batch link > Action sub page 11-11
Monitoring events 11-13

CHAPTER 12 : ORACLE FLEXCUBE LENDING AND LEASING USER PRODUCTIVITY SETUP

Viewing the Customer Service/Collection tasks 12-2
Customer Service/Collection link > Collector Activity link. 12-2
Customer Service/Collection link's Queues Status link 12-3

CHAPTER 1: ADMINISTRATION (SYSTEM) SETUP

The Administration window's System drop-down links record setup data related to the Oracle FLEXCUBE Lending and Leasing's overall functionality and performance. This data affects the mechanics of the system: how Oracle FLEXCUBE Lending and Leasing processes work and where it looks for files when completing tasks.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing Administration window. The title bar includes the Oracle logo and the text "FLEXCUBE Lending and Leasing". The user information bar shows "User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER". The navigation menu on the left is expanded to "System", which includes links for Parameters, Lookups, User Defined Tables, Audit Tables, User Defined Defaults, Txn Codes, Data Files, Reports, Error Messages, Translation, and User. The main content area is titled "System Parameters Setup" and contains a "System Parameters" section with a search bar and a table of parameters. The table has columns for "Select", "Parameter", "Description", "Parameter Value", and "Enabled".

Select	Parameter	Description	Parameter Value	Enabled
<input checked="" type="radio"/>	ACA_PAYMENT_AUTO_LOAD	DO AUTO PAYMENT LOAD FROM ACCOUNT ACH	YES	<input checked="" type="checkbox"/>
<input type="radio"/>	ACA_PRENOTE_DAYS	NUMBER OF DAYS FOR PRENOTE TO OCCUR FOR ACCOUNT ACH	26	<input checked="" type="checkbox"/>
<input type="radio"/>	ACA_PRE_PROCESS_DAYS	NUMBER OF DAYS BEFORE DRAFT DAY FOR ACCOUNT ACH PROCESS	2	<input checked="" type="checkbox"/>
<input type="radio"/>	ACH_PAYEE_PRENOTE_DAYS	NUMBER OF DAYS FOR PRENOTE TO OCCUR FOR PRODUCER/VENDOR ACH	7	<input type="checkbox"/>
<input type="radio"/>	ACPPRC_BJ_100_01_DEBUG_LEVEL	ACPPRC_BJ_100_01_DEBUG_LEVEL	0	<input type="checkbox"/>
<input type="radio"/>	AGE_APPROVED_CONDITIONED_DAYS	NUMBER OF DAYS FOR APPROVED AND CONDITION APPLICATION TO AGE	30	<input checked="" type="checkbox"/>
<input type="radio"/>	AGE_CONTRACT_DAYS	NUMBER OF DAYS FOR CONTRACT TO AGE	25	<input checked="" type="checkbox"/>
<input type="radio"/>	CAPPRC_BJ_100_01_DEBUG_LEVEL	CAPPRC_BJ_100_01_DEBUG_LEVEL	0	<input type="checkbox"/>
<input type="radio"/>	CHECK_PRINT_PREVIEW	SET YES TO PREVIEW THE AP CHECK IN PDF(YES/NO)	YES	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_AMOUNT_ROUND_FACTOR	SET THE AMOUNT ROUNDING FACTOR TO APPLY AFTER CALCULATION	ROUND AMOUNT TO 2 DECIMALS	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_AMOUNT_ROUND_METHOD	SET THE AMOUNT ROUNDING METHOD TO APPLY AFTER CALCULATION	CUTOFF	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_APP_ACC_TITLE_FN_LN	APP/ACCOUNT TITLE WITH (YES)FIRST/LAST NAME (NO)LAST/FIRST NAME	YES	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_APP_SERVER_HOME	APPLICATION SERVER HOME DIRECTORY	SETME	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_CURRENT_MODEL_YEAR	DEFAULT CURRENT MODEL YEAR	70	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_GL_POST_DT	SYSTEM GL POST DATE (UPDATED BY SCHEDULER IF ENABLED)	6/30/2009	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_HTTP_PROXY_PORT	HTTP PROXY SERVER PORT FOR OUTGOING HTTP CONNECTIONS	8080	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_HTTP_PROXY_SERVER	HTTP PROXY SERVER FOR OUTGOING HTTP CONNECTIONS	192.168.25.25	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_INT_360_ACCRUAL_DAYS_MTHD	360 DAYS INTEREST ACCRUAL METHOD. VALUES: US -US METHOD AND EU -EUROPEON METHOD	US	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_SCHEMA_ID	SCHEMA IDENTIFIER (USER_ID COLUMN FROM ALL_USERS)	72	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_SCHEMA_NAME	ORACLE USER NAME FOR THIS SCHEMA	DFLLNEW	<input checked="" type="checkbox"/>

The Administration link bar's System drop-down link contains the following:

- Parameters
- Lookups
- User Defined Tables
- Audit Tables
- Txn Codes
- Data Files
- Reports
- Error Messages
- Translation

All System drop-down link pages allow you to control the behavior of the system from a technical perspective; for example, determine parameter values, define what information is audited, and record default values. Oracle Financial Services Software provides default values on all these pages.

Parameters link

System parameters define information or values used throughout Oracle FLEXCUBE Lending and Leasing. They act as switches that control the manner in which a function is implemented, or whether or not Oracle FLEXCUBE Lending and Leasing performs a particular task. Parameters are used throughout Oracle FLEXCUBE Lending and Leasing 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 Oracle FLEXCUBE Lending and Leasing system files, the URLs for the report and image servers, and other administration controlled data. Some of the system parameters are setup when Oracle FLEXCUBE Lending and Leasing is installed, but the values associated with the parameters need to be reviewed and maintained.

There are three types of parameters in Oracle FLEXCUBE Lending and Leasing, grouped by what part of the Oracle FLEXCUBE Lending and Leasing system they affect:

Type of paramter:	Paramter 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: Default printer name and Oracle directory object name for account document loading

As a result, the Parameters drop-down link opens the following three pages:

- System Parameters Setup page
- Organization Parameters Setup page
- Company Parameters Setup page

Parameters link > System link (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 Oracle FLEXCUBE Lending and Leasing server file locations and data purging configuration.

To set up the system parameters

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **System** drop-down link, then click **Parameters**.
- 4 Click the **Parameters** drop-down link, then click **System**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing System Parameters Setup page. The page header includes the Oracle logo and the text "FLEXCUBE Lending and Leasing". The user information is "User Id SSC Organization XXX Division C01 Responsibility SUPERUSER". The page title is "System Parameters Setup".

The main content area is titled "System Parameters Setup" and contains a table of system parameters. The table has the following columns: Select, Parameter, Description, Parameter Value, and Enabled. The table lists 20 parameters, including ACA_PAYMENT_AUTO_LOAD, ACA_PRENOTE_DAYS, ACA_PRE_PROCESS_DAYS, ACH_PAYEE_PRENOTE_DAYS, AGE_APPROVED_CONDITIONED_DAYS, AGE_CONTRACT_DAYS, CHECK_PRINT_PREVIEW, CMN_AMOUNT_ROUND_FACTOR, CMN_AMOUNT_ROUND_METHOD, CMN_APP_ACC_TITLE_FN_LN, CMN_APP_SERVER_HOME, CMN_CURRENT_MODEL_YEAR, CMN_GL_POST_DT, CMN_HTTP_PROXY_PORT, CMN_HTTP_PROXY_SERVER, CMN_INT_360_ACCRUAL_DAYS_MTHD, CMN_SCHEMA_ID, CMN_SCHEMA_NAME, CMN_SCHEMA_PASSWORD, and CMN_SERVER_HOME.

Select	Parameter	Description	Parameter Value	Enabled
<input checked="" type="radio"/>	ACA_PAYMENT_AUTO_LOAD	DO AUTO PAYMENT LOAD FROM ACCOUNT ACH	YES	<input checked="" type="checkbox"/>
<input type="radio"/>	ACA_PRENOTE_DAYS	NUMBER OF DAYS FOR PRENOTE TO OCCUR FOR ACCOUNT ACH	7	<input checked="" type="checkbox"/>
<input type="radio"/>	ACA_PRE_PROCESS_DAYS	NUMBER OF DAYS BEFORE DRAFT DAY FOR ACCOUNT ACH PROCESS	2	<input checked="" type="checkbox"/>
<input type="radio"/>	ACH_PAYEE_PRENOTE_DAYS	NUMBER OF DAYS FOR PRENOTE TO OCCUR FOR PRODUCER/VENDOR ACH	7	<input checked="" type="checkbox"/>
<input type="radio"/>	AGE_APPROVED_CONDITIONED_DAYS	NUMBER OF DAYS FOR APPROVED AND CONDITION APPLICATION TO AGE	30	<input checked="" type="checkbox"/>
<input type="radio"/>	AGE_CONTRACT_DAYS	NUMBER OF DAYS FOR CONTRACT TO AGE	30	<input checked="" type="checkbox"/>
<input type="radio"/>	CHECK_PRINT_PREVIEW	SET YES TO PREVIEW THE AP CHECK IN PDF(YES/NO)	NO	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_AMOUNT_ROUND_FACTOR	SET THE AMOUNT ROUNDING FACTOR TO APPLY AFTER CALCULATION	ROUND AMOUNT TO 2 DECIMALS	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_AMOUNT_ROUND_METHOD	SET THE AMOUNT ROUNDING METHOD TO APPLY AFTER CALCULATION	ROUND	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_APP_ACC_TITLE_FN_LN	APP/ACCOUNT TITLE WITH (YES)FIRST/LAST NAME (NO)LAST/FIRST NAME	NO	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_APP_SERVER_HOME	APPLICATION SERVER HOME DIRECTORY	SETME	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_CURRENT_MODEL_YEAR	DEFAULT CURRENT MODEL YEAR	0	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_GL_POST_DT	SYSTEM GL POST DATE (UPDATED BY SCHEDULER IF ENABLED)	1/1/2006	<input type="checkbox"/>
<input type="radio"/>	CMN_HTTP_PROXY_PORT	HTTP PROXY SERVER PORT FOR OUTGOING HTTP CONNECTIONS	8080	<input type="checkbox"/>
<input type="radio"/>	CMN_HTTP_PROXY_SERVER	HTTP PROXY SERVER FOR OUTGOING HTTP CONNECTIONS	proxymn.i-flex.com	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_INT_360_ACCRUAL_DAYS_MTHD	360 DAYS INTEREST ACCRUAL METHOD. VALUES: US-US METHOD AND EU - EUROPEON METHOD	US	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_SCHEMA_ID	SCHEMA IDENTIFIER (USER_ID COLUMN FROM ALL_USERS)	0	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_SCHEMA_NAME	ORACLE USER NAME FOR THIS SCHEMA	QFLLNEW	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_SCHEMA_PASSWORD	ORACLE PASSWORD FOR THIS SCHEMA	C2A6C3B43C2B8C2885E2D6B1CC3A8482A1345C2851D6DC38F6EC2895F392369C29C7028C3A4C397C38620C2A13CC3BE261	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_SERVER_HOME	SERVER HOME DIRECTORY	home/qfllnew	<input checked="" type="checkbox"/>

- 5 On the **System Parameters Setup** page's **System Parameters** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of system parameter records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 6 In the **System Parameters** section, enter, view, or edit the following information:

In this field:

Do this:

Select	If selected, indicates that this is the current record.
Parameter	Select the system parameter (required).
Description	View the system parameter description (display only).
Parameter Value	Enter the value for the system parameter (required).
Enabled	Select to enable the parameter.

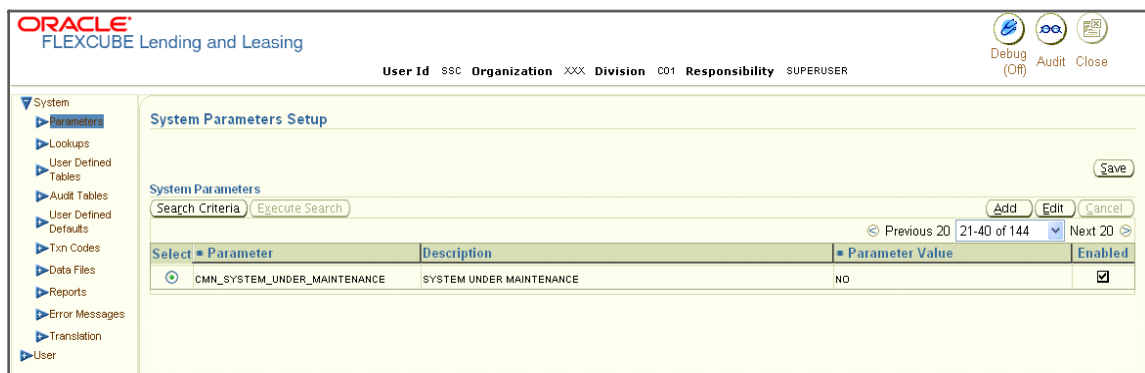
- Click **Save** on the System Parameters Setup page.

24 x 7 Accessibility

Oracle FLEXCUBE Lending and Leasing allows continuous access to the Oracle FLEXCUBE Lending and Leasing system, 24-hours-a-day, 7-days-a-week (24 x 7). You can continue working in Oracle FLEXCUBE Lending and Leasing and posting most transactions during batch processing. When you post a transaction on the Customer Service window's Maintenance page and the transaction posting is deferred or cannot be posted at the present time, "SYSTEM UNDER MAINTENANCE. TRANSACTION POSTING DEFERRED" appears in the Results section.

If transaction posting is deferred, Oracle FLEXCUBE Lending and Leasing automatically posts the transactions once it completes batch processing. Otherwise, Oracle FLEXCUBE Lending and Leasing displays a message advising to post the transaction later.

24 x 7 accessibility is controlled by the following system parameter on the System Parameter window's System Parameters page:



Parameter:

CMN_SYSTEM_UNDER_MAINTENANCE

Description:

SYSTEM UNDER MAINTENANCE

Oracle FLEXCUBE Lending and Leasing uses two batch job sets to handle end of day (EOD) and beginning of day (BOD) processing:

- SET-EOD
- SET-BOD

SET-EOD: This is the first job to run in the nightly batch jobs at the end of the day. It marks Oracle FLEXCUBE Lending and Leasing as being in "maintenance" mode, indicat-

ing that batch processing has started. Any transaction posted after the SET-EOD batch job starts will be either deferred or not allowed to be posted at the present time.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The main area is titled "Batch Job Setup".

Batch Job Sets

Select	Set Code	Job Set Description	Freq Code	Freq Value	Start Time	Critical	Enabled
<input checked="" type="radio"/>	SET-EOD	INITIATE END-OF-DAY PROCESSING	DAILY	DAILY	10:00:00 PM	<input type="checkbox"/>	<input type="checkbox"/>

Batch Jobs

Select	Seq	Job Type	Job Code	Job Description	Threads	Commit Count	Errors Allowed	Weekend	Holiday	Enabled
<input checked="" type="radio"/>	1	PROCEDURE	JOBEOB_BJ_000_01	SET SYSTEM MODE TO END-OF-DAY	1	100	50	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Batch Job Thread

Select	Thread	Trace Level	Enabled
<input checked="" type="radio"/>	1	0	<input checked="" type="checkbox"/>

SET-BOD: This will be the first batch job to run at the beginning of next day. It marks Oracle FLEXCUBE Lending and Leasing as being “available,” indicating that batch processing has completed. Oracle FLEXCUBE Lending and Leasing will then return to all held transactions and post them in the chronological order in which they were entered.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The main area is titled "Batch Job Setup".

Batch Job Sets

Select	Set Code	Job Set Description	Freq Code	Freq Value	Start Time	Critical	Enabled
<input checked="" type="radio"/>	SET-BOD	BEGINING OF DAY JOBS	DAILY	DAILY	05:00:00 AM	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Batch Jobs

Select	Seq	Job Type	Job Code	Job Description	Threads	Commit Count	Errors Allowed	Weekend	Holiday	Enabled
<input checked="" type="radio"/>	1	PROCEDURE	JOBBOB_BJ_000_02	PROCESS PARKED TRANSACTIONS	5	1000	50	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	2	PROCEDURE	JOBBOB_BJ_000_01	MARK SYSTEM FOR BEGINING OF DAY	1	1	50	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Batch Job Thread

Select	Thread	Trace Level	Enabled
<input checked="" type="radio"/>	1	0	<input checked="" type="checkbox"/>
<input type="radio"/>	2	0	<input checked="" type="checkbox"/>
<input type="radio"/>	3	0	<input checked="" type="checkbox"/>
<input type="radio"/>	4	0	<input checked="" type="checkbox"/>
<input type="radio"/>	5	0	<input checked="" type="checkbox"/>

Parameters link > Organization link (Organization System Parameters Setup page)

The parameters on the Organization System Parameters Setup page control Oracle FLEXCUBE Lending and Leasing functions related to user log in, such as passwords and expiration dates, responsibility levels and the ability to access Oracle FLEXCUBE Lending and Leasing features. Individual parameters can be created with different values for uniquely defined organizations, divisions, and responsibility combinations.

When determining which parameter to use, Oracle FLEXCUBE Lending and Leasing 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.

Example

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



Select	Parameter	Description	Parameter Value	Org	Div	Responsibility	Enabled
<input checked="" type="radio"/>	MAX_PASSWORD_HISTORY_CHECK	SET THE NUMBER TO RESTRICT PASSWORD REPETITION FOR LAST 'N' TIME(S)	0	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	UCS_GROUP_FOLLOWUP_DAYS	DAYS TO CONSIDER FOR GROUP FOLLOW-UP, WHEN NEXT FOLLOW-UP DATE IS IN FUTURE	10	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	UCS_REVIEW_QUEUE_ALLOWED	REVIEW QUEUE ALLOWED WITHOUT ENTERING CALL/ACTIVITIES	YES	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	UIX_APP_VIEW_ALL_APPS	VIEW ALL APPLICATIONS	YES	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	UIX_HIDE_RESTRICTED_DATA	HIDE RESTRICTED DATE (FOR EXAMPLE SSNF)	YES	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	UIX_SMTP_SERVER	EMAIL SERVER FOR USER INTERFACE	SETME	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	UIX_VIEW_SECURED_ACCOUNTS	VIEW SECURED ACCOUNTS	YES	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	UIX_VIEW_SECURED_APPLICATION	VIEW SECURED APPLICATION	YES	ALL	ALL	ALL	<input checked="" type="checkbox"/>

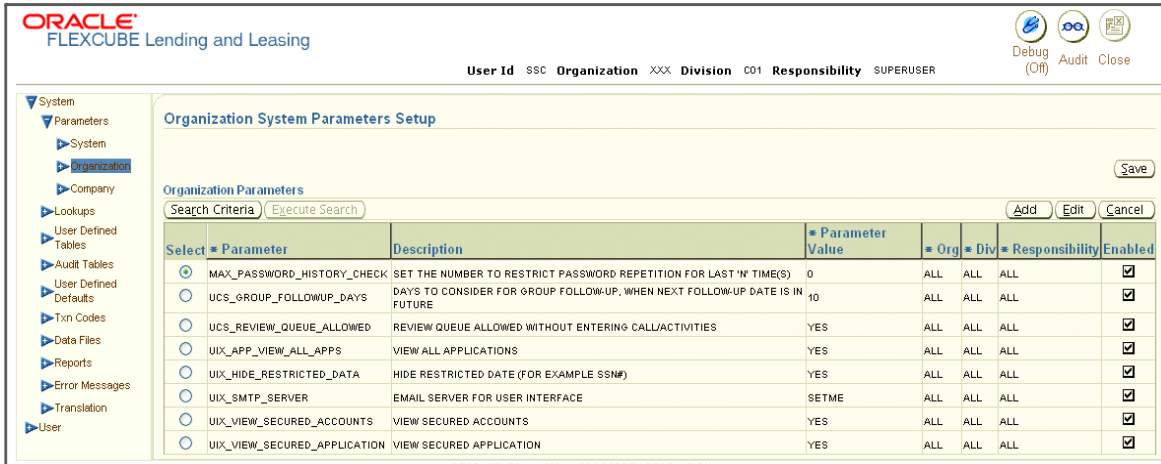
Oracle FLEXCUBE Lending and Leasing uses these two parameters to determine which users have the ability to view all applications:

- If a TFB user with a responsibility of SUPERUSER was using the Lending menu's Underwriting form, the system will return with a value N, and Oracle FLEXCUBE Lending and Leasing will not allow the user to view all applications.
- If a SSC user (one within an organization defined as ALL) with a responsibility of SUPERUSER, was using the Lending menu's Underwriting form, the system will return with a value Y, and Oracle FLEXCUBE Lending and Leasing will allow the user to view all applications.

Note: Be aware that while Oracle FLEXCUBE Lending and Leasing 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 only want to define this parameter based on organization or division.

To set up the organization system parameters

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **System** drop-down link, then click **Parameters**.
- 4 Click the **Parameters** drop-down link, then click **Organization**.



- 5 In the **Organization System Parameters Setup** page's **Organization Parameters** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of organization parameter records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

- 6 In the **Organization Parameters** section, enter, view, or edit the following information:

In this field:

Do this:

Select

If selected, indicates that this is the current record.

Parameter

Select the system parameter (required).

Description

View system parameter description (display only).

Parameter Value

Enter the value for the system parameter (required).

Org

Select the organization for which the parameter will be valid (required).

Div

Select the department for which the parameter will be valid (required).

Responsibility

Select the responsibility for which the parameter will be valid (required).

IMPORTANT: In selecting which organization parameter to use, Oracle FLEXCUBE Lending and Leasing searches for a best match using the following attributes:

- 1 Organization
- 2 Division
- 3 Responsibility

For this reason, Oracle Financial Services Software recommends creating one version of each organization parameter where ALL is these fields.
Select to enable the parameter.

Enabled

- 7 Click **Save** on the Organization System Parameters Setup page.

Parameters link > Company link (Company System Parameters Setup page)

The parameters on the Company System Parameters Setup page control Oracle FLEXCUBE Lending and Leasing 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, Oracle FLEXCUBE Lending and Leasing 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.

Example

Assume the company parameter `UIX_RUN_AAI_ACT` (ONLINE ACCOUNT CREATION AND ACTIVATION) has been defined as:



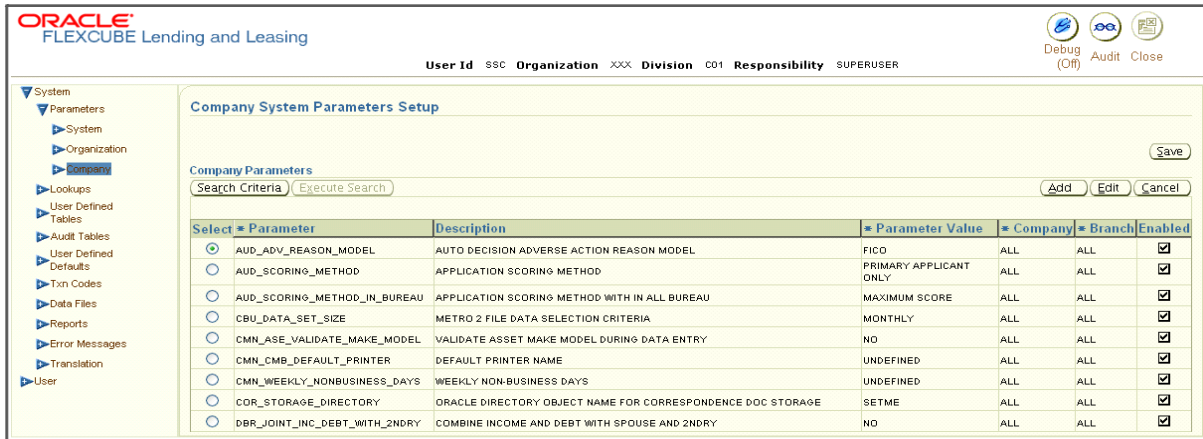
Select	Parameter	Description	Parameter Value	Company	Branch	Enabled
<input type="checkbox"/>	FIN_POP_USERNAME	POP USERNAME FOR FAX IN SERVICE	SETME	PFR	ALL	<input checked="" type="checkbox"/>
<input type="checkbox"/>	FIN_POP_USERNAME	POP USERNAME FOR FAX IN SERVICE	fdevnew	PFR	HQ	<input checked="" type="checkbox"/>
<input type="checkbox"/>	FIN_STORAGE_DIRECTORY	ORACLE DIRECTORY OBJECT NAME FOR FAX IN SERVICE IMAGE STORAGE	SETME	PFR	ALL	<input checked="" type="checkbox"/>
<input type="checkbox"/>	FIN_STORAGE_DIRECTORY	ORACLE DIRECTORY OBJECT NAME FOR FAX IN SERVICE IMAGE STORAGE	FIN_DIR_DFLNEW_ALL_ALL	PFR	HQ	<input checked="" type="checkbox"/>
<input type="checkbox"/>	FIN_TEMP_DIRECTORY	TEMP DIRECTORY FOR FAX IN SERVICE	/home/dflnewtmp	PFR	ALL	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	UIX_RUN_AAI_ACT	ONLINE ACCOUNT CREATION AND ACTIVATION	YES	ALL	ALL	<input checked="" type="checkbox"/>
<input type="checkbox"/>	UIX_UCS_CAC_MAX_FOLLOWUP_DAYS	MAXIMUM FOLLOWUP DAYS ALLOWED	31	ALL	ALL	<input checked="" type="checkbox"/>

Oracle FLEXCUBE Lending and Leasing uses these two parameters to determine whether to create and activate an account online.

- When processing items for the company TFC, Oracle FLEXCUBE Lending and Leasing will return a value N and not create and activate an account online.
- When processing items for the company DCC, a company within the value ALL, Oracle FLEXCUBE Lending and Leasing will return with a value Y and create and activate an account online.

To set up the company system parameters

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window’s link bar, click the **System** drop-down link, then click **Parameters**.
- 4 Click the **Parameters** drop-down link, then click **Company**.



- On the **Company System Parameters Setup** page's **Company Parameters** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of company parameter records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- On the **Company Parameters** page, enter, view, or edit the following information:

In this field:

Do this:

Select

If selected, indicates that this is the current record.

Parameter

Select the system parameter (required).

Description

View the system parameter description (display only).

Parameter Value

Enter the value for the system parameter (required).

Company

Select the portfolio company for which the parameter will be valid (required).

Branch

Select the portfolio branch for which the parameter will be valid (required).

IMPORTANT: In selecting which company parameter to use, Oracle FLEXCUBE Lending and Leasing searches for a best match using the following attributes:

- Company
- Branch

For this reason, Oracle Financial Services Software recommends creating one version of each company parameter where ALL is the value in these fields.

Enabled

Select to enable the parameter.

- Click **Save** on the Company System Parameters Setup page.

Lookups link (Lookups Setup page)

The Lookup Setups page defines the contents in many of the flashlight fields and drop-down fields used throughout Oracle FLEXCUBE Lending and Leasing. Fields that make use of a flashlight window or drop-down field will only accept entries that are stored on this page.

In the example below, the Loan 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 screenshot displays two pages from the Oracle FLEXCUBE Lending and Leasing application. The top page is the 'Lookups Setup' page, and the bottom page is the 'Loan Calculator' page.

Lookups Setup Page:

- Lookup Type Table:**

Select	Lookup Type	Description	System Defined	Yes	No	Enabled
<input type="radio"/>	BALLOON_METHOD_CD	BALLOON METHOD CODES	<input type="radio"/>	Yes	No	<input checked="" type="checkbox"/>
<input type="radio"/>	BKRP_TYPE_DETAILS_CD	BANKRUPTCY TYPE DETAIL CODES (REFERENCED FROM FLEX TABLES)	<input type="radio"/>	Yes	No	<input checked="" type="checkbox"/>
- Lookup Code Table:**

Select	Lookup Code	Description	Sort	Sub Code	System Defined	Yes	No	Enabled
<input type="radio"/>	N	N PMTS		1	<input type="radio"/>	Yes	No	<input checked="" type="checkbox"/>
<input type="radio"/>	N+1	N+1 PMTS		2	<input type="radio"/>	Yes	No	<input checked="" type="checkbox"/>

Loan Calculator Page:

- Calculator Options:**
 - Balloon Mthd: N PMTS (highlighted with a red box)
 - Accrual Base Mthd: N PMTS
 - Time Counting Method: N+1 PMTS

A red arrow points from the 'BALLOON_METHOD_CD' lookup type in the 'Lookups Setup' page to the 'Balloon Mthd' dropdown menu in the 'Loan Calculator' page.

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** page, **System Defined** selected) is one that is critical to Oracle FLEXCUBE Lending and Leasing and can not be changed. However, you can still modify the lookup type description and the lookup code description on the Lookup Types page.

A *user-defined lookup type* (**Lookup Types** page, **System Defined** cleared) is one that can be modified, depending on a user's business needs. You cannot modify the lookup type, lookup code, and system 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** selected) is one on which Oracle FLEXCUBE Lending and Leasing processing is dependent. Without this lookup code, the process produces incorrect results or fails.

A *user-defined lookup code* (**Lookups** page, **System Defined** cleared) is one that can be defined or altered by a user.

WARNING: System-defined lookup types are those that are required by Oracle FLEXCUBE Lending and Leasing. Their related lookup codes will also be system defined. If you update and save a system-defined lookup type as a user-defined-lookup type (that is, change the System Defined button from Yes to a No in the Lookup Type sub page), Oracle FLEXCUBE Lending and Leasing will not allow you to change the lookup type back to system-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 Oracle FLEXCUBE Lending and Leasing 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 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **System** drop-down link, then click **Lookups**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the Oracle logo and 'FLEXCUBE Lending and Leasing'. Below that, there's a user information bar with 'User Id SSC Organization XXX Division 001 Responsibility SUPERUSER'. On the right, there are icons for 'Debug (Off)' and 'Audit Close'. The left sidebar shows a navigation tree with 'System' expanded to 'Lookups'. The main content area is titled 'Lookups Setup' and includes a 'Save' button. Below this, there are two sections: 'Lookup Type' and 'Lookup Code'. The 'Lookup Type' section has a search bar and a table with columns: 'Select', 'Lookup Type', 'Description', 'System Defined Yes/No', and 'Enabled'. The table lists various lookup types such as '1099_POINTS_DISCOUNTS_ITM_CD' and 'ACCESS_GRID_TYPE_CD'. The 'Lookup Code' section also has a search bar and a table with columns: 'Select', 'Lookup Code', 'Description', 'Sort Sub Code', 'System Defined Yes/No', and 'Enabled'. The 'Lookup Code' table currently shows 'No rows yet.'

- In the **Lookups Setup** page's **Lookup Types** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of lookup type records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- In the **Lookup Types** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Lookup Type	Enter the lookup type (required).
Description	Enter the description for the lookup type (required).
System Defined Yes/No	If selected, the lookup type is system defined.
Enabled	Select to enable the lookup type.

- In the **Lookup Codes** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of lookup code records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- In the **Lookup Codes** section, enter, view, or edit the following for the individual values that a field or process using the related lookup type may have:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Lookup Code	Enter the lookup code. These are solely dependent on the function of the Lookup Type (required).
Description	Enter the lookup code description. This may be changed as required by your business (required).
Sort	Enter the sort order for the lookup code. This determines the order these lookup codes are displayed or processed (required).
Sub Code	Enter the sub code for the lookup code (optional).
System Defined Yes/No	If selected, the lookup code is system defined. System defined lookup codes cannot be modified, other than to change the Description or Sort fields. If cleared, the lookup type is not system defined and the code can be modified.
Enabled	Select to enable the lookup code.

- Click **Save** on the Lookups Setup page.

User Defined Tables link (User Defined Tables Setup page)

The User Defined Tables Setup page allows you to maintain user-defined tables, such as the data attributes Oracle FLEXCUBE Lending and Leasing uses on its Search pages.

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

Oracle FLEXCUBE Lending and Leasing
 User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

User Defined Tables Setup

User Defined Tables

Select	Details	Table	User table Type	Description	System Defined	Enabled
<input type="radio"/>	Show	SEARCH_UTA_TXN	SEARCH: TRANSACTION AUTHORIZE	TRANSACTION HISTORY SEARCH PARAMETERS	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	SEARCH_OAPP_DAPPLICATIONS	SEARCH : DAPPLICATION	DAPPLICATION SEARCH	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	SEARCH_UBT_ACCOUNTS	SEARCH : ACCOUNT ON BATCH ENTRY SCREEN	BATCH ENTRY ACCOUNT SEARCH	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	SEARCH_UEB_ACCOUNTS	SEARCH : ACCOUNT ON ESCROW ANALYSIS ENTRY SCREEN	ESCROW ANALYSIS ENTRY ACCOUNT SEARCH	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	BIGFNI_MAPPING_DETAILS	MAPPING: INTERFACE	BIGFNI MAPPING DETAILS	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>

User Defined Table Attributes

Select	Details	Attribute	Description	Data Type	Length	Sort	Operator	System Defined	Yes/No	Enabled
<input checked="" type="radio"/>	Show	APP_DT	APPLICATION DT	DATE	10	2	>=	<input type="radio"/> Yes <input type="radio"/> No		<input checked="" type="checkbox"/>
<input type="radio"/>	Show	APP_NBR	APPLICATION #	CHARACTER	30	1	LIKE	<input type="radio"/> Yes <input type="radio"/> No		<input checked="" type="checkbox"/>
<input type="radio"/>	Show	APP_STATUS_CD	APPLICATION STATUS	CHARACTER	30	3	LIKE	<input type="radio"/> Yes <input type="radio"/> No		<input checked="" type="checkbox"/>
<input type="radio"/>	Show	APP_SUB_STATUS_CD	APPLICATION SUB STATUS	CHARACTER	30	4	LIKE	<input type="radio"/> Yes <input type="radio"/> No		<input checked="" type="checkbox"/>
<input type="radio"/>	Show	APP_UNDERWRITER_USR_CODE	UNDERWRITER	CHARACTER	30	5	LIKE	<input type="radio"/> Yes <input type="radio"/> No		<input checked="" type="checkbox"/>

Oracle FLEXCUBE Lending and Leasing
 User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Quick Search

Queue Select... Next Submit Search

App #

Applicants Decision Contract Comments Verification Field Investigation Letters Correspondences Document Tracking

Criteria Results Review Requests

Criteria	Comparison Operator	Value
APPLICATION #	LIKE	
APPLICATION DT	GREATER THAN OR E	
APPLICATION STATUS	LIKE	
APPLICATION SUB STATUS	LIKE	
UNDERWRITER	LIKE	
PRODUCT	LIKE	
APPLICANT LAST NAME	LIKE	
APPLICANT SSN	EQUAL	
VIN	LIKE	
YEAR	EQUAL	
MAKE	LIKE	
MODEL	LIKE	
ASSET TYPE	LIKE	
PRODUCER #	LIKE	
PRODUCER NAME	LIKE	

Reset Criteria Search

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 product, funding, and collateral types.

After creating the user-defined tables, Oracle FLEXCUBE Lending and Leasing sorts the attributes to make using the system more efficient. These details are used with different functions of Oracle FLEXCUBE Lending and Leasing, including:

- Searching of accounts
- Tracking of 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 rule of thumb, 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 table

1. On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
2. Click the **Administration** bar link.
3. In the Administration window's link bar, click the **System** drop-down link, then click **User Defined Tables**.

The screenshot displays the 'User Defined Tables Setup' page in Oracle FLEXCUBE Lending and Leasing. The page includes a navigation menu on the left, a search bar, and two main tables. The 'User Defined Tables' table lists various tables with their descriptions and system-defined status. The 'User Defined Table Attributes' table shows the attributes for the selected table.

Select	Details	Table	User table Type	Description	System Defined	Yes/No	Enabled
<input type="radio"/>	Show	CUSTOM_FORM_REPORTS	CUSTOMIZE FORMS AND REPORTS	CUSTOMIZE FORMS AND REPORTS FOR THE CUSTOMER	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_SEL_ACC	EVENT ACCOUNT PARAMETER CODES	EVENT SELECTION ACCOUNTS PARAMETERS	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_SEL_APP	EVENT APPLICATION PARAMETER CODES	EVENT SELECTION APPLICATIONS PARAMETERS	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input checked="" type="radio"/>	Show	EVE_INP_LTR	EVENT PARAMETER CODES	EVENTS LETTER PARAMETERS	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_INP_TNM	EVENT PARAMETER CODES	EVENTS NON MONETARY TXN PARAMETERS	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_INP_TXN	EVENT PARAMETER CODES	EVENTS MONETARY TXN PARAMETERS	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_INP_CRB	EVENT PARAMETER CODES	EVENTS CREDIT BUREAU PARAMETERS	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_INP_COR	EVENT PARAMETER CODES	EVENTS CORRESPONDENCE PARAMETERS	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_INP_TCN	EVENT PARAMETER CODES	EVENTS CONDITION PARAMETERS	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	INP_BMP_TNM	INPUT PARAMETERS : TXN	NON MONETARY TXN PARAMETERS	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>

Select	Details	Attribute	Description	Data Type	Length	Sort	Operator	System Defined	Yes/No	Enabled
<input checked="" type="radio"/>	Show	LETTER_CODE	LETTER NAME	CHARACTER	80	1	LIKE	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>

- In the User Defined Table Setup page's **User Defined Tables** section, select the record you want to work with and click **Show** in the **Details** column.

User Defined Tables Setup

User Defined Tables

Select	Details	Table	User table Type	Description	System Defined Yes/No	Enabled
<input type="radio"/>	Show	CUSTOM_FORM_REPORTS	CUSTOMIZE FORMS AND RE	CUSTOMIZE FORMS AND REPORTS f	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_SEL_ACC	EVENT ACCOUNT PARAMETI	EVENT SELECTION ACCOUNTS PAR	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_SEL_APP	EVENT APPLICATION PARAM	EVENT SELECTION APPLICATIONS F	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input checked="" type="radio"/>	Hide	EVE_INP_LTR	EVENT PARAMETER CODES	EVENTS LETTER PARAMETERS	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
		Product Type	ALL	View Name	UNDEFINED	
		Funding Type	ALL	SQL Statement	SELECT 1 FROM DUAL	
		Collateral Type	ALL	Sort	1	
<input type="radio"/>	Show	EVE_INP_TNM	EVENT PARAMETER CODES	EVENTS NON MONETARY TXN PARA	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_INP_TXN	EVENT PARAMETER CODES	EVENTS MONETARY TXN PARAMETI	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_INP_CRB	EVENT PARAMETER CODES	EVENTS CREDIT BUREAU PARAMETI	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_INP_CDR	EVENT PARAMETER CODES	EVENTS CORRESPONDENCE PARAM	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_INP_TCN	EVENT PARAMETER CODES	EVENTS CONDITION PARAMETERS	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	INP_BMP_TNM	INPUT PARAMETERS : TXN	NON MONETARY TXN PARAMETERS	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>

User Defined Table Attributes

Select	Details	Attribute	Description	Data Type	Length	Sort	Operator	System Defined Yes/No	Enabled
<input checked="" type="radio"/>	Show	LETTER_CODE	LETTER NAME	CHARACTER	80	1	LIKE	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>

Note: If you choose, use **Search Criteria** to limit the display of user defined tables records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- In the **User Defined Tables** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Table	Enter the user-defined table name (required).
User Table Type	Select the user-defined table type. This determines where and how the related data is being used (required).
Description	Enter the description for user-defined table (required).
System Defined Yes/NO	If selected, the entry is system defined. System defined entries cannot be modified. If cleared, the entry is not system defined and it can be modified.
Enabled	Select to enable the user-defined table (optional).
Product Type	Select the product type as loan (required).
Funding Type	Select the funding type associated with the user-defined table (required).
Collateral Type	Select the collateral type associated with the user-defined table (required).
View Name	Enter the view name (required).

SQL Statement
Sort

Enter the SQL version of the statement (required).
Enter the sort order for the user-defined table relative to other tables of the same type (required).

- In the **User Defined Table Attributes** section, select the record you want to work with and click **Show** in the **Details** column.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The main section is titled "User Defined Tables Setup". It features a search bar and a table of user-defined tables. The table has columns: "Table", "User table Type", "Description", "System Defined Yes/No", and "Enabled". The current record selected is "EVE_INP_LTR" with a description of "EVENTS LETTER PARAMETERS". Below the table, there are dropdown menus for "Product Type", "Funding Type", "Collateral Type", "View Name", "SQL Statement", and "Sort". The "User Defined Table Attributes" section is also visible, showing a table with columns: "Attribute", "Description", "Data Type", "Length", "Sort", "Operator", "System Defined Yes/No", and "Enabled". The current record selected is "LETTER_CODE" with a description of "LETTER NAME" and a data type of "CHARACTER".

Note: If you choose, use **Search Criteria** to limit the display of user defined table attribute records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- On the **User Defined Table Attributes** sub page, enter, view, or edit the following information:

In this field:

Do this:

Select

If selected, indicates that this is the current record.

Attribute

Enter the user-defined table attribute (required).

Description

Enter the description for the user-defined table attribute (required).

Data Type

Select the data type for the attribute (CHARACTER, NUMBER, or DATE) (required).

Length

Enter the maximum length of the user-defined table attribute (required).

Sort

Enter 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 (required).
Operator	Select the operator for the user-defined table attribute (required).
System Defined Yes/No	If selected, the entry is system defined. System defined entries cannot be modified. If cleared, the entry is not system defined and it can be modified.
Enabled	Select to enable the user-defined table attribute so the attribute will be considered when creating new instances of the User Defined Table (optional).
Sub Attribute	Enter the sub-attribute for the attribute (sub attributes are used to associate related attributes) (optional).
LOV Type	Select the list of value (LOV) type for the user-defined table attribute (optional).
LOV Validation Ind	Select to enable LOV validation of the user-defined table attribute (This indicates whether the data must come from the LOV) (optional).
Lookup Types	Enter the lookup type of the LOV associated with the user-defined table attribute (optional).
Default Value	Enter the default value for the user-defined table attribute (optional).

- 8 Click **Save** on the User Defined Tables Setup page.

Audit Tables link (Audit Tables Setup page)

Oracle FLEXCUBE Lending and Leasing allows you to track changes in the database during loan origination. This includes the tracking of:

- Account status history
- Audit history of specified fields

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

- Current value in field
- New value field
- Oracle FLEXCUBE Lending and Leasing user who changed the field's content
- Date and time when the change was made

IMPORTANT: Oracle Financial Services Software recommends that only a database administrator perform the following steps.

To set up the audit table

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **System** drop-down link, then click **Audit Tables**.

The screenshot displays the 'Audit Tables Setup' page in the Oracle FLEXCUBE Lending and Leasing application. The page is divided into two main sections: 'Audit Tables' and 'Audit Columns'.

Audit Tables Section:

Select	Details	Table	Description	Display Description	Display Column	Reset RowID	Enabled
<input type="radio"/>	Show	CREDIT_REPORT_FORMATS	CREDIT REPORT FORMAT DETAILS	DESC	CRF_DESC	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CREDIT_REPORT_FORMAT_DETAILS	CREDIT REPORT FORMAT DETAILS	REPORT TYPE	CRD_CRB_REPORT_TYPE_CD	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CREDIT_SCORING_PARAMS	CREDIT SCORING PARAM DETAILS	DESCRIPTION	CST_DESC	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CREDIT_SCORING_PARAM_FORMULAS	CREDIT SCORING PARAM FORMULA DETAILS	CST CODE	CSF_CST_CODE	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CUSTOMERS	CUSTOMERS DETAILS	CUSTOMER	CUS_SSN	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CUS_ACC_RELATIONS	CUS ACC RELATIONS DETAILS	CUSTOMER RELATION	CAR_RELATION_TYPE_CD	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CYCLES	CYCLE DETAILS	CYCLE TYPE	CYC_TYPE_CD	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CYCLE_NEXT_STEPS	CYCLE NEXT STEP DETAILS	NEXT CODE	CYN_NEXT_CODE	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CYCLE_RESPONSIBILITIES	CYCLE RESPONSIBILITIES DETAILS	CURRENT CODE	CYR_CURRENT_CODE	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EDITS	EDIT DETAILS	EDIT TYPE	EDI_EDIT_TYPE_CD	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Audit Columns Section:

Select	Column	Description	Data Type	Enabled
<input checked="" type="radio"/>	LAST_UPDATE_DATE	LAST_UPDATE_DATE	DATE	<input checked="" type="checkbox"/>

- 4 In the **Audit Tables Setup** page's **Audit Tables** section, select the record you want to work with and click **Show** in the **Details** column.

Note: If you choose, use **Search Criteria** to limit the display of audit table records.

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

- If you are changing an existing record, click **Edit**.

The screenshot displays the 'Audit Tables Setup' window in Oracle FLEXCUBE. The window title is 'ORACLE FLEXCUBE Lending and Leasing'. The user is logged in as 'SUPERUSER' with responsibility 'CO1'. The interface is divided into a left-hand navigation pane and a main content area. The main content area is titled 'Audit Tables Setup' and contains a 'Save' button. Below this is the 'Audit Tables' section, which includes a search bar and a table of audit tables. The table has columns: Select, Details, Table, Description, Display Description, Display Column, Reset RowId, and Enabled. The first table, 'CREDIT_REPORT_FORMATS', is expanded to show its primary keys (Primary Key 1 through Primary Key 15) and details. Below the table list is the 'Audit Columns' section, which includes a search bar and a table for defining columns to be audited. The table has columns: Select, Column, Description, Data Type, and Enabled. The first column, 'LAST_UPDATE_DATE', is selected.

5 In the **Audit Tables** section, enter, view, or edit the following information:

In this field:

Do this:

Select
Table

If selected, indicates this is the current record.
View the table name on which audit trigger needs to be created (Oracle FLEXCUBE Lending and Leasing table being audited) (display only).

Description
Display Description

Enter the table description (required).
Enter the column description to be displayed on audit screen (required).

Display Column

Enter the table column to be displayed on audit screen (required).

Reset Row Id
Enabled

Select to allow resetting the row identifier.
Select to enable the audit table so it will be considered when generating the database triggers.

Primary Key 1 (unlabeled)

Primary Key 2 (unlabeled)
Primary Key 3 (unlabeled)
Primary Key 4 (unlabeled)
Primary Key 5 (unlabeled)
Primary Key 6 (unlabeled)
Primary Key 7 (unlabeled)
Primary Key 8 (unlabeled)
Primary Key 9 (unlabeled)
Primary Key 10 (unlabeled)
Primary Key 11 (unlabeled)
Primary Key 12 (unlabeled)
Primary Key 13 (unlabeled)

View the table primary key column 1 (These columns define how to access the data in the table) (display only).
View the table primary key column 2 (display only).
View the table primary key column 3 (display only).
View the table primary key column 4 (display only).
View the table primary key column 5 (display only).
View the table primary key column 6 (display only).
View the table primary key column 7 (display only).
View the table primary key column 8 (display only).
View the table primary key column 9 (display only).
View the table primary key column 10 (display only).
View the table primary key column 11 (display only).
View the table primary key column 12 (display only).
View the table primary key column 13 (display only).

Primary Key 14 (unlabeled) View the table primary key column 14 (display only).
Primary Key 15 (unlabeled) View the table primary key column 15 (display only).

- 6 In the **Audit Columns** section, select the record you want to work with.

Note: If you choose, use **Filter By** or **Advance Search** to limit the display of audit table column records. If you are entering a new record, click **Add Row**.

- 7 In the **Audit Tables Columns** section, enter, view, or edit the following information:

In this field:	Do this:
Select Column	If selected, indicates that this is the current record. Enter the column name on which the audit needs to be created (column in the table that is being audited) (required).
Description	Enter the column description (description of the data contained in the column) (required).
Data Type	View the data type for the attribute (required).
Enabled	Select to enable the audit column.

- 8 Click **Save** on the Audit Tables Setup page.

Txn Codes link (Transaction Codes Setup page)

Oracle FLEXCUBE Lending and Leasing 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 Oracle FLEXCUBE Lending and Leasing actions.

Oracle FLEXCUBE Lending and Leasing 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 Oracle FLEXCUBE Lending and Leasing are as follows:

Super Group Type:	Description:
ACCOUNT CONDITION TXN	These transaction codes control a user’s ability to open and close account conditions.
CORRESPONDENCES	These transaction codes relate to Oracle FLEXCUBE Lending and Leasing correspondences.
MENU TXN	These transaction codes affect the menus within Oracle FLEXCUBE Lending and Leasing.
REPORTS	These transaction codes are related to generating Oracle FLEXCUBE Lending and Leasing reports.
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 Oracle FLEXCUBE Lending and Leasing tool bar.

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: Oracle Financial Services 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 code

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **System** drop-down link, then click **Txn Codes**.

Transaction Super Group

Search Criteria: [] Execute Search

Previous 1-3 of 15 Next 3

Select Super Group

- ACCOUNT MONETARY TXN
- ACCOUNT NON MONETARY TXN
- AMORTIZATION TXN

Transaction Codes

Search Criteria: [] Execute Search Add Edit Cancel

Previous 1-5 of 694 Next 5

Select	Details	Txn Code	Description	Group	Action	Monetary	System Defined	Yes/No	Enabled
<input type="radio"/>	Show	EDTHS_WAIVE_REV	REVERSE WAIVE OTHER EXPENSE 5	EXPENSE	REVERSE	<input checked="" type="checkbox"/>	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>	
<input checked="" type="radio"/>	Show	ERPO	REPOSSESSION EXPENSES	EXPENSE	POST	<input checked="" type="checkbox"/>	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>	
<input type="radio"/>	Show	ERPO_ADJ_MINUS	ADJUSTMENT TO REPOSSESSION EXPENSES - SUBTRACT	EXPENSE	ADJUST MINUS	<input checked="" type="checkbox"/>	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>	
<input type="radio"/>	Show	ERPO_ADJ_MINUS_REV	REVERSE ADJUSTMENT TO REPOSSESSION EXPENSES - SUBTRACT	EXPENSE	REVERSE	<input checked="" type="checkbox"/>	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>	
<input type="radio"/>	Show	ERPO_ADJ_PLUS	ADJUSTMENT TO REPOSSESSION EXPENSES - ADD	EXPENSE	ADJUST PLUS	<input checked="" type="checkbox"/>	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>	

Transaction Parameters

Search Criteria: [] Execute Search Add Edit Cancel

Select	Parameter	Default	Sort	Displayed? Yes/No	Required? Yes/No
<input checked="" type="radio"/>	TXN DATE		1	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
<input type="radio"/>	SPREAD		2	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

- 4 On the **Transaction Codes Setup** page's **Transaction Super Group** section, select the Super Group you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of transaction super group records.

In this field:

Select

Super Group

Do this:

If selected, indicates that this is the current record.

Select the Super Group you want to work with in the Transaction Codes page.

- In the **Transaction Codes** section, select the record you want to work with and click **Show** in the **Details** column.

Transaction Codes Setup

Transaction Super Group

Select Super Group

- ACCOUNT MONETARY TXN
- ACCOUNT NON MONETARY TXN
- AMORTIZATION TXN

Transaction Codes

Select Details	Txn Code	Description	Group	Action	Monetary	System Defined	Yes/No	Enabled
<input checked="" type="radio"/>	ESVC_BILL	SERVICING EXPENSES BILLED	EXPENSE	BILL	<input type="checkbox"/>	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
		EXPENSE SERVICING	Batch	Manual	Stmnt Print GL			
<input type="radio"/>	ESVC_BILL_REV	REVERSE SERVICING EXPENSES BILLED	EXPENSE	REVERSE	<input type="checkbox"/>	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	ESVC_CHG OFF	CHG OFF SERVICING EXPENSES	EXPENSE	CHARGE OFF/WRITE OFF	<input type="checkbox"/>	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	ESVC_CHG OFF_REV	REVERSE CHG OFF SERVICING EXPENSES	EXPENSE	REVERSE	<input type="checkbox"/>	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	ESVC_REV	REVERSE SERVICING EXPENSES	EXPENSE	REVERSE	<input type="checkbox"/>	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>

Transaction Parameters

Parameter	Default	Sort	Displayed? Yes/No	Required? Yes/No
TXN DATE		0	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No
REASON	UNDEFINED	0	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No

Note: If you choose, use **Search Criteria** to limit the display of transaction codes records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- In the **Transaction Codes** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Txn Code	Enter the transaction code (required).
Description	Enter the description for the transaction (required).
Group	Select the transaction group (the group within the Transaction Super Group that the transaction code belongs to) (required).
Action	Select the action type code for the transaction (what action will take place when the transaction occurs) (required).
Monetary	Select if the transaction is a monetary transaction, clear if the transaction is nonmonetary.
System Defined Yes/No	If selected, the entry is system defined. System defined entries cannot be modified. If cleared, the entry is not system defined and it can be modified.
Enabled	Select to enable the transaction.
Txn/Bal Type	Select the transaction / balance type affected by the Transaction (required).
Statement Txn Type	Select the statement transaction type (how the transaction should appear on the customer statement) (required).

Batch	Select if the transaction is to be performed in a batch process.
Manual	Select if the transaction is a manual transaction. If you define a transaction as manual, Oracle Financial Services Software recommends that the transaction that reverses it also be defined as manual.
Stmt Print	Select if the transaction is to be printed on customer statements.
GL	Select if the transaction is a general ledger transaction.

- 7 Click **Save** on the Transaction Super Group page.

Transaction Codes Setup sub pages

The Transaction Codes page contains three sub pages: **Parameters**, **Access Grid**, and **Products**.

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

Parameters sub page

The Parameters sub page allows you to define the parameter information for the associated transaction. (For manual transactions, these are the parameters that appear when you click Load Parameters on the Customer Service window's Maintenance page.)

Transaction Codes Setup

Transaction Super Group: [Search Criteria] [Execute Search]

Select Super Group:

- ACCOUNT MONETARY TXN
- ACCOUNT NON MONETARY TXN
- AMORTIZATION TXN

Transaction Codes:

Select	Details	* Txn Code	* Description	* Group	* Action	Monetary	System Defined	Yes/No	Enabled
<input type="radio"/>	Show	ACC_STM_REPRINT_MAINT	STATEMENT REPRINT MAINTENANCE	ACCOUNT NON MONETARY	POST	<input type="checkbox"/>	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>	
<input type="radio"/>	Show	ACC_STOP_ACH_MAINT	STOP ACH MAINTENANCE	ACCOUNT NON MONETARY	POST	<input type="checkbox"/>	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>	
<input type="radio"/>	Show	CUS_ADR_PH_MAINT	ADD CUSTOMER ADDRESS PHONE	CUSTOMER NON MONETARY	POST	<input type="checkbox"/>	<input type="radio"/> Yes <input type="radio"/> No	<input type="checkbox"/>	
<input type="radio"/>	Show	CUS_MAINT	CUSTOMER MAINTENANCE	CUSTOMER NON MONETARY	POST	<input type="checkbox"/>	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>	
<input checked="" type="radio"/>	Show	CUS_NAME_MAINT	CUSTOMER NAME MAINTENANCE	CUSTOMER NON MONETARY	POST	<input type="checkbox"/>	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>	

Parameters: Access Grid Products

Transaction Parameters

Select	Parameter	Default	* Sort	Displayed? Yes/No	Required? Yes/No
<input checked="" type="radio"/>	RELATION TYPE CODE		2	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
<input type="radio"/>	CUSTOMER FIRST NAME		3	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
<input type="radio"/>	CUSTOMER GENERATION CODE		6	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
<input type="radio"/>	CUSTOMER LAST NAME		5	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
<input type="radio"/>	CUSTOMER MIDDLE NAME		4	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
<input type="radio"/>	TXN DATE		1	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

Maintenance

Action: [Load Parameters] [Post] [Void]

[Search Criteria] [Execute Search] [Add] [Cancel]

Select	Date	Monetary	* Transaction	Status	Batch
<input checked="" type="radio"/>	07/02/2009	<input type="checkbox"/>	CUSTOMER NAME MAINTENANCE	OPEN	<input type="checkbox"/>

Parameter Value Required

TXN DATE	<input type="text"/>	<input checked="" type="checkbox"/>
RELATION TYPE CODE	<input type="text"/>	<input checked="" type="checkbox"/>
CUSTOMER FIRST NAME	<input type="text"/>	<input checked="" type="checkbox"/>
CUSTOMER MIDDLE NAME	<input type="text"/>	<input type="checkbox"/>
CUSTOMER LAST NAME	<input type="text"/>	<input checked="" type="checkbox"/>
CUSTOMER GENERATION CODE	<input type="text"/>	<input type="checkbox"/>

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 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **System** drop-down link, then click **Txn Codes**.
- 4 On the **Transaction Super Group** page, select the Super Group you want to work with.
- 5 On the **Transaction Codes** page, select the record you want to work with.
- 6 Click the **Parameters** sub tab below the Transaction Codes Setup page.
- 7 In the **Parameters** sub page's **Transaction Parameters** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of transaction parameter records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 8 In the **Transaction Parameters** section, enter, view, or edit the following information:

In this field:	Do this:
Select Parameter	If selected, indicates that this is the current record. Select the parameter for the transaction code chosen above (required).
Default	Enter the default value for the transaction parameter (value to initially populate, or used if no value is supplied) (optional).
Sort	Enter the sort order for the transaction parameter (required).
Displayed? Yes/No	Select if the parameter is displayed (in current use).
Required? Yes/No	Select if the parameter is required. (You must select Required as empty values are not allowed).

- 9 Click **Save** on the Transaction Codes Setup page.

Access Grid sub page

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

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.

- 3 In the Administration window's link bar, click the **System** drop-down link, then click **Txn Codes**.
- 4 On the **Transaction Super Group** page, select the Super Group you want to work with.
- 5 On the **Transaction Codes** page, select the record you want to work with and click **Show** in the **Details** column.
- 6 Click the **Access Grid** sub tab.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'System', 'Parameters', 'Lookups', 'User Defined Tables', 'Audit Tables', 'User Defined Defaults', 'Txn Codes', 'Data Files', 'Reports', 'Error Messages', 'Translation', and 'User'. The main content area is titled 'Transaction Codes Setup' and contains three main sections:

- Transaction Super Group:** A search bar with 'Search Criteria' and 'Execute Search' buttons. Below it is a table with columns 'Select' and 'Super Group'. Three options are listed: 'ACCOUNT MONETARY TXN', 'ACCOUNT NON MONETARY TXN' (selected), and 'AMORTIZATION TXN'.
- Transaction Codes:** A search bar with 'Search Criteria' and 'Execute Search' buttons. Below it is a table with columns: 'Select', 'Details', 'Txn Code', 'Description', 'Group', 'Action', 'Monetary', 'System Defined Yes/No', and 'Enabled'. Five records are shown, all with 'Enabled' checked.
- Transaction User Access Definition:** A search bar with 'Search Criteria' and 'Execute Search' buttons. Below it is a table with columns: 'Select', 'Access Type', 'Access Value', 'Allowed? Yes/No', and 'System Defined Yes/No'. Four records are shown, all with 'Allowed?' set to 'Yes'.

- 7 In the **Access Grid** sub page's **Transaction User Access Definition** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of transaction user access definition records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 8 In the **Transaction User Access Definition** section, enter, view, or edit the following information:

In this field:

Select
Access Type

Access Value

Do this:

If selected, indicates that this is the current record. 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 (required). Select the access function grid value (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) (required).

Allowed? Yes/No

Select if the access is allowed (indicates whether the current Access Type / Access Value may create the associated transaction).

System Defined Yes/No

If selected, the entry is system defined. System defined entries cannot be modified. If cleared, the entry is not system defined and it can be modified.

- 9 Click **Save** on the Transaction Codes Setup page.

Products sub page

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 product

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **System** drop-down link, then click **Txn Codes**.
- 4 On the **Transaction Super Group** page, select the Super Group you want to work with.
- 5 On the **Transaction Codes** page, select the record you want to work with.
- 6 Click the **Products** sub tab.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, the application name, and user information: User Id SSC, Organization XXX, Division 001, Responsibility SUPERUSER. There are also utility icons for Debug (Off), Audit, and Close.

The main content area is titled "Transaction Codes Setup" and contains several sections:

- Transaction Super Group:** A search section with a "Search Criteria" field and an "Execute Search" button. Below it is a "Select Super Group" table with three rows: ACCOUNT MONETARY TXN, ACCOUNT NON MONETARY TXN (selected), and AMORTIZATION TXN.
- Transaction Codes:** A table with columns: Select, Details, Txn Code, Description, Group, Action, Monetary, System Defined, Yes/No, and Enabled. It lists five transaction codes related to maintenance.
- Products:** A sub-tab section titled "Transaction Product Definition" with a search field and "Add", "Edit", and "Cancel" buttons. It contains a table with columns: Select, Product Type, Funding Type, and Allowed? Yes/No. One row is visible: ALL, CLOSED ENDED, Yes/No.

At the bottom of the page, there are tabs for "Parameters", "Access Grid", and "Products", with "Products" currently selected.

- 7 In the **Products** sub page's **Transaction Product Definition** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of transaction product definition records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 8 In the **Transaction Product Definition** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Product Type	Select the product type as loan.
Funding Type	Select the funding type associated with the transaction code chosen above.
Allowed? Yes/No	Select if the transaction is allowed (indicates whether the current Access Type / Access Value may create the associated transaction).

- 9 Click **Save** on the Transaction Codes Setup page.

Data Files link (Data File Setup page)

The Data Files Setup page organizes information pertaining to the various output data files that Oracle FLEXCUBE Lending and Leasing can generate. Oracle FLEXCUBE Lending and Leasing 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 Oracle Financial Services Software involvement.

To set up the data file

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **System** drop-down link, then click **Data Files**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

System

- Parameters
- Lookups
- User Defined Tables
- Audit Tables
- User Defined Defaults
- Txn Codes
- Data Files**
- Reports
- Error Messages
- Translation
- User

Data Files Setup

Save

Data File Definitions

Search Criteria Execute Search Edit Cancel

Previous 1-10 of 30 Next 10

Select	Name	Description	File Name	OdPathName	System Defined	Yes	No	Enabled
<input checked="" type="radio"/>	ADVERSE_ACTION	ADVERSE ACTION LETTER	ADVERSE_ACTION	UNDEFINED	<input type="radio"/>	Yes	<input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ADVERSE_ACTION_CONDITIONAL	ADVERSE ACTION CONDITIONAL LETTER	ADVERSE_ACTION_CONDITIONAL	UNDEFINED	<input type="radio"/>	Yes	<input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	COL_LETTER_1	COLLECTION LETTER 1	COL_LETTER_1	UNDEFINED	<input type="radio"/>	Yes	<input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	COL_LETTER_2	COLLECTION LETTER 2	COL_LETTER_2	UNDEFINED	<input type="radio"/>	Yes	<input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	COL_LETTER_3	COLLECTION LETTER 3	COL_LETTER_3	UNDEFINED	<input type="radio"/>	Yes	<input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	COUPON_BOOK	COUPON BOOK ORDER	COUPON_BOOK	UNDEFINED	<input type="radio"/>	Yes	<input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	CUSTOMER_ACH	CUSTOMER ACH	CUSTOMER_ACH	UNDEFINED	<input type="radio"/>	Yes	<input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	CUSTOMER_STATEMENT	CUSTOMER STATEMENT	CUSTOMER_STMT	UNDEFINED	<input type="radio"/>	Yes	<input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ESCROW_DISCLOSURE_STATEMENT	ESCROW DISCLOSURE STATEMENT	ESC_DISC_STMT	UNDEFINED	<input type="radio"/>	Yes	<input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	FORM_1098	IRS INTEREST REPORTING FORM 1098	FORM_1098	UNDEFINED	<input type="radio"/>	Yes	<input type="radio"/> No	<input checked="" type="checkbox"/>

Previous 1-10 of 30 Next 10

Record Definitions

Search Criteria Execute Search Edit Cancel

Select	Record Type	Description	Record Format	Delimiter	Terminator
<input checked="" type="radio"/>	1	FILE HEADER RECORD	VARIABLE		CARRIAGE RETURN AND LINE FEED
<input type="radio"/>	2	FILE DETAILS RECORD	VARIABLE		CARRIAGE RETURN AND LINE FEED
<input type="radio"/>	3	FILE FOOTER RECORD	VARIABLE		CARRIAGE RETURN AND LINE FEED

Column Definitions

Search Criteria Execute Search Edit Cancel

Select	Seq	Column Name	Data Type	Format Mask	Length	Data Column	Output Column
<input checked="" type="radio"/>	1	RECORD TYPE	CHARACTER	NOT APPLICABLE	30	1	1
<input type="radio"/>	2	PROCESS DATE	DATE	YYYYMMDD	8	2	2
<input type="radio"/>	3	POTFOLIO COMPANY	CHARACTER	NOT APPLICABLE	30	3	3

- In the **Data Files Setup** page's the **Data Files Definitions** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of data file definitions records.

- If you are changing an existing record, click **Edit**.

Note: 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.

- In the **Data Files Definitions** section, view or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Name	Enter data file type (name of data file definition) (required).
Description	Enter data file description (required).
File Name	Enter 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 (required).
Odf Path Name	Enter data file name (required).
System Defined Yes/No	If selected, the entry is system defined. System defined entries cannot be modified. If cleared, the entry is not system defined and it can be modified.
Enabled	Select to enable the data file definition.

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.

- In the **Record Definitions** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of record definition records.

- If you are changing an existing record, click **Edit**.

- In the **Record Definitions** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Record Type	Enter the type of record being defined (required).
Description	Enter record description (required).
Record Format	Select the format of output data (FIXED, VARIABLE) (required).
Delimiter	Enter the delimiter (column separator used with VARIABLE format) (required).

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) (required).

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.

- 8 In the **Column Definitions** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of column definition records.

- If you are changing an existing record, click **Edit**.

- 9 In the **Column Definitions** section, view or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Seq	Enter the order in which the output data dump will process the column information (required).
Column Name	Enter name/description of the column (informational only) (required).
Data Type	Select 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 (display only).
Format Mask	Select the format mask for the column. 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 (required).
Length	Enter 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 (required).
Data Column	Enter 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 (required).
Output Column	Enter 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 (required).

- 10 Click **Save** on the Data File Setup page.

Reports link (Reports page)

The Reports page allows you to setup reports in Oracle FLEXCUBE Lending and Leasing.

To set up the report

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **System** drop-down link, then click **Reports**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'System', 'Parameters', 'Lookups', 'User Defined Tables', 'Audit Tables', 'User Defined Defaults', 'Txn Codes', 'Data Files', 'Reports', 'Error Messages', 'Translation', and 'User'. The 'Reports' section is active, displaying a table of reports and a table of report parameters.

Select	Code	Description	Package	Module	System Defined	Enabled
<input checked="" type="radio"/>	ACCOUNT_WISE_PDC	ACCOUNT WISE PDC LIST	OCS_PDC_EM_100_03	SERVICING	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACC_LIST_LEASE	ACCOUNTS AND LISTING - LEASE	OCSACC_EM_121_01	COLLECTIONS	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACC_LIST_LINE	ACCOUNTS AND LISTING - LINE	OCSACC_EM_112_01	COLLECTIONS	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACC_LIST_LOAN	ACCOUNTS AND LISTING - LOAN	OCSACC_EM_111_01	COLLECTIONS	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACC_PAYABLE_ORIGINATION	ACCOUNT PAYABLE(ORIGINATION)	OFNAPY_EM_100_01	SERVICING	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACC_PAYABLE_SERVICING	ACCOUNT PAYABLE(SERVICING)	OFNAPY_EM_100_02	SERVICING	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACC_PAY_LOG_CUSTOMER	ACCOUNTS PAYABLE LOG BY CUSTOMER	OCSAPP_EM_100_01	INTERFACE	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACC_PAY_LOG_PRODUCER	ACCOUNTS PAYABLE LOG BY PRODUCER	OCSAPP_EM_100_01	INTERFACE	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACC_PAY_LOG_THIRDPARTY	ACCOUNTS PAYABLE LOG BY THIRD PARTY	OCSAPP_EM_100_01	INTERFACE	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACC_PAY_LOG_VENDOR	ACCOUNTS PAYABLE LOG BY VENDOR	OCSAPP_EM_100_01	INTERFACE	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>

Select	Parameter	Description	Parameter Type	Parameter Sub Type	Default	Sort	Enabled
<input checked="" type="radio"/>	COMPANY_BRANCH	COMPANY / BRANCH	LIST OF VALUES	PORTFOLIO COMPANY AND BRANCH	ALL/ALL	2	<input checked="" type="checkbox"/>
<input type="radio"/>	NO_OF_COPIES	NO. OF COPIES	NUMBER		1	1	<input type="checkbox"/>
<input type="radio"/>	P_ACC_NBR_FROM	ACCOUNT NO. FROM	NUMBER			3	<input checked="" type="checkbox"/>
<input type="radio"/>	P_ACC_NBR_TO	ACCOUNT NO. TO	NUMBER			4	<input checked="" type="checkbox"/>

- 4 In the **Reports** page's **Reports** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of report records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **Reports** section, enter, view, or edit the following information:

In this field:

Do this:

Select

If selected, indicates that this is the current record.

Code

Select the code of the report (required).

Description

Enter the description of the report (required).

Package

Select the code of the report (required).

Module

Select the code of the report (required).

System Defined Yes/No	If selected, the entry is system defined. System defined entries cannot be modified. If cleared, the entry is not system defined and it can be modified.
Enabled	Select to enable the report definition.

6 In the **Report Parameter** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of report parameter records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

7 In the **Reports Parameters** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Parameter	Select the code of the report (required).
Description	Enter the description of the report (required).
Parameter Type	Select the parameter type of the report (required).
Parameter Sub Type	Select the parameter sub type of the report (required).
Default	Enter the default value for the report parameter (value to initially populate, or used if no value is supplied) (optional).
Sort	Enter the sort order for the lookup code. This determines the order these report parameters are displayed or processed (required).
Enabled	Select to enable the report definition.

8 Click **Save** on the Reports page.

Error Messages link (Error Messages Setup page)

With the Error Messages Setup page, you can translate or modify the text of error messages. Oracle FLEXCUBE Lending and Leasing displays all messages as they appear to Oracle FLEXCUBE Lending and Leasing users in the Error Message section's Message field.

New messages created with the Error Messages page can then be translated with the Translation tab's Message Translation page.

To set up the error messages

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **System** drop-down link, then click Error Messages.
- 4 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.

The error messages associated with the error type you selected appear in the Error Message section.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. At the top, the user is identified as 'SUPERUSER' with 'Responsibility' '001' and 'Division' 'XXX'. The 'Error Messages Setup' page is active, showing the 'Error Type' section with a dropdown menu set to '1-3 of 7'. Below this, the 'Error Message' section displays a table of error messages. The table has columns for 'Select', 'Details', 'Region', 'Country', 'Customer', 'Engine', 'Error Code', 'System Indicator', and 'Enable Indicator'. The first row is selected, and the 'Show' button in the 'Details' column is highlighted.

Select	Details	Region	Country	Customer	Engine	Error Code	System Indicator	Enable Indicator
<input checked="" type="radio"/>	<input type="radio"/> Hide	sys	sys	sys	CSV	000139	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
* Error Message NO PORT NUMBER SPECIFIED FOR CREDIT BUREAU CONNECTION DEVICE.								
<input type="radio"/>	<input type="radio"/> Show	sys	sys	sys	CSV	000140	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="radio"/> Show	sys	sys	sys	CSV	000141	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="radio"/> Show	sys	sys	sys	CSV	000142	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="radio"/> Show	sys	sys	sys	CSV	000143	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="radio"/> Show	sys	sys	sys	DOL	000144	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="radio"/> Show	sys	sys	sys	DOL	000145	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="radio"/> Show	sys	sys	sys	DOL	000146	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="radio"/> Show	sys	sys	sys	DOL	000147	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="radio"/> Show	sys	sys	sys	DOL	000148	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>

- 5 In the **Error Messages** section, select the record you want to work with and click **Show** in the **Details** column.

Note: If you choose, use **Search Criteria** to limit the display of error message records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 6 In the **Error Messages** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Region	Enter the region code (required).
Country	Enter the country code (required).
Customer	Enter the customer code (required).
Engine	Enter the engine code (required).
Error Code	Enter the error code (required).
System Defined	Displays whether or not the record is system defined.
Enabled Indicator	Select to enable the data error message.
Error Message	Enter the error message (required).

- 7 Click **Save** on the Error Messages Setup page.

Translation link > Setup Translation link (Translation Setup page)

With the Setup Translation link's Administration page, 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, Oracle FLEXCUBE Lending and Leasing adds the new data to the setup form.

To set up the translation

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **System** drop-down link, then click **Translation**.
- 4 Click the **Translation** drop-down link, then click **Setup Translation**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C01 Responsibility SUPERUSER'. There are also icons for 'Debug (Off)', 'Audit', and 'Close'. The left sidebar shows a tree view with 'Translation' > 'Setup' > 'Translation' selected. The main content area is titled 'Translation Setup' and contains three sections: 'Language' with radio buttons for 'ENGLISH' (selected) and 'FRENCH'; 'Source Type' with a search criteria field and a list of source types including COMPANIES, COMPENSATION PLANS, CALL ACTION RESULT TYPES, CHECKLIST ACTION TYPES, CREDIT MODELS, CREDIT SCORING PARAMETERS, CURRENCIES, DEDUPE CONDITIONS, EDITS, and ESCROW DISBURSE RULES; and 'View Translation' with radio buttons for 'All', 'Translated', and 'Untranslated'. At the bottom, the 'Translation Data' table is visible with columns for 'Key 1' through 'Key 6', 'System Defined', and 'Enabled'. The table shows one row with 'Show' and '0.0001' in the 'Key 1' column, and 'Yes' and 'No' in the 'System Defined' column, and a checked box in the 'Enabled' column.

- 5 In the **Translation Setup** page's **Language** section, select the language for which the translation needs to be done.

Note: For more information, see **Language setup** at the end of this chapter.

- 6 In the **Source Type** section, select the source (or location in Oracle FLEXCUBE Lending and Leasing) of the item you want to translate.

Note: If you choose, use **Search Criteria** to limit the display of source type records.

- 7 In the **View Translation** section, click:
 - **All** to view all the records (both translated and un-translated) in the Translation Data section.
 - or-
 - **Translated** to view all the translated records in the Translation Data section.
 - or-
 - **Un Translated** to view all the un-translated records in the Translation Data section.
- 8 Click **Populate Details** in the **Source Type** section and Oracle FLEXCUBE Lending and Leasing loads the setup data descriptions in the Translation section page for the source type in the Source Type section.

Note: If new records are added to setup (for example, new pricing strings added to the Pricing page), the next time you click **Populate Details** in the Source Type section, the new records (in this case, the new pricing strings) appear in the Translation Data section. These new entries have no impact on the previously translated data, they simply appear as additional entries available for translation.

The next time you click **Populate Details** in the View Translation section, the new entry appears in the Translation Data section with no impact to the previously translated data.

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

- 9 In the **Translation Data** section, select the record you want to work with and click **Show** in the **Details** column.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The main area is titled 'Translation Setup'. It includes sections for 'Language' (with radio buttons for ENGLISH and FRENCH), 'Source Type' (with a list of categories like COMPANIES, CREDIT MODELS, etc.), and 'View Translation' (with radio buttons for All, Translated, and Untranslated). Below these is the 'Translation Data' section, which contains a table with columns for 'Select Details', 'Key 1' through 'Key 6', 'System Defined', and 'Enabled'. A record is shown with 'Key 1' value '0-0001' and details for 'English' and 'Translation'. The 'System Defined' column has radio buttons for 'Yes' and 'No', and the 'Enabled' column has a checked checkbox.

Note: If you choose, use **Search Criteria** to limit the display of records.

- 10 Click **Edit** in the **Translation Data** section and edit the selected record with the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Key 1	View the first reference key value (display only).
Key 2	View the second reference key value (display only).
Key 3	View the third reference key value (display only).
Key 4	View the fourth reference key value (display only).
Key 5	View the fifth reference key value (display only).
Key 6	View the sixth reference key value (display only).
System Defined	Displays whether or not the record is system defined.
Enabled	If selected, indicates the record is active.
Desc 1 (English)	View the first English description (display only).
Desc 2 (English)	View the second English description (display only).
Desc 3 (English)	View the third English description (display only).
Desc 4 (English)	View the fourth English description (display only).
Desc 1 (Translation)	Enter the first translated description (required).
Desc 2 (Translation)	Enter the second translated description (optional).
Desc 3 (Translation)	Enter the third translated description (optional).
Desc 4 (Translation)	Enter the fourth translated description (optional).

- 11 Click **Save** on the Translation Setup page.

Translation link > Message Translation link (Message Translation Setup page)

With the Message Translation link's Administration page, 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, Oracle FLEXCUBE Lending and Leasing adds the new data to the error message.

To set up the message translation

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **System** drop-down link, then click **Translation**.
- 4 Click the **Translation** drop-down link, then click **Message Translation**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, the product name 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division 001 Responsibility SUPERUSER'. There are also 'Debug (Off)', 'Audit', and 'Close' buttons. The left sidebar shows a tree view with 'System' expanded and 'Message Translation' selected. The main content area is titled 'Message Translation Setup' and contains three sections: 'Language' with radio buttons for 'ENGLISH' (selected) and 'FRENCH'; 'Error Type' with radio buttons for 'CLIENT ERROR' (selected), 'CLIENT MESSAGE', and 'CLIENT QUESTION'; and 'View Translation' with radio buttons for 'All' (selected), 'Translated', and 'Untranslated'. There are 'Save', 'Populate All', and 'Populate Details' buttons. At the bottom, there is an 'Error Message' table with columns: 'Select Details', 'Region', 'Country', 'Customer', 'Engine', 'Error Code', 'System Defined', and 'Enabled'. The table currently shows 'No rows yet.'

- 5 In the **Message Translation Setup** page's **Language** section, select the language for which the translation needs to be done.
Note: For more information, see **Language setup** at the end of this chapter.
- 6 In the **Error Type** section's Error Type field, select the type of error message you want to translate.
- 7 In the **View Translation** section, click:
 - **All** to view all the records (both translated and un-translated) in the Error Message section.
 - or-
 - **Translated** to view all the translated records in the Error Message section.
 - or-
 - **Untranslated** to view all the un-translated records in the Error Message section.
- 8 Click **Populate Details** in the **Error Type** section and Oracle FLEXCUBE Lending and

Leasing loads the error messages in the Error Message section for the selected error type in the Error Type section.

Note: If new error messages are added to setup, the next time you click **Populate Details** in the Error Type section, the new records appear in the Error Message section. These new entries have no impact on the previously translated data, they simply appear as additional entries available for translation.

The next time you click **Populate Details** in the Source Type section, the new entry appears in the Translation Data section with no impact to the previously translated data.

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

- 9 In the **Error Message** section, select the record you want to modify and click **Show** in the **Details** column.

The screenshot displays the 'Error Messages Setup' window in Oracle Flexcube. At the top, the Oracle logo and 'FLEXCUBE Lending and Leasing' are visible. The user interface includes a navigation pane on the left with categories like System, Parameters, Lookups, User Defined Tables, Audit Tables, User Defined Defaults, Txn Codes, Data Files, Reports, Error Messages, Translation, and User. The main area is titled 'Error Messages Setup' and contains a 'Select Error Type' dropdown menu with options: SERVER ERROR, SERVER MESSAGE, and SERVER WARNING. Below this is an 'Error Message' section with a search criteria field and 'Add', 'Edit', and 'Cancel' buttons. A table lists error messages with columns: Select Details, Region, Country, Customer, Engine, Error Code, System Indicator, and Enable Indicator. The table shows a header row for 'PAYMENT AMOUNT WILL RESULT IN NEGATIVE BALANCE, VERIFY PARAMETERS' and several data rows, each with a 'Show' button in the 'Details' column. The bottom of the window shows pagination controls for '1-10 of 1179' records.

Note: If you choose, use **Search Criteria** to limit the display of records.

- Click **Edit** in the **Error Message** section and edit the selected record with the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Region	View the region code (display only).
Country	View the country code (display only).
Customer	View the customer code (display only).
Engine	View the engine name (display only).
Error Code	View the error code (display only).
System Defined	Displays whether or not the record is system defined.
Enabled	If selected, indicates the record is active.
Message (English)	View the error message (display only).
Message (Translation)	Enter the translated description (required).

- Click **Save** on the Message Translation Setup page.

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 Oracle FLEXCUBE Lending and Leasing 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.

Oracle FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Lookups Setup [Save]

Lookup Type

Search Criteria [Execute Search] [Add] [Edit] [Cancel]

Select	Lookup Type	Description	System Defined Yes/No	Enabled
<input checked="" type="radio"/>	TRD_LANGUAGE_CD	TRANSLATION LANGUAGE CODES	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>

Lookup Code

Search Criteria [Execute Search] [Add] [Edit] [Cancel]

Select	Lookup Code	Description	Sort Sub Code	System Defined Yes/No	Enabled
<input checked="" type="radio"/>	ENG	ENGLISH	1	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	FRE	FRENCH	3	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>

Oracle FLEXCUBE Lending and Leasing 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

CHAPTER 2: ADMINISTRATION (USER) SETUP

The Administration window's User drop-down links record setup data that define your organization structure and its users. Information on the User drop-down link is more "data" related, whereas the information stored on the System drop-down link functions more like switches that control system behavior.

The screenshot displays the Oracle Flexcube Lending and Leasing Administration window. The top navigation bar includes the Oracle logo, the product name "FLEXCUBE Lending and Leasing", and user information: "User Id SSC Organization XXX Division 001 Responsibility SUPERUSER". There are also icons for "Debug (Off)", "Audit", and "Close".

The left sidebar shows a tree view under "System" with "User" selected and highlighted in red. Other items in the tree include Organization, Companies, Access, Users, Printers, Bank Details, Standard Payees, Check Details, Currency, Currency Pair, and ZipCodes.

The main content area is titled "Organization" and contains three sections:

- Organization Definition:** A table with columns "Organization Name", "Short Name", and "Enabled". One row is shown for Organization Name "SETME", Short Name "XXX", and Enabled checked.
- Division Definition:** A table with columns "Division Name", "Short Name", and "Enabled". One row is shown for Division Name "REGION 1", Short Name "001", and Enabled checked.
- Department Definition:** A table with columns "Department Name", "Short Name", and "Enabled". Four rows are shown for Department Names "ORIGNATION", "FUNDING", "SERVICING", and "COLLECTIONS", with Short Names "ORG", "FUN", "SER", and "COL" respectively, and all Enabled checked.

The Administration link bar's User drop-down link contains the following:

- Organization
- Companies
- Access
- Users
- Printers
- Currency
- Currency Pair
- ZipCodes

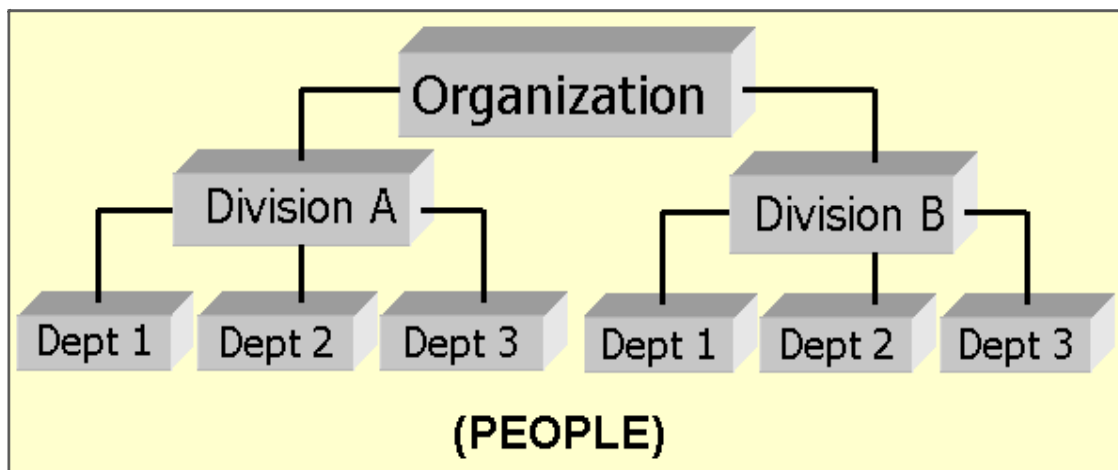
Organization link (Organization page)

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. Oracle FLEXCUBE Lending and Leasing uses this data to control who has access to which accounts. (The Companies page allows you to set up where those accounts are located.)

Please note that in completing the Organization page, there can be only one active organization, so use the Organization field to define your organization at its highest level.

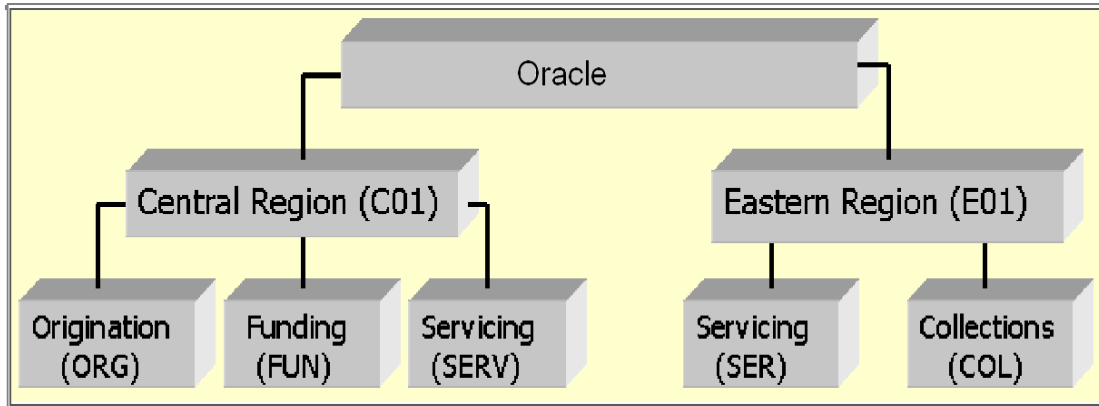
Divisions are groups within your organization that will have access to the same accounts. Larger organizations often define their divisions by region. Smaller organizations may define division as branch offices or even departments, and might only have one division defined.

Departments are smaller units within a division. They expand on who is in the corresponding Division field. Oracle FLEXCUBE Lending and Leasing 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-0001	Oracle Corp.	ORA
Division:	OD-001	Central Region	C01
Department:	ODD-01	Origination	ORG
Department:	ODD-02	Funding	FUN
Department:	ODD-03	Servicing	SER
Division:	OD-002	Eastern Region	E01
Department:	ODD-11	Servicing	SER
Department:	ODD-12	Collection	COL



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

To set up the organization

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **User** drop-down link, then click **Organization**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Organization

Organization Definition

Select Details	Organization	Organization Name	Short Name	Enabled
<input type="radio"/> Show	O-0001	SETME	XXX	<input checked="" type="checkbox"/>

Division Definition

Select Details	Division	Division Name	Short Name	Enabled
<input type="radio"/> Show	DD-001	REGION 1	C01	<input checked="" type="checkbox"/>

Department Definition

Select Details	Department	Department Name	Short Name	Enabled
<input type="radio"/> Show	DD-01	ORIGINATION	ORG	<input checked="" type="checkbox"/>
<input type="radio"/> Show	DD-02	FUNDING	FUN	<input checked="" type="checkbox"/>
<input type="radio"/> Show	DD-03	SERVICING	SER	<input checked="" type="checkbox"/>
<input type="radio"/> Show	DD-04	COLLECTIONS	COL	<input checked="" type="checkbox"/>

- 4 In the **Organization** page's **Organization Definition** section, select the record you want to work with and click **Show** in the **Details** column.

Note: If you choose, use **Search Criteria** to limit the display of organization definition records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

Organization

Organization Definition

Select	Details	* Organization Name	* Short Name	Enabled	
<input checked="" type="radio"/>	Hide	O-0001	SETME	XXX	<input checked="" type="checkbox"/>

* Country: UNITED STATES
 * City: SETME
 * St: Select...
 * Address Line 1: SETME
 Address Line 2:
 * Zip: 55344
 Extn: 7255

* Phone 1: 123-456-7890
 Extn 1:
 Phone 2:
 Extn 2:
 * Fax 1: 123-456-7890
 Fax 2:
 * License Key: 420688315796928080424487

Division Definition

Select	Details	* Division	* Division Name	* Short Name	Enabled
<input checked="" type="radio"/>	Show	DD-001	REGION 1	DD1	<input checked="" type="checkbox"/>

Department Definition | Display Formats

Select	Details	* Department	* Department Name	* Short Name	Enabled
<input checked="" type="radio"/>	Show	DD-01	ORIGINATION	ORO	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DD-02	FUNDING	FUN	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DD-03	SERVICING	SER	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DD-04	COLLECTIONS	COL	<input checked="" type="checkbox"/>

- 5 In the **Organization Definition** section, enter, view, or edit the following information. There can be only one active entry, so use this page to define your organization at its highest level.

In this field:

Do this:

Select

If selected, indicates that this is the current record.

Organization

Enter the organization ID (the ID is the unique identifier used internally by Oracle FLEXCUBE Lending and Leasing to represent your organization).

Organization Name

Note: Do not edit this field (required).

Short Name

Enter the organization name (required).

Enter the short name for the organization.

Enabled

Note: This is the ID that appears throughout Oracle FLEXCUBE Lending and Leasing to represent this organization (required).

Select to enable the organization.

Note: Only one enabled organization is currently allowed by Oracle FLEXCUBE Lending and Leasing.

Country

Select the country where the organization is located (required).

City

Enter the city where the organization is located (required)

State

Select the state where the organization is located (required).

Address Line 1

Enter the address line 1 for the organization (required).

Address Line 2

Enter the address line 2 for the organization (optional).

Zip

Select the zip code where the organization is located (required).

Extn

Enter the zip extension where the organization is located (optional).

- Phone 1** Enter the primary phone number for the organization (required).
- Extn 1** Enter the phone extension for the primary phone number (optional).
- Phone 2** Enter the alternate phone number for the organization (optional).
- Extn 2** Enter the phone extension for the alternate phone number (optional).
- Fax 1** Enter the primary fax number for the organization (required).
- Fax 1** Enter the alternate fax number for the organization (optional).
- License Key** Enter software license key (unique license key for Oracle FLEXCUBE Lending and Leasing that determines the organization's access to the system).

6 In the **Division Definition** section, select the record you want to work with and click **Show** in the **Details** column.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, the product name, and user information: User Id SSC, Organization XXX, Division CO1, Responsibility SUPERUSER. There are also icons for Debug (Off), Audit, and Close.

The left sidebar contains a tree view with categories like System, User, Organization, Companies, Access, Users, Printers, Bank Details, Standard Payees, Check Details, Currency, Currency Pair, and ZipCodes.

The main content area is divided into several sections:

- Organization**: Contains an "Organization Definition" table with columns for Organization Name, Short Name, and Enabled. A "Show" button is visible next to the first record.
- Division Definition**: Contains a "Division Definition" table with columns for Division Name, Short Name, and Enabled. A "Show" button is visible next to the first record. Below this table, there are input fields for Country (UNITED STATES), City (SETME), St (Select...), Address Line 1 (SETME), Address Line 2, Zip (55344), Extn (7255), Phone 1 (1234-567-8990), Extn 1, Phone 2, Extn 2, Fax 1 (1234-567-8990), and Fax 2.
- Department Definition**: Contains a "Department Definition" table with columns for Department Name, Short Name, and Enabled. A "Show" button is visible next to the first record.

Note: If you choose, use **Search Criteria** to limit the display of division definition records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

- 7 In the **Division Definition** section, enter, view, or edit the following information for the groups within your organization that will have access to the same accounts:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Division	Enter the division id. The ID is the unique identifier used internally by Oracle FLEXCUBE Lending and Leasing to represent the division within the organization. Note: Do not edit this field (required).
Division Name	Enter the division name (required).
Short Name	Enter the short name for the division. Note: This is the ID that appears throughout Oracle FLEXCUBE Lending and Leasing to represent this division (required).
Enabled	Select to enable the division.
Country	Select the country where the division is located (required).
City	Enter the city where the division is located (required).
State	Select the state where the division is located (required).
Address Line 1	Enter the address line 1 for the division (required).
Address Line 2 (unlabeled)	Enter the address line 2 for the division (optional).
Zip	Select the zip code where the division is located (required).
Extn	Enter the zip extension where the division is located (optional).
Phone 1	Enter the primary phone number for the division (required).
Extn 1	Enter the phone extension for the primary phone number (optional).
Phone 2	Enter the alternate phone number for the division (optional).
Extn 2	Enter the phone extension for the alternate phone number (optional).
Fax 1	Enter the primary fax number for the division (required).
Fax 2	Enter the alternate fax number for the division (optional).

- On the **Department Definition** section, select the record you want to work with and click **Show** in the **Details** column.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top header shows the user ID as SSC, Organization as XXX, Division as 001, and Responsibility as SUPERUSER. The interface is divided into three main sections: Organization Definition, Division Definition, and Department Definition. The Department Definition section is currently active, showing a table of department records. The record for ORG-01 is selected, and its details are displayed below the table. The details include fields for Country (UNITED STATES), City (SETME), Address Line 1 (SETME), Address Line 2, Zip (56344), Extn (7255), Phone 1 (123-456-7890), Extn 1, Phone 2, Extn 2, Fax 1 (123-456-7890), and Fax 2. The Department Name is ORIGINATION and the Short Name is ORG. The Enabled checkbox is checked.

Note: If you choose, use **Search Criteria** to limit the display of department definition records.

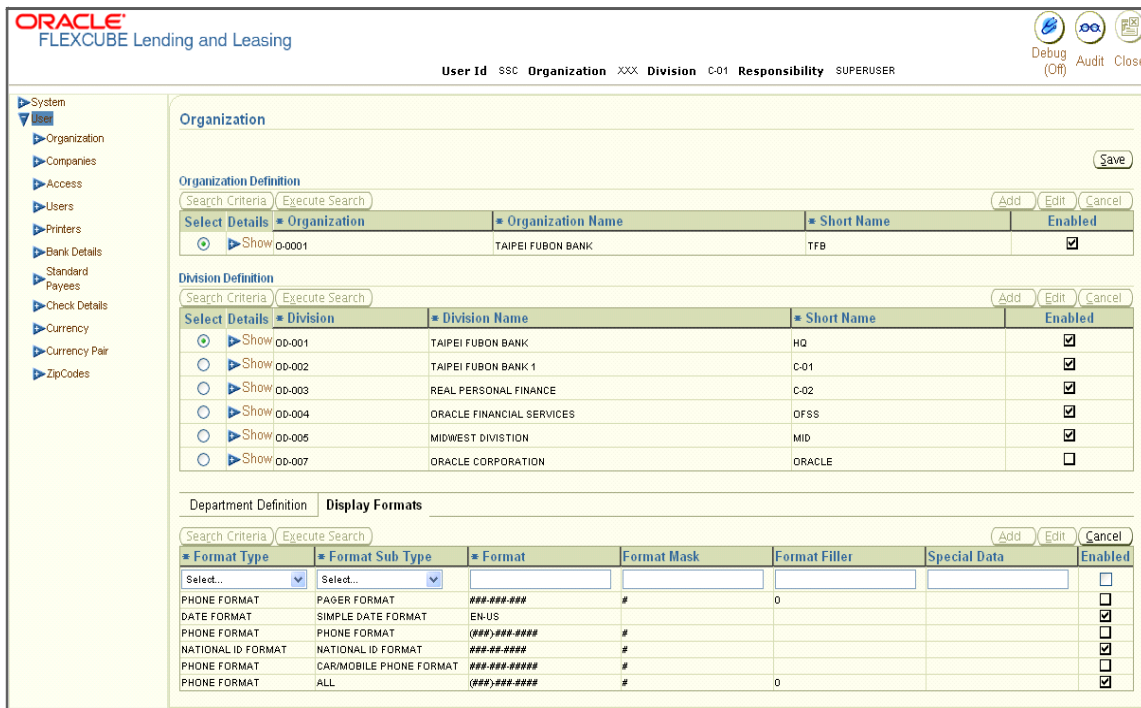
- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

- On the **Department Definition** section, enter, view, or edit the following information:

In this field:	Do this:
Select Department	If selected, indicates that this is the current record. Enter the department ID (required). Note: The ID is the unique identifier used internally by Oracle FLEXCUBE Lending and Leasing to represent the department within the division.
Department Name Short Name	Enter the department name (required). Enter the short name for the department (required). Note: This is the ID that appears throughout Oracle FLEXCUBE Lending and Leasing to represent this department.
Enabled	Select to enable the department.
Country	Select the country where the department is located (required).
City	Enter the city where the department is located (required).

- State** Select the state where the department is located (required).
- Address Line 1** Enter the address line 1 for the department (required).
- Address Line 2** Enter the address line 2 for the department (optional).
- Zip** Select the zip code where the department is located (required).
- Extn** Enter the zip extension where the department is located (optional).
- Phone 1** Enter the primary phone number for the department (required).
- Extn 1** Enter the phone extension for the primary phone number (optional).
- Phone 2** Enter the alternate phone number for the department (optional).
- Extn 2** Enter the phone extension for the alternate phone number (optional).
- Fax 1** Enter the primary fax number for the department (required).
- Fax 2** Enter the alternate fax number for the department (optional).

10 On the **Display Format** section, select the record you want to work with and click **Show** in the **Details** column.



Note: If you choose, use **Search Criteria** to limit the display of department definition records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

11. On the **Display Format** section, enter, view, or edit the following information:

In this field:	Do this:
Format Type	Select the type of format (required).
Format Sub Type	Select the sub type of the format (required) The format sub type will be displayed based on the format type selected.
Format	Select the format (required).
Format Mask	Enter the format mask (optional).
Format Filled	Enter the format filled (optional).
Special Data	Enter the special data, if any (optional).
Enabled	Select to enable the display format.

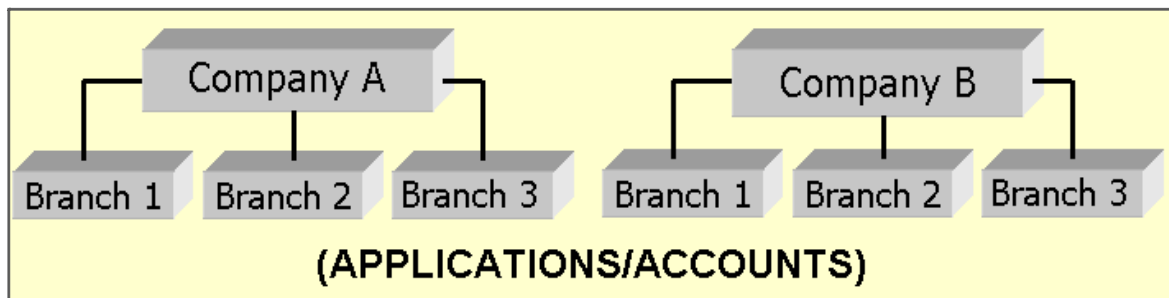
12. Click **Save** on the Organization page

Companies link (Companies page)

The Companies page records the hierarchical structure of your portfolio companies and their branches. Just as Oracle FLEXCUBE 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 accounts. In completing the Companies page, there can be more than one company, and each company can have more than one branch.

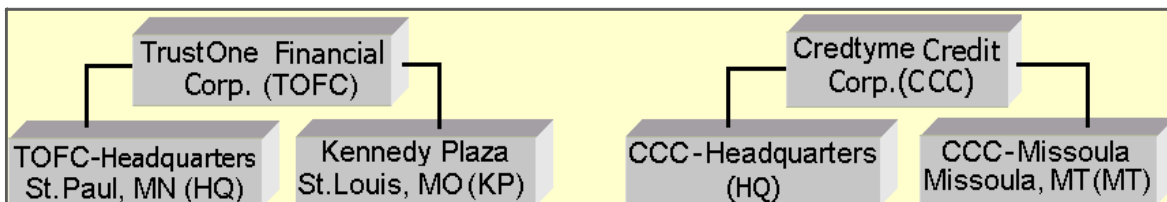
Accounting is performed at the company level. Accounts can be sorted down to the branch level. For this reason, branches are set up to reflect different business practices. You would set up different branches if, for example:

- 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 collections)



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

Company:	C-0001	TrustOne Financial Corp	TOFC
Branch:	CB-01	TOFC - Headquarters	HQ
Branch:	CB-02	Kennedy Plaza	KP
Company:	C-0002	Credtyme Credit Corp	CCC
Branch:	CB-11	CCC - Headquarters	HQ
Branch:	CB-12	CCC - Missoula	MT



Note: Oracle FLEXCUBE Lending and Leasing does not limit the number of companies or associated branches with the company you can enter.

Note: The Short Name field in the on the Companies page allows you to create the ID that Oracle FLEXCUBE Lending and Leasing will use when referring to the company and branch throughout the system.

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

- On the **Organization** page, *Oracle FLEXCUBE Lending and Leasing users* belong to an organization, division, and department.
- On the **Companies** page, *credit 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 FLEXCUBE Lending and Leasing users will have access to which accounts.

To set up the companies

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **User** drop-down link, then click **Companies**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, the product name, and user information: User Id SSC, Organization XXX, Division C01, Responsibility SUPERUSER. There are also icons for Debug (Off), Audit, and Close. The left sidebar shows a navigation tree with 'Companies' selected. The main content area is titled 'Companies' and contains two sections: 'Company Definition' and 'Branch Definition'. Each section has a search criteria field and an 'Execute Search' button. Below each search field is a table with columns for 'Select', 'Details', 'Company' (or 'Branch'), 'Name', 'Short Name', 'Currency', and 'Enabled'. The 'Company Definition' table has two rows: one for company 'c-0001' with name 'SETME', short name 'XXX', currency 'ALL', and enabled status checked; and another for company 'c-0002' with name 'SETME', short name 'YYY', currency 'ALL', and enabled status checked. The 'Branch Definition' table has two rows: one for branch 'cb-001' with name 'HEAD QUARTERS', short name 'HQ', and enabled status checked; and another for branch 'cb-002' with name 'REGION 1', short name 'C01', and enabled status checked. Each row in both tables has a 'Show' button in the 'Details' column.

The **Companies** page defines entities within your organization that originate and/or service loans.

- 4 In the **Companies** page's **Company Definition** section, select the record you want to work with and click **Show** in the **Details** column.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

System
User
Organization
Companies
Access
Users
Printers
Bank Details
Standard Payees
Check Details
Currency
Currency Pair
ZipCodes

Companies

Save

Company Definition

Search Criteria Execute Search Add Edit Cancel

Select	Details	Company	Name	Short Name	Currency	Enabled
<input type="radio"/>	Hide	C-0001	SETME	XXX	ALL	<input checked="" type="checkbox"/>

* Country UNITED STATES
 * City SETME
 * St Select...
 Address Line 1 SETME
 Address Line 2
 * Zip 55344
 Extn 7255
 * Phone 1 123-456-7890
 Extn
 Phone 2
 Extn 2
 * Fax 1 123-456-7890
 Fax 2
 * Tax Id 1234567890
 * TCC 1234567890
 * Contact SETME
 * Coupon Order Code SETME
 * HMDA OFFICE OF THE COMPTROLLER OF

Remittance Address

* Country UNITED STATES
 City SETME
 St Select...
 Remittance Address 1 SETME
 Remittance Address 2
 Zip 55344
 Extn

Show C-0002 SETME XXX ALL

Branch Definition

Search Criteria Execute Search Add Edit Cancel

Select	Details	Branch	Name	Short Name	Enabled
<input type="radio"/>	Show	CB-001	HEAD QUARTERS	HQ	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CB-002	REGION 1	C01	<input checked="" type="checkbox"/>

Note: If you choose, use **Search Criteria** to limit the display of company definition records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **Company Definition** section, enter, view, or edit the following information:

In this field:

Do this:

Select

Company

If selected, indicates that this is the current record.

Enter the portfolio company ID. (The ID is the unique identifier used internally by Oracle FLEXCUBE Lending and Leasing to represent the company) (required).

Name

Enter the name of the portfolio company (required).

Short Name

Enter the short name for the portfolio company (ID displayed to represent the company) (required).

Currency

Select the currency of the portfolio company (required).

Enabled

Select to enable the portfolio company.

Country

Select the country where the portfolio company is located (required).

City

Enter the city where the portfolio company is located (required).

State

Select the state where the portfolio company is located (required).

Address Line 1	Enter the address line 1 for the portfolio company (required).
Address Line 2	Enter the address line 2 for the portfolio company (optional).
Zip	Select the zip code where the portfolio company is located (required).
Extn	Enter the zip extension where the portfolio company is located (optional).
Phone 1	Enter the primary phone number for the portfolio company (required).
Extn	Enter the phone extension for the primary phone number (optional).
Phone 2	Enter the alternate phone number for the portfolio company (optional).
Extn 2	Enter the phone extension for the alternate phone number (optional).
Fax 1	Enter the primary fax number for the portfolio company (required).
Fax 2	Enter the alternate fax number for the portfolio company (optional).
Tax Id	Enter the tax identification number for the portfolio company (required).
TCC	Enter the transmitter control code for the portfolio company (1098 Electronic Filing) (required).
Contact	Enter the contact information about the portfolio company (required).
Coupon Order Code	If you are using coupons, enter the coupon order code to be used by a third party printing the coupons for billing statements (required).
HMDA	Select the HMDA agency (Home Mortgage Disclosure Act reporting agency for the company) (required).

Remittance Address section

Country	Select the remittance address country (required).
City	Enter the remittance address city (required).
St	Select the remittance address state (required).
Remittance Address 1	Enter the remittance address line 1, which may be different from the company address. This address is included as the remittance address on statements (required).
Remittance Address 2	Enter the remittance address line 2 (optional).
Zip	Select the zip code (required)
Extn	Enter the remittance address zip extension (optional).

- 6 On the **Branch Definition** section, select the record you want to work with and click **Show** in the **Details** column.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Companies [Save]

Company Definition

Search Criteria [Execute Search] [Add] [Edit] [Cancel]

Select	Details	* Company	* Name	* Short Name	* Currency	Enabled
<input type="radio"/>	Show	c-0001	SETME	XXX	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	c-0002	SETME	YYY	ALL	<input checked="" type="checkbox"/>

Branch Definition

Search Criteria [Execute Search] [Add] [Edit] [Cancel]

Select	Details	* Branch	* Name	* Short Name	Enabled
<input type="radio"/>	Hide	CB-001	HEAD QUARTERS	HQ	<input checked="" type="checkbox"/>
		* Country	UNITED STATES	* Phone 1	1234-356-7890
		* City	SETME	Extn 1	
		* St	Select...	* Phone 2	
		Address Line 1	SETME	Extn 2	
		Address Line 2		* Fax 1	1234-356-7890
		* Zip	55344	Fax 2	
		Zip Extn	7255		
<input type="radio"/>	Show	CB-002	REGION 1	C01	<input checked="" type="checkbox"/>

Note: If you choose, use **Search Criteria** to limit the display of company definition records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

7 On the **Branch Definition** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Branch	Enter the portfolio branch id. (The ID is the unique identifier used internally by Oracle FLEXCUBE Lending and Leasing to represent the branch within your company) (required).
Name	Enter the name of the portfolio branch (required).
Short Name	Enter the short name for the portfolio branch (ID displayed to represent the branch) (required).
Enabled	Select to enable the portfolio branch.
Country	Select the country (required).
City	Enter the city where the portfolio branch is located (required).
St	Select the state (required).
Address Line 1	Enter the address line 1 for the portfolio branch (optional).
Address Line 2	Enter the address line 2 for the portfolio branch (optional).
Zip	Select the zip code where the portfolio branch is located (required).
Zip Extn	Enter the zip extension where the portfolio branch is located (optional).

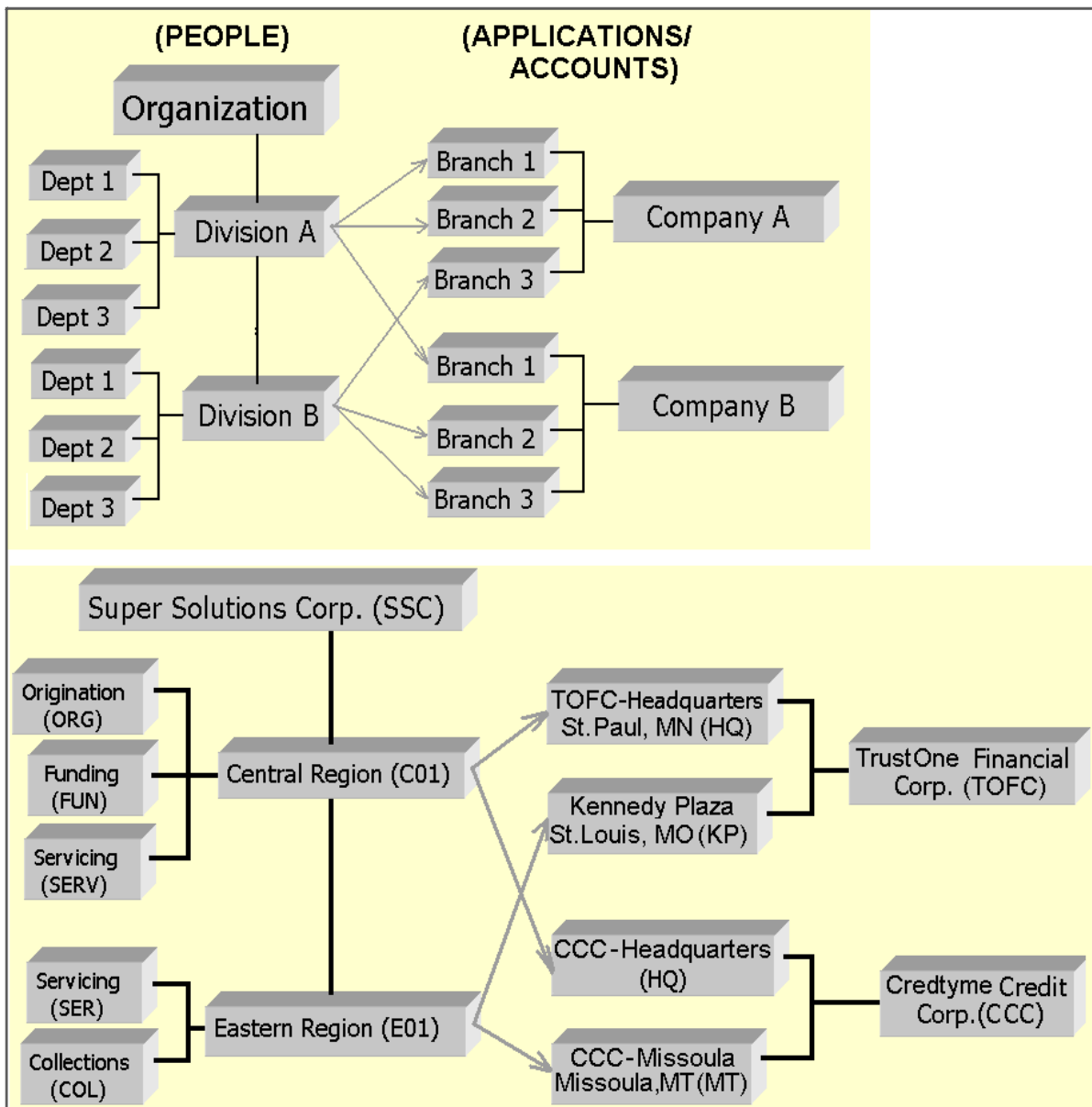
Phone 1	Enter the primary phone number for the portfolio branch (required).
Extn 1	Enter the phone extension for the primary phone number (optional).
Phone 2	Enter the alternate phone number for the portfolio branch (optional).
Extn 2	Enter the phone extension for the alternate phone number (optional).
Fax 1	Enter the primary fax number for the portfolio branch (required).
Fax 2	Enter the alternate fax number for the portfolio branch (optional).

- 8 Click **Save** on the Companies page.

Access link > Data link (Access Grid page)

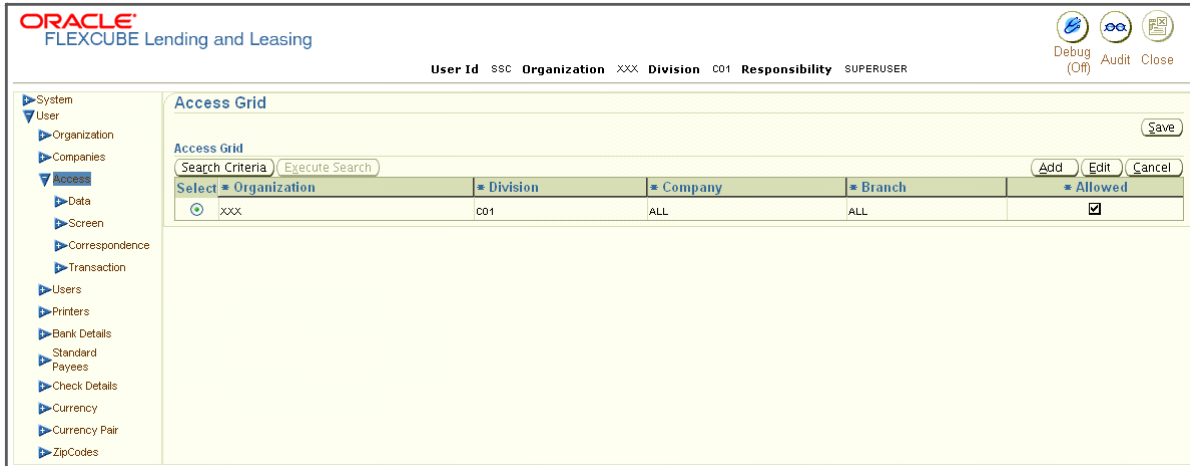
Using the organizations, divisions, companies, and branches created on the Organization and Companies pages, Oracle FLEXCUBE Lending and Leasing allows you to control which users have access to which accounts. The Access page is where you define which organization/division (Oracle FLEXCUBE Lending and Leasing users) can gain access to which company/branch (accounts) locations.

Normally, for each division within the one 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 set up the access

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **User** drop-down link, then click **Access**.
- 4 Click the **Access** drop-down link, then click **Data**.



- 5 In the **Access Grid** section, select the record you want to work with.
Note: If you choose, use **Search Criteria** to limit the display of access grid records.
 - If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 6 In the **Access Grid** section, enter, view, or edit the following information:

In this field:	Do this:
Organization	Select the organization for which you are defining access privileges (required).
Division	Select the division within the organization for which you are defining Access privileges (required).
Company	Select the portfolio company to which you are defining access privileges for the organization and division specified (required).
Branch	Select the portfolio branch of the company to which you are defining access privileges for the organization and division specified (required).
Allowed	Select to indicate whether access to the data pertaining to the company and branch is allowed for the organization and division specified.

- 7 Click **Save** on the Access Grid page.

Access link > Screen link

To set up the screen security

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **User** drop-down link, then click **Access**.
- 4 Click the **Access** drop-down link, then click **Screen**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The 'Screen Security' page is active, showing the 'Security Access Definition' table below.

Select	Access Code	Description	Type	System Defined	Enabled
<input checked="" type="radio"/>	COLLECTION.MENUBAR.COLLECTION	COLLECTIONS MENUBAR LINK	CUSTOMER SERVICE	<input type="radio"/> Yes / <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	COLLECTION.MENUBAR.BANKRUPTCY	BANKRUPTCY MENUBAR LINK	CUSTOMER SERVICE	<input type="radio"/> Yes / <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	COLLECTION.MENUBAR.REPO	REPOSSESSION FORECLOSURE MENUBAR LINK	CUSTOMER SERVICE	<input type="radio"/> Yes / <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	COLLECTION.MENUBAR.DEFICIENCY	DEFICIENCY MENUBAR LINK	CUSTOMER SERVICE	<input type="radio"/> Yes / <input type="radio"/> No	<input checked="" type="checkbox"/>

- 5 In the **Security Screen** page's **Security Super Group** section, select the super group you want to work with.
- 6 In the **Security Access Definition** section, select the record you want to work with.
Note: If you choose, use **Search Criteria** to limit the display of security access definition records.
 - If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 7 In the **Security Access Definition** section, enter, view, or edit the following information:

In this field:

Select
 Access Code
 Description
 Type
 System Defined

Do this:

If selected, indicates that this is the current record.
 View the access code (display only).
 Enter the description of the access code (optional).
 Enter or view the type of security access definition (optional).
 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 If selected, indicates the security access definition entry is enabled.

- 8 In the **Security User Access Details** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of security user access definition records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 9 In the **Security User Access Details** section, enter, view, or edit the following information:

In this field:	Do this:
Access Type	Select the access type of the user who will have access to this screen (required).
Active Value	Select the active value of the user who will have access to this screen (required).
Allowed	Select Yes to allow access to this screen for this user. Select No to deny access to this screen for this user.
System Defined Yes/No	If Yes is selected, the screen user access definition entry is system defined. If No is selected, the screen user access definition entry is manually defined.

- 10 Click **Save** on the Screen Security page.

Access link > Correspondence link

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 to type of correspondence, the corresponding command on the Letters menu is unavailable (dimmed).

To set up the correspondence

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **User** drop-down link, then click **Access**.
- 4 Click the **Access** drop-down link, then click **Correspondence**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'User Id SSC Organization XXX Division 001 Responsibility SUPERUSER'. The left sidebar shows a tree view with 'Correspondence' selected. The main content area is titled 'Correspondence' and contains two sections:

Correspondence Codes

Select	Code	Description	Enabled
<input checked="" type="radio"/>	CBK_01	01 BANKRUPTCY SET	<input checked="" type="checkbox"/>
<input type="radio"/>	CCO_01	01 COLLECTION SET	<input checked="" type="checkbox"/>
<input type="radio"/>	CCS_01	01 CUSTOMER SERVICE SET	<input checked="" type="checkbox"/>

Correspondence User Access Definition

Select	Access Type	Access Value	Allowed	System Defined
<input checked="" type="radio"/>	RESPONSIBILITY	ALL	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No

- 5 In the **Correspondence** page's **Correspondence Codes** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of correspondence codes records.

- If you are changing an existing record, click **Edit**.
- 6 In the **Correspondence Codes** section, enter, view, or edit the following information:

In this field:	Do this:
Select Code	If selected, indicates that this is the current record. Search for and view the correspondence code name you want to work with (display only).
Description	View the description for the correspondence code (display only).
Enabled	If selected, indicates the selected correspondence code entry is enabled.

- 7 In the **Correspondence User Access Definition** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of correspondence user access definition records.

- If you are changing an existing record, click **Edit**.
- 8 In the **Correspondence Codes** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Access Type	Enter the access grid function type (required).
Access Value	Enter the access function grid value (required).
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	If Yes is selected, the correspondence user access definition entry is system defined. If No is selected, the correspondence user access definition entry is manually defined.

- 9 Click **Save** on the Correspondence page.

Users link (Users page)

The Users page allows you to create and set up each Oracle FLEXCUBE Lending and Leasing user. In the User Definition section, you can assign a user an identification name and password to log on to Oracle FLEXCUBE Lending and Leasing. 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 loan origination?

Note: The Oracle FLEXCUBE Lending and Leasing SUPERUSER responsibility grants access to the entire Oracle FLEXCUBE Lending and Leasing system. Please give careful consideration to the number and type of users who receive this responsibility.

To set up the users

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **User** drop-down link, then click **Users**.

Select	Details	User Id	Organization	Division	Department	Start Dt	End Dt	System Defined	Enabled
<input checked="" type="radio"/>	Show	ALEX	Select...	Select...	Select...	06/09/2009	06/09/2009	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	BALA	XXX	C01	Select...	06/09/2009	06/09/2009	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	BATCH	XXX	C01	Select...	01/01/1800	12/31/9999	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DEMOCOLL	XXX	C01	Select...	01/01/1800	12/31/9999	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DEMOSUPR	XXX	C01	Select...	01/01/1800	12/31/9999	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DEMOUNDW	XXX	C01	Select...	01/01/1800	12/31/9999	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DWIDESH	XXX	C01	Select...	06/09/2009	06/09/2009	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVENT	XXX	C01	Select...	01/01/1800	12/31/9999	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	RAJESH	XXX	C01	Select...	06/09/2009	06/09/2009	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	SALES A/AGENT	XXX	C01	ORG	01/01/1800	01/01/4000	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	ssc	XXX	C01	Select...	01/01/1800	12/31/9999	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	SUCHARITHA	XXX	C01	ORG	01/01/1800	01/01/9999	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	SUJAY	XXX	C01	ORG	01/01/2000	01/01/4000	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	UMA1	XXX	C01	ORG	06/09/2009	06/09/4000	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	VINAY	XXX	C01	ORG	06/11/2009	06/30/2011	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>

- 4 In the Users page's User Definition section, select the record you want to work with and click **Show** in the **Details** column.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

System Defined: Yes No Enabled:

Save

User Definition

Search Criteria Execute Search Add Edit Cancel

Select	Details	User Id	Organization	Division	Department	Start Dt	End Dt	System Defined	Enabled
<input type="radio"/>	Show	ALEX	Select...	Select...	Select...	06/09/2009	06/09/2009	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	BALA	XXX	C01	Select...	06/09/2009	06/09/2009	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Hide	BATCH	XXX	C01	Select...	01/01/1800	12/31/9999	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DEMOCOLL	XXX	C01	Select...	01/01/1800	12/31/9999	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DEMOSUPR	XXX	C01	Select...	01/01/1800	12/31/9999	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DEMOUNDW	XXX	C01	Select...	01/01/1800	12/31/9999	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DWIDESH	XXX	C01	Select...	06/09/2009	06/09/2009	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>

Form fields for selected user (BATCH):

- First Name: BATCH
- MI:
- Last Name: USER
- Responsibility: NO RESPONSIBILITY
- Password:
- Phone 1: 123-456-7890
- Extn 1:
- Phone 2:
- Extn 2:
- Fax 1: 123-456-7890
- Fax 2:
- Replacement User: Select...
- Dt: 12/31/9999
- Type: EMPLOYEE
- Reference #: 0
- Email:
- Default Language: ENGLISH

Note: If you choose, use **Search Criteria** to limit the display of user definition records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **User Definition** section, enter, view, or edit the following information:

In this field:

Do this:

Select

If selected, indicates that this is the current record.

User Id

Enter the user id. **Note:** This field is a unique indicator and cannot be updated, edited, or deleted once saved (required).

Organization

Select the organization to which the user belongs (required).

Division

Select the division to which the user belongs (required).

Department

Select the department to which the user belongs (required).

Start Dt

Enter the start date for the user (required).

End Dt

Enter the end date for the user (required).

System Defined

If Yes is selected, the entry is system defined. System defined entries cannot be modified.

If No is selected, the entry is not system defined and it can be modified.

Enabled

Select to enable the user.

First Name

Enter the first name of the user (required).

MI

Enter the middle initial of the user (optional).

Last Name

Enter the last name of the user (required).

Responsibility

Select the responsibility for the user (required).

Note: A new user responsibility (role) is added. The users mapped to this responsibility can only view the screens.

Password	Enter the password (required).
Phone 1	Enter the user's primary phone number (required).
Extn 1	Enter the phone extension for the primary phone number (optional).
Phone 2	Enter the user's alternate phone number (optional).
Extn 2	Enter the phone extension for the alternate phone number (optional).
Fax 1	Enter the user's primary fax number (required).
Fax 2	Enter the user's alternate fax number (optional).
Replacement User*	Select the user id of the replacement user (optional).
Dt*	Enter the date from when the replacement is effective (optional).
	*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, Oracle FLEXCUBE Lending and Leasing recognizes the replacement user as the current user on the effective date. For more information, see the following section, Replacement Users .
Type	Select the user type (required).
Reference #	Enter the reference number for the user (optional).
Email	Enter user's email address (optional).
Default language	Select the default language (required).

- 6 Click **Save** on the Users page.

Replacement users

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

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

In the example below, User Id BATCH is the existing user replaced with Replacement User BATCH USER, effective as of 02/04/2008.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

System

User

- Organization
- Companies
- Access
- Users**
- Printers
- Bank Details
- Standard Payees
- Check Details
- Currency
- Currency Pair
- ZipCodes

Users

Save

User Definition

Search Criteria Execute Search Add Edit Cancel

Select	Details	* User Id	* Organization	* Division	* Department	* Start Dt	* End Dt	System Defined	Enabled
<input checked="" type="radio"/>	Show	ALEX	Select...	Select...	Select...	06/09/2009	06/09/2009	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	BALA	XXX	C01	Select...	06/09/2009	06/09/2009	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Hide	BATCH	XXX	C01	Select...	01/01/1800	12/31/9999	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>

* First Name BATCH

MI

* Last Name USER

* Responsibility NO RESPONSIBILITY

* Password

* Phone 1 123-456-7890

Extn 1

Phone 2

Extn 2

* Fax 1 123-456-7890

Fax 2

Replacement User Select...

Dt 12/31/9999

* Type EMPLOYEE

* Reference # 0

Email

* Default Language ENGLISH

<input type="radio"/>	Show	DEMOCOLL	XXX	C01	Select...	01/01/1800	12/31/9999	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DEMOSUPR	XXX	C01	Select...	01/01/1800	12/31/9999	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DEMOUNDW	XXX	C01	Select...	01/01/1800	12/31/9999	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	DWIDESH	XXX	C01	Select...	06/09/2009	06/09/2009	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>

Oracle FLEXCUBE Lending and Leasing 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 Oracle FLEXCUBE Lending and Leasing.

Oracle FLEXCUBE Lending and Leasing updates the following when replacing users:

- 1 Oracle FLEXCUBE Lending and Leasing assigns all applications in the replaced user's underwriting queue with the status NEW to the replacement user's queue.
- 2 Oracle FLEXCUBE Lending and Leasing assigns all applications in the replaced user's funding queue with a status other than FUNDED to the replacement user's queue. Oracle FLEXCUBE Lending and Leasing 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 Oracle FLEXCUBE Lending and Leasing also updates the Producer Management page with the replacement user in the **Underwriter** and **Collector** fields. Oracle FLEXCUBE Lending and Leasing assigns all applications routed to the original user to the replacement user. This also includes any future applications for the replaced user.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Producer Management

Producers

Select	Details	Producer #	Old Producer #	Name	Company	Branch	Start Dt	End Dt	Enabled
<input checked="" type="radio"/>	Hide	CA-00002	CA-00002	RANDYS AUTO SALES	XXX	HQ	05/09/1991	12/31/4000	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> * Contact JACK * Group GROUP 1 * Type DEALER * Status ACTIVE * Sales Agent Set... * Underwriter DEMOUNDW * Fed Tax # XXXXX5979 * Collector DEMOCOLL * Country UNITED STATES * City ONTARIO * State CALIFORNIA * Address Line 1 10993 SOUTH CENTRAL AVENUE * Address Line 2 * Zip 91762 * Zip Extn * Phone1 909-591-4116 * Extn1 * Phone2 * Extn2 * Fax Prefix1 11 DIGIT * Fax1 909-485-9402 * Fax Prefix2 Select... * Fax2 * Email 									
<input type="radio"/>	Show	CA-00003	CA-00003	ACE HEADQUARTERS INC	XXX	HQ	05/09/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CA-00004	CA-00004	VOLKSWAGEN OF WOODLAND HIL	XXX	HQ	05/09/1991	12/31/4000	<input checked="" type="checkbox"/>

Payment Details Compensation Subvention Transactions Tracking Attributes Statements Contacts Comments Summary

Producer Payment Details

- * Pmt Mode ACH
- * Bank BANK OF ONTARIO
- * Start Dt 5/9/1991
- * Routing # 022013292
- * Account Type CHECKING
- * Account # XXXXXX1622
- * Disbursement Currency Select...

- Oracle FLEXCUBE Lending and Leasing 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:** Oracle FLEXCUBE Lending and Leasing will not update the replacement user ID for accounts that are closed.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Queue: Select... [Go] Auto Run []

Acc # 20060200010255 or SSN []

[Submit]

Account(s) Current Show All Group Follow-up

Select and [Submit]

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	YYY	HQ	20060200010255	LOAN HE	USD	\$10,000.00	\$0.00	ACTIVE	07/26/2009

Customer(s)

Select and [Submit]

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	[Show]	3013	STEVEN A JONES	PRIMARY	ENGLISH
<input type="radio"/>	[Show]	3014	JENNIFER B JONES	SPOUSE	ENGLISH

Account Details

Due

Due Date	Amt
Delq Due \$0.00 1	\$0.00
LC Due \$0.00 2	\$0.00
NSF Due \$0.00 3	\$0.00
Other Due \$0.00 4	\$0.00
Total Due \$0.00 5	\$0.00

Today's PayOff \$10,000.00 Oldest Due Dt 07/26/2009

Delinquency Information

Late	30	60	90	120	150	180
0	0	0	0	0	0	0

BP(Life) 0 Days -1,282
 NSF(Life) 0
 BP(Year) 0 **Collector** BALA
 NSF(Year) 0

Activities

Active Dt	Effective Dt
02/10/2008	02/10/2008

Last Activity Dt 02/10/2008 Current Pmt \$410.88
 Due Day 26 Last Bill Amt \$0.00
 Last Pmt Dt Last Pmt Amt \$0.00
 Customer Grade Customer Score 0
 App # 201 Behavior Score 0
 PaidOff Dt Military Duty ChargeOff Dt

PDC Details

PDC Ind PDC End Dt
 PDC Security Ind

Promises

Promise Amt	Promise Dt	Taken By	Taken Dt	Collected Amt	Broken	Cancelled
No rows yet.						

- On the queue setup 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, Oracle FLEXCUBE Lending and Leasing will not create a new record. Oracle FLEXCUBE Lending and Leasing updates the user ID and routes all accounts that were assigned to the original user, based on the account condition, to the replacement user.

- ▶ Queues Setup
- ▶ Origination
- ▶ Customer Service

Customer Service Queues

Check Criteria Update Queue Un-Assigned

Save

Customer Service

Search Criteria Execute Search

Add Edit Cancel

Previous 1-10 of 29 Next 10

Select	* Queue Name	* Queue Description	* Account Condition	* Priority	* Company	* Branch	* Hard Assigned	* Enabled
<input checked="" type="radio"/>	DELQ_DAYS_30+	DELINQUENCY QUEUE: DAYS MORE THAN 30	DELINQUENT	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	ZYX325	ZYX325_TEST	LEGAL ACTION	1	PFR	HQ	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	DELQ_DAYS_30_60	DELINQUENCY QUEUE BETWEEN 30 AND 60	DELINQUENT	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	AATEST	AATEST	BANKRUPTCY	1	PFR	HQ	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	TEST101	TEST101	DELINQUENT	1	PFR	HQ	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	CLOSURE_TEST	CLOSURE	LEGAL ACTION	1	PFR	HQ	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	ABCD	ABCDTEST	REPOSSESSION	1	PFR	HQ	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	LPQ_TEST1	LPQ_TEST1	SCHEDULE FOR CHARGE OFF	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	RENEWAL_PDC	REMINDER FOR RENEWAL OF EXHAUSTED PDC	PENDING PDC	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	TIP	PAYOFF/TERMINATION IN PROGRESS QUEUE	PAYOFF/TERMINATION IN PROGRESS	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Previous 1-10 of 29 Next 10

Selection Criteria Sort Responsibilities and Users Node Assignments

Responsibilities

Un-Assigned

Search Criteria Execute Search

Add Edit Cancel

Select	* Responsibility	Enabled
<input checked="" type="radio"/>	COLLECTOR	<input checked="" type="checkbox"/>
<input type="radio"/>	COLLECTOR MANAGER	<input checked="" type="checkbox"/>
<input type="radio"/>	COLLECTOR SUPERVISOR	<input checked="" type="checkbox"/>
<input type="radio"/>	SUPERUSER	<input checked="" type="checkbox"/>

Users

Un-Assigned

Search Criteria Execute Search

Add Edit Cancel

Select	* User	Name	* # Assigned	* Hard Assigned	* Enabled
<input checked="" type="radio"/>	DEMOCOLL	DEMO COLLECTOR	0	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	KALI	KALIDASAN R	0	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Enhanced password protection

Customer data is always vulnerable when passwords are simple enough for hackers to guess. This can happen in the absence of strict password rules. Oracle FLEXCUBE Lending and Leasing supports flexible and more secured password rules with a set of additional organizational level password parameters. Setting all password parameters to Y enforces the strictest password complexity.

Select	Parameter	Description	Parameter Value	Org	Div	Responsibility	Enabled
<input checked="" type="radio"/>	MAX_PASSWORD_HISTORY_CHECK	SET THE NUMBER TO RESTRICT PASSWORD REPETITION FOR LAST 'N' TIME(S)	0	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	UCS_GROUP_FOLLOWUP_DAYS	DAYS TO CONSIDER FOR GROUP FOLLOWUP, WHEN NEXT FOLLOWUP DATE IS IN FUTURE	10	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	UCS_REVIEW_QUEUE_ALLOWED	REVIEW QUEUE ALLOWED WITHOUT ENTERING CALL/ACTIVITIES	YES	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	UIX_APP_VIEW_ALL_APPS	VIEW ALL APPLICATIONS	YES	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	UIX_HIDE_RESTRICTED_DATA	HIDE RESTRICTED DATE (FOR EXAMPLE SSNF)	YES	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	UIX SMTP_SERVER	EMAIL SERVER FOR USER INTERFACE	SETME	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	UIX_VIEW_SECURED_ACCOUNTS	VIEW SECURED ACCOUNTS	YES	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	UIX_VIEW_SECURED_APPLICATION	VIEW SECURED APPLICATION	YES	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	ULG_DAY_END	USER LOGIN DAY END HOUR	24	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	ULG_DAY_START	USER LOGIN DAY START HOUR	0	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	ULG_FAILED_LOGIN_TRIALS_MAX	USER LOGIN MAXIMUM FAILED LOGIN TRIALS BEFORE DISABLING USER CODE	000000000000	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	ULG_INACTIVITY_DAYS_MAX	USER LOGIN MAXIMUM INACTIVITY DAYS BEFORE DISABLING USER CODE	000000000000	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	ULG_PWD_CASE_SENSITIVE_REQ	PASSWORD SHOULD BE CASE SENSITIVE (Y/N) (SET NO TO STORE PASSWORD IN UPPERCASE)	NO	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	ULG_PWD_CHANGE_DAYS_ACTUAL	USER LOGIN FORCED PASSWORD CHANGE DAYS	000000000000	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	ULG_PWD_CHANGE_DAYS_PROMPT	USER LOGIN PROMPT PASSWORD CHANGE DAYS	5	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	ULG_PWD_LENGTH_MIN	USER LOGIN MINIMUM PASSWORD LENGTH	5	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	ULG_PWD_LOWER_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE LOWERCASE CHARACTER (YES/NO)	NO	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	ULG_PWD_NBR_REQ	PASSWORD MUST HAVE ATLEAST ONE NUMERIC CHARACTER (0-9) (YES/NO)	NO	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	ULG_PWD_SPECIAL_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE SPECIAL CHARACTER (\$#@ ETC) (YES/NO)	NO	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	ULG_PWD_UPPER_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE UPPERCASE CHARACTER (YES/NO)	NO	ALL	ALL	ALL	<input checked="" type="checkbox"/>

These organization level password parameters are as follows:

Parameter	Description
ULG_PWD_CASE_SENSITIVE_REQ	PASSWORD SHOULD BE CASE SENSITIVE (Y/N) (SET NO TO STORE PASSWORD IN UPPERCASE)
	If the Parameter Value is set to N , the password will be treated as if entered in uppercase.
ULG_PWD_LOWER_CHAR_REQ	PASSWORD MUST HAVE AT LEAST ONE LOWERCASE CHARACTER (YES/NO)
	If the Parameter Value is set to Y , at least one lowercase character is required in the password.
ULG_PWD_UPPER_CHAR_REQ	PASSWORD MUST HAVE AT LEAST ONE UPPERCASE CHARACTER (YES/NO)
	If the Parameter Value is set to Y , at least one uppercase character is required in the password.
ULG_PWD_NBR_REQ	PASSWORD MUST HAVE AT LEAST ONE NUMERIC CHARACTER (0-9) (YES/NO)

If the Parameter Value is set to **Y**, at least one numeric character is required in the password.

ULG_PWD_SPECIAL_CHAR_REQ

PASSWORD MUST HAVE AT LEAST ONE SPECIAL CHARACTER (\$#@ ETC) (YES/NO)

If the Parameter Value is set to **Y**, at least one special character is required in the password.

Note: IF THE ULG_PWD_CASE_SENSITIVE_REQ parameter is set to **N**, then the ULG_PWD_LOWER_CHAR_REQ parameter should also be set to **N**.

Password security is a top priority for any organization to secure its customer data. In addition to the existing Oracle FLEXCUBE Lending and Leasing security features, the encryption algorithm DES3 makes it even tougher for hackers to break the encrypted password.

Password encryption can be done with the following methods:

1. DES (data encryption standard)
2. DES3 (triple data encryption standard)

A technical note about DES and DES3: DES is a symmetric key cipher (encryption algorithm); that is, the same key is used to encrypt data as well as decrypt data. DES encrypts data in 64-bit sections using a 56-bit key. The banking industry has adopted DES based standards for transactions between private financial institutions, and between private financial institutions and a private individual.

Triple DES (DES3) is a far stronger cipher than DES. The resulting encrypted data is much harder to break using exhaustive search 2^{168} attempts as compared to 2^{56} attempts (in the case of DES).

You can specify the encryption type to use with your Oracle FLEXCUBE Lending and Leasing system using the following system parameter.

Parameter	Description
PASSWORD_ENCRYPTION_TYPE	PASSWORD ENCRYPTION TYPE

Oracle FLEXCUBE Lending and Leasing- Oracle Identity Manager Synchronization

Oracle Identity Manager is for user administration. Oracle FLEXCUBE 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 FLEXCUBE 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 FLEXCUBE Lending and Leasing or OBIEE, the system validates the login id and the password with OID and provides access to those applications.

Printers link (Printers page)

The Printers page allows you to set up an unlimited number of network printers and fax devices to be used with the system server. Oracle FLEXCUBE Lending and Leasing will use the information on this page when selecting a printer when the printing process involves a batch job or use 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. Oracle FLEXCUBE Lending and Leasing 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 Oracle FLEXCUBE Lending and Leasing:

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, Oracle FLEXCUBE Lending and Leasing generates a PDF document and saves it in the archive directory on your server.
EMAIL	For loan origination correspondences that can be faxed, Oracle FLEXCUBE Lending and Leasing will e-mail the document as a PDF attachment to the consumer for direct loans or to the producer in the case of in-direct loans.
FAX	For loan origination correspondences that can be faxed, Oracle FLEXCUBE Lending and Leasing generates a PDF document it 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:

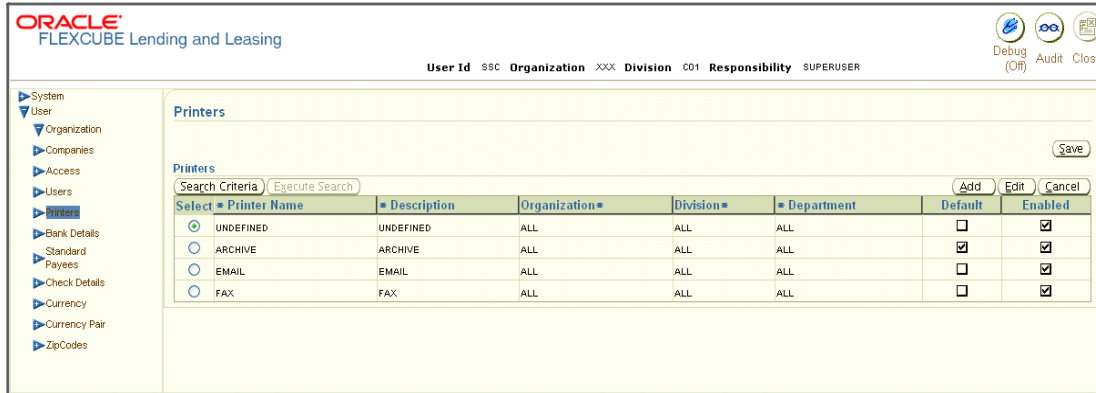
PRINTER NAME = <PRINTER_NAME1> + <PRINTER_NAME2>

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 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **User** drop-down link, then click **Printers**.



- 4 In the **Administration** page's **Printers** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of printer records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **Printers** section, enter, view, or edit the following information:

In this field:	Do this:
Printer Name	Enter 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: \\server-name\jet4050 (required).
Description	Enter the description for the printer (required).
Organization	Select the organization to which the printer belongs (required).
Division	Select the division to which the printer belongs (required). The division will be displayed based on the organization selected.
Department	Select the department to which the printer belongs (required). The department will be displayed based on the division selected.

IMPORTANT: In selecting which printer to use, Oracle FLEXCUBE Lending and Leasing searches for a best match using the following attributes:

- 1 Organization
- 2 Division
- 3 Department

For this reason, Oracle recommends creating one version of each edit where ALL is the value in these fields.

**Default
Enabled**

It is also recommended that you define a default printer for an Organization, Division and Department.

Select to indicate that this printer is a default printer.

Select to enable the printer and that the printer is active (required).

Note: Never disable the UNDEFINED printer.

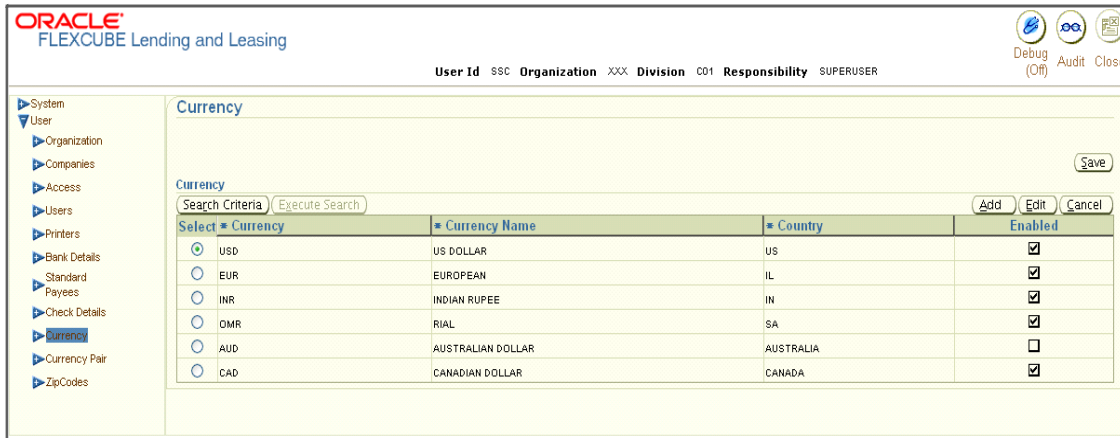
- 8 Click **Save** on the Printers page.

Currency link

The Currency link allows you to set up currency details.

To setup the currency information

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **User** drop-down link, then click **Currency**.



- 4 In the **Administration** page's **Currency** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of currency records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **Currency** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Currency	Select the currency (required).
Currency Name	View the currency name (required) The currency name is displayed based on the currency selected.
Country	Select the country (required).
Enabled	Select to enable the currency entry.

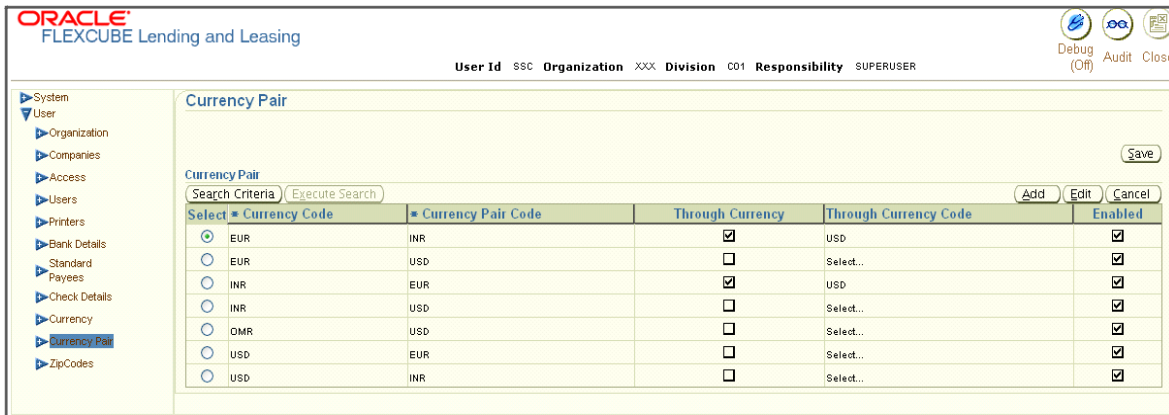
- 6 Click **Save** in the Currency section.

Currency Pair link

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

To set up the currency pair information

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **User** drop-down link, then click **Currency Pair**.



- 4 In the **Administration** page's **Currency Pair** section, select the record you want to work with and click **Show** in the **Details** column.

Note: If you choose, use **Search Criteria** to limit the display of currency pair records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **Currency Pair** section, enter, view, or edit the following information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Currency Code	Select the currency code (required).
Currency Pair Code	Select the currency pair code (required).
Through Currency	If selected, indicates that this is a through currency.
Through Currency Code	Select the through currency code (optional).
Enabled	Select to enable the currency pair entry.

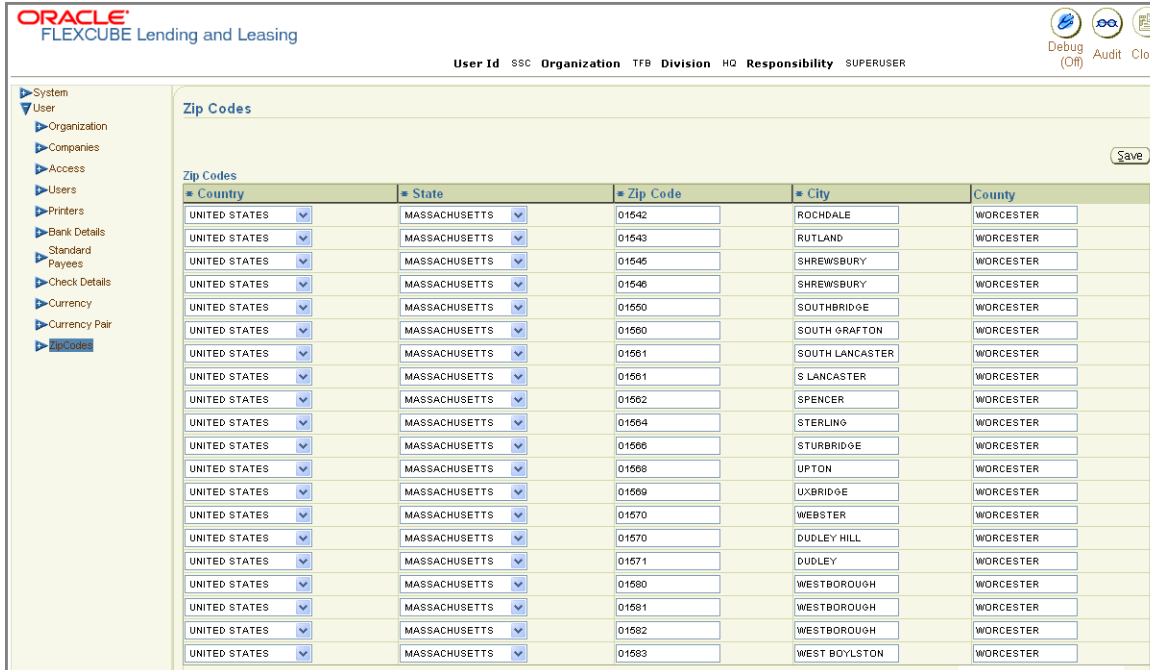
- 6 Click **Save** on the Currency Pair page.

Zip Codes link

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

To set up the zip codes information

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Administration** bar link.
- 3 In the Administration window's link bar, click the **User** drop-down link, then click **Zip-Codes**.



Note:

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

Note: The Edit functionality has been extended to the entire page. Previously the edit functionality was restricted to the selected record alone but now extended to the entire screen.

- 5 In the **Zip Codes** section, enter, view, or edit the following information:

In this field:

View this:

Country	Select the country (required).
State	Select the state (required).
Zip Code	Enter the zip code (required).
City	Enter the city (required).
Country	Enter the country (optional).

- 6 Click **Save** on the Zip Codes page.

CHAPTER 3: ORACLE FLEXCUBE LENDING AND LEASING CREDIT BUREAU SETUP

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

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

If more than one report type is defined for the selected bureau, you can indicate the type of report you want to pull.

Credit Bureau Setup details

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

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

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

The Oracle FLEXCUBE Lending and Leasing credit bureau service will be accessing Experian Net Connect service through HTTP to the ECALS URL supplied by Experian as well as by the HTTPS to the URL returned as a response to the ECALS URL inquiry (the credit request URL). This access is from the database server (not the iAS server) and access

Reporting link (Reporting page)

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

To set up the reporting

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Credit Bureau** bar link.
- 3 In the Oracle FLEXCUBE Lending and Leasing Credit Bureau link bar, click **Reporting**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing Reporting page. At the top, there is a header with the Oracle logo and 'FLEXCUBE Lending and Leasing'. Below the header, there is a navigation bar with 'Request' and 'Reporting' tabs. The 'Reporting' tab is active. The main content area is titled 'Reporting' and contains a 'Credit Bureau Reporting' section. This section has a 'Search Criteria' field and an 'Execute Search' button. Below this is a table with the following columns: 'Select', 'Company', 'Bureau', 'Program Identifier', and 'Enabled'. The table contains six rows of data. The first row is selected, indicated by a radio button.

Select	* Company	* Bureau	* Program Identifier	* Enabled
<input checked="" type="radio"/>	xxx	EXP	ABCDE	<input checked="" type="checkbox"/>
<input type="radio"/>	yyy	EFX	DSJHDS	<input checked="" type="checkbox"/>
<input type="radio"/>	xxx	EFX	F6HUKLMNO	<input checked="" type="checkbox"/>
<input type="radio"/>	xxx	TUC	PQRSTUVWXYZ	<input checked="" type="checkbox"/>
<input type="radio"/>	yyy	TUC	PREQDDFDDD	<input checked="" type="checkbox"/>
<input type="radio"/>	yyy	EXP	SDJHSDH	<input checked="" type="checkbox"/>

- 4 In the **Reporting** page's **Credit Bureau Reporting** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of credit bureau report records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **Credit Bureau Reporting** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Company	Select the portfolio company (required).
Bureau	Select the bureau (required).
Program Identifier	Enter the program identifier. The customer receives this from the bureau and uses it to identify itself to that bureau. You will need to update this information (required).
Enabled	Select to enable the program.

- 6 Click **Save** on the Reporting page.

Special Metro II Code reporting

Oracle FLEXCUBE Lending and Leasing allows you to report the following special Metro II segments to the credit bureau output file:

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

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

Note: It is the responsibility of the Oracle FLEXCUBE Lending and Leasing Administrator or individual user to setup Special Metro II Code reporting functionality.

When users open one of the following conditions:

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

Oracle FLEXCUBE Lending and Leasing recognizes the condition, processes the selected Metro II reporting call activity reason code, and generates the Metro II reporting segment in the Metro II reporting output file.

Note: You (the Oracle FLEXCUBE Lending and Leasing user) are responsible for selecting the correct Metro II reporting segment reason code to be reported. If you do not select a Metro II reporting segment reason code, Oracle FLEXCUBE Lending and Leasing will not generate information to Metro II output file. If you select an incorrect (wrong) Metro II reporting segment reason code, Oracle FLEXCUBE Lending and Leasing will report the selected Metro II reporting segment. Oracle FLEXCUBE Lending and Leasing does not validate the contents of the Reason field with the contents of the Condition field.

To end the reported Special Metro II Special Code, close the open Special Metro II Condition (no reason code needed). Oracle FLEXCUBE Lending and Leasing recognizes the closing of the open Special Metro II Condition and will not create a Metro II reporting segment in the output file.

IMPORTANT:

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

To set up Metro II Code reporting

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 In the **Administration** page, click **Queues**, then click **Setup**.
- 3 In the **Call Actions** and **Call Results** sections, set up to open and close the following system defined condition codes to open and close:

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

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

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

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

Oracle Wallet Manager setup

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

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

To create and export a wallet suitable for use by the Oracle FLEXCUBE Lending and Leasing credit bureau

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

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

<code>https://ssl.experian.com</code>	Experian
<code>https://transport5.ec.equifax.com</code>	Equifax
<code>https://www.emortgage.Equifax.com</code>	CSC
<code>https://www.credcoconnect.com</code>	Credco

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

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

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

Replace the URL in the above command with each HTTPS URL given to you for use by the credit bureaus. Also replace the wallet path with the path to your wallet and your wallet password. The output from the command is not important, what is important is that it

runs without displaying an Oracle error. If there is an Oracle error, then something is wrong with the contents of the wallet, the path to the wallet, and/or the wallet password.

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

To create a client certificate wallet suitable for use by the CredcoConnect interface

The CredcoConnect interface requires another wallet file in addition to the default wallet file. This additional wallet file contains the client certificate and certificate chain issued to your company by First American Credco when your account is created.

- 1 Save the client certificate file sent to you by First American on your local PC.
- 2 Open Microsoft Internet Explorer and go to **Tools > Internet Options > Content > Certificates** screen.
- 3 Click the **Import** button. Choose **Next** and locate the PFX file you saved in Step 1. Choose **Next** and enter the password provided to you by Credco for the certificate file. Select the **Enable string private key protection** and **Mark the private key as exportable** check boxes. Choose the default selections on the following screens until the import is successful.
- 4 On the **Certificate Manager** screen, select the First American Corporation certificate and click the **Export** button.
- 5 Choose **Next, Yes**, export the private key, **Next**, PKCS12 format, include all certificates in the certification path, and enable strong protection and **Next**.
- 6 Set the password for the certificate to be the same password as your Oracle wallet.
- 7 Choose **Next** and save the file as **credco.p12**.
- 8 Copy the **credco.p12** file to your database server and into the same directory where the existing Oracle wallet in use by Oracle FLEXCUBE Lending and Leasing is located.

Oracle JVM Security setup

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

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

Credit Bureau Service operation

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

Importing a trusted certificate into an Oracle Wallet

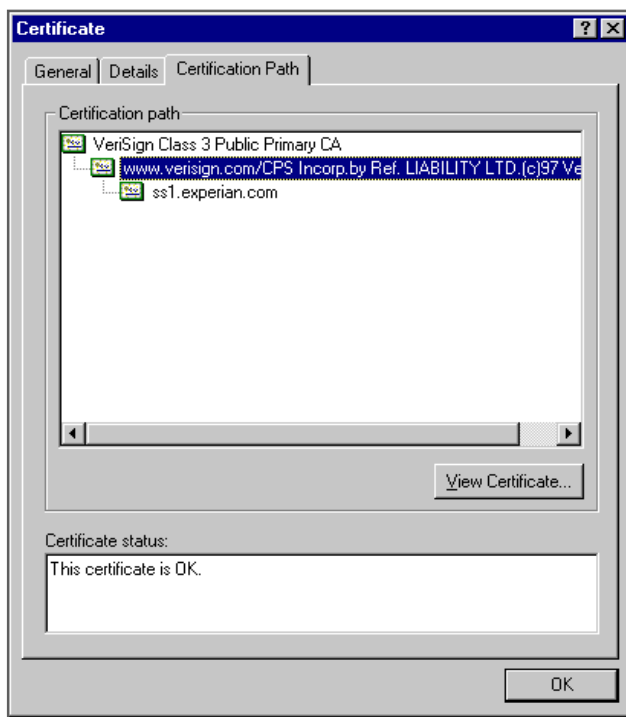
The HTTPS servers used by Experian, Equifax, and CSC for their Internet based credit report services (as well as all HTTPS servers) contain a site certificate signed by a trusted Certificate Authority (CA). The CA is an entity that guarantees the identity of the HTTPS server. If the client trusts the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

Using Microsoft Internet Explorer to Export a Certificate

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

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

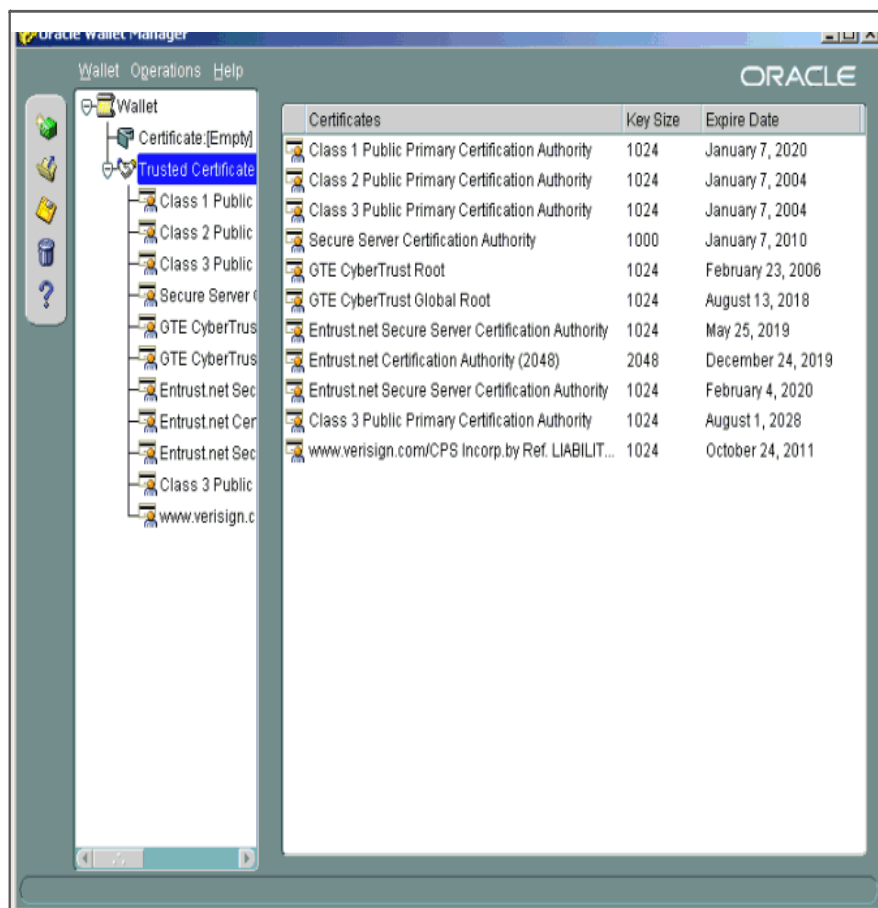
- 2 Once connected, from the browser's **File** menu, choose **Properties**.
- 3 Click the **Certificates** button.
- 4 Click the **Certification Path** tab. The bottom-most certificate is the one generated by the host itself. The one or more certificates above the bottom-most one are of greater importance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



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

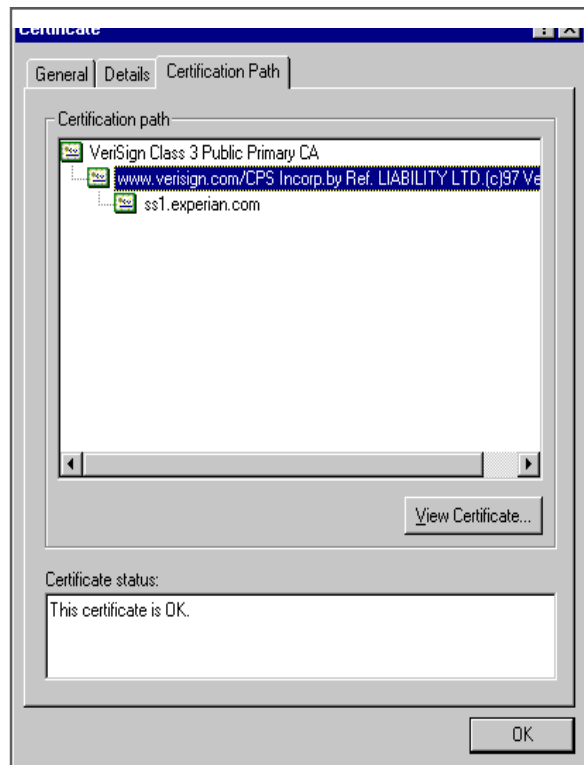
Importing the Certificates into an Oracle Wallet

- 1 Copy the certificates exported and saved during the process described above onto the database server (not the iAS server).
- 2 As the Oracle user (or Administrator on Windows), start the Oracle Wallet Manager.
- 3 Open the wallet that will be used by the Oracle FLEXCUBE Lending and Leasing credit bureau service. Create a new wallet if one does not already exist.
- 4 View the list of Trusted Certificates in the wallet.
- 5 Check the list of certificates against the list of certificates that are in use on the HTTPS servers used by the credit bureaus (and that were exported and saved during the export process described above).
- 6 Click the **Trusted Certificates** heading in the left list box of the Oracle Wallet Manager.



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

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



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

De-duping Credit Bureau data

Oracle FLEXCUBE Lending and Leasing allows you to remove duplicate (“de-dupe”) liabilities data from the credit bureau information.

De-duping logic

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

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

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

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

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

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

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

Debt Ratio combination

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

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

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

De-duping process

The de-duping logic will be integrated into the Oracle FLEXCUBE Lending and Leasing decision-making process in the following manner:

Initial credit pulls on new applications

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

Subsequent credit pulls (manual)

- To remove duplicate liabilities from the calculation, choose the **Dedup Liabilities** button on the **Underwriting** form (**Applicants (9)** master tab > **Summary** sub page > **Liability** section). (Potential record locking situations force the action to remain manual versus the system automatically doing it).
- If the **Populate Debt** and **Include Debt** boxes are selected in the **Applicant/ Customer Detail** section on the **Bureau (4)** master tab on the **Underwriting** form for the credit request and the JOINT_DEDUP_SPOUSE_LIABILITIES/ JOINT_DEDUP_ALLAPL_LIABILITIES system parameters are set to **Y**, Oracle FLEXCUBE Lending and Leasing will use the de-duping logic described above to uncheck the duplicate liabilities in the spouse's/co-applicant's liabilities.
- If the DBR_JOINT_INC_DEBT_WITH_SPOUSE/ DBR_JOINT_INC_DEBT_WITH_COAPL parameters are set to **Y**, Oracle FLEXCUBE Lending and Leasing will include the liabilities of the spouse/ co-applicant while calculating the debt ratio of the primary applicant.
- Oracle FLEXCUBE Lending and Leasing will use all available credit reports at the time of the request that have been requested within the number of days specified in the

DEDUP_CRB_EXPIRATION_DAYS parameter.

Restrictions

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

CHAPTER 4: BATCH JOB SETUP

“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)

On the Setup window’s Administration page, the Batch Job section’s Loan link opens pages that allow you to set up, monitor, and maintain batch jobs in Oracle FLEXCUBE Lending and Leasing.

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 should fail.

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.

Setup link > Batch Job link (Batch Job Sets page)

The Batch Job Sets page allows you to track and maintain of all batch processes within the Oracle FLEXCUBE Lending and Leasing 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 FLEXCUBE 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 FLEXCUBE Lending and Leasing system, Oracle Financial Services Software suggests that the system administrator has a clear understanding of the various functionalities within Oracle FLEXCUBE 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 set up a batch job

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Batch Jobs** bar link.
- 3 In the Batch Jobs Setup link bar, click the **Setup** drop-down link, then click **Batch Jobs**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization DMO Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Setup

- Batch Job
- Job Holidays
- Monitor Batch Jobs
- Monitor Jobs
- Monitor Users
- Services
- Log Files
- Parked
- Transactions

Batch Job Setup

Save

Batch Job Sets

Search Criteria Execute Search Add Edit Cancel

Previous 1-10 of 54 Next 10

Select	Details	Set Code	Job Set Description	Freq Code	Freq Value	Start Time	Critical	Enabled
<input checked="" type="radio"/>	Show	SET-AAI	ACCOUNT CREATION	DAILY	DAILY	10:00:00 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-ACR	ACCRUALS AND DELINQUENCY	DAILY	DAILY	10:30:00 PM	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-ADT	UPDATE AUDIT TABLE (AFTER TABLE EXPORT-IMPORT)	SPECIFIC DAY	SPECIFIC DAY	10:00:00 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-AGE	AGING	DAILY	DAILY	12:00:01 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-AGS	SALE LEAD AGING	DAILY	DAILY	10:30:00 PM	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-API	API	SPECIFIC DAY	SPECIFIC DAY	02:00:00 PM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-BLK	BULK UPLOAD	SPECIFIC DAY	SPECIFIC DAY	10:00:00 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-BMT1	BATCH TXNS (MONETARY)	DAILY	DAILY	08:00:00 PM	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-BMT2	BATCH TXNS (NONMONETARY)	DAILY	DAILY	08:01:00 PM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-BOD	BEGINNING OF DAY JOBS	DAILY	DAILY	05:00:00 AM	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Previous 1-10 of 54 Next 10

Batch Jobs

Search Criteria Execute Search Add Edit Cancel

Select	Details	Seq	Job Type	Job Code	Job Description	Threads	Commit Count	Errors Allowed	Weekend	Holiday	Enabled
<input checked="" type="radio"/>	Show	1	PROCEDURE	AAIPRC_BJ_100_01	APPLICATION TO ACCOUNT INTERFACE	1	100	50	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	2	PROCEDURE	TXNACT_BJ_100_01	ACCOUNT ACTIVATION	1	100	50	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Batch Job Thread

Search Criteria Execute Search Add Edit Cancel

Select	Thread	Trace Level	Enabled
<input checked="" type="radio"/>	1	0	<input checked="" type="checkbox"/>

- In the **Batch Job Setup** page's **Batch Job Sets** section, select the record you want to work with and click **Show** in the **Details** column.

The screenshot displays the Oracle Flexcube Lending and Leasing interface. The main section is titled "Batch Job Setup". It features a "Batch Job Sets" table with the following columns: Select, Details, Set Code, Job Set Description, Freq Code, Freq Value, Start Time, Critical, and Enabled. The first record, SET-AAI (ACCOUNT CREATION), is selected. Below this table, the details for the selected record are shown, including Last Run Dt (8/8/2003), Next Run Dt (08/09/2003 10:00:00 A), Parent (ROOT), and Dependency (EXECUTE ALWAYS). Below the Batch Job Sets table is the "Batch Jobs" table, which lists individual jobs with columns for Seq, Job Type, Job Code, Job Description, Threads, Commit Count, Errors Allowed, Weekend, Holiday, and Enabled. The first job, PROCEDURE AAIPRC_BJ_100_01, is selected. Below the Batch Jobs table is the "Batch Job Thread" table, which shows thread details for the selected job.

Note: If you choose, use **Search Criteria** to limit the display of batch job set records.

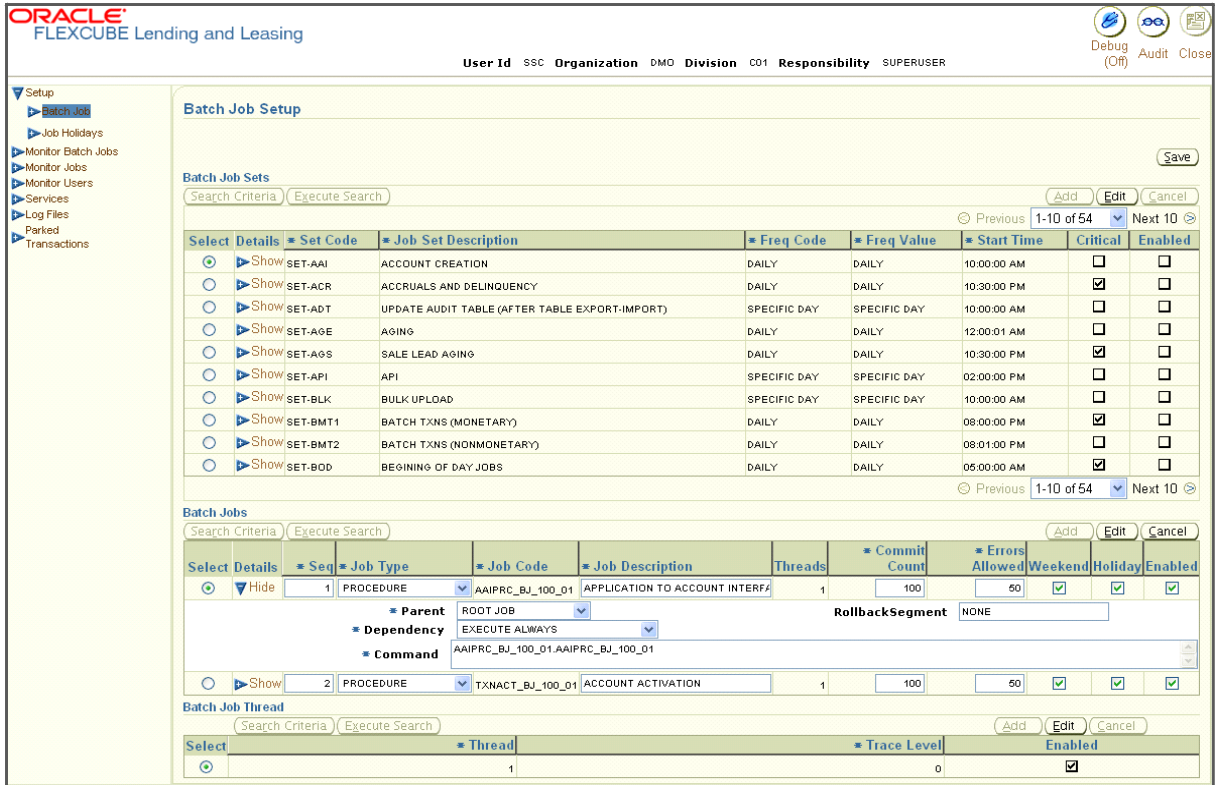
- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- In the **Batch Job Sets** section, enter, view, or edit the following information:

In the field:	Do this:
Select	If selected, indicates this is the current record.
Set Code	Enter the code for the batch job set (required).
Job Set Description	Enter the description for the batch job set (required).
Freq Code	Select the frequency at which the job set is to be executed (required).
Freq Value	Select the frequency value (required). The frequency value will be displayed based on the frequency code selected.
Start Time	Enter the start time for the job set (required).
Critical	Select if this job set is critical. A "critical" job is one that prevents the General Ledger (GL) post date from rolling forward, should the job fail.
Enabled	Select to enable the job set.
Last Run Dt	View the last run date of the job set (display only).
Next Run Dt	Enter the next run date for job set (required).
Parent	Select the parent job set (required).

Dependency

Select the type of dependency on the parent (required).

- In the **Batch Jobs** section, select the record you want to work with and click **Show** in the **Details** column.



Note: If you choose, use **Search Criteria** to limit the display of batch job records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- In the **Batch Job** section, enter, view, or edit the following information:

In the field:	Do this:
Select	If selected, indicates this is the current record.
Seq	Enter the batch job sequence number. Note: Within a job set jobs are executed sequentially based on the seq number assigned.(required).
Job Type	Select the batch job request type (required).
Job Code	Enter the batch job request code (required).
Job Description	Enter the batch job description (required).
Threads	View the number of threads used by the job (display only).
Commit Count	Enter the number of rows after which auto-commit is triggered (required).
Errors Allowed	Enter the number of errors allowed (required).
Parent	Select the parent job (required).
Dependency	Select the type of dependency on the parent (required).
Weekend	Select to perform batch jobs on weekend.

Holiday	Select to perform batch jobs on a holidays. (Holidays are defined on the Job Holidays page.)
Enabled	Select to enable the batch job.
Parent	Select the parent batch job (required).
Dependency	Select the dependency clause of the batch job (required).
Command	Enter the command line for the job (required).
RollbackSegment	If you choose, use this field to enter the rollback segment for job (optional).

- In the **Batch Job Thread** section, select the record you want to work with and click **Show** in the **Details** column.

Batch Job Setup

Batch Job Sets

Select	Details	Set Code	Job Set Description	Freq Code	Freq Value	Start Time	Critical	Enabled
<input type="radio"/>	Show	SET-AAI	ACCOUNT CREATION	DAILY	DAILY	10:00:00 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-ACR	ACCRUALS AND DELINQUENCY	DAILY	DAILY	10:30:00 PM	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-ADT	UPDATE AUDIT TABLE (AFTER TABLE EXPORT-IMPORT)	SPECIFIC DAY	SPECIFIC DAY	10:00:00 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-AGE	AGING	DAILY	DAILY	12:00:01 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-AGS	SALE LEAD AGING	DAILY	DAILY	10:30:00 PM	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-API	API	SPECIFIC DAY	SPECIFIC DAY	02:00:00 PM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-BLK	BULK UPLOAD	SPECIFIC DAY	SPECIFIC DAY	10:00:00 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-BMT1	BATCH TXNS (MONETARY)	DAILY	DAILY	08:00:00 PM	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-BMT2	BATCH TXNS (NONMONETARY)	DAILY	DAILY	08:01:00 PM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-BOD	BEGINNING OF DAY JOBS	DAILY	DAILY	05:00:00 AM	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Batch Jobs

Select	Details	Seq	Job Type	Job Code	Job Description	Threads	Commit Count	Errors Allowed	Weekend	Holiday	Enabled
<input type="radio"/>	Show	1	PROCEDURE	AAIPRC_BJ_100_01	APPLICATION TO ACCOUNT INTERFACE	1	100	50	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	2	PROCEDURE	TXNACT_BJ_100_01	ACCOUNT ACTIVATION	1	100	50	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Batch Job Thread

Select	Thread	Trace Level	Enabled
<input type="radio"/>	1	0	<input checked="" type="checkbox"/>

Note: If you choose, use **Search Criteria** to limit the display of batch job records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- In the **Batch Job Thread** section, enter, view, or edit the following information:

In the field:	Do this:
Select	If selected, indicates this is the current record.
Thread	Enter the name of thread (required).
Trace	Enter the SQL trace level (0, 1, 4, 8, 12) The higher the number, the more activities Oracle FLEXCUBE Lending and Leasing can trace (required).
Enabled	Select to enable the thread.

- Click **Save** on the Batch Job Setup page.

Setup link > Job Holidays link (Job Holidays page)

Oracle FLEXCUBE Lending and Leasing allows you to define holidays within the company on Job Holidays page. You can then use the Batch Jobs page to set up whether or not you want Oracle FLEXCUBE Lending and Leasing to perform batch jobs on these days using with the Batch Jobs section Holiday box.

To define job holidays

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Batch Jobs** bar link.
- 3 In the Batch Jobs Setup link bar, click the **Setup** drop-down link, then click **Job Holidays**.

The screenshot shows the 'Job Holidays Setup' page in Oracle FLEXCUBE Lending and Leasing. The page title is 'Job Holidays Setup'. Below the title, there is a 'Job Holidays' section with a search criteria field and an 'Execute Search' button. Below the search field is a table with the following columns: 'Select', 'Holiday Dt', 'Description', and 'Enabled'. The table contains the following data:

Select	Holiday Dt	Description	Enabled
<input checked="" type="radio"/>	12/25/2002	CHRISTMAS	<input checked="" type="checkbox"/>
<input type="radio"/>	9/21/2002	THANKS GIVING DAY	<input checked="" type="checkbox"/>
<input type="radio"/>	7/5/2002	INDEPENDENCE DAY	<input checked="" type="checkbox"/>
<input type="radio"/>	12/25/2001	CHRISTMAS	<input checked="" type="checkbox"/>
<input type="radio"/>	9/22/2001	THANKS GIVING DAY	<input checked="" type="checkbox"/>
<input type="radio"/>	7/4/2001	INDEPENDENCE DAY	<input checked="" type="checkbox"/>
<input type="radio"/>	12/25/2000	CHRISTMAS	<input checked="" type="checkbox"/>

- 4 In the **Job Holidays Setup** page's **Job Holidays** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of job holiday records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **Job Holidays** section enter, view, or edit the following information:

In the field:	Do this:
Select	If selected, indicates this is the current record.
Holiday Dt	Enter the date of the job holiday (required).
Description	Enter the job holiday description (required).
Enabled	Select to enable the holiday.

- 6 Click **Save** on the Job Holidays Setup page.

Monitor Batch Jobs link

Oracle FLEXCUBE Lending and Leasing tracks the success of each batch process on the Batch Job Sets page. 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 use the Monitor Batch Job Sets page

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Batch Jobs** bar link.
- 3 In the Batch Jobs Setup link bar, click **Monitor Batch Jobs**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization DMO Division 001 Responsibility SUPERUSER

Debug (Off) Audit Close

Setup
Monitor Batch Jobs
 Monitor Jobs
 Monitor Users
 Services
 Log Files
 Parked
 Transactions

Monitor Batch Jobs

Batch Job Sets

Search Criteria [Execute Search] Re-submit Job Set

Select	Details	Set Code	Job Set Description	Status	Freq Code	Freq Value	Start Time	Enabled	Critical
<input checked="" type="radio"/>	Show	SET-AAI	ACCOUNT CREATION	READY	DAILY	DAILY	10:00:00 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-ACR	ACCRUALS AND DELINQUENCY	READY	DAILY	DAILY	10:30:00 PM	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	SET-ADT	UPDATE AUDIT TABLE (AFTER TABLE EXPORT-IMPORT)	READY	SPECIFIC DAY	SPECIFIC DAY	10:00:00 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-AGE	AGING	FAILED	DAILY	DAILY	12:00:01 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-AGS	SALE LEAD AGING	READY	DAILY	DAILY	10:30:00 PM	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	SET-API	API	COMPLETED	SPECIFIC DAY	SPECIFIC DAY	02:00:00 PM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-BLK	BULK UPLOAD	READY	SPECIFIC DAY	SPECIFIC DAY	10:00:00 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-BMT1	BATCH TXNS (MONETARY)	READY	DAILY	DAILY	08:00:00 PM	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	SET-BMT2	BATCH TXNS (NONMONETARY)	READY	DAILY	DAILY	08:01:00 PM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-BOD	BEGINING OF DAY JOBS	READY	DAILY	DAILY	05:00:00 AM	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Batch Jobs

Search Criteria [Execute Search] Re-submit Job

Select	Details	Seq	Job Type	Job Code	Status	Job Description	Threads	Commit Count	Weekend	Holiday	Enabled
<input checked="" type="radio"/>	Show	1	PROCEDURE	AAIPRC_BJ_100_01	COMPLETED	APPLICATION TO ACCOUNT INTERFACE	1	100	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	2	PROCEDURE	TXNACT_BJ_100_01	COMPLETED	ACCOUNT ACTIVATION	1	100	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Batch Job Threads

Search Criteria [Execute Search]

Select	Thread	Status	Errors	Records	Trace Level	Enabled
<input checked="" type="radio"/>	1	IDLE	0	0	0	<input checked="" type="checkbox"/>

Request Details

Search Criteria [Execute Search]

Select	Details	Request Type	Status	Start Dt	End Dt	Run Start Dt	Run End Dt	Process Dt
No rows yet.								

Request Results

Search Criteria [Execute Search]

Select	Request Result	Description
No rows yet.		

- In the **Monitor Batch Jobs** page's **Batch Job Sets** section, select the record you want to work with and click **Show** in the **Details** column.

Note: If you choose, use **Search Criteria** to limit the display of batch job set records.

- In the **Batch Job Sets** section, view the following information:

In the field:

View this:

Select	If selected, indicates this is the current record.
Set Code	The code for batch job set.
Job Set Description	The description for batch job set.
Status	The job set status.
Freq Code	The frequency at which the job set is to be executed.
Freq Value	The value of the frequency code chosen for the job set.
Start Time	The start time for the job set.
Enabled	If selected, the job set is enabled.
Critical	If selected, this job set is critical.
Last Run Dt	The date of last run of the job set.
Next Run Dt	The next run date for job set.
Parent	The preceding job set.
Dependency	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 Oracle FLEXCUBE Lending and Leasing 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 choose **Resubmit Job Set**.

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.

- 6 In the **Batch Jobs** section, select the record you want to work with and click **Show** in the **Details** column.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the user ID as SSC, Organization as DMO, Division as C01, and Responsibility as SUPERUSER. The main content area is titled 'Monitor Batch Jobs' and is divided into three sections:

- Batch Job Sets:** A table listing various job sets. The first row is selected. Columns include: Select, Details, Set Code, Job Set Description, Status, Freq Code, Freq Value, Start Time, Enabled, and Critical. The selected row (SET-AAI) has a status of 'READY' and a start time of '10:00:00 AM'.
- Batch Jobs:** A detailed view of a selected job. It shows columns for Select, Details, Seq, Job Type, Job Code, Status, Job Description, Threads, Commit Count, Weekend, Holiday, and Enabled. The job is '1 PROCEDURE AAIPRC_BJ_100_01' with a status of 'COMPLETED' and a description of 'APPLICATION TO ACCOUNT INTERFACE'.
- Batch Job Threads:** A table showing the threads for the selected job. It has columns for Select, Thread, Status, Errors, Records, Trace Level, and Enabled. The first thread is '1 IDLE' with 0 errors and 0 records.

Note: If you choose, use **Search Criteria** to limit the display of batch job records.

- 7 In the **Batch Jobs** section, view the following information:

In this field:

View this:

Select

If selected, indicates this is the current record.

Seq

The batch job sequence number.

Job Type

The batch job request type.

Job Code

The batch job request code.

Status

The job status.

Job Description

The batch job description.

Threads	The number of threads used by the job.
Commit Count	The number of rows after which auto-commit is triggered.
Weekend	If selected, it batch job will execute job on weekend.
Holiday	If selected, it batch job will execute job on a holiday.
Enabled	The job enabled indicator.
Parent	The preceding job.
Dependency	The type of dependency on predecessor.
Command	The command line for the job.
Rollback Segment	The rollback segment for job.
Errors Allowed	The number of errors allowed.

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 Oracle FLEXCUBE Lending and Leasing 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**.

- 8 The **Batch Job Threads** section displays the status of the individual threads. In the **Batch Job Threads** section, select the batch job thread you want to view.

Note: If you choose, use **Search Criteria** to limit the display of batch job threads records.

- 9 In the **Batch Job Threads** section, view the following information:

In this field:	View this:
Select	If selected, indicates this is the current record.
Thread	The name of thread.
Status	The status of thread.
Errors	The number of errors in the thread.
Records	The number of records in the thread.
Trace Level	The SQL trace level (0, 1, 4, 8, 12).
Enabled	The thread enabled indicator.

- 10 The **Request Details** section displays the status and the runtimes for each time the selected job ran. In the **Request Details** section, select the record you want to work with and click **Show** in the **Details** column.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Setup
 Monitor Batch Jobs
 Monitor Jobs
 Monitor Users
 Services
 Log Files
 Parked
 Transactions

Monitor Batch Jobs

Batch Job Sets

Search Criteria (Execute Search) Re-submit Job Set

Select	Details	Set Code	Job Set Description	Status	Freq Code	Freq Value	Start Time	Enabled	Critical
<input checked="" type="radio"/>	Show	SET-AAI	ACCOUNT CREATION	READY	DAILY	DAILY	10:00:00 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-ACR	ACCRUALS AND DELINQUENCY	READY	DAILY	DAILY	10:30:00 PM	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	SET-ADT	UPDATE AUDIT TABLE (AFTER TABLE EXPORT-IMPORT)	READY	SPECIFIC DAY	SPECIFIC DAY	10:00:00 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-AGE	AGING	FAILED	DAILY	DAILY	12:00:01 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-AGS	SALE LEAD AGING	READY	DAILY	DAILY	10:30:00 PM	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	SET-API	API	COMPLETED	SPECIFIC DAY	SPECIFIC DAY	02:00:00 PM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-BLK	BULK UPLOAD	READY	SPECIFIC DAY	SPECIFIC DAY	10:00:00 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-BMT1	BATCH TXNS (MONETARY)	READY	DAILY	DAILY	08:00:00 PM	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	SET-BMT2	BATCH TXNS (NONMONETARY)	READY	DAILY	DAILY	08:01:00 PM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	SET-BOJ	BEGINNING OF DAY JOBS	READY	DAILY	DAILY	05:00:00 AM	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Batch Jobs

Search Criteria (Execute Search) Re-submit Job

Select	Details	Seq	Job Type	Job Code	Status	Job Description	Threads	Commit Count	Weekend	Holiday	Enabled
<input checked="" type="radio"/>	Show	1	PROCEDURE	AAIPRC_BJ_100_01	COMPLETED	APPLICATION TO ACCOUNT INTERFACE	1	100	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	2	PROCEDURE	TXNACT_BJ_100_01	COMPLETED	ACCOUNT ACTIVATION	1	100	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Batch Job Threads

Search Criteria (Execute Search)

Select	Thread	Status	Errors	Records	Trace Level	Enabled
<input checked="" type="radio"/>	1	IDLE	0	20	0	<input checked="" type="checkbox"/>

Request Details

Search Criteria (Execute Search)

Select	Details	Request Type	Status	Start Dt	End Dt	Run Start Dt	Run End Dt	Process Dt
<input checked="" type="radio"/>	Hide	PROCEDURE	COMPLETED	06/26/2009 10:09:58 AM	12/31/4000 12:00:00 AM	06/26/2009 10:09:59 AM	06/26/2009 10:10:05 AM	05/01/2006
Description AAIPRC_BJ_100_01.AAIPRC_BJ_100_01(1509)								
<input type="radio"/>	Show	PROCEDURE	COMPLETED	06/26/2009 10:42:48 AM	12/31/4000 12:00:00 AM	06/26/2009 10:43:00 AM	06/26/2009 10:43:04 AM	05/01/2006
<input type="radio"/>	Show	PROCEDURE	COMPLETED	06/29/2009 04:04:16 PM	12/31/4000 12:00:00 AM	06/29/2009 04:04:19 PM	06/29/2009 04:04:21 PM	01/01/2006
<input type="radio"/>	Show	PROCEDURE	COMPLETED	06/29/2009 04:05:00 PM	12/31/4000 12:00:00 AM	06/29/2009 04:05:06 PM	06/29/2009 04:05:11 PM	01/01/2006
<input type="radio"/>	Show	PROCEDURE	COMPLETED	06/30/2009 12:27:42 PM	12/31/4000 12:00:00 AM	06/30/2009 12:27:57 PM	06/30/2009 12:28:02 PM	01/25/2007

Note: If you choose, use **Search Criteria** to limit the display of request details records.

11 In the **Request Details** section, view the following information:

In this field:

View this:

Select	If selected, indicates this is the current record.
Request Type	The job request type.
Status	The job request status.
Start Dt	The job request is valid from this date and time.
End Dt	The job request is valid till this date.
Run Start Dt	The date and time on when the job run started.
Run End Dt	The date and time at which the job run ended.
Process Dt	The transaction is posted with this General Ledger effective date.
Description	The job request description.

12 If a particular job requires that a result message be created, then that message appears in the Job Results section. A message is usually created in the event of an error. In the **Job Results** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of job result records.

13 In the **Job Result** section, view the following information:

In this field:

View this:

Select	If selected, indicates this is the current record.
Request Result	The result of the job request.
Description	The result details.

Monitor Jobs link (Monitor Details page)

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 view the Monitor Details page

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Batch Jobs** bar link.
- 3 In the Batch Jobs Setup link bar, click **Monitor Jobs**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'Setup', 'Monitor Batch Jobs', 'Monitor Jobs', 'Monitor Users', 'Services', 'Log Files', 'Parked', and 'Transactions'. The 'Monitor Jobs' page shows a 'Job Details' section with a search bar and a table of job details. The table has columns for Select, Details, Request Type, Status, Job Set, Job, Thread, Errors, Records, Run Start Date/Time, and Run End Date/Time. Below the table is a 'Job Results' section with a search bar and a table with columns for Select Request Result and Description, which currently shows 'No rows yet.'

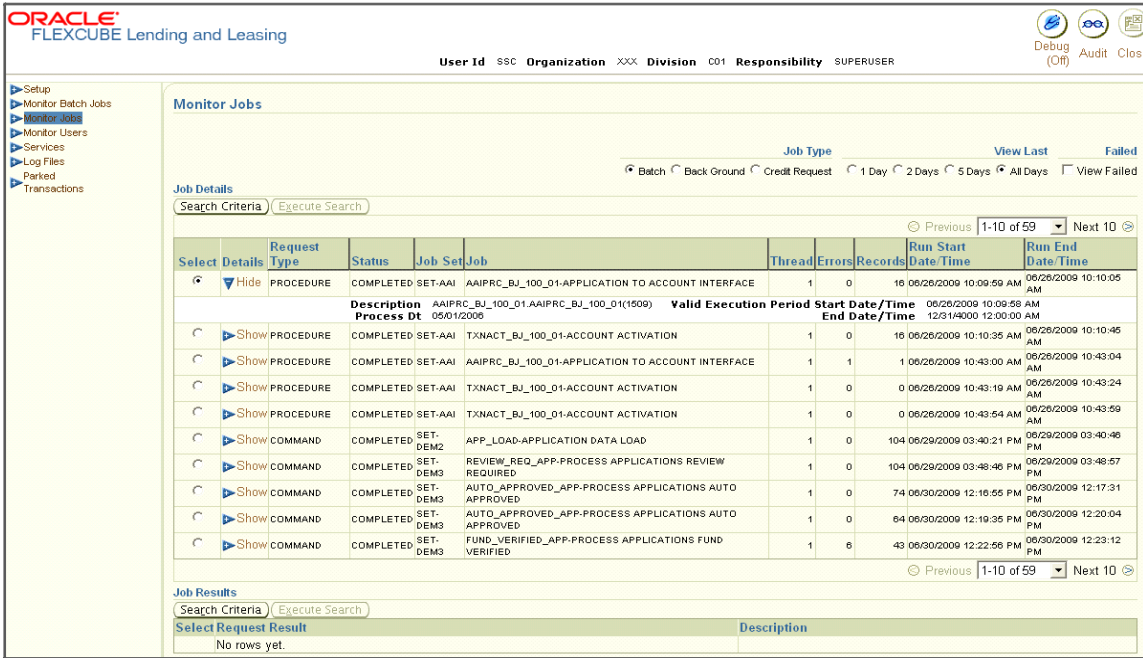
- 4 On the **Job Details** page **Job Type** section, select the type of jobs you want to view in the Job Details section and view the following information:

If you select:	Oracle FLEXCUBE Lending and Leasing 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.

- 5 In the **View Last** section, select the time frame of the contents of the **Job Details** section and view the following information:

If you select:	Oracle FLEXCUBE Lending and Leasing 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.
 - All Days All the types of jobs selected in the Jobs Type section.
- 6 If you select **View Failed** in the **Failed** section, Oracle FLEXCUBE Lending and Leasing displays the failed jobs on the type and time frame you have selected.
 - 7 In the **Job Details** section, select the record you want to work with and click **Show** in the **Details** column.



Note: If you choose, use **Search Criteria** to limit the display of batch detail records.

- 8 On the **Job Details** page, view the following information about the jobs matching the contents of the Job Type, View Last, and Failed boxes:

In this field:	View this:
Select	If selected, indicates this is the current record.
Request Type	The job request type.
Status	The job request status.
Job Set	The job set code.
Job	The job description.
Thread	The job thread.
Errors	The number of errors.
Records	The number of records processed by the job.
Run Start Date/Time	The job run start date time.
Run End Date/Time	The job run end date time.
Description	The job request description.
Process Dt	The job process date.
Valid Execution Period	
Start Date/Time	The job start date/time.
End Date/Time	The job end date time.

Monitor Users link (Monitor page)

The Monitor Logins page allows you to view all users who have logged on to Oracle FLEXCUBE Lending and Leasing, 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 Oracle FLEXCUBE Lending and Leasing

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Batch Jobs** bar link.
- 3 In the Batch Jobs Setup link bar, click **Monitor Users**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'Setup', 'Monitor Batch Jobs', 'Monitor Jobs', 'Monitor Users', 'Services', 'Log Files', 'Parked', and 'Transactions'. The 'Monitor Users' section is active, displaying a table of user logins. The table has the following columns: Select, User Id, User Name, Details, Login Date and Time, and Logout Date and Time. The first record is selected, and the table shows 10 records in total, with a 'Previous' and 'Next 10' navigation option.

Select	User Id	User Name	Details	Login Date and Time	Logout Date and Time
<input checked="" type="radio"/>	SSC	SUPERSOLUTION DEMO	10.180.200.195 (10.180.200.195)	07/02/2009 02:29:37 PM	12/31/4000 12:00:00 AM
<input type="radio"/>	SSC	SUPERSOLUTION DEMO	10.180.200.195 (10.180.200.195)	07/02/2009 01:59:09 PM	12/31/4000 12:00:00 AM
<input type="radio"/>	SSC	SUPERSOLUTION DEMO	10.180.200.193 (10.180.200.193)	07/02/2009 01:34:07 PM	12/31/4000 12:00:00 AM
<input type="radio"/>	SSC	SUPERSOLUTION DEMO	10.180.200.193 (10.180.200.193)	07/02/2009 12:29:20 PM	12/31/4000 12:00:00 AM
<input type="radio"/>	SSC	SUPERSOLUTION DEMO	10.184.46.42 (10.184.46.42)	07/02/2009 10:15:15 AM	12/31/4000 12:00:00 AM
<input type="radio"/>	SSC	SUPERSOLUTION DEMO	10.184.45.102 (10.184.45.102)	07/02/2009 10:13:22 AM	07/02/2009 10:35:41 AM
<input type="radio"/>	SSC	SUPERSOLUTION DEMO	10.184.78.71 (10.184.78.71)	07/02/2009 10:10:34 AM	12/31/4000 12:00:00 AM
<input type="radio"/>	SSC	SUPERSOLUTION DEMO	10.184.46.154 (10.184.46.154)	07/02/2009 10:03:40 AM	12/31/4000 12:00:00 AM
<input type="radio"/>	SSC	SUPERSOLUTION DEMO	10.184.45.102 (10.184.45.102)	07/02/2009 09:42:35 AM	07/02/2009 09:44:19 AM
<input type="radio"/>	SSC	SUPERSOLUTION DEMO	10.180.200.203 (10.180.200.203)	07/02/2009 09:02:10 AM	07/02/2009 09:02:21 AM

- 4 In the Monitor Users page's **User Logins** section, select the record you want to work with.
Note: If you choose, use **Search Criteria** to limit the display of user login records.
- 5 In the **User Logins** section, view the following information:

In this field:

Select
User Id
User Name
Details
Login Date and Time
Logout Date and Time

View this:

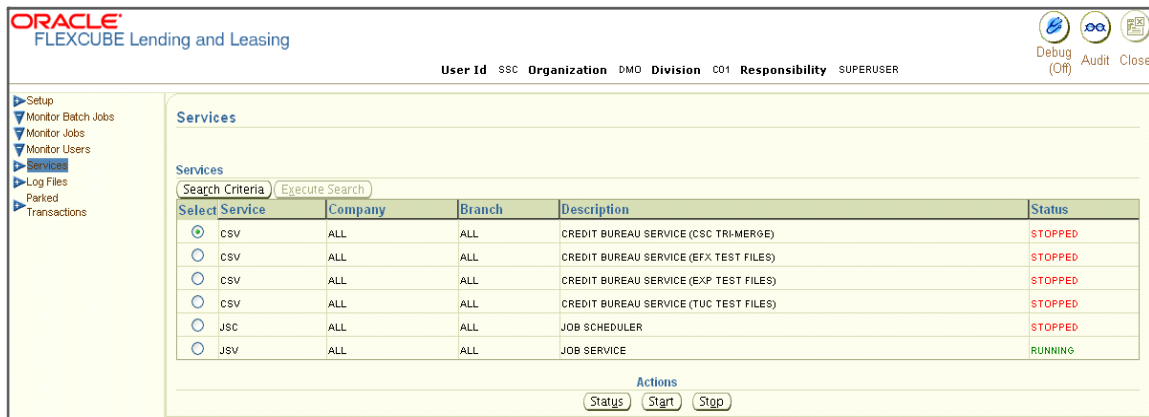
If selected, indicates this is the current record.
The user id.
The user name.
The details.
The login date time for the user.
The logout date time for the user.

Services link (Services page)

The Services page allows you to track and maintain Oracle FLEXCUBE Lending and Leasing's processing services, including credit bureaus, fax-in, and batch job scheduler. The system administrator can start or stop the service on this page by using the command buttons in the Action section.

To stop, start, or refresh a processing service

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Batch Jobs** bar link.
- 3 In the Batch Jobs Setup link bar, click **Services**.



- 4 In the **Services** page's **Services** section, select the record you want to work with.
Note: If you choose, use **Search Criteria** to limit the display of service records.
- 5 In the **Services** section, view the following information about Oracle FLEXCUBE Lending and Leasing's processing services:

In this field:	View this:
Select Service	If selected, indicates this is the current record.
Company	The service name.
Branch	The service company.
Description	The service branch.
Status	The service description.
	The service status.

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

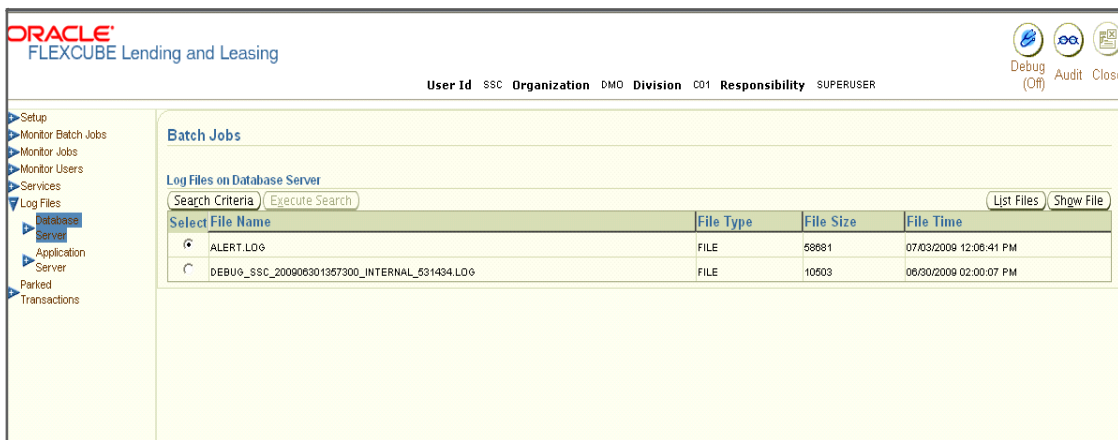
If you choose:	Oracle FLEXCUBE Lending and Leasing:
Status	Refreshes (updates) the status of the service. The Service page does not update the status in real time. You must choose Status after choosing Start or Stop to perform that command.
Start	Starts the job service.
Stop	Stops the job service.

Log Files link > Data Server link (Batch Jobs page)

Various processes in Oracle FLEXCUBE Lending and Leasing create reports in different log file 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 Oracle FLEXCUBE Lending and Leasing on the database server.

To view a log file on the database server

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Batch Jobs** bar link.
- 3 In the Batch Jobs Setup link bar, click the **Log Files** drop-down link, then click **Database Server**.



- 4 In the **Log Files on Database Server** section, click **List Files**.
- 5 In the **Batch Jobs** page's **Log Files on Database Server** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of log file (database server) records.

- 6 In the **Log Files on Database Server** section, view the following information:

In this field:

Select
File Name
File Type
File Size
File Time

View this:

If selected, indicates that this is the current record.
The name of the file.
The type of the file.
The size of the file.
The time stamp of the file.

- 7 Click **Show File**.

A File Download - Security Warning dialog box appears with the question "Do you want to save this file?"

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Debug (Off) Audit Close

Batch Jobs

Log Files on Database Server

Search Criteria [] Execute Search

List Files Show File

Previous 1-20 of 94 Next 20

Select File Name	File Type	File Size	File Time
<input type="radio"/> UIMIMO_JW_100_02_TYPES.SQL	FILE	382	02/09/2009 10:01:24 AM
<input type="radio"/> UIMIMO_JW_100_02.PKS	FILE	4066	02/09/2009 10:01:26 AM
<input type="radio"/> UIMIMO_JW_100_02.PKB	FILE	5288	02/09/2009 10:01:20 AM
<input type="radio"/> ALERT.LOG	FILE	10601700	03/02/2009 09:40:47 PM
<input type="radio"/> TXNPMF_EM_100_01_ORA100_BID10080088.LOG	FILE	662	02/24/2009 06:11:03 PM
<input type="radio"/> CRBCSV.LOG.EFXTUCEXP.28707	FILE	52924	02/25/2009 04:28:07 PM
<input type="radio"/> VEVPIC_IW_000_01_INTERNAL_...	FILE	676032	02/10/2009 02:54:16 PM
<input type="radio"/> ACTIVATE_ORACLE9IAS_445006.L...	FILE	12364	02/26/2009 03:11:42 PM
<input type="radio"/> UCSBMT_EL_100_02_ORACLE9IA...	FILE	30098	02/18/2009 04:42:54 PM
<input type="radio"/> ALERT.LOG.SWP	FILE	20872	02/09/2009 07:41:54 PM
<input type="radio"/> TXNPMF_EM_100_01_ORA100_BI...	FILE	662	02/24/2009 06:11:03 PM
<input type="radio"/> TXNPMF_EM_100_01_ORA100_BI...	FILE	2780	02/24/2009 05:40:40 PM
<input type="radio"/> UPSPT_JW_100_01.PKS	FILE	2771	02/27/2009 10:29:24 AM
<input type="radio"/> ULNBS0_INTERNAL_442042.LOG	FILE	1070488	02/19/2009 10:16:53 AM
<input type="radio"/> TXNPMF_EM_100_01_ORA100_BI...	FILE	2859	02/24/2009 06:00:08 PM
<input type="radio"/> TXNPMF_EM_100_01_ORA100_BI...	FILE	13060	02/24/2009 08:12:52 PM
<input type="radio"/> TXNPMF_EM_100_01_ORA100_BI...	FILE	13403	02/26/2009 10:24:50 AM
<input type="radio"/> STATUS_CHANGE_INTERNAL_439742.LOG	FILE	5224	02/12/2009 05:25:55 PM
<input type="radio"/> UCSBMT_EL_100_02_ORACLE9IAS_442391.LOG	FILE	11402	02/10/2009 02:06:51 PM
<input type="radio"/> UCSBMT_EL_100_02_ORACLE9IAS_442396.LOG	FILE	16545	02/18/2009 02:13:32 PM

Previous 1-20 of 94 Next 20

File Download - Security Warning

Do you want to save this file?

Name: uimimo_jw_100_02
Type: Unknown File Type
From: andes.i-flex.com

Save Cancel

While files from the Internet can be useful, this file type can potentially harm your computer. If you do not trust the source, do not save this software. [What's the risk?](#)

- 8 On the File Download - Security Warning dialog box, click **Save**.
- 9 In the Save As dialog box, select where you want to save the file and click **Save**.

Log Files link > Application Server link (Batch Jobs page)

Various processes in Oracle FLEXCUBE Lending and Leasing create reports in different log file 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 Oracle FLEXCUBE Lending and Leasing on the application server.

To view a log file on the application server

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Batch Jobs** bar link.
- 3 In the Batch Jobs Setup link bar, click the **Log Files** drop-down link, then click **Application Server**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'Setup', 'Monitor Batch Jobs', 'Monitor Jobs', 'Monitor Users', 'Services', 'Log Files', 'Database Server', 'Application Server', 'Parked', and 'Transactions'. The 'Application Server' link is highlighted. The main content area is titled 'Batch Jobs' and contains a section 'Log Files on Application Server'. This section has a table with the following data:

Select	File Name	File Type	File Size	File Time
<input type="radio"/>	OPMN.OUT	FILE	0	07/02/2009 12:00:00 AM
<input type="radio"/>	OPMN.LOG	FILE	1843	07/03/2009 12:00:00 AM
<input type="radio"/>	OPMN.DBG	FILE	0	07/02/2009 12:00:00 AM
<input type="radio"/>	STATES	DIR	4096	07/02/2009 12:00:00 AM
<input type="radio"/>	HTTP_SERVER-1.LOG	FILE	144	07/02/2009 12:00:00 AM
<input type="radio"/>	DEFAULT_GROUP-HOME-DEFAULT_GROUP-1.LOG	FILE	270170	07/03/2009 12:00:00 AM
<input type="radio"/>	DEFAULT_GROUP-DC4J_SDA-DEFAULT_GROUP-1.LOG	FILE	3780880	07/03/2009 12:00:00 AM
<input type="radio"/>	DEFAULT_GROUP-DBKLDEV-DEFAULT_GROUP-1.LOG	FILE	1665511	07/03/2009 12:00:00 AM
<input type="radio"/>	FLLError.LOG.LCK	FILE	0	07/02/2009 12:00:00 AM
<input type="radio"/>	FLLError.LOG	FILE	319197	07/02/2009 12:00:00 AM

- 4 In the **Log Files on Application Server** section, click **List Files**.
- 5 In the **Batch Jobs** page's **Log Files on Application Server** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of log file (database server) records.

- 6 In the **Log Files on Application Server** section, view the following information:

In this field:

Select
File Name
File Type
File Size
File Time

View this:

If selected, indicates that this is the current record.
The name of the file.
The type of the file.
The size of the file.
The time stamp of the file.

- 7 Click **Show File**.

A File Download - Security Warning dialog box appears with the question "Do you want to save this file?"

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization DMO Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Setup
 Monitor Batch Jobs
 Monitor Jobs
 Monitor Users
 Services
 Log Files
 Database Server
 Application Server
 Parked Transactions

Batch Jobs

Log Files on Application Server

List Files Show File

Select	File Name	File Type	File Size	File Time
<input type="radio"/>	OPMN.OUT	FILE	0	07/02/2009 12:00:00 AM
<input type="radio"/>	OPMN.LOG	FILE	1843	07/03/2009 12:00:00 AM
<input checked="" type="radio"/>	OPMN.DBG	FILE	0	07/02/2009 12:00:00 AM
<input type="radio"/>	STATES	DIR	4096	07/02/2009 12:00:00 AM
<input type="radio"/>	HTTP_SERVER~1.LOG	LE	144	07/02/2009 12:00:00 AM
<input type="radio"/>	DEFAULT_GROUP~HOME	LE	270170	07/03/2009 12:00:00 AM
<input type="radio"/>	DEFAULT_GROUP~DC4J	LE	3790880	07/03/2009 12:00:00 AM
<input type="radio"/>	DEFAULT_GROUP~DBKL	LE	1565511	07/03/2009 12:00:00 AM
<input type="radio"/>	FLLERROR.LOG.LCK	LE	0	07/02/2009 12:00:00 AM
<input type="radio"/>	FLLERROR.LOG	LE	319197	07/02/2009 12:00:00 AM

Previous 1-10 of 18 Next 8

File Download

Do you want to save this file?

Name: opmn.dbg
 Type: Unknown File Type
 From: andes.i-flex.com

Save Cancel

While files from the Internet can be useful, some files can potentially harm your computer. If you do not trust the source, do not save this file. [What's the risk?](#)

- 8 On the File Download - Security Warning dialog box, click **Save**.
- 9 In the Save As dialog box, select where you want to save the file and click **Save**.

CHAPTER 5: PRODUCT SETUP

On the Setup Module window's link bar, the Setup link opens pages that enable you to configure the basic business guidelines necessary to support one or more products in Oracle FLEXCUBE Lending and Leasing. 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 FLEXCUBE Lending and Leasing.

The Setup Module link bar sections contains the following:

Link:	Purpose:
Setup	Records data that is common to loans supported by Oracle FLEXCUBE Lending and Leasing.
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 Module link bar's Setup link and loans:

- Assets page
- Scoring Parameters page

Setup drop-down link

The Setup drop-down link opens pages to record data that is common to loan products supported by Oracle FLEXCUBE Lending and Leasing and contains the following links: Assets, Scoring Parameters.

Setup link > Assets link (Assets page)

The Assets page allows you to set up the asset types that can serve as an account's collateral.

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

Oracle FLEXCUBE Lending and Leasing recognizes the following four types of collateral:

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

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Products** bar link.
- 3 In the Products Setup link bar, click the **Setup** drop-down link, then click **Assets**.

Assets Type

Select	Asset Type	Description	Collateral Type	Company	Branch	Enabled
<input checked="" type="radio"/>	GOODS	HOUSEHOLD GOODS	HOUSEHOLD GOODS AND OTHER COLLATERAL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	HOME	HOME	HOME COLLATERAL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	REAL ESTATE	REAL ESTATE	HOME COLLATERAL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	VEHICLE	VEHICLE	VEHICLE COLLATERAL	ALL	ALL	<input checked="" type="checkbox"/>

Asset Sub Type

Select	Asset Sub Type	Description	Asset Property Type	Enabled
<input checked="" type="radio"/>	GEN_EQUIPMENT	GENERAL HOUSEHOLD GOODS / EQUIPMENT	INDERMINATE	<input checked="" type="checkbox"/>

Asset Attributes

Select	Attribute/Addon	Description	Default	Value	Enabled
<input checked="" type="radio"/>	OTHER_ATTR_3	OTHER: ATTRIBUTE 3	1	10.00	<input checked="" type="checkbox"/>

- 4 In the **Asset** page's **Assets Type** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of asset type records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **Asset Type** section, enter, view, or edit the following information:

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

In this field:

Do this:

Select

Asset Type

Description

Collateral Type

Company

If selected, indicates this is the current record.

Enter the asset type (required).

Enter the description for the asset. (This is the asset type as it will appear throughout Oracle FLEXCUBE Lending and Leasing) (required).

Select the collateral type (the general category that the asset type falls within).

Note: There is no need to define an asset for UNSECURED COLLATERAL, as by definition there is no asset on such loans (required).

Select the portfolio company to which the asset type belongs. These are the companies within your organization that can make loans using this asset type. This may be ALL or a specific company (required).

Branch

Select the portfolio branch to which the asset type belongs. 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 (required).

IMPORTANT: In selecting which asset type to use, Oracle FLEXCUBE Lending and Leasing searches for a best match using the following attributes:

- 1 Company
- 2 Branch

For this reason, Oracle Financial Services Software recommends creating one version of each asset type where ALL is the value in these fields.

Enabled

Select to enable the asset type and indicate that the asset type is currently in use.

- 6 In the **Asset Sub Type** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of asset sub type records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

- 7 In the **Asset Sub Type** section, enter the following information:

In this field:	Do this:
Select Asset Sub Type Description	If selected, indicates this is the current record. Enter the asset sub type (required). Select the description for the asset attribute/addon (required)
Asset Property Type	Enter the type of property (required).
Enabled	Select to enable the asset sub type.

- 8 Click the **Attributes/Addons** sub tab and select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of asset sub type records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

- 9 In the **Attributes/Addons** section, enter, view, or edit the following information:

In this field:	Do this:
Select Attribute/Addon Description	If selected, indicates this is the current record. View the asset attribute or addon name for the selected asset (required). Select the description for the asset attribute/addon (required).
Default	Enter the default text to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset (optional).

Value

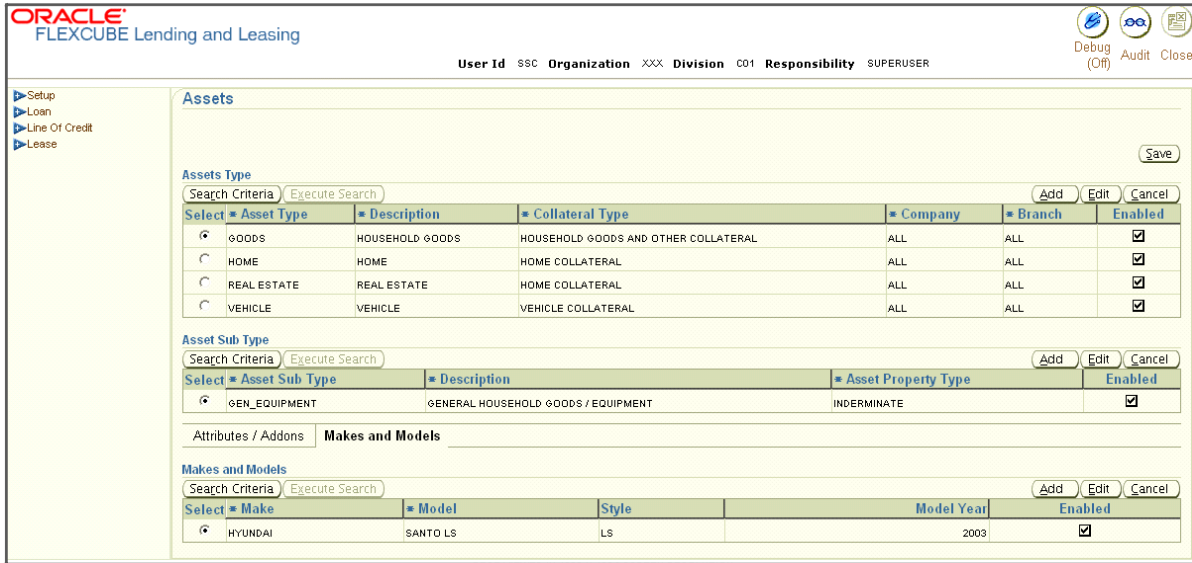
Enter the default monetary value to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset (required).

Enabled

Select to enable the asset attribute and indicate that it is available for this type of asset.

10 Click **Save** on the Assets page.

11 Click the **Makes and Models** sub tab.



12 On the **Makes and Models** sub page, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of makes and models records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

13 In the **Makes and Models** section, enter, view, or edit the following information:

In this field:

Do this:

Make

Enter asset make (required).

Model

Enter asset model (required).

Style

Enter asset style type (optional).

Model Year

Enter asset model year (optional).

Enabled

Select to enable the asset make and model and indicate that it is included on fields for this asset type.

14 Click **Save** on the Assets page.

Setup link > Scoring Parameters link (Scoring Parameters page)

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

While Oracle FLEXCUBE Lending and Leasing, behavior scoring applies to accounts and is based on account history attributes and performed on a monthly basis.

Behavior scoring

Behavior 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 loan products a customer may qualify for.

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

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the Oracle logo and the text "FLEXCUBE Lending and Leasing". The user is identified as "SUPERUSER" with various organizational details. The main content area is divided into several sections:

- Quick Search:** Includes a "Queue" dropdown, "Auto Run" checkbox, and fields for "Acc # 20060500014098" and "or Customer Id".
- Account(s):** A table with columns: Select, Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due Status, and Oldest Due Dt. The selected account is 20060500014098, product LOAN HOME ISLAMIC (VR), currency INR, payoff Rs.1.00, amount due Rs.0.00 (status CHARGED OFF:REPO), and oldest due date 6/1/2008.
- Customer(s):** A table with columns: Select, Details, Customer Id, Name, Type, and Language. Two customers are listed: 6053 (TSTFLS10012008:1741 A) and 6054 (ELIZABET B CAMPBELL).
- Account Details:**
 - Dues:** A table with columns: Delq Due, LC Due, NSF Due, Other Due, Total Due, Due Date, and Amt. It shows due dates from 10/1/2008 to 6/1/2008.
 - Delinquency Information:** A table with columns: Late, 30, 60, 90, 120, 150, 180. Values are 0, 1, 1, 18, 18, 0, 0.
 - Other Info:** BP(Life) 1, Days 0, NSF(Life) 0, Category 180, BP(Year) 1, Collector DEMOSUPR, NSF(Year) 0.
 - Summary:** Oldest Due Dt: 6/1/2008, Today's PayOff: Rs.1.00, DspFuturePmtDt: 11/1/2008.
- Activities:** A table with columns: Active Dt, Last Activity Dt, Due Day, Last Pmt Dt, Customer Grade, App #, PaidOff Dt, Producer, Effective Dt, Current Pmt, Last Bill Amt, Last Pmt Amt, Customer Score, Behavior Score, Military Duty, ChargeOff Dt. The Customer Score is 858 and Behavior Score is 0.
- PDC Details:** PDC Ind, PDC Security Ind, PDC End Dt.
- ACH Details:** ACH Ind (checked).
- Promises:** Search Criteria, Execute Search, Previous, 1-10 of 24, Next 10.
- Table:** A table with columns: Promise Amt, Promise Dt, Taken By, Taken Dt, Collected Amt, Broken, Cancelled. It shows three rows of promise data.

To set up the Scoring Parameters page

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Products** bar link.
- 3 In the Products Setup link bar, click the **Setup** drop-down link, then click **Scoring Parameters**.

- 4 On the **Scoring Parameters** page's **Parameters** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of parameter records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **Parameters** section, enter, view, or edit the following information:

In this field:	Do this:
Select Parameter	If selected, indicates this is the current record. Enter the name of the scoring parameter. Oracle Financial Services Software recommends entering a name that in some way reflects how the parameter is used; for example, use FICO_SCORE instead of PARAMETER_1. (required).
Description	Enter a description of the parameter. Again, enter 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 (required).
Data Type	Select the data type of the scoring parameter being defined - this determines how Oracle FLEXCUBE Lending and Leasing handles the values. (While DATE and CHARACTER are available data types, generally only NUMBER should be used when defining a scoring parameter (required).
Scoring Type	Select the scoring type: CREDIT SCORING or BEHAVIORAL SCORING (required).
Enabled	Select to enable and indicate that the scoring parameter is available.

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, Oracle FLEXCUBE Lending and Leasing displays an error message in this section when you choose Show Expression.

- 6 In the **Formula Definition** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of formula definitions records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

- 7 In the **Formula Definition** section, enter, view, or edit the following information:

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

- 8 In the **Parameters** section, click **Show Expression**.

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

- 9 Click **Save** on the Scoring Parameters page.

CHAPTER 6: PRODUCT LOAN SETUP

On the Setup Module window's link bar, the Loan link opens pages that allow you to set up the closed ended loan products your company offers.

The Loan link contains the following links:

- Contract
- Checklists
- Statements
- Letters

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

Loan link > Contract link (Contract page)

The Contract page allows you to define the loan instruments used within your Oracle FLEXCUBE Lending and Leasing 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 Oracle FLEXCUBE Lending and Leasing 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
- Other
- Billing
- Extension
- Advance details
- Scheduled dues
- Delinquency

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 FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Products** bar link.
- 3 In the Products Setup link bar, click the **Loan** drop-down link, then click **Contract**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, the user is logged in as 'SUPERUSER' with 'Responsibility C-01' and 'Division XXX'. The left sidebar shows a navigation tree with 'Loan' selected. The main content area is titled 'Contract' and contains two main sections: 'Contract Definition' and 'Balances'.

Contract Definition Table:

Select	Details	Instrument	Description	Start Dt	End Dt	Enabled
<input checked="" type="radio"/>	Show	INS-LOAN-HE	LOAN HE INSTRUMENT - FIXED RATE	1/26/1993	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	INS-LOAN-HE-VR	LOAN INSTRUMENT HOME (VR)	1/26/1993	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	INS-LOAN-SG	LOAN HOUSEHOLD SECURED ODDS - FIXED RATE	1/26/1993	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	INS-LOAN-STG-VR	LOAN INSTRUMENT STAGE FUNDING - VARIABLE RATE	1/26/1993	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	INS-LOAN-UN-VR	LOAN UNSECURED INSTRUMENT (VR)	1/26/1993	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	INS-LOAN-VE-VR	LOAN INSTRUMENT VEHICLE (VR)	1/26/1993	12/31/4000	<input checked="" type="checkbox"/>

Balances Table:

Select	Balance Type	Chargeoff Method	Writeoff Method	Reschedule Method	Sort	Billed	Accrued	Non-Performing Rollover	Non-Performing Balance Type	Enabled
<input checked="" type="radio"/>	ADVANCE / PRINCIPAL	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	100	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	INTEREST	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	200	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE LATE CHARGE	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	301	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE NSF	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	302	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE EXTENSION	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	303	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE PREPAYMENT PENALTY	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	307	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE PHONE PAY	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	313	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE PAYOFF QUOTE	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	313	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE PERIODIC MAINTENANCE	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	314	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	EXPENSE BANKRUPTCY	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	401	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>

- 4 On the **Contract** page’s **Contract Definition** section, select the record you want to work with and click **Show** in the **Details** column.

ORACLE
FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

Save

Contract Definition

Search Criteria Execute Search Add Edit Cancel

Previous 1-10 of 19 Next 9

Select	Details	Instrument	Description	Start Dt	End Dt	Enabled
<input checked="" type="radio"/>	Show	CHK	ISLAMIC VEHICLE LOAN	1/1/1800	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CHK1	CHK1	11/15/1995	11/19/2009	<input checked="" type="checkbox"/>
<input type="radio"/>	Hide	IJARAH_HOME_INS	IJARAH HOME LOANS INSTRUMENT FOR 20 YRS	1/1/2000	12/31/4000	<input checked="" type="checkbox"/>

Selection Criteria

Company ALL Product IJARAH HOME LOANS Pricing ALL
 Branch ALL State ALL
 Billing Cycle MONTHLY Currency ALL

Accrual

Accrual Method INTEREST BEARING Start Days 0 Int Amortization Freq MONTHLY (MONTH END)
 Base Method 30/360 Time Counting Method ACTUAL DAYS
 Start Dt Basis PAYMENT DATE Installment Method EQUATED PAYMENTS

Rebate

Pre Compute Rebate Method NONE Rebate Term Method NEAREST CURRENT CYCLE Min Finance Charge Value 0
 Rebate Min Fin Charge Method NONE Acquisition Charge Amt 0

Scheduled Dues

Due Day Min 1 Max Due Day Change / Life 999 Max Due Day Change / Yr 999
 Due Day Max 30 Max Due Day Change Days 28 Pmt Tolerance % 0
 Max Due Day Change / Yr 999 Pmt Tolerance Amt 0.01

Billing

Pre Bill Days 0 Billing Type STATEMENT Billing Method LEVEL Balloon Method N PMTS

Delinquency

Late Charge Grace Days 0 Delq Grace Days 0 Delq Category Method DAYS Accrual Post Maturity

Extension

Max Extn Period / Yr 30 Max Extn Period / Life 999
 Max # Extn / Yr 999 Max # Extn / Life 999

Advance Details

Multi Disbursement Allowed Late Charge Allowed Billing Allowed
 Min Initial Advance 0.00 Min Advance 0.00 Draw Period Billing Method NONE
 Max Initial Advance 0.00 Max Advance 0.00 Reschedule Ind

Rate Cap & Adjustments

Max Rate Increase / Yr 20 Max Rate Decrease / Life 10 Min Interest Rate (Floor) 0
 Max Rate Increase / Life 100 Max # Adjustments / Yr 999 Max Interest Rate (Ceiling) 999
 Max Rate Decrease / Yr 10 Max # Adjustments / Life 999

Payment Caps

Max Pmt Increase / Year 20 Max Pmt Increase / Life 30

Other

1st Pmt Deduction Allowed WriteOff Tolerance Amt 0.02 Repmt Currency USD
 1st Pmt Refund Allowed Pre-Pmt Penalty Allowed PDC Security Check
 1st Pmt Refund Days 0 % of Term for Penalty 10 Default Pmt Spread ACTIVE SPREAD
 Refund Allowed Recourse Allowed Calendar Method HIJRI
 Refund Tolerance Amt 0.00 Max Recourse % 0 ACH Fee
 Anniversary Period 12 Payoff Fee Allowed Escrow Allowed

<input type="radio"/>	Show	INS-LOAN-12	INS-LOAN12	1/1/1800	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	INS-LOAN-AN	STAGE FUNDING INSTRUMENT	1/1/1900	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	INS-LOAN-HE	LOAN HE INSTRUMENT - FIXED RATE	12/6/1993	12/31/4000	<input checked="" type="checkbox"/>

Note: If you choose, use **Search Criteria** to limit the display of contract records.

- If you are entering a new record, click **Add**
 - If you are changing an existing record, click **Edit**.
- 5 On the **Contract Definition** section, enter, view, or edit the following information:

In this field:

Do this:

Contract Definition section

Select

Instrument

Description

Start Dt

End Dt

Enabled

If selected, indicates this is the current record.

Enter the code identifying the loan instrument (required).

Enter the description of the loan instrument being defined.

Enter the start date for the loan instrument (required).

Enter the end date for the loan instrument (required).

Select box and Oracle FLEXCUBE Lending and Leasing will consider this contract definition when selecting a loan instrument for an application.

Selection Criteria section

Company	Select the company for the loan instrument. This may be ALL or a specific company (required).
Branch	Select the branch within the company for the loan instrument. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL (required).
Billing Cycle	Select the billing cycle selected (required).
Product	Select the product for the loan instrument. This may be ALL or a specific product (required).
State	Select the state in which the loan instrument is used. This may be ALL or a specific state (required).
Currency	Select the currency for the loan instrument.

IMPORTANT: In selecting which loan type to use, Oracle FLEXCUBE Lending and Leasing searches for a best match using the following attributes:

- 1 Billing Cycle
- 2 Start Date
- 3 Company
- 4 Branch
- 5 Product
- 6 State

For this reason, Oracle Financial Services Software recommends creating one version of each loan type where ALL is the value in these fields.

Pricing	Select the pricing in which the loan instrument is used. This may be ALL or a specific pricing (required).
----------------	--

Accrual section

Accrual Method	Select the accrual base method used to calculate interest accrual for this loan instrument (required).
-----------------------	--

Base Method	Select the base method accrual calculation method used to calculate interest accrual for this loan instrument (required).
--------------------	---

Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this loan instrument (required).
-----------------------	---

Note:

If you select the Effective Date, then the interest is calculated from the Contract date.

If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).

Start Days	Enter the number of days for which the interest accrual for loans is to be calculated (required).
-------------------	---

Time Counting Mthd	Select the time counting method used to calculate interest accrual for this loan instrument (required).
---------------------------	---

Installment Method	Select the payment installment method (required).
---------------------------	---

Note: Oracle FLEXCUBE Lending and Leasing supports an amortized repayment schedule with the final payment potentially differing from the regular payment amount in the other billing cycles. You may choose:

	<ul style="list-style-type: none"> Whether the equal installments for each billing cycle includes any minute final payment differences (EQUAL PAYMENTS)
	-or-
	<ul style="list-style-type: none"> If the final payment amount may be slightly different (FINAL PAYMENT DIFFERS).
Int Amortization Freq	Select the interest amortization frequency (required).
<u>Rebate section</u>	
Pre Compute	If selected, indicates that this is a precomputed rebate (required).
Rebate Mthd	Select the rebate calculation method (required).
Rebate Term Mthd	Select the rebate term method (required).
Rebate Min Fin Charge Mthd	Select the rebate minimum finance charge calculation method (required).
Min Finance Charge Value	Enter the minimum finance charge value (required).
Acquisition Charge Amt	Enter the acquisition charge amount (required).
<u>Scheduled Dues section</u>	
Due Day Min	Enter the minimum value allowed for the due day for this loan instrument (required).
Due Day Max	Enter the maximum value allowed for the due day for this loan instrument (required).
Max Due Day Chg / Yr	Enter the maximum number of due day changes allowed within a given year this loan instrument (required).
Max Due Day Chg / Life	Enter the maximum number of due day changes allowed over the life of a loan funded with this loan instrument (required).
Max Due Day Change Days	Enter the maximum number of days a due date can be moved (required).
Pmt Tolerance Amt*	Enter 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 satisfied in terms of delinquency. The amount unpaid is still owed (required).
Pmt Tolerance%*	Enter 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 (required). Oracle FLEXCUBE Lending and Leasing uses the lesser of these two values.
<u>Billing section</u>	
Prebill Days	Enter the prebill days. This is the number of days before the first payment is 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 (required).
Billing Type	Select the billing type for accounts funded using this loan instrument (required).
Bill Method	Select the billing method for accounts funded using this loan instrument (required).
Balloon Method	Select the balloon payment method for accounts funded using this loan instrument (required).
<u>Delinquency section</u>	
Late Charge Grace Days	Enter the number of grace days allowed for the payment of a due date before a late charge is assessed on the account (required).
Delq Grace Days	Enter the number of grace days allowed for the payment of a due date before an account is considered delinquent. This affects DELQ Queues, Oracle FLEXCUBE Lending and Leasing reporting, and the generation of collection letters (required).
Delq Category Method	Select the delinquency category method to determine the how Oracle FLEXCUBE Lending and Leasing populates delinquency counters on the Customer Service form. Note: This value does not affect credit bureau reporting (required).
Accrual Post Maturity	If selected, indicates 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

Max Extn Period / Yr	Enter the maximum number of terms that the contract may be extended within a given rolling calendar year (required).
Max Extn Period / Life	Enter the maximum number of terms that the contract may be extended within the life of the loan (required).
Max # of Extn / Yr	Enter the maximum number of extensions that may be granted within a given rolling calendar year (required).
Max # of Extn / Life	Enter the maximum number of extensions that may be granted within the life of the loan (required).

Advance Details section

Multi Disbursements Allowed	Select 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	Enter the minimum initial advance amount allowed. This is the smallest possible initial advance that can be disbursed to the borrower after funding (required).

Max Initial Advance	Enter the maximum initial advance amount allowed. This is the largest possible initial advance that can be disbursed to the borrower after funding (required).
Late Charge Allowed	Select to allow disbursement period late charge.
Min Advance	Enter the minimum advance amount. This is the smallest advance amount that a borrower may subsequently request after the initial advance (required).
Max Advance	Enter the maximum advance amount. This is the largest advance amount that a borrower may subsequently request after the initial advance (required).
Billing Allowed	Select to allow stage funding with draw period billing.
Draw Period Billing Method	Select the method for billing during the draw period (optional).
Reschedule Ind	Select this check box to indicate that the rescheduling is allowed at the draw period.

Rate Cap & Adjustments section

Max Rate Increase / Yr	Enter the maximum rate increase allowed in a year (required).
Max Rate Increase / Life	Enter the maximum rate increase allowed in the life of the loan (required).
Max Rate Decrease / Yr	Enter the maximum rate decrease allowed in a year (required).
Max Rate Decrease / Life	Enter the maximum rate decrease allowed during the life of the loan (required).
Max # Adjustments / Yr	Enter the maximum number of rate changes allowed in a year (required).
Max # Adjustments / Life	Enter the maximum number of rate changes allowed during the life of the loan (required).
Min Interest Rate (Floor)	Enter the minimum rate (required).
Max Interest Rate (Ceiling)	Enter the maximum rate (required).

Payment Caps section

Max Pmt Increase / Yr	Enter the maximum payment increase allowed in a year (required). Note: This field is applicable only for loans.
Max Pmt Increase / Life	Enter the maximum payment increase allowed in the life of the loan (required). Note: This field is applicable only for loans.

Other section

1st Pmt Deduction Allowed	Select 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	Select to indicate that refunding first payment deductions to the producer is allowed.
1st Pmt Deduction Days	Enter 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 (required).

1st Pmt Refund Days	Enter 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 (required).
Refund Allowed	Select to indicate that refunding of customer over payments are allowed.
Refund Tolerance Amt	Enter 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 (required).
Anniversary Period	Enter 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 (required).
WriteOff Tolerance Amt	Enter 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 (required).
Pre-Pmt Penalty Allowed	Select box if there is a prepayment penalty charged for accounts funded using this loan instrument.
% of Term for Penalty	Enter 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 (required).
Recourse Allowed	Select 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%	Enter the maximum percentage of the outstanding receivables that may be collected from the producer if the Recourse Allowed box was selected (required).
Payoff Fee Allowed	Select Payoff Fee 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	Select if this loan contract can do escrow of tax and insurances. (For more information, see the Escrow Setup Form chapter.)
Repmnt Currency	Select the designated repayment currency for this loan contract (required).
PDC Security Check	Select 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 (required).
Calendar Method	Select the required calendar method for this loan contract (required). The calendar method "Hijri" should be

ACH Fee

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. Select this checkbox 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.

- 6 Click **Save** on the Contract page.

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 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Products** bar link.
- 3 In the Products Setup link bar, click the **Loan** drop-down link, then click **Contract**.
- 4 On the **Contract** page’s **Contract Definition** section, select the record you want to work with and click **Show** in the **Details** column.
- 5 In the **Contract Definition** section, click **Add** and complete the fields following the instructions above, making sure to complete the following steps:
 - In the **Other** section, select the **Multiple Disbursement Permitted** check box.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The main content area is titled 'Contract' and shows the 'Contract Definition' section. A table lists contract instruments, with the selected one being 'LOAN HE INSTRUMENT - FIXED RATE'. Below the table, there are several configuration sections: 'Selection Criteria' (Company, Branch, Billing Cycle, Product, State, Currency, Pricing), 'Accrual' (Accrual Method, Base Method, Start Dt Basis, Time Counting Method, Int Amortization Freq), 'Rebate' (Pre Compute, Rebate Method, Rebate Term Method, Rebate Min Fin Charge Method, Min Finance Charge Value, Acquisition Charge Amt), 'Scheduled Dues' (Due Day Min, Due Day Max, Max Due Day Change / Yr, Max Due Day Change / Life, Delq Category Method, Pmt Tolerance %), 'Billing' (Pre Bill Days, Billing Type, Billing Method, Balloon Method, Late Charge Grace Days, Delq Grace Days, Delq Category Method, Accrual Post Maturity), 'Extension' (Max Extn Period / Yr, Max Extn Period / Life, Max # Extn / Yr, Max # Extn / Life), and 'Advance Details' (Multi Disbursement Allowed, Min Initial Advance, Max Initial Advance, Late Charge Allowed, Min Advance, Max Advance, Billing Allowed, Draw Period Billing Method). The 'Multi Disbursement Allowed' checkbox is checked and highlighted with a red box.

When you select a contract instrument that permits staged funding (multiple disbursements) on the Funding window, Oracle FLEXCUBE Lending and Leasing copies the information for that instrument from the Setup Module window’s Contract page to the Funding window’s Contract link Contract page.

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

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search JENNINGS RAY (Funding)

Queue Select... Edit Save

Applications

App # 000002822 Company YYY Producer DEALER Joint Cos
 Dt 4/20/2009 Branch HQ 1st Pmt Dt 5/20/2009
 Product LOAN HOME ISLAMIC (VR) Status APPROVED - FUNDED Loan Currency USD Contact
 Channel WEB ENTRY Purpose HOME IMPROVEMENT Class INDIVIDUAL Duplicate Applicant
 Priority LOWER Sales Agent Existing Customer

Contract

Contract Dt 4/20/2009 Due Day 20 Repmt Currency USD
 Amt Financed \$30,000.00 1st Pmt Dt 5/20/2009 Principal Balance 30000
 Term 24 Maturity Dt 4/20/2011 APR 13.6799
 Index FLAT RATE Finance Charge \$4,426.56 Signing Dt
 Index Rt 4.5899 Total of Pmts \$34,426.56 Probable Delivery Dt
 Margin Rt 8.9900 Down Pmt \$0.00 Rcvd Dt 4/20/2009
 Rate 13.5799 Total Sale Price \$35,881.00 Verify Dt 4/20/2009
 Balloon Method N + 1 PMTS Payment Amt \$1,434.44 Verify By SSC
 Balloon Amt 0 Final Pmt Amt \$1,434.44

Instrument

Instrument Select... Select Instrument Calculate Tax
 Accrual Mthd INTEREST BEARING
 Start Dt Basis PAYMENT DATE
 Base Mthd ACTUAL365
 Bill Mthd LEVEL
 Bill Type STATEMENT
 Time Count Mthd ACTUAL DAYS
 Installment Mthd FINAL PAYMENT DIFFER
 Calendar Method GREGORIAN
 Start Days 0
 PDC Security Ind
 ACH Fee Ind

Promotion

Promotion NONE Tolerance Amt \$0.00
 Type NONE Index
 Dfq Days 0 Index Rt .0000
 Period Type Margin Rt .0000
 Period 0 Rate .0000

Rate Caps & Adjustments

Increase Per Year 2 Decrease Per Year 2 Max Pmt Incr Per Year 0
 Increase Max Lifetime 8 Decrease Max Lifetime 8 Max Pmt Incr Per Life 0
 Increase Floor 2 # of Adjs Year 99
 Increase Ceiling 30 # of Adjs Life 99

Payment Caps

Advance

Multi Disbursement Allowed
 Draw End Dt
 Initial Advance Max \$50,000.00
 Initial Advance Min \$100.00
 Advance Max \$50,000.00
 Advance Min \$100.00
 Late Charge Allowed
 Billing Allowed
 Billing Method INTEREST ONLY
 Rate .0000

PDC Ind Escrow Allowed Post Maturity Default Rate
 Opt Out Index FLAT RATE
 Margin Rt .0000

Billing

Pre Bill Days 21
 Bill Cycle MONTHLY

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

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Contract

Contract Definition

Search Criteria Execute Search Add Edit Cancel

Select	Details	Instrument	Description	Start Dt	End Dt	Enabled
<input type="radio"/>	<input type="checkbox"/>	INS-LOAN-HE	LOAN HE INSTRUMENT - FIXED RATE	1/26/1993	12/31/4000	<input checked="" type="checkbox"/>

Hide

Selection Criteria

* Company ALL * Product LOAN HE * Pricing ALL
 * Branch ALL * State ALL
 * Billing Cycle MONTHLY * Currency ALL

Accrual

* Accrual Method INTEREST BEARING * Start Days 0 * Int Amortization Freq MONTHLY (MONTH END)
 * Base Method 365/365 * Time Counting Method ACTUAL DAYS
 * Start Dt Basis EFFECTIVE DATE * Installment Method EQUATED PAYMENTS

Rebate

* Pre Compute * Rebate Term Method NEAREST CURRENT CYCLE * Min Finance Charge Value 0
 * Rebate Method NONE * Rebate Min Fin Charge Method NONE * Acquisition Charge Amt 0

Scheduled Dues

* Due Day Min 1 * Max Due Day Change / Life 5 * Pmt Tolerance % 95
 * Due Day Max 31 * Max Due Day Change Days 15
 * Max Due Day Change / Yr 2 * Pmt Tolerance Amt 15.00

Billing

* Pre Bill Days 21 * Billing Type STATEMENT * Late Charge Grace Days 15
 * Billing Method LEVEL * Delq Grace Days 8
 * Balloon Method N+1 PMTS * Delq Category Method DAYS * Accrual Post Maturity
 * Max Extn Period / Yr 2
 * Max Extn Period / Life 5
 * Max # Extn / Yr 2
 * Max # Extn / Life 5

Advance Details

Multi Disbursement Allowed * Min Initial Advance 0.00 * Max Initial Advance 0.00
 Late Charge Allowed * Min Advance 0.00 * Max Advance 0.00
 Billing Allowed * Draw Period Billing Method LEVEL

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

The screenshot displays the Oracle Flexcube Lending and Leasing interface. The main window title is "JENNINGS RAY (Funding)". The "Advance" section is highlighted with a red box and contains the following fields:

- Multi Disbursement Allowed:
- Draw End Dt:
- Initial Advance Max: \$50,000.00
- Initial Advance Min: \$100.00
- Advance Max: \$50,000.00
- Advance Min: \$100.00
- Late Charge Allowed:
- Billing Allowed:
- Billing Method: INTEREST ONLY
- Rate: .0000

Other sections visible include:

- Contract:** Contract Dt (4/20/2009), Amt Financed (\$30,000.00), Term (24), Index (FLAT RATE), Index Rt (4.5899), Margin Rt (8.9900), Rate (13.5799), Balloon Method (N+1 PMTS), Balloon Amt (0), Due Day (20), 1st Pmt Dt (5/20/2009), Maturity Dt (4/20/2011), Finance Charge (\$4,426.56), Total of Pmts (\$34,426.56), Down Pmt (\$0.00), Total Sale Price (\$35,851.00), Payment Amt (\$1,434.44), Final Pmt Amt (\$1,434.44), Reprt Currency (USD), Principal Balance (30000), APR (13.5799), Signing Dt, Probable Delivery Dt, Rcvd Dt (4/20/2009), Verify Dt (4/20/2009), Verify By (SSC).
- Instrument:** Instrument (Select...), Accrual Mthd (INTEREST BEARING), Start Dt Basis (PAYMENT DATE), Base Mthd (ACTUAL365), Bill Mthd (LEVEL), Bill Type (STATEMENT), Time Count Mthd (ACTUAL DAYS), Installment Mthd (FINAL PAYMENT DIFFER), Calendar Method (GREGORIAN), Start Days (0), PDC Security Ind () ACH Fee Ind ()
- Promotion:** Promotion (NONE), Tolerance Amt (\$0.00), Index, Index Rt (.0000), Margin Rt (.0000), Rate (.0000), Type (NONE), Dfq Days (0), Period Type, Period (0)
- Rate Caps & Adjustments:** Increase Per Year (2), Increase Max Lifetime (8), Increase Floor (2), Increase Ceiling (30), Decrease Per Year (2), Decrease Max Lifetime (8), # of Adjs Year (99), # of Adjs Life (99)
- Payment Caps:** Max Pmt Incr Per Year (0), Max Pmt Incr Per Life (0)
- PDC:** Pdc Ind ()
- Escrow:** Allowed () Opt Out ()
- Post Maturity:** Default Rate () Index (FLAT RATE), Margin Rt (.0000)
- Billing:** Pre Bill Days (21), Bill Cycle (MONTHLY)

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 link (Edits page).

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The application is for RAMASAMY SANJAY (Funding). The 'Edits' section is active, showing a table of edit details. One edit is highlighted with a red box: 'REQUIRED: ADV DRAW END DATE'. The table also shows other warnings and required fields.

Edit Name	Result	Expected Value	Actual Value	Override Responsibility
XVL: NO OF REFERENCES LESS REQUIRED NO OF REFERENCES	WARNING	1	0	NO RESPONSIBILITY
XVL: CONTRACT CHECKLIST NOT COMPLETED	WARNING	NA	NA	NO RESPONSIBILITY
XVL: CONTRACT AMT FINANCED <= APPROVED AMT	WARNING	NA	NA	NO RESPONSIBILITY
XVL: CONTRACT PMT AMT <= APPROVED PMT AMT	WARNING	NA	NA	NO RESPONSIBILITY
XVL: PRIMARY APL ACTUAL EMPLOYMENT YEARS < STATED EMPLOYMENT YEARS	WARNING	NA	NA	NO RESPONSIBILITY
XVL: CONTRACT TERM <= APPROVED TERM	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED: ADV DRAW END DATE	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED: PURPOSE	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED: RACE / NATION OF ORIGIN	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED: ECOA CODE FOR PRIMARY APPLICANT	WARNING	NA	NA	NO RESPONSIBILITY

Repayment scheduling for staged funding

When funding a loan, Oracle FLEXCUBE Lending and Leasing computes repayment schedules from the contract date, irrespective of whether funds have been disbursed or not. Oracle FLEXCUBE Lending and Leasing 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 Oracle FLEXCUBE Lending and Leasing by posting the monetary transaction CHANGE PAYMENT AMOUNT on the Customer Service window's Maintenance link.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface for the 'Maintenance' section. The user is logged in as SUPERUSER. The account details are shown, including the account number and product. The 'Monetary Transaction' table shows a transaction for 'CHANGE PAYMENT AMOUNT' with a red box around it.

Select Date	Monetary Transaction	Status	Batch
12/19/2008	CHANGE PAYMENT AMOUNT	OPEN	
12/19/2008	INSURANCE ADDITION	ERROR	

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.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, the product name 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C01 Responsibility SUPERUSER'. There are also icons for 'Debug (Off)', 'Audit', and 'Close'. The main content area is titled 'Advances' and contains several sections:

- View Options:** Includes radio buttons for 'All Batches' and 'Open Batches Only', and a 'Save' button.
- Batch:** Contains search criteria and filters. Fields include 'Company', 'Date', 'Batch Type', 'Batch Status' (set to 'OPEN'), 'Total #', 'Total Amt', and 'Ctrl Total Amt' (set to '0'). There are buttons for 'Add', 'Edit', 'Cancel', 'Post', 'Reverse', 'Hold / Open', 'Previous', and 'Next'.
- Advances:** A table with columns: 'Select', 'Account #', 'Account # : Title', 'Date', 'Loan Currency', 'Amount', 'Promotion', 'Mode', 'Reason', and 'Status'. The table is currently empty, showing 'No rows yet.' Below the table are 'Error Reason' and 'Reference' fields.
- Advance Allocations:** A table with columns: 'Select', 'Amount', 'Validate Payee', 'Payee Nbr', 'Name', 'Type', and 'Mode'. This table is also empty, showing 'No rows yet.'

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), Oracle FLEXCUBE Lending and Leasing displays one 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, Oracle FLEXCUBE Lending and Leasing displays one 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, Oracle FLEXCUBE Lending and Leasing displays the following message in the Advances section's **Error Reason** field:

"ADVANCE DT IS AFTER DRAW PERIOD END DATE".

If you attempt to post an advance above the approved amounts, including tolerance, Oracle FLEXCUBE Lending and Leasing displays the following message in the Advances section's **Error Reason** field:

"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, Oracle FLEXCUBE Lending and Leasing 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 Oracle FLEXCUBE Lending and Leasing. Oracle FLEXCUBE Lending and Leasing 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.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, the product name, and user information: User Id SSC, Organization XXX, Division C01, Responsibility SUPERUSER. There are also icons for Debug, Audit, and Close.

The main content area is divided into several sections:

- Quick Search:** Includes a Queue dropdown, an 'Auto Run' checkbox, and fields for 'Acc #' (20060300010600) and 'or SSN'. A 'Submit' button is present.
- Account(s):** Includes a 'Select and Submit' button and a table with columns: Select Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due Status, and Oldest Due Dt. The table contains one row: HQ, 20060300010600, LOAN HE, USD, \$0.00, \$0.00 PENDING.
- Customer(s):** Includes a 'Select and Submit' button and a table with columns: Select Details, Customer Id, Name, Type, and Language. It lists two customers: PAULA A CCERASTOSTIGMA (PRIMARY, ENGLISH) and JOHN B CCERASTOSTIGMA (SPOUSE, ENGLISH).
- Maintenance:**
 - Action:** Buttons for Load Parameters, Post, Void, Add, and Cancel.
 - Table:** A table with columns: Select Date, Monetary, Transaction, Status, and Batch. It shows two rows: 07/08/2009 (PAYOFF QUOTE, OPEN) and 07/06/2009 (ADJUSTMENT TO PAYOFF QUOTE FEE - SUBTRACT, VOID).
 - Parameter Table:** A table with columns: Parameter, Value, and Required. The 'PAYOFF QUOTE VALID UPTO DATE' parameter is circled in red. Other parameters include TXN DATE, ASSESS PAYOFF QUOTE FEE, PAYOFF QUOTE LTR PRINT, and COMMENT.
- Results:** A section at the bottom with the text 'No rows yet.'

Loan link > Contract link > Balances sub page

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 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Products** bar link.
- 3 In the Products Setup link bar, click the **Loan** drop-down link, then click **Contract**.
- 4 On the **Contract** page, select the record you want to work with and click **Show** in the **Details** column.

Note: If you choose, use **Search Criteria** to limit the display of contract records.

- 5 Click the **Balances** sub tab

Balances										
Amortize Balances Itemizations Fees										
Balances										
Search Criteria Execute Search						Load Balances Edit Cancel				
Select	* Balance Type	* Chargeoff Method	* Writeoff Method	* Reschedule Method	* Sort	Billed	Accrued	Non-Performing Rollover	* Non-Performing Balance Type	Enabled
<input checked="" type="radio"/>	ADVANCE / PRINCIPAL	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	100	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	INTEREST	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	200	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE LATE CHARGE	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	301	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE NSF	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	302	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE DELAY	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	317	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	EXPENSE BANKRUPTCY	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	401	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	EXPENSE REPOSSESSION/FORECLOSURE	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	402	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	EXPENSE SERVICING	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	403	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>

- 6 On the **Balances** sub page, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of contract balance records.

 - If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 7 On the **Balances** sub page, enter, view, or edit the following information:

In this field:

Do this:

Select

If selected, indicates this is the current record.

Balance Type

Enter the balance type (required).

Chargeoff Method

Select the charge off method to determine how the outstanding amount of this balance type will be handled if the account becomes uncollectable and the loan is charged off (required).

Writeoff Method

Select the write off method to determine how the outstanding amount of this balance type will be handled if the account is within the write off tolerance of being PAID (required).

Reschedule Method

Select the reschedule method to determine how the outstanding amount of this balance type will be handled if the account is rescheduled (required).

Sort	Enter the sort order of how account balances will appear on the Customer Service form's Balance page (required).
Billed	Select 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	Select to indicate that outstanding amounts for this balance type will be included when interest is accrued against the account.
Non-Performing Rollover	Select 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 Enabled	Select this box if you select the Non-Performing Rollover box and want the balance type to rollover to (ADVANCE/PRINCIPAL). Select to indicate that this balance type will be created when the account is booked and funded

- 8 Click **Save** on the Contract page.

Oracle FLEXCUBE Lending and Leasing loads the currently defined balances for accounts.

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

Loan link > Contract link > Amortize Balances sub page

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.

Note: Interest is automatically amortized, so there is no need to manually set it up.

To set up the amortization balances

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Products** bar link.
- 3 In the Product Setup link bar, click the **Loan** drop-down link, then click **Contract**.
- 4 On the **Contract** page, select the record you want to work with and click **Show** in the **Details** column.

Note: If you choose, use **Search Criteria** to limit the display of contract records.

5 Click the **Amortization Balances** sub tab.

Balances Amortize Balances Itemizations Fees						
Amortize Balances						
Search Criteria		Execute Search		Add	Edit	Cancel
Select	Amortize Balance Type	Amortization Method	Cost/Fee Method	Sort	Enabled	
<input checked="" type="radio"/>	COMPENSATION	SUM OF DIGITS	FEE	1	<input checked="" type="checkbox"/>	
<input type="radio"/>	COMPENSATION REMAINING	SUM OF DIGITS	FEE	2	<input checked="" type="checkbox"/>	
<input type="radio"/>	INTEREST	SUM OF DIGITS	COST	3	<input checked="" type="checkbox"/>	
<input type="radio"/>	PREPAID FEES	EQUAL MO/AMT	NONE	2	<input checked="" type="checkbox"/>	

BEST VIEWED IN 1280 X 1024 SCREEN RESOLUTION

6 On the **Amortization Balances** sub page, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of balance records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

7 In the **Amortization Balances** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Amortize Balance Type	Select the amortize transaction type (required).
Amortize Method	Select the amortization method used to calculate the net amortization amount (required).
Cost/Fee Method	Select the amortization fee method (required).
Sort	Enter the sort sequence to define the order of the amortize balances (required).
Enabled	Select to enable the amortize balance to be created when the account is booked and funded.

8 Click **Save** on the Contract page.

Loan link > Contract link > Itemizations sub page

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 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
 - 2 Click the **Products** bar link.
 - 3 In the Products Setup link bar, click the **Loan** drop-down link, then click **Contract**.
 - 4 On the **Contract** page, select the record you want to work with and click **Show** in the **Details** column.
- Note:** If you choose, use **Search Criteria** to limit the display of contract records.
- 5 Click the **Itemizations** sub tab.

The screenshot shows the Oracle FLEXCUBE Itemizations page. At the top, there are tabs for Balances, Amortize Balances, Itemizations, and Fees. The Itemizations tab is active. Below the tabs, there are radio buttons for selecting the itemization type: Advance (selected), Financed Fees, Pre-Paid Fees, Producer, and Escrow. There is a search criteria field and an Execute Search button. Below this is a table with columns: Select, Details, Itemization, DisbursementType, Transaction, Itemization Type, Sort, Sign, and Enabled. The table contains six rows of itemization records.

Select	Details	* Itemization	* DisbursementType	* Transaction	* Itemization Type	* Sort	* Sign	Enabled
<input checked="" type="radio"/>	Show	ITM DOWN PAYMENT	NONE	FND CREDIT INSURANCE LIFE	PREFUNDING TXNS	1	<input checked="" type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	ITM DOWN PAYMENT TRADEIN	ITP	FND CREDIT INSURANCE LIFE	NONE	2	<input type="radio"/> Pos(+) <input checked="" type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	ITM CREDIT INSURANCE DISABILITY	CUSTOMER	FND CREDIT INSURANCE LIFE	NONE	3	<input checked="" type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	ITM OTHER TAX	NONE	FND CREDIT INSURANCE DISABILITY	NONE	4	<input type="radio"/> Pos(+) <input checked="" type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	ITM INSURANCE GAP	CUSTOMER	FND CREDIT INSURANCE DISABILITY	NONE	5	<input type="radio"/> Pos(+) <input checked="" type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	ITM CASH SALES TAX	NONE	FND CASH SALES/ADVANCE AMOUNT	NONE	6	<input checked="" type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>

- 6 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**.
- 7 On the **Itemizations** sub page, select the record you want to work with and click **Show** in the **Details** column.

The screenshot shows the Oracle FLEXCUBE Itemizations page with the first record expanded. The table has columns: Select, Details, Itemization, DisbursementType, Transaction, Itemization Type, Sort, Sign, and Enabled. The first record is expanded to show additional fields: Amortize Balance Seller Pmt Refund Allowed (checkbox), Refund Method Escrow Required Escrow (checkbox), Rule of 78 / Sum of Digits (text), Taxable (checkbox), and Itemization Formula Disc. Rate (text).

Select	Details	* Itemization	* DisbursementType	* Transaction	* Itemization Type	* Sort	* Sign	Enabled
<input checked="" type="radio"/>	Hide	ITM DOWN PAYMENT	NONE	FND CREDIT INSURANCE LIFE	PREFUNDING TXNS	1	<input checked="" type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
		* Amortize Balance Seller Pmt Refund Allowed	* Refund Method Escrow Required Escrow		RULE OF 78 / SUM OF DIGITS Select...	Taxable	* Itemization Formula Disc. Rate	UNDEFINED 1
<input type="radio"/>	Show	ITM DOWN PAYMENT TRADEIN	ITP	FND CREDIT INSURANCE LIFE	NONE	2	<input type="radio"/> Pos(+) <input checked="" type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	ITM CREDIT INSURANCE DISABILITY	CUSTOMER	FND CREDIT INSURANCE LIFE	NONE	3	<input type="radio"/> Pos(+) <input checked="" type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	ITM OTHER TAX	NONE	FND CREDIT INSURANCE DISABILITY	NONE	4	<input checked="" type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	ITM INSURANCE GAP	CUSTOMER	FND CREDIT INSURANCE DISABILITY	NONE	5	<input type="radio"/> Pos(+) <input checked="" type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	ITM CASH SALES TAX	NONE	FND CASH SALES/ADVANCE AMOUNT	NONE	6	<input checked="" type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>

Note: If you choose, use **Search Criteria** to limit the display of itemization records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

8 On the **Itemization** sub page, enter, view, or edit the following information:

In this field:	Do this:
Select Itemization Disbursement Type Transaction Itemization Type	If selected, indicates this is the current record. Select the itemization (required). Select the disbursement type (required). Select the funding transaction type (required). Select the itemization type (required). Notes: 1. On selecting the "Prefunding Txns" as itemization type, it indicates that this particular itemization expects a payment from the customer prior to funding. 2. The itemization type "Prefunding Txns" is available only for loans.
Sort	Enter the sort order to define the order of the itemization transactions (required).
Sign	If the itemized transaction increases the group balance, click Pos (+) . -or- If the itemized transaction decreases the group balance, click Neg (-) .
Enabled	Select 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. Note: Advance itemizations do not affect amortize balances (required).
Refund Allowed Refund Method Escrow Required Escrow	Select to indicate refund is allowed for this itemization. Select refund calculation method (required). Select the escrow (required). If this is an escrow account, select this box to signal an escrow is required during the application process (though at that time the user can choose Opt Out to decline.)
Taxable Itemization Formula Itemization Type Disc. Rate	Select if the itemization type is taxable. Select the itemization formula description (required). Select the itemization (required). Enter the discount rate for the itemization (optional).

9 Click **Save** on the Contract page.

Loan link > Contract link > Fees sub page

Any fees that are defined in the contract are set up on the Fees sub page. Oracle FLEX-CUBE Lending and Leasing 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 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Products** bar link.
- 3 In the Products Setup link bar, click the **Loan** drop-down link, then click **Contract**.
- 4 On the **Contract** page, select the record you want to work with and click **Show** in the **Details** column.

Note: If you choose, use **Search Criteria** to limit the display of contract records.

- 5 Click the **Fees** sub tab.

Balances Amortize Balances Itemizations Fees							
Fees							
Search Criteria		Execute Search		Add Edit Cancel			
Select	Type	Txn Amt From	Method	Frequency	Min Amount	Max Amount	Percent Enabled
<input checked="" type="radio"/>	FEE ACH	0.00 FLAT AMOUNT	BILL		100.00	100.00	0 <input checked="" type="checkbox"/>
<input type="radio"/>	FEE DELAY	0.00 FLAT AMOUNT	UNDEFINED		25.00	25.00	0 <input checked="" type="checkbox"/>
<input type="radio"/>	FEE LATE CHARGE	0.00 FLAT AMOUNT	UNDEFINED		600.00	600.00	0 <input checked="" type="checkbox"/>

- 6 On the **Fees** sub page, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of contract balance records.

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

If you are changing an existing record, click **Edit**.

- 7 In the **Fees** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Type	Select the fee type (required).
Txn Amt From	Enter the lowest transaction amount or balance amount against which this contract fee definition may be applied (required).
Method	Select the method of calculating the fee to be assessed (required).
Frequency	Select the frequency of calculating the fee to be assessed (required).
Min Amount	Enter the minimum fee amount to be assessed (required).
Max Amount	Enter 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 (required).

Percent	Enter 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	Select and this contract fee will be created when the account is booked and funded.

- 8 Click **Save** on the Contract page.

Loan link > Checklists link (Checklists page)

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

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

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

- Company
- Branch
- Product
- Account state

To set up the checklists

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Products** bar link.
- 3 In the Products Setup link bar, click the **Loan** drop-down link, then click **Checklists**.

Checklist Type Definition

Select	Checklist Code	Description	Checklist Type	Company	Branch	Product	State	Currency	Enabled
<input type="radio"/>	BNK-0001	BANKRUPTCY CHECKLIST	BANKRUPTCY CHECKLIST	ALL	ALL	ALL	ALL	ALL	<input type="checkbox"/>
<input type="radio"/>	CON-0001	CONTRACT	CONTRACT VERIFICATION CHECKLIST	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	DEC-0001	DECISION	DECISION VERIFICATION CHECKLIST	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	DOC-001	DOC-001	DOCUMENT CHECKLIST	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	DOC-TEST	DOCUMENT CHECKLIST	DOCUMENT CHECKLIST	PFR	LIC	ALL	ALL	ALL	<input type="checkbox"/>
<input type="radio"/>	REP-0001	REPOSESSION VERIFICATION	REPOSESSION/FORECLOSURE CHECKLIST	ALL	ALL	ALL	ALL	ALL	<input type="checkbox"/>

Checklist Action Definition

Select	Action Code	Description	Action Type	Document Type	Document Sub Type	Document Mandatory	Sort	Enabled
<input type="radio"/>	TESTING	TESTING CHECKLIST	REGULAR CHECKLIST	NONE	NONE	<input type="checkbox"/>	1	<input checked="" type="checkbox"/>
<input type="radio"/>	TTESTING06	TESTING CHECKLIST	REGULAR CHECKLIST	NONE	NONE	<input type="checkbox"/>	2	<input checked="" type="checkbox"/>
<input type="radio"/>	TEST DOC CSA	TEST DOC CSA	DOCUMENT CHECKLIST	Select...	IMAGE PAGE	<input type="checkbox"/>	3	<input checked="" type="checkbox"/>

- 4 In the **Checklist** page's **Checklist Action Definition** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of checklist records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

- 5 In the **Checklist Action Definition** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Checklist Code	Enter the checklist code that identifies checklist being defined (required).
Description	Enter the description for the checklist (required).
Checklist Type	Select the checklist type to define where the specific checklist will be available in Oracle FLEXCUBE Lending and Leasing (required).
Company	Select the portfolio company associated with the checklist. This may be ALL or a specific company (required).
Branch	Select the portfolio branch associated with the checklist. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL) (required).
Product	Select the product associated with the checklist. This may be ALL or a specific product. The available values come from a validated list based on the selected Billing Cycle setup and the Loan Product setup (required).
State	Select the state associated with the checklist type. This may be ALL or a specific state (required).
	<p>IMPORTANT: In selecting which edits type to use, Oracle FLEXCUBE Lending and Leasing 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>For this reason, Oracle Financial Services Software recommends creating one version of each checklist type where ALL is the value in these fields.</p>
Currency	Select the currency associated with the checklist. This may be ALL or a specific currency (required).
Enabled	Select to enable the checklist.

Checklist actions are steps (a set of one or more tasks) related to the checklist you are creating. They are loaded on the Checklist Action Definition section.

- 6 In the **Checklist Action Definition** section, select the record you want to work with.
- Note:** If you choose, use **Search Criteria** to limit the display of checklist action definition records.
- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 7 In the **Checklist Action Definition** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Action Code	Enter the action code for the checklist (required).
Description	Enter the description for the action type (required).

Action Type	Select the action type (required).
Document Type	Select the document type (optional).
Document Sub Type	Select the document sub type (optional).
Document Mandatory	If selected, indicates that the document is mandatory.
Sort	Enter the sort order to define the placement of the action type on the Checklist sub page (required).
Enabled	Select to include this action in the checklist.

- 8 Click **Save** on the Checklists page

Loan link > Statements link (Messages page)

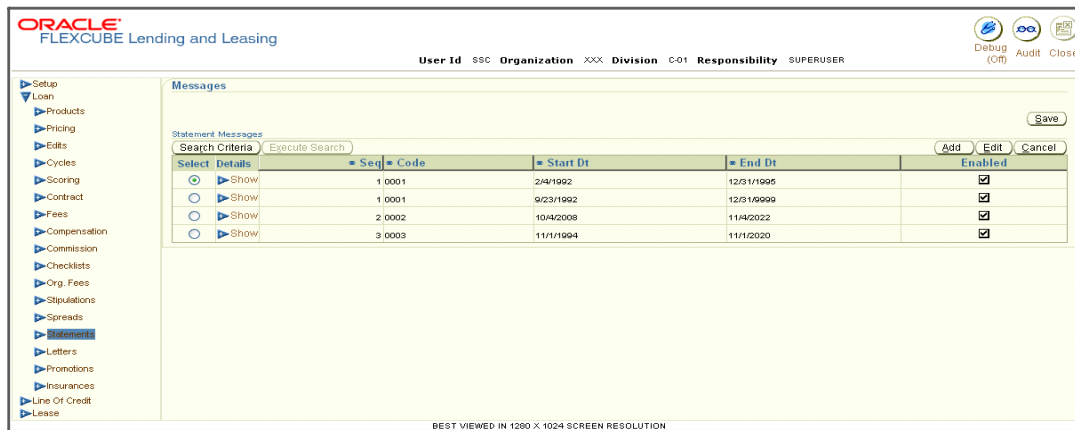
The Messages page allows you to set up messages that appear on account statements sent to customers. You can set up statement messages for different products. When Oracle FLEXCUBE Lending and Leasing generates a statement for an account, all statement messages matching the selection criteria are included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

Oracle FLEXCUBE Lending and Leasing inserts the message in the Text field into the statement file produced during the nightly batch job for the appropriate consumers.

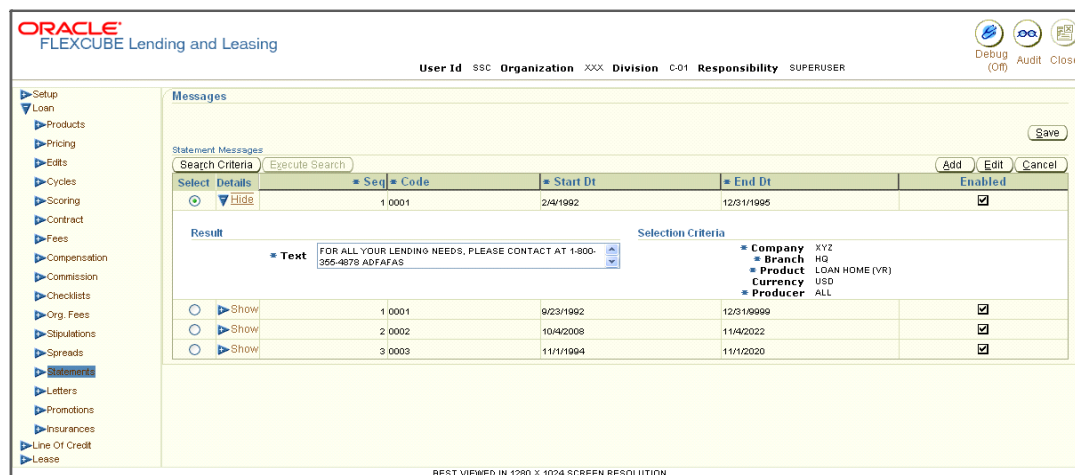
A record of an account's statement history, including the messages included in the statement, appears on the Statement's page on the Customer Service window.

To set up the messages

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Products** bar link.
- 3 In the Products Setup link bar, click the **Loan** drop-down link, then click **Statements**.



- 4 In the **Messages** page's **Statement Messages** section, select the record you want to work with and click **Show** in the **Details** column.



Note: If you choose, use **Search Criteria** to limit the display of statement messages

records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **Statement Messages** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Seq	Enter the sort sequence of how the statement message should be printed (required).
Code	Enter the message code identifying the statement message (required).
Start Dt	Enter the first date the statement message is available (required).
End Dt	Enter the last date the statement message is available (required).
Enabled	Select to enable the message.

Result section

Text Enter the text of the statement message (required).

Selection Criteria section

Company Select the company for the statement message. This may be ALL or a specific company (required).

Branch Select the branch within the company for the statement message. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL (required).

Product Select the product for which this statement message will be used. This may be ALL or a specific product (required).

Currency Select the currency for the statement message. This may be ALL or a specific currency (required).

Producer Select the producer for the statement message. This may be ALL or a specific producer. The available values come from a validated field based on the Pro Group and Pro Type (required).

IMPORTANT: In selecting which message to use, Oracle FLEXCUBE Lending and Leasing searches for a best match using the following attributes:

- 1 Company
- 2 Branch
- 3 Product
- 4 Producer

For this reason, Oracle Financial Services Software recommends creating one version of each edit type where ALL is the value in these fields.

- 6 Click **Save** on the Messages page.

Loan link > Letters link (Loan Letters page)

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

Oracle FLEXCUBE Lending and Leasing 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.
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.
PAID IN FULL LETTER	Generated in nightly batch jobs when the account pays off. This letter is sent to the customer.
PAYOFF QUOTE LETTER	Generated when a payoff quote is created for an account. This letter is sent to the customer.
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 Oracle FLEXCUBE Lending and Leasing 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 Channel

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

To set up the loan letters

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Products** bar link.
- 3 In the Products Setup link bar, click the **Loan** drop-down link, then click **Letters**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Letter Definition

Search Criteria Execute Search Add Edit Cancel

Previous 1-10 of 15 Next 5

Select	Details	* Letter Code	* File Name	* Letter Type	* Channel	Enabled
<input checked="" type="radio"/>	Show	CNLNCE_ACO_LTR_VR	loraco_em_111_02	CONDITIONAL ADVERSE ACTION LETTER	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CNLNCE_ADV_LTR_VR	loradv_em_111_02	ADVERSE ACTION LETTER	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CNLNCE_COL_LTR1_VR	loolt1_em_100_02	COLLECTION LETTER 1	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CNLNCE_COL_LTR2_VR	loolt2_em_100_02	COLLECTION LETTER 2	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CNLNCE_COL_LTR3_VR	loolt3_em_100_02	COLLECTION LETTER 3	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CNLNCE_CON_LTR_VR	loroon_em_100_02	CONTRACT FUNDING FAX/EMAIL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CNLNCE_DEC_FAX_VR	lordec_em_111_02	DECISION FAX/EMAIL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CNLNCE_DEC_MULTIOFFER_FAX_VR	lordec_em_111_04	Select...	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CNLNCE_PDC_LTR	lspdc_em_111_01	PDC RENEWAL LETTER	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CNLNCE_PDF_LTR_VR	lspdf_em_111_02	PAID IN FULL LETTER	ALL	<input checked="" type="checkbox"/>

Previous 1-10 of 15 Next 5

BEST VIEWED IN 1280 X 1024 SCREEN RESOLUTION

- 4 In the **Letter Definition** page's **Letter Definition** section, select the record you want to work with and click **Show** in the **Details** column.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Letter Definition

Search Criteria Execute Search Add Edit Cancel

Previous 1-10 of 15 Next 5

Select	Details	* Letter Code	* File Name	* Letter Type	* Channel	Enabled
<input checked="" type="radio"/>	Hide	CNLNCE_ACO_LTR_VR	loraco_em_111_02	CONDITIONAL ADVERSE ACTION LETTER	ALL	<input checked="" type="checkbox"/>
Result		* Batch Printer ARCHIVE		Selection Criteria		
		* Batch User Select...		* Company ALL		
				* Branch ALL		
				* Product ALL		
				* State ALL		
				Currency ALL		
<input type="radio"/>	Show	CNLNCE_ADV_LTR_VR	loradv_em_111_02	ADVERSE ACTION LETTER	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CNLNCE_COL_LTR1_VR	loolt1_em_100_02	COLLECTION LETTER 1	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CNLNCE_COL_LTR2_VR	loolt2_em_100_02	COLLECTION LETTER 2	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CNLNCE_COL_LTR3_VR	loolt3_em_100_02	COLLECTION LETTER 3	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CNLNCE_CON_LTR_VR	loroon_em_100_02	CONTRACT FUNDING FAX/EMAIL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CNLNCE_DEC_FAX_VR	lordec_em_111_02	DECISION FAX/EMAIL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CNLNCE_DEC_MULTIOFFER_FAX_VR	lordec_em_111_04	Select...	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CNLNCE_PDC_LTR	lspdc_em_111_01	PDC RENEWAL LETTER	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	CNLNCE_PDF_LTR_VR	lspdf_em_111_02	PAID IN FULL LETTER	ALL	<input checked="" type="checkbox"/>

Previous 1-10 of 15 Next 5

BEST VIEWED IN 1280 X 1024 SCREEN RESOLUTION

Note: If you choose, use **Search Criteria** to limit the display of letter definition records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **Letter Definition** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Letter Code	Enter the code for the letter (required).
File Name	Enter the file name of the Oracle report used to generate the letter. The file should be named <File Name>.rep on your server (required).
Letter Type	Select the type of letter you want to generate (required).
Channel	Select the application source (channel) for the letter. This may be ALL or a specific channel (required).
Enabled	Select to enable this letter definition.
<u>Result section</u>	
Batch Printer	Select the batch printer being used to generate the letter (required).
Batch User	Select the user who will submit this letter. This will normally be set to BATCH (required).
<u>Selection Criteria section</u>	
Company	Select the portfolio company for which this letter will be used. This may be ALL or a specific company (required).
Branch	Select the portfolio branch for which this letter will be used. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL (required).
Product	Select the product for which this letter will be used. This may be ALL or a specific product (required).
State	Select the state for which this letter will be used. This may be ALL or a specific state (required).
Currency	Select the currency for which this letter will be used. This may be ALL or a specific currency (required).

- 6 Click **Save** on the Loan Letters page.

CHAPTER 7: SUBVENTION SETUP

Oracle FLEXCUBE Lending and Leasing Subvention window's Loan Subvention pages 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 formats are the rate subvention for vehicle loans. Rate/rent 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 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 FLEXCUBE Lending and Leasing supports the following subvention types:

Loan subvention types:

- 1 Rate
- 2 Cash bonus
- 3 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 FLEXCUBE 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 Oracle FLEXCUBE Lending and Leasing 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

Oracle FLEXCUBE Lending and Leasing 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.

Loan link > Loan Subvention link (Loan Subvention Plans page)

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

To set up the loan subvention plans

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Subvention** bar link.
- 3 In the Subvention Setup link bar, click the **Loan** drop-down link, then click **Loan Subvention**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Loan Subvention

Plan Definition

Select Details	Code	Description	Company	Branch	State	Start Dt	End Dt	Enabled
Show	SUBV-DLR-001	DEALER SUBVENTION PLAN	ALL	ALL	ALL	1/1/1800	12/31/4000	<input checked="" type="checkbox"/>

Sub Plan Definition

Select Details	Code	Description	State	Pro Group	Pro Type	Producer	Enabled
Show	SUB-DLR-001	SUBVENTION RATE	ALL	ALL	DEALER	ALL	<input checked="" type="checkbox"/>
Show	SUB-DLR-002	SUBVENTION CASH BONUS	ALL	ALL	DEALER	ALL	<input checked="" type="checkbox"/>

Plan Details

Select Details	Participant	Collection Method	Transaction	Rate	Enabled
Show	Select...	UPFRONT STATEMENT	SUBVENTION RECEIVABLE	1	<input checked="" type="checkbox"/>

- 4 On the **Loan Subvention** page's **Plan Definition** section, select the record you want to work with, then click **Show** in the **Details** column.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Loan Subvention

Plan Definition

Select Details	Code	Description	Company	Branch	State	Start Dt	End Dt	Enabled
Show	SUBV-DLR-001	DEALER SUBVENTION PLAN	ALL	ALL	ALL	1/1/1800	12/31/4000	<input checked="" type="checkbox"/>

Selection Criteria

Billing Cycle	MONTHLY	Asset Type	ALL	Model	ALL
Product	ALL	Asset Sub Type	ALL	Age	0
Asset Class	ALL	Asset Make	ALL		

Sub Plan Definition

Select Details	Code	Description	State	Pro Group	Pro Type	Producer	Enabled
Show	SUB-DLR-001	SUBVENTION RATE	ALL	ALL	DEALER	ALL	<input checked="" type="checkbox"/>
Show	SUBV-DLR-002	SUBVENTION CASH BONUS	ALL	ALL	DEALER	ALL	<input checked="" type="checkbox"/>

Plan Details

Select Details	Participant	Collection Method	Transaction	Rate	Enabled
Show	Select...	UPFRONT STATEMENT	SUBVENTION RECEIVABLE	1	<input checked="" type="checkbox"/>

Note: If you choose, use **Search Criteria** to limit the display of loan subvention records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **Plan Definition** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Code	Enter the subvention plan code (required).
Description	Enter the subvention plan description (required)
Company	Select the company name (required).
Branch	Select the branch name (required).
State	Select the state (required).
Start Date	Enter the start date for the subvention plan (required).
End Date	Enter the end date for the subvention plan. (required).
Enabled	If selected indicates the record is active.

Selection Criteria section

Billing Cycle	Select billing cycle (required).
Product	Select the product (required).
Asset Class	Select the asset class (required).
Asset Type	Select the asset type (required).
Asset Sub Type	Select asset sub type (required).
Asset Make	Select asset make (required).
Asset Mode	View the asset model (required).
Age	Enter the asset age (required).

- 6 In the **Sub Plan Definition** section, select the record you want to work with, then click **Show** in the **Details** column.

The screenshot displays the Oracle Flexcube Lending and Leasing interface. At the top, it shows the Oracle logo and 'FLEXCUBE Lending and Leasing'. The user is logged in as 'SUPERUSER' with 'Responsibility C01'. The interface is divided into several sections:

- Loan Subvention:** Contains a 'Plan Definition' section with a table of subvention plans. The first row is selected: SUBV-DLR-001, DEALER SUBVENTION PLAN, ALL, ALL, ALL, 1/1/1800, 12/31/4000, and Enabled. Below this is a 'Selection Criteria' section with fields for Billing Cycle (MONTHLY), Product (ALL), Asset Class (ALL), Asset Type (ALL), Asset Sub Type (ALL), Asset Make (ALL), and Age (0).
- Sub Plan Definition:** Contains a table of sub plans. The first row is selected: SUB-DLR-001, SUBVENTION RATE, ALL, ALL, DEALER, ALL, and Enabled. Below this is a 'Selection Criteria' section with fields for Amt From (1,500.00), Subvention Type (RATE), Term (0), Grade (ALL), Asset Class (ALL), Asset Type (ALL), Sub Type (ALL), Asset Make (ALL), Asset Model (ALL), and Age (0).
- Plan Details:** Contains a table with columns for Participant, Collection Method, Transaction, Rate, and Enabled. The first row is selected: Select..., UPFRONT STATEMENT, SUBVENTION RECEIVABLE, 1, and Enabled.

Note: If you choose, use **Search Criteria** to limit the display of sub plan definition records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 7 In the **Sub Plan Definition** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Code	Enter the subvention sub plan code. (required).
Description	Enter the subvention sub plan description (required).
State	Select the state (required).
Pro Group	Select the producer group (required).
Pro Type	Select the producer type (required).
Producer	Select the producer (required).
Enabled	If selected indicates the record is active.

Selection Criteria section

Amount From	Enter the amount (required).
Subvention Type	Select the subvention type (required).
Term	Enter the term (required).
Grade	Select the grade (required).
Asset Class	Select the asset class (required).
Asset Type	Select the asset type (required).
Sub Type	Select asset sub type (required).
Asset Make	Select asset make (required).
Asset Model	Select the asset model (required).
Age	Enter asset age (required).

- 8 In the **Plan Details** section, select the record you want to work with, then click **Show** in the **Details** column.

The screenshot displays the Oracle Flexcube Lending and Leasing interface. The main window is titled "Loan Subvention" and contains three main sections: Plan Definition, Sub Plan Definition, and Plan Details.

Plan Definition: This section shows a table with columns for Code, Description, Company, Branch, State, Start Dt, End Dt, and Enabled. A record with Code "SUBV-DLR-001" and Description "DEALER SUBVENTION PLAN" is visible. Below the table are selection criteria for Billing Cycle, Product, Asset Class, Asset Type, Asset Sub Type, Asset Make, Model, and Age.

Sub Plan Definition: This section shows a table with columns for Code, Description, State, Pro Group, Pro Type, Producer, and Enabled. Two records are visible: "SUB-DLR-001" (SUBVENTION RATE) and "SUB-DLR-002" (SUBVENTION CASH BONUS). Below the table are selection criteria for Amt From, Subvention Type, Term, Grade, Asset Class, Asset Type, Sub Type, Asset Make, and Asset Model.

Plan Details: This section shows a table with columns for Participant, Collection Method, Transaction, Rate, and Enabled. A record with Participant "Select...", Collection Method "UPFRONT STATEMENT", and Transaction "SUBVENTION RECEIVABLE" is visible. Below the table are calculation and refund details, including Method, Basis, Period, Percent, Max Amt, Flat Amt, Factor, Spread Max, Balance Type, Method, Frequency, and Cost / Fee.

Note: If you choose, use **Search Criteria** to limit the display of plan detail records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 9 In the **Plan Details** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Participant	Select the participant (required).
Collection Method	Select the collection method for the subvention plan (required).
Transaction	Select the transaction code (required).
Rate	Enter the subvention rate (required).
Enabled	If selected indicates the record is active.
<u>Calculation section:</u>	
Method	Select the subvention calculation method (required).
Override	Select to allow overriding the rate at the time of underwriting / funding (required).
Max Amt	Enter the maximum subvention amount (required).
Flat Amt	Enter the flat amount (required).
Factor	Enter the subvention factor (required).
Spread Max	Enter the max subvention spread value (required).
<u>Refund section:</u>	
Method (Paid off)	Select the method if the account is paid-off early (required).
Method (Charge-Off)	Select the method if the account is charged-off (required).
Basis (Paid off)	Select the basis if the account is paid-off early (required).
Basis (Charge-Off)	Select the basis if the account is charged-off (required).
Period (Paid off)	Enter the number of terms in which the subvention can be refunded to the producer if the account is paid-off early (required).
Period (Charge-Off)	Enter the number of terms in which the subvention will be refunded to the producer if the account is charge-off (required).
Percent (Paid off)	Enter the refund percentage if the account is paid-off (required).
Percent (Charge-Off)	Enter the refund percentage if the account is charged-off (required).
<u>Amortization section:</u>	
Balance Type	Select the amortize balance type (required).
Method	Select the amortize method (required).
Frequency	Select the amortize frequency (required).
Cost / Fee	Select the cost / fee (required).

- 10 Click **Save** on the Loan Subvention page.

CHAPTER 8: SECURITIZATION SETUP

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

The Securitization Setup window enables you to:

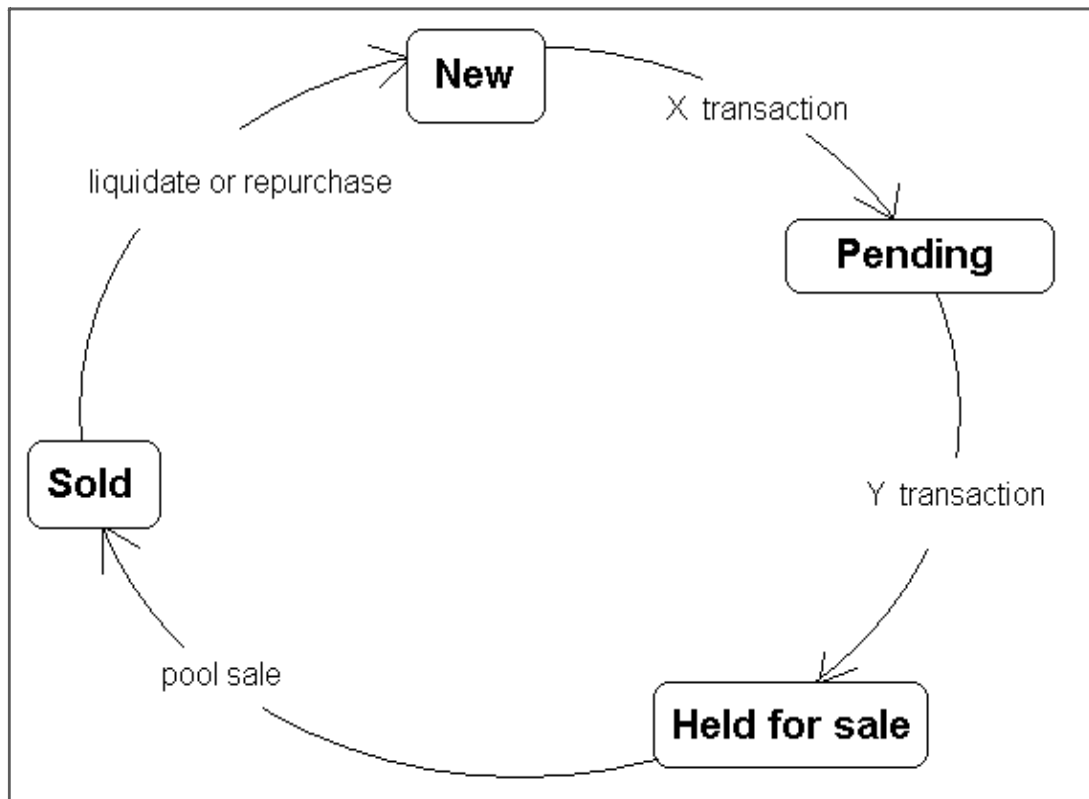
- Query account information
- Select accounts based on selection criteria
- Create a pool of selected accounts for sale
- Maintain the pools created and report transactions on these accounts
- Report on investors
- Repurchase pools or specific accounts from pools.

Setup link > Cycles link (Cycles page)

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 FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Securitization** bar link.
- 3 In the Securitization Setup link bar, click the **Setup** drop-down link, then click **Cycles**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'Setup', 'Cycles', and 'Loan'. The main content area is titled 'Cycles' and contains three sections:

- Status Cycle:** A table with columns 'Select Cycle' and 'Type'. It contains two rows:

Select Cycle	Type
<input type="radio"/> PDD_POOL_ACC_STATUS	SECURITIZATION POOL ACCOUNT STATUS CYCLE
<input type="radio"/> PDD_POOL_STATUS	SECURITIZATION POOL STATUS CYCLE
- Current/Next Status:** A table with columns 'Select * Current Status' and 'Next Status'. It contains 10 rows of status transitions.

Select * Current Status	Next Status
<input checked="" type="radio"/> ACTIVE	CHARGED OFF
<input type="radio"/> ACTIVE	LIQUIDATE
<input type="radio"/> ACTIVE	PAID OFF
<input type="radio"/> ACTIVE	REPURCHASED
<input type="radio"/> ACTIVE	VOID
<input type="radio"/> CHARGED OFF	ACTIVE
<input type="radio"/> CHARGED OFF	LIQUIDATE
<input type="radio"/> CHARGED OFF	PAID OFF
<input type="radio"/> CHARGED OFF	REPURCHASED
<input type="radio"/> LIQUIDATE	REPURCHASED
- Status Change Responsibilities:** A table with columns 'Select * Responsibility' and 'Allowed'. It contains one row:

Select * Responsibility	Allowed
<input checked="" type="radio"/> ALL	<input checked="" type="checkbox"/>

- 4 In the **Cycles** page's **Status Cycle** section, select the type of securitization cycle you want to view or work with:
- 5 In the **Status Cycle** section, view the following information:

In this field:

View this:

Cycle

The cycle code (display only).

Type

The cycle type (display only).

- 6 In the **Current/Next Status** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

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

- 7 In the **Current/Next Status** section, enter or view the following information:

In this field:

Do this:

Select

If selected, indicates that this is the current record.

Current Status

Select the current code to transition FROM (required).

Next Status

Select the current code to transition TO (required).

8 In the **Status Change Responsibilities** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 9 In the **Status Change Responsibilities** section, enter, view, or edit the following information to define the responsibilities that are authorized to change the code:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Responsibility	Select the responsibility that will be capable of executing this transition (required).
Allowed	Select to allow to change the status responsibility (required).

10 Click **Save** on the Cycles page.

Loan link > Inquiry link (Pool Inquiry page)

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

To view the Pool Inquiry page

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Securitization** bar link.
- 3 In the Securitization Setup link bar, click the **Loan** drop-down link, then click **Inquiry**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo and 'FLEXCUBE Lending and Leasing'. The user's session information is shown as 'User Id SSC Organization XXX Division C01 Responsibility SUPERUSER'. On the left, a navigation menu has 'Setup', 'Cycles', 'Loan', 'Inquiry', and 'Creation' tabs, with 'Inquiry' selected. The main content area is titled 'Pool Inquiry' and contains a search bar for 'Pool' with the text 'No rows yet.' Below this are several tabs: 'Pool Transactions', 'Pool Accounts', 'Product', 'Status', 'Rate', 'Delinquency', and 'Term'. Under the 'Pool Transactions' tab, there is a 'Transaction History' section with a search bar and a table showing 'No rows yet.'. At the bottom, there is a 'Post Pool Transaction' section with input fields for 'Transaction', 'Reason', 'Date', and 'Account', along with 'Post' and 'Clear' buttons. The footer of the page indicates 'BEST VIEWED IN 1280 X 1024 SCREEN RESOLUTION'.

- 4 In the **Pool Inquiry** page's **Pool** section, select the record you want to work with and click **Show** in the **Details** column.

Note: If you choose, use **Search Criteria** to limit the display of records.

- 5 In the **Pool Inquiry** page's **Pool** section, view the following information:

In this field:

Select
Pool
Status
Description
Class
Company
End Dt
Owner

Do this:

If selected, indicates that this is the current record.
Enter the pool code.
The pool status.
The pool description.
The pool class.
The pool portfolio company.
The pool end date.
The pool owner.

Super Pool	The pool super pool code.
Repurchase Dt	The pool re-purchase date.
Reason	The pool re-purchase reason.
Sale Dt	The pool sale date.
Days Repo	The number of days in repossession to liquidate.
Days Delq	The number of days in delinquency to liquidate.
Max Limit	The max limit of the pool.
Service Rate	The servicing rate for the pool.
Certificate Rate	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.

Pool Transactions sub page

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

To view the Pool Transactions sub page

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Securitization** bar link.
- 3 In the Securitization Setup link bar, click the **Loan** drop-down link, then click **Inquiry**.
- 4 In the **Pool Inquiry** page's **Pool** section, select the record you want to work with.
- 5 Click the **Pool Transactions** sub tab.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the Oracle logo and 'FLEXCUBE Lending and Leasing'. The user is logged in as 'SUPERUSER' with responsibility 'C-01'. The main content area is titled 'Pool Inquiry' and contains two main sections:

Pool Section: A table with columns: Select, Details, Pool, Status, Description, Class, Company, End Dt, Owner. The first row is selected (radio button checked) and shows '002' with status 'RELEASED' and description 'TEST_SECURITIZATION'.

Pool Transactions Section: A sub-section titled 'Transaction History' with a table containing columns: Select, Txn Dt, Post Dt, Description, Reason. The first row is selected and shows a transaction on 3/31/2009 with description 'RELEASED' and reason 'TODAY'.

At the bottom, there is a 'Post Pool Transaction' form with fields for Transaction, Reason, Date, and Account, along with 'Pgst' and 'Clear' buttons.

- 6 In the **Pool Transactions** sub page's **Transaction History** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- 7 In the **Transaction History** section, view the following information:

In this field:

Select
Txn Dt
Post Dt
Description
Reason

View this:

If selected, indicates that this is the current record.
The transaction date.
The transaction post date.
The transaction description.
The transaction reason.

To post a pool transaction

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Securitization** bar link.
- 3 In the Securitization Setup link bar, click the **Loan** drop-down link, then click **Inquiry**.
- 4 In the **Pool Inquiry** page's **Pool** section, select the record you want to work with.
- 5 Click the **Pool Transactions** sub tab.
- 6 In the **Post Pool Transaction** section, enter the following information:

In this 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).

- 7 Click **Post**. The Details that are entered will appear in the **Transaction History** section.

Pool Accounts sub page

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 view the Pool Accounts sub page

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Securitization** bar link.
- 3 In the Securitization Setup link bar, click the **Loan** drop-down link, then click **Inquiry**.
- 4 In the **Pool Inquiry** page's **Pool** section, select the record you want to work with.
- 5 Click the **Pool Accounts** sub tab.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Setup
Loan
Inquiry
Creation

Pool Inquiry

Pool

Search Criteria Execute Search

Select	Details	Pool	Status	Description	Class	Company	End Dt	Owner
<input checked="" type="radio"/>	Show	002	RELEASED	TEST_SECURITIZATION	SALE	PFR	11/11/2111	NISHA
<input type="radio"/>	Show	121	CANCELLED	TEST	INVESTOR	XYZ	12/12/2010	
<input type="radio"/>	Show	TEST11	NEW	TEST	INVESTOR	FLL	10/10/2010	

Pool Transactions Pool Accounts Product Status Rate Delinquency Term

Accounts

Search Criteria Execute Search

Select	Details	Account	Account Status	Sale Acc Status	Dt	Sale Rate	Balance	Term Remaining
<input checked="" type="radio"/>	Show	20090200021382:ROBERT MOC	RELEASED	ACTIVE	3/10/2009	2.3	XXX12,000.00	10
<input type="radio"/>	Show	20090200021415:GKW FLL	RELEASED	ACTIVE	3/10/2009	4.99	XXX0.00	24
<input type="radio"/>	Show	20081000024155:TAYLOR JOHN	RELEASED	ACTIVE	3/10/2009	13.98	XXX78,000.00	30

Account Transactions

Search Criteria Execute Search

Select	Txn Dt	Post Dt	Description	Amount	Reason
<input checked="" type="radio"/>	3/10/2009	3/10/2009	CONTRA FOR ADVANCE / PRINCIPAL / NOTE	XXX12,000.00	SOLD
<input type="radio"/>	3/10/2009	3/10/2009	ADVANCE / PRINCIPAL / NOTE	XXX12,000.00	TEST
<input type="radio"/>	3/10/2009	3/10/2009	CONTRA FOR ADVANCE / PRINCIPAL / NOTE	XXX12,000.00	TEST
<input type="radio"/>	3/10/2009	3/10/2009	ADVANCE / PRINCIPAL / NOTE	XXX12,000.00	SOLD

Pool Account Transaction

* Transaction * Reason * Date

Pgst Clear

- 6 In the **Pool Accounts** sub page's **Accounts** section, select the record you want to work with and click **Show** in the **Details** column.

Note: If you choose, use **Search Criteria** to limit the display of records.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Setup Loan Inquiry Creation

Pool Inquiry

Pool

Search Criteria Execute Search

Select	Details	Pool	Status	Description	Class	Company	End Dt	Owner
<input checked="" type="radio"/>	Show	002	RELEASED	TEST_SECURITIZATION	SALE	PFR	11/11/2111	NISHA
<input type="radio"/>	Show	121	CANCELLED	TEST	INVESTOR	XYZ	12/12/2010	
<input type="radio"/>	Show	TEST11	NEW	TEST	INVESTOR	FLL	10/10/2010	

Pool Transactions Pool Accounts Product Status Rate Delinquency Term

Accounts

Search Criteria Execute Search

Select	Details	Account	Account Status	Sale Acc Status	Dt	Sale Rate	Balance	Term Remaining
<input checked="" type="radio"/>	Show	20090200021382:ROBERT MOC	RELEASED	ACTIVE	3/10/2009	2.3	XXX12,000.00	10
			Repurchase Dt	3/10/2009			Reason	TEST
			Repurchase Balance	XXX12,000.00			Include	Z
<input type="radio"/>	Show	20090200021415:GKW FLL	RELEASED	ACTIVE	3/10/2009	4.99	XXX0.00	24
<input type="radio"/>	Show	20081000024155:TAYLOR JOHN	RELEASED	ACTIVE	3/10/2009	13.98	XXX78,000.00	30

Account Transactions

Search Criteria Execute Search

Select	Txn Dt	Post Dt	Description	Amount	Reason
<input checked="" type="radio"/>	3/10/2009	3/10/2009	CONTRA FOR ADVANCE / PRINCIPAL / NOTE	XXX12,000.00	SOLD
<input type="radio"/>	3/10/2009	3/10/2009	ADVANCE / PRINCIPAL / NOTE	XXX12,000.00	TEST
<input type="radio"/>	3/10/2009	3/10/2009	CONTRA FOR ADVANCE / PRINCIPAL / NOTE	XXX12,000.00	TEST
<input type="radio"/>	3/10/2009	3/10/2009	ADVANCE / PRINCIPAL / NOTE	XXX12,000.00	SOLD

Pool Account Transaction

* Transaction * Reason * Date

Post Clear

7 In the **Accounts** section, view the following information:

In this field:

Select
Account
Account Status
Sale Acc Status
Dt
Sale Rate
Balance
Term Remaining
Repurchase Dt
Repurchase Balance

View this:

If selected, indicates that this is the current record.
The account number.
The account status.
The account status at the time of pool sale.
The pool sale date.
The account interest rate at the time of the pool sale.
The account balance at the time of the pool sale.
The account remaining terms at the time of the pool sale.
The account repurchase date from the pool.
The account balance at the time of the repurchase from the pool.
The reason for the repurchasing of the account from the pool.
Whether or not the account is included in the pool.

8 In the **Account Transactions** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- 9 In the **Account Transactions** section, view the following information:

In this field:	View this:
Txn Dt	The transaction date.
Post Dt	The transaction post date.
Description	The transaction description.
Amount	The transaction amount.
Reason	The transaction reason.

To post an account transaction

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Securitization** bar link.
- 3 In the Securitization Setup link bar, click the **Loan** drop-down link, then click **Inquiry**.
- 4 In the **Pool Inquiry** page's **Pool** section, select the record you want to work with.
- 5 Click the **Pool Accounts** sub tab.
- 6 In the **Post Account Transaction** section, enter the following information:

In this field:	Do this:
Transaction	Select the transaction (LIQUIDATED is the only selection) (required).
Reason	Enter the transaction reason (required).
Date	Enter the transaction effective date (required).

- 7 Click **Post**. The details that are entered will appear in the **Post Transactions** sub page **Transaction History** section.

Product sub page

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

To view the Product sub page

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Securitization** bar link.
- 3 In the Securitization Setup link bar, click the **Loan** drop-down link, then click **Inquiry**.
- 4 In the **Pool Inquiry** page's **Pool** section, select the record you want to work with.
- 5 Click the **Product** sub tab.

Pool Inquiry

Pool

Search Criteria Execute Search

Select	Details	Pool	Status	Description	Class	Company	End Dt	Owner
<input checked="" type="radio"/>	Show	123	NEW	TEST	SALE	YYY	07/06/2009	
<input type="radio"/>	Show	546	NEW	CHK1	INVESTOR	XXX	07/10/2009	KALYANI
<input type="radio"/>	Show	856	NEW	TEST	SALE	YYY	07/03/2009	
<input type="radio"/>	Show	986	NEW	CHK	INVESTOR	XXX	07/10/2009	
<input type="radio"/>	Show	TEST POOL	NEW	TESTING	INVESTOR	XXX	07/30/2009	

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

Product

Search Criteria Execute Search

Select	Product	Principal at Sale	Principal Paid	Repurchase Balance	Loss Amount	Payahead Amount	Current Balance
<input checked="" type="radio"/>	LOAN HE	\$10,000.00	\$80,000.00	\$0.00	\$0.00	\$0.00	\$0.00
<input type="radio"/>	LOAN VEHICLE	\$0.00	\$15,000.00	\$0.00	\$0.00	\$0.00	\$0.00
<input type="radio"/>	LOAN HOME (VR)	\$15,000.00	\$10,937.28	\$0.00	\$0.00	\$0.00	\$0.00

- 6 In the **Product** sub page's **Product** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- 7 In the **Product** section, view the following information:

In this field:

Select Product
Principal at Sale
Principal Paid
Repurchase Balance
Loss Amount
Payahead Amount

Current Balance

View this:

If selected, indicates that this is the current record.
The product.
The principal at sale amount.
The principal paid amount.
The principal repurchase balance amount.
The loss amount.
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.
The current balance amount.

Status sub page

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 sub page

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Securitization** bar link.
- 3 In the Securitization Setup link bar, click the **Loan** drop-down link, then click **Inquiry**.
- 4 In the **Pool Inquiry** page's **Pool** section, select the record you want to work with.
- 5 Click the **Status** sub tab.

Pool Inquiry

Pool

Search Criteria Execute Search

Select	Details	Pool	Status	Description	Class	Company	End Dt	Owner
<input checked="" type="radio"/>	Show	123	NEW	TEST	SALE	YYY	07/06/2009	
<input type="radio"/>	Show	546	NEW	CHK1	INVESTOR	XXX	07/10/2009	KALYANI
<input type="radio"/>	Show	856	NEW	TEST	SALE	YYY	07/03/2009	
<input type="radio"/>	Show	906	NEW	CHK	INVESTOR	XXX	07/10/2009	
<input type="radio"/>	Show	TEST POOL	NEW	TESTING	INVESTOR	XXX	07/30/2009	

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

Product/Status

Search Criteria Execute Search

Select	Product	Status	Principal at sale	Principal Paid	Repurchase Balance	Loss Amount	Payahead Amount	Current Balance
<input checked="" type="radio"/>	LOAN HE	ACTIVE	\$10,000.00	\$80,000.00	\$0.00	\$0.00	\$0.00	\$0.00
<input type="radio"/>	LOAN HOME (VR)	ACTIVE	\$15,000.00	\$10,937.28	\$0.00	\$0.00	\$0.00	\$0.00
<input type="radio"/>	LOAN VEHICLE	ACTIVE	\$0.00	\$15,000.00	\$0.00	\$0.00	\$0.00	\$0.00

- 6 In the **Status** sub page's **Product/Status** section, select the record you want to work with.
Note: If you choose, use **Search Criteria** to limit the display of records.
- 7 In the **Product/Status** section, view the following information:

In this field:

Select
Product
Status
Principal at Sale
Principal Paid
Repurchase Balance
Loss Amount
Payahead Amount
Current Balance

View this:

If selected, indicates that this is the current record.
The product.
The securitization account status.
The principal at sale amount.
The principal paid amount.
The principal repurchase balance amount.
The loss amount.
The pay ahead amount.
The current balance amount.

Rate sub page

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

To view the Rate sub page

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Securitization** bar link.
- 3 In the Securitization Setup link bar, click the **Loan** drop-down link, then click **Inquiry**.
- 4 In the **Pool Inquiry** page's **Pool** section, select the record you want to work with.
- 5 Click the **Rate** sub tab.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division 001 Responsibility SUPERUSER'. There are also icons for 'Debug (On)', 'Audit', and 'Close'. On the left, a sidebar shows 'Setup', 'Loan', 'Inquiry', and 'Creation' tabs. The main content area is titled 'Pool Inquiry' and contains two sections:

Pool

Search Criteria [] Execute Search

Select	Details	Pool	Status	Description	Class	Company	End Dt	Owner
<input checked="" type="radio"/>	Show	123	NEW	TEST	SALE	YYY	07/06/2009	
<input type="radio"/>	Show	546	NEW	CHK1	INVESTOR	XXX	07/10/2009	KALYANI
<input type="radio"/>	Show	666	NEW	TEST	SALE	YYY	07/03/2009	
<input type="radio"/>	Show	999	NEW	CHK	INVESTOR	XXX	07/10/2009	
<input type="radio"/>	Show	TEST POOL	NEW	TESTING	INVESTOR	XXX	07/30/2009	

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

Product/Rate

Search Criteria [] Execute Search

Select	Product	Rate	Principal at sale	Principal Paid	Repurchase Balance	Loss Amount	Payahead Amount	Current Balance
<input checked="" type="radio"/>	LOAN HE	8.99	\$10,000.00	\$80,000.00	\$0.00	\$0.00	\$0.00	\$0.00
<input type="radio"/>	LOAN HOME (VR)	13.98	\$15,000.00	\$10,937.28	\$0.00	\$0.00	\$0.00	\$0.00
<input type="radio"/>	LOAN VEHICLE	8.99	\$0.00	\$15,000.00	\$0.00	\$0.00	\$0.00	\$0.00

- 6 In the **Rate** sub page's **Product/Rate** section, select the record you want to work with.
Note: If you choose, use **Search Criteria** to limit the display of records.
- 7 In the **Product/Rate** section, view the following information:

In this field:

Select
Product
Rate
Principal at sale
Principal Paid
Repurchase Balance
Loss Amount
Payahead Amount
Current Balance

View this:

If selected, indicates that this is the current record.
The product.
The rate (should equal the interest rate on account).
The principal at sale amount.
The principal paid amount.
The principal repurchase balance amount.
The loss amount.
The pay ahead amount.
The current balance amount.

Delinquency sub page

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

To view the Delinquency sub page

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Securitization** bar link.
- 3 In the Securitization Setup link bar, click the **Loan** drop-down link, then click **Inquiry**.
- 4 In the **Pool Inquiry** page's **Pool** section, select the record you want to work with.
- 5 Click the **Delinquency** sub tab.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'User Id', 'SSC', 'Organization', 'TFO', 'Division', 'CO1', 'Responsibility', and 'SUPERUSER'. The main content area is titled 'Pool Inquiry' and contains two tables.

Pool Table:

Select	Details	Pool	Status	Description	Class	Company	End Dt	Owner
<input checked="" type="radio"/>	Show	002	REPURCHASED	TEST_SECURITIZATION	SALE	PTP	11/11/2111	NISHA
<input type="radio"/>	Show	121	OPEN	TEST	INVESTOR	YYY	12/12/2010	
<input type="radio"/>	Show	BA_TESTING	OPEN	TEST	SALE	PTP	03/28/2014	NISHA, SM
<input type="radio"/>	Show	POOL TEST	NEW	TEST POOL	SALE	PTP	01/07/2009	
<input type="radio"/>	Show	POOL_LOAN	NEW	POOL LOAN	INVESTOR	YYY	01/01/2010	
<input type="radio"/>	Show	SEC_POOL	NEW	SECURITIZATION POOL	SALE	YYY	01/01/2012	BALA
<input type="radio"/>	Show	T1	PROCESSING	TEST	WAREHOUSE	PTP	12/12/2009	
<input type="radio"/>	Show	TEST_POOL	NEW	TEST_POOL BALA	SALE	YYY	01/01/4000	BALA
<input type="radio"/>	Show	TEST_POOL3	NEW	TEST POOL3	SALE	YYY	01/01/2010	

Product/Delinquency Table:

Select	Product	Category	Principal at sale	Principal Paid	Repurchase Balance	Loss Amount	Payahead Amount	Current Balance
<input checked="" type="radio"/>	LOAN HOME (VR)	190	XXX0.00	XXX0.00	XXX150,000.00	XXX0.00	XXX0.00	XXX0.00
<input type="radio"/>	LOAN VEHICLE	100	XXX0.00	XXX0.00	XXX30,000.00	XXX0.00	XXX0.00	XXX0.00
<input type="radio"/>	LOAN VEHICLE	00	XXX0.00	XXX0.00	XXX78,000.00	XXX0.00	XXX0.00	XXX0.00

- 6 In the **Delinquency** sub page's **Product/Delinquency** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- 7 In the **Product/Delinquency** section, view the following information:

In this field:

Select
Product
Category
Principal at Sale
Principal Paid
Repurchase Balance
Loss Amount
Payahead Amount
Current Balance

View this:

If selected, indicates that this is the current record.
The product.
The delinquency category.
The principal at sale amount.
The principal paid amount.
The principal repurchase balance amount.
The loss amount.
The pay ahead amount.
The current balance amount.

Term sub page

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

To view the Term sub page

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Securitization** bar link.
- 3 In the Securitization Setup link bar, click the **Loan** drop-down link, then click **Inquiry**.
- 4 In the **Pool Inquiry** page's **Pool** section, select the record you want to work with.
- 5 Click the **Term** sub tab.

Pool Inquiry

Pool

Select	Details	Pool	Status	Description	Class	Company	End Dt	Owner
<input checked="" type="radio"/>	Show	002	REPURCHASED	TEST_SECURITIZATION	SALE	FFP	11/11/2011	NISHA
<input type="radio"/>	Show	121	OPEN	TEST	INVESTOR	YYY	12/12/2010	
<input type="radio"/>	Show	BA_TESTING	OPEN	TEST	SALE	FFP	03/28/2014	NISHA SM
<input type="radio"/>	Show	POOL TEST	NEW	TEST POOL	SALE	FFP	01/07/2009	
<input type="radio"/>	Show	POOL_LOAN	NEW	POOL LOAN	INVESTOR	YYY	01/01/2010	
<input type="radio"/>	Show	SEC_POOL	NEW	SECURITIZATION POOL	SALE	YYY	01/01/2012	BALA
<input type="radio"/>	Show	T1	PROCESSING	TEST	WAREHOUSE	FFP	12/12/2009	
<input type="radio"/>	Show	TEST_POOL	NEW	TEST_POOL BALA	SALE	YYY	01/01/1000	BALA
<input type="radio"/>	Show	TEST_POOL3	NEW	TEST_POOL3	SALE	YYY	01/01/2010	

Product/Term

Select	Product	Term	Principal at sale	Principal Paid	Repurchase Balance	Loss Amount	Payahead Amount	Current Balance
<input checked="" type="radio"/>	LOAN HE	12	XXX0.00	XXX0.00	XXX0.00	XXX0.00	XXX0.00	XXX0.00
<input type="radio"/>	LOAN HE	20	XXX0.00	XXX0.00	XXX12,000.00	XXX0.00	XXX0.00	XXX0.00
<input type="radio"/>	LOAN HOME (VR)	10	XXX0.00	XXX0.00	XXX22,000.00	XXX0.00	XXX0.00	XXX0.00
<input type="radio"/>	LOAN HOME (VR)	12	XXX0.00	XXX0.00	XXX20,000.00	XXX0.00	XXX0.00	XXX0.00
<input type="radio"/>	LOAN HOME (VR)	36	XXX0.00	XXX0.00	XXX150,000.00	XXX0.00	XXX0.00	XXX0.00
<input type="radio"/>	LOAN VEHICLE	24	XXX0.00	XXX0.00	XXX0.00	XXX0.00	XXX0.00	XXX0.00
<input type="radio"/>	LOAN VEHICLE	30	XXX0.00	XXX0.00	XXX78,000.00	XXX0.00	XXX0.00	XXX0.00
<input type="radio"/>	LOAN VEHICLE	36	XXX0.00	XXX0.00	XXX30,000.00	XXX0.00	XXX0.00	XXX0.00
<input type="radio"/>	LOAN VEHICLE (VR)	24	XXX0.00	XXX0.00	XXX25,000.00	XXX0.00	XXX0.00	XXX0.00

BEST VIEWED IN 1280 X 1024 SCREEN RESOLUTION

- 6 In the **Term** sub page's **Product/Term** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- 7 In the **Product/Term** section, view the following information:

In this field:

Select
 Product
 Term
 Principal at sale
 Principal Paid
 Repurchase Balance
 Loss Amount
 Payahead Amount
 Current Balance

View this:

If selected, indicates that this is the current record.
 The product.
 The term.
 The principal at sale amount.
 The principal paid amount.
 The principal repurchase balance amount.
 The loss amount.
 The pay ahead amount.
 The current balance amount.

Loan link > Creation link (Pool Creation page)

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 FLEXCUBE 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 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Securitization** bar link.
- 3 In the Securitization Setup link bar, click the **Loan** drop-down link, then click **Creation**.
- 4 In the **Pool Creation** page’s **Pool** section, select the record you want to work with and click **Show** in the **Details** column.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. At the top, it displays the Oracle logo and 'FLEXCUBE Lending and Leasing'. Below that, it shows user information: 'User Id SSC Organization XXX Division 001 Responsibility SUPERUSER'. There are also buttons for 'Debug (Off)', 'Audit', and 'Close'. The main navigation menu on the left includes 'Setup', 'Cycles', 'Loan', 'Inquiry', and 'Creation'. The 'Pool Creation' page is active, showing a 'Pool' section with a table for selecting details. The table has columns for 'Status', 'Description', 'Class', 'Company', 'End Dt', and 'Owner'. Below the table are several input fields for 'Super Pool Repurchase Dt Reason', 'Sale Dt', 'Days Repo', 'Days Delq', 'Max Limit', 'Service Rate', and 'Certificate Rate'. There are also buttons for 'Check Criteria', 'Create Pool', and 'Remove Pool'. Below this is the 'Pool Queries' section with a table for selecting query names. The table has columns for 'Query Name', 'Query Description', and 'Enabled'. Below that is the 'Account Selection Criteria' section with a table for selecting criteria. The table has columns for 'Seq', 'Attribute', 'Comparison Operator', 'Criteria Value', and 'Logical Expression'. At the bottom of the page, it says 'BEST VIEWED IN 1280 X 1024 SCREEN RESOLUTION'.

Note: If you choose, use **Search Criteria** to limit the display of records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **Pool** section, enter, view, or edit the following information to define the pool (set of accounts) you want to securitize:

In this field:	Do this:
Select Pool	If selected, indicates that this is the current record.
Status	Enter the pool code (required).
Description	View the pool status (display only).
Class	Enter the pool description (required).
	Select the pool class (required).

Company	Select the pool portfolio company (required).
End Dt	Enter the pool end date (required).
Owner	Enter the pool owner (optional).
Super Pool	Select the pool super pool code (Multiple pools belong to a super pool) (required).
Repurchase Dt	View the pool re-purchase date (display only).
Reason	View the pool re-purchase reason (display only).
Sale Dt	View the pool sale date (display only).
Days Repo	Enter the number of days in repossession to liquidate (required).
Days Delq	Enter the number of days in delinquency to liquidate (required).
Max Limit	Enter the max limit of the pool (required).
Service Rate	Enter the servicing rate for the pool. The servicing rate is an additional rate you can charge for security (required).
Certificate Rate	Enter 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 (required).

6 In the **Pool Queries** section, select the record you want to work with.

Note: If you choose, use Search Criteria to limit the display of records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

7 In the **Pool Queries** section, enter, view, or edit the following information to define possible queries for the pool.

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Query Name	Enter the query name (required).
Query Description	Enter the query description (required).
Enabled	Select to enable the query.

8 Click **Save**.

9 In the **Account Selection Criteria** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

10 In the **Account Selection Criteria** section, enter, view, or edit the following information to define the account selection criteria for each of the queries:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Seq	Enter the sequence number (required).
(Enter the left bracket (optional).
Attribute	Select the attribute (required).
Comparison Operator	Select the comparison operator (required).
Criteria Value	Enter the criteria value (required).
)	Enter the right bracket (optional).

Logical Expression

Enter the logical expression (optional).

- 11 Click **Save**.
- 12 Once you define the account selection criteria for each of the query, click **Check Criteria** to verify its accuracy.

Oracle FLEXCUBE Lending and Leasing displays the selection criteria in the SQL Statement list box.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The main window is titled "Pool Creation". On the left, there is a navigation menu with options: Setup, Loan, Inquiry, and Creation. The "Creation" option is selected. The main area displays a table of pools with columns: Select, Details, Pool, Status, Description, Class, Company, End Dt, and Owner. Below the table is an "SQL Query" section with a text area containing the following query:

```
FROM ACCOUNTS WHERE ACC_PTC_COMPANY = :3 AND  
ACC_SUPER_PRODUCT_TYPE_CD = 'CN' AND ACC_PRODUCT_TYPE_CD = 'LN'  
AND ACC_FUNDING_TYPE_CD = 'CE' AND ACC_STATUS_CD = 'ACTIVE' AND (  
ACCOUNTS.ACC_DLO_DAYS < 1000 ) AND ((ACC_POO_POOL IN  
( 'UNDEFINED', 'PIPE' ) AND NOT EXISTS ( SELECT 1 FROM POOL_ACCOUNTS  
WHERE PAC_AAD_ID = ACC_AAD_ID AND PAC_INCLUDE_CD = 'S' )))
```

Below the SQL query is a "Result" section showing the message: "SQL QUERY CRITERIA IS OKAY." At the bottom of the window, there is an "Ok" button.

If the Error Message list box contains the following message “SQL QUERY CRITERIA IS OKAY,” choose **OK**.

- 13 Once Oracle FLEXCUBE Lending and Leasing recognizes the data as accurate, click **Create Pool** to select possible accounts.

If Oracle FLEXCUBE Lending and Leasing displays no accounts, change the selection criteria.

Note: The selected accounts can be viewed by click the **Inquiry** link.

- 14 If you are not satisfied with the selected accounts and want to change the selection criteria, click **Remove Pool** to clear the accounts.

CHAPTER 9: CORRESPONDENCE SETUP

The Correspondence Setup window contains pages that enable you to set up Oracle FLEXCUBE Lending and Leasing correspondence.

Oracle FLEXCUBE Lending and Leasing 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 set up ad hoc correspondence with the Correspondence form. The Correspondence Setup link bar opens pages that provide a cost-effective and easy to use method to build custom documents that draw information from the Oracle FLEXCUBE Lending and Leasing 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. Oracle FLEXCUBE Lending and Leasing 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 Oracle FLEXCUBE Lending and Leasing 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 Oracle FLEXCUBE Lending and Leasing 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 Oracle FLEXCUBE Lending and Leasing system, the term BANKERS SYSTEM is synonymous with Adobe Acrobat.

Correspondence Setup link bar

The Correspondence Setup link bar contains the following: Common and Loan. Which one of these four links you click determines which product the correspondence set up will affect.

- Click **Common** to make changes common to all correspondence regarding loans.
- Click **Loan** to make changes to all correspondence regarding loans.

(System Functions page)

The System Functions page enables you to view the predefined functions for the appropriate loan product in Oracle FLEXCUBE Lending and Leasing. These are attributes from the database.

Functions define how Oracle FLEXCUBE Lending and Leasing 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 functions

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Correspondence** bar link.
- 3 In the Correspondence Setup link bar, click the **Common** and **Loan** depending on the type of correspondence you want to work with, then click **Functions**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo and the text 'FLEXCUBE Lending and Leasing'. Below this, there are user details: 'User Id SSC Organization XXX Division C01 Responsibility SUPERUSER'. On the right side, there are icons for 'Debug (Off)', 'Audit', and 'Close'. The left sidebar contains a navigation menu with 'Common' selected, and sub-items for 'Functions', 'Elements', 'E-Form Elements', 'Loan', 'Lease', and 'Lease'.

The main content area is titled 'System Functions'. It contains two sections: 'Function Definition' and 'Function Parameters'. Both sections have a search bar with 'Search Criteria' and 'Execute Search' buttons. The 'Function Definition' section shows a table with columns: 'Select', 'Function Name', 'Description', 'Function Type', and 'Source Program'. The 'Function Parameters' section shows a table with columns: 'Select', 'Position', 'Parameter', and 'Description'.

Select	Function Name	Description	Function Type	Source Program
<input checked="" type="radio"/>	GET_ACC_T_AAT_DTLS	GET ACCOUNT ASSET ATTRIBUTE DETAILS	COR ELEMENT PROCEDURE	C0NAAT_EL_100_02
<input type="radio"/>	GET_ACC_100_DTLS	GET ACC DETAILS (COMMON)	COR ELEMENT PROCEDURE	C0NACC_EL_100_01
<input type="radio"/>	GET_ACC_PRO_DTLS	GET ACCOUNT PRODUCER DETAILS (COMMON)	COR ELEMENT PROCEDURE	C0NACR_EL_100_01
<input type="radio"/>	GET_AFE_DTLS	GET APPLICATION CONTRACT FEES DETAILS	COR ELEMENT PROCEDURE	C0NAFE_EL_100_01
<input type="radio"/>	GET_AFE_DTLS	GET ACCOUNT CONTRACT FEES DETAILS	COR ELEMENT PROCEDURE	C0NAFE_EL_100_02
<input type="radio"/>	GET_AIT_DTLS	GET APPLICATION ITEMIZATION DETAILS	COR ELEMENT PROCEDURE	C0NAIT_EL_100_01
<input type="radio"/>	GET_ALL_ADR_DTLS	GET ALL CUSTOMER ADDRESS DETAILS	COR ELEMENT PROCEDURE	C0NADR_EL_100_01
<input type="radio"/>	GET_ALL_APA_DTLS	GET ALL APPLICANT ADDRESS DETAILS	COR ELEMENT PROCEDURE	C0NAPA_EL_100_01
<input type="radio"/>	GET_ALL_APB_DTLS	GET ALL APPLICANT LIABILITIES DETAILS	COR ELEMENT PROCEDURE	C0NAPB_EL_100_01
<input type="radio"/>	GET_ALL_APE_DTLS	GET ALL APPLICANT EMPLOYMENT DETAILS	COR ELEMENT PROCEDURE	C0NAPE_EL_100_01

Select	Position	Parameter	Description
<input checked="" type="radio"/>	1	IV_LO_ACC_ID	ACCOUNT ID
<input type="radio"/>	2	IV_NAME_AR	PARAMETER NAME
<input type="radio"/>	3	IV_VALUE_AR	PARAMETER VALUE

- 4 In the **System Functions** page's **Function Definition** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of function definition records.

- 5 In the **Function Definition** section, view the following information:

In this field:	View this:
Select	If selected, indicates this is the current record.
Function Name	The function name.
Description	The function description.
Function Type	The function type.
Source Program	The source program.

- 6 In the **Functions Parameters** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of function definition records.

- 7 In the **Functions Parameters** section, view the following information:

In this field:	View this:
Select	If selected, indicates this is the current record.
Position	The parameter position.
Parameter	The function parameter.
Description	The function parameter description.

Elements link (Elements page)

The Elements page displays the predefined document elements retrieved from the database when Oracle FLEXCUBE Lending and Leasing generates a correspondence.

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

To view the document elements

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Correspondence** bar link.
- 3 In the Correspondence Setup link bar, click the **Common** and **Loan** depending on the type of correspondence you want to work with, then click **Elements**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'Common', 'Functions', 'Element', 'E-Form Elements', 'Loan', 'Line', and 'Lease'. The main content area is titled 'Elements' and contains a search bar with 'Search Criteria' and 'Execute Search' buttons. Below the search bar is a table with the following data:

Level0 Type	Element Name	Element Type	Description	Data Type	Source Function	Enabled	Default Value
ACCOUNT	ACC_AAR_ADDRESS1	S	ACCOUNT REFERENCE ADDRESS1	CHARACTER	C@NREF_100_01.GET_REF_DTLS	<input checked="" type="checkbox"/>	
ACCOUNT	ACC_AAR_ADDRESS2	S	ACCOUNT REFERENCE ADDRESS2	CHARACTER	C@NREF_100_01.GET_REF_DTLS	<input checked="" type="checkbox"/>	
ACCOUNT	ACC_AAR_CITY	S	ACCOUNT REFERENCE CITY	CHARACTER	C@NREF_100_01.GET_REF_DTLS	<input checked="" type="checkbox"/>	
ACCOUNT	ACC_AAR_COUNTRY_CD	S	ACCOUNT REFERENCE COUNTRY	CHARACTER	C@NREF_100_01.GET_REF_DTLS	<input checked="" type="checkbox"/>	
ACCOUNT	ACC_AAR_MONTHS	S	ACCOUNT REFERENCE NUMBER OF MONTHS	NUMBER	C@NREF_100_01.GET_REF_DTLS	<input checked="" type="checkbox"/>	
ACCOUNT	ACC_AAR_NAME	S	ACCOUNT REFERENCE NAME	CHARACTER	C@NREF_100_01.GET_REF_DTLS	<input checked="" type="checkbox"/>	
ACCOUNT	ACC_AAR_PHONE_EXTN1	S	ACCOUNT REFERENCE PHONE EXTN1	CHARACTER	C@NREF_100_01.GET_REF_DTLS	<input checked="" type="checkbox"/>	
ACCOUNT	ACC_AAR_PHONE_EXTN2	S	ACCOUNT REFERENCE PHONE EXTN2	CHARACTER	C@NREF_100_01.GET_REF_DTLS	<input checked="" type="checkbox"/>	
ACCOUNT	ACC_AAR_PHONE_NO1	S	ACCOUNT REFERENCE PHONE NUMBER1	CHARACTER	C@NREF_100_01.GET_REF_DTLS	<input checked="" type="checkbox"/>	
ACCOUNT	ACC_AAR_PHONE_NO2	S	ACCOUNT REFERENCE PHONE NUMBER2	CHARACTER	C@NREF_100_01.GET_REF_DTLS	<input checked="" type="checkbox"/>	

- 4 On the **Elements** page's **Elements** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of element records.

- If you are changing an existing record, click **Edit**.
- 5 On the **Element Definitions** page, view or edit the following information:

In this field:	Do this:
Level0 Type	View the element Level0 type.
Name	View the element name.
Element Type	View the element type.
Description	Enter the element description (required).
Data Type	View the element data type.
Source Function	View the element function.
Enabled	Select to enable the element.
Default Value	View the default value.

- 7 Click **Save** on the Elements page.

E-Form Elements link (E-Forms Elements page)

The E-forms Elements page defines elements included when Oracle FLEXCUBE Lending and Leasing generates online correspondence with a browser. The E-forms page is only set up for PDF elements using the XFDF format. These definitions translate the external element required by the vendor to a Oracle FLEXCUBE Lending and Leasing correspondence element.

Example

Vendor Element

AllBorrowers.FullNameStreetCityStateZip

(Contains names of all borrowers with address of primary customer)

Oracle FLEXCUBE Lending and Leasing 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 set up the E-forms elements

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Correspondence** bar link.
- 3 In the Correspondence Setup link bar, click the **Common** and **Loan** depending on the type of correspondence you want to work with, then click **E-Form Elements**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Debug (On) Audit Close

Common

- Functions
- Elements
- E-Form Elements
- Loan
- Lease

E-Form Elements

Search Criteria Execute Search Add Edit Cancel

LevelID	Type	E-Form Source	Element Name	Description	Data Type	Translation	Enabled
ACCOUNT	DAYBREAK	DAYBREAK			NUMBER	ACC_AAR_ADDRESS1	<input checked="" type="checkbox"/>

BEST VIEWED IN 1280 X 1024 SCREEN RESOLUTION

- 4 On the **E-form Elements** page's **E-form Elements** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of e-form element records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

- 5 In the **E-form Elements** section, enter, view, or edit the following information:

In this field:	View this:
Level0 Type	Enter the element Level0 type (required).
E-Form Source	Select the element e-form source (required).
Element Name	Enter the element name (the name used in the external form) (required).
Description	Enter the element description (required).
Data Type	Select the element data type (required).
Translation	Select the translation for the e-form element (SQL statement fragment defining the element data) (required).
Enabled	Select to enable the e-form element.

- 6 Click **Save** on the E-Form Elements page.

Documents link (Documents page)

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

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

To set up documents to be compiled in correspondence

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Correspondence** bar link.
- 3 In the Correspondence Setup link bar, click the **Common** and **Loan** depending on the type of correspondence you want to work with, then click **Documents**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C01 Responsibility SUPERUSER'. There are also icons for 'Debug (Off)', 'Audit', and 'Close'.

The left sidebar shows a navigation tree with categories: Common, Functions, Elements, E-Form Elements, Loan, Functions, Elements, E-Form Elements, Documents, Correspondence, Line, and Lease. The 'Documents' link is highlighted.

The main content area is titled 'Documents' and contains two sections:

Documents Definition

Select	Code	Description	File Name	Level0 Type	E-Form Source	Product	Source	Enabled
<input checked="" type="radio"/>	SAMPLE_LOAN_APP	SAMPLE LOAN APPLICATIONS	SAMPLE_LOAN_APP	APPLICATION	DAYBREAK	ALL	ORACLE: BI PUBLISHER	<input checked="" type="checkbox"/>
<input type="radio"/>	SAMPLE_XMAS_LTR	SAMPLE XMAS BEST WISHES TO CUSTOMERS	SAMPLE_XMAS_LTR	ACCOUNT	DAYBREAK	ALL	ORACLE: BI PUBLISHER	<input checked="" type="checkbox"/>

Document Elements

Select	Seq	Type	Element Name	Description	Data Type	Format Mask	Default Value	Enabled
<input checked="" type="radio"/>	1	SYSTEM-DEFINED	PRIM_APL_BIRTH_DT	PRIMARY APPLICANT BIRTH DATE	DATE	MM/DD/YYYY		<input checked="" type="checkbox"/>
<input type="radio"/>	2	SYSTEM-DEFINED	PRIM_APL_NAME	PRIMARY APPLICANT NAME	CHARACTER	NOT APPLICABLE		<input checked="" type="checkbox"/>
<input type="radio"/>	3	SYSTEM-DEFINED	APP_REQ_ADV_AMT_100	APPLICATION REQUESTED ADVANCE AMT	NUMBER	(0, 2) 999999999.90		<input checked="" type="checkbox"/>
<input type="radio"/>	4	SYSTEM-DEFINED	APP_APPROX_CASH_PRC_111	APPLICATION APPROX CASH PRC	NUMBER	(0, 2) 999999999.90		<input checked="" type="checkbox"/>
<input type="radio"/>	5	SYSTEM-DEFINED	ASE_APP_DESC_100	APPLICATION ASSET DESC	CHARACTER	NOT APPLICABLE		<input checked="" type="checkbox"/>
<input type="radio"/>	6	SYSTEM-DEFINED	PRIM_APL_SSN	PRIMARY APPLICANT SSN	CHARACTER	NOT APPLICABLE		<input checked="" type="checkbox"/>
<input type="radio"/>	7	SYSTEM-DEFINED	APA_ADDRESS1	APPLICANT ADDRESS1	CHARACTER	NOT APPLICABLE		<input checked="" type="checkbox"/>
<input type="radio"/>	8	SYSTEM-DEFINED	APA_ADDRESS2	APPLICANT ADDRESS2	CHARACTER	NOT APPLICABLE		<input checked="" type="checkbox"/>
<input type="radio"/>	9	SYSTEM-DEFINED	APA_ADDRESS3	APPLICANT ADDRESS3	CHARACTER	NOT APPLICABLE		<input checked="" type="checkbox"/>
<input type="radio"/>	10	SYSTEM-DEFINED	APE_NAME	APPLICANT EMPLOYER NAME	CHARACTER	NOT APPLICABLE		<input checked="" type="checkbox"/>

At the bottom of the page, it says 'BEST VIEWED IN 1280 X 1024 SCREEN RESOLUTION'.

- 4 In the **Documents** page's **Documents Definition** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of document definition records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

- 5 In the **Documents Definition** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Code	Enter the document code to define the name for the new document (required).
Description	Enter 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 (required).
File Name	Enter the document file name for the resulting file (Word or XFDF document) (required).
Level0 Type	Select the level0 type (required).
E-form Source	Select the element e-form source (required).
Product	Select the document product (required).
Source	Select the document source type (required).
Enabled	Select to enable the document definition.

The Elements sub page records the Oracle FLEXCUBE Lending and Leasing account information that appears in the ad hoc correspondence.

- 6 In the **Elements** sub page's **Document Elements** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of document elements records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

- 7 In the **Elements** sub page, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Seq	Enter the sequence number to order the document elements (required).
Type	Select element type from the following (required): <i>S System-defined.</i> If you select S, the value is supplied by Oracle FLEXCUBE Lending and Leasing and cannot be changed in the Correspondence Request page. <i>C Constant.</i> <i>UD User Defined Element.</i> If you select UD, you can choose the value and change it in the Correspondence Request screen. <i>UC User Defined Constant.</i> If you choose UC, you can choose the value, but you cannot change it in the Correspondence Request screen. <i>T Translated Element.</i> If a document contains an e-form element and you do not select T , the value will not be translated.
Element Name	Select or enter the element name (required).

Description	Enter element description. Notes: 1. (Check that the element name does not have blank spaces or special characters, such as the forward slash “/” or backward slash “\”.) 2. If the element is system-defined, Oracle FLEXCUBE Lending and Leasing will automatically complete this field. (required).
Data Type	Select the element data type (required).
Format Mask	Select the element format mask (required).
Default Value	Enter the element default value (if appropriate).
Enabled	Select to include the element in the document.

- 8 Click **Save** on the Documents page.

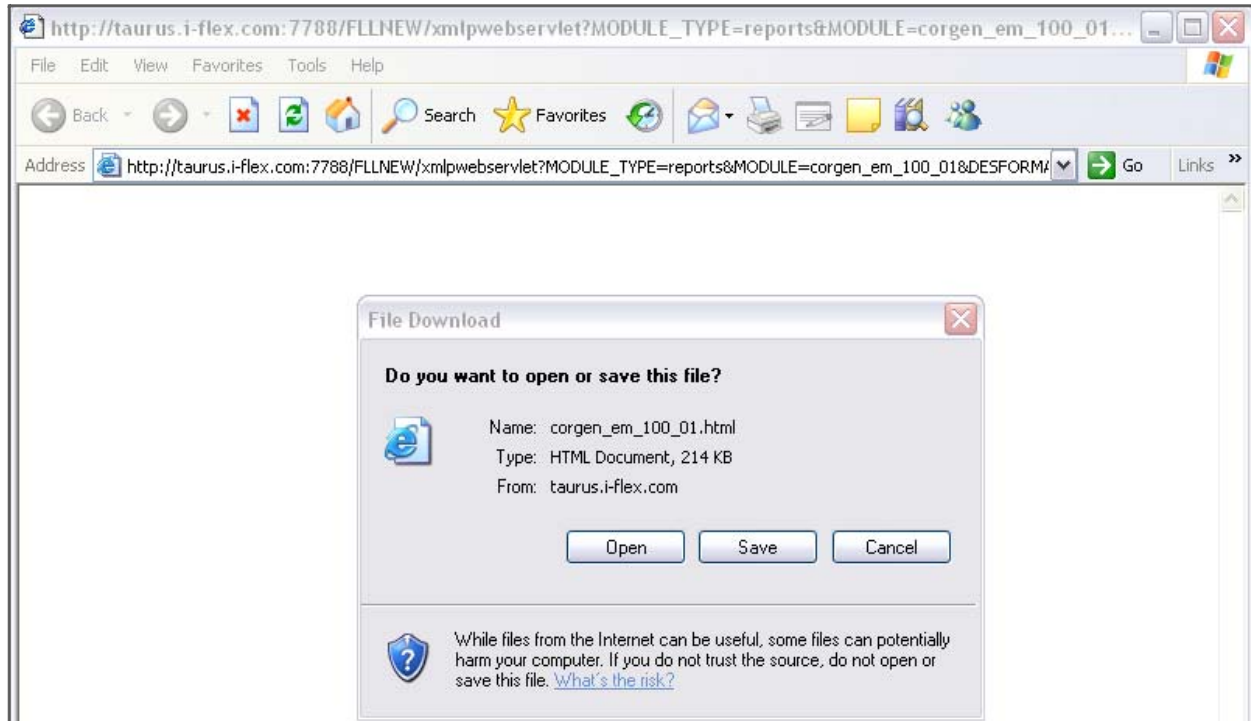
To generate a data file for a document

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Correspondence** bar link.
- 3 In the Correspondence Setup link bar, click the **Common** and **Loan** depending on the type of correspondence you want to work with, then click **Documents**.
- 5 In the **Documents** page’s **Document Definition** section, select the record for which you want to generate a data file.

Note: If you choose, use **Search Criteria** to limit the display of document definition records.

- 6 Click **Gen. Data File**.

A new browser window opens with a File Download dialog box asking the question “Do you want to open or save this file?”



- Click **Open** to view the data file in the browser.
- Click **Save** to save the data using a Save As dialog box.

Correspondence link (Correspondence page)

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

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Correspondence** bar link.
- 3 In the Correspondence Setup link bar, click the **Common** and **Loan** depending on the type of correspondence you want to work with, then click **Correspondence**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as 'SUPERUSER' with 'Responsibility' 'C01'. The 'Correspondence' page is active, showing a table of correspondence records. The table has columns for Select, Code, Description, Print Schedule, Level, Group, Company, Branch, Product, and Enabled. The first record is selected.

Select	Code	Description	Print Schedule	Level	Group	Company	Branch	Product	Enabled
<input checked="" type="radio"/>	DOC_PREP	Press Button to Execute Search DOCUMENT PREPARATION	ONLINE	APPLICATION	01 FUNDING SET	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	LN_CE_RISC_CON_1	NOTE AND SECURITY AGREEMENT 1	ONLINE	APPLICATION	01 FUNDING SET	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	LN_CE_XMAS_LTR_1	XMAS BEST WISHES TO CUSTOMERS	ONLINE	ACCOUNT	01 CUSTOMER SERVICE SET	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	SAMPLE_LOAN_APP	SAMPLE LOAN APPLICATION	ONLINE	APPLICATION	01 UNDERWRITING SET	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	SAMPLE_XMAS_LTR	SAMPLE XMAS BEST WISHES TO CUSTOMERS	ONLINE	ACCOUNT	01 CUSTOMER SERVICE SET	ALL	ALL	ALL	<input checked="" type="checkbox"/>

Below the table, there are sections for 'Documents' and 'Functions'. The 'Documents' section shows a table with columns for Select, Documents, Recipients, and Include.

Select	Documents	Recipients	Include
<input checked="" type="radio"/>	SAMPLE LOAN APPLICATIONS	PRIMARY CUSTOMER ONLY	<input checked="" type="checkbox"/>

- 4 In the **Correspondence** page's **Correspondence** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of correspondence definition records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

- 5 In the **Correspondence** section, enter, view, or edit the following information:

In this field:

Select
Code
Description
Print Schedule

Level
Group
Company
Branch

Do this:

If selected, indicates this is the current record.
Enter the correspondence code (required).
Enter the correspondence description (required).
Select the correspondence output schedule type (required).
Select the correspondence level type (required).
Select correspondence group (required).
Select the correspondence company (required).
Select the correspondence branch (required).

Product Select the correspondence product (required).
Enabled Select to enable the correspondence.

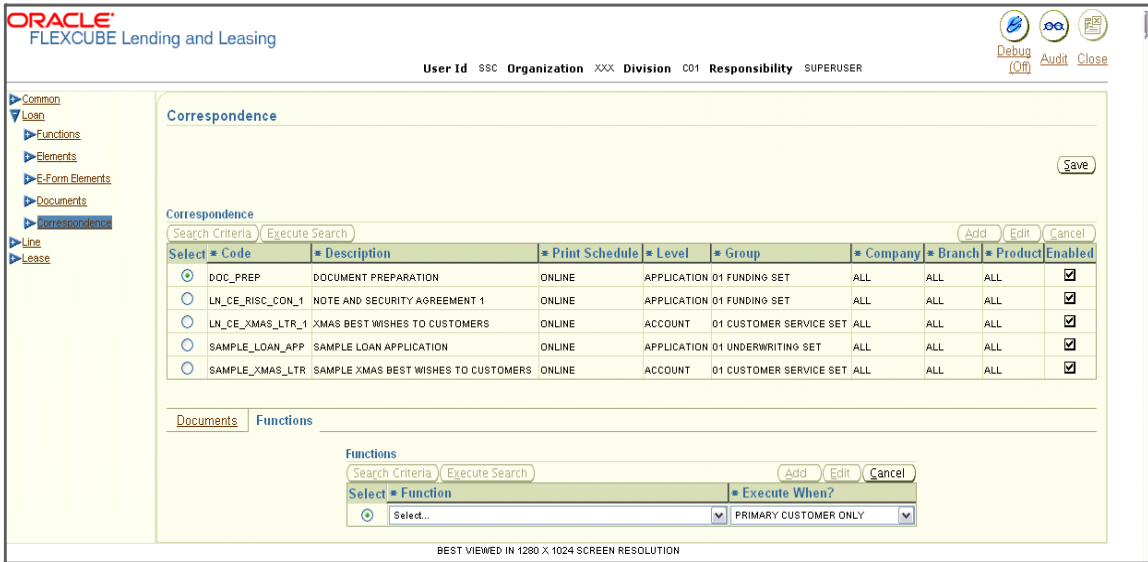
- 6 Click **Save** on the Correspondence page.
- 7 Click the **Documents** sub tab.
- 8 In the **Documents** sub page, select the record you want to work with.
Note: If you choose, use **Search Criteria** to limit the display of document records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

- 9 In the **Documents** sub page, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Document	Select the correspondence document (required).
Recipients	Select the recipients for the document (required).
Include	Select to include the recipient selected.

- 10 Click **Save** on the Correspondence page.
- 11 Click the **Functions** sub tab.



- 12 In the **Functions** sub page, select the record you want to work with.
Note: Creating custom functions requires programming at set up.
Note: If you choose, use **Search Criteria** to limit the display of function records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

- 13 In the **Functions** sub page, enter, view, or edit the following information to define the functions that should be executed before or after correspondence is generated.

In this field:	Do this:
Select	If selected, indicates this is the current record.

Function
Exe When?

Select the correspondence functions (required).
Select when to execute the correspondence function
(required).

- 14 Click **Save** on the Correspondence page.

CHAPTER 10: QUEUE SETUP

When processing an application, various Oracle FLEXCUBE Lending and Leasing users might work on the application to complete different tasks. A data entry person might complete the Application Entry window before an underwriter works on the application using the Applications window. Later, another Oracle FLEXCUBE Lending and Leasing user might use the Applications window to fund the application.

The application processing workflow facilitates the movement of the application from one person to another with queues. Queues create a work section of accounts waiting for a particular and common task to be performed, such as application entry or verification. Oracle FLEXCUBE Lending and Leasing's powerful queuing module automates this otherwise manual process.

The Setup Modules window's pages that allow you to setup manage workflow and work assignments on a daily basis to ensure that all applications are in the queues of the appropriate users at all times.

Any time an application's status is changed, Oracle FLEXCUBE Lending and Leasing checks whether the application is in the right queue.

Oracle FLEXCUBE Lending and Leasing will sort queues based on an application's status and sub status and an account's status and condition. A condition is the state of an account at a particular time, such as a delinquent, which determines what Oracle FLEXCUBE Lending and Leasing user needs to take action.

Oracle FLEXCUBE Lending and Leasing distinguishes between two types of queues: Origination Queues and Customer Service Queues.

Customer service queues

On the Customer Service form, queues create a work list of accounts waiting for a particular and common task to be performed, such as collecting on a delinquency. Oracle FLEXCUBE Lending and Leasing'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 Oracle FLEXCUBE Lending and Leasing users or departments. Oracle FLEXCUBE Lending and Leasing sorts customer service queues based on an account's status and condition. A condition is the state of an account at a particular time, such as DELINQUENT, which determines which Oracle FLEXCUBE Lending and Leasing user needs to take action.

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

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search

Queue
Select...
(Ng) Auto Run

ACC #
20080700010018
or SSN

Submit

Account(s)
 Current Show All Group Follow-up
 Select and (Submit)

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input type="radio"/>	YYY	HQ	20080700010018	UARA HOME LOAN(VR)	USD	\$44,064.39	\$0.00	ACTIVE	9/12/2008

Customer(s)
 Select Details (Submit)

Select	Details	Customer Id	Name	Type	Language
<input type="radio"/>	Show	1001	BALA HJ SUBRAMANI VASANTH	PRIMARY	ENGLISH

Account Details

Dues

Delq Due	LC Due	NSF Due	Other Due	Total Due	Due Date	Amt	Late	30	60	90	120	150	180
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	8/14/2008	\$0.00	0	0	0	0	0	0	0

Delinquency Information

BP(Life)	BP(Year)	NSF(Life)	NSF(Year)	Days	Category	Collector
0	0	0	0	-29	DEMOCOLL	

Today's Payoff \$44,064.39 Oldest Due Dt 9/12/2008

Activities

Active Dt	Last Activity Dt	Due Day	Last Pmt Dt	Customer Grade	Effective Dt	Current Pmt	Last Bill Amt	Last Pmt Amt	Customer Score
7/14/2008	8/14/2008	11	8/14/2008	B.GRADE	7/14/2008	\$1,350.00	\$1,350.00	\$1,350.00	0

Alerts
No rows yet.

Conditions
Search Criteria (Execute Search)

Condition	Start	Followup

No rows yet.

Add Call Activities

Action

Result

Contact Select...

Reason Select...

Promise Dt

Promise Amt \$0.00

Condition Select...

FollowUp

Time Zone Select...

Appn't

Group Follow-up Ind

Submit Cancel

These Action and Result field entry combinations are set up on the Call Actions page.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Queues Set up

Save

Call Actions

Search Criteria Execute Search Add Edit Cancel

Previous 1-10 of 57 Next 10

Select	Action Code	Description	Call Type	Enabled
<input checked="" type="radio"/>	AT	ATTORNEY GENERAL TELEPHONED	EXCLUDE FROM REPORTS	<input checked="" type="checkbox"/>
<input type="radio"/>	ATT	ATTORNEY GENERAL	OUTGOING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	BC	BUSINESS CALL	OUTGOING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	BY	BY ATTORNEY GENERAL	OUTGOING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	CBB	TELEPHONED COBUYER BUSINESS	OUTGOING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	CC	CUSTOMER CALLED	INCOMING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	CF	CALL FIELD	INCOMING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	CR	CHARGE-OFF REQUEST SUBMITTED	EXCLUDE FROM REPORTS	<input checked="" type="checkbox"/>
<input type="radio"/>	DC	DEALER CALLED	INCOMING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	FC	FIELD CALL	OUTGOING CALL	<input checked="" type="checkbox"/>

Previous 1-10 of 57 Next 10

Call Results

Search Criteria Execute Search Add Edit Cancel

Previous 1-10 of 13 Next 3

Select	Result Code	Description	Report Type	Right Person Contact	Follow-up Advance Unit	Value	Enabled
<input checked="" type="radio"/>	BKRP	BANKRUPTCY FILING TEST	OTHERS	<input checked="" type="checkbox"/>	DAY	4	<input type="checkbox"/>
<input type="radio"/>	CB	CALL BACK	OTHERS	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	HP	PROMISE	NO ANSWERS	<input checked="" type="checkbox"/>	DAY	6	<input checked="" type="checkbox"/>
<input type="radio"/>	HU	HUNG UP	OTHERS	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	NC	NOT CALLED	PROMISE TO PAY	<input checked="" type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	NP	NO PROMISE	OTHERS	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	PH	PAYMENT IN HAND (STORE)	PROMISE TO PAY	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	PP	PROMISE TO PAY	PROMISE TO PAY	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	PS	PAYMENT SENT BY MAIL	PROMISE TO PAY	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	RC	RETURN CALL	OTHERS	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>

Previous 1-10 of 13 Next 3

Conditions

Search Criteria Execute Search Add Edit Cancel

Select	Condition	Condition	Queue	Enabled
<input checked="" type="radio"/>	BANKRUPTCY	<input type="radio"/> Open <input type="radio"/> Close <input checked="" type="radio"/> NC	<input type="radio"/> Open <input checked="" type="radio"/> Close <input type="radio"/> NC	<input checked="" type="checkbox"/>
<input type="radio"/>	PMT HOLD	<input type="radio"/> Open <input type="radio"/> Close <input checked="" type="radio"/> NC	<input type="radio"/> Open <input checked="" type="radio"/> Close <input type="radio"/> NC	<input checked="" type="checkbox"/>

Responsibilities

Search Criteria Execute Search Add Edit Cancel

Select	Responsibility	Allowed	Enabled
<input checked="" type="radio"/>	ALL	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	CUSTOMER SERVICE SPECIALIST	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	SUPERUSER	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>

Oracle FLEXCUBE Lending and Leasing associates an account with one or more queue 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 Oracle FLEXCUBE Lending and Leasing allows you define your own selection criteria in creating queues, the system’s performance depends on how the selection criterion is defined. Oracle Financial Services Software highly recommends that you get approval from your database administrator before using any queue selection criteria. Also, please avoid using user-defined tables and columns in the selection criteria.

Note: You can use these same methods for creating and closing queues in the case of repossession, foreclosure, and deficiency.

Example

Assume you create a queue named “BKR_P_CH_7” on the Queue Setup page’s Customer Service section for customers filing Chapter 7 bankruptcy. The following graphic demonstrates that setup:

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The main section is titled "Customer Service Queues" and contains a table of queues. The queue "BKR_P_CH_7" is highlighted in red. Below the table, there is a "Criteria" section with a table showing a selection criterion.

Select	Queue	Queue Description	Account Condition	Priority	Company	Branch	Hard Assigned	Group Followup Indicator	Enabled
<input type="checkbox"/>	SCHG0FF	SCHEDULED FOR CHARGE OFF QUEUE	SCHEDULE FOR CHARGE OFF	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	BKR_P_CH_7	BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS	BANKRUPTCY	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	DEF	DEFICIENCY QUEUE : NEW REQUESTS	DEFICIENCY	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	DELQ_DAYS_0_30	DELINQUENCY QUEUE: UPTO 30 DAYS	DELINQUENT	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	TIP	PAYOFF/TERMINATION IN PROGRESS QUEUE	PAYOFF/TERMINATION IN PROGRESS	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	FORECLOSURE	FORECLOSURE QUEUE: NEW REQUESTS	FORECLOSURE	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	REPO	REPOSESSION QUEUE: NEW REQUESTS	REPOSESSION	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	BKR_P_CH_13	BANKRUPTCY QUEUE CHAPTER 13: NEW REQUESTS	BANKRUPTCY	2	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	DELQ_DAYS_30+	DELINQUENCY QUEUE: DAYS MORE THAN 30	DELINQUENT	2	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Select	Seq	Parameter	Comparison Operator	Criteria Value	Logical Expression	Enabled
<input checked="" type="checkbox"/>	1	PRODUCT CODE	LIKE	%	Select...	<input checked="" type="checkbox"/>

In this case, the BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS queue (BKR_P_CH_7) contains accounts with a BANKRUPTCY TYPE CODE of 07 and a BANKRUPTCY DISPOSITION CODE of NEW.

Assume also 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, Oracle FLEXCUBE Lending and Leasing assigns the account the condition of bankruptcy and assigns it to the corresponding queue opens.

- ▶ Queues Setup
- ▶ Origination
- ▶ CustomerService

Queues Set up

Save

Call Actions

Search Criteria Execute Search

Previous 1-10 of 57 Next 10

Select	Action Code	Description	Call Type	Enabled
<input checked="" type="radio"/>	AT	ATTORNEY GENERAL TELEPHONED	EXCLUDE FROM REPORTS	<input checked="" type="checkbox"/>
<input type="radio"/>	ATT	ATTORNEY GENERAL	OUTGOING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	BC	BUSINESS CALL	OUTGOING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	BY	BY ATTORNEY GENERAL	OUTGOING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	CBB	TELEPHONED COBUYER BUSINESS	OUTGOING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	CC	CUSTOMER CALLED	INCOMING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	CF	CALL FIELD	INCOMING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	CR	CHARGE-OFF REQUEST SUBMITTED	EXCLUDE FROM REPORTS	<input checked="" type="checkbox"/>
<input type="radio"/>	DC	DEALER CALLED	INCOMING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	FC	FIELD CALL	OUTGOING CALL	<input checked="" type="checkbox"/>

Previous 1-10 of 57 Next 10

Call Results

Search Criteria Execute Search

Previous 1-10 of 13 Next 3

Select	Result Code	Description	Report Type	Right Person Contact	Follow-up Advance Unit	Value	Enabled
<input checked="" type="radio"/>	BKRP	BANKRUPTCY FILING TEST	OTHERS	<input checked="" type="checkbox"/>	DAY	4	<input type="checkbox"/>
<input type="radio"/>	CB	CALL BACK	OTHERS	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	HP	PROMISE	NO ANSWERS	<input checked="" type="checkbox"/>	DAY	5	<input checked="" type="checkbox"/>
<input type="radio"/>	HU	HUNG UP	OTHERS	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	NC	NOT CALLED	PROMISE TO PAY	<input checked="" type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	NP	NO PROMISE	OTHERS	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	PH	PAYMENT IN HAND (STORE)	PROMISE TO PAY	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	PP	PROMISE TO PAY	PROMISE TO PAY	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	PS	PAYMENT SENT BY MAIL	PROMISE TO PAY	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	RC	RETURN CALL	OTHERS	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>

Previous 1-10 of 13 Next 3

Conditions

Search Criteria Execute Search

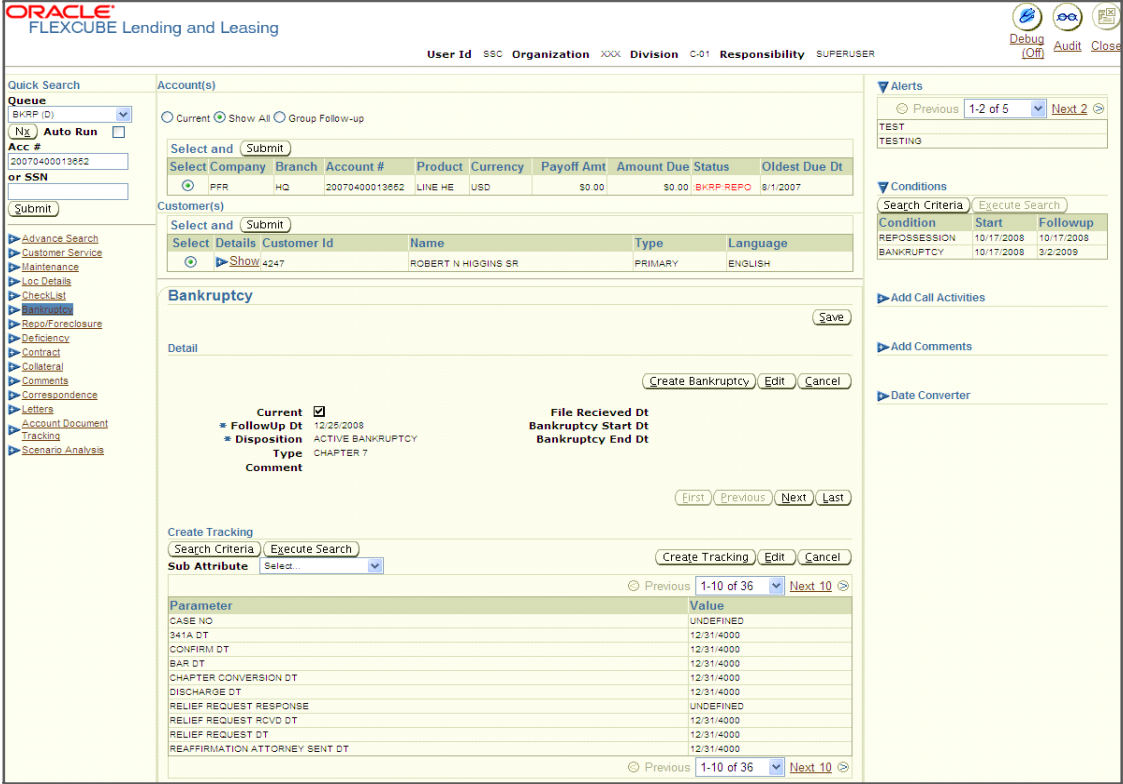
Select	Condition	Condition	Queue	Enabled
<input checked="" type="radio"/>	BANKRUPTCY	<input type="radio"/> Open <input type="radio"/> Close <input checked="" type="radio"/> NC	<input type="radio"/> Open <input checked="" type="radio"/> Close <input type="radio"/> NC	<input checked="" type="checkbox"/>
<input type="radio"/>	PMT HOLD	<input type="radio"/> Open <input type="radio"/> Close <input checked="" type="radio"/> NC	<input type="radio"/> Open <input checked="" type="radio"/> Close <input type="radio"/> NC	<input checked="" type="checkbox"/>

Responsibilities

Search Criteria Execute Search

Select	Responsibility	Allowed	Enabled
<input checked="" type="radio"/>	ALL	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	CUSTOMER SERVICE SPECIALIST	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	SUPERUSER	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>

With these two factors in place, let's look at an example where a Oracle FLEXCUBE Lending and Leasing user records receiving a letter stating the customer has filed bankruptcy, chapter 7. Using the AddCall Activities section on the Customer Service window, 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, Oracle FLEXCUBE Lending and Leasing automatically places the account in the BKRFP_CH_7 queue, as shown in the following illustration:

Queues Setup link (Queues page)

The Call Actions page allows you to define the contents of the Action and Result fields on the Customer Service window's Add Call Activities section. Oracle FLEXCUBE Lending and Leasing uses this information to allow Oracle FLEXCUBE Lending and Leasing 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 Oracle FLEXCUBE Lending and Leasing queuing engine determines if queues need to be created based on the information in the Lookups sub page for this lookup type.

The screenshot displays the 'Lookups Setup' page in Oracle FLEXCUBE Lending and Leasing. The page is divided into two main sections: 'Lookup Type' and 'Lookup Code'.

Lookup Type Table:

Select	Lookup Type	Description	System Defined	Yes/No	Enabled
<input type="radio"/>	1099_POINTS_DISCOUNTS_ITM_CD	1099 ITEMIZATION TYPES	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	AAD	AAD	<input type="radio"/>	Yes No	<input type="checkbox"/>
<input type="radio"/>	ACCESS_GRID_TYPE_CD	ACCESS GRID TYPE CODES	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCRUAL_BASE_METHOD_CD	ACCRUAL BASE METHOD CODES	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCRUAL_CALC_METHOD_CD	ACCRUAL CALCULATION METHOD CODES	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCRUAL_START_DT_BASIS_CD	ACCRUAL START DT BASIS CODES	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCRUED_TXN_TYPE_CD	ACCRUED TXN BALANCE TYPE CODES	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input checked="" type="radio"/>	ACC_CONDITION_CD	ACCOUNT CONDITIONS / ACCOUNT QUEUE TYPES (SUB CODE USED FOR DEFAULT QUEUE)	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACC_STATUS_CD	ACCOUNT STATUS CODES	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACH_ACCOUNT_TYPE_CD	ACH ACCOUNT TYPE CODES	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>

Lookup Code Table:

Select	Lookup Code	Description	Sort	Sub Code	System Defined	Yes/No	Enabled
<input checked="" type="radio"/>	DELQ	DELINQUENT	1	QUEUE	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	BKRP	BANKRUPTCY	2	QUEUE	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	REPO	REPOSSESSION	3	QUEUE	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	SCHGOFF	SCHEDULE FOR CHARGE/OFF	4	QUEUE	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	TIP	PAYOFF/TERMINATION IN PROGRESS	5		<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	STOPCB	STOP CREDIT BUREAU	6		<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	FORC	FORECLOSURE	7		<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	DEFICIENCY	DEFICIENCY	8	QUEUE	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	IVR	INVOLUNTARY REPOSSESSION	10	QUEUE	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>
<input type="radio"/>	PDC_PENDING	PENDING PDC	10	QUEUE	<input type="radio"/>	Yes No	<input checked="" type="checkbox"/>

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

	CONDITION		
QUEUE	Open	Close	NA
Open	YES	NO	NO
Close	NO	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 Oracle FLEXCUBE Lending and Leasing transaction-processing engine automatically creates DELQ, TIP, SCHGOFF conditions and queues; therefore, don't 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 purposes) are set.

(2) Condition: **Open**, Queue: **NA**

- In this state, only the account condition is created or opened.
- This option should only be used if no queuing is necessary on this account condition.

(3) Condition: **NA**, Queue: **Close**

- In this state, the queue associated to the account condition is closed.
- This option should only be used if an existing queue on this account condition should be closed; for example, accounts with bankruptcy condition no delinquency follow-up may be 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.
- Oracle FLEXCUBE Lending and Leasing 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.

To set up the queues

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Queues** bar link.
- 3 In the Queue Setup link bar, click **Queues Setup**.

Call Actions

Select	Action Code	Description	Call Type	Enabled
<input checked="" type="radio"/>	AT	ATTORNEY GENERAL TELEPHONED	EXCLUDE FROM REPORTS	<input checked="" type="checkbox"/>
<input type="radio"/>	ATT	ATTORNEY GENERAL	OUTGOING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	BC	BUSINESS CALL	OUTGOING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	BY	BY ATTORNEY GENERAL	OUTGOING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	CBB	TELEPHONED COBUYER BUSINESS	OUTGOING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	CC	CUSTOMER CALLED	INCOMING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	CF	CALL FIELD	INCOMING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	CR	CHARGE-OFF REQUEST SUBMITTED	EXCLUDE FROM REPORTS	<input checked="" type="checkbox"/>
<input type="radio"/>	DC	DEALER CALLED	INCOMING CALL	<input checked="" type="checkbox"/>
<input type="radio"/>	FC	FIELD CALL	OUTGOING CALL	<input checked="" type="checkbox"/>

Call Results

Select	Result Code	Description	Report Type	Right Person Contact	Follow-up Advance Unit	Value	Enabled
<input checked="" type="radio"/>	BKRP	BANKRUPTCY FILING TEST	OTHERS	<input checked="" type="checkbox"/>	DAY	4	<input type="checkbox"/>
<input type="radio"/>	CB	CALL BACK	OTHERS	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	HP	PROMISE	NO ANSWERS	<input checked="" type="checkbox"/>	DAY	5	<input checked="" type="checkbox"/>
<input type="radio"/>	HU	HUNG UP	OTHERS	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	NC	NOT CALLED	PROMISE TO PAY	<input checked="" type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	NP	NO PROMISE	OTHERS	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	PH	PAYMENT IN HAND (STORE)	PROMISE TO PAY	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	PP	PROMISE TO PAY	PROMISE TO PAY	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	PS	PAYMENT SENT BY MAIL	PROMISE TO PAY	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>
<input type="radio"/>	RC	RETURN CALL	OTHERS	<input type="checkbox"/>	DAY	3	<input checked="" type="checkbox"/>

Conditions

Select	Condition	Queue	Enabled
<input checked="" type="radio"/>	BANKRUPTCY	<input type="radio"/> Open <input type="radio"/> Close <input checked="" type="radio"/> NC	<input type="radio"/> Open <input type="radio"/> Close <input type="radio"/> NC <input checked="" type="checkbox"/>
<input type="radio"/>	FMT HOLD	<input type="radio"/> Open <input type="radio"/> Close <input checked="" type="radio"/> NC	<input type="radio"/> Open <input type="radio"/> Close <input type="radio"/> NC <input checked="" type="checkbox"/>

Responsibilities

Select	Responsibility	Allowed	Enabled
<input checked="" type="radio"/>	ALL	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	CUSTOMER SERVICE SPECIALIST	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	SUPERUSER	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>

- 4 In the **Queues** page's **Call Actions** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **Call Actions** section, enter, view, or edit the following information:

In this field:

Select
Action Code
Description
Call Type
 Enabled

Do this:

If selected, indicates that this is the current record.
 Enter the action type code (required).
 Enter the description for the call action type (required).
 Select the call type (required).
 Select to enable the call action.

- 6 In the **Call Results** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 7 On the **Call Results** section, enter, view, or edit the following information to define call action result codes and corresponding descriptions:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Result Code	Enter the result type code for the call action type (chosen above) (required).
Description	Enter the description for the result type (required).
Report Type	Select the report type for the result type (required).
Right Person Contact	Note: Currently there is no functionality associated with the Right Person Contact check box.
Follow-up Advance Unit	Select the unit for advancing the follow-up date/time (required).
Value	Enter the value for the follow-up advance unit (required).
Enabled	Select to enable the result.

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

- 8 In the **Conditions** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 9 On the **Conditions** section, enter, view, or edit the following

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Condition	Select the account condition to be open/close for the action (required).
Condition	Click Open, Close, or NA.
Queue	Click Open, Close, or NA.
Enabled	Select to enable the account condition.

- 10 In the **Responsibilities** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

- 11 In the **Responsibilities** section, define the responsibilities that are authorized to use the call action result combination.

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Responsibility	Select the responsibility that can perform the action result (required).
Allowed	Choose “Yes” and access is allowed.
Enabled	Select to enable the responsibility.

- 12 Click **Save** on the Queues page.

Customer Service link (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, Oracle FLEXCUBE Lending and Leasing 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:
Check Criteria	Reviews the selection criteria for errors. Oracle FLEX-CUBE Lending and Leasing will not allow you to enable a queue with invalid selection criteria.
Update Queue	Queues may be updated whenever selection criteria have 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 page- “Un-assigns” all accounts in this queue. Responsibilities and Users sub page/ Responsibilities section - “Un-assigns” all accounts in this queue. Responsibilities and Users sub page/ User section - “Un-assigns” all accounts assigned to the specific user. Unassigned accounts may now be selected by updating the queue and re-assigned.

To set up the customer service queues

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Queues** bar link.
- 3 In the Queue Setup link bar, click **Customer Service**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Queues Setup
Origination
Customer Service

Customer Service Queues

Check Criteria Update Queue Un-Assigned Save

Customer Service

Search Criteria Execute Search Add Edit Cancel

Select	Queue Name	Queue Description	Account Condition	Priority	Company	Branch	Hard Assigned	Group Followup Indicator	Enabled
<input type="radio"/>	SCHG0FF	SCHEDULED FOR CHARGE OFF QUEUE	SCHEDULE FOR CHARGE OFF	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="radio"/>	BKRP_CH_7	BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS	BANKRUPTCY	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	DEF	DEFICIENCY QUEUE : NEW REQUESTS	DEFICIENCY	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	DELD_DAYS_0_30	DELINQUENCY QUEUE: UPTO 30 DAYS	DELINQUENT	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	TIP	PAYOFF/TERMINATION IN PROGRESS QUEUE	PAYOFF/TERMINATION IN PROGRESS	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	FORECLOSURE	FORECLOSURE QUEUE: NEW REQUESTS	FORECLOSURE	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	REPO	REPOSSESSION QUEUE: NEW REQUESTS	REPOSSESSION	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	BKRP_CH_13	BANKRUPTCY QUEUE CHAPTER 13: NEW REQUESTS	BANKRUPTCY	2	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	DELD_DAYS_30+	DELINQUENCY QUEUE: DAYS MORE THAN 30	DELINQUENT	2	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Selection Criteria Sort Responsibilities and Users Node Assignments

Criteria

Search Criteria Execute Search Add Edit Cancel

Select	Seq#	Parameter	Comparison Operator	Criteria Value	Logical Expression	Enabled
<input checked="" type="radio"/>	1	PRODUCT CODE	LIKE	%	Select...	<input checked="" type="checkbox"/>

4 On the **Customer Service** page's **Customer Service** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **Customer Service** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Queue Name	Enter queue name (required).
Queue Description	Enter queue description (required).
Account Condition	Select account condition (required).
Priority	Enter the priority (required).
Company	Select the company (required).
Branch	Select the branch (required).

6 The Customer Service page includes a **Hard Assigned** box. When selected, Oracle FLEXCUBE Lending and Leasing assigns 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.

- Use the **Hard Assigned** indicator to note whether or not the queue is hard assigned.
- 7 Select the Group follow up indicator check box to enable the bank to indicate whether the follow up on accounts belonging to the same customer has to be done in groups.

8 Select **Enabled** to enable the queue.

9 Click the **Selection Criteria** sub tab.

10 On the **Selection Criteria** sub page's **Criteria** section, select the record you want to work

with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 11 In the **Criteria** section, enter, view, or edit the following information to define the account selection criteria with the following fields:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Seq	Enter sequence numbers (required).
(Enter left bracket (optional).
Parameter	Select the parameter (required).
Comparison Operator	Select comparison operator (required).
Criteria Value	Enter criteria value (required).
)	Enter right bracket (optional).
Logical Expression	Enter logical operator (optional).
Enabled	Select to enable the selection criteria.

12 Click **Save** on the Customer Service page.

13 Click the **Sort** sub tab.

The screenshot shows the Oracle Flexcube Lending and Leasing interface. The main content area is titled "Customer Service Queues" and contains a table with the following columns: Select, Queue Name, Queue Description, Account Condition, Priority, Company, Branch, Hard Assigned, Group Followup Indicator, and Enabled. The table lists several queues, including SCHOFF_LOW_PRI_Q, BKRP_CH_7, HPQ_TEST1, SCH0_HIGH_PRI_Q1, TEST_PI, IVR_QUEUE, DELQ_DAYS_180_300, DELQ_ABOVE_400, and DELQ_DAYS_600_900. Below the table, there is a "Sort" sub-tab with a search criteria section and a table with columns for "Seq" (Sort Field) and "Order".

14 On the **Sort** sub page's **Sort** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 15 In the **Criteria** section, enter, view, or edit the following information to define the account selection criteria with the following fields:

In this field:	Do this:
Select	If selected, indicates that this is the current record.

Seq Enter sequence number (required).
Sort Field Select sort field (required).
Order Select sort order (required).

16 Click **Save** on the Customer Service page.

17 Click the **Responsibilities and Users** sub tab.

The screenshot shows the Oracle Flexcube Lending and Leasing interface. The main section is titled "Customer Service Queues" and contains a table with the following data:

Select	Queue Name	Queue Description	Account Condition	Priority	Company	Branch	Hard Assigned	Group Followup Indicator	Enabled
<input type="radio"/>	SCHOFF_LOW_PRI_Q	SCHOFF_LOW_PRI_Q	SCHEDULE FOR CHARGE OFF	2 ALL	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="radio"/>	BKRP_CH_7	BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS	BANKRUPTCY	2 ALL	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	HPQ_TEST1	HPQ_TEST1	SCHEDULE FOR CHARGE OFF	3 ALL	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	SCHG_HIGH_PRI_Q1	SCHG_HIGH_PRI_Q1	SCHEDULE FOR CHARGE OFF	3 ALL	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	TEST_FI	TEST_FI	DELINQUENT	3 ALL	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	IVR_QUEUE	IVR	INVOLUNTARY REPOSSESSION	3 ALL	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	DELO_DAYS_180_300	DELINQUENCY BETWEEN 180 AND 300	DELINQUENT	3 ALL	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	DELO_ABOVE_400	DELINQUENT ABOVE 400	DELINQUENT	6 ALL	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	DELO_DAYS_600_900	DELINQUENCY ABOVE 600	DELINQUENT	6 ALL	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Below the table, there are sections for "Responsibilities" and "Users". The "Responsibilities" section shows a table with columns for Responsibility and Enabled, with SUPERUSER listed and Enabled checked. The "Users" section shows a table with columns for User, Name, # Assigned, # Hard Assigned, and Enabled, with HARISH, KALI, and VINAY listed.

18 On the **Responsibilities and User** sub page's **Responsibilities** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

19 In the **Responsibilities** section, enter, view, or edit the following information to define the responsibilities that are authorized to work on the queue.

In this field:	Do this:
Select Responsibility	If selected, indicates that this is the current record. Select the responsibility (required).
Enabled	Select to enable the responsibility.

20 On the **Users** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

- In the **Users** section, enter, view, or edit the following information to define the users that are authorized to work on the queue and whether they are hard assigned (a user or a set of users will be assigned to a queue and will always be assigned to it).

Note: Oracle FLEXCUBE Lending and Leasing allows the work queue list to be sorted by user-defined criteria.

In this field:	Do this:
Select	If selected, indicates that this is the current record.
User	Select user (required).
Name	View user name (display only).
# Assigned	View number of accounts assigned (display only).
Hard Assigned	Select to hard assign. (For more information, see the following section in this chapter, Using the Hard Assigned Feature).
Enabled	Select to enable.

- Save your entry.
- Click **Save** on the Customer Service page.
- Click the **Node Assignments** sub tab to 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.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, the Oracle logo and 'FLEXCUBE Lending and Leasing' are visible. The user's session information is shown as 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. The main content area is titled 'Customer Service Queues' and contains a table with the following data:

Select	Queue Name	Queue Description	Account Condition	Priority	Company	Branch	Hard Assigned	Group Followup Indicator	Enabled
<input type="radio"/>	SCHG0FF_LOW_PRI_Q	SCHG0FF_LOW_PRI_Q	SCHEDULE FOR CHARGE0FF	2 ALL	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="radio"/>	BKRP_CH_7	BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS	BANKRUPTCY	2 ALL	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	HPQ_TEST1	HPQ_TEST1	SCHEDULE FOR CHARGE0FF	3 ALL	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	SCH0_HIGH_PRI_Q1	SCH0_HIGH_PRI_Q1	SCHEDULE FOR CHARGE0FF	3 ALL	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	TEST_PI	TEST_PI	DELINQUENT	3 ALL	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	IVR_QUEUE	IVR	INVOLUNTARY REPOSSESSION	3 ALL	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	DELO_DAYS_180_300	DELINQUENCY BETWEEN 180 AND 300	DELINQUENT	3 ALL	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	DELO_ABOVE_400	DELINQUENT ABOVE 400	DELINQUENT	5 ALL	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	DELO_DAYS_600_900	DELINQUENCY ABOVE 600	DELINQUENT	6 ALL	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Below the table, there are tabs for 'Selection Criteria', 'Sort', 'Responsibilities and Users', and 'Node Assignments'. The 'Node Assignments' tab is selected, showing a search area with 'Search Criteria' and 'Execute Search' buttons, and a table with the following content:

Select	Node	Enabled
No rows yet.		

- In the **Node Assignments** sub page's **Node Assignments** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

25 In the **Node Assignments** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Node	Select the node (required).
Enabled	Select to enable the record.

26 Click **Populate** on the Node Assignments sub page to display the respective UI nodes in the origination module.

27 Click **Save** on the Queues page.

Group Follow-up

Oracle FLEXCUBE Lending and Leasing 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 Oracle FLEXCUBE Lending and Leasing 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. Oracle FLEXCUBE Lending and Leasing 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.

Examples

Suppose a customer holds three accounts, one that’s 30 days delinquent and in the 0_30_DAYS_DEL queue, one that’s 60 days delinquent and in the 30_60_DAYS_DEL queue and one that’s 90 days delinquent and in the 90+_DAYS_DEL.

a) If each of the queues Group Followup Ind is cleared (not selected) on the Queue setup Customer Service page, no group follow-up will be performed.

b) If each of the queues Group Followup Ind is selected on the Queue setup Customer Service page, while updating the follow-up date for the low priority days queue, Oracle FLEXCUBE Lending and Leasing will use the 90 days follow-up date

c) If the Group Followup Ind is selected on the Queue setup 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, Oracle FLEXCUBE Lending and Leasing will use the follow-up date of 60 days for the low priority account.

Using the Hard Assigned feature

Oracle FLEXCUBE Lending and Leasing’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 un-assigned accounts in a queue. Three Oracle FLEXCUBE Lending and Leasing users are assigned to the queue, two of whom are selected as Hard Assigned on the Responsibilities and Users sub page of the Queues Setup page.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface for 'Customer Service Queues'. The top navigation bar shows 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. The main content area is divided into three sections: 'Customer Service Queues', 'Responsibilities', and 'Users'.

Customer Service Queues Table:

Select	Queue Name	Queue Description	Account Condition	Priority	Company	Branch	Hard Assigned	Enabled
<input checked="" type="radio"/>	DELO_DAYS_30+	DELINQUENCY QUEUE: DAYS MORE THAN 30	DELINQUENT	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	ZYX325	ZYX325_TEST	LEGAL ACTION	1	PFR	HQ	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	DELO_DAYS_30_60	DELINQUENCY QUEUE BETWEEN 30 AND 60	DELINQUENT	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	ATEST	ATEST	BANKRUPTCY	1	PFR	HQ	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	TEST101	TEST101	DELINQUENT	1	PFR	HQ	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	CLOSURE_TEST	CLOSURE	LEGAL ACTION	1	PFR	HQ	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	ABCD	ABCDTEST	REPOSSESSION	1	PFR	HQ	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	LPQ_TEST1	LPQ_TEST1	SCHEDULE FOR CHARGE OFF	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	RENEWAL_PDC	REMINDER FOR RENEWAL OF EXHAUSTED PDC	PENDING_PDC	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	TIP	PAYOFF/TERMINATION IN PROGRESS QUEUE	PAYOFF/TERMINATION IN PROGRESS	1	ALL	ALL	<input type="checkbox"/>	<input checked="" type="checkbox"/>

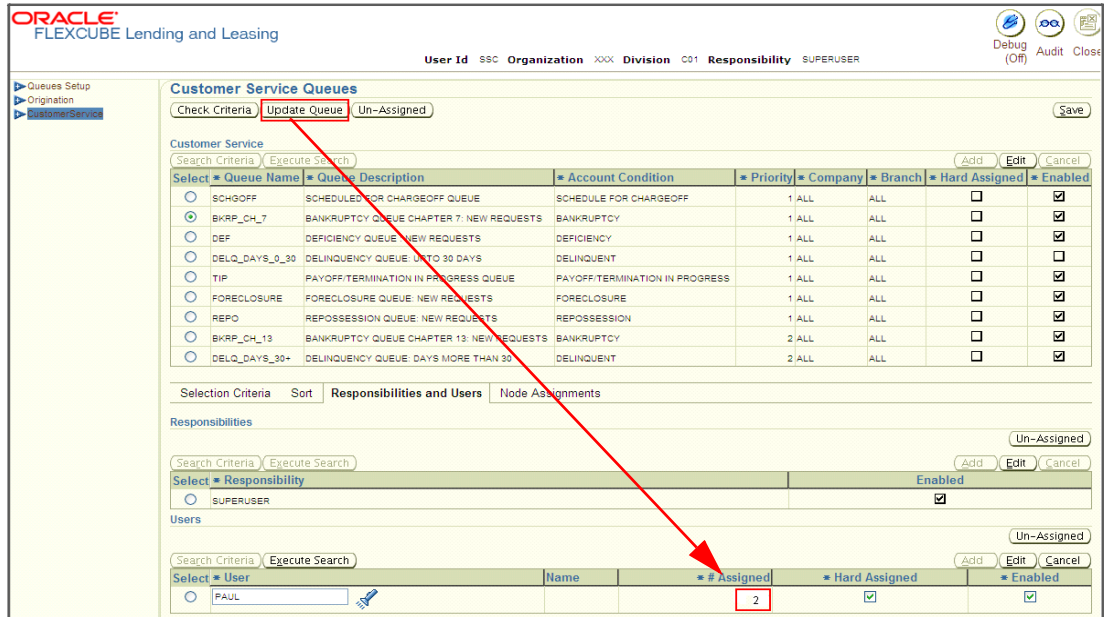
Responsibilities Table:

Select	Responsibility	Enabled
<input checked="" type="radio"/>	COLLECTOR	<input checked="" type="checkbox"/>
<input type="radio"/>	COLLECTOR MANAGER	<input checked="" type="checkbox"/>
<input type="radio"/>	COLLECTOR SUPERVISOR	<input checked="" type="checkbox"/>
<input type="radio"/>	SUPERUSER	<input checked="" type="checkbox"/>

Users Table:

Select	User	Name	# Assigned	Hard Assigned	Enabled
<input checked="" type="radio"/>	DEMOCOLL	DEMO COLLECTOR	0	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	KALI	KALIDASAN R	0	<input type="checkbox"/>	<input checked="" type="checkbox"/>

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



If Oracle FLEXCUBE Lending and Leasing users already have accounts assigned to them, Oracle FLEXCUBE Lending and Leasing 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, Oracle FLEXCUBE Lending and Leasing would give the third user the first 5 accounts, thus bringing that user's total to ten. Oracle FLEXCUBE Lending and Leasing splits the next five between the second and third, bringing their totals to 13 and 12, respectively.

Note: Oracle FLEXCUBE Lending and Leasing randomly assigns these accounts.

To set up a user as Hard Assigned feature

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Queues** bar link.
- 3 In the Queue Setup link bar, click **Customer Service**.
- 4 On the **Customer Service** page's **Customer Service** section, select the queue with the users you want to hard assign.
- 5 Select the **Hard Assigned** box to enable the queue to support the Hard Assigned feature.
- 6 Click the **Responsibilities and Users** sub tab.
- 7 In the **Responsibilities and Users** sub page's **Responsibilities** section, select the level responsibility of the users you want to hard assign in the queue.
- 8 In the **Users** section, select **Hard Assigned** for each user you want to hard assign.
- 9 On the **Customer Service** page, click **Update Queue** to distribute the applications in the queue to the hard assigned users.

Oracle FLEXCUBE Lending and Leasing displays an Information section with the message "Queue creation submitted in background".

- 10 Choose **OK** beneath the **Error Message** section box containing the words NO ERROR.

Oracle FLEXCUBE Lending and Leasing distributes and hard assigns the accounts in the queue to the selected users in the Users section.

- 11 Click **Save** on the Customer Service page.

To remove a user

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Queues** bar link.
- 3 In the Setup Module link bar, click **Customer Service**.
- 4 On the **Customer Service** page's **Customer Service** section, select the queue with the users you want to remove.
- 6 Click the **Responsibilities and Users** sub tab.
- 7 In the **Responsibilities and Users** sub page's **Responsibilities** section, select the responsibility of the user you want to remove.
- 8 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, clear the **Hard Assigned** check box.
 - If you don't want that user to be assigned to that queue any longer, clear the **Enabled** check box.

Oracle FLEXCUBE Lending and Leasing updates the number of accounts assigned to a user only after:

- The nightly batch job runs
 - or-
 - You choose the **Update Queue** button.
- 9 Click **Save** on the Customer Service page.

CHAPTER 11: EVENTS SETUP

The Events Setup window gives you the ability to set up “trigger events” with associated actions which Oracle FLEXCUBE Lending and Leasing performs during loan origination and account processing. The fields on this form are both system and user defined.

During loan origination or account processing, when an account moves from one status/sub status to another, or changes condition, Oracle FLEXCUBE Lending and Leasing can trigger an event and perform the associated event actions. This can occur either online or in batch mode. There are three pages on the Events Setup window to set up and maintain these events:

- Setup page
- Online page
- Batch page

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

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

Setup link (Setup page)

The Setup page contains two predefined sections of information, the Event Types section and the Event Action Types sections. This page and its two sections provide a master table for setting up the online and batch events. This setup triggers the event, which in turn triggers the event's associated actions during application entry.

To set up the setup details

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Events** bar link.
- 3 In the Events Setup link bar, click the **Loan** drop-down link for product associated with the event.
- 4 Click the **Setup** link.

Event Types

Select	Event Type Code	Description	Process Type	Entity Type	Engine Type	Enabled	System
<input checked="" type="radio"/>	EVE01	ACCOUNT LEVEL BATCH EVENT #01	BATCH	ACCOUNTS	MONETARY TRANSACTIONS PROCESSING	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	EVE01	APPLICATION LEVEL BATCH EVENT #01	BATCH	APPLICATIONS	CREDIT BUREAU PROCESSING	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	EVE02	ACCOUNT LEVEL BATCH EVENT #02	BATCH	ACCOUNTS	MONETARY TRANSACTIONS PROCESSING	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	EVE02	APPLICATION LEVEL BATCH EVENT #02	BATCH	APPLICATIONS	CORRESPONDENCE	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	EVE03	ACCOUNT LEVEL BATCH EVENT #03	BATCH	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	EVE03	APPLICATION LEVEL BATCH EVENT #03	BATCH	APPLICATIONS	APPLICATION STATUS CHANGE	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	EVE04	ACCOUNT LEVEL BATCH EVENT #04	BATCH	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	EVE04	APPLICATION LEVEL BATCH EVENT #04	BATCH	APPLICATIONS	APPLICATION STATUS CHANGE	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	EVE05	ACCOUNT LEVEL BATCH EVENT #05	BATCH	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	EVE05	APPLICATION LEVEL BATCH EVENT #05	BATCH	APPLICATIONS	APPLICATION STATUS CHANGE	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Event Action Types

Select	Action Code	Description	Process Type	Entity Type	Engine Type	Enabled	System
<input checked="" type="radio"/>	POST_CONDITION_TRANSACTION_ACC_ONLINE	POST CONDITION TRANSACTION	ONLINE	ACCOUNTS	CONDITION/ASSIGNMENT PROCESSING	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	POST_MONETARY_TRANSACTION_ACC_ONLINE	POST MONETARY TRANSACTION	ONLINE	ACCOUNTS	MONETARY TRANSACTIONS PROCESSING	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

- 5 In the **Setup** page's **Events Type** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of event type records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 6 In the **Events Type** section, enter, view, or edit the following information:

In this field:

Do this:

Select

If selected, indicates this is the current record.

Event Type Code

Enter the event type code (required).

Description

Enter the event description (required).

Process Type

Enter the process type (BATCH or ONLINE) (required).

Entity Type	Enter the entity type (ACCOUNTS or APPLICATIONS) (required).
Engine Type	Enter the engine type (MONETRARY TRANSACTIONS PROCESSING, NON-MONETRAY TRANSACTION PROCESSING, CONDITION/ASSIGNMENT PROCESSING, APPLICATION STATUS CHANGE, CREDIT BUREAU PROCESSING, or CORRESPONDENCE) (required).
Enabled System	Select or clear to activate or disable the event type. If selected, it indicates that the event type is system define. If cleared, it indicates that the event type is user defined (display only).

- 7 The **Event Action Types** section is system defined and lists the action codes supported in Oracle FLEXCUBE Lending and Leasing. In the **Event Action Types** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of event action type records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 8 In the **Events Action Type** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Action Code	Enter the action code (required).
Description	Enter the action description (required)
Process Type	Enter the process type (BATCH or ONLINE) (required)
Entity Type	Enter the entity type (required)
Engine Type	Enter the engine type (required).
Enabled	Select to activate or disable the action.
System	If selected, it indicates that the action is system define. If cleared, it indicates that the action is user defined (display only).

- 9 Click **Save** on the Setup page.

Online link (Online page)

The Online page allows you to set up the events performed online by Oracle FLEXCUBE Lending and Leasing. Oracle FLEXCUBE Lending and Leasing supports the following online events:

- 1 A change in account's status. Oracle FLEXCUBE Lending and Leasing 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. Oracle FLEXCUBE Lending and Leasing processes the event's actions when the:
 - Account condition DELINQUENT is opened
 - Account condition DELINQUENT is closed

- 3 The posting of a non-monetary transaction to the account.

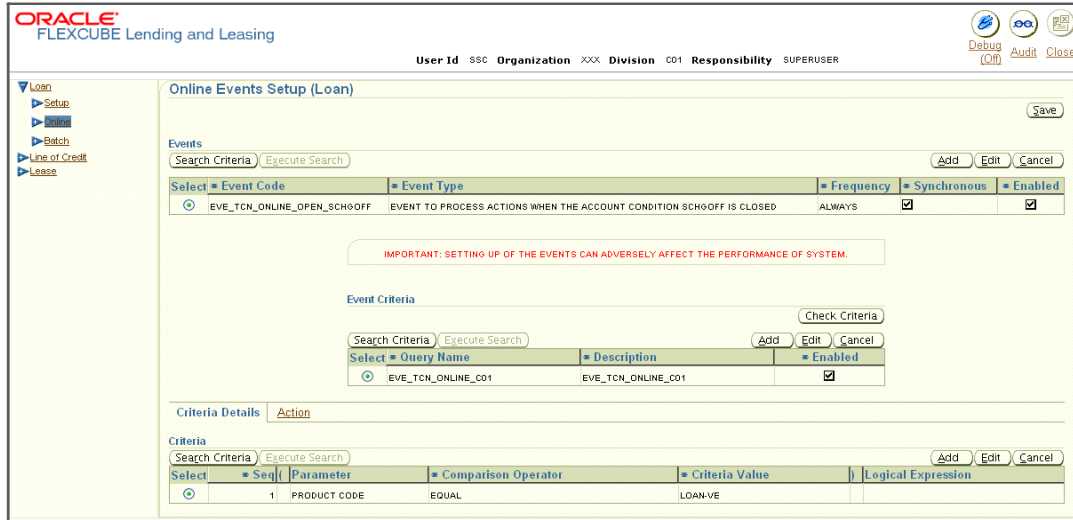
The events that can be performed online after each of the events listed above are as follows:

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

The Online page allows you to set up the online events by defining all online events and the event criteria actions.

To set up the online

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Events** bar link.
- 3 In the Events Setup link bar, click the **Loan** drop-down link for product associated with the event.
- 4 Click the **Online** link.



5 In the **Events** page's **Events** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of event records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

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

In this field:

Do this:

Select	If selected, indicates this is the current record.
Event Code	Enter the event code (required).
Event Type	Enter the event type (required).
Frequency	Enter the event frequency (required).

7 Select the **Synchronous** box to set the event as synchronous (any failure in triggering the event will fail to trigger the entire transaction).

-or-

Clear the **Synchronous** box to set the event as asynchronous (any failure in the event will not affect the transaction, which will be successfully completed).

8 Select or clear the **Enabled** box to activate or disable the event type.

9 The **Event Criteria** section allows you to name and describe the query for an event, as well as enable or disable the query. In the **Events Criteria** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of event criteria records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

10 In the **Event Criteria** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Query Name	Enter the query name (required).
Description	Enter the query description (required).
Enabled	Select to activate or disable the event criteria.

11 Click **Save** on the Online page.

Online link > Criteria Details sub page

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

To set up the criteria details

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Events** bar link.
- 3 In the Events Setup link bar, click the **Loan** drop-down link for product associated with the event.
- 4 Click the **Online** link.
- 5 In the **Events** page's **Events** section, select the record you want to work with.
- 6 Click the **Criteria Details** sub tab.
- 7 In the **Criteria Details** sub page's **Criteria** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of criteria records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 8 In the **Criteria** section, enter, view, or edit the following information to define the event selection criteria:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Seq	Enter sequence numbers (required).
(Enter left bracket (optional).
Parameter	Select the parameter (required).
Comparison Operator	Select comparison operator (required).
Criteria Value	Enter criteria value (required).
)	Enter right bracket (optional).
Logical Expression	Enter logical operator (optional).

9 Click **Save** on the Online page.

Online link > Action sub page

The Actions sub page records the actions Oracle FLEXCUBE Lending and Leasing performs after the event is triggered.

To set up the action

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Events** bar link.
- 3 In the Events Setup link bar, click the **Loan** drop-down link for product associated with the event.
- 4 Click the **Online** link.
- 5 In the **Events** page's **Events** section, select the record you want to work with.
- 6 Click the **Action** sub tab.

The screenshot displays the 'Online Events Setup (Loan)' interface. It includes a navigation menu on the left with options like 'Loan', 'Setup', 'Batch', 'Line of Credit', and 'Lease'. The main content area is divided into several sections: 'Events', 'Event Criteria', 'Criteria Details', and 'Action'. The 'Events' section contains a table with columns for Event Code, Event Type, Frequency, Synchronous, and Enabled. The 'Event Criteria' section has a table with Query Name, Description, and Enabled columns. The 'Action' section features a table with Description, Seq, and Enabled columns. The 'Action Parameters' section at the bottom lists parameters like CREDIT BUREAU REQUEST TYPE, SOURCE, REPORT TYPE, and CUSTOMER RELATION with their respective values.

- 7 In the **Action** sub page's **Actions** section, select the record you want to work with.
Note: If you choose, use **Search Criteria** to limit the display of action records.
 - If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 8 In the **Actions** section, define the action you want Oracle FLEXCUBE Lending and Leasing 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):

In this field:

Do this:

Select

If selected, indicates this is the current record.

Description	Enter the event action (required).
Seq	Enter sequence numbers (required).
Enabled	Select or clear to activate or disable the event action.

- 9 In the **Action Parameters** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of action parameter records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 10 For each event action, use the **Action Parameters** section to set up the required action parameters and values.

In this field:	Do this:
Select	If selected, indicates this is the current record.
Description	Enter the event action (required).
Value	Enter sequence numbers (required).

- 11 Click **Save** on the Online page.

Batch link (Batch page)

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

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

To set up the batch

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Events** bar link.
- 3 In the Events Setup link bar, click the **Loan** drop-down link for product associated with the event.
- 4 Click the **Batch** link.

The screenshot displays the 'Batch Events Setup (Loan)' interface. It includes a navigation menu on the left with options like 'Loan', 'Setup', 'Online', 'Batch', 'Line of Credit', and 'Lease'. The main area contains several sections: 'Events' with a table of event records, an 'IMPORTANT' warning message, 'Event Criteria' with a table of criteria, and 'Criteria' with a table of search criteria. The 'Events' table has the following data:

Select	Event Code	Event Type	Frequency	Synchronous	Enabled
<input checked="" type="radio"/>	EVE01_ACC	ACCOUNT LEVEL BATCH EVENT #01	DAILY	<input type="checkbox"/>	<input checked="" type="checkbox"/>

The 'Event Criteria' table shows:

Select	Query Name	Description	Enabled
<input checked="" type="radio"/>	EVE01_ACC_01	EVE01_ACC_01	<input checked="" type="checkbox"/>

The 'Criteria' table shows:

Select	Seq	Parameter	Comparison Operator	Criteria Value	Logical Expression
<input checked="" type="radio"/>	1	PRODUCT CODE	EQUAL	LOAN-VE	

- 5 In the **Batch** page's **Events** section, select the record you want to work with.
Note: If you choose, use **Search Criteria** to limit the display of event records.
 - If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 6 In the **Events** section, enter, view, or edit the following information:

In this field:

Do this:

Select

If selected, indicates this is the current record.

Event Code	Enter the event code (required).
Event Type	Enter the event type (required).
Frequency	Enter the event frequency (required).

- 7 The **Synchronous** box is cleared as all batch events are set as asynchronous; any failure in the event will not affect the transaction, which will be successfully completed.
- 8 Select or clear the **Enabled** box to activate or disable the event type.
- 9 The **Events Criteria** section allows you to name and describe the query for an event, as well as enable or disable the query. In the **Events Criteria** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of event criteria records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

- 10 In the **Events Criteria** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Query Name	Enter the query name (required).
Description	Enter the query description (required).
Enabled	Select to activate or disable the event criteria.

- 11 Click **Save** on the Batch page.

Batch link > Criteria Details sub page

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

To set up the criteria details

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Events** bar link.
- 3 In the Events Setup link bar, click the **Loan** drop-down link for product associated with the event.
- 4 Click the **Batch** link.
- 5 In the **Batch** page's **Events** section, select the record you want to work with.
- 6 Click the **Criteria Details** sub tab.
- 7 In the **Criteria Details** sub page's **Criteria** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of criteria records.

- If you are entering a new record, click **Add**.
- If you are changing an existing record, click **Edit**.

- 8 In the **Criteria** section, enter, view, or edit the following information to define the event

selection criteria:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Seq	Enter sequence numbers (required).
(Enter left bracket (optional).
Parameter	Select the parameter (required).
Comparison Operator	Select comparison operator (required).
Criteria Value	Enter criteria value (required).
)	Enter right bracket (optional).
Logical Expression	Enter logical operator (optional).

- 9 Click **Save** on the Batch page.

Batch link > Action sub page

The Action sub page allows you to define the actions performed in the batch event. Oracle FLEXCUBE Lending and Leasing supports the following batch event actions:

- Send letter for an account
- Generate correspondence for an account

To set up action

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Events** bar link.
- 3 In the Events Setup link bar, click the **Loan** drop-down link for product associated with the event.
- 4 Click the **Batch** link.
- 5 In the **Batch** page's **Events** section, select the record you want to work with.
- 6 Click the **Action** sub tab.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface for setting up a batch event. The main title is "Batch Events Setup (Loan)". The user is logged in as "SUPERUSER".

Events Section:

Select	Event Code	Event Type	Frequency	Synchronous	Enabled
<input checked="" type="radio"/>	EVE01_ACC	ACCOUNT LEVEL BATCH EVENT #01	DAILY	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Event Criteria Section:

Select	Query Name	Description	Enabled
<input checked="" type="radio"/>	EVE01_ACC_01	EVE01_ACC_01	<input checked="" type="checkbox"/>

Action Section:

Select	Description	Seq	Enabled
<input checked="" type="radio"/>	SEND LETTER	1	<input checked="" type="checkbox"/>

Action Parameters Section:

Select	Description	Value
<input checked="" type="radio"/>	LETTER NAME	WELCOME

7 In the **Action** sub page's **Actions** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of action records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 8 In the **Actions** section, define the action you want Oracle FLEXCUBE Lending and Leasing 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):

In this field:	Do this:
Select	If selected, indicates this is the current record.
Description	Enter the event action (required).
Seq	Enter sequence numbers (required).
Enabled	Select or clear to activate or disable the event action.

9 In the **Action Parameters** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of action parameter records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 10 For each event action, use the **Action Parameters** section to set up the required action parameters and values.

In this field:	Do this:
Select	If selected, indicates this is the current record.
Description	Enter the event action (required).
Value	Enter sequence numbers (required).

11 Click **Save** on the Batch page.

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 FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Batch Jobs** bar link.
- 3 In the Batch Jobs Setup link bar, click **Monitor Jobs**.
- 4 On the **Monitor Jobs** page, choose **Back Ground** in the **Job Type** section.

Oracle FLEXCUBE Lending and Leasing displays the status for all asynchronous events that have been completed or failed for an account.

CHAPTER 12: ORACLE FLEXCUBE LENDING AND LEASING USER PRODUCTIVITY SETUP

Oracle FLEXCUBE Lending and Leasing User Productivity Setup window is a supervisor feature that allows you to monitor the daily performances of Oracle FLEXCUBE Lending and Leasing users completing loan servicing tasks. These tasks are categorized as customer service/collection tasks.

Note: Oracle FLEXCUBE Lending and Leasing updates this display only form every day.

Using the Oracle FLEXCUBE Lending and Leasing User Productivity Setup window, you can review the following daily tallies:

- 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 Oracle FLEXCUBE Lending and Leasing User Productivity Setup window to view this information.

Viewing the Customer Service/Collection tasks

Daily tallies from the Customer Service module appear on the pages opened from the following Customer Service/Collection drop-down link links:

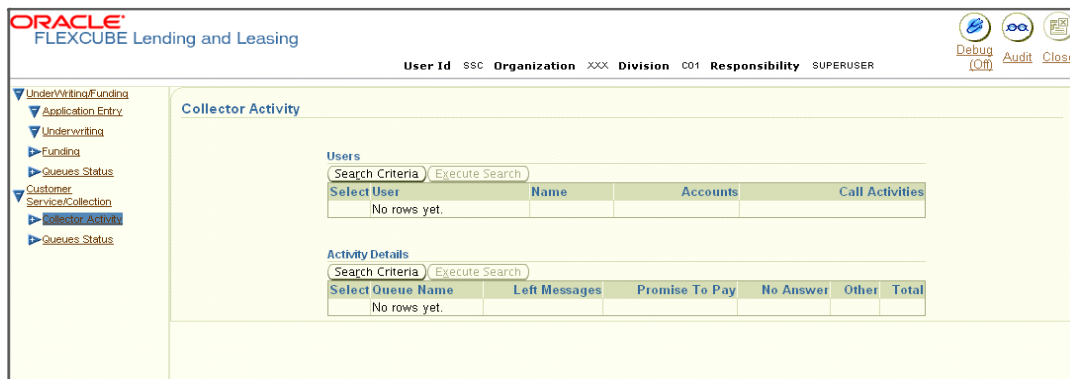
- Collector Activity
- Queues Status

Customer Service/Collection link > Collector Activity link

The Customer Service/Collection link's Collector Activity link displays the number of accounts worked and call activities by collector for the day. It also displays details regarding calls and total number of calls per queue.

To use the Collector Activity link

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **User Productivity** bar link.
- 3 In the User Productivity link bar, click **Customer Service/Collection** drop-down link, then click **Collector Activity**.



- 4 In the **Collector Activity** page's **Users** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- 5 In the **Users** section, view the following information:

In this field:

Select
User
Name
Accounts
Call Activities

View this:

If selected, indicates that this is the current record.
The user code.
The user name.
The number of accounts worked.
The number of call activities.

- 6 In the **Activity Details** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

- In the **Activity Details** section, view the following information for the selected user:

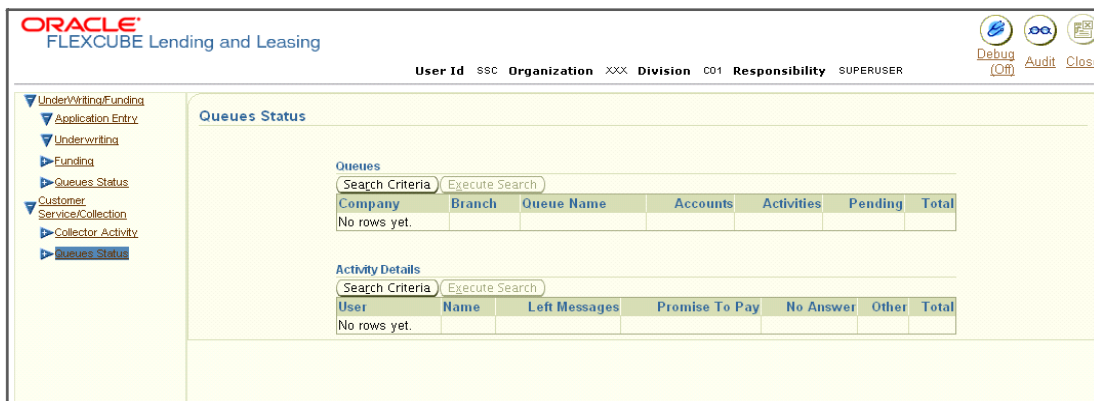
In this field:	View this:
Select	If selected, indicates that this is the current record.
Queue Name	The queue name.
Left Messages	The left message activity count.
Promise To Pay	The promise to pay activity count.
No Answer	The no answer activity count.
Other	The other activity count.
Total	The total activity count.

Customer Service/Collection link's Queues Status link

The Customer Service/Collection link's Queues Status link 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 these queues and details of the call activities.

To use the Queues Status link

- On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- Click the **User Productivity** bar link.
- In the User Productivity link bar, click **Customer Service/Collection** drop-down link, then click **Queues Status**.



- In the **Queues Status** page's **Queues** section, select the record you want to work with.
Note: If you choose, use **Search Criteria** to limit the display of records.
- In the **Queues** section, view the following information:

In this field:	View this:
Company	The company.
Branch	The branch.
Queue Name	The queue name.
Accounts	The number of accounts worked.
Activities	The number of call activities.
Pending	The number of accounts pending.
Total	The number of total accounts.

6 In the **Activity Details** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of records.

7 In the **Activity Details** block, view the following information for the selected queue:

In this field:

View this:

User

The user code.

Name

The user name.

Left Messages

The left message activity count.

Promise To Pay

The promise to pay activity count.

No Answer

The no answer activity count.

Other

The other activity count.

Total

The total activity count.



Setup Guide - Consumer Loans Collection
January 2010
Version 1.1

Oracle Corporation
World Headquarters
500 Oracle Parkway
Redwood Shores, CA 94065
U.S.A.

Worldwide Inquiries:
Phone: +1.650.506.7000
Fax: +1.650.506.7200
www.oracle.com/financial_services/

Copyright © 2009 – 2010 Oracle Financial Services Software Limited. All rights reserved.

No part of this work may be reproduced, stored in a retrieval system, adopted or transmitted in any form or by any means, electronic, mechanical, photographic, graphic, optic recording or otherwise, translated in any language or computer language, without the prior written permission of Oracle Financial Services Software Limited.

Due care has been taken to make this Setup Guide - Consumer Loans Collection and accompanying software package as accurate as possible. However, Oracle Financial Services Software Limited makes no representation or warranties with respect to the contents hereof and shall not be responsible for any loss or damage caused to the user by the direct or indirect use of this Setup Guide - Consumer Loans Collections and the accompanying Software System. Furthermore, Oracle Financial Services Software Limited reserves the right to alter, modify or otherwise change in any manner the content hereof, without obligation of Oracle Financial Services Software Limited to notify any person of such revision or changes.

All company and product names are trademarks of the respective companies with which they are associated.