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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
User Defined Defaults link (User Defined Defaults Setup page)	1-22
Txn Codes link (Transaction Codes Setup page)	1-27
Transaction Codes Setup sub pages	1-29
Parameters sub page	1-29
Access Grid sub page	1-30
Products sub page	1-32
Data Files link (Data File Setup page)	1-34
Reports link (Reports page)	1-37
Error Messages link (Error Messages Setup page)	1-39
Translation link > Setup Translation link (Translation Setup page)	1-41
Translation link > Message Translation link (Message Translation Setup page)	1-44

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)	2-30
Bank Details link (Banks page)	2-33
Standard Payees link (Standard Payees page)	2-36
Check Details link (Check Details page)	2-39
Currency link	2-40
Currency Pair link	2-41
Zip Codes link	2-42

CHAPTER 3 : DE-DUPE SETUP

Dedupe link (De-Dupe page)	3-2
--------------------------------------	-----

CHAPTER 4 : ORACLE FLEXCUBE LENDING AND LEASING CREDIT BUREAU SETUP

Credit Bureau Setup details	4-1
Credit Bureau setup	4-3
Request link > Report Formats link (Report Formats page)	4-4
Request link > Connections link (Connections page)	4-8
Request link > Zip Matrix link (Zip Matrix page)	4-11
Request link > Parameters link (Parameters page)	4-13
Request link > Score Reasons link (Score Reasons page)	4-15
Reporting link (Reporting page)	4-17
Special Metro II Code reporting	4-18
Oracle Wallet Manager setup	4-20
Oracle JVM Security setup	4-22
Importing a trusted certificate into an Oracle Wallet	4-23
Importing the Certificates into an Oracle Wallet	4-25
De-duping Credit Bureau data	4-27

CHAPTER 5 : BATCH JOB SETUP

Setup link > Batch Job link (Batch Job Sets page)	5-2
Setup link > Job Holidays link (Job Holidays page)	5-7
Monitor Batch Jobs link	5-8
Monitor Jobs link (Monitor Details page)	5-13
Monitor Users link (Monitor page)	5-15
Services link (Services page)	5-16
Log Files link > Data Server link (Batch Jobs page)	5-17
Log Files link > Application Server link (Batch Jobs page)	5-19

CHAPTER 6 : PRODUCT SETUP

Setup drop-down link	6-1
Setup link > Assets link (Assets page)	6-2
Setup link > Scoring Parameters link (Scoring Parameters page)	6-6
Setup link > Index Rates link (Index Rates page)	6-9
Setup link > Currency Exchange Rates link (Currency Exchange Rates page)	6-11

CHAPTER 7 : PRODUCT LINE OF CREDIT SETUP

Line of Credit link > Products link (Line of Credit Products page)	7-2
Line of Credit link > Pricing link (Pricing page)	7-5
Line of Credit link > Edits link (Edits page)	7-9
Line of Credit link > Cycles link (Cycles page)	7-16
Line of Credit link > Scoring link (Scoring page)	7-22
Line of Credit link > Scoring link > Scoring Models page > Parameters sub page	7-24
Line of Credit link > Scoring link > Scoring Models page > Grades sub page	7-26
Line of Credit link > Contract link (Contract page)	7-28
Line of Credit link > Contract link > Balances sub page	7-33
Line of Credit link > Contract link > Amortize Balances sub page	7-36
Line of Credit link > Contract link > Itemization sub page	7-37
Line of Credit link > Contract link > Fees sub page	7-40
Line of Credit link > Fees link (Fee page)	7-42
Line of Credit link > Checklists link (Checklists page)	7-45
Line of Credit link > Org. Fees link (LoC Origination Fees page)	7-48

Line of Credit link > Stipulation link (LoC Stipulations page)	7-51
Line of Credit link > Spreads link (Spreads page)	7-53
Line of Credit link > Letters link (LoC Letters page)	7-55
Line of Credit link > Promotions link (LOC Introductory page)	7-58
Line of Credit link > Insurances link (Insurances page)	7-61

CHAPTER 8 : CORRESPONDENCE SETUP

Correspondence Setup link bar	8-2
Functions link (System Functions page).	8-2
Elements link (Elements page)	8-4
E-Form Elements link (E-Forms Elements page)	8-5
Documents link (Documents page)	8-7
Correspondence link (Correspondence page)	8-10

CHAPTER 9 : PRODUCER SETUP

Producer Setup link > Cycles link (Producer Management page)	9-5
Producer Detail link > Producers link (Producer Management page).	9-8
Payment Details sub page.	9-11
Tracking Attributes sub page.	9-12
Contacts sub page	9-13
Comments sub page.	9-14
Summary sub page.	9-15

CHAPTER 10 : VENDORS SETUP

Setup link > Vendor Services link.	10-2
Setup link > Cycle link	10-4
Vendor Detail link > Vendors link	10-9
Vendor Detail link > Vendors link (Vendors Groups sub page)	10-11
Vendor Detail link > Vendors link (Payment Details sub page)	10-12
Vendor Detail link > Work Orders link.	10-14
Vendor Detail link > Follow-up link	10-17
Vendor Detail link > Invoices link	10-19

CHAPTER 11 : QUEUE SETUP

Origination link (Queues page)	11-2
--	------

CHAPTER 12 : EVENTS SETUP

Setup link (Setup page)	12-2
Online link (Online page)	12-4
Online link > Criteria Details sub page.	12-5
Online link > Action sub page	12-6
Batch link (Batch page)	12-8
Batch link > Criteria Details sub page	12-9
Batch link > Action sub page	12-10
Monitoring events	12-12

CHAPTER 13 : ORACLE FLEXCUBE LENDING AND LEASING USER PRODUCTIVITY SETUP

Viewing the Underwriting/Funding tasks	13-2
UnderWriting/Funding link > Application Entry link.	13-2
UnderWriting/Funding link > Underwriting link	13-3

UnderWriting/Funding link > Funding link	13-4
UnderWriting/Funding link > Queues Status link	13-5

APPENDIX A : SUMMARY OF ORACLE FLEXCUBE LENDING AND LEASING CREDIT SCORING PARAMETERS

Glossary	A-1
Credit Scoring Parameters by Category	A-2
1. Applicant Details / Debt Ratios	A-2
2. Line of Credit Details	A-4
3. Auto Trades / Inquiries	A-4
4. Bank Trades / Inquiries	A-5
5. Card Trades / Inquiries	A-7
6. Installment Trades / Inquiries	A-8
7. Line of Credit Finance Trades / Inquiries	A-9
8. Mortgage Trades / Inquiries	A-10
9. Retail Trades / Inquiries	A-11
10. Revolving Trades	A-12
11. Sales Finance Trades / Inquiries	A-13
12. Other Trades	A-14
13. Bankruptcy information	A-18
14. Delinquency Information	A-19
15. Derogatory Trade Information	A-20

APPENDIX B : ROUNDING AMOUNTS AND RATE ATTRIBUTES

APPENDIX C : INTERFACING ORACLE FLEXCUBE LENDING AND LEASING WITH BI PUBLISHER

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 indicates the user is 'SUPERUSER' with 'Responsibility C-01' and 'Division XXX'. The main content area is titled 'System Parameters Setup'. On the left, a 'System' drop-down menu is expanded, showing options: Parameters, Lookups, User Defined Tables, Audit Tables, User Defined Defaults, Txn Codes, Data Files, Reports, Error Messages, Translation, and User. The main area contains a table of system parameters. The table has columns: 'Select * Parameter', 'Description', '* Parameter Value', and 'Enabled'. The parameters listed include ACA_PAYMENT_AUTO_LOAD, ACA_PRENOTE_DAYS, ACA_PRE_PROCESS_DAYS, ACH_PAYEE_PRENOTE_DAYS, ACPPRC_BJ_100_01_DEBUG_LEVEL, AGE_APPROVED_CONDITIONED_DAYS, AGE_CONTRACT_DAYS, CAPPRC_BJ_100_01_DEBUG_LEVEL, 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, and CMN_SCHEMA_NAME. Each parameter has a radio button for selection, a description, a value, and a checkbox for the 'Enabled' status.

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 - EUROPEAN 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
- User Defined Defaults
- 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: decision fax control, scoring model.

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.

CAUTION: You can only define these parameters only. Changing the values of any of these parameters affects all related Oracle FLEXCUBE Lending and Leasing processing.

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 displays the 'System Parameters Setup' page in Oracle FLEXCUBE Lending and Leasing. The page header shows the user as 'SUPERUSER' with various organizational details. A left-hand navigation menu is visible, with 'System' selected. The main content area is titled 'System Parameters Setup' and contains a table of parameters. The table has columns for 'Select', 'Parameter', 'Description', 'Parameter Value', and 'Enabled'. The 'Enabled' column contains checkboxes, all of which are checked. The table lists 20 parameters, including 'ACA_PAYMENT_AUTO_LOAD', 'ACA_PRENOTE_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_FL_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'. The 'Parameter Value' column shows values like 'YES', '7', '2', '30', 'NO', 'ROUND', 'home/qflnew', and 'home/qflnew'. The page also includes a search criteria field, 'Add', 'Edit', and 'Cancel' buttons, and pagination controls showing '1-20 of 144' records.

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_FL_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 checked="" 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	QFLNEW	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_SCHEMA_PASSWORD	ORACLE PASSWORD FOR THIS SCHEMA	C248C39C43C2B6C2885E2D6B1CC3A8482A1345C2851D6DC38F0EC2895F392369C29C7028C3A4C397C38620C2A13C3BE261	<input checked="" type="checkbox"/>
<input type="radio"/>	CMN_SERVER_HOME	SERVER HOME DIRECTORY	home/qflnew	<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.

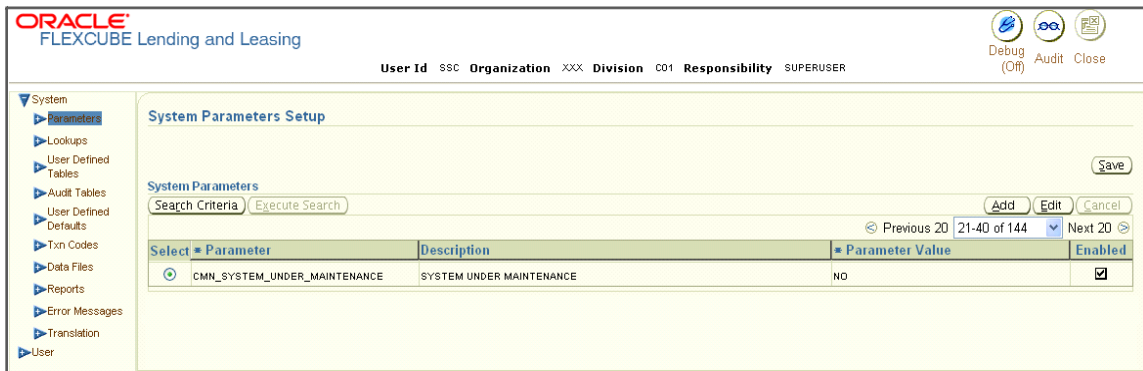
- 7 Click **Save** on the System Parameters Setup page.

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:	Description:
CMN_SYSTEM_UNDER_MAINTENANCE	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:

1. SET-EOD
2. 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, indicating 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	Details	Set Code	Job Set Description	Freq Code	Freq Value	Start Time	Critical	Enabled
<input checked="" type="radio"/>	Show	SET-EOD	INITIATE END-OF-DAY PROCESSING	DAILY	DAILY	10:00:00 PM	<input 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 checked="" type="radio"/>	Show	1	PROCEDURE	JOBBOD_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	Details	Set Code	Job Set Description	Freq Code	Freq Value	Start Time	Critical	Enabled
<input checked="" type="radio"/>	Show	SET-BOD	BEGINING 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 checked="" type="radio"/>	Show	1	PROCEDURE	JOBBOD_BJ_000_02	PROCESS PARKED TRANSACTIONS	5	1000	50	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	2	PROCEDURE	JOBBOD_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 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"/>

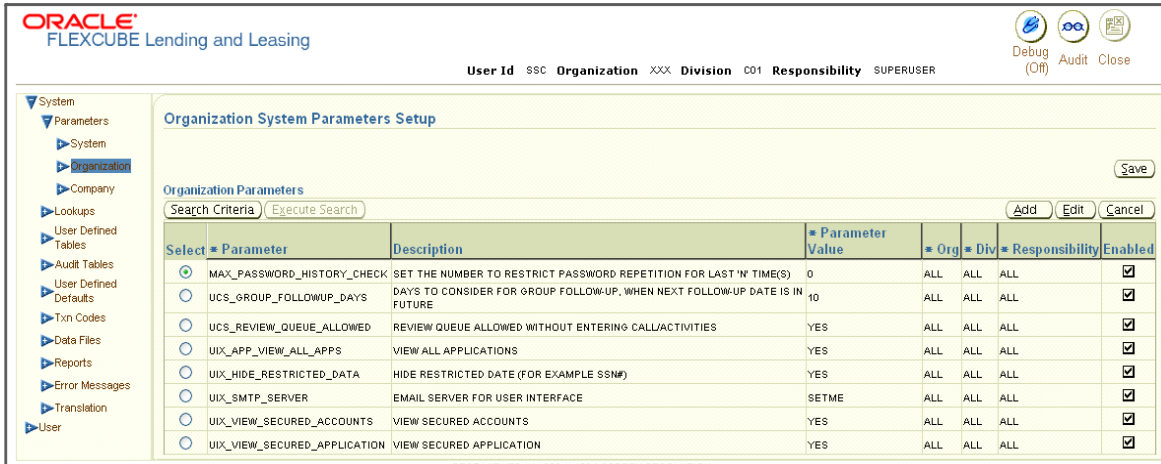
Oracle FLEXCUBE Lending and Leasing uses these two parameters to determine which users have the ability to view all applications:

- 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:



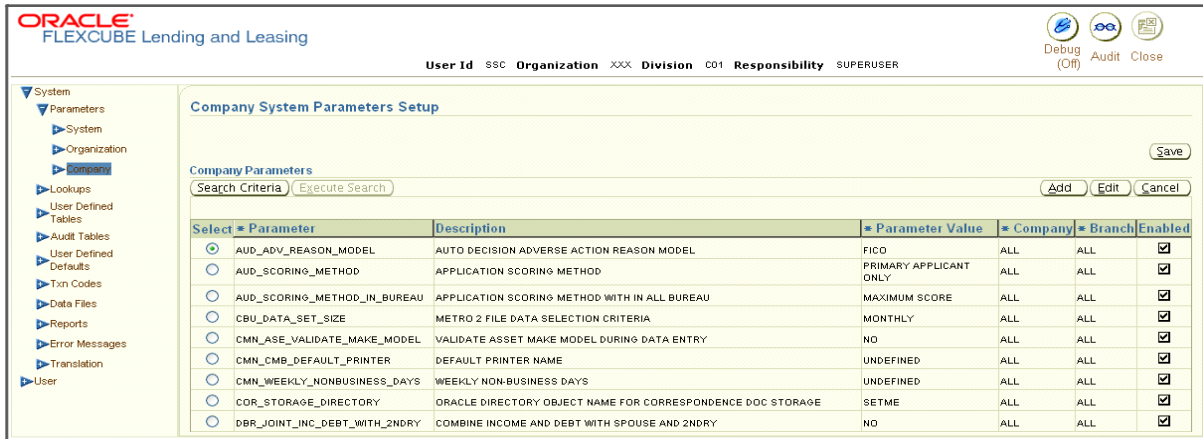
Select	Parameter	Description	Parameter Value	Company	Branch	Enabled
<input type="checkbox"/>	FIN_POP_USERNAME	POP USERNAME FOR FAX IN SERVICE	SETME	PFR	ALL	<input checked="" type="checkbox"/>
<input type="checkbox"/>	FIN_POP_USERNAME	POP USERNAME FOR FAX IN SERVICE	fdevnew	PFR	HQ	<input checked="" type="checkbox"/>
<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/dflineatmp	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 Application Entry page's Applications section contains the Class drop-down field. The contents of the Class drop-down field are linked to the APP_CLASS_TYPE_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 'Application Entry' page.

Lookups Setup Page:

- Lookup Type Table:**

Select	Lookup Type	Description	System Defined	Yes/No	Enabled
<input checked="" type="radio"/>	APP_CLASS_TYPE_CD	APPLICATION CLASS TYPE CODES	<input type="radio"/>	Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	APP_PRIORITY_CD	APPLICATION PRIORITY CODES	<input checked="" type="radio"/>	Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
- Lookup Code Table:**

Select	Lookup Code	Description	Sort	Sub Code	System Defined	Yes/No	Enabled
<input checked="" type="radio"/>	SBL	SMALL BUSINESS	1	N	<input type="radio"/>	Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	INV	INDIVIDUAL	2	N	<input type="radio"/>	Yes <input type="radio"/> No	<input checked="" type="checkbox"/>

Application Entry Page:

- The 'Applications' section shows a form with various fields. The 'Class' dropdown menu is highlighted with a red box, and its contents are: INDIVIDUAL, SMALL BUSINESS, and INDIVIDUAL. A red arrow points from the 'APP_CLASS_TYPE_CD' lookup type in the Lookups Setup page to this dropdown menu.

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, the Oracle logo and 'FLEXCUBE Lending and Leasing' are visible. Below the header, there are navigation tabs and a user information bar showing 'User Id SSC Organization XXX Division 001 Responsibility SUPERUSER'. The main content area is titled 'Lookups Setup' and includes a 'Save' button. The 'Lookup Type' section features a search bar and a table with the following data:

Select	Lookup Type	Description	System Defined Yes/No	Enabled
<input checked="" type="radio"/>	1098_POINTS_DISCOUNTS_ITM_CD	1098 ITEMIZATION TYPES	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCESS_ORID_TYPE_CD	ACCESS ORID TYPE CODES	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCRUAL_BASE_METHOD_CD	ACCRUAL BASE METHOD CODES	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCRUAL_CALC_METHOD_CD	ACCRUAL CALCULATION METHOD CODES	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCRUAL_START_DT_BASIS_CD	ACCRUAL START DT BASIS CODES	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCRUED_TXN_TYPE_CD	ACCRUED TXN BALANCE TYPE CODES	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACC_CONDITION_CD	ACCOUNT CONDITIONS / ACCOUNT QUEUE TYPES (SUB CODE USED FOR DEFAULT QUEUE)	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACC_STATUS_CD	ACCOUNT STATUS CODES	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACH_ACCOUNT_TYPE_CD	ACH ACCOUNT TYPE CODES	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	ACH_FORMAT_CD	ACH FORMAT CODES	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>

The 'Lookup Code' section below is currently empty, displaying 'No rows yet.'

- 4 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**.
- 5 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.

- 6 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**.
- 7 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.

- 8 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

System

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

User Defined Tables Setup

Save

User Defined Tables

Search Criteria (Execute Search) Add Edit Cancel

Previous 1-10 of 116 Next 10

Select	Details	Table	User table Type	Description	System Defined Yes/No	Enabled
		Product Type	ALL	View Name	UNDEFINED	
		Funding Type	ALL	SQL Statement	SELECT APP_AAD_ID FROM APPLICATIONS WHERE	
		Collateral Type	ALL	Sort	0	
<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	OAPPLICATION 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"/>

Previous 1-10 of 116 Next 10

User Defined Table Attributes

Search Criteria (Execute Search) Add Edit Cancel

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

App #

Submit Search

- 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 applications
- 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 tables

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' interface. At the top, it shows the Oracle FLEXCUBE Lending and Leasing logo and user information: User Id SSC, Organization XXX, Division 001, Responsibility SUPERUSER. There are buttons for Debug (Off), Audit, and Close. A navigation pane on the left includes System, Parameters, Lookups, User Defined Tables (selected), Audit Tables, User Defined Defaults, Txn Codes, Data Files, Reports, Error Messages, Translation, and User.

The main content area is titled 'User Defined Tables Setup' and contains a 'User Defined Tables' section with a search criteria field and 'Add', 'Edit', and 'Cancel' buttons. Below this is a table listing 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 REPORTS	CUSTOMIZE FORMS AND REPORTS FOR THE CUSTOMER	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_SEL_ACC	EVENT ACCOUNT PARAMETER CODES	EVENT SELECTION ACCOUNTS PARAMETERS	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_SEL_APP	EVENT APPLICATION PARAMETER CODES	EVENT SELECTION APPLICATIONS PARAMETERS	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input checked="" type="radio"/>	Show	EVE_INP_LTR	EVENT PARAMETER CODES	EVENTS LETTER PARAMETERS	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_INP_TNM	EVENT PARAMETER CODES	EVENTS NON MONETARY TXN PARAMETERS	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_INP_TXN	EVENT PARAMETER CODES	EVENTS MONETARY TXN PARAMETERS	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_INP_CRB	EVENT PARAMETER CODES	EVENTS CREDIT BUREAU PARAMETERS	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	EVE_INP_COR	EVENT PARAMETER CODES	EVENTS CORRESPONDENCE PARAMETERS	<input type="radio"/> Yes <input 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 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 type="radio"/> No	<input checked="" type="checkbox"/>

Below the table list, there is a 'User Defined Table Attributes' section with a search criteria field and 'Add', 'Edit', and 'Cancel' buttons. It contains a table with columns for Attribute, Description, Data Type, Length, Sort, Operator, System Defined Yes/No, and Enabled:

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 type="radio"/> 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 Id SSC Organization XXX Division 001 Responsibility SUPERUSER

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 lease (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.

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 Yes/No	Enabled
<input type="radio"/>	Show	CUSTOM_FORM_REPORTS	CUSTOMIZE FORMS AND REI	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_COR	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"/>	Hide	LETTER_CODE	LETTER NAME	CHARACTER	80	1	LIKE	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
		Sub Attribute	LOV Type	NO LOV	LOV Validation Ind	<input checked="" type="checkbox"/>	Lookup Type	UNDEFINED	Default Value

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 origination. This includes the tracking of:

- Application 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 tables

- 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 Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the Oracle logo and the text 'FLEXCUBE Lending and Leasing'. Below this, there are navigation icons for Debug, Audit, and Close. The main header area includes 'User Id', 'SSC', 'Organization', 'Division', 'C01', 'Responsibility', and 'SUPERUSER'. The left sidebar contains a tree view with 'System' expanded, showing 'Parameters', 'Lookups', 'User Defined Tables', 'Audit Tables' (highlighted), 'User Defined Defaults', 'Txn Codes', 'Data Files', 'Reports', 'Error Messages', 'Translation', and 'User'. The main content area is titled 'Audit Tables Setup' and contains a 'Save' button. Below this, there is a search section with 'Search Criteria' and 'Execute Search' buttons, and a 'Generate' button. A table with 7 columns is displayed: 'Select', 'Details', 'Table', 'Description', 'Display Description', 'Display Column', and 'Reset RowID'. The 'Enabled' column is not explicitly labeled but has checkboxes. The table lists various audit tables such as CREDIT_REPORT_FORMATS, CREDIT_SCORING_PARAMS, CUSTOMERS, etc. Below the table, there is another search section for 'Audit Columns' with 'Search Criteria' and 'Execute Search' buttons, and 'Add', 'Edit', and 'Cancel' buttons. A table with 4 columns is shown: 'Select', 'Column', 'Description', 'Data Type', and 'Enabled'. The 'LAST_UPDATE_DATE' column is selected.

- 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 Oracle FLEXCUBE Lending and Leasing interface. The main window is titled "Audit Tables Setup". On the left, there is a navigation tree with categories like System, Parameters, Lookups, User Defined Tables, Audit Tables (selected), User Defined Defaults, Txn Codes, Data Files, Reports, Error Messages, Translation, and User. The main area shows a list of audit tables. The first table, "CREDIT_REPORT_FORMATS", is selected and expanded to show its details, including 15 primary keys. Below this, there is a table of audit columns, with "LAST_UPDATE_DATE" 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.

User Defined Defaults link (User Defined Defaults Setup page)

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

The screenshot displays two Oracle Flexcube Lending and Leasing pages. The top page is the 'Application Entry' form, and the bottom page is the 'User Defined Defaults Setup' page. Red arrows illustrate the mapping of default values from the setup page to the application entry form.

Application Entry Page (Top):

- App # 0000124283
- Dt 11/24/2009
- Product LINE UNSECURED
- Channel WEB ENTRY
- Priority NORMAL
- Company XXX
- Branch C01
- Status NEW - BLANK
- Purpose VEHICLE LOAN OR LEASE
- Producer DEALER
- Producer Name NY-00010 : TESTER DATA
- Loan Currency USD
- Class INDIVIDUAL
- Sales Agent SAGAR
- Joint Cosigned
- Contact ANANTH
- Lead # L00001485 : RAJESH P
- CRB Pull

User Defined Defaults Setup Page (Bottom):

- Organization TFB
- Division OFSS
- Application Defaults:
 - Company XXX
 - Branch C01
 - Priority NORMAL
 - Channel WEB ENTRY
 - Producer Type DEALER
 - Purpose PERSONAL LOAN
 - Product LINE UNSECURED
- Applicant Defaults:
 - Relation Type PRIMARY
 - Gender MALE
 - Marital Status MARRIED
 - Language ENGLISH
 - ECOA INDIVIDUAL
 - Class Type INDIVIDUAL
 - Race National Origin WHITE
 - Privacy Opt Out
- Address Defaults:
 - Address Type HOME
 - Postal Type
 - Street Pre
 - Street Type
 - Street Post
 - Country AG
 - Stated Frequency MONTHLY
 - Actual Frequency MONTHLY
 - Ownership FAMILY
- Employment Defaults:
 - Type FULL TIME
 - Occupation MEDICAL
 - Country AR
 - Stated Frequency MONTHLY
 - Actual Frequency MONTHLY
- Income Defaults:
 - Income Type EMPLOYMENT
 - Frequency MONTHLY
- Liability Defaults:
 - Liability Type OPEN
 - Frequency
- Asset Defaults:
 - Status ACTIVE
 - Condition GOOD CONDITIONED
 - Country AG
- Vehicle Defaults:
 - Asset Type BICYCLE
 - Sub Type BSA SLR
 - Class NEW VEHICLE
 - Valuation Source NADA - NEW
- Home Defaults:
 - Asset Type HOUSE
 - Sub Type HOUSE
 - Class NEW HOME
 - Occupancy OCCUPIED BY OWNER AS PRINCIPAL
 - Valuation Source REALTOR
- Other Defaults:
 - Asset Type COMPUTER
 - Sub Type THINK PAD
 - Class NEW ASSET
 - Valuation Source COMPANY INVOICE
- Comment Defaults:
 - Comment Type REGULAR
 - Comment Sub Type

Red arrows indicate the following mappings:

- Application Entry Company (XXX) ← User Defined Defaults Setup Application Defaults Company (XXX)
- Application Entry Branch (C01) ← User Defined Defaults Setup Application Defaults Branch (C01)
- Application Entry Priority (NORMAL) ← User Defined Defaults Setup Application Defaults Priority (NORMAL)
- Application Entry Channel (WEB ENTRY) ← User Defined Defaults Setup Application Defaults Channel (WEB ENTRY)
- Application Entry Purpose (PERSONAL LOAN) ← User Defined Defaults Setup Application Defaults Purpose (PERSONAL LOAN)

To set up the user defined defaults

- 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 Defaults**.

The screenshot shows the 'User Defined Defaults Setup' page. At the top, there is a navigation bar with 'System' selected. Below it, a search bar is visible with 'Organization' set to 'xxx' and 'Division' set to 'C01'. The 'Show' button in the 'Details' column is highlighted, indicating the selected record.

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

The screenshot shows the 'User Defined Defaults Setup' page with the 'Organization' section expanded. The 'Show' button is highlighted. The page displays numerous dropdown menus for different default categories:

- Application Defaults:** Company, Branch, Priority, Channel, Producer Type, Purpose, Product.
- Applicant Defaults:** Relation Type, Gender, Marital Status, Language, Ecoa, Class Type, Race National Origin, Privacy Opt-Out.
- Address Defaults:** Address Type, Postal Type, Street Pre Type, Street Type, Street Post Type, Country, Stated Frequency, Actual Frequency, Ownership.
- Employment Defaults:** Type, Occupation, Country, Stated Frequency, Actual Frequency.
- Income Defaults:** Income Type, Frequency.
- Liability Defaults:** Liability Type, Frequency.
- Vehicle Defaults:** Asset Type, Sub Type, Class, Valuation Source.
- Other Defaults:** Asset Type, Sub Type, Class, Valuation Source.
- Comment Defaults:** Comment Type, Comment Sub Type.

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

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

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Org	Select the organization for which these defaults are applicable (required).
Division	Select the division for which these defaults are applicable (required).

- 6 In the **Application Defaults** section, enter, view, or edit the following information:

In this field:	Do this:
Company	Select the company (optional).
Branch	Select the branch (optional).
Priority	Select the priority (optional).
Channel	Select the channel (optional).
Producer Type	Select the producer type (optional).
Purpose	Select the purpose (optional).
Product	Select the product (optional).

7. In the **Applicant Defaults** section, enter, view, or edit the following information:

In this field:	Do this:
Relation Type	Select the applicant relation type (optional).
Gender	Select the applicant gender (optional).
Marital Status	Select the applicant marital status (optional).
Language	Select the applicant language (optional).
Ecoa	Select the applicant ecoa (optional).
Class Type	Select the applicant class type (optional).
Race National Origin	Select the applicant race or national origin (optional).
Privacy Opt-Out	Select the check box to indicate that the applicant has elected to refrain from the non-public sharing of information (optional).

- 8 In the **Address Defaults** section, enter, view, or edit the following information:

In this field:	Do this:
Address Type	Select the address type (optional).
Postal Type	Select the postal address type (optional).
Street Pre Type	Select the street pre type (optional).
Street Type	Select the street type (optional).
Street Post Type	Select the street post type (optional).
Country	Select the country (optional).
State Frequency	Select the stated frequency (optional).
Actual Frequency	Select the actual frequency (optional).
Ownership	Select the ownership type (optional).

- 9 In the **Employment Defaults** section, enter, view, or edit the following information:

In this field:	Do this:
Type	Select the employment type (optional).
Occupation	Select the occupation (optional).
Country	Select the country (optional).
Stated Frequency	Select the stated frequency (optional).
Actual Frequency	Select the actual frequency (optional).

- 10 In the **Income Defaults** section, enter, view, or edit the following information:

In this field:	Do this:
Income Type	Select the income type (optional).
Frequency	Select the frequency (optional).

- 11 In the **Liability Defaults** section, enter, view, or edit the following information:

In this field:	Do this:
Liability Type	Select the liability type (optional).
Frequency	Select the frequency (optional).

- 12 In the **Asset Defaults** section, enter, view, or edit the following information:

In this field:	Do this:
Status	Select the asset status (optional).
Condition	Select the asset condition (optional).
Country	Select the country (optional).

- 13 In the **Vehicle Defaults** section, enter, view, or edit the following information:

In this field:	Do this:
Asset Type	Select asset type (optional).
Sub Type	Select asset sub type (optional).
Asset Class	Select the asset class (optional).
Valuation Source	Select the asset valuation source (optional).

- 14 In the **Home Defaults** section, enter, view, or edit the following information:

In this field:	Do this:
Asset Type	Select asset type (optional).
Sub Type	Select asset sub type (optional).
Class	Select the asset class (optional).
Occupancy	Select the occupancy type (optional).
Valuation Source	Select the asset valuation source (optional).

- 15 In the **Other Defaults** section, enter, view, or edit the following information:

In this field:	Do this:
Asset Type	Select asset type (optional).
Sub Type	Select asset sub type (optional).
Class	Select the asset class (optional).
Valuation Source	Select the asset valuation source (optional).

16 In the **Comment Defaults** section, enter, view, or edit the following information:

In this field:

Do this:

Comment Type

Select the comment type (optional).

Comment Sub Type

Select the comment sub type (optional).

17 Click **Save** on the User Defined Defaults 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, defining itemization, menu items, setting up lock and unlock, and generating reports. 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:
ITEMIZATION TXN	These transaction codes affect the itemization of applications within Oracle FLEXCUBE Lending and Leasing.
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.

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

- Does Oracle FLEXCUBE Lending and Leasing complete the transaction in real time or later as a batch process?
- Is the transaction in use (enabled)?

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

NOTE: 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 codes

- 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**.

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 'Txn Codes' section is active, displaying a table of transaction codes. The table has columns for 'Select', 'Details', 'Txn Code', 'Description', 'Group', 'Action', 'Monetary', 'System Defined', 'Yes/No', and 'Enabled'. The first row is selected, showing 'ITM CREDIT INSURANCE LIFE' with a 'POST' action and 'No' for system defined and enabled. Below the table, there are sections for 'Transaction Super Group' and 'Transaction Parameters'.

- 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:

Do this:

Select

If selected, indicates that this is the current record.

Super Group

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

- 5 In the **Transaction Codes** 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 transaction codes records.

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

- 6 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.
Stmnt 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. The Parameters sub page applies exclusively to these super groups:

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

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.

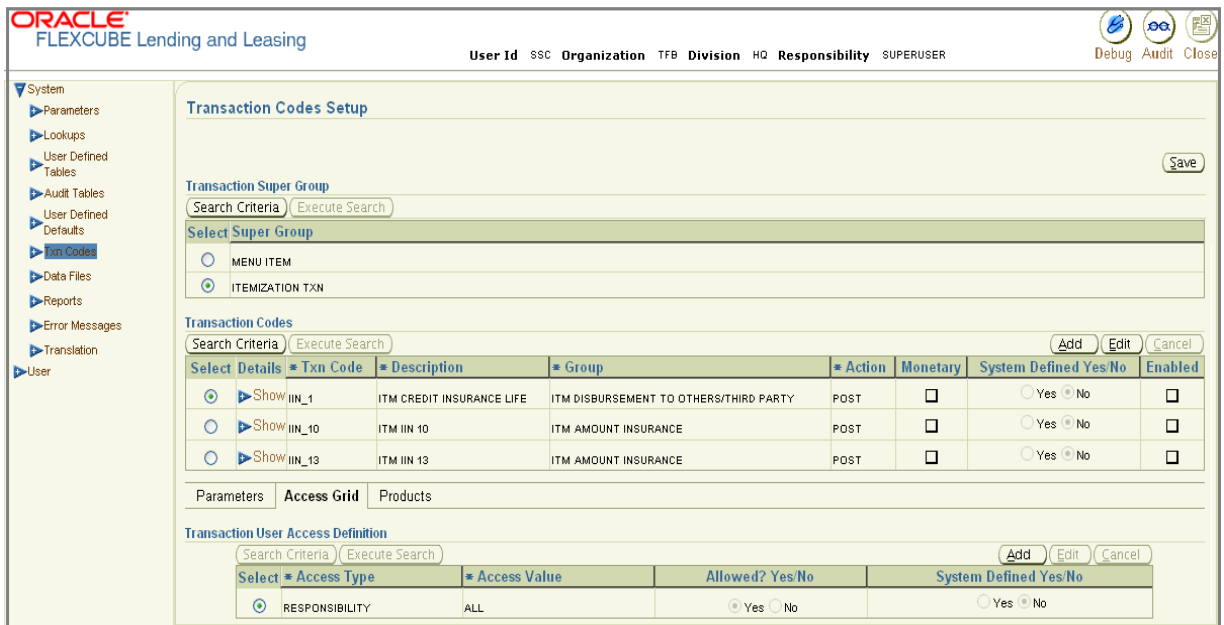
Access Grid sub page

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.

- On the **Transaction Codes** page, select the record you want to work with and click **Show** in the **Details** column.
- Click the **Access Grid** sub tab.



- 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**.
- In the **Transaction User Access Definition** section, enter, view, or edit the following information:

In this field:	Do this:
Select Access Type	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).
Access Value	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.

- 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 products

- 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 main content area is titled 'Transaction Codes Setup'. It includes sections for 'Transaction Super Group', 'Transaction Codes', and 'Transaction Product Definition'. The 'Transaction Codes' section contains a table with columns: Select, Details, Txn Code, Description, Group, Action, Monetary, System Defined Yes/No, and Enabled. The 'Transaction Product Definition' section contains a table with columns: Select, Product Type, Funding Type, and Allowed? Yes/No.

Select	Details	Txn Code	Description	Group	Action	Monetary	System Defined Yes/No	Enabled
<input type="radio"/>	Show	IIN_1	ITM CREDIT INSURANCE LIFE	ITM DISBURSEMENT TO OTHERS/THIRD PARTY	POST	<input type="checkbox"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="checkbox"/>
<input type="radio"/>	Show	IIN_12	ITM IIN 12	ITM LOAN AMOUNT INSURANCE	POST	<input type="checkbox"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="checkbox"/>
<input type="radio"/>	Show	IIN_13	ITM IIN 13	ITM LOAN AMOUNT INSURANCE	POST	<input type="checkbox"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="checkbox"/>

Select	Product Type	Funding Type	Allowed? Yes/No
<input checked="" type="radio"/>	ALL	CLOSED ENDED	<input checked="" type="radio"/> Yes <input type="radio"/> No

- 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 lease .
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 files

- 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	OdffPathName	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 reports

- 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 displays 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, showing a list of reports and their 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	OCSAPC_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	OCSAPT_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	OCSAPV_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.

- 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**.
- 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.

- 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 expanded to show details for error code 000139: 'NO PORT NUMBER SPECIFIED FOR CREDIT BUREAU CONNECTION DEVICE.'

Select	Details	Region	Country	Customer	Engine	Error Code	System Indicator	Enable Indicator
<input type="radio"/>	<input type="button" value="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="button" value="Show"/>	sys	sys	sys	CSV	000140	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	sys	sys	sys	CSV	000141	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	sys	sys	sys	CSV	000142	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	sys	sys	sys	CSV	000143	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	sys	sys	sys	DOL	000144	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	sys	sys	sys	DOL	000145	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	sys	sys	sys	DOL	000146	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	sys	sys	sys	DOL	000147	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="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, user information (User Id: SSC, Organization: XXX, Division: C01, Responsibility: SUPERUSER), and utility icons (Debug, Audit, 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:** A 'Select Language' dropdown menu with 'ENGLISH' selected and 'FRENCH' as an option. A 'Populate All' button is to the right.
- Source Type:** A 'Select Source Type' dropdown menu with 'COMPANIES' selected. A list of source types is shown below, including COMPANIES, COMPENSATION PLANS, CALL ACTION RESULT TYPES, CHECKLIST ACTION TYPES, CREDIT MODELS, CREDIT SCORING PARAMETERS, CURRENCIES, DEDUPE CONDITIONS, EDITS, and ESCROW DISBURSE RULES. A 'Populate Details' button is to the right.
- Translation Data:** A table with columns: Select, Details, Key 1, Key 2, Key 3, Key 4, Key 5, Key 6, System Defined, and Enabled. The first row shows 'Show' (checked), '0-0001', and 'Yes' (selected) under 'System Defined', and 'Enabled' (checked) under 'Enabled'.

- 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. At the top, it shows the user ID as 'SUPERUSER'. The main section is titled 'Translation Setup'. Under 'Language', 'ENGLISH' is selected. Under 'Source Type', 'COMPANIES' is selected. The 'Translation Data' section contains a table with the following data:

Select Details	Key 1	Key 2	Key 3	Key 4	Key 5	Key 6	System Defined	Enabled
<input type="radio"/>	<input type="checkbox"/>	0-0001					Yes <input type="radio"/> No <input type="radio"/>	<input checked="" type="checkbox"/>
English * Desc 1 SETME Desc 2 XXX Desc 3 Desc 1								

Additional UI elements include 'Populate All', 'Populate Details', and 'View Translation' (All, Translated, Untranslated) buttons.

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 and the text 'FLEXCUBE Lending and Leasing'. Below this, there is a user information bar showing 'User Id SSC Organization XXX Division 001 Responsibility SUPERUSER'. The main content area is titled 'Message Translation Setup'. On the left, a navigation tree shows 'System' expanded, with 'Message Translation' selected. The main area 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 shows the Oracle Flexcube Lending and Leasing application interface. The main window is titled "Error Messages Setup". On the left, there is a navigation tree 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 "Error Messages" category is selected. The main area contains a "Select Error Type" dropdown menu with three options: SERVER ERROR (selected), SERVER MESSAGE, and SERVER WARNING. Below this is an "Error Message" section with a search bar and "Add", "Edit", and "Cancel" buttons. A table displays the error messages with columns: Select Details, Region, Country, Customer, Engine, Error Code, System Indicator, and Enable Indicator. The table shows 10 records, each with a "Show" button in the "Details" column. The table is currently displaying 10 records out of 1179.

Select Details	Region	Country	Customer	Engine	Error Code	System Indicator	Enable Indicator
<input type="radio"/> Hide	sys	sys	sys	CLL	000096	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
* Error Message PAYMENT AMOUNT WILL RESULT IN NEGATIVE BALANCE. VERIFY PARAMETERS							
<input type="radio"/> Show	sys	sys	sys	CLL	000097	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/> Show	sys	sys	sys	CLL	000098	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/> Show	sys	sys	sys	CLL	000099	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/> Show	sys	sys	sys	CLL	000100	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/> Show	sys	sys	sys	CLL	000101	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/> Show	sys	sys	sys	CLL	000102	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/> Show	sys	sys	sys	CLL	000103	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/> Show	sys	sys	sys	CLL	000104	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/> Show	sys	sys	sys	CLL	000105	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>

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 shows the user is logged in as 'SUPERUSER' with 'Organization XXX' and 'Division C01'. The left sidebar contains a tree view with 'User' selected. The main content area is divided into three sections: Organization Definition, Division Definition, and Department Definition. Each section contains a search criteria field and a table of data.

Select	Details	Organization	Organization Name	Short Name	Enabled
<input checked="" type="radio"/>	Show	0-0001	SETME	XXX	<input checked="" type="checkbox"/>

Select	Details	Division	Division Name	Short Name	Enabled
<input checked="" type="radio"/>	Show	00-001	REGION 1	C01	<input checked="" type="checkbox"/>

Select	Details	Department	Department Name	Short Name	Enabled
<input checked="" type="radio"/>	Show	000-01	ORIGNATION	ORG	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	000-02	FUNDING	FUN	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	000-03	SERVICING	SER	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	000-04	COLLECTIONS	COL	<input checked="" type="checkbox"/>

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

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

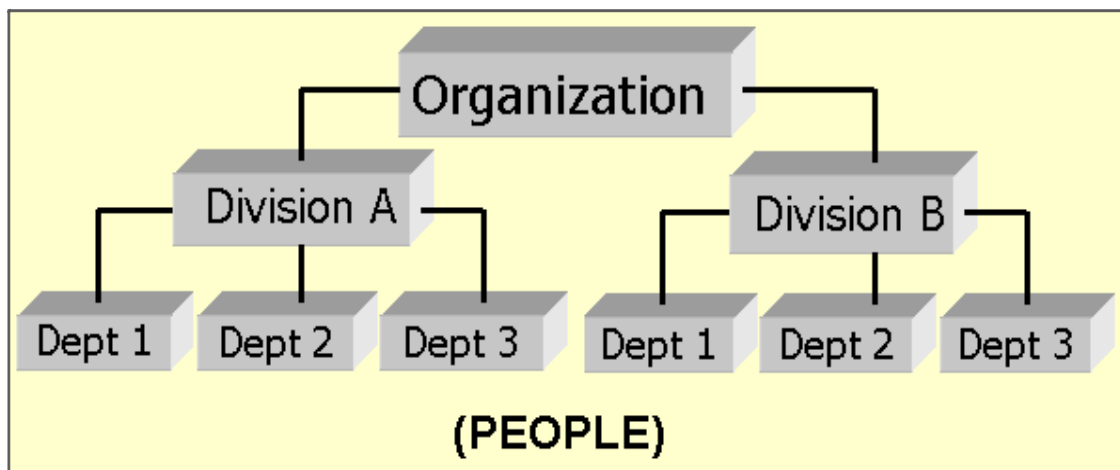
Organization link (Organization page)

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 applications. (The Companies page allows you to set up where those applications 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.

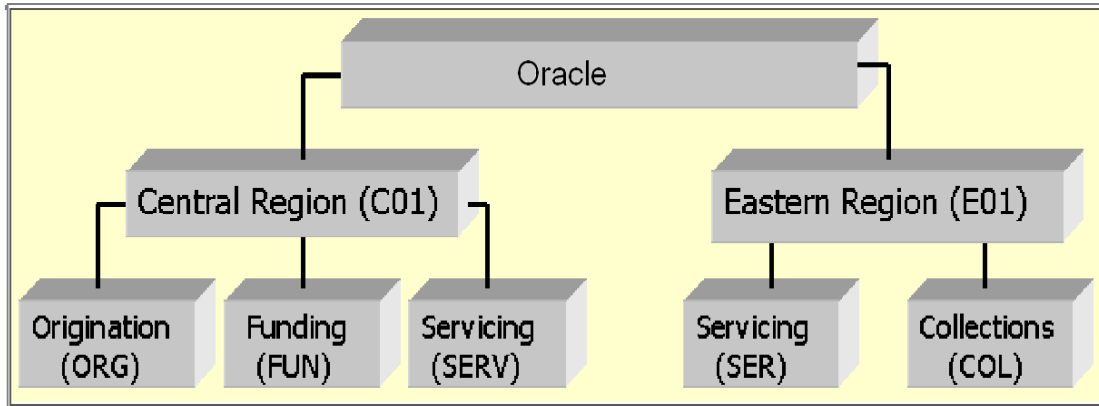
Divisions are groups within your organization that will have access to the same applications. Larger organizations often define their divisions by region. Smaller organizations may define division as branch offices or even departments, and might only have one division defined.

Departments are smaller units within a division. They expand on who is in the corresponding Division field. 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

Organization

If selected, indicates that this is the current record.
 Enter the organization ID (the ID is the unique identifier used internally by Oracle FLEXCUBE Lending and Leasing to represent your organization).

Note: Do not edit this field (required).

Organization Name

Enter the organization name (required).

Short Name

Enter the short name for the organization.

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

Enabled

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" section with a "Save" button and a table with columns: Select, Details, Organization, Organization Name, Short Name, and Enabled. A row is shown for "O-0001" with "SETME" as the organization name and "XXX" as the short name.
- Division Definition**: Contains a "Division Definition" section with "Add", "Edit", and "Cancel" buttons and a table with columns: Select, Details, Division, Division Name, Short Name, and Enabled. A row is shown for "OD-001" with "REGION 1" as the division name and "CO1" as the short name. Below this table are 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 "Display Formats" section and a table with columns: Select, Details, Department, Department Name, Short Name, and Enabled. Four rows are shown: ODD-01 (ORIGINATION, DRG), ODD-02 (FUNDING, FUN), ODD-03 (SERVICING, SER), and ODD-04 (COLLECTIONS, COL).

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 applications:

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 C01, and Responsibility as SUPERUSER. The left navigation menu includes System, User, Organization, Companies, Access, Users, Printers, Bank Details, Standard Payees, Check Details, Currency, Currency Pair, and Zip Codes. The main content area is divided into three sections: Organization Definition, Division Definition, and Department Definition. The Department Definition section is currently active, showing a table of records with columns for Department ID, Department Name, Short Name, and Enabled status. The record for ODD-01 is selected, and its details are shown below the table, including Country, City, State, Address Line 1, Address Line 2, Zip, Extn, Phone 1, Extn 1, Phone 2, Extn 2, Fax 1, and Fax 2.

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	Enter the department name (required).
Short Name	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.

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 C-01 Responsibility SUPERUSER'. There are also icons for 'Debug (Off)', 'Audit', and 'Close'.

The left sidebar contains a tree view with categories like System, Users, 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 record is shown: 'TAIPEI FUBON BANK' with short name 'TFB' and 'Enabled' checked.
- Division Definition:** A table with columns: Division Name, Short Name, and Enabled. Seven records are shown, including 'TAIPEI FUBON BANK HQ', 'TAIPEI FUBON BANK 1 C-01', 'REAL PERSONAL FINANCE C-02', 'ORACLE FINANCIAL SERVICES OFSS', 'MIDWEST DIVISION MID', and 'ORACLE CORPORATION ORACLE'.
- Display Formats:** A table with columns: Format Type, Format Sub Type, Format, Format Mask, Format Filler, Special Data, and Enabled. It lists various phone and date formats with their respective masks and fillers.

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.

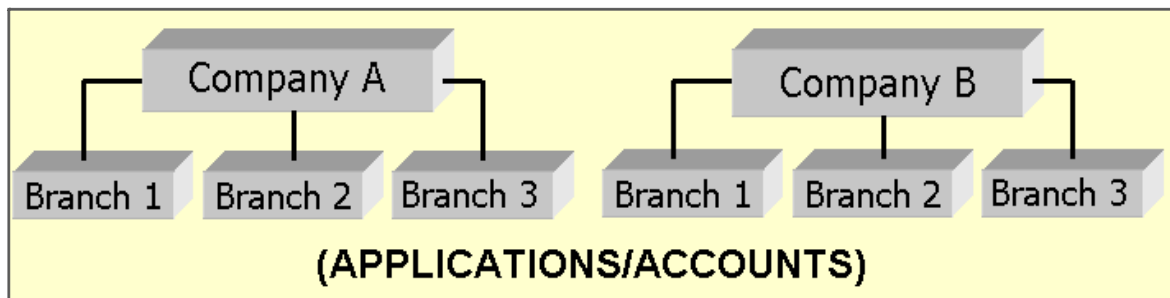
12. Click **Save** on the Organization page

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 applications. In completing the Companies page, there can be more than one company, and each company can have more than one branch.

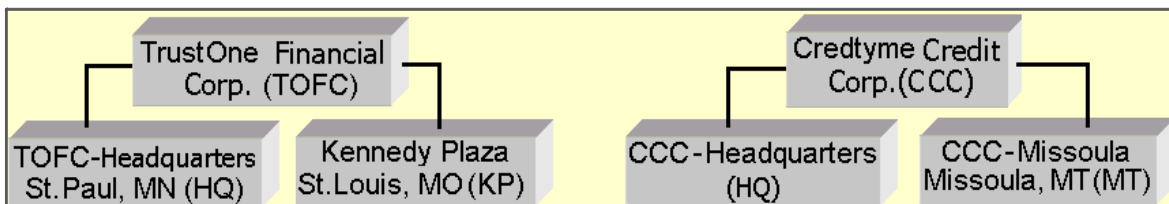
Accounting is performed at the company level. Applications can be sorted down to the branch level. For this reason, branches are set up to reflect different business practices. You would set up different branches if, for example:

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



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

Company:	C-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 applications* 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 applications.

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 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 C01 Responsibility SUPERUSER'. There are icons for 'Debug (Off)', 'Audit', and 'Close'. The left navigation pane includes 'System', 'User', 'Organization', 'Companies', 'Access', 'Users', 'Printers', 'Bank Details', 'Standard Payees', 'Check Details', 'Currency', 'Currency Pair', and 'ZipCodes'. The 'Companies' page is active, showing two sections: 'Company Definition' and 'Branch Definition'. Each section has a search bar and a table of records. The 'Company Definition' table has columns for 'Company', 'Name', 'Short Name', 'Currency', and 'Enabled'. The 'Branch Definition' table has columns for 'Branch', 'Name', 'Short Name', and 'Enabled'. Both tables show two records each, with the first record in each table selected.

Select	Details	* Company	* Name	* Short Name	* Currency	Enabled
<input checked="" 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"/>

Select	Details	* Branch	* Name	* Short Name	Enabled
<input checked="" 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"/>

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

- 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

Name

Short Name

Currency

Enabled

Country

City

State

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).

Enter the name of the portfolio company (required).

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

Select the currency of the portfolio company (required).

Select to enable the portfolio company.

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

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

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).

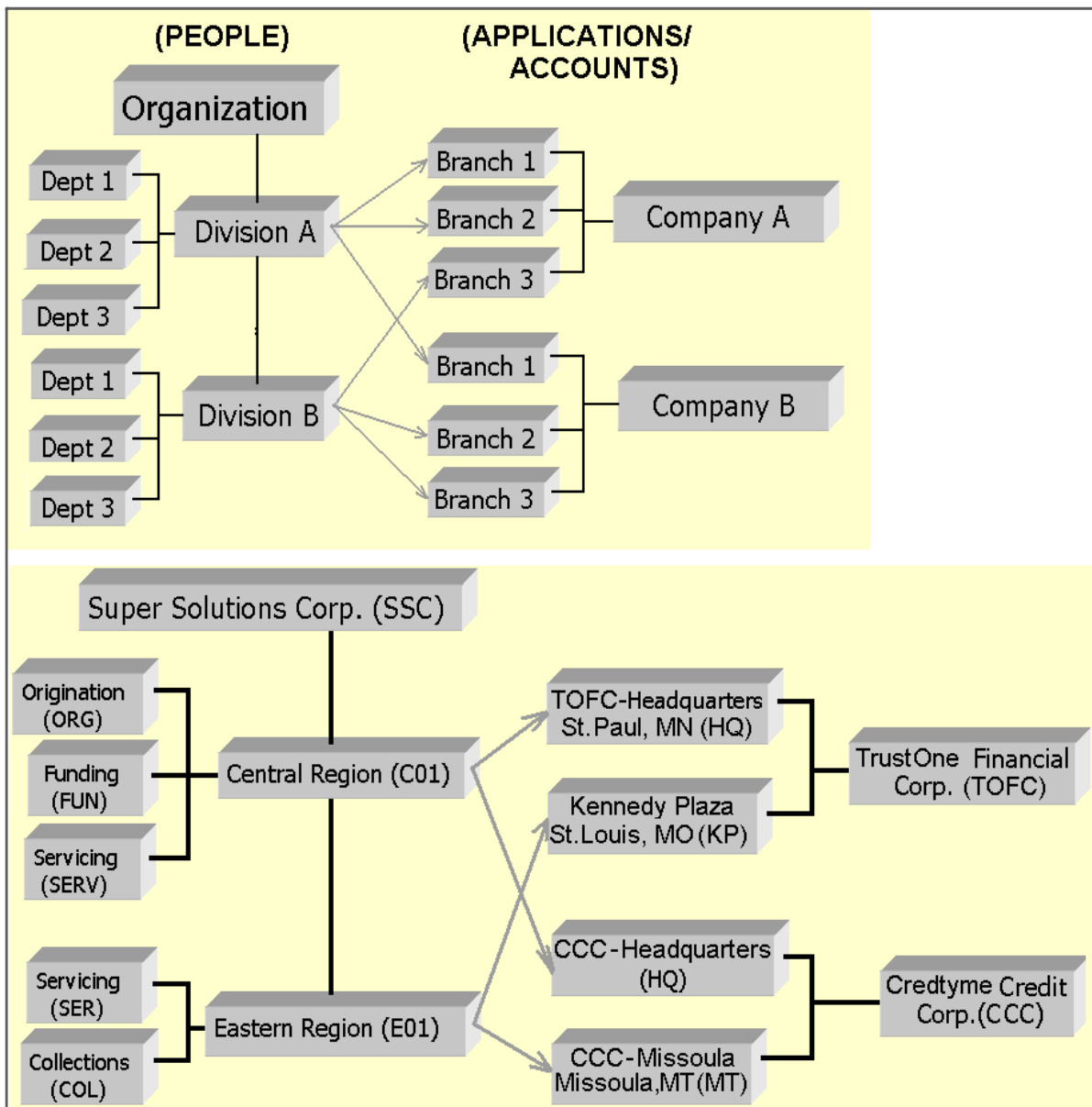
Phone 1	Enter the primary phone number for the portfolio branch (required).
Extn 1	Enter the phone extension for the primary phone number (optional).
Phone 2	Enter the alternate phone number for the portfolio branch (optional).
Extn 2	Enter the phone extension for the alternate phone number (optional).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

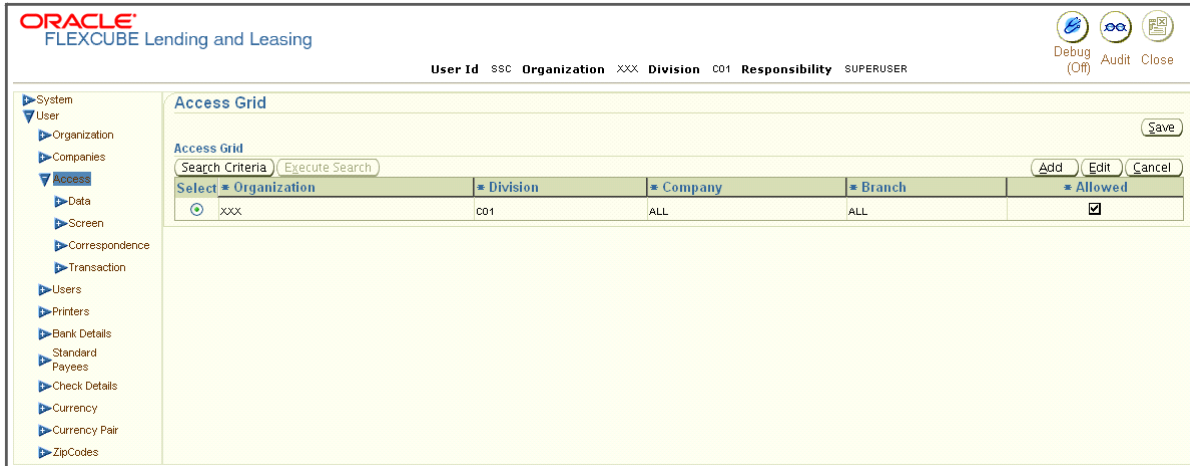
Using the organizations, divisions, companies, and branches created on the Organization and Companies pages, Oracle FLEXCUBE Lending and Leasing allows you to control which users have access to which applications. The Access page is where you define which organization/division (Oracle FLEXCUBE Lending and Leasing users) can gain access to which company/branch (applications) 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 displayed, showing the 'Security Access Definition' table. The table has the following data:

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 edits can the user perform on the Verification link during line of credit 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**.

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 current session information is shown as 'User Id SSC Organization XXX Division C01 Responsibility SUPERUSER'. The main area is titled 'Users' and contains a 'User Definition' section. This section includes a search bar and a table of user records. The table has the following columns: 'Select', 'Details', 'User Id', 'Organization', 'Division', 'Department', 'Start Dt', 'End Dt', 'System Defined', and 'Enabled'. Each row represents a user, with a 'Show' link in the 'Details' column. The 'System Defined' column contains radio buttons for 'Yes' and 'No', and the 'Enabled' column contains checkboxes.

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"/>	Show	BATCH	XXX	C01	Select...	01/01/1800	12/31/9999	<input type="radio"/> Yes <input 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 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 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 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"/>
<input type="radio"/>	Show	EVENT	XXX	C01	Select...	01/01/1800	12/31/9999	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	RAJESH	XXX	C01	Select...	06/09/2009	06/09/2009	<input type="radio"/> Yes <input type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	SALES AGENT	XXX	C01	ORG	01/01/1800	01/01/4000	<input type="radio"/> Yes <input 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 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 type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	SUJAY	XXX	C01	ORG	01/01/2000	01/01/4000	<input 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 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 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

Debug (Off) Audit Close

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

Users [Save]

User Definition [Add] [Edit] [Cancel]

Search Criteria [Execute Search]

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"/>

* 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... [Nx] Auto Run []

Acc # 20060200010255 or SSN []

Submit

Account(s) Current Show All Group Follow-up

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	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

Dues			Delinquency Information						
	Due Date	Amt	Late	30	60	90	120	150	180
Delq Due	\$0.00	1	\$0.00	0	0	0	0	0	0
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	
BP(Life)	0 Days -1,282
NSF(Life)	0 Category Collector BALA
BP(Year)	0
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 Security Ind PDC End Dt

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.

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 CALLACTIVITIES	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_SMTMP_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	999999999999	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	ULG_INACTIVITY_DAYS_MAX	USER LOGIN MAXIMUM INACTIVITY DAYS BEFORE DISABLING USER CODE	999999999999	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)	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	ULG_PWD_CHANGE_DAYS_ACTUAL	USER LOGIN FORCED PASSWORD CHANGE DAYS	999999999999	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)	N	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)	N	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)	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	ULG_PWD_UPPER_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE UPPERCASE CHARACTER (YES/NO)	N	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 line of credit 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 line of credit or to the producer in the case of in-direct line of credit.
FAX	For line of credit 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:

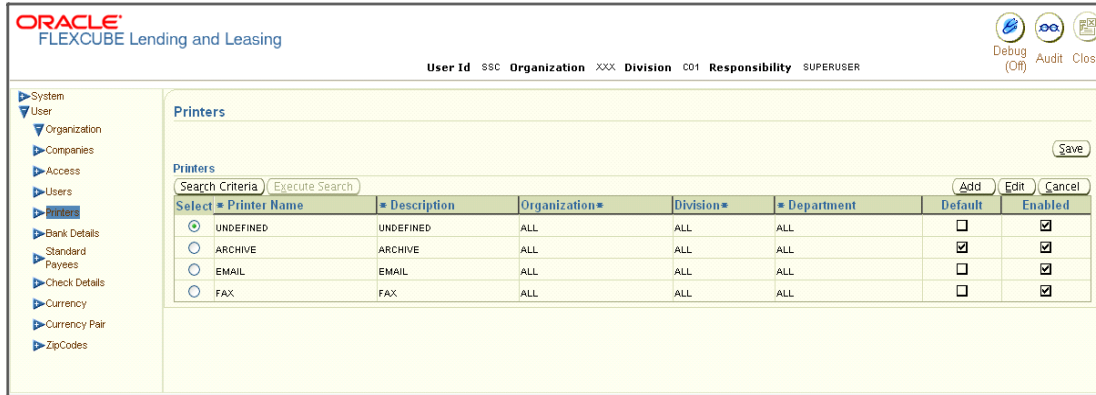
PRINTER NAME = <PRINTER_NAME1> + <PRINTER_NAME2>

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.

Bank Details link (Banks page)

The Banks page defines the banks a company/branch uses for processing automatic clearing house (ACH) and lock box payments.

Note: This is “behind the scenes” information that Oracle FLEXCUBE Lending and Leasing uses for payments and does not appear on any other Oracle FLEXCUBE Lending and Leasing forms.

To set up the banks

- 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 **Bank Details**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'User Id', 'SSC', 'Organization', 'XXX', 'Division', 'C01', 'Responsibility', and 'SUPERUSER'. The left sidebar contains a tree view with 'Bank Details' selected. The main content area is titled 'Bank Details' and features a 'Bank Definition' section. This section includes a search criteria field and a table with columns: 'Select Details', 'Code', 'Name', 'Short Name', and 'Enabled'. Two records are visible: 'FIRST BANK' (Code: FSB) and 'US BANK' (Code: USB). Below the table are tabs for 'ACH' and 'Lock Box', and another search criteria field with a table listing 'Company', 'Branch', 'ACH Identifier', and 'Enabled'.

- 4 In the **Bank Details** page’s **Banks Definition** section, select the record you want to work and click **Show** in the **Details** column.

This screenshot shows the detailed view of the 'FIRST BANK' record selected in the previous screenshot. The 'Bank Definition' section now displays a form with various fields: 'Account #', 'Routing #', 'Country', 'City', 'St', 'Address Line 1', 'Address Line 2', 'Zip', 'Extn', 'Phone 1', 'Extn 1', 'Phone 2', 'Extn 2', 'Fax 1', 'Fax 2', and 'ACH Format'. The 'Show' button in the 'Details' column of the table is now active. The 'ACH' and 'Lock Box' tabs and search criteria field remain visible at the bottom.

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

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

In this field:	Do this:
Select Code	If selected, indicates that this is the current record. Enter the bank code (ID used internally by Oracle FLEX-CUBE Lending and Leasing to represent the bank) (required).
Name	Enter the name for the bank (required).
Short Name	Enter the short name for the bank (ID displayed to represent the bank. This may be included in any output files) (required).
Enabled	Select to enable and indicate this is an active bank
Account #	Enter the account number used for banking transactions with the bank. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234 (required).
Routing #	Enter the routing number of the bank (required)
Country	Select the country where the bank is located (required).
City	Enter the city where the bank is located (required).
St	Enter the state where the bank is located (required).
Address Line 1	Enter the address line 1 for the bank (optional).
Address Line 2	Enter the address line 2 for the bank (optional).
Zip	Enter the zip code where the bank is located (required).
Extn	Enter the zip extension where the bank is located (optional).
Phone 1	Enter the primary phone number of the bank (required).
Extn 1	Enter the phone extension for the primary phone number (optional).
Phone 2	Enter the alternate phone number for the bank (optional).
Extn 2	Enter the phone extension for the alternate phone number (optional).
Fax 1	Enter the primary fax number for the bank (required).
Fax 1	Enter the alternate fax number for the bank (optional).
ACH Format	Select the ACH format accepted by this bank (required).

- 6 Click the **ACH** sub tab.
- 7 On the **ACH** sub page, select the record you want to work with.

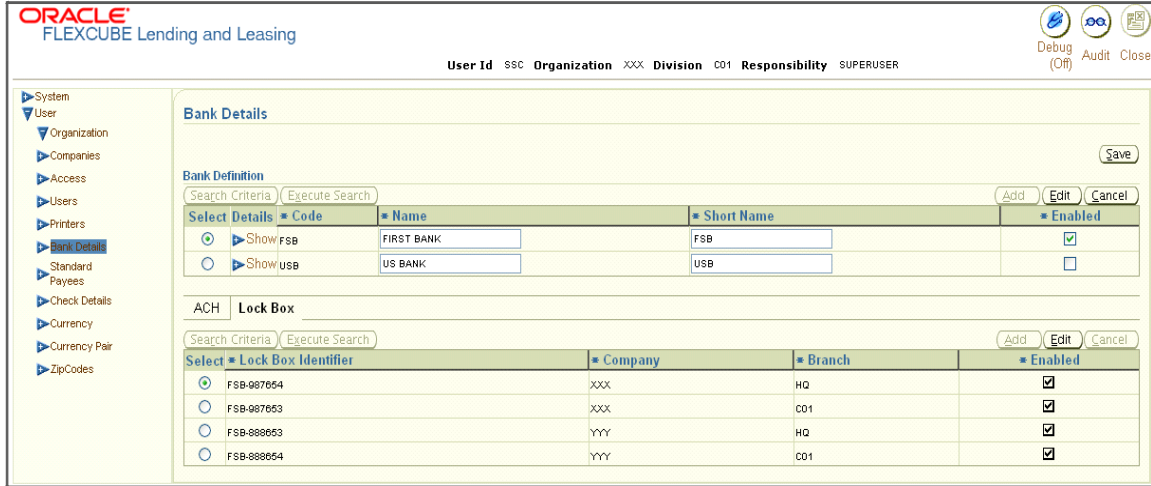
Note: If you choose, use **Search Criteria** to limit the display of ACH records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 8 On the **ACH** sub page, enter, view, or edit the following information used to create ACH files for the bank listed in the Banks section.

In this field:	Do this:
Company	Select the portfolio company (required).

Branch	Select the portfolio branch (required).
ACH Identifier	Enter the lock box id provided by the bank. This field is used in the ACH files to identify the bank (required).
Enabled	Select to enable the ACH and indicate this is an active ACH identifier.

9 Click the **Lock Box** sub tab.



10 On the **Lock Box** sub page, select the record you want to work with.

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

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

11 On the **Lock Box** sub page, enter, view, or edit the following information to create lock box files for the bank listed in the Banks page.

In this field:	Do this:
Lock Box Identifier	Enter the lock box id provided by bank. This field is used in the lock box files to identify the bank (required).
Company	Select the portfolio company (required).
Branch	Select the portfolio branch (required).
Enabled	Select to enable the lock box.

12 Click **Save** on the Bank Details page.

Standard Payees link (Standard Payees page)

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

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

Batch

* Company	* Date	* Batch Type	* Total #	* Total Amt
YYY HQ	07/03/2009	ADV MANUAL	1	600.00

Advances

Select	* Account #	* Account # : Title	* Date	Loan Currency	Amount	* Promotion	Mode	Reason	Status
<input checked="" type="radio"/>	20060100010561	CCINQUEFOIL EVE / DALE	07/03/2009	USD	\$600.00	NO PROMOTION	NONE	REGULAR ADVANCE	OPEN

Advance Allocations

Select	* Details	* Amount	Validate Payee	* Payee Nbr	* Name	* Type	* Mode
<input checked="" type="radio"/>	Show	600	<input type="checkbox"/>	JL-00002	ORTR QUAD CITY AUTO.	THIRD PARTY	INSTITUTION DRAFT

To set up the standard payees

- 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 **Standard Payee**.

Standard Payees

Payee Definition

Select	* Details	* Payee #	* Name	* Pmt Mode	Enabled
<input checked="" type="radio"/>	Show	10001	MASTER CARD	ACH	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	10002	VISA CARD	ACH	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	60001	INSURANCE CO	INSTITUTION DRAFT / CHECK	<input checked="" type="checkbox"/>

- On the **Standard Payees** page's **Payee 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. At the top, it shows the user ID as SSC, Organization as XXX, Division as C01, and Responsibility as SUPERUSER. The main section is titled "Standard Payees" and contains a "Payee Definition" section. This section includes a table with columns for "Payee #", "Name", "Pmt Mode", and "Enabled". The first record is selected, and its details are shown in a form below the table. The details include Country (UNITED STATES), City (EDEN PRAIRIE), St (MINNESOTA), Address Line 1 (123 VIKING DRIVE), Address Line 2, Zip (55344), Extn, Phone 1 (612-384-6545), Bank Name (BANK OF MASTER CARD), Routing # (93847655), Account Type (CHECKING), ACH Account # (387374667), and Start Dt (01/01/1800).

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

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

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Payee #	Select the payee number (Identifier for the payee) (required).
Name	Enter the payee name (required).
Pmt Mode	Select the payment method for the payee (required).
Enabled	View if payee is enabled (optional).
Country	Select the country where the payee is located (required).
City	Enter the city where the payee is located (optional).
St	Select the state where the payee is located (optional).
Address Line 1	Enter the address line 1 for the payee (optional).
Address Line 2	Enter the address line 2 for the payee (optional).
Zip	Select the zip code where the payee is located (optional).
Extn	Enter the zip extension where the payee is located (optional).
Phone 1	Enter the primary phone number for the payee (optional).
Phone 2	Enter the alternate phone number for the payee (optional).
Bank Name	Enter the payee ACH bank name used by the standard payee (required).
Routing #	Enter the payee ACH bank routing number of bank used by the standard payee (optional).
Account Type	Select the payee type of ACH bank account maintained by the Standard Payee (required).
ACH Account #	Enter the payee ACH bank account number.

Start Dt

Enter the payment mode start date - the date the current payment method was implemented (defaults on Pmt Mode change) (display only).

Note: If the organizational parameter `UIX_HIDE_RESTRICTED_DATA` is set to `Y`, this appears as a masked number; for example, `XXXXXX1234` (optional).

Comment

Enter a comment for this advance allocations. This is the default comment to include with payments to this Payee (optional).

- 6 Click **Save** on the Standard Payees page.

Check Details link (Check Details page)

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

To setup the Check Details page

- 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 **Check Details**.

The screenshot shows 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 is a user information bar with fields for 'User Id', 'SSC', 'Organization', 'Division', 'Responsibility', and 'SUPERUSER'. On the right side of the navigation bar, there are icons for 'Debug (Off)', 'Audit', and 'Close'. The main content area is titled 'Check Details' and contains a search criteria section with the following fields: 'Select Company*' (value: XXX), 'Branch' (value: ALL), 'Payee Type' (value: ALL), 'Check Number*' (value: 466123), 'Printer Name*' (value: ABC), and 'Enabled' (checked). There are buttons for 'Add', 'Edit', and 'Cancel' next to the search criteria. A 'Save' button is located at the top right of the page.

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

In this field:	Do this:
Company	Select the company (required).
Branch	Select the branch (required).
Payee Type	Select the payee type (optional).
Check Number	Enter the check number (required).
Printer Name	Enter the printer name (required).
Enabled	Select to enable the check details entry.

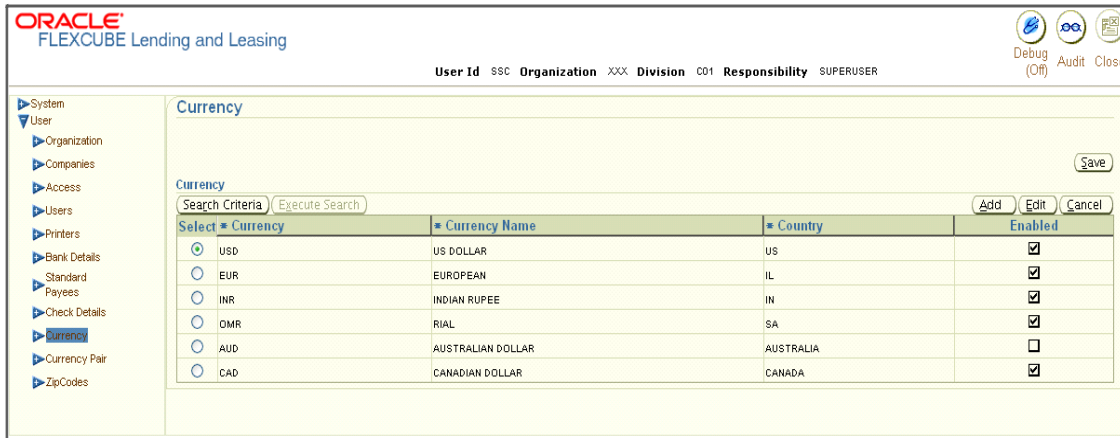
- 6 Click **Save** in the Check Details page.

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.

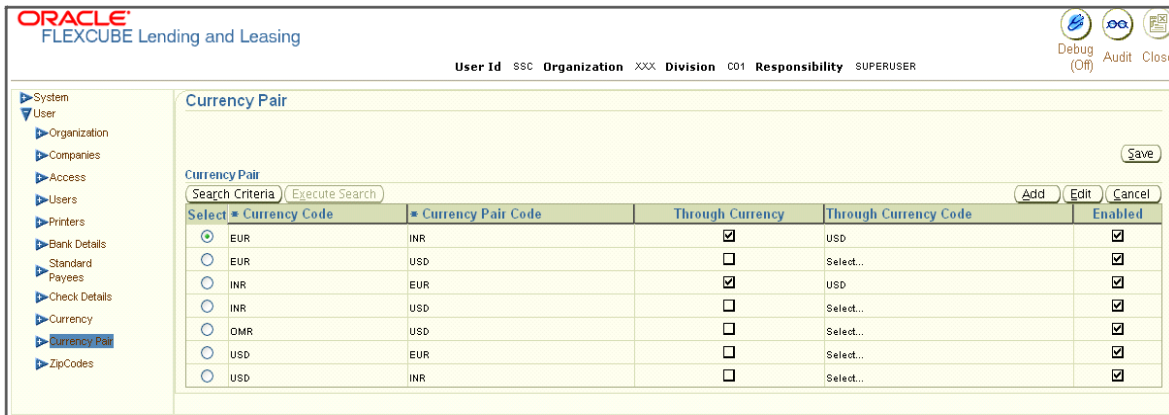
- 6 Click **Save** in the Currency section.

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.

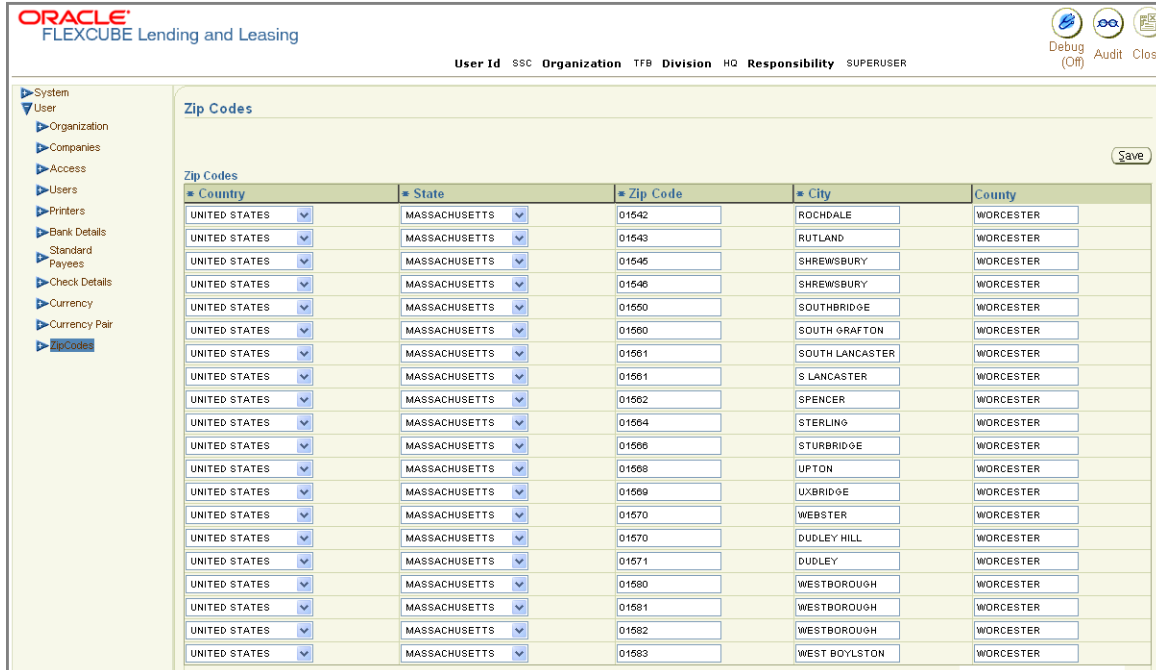
- 6 Click **Save** on the Currency Pair page.

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:

Country
State
Zip Code
 City
 Country

View this:

Select the country (required).
 Select the state (required).
 Enter the zip code (required).
 Enter the city (required).
 Enter the country (optional).

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

CHAPTER 3: DE-DUPE SETUP

Oracle FLEXCUBE Lending and Leasing's de-dupe feature can be configured to identify possible fraudulent information and misrepresentation of details on a line of credit application based on duplicate information between applications.

Oracle FLEXCUBE Lending and Leasing checks for duplicate information from existing applications, already rejected applications, and applications currently being processed.

The following application entry information is used as the de-dupe criteria.

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

Dedupe link (De-Dupe page)

The Dedupe Setup window's De-Dupe page enables you to define the de-dupe criteria from the fields listed above. With the De-Dupe page's Criteria section, you can specify the logical operators of AND or OR while defining the criterion.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. At the top, it says 'ORACLE FLEXCUBE Lending and Leasing'. Below that, there's a navigation bar with 'User Id', 'SSC', 'Organization', 'XXX', 'Division', 'C01', 'Responsibility', and 'SUPERUSER'. On the right, there are icons for 'Debug (Off)', 'Audit', and 'Close'. The main content area is titled 'De-Dupe' and has a 'Check Criteria' button on the left and a 'Save' button on the right. Under the 'Dedupe' heading, there's a 'Search Criteria' field and 'Execute Search' button, along with 'Add', 'Edit', and 'Cancel' buttons. Below this is a table with columns 'Select', 'Code', 'Description', and 'Enabled'. The table contains one row: 'FIRST_NAME' (selected), 'FIRST NAME DEDUPE', and a checked 'Enabled' box. Under the 'Criteria' heading, there's another 'Search Criteria' field and 'Execute Search' button, along with 'Add', 'Edit', and 'Cancel' buttons. Below this is a table with columns 'Select', 'Sort', 'Attribute', 'Comparison Operator', 'Logical Operator', and 'Enabled'. The table contains three rows: 1. '1' (selected), 'SSN', 'EQUAL', 'OR', checked 'Enabled'. 2. '3', 'CUSTOMER SSN', 'EQUAL', 'Select...', checked 'Enabled'. 3. '3', 'FIRST_NAME', 'LIKE', 'Select...', checked 'Enabled'.

If you choose AND as the logical operator between the criterion components, Oracle FLEXCUBE Lending and Leasing retrieves the records that are matching with the details in the criterion components.

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

To set up the De-Dupe

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **De-Dupe** bar link.
- 3 In the Dedupe Setup link bar, click **Dedup**.
- 4 On the **De-Dupe** page's **Dedupe** section, select the record you want to work with.

This is an identical screenshot of the Oracle FLEXCUBE Lending and Leasing De-Dupe page as shown above. It displays the 'Dedupe' and 'Criteria' sections with their respective tables and controls.

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 **Dedupe** section, enter, view, or edit the following information:

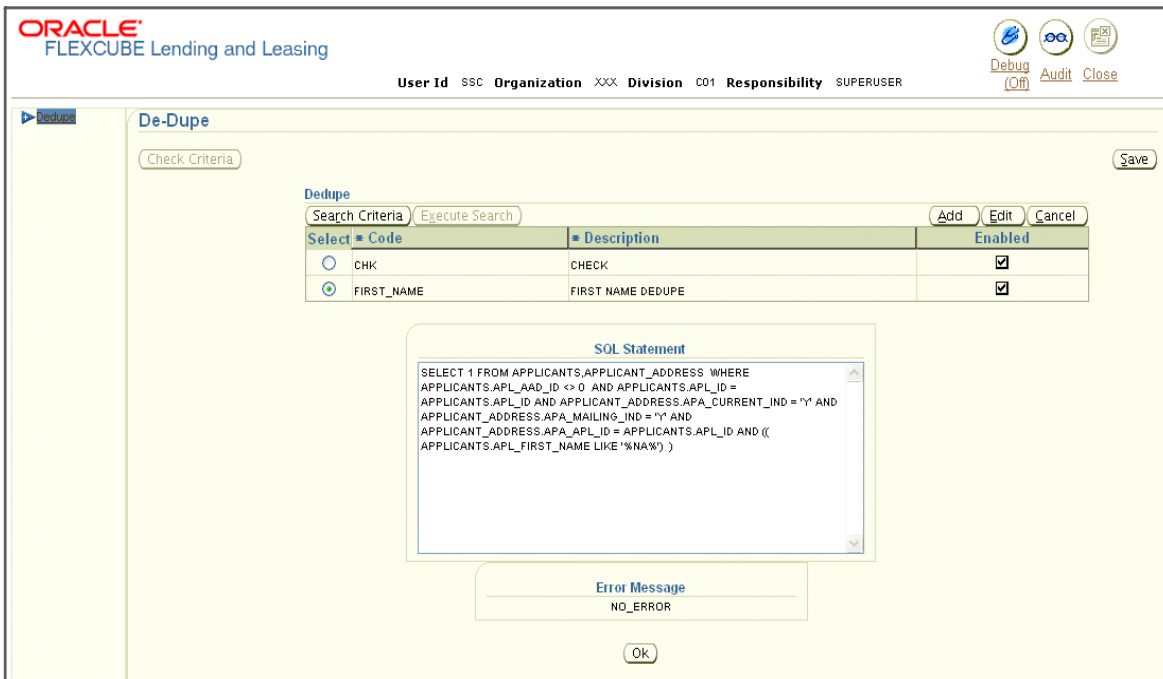
In this field:	Do this:
Select	If selected, indicates that this is the current record.
Code	Enter the code of the dedupe (required).
Description	Enter a description of the dedupe (required).
Enabled	Select to enable the dedupe.

- 6 In the **Criteria** section, define the dedupe selection criteria with the following fields:

Note: Criteria can be one or more rows.

In this field:	Do this:
Sort	Enter the sequence numbers (required).
(Enter left bracket (optional).
Attribute	Select the attribute (required).
Comparison Operator	Select comparison operator (required).
)	Enter right bracket (optional).
Logical Operator	Enter logical operator (optional).
Enable	Select to enable the criteria.

- 7 Click **Check Criteria** on the De-Dupe page.



Oracle FLEXCUBE Lending and Leasing reviews the selection criteria for errors.

- If NO ERROR appears in the Error Message box, choose **OK**.
 - If errors appears in the Error Message box, make the necessary corrections in the Criteria section.
- 8 Click **Save** on the De-Dupe page.

During the underwriting and funding processes, you can initiate the de-dupe check by clicking **De-dupe Applicant** on the Applicants Details page's Duplicate Applicant sub page (opened from the Applications link bar's Applicant link).

Underwriting

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Quick Search **MMAGNOLIA ANNA (Underwriting)** [Edit] [Save]

Applications

App # 0000000226
 Dt 2/1/2008
 Product LINE UNSECURED
 Channel WEB ENTRY
 Priority NORMAL

Company YYY
 Branch HQ
 Status NEW - REVIEW REQUIRED
 Purpose Select...

Producer DEALER
 Producer Name MN-00001 : IN HOUSE
 Loan Currency
 Class INDIVIDUAL
 Sales Agent

Joint
 Cos
 Contact
 Duplicate Applicant
 Existing Customer

Applicants Details [Save] [Add] [Cancel]

Actual Captured Amt Loan Currency

Select	Details	Type	Salutation	First Name	Middle Name	Last Name	AplFullName	Suffix	SSN#
<input type="radio"/>	Hide	PRIMARY	Select...	ANNA	A	MMAGNOLIA		Select...	xxxxxxxx3248

Applicants Details

AplChristianName
 Gender UNKNOWN
 Mother's Maiden Name MARKET
 Birth Dt 01/13/1985
 AplEducationLevelCd Select...
 Language ENGLISH
 Disability
 Class NORMAL

Dependents 8
 Email ANNA@SSC.COM
 Prior Applicant
 Marital Status MARRIED
 Existing Customer
 Existing Customer
 Time Zone

ECOA Select...
 Privacy Opt Out
 Ethnicity NOT APPLICABLE
 Prior Bkrp
 Bkrp Discharge Dt
 Race Select...

Identification Details

AplNationalityCd Select...
 Passport Nbr
 License# B-38732-12387 OHIO

National Id . . NA
 Issue Date
 AplVisaNbr
 Expiry Date

Show SPOUSE Select... LEO B MMAGNOLIA Select... xxxxxx3299

Address Employments Telecoms Financials Liabilities Other Incomes Summary Credit Scores **Duplicate Applicant** Existing Accounts Tracking Attributes

Application Id	Applicant Id	First Name	Middle Name	Last Name	Date Of Birth	CIF	SSN	Driving License Nbr	City	State	Zip
No rows yet.											

De-dupe Applicant

Funding

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Quick Search: CCINQUEFOIL EVE (Funding)

Queue: Select... [Edit] [Save]

Next

App #

Submit

Search

Applications

Decision

Contract

Collateral

Comments

Verification

Loan Calculator

Field Investigation

Letters

Correspondences

Document Tracking

App # 0000000370 * Company XXX * Producer DEALER * Joint
 * Dt 5/1/2006 * Branch HQ * Producer Name HI-00003 : HAWAII MI * Cos
 * Product LINE UNSECURED * Status APPROVED - BLANK * Loan Currency * Contact
 * Channel FAX IN * Purpose Select... * Class INDIVIDUAL * Duplicate Applicant
 * Priority NORMAL * Sales Agent * Existing Customer

Applicants Details [Save]

Actual Captured Amt Loan Currency

Select	Details	Type	Salutation	First Name	Middle Name	Last Name	ApIFullName	Suffix	SSN#
<input type="radio"/>	Hide	PRIMARY	Select...	EVE	A	CCINQUEFOIL		Select...	XXXXXXXX0638

Applicants Details

ApIChristianName

Gender UNKNOWN

Mother's Maiden Name HARVEY

* Birth Dt 02/09/1967

* ApIEducationLevelCd Select...

* Language ENGLISH

Disability

* Class NORMAL

* Dependents 7

Email EVEC@GROUP.COM

Prior Applicant

Marital Status MARRIED

Existing Customer

Existing Customer

Time Zone

ECO A JOINT CONTRACTUAL

Privacy Opt Out

Ethnicity NOT APPLICABLE

Prior Bkrp

Bkrp Discharge Dt

Race Select...

Identification Details

* ApINationalityCd Select...

National Id - - NA

ApIVisaNbr

Passport Nbr

Issue Date

Expiry Date

License# C-12090-13455 HAWAII

Show SPOUSE Select... DALE B CCINQUEFOIL Select... XXXXXX0699

Address Employments Telecoms Financials Liabilities Other Incomes Summary Credit Scores Duplicate Applicant Existing Accounts Tracking Attributes

De-dupe Applicant

Application Id	Applicant Id	First Name	Middle Name	Last Name	Date Of Birth	CIF	SSN	Driving License Nbr	City	State	Zip
No rows yet.											

CHAPTER 4: 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.

You can manually request a credit report for an applicant or any other party included on the application, such as co-signers and spouses by selecting the bureau from which you want to pull the report. If more than one report type is defined for the selected bureau, 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 line of credit, 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

Credit Bureau setup

On the Oracle FLEXCUBE Lending and Leasing Credit Bureau Setup window, the Request drop-down link open pages that allow you to set up credit bureaus.

The Request drop-down link contains the following links:

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

This section explains how to set up the pages opened from each.

Request link > Report Formats link (Report Formats page)

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

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

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

Note: For more information, please refer to the **Oracle FLEXCUBE Lending and Leasing Installation Notes**.

To set up the report formats

- 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 Credit Bureau Setup link bar, click the **Request** drop-down link, then click **Report Formats**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Debug (Off) Audit Close

Request

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

Report Formats

Save

Credit Bureau

Search Criteria Execute Search Add Edit Cancel

Select	Details	Bureau Name	Short name	Source
<input checked="" type="radio"/>	Show	FIRST AMERICAN CREDCO	CREDCO	CREDCO
<input type="radio"/>	Show	EQUIFAX MORTGAGE SERVICES	EQUIFAX MORTGAGE SERVICES	CSC
<input type="radio"/>	Show	EQUIFAX	EQUIFAX	EFX
<input type="radio"/>	Show	EXPERIAN	EXPERIAN	EXP
<input type="radio"/>	Show	TRANSUNION	TRANSUNION	TUC

Credit Bureau Report Formats

Search Criteria Execute Search Add Edit Cancel

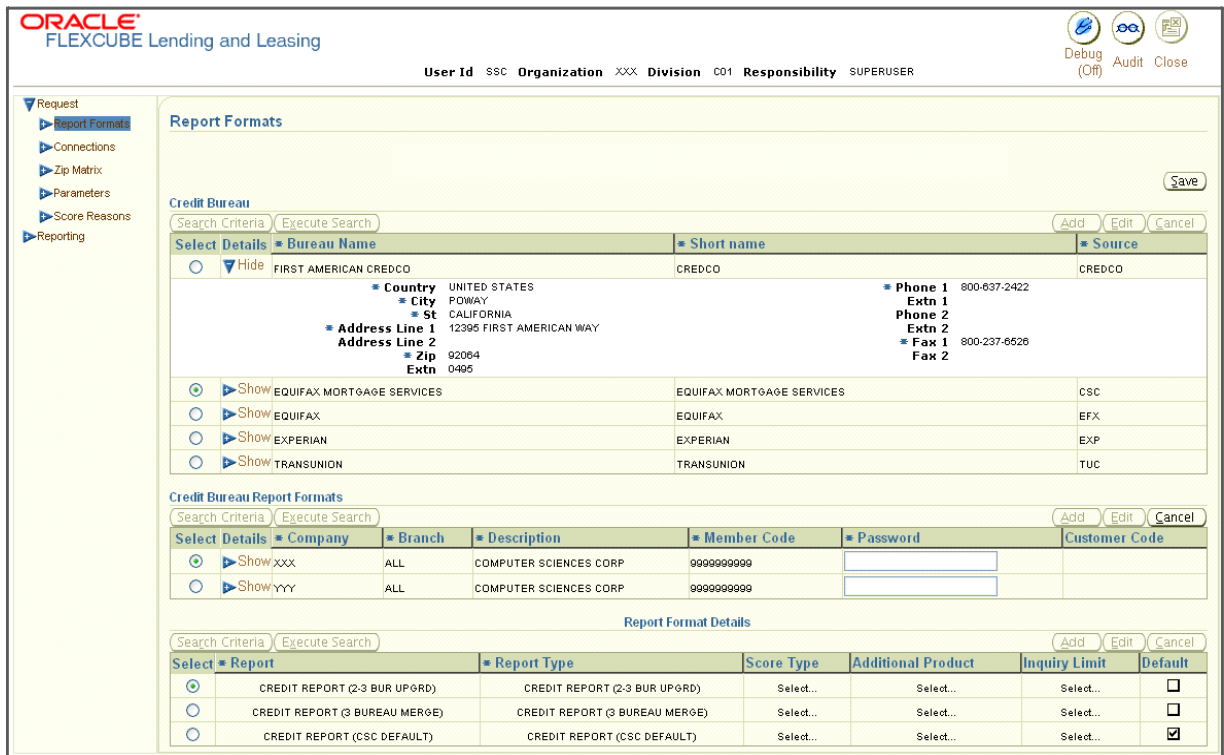
Select	Details	Company	Branch	Description	Member Code	Password	Customer Code
<input checked="" type="radio"/>	Show	XXX	ALL	HQ	HQA	...	123ABC

Report Format Details

Search Criteria Execute Search Add Edit Cancel

Select	Report	Report Type	Score Type	Additional Product	Inquiry Limit	Default
	No rows yet.					

- 4 In the **Report Formats** page's **Credit Bureau** 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 credit bureau records.

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

In the field:

Do this:

Select	If selected, indicates this is the current record.
Bureau Name	Enter the name of the credit bureau company (required).
Short Name	Enter the abbreviated or short name for the bureau (required).
Source	Select the credit bureau source (required).
Country	Select the country of the credit bureau address (required).
City	Enter the city for the credit bureau address (required).
St	Select the state of the credit bureau address (required).
Address Line 1	Enter the address line 1 for the credit bureau (required).
Address Line 2	Enter the address line 2 for the credit bureau (optional).
Zip	Select the zip code for the credit bureau address (required).
Extn	Enter the zip extension for the credit bureau address (optional).
Phone 1	Enter the primary phone number for the credit bureau (required).
Extn 1	Enter the extension for the primary phone number (optional).

Phone 2	Enter the secondary phone number for the credit bureau (required).
Extn 2	Enter the extension for the secondary phone number (optional).
Fax 1	Enter the primary fax number for the credit bureau (required).
Fax 2	Enter the extension for the primary fax number (optional).

- 6 Click **Save** on the Report Formats page.
- 7 In the **Credit Bureau Report Formats** 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 credit report format records.
 - If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 8 In the **Credit Bureau Report Formats** 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 that will be using the above credit bureau (required).
Branch	Select the portfolio branch from the company that will be using the above credit bureau (required).
Description	Enter the credit report format description (required).
Member Code	Enter the credit bureau member code (assigned by bureau) (optional).
Password	Enter the credit bureau password (required).
Customer Code	Enter the customer code (optional).
Auth Password Change Dt	View the last authorization password change date. The Experian Net Connect product requires that the Auth Password (or SSP Password in Experian jargon) be changed every 90 days (or sooner). Equifax may have similar requirements, but they were not known at the time of this writing. Use the date displayed in this field to identify when the password needs to be changed. Note: The password needs to be changed both in Oracle FLEXCUBE Lending and Leasing and at the credit bureau. Changing the password in Oracle FLEXCUBE Lending and Leasing does not initiate or perform a change at the bureau. Changing the password at the bureau must be done outside of Oracle FLEXCUBE Lending and Leasing. Contact the credit bureau for the procedure for changing the password (display only).
Auth User ID	View the authorization user id (display only).
Auth Password	View the authorization password (display only). Note: This field is not displayed to the user and is also encrypted before being stored in the database (display only).

Change Authorization User Id/Password section

New Auth User Id Enter the authorization user id (optional).
New Auth User Password Enter the authorization user password (optional).

TransUnion Details section

(Note: This is only applicable for TransUnion.)

Market Enter the TransUnion market id (optional).
Sub Market Enter the TransUnion Sub Market id (optional).
Industry Enter the TransUnion Industry code (optional).

Experian Details section

(Note: This is only applicable for Experian.)

Preamble Enter the Experian preamble code (optional).
Host Id Enter the Experian host id (optional).
UIC Enter the Experian UIC (optional).

Equifax Details section

(Note: This is only applicable for Equifax.)

Service Name Enter the equifax service name. The service name will be provided to you by Equifax when your company's Internet System to System account is created. Possible values for pulling credit reports are acrotest (for access to the test system) and acro (for access to the production system) (optional).

Credco Details section

(Note: This is only applicable for Credco.)

Origin Code Enter the credco origin code (optional).

- 9 In the **Report Format Details** section, select the record you want to work with.

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

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

- 10 In the **Report Format Details** section, enter, view, or edit the following information:

In this field:	Do this:
Select Report	If selected, indicates this is the current record. Enter the report name to be accessed from the credit bureau (required).
Report Type	Select the report type of the credit bureau report (required).
Score Type	Select the credit score type (optional).
Additional Product	Select the product code (optional).
Inquiry Limit	Select the inquiry limit for the credit report (optional).
Default	Select if the report is used as default.

- 11 Click **Save** on the Report Formats page.

Request link > Connections link (Connections page)

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

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

Example

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

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

IMPORTANT:

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

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

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

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

Experian Net Connect

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

```
http://www.experian.com/lookupServlet1?lookupServiceName=AccessPoint&lookupServiceVersion=1.0&serviceName=NetConnect&serviceVersion=2.0&responseType=text/plain
```

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

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

Equifax Internet System to System

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

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

CSC Tri-Merge

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

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

CredcoConnect

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

```
https://www.credcoconnect.com/CGI-BIN/CCListener.exe
```

To set up the connections

- 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 Credit Bureau Setup link bar, click the **Request** drop-down link, then click **Connections**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo and 'FLEXCUBE Lending and Leasing'. The user information bar shows 'User Id SSC Organization XXX Division 001 Responsibility SUPERUSER'. The main content area is titled 'Connections' and contains a sub-section for 'Credit Bureau Connections'. A search bar is present above a table of connections. The table has columns for Name, Bureau 1, Bureau 2, Bureau 3, Device, Device Speed, and Enabled. The connections listed are:

Select	Name	Bureau 1	Bureau 2	Bureau 3	Device	Device Speed	Enabled
<input checked="" type="radio"/>	CSC TRI-MERGE	CSC	Select...	Select...	HTTPS://WWW.EMORTGAGE.EQUIFAX.COM/CGI-BIN/EMSPOP.EXE	NA	<input checked="" type="checkbox"/>
<input type="radio"/>	EFX TEST FILES	EFX	Select...	Select...	/HOME/DAYBREAK/SRC/TESTFILES/CRB.X06	NA	<input checked="" type="checkbox"/>
<input type="radio"/>	EFX_TUC_EXP VIA MODEM	EFX	TUC	EXP	/DEV/CUAB	38400	<input type="checkbox"/>
<input type="radio"/>	EXP TEST FILES	EXP	Select...	Select...	/HOME/DAYBREAK/SRC/TESTFILES/CRB.X06	NA	<input checked="" type="checkbox"/>
<input type="radio"/>	TUC TEST FILES	TUC	Select...	Select...	/HOME/DAYBREAK/SRC/TESTFILES/CRB.X06	NA	<input checked="" type="checkbox"/>

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

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

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

- 5 In the **Credit Bureau Connections** section, enter, view, or edit the following information:

In the field:	Do this:
Select	If selected, indicates this is the current record.
Name	Enter connection name (required).
Bureau 1	Select first credit bureau (required).
Bureau 2	Select 2nd credit bureau (required).
Bureau 3	Select 3rd credit bureau (required).
	Note: The Bureau1, Bureau2, and Bureau3 fields in the Credit Bureau Connections section specify which bureau types can be accessed over the connection.
Device	Enter the connection device name. The Device field lists the physical device name for a modem, or the IP address for a network accessed connection. (required).
Device Speed	Select the connection device speed. The Device Speed field is only applicable to server-attached modems. It is used to specify the communications speed between the server and the modem (required).
Enabled	Select to enable the connection (required).

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

Request link > Zip Matrix link (Zip Matrix page)

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

When searching for a zip code match, Oracle FLEXCUBE Lending and Leasing:

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

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

To set up the zip matrix

- 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 Credit Bureau Setup link bar, click the **Request** drop-down link, then click **Zip Matrix**.

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'. On the left, a sidebar menu shows 'Request' expanded with sub-items: 'Report Formats', 'Connections', 'Zip Matrix' (highlighted), 'Parameters', 'Score Reasons', and 'Reporting'. The main content area is titled 'Zip Matrix' and contains a 'Credit Bureau Zip Code Matrix' section. This section has a 'Search Criteria' input field and an 'Execute Search' button. Below the search area is a table with the following data:

Select	* Company	* Branch	* Country	* From Zip	* To Zip	* Bureau 1	* Bureau 2	* Bureau 3
<input checked="" type="radio"/>	ALL	ALL	UNITED STATES	0000000000	0000000000	TUC	EXP	EFX
<input type="radio"/>	ALL	ALL	UNITED STATES	0000000000	0000000599	TUC	EFX	EXP
<input type="radio"/>	ALL	ALL	UNITED STATES	0000000600	0000001399	EXP	EFX	TUC
<input type="radio"/>	ALL	ALL	UNITED STATES	0000001400	0000002999	TUC	EXP	EFX
<input type="radio"/>	ALL	ALL	UNITED STATES	0000003000	0000006999	TUC	EFX	EXP
<input type="radio"/>	ALL	ALL	UNITED STATES	0000007000	0000014999	TUC	EXP	EFX
<input type="radio"/>	ALL	ALL	UNITED STATES	0000015000	0000017799	TUC	EFX	EXP
<input type="radio"/>	ALL	ALL	UNITED STATES	0000017800	0000019999	EFX	TUC	EXP

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

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

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

- 5 In the **Credit Bureau Zip Code Matrix** section, enter, view, or edit the following information:

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

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

Request link > Parameters link (Parameters page)

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

- Parsing parameters
- Request parameters
- Configuration parameters

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

PARSING PARAMETERS FOR CREDIT BUREAU SERVICE
 CONFIGURATION PARAMETERS FOR CREDIT BUREAU SERVICE
 REQUEST PARAMETERS FOR CREDIT BUREAU SERVICE

To set up the parameters

- 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 Credit Bureau Setup link bar, click the **Request** drop-down link, then click **Parameters**.

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 C01 Responsibility SUPERUSER'. There are also icons for 'Debug (Off)', 'Audit', and 'Close'. The left sidebar shows a navigation menu with 'Request' selected, and sub-items like 'Report Formats', 'Connections', 'Zip Matrix', 'Parameters', 'Score Reasons', and 'Reporting'. The main content area is titled 'Parameters' and contains a section for 'Credit Bureau Parameters'. This section has a search bar with 'Search Criteria' and 'Execute Search' buttons, and 'Add', 'Edit', and 'Cancel' buttons. Below the search bar is a table with 10 rows of parameters. The table has columns for 'Select', 'Details', 'Company', 'Branch', 'Parameter Group', 'Description', 'Parameter Value', and 'Enabled'. The first row is selected, and its details are expanded to show 'ALL' for both Company and Branch. The table also includes pagination controls showing '1-10 of 131' records.

Select	Details	* Company	* Branch	* Parameter Group	Description	* Parameter Value	Enabled
<input checked="" type="radio"/>	Show ALL	ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	ALLOW REVOLVING MORTGAGES	NO	<input checked="" type="checkbox"/>
<input type="radio"/>	Show ALL	ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	ASSIGN SCORE ERROR VALUES TO THE SCORE WHEN AN ERROR OCCURS	YES	<input checked="" type="checkbox"/>
<input type="radio"/>	Show ALL	ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	MAXIMUM AMOUNT THAT CAUSES LEASES TO BE COUNTED AS AUTO LEASES	-.2	<input checked="" type="checkbox"/>
<input type="radio"/>	Show ALL	ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	MINIMUM AMOUNT THAT CAUSES LEASES TO BE COUNTED AS AUTO LEASES	-.2	<input checked="" type="checkbox"/>
<input type="radio"/>	Show ALL	ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	MAXIMUM AMOUNT THAT CAUSES INSTALLMENT LOANS TO BE COUNTED AS AUTO LOANS	-.2	<input checked="" type="checkbox"/>
<input type="radio"/>	Show ALL	ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	MINIMUM AMOUNT THAT CAUSES INSTALLMENT LOANS TO BE COUNTED AS AUTO LOANS	-.2	<input checked="" type="checkbox"/>
<input type="radio"/>	Show ALL	ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	ACCOUNTS WITH BLANK MOP ARE COUNTED AS SATISFACTORY	YES	<input checked="" type="checkbox"/>
<input type="radio"/>	Show ALL	ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	COLLECTION ITEMS ARE CONSIDERED INSTALLMENT LOANS	NO	<input checked="" type="checkbox"/>
<input type="radio"/>	Show ALL	ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	COLLECTION ITEMS ARE CONSIDERED TRADELINES	NO	<input checked="" type="checkbox"/>
<input type="radio"/>	Show ALL	ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	CREDCO CLOSED STATUS CODES	8,9	<input checked="" type="checkbox"/>

- 4 In the **Parameters** page's **Credit Bureau 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 **Credit Bureau Parameters** section, enter, view, or edit the following information:

In the field:	Do this:
Select	If selected, indicates this is the current record.
Company	Select the portfolio company (required).
Branch	Select the portfolio branch (required). The branch will be displayed based on the company selected.
Parameter Group	Select the credit bureau parameter (required).
Parameter Value	Enter the credit bureau parameter value (required).
Enabled	Select to enable the credit bureau parameter.

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

Request link > Score Reasons link (Score Reasons page)

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

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

To set up the score reasons

- 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 Credit Bureau Setup link bar, click the **Request** drop-down link, then click **Score Reasons**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, the user is identified as 'SUPERUSER' with various system icons. The left navigation pane shows 'Request' > 'Score Reasons' selected. The main area is titled 'Score Reasons' and contains two sections:

- Score Models:** A table with columns 'Select', 'Bureau Score Model', and 'Enabled'. It lists 10 models, all of which are checked in the 'Enabled' column. A 'Save' button is located at the top right of this section.
- Score Reasons:** A table with columns 'Select', 'Reason Code', and 'Description'. It lists 10 reason codes with their corresponding descriptions. Buttons for 'Add', 'Edit', and 'Cancel' are located at the top right of this section.

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

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

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

5 In the **Score Models** section, enter, view, or edit the following information:

In the field:	Do this:
Select	If selected, indicates this is the current record.
Bureau Score Model	View the credit bureau score model (display only).
Enabled	Select to enable the credit bureau score model.

6 In the **Score Reasons** sub page, select the record you want to work with.

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

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 7 On the **Score Reasons** sub page, enter, view, or edit the following information for the reason code and description for the selected scoring model:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Reason Code	Enter the reason code (required).
Description	View the description (required).

8 Click **Save** on the Score Reasons page.

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 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 the text 'FLEXCUBE Lending and Leasing'. Below the header, there is a navigation bar with 'User Id', 'SSC', 'Organization', 'XXX', 'Division', 'C01', 'Responsibility', and 'SUPERUSER'. On the right side of the header, there are three icons: 'Debug (Off)', 'Audit', and 'Close'. 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 the search field are 'Add', 'Edit', and 'Cancel' buttons. The main part of the page is a table with the following columns: 'Select * Company', '* Bureau', '* Program Identifier', and '* Enabled'. The table contains six rows of data, with the first row 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

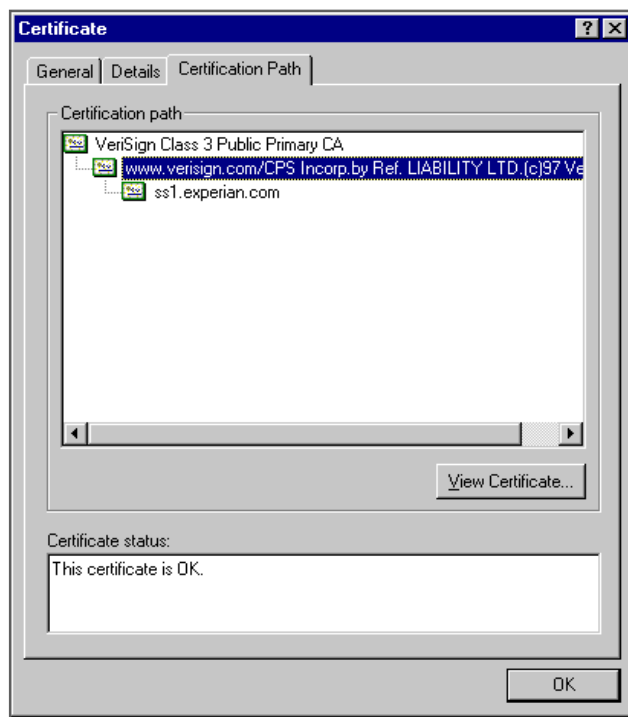
The HTTPS servers used by Experian, Equifax, and CSC for their Internet based credit report services (as well as all HTTPS servers) contain a site certificate signed by a trusted Certificate Authority (CA). The CA is an entity that guarantees the identity of the HTTPS server. If the client trusts the 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.

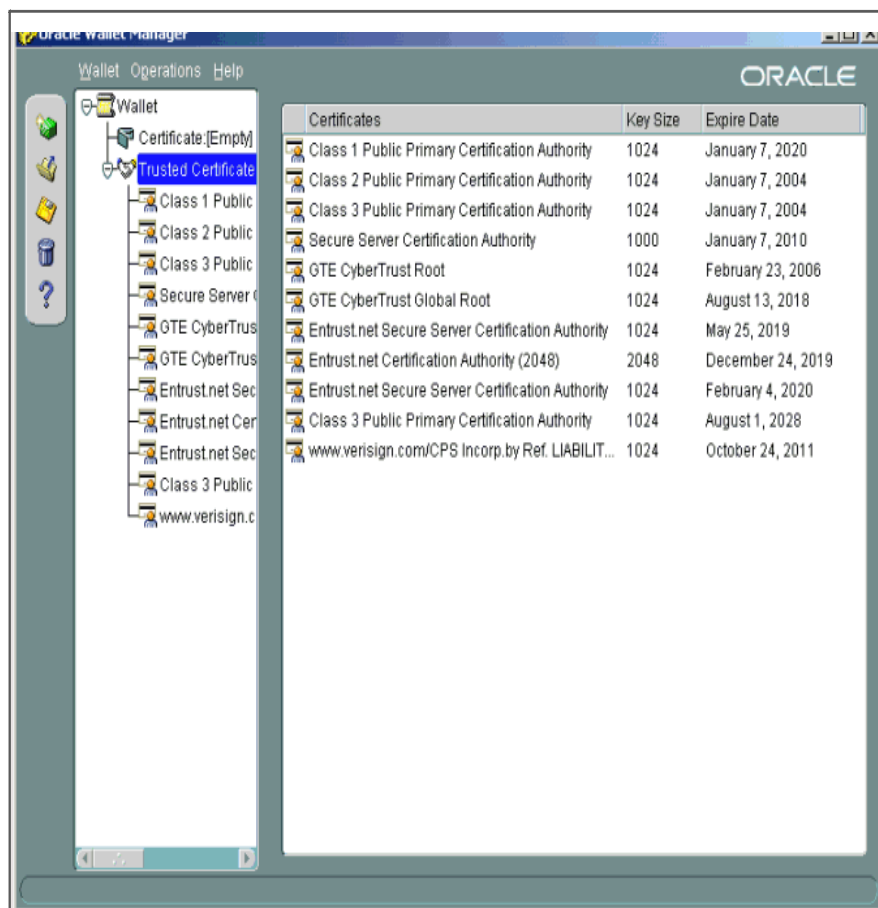
- 2 Once connected, from the browser's **File** menu, choose **Properties**.
- 3 Click the **Certificates** button.
- 4 Click the **Certification Path** tab. The bottom-most certificate is the one generated by the host itself. The one or more certificates above the bottom-most one are of greater importance 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).

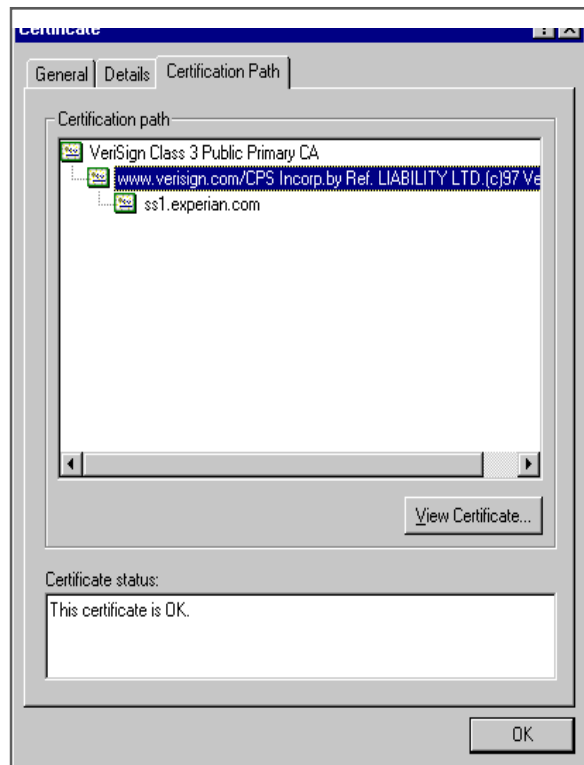
Importing the Certificates into an Oracle Wallet

- 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 5: 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 line of credit link opens pages that allow you to set up, monitor, and maintain batch jobs in Oracle FLEX-CUBE 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-BDD	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. At the top, it shows the Oracle logo and 'FLEXCUBE Lending and Leasing'. The user is logged in as 'SUPERUSER' with 'Responsibility' 'CD1'. The main section is titled 'Batch Job Setup'. It contains a 'Batch Job Sets' table with columns: Select, Details, Set Code, Job Set Description, Freq Code, Freq Value, Start Time, Critical, and Enabled. The first record is selected, and its details are shown below the table, 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 with columns: Select, Details, Seq, Job Type, Job Code, Job Description, Threads, Commit Count, Errors Allowed, Weekend, Holiday, and Enabled. The first record is selected, and its details are shown below the Batch Jobs table, including 'Thread' (1) and 'Trace Level' (0).

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

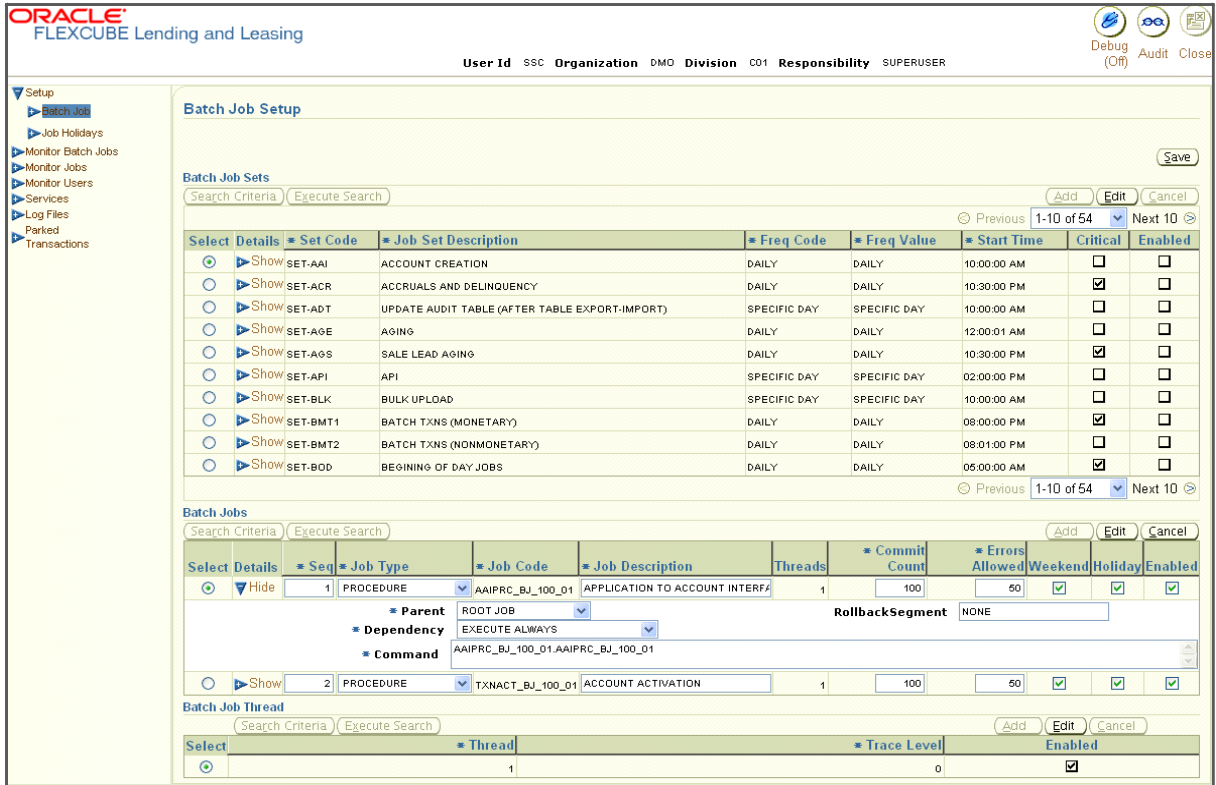
- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- In the **Batch Job Sets** section, enter, view, or edit the following information:

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 header includes the Oracle logo and 'FLEXCUBE Lending and Leasing'. The user information at the top right shows 'User Id SSC Organization DMO Division C01 Responsibility SUPERUSER'. The left navigation pane has 'Job Holidays' selected. The main content area is titled 'Job Holidays Setup' and contains a table with 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	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	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.

Monitor Batch Jobs

Batch Job Sets

Select	Details	Set Code	Job Set Description	Status	Freq Code	Freq Value	Start Time	Enabled	Critical
<input type="radio"/>	<input type="button" value="Hide"/>	SET-AAI	ACCOUNT CREATION	READY	DAILY	DAILY	10:00:00 AM	<input type="checkbox"/>	<input type="checkbox"/>
			Last Run Dt 08/08/2003 10:00:18 AM						
			Next Run Dt 08/09/2003 10:00:00 AM						
			Parent ROOT						
			Dependency EXECUTE ALWAYS						
<input type="radio"/>	<input type="button" value="Show"/>	SET-ACR	ACCRUALS AND DELINQUENCY	READY	DAILY	DAILY	10:30:00 PM	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="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"/>	<input type="button" value="Show"/>	SET-AGE	AGING	FAILED	DAILY	DAILY	12:00:01 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	SET-AGS	SALE LEAD AGING	READY	DAILY	DAILY	10:30:00 PM	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	SET-API	API	COMPLETED	SPECIFIC DAY	SPECIFIC DAY	02:00:00 PM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	SET-BLK	BULK UPLOAD	READY	SPECIFIC DAY	SPECIFIC DAY	10:00:00 AM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	SET-BMT1	BATCH TXNS (MONETARY)	READY	DAILY	DAILY	08:00:00 PM	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	SET-BMT2	BATCH TXNS (NONMONETARY)	READY	DAILY	DAILY	08:01:00 PM	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	SET-BOD	BEGINNING OF DAY JOBS	READY	DAILY	DAILY	05:00:00 AM	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Batch Jobs

Select	Details	Seq	Job Type	Job Code	Status	Job Description	Threads	Commit Count	Weekend	Holiday	Enabled
<input type="radio"/>	<input type="button" value="Show"/>	1	PROCEDURE	AAIFRC_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"/>	<input type="button" value="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

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

Request Details

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

Request Results

Select	Details	Request Result	Description
No rows yet.			

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. The top header shows the user as 'SUPERUSER' with various system icons. The left navigation pane includes 'Monitor Batch Jobs'. The main content area is titled 'Monitor Batch Jobs' and contains three sections:

- Batch Job Sets:** A table with columns: Select, Details, Set Code, Job Set Description, Status, Freq Code, Freq Value, Start Time, Enabled, Critical. It lists job sets like SET-AAI (ACCOUNT CREATION), SET-ACR (ACCRUALS AND DELINQUENCY), SET-ADT (UPDATE AUDIT TABLE), SET-AGE (AGING), SET-AOS (SALE LEAD AGING), SET-API (API), SET-BLK (BULK UPLOAD), SET-BMT1 (BATCH TXNS (MONETARY)), SET-BMT2 (BATCH TXNS (NONMONETARY)), and SET-BDD (BEGINNING OF DAY JOBS).
- Batch Jobs:** A table with columns: Select, Details, Seq, Job Type, Job Code, Status, Job Description, Threads, Commit Count, Weekend, Holiday, Enabled. It shows job details for '1 PROCEDURE AAIPRC_BJ_100_01' (APPLICATION TO ACCOUNT INTERFACE) and '2 PROCEDURE TXNACT_BJ_100_01' (ACCOUNT ACTIVATION).
- Batch Job Threads:** A table with columns: Select, Thread, Status, Errors, Records, Trace Level, Enabled. It shows a single thread in an 'IDLE' state.

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

Monitor Batch Jobs

Batch Job Sets

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

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

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

Request Details

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 shows the Oracle FLEXCUBE Lending and Leasing interface. The main content area is titled 'Monitor Jobs'. Below the title, there are filters for 'Job Type' (Batch, Back Ground, Credit Request) and 'View Last' (1 Day, 2 Days, 5 Days, All Days). A 'Job Details' section contains 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.

Select	Details	Request Type	Status	Job Set	Job	Thread	Errors	Records	Run Start Date/Time	Run End Date/Time
<input checked="" type="radio"/>	Show	PROCEDURE	COMPLETED	SET-AAI	AAIPRC_BJ_100_01-APPLICATION TO ACCOUNT INTERFACE	1	0	16	06/26/2009 10:09:59 AM	06/26/2009 10:10:05 AM
<input type="radio"/>	Show	PROCEDURE	COMPLETED	SET-AAI	TXNACT_BJ_100_01-ACCOUNT ACTIVATION	1	0	16	06/26/2009 10:10:35 AM	06/26/2009 10:10:45 AM
<input type="radio"/>	Show	PROCEDURE	COMPLETED	SET-AAI	AAIPRC_BJ_100_01-APPLICATION TO ACCOUNT INTERFACE	1	1	1	06/26/2009 10:43:00 AM	06/26/2009 10:43:04 AM
<input type="radio"/>	Show	PROCEDURE	COMPLETED	SET-AAI	TXNACT_BJ_100_01-ACCOUNT ACTIVATION	1	0	0	06/26/2009 10:43:19 AM	06/26/2009 10:43:24 AM
<input type="radio"/>	Show	PROCEDURE	COMPLETED	SET-AAI	TXNACT_BJ_100_01-ACCOUNT ACTIVATION	1	0	0	06/26/2009 10:43:54 AM	06/26/2009 10:43:59 AM
<input type="radio"/>	Show	COMMAND	COMPLETED	SET-DEM2	APP_LOAD-APPLICATION DATA LOAD	1	0	104	06/29/2009 03:40:21 PM	06/29/2009 03:40:46 PM
<input type="radio"/>	Show	COMMAND	COMPLETED	SET-DEM3	REVIEW_REQ_APP-PROCESS APPLICATIONS REVIEW REQUIRED	1	0	104	06/29/2009 03:48:46 PM	06/29/2009 03:48:57 PM
<input type="radio"/>	Show	COMMAND	COMPLETED	SET-DEM3	AUTO_APPROVED_APP-PROCESS APPLICATIONS AUTO APPROVED	1	0	74	06/30/2009 12:16:55 PM	06/30/2009 12:17:31 PM
<input type="radio"/>	Show	COMMAND	COMPLETED	SET-DEM3	AUTO_APPROVED_APP-PROCESS APPLICATIONS AUTO APPROVED	1	0	64	06/30/2009 12:19:35 PM	06/30/2009 12:20:04 PM
<input type="radio"/>	Show	COMMAND	COMPLETED	SET-DEM3	FUND_VERIFIED_APP-PROCESS APPLICATIONS FUND VERIFIED	1	6	43	06/30/2009 12:22:56 PM	06/30/2009 12:23:12 PM

- 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:

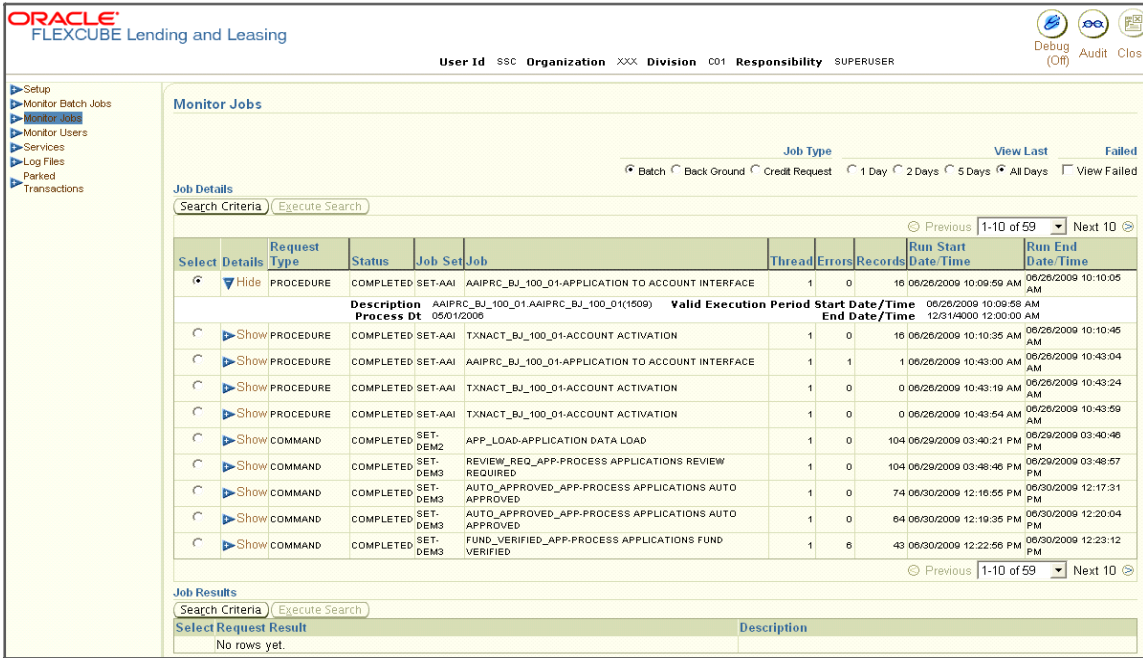
1 Day

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**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization DMG Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Monitor Users

User Logins

Search Criteria Execute Search

Previous 1-10 of 210 Next 10

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

Previous 1-10 of 210 Next 10

- 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:

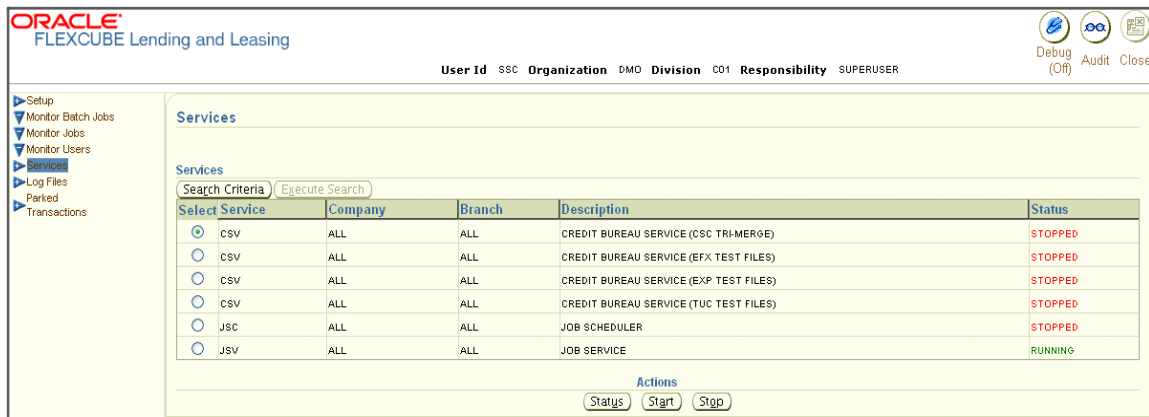
If selected, indicates this is the current record.
The user id.
The user name.
The details.
The login date time for the user.
The logout date time for the user.

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	If selected, indicates this is the current record.
Service	The service name.
Company	The service company.
Branch	The service branch.
Description	The service description.
Status	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.

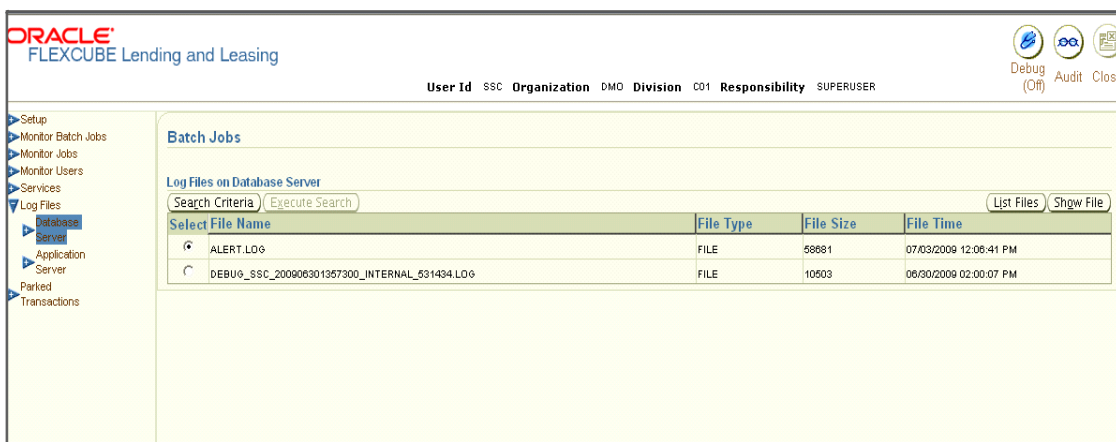
If you choose:	Oracle FLEXCUBE Lending and Leasing:
Status	Refreshes (updates) the status of the service. The Service page does not update the status in real time. You must choose Status after choosing Start or Stop to perform that command.
Start	Starts the job service.
Stop	Stops the job service.

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 checked="" 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_445005.L...	FILE	12354	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	20572	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 05:49:40 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 10:15:53 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 navigation menu on the left includes Setup, Monitor Batch Jobs, Monitor Jobs, Monitor Users, Services, Log Files, Database Server, Application Server, Parked, and Transactions. The 'Application Server' link is selected. The main content area displays the 'Batch Jobs' section, specifically 'Log Files on Application Server'. A table lists log files with columns for File Name, File Type, File Size, and File Time. The 'File Name' column is highlighted, and a tooltip indicates that clicking a file name will display the file name. The table contains 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 6: 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 of line of credit supported by Oracle FLEXCUBE Lending and Leasing.
Line of Credit	Allows you to set up the open ended lines of credit your company offers.

This chapter explains how to set up the pages opened from the Setup Module link bar's Setup link and lines of credit:

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

Setup drop-down link

The Setup drop-down link opens pages to record data of the lines of credit products supported by Oracle FLEXCUBE Lending and Leasing and contains the following links: Assets, Scoring Parameters, Index Rates, and Currency Exchange Rates.

Setup link > Assets link (Assets page)

The Assets page allows you to set up the asset types that can serve as an application'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

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"/>

Attributes / Addons Makes and Models

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

If selected, indicates this is the current record.

Asset Type

Enter the asset type (required).

Description

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

Collateral Type

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 line of credit (required).

Company

Select the portfolio company to which the asset type belongs. These are the companies within your organization that can make line of credit 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 lines of credit 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	If selected, indicates this is the current record.
Asset Sub Type	Enter the asset sub type (required).
Description	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	If selected, indicates this is the current record.
Attribute/Addon	View the asset attribute or addon name for the selected asset (required).
Description	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

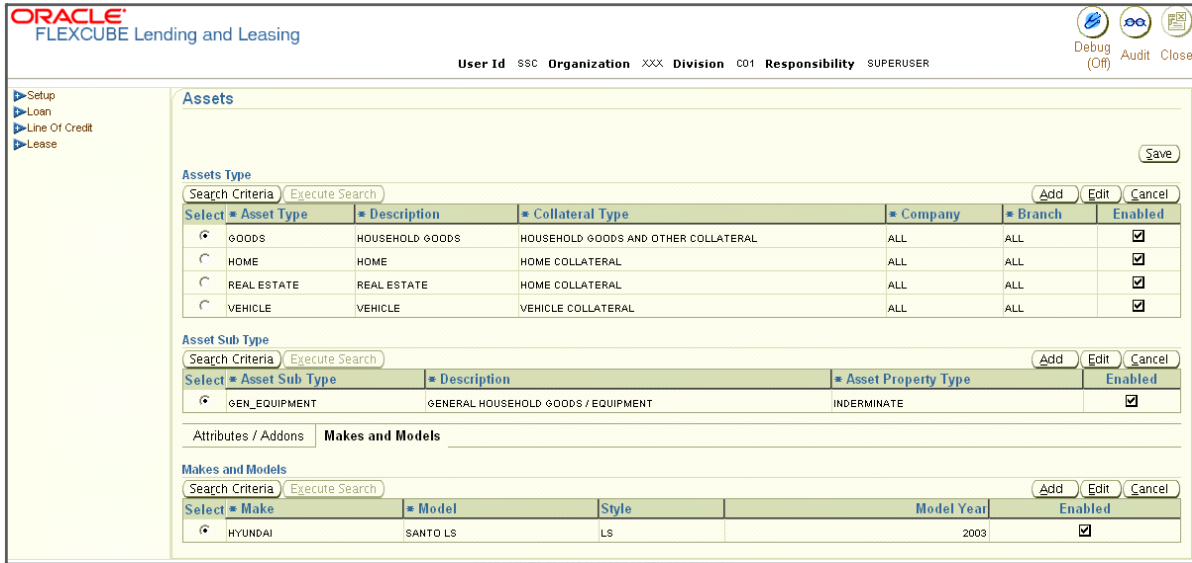
Enter the default monetary value to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset (required).

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 score card.

While Oracle FLEXCUBE Lending and Leasing pricing scores apply to applications and are based on information recorded during line of credit origination.

Credit Scoring

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

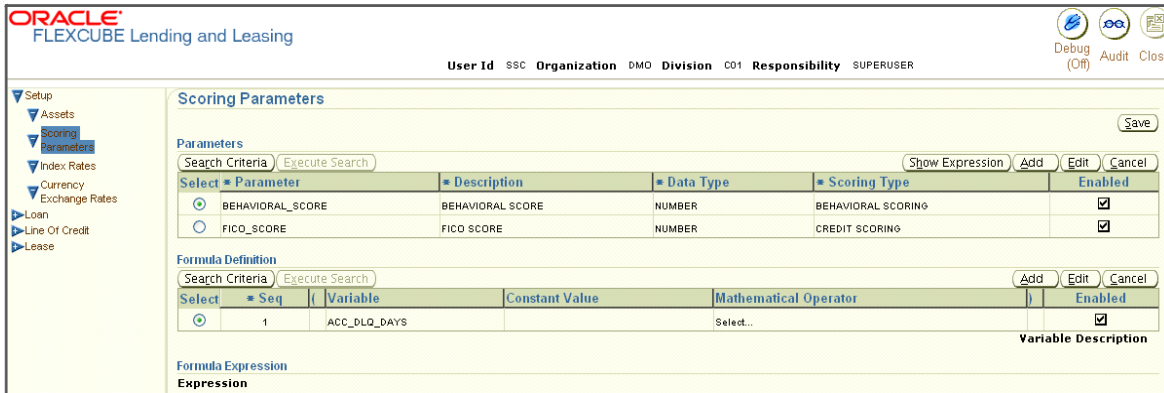
The Formula Definition section on the Scoring Parameters page allows you to build a mathematical expression to express the scoring parameter, test its validity, and locate specific information with the resulting scoring parameters. Oracle FLEXCUBE Lending and Leasing calculates scoring parameters using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

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface for the Scoring Parameters page. The user is logged in as SUPERUSER. The application details are as follows:

- Applications:** App # 0000001717, Dt 2/8/2007, Company XXX, Branch HRT, Product LINE UNSECURED, Status NEW - REVIEW REQUIRED, Loan Currency USD, Class Select...
- Requested:** Term 60, Requested Advance \$100,000.00, Pmt \$500.00, Down Pmt % 0, Down Pmt \$1,000,000.00, Requested Rate 12.99, Balloon Amt \$0.00, Approx Prc \$10,000.00, Promotion NONE, Signing Dt, Probable Delivery Dt.
- System Recommendation:** Score 0, Decision AUTO REJECTED, Grade D GRADE.
- Pricing:** Pricing Current (checked), Status Sub Status, Decision Dt 11/5/2009, Underwriter SSC.
- Approved:** Term 60, Rate 8.99, Pmt \$1,200.00, Index Rate .0000, Margin 8.9900, Down Pmt % 0, Max Advance % 0, Max Financed % 0, Maturity Margin .0000, Maturity Index FLAT RATE, Balloon Amt \$0.00, Down Pmt Amt \$1,000,000.00, Max Advance Amt \$100,000.00, Max Financed Amt \$100,000.00, Grade D GRADE, Score 0, Collateral Value \$41,400.00, Buy Rate 0, LTV1 241.54, LTV2 241.54.

To set up the scoring parameters

- 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 Enabled	Select the scoring type: CREDIT SCORING (required). 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.

Setup link > Index Rates link (Index Rates page)

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

$$\text{interest rate} = \text{index rate} + \text{margin rate}.$$

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

Note: You cannot tie an index rate to a product rate.

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

To set up Index Rates 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 **Index Rates**.

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 DMO Division C01 Responsibility SUPERUSER'. There are also icons for 'Debug (Off)', 'Audit', and 'Close'. A left-hand menu shows various setup options, with 'Index Rates' selected. The main content area is titled 'Index Rates' and contains a 'Save' button. Below this is an 'Index' section with a search bar and 'Add', 'Edit', and 'Cancel' buttons. A table lists index types:

Select	Index Type	Short Description	Description	Enabled
<input checked="" type="radio"/>	PRIME RATE	PRIME RATE	PRIME RATE	<input checked="" type="checkbox"/>
<input type="radio"/>	FLAT RATE	FLAT RATE	FLAT RATE	<input checked="" type="checkbox"/>

Below the table is an 'Index Details' section with a search bar and 'Add', 'Edit', and 'Cancel' buttons. A table shows details for the selected record:

Select	Start Dt	Rate	Enabled
<input checked="" type="radio"/>	1/1/1800	8.99	<input checked="" type="checkbox"/>

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

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

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

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

In this field:	Do this:
Select	If selected, indicates this is the current record.
Index Type	Select the type of index (required).
Short Description	Enter a short description of the index (required).
Description	Enter the index description (required).
Enabled	Select the Enabled check box to activate the index type.

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

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

- 6 In the **Index Details** section, select the record you want to work with.

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

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

- 7 In the **Index Details** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Start Dt	Enter the effective start date for the index rate (required).
Rate	Enter the new index rate effective from above mentioned date as a percentage (required). Note: For the FLAT RATE index there should be only one entry with a Start Dt. = 01/01/1900 and a RATE = 0.0000.
Enabled	Select the Enabled check box to activate the index rate effective from start date mentioned above.

- 8 Click **Save** on the Index Rates page.

Note: Variable rate line of credits functionality is not extended to pre-compute line of credits.

Setup link > Currency Exchange Rates link (Currency Exchange Rates page)

The Currency Exchange Rates page maintains currency exchange rates.

To set up the currency exchange rates

- 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 **Currency Exchange Rates**.

Select	Currency	Currency Pair	Effective Date and Time	Rate	Enabled
<input checked="" type="radio"/>	OMR	USD	3/6/2009 12:00:00 AM	45	<input checked="" type="checkbox"/>
<input type="radio"/>	AFN	OMR	3/11/2009 12:00:00 AM	59	<input checked="" type="checkbox"/>
<input type="radio"/>	AFN	SGD	3/24/2009 4:50:31 PM	4	<input checked="" type="checkbox"/>
<input type="radio"/>	EUR	USD	11/6/2008 12:00:00 AM	1.382	<input checked="" type="checkbox"/>

- 4 On the **Currency Exchange Rates** page's **Currency Exchange Rates** section, select the record you want to work with.

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

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

In this field:	Do this:
Select	If selected, indicates this is the current record.
Currency	Select the currency being exchanged (required).
Currency Pair	Select the currency to be changed with (required).
Effective Date and Time	Enter date and time of the exchange rate (required).
Rate	Enter the exchange rate (required).

Enabled Select the Enabled check box to activate the currency exchange rate.

- 6 Click **Save** on the Currency Exchange Rates page.

CHAPTER 7: PRODUCT LINE OF CREDIT SETUP

On the Setup Module window's link bar, the Line of Credit link opens pages that allow you to set up the line of credit products your company offers.

The Line of Credit drop-down link contains the following links:

- Products
- Pricing
- Edits
- Cycles
- Scoring
- Contract
- Fees
- Checklists
- Org. Fees
- Stipulations
- Spreads
- Letters
- Promotions
- Insurances

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

Line of Credit link > Products link (Line of Credit Products page)

The Line of Credit Products page defines the closed ended line of credit products your organization offers (unsecured line of credit, home equity line of credit, and so on). A line of credit product is based on the following attributes:

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

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

The Product Itemization section is used to define itemized entries for a line of credit product. This information is used on the Itemization pages of the Application Entry and Application forms.

To set up the Line of Credit products

- 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 **Line of Credit** drop-down link, then click **Products**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Line of Credit Products

Save

Product Definition

Search Criteria Execute Search Add Edit Cancel

Select Details	Product	Description	Start Dt	End Dt	Direct	Enabled
<input checked="" type="radio"/>	Show Loc	LINE UNSECURED	2/4/1992	12/31/4000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show LOC-HE	LINE HE	2/4/1992	12/31/4000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Product Itemizations

Search Criteria Execute Search Add Edit Cancel

Select	Itemization	Disc. Rate	Sort	Sign	Enabled
<input checked="" type="radio"/>	ITM OTHER FEE		1	<input checked="" type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
<input type="radio"/>	ITM AMOUNT PAID ON MY LOAN ACCDUNT		2	<input checked="" type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
<input type="radio"/>	ITM AMOUNT PAID TO OTHERS ON MY BEHALF		3	<input checked="" type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
<input type="radio"/>	ITM AMOUNT GIVEN TO ME DIRECTLY		4	<input checked="" type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>

- On the **Line of Credit Products** page's **Product 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 product records.

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

Enter the product code as defined by your organization (in other words, how you want to differentiate the line of credit products). For example, line of credit products can be differentiated according to asset (LOC for an unsecured line of credit, or LOC-HE for a home equity line of credit). The product code, or name, is unique (required). Enter the description of the product; for example, LINE UNSECURED, LINE HE. (This is the product description as it appears throughout Oracle FLEXCUBE Lending and Leasing (required).

Description

Start Dt

Enter the start date for the product (required).

End Dt

Enter the end date for the product (required).

Direct

Select if the product can be originated directly to customer. (In this case, the compliancy state is the state listed in the customer's current mailing address.)

-or-

Clear if the product is an indirect lending product; that is, payment is made to the producer. (In this case, the compliancy state is the state listed in the producer's address.) Select to activate the product.

Enabled

Collateral Type

Select the collateral type for the product. This field identifies what type of collateral is associated with the line of credit and assists Oracle FLEXCUBE Lending and Leas-

	ing in identifying the correct page(s) to display (required).
Collateral Sub Type	Select the collateral sub type for the product (required). The collateral sub type will be displayed based on the collateral type selected.
Credit Bureau Portfolio Type*	Select the credit bureau portfolio type for the product (required).
Credit Bureau Account Type*	Select the account type for the product (required). *Note: The Credit Bureau Portfolio Type and Credit Bureau Account Type fields determine how the portfolio is reported back to the credit bureaus (required).
Billing Cycle	Select the billing cycle for the product (required).
Category	Select the category for the product. This serves to group products for reporting purposes (user-defined) (optional).
Index Rounding	Select the index rate rounding factor for the product. Note: For more information, see Appendix C: Rounding Amounts and Rate Attributes .

6 In the **Product Itemization** section, select the record you want to work with.

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

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

7 In the **Product Itemization** sub page, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Itemization	Select the itemization type (required).
Disc. Rate	Enter the discount rate (optional).
Sort	Enter the sort order (required).
Sort	Select Pos (+) for a positive number. -or- Select Neg (-) for a negative number. Note: The Pos and Neg buttons determine whether the values will increase or decrease the itemization total for the line of credit based on the selected line of credit product. Together the contents of the Product Itemization section, positive and negative, add up to the line of credit amount.
Enabled	Select to indicate that this product itemization is currently available.

8 Click **Save** on the Line of Credit Products page.

Line of Credit link > Pricing link (Pricing page)

The Pricing page records pricing information related to your line of credit products. Oracle FLEXCUBE Lending and Leasing uses the information in the LOC Pricing Definition section to identify the correct pricing for an application, depending upon the product and the specific application parameters. Oracle FLEXCUBE Lending and Leasing will always search for a unique match.

When you choose the Select Pricing button when making a decision on the Application form, Oracle FLEXCUBE Lending and Leasing displays the best match and completes the Pricing and Approved sections. The information in the Approved section cites the minimum amounts for the line of credit, though the Oracle FLEXCUBE Lending and Leasing user can edit these figures.

Oracle FLEXCUBE Lending and Leasing determines the best match by looking at all enabled line of credit pricing strings on the Pricing page that meet the following criteria:

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

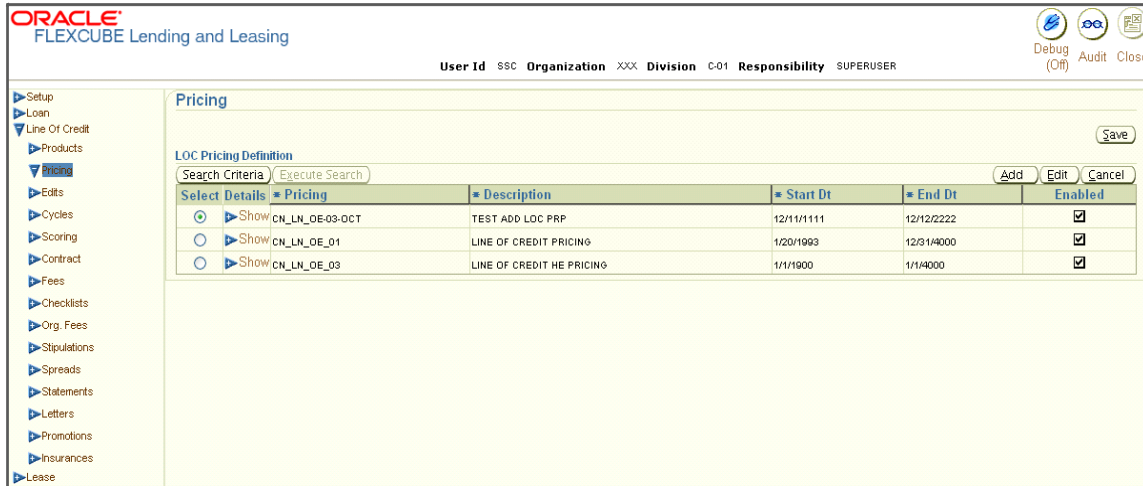
Exact matches for each field are given a higher weight than matches of ALL. The returned rows are then ranked based on the weighted values and the hierarchical position of the field (see above). They are then ranked by start date. Oracle FLEXCUBE Lending and Leasing recognizes the first row returned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

Note: You should set up a default pricing for each billing cycle and pricing that Oracle FLEXCUBE Lending and Leasing can select to ensure error-free performance. Oracle Financial Services Software recommends creating one version of each edit type where ALL is the value in the selection criteria fields listed above.

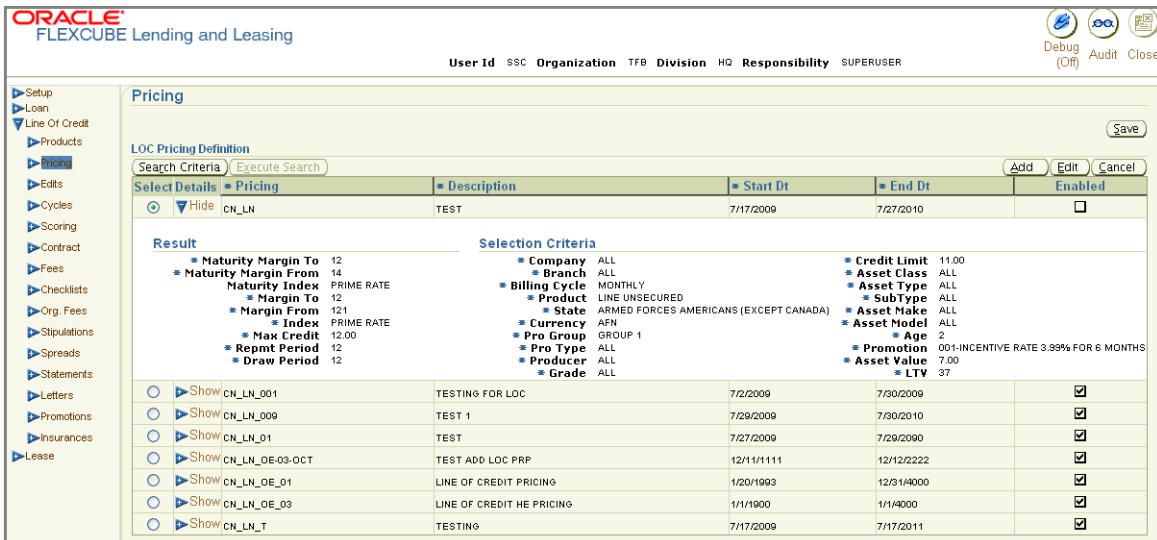
Note: Oracle FLEXCUBE Lending and Leasing supports the bulk uploading of product pricing setup data. This allows you to upload multiple setup data, avoid reentering setup data, and more importantly, reduce data entry mistakes. Oracle FLEXCUBE Lending and Leasing currently supports uploading using a fixed-length format only, where each data is at a pre-fixed position only. You can run batch jobs with the Set Code SET-BLK to upload pricing and GL data.

To set up the pricing

- 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 **Line of Credit** drop-down link, then click **Pricing**.



- 4 On the **Pricing** page's **LOC Pricing 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 product records.

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

In this field:

Do this:

Select

If selected, indicates that this is the current record.

Pricing*

Enter the code for the pricing string (required).

Description*

Enter the description for the pricing string (required).

* Together these two fields define the name of the line of credit pricing.

Start Dt Enter the start date for this pricing string (required).
End Dt Enter the end date for this pricing string (required).
Enabled Select to enable the pricing string.

Result section

Maturity Margin To Enter the maximum margin rate for the index type (required).

Maturity Margin From Enter the minimum margin rate for the index type (required).

Maturity Index Select the index for this pricing (required).
Margin To Enter the maximum margin rate for the index type (required).

Margin From Enter the minimum margin rate for the index type (required).

Index Select the index type associated with this pricing string (required).

Max Credit Enter the maximum credit for the pricing string (required).

Repmnt Period Enter the repayment period for the pricing string (required).

Draw Period Enter the draw period for the pricing string (required).

Selection Criteria section

Company Select the portfolio company for this pricing. This may be ALL or a specific company (required).

Branch Select the portfolio branch for this pricing. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL) (required).

Billing Cycle Select the billing cycle for this pricing (required).

Product Select the product for this pricing. This may be ALL or a specific product. The available values come from a validated LOV based on the selected billing cycle and the line of credit product setup (required).

State Select the state for this pricing. This may be ALL or a specific state (required).

Currency Select the currency for this pricing. This may be ALL or a specific currency (required).

Pro Group Select the producer group for this pricing. This may be ALL or a specific producer group (required).

Pro Type Select the producer type for this pricing. This may be ALL or a specific producer type (required).

Producer Select the producer. This may be ALL or a specific producer. The available values come from a validated LOV based on the product group and product type (required).

Grade Select the credit grade for this pricing. This may be ALL or a specific grade (required).

Credit Limit Enter the credit limit for this pricing (required).

Asset Class Select the asset class. This may be ALL or a specific asset class. The available values come from a validated LOV based on the collateral type (required).

Asset Type	Select the asset type. This may be ALL or a specific asset type. The available values come from a validated LOV based your assets setup (required).
SubType	Select the asset sub type. This may be ALL or a specific asset sub type. The available values come from a validated LOV based your assets setup, and is linked to the selected asset type (required).
Asset Make	Select the asset make. The available values come from a validated LOV based your assets setup and is restricted based on the selected Asset Type and Asset Sub Type. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make (required).
Asset Model	Select the asset model. The available values come from a validated LOV based your assets setup, and is restricted based on the selected Asset Type and Asset Sub Type. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model (display only).
Age	Enter the asset age (minimum age for the selected pricing) Note: If your entry in this field is based on the number of years of age of the asset, not the actual year of make, you will need to update this entry annually to ensure that the proper pricing string is available (required).
Promotion	Enter any promotions associated with the pricing (required).
Asset Value	Enter the asset value (required).
LTV	Enter the loan to value (required).

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

Line of Credit link > Edits link (Edits page)

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

You can configure your Oracle FLEXCUBE Lending and Leasing system so that during the line of credit origination process, at each change to an application's status, Oracle FLEXCUBE Lending and Leasing will perform a set of edits on the Verification page (found on the Application Entry and Applications forms).

Edits ensure your organization's guidelines are properly followed and that all exceptions are sent to the appropriate personnel for to review. If the edits check fails, Oracle FLEXCUBE Lending and Leasing will not allow the status to change, and the application will remain in its current status. The Edits page allows you to define the validations Oracle FLEXCUBE Lending and Leasing performs as an application moves from one status to another.

There are two types edits: Origination edits and API edits. Origination edits are used to validate applications entered through the standard Application Entry, Underwriting, and Funding forms, as well as conversion applications. API edits are used to validate applications that are loaded through the Application Program Interface, or entered as conversion accounts.

The Edits pages contains two sections, the Edit Type Definition section and the Edit Sub Type Definition section.

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

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

APP DECLINE EDITS	Edits that run whenever an application is manually changed to a status/sub status that indicates the application (in its current state) should be declined.
APP CONTRACT EDITS	Edits that run whenever an APPROVED or CONDITIONED-APPROVED application is about to be funded. These edits ensure the validity of the contract data.

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

Origination edit sub types:

ORIGINATION APPLICANT EDITS	Edits that pertain to data entered for an applicant on an application.
ORIGINATION APPLICATION EDITS	Edits that pertain to data entered for the requested line of credit.
ORIGINATION ASSET EDITS	Edits that pertain to data entered for asset entered on the application.
ORIGINATION CONTRACT EDITS	Edits that pertain to data entered for the contract on the application.
ORIGINATION CREDIT BUREAU EDITS	Edits that pertain to data gathered from the credit bureau reports for the applicants on the application.
ORIGINATION DECISION EDITS	Edits that pertain to data required to make a decision on the application.

API edit sub types:

The API uses the above Origination edit sub types as well as the following additional Edit Types available for Accounts:

API APPLICANT EDITS	Edits that pertain to data entered for an applicant.
API APPLICATION EDITS	Edits that pertain to data entered for the requested line of credit.
API ASSET EDITS	Edits that pertain to data entered for asset entered on the application.
API CONTRACT EDITS	Edits that pertain to data entered for the contract on the application.
API DECISION EDITS	Edits that pertain to data required to make a decision on the application.

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

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

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

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

OVERRIDE

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

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

To set up the edits

- 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 **Line of Credit** drop-down link, then click **Edits**.

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 C-01, Responsibility SUPERUSER. There are also buttons for Debug (Off), Audit, and Close. A left-hand menu lists various setup options like Setup, Loan, Line Of Credit, Products, Pricing, Edits, Cycles, Scoring, Contract, Fees, Checklists, Org. Fees, Stipulations, Spreads, Statements, Letters, Promotions, Insurances, and Lease. The main content area is titled 'Edits' and contains two sections: 'Edit Type Definition' and 'Edit Sub Type Definition'. Each section has a search criteria field and an 'Execute Search' button. The 'Edit Type Definition' section shows a table with columns: Select, Details, Edit, Description, Edit Type, System Defined, and Enabled. It lists three edit types: CNLNDE_ADC_EDIT_01 (APPLICATION APPROVAL EDITS), CNLNDE_ADC_EDIT_02 (APPLICATION DECLINE EDITS), and CNLNDE_ADC_EDIT_03 (APPLICATION AUTO APPROVAL EDITS). The 'Edit Sub Type Definition' section shows a table with columns: Select, Details, Edit Sub Type, Edit, Result, and Enabled. It lists ten edit sub types for 'ORIGINATION APPLICANT EDITS' with various conditions like 'XVL : ECDA CODE MISMATCH WITH APPLICANT TYPE' and 'RANGE : PRIMARY APL ADDRESS STATED MONTHS < MIN ALLOWED'. The 'Result' field for all sub types is set to 'WARNING' and they are all 'Enabled'.

- 4 On the **Edits** page, choose **Origination** or **API**.
- 5 In the **Edit Type Definition** section, select the edit type 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

Debug (Off) Audit Close

Setup
Loan
Line Of Credit
Products
Pricing
Edits
Cycles
Scoring
Contract
Fees
Checklists
Org. Fees
Stipulations
Spreads
Statements
Letters
Promotions
Insurances
Lease

Edits

Save

Origination Open Interface

Edit Type Definition

Search Criteria Execute Search Add Edit Cancel

Previous 1-3 of 6 Next 3

Select	Details	Edit	Description	Edit Type	System Defined	Enabled	
<input checked="" type="radio"/>	<input type="radio"/>	Hide	CNLNOE_ADC_EDIT_01	APPLICATION APPROVAL	APP APPROVAL EDITS	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
Selection Criteria * Company ALL * Branch ALL * Product ALL * State ALL * Currency ALL							
<input type="radio"/>	<input type="radio"/>	Show	CNLNOE_ADC_EDIT_02	APPLICATION DECLINE E	APP DECLINE EDITS	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="radio"/>	Show	CNLNOE_ADC_EDIT_03	APPLICATION AUTO APP	APP AUTOMATIC APPROVAL EDITS	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>

Edit Sub Type Definition

Search Criteria Execute Search Add Edit Cancel

Previous 1-10 of 69 Next 10

Select	Details	Edit Sub Type	Edit	Result	Enabled
<input checked="" type="radio"/>	<input type="radio"/>	Show	ORIGINATION APPLICANT EDITS	XVL : ECOA CODE MISMATCH WITH APPLICANT TYPE	WARNING <input checked="" type="checkbox"/>
<input type="radio"/>	<input type="radio"/>	Show	ORIGINATION APPLICANT EDITS	RANGE : PRIMARY APL ADDRESS STATED MONTHS < MIN ALLOWED	WARNING <input checked="" type="checkbox"/>
<input type="radio"/>	<input type="radio"/>	Show	ORIGINATION APPLICANT EDITS	RANGE : PRIMARY APL EMPLOYMENT STATED MONTHS < MIN ALLOWED	WARNING <input checked="" type="checkbox"/>
<input type="radio"/>	<input type="radio"/>	Show	ORIGINATION APPLICANT EDITS	RANGE : PRIMARY APL DINCME RATIO (SA) < MIN ALLOWED	WARNING <input checked="" type="checkbox"/>
<input type="radio"/>	<input type="radio"/>	Show	ORIGINATION APPLICANT EDITS	RANGE : PRIMARY APL DINCME RATIO (SB) < MIN ALLOWED	WARNING <input checked="" type="checkbox"/>
<input type="radio"/>	<input type="radio"/>	Show	ORIGINATION APPLICANT EDITS	RANGE : PRIMARY APL NET WORTH < MIN ALLOWED	WARNING <input checked="" type="checkbox"/>
<input type="radio"/>	<input type="radio"/>	Show	ORIGINATION APPLICANT EDITS	CHD : PRIMARY APL ATLEAST ONE INCLUDED FINANCIAL REQUIRED	WARNING <input checked="" type="checkbox"/>
<input type="radio"/>	<input type="radio"/>	Show	ORIGINATION APPLICANT EDITS	RANGE : PRIMARY APL STATED MONTHLY DEBT > MAX ALLOWED	WARNING <input checked="" type="checkbox"/>
<input type="radio"/>	<input type="radio"/>	Show	ORIGINATION APPLICANT EDITS	RANGE : PRIMARY APL DEBT RATIO (SA) > MAX ALLOWED	WARNING <input checked="" type="checkbox"/>
<input type="radio"/>	<input type="radio"/>	Show	ORIGINATION APPLICANT EDITS	RANGE : PRIMARY APL DEBT RATIO (SB) > MAX ALLOWED	WARNING <input checked="" type="checkbox"/>

Previous 1-10 of 69 Next 10

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

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

In this field:

Do this:

Select

If selected, indicates that this is the current record.

Edit

Enter the edit name (required).

Description

Enter the description for the edit (required).

Edit Type

Select the edit type code (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 edit.

Selection Criteria section

Company

Select the portfolio company associated with this edit. This may be ALL or a specific company (required).

Branch

Select the portfolio branch within the company associated with this edit. 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 this edit. This may be ALL or a specific product (required).

State

Select the state associated with this edit. This may be ALL or a specific state (required).

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

- 1 Company
- 2 Branch
- 3 Product
- 4 State

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

Currency

Select the currency associated with this edit. This may be ALL or a specific currency (required).

- 7 In the **Edit Sub Type Definition** section, select the edit sub type 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 C-01, and Responsibility as SUPERUSER. The left navigation menu includes options like Setup, Loan, Line Of Credit, Products, Pricing, Edits, Cycles, Scoring, Contract, Fees, Checklists, Org. Fees, Stipulations, Spreads, Statements, Letters, Promotions, Insurances, and Lease. The main content area is divided into two sections: 'Edit Type Definition' and 'Edit Sub Type Definition'. The 'Edit Type Definition' section contains a table with columns for 'Select Details', 'Edit', 'Description', 'Edit Type', 'System Defined', and 'Enabled'. It lists three edit types: 'APPLICATION APPROVAL', 'APPLICATION DECLINE', and 'APPLICATION AUTO APP'. The 'Edit Sub Type Definition' section contains a table with columns for 'Select Details', 'Edit Sub Type', 'Edit', 'Result', and 'Enabled'. It lists various edit sub types for 'ORIGINATION APPLICANT EDITS', such as 'XVL: ECOA CODE MISMATCH WITH APPLICANT TYPE' and 'RANGE: PRIMARY APL ADDRESS STATED MONTHS < MIN ALLOWED'. Each row in the second table has a 'Show' button in the 'Details' column.

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

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

- 8 In the **Edit Sub Type Definition** section, enter the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Edit Sub Type	Select the edit sub type for the edit (required).
Edit	Select the edit based on the edit sub type (required).
Result	This determines what action Oracle FLEXCUBE Lending and Leasing will perform when the edit fails. Select one of the following result options for each result: ERROR, WARNING, or OVERRIDE.(See the Queues chapter for more information) Note: Do not set the Result field to Override for credit application edits (required).
Enabled	Select to enable the edit.
Value	Enter the expected value for the edit. The Value field records the threshold value for the edit. The actual function of the entered value is dependent on the edit category (required).
Override Responsibility	Select the responsibility that can override the edit, if the edit result is an override. Designates the user responsibility level required to continue processing applications that fail the edit based on the Value field. You may define the same edit multiple times with a Result = OVERRIDE and different Value and Override Responsibility combinations to encompass various results (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.

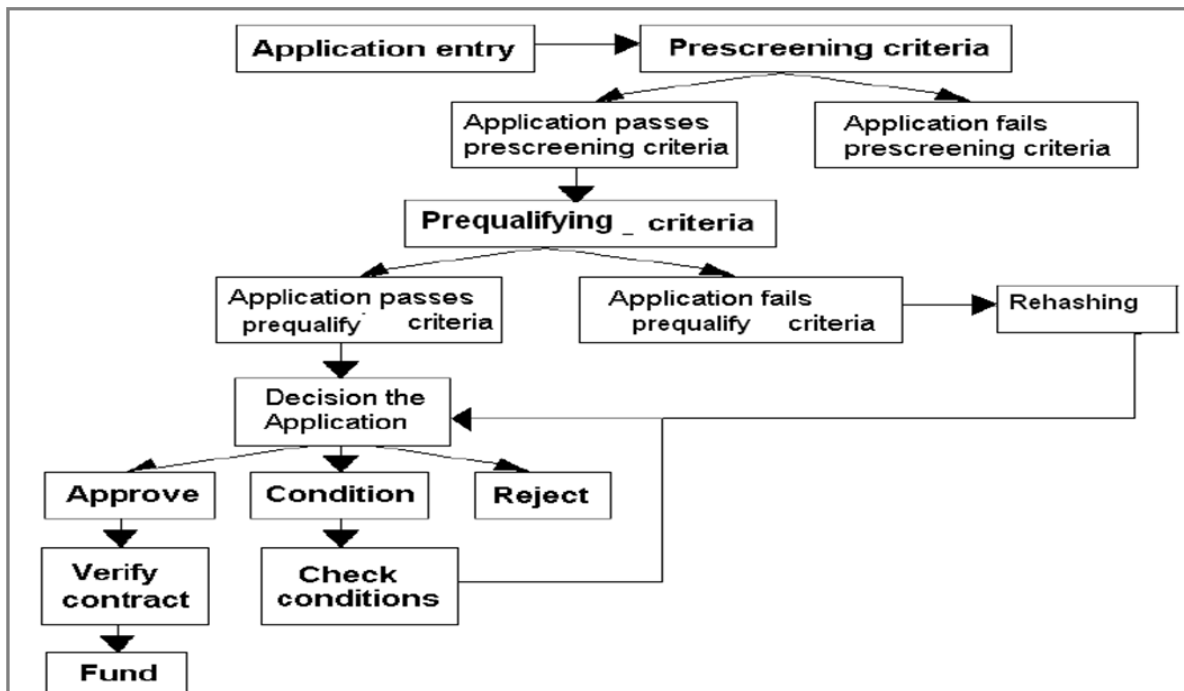
- 9 Click **Save** on the Edits page.

Line of Credit link > Cycles link (Cycles page)

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

- The user responsibilities that have access to perform the steps
- Any edits you want Oracle FLEXCUBE Lending and Leasing to perform between changes in status/sub status.

The following diagram displays the general concept of workflow:



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

Note: The Oracle FLEXCUBE Lending and Leasing status and sub status lists are pre-defined and cannot be changed by the Oracle FLEXCUBE Lending and Leasing administrator. If you require additional sub status codes please contact Oracle Financial Services Software to determine whether they can be added.

Status/Sub status:	Description:
NEW-BLANK	This is the status/sub status of applications during data entry. Applications remain NEW-BLANK until you choose the Next Application button on the Application Entry form and Oracle FLEXCUBE Lending and Leasing successfully performs the application edits check.
NEW-PRESCREEN	Oracle FLEXCUBE Lending and Leasing is processing the pre-screen edits to determine whether a credit report should be pulled for this application.

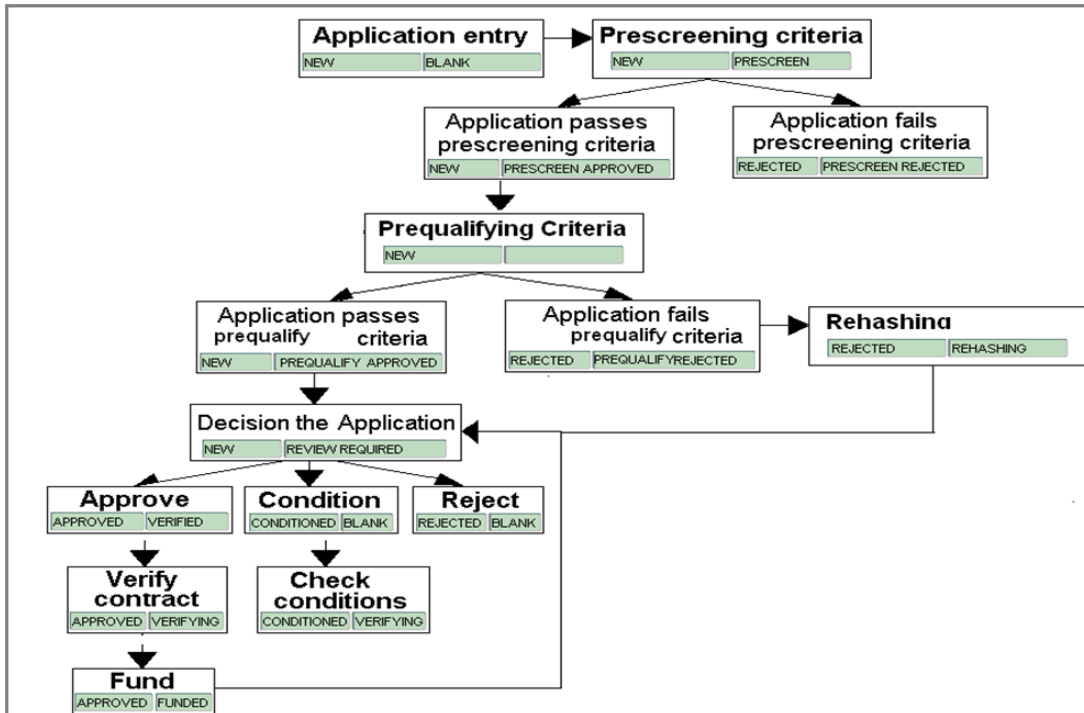
NEW-PRESCREEN APPROVED	Applications in this status/sub status have passed the prescreen edits. Oracle FLEXCUBE Lending and Leasing will now request a credit bureau pull.
REJECTED-PRESCREEN REJECTED	Applications in this status/sub status failed the prescreen edits. These applications will receive no further processing. The producer will be sent a decision fax and the consumer will receive an adverse action letter.
NEW-PREQUALIFICATION	Oracle FLEXCUBE Lending and Leasing checks the applicant details whether it is qualified or not.
NEW-PREQUALIFY APPROVED	If the pre-qualified edits are satisfied, the status is changed to NEW-PREQUALIFY APPROVED and the user can modify or update any further details in the Application Entry screen.
REJECTED-PREQUALIFY REJECTED	If the edits are not satisfied, the application will be pushed to the REJECTED APPLICATIONS queue with a status update to REJECTED-PREQUALIFY REJECTED .
NEW- REVIEW REQUIRED	Either based on the scoring of the application's credit bureau(s) pull, or the fact that a credit bureau report was not successfully obtained, the application needs to be reviewed by an underwriter.
NEW- RECOMMEND APPROVAL	Based on the scoring of the application's credit bureau(s) pull, the application should be reviewed by an underwriter. However, based on the current setup, Oracle FLEXCUBE Lending and Leasing recommends approving this application.
NEW- RECOMMEND REJECTION	Based on the scoring of the application's credit bureau(s) pull, the application should be reviewed by an underwriter. However, based on the current setup, Oracle FLEXCUBE Lending and Leasing recommends rejecting this application.
APPROVED-AUTO APPROVED	Based on the scoring of the application's credit bureau(s) pull, Oracle FLEXCUBE Lending and Leasing automatically approved the application. The producer will be sent a decision fax, and the application will be passed to funding.
REJECTED-AUTO REJECTED	Based on the scoring of the application's credit bureau(s) pull, Oracle FLEXCUBE Lending and Leasing automatically rejected the application. The producer will be sent a decision fax and the consumer will receive an adverse action letter.
APPROVED-BLANK	Application has been manually approved. Normally this occurs when an application is in the NEW- RECOMMEND APPROVAL, NEW- RECOMMEND APPROVAL status/sub status, or less often in the NEW- RECOMMEND REJECTION status/sub status. Any cycle code definition with next values of APPROVED-BLANK should have a lookup value of APP APPROVAL EDITS to ensure that all of the required data has been gathered in making the decision to approve the application (unless the application is currently

	in a status/sub status that assures the APP APPROVAL EDITS have been run).
NEW-OVERRIDE REQUIRED	A user without sufficient override authority attempted to approve an application, which, based on setup, required a higher over-ride authority to approve.
APPROVED- VERIFYING	A user placed the application in this status to indicate the contract has been received from the producer.
APPROVED-FINAL DOCUMENT CHECK	The contract has been reviewed and the data is correct. Normally this occurs when an application is in APPROVED-FINAL DOCUMENT CHECK OR CONDITIONED-FINAL DOCUMENT CHECK status/sub status. Any cycle code definition with next values of APPROVED-FINAL DOCUMENT CHECK or CONDITIONED-FINAL DOCUMENT CHECK should have a value of APP CONTRACT EDITS to ensure that all of the required data has been gathered in making the decision to approve the application, unless the application is currently in a status/sub status that assures the APP CONTRACT EDITS have run.
APPROVED-VERIFIED	The application has been processed and is awaiting funding.
APPROVED-FUNDED	The application has been funded, and a check requisition has been created. If Oracle FLEXCUBE Lending and Leasing's Customer Service form is being used, then an account is also created at this time.
REJECTED-BLANK	The application for whatever reason is being manually rejected regardless of its current status/sub status. Any cycle code definition with Next values of REJECTED-BLANK should have a lookup value of APP DECLINE EDITS to ensure that all of the required data has been gathered in making the decision to approve the application (unless the application is currently in a status/sub status that assures the APP DECLINE EDITS have run).
WITHDRAWN-BLANK	The applicants have indicated that they are no longer pursuing this line of credit.
CONDITIONED-<ANY>	These status/sub status pairs are analogous to the corresponding APPROVED-<ANY> pair and indicate that the application has had additional conditions placed on its approval.
<ANY>- <ANY OVERRIDE>	These OVERRIDE sub statuses indicate that the application requires OVERRIDE approval. The meaning of the sub status is analogous to the corresponding OVERRIDE sub status, and may require that specific EDITS run before proceeding.
<ANY>-AGED APPLICATION	These applications have been decisioned but no contract has been received after a period of time determined by setup. If not acted on, these applications will become VOID.
<ANY>-AGED	Contracts have been received after a period of time determined by

CONTRACT setup. If not acted on these applications will become VOID.

<ANY>-VOID Indicate application previously had a sub status of AGED CONTRACT or AGED APPLICATION. These applications have not been completed and were made VOID after another period of time had passed.

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



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

To set up the cycles

- 1 On the Oracle 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 **Line of Credit** drop-down link, then click **Cycles**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface for setting up cycles. The page is titled 'Cycles' and includes a navigation menu on the left with options like Setup, Loan, Line Of Credit, Products, Pricing, Fees, Cycles, Scoring, Contract, Fees, Checklists, Org Fees, Stipulations, Spreads, Statements, Letters, Promotions, Insurances, and Lease. The main content area is divided into three sections:

- Cycle Definition:** Contains a search bar and a table with columns for Cycle, Type, and Product. A record is shown with Cycle 'CN_LN_OE_ORG', Type 'ORINATION CYCLE', and Product 'LINE HE'.
- Cycle Code Definition:** Contains a search bar and a table with columns for Current Code, Current Sub Code, Next Code, Next Sub Code, Edit Type Cd, and Human Task Outcome. It lists various application statuses and their corresponding next steps.
- Cycle Code Responsibility Definition:** Contains a search bar and a table with columns for Responsibility Code and Allowed status. A record is shown with Responsibility Code 'ALL' and Allowed status 'Yes'.

- 4 In the **Cycles** page's **Cycle Definition** section, select the record you want to work with.
Note: If you choose, use **Search Criteria** to limit the display of cycle definition records.
 - If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **Cycle Definition** section, enter, view, or edit the following information:

In this field:

Do this:

Select
Cycle
Type
Product

If selected, indicates this is the current record.
Enter the cycle name (required).
Select the cycle type (required).
Select the product for the cycle (required).

An application's status/sub status determines where in the Origination process the application currently is, and what actions are needed to allow the application to continue through the process.

- 6 In the **Cycle Code Definition** section, select the record you want to work with.
Note: If you choose, use **Search Criteria** to limit the display of cycle code definition records.
 - If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 7 In the **Cycle Code Definition** section, use the Current Code, Current Sub Code, Next

Code, and Next Sub Code fields to specify the status of the application in the workflow. With a few exceptions, the codes are user-definable.

In this field:	Do this:
Select	If selected, indicates this is the current record.
Current Code	Select the current code (status) to transition FROM (current status of the application) (required).
Current Sub Code	Select the current sub code (sub status) to transition FROM (current sub status of the application) (required).
Next Code	Select the current code (status) to transition TO (status the application can be assigned to based on the current status/sub status) (required).
Next Sub Code	Select the sub code (sub status) to transition TO (sub status the application can be assigned to based on the current status/sub status) (required).
Edit Type Cd	Along with each combination of Current Code/ Current Sub Code and Next Code/Next Sub Code, an edit can be associated with the step. This ensures that Oracle FLEX-CUBE Lending and Leasing performs the set of checks before the next status/sub status is assigned. Select the edit type to verify when the transition occurs (If the edit set fails the status/sub status of the application will remain as it is. If the edit set requires an OVERRIDE, the status of the application will remain as it is, but the sub status will be changed to OVERRIDE REQUIRED) (required).

- In the **Cycle Code Responsibility Definition** section, select the record you want to work with.

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

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- Use the **Cycle Code Responsibility Definitions** sub page to define the user groups that are provided or denied access to perform the step.

In this field:	Do this:
Select	If selected, indicates this is the current record.
Responsibility Code	Select the responsibility that can change a status/sub status change. (There can be more than one responsibility for each code.) (required).
Allowed	If selected, the responsibility is allowed to change to the next status/sub status.

- Click **Save** on the **Cycles** page.

Line of Credit link > Scoring link (Scoring page)

The Scoring page allows you to setup individual and multiple scoring models. You can define different scoring models by company, branch and product. Scoring models are used to automate the decisioning process on the Underwriting form and grade applications.

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

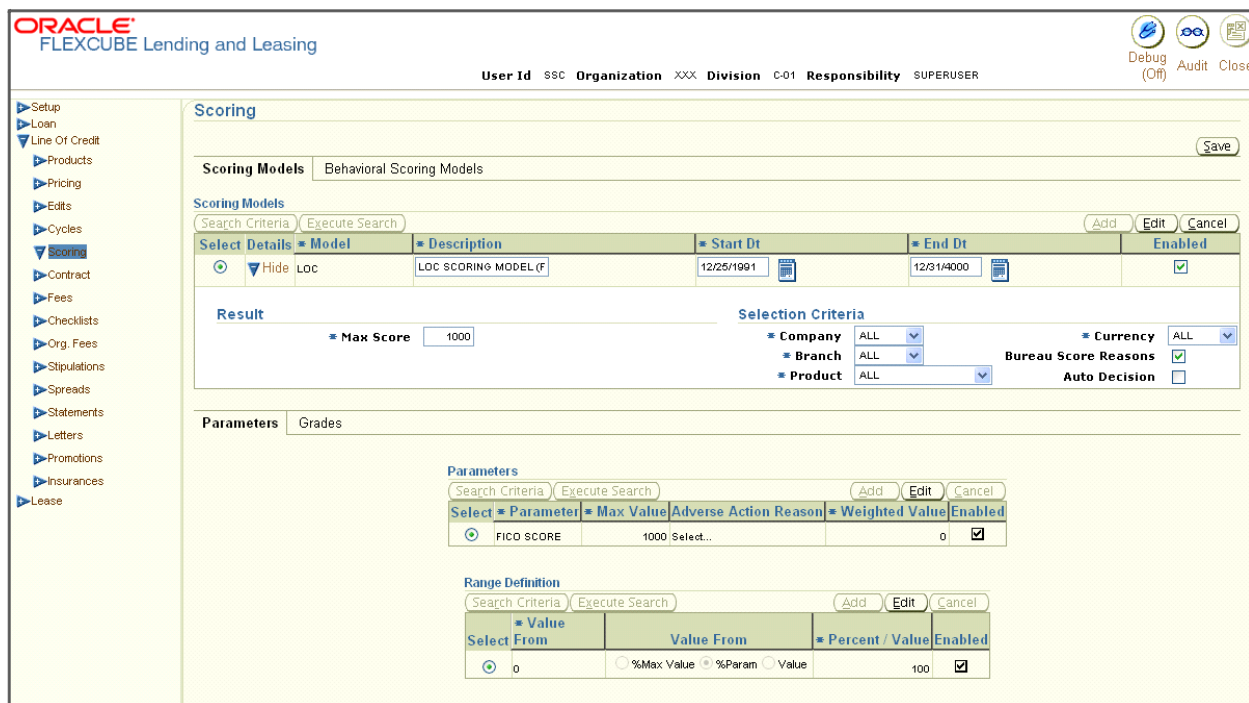
If you use a standard bureau score as a scoring model, you can set up Oracle FLEXCUBE Lending and Leasing to use the adverse action reasons provided by the standard bureau score on the Stipulations sub page.

To set up the scoring

- 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 **Line of Credit** drop-down link, then click **Scoring**.
- 4 On the Scoring page, click the **Scoring Models** tab.

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 information fields: 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. On the right, there are icons for 'Debug (Off)', 'Audit', and 'Close'. The left sidebar contains a tree view with categories like 'Setup', 'Loan', 'Line Of Credit', 'Products', 'Pricing', 'Edits', 'Cycles', 'Scoring', 'Contract', 'Fees', 'Checklists', 'Org. Fees', 'Stipulations', 'Spreads', 'Statements', 'Letters', 'Promotions', 'Insurances', and 'Lease'. The main content area is titled 'Scoring' and has a 'Save' button in the top right. It is divided into three sections: 'Scoring Models', 'Parameters', and 'Range Definition'. The 'Scoring Models' section has a search bar and a table with columns: 'Model', 'Description', 'Start Dt', 'End Dt', and 'Enabled'. A row is selected with 'Loc' in the Model column and 'LDC SCORING MODEL (FICO SCORE)' in the Description column. The 'Parameters' section has a search bar and a table with columns: 'Parameter', 'Max Value', 'Adverse Action Reason', 'Weighted Value', and 'Enabled'. A row is selected with 'FICO SCORE' in the Parameter column and '1000' in the Max Value column. The 'Range Definition' section has a search bar and a table with columns: 'Value', 'Value From', 'Percent / Value', and 'Enabled'. A row is selected with '0' in the Value column and '100' in the Percent / Value column.

- 5 On the **Scoring Models** page **Scoring Models** 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 scoring model records.

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

6 In the **Scoring Models** section, enter, view, or edit the following information:

In this field:

Do this:

Select

If selected, indicates this is the current record.

Model

Enter the code for the scoring model (required).

Description

Enter a description of the scoring model (required).

Start Date

Enter the start date for the scoring model (required).

End Date

Enter the end date for the scoring model (required).

Enabled

Select to enable the scoring model.

Results section

Max Score

Enter the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.) (required).

Selection Criteria section

Company

Select the company for the scoring model. This may be ALL or a specific company (required).

Branch

Select branch within the company for the scoring model. 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 the scoring model. This may be ALL or a specific product (required).

Currency

Select the currency for the scoring model. This may be ALL or a specific currency (required).

Bureau Score Reasons	Select to use the score reasons supplied by the credit bureau. If not selected, automatically rejected applications scored using this scoring model display the Adverse Action Reasons from the Parameters sub page.
Auto Decision	Select to assign an application a status/sub status based on the grade associated with the score returned for this scoring model. If not selected, Oracle FLEXCUBE Lending and Leasing assigns applications scored using this scoring model a status/sub status of NEW-REVIEW REQUIRED.

- 7 Click **Save** on the Scoring page.

Line of Credit link > Scoring link > Scoring Models page > Parameters sub page

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

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

Note: A character parameter range definition should contain the exact value of the parameter.

Note: Each scoring parameter should have range definitions defined that encompass all of the values that might result.

- 1 Click the **Parameters** sub tab.
- 2 In the **Parameters** section, select the record you want to work with.
Note: If you choose, use **Search Criteria** to limit the display of parameters records.
 - If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 3 In the **Parameters** section, enter, view, or edit the following information:

In this field:	Do this:
Select Parameter Max Value	If selected, indicates this is the current record. Select the parameter from the field (required). Enter the maximum value allowed for the selected parameter (required).
Adverse Action Reason	Select the adverse action reason from the field. Note: (If, on the Scoring Models page, the Bureau Screen Reasons box is selected for the scoring model, you cannot update this field) (optional).
Weighted Value	Enter the adverse action weighted value. This indicates the priority of this parameter when determining which

adverse action reasons to use on the application. The top ten adverse action reasons based on the weighted value of the parameter will be populated (required).

Enabled

Select to enable the parameter.

The Range Definition section allows you to translate the calculated value for a scoring parameter into the value to be used, depending on the returned value of the parameter.

- 4 In the **Range Definition** section, select the record you want to work with.

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

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

- 5 In the **Range Definition** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Value From	Enter the lowest calculated value to apply the specific translation. The ceiling of the range definition is based on the range definition with the next highest Value From or the Max Value of the scoring parameter (whichever is less) (required).
Value From	Choose one of the following options to determine how values for a scoring parameters are translated: If you choose, % Max Value , then calculated values within the range definition receives a value based on a percentage of the Max Value of the scoring parameter. If you choose, % Param , then calculated values within the range definition receives a value based on a percentage of the calculated value of the scoring parameter. If you choose Value , then calculated values with in the range definition receives a specific value.
Percent / Value	Enter the percent or value to be used in the translation of the calculated value of the scoring parameter (required).
Enabled	Select and Oracle FLEXCUBE Lending and Leasing will consider this range definition when translating values for this scoring parameter.

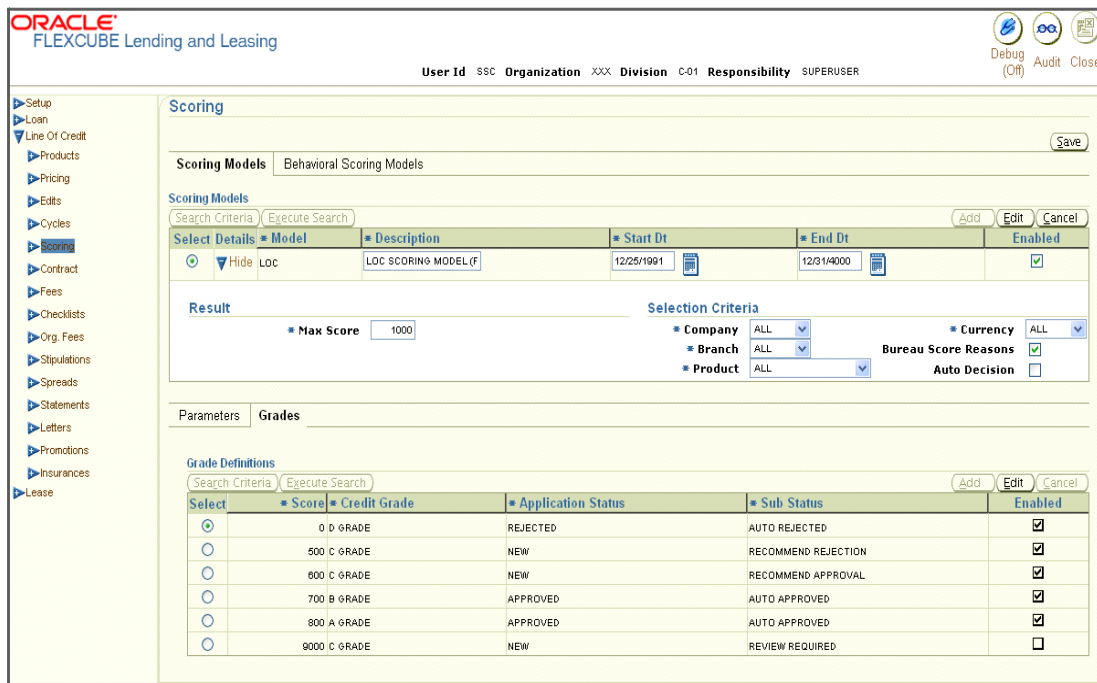
- 6 Click **Save** on the Scoring page.

Line of Credit link > Scoring link > Scoring Models page > Grades sub page

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

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

- 1 Click the **Grades** sub tab.



- 2 In the **Grades** section, select the record you want to work with.

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

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

In this field:

Do this:

Select

If selected, indicates this is the current record.

Score

Enter the score the application receives (required).

Credit Grade

Select the grade to assign to an application (required).

Application Status

Select the status to assign to applications with a score starting with the value of this grade definition (required).

Sub Status

Select the sub status to assign to applications with a score starting with the value of this grade definition.

Credit scoring only allows for only the following status/sub status pairs:

APPROVED - AUTO APPROVED
REJECTED - AUTO REJECTED
NEW - REVIEW REQUIRED
NEW - RECOMMEND APPROVAL
NEW - RECOMMEND REJECTION
(required).

Enabled

Select to indicate that this grade definition will be considered when grading an application using this scoring model.

- 4 Click **Save** on the Scoring page.

Line of Credit link > Contract link (Contract page)

The Contract page allows you to define the line of credit instruments used within your Oracle FLEXCUBE Lending and Leasing system. A line of credit 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 line of credit. This ensures that all parameters tied to the instrument are setup for the account as it is booked - without requiring you to do it.

Items defined in the contract are “locked in” when you choose **Select Instrument** on the Funding widow.

The Contract page’s Instrument and Description fields allow you to enter the financial instrument’s name and description, for example; INS-LOC: LINE OF CREDIT UNSECURED.

Instruments can be setup at different levels:

- Company
- Branch
- Product
- Application state

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

- Accrual
- Other
- Billing
- Extensions
- Scheduled dues
- Delinquency

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 **Line of Credit** drop-down link, then click **Contract**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Contract

Contract Definition

Select	Instrument	Description	Start Dt	End Dt	Enabled
<input type="radio"/>	INS-LOC	LINE OF CREDIT UNSECURED	1/26/1993	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	INS-LOC-HE	LINE OF CREDIT HOME EQUITY	1/26/1993	12/31/4000	<input checked="" type="checkbox"/>

Balances

Select	Balance Type	Chargeoff Method	Writeoff Method	Reschedule Method	Sort	Billed	Accrued	Non-Performing Rollover	Non-Performing Balance Type	Enabled
<input 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 ADVANCE	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	304	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE OVER CREDIT LIMIT	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	305	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE MEMBERSHIP	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	306	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE OTHER 4	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	311	<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 PERIODIC MAINTENANCE	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	314	<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

Contract

Contract Definition

Select	Instrument	Description	Start Dt	End Dt	Enabled
<input type="radio"/>	INS-LOC	LINE OF CREDIT UNSECURED	1/26/1993	12/31/4000	<input checked="" type="checkbox"/>

Selection Criteria

Company ALL, Branch ALL, Billing Cycle MONTHLY, Product LINE UNSECURED, State ALL, Currency USD, Pricing ALL

Accrual

Accrual Post Maturity Accrual Method AVERAGE DAILY BALANCE, Start Dt Basis EFFECTIVE DATE, Base Method 365/365, Accrual Start Days 0, Int Amortization Freq MONTHLY (MONTH END)

Scheduled Dues

Max Due Day Change Days 15, Due Day Max 31, Max Due Day Change / Yr 5, Due Day Min 1, Max Due Day Change / Yr 2

Billing

Pre Bill Days 21, Billing Type STATEMENT, Draw Period Billing Method PERCENTAGE OF PRINCIPAL PLUS INTEREST, Repmt Billing Method PERCENTAGE OF PRINCIPAL PLUS INTEREST, Draw Billing % 2, Repmt Term Payment % 2

Delinquency

Late Charge Grace Days 10, Delq Grace Days 8, Delq Cat Method DAYS

Extension

Max Extn Period / Yr 2, Max Extn Period / Life 5, Max # Extn / Yr 2, Max # Extn / Life 5

Advance Details

Min Initial Advance 100.00, Max Initial Advance 10,000.00, Min Advance 100.00, Max Advance 10,000.00

Rate Cap & Adjustments

Max Rate Increase / Yr 2, Max Rate Increase / Life 5, Max Rate Decrease / Yr 2, Max Rate Decrease / Life 99, Max # Adjustments / Yr 99, Max # Adjustments / Life 999, Min Interest Rate (Floor) 5, Max Interest Rate (Ceiling) 20

Other

Refund Allowed Refund Tolerance 1.00, Writeoff Tolerance 5.00, Pmt Tolerance Amt 15.00, Pmt Tolerance % 95, Adv Tolerance 10.00, Adv Tolerance % 0, Default Pmt Spread ACTIVE SPREAD - LOC, Minimum Fin Charge 1.00, Minimum Pmt 50.00, Anniversary Period 12, Repmt Currency USD, PDC Security Check ACH Fee

Select	Instrument	Description	Start Dt	End Dt	Enabled
<input type="radio"/>	INS-LOC-HE	LINE OF CREDIT HOME EQUITY	1/26/1993	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	LOC-MVR	TSET	1/26/1993	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	TEST1	TEST1	7/11/1995	7/7/2023	<input type="checkbox"/>

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

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

5 In the **Contract Definition** section, enter the following information:

In this field:	Do this:
Select Instrument	If selected, indicates that this is the current record. Enter the code identifying the line of credit instrument (required).
Description	Enter the description of the line of credit instrument being defined.
Start Dt	Enter the start date for the line of credit instrument (required).
End Dt	Enter the end date for the line of credit instrument (required).
Enabled	Select to make this record active.
<u>Selection Criteria section</u>	
Company	Select the company for the line of credit instrument. This may be ALL or a specific company (required).
Branch	Select the branch within the company for the line of credit 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 line of credit instrument. This may be ALL or a specific product (required).
State	Select the state in which the line of credit instrument is used. This may be ALL or a specific state (required).
	IMPORTANT: In selecting which line of credit type to use, Oracle FLEXCUBE Lending and Leasing searches for a best match using the following attributes:
	<ol style="list-style-type: none"> 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 line of credit type where ALL is the value in these fields.
Currency	Select the designated currency for the line of credit (required).
Pricing	Select the pricing for the line of credit (required).
<u>Accrual section</u>	
Accrual Post Maturity	Select to indicate whether interest accrual will occur for accounts that have matured. If unchecked, interest will not accrue past the last due date for applications using this line of credit instrument (required).
Accrual Method	Select the accrual calculation method used to calculate interest accrual for this line of credit instrument (required).

Start Dt Basis	Select the accrual start basis used to calculate interest accrual for this line of credit instrument. This determines which date is used for interest accrual (required).
Base Mthd	Select the accrual base method used to calculate interest accrual for this line of credit instrument (required).
Accrual Start Days	Enter the days to start accrual. Accrual Start Days is the offset applied to the Accrual Start Dt Basis. Together they determine the actual date from which to start interest accrual for lines of credit using this line of credit instrument (required).
Int Amortization Freq	Select the interest amortization frequency (required).
<u>Scheduled Dues section</u>	
Max Due Day Chg Days	Enter the maximum days allowed (required).
Due Day Min	Enter the minimum due day allowed (required).
Due Day Max	Enter the maximum due day allowed during the life of the account (required).
Max Due Day Change / Yr	Enter the number of due day changes allowed in a year (required).
Max Due Day Change / Life	Enter the maximum number of due day changes allowed in a year (required).
<u>Billing section</u>	
Pre Bill Days	Enter the prebill days. This is the number of days before the first payment is due that accounts funded with this line of credit instrument will be billed for the first payment. Thereafter, the bill date will be recalculated every month using the due date minus the number of Pre Bill Days (required).
Billing Type	Select the billing type for accounts funded using this line of credit instrument (required).
Draw Period Billing Method	Select the billing method for the draw period (required).
Repmnt Billing Method	Select the billing method for the repayment period (required).
Draw Billing%	Enter the payment percentage for the draw period (required).
Repmnt Term Payment%	Enter the payment percentage for the repayment draw period (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 Cat 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).

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. In the **Extension** section, enter the following information to define how extensions will be handled for this line of credit instrument.

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 line of credit (required).

Max # Extn / Yr Enter the maximum number of terms that the contract may be extended within a year of the line of credit (required).

Max # Extn / Life Enter the maximum number of terms that the contract may be extended within the life of the line of credit (required).

Advance Details section

Min Initial Advance Enter the minimum initial advance amount (required).

Max Initial Advance Enter the maximum initial advance amount (required).

Min Advance Enter the minimum advance amount (required).

Max Advance Enter the maximum advance amount (required).

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 line of credit (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 line of credit (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 line of credit (required).

Min Interest Rate (Floor) Enter the minimum rate for the line of credit (required).

Min Interest Rate (Ceiling) Enter the maximum rate for the line of credit (required).

Other section

Refund Allowed Select to indicate that refunding of customer over payments are allowed.

Refund Tolerance 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).

Writeoff Tolerance Enter the write off tolerance amount. If the remaining outstanding receivables for accounts funded using this line of credit instrument is less or equal to the write off

	tolerance amount, the remaining balance on the account will be waived (required).
Pmt Tolerance Amt	Enter the payment tolerance amount (required).
Pmt Tolerance%	Enter the payment tolerance percentage (required).
Adv Tolerance	Enter the advance tolerance amount (required).
Adv Tolerance%	Enter the advance tolerance percentage (required).
Default Pmt Spread	Select the default payment spread (required).
Minimum Fin Chg	Enter the minimum finance charge amount (required).
Minimum Pmt	Enter the minimum billed amount (required).
Anniversary Period	Enter the anniversary term (required).
Repmnt Currency	Select the currency for repayment (required.)
PDC Security Check	Select to indicate that post dated checks are the method of repayment for this contract.
ACH Fee	Select to indicate that the 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.

Line of Credit 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 **Line of Credit** 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.

Contract

Contract Definition

Select	Instrument	Description	Start Dt	End Dt	Enabled
<input checked="" type="radio"/>	Show INS-LOC	LINE OF CREDIT UNSECURED	12/8/1993	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show INS-LOC-HE	LINE OF CREDIT HOME EQUITY	12/8/1993	12/31/4000	<input checked="" type="checkbox"/>

Balances

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 ADVANCE	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	304	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE OVER CREDIT LIMIT	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	305	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE MEMBERSHIP	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	308	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE OTHER 4	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	311	<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 PERIODIC MAINTENANCE	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	314	<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 transaction/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 line of credit 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	Select this box if you select the Non-Performing Rollover box and want the balance type to rollover to (ADVANCE/PRINCIPAL).
Enabled	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.

Line of Credit 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 line of credit. 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 amortize 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 **Line of Credit** 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.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The main content area is titled "Contract" and contains a "Contract Definition" section. This section includes a search criteria field and "Add", "Edit", and "Cancel" buttons. Below this is a table with columns: "Select Details", "Instrument", "Description", "Start Dt", "End Dt", and "Enabled". Two records are listed: "INS-LOC" (LINE OF CREDIT UNSECURED) and "INS-LOC-HE" (LINE OF CREDIT HOME EQUITY). Below the table is a navigation bar with "Balances", "Amortize Balances", "Itemizations", and "Fees". The "Amortize Balances" section is active, showing a search criteria field and "Add", "Edit", and "Cancel" buttons. Below this is another table with columns: "Select", "Amortize Balance Type", "Amortization Method", "Cost/Fee Method", "Sort", and "Enabled". The message "No rows yet." is displayed in the table.

- 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:

Select
Amortize Balance Type
Amortization Method

Cost/Fee Method
Sort

Do this:

If selected, indicates this is the current record.
Select the amortize transaction type (required).
Select the amortization method used to calculate the net amortization amount (required).
Select the amortization fee method (required).
Enter the sort sequence to define the order of the amortize balances (required).

- 8 Select **Enabled** to enable the amortize balance to be created when the account is booked and funded.
- 9 Click **Save** on the Contract page.

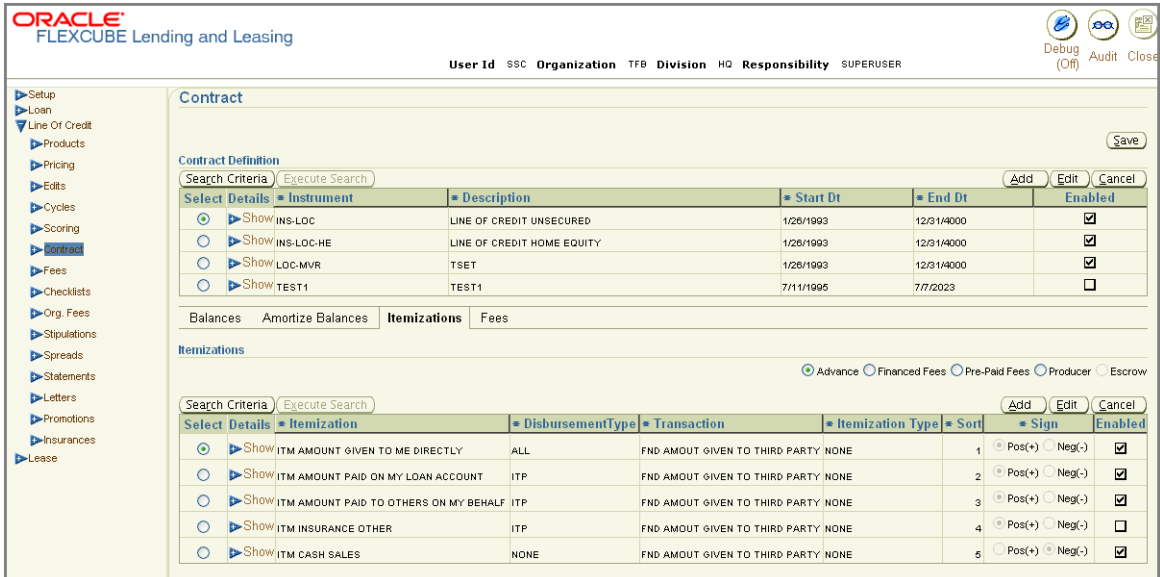
Line of Credit link > Contract link > Itemization sub page

On the Itemization 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:

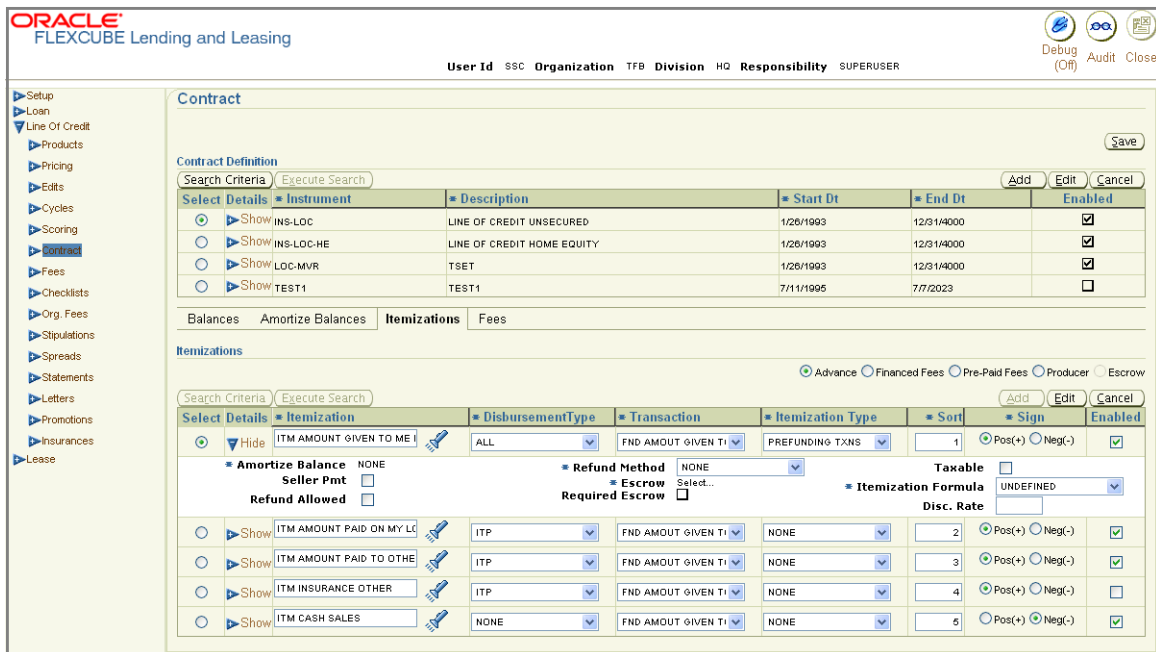
Advance	Total amount of the line of credit that is not a part of financed fees; in other words, the total amount the customer requested to be advanced.
Financed Fees	Fees rolled into the principal balance of the line of credit. Financed fees are also considered to be a part of the finance charge.
Pre-paid Fees	Fees that are paid by the consumer prior to the funding of the line of credit. These fees are not rolled into the balance of the line of credit 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 line of credit; for example, a fee that is being charged to the producer. These transactions will affect proceeds.
Escrow	Escrow is not available for lines of credit.

To set up the itemization

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



- 6 On the **Itemization** sub page 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.



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

If selected, indicates this is the current record.

Itemization	Select the itemization type (required).
Disbursement Type	Select the disbursement type (required).
Transaction	Select the funding transaction type (required).
Itemization Type	Select the itemization type (required). Note: On selecting the "Prefunding Txns" as itemization type, it indicates that this particular itemization expects a payment from the customer prior to funding.
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	Select to indicate refund is allowed for this itemization.
Refund Method	Select refund calculation method (required).
Escrow	Select the escrow (required).
Required Escrow	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	Select if the itemization type is taxable.
Itemization Formula	Select the itemization formula description (required).
Disc. Rate	Enter the discount rate for the itemization (optional).

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

Line of Credit link > Contract link > Fees sub page

Any fees that are defined in the contract are set up on the Fees sub page. Oracle FLEXCUBE Lending and Leasing currently supports the following contract fees:

- Late charges
- Non sufficient funds
- Extensions
- Advance/transaction fees
- Over credit limit fees
- Membership fees

The Fees sub page allows you to define those fees whose value and method of calculation are set at the time of the line of credit. As these amounts cannot be change after the line of credit is booked and funded, you should only set up fees here that will not change over the life of the line of credit. 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 **Line of Credit** 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.

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 C-01, Responsibility SUPERUSER. There are also buttons for Debug (Off), Audit, and Close.

The main content area is titled "Contract" and contains a "Contract Definition" section. It features a "Search Criteria" field and an "Execute Search" button. Below this is a table with columns: Select, Details, Instrument, Description, Start Dt, End Dt, and Enabled. Two records are listed:

Select	Details	Instrument	Description	Start Dt	End Dt	Enabled
<input checked="" type="radio"/>	Show	INS-LOC	LINE OF CREDIT UNSECURED	1/28/1993	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	INS-LOC-HE	LINE OF CREDIT HOME EQUITY	1/28/1993	12/31/4000	<input checked="" type="checkbox"/>

Below the contract definition, there are tabs for Balances, Amortize Balances, Itemizations, and Fees. The "Fees" tab is selected, showing a "Fees" section with a "Search Criteria" field and an "Execute Search" button. Below this is a table with columns: Select, Type, Txn Amt From, Method, Frequency, Min Amount, Max Amount, Percent, and Enabled. Five records are listed:

Select	Type	Txn Amt From	Method	Frequency	Min Amount	Max Amount	Percent	Enabled
<input checked="" type="radio"/>	FEE ADVANCE	0.00	PERCENTAGE OF TR	UNDEFINED	20.00	20.00	3	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE LATE CHARGE	0.00	FLAT AMOUNT	UNDEFINED	15.00	15.00	0	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE MEMBERSHIP	0.00	FLAT AMOUNT	MONTHLY	50.00	50.00	0	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE NSF	0.00	FLAT AMOUNT	UNDEFINED	20.00	20.00	0	<input checked="" type="checkbox"/>
<input type="radio"/>	FEE OVER CREDIT LI	0.00	FLAT AMOUNT	QUARTERLY	29.00	29.00	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 entered 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.

Line of Credit link > Fees link (Fee page)

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

The following fee types are currently supported for automatic assessment:

- Late charges
- Non sufficient funds
- Extensions
- Advance/transaction fees
- Over credit limit fees
- Membership fees

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

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

When Fees are assessed, Oracle FLEXCUBE Lending and Leasing determines the best match using all enabled fee definitions for that meet the following criteria:

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

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

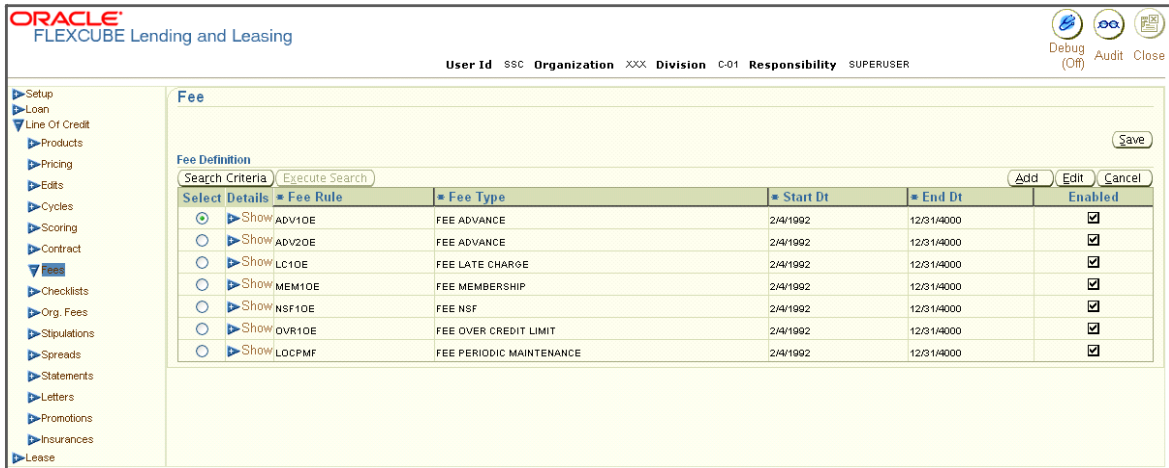
- 1 Company
- 2 Branch
- 3 Product
- 4 Application state
- 5 Transaction amount
- 6 Start date
- 7 End date

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

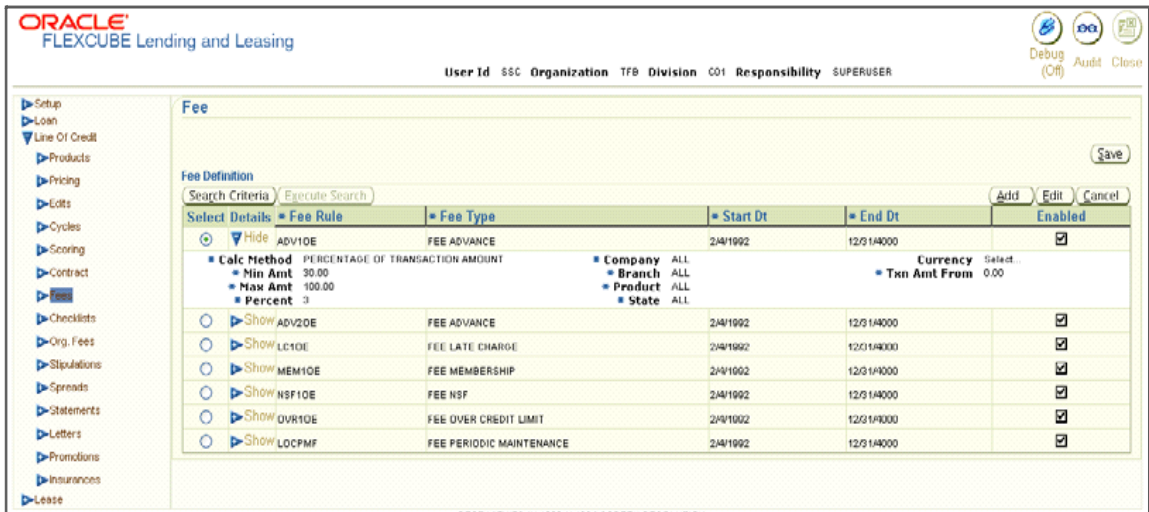
Note: Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first. Only if the contract fee is not present is the state fee used.

To set up the fee

- 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 **Line of Credit** drop-down link, then click **Fees**.



- 4 On the **Fee** page's **Fee 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 fee definition records.

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

In this field:

Do this:

Select
Fee Rule

If selected, indicates that this is the current record.
Enter the fee rule used to identify the particular fee definition (required).

Fee Type
Start Dt

Select the fee type (required).
Enter the start date (required).

End Dt	Enter the end date (required).
Enabled	Select to enable the fee.
Calc Method	Select the method of calculating the fee (required).
Min Amt	Enter the minimum amount for the fee (required).
Max Amt	Enter the maximum amount for the fee. If you selected FLAT AMOUNT in the Calc Method field, then this field is not used and is normally populated as \$0.00 (required).
Percent	Enter the percentage value of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount (required).
Company	Select the portfolio company. This may be ALL or a specific company (required).
Branch	Select the portfolio branch. 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. This may be ALL or a specific product. The available values come from a validated field based on the selected Billing Cycle setup and the line of credit Product setup (required).
State	Select the state for this fee. This may be ALL or a specific state (required).
Currency	Select the currency for this fee. This may be ALL or a specific currency (optional).
Txn Amt From	Enter the transaction or balance amount. The fee is calculated using the specifications of this record only if the transaction amount is greater than the value specified in this field (and less than this field in another record for the same fee) (required).

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

- 1 Company
- 2 Branch
- 3 Product
- 4 State
- 5 Amount (Txn Amt From)
- 6 Effective/start date (Start Dt)

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

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

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

Line of Credit link > Checklists link (Checklists page)

A checklist is an optional set of steps to follow when completing a form in Oracle FLEXCUBE Lending and Leasing, such as the Underwriting and Funding windows. 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 Checklist Type Definition 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
- Application 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 **Line of Credit** drop-down link, then click **Checklists**.

The screenshot displays the 'Checklists' page in Oracle FLEXCUBE Lending and Leasing. The page is titled 'Checklists' and includes a 'Save' button. It is divided into two main sections: 'Checklist Type Definition' and 'Checklist Action Definition'.

Checklist Type Definition Table:

Select Code	Description	Checklist Type	Company	Branch	Product	State	Currency	Enabled
BHRP-LOC-01	BANKRUPTCY CHECKLIST	BANKRUPTCY CHECKLIST	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
BHRP-LOC-0111	BAKNDP	DOCUMENT CHECKLIST	ALL	ALL	ALL	ARMED FORCES AME	AFN	<input checked="" type="checkbox"/>
BHRPLOC-0111	TESTED	BANKRUPTCY CHECKLIST	XYZ	HQ	LINE UNSECURED	ALL	AFN	<input type="checkbox"/>
CNLNDE-CON-01	CONTRACT VERIFICATION CHECKLIST	CONTRACT VERIFICATION CHECKLIST	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLNDE-DEC-1	DECISION CHECKLIST	DECISION VERIFICATION CHECKLIST	ALL	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
DEC LOC 01	TEST LOC	CONTRACT VERIFICATION CHECKLIST	ALL	ALL	ALL	ALL	AFN	<input type="checkbox"/>
LOC	LOC DETAIL	DOCUMENT CHECKLIST	ALL	ALL	LINE UNSECURED	ALASKA	AFN	<input type="checkbox"/>
TEST-01	TEST	DOCUMENT CHECKLIST	ALL	ALL	ALL	ALL	AFN	<input type="checkbox"/>
TESTLOCCHK1	TEST LOC CHECK LIST	CHARGE-OFF CHECKLIST	XYZ	001	LINE HE	ARKANSAS	USD	<input checked="" type="checkbox"/>

Checklist Action Definition Table:

Select Code	Description	Action Type	Document Type	Document Sub Type	Document Mandatory	Sort	Enabled
BHRP-01	GET CUSTOMER LAWYER ADDRESS AND	REGULAR CHECKLIST	NONE	NONE	<input type="checkbox"/>	-1	<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 Type 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 Lineline of credit 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.st.

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** sub page.

- 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 Checklist page.

Line of Credit link > Org. Fees link (LoC Origination Fees page)

Oracle FLEXCUBE Lending and Leasing supports the auto computation of origination itemized fees. System administrators can define and maintain the itemization formula on the LoC Origination Fees page.

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

Itemizations are linked to a product with Product Setup form's LoC Products page.

One itemization can be based on one formula, while the same formula can be attached to multiple itemizations. If a formula is attached to a contract itemization and that formula requires an itemization not present LoC Contract page, Oracle FLEXCUBE Lending and Leasing displays an error message.

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

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Line of Credit Products

Product Definition

Select	Details	Product	Description	Start Dt	End Dt	Direct	Enabled
<input type="radio"/>	Show	LOC	LINE UNSECURED	2/4/1992	12/31/4000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	LOC-HE	LINE HE	2/4/1992	12/31/4000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Product Itemizations

Select	Itemization	Disc. Rate	Sort	Sign	Enabled
<input checked="" type="radio"/>	ITM OTHER FEE		1	<input type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
<input type="radio"/>	ITM AMOUNT PAID ON MY LOAN ACCOUNT		2	<input type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
<input type="radio"/>	ITM AMOUNT PAID TO OTHERS ON MY BEHALF		3	<input type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
<input type="radio"/>	ITM AMOUNT GIVEN TO ME DIRECTLY		4	<input type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>

To set up the LoC Origination 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 **Line of Credit** drop-down link, then click **Org Fees**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The main window is titled "LoC Origination Fees". It contains two tables:

Select	* Formula	* Description	* Min Amt	* Max Amt	Enabled
<input type="radio"/>	STAMP_FEE	DOCUMENT STAMP FEE	100.00	300.00	<input checked="" type="checkbox"/>
<input type="radio"/>	CHK	CHK FEE	50.00	100.00	<input type="checkbox"/>

Select	* Itemization	* Percent	* Sort	Sign	Enabled
<input type="radio"/>	ITM CASH SALES	1	1	<input checked="" type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>

- 4 In the **LoC** page's **Formula Definitions** section, select the record you want to work with.
Note: If you choose, use **Search Criteria** to limit the display of formula definition records.
 - If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **Formula Definitions** section, enter, view, or edit the following information:

In this field:	Do this:
Select	Select to indicate that this is the current record.
Formula	Enter the formula code to define computation (required).
Description	Enter the description for the formula (required).
Min Amt	Enter the minimum value that should be considered to compute the final value of formula (required).
Max Amt	Enter the maximum value that should be considered to compute the final value of formula (required).
Enabled	Select to allow the stipulations to be used by Oracle FLEXCUBE Lending and Leasing (required).

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

In this field:	Do this:
Select	Select to indicate that this is the current record.

Itemization	Select the itemization based on which the itemization formula will derive its computed value (required).
Percent	Enter the percentage value that should be considered while computing value for itemization formula (required).
Sort	Enter the sort sequence for the itemization to be considered while computing the value of the itemization formula (required).
Sign	Select the positive or negative sign that needs to be considered between two itemizations for computing the value of the itemization formula (required).
Enabled	Select to allow the itemization details to be used by Oracle FLEXCUBE Lending and Leasing (required).

8 In the **Range Details** section, select the record you want to work with.

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

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

9 On the **Range Details** section, enter, view, or edit the following information:

In this field:	Do this:
Select	Select to indicate that this is the current record.
Amt From	Enter the value up to which the percentage of final value of the itemization formula to be considered for the final value of itemization formula (required).
Percent	Enter the percentage value that should be considered while computing the value for the final value of the itemization formula (required).
Enabled	Select to allow the range details to be used by Oracle FLEXCUBE Lending and Leasing (required).

10 Click **Save** on the LoC Origination Fees page.

Line of Credit link > Stipulation link (LoC Stipulations page)

Oracle FLEXCUBE Lending and Leasing supports the automatic generation of default stipulations for lines of credit during line of credit origination. The default stipulations can be maintained by company, branch, product, state, application status and application sub-status on the LoC Stipulations page.

To set up the LoC stipulations

- 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 **Line of Credit** drop-down link, then click **Stipulation**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The main content area is titled 'LoC Stipulations'. It features a 'Stipulation Setup' section with a table of records. The table has columns for 'Select', 'Company', 'Branch', 'Product', 'State', 'Currency', 'Application Status', 'Application Sub-Status', and 'Enabled'. There are two rows of data. The first row has 'ALL' for Company, 'ALL' for Branch, 'ALL' for Product, 'ALL' for State, 'ALL' for Currency, 'NEW' for Application Status, 'REVIEW REQUIRED' for Application Sub-Status, and a checked 'Enabled' checkbox. The second row has 'PFR' for Company, 'HQ' for Branch, 'Select...' for Product, 'AMERICAN SAMOA' for State, 'INR' for Currency, 'APPROVED' for Application Status, 'VERIFYING' for Application Sub-Status, and an unchecked 'Enabled' checkbox. Above the table are search criteria fields and 'Add', 'Edit', and 'Cancel' buttons. Below the table is a 'Stipulation Details' section with a search criteria field and 'Add', 'Edit', and 'Cancel' buttons. The 'Enabled' checkbox is checked for the first record.

Select	Company	Branch	Product	State	Currency	Application Status	Application Sub-Status	Enabled
<input checked="" type="radio"/>	ALL	ALL	ALL	ALL	ALL	NEW	REVIEW REQUIRED	<input checked="" type="checkbox"/>
<input type="radio"/>	PFR	HQ	Select...	AMERICAN SAMOA	INR	APPROVED	VERIFYING	<input type="checkbox"/>

- 4 In the **LoC Stipulations** page's **Stipulation Setup** section, select the record you want to work with.

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

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

In this field:	Do this:
Select Company	If selected, indicates that this is the current record. Select the portfolio company associated with the default stipulations (required).
Branch	Select the portfolio branch associated with the default stipulations (required).
Product	Select the product associated with the default stipulations (required).
State	Select the state associated with the default stipulations (required).
Currency	Select the currency associated with the default stipulations (required).

Application Status	Select the application status associated with the default stipulations (required).
Application Sub-Status	Select the application sub status associated with the default stipulations (required).
Enabled	Select to allow the default stipulations to be used Oracle FLEXCUBE Lending and Leasing (required).

6 In the **Stipulation Details** section, select the record you want to work

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

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

7 In the **Stipulation Details** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Stipulations	Select the stipulation (required).
Sort	Enter the sort sequence for the stipulation (required).
Enabled	Select to allow the stipulations details to be used by Oracle FLEXCUBE Lending and Leasing (required).

8 Click **Save** on the LoC Stipulations page.

Line of Credit link > Spreads link (Spreads page)

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

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

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

To set up the spreads

- 1 On the Oracle 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 **Line of Credit** drop-down link, then click **Spreads**.

The screenshot shows the Oracle FLEXCUBE Spreads page. The page title is "ORACLE FLEXCUBE Lending and Leasing". The user is logged in as "SUPERUSER". The page is divided into two main sections: "Spread Definition" and "Spread Transaction Definition".

Spread Definition Table:

Select * Spread	Description	Due Dt Adv	Enabled
<input type="radio"/> AC-LOC	ACTIVE SPREAD - LOC	BRING CURRENT	<input checked="" type="checkbox"/>
<input type="radio"/> ACEXP-LOC	ACTIVE EXPENSE SPREAD - LOC	NONE	<input checked="" type="checkbox"/>
<input type="radio"/> ACEFE-LOC	ACTIVE FEE SPREAD - LOC	NONE	<input checked="" type="checkbox"/>
<input type="radio"/> CO-LOC	CHGOFF SPREAD - LOC	NONE	<input checked="" type="checkbox"/>
<input type="radio"/> CONV-LOC	CONVERSION SPREAD	NONE	<input checked="" type="checkbox"/>
<input type="radio"/> CONVCHGOFF-LOC	CONVERSION CHGOFF SPREAD	NONE	<input checked="" type="checkbox"/>

Spread Transaction Definition Table:

Select * Balance Type	Cycle	Sort	Enabled
<input type="radio"/> INTEREST ACCRUAL	0	0	<input checked="" type="checkbox"/>
<input type="radio"/> ADVANCE / PRINCIPAL	5	1	<input checked="" type="checkbox"/>
<input type="radio"/> ADVANCE / PRINCIPAL	4	2	<input checked="" type="checkbox"/>
<input type="radio"/> ADVANCE / PRINCIPAL	3	3	<input checked="" type="checkbox"/>
<input type="radio"/> ADVANCE / PRINCIPAL	2	4	<input checked="" type="checkbox"/>
<input type="radio"/> ADVANCE / PRINCIPAL	1	5	<input checked="" type="checkbox"/>
<input type="radio"/> CREDIT INSURANCE LIFE	0	6	<input checked="" type="checkbox"/>
<input type="radio"/> CREDIT INSURANCE DISABILITY	0	7	<input checked="" type="checkbox"/>
<input type="radio"/> LATE CHARGE	0	8	<input checked="" type="checkbox"/>
<input type="radio"/> MEMBERSHIP FEE	0	9	<input checked="" type="checkbox"/>

- 4 On the **Spreads** page's **Spread Definition** section, select the record you want to work with.

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

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

- 5 In the **Spread Definition** section, enter, view, or edit the following information:

In this field:

Do this:

Select
Spread

If selected, indicates this is the current record.
Enter the code identifying the spread (required).

Description	Enter the description for the spread. (This usually reflects when this spread is used.) (required).
Due Dt Adv	Select the due date advancement code that determines how payments applied using this spread will affect due amounts. Oracle FLEXCUBE Lending and Leasing uses the following predefined Due Dt Adv Codes: BRING CURRENT - The payment allocations for transactions against an account's outstanding balances that make up the billed balances. This will be applied against billed due amounts. FUTURE - The payment allocations for transactions against an accounts outstanding balances that make up the billed balances. This will be applied against billed due amounts. Any remaining amount allocated against billed balances will be accumulated and applied against future due amounts (required). NONE - Payments applied using this spread will not affect the due amounts of the account in any way.
Enabled	Select to enable the spread.

- 6 In the **Spread Transaction Definition** section, select the record you want to work with.
Note: If you choose, use **Search Criteria** to limit the display of spread transaction definition records.

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

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

In this field:	Do this:
Select Balance Type	If selected, indicates this is the current record. Select the balance type to allocate a portion of the received payment against (required). Note: Oracle Financial Services Software recommends that you always setup an ADVANCE/PRINCIPAL balance type for each spread.
Cycle	(Line of credit only) Enter the balance cycle during which to apply payments. This collects payment on bad (unpaid) cycles. You can only go back five cycles. Cycle will have a value of 0 for line of credits (required).
Sort	Enter the sort order in which the balance type has payments allocated against it (required).
Enabled	Select and Oracle FLEXCUBE Lending and Leasing will consider this spread transaction when allocating payments.

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

Line of Credit link > Letters link (LoC Letters page)

The Letter Definition page allows you to define letters that Oracle FLEXCUBE Lending and Leasing automatically generates when the application for a line of credit 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 welcome letter when an application becomes an account or send a collection letters when an account becomes delinquent.

Oracle FLEXCUBE Lending and Leasing supports the following types of letters:

Type of letter:	Definition:
ADVERSE ACTION LETTER	Generated in nightly batch jobs for applications that were declined. This letter is sent to the consumer to indicate the reasons why the application was declined.
CONDITIONAL ADVERSE ACTION LETTER	Generated in nightly batch jobs for applications that were declined. This letter is sent to the consumer to indicate the reasons why the application was declined. This letter also indicates steps that the consumer may take to gain approval of the line of credit application.
CONTRACT FUNDING FAX/EMAIL	Generated when an application is APPROVED: FUNDED or CONDITIONED: FUNDED. This letter is sent to the producer.
DECISION FAX/EMAIL	Generated when an application is APPROVED, CONDITIONED, or REJECTED. This letter is sent to the consumer or producer, depending on whether the line of credit is a direct or in-direct line of credit.
WELCOME LETTER	Generated when an application is APPROVED: FUNDED. This letter is sent to the consumer.

When Oracle FLEXCUBE Lending and Leasing generates letters, it searches the 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 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 LoC 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 **Line of Credit** drop-down link, then click **Letters**.

The screenshot shows the 'LOC Letters' page in Oracle FLEXCUBE. The 'Letter Definition' section contains a table with the following data:

Select	Details	Letter Code	File Name	Letter Type	Channel	Enabled
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_ACO_LTR	LORACO_EM_112_01	CONDITIONAL ADVERSE ACTION LETTER	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_ADV_LTR	LORADV_EM_112_01	ADVERSE ACTION LETTER	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_COL_LTR1	LCOLT1_EM_100_01	COLLECTION LETTER 1	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_COL_LTR2	LCOLT2_EM_100_01	COLLECTION LETTER 2	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_COL_LTR3	LCOLT3_EM_100_01	COLLECTION LETTER 3	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_CON_LTR	LORCON_EM_100_01	CONTRACT FUNDING FAX/EMAIL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_DEC_FAX	LORDEC_EM_112_01	DECISION FAX/EMAIL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_DEC_MULTIOFFER_FAX	LORDEC_EM_112_02	Select...	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_PDC_LTR	LCSPDC_EM_112_01	PDC RENEWAL LETTER	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_RAT_LTR	LCSRAT_EM_112_01	RATE CHANGE	ALL	<input checked="" type="checkbox"/>

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

The screenshot shows the 'LOC Letters' page with the 'Letter Definition' section. The first row is selected, and the 'Show' button in the 'Details' column is clicked, opening a 'Selection Criteria' dialog box. The dialog box contains the following fields:

- Batch Printer:** ARCHIVE
- Batch User:** Select...
- Company:** ALL
- Branch:** ALL
- Product:** ALL
- State:** ALL
- Currency:** ALL

The table below the dialog box shows the following data:

Select	Details	Letter Code	File Name	Letter Type	Channel	Enabled
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_ACO_LTR	LORACO_EM_112_01	CONDITIONAL ADVERSE ACTION LETTER	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_ADV_LTR	LORADV_EM_112_01	ADVERSE ACTION LETTER	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_COL_LTR1	LCOLT1_EM_100_01	COLLECTION LETTER 1	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_COL_LTR2	LCOLT2_EM_100_01	COLLECTION LETTER 2	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_COL_LTR3	LCOLT3_EM_100_01	COLLECTION LETTER 3	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_CON_LTR	LORCON_EM_100_01	CONTRACT FUNDING FAX/EMAIL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_DEC_FAX	LORDEC_EM_112_01	DECISION FAX/EMAIL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_DEC_MULTIOFFER_FAX	LORDEC_EM_112_02	Select...	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_PDC_LTR	LCSPDC_EM_112_01	PDC RENEWAL LETTER	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	CNLNDE_RAT_LTR	LCSRAT_EM_112_01	RATE CHANGE	ALL	<input checked="" type="checkbox"/>

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 LoC Letters page.

Line of Credit link > Promotions link (LOC Introductory page)

The LOC Introductory page allows you to set up the promotions a financial institution can offer its customers. Promotions can be selected as part of the line of credit on the Application Entry, Underwriting, and Funding forms.

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

- Type
- Term

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

CAUTION:

Oracle FLEXCUBE Lending and Leasing only supports promotions selected when a line of credit is funded.

To set up the LOC introductory

- 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 **Line of Credit** drop-down link, then click **Promotions**.
- 4 Click the **LoC Introductory** tab.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The main content area is titled 'LOC Introductory' and contains a 'Save' button. Below this, there is a 'Promotion Definitions' section with a search criteria field and 'Add', 'Edit', and 'Cancel' buttons. The table below lists three promotion definitions:

Select	* Code	* Description	* Type	* Term	* Index	* Margin	* Cancel Delq Days	* Cancel Overlimit %	Enabled
<input checked="" type="radio"/>	003	003-INCENTIVE RATE	PROMOTIONAL RATE	2	FLAT RATE	2.99	50	10	<input checked="" type="checkbox"/>
<input type="radio"/>	LOC-INT-001	001-INTRO RATE 3.99% F	PROMOTIONAL RATE	6	PRIME RATE	10	90	120	<input checked="" type="checkbox"/>
<input type="radio"/>	002	002-INCENTIVE RATE 2.9	PROMOTIONAL RATE	3	FLAT RATE	2.99	60	10	<input type="checkbox"/>

- 5 In the **LoC Introductory** page's **Promotion Definitions** section, select the record you want to work with.

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

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

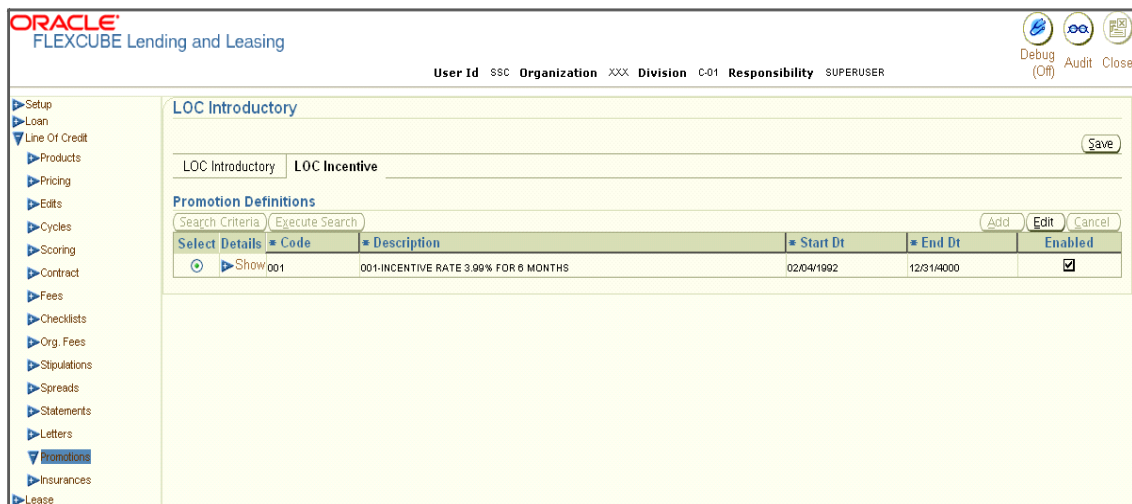
- In the **Promotion Definitions**, enter the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Code	Enter the code identifying the promotion (required).
Description	Enter a description of the promotion being offered (required).
Type	Select the promotion type. Oracle FLEXCUBE Lending and Leasing supports the following promotion types for lines of credit: NO PAYMENT DUE ANY INTEREST DUE (No payments are required and no interest is accrued on the outstanding accrual balances for “x” terms) (required).
Term	Select the promotion term (required).
Index	Select the promotion index (required).
Margin	Enter the promotion margin rate (required).
Cancel Delq Days	Enter the promotion cancellation delinquency days (required).
Cancel Overlimit%	Enter the promotion cancellation over limit percentage (required).
Enabled	Select to enable the promotion.

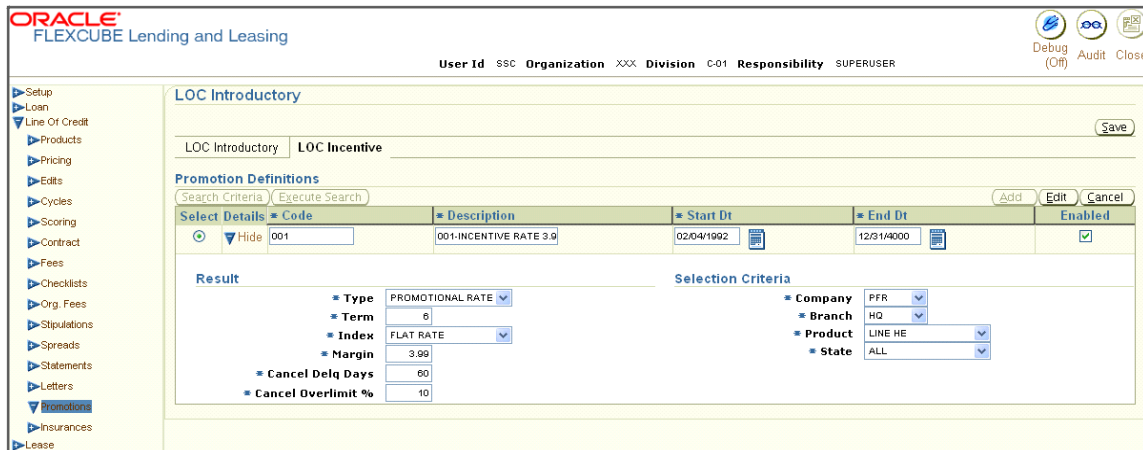
- Click **Save** on the **LOC** Introductory page.

To set up the LOC incentive

- On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- Click the **Products** bar link.
- In the Products Setup link bar, click the **Line of Credit** drop-down link, then click **Promotions**.
- Click the **LoC Incentive** tab.



- In the **LoC Incentive** page's **Promotion Definitions** 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 promotion definition records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- In the **Promotion Definitions** section, enter the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Code	Enter the code identifying the promotion (required).
Description	Enter a description of the promotion being offered (required).
Start Date	Select the start date (required).
End Date	Select the end date (required).
Enabled	Select to enable the promotion.
<u>Result section</u>	
Type	Select the promotion type (required).
Term	Enter the promotion term (required).
Index	Select the promotion index
Margin	Enter the promotion margin rate (required).
Cancel Delq Days	Enter the promotion cancellation delinquency days (required).
Cancel Overlimit%	Enter the promotion cancellation over limit percentage (required).
<u>Selection Criteria section</u>	
Company	Select the portfolio company (required).
Branch	Select the portfolio branch (required).
Product	Select the product (required).
State	Select the state (required).

- Click **Save** on the LoC Introductory page.

Line of Credit link > Insurances link (Insurances page)

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

Oracle FLEXCUBE Lending and Leasing supports mid term insurance cancellation with and without grace period and cancellation fees. With this enhancement of insurance processing, you can define the premium rebate computation with a prorated basis.

You can define financed insurance related itemizations in the Line of Credit Origination Fees page (Org. Fees link) as you have in previous releases with the line of credit Insurance page. You can also set the refund method to “Pro Rate Basis” in the Refund Method field in the Contract Itemization section on the Itemization sub page.

To set up the insurances

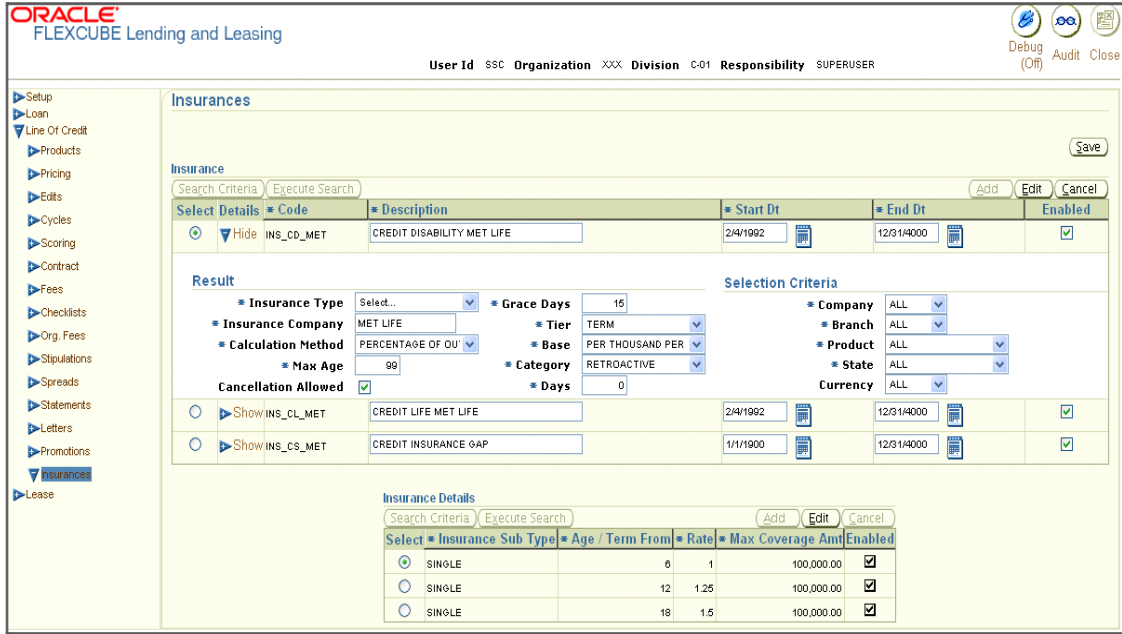
- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Products** bar link.
- 3 In the Products Setup link bar, click the **Line of Credit** drop-down link, then click **Insurances**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The main content area is titled "Insurances" and contains two tables. The first table lists insurance records with columns: Code, Description, Start Dt, End Dt, and Enabled. The second table, titled "Insurance Details", lists details for selected records with columns: Insurance Sub Type, Age / Term From, Rate, Max Coverage Amt, and Enabled.

Select	Details	Code	Description	Start Dt	End Dt	Enabled
<input type="radio"/>	Show	INS_CD_MET	CREDIT DISABILITY MET LIFE	2/4/1992	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	INS_CL_MET	CREDIT LIFE MET LIFE	2/4/1992	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	INS_CS_MET	CREDIT INSURANCE GAP	1/1/1900	12/31/4000	<input checked="" type="checkbox"/>

Select	Insurance Sub Type	Age / Term From	Rate	Max Coverage Amt	Enabled
<input type="radio"/>	SINGLE	6	1	100,000.00	<input checked="" type="checkbox"/>
<input type="radio"/>	SINGLE	12	1.25	100,000.00	<input checked="" type="checkbox"/>
<input type="radio"/>	SINGLE	18	1.5	100,000.00	<input checked="" type="checkbox"/>

- 4 In the **Insurances** page's **Insurance** 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 line of credit insurance records.

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 5 In the **Insurance** 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 code associated with the insurance product (required).

Description

Enter a brief description of the insurance product (required).

Start Dt

Enter the date from which you can start offering the product to customers (required).

End Dt

Enter the date from which to stop offering the product to customers (required).

Enabled

Select to allow the offering of the insurance product (required).

Result section

Insurance Type

Select the insurance transaction type (required).

Insurance Company

Enter the insurance company (required).

Calculation Method

Select the insurance calculation method (required).

Max Age

Enter the maximum age allowed by the insurance (required).

Cancellation Allowed

Select the Cancellation/Refund Allowed box to allow the insurance rebate/refund for cancellation/paid-off (required).

Grace Days

Enter the number of cancellation grace days (required).

Tier

Select the insurance rate tier type (required).

Base Select the insurance rate base (required).
Category Select the insurance category (required).
Days Enter the category days (required).

Selection Criteria section

Company Select the portfolio company that can offer the insurance product. Select ALL if offered by all companies (required).
Branch Select the branch of the specified portfolio company that can offer the insurance product. Select ALL if offered by all the branches of the specified portfolio company (required).
Product Select the product for which you can offer the insurance product. Select ALL if offered for all the products (required).
State Select the state for which you can offer the insurance product. Select ALL if this is offered for all the states (required).
Currency Select the currency for which you can offer the insurance product. Select ALL if this is offered for all the states (required).

6 In the **Insurance Details** section, select the record you want to work with.

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

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

7 In the **Insurance Details** section, enter, view, or edit the following information:

In this field:	Do this:
Select Insurance Sub Type	If selected, indicates that this is the current record. Select the insurance sub type you want to define for the entry in the Insurance section; for example SINGLE (required).
Age/ Term From	Enter the minimum line of credit age or term for the insurance sub type (required).
Rate	Enter the rate for premium calculation per \$1,000.00 for the insurance sub type (required).
Max Coverage Amt	Enter the maximum coverage amount covered by the insurance sub type (required).
Enabled	Select to enable the insurance.

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

CHAPTER 8: CORRESPONDENCE SETUP

The Correspondence Setup window contains pages that enable you to set up Oracle FLEXCUBE Lending and Leasing correspondence.

The 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 Line. Which one of these two links you click determines which product the correspondence set up will affect.

- Click **Common** to make changes common to all correspondence regarding lines of credit.
- Click **Line** to make changes to all correspondence regarding lines of credit.

Functions link (System Functions page)

The System Functions page enables you to view the predefined functions for the line of credit 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** or **Line** depending on the type of correspondence you want to work with, then click **Functions**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

System Functions

Function Definition

Search Criteria Execute Search

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

Previous 1-10 of 59 Next 10

Function Parameters

Search Criteria Execute Search

Select	Position	Parameter	Description
<input checked="" type="radio"/>	1	IV_LD_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** or **Line** 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 the Oracle logo and the text 'FLEXCUBE Lending and Leasing'. Below this, there is a user information bar with 'User Id SSC Organization XXX Division 001 Responsibility SUPERUSER'. On the right, there are buttons for 'Debug (Off)', 'Audit', and 'Close'. 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 columns: Level0 Type, Element Name, Element Type, Description, Data Type, Source Function, Enabled, and Default Value. The table contains 11 rows of data, all with 'Enabled' checked. At the bottom of the table, there are 'Previous' and 'Next 10' navigation buttons.

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 KNOWN	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** or **Line** depending on the type of correspondence you want to work with, then click **E-Form Elements**.

The screenshot shows 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 is a user information bar showing 'User Id SSC Organization XXX Division 001 Responsibility SUPERUSER'. On the right side, there are icons for 'Debug (On)', 'Audit', and 'Close'. The main content area is titled 'E-Form Elements' and contains a table with the following columns: LevelID, Type, E-Form Source, Element Name, Description, Data Type, Translation, and Enabled. A single record is displayed in the table with the following values: LevelID: ACCOUNT, Type: DAYBREAK, E-Form Source: (empty), Element Name: (empty), Description: (empty), Data Type: NUMBER, Translation: ACC_AAR_ADDRESS1, and Enabled: checked. Above the table, there is a search bar with 'Search Criteria' and 'Execute Search' buttons, and 'Add', 'Edit', and 'Cancel' buttons. A 'Save' button is located in the top right corner of the table area. The bottom of the page indicates '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** or **Line** depending on the type of correspondence you want to work with, then click **Documents**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'ORACLE FLEXCUBE Lending and Leasing', user information (User Id SSC, Organization TFB, Division HQ, Responsibility SUPERUSER), and utility buttons (Debug, Audit, Close). The left sidebar shows a tree view with 'Documents' selected. The main content area is titled 'Documents' and contains two tables:

Documents Definition

Select	Code	Description	File Name	Level0 Type	E-Form Source	Product	Source	Enabled
<input checked="" type="radio"/>	TEST-LOC	TEST	TEST	ACCOUNT	DAYBREAK	ALL	ORACLE: BI PUBLISHER	<input type="checkbox"/>

Document Elements

Select	Seq	Type	Element Name	Description	Data Type	Format Mask	Default Value	Enabled
<input checked="" type="radio"/>	1	SYSTEM-DEFINED	SNDRY_CUS_BIRTH_DT	SECONDARY CUSTOMER BIRTH DT	DATE	Select...		<input checked="" type="checkbox"/>
<input type="radio"/>	2	SYSTEM-DEFINED	SNDRY_ADR_ADDRESS2	SECONDARY CUSTOMER ADDRESS LINE 2	CHARACTER	Select...		<input checked="" type="checkbox"/>

- 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 application information that appears in the ad hoc correspondence.

- 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**.

- 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.

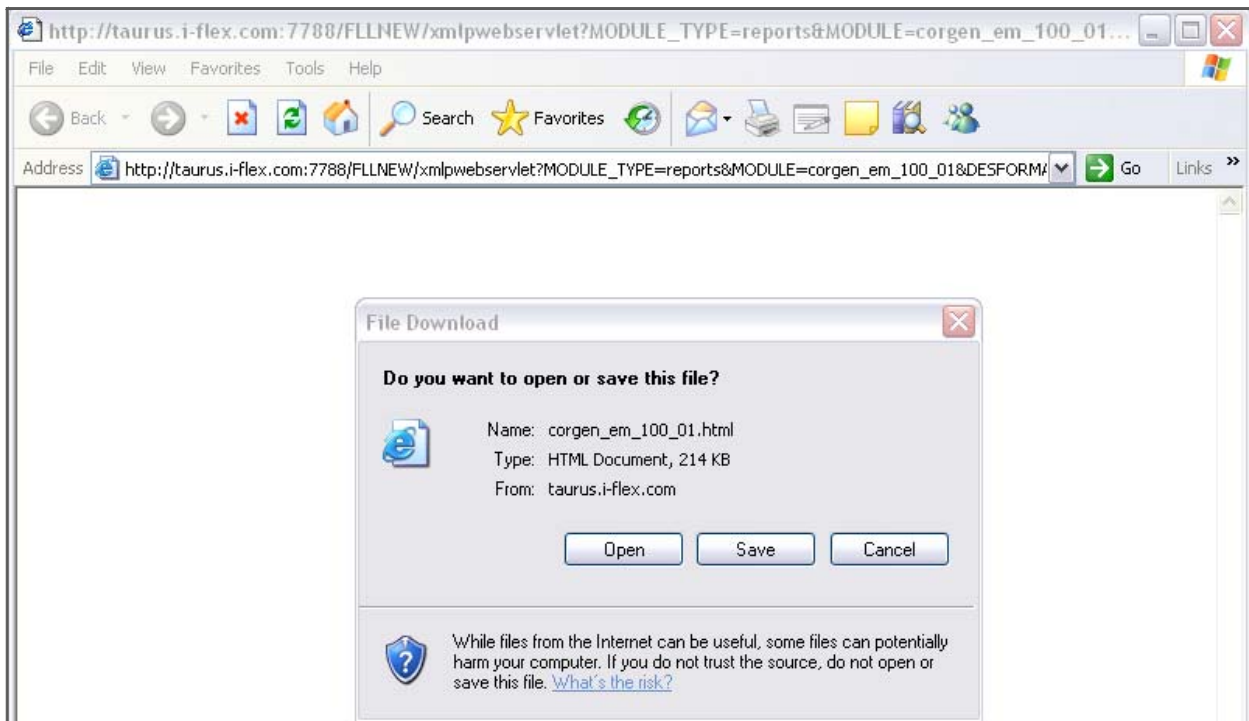
To generate a data file for a document

- 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** or **Line** 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 set

- 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** or **Line** 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 top navigation bar includes the Oracle logo, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization TFB Division HQ Responsibility SUPERUSER'. There are also 'Debug', 'Audit', and 'Close' buttons. The left sidebar shows a tree view with 'Correspondence' selected. The main content area is titled 'Correspondence' and features a 'Save' button. Below this is a search bar with 'Search Criteria' and 'Execute Search' buttons. A table with columns: 'Select', 'Code', 'Description', 'Print Schedule', 'Level', 'Group', 'Company', 'Branch', 'Product', and 'Enabled' is displayed. A single record is visible: Code '001', Description 'BEST XMAS WISHES', Print Schedule 'ONLINE', Level 'APPLICATION', Group '01 FUNDING SET', Company 'ALL', Branch 'ALL', Product 'LINE HE', and Enabled checked. Below the table are sections for 'Documents' and 'Functions', each with a search bar and 'Add', 'Edit', and 'Cancel' buttons.

- 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:

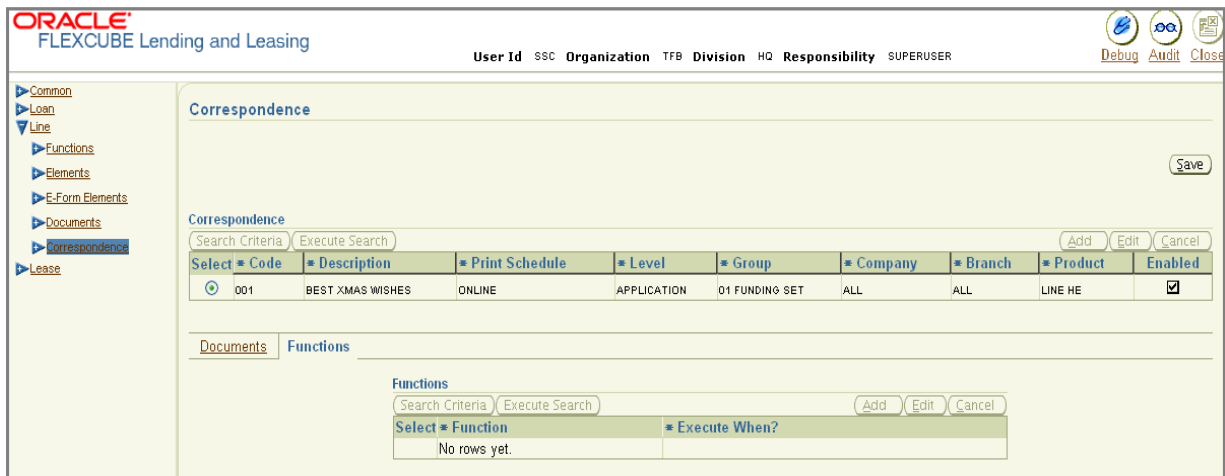
In this field:	Do this:
Select	If selected, indicates this is the current record.
Code	Enter the correspondence code (required).
Description	Enter the correspondence description (required).
Print Schedule	Select the correspondence output schedule type (required).
Level	Select the correspondence level type (required).
Group	Select correspondence group (required).
Company	Select the correspondence company (required).
Branch	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	Select the correspondence functions (required).
Exe When?	Select when to execute the correspondence function (required).

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

CHAPTER 9: PRODUCER SETUP

Oracle FLEXCUBE Lending and Leasing can manage both direct and indirect line of credits. While direct line of credits are paid directly to the customer, indirect line of credits are paid through a third party. In Oracle FLEXCUBE Lending and Leasing, these third parties (dealerships, agents, and so on) are managed using the Producer Setup window.

Applications are sent to financial institutions indirectly through producers (or “dealers”) on behalf of the customer. Oracle FLEXCUBE Lending and Leasing associates a credit application with the producer who sent it on the Application Entry, Underwriting, and Funding windows.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search: LOPEZ BRADLEY (Application Entry)

Queue: Select... (Next) Submit

Applications:

- App #: 0000002304
- Dt: 4/1/2007
- Company: PFR
- Branch: CD1
- Product: LINE UNSECURED
- Channel: WEB ENTRY
- Priority: LOWER
- Status: NEW - BLANK
- Purpose: PERSONAL LOAN
- Producer: DEALER
- Producer Name: NY-00014: PERSONAL I
- Loan Currency: USD
- Class: INDIVIDUAL
- Sales Agent: [Empty]
- Joint:
- Cos:
- Contact: [Empty]
- Lead #: Select...
- CRB Pull:

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search: LOPEZ BRADLEY (Underwriting)

Queue: Select... (Next) Submit

Applications:

- App #: 0000002304
- Dt: 3/31/2009
- Company: PFR
- Branch: ABC
- Product: LINE UNSECURED
- Channel: WEB ENTRY
- Priority: HIGH
- Status: NEW - REVIEW REQUIRED
- Purpose: PERSONAL LOAN
- Producer: DEALER
- Producer Name: NY-00014: PERSONAL LOAN DEALER
- Loan Currency: INR
- Class: INDIVIDUAL
- Sales Agent: [Empty]
- Joint:
- Cos:
- Contact: TEST
- Duplicate Applicant:
- Existing Customer:

Applicants Details:

Select Details * Relation Type Salutation * First Name Middle Name * Last Name Family Name Suffix * Birth Dt

PRIMARY	DR	RAJ	M	ROY		SR	3/6/1980
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Address: Employments Telecoms Financials Liabilities Other Incomes Summary Credit Scores Duplicate Applicant Existing Accounts Tracking Attributes

Select Details * Address Type Current Mailing * Country * Address # * City * State

HOME	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	UNITED STATES	JHGJGH	MARICAO	PUERTO RICO
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ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search: LOPEZ BRADLEY (Funding)

Queue: Select... (Next) Submit

Applications:

- App #: 0000002304
- Dt: 3/31/2009
- Company: PFR
- Branch: ABC
- Product: LINE UNSECURED
- Channel: WEB ENTRY
- Priority: HIGH
- Status: APPROVED - VERIFYING
- Purpose: PERSONAL LOAN
- Producer: DEALER
- Producer Name: NY-00014: PERSONAL LOAN DEALER
- Loan Currency: USD
- Class: INDIVIDUAL
- Sales Agent: [Empty]
- Joint:
- Cosigned: SAGAR
- Contact: [Empty]
- Duplicate Applicant:
- Existing Customer:

Applicants Details:

Select Details * Relation Type Salutation * First Name MI * Last Name Family Name Suffix * Birth Dt

PRIMARY	MR	SAGARVIDYA		PENIKALAPATI		SR	9/11/1978
---------	----	------------	--	--------------	--	----	-----------

Address: Employments Telecoms Financials Liabilities Other Incomes Summary Credit Scores Duplicate Applicant Existing Accounts Tracking Attributes

Select Details * Address Type Current Mailing * Country * Address # * City * State

HOME	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	UNITED STATES	984	AQUADILLA	PUERTO RICO
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When the credit application is approved and funded, Oracle FLEXCUBE Lending and Leasing associates the account with the producer.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing application interface. At the top, the Oracle logo and 'FLEXCUBE Lending and Leasing' are visible. The user is logged in as 'SUPERUSER' with various organizational details. The main content area is divided into several sections:

- Quick Search:** Includes fields for 'Queue', 'Acc #', and 'or SSN', along with an 'Auto Run' checkbox and a 'Submit' button.
- Account(s):** A table with columns: 'Select Company', 'Branch', 'Account #', 'Product', 'Currency', 'Payoff Amt', 'Amount Due', 'Status', and 'Oldest Due Dt'. A single row is shown for account 20081000014130, product 'LOAN VEHICLE (VR)', and status 'DELO.REPO'.
- Customer(s):** A table with columns: 'Select Details', 'Customer Id', 'Name', 'Type', and 'Language'. A row is shown for customer '6098', name 'ERIC HOLMAN SR', type 'PRIMARY', and language 'ENGLISH'.
- Account Details:**
 - Dues:** A table with columns: 'Delq Due', 'LC Due', 'NSF Due', 'Other Due', 'Total Due', 'Due Date', and 'Amt'. It shows a total due of \$5,469.29.
 - Delinquency Information:** A table with columns: 'Late', '30', '60', '90', '120', '150', '180', 'BP(Life)', 'Days', 'NSF(Life)', 'Category', 'BP(Year)', 'Collector', and 'NSF(Year)'. It shows 194 days of delinquency.
 - 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', and 'ChargeOff Dt'. The producer is listed as 'CA-00002 : RANDY'S AUTO SALES'.
- Alerts:** A section with a 'No rows yet.' message.
- Conditions:** A table with columns: 'Condition', 'Start', and 'Followup'. It shows 'PENDING PDC' and 'DELINQUENT' conditions.
- Additional Actions:** Buttons for 'Add Call Activities', 'Add Comments', and 'Date Converter'.

Oracle FLEXCUBE Lending and Leasing allows for a variety of producers, such as dealers and agents. Producers can have three different statuses:

- Active (producers can fund an application)
- Inactive (producers cannot fund an application)
- Temporary (producers can review but not fund an application)

The producers are paid for their participation, either:

- Up front during funding
- or-
- Up front on a monthly basis
- or-
- When the interest is earned
- or-
- When the payment is received from the customer based on the set up compensation plans.

The Producer Setup window contains pages that enable you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters.

To open the Producer Manager form for set up

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

Oracle FLEXCUBE Lending and Leasing displays the Producer Setup window opened at the Producer Setup link.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Producer Setup
Producer Detail

Producer Management

Save

Cycle Definitions

Cycle	Type
PRO	PRODUCER CYCLE

Cycle Code Definitions

Search Criteria Execute Search Add Cancel

Select	Current Code	Next Code
<input checked="" type="radio"/>	ACTIVE	ACTIVE
<input type="radio"/>	ACTIVE	INACTIVE
<input type="radio"/>	ACTIVE	TEMPORARY
<input type="radio"/>	INACTIVE	ACTIVE
<input type="radio"/>	INACTIVE	INACTIVE
<input type="radio"/>	INACTIVE	TEMPORARY
<input type="radio"/>	TEMPORARY	ACTIVE
<input type="radio"/>	TEMPORARY	INACTIVE
<input type="radio"/>	TEMPORARY	TEMPORARY

Cycle Code Responsibility Definitions

Search Criteria Execute Search Add Edit Cancel

Select	Responsibility Code	Allowed Indicator
<input checked="" type="radio"/>	PAYMENTS SUPERVISOR	<input type="checkbox"/>
<input type="radio"/>	PROCESSOR	<input type="checkbox"/>
<input type="radio"/>	PROCESSOR MANAGER	<input type="checkbox"/>
<input type="radio"/>	PROCESSOR SUPERVISOR	<input type="checkbox"/>
<input type="radio"/>	SALES LEADER	<input checked="" type="checkbox"/>
<input type="radio"/>	SUPERUSER	<input checked="" type="checkbox"/>
<input type="radio"/>	NO RESPONSIBILITY	<input type="checkbox"/>
<input type="radio"/>	UNDERWRITER	<input checked="" type="checkbox"/>

In setting up the Producer Setup window, you will need to complete the Cycles page on the Producer Setup link, as well as the Producers Management page and Payment Details sub page on the Producer Details link.

To open the Producer Manager form as a Oracle FLEXCUBE Lending and Leasing user

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

Oracle FLEXCUBE Lending and Leasing displays the Producer Setup window opened at the Producer Details link.

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 is logged in as 'SUPERUSER' with the responsibility 'C-01'. The main window is titled 'Producer Management' and contains a 'Producers' table. The table has columns for 'Select Details', 'Producer #', 'Old Producer #', 'Name', 'Company', 'Branch', 'Start Dt', 'End Dt', and 'Enabled'. There are three rows of data. Below the table, there are tabs for 'Payment Details', 'Compensation', 'Subvention', 'Transactions', 'Tracking Attributes', 'Statements', 'Contacts', 'Comments', and 'Summary'. The 'Payment Details' tab is active, showing a 'Producer Payment Details' form with fields for 'Pmt Mode', 'Bank', 'Start Dt', 'Routing #', 'Account Type', 'Account #', and 'Disbursement Currency'.

Select Details	Producer #	Old Producer #	Name	Company	Branch	Start Dt	End Dt	Enabled
Show	AA-00001		WFP TESTIN	PFR	001	3/10/2009	12/31/2020	<input checked="" type="checkbox"/>
Show	AA-00002	0A-00001	TEST	PFR	001	3/12/2009	3/27/2009	<input checked="" type="checkbox"/>
Show	AA-00003	0A-00003	TEST	PFR	001	3/12/2009	3/13/2009	<input checked="" type="checkbox"/>

Payment Details

Producer Payment Details

Pmt Mode INSTITUTION DRAFT / CHECK
 Bank BANK OF AMEX
 Start Dt 12/13/2008
 Routing # 36472
 Account Type SAVING-S
 Account # XXXXXXXXXXXXXXX3333
 Disbursement Currency Select...

In working with the Producer Setup window, you will primarily use the Payment Details, Tracking Attributes, Contracts, Comments, and Summary sub pages on the Producer Detail link. The Producers page, completed during set up, can be use to view and maintain producer details.

Producer Setup link > Cycles link (Producer Management page)

The Producer Management page enables you to define the dealer or producer status cycle. This tells Oracle FLEXCUBE Lending and Leasing which statuses a producer can cycle through. (This information is recorded in the Status field on the Producers section of the Producer Management page. For more information).

ORACLE FLEXCUBE Lending and Leasing User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Producer Setup
Producer Detail
Producers

Producers Management

Producers

Search Criteria Execute Search Add Edit Cancel

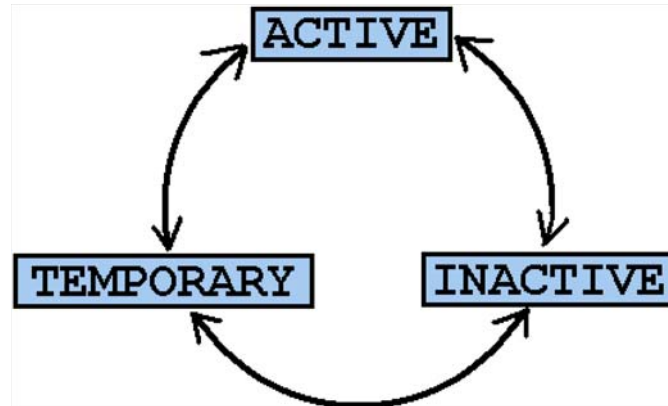
Select Details	Producer #	Old Producer #	Name	Company	Branch	Start Dt	End Dt	Enabled
<ul style="list-style-type: none"> Contact RAP Group GROUP 1 Type DEALER Status ACTIVE Sales Agent SPDRPT Underwriter BALU_UND Fed Tax # XXXXXXINED Collector GKV 	AA-00001		WFP TESTIN	PFR	C01	3/10/2009	12/31/2020	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> Country APO EAST City AKJ State ARMED FORCES AMERICANS (EXCEPT CANADA) Address Line 1 3DSF Address Line 2 Zip 00987 Zip Extn Phone1 387-467-4778 		GA-00001	TEST	PFR	C01	3/12/2009	3/27/2009	<input checked="" type="checkbox"/>
		GA-00003	TEST	PFR	C01	3/12/2009	3/13/2009	<input checked="" type="checkbox"/>

Payment Details Compensation Subvention Transactions Tracking Attributes Statements Contacts Comments Summary

Producer Payment Details Edit Cancel

- Pmt Mode INSTITUTION DRAFT / CHECK
- Bank BANK OF AMEX
- Start Dt 12/13/2008
- Routing # 39472
- Account Type SAVINGS
- Account # XXXXXXXXXXXX3333
- Disbursement Currency Select...

Example



The Producer Management page also defines the user responsibilities capable of changing the producer status.

Note: Oracle FLEXCUBE Lending and Leasing only enables producers/dealers with a status of ACTIVE to fund contracts.

To set up the producer management

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

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface for Producer Management. At the top, the user is identified as 'SUPERUSER'. The left navigation pane shows 'Producer Setup' expanded to 'Cycles'. The main content area is titled 'Producer Management' and contains three sections:

- Cycle Definitions:** A table with columns 'Cycle' and 'Type'. One record is shown: Cycle 'PRO', Type 'PRODUCER CYCLE'.
- Cycle Code Definitions:** A table with columns 'Current Code' and 'Next Code'. It includes a search bar and 'Add'/'Cancel' buttons. The table lists various codes with radio buttons for selection.
- Cycle Code Responsibility Definitions:** A table with columns 'Responsibility Code' and 'Allowed Indicator'. It lists roles such as 'PAYMENTS SUPERVISOR', 'PROCESSOR', 'PROCESSOR MANAGER', 'PROCESSOR SUPERVISOR', 'SALES LEADER', 'SUPERUSER', 'NO RESPONSIBILITY', and 'UNDERWRITER', each with a checkbox for the allowed indicator.

- 4 In the **Cycle Definitions** section, select the cycle you want to work with.

In this field:

Do this:

Cycle

View the cycle name.

Type

View the cycle type.

- 5 In the **Cycle Code Definition** section, select the record you want to work with.

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

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

In this field:

Do this:

Select

If selected, indicates this is the current record.

Current Code

Select the current code to transition FROM (required).

Next Code

Select the code to transition TO (required).

- 7 In the **Cycle Code Responsibility Definitions** section, select the record you want to work with.

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

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

- 8 In the **Cycle Code Responsibility Definition** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Responsibility Code	Select the responsibility that will be capable of executing this transition (required).
Allowed Indicator	Select to allow the responsibility execute the transition (required).

- 9 Click **Save** on the Producer Management page.

Producer Detail link > Producers link (Producer Management page)

The Producer Management page allows you to record or edit basic information about the producer. You can set up dealers or producers for a company and branch. You can also set up a default underwriter and a default collector for a producer. Oracle FLEXCUBE Lending and Leasing uses this information in the origination workflow to select a queue.

The producer number, name, contact information, company and branch to which the producer applies, federal tax number, status, and other information can be stored in this page.

To set up or maintain the Producer Management page

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

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The main area is titled "Producer Management". Under the "Producers" section, there is a search criteria field and a table of producers. The table has columns: Select Details, Producer #, Old Producer #, Name, Company, Branch, Start Dt, End Dt, and Enabled. Three rows are visible, each with a "Show" button in the "Select Details" column. Below the table, there are tabs for "Payment Details", "Compensation", "Subvention", "Transactions", "Tracking Attributes", "Statements", "Contacts", "Comments", and "Summary". The "Payment Details" tab is active, showing fields for "Pmt Mode", "Bank", "Start Dt", "Routing #", "Account Type", "Account #", and "Disbursement Currency".

- 4 On the **Producer Management** page's **Producer** 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 main area is titled "Producer Management". Under the "Producers" section, there is a search criteria field and a table of producers. The first row is selected, and the "Show" button in the "Details" column is clicked. The details for that producer are displayed below the table. The details include: Contact (RAP), Group (ORGRP 1), Type (DEALER), Status (ACTIVE), Sales Agent (SABARK), Underwriter (BALJLIND), Fed Tax # (XXXXXXXXXX), Collector (GKLV), Country (AFO EAST), City (HJK), State (ARMED FORCES AMERICANS (EXCEPT CANADA)), Address Line 1 (3DSF), Address Line 2 (00987), Zip (00987), Zip Extn (387-467-4778), Phone1 (387-467-4778), Extn1 (12/31/2020), Extn2 (10 DIGIT), Phone2 (123-133-4554), Fax Prefix1 (10 DIGIT), Fax1 (321-568-9898), Fax Prefix2 (10 DIGIT), Fax2 (321-568-9898), and Email (321-568-9898). Below the table, there are tabs for "Payment Details", "Compensation", "Subvention", "Transactions", "Tracking Attributes", "Statements", "Contacts", "Comments", and "Summary". The "Payment Details" tab is active, showing fields for "Pmt Mode", "Bank", "Start Dt", "Routing #", "Account Type", "Account #", and "Disbursement Currency".

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

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

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

In this field:

Do this:

Select

If selected, indicates that this is the current record.

Producer #

Depending on your system setup, either:

Enter the producer number

-or-

View the system generated producer number (required).

Old Producer #

Enter the old producer number (optional).

Name

Enter the producer name (required).

Company

Select the company (required).

Branch

Select the branch (display only).

Start Dt

Select the producer start date (required).

End Dt

Select the producer end date (required).

Enabled

Select to enabled this entry.

Details section

Contact

Enter the producer contact (required).

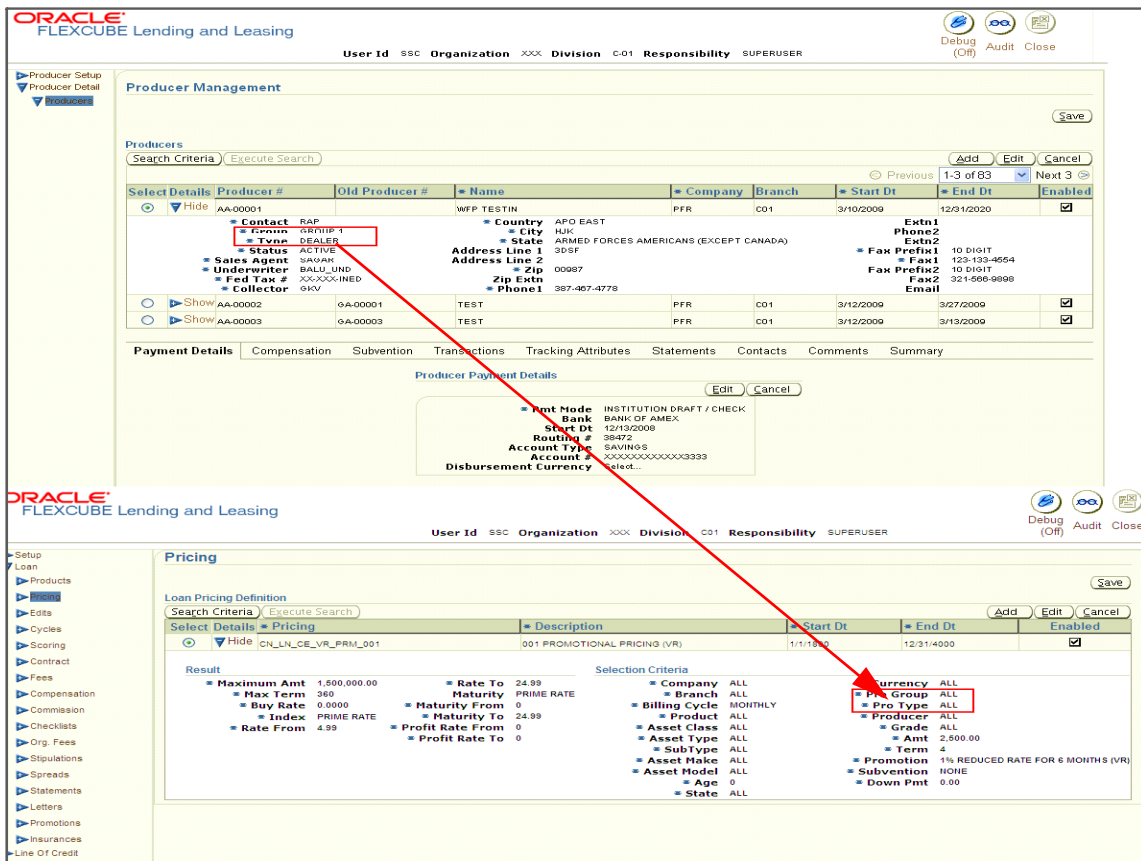
Group*

Select the producer group (required).

Type*

Select the producer type (required).

***Note:** The Group and Type fields help in setting up the pricing schemes on the Pricing page.



Status

Select the appropriate status (required).

Note: The contents of this field can be linked to edits in the line of credit origination cycle so that only producers with a status of the ACTIVE can be funded (required), Select the sales agent associated with this producer (required).

Sales Agent

Underwriter

Select the default underwriter assigned to this producer.

Note: Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers (required).

Fed Tax #

Enter the federal tax identification number.

Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234 (optional).

Collector

Select the default collector or agent assigned to this producer. (This will appear in the **Collector** field in the **Delinquency Information** section of the **Account Details** page on the **Customer Service** window) (required).

The screenshot displays the Oracle Flexcube Lending and Leasing interface. The top section is titled "Producer Management" and shows a list of producers. A red box highlights the "Collector" field in the producer details for producer AA-00001, which is set to "GKV". A red arrow points from this field to the "Collector" field in the "Delinquency Information" section of the "Account Details" page below. The "Account Details" page shows a table with columns for "Due Date", "Amt", "Late", "Days", and "Collector". The "Collector" field is highlighted with a red box and contains the value "DEMOROLA".

Producer Management Table:

Select	Hide	Producer #	Old Producer #	Name	Company	Branch	Start Dt	End Dt	Enabled
<input type="radio"/>	<input type="checkbox"/>	AA-00001		WFP TESTIN	PFR	CO1	3/10/2009	12/31/2020	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> Contact: RAP Group: GROUP 1 Type: DEALER Status: ACTIVE Sales Agent: SAGAK Underwriter: BALI, IND Fed Tax #: XXXXXXX-INE Collector: GKV 									
<input type="radio"/>	<input type="checkbox"/>	AA-00002	GA-00001	TEST	PFR	CO1	3/12/2009	3/27/2009	<input checked="" type="checkbox"/>
<input type="radio"/>	<input type="checkbox"/>	AA-00003	GA-00003	TEST	PFR	CO1	3/12/2009	3/13/2009	<input checked="" type="checkbox"/>

Account Details - Delinquency Information Table:

Due Date	Amt	Late	Days	Collector
2/13/09	\$700.00	1	0	100
3/12/09	\$700.00	1	0	0
4/11/09	\$700.00	1	0	0
5/10/09	\$700.00	1	0	0
Total Due	\$2800.00	4	0	100

Address section

Country Select the country code (required).
City Enter the city (optional).
State Select the state (required).
Address Line 1 Enter address line 1 (optional).
Address Line 2 Enter address line 2 (optional).
Zip Select the zip code (optional).
Zip Extn Enter the zip extension (optional).

Phone 1 Enter phone number 1 (required).
Exnt 1 Enter phone number 1 extension (optional).
Phone 2 Enter phone number 2 (optional).
Extn2 Enter phone number 2 extension (optional).
Fax Prefix1 Select fax prefix number 1 (required).
Fax1 Enter fax number 1 (required).
Fax Prefix2 Select fax prefix number 2 (optional).
Fax2 Enter fax number 2 (optional).
EMail Enter the producer mail address (optional).

* **Note:** Oracle Financial Services Software recommends you double-check the fax numbers (especially the 10 digit number) and email addresses you enter on this page, since Oracle FLEXCUBE Lending and Leasing uses this information to send its system-generated underwriting decisions.

- 6 Click **Save** on the Producer Management page.

Payment Details sub page

You can setup ACH as the payment mode for a dealer or producer on the Payment Details sub page. The Payment Details sub page stores the information regarding the producer's bank, such as the bank's name, routing number, account type and account number.

Note: Once you complete this sub page, the information goes into effect immediately.

To complete the Payment Details sub page

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Producer** bar link.
- 3 In the Producer Setup link bar, click the **Producer Detail** drop-down link, then click **Producers**.
- 4 On the **Producer Management** page's **Producer** section, select the record you want to work with.
- 5 Click the **Payment Details** sub tab.

Payment Details Compensation Subvention Transactions Tracking Attributes Statements Contacts Comments Summary

Producer Payment Details Edit Cancel

* Pmt Mode INSTITUTION DRAFT / CHECK
Bank BANK OF AMEX
Start Dt 12/13/2008
Routing # 38472
Account Type SAVINGS
Account # XXXXXXXXXXXXXXX3333
Disbursement Currency Select..

- 6 In the **Payment Details** sub page's **Product Payment Details** section, view or edit the following information:
- If you are editing an existing record, click **Edit**.

In this field:	Do this:
<u>Producer Payment Details section</u>	
Pmt Mode	Select the payment mode (required).
Bank	Enter the ACH bank name (optional).
Start Dt	Select the ACH start date if payment mode is ACH.
Routing #	Enter the ACH bank routing number (optional).
Account Type	Select the ACH bank account type (required).
Account #	Enter the ACH bank account number.
Disbursement Currency	Select the disbursement currency.

- 7 Click **Save** on the Producer Management page.

Tracking Attributes sub page

The Tracking Attributes sub page allows you to link information to a producer who is not tracked by default in the Oracle FLEXCUBE Lending and Leasing system, but is part of your company's business practices.

To complete the Tracking Attributes sub page

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Producer** bar link.
- 3 In the Producer Setup link bar, click the **Producer Detail** drop-down link, then click **Producers**.
- 4 On the **Producer Management** page's **Producer** section, select the record you want to work with.
- 5 Click the **Tracking Attributes** sub tab.

Select Parameter	Value
<input checked="" type="radio"/> PRODUCER TRACKING ATTRIBUTE 001	NA
<input type="radio"/> PRODUCER TRACKING ATTRIBUTE 002	NA
<input type="radio"/> PRODUCER TRACKING ATTRIBUTE 003	NA
<input type="radio"/> PRODUCER TRACKING ATTRIBUTE 004	NA
<input type="radio"/> PRODUCER TRACKING ATTRIBUTE 005	NA
<input type="radio"/> PRODUCER TRACKING ATTRIBUTE 006	NA
<input type="radio"/> PRODUCER TRACKING ATTRIBUTE 007	NA
<input type="radio"/> PRODUCER TRACKING ATTRIBUTE 008	NA
<input type="radio"/> PRODUCER TRACKING ATTRIBUTE 009	NA
<input type="radio"/> PRODUCER TRACKING ATTRIBUTE 010	NA

- 6 On the Tracking Attributes sub page's **Tracking** section, click **Load Tracking**.
Oracle FLEXCUBE Lending and Leasing loads the tracking parameters.

- 7 In the Tracking section, click **Edit**.
- 8 Complete the **Tracking** section by entering the parameter(s) in the **Value** field(s).
- 9 Click **Save** on the Producer Management page.

Contacts sub page

The Contacts sub page allows you to record information regarding contacts associated with a producer, such as employees at a dealership.

To complete the Contacts sub page

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Producer** bar link.
- 3 In the Producer Setup link bar, click the **Producer Detail** drop-down link, then click **Producers**.
- 4 On the **Producer Management** page's **Producer** section, select the record you want to work with.
- 5 Click the **Contacts** sub tab.

Payment Details		Compensation		Subvention		Transactions		Tracking Attributes		Statements		Contacts		Comments		Summary	
Producer Contacts Search Criteria Execute Search Add Edit Cancel																	
Select	Contact Type	Name	Phone	Extn	Fax	Enabled											
<input checked="" type="radio"/>	MANAGER	TOM CUTHBERT	(555) 123-3321			<input type="checkbox"/>											
<input type="radio"/>	SALESPERSON	MIKE RIKER	(612) 555-1233			<input checked="" type="checkbox"/>											

- 6 On the **Contacts** sub page's **Producer Contacts** section, select the record you want to work with.
 - Note:** If you choose, use **Search Criteria** to limit the display of producer contact records.
 - If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 7 On the **Producer Contacts** sub page, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Contact Type	Select the producer contact type (required).
Name	Select/Enter the producer contact name (required).
Phone	Enter producer contact phone number (optional).
Extn	Enter phone number extension (optional).
Fax	Enter producer contact fax number (optional).
Enabled	Select to indicate this is a current contact.

- 8 Click **Save** on the Producer Management page.

Comments sub page

The Comments sub page allows you to view and enter comments regarding the producer.

To enter a comment on the Comments sub page

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Producer** bar link.
- 3 In the Producer Setup link bar, click the **Producer Detail** drop-down link, then click **Producers**.
- 4 On the **Producer Management** page's **Producer** section, select the record you want to work with.
- 5 Click the **Comments** sub tab.

Select * Comment	* Comment By	* Comment Dt
<input type="checkbox"/> CHECK ADDRESS OF PRODUCER	SSC	03/18/2009 02:59:26 AM

- 6 On the **Comments** sub page's **Comments** section, select the record you want to work with.

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

- If you are entering a new record, click **Add**.
- 7 In the **Comments** section, enter or view the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Comment	Enter comment (required).
Comment By	View user id (required).
Comment Dt	View comment date (required).

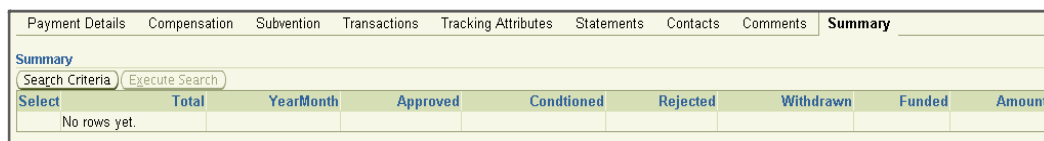
- 8 Click **Save** on the Producer Management page.

Summary sub page

The display only Summary sub page allows you to view summary information regarding the producer.

To enter a comment on the Summary sub page

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Producer** bar link.
- 3 In the Producer Setup link bar, click the **Producer Detail** drop-down link, then click **Producers**.
- 4 On the **Producer Management** page's **Producer** section, select the record you want to work with.
- 5 Click the **Summary** sub tab.



Select	Total	YearMonth	Approved	Conditioned	Rejected	Withdrawn	Funded	Amount
No rows yet.								

- 6 On the **Summary** sub page's **Summary** section, select the record you want to work with.
Note: If you choose, use **Search** to limit the display of producer comment records.
- 7 In the **Summary** section, view the following information:

In this field:

View this:

Select

If selected, indicates that this is the current record.

Total

The application total status count.

YearMonth

The year and month.

Approved

The application approved status count.

Conditioned

The application conditioned status count.

Rejected

The application rejected status count.

Withdrawn

The application rejected status count.

Funded

The application withdrawn status count.

Amount

The application funded status total amount.

CHAPTER 10: VENDORS SETUP

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings, or making field calls. With Oracle FLEX-CUBE Lending and Leasing's Vendors window, you can:

- Maintain vendor information
- Maintain services offered by the vendor
- Assign tasks to the vendors and subsequently track and process those tasks
- Charge vendor expenses to customers
- Enter and update invoices raised by the vendors
- Post vendor transactions
- Process vendor payments.

Once an invoice has been presented for a service performed by a vendor, you can enter the information on the Vendor Management form and create a monetary transaction. You can then choose if the customer should pay any particular expense or not.

Setup link > Vendor Services link

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

For each service type (Service Type field), there can be multiple vendor groups. Each vendor (Group field) can belong to one or multiple vendor group(s). The list of values for the vendor group is managed in the lookup. Each work order type (Work Order Type field) can be linked to one or multiple work order type(s).

To set up the vendor services

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

The screenshot displays the Oracle FLEXCUBE Vendor Management interface. The top navigation bar includes the Oracle logo, '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 'Vendors' menu with options: Setup, Vendor Services (highlighted), Cycle, and Vendor Detail.

The main content area is titled 'Vendor Management' and contains three sections:

- Services:** A search bar with 'Search Criteria' and 'Execute Search' buttons. Below it is a table with columns 'Select Service Type' and 'Enabled'. The table lists various service types, each with a radio button and a checked checkbox in the 'Enabled' column.

Select Service Type	Enabled
<input type="radio"/> ATTORNEY FEE	<input checked="" type="checkbox"/>
<input type="radio"/> TRANSPORT OF UNIT	<input checked="" type="checkbox"/>
<input type="radio"/> AUCTION/SALE CHARGES	<input checked="" type="checkbox"/>
<input type="radio"/> SEARCH BMV/DMV RECORDS	<input checked="" type="checkbox"/>
<input type="radio"/> BOND CHARGES	<input checked="" type="checkbox"/>
<input type="radio"/> CANCELLATION CHARGES	<input checked="" type="checkbox"/>
<input type="radio"/> OBTAIN CASE UPDATE/STATUS	<input checked="" type="checkbox"/>
<input type="radio"/> PROVIDE CLEAN UP CHARGE	<input checked="" type="checkbox"/>
<input type="radio"/> PROVIDE CONDITION REPORT	<input checked="" type="checkbox"/>
<input type="radio"/> RE-SALE OF UNIT	<input checked="" type="checkbox"/>
- Vendor Groups:** A search bar with 'Search Criteria' and 'Execute Search' buttons, and 'Add' and 'Cancel' buttons. Below it is a table with columns 'Select Group' and 'Enabled'.

Select Group	Enabled
<input type="radio"/> ATTORNEY	<input type="checkbox"/>
<input type="radio"/> BANKRUPTCY TRUSTEE	<input type="checkbox"/>
- Work Order Types:** A search bar with 'Search Criteria' and 'Execute Search' buttons, and 'Add', 'Edit', and 'Cancel' buttons. Below it is a table with columns 'Select Work Order Type' and 'Transaction'.

Select Work Order Type	Transaction
<input type="radio"/> BANKRUPTCY	LEGAL BANKRUPTCY EXPENSES
<input type="radio"/> COLLECTION	REPOSSESSION EXPENSES

- 4 In the **Vendor Management** page's **Services** section, select the service type you want to link to a vendor group(s) and work order type(s).

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

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

In this field:

Select
Service Type
Enabled

View this:

If selected, indicates that this is the current record.
The service type (display only).
If selected, the service is enabled.

6 In the **Vendor Groups** section, select the vendor group that will provide this service.
Note: If you choose, use **Search Criteria** to limit the display of vendor group records.

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

7 In the **Vendor Groups** section, enter or view the following information:

In this field:	Do this:
Select Group	If selected, indicates that this is the current record. Enter the vendor group (required).

8 In the **Work Order Types** section, select the work order type you want to work with.
Note: If you choose, use **Search Criteria** to limit the display of vendor group records.

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

9 In the **Work Order Types** section, enter, view, or edit the following information:

In this field:	View this:
Select Work Order Type Transaction	If selected, indicates that this is the current record. Select the work order type (required). Select the associated transaction for the service type (required).

10 Click **Save** on the Vendor Management page.

Setup link > Cycle link

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

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



Example

The screenshot shows the Oracle Flexcube Lending and Leasing Vendor Management interface. The top navigation bar includes the Oracle logo, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. There are also 'Debug (Off)', 'Audit', and 'Close' buttons.

The left sidebar shows a tree view with 'Vendors' expanded, containing 'Setup', 'Vendor Services', 'Cycle', and 'Vendor Detail'. The 'Cycle' option is selected.

The main content area is titled 'Vendor Management' and contains three sections:

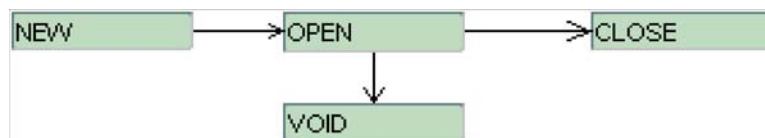
- Status Cycle:** A table with columns 'Select Cycle' and 'Type'. The 'VEN_VENDOR_STATUS' row is highlighted with a red border. The table data is as follows:

Select Cycle	Type
<input type="radio"/> VEN_VENDOR_ASG_STATUS	VENDOR ASSIGNMENT STATUS CYCLE
<input type="radio"/> VEN_INVOICE_PMT_STATUS	VENDOR INVOICE PAYMENTS STATUS CYCLE
<input type="radio"/> VEN_INVOICE_STATUS	VENDOR INVOICE STATUS CYCLE
<input checked="" type="radio"/> VEN_VENDOR_STATUS	VENDOR STATUS CYCLE
- Current / Next Status:** A table with columns 'Select Current Status' and 'Next Status'. The 'ACTIVE' row is selected. The table data is as follows:

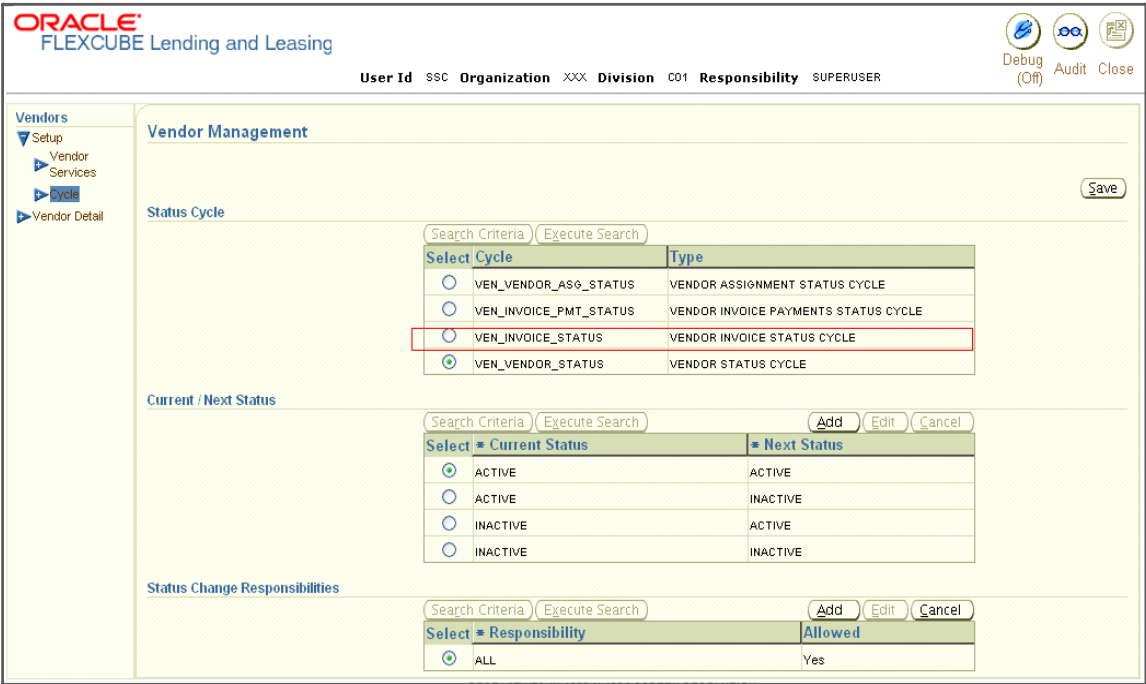
Select Current Status	Next Status
<input checked="" type="radio"/> ACTIVE	ACTIVE
<input type="radio"/> ACTIVE	INACTIVE
<input type="radio"/> INACTIVE	ACTIVE
<input type="radio"/> INACTIVE	INACTIVE
- Status Change Responsibilities:** A table with columns 'Select Responsibility' and 'Allowed'. The 'ALL' row is selected. The table data is as follows:

Select Responsibility	Allowed
<input checked="" type="radio"/> ALL	Yes
<input type="radio"/> SUPERUSER	Yes

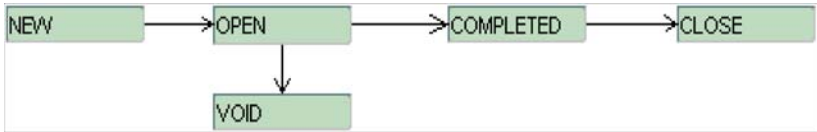
You can define vendor invoice status cycle and restrict the status change based on responsibility.



Example



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



Example

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Vendors

- Setup
 - Vendor Services
 - Cycle
 - Vendor Detail

Vendor Management

Save

Status Cycle

Search Criteria Execute Search

Select	Cycle	Type
<input checked="" type="radio"/>	VEN_VENDOR_ASG_STATUS	VENDOR ASSIGNMENT STATUS CYCLE
<input type="radio"/>	VEN_INVOICE_PMT_STATUS	VENDOR INVOICE PAYMENTS STATUS CYCLE
<input type="radio"/>	VEN_INVOICE_STATUS	VENDOR INVOICE STATUS CYCLE
<input type="radio"/>	VEN_VENDOR_STATUS	VENDOR STATUS CYCLE

Current / Next Status

Search Criteria Execute Search Add Edit Cancel

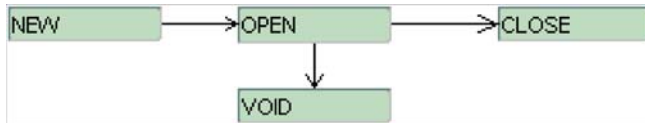
Select	Current Status	Next Status
<input checked="" type="radio"/>	CLOSE	CLOSE
<input type="radio"/>	CLOSE	OPEN
<input type="radio"/>	COMPLETED	CLOSE
<input type="radio"/>	COMPLETED	COMPLETED
<input type="radio"/>	NEW	NEW
<input type="radio"/>	NEW	OPEN
<input type="radio"/>	OPEN	COMPLETED
<input type="radio"/>	OPEN	OPEN
<input type="radio"/>	OPEN	VOID
<input type="radio"/>	VOID	VOID

Status Change Responsibilities

Search Criteria Execute Search Add Edit Cancel

Select	Responsibility	Allowed
<input checked="" type="radio"/>	ALL	Yes
<input type="radio"/>	PROCESSOR	Yes
<input type="radio"/>	SUPERUSER	Yes

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



Example

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Vendors

- Setup
 - Vendor Services
 - Cycle**
 - Vendor Detail

Vendor Management

Status Cycle

Search Criteria Execute Search

Select Cycle	Type
<input type="radio"/> VEN_VENDOR_ASO_STATUS	VENDOR ASSIGNMENT STATUS CYCLE
<input checked="" type="radio"/> VEN_INVOICE_PMT_STATUS	VENDOR INVOICE PAYMENTS STATUS CYCLE
<input type="radio"/> VEN_INVOICE_STATUS	VENDOR INVOICE STATUS CYCLE
<input type="radio"/> VEN_VENDOR_STATUS	VENDOR STATUS CYCLE

Current / Next Status

Search Criteria Execute Search Add Edit Cancel

Select Current Status	Next Status
<input checked="" type="radio"/> CLOSE	CLOSE
<input type="radio"/> NEW	NEW
<input type="radio"/> NEW	OPEN
<input type="radio"/> OPEN	CLOSE
<input type="radio"/> OPEN	OPEN
<input type="radio"/> OPEN	VOID
<input type="radio"/> VOID	VOID

Status Change Responsibilities

Search Criteria Execute Search Add Edit Cancel

Select Responsibility	Allowed
<input checked="" type="radio"/> ALL	Yes
<input type="radio"/> SUPERUSER	Yes

Save

To set up the vendor cycles

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

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Vendors

- Setup
 - Vendor Services
 - Cycle**
 - Vendor Detail

Vendor Management

Status Cycle

Search Criteria Execute Search

Select Cycle	Type
<input checked="" type="radio"/> VEN_VENDOR_ASO_STATUS	VENDOR ASSIGNMENT STATUS CYCLE
<input type="radio"/> VEN_INVOICE_PMT_STATUS	VENDOR INVOICE PAYMENTS STATUS CYCLE
<input type="radio"/> VEN_INVOICE_STATUS	VENDOR INVOICE STATUS CYCLE
<input type="radio"/> VEN_VENDOR_STATUS	VENDOR STATUS CYCLE

Current / Next Status

Search Criteria Execute Search Add Edit Cancel

Select Current Status	Next Status
<input checked="" type="radio"/> CLOSE	CLOSE
<input type="radio"/> COMPLETED	CLOSE
<input type="radio"/> COMPLETED	COMPLETED
<input type="radio"/> NEW	NEW
<input type="radio"/> NEW	OPEN
<input type="radio"/> OPEN	COMPLETED
<input type="radio"/> OPEN	OPEN
<input type="radio"/> OPEN	VOID
<input type="radio"/> VOID	VOID

Status Change Responsibilities

Search Criteria Execute Search Add Edit Cancel

Select Responsibility	Allowed
<input checked="" type="radio"/> ALL	Yes

BEST VIEWED IN 1280 X 1024 SCREEN RESOLUTION

- 4 In the **Vendor Management** page's **Status Cycle** section, select the cycle type you want to work with.

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

- 5 In the **Status Cycle** section view the following information:

In this field:	View this:
VEN_VENDOR_ASG_STATUS	VENDOR ASSIGNMENT STATUS CYCLE
VEN_INVOICE_PMT_STATUS	VENDOR INVOICE PAYMENTS STATUS CYCLE
VEN_INVOICE_STATUS	VENDOR INVOICE STATUS CYCLE
VEN_VENDOR_STATUS	VENDOR STATUS CYCLE

- 6 In the **Current/Next Status** section, select the current code to transition from in the **Current Status** field.
- 7 Select the current code to transition to in the **Next Status** field.
- 8 In the **Status Change Responsibilities** section, select the responsibility that will be capable of executing this transition (from current code to the next code).
- 9 Choose **Yes** to allow this responsibility.
- 10 Click **Save** on the Vendor Management page.

Vendor Detail link > Vendors link

The Vendors link allows you to set up vendor information. If the vendor receives escrow disbursement at an address different from the current business address, enter this information in the Pay Details sub page. This Pay Details sub page also allows you to enter the number of days prior to the due date by which the payment to the vendor must be processed.

Note: The contents of this section defaults to the vendor's current address, but can be modified.

To enter or edit vendor information

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

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 C01, Responsibility SUPERUSER. On the right, there are icons for Debug (Off), Audit, and Close.

The left sidebar shows a navigation menu with the following items: Vendors, Setup, Vendor Services, Cycle, Vendor Detail, Vendors (highlighted), Work Order, Follow-up, and Invoices.

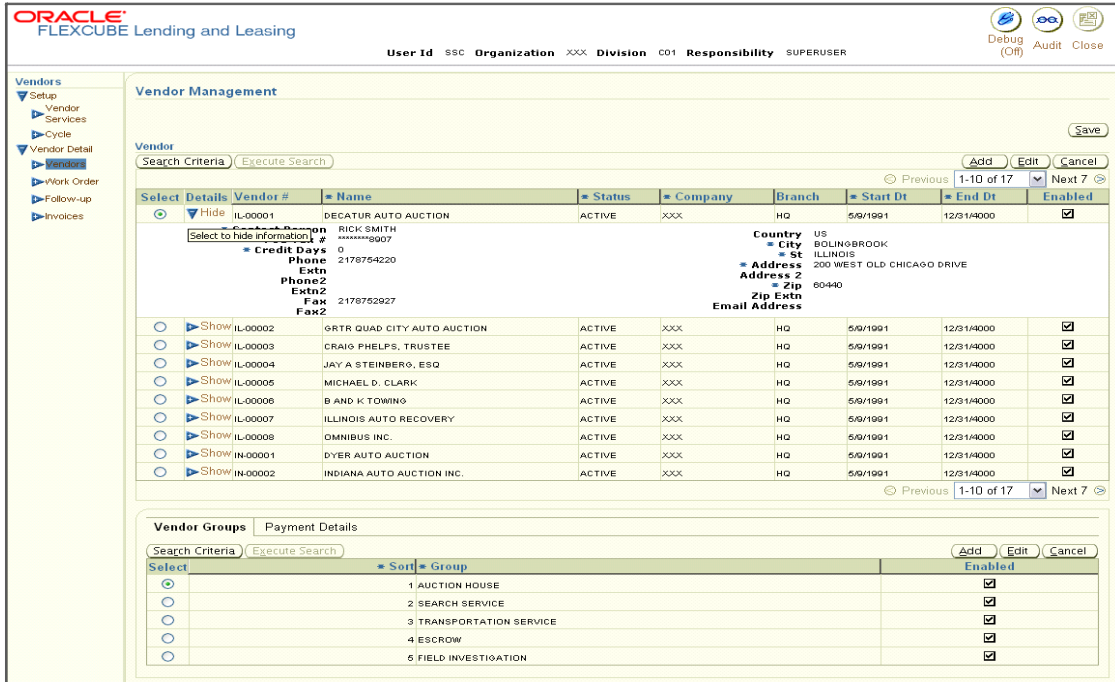
The main content area is titled "Vendor Management" and contains a "Vendor" section. This section includes a search bar with "Search Criteria" and "Execute Search" buttons, and a table of vendor records. The table has columns for "Select", "Details", "Vendor #", "Name", "Status", "Company", "Branch", "Start Dt", "End Dt", and "Enabled". All records are currently active and enabled.

Below the vendor list is a "Vendor Groups" section with a "Payment Details" sub-section. It includes another search bar and a table with columns for "Select", "Sort", "Group", and "Enabled". The table lists five criteria: 1 AUCTION HOUSE, 2 SEARCH SERVICE, 3 TRANSPORTATION SERVICE, 4 ESCROW, and 5 FIELD INVESTIGATION, all of which are enabled.

Select	Details	Vendor #	Name	Status	Company	Branch	Start Dt	End Dt	Enabled
<input type="radio"/>	Show	IL-00001	DECATUR AUTO AUCTION	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	IL-00002	GRTR QUAD CITY AUTO AUCTION	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	IL-00003	CRAIG PHELPS, TRUSTEE	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	IL-00004	JAY A STEINBERG, ESQ	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	IL-00005	MICHAEL D. CLARK	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	IL-00006	B AND K TOWING	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	IL-00007	ILLINOIS AUTO RECOVERY	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	IL-00008	OMNIBUS INC.	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	IN-00001	DYER AUTO AUCTION	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	IN-00002	INDIANA AUTO AUCTION INC.	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>

Select	Sort	Group	Enabled
<input type="radio"/>		1 AUCTION HOUSE	<input checked="" type="checkbox"/>
<input type="radio"/>		2 SEARCH SERVICE	<input checked="" type="checkbox"/>
<input type="radio"/>		3 TRANSPORTATION SERVICE	<input checked="" type="checkbox"/>
<input type="radio"/>		4 ESCROW	<input checked="" type="checkbox"/>
<input type="radio"/>		5 FIELD INVESTIGATION	<input checked="" type="checkbox"/>

- 4 In the **Vendor Management** page's **Vendor** 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 cycle code responsibility definition records.

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

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

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Vendor #	View the vendor number. Oracle FLEXCUBE Lending and Leasing automatically generates the vendor number (display only).
Name	Enter the vendor name (required).
Status	Select the vendor status (required).
Company	Select the vendor portfolio company (required).
Branch	View the vendor portfolio branch (display only).
Start Dt	Enter the vendor start date (required).
End Dt	Enter the vendor end date (required).
Enabled	Select if the vendor is enabled (optional).
Contact Person	Enter the vendor contact name (required).
Fed Tax #	If available, enter the vendor federal tax identification number. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234. (optional).
Credit Days	Enter the credit days for the vendor invoice. This number is used to check that the Invoice Due Date is not more than the credit days from the Invoice Date. (required).
Phone	Enter phone number 1 (optional).

Extn	Enter the phone extension (optional).
Phone 2	Enter phone number 2 (optional).
Extn 2	Enter the phone number 2 extension (optional).
Fax	Enter the fax number (optional).
Fax 2	Enter the fax number 2 (optional).
Country	Select the country code (optional).
City	Enter the city (required).
St	Select the state (required).
Address	Enter address line 1 (required).
Address 2	Enter address line 2 (optional).
Zip	Enter the zip (required).
Zip Extn	Enter the zip extension (optional).
Email Address	Enter the email address (optional).

6 Click **Save** on the Vendor Management page.

Vendor Detail link > Vendors link (Vendors Groups sub page)

The Vendors Groups sub page allows you to set up vendor groups.

To enter or edit vendor group information

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

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 001 Responsibility SUPERUSER'. There are also icons for 'Debug (Off)', 'Audit', and 'Close'.

The main content area is titled 'Vendor Management'. On the left, a navigation pane shows 'Vendors' with sub-links for 'Setup', 'Vendor Services', 'Cycle', 'Vendor Detail', 'Vendors', 'Work Order', 'Follow-up', and 'Invoices'. The 'Vendors' link is selected.

The 'Vendor Management' section contains a 'Vendor' sub-section with a search bar and buttons for 'Add', 'Edit', and 'Cancel'. Below this is a table of vendors:

Select	Details	Vendor #	Name	Status	Company	Branch	Start Dt	End Dt	Enabled
<input checked="" type="radio"/>	Show	IL-00001	DECATUR AUTO AUCTION	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	IL-00002	GRTR QUAD CITY AUTO AUCTION	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	IL-00003	CRAIG PHELPS, TRUSTEE	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	IL-00004	JAY A STEINBERG, ESQ	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	IL-00005	MICHAEL D. CLARK	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	IL-00006	B AND K TOWING	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	IL-00007	ILLINOIS AUTO RECOVERY	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	IL-00008	OMNIBUS INC.	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	IN-00001	DYER AUTO AUCTION	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	IN-00002	INDIANA AUTO AUCTION INC.	ACTIVE	XXX	HQ	5/9/1991	12/31/4000	<input checked="" type="checkbox"/>

Below the vendor list is a 'Vendor Groups' section with a search bar and buttons for 'Add', 'Edit', and 'Cancel'. It contains a table of vendor groups:

Select	Sort	Group	Enabled
<input checked="" type="radio"/>		1 AUCTION HOUSE	<input checked="" type="checkbox"/>
<input type="radio"/>		2 SEARCH SERVICE	<input checked="" type="checkbox"/>
<input type="radio"/>		3 TRANSPORTATION SERVICE	<input checked="" type="checkbox"/>
<input type="radio"/>		4 ESCROW	<input checked="" type="checkbox"/>
<input type="radio"/>		5 FIELD INVESTIGATION	<input checked="" type="checkbox"/>

- 4 In the **Vendor Management** page's **Vendor** section, select the record you want to work with.
- 5 On the **Vendor Groups** sub page, select the record you want to work with.
Note: If you choose, use **Search Criteria** to limit the display of cycle code responsibility definition records.
 - If you are entering a new record, lick **Add**.
 - If you are changing an existing record, click **Edit**.
- 6 On the **Vendor Groups** sub page, enter, view, or edit the following information:

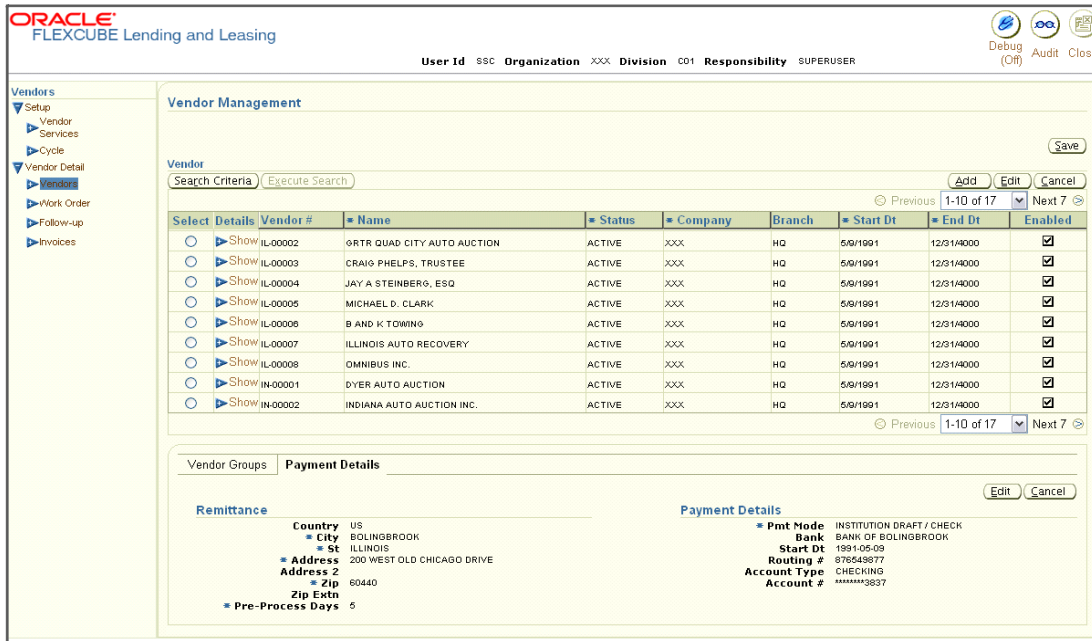
In this field:	Do this:
Select	If selected, indicates that this is the current record.
Sort	Enter sort sequence (required).
Group	Select the vendor type to which the vendor belongs based on the services provided by the vendor (required).
Enabled	Select to enable the vendor service.
- 7 Click **Save** on the Vendor Management page.

Vendor Detail link > Vendors link (Payment Details sub page)

The Payment Details sub page allows you to set up automatic clearing house information for vendors.

To enter or edit vendor payment details information

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Vendor** bar link.
- 3 In the Vendors link bar, click the **Vendor Detail** drop-down link, then click **Vendors**.
- 4 In the **Vendor Management** page's **Vendor** section, select the record you want to work with.
- 5 Click the **Payment Details** sub page.



- 6 On the **Payment Details** sub page, select the record you want to work with.
 - If you are changing an existing record, click **Edit**.
- 7 On the **Payment Details** sub page, view or edit the following information:

In this field:

Do this:

Remittance section

Country
 City
 St
 Address
 Address 2
 Zip
 Zip Extn
 Pre-Process Days

Select the country code (optional).
 Enter city (required).
 Select state (required).
 Enter address line 1 (required).
 Enter address line 2 (optional).
 Enter zip (required).
 Enter zip extension (optional).
 Enter the remittance preprocess days. This is the number of days prior to the due date by which the payment to the vendor must be processed (required).

Payment Details section

Pmt Mode
 Bank
 Start Dt
 Routing #
 Account Type
 Account #

Select the mode of payment (required).
 Enter the ACH bank (optional).
 View ACH start date (display only).
 Enter the bank routing number (optional).
 Select the account type (optional).
 Enter the account number. **Note:** If the organizational parameter `UIX_HIDE_RESTRICTED_DATA` is set to Y, this appears as a masked number; for example, XXXXX1234 (optional).

- 8 Click **Save** on the Vendor Management page.

Vendor Detail link > Work Orders link

The Work Orders link allows you to assign an account to a vendor for a service that the vendor provides.

To set up the work orders

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Vendor** bar link.
- 3 In the Vendors Setup link bar, click the **Vendor Detail** drop-down link, then click **Work Order**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'Vendors' with sub-links for 'Setup', 'Vendor Detail', 'Vendors', 'Work Orders', 'Follow-up', and 'Invoices'. The main content area is titled 'Vendor Management' and contains two tables: 'Work Order' and 'Services'.

Select	Show	Work Order #	Account	Vendor	Company	Branch	Status	Type
<input type="radio"/>	Show	WO.0019016	20090200021275-HARISH KUMAR	IL-00003-CRAIG PHELPS, TRUSTEE	XXX		OPEN	COLLECTION
<input type="radio"/>	Show	WO.0018007	20081100014593-WILLIAMS SARA	PR-07013-VEN TEST2	YYY		NEW	COLLECTION
<input type="radio"/>	Show	WO.0015025	20081100014593-WILLIAMS SARA	PR-07013-VEN TEST2	YYY		NEW	COLLECTION
<input type="radio"/>	Show	WO.0015022	20081000014106-GARCIA ERIC	PR-20014-KALYANI 123	XXX		NEW	BANKRUPTCY
<input type="radio"/>	Show	WO.0015020	20090200022497-GOPINATH MANI	PR-20013-KALYANITEST	YYY		NEW	SERVICING
<input type="radio"/>	Show	WO.0014009	20060500010301-CCINQUWFOIL PIERRE / JEAN	ND-07014-VEN TEST3	XXX		NEW	SERVICING
<input type="radio"/>	Show	WO.0013005	20060500010301-CCINQUWFOIL PIERRE / JEAN	PR-07012-VEN TEST1	YYY		OPEN	RECOVERY
<input type="radio"/>	Show	WO.0011005	20060500010301-CCINQUWFOIL PIERRE / JEAN	PR-09022-VEN DEMO2	YYY		OPEN	BANKRUPTCY

- 4 In the **Vendor Management** page's **Work Order** 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 with the 'Work Order' section expanded. The selected record (WO.0019016) is highlighted, and its details are displayed below the table. The 'Services' table is also visible at the bottom.

Select	Show	Service	Fee Type	Currency	Estimated	Billed	Paid	Status	Status Dt
<input type="radio"/>	Show	AUCTION/SALE CHARGES	ASSIGNMENT WISE RATE	USD	\$1,000.00	\$0.00	\$0.00	OPEN	4/28/2009

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

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

5 In the **Work Order** section, enter, view, or edit the following information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Work Order #	View work order number (display only).
Account	Select the account number for the work order (required).
Vendor	Select the vendor who will service the work order (required).
Company	View the vendor company (display only).
Branch	View the vendor branch (display only).
Status	Select the service status (required).
Type	Select the work order type (required).

Work Order Details section

Dt	View the work order date (display only).
Status Dt	View the last work order status change date (display only).
Currency	View the currency for the work order (display only).
Estimated	View the estimated amount for the work order (display only).
Billed	View the amount billed by the vendor for the work order (display only).
Paid	View the amount paid to the vendor for the work order (display only).

Account Information section

Collateral	Select the asset associated with the work order (optional).
Reference #	Enter the vendor reference (optional).
Assigned By	View the user who created the work order (display only).
Followup Dt	Enter the next follow-up date (optional).

Vendor Information section

Contact	Enter the vendor contact for the work order (optional).
Phone	Enter the vendor contact phone for the work order (optional).
Extn	Enter the vendor contact phone extension for the work order (optional).
Fax	Enter the vendor contact fax for the work order (optional).
Comment	Enter any comments regarding the work order (optional).

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

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

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

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

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Service	Select the service type (required).
Fee Type	Select the vendor fee type (optional).
Currency	Select the currency (optional).
Estimated	Enter the estimated amount for the service (required).
Billed	View the amount billed by the vendor for the service (display only).
Paid	View the amount paid to the vendor for the service (display only).
Status	View the status (optional).
Status Dt	View the last service status change date (display only).

8 Click **Save** on the Vendor Management page.

Vendor Detail link > Follow-up link

The Work Orders link lists the work orders that are not complete and hence require follow-up.

To set up the work order follow-ups

- 1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 2 Click the **Vendor** bar link.
- 3 In the Vendors Setup link bar, click the **Vendor Detail** drop-down link, then click **Follow-up**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing Vendor Management page. The 'Work Order Follow-up' section is active, displaying a table of work orders. The table has columns for 'Select', 'Details', 'Company', 'Branch', 'Followup Dt', 'Work Order #', 'Dt', 'Assignment Type', 'Account', 'Vendor', 'Status', and 'Dt'. The first row is selected, showing details for work order WO-0019016 on 4/28/2009, assigned to 'COLLECTION' with account 20090200021275, vendor IL-00003-CRAIG PHELPS, TRUSTEE, and status 'OPEN'.

Select	Details	Company	Branch	Followup Dt	Work Order #	Dt	Assignment Type	Account	Vendor	Status	Dt
<input checked="" type="radio"/>	Show xxx			4/28/2009	WO-0019016	4/28/2009	COLLECTION	20090200021275	HARISH KUMAR	OPEN	4/28/2009
<input type="radio"/>	Show xxx				WO-0015022	3/3/2009	BANKRUPTCY	20081000014109	GARCIA ERIC	NEW	3/3/2009
<input type="radio"/>	Show xxx				WO-0014009	2/25/2009	SERVICING	20060500010301	CCINQUWFOIL PIERRE / JEAN	NEW	2/25/2009
<input type="radio"/>	Show yyy			2/4/2009	WO-0013005	2/2/2009	RECOVERY	20060500010301	CCINQUWFOIL PIERRE / JEAN	OPEN	2/2/2009
<input type="radio"/>	Show yyy			2/4/2009	WO-0011005	1/2/2009	BANKRUPTCY	20060500010301	CCINQUWFOIL PIERRE / JEAN	OPEN	1/2/2009
<input type="radio"/>	Show yyy			3/5/2009	WO-0015025	3/3/2009	COLLECTION	20081100014593	WILLIAMS SARA	NEW	3/3/2009
<input type="radio"/>	Show yyy				WO-0015020	3/2/2009	SERVICING	20090200022497	OPINATH MANI	NEW	3/2/2009
<input type="radio"/>	Show yyy				WO-0018007	4/17/2009	COLLECTION	20081100014593	WILLIAMS SARA	NEW	4/17/2009

- 4 In the **Vendor Management** page's **Work Order Follow-up** 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 Vendor Management page with the 'Work Order Follow-up' section expanded to show details for the selected work order WO-0019016. The 'Work Order' section displays 'Currency' as USD, 'Estimated' as \$1,000.00, 'Billed' as \$0.00, and 'Paid' as \$0.00. The 'Vendor Information' section shows 'Contact' as RICK SMITH, 'Phone' as 112,312,312,312,323, and a 'Comment' field. Below this, the table of work orders is visible, with the first row selected.

Select	Details	Company	Branch	Followup Dt	Work Order #	Dt	Assignment Type	Account	Vendor	Status	Dt
<input checked="" type="radio"/>	Hide xxx			4/28/2009	WO-0019016	4/28/2009	COLLECTION	20090200021275	HARISH KUMAR	OPEN	4/28/2009
<input type="radio"/>	Show xxx				WO-0015022	3/3/2009	BANKRUPTCY	20081000014109	GARCIA ERIC	NEW	3/3/2009
<input type="radio"/>	Show xxx				WO-0014009	2/25/2009	SERVICING	20060500010301	CCINQUWFOIL PIERRE / JEAN	NEW	2/25/2009
<input type="radio"/>	Show yyy			2/4/2009	WO-0013005	2/2/2009	RECOVERY	20060500010301	CCINQUWFOIL PIERRE / JEAN	OPEN	2/2/2009
<input type="radio"/>	Show yyy			2/4/2009	WO-0011005	1/2/2009	BANKRUPTCY	20060500010301	CCINQUWFOIL PIERRE / JEAN	OPEN	1/2/2009
<input type="radio"/>	Show yyy			3/5/2009	WO-0015025	3/3/2009	COLLECTION	20081100014593	WILLIAMS SARA	NEW	3/3/2009
<input type="radio"/>	Show yyy				WO-0015020	3/2/2009	SERVICING	20090200022497	OPINATH MANI	NEW	3/2/2009
<input type="radio"/>	Show yyy				WO-0018007	4/17/2009	COLLECTION	20081100014593	WILLIAMS SARA	NEW	4/17/2009

Note: If you choose, use **Search Criteria** to limit the display of work order follow-up definition records.

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

- 5 In the **Work Order Follow-up** section, enter the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Company	View the vendor company (display only).
Branch	View the vendor branch (display only).
Followup Dt	Enter the next follow-up date (optional).
Work Order #	View the work order number (display only).
Dt	View the work order date (display only).
Assignment Type	View the work order type (display only).
Account	View the account associated with the work order (display only).
Vendor	View the vendor associated with the work order (display only).
Status	Select the work order status (required).
Status Dt	View the last work order status change date (display only).
<u>Work Order section</u>	
Currency	View the currency for the work order (display only).
Estimated	View the estimated amount for the work order (display only).
Billed	View the amount billed by the vendor for the work order (display only).
Paid	View the amount paid to the vendor for the work order (display only).
<u>Vendor Information section</u>	
Contact	View the vendor contact name (display only).
Phone	View the vendor contact phone number (display only).
Comment	Enter a comment (optional).

- 6 In the **Assigned Service** section, select the record you want to work with.

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

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

- 7 In the **Assigned Service** section, view or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Services	View the service provided by the vendor (display only).
Currency	View the currency for the vendor (display only).
Estimated	View the estimated amount for the service (display only).
Billed	View the amount billed by the vendor for the service (display only).
Paid	View the amount paid to the vendor for the service (display only).
Status	Select the service status (required).
Status Dt	View the last service status change date (display only).

- 8 Click **Save** on the Vendor Management page.

Vendor Detail link > Invoices link

The Invoices page records invoices received from the vendor and processes them for payment.

To complete the Invoice page

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

The screenshot shows the Oracle FLEXCUBE Vendor Management interface. The 'Invoices' section is active, displaying a table of invoices. The table has columns for Vendor, Company, Branch, Invoice #, Invoice Dt, Due Dt, and Status. The first row is selected, showing details for Vendor PR-07012-VEN TEST1, Company YYY, Branch 1000, Invoice # 1000, Invoice Dt 4/28/2009, Due Dt 4/28/2009, and Status NEW.

Select Details	Vendor	Company	Branch	Invoice #	Invoice Dt	Due Dt	Status
<input checked="" type="radio"/>	Show PR-07012-VEN TEST1	YYY	1000	1000	4/28/2009	4/28/2009	NEW
<input type="radio"/>	Show IL00003-CRAIG PHELPS, TRUSTEE	XXX	123123	123123	4/27/2009	4/27/2009	NEW
<input type="radio"/>	Show NY23013-VENTEST56	YYY	TEST123321	TEST123321	4/27/2009	4/27/2009	NEW
<input type="radio"/>	Show ALL-20016-OSWASIS LAWYER	XXX	261	261	4/17/2009	4/17/2009	NEW
<input type="radio"/>	Show IL00001-DECATUR AUTO AUCTION	XXX	258	258	4/17/2009	4/17/2009	NEW
<input type="radio"/>	Show PR-07012-VEN TEST1	YYY	262	262	4/17/2009	4/17/2009	NEW
<input type="radio"/>	Show IN-00002-INDIANA AUTO AUCTION INC.	XXX	789	789	3/3/2009	3/3/2009	NEW
<input type="radio"/>	Show PR-07012-VEN TEST1	YYY	0123	0123	3/2/2009	3/2/2009	NEW
<input type="radio"/>	Show PR-07012-VEN TEST1	YYY	333	333	3/2/2009	3/2/2009	NEW
<input type="radio"/>	Show IL00001-DECATUR AUTO AUCTION	XXX	554	554	11/6/2008	11/6/2008	NEW

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

The screenshot shows the Oracle FLEXCUBE Vendor Management interface with the 'Invoices' section selected. The details for the selected invoice (Vendor PR-07012-VEN TEST1, Invoice # 1000) are displayed. The details include Status Dt (4/28/2009), Currency (USD), Invoice Amt (\$0.00), Agreed Amt (\$0.00), and Paid Amt (\$0.00). The address is 1 ST CROSS AQUADA, PR 00902.

Select	Work Order	Currency	Invoice Amt	Agreed Amt	Paid Amt	Txn Post Dt	Status	Status Dt	Collectible
No rows yet.									

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

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

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Vendor	Select the vendor name who has send the invoice (required).
Company	View the vendor portfolio company (display only).
Branch	View the vendor portfolio branch (display only).
Invoice #	Enter the invoice number (required).
Invoice Dt	Enter the invoice date (required).
Due Date	Select the due date (required).
Status	Select the invoice status (required).
<u>Details section</u>	
Status Dt	View the last invoice status change date (display only).
Address	View the vendor address (display only).
Currency	View the currency (display only).
Invoice Amt	View the total invoice amount (display only).
Agreed Amt	View the total agreed amount (display only).
Paid Amt	View the total paid amount (display only).

- 6 In the **Invoice Details** section, select the record you want to work with.

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

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

- 7 In the **Invoice Details** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Work Order	Select the work order (required).
Currency	View the currency (display only).
Invoice Amt	Enter the invoice amount (required).
Agreed Amt	Enter the agreed amount (required).
Paid Amt	View the paid amount (display only).
Txn Post Dt	Enter transaction effective date (required).
Status	Select the status (required).
Status Dt	View the last status change date (display only).
Collectible	Select if the agreed amount can be collected from the customer.

- 8 In the **Payment Schedules** section, select the record you want to work with.

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

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

- 9 In the **Payment Schedules** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Currency	View the currency (display only).
Payment Amt	Enter the payment amount (required).
Status	Select the payment status (required).
Payment Dt	Enter the payment date (optional).
Payment Reference	Enter the payment reference (optional).
Payable Id	View the payable requisition Id (display only).
Disbursement Currency	View the currency (display only).

- 10 In the **Related Work Order and Invoice Details** section, select the record you want to work with.

Note: If you choose, use **Search Criteria** to limit the display of related work order and invoice details records.

- 11 In the **Related Work Order and Invoice Details** section, view the following display only information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Invoice #	The invoice number.
Invoice Status	The invoice status.
Status Dt	The invoice status date.
Currency	The currency.
WO Estimated Amt	The work order estimated amount.
WO Agreed Amt	The work order agreed amount.
WO Paid Amt	The work order paid amount.
WO Status	The work order status.

- 12 Click **Save** on the Vendor Management page.

CHAPTER 11: 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 applications 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 ba 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.

Oracle FLEXCUBE Lending and Leasing distinguishes between two types of queues: Origination Queues and Customer Service Queues.

Origination Queues

The Origination page on the Queue Setup form allows you to set up queues that direct applications to Oracle FLEXCUBE Lending and Leasing users during the line of credit origination cycle. Origination queues are based on an application's status and sub status. Whenever an application changes its status/sub status, the Oracle FLEXCUBE Lending and Leasing moves the application to a queue based on the information on this page.

You can define the line of credit origination queues and the corresponding selection criteria based on:

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

With line of credit origination queues set up, the applications in your work queue automatically appear on the Results page when you open the Underwriting or Funding window. The queue to which you are assigned appears in the Queue Name field. You would then

begin processing the applications in the order of which they are listed, double-clicking the application at the top of the list to load it.

Origination link (Queues page)

The Setup Module window's Queues page allows you to determine how applications are directed to users who process applications. Whenever applications change status or sub status, the application is placed in a queue based on the information on this page.

To set up the Setup Module window's 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 **Origination**.

The screenshot displays the 'Origination Queues' page in the Oracle FLEXCUBE Lending and Leasing application. The page header includes the Oracle logo and the text 'FLEXCUBE Lending and Leasing'. The user information at the top right shows 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. The main content area is titled 'Origination Queues' and contains a table with the following columns: Select, Queue Name, Queue Description, Override Responsibility, Priority, Human Task, Company, Branch, and Enabled. The table lists several queues, including 'DATA_ENTRY_QUEUE', 'TEST_370', 'TEST270', 'NEW_APP_QUEUE', 'TEST123', 'OFFLINE_APP_QUEUE', 'APPROVED_APP_QUEUE', 'REJECTED_QUEUE', 'REHASHING_QUEUE', and 'CONTRACT_QUEUE'. Below the table, there are sections for 'Selection Criteria', 'Responsibilities and Users', and 'Node Assignments'. The 'Node Assignments' section shows a list of nodes with checkboxes for selection and an 'Enabled' column.

- 4 On the Queues page's **Origination** section, select the queue you want to work with.

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

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

In this field:

Select
Queue Name
Queue Description

Do this:

If selected, indicates that this is the current record.
 Enter queue name (required).
 Enter queue description. **Note:** Oracle FLEXCUBE Lending and Leasing uses this entry when referring to the queue on other forms (see the example on the previous page) (required).

Override Responsibility

Select an override responsibility code, if an override queue. **Note:** Oracle FLEXCUBE Lending and Leasing uses the data in the Override Responsibility field to determine which queue to assign an application, if an application triggers an “override” edit. (required).

Priority

Enter the priority number. Oracle FLEXCUBE Lending and Leasing sorts applications by the higher number, so an application with a priority of 5 will be sorted as a higher priority than one with a 3 (required).

Company

Select the company (required).

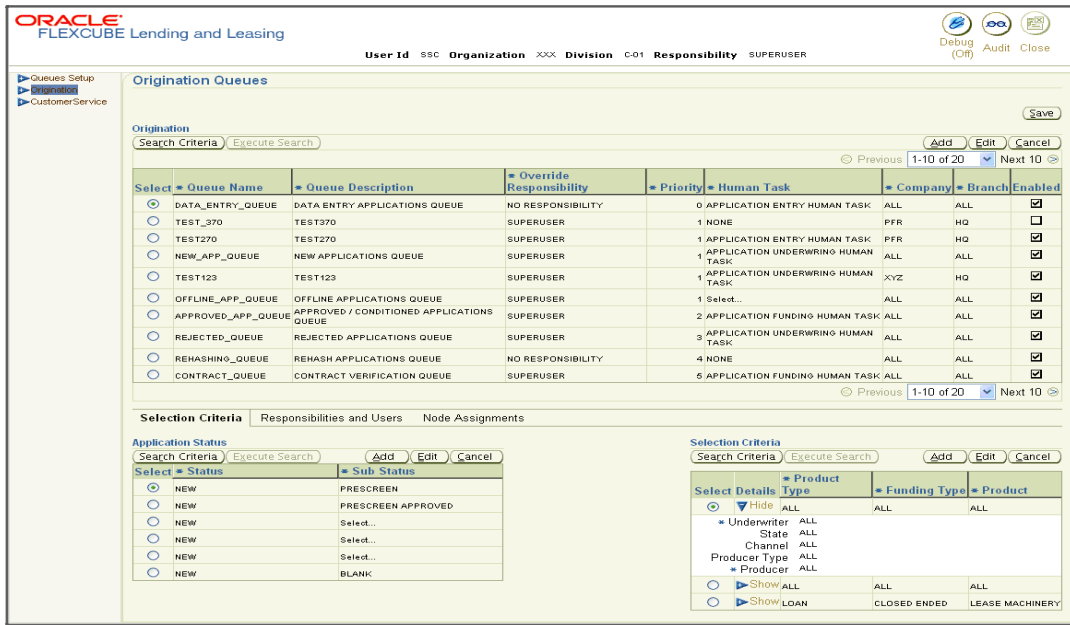
Branch

Select the branch (required).

Enabled

Select to enable the queue (required).

6 Click the **Selection Criteria** sub tab.



The Selection Criteria sub page allows you to further filter the applications in a particular queue. This sub page is generally used by organizations processing over 2,000 applications a day.

7 In the **Selection Criteria** sub page’s **Application Status** section, select the status you want to work with.

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

- If you are entering a new record, click **Add**.
 - If you are changing an existing record, click **Edit**.
- 8 In the **Application Status** section, use the **Status** and **Sub Status** fields to define the credit application status/sub status combinations that should be considered for the queue.

In this field:

Do this:

Select

If selected, indicates that this is the current record.

Status

Select application status (required)

Sub Status

Select application sub status (required)

9 In the **Selection Criteria** 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.

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

Note: All is the default value for each field.

10 In the **Selection Criteria** 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 product type as lease (required).
Funding Type	Select funding type (required).
Product	Select product (required).
Underwriter	Select underwriter (required).
State	Select state (required).
Channel	Select channel (required).
Producer Type	Select producer type (required).
Producer	Select producer (required).

11 Click **Save** on the Queues page.

12 Click the **Responsibilities and Users** sub tab.

13 In the **Responsibilities** section, use the **Responsibility** field to define the users by responsibly that are authorized to work on the queue.

The screenshot shows the Oracle Flexcube Lending and Leasing interface. The main window displays the 'Origination Queues' page. The 'Responsibilities and Users' sub-tab is selected, showing a table of responsibilities and a table of users. The 'Origination Queues' table has columns for Select, Queue Name, Queue Description, Override Responsibility, Priority, Human Task, Company, Branch, and Enabled. The 'Responsibilities' table has columns for Select, Responsibility, and Enabled. The 'Users' table has columns for Select, User, Name, and Enabled.

Select	Queue Name	Queue Description	Override Responsibility	Priority	Human Task	Company	Branch	Enabled
<input type="radio"/>	DATA_ENTRY_QUEUE	DATA ENTRY APPLICATIONS QUEUE	NO RESPONSIBILITY	0	APPLICATION ENTRY HUMAN TASK	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	TEST_370	TEST370	SUPERUSER	1	NONE	PFR	HQ	<input type="checkbox"/>
<input type="radio"/>	TEST270	TEST270	SUPERUSER	1	APPLICATION ENTRY HUMAN TASK	PFR	HQ	<input checked="" type="checkbox"/>
<input type="radio"/>	NEW_APP_QUEUE	NEW APPLICATIONS QUEUE	SUPERUSER	1	APPLICATION UNDERWRING HUMAN TASK	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	TEST123	TEST123	SUPERUSER	1	APPLICATION UNDERWRING HUMAN TASK	XYZ	HQ	<input checked="" type="checkbox"/>
<input type="radio"/>	OFFLINE_APP_QUEUE	OFFLINE APPLICATIONS QUEUE	SUPERUSER	1	Select...	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	APPROVED_APP_QUEUE	APPROVED / CONDITIONED APPLICATIONS QUEUE	SUPERUSER	2	APPLICATION FUNDING HUMAN TASK	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	REJECTED_QUEUE	REJECTED APPLICATIONS QUEUE	SUPERUSER	3	APPLICATION UNDERWRING HUMAN TASK	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	REHASHING_QUEUE	REHASH APPLICATIONS QUEUE	NO RESPONSIBILITY	4	NONE	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	CONTRACT_QUEUE	CONTRACT VERIFICATION QUEUE	SUPERUSER	5	APPLICATION FUNDING HUMAN TASK	ALL	ALL	<input checked="" type="checkbox"/>

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

Select	User	Name	Enabled
<input type="radio"/>	PHC	PHANINDRA CHODA	<input checked="" type="checkbox"/>

14 Select **Enabled** to enable the responsibility.

15 In the **Users** section, use the **User** field to define the users who are authorized to work on the queue.

In this field:**Do this:****User**

Select user (required).

Name

View the user name (display only).

Enabled

Select to enable.

16 Click **Save** on the Queues page.

17 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 shows the Oracle Flexcube Lending and Leasing interface. The top navigation bar includes 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. The main content area is divided into two sections: 'Origination Queues' and 'Node Assignments'.

Origination Queues Section:

Select	Queue Name	Queue Description	Override Responsibility	Priority	Human Task	Company	Branch	Enabled
<input checked="" type="radio"/>	DATA_ENTRY_QUEUE	DATA ENTRY APPLICATIONS QUEUE	NO RESPONSIBILITY	0	APPLICATION ENTRY HUMAN TASK	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	TEST_370	TEST370	SUPERUSER	1	NONE	PFR	HQ	<input type="checkbox"/>
<input type="radio"/>	TEST270	TEST270	SUPERUSER	1	APPLICATION ENTRY HUMAN TASK	PFR	HQ	<input checked="" type="checkbox"/>
<input type="radio"/>	NEW_APP_QUEUE	NEW APPLICATIONS QUEUE	SUPERUSER	1	APPLICATION UNDERWRITING HUMAN TASK	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	TEST123	TEST123	SUPERUSER	1	APPLICATION UNDERWRITING HUMAN TASK	XYZ	HQ	<input checked="" type="checkbox"/>
<input type="radio"/>	OFFLINE_APP_QUEUE	OFFLINE APPLICATIONS QUEUE	SUPERUSER	1	Select...	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	APPROVED_APP_QUEUE	APPROVED / CONDITIONED APPLICATIONS QUEUE	SUPERUSER	2	APPLICATION FUNDING HUMAN TASK	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	REJECTED_QUEUE	REJECTED APPLICATIONS QUEUE	SUPERUSER	3	APPLICATION UNDERWRITING HUMAN TASK	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	REHASHING_QUEUE	REHASH APPLICATIONS QUEUE	NO RESPONSIBILITY	4	NONE	ALL	ALL	<input checked="" type="checkbox"/>
<input type="radio"/>	CONTRACT_QUEUE	CONTRACT VERIFICATION QUEUE	SUPERUSER	6	APPLICATION FUNDING HUMAN TASK	ALL	ALL	<input checked="" type="checkbox"/>

Node Assignments Section:

Select	Node	Enabled
<input checked="" type="radio"/>	ACCESS CODE FOR UNDERWRITING CALCULATOR MENU TREE LINK	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCESS CODE FOR FUNDING APPLICANTS MENU TREE LINK	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCESS CODE FOR FUNDING COLLATERAL MENU TREE LINK	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCESS CODE FOR FUNDING CONTRACT MENU TREE LINK	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCESS CODE FOR FUNDING COMMENTS MENU TREE LINK	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCESS CODE FOR FUNDING SEARCH MENU TREE LINK	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCESS CODE FOR FUNDING EDITS VERIFICATION MENU TREE LINK	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCESS CODE FOR FUNDING DECISION MENU TREE LINK	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCESS CODE FOR FUNDING BUREAU MENU TREE LINK	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCESS CODE FOR FUNDING BUREAU MENU TREE LINK	<input checked="" type="checkbox"/>
<input type="radio"/>	ACCESS CODE FOR FUNDING FIELD INVESTIGATION MENU TREE LINK	<input checked="" type="checkbox"/>

18 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**.

19 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.

20 Click **Populate** on the Node Assignments sub page to display the respective UI nodes in the origination module.

21 Click **Save** on the Queues page.

CHAPTER 12: 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 line of credit origination. The fields on this form are both system and user defined.

During line of credit origination, when an application 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

- 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 **Line of Credit** drop-down link for product associated with the event.
- 4 Click the **Setup** link.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'User Id SSC Organization TFB Division HQ Responsibility SUPERUSER' and 'Debug Audit Close' buttons. The left sidebar shows a tree view with 'Loan', 'Line of Credit', 'Setup', 'Online', 'Batch', and 'Lease'. The main content area is titled 'Events Setup' and contains two sections: 'Event Types' and 'Event Action Types'.

Event Types Table:

Select	* Event Type Code	* Description	* Process Type	* Entity Type	* Engine Type	* Enabled	* System Defined
<input checked="" type="radio"/>	EVE007	ACCOUNT LEVEL ONLINE EVENT #01	ONLINE	ACCOUNTS	NON-MONETRAY TRANSACTION PROCESSING	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	EVE01	ACCOUNT LEVEL BATCH EVENT #01	BATCH	ACCOUNTS	MONETRAY 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	MONETRAY 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		<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"/>

Event Action Types Table:

Select	* Action Code	* Description	* Process Type	* Entity Type	* Engine Type	* Enabled	* System Defined
<input checked="" type="radio"/>	EVEACO07	EVENT ACTION 007	ONLINE	ACCOUNTS	NON-MONETRAY TRANSACTION PROCESSING	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	EVENT ACTION 1	EVENT ACTION 1	ONLINE	ACCOUNTS	LETTERS PROCESSING	<input checked="" type="checkbox"/>	<input 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:

Select
Event Type Code
Description
Process Type

Do this:

If selected, indicates this is the current record.
Enter the event type code (required).
Enter the event description (required).
Enter the process type (BATCH or ONLINE) (required).

Entity Type	Enter the entity type (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 System	Select to activate or disable the action. 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 event:

- The change in application status / sub status to APPROVED – REHASHING.

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

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

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 **Line of Credit** drop-down link for product associated with the event.
- 4 Click the **Online** link.

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: TFB, Division: HQ, Responsibility: SUPERUSER). The left sidebar shows a navigation menu with 'Online' selected. The main content area is titled 'Online Events Setup (Line)' and contains the following sections:

- Events:** A table with columns: Select, Event Code, Event Type, Frequency, Synchronous, Enabled. Two records are shown: EVE_007 (ACCOUNT LEVEL ONLINE EVENT 01) and EVO_T01 (EVENT TO PROCESS ACTIONS WHEN THE ACCOUNT CONDITION BKRP IS CLOSED).
- Event Criteria:** A section with a 'Check Criteria' button and a table with columns: Select, Query Name, Description, Enabled. One record is shown: EVE 007.
- Criteria:** A section with a 'Criteria Details' tab and an 'Action' button. It contains a table with columns: Select, Seq, Parameter, Comparison Operator, Criteria Value, Logical Expression. One record is shown: Seq 1, Parameter ACCOUNT STATUS, Comparison Operator LIKE, Criteria Value CLOSED.

- 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**.

- 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).

- 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).

- Select or clear the **Enabled** box to activate or disable the event type.

- The **Event Criteria** section allows you to name and describe the query for an event, as well as enable or disable the query. 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**.

- 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.

- 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 applications to include in the event action.

To set up the criteria details

- On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- Click the **Events** bar link.
- In the Events Setup link bar, click the **Line of Credit** drop-down link for product associated with the event.
- Click the **Online** link.
- In the **Events** page's **Events** section, select the record you want to work with.
- Click the **Criteria Details** sub tab.
- 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.

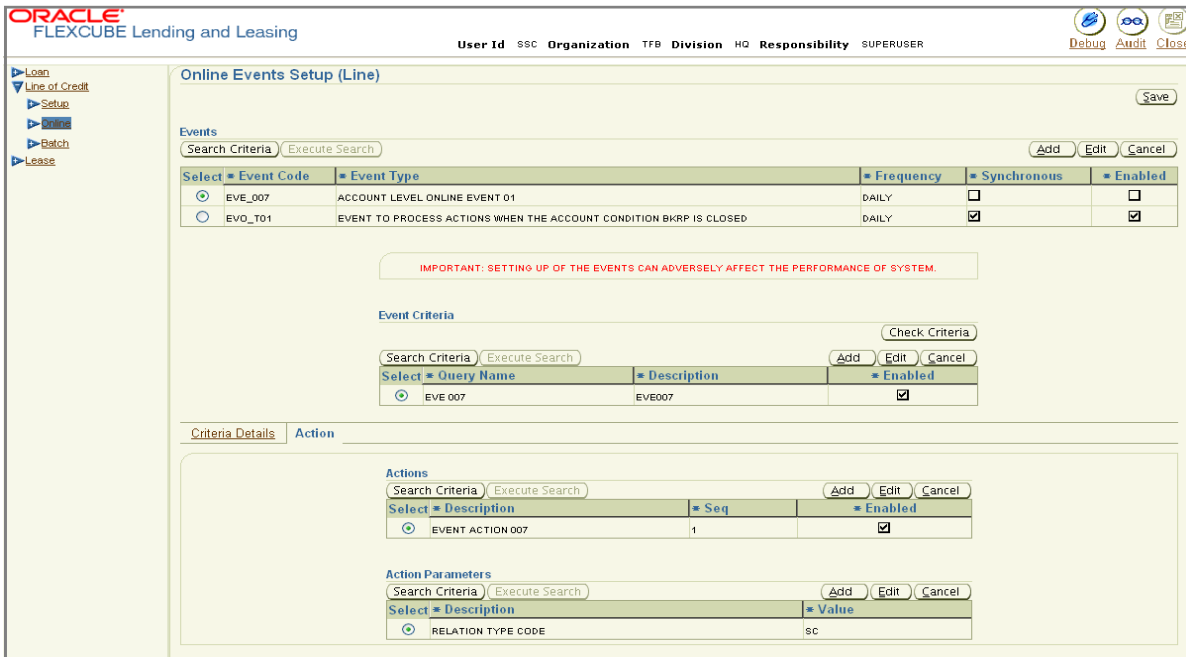
Online link > Action sub page

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 **Line of Credit** 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.



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

- APPLICATION LEVEL BATCH EVENT #01
- APPLICATION LEVEL BATCH EVENT #02
- APPLICATION LEVEL BATCH EVENT #03
- APPLICATION LEVEL BATCH EVENT #04
- APPLICATION LEVEL BATCH EVENT #05
- APPLICATION LEVEL BATCH EVENT #06
- APPLICATION LEVEL BATCH EVENT #07
- APPLICATION LEVEL BATCH EVENT #08
- APPLICATION LEVEL BATCH EVENT #09
- APPLICATION LEVEL BATCH EVENT #10

To 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 **Line of Credit** drop-down link for product associated with the event.
- 4 Click the **Batch** link.

The screenshot shows the 'Batch Events Setup (Line)' page in Oracle FLEXCUBE Lending and Leasing. The page title is 'ORACLE FLEXCUBE Lending and Leasing'. The user is logged in as 'SUPERUSER'. The page has a navigation menu on the left with options: Loan, Line of Credit, Setup, Online, Batch, and Lease. The main content area is titled 'Batch Events Setup (Line)' and contains a 'Save' button. Below this is the 'Events' section with a search bar and 'Add', 'Edit', and 'Cancel' buttons. A table lists the following events:

Select	Event Code	Event Type	Frequency	Synchronous	Enabled
<input checked="" type="radio"/>	EVE_BATCH_01	ACCOUNT LEVEL BATCH EVENT #01	ALWAYS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	EVE_BATCH_02	ACCOUNT LEVEL BATCH EVENT #04	ANNUALLY	<input type="checkbox"/>	<input type="checkbox"/>

Below the table is a warning message: 'IMPORTANT: SETTING UP OF THE EVENTS CAN ADVERSELY AFFECT THE PERFORMANCE OF SYSTEM.' There are also sections for 'Event Criteria' and 'Criteria' with search and action buttons.

- 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).

- 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.
- Select or clear the **Enabled** box to activate or disable the event type.
- 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**.

- 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.

- 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 applications to include in the event action.

To set up the criteria details

- On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- Click the **Events** bar link.
- In the Events Setup link bar, click the **Line of Credit** drop-down link for product associated with the event.
- Click the **Batch** link.
- In the **Batch** page's **Events** section, select the record you want to work with.
- Click the **Criteria Details** sub tab.
- 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**.
- 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).

- 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 application
- Generate correspondence for an application.

To set up Action sub page

- On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- Click the **Events** bar link.
- In the Events Setup link bar, click the **Line of Credit** drop-down link for product associated with the event.
- Click the **Batch** link.
- In the **Batch** page's **Events** section, select the record you want to work with.
- Click the **Action** sub tab.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface for the 'Batch Events Setup (Line)' page. The page is titled 'Batch Events Setup (Line)' and includes a 'Save' button in the top right corner. The main content area is divided into several sections:

- Events:** A table with columns: Select, Event Code, Event Type, Frequency, Synchronous, and Enabled. Two rows are visible:

Select	Event Code	Event Type	Frequency	Synchronous	Enabled
<input checked="" type="radio"/>	EVE_BATCH_01	ACCOUNT LEVEL BATCH EVENT #01	ALWAYS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	EVE_BATCH_02	ACCOUNT LEVEL BATCH EVENT #04	ANNUALLY	<input type="checkbox"/>	<input type="checkbox"/>
- IMPORTANT:** A red warning message: 'IMPORTANT: SETTING UP OF THE EVENTS CAN ADVERSELY AFFECT THE PERFORMANCE OF SYSTEM.'
- Event Criteria:** A section with a 'Check Criteria' button and a table with columns: Select, Query Name, Description, and Enabled. One row is visible:

Select	Query Name	Description	Enabled
<input checked="" type="radio"/>	EVEBATCH_01_QU	TST	<input checked="" type="checkbox"/>
- Criteria Details:** A section with two tabs: 'Criteria Details' and 'Action'. The 'Action' tab is selected.
- Actions:** A section with a 'Search Criteria' field and a table with columns: Select, Description, Seq, and Enabled. The table is empty, showing 'No rows yet.'
- Action Parameters:** A section with a 'Search Criteria' field and a table with columns: Select, Description, and Value. The table is empty, showing 'No rows yet.'

- 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 FLEXCUBE 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 application.

CHAPTER 13: 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 line of credit origination. These tasks are categorized as underwriting/funding tasks (line of credit origination).

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 applications entered, by user
- Number of underwriting decisions (approved, rejected, conditioned, or withdrawn), by user
- Number of funding decisions (verified or funded), by user
- Number of applications entered, by queue

This chapter explains how to use the Oracle FLEXCUBE Lending and Leasing User Productivity Setup window to view this information.

Viewing the Underwriting/Funding tasks

Daily tallies from the line of credit origination module appear on the pages opened from the following UnderWriting/Funding drop-down link links:

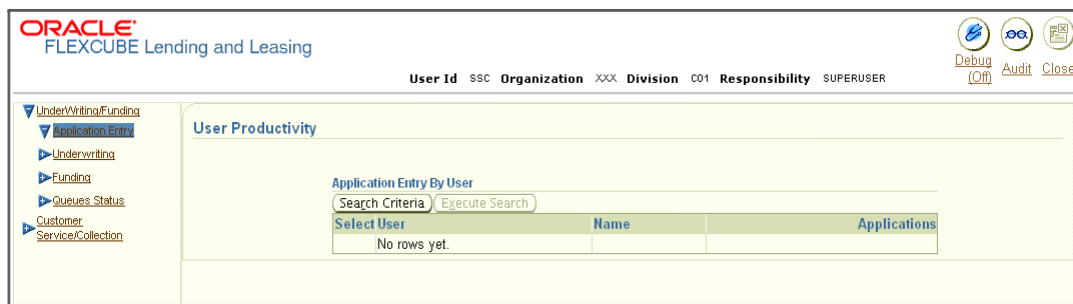
- Application Entry
- Underwriting
- Funding
- Queues Status

UnderWriting/Funding link > Application Entry link

The UnderWriting/Funding link's Application Entry link displays the number of applications each Oracle FLEXCUBE Lending and Leasing user entered that day.

To use the Application Entry 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 **UnderWriting/Funding** drop-down link, then click **Application Entry**.



- 4 In the **User Productivity** page's **Application Entry By User** 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 **Application Entry by User** section, view the following information:

In this field:

Select
User
Name
Applications

View this:

If selected, indicates that this is the current record.
The user code.
The user name.
The number of applications entered.

UnderWriting/Funding link > Underwriting link

The UnderWriting/Funding link's Underwriting link displays the number of applications that were approved, rejected, conditioned, or withdrawn by each Oracle FLEXCUBE Lending and Leasing user that day.

To view the Underwriting 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 **UnderWriting/Funding** drop-down link, then click **Underwriting**.



- 4 In the **Underwriting** page's **Underwriting By User** 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 **Underwriting By User** section, view the following information:

In this field:

Select
User
Name
Approved
Rejected
Conditioned
Withdrawn

View this:

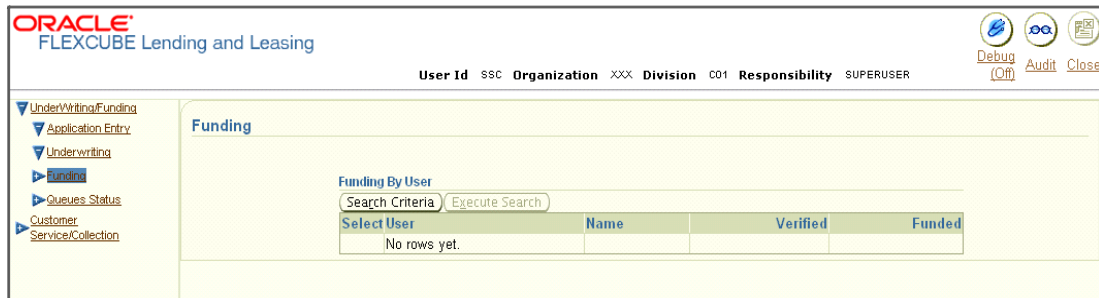
If selected, indicates that this is the current record.
The user code.
The user name.
The number of applications approved.
The number of applications rejected.
The number of applications conditioned.
The number of applications withdrawn.

UnderWriting/Funding link > Funding link

The UnderWriting/Funding link's Funding link displays the number of applications that each Oracle FLEXCUBE Lending and Leasing user either verified or funded that day.

To view the Funding 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 **UnderWriting/Funding** drop-down link, then click **Funding**.



- 4 In the **Funding** page's **Funding By User** 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 **Funding By User** section, view the following information:

In this field:

Select
User
Name
Verified
Funded

View this:

If selected, indicates that this is the current record.
The user code.
The user name.
The number of applications verified.
The number of applications funded.

UnderWriting/Funding link > Queues Status link

The UnderWriting/Funding link's Queues Status link displays the number of applications worked by queue that day, as well as the users who worked the queue.

To view the Queues Status 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 **UnderWriting/Funding** drop-down link, then click **Queues Status**.

Queues

Select Company	Branch	Queue Name	Applications
<input checked="" type="radio"/> XXX	HQ	DATA ENTRY APPLICATIONS QUEUE	1
<input type="radio"/> YYY	HQ	DATA ENTRY APPLICATIONS QUEUE	6
<input type="radio"/> XXX	C01	DATA ENTRY APPLICATIONS QUEUE	10
<input type="radio"/> XXX	HQ	NEW APPLICATIONS QUEUE	12
<input type="radio"/> YYY	HQ	NEW APPLICATIONS QUEUE	57
<input type="radio"/> XXX	C01	NEW APPLICATIONS QUEUE	16
<input type="radio"/> YYY	C01	NEW APPLICATIONS QUEUE	9
<input type="radio"/> YYY	HQ	APPROVED / CONDITIONED APPLICATIONS QUEUE	10
<input type="radio"/> YYY	HQ	CONTRACT VERIFICATION QUEUE	1
<input type="radio"/> YYY	HQ	FUNDED APPLICATIONS QUEUE	1

Users

Select User	Name
No rows yet.	

- 4 In the **Queue 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.

- 5 In the **Queues** section, view the following information:

In this field:

View this:

Select

If selected, indicates that this is the current record.

Company

The company.

Branch

The branch.

Queue Name

The queue name.

Applications

The number of applications in the queue.

- 6 In the **Users** 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 **Users** section, view the following information:

In this field:

View this:

Select

If selected, indicates that this is the current record.

User

The user code.

Name

The user name.

APPENDIX A: SUMMARY OF ORACLE FLEXCUBE LENDING AND LEASING CREDIT SCORING PARAMETERS

Glossary

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

Credit Scoring Parameters by Category

1. Applicant Details / Debt Ratios

- 1.1. APPLICANT CREDIT BUREAU AUTO DEBT RATIO**
This is the sum of all automobile type line of credit balances and the sum of all automobile type credit limits. For installment line of credits, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only.
- 1.2. APPLICANT CREDIT BUREAU BANK DEBT RATIO**
This is the sum of all bank type line of credit balances and the sum of all bank type credit limits. For installment line of credits, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only.
- 1.3. APPLICANT CREDIT BUREAU CARD DEBT RATIO**
This is the sum of all travel card type line of credit balances and the sum of all travel card type credit limits. This applies to open tradelines only.
- 1.4. APPLICANT CREDIT BUREAU DEBT RATIO**
This parameter provides a value for all debt divided by all available credit as shown on the bureau.
- 1.5. APPLICANT CREDIT BUREAU FICO SCORE**
This is the FICO score provided for the applicant in the bureau pull. There are usually several different types of FICO scores available at the bureau. The different score models are set up to give certain attributes different weighting based on if the person is buying a car, or a house, and so on. The type of FICO score pulled is based on credit bureau setup.
- 1.6. APPLICANT CREDIT BUREAU INST DEBT RATIO**
This is the sum of all installment line of credit balances and the sum of all installment line of credit limits. For installment line of credits, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only.
- 1.7. APPLICANT CREDIT BUREAU CREDIT FIN DEBT RATIO**
This is the sum of all line of credit finance type credit amount balances and the sum of all line of credit finance type credit amount limits. For installment credits amount, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only.
- 1.8. APPLICANT CREDIT BUREAU MORTGAGE DEBT RATIO**
This is the sum of all mortgage type line of credit balances and the sum of all mortgage type credit limits. For installment line of credits, the credit limit is normally equal to the original credit amount. This applies to open tradelines only.
- 1.9. APPLICANT CREDIT BUREAU OPEN PUBLIC RECORDS**
This parameter indicates if there are any open public records in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

- 1.10. APPLICANT CREDIT BUREAU PUBLIC RECORDS**
This parameter indicates if there are any public records, open or closed, in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.
- 1.11. APPLICANT CREDIT BUREAU RETAIL DEBT RATIO**
This is the sum of all retail type line of credit balances divided by the sum of all retail type credit limits. For installment line of credits, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.
- 1.12. APPLICANT CREDIT BUREAU REV DEBT RATIO**
This is the sum of all revolving type line of credit balances and the sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.
- 1.13. APPLICANT CREDIT BUREAU SALES FIN DEBT RATIO**
This is the sum of all sales finance type line of credit balances and the sum of all sales finance type credit limits. For installment line of credits, the credit limit is normally equal to the original line of credit amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.
- 1.14. APPLICANT DEBT RATIO STATED AFTER REQUESTED CREDIT AMOUNT**
This is the debt divided by available credit based on the values stated by the applicant after factoring in the requested credit amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 1.15. APPLICANT DEBT RATIO STATED BEFORE REQUESTED CREDIT AMOUNT**
This is the debt divided by available credit based on the values stated by the applicant before factoring in the requested credit amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 1.16. APPLICANT DEBT TO INCOME RATIO STATED AFTER REQUESTED CREDIT AMOUNT**
This is the debt divided by income based on the values stated by the applicant after factoring in the requested credit amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 1.17. APPLICANT DEBT TO INCOME RATIO STATED BEFORE REQUESTED CREDIT AMOUNT**
This is the debt divided by income based on the values stated by the applicant before factoring in the requested credit amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 1.18. APPLICANT PAYMENT TO INCOME RATIO STATED**
This is the total amount of all monthly payments divided by monthly income. These values are stated by the applicant and not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 1.19. APPLICANT PRIOR CUSTOMER**
This parameter indicates whether the applicant is a prior customer. It is populated when the application is passed to Underwriting for a decision. If the SSN given by the applicant already exists then the applicant is marked as a prior customer and the parameter value is Y (Yes).

- 1.20. APPLICANT REVOLVING DEBT RATIO STATED**
This is the sum of all revolving type line of credit balances / sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.
- 1.21. APPLICANT STATED EMPLOYMENT PERIOD (IN MONTHS)**
This parameter looks at the number of months of stated employment for the most recently entered current employment.
- Example:** The applicant states that she has been working at her current place of employment for 3 years and 5 months. This parameter would be populated with (3years * 12 months/year) + 5 months which calculates to 41 stated months. If the applicant enters another current employment and enters 1 year and 2 months then this parameter will be populated with 14 months, even though the other employment is still current.
- 1.22. APPLICANT STATED MONTHLY INCOME**
This is the monthly income stated by the applicant on the application. It combines the income for all employment marked as “current” in Oracle FLEXCUBE Lending and Leasing. If the income is stated as anything other than monthly, the income will be converted to monthly for this parameter.
- Example:** The applicant states that he is paid \$50,000 with a frequency of ANNUALLY. This parameter is populated with \$50,000/12, which calculates to \$4166.67 stated monthly income.
- 1.23. APPLICANT STATED MONTHLY LIABILITY**
This is the stated monthly liability as provided by the applicant on the Application Entry screen.
- 1.24. APPLICANT STATED RESIDENCE PERIOD (IN MONTHS)**
This parameter looks at the stated residence period for the most recent current address.

2. Line of Credit Details

- 2.1. APPROXIMATE CASH PRICE**
This is the Approximate Cash price taken from the “Approx Price” field on the Application Entry form’s Line of Credit page in Oracle FLEXCUBE Lending and Leasing.
- 2.2. REQUESTED ADVANCE AMOUNT**
This is the Requested Advance Amount value taken from the Application Entry form’s Line of Credit page in Oracle FLEXCUBE Lending and Leasing.

3. Auto Trades / Inquiries

- 3.1. APPLICANT CREDIT BUREAU 6MONTH AUTO TRADES**
This is the number of auto trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 3.2. APPLICANT CREDIT BUREAU 12MONTH AUTO TRADES**
This is the number of auto trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

- 3.3. APPLICANT CREDIT BUREAU 24MONTH AUTO TRADES**
This is the number of auto trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 3.4. APPLICANT CREDIT BUREAU AUTO INQUIRIES**
This is the number of automobile-related credit inquiries the have been made to the bureau.
- 3.5. APPLICANT CREDIT BUREAU AUTO TRADES**
This is the number of auto trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 3.6. APPLICANT CREDIT BUREAU CURRENT AUTO TRADES**
Total number of auto trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 3.7. APPLICANT CREDIT BUREAU OPEN AUTO TRADES**
This is the number of open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 3.8. APPLICANT CREDIT BUREAU SATISFACTORY AUTO**
Total number of auto trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 3.9. APPLICANT CREDIT BUREAU WORST AUTO TRADE**
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle FLEXCUBE Lending and Leasing changes them to a common format that is used in the scoring:
- 1 = current
 - 2 = 30-59 days late
 - 3 = 60-89 days late
 - 4 = 90-119 days late
 - 5 = 120-149 days late
 - 6 = 150- days late
 - 7 = involved in a bankruptcy
 - 8 = repossession, foreclosure
 - 9 = charge-off

4. Bank Trades / Inquiries

- 4.1. APPLICANT CREDIT BUREAU 12MONTH BANK TRADES**
This is the number of bank trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 4.2. APPLICANT CREDIT BUREAU 24MONTH BANK TRADES**
This is the number of bank trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

- 4.3. APPLICANT CREDIT BUREAU 6MONTH BANK TRADES**
This is the number of bank trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 4.4 APPLICANT CREDIT BUREAU BANK INQUIRIES**
This is the number of bank inquiries against the bureau in the applicant's recorded bureau history.
- 4.5. PPLICANT CREDIT BUREAU BANK TRADES**
This is the number of open bank trades on the account. Note that bank trades can be considered a sub type to installment, mortgage, and / or revolving line of credits.
- 4.6. APPLICANT CREDIT BUREAU CURRENT BANK TRADES**
Total number of bank trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 4.7. APPLICANT CREDIT BUREAU OPEN BANK TRADES**
This is the number of bank trades that are open right now. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 4.8. APPLICANT CREDIT BUREAU REV BANK BALANCE**
This parameter shows the “current” revolving bank balance. If the revolving credit is owned by a bank, then it will show up here.
- 4.9. APPLICANT CREDIT BUREAU REV BANK HIGH BALANCE**
This parameter shows the highest cumulative balance among all revolving bank credit over the bureau history.
NOTE: If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.
- 4.10. APPLICANT CREDIT BUREAU SATISFACTORY BANK**
Total number of bank trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 4.11. APPLICANT CREDIT BUREAU WORST BANK TRADE**
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle FLEXCUBE Lending and Leasing changes them to a common format that is used in the scoring:
- 1 = current
 - 2 = 30-59 days late
 - 3 = 60-89 days late
 - 4 = 90-119 days late
 - 5 = 120-149 days late
 - 6 = 150- days late
 - 7 = involved in a bankruptcy
 - 8 = repossession, foreclosure
 - 9 = charge-off

5. Card Trades / Inquiries

- 5.1. APPLICANT CREDIT BUREAU 12MONTH CARD TRADES**
This is the number of card trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 5.2. APPLICANT CREDIT BUREAU 24MONTH CARD TRADES**
This is the number of card trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 5.3. APPLICANT CREDIT BUREAU 6MONTH CARD TRADES**
This is the number of card trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 5.4. APPLICANT CREDIT BUREAU CARD INQUIRIES**
This is the number of card inquiries that have been made against the bureau for the applicant in the bureau's recorded history.
- 5.5. APPLICANT CREDIT BUREAU CARD TRADES**
This is the number of card trades, both open and closed, in the bureau history. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 5.6. APPLICANT CREDIT BUREAU CURRENT CARD TRADES**
Total number of card trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 5.7. APPLICANT CREDIT BUREAU OPEN CARD TRADES**
This is the number of open card trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 5.8. APPLICANT CREDIT BUREAU SATISFACTORY CARD**
Total number of card trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 5.9. APPLICANT CREDIT BUREAU WORST CARD TRADE**
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle FLEXCUBE Lending and Leasing changes them to a common format that is used in the scoring:
- 1 = current
 - 2 = 30-59 days late
 - 3 = 60-89 days late
 - 4 = 90-119 days late
 - 5 = 120-149 days late
 - 6 = 150- days late
 - 7 = involved in a bankruptcy
 - 8 = repossession, foreclosure
 - 9 = charge-off

6. Installment Trades / Inquiries

- 6.1. APPLICANT CREDIT BUREAU 12MONTH INST TRADES**
This is the number of installment trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 6.2. APPLICANT CREDIT BUREAU 24MONTH INST TRADES**
This is the number of installment trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 6.3. APPLICANT CREDIT BUREAU 6MONTH INST TRADES**
This is the number of installment trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 6.4. APPLICANT CREDIT BUREAU CURRENT INST TRADES**
Total number of installment trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 6.5. APPLICANT CREDIT BUREAU INST TRADES**
This is the number of installment trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 6.6. APPLICANT CREDIT BUREAU OPEN INST TRADES**
This is the number of open installment trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 6.7. APPLICANT CREDIT BUREAU SATISFACTORY INST TRADES**
Total number of installment trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 6.8. APPLICANT CREDIT BUREAU WORST INST TRADE**
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle FLEXCUBE Lending and Leasing changes them to a common format that is used in the scoring:
- 1 = current
 - 2 = 30-59 days late
 - 3 = 60-89 days late
 - 4 = 90-119 days late
 - 5 = 120-149 days late
 - 6 = 150- days late
 - 7 = involved in a bankruptcy
 - 8 = repossession, foreclosure
 - 9 = charge-off

7. Line of Credit Finance Trades / Inquiries

- 7.1. APPLICANT CREDIT BUREAU 12MONTH CREDIT AMOUNT FIN TRADES**
This is the number of credit finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 7.2. APPLICANT CREDIT BUREAU 24MONTH CREDIT AMOUNT FIN TRADES**
This is the number of credit finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 7.3. APPLICANT CREDIT BUREAU 6MONTH CREDIT AMOUNT FIN TRADES**
This is the number of credit finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 7.4. APPLICANT CREDIT BUREAU CURRENT CREDIT AMOUNT FIN TRADES**
Total number of line of credit finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 7.5. APPLICANT CREDIT BUREAU CREDIT AMOUNT FIN TRADES**
This is the number of credit finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 7.6. APPLICANT CREDIT BUREAU CREDIT AMOUNT FINANCE INQUIRIES**
This is the number of credit finance inquiries listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.
- 7.7. APPLICANT CREDIT BUREAU OPEN CREDIT AMOUNT FINANCE TRADES**
This is the number of open credit finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 7.8. APPLICANT CREDIT BUREAU SATISFACTORY CREDIT AMOUNT FIN**
Total number of credit finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 7.9. APPLICANT CREDIT BUREAU WORST CREDIT AMOUNT FIN TRADE**
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle FLEXCUBE Lending and Leasing changes them to a common format that is used in the scoring:
- 1 = current
 - 2 = 30-59 days late
 - 3 = 60-89 days late
 - 4 = 90-119 days late
 - 5 = 120-149 days late
 - 6 = 150- days late
 - 7 = involved in a bankruptcy
 - 8 = repossession, foreclosure

9 = charge-off

8. Mortgage Trades / Inquiries

8.1. **APPLICANT CREDIT BUREAU 12MONTH MORTGAGE TRADES**

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

8.2. **APPLICANT CREDIT BUREAU 24MONTH MORTGAGE TRADES**

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

8.3. **APPLICANT CREDIT BUREAU 6MONTH MORTGAGE TRADES**

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

8.4. **APPLICANT CREDIT BUREAU CURRENT MORTGAGE TRADES**

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

8.5. **APPLICANT CREDIT BUREAU MORTGAGE TRADES**

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

8.6. **APPLICANT CREDIT BUREAU OPEN MORTGAGE TRADES**

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

8.7. **APPLICANT CREDIT BUREAU SATISFACTORY MORTGAGE**

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

8.8. **APPLICANT CREDIT BUREAU WORST MORTGAGE TRADE**

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

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

9. Retail Trades / Inquiries

- 9.1. APPLICANT CREDIT BUREAU 12MONTH RETAIL TRADES**
This is the number of retail trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 9.2. APPLICANT CREDIT BUREAU 24MONTH RETAIL TRADES**
This is the number of retail trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 9.3. APPLICANT CREDIT BUREAU 6MONTH RETAIL TRADES**
This is the number of retail trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 9.4. APPLICANT CREDIT BUREAU CURRENT RETAIL TRADES**
Total number of retail trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 9.5. APPLICANT CREDIT BUREAU OPEN RETAIL TRADES**
This is the number of open retail trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 9.6. APPLICANT CREDIT BUREAU RETAIL INQUIRIES**
This is the number of retail inquiries listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.
- 9.7. APPLICANT CREDIT BUREAU RETAIL TRADES**
This is the number of retail trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 9.8. APPLICANT CREDIT BUREAU SATISFACTORY RETAIL**
Total number of retail trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 9.9. APPLICANT CREDIT BUREAU WORST RETAIL TRADE**
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle FLEXCUBE Lending and Leasing changes them to a common format that is used in the scoring:
- 1 = current
 - 2 = 30-59 days late
 - 3 = 60-89 days late
 - 4 = 90-119 days late
 - 5 = 120-149 days late
 - 6 = 150- days late
 - 7 = involved in a bankruptcy
 - 8 = repossession, foreclosure
 - 9 = charge-off

10. Revolving Trades

- 10.1. APPLICANT CREDIT BUREAU 12MONTH REV TRADES**
This is the number of revolving trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 10.2. APPLICANT CREDIT BUREAU 24MONTH REV TRADES**
This is the number of revolving trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 10.3. APPLICANT CREDIT BUREAU 6MONTH REV TRADES**
This is the number of revolving trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 10.4. APPLICANT CREDIT BUREAU CURRENT REV TRADES**
Total number of revolving trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 10.5. APPLICANT CREDIT BUREAU OPEN REV TRADES**
This is the number of open revolving trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 10.6. APPLICANT CREDIT BUREAU REV BALANCE**
This is the total revolving credit balance shown on the applicant's credit bureau. This applies to all open revolving trades.
- 10.7. APPLICANT CREDIT BUREAU REV HIGH BALANCE**
This parameter shows the highest cumulative balance among all revolving credit over the bureau history.
NOTE: If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.
- 10.8. APPLICANT CREDIT BUREAU REV RETAIL BALANCE**
This is the current revolving retail trade balance shown on the applicant's credit bureau. This applies to all open retail trades. It shows current, not historical, information.
- 10.9. APPLICANT CREDIT BUREAU REV RETAIL HIGH BALANCE**
This parameter shows the highest cumulative balance among all revolving retail credit over the bureau history.
NOTE: If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.
- 10.10. APPLICANT CREDIT BUREAU REV TRADES**
This is the number of revolving trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

10.11. APPLICANT CREDIT BUREAU SATISFACTORY REV TRADES

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

10.12. APPLICANT CREDIT BUREAU WORST REV TRADE

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

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

11. Sales Finance Trades / Inquiries

11.1. APPLICANT CREDIT BUREAU 12MONTH SALES FIN TRADES

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

11.2. APPLICANT CREDIT BUREAU 24MONTH SALES FIN TRADES

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

11.3. APPLICANT CREDIT BUREAU 6MONTH SALES FIN TRADES

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

11.4. APPLICANT CREDIT BUREAU CURRENT SALES FIN TRADES

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

11.5. APPLICANT CREDIT BUREAU OPEN SALES FINANCE TRADES

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

11.6. APPLICANT CREDIT BUREAU SALES FIN TRADES

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

11.7. APPLICANT CREDIT BUREAU SALES FINANCE INQUIRIES

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

- 11.8. APPLICANT CREDIT BUREAU SATISFACTORY SALES FIN**
Total number of sales finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 11.9. APPLICANT CREDIT BUREAU WORST SALES FIN TRADE**
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle FLEXCUBE Lending and Leasing changes them to a common format that is used in the scoring:
- 1 = current
 - 2 = 30-59 days late
 - 3 = 60-89 days late
 - 4 = 90-119 days late
 - 5 = 120-149 days late
 - 6 = 150- days late
 - 7 = involved in a bankruptcy
 - 8 = repossession, foreclosure
 - 9 = charge-off

12. Other Trades

- 12.1. APPLICANT CREDIT BUREAU 12MONTH TRADES**
This is the number of all trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 12.2. APPLICANT CREDIT BUREAU 24MONTH TRADES**
This is the number of all trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 12.3. APPLICANT CREDIT BUREAU 6MONTH TRADES**
This is the number of all trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 12.4. APPLICANT CREDIT BUREAU AVG OPEN TRADE AGE**
This is the average trade age in months as calculated using all open trades in the bureau. This is based on taking all of the open tradelines, then dividing by the age.
- 12.5. APPLICANT CREDIT BUREAU AVG TRADE AGE**
This is the average trade age in months as calculated using all trades, open and closed, in the bureau.
- 12.6. APPLICANT CREDIT BUREAU CHARGE OFF TRADES**
This parameter is a count of the total number of charged off trades for that applicant in the bureau.
- 12.7. APPLICANT CREDIT BUREAU COLLECTIONS**
This is the total number of trades in collections for that applicant in the credit bureau. This refers to accounts assigned to collections agencies.

- 12.8. APPLICANT CREDIT BUREAU CURRENT TRADES**
This is the total number of trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 12.9. APPLICANT CREDIT BUREAU INQUIRIES**
This is the number of inquiries listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.
- 12.10. APPLICANT CREDIT BUREAU INQUIRIES 12M**
This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 12 months
- 12.11. APPLICANT CREDIT BUREAU INQUIRIES 24M**
This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 24 months
- 12.12. APPLICANT CREDIT BUREAU INQUIRIES 6M**
This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 6 months
- 12.13. APPLICANT CREDIT BUREAU JUDGMENTS**
This is a count of the number of judgments against the applicant in the credit bureau.
- 12.14. APPLICANT CREDIT BUREAU LIENS**
This is the total number of liens shown for the applicant in the credit bureau for that applicant.
- 12.15. APPLICANT CREDIT BUREAU NEWEST INQUIRY**
This is the number of months since the most recent inquiry in the credit bureau for that applicant. This of course excludes the pull from the immediate past used to do the scoring in this particular situation in Oracle FLEXCUBE Lending and Leasing.
- 12.16. APPLICANT CREDIT BUREAU NEWEST TRADE**
This is the number of months between now and the newest trade in the bureau for that applicant.
- 12.17. APPLICANT CREDIT BUREAU OLDEST INQUIRY**
This is the number of months between now and the oldest inquiry in the bureau for that applicant.
- 12.18. APPLICANT CREDIT BUREAU OLDEST TRADE**
This is the number of months between now and the oldest trade in the bureau for that applicant. Oldest is determined by looking at the oldest date on any tradeline, and then showing that.
- 12.19. APPLICANT CREDIT BUREAU OPEN COLLECTION TRADES**
This is the number of open trades in collections shown in the bureau for that applicant. This refers to any accounts assigned to in-house collections departments (as compared to 5.12.7).
- 12.20. APPLICANT CREDIT BUREAU OPEN COLLECTIONS**
This is the number of open collections in the bureau for that applicant.

- 12.21. APPLICANT CREDIT BUREAU OPEN JUDGMENTS**
This is the total number of open (unsatisfied) judgments against the applicant as indicated in the bureau for that applicant.
- 12.22. APPLICANT CREDIT BUREAU OPEN LIENS**
This is the total number of open liens against the applicant as indicated in the bureau for that applicant.
- 12.23. APPLICANT CREDIT BUREAU OPEN TRADES**
This is the number of all open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 12.24. APPLICANT CREDIT BUREAU PAST DUE 30**
This is the number of trades that have been 30 or more days past due at some point in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction.
- 12.25. APPLICANT CREDIT BUREAU PAST DUE 30 12M**
This is the number of trades that have been more than 30 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.26. APPLICANT CREDIT BUREAU PAST DUE 30 24M**
This is the number of times the applicant has been more than 30 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.27. APPLICANT CREDIT BUREAU PAST DUE 60**
This is the number of times the applicant has been more than 60 days past due in the recorded history of the bureau. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.28. APPLICANT CREDIT BUREAU PAST DUE 60 12M**
This is the number of times the applicant has been more than 60 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.29. APPLICANT CREDIT BUREAU PAST DUE 60 24M**
This is the number of times the applicant has been more than 60 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.30. APPLICANT CREDIT BUREAU PAST DUE 90**
This is the number of trades that are 90 or more days past due in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction that one trade has been late 3 times; this parameter would show 1 if there are no other trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.31. APPLICANT CREDIT BUREAU PAST DUE 90 12M**
This is the number of times the applicant has been more than 90 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

- 12.32. APPLICANT CREDIT BUREAU PAST DUE 90 24M**
This is the number of times the applicant has been more than 90 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.33. APPLICANT CREDIT BUREAU PAST DUE NOW**
This is the number of trades on which the applicant is currently past due, according to the bureau.
- 12.34. APPLICANT CREDIT BUREAU REPOSSESSIONS**
This is the number of repossessions shown on the bureau for the applicant in the history of the bureau.
- 12.35. APPLICANT CREDIT BUREAU SATISFACTORY TRADES**
This is the total number of trades of all types, paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 12.36. APPLICANT CREDIT BUREAU TOO NEW TRADES**
This shows the number of trades that have been reported where a lender is reporting a brand new account, but has not even billed the applicant yet.
- 12.37. APPLICANT CREDIT BUREAU TRADE COLLECTIONS**
This is the number of trades in collections assigned to collections agencies shown on the bureau for the applicant in the history of the bureau.
- 12.38. APPLICANT CREDIT BUREAU TRADES**
This is the number of trades in the history of the credit bureau for that applicant. Note that different bureaus store information for varying amounts of time.
- 12.39. APPLICANT CREDIT BUREAU WORST TRADES**
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle FLEXCUBE Lending and Leasing changes them to a common format that is used in the scoring:
- 1 = current
 - 2 = 30-59 days late
 - 3 = 60-89 days late
 - 4 = 90-119 days late
 - 5 = 120-149 days late
 - 6 = 150- days late
 - 7 = involved in a bankruptcy
 - 8 = repossession, foreclosure
 - 9 = charge-off

13. Bankruptcy information

- 13.1. APPLICANT CREDIT BUREAU 11 BANKRUPTCIES**
This parameter provides a count of the number of Chapter 11 Bankruptcies the applicant has filed in the stored history of the bureau.
- 13.2. APPLICANT CREDIT BUREAU 13 BANKRUPTCIES**
This parameter provides a count of the number of Chapter 13 Bankruptcies the applicant has filed in the stored history of the bureau.
- 13.3. APPLICANT CREDIT BUREAU 7 BANKRUPTCIES**
This parameter provides a count of the number of Chapter 7 Bankruptcies the applicant has filed in the stored history of the bureau.
- 13.4. APPLICANT CREDIT BUREAU BANKRUPTCIES**
This parameter provides a count of the number of bankruptcies of any type the applicant has filed in the stored history of the bureau.
- 13.5. APPLICANT CREDIT BUREAU BKRP SCORE**
The bureaus offer two basic types of scores, a FICO type, and a bankruptcy type. The term FICO score is sometimes used as a generic term for a credit score, but it is supposed to mean that the score is based on an algorithm purchased or licensed from Fair Isaac Corp. In Oracle FLEXCUBE Lending and Leasing, if a score is listed as a FICO score, it is based on a Fair Isaac model. A bankruptcy score is a score that is used to predict the likelihood of a consumer to file bankruptcy. It is provided much like a FICO score.
- 13.6. APPLICANT CREDIT BUREAU OPEN 11 BANKRUPTCIES**
This parameter provides a count of the number of open Chapter 11 Bankruptcies associated with the applicant in the bureau.
- 13.7. APPLICANT CREDIT BUREAU OPEN 13 BANKRUPTCIES**
This parameter provides a count of the number of open Chapter 13 Bankruptcies associated with the applicant in the bureau.
- 13.8. APPLICANT CREDIT BUREAU OPEN 7 BANKRUPTCIES**
This parameter provides a count of the number of open Chapter 7 Bankruptcies associated with the applicant in the bureau.
- 13.9. APPLICANT CREDIT BUREAU OPEN BANKRUPTCIES**
This parameter provides a count of the number of bankruptcies of any type the applicant X has open currently.
- 13.10. APPLICANT CREDIT BUREAU RECENT 11 BANKRUPTCY**
For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 11 bankruptcy in the last X months.
- 13.11. APPLICANT CREDIT BUREAU RECENT 13 BANKRUPTCY**
For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 13 bankruptcy in the last X months.

- 13.12. APPLICANT CREDIT BUREAU RECENT 7 BANKRUPTCY**
For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 7 bankruptcy in the last X months.
- 13.13. APPLICANT CREDIT BUREAU RECENT BANKRUPTCY**
For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for any kind of bankruptcy in the last X months.
- 13.14. APPLICANT HAS A PRIOR BANKRUPTCY**
This parameter tracks whether the applicant has indicated a prior bankruptcy based on the checkbox in the Oracle FLEXCUBE Lending and Leasing Origination module. The prior bankruptcy is set to Y if the checkbox is checked otherwise it has a value of N.

14. Delinquency Information

- 14.1. APPLICANT CREDIT BUREAU LONGEST SINCE MAJOR**
This parameter reflects the longest period (in months) a tradeline has been open since the last derog.
- 14.2. APPLICANT CREDIT BUREAU LONGEST SINCE MINOR**
This parameter reflects the longest period (in months) a tradeline has been open since the last minor delinquency.
- 14.3. APPLICANT CREDIT BUREAU OPEN LONGEST SINCE MAJOR**
This parameter considers the greatest amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the greatest value returned.
- 14.4. APPLICANT CREDIT BUREAU OPEN LONGEST SINCE MINOR**
This parameter considers the greatest amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the greatest value returned.
- 14.5. APPLICANT CREDIT BUREAU OPEN SHORTEST SINCE MAJOR**
This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the least value returned.
- 14.6. APPLICANT CREDIT BUREAU OPEN SHORTEST SINCE MINOR**
This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the least value returned.
- 14.7. APPLICANT CREDIT BUREAU SHORTEST SINCE MAJOR**
This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the parameters (open and closed) with major delinquencies, and reflects the least value returned.

- 14.8. APPLICANT CREDIT BUREAU SHORTEST SINCE MINOR**
This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the parameters (open and closed) with minor delinquencies, and reflects the least value returned.

15. Derogatory Trade Information

- 15.1. APPLICANT CREDIT BUREAU DEROG 12M TRADES**
Provides the number of trades that were derogatory in the last 12 months. This includes open and closed trades. These trades may or may not be derogatory now.
- 15.2. APPLICANT CREDIT BUREAU DEROG 24M TRADES**
Provides the number of trades that were derogatory in the last 24 months. This includes open and closed trades. These trades may or may not be derogatory now.
- 15.3. APPLICANT CREDIT BUREAU DEROG NOW TRADES**
Provides the number of trades that are derogatory right now. Does this include closed trades?
- 15.4. APPLICANT CREDIT BUREAU DEROG TRADES**
This parameter addresses the number of derogatory trades associated with the applicant. This includes open and closed trades.
- 15.5. APPLICANT CREDIT BUREAU LONGEST SINCE DEROG**
This parameter covers the longest period (in months) since last derog.
- 15.6. APPLICANT CREDIT BUREAU OPEN LONGEST SINCE DEROG**
This parameter covers the longest period (in months) a tradeline has been open since the last derog.
- 15.7. APPLICANT CREDIT BUREAU OPEN SHORTEST SINCE DEROG**
This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the open parameters with derogs, and reflects the least value returned.
- 15.8. APPLICANT CREDIT BUREAU SHORTEST SINCE DEROG**
This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the parameters (open and closed) with derogs, and reflects the least value returned.

APPENDIX B: ROUNDING AMOUNTS AND RATE ATTRIBUTES

Rounding Amounts

Generally in the lending industry, computed amounts (interest, fees, costs, and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle FLEXCUBE Lending and Leasing supports the rounding, raising of, or cutting off calculated amounts.

Rounding will increase the resulting amount to the next number up to the second decimal, based on the value of third decimal.

Raising will always increase the resulting amount to the next number up to the second decimal.

Cutting off will always cut the number after the second decimal.

You can choose the rounding method you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_METHOD on the Administration form (Setup menu > Administration command > System command > Parameters tab > System tab).

You can choose the rounding factor you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_FACTOR on the Administration form. Currently, Oracle FLEXCUBE Lending and Leasing supports rounding up to two decimals only.

Examples of how resulting amounts differ by RAISE, ROUND, and CUTOFF:

Example 1: Amount: 234.136

Method	Result
Round	234.14
Raise	234.14
Cutoff	234.13

Example 2: Amount: 234.134

Method	Result
Round	234.13
Raise	234.14
Cutoff	234.13

Example 3: Amount: 234.1319999

Method	Result
Round	234.13
Raise	234.14
Cutoff	234.13

Note: Oracle FLEXCUBE Lending and Leasing only rounds calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

Rate Attributes

Oracle FLEXCUBE Lending and Leasing supports the rounding of the index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth (1/8th) (to keep the index rate in the multiple of .125) or fourth (1/4th) (to keep the index rate in the multiple of .25). Oracle FLEXCUBE Lending and Leasing rounds only the index rate and not the margin or final rate. You can define the index rounding method on the Product tab's Product Definition page for variable rate line of credits.

Oracle FLEXCUBE Lending and Leasing currently supports the following rounding of methods.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The main area is titled "Line of Credit Products" and contains a "Product Definition" section. A dropdown menu for "Index Rounding" is open, showing three options: "NO ROUNDING TO INDEX RATE", "INDEX RATE ROUNDED TO NEAREST .25", and "INDEX RATE ROUNDED TO NEAREST .125". The interface also shows a table of product lines and a "Product Itemizations" table below.

Select	Product	Description	Start Dt	End Dt	Direct	Enabled
<input type="radio"/>	LOC	LINE UNSECURED	01/01/1800	12/31/4000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
		* Collateral Type	UNSECURED COLLATERAL		* Billing Cycle	MONTHLY
		* Collateral Sub Type	UNSECURED		* Category	STANDARD
		* Credit Bureau Portfolio Type	LINE OF CREDIT		* Index Rounding	Select...
		* Credit Bureau Account Type	LINE OF CREDIT			
<input type="radio"/>	Show LOC-HE	LINE HE	01/01/1800	12/31/4000	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show LOC-HE-ISL	LINE HE ISL	01/01/1800	1/1/9999	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Select	Itemization	Discount Rate	Sort	Sign	Enabled
<input checked="" type="radio"/>	ITM OTHER FEE		1	<input type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
<input type="radio"/>	ITM AMOUNT PAID ON MY LOAN ACCOUNT		2	<input type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
<input type="radio"/>	ITM AMOUNT PAID TO OTHERS ON MY BEHALF		3	<input type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>
<input type="radio"/>	ITM AMOUNT GIVEN TO ME DIRECTLY		4	<input type="radio"/> Pos(+) <input type="radio"/> Neg(-)	<input checked="" type="checkbox"/>

1. NO ROUNDING TO INDEX RATE
2. INDEX RATE ROUNDED TO NEAREST .25
3. INDEX RATE ROUNDED TO NEAREST .125

NO ROUNDING TO INDEX RATE: Select this method for no rounding.

INDEX RATE ROUNDED TO NEAREST .25: Select this method to round up to 1/4th (to keep the index rate in the multiple of .25).

Examples:

Current rate: 5.125
Round of rate: 5.25

Current rate: 5.124
Round of rate: 5.00

INDEX RATE ROUNDED TO NEAREST .125: Select this method to round up to 1/8th (to keep the index rate in the multiple of .125).

Examples:

Current rate: 5.325
Rate rounded to: 5.375

Current rate: 5.312
Rate rounded to: 5.250

APPENDIX C : INTERFACING ORACLE FLEXCUBE LENDING AND LEASING WITH BI PUBLISHER

Oracle FLEXCUBE Lending and Leasing is being interfaced with Oracle Business Intelligence Publisher - using the PublicReportService web service. This facilitates the generation of operational reports on transactions, balances and statuses and other data besides taking care of the publishing requirements like letters and correspondence. All the templates for various reports, letters and correspondence are stored in BI publisher server with a reference id's which are used in Oracle FLEXCUBE Lending and Leasing. This provides the operations such as validation of privileges, information about the reports and repository and run and schedules the reports. Further BI publisher comes with an add-on for Microsoft word that can be used to create the template for the report/letter.

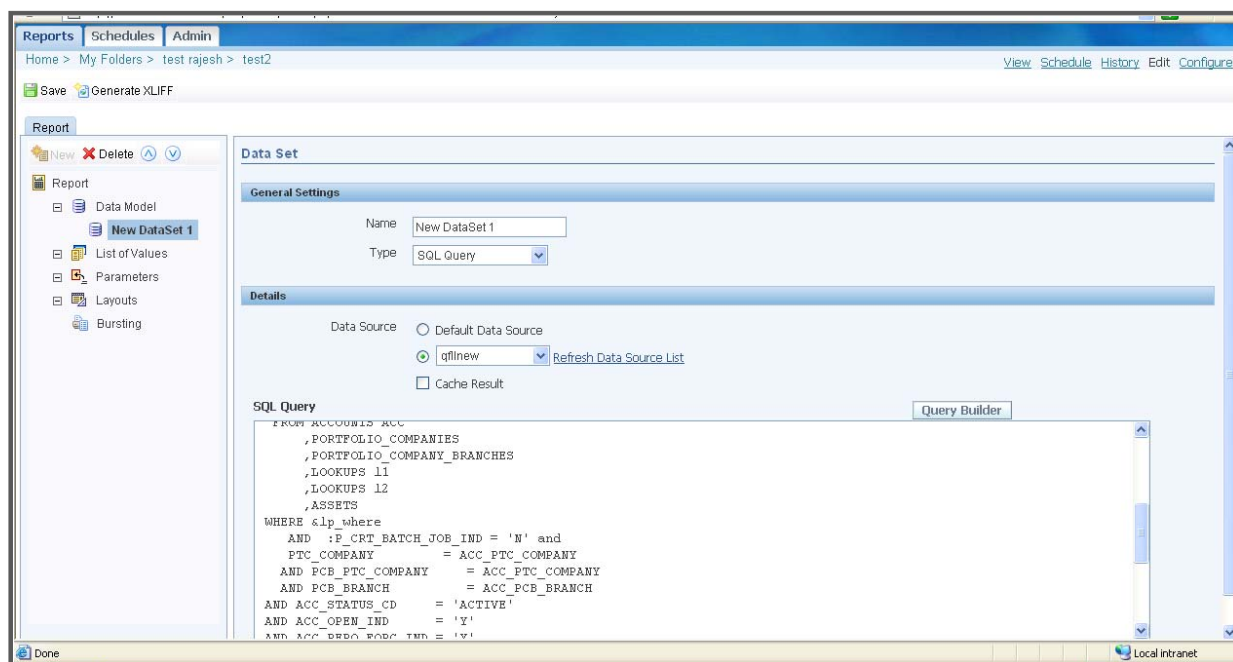
The queries for various reports/ letters are being stored in BI publisher under that particular report/ letter id along with the parameters and the database schema against which the querying has to be done. The report/ letter id is then mapped to the corresponding report or letter in Oracle FLEXCUBE Lending and Leasing setup module. Whenever the batch job / the user triggers the generation of letter/ report, the system calls the PublicReportService which will run the query on the database and then display the results using the template in the configured output file format.

Once the data requirements for a report/ letter are identified, the user has to pick up an SQL query for the specified data items taking care of the constraints.

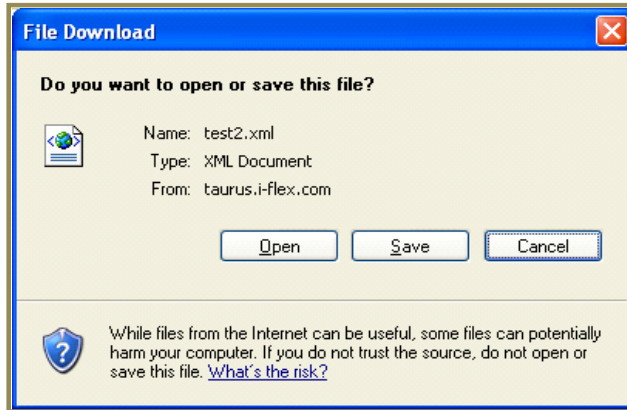
To configure a letter/report

- 1 Write the SQL query manually or use the query builder in BI publisher to create the same.

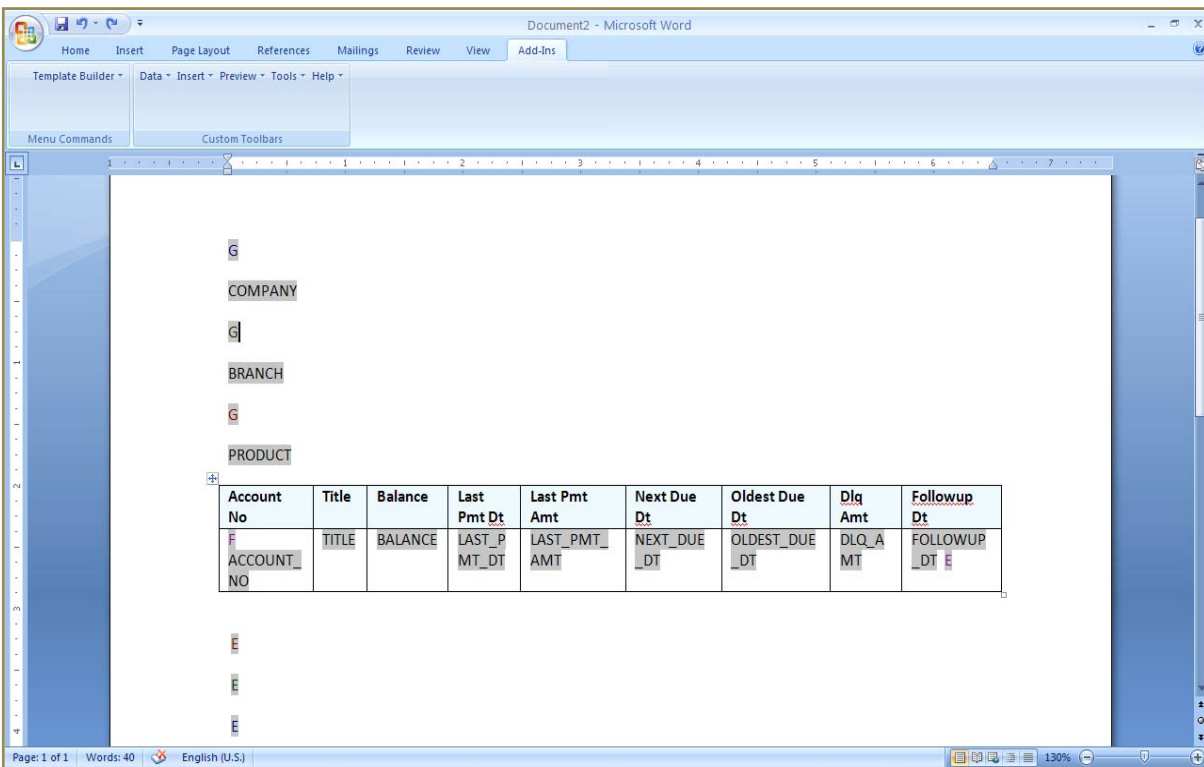
The list of tables using which the query has to be built will be available to choose from based on the database schema configured to BI publisher.



- Once the query is built in, click on **EXPORT** to generate the XML file.

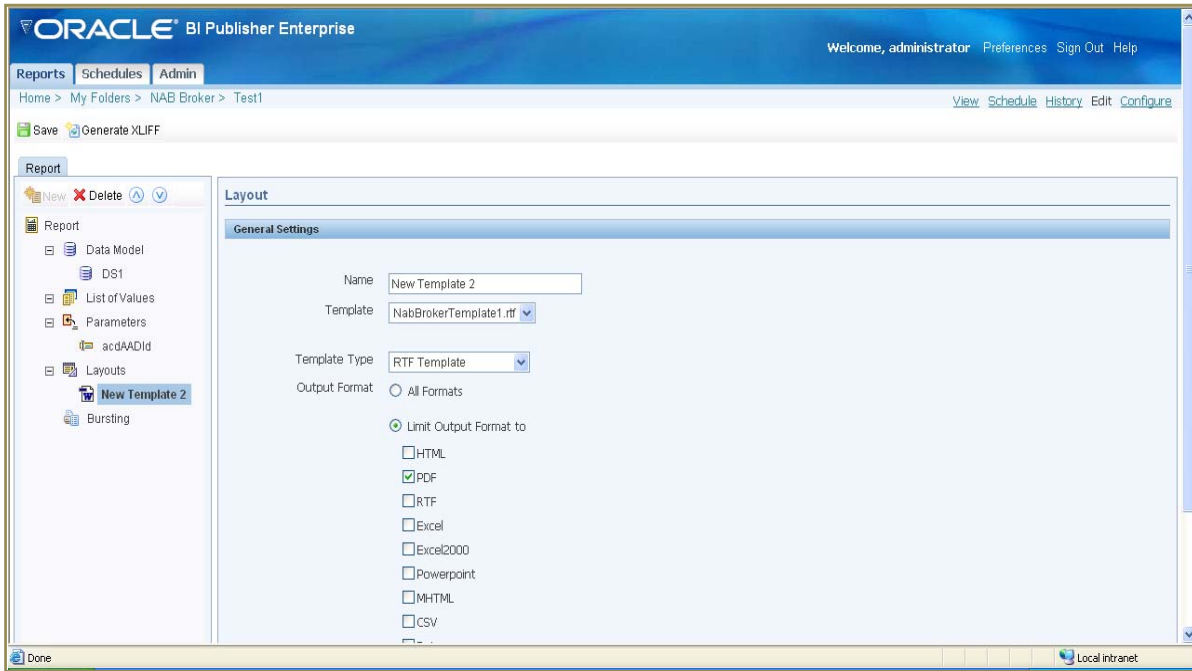


- Once the XML file is generated and saved, create a template using the Oracle template builder which is nothing but an add on tool for Microsoft word using which you can load the xml file and then choose to build the template.



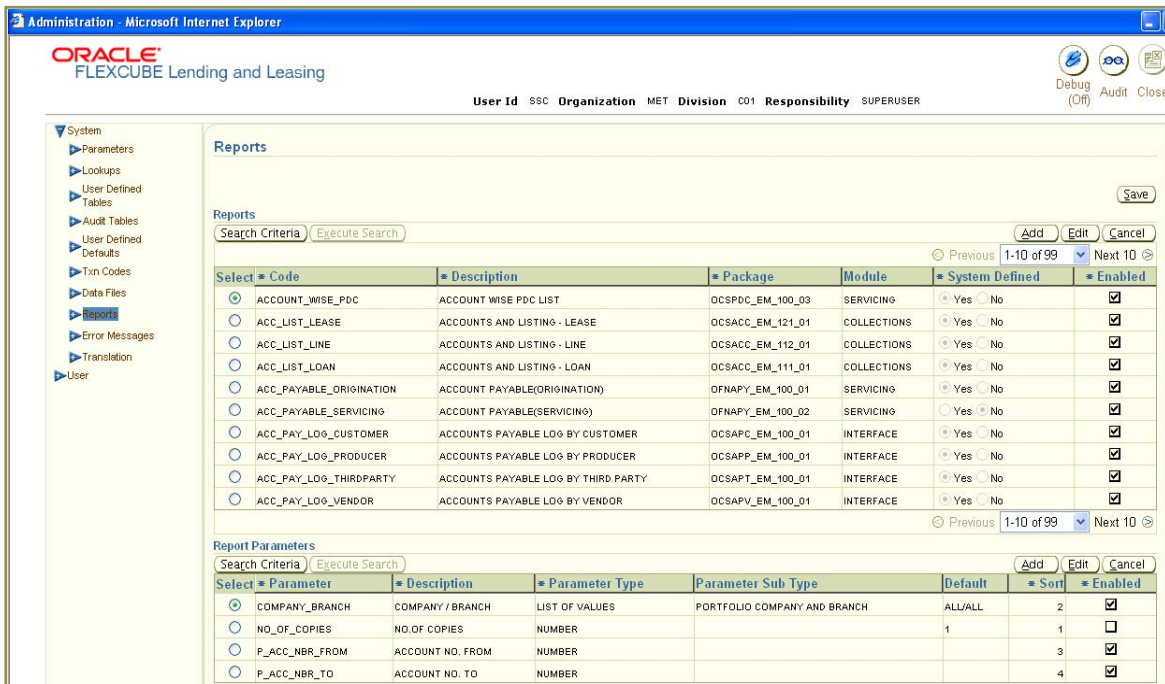
Note: Once the template is built, you can preview to check whether the report or the letter is generated as desired.

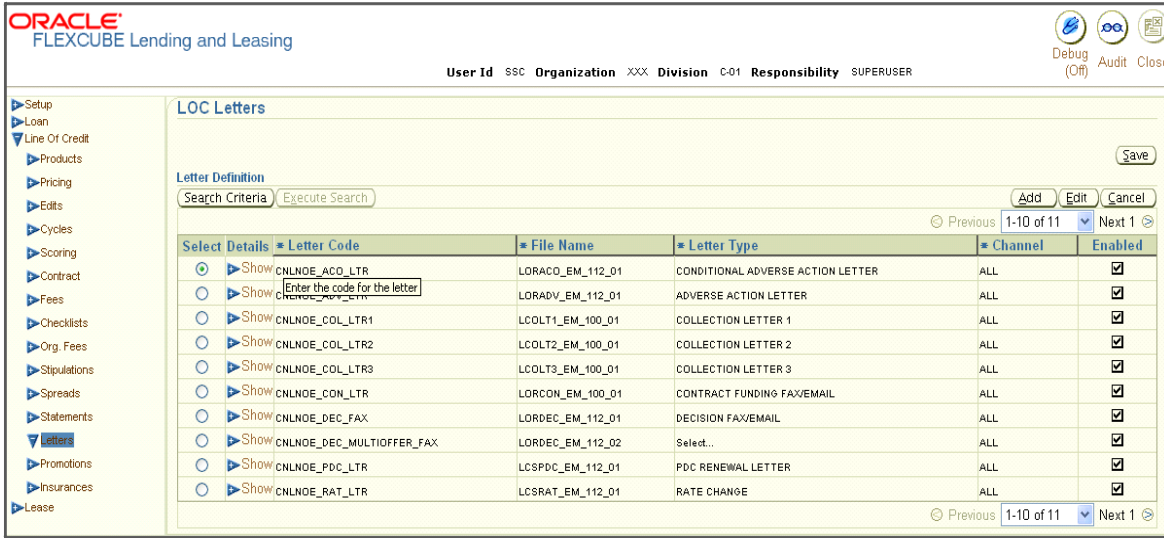
- Once the template (RTF) is ready, the same has to be uploaded to the report/ letter in BI publisher.



Note: You can also specify the format in which the output file needs to be generated.

- Once the database connection, parameters and the template are configured for the report in the BI publisher, the reference has to be given in Oracle FLEXCUBE Lending and Leasing Setup module which will mark the completion of configuring the report/ letter as shown in the following screenshots.



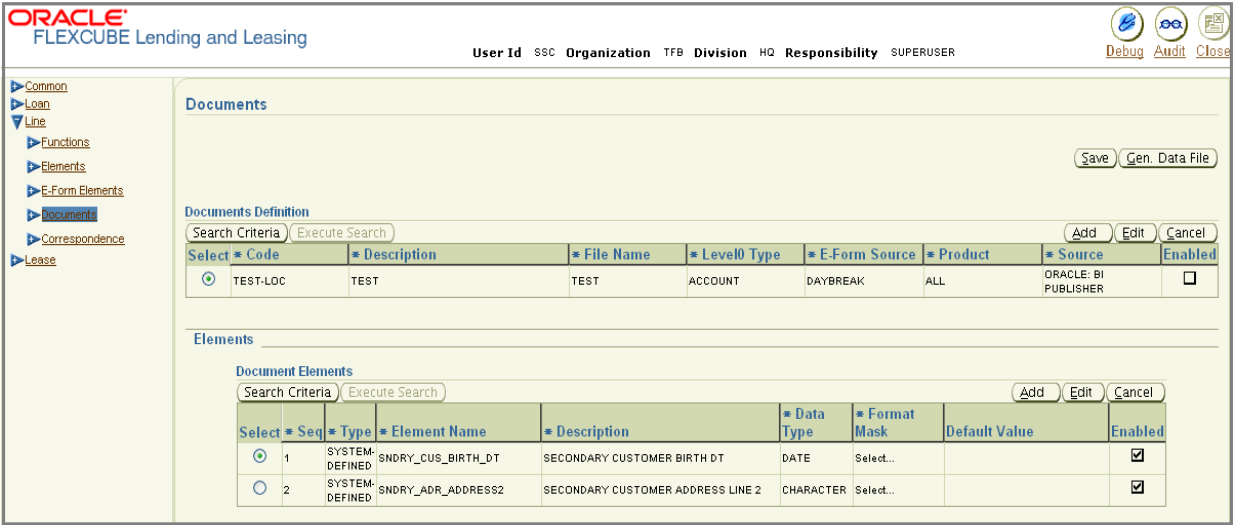


To configuring an ad hoc correspondence

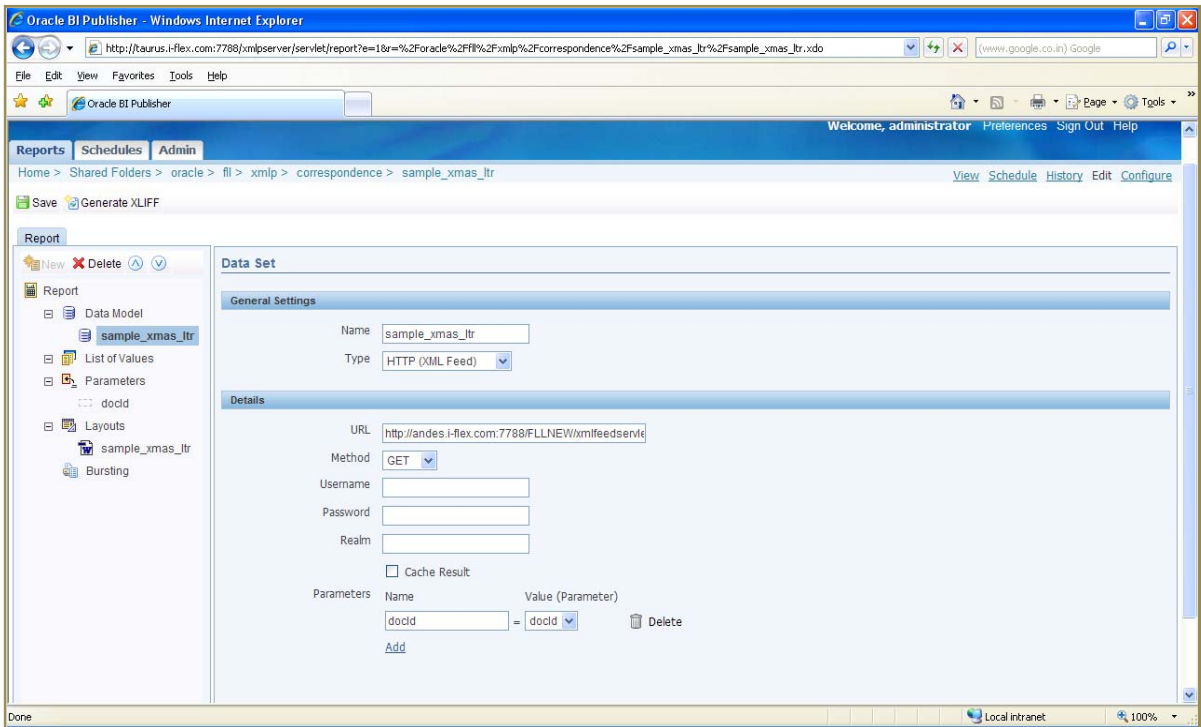
In Oracle FLEXCUBE Lending and Leasing, an ad hoc correspondence can constitute multiple documents for which the data elements and the templates to be used are to be configured as mentioned below:

- 1 Identify the elements needed for the document.
- 2 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.
- 3 Click the **Correspondence** bar link.

There would be a pre-defined list of elements available to choose from. The values for the elements chosen will be retrieved by the functions which are nothing but sql programs that are pre-defined in Oracle FLEXCUBE Lending and Leasing. Every time a new field is added to an existing table, the corresponding function should be modified for the new columns added. In case new tables are added, it warrants the creation of new functions for the same.



- 4 Once the elements for the documents are being configured and saved, click on **Gen. Data File** so that the data file is generated.
- 5 Using the data file generated, create the the template and then loaded to BI Publisher under the correspondence folder in it.
- 6 Every time, the user triggers the creation of ad hoc correspondence, BI publisher refers to the servlet and passes the correspondence id as the parameter value. Based on the correspondence id, the servlet generates and passes the xml feed to BI publisher which ports the data on the template and displays it.





Setup Guide - Lines Origination
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