Setup Guide - Lines Servicing

Version : 12.5.0.0

Oracle FLEXCUBE Lending and Leasing

9SS17 - FLEXCUBE V.LL Release 12.5.0.0

January, 2010

CfUWYDUfhBiaVyf"9)%)*&!S%

ORACLE

FINANCIAL SERVICES

Document Control

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

TABLE OF CONTENTS

CHAPTER 1: ADMINISTRATION (SYSTEM) SETUP

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

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

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

Parameters link

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

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

Type of paramter:	Paramter range:
System parameters	These parameters apply to the entire system. Examples: batch processes, archiving, aging.
Organization parameters	These parameters apply to the organization, division, and user responsibility. Examples: User login control, password expiration.
Company parameters	These parameters apply to the company and branch. Examples: Default printer name and Oracle directory object name for account document loading.

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

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

Parameters link > System link (System Parameters Setup page)

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

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**.

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 FLEX-CUBE 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:
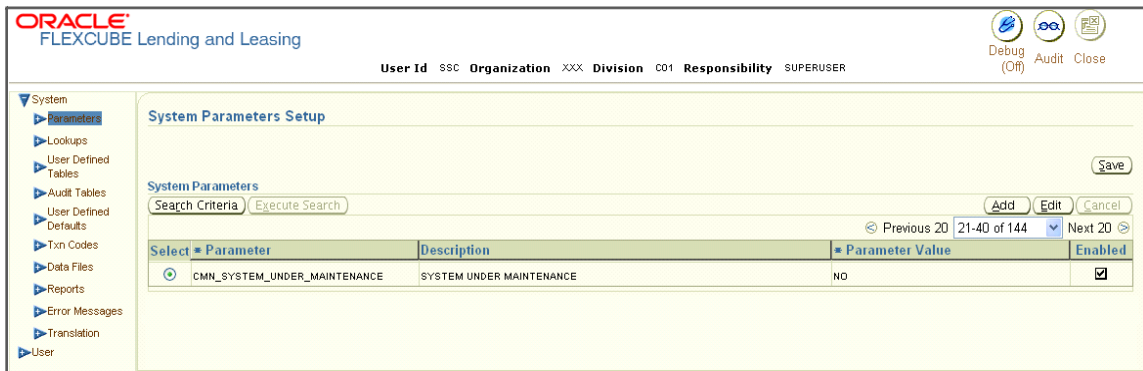
Parameter:	Description:
CMN_SYSTEM_UNDER_MAINTENANCE	SYSTEM UNDER MAINTENANCE

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.

SET-BOD: This will be the fist 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.

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

The parameters on the Organization System Parameters Setup page control Oracle FLEX-CUBE 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:

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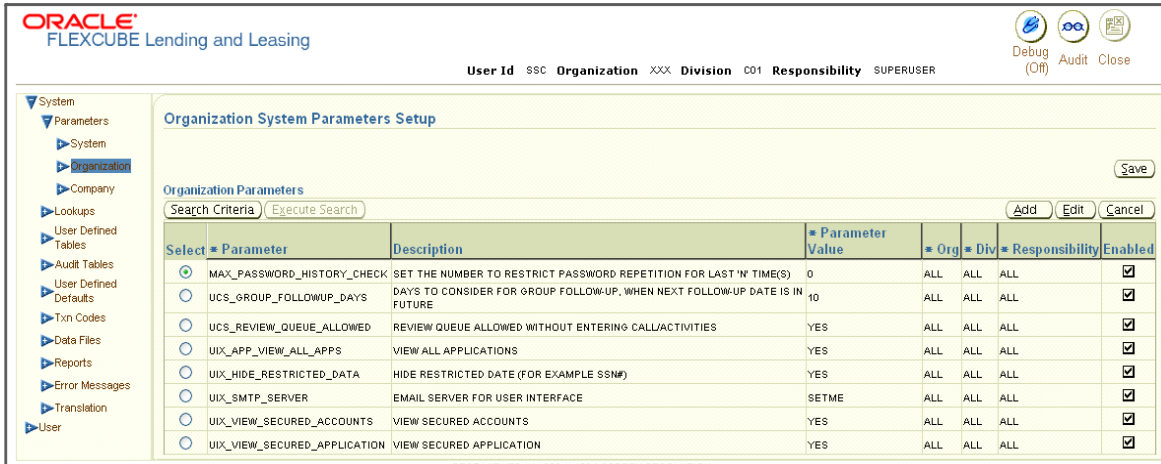
5   In the **Organization System Parameters Setup** page's **Organization Parameters** section, select the record you want to work with.

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 rec-
ommends creating one version of each organization
parameter where ALL is these fields.

Enabled   Select to enable the parameter.

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 FLEX-CUBE 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:

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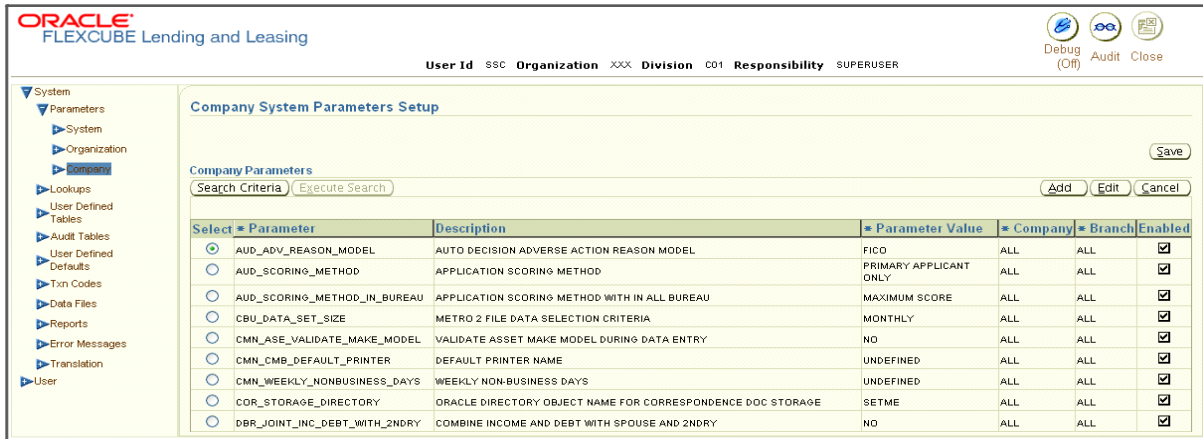
5   On the **Company System Parameters Setup** page's **Company Parameters** section, select the record you want to work with.

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**.

6   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:
	1 Company
	2 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.

7   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 Customer Service page's Checklist section contains the Check-list Type drop-down field. The contents of the Checklist Type drop-down field are linked to the CHECKLIST_TYPE_CD Lookup Type.

The Lookups page contains two pages: **Lookup Types** and **Lookup Codes**. Lookup types and codes can be system-defined or user-defined. The lookup types describe the function of the related lookup codes.

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

A *system-defined lookup type* (**Lookup Types** 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 FLEX-CUBE 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**.

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.

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

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

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

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

*   Searching of accounts
*   Tracking of follow-up items
*   Creating details in bankruptcy, foreclosure/repossession, and deficiency

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

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.

4   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.

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**.

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

6   In the **User Defined Table Attributes** 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 user defined table attribute records.

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

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

7   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 line origination. This includes the tracking of:

- Account status history
- Audit history of specified fields

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

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

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

To set up the audit 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**.

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**.

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

In this field:	Do this:
Select	If selected, indicates this is the current record.
Table	View the table name on which audit trigger needs to be created (Oracle FLEXCUBE Lending and Leasing table being audited) (display only).
Description	Enter the table description (required).
Display Description	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	Select to allow resetting the row identifier.
Enabled	Select to enable the audit table so it will be considered when generating the database triggers.
Primary Key 1 (unlabeled)	View the table primary key column 1 (These columns define how to access the data in the table) (display only).
Primary Key 2 (unlabeled)	View the table primary key column 2 (display only).
Primary Key 3 (unlabeled)	View the table primary key column 3 (display only).
Primary Key 4 (unlabeled)	View the table primary key column 4 (display only).
Primary Key 5 (unlabeled)	View the table primary key column 5 (display only).
Primary Key 6 (unlabeled)	View the table primary key column 6 (display only).
Primary Key 7 (unlabeled)	View the table primary key column 7 (display only).
Primary Key 8 (unlabeled)	View the table primary key column 8 (display only).
Primary Key 9 (unlabeled)	View the table primary key column 9 (display only).
Primary Key 10 (unlabeled)	View the table primary key column 10 (display only).
Primary Key 11 (unlabeled)	View the table primary key column 11 (display only).
Primary Key 12 (unlabeled)	View the table primary key column 12 (display only).
Primary Key 13 (unlabeled)	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	If selected, indicates that this is the current record.
Column	Enter the column name on which the audit needs to be created (column in the table that is being audited) (required).
Description	Enter the column description (description of the data contained in the column) (required).
Data Type	View the data type for the attribute (required).
Enabled	Select to enable the audit column.

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

Txn Codes link (Transaction Codes Setup page)

Oracle FLEXCUBE Lending and Leasing uses transaction codes to define the actions and tasks it can perform; for example, activating an account, changing a due date, applying a late fee, and charging off an account. The Transaction Codes Setup page catalogs and defines these core Oracle FLEXCUBE Lending and Leasing actions.

Oracle FLEXCUBE Lending and Leasing organizes transaction codes in "super groups." All transaction codes within a particular super group are processed in a similar manner. The transaction super groups in Oracle FLEXCUBE Lending and Leasing are as follows:

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

MENU TXN	These transaction codes affect the menus within Oracle FLEXCUBE Lending and Leasing.
PRODUCER MONETARY TXN	These transaction codes relate to the monetary transactions that apply to the Oracle FLEXCUBE Lending and Leasing producers (or "dealers").
REPORTS	These transaction codes are related to generating Oracle FLEXCUBE Lending and Leasing reports.
SECURITIZATION TXN	These transaction codes affect the pools of securitized line of credit or accounts within a pool of securitized line of credits.
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.

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

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

NOTE: 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**.

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.
Stmt Print	Select if the transaction is to be printed on customer statements.
GL	Select if the transaction is a general ledger transaction.

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

Transaction Codes Setup sub pages

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

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

Parameters sub page

The Parameters sub page allows you to define the parameter information for the associated transaction. The Parameters sub page applies exclusively to these super groups:

- ACCOUNT MONETARY TXN
- ACCOUNT NON MONETARY TXN
- SECURITIZATION TXN
- ESCROW MONETARY TRANSACTIONS
- ESCROW NON MONETARY TRANSACTIONS

(For manual transactions, these are the parameters that appear when you click Load Parameters on the Customer Service window's Maintenance page.)

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

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

Access Grid sub page

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

To set up the access grid

1   On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2   Click the **Administration** bar link.

3   In the Administration window's link bar, click the **System** drop-down link, then click **Txn Codes**.

4   On the **Transaction Super Group** page, select the Super Group you want to work with.

5   On the **Transaction Codes** page, select the record you want to work with and click **Show** in the **Details** column.

6   Click the **Access Grid** sub tab.

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

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

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

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

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

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Access Type	Select the access grid function type (ACCOUNT CONDITION, ACCOUNT STATUS, CHECKER RESPONSIBILITY, and RESPONSIBILITY) that is being used to control the creation of the associated transaction (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.

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

Products sub page

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

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

To set up the 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.

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 line of credit.
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**.

4   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.

5   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.

6   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**.

7   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**.

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

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

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

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

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

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Code	Select the code of the report (required).
Description	Enter the description of the report (required).
Package	Select the code of the report (required).
Module	Select the code of the report (required).

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

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

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

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

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

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

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

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

Error Messages link (Error Messages Setup page)

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

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

To set up the error messages

1   On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2   Click the **Administration** bar link.

3   In the Administration window's link bar, click the **System** drop-down link, then click Error Messages.

4   On the **Error Messages Setup** page's **Error Type** section, use the **Error Type** field to select the error type. These are the categories of error messages available for creating or editing.

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

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**.

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.

   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**.

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.

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

10 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).

11 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 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 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 accounts. (The Companies page allows you to set up where those accounts are located.)

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

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

Departments are smaller units within a division. They expand on who is in the corresponding Division field. Oracle FLEXCUBE Lending and Leasing uses this sub page, for example, when setting up the Services page on the Utility form. At least one department must be defined for each division.
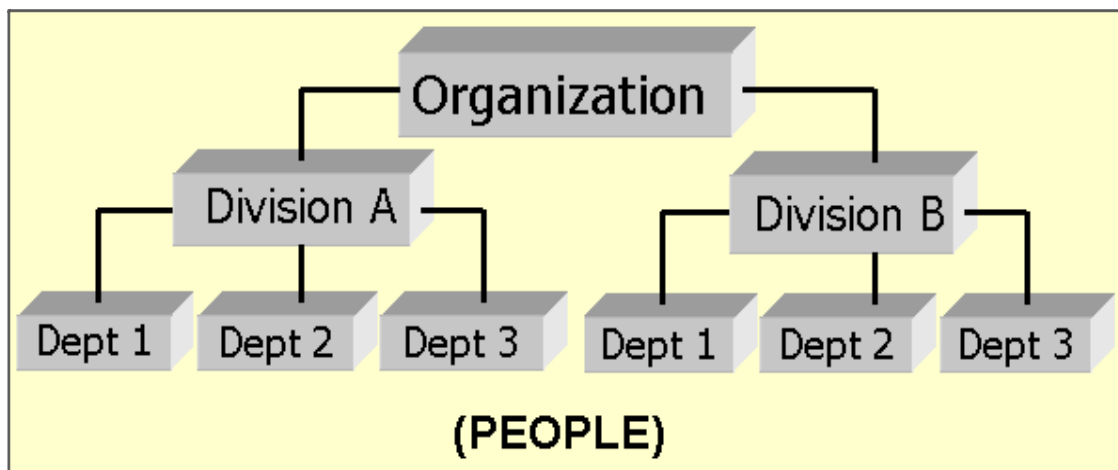
As an example of an organization setup, Oracle Corp. might be defined as:

Organization:	O-0001	Oracle Corp.	ORA
Division:	OD-001	Central Region	C01
	Department: ODD-01	Origination	ORG
	Department: ODD-02	Funding	FUN
	Department: ODD-03	Servicing	SER
Division:	OD-002	Eastern Region	E01
	Department: ODD-11	Servicing	SER
	Department: ODD-12	Collection	COL
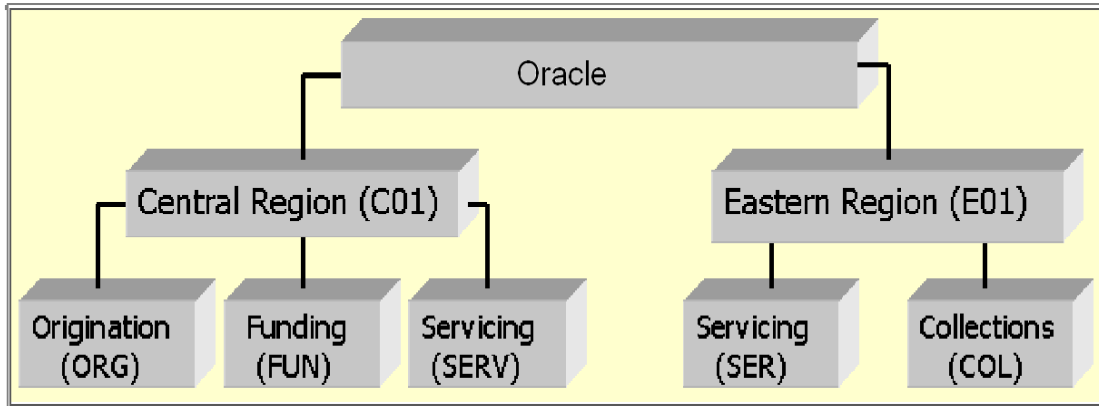
Note: The Short Name field on the Organization page allows you to create the ID that Oracle FLEXCUBE Lending and Leasing will use when referring to the organization, division, and department throughout the system.

To set up the organization

1   On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2   Click the **Administration** bar link.

3   In the Administration window's link bar, click the **User** drop-down link, then click **Organization**.

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**.

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

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

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

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

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

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

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

8 On the **Department 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 department definition records.

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

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

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Department	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.

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

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

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

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

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

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

Companies link (Companies page)

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

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

- The General Ledger (GL) differs between branches
- The branches work with different accounts
- There is a difference between branches in terms of the tasks they perform (line of credit servicing)
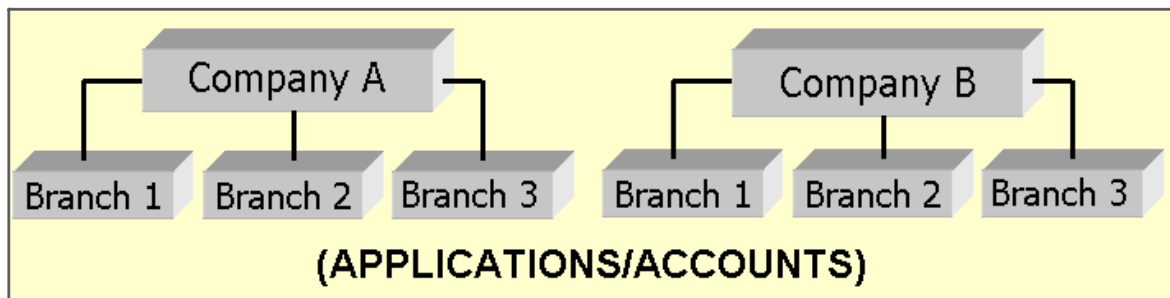
As an example of the companies setup, Oracle Corp. might have the following companies and branches defined as:

Company:	C-0001	TrustOne Financial Corp	TOFC
Branch:	CB-01	TOFC - Headquarters	HQ
Branch:	CB-02	Kennedy Plaza	KP
Company:	C-0002	Credtyme Credit Corp	CCC
Branch:	CB-11	CCC - Headquarters	HQ
Branch:	CB-12	CCC - Missoula	MT
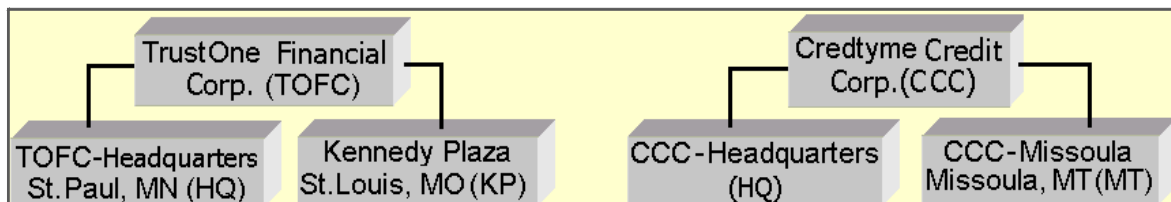
Note: Oracle FLEXCUBE Lending and Leasing does not limit the number of companies or associated branches with the company you can enter.

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

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

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

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

To set up the companies

1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2 Click the **Administration** bar link.

3 In the Administration window's link bar, click the **User** drop-down link, then click **Companies**.

The **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.

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	If selected, indicates that this is the current record.
Company	Enter the portfolio company ID. (The ID is the unique identifier used internally by Oracle FLEXCUBE Lending and Leasing to represent the company) (required).
Name	Enter the name of the portfolio company (required).
Short Name	Enter the short name for the portfolio company (ID displayed to represent the company) (required).
Currency	Select the currency of the portfolio company (required).
Enabled	Select to enable the portfolio company.
Country	Select the country where the portfolio company is located (required).
City	Enter the city where the portfolio company is located (required).
State	Select the state where the portfolio company is located (required).

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

Remittance Address section

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

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

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

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

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

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

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

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

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

Access link > Data link (Access Grid page)

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

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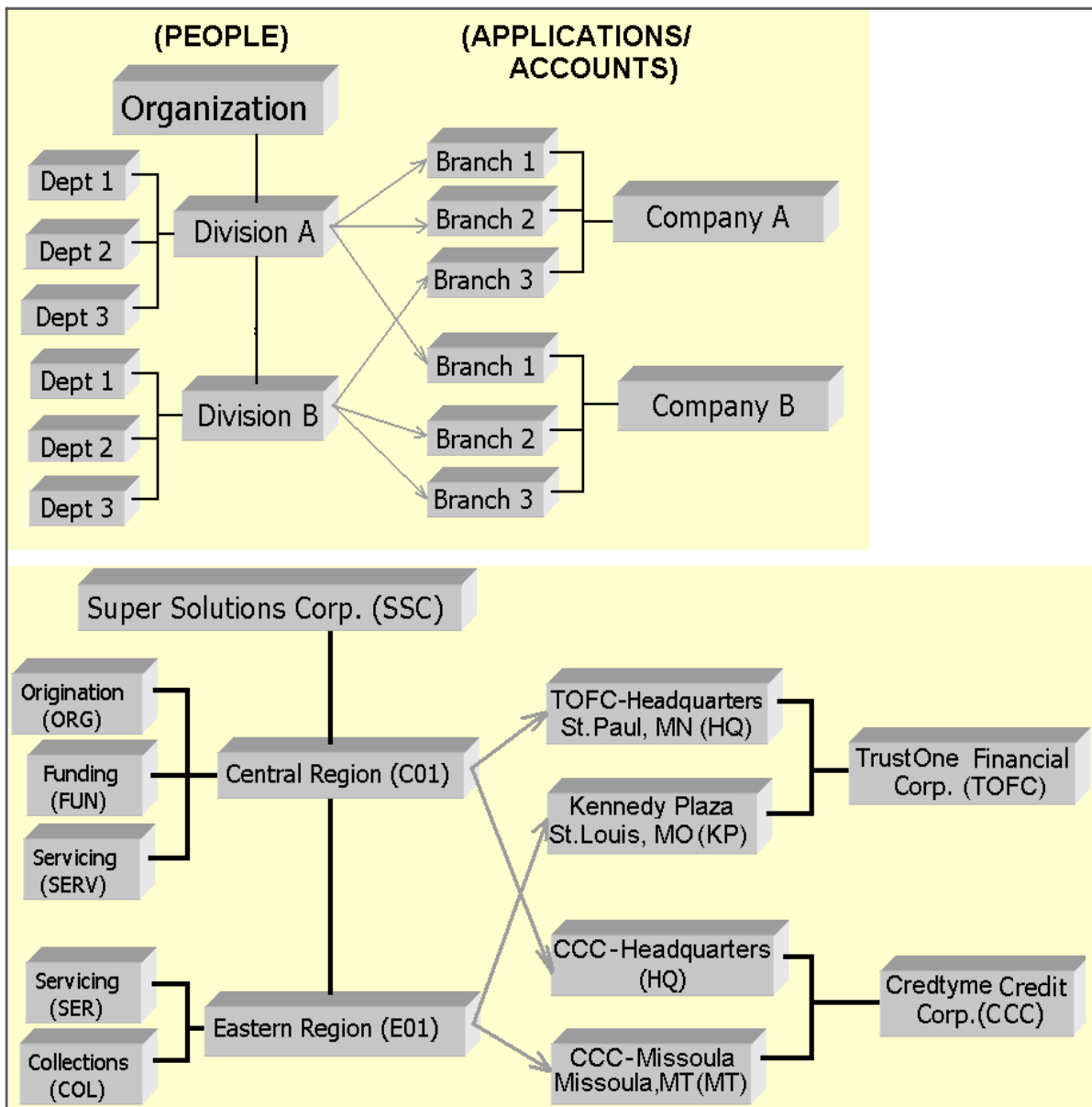
To set up the access

1   On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2   Click the **Administration** bar link.

3   In the Administration window's link bar, click the **User** drop-down link, then click **Access**.

4   Click the **Access** drop-down link, then click **Data**.
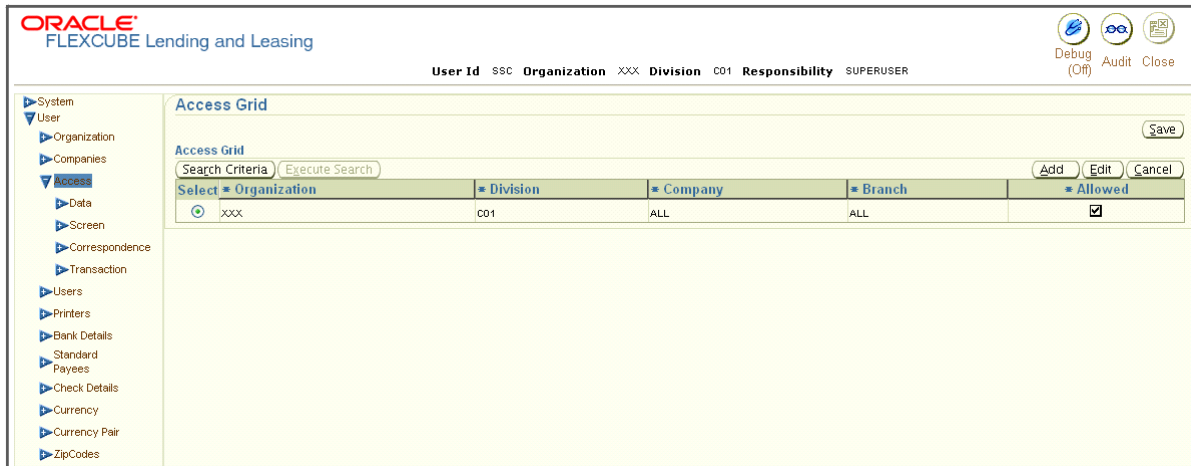
5   In the **Access Grid** section, select the record you want to work with.

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

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

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

6   In the **Access Grid** section, enter, view, or edit the following information:

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

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

Access link > Screen link

To set up the screen security

1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2 Click the **Administration** bar link.

3 In the Administration window's link bar, click the **User** drop-down link, then click **Access**.

4 Click the **Access** drop-down link, then click **Screen**.

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:	Do this:
Select	If selected, indicates that this is the current record.
Access Code	View the access code (display only).
Description	Enter the description of the access code (optional).
Type	Enter or view the type of security access definition (optional).
System Defined	If Yes is selected, the security access definition entry is system defined. If No is selected, the security access definition entry is manually defined.

| | Enabled | 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**.

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	If selected, indicates that this is the current record.
Code	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.

Access link > Transaction link

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

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

To set up the transaction

1   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 **Transaction**.

5   In the **Transaction** page's **Transaction Super Group** section, select the super group you want to work with.

6   In the **Transaction Codes** section, select the record you want to work with.

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

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

7   In the **Transaction Codes** section, view or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Code	Search for and view the transaction code you want to work with (display only).
Description	View the description for the transaction (display only).
Authorize	Select if you want the transaction to be verified by a second Oracle FLEXCUBE Lending and Leasing user on the Transaction Authorization form's Authorization page. In the Transaction User Access Definition section, use the Access Type to define the user type the authorization restriction applies to when entering the transaction. **Note**: If the Authorization check box is cleared, the existing transaction posting process on the Maintenance link on the Customer Service window will apply; the transaction will be posted and the authorization process is bypassed. For more information, please see the **Transaction Authorization (Maker-Checker)** chapter in the **Oracle FLEXCUBE Lending and Leasing User Guide**.
Enabled	If selected, indicates the transaction codes entry is enabled.

8   In the **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 changing an existing record, click **Edit**.

9   In the **Transaction User Access Definition** section, 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 in the Transaction Codes section based on the access type and value.
System Defined	If Yes is selected, the transaction user access definition entry is system defined. If No is selected, the transaction user access definition entry is manually defined.

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

Users link (Users page)

The Users page allows you to create and set up each Oracle FLEXCUBE Lending and Leasing user. In the User Definition section, you can assign a user an identification name and password to log on to Oracle FLEXCUBE Lending and Leasing. You can also assign the organization, division, and department where each user is located. Additional fields allow you to record information for contacting the user. You can also define the time frame within which a user has access to the system to ensure compliance to the company's schedule. This is a very useful feature to prevent logins during scheduled maintenance.

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

*   What menu items does the user have access to?
*   What transactions can the user perform on the Maintenance page on the Customer Service window?

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**.

4   In the Users page's User 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 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 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.

4   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.

5   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.

ORACLE
FLEXCUBE Lending and Leasing

Debug (Off) Audit Close

User Id SSC **Organization** XXX **Division** C-01 **Responsibility** SUPERUSER

- Queues Setup
- Origination
- CustomerService

Customer Service Queues

Check Criteria | Update Queue | Un-Assigned | Save

Customer Service

Search Criteria | Execute Search | Add | Edit | Cancel

Previous 1-10 of 29 ▾ Next 10

Select	* Queue Name	* Queue Description	* Account Condition	* Priority	* Company	* Branch	* Hard Assigned	* Enabled
◉	DELQ_DAYS_30+	DELINQUENCY QUEUE: DAYS MORE THAN 30	DELINQUENT	1	ALL	ALL	☐	☑	☑
○	ZYX325	ZYX325_TEST	LEGAL ACTION	1	PFR	HQ	☐	☑	☐
○	DELQ_DAYS_30_60	DELINQUENCY QUEUE BETWEEN 30 AND 60	DELINQUENT	1	ALL	ALL	☐	☑	☑
○	ATEST	ATEST	BANKRUPTCY	1	PFR	HQ	☐	☐	☐
○	TEST101	TEST101	DELINQUENT	1	PFR	HQ	☐	☐	☑
○	CLOSURE_TEST	CLOSURE	LEGAL ACTION	1	PFR	HQ	☐	☐	☑
○	ABCD	ABCDTEST	REPOSSESSION	1	PFR	HQ	☑	☐	☐
○	LPQ_TEST1	LPQ_TEST1	SCHEDULE FOR CHARGEOFF	1	ALL	ALL	☐	☑	☐
○	RENEWAL_PDC	REMINDER FOR RENEWAL OF EXHAUSTED PDC	PENDING PDC	1	ALL	ALL	☐	☑	☑
○	TIP	PAYOFF/TERMINATION IN PROGRESS QUEUE	PAYOFF/TERMINATION IN PROGRESS	1	ALL	ALL	☐	☑	☑

Previous 1-10 of 29 ▾ Next 10

| Selection Criteria | Sort | **Responsibilities and Users** | Node Assignments |

Responsibilities

Un-Assigned

Search Criteria | Execute Search | Add | Edit | Cancel

Select	* Responsibility	Enabled
◉	COLLECTOR	☑
○	COLLECTOR MANAGER	☑
○	COLLECTOR SUPERVISOR	☑
○	SUPERUSER	☑

Users

Un-Assigned

Search Criteria | Execute Search | Add | Edit | Cancel

Select	* User	Name	* # Assigned	* Hard Assigned	* Enabled
◉	DEMOCOLL	DEMO COLLECTOR	0	☑	☑
○	KALI	KALIDASAN R	0	☐	☑

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.

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 SPE-
                                    CIAL 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.

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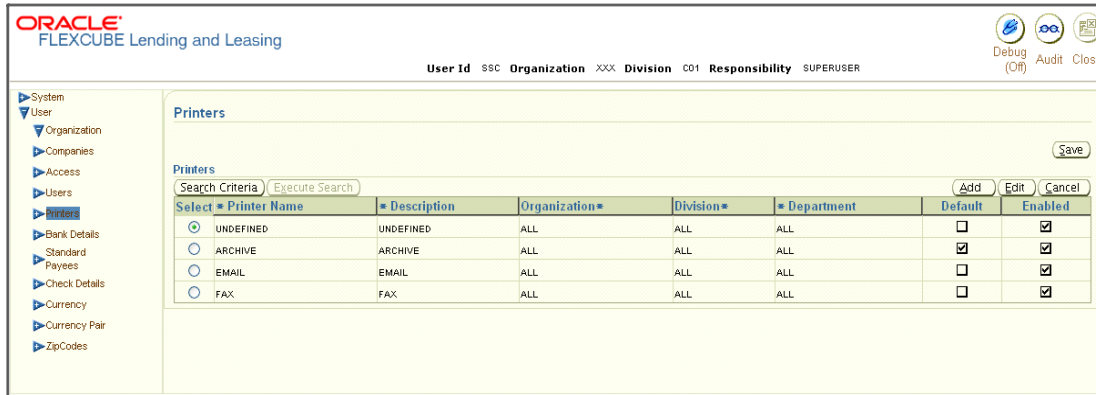
4   In the **Administration** page's **Printers** section, select the record you want to work with.

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.

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

Default Select to indicate that this printer is a default printer.

Enabled 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**.

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

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	If selected, indicates that this is the current record.
Code	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 UIX_HIDE_RESTRICTED_DATA 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.
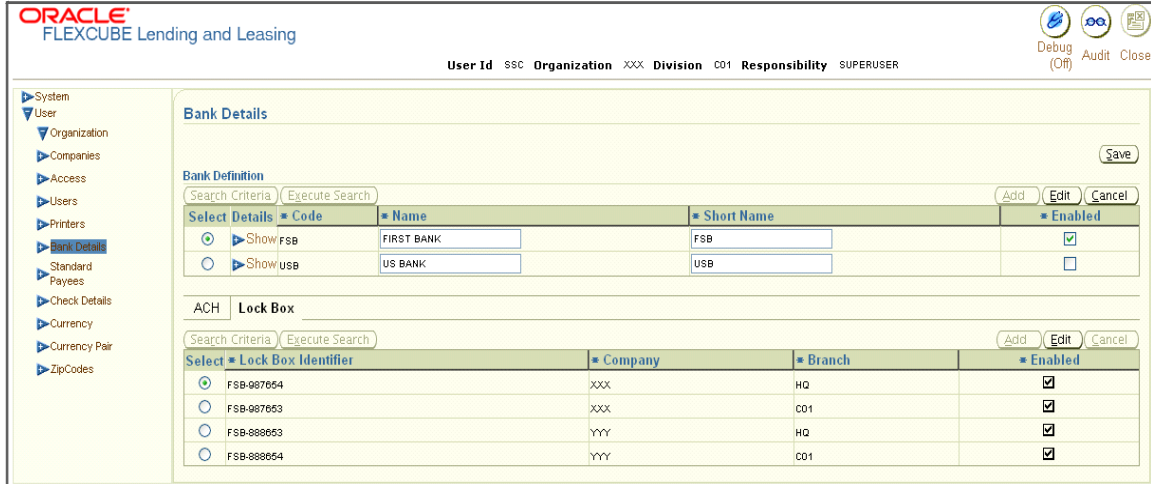
10 On the **Lock Box** sub page, select the record you want to work with.

   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.

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**.

4 On the **Standard Payees** page's **Payee 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 payee definition records.

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

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

5 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, XXXXX1234 (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**.

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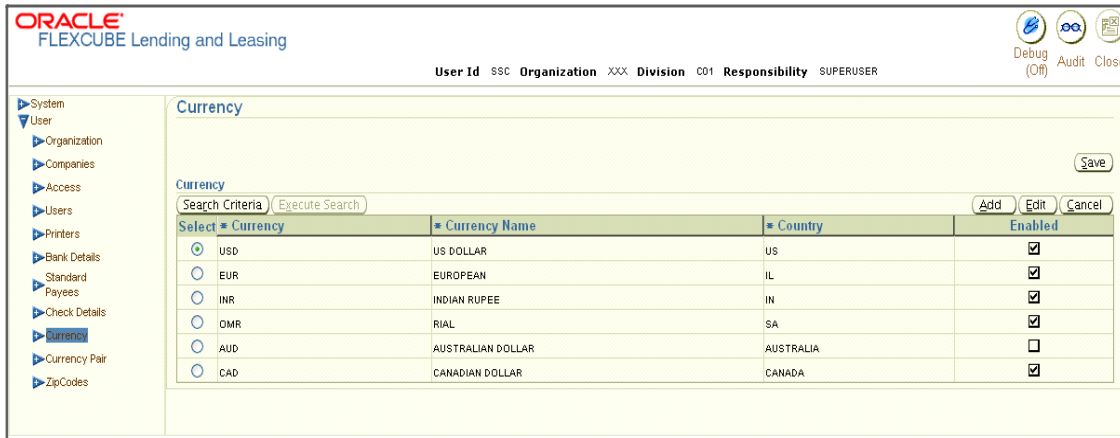
4   In the **Administration** page's **Currency** section, select the record you want to work with.

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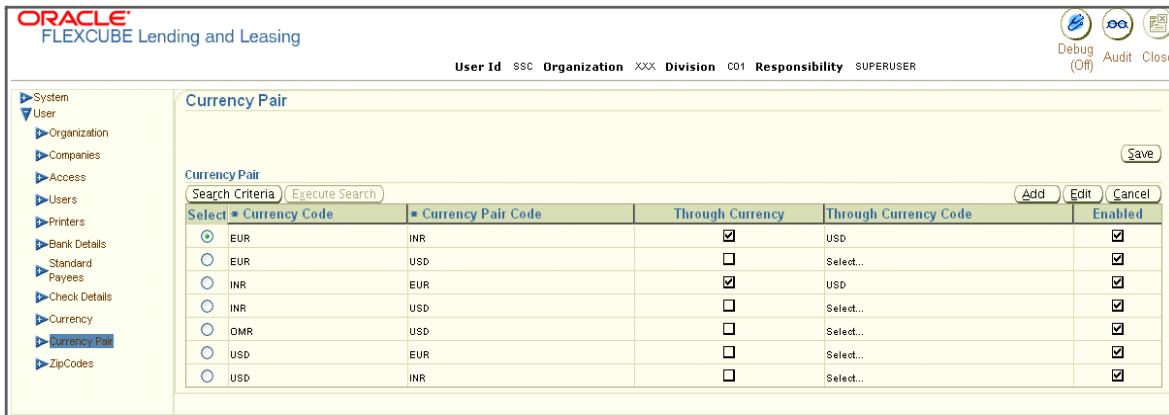
4   In the **Administration** page's **Currency Pair** section, select the record you want to work with and click **Show** in the **Details** column.

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

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

CHAPTER 3: 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)
- 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**.

4 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.

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**.

5 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).

6   In the **Batch Jobs** section, select the record you want to work with and click **Show** in the **Details** column.
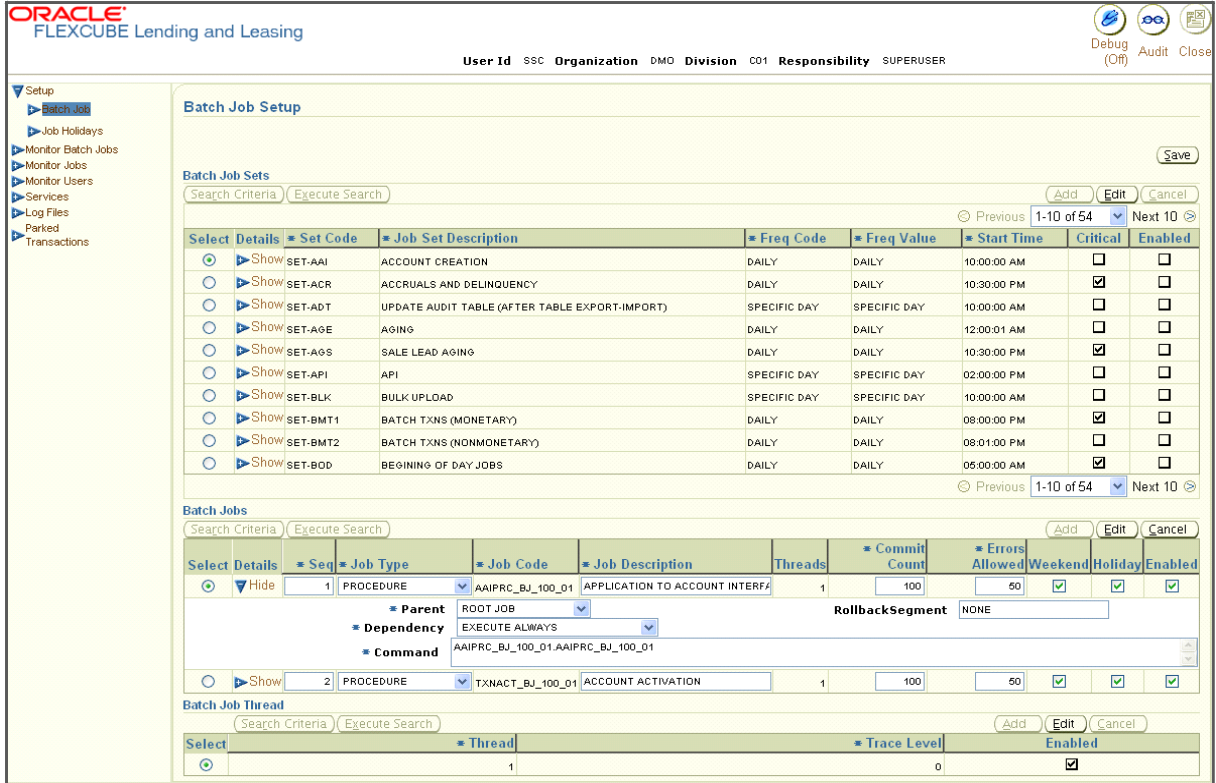
Note: If you choose, use **Search Criteria** to limit the display of batch job records.

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

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

7   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).

8 In the **Batch Job Thread** 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**.

9 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.

10 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**.

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**.

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

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

5   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.

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.

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**.

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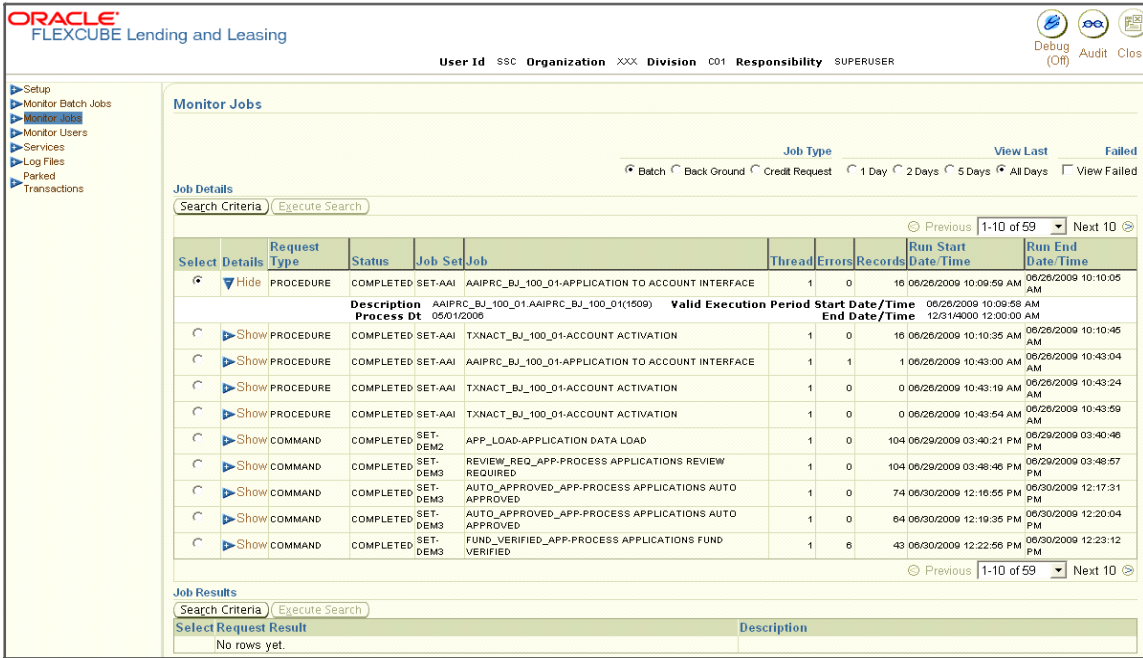
Note: If you choose, use **Search Criteria** to limit the display of batch detail records.

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**.

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:	View this:
Select	If selected, indicates this is the current record.
User Id	The user id.
User Name	The user name.
Details	The details.
Login Date and Time	The login date time for the user.
Logout Date and Time	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**.
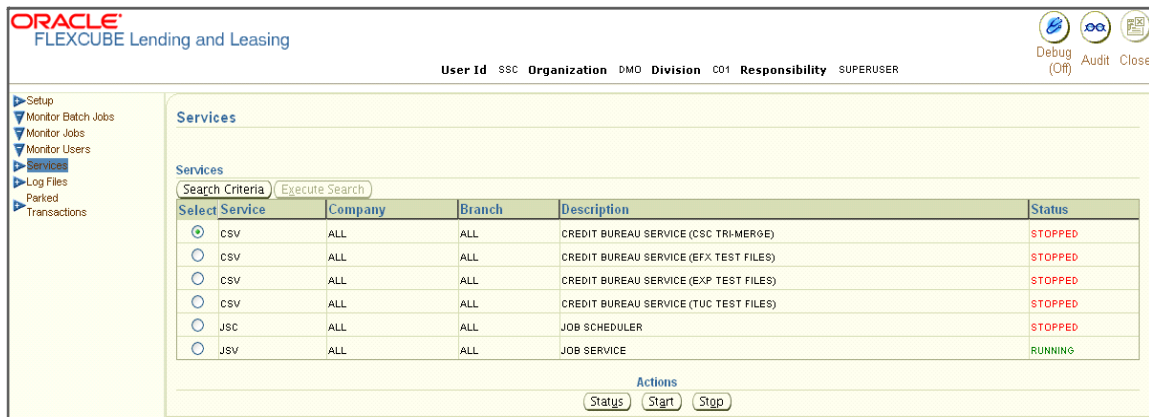
4 In the **Services** page's **Services** section, select the record you want to work with.

   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**.
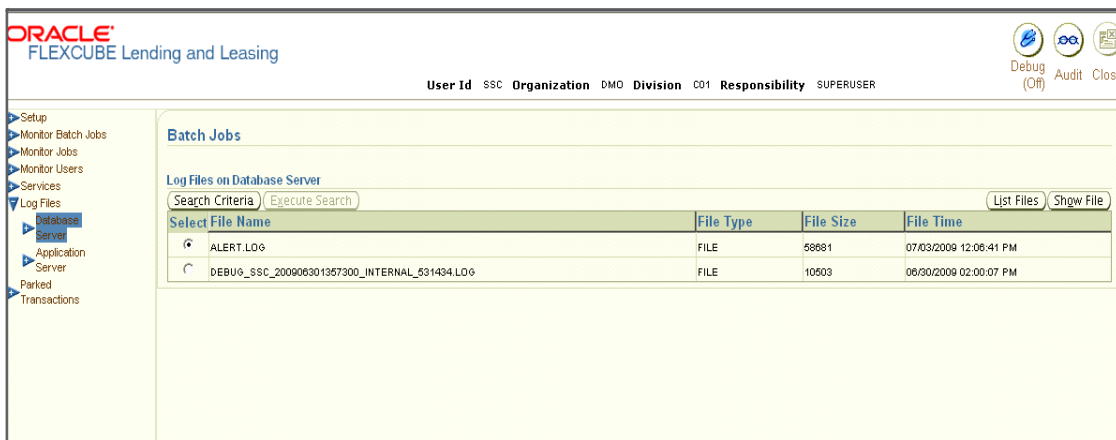
4   In the **Log Files on Database Server** section, click **List Files**.

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:	View this:
Select	If selected, indicates that this is the current record.
File Name	The name of the file.
File Type	The type of the file.
File Size	The size of the file.
File Time	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?"

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**.

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:	View this:
Select	If selected, indicates that this is the current record.
File Name	The name of the file.
File Type	The type of the file.
File Size	The size of the file.
File Time	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?"

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**.

Parked Transactions link (Parked Transactions page)

Transactions are posted while end of the day (EOD) batch job process running, it will receive the temporary status of HOLD. Once the batch process is finished, Oracle FLEX-CUBE Lending and Leasing posts the transactions on hold. These transactions can be thought of as "parked" transactions. They are waiting to be processed after the EOD batch process. The status of such transactions can be viewed on the Parked Transaction page.

To view parked transactions

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 Setup Module link bar, click **Parked Transactions**.
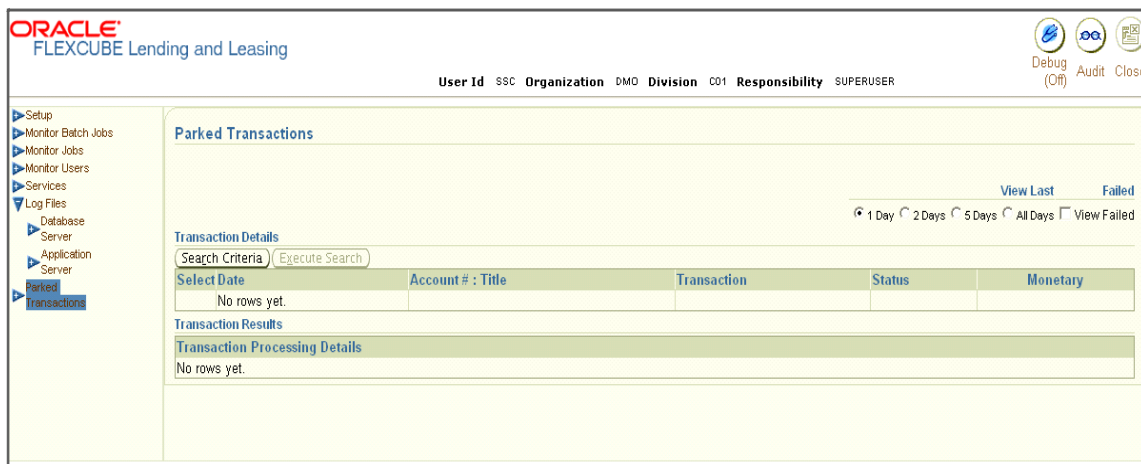
4   In the **Parked Transactions** page's **View Last** section, select the time frame of the contents of the **Transaction Details** section.

If you select:	Oracle FLEXCUBE Lending and Leasing displays:
1 Day	All parked transaction from the last one-day.
2 Days	All parked transaction from the last two days.
5 Days	All parked transaction from the five days.
All Days	All parked transactions.

5   If you select **View Failed** in the **Failed** section, Oracle FLEXCUBE Lending and Leasing displays the failed jobs of the time frame you have selected.

6   In the **Transaction Details** section, view the following information about the parked transactions meeting the criteria of the View Last and Failed sections and select the record you want to work with.

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

In this field:	View this:
Select	If selected, indicates that this is the current record.
Date	The transaction date.
Account #: Title	The account number and title.
Transaction	The transaction

Status	The status of the transaction
Monetary	If selected, indicates that this is a monetary transaction. If cleared, indicates that this is a non-monetary transaction.

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

CHAPTER 4: 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 lease 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:

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

Setup drop-down link

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

Setup link > Scoring Parameters link (Scoring Parameters page)

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

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

Behavior scoring

Behavior scoring examines the repayment trends during the life of the account and provides a current analysis of the customer. This logical and systematic method identifies which accounts are more likely to perform favorably versus accounts where poorer performance is probable. This is useful when determining which other line of credit products a customer may qualify for.

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

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	If selected, indicates this is the current record.
Parameter	Enter the name of the scoring parameter. Oracle Financial Services Software recommends entering a name that in some way reflects how the parameter is used; for example, use FICO_SCORE instead of PARAMETER_1. (required).
Description	Enter a description of the parameter. Again, enter a name that reflects how the parameter is used; for example, use FICO SCORE and WEIGHTED FICO SCORE instead of FICO SCORE NUMBER 1 and FICO SCORE NUMBER 2 (required).
Data Type	Select the data type of the scoring parameter being defined - this determines how Oracle FLEXCUBE Lending and Leasing handles the values. (While DATE and CHARACTER are available data types, generally only NUMBER should be used when defining a scoring parameter (required).
Scoring Type	Select the scoring type: CREDIT SCORING or BEHAVIORAL SCORING (required).
Enabled	Select to enable and indicate that the scoring parameter is available.

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

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

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

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

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

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

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

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

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

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

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:

$$interest\ rate = index\ rate + margin\ rate.$$

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

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

You can also record any index rate change on the Index Rates page. During nightly batch processing, all the 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**.

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**.

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 5: 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
- Scoring
- Fees
- Checklists
- Spreads
- Statements
- Letters

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**.

4   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**.

5   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).
Description	Enter the description of the product; for example, LINE UNSECURED, LINE HE. (This is the product description as it appears throughout FLEXCUBE) (required).
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.)
Enabled	Select to activate the product.
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 Leasing 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 > 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 FLEX-CUBE 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.

5   On the **Scoring Models** page **Scoring Models** section, select the record you want to work with and click **Show** in the **Details** column.
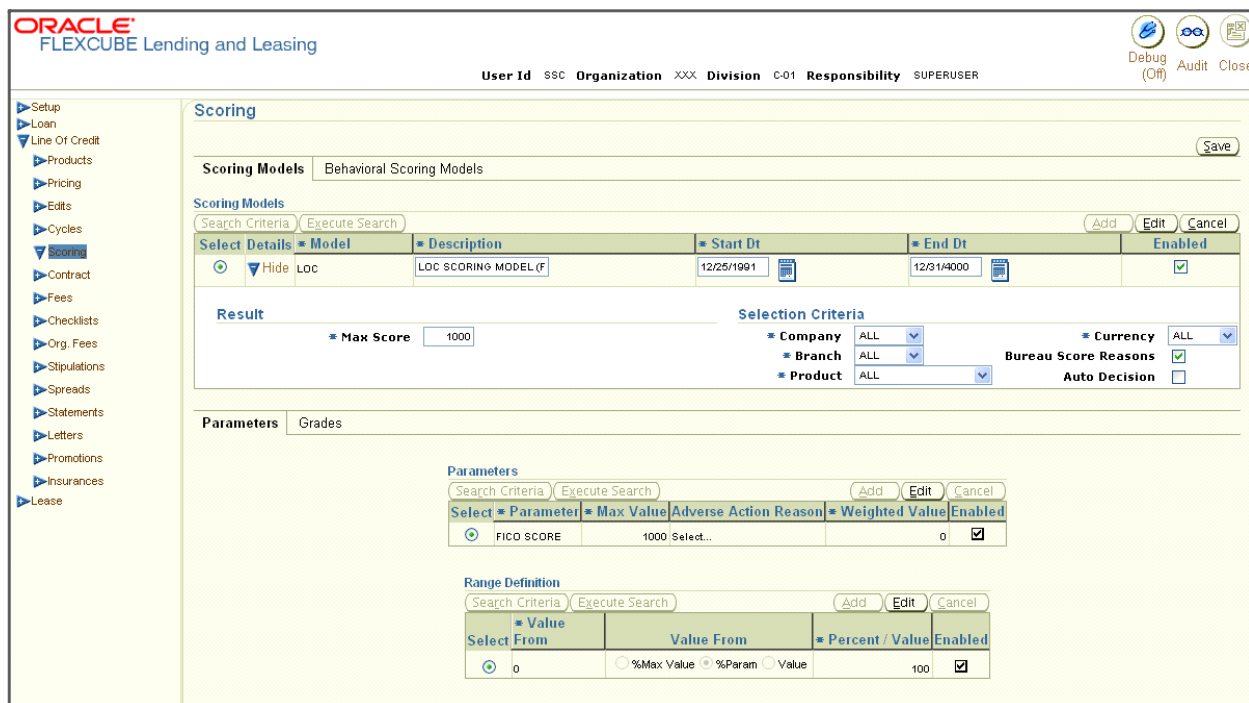
Note: If you choose, use **Search Criteria** to limit the display of scoring model records.

- 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	If selected, indicates this is the current record.
Parameter	Select the parameter from the field (required).
Max Value	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 > Scoring tab (Behavioral Scoring Models page)

Behavior scoring examines the repayment trends during the life of the account and provides a current analysis of the customer. This logical and systematic method identifies which accounts are more likely to perform favorably versus accounts where poorer performance is probable. This is useful when determining which other line of credit products a customer may qualify for.

This information appears on the Customer Service window's Account Details page in the Activities section Behavior Score field.

The Behavioral Scoring Models page allows you to setup individual and multiple behavior scoring models. Completing the Behavioral Scoring Models page is similar to completing the existing Scoring Models page, although new parameters have been added for behavioral scoring. You can define multiple behavior scoring models and depending upon the market situation and customer account behavior, enable only the models you want Oracle FLEXCUBE Lending and Leasing to use.

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

To set up the behavioral scoring models

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 **Behavioral Scoring Models** tab.

5   In the **Behavioral Scoring Models** page's **Behavioral 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 **Behavioral Scoring Models** section, complete the following fields:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Model	Enter the model for the behavior score (required).
Description	Enter the description of the model (required).
Start Dt	Enter the start date for the behavior scoring model (required).
End Dt	Enter the end date for the behavior scoring model (required).
Enabled	Select to enable the scoring model.
Selection Criteria section	
Max Score	Enter the maximum score value for the behavior score. (This is normally the sum of the Max Value fields within the scoring parameters.) (required).
Company	Select the company which uses this behavior score. This may be ALL or a specific company [PTC_COMPANY] (required
Branch	Select the branch corresponding to the company. This may be ALL or a specific branch [PCB_BRANCH]. This must be ALL if in the Company field you selected ALL) (required).

Product	Enter the product to which the behavior score applies. This may be ALL or a specific product (required).
Currency	Enter the currency to which the behavior score applies. This may be ALL or a specific currency (required).

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

Line of Credit link > Scoring link > Behavioral 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** sub page's **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   On the **Parameters** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Parameter	Select the parameter from the field (required).

| Max Value | Enter the maximum value allowed for the selected parameter (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.
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 > 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 Account 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**.
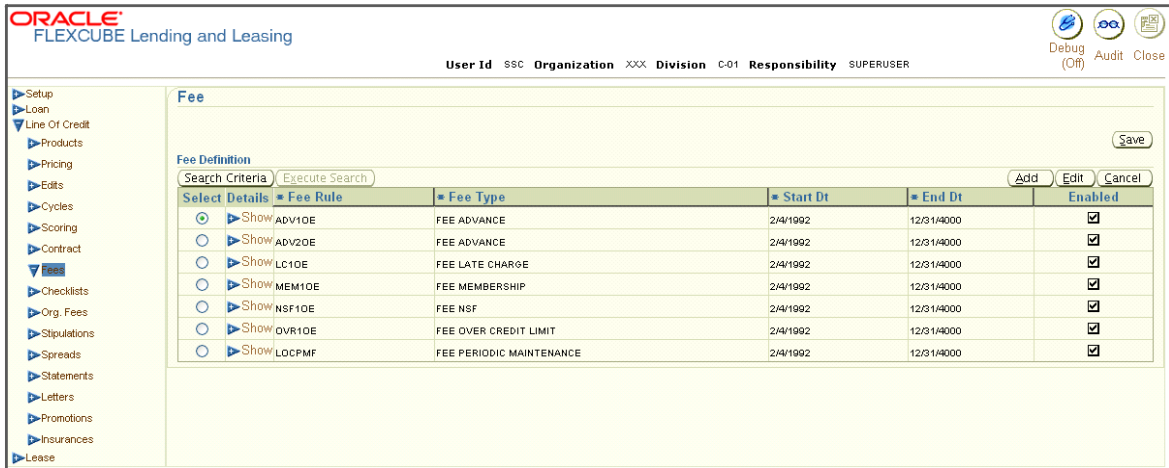
4 On the **Fee** page's **Fee Definition** section, select the record you want to work with and click **Show** in the **Details** column.
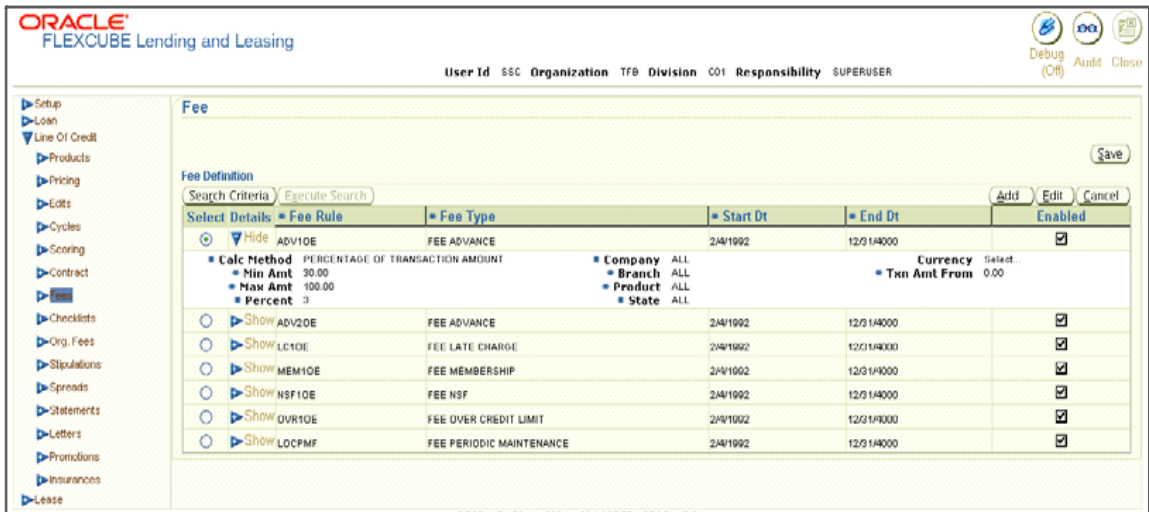
Note: If you choose, use **Search Criteria** to limit the display of fee definition records.

• 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	If selected, indicates that this is the current record.
Fee Rule	Enter the fee rule used to identify the particular fee definition (required).
Fee Type	Select the fee type (required).
Start Dt	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 FLEX-CUBE 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
- Account state

To set up the checklists

1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2 Click the **Products** bar link.

3 In the Products Setup link bar, click the **Line of Credit** drop-down link, then click **Checklists**.

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).
	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 checklist type where ALL is the value in these fields.
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 > 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**.

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	If selected, indicates this is the current record.
Spread	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	If selected, indicates this is the current record.
Balance Type	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.
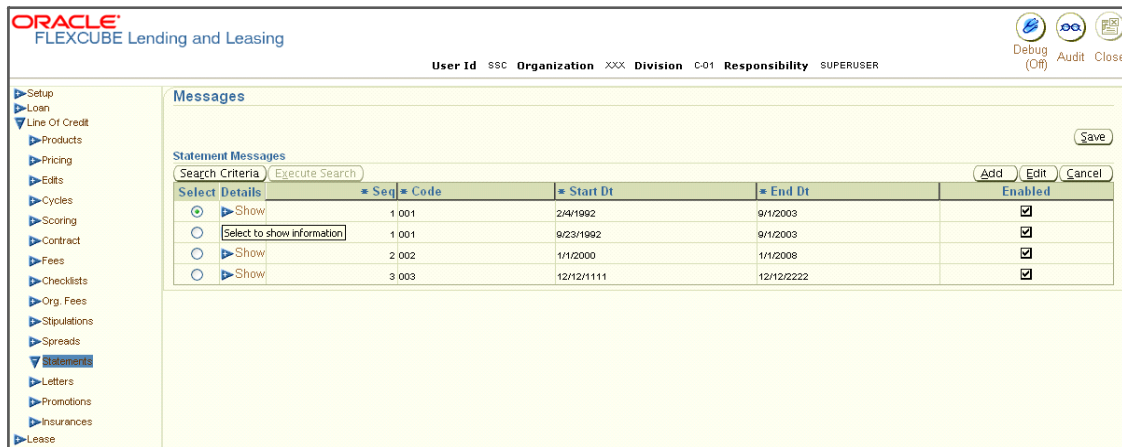
Line of Credit link > Statements link (Messages page)

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

Oracle FLEXCUBE Lending and Leasing inserts the message in the Text field into the statement file produced during the nightly batch job for the appropriate consumers.

To set up the messages

1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2 Click the **Products** bar link.

3 In the Products Setup link bar, click the **Line of Credit** drop-down link, then click **Statements**.

4 On the **Message**s page's **Statement Messages** section, select the record you want to

work with and click **Show** in the **Details** column.
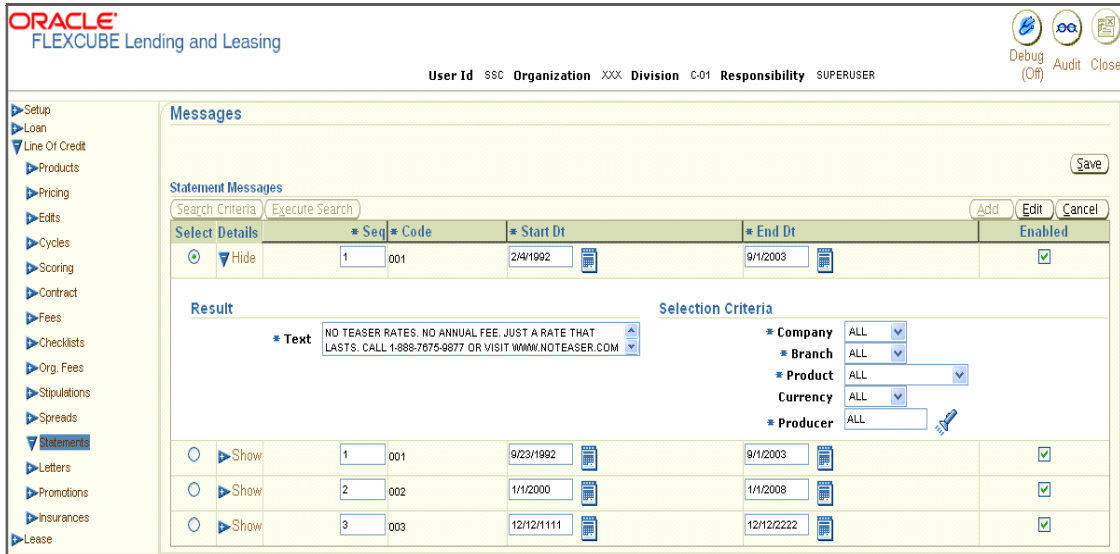
Note: If you choose, use **Search Criteria** to limit the display of statement messages records.

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

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

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

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Seq	Enter the sort sequence of how the statement message should be printed (required).
Code	Enter the message code identifying the statement message (required).
Start Dt	Enter the first date the statement message is available (required).
End Dt	Enter the last date the statement message is available (required).
Enabled	Select to enable the message.
Result section	
Text	Enter the text of the statement message (required).
Selection Criteria section	
Company	Select the company for the statement message. This may be ALL or a specific company (required).
Branch	Select the branch within the company for the statement message. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL (required).
Product	Select the product for which this statement message will be used. This may be ALL or a specific product (required).

| **Currency** | Select the currency for the statement message. This may be ALL or a specific currency (required). |
| **Producer** | Select the producer for the statement message. This may be ALL or a specific producer. The available values come from a validated field based on the Pro Group and Pro Type (required). |

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

1   Company
2   Branch
3   Product
4   Producer

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

6   Click **Save** on the Messages page.

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 account 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 collection letters when an account becomes delinquent.

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

Type of letter:	Definition:
ACCOUNT STATEMENT	Generated when account is to receive a billing statement (this time is defined in contract setup). Letter is sent to customer.
COLLECTION LETTER 1	Generated when an account becomes delinquent. This is the first dunning letter sent to the customer.
COLLECTION LETTER 2	Generated when an account remains in delinquency for an extended period. This is the second dunning letter sent to the customer.
COLLECTION LETTER 3	Generated when an account remains in delinquency for an extended period, even after having received previous notices. This is the final dunning letter sent to the customer.
PAID IN FULL LETTER	Generated in nightly batch jobs when the account pays off. This letter is sent to the customer.
PAYOFF QUOTE LETTER	Generated when a payoff quote is created for an account. This letter is sent to the customer.
STATEMENT PAST MATURITY	Generated when an accounts are matured but unpaid. This letter is sent to the account holders as a reminder to make their payments.

When Oracle FLEXCUBE Lending and Leasing generates letters, it searches the 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 account value or ALL for all other criteria.
Exact matches for each field are given a higher weight than matches to ALL.

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

1   Company
2   Branch
3   Product
4   State
5   Channel

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

To set up the 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**.

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.

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.
Result section	
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).
Selection Criteria section	
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.

CHAPTER 6: GENERAL LEDGER SETUP

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

This chapter explains the General Ledger form - the Oracle FLEXCUBE Lending and Leasing interface that enables you to:

*   Map Oracle FLEXCUBE Lending and Leasing transaction to your GL transactions.
*   Define the requirements for header and derived segments

Note: Oracle FLEXCUBE Lending and Leasing supports the bulk uploading of general ledger setup data. This enables you to upload multiple setup data, avoid reentering setup data, and more importantly, reduce data entry mistakes. 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.

Accounting Company definition

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

On the Setup window's Administration page, the General Ledger sections GL Setup link opens pages contain General Ledge setup data that needs to be set up in Oracle FLEXCUBE Lending and Leasing to export transactions to the user's general ledger application.

The General Ledge Setup window's link bar contains the following:

*   Translation Definition
*   Attribute Definitions
*   Transaction Definition
*   Transaction Links

Setup link > Translation Definition link (Translation Definitions page)

Oracle FLEXCUBE Lending and Leasing uses segments to create the complete GL account to which the amount is to be posted. The defined segments are linked together to create the GL account. One of the segments is bound to be the natural account. The other segments could be direct values (like the natural account) or derived values.

GL segment values are defined on the Translation Definition page.

To view the Translation Definition page

1. On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2. Click the **General Ledger** bar link.

3. In the General Ledger Setup link bar, click the **Setup** drop-down link, then click **Translation Definition**.

4. In the **Translation Definitions** page's **Company** section, select the portfolio company you want to work with.

5. In the **Segment Definitions** section, select the record you want to work with.

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

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

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

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

In this field:	Do this:
Segment #	Select the segment number. Oracle FLEXCUBE Lending and Leasing can support up to 10 segments. Valid values range from 01 to 10 (required).
Source	Enter the Source to record a "direct value" or "translated value." **Direct Value**: In case the segment value is not a derived value (more on derived segments later), the Source field contains the same value as the "Translated Value" field. This would contain a list of all the valid values for each segment (for example, GL account number). **Translated Value**: In case the segment value is a derived value, the Source field is used to store the value of the condition string that will be applicable for the particular segment. For example, if the value 02 value in the **Segment #** field is derived using the branch of the customer as a source criteria, then the entry would read as: Segment #: 02 Source: CB-001 Translated Value: HQ Description: HEADQUARTERS Therefore, for all accounts in branch CB-001 for segment 02, the translated value of HQ will be used in the GL account number (required). **CAUTION**: Use of derived value segment requires additional programming by SSC. You should not add derived value segments without consulting SSC.
Translated Value	Enter the actual segment value. All valid segment values for all segments are defined here (required).
Description	Enter the description of the segment (required).

7   Click **Save** on the Translation Definitions page.

Setup link > Attribute Definitions link (Attribute Definitions page)

The General Ledger interface uses two types of segments:

• Header segment types
• Detail segment types

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

Header segment types

The header segment types are the account attributes used as selection criteria to map a transaction to GL segments. Oracle FLEXCUBE Lending and Leasing supports ten header segments. Four of these are predefined. The four predefined segments are:

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

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

You define up to six more header segments. The Attributes Definitions page records the header segments. A header segment must be an account attribute.

Detail segment types

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

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

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

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

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

To view the Attribute Definitions page

1   On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2   Click the **General Ledger** bar link.

3   In the General Ledger Setup link bar, click the **Setup** drop-down link, then click **Attribute Definitions**.

4   In the **Attribute Definitions** page's **Company** section, select the portfolio company you want to work with.

5   In the **Attribute Definitions** section, select the record you want to work with.

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

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

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

6   In the **Attribute Definitions** section, enter, view, or edit the following information:

In this field:	View this:
Segment Type	Select the segment type (required).
Segment #	Select the segment number (required).
Description	Enter the segment description (required).

7   Click **Save** on the Attribute Definitions page.

Setup link > Transaction Definition tab (Transaction Definition page)

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

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

To view the Transaction Definition page

1   On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2   Click the **General Ledger** bar link.

3   In the General Ledger Setup link bar, click the **Setup** drop-down link, then click **Transaction Definition**.

4   In the **Transaction Definition** page's **Company** section, select the portfolio company you want to work with.

5   In the **GL Transactions** section, select the record you want to work with and click **Show** in the **Details** column.
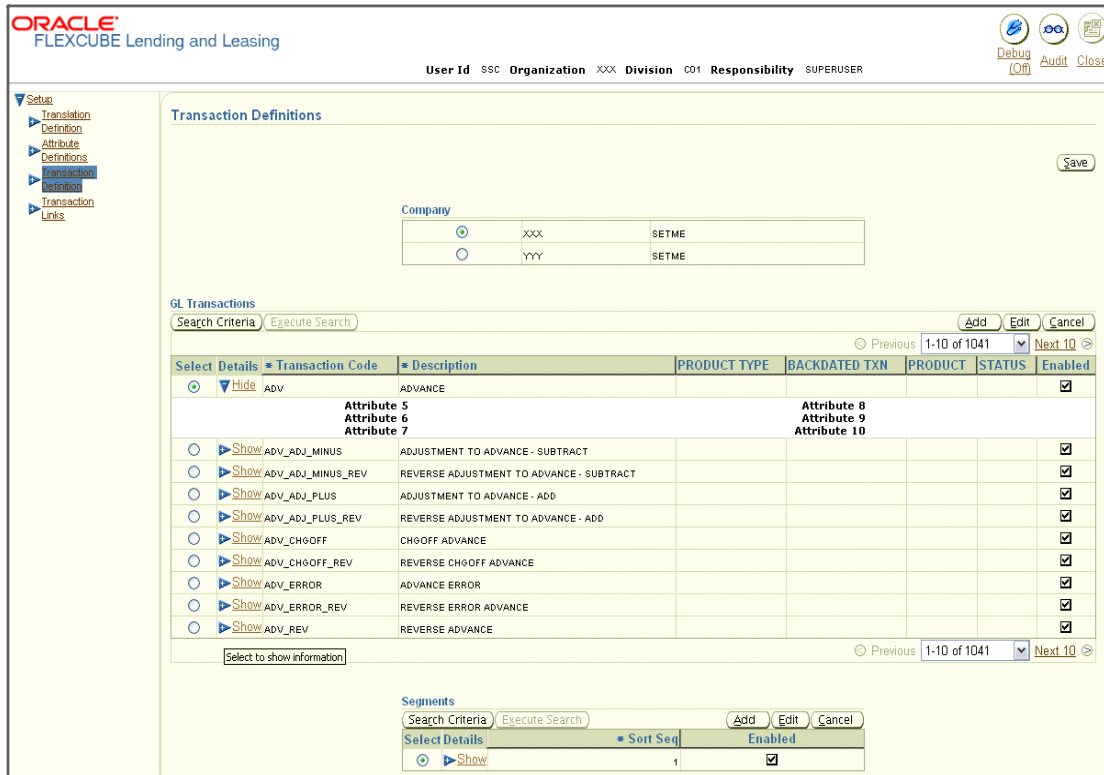
Note: If you choose, use **Search Criteria** to limit the display of GL transaction records.

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

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

6   In the **GL Transactions** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Transaction Code	Enter unique GL transaction code (required).
Description	Enter description for the GL transaction (required).
PRODUCT TYPE	Enter the product type.
BACKDATED TXN	Enter the back dated transactions.
PRODUCT	Enter the product.
STATUS	Enter the status.
Enabled	Select to enable the transaction.
Attribute 5	Enter the header attribute 5.
Attribute 6	Enter the header attribute 6.
Attribute 7	Enter the header attribute 7.
Attribute 8	Enter the header attribute 8.
Attribute 9	Enter the header attribute 9.
Attribute 10	Enter the header attribute 10.

7   In the **Segments** 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 segment records.

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

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

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

In this field:	Do this:
Sort Seq	Enter the sort sequence (optional).
Enabled	Select to enable the segment.
Debit section	
ACC #	Select the segment value (optional).
Description	View the segment description (display only).
Branch	Select the segment value (optional).
Description	View the segment description (display only).
Segment #3	Select the segment value (optional).
Description	View the segment description (display only).
Segment #4	Select the segment value (optional).
Description	View the segment description (display only).
Segment #5	Select the segment value (optional).
Description	View the segment description (display only).
Segment #6	Select the segment value (optional).
Description	View the segment description (display only).
Segment #7	Select the segment value (optional).
Description	View the segment description (display only).
Segment #8	Select the segment value (optional).
Description	View the segment description (display only).
Segment #9	Select the segment value (optional).
Description	View the segment description (display only).
Segment #10	Select the segment value (optional).
Credit section	
ACC #	Select the segment value (optional).
Description	View the segment description (display only).
Branch	Select the segment value (optional).
Description	View the segment description (display only).
Segment #3	Select the segment value (optional).
Description	View the segment description (display only).
Segment #4	Select the segment value (optional).
Description	View the segment description (display only).
Segment #5	Select the segment value (optional).
Description	View the segment description (display only).
Segment #6	Select the segment value (optional).
Description	View the segment description (display only).
Segment #7	Select the segment value (optional).
Description	View the segment description (display only).
Segment #8	Select the segment value (optional).
Description	View the segment description (display only).
Segment #9	Select the segment value (optional).
Description	View the segment description (display only).

| Segment #10 | Select the segment value (optional). |

9   Click **Save** on the Transaction Definitions page.

As mentioned in the **Attributes Definitions page** section, Oracle FLEXCUBE Lending and Leasing can support up to 10 header segments.

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

Entering DERIVED in the Segment Number field instructs Oracle FLEXCUBE Lending and Leasing to look for the derived value from the segments defined in the Segments Definition section on the Translation Definition page.

Let's take an example:

Company:	ABC BANK
Transaction Code:	ADV
Description:	ADVANCE
Product Type:	FUNDING TRANSACTION
Branch:	CB-001
Segment #1:	200000
Segment #2:	DERIVED

Let's assume segment #2 is derived from the branch where the account belongs. While calculating the account number, Oracle FLEXCUBE Lending and Leasing interprets segment #2 as follows:
Oracle FLEXCUBE Lending and Leasing will look for a segment value for segment #2 for the account in question using the branch of the account (CB-001). It will use the segment value it finds, say HQ. This will be segment value for segment #2.

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

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

"Best Match Feature" for General Ledger (GL) Transactions

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

Example

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

GL Transactions section

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

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

Setup link > Transaction Links tab (Transaction Links page)

Oracle FLEXCUBE Lending and Leasing enables you to map the various Oracle FLEX-CUBE Lending and Leasing transactions to your General Ledger transaction types with the Transaction Links page. The list of transactions available in the Transaction Code will be derived from the transactions setup on the Transaction Definition page.

To view the Transaction Links page

1   On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2   Click the **General Ledger** bar link.

3   In the General Ledger Setup link bar, click the **Setup** drop-down link, then click **Transaction Links**.

4   In the **Transaction Links** page's **Company** section, select the portfolio company you want to work with.

5   In the **Transactions** 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 link records.

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

6   In the **Transaction Links** section, enter or view the following information:

In this field:	Do this:
Transaction Code	Select the transaction code (required).
Description	View the transaction description (display only).
GL Transaction Code	Select the corresponding GL transaction code (required).

| Description | View the GL transaction description (display only). |

7 Click **Save** on the Transaction Links page.

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

You could also have one Oracle FLEXCUBE Lending and Leasing transaction linked to more than one GL transaction. Oracle FLEXCUBE Lending and Leasing will use the setup on the header segments to identify the correct GL transaction setup to use.

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

CHAPTER 7: 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**.

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**.

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 ElementsPRIM_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**.

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**.

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

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

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

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

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

In this field:	Do this:
Select	If selected, indicates this is the current record.
Code	Enter the document code to define the name for the new document (required).
Description	Enter the document description for the new document. This entry appears in the **Correspondence** section on the Request page when you generate an ad hoc correspondence (required).

File Name	Enter the document file name for the resulting file (Word or XFDF document) (required).
Level0 Type	Select the level0 type (required).
E-form Source	Select the element e-form source (required).
Product	Select the document product (required).
Source	Select the document source type (required).
Enabled	Select to enable the document definition.

The Elements sub page records the Oracle FLEXCUBE Lending and Leasing account information that appears in the ad hoc correspondence.

6 In the **Elements** sub page's **Document Elements** section, select the record you want to work with.

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

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

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

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

In this field:	Do this:
Select	If selected, indicates this is the current record.
Seq	Enter the sequence number to order the document elements (required).
Type	Select element type from the following (required): S *System-defined*. If you select S, the value is supplied by Oracle FLEXCUBE Lending and Leasing and cannot be changed in the Correspondence Request page. C *Constant.* UD *User Defined Element*. If you select UD, you can choose the value and change it in the Correspondence Request screen. UC *User Defined Constant*. If you choose UC, you can choose the value, but you cannot change it in the Correspondence Request screen. T *Translated Element*. 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
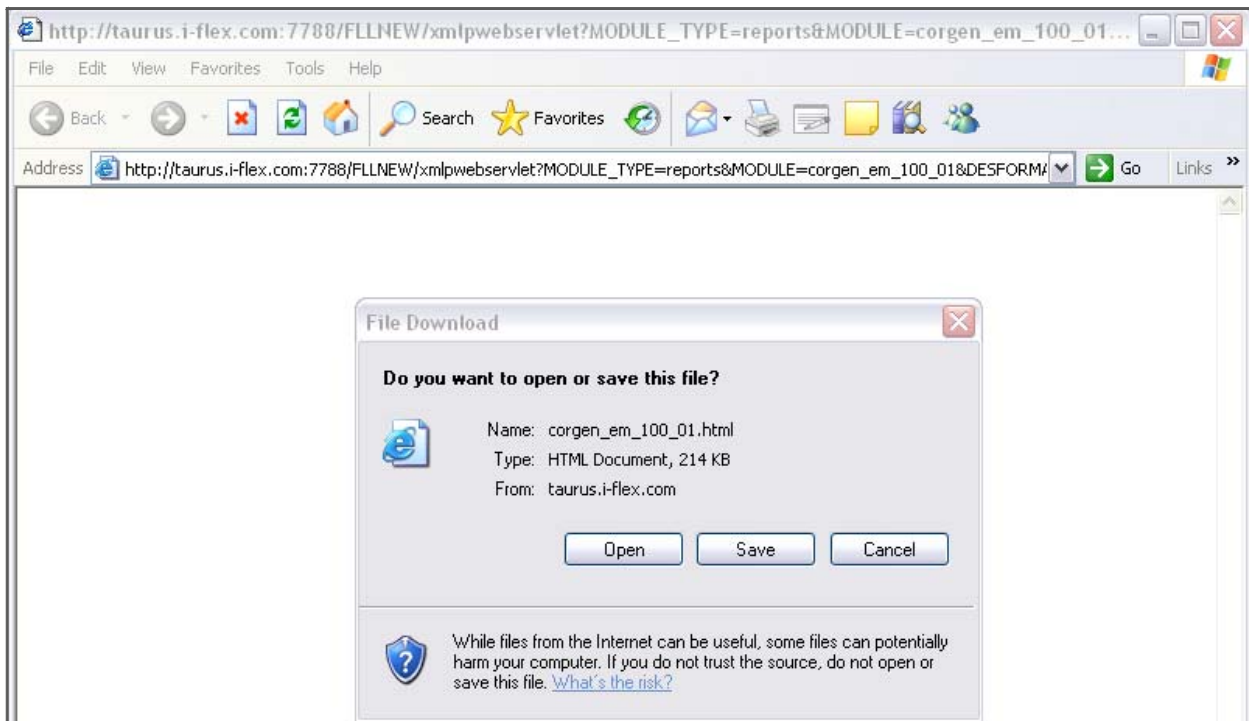
1   On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

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**.

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.
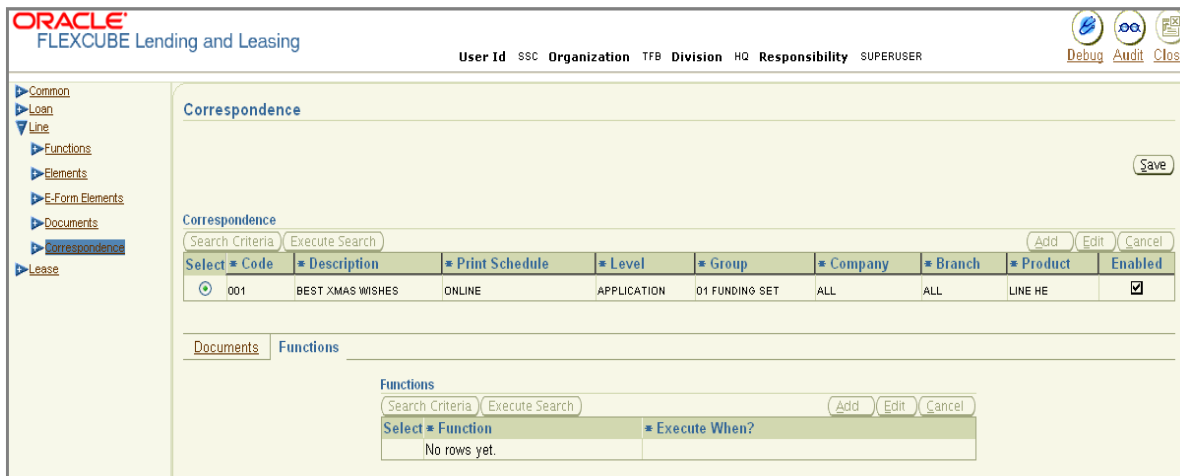
12 In the **Functions** sub page, select the record you want to work with.

   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 8: 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.

When the credit application is approved and funded, Oracle FLEXCUBE Lending and Leasing associates the account with the producer.

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.

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.

In working with the Producer Setup window, you will primarily use the Payment Details, Compensation, Subvention, Transactions, Tracking Attributes, Statements, 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).

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**.

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 Oracle FLEXCUBE Lending and Leasing 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 and click **Show** in the **Details** column.

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),
Sales Agent	Select the sales agent associated with this producer (required).
Underwriter	Select the default underwriter assigned to this producer.
	Note: Only users with a responsibility for an UNDER-WRITER 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).

<u>Address section</u>

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.

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:
Producer Payment Details section	
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.

Compensation Plan sub page

The Compensation Plan sub page displays information related to compensation and chargeback for the producer. It displays summaries as well account level information. The data is gathered from accounts in the Oracle FLEXCUBE Lending and Leasing system that are approved and funded.

To view the Compensation Plan 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 **Compensation** sub tab.

6   On the **Compensation** sub page's **Compensation Plan** section select the record you want to work with and click **Show** in the **Details** column.

Compensation Reserve Balance

Reserve Amt Open		Reserve Amt Added		Holdback Amount		Amt Due
$0.00	+	$0.00	-	$0.00	=	$0.00

Compensation Plan

Select	Details	Account/Application	Compensation Plan	Upfront Amt	Remaining Amount	Total Amt
⊙	▼Hide 20060200010403-BBOTTLEBRUSH GEORGE / BETH		AS EARNED BUY RATE SPREAD 10 % UPFRONT	$49.68	$447.08	$496.76

Compensation Plan Details

Spread Formula	BUY RATE SPREAD	Addl Factor	100.0000	Flat Amt	$0.00
Buy Rate	8.9900	Max Spread	3.0000	Payment Method	AS EARNED(ONLY FOR PC LOANS)
Buy Rent Factor	0.000000	Max Markup	0.000000	Calculation method	SPREAD BASE FORMULA
Factor	100.0000	Upfront %	10.0000		

Chargeback Methods

Paid Calculation Method	PERCENTAGE
Paid %	100.0000
Paid Basis	TERM
Paid Term	12
Paid Days	0
Chargeoff Calculation Method	PERCENTAGE
Chargeoff %	100.0000
Chargeoff Basis	TERM
Chargeoff Term	24
Chargeoff Days	0

Compensation/Chargeback Amounts

Compensation Earned	$0.00
Interest Earned	$0.00
Compensation Paid	$0.00
Compensation Writeoff	$49.68
Chargeback Amount	$0.00
Last Pmt Dt	02/10/2006
Next pmt Dt	11/30/2006

Select	Details	Account/Application	Compensation Plan	Upfront Amt	Remaining Amount	Total Amt
○	▶Show 20060300010444-BBOTTLEBRUSH GEORGE / BETH		UPFRONT FLAT AMT $500	$500.00	$0.00	$500.00
○	▶Show 20060100010975-YYELLOWWOOD LOUISE / MARTY		UPFRONT BUY RATE SPREAD CHBK - EARNED	$93.25	$0.00	$93.25
○	▶Show 20060400011011-YYELLOWWOOD LOUISE / MARTY		UPFRONT BUY RATE SPREAD CHBK - PERCENTAGE	$202.28	$0.00	$202.28

7   On the **Compensation Plan** sub page, view the following display only information:

In this field:	View this:
Compensation Reserve Balance section	
Reserve Amt Open	The open reserve amount.
Reserve Amt Added	The amount added to the reserve amount.
Holdback Amt	The amount held back from the reserve amount.
Amt Due	The reserve amount due.
Select	If selected, indicates this is the current record.
Account	The account number and title.
Compensation Plan	The compensation plan.
Upfront Amt	The upfront compensation amount.
Remaining Amount	The remaining compensation amount.
Total Amount	The total compensation amount.
Compensation Plan Details section	
Spread Formula	The compensation spread formula.
Buy Rate	The buy rate.
Buy Rent Factor	The buy rent factor.
Factor	The compensation factor.
Addl Factor	The additional compensation factor.
Max Spread	The maximum spread.
Max Markup	The maximum markup.
Upfront%	The compensation upfront percentage.
Flat Amount	The flat compensation amount.
Payment Method	The compensation payment method.
Calculation Method	The compensation calculation method.
Chargeback Methods Paid section	

Paid Calculation Method	The chargeback calculation method in case of early pay-off.
Paid%	The chargeback percentage in case of early payoffs.
Paid Basis	The chargeback basis in case of early payoff.
Paid Term	The term in case of early payoff.
Paid Days	The days in case of early payoff.
Chargeoff Calculation Method	The chargeback calculation method in case of chargeoffs.
Chargeoff%	The chargeback percentage in case of chargeoffs.
Chargeoff Basis	The chargeback basis in case of chargeoffs.
Chargeoff Term	The term in case of chargeoffs.
Chargeoff Days	The days in case of chargeoffs.

Compensation/Chargeback Amt section

Compensation Earned	The compensation earned.
Interest Earned	The interest earned.
Compensation Paid	The compensation paid.
Compensation Writeoff	The compensation writeoff.
Chargeback Amount	The chargeback amount.
Last Pmt Dt	The last compensation payment date.
Next Pmt Dt	The next compensation payment date.

Subvention sub page

The Subvention sub page displays information related to subvention for the producer, such as subvention participation, subvention receivables, and subvention details.

To complete the Subvention sub page

1   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 **Subvention** sub tab.

6   On the **Subvention** sub page's **Subvention Participation** section, view or edit the following information:

•   If you are editing an existing record, click **Edit**.

In this field:	Do this:
Subvention Participant	Select if the producer is a subvention participant.
Collection Type	Select the collection type: STATEMENT or INTRA COMPANY ENTRY. STATEMENT – The producer will receive the statement at a set frequency and make the payment through check or ACH. INTRA COMPANY ENTRY – The producer will receive the statement at a set frequency but no payment is due. If the manual indicator for INTRA COMPANY transaction is set to No, Oracle FLEXCUBE Lending and Leasing automatically posts an intra-company entry transaction to net out the outstanding receivable when a statement is generated (required).
Collection Frequency	Select the collection frequency (required).
Refund Disbursement	Select the refund disbursement method. If you select: ADJUSTED TO RECEIVABLE – The refund amount will be netted to any outstanding receivable.

PAYABLE TO PRODUCER – The refund will not be adjusted against any outstanding receivable and this amount needs to be paid to the producer through check or ACH (required).

<u>Subvention Receivables section</u>

Receivable Amt (Open)	The opening balance of the outstanding receivable amount for the current statement period (display only).
Receivable Amt (Current)	The receivable amount added during the current statement period (display only).
Received Amt	The payments received from producers during the current statement period (display only).
Netted Refund Amt	The refunds processed during the current statement period. Oracle FLEXCUBE Lending and Leasing completes this field only when the Refund Disbursement Method field is ADJUSTED TO RECEIVABLE (display only).
Net Receivable Amt	The net outstanding receivable amount for the current statement period (display only).
Payable Refund Amt	The refunds processed during the current statement period. Oracle FLEXCUBE Lending and Leasing completes this field only when the Refund Disbursement Method field is PAYABLE TO PRODUCER (display only).

<u>Subvention section</u>

Select	If selected, indicates this is the current record.
Account	The account (display only).
Subvention Plan	The subvention plan description (display only).
Sub Plan	The subvention sub plan description (display only).
Subvention Type	The subvention type (display only).
Collection Type	The collection type (display only).
Subvention Amt	The subvention amount (display only).
Refund Amt	The refund amount (display only).

7   Click **Save** on the Producer Management page.

Transactions sub page

The Transactions sub page allows you to post a transaction for the producer. Linking to an account is not mandatory -- you can create a transaction to a producer that is not related to a specific account.

To complete the Transactions sub page

1   On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2   Click the **Producer** bar link.

3   In the Oracle FLEXCUBE Lending and Leasing 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 **Transactions** sub tab.

Payment Details	Compensation	Subvention	Transactions	Tracking Attributes	Statements	Contacts	Comments	Summary

▼ Transaction Entry

✱ Effective Dt	
✱ Transaction	Select...
✱ Amount	
Reference	
Account #	
Comment	

[Post] [Clear]

▼ Posted Transaction

View ◯ Subvention ◉ Others

Select	Effective Dt	Transaction	Account	Amount	Reference	Post Dt
◉	07/30/2008	WRITE OFF DUE TO CHGOFF	20060200010403:BBOTTLEBRUSH GEORGE / BETH	$49.68		07/30/2008
◯	07/30/2008	WRITE OFF DUE TO CHGOFF	20060100010975:YYELLOWWOOD LOUISE / MARTY	$2.10		07/30/2008
◯	04/10/2006	COMPENSATION UPFRONT	20060400011011:YYELLOWWOOD LOUISE / MARTY	$202.28		07/29/2008
◯	04/10/2006	FND COMMISSION INSURANCE LIFE	20060400011011:YYELLOWWOOD LOUISE / MARTY	$60.00		07/29/2008
◯	03/10/2006	COMPENSATION UPFRONT	20060300010444:BBOTTLEBRUSH GEORGE / BETH	$500.00		07/29/2008
◯	03/10/2006	FND COMMISSION INSURANCE LIFE	20060300010444:BBOTTLEBRUSH GEORGE / BETH	$60.00		07/29/2008
◯	02/10/2006	COMPENSATION UPFRONT	20060200010403:BBOTTLEBRUSH GEORGE / BETH	$49.68		07/29/2008
◯	01/10/2006	COMPENSATION UPFRONT	20060100010975:YYELLOWWOOD LOUISE / MARTY	$93.25		07/29/2008

Comment

▼ Posted HoldBack   **▼ Loss Reverse**

Account	Holdback Amt
No rows yet.	

✱ Loss Reserve Amount $0.00

6   In the **Posted Transaction** section, choose the type of transaction you want to view, **Subvention** or **Others**.

7   In the **Transaction Entry** section, enter the following information:

In this field:	Do this:
Effective Dt	Enter transaction date (required).
Transaction	Select transaction to be posted (HOLDBACK FROM PRODUCER, PAYMENT FROM PRODUCER, or PAYMENT TO PRODUCER) (required).
Amount	Enter transaction amount (required).
Reference	Enter transaction reference (optional).
Account #	Select account number (optional).
Comment	Enter transaction comment (optional).

8   Click **Post**.

9   In the **Posted Transactions** section, view the following information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Effective Dt	The transaction date.
Transaction	The transaction.
Account	The account number.
Amount	The transaction amount.
Reference	The transaction reference.
Post Dt	The transaction post date.
Comment	The transaction comment.

10 In the **Proceed HoldBack** section, view the following information:

In this field:	View this:
Account	The account number and title
HoldBack Amt	The proceed holdback amount.

11 In the **Loss Reserve** section, view the loss reserve amount.

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 Oracle FLEXCUBE Lending and Leasing 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.

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.

Statements sub page

The Statements sub page displays a history of all the statements the producer has processed.

To view the Statements sub page

1   On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2   Click the **Producer** bar link.

3   In the Oracle FLEXCUBE Lending and Leasing 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 **Statements** sub tab.

Payment Details	Compensation	Subvention	Transactions	Tracking Attributes	**Statements**	Contacts	Comments	Summary

Statements

View ○ Subvention ⊙ Others

Select	Closing Dt	Generated Dt	Opening Balance	Closing Balance
	No rows yet.			

Statement Details

Select	Effective Dt	Transaction	Account	Debit Amt	Credit Amt
	No rows yet.				

6   On the **Statements** sub page **Statements** section, click **Subvention** or **Others**.

7   In the **Statements** section, view the following information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Closing Dt	The statement closing date.
Generated Dt	The statement generation date.
Opening Balance	The previous statement balance amount.
Closing Balance	The current statement balance amount.

8   In the **Statements Details** section, view the following information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Effective Dt	The statement transaction date.
Transaction	The statement transaction.
Account	The statement account number.
Debit Amt	The statement debit amount.
Credit Amt	The statement credit amount.

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 Oracle FLEXCUBE Lending and Leasing 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.

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 Oracle FLEXCUBE Lending and Leasing 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.

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.

CHAPTER 9: 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**.

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:	View this:
Select	If selected, indicates that this is the current record.
Service Type	The service type (display only).
Enabled	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	If selected, indicates that this is the current record.
Group	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	If selected, indicates that this is the current record.
Work Order Type	Select the work order type (required).
Transaction	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.
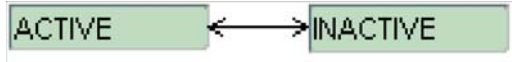
ACTIVE ←→ INACTIVE

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
○	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

Current / Next Status

Search Criteria Execute Search   Add Edit Cancel

Select	＊ Current Status	＊ Next Status
◉	ACTIVE	ACTIVE
○	ACTIVE	INACTIVE
○	INACTIVE	ACTIVE
○	INACTIVE	INACTIVE

Status Change Responsibilities

Search Criteria Execute Search   Add Edit Cancel

Select	＊ Responsibility	Allowed
◉	ALL	Yes
○	SUPERUSER	Yes

You can define vendor invoice status cycle and restrict the status change based on responsibility.

NEW → OPEN → CLOSE
            ↓
          VOID

Example
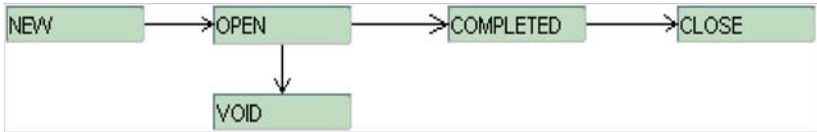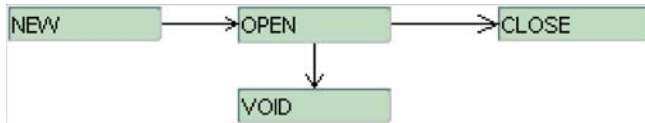

You can define vendor assignment status cycle and restrict the status change based on responsibility.

Example

You can define vendor invoice payment status cycle and restrict the status change based on responsibility.

Example

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**.

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 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.
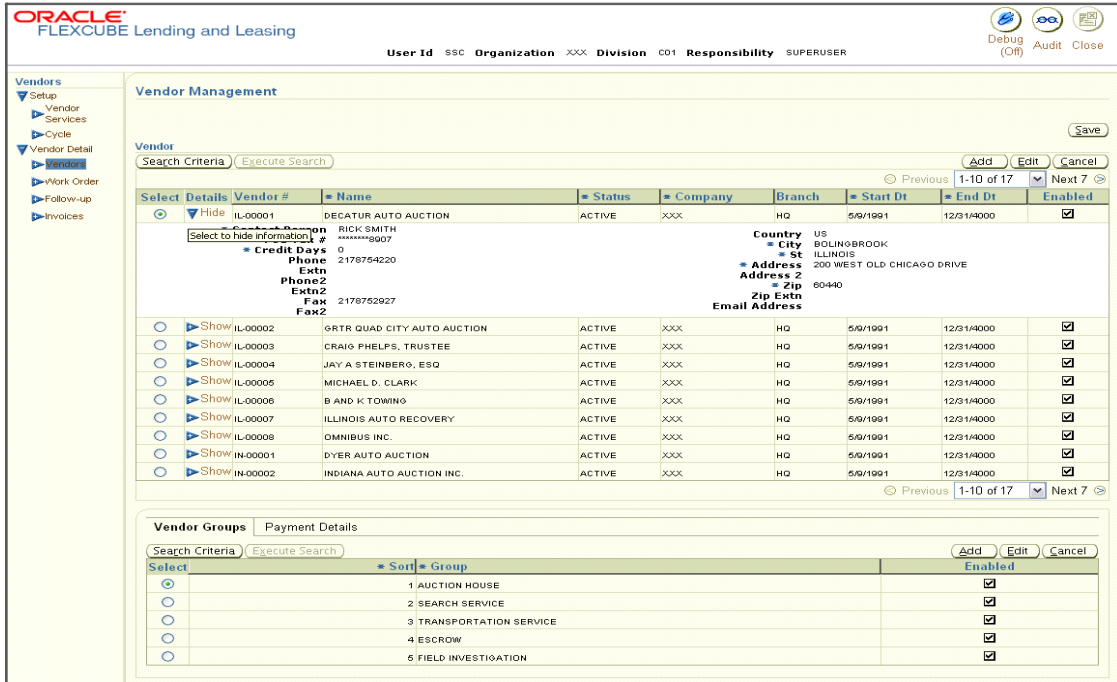
To enter or edit vendor information

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**.

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 UIX_HIDE_RESTRICTED_DATA 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**.

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:

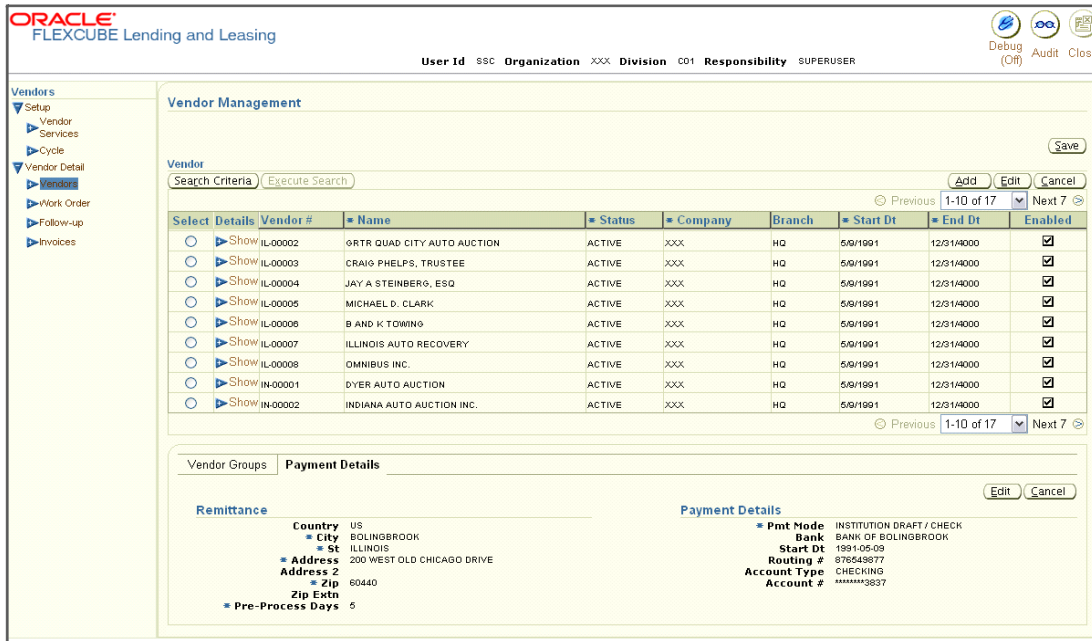| In this field:	Do this:
Remittance section	
Country	Select the country code (optional).
City	Enter city (required).
St	Select state (required).
Address	Enter address line 1 (required).
Address 2	Enter address line 2 (optional).
Zip	Enter zip (required).
Zip Extn	Enter zip extension (optional).
Pre-Process Days	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	Select the mode of payment (required).
Bank	Enter the ACH bank (optional).
Start Dt	View ACH start date (display only).
Routing #	Enter the bank routing number (optional).
Account Type	Select the account type (optional).
Account #	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**.

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.

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**.

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.

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).
Work Order section	
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).
Vendor Information section	
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**.

4   In the **Vendor Management** page's **Invoices** 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 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).
Details section	
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 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 10: QUEUE SETUP

Queues create a work section of accounts waiting for a particular and common task to be performed, such as application entry or verification. Oracle FLEXCUBE Lending and Leasing's powerful queuing module automates this otherwise manual process.

The Setup Modules window's 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 account's status and condition. A condition is the state of an account at a particular time, such as a delinquent, which determines what Oracle FLEXCUBE Lending and Leasing user needs to take action.

Customer service queues

On the Customer Service form, queues create a work list of accounts waiting for a particular and common task to be performed, such as collecting on a delinquency. Oracle FLEXCUBE Lending and Leasing's powerful queuing module automates this otherwise manual process. The Queue Setup form allows you to manage workflow and work assignments and ensure that all accounts are in the queues of the appropriate users at all times.

Customer Service queues distribute and route accounts that require some particular action to be performed to specific Oracle FLEXCUBE Lending and Leasing users or departments. Oracle FLEXCUBE Lending and Leasing sorts customer service queues based on an account's status and condition. A condition is the state of an account at a particular time, such as DELINQUENT, which determines which Oracle FLEXCUBE Lending and Leasing user needs to take action.

Accounts become available for queue assignment when an account receives a condition. Conditions can be applied automatically by Oracle FLEXCUBE Lending and Leasing or manually by users. For example, during nightly processing, Oracle FLEXCUBE Lending and Leasing recognizes an account as delinquent and automatically assigns it a condition of DELQ ("Delinquent"). Oracle FLEXCUBE Lending and Leasing users can manually change an account's condition using combination of Action and Result field entries on the Customer Service window's Add Call Activities section.

These Action and Result field entry combinations are set up on the Call Actions page.

Oracle FLEXCUBE Lending and Leasing associates an account with one or more queue based on multiple parameters, including user-defined criteria and the follow-up date. For example, customer service queues might be configured so accounts are parsed to users according to:

- Due date changes
- Deferment requests
- Title and insurance follow-up dates

Collections queues are included in the Customer Service queue. These queues focus on:

- General collections
- Bankruptcy
- Foreclosure
- Repossession
- Deficiency

Customer Service queues can be built online or in a nightly batch job. Within each queue, the order of the accounts can be sorted based on user-defined criteria.

Note: Although Oracle FLEXCUBE Lending and Leasing allows you define your own selection criteria in creating queues, the system's performance depends on how the selection criterion is defined. Oracle Financial Services Software highly recommends that you get approval from your database administrator before using any queue selection criteria. Also, please avoid using user-defined tables and columns in the selection criteria.

Note: You can use these same methods for creating and closing queues in the case of repossession, foreclosure, and deficiency.

Example

Assume you create a queue named "BKRP_CH_7" on the Queue Setup page's Customer Service section for customers filing Chapter 7 bankruptcy. The following graphic demonstrates that setup:

In this case, the BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS queue (BKRP_CH_7) contains accounts with a BANKRUPTCY TYPE CODE of 07 and a BANKRUPTCY DISPOSITION CODE of NEW.

Assume also that you set up the Queues page so that when you enter a call action of LETTER RECEIVED, with a result of FILED/FILING BANKRUPTCY, Oracle FLEXCUBE Lending and Leasing assigns the account the condition of bankruptcy and assigns it to the corresponding queue opens.

User Id SSC **Organization** XXX **Division** C-01 **Responsibility** SUPERUSER

Debug (Off) Audit Close

- Queues Setup
- Origination
- CustomerService

Queues Set up

Save

Call Actions

Search Criteria | Execute Search   Add | Edit | Cancel

◎ Previous 1-10 of 57 ▾ Next 10 ⊛

Select	* Action Code	* Description	* Call Type	Enabled
◉	AT	ATTORNEY/GENERAL TELEPHONED	EXCLUDE FROM REPORTS	☑
○	ATT	ATTORNEY GENERAL	OUTGOING CALL	☑
○	BC	BUSINESS CALL	OUTGOING CALL	☑
○	BY	BY ATTORNEY GENREAL	OUTGOING CALL	☑
○	CBB	TELEPHONED COBUYER BUSINESS	OUTGOING CALL	☑
○	CC	CUSTOMER CALLED	INCOMING CALL	☑
○	CF	CALL FIELD	INCOMING CALL	☑
○	CR	CHARGE-OFF REQUEST SUBMITTED	EXCLUDE FROM REPORTS	☑
○	DC	DEALER CALLED	INCOMING CALL	☑
○	FC	FIELD CALL	OUTGOING CALL	☑

◎ Previous 1-10 of 57 ▾ Next 10 ⊛

Call Results

Search Criteria | Execute Search   Add | Edit | Cancel

◎ Previous 1-10 of 13 ▾ Next 3 ⊛

Select	* Result Code	* Description	* Report Type	Right Person Contact	* Follow-up Advance Unit	* Value	Enabled
◉	BKRP	BANKTRUPCY FILING TEST	OTHERS	☑	DAY	4	☐
○	CB	CALL BACK	OTHERS	☐	DAY	3	☑
○	HP	PROMISE	NO ANSWERS	☑	DAY	5	☑
○	HU	HUNG UP	OTHERS	☐	DAY	3	☑
○	NC	NOT CALLED	PROMISE TO PAY	☑	DAY	3	☑
○	NP	NO PROMISE	OTHERS	☐	DAY	3	☑
○	PH	PAYMENT IN HAND (STORE)	PROMISE TO PAY	☐	DAY	3	☑
○	PP	PROMISE TO PAY	PROMISE TO PAY	☐	DAY	3	☑
○	PS	PAYMENT SENT BY MAIL	PROMISE TO PAY	☐	DAY	3	☑
○	RC	RETURN CALL	OTHERS	☐	DAY	3	☑

◎ Previous 1-10 of 13 ▾ Next 3 ⊛

Conditions

Search Criteria | Execute Search   Add | Edit | Cancel

Select	* Condition	Condition	Queue	Enabled
◉	BANKRUPTCY	○ Open ○ Close ◉ NC	○ Open ◉ Close ○ NC	☑
○	PMT HOLD	○ Open ○ Close ◉ NC	○ Open ◉ Close ○ NC	☑

Responsibilities

Search Criteria | Execute Search   Add | Edit | Cancel

Select	* Responsibility	Allowed	Enabled
◉	ALL	◉ Yes ○ No	☑
○	CUSTOMER SERVICE SPECIALIST	◉ Yes ○ No	☑
○	SUPERUSER	◉ Yes ○ No	☑

With these two factors in place, let's look at an example where a Oracle FLEXCUBE Lending and Leasing user records receiving a letter stating the customer has filed bankruptcy, chapter 7. Using the AddCall Activities section on the Customer Service window, you enter the call as a "LETTER RECEIVED" (Action field: LR) with reason as "FILED/FILING BANKRUPTCY" (Result field: BK). You then enter all the details of the bankruptcy, that its status is NEWLY RECEIVED and the bankruptcy type is CHAPTER 7, on the Bankruptcy page.
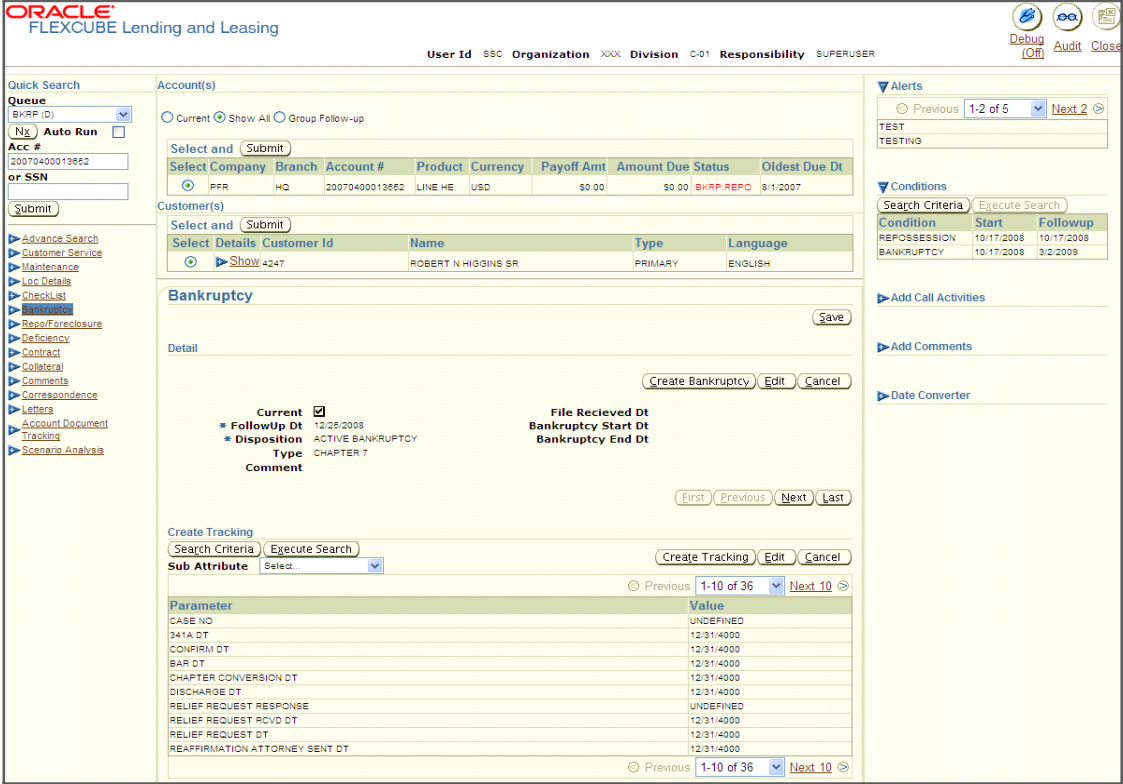
Based on customer service queue setup, Oracle FLEXCUBE Lending and Leasing automatically places the account in the BKRP_CH_7 queue, as shown in the following illustration:

Queues Setup link (Queues page)

The Call Actions page allows you to define the contents of the Action and Result fields on the Customer Service window's Add Call Activities section. Oracle FLEXCUBE Lending and Leasing uses this information to allow Oracle FLEXCUBE Lending and Leasing users to manually change the condition of an account, and thus assign or remove the account to a queue.

Depending on how you set up call action result codes on the Call Actions page, conditions and queues are created or closed. You can also restrict the use of certain call activities based on responsibility.

The lookup type ACC_CONDITION_CD defines which account conditions can be created. The Oracle FLEXCUBE Lending and Leasing queuing engine determines if queues need to be created based on the information in the Lookups sub page for this lookup type.

The following graphic displays the possible combinations of condition and queue.

(1) Condition: **Open**, Queue: **Open**
- In this state, both the account condition and queue are created or opened at the same time.
- The Oracle FLEXCUBE Lending and Leasing transaction-processing engine automatically creates DELQ, TIP, SCHGOFF conditions and queues; therefore, don't setup any call action result with these conditions.
- CHGOFF is an account status, so no queues are created. To follow-up on charged-off accounts, create DEFICIENCY condition with this option.
- BKRP (Bankruptcy), REPO (Repossession), FORC (Foreclosure) account conditions and queues can be opened with this option. Also, account level indicators (for reporting purposes) are set.

(2) Condition: **Open**, Queue: **NA**
- In this state, only the account condition is created or opened.
- This option should only be used if no queuing is necessary on this account condition.

(3) Condition: **NA**, Queue: **Close**
- In this state, the queue associated to the account condition is closed.
- This option should only be used if an existing queue on this account condition should be closed; for example, accounts with bankruptcy condition no delinquency follow-up may be necessary. In such case, DELQ queue can be closed while the condition is still open.
- DELQ, TIP, SCHGOFF queues can be closed by using this option.

(4) Condition: **Close**, Queue: **Close**
- In this state, both the account condition and queue are closed.
- Oracle FLEXCUBE Lending and Leasing transaction-processing engine automatically closes DELQ, TIP, SCHGOFF conditions and queues; therefore, don't setup any call action result with these conditions.
- BKRP (Bankruptcy), REPO (Repossession), FORC (Foreclosure) account conditions and queues can be closed with this option. Also, account level indicators (for reporting purposes) are set.

To set up the queues

1   On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2   Click the **Queues** bar link.

3   In the Queue Setup link bar, click **Queues Setup**.

4   In the **Queues** page's **Call Actions** section, select the record you want to work with.

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

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

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

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

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Action Code	Enter the action type code (required).
Description	Enter the description for the call action type (required).
Call Type	Select the call type (required).
Enabled	Select to enable the call action.

6 In the **Call Results** section, select the record you want to work with.

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

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

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

7 On the **Call Results** section, enter, view, or edit the following information to define call action result codes and corresponding descriptions:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Result Code	Enter the result type code for the call action type (chosen above) (required).
Description	Enter the description for the result type (required).
Report Type	Select the report type for the result type (required).
Right Person Contact	**Note**: Currently there is no functionality associated with the Right Person Contact check box.
Follow-up Advance Unit	Select the unit for advancing the follow-up date/time (required).
Value	Enter the value for the follow-up advance unit (required).
Enabled	Select to enable the result.

The Conditions section determines whether the selected action/result will cause the listed conditions will be opened or closed. It also determines whether the queue will be opened or closed.

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

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

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

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

9 On the **Conditions** section, enter, view, or edit the following

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Condition	Select the account condition to be open/close for the action (required).
Condition	Click Open, Close, or NA.
Queue	Click Open, Close, or NA.
Enabled	Select to enable the account condition.

10 In the **Responsibilities** section, select the record you want to work with.

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

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

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

11 In the **Responsibilities** section, define the responsibilities that are authorized to use the call action result combination.

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Responsibility	Select the responsibility that can perform the action result (required).
Allowed	Choose "Yes" and access is allowed.
Enabled	Select to enable the responsibility.

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

Customer Service link (Customer Service page)

The Customer Service page allows you to set up the customer service queues. The page includes a Hard Assigned box. When selected, Oracle FLEXCUBE Lending and Leasing assigns an equal amount of accounts to each individual user working on a that queue. Also, an account that is hard assigned will remain assigned to the individual who opens that account until that person is longer working that queue.

Customer Service command buttons

The Customer Service page contains following three command buttons:

Command button:	Function:
Check Criteria	Reviews the selection criteria for errors. Oracle FLEXCUBE Lending and Leasing will not allow you to enable a queue with invalid selection criteria.
Update Queue	Queues may be updated whenever selection criteria have been updated. They may also be updated manually if the nightly batch fails.
Un-Assigned	Depends on location of the cursor when you choose this button. **Customer Service** page- "Un-assigns" all accounts in this queue. **Responsibilities and Users** sub page/**Responsibilities** section - "Un-assigns" all accounts in this queue. **Responsibilities and Users** sub page/**User** section - "Un-assigns" all accounts assigned to the specific user. Unassigned accounts may now be selected by updating the queue and re-assigned.

To set up the Customer Service queues

1   On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2   Click the **Queues** bar link.

3   In the Queue Setup link bar, click **Customer Service**.

4   On the **Customer Service** page's **Customer Service** section, select the record you want to work with.

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

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

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

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

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Queue Name	Enter queue name (required).
Queue Description	Enter queue description (required).
Account Condition	Select account condition (required).
Priority	Enter the priority (required).
Company	Select the company (required).
Branch	Select the branch (required).

6   The Customer Service page includes a **Hard Assigned** box. When selected, Oracle FLEXCUBE Lending and Leasing assigns an equal amount of accounts to each individual user working on a that queue. Also, an account that is hard assigned remains assigned to the individual who opens that account until that person is longer working that queue.

• Use the **Hard Assigned** indicator to note whether or not the queue is hard assigned.

7   Select the Group follow up indicator check box to enable the bank to indicate whether the follow up on accounts belonging to the same customer has to be done in groups.

8   Select **Enabled** to enable the queue.

9   Click the **Selection Criteria** sub tab.

10 On the **Selection Criteria** sub page's **Criteria** section, select the record you want to work

with.

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

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

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

11 In the **Criteria** section, enter, view, or edit the following information to define the account selection criteria with the following fields:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Seq	Enter sequence numbers (required).
(	Enter left bracket (optional).
Parameter	Select the parameter (required).
Comparison Operator	Select comparison operator (required).
Criteria Value	Enter criteria value (required).
)	Enter right bracket (optional).
Logical Expression	Enter logical operator (optional).
Enabled	Select to enable the selection criteria.

12 Click **Save** on the Customer Service page.

13 Click the **Sort** sub tab.

14 On the **Sort** sub page's **Sort** section, select the record you want to work with.

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

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

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

15 In the **Criteria** section, enter, view, or edit the following information to define the account selection criteria with the following fields:

In this field:	Do this:
Select	If selected, indicates that this is the current record.

Seq	Enter sequence number (required).
Sort Field	Select sort field (required).
Order	Select sort order (required).

16 Click **Save** on the Customer Service page.

17 Click the **Responsibilities and Users** sub tab.

18 On the **Responsibilities and User** sub page's **Responsibilities** section, select the record you want to work with.

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

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

19 In the **Responsibilities** section, enter, view, or edit the following information to define the responsibilities that are authorized to work on the queue.

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Responsibility	Select the responsibility (required).
Enabled	Select to enable the responsibility.

20 On the **Users** section, select the record you want to work with.

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

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

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

21 In the **Users** section, enter, view, or edit the following information to define the users that are authorized to work on the queue and whether they are hard assigned (a user or a set of users will be assigned to a queue and will always be assigned to it).

Note: Oracle FLEXCUBE Lending and Leasing allows the work queue list to be sorted by user-defined criteria.

In this field:	Do this:
Select	If selected, indicates that this is the current record.
User	Select user (required).
Name	View user name (display only).
# Assigned	View number of accounts assigned (display only).
Hard Assigned	Select to hard assign. (For more information, see the following section in this chapter, **Using the Hard Assigned Feature**).
Enabled	Select to enable.

22 Save your entry.

23 Click **Save** on the Customer Service page.

24 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.

25 In the **Node Assignments** sub page's **Node Assignments** section, select the record you want to work with.

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

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

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

25 In the **Node Assignments** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Node	Select the node (required).
Enabled	Select to enable the record.

26 Click **Populate** on the Node Assignments sub page to display the respective UI nodes in the origination module.

27 Click **Save** on the Queues page.

Group Follow-up

Oracle FLEXCUBE Lending and Leasing enables lending institution to conduct "one time only" follow-up activity on the Customer Service window if the customer has multiple accounts in various conditions or in various queues. This avoids unnecessary confusions that arise when more than one Oracle FLEXCUBE Lending and Leasing user is perform-ing collection tasks on multiple accounts belonging to the same customer.

You can follow-up on multiple accounts in the same condition at the same time using the group follow-up functionality. Oracle FLEXCUBE Lending and Leasing locks the accounts in the low priority queues and displays the same in the high priority queues. You can perform the follow-up activity on all the accounts when the account in the high prior-ity queue becomes due for follow-up.

Examples

Suppose a customer holds three accounts, one that's 30 days delinquent and in the 0_30_DAYS_DEL queue, one that's 60 days delinquent and in the 30_60_DAYS_DEL queue and one that's 90 days delinquent and in the 90+_DAYS_DEL.

a) If each of the queues Group Followup Ind is cleared (not selected) on the Queue setup Customer Service page, no group follow-up will be performed.

b) If each of the queues Group Followup Ind is selected on the Queue setup Customer Ser-vice page, while updating the follow-up date for the low priority days queue, Oracle FLEXCUBE Lending and Leasing will use the 90 days follow-up date

c) If the Group Followup Ind is selected on the Queue setup Customer Service page for the 0_30_DAYS_DEL and 30_60_DAYS_DEL queues and note the 90+_DAYS_DEL queue, and the customer has accounts in each of the queue, Oracle FLEXCUBE Lending and Leasing will use the follow-up date of 60 days for the low priority account.

Using the Hard Assigned feature

Oracle FLEXCUBE Lending and Leasing's "Hard Assigned" queues feature allows companies to evenly distribute accounts between users. The following example explains how it works:

Let's say there are 40 un-assigned accounts in a queue. Three Oracle FLEXCUBE Lending and Leasing users are assigned to the queue, two of whom are selected as Hard Assigned on the Responsibilities and Users sub page of the Queues Setup page.

When you select Update Queue on the Customer Service page (or Oracle FLEXCUBE Lending and Leasing processes the CUSTOMER SERVICE QUEUE PROCESSING nightly batch) each of the two Hard Assigned users receives 20 accounts, while the one that isn't marked as Hard Assigned receives zero.
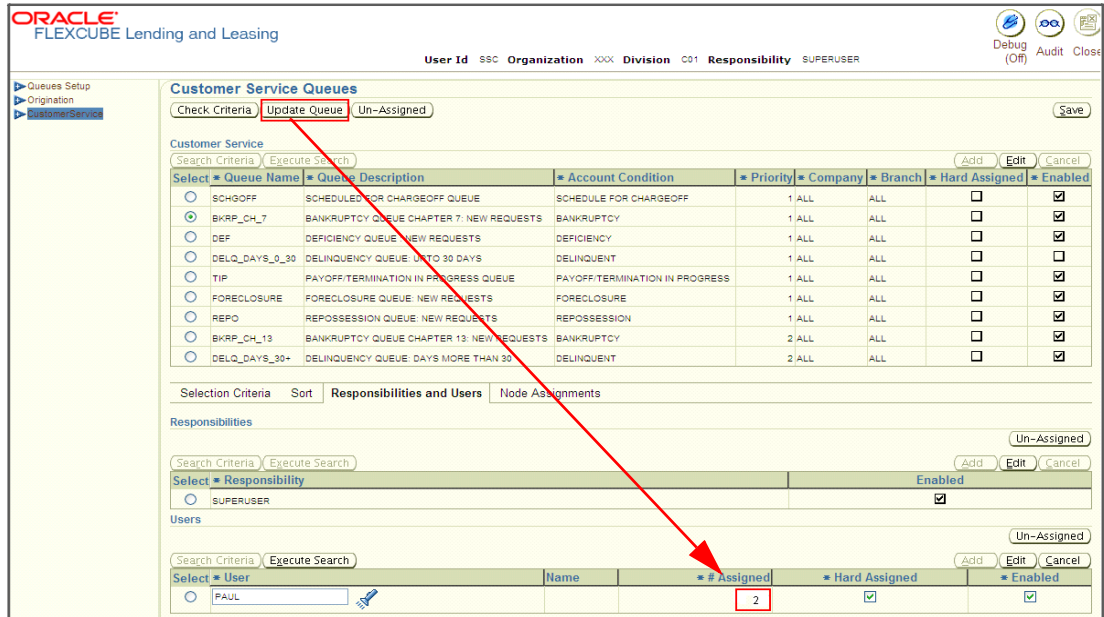
If Oracle FLEXCUBE Lending and Leasing users already have accounts assigned to them, Oracle FLEXCUBE Lending and Leasing attempts to balance the workload when assigning new accounts. For example, let's say there are three users in a queue. The first has 15 accounts, the second has ten and the third has five. If there are ten new accounts, Oracle FLEXCUBE Lending and Leasing would give the third user the first 5 accounts, thus bringing that user's total to ten. Oracle FLEXCUBE Lending and Leasing splits the next five between the second and third, bringing their totals to 13 and 12, respectively.

Note: Oracle FLEXCUBE Lending and Leasing randomly assigns these accounts.

To set up a user as Hard Assigned feature

1   On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2   Click the **Queues** bar link.

3   In the Queue Setup link bar, click **Customer Service**.

4   On the **Customer Service** page's **Customer Service** section, select the queue with the users you want to hard assign.

5   Select the **Hard Assigned** box to enable the queue to support the Hard Assigned feature.

6   Click the **Responsibilities and Users** sub tab.

7   In the **Responsibilities and Users** sub page's **Responsibilities** section, select the level responsibility of the users you want to hard assign in the queue.

8   In the **Users** section, select **Hard Assigned** for each user you want to hard assign.

9   On the **Customer Service** page, click **Update Queue** to distribute the applications in the queue to the hard assigned users.

   Oracle FLEXCUBE Lending and Leasing displays an Information section with the message "Queue creation submitted in background".

10 Choose **OK** beneath the **Error Message** section box containing the words NO ERROR.

Oracle FLEXCUBE Lending and Leasing distributes and hard assigns the accounts in the queue to the selected users in the Users section.

11 Click **Save** on the Customer Service page.

To remove a user

1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2 Click the **Queues** bar link.

3 In the Setup Module link bar, click **Customer Service**.

4 On the **Customer Service** page's **Customer Service** section, select the queue with the users you want to remove.

6 Click the **Responsibilities and Users** sub tab.

7 In the **Responsibilities and Users** sub page's **Responsibilities** section, select the responsibility of the user you want to remove.

8 In the **Users** section, select the user you want to work with.

- • If you don't want that user to be hard assigned any longer, clear the **Hard Assigned** check box.

- • If you don't want that user to be assigned to that queue any longer, clear the **Enabled** check box.

Oracle FLEXCUBE Lending and Leasing updates the number of accounts assigned to a user only after:

- • The nightly batch job runs
  -or-
- • You choose the **Update Queue** button.

9 Click **Save** on the Customer Service page.

CHAPTER 11: EVENTS SETUP

The Events Setup window gives you the ability to set up "trigger events" with associated actions which Oracle FLEXCUBE Lending and Leasing performs during line of credit origination and account processing. The fields on this form are both system and user defined.

During account processing, when an account moves from one status/sub status to another, or changes condition, Oracle FLEXCUBE Lending and Leasing can trigger an event and perform the associated event actions. This can occur either online or in batch mode. There are three pages on the Events Setup window to set up and maintain these events:

- Setup page
- Online page
- Batch page

Note: Only predefined events and actions can be set up on the Events Setup window. You cannot create new event types or actions types.

As processing events and associated actions require additional processing at the server level, the performance of the transactions, for which the events are set up, may be adversely affected dependent upon your specific configuration.

Setup link (Setup page)

The Setup page contains two predefined sections of information, the Event Types section and the Event Action Types sections. This page and its two sections provide a master table for setting up the online and batch events. This setup triggers the event, which in turn triggers the event's associated actions during account processing.

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.

5   In the **Setup** page's **Events Type** section, select the record you want to work with.

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

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

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

6   In the **Events Type** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Event Type Code	Enter the event type code (required).
Description	Enter the event description (required).
Process Type	Enter the process type (BATCH or ONLINE) (required).
Entity Type	Enter the entity type (ACCOUNTS) (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	Select or clear to activate or disable the event type.
System	If selected, it indicates that the event type is system define. If cleared, it indicates that the event type is user defined (display only).

7   The **Event Action Types** section is system defined and lists the action codes supported in Oracle FLEXCUBE Lending and Leasing. In the **Event Action Types** section, select the record you want to work with.

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

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

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

8   In the **Events Action Type** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Action Code	Enter the action code (required).
Description	Enter the action description (required)
Process Type	Enter the process type (BATCH or ONLINE) (required)
Entity Type	Enter the entity type (required)
Engine Type	Enter the engine type (required).
Enabled	Select to activate or disable the action.
System	If selected, it indicates that the action is system define. If cleared, it indicates that the action is user defined (display only).

9   Click **Save** on the Setup page.

Online link (Online page)

The Online page allows you to set up the events performed online by Oracle FLEXCUBE Lending and Leasing. Oracle FLEXCUBE Lending and Leasing supports the following online events:

1   A change in account's status. Oracle FLEXCUBE Lending and Leasing processes the event's actions when the:

    •   Account status of ACTIVE is reversed
    •   Account status is changed to PAID
    •   Account status change to PAID is reversed
    •   Account status is changed to CHARGE OFF
    •   Account status change to CHARGE OFF is reversed.

2   The opening or closing of an accounts conditions. Oracle FLEXCUBE Lending and Leasing processes the event's actions when the:

    •   Account condition DELINQUENT is opened
    •   Account condition DELINQUENT is closed

3   The posting of a non-monetary transaction to the account.

    The events that can be performed online after each of the events listed above are as follows:

    •   Send correspondence for an account
    •   Generate correspondence for an account
    •   Send a credit bureau request for an account
    •   Post a monetary transaction for an account
    •   Post a condition transaction for an account

    The Online page allows you to set up the online events by defining all online events and the event criteria actions.

    To set up the online

1   On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2   Click the **Events** bar link.

3   In the Events Setup link bar, click the **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.

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

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

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

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

In this field:	Do this:
Select	If selected, indicates this is the current record.
Event Code	Enter the event code (required).
Event Type	Enter the event type (required).
Frequency	Enter the event frequency (required).

7　Select the **Synchronous** box to set the event as synchronous (any failure in triggering the event will fail to trigger the entire transaction).
   -or-
   Clear the **Synchronous** box to set the event as asynchronous (any failure in the event will not affect the transaction, which will be successfully completed).

8　Select or clear the **Enabled** box to activate or disable the event type.

9　The **Event Criteria** section allows you to name and describe the query for an event, as well as enable or disable the query. In the **Events Criteria** section, select the record you want to work with.

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

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

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

10 In the **Event Criteria** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Query Name	Enter the query name (required).
Description	Enter the query description (required).
Enabled	Select to activate or disable the event criteria.

11 Click **Save** on the Online page.

Online link > Criteria Details sub page

The Criteria Details sub page allows you to define the selection criteria for the event. The event engine uses these criteria to determine which accounts to include in the event action.

To set up the criteria details

1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2 Click the **Events** bar link.

3 In the Events Setup link bar, click the **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 **Criteria Details** sub tab.

7 In the **Criteria Details** sub page's **Criteria** section, select the record you want to work with.

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

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

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

8 In the **Criteria** section, enter, view, or edit the following information to define the event selection criteria:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Seq	Enter sequence numbers (required).
(	Enter left bracket (optional).
Parameter	Select the parameter (required).
Comparison Operator	Select comparison operator (required).
Criteria Value	Enter criteria value (required).
)	Enter right bracket (optional).
Logical Expression	Enter logical operator (optional).

9 Click **Save** on the Online page.

Online link > Action sub page

The Actions sub page records the actions Oracle FLEXCUBE Lending and Leasing performs after the event is triggered.

To set up the action

1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2 Click the **Events** bar link.

3 In the Events Setup link bar, click the **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 account processing. (These batch events are listed in the Events Types section on the Setup page):

- ACCOUNT LEVEL BATCH EVENT #01
- ACCOUNT LEVEL BATCH EVENT #02
- ACCOUNT LEVEL BATCH EVENT #03
- ACCOUNT LEVEL BATCH EVENT #04
- ACCOUNT LEVEL BATCH EVENT #05
- ACCOUNT LEVEL BATCH EVENT #06
- ACCOUNT LEVEL BATCH EVENT #07
- ACCOUNT LEVEL BATCH EVENT #08
- ACCOUNT LEVEL BATCH EVENT #09
- ACCOUNT LEVEL BATCH EVENT #10

To set up the batch

1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2 Click the **Events** bar link.

3 In the Events Setup link bar, click the **Line of Credit** drop-down link for product associated with the event.

4 Click the **Batch** link.

5 In the **Batch** page's **Events** section, select the record you want to work with.

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

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

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

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

In this field:	Do this:
Select	If selected, indicates this is the current record.

Event Code	Enter the event code (required).
Event Type	Enter the event type (required).
Frequency	Enter the event frequency (required).

7   The **Synchronous** box is cleared as all batch events are set as asynchronous; any failure in the event will not affect the transaction, which will be successfully completed.

8   Select or clear the **Enabled** box to activate or disable the event type.

9   The **Events Criteria** section allows you to name and describe the query for an event, as well as enable or disable the query. In the **Events Criteria** section, select the record you want to work with.

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

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

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

10 In the **Events Criteria** section, enter, view, or edit the following information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Query Name	Enter the query name (required).
Description	Enter the query description (required).
Enabled	Select to activate or disable the event criteria.

11 Click **Save** on the Batch page.

Batch link > Criteria Details sub page

The Criteria Details sub page allows you to define the selection criteria for the event. The event engine uses these criteria to determine which accounts to include in the event action.

To set up the criteria details

1   On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2   Click the **Events** bar link.

3   In the Events Setup link bar, click the **Line of Credit** drop-down link for product associated with the event.

4   Click the **Batch** link.

5   In the **Batch** page's **Events** section, select the record you want to work with.

6   Click the **Criteria Details** sub tab.

7   In the **Criteria Details** sub page's **Criteria** section, select the record you want to work with.

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

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

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

8   In the **Criteria** section, enter, view, or edit the following information to define the event selection criteria:

In this field:	Do this:

Select	If selected, indicates this is the current record.
Seq	Enter sequence numbers (required).
(	Enter left bracket (optional).
Parameter	Select the parameter (required).
Comparison Operator	Select comparison operator (required).
Criteria Value	Enter criteria value (required).
)	Enter right bracket (optional).
Logical Expression	Enter logical operator (optional).

9   Click **Save** on the Batch page.

Batch link > Action sub page

The Action sub page allows you to define the actions performed in the batch event. Oracle FLEXCUBE Lending and Leasing supports the following batch event actions:

- Send letter for an account
- Generate correspondence for an account

To set up Action sub page

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.

5   In the **Batch** 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 Batch page.

Monitoring events

You can verify the status of events and event actions on the Monitor Jobs page of the Utilities form.

To monitor events

1   On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2   Click the **Batch Jobs** bar link.

3   In the Batch Jobs Setup link bar, click **Monitor Jobs**.

4   On the **Monitor Jobs** page, choose **Back Ground** in the **Job Type** section.

Oracle FLEXCUBE Lending and Leasing displays the status for all asynchronous events that have been completed or failed for an account.

CHAPTER 12: ORACLE FLEXCUBE LENDING AND LEASING USER PRODUCTIVITY SETUP

Oracle FLEXCUBE Lending and Leasing User Productivity Setup window is a supervisor feature that allows you to monitor the daily performances of Oracle FLEXCUBE Lending and Leasing users completing loan servicing tasks. These tasks are categorized as customer service/collection tasks (loan servicing).

Note: Oracle FLEXCUBE Lending and Leasing updates this display only form every day.

Using Oracle FLEXCUBE Lending and Leasing User Productivity Setup window, you can review the following daily tallies:

- Number of accounts worked and call activities, by user
- Number of accounts worked and call activities, by queue.

This chapter explains how to use the Oracle FLEXCUBE Lending and Leasing User Productivity Setup window to view this information.

Viewing the Customer Service/Collection tasks

Daily tallies from the Customer Service module appear on the pages opened from the following Customer Service/Collection drop-down link links:

• Queues Status

Customer Service/Collection link's Queues Status link

The Customer Service/Collection link's Queues Status link displays daily information regarding queues, such as the number of accounts worked, number of call activities, number of accounts pending, and totals number of accounts in the queue. It also displays information about the users who worked these queues and details of the call activities.

To use the Queues Status link

1 On the Oracle FLEXCUBE Lending and Leasing home page, click the **Setup** master tab.

2 Click the **User Productivity** bar link.

3 In the User Productivity link bar, click **Customer Service/Collection** drop-down link, then click **Queues Status**.
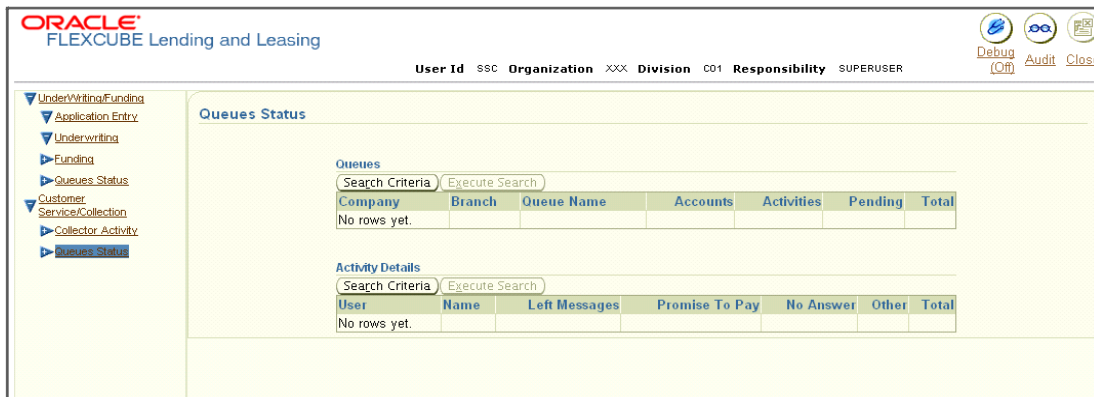
4 In the **Queues Status** page's **Queues** section, select the record you want to work with.

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

5 In the **Queues** section, view the following information:

In this field:	View this:
Company	The company.
Branch	The branch.
Queue Name	The queue name.
Accounts	The number of accounts worked.
Activities	The number of call activities.
Pending	The number of accounts pending.
Total	The number of total accounts.

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

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

7   In the **Activity Details** block, view the following information for the selected queue:

In this field:	View this:
User	The user code.
Name	The user name.
Left Messages	The left message activity count.
Promise To Pay	The promise to pay activity count.
No Answer	The no answer activity count.
Other	The other activity count.
Total	The total activity count.

APPENDIX A : LATE FEE METHODS DEFINITIONS

FLAT AMOUNT

FLAT AMOUNT charges a flat (fixed amount) fee when an account becomes overdue.

Example: If the FLAT AMOUNT late fee is set at $25, and the account is $900 overdue, then the late fee assessed will be $25. For each month the account is overdue, regardless of the amount, the late fee assessed will be $25.

PERCENTAGE OF PAYMENT DUE

PERCENT OF PAYMENT DUE charges a late fee based on a percentage of the part of a payment due that remains to be paid.

Examples: If the PERCENT OF PAYMENT DUE late fee is set as 10%, and if only $90 of a $200 standard payment is due, then the late fee will be $9 (10% of 90).

If $3000 on a loan with a standard payment of $200 is due, the late fee will be $20 (10% of 200). This is because the computed late fee is based only on the payment due for that month -- not the accumulated due amount.

If the stated monthly payment is $300 and account is delinquent for 3 months ($900), then every month the late fee is computed only on the amount due for that month ($300 or part of $300) -- not on $900.

PERCENTAGE OF STANDARD PAYMENT

PERCENTAGE OF STANDARD PAYMENT charges a late fee based on the standard monthly payment, regardless of the current amount due.

Examples: If you set 10% as the PERCENTAGE OF STANDARD PAYMENT late fee, the standard payment amount was $500, and the account was due for $2000, then the late fee will be $50 (10% of 500). In other words, every month Oracle FLEXCUBE Lending and Leasing computes the late fee using monthly standard payment amount ($500), irrespective of the amount paid by the customer.

If the customer pays $400 out of $500, Oracle FLEXCUBE Lending and Leasing still computes the late fee using $500, and not on $100.

FLAT AMOUNT PYRAMID LAW

FLAT AMOUNT PYRAMID LAW prevents the pyramiding of "flat" late fees. If an account becomes overdue, Oracle FLEXCUBE Lending and Leasing assesses a flat (fixed amount) late fee. However, if the standard payment is made the following month, a new late charge will not be created, even if the payment made does not fulfill the current amount due.

Examples: If a customer is assessed a late fee of $25 for 1/2005, and makes his $200 standard payment in 2/2005, that person cannot be assessed a new $25 late fee for 2/2005 (even though his payment only fulfilled the amount owed for 1/2005).

If a customer makes a payment of just $199 in 1/2005 (an amount that does not fulfill the standard payment), then the customer could also be assessed a $25 late fee for 2/2005. If the customer makes a payment of $199 in 2/2005 (an amount that does not fulfill the standard payment), then the customer could be assessed a late fee for 2/2005.

PERCENTAGE OF PAYMENT DUE PYRAMID LAW

PERCENTAGE OF PAYMENT DUE PYRAMID LAW prevents the pyramiding of "percentage of payment due" late fees. If an account becomes overdue, Oracle FLEXCUBE Lending and Leasing assesses a fee based on what part of a payment remains to be paid. However, if the standard payment is made the following month, Oracle FLEXCUBE Lending and Leasing will not create a new late charge, even if the payment made does not fulfill the current amount due.

Examples: If the PERCENTAGE OF PAYMENT DUE PYRAMID LAW late fee is set as 10%, and if only $90 of a $200 standard payment was due, then the late fee would be $9. If $3000 on a loan with a standard payment of $200 was due, the late fee would be $20. However, if a customer was assessed a late fee of $9 for 1/2005, and makes his $200 standard payment in 2/2005, then that person cannot be assessed a new late fee for 2/2005 (even though his payment only fulfilled the amount owed for 1/2005).

If the customer makes a payment of $199 in 2/2005 (an amount that does not fulfill the standard payment), then the individual could be assessed a late fee for 2/2005.

Note: Oracle FLEXCUBE Lending and Leasing computes the late fee based on the payment due for only that month and not the accumulated due amounts.

If the stated monthly payment is $300 and account is delinquent for 3 months ($900), then Oracle FLEXCUBE Lending and Leasing computes the late fee every month with the amount due for that month ($300 or part of $300) and not on $900.

PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW

PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW late fee prevents the pyramiding of "percentage of standard payment" late fees. If an account becomes overdue, Oracle FLEXCUBE Lending and Leasing assesses a fee based on the standard monthly payment, regardless of the current amount due. However, if the standard payment is made the following month, Oracle FLEXCUBE Lending and Leasing will not create a new late charge, even if the payment made is does not fulfill the current amount due.

Examples: If the PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW late fee is set as 10%, and the standard payment is $200, then $20 (10% of 200) is owed. If only $90 of a $200 standard payment was due, then the late fee would still be $20.

If $3000 on a loan with a standard payment of $200 is due, the late fee will be $20, since the fee is calculated based on the payment due -- not the total outstanding amount due.

However, if a customer is assessed a late fee of $20 for 1/2005, and makes the $200 standard payment in 2/2005, that person cannot be assessed a new late fee for 2/2005, even though the payment only fulfills the amount owed for 1/2005. If the customer makes a payment of $199 in 2/2005 (an amount that does not fulfill the standard payment), then Oracle FLEXCUBE Lending and Leasing could assess a late fee for 2/2005.

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 loans.
Note: Index rounding does not apply to fixed rate loans and leases.

Oracle FLEXCUBE Lending and Leasing currently supports the following rounding of methods.

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