

User Guide - Consumer Loans Origination  
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Oracle FLEXCUBE Lending and Leasing  
9SS17 -FLEXCUBE V.LL Release 12.5.0.0  
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# TABLE OF CONTENTS

## CHAPTER 1 : SIGN IN

Signing On . . . . .	1-1
Signing Off . . . . .	1-4

## CHAPTER 2 : SALES LEAD

Lead Entry page . . . . .	2-1
Telecoms sub page . . . . .	2-3
Comments sub page . . . . .	2-3
Documents sub page . . . . .	2-4
Requests sub page . . . . .	2-6
Follow-Up page . . . . .	2-7
Maintenance page . . . . .	3-8

## CHAPTER 3 : APPLICATION ENTRY

Entering a credit application (an overview) . . . . .	3-1
Searching for an Existing Customer . . . . .	3-5
Applicants link . . . . .	3-7
Address sub page (Applicants link) . . . . .	3-10
Employments sub page (Applicants link) . . . . .	3-12
Telecoms sub page (Applicants link) . . . . .	3-15
Financials sub page (Applicants link) . . . . .	3-16
Liabilities sub page (Applicants link) . . . . .	3-17
Other Incomes sub page (Applicants link) . . . . .	3-18
Existing Account sub page (Applicants link) . . . . .	3-19
Business Applicants link . . . . .	3-20
Address sub page (Business Applicant link) . . . . .	3-22
Telecoms sub page (Business Applicant link) . . . . .	3-23
Financials sub page (Business Applicant link) . . . . .	3-24
Liabilities sub page (Business Applicant link) . . . . .	3-25
Partners sub page (Business Applicant link) . . . . .	3-26
Affiliates sub page (Business Applicant link) . . . . .	3-28
Other Details sub page (Business Applicant link) . . . . .	3-29
Requested link . . . . .	3-31
Itemization sub page (Requested link) . . . . .	3-32
Trade-In sub page (Requested link) . . . . .	3-33
Collateral link . . . . .	3-35
Valuations sub page (Collateral link) . . . . .	3-39
Tracking sub page (Collateral link) . . . . .	3-41
Collateral (Seller Details) . . . . .	3-42

Checklist link . . . . .	3-44
Comments link (Comments page) . . . . .	3-46
Comments link (Tracking Attributes page) . . . . .	3-47
Verification link (Edits page) . . . . .	3-48
Verification link (Rules page) . . . . .	3-50
Verification link (Audits page) . . . . .	3-51
Verification link (History page) . . . . .	3-52
Scenario Analysis link . . . . .	3-53
Simplified Application Entry . . . . .	3-56
Prequalifying an application . . . . .	3-61
Processing a credit application . . . . .	3-61
Returning to an Unfinished Application . . . . .	3-62
Offline Application Entry . . . . .	3-63

#### **CHAPTER 4 : SEARCHING FOR APPLICATIONS**

Application Queues . . . . .	4-1
Criteria page . . . . .	4-3
Search Criteria . . . . .	4-4
Quick Search section . . . . .	4-11
Archive / Purge Feature . . . . .	4-18

#### **CHAPTER 5 : SCENARIO ANALYSIS**

Application Entry . . . . .	5-11
Underwriting . . . . .	5-15
Funding . . . . .	5-16

#### **CHAPTER 6 : ORACLE FLEXCUBE LENDING AND LEASING TOOLS**

Using the Loan Calculator page (Underwriting and Funding windows) . . . . .	6-2
Calculating Loan Payments . . . . .	6-2
Calculating Interest Rates . . . . .	6-9
Calculating Term . . . . .	6-13
Calculating Loan Amount . . . . .	6-17
Using the Loan Calculator window's Loan Calculator page . . . . .	6-22
Calculating Loan Payments . . . . .	6-22
Calculating Interest Rates . . . . .	6-27
Calculating Term . . . . .	6-31
Calculating Loan Amount . . . . .	6-35

#### **CHAPTER 7 : UNDERWRITING**

Underwriting with Oracle FLEXCUBE Lending and Leasing (an overview) . . . . .	7-2
Search link . . . . .	7-3
Applications master page (Underwriting window) . . . . .	7-4
Applicants link . . . . .	7-6
Decision link . . . . .	7-18
Decision link sub pages . . . . .	7-21
Stipulations sub page (Decision link) . . . . .	7-21
Itemization sub page (Decision link) . . . . .	7-22
Trade-In sub page (Decision link) . . . . .	7-23
Rate Schedule sub page (Decision link) . . . . .	7-24

Subvention sub page (Decision link) . . . . .	7-25
Multiple Offers sub page (Decision link) . . . . .	7-26
Decision link (Checklist link) . . . . .	7-28
Bureau link . . . . .	7-30
Manually Requesting a Credit Bureau Report . . . . .	7-36
Collateral link . . . . .	7-39
Collateral link (Seller Details) . . . . .	7-42
Comments link (Comments tab) . . . . .	7-43
Comments link (Tracking Attributes tab) . . . . .	7-44
Summary link . . . . .	7-45
Verification link (Edits page) . . . . .	7-46
Verification link (Audits page) . . . . .	7-48
Verification link (History page) . . . . .	7-49
Loan Calculator link (loans only) . . . . .	7-50
Vehicle Evaluator link (loans only) . . . . .	7-51
Field Investigation link . . . . .	7-54
Letters link . . . . .	7-55
Correspondence link . . . . .	7-57
Business Applicant link . . . . .	7-59
Image link . . . . .	7-62
Document Tracking link . . . . .	7-64

**CHAPTER 8 : FUNDING**

Funding with Oracle FLEXCUBE Lending and Leasing (an overview) . . . . .	8-2
Search link . . . . .	8-3
Funding window's master page . . . . .	8-4
Applicants link . . . . .	8-6
Decision Link . . . . .	8-12
Contract link . . . . .	8-14
Contract link sub pages . . . . .	8-20
Contract sub page (Contract link) . . . . .	8-20
Repayment sub page (Contract link) . . . . .	8-21
Itemizations sub page (Contract link) . . . . .	8-23
Trade-In sub page (Contract link) . . . . .	8-25
Insurance sub page (Contract link) . . . . .	8-26
ESC sub page (Contract link) . . . . .	8-27
Escrow sub page (Contract link) . . . . .	8-28
Compensation (loan) sub page (Contract link) . . . . .	8-30
Subvention sub page (Contract link) . . . . .	8-32
Proceeds sub page (Contract link) . . . . .	8-33
Disbursement sub page (Contract link) . . . . .	8-33
Fee sub page (Contract link) . . . . .	8-35
ACH sub page (Contract link) . . . . .	8-35
Coupon sub page (Contract link) . . . . .	8-36
PDC sub page (Contract link) . . . . .	8-37
Contract drop-down link links . . . . .	8-39
Checklist link (Contract drop-down link) . . . . .	8-39
References link (Contract drop-down link) . . . . .	8-41
Escrow Analysis link (Contract drop-down link) . . . . .	8-42

Real Estate Field link (Contract drop-down link) . . . . .	8-44
Collateral link . . . . .	8-45
Collateral link (Seller Details) . . . . .	8-48
Comments link (Comments tab) . . . . .	8-49
Comments link (Tracking Attributes tab) . . . . .	8-50
Summary link . . . . .	8-51
Verification link (Edits page) . . . . .	8-52
Verification link (Audits page) . . . . .	8-53
Verification link (History page) . . . . .	8-54
Loan Calculator link (loans only) . . . . .	8-55
Field Investigation link . . . . .	8-56
Letters link . . . . .	8-57
Correspondence link. . . . .	8-58
Business Applicant link. . . . .	8-60
Document Tracking link . . . . .	8-63

**CHAPTER 9 : DOCUMENT MANAGEMENT**

Document Maintenance page (Application Document Tracking window) . . . . .	9-2
Document Tracking page (Application Document Tracking window) . . . . .	9-8
Image Maintenance page (Application Document Tracking window) . . . . .	9-11
Account Document Tracking window . . . . .	9-15
Document Tracking page (Account Document Tracking window) . . . . .	9-15

**CHAPTER 10 : GL QUERY TRANSACTIONS**

GL Transactions page . . . . .	10-1
--------------------------------	------

**APPENDIX A : ORACLE FLEXCUBE LENDING AND LEASING INTERFACE**

Oracle FLEXCUBE Lending and Leasing's windows . . . . .	A-1
Window components. . . . .	A-2

**APPENDIX B : COMMON ORACLE FLEXCUBE LENDING AND LEASING TASKS**

Using a Drop-down Field . . . . .	B-3
Using a Navigation Drop-down Field . . . . .	B-8
Using a Record Search Field. . . . .	B-9

**APPENDIX C : ROUNDING AMOUNTS AND RATE ATTRIBUTES**

**APPENDIX D : PAYMENT AMOUNT CONVERSIONS**

**APPENDIX E : ORACLE FLEXCUBE LENDING AND LEASING SUITE REPORTS**

Number of Credit Applications Entered by User. . . . .	E-2
Underwriting status by Month and Producer loan . . . . .	E-3
Underwriting Status By Month and Underwriter Loan . . . . .	E-4
Underwriting Status By Month Loan. . . . .	E-5

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# CHAPTER 1 : SIGN IN

At the beginning of each Oracle FLEXCUBE Lending and Leasing (FLL) session and prior to working with any application, you must sign in at your workstation. Oracle FLEXCUBE Lending and Leasing then enables you to “enter” the system and open the pages available to your level of responsibility. To sign in to Oracle FLEXCUBE Lending and Leasing, you need to have your own user id and password. Each user id is attached to a responsibility level, or “profile,” that controls the user’s access to various areas of the system. Your user id is also associated to all the applications you process.

This chapter explains how to sign in and sign off from the Oracle FLEXCUBE Lending and Leasing system.

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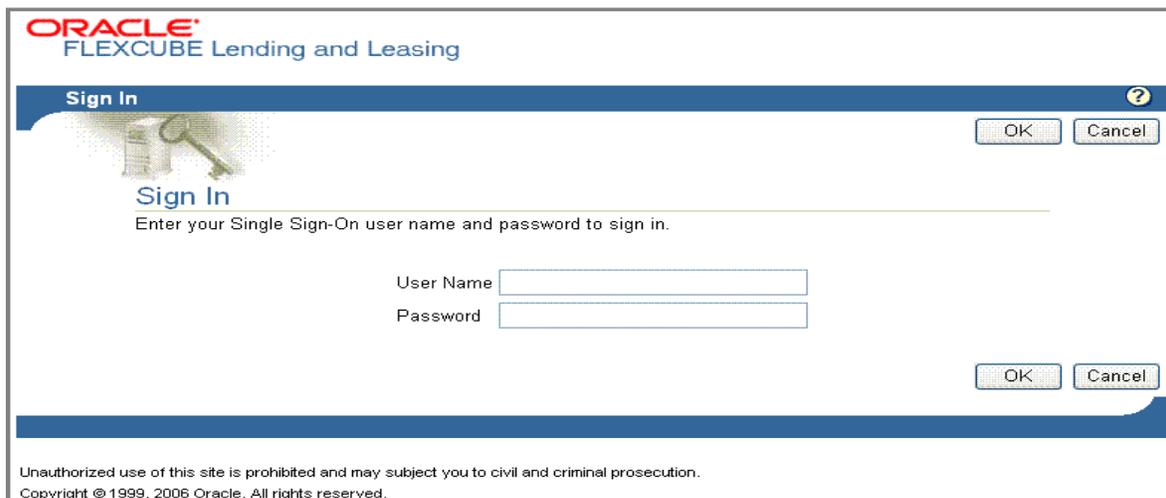
## Signing On

The ability to sign in is automatically disabled after a specified number of days of inactivity. The user id and password required to sign in to Oracle FLEXCUBE Lending and Leasing may be different from the user id and password used to sign in to your computer or network. If you are unsure of your user id and password for Oracle FLEXCUBE Lending and Leasing, contact your system administrator.

### To sign in to Oracle FLEXCUBE Lending and Leasing

- 1 Follow the guidelines for your business to begin a Oracle FLEXCUBE Lending and Leasing session.

After starting Oracle FLEXCUBE Lending and Leasing, the Sign In page appears.



ORACLE  
FLEXCUBE Lending and Leasing

Sign In ?

OK Cancel

Sign In

Enter your Single Sign-On user name and password to sign in.

User Name

Password

OK Cancel

Unauthorized use of this site is prohibited and may subject you to civil and criminal prosecution.  
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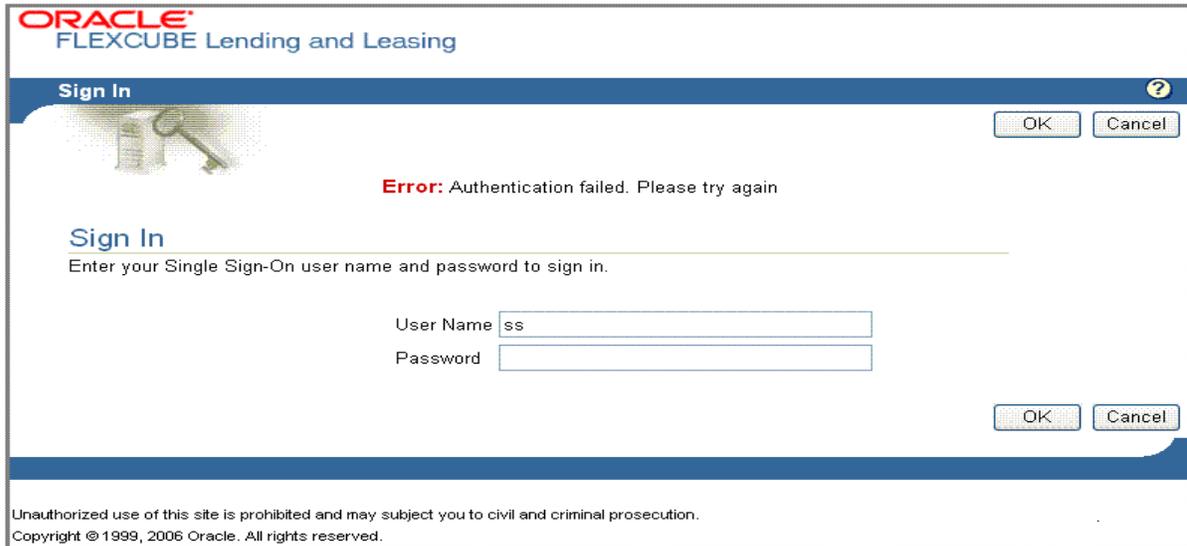
- 2 In the **User Name** field, type your user identification name.
- 3 Press **TAB** to move to the **Password** field.  
-or-  
Click the **Password** field.
- 4 In the **Password** field, type your password.
- 5 Click **OK**.

-or-

Press **ENTER**.

**Note:** If you click **Cancel**, Oracle FLEXCUBE Lending and Leasing closes the Sign In page.

If your user id or password is inaccurate, Oracle FLEXCUBE Lending and Leasing displays the following:



The screenshot shows the Oracle FLEXCUBE Lending and Leasing Sign In page. At the top, the Oracle logo and "FLEXCUBE Lending and Leasing" are displayed. Below this is a "Sign In" header with a help icon. A red error message reads: "Error: Authentication failed. Please try again". Below the error message is a "Sign In" section with the instruction: "Enter your Single Sign-On user name and password to sign in." There are two input fields: "User Name" containing "ss" and "Password" which is empty. There are "OK" and "Cancel" buttons at the top right and bottom right of the sign-in area. At the bottom of the page, there is a footer with the text: "Unauthorized use of this site is prohibited and may subject you to civil and criminal prosecution. Copyright © 1999, 2006 Oracle. All rights reserved."

- Click **OK** and retype your user id and password. If problems signing on persist, contact your system administrator.

**IMPORTANT:**

The length of a password is established during system setup. Special characters (&, @, #, \$, %, ^, &, \*, and so on) cannot be used to create a password. To prevent others from seeing your password, your password does not appear in the Password field as you type it. Instead, your keystrokes appear as bullet points. Keep your password confidential to prevent access to Oracle FLEXCUBE Lending and Leasing by unauthorized users.

If Oracle FLEXCUBE Lending and Leasing recognizes your user id and password, the Oracle FLEXCUBE Lending and Leasing Suite home page appears. Your user id and other information appear in the My Info section.

**ORACLE FLEXCUBE Lending and Leasing - Propelling you forward**

ORACLE FLEXCUBE LENDING AND LEASING IS A COMPREHENSIVE SOLUTION THAT ADDRESSES EVERY REQUIREMENT OF THE LENDING AND LEASING SPACE. ITS UNIQUE VALUE LIES IN ITS ABILITY TO PROVIDE YOUR BUSINESS WITH PRE-DEFINED PROCESSES, AND A WORLD-CLASS FRAMEWORK THAT ADDRESSES ALL YOUR RISK AND COMPLIANCE NEEDS. ORACLE FLEXCUBE LENDING AND LEASING IS A SINGLE SOURCE FOR ALL LENDING AND LEASING PROCESSES - FROM DESIGN TO EXECUTION. IN A NUTSHELL, OUR SOLUTION IS A ONE-STOP-SHOP FOR ALL YOUR LENDING AND LEASING NEEDS.

ORACLE FLEXCUBE LENDING AND LEASING AUTOMATES THE ENTIRE LIFECYCLE OF LENDING -- ACROSS ORIGINATION, SERVICING AND COLLECTIONS -- FOR MULTIPLE LENDING AND LEASING PRODUCTS. IT MAKES YOUR SOLUTION STAND OUT FOR ITS INTEGRATED APPROACH. IT ALSO HAS THE UNIQUE ABILITY TO INTEGRATE WITH OUR GOVERNANCE, RISK AND COMPLIANCE (ORC) FRAMEWORK AND IMPROVES INTERNAL POLICY, REGULATORY COMPLIANCE AND RISK MANAGEMENT.

SOME OF THE BENEFITS YOU CAN GAIN FROM THE ORACLE FLEXCUBE LENDING AND LEASING ARE:

- BUSINESS PROCESSES DESIGNED TO REMAIN CONNECTED WITH A COMMON THREAD
- SOFTWARE COMPONENTS ALIGNED TO YOUR BUSINESS PROCESSES
- TOOLS TO MEASURE PERFORMANCE, RISK AND COMPLIANCE
- INTEGRATED APPLICATIONS
- REDUCED TIME-TO-MARKET

**Documentation**

THE ORACLE FLEXCUBE LENDING AND LEASING DOCUMENTATION SET CONSISTS OF THE SETUP GUIDE AND USER GUIDE.

- THE ORACLE FLEXCUBE LENDING AND LEASING SETUP GUIDE LIBRARY CONTAINS ADMINISTRATION, CONFIGURATION, AND DEVELOPMENT DOCUMENTATION. THE DOCUMENTATION LIBRARY IS ON ITS OWN CD-ROM IN THE ORACLE FLEXCUBE LENDING AND LEASING BUNDLE CD PACK.
- THE ORACLE FLEXCUBE LENDING AND LEASING USER GUIDE DOCUMENTATION INCLUDES HOW TO USE THE PRODUCT. THE USER GUIDE DOCUMENTATION IS ON THE ORACLE FLEXCUBE LENDING AND LEASING CD-ROM IN THE ORACLE FLEXCUBE LENDING AND LEASING BUNDLE CD PACK.

Your User Id now appears in the page's My Info section.

**Select Language**

SPANISH

Select

**My info**

<b>User Id</b>	SSC
<b>Name</b>	ORACLE FINANCIAL SERVICES DEMO
<b>Responsibility</b>	SUPERUSER
<b>Organization</b>	XXX
<b>Division</b>	C-01
<b>Default Language</b>	ENGLISH

**Time of Last Login**

Date 07/14/2009 10:16:57 AM

**Release Version**

UI Version FLL.12.1.0\_80\_BLD.07132009.1405  
DB Version 11.5.1.0.REL.0.0.ALL.0

**DB Information**

DB	DFFLNEW.JDBC.ORACLE.THIN:@//ANDES.I
User	FLEX.CDM.1621/DEVJ2EE

Home | SalesLead | Origination | Servicing | Collections | WFP | Documents | Reports | Interfaces | Producers | Vendor | Tools | Setup

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6 In the **Select Language** section, select the language you want to with when using Oracle FLEXCLUBE.

7 In the **My Info** section, view the following information:

**In this field:**

**View this:**

**User Id**

The user identification code of the person log on to the Oracle FLL system.

**Name**

The name of the person log on to the Oracle FLL system.

**Responsibility**

The responsibility of the person log on to the Oracle FLL system.

**Note:** The level of responsibility determines which screens are available and what tasks a user can perform in the Oracle FLL system.

**Organization**

The organization of the person log on to the Oracle FLL system.

**Division**

The division of the person log on to the Oracle FLL system.

**Default Language**

The default language of the person log on to the Oracle FLL system.

8 In the **Time of Last Login** section, view the timestamp (mm/dd/yyyy hh:mm:ss) of when the current user most recently logged on to the Oracle FLL system.

9 In the **Release Version** section, view the UI Version and DV versions currently in use.

10 In the **DB Information** section, view the DB user information.

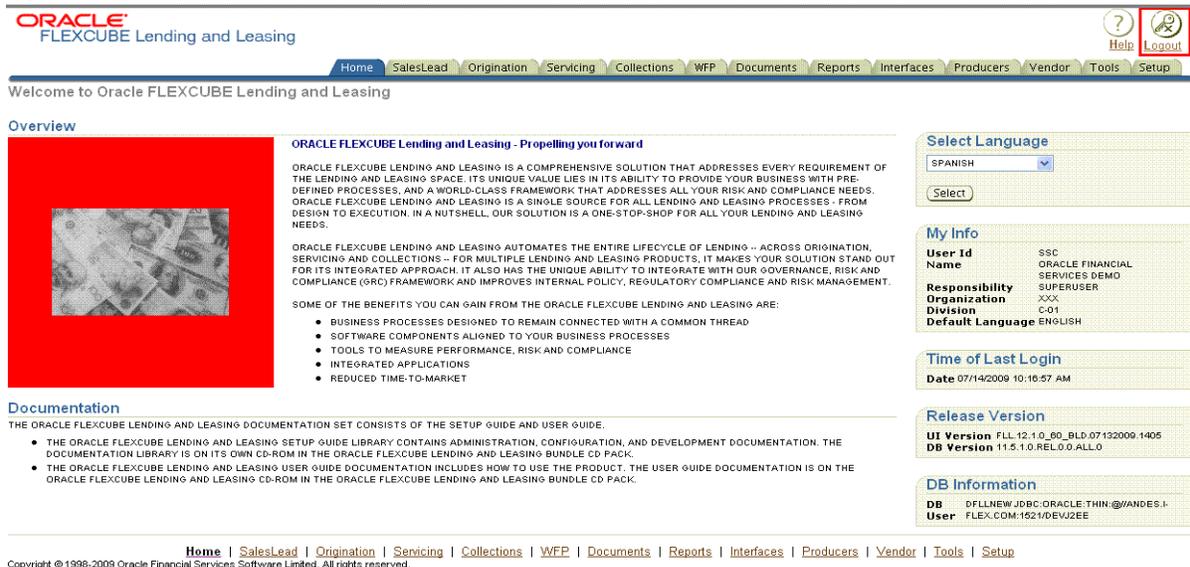
## Signing Off

Sign off from the Oracle FLEXCUBE Lending and Leasing when you have finished your work session.

### To sign off from Oracle FLEXCUBE Lending and Leasing

- 1 On the **Oracle FLEXCUBE Lending and Leasing Suite** home page, click the **Logout** icon. (The Logout icon contains a gold key and is located in the upper right corner).

The Logout from Oracle FLEXCUBE Lending and Leasing Suite page appears.



ORACLE FLEXCUBE Lending and Leasing

Welcome to Oracle FLEXCUBE Lending and Leasing

Overview

ORACLE FLEXCUBE Lending and Leasing - Propelling you forward

ORACLE FLEXCUBE LENDING AND LEASING IS A COMPREHENSIVE SOLUTION THAT ADDRESSES EVERY REQUIREMENT OF THE LENDING AND LEASING SPACE. ITS UNIQUE VALUE LIES IN ITS ABILITY TO PROVIDE YOUR BUSINESS WITH PRE-DEFINED PROCESSES, AND A WORLD-CLASS FRAMEWORK THAT ADDRESSES ALL YOUR RISK AND COMPLIANCE NEEDS. ORACLE FLEXCUBE LENDING AND LEASING IS A SINGLE SOURCE FOR ALL LENDING AND LEASING PROCESSES - FROM DESIGN TO EXECUTION. IN A NUTSHELL, OUR SOLUTION IS A ONE-STOP-SHOP FOR ALL YOUR LENDING AND LEASING NEEDS.

ORACLE FLEXCUBE LENDING AND LEASING AUTOMATES THE ENTIRE LIFECYCLE OF LENDING -- ACROSS ORIGINATION, SERVICING AND COLLECTIONS -- FOR MULTIPLE LENDING AND LEASING PRODUCTS. IT MAKES YOUR SOLUTION STAND OUT FOR ITS INTEGRATED APPROACH. IT ALSO HAS THE UNIQUE ABILITY TO INTEGRATE WITH OUR GOVERNANCE, RISK AND COMPLIANCE (GRC) FRAMEWORK AND IMPROVES INTERNAL POLICY, REGULATORY COMPLIANCE AND RISK MANAGEMENT.

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- THE ORACLE FLEXCUBE LENDING AND LEASING USER GUIDE DOCUMENTATION INCLUDES HOW TO USE THE PRODUCT. THE USER GUIDE DOCUMENTATION IS ON THE ORACLE FLEXCUBE LENDING AND LEASING CD-ROM IN THE ORACLE FLEXCUBE LENDING AND LEASING BUNDLE CD PACK.

Select Language

SPANISH

My Info

User Id	SSC
Name	ORACLE FINANCIAL SERVICES DEMO
Responsibility	SUPERUSER
Organization	XXX
Division	C-01
Default Language	ENGLISH

Time of Last Login

Date 07/14/2009 10:16:57 AM

Release Version

UI Version FLL.12.1.0\_80\_BLD.07132009.1405  
DB Version 11.5.1.0.REL.0.0.ALL.0

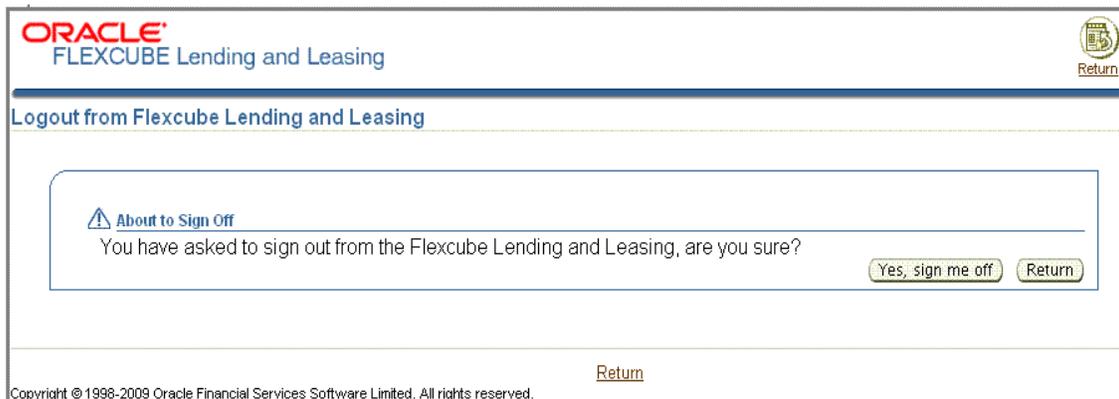
DB Information

DB	DFFLNEWJDBC:ORACLE:THIN:@ANDES.I
User	FLEX.COM:1521/DEWJ2EE

Home | SalesLead | Origination | Servicing | Collections | WFP | Documents | Reports | Interfaces | Producers | Vendor | Tools | Setup

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- If you click **Return**, Oracle FLEXCUBE Lending and Leasing closes the Logout from Oracle FLEXCUBE Lending and Leasing Suite page and returns to the Oracle FLEXCUBE Lending and Leasing Suite page.



ORACLE FLEXCUBE Lending and Leasing

Logout from Flexcube Lending and Leasing

About to Sign Off

You have asked to sign out from the Flexcube Lending and Leasing, are you sure?

Yes, sign me off Return

Return

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- 2 Click **Yes, sign me off**.

Oracle FLEXCUBE Lending and Leasing closes the session, releases any applications you may have been working on, and returns to the Sign In page.

## CHAPTER 2 : SALES LEAD

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

**Note:** This is not a mandatory window. You can always begin the loan origination process directly using the Application Entry window.

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

### Lead Entry page

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

#### To complete the Lead Entry page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Sales Lead** master tab.
- 2 Click the **Sales Lead** bar link.
- 3 On the Sales Lead window, click the **Lead Entry** tab.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing Lead Entry page. At the top, the Oracle logo and 'FLEXCUBE Lending and Leasing' are visible. The user interface includes a navigation bar with 'Lead Entry', 'Follow-Up', and 'Maintenance' tabs. Below this, there are sections for 'Applicant Information' and 'Address'. The 'Applicant Information' section contains fields for Lead # (L00001004), Lead Date (06/24/2009), Company (DMB), Branch (HQ), First Name (DWD), Last Name (E), Channel (CONSULTATION), and Source (WEB ENTRY). The 'Address' section includes fields for Type (WORK), Postal Type (NORMAL ADDRESS), Street Type, Post, Apt#, Address1 (HOLTSVILLE), Address2, City (HOLTSVILLE), St (NEW YORK), Zip (00544), Country (APO EAST), Email, Mobile Email, Status (NEW), Assigned By (DWD/ESH), Status Dt (06/24/2009), and Followup Dt (06/24/2009). There are also buttons for 'View All', 'Save', 'Add', and 'Cancel'. At the bottom, there are tabs for 'Telecoms', 'Comments', 'Documents', and 'Requests', and a table for 'Telecoms' with columns for 'Select \* Telecom Type', 'Phone', and 'Current'. The table currently shows 'No rows yet.'

- 4 If you are entering a new applicant, click **Add** in the **Applicant Information** section.  
-OR-  
If you want to edit an existing applicant, select it in the **Applicant Information** section.

**Note:** If you click **Previous**, Oracle FLEXCUBE Lending and Leasing displays information for the previous applicant. If you click **Next**, Oracle FLEXCUBE Lending and Leasing displays information for the next applicant.

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

<b>In this field:</b>	<b>Do this:</b>
Lead #	View the sales lead number (display only).
Lead Date	View the sales lead date. The default value is the current date (display only).
<b>Company</b>	Select the company name (required).
<b>Branch</b>	Select the branch name (required).
<b>First Name</b>	Enter the applicant's first name (required).
<b>Last Name</b>	Enter the applicant's last name (required).
<b>Channel</b>	Select the channel of the sales lead (required).
<b>Source</b>	Select the source of the sales lead (required).

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

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

<b>In this field:</b>	<b>Do this:</b>
<b>Type</b>	Select the address type (required).
<b>Postal Type</b>	Select the postal address type (required).
<b>#</b>	Enter the building number (required).
Pre	Select the street prefix (directional) (optional).
Street Name	Enter the street name (optional).
Street Type	Select the street type (optional).
Post	Select the street postfix (directional) (optional).
Apt #	Enter the apartment number (optional).
Address 1	Enter the first address line (optional).
Address 2	Enter the second address line (optional).
<b>City</b>	Enter the city (required).
<b>St</b>	Select the state (required).
<b>Zip</b>	Select the zip code (required).
	Note : For non US country, you have to enter zip code.
<b>Country</b>	Select the country code (required).
Email	Enter the e-mail address (optional).
Mobile Email	Enter the mobile e-mail address (optional).
<b>Status</b>	Select the status for the sale lead (required).
Assigned By	View the user code creating the sale lead (display only).
Status Dt	View the last sales lead status change date (display only).
<b>Follow-up Dt</b>	Enter the sales lead follow-up date (required).

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

## Telecoms sub page

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

### To complete the Telecoms sub page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Sales Lead** master tab.
- 2 Click the **Sales Lead** bar link.
- 3 On the Sales Lead window, click the **Lead Entry** tab, then click the **Telecoms** sub tab.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing Suite interface. The top navigation bar includes the Oracle logo and the text 'FLEXCUBE Lending and Leasing'. Below this, there is a user information bar with 'User Id SSC Organization TFB Division HQ Responsibility SUPERUSER'. The main content area is divided into several sections:

- Lead Entry** tab is selected, with sub-tabs for 'FollowUp' and 'Maintenance'.
- Applicant Information** section contains fields for Lead # (L00001448), Lead Date (9/17/2009), Company (YYY), Branch (HQ), First Name (SAM), Last Name (S), Birth Dt (9/5/1982), Channel (CONSULTATION), and Source (WEB ENTRY).
- Address** section contains fields for Type (WORK), Country (UNITED STATES), Address #, City (ADJUNTAS), State (PUERTO RICO), Postal Type (NORMAL ADDRESS), Street Pre, Street Name, Street Type, Street Post, Apt #, Address Line 1 (ADJUNTAS), Address Line 2, Zip (00601), Email, Mobile Email, Assigned By (SSC), Status (CLOSED), Status Dt (9/17/2009), and Followup Dt (9/17/2009).
- Telecoms** section contains a table with columns for 'Select \* Telecom Type', '\* Phone', and 'Current'. The table has two rows:
 

Select * Telecom Type	* Phone	Current
<input checked="" type="radio"/> ANSWERING SERVICE	(019)-394-4658	<input checked="" type="checkbox"/>
<input type="radio"/> FAX	(768)-768-7687	<input checked="" type="checkbox"/>

- 4 On the **Telecoms** sub page, enter, view or edit the following information:
- If you are creating a new record, click **Add**.

#### In this field:

#### Do this:

#### Telecoms section

Select

**Telecom Type**

**Phone**

Current

If selected, indicates this is the current record.

Select the type of telecommunications device (required)

Enter the phone number (required)

Select the Current check box to indicate the phone number is in service.

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

## Comments sub page

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

### To complete the Comments sub page

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

- On the Sales Lead window, click the **Lead Entry** tab, then click the **Comments** sub tab.

**Oracle FLEXCUBE Lending and Leasing**

User Id SSC Organization DMO Division C01 Responsibility SUPERUSER

Lead Entry | Follow-Up | Maintenance

Applicant Information

Search Criteria Execute Search Add Cancel

Lead # L-00001004 Company DMB First Name DWID Channel CONSULTATION  
 Lead Date 08/24/2009 Branch HQ Last Name E Source WEB ENTRY

Address

Type WORK Postal Type NORMAL ADDRESS City HOLTSVILLE  
 Street Type Post St NEW YORK  
 Apt# Zip 00544  
 Address1 Address2 HOLTSVILLE Country APO EAST  
 Street Name Email

Mobile Email Status NEW  
 Assigned By DWIDESH  
 Status Dt 08/24/2009  
 Followup Dt 08/24/2009

Telecoms | **Comments** | Documents | Requests

Comments

Search Criteria Execute Search Add Cancel

Select	Type	Sub Type	Comment	Comment Dt	Comment By
<input checked="" type="radio"/>	CUSTOMER WALK-IN	INBOUND	TESTING	2009-07-01 15:25:42.0	SSC

Best viewed in 1280 x 1024 screen resolution.

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

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

**In this field:**

**Do this:**

Comments section

Select

If selected, indicates this is the current record.

**Type**

Select the comment type (required).

**Sub Type**

Select the comment sub type (required).

**Comment**

Enter the comment (required).

**Comment Dt**

View the date the comment was entered and saved (display only).

**Comment By**

View the user id of the person who entered and saved the comment (display only).

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

## Documents sub page

The Documents sub page needs to be completed if:

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

### To complete the Documents sub page

- On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Sales Lead** master tab.
- Click the **Sales Lead** bar link.
- On the Sales Lead window, click the **Lead Entry** tab, then click the **Documents** sub tab.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization DMO Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Lead Entry Follow-Up Maintenance

Applicant Information View All Save

Search Criteria Execute Search Add Cancel

Lead # L00001004 \* Company DMB \* First Name DWMD \* Channel CONSULTATION  
 Lead Date 06/24/2009 \* Branch HQ \* Last Name E \* Source WEB ENTRY

Address

\* Type WORK \* Postal Type NORMAL ADDRESS \* City HOLTSVILLE \* Mobile Email  
 # \* St NEW YORK \* Status NEW  
 Pre \* Zip 00544 \* Assigned By DWIDESH  
 Street Name \* Country APO EAST \* Status Dt 06/24/2009  
 Address1 HOLTSVILLE \* Followup Dt  
 Address2

Street Type Post Apt#  
 Address1 Address2

Mobile Email \* Status \* Assigned By \* Status Dt \* Followup Dt

First Previous Next Last

Telecoms Comments Documents Requests

Documents Search Criteria Execute Search Add Cancel

Select	Type	Sub Type	Documents	Document Dt	Document By
<input checked="" type="radio"/>	BROCHURE	SOFT COPY	TESTING	07/01/2009 03:36:28 PM	SSC

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

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

**In this field:**

**Do this:**

Documents section

Select

If selected, indicates this is the current record.

**Type**

Select the document type (required).

**Sub Type**

Select the document sub type (required).

**Documents**

Enter the document (required).

Document Dt

View the date the document was entered and saved (display only).

Document By

View the user id of the person who entered and saved the document (display only).

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

## Requests sub page

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

### To complete the Requests sub page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Sales Lead** master tab.
- 2 Click the **Sales Lead** bar link.
- 3 On the Sales Lead window, click the **Lead Entry** tab, then click the **Requests** sub tab.

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization DMO Division 001 Responsibility SUPERUSER

Lead Entry | Follow-Up | Maintenance

View All Save

Applicant Information

Search Criteria Execute Search Add Cancel

Lead # L-00001004 \* Company DMB \* First Name DWID \* Channel CONSULTATION  
 Lead Date 06/24/2009 \* Branch HQ \* Last Name E \* Source WEB ENTRY

Address

\* Type WORK \* Postal Type NORMAL ADDRESS \* City HOLTSVILLE \* Mobile Email  
 # # \* St NEW YORK \* Status NEW  
 Pre # \* Zip 00544 \* Country APO EAST \* Assigned By DWIDESH  
 Street Name Address1 HOLTSVILLE \* Followup Dt 06/24/2009  
 Address2 Email

First Previous Next Last

Telecoms Comments Documents Requests

Requests

Search Criteria Execute Search Add Cancel

Select * Product	* Requested Amount
LEASE VEHICLE	500000

Best viewed in 1280 x 1024 screen resolution.

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

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

#### In this field:

#### Do this:

#### Requests section

Select

**Product**

**Requested Amount**

If selected, indicates this is the current record.

Enter the requested product as loan(required).

Enter the requested amount (required).

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

## Follow-Up page

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

### To use the Follow-Up page

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Sales Lead** master tab.
- 2 Click the **Sales Lead** bar link.
- 3 On the Sales Lead window, click the **Follow-Up** tab.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization DMO Division C01 Responsibility SUPERUSER

Lead Entry | **Follow-Up** | Maintenance

Status:  New  Follow Up  All

Assigned:  Assigned By  All

Sales Lead Follow-up

Search Criteria Execute Search

Select Company	Branch	* Followup Dt	Lead #	Lead Date	Name	Assigned By	* Status	Status Dt
<input checked="" type="radio"/> DMB	HQ	06/24/2009	L-00001004	06/24/2009	E DWID	DWIDESH	NEW	06/24/2009

- 4 In the **Status** section, click:
  - **New** to view all leads on the Follow-Up page with the status of NEW.
  - OR-
  - **Follow Up** to view all leads on the Follow-Up page with the status of FOLLOW UP.
  - OR-
  - **All** to view all leads on the Follow-Up page.
- 5 In the **Assigned** section, click:
  - **Assigned By** to view all leads on the Follow-Up page assigned to the current user.
  - OR-
  - **All** to view all leads on the Follow-Up page assigned to any user.
- 6 On the Follow-Up page, enter, view, or edit the following information:

#### In this field:

Select  
Company  
Branch  
**Followup Dt**  
Lead #  
Lead Date  
Name  
Assigned by  
**Status**  
Status Dt

#### Do this:

If selected, indicates this is the current record.  
View the company name of the sales lead (display only).  
View the branch name of the sales lead (display only).  
Select the follow-up date of the sales lead (required).  
View the sales lead number (display only).  
View the creation date of the sales lead (display only).  
View the applicant's name (display only).  
View the user assigned to the sales lead (display only).  
Select the status of the sales lead (required).  
View the last sales lead status change date (display only).

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

## Maintenance page

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

### To attach a sales lead to an application

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Sales Lead** master tab.
- 2 Click the **Sales Lead** bar link.
- 3 On the Sales Lead window, click the **Maintenance** tab.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization DMO Division CO1 Responsibility SUPERUSER

Lead Entry Follow-Up Maintenance

Lead Details

Select Lead # Last Name First Name Status Company Branch Days Of Inactivity

Select Lead #	Last Name	First Name	Status	Company	Branch	Days Of Inactivity
L-00001004	E	DMB	NEW	DMB	HQ	7

Applications

Select Priority Application # Date Title Product Status Producer

Select Priority	Application #	Date	Title	Product	Status	Producer
No rows yet.						

Action

Attach To An Application  Change Status To New

Application #

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

#### In this field:

Select Lead #  
Last Name  
First Name  
Status  
Company  
Branch  
Days of Inactivity

#### Do this:

If selected, indicates this is the current record.  
View the sales lead number.  
View the last name of the sales lead.  
View the first name of the sales lead.  
View the status of the sales lead.  
View the company of the sales lead.  
View the branch of the sales lead.  
View the number of days of inactivity regarding the sales lead.

- 5 In the **Lead Details** section, select the sales lead you want to attach to the application.
- 6 In the **Action** section, click **Attach to an Application**.
- 7 In the **Action** section, select the application number to which you want to attach the sales lead in the unlabeled **App #** field.
- 8 In the **Action** section, click **Post**.

- 9 In the **Application** section, view the following display only information:

<b>In this field:</b>	<b>View this:</b>
Select	If selected, indicates this is the current record.
Priority	The priority of the sales lead.
Application #	The application number of the sales lead.
Date	The date of the application.
Title	The title of the application.
Product	The product of the application.
Status	The status of the application.
Producer	The producer of the application.

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



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## CHAPTER 3 : APPLICATION ENTRY

The first step in the loan origination process is entering credit application data into Oracle FLEXCUBE Lending and Leasing. The Applications window enables you to enter information from the credit application into the Oracle FLEXCUBE Lending and Leasing system and request a credit bureau report.

This chapter explains how to use the Applications window to enter and validate a credit application.

---

### Entering a credit application (an overview)

There are four main steps in entering an application

- 1 Select the product type and producer at the top of the Application window in the Applications section. The *product* defines the type of credit application: loan as well as any collateral, such as vehicles or homes or seller details, associated with the loan. When you save the application, Oracle FLEXCUBE Lending and Leasing activates the links on the Applications window that are associated with the product, streamlining the application process. The *producer* is the dealer supplying the application.
- 2 Enter information regarding the primary applicant, such as name, social security number, address, place of employment, and financial assets and liabilities. Enter this same information for any other applicants, such as co-signers or joint applicants, if they exist.
- 3 Enter information about the requested credit for the loan such as loan amount and number of terms.
- 4 Enter information about the collateral, if this is a secured credit request.

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

When finished, Oracle FLEXCUBE Lending and Leasing checks the application for completeness using a predefined set of edits. These edits search for errors and warnings based on your system setup. These edits can be defined to check that specific fields are completed, as well as automatically change the status of the application based on its contents. For example, edits can be set up to automatically approve or reject an application based on a minimum salary of the applicant, or maximum age of asset. The prescreening checks ensure that automatic credit bureau reports are pulled only for applications which meet set criteria, thus saving cost.

After an application clears the edits check, click Submit in the Applications section. Oracle FLEXCUBE Lending and Leasing begins the processes of prescreening the application and pulling a credit bureau while you can begin entering the next application in your queue.

## To begin entering a new application

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Origination** master tab.
- 2 Click the **Application Entry** bar link. The Application Entry window appears, opened at the Search link's Results page.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search

Queue Select... Next App # Submit Search

Criteria Results

Search Results

View All  New Application Unlock Application Recreate Instance

Select and Submit

Select	Company	Branch	App#	Date	Title	Product	Status	Producer	Secured
<input checked="" type="radio"/>	PQR	ABC	0000126303	11/30/2009	LED MMA&NOLIA	LOAN HE	NEW-BLANK	NY-00014 : PERSONAL LOAN DEALER	<input type="checkbox"/>
<input type="radio"/>	XXX	CO1	0000126302	11/30/2009	UNDEFINED	LOAN UNSECURED	NEW-BLANK	NY-00010 : TESTER DATA	<input type="checkbox"/>
<input type="radio"/>	PQR	ABC	0000126304	1/1/2008	UNDEFINED	VEHICLE LEASE	NEW-BLANK	NY-00014 : PERSONAL LOAN DEALER	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000070149	9/18/2009	SADIE EEVERGREEN	LOAN HOME ISLAMIC (VR)	NEW-BLANK	MN-00302 : SAINT PAUL AUTO SALES	<input type="checkbox"/>

Queue Name DATA ENTRY APPLICATIONS QUEUE

**Note:** The **Recreate Instance** button will appear only when the BPEL parameter is YES.

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

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search

Queue Select... Next App # Submit Search

(Application Entry)

Applications

App # [ ] Dt 11/20/2009

\* Product Select... \* Channel WEB ENTRY \* Priority NORMAL

\* Company PQR \* Branch ABC \* Status VEHICLE LOAN OR LE \* Purpose

\* Producer DEALER \* Producer Name [ ] \* Loan Currency EUR \* Class Select... \* Sales Agent [ ]

Joint  Cos  Contact [ ] Lead # Select... CRB Pull

Edit Save PreQualify Submit Cancel

In the Applications section, enter or view the following information. Press the **TAB** key to move between fields:

### In this field:

### Do this:

#### App#

View the application number. The application number will be automatically displayed once you click **Save**.

#### Dt

Enter the application date (required).

#### Product

Select the type of product as loan (required).

#### Channel

Select how the application was received; for example, fax, web entry, or phone (required).

#### Priority

Select the priority of the application (required).

#### Company

Enter the company (required).

#### Branch

Enter the branch (optional).

#### Status

Select the image status (required).

#### Purpose

Select the purpose for lending (optional).

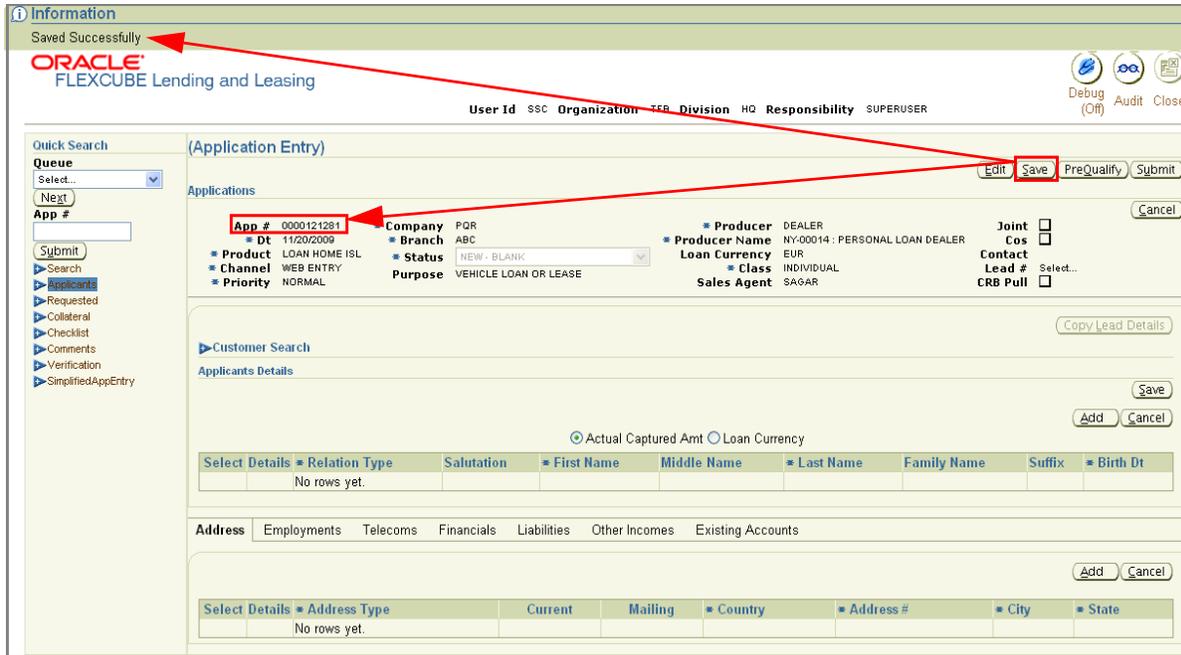
#### Producer

Select the producer type associated with the loan (required).

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

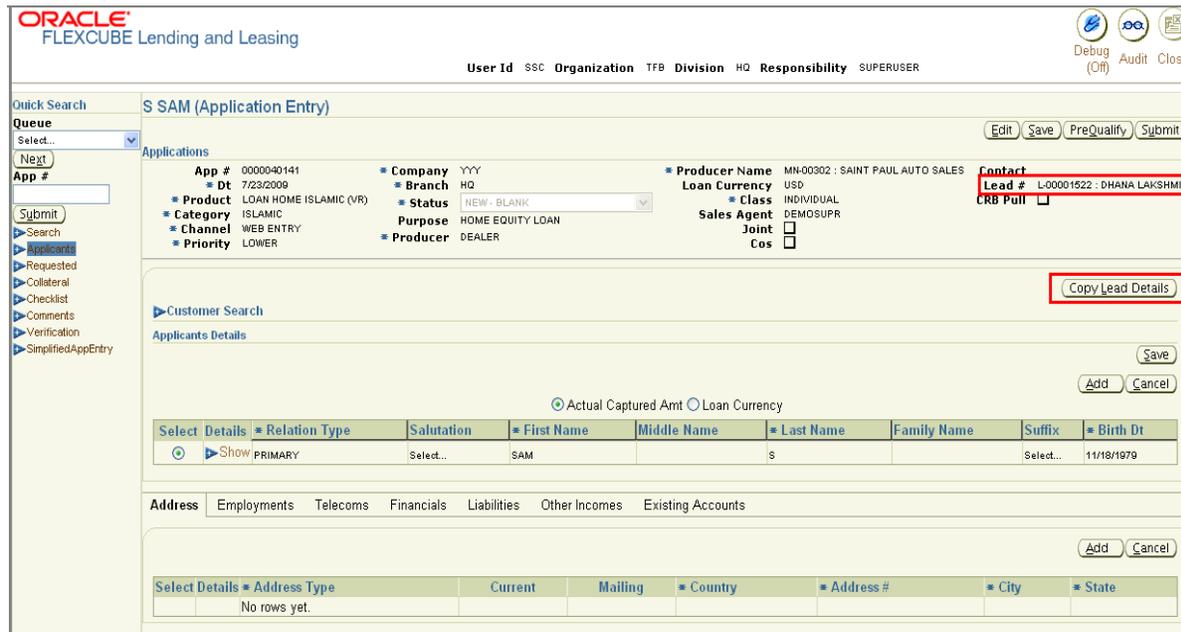
- 4 Click **Save** in the Applications section.

When you save the application for the first time, Oracle FLEXCUBE Lending and Leasing assigns it an application number.



## Copying Lead details

After selecting the sales lead number in the **Lead #** field and on clicking **Copy Lead Details**, the applicant details which were captured in the **Sales Lead** screen are populated in the **Application Entry** screen. Note: The **Copy Lead Details** button will be enabled only when the user select the lead number.



## Searching for an Existing Customer

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

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

### To copy the Customer Details

- 1 On the Application Entry link bar, click the **Applicants** link.
- 2 Click **Customer Search** in the Customer Search section of Application Entry window appears, opened at the Search link's Criteria page.

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization TFB Division HQ Responsibility PROCESSOR

Debug (Off) Audit Close

**Quick Search**

Queue Select... Next App # Submit Search Applicants Requested Collateral Checklist Comments Verification SimplifiedAppEntry

**T TAMMY (Application Entry)** Edit Save PreQualify Submit

**Applications**

App # 0000085150 Company YYY Dt 10/12/2009 Branch HQ Product LOAN VEHICLE (VR) Status NEW - BLANK Purpose VEHICLE LOAN OR LEASE Producer DEALER Producer Name USD Loan Currency USD Class INDIVIDUAL Sales Agent DEMOSUPR Joint Cos Contact Lead # Select... CRB Pull

**Customer Search** Copy Lead Details

Criteria Search Results

Criteria	Comparison Operator	Value
CUSTOMER ID	LIKE	
CUSTOMER FIRST NAME	LIKE	
CUSTOMER LAST NAME	LIKE	
CUSTOMER SSN	EQUAL	
CUSTOMER NATIONAL ID	LIKE	
CUSTOMER PASSPORT NUMBER	LIKE	
CUSTOMER PHONE NUMBER	EQUAL	
CUSTOMER ZIP CODE	LIKE	

Reset Criteria Search

**Applicants Details** Save Add Cancel

Actual Captured Amt  Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input checked="" type="radio"/>	Show	PRIMARY	Select...	TAMMY		T		Select...	11/16/1978
<input type="radio"/>	Show	SPOUSE	Select...	ANNA	A	MMAGNOLIA		Select...	1/13/1965

- 3 In the **Criteria** page, use the **Comparison Operator** and **Values** columns to create the search criteria you want to use to find an customer.
- 4 Click the **Search** button.

Oracle FLEXCUBE Lending and Leasing locates and displays on the Results page all the customer details that meet your search criteria on the Criteria page.

**Note:** Choose **Reset Criteria** at any time to clear the Comparison Operator and Values columns on the Criteria page

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility PROCESSOR

Debug (Off) Audit Close

Quick Search T TAMMY (Application Entry)

Queue Select... Next Submit

Applications

App # 0000085150 \* Dt 10/12/2009 \* Company YYY \* Branch HQ \* Producer DEALER \* Producer Name \* Loan Currency USD \* Class INDIVIDUAL \* Sales Agent DEMOSUPR \* Status NEW - BLANK \* Purpose VEHICLE LOAN OR LEASE \* Joint Cos \* Contact Lead # \* CRB Pull

Customer Search

Criteria Search Results

Relation Type Select... Copy Customer Details

Select	Customer Id	Name	Birth Dt	Phone	Address
<input checked="" type="radio"/>	29321	SADIE EEVERGREEN	2/21/1971	(078)333-2929	4839 OSTRICH DR
<input type="radio"/>	29322	ROSS EEVERGREEN	3/13/1972	(078)333-2929	4839 OSTRICH DR
<input type="radio"/>	29323	ANNA MMA&NOLIA	1/13/1995	(612)333-1266	7321 DOLOMITES LN
<input type="radio"/>	29324	LEO MMA&NOLIA	1/6/1958	(612)333-1266	7321 DOLOMITES LN
<input type="radio"/>	29325	SADIE EEVERGREEN	2/21/1971	(078)333-2929	4839 OSTRICH DR

Applicants Details

Actual Captured Amt Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input checked="" type="radio"/>	Show	PRIMARY	Select...	TAMMY		T		Select...	11/16/1978
<input type="radio"/>	Show	SPOUSE	Select...	ANNA	A	MMA&NOLIA		Select...	1/13/1995

- 5 On the **Results** page, select an customer you want to load.
- 6 Select the relation type and click **Copy Customer Details**.

When the customer details are copied, a message will be displayed indicating "copied Successfully".

Information Copied successfully

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility PROCESSOR

Debug (Off) Audit Close

Quick Search EEVERGREEN SADIE (Application Entry)

Queue Select... Next Submit

Applications

App # 0000085150 \* Dt 9/15/2009 \* Company PQR \* Branch ABC \* Producer DEALER \* Producer Name NY-00014 : PERSONAL LOAN DEALER \* Loan Currency INR \* Class INDIVIDUAL \* Sales Agent SAGAR \* Status NEW - BLANK \* Purpose VEHICLE LOAN OR LEASE \* Joint Cos \* Contact Lead # \* CRB Pull

Customer Search

Criteria Search Results

Relation Type PRIMARY Copy Customer Details

Select	Customer Id	Name	Birth Dt	Phone	Address
<input checked="" type="radio"/>	29321	SADIE EEVERGREEN	2/21/1971	(078)333-2929	4839 OSTRICH DR
<input type="radio"/>	29322	ROSS EEVERGREEN	3/13/1972	(078)333-2929	4839 OSTRICH DR
<input type="radio"/>	29323	ANNA MMA&NOLIA	1/13/1995	(612)333-1266	7321 DOLOMITES LN
<input type="radio"/>	29324	LEO MMA&NOLIA	1/6/1958	(612)333-1266	7321 DOLOMITES LN
<input type="radio"/>	29325	SADIE EEVERGREEN	2/21/1971	(078)333-2929	4839 OSTRICH DR

Applicants Details

Actual Captured Amt Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input checked="" type="radio"/>	Show	PRIMARY	Select...	SADIE	A	EEVERGREEN		Select...	2/21/1971

## Applicants link

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

This section explains how to complete each page and sub pages.

### IMPORTANT:

While the following fields are marked *required*, *display only*, and *optional*, these are Oracle FLEXCUBE Lending and Leasing's default settings. The actual status for a field might differ on your system, depending on how it is configured.

### NOTE:

When completing Frequency fields, please note the following:

- *Biweekly* in Oracle FLEXCUBE Lending and Leasing means "once every two weeks" and **not** "twice a week."
- *Bimonthly* in Oracle FLEXCUBE Lending and Leasing means "once every two months" and **not** "twice a month."

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

## To complete the Applicants Details page

- 1 On the Application Entry link bar, click the **Applicants** link.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The main heading is "SUBRAMANI BALA (Application Entry)". The page is divided into several sections:

- Quick Search:** Includes a Queue dropdown, a Next button, and an App # input field with a Submit button.
- Applications:** A form with fields for App # (0000022151), Dt (7/7/2008), Company (YYY), Branch (HQ), Status (NEW - BLANK), Product (LOAN HOME ISL), Channel (WEB ENTRY), Priority (LOWER), Purpose (VEHICLE LOAN OR LEASE), Producer Name (MIK-0306 : KOPPY MOTORS OF LAKE FOREST), Loan Currency (USD), Class (INDIVIDUAL), Sales Agent, Joint Cos (checkbox), Contact Lead # (Select...), and CRB Pull (checkbox). Buttons for Edit, Save, PreQualify, and Submit are present.
- Customer Search:** A section with a "Copy Lead Details" button.
- Applicants Details:** A table with columns: Select Details, Relation Type, Salutation, First Name, Middle Name, Last Name, Family Name, Suffix, and Birth Dt. A row is shown with "Show PRIMARY", "Select...", "BALA", "", "SUBRAMANI", "BPPEL", "Select...", and "1/1/1977".
- Address:** A section with tabs for Address, Employments, Telecoms, Financials, Liabilities, Other Incomes, and Existing Accounts. It includes an "Add" and "Cancel" button.
- Address Table:** A table with columns: Select Details, Address Type, Current, Mailing, Country, Address #, City, and State. A row is shown with "Show HOME", "Current" (checked), "Mailing" (checked), "UNITED STATES", "46", "RAMEY", and "PUERTO RICO".

- 2 If you are entering a new applicant, click **Add** in the Applications Details section.  
-or-  
If you want to edit an existing applicant, select it in the Applications Details section.
- 3 Click **Show** in the **Details** column of the applicant you want to work with.

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

**In this field:**

**Do this:**

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

If selected, indicates that this is the current record.  
 Select the relationship type; for example, primary, spouse, secondary, or cosigner.  
 Select the salutation (optional).  
 Enter the applicant's first name (required).  
 Enter the applicant's middle name (optional).  
 Enter the applicant's last name (required).  
 Enter the applicant's family name (optional).  
 Select the name suffix/generation (optional).  
 Enter the applicant's date of birth (required).

Identification Details section

Nationality  
 National Id  
 SSN #  
 Passport #  
 Passport Issue Date  
 Passport Expiry Date  
 Visa #  
 License #

Select the applicant's nationality (required).  
 Enter the national identification number.  
 Note: This field is mandatory if the applicant chooses Nationality as other than Unites States.  
 Enter the applicant's social security number.  
 Note: This field is mandatory if the applicant chooses Unites States as Nationality.  
 Enter the passport number (optional).  
 Select the date the passport was issued (optional).  
 Select the passport's expiration date (optional).  
 Enter the applicant's visa number (optional).  
 Enter the applicant's license number (optional).

Existing Customer Ind	Indicates that the customer is an existing customer.
Existing Customer Id	Enter the existing customer identification number.
<u>Applicants Details section</u>	
Name in Local Language	Enter the applicant's name in local language (optional).
Gender	Select the gender of the applicant (optional).
Mother's Maiden Name	Enter the mother's maiden name (optional).
Education	Select the education of the applicant (Optional).
Language	Select the applicant's native language (required).
Disability	Select if the application has a disability (optional).
<b>Class</b>	Select the applicant's classification; for example, NORMAL or EMPLOYEE. Oracle FLEXCUBE Lending and Leasing uses this information to restrict access to the database by recognizing employees as "secured applications." You can create a SME (Small Medium Enterprise) application by selecting SMALL BUSINESS. When you select SMALL BUSINESS and save your entry, the Business Applicants link on the Applicants link is available.(required).
Dependents	Enter the number of dependents (required).
Email	Enter the applicant's email address (optional).
Marital Status	Select the marital status of the applicant (optional).
Time Zone	View the time zone for the applicant. This information appears when you enter and save the zip code for the primary applicant's current home address on the Address sub page. You can also manually complete this field (optional).
ECOA	Select the ECOA (Equal Credit Opportunity Act) code. This defines the various possibilities on who is liable; individual, joint, cosigner, and so on (optional). Note: This field will be displayed only if the applicant chooses Unites States as Nationality.
Privacy Opt-Out	If necessary, select the check box to indicate that the applicant has elected to refrain from the non-public sharing of information (optional). Note: This field will be displayed only if the applicant chooses Unites States as Nationality.
Ethnicity	Select the applicant's ethnicity. This is information the Home Mortgage Disclosure Act requires to be reported (optional). Note: This field will be displayed only if the applicant chooses Unites States as Nationality.
Prior Bkrp	Select if prior bankruptcy exists (optional). Note: This field will be displayed only if the applicant chooses Unites States as Nationality.
Bkrp Discharge Dt	Enter the discharge date of prior bankruptcy (if one exists) (optional). Note: This field will be displayed only if the applicant chooses Unites States as Nationality.
Race	Select the applicant's race (optional). Note: This field will be displayed only if the applicant chooses Unites States as Nationality.

- 5 Click **Save** in the Applicants Details section.
- 6 If there are more than one applicants associated with the application, click **Add** on Applicant Details section and repeat steps 3 through 5.

## Address sub page (Applicants link)

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

### To complete the Address sub page (Applicants link)

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

The screenshot displays the Oracle Flexcube Lending and Leasing application interface. The user is logged in as 'SUPERUSER'. The main header shows 'SUBRAMANI BALA (Application Entry)'. The interface is divided into several sections:

- Quick Search:** Includes a 'Queue' dropdown and a 'Next' button.
- Applications:** Contains fields for App # (0000022151), Dt (7/7/2008), Product (LOAN HOME ISL), Channel (WEB ENTRY), Priority (LOWER), Company (YYY), Branch (HQ), Status (NEW - BLANK), Purpose (VEHICLE LOAN OR LEASE), Producer (DEALER), Producer Name (MN-00305 : KOPPY MOTORS OF LAKE FOREST), Loan Currency (USD), Class (INDIVIDUAL), Sales Agent, Joint Cos, Contact, Lead #, and CRB Pull.
- Customer Search:** Includes a 'Copy Lead Details' button.
- Applicants Details:** Includes a 'Save' button and radio buttons for 'Actual Captured Amt' (selected) and 'Loan Currency'.
- Address Section:** Contains a table with columns: Select, Details, Relation Type, Salutation, First Name, Middle Name, Last Name, Family Name, Suffix, Birth Dt. Below this is a sub-section for 'Address' with a table containing columns: Select, Details, Address Type, Current, Mailing, Country, Address #, City, State. The 'Address' table shows a 'HOME' address type, marked as 'Current' and 'Mailing', located in 'UNITED STATES', 'RAMEY', 'PUERTO RICO'.

- 2 If you are entering a new address, click **Add** on the Address sub page.  
-or-  
If you want to edit an existing address, select it on the Address sub page.
- 3 Click **Show** in the **Details** column of the address you want to work with.

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

- 4 On the **Address** sub page, enter, view, or edit the following information:

**In this field:**

**Do this:**

Select

If selected, indicates that this is the current record.

**Type**

Select the address type (required).

**Current**

Select if this is a current address. **Note:** The mailing address must be marked as current (required).

**Mailing**

Select if this is the mailing address. Only one address entry can be marked as the mailing address (required).

**Phone**

Enter the phone number (required).

Address section

**Country**

Select the country code (required).

**Postal Type**

Select the postal address type (required).

Pre

Select the street prefix (directional) (optional).

Street Name

Enter street name (optional).

Street Type

Select the street type (optional).

Post

Select the street postfix (directional) (optional).

Apt #

Enter the apartment number (optional).

**Address #**

Enter the address number (required).

Address

Enter the first address line (optional).

Address Line 2	Enter the second address line (optional).
Address Line 3	Enter the third address line (optional).
<b>City</b>	Enter the city (required).
<b>Zip</b>	Select the zip code (required).
<b>State</b>	Note : For non US country, you have to enter zip code. Select the state (required).
<u>Additional Information section</u>	
<b>Own / Rent</b>	Select the ownership type (required).
Landlord	Enter the landlord's name (optional).
LandLord Phone	Enter the landlord's phone number (optional).
Contact	Enter the person contacted on behalf of landlord (optional).
Contact Title	Enter title of the person contacted on behalf of landlord (optional).
Contact Phone	Enter phone of the person contacted on behalf of landlord (optional).
Extn	Enter the extension of the phone of the person contacted on behalf of landlord (optional).
Census Tract/BNA code	Enter census tract/BNA (block numbering area). These are defined by the US Census Bureau code (optional).
MSA Code	Enter the metropolitan statistical area (MSA) code. These are similar in concept to a zip code, but used mostly on government reports (optional).
Comment	Enter a comment (optional).

Address Rent Mortgage section

Stated section

<b>Stated (Years)</b>	Enter the stated number of years at residence (required).
<b>Stated (Months)</b>	Enter the stated number of months at residence (required).
<b>Stated (Amt)</b>	Enter the stated payment amount (required).
<b>Sated (Freq)</b>	Enter the stated payment frequency (required).

- 5 Click **Save** on the Applicants Details page.
- 6 If there are more than one addresses associated with the applicant, click **Add** on the Address sub page and repeat steps 3 through 5.

## Employments sub page (Applicants link)

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

### To complete the Employments sub page (Applicants link)

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

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search SUBRAMANI BALA (Application Entry) [Edit] [Save] [PreQualify] [Submit]

Queue Select... [Next] [Submit]

App # [Search] [Applicants] [Requested] [Collateral] [Checklist] [Comments] [Verification] [SimplifiedAppEntry]

Applications

App # 0000022151 \* Dt 7/7/2008 \* Company YYY \* Branch HQ \* Producer DEALER \* Producer Name MN-00305 : KOPPY MOTORS OF LAKE FOREST \* Loan Currency USD \* Class INDIVIDUAL \* Sales Agent \* Status NEW - BLANK \* Purpose VEHICLE LOAN OR LEASE \* Joint Cos [ ] \* Contact Lead # [ ] \* CRB Pull [ ]

Customer Search [Copy Lead Details]

Applicants Details [Save] [Add] [Cancel]

Actual Captured Amt Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input type="radio"/>	Show	PRIMARY	Select...	BALA		SUBRAMANI	BPEL	Select...	1/1/1977

Address | **Employments** | Telecoms | Financials | Liabilities | Other Incomes | Existing Accounts

Select	Details	Current	Type	Employer	Occupation	Title
<input type="radio"/>	Show	<input checked="" type="checkbox"/>	FULL TIME	UNDEFINED	PROFESSIONAL	

[Add] [Cancel]

- If you are entering a new employment, click **Add** on the Employments sub page.  
-OR-  
If you want to edit an existing employment, select it on the Employments sub page.
- Click **Show** in the **Details** column of the employment you want to work with.

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search SUBRAMANI BALA (Application Entry) [Edit] [Save] [PreQualify] [Submit]

Queue Select... [Next] [Submit]

App # [Search] [Applicants] [Requested] [Collateral] [Checklist] [Comments] [Verification] [SimplifiedAppEntry]

Applications

App # 0000022151 \* Dt 7/7/2008 \* Company YYY \* Branch HQ \* Producer DEALER \* Producer Name MN-00305 : KOPPY MOTORS OF LAKE FOREST \* Loan Currency USD \* Class INDIVIDUAL \* Sales Agent \* Status NEW - BLANK \* Purpose VEHICLE LOAN OR LEASE \* Joint Cos [ ] \* Contact Lead # [ ] \* CRB Pull [ ]

Customer Search [Copy Lead Details]

Applicants Details [Save] [Add] [Cancel]

Actual Captured Amt Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input type="radio"/>	Show	PRIMARY	Select...	BALA		SUBRAMANI	BPEL	Select...	1/1/1977

Address | **Employments** | Telecoms | Financials | Liabilities | Other Incomes | Existing Accounts

Select	Details	Current	Type	Employer	Occupation	Title
<input type="radio"/>	Hide	<input checked="" type="checkbox"/>	FULL TIME	UNDEFINED	PROFESSIONAL	

Employer Address

\* Country UNITED STATES \* Address # 34 \* City RAMEY \* State PUERTO RICO \* Address Line 1 \* Address Line 2 \* Zip 00603 \* Zip Extn \* Phone (756)-475-6474 \* Phone Extn

Employment Information

Contact \* Contact Title \* Contact Phone \* Contact Extn \* Comment \* Department \* Employee ID

Income

Stated \* Years 10 \* Months 0 \* Amt USD \$7,000.00 \* Freq MONTHLY

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

<b>In this field:</b>	<b>Do this:</b>
Select	If selected, indicates that this is the current record.
Current	Select if this is the current employment (optional).
<b>Type</b>	Select the address type (required).
<b>Employer</b>	Enter the employer's name (required).
Occupation	Select the occupation (optional).
Title	Enter the title (optional).
<u>Employer Address section</u>	
<b>Country</b>	Select the country (required).
Address #	Enter the building number (optional).
Address	Enter the first address line (optional).
Address Line 2	Enter the second address line (optional).
City	Enter the city (optional).
State	Select the state (optional).
Zip	Select the zip code (optional).
	Note : For non US country, you have to enter zip code.
Zip Extn	Enter the zip code extension (optional).
<u>Employment Information section</u>	
<b>Phone</b>	Enter the work phone number (required).
Extn	Enter phone extension (optional).
Contact	Enter the person contacted on behalf of the employer (optional).
Contact Title	Enter title of the person contacted on behalf of the employer (optional).
Contact Phone	Enter phone of the person contacted on behalf of the employer (optional).
Extn	Enter the extension of the phone of the person contacted on behalf of the employer (optional).
Comment	Enter a comment (optional).
Department	Enter the department of the employer (optional).
Employee ID	Enter the employee identification (optional).
<u>Income section</u>	
<u>Stated section</u>	
<b>Stated (Years)</b>	Enter the stated number of years with the employer (required).
<b>Stated (Months)</b>	Enter the stated number of months with the employer (required).
<b>Stated (Amt)</b>	Enter the stated income (required).
<b>Stated (Freq)</b>	Enter the stated income frequency (required).

- 5 Click **Save** on the Applicants Details page.
- 6 If there are more than one employments associated with the applicant, click **Add** on the Employment sub page and repeat steps 3 through 5.

## Telecoms sub page (Applicants link)

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

### To complete the Telecoms sub page (Applicants link)

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

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search

Queue Select... (Next) Submit

App #

Applications

App # 000022151 Dt 7/7/2008 Product LOAN HOME ISL Channel WEB ENTRY Priority LOWER Company YYY Branch HQ Status NEW - BLANK Purpose VEHICLE LOAN OR LEASE Producer DEALER Producer Name MN-00305 : KOPPY MOTORS OF LAKE FOREST Loan Currency USD Class INDIVIDUAL Sales Agent Joint Cos Contact Lead # CRB Pull

Customer Search Copy Lead Details

Applicants Details Save Add Cancel

Actual Captured Amt Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
Show	PRIMARY	Select...	BALA			SUBRAMANI	BPEL	Select...	1/1/1977

Address Employments **Telecoms** Financials Liabilities Other Incomes Existing Accounts

Select	Details	Type	Phone	Extn
Show	PHONE		(347)564-7856	

Add Cancel

- 2 If you are entering a new telecom, click **Add** on the Telecoms sub page.  
-or-  
If you want to edit an existing telecom, select it on the Telecoms sub page.
- 3 Click **Show** in the **Details** column of the telecom you want to work with.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search

Queue Select... (Next) Submit

App #

Applications

App # 000022151 Dt 7/7/2008 Product LOAN HOME ISL Channel WEB ENTRY Priority LOWER Company YYY Branch HQ Status NEW - BLANK Purpose VEHICLE LOAN OR LEASE Producer DEALER Producer Name MN-00305 : KOPPY MOTORS OF LAKE FOREST Loan Currency USD Class INDIVIDUAL Sales Agent Joint Cos Contact Lead # CRB Pull

Customer Search Copy Lead Details

Applicants Details Save Add Cancel

Actual Captured Amt Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
Show	PRIMARY	Select...	BALA			SUBRAMANI	BPEL	Select...	1/1/1977

Address Employments **Telecoms** Financials Liabilities Other Incomes Existing Accounts

Select	Details	Type	Phone	Extn
Show	PHONE		(347)564-7856	

Telecom Details

Current  Start Time End Time Time Zone Period Select... Period Select...

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

**In this field:**

**Do this:**

Select  
**Type**  
**Phone**  
Extn

If selected, indicates that this is the current record.  
Select the telecommunication type (required).  
Enter the phone number (required).  
Enter the phone extension (optional).

Telecom Details section

Current  
Time Zone  
Start Time  
Period  
  
End Time  
Period

Select if this telecom number is current (optional).  
Select the applicant's time zone (optional).  
Enter the best time to call start time (optional).  
Select the time period for the best time to call start time, AM or PM (optional).  
Enter the best time to call end time (optional).  
Select the time period for the best time to call end time, AM or PM (optional).

- 5 Click **Save** on the Applicants Details page.
- 6 If there are more than one sources of telecom numbers associated with the applicant, click **Add** on the Telecoms sub page and repeat steps 3 through 5.

## Financials sub page (Applicants link)

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

### To complete the Financials sub page (Applicants link)

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

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

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

The main content area is titled 'EEVEERGREEN SADIE (Application Entry)'. It features a 'Quick Search' section with a 'Queue' dropdown and a 'Next' button. Below this is the 'Applications' section, which contains a grid of application details:

<b>App #</b>	0000070149	<b>Company</b>	YYY	<b>Producer Name</b>	MN-00302 : SAINT PAUL AUTO SALES	<b>Contact</b>	TEST
<b>Dt</b>	9/18/2009	<b>Branch</b>	HQ	<b>Loan Currency</b>	USD	<b>Lead #</b>	L-00001500 : JACK GILL
<b>Product</b>	LOAN HOME ISLAMIC (VR)	<b>Status</b>	NEW - BLANK	<b>Class</b>	SMALL BUSINESS	<b>CRB Pull</b>	<input type="checkbox"/>
<b>Category</b>	ISLAMIC	<b>Purpose</b>	HOME PURCHASE	<b>Sales Agent</b>	DEMOSUPR		
<b>Channel</b>	WEB ENTRY	<b>Producer</b>	DEALER	<b>Joint</b>	<input type="checkbox"/>		
<b>Priority</b>	NORMAL			<b>Cos</b>	<input type="checkbox"/>		

Below the application details is the 'Customer Search' section with a 'Copy Lead Details' button. The 'Applicants Details' section includes a 'Save' button and a radio button selection for 'Actual Captured Amt' (selected) and 'Loan Currency'. Below this is a table with columns: 'Select', 'Details', 'Relation Type', 'Salutation', 'First Name', 'Middle Name', 'Last Name', 'Family Name', 'Suffix', and 'Birth Dt'. The first row shows: 'Show PRIMARY', 'Select...', 'SADIE', 'A', 'EEVEERGREEN', 'Select...', and '2/21/1971'.

At the bottom, there are tabs for 'Address', 'Employments', 'Telecoms', 'Financials' (selected), 'Liabilities', 'Other Incomes', and 'Existing Accounts'. Below the 'Financials' tab is a table with columns: 'Select', 'Type', 'Source', 'Account #', 'Currency', 'Amt', 'Include', and 'Comment'. The first row shows: 'RETIREMENT ASSET', 'RETIREMENT', '00444111554', 'INR', 'Rs.0.00', and a checked 'Include' box.

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

-OR-

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

- 3 On the **Financials** sub page, enter, view, or edit the following information:

In this field:	Do this:
Select <b>Type</b>	If selected, indicates that this is the current record. Select financial type; for example, liquid assets, retirement assets, and so on (required).
Source	Enter source; for example, stocks, 401K, rent received, and so on (optional).
Account Nbr	Enter the account number (optional).
<b>Currency</b>	Select the currency (required).
<b>Amt</b>	Enter amount (required).
Comment	Enter a comment (optional).

- 4 Click **Save** on the Applicants Details page.
- 5 If there are more than one financial assets associated with the applicant, click **Add** on the Financials sub page and repeat steps 3 through 5.

## Liabilities sub page (Applicants link)

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

### To complete the Liabilities sub page (Applicants link)

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

The screenshot displays the Oracle Flexcube Lending and Leasing interface. The top navigation bar includes the Oracle logo, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization TFB Division HQ Responsibility SUPERUSER'. There are also 'Debug (Off)', 'Audit', and 'Close' buttons.

The main content area is titled 'EEVERGREEN SADIE (Application Entry)'. It features a 'Queue' section with 'Next' and 'App #' fields. Below this is the 'Applications' section, which includes fields for 'App #', 'Dt', 'Product', 'Category', 'Channel', 'Priority', 'Company', 'Branch', 'Status', 'Purpose', 'Producer', 'Producer Name', 'Loan Currency', 'Class', 'Sales Agent', 'Joint', and 'Cos'. A 'Copy Lead Details' button is also present.

The 'Customer Search' section is followed by the 'Applicants Details' section, which has 'Save', 'Add', and 'Cancel' buttons. Below this is a table for 'Actual Captured Amt' and 'Loan Currency' with columns for 'Select Details', 'Relation Type', 'Salutation', 'First Name', 'Middle Name', 'Last Name', 'Family Name', 'Suffix', and 'Birth Dt'. A 'Show' button is next to the first row.

The 'Liabilities' sub page is active, showing a table with columns: 'Select', 'Liability type', 'Currency', 'Amt', 'Freq', 'Account Type', 'Balance', 'Comment', 'Add', 'Cancel', and 'Include'. The first row contains: 'INSTALLMENT', 'INR', 'Rs.1,000.00', 'MONTHLY', 'SAVING', 'Rs.100.00', and an empty comment field.

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

-OR-

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

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

In this field:	Do this:
Select	If selected, indicates that this is the current record.
<b>Type</b>	Select the liability type (required).
<b>Currency</b>	Select the currency (required).
<b>Amt</b>	Enter the liability amount (required).
<b>Freq</b>	Select the frequency (required).
<b>Account Type</b>	Enter the account type (required).
<b>Balance</b>	Enter the account balance (required).
Comment	Enter a comment (optional).

- Click **Save** on the Applicants Details page.
- If there are more than one financial liability associated with the applicant, click **Add** on the Liabilities sub page and repeat steps 3 and 4.

## Other Incomes sub page (Applicants link)

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

### To complete the Other Incomes sub page (Applicants link)

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

The screenshot shows the Oracle Flexcube Lending and Leasing interface. The top navigation bar includes 'ORACLE FLEXCUBE Lending and Leasing', user information (User Id: SSC, Organization: TFB, Division: HQ, Responsibility: SUPERUSER), and utility buttons (Debug, Audit, Close). The main content area is titled 'EEVERGREEN SADIE (Application Entry)' and contains several sections:

- Applications:** A form with fields for App #, Dt, Product, Category, Channel, Priority, Company, Branch, Status, Purpose, Producer, Producer Name, Loan Currency, Class, Sales Agent, Joint Cos, Contact, Lead #, and CRB Pull.
- Customer Search:** A table with columns: Select, Details, Relation Type, Salutation, First Name, Middle Name, Last Name, Family Name, Suffix, Birth Dt. One row is visible for 'SADIE A EEVERGREEN'.
- Other Incomes:** A table with columns: Select, Type, Currency, Amount, Freq. One entry is visible: 'PENSION', 'INR', 'Rs.250,000.00', 'ANNUALLY'.

- If you are entering a new income record, click **Add** on the Other Incomes sub page.  
-or-  
If you want to edit an existing income, select it on the Other Incomes sub page.
- Use the application to enter the following required information on the **Other Incomes** sub page:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
<b>Type</b>	Select the income type (required).
<b>Currency</b>	Select the currency (required).
<b>Amount</b>	Enter the income (required).

- Freq** Select the income frequency (required).
- 4 Click **Save** on the Applicants Details page.
  - 5 If there are more than additional source of income associated with the applicant, click **Add** on the Other Incomes sub page and repeat steps 3 and 4.

## Existing Account sub page (Applicants link)

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

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search: SUBRAMANI BALA (Application Entry)

Queue: Select... [Next] [Submit] [Search] [Applicants] [Requested] [Collateral] [Checklist] [Comments] [Verification] [SimplifiedAppEntry]

Applications: [Edit] [Save] [PreQualify] [Submit] [Cancel]

App # [App #] [Submit] [Search] [Applicants] [Requested] [Collateral] [Checklist] [Comments] [Verification] [SimplifiedAppEntry]

App # 0000022151 \* Dt 7/7/2008 \* Company YYY \* Branch HQ \* Product LOAN HOME ISL \* Status NEW - BLANK \* Purpose VEHICLE LOAN OR LEASE \* Producer DEALER \* Producer Name MN-00305 : KOPPY MOTORS OF LAKE FOREST \* Loan Currency USD \* Class INDIVIDUAL \* Sales Agent [Joint Cos] [Contact Lead # Select...] [CRB Pull]

Customer Search: [Copy Lead Details]

Applicants Details: [Save] [Add] [Cancel]

Actual Captured Amt Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input type="radio"/>	Show	PRIMARY	Select...	BALA		SUBRAMANI	BPEL	Select...	1/1/1977

Address Employments Telecoms Financials Liabilities Other Incomes Existing Accounts

Applicant Existing Accounts

Account #	Title	Relation	Product	Pay Off Amt	Amt Due	Oldest Due dt	Status	Company	Branch
No rows yet.									
				Total PayOff Amt	Total Amt Due				

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

## Business Applicants link

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

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

### To complete the Business Applicant page

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

The Business Applicant link appears on the Application Entry link bar.

- 2 On the Application Entry link bar, click **Business Applicant**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo and 'FLEXCUBE Lending and Leasing'. The user is logged in as 'SUPERUSER' with 'Responsibility C01'. The main content area is titled '(Application Entry)'. On the left, there is a 'Queue' section with a search bar and a list of application types: Search, Applicants, Requested, Collateral, CheckLists, Comments, Verification, and Business Applicant. The 'Business Applicant' link is highlighted. The main form area is divided into several sections: 'Applications' (with fields for App #, Dt, Product, Channel, Priority, Company, Branch, Status, Purpose, Producer, Producer Name, Loan Currency, Class, Sales Agent, Joint Cos, Contact Lead #, and CRB Pull), 'Business Applicant' (with a radio button for 'Actual Captured Amt' and 'Loan Currency'), and 'Applicants Details' (with fields for Tax Id, Start Dt, # of Employees (Cur), # of Employees, Contact Person, Business Checking Bank, Bank Account #, Avg Checking Balance, # of Locations, and Management Since). At the bottom, there is an 'Address' section with a table for 'Address Type', 'Own/Lease', 'Country', 'Address #', 'City', 'State', and 'Comment'. The table currently shows 'No rows yet'.

- 3 If you are entering a new business applicant, click **Add** in the Business Applicants section.  
-or-  
If you want to edit an existing business applicant, select it in the Business Applicants section.
- 4 Click **Show** in the **Details** column of the applicant you want to work with.

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

<b>In this field:</b>	<b>Do this:</b>
Select	If selected, indicates that this is the current record.
<b>Organization Type</b>	Select the organization type (required).
<b>Business Type</b>	Select the type of the business (required).
<b>Business Name</b>	Enter the name of the business (required).
<b>Legal Name</b>	Enter the legal name of the business (required).
<u>Applicants Details section</u>	
<b>Tax Id</b>	Enter the tax identification (required).
<b>Start Date</b>	Enter the business start date (required).
<b># of Employees (Curr)</b>	Enter the current number of employees at the business (required).
<b># of Employees</b>	Enter the number of employees at the business after financing (required).
Contact person	Enter the contact person at the business (optional).
<b>Business Checking Bank</b>	Enter the bank name of the business's checking account (required).
<b>Bank Account #</b>	Enter the bank account number (required).
<b>Avg Checking Balance</b>	Enter the average checking balance (required).
<b># of Locations</b>	Enter the number of locations of the business (required).
<b>Management Since</b>	Enter the year the current management was established (required).

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

## Address sub page (Business Applicant link)

You can enter more than one address for the business.

### To complete the Address sub page (Business Applicant link)

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

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the user ID as 'SUPERUSER'. The main area is titled 'Business Applicant' and contains several sections:

- Applications:** A summary of application details including App # (000001035), Company (YYY), Product (LOAN HOME (VR)), and Status (NEW - BLANK).
- Business Applicant:** A section for entering or editing applicant information, including Tax ID (457446), Start Dt (4/8/2009), and Business Checking Bank (HDFC).
- Address:** A table for managing business addresses. The table has columns for Address Type, Own/Lease, Country, Address#, City, State, and Comment. The current address is HOME, BUYING HOME, UNITED STATES, 25, TN, TEXAS.
- Address Information:** A section for entering specific address details like Apt #, BsaAddress2, and Phone.

- 2 If you are entering a new business address, click **Add** on the Address sub page.  
-OR-  
If you want to edit an existing business address, select it on the Address sub page.
- 3 Click **Show** in the **Details** column of the business address you want to work with.
- 4 In the **Address** sub page, enter, view, or edit the following information:

#### In this field:

Select  
**Address Type**  
**Own / Lease**  
**Phone**  
 Comment

#### Do this:

If selected, indicates that this is the current record.  
 Select the address type (required).  
 Select the ownership type (required).  
 Enter the phone number (required).  
 Enter a comment (optional).

#### Address Information section

**Country**  
**Postal Type**  
 Pre  
 Street Name  
 Street Type  
 Post  
 Address #  
 Apt #

Select the country (required).  
 Select the address type (required).  
 Select the street prefix (directional) (optional).  
 Enter street name (optional).  
 Select the street type (optional).  
 Select the street postfix (directional) (optional).  
 Enter the building number (required).  
 Enter the apartment number (optional).

Address	Enter the first address line (optional).
Address 2 (unlabeled)	Enter the second address line (optional).
Address 3 (unlabeled)	Enter the third address line (optional).
<b>City</b>	Enter the city (required).
<b>State</b>	Select the state (required).
<b>Zip</b>	Select the zip code (required).
Extn	Note : For non US country, you have to enter zip code. Enter the zip extension (optional).

- Click **Save** in the Business Applicant section.
- If there are more than one addresses associated with business, click **Add** and repeat steps 3 through 5.

## Telecoms sub page (Business Applicant link)

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

### To complete the Telecoms sub page (Business Applicant link)

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

The screenshot shows the Oracle Flexcube Lending and Leasing interface. The main form area is titled '(Application Entry)'. It contains several sections:

- Applications:** A form with fields for App #, Dt, Product, Channel, Priority, Company, Branch, Status, Purpose, Producer, Producer Name, Loan Currency, Class, Sales Agent, Joint Cos, Contact, Lead #, and CRB Pull.
- Business Applicant:** A section with a table for Business Applicant details. The table has columns for Organization Type, Business Type, Business Name, and Legal Name. Below the table is the 'Applicants Details' section with fields for Tax Id, Start Dt, # of Employees (Cur), # of Employees, Contact Person, Business Checking Bank, Bank Account #, Avg Checking Balance, # of Locations, and Management Since.
- Telecoms:** A sub page with a table for Telecoms. The table has columns for Type, Phone, Extn, and Current. One entry is visible: 'ANSWERING SERVICE' with Phone '1456932014', Extn '456', and Current checked.

- If you are entering a new business telecom, click **Add** on the **Telecom** sub page.  
-or-  
If you want to edit an existing business telecom, select it on the **Telecom** sub page.
- Click **Show** in the **Details** column of the business telecom you want to work with.
- In the **Telecoms** sub page, enter, view, or edit the following information:

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

**Type** Select the telecommunication type (required).  
**Phone** Enter the phone number (required).  
**Extn** Enter the phone extension (optional).  
**Current** If selected, indicates that this is a current telecom.

- 5 Click **Save** in the Business Applicant section.
- 6 If there are more than one telecoms associated with business, click **Add** and repeat steps 3 through 5.

## Financials sub page (Business Applicant link)

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

### To complete the Financials sub page (Business Applicant link)

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

The screenshot displays the Oracle Flexcube Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the text 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXXX Division C01 Responsibility SUPERUSER'. There are also icons for 'Debug (Off)', 'Audit', and 'Close'.

The main content area is titled '(Application Entry)'. It features a 'Queue' section with a dropdown menu and 'Next' and 'Submit' buttons. Below this is the 'Applications' section, which contains a form with fields for 'App #', 'Dt', 'Product', 'Channel', 'Priority', 'Company', 'Branch', 'Status', 'Purpose', 'Producer', 'Producer Name', 'Loan Currency', 'Class', 'Sales Agent', 'Joint Cos', 'Contact Lead #', and 'CRB Pull'. There are 'Edit', 'Save', and 'Submit' buttons in this section.

The 'Business Applicant' section is active, showing a table with columns for 'Select Details', 'Organization Type', 'Business Type', 'Business Name', and 'Legal Name'. The table contains one entry: 'LIMITED PARTNERSHIP', 'SERVICE', 'AXY LTD', and 'AXY LTD'. Below the table is the 'Applicants Details' section, which includes fields for 'Tax Id', 'Start Dt', '# of Employees (Cur)', '# of Employees', 'Contact Person', 'Business Checking Bank', 'Bank Account #', 'Avg Checking Balance', '# of Locations', and 'Management Since'. There are 'Add' and 'Cancel' buttons.

At the bottom, there is a 'Financials' sub page with a table for 'Business Financial Assets'. The table has columns for 'Select \* Type', 'Source', 'Currency', 'Amount', 'Comment', and 'Include'. The first entry is 'RETIREMENT ASSET: [dropdown]', 'INVESTMENTS', 'USD', '8000.00', and an 'Include' checkbox that is checked. There are 'Add' and 'Cancel' buttons.

- 2 If you are entering a new business financial assets, click **Add** on the **Financials** sub page.  
-or-  
If you want to edit an existing business financial assets, select it on the **Financials** sub page.
- 3 Click **Show** in the **Details** column of the business financial assets you want to work with.

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

In this field:	Do this:
Select	If selected, indicates that this is the current record.
<b>Type</b>	Select financial type; for example, liquid assets, retirement assets, and so on (required).
Source	Enter source; for example, stocks, 401K, rent received, and so on (optional).
<b>Currency</b>	Select the currency of the asset (required).
<b>Amount</b>	Enter amount (required).
Comment	Enter a comment (optional).

- Click **Save** in the Business Applicant section.
- If there are more than one financial assets associated with business, click **Add** and repeat steps 3 through 5.

## Liabilities sub page (Business Applicant link)

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

### To complete the Liabilities sub page (Business Applicant link)

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

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'User Id', 'SSC', 'Organization', 'XXX', 'Division', 'C01', 'Responsibility', and 'SUPERUSER'. The main content area is titled '(Application Entry)' and shows details for an application with App # 0000001025. The 'Business Applicant' section is active, showing details for 'AXY LTD' with a 'LIMITED PARTNERSHIP' organization type and 'SERVICE' business type. Below this, there are fields for 'Applicants Details' including Tax Id, Start Dt, # of Employees, Contact Person, Business Checking Bank, Bank Account #, Avg Checking Balance, # of Locations, and Management Since. At the bottom, the 'Liabilities' sub tab is selected, displaying a table with the following data:

Select	Type	Currency	Amount	Frequency	Account Type	Account Balance	Comment	Include
<input checked="" type="checkbox"/>	INSTALLMENT	USD	200	MONTHLY	LOAN	5000		<input checked="" type="checkbox"/>

- If you are entering a new business liability, click **Add** on the **Liabilities** sub page.  
-or-  
If you want to edit an existing business asset, select it on the **Liabilities** sub page.
- Click **Show** in the **Details** column of the business financial liability you want to work with.

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

In this field:	Do this:
Select	If selected, indicates that this is the current record.
<b>Type</b>	Select the liability type (required).
<b>Currency</b>	Select the currency (required).
<b>Amount</b>	Enter the liability amount (required).
<b>Frequency</b>	Select the frequency (required).
<b>Account Type</b>	Enter the account type (required).
<b>Account Balance</b>	Enter the account balance (required).
Comment	Enter a comment (optional).
Include	Select to include this record in calculations on the Other Details sub page.

- Click **Save** in the Business Applicant section.
- If there are more than one business financial liability associated with business, click **Add** and repeat steps 3 through 5.

## Partners sub page (Business Applicant link)

You can enter more than one partner for the business.

### To complete the Partners sub page (Business Applicant link)

- Choose the Business Applicant section's **Partners** sub tab.

The screenshot displays the Oracle Flexcube Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the text "FLEXCUBE Lending and Leasing", and user information: "User Id SSC Organization XXX Division C01 Responsibility SUPERUSER". There are also icons for "Debug (Off)", "Audit", and "Close".

The main content area is titled "(Application Entry)" and contains several sections:

- Applications:** A form with fields for App # (000001035), Company (YYY), Producer (DEALER), Product (LOAN HOME (VR)), Channel (WEB ENTRY), Priority (HIGH), Branch (HQ), Status (NEW - BLANK), Purpose (VEHICLE LOAN OR LEASE), Producer Name (MN-00002 : SAINT PAUL AUTO SALES), Loan Currency (ALL), Class (SMALL BUSINESS), and Sales Agent. There are checkboxes for Joint Cos, Contact, Lead #, and CRB Pull.
- Business Applicant:** A section with a "Save" button and an "Add" button. It includes a table for "Select Details" with columns for Organization Type (LIMITED PARTNERSHIP), Business Type (SERVICE), Business Name (AXY LTD), and Legal Name (AXY LTD).
- Applicants Details:** A form with fields for Tax Id (457445), Start Dt (4/8/2009), # of Employees (Cur) (25), # of Employees (25), Contact Person, Business Checking Bank (HDFC), Bank Account # (454507487), Avg Checking Balance (XXX25,000.00), # of Locations (2), and Management Since (2009).
- Partners:** The selected sub-tab, showing a table for "Select Details" with columns for First Name (RALPH), Middle Name, Last Name (SIGH), Suffix, and SSN# (789-05-4123). Below this is the "Partner Information" form with fields for Birth Dt (7/14/1982), Birth Place, Title, Ownership (%) (5.00), Networth (10000.00), Gross Income (5000.00), Language, and Nationality.
- Address:** A form with fields for Country (FRANCE), Address#, City (WNLANS), State (MARYLAND), Address, BspAddress2, Zip (5633), Phone ((000)000-0000), Extn, and Email.

- 2 If you are entering a new business partner, click **Add** on the **Partners** sub page.  
-or-  
If you want to edit an existing business partner, select it on the **Partners** sub page.
- 3 Click **Show** in the **Details** column of the business partner you want to work with.
- 4 In the **Partners** sub page, enter, view, or edit the following information:

<b>In this field:</b>	<b>Do this:</b>
Select	If selected, indicates that this is the current record.
<b>First Name</b>	Enter the partner's first name (required).
Middle Name	Select the partner's middle name (optional).
<b>Last Name</b>	Enter the partner's last name (required).
Suffix	Enter the partner's suffix (optional).
<b>SSN #</b>	Enter the partner's social security number (required).
<u>Partner Information number</u>	
<b>Birth Dt</b>	Enter the partner's birth date (required).
<b>Birth Place</b>	Enter the partner's birth place (optional).
Title	Select the partner's title (optional).
<b>Ownership (%)</b>	Enter the percentage of ownership held by the customer (required).
<b>Networth</b>	Enter the partner's net worth (required).
<b>Gross Income</b>	Enter the partner's gross income. (required).
Language	Enter the partner's language (required).
Nationality	Enter the partner's nationality (optional).
<u>Address section</u>	
<b>Country</b>	Select the partner's country code (required).
<b>Address #</b>	Enter the partner's address number (required).
<b>Address</b>	Enter the partner's first address (required).
Address 2 (unlabeled)	Enter the partner's second address line (optional).
<b>City</b>	Enter the partner's city (required).
<b>State</b>	Select the partner's state (required).
<b>Zip</b>	Select the partner's zip code (required).
	Note : For non US country, you have to enter zip code.
Zip Extension (unlabeled)	Enter the partner's zip extension (optional).
<b>Phone</b>	Enter the partner's phone number (required).
Extn	Enter the partner's phone extension (optional).
Email	Enter the partner's email (optional).

- 5 Click **Save** in the Business Applicant section.
- 6 If there are more than one business partner associated with business, click **Add** and repeat steps 3 through 5.

## Affiliates sub page (Business Applicant link)

You can enter more than one affiliate for the business.

### To complete the Affiliates sub page (Business Applicant link)

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

The screenshot displays the Oracle FLEXCUBE Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the text 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C01 Responsibility SUPERUSER'. There are also icons for 'Debug (Off)', 'Audit', and 'Close'.

The main content area is titled '(Application Entry)'. On the left, there is a 'Quick Search' section with a 'Queue' dropdown and a 'Next' button. Below that is a 'Business Applicant' section with a 'Submit' button and a list of navigation links: Search, Applicants, Requested, Collateral, CheckLists, Comments, Verification, and Business Applicant (which is highlighted).

The 'Business Applicant' section contains several data entry fields:

- Applications:** App # 0000001035, Dt 7/15/2009, Product LOAN HOME (VR), Channel WEB ENTRY, Priority HIGH, Company YYY, Branch HQ, Status NEW - BLANK, Purpose VEHICLE LOAN OR LEASE, Producer DEALER, Producer Name MN-00002 : SAINT PAUL AUTO SALES, Loan Currency ALL, Class SMALL BUSINESS, Sales Agent, Joint, Cos, Contact, Lead #, CRB Pull.
- Business Applicant:** Radio buttons for 'Actual Captured Amt' (selected) and 'Loan Currency'. Buttons for 'Add' and 'Cancel'.
- Select Details:** Organization Type (LIMITED PARTNERSHIP), Business Type (SERVICE), Business Name (AXY LTD), Legal Name (AXY LTD).
- Applicants Details:** Tax Id (467445), Start Dt (4/8/2009), # of Employees (Cur) (25), # of Employees (25), Contact Person, Business Checking Bank (HDFC), Bank Account # (454667467), Avg Checking Balance (XXX25,000.00), # of Locations (2), Management Since (2009).
- Affiliates:** A table with columns: Organization Type, Legal Name, Business Name, Tax Id, Ownership(%), No. of Employee's, NAICS Code. The table shows one entry: LIMITED PARTNERSH, XYZ, XYZ, 467896, 25, 20, 4689.
- Affiliate Information:** Country (UNITED STATES), State (NEW YORK), Zip (00501), Address # (56), City (HOLTSVILLE), BslAddress2, Zip Extn.

- 2 If you are entering a new business partner, click **Add** on the **Affiliates** sub page.  
-or-  
If you want to edit an existing business affiliate, select it on the **Affiliates** sub page.
- 3 Click **Show** in the **Details** column of the business affiliate you want to work with.
- 4 In the **Affiliates** sub page, enter, view, or edit the following information:

#### In this field:

#### Do this:

Select  
Organization Type  
Legal Name  
Business Name  
Tax ID

If selected, indicates that this is the current record.  
Select the affiliate's organization type (required)  
Enter the affiliate's legal name (required)  
Enter the affiliate's business name (required)  
Enter the affiliate's tax identification (required)

#### Affiliate Information section

Ownership (%)  
No. of Employees  
NAICS CODE

Enter the affiliate's percentage of ownership (required)  
Enter the affiliate's number of employees (required)  
Enter the affiliate's North American Industry Classification System code (required).

**Country**  
**Address #**  
**Address**

Select the affiliate's country code (required).  
Enter the affiliate's address number (required).  
Enter the affiliate's first address line (required).

Address 2 (unlabeled) Enter the affiliate's second address line (optional).  
**City** Enter the affiliate's city (required).  
**State** Select the affiliate's state (required).  
**Zip** Select the affiliate's zip code (required).  
 Note : For non US country, you have to enter zip code.  
 Zip Extension (unlabeled) Enter the affiliate's zip extension (optional).

- Click **Save** in the Business Applicant section.
- If there are more than one business affiliate associated with business, click **Add** and repeat steps 3 through 5.

## Other Details sub page (Business Applicant link)

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

### To complete the Other Details sub page (Business Applicant link)

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

The screenshot displays the 'Other Details' sub page for a Business Applicant. The page is titled 'FLEXCUBE Lending and Leasing' and shows user information: User Id SSC, Organization XXX, Division 001, Responsibility SUPERUSER. The main section is 'Business Applicant' with a table of details:

Select Details	Organization Type	Business Type	Business Name	Legal Name
<input type="radio"/>	LIMITED PARTNERSHIP	SERVICE	AXY LTD	AXY LTD

Below this table are sections for 'Applicants Details' and 'Other details'. The 'Applicants Details' section includes fields for Tax Id (467446), Start Dt (4/8/2009), # of Employees (Cur) (25), # of Employees (25), Contact Person, Business Checking Bank (HDFC), Bank Account # (454667487), and Checking Balance (XXX25,000.00). The 'Other details' section includes Currency (Select...), Analysis Frequency (Select...), Gross Margin Factor (.0000), and Income (\$0.00). The 'Financial details' section includes a grid of financial metrics such as Collection Average, Proj Coll Avg Annual, Book List, Turn Over, Capital Amt, Earned Surplus, Gross Profit, Net Profit, Working Capital, Annual Sales, Projected Sales, Equity, Open Delq, Business Expenses, Personal Expenses, Total Expenses, Ann Proj Sales Amt, and Ann Proj Exp Amt. At the bottom, there are fields for Total Assets (\$0.00), Total Liability (\$0.00), Total Network (\$0.00), Debt Network Ratio (.0000), and Current Asset/Liability Ratio (.0000). A 'Signatures' section at the bottom has fields for Title1-3 and Signature1-3.

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

**In this field:**

**Do this:**

Other Details section

**Currency**

Select the currency (required).

**Analysis Frequency**

Select the analysis frequency (required).

<b>Gross Margin</b>	Enter the business's gross margin (required).
<b>Income</b>	Enter the business's income amount (required).
<u>Financial details section</u>	
<b>Collection Average</b>	Enter the collection average (required).
<b>Proj. Coll.Avg.Annual</b>	Enter the annual projected collection average (required).
<b>Book List</b>	Enter the business booklist (required).
<b>Turn Over</b>	Enter the turnover amount (required).
<b>Capital Amt</b>	Enter the capital amount (required).
<b>Earned Surplus</b>	Enter the earned surplus amount (required).
<b>Gross Profit</b>	Enter the gross profit amount (required).
<b>Net Profit</b>	Enter the net profit amount (required).
<b>Working Capital</b>	Enter the working capital amount (required).
<b>Annual Sales</b>	Enter the annual sales amount (required).
<b>Projected Sales</b>	Enter the projected sales amount (required).
<b>Equity</b>	Enter the equity amount (required).
<b>Open Delq</b>	Enter the open delinquency amount (required).
<b>Business Expenses</b>	Enter the business expenses amount (required).
<b>Personal Expenses</b>	Enter the personal expenses amount (required).
Total Expenses	View the total expenses amount (display only).
Ann Proj Sales Amt	View the annual projected collection amount (display only).
Ann Proj Exp Amt	View the annual projected expenses amount (display only).
<u>Assets section (unlabeled)</u>	
Total Assets	View the total asset amount (display only).
Total Network	View the total net worth amount (display only).
Total Liability	View the total liability amount (display only).
Debt Network Ratio	View the debt to net worth ratio (display only).
Current Assets/Liability ratio	View the current asset to liability ratio (display only).
<u>Signatures section</u>	
Title	Enter the title (optional).
Signature	Enter the signature (optional).

## Requested link

Depending on the type of product you selected, the following page will be available from the Requested link: **Loan**. Complete the page and sub page opened from this link. The **Loan** page all share the following sub pages: **Itemization** and **Trade-In**. Complete these sub pages, if information exists.

### To complete the Loan page

- 1 On the Application Entry link bar, click the **Requested** drop-down link, link click **Loan**.

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

**Quick Search** SUBBRAMANI BALA (Application Entry)

Queue Select... [Edit] [Save] [PreQuality] [Submit]

Next

App #

Submit

Search

Applicants

Requested

Collateral

Checklist

Comments

Verification

SimplifiedAppEntry

Applications

App # 0000022151 \* Company YYY \* Producer DEALER  
 Dt 7/7/2008 \* Branch HQ \* Producer Name MN-00305 : KOPPY MOTORS OF LAKE FOREST Joint Cos   
 \* Product LOAN HOME ISL \* Status NEW - BLANK \* Loan Currency USD Contact Lead # Select...  
 \* Channel WEB ENTRY \* Purpose VEHICLE LOAN OR LEASE \* Class INDIVIDUAL Sales Agent CRB Pull

Cancel

Save

**Loan**

\* Requested Advance \$30,000.00 \* Requested Rate 6 \* Approx Prc \$0.00  
 \* Pmt \$1,200.00 \* Down Pmt % 0 \* Promotion NONE  
 \* Term 30 \* Down Pmt \$0.00 \* Balloon Amt \$0.00

Itemizations Trade-In

Itemizations

Itemization	+/-	* Requested Amt	Comment
ITM COUNTY TAX	+	\$0.00	
ITM HAZARD INSURANCE	+	\$0.00	
ITM LIFE INSURANCE	+	\$0.00	
ITM DISABILITY INSURANCE	+	\$0.00	
ITM AMOUNT PAID ON MY LOAN ACCOUNT	+	\$0.00	
ITM AMOUNT PAID TO OTHERS ON MY BEHALF	+	\$0.00	
ITM AMOUNT GIVEN TO ME DIRECTLY	+	\$30,000.00	
ITM DOWN PAYMENT		\$0.00	
		<b>Total Requested Amt</b>	\$30,000.00

- 2 Use the application to supply the following information on the **Loan** page:

#### In this field:

#### Do this:

**Requested Advance**

Enter the requested advance amount (required).

**Pmt**

Enter the requested payment amount (required).

**Term**

Enter the requested term (number of payments) (required).

**Requested Rate**

Enter the requested rate (required).

**Down Pmt %**

Enter the approximate down payment percentage (required).

**Down Pmt**

Enter the approximate down payment amount (required).

**Approx Price**

Enter the approximate cash price (required).

**Promotion**

Select the requested promotion (required). **Note:** The only current predefined promotion types are NO PAYMENT or NO INTEREST FOR A NUMBER OF TERMS.

**Balloon Amount**

Enter the balloon payment amount (required).

- 3 Click **Save** on the Loan page.

## Itemization sub page (Requested link)

The Itemization sub page lists the particulars regarding the payment of the loan. This pre-defined list is configured during setup and linked to the type of product you selected in Applications window's master page.

### To complete the Itemization sub page

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

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search

Queue Select... Next

App #

Submit

Search

Applicants

Requestes

Collateral

Checklist

Comments

Verification

SimplifiedAppEntry

**SUBRAMANI BALA (Application Entry)** Edit Save PreQualify Submit

Applications

App # 0000022151 \* Dt 7/7/2008 \* Company YYY \* Branch HQ \* Producer DEALER \* Producer Name MN-00305 : KOPPY MOTORS OF LAKE FOREST \* Joint Cos  \* Product LOAN HOME ISL \* Status NEW - BLANK \* Loan Currency USD \* Class INDIVIDUAL \* Contact \* Lead # Select... \* Priority LOWER \* Purpose VEHICLE LOAN OR LEASE \* Sales Agent \* CRB Pull

Cancel

Save

Loan

\* Requested Advance \$30,000.00 \* Requested Rate 6 \* Approx Prc \$0.00

\* Pmt \$1,200.00 \* Down Pmt % 0 \* Promotion NONE

\* Term 30 \* Down Pmt \$0.00 \* Balloon Amt \$0.00

Itemizations Trade-In

Itemizations

Itemization	+/-	* Requested Amt	Comment
ITM COUNTY TAX	+	\$0.00	
ITM HAZARD INSURANCE	+	\$0.00	
ITM LIFE INSURANCE	+	\$0.00	
ITM DISABILITY INSURANCE	+	\$0.00	
ITM AMOUNT PAID ON MY LOAN ACCOUNT	+	\$0.00	
ITM AMOUNT PAID TO OTHERS ON MY BEHALF	+	\$0.00	
ITM AMOUNT GIVEN TO ME DIRECTLY	+	\$30,000.00	
ITM DOWN PAYMENT	-	\$0.00	
		<b>Total Requested Amt</b>	\$30,000.00

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

#### In this field:

#### Do this:

Itemization

Select the itemization code you want to use (display only).

+/-

View the sign. **Note:** A positive itemization increases the amount of the loan, a negative itemization decreases the amount of the loan (display only).

**Requested Amt**

Enter amount (required).

Comment

Enter a comment relating to the itemization entry; for example, if a fee is abnormally high or low, this field might be used to record the reason (optional).

Total Requested Amt

View the total (display only).

- 3 Click **Save** on the Itemizations page.
- 4 If there is more than one itemization associated with the loan, repeat steps 2 and 3.

## Trade-In sub page (Requested link)

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

### To complete the Trade-In sub page

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

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

#### In this field:

#### Do this:

##### Asset section

##### **Asset Type**

Asset Sub Type

##### **Make**

##### **Model**

##### **Year**

##### **Body**

##### **Identification #**

Desc

Select the asset class (required).

Select the asset sub type (optional).

Enter the make of the asset (required).

Enter the model of the asset (required).

Enter the year of the asset (required).

Enter the body of the asset (required).

Enter the asset identification number (required).

View the asset description (display only).

##### Value section

##### **Wholesale**

##### **Base Retail**

##### **Payoff Amt (-)**

##### **Addons (+)**

Total Value =

Valuation Dt\*

Source\*

Enter the wholesale value (required).

Enter the retail value (required).

Enter the payoff amount (required).

Enter the addons value (required).

View the total value (display only).

Enter the valuation date for the asset (optional).

Select the valuation source (optional).

Supplement\*  
Edition\*

Enter the valuation supplement (optional).

Enter the valuation edition (optional).

\* These fields are related to the source of the valuation of the asset and are dependent on the type of asset; for example, an auto loan might use Kelly or NADA, while a home loan might use an appraisal or a tax assessment.

- 3 Click **Save** on the Application Entry window.

## Collateral link

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

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

### To enter vehicle information from the Collateral link

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

- 2 If you are entering a new vehicle, click **Add**.  
-or-  
If you want to edit an existing vehicle, select it in the **Existing Asset Id** field.
- 3 Use the application to supply the following information regarding vehicles:

**In this field:**

**Do this:**

**Existing Asset Id**

Select the existing asset.

**Existing Asset**

Indicates that the vehicle is an existing asset.

**Existing Asset Id**

View the existing asset identification number (display only).

**Primary**

Select if this is the main asset on the application.

<b>Asset Class</b>	Select the asset class (required).
<b>Asset Type</b>	Select the asset type (required).
<b>Sub Type</b>	Select the asset sub type (required).
<b>Status</b>	Select the asset status (required).
<u>Type and Description</u>	
<b>Year</b>	Enter the year of the vehicle (required).
Age	View the age of the vehicle (display only)
<b>Make</b>	Enter the make of the vehicle (optional).
<b>Model</b>	Enter the model of the vehicle (optional).
<b>Body</b>	Enter the body of the vehicle (optional).
<b>Registration #</b>	Enter the vehicle registration number (required).
Identification #	Enter the vehicle identification number (optional).
Description	View the vehicle description (display only).
Condition	Select the vehicle condition (optional).
<u>Address section</u>	
<b>Country</b>	Select the country (required).
Apt #	Enter the apartment number (optional).
City	Enter the city (optional).
State	Select the state (optional).
County	Select the county (optional).
Address 1	Enter the first address line (optional).
Address 2	Enter the second address line (optional).
Zip	Select the zip code (optional).
	Note : For non US country, you have to enter zip code.
Extn	Enter the zip extension (optional).
<u>Usage Details</u>	
Start	Enter the start(required).
Base	Enter the base(required).
Extra	Enter the extra usage(required).
Total	View the total usage(required).
Charge	Enter the charge(required).

- Click **Save** to save your entry.
- If there are additional vehicles associated with the application, click **Add** and repeat steps 3 and 4.

### **Interface with VINTEK (If interface is installed)**

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

- Year
- Make
- Model
- Body

If the Vintek interface is unable to retrieve information based on the VIN entered in the Identification Number field, Oracle FLEXCUBE Lending and Leasing displays an error message.

## To enter home information from the Collateral link

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

- 2 If you are entering a new home, click **Add**.  
-OR-  
If you want to edit an existing home, select it with the First, Previous, Next and Last buttons.
- 3 Use the application to supply the following information regarding homes:

### In this field:

### Do this:

**Existing Asset Id**  
**Existing Asset**  
**Existing Asset Id**

Select the existing asset.  
Indicates that the vehicle is an existing asset.  
View the existing asset identification number (display only).

**Primary**  
**Asset Class**  
**Asset Type**  
**Sub Type**

Select if this is the main asset on the application.  
Select the asset class (required).  
Select the asset type (required).  
Select the asset sub type (required).

Occupancy  
Identification #

Select owner occupancy type (optional).  
Enter the vehicle identification number (optional).

Address section

<b>Country</b>	Select the country (required).
Address #	Enter the home number (optional).
City	Enter the city (optional).
State	Select the state (optional).
County	Select the county (optional).
Address 1	Enter the first address line (optional).
Address 2	Enter the second address line (optional).
Zip	Select the zip code (required).
	Note : For non US country, you have to enter zip code.
Zip Extn	Enter the zip extension (optional).

Type and Description

Census Tract/BNA Code	Enter census tract/BNA (block numbering area) code (optional).
MSA Code	Enter the metropolitan statistical area (MSA) code (optional).
GeoCode	Enter the geographical code for the property (optional).
Condition	Select the condition of the home (optional).
Description	Enter a description of the home (optional).
Age	View the age of the home.
<b>Year</b>	Enter the year when the property was built (required).
Make	Enter the make of the home (optional).
Model	Enter the model of the home (optional).
Width	Enter the asset width (optional).
Length	Enter the asset length (optional).
PO#	Enter the asset purchase order number (optional).
Legal Description	Enter the legal description (optional).
Lot	Enter the asset lot (optional).
Sub Division	Enter the asset sub division (optional).
Parcel ID	Enter the parcel id of the home (optional).
Metes-Bounds	Select to indicate the home is considered Metes-Bounds.
Flood Zone	Select to indicate the home is in a flood zone.

Deed Details

Construction permit Date	Select the date on when the construction is permitted (optional).
Deed Date	Select the date on when the deed is issued (optional)
Deed Place of Issue	Enter the place where the deed is issued (optional).
Properties Boundary from East	Enter the boundary of the property from the east side (optional).
North	Enter the boundary of the property from the north side (optional).
West	Enter the boundary of the property from the west side (optional).
South	Enter the boundary of the property from the south side (optional).

- 4 Save your entry.
- 5 If there are additional homes associated with the application, click **Add** and repeat steps 3 and 4.

## To enter other types of collateral information from the Collateral link

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

<b>In this field:</b>	<b>Do this:</b>
<u>Type &amp; Description section</u>	
<b>Primary</b>	Select if this is the main asset on the application.
<b>Class</b>	Select the asset class (required).
<b>Type</b>	Select the asset type (required).
<b>Sub Type</b>	Select the asset sub-type (required).
<b>Status</b>	Select the asset status (required).
<b>Year</b>	Enter the year of the asset (required).
Make	Enter the make of the asset (optional).
Model	Enter the model of the asset (optional).
Body	Enter the body of the asset (optional).
Id #	Enter the asset identification number (optional).
<b>Registration #</b>	Enter the asset registration number (required).
Desc	View the asset description (display only).
<u>Address section</u>	
Apt #	Enter the apartment number (optional).
Address	Enter the first address line (optional).
Address 2 (unlabeled)	Enter the second address line (optional).
City	Enter the city (optional).
State	Select the state (optional).
Zip	Select the zip code (optional).
	Note : For non US country, you have to enter zip code.
Extn	Enter the zip extension (optional).
<b>Country</b>	Select the country (required).
County	Select the county (optional).

- 4 Save your entry.
- 5 If there are additional homes associated with the application, click **Add** and repeat steps 3 and 4.

## Valuations sub page (Collateral link)

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

### To complete the Valuations sub page

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

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

**In this field:**

**Do this:**

Value section

Current

Select if this is the current valuation (optional).

Valuation Dt

Enter the valuation date (required).

Source

Select the valuation source (required).

Currency

Select the currency based on which the valuation is to be done (required).

Edition

Enter the valuation edition (optional).

Supplement

Enter the valuation supplement (optional).

Wholesale Base

Enter the wholesale value (required).

Usage Value +

Enter the usage. This pertains to loans and usually is entered as the current mileage on the vehicle (required).

Retail Base

Enter the retail value (required).

Addons +

View the add-ons value (display only).

Usage

Enter the usage value; that is, the monetary effect that the current mileage has on the value of the vehicle (required).

Total Value =

View the total value (display only).

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

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

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

In this field:	Do this:
<u>AddOns section</u>	
Select	If selected, indicates that this is the current record.
<b>Addons/Attributes</b>	Select the add-on/attribute (required).
Value	Enter the value of the attribute (optional).
<b>Amt</b>	Enter the add-on amount (required).

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

- Save your entry.
- If there are additional valuations, click **Add** in the Value section repeat steps 3 through 6.

## Tracking sub page (Collateral link)

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

### To track attributes for the collateral

- Click the **Tracking** sub tab.

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

The main content area is titled 'T TAMMY (Application Entry)'. It features a 'Quick Search' section on the left with a 'Queue' dropdown and a 'Submit' button. Below this is a sidebar menu with options like 'Applicants', 'Requested', 'Collateral', 'Checklist', 'Comments', 'Verification', and 'SimplifiedAppEntry'.

The central form is divided into several sections:
 

- Applications:** Contains fields for App # (0000085150), Dt (10/12/2009), Product (LOAN VEHICLE (VR)), Channel (WEB ENTRY), Priority (HIGH), Company (YYY), Branch (HQ), Status (NEW - BLANK), Purpose (VEHICLE LOAN OR LEASE), Producer (DEALER), Producer Name (USD), Loan Currency (INDIVIDUAL), Sales Agent (DEMOSUPR), Joint Cos (checkbox), Contact Lead # (checkbox), and CRB Pull (checkbox).
- Vehicle Collateral:** Includes an 'Existing Asset Id' field and an 'Add' button.
- Collateral Details:** A table with columns: Select, Details, Existing Asset, Existing Asset Id, Primary, Asset Class, Asset Type, Sub Type, and Status. The first row shows 'NEW VEHICLE', 'BICYCLE', 'BSA SLR', and 'ACTIVE'.
- Valuation:** Includes radio buttons for 'Actual Captured Amt' and 'Loan Currency', and an 'Add' button. Below is a table with columns: Select, Details, Current, Valuation Dt, Source, Currency, Edition, Supplement, and Total Value. The first row shows 'INVOICE', 'INR', and 'Rs.0.00'. Below the table are fields for Wholesale and Retail bases and usage values.
- Add-Ons:** A section with a 'Tracking' sub-tab.
- Tracking Items:** A table with columns: Select, Tracking Item, Disposition, Start Dt, End Dt, Followup Dt, Enabled, and Comment. It currently shows 'No rows yet.' and a 'Load Details' button.
- Tracking Item Details:** A table with columns: Select, Parameter, and Value. It also shows 'No rows yet.'

- On the Tracking sub page, choose **Load Details**.

- 3 In the **Tracking Items** section, select the item you want to track.
- 4 In the **Tracking Items** section, view or edit the following information:

In this field:	Do this:
Select Tracking Item	If selected, indicates that this is the current record.
<b>Disposition</b>	View the tracking type (display only)
<b>Start Dt</b>	Select the disposition (required).
End Dt	Enter the tracking start date (required).
<b>Followup Dt</b>	Enter the tracking end date (optional).
Enabled	Enter the next follow-up date (required).
Comment	Select to track the information from the start date in the Start Dt field.
	Enter any comments regarding the tracking item (optional).

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

## Collateral (Seller Details)

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

### To enter the Collateral Seller details

- 1 On the Application Entry window and load the underwriting application you want to work with.
- 2 In the Application Entry link bar, click the Collateral drop-down link, then click the **Seller Details** link.

The screenshot displays the Oracle Flexcube Lending and Leasing application interface. The user is logged in as SUPERUSER. The main window shows the 'SUBRAMANI BALA (Application Entry)' page. The 'Applications' section is active, displaying details for application # 0000022151, dated 7/7/2008, with a product of 'LOAN HOME ISL' and a purpose of 'VEHICLE LOAN OR LEASE'. The 'Seller Details' section is expanded, showing 'Seller Information' and 'Seller Address'.

**Seller Information:**

Select	* Seller Type	* Seller Name	Nationality	Nationality Id/Reg.No	* Authorized Signatory
<input type="radio"/>	INDIVIDUAL	MANO	MARIANA · SAIPAN	1542722	789

**Seller Address:**

Select	* Mailing	* Current	* Country	* Address #	* City	* State
<input type="radio"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	UNITED STATES	475	HOLTSVILLE	NEW YORK

Additional fields include Address Line 1, Address Line 2, Zip (00501), Zip Extn, and Phone ((004)758-9320).

- 3 If you are entering a new seller details, click **Add**.
- OR-

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

- 4 Click **Show** in the **Details** column of the seller address you want to work with it.
5. In the Seller Information section, enter, edit, or view the following information:

<b>In this field:</b>	<b>Do this</b>
<u>Seller Information section</u>	
Select	If selected, indicates that this is the current record.
Seller Type	Select the seller type (required).
Seller Name	Enter the seller name (required)
Nationality	Select the seller's nationality.
National Id/Reg no	Enter the national identification number or registration number (optional).
Authorized Signatory	Enter the authorized signatory of the seller (required).
<u>Seller Address section</u>	
Select	If selected, indicates that this is the current record.
<b>Mailing</b>	Select if this is the mailing address. Only one address entry can be marked as the mailing address (required).
<b>Current</b>	Select if this is a current address. <b>Note:</b> The mailing address must be marked as current (required).
<b>Country</b>	Select the country code (required).
<b>Address #</b>	Enter the address number (required).
<b>City</b>	Enter the city (required).
<b>State</b>	Select the state (required).
Address Line 1	Enter the first address line (optional).
Address Line 2	Enter the second address line (optional).
<b>Zip</b>	Select the zip code (required).
	Note : For non US country, you have to enter zip code.
Zip Extn	Select the zip extension (optional).
<b>Phone</b>	Enter the telephone number (required).
Extn	Select the telephone extension (optional).

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

## Checklist link

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

### To view the Application Entry's Checklist page

- 1 Open the Application Entry window and load the application you want to work with.
- 2 In the Application Entry link bar, click the **Checklist** link.
- 3 If the Checklist sub page is empty, click **Load Checklist** in the Checklist section.

The screenshot shows the Oracle Flexcube Lending and Leasing interface. At the top, it displays the Oracle logo and 'FLEXCUBE Lending and Leasing'. The user is identified as 'SUPERUSER' with various organizational details. The main window title is 'T TAMMY (Application Entry)'. On the left, there is a 'Quick Search' sidebar with a 'Queue' dropdown and a 'Next' button. Below that is a 'Submit' button and a navigation menu with options like Search, Applicants, Requested, Collateral, Documents, Comments, Verification, and SimplifiedAppEntry. The main content area is divided into several sections: 'Applications' with fields for App #, Dt, Product, Category, Channel, Priority, Company, Branch, Status, Purpose, Producer, Producer Name, Loan Currency, Class, Sales Agent, Contact Lead #, and CRB Pull; 'Checklist Type' dropdown set to 'APPLICATION ENTRY VERIFICATION CHECKLIST' with a 'Load Checklist' button; a 'Checklist' table with columns 'Select Checklist', 'Comment', and 'Complete'; and 'Regular' and 'Document' sections, each with a table for 'Select Action', 'Comment', and 'Response'. The 'Regular' table has two rows: 'DATA ENTRY COMPLETE?' and 'INCOME PROOF', each with a 'Response' column containing radio buttons for 'Yes', 'No', and 'N/A'.

- 4 In the **Checklist Actions** section, click the **Checklist** sub tab.
- 5 In the Checklist sub page's **Checklist Actions** section, complete the tasks listed in the **Checklist Action** column.
- 6 Use the **Yes/No/NA** buttons in the **Yes No NA** column to indicate whether or not you completed the task.
- 7 Use the **Comment** field to add remarks regarding any of the tasks, if you choose.
- 8 When you are finished completing the tasks, choose **Complete** in the **Checklist** section.
- 9 Click **Save** on the Checklist page.
- 10 In the **Checklist Actions** section, click the **Documents** sub tab.

The screenshot displays the Oracle Flexcube Lending and Leasing application interface. The main window title is "T TAMMY (Application Entry)". The interface includes a top navigation bar with the Oracle logo and "FLEXCUBE Lending and Leasing" text. Below this, there are user and organization details: "User Id SSC Organization TFB Division HQ Responsibility SUPERUSER".

The main content area is divided into several sections:

- Quick Search:** Includes a "Queue" dropdown and a "Next" button.
- Applications:** A form with fields for App # (0000085150), Dt (10/12/2009), Product (LOAN VEHICLE (VR)), Status (NEW - BLANK), Purpose (VEHICLE LOAN OR LEASE), Producer (DEALER), Loan Currency (USD), Class (INDIVIDUAL), Sales Agent (DEMOSUPR), and Contact (Lead #, CRB Pull).
- Checklist:** A section with a "Checklist Type" dropdown set to "APPLICATION ENTRY VERIFICATION CHECKLIST" and a "Load Checklist" button. Below this is a table for selecting and commenting on checklist items.
- Documents:** A section with a "Regular" and "Document" tab. It contains a table with columns for Action, Status, Document Type, Document Sub Type, Response, and Mandatory.

The "Documents" table at the bottom of the screenshot shows the following data:

Select	Details	Action	Status	Document Type	Document Sub Type	Response	Mandatory	
<input type="checkbox"/>	<input type="checkbox"/>	Show	SIGNED IN APPLICATION FORM?	Select...	APPLICATION IMAGE	IMAGE PAGE	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A	<input checked="" type="checkbox"/>

- 11 In the Documents sub page's **Documents** section, select the record you want to work with and click **Show** in the Details **column**.
- 12 In the **Documents** section, view the following information:

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

## Comments link (Comments page)

When using the Applications window, you can add comments to an application at any time in the application entry process by clicking the Comments link.

### To complete the Comments page

- 1 On the Application Entry link bar, click **Comments**.
- 2 On the Comments page, click the **Comments** tab, then click **Add**.

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

#### In this field:

Select  
Alert

Type  
Sub Type  
Comment

Comment By

Comment Date (unlabeled)

#### Do this:

If selected, indicates that this is the current record.

Select box if the comment is an alert (optional).

**Note:** If you select the Alert box, the comment appears on the Customer Service window's Account Details page in the Comment sub page.

Select the comment type (required).

Select the comment sub type (required).

Enter a comment (required).

View the user who entered or created the comment (display only).

View the comment date time (display only).

- 4 Click **Save** on the comments page.
- 5 If you want to add additional comments, repeat steps 2 through 4.

## Comments link (Tracking Attributes page)

When using the Applications window, you can add tracking attribute information to an application at any time using the Tracking Attributes sub page.

### To add tracking attributes to an application

- 1 On the Application Entry link bar, click **Comments**.
- 2 On the Comments page, click the **Tracking Attributes** tab.

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

The main content area is titled 'T TAMMY (Application Entry)'. It features a 'Quick Search' section on the left with a 'Queue' dropdown and a 'Next' button. Below this is a 'Submit' button and a list of navigation options: Search, Applicants, Requested, Collateral, Checklist, Comments (highlighted), Verification, and SimplifiedAppEntry.

The 'Applications' section contains a form with the following fields:

- App #: 0000085150
- Dt: 10/12/2008
- Company: YYY
- Branch: HQ
- Producer Name: YYY
- Loan Currency: USD
- Contact Lead #: Select...
- Product: LOAN VEHICLE (VR)
- Status: NEW - BLANK
- Class: INDIVIDUAL
- CRB Pull:
- Category: STANDARD
- Purpose: VEHICLE LOAN OR LEASE
- Sales Agent: DEMOSUPR
- Channel: WEB ENTRY
- Priority: HIGH
- Producer: DEALER
- Sales Agent Joint:
- Cos:

The 'Comments' section has two tabs: 'Comments' and 'Tracking Attributes' (selected). The 'Tracking Attributes' tab shows a 'Sub Code' dropdown set to 'ALL' and buttons for 'Create Tracking' and 'Save'.

Below this is a table with two columns: 'Parameter' and 'Value'. The table lists ten application loan attributes, each with a value of 'NA'. Navigation controls for the table include 'Previous', '1-10 of 50', and 'Next 10'.

Parameter	Value
APPLICATION LOAN ATTRIBUTE 001	NA
APPLICATION LOAN ATTRIBUTE 002	NA
APPLICATION LOAN ATTRIBUTE 003	NA
APPLICATION LOAN ATTRIBUTE 004	NA
APPLICATION LOAN ATTRIBUTE 005	NA
APPLICATION LOAN ATTRIBUTE 006	NA
APPLICATION LOAN ATTRIBUTE 007	NA
APPLICATION LOAN ATTRIBUTE 008	NA
APPLICATION LOAN ATTRIBUTE 009	NA
APPLICATION LOAN ATTRIBUTE 010	NA

- 3 On the Tracking Attributes page, click **Create Tracking**.

Oracle FLEXCUBE Lending and Leasing loads the tracking parameters.

- 4 If you want to reduce the list of parameters, select a sub-attribute in the **Sub Attribute** box.

If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the Parameter display.

- 5 Complete the **Tracking** Attribute page by entering the requested parameter in the **Value** field.
- 6 Click **Save** in the Applications section.

## Verification link (Edits page)

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

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

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

If it is an **Override**, Oracle FLEXCUBE Lending and Leasing displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move the application to the queue of the user with the required authority.)

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

### IMPORTANT:

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

### To validate a credit application

- 1 Enter all the information associated with the application on the Applications window.
- 2 When you are finished entering data, on the Application Entry link bar, click **Verification**, then click the **Edits** tab.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing application interface. At the top, the user is identified as 'SUPERUSER' with various organizational details. The main window is titled 'T TAMMY (Application Entry)'. Below the title bar, there are buttons for 'Edit', 'Save', 'PreQualify', and 'Submit'. The application details section shows fields for App #, Dt, Company, Branch, Product, Category, Channel, Priority, Status, Purpose, Producer, Producer Name, Loan Currency, Class, Sales Agent, Joint Cos, Contact Lead #, and CRB Pull. The 'Edits' tab is active, showing a table of edit results for 'APP ENTRY EDITS' as of 11/30/2009 3:04:46 PM.

Edit Name	Result	Expected Value	Actual Value	Override Responsibility
CHD : FOR EVERY APPLICANT ATLEAST ONE CURRENT AND MAILING ADDRESS REQUIRED	ERROR	NA	NA	NO RESPONSIBILITY
XVL : JOINT INDICATOR MISMATCH	ERROR	NA	NA	NO RESPONSIBILITY
REQUIRED : NATIONALITY_ID FOR NON-US NATIONALS	ERROR	NA	NA	NO RESPONSIBILITY
REQUIRED : SSN FOR US NATIONALS	ERROR	NA	NA	NO RESPONSIBILITY
RANGE : APPLICANT NATIONAL ID LENGTH < THAN MIN ALLOWED	ERROR	7	7	NO RESPONSIBILITY
CHD : PRIMARY APL ATLEAST ONE CURRENT AND MAILING ADDRESS REQUIRED	ERROR	NA	NA	NO RESPONSIBILITY
CHD : PRIMARY APL ATLEAST ONE INCLUDED LIABILITY REQUIRED	WARNING	NA	NA	NO RESPONSIBILITY
DUPLICATE : APPLICANT ALREADY EXISTS	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : DRIVING LICENCE NO	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : DRIVING LICENCE STATE	WARNING	NA	NA	NO RESPONSIBILITY

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

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

- 4 Click **Check Edits**.

Oracle FLEXCUBE Lending and Leasing checks the data for the verification process selected in the Edit Type section and displays the results in the Edit Details section.

The Edit Details section contains the following display only information:

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

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

Oracle FLEXCUBE Lending and Leasing begins processing the credit application.

## Verification link (Rules page)

The Rules page is a display only page that enables you to verify the different sets of information. This Rules page appears only when the BPEL parameter is YES.

### To validate a credit application

- 1 Enter all the information associated with the application on the Applications window.
- 2 When you are finished entering data, on the Application Entry link bar, click **Verification**, then click the **Rules** tab.

**Oracle FLEXCUBE Lending and Leasing**

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search: KARTHIK KARTHIK (Application Entry)

Queue: Select... (Next) (Submit)

Applications:
 

- App #: 000001714
- DT: 3/8/2007
- Product: LOAN VEHICLE
- Category: STANDARD
- Channel: WEB ENTRY
- Priority: NORMAL
- Company: XXX
- Branch: HRT
- Status: NEW - BLANK
- Purpose: Select...
- Producer: DEALER
- Producer Name: USD
- Loan Currency: Select...
- Class: Select...
- Sales Agent: Joint
- Cos:
- Contact Lead #: Select...
- CRB Pull:

Edits Rules Audits History

Rules: APPLICATION ENTRY RULESET CODE (Check Rules)

Ruleset: Select Rule Name (APPLICATION ENTRY RULESET CODE)

Ruleset Results: 1-10 of 17

Rule Name	Result	Expected Value	Actual Value
REQUIRED : PRIMARY APL TITLE OF EMPLOYER CONTACT	WARNING	NA	NA
REQUIRED:PRIMARY APL ADDRESS CONTACT NAME	ERROR	NA	NA
REQUIRED:PRIMARY APL ADDRESS VERIFIED DATE	WARNING	NA	NA
REQUIRED : PRIMARY APL ADDRESS MSA CODE	WARNING	NA	NA
REQUIRED:PRIMARY APL CONTACT PHONE	WARNING	NA	NA
REQUIRED:PRIMARY APL ADDRESS CONTACT TITLE	WARNING	NA	NA
REQUIRED:LANDLORD NAME	WARNING	NA	NA
REQUIRED:LANDLORD PHONE	WARNING	NA	NA
REQUIRED:MARITAL STATUS	WARNING	NA	NA
REQUIRED:MOTHERS MAIDEN NAME	WARNING	NA	NA

- 3 In the Rules page's **Rules** section, select the type of rule you want to verify.
- 4 Click **Check Rules**.

Oracle FLEXCUBE Lending and Leasing checks the data for the verification process selected in the Rules section and displays the results in the Rules set Results section.

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

#### In this field:

#### View this:

Rule Name

The rule.

Result

The result.

Expected Value

The expected value.

Actual Value

The actual value.

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

- 6 When you are finished correcting warnings, click **Submit** in the Applications section.

Oracle FLEXCUBE Lending and Leasing begins processing the credit application.

## Verification link (Audits page)

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

### To view the Audits page

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

The screenshot shows the Oracle Flexcube Lending and Leasing interface. The user is logged in as SSC, Organization XXX, Division C-01, Responsibility SUPERUSER. The application entry is for MICHEAL JOHN. The interface displays various application details and a table for Audit Details.

Record Id	Field	Old Value	New Value	Changed By	Changed Date
APPLICATION # 0000024156				SSC	7/9/2009

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

#### In this field:

Record Id  
Field  
Old Value  
New Value  
Changed By  
Changed Date

#### View:

The record identifier for the record changed.  
The field which was changed.  
The old value of the column which was changed.  
The new value of the column which was changed.  
The user code who made the change.  
The date and time when the change was made.

## Verification link (History page)

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

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

### To view the History page

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

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXXX Division C-01 Responsibility SUPERUSER

Quick Search

Queue

Select

Next

App #

Submit

Search

Applicants

Requested

Collateral

Comments

Verification

MICHEAL JOHN (Application Entry)

Edit Save PreQualify Submit

Applications

App # 0000024156 \* Company XYZ \* Producer DEALER Joint   
\* Dt 7/8/2009 \* Branch HQ \* Producer Name MN-00002 : SAINT PAUL AUTO SALES Contact   
\* Product LOAN VEHICLE \* Status NEW - BLANK Loan Currency USD Contact   
\* Channel WEB ENTRY Purpose VEHICLE LOAN OR LEASE \* Class INDIVIDUAL Lead # Select...  
\* Priority NORMAL Sales Agent CRB Pull

Edits Audits History

Application Status History

Status	Sub Status	User Code	User Name	Start Date	End Date	Elapsed Time
NEW	BLANK	SSC	ORACLE FINANCIAL SERVICES DEMO	7/8/2009		

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

#### In this field:

Status  
Sub Status  
User Code  
  
User Name  
  
Start Date  
  
End Date  
  
Elapsed Time

#### View this:

The application status.  
The application sub status.  
The user code of the person who changed the status / sub status of the application.  
The user name of the person who changed the status / sub status of the application.  
The date and time when the application moved *to* that status.  
The date and time when the application moved *from* that status.  
The elapsed time between the status change.

## Scenario Analysis link

With the Scenario Analysis page, you can simulate the customer's loan request (loan amount, rate, and create a mock proposal in line with your lending policies. This feature is similar in look and function to the Oracle FLEXCUBE Lending and Leasing Loan Calculator page.

**Note:** For more information about using this feature, please see the chapter Scenario Analysis in this User Guide.

### To view the Scenario Analysis page

- On the Application Entry link bar, click **Scenario Analysis**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the user's session information: User Id SSC, Organization XXX, Division C-01, and Responsibility SUPERUSER. The main header is "ZXC ZXC (Application Entry)".

The form is divided into several sections:

- Applications:** Fields for App # (0000012140), Dt (6/25/2009), Product (LOAN HOME (VR)), Channel (WEB ENTRY), Priority (NORMAL), Company (XYZ), Branch (HQ), Status (NEW - BLANK), Purpose (HOME EQUITY LOAN), Producer (DEALER), Producer Name (MN-00002 : SAINT PAUL AUTO SALES), Loan Currency (USD), Class (INDIVIDUAL), Joint Cos (checkbox), Contact Lead # (checkbox), and CRB Pull (checkbox).
- Scenario Analysis:** Includes buttons for Initialize, Suggest, Calculate, Amortize, Copy to App, Print, and Save. Fields for Company (XYZ), Branch (HQ), Inquiry Id (1505), Product (LOAN HOME (VR)), Producer Type (DEALER), Producer Name (MN-00002 : SAINT PAUL), Requested Amt (\$10.00), Term (0), State Code, Asset Type, Asset Subtype, Make (UNDEFINED), Model (UNDEFINED), Promotion (NONE), Pricing, and Instrument.
- Loan Details:** Contract Dt (06/29/2009), First Payment Dt (06/29/2009), Maturity Dt (06/29/2009), Pre-Paid Fees (\$0.00), Loan Amt, Financed Fees (\$0.00), and Balloon Pmt Amt (\$0.00).
- Payment / Finance Charge:** Pmt Amt (\$0.00), Interest Amt (\$0.00), Finance Charge (\$0.00), Total of Pmts (\$0.00), and Final Pmt Amount (\$0.00).
- Calculator Options:** Billing Cycle, Balloon Mthd, Accrual Base Mthd, Time Counting Method, Installment Method, and Bill Method.
- Rate:** Rate (.0000) and APR (.0000).
- Repayment Options:** Flexible Repayment Allowed (checkbox), Type (UNDEFINED), Extensible Balloon (checkbox), and Max Term (0).
- Repayment Schedule:** Skip Months (checkboxes for Jan, Apr, Jul, Oct, Feb, May, Aug, Nov, Mar, Jun, Sep, Dec).
- Payment Change Schedule:** Table with columns: Seq, Option Type, Freq, Period, # of Adj, Value. No rows yet.
- Rate Schedule:** Table with columns: Seq, Rate Start Dt. No rows yet.
- Amortization Schedule:** Table with columns: Seq, Pmt Dt, Pmt Amt, Principal Amt, Interest Amt, Balance Amt. No rows yet.

When you save a scenario analysis, your calculations receive an inquiry id code. You can enter this number in the **Enter Inquiry Id** field and click **Submit** to load previously generated scenarios on the Scenario Analysis page.

When you click the **Suggest** button, Oracle FLEXCUBE Lending and Leasing picks the best match pricing and contract instruments based on the company, branch, product, requested amount, term, producer type, producer name, state code, asset type, asset sub-type and promotion entries.

When you click the **Save** button your calculations receive an inquiry id code. You can enter this number in the Enter Inquiry Id field and click Submit to load previously generated scenarios on the Scenario Analysis page.

When you click the **Create App** button, Oracle FLEXCUBE Lending and Leasing creates an application using the information on the Scenario Analysis window and assigns it an application number. You can open this application on the Application Entry window and view information from the Scenario Analysis window in the following locations:

- The Application master page

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

SMITH NICOLE (Application Entry)

Applications

App #	000002915	Company	XYZ	Producer	DEALER	Joint Cos	<input type="checkbox"/>
Dt	4/24/2009	Branch	C01	Producer Name	NY-00011 : TST_PRD_UMA	Contact	
Product	LOAN HOME (VR)	Status	NEW - BLANK	Loan Currency	USD	Lead #	Select...
Channel	WEB ENTRY	Purpose	VEHICLE LOAN OR LEASE	Class	INDIVIDUAL	CRB Pull	<input type="checkbox"/>
Priority	LOWER						

Applicants Details

Actual Captured Amt  Loan Currency

Select	Details	Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	SSN#
<input type="radio"/>	Show	PRIMARY	Select...	NICOLE		SMITH		Select...	xxxxxx8299

Address

Select	Details	Type	Current	Mailing	Country	Address#	City	State
<input type="radio"/>	Show	HOME	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	UNITED STATES	FDKL	HOLTSVILLE	NEW YORK

- The Requested link

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

SMITH NICOLE (Application Entry)

Applications

App #	000002915	Company	XYZ	Producer	DEALER	Joint Cos	<input type="checkbox"/>
Dt	4/24/2009	Branch	C01	Producer Name	NY-00011 : TST_PRD_UMA	Contact	
Product	LOAN HOME (VR)	Status	NEW - BLANK	Loan Currency	USD	Lead #	Select...
Channel	WEB ENTRY	Purpose	VEHICLE LOAN OR LEASE	Class	INDIVIDUAL	CRB Pull	<input type="checkbox"/>
Priority	LOWER						

Loan

Requested Advance	\$10,000.00	Term	9	Down Pmt %	5.12	Approx Prc	\$0.00
Pmt	\$1,000.14	Requested Rate	8	Down Pmt	\$20,000.00	Promotion	NONE

Remitizations

Remitization	+	Requested Amt	Comment
ITM COUNTY TAX	+	\$0.00	
ITM HAZARD INSURANCE	+	\$0.00	
ITM INSURANCE GAP	+	\$0.00	
ITM CREDIT INSURANCE LIFE	+	\$0.00	
ITM CREDIT INSURANCE DISABILITY	+	\$0.00	
ITM OTHER FEE	+	\$0.00	
ITM OTHER TAX	+	\$0.00	
ITM AMOUNT PAID ON MY LOAN ACCOUNT	+	\$0.00	
ITM AMOUNT PAID TO OTHERS ON MY BEHALF	+	\$0.00	
ITM AMOUNT GIVEN TO ME DIRECTLY	+	\$0.00	
<b>Total Requested Amt</b>		<b>\$0.00</b>	

- Collateral link

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

SMITH NICOLE (Application Entry)

Applications

App # 000002915 \* Company XYZ \* Producer DEALER  
 \* Dt 4/24/2009 \* Branch C01 \* Producer Name NY:00011 : TST\_PRD\_UMA  
 \* Product LOAN HOME (VR) \* Status NEW - BLANK \* Loan Currency USD  
 \* Channel WEB ENTRY \* Purpose VEHICLE LOAN OR LEASE \* Class INDIVIDUAL  
 \* Priority LOWER

Joint Cos   
 Contact Lead #   
 CRB Pull

Home Collateral

Collateral Details

Select	Details	Primary	Asset Class	Asset Type	Sub Type	Occupancy	Identification #
<input type="radio"/>	Show	<input checked="" type="checkbox"/>	NEW HOME	HOME	SINGLE FAMILY HOMI	NOT APPLICABLE	TEST

Valuations

Select	Details	Current	Valuation Dt	Source	Edition	Supplement
<input type="radio"/>	Show	<input checked="" type="checkbox"/>	6/26/2009	OTHER	1200	2000

Add-Ons Tracking

Select	Addon Attribute	Value	Amount
<input type="radio"/>	OTHER	12	\$12,000.00

Best viewed in 1280 x 1024 screen resolution

- The Scenario Analysis link

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

ZXC XZC (Application Entry)

Scenario Analysis

Applications

App # 0000012140 \* Company XYZ \* Producer DEALER  
 \* Dt 6/26/2009 \* Branch HQ \* Producer Name MN-00002 : SAINT PAUL AUTO SALES  
 \* Product LOAN HOME (VR) \* Status NEW - BLANK \* Loan Currency USD  
 \* Channel WEB ENTRY \* Purpose HOME EQUITY LOAN \* Class INDIVIDUAL  
 \* Priority NORMAL

Joint Cos   
 Contact Lead #   
 CRB Pull

Initialize Suggest Calculate Amortize Copy to App Print Save

\* Company XYZ \* Producer Type DEALER  
 \* Branch HQ \* Producer Name MN-00002 : SAINT PAUL  
 \* Inquiry Id 1505 \* Requested Amt \$10.00  
 \* Product LOAN HOME (VR) \* Term 0

State Code Select...  
 Asset Type Select...  
 Asset Subtype Select...  
 Make UNDEFINED  
 Model UNDEFINED  
 Promotion Select...  
 \* Instrument Select.....

Loan Details

\* Contract Dt 06/29/2009  
 \* First Payment Dt 06/29/2009  
 \* Maturity Dt 06/29/2009  
 \* Pre-Paid Fees \$0.00  
 \* Loan Amt \$0.00  
 \* Financed Fees \$0.00  
 \* Balloon Pmt Amt \$0.00

Payment / Finance Charge

Pmt Amt \$0.00  
 Interest Amt \$0.00  
 Finance Charge \$0.00  
 Total of Pmts \$0.00  
 Final Pmt Amount \$0.00

Calculator Options

\* Billing Cycle  
 \* Balloon Mthd  
 \* Accrual Base Mthd  
 \* Time Counting Method  
 \* Installment Method  
 \* Bill Method

Rate

\* Rate 0.0000  
 \* APR 0.0000

Repayment Options

Flexible Repayment Allowed   
 Type UNDEFINED  
 Extensible Balloon  
 Max Term 0

Skip Months

Jan  Apr  Jul  Oct   
 Feb  May  Aug  Nov   
 Mar  Jun  Sep  Dec

Repayment Schedule

Seq	Pmt Amt	# of Payments	Generated
No rows yet			

Payment Change Schedule

* Seq	* Option Type	* Freq	* Period	* # of Adj.	* Value
No rows yet					

Rate Schedule

Seq	Rate Start Dt
No rows yet	

Amortization Schedule

Seq	Pmt Dt	Pmt Amt	Principal Amt	Interest Amt	Balance Amt
No rows yet					

# Simplified Application Entry

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

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

## To Complete the Simplified Application Entry page

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

The screenshot shows the Oracle Flexcube Lending and Leasing interface for a Simplified Application Entry. The user is logged in as SUPERUSER. The application is for SUBRAMANI BALA. The form is divided into several sections:

- Applications:** App # 0000022151, Dt 7/7/2008, Company YYY, Branch HQ, Status NEW - BLANK, Purpose VEHICLE LOAN OR LE, Producer DEALER, Producer Name MN-00305 - KOPPY M, Loan Currency USD, Class INDIVIDUAL, Sales Agent.
- Existing Customer Search:** Save button.
- Primary Applicant:** Add, Edit, Cancel buttons.
- Applicant Details:** Relation Type PRIMARY, Salutation Select..., First Name BALA, Middle Name, Last Name SUBRAMANI, Suffix Select..., Birth Dt 1/1/1977, Gender MALE, Language ENGLISH, Class INDIVIDUAL, Email.
- Identification Details:** Nationality USA, National Id -45495, SSN# xxxxxxxx8975, Passport #, Passport Issue Dt, Passport Expiry Dt, License #, State, Visa #.
- Address:** Address Type HOME, Mailing checked, Country UNITED STATES, State PUERTO RICO, Zip 00603, City RAMEY, Address # 45, Apt # 34, Phone 47(947)895-4645, Address Line 1 45 W TEST ST S # 34, Address Line 2 TEST, Address Line 3 TEST.
- Stated:** Years 10, Months 0, CurrencyCode USD, Amt \$0.00, Frequency BIWEEKLY.
- Employment:** Add, Edit, Cancel buttons.
- Employment Details:** Current checked, Type FULL TIME, Occupation PROFESSIONAL, Title, Phone (756)475-6474, Employer UNDEFINED, Phone Extn.
- Address Details:** Country UNITED STATES, State PUERTO RICO, Zip 00603, City RAMEY, Address # 34, Apt#, Address Line 1, Address Line 2.
- Stated:** Years 10, Months 0, CurrencyCode USD, Amt \$7,000.00, Frequency MONTHLY.
- Financials, Liabilities, Other Incomes, Requested, Collateral:** Expandable sections.

- 2 If you are entering a new applicant, click **Add** in the Primary Applicant Details section.  
-or-  
If you want to edit an existing applicant, click **Edit** in the Primary Applicant Details section.
- 3 In the Primary Applicants Details section, enter, view, or edit the following information:

In this field:	Do this:
<u>Applicants Details section</u>	
<b>Relation Type</b>	Select the relationship type; for example, primary, spouse, secondary, or cosigner.
Salutation	Select the salutation (optional).
<b>First Name</b>	Enter the applicant's first name (required).
Middle Name	Enter the applicant's middle name (optional).
<b>Last Name</b>	Enter the applicant's last name (required).
Suffix	Select the name suffix/generation (optional).
<b>Birth Dt</b>	Enter the applicant's date of birth (required).
Gender	Select the gender of the applicant (optional).
Language	Select the applicant's native language (required).
<b>Class</b>	Select the applicant's classification; for example, NORMAL or EMPLOYEE. Oracle FLEXCUBE Lending and Leasing uses this information to restrict access to the database by recognizing employees as "secured applications."
Email	Enter the applicant's email address (optional).
<u>Identification Details section</u>	
Nationality	Select the applicant's nationality (required).
National Id	Enter the national identification number (required). Note: This field is mandatory if the applicant chooses Nationality as other than Unites States.
SSN #	Enter the applicant's social security number. Note: This field is mandatory if the applicant chooses Unites States as Nationality.
Passport #	Enter the passport number (optional).
Passport Issue Date	Select the date the passport was issued (optional).
Passport Expiry Date	Select the passport's expiration date (optional).
License #, State	Enter the applicant's license number and the state from which the license has been issued (optional).
Visa #	Enter the applicant's visa number (optional).

- 5 In the Address Details section, enter, view, or edit the following information:

In this field:	Do this:
<b>Address Type</b>	Select the address type (required).
<b>Current</b>	Select if this is a current address. <b>Note:</b> The mailing address must be marked as current (required).
<b>Mailing</b>	Select if this is the mailing address. Only one address entry can be marked as the mailing address (required).
<b>Country</b>	Select the country code (required).
<b>State</b>	Select the state (required).
<b>Zip</b>	Select the zip code (required). Note : For non US country, you have to enter zip code.

<b>Own / Rent</b>	Select the ownership type (required).
<b>City</b>	Enter the city (required).
Address #	Enter the address number (required).
Apt #	Enter the apartment number (optional).
<b>Phone</b>	Enter the phone number (required).
<b>Address Line 1</b>	Enter the first address line (optional).
Address Line 2	Enter the second address line (optional).
Address Line 3	Enter the third address line (optional).
<u>Stated section</u>	
<b>Stated (Years)</b>	Enter the stated number of years at residence (required).
<b>Stated (Months)</b>	Enter the stated number of months at residence (required).
<b>Stated (CurrencyCode)</b>	Select the stated currency code (required).
<b>Stated (Amt)</b>	Enter the stated payment amount (required).
<b>Stated (Freq)</b>	Enter the stated payment frequency (required).

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

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

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

The screenshot shows a form titled "Financials" with the following fields and controls:

- Type:** A dropdown menu with "Select..." and a downward arrow.
- Source:** A text input field.
- Currency:** A dropdown menu with "Select..." and a downward arrow.
- Amt:** A text input field containing "\$0.00".
- Buttons:** "Add", "Edit", and "Cancel" buttons are located in the top right corner.

**In this field:**

**Do this:**

**Type**

Select financial type; for example, liquid assets, retirement assets, and so on (required).

**Source**

Enter source; for example, stocks, 401K, rent received, and so on (optional).

**Currency**

Select the currency (required).

**Amt**

Enter the amount (optional).

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

The screenshot shows the 'Liabilities' form with the following values: Liability type: INSTALLMENT, Account Type: SAVING, Currency: INR, Amt: Rs.1,000.00, Balance: Rs.100.00, and Freq: MONTHLY. There are 'Add', 'Edit', and 'Cancel' buttons at the top right.

**In this field:**

**Do this:**

**Type**

Select the liability type (required).

**Account Type**

Enter the account type (required).

**Currency Code**

Select the currency code (required).

**Amt**

Enter the liability amount (required).

**Account Balance**

Enter the account balance (required).

**Freq**

Select the frequency (required).

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

The screenshot shows the 'Other Incomes' form with dropdown menus for Type and Currency, a text input field for Amount, and a dropdown menu for Freq set to MONTHLY. There are 'Add', 'Edit', and 'Cancel' buttons at the top right.

**In this field:**

**Do this:**

**Type**

Select the income type (required).

**Currency Code**

Select the currency code (required).

**Amount**

Enter the income (required).

**Freq**

Select the income frequency (required).

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

The screenshot shows the 'Requested-Loan' form. Fields include: Requested Advance: \$100,000.00, Pmt: \$0.00, Term: 20, Requested Rate: 6, Approx Prc: \$0.00, and Promotion: NONE. Below is a table of itemizations with columns for 'Select Itemization', '+/-' sign, 'Requested Amt', and 'Comment'. The first itemization is selected.

Select Itemization	+/-	Requested Amt	Comment
<input checked="" type="radio"/> ITM COUNTY TAX	+	\$0.00	
<input type="radio"/> ITM HAZARD INSURANCE	+	\$0.00	
<input type="radio"/> ITM CREDIT INSURANCE LIFE	+	\$0.00	
<input type="radio"/> ITM CREDIT INSURANCE DISABILITY	+	\$0.00	
<input type="radio"/> ITM OTHER FEE	+	\$0.00	
<input type="radio"/> ITM AMOUNT PAID ON MY LOAN ACCOUNT	+	\$100,000.00	
<input type="radio"/> ITM AMOUNT PAID TO OTHERS ON MY BEHALF	+	\$0.00	
<input type="radio"/> ITM AMOUNT GIVEN TO ME DIRECTLY	+	\$0.00	

**In this field:**

**Do this:**

**Requested Advance**

Enter the requested advance amount (required).

<b>Pmt</b>	Enter the requested payment amount (required).
<b>Term</b>	Enter the requested term (number of payments) (required).
<b>Requested Rate</b>	Enter the requested rate (required).
<b>Approx Prc</b>	Enter the approximate cash price (required).
<b>Promotion</b>	Select the requested promotion (required). <b>Note:</b> The only current predefined promotion types are NO PAYMENT or NO INTEREST FOR A NUMBER OF TERMS.

- If there are itemizations in the application, click the **Itemization** sub tab.
- Use the application to supply the following information on the **Itemization** section:

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

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

<b>In this field:</b>	<b>Do this:</b>
<u>Asset Details section</u>	
<b>Asset Class</b>	Select the asset class (required).
<b>Asset Type</b>	Select the asset type (required).
<b>Sub Type</b>	Select the asset sub type (required).
<b>Year</b>	Enter the year when the property was built (required).
Occupancy	Select owner occupancy type (optional).
<u>Valuation section</u>	
<b>Valuation Dt</b>	Enter the valuation date (required).
<b>Source</b>	Select the valuation source (required).
Currency	Select the currency code.
<b>Wholesale Base</b>	Enter the wholesale value (required).
<b>Retail Base</b>	Enter the retail value (required).

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

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

## Prequalifying an application

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

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

The screenshot shows the 'Applications' entry screen. The status field is highlighted with a red box and contains the text 'NEW - PREQUALIFY APPROVED'. Other fields include App # 0000104169, Dt 9/8/2009, Product LOAN VEHICLE, Channel WEB ENTRY, Priority HIGH, Company YYY, Branch HQ, Purpose VEHICLE LOAN OR LEASE, Producer DEALER, Producer Name MN-00002 : SAINT PAUL AUTO SALES, Loan Currency USD, Class SMALL BUSINESS, Sales Agent DEMOSUPR, and checkboxes for Joint Cos, Contact, Duplicate Applicant, and Existing Customer.

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

The screenshot shows the 'Underwriting' window for application R ANANTH. The status field is highlighted with a red box and contains the text 'REJECTED - PREQUALIFY REJECTE'. Other fields include App # 0000001348, Dt 11/10/2008, Product LOAN VEHICLE, Channel WEB ENTRY, Priority HIGH, Company XXX, Branch CD1, Purpose HOME EQUITY LOAN, Producer DEALER, Producer Name R, Loan Currency USD, Class INDIVIDUAL, Sales Agent, and checkboxes for Joint Cos, Contact, Duplicate Applicant, and Existing Customer. Below the application details is a table for 'Applicants Details' with columns for Select, Details, Relation Type, Salutation, First Name, Middle Name, Last Name, Family Name, Suffix, and Birth Dt. The table shows two rows: one for 'PRIMARY' with salutation 'MR' and first name 'ANANTH', and one for 'SPOUSE' with salutation 'Select...' and first name 'JAMES2S'. At the bottom, there is an 'Address' section with a table for address details, currently showing 'No rows yet.'

**Note:** When the user click **Submit** in the Application Entry screen without doing the prequalification, a message will be displayed indicating to prequalify the application to proceed.

## Processing a credit application

If Oracle FLEXCUBE Lending and Leasing succeeds in validating the data on the Application window during application entry, it begins the background processes of completing the Application Prescreening Edits check, sending a credit report request to the credit bureau, and auto decisioning the application with the Oracle FLEXCUBE Lending and Leasing credit score.

## Returning to an Unfinished Application

You can return to any unfinished application, both those that are entered with images and those without, provided the unfinished application has been saved and received an application number.

An unfinished application - one that has been saved and has received an application number, yet has not completed the edits check - will appear on the Search link's Results page with a status of NEW - BLANK.

Click on the application to load it and continue with application entry.

The screenshot shows the Oracle Flexcube Lending and Leasing interface. The top navigation bar includes the Oracle logo, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. On the right, there are icons for 'Debug (Off)', 'Audit', and 'Close'. The main area is titled 'Search Results' and contains a table of applications. The table has columns for 'Select', 'Company', 'Branch', 'App#', 'Date', 'Title', 'Product', 'Status', 'Producer', and 'Secured'. The 'Status' column for all rows is 'NEW-BLANK', which is highlighted with a red box. The 'Producer' column lists various companies like 'VOLKSWAGEN OF WOODLAND HIL' and 'MATTHEWS MOTORS INC'. The table is paginated to show '61-80 of 238' results. On the left, there is a 'Quick Search' sidebar with a 'Queue' dropdown, 'Next' and 'App #' buttons, and a 'Submit' button. At the bottom, there is a 'Queue Name DATA ENTRY APPLICATIONS QUEUE' label.

Select	Company	Branch	App#	Date	Title	Product	Status	Producer	Secured
<input type="radio"/>	PFR	HQ	0000001427	11/19/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	CA-00004 : VOLKSWAGEN OF WOODLAND HIL	<input type="checkbox"/>
<input type="radio"/>	PFR	HQ	0000001428	11/19/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	CA-00002 : RANDYS AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	PFR	C01	0000001443	11/19/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	NC-00002 : MATTHEWS MOTORS INC	<input type="checkbox"/>
<input type="radio"/>	PFR	C01	0000001445	11/19/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	NC-00002 : MATTHEWS MOTORS INC	<input type="checkbox"/>
<input type="radio"/>	PFR	HQ	0000001448	11/19/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	CA-00004 : VOLKSWAGEN OF WOODLAND HIL	<input type="checkbox"/>
<input type="radio"/>	PFR	HQ	0000001450	11/20/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	CA-00004 : VOLKSWAGEN OF WOODLAND HIL	<input type="checkbox"/>
<input type="radio"/>	PFR	HQ	0000001451	11/20/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	NC-00002 : MATTHEWS MOTORS INC	<input type="checkbox"/>
<input type="radio"/>	PFR	HQ	0000001452	11/20/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	CA-00002 : RANDYS AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	PFR	HQ	0000001453	11/20/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	CA-00002 : RANDYS AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	PFR	HQ	0000001454	11/20/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	CA-00004 : VOLKSWAGEN OF WOODLAND HIL	<input type="checkbox"/>
<input type="radio"/>	PFR	HQ	0000001455	11/20/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	CA-00002 : RANDYS AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	PFR	HQ	0000001456	11/20/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	CA-00003 : ACE HEADQUARTERS INC	<input type="checkbox"/>
<input type="radio"/>	PFR	C01	0000001457	11/20/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	NC-00002 : MATTHEWS MOTORS INC	<input type="checkbox"/>
<input type="radio"/>	PFR	C01	0000001458	11/20/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	NC-00002 : MATTHEWS MOTORS INC	<input type="checkbox"/>
<input type="radio"/>	PFR	HQ	0000001475	11/20/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	CA-00004 : VOLKSWAGEN OF WOODLAND HIL	<input type="checkbox"/>
<input type="radio"/>	PFR	HQ	0000001478	11/20/2008	UNDEFINED	LOAN VEHICLE (VR)	NEW-BLANK	CA-00005 : AUTO JUNGLE	<input type="checkbox"/>
<input type="radio"/>	PFR	C01	0000001480	11/20/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	NC-00002 : MATTHEWS MOTORS INC	<input type="checkbox"/>
<input type="radio"/>	PFR	C01	0000001481	11/20/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	NC-00002 : MATTHEWS MOTORS INC	<input type="checkbox"/>
<input type="radio"/>	PFR	C01	0000001482	11/20/2008	UNDEFINED	LOAN VEHICLE (VR)	NEW-BLANK	NC-00002 : MATTHEWS MOTORS INC	<input type="checkbox"/>
<input type="radio"/>	PFR	C01	0000001483	11/20/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	NC-00002 : MATTHEWS MOTORS INC	<input type="checkbox"/>

## Offline Application Entry

Oracle FLEXCUBE Lending and Leasing supports offline application entry on portable devices (such as a laptop computer). This enables you to enter applications in FLL even when you are not connected to the corporate database at a work station. An offline version of the Application Entry window will be created and hosted on the server which can be downloaded to the portable device.

The following actions occur when the offline user connects the portable device to the main database:

- 1 Any application created in the offline mode is uploaded to the main database where the application follows the normal origination work flow.
- 2 New products defined in the Setup module or any changes in the look up values of various fields will be replicated in the offline application on the portable device.

This feature is addressed using the Oracle Database Lite (10g release 3) in the middle tier, and mobile repository in the back-end Oracle database server.

You can record the following details from a portable device:

- Applicant information such as the primary and co-applicant's details, address, employment, financial liabilities, and assets
- Requested loan amount
- Collateral and asset details

**ORACLE FLEXCUBE Lending and Leasing** Offline Application

New Application Search Criteria Execute Search Save Cancel

Previous Next

**Application Details**

* App#	1016	* Priority	HIGH	Joint	<input type="checkbox"/>
* Date	3/13/2009	* CompanyBranch	ABC FINANCIAL - HEA	Cosigned	<input type="checkbox"/>
* Product	LOAN HE	Purpose	HOME EQUITY LOAN		
* Source	PHONE	Producer#	CA-00006		

**Primary Applicant Details**

* First Name	UUMA	* SSN	123456789	License#	
MI		* BirthDate	5/24/1980	Disability	<input type="checkbox"/>
* Last Name	M	Gender		Mother's Maiden Name	
Suffix		Marital Status		EmailAddress	
* RelationType	PRIMARY	Language	ENGLISH		

▶ Address

▶ Employment

▶ Telecomes

▶ Incomes:Financials:Liabilities



# CHAPTER 4 : SEARCHING FOR APPLICATIONS

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

## Application Queues

During application entry, queues can be created based on your user id and your user responsibility. Oracle FLEXCUBE Lending and Leasing can be configured so that when you click the Origination master tab, the applications in your work queue automatically appear in the My User Queues and My Responsibilities Queues sections of the Origination dashboard. You can be assigned to work more than one queue.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing application interface. The top navigation bar includes tabs for Home, SalesLead, Origination, Servicing, Collections, WFP, Documents, Reports, Interfaces, Producers, Vendor, Tools, and Setup. The current user is identified as SSC, Organization:XXX, Division:C-01, and Responsibility: SUPERUSER. The interface shows the 'Number of Pending Review Requests' as 0. Below this, there are two sections: 'My User Queues' and 'My Responsibilities Queues', each containing a table with columns for Queue Description, Queue Code, and Count.

Queue Description	Queue Code	Count
DATA ENTRY APPLICATIONS QUEUE	DATA_ENTRY_QUEUE	641
NEW APPLICATIONS QUEUE	NEW_APP_QUEUE	293
FUNDED APPLICATIONS QUEUE	FUNDED_QUEUE	111

Queue Description	Queue Code	Count
APPROVED / CONDITIONED APPLICATIONS QUEUE	APPROVED_APP_QUEUE	30
CONTRACT VERIFICATION QUEUE	CONTRACT_QUEUE	68
DATA ENTRY APPLICATIONS QUEUE	DATA_ENTRY_QUEUE	641
NEW APPLICATIONS QUEUE	NEW_APP_QUEUE	293
FUNDED APPLICATIONS QUEUE	FUNDED_QUEUE	111
REHASH APPLICATIONS QUEUE	REHASHING_QUEUE	29
REJECTED APPLICATIONS QUEUE	REJECTED_QUEUE	367

The queue to which each application is assigned appears in the Result page's Queue Description field.

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

**Quick Search**

Queue  
 Select...  
 Next  
 App #  
 Submit

- ▶ Search
- ▶ Applicants
- ▶ Decision
- ▶ Contract
- ▶ Comments
- ▶ Summary
- ▶ Field Investigation
- ▶ Verification
- ▶ Letters
- ▶ Correspondences
- ▶ Document Tracking

Criteria Results Review Requests

**Search Results**  
 View All  [Copy Application](#) [Unlock Application](#) [Recreate Instance](#)

Select and [Submit](#) Previous 1-20 of 37 Next 17

Select	Company	Branch	App#	Date	Title	Product	Status	Producer	Secured
<input checked="" type="radio"/>	XXX	HQ	0000001365	11/23/2009	BATMAN SR.	LOAN VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001371	1/1/2007	UMA QA	LOAN VEHICLE	APPROVED-FUNDED	CA-00005 : AUTO JUNGLE	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001397	1/1/2007	UMA QA	LOAN VEHICLE	APPROVED-BLANK	CA-00005 : AUTO JUNGLE	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001419	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001436	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001438	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001439	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001440	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-BLANK	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001441	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-BLANK	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001445	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-VERIFYING	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001364	1/1/2007	POINTING RICKY	HOUSING LOAN - VARIABLE INT	APPROVED-FUNDED	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001369	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DODGE HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001370	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DODGE HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001373	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DODGE HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001377	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DODGE HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001379	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DODGE HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001384	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DODGE HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001386	11/24/2009	SUCHI KA	LOAN HOME (VR)	APPROVED-VERIFYING	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001395	2/1/2007	HAYDEN MATHEW	HOUSING LOAN - VARIABLE INT	APPROVED-VERIFYING	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001399	1/1/2007	POINTING RICKY	HOUSING LOAN - VARIABLE INT	APPROVED-VERIFYING	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>

Select and [Submit](#) Previous 1-20 of 37 Next 17

Queue Name FUNDED APPLICATIONS QUEUE

## Criteria page

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

### To view the Criteria page during loan origination

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

-or-

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

-or-

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

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

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the user ID as SSC, Organization as XXX, Division as C01, and Responsibility as SUPERUSER. The main area is titled 'Criteria' and 'Results'. Below this, there are search results for 'Funded Applications Queue'. The table lists various applications with their respective details.

Select	Company	Branch	App#	Date	Title	Product	Status	Producer	Secured
<input checked="" type="radio"/>	XXX	HQ	0000001365	11/23/2009	BATMAN SR.	LOAN VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001371	1/1/2007	UMA QA	LOAN VEHICLE	APPROVED-FUNDED	CA-00005 : AUTO JUNGLE	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001397	1/1/2007	UMA QA	LOAN VEHICLE	APPROVED-BLANK	CA-00005 : AUTO JUNGLE	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001419	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001436	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001438	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001439	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001440	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-BLANK	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001441	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-BLANK	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001446	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-VERIFYING	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001364	1/1/2007	POINTING RICKY	HOUSING LOAN - VARIABLE INT	APPROVED-FUNDED	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001369	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DODGE HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001370	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DODGE HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001373	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DODGE HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001377	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DODGE HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001379	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DODGE HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001384	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DODGE HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001386	11/24/2009	SUCHI KA	LOAN HOME (VR)	APPROVED-VERIFYING	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001395	2/1/2007	HAYDEN MATHEW	HOUSING LOAN - VARIABLE INT	APPROVED-VERIFYING	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001399	1/1/2007	POINTING RICKY	HOUSING LOAN - VARIABLE INT	APPROVED-VERIFYING	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>

- 3 Click the **Criteria** tab.

## Search Criteria

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

Code	Description	Example Expression
<	less than	APPLICATION DATE < 01/22/2002 <b>Result:</b> Oracle FLEXCUBE Lending and Leasing searches for all applications created before Jan. 22, 2002.
< =	less than or equal to	APPLICATION DATE <= 01/22/2002 <b>Result:</b> Oracle FLEXCUBE Lending and Leasing searches for all applications created on or before Jan. 22, 2002.
=	equal	APPLICANT SSN = 111-22-3333 <b>Result:</b> Oracle FLEXCUBE Lending and Leasing searches for all applications with an applicant whose social security number is 111-22-3333.
<>	not equal	APPLICANT SSN <> 111-22-3333 <b>Result:</b> Oracle FLEXCUBE Lending and Leasing searches for all applications except those with an applicant whose social security number is 111-22-3333.
>	greater than	APPLICATION DATE > 01/22/2002

		<b>Result:</b> Oracle FLEXCUBE Lending and Leasing searches for all applications created after Jan. 22, 2002.
> =	greater than or equal to	APPLICATION DATE >= 01/22/2002 <b>Result:</b> Oracle FLEXCUBE Lending and Leasing searches for all applications created on or after Jan. 22, 2002
IN	in	ACCOUNT NUMBER IN (20001000012512, 20010100012645, 20010300012817) <b>Note:</b> IN is used with values that are within parenthesis. <b>Result:</b> Oracle FLEXCUBE Lending and Leasing searches for the applications with the account numbers of 20001000012512, 20010100012645, and 20010300012817.)
NOT IN	not in	ACCOUNT NUMBER NOT IN (20001000012512, 20010100012645, 20010300012817) <b>Note:</b> NOT IN is used with values that are within parenthesis. <b>Result:</b> Oracle FLEXCUBE Lending and Leasing searches for all applications except those with the account numbers of 20001000012512, 20010100012645, and 20010300012817.)
IS	is	VIN IS NULL <b>Note:</b> IS is only used with a value of "NULL." It enables you to search for criteria that has no value; that is, fields where no information is present. <b>Result:</b> Oracle FLEXCUBE Lending and Leasing searches for all applications without a vehicle identification number.
IS NOT	is not	VIN IS NOT NULL <b>Note:</b> IS NOT is only used with a value of "NULL." It enables you to search for criteria that has any value; that is, fields where information is present. <b>Result:</b> Oracle FLEXCUBE Lending and Leasing searches for all accounts with a VIN, vehicle identification number.
LIKE	like	ASSET TYPE LIKE VEH% <b>Note:</b> LIKE enables you to search for close matches using wildcard characters. <b>Result:</b> Oracle FLEXCUBE Lending and Leasing searches for all applications with an asset type beginning with the characters "veh" such as "vehicle car" or "vehicle van."
NOT LIKE	not like	ASSET TYPE NOT LIKE VEH% <b>Note:</b> NOT LIKE enables you to search for close matches using wildcard characters.

**Result:** Oracle FLEXCUBE Lending and Leasing searches for all applications with an asset type other than those starting with the characters “veh.”

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

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. At the top, it displays the user ID as SSC Organization XXX Division C01 Responsibility SUPERUSER. The main area is titled 'Criteria' and contains a table with the following columns: Criteria, Comparison Operator, and Value. The table lists various application attributes such as APPLICATION #, APPLICATION DT, APPLICATION STATUS, APPLICATION SUB STATUS, UNDERWRITER, PRODUCT, APPLICANT LAST NAME, APPLICANT SSN, VIN, YEAR, MAKE, MODEL, ASSET TYPE, PRODUCER #, and PRODUCER NAME. Each row has a dropdown menu for the Comparison Operator (mostly set to 'LIKE') and a text input field for the Value. A 'Reset Criteria' button is highlighted with a red box at the bottom left of the table area.

### To view the Criteria page on the Customer Service window

- On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Servicing** master tab, then click the **Customer Service** bar link.

The Customer Service windows appears, opened at the Criteria page.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface, specifically the Search page. The user ID is SSC Organization XXX Division C01 Responsibility SUPERUSER. The main area is titled 'Search' and contains a table with the following columns: Criteria, Comparison Operator, and Value. The table lists various account and customer attributes such as ACCOUNT #, ACCOUNT STATUS, PRODUCT, CUSTOMER SSN, CUSTOMER LAST NAME, CUSTOMER FIRST NAME, CUSTOMER ID, VIN, YEAR, MAKE, MODEL, ASSET TYPE, PRODUCER #, PRODUCER NAME, ACCOUNT CONDITION, QUEUE NAME (UNDEFINED FOR DEFAULT), and QUEUE DESCRIPTION. Each row has a dropdown menu for the Comparison Operator (mostly set to 'LIKE') and a text input field for the Value. A 'Reset Criteria' button is highlighted with a red box at the bottom left of the table area.

## A Note about Wildcard Characters

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

### Criteria value examples

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

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

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

- 12345
- 1234A
- 12340

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

- 1234
- 01234
- 098908LKJKLJLKJ000988071234

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

- A1234
- 11234

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

- 1234
- 01234
- 12340
- AKJLKJ1234128424

Search criteria values of **\_1234\_** will locate character strings of 6 characters that *contain* “1234”

- A1234B
- 012341
- A12341

## Search criteria examples

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

**Result:** Oracle FLEXCUBE Lending and Leasing searches for all applications with an application date of May 1, 2001.

Criteria	Comparison Operator	Value
APPLICATION DATE	=	05/01/2001
APPLICATION NUMBER	>=	0000000278

**Result:** Oracle FLEXCUBE Lending and Leasing searches for all applications with an application date of May 1, 2001 and an application number greater than or equal to 0000000278.

Criteria	Comparison Operator	Value
FIRST NAME	=	JAN

**Result:** Oracle FLEXCUBE Lending and Leasing searches for all applications with an applicant with a first name of “JAN”

JAN ARBOR  
JAN FISHER

Criteria	Comparison Operator	Value
FIRST NAME	LIKE	JAN%

**Result:** Oracle FLEXCUBE Lending and Leasing searches for all applications with an applicant with a first name of starting with “JAN”

JAN ARBOR  
JAN FISHER  
JANE MEYERS  
JANETTE NORDSTROM

### To use the Criteria page

- 1 On the **Criteria** page, use the **Comparison Operator** and **Values** columns to create the search criteria you want to use to find an application.
  - 2 Click the **Search** button.  
Oracle FLEXCUBE Lending and Leasing locates and displays on the Results page all the applications that meet your search criteria on the Criteria page.
- During loan origination, the results are sorted according to 1) priority of application and 2) application identification number.
  - On the **Customer Service** window, the results are sorted according to the account identification number (which is the last few digits of the account number). Except for backdated funding, the account identification number and account number should reflect the same order.

For example, if you do fund an account backdated today, the account number will have the YYYYMM part to the backdated date, but the account will appear last since the account identification is a serial number and will be the highest value today.

The loan origination Results page.

Oracle FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search

Queue Select... Next App # Submit Search

Criteria Results

Search Results

View All  New Application Unlock Application Recreate Instance

Select and Submit

Select	Company	Branch	App#	Date	Title	Product	Status	Producer	Secured
<input checked="" type="radio"/>	PQR	ABC	0000125303	11/30/2009	LEO MMA&NOLIA	LOAN HE	NEW-BLANK	NY-00014 : PERSONAL LOAN DEALER	<input type="checkbox"/>
<input type="radio"/>	XXX	CD1	0000125302	11/30/2009	UNDEFINED	LOAN UNSECURED	NEW-BLANK	NY-00010 : TESTER DATA	<input type="checkbox"/>
<input type="radio"/>	PQR	ABC	0000125304	1/1/2008	UNDEFINED	VEHICLE LEASE	NEW-BLANK	NY-00014 : PERSONAL LOAN DEALER	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000070149	9/18/2009	SADIE EEVER&GREEN	LOAN HOME ISLAMIC (VR)	NEW-BLANK	MN-00302 : SAINT PAUL AUTO SALES	<input type="checkbox"/>

Queue Name DATA ENTRY APPLICATIONS QUEUE

- On the **Results** page, select the application you want to load and click **Submit**.
- During loan origination, Oracle FLEXCUBE Lending and Leasing loads the application on either the Application Entry, Underwriting, or Funding window.

Oracle FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search

Queue Select... Next App # Submit Search Applicants Requested Collateral Checklist Comments Verification SimplifiedAppEntry

SUBRAMANI BALA (Application Entry)

Edit Save PreQualify Submit

Applications

App # 0000022151 Dt 7/7/2008 Company YYY Branch HQ Product LOAN HOME ISL Status NEW - BLANK Producer DEALER Producer Name MN-00305 : KOPPY MOTORS OF LAKE FOREST Loan Currency USD Class INDIVIDUAL Sales Agent Joint Cos Contact Lead # CRB Pull Select... Cancel

Customer Search

Applicants Details

Actual Captured Amt Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input checked="" type="radio"/>	Show	PRIMARY	Select...	BALA		SUBRAMANI	BP	Select...	1/1/1977

Address

Employments Telecoms Financials Liabilities Other Incomes Existing Accounts

Select	Details	Address Type	Current	Mailing	Country	Address #	City	State
<input checked="" type="radio"/>	Show	HOME	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	UNITED STATES	45	RAMEY	PUERTO RICO

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search **APPLICANT TEST (Underwriting)** [Edit] [Save]

Queue Select... [Next] [Submit]

App # [Search] [Applications] [Decision] [Contract] [Bureau] [Comments] [Verification] [Loan Calculator] [Field Investigation] [Letters] [Correspondences] [Image] [Document Tracking]

Applications

App # 000002595 \* Company XYZ \* Producer DEALER  
 \* Dt 3/23/2009 \* Branch HQ \* Producer Name MN-000302 : SAINT PAUL AUTO SALES  
 \* Product LINE UNSECURED \* Status APPROVED - BLANK \* Loan Currency USD  
 \* Channel WEB ENTRY \* Purpose VEHICLE LOAN OR LEASE \* Class INDIVIDUAL  
 \* Priority LOWER \* Sales Agent

Joint Cos   
 Contact SAGAR   
 Duplicate Applicant   
 Existing Customer

Applicants Details [Save] [Add] [Cancel]

Actual Captured Amt  Loan Currency

Select	Details	Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input type="radio"/>	Show	PRIMARY	Select...	TEST	A	APPLICANT		Select...	1/1/1987

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

[Add] [Cancel]

Select	Details	Type	Current	Mailing	Country	Address#	City	State
<input type="radio"/>	Show	HOME	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	UNITED STATES	10000	PLYMOUTH	MINNESOTA

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search **BOON DAVID (Funding)** [Edit] [Save]

Queue Select... [Next] [Submit]

App # [Search] [Applications] [Decision] [Contract] [Collateral] [Comments] [Verification] [Loan Calculator] [Field Investigation] [Letters] [Correspondences] [Document Tracking]

Applications

App # 000002508 \* Company XYZ \* Producer DEALER  
 \* Dt 9/18/2008 \* Branch HQ \* Producer Name MN-00002 : SAINT PAUL AUTO SALES  
 \* Product LOAN VEHICLE \* Status APPROVED - FUNDED \* Loan Currency USD  
 \* Channel PHONE \* Purpose VEHICLE LOAN OR LEASE \* Class INDIVIDUAL  
 \* Priority HIGH \* Sales Agent

Joint Cos SAGAR   
 Contact   
 Duplicate Applicant   
 Existing Customer

Applicants Details [Save] [Add] [Cancel]

Actual Captured Amt  Loan Currency

Select	Details	Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input type="radio"/>	Show	PRIMARY	Select...	DAVID		BOON		SR	1/8/1976

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

[Add] [Cancel]

Select	Details	Type	Current	Mailing	Country	Address#	City	State
<input type="radio"/>	Show	HOME	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	UNITED STATES	67	HANOVER	MINNESOTA

You are now ready to begin work on the application.

## Quick Search section

The Application Entry, Underwriting, Funding, and Customer Service windows both have a Quick Search section in the right column. The Quick Search section enables you load applications by from queues using the Queue field. On the Applications window's Quick Search section, you can load a particular application using the App# field.

### To load an application with the Quick Search section

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Origination** master tab.
- 2 If you want to perform an **application entry** task on the application, click **Application Entry** on the blue bar.  
-or-  
If you want to perform an **underwriting** task on the application, click **Underwriting** on the blue bar.  
-or-  
If you want to perform a **funding** task on the application, click **Funding** on the blue bar.
- 3 In the Quick Search section's **App #** field, enter the application number of the application you want to load and click **Submit**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top header displays the Oracle logo and 'FLEXCUBE Lending and Leasing'. Below this, the user information is shown: 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. On the right, there are icons for 'Debug (Off)', 'Audit', and 'Close'. The main content area is titled 'SIMSON PATRIC (Funding)'. On the left, there is a 'Quick Search' section with a 'Queue' dropdown menu and a 'Submit' button. The 'App #' field is highlighted with a red box and a red arrow pointing to it. Below the 'App #' field, there are several data fields: 'Dt' (3/24/2009), 'Company' (XYZ), 'Branch' (HQ), 'Product' (LOAN UNSECURED), 'Channel' (PHONE), 'Priority' (NORMAL), 'Status' (APPROVED - BLANK), 'Purpose' (VEHICLE LOAN OR LEASE), 'Producer' (DEALER), 'Producer Name', 'Loan Currency' (USD), 'Class' (INDIVIDUAL), 'Sales Agent', 'Joint Cos' (PENIKALAPATI), 'Duplicate Applicant', and 'Existing Customer'. Below these fields, there is an 'Applicants Details' section with a table showing the applicant's information. The table has columns for 'Select', 'Details', 'Type', 'Salutation', 'First Name', 'Middle Name', 'Last Name', 'Family Name', 'Suffix', and 'Birth Dt'. The data row shows: 'Show', 'PRIMARY', 'MR', 'PATRIC', 'A', 'SIMSON', 'SR', and '11/11/1978'. Below the table, there is an 'Address' section with a table showing the applicant's address. The table has columns for 'Select', 'Details', 'Type', 'Current', 'Mailing', 'Country', 'Address#', 'City', and 'State'. The data row shows: 'Show', 'HOME', 'Current' (checked), 'Mailing' (checked), 'UNITED STATES', '917', 'AGUADILLA', and 'PUERTO RICO'.

Oracle FLEXCUBE Lending and Leasing loads the account on the Applicants link's Account Details page.

## To load an account from a queue during application entry

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Origination** master tab.
- 2 If you want to perform an **application entry** task on the application, click **Application Entry** on the blue bar.  
-or-  
If you want to perform an **underwriting** task on the application, click **Underwriting** on the blue bar.  
-or-  
If you want to perform a **funding** task on the application, click **Funding** on the blue bar.
- 3 In the Quick Search section's **Queue** field, select the queue you want to work with and click **Nx**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Quick Search SIMSON PATRIC (Funding)

Queue Select... (highlighted with red box)

Next

App # 000002620 (highlighted with red box)

Submit

Search

Applications

App # 000002620

DT 3/24/2009

Product LOAN UNSECURED

Channel PHONE

Priority NORMAL

Company XYZ

Branch HQ

Status APPROVED - BLANK

Purpose VEHICLE LOAN OR LEASE

Producer DEALER

Producer Name

Loan Currency USD

Class INDIVIDUAL

Sales Agent

Joint Cos

Contact PENIKALAPATI

Duplicate Applicant

Existing Customer

Applicants Details

Actual Captured Amt Loan Currency

Select	Details	Type	Salutation	* First Name	Middle Name	* Last Name	Family Name	Suffix	* Birth Dt
<input type="radio"/>	Show	PRIMARY	MR	PATRIC	A	SIMSON		SR	11/11/1978

Address

Employments

Telecoms

Financials

Liabilities

Other Incomes

Summary

Credit Scores

Duplicate Applicant

Existing Accounts

Tracking Attributes

Select	Details	Type	Current	Mailing	Country	Address#	City	State
<input type="radio"/>	Show	HOME	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	UNITED STATES	917	AGUADILLA	PUERTO RICO

## Other Features on the Results page (Applications window)

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

<b>What is it?</b>	<b>What does it do?</b>
<b>View All box</b>	If you choose View All, all applications in the Oracle FLEXCUBE Lending and Leasing system accessible with your user id defined responsibility appear in the Results page list box.
<b>Queue Name field</b>	This display only field indicates which queue the selected application is currently in. (This is normally related to one or more of the following, based on setup: producer, state, or status.)
<b>Secured box</b>	Indicates that the selected application is secured (that is, that the applicant is an employee of the organization) and may only be loaded by authorized users.
<b>Copy Application button</b>	Creates a copy of the selected application. This feature is usually used when an applicant has submitted a previous application or when an applicant submits a second application and you don't want to retype the information.

## Copying an Application

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

### To copy an application

- 1 Open the **Applications** window and use the **Search** page to locate the application you want to copy.
- 2 Select the application you want to copy on the **Results** page.
- 3 Choose **Copy Application**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search

Queue  
NEW\_APP\_QUEUE

Next

App #

Submit

Search

- Applicants
- Decision
- Contract
- Comments
- Verification
- Field Investigation
- Letters
- Correspondences
- Business Applicant
- Document Tracking

Criteria Results Review Requests

Search Results

View All

Copy Application Unlock Application

Select and Submit

Previous 1-20 of 388 Next 20

Select	Company	Branch	App#	Date	Title	Product	Status	Producer	Secured
<input checked="" type="radio"/>	XYZ	HQ	201	02/01/2006	STEVEN / JENNIFER JJONES	LOAN HE	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	205	03/01/2006	PAULA / JOHN C CERASTOSTI@MA	LOAN HE	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	209	04/01/2006	PIERRE / JEAN CCINQUWFOIL	LOAN HE	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	213	05/01/2006	IVAN / JOHN WWHITTALLI	LOAN HE	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	217	06/01/2006	STUART / ELOISE WWOODPASTER	LOAN HE	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	221	07/01/2006	EVE / DALE CCINQUEFOIL	LOAN HE	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	225	02/01/2006	ANNA / LEO MMA@NOLIA	LOAN HE	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	229	03/01/2006	LOUISE / MARTY YYELLOWWOOD	LOAN HE	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	233	04/01/2006	GEORGE / BETH BBOTTLEBRUSH	LOAN HE	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	237	05/01/2006	GRAHAM / LISA CCARNATION	LOAN HE	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	241	06/01/2006	MARIE / HANK CCOTONEASTER	LOAN HE	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	245	07/01/2006	SADIE / ROSS EEVER@REEN	LOAN HE	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	250	02/01/2006	STEVEN / JENNIFER JJONES	LOAN UNSECURED	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	254	05/01/2006	PAULA / JOHN C CERASTOSTI@MA	LOAN UNSECURED	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	258	03/01/2006	PIERRE / JEAN CCINQUWFOIL	LOAN UNSECURED	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	262	01/01/2006	IVAN / JOHN WWHITTALLI	LOAN UNSECURED	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	266	04/01/2006	STUART / ELOISE WWOODPASTER	LOAN UNSECURED	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	270	02/01/2006	EVE / DALE CCINQUEFOIL	LOAN UNSECURED	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	274	02/01/2006	ANNA / LEO MMA@NOLIA	LOAN UNSECURED	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XYZ	HQ	278	04/01/2006	LOUISE / MARTY YYELLOWWOOD	LOAN UNSECURED	APPROVED-FUNDED	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>

Select and Submit

Previous 1-20 of 388 Next 20

Queue Name

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

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

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, the application name, and user information: User Id SSC, Organization XXX, Division C-01, and Responsibility SUPERUSER. There are also icons for Debug (Off), Audit, and Close.

The main content area is titled "(Underwriting)" and contains an "Applications" section. The application details are as follows:

App #	0000024157	Company	PFR	Producer	DEALER	Joint	<input type="checkbox"/>
Dt	10/17/2008	Branch	CD1	Producer Name	NC-00004 : BUDGET CAR SALES CHARLOTTE	Cos	<input type="checkbox"/>
Product	LOAN VEHICLE	Status	NEW - REVIEW REQUIRED	Loan Currency	USD	Contact	JAMES
Channel	PHONE	Purpose	VEHICLE LOAN OR LEASE	Class	SMALL BUSINESS	Duplicate Applicant	<input type="checkbox"/>
Priority	HIGH			Sales Agent		Existing Customer	<input type="checkbox"/>

Below the application details is a "Comments" section with a "Tracking Attributes" tab. A comment table is displayed with the following data:

Select	Alert	Type	Sub Type	Comment	Comment By	Comment Date
<input type="checkbox"/>	<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	THIS APPLICATION IS COPIED FROM APPLICATION# 0000001204.	SSC	7/9/2009 3:34 PM

## Unlocking an Application

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

### To unlock an application

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

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

Application is locked by another user UMA

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Quick Search

Queue

Select...

Next

App #

Submit

Search

Criteria Results

Search Results

View All

Select and Submit

New Application Unlock Application

Previous 1-20 of 34 Next 14

Select	Company	Branch	App#	Date	Title	Product	Status	Producer	Secured
<input type="radio"/>	XXX	HQ	0000001368	11/23/2009	ISHANT SHARMA	LOAN HOME (VR)	NEW-BLANK	CA-00003 : ACE HEADQUARTERS INC	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001376	11/24/2009	UMA SALES LEAD	LOAN UNSECURED	NEW-BLANK	MN-00003 : ROSEDALE DDD&E HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001376	11/24/2009	RAMARAJAN A	LOAN VEHICLE	NEW-BLANK	CA-00003 : ACE HEADQUARTERS INC	<input type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001378	11/24/2009	UMA QA	LOAN HE	NEW-BLANK	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001380	11/24/2009	UMA KLT	LOAN HOME (VR)	NEW-BLANK	MN-00001 : IN HOUSE (DIRECT DEAL)	<input checked="" type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001381	11/24/2009	RAMESH R	LOAN HOME (VR)	NEW-BLANK	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001385	11/24/2009	UNDEFINED	LOAN VEHICLE (VR)	NEW-BLANK	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001387	11/24/2009	UNDEFINED	LOAN HOME (VR)	NEW-BLANK	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001388	11/24/2009	UNDEFINED	LOAN HOME (VR)	NEW-BLANK	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XXX	C01	0000001389	11/24/2009	UNDEFINED	LOAN VEHICLE (VR)	NEW-BLANK	NC-00001 : AJS AUTO IMPORTS	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001390	11/24/2009	UNDEFINED	LOAN HOME (VR)	NEW-BLANK	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001391	11/24/2009	UNDEFINED	LOAN HOME (VR)	NEW-BLANK	CA-00003 : ACE HEADQUARTERS INC	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001392	11/24/2009	UNDEFINED	LOAN HE	NEW-BLANK	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001393	11/24/2009	UNDEFINED	LOAN HOME (VR)	NEW-BLANK	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001394	11/24/2009	UNDEFINED	LOAN HOME (VR)	NEW-BLANK	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001396	11/24/2009	UMA SALES LEAD	ISL LOAN HOME	NEW-BLANK	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001398	11/24/2009	UNDEFINED	LOAN HOME (VR)	NEW-BLANK	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001400	11/24/2009	BATMAN SR.	LOAN HE	NEW-BLANK	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001401	11/24/2009	UNDEFINED	LOAN HOME (VR)	NEW-BLANK	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001402	11/24/2009	UNDEFINED	LOAN HOME (VR)	NEW-BLANK	MN-00001 : IN HOUSE (DIRECT DEAL)	<input type="checkbox"/>

Select and Submit

Previous 1-20 of 34 Next 14

Queue Name DATA ENTRY APPLICATIONS QUEUE

- 3 Click **Unlock Application**. A message will be disappeared.
- 4 Click **Submit**.

Oracle FLEXCUBE Lending and Leasing loads the application on the Underwriting window.

## Recreate an Instance

**Recreate Instance** button is used in scenario when an application which was created with BPEL is desired to be work on with BPEL. Hence on clicking the button the BPEL instance is re-established.

**Note:** BPEL parameter should be 'YES' for this button to be effective.

**Quick Search**

Queue  
 Select...  
 Next  
 App #  
 Submit

- Search
- Applicants
- Decision
- Contract
- Comments
- Summary
- Field Investigation
- Verification
- Letters
- Correspondences
- Document Tracking

Criteria Results Review Requests

Search Results

View All  [Copy Application](#) [Unlock Application](#) [Recreate Instance](#)

Select and [Submit](#) Previous 1-20 of 37 Next 17

Select	Company	Branch	App#	Date	Title	Product	Status	Producer	Secured
<input checked="" type="radio"/>	XXX	HQ	0000001365	11/23/2009	BATMAN SR.	LOAN VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001371	1/1/2007	UMA QA	LOAN VEHICLE	APPROVED-FUNDED	CA-00005 : AUTO JUNGLE	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001397	1/1/2007	UMA QA	LOAN VEHICLE	APPROVED-BLANK	CA-00005 : AUTO JUNGLE	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001419	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001436	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001438	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001439	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001440	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-BLANK	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001445	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-VERIFYING	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001364	1/1/2007	POINTING RICKY	HOUSING LOAN - VARIABLE INT	APPROVED-FUNDED	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001369	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DDD&E HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001370	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DDD&E HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001373	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DDD&E HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001377	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DDD&E HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001379	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DDD&E HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001384	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DDD&E HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001386	11/24/2009	SUCHI KA	LOAN HOME (VR)	APPROVED-VERIFYING	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001395	2/1/2007	HAYDEN MATHEW	HOUSING LOAN - VARIABLE INT	APPROVED-VERIFYING	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001399	1/1/2007	POINTING RICKY	HOUSING LOAN - VARIABLE INT	APPROVED-VERIFYING	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>

Select and [Submit](#) Previous 1-20 of 37 Next 17

Queue Name FUNDED APPLICATIONS QUEUE

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## Archive / Purge Feature

Oracle FLEXCUBE Lending and Leasing includes a purge / archive feature that provides you with the capability to archive old data and store it in a different table. A Oracle FLEX-CUBE Lending and Leasing batch process runs the purge / archive feature based on the system parameter setup. Oracle FLEXCUBE Lending and Leasing archives the following items:

- Applications and related data
- General ledger data
- Securitization related data
- Producers
- Producer transactions
- Account statements
- Vendor assignments
- Vendor invoices.

Oracle FLEXCUBE Lending and Leasing purges the following items:

- Job request data
- User logins
- Output data dump related data.

In Oracle FLEXCUBE Lending and Leasing, archiving is a two-way process:

- 1 All the archived data is moved and stored in O tables.
- 2 The archived data in the O tables is then moved and stored into OO tables.

You may set the “default days” for the archive feature by setting the following system parameters on the Administration window. The parameters marked with \_O are the items moved from O to OO tables. The other parameters are the items moved to O tables.

<b>Parameter</b>	<b>Default Days</b>	<b>Description</b>
PAP_ARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 1: PUR_APP_STATUS_CD IS USED TO DECIDE APPLICATIONS WITH WHAT STATUS ARE PURGED
PAP_OARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 2
PGL_ARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 1: NO OF DAYS AFTER THE GL TXN WAS CREATED
PGL_OARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 2
PJR_PURGE_DAYS	999	PURGE DAYS FOR JOB REQUEST LEVEL 1: NO OF DAYS AFTER JOB REQUEST COMPLETION DATE
POD_PURGE_DAYS	999	PURGE DAYS FOR OUTPUT DATA DUMP LEVEL 1: NO OF DAYS AFTER PROCESS RUN DATE
PPR_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 1: NO OF DAYS AFTER THE

		PRODUCER STATUS IS SET TO ACTIVE AND THERE EXISTS NO "NOT PURGED" ACCOUNT WITH THIS PRODUCER NAME.
PPR_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 2:
PPX_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 1: NO OF DAYS AFTER THE PRODUCER TXN WAS CREATED
PPX_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 2:
PUL_PURGE_DAYS	999	PURGE DAYS FOR USER LOGINS LEVEL 1: NO OF DAYS AFTER THE LOGIN END DATE
PVA_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGNMENTS LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGNMENT CODE IN COMPLETED, VOID, CLOSE
PVA_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGNMENTS LEVEL 2:
PVI_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGNMENT CODE IN VOID, CLOSE
PVI_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 2:

You can retrieve archived applications with the Application Retrieve window (**Lending** menu > **Application Retrieval** command). As of this release, you can only retrieve archived applications.

## To retrieve an archived application

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Origination** master tab.
- 2 Click **Application Retrieval** on the bar link.

The Oracle FLEXCUBE Lending and Leasing Suite window appears, opened at the Criteria page.

Criteria	Comparison Operator	Value
APPLICATION #	LIKE	<input type="text"/>
APPLICATION DT	GREATER THAN OR EQUAL	<input type="text"/>
APPLICATION STATUS	LIKE	<input type="text"/>
APPLICATION SUB STATUS	LIKE	<input type="text"/>
UNDERWRITER	LIKE	<input type="text"/>
PRODUCT	LIKE	<input type="text"/>
APPLICANT LAST NAME	LIKE	<input type="text"/>
APPLICANT SSN	EQUAL	<input type="text"/>
VIN	LIKE	<input type="text"/>
YEAR	EQUAL	<input type="text"/>
MAKE	LIKE	<input type="text"/>
MODEL	LIKE	<input type="text"/>
ASSET TYPE	LIKE	<input type="text"/>
PRODUCER #	LIKE	<input type="text"/>
PRODUCER NAME	LIKE	<input type="text"/>

Reset Criteria Search

- 3 Use the **Comparison Operator** and **Values** fields to create the search criteria you want to use to find an application.

For more information about creating search criteria, see the following **Search Criteria** section in this chapter.

- 4 Click **Search**.

Oracle FLEXCUBE Lending and Leasing locates and displays all the applications that meet your search criteria on the Results page.

Applications are sorted by priority and application number.

### In this field:

### View this:

Company	The company of the application.
Branch	The branch of the application.
App#	The application number.
Date	The date of the application.
Title	The title (applicant name) of the application.
Product	The product of the application.
Status	The status and sub status of the application.
Producer	The producer of the application.

- 5 Select the application you want to work with and click **Retrieve**.

Oracle FLEXCUBE Lending and Leasing loads the application in the Applications window.

You are now ready to begin work on the application.



# CHAPTER 5 : SCENARIO ANALYSIS

With the Scenario Analysis window, you can simulate the customer's loan request (loan amount, rate, and create a mock proposal in line with your lending policies. This feature is similar in look and function to the Oracle FLEXCUBE Lending and Leasing Loan Calculator page.

ORACLE

FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

**Scenario Analysis**

Enter Inquiry Id

Initialize
Suggest
Calculate
Amortize
Create App
Print
Save

**\* Company**

**\* Branch**

**\* Product**

**\* Producer Type**

**\* Producer Name**

**\* Requested Amt**

**\* Term**

**State Code**

**Asset Type**

**Asset Subtype**

**Make**

**Model**

**Promotion**

**\* Pricing**

**\* Instrument**

**Loan Details**

**\* Product Category**

**\* Contract Dt**

**\* First Payment Dt**

**Maturity Dt**

**\* Pre-Paid Fees**

**Loan Amt**

**\* Financed Fees**

**\* Balloon Pmt Amt**

**Payment / Finance Charge**

**Pmt Amt**

**Profit Amt**

**Finance Charge**

**Total of Pmts**

**Final Pmt Amount**

**Calculator Options**

**\* Billing Cycle**

**\* Balloon Mthd**

**\* Accrual Base Mthd**

**\* Time Counting Method**

**\* Installment Method**

**\* Bill Method**

**\* Calendar Method**

**\* Accrual Start Dt Basis**

**\* Accrual Start Days**

**Rate**

**\* Profit Rate**

**IRR**

**Residual Period**

**Residual Days**

**Residual Income**

**Repayment Options**

**Flexible Repayment Allowed**

**Type**

**Extensible Balloon**

**Max Term**

**Skip Months**

Jan  Apr  Jul  Oct

Feb  May  Aug  Nov

Mar  Jun  Sep  Dec

**Repayment Schedule**

Seq	Pmt Amt	# of Payments	Generated
No rows yet.			

**Payment Change Schedule**

Seq	Option Type	Freq	Period	# of Adj.	Value
No rows yet.					

**Rate Schedule**

Seq	Rate	Profit Rate	Start Dt
No rows yet.			

**Amortization Schedule**

Seq	Pmt Dt	Pmt Amt	Principal Amt	Profit Amt	Balance Amt
No rows yet.					

A version of the Scenario Analysis window also appears on the Application Entry window and Customer Service window.

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search ZXC XZC (Application Entry) [Edit] [Save] [PreQualify] [Submit]

Queue Select... [Next] [Submit]

Applications

App # 0000012140 Company XYZ Producer DEALER  
Dt 06/29/2009 Branch HQ Producer Name MN-00002 : SAINT PAUL AUTO SALES Joint Cos  
Product LOAN HOME (VR) Status NEW - BLANK Loan Currency USD Contact  
Channel WEB ENTRY Purpose HOME EQUITY LOAN Class INDIVIDUAL Lead #  
Priority NORMAL CRB Pull

Scenario Analysis

[Initialize] [Suggest] [Calculate] [Amortize] [Copy to App] [Print] [Save]

Company XYZ Producer Type DEALER State Code Select... Model UNDEFINED  
Branch HQ Producer Name MN-00002 : SAINT PAU Asset Type Select... Promotion NONE  
Inquiry Id 1605 Requested Amt \$10.00 Asset Subtype Select... Pricing Select...  
Product LOAN HOME (VR) Term 0 Make UNDEFINED Instrument Select.....

Loan Details

Contract Dt 06/29/2009 Payment / Finance Charge  
First Payment Dt 06/29/2009 Pmt Amt \$0.00  
Maturity Dt 06/29/2009 Interest Amt \$0.00  
Pre-Paid Fees \$0.00 Finance Charge \$0.00  
Loan Amt \$0.00 Total of Pmts \$0.00  
Financed Fees \$0.00 Final Pmt Amount \$0.00  
Balloon Pmt Amt \$0.00

Calculator Options

Billing Cycle Balloon Mthd  
Accrual Base Mthd Time Counting Method  
Installment Method Bill Method

Rate

Rate .0000  
APR .0000

Repayment Options

Flexible Repayment Allowed Type UNDEFINED Extensible Balloon  
Max Term 0

Skip Months

Jan Apr Jul Oct  
Feb May Aug Nov  
Mar Jun Sep Dec

Repayment Schedule

Seq	Pmt Amt	# of Payments	Generated
No rows yet.			

Payment Change Schedule

Seq	Option Type	Freq	Period	# of Adj.	Value
No rows yet.					

Rate Schedule

Seq	Rate Start Dt
No rows yet.	

Amortization Schedule

Seq	Pmt Dt	Pmt Amt	Principal Amt	Interest Amt	Balance Amt
No rows yet.					

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search Account(s)

Queue Select...  Current  Show All  Group Follow-up

Auto Run

Acc # 20060500014098

or SSN

Submit

Alerts: CUSTOMER IS GOING TO FILE FOR BANKRUPTCY

Conditions: Search Criteria Execute Search

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	XYZ	HQ	20060500014098	LOAN HOME (VR)	INR	Rs.0.00	Rs.0.00	CHARGED OFF.REPO	6/1/2006

Customer(s)

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	6053	TSTFLS10012008:1741 A TSTFLS10012008:1741	PRIMARY	ENGLISH
<input type="radio"/>	Show	6054	ELIZABET B CAMPBELL	SPOUSE	ENGLISH

Scenario Analysis

Options: Link to Account  Calculate Payment  Calculate Term  Calculate Balloon

Action: Initialize Calculate Import Values Amortize Post to Account

NOTE: If you make a back dated entry in the Loan Details section's Txn Dt field and click Post to Account, transactions posted after that day may cause the inconsistencies in the data displayed on Scenario Analysis sections and actual data posted on account.

Loan Details

Account Number	20060500014098	Title	TSTFLS10012008	Repayment Type	
Txn Dt		Next Payment Dt		Skip Months	
Contract Dt		Extra Principal Payment		Balloon Max Terms	
Principal		Financed Fees		Billing Cycle	
Rate		Current Maturity Dt		Accrual Base	
Term		Balloon Method		Installment Method	
Current Payment Amt		Balloon Amt		Billing Method	
Final Payment Amt		Total Interest Amt		Time Counting Method	
Additional Interest					

First Period: Calendar Days Interest Amount

Repayment Schedule: Search Criteria Execute Search

Seq Date	Pmt Amt	# of Pmts	Generated
No rows yet.			

Rate Schedule: Search Criteria Execute Search

Seq Start Dt	Rate
No rows yet.	

When you save a scenario analysis, your calculations receive an inquiry id code. You can enter this number in the Enter Inquiry Id field and click Submit to load previously generated scenarios on the Scenario Analysis page.

### To generate a scenario analysis

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Origination** master tab.
- 2 Click the **Scenario Analysis** bar link.

- If you want to load a previously generated scenario analysis, type its inquiry identification in the **Enter Inquiry Id** field and click **Submit**.

-OR-

Click **Initialize** and complete the following fields:

**In this field:**

**Do this:**

Loan Details section

**Company**

Select the company (required).

**Branch**

Select the branch (optional).

**Inquiry Id**

View the inquiry identification code (display only).

**Product**

Select the product as loan(required).

**Producer Type**

Select the producer type associated with the loan (required).

**Producer Name**

Select the producer associated with the product (required).

**Requested Amt**

Enter the requested advance amount (required).

**Term**

Enter the requested payment amount (required).

**State Code**

Enter the requested term (number of payments) (required).

**Asset Type**

Select the state (optional).

**Asset Subtype**

Select the asset type (optional).

**Make**

Select the asset sub type (optional).

**Model**

Enter the make of the vehicle (optional).

**Promotion**

Enter the model of the vehicle (optional).

**Pricing**

Select the requested promotion (optional).

**Instrument**

Select the pricing (required).

Select the instrument (required).

Loan Details section

<b>Product Category</b>	Select the category as Standard for the conventional loan product and Islamic for the islamic loan product.
<b>Contract Dt</b>	Enter the contract date. Oracle FLEXCUBE Lending and Leasing uses today's date as the default value (required).
<b>First Payment Dt</b>	Enter the first payment date. Oracle FLEXCUBE Lending and Leasing use's the date one month from today as the default value (required).
<b>Maturity Dt</b>	View the maturity date. This is always the term in the billing cycle added to the first payment date (display only).
<b>Pre-Paid Fees</b>	Enter the prepaid fees, if any exist (required).
<b>Loan Amt</b>	View the estimated loan amount: the amount financed plus the prepaid fees (display only).
<b>Financed Fees</b>	Enter the financed fees, if any exist (required).
<b>Balloon Pmt Amt</b>	Enter the balloon payment amount, if any exist (required).

- 4 If this calculation involves a flexible repayment schedule, complete the **Repayment Options** section.

<b>In this field:</b>	<b>Do this:</b>
Flexible Repayment Allowed	If selected, indicates that this calculation involves flexible repayment.
Type	Select the flexible repayment schedule you want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED, GRADUATED PAYMENT and EXTENDABLE BALLOON. The Payment Change Schedule section is available when you select GRADUATED PAYMENT. The Extendable Balloon section's Max Term field is available when you select EXTENDABLE BALLOON.

- If you selected GRADUATED PAYMENT in the Repayment Options section's Type field, complete the **Payment Change Schedule** section.

**Note:** Click Add in the Payment Change Schedule section to create a new entry.

<b>In this field:</b>	<b>Do this:</b>
<b>Seq</b>	Enter the sequence number in which the repayment is calculated (required). <b>Note:</b> This prioritizes the calculation.
<b>Option Type</b>	Select the repayment option type: STEP UP, STEP DOWN, and BULLET (required).
<b>Freq</b>	Select the frequency of payment. The default value is TERM (required).
<b># of Adj.</b>	Enter the number of times the STEP UP, STEP DOWN, or BULLET needs to happen (required).
<b>Value</b>	Enter the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

(After you enter other required information and select the Calculate button, Oracle FLEX-CUBE Lending and Leasing computes the repayment schedule while considering the payment change schedule and populates the **Repayment Schedule** section.)

- If you selected EXTENDABLE BALLOON in the Repayment Options section's Type field, complete the **Extendable Balloon** section.

<b>In this field:</b>	<b>Do this:</b>
Max Term	Enter the maximum number of terms for the extendable balloon payment (optional).

(After you enter other required information and select the Calculate button, Oracle FLEX-CUBE Lending and Leasing computes the repayment schedule while considering extendable balloon and populates the **Repayment Schedule** section.)

<b>In this field:</b>	<b>Do this:</b>
<b>Seq</b>	Enter the sequence number of the repayment schedule (required).
<b>Pmt Amt</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).
<b># of Payments</b>	Enter the number of payments borrower agreed to pay for stated repayment amount during this schedule (required).

- If you manually selected SKIP PERIOD in the **Repayment Options** section's **Type** field, select the months where repayment needs to be skipped in the **Skip Months** section.

(After you enter other required information and select the Calculate button, Oracle FLEX-CUBE Lending and Leasing computes the repayment schedule while considering skip period and populates the **Repayment Schedule** section.)

- If you selected USER DEFINED in the **Repayment Options** section's **Type** field, complete the **Repayment Schedule** section.

(After you enter other required information and select the Calculate button, Oracle FLEX-CUBE Lending and Leasing computes the repayment schedule while considering the user defined entries and completes the **Repayment Schedule** section.)

When you fund the loan application, Oracle FLEXCUBE Lending and Leasing copies the repayment schedule information to the loan account on the Customer Service window where it appears on the Repayment Schedule sub page.

- 5 If the calculation includes a promotion, complete the **Rate Schedule** section.

<b>In this field:</b>	<b>Do this:</b>
<b>Seq</b>	Enter the sequence number of the rate schedule (required).
<b>Rate</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).
<b>Start Dt</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).

(After you enter other required information and click the Calculate button, Oracle FLEX-CUBE Lending and Leasing computes the repayment schedule while considering promotional rate schedule and populates the **Repayment Schedule** section.)

6 In the **Loan Calculator** section, click **Calculate**.

7 In the **Payment /Finance Charge** section, view the following information:

**In this field:**

Pmt Amt  
Interest Amt  
Finance Charge  
Total of Pmts  
Final Pmt Amount

**View this:**

Payment amount (display only).  
Total estimated interest amount (display only).  
Total estimated finance charge (display only).  
Estimated total of payments (display only).  
Final payment amount (display only).

8 In the **Calculator Options** section, view the following information:

**In this field:**

Billing Cycle  
Balloon Mthd  
Accrual Base Mthd  
Time Counting Method  
Installment Method

Bill Method

**Calendar Method**

**Accrual Start Dt Basis**

**View this:**

The payment frequency (display only).  
The balloon method (display only).  
The accrual base (display only).  
The time counting method (display only).  
The installment method: equal payments or final payment differs.  
View the billing method as either Level, percentage of principal plus interest, interest only, Fixed Principal plus Interest, percentage of outstanding balance (display only).  
Select the calendar method as "Hijri" or "Gregorian" for this loan contract (required). This field will be enabled only if the product category is selected as Islamic.  
Select to define the start date from when the interest accrual is to be calculated for this loan instrument

(required). This field will be enabled only if the product category is selected as Islamic.

Note:

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

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

### Accrual Start Days

Select the actual date from when to start interest accrual for loans is to be calculated (required). This field will be enabled only if the product category is selected as Islamic.

- 9 In the **Rate** section, view the following information:

#### Rate section

Rate	View the interest rate (display only).
APR	View the annual percentage rate (display only).
Profit Rate	Enter the profit rate (required). This field will be displayed only if the product category is selected as Islamic.
IRR	View the internal rate of return for the loan product. This field will be displayed only if the product category is selected as Islamic.

- 10 In the **Residual Period** section, view the following information:

#### Residual Period section

Residual Days	View the number of residual days between the contract date and the first payment date. This field will be displayed only for the Islamic product.
Residual Income	View the residual income accrued for the residual days. This field will be displayed only for the Islamic product.

### To create an amortized schedule for the scenario analysis

- 1 Complete steps 1 - 6 in the previous section **To generate a scenario analysis**.
- 2 Click **Amortize**.

Oracle FLEXCUBE Lending and Leasing uses the calculated payment data to complete the Amortization Schedule section and displays the following information:

<b>In this field:</b>	<b>View this:</b>
Seq	Payment number (display only).
Pmt Dt	Payment date (display only).
Pmt Amt	Payment amount (display only).
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance (display only).
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance (display only).
Balance Amt	Remaining principal balance (display only).

Information  
Amortization Done Successfully

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Scenario Analysis

Enter Inquiry Id

\* Company: YYY  
 \* Branch: HQ  
 \* Product: LOAN HE

\* Producer Type: DEALER  
 \* Producer Name: MH-00002 : SAINT PAI  
 \* Requested Amt: \$150,000.00  
 \* Term: 240

State Code: MINNESOTA  
 Asset Type: HOME  
 Asset Subtype: SINGLE FAMILY HOME  
 Make:

Model: NONE  
 \* Pricing: LOAN HE FIXED VR  
 \* Instrument: LOAN HE INSTRUMENT FIXED RA

Loan Details  
 \* Contract Dt: 04/07/2000  
 \* First Payment Dt: 04/07/2000  
 \* Maturity Dt: 03/07/2020  
 \* Pre-Paid Fees: \$0.00  
 \* Loan Amt: \$150,000.00  
 \* Financed Fees: \$0.00  
 \* Balloon Pmt Amt: \$0.00

Payment / Finance Charge  
 \* Pmt Amt: \$1,338.77  
 \* Interest Amt: \$11,192.97  
 \* Finance Charge: \$17,354.05  
 \* Total of Pmts: \$321,304.80  
 \* Final Pmt Amount: \$1,338.77

Calculator Options  
 \* Billing Cycle: MONTHLY  
 \* Balloon Mthd: N+1 (BTL)  
 \* Accrual Base Mthd: FULL (ACT/360)  
 \* Time Counting Method: ACTUAL DAYS  
 \* Installment Method: UNDATED PAYMENT  
 \* Bill Method: LEVEL

Rate  
 \* Rate: 8.0000  
 \* APR: 9.9910

Repayment Options  
 Flexible Repayment Allowed:   
 Type: UNDEFINED  
 Extensible Balloon:   
 Max Term:

Skip Months  
 Jan  Apr  Jul  Oct   
 Feb  May  Aug  Nov   
 Mar  Jun  Sep  Dec

Repayment Schedule  

Seq	Pmt Amt	# of Payments	Generated
1	\$1,338.77	240	<input type="checkbox"/>

Payment Change Schedule  

Seq	Option Type	Freq	Period	# of Adj.	Value
No rows yet.					

Rate Schedule  

Seq	Rate Start Dt
No rows yet.	

Amortization Schedule  

Seq	Pmt Dt	Pmt Amt	Principal Amt	Interest Amt	Balance Amt
1	04/07/2009	\$1,338.77	\$1,338.77	\$0.00	\$148,661.23
2	05/07/2009	\$1,338.77	\$240.31	\$1,098.46	\$148,470.92
3	06/07/2009	\$1,338.77	\$206.63	\$1,132.14	\$148,216.39
4	07/07/2009	\$1,338.77	\$243.60	\$1,095.17	\$147,971.79
5	08/07/2009	\$1,338.77	\$208.06	\$1,130.71	\$147,762.84
6	09/07/2009	\$1,338.77	\$210.55	\$1,128.22	\$147,552.29
7	10/07/2009	\$1,338.77	\$248.50	\$1,090.27	\$147,303.79
8	11/07/2009	\$1,338.77	\$214.00	\$1,124.77	\$147,089.73
9	12/07/2009	\$1,338.77	\$261.02	\$1,077.75	\$146,827.81
10	01/07/2010	\$1,338.77	\$217.61	\$1,121.16	\$146,620.20

## To save the scenario analysis

When you save a scenario analysis, your calculations receive an inquiry id code. You can enter this number in the Enter Inquiry Id field and click Submit to load previously generated scenarios on the Scenario Analysis page.

- 1 Complete steps 1 - 6 in the previous section **To calculate a loan payment (Applications window)**.
- 2 Click **Save**.

Oracle FLEXCUBE Lending and Leasing assigns your calculations on the Scenario Analysis page an inquiry id code.

**Oracle FLEXCUBE Lending and Leasing**

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Scenario Analysis

Enter Inquiry Id

\* Company: YYY \* Producer Type: DEALER \* State Code: Select... \* Model: UNDEFINED  
 \* Branch: HQ \* Producer Name: MN0003 : ROSEDAL \* Asset Type: Select... \* Promotion: Select...  
 \* Inquiry Id: R001 \* Requested Amt: XXX10,000.00 \* Asset Subtype: Select... \* Pricing: DEFAULT PRICING  
 \* Product: LOAN HE \* Term: 12 \* Make: UNDEFINED \* Instrument: LOAN INSTRUMENT HOME (VR)

**Loan Details**

\* Product Category: \* Contract Dt: 7/15/2009 \* First Payment Dt: 8/15/2009 \* Maturity Dt: 6/27/2010  
 \* Pre-Paid Fees: XXX0.00 \* Loan Amt: XXX10,000.00 \* Financed Fees: XXX0.00 \* Balloon Pmt Amt: XXX0.00

**Payment / Finance Charge**

Pmt Amt: XXX833.34 Interest Amt: XXX0.00 Finance Charge: XXX0.08  
 Total of Pmts: XXX10,000.08 Final Pmt Amount: XXX833.34

**Calculator Options**

\* Billing Cycle: MONTHLY \* Balloon Mthd: N + 1 PMTS \* Accrual Base Mthd: ACTUAL/ACTUAL  
 \* Time Counting Method: ACTUAL DAYS \* Installment Method: EQUATED PAYMENTS \* Bill Method: LEVEL  
 \* Calendar Method: \* Accrual Start Dt Basis: EFFECTIVE DATE \* Accrual Start Days: 0

**Rate**

\* Rate: .0000 APR: .0008

**Residual Period**

Residual Days: 0 Residual Income: 0

**Repayment Options**

Flexible Repayment Allowed  Type: UNDEFINED Extensible Balloon Max Term: 0

**Skip Months**

Jan  Apr  Jul  Oct   
 Feb  May  Aug  Nov   
 Mar  Jun  Sep  Dec

**Repayment Schedule**

Seq	Pmt Amt	# of Payments	Generated
1	XXX833.34	12	<input checked="" type="checkbox"/>

**Payment Change Schedule**

* Seq	* Option Type	* Freq	* Period	* # of Adj.	* Value
No rows yet.					

**Rate Schedule**

Seq	Rate	Start Dt
No rows yet.		

**Amortization Schedule**

Seq	Pmt Dt	Pmt Amt	Principal Amt	Interest Amt	Balance Amt
1	08/15/2009	XXX833.34	XXX833.34	XXX0.00	XXX9,166.66
2	09/13/2009	XXX833.34	XXX833.34	XXX0.00	XXX8,333.32

### To print the scenario analysis

- 1 Complete steps 1 - 6 in the previous section **To calculate a loan payment (Applications window)**.
- 2 Click **Print**.

Oracle FLEXCUBE Lending and Leasing uses the information on the Scenario Analysis page to print a report using the default printer.

## To create an application from the scenario analysis

- 1 Complete steps 1 - 6 in the previous section **To calculate a loan payment (Tools master tab)**.
- 2 Click **Create App**.

Information  
Application is generated Successfully, App#: 0000001212

**ORACLE**  
FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Scenario Analysis

Enter Inquiry Id

Company: YYY Branch: HQ  
Inquiry Id: 100-03 Product: LOAN VEHICLE

Producer Type: DEALER  
Producer Name: MN000002 - SAINT PAT  
Requested Amt: \$17,000.00  
Term: 36

State Code: MINNESOTA  
Asset Type: VEHICLE  
Asset Subtype: CAR  
Make: HONDA

Model: ACCORD  
Promotion: NONE  
Pricing: LOAN VE FIXED VR  
Instrument: LOAN INSTRUMENT - PRE COMPUT

Loan Details  
Contract Dt: 04/08/2009  
First Payment Dt: 04/08/2009  
Maturity Dt: 03/08/2012  
Pre-Paid Fees: \$0.00  
Loan Amt: \$17,000.00  
Financed Fees: \$0.00  
Balloon Pmt Amt: \$0.00

Payment / Finance Charge  
Pmt Amt: \$536.66  
Interest Amt: \$2,275.11  
Finance Charge: \$7,316.96  
Total of Pmts: \$18,591.73  
Final Pmt Amount: \$5,26.58

Calculator Options  
Billing Cycle: MONTHLY  
Balloon Mthd: 1 + 1 Pmts  
Accrual Base Mthd: ACTUARIAL  
Time Counting Method: ACTUAL DAYS  
Installment Method: INSTALLED PAYMENT  
Bill Method: LEVEL

Rate  
Rate: 8.0000  
APR: 8.9951

Repayment Options  
Flexible Repayment Allowed:   
Type: UNDERWRITTEN  
Extendable Balloon:   
Max Term: 36

Skip Months  
Jan  Apr  Jul  Oct   
Feb  May  Aug  Nov   
Mar  Jun  Sep  Dec

Repayment Schedule

Seq	Pmt Amt	# of Payments	Generated
1	\$536.66	36	<input checked="" type="checkbox"/>

Payment Change Schedule

Seq	Option Type	Freq	Period	# of Adj.	Value
No rows yet.					

Rate Schedule

Seq	Rate Start Dt
No rows yet.	

Amortization Schedule

Seq	Pmt Dt	Pmt Amt	Principal Amt	Interest Amt	Balance Amt
No rows yet.					

## Application Entry

Oracle FLEXCUBE Lending and Leasing assigns the information on the Scenario Analysis window an application number. You can open this application on the Application Entry window and view information from the Scenario Analysis window in the following locations:

- The Application master page

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search: SMITH NICOLE (Application Entry)

Queue: Select... [Next] [Submit]

Applications:

App #	0000002915	Company	XYZ	Producer	DEALER	Joint Cos	<input type="checkbox"/>
Dt	4/24/2009	Branch	C01	Producer Name	NY-00011 : TST_PRD_UMA	Contact	<input type="checkbox"/>
Product	LOAN HOME (VR)	Status	NEW - BLANK	Loan Currency	USD	Lead #	Select...
Channel	WEB ENTRY	Purpose	VEHICLE LOAN OR LEASE	Class	INDIVIDUAL	CRB Pull	<input type="checkbox"/>
Priority	LOWER						

Applicants Details

Actual Captured Amt  Loan Currency

Select	Details	Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	SSN#
<input checked="" type="radio"/>	Show	PRIMARY	Select...	NICOLE		SMITH		Select...	xxxxxx8290

Address

Select	Details	Type	Current	Mailing	Country	Address#	City	State
<input checked="" type="radio"/>	Show	HOME	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	UNITED STATES	FDKL	HOLTSVILLE	NEW YORK

Best viewed in 1280 x 1024 screen resolution.

- The Requested link

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search: SMITH NICOLE (Application Entry)

Queue: Select... [Next] [Submit]

Applications:

App #	0000002915	Company	XYZ	Producer	DEALER	Joint Cos	<input type="checkbox"/>
Dt	4/24/2009	Branch	C01	Producer Name	NY-00011 : TST_PRD_UMA	Contact	<input type="checkbox"/>
Product	LOAN HOME (VR)	Status	NEW - BLANK	Loan Currency	USD	Lead #	Select...
Channel	WEB ENTRY	Purpose	VEHICLE LOAN OR LEASE	Class	INDIVIDUAL	CRB Pull	<input type="checkbox"/>
Priority	LOWER						

Loan

Requested Advance	\$10,000.00	Term	9	Down Pmt %	5.12	Approx Prc	\$0.00
Pmt	\$1,000.14	Requested Rate	8	Down Pmt	\$20,000.00	Promotion	NONE

Remizations Trade-In

Remization	+/-	Requested Amt	Comment
ITM COUNTY TAX	+	\$0.00	
ITM HAZARD INSURANCE	+	\$0.00	
ITM INSURANCE GAP	+	\$0.00	
ITM CREDIT INSURANCE LIFE	+	\$0.00	
ITM CREDIT INSURANCE DISABILITY	+	\$0.00	
ITM OTHER FEE	+	\$0.00	
ITM OTHER TAX	+	\$0.00	
ITM AMOUNT PAID ON MY LOAN ACCOUNT	+	\$0.00	
ITM AMOUNT PAID TO OTHERS ON MY BEHALF	+	\$0.00	
ITM AMOUNT GIVEN TO ME DIRECTLY	+	\$0.00	
<b>Total Requested Amt</b>		<b>\$0.00</b>	

Best viewed in 1280 x 1024 screen resolution.

- The Collateral link

**ORACLE**  
FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search

Queue  
Select...  
Next  
App #  
Submit

Search  
Applicants  
Requested  
Collateral  
Comments  
Verification  
ScenarioAnalysis

**SMITH NICOLE (Application Entry)** [Edit] [Save] [Submit]

Applications

App # 0000002815 \* Company XYZ \* Producer DEALER \* Joint Cos   
 Dt 4/24/2009 \* Branch C01 \* Producer Name NY-00011 : TST\_PRD\_UMA \* Contact Lead #   
 \* Product LOAN HOME (VR) \* Status NEW - BLANK \* Loan Currency USD \* CRB Pull   
 \* Channel WEB ENTRY \* Purpose VEHICLE LOAN OR LEASE \* Class INDIVIDUAL

**Home Collateral** [Save]

Collateral Details [Add] [Cancel]

Select	Details	Primary	* Asset Class	* Asset Type	* Sub Type	Occupancy	Identification #
<input type="radio"/>	Show	<input checked="" type="checkbox"/>	NEW HOME	HOME	SINGLE FAMILY HOMI	NOT APPLICABLE	TEST

Actual Captured Amt  Loan Currency [Save]

Valuation [Add] [Cancel]

Select	Details	Current	* Valuation Dt	* Source	* Currency	Edition	Supplement	Total Value
<input type="radio"/>	Show	<input checked="" type="checkbox"/>	6/26/2009	OTHER	INR			Rs.0.00

Add-Ons Tracking

Add-Ons [Add] [Cancel]

Select	* Addon/Attribute	Value	* Amount
<input type="radio"/>	OTHER	12	\$12,000.00

Best viewed in 1280 x 1024 screen resolution

- The Scenario Analysis link

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search ZXC XZC (Application Entry)

Queue Select... [Edit] [Save] [PreQualify] [Submit]

Applications

App # 000012140 \* Company XYZ \* Producer DEALER  
 \* Dt 6/25/2009 \* Branch HQ \* Producer Name MN-00002 : SAINT PAUL AUTO SALES  
 \* Product LOAN HOME (VR) \* Status NEW - BLANK \* Loan Currency USD \* Class INDIVIDUAL  
 \* Channel WEB ENTRY \* Purpose HOME EQUITY LOAN \* Instrument Select...  
 \* Priority NORMAL

Joint Cos   
 Contact Lead #   
 CRB Pull

Scenario Analysis

[Initialize] [Suggest] [Calculate] [Amortize] [Copy to App] [Print] [Save]

\* Company XYZ \* Producer Type DEALER \* State Code Select... \* Model UNDEFINED  
 \* Branch HQ \* Producer Name MN-00002 : SAINT PAUL \* Asset Type Select... \* Promotion NONE  
 Inquiry Id 1605 \* Requested Amt \$10.00 \* Asset Subtype Select... \* Pricing Select...  
 \* Product LOAN HOME (VR) \* Term 0 \* Make UNDEFINED \* Instrument Select.....

Loan Details

\* Contract Dt 06/29/2009  
 \* First Payment Dt 06/29/2009  
 Maturity Dt 06/29/2009  
 \* Pre-Paid Fees \$0.00  
 Loan Amt \$0.00  
 \* Financed Fees \$0.00  
 \* Balloon Pmt Amt \$0.00

Payment / Finance Charge

Pmt Amt \$0.00  
 Interest Amt \$0.00  
 Finance Charge \$0.00  
 Total of Pmts \$0.00  
 Final Pmt Amount \$0.00

Calculator Options

\* Billing Cycle  
 \* Balloon Mthd  
 \* Accrual Base Mthd  
 \* Time Counting Method  
 \* Installment Method  
 \* Bill Method

Rate

\* Rate .0000  
 APR .0000

Repayment Options

Flexible Repayment Allowed   
 Type UNDEFINED Extensible Balloon  
 Max Term 0

Skip Months

Jan  Apr  Jul  Oct   
 Feb  May  Aug  Nov   
 Mar  Jun  Sep  Dec

Repayment Schedule

Seq	Pmt Amt	# of Payments	Generated
No rows yet.			

Payment Change Schedule

* Seq	* Option Type	* Freq	* Period	* # of Adj.	* Value
No rows yet.					

Rate Schedule

Seq	Rate Start Dt
No rows yet.	

Amortization Schedule

Seq	Pmt Dt	Pmt Amt	Principal Amt	Interest Amt	Balance Amt
No rows yet.					

# Underwriting

On the Underwriting window, the Decision link's Pricing and Approved sections display the details from the Scenario Analysis window. You can modify the price chosen in the Scenario Analysis window and re-price the application.

**Note:** If application has been repriced, the comments regarding the multiple offers on the Comment page should be manually updated before approving the application.

**ORACLE FLEXCUBE Lending and Leasing**

User Id RAJESH Organization XXX Division 001 Responsibility PROCESSOR

Debug (Off) Audit Close

Quick Search SR. BATMAN (Underwriting) [Edit] [Save]

Queue Select... [Next] [Submit] [Search] [Applicants] [Decision] [Bureau] [Collateral] [Checklist] [Comments] [Summary] [Field Investigation] [Verification] [Loan Calculator] [Vehicle Evaluator] [Letters] [Correspondences] [Image] [Document Tracking]

**Applications**

App # 000001406 \* Company XXX \* Producer DEALER  
 \* Dt 11/23/2009 \* Branch HQ \* Producer Name CA-00003 : ACE HEADQUARTERS INC \* Joint Cas  
 \* Product LOAN VEHICLE \* Status NEW - REVIEW REQUIRED \* Loan Currency USD \* Contact  
 \* Channel PHONE \* Purpose VEHICLE LOAN OR LEASE \* Class INDIVIDUAL \* Duplicate Applicant  
 \* Priority NORMAL \* Sales Agent \* Existing Customer

[Save]

**Requested**

Term 10 \* Down Pmt % 0 \* Approx Prc \$0.00  
 \* Requested Advance \$30,000.00 \* Down Pmt \$0.00 \* Promotion NONE  
 \* Pmt \$3,000.00 \* Requested Rate 0 \* Signing Dt  
 \* Balloon Amt \$0.00 \* Probable Delivery Dt

[Calculate]

**System Recommendation**

Score 0 Decision BLANK Grade

**Pricing**

Pricing LOAN VEHICLE FIXED TO VR PRICING Status APPROVED Decision Dt 11/23/2009  
 Current [checked] Sub Status BLANK Underwriter DINESHAN

[Select Pricing]

**Approved**

Term 10 \* Down Pmt % 0 \* Down Pmt Amt \$0.00 \* Grade B GRADE  
 \* Rate 4.99 \* Max Advance % 0 \* Max Advance Amt \$30,000.00 \* Score 0  
 \* Pmt \$3,068.76 \* Max Financed % 0 \* Max Financed Amt \$30,000.00 \* Collateral Value \$16,000.00  
 \* Index FLAT RATE \* Maturity Margin 0000 \* Bureau 1 \* Buy Rate 0  
 \* Index Rate 0000 \* Maturity Index FLAT RATE \* Bureau 2 \* LTV1 187.5  
 \* Margin 4.9900 \* Balloon Amt \$0.00 \* Bureau 3 \* LTV2 187.5

[First] [Previous] [Next] [Last]

**Stipulations** Itemizations Trade-In Rate Schedule Subvention Multiple Offers

[Save]

Stipulations [Load Stipulations] [Copy Stipulations] [Add] [Cancel]

Select	Type	Code	Comment	Stips Satisfied	Verify By	Verify Dt
<input checked="" type="radio"/>	STIPULATION REASONS	APP-012	NO GAPS IN EMPLOYMENT	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A	DINESHAN	11/23/2009
<input type="radio"/>	STIPULATION REASONS	APP-002	PROVE EMPLOYMENT	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A	DINESHAN	11/23/2009



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## CHAPTER 6 : ORACLE FLEXCUBE LENDING AND LEASING TOOLS

Depending on the type of product your working with during loan origination, the Underwriting or Funding window's link bar contains a Loan Calculator link. The Loan Calculator link opens the Loan Calculator page which enables you can calculate either a payment or an interest rate. This information can then be transferred to complete fields on the Decision link's Requested page and Contract link's Contract page. You can also use the Loan Calculator page to view the amortization schedule of the loan.

On the Oracle FLEXCUBE Lending and Leasing Suite home page, the Tools master tab has one bar links to open a Loan Calculator window. These windows are similar to loan calculators on the Applications window. However, the Tools master tab's calculators are stand-alone windows; they do not link calculations or loan information to any specific application.

## Using the Loan Calculator page (Underwriting and Funding windows)

The Loan Calculator page is available on the Loan Calculator link of the Applications window when you load an application for a loan. The loan calculator works in one of two modes: Calculate Payment or Calculate Interest Rate.

### Calculating Loan Payments

The Calculate Payment mode calculates the standard payment based on the information you provide, such as the amount financed, terms, and interest rate.

**Note:** If you want to clear (or “refresh”) the Loan Calculator page at any time, click **Initialize** in the **Loan Calculator** section.

#### To calculate a loan payment

- Using the Underwriting or Funding window opened from either the Underwriting or Funding bar link, load the loan application you want to work with. (See the **Searching for Applications** chapter for more information.)
  - If you are underwriting an application, the calculator is useful in completing pages opened from the Decision link.
  - If you are funding an application, the calculator is useful in completing pages opened from the Contract link.
- On the Underwriting or Funding link bar, click the **Loan Calculator** link.

- 3 In the **Loan Calculator** section, click **Calculate Payment**.
- 4 In the **Loan Calculator** section, click **Import Values**.
  - If you opened the Underwriting window from the Underwriting bar link, Oracle FLEXCUBE Lending and Leasing copies values from the Decision link's Requested page, as well as values entered in the Requested Amt column on the Itemization sub page. (**Note:** This information transfers only if the information currently appears on the Decision link.)
  - If you opened the Funding window from the Funding bar link, Oracle FLEXCUBE Lending and Leasing copies values currently entered on Contract link's Contract page, such as Term and Rate, as well as information from the Repayment sub page regarding repayment options and values from the Itemization sub page regarding loan amounts, pre paid fees, and financed fees.

-OR-

In the **Loan Calculator** section, click **Initialize** and complete the following fields:

<b>In this field:</b>	<b>Do this:</b>
Local Dt	Enter the local date (required). After entering the date in this field and click <b>Convert</b> , the local date will be converted to the gregorian date and displayed in the Gregorian Dt field.
Gregorian Dt	Enter the gregorian date (required) After entering the date in this field and click <b>Convert</b> , the gregorian date will be converted to the local date and displayed in the Local Dt field.
<u>Loan Details section</u>	
<b>Product Category</b>	Select the category as Standard for the conventional loan product and Islamic for the islamic loan product This field will be enabled only if the product is selected as IJARAH Home loans.
<b>Contract Dt</b>	Enter the contract date. Oracle FLEXCUBE Lending and Leasing uses today's date as the default value (required).
<b>First Payment Dt</b>	Enter the first payment date. Oracle FLEXCUBE Lending and Leasing use's the date one month from today as the default value (required).
<b>Term</b>	Enter the number of payments (required).
Maturity Dt	View the maturity date. This is always the term in the billing cycle added to the first payment date (display only).
<b>Amt Financed</b>	Enter the amount financed (required).
<b>Pre-Paid Fees</b>	Enter the prepaid fees, if any exist (required).
<b>Financed Fees</b>	Enter the financed fees, if any exist (required).
Loan Amt	View the estimated loan amount: the amount financed plus the prepaid fees (display only).
<b>Balloon Pmt Amt</b>	Enter the balloon payment amount, if any exist (required).
<u>Payment/Finance Charge</u>	
Pmt Amt	View the payment amount (display only).
Profit Amt	View the profit amount (display only).
Finance Charge	View the finance charged (display only).
Total of Pmts	View the payment amount (display only).

Final pmt Amount	View the final payment amount (display only).
<u>Rate section</u>	
<b>Rate</b>	View the interest rate (display only).
Profit Rate	Enter the profit rate (required). This field will be displayed only if the product category is selected as Islamic.
APR	View the annual percentage rate for the loan product. This field will be displayed only if the product category is selected as Standard.
IRR	View the internal rate of return for the loan product. This field will be displayed only if the product category is selected as Islamic.
<u>Calculator Options section</u>	
<b>Billing Cycle</b>	Select the payment frequency (required).
<b>Balloon Mthd</b>	Select the balloon method (required).
<b>Accrual Base Mthd</b>	Select the accrual base (required).
<b>Time Counting Method</b>	Select the time counting method (required).
<b>Installment Method</b>	Select the installment method: EQUAL PAYMENTS or FINAL PAYMENT DIFFERS. <b>Note:</b> For more information, see the <b>Final Payment Amount Amortization Options (Last Payment Differs)</b> section in this chapter (required).
<b>Bill Method</b>	Select the billing method as either LEVEL, PERCENTAGE OF PRINCIPAL PLUS INTEREST, INTEREST ONLY, FIXED PRINCIPAL PLUS INTEREST, PERCENTAGE OF OUTSTANDING BALANCE (required).
<b>Calendar Method</b>	Select the calendar method as "Hijri" or "Gregorian" for this loan contract (required). This field will be enabled only if the product category is selected as Islamic.
<b>Accrual Start Dt Basis</b>	Select to define the start date from when the interest accrual is to be calculated for this loan instrument (required). This field will be enabled only if the product category is selected as Islamic. Note: If you select the Effective Date, then the interest is calculated from the Contract date. If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).
<b>Accrual Start Days</b>	Select the actual date from when to start interest accrual for loans is to be calculated (required). This field will be enabled only if the product category is selected as Islamic.
<u>First Period section</u>	
Calendar Days	View the number of calendar days between the contract date and the first payment date (optional). The calendar days will differ based on the calendar method selected.
Profit	View the profit accrued for the calendar days.

Residual Period section

Residual Days	View the number of residual days between the contract date and the first payment date. This field will be displayed only for the Islamic product.
Residual Income	View the residual income accrued for the residual days. This field will be displayed only for the Islamic product.

- 5 **Funding only:** If the calculation includes a promotion, complete the **Rate Schedule** section.

<b>In this field:</b>	<b>Do this:</b>
<b>Seq</b>	Enter the sequence number of the rate schedule (required).
<b>Rate</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).
<b>Start Dt</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).

(After you enter other required information and click the Calculate button, Oracle FLEXCUBE Lending and Leasing computes the repayment schedule while considering promotional rate schedule and populates the **Repayment Schedule** section.)

- 6 **Funding only:** If this calculation involves a flexible repayment schedule, complete the **Repayment Options** section.

<b>In this field:</b>	<b>Do this:</b>
Flexible Repayment Allowed	If selected, indicates that this calculation involves flexible repayment.
Type	Select the flexible repayment schedule you want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED, GRADUATED PAYMENT and EXTENDABLE BALLOON. The Payment Change Schedule section is available when you select GRADUATED PAYMENT. The Extendable Balloon section's Max Term field is available when you select EXTENDABLE BALLOON.

**Note:** If you selected Import Values in the Loan Calculator section and have completed the Contract link's Repayment sub page, Oracle FLEXCUBE Lending and Leasing imports its Repayment section values.

- If you selected GRADUATED PAYMENT in the Repayment Options section's Type field, complete the **Payment Change Schedule** section.

<b>In this field:</b>	<b>Do this:</b>
<b>Seq</b>	Enter the sequence number in which the repayment is calculated (required). <b>Note:</b> This prioritizes the calculation.
<b>Option Type</b>	Select the repayment option type: STEP UP, STEP DOWN, and BULLET (required).
<b>Freq</b>	Select the frequency of payment. The default value is TERM (required).

<b># of Adj.</b>	Enter the number of times the STEP UP, STEP DOWN, or BULLET needs to happen (required).
<b>Value</b>	Enter the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

(After you enter other required information and select the Calculate button, Oracle FLEX-CUBE Lending and Leasing computes the repayment schedule while considering the payment change schedule and populates the **Repayment Schedule** section.)

- If you selected EXTENDABLE BALLOON in the Repayment Options section's Type field, complete the **Extendable Balloon** section.

<b>In this field:</b>	<b>Do this:</b>
Max Term	Enter the maximum number of terms for the extendable balloon payment (optional).

(After you enter other required information and select the Calculate button, Oracle FLEX-CUBE Lending and Leasing computes the repayment schedule while considering extendable balloon and populates the **Repayment Schedule** section.)

- **Funding only:** If you manually selected SKIP PERIOD in the **Repayment Options** section's **Type** field, select the months where repayment needs to be skipped in the **Skip Months** section.

(After you enter other required information and select the Calculate button, Oracle FLEX-CUBE Lending and Leasing computes the repayment schedule while considering skip period and populates the **Repayment Schedule** section.)

- **Funding only:** If you selected USER DEFINED in the **Repayment Options** section's **Type** field, complete the **Repayment Schedule** section.

<b>In this field:</b>	<b>Do this:</b>
<b>Seq</b>	Enter the sequence number of the repayment schedule (required).
<b>Pmt Amt</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).
<b># of Payments</b>	Enter the number of payments borrower agreed to pay for stated repayment amount during this schedule (required).

(After you enter other required information and select the Calculate button, Oracle FLEX-CUBE Lending and Leasing computes the repayment schedule while considering the user defined entries and completes the **Repayment Schedule** section.)

When you fund the loan application, Oracle FLEXCUBE Lending and Leasing copies the repayment schedule information to the loan account on the Customer Service window where it appears on the Repayment Schedule sub page.

- 7 In the **Loan Calculator** section, click **Calculate**.

## To create an amortized schedule of loan payments (Tools master tab)

- 1 Complete steps 1 - 8 in the previous section **To calculate a loan payment (Tools master tab)**.
- 2 In the **Loan Calculator** section, click **Amortize**.

Information  
Amortization Done Successfully

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

MMAGNOLIA ANNA (Underwriting)

Applications

App # 225 \* Company YYY \* Producer DEALER \* Joint   
 \* Dt 2/1/2006 \* Branch HQ \* Producer Name \* Cos   
 \* Product LOAN HE \* Status NEW - REVIEW REQUIRED \* Loan Currency USD \* Contact  
 \* Channel WEB ENTRY \* Purpose Select... \* Class \* Duplicate Applicant   
 \* Priority NORMAL \* Sales Agent \* Existing Customer

Loan Calculator

Calculate Payment Calculate Rate Calculate Term **Calculate Loan Amount** Initialize Import Values Calculate **Amortize** Copy to Decision

Local Dt Convert Gregorian Dt Date Converter

Loan Details

\* Product Category STANDARD \* Contract Dt 11/17/2009 \* First Payment Dt 12/17/2009 \* Term 25 \* Maturity Dt 12/17/2011 \* Amt Financed 0 \* Pre-Paid Fees 0 \* Financed Fees 0 \* Loan Amt 11,250,000 \* Balloon Pmt Amt 0

Payment / Finance Charge

Pmt Amt 450,000 Interest Amt 0 Finance Charge 0 Total of Pmts 11,250,000 Final Pmt Amount 450,000

Rate

\* Rate .0000 APR .0000

Calculator Options

\* Billing Cycle MONTHLY \* Balloon Mthd N + 1 PMTS \* Accrual Base Mthd 30/360 \* Time Counting Method ACTUAL DAYS \* Installment Method EQUATED PAYMENTS \* Bill Method LEVEL \* Calendar Method GREGORIAN \* Accrual Start Dt Basis EFFECTIVE DATE \* Accrual Start Days 0

First Period

Calendar Days 30 Interest 0

Repayment Options

Flexible Repayment Allowed  Type UNDEFINED

Skip Months

Jan  Apr  Jul  Oct   
 Feb  May  Aug  Nov   
 Mar  Jun  Sep  Dec

Extendable Balloon

Max Term 0

Repayment Schedule

Seq Pmt Amt # of Payments Generated

No rows yet.

Payment Change Schedule

Seq Option Type Freq Period # of Adj. Value

No rows yet.

Rate Schedule

Seq Rate Start Dt

No rows yet.

Amortization Schedule

Previous 1-10 of 25 Next 10

Seq	Pmt Dt	Pmt Amt	Principal Amt	Interest Amt	Balance Amt
1	12/17/2009	450,000	450,000	0	10,800,000
2	1/17/2010	450,000	450,000	0	10,350,000
3	2/17/2010	450,000	450,000	0	9,900,000
4	3/17/2010	450,000	450,000	0	9,450,000
5	4/17/2010	450,000	450,000	0	9,000,000
6	5/17/2010	450,000	450,000	0	8,550,000
7	6/17/2010	450,000	450,000	0	8,100,000
8	7/17/2010	450,000	450,000	0	7,650,000
9	8/17/2010	450,000	450,000	0	7,200,000
10	9/17/2010	450,000	450,000	0	6,750,000

Previous 1-10 of 25 Next 10

Oracle FLEXCUBE Lending and Leasing uses the calculated payment data to complete the Amortization Schedule section and displays the following information:

### In this field:

Seq  
 Pmt Dt  
 Pmt Amt  
 Principal Amt  
 Interest Amt

### View this:

Payment number (display only).  
 Payment date (display only).  
 Payment amount (display only).  
 Component of the payment amount allocated towards reduction of the principal balance (display only).  
 Component of the payment amount allocated towards reduction of the interest balance (display only).

Balance Amt

Remaining principal balance (display only).

**To copy the payment calculations to the Decision link (underwriting)**

- 1 Complete steps 1 - 8 in the previous section **To calculate a loan payment (Applications window)**.
- 2 In the **Loan Calculator** section, click **Copy to Decision**.

Oracle FLEXCUBE Lending and Leasing uses these calculations to complete the Approved section on the Decision link. Oracle FLEXCUBE Lending and Leasing will use this information during the underwriting process when you select a pricing.

**To copy the payment calculations to the Contract link (funding)**

- 1 Complete steps 1 - 8 in the previous section **To calculate a loan payment (Tools master tab)**.
- 2 In the **Loan Calculator** section, click **Copy to Contract**.

Oracle FLEXCUBE Lending and Leasing uses these calculations to complete the Contract section on the Contract page of the Contract link. Oracle FLEXCUBE Lending and Leasing will use this information during the funding process when you select an instrument.

## Calculating Interest Rates

The Calculate Rate mode back-calculates the interest rate and the APR using the amount financed, standard payment, and terms. It also provides the amortization schedule of the loan.

**Note:** If you want to clear (or “refresh”) the Loan Calculator page at any time, click **Initialize** in the **Loan Calculator** section.

### To calculate an interest rate (Applications window)

- 1 Using the Underwriting or Funding window, load the loan application you want to work with. (See the **Searching for Applications** chapter for more information.)
- 2 On the Underwriting or Funding window link bar, click the **Loan Calculator** link.
- 3 In the **Loan Calculator** section, click **Calculate Rate**.
- 4 In the **Loan Calculator** section, click **Import Values**.
  - If you opened the Applications window from the Underwriting bar link, Oracle FLEXCUBE Lending and Leasing copies values from the Decision link’s Requested page, as well as values entered in the Requested Amt column on the Itemization sub page. (**Note:** This information transfers only if the information currently appears on the Decision link.)
  - If you opened the Applications window from the Funding bar link, Oracle FLEXCUBE Lending and Leasing copies values currently entered on Contract link’s Contract page, such as Term and Rate, as well as information from the Repayment sub page regarding repayment options and values from the Itemization sub page regarding loan amounts, pre paid fees, and financed fees.

-OR-

In the **Loan Calculator** section, click **Initialize** and complete the following fields:

<b>In this field:</b>	<b>Do this:</b>
<u>Loan Details section</u>	
<b>Product Category</b>	Select the category as Standard for the conventional loan product and Islamic for the islamic loan product This field will be enabled only if the product is selected as IJARAH Home loans.
<b>Contract Dt</b>	Enter the contract date. Oracle FLEXCUBE Lending and Leasing uses today’s date as the default value (required).
<b>First Pmt Dt</b>	Enter the first payment date. Oracle FLEXCUBE Lending and Leasing use’s the date one month from today as the default value (required).
<b>Term</b>	Enter the number of payments (required).
<b>Maturity Dt</b>	View the maturity date (display only).
<b>Amt Financed</b>	Enter the amount financed (required).
<b>Pre-Paid Fees</b>	Enter the prepaid fees, if any exist (required).
<b>Financed Fees</b>	Enter the financed fees, if any exist (required).
<b>Loan Amt</b>	View the estimated loan amount: the amount financed plus the prepaid fees (display only).
<b>Balloon Pmt Amt</b>	Enter the balloon payment amount, if any exist (required).

Payment/Finance Charge section

**Pmt Amt** Enter the payment amount (required).

- 5 In the **Calculator Options** section, complete the following fields (Oracle FLEXCUBE Lending and Leasing completes these fields with default values after you click Initialize. You can change these values if you click):

<b>In this field:</b>	<b>Do this:</b>
<b>Billing Cycle</b>	Select the payment frequency (required).
<b>Balloon Mthd</b>	Select the balloon method (required).
<b>Accrual Base Mthd</b>	Select the accrual base (required).
<b>Time Counting Method</b>	Select the time counting method (required).
<b>Installment Method</b>	Select the installment method: EQUAL PAYMENTS or FINAL PAYMENT DIFFERS. <b>Note:</b> For more information, see the <b>Final Payment Amount Amortization Options (Last Payment Differs)</b> section in this chapter (required).
<b>Bill Method</b>	Select the billing method as either LEVEL, PERCENTAGE OF PRINCIPAL PLUS INTEREST, INTEREST ONLY, FIXED PRINCIPAL PLUS INTEREST, PERCENTAGE OF OUTSTANDING BALANCE (required).
<b>Calendar Method</b>	Select the calendar method as "Hijri" or "Gregorian" for this loan contract (required). This field will be enabled only if the product category is selected as Islamic.
<b>Accrual Start Dt Basis</b>	Select to define the start date from when the interest accrual is to be calculated for this loan instrument (required). This field will be enabled only if the product category is selected as Islamic. Note: If you select the Effective Date, then the interest is calculated from the Contract date. If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).
<b>Accrual Start Days</b>	Select the actual date from when to start interest accrual for loans is to be calculated (required). This field will be enabled only if the product category is selected as Islamic.

- 6 **Funding only:** If the calculation includes a promotion, complete the **Rate Schedule** section.

<b>In this field:</b>	<b>Do this:</b>
<b>Seq</b>	Enter the sequence number of the rate schedule (required).
<b>Rate</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).
<b>Start Dt</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).

(After you enter other required information and select the Calculate button, Oracle FLEXCUBE Lending and Leasing computes the repayment schedule while considering promotional rate schedule and populates the **Repayment Schedule** section.)

- 7 **Funding only:** If this calculation involves a flexible repayment schedule, complete the **Repayment Options** section.

In this field:	Do this:
Type	Select the flexible repayment schedule you want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED, GRADUATED PAYMENT and EXTENDABLE BALLOON. The Payment Change Schedule section is available when you select GRADUATED PAYMENT. The Extendable Balloon section's Max Term field is available when you select EXTENDABLE BALLOON.

**Note:** If you selected Import Values in the Loan Calculator section and have completed the Contract link's Repayment sub page, Oracle FLEXCUBE Lending and Leasing imports its Repayment section values.

- If you selected GRADUATED PAYMENT in the Repayment Options section's Type field, complete the **Payment Change Schedule** section.

In this field:	Do this:
Seq	Enter the sequence number in which the repayment is calculated (required). <b>Note:</b> This prioritizes the calculation.
Option Type	Select the repayment option type: STEP UP, STEP DOWN, and BULLET (required).
Freq	Select the frequency of payment. The default value is TERM (required).
# of Adj.	Enter the number of times the STEP UP, STEP DOWN, or BULLET needs to happen (required).
Value	Enter the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

- If you selected EXTENDABLE BALLOON in the Repayment Options section's Type field, complete the **Extendable Balloon** section.

In this field:	Do this:
Max Term	Enter the maximum number of terms for the extendable balloon payment (optional). <b>Funding only:</b> If you manually selected SKIP PERIOD in the <b>Repayment Options</b> section's <b>Type</b> field, select the months where repayment needs to be skipped in the <b>Skip Months</b> section.

(After you enter other required information and select the Calculate button, Oracle FLEXCUBE Lending and Leasing computes the repayment schedule while considering skip period and populates the **Repayment Schedule** section.)

- **Funding only:** If you selected USER DEFINED in the **Repayment Options** section's **Type** field, complete the **Repayment Schedule** section.

In this field:	Do this:
Seq	Enter the sequence number of the repayment schedule (required).

<b>Pmt Amt</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).
<b># of Payments</b>	Enter the number of payments borrower agreed to pay for stated repayment amount during this schedule (required).

When you fund the loan application, Oracle FLEXCUBE Lending and Leasing copies the repayment schedule information to the loan account on the Customer Service window where it appears on the Repayment Schedule sub page.

- 8 In the **Loan Calculator** section, click **Calculate**.

### **To create an amortized schedule of payments (Applications window)**

- 1 Complete steps 1 - 8 in the section **To calculate an interest rate (Applications window)**.
- 2 In the **Loan Calculator** section, click **Amortize**.

Oracle FLEXCUBE Lending and Leasing uses the calculated interest rate data to complete the Amortization Schedule section and displays the following information:

<b>In this field:</b>	<b>View this:</b>
Seq	Payment number (display only).
Pmt Dt	Payment date (display only).
Pmt Amt	Payment amount (display only).
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance (display only).
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance (display only).
Balance Amt	Remaining principal balance (display only).

### **To copy the interest rate calculations to the Decision link (underwriting)**

- 1 Complete steps 1 - 8 in the section **To calculate an interest rate (Applications window)**.
- 2 In the **Loan Calculator** section, click **Copy to Decision**.

Oracle FLEXCUBE Lending and Leasing uses these calculations to complete the Approved section on the Decision link. Oracle FLEXCUBE Lending and Leasing will use this information during the underwriting process when you select a pricing.

### **To copy the interest calculations to the Contract link (funding)**

- 1 Complete steps 1 - 8 in the section **To calculate an interest rate (Applications window)**.
- 2 In the **Loan Calculator** section, click **Copy to Contract**.

Oracle FLEXCUBE Lending and Leasing uses these calculations to complete the Contract section on the Contract page of the Contract link. Oracle FLEXCUBE Lending and Leasing will use this information during the funding process when you select an instrument.

## Calculating Term

The Calculate Term mode back-calculates the term and the APR using the amount financed and standard payment. It also provides the amortization schedule of the loan.

**Note:** If you want to clear (or “refresh”) the Loan Calculator page at any time, click **Initialize** in the **Loan Calculator** section.

### To calculate a term (Applications window)

- 1 Using the Underwriting or Funding window, load the loan application you want to work with. (See the **Searching for Applications** chapter for more information.)
- 2 On the Underwriting or Funding window link bar, click the **Loan Calculator** link.
- 3 In the **Loan Calculator** section, click **Calculate Term**.
- 4 In the **Loan Calculator** section, click **Import Values**.
  - If you opened the Applications window from the Underwriting bar link, Oracle FLEXCUBE Lending and Leasing copies values from the Decision link’s Requested page, as well as values entered in the Requested Amt column on the Itemization sub page. (**Note:** This information transfers only if the information currently appears on the Decision link.)
  - If you opened the Applications window from the Funding bar link, Oracle FLEXCUBE Lending and Leasing copies values currently entered on Contract link’s Contract page, such as Term and Rate, as well as information from the Repayment sub page regarding repayment options and values from the Itemization sub page regarding loan amounts, pre paid fees, and financed fees.

-OR-

In the **Loan Calculator** section, click **Initialize** and complete the following fields:

<b>In this field:</b>	<b>Do this:</b>
<u>Loan Details section</u>	
<b>Product Category</b>	Select the category as Standard for the conventional loan product and Islamic for the islamic loan product This field will be enabled only if the product is selected as IJARAH Home loans.
<b>Contract Dt</b>	Enter the contract date. Oracle FLEXCUBE Lending and Leasing uses today’s date as the default value (required).
<b>First Pmt Dt</b>	Enter the first payment date. Oracle FLEXCUBE Lending and Leasing use’s the date one month from today as the default value (required).
<b>Term</b>	View the number of payments (required).
<b>Maturity Dt</b>	View the maturity date (display only).
<b>Amt Financed</b>	Enter the amount financed (required).
<b>Pre-Paid Fees</b>	Enter the prepaid fees, if any exist (required).
<b>Financed Fees</b>	Enter the financed fees, if any exist (required).
<b>Loan Amt</b>	View the estimated loan amount: the amount financed plus the prepaid fees (display only).
<b>Balloon Pmt Amt</b>	Enter the balloon payment amount, if any exist (required).

Payment/Finance Charge section

**Pmt Amt** Enter the payment amount (required).

- 5 In the **Calculator Options** section, complete the following fields (Oracle FLEXCUBE Lending and Leasing completes these fields with default values after you click Initialize. You can change these values if you click):

<b>In this field:</b>	<b>Do this:</b>
<b>Billing Cycle</b>	Select the payment frequency (required).
<b>Balloon Mthd</b>	Select the balloon method (required).
<b>Accrual Base Mthd</b>	Select the accrual base (required).
<b>Time Counting Method</b>	Select the time counting method (required).
<b>Installment Method</b>	Select the installment method: EQUAL PAYMENTS or FINAL PAYMENT DIFFERS. <b>Note:</b> For more information, see the <b>Final Payment Amount Amortization Options (Last Payment Differs)</b> section in this chapter (required).
<b>Bill Method</b>	Select the billing method as either LEVEL, PERCENTAGE OF PRINCIPAL PLUS INTEREST, INTEREST ONLY, FIXED PRINCIPAL PLUS INTEREST, PERCENTAGE OF OUTSTANDING BALANCE (required).
<b>Calendar Method</b>	Select the calendar method as "Hijri" or "Gregorian" for this loan contract (required). This field will be enabled only if the product category is selected as Islamic.
<b>Accrual Start Dt Basis</b>	Select to define the start date from when the interest accrual is to be calculated for this loan instrument (required). This field will be enabled only if the product category is selected as Islamic. Note: If you select the Effective Date, then the interest is calculated from the Contract date. If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).
<b>Accrual Start Days</b>	Select the actual date from when to start interest accrual for loans is to be calculated (required). This field will be enabled only if the product category is selected as Islamic.

- 6 **Funding only:** If the calculation includes a promotion, complete the **Rate Schedule** section.

<b>In this field:</b>	<b>Do this:</b>
<b>Seq</b>	Enter the sequence number of the rate schedule (required).
<b>Rate</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).
<b>Start Dt</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).

(After you enter other required information and select the Calculate button, Oracle FLEXCUBE Lending and Leasing computes the repayment schedule while considering promotional rate schedule and populates the **Repayment Schedule** section.)

- 7 **Funding only:** If this calculation involves a flexible repayment schedule, complete the **Repayment Options** section.

In this field:	Do this:
Type	Select the flexible repayment schedule you want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED, GRADUATED PAYMENT and EXTENDABLE BALLOON. The Payment Change Schedule section is available when you select GRADUATED PAYMENT. The Extendable Balloon section's Max Term field is available when you select EXTENDABLE BALLOON.

**Note:** If you selected Import Values in the Loan Calculator section and have completed the Contract link's Repayment sub page, Oracle FLEXCUBE Lending and Leasing imports its Repayment section values.

- If you selected GRADUATED PAYMENT in the Repayment Options section's Type field, complete the **Payment Change Schedule** section.

In this field:	Do this:
Seq	Enter the sequence number in which the repayment is calculated (required). <b>Note:</b> This prioritizes the calculation.
Option Type	Select the repayment option type: STEP UP, STEP DOWN, and BULLET (required).
Freq	Select the frequency of payment. The default value is TERM (required).
# of Adj.	Enter the number of times the STEP UP, STEP DOWN, or BULLET needs to happen (required).
Value	Enter the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

- If you selected EXTENDABLE BALLOON in the Repayment Options section's Type field, complete the **Extendable Balloon** section.

In this field:	View this:
Max Term	View the maximum number of terms for the extendable balloon payment (optional). <b>Funding only:</b> If you manually selected SKIP PERIOD in the <b>Repayment Options</b> section's <b>Type</b> field, select the months where repayment needs to be skipped in the <b>Skip Months</b> section.

(After you enter other required information and select the Calculate button, Oracle FLEXCUBE Lending and Leasing computes the repayment schedule while considering skip period and populates the **Repayment Schedule** section.)

- **Funding only:** If you selected USER DEFINED in the **Repayment Options** section's **Type** field, complete the **Repayment Schedule** section.

In this field:	Do this:
Seq	Enter the sequence number of the repayment schedule (required).

<b>Pmt Amt</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).
<b># of Payments</b>	Enter the number of payments borrower agreed to pay for stated repayment amount during this schedule (required).

When you fund the loan application, Oracle FLEXCUBE Lending and Leasing copies the repayment schedule information to the loan account on the Customer Service window where it appears on the Repayment Schedule sub page.

- 8 In the **Loan Calculator** section, click **Calculate**.

### **To create an amortized schedule of payments (Applications window)**

- 1 Complete steps 1 - 8 in the section **To calculate a term (Applications window)**.
- 2 In the **Loan Calculator** section, click **Amortize**.

Oracle FLEXCUBE Lending and Leasing uses the calculated term to complete the Amortization Schedule section and displays the following information:

<b>In this field:</b>	<b>View this:</b>
Seq	Payment number (display only).
Pmt Dt	Payment date (display only).
Pmt Amt	Payment amount (display only).
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance (display only).
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance (display only).
Balance Amt	Remaining principal balance (display only).

### **To copy the term calculations to the Decision link (underwriting)**

- 1 Complete steps 1 - 8 in the section **To calculate a term (Applications window)**.
- 2 In the **Loan Calculator** section, click **Copy to Decision**.

Oracle FLEXCUBE Lending and Leasing uses these terms to complete the Approved section on the Decision link. Oracle FLEXCUBE Lending and Leasing will use this information during the underwriting process when you select a pricing.

### **To copy the interest calculations to the Contract link (funding)**

- 1 Complete steps 1 - 8 in the section **To calculate a term (Applications window)**.
- 2 In the **Loan Calculator** section, click **Copy to Contract**.

Oracle FLEXCUBE Lending and Leasing uses these terms to complete the Contract section on the Contract page of the Contract link. Oracle FLEXCUBE Lending and Leasing will use this information during the funding process when you select an instrument.

## Calculating Loan Amount

The Calculate Loan Amount calculates the loan affordability of a customer based on the term, payment amount, and the rate quoted.

**Note:** If you want to clear (or “refresh”) the Loan Calculator page at any time, click **Initialize** in the **Loan Calculator** section.

### To calculate a loan amount (Applications window)

- 1 Using the Underwriting or Funding window, load the loan application you want to work with. (See the **Searching for Applications** chapter for more information.)
- 2 On the Underwriting or Funding window link bar, click the **Loan Calculator** link.
- 3 In the **Loan Calculator** section, click **Calculate Loan Amount**.
- 4 In the **Loan Calculator** section, click **Import Values**.
  - If you opened the Applications window from the Underwriting bar link, Oracle FLEXCUBE Lending and Leasing copies values from the Decision link’s Requested page, as well as values entered in the Requested Amt column on the Itemization sub page. (**Note:** This information transfers only if the information currently appears on the Decision link.)
  - If you opened the Applications window from the Funding bar link, Oracle FLEXCUBE Lending and Leasing copies values currently entered on Contract link’s Contract page, such as Term and Rate, as well as information from the Repayment sub page regarding repayment options and values from the Itemization sub page regarding loan amounts, pre paid fees, and financed fees.

-OR-

In the **Loan Calculator** section, click **Initialize** and complete the following fields:

In this field:	Do this:
<u>Loan Details section</u>	
<b>Product Category</b>	Select the category as Standard for the conventional loan product and Islamic for the islamic loan product This field will be enabled only if the product is selected as IJARAH Home loans.
<b>Contract Dt</b>	Enter the contract date. Oracle FLEXCUBE Lending and Leasing uses today’s date as the default value (required).
<b>First Pmt Dt</b>	Enter the first payment date. Oracle FLEXCUBE Lending and Leasing use’s the date one month from today as the default value (required).
<b>Term</b>	Enter the number of payments (required).
<b>Maturity Dt</b>	View the maturity date (display only).
<b>Amt Financed</b>	Enter the amount financed (required).
<b>Pre-Paid Fees</b>	Enter the prepaid fees, if any exist (required).
<b>Financed Fees</b>	Enter the financed fees, if any exist (required).
<b>Loan Amt</b>	View the estimated loan amount: the amount financed plus the prepaid fees (display only).
<b>Balloon Pmt Amt</b>	Enter the balloon payment amount, if any exist (required).

Payment/Finance Charge section

**Pmt Amt** Enter the payment amount (required).

- 5 In the **Calculator Options** section, complete the following fields (Oracle FLEXCUBE Lending and Leasing completes these fields with default values after you click Initialize. You can change these values if you click):

<b>In this field:</b>	<b>Do this:</b>
<b>Billing Cycle</b>	Select the payment frequency (required).
<b>Balloon Mthd</b>	Select the balloon method (required).
<b>Accrual Base Mthd</b>	Select the accrual base (required).
<b>Time Counting Method</b>	Select the time counting method (required).
<b>Installment Method</b>	Select the installment method: EQUAL PAYMENTS or FINAL PAYMENT DIFFERS. <b>Note:</b> For more information, see the <b>Final Payment Amount Amortization Options (Last Payment Differs)</b> section in this chapter (required).
<b>Bill Method</b>	Select the billing method as either LEVEL, PERCENTAGE OF PRINCIPAL PLUS INTEREST, INTEREST ONLY, FIXED PRINCIPAL PLUS INTEREST, PERCENTAGE OF OUTSTANDING BALANCE (required).
<b>Calendar Method</b>	Select the calendar method as "Hijri" or "Gregorian" for this loan contract (required). This field will be enabled only if the product category is selected as Islamic.
<b>Accrual Start Dt Basis</b>	Select to define the start date from when the interest accrual is to be calculated for this loan instrument (required). This field will be enabled only if the product category is selected as Islamic. Note: If you select the Effective Date, then the interest is calculated from the Contract date. If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).
<b>Accrual Start Days</b>	Select the actual date from when to start interest accrual for loans is to be calculated (required). This field will be enabled only if the product category is selected as Islamic.

- 6 **Funding only:** If the calculation includes a promotion, complete the **Rate Schedule** section.

<b>In this field:</b>	<b>Do this:</b>
<b>Seq</b>	Enter the sequence number of the rate schedule (required).
<b>Rate</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).
<b>Start Dt</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).

(After you enter other required information and select the Calculate button, Oracle FLEXCUBE Lending and Leasing computes the repayment schedule while considering promotional rate schedule and populates the **Repayment Schedule** section.)

- 7 **Funding only:** If this calculation involves a flexible repayment schedule, complete the **Repayment Options** section.

In this field:	Do this:
Type	Select the flexible repayment schedule you want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED, GRADUATED PAYMENT and EXTENDABLE BALLOON. The Payment Change Schedule section is available when you select GRADUATED PAYMENT. The Extendable Balloon section's Max Term field is available when you select EXTENDABLE BALLOON.

**Note:** If you selected Import Values in the Loan Calculator section and have completed the Contract link's Repayment sub page, Oracle FLEXCUBE Lending and Leasing imports its Repayment section values.

- If you selected GRADUATED PAYMENT in the Repayment Options section's Type field, complete the **Payment Change Schedule** section.

In this field:	Do this:
Seq	Enter the sequence number in which the repayment is calculated (required). <b>Note:</b> This prioritizes the calculation.
Option Type	Select the repayment option type: STEP UP, STEP DOWN, and BULLET (required).
Freq	Select the frequency of payment. The default value is TERM (required).
# of Adj.	Enter the number of times the STEP UP, STEP DOWN, or BULLET needs to happen (required).
Value	Enter the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

- If you selected EXTENDABLE BALLOON in the Repayment Options section's Type field, complete the **Extendable Balloon** section.

In this field:	Do this:
Max Term	Enter the maximum number of terms for the extendable balloon payment (optional). <b>Funding only:</b> If you manually selected SKIP PERIOD in the <b>Repayment Options</b> section's <b>Type</b> field, select the months where repayment needs to be skipped in the <b>Skip Months</b> section.

(After you enter other required information and select the Calculate button, Oracle FLEXCUBE Lending and Leasing computes the repayment schedule while considering skip period and populates the **Repayment Schedule** section.)

- **Funding only:** If you selected USER DEFINED in the **Repayment Options** section's **Type** field, complete the **Repayment Schedule** section.

In this field:	Do this:
Seq	Enter the sequence number of the repayment schedule (required).

<b>Pmt Amt</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).
<b># of Payments</b>	Enter the number of payments borrower agreed to pay for stated repayment amount during this schedule (required).

When you fund the loan application, Oracle FLEXCUBE Lending and Leasing copies the repayment schedule information to the loan account on the Customer Service window where it appears on the Repayment Schedule sub page.

- 8 In the **Loan Calculator** section, click **Calculate**.

### **To create an amortized schedule of payments (Applications window)**

- 1 Complete steps 1 - 8 in the section **To calculate a loan amount (Applications window)**.
- 2 In the **Loan Calculator** section, click **Amortize**.

Oracle FLEXCUBE Lending and Leasing uses the calculated interest rate data to complete the Amortization Schedule section and displays the following information:

<b>In this field:</b>	<b>View this:</b>
Seq	Payment number (display only).
Pmt Dt	Payment date (display only).
Pmt Amt	Payment amount (display only).
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance (display only).
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance (display only).
Balance Amt	Remaining principal balance (display only).

### **To copy the loan amount calculations to the Decision link (underwriting)**

- 1 Complete steps 1 - 8 in the section **To calculate an interest rate (Applications window)**.
- 2 In the **Loan Calculator** section, click **Copy to Decision**.

Oracle FLEXCUBE Lending and Leasing uses these calculations to complete the Approved section on the Decision link. Oracle FLEXCUBE Lending and Leasing will use this information during the underwriting process when you select a pricing.

### **To copy the loan amount calculations to the Contract link (funding)**

- 1 Complete steps 1 - 8 in the section **To calculate an interest rate (Applications window)**.
- 2 In the **Loan Calculator** section, click **Copy to Contract**.

Oracle FLEXCUBE Lending and Leasing uses these calculations to complete the Contract section on the Contract page of the Contract link. Oracle FLEXCUBE Lending and Leasing will use this information during the funding process when you select an instrument.

## Final Payment Amount Amortization Options (Last Payment Differs)

Oracle FLEXCUBE Lending and Leasing supports an amortized repayment schedule with the final payment potentially differing from the regular payment amount in the other billing cycles. In previous releases, Oracle FLEXCUBE Lending and Leasing amortized loan repayments equally for each billing cycle, including the last payment. It then added any excess amount (usually resulting from the rounding of payment amount calculations) received during the last cycle, to the finance charge.

With Oracle FLEXCUBE Lending and Leasing, you may click:

- Whether the equal installments for each billing cycle includes any minute final payment differences (EQUAL PAYMENTS)  
-or-
- If the final payment amount may be slightly different (LAST PAYMENT DIFFERS).

### Equal Payments

On the Loan Calculator page, when you click EQUAL PAYMENTS in the Calculator Options section's **Installment Method** field, the repayment amount will be equal for all installments (including the final installment). Therefore, in some cases, the final repayment amount may be slightly more or less than the outstanding loan amount due to precise rounding calculations. Oracle FLEXCUBE Lending and Leasing includes this amount as a finance charge as permitted under Regulation Z (Truth-in-Lending) and is commonly utilized within the lending industry. This amount is included in the finance charge amount as part of the Truth-in-Lending calculation information.

Oracle FLEXCUBE Lending and Leasing displays the excess (or shortage) amount with a negative sign (if applicable) on the Loan Calculator's page Amortization Schedule section. This excess or shortage amount is added to or subtracted from the finance charge and appears in the Payment/Finance Charge section's **Finance Charge** field.

### Final Payment Differs

With the FINAL PAYMENT DIFFERS installment method, the final payment amount will be equal to the outstanding loan amount.

On the Loan Calculator page, when you select FINAL PAYMENT DIFFERS in the Calculator Options section's Installment Method field and click **Amortize** in the **Loan Calculator** section, Oracle FLEXCUBE Lending and Leasing displays an amortization schedule with the final payment amount different from the earlier installments and zeroes the balance amount.

#### Notes:

- a) For the installment method EQUAL PAYMENTS, the billing will be of equal installments.

For the installment method FINAL PAYMENTS DIFFER, the billing for last payment will differ very slightly.

- b) When you click **Initialize** in the Loan Calculator section of the Loan Calculator, the default value in the Calculator Options section's **Installment Method** field is EQUAL PAYMENTS.

## Using the Loan Calculator window's Loan Calculator page

The Loan Calculator page calculates the payment amount, term, interest rate, loan amount, amortization schedule and allows for the printing of a report. The functionality is the same as the Loan Calculator previously available as opened from the Tools link on the Applications window.

However, please note that the Loan Calculator Tools window's Loan Calculator page does not have the **Copy to Decision** or **Copy to Contract** buttons.

## Calculating Loan Payments

The Calculate Payment mode on the Loan Calculator window's Loan Calculator calculates the standard payment based on the information you provide, such as the amount financed, terms, and interest rate.

**Note:** If you want to clear (or “refresh”) the Loan Calculator page at any time, click **Initialize** in the **Loan Calculator** section.

### To calculate a loan payment (Loan Calculator window)

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Tools** master tab.
- 2 Click **Loan Calculator** on the bar link.

- 3 In the **Loan Calculator** section, click **Calculate Payment**, then click **Initialize**.
- 4 In the **Loan Details** section, complete the following fields:

<b>In this field:</b>	<b>Do this:</b>
<b>Product Category</b>	Select the category as Standard for the conventional loan product and Islamic for the islamic loan product
<b>Contract Dt</b>	Enter the contract date. Oracle FLEXCUBE Lending and Leasing uses today's date as the default value (required).
<b>First Payment Dt</b>	Enter the first payment date. Oracle FLEXCUBE Lending and Leasing use's the date one month from today as the default value (required).
<b>Term</b>	Enter the number of payments (required).
<b>Maturity Dt</b>	View the maturity date (display only).
<b>Amt Financed</b>	Enter the amount financed (required).
<b>Pre-Paid Fees</b>	Enter the prepaid fees, if any exist (required).
<b>Financed Fees</b>	Enter the financed fees, if any exist (required).
<b>Loan Amt</b>	View the estimated loan amount: the amount financed plus the prepaid fees (display only).
<b>Balloon Pmt Amt</b>	Enter the balloon payment amount, if any exist (required).

- 5 In the **Rate** section, complete the following fields:

<b>In this field:</b>	<b>Do this:</b>
<b>Rate</b>	Enter the interest rate (required).
<b>Profit Rate</b>	Enter the profit rate (required).
<b>APR</b>	View the annual percentage rate for the loan product. This field will be displayed only if the product category is selected as Standard.
<b>IRR</b>	View the internal rate of return for the loan product. This field will be displayed only if the product category is selected as Islamic.

- 6 In the **Calculator Options** section, complete the following fields (Oracle FLEXCUBE Lending and Leasing completes these fields with default values after you click Initialize. You can change these values if you click):

<b>In this field:</b>	<b>Do this:</b>
<b>Billing Cycle</b>	Select the payment frequency (required).
<b>Balloon Mthd</b>	Select the balloon method (required).
<b>Accrual Base Mthd</b>	Select the accrual base (required).
<b>Time Counting Method</b>	Select the time counting method (required).
<b>Installment Method</b>	Select the installment method: EQUAL PAYMENTS or FINAL PAYMENT DIFFERS. <b>Note:</b> For more information, see the <b>Final Payment Amount Amortization Options (Last Payment Differs)</b> section in this chapter (required).
<b>Bill Method</b>	Select the billing method as either LEVEL, PERCENTAGE OF PRINCIPAL PLUS INTEREST, INTEREST ONLY, FIXED PRINCIPAL PLUS INTEREST, PERCENTAGE OF OUTSTANDING BALANCE (required).
<b>Calendar Method</b>	Select the calendar method as "Hijri" or "Gregorian" for this loan contract (required). This field will be enabled only if the product category is selected as Islamic.
<b>Accrual Start Dt Basis</b>	Select to define the start date from when the interest accrual is to be calculated for this loan instrument

(required). This field will be enabled only if the product category is selected as Islamic.

Note:

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

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

### **Accrual Start Days**

Select the actual date from when to start interest accrual for loans is to be calculated (required). This field will be enabled only if the product category is selected as Islamic.

### First Period section **Calendar Days**

View the number of calendar days between the contract date and the first payment date (optional). The calendar days will differ based on the calendar method selected.

### **Profit**

View the profit accrued for the calendar days.

### Residual Period section **Residual Days**

View the number of residual days between the contract date and the first payment date. This field will be displayed only for the Islamic product.

### **Residual Income**

View the residual income accrued for the residual days. This field will be displayed only for the Islamic product.

- 7 If the calculation includes a promotion, complete the **Rate Schedule** section.

#### **In this field:**

#### **Do this:**

#### **Seq**

Enter the sequence number of the rate schedule (required).

#### **Rate**

Enter the repayment amount borrower agreed to pay during the schedule (required).

#### **Start Date**

Enter the repayment amount borrower agreed to pay during the schedule (required).

(After you enter other required information and select the Calculate button, Oracle FLEXCUBE Lending and Leasing computes the repayment schedule while considering promotional rate schedule and populates the **Repayment Schedule** section.)

- 8 If this calculation involves a flexible repayment schedule, complete the **Repayment Options** section.

#### **In this field:**

#### **Do this:**

#### Flexible Repayment Allowed

If selected, indicates that this calculation involves flexible repayment.

#### Type

Select the flexible repayment schedule you want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED, GRADUATED PAYMENT and EXTENDABLE BALLOON.

The Payment Change Schedule section is available when you select GRADUATED PAYMENT.

The Extendable Balloon section's Max Term field is available when you select EXTENDABLE BALLOON.

- If you selected GRADUATED PAYMENT in the **Repayment Options** section's **Type** field, complete the **Payment Change Schedule** section.

In this field:	Do this:
<b>Seq</b>	Enter the sequence number in which the repayment is calculated (required). <b>Note:</b> This prioritizes the calculation.
<b>Option Type</b>	Select the repayment option type: STEP UP, STEP DOWN, and BULLET (required).
<b>Freq</b>	Select the frequency of payment. The default value is TERM (required).
<b>Period</b>	Enter the period of each adjustment (required).
<b># of Adj</b>	Enter the number of times the STEP UP, STEP DOWN, or BULLET needs to happen (required).
<b>Value</b>	Enter the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

- If you selected EXTENDABLE BALLOON in the **Repayment Options** section's **Type** field, complete the **Extendable Balloon** section.

In this field:	Do this:
Max Term	Enter the maximum number of terms for the extendable balloon payment (optional).

- If you manually selected SKIP PERIOD in the **Repayment Options** section's **Type** field, select the months where repayment needs to be skipped in the **Skip Months** section.

(After you enter other required information and select the Calculate button, Oracle FLEXCUBE Lending and Leasing computes the repayment schedule while considering skip period and populates the **Repayment Schedule** section.)

- If you selected USER DEFINED in the **Repayment Options** section's **Type** field, complete the **Repayment Schedule** section.

In this field:	Do this:
<b>Seq</b>	Enter the sequence number of the repayment schedule (required).
<b>Pmt Amt</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).
<b># of Pmts</b>	Enter the number of payments borrower agreed to pay for stated repayment amount during this schedule (required).

When you fund the loan application, Oracle FLEXCUBE Lending and Leasing copies the repayment schedule information to the loan account on the Customer Service window where it appears on the Repayment Schedule sub page.

- In the **Loan Calculator** section, click **Calculate**.

## To create an amortized schedule of loan payments (Loan Calculator window)

- 1 Complete steps 1 - 9 in the previous section **To calculate a loan payment (Loan Calculator window)**.
- 2 In the **Loan Calculator** section, click **Amortize**.

Oracle FLEXCUBE Lending and Leasing uses the calculated payment data to complete the Amortization Schedule section and displays the following information:

<b>In this field:</b>	<b>View this:</b>
Seq	Payment number (display only).
Pmt Dt	Payment date (display only).
Pmt Amt	Payment amount (display only).
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance (display only).
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance (display only).
Balance Amt	Remaining principal balance (display only).

# Calculating Interest Rates

The Calculate Interest Rate mode back-calculates the interest rate and the APR using the amount financed, standard payment, and terms. It also provides the amortization schedule of the loan.

**Note:** If you want to clear (or “refresh”) the Loan Calculator page at any time, click **Initialize** in the **Loan Calculator** section.

## To calculate an interest rate (Loan Calculator window)

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Tools** master tab.
- 2 Click **Loan Calculator** on the bar link.

- 3 In the **Loan Calculator** section, click **Calculate**, then click **Initialize**.
- 4 In the **Loan Details** section, complete the following fields:

In this field:	Do this:
<b>Product Category</b>	Select the category as Standard for the conventional loan product and Islamic for the islamic loan product
<b>Contract Dt</b>	Enter the contract date. Oracle FLEXCUBE Lending and Leasing uses today’s date as the default value (required).
<b>First Payment Dt</b>	Enter the first payment date. Oracle FLEXCUBE Lending and Leasing use’s the date one month from today as the default value (required).
<b>Term</b>	Enter the number of payments (required).
<b>Maturity Dt</b>	View the maturity date (display only).
<b>Amt Financed</b>	Enter the amount financed (required).

<b>Pre-Paid Fees</b>	Enter the prepaid fees, if any exist (required).
<b>Financed Fees</b>	Enter the financed fees, if any exist (required).
<b>Loan Amt</b>	View the estimated loan amount: the amount financed plus the prepaid fees (display only).
<b>Balloon Pmt Amt</b>	Enter the balloon payment amount, if any exist (required).
5	In the <b>Payment/Finance Charge</b> section, complete the following fields:
<b>In this field:</b>	<b>Do this:</b>
<b>Pmt Amt</b>	Enter the payment amount (required).
6	In the <b>Calculator Options</b> section, complete the following fields (Oracle FLEXCUBE Lending and Leasing completes these fields with default values after you click Initialize. You can change these values if you click):
<b>In this field:</b>	<b>Do this:</b>
<b>Billing Cycle</b>	Select the payment frequency (required).
<b>Balloon Mthd</b>	Select the balloon method (required).
<b>Accrual Base Mthd</b>	Select the accrual base (required).
<b>Time Counting Method</b>	Select the time counting method (required).
<b>Installment Method</b>	Select the installment method: EQUAL PAYMENTS or FINAL PAYMENT DIFFERS. <b>Note:</b> For more information, see the <b>Final Payment Amount Amortization Options (Last Payment Differs)</b> section in this chapter (required).
<b>Bill Method</b>	Select the billing method as either LEVEL, PERCENTAGE OF PRINCIPAL PLUS INTEREST, INTEREST ONLY, FIXED PRINCIPAL PLUS INTEREST, PERCENTAGE OF OUTSTANDING BALANCE (required).
<b>Calendar Method</b>	Select the calendar method as "Hijri" or "Gregorian" for this loan contract (required). This field will be enabled only if the product category is selected as Islamic.
<b>Accrual Start Dt Basis</b>	Select to define the start date from when the interest accrual is to be calculated for this loan instrument (required). This field will be enabled only if the product category is selected as Islamic. Note: If you select the Effective Date, then the interest is calculated from the Contract date. If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).
<b>Accrual Start Days</b>	Select the actual date from when to start interest accrual for loans is to be calculated (required). This field will be enabled only if the product category is selected as Islamic.
7	If the calculation includes a <u>promotion</u> , complete the <b>Rate Schedule</b> section.
<b>In this field:</b>	<b>Do this:</b>
<b>Seq</b>	Enter the sequence number of the rate schedule (required).

<b>Rate</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).
<b>Start Dt</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).

(After you enter other required information and select the Calculate button, Oracle FLEX-CUBE Lending and Leasing computes the repayment schedule while considering promotional rate schedule and populates the **Repayment Schedule** section.)

- 8 If this calculation involves a flexible repayment schedule, complete the **Repayment Options** section.

<b>In this field:</b>	<b>Do this:</b>
Flexible Repayment Options	If selected, indicates that this calculation involves flexible repayment.
Type	Select the flexible repayment schedule you want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED, GRADUATED PAYMENT and EXTENDABLE BALLOON. The Payment Change Schedule section is available when you select GRADUATED PAYMENT. The Extendable Balloon section's Max Term field is available when you select EXTENDABLE BALLOON.

- If you selected GRADUATED PAYMENT in the Repayment Options section's Type field, complete the **Payment Change Schedule** section.

<b>In this field:</b>	<b>Do this:</b>
<b>Seq</b>	Enter the sequence number in which the repayment is calculated (required). <b>Note:</b> This prioritizes the calculation.
<b>Option Type</b>	Select the repayment option type: STEP UP, STEP DOWN, and BULLET (required).
<b>Freq</b>	Select the frequency of payment. The default value is TERM (required).
<b># of Adj.</b>	Enter the number of times the STEP UP, STEP DOWN, or BULLET needs to happen (required).
<b>Value</b>	Enter the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

- If you selected EXTENDABLE BALLOON in the Repayment Options section's Type field, complete the **Extendable Balloon** section.

<b>In this field:</b>	<b>Do this:</b>
Max Term	Enter the maximum number of terms for the extendable balloon payment (optional).

- If you manually selected SKIP PERIOD in the **Repayment Options** section's **Type** field, select the months where repayment needs to be skipped in the **Skip Months** section.

(After you enter other required information and select the Calculate button, Oracle FLEX-CUBE Lending and Leasing computes the repayment schedule while considering skip period and populates the **Repayment Schedule** section.)

- If you selected USER DEFINED in the **Repayment Options** section's **Type** field, complete the **Repayment Schedule** section.

<b>In this field:</b>	<b>Do this:</b>
<b>Seq</b>	Enter the sequence number of the repayment schedule (required).
<b>Pmt Amt</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).
<b># of Payments</b>	Enter the number of payments borrower agreed to pay for stated repayment amount during this schedule (required).

When you fund the loan application, Oracle FLEXCUBE Lending and Leasing copies the repayment schedule information to the loan account on the Customer Service window where it appears on the Repayment Schedule sub page.

- 9 In the **Loan Calculator** section, click **Calculate**.

### **To create an amortized schedule of payments (Loan Calculator window)**

- 1 Complete steps 1 - 9 in the section **To calculate an interest rate (Loan Calculator Tools window)**.
- 2 In the **Loan Calculator** section, click **Amortize**.

Oracle FLEXCUBE Lending and Leasing uses the calculated interest rate data to complete the Amortization Schedule section and displays the following information:

<b>In this field:</b>	<b>View this:</b>
Seq	Payment number (display only).
Pmt Dt	Payment date (display only).
Pmt Amt	Payment amount (display only).
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance (display only).
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance (display only).
Balance Amt	Remaining principal balance (display only).

## Calculating Term

The Calculate Term mode back-calculates the term and the APR using the amount financed and standard payments. It also provides the amortization schedule of the loan.

**Note:** If you want to clear (or “refresh”) the Loan Calculator page at any time, click **Initialize** in the **Loan Calculator** section.

### To calculate a term (Applications window)

- 1 Using the Underwriting or Funding window, load the loan application you want to work with. (See the **Searching for Applications** chapter for more information.)
- 2 On the Underwriting or Funding window link bar, click the **Loan Calculator** link.
- 3 In the **Loan Calculator** section, click **Calculate Term**.
- 4 In the **Loan Calculator** section, click **Import Values**.
  - If you opened the Applications window from the Underwriting bar link, Oracle FLEXCUBE Lending and Leasing copies values from the Decision link’s Requested page, as well as values entered in the Requested Amt column on the Itemization sub page. (**Note:** This information transfers only if the information currently appears on the Decision link.)
  - If you opened the Applications window from the Funding bar link, Oracle FLEXCUBE Lending and Leasing copies values currently entered on Contract link’s Contract page, such as Term and Rate, as well as information from the Repayment sub page regarding repayment options and values from the Itemization sub page regarding loan amounts, pre paid fees, and financed fees.

-OR-

In the **Loan Calculator** section, click **Initialize** and complete the following fields:

<b>In this field:</b>	<b>Do this:</b>
<u>Loan Details section</u>	
<b>Product Category</b>	Select the category as Standard for the conventional loan product and Islamic for the islamic loan product This field will be enabled only if the product is selected as IJARAH Home loans.
<b>Contract Dt</b>	Enter the contract date. Oracle FLEXCUBE Lending and Leasing uses today’s date as the default value (required).
<b>First Pmt Dt</b>	Enter the first payment date. Oracle FLEXCUBE Lending and Leasing use’s the date one month from today as the default value (required).
<b>Term</b>	View the number of payments (required).
<b>Maturity Dt</b>	View the maturity date (display only).
<b>Amt Financed</b>	Enter the amount financed (required).
<b>Pre-Paid Fees</b>	Enter the prepaid fees, if any exist (required).
<b>Financed Fees</b>	Enter the financed fees, if any exist (required).
<b>Loan Amt</b>	View the estimated loan amount: the amount financed plus the prepaid fees (display only).
<b>Balloon Pmt Amt</b>	Enter the balloon payment amount, if any exist (required).

Payment/Finance Charge section

**Pmt Amt** Enter the payment amount (required).

- 5 In the **Calculator Options** section, complete the following fields (Oracle FLEXCUBE Lending and Leasing completes these fields with default values after you click Initialize. You can change these values if you click):

<b>In this field:</b>	<b>Do this:</b>
<b>Billing Cycle</b>	Select the payment frequency (required).
<b>Balloon Mthd</b>	Select the balloon method (required).
<b>Accrual Base Mthd</b>	Select the accrual base (required).
<b>Time Counting Method</b>	Select the time counting method (required).
<b>Installment Method</b>	Select the installment method: EQUAL PAYMENTS or FINAL PAYMENT DIFFERS. <b>Note:</b> For more information, see the <b>Final Payment Amount Amortization Options (Last Payment Differs)</b> section in this chapter (required).
<b>Bill Method</b>	Select the billing method as either LEVEL, PERCENTAGE OF PRINCIPAL PLUS INTEREST, INTEREST ONLY, FIXED PRINCIPAL PLUS INTEREST, PERCENTAGE OF OUTSTANDING BALANCE (required).
<b>Calendar Method</b>	Select the calendar method as "Hijri" or "Gregorian" for this loan contract (required). This field will be enabled only if the product category is selected as Islamic.
<b>Accrual Start Dt Basis</b>	Select to define the start date from when the interest accrual is to be calculated for this loan instrument (required). This field will be enabled only if the product category is selected as Islamic. Note: If you select the Effective Date, then the interest is calculated from the Contract date. If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).
<b>Accrual Start Days</b>	Select the actual date from when to start interest accrual for loans is to be calculated (required). This field will be enabled only if the product category is selected as Islamic.

- 6 **Funding only:** If the calculation includes a promotion, complete the **Rate Schedule** section.

<b>In this field:</b>	<b>Do this:</b>
<b>Seq</b>	Enter the sequence number of the rate schedule (required).
<b>Rate</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).
<b>Start Dt</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).

(After you enter other required information and select the Calculate button, Oracle FLEXCUBE Lending and Leasing computes the repayment schedule while considering promotional rate schedule and populates the **Repayment Schedule** section.)

- 7 **Funding only:** If this calculation involves a flexible repayment schedule, complete the **Repayment Options** section.

In this field:	Do this:
Type	Select the flexible repayment schedule you want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED, GRADUATED PAYMENT and EXTENDABLE BALLOON. The Payment Change Schedule section is available when you select GRADUATED PAYMENT. The Extendable Balloon section's Max Term field is available when you select EXTENDABLE BALLOON.

**Note:** If you selected Import Values in the Loan Calculator section and have completed the Contract link's Repayment sub page, Oracle FLEXCUBE Lending and Leasing imports its Repayment section values.

- If you selected GRADUATED PAYMENT in the Repayment Options section's Type field, complete the **Payment Change Schedule** section.

In this field:	Do this:
Seq	Enter the sequence number in which the repayment is calculated (required). <b>Note:</b> This prioritizes the calculation.
Option Type	Select the repayment option type: STEP UP, STEP DOWN, and BULLET (required).
Freq	Select the frequency of payment. The default value is TERM (required).
# of Adj.	Enter the number of times the STEP UP, STEP DOWN, or BULLET needs to happen (required).
Value	Enter the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

- If you selected EXTENDABLE BALLOON in the Repayment Options section's Type field, complete the **Extendable Balloon** section.

In this field:	View this:
Max Term	View the maximum number of terms for the extendable balloon payment (optional). <b>Funding only:</b> If you manually selected SKIP PERIOD in the <b>Repayment Options</b> section's <b>Type</b> field, select the months where repayment needs to be skipped in the <b>Skip Months</b> section.

(After you enter other required information and select the Calculate button, Oracle FLEXCUBE Lending and Leasing computes the repayment schedule while considering skip period and populates the **Repayment Schedule** section.)

- **Funding only:** If you selected USER DEFINED in the **Repayment Options** section's **Type** field, complete the **Repayment Schedule** section.

In this field:	Do this:
Seq	Enter the sequence number of the repayment schedule (required).

<b>Pmt Amt</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).
<b># of Payments</b>	Enter the number of payments borrower agreed to pay for stated repayment amount during this schedule (required).

When you fund the loan application, Oracle FLEXCUBE Lending and Leasing copies the repayment schedule information to the loan account on the Customer Service window where it appears on the Repayment Schedule sub page.

- 8 In the **Loan Calculator** section, click **Calculate**.

### **To create an amortized schedule of payments (Applications window)**

- 1 Complete steps 1 - 8 in the section **To calculate a term (Applications window)**.
- 2 In the **Loan Calculator** section, click **Amortize**.

Oracle FLEXCUBE Lending and Leasing uses the calculated term to complete the Amortization Schedule section and displays the following information:

<b>In this field:</b>	<b>View this:</b>
Seq	Payment number (display only).
Pmt Dt	Payment date (display only).
Pmt Amt	Payment amount (display only).
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance (display only).
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance (display only).
Balance Amt	Remaining principal balance (display only).

### **To copy the term calculations to the Decision link (underwriting)**

- 1 Complete steps 1 - 8 in the section **To calculate a term (Applications window)**.
- 2 In the **Loan Calculator** section, click **Copy to Decision**.

Oracle FLEXCUBE Lending and Leasing uses these terms to complete the Approved section on the Decision link. Oracle FLEXCUBE Lending and Leasing will use this information during the underwriting process when you select a pricing.

### **To copy the interest calculations to the Contract link (funding)**

- 1 Complete steps 1 - 8 in the section **To calculate a term (Applications window)**.
- 2 In the **Loan Calculator** section, click **Copy to Contract**.

Oracle FLEXCUBE Lending and Leasing uses these terms to complete the Contract section on the Contract page of the Contract link. Oracle FLEXCUBE Lending and Leasing will use this information during the funding process when you select an instrument.

# Calculating Loan Amount

The Calculate Loan Amount calculates the loan affordability of a customer. It also provides the amortization schedule of the loan.

**Note:** If you want to clear (or “refresh”) the Loan Calculator page at any time, click **Initialize** in the **Loan Calculator** section.

## To calculate a loan amount (Loan Calculator window)

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Tools** master tab.
- 2 Click **Loan Calculator** on the bar link.

- 3 In the **Loan Calculator** section, click **Calculate Loan Amount**, then click **Initialize**.
- 4 In the **Loan Details** section, complete the following fields:

**In this field:**

**Do this:**

**Product Category**

Select the category as Standard for the conventional loan product and Islamic for the islamic loan product

**Contract Dt**

Enter the contract date. Oracle FLEXCUBE Lending and Leasing uses today’s date as the default value (required).

**First Payment Dt**

Enter the first payment date. Oracle FLEXCUBE Lending and Leasing use’s the date one month from today as the default value (required).

**Term**

Enter the number of payments (required).

**Maturity Dt**

View the maturity date (display only).

**Amt Financed**

Enter the amount financed (required).

**Pre-Paid Fees**

Enter the prepaid fees, if any exist (required).

<b>Financed Fees</b>	Enter the financed fees, if any exist (required).
<b>Loan Amt</b>	View the estimated loan amount: the amount financed plus the prepaid fees (display only).
<b>Balloon Pmt Amt</b>	Enter the balloon payment amount, if any exist (required).
5 In the <b>Payment/Finance Charge</b> section, complete the following fields:	
<b>In this field:</b>	<b>Do this:</b>
<b>Pmt Amt</b>	Enter the payment amount (required).
6 In the <b>Calculator Options</b> section, complete the following fields (Oracle FLEXCUBE Lending and Leasing completes these fields with default values after you click Initialize. You can change these values if you click):	
<b>In this field:</b>	<b>Do this:</b>
<b>Billing Cycle</b>	Select the payment frequency (required).
<b>Balloon Mthd</b>	Select the balloon method (required).
<b>Accrual Base Mthd</b>	Select the accrual base (required).
<b>Time Counting Method</b>	Select the time counting method (required).
<b>Installment Method</b>	Select the installment method: EQUAL PAYMENTS or FINAL PAYMENT DIFFERS. <b>Note:</b> For more information, see the <b>Final Payment Amount Amortization Options (Last Payment Differs)</b> section in this chapter (required).
<b>Bill Method</b>	Select the billing method as either LEVEL, PERCENTAGE OF PRINCIPAL PLUS INTEREST, INTEREST ONLY, FIXED PRINCIPAL PLUS INTEREST, PERCENTAGE OF OUTSTANDING BALANCE (required).
<b>Calendar Method</b>	Select the calendar method as "Hijri" or "Gregorian" for this loan contract (required). This field will be enabled only if the product category is selected as Islamic.
<b>Accrual Start Dt Basis</b>	Select to define the start date from when the interest accrual is to be calculated for this loan instrument (required). This field will be enabled only if the product category is selected as Islamic. Note: If you select the Effective Date, then the interest is calculated from the Contract date. If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle).
<b>Accrual Start Days</b>	Select the actual date from when to start interest accrual for loans is to be calculated (required). This field will be enabled only if the product category is selected as Islamic.
7 If the calculation includes a <u>promotion</u> , complete the <b>Rate Schedule</b> section.	
<b>In this field:</b>	<b>Do this:</b>
<b>Seq</b>	Enter the sequence number of the rate schedule (required).

<b>Rate</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).
<b>Start Dt</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).

(After you enter other required information and select the Calculate button, Oracle FLEX-CUBE Lending and Leasing computes the repayment schedule while considering promotional rate schedule and populates the **Repayment Schedule** section.)

- 8 If this calculation involves a flexible repayment schedule, complete the **Repayment Options** section.

<b>In this field:</b>	<b>Do this:</b>
Flexible Repayment Options	If selected, indicates that this calculation involves flexible repayment.
Type	Select the flexible repayment schedule you want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED, GRADUATED PAYMENT and EXTENDABLE BALLOON. The Payment Change Schedule section is available when you select GRADUATED PAYMENT. The Extendable Balloon section's Max Term field is available when you select EXTENDABLE BALLOON.

- If you selected GRADUATED PAYMENT in the Repayment Options section's Type field, complete the **Payment Change Schedule** section.

<b>In this field:</b>	<b>Do this:</b>
<b>Seq</b>	Enter the sequence number in which the repayment is calculated (required). <b>Note:</b> This prioritizes the calculation.
<b>Option Type</b>	Select the repayment option type: STEP UP, STEP DOWN, and BULLET (required).
<b>Freq</b>	Select the frequency of payment. The default value is TERM (required).
<b># of Adj.</b>	Enter the number of times the STEP UP, STEP DOWN, or BULLET needs to happen (required).
<b>Value</b>	Enter the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

- If you selected EXTENDABLE BALLOON in the Repayment Options section's Type field, complete the **Extendable Balloon** section.

<b>In this field:</b>	<b>Do this:</b>
Max Term	Enter the maximum number of terms for the extendable balloon payment (optional).

- If you manually selected SKIP PERIOD in the **Repayment Options** section's **Type** field, select the months where repayment needs to be skipped in the **Skip Months** section.

(After you enter other required information and select the Calculate button, Oracle FLEX-CUBE Lending and Leasing computes the repayment schedule while considering skip period and populates the **Repayment Schedule** section.)

- If you selected USER DEFINED in the **Repayment Options** section's **Type** field, complete the **Repayment Schedule** section.

<b>In this field:</b>	<b>Do this:</b>
<b>Seq</b>	Enter the sequence number of the repayment schedule (required).
<b>Pmt Amt</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).
<b># of Payments</b>	Enter the number of payments borrower agreed to pay for stated repayment amount during this schedule (required).

When you fund the loan application, Oracle FLEXCUBE Lending and Leasing copies the repayment schedule information to the loan account on the Customer Service window where it appears on the Repayment Schedule sub page.

- 9 In the **Loan Calculator** section, click **Calculate**.

### **To create an amortized schedule of payments (Loan Calculator window)**

- 1 Complete steps 1 - 9 in the section **To calculate a Loan Amount (Loan Calculator Tools window)**.
- 2 In the **Loan Calculator** section, click **Amortize**.

Oracle FLEXCUBE Lending and Leasing uses the calculated interest rate data to complete the Amortization Schedule section and displays the following information:

<b>In this field:</b>	<b>View this:</b>
Seq	Payment number (display only).
Pmt Dt	Payment date (display only).
Pmt Amt	Payment amount (display only).
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance (display only).
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance (display only).
Balance Amt	Remaining principal balance (display only).

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## CHAPTER 7 : UNDERWRITING

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

- 1) The application passed all the prescreening requirements and was automatically approved based on the auto-decisioning process. Oracle FLEXCUBE Lending and Leasing then automatically notifies the producer with a decision fax. You can use the Underwriting window to view the application and decision information and proceed to funding.  
-or-
- 2) The application failed the prescreening requirements and was automatically rejected based on the auto-decisioning process. Again, Oracle FLEXCUBE Lending and Leasing automatically notifies the producer with a decision fax. You can use the Underwriting window to view the application and decision information and, if you choose, rehash the application.  
-or-
- 3) The application received a status requiring a manual review and was sent to the underwriting queue. It's now up to the underwriter to verify the data and manually change the status of the application with the Underwriting window.

This chapter explains how to use Oracle FLEXCUBE Lending and Leasing's Underwriting window to complete the following tasks:

- Load an application on the Underwriting window
- Verify the applicant information
- Verify the credit bureau data
- Calculate and validate the debt-to-income ratios
- Manually request a credit bureau report
- Add comments and tracking attributes
- Make a decision about an application
- Verify the edits
- Rehash an application
- Age an application.

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## Underwriting with Oracle FLEXCUBE Lending and Leasing (an overview)

In Oracle FLEXCUBE Lending and Leasing, the underwriting process follows these basic steps:

- 1 Open the Underwriting window and load the application you want to work with.
- 2 View and verify information about the applicant supplied during application entry.
- 3 View information from the credit bureau report. This is display only information and cannot be edited.
- 4 View and verify information regarding the collateral, if present.
- 5 View and verify information regarding the trade-ins, if present.
- 6 Calculate and validate the debt-to-income ratios.
- 7 Select the pricing for the application.
- 8 Enter information regarding stipulations, itemizations, checklists, and rate schedules (variable rate loans only), if necessary. (The checklist can be configured to display a list of tasks to follow when using the Underwriting window.)
- 9 Make a decision on the loan (APPROVE, REJECT, or CONDITION).
- 10 Perform an edits check to verify the information on the Underwriting window.
- 11 View any errors and warnings from the edits check and make the necessary corrections to the data.
- 12 Change the status of the application.

## Search link

The Underwriting link bar's Search link opens three pages: the Criteria page, the Results page, and the Review Request page.

For more information about the Criteria and Results pages, please see the chapter **Searching for Applications** in this **User Guide**.

For more information about the Review Request pages, please see the chapter **Searching for Applications** in this **User Guide**.

## Loading an Application on the Underwriting window

The first step in the underwriting process is to load the application you want to work with using the Underwriting window's Search link.

**Note:** You can set up work queues to allocate applications to different underwriters or teams based on product type, funding type, underwriter, application status, application sub status, state, channel, dealer type, and dealer.

### To load an application

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Origination** master tab.
- 2 Click **Underwriting** on the bar link.

The Underwriting window appears, opened at the Search link's Results page.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing Suite interface. The top navigation bar includes 'User Id', 'SSC', 'Organization', 'TFB', 'Division', 'HQ', 'Responsibility', and 'SUPERUSER'. The 'Quick Search' sidebar on the left has a 'Queue' dropdown set to 'Select...', a 'Next' button, and an 'App #' field. The main content area is titled 'Search Results' and includes a 'View All' checkbox, 'Copy Application', and 'Unlock Application' buttons. A table of search results is displayed with the following columns: Select, Company, Branch, App#, Date, Title, Product, Status, Producer, and Secured. The table contains 20 rows of data. The 'Queue Name' is set to 'NEW APPLICATIONS QUEUE'.

Select	Company	Branch	App#	Date	Title	Product	Status	Producer	Secured
<input type="radio"/>	XXX	HQ	225	2/1/2008	ANNA / LEO MMA&NOLIA	LOAN HE	NEW-REVIEW REQUIRED		<input type="checkbox"/>
<input type="radio"/>	XXX	CO1	386	3/1/2008	GRAHAM / LISA CCARNATION	LOAN VEHICLE	NEW-REVIEW REQUIRED		<input type="checkbox"/>
<input type="radio"/>	XXX	HRT	470	3/1/2008	EVE / DALE CCINQUEFOIL	LOAN VEHICLE	NEW-REVIEW REQUIRED		<input type="checkbox"/>
<input type="radio"/>	XXX	HRT	520	3/1/2008	EVE / DALE CCINQUEFOIL		NEW-REVIEW REQUIRED		<input type="checkbox"/>
<input type="radio"/>	XXX	CO1	0000017148	3/1/2008	PIERRE / JEAN CCINQUWFOIL	LOAN VEHICLE	NEW-REVIEW REQUIRED		<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	290	4/1/2008	MARIE / HANK CCOTONEASTER	LOAN UNSECURED	NEW-REVIEW REQUIRED		<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	416	10/1/2008	STUART / ELOISE IWOODASTER	LINE HE	NEW-REVIEW REQUIRED		<input type="checkbox"/>
<input type="radio"/>	XXX	CO1	504	11/1/2008	PAULA / JOHN CCERASTOSTIGMA		NEW-REVIEW REQUIRED		<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001244	10/3/2008	JACK NICHOLSON	LOAN VEHICLE	NEW-REVIEW REQUIRED		<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	CO1	0000001220	10/17/2008	UNDEFINED	LOAN VEHICLE	NEW-PRESCREEN		<input type="checkbox"/>
<input type="radio"/>	XXX	CO1	0000001259	10/24/2008	UNDEFINED	LOAN VEHICLE	NEW-REVIEW REQUIRED		<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001309	11/5/2008	MARIE CCOTONEASTER	LOAN VEHICLE	NEW-PREQUALIFY		<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001314	11/5/2008	TEST_SME TEST_SME	LOAN VEHICLE	NEW-REVIEW REQUIRED		<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001341	11/10/2008	A B / A S	LOAN VEHICLE (VR)	NEW-PREQUALIFY		<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001359	11/11/2008	JERRY REUBEN	LOAN VEHICLE (VR)	NEW-PRESCREEN		<input type="checkbox"/>
<input type="radio"/>	XXX	CO1	0000001371	11/11/2008	R ANANTH	LOAN VEHICLE	NEW-PRESCREEN APPROVED		<input checked="" type="checkbox"/>
<input type="radio"/>	YYY	CO1	0000002260	1/20/2009	HARISH KUMAR	LOAN VEHICLE (VR)	NEW-REVIEW REQUIRED	NY-00011 : TST_PRD_UMA	<input type="checkbox"/>
<input type="radio"/>	XXX	CO1	0000002327	2/4/2009	DAVID HANS		NEW-REVIEW REQUIRED		<input type="checkbox"/>
<input type="radio"/>	XXX	HRT	0000002130	3/6/2007	KARTHIK KARTHIK	LOAN VEHICLE	NEW-REVIEW REQUIRED		<input type="checkbox"/>
<input type="radio"/>	XXX	HRT	0000002133	3/6/2007	KARTHIK KARTHIK	LOAN VEHICLE	NEW-REVIEW REQUIRED		<input type="checkbox"/>

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

**Note:** You can click the Criteria tab and use the Criteria page it to limit or change the display of applications on the Results page.

Oracle FLEXCUBE Lending and Leasing loads the application on the Underwriting window.

## Applications master page (Underwriting window)

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

### In this field:

App #  
Dt  
Product  
Channel  
Priority  
Company  
Branch  
Status  
Purpose  
Producer  
Producer Name  
Loan Currency  
Class  
Sales Agent  
Joint  
Cos  
Contact  
Duplicate Applicant  
Existing Customer

### View this:

The application number.  
The application date.  
The loan product of the application.  
How the application information was received.  
The priority of the application.  
The company of the application.  
The branch of the company.  
The status of the application.  
The purpose of the application.  
The producer type and producer of the application.  
The name of the producer of the application.  
The loan currency of the application.  
The class of the application.  
The sales agent of the application.  
If selected, indicates this is a joint application.  
If selected, indicates this is a co-signed application.  
The contact of the application.  
If selected, indicates this is a duplicate application.  
If selected, indicates this applicant has a previous account.

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Quick Search: WWHITTALLI IVAN (Underwriting)

Queue: Select... [Next] [Submit]

App # [213] \* Dt [05/01/2006] \* Company [YYY] \* Branch [HQ] \* Producer [DEALER] \* Producer Name [MN-0001: IN HOUSE] \* Loan Currency [USD] \* Class [Select...]

\* Product [LOAN HE] \* Channel [WEB ENTRY] \* Status [NEW- REVIEW REQUIRED] \* Purpose [Select...]

Joint  Cos  Contact  Duplicate Applicant  Existing Customer

Applicants Details

Actual Captured Amt  Loan Currency

Select	Details	Type	Salutation	* First Name	Middle Name	* Last Name	Suffix	* SSN#
<input checked="" type="radio"/>	Show	PRIMARY	Select...	IVAN	A	WWHITTALLI	Select...	xxxxxx2622
<input type="radio"/>	Show	SPOUSE	Select...	JOHN	B	WWHITTALLI	Select...	xxxxxx2699

## Changing the Status of the Application

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

### To change the status the application

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

Oracle FLEXCUBE Lending and Leasing checks the information on the Underwriting form using guidelines established during implementation.

If Oracle FLEXCUBE Lending and Leasing finds an error based on these guidelines, a Warning message appears at the top of the Underwriting window stating "Validation Error exist,Unable to Change the status.Please check the Edits."

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

## Rehashing an Application

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

### To rehash the application

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

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

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

## Aging an Application

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

## Applicants link

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

### To verify applicant information on the Underwriting window

- 1 Open the Underwriting window and load the underwriting application you want to work with.
- 2 In the Underwriting link bar, click **Applicants**.

The Applicants Details page appears.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the user ID as SSC Organization TFB Division HQ Responsibility SUPERUSER. The main header is "ROY RAJ (Underwriting)". Below this, there are sections for "Applications" and "Applicants Details".

**Applications Section:**

App #	0000002697	Company	PQR	Producer	DEALER	Joint Cos	<input type="checkbox"/>
Dt	3/31/2009	Branch	ABC	Producer Name	NY-00014 : PERSONAL LOAN DEALER	Contact	TEST
Product	Select...	Status	NEW - REVIEW REQUIRED	Loan Currency	INR	Duplicate Applicant	<input type="checkbox"/>
Channel	WEB ENTRY	Purpose	VEHICLE LOAN OR LEASE	Class	INDIVIDUAL	Existing Customer	<input type="checkbox"/>
Priority	HIGH			Sales Agent			

**Applicants Details Section:**

Actual Captured Amt  Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input type="radio"/>	Show	PRIMARY	DR	RAJ	M	ROY		SR	3/8/1980

**Address Section:**

Select	Details	Address Type	Current	Mailing	Country	Address #	City	State
<input type="radio"/>	Show	HOME	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	UNITED STATES	JHGJGH	MARICAO	PUERTO RICO

- 3 Select the applicant you want to verify, then click **Show** in the **Details** column.
- Oracle FLEXCUBE Lending and Leasing displays the information about the applicant on the Applicants Details page.
- If you are entering a new record, click **Add**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search ROY RAJ (Underwriting)

Queue Select... Edit Save

Next

Applications

App # 000002697 \* Company PQR \* Producer DEALER  
 \* Dt 3/31/2009 \* Branch ABC \* Loan Currency NY-00014 - PERSONAL LOAN DEALER  
 \* Product Select... \* Status NEW - REVIEW REQUIRED \* Sales Agent INR  
 \* Channel WEB ENTRY \* Purpose VEHICLE LOAN OR LEASE \* Class INDIVIDUAL  
 \* Priority HIGH \* Duplicate Applicant Existing Customer

Applicants Details

Actual Captured Amt Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input type="radio"/>	Hide	PRIMARY	DR	RAJ	M	ROY		SR	3/6/1980

Identification Details

\* Nationality USA \* Passport # 9876547987 \* License #,State 98764654 ARMED FORCES AME  
 \* National Id . . 0 \* Passport Issue Dt 3/25/1998 \* Existing Customer Ind   
 \* SSN# xxxxxx7898 \* Passport Expiry Dt 3/18/2014 \* Existing Customer Id 0  
 \* Visa #

Applicants Details

Name in Local Language \* Dependents 1 \* ECOA INDIVIDUAL  
 Gender MALE \* Email TEST@G.COM \* Privacy Opt Out   
 Mother's Maiden Name TEST \* Prior Applicant   
 Education Select... \* Marital Status SINGLE \* Ethnicity NO CO-APPLICANT  
 \* Language ENGLISH \* Time Zone AMERICA/PUERTO\_R \* Prior Bkrp   
 \* Disability  \* Bkrp Discharge Dt 3/25/1998 \* Ethnicity ASIAN OR PACIFIC ISI  
 \* Class SMALL BUSINESS

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

Select	Details	Address Type	Current	Mailing	Country	Address #	City	State
<input type="radio"/>	Show	HOME	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	UNITED STATES	JHQJQH	MARICAO	PUERTO RICO

- 4 Use the **Applicants Details** page and use the **Applicant Details** and **Identification Details** sections to verify personal information about the primary applicant, including name, license, and e-mail address. Two check boxes indicate if this is an existing customer or a prior applicant. The Existing Customer field enables you to select the existing customer.
- 5 Open the **Address** sub page, select the record you want to view, and click **Show** in the **Details** columns to verify data about the applicant's place of residence.
  - If you are entering a new record, click **Add**.
  - Use the **Stated** and **Verification Details** sections allow you to record the actual monthly housing payment against the amount stated on the application. (This information will appear on the Summary sub page.)

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search ROY RAJ (Underwriting)

Queue Select... [Edit] [Save]

Next

Applications

App # 0000002697 \* Company PQR \* Producer DEALER \* Joint   
 \* Dt 3/31/2009 \* Branch ABC \* Producer Name NY-00014: PERSONAL LOAN DEALER \* Cos   
 \* Product Select... \* Status NEW - REVIEW REQUIRED \* Loan Currency INR \* Contact   
 \* Channel WEB ENTRY \* Purpose VEHICLE LOAN OR LEASE \* Class INDIVIDUAL \* Duplicate Applicant   
 \* Priority HIGH \* Sales Agent \* Existing Customer

Applicants Details [Save]

Actual Captured Amt  Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input type="radio"/>	Show	PRIMARY	DR	RAJ	M	ROY		SR	3/8/1980

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

[Add] [Cancel]

Select Details \* Address Type

Current	Mailing	Country	Address #	City	State
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	UNITED STATES	JHGJGH	MARICAO	PUERTO RICO

Address

\* Postal Type NORMAL ADDRESS Apt # J054 Zip Extn  
 Street Pre EAST Address Line 1 JHGJGH E YRYH STE # J054 \* Phone (854)654-6546  
 Street Name YRYH Address Line 2 JGH  
 Street Type STREET Address Line 3 654654  
 Street Post EAST \* Zip 00806

Additional Information

\* Own/Rent BUYING HOME Contact Title MM MSA Code 654654  
 LandLord LAND LORD Contact Phone (854)654-6546 Comment 344H6JHG  
 LandLord Phone (854)654-6546 Extn 654654654654  
 Contact RAM Census Tract/BNA code 65454

Address Rent Mortgage

Stated

Years	Months	Amt	Freq
* Stated 15	* Months 0	USD \$64,654.00	MONTHLY
* Actual 0	* Months 0	\$0.00	MONTHLY

Verification Details

Verify by [ ] Verify Date [ ]

- Open the **Employments** sub page, select the record you want to view, and click **Show** in the **Details** columns to verify data about the applicant's place of employment.
  - If you are entering a new record, click **Add**.
  - Use the **Stated** and **Verification Details** sections to record the actual monthly income against the amount stated on the application. (This information will appear on the Summary sub page.)

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search: ROY RAJ (Underwriting)

Queue: Select... (Next) (Edit) (Save)

App # [ ]

Product: 3/31/2009, Dt: Select..., Channel: WEB ENTRY, Priority: HIGH, Company: PQR, Branch: ABC, Status: NEW - REVIEW REQUIRED, Purpose: VEHICLE LOAN OR LEASE, Producer: DEALER, Producer Name: NY-00014 : PERSONAL LOAN DEALER, Loan Currency: INR, Class: INDIVIDUAL, Sales Agent: [ ], Joint Cos: [ ], Contact: TEST, Duplicate Applicant: [ ], Existing Customer: [ ]

Applicants Details

Actual Captured Amt (Selected) Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input type="radio"/>	Show	PRIMARY	DR	RAJ	M	ROY		SR	3/8/1980

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

Employments

Select	Details	Current	Type	Employer	Occupation	Title
<input type="radio"/>	Hide	<input checked="" type="checkbox"/>	FULL TIME	ORACLE	PROFESSIONAL	TEST

Employer Address

Country: UNITED STATES, Address #: 546 JHHJ, City: RAMEY, State: PUERTO RICO, Address Line 1: KJHKJHK, Address Line 2: IHUHUHU, Zip: 00603, Zip Extn: 54, Phone: (854)854-8548, Phone Extn: 854854

Employment Information

Contact: AMIT, Contact Title: GJHG, Contact Phone: (854)854-8548, Contact Extn: 854854, Employee ID: 98764564, Comment: TEST, Department: DEPT

Income

Stated: Years: 16, Months: 6, Amt: USD \$65,485.00, Freq: MONTHLY, Actual: 0, Months: 0, Amt: \$0.00, Freq: MONTHLY

Verification Details

Verify By: [ ], Verify Date: [ ]

- Open the **Telecoms** sub page, select the record you want to view, and click **Show** in the **Details** columns to verify all of the applicant's phone numbers. You can add new numbers or edit existing numbers.
  - If you are entering a new record, click **Add**.

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search: ROY RAJ (Underwriting)

Queue: Select... (Next) (Edit) (Save)

App # [ ]

Product: 3/31/2009, Dt: Select..., Channel: WEB ENTRY, Priority: HIGH, Company: PQR, Branch: ABC, Status: NEW - REVIEW REQUIRED, Purpose: VEHICLE LOAN OR LEASE, Producer: DEALER, Producer Name: NY-00014 : PERSONAL LOAN DEALER, Loan Currency: INR, Class: INDIVIDUAL, Sales Agent: [ ], Joint Cos: [ ], Contact: TEST, Duplicate Applicant: [ ], Existing Customer: [ ]

Applicants Details

Actual Captured Amt (Selected) Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input type="radio"/>	Show	PRIMARY	DR	RAJ	M	ROY		SR	3/8/1980

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

Telecoms

Select	Details	Type	Phone	Extn
<input type="radio"/>	Hide	PHONE	(848)465-4854	32165

Telecom Details

Current:  Time Zone: US/CENTRAL, Start Time: [ ], End Time: [ ], Period: AM, Period: PM

- 8 Open the **Financials** sub page, select the record you want to view, and click **Show** in the **Details** columns to verify the types and sources of additional income. Oracle FLEXCUBE Lending and Leasing uses this information when calculating an applicant's net worth.
  - If you are entering a new record, click **Add**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'User Id', 'SSC', 'Organization', 'TFB', 'Division', 'HQ', 'Responsibility', and 'SUPERUSER'. The main header displays 'ORACLE FLEXCUBE Lending and Leasing' and utility icons for 'Debug (Off)', 'Audit', and 'Close'. The search bar contains 'ROY RAJ (Underwriting)'. The left sidebar lists various application management functions. The main content area is titled 'Applications' and contains a form with fields for 'App #', 'Dt', 'Company', 'Branch', 'Product', 'Channel', 'Priority', 'Status', 'Purpose', 'Producer', 'Producer Name', 'Loan Currency', 'Class', 'Sales Agent', 'Joint Cos', 'Contact', 'Duplicate Applicant', and 'Existing Customer'. Below this is the 'Applicants Details' section with a table for personal information and a 'Financials' sub-page. The 'Financials' sub-page contains a table with columns: 'Select', 'Type', 'Source', 'Account #', 'Currency', 'Amt', 'Include', and 'Comment'. A single record is visible with 'LIQUID ASSETS' type, 'TATA' source, account number '4465588789879874', 'USD' currency, and an amount of '\$9,989.00'.

- 9 Open the **Liabilities** sub page, select the record you want to view to verify the types and balances.
  - If you are entering a new record, click **Add**

This screenshot shows the Oracle FLEXCUBE Lending and Leasing interface with the 'Liabilities' sub-page selected. The layout is identical to the previous screenshot, but the 'Financials' sub-page is now 'Liabilities'. The 'Liabilities' sub-page contains a table with columns: 'Select', 'Liability type', 'Currency', 'Amt', 'Freq', 'Account Type', 'Balance', 'Comment', and 'Include'. A single record is visible with 'MORTGAGE' liability type, 'INR' currency, an amount of 'Rs.25,895.00', 'MONTHLY' frequency, account number '7889987', and a balance of 'Rs.22,500.00'.

- 10 Open the **Other Incomes** sub page, select the record you want to view to verify the types and sources of additional income. Oracle FLEXCUBE Lending and Leasing uses this information when calculating an applicant's net worth.

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

ORACLE FLEXCUBE Lending and Leasing

User Id RAJESH Organization XXX Division C01 Responsibility PROCESSOR

Quick Search SR. BATMAN (Underwriting)

Queue Select... [Next] [Submit] [Search] [Applicants] [Decision] [Bureau] [Collateral] [Checklist] [Comments] [Summary] [Field Investigation] [Verification] [Loan Calculator] [Vehicle Evaluator] [Letters] [Correspondences] [Image] [Document Tracking]

Applications

App # 000001406 \* Company XXX \* Producer DEALER  
 Dt 11/23/2009 \* Branch HQ \* Producer Name CA-00003 : ACE HEADQUARTERS INC  
 \* Product LOAN VEHICLE \* Status NEW - REVIEW REQUIRED \* Loan Currency USD  
 \* Channel PHONE \* Purpose VEHICLE LOAN OR LEASE \* Class INDIVIDUAL  
 \* Priority NORMAL \* Sales Agent

Joint Cos   
 Contact   
 Duplicate Applicant   
 Existing Customer

Applicants Details

Actual Captured Amt  Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input type="radio"/>	Show	PRIMARY	Select...	BATMAN		SR.		Select...	11/12/1981

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

Select	Type	Currency	Amount	Freq
<input type="radio"/>	INVESTMENT	INR	50000	ANNUALLY

11 Open the **Summary** sub page and verify the information regarding income and liability. (Using the **Summary** sub page is discussed later in this chapter in the **Calculating Debt Ratios** section.)

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search ROY RAJ (Underwriting)

Queue Select... [Next] [Submit] [Search] [Applicants] [Decision] [Bureau] [Collateral] [Checklist] [Comments] [Summary] [Field Investigation] [Verification] [Lease Calculator] [Vehicle Evaluator] [Letters] [Correspondences] [Image] [Document Tracking]

Applications

App # 000002697 \* Company PQR \* Producer DEALER  
 Dt 3/8/2009 \* Branch ABC \* Producer Name NY-00014 : PERSONAL LOAN DEALER  
 \* Product Select... \* Status NEW - REVIEW REQUIRED \* Loan Currency INR  
 \* Channel WEB ENTRY \* Purpose VEHICLE LOAN OR LEASE \* Class INDIVIDUAL  
 \* Priority HIGH \* Sales Agent

Joint Cos   
 Contact TEST   
 Duplicate Applicant   
 Existing Customer

Applicants Details

Actual Captured Amt  Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input type="radio"/>	Show	PRIMARY	DR	RAJ	M	ROY		SR	3/8/1980

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

**Totals**

	Stated	Actual
Monthly Income	RS 2,643,000.00	RS 25,000.00
Monthly Debt	RS 25,885.00	RS 25,885.00

**Grade and Score**

Grade		Assets	RS 399,560.00
Score	0	Liabilities(-)	RS 0.00
		Net-Worth=	RS 399,560.00

\* What If Pmt Amt RS 0.00 [Update Ratios]

**Ratios**

	Stated Before	Stated After	Actual Before	Actual After
Debt	0.9791	0.9791	103.54	103.54
Disposable Inc	99.0208	99.0208	-3.54	-3.54
Revolving Debt	0	0		
Pmt to Income	0	0		

**Incomes**

Select	Type	Amount	Frequency	Comment	Include
<input type="radio"/>	EMPLOYMENT		MONTHLY		<input checked="" type="checkbox"/>
<input type="radio"/>	PENSION	RS 25,000.00	MONTHLY		<input checked="" type="checkbox"/>

**Liabilities**

[De-dupe Liabilities]  View All

Select	Details	Type	Amount	Frequency	Account Type	Account Balance	Status	Bureau	Include
<input type="radio"/>	Show	HOUSING		MONTHLY	BUY	RS 0.00	OPEN		<input type="checkbox"/>
<input type="radio"/>	Show	MORTGAGE	RS 25,885.00	MONTHLY	7889987	RS 22,500.00			<input type="checkbox"/>

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

- Open the **Credit Scores** sub page and view the credit score based on Oracle FLEXCUBE Lending and Leasing's internal scoring models. (Using the **Credit Scores** sub page is discussed later in this chapter in the **Manually rescoring a credit bureau report** section.)

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The application details for ROY RAJ (Underwriting) are displayed, including App # 0000002697, Company PQR, Branch ABC, and Status NEW - REVIEW REQUIRED. The Credit Scores section is active, showing a table with columns: Select Model, Bureau, Credit Report Id, Credit Grade, Score, and Current. The table is currently empty with the text "No rows yet." Below this, there are sections for Parameters and Rescore Applicant, both also showing "No rows yet." The interface includes a navigation menu on the left and various action buttons like Edit, Save, Add, and Cancel.

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

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

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface with the De-dupe Applicant sub-page active. The application details for ROY RAJ (Underwriting) are the same as in the previous screenshot. The De-dupe Applicant section at the bottom shows a table with columns: Source Type, Application/Cus Id, ID, First Name, Middle Name, Last Name, Date Of Birth, CIF, Ssn #/National Id, Driving License #, City, State, and Zip. The table is currently empty with the text "No rows yet." The interface includes a navigation menu on the left and various action buttons like Edit, Save, Add, and Cancel.

- 14 Open the **Existing Accounts** sub page and view any other accounts that the applicant has in the Oracle FLEXCUBE Lending and Leasing system.

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

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'User Id', 'SSC', 'Organization', 'TFB', 'Division', 'HQ', 'Responsibility', and 'SUPERUSER'. The main content area is titled 'ROY RAJ (Underwriting)'. On the left is a 'Quick Search' and 'Queue' section. The main area contains 'Applications' details, 'Applicants Details' (with a table for name and birth date), and 'Applicant Existing Accounts' (an empty table with columns for Account #, Title, Relation, Product, Pay Off Amt, Amt Due, Oldest Due dt, Status, Company, and Branch). A 'Tracking Attributes' section is visible at the bottom right of the main area.

**In this field:**

**View this:**

Acc #	The account number.
Title	The account title.
Relation	The customer relationship.
Status	The account status.
Product	The loan product.
Payoff Amt	The payoff amount.
Amt Due	The delinquent amount due.
Oldest Due Dt	The due date.
Company	The company.
Branch	The branch.
Total PayOff Amt	The payoff amount.
Total Amt Due	The total due amount.

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

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface, similar to the previous one but with the 'Tracking Attributes' sub-page active. The 'Applicant Existing Accounts' table is still empty. The 'Tracking Attributes' section at the bottom features a 'Sub Code' dropdown, 'Create Tracking', and 'Save' buttons. Below this is a table with columns for 'Parameter' and 'Value', which is currently empty.

- When you click **Create Tracking**, Oracle FLEXCUBE Lending and Leasing loads the tracking parameters.
  - If you want to reduce the list of parameters, select a sub-attribute in the **Sub Attribute** box.
  - If your system has been configured to use the Sub Code field, only attributes in a particular group appear in the Parameter display.
  - Enter the requested parameter in the **Value** field and click **Save**.
- 16 Save any changes you made to the application.

## Calculating Debt Ratios

Oracle FLEXCUBE Lending and Leasing offers powerful tools to the underwriter for analyzing an applicant's debt-to-income ratios (total of an applicant's debt obligation divided by that person's regular income). Oracle FLEXCUBE Lending and Leasing calculates debt ratios in the Ratios section on the Summary sub page (Applicants link) using the data in the Incomes and Liabilities sections. Information in the Incomes section comes from the Employments sub page and the Other Incomes sub page during application entry. The information in the Liabilities section comes from the Address sub page, the Liabilities sub page during application entry, and the credit bureau pull.

An underwriter may also add information to the Incomes and Liabilities sections on the Summary sub page during the underwriting process.

The debt-to-income ratios in the Ratios section can be recalculated by including or excluding information from the of the Incomes section, Liabilities section, and Financials sub page.

The Dedupe Liabilities button removes duplicate (“de-dupes”) liabilities that may be present from subsequent (manual) credit bureau pulls for nonspousal joint applications

### To calculate debt ratios

- 1 Open the Underwriting window and load the application you want to work with.
- 2 In the Underwriting link bar, click **Applicants**.
- 3 On the **Applicants Details** page, select the applicant you want to work with and click **Show** in the **Details** column.
- 4 Click the **Summary** sub tab.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search RAMIREZ EDWARD (Underwriting)

Queue Select... [Edit] [Save]

Applications

App # 0000001007 \* Company PFR \* Producer DEALER \* Joint Cos  ANDERSON  
 \* Dt 4/1/2007 \* Branch HQ \* Producer Name CA-00004 : VOLKSWAGEN OF WOODLAND HIL \* Contact   
 \* Product LINE HE \* Status APPROVED - REHASHING \* Loan Currency INR \* Duplicate Applicant   
 \* Channel PHONE \* Purpose VEHICLE LOAN OR LEASE \* Class INDIVIDUAL \* Existing Customer   
 \* Priority HIGH \* Sales Agent

Applicants Details

Actual Captured Amt  Loan Currency

Select	Details	Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input type="radio"/>	Show	PRIMARY	Select...	EDWARD	A	RAMIREZ		SR	3/13/1973

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

Totals

	Stated	Actual	Grade	Assets
Monthly Income	RS.7,657.00	RS.7,657.00	B GRADE	RS.0.00
Monthly Debt	RS.800.00	RS.900.00	Score 787	Liabilities(-) RS.0.00
				Net-Worth= RS.0.00

What if Pmt Amt  [Update Ratios]

Ratios

	Stated Before	Stated After	Actual Before	Actual After
Debt	11,754	11,754	11,754	11,754
Disposable Inc	88,246	88,246	88,246	88,246
Revolving Debt	0	0		
Pmt to Income	0	0		

Incomes

Select	Type	Currency Code	Amount	Frequency	Comment	Include
<input type="radio"/>	EMPLOYMENT	Select...		MONTHLY		<input checked="" type="checkbox"/>

Liabilities

Select	Details	Type	Currency Code	Amount	Frequency	Account Type	Account Balance	Status	Bureau	Include
<input type="radio"/>	Show	REVOLVING	Select...		MONTHLY	BANK	RS.0.00	OPEN	EFX	<input type="checkbox"/>
<input type="radio"/>	Show	REVOLVING	Select...		MONTHLY	RETAIL	RS.0.00	OPEN	EFX	<input type="checkbox"/>
<input type="radio"/>	Show	REVOLVING	Select...		MONTHLY	BANK	RS.0.00	OPEN	EFX	<input type="checkbox"/>
<input type="radio"/>	Show	REVOLVING	Select...		MONTHLY	RETAIL	RS.0.00	OPEN	EFX	<input type="checkbox"/>
<input type="radio"/>	Show	REVOLVING	Select...		MONTHLY	BANK	RS.0.00	OPEN	EFX	<input type="checkbox"/>
<input type="radio"/>	Show	REVOLVING	Select...		MONTHLY	BANK	RS.0.00	OPEN	EFX	<input type="checkbox"/>
<input type="radio"/>	Show	REVOLVING	Select...		MONTHLY	RETAIL	RS.0.00	OPEN	EFX	<input type="checkbox"/>
<input type="radio"/>	Show	REVOLVING	Select...		MONTHLY	SERVICE & PROFESSIONAL	RS.0.00	OPEN	EFX	<input type="checkbox"/>
<input type="radio"/>	Show	REVOLVING	Select...		MONTHLY	RETAIL	RS.0.00	OPEN	EFX	<input type="checkbox"/>
<input type="radio"/>	Show	REVOLVING	Select...		MONTHLY	BANK	RS.0.00	OPEN	EFX	<input type="checkbox"/>

5 On the **Summary** sub page, view the display only data in the **Totals** section.

**In this field:**

**View this:**

Monthly Income (Stated)	The stated monthly income.
Monthly Income (Actual)	The actual monthly income.
Monthly Debt (Stated)	The stated monthly liability.
Monthly Debt (Actual)	The actual monthly liability.
Assets	The assets.
Liabilities	The liabilities.
Net-Worth	The net-worth.

6 In the **What if Pmt Amt** field, enter the payment amount you want to use in the ratios.

**Note:** Once the payment amount is approved in **Decision** page, it will be copied in the **What if Payment** field and the ratios are updated accordingly.

7 In the **Incomes** section on the **Summary** sub page, use the **Include** check box to select or clear the entries that you want to use in the calculation of ratios. You can also enter new income information at this time by clicking **Add**:

**In this field:**

**Do this:**

Select	If selected, indicates that this is the current record.
<b>Type</b>	Select the income type (required).
<b>Currency Code</b>	Select the currency type (required).
<b>Amount</b>	Enter the income amount (required).
<b>Frequency</b>	Select the frequency (required).
Comment	Enter a comment (optional).

- 8 In the **Liabilities** section in the **Summary** sub page, use the **Include** check box to select or clear the records that you want to use in the ratios. You can also enter new liability information at this time by clicking **Add**.

When you click **Show** in the **Details** column of the record you want to work with, the following information is displayed.

In this field:	Do this:
Select	If selected, indicates that this is the current record.
<b>Type</b>	Select the liability type (required).
<b>Currency Code</b>	Select the currency type (required).
<b>Amount</b>	Enter the liability amount (required).
<b>Frequency</b>	Select the frequency (required).
<b>Account Type</b>	Enter the account type (required).
<b>Account Balance</b>	View or enter the account balance (required).
Status	View the account status (display only).
Bureau	View the credit bureau that reported this liability (display only).
Open Dt	View the date when the account was opened (display only).
Past Due Amt	View the past due amount (display only).
30	View the number of payments 30 days past due (display only).
60	View the number of payments 60 days past due (display only).
90	View the number of payments 90 days past due (display only).
Balance	View the high balance for the account (display only).
Credit Limit	View the credit limit for the account (display only).
Term	View the term for the account (display only).
Creditor's Name	View the creditor's name (display only).
Account #	View the account number (display only).
Pmt Manner	View the manner of payment for the account (display only).
Subscriber #	View the creditor's subscription number (display only).
ECO A	View the ECOA code for the account (display only).

- 9 Click **Dedupe Liabilities** in the **Liabilities** section if:
- This is a joint application.
  - The contents of the **Type** field on the **Applicants Details** page is SPOUSE or SECONDARY. (Co-signers are not included in the removal of duplicate liabilities.)

- 10 Click **Update Ratios**.

Oracle FLEXCUBE Lending and Leasing updates the Ratios section using the new information.

11 In the **Ratios** section, view the following information:

<b>In this field:</b>	<b>View this:</b>
Debt (Stated Before)	The debt ratio based on stated income and liability (without what if payment).
Debt (Stated After)	The debt ratio based on stated income and liability (with what if payment).
Debt (Actual Before)	The debt ratio based on actual income and liability (without what if payment).
Debt (Actual After)	The debt ratio based on actual income and liability (with what if payment).
Disposable Inc (Stated Before)	The disposable income ratio based on stated income and liability (without what if payment).
Disposable Inc (Stated After)	The disposable income ratio based on stated income and liability (with what if payment).
Disposable Inc (Actual Before)	The disposable income ratio based on actual income and liability (without what if payment).
Disposable Inc (Actual After)	The disposable income ratio based on stated income and liability (with what if payment).
Revolving Debt (Stated Before)	The revolving debt ratio based on actual income and liability.
Revolving Debt (Stated After)	The revolving debt ratio to income ratio based on actual income and liability.
Pmt to Income (Stated Before)	The payment to income ratio based on stated income and liability.
Pmt to Income (Stated After)	The payment to income ratio based on actual income and liability.

## Decision link

If the application was initially automatically approved, Oracle FLEXCUBE Lending and Leasing displays its recommendations on the Decision link's Approved section.

If the application was initially automatically rejected, Oracle FLEXCUBE Lending and Leasing displays its reasons on the Decision link's Stipulation sub page.

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

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

### Notes:

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

### To verify the application decision data

- 1 Open the Underwriting window and load the underwriting application you want to work with.
- 2 In the Underwriting link bar, click **Decision**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing application interface. The user is logged in as SUPERUSER. The application is titled "KARTHIK KARTHIK (Underwriting)". The interface is divided into several sections:

- Applications:** Shows application details including App # (0000001717), Company (XXX), Branch (HRT), Product (LOAN VEHICLE), Status (NEW - REVIEW REQUIRED), Producer Name (DEALER), Loan Currency (USD), and Class (Select...). There are checkboxes for Joint Cos, Duplicate Applicant, and Existing Customer.
- Requested:** Contains input fields for Term (60), Requested Advance (\$100,000.00), Pmt (\$500.00), Down Pmt % (0), Down Pmt (\$1,000,000.00), Requested Rate (12.99), Balloon Amt (\$0.00), Approx Prc (\$10,000.00), Promotion (NONE), Signing Dt, and Probable Delivery Dt. A "Calculate" button is present.
- System Recommendation:** Shows a Score of 0, Decision of AUTO REJECTED, and Grade of D-GRADE.
- Pricing:** Shows Pricing Current (checked), Status Sub Status, Decision Dt (11/5/2009), and Underwriter (SSC). A "Select Pricing" button is available.
- Approved:** Contains input fields for Term (60), Rate (8.99), Pmt (\$1,200.00), Index (FLAT RATE), Index Rate (0.0000), Margin (8.9900), Down Pmt % (0), Max Advance % (0), Max Financed % (0), Maturity Margin (0.0000), Maturity Index (FLAT RATE), Balloon Amt (\$0.00), Down Pmt Amt (\$1,000,000.00), Max Advance Amt (\$100,000.00), Max Financed Amt (\$100,000.00), Grade (D-GRADE), Score (0), Collateral Value (\$41,900.00), Buy Rate (0), LTV1 (241.54), and LTV2 (241.54). A "Calculate" button is present.

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

<b>In this field:</b>	<b>Do this:</b>
<u>Requested section</u>	
(Note: The Requested section displays information from the application entry process, though you may change these entries.)	
<b>Term</b>	Enter the requested term (required).
<b>Requested Advance</b>	Enter the requested advance amount (required).
<b>Pmt</b>	Enter the requested payment amount (required).
<b>Down Pmt %</b>	Enter the approximate down payment percentage (required).
<b>Down Pmt</b>	Enter the approximate down payment amount (required).
<b>Requested Rate</b>	Enter the requested interest rate (required).
<b>Approx Prc</b>	Enter the approximate cash price (required).
<b>Promotion</b>	Select the requested promotion (required).
<b>Signing Dt</b>	Enter the date on when the documnet is signed (optional). Note: This field will be displayed only for Islamic products.
<b>Probable Delivery Date</b>	Enter the date on when the property will be delivered to the customer (optional). Note: This field will be displayed only for Islamic products.

System Recommendation section

(Note: This information is based on Oracle FLEXCUBE Lending and Leasing's scoring model.)

Score	View the system recommended score (display only).
Decision	View the system recommended decision (display only).
Grade	View the system recommended grade (display only).

- On the Underwriting window's Decision page, choose **Select Pricing**.

Oracle FLEXCUBE Lending and Leasing determines the best pricing match of all enabled loan pricing strings in the Setup menu and displays the results in the Pricing and Approved sections.

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

<b>In this field:</b>	<b>Do this:</b>
<u>Pricing section</u>	
<b>Pricing</b>	View the pricing (display only).
<b>Current</b>	If selected, indicates that this is the current decision (display only).
<b>Status</b>	View the application status (display only).
<b>Sub Status</b>	View the application sub-status (display only).
<b>Decision Dt</b>	View the decision date (display only).
<b>Underwriter</b>	View the underwriter id (display only).
<u>Approved section</u>	
<b>Term</b>	Enter the approved term (required).
<b>Rate</b>	Enter the approved rate (required).
<b>IRR</b>	Enter the internal rate of return (required).

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

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

## Decision link sub pages

The pages opened from the Decision link for loans all share the following sub pages:

- Stipulations
- Itemizations
- Trade-In
- Rate Schedules (variable rate loans only)
- Subvention
- Multiple Offers

This section describes how to complete each one.

## Stipulations sub page (Decision link)

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

### To add or view stipulations or reasons for adverse action

- 1 Open the Underwriting window and load the underwriting application you want to work with.
- 2 In the Underwriting link bar, click **Decision**, then click the **Stipulations** sub tab.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing application interface. The main window title is "SR. BATMAN (Underwriting)". The interface is divided into several sections:

- Header:** Displays user information: User Id RAJESH, Organization XXX, Division 001, Responsibility PROCESSOR. It also includes "Debug (Off)", "Audit", and "Close" buttons.
- Navigation Menu (Left):** Includes "Quick Search", "Queue", "Next", "App #", "Submit", "Search", "Applicants", "Decision", "Bureau", "Collateral", "Checklist", "Comments", "Summary", "Field Investigation", "Verification", "Loan Calculator", "Vehicle Evaluator", "Letters", "Correspondences", "Image", and "Document Tracking".
- Applications Section:** Shows application details: App # 000001406, Dt 11/23/2009, Branch HQ, Product LOAN VEHICLE, Channel PHONE, Status NEW - REVIEW REQUIRED, Purpose VEHICLE LOAN OR LEASE, Producer DEALER, Producer Name CA-00003 : ACE HEADQUARTERS INC, Loan Currency USD, Class INDIVIDUAL, Sales Agent, Joint Cos, Contact, Duplicate Applicant, and Existing Customer checkboxes.
- Requested Section:** Contains fields for Term (10), Requested Advance (\$30,000.00), Down Pmt % (0), Requested Rate (0), Balloon Amt (\$0.00), Approx Prc (\$0.00), Promotion (NONE), Signing Dt, and Probable Delivery Dt.
- System Recommendation:** Shows Score 0, Decision BLANK, and Grade.
- Pricing Section:** Includes Pricing Current (checked), Loan Vehicle Fixed to VR Pricing, Status APPROVED, Sub Status BLANK, Decision Dt 11/23/2009, and Underwriter DINESHAN.
- Approved Section:** Contains fields for Term (10), Rate (4.99), Pmt (\$3,008.70), Index (FLAT RATE), Index Rate (0.0000), Margin (4.9900), Down Pmt % (0), Max Advance % (0), Maturity Margin (0.0000), Maturity Index (FLAT RATE), Balloon Amt (\$0.00), Down Pmt Amt (\$0.00), Max Advance Amt (\$30,000.00), Max Financed Amt (\$30,000.00), Grade (B GRADE), Score (0), Collateral Value (\$16,000.00), Buy Rate (0), LTV1 (187.5), and LTV2 (187.5).
- Stipulations Section:** Features tabs for "Stipulations", "Itemizations", "Trade-In", "Rate Schedule", "Subvention", and "Multiple Offers". The "Stipulations" tab is active, showing a table with columns: Select, Type, Code, Comment, Stips Satisfied, Verify By, and Verify Dt. Two stipulations are listed:
 

Select	Type	Code	Comment	Stips Satisfied	Verify By	Verify Dt
<input type="radio"/>	STIPULATION REASONS	APP-012	NO GAPS IN EMPLOYMENT	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A	DINESHAN	11/23/2009
<input type="radio"/>	STIPULATION REASONS	APP-002	PROVE EMPLOYMENT	<input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> N/A	DINESHAN	11/23/2009

- 3 Complete the **Stipulations** sub page with information about the stipulations you want to

add to the application or reasons for adverse action.

<b>In this field:</b>	<b>Do this:</b>
<b>Type</b>	Select the reason type (required).
<b>Code</b>	Select the reason (required).
<b>Comment</b>	Enter the comment (required).

- If your Oracle FLEXCUBE Lending and Leasing system is set up to manually load pre-defined stipulations, click the **Load Stipulations** button (For more information, see the following section, **Loading Stipulations**.)
- 4 Use the **Yes/No/NA** buttons in the Stips Satisfied column to indicate if you verified the stipulation(s) in the Type field.
  - 5 Click **Save** on the Stipulations sub page.

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

## Copying Stipulations

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

## Loading Stipulations

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

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

### To load predefined stipulations

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

Oracle FLEXCUBE Lending and Leasing loads the default stipulations on the Stipulations sub page.

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

## Itemization sub page (Decision link)

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

### To add or view itemizations

- 1 Open the Underwriting window and load the underwriting application you want to work with.
- 2 In the Underwriting link bar, click **Decision**, then click the **Itemizations** sub tab.

Itemization	+/-	* Requested Amt	* Approved Amt	Discount Rate	Comment
ITM COUNTY TAX	+	\$0.00	\$0.00		
ITM HAZARD INSURANCE	+	\$0.00	\$0.00		
ITM CREDIT INSURANCE LIFE	+	\$0.00	\$0.00		
ITM CREDIT INSURANCE DISABILITY	+	\$0.00	\$0.00		
ITM OTHER FEE	+	\$0.00	\$0.00		
ITM AMOUNT PAID ON MY LOAN ACCOUNT	+	\$10,000.00	\$10,000.00		
ITM AMOUNT PAID TO OTHERS ON MY BEHALF	+	\$0.00	\$0.00		
ITM AMOUNT GIVEN TO ME DIRECTLY	+	\$0.00	\$0.00		
<b>Total Requested Amt</b>		\$10,000.00	<b>Total Approved Amt</b> \$10,000.00	<b>Total Discount Rate</b> 0	

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

#### In this field:

Itemization  
+/-

**Requested Amt**  
**Approved Amt**

Discount Rate  
Comment

#### Do this:

View the itemization (display only).  
View whether the itemized amount is added or subtracted from the loan amount (display only).  
Enter the requested amount (required).  
Enter the approved amount (required).  
Enter the discount rate (optional).  
Enter a comment (optional).

- 4 Click **Save** on the Itemizations sub page.

## Trade-In sub page (Decision link)

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

### To complete the Trade-In sub page

- 1 Open the Underwriting window and load the underwriting application you want to work

with.

- In the Underwriting link bar, click **Decision**, then click the **Trade-In** sub tab.

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

**In this field:**

**Do this:**

Asset section

**Asset Type**

Select the asset type (required).

**Asset Sub Type**

Select the asset sub-type (required).

**Make**

Enter the make of the asset (required).

**Model**

Enter the model of the asset (required).

**Year**

Enter the year of the asset (required).

Body

Enter the body of the asset (optional).

**Identification Number**

Enter the identification number (required).

Desc

View the asset description (display only).

Value section

**Wholesale**

Enter the wholesale value (required).

**Base Retail**

Enter the retail value (required).

**Payoff Amt (-)**

Enter the payoff amount (required).

**Addons (+)**

Enter the addons value (required).

Total Value =

View the total value (display only).

**Valuation Dt**

Enter the valuation date (required).

Source

Select the valuation source (optional).

Supplement

Enter the valuation supplement (optional).

Edition

Enter the valuation edition (optional).

- Click **Save** on the Trade-In sub page.

## Rate Schedule sub page (Decision link)

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

### To view the Rate Schedule sub page

- 1 Open the Underwriting window and load the underwriting application you want to work with.
- 2 In the Underwriting link bar, click **Decision**, then click the **Rate Schedule** sub tab.

Seq	Adjustment Frequency Type	Period	# Of Adjustments
1	RATE CHANGE OCCURS EVERY X MONTHS	12	10

- 3 On the **Rate Schedule** sub page, view the following display only information:

**In this field:**

**View this:**

Rate Schedule section

Seq

The rate adjustment sequence number.

Adjustment Frequency Type

The rate adjustment frequency type.

Period

The rate adjustment period for the frequency.

# of Adjustments

The number of rate adjustments for the frequency.

## Subvention sub page (Decision link)

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

### To complete the Subvention sub page

- 1 Open the Underwriting window and load the underwriting application you want to work with.
- 2 In the Underwriting link bar, click **Decision**, then click the **Subvention** sub tab.

Plan	Description	Sub Plan Description	Subvention Type	Subvention Amt	Include
No rows yet.					

Participant	Participant Type	Collection Method	Rate	Rent Factor	Calculation Method	Factor	Calculated Amount	Subvention Amt	Include
No rows yet.									
Total Subvention Rate					Total Subvention Amt				

- 3 On the **Subvention** sub page, view or complete the following fields:

**In this field:****Do this:**Subvention section:**Plan**

Description

**Sub Plan Description**

Subvention Type

**Subvention Amount**

Include

Select the subvention plan (required).

View the subvention plan description (display only).

Select the subvention sub plan. (required).

View the subvention type (display only).

View the subvention amount for the plan (required).

Select to indicate as an active record.

Participants section:

Participant

Participant Type

Collection Method

Rate

Calculation Method

Factor

Calculated Amount

**Subvention Amount**

Total Subvention Rate

Total Subvention Amount

View the participant (display only).

View the participant type (display only).

View the collection method (display only).

View the subvention rate (display only).

View the subvention calculation method (display only).

View the factor (display only).

View the calculated subvention amount (display only).

Enter the subvention amount (required).

View the total subvention rate (display only).

View the total subvention amount (display only).

- 4 Select the **Initialize** button to reset the subvention amount to zero.
- 5 Select the **Calculate** button to calculate the subvention amount.
- 6 Click **Save** on the Subvention sub page.

## Multiple Offers sub page (Decision link)

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

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

### To view multiple pricing offers

- 1 Open the Underwriting window from the **Origination** master tab's **Underwriting** bar link and load the application you want to work with.
- 2 In the Underwriting link bar, click **Decision**, then click the **Multiple Offers** sub tab.

Stipulations Itemizations Trade-In Rate Schedule Subvention <b>Multiple Offers</b>										
Multiple Offers <span style="float: right;">Save</span>										
Pricing	Term	Rate	Pmt	Index	Index Rate	Margin	Maturity Index	Maturity Rate	Accepted	Current
PRICING-UJARA HOME LOAN(V/R)	24	8.99	\$0.00	PRIME RATE	8.99	0	PRIME RATE	5	<input type="checkbox"/>	<input type="checkbox"/>
PRICING-UJARA HOME LOAN(V/R)	24	8.99	\$0.00	PRIME RATE	8.99	0	PRIME RATE	5	<input type="checkbox"/>	<input checked="" type="checkbox"/>
PRICING-UJARA HOME LOAN(V/R)	25	0	\$4,580.00	PRIME RATE	8.99	0	PRIME RATE	5	<input type="checkbox"/>	<input type="checkbox"/>

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

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

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

## Decision link (Checklist link)

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

### To view the underwriting Checklist page

- 1 Open the Underwriting window and load the underwriting application you want to work with.
- 2 In the Underwriting link bar, click the **Decision** drop-down link, then click the **Checklist** link.
- 3 If the Checklist sub page is empty, click **Load Checklist** in the Checklist section.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The header shows the user is 'SUPERUSER' with various organizational details. The main content area is titled 'SUBRAMANIAM VAITHE (Underwriting)'. It contains application details such as App #, Dt, Product, Status, Purpose, and Producer. Below this, there is a 'Checklist' section with a 'Checklist Type' dropdown set to 'DECISION VERIFICATION CHECKLIST' and a 'Load Checklist' button. The 'Checklist' section includes a table with columns for 'Select Checklist', 'Comment', and 'Complete'. Below this, there is a 'Regular' sub-tab with a table for 'Checklist Actions' with columns for 'Select Action', 'Comment', and 'Response'. The 'Response' column has radio buttons for 'Yes', 'No', and 'N/A'.

Select Checklist	Comment	Complete
<input type="radio"/> DECISION		<input type="checkbox"/>

Select Action	Comment	Response
<input type="radio"/> EMPLOYMENT PROOF		<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
<input type="radio"/> ADDRESS PROOF		<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
<input type="radio"/> BANK STATEMENT		<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A

- 4 In the **Checklist Actions** section, click the **Regular** sub tab.
- 5 In the Checklist sub page's **Checklist Actions** section, complete the tasks listed in the **Checklist Action** column.
- 6 Use the **Yes/No/NA** buttons in the **Yes No NA** column to indicate whether or not you completed the task.
- 7 Use the **Comment** field to add remarks regarding any of the tasks, if you choose.
- 8 When you are finished completing the tasks, choose **Complete** in the **Checklist** section.
- 9 Click **Save** on the Checklist page.
- 10 In the **Checklist Actions** section, click the **Documents** sub tab.

Oracle FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Subramaniam Vaithe (Underwriting)

Queue: Select... [Next] [App #] [Submit] [Search] [Applicants] [Decision] [Bureau] [Collateral] [Checklist] [Comments] [Summary] [Field Investigation] [Verification] [Loan Calculator] [Vehicle Evaluator] [Letters] [Correspondences] [Business Applicant] [Image] [Document Tracking]

Applications

App # 0000001116 \* Company YYY \* Producer Name \* Contact  
 \* Dt 10/8/2008 \* Branch HQ \* Loan Currency USD \* Duplicate Applicant   
 \* Product LOAN VEHICLE \* Status NEW - REVIEW REQUIRED \* Class Select... \* Existing Customer   
 \* Category STANDARD \* Purpose VEHICLE LOAN OR LEASE \* Sales Agent \*  
 \* Channel WEB ENTRY \* Producer DEALER \* Joint   
 \* Priority HIGH \* Cos

Checklist Type: DECISION VERIFICATION CHECKLIST [Load Checklist] [Save]

Checklist

Search Criteria [Execute Search] [Edit] [Cancel]  
 Select Checklist Comment Complete

DECISION

Regular Document

Select	Details	Action	Status	Document Type	Document Sub Type	Response	Mandatory
<input checked="" type="checkbox"/>	Show	DOCUMENT CHECK	Select...	APPLICATION IMAGE	IMAGE PAGE	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A	<input checked="" type="checkbox"/>

- In the Documents sub page's **Documents** section, select the record you want to work with and click **Show** in the Details column.
- In the **Documents** section, view the following information:

**In this field:**

**Do this:**

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

# Bureau link

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

## To verify the credit bureau data using the Bureau link

- 1 Open the Underwriting window and load the underwriting application you want to work with.
- 2 In the Underwriting link bar, click **Bureau**.

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

The main content area is titled 'SR. BATMAN (Underwriting)'. It features a 'Queue' section with a 'Select...' dropdown and a 'Next' button. Below this is the 'Applications' section with various fields: 'App #', 'Dt', 'Company', 'Branch', 'Product', 'Channel', 'Priority', 'Status', 'Purpose', 'Producer', 'Producer Name', 'Loan Currency', 'Class', 'Sales Agent', 'Joint Cos', 'Contact', 'Duplicate Applicant', and 'Existing Customer'.

The 'Bureau' section is highlighted in the left sidebar. It contains a 'New Request' section with 'Applicant', 'Spouse', 'Bureau', and 'Report' dropdown menus, and 'Submit Request' and 'Create Request' buttons. Below this is the 'Bureau Details' section with a 'Search Criteria' field and an 'Execute Search' button. A table follows with columns: 'Select Type', 'Bureau', '#', 'Status', 'Dt', 'Report', 'Credit Bureau Reorder #', and 'App Ind'. The table currently shows 'No rows yet.'

The 'Applicant-Customer Detail' section has a 'Save' and 'Cancel' button. It contains a table with columns: 'Select Details', 'Type', 'First Name', 'MI', 'Last Name', 'Status', 'Birth Dt', 'SSN', 'Suffix', 'Include Debt', and 'Populate Debt'. This table also shows 'No rows yet.'

There is a warning message: 'IMPORTANT: Access to credit reporting agency systems is for authorized users and only for permissible purposes. Unauthorized access is prohibited under the Fair Credit Reporting Act and is punishable by a \$2500 fine and/or 1 year in Federal prison per occurrence.'

The 'Report Header' section has a table with columns: 'Bureau', 'First Name', 'MI', 'Last Name', 'SSN', 'Birth Dt', 'Report Dt', 'Onfile Dt', 'Credit Report Id', and 'Best Match'. This table also shows 'No rows yet.'

At the bottom, there is a 'Summary' section with a 'Summary 1' button and a list of links: 'Summary 2', 'Tradelines', 'Public Records', 'Collections', 'Fraud Messages', 'Inquiries', 'Also Known As', 'Consumer Statements', and 'Credit Scores'.

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

### In this section:

### View:

Select	If selected, indicates that this is the current record.
Type	The credit bureau request type (display only).
Bureau	The credit bureau (display only).
#	The credit bureau request number (display only).
Status	The status of credit bureau request (display only).
Dt	The credit bureau request date (display only).
Report	The credit bureau report type (display only).
Credit Bureau Reorder#	The credit bureau reorder number, if the credit bureau that was pulled was Credco (optional).
App Ind	If selected, indicates that a bureau was pulled for an application (display only).

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

### In this section:

### Do this:

Type	View the relation type (display only).
First Name	Enter the first name (required).

MI	Enter the middle name (optional).
<b>Last Name</b>	Enter the last name (required).
Address 2 (unlabeled)	Enter the address line 2 (optional).
<b>Zip</b>	Select the zip code (required).
	Note : For non US country, you have to enter zip code.
<b>#</b>	Enter the building number (required).
Status	View the credit bureau request status (display only).
<b>Birth Dt</b>	Enter the date of birth (required).
<b>SSN</b>	Enter the social security number. <b>Note:</b> If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXX-XX-1234 (required).
Apt No	Enter the apartment number (optional).
<b>City</b>	Enter the city (required).
Pre	Select the street pre type (optional).
<b>Street</b>	Enter the street name (required).
<b>Phone</b>	Enter the phone number (required).
St Type	Select the street type (optional).
<b>St</b>	Select the state code (required).
<b>Country</b>	Select the country (required).
<b>Address Type</b>	Select the address type (required).
Post	Select the street post type (optional).
Suffix	Select the generation (optional).
Include Debt	Select to include credit bureau information in the Liabilities section of the Summary sub page (optional).
Populate Debt	Select to load debt information from the credit bureau in the Liabilities section of the Summary sub page (optional).
Zip Extension	Enter the zip extension (optional).

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

<b>In this section:</b>	<b>View:</b>
Select	If selected, indicates that this is the current record.
Bureau	The bureau (display only).
First Name	The first name (display only).
MI	The middle initial (display only).
Last Name	The last name (display only).
SSN	The social security number. <b>Note:</b> If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXX-XX-1234 (display only).
Birth Dt	The birth date (display only).
Report Dt	The report date (display only).
Onfile Dt	The onfile date (display only).
Credit Report Id	The credit report id (display only).
Best Match	The best match (display only).

- 6 Click **Details**.

Oracle FLEXCUBE Lending and Leasing parcels out the details from the credit bureau report in the Bureau pages sub pages (**Summary 1, Summary 2, Tradelines, Public Records, Collections, Fraud Messages, Inquiries, Also Known As, Consumer State-**

ments, and **Credit Scores**).

7 Open the **Summary 1** sub page to view the following information:

Summary 1	Summary 2	Tradelines	Public Records	Collections	Fraud Messages	Inquiries	Also Known As	Consumer Statements	Credit Scores	
<b>Trades</b>										
	6M	12M	24M	Current	Open	Satis	Reported	WorstRating	Debt Ratio	
Installment	0	0	0	2	2	1	3	9	66	
Mortgage	0	0	0	0	0	0	0	0	0	
Revolving	0	0	0	0	0	0	4	9	0	
<b>Total</b>	0	0	0	2	2	1	7	9	66	
<b>Bankruptcy</b>										
	Life	Recent	Open							
Chapter 7	0	0	0							
Chapter 11	0	0	0							
Chapter 13	0	0	0							
<b>Total</b>	0	0	0							
<b>Past Due</b>			<b>Public Records</b>			<b>Collections</b>			<b>Credit Scores</b>	
	Life	12M	24M	Life	Open	Life	Open	Fico Score	Bankruptcy Score	
90	0	0	0	Liens	0	0	0	858	0	
60	0	0	0	Public Records	0	0	0			
30	1	1	1	Judgments	0	0	0			
Now	0									
<b>Statistical Trade Ages</b>				<b>Derogatory Trades</b>						
	Age	Age								
Open Average	44	Oldest Trade	351	Life	12M	24M	Now	ChargeOff	5	
Total Average	107	Newest Trade	30	Derog Trades	5	1	2	5	0	
Too New Trades	0				Repossessions	0	Open Collections			

**In this section:**

**View:**

**Trades**

Records of extended installment payments, mortgage, and revolving credit, as detailed in the credit bureau report.

**Bankruptcy**

The total number of times the applicant has applied for Chapter 7, Chapter 11, and Chapter 13 bankruptcies, recently and throughout life.

**Past Due**

The total number of times the applicant has been past due on payments by 30, 60, or 90 days in the last year, two years, and throughout life.

**Public Records**

Number of legal actions, including liens, public records, and judgments over the course of the applicant's life, as well as any that are currently open.

**Collection**

Trades referred to an outside vendor for collection.

**Scores**

View the FICO and bankruptcy scores.

**Statistical Trade Ages**

Ages of the oldest and newest trades, as well as the average age of the open and total trades.

**Derogatory Trades**

Tradelines that an action other than being late was reported; this includes collections, repossessions, charge offs, and bankruptcies.

8 Open the **Summary 2** sub page to view the following information:

Summary 1										Summary 2	Tradelines	Public Records	Collections	Fraud Messages	Inquiries	AKA	Consumer Statements	Credit Scores									
<b>Trades</b>										<b>Inquiries</b>																	
Auto	6M	12M	24M	Current	Open	Satis	Reported	WorstRating	Dept Ratio	Auto	6M	6	Bank	12M	6	Card	24M	6	Retail	Total	6	Loan Finance	Newest	1	Sales Finance	Oldest	1
	0	0	0	1	0	0	1	1	0		0			5			0										
Bank	1	5	5	5	5	5	11	12	1																		
Card	0	0	0	0	0	0	0	0	1																		
Retail	0	0	0	5	5	4	5	5	1																		
Loan Finance	0	0	0	0	0	0	0	0	0																		
Sales Finance	0	0	0	0	0	0	0	0	0																		
<b>Balances</b>										<b>Open Derogatory</b>																	
Balance		High Balance		Shortest		Longest		Shortest		Longest		Shortest		Longest		Shortest		Longest		Shortest		Longest		Shortest		Longest	
Retail	0	5654			0	0			0	0			0	0			0	0			0	0			0	0	
Bank	0	11648			0	0			0	0			0	0			0	0			0	0			0	0	
Total	0	22302			0	0			0	0			0	0			0	0			0	0			0	0	

**In this section:**

**View:**

**Trades**

Records of extended credit for auto, bank, credit card, retail, loan finance, and sales finance loans, as detailed in the credit bureau report.

**Inquiries**

Requests for a credit report regarding loans in the Trades section over the last six months, as well as total requests over 6, 12, and 24-month periods, as well as the newest and oldest request.

**Balances**

The total balance of retail and bank trades, as well as the high balance of each.

**Open Derogatory**

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

**Derogatory**

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

- 9 Open the **Tradelines** sub page to view information about tradelines, such as the creditor's name, trade's status, type and code, and balance information.

Summary 1												Summary 2	Tradelines	Public Records	Collections	Fraud Messages	Inquiries	AKA	Consumer Statements	Credit Scores	
<b>Tradelines</b>												Previous 1-10 of 22 Next 10									
<a href="#">Show</a>	Creditor's Name	Status	Type	Type Code	Past Due Amt	Balance	Balance Dt	Open Dt	History Dt	History Data	30	60	90								
<a href="#">Show</a>	FNANB CIRC	OPEN	RETAIL	R		0	07/01/2004	12/01/1999	06/01/2004												
<a href="#">Show</a>	CC VISA	CLOSED/PAID	BANK	R		0	07/01/2004	04/01/2004	06/01/2004												
<a href="#">Show</a>	CB&TJEEPVS	CLOSED/PAID	AUTO SALES FINANCE	R		0	01/01/2003	09/01/2002	12/01/2002		0	0	0								
<a href="#">Show</a>	FUSA NA	CLOSED/PAID	BANK	R		0	11/01/2001	11/01/2000	10/01/2001												
<a href="#">Show</a>	HHLB BANK	OPEN	BANK	R		0	05/01/2001	09/01/2000	04/01/2001												
<a href="#">Show</a>	WFNNB/LNBR	OPEN	RETAIL	R		0	01/01/2000	12/01/1999	12/01/1999												
<a href="#">Show</a>	MBNA AMER	OPEN	BANK	R		0	11/01/1999	04/01/1993	10/01/1999												
<a href="#">Show</a>	HECHT CO	OPEN	RETAIL	R		0	11/01/1999	10/01/1998	10/01/1999												
<a href="#">Show</a>	FLEET CC	OPEN	BANK	R		0	10/01/1999	07/01/1998	09/01/1999												
<a href="#">Show</a>	PNCBANK	OPEN	BANK	R		0	10/01/1999	07/01/1998	09/01/1999												
												Previous 1-10 of 22 Next 10									

In this field:	View:
Creditors Name	The creditors name.
Status	The status of the tradeline.
Type	The type of tradeline, such as bank, first mortgage, travel card, and so on.
Type Code	The code for the type of tradeline.
Past Due Amt	The past due amount
Balance	The balance of the tradeline.
Balance Dt	The balance date.
Open Dt	The date the tradeline was opened.
History Dt	The tradeline's history date.
History Data	The tradeline's history data.
30	The number of times the tradeline was 30 days past due.
60	The number of times the tradeline was 60 days past due.
90	The number of times the tradeline was 90 days past due.
Creditors Subscriber #	The creditor's subscriber number.
Mop	The method of payment.
Account #	The account number.
Credit Limit	The credit limit.
Term Pmt Amt	The term payment amount.
High Balance	The high balance of the tradeline.
Reported Dt	The reported date.
Duplicate	If selected, the tradeline is a duplicate.
Special Exclusion	If selected, the tradeline is a special exclusion.

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

Summary 1	Summary 2	Tradelines	Public Records	Collections	Fraud Messages	Inquiries	Also Known As	Consumer Statements	Credit Scores										
Public Records																			
<table border="1"> <thead> <tr> <th>Record Type</th> <th>Status</th> <th>Amount</th> <th>Filed Dt</th> <th>Satisfied Dt</th> </tr> </thead> <tbody> <tr> <td colspan="5">No rows yet.</td> </tr> </tbody> </table>										Record Type	Status	Amount	Filed Dt	Satisfied Dt	No rows yet.				
Record Type	Status	Amount	Filed Dt	Satisfied Dt															
No rows yet.																			

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

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

Summary 1	Summary 2	Tradelines	Public Records	Collections	Fraud Messages	Inquiries	Also Known As	Consumer Statements	Credit Scores				
Fraud Messages													
<table border="1"> <thead> <tr> <th>Product</th> <th>Message</th> </tr> </thead> <tbody> <tr> <td>FACTA_ADDRESS_MISMATCH</td> <td>CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS</td> </tr> </tbody> </table>										Product	Message	FACTA_ADDRESS_MISMATCH	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS
Product	Message												
FACTA_ADDRESS_MISMATCH	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS												

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

Summary 1 Summary 2 Tradelines Public Records Collections Fraud Messages <b>Inquiries</b> Also Known As Consumer Statements Credit Scores						
Inquiries						
Previous 1-10 of 17 Next 7						
Inquirer Name	Inquirer Subscriber #	Inquirer Industry Code	Inquiry Dt	Rate Shopping	Duplicate	
NORTHLAND GROUP INC	2980030	COLLECTION	11/09/2000	<input type="checkbox"/>	<input type="checkbox"/>	
CBC CREDIT SERVICES	0970211	SERVICE & PROFESSIONAL	12/08/1999	<input type="checkbox"/>	<input type="checkbox"/>	
AMERICREDIT	3810200	SALES FINANCE	08/13/2001	<input type="checkbox"/>	<input type="checkbox"/>	
CSC CREDIT SERVICES	2070119	SERVICE & PROFESSIONAL	03/30/2000	<input type="checkbox"/>	<input type="checkbox"/>	
CAPITAL ONE	1218044	BANK INSTALLMENT	11/08/1999	<input type="checkbox"/>	<input type="checkbox"/>	
MITSUBISHI MOTORS CRED	1538990	LOAN FINANCE	08/13/2001	<input type="checkbox"/>	<input type="checkbox"/>	
CTX MORTGAGE	8901495	MORTGAGE	05/14/2001	<input type="checkbox"/>	<input type="checkbox"/>	
FIRST USA BANK	1203000	BANK INSTALLMENT	09/18/1999	<input type="checkbox"/>	<input type="checkbox"/>	
GULF STATE CREDIT	6503070	LOAN FINANCE	01/25/2001	<input type="checkbox"/>	<input type="checkbox"/>	
M R S ASSOCIATES	0960117	COLLECTION	09/11/2000	<input type="checkbox"/>	<input type="checkbox"/>	
Previous 1-10 of 17 Next 7						

**In this field:**

Inquirer Name  
 Inquirer Subscriber #  
 Inquirer Industry Code  
 Inquiry Dt  
 Rate Shopping  
 Duplicate

**View:**

The inquirer's name.  
 The inquirer's subscriber number.  
 The inquirer's industry code.  
 The inquiry date.  
 If selected, the inquiry concerned rate shopping.  
 If selected, if the inquiry was a duplicate.

- Open the **Also Known As** sub page to view other names used by the applicant.

Summary 1 Summary 2 Tradelines Public Records Collections Fraud Messages Inquiries <b>Also Known As</b> Consumer Statements Credit Scores				
Also Known As				
First Name	MI	Last Name	Suffix	Spouse First Name
No rows yet.				

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

Summary 1 Summary 2 Tradelines Public Records Collections Fraud Messages Inquiries Also Known As <b>Consumer Statements</b> Credit Scores	
Consumer Statements	
Reported Dt	Text
No rows yet.	

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

Summary 1 Summary 2 Tradelines Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statements <b>Credit Scores</b>	
Credit Scores	
<b>Score Model</b> EXPERIANFICO AUTO MODEL <b>Score</b> 517	<b>Score Factor</b> SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED NUMBER OF ACCOUNTS WITH DELINQUENCY TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN LEVEL OF DELINQUENCY ON ACCOUNTS
<input type="button" value="First"/> <input type="button" value="Previous"/> <input type="button" value="Next"/> <input type="button" value="Last"/>	

**To view the credit bureau data as a text report**

- Open the Underwriting window and load the underwriting application you want to work with.

- 2 In the Underwriting link bar, click **Bureau**.
- 3 Click **Text Report**.

Oracle FLEXCUBE Lending and Leasing displays an ASCII text file of the information regarding the applicant from the credit bureau pull.

- 4 Use the scroll bar to view more information.

### To print the credit bureau data as a text report

- 1 Open the Underwriting window and load the underwriting application you want to work with.
- 2 In the Underwriting link bar, click **Bureau**.
- 3 Click **Text Report**.

Oracle FLEXCUBE Lending and Leasing displays an ASCII text file of the information regarding the applicant from the credit bureau pull.

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

## Manually Requesting a Credit Bureau Report

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

### To manually request a credit bureau report

- 1 Open the Underwriting window and load the underwriting application you want to work with.
- 2 In the Underwriting link bar, click **Bureau**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, the user is identified as 'SUPERUSER' with various organizational details. The main window title is 'SR. BATMAN (Underwriting)'. On the left, a navigation pane lists various application components, with 'Bureau' highlighted. The main content area is divided into several sections:

- Applications:** Displays application details including App # (0000001406), Dt (11/23/2009), Company (XXX HQ), Product (LOAN VEHICLE), Status (NEW - REVIEW REQUIRED), Purpose (VEHICLE LOAN OR LEASE), Producer (DEALER), Producer Name (ACE HEADQUARTERS INC), Loan Currency (USD), Class (INDIVIDUAL), and Sales Agent.
- Bureau:** Contains a 'New Request' section with dropdown menus for Applicant, Spouse, Bureau, and Report, along with 'Submit Request' and 'Create Request' buttons.
- Bureau Details:** Includes a 'Search Criteria' table with columns for Bureau, #, Status, Dt, Report, Credit Bureau Reorder #, and App Ind. The table currently shows 'No rows yet.'
- Applicant/Customer Detail:** Includes a 'Select Details' table with columns for Type, First Name, MI, Last Name, Status, Birth Dt, SSN, Suffix, Include Debt, and Populate Debt. This table also shows 'No rows yet.'
- Report Header:** Includes a table with columns for Bureau, First Name, MI, Last Name, SSN, Birth Dt, Report Dt, Onfile Dt, Credit Report Id, and Best Match. This table also shows 'No rows yet.'
- Summary:** A row of buttons for 'Summary 1', 'Summary 2', 'Tradelines', 'Public Records', 'Collections', 'Fraud Messages', 'Inquiries', 'Also Known As', 'Consumer Statements', and 'Credit Scores'.

An important notice is displayed: 'IMPORTANT: Access to credit reporting agency systems is for authorized users and only for permissible purposes. Unauthorized access is prohibited under the Fair Credit Reporting Act and is punishable by a \$2500 fine and/or 1 year in Federal prison per occurrence.'

- 3 In the **New Request** section, enter the following information:

<b>In this field:</b>	<b>Do this:</b>
<b>Applicant</b>	Select the applicant (required).
<b>Spouse</b>	Select the applicant's spouse (if applicable) (required).
<b>Bureau</b>	Select the credit bureau (required).
<b>Report</b>	Select the credit bureau report type (required).

- 4 Click **Create Request**.

Oracle FLEXCUBE Lending and Leasing displays this information in the Bureau Details section below the Bureau Details section.

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

Oracle FLEXCUBE Lending and Leasing displays the latest status of the currently requested bureau report in the Bureau Details section. When the report pull process is complete, the Status field in the Bureau Details section changes from PENDING to COMPLETED.

## Manually Rescoring a Credit Bureau Report

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

### To manually rescore a credit bureau report

- 1 Open the Underwriting window and load the underwriting application you want to work with.
- 2 On the Underwriting link bar, click **Applicants**.
- 3 On the **Applicants Details** page, select the applicant you want to work with and click **Show** in the **Details** column.
- 4 Click the **Credit Scores** sub tab.
- 5 In the **Rescore Applicant** section, select in the **Credit Report Id** field the bureau report you want to use to rescore the applicant.
- 6 Click **Rescore**.

Oracle FLEXCUBE Lending and Leasing displays the new information in the Credit Scores and Parameters sections. This new score automatically appears in the System Recommendation section on the Decision link.

## Collateral link

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

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

**Note:** A detailed explanation of the fields found on the **Collateral** link's pages and sub pages can be found in the **Application Entry** chapter.

### To verify information about the collateral

- 1 Open the **Underwriting window** and load the application you want to verify.
- 2 In the Underwriting link bar, click the **Collateral** link.

Depending on the type of collateral, information about the vehicle, home, or other type of collateral appears.

- 3 In the **Collateral Details** section, select the record you want to work with, click **Show** in the **Details** column and verify the information regarding the collateral. (This is information that was recorded during the application entry process or gathered during the credit pull.)
  - If the collateral is a vehicle, the Collateral link displays information about the vehicle.

The screenshot displays the Oracle Flexcube Lending and Leasing application interface. The user is logged in as 'KARTHIK KARTHIK (Underwriting)'. The interface shows various application details and a 'Collateral Details' section for a vehicle.

**Applications:**

- App #: 000001734
- Company: XXX
- Branch: HRT
- Product: LOAN VEHICLE
- Channel: WEB ENTRY
- Priority: NORMAL
- Status: NEW - REVIEW REQUIRED
- Purpose: Select...
- Producer: DEALER
- Producer Name: USD
- Loan Currency: USD
- Class: Select...
- Sales Agent: Duplicate Applicant Existing Customer

**Vehicle Collateral:**

Existing Asset Id: [Field]

Select	Details	Existing Asset	Existing Asset Id	Primary	Asset Class	Asset Type	Sub Type	Status
<input type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	[Field]	<input checked="" type="checkbox"/>	NEW VEHICLE	VEHICLE	CAR	ACTIVE

**Type & Description:**

- Year: 2006
- Age: 2
- Make: [Field]
- Model: [Field]
- Body: [Field]
- Registration #: UNDEFINED
- Identification #: 2005 NULL NULL NUL
- Description: [Field]
- Condition: Select...

**Address:**

- Country: UNITED STATES
- Address #: [Field]
- City: [Field]
- State: Select...
- County: Select...
- Address Line 1: [Field]
- Address Line 2: [Field]
- Zip: [Field]
- Zip Extn: [Field]

**Usage Details:**

- Start: 0
- Base: 0
- Extra: 0
- Total: 0
- Charge: \$0.00

**Valuation:**

Select	Details	Current	Valuation Dt	Source	Currency	Edition	Supplement	Total Value
<input type="radio"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	3/6/2007	HELLY USED BLUE BOOK	Select...	[Field]	[Field]	\$0.00

**Add-Ons:** Tracking

**Add-Attribute:**

Select	Addon/Attribute	Value	Amount
<input type="radio"/>	ALUMINIUM SLIDING WINDOW	0	\$1,000.00

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

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search: BALA VASANTH (Underwriting) [Edit] [Save]

Queue: Select... [Next] [Submit] [Search]

Applications:

App #	000001236	Company	XXX	Producer	DEALER	Joint Cos	<input checked="" type="checkbox"/>
Dt	11/11/2009	Branch	HQ	Producer Name	CA-00003 : ACE HEADQUARTERS INC	Cost	<input checked="" type="checkbox"/>
Product	ISL LOAN HOME (VR)	Status	APPROVED - FUNDED	Loan Currency	USD	Contact Existing Customer	<input checked="" type="checkbox"/>
Channel	PHONE	Purpose	VEHICLE LOAN OR LEASE	Class	INDIVIDUAL		
Priority	NORMAL			Sales Agent			

Home Collateral [Save]

Collateral Details [Add] [Cancel]

Existing Asset Id [ ]

Select	Details	Existing Asset	Existing Asset Id	Primary	Asset Class	Asset Type	Sub Type	Occupancy	Identification #
<input type="checkbox"/>	<input type="checkbox"/>			<input checked="" type="checkbox"/>	NEW HOME	HOME	SINGLE FAMILY HOMI	Select...	

Address:

Country	UNITED STATES	State	PUERTO RICO	Address Line 2	
Address #	12 SRE	County	Select...	Zip	00902
City	AGUADA	Address Line 1	UNDEFINED	Zip Extn	

Type & Description:

Census Tract/BNA Code		Make		Lot	
MSA Code		Model		Sub Division	
GeoCode		Width		Parcel ID	
Condition	Select...	Length		Metes-Bounds	<input type="checkbox"/>
Description		Area		Flood Zone	<input type="checkbox"/>
Year	2001	PO #		1098 Not Required	<input type="checkbox"/>
Age	8	Legal Description			

Deed Details:

Construction Permit Dt		Properties Boundary from East	
Deed Date		North	
Deed Place Of Issue		West	
		South	

Valuations:  Actual Captured Amt  Loan Currency [Add] [Cancel]

Select	Details	Current	Valuation Dt	Source	Currency	Edition	Supplement	Total Value
<input type="checkbox"/>	<input checked="" type="checkbox"/>		11/11/2009	APPRAISAL COMPANY	USD			\$0.00

Add-Ons: Tracking

Add-Ons:

Addon/Attribute	Value	Amount
Now Rows Yet		

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

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

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

**Quick Search** R ANANTH (Underwriting) Edit Save

**Queue** Select... Next App # Submit Search Applicants Decision Bureau Collateral Checklist Comments Summary Field Investigation Verification Loan Calculator Vehicle Evaluator Letters Correspondences Image Document Tracking

**Applications**

App # 0000001374 Dt 11/11/2008 Company XXX CO1 Producer Name DEALER Producer Class INDIVIDUAL Loan Currency USD Sales Agent Duplicate Applicant Existing Customer Contact Cos

Product LOAN VEHICLE Branch NEW - PRESCREEN APPROVED Status Purpose VEHICLE LOAN OR LEASE Channel WEB ENTRY Priority HIGH

**Vehicle Collateral** Save

**Collateral Details** Existing Asset Id  Add Cancel

Select	Details	Existing Asset	Existing Asset Id	Primary	Asset Class	Asset Type	Sub Type	Status
<input type="radio"/>	Show	<input type="checkbox"/>	<input type="text"/>	<input checked="" type="checkbox"/>	USED VEHICLE	VEHICLE	CAR	ACTIVE

**Valuation** Actual Captured Amt Loan Currency Add Cancel

Select	Details	Current	Valuation Dt	Source	Currency	Edition	Supplement	Total Value
<input type="radio"/>	Show	<input checked="" type="checkbox"/>	11/9/2008	APPRAISAL COMPANY	Select...	TESTING	TESTING	\$0.00

Wholesale: Wholesale Base \$0.00, Usage 10000  
Retail: Retail Base \$0.00, Addons \$0.00, Usage Value \$0.00

Add-Ons Tracking

Add-Ons Add Cancel

Addon/Attribute	Value	Amount
No rows yet.		

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

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

**Quick Search** SUBRAMANIAM VAITHE (Underwriting) Edit Save

**Queue** Select... Next App # Submit Search Applicants Decision Bureau Collateral Checklist Comments Summary Field Investigation Verification Loan Calculator Vehicle Evaluator Letters Correspondences Business Applicant Image Document Tracking

**Applications**

App # 0000001116 Dt 10/6/2008 Company YYY HQ Producer Name USD Producer Class STANDARD Loan Currency USD Sales Agent Duplicate Applicant Existing Customer Contact Cos

Product LOAN VEHICLE Branch NEW - REVIEW REQUIRED Status Purpose VEHICLE LOAN OR LEASE Channel WEB ENTRY Priority HIGH

**Vehicle Collateral** Save

**Collateral Details** Existing Asset Id  Add Cancel

Select	Details	Existing Asset	Existing Asset Id	Primary	Asset Class	Asset Type	Sub Type	Status
<input type="radio"/>	Show	<input type="checkbox"/>	<input type="text"/>	<input checked="" type="checkbox"/>	NEW VEHICLE	VEHICLE	CAR	ACTIVE

**Valuation** Actual Captured Amt Loan Currency Add Cancel

Select	Details	Current	Valuation Dt	Source	Currency	Edition	Supplement	Total Value
<input type="radio"/>	Show	<input checked="" type="checkbox"/>	10/6/2008	NADA - NEW	INR			Rs 0.00

Add-Ons Tracking

**Tracking Items**

Select	Tracking Item	Disposition	Start Dt	End Dt	Followup Dt	Enabled	Comment
<input type="radio"/>	TAB_ATA_2	NOT DEFINED	11/30/2009		11/30/2009	<input type="checkbox"/>	
<input type="radio"/>	TAB_ATA_4	NOT DEFINED	11/30/2009		11/30/2009	<input type="checkbox"/>	
<input type="radio"/>	TAB_ATA_7	NOT DEFINED	11/30/2009		11/30/2009	<input type="checkbox"/>	

**Tracking Item Details** Previous 1-4 of 75 Next 4

Parameter	Value
LOSS PAYEE INDICATOR	Y
COMPANY	UNDEFINED
POLICY #	UNDEFINED
EFFECTIVE DT	12/31/9999

## Collateral link (Seller Details)

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

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The main title is "DHAND AMIT (Underwriting)". The page is divided into several sections:

- Quick Search:** Includes a search queue and a "Submit" button.
- Applications:** Displays application details for "App # 0000001004".
  - Product:** UARA HOME LOAN
  - Channel:** WEB ENTRY
  - Priority:** HIGH
  - Status:** REJECTED - PRESCREEN REJECT
  - Purpose:** VEHICLE LOAN OR LEASE
  - Producer:** DEALER
  - Producer Name:** NC00001 : AIS AUTO IMPORTS
  - Loan Currency:** USD
  - Class:** INDIVIDUAL
  - Sales Agent:** (blank)
- Seller Details:**
  - Seller Information:** A table with columns for Seller Type, Seller Name, Nationality, Nationality Id/Reg.No, and Authorized Signatory. The current entry is: Individual, TEST, COSTA RICA, TES, F.
  - Seller Address:** A table with columns for Mailing, Current, Country, Address #, City, and State. The current entry is: Mailing (checked), Current (checked), UNITED STATES, 45, MARICAO, PUERTO RICO.

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

## Comments link (Comments tab)

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

### To add comments to an application

- 1 Open the Underwriting window and load the application you want to work with.
- 2 In the Underwriting link bar, click **Comments**.
- 3 On the **Comments** page, click the **Comments** tab.

Select	Alert	Type	Sub Type	Comment	Comment By	Comment Date
<input type="checkbox"/>	<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	THIS APPLICATION IS COPIED FROM APPLICATION# 0000001365.	DINESHAN	11/24/2009 4:05:54 PM
<input type="checkbox"/>	<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	DECISION_MULTI_OFFER LETTER GENERATED. (CORRESPONDENCE: CNLNCE_DEC_MULTIOFFER_FAX_VR JOB REQUEST ID: 16344)	DINESHAN	11/23/2009 4:23:04 PM

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

Oracle FLEXCUBE Lending and Leasing displays your user id in the Comment By field and today's date and time stamp in the Comment Date field.

**Note:** If you select the Alert box, the comment appears on the Customer Service window Alert section.

## Comments link (Tracking Attributes tab)

When using the Underwriting window, you can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attributes page.

### To enter the tracking attributes for an application

- 1 Open the Underwriting window and load the application you want to work with.
- 2 In the Underwriting link bar, click **Comments**.
- 3 On the **Comments** page, click the **Tracking Attributes** tab.

The screenshot displays the Oracle Flexcube Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the text 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization TFB Division HQ Responsibility SUPERUSER'. There are also utility icons for 'Debug (Off)', 'Audit', and 'Close'. The main content area is titled 'SUBRAMANIAM VAITHE (Underwriting)'. On the left, a 'Quick Search' section has a 'Queue' dropdown and a 'Next' button. Below that is a 'Comments' sidebar with a tree view containing items like 'Search', 'Applications', 'Decision', 'Bureau', 'Collateral', 'Checklist', 'Comments', 'Summary', 'Field Investigation', 'Verification', 'Loan Calculator', 'Vehicle Evaluator', 'Letters', 'Correspondences', 'Business Applicant', 'Image', and 'Document Tracking'. The 'Comments' section is active, showing a 'Tracking Attributes' tab. Above the table, there is a 'Sub Code' dropdown set to 'ALL' and buttons for 'Create Tracking' and 'Save'. The table below has two columns: 'Parameter' and 'Value'. It lists ten application loan attributes (001 to 010), each with a corresponding 'Value' field containing 'NA'. Navigation controls at the bottom of the table include 'Previous', '1-10 of 50', and 'Next 10'.

- 4 On the **Tracking Attributes** page, click **Create Tracking**.
- 5 If you want to reduce the list of parameters, select a sub-attribute in the **Sub Attribute** field.

If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the Parameter display.

- 6 Complete the **Tracking** section by entering the requested parameter in the **Value** field.
- 7 Click Save on the **Tracking Attributes** page.

# Summary link

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

Using this window, the user can view the applicant details, asset details, ratios (only for Primary Applicant), trade-In, requested details, approved details, itemizations, decision history, alerts, comments, and checklist details in the respective section.

## To view the Summary page

- 1 Open the Underwriting window and load the application you want to work with.
- 2 In the Underwriting link bar, click **Summary**.

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search: KUMAR HARISH (Underwriting)

Applications

App # 0000002823 Company YYY  
Dt 3/12/2009 Branch HQ  
Product LOAN VEHICLE (VR) Status NEW - REVIEW REQUIRED  
Channel WEB ENTRY Purpose VEHICLE LOAN OR LEASE  
Priority LOWER

Producer DEALER  
Producer Name  
Loan Currency USD  
Class INDIVIDUAL  
Sales Agent  
Joint Cos  
Contact  
Duplicate Applicant  
Existing Customer

**Application Summary**

**Applicant Details**

Relation Type	First Name	Last Name	Birth Dt
PRIM	HARISH	KUMAR	3/22/1982

**Ratios**

Grade & Score  
Grade Score 0 What If Pmt Amt \$500.00

Ratios	Stated Before	Stated After	Actual Before	Actual After
Debt	0	0	0	0
Disposable Inc	100	100	100	100
Revolving Debt	0	0	0	0
Pmt to Income	0	0	0	0

**Income & Debt**

Monthly Income	Stated	Actual	Assets
Monthly Income	\$10,000.00	\$10,000.00	\$0.00
Monthly Debt	\$0.00	\$0.00	Liabilities(-) \$0.00
			Net-Worth= \$0.00

**Credit Summary**

Bureau	Type	Status	Dt	Report
EFX	MANUAL	COMPLETED	03/16/2009	CREDIT REPORT W/BEACON

**Checklist**

Checklist	Complete	Comment
No rows yet.		

**Asset**

Sub Type	Asset Type	Primary	Total
CAR	VEHICLE	<input checked="" type="checkbox"/>	0

**Tradein**

Asset Type	Asset Sub Type	Identification #	Total Value	Year	Make	Model
No rows yet.						

**Requested Details**

Requested Advance \$150,000.00 Requested Rate 3 Promotion UNDEFINED  
Pmt \$500.00 Term 20

**Approved Details**

Max Financed	Pmt Amt Rate	Term Index Rate	LTV1	LTV2

**Decision Itemizations**

Itemization	+/-	Requested Amt	Approved Amt	Comment
ITM DOWN PAYMENT	-	\$0.00	\$0.00	
ITM DOWN PAYMENT PAYOFF	+	\$0.00	\$0.00	
ITM DOWN PAYMENT TRADEIN	-	\$0.00	\$0.00	
ITM CREDIT INSURANCE LIFE	+	\$0.00	\$0.00	
ITM CREDIT INSURANCE DISABILITY	+	\$0.00	\$0.00	
ITM INSURANCE GAP	+	\$0.00	\$0.00	
ITM FILING FEE	+	\$0.00	\$0.00	
ITM LICENSE FEE	+	\$15,000.00	\$0.00	
ITM OTHER FEE	+	\$0.00	\$0.00	
ITM REGISTRATION FEE	+	\$0.00	\$0.00	

**Decision History**

Current	Decision Dt	User	Status	Sub Status
No rows yet.				

**Comments**

Type	Sub Type	Comment
No rows yet.		

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

## Verification link (Edits page)

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

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

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

If it is an **Override**, Oracle FLEXCUBE Lending and Leasing displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move the application to the queue of the user with the required authority.)

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

### IMPORTANT:

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

### To complete the Edits page

- 1 Open the Underwriting window and load the application you want to work with.
- 2 Enter all the information associated with the application on the Underwriting window.
- 3 When you are finished entering data, on the Underwriting link bar, click **Verification**, then click the **Edits** tab.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The application being viewed is SR. BATMAN (Underwriting). The 'Edits' tab is active, showing a list of edit results for 'APP ENTRY EDITS'.

Edit Name	Result	Expected Value	Actual Value	Override Responsibility
REQUIRED : CONTACT	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : ASSET ADDRESS DETAILS	WARNING	NA	NA	NO RESPONSIBILITY
XVL : SELLER ADDRESS	WARNING	NA	NA	NO RESPONSIBILITY
XVL : SUM OF ITEMIZATIONS OF ASSET PRICE MUST BE EQUAL TO PURCHASE PRICE	WARNING	NA	NA	NO RESPONSIBILITY
CHD : PRIMARY APL ATLEAST ONE INCLUDED FINANCIAL REQUIRED	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : DRIVING LICENCE NO	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : DRIVING LICENCE STATE	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : E-MAIL ADDRESS	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : MOTHERS MAIDEN NAME	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : LANDLORD NAME	WARNING	NA	NA	NO RESPONSIBILITY

- 4 In the Edits page's **Edit Type** section, select the type of edit you want to verify.  
**Note:** If the verification process you want to perform doesn't appear in the **Edit Type** section, select it in the **Edit Type** field.

- 5 Click **Check Edits**.

Oracle FLEXCUBE Lending and Leasing checks the data for the verification process selected in the Edit Type section and displays the results in the Edit Details section.

The Edit Details section contains the following display only information:

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

- 6 In the **Edit Details section**, view the verification results and begin making corrections on the Underwriting window. Remember, edits resulting in ERROR must be corrected. Edits resulting in WARNING can be by passed.
- 7 When you are finished correcting errors, click **Next App** in the Applications section.

Oracle FLEXCUBE Lending and Leasing begins processing the credit application.

## Verification link (Audits page)

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

### To view the Audits page

- 1 Open the Underwriting window and load the application you want to work with.
- 2 On the Underwriting link bar, click **Verification**, then click the **Audits** tab.

The screenshot shows the Oracle Flexcube Lending and Leasing interface. The top header displays the user ID as SSC, Organization as XXX, Division as C01, and Responsibility as SUPERUSER. The main content area is titled "SR. BATMAN (Underwriting)" and includes a "Queue" section with a "Next" button and a "Submit" button. The "Applications" section shows details for application 0000001406, including fields for App #, Dt, Product, Channel, Priority, Company, Branch, Status, Purpose, Producer, Producer Name, Loan Currency, Class, and Sales Agent. The "Audit Details" section is active, showing a table with the following data:

Record Id	Field	Old Value	New Value	Changed By	Changed Date
APPLICATION # : 0000001406				SSC	11/25/2009
APPLICATION # : 0000001406				SSC	11/25/2009
APPLICATION # : 0000001406				RAJESH	11/25/2009

- 3 In the **Audit Details** section, view the following display only information:

#### In this field:

Record Id  
Field  
Old Value  
New Value  
Changed By  
Changed Date

#### View:

The record identifier for the record changed.  
The field which was changed.  
The old value of the column which was changed.  
The new value of the column which was changed.  
The user code who made the change.  
The date and time when the change was made.

## Verification link (History page)

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

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

### To view the History page

- 1 Open the Underwriting window and load the application you want to work with.
- 2 On the Underwriting link bar, click **Verification**, then click the **History** tab.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing application interface. The header displays the user ID as SSC, Organization as XXX, Division as C01, and Responsibility as SUPERUSER. The main content area is titled "SR. BATMAN (Underwriting)" and includes a "Quick Search" section with a "Queue" dropdown and a "Next" button. Below this is the "Applications" section with fields for App #, Dt, Product, Channel, Priority, Company, Branch, Status, Purpose, Producer, Producer Name, Loan Currency, Class, Sales Agent, Joint Cos, Contact, Duplicate Applicant, and Existing Customer. The "History" tab is active, showing the "Application Status History" table with the following data:

Status	Sub Status	User Code	User Name	Start Date	End Date	Elapsed Time
NEW	REVIEW REQUIRED	DINESHAN	DINESH ANNAMALAI	11/24/2009 4:05 PM		

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

#### In this field:

#### View this:

Status

The application status.

Sub Status

The application sub status.

User Code

The user code of the person who changed the status / sub status of the application.

User Name

The user name of the person who changed the status / sub status of the application.

Start Date

The date and time when the application moved *to* that status.

End Date

The date and time when the application moved *from* that status.

Elapsed Time

The elapsed time between the status change.

## Loan Calculator link (loans only)

The Loan Calculator link is only available for the loan product. During the underwriting process, the Loan Calculator page can be used to complete the information on the Decision link.

### To open the Loan Calculator page

- 1 Open the Underwriting window and load the application you want to work with.
- 2 In the Underwriting link bar, click **Loan Calculator**.

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

SR. BATMAN (Underwriting)

Applications

App # 000001406 \* Company XXX \* Producer DEALER  
 \* Dt 11/23/2009 \* Branch HQ \* Producer Name CA-00003 : ACE HEADQUARTERS INC Joint Cos   
 \* Product LOAN VEHICLE \* Status NEW - REVIEW REQUIRED \* Loan Currency USD Contact   
 \* Channel PHONE \* Purpose VEHICLE LOAN OR LEASE \* Class INDIVIDUAL Duplicate Applicant   
 \* Priority NORMAL Sales Agent Existing Customer

Loan Calculator

Calculate Payment Calculate Rate Calculate Term Calculate Loan Amount Initialize Import Values Calculate Amortize Copy to Decision

Date Converter  
 Local Dt Gregorian Dt

Loan Details

\* Product Category  
 \* Contract Dt  
 \* First Payment Dt  
 \* Term  
 Maturity Dt  
 \* Amt Financed  
 \* Pre-Paid Fees  
 \* Financed Fees  
 Loan Amt  
 \* Balloon Pmt Amt

Payment / Finance Charge

Pmt Amt  
 Interest Amt  
 Finance Charge  
 Total of Pmts  
 Final Pmt Amount

Rate  
 APR .0000

Calculator Options

\* Billing Cycle  
 \* Balloon Mthd  
 \* Accrual Base Mthd  
 \* Time Counting Method  
 \* Installment Method  
 \* Bill Method  
 \* Calendar Method  
 \* Accrual Start Dt Basis  
 \* Accrual Start Days

First Period  
 Calendar Days  
 Interest

Repayment Options

Flexible Repayment Allowed  
 Type

Skip Months  
 Jan Apr Jul Oct  
 Feb May Aug Nov  
 Mar Jun Sep Dec

Extendable Balloon  
 Max Term

Repayment Schedule

Seq	Pmt Amt	# of Payments	Generated
No rows yet.			

Payment Change Schedule

Seq	Option Type	Freq	Period	# of Adj.	Value
No rows yet.					

Rate Schedule

Seq	Rate	Start Dt
No rows yet.		

Amortization Schedule

Seq	Pmt Dt	Pmt Amt	Principal Amt	Interest Amt	Balance Amt
No rows yet.					

**Note:** For details about using the Loan Calculator page, please see the chapter **Oracle FLEXCUBE Lending and Leasing Tools** in this **User Guide**.

## Vehicle Evaluator link (loans only)

The Vehicle Evaluator page allows you to calculate the value of a vehicle using the NADA interface. The NADA (North American Dealer Association) guide contains 12 months (most recent month and the 11 prior) of valuation data. This page is only available if you are processing a vehicle loan.

- Calculating a vehicle value

You can use the Vehicle Evaluator page to calculate the value of either a vehicle you are entering as the new collateral or the vehicle currently listed as the application's collateral.

**Note:** If you want to clear (or “refresh”) the Vehicle Evaluator page at any time, click **Clear**.

### To calculate a vehicle value

- 1 Open the Underwriting window and load the application you want to work with.
- 2 In the Underwriting link bar, click **Vehicle Evaluator**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the user's role as SUPERUSER and the application name SR. BATMAN (Underwriting). The main section is titled 'Vehicle Evaluator' and contains several input fields and buttons. The 'Asset' field is set to 'NEW COLLATERAL'. Below it are dropdown menus for 'Valuation Source', 'Period', and 'Region'. A 'VIN Identification #' field is present. The 'Vehicle' section includes dropdowns for 'Year', 'Make', 'Model', and 'Body', along with text input fields for 'Usage' and 'Weight'. On the right side, there are buttons for 'Initialize', 'Evaluate', 'Clear', 'Recalculate', and 'Copy To Asset'. A table for 'Attributes' is also visible, with columns for 'Attribute', 'Retail', 'Loan', 'Trade', 'Standard', 'Package Incl.', and 'Selected'.

- 3 In the **Vehicle Evaluator** section, use the **Asset** field to select the vehicle you want to appraise. This can be either NEW COLLATERAL or a vehicle entered on the Collateral link.

- 4 In the **Vehicle Evaluator** section, click **Initialize**.

In the **Vehicle Evaluator** section, Oracle FLEXCUBE Lending and Leasing completes the **Valuation Source**, **Period**, and **Region** fields.

- 5 If necessary, change the default contents of the fields in the **Vehicle Evaluator** block to the values you want to use.
- 6 **If you selected a vehicle from the Collateral link in step 3**, information from the Vehicle page appears in the VIN and Vehicle sections on the Vehicle Evaluator page.
- 7 **If you selected NEW COLLATERAL in step 3**, complete the **Identification #** in the **VIN** block

-or-

Complete the fields in the **Vehicle** section.

8 In the **Vehicle Evaluator** section, click **Evaluate**.

- If you completed the **VIN** section, Oracle FLEXCUBE Lending and Leasing searches for the value of that vehicle with that identification number, then completes the Vehicle Evaluator page with information about that exact match.
- If you completed the **Vehicle** section, Oracle FLEXCUBE Lending and Leasing searches for the value of a vehicle matching that description.  
In either case, Oracle FLEXCUBE Lending and Leasing displays the following information about the vehicle:

- In the **Vehicle** section, view the returned information:

<b>In this field:</b>	<b>View this:</b>
Year	The asset year.
Make	The asset make.
Model	The asset model.
Body	The asset body style.
Usage	The asset usage or current mileage.
Weight	The asset weight.

- In the **Valuation (Total Value)** block, view the returned information:

<b>In this field:</b>	<b>View this:</b>
MSRP	Manufacturer's suggested retail price value of the asset (display only).
Usage	Adjusted usage value of the asset (display only).
Total	Total value of the asset (display only).

- In the **Base and Attribute Value** section, view the returned information:

<b>In this field:</b>	<b>View this:</b>
Base (Retail)	Total retail value of the asset (display only).
Base (Loan)	Base loan value of the asset (display only).
Base (Trade)	Base trade value of the asset (display only).
Attributes (Retail)	Retail value of the asset attributes (display only).
Attributes (Loan)	Loan value of the asset attributes (display only).
Attributes (Trade)	Base trade value of the asset attributes (display only).

- In the **Attributes** section, view the following information:

<b>In this field:</b>	<b>View this:</b>
Attribute	Asset attribute (display only).
Retail	Attribute retail value (display only).
Loan	Attribute loan value (display only).
Trade	Attribute trade value (display only).
Standard	Standard indicator. If selected, indicates that the attribute is a standard feature.

- 9 **Note:** If you want to re-calculate the values in the **Total Value** and **Base and Attribute Value** section using other data, make changes to the desired fields in the **Valuation Source** field and **VIN** and **Vehicle** sections, then in the **Vehicle Evaluator** section, click **Recalculate**.

Oracle FLEXCUBE Lending and Leasing updates the information on the Vehicle Evaluator page without recontacting NADA.

Oracle FLEXCUBE Lending and Leasing updates the values in the **Total Value** and **Base and Attribute Value** sections.

- 10 If you choose, use the **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in the Total Value and Base and Attribute Value sections. (**Note:** Attribute amounts within brackets reduce the amount in the Totals field in the Total Value section.)

### **To copy the calculated value to the Collateral link**

- 1 Complete steps 1 - 10 in the section **To calculate a vehicle value**.
- 2 In the **Vehicle Evaluator** page, click **Copy to Asset**.

Oracle FLEXCUBE Lending and Leasing uses the calculations on the Vehicle Evaluator page to complete the Valuation sub page on the Collateral link. Any pre-existing collateral is no longer the primary collateral.

## Field Investigation link

The Field Investigation link enables lending institutions to perform field investigations and verify an applicant's contact points (address and employment information, for example) and credentials (such as asset details). Clients can choose the details to be verified (address, employment, asset, or any combination of the three), as well as the verifying agency.

With the Underwriting window's Field Investigation page, you can select which details from application entry are to be verified. The verifying agency performs a field investigation of the details and responds to the lending institution with either XML or a text file. The details are entered in Oracle FLEXCUBE Lending and Leasing for an underwriter to review when making a decision.

### To view applicant information on the Underwriting window

- 1 Open the Underwriting window and load the application you want to work with.
- 2 In the Underwriting link bar, click **Field Investigation**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization TFB Division HQ Responsibility SUPERUSER'. There are also 'Debug (Off)', 'Audit', and 'Close' buttons.

The main content area is titled 'ROY RAJ (Underwriting)'. It contains several sections:

- Quick Search:** Includes a 'Queue' dropdown, 'Next', 'App #', and 'Submit' buttons.
- Applications:** Displays application details for 'App # 000002697', 'Dt 3/31/2009', 'Company PQR', 'Branch ABC', 'Product Select...', 'Channel WEB ENTRY', 'Priority HIGH', 'Status NEW - REVIEW REQUIRED', and 'Purpose VEHICLE LOAN OR LEASE'. It also shows 'Producer DEALER', 'Producer Name NY00014: PERSONAL LOAN DEALER', 'Loan Currency INR', 'Class INDIVIDUAL', and 'Sales Agent'. There are checkboxes for 'Joint Cos', 'Contact TEST', 'Duplicate Applicant', and 'Existing Customer'.
- Field Investigation:** Contains 'Initiate', 'Add', 'Save', and 'Cancel' buttons. Below is a table for selecting verification details:

Select	Applicant	Verification Type	Verification Agency	Status
<input checked="" type="checkbox"/>	RAJ M ROY	ADDRESS	Select...	INITIATED

- 3 On the Field Investigation page, select the record you to verify using the **VerificationType** field (ASSET, ADDRESS, or EMPLOYMENT), then click **Show** in the **Details** column.
- 4 On the **Field Investigation** page, click **Initiate**.

When the field investigation is complete, Oracle FLEXCUBE Lending and Leasing displays the verified information about the applicant's asset, address, or employment (depending on the Verification Type you selected in step 3) as well as whether this is a verification match and remarks in the Verification Details section.

- 5 In the Agency Details section, record the following information:

In this field:	Do this:
Spoke To	Enter the person you spoke to who verified the information.
Call Date	Enter the date of the verifying call.
No. Of Attempts	Enter the number of attempts to call the number
Result	Enter the results of the call.

- 6 On the **Field Investigation** page, click **Save**.

## Letters link

The Letters link enables you to generate letters using predefined correspondence templates for loans.

On the Underwriting window, these predefined correspondences are as follows:

- Decision Letter
- Adverse Action Letter
- Adverse Conditional Letter

### To generate letters on the Underwriting window

- 1 Open the Underwriting window and load the application you want to work with.
- 2 In the Application link bar, click **Letters**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, the Oracle logo and 'FLEXCUBE Lending and Leasing' are visible. The user is logged in as 'SUPERUSER' with the role 'RESPONSIBILITY'. The main window title is 'ROY RAJ (Underwriting)'. On the left, there is a 'Quick Search' section with a 'Queue' dropdown and a 'Next' button. Below that is an 'App #' field with a 'Submit' button and a search menu. The search menu includes options like Applicants, Decision, Bureau, Collateral, Checklist, Comments, Summary, Field Investigation, Verification, Lease Calculator, Vehicle Evaluator, Letters (highlighted), Correspondences, Image, and Document Tracking. The main area is divided into 'Applications' and 'Letters' sections. The 'Applications' section shows details for application 000002667, including Dt (33112009), Branch (ABC), Product (WEB ENTRY), Status (NEW - REVIEW REQUIRED), Purpose (VEHICLE LOAN OR LEASE), Producer (DEALER), Producer Name (NY-00014 : PERSONAL LOAN DEALER), Loan Currency (INR), Class (INDIVIDUAL), and Sales Agent. There are also checkboxes for Joint Cos, Contact, Duplicate Applicant, and Existing Customer. The 'Letters' section is currently expanded to show 'Origination' options: Decision Fax and Adverse Action.

- 3 In the **Letters** page, click the type of letter you want to generate.

### UNDERWRITING:

- If you click **Decision Fax**, Oracle FLEXCUBE Lending and Leasing displays the decision letter.

The predefined Decision letter is automatically sent after an application receives a status of APPROVED, REJECTED, or CONDITIONED on the Underwriting window.

The Decision fax/e-mail is available for loans (fixed and variable rate).

- If you click **Adverse Action**, Oracle FLEXCUBE Lending and Leasing displays the adverse action letter.

The predefined loan Adverse Action letter is automatically sent to the producer after a configurable number of days when an application receives a status of REJECTED on the Underwriting window.

The Adverse Action letter is available for loans (fixed and variable rate).

- If you click **Conditional Adverse Action**, Oracle FLEXCUBE Lending and Leasing displays the adverse conditional letter.

The predefined Conditional Adverse Action letter is automatically sent to the producer a configurable number of days after an application receives a status of **CONDITIONED** on the Underwriting window.

The Conditional Adverse Action letter is available for loans (fixed and variable rate).

## Correspondence link

Ad-hoc correspondence enables you to include information from applications in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

Ad-hoc correspondence can be viewed on the Correspondence link's Correspondence page when you have opened an account. The page enables you to generate a new letter or view a previously generated letter.

### To generate an ad hoc correspondence

- 1 Open the Underwriting window and load the application you want to work with.
- 2 On the Underwriting link bar, click **Correspondence**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The main window is titled "ROY RAJ (Underwriting)". The "Applications" section displays details for application 0000002697, including Company (PQR), Branch (ABC), Product (WEB ENTRY), Status (NEW - REVIEW REQUIRED), and Purpose (VEHICLE LOAN OR LEASE). The "Correspondence Request" section contains a table with the following data:

Select Level	Number/Title	Company/Branch
<input checked="" type="radio"/>	APPLICATION 0000002697-RAJ ROY PQR	ABC

Below this is the "Correspondence" section with a table:

Select Id	Correspondence	Date
<input checked="" type="radio"/>	32260 TEST AAAA	11/25/2009

The "Documents" section shows a table with the following data:

Select Document Id	Document	Recipient	E-Form Source	Source Type	Select
<input checked="" type="radio"/>	26251 TEST-LEASE APP	PRIMARY	DAYBREAK	ORABIP	<input checked="" type="checkbox"/>

The "Elements" section shows a table with the following data:

Select Element	Content
<input checked="" type="radio"/>	APPLICATION LEASE TAX BOOK TYPE CODE
<input type="radio"/>	APPLICATION DEPRECIATION VALUE .00

- 3 In the **Correspondence Request** section, the following information appears regarding the application currently loaded on the Underwriting window:

#### In this field:

Select  
Level  
Number/Title  
Company  
Branch

#### View this:

If selected, indicates that this is the current record.  
The correspondence type.  
The account number and title.  
The account company.  
The account branch.

- 4 In the **Correspondence** section, click **Add**.
- 5 In the **Correspondence** section, use the **Correspondence** field to select the type of correspondence you want to generate.

Oracle FLEXCUBE Lending and Leasing displays the following information in the Correspondence page for the selected type of correspondence:

#### In this field:

Select  
Id

#### View this:

If selected, indicates that this is the current record.  
The correspondence id.

Correspondence	The correspondence you want to generated.
Date	The correspondence generation date.

- 6 In the **Correspondence** section, click **Save**.

The **Documents** section displays all the types of documents available for the type of correspondence you selected.

- 7 In the **Documents** section, view the following information for each document:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Document Id	The document Id.
Document	The document description.
Recipient	The recipient description.
E-Form Source	The e-form source.
Source Type	The source type.
Generated	If selected, indicates that Oracle FLEXCUBE Lending and Leasing generated the document.
Selected	If selected, indicates that this document is selected to be included in the correspondence.

- 8 In the **Documents** section, select the correspondence you want to view.

- 9 The **Elements** section displays the elements Oracle FLEXCUBE Lending and Leasing used to generate the correspondence.

- Click **All** to view all elements in the correspondence.
- or -
- Click **User Defined**, to view user-defined elements in the correspondence.

- 10 In the **Elements** section, view the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Element	View the element description.
Content	Enter/view the value of the element.

- 11 In the **Elements** section, click **User Defined** and complete the **Content** fields for the **Element** fields you want to include in the correspondence.

- 12 In the **Elements** section, click **Save**.

- 13 In the **Correspondence** section, click **Generate**.

Oracle FLEXCUBE Lending and Leasing “locks” the information included in the correspondence and prevents it from being changed.

- 14 In the **Documents** section, click **View**.

Oracle FLEXCUBE Lending and Leasing displays a PDF of the ad hoc correspondence.

## Business Applicant link

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

**Note:** If there is no business information associated with the application, the Business Applicant link is unavailable.

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

### To verify business information from the Business Applicant link

- 1 Open the Underwriting window and load the application you want to work with.
- 2 In the Underwriting link bar, click **Business Applicant**.

The screenshot shows the Oracle Flexcube Lending and Leasing interface. The top header displays the user ID as SSC, Organization as XXX, Division as C-01, and Responsibility as SUPERUSER. The main content area is titled "Business Applicant" and contains several sections:

- Applications:** A table with columns for App #, Dt, Product, Channel, Priority, Company, Branch, Status, Purpose, Producer, Producer Name, Loan Currency, Class, Sales Agent, Joint Cos, Contact, Duplicate Applicant, and Existing Customer. The selected application is FLL 1 GG (Underwriting).
- Business Applicant:** A section with a table for "Select Details" with columns for Organization Type, Business Type, Business Name, and Legal Name. The selected record is C CORP, OTHERS, ABC, and ABC.
- Applications Details:** A form with fields for Tax Id (234), Start Dt (4/7/2004), # of Employees (Cur) (10), # of Employees (10), Contact Person, Business Checking Bank (CITI), Bank Account # (987654), Avg Checking Balance (\$50,000.00), # of Locations (2), and Management Since (2004).

- 3 In the **Business Applicant** section, select the record you want to verify, then click **Show** in the **Details** column.
  - If you are entering a new record, click **Add**.
- 4 Use the **Business Applicants** section to verify information about the business applicant.
- 5 Open the **Address** sub page, select the record you want to view, and click **Show** in the **Details** columns to verify data about the business's address.

The screenshot shows the Oracle Flexcube Lending and Leasing interface, specifically the "Address" sub page. The top header displays the user ID as SSC, Organization as XXX, Division as C-01, and Responsibility as SUPERUSER. The main content area is titled "Address" and contains a table with columns for Select, Details, Address Type, Own/Lease, Country, Address #, City, State, and Comment. The selected record is WORK, LEASE, UNITED STATES, 125, HOLTSVILLE, NEW YORK.

- 6 Open the **Telecoms** sub page, select the record you want to view, and click **Show** in the **Details** columns to verify all of the business's phone numbers. You can add new numbers or edit existing numbers.

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

Add Cancel

Select	Type	Phone	Extn	Current
☺	PHONE	99-999-9999		<input type="checkbox"/>

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

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

Add Cancel

Select	Type	Source	Currency	Amount	Comment	Include
☺	REAL ESTATE ASSET		USD	\$1,000,000.00		<input checked="" type="checkbox"/>

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

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

Add Cancel

Select	Type	Currency	Amount	Frequency	Account Type	Account Balance	Comment	Include
☺	HOUSING	USD	\$150,000.00	MONTHLY	SAVING	\$150,000.00		<input checked="" type="checkbox"/>

- 9 Open the **Partners** sub page, select the record you want to view, and click **Show** in the **Details** columns to verify partners linked to the business.

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

Add Cancel

Select	Details	First Name	Middle Name	Last Name	Suffix	SSN#
☺	Show	RAM		PRASATH	SR	464-64-6464

- 10 Open the **Affiliates** sub page, select the record you want to view, and click **Show** in the **Details** columns to verify the financial details, assets, and liabilities of the business.

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

Add Cancel

Select	Details	Organization Type	Legal Name	Business Name	Tax Id	Ownership(%)	No. of Employee's	NAICS Code
☺	Show	LIMITED LIABILITY CC	LLC	SERVICE ORIANTED	4646464	75	150	464646

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

**Other details**

\* **Currency**    
 \* **Analysis Frequency**    
 \* **Gross Margin Factor**    
 \* **Income**

**Financial details**

* <b>Collection Average</b>	<input type="text" value="\$1,000,000.00"/>	* <b>Gross Profit</b>	<input type="text" value="\$540,000.00"/>	* <b>Open Delq</b>	<input type="text" value="4562"/>
* <b>Proj Coll Avg Annual</b>	<input type="text" value="\$750,000.00"/>	* <b>Net Profit</b>	<input type="text" value="\$50,000.00"/>	* <b>Business Expenses</b>	<input type="text" value="\$4,562.00"/>
* <b>Book List</b>	<input type="text" value="\$1,568.00"/>	* <b>Working Capital</b>	<input type="text" value="\$65,000.00"/>	* <b>Personal Expenses</b>	<input type="text" value="\$450.00"/>
* <b>Turn Over</b>	<input type="text" value="\$850,000.00"/>	* <b>Annual Sales</b>	<input type="text" value="\$75,000.00"/>	<b>Total Expenses</b>	<input type="text" value="\$0.00"/>
* <b>Capital Amt</b>	<input type="text" value="\$100,000.00"/>	* <b>Projected Sales</b>	<input type="text" value="\$45,000.00"/>	<b>Ann Proj Sales Amt</b>	<input type="text" value="\$0.00"/>
* <b>Earned Surplus</b>	<input type="text" value="\$540,000.00"/>	* <b>Equity</b>	<input type="text" value="\$852.00"/>	<b>Ann Proj Exp Amt</b>	<input type="text" value="\$0.00"/>

**Assets**

**Current Assets**    
 **Fixed Assets**    
 **Intangible Assets**

**Liabilities**

**Current Liabilities**    
 **Long Term Liabilities**

**Total Assets**    
 **Total Liability**    
 **Current Asset/Liability Ratio**

**Total Network**    
 **Debt Network Ratio**

[Update Financials](#)

**Signatures**

<b>Title1</b>	<input type="text"/>	<b>Signature1</b>	<input type="text"/>
<b>Title2</b>	<input type="text"/>	<b>Signature2</b>	<input type="text"/>
<b>Title3</b>	<input type="text"/>	<b>Signature3</b>	<input type="text"/>
<b>Title4</b>	<input type="text"/>	<b>Signature4</b>	<input type="text"/>

## Image link

When using the Underwriting window, you can view any images attached to the application at any time by using the Image link.

**Note:** If no images are attached to the application, the Warning “Image is not available” appears at the top of the Underwriting window when you click Image.

### To view an image attached to an application

- 1 Open the Underwriting window and load the application you want to work with.
- 2 In the Underwriting link bar, click **Image**

**Warning**  
Image is not available

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search ROY RAJ (Underwriting)

Queue Select... Edit Save

Applications

App # 0000002697 Company PDR Producer DEALER Joint   
 DT 3/31/2009 Branch ABC Producer Name NY-00014 : PERSONAL LOAN DEALER Cos   
 Product Select... Status NEW - REVIEW REQUIRED Loan Currency INR Contact TEST  
 Channel WEB ENTRY Purpose VEHICLE LOAN OR LEASE Class INDIVIDUAL Duplicate Applicant   
 Priority HIGH Sales Agent Existing Customer

Applicants Details Save Add Cancel  
 Actual Captured Amt  Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input type="radio"/>	Show	PRIMARY	DR	RAJ	M	ROY		SR	3/6/1980

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

Select	Details	Address Type	Current	Mailing	Country	Address #	City	State
<input type="radio"/>	Show	HOME	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	UNITED STATES	JHGJGH	MARICAO	PUERTO RICO

The **Fax Image** block contains the following display only fields:

#### In this field:

Fax Header  
Image Id  
Image Status  
Page #  
Of

#### View:

The fax header.  
The image id.  
The image status.  
The page number.  
The total number of pages.

The **Fax Image** block contains the following command buttons:

#### If you choose:

**Flip Image**  
**Print Image**  
**Pr**  
**Nx**  
**Up**  
**Dn**

#### Oracle FLEXCUBE Lending and Leasing will:

Rotate the selected image.  
Send the selected image to a predefined printer.  
Display the previous page of the image (if one exists).  
Display the next page of the image (if one exists).  
Scroll up through the selected image.  
Scroll down through the selected image.

Depending on the position of the application when it was faxed to Oracle FLEXCUBE Lending and Leasing, the image may be inverted on the Underwriting form.

3 To rotate an upside-down image, choose **Flip Image** on the Underwriting form master block.

4 To navigate through the application:

- Use the scroll bar
- or-
- Choose **Dn** and **Up** on the Underwriting form.

The **Page #** and **Of** fields display what page is currently displayed in the Underwriting form and the total page length of the image.

5 To view other pages of the application, if they exist, choose **Nx** and **Pr** on the Underwriting form master block.

## Document Tracking link

The Document Maintenance link allows you to view documents attached to the application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files and add comments regarding a selected.

**Note:** For more information, see the chapter **Document Management** in this User Guide.

### To view an document attached to an application

- 1 Open the Underwriting window and load the application you want to work with.
- 2 In the Underwriting link bar, click **Document Tracking**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'User Id SSC Organization TFB Division HQ Responsibility SUPERUSER'. The main content area is titled 'V RAMESH (Underwriting)'. On the left, there is a 'Quick Search' section with a 'Queue' dropdown and a 'Next' button. Below that is an 'App #' field with a 'Submit' button. A search menu is open, listing various options like 'Applicants', 'Decision', 'Contract', etc., with 'Document Tracking' selected. The main area displays application details for 'App # 000001983', 'Dt 1/5/2009', 'Product LOAN HOME ISLAMIC (VR)', 'Channel WEB ENTRY', and 'Priority HIGH'. It also shows 'Company XXX', 'Branch C01', 'Status NEW - REVIEW REQUIRED', and 'Purpose VEHICLE LOAN OR LEASE'. Other fields include 'Producer DEALER', 'Producer Name', 'Loan Currency GBP', 'Class INDIVIDUAL', 'Sales Agent', 'Joint Cos', 'Contact RAMESH', 'Duplicate Applicant', and 'Existing Customer'. Below the application details is the 'Document Tracking' section, which contains two tables. The first table, 'Application Document', has columns 'Select Document Type' and 'Comments', and currently shows 'No rows yet.'. The second table, 'Application Document Details', has columns 'Select Details', 'Version', 'Page #', and 'Status', and also shows 'No rows yet.'. There are 'Edit' and 'Save' buttons at the top right of the application details, and a 'View Document' button at the bottom right of the document tracking section.

- 3 In the **Application Document** section, select the document you want to work with.

#### In this field:

#### Do this:

Select	If selected, indicates that this is the current record.
Document Type	View the document type (display only).
Comment	Enter any comments regarding the document (optional).

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

- 5 In the **Application Document Details** section, view the following display only information:

#### In this field:

#### View this:

Select	If selected, indicates that this is the current record.
Document Sub Type	The document sub type.
Version	The version (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the document.
Docket #	The docket number of the document.
Location	The location of the of the document.
Received Dt	The effective date of the document.

Effective Dt	The effective date of the document.
Expiry Dt	The expiration date of the document.
Comment	Any comments regarding the document.

- 6 If you want, add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
- 7 Click **Save** on the Document Tracking page.
- 8 Click **View Document**.

Oracle FLEXCUBE Lending and Leasing opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your Oracle FLEXCUBE Lending and Leasing system).



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## CHAPTER 8 : FUNDING

At this stage of the loan origination process, the application has been entered into Oracle FLEXCUBE Lending and Leasing and approved manually by an underwriter or automatically by Oracle FLEXCUBE Lending and Leasing. The next step is to view and complete the contract information and make a funding decision to finance or reject the application. This is accomplished by using the Funding window.

This chapter explains how to:

- Load an application on the Funding window
- Change the status of the application to begin the funding process
- Verify the applicant information
- View the credit pull and underwriting information
- Verify the collateral
- Add comments and tracking attributes
- Complete the Contract pages
- View an application's contract edits
- Audit changed fields and status history
- Change the status at the end of the funding process.

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## Funding with Oracle FLEXCUBE Lending and Leasing (an overview)

In Oracle FLEXCUBE Lending and Leasing, the funding process follows these basic steps:

- 1 Open the Funding window and load the application you want to work with.
- 2 In the Funding window's Applications master page, Change the status of the application to APPROVED - VERIFYING.
- 3 Using the Funding link bar's Applicants link, view and verify information about the applicant (data recorded from the Application Entry window). This includes verifying the applicant's actual address and employment information.
- 4 Using the Funding link bar's Decision link, view and verify information supplied during the credit bureau pull and underwriting process. This is display only information and cannot be edited.
- 5 Using the Funding link bar's Collateral link, view and verify information regarding the collateral for the application.
- 6 Using the Funding link bar's Contract link, complete the truth-in-lending information.
- 7 In the Funding window's the Applications master page, change the status to FINAL DOCUMENT CHECK.
- 8 Using the Funding link bar's Verification link, view any errors and warnings that prevent the status change.
- 9 Make changes to the application data that correct the errors until you can change the status.

When Oracle FLEXCUBE Lending and Leasing changes the status of the application to FINAL DOCUMENT CHECK, it sends the application to a supervisor or loan officer queue where it is viewed and verified. After this, the application's status is changed to APPROVED - VERIFIED. If the supervisor/loan officer decides to fund the loan, he or she will change the status of the application to APPROVED - FUNDED.

## Search link

The Funding link bar's Search link opens three pages: the Criteria page, the Results page, and the Review Request page.

For more information about the Criteria and Results pages, please see the chapter **Searching for Applications** in this **User Guide**.

For more information about the Review Request pages, please see the chapter **Searching for Applications** in this **User Guide**.

## Loading an Application on the Funding Window

The first step in the funding process is to open the Applications form and manually or automatically load the application you want to work with. You can manually select an application using the Search link's Criteria and Results pages. If your Oracle FLEXCUBE Lending and Leasing system is configured to load applications based on work queues, use the Queue field in the Quick Search section.

### To load an application on the Funding window

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

The Funding window appears, opened at the Search link's Results page.

Select	Company	Branch	App#	Date	Title	Product	Status	Producer	Secured
<input type="radio"/>	XXX	HQ	0000001385	11/23/2009	BATMAN SR.	LOAN VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001371	1/1/2007	UMA QA	LOAN VEHICLE	APPROVED-FUNDED	CA-00005 : AUTO JUNGLE	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001397	1/1/2007	UMA QA	LOAN VEHICLE	APPROVED-BLANK	CA-00005 : AUTO JUNGLE	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001419	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001436	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001438	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001439	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-FUNDED	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001440	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-BLANK	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001441	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-BLANK	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	XXX	HQ	0000001445	11/25/2009	BATMAN SR.	LEASE VEHICLE	APPROVED-VERIFYING	CA-00003 : ACE HEADQUARTERS INC	<input checked="" type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001384	1/1/2007	POINTING RICKY	HOUSING LOAN - VARIABLE INT	APPROVED-FUNDED	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001369	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DODGE HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001370	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DODGE HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001373	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DODGE HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001377	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DODGE HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001379	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DODGE HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001384	1/1/2007	BALA SUBRAMANI	LOAN UNSECURED	APPROVED-FUNDED	MN-00003 : ROSEDALE DODGE HYUNDAI	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001386	11/24/2009	SUCHI KA	LOAN HOME (VR)	APPROVED-VERIFYING	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001395	2/1/2007	HAYDEN MATHEW	HOUSING LOAN - VARIABLE INT	APPROVED-VERIFYING	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	0000001399	1/1/2007	POINTING RICKY	HOUSING LOAN - VARIABLE INT	APPROVED-VERIFYING	MN-00002 : SAINT PAUL AUTO SALES	<input type="checkbox"/>

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

**Note:** You can click the Criteria tab and use the Criteria page it to limit or change the display of applications on the Results page.

Oracle FLEXCUBE Lending and Leasing loads the application on the Underwriting window.

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## Funding window's master page

The Funding window's master page displays information from the Application Entry and Underwriting windows, such as the application number, product, and producer. It also contains the Status and Sub Status field that allows you to change the status/sub status of the application and begin the funding process.

<b>In this field:</b>	<b>Do this:</b>
App #	The application number.
Dt	The application date.
Product	The loan product of the application.
Channel	How the application information was received.
Priority	The priority of the application.
Company	The company of the application.
Branch	The branch of the company.
Status	The status of the application.
Purpose	The purpose of the application.
Producer	The producer type and producer of the application.
Producer Name	The name of the producer of the application.
Loan Currency	The loan currency of the application.
Class	The class of the application.
Sales Agent	The sales agent of the application.
Joint	If selected, indicates this is a joint application.
Cos	If selected, indicates this is a co-signed application.
Contact	The contact of the application.
Duplicate Applicant	If selected, indicates this is a duplicate application.
Existing Customer	If selected, indicates this applicant has a previous account.

## Changing the Status to Begin the Funding Process

After opening the Funding window and loading the application you want to work with, you must change its status to APPROVED - VERIFYING before you can begin the funding process. This allows you to begin working with the application.

## To change the status and begin work on the application on the Funding window

- 1 Open the Funding window and load application you want to verify.
- 2 In the Funding window's Applications master page, use the **Status** fields to select APPROVED - FUNDED.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'User Id SSC Organization TFB Division HQ Responsibility SUPERUSER'. The main window title is 'JENNINGS RAY (Funding)'. On the left, there is a 'Queue' section with a 'Next' button and a 'Queue' dropdown. Below that is a 'Submit' button and a 'Search' button. The main area is titled 'Applications' and contains a form with the following fields: App # (000002822), Dt (4/20/2009), Product (LOAN HOME ISLAMIC (VR)), Channel (WEB ENTRY), Priority (LOWER), Company (YYY), Branch (HQ), Status (APPROVED - FUNDED), Purpose (HOME IMPROVEMENT), Producer (DEALER), Producer Name, Loan Currency (USD), Class (INDIVIDUAL), Sales Agent, Joint Cos, Contact, Duplicate Applicant, and Existing Customer. Below the form is an 'Applicants Details' section with a 'Save' button and 'Add'/'Cancel' buttons. At the bottom, there is a table with columns: Select, Details, Relation Type, Salutation, First Name, Middle Name, Last Name, Family Name, Suffix, and Birth Dt. The table contains one row with values: Show, PRIMARY, Select..., RAY, Middle Name, JENNINGS, Family Name, Suffix, Select..., and 10/10/1988.

- 3 Click **Save** on the Funding window.  
You can now begin making changes to the application.

## Funding an Application

After you have verified the application, entered the contract information, and completed the contract edits, the application is ready to be funded. Applications can be approved automatically or manually. To manually fund an application, change the status to APPROVED - FUNDED.

After an application is funded, the loan origination cycle is over. Oracle FLEXCUBE Lending and Leasing moves the application to the loan servicing module (Customer Service form) where it receives an account number. Oracle FLEXCUBE Lending and Leasing also automatically creates a check requisition for the funded account.

### To fund an application

- 1 Open the Funding window and load the application you want to work with and perform all funding tasks.
- 2 To complete the verification process, choose APPROVED - VERIFIED in the **Status** field on the **Applications** master page at the top of the Funding form

**Note:** After you approve the application, the information on the Decision link is unavailable. The application remains in this status of APPROVED - VERIFIED until a user (usually a supervisor) changes the status to APPROVED - FUNDED. When the status is changed to APPROVED - FUNDED, the account is created.

# Applicants link

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

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

## To verify information about an applicant

- 1 Open the Funding window and load the application you want to work with.
- 2 In the Funding link bar, click **Applicants**.
- 3 In the Applicants Details section, select the applicant you want to verify and click **Show** in the **Details** column.
- 4 Click the **Address** sub tab, select the record you want to work with, and click **Show** in the **Details** column to verify data about the applicant’s place of residence. The **Stated** section’s **Actual** fields allow you to record the actual monthly housing payment against the amount stated on the application.

The screenshot displays the Oracle Flexcube Lending and Leasing application interface. The top header shows the user is logged in as 'SUPERUSER' with 'Responsibility' set to 'HQ'. The main content area is titled 'JENNINGS RAY (Funding)' and contains several sections:

- Applications:** Displays application details such as App # (000002822), Dt (4/20/2009), Company (YYY), Branch (HQ), Product (LOAN HOME ISLAMIC (VR)), Channel (WEB ENTRY), Priority (LOWER), Status (APPROVED - FUNDED), Purpose (HOME IMPROVEMENT), Producer (DEALER), Loan Currency (USD), Class (INDIVIDUAL), and Sales Agent.
- Applicants Details:** A table with columns for Select, Details, Relation Type, Salutation, First Name, Middle Name, Last Name, Family Name, Suffix, and Birth Dt. The 'Details' column for 'RAY' is selected.
- Address:** A sub-tabbed section with fields for Address Type (HOME), Current, Mailing, Country (UNITED STATES), Address # (DSKA), City (HOLTSVILLE), and State (NEW YORK). It includes detailed address fields (Postal Type, Street Pre, Street Name, Street Type, Street Post, Apt #, Address Line 1-3, Zip) and additional information (Own/Rent, Landlord, Contact, Contact Title, Contact Phone, Extn, Census Tract/BNA code, MSA Code, Comment).
- Stated:** A section for recording housing payments with fields for Years, Months, Amt (USD, \$1,000.00), and Freq (MONTHLY).
- Verification Details:** Fields for 'Verify by' (SSC) and 'Verify Date' (4/20/2009).

- Click the **Employment Information** sub tab, select the record you want to work with, and click **Show** in the **Details** column to verify data about the applicant's place of employment. The **Stated** section's **Actual** fields allow you to record the actual monthly incomes against the amount stated on the application.

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search: JENNINGS RAY (Funding)

Queue: Select... [Next] [App #] [Submit] [Search] [Decision] [Contract] [Collateral] [Comments] [Summary] [Field Investigation] [Verification] [Loan Calculator] [Letters] [Correspondences] [Document Tracking]

Applications: App # 000002822 Dt 4/20/2009 Company YYY Branch HQ Product LOAN HOME ISLAMIC (VR) Status APPROVED - FUNDED Purpose HOME IMPROVEMENT Producer DEALER Producer Name Loan Currency USD Class INDIVIDUAL Sales Agent Duplicate Applicant Existing Customer

Applicants Details: Actual Captured Amt Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input type="radio"/>	<input checked="" type="radio"/>	PRIMARY	Select...	RAY		JENNINGS		Select...	10/10/1968

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

Select Details: Current Type FULL TIME Employer UNDEFINED Occupation PROFESSIONAL Title

Employer Address: Country UNITED STATES Address # SD City HOLTSMVILLE State NEW YORK Address Line 1 Phone (360)237-4827 Address Line 2 Phone Extn Zip 12345 Zip Extn

Employment Information: Contact Contact Title Contact Phone Contact Extn Comment Department Employee ID

Income: Stated Years 1 Months 2 Amt USD \$12,000.00 Freq MONTHLY Actual 1 Months 2 Amt \$12,000.00 Freq MONTHLY

Verification Details: Verify By SSC Verify Date 4/20/2009

- Click the **Telecoms** sub tab, select the record you want to work with, and click **Show** in the **Details** column to verify all of the applicant's phone numbers.

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search: JENNINGS RAY (Funding)

Queue: Select... [Next] [App #] [Submit] [Search] [Decision] [Contract] [Collateral] [Comments] [Summary] [Field Investigation] [Verification] [Loan Calculator] [Letters] [Correspondences] [Document Tracking]

Applications: App # 000002822 Dt 4/20/2009 Company YYY Branch HQ Product LOAN HOME ISLAMIC (VR) Status APPROVED - FUNDED Purpose HOME IMPROVEMENT Producer DEALER Producer Name Loan Currency USD Class INDIVIDUAL Sales Agent Duplicate Applicant Existing Customer

Applicants Details: Actual Captured Amt Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input type="radio"/>	<input checked="" type="radio"/>	PRIMARY	Select...	RAY		JENNINGS		Select...	10/10/1968

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

Select Details: Type Phone Extn

No rows yet.

- Click the **Financials** sub tab, select the record you want to work with, and click **Show** in the **Details** column to verify the types and sources of additional income. Oracle FLEXCUBE Lending and Leasing uses this information when calculating an applicant's net worth.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search JENNINGS RAY (Funding)

Queue Select... (Next) Submit Search

Applications

App # 000002822  
 Dt 4/20/2009  
 Product LOAN HOME ISLAMIC (VR)  
 Channel WEB ENTRY  
 Priority LOWER

Company YYY  
 Branch HQ  
 Status APPROVED - FUNDED  
 Purpose HOME IMPROVEMENT

Producer DEALER  
 Producer Name  
 Loan Currency USD  
 Class INDIVIDUAL  
 Sales Agent

Joint Cos  
 Contact  
 Duplicate Applicant  
 Existing Customer

Applicants Details

Actual Captured Amt Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
⊙	Show	PRIMARY	Select...	RAY		JENNINGS		Select...	10/10/1968

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

Select	Type	Source	Account #	Currency	Amt	Include	Comment
⊙	LIQUID ASSETS	DSFA	198192	USD	\$10,000.00	<input checked="" type="checkbox"/>	

8 Click the **Liabilities** sub tab, select the record you want to work with to verify the liabilities details.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search JENNINGS RAY (Funding)

Queue Select... (Next) Submit Search

Applications

App # 000002822  
 Dt 4/20/2009  
 Product LOAN HOME ISLAMIC (VR)  
 Channel WEB ENTRY  
 Priority LOWER

Company YYY  
 Branch HQ  
 Status APPROVED - FUNDED  
 Purpose HOME IMPROVEMENT

Producer DEALER  
 Producer Name  
 Loan Currency USD  
 Class INDIVIDUAL  
 Sales Agent

Joint Cos  
 Contact  
 Duplicate Applicant  
 Existing Customer

Applicants Details

Actual Captured Amt Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
⊙	Show	PRIMARY	Select...	RAY		JENNINGS		Select...	10/10/1968

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

Select	Liability type	Currency	Amt	Freq	Account Type	Balance	Comment	Include
⊙	INSTALLMENT	USD	\$1,000.00	MONTHLY	1DSS	\$10,000.00		<input type="checkbox"/>

9 Open **Other Incomes** sub tab and verify the information regarding other income details, if any.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search JENNINGS RAY (Funding)

Queue Select... (Next) Submit Search

Applications

App # 000002822  
 Dt 4/20/2009  
 Product LOAN HOME ISLAMIC (VR)  
 Channel WEB ENTRY  
 Priority LOWER

Company YYY  
 Branch HQ  
 Status APPROVED - FUNDED  
 Purpose HOME IMPROVEMENT

Producer DEALER  
 Producer Name  
 Loan Currency USD  
 Class INDIVIDUAL  
 Sales Agent

Joint Cos  
 Contact  
 Duplicate Applicant  
 Existing Customer

Applicants Details

Actual Captured Amt Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
⊙	Show	PRIMARY	Select...	RAY		JENNINGS		Select...	10/10/1968

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

Select	Type	Currency	Amount	Freq
No rows yet.				

10 Open the **Summary** sub page and verify the information regarding income and liability.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search: JENNINGS RAY (Funding)

Queue: Select... (Next) (Edit) (Save)

App # [ ]

App # 000002822 \* Company YYY \* Producer DEALER Joint Cos   
 \* Dt 4/20/2009 \* Branch HQ \* Producer Name \* Loan Currency USD \* Contact   
 \* Product LOAN HOME ISLAMIC (VR) \* Status APPROVED - FUNDED \* Loan Currency \* Class INDIVIDUAL Duplicate Applicant   
 \* Channel WEB ENTRY \* Priority LOWER Purpose HOME IMPROVEMENT \* Sales Agent \* Existing Customer

Applicants Details

Actual Captured Amt  Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input type="radio"/>	Show	PRIMARY	Select...	RAY		JENNINGS		Select...	10/10/1988

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

Totals

	Stated	Actual
Monthly Income	\$12,000.00	\$12,000.00
Monthly Debt	\$2,000.00	\$2,000.00

Grade and Score

Grade:  Assets: \$10,000.00  
 Score: 0 Liabilities(-): \$0.00  
 Net-Worth: \$10,000.00

What If Pmt Amt: \$0.00 (Update Ratios)

Ratios

	Stated Before	Stated After	Actual Before	Actual After
Debt	18.6959	18.6959	18.6959	18.6959
Disposable Inc	\$3.3333	\$3.3333	\$3.3333	\$3.3333
Revolving Debt	0	0	0	0
Pmt to Income	0	0	0	0

Incomes

Select	Type	Amount	Frequency	Comment	Include
<input type="radio"/>	EMPLOYMENT	\$12,000.00	MONTHLY		<input checked="" type="checkbox"/>

Liabilities

Select	Details	Type	Amount	Frequency	Account Type	Account Balance	Status	Bureau	Include
<input type="radio"/>	Show	HOUSING	\$1,000.00	MONTHLY	APT	\$0.00	OPEN		<input type="checkbox"/>
<input type="radio"/>	Show	INSTALLMENT	\$1,000.00	MONTHLY	1D88	\$10,000.00			<input type="checkbox"/>

11 Click the **Credit Scores** sub tab and select the record you want to work with to view the credit score based on Oracle FLEXCUBE Lending and Leasing's internal scoring models.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search: JENNINGS RAY (Funding)

Queue: Select... (Next) (Edit) (Save)

App # [ ]

App # 000002822 \* Company YYY \* Producer DEALER Joint Cos   
 \* Dt 4/20/2009 \* Branch HQ \* Producer Name \* Loan Currency USD \* Contact   
 \* Product LOAN HOME ISLAMIC (VR) \* Status APPROVED - FUNDED \* Loan Currency \* Class INDIVIDUAL Duplicate Applicant   
 \* Channel WEB ENTRY \* Priority LOWER Purpose HOME IMPROVEMENT \* Sales Agent \* Existing Customer

Applicants Details

Actual Captured Amt  Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input type="radio"/>	Show	PRIMARY	Select...	RAY		JENNINGS		Select...	10/10/1988

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

Credit Scores

Select Model	Bureau	Credit Report Id	Credit Grade	Score	Current
No rows yet.					

Parameters

Parameter	Value	Score
No rows yet.		

Rescore Applicant

Credit Report Id: SELECT... Credit Bureau:  (Rescore)

12 Click the **Duplicate Applicant** sub tab to view information regarding duplicate applicants.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search JENNINGS RAY (Funding)

Queue Select... [Edit] [Save]

Next

App # 0000002822 \* Company YYY \* Producer DEALER \* Joint Cos   
 \* Dt 4/20/2009 \* Branch HQ \* Producer Name \* Contact   
 \* Product LOAN HOME ISLAMIC (VR) \* Status APPROVED - FUNDED \* Loan Currency USD \* Class INDIVIDUAL \* Duplicate Applicant   
 \* Channel WEB ENTRY \* Purpose HOME IMPROVEMENT \* Sales Agent \* Existing Customer   
 \* Priority LOWER

Applicants Details

Actual Captured Amt  Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input checked="" type="radio"/>	Show	PRIMARY	Select...	RAY		JENNINGS		Select...	10/10/1968

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

De-dupe Applicant

Source Type	Application/Cus Id	ID	First Name	Middle Name	Last Name	Date Of Birth	CIF	Ssn #/National Id	Driving License #	City	State	Zip
No rows yet.												

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

13 Click the **Existing Accounts** sub tab to view information regarding existing accounts for the applicant, if any exist.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search JENNINGS RAY (Funding)

Queue Select... [Edit] [Save]

Next

App # 0000002822 \* Company YYY \* Producer DEALER \* Joint Cos   
 \* Dt 4/20/2009 \* Branch HQ \* Producer Name \* Contact   
 \* Product LOAN HOME ISLAMIC (VR) \* Status APPROVED - FUNDED \* Loan Currency USD \* Class INDIVIDUAL \* Duplicate Applicant   
 \* Channel WEB ENTRY \* Purpose HOME IMPROVEMENT \* Sales Agent \* Existing Customer   
 \* Priority LOWER

Applicants Details

Actual Captured Amt  Loan Currency

Select	Details	Relation Type	Salutation	First Name	Middle Name	Last Name	Family Name	Suffix	Birth Dt
<input checked="" type="radio"/>	Show	PRIMARY	Select...	RAY		JENNINGS		Select...	10/10/1968

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

Applicant Existing Accounts

Account #	Title	Relation	Product	Pay Off Amt	Amt Due	Oldest Due dt	Status	Company	Branch
No rows yet.									
Total PayOff Amt					Total Amt Due				

- Click the **Tracking Attributes** sub tab to view or edit tracking attributes attached to the application.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing application interface. At the top, the Oracle logo and 'FLEXCUBE Lending and Leasing' are visible. The user is identified as 'SUPERUSER' with various organizational details. The main header shows 'JENNINGS RAY (Funding)' with 'Edit' and 'Save' buttons. Below this, the 'Applications' section contains fields for App # (0000002822), Dt (4/20/2009), Company (YYY), Branch (HQ), Status (APPROVED - FUNDED), Product (LOAN HOME ISLAMIC (VR)), Channel (WEB ENTRY), Priority (LOWER), Purpose (HOME IMPROVEMENT), Producer (DEALER), Producer Name, Loan Currency (USD), Class (INDIVIDUAL), Sales Agent, and checkboxes for Joint Cos, Duplicate Applicant, and Existing Customer. The 'Applicants Details' section includes a 'Save' button and radio buttons for 'Actual Captured Amt' (selected) and 'Loan Currency'. Below this is a table with columns: Select, Details, Relation Type, Salutation, First Name, Middle Name, Last Name, Family Name, Suffix, and Birth Dt. The first row shows 'Show PRIMARY', a salutation dropdown, 'RAY', and 'JENNINGS' in the last name field, with a birth date of 10/10/1968. At the bottom, the 'Tracking Attributes' sub-tab is active, showing a 'Sub Code' dropdown set to 'ALL' and 'Create Tracking' and 'Save' buttons. A table with columns 'Parameter' and 'Value' is shown below, with the message 'No rows yet.'

- Click **Save** to save any changes you made to the application.

# Decision Link

With the Decision link, Oracle FLEXCUBE Lending and Leasing displays information gathered during the underwriting process. Depending on the type application you are working with, Oracle FLEXCUBE Lending and Leasing will display loan information.

## Notes:

1. The fields on the Decision pages and sub pages are described in detail in the **Underwriting** chapter.
2. On Clicking **Calculate**, the user can calculate the loan amount, rate, term, and payment.

If the application you opened is for a Islamic Loan product, the following Decision page appears.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the user ID as SSC and the organization as TFB. The application name is JENNINGS RAY (Funding). The page is divided into several sections:

- Applications:** Contains fields for App # (0000002822), Dt (4/20/2009), Company (YYY), Branch (HQ), Status (APPROVED - FUNDED), Purpose (HOME IMPROVEMENT), Producer (DEALER), Producer Name, Loan Currency (USD), Class (INDIVIDUAL), Sales Agent, and checkboxes for Joint Loan, Duplicate Applicant, and Existing Customer.
- Requested:** Includes fields for Term (24), Requested Advance (\$30,000.00), Down Pmt % (0), Down Pmt (\$0.00), Requested Rate (13.58), Balloon Amt (\$0.00), Approx Prc (\$0.00), Promotion (NONE), and Probable Delivery Dt.
- System Recommendation:** Shows a Score of 0, Decision of BLANK, and Grade.
- Pricing:** Features Pricing Current (checked), Status Sub Status, Decision Dt (4/20/2009), and Underwriter (SSC).
- Approved:** Contains fields for Term (24), Rate (13.5799), Pmt (\$1,434.44), Index (FLAT RATE), Index Rate (4.5999), Margin (8.9900), Down Pmt % (0), Max Advance % (0), Max Financed % (0), Maturity Margin (0.0000), Maturity Index (FLAT RATE), Balloon Amt (\$0.00), Down Pmt Amt (\$0.00), Max Advance Amt (\$30,000.00), Max Financed Amt (\$30,000.00), Grade (C GRADE), Score (200), Collateral Value (\$30,000.00), Buy Rate (8.9), LTV1 (100), and LTV2 (100).
- Stipulations:** A table with columns for Type, Code, Comment, Stips Satisfied, Verify By, and Verify Dt. It currently shows "No rows yet."

## To verify the underwriting decision data

1. Open the Funding window and load the application you want to work with.
  2. In the Funding link bar, click **Decision**.
- If you are funding a loan, the following loan information appears.

The Decision link contains the following sub pages:

- Stipulations
- Itemizations

- Rate Schedule (loan only)
  - Multiple Offers.
- 3 Open the **Stipulations** sub page to view any stipulations or reasons for adverse action attached to the application. If a stipulation entry was verified during the underwriting process, the Verified By field notes who verified the entry and the Verify Dt notes when the entry was verified.

The screenshot displays the Oracle Flexcube Lending and Leasing interface. At the top, it shows the user 'SSC Organization XXX Division C-01 Responsibility SUPERUSER'. The main header identifies the application as 'RAMIREZ EDWARD (Funding)'. Below this, there are sections for 'Requested' (Credit Limit: Rs.150,000.00, Advance: Rs.0.00, Promotion: NONE), 'System Recommendation' (Decision: AUTO APPROVED, Grade: B GRADE, Score: 787), and 'Pricing' (Current Pricing: LINE OF CREDIT PRICING, Status: Sub Status, Decision Dt: 8/21/2008, Underwriter: SSC). The 'Approved' section includes fields for Approved Index, Rate, Margin, Maturity Index, Margin, Credit Limit, Promotion, Grade, Score, Draw Term, and Re-Payment Term. At the bottom, the 'Stipulations' sub-page is active, showing a table with columns for Select, Type, Code, Comment, Stips Satisfied, Verify By, and Verify Dt. One entry is visible: Type: STIPULATION REASONS, Code: APP-001, Comment: PROVE RESIDENCE, Stips Satisfied: Yes, Verify By: ssc, Verify Dt: 2/24/2009.

- 4 Open the **Itemizations** sub page to view any itemized amounts associated with the application, such as the cash price, cash down payment, trade-in, unpaid cash price balance, and so on.
- 5 Open the **Rate Schedule** sub page and view the rate adjustment frequency information based on product setup.
- Note:** The Rate Schedule sub page is only available for loans.
- 6 Open the **Subvention** sub page and view any subvention information recorded on the Underwriting form.
- Note:** The Subvention sub page is only available for loans.
- 7 Open the **Multiple Offers** sub page and view the multiple pricing offers available to the customer.
- Note:** You must select one of the offers before you want to fund the loan.

---

## Contract link

The pages associated with the Contract link are the core of the funding process. They allow you to perform the important task of completing the truth-in-lending details. These pages include information mandated by Regulation Z; information about the financed amount, the payment schedule, the total of these payments, the finance charge, the resulting annual percentage rate (calculated according to Federal/Central bank guidelines; that is, within .125% of the Treasury OCC calculated APR) for the conventional loan, and internal rate of return for Islamic loan. Use the loan packet to supply the required information.

In completing the truth-in-lending details on the Contract link, you will enter Loan information. The truth-in-lending details must be completed before a loan can be funded.

### Notes:

1. The Loan Calculator link can be helpful when completing this section. For more information on its use, see the **Oracle FLEXCUBE Lending and Leasing Tools** chapter.
2. On Clicking **Calculate**, the user can calculate the loan amount, rate, term, and payment.

### To enter the contract details

- 1 Open the Funding window and load the application you want to work with.
  - 2 On the Funding link bar, click the **Contract** link.
- If the application you opened is for a Islamic Loan product, the following **Loan** page appears.

- Outlook Search
- Queue
- Select...
- Next
- App #
- Submit
- Search
- Applicants
- Decision
- Contract
- Collateral
- Checklist
- Comments
- Summary
- Field Investigation
- Verification
- Loan Calculator
- Letters
- Correspondences
- Document Tracking

SR. BATMAN (Funding)

Edit Save

**Applications**

App #	000001385	Company	XXX	Producer	DEALER	Joint Cos	<input type="checkbox"/>
Dt	11/23/2009	Branch	HQ	Producer Name	CA-00003 : ACE HEADQUARTERS INC	Contact	<input type="checkbox"/>
Product	LOAN VEHICLE	Status	APPROVED - FUNDED	Loan Currency	USD	Duplicate Applicant	<input type="checkbox"/>
Channel	PHONE	Purpose	VEHICLE LOAN OR LEASE	Class	INDIVIDUAL	Existing Customer	<input type="checkbox"/>
Priority	NORMAL			Sales Agent			

**Contract**

Contract Dt	11/23/2009	Due Day	23	Repmnt Currency	USD
Amt Financed	\$30,000.00	1st Pmt Dt	12/23/2009	Principal Balance	30000
Term	10	Maturity Dt	9/23/2010	APR	0
Index	FLAT RATE	Finance Charge	\$0.00	Signing Dt	
Index Rt	.0000	Total of Pmts	\$30,000.00	Probable Delivery Dt	
Margin Rt	.0000	Down Pmt	\$0.00	Rcvd Dt	
Rate		Total Sale Price	\$30,000.00	Verify Dt	
Balloon Method	N + 1 PMTS	Payment Amt	\$3,000.00	Verify By	
Balloon Amt	0	Final Pmt Amt	\$3,000.00		

**Instrument**

Instrument	LOAN INSTRUMENT VEHICLE	Select Instrument	Calculate Tax
Accrual Mthd	INTEREST BEARING		
Start Dt Basis	EFFECTIVE DATE		
Base Mthd	ACTUAL/ACTUAL		
Bill Mthd	LEVEL		
Bill Type	STATEMENT		
Time Count Mthd	ACTUAL DAYS		
Installment Mthd	EQUATED PAYMENTS		
Calendar Method	GREGORIAN		
Start Days	0		
PDC Security Ind	<input type="checkbox"/>		
ACH Fee Ind	<input type="checkbox"/>		

**Promotion**

Promotion	NONE	Tolerance Amt	\$0.00	Increase Per Year	7	Decrease Per Year	2
Type	NONE	Index		Increase Max Lifetime	15	Decrease Max Lifetime	5
Dly Days	0	Index Rt	.0000	Increase Floor	0	# of Adjs Year	99
Period Type		Margin Rt	.0000	Increase Ceiling	35	# of Adjs Life	999
Period	0	Rate	.0000				

**Advance**

Multi Disbursement Allowed	<input type="checkbox"/>	PDC Ind	<input type="checkbox"/>	Escrow Allowed	<input type="checkbox"/>	Post Maturity Default Rate	<input checked="" type="checkbox"/>	Billing Pre Bill Days	21
Draw End Dt		Opt Out	<input checked="" type="checkbox"/>	Index	FLAT RATE	Margin Rt	.0000	Bill Cycle	MONTHLY
Initial Advance Max	\$0.00								
Initial Advance Min	\$0.00								
Advance Max	\$0.00								
Advance Min	\$0.00								
Late Charge Allowed	<input type="checkbox"/>								
Billing Allowed	<input type="checkbox"/>								
Billing Method	INTEREST ONLY								
Rate	.0000								

**Tolerance**

Refund	<input checked="" type="checkbox"/>	Late Charge Grace Days	10	Max Due Day Chg Days	15	Max Extn Period Yr	2
Refund Tolerance	1	Delq Grace Days	8	Min Due Day	1	Max Extn Period Life	5
Pmt Tolerance	15	Delq Cat Mthd	DAYS	Max Due Day	31	Max # Extn Yr	2
Pmt Tolerance %	95			Max Due Day Chg Yr	2	Max # Extn Life	5
Writeoff Tolerance	5			Max Due Day Chg Life	5		

**Payment Caps**

Max Pmt Incr Per Year	0
Max Pmt Incr Per Life	0

**Contract** Repayment Itemizations Trade-In Insurance ESC Escrow Compensation Subvention Proceeds Disbursement Fee ACH PDC

Service Branch: HQ Collector: DEMO COLLECTOR

**Misc**

Link To Existing Customer	<input type="checkbox"/>	Lien Status	NOT APPLICABLE	1st Pmt Deduction	<input type="checkbox"/>	% Term	0
Anniversary Period	12	HOEPA	ORIGINATED OR PURCHASED- NOT	Days	0	Recourse	<input type="checkbox"/>
Default Pmt Spread	ACTIVE SPREAD	Rate Spread	0	1st Pmt Refund	<input type="checkbox"/>	Max %	0
				Days	14	PayOff Fee	<input type="checkbox"/>
				Pre-Pmt Penalty	<input type="checkbox"/>		

**Rebate**

Rebate Method	NONE	Rebate Min Fin Chg Method	NONE	Acquisition Chg Amt	0
Rebate Term Method	NEAREST CURRE	Rebate Min Fin Chg Value	1		

- 3 Using the information in the contract packet, complete the **Contract** section. (Oracle FLEXCUBE Lending and Leasing calculator may be used when completing this section. For more information, see the **Oracle FLEXCUBE Lending and Leasing Tools** chapter.)
- On the page for loans, enter, view or edit the following information:

<b>In this field:</b>	<b>Do this:</b>
<u>Contract section</u>	
<b>Contract Dt</b>	Enter the contract date (required).
<b>Amt Financed</b>	Enter the amount financed: the loan amount applied minus the prepaid finance charges. Prepaid finance charges can be found on the Good Faith Estimate/Settlement (HUD-1 or 1A). For example, if the borrower's note is for \$100,000 and the prepaid finance charge total is \$5,000, the amount financed would be \$95,000. The amount financed is the figure on which the annual percentage rate (APR) is based (required).
<b>Term</b>	Enter the term/number of payments (required).
<b>Index</b>	Select the index (required).
Index Rt	View the index rate (display only).
<b>Margin Rt</b>	Enter the margin rate (required).
Rate	View the interest rate (display only).
IRR	View the interest rate of return. Note: This field will be displayed only for Islamic products.
Profit Rate	View the profit rate (display only). Note: This field will be displayed only for Islamic products.
Balloon Method	View the balloon payment method (display only).
<b>Balloon Amt</b>	Enter the balloon amount (required).
<b>Due Day</b>	Enter the due day (required).
<b>1st Pmt Dt</b>	Enter the first payment date (required).
<b>Maturity Dt</b>	Enter the maturity date (required).
<b>Finance Chg</b>	Enter the finance charge: the amount of interest, prepaid finance charge, and certain insurance premiums (if any) that the borrower will be expected to pay over the life of the loan (required).
<b>Total of Pmts</b>	Enter the total of payments (required).
<b>Down Pmt</b>	Enter the down payment amount (required).
<b>Total Sale Price</b>	Enter the total sales price (required).
<b>Payment Amt</b>	Enter the payment amount (required).
<b>Final Pmt Amount</b>	Enter the final payment amount. This amount will be same as that in the <b>Payment Amt</b> field when the installment method is EQUAL PAYMENTS. (required).
<b>Repmnt Currency</b>	Enter the currency to be used for repaying the loan (required).
Principal Balance	View the principal balance on the loan (display only).
APR	Enter the annual percentage rate: the cost of the loan in percentage terms taking into account various loan charges of which interest is only one such charge. Other charges which are used in calculating the APR are private mortgage insurance of FHA mortgage insurance premium (when applicable) and prepaid finance charges (loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading

these charges over the life of the loan, which results in a rate higher than the interest rate shown on you mortgage/deed-of-trust note. If interest was the only finance charge, then the interest rate and the annual percentage rate would be the same (required).

<b>IRR</b>	Enter the interest rate of return (required). Note : This field will be displayed only for Islamic products.
<b>Residual Income</b>	View the residual income for the residual days. Note : This field will be displayed only for Islamic products.
<b>Residual Days</b>	View the number of residual residual days. Note : This field will be displayed only for Islamic products.
<b>Signing Dt</b>	Select the signing date on when the documents is signed. Note : This field will be displayed only for Islamic products.
<b>Probable Delivery Dt</b>	Select the probably delivery date. Note : This field will be displayed only for Islamic products.
<b>Rcvd Dt</b>	Enter the contract received date (required).
Verify Dt	Enter the contract verification date (optional).
Verified By	View the user id who verified the contract (display only).

- If applicable, enter information regarding any promotion associated with the application in the **Promotion** section.
- On the page for rate loans, the **Promotion** section contains the following fields:

<b>In this field:</b>	<b>Do this:</b>
<b>Promotion</b>	Select the promotion (required).
Type	View the promotion type (display only).
Dlq Days	View the delinquency days (display only).
Period Type	View the period type (display only).
Period	View the promotion period (display only).
Tolerance Amt	View the tolerance amount (displays only).
Index	View the promotion index (displays only).
Index Rt	View the promotion index rate (displays only).
Margin Rt	View the promotion margin rate (displays only).
Rate	View the promotion rate (display only).

- In the **Instrument** section, choose the predefined contract instrument you want use to fund this application in the **Instrument** field and click **Select Instrument**.

Oracle FLEXCUBE Lending and Leasing loads all the rules established by the company that are required at the time of funding; for example, the accrual method, billing method, type of billing, tolerance, due dates, extensions, and so on.

- On the page for loans, Oracle FLEXCUBE Lending and Leasing displays the following information:

<b>In this field:</b>	<b>Do this:</b>
<u>Instrument section</u>	
Instrument	View the instrument (display only).
Accrual Mthd	View the accrual calculation method (display only).
Start Dt Basis	View the accrual start basis (display only).
Base Mthd	View the accrual base method (display only).
Bill Mthd	View the billing method (display only).
Bill Type	View the billing type (display only).
Time Counting Mthd	View the time counting method (display only).
Installment Mthd	View the installment methods (display only).
Start Days	View the accrual start days (display only).
PDC Security Ind	If selected, indicates that the post dated check security is included.
ACH Fee Ind	If selected, indicates that the direct debit fee is included.
<u>Rate Caps &amp; Adjustments section</u>	
Increase Per Year	View the maximum rate increase allowed in a year (display only).
Increase Max Lifetime	View the maximum rate increase allowed in the life of the loan (display only).
Increase Floor	View the rate cap (minimum) (display only).
Increase Ceiling	View the rate cap (maximum) (display only).
Decrease Per Year	View the maximum rate decrease allowed in a year.
Decrease Max Lifetime	View the maximum rate decrease allowed in the life of the loan (display only).
# of Adjs Year	View the maximum number rate changes allowed in a year (display only).
# of Adjs Life	View the maximum number of rate changes allowed in the life of the loan (display only).
<u>Advance section</u>	
Multi Disbursement Allowed	If selected, indicates that multiple disbursements are allowed.
Draw End Dt	Enter the advance draw end date (optional).
Initial Advance Max	View the maximum initial advance amount (display only).
Initial Advance Min	View the minimum initial advance amount (display only).
Advance Max	View the maximum subsequent advance amount (display only).
Advance Min	View the minimum subsequent advance amount (display only).
Late Charge Allowed	If selected, late charges are allowed during the disbursement period.
Billing Allowed	If selected, billing is allowed during the disbursement period.
Billing Method	View the billing method during the disbursement period (display only).

<b>Rate</b>	Enter the applicable interest rate during the disbursement period (required).
<u>Escrow section</u>	
Allowed	View the escrow allowed indicator. If selected, escrow is allowed for this account (display only).
Opt Out	Select if you want to decline all escrow options for this loan instrument.
<u>Post Maturity section</u>	
Default Rate	If selected, indicates the default rate is available.
<b>Index</b>	Select the post maturity index (required).
<b>Maturity Rt</b>	Enter the past maturity rate (required).
<u>Billing section</u>	
Pre Bill Days	View the pre billing days (display only).
Bill Cycle	View the billing cycle (display only).
<u>Tolerance section</u>	
Refund	View the refund allowed indicator. If selected, the refund policies in this section are in use (display only).
Refund Tolerance	View the refund tolerance amount (display only).
Pmt Tolerance	View the payment tolerance percentage (display only).
Pmt Tolerance %	View the payment tolerance percentage (display only).
Writeoff Tolerance	View the write-off tolerance amount (display only).
<u>Delinquency section</u>	
Late Charge Grace Days	View the late charge grace days (display only).
Delq Grace Days	View the delinquency grace days (display only).
Delq Cat Mthd	View the delinquency category method (display only).
<u>Due Date section</u>	
Max Due Day Chg Days	View the maximum due days (display only).
Min Due Day	View the minimum due day (display only).
Max Due Day	View the maximum due day (display only).
Max Due Day Chg Yr	View the maximum due day changes allowed (year) (display only).
Max Due Day Chg Life	View the maximum due day changes allowed (life) (display only).
<u>Extension section</u>	
Max Extn Period Yr	View the maximum extension allowed (year) (display only).
Max Extn Period Life	View the maximum extension allowed (life) (display only).
Max # Extn Yr	View the maximum number of extensions allowed (year) (display only).
Max # Extn Life	View the maximum number of extensions allowed (life) (display only).

You are now ready to complete the Contract link's sub pages.

## Contract link sub pages

The pages opened from the Contract link for loans all share the following sub pages:

- Contract
- Repayment
- Itemizations
- Trade-In
- Insurance
- ESC
- Escrow
- Compensation
- Subvention
- Proceeds
- Disbursement
- Fee
- ACH
- Coupon
- PDC

This section describes how to complete each one.

### Contract sub page (Contract link)

The Contract sub page records the application's servicing branch and collector. It also displays additional information regarding the contract not covered on the Loan page, such as the tolerance, delinquencies, due dates, billings, and extensions.

#### To complete the Contract sub page

- 1 Open the Funding window and load the application you want to work with.
- 2 On the Funding link bar, click the **Contract** link, then click the **Contract** sub tab.

- 3 On the **Contract** sub page, enter, view or edit the following information:

#### In this field:

Servicing Branch

Collector

#### Misc section

Link To Existing Customer

Anniversary Period

#### Do this:

Select the servicing branch for the contract.

Select the collector for the contract.

Select to link the application to the existing customer.

View the anniversary term (display only).

Default Pmt Spread	View the spread (display only).
<u>HMDA section</u>	
<b>Lien Status</b>	Select the lien status (required).
<b>HOEPA</b>	Select the home owner equity protection act (HOEPA) code (required).
<b>Rate Spread</b>	Enter the rate spread. You can calculate this spread from a tool on the Home Mortgage Disclosure Act (HMDA) website (required).
<u>Others section</u>	
1st Pmt Deduction	View the first payment deduction indicator. If selected, the first payment deduction is in use (display only).
(1st Pmt Deduction) Days	View the first payment deduction days (display only).
1st Pmt Refund	View the first payment refund indicator. If selected, the first payment refund is in use.
(1st Pmt Refund) Days	View the first payment refund days (display only).
Pre-Pmt Penalty	View the prepayment penalty indicator. If selected, a prepayment penalty can be applied (display only).
% Term	View the prepayment penalty percentage of term (display only).
Recourse	View the recourse indicator. If selected, there is a recourse associated with the loan (display only).
Max %	View maximum recourse percentage (display only).
Payoff Fee	View the payoff fee indicator. If selected, a payoff fee can be applied to the loan (display only).
<u>Rebate section</u>	
Rebate Method	View the rebate calculation method (display only).
Rebate Term Method	View the rebate term method (display only).
Rebate Min Fin Chg Method	View the rebate minimum finance charge calculation method (display only).
Rebate Min Fin Chg Method	View the minimum finance charge value (display only).
Acquisition Chg Amt	View the acquisition charge amount (display only).

- 4 Click Save on the **Contract** sub page.

## Repayment sub page (Contract link)

The Repayment sub page records the application's advance information, repayment schedule, and skipped repayment months for variable rate loans.

### To complete the Repayment sub page

- 1 Open the Funding window and load the application you want to work with.
- 2 On the Funding link bar, click the **Contract** link, then click the **Repayment** sub tab.

3 On the **Repayment** sub page, enter, view or edit the following information:

**In this field:**

**Do this:**

Repayment section:

Flexible Repayment Allowed

If this display only check box is selected, then the flexible repayment functionality is set up and allowed for this application's product type.

Type

Select the flexible repayment schedule you want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED.

If you select the repayment schedule type of SKIP PERIOD, you then select the months for which borrower won't make any payments in the Skip Months section.

If you select the repayment schedule type of USER DEFINED, you then enter the repayment schedule requested by borrower in the Schedule section; for example, \$300.00 for first 12 months, \$350.00 for next 18 months, and so on.

**Note:** The borrower may not provide a complete repayment schedule with the contract. Provisions are available with Oracle FLEXCUBE Lending and Leasing to compute the repayment schedule for remaining periods at a later time, if borrower provides partial repayment schedule. (optional).

Skip Months section

Jan

If selected, indicates that repayment is skipped for January.

Feb

If selected, indicates that repayment is skipped for February.

Mar

If selected, indicates that repayment is skipped for March.

Apr

If selected, indicates that repayment is skipped for April.

May

If selected, indicates that repayment is skipped for May.

Jun

If selected, indicates that repayment is skipped for June.

Jul

If selected, indicates that repayment is skipped for July.

Aug	If selected, indicates that repayment is skipped for August.
Sep	If selected, indicates that repayment is skipped for September.
Oct	If selected, indicates that repayment is skipped for October.
Nov	If selected, indicates that repayment is skipped for November.
Dec	If selected, indicates that repayment is skipped for December.

#### Extendable Balloon section

Max Term Enter maximum number of payments (optional).

#### Schedule section

**Note:** Complete the Schedule section only if you entered USER DEFINED in the Repayment section's Type field. Click **Add** to make new entries.

<b>Seq</b>	Enter the sequence number of the repayment schedule (required).
<b>Pmt Amt</b>	Enter the repayment amount borrower agreed to pay during the schedule (required).
<b># of Pmts</b>	Enter the number of payments borrower agreed to pay for stated repayment amount during this schedule (required).
Generated	If selected, indicates that the schedule is system generated.
Enabled	If selected, indicates that the schedule is enabled.

#### Payment Change Schedule section

Seq	Enter the payment sequence number (required).
Option Type	Select the option type (required).
Freq	Enter the payment change frequency (required).
Period	Enter the period (required).
# of Adj	Enter the number of adjustments (required).
Value	Enter the adjustment value (required).

- 4 Click **Save** on the Repayment sub page.

## Itemizations sub page (Contract link)

Oracle FLEXCUBE Lending and Leasing lists the distribution of the loan proceeds on the Itemizations sub page when you choose Select Instrument on the Contract link. It lists amounts paid to the borrower directly, amount paid to the borrower's account, and amount's given on the borrower's behalf to third parties. Itemizations are categorized according to advances, finance fees, prepaid fees, producers, or escrows. If you entered itemization amounts during on the during application entry or underwriting, you will see these values in the Amount or Approved Amt columns.

The Itemizations sub page offers the option of computing the values for itemization according to a itemization formula associated with the selected instrument based on system setup.

**Note:** If you require any new itemizations, you can add them using the Setup menu Products command. (For more information, see the **Products** chapter in the **Oracle Financial Solutions Oracle FLEXCUBE Lending and Leasing Setup Guide**.)

### To complete the Itemizations sub page

- 1 Open the Funding window and load the application you want to work with.
- 2 On the Funding link bar, click the **Contract** link, then click the **Itemizations** sub tab.

- 3 On the **Itemizations** sub page, view the following information:

**In this field:**

**Do this:**

Select	If selected, indicates that this is the current record.
Itemization	View the itemization (display only).
+/-	View whether the itemization is added or subtracted (display only).
<b>Approved Amt</b>	View the approved amount. This is information recorded on the Underwriting window (required).
Discount Rate	Enter the discount rate (optional).
Tax	View whether the itemization is taxable (Sales) if box is selected.
Itemization Type	View the itemization type (required).
Prefunding status	Select the pre-funding status.
Pmt Dt	Enter the payment date (required).
Pmt.Ref.No	Enter the payment reference number (required).

- 4 Choose the option button for the type of itemization you want to use: **Advance**, **Financed Fees**, **Pre-Paid Fees**, **Producer**, or **Escrow**.
- 5 In the **Amount** column, enter the amount corresponding with what is listed in the **Itemization** column.
- 6 If the **Itemization Formula** field contains an entry other than UNDEFINED, you can choose **Compute** to auto-compute the value in the **Amount** field using a predefined itemization formula.

Itemization formulas are created on the Product Setup window's Origination Fees pages. (For more information, see the **Org. Fees tab** section of the **Products** chapter in the **Oracle FLEXCUBE Lending and Leasing Setup Guide**.)

To ensure you create the correct computed value, choose **Compute** after entering values for all base itemizations; that is, values of all such itemizations with an Itemization Formula of UNDEFINED.

You can also manually enter amounts for auto-computed itemizations.

**Note:** If you click **Initialize**, Oracle FLEXCUBE Lending and Leasing sets the values of auto-computed itemizations to 0 (zero).

- 7 If you choose, use the **Comment** field to add remarks.
- 8 Click **Save** on the Itemizations sub page.

## Trade-In sub page (Contract link)

If there is any information regarding an itemized trade-in, use the Trade-In sub page to enter the details in Oracle FLEXCUBE Lending and Leasing. (This sub page might already contain information supplied during the underwriting process.)

### To complete the Trade-In sub page

- 1 Open the Funding window and load the application you want to work with.
- 2 On the Funding link bar, click the **Contract** link, then click the **Trade-In** sub tab.

- 3 On the **Trade-In** sub page, select the record you want to work with, then enter, view, or edit the following information:

#### In this field:

#### Do this:

#### Trade In section

##### **Asset Type**

Asset Sub Type

##### **Make**

Identification Number

Desc

##### **Model**

Year

Body

Select the asset type (required).

Select the asset sub-type (optional).

Enter the make of the asset (required).

Enter the identification number (optional).

View the asset description (display only).

Enter the model of the asset (required).

Enter the year of the asset (required).

Enter the body of the asset (optional).

#### Valuations section

##### **Wholesale**

##### **Base Retail**

##### **Addons (+)**

##### **Payoff Amt (-)**

Total Value =

Valuation Dt

Source

Supplement

Edition

Enter the wholesale value (required).

Enter the retail value (required).

Enter the addons value (required).

Enter the payoff amount (required).

View the total value (display only).

Enter the valuation date (optional).

Select the valuation source (optional).

Enter the valuation supplement (optional).

Enter the valuation edition (optional).

- 4 Click **Save** on the Trade-In sub page.

## Insurance sub page (Contract link)

If there is any information regarding an itemized insurance amount, enter the details on the Insurance sub page. The Insurance sub page also enables you to calculate the commission if there is a commission rule defined during Contract setup.

### To complete the Insurance sub page

- 1 Open the Funding window and load the application you want to work with.
- 2 On the Funding link bar, click the **Contract** link, then choose the **Insurance** sub tab.

- 3 On the **Insurance** sub page, select the record you want to work with, then enter, view, or edit the following information:

In this field:	Do this:
<u>Policy Information section</u>	
Insurance Plan	Select the insurance plan associated with the financed insurance product (optional).
Insurance Type	View the insurance type associated with the insurance plan (display only).
<b>Sub Type</b>	Select the insurance sub type offered under the insurance plan (required).
Insurance Company	Enter the insurance company associated with the insurance plan. Oracle FLEXCUBE Lending and Leasing populates the default insurance plan defined during product setup. (optional).
<b>Policy Number</b>	Enter the insurance policy number (required).
<b>Effective Dt</b>	Enter the insurance effective date (required).
<b>Term</b>	Enter the insurance term (required).
Expiration Dt	Enter the insurance expiry date (optional).
Commission Rule	View the insurance premium amount (display only).
Premium Amt	Enter the insurance premium amount (optional).
Commission Amt	View the insurance commission amount (display only).
Phone No	Enter the insurance company's primary phone number (optional).
Ext	Enter the insurance company's primary phone extension (optional).
Phone No	Enter the insurance company's alternate phone number (optional).
Ext	Enter the insurance company's alternate phone extension (optional).

Beneficiary section

Primary Enter the primary beneficiary of the insurance (optional).  
Secondary Enter the secondary beneficiary of the insurance (optional).

Cancellation/Refund section

Allowed If selected, a refund is allowed. A selected box indicates that the insurance premium can be rebated to the customer in case of early payoff.  
Grace Days View the number of grace days allowed for cancellation without charging a cancellation fee.  
Calculation Method View the insurance premium refund/rebate calculation method to be used when insurance is cancelled.  
Grace Day's Cancellation If selected, indicates that cancellation fees during grace period is allowed.  
Fee Allowed  
Cancellation Fee View the amount of the cancellation fee to be charged when the insurance is cancelled.

- 4 If you click the **Calculate** button, Oracle FLEXCUBE Lending and Leasing computes the commission based on the commission method in the **Cancellation/Refund** section. The commission appears in the **Commission Rule** and **Commission Amt** fields of the Policy Information section. It also appears on the **Itemizations** sub page. **Note:**You can overwrite the suggested value if you choose.
- 5 Click **Save** on the Insurance sub page.

**ESC sub page (Contract link)**

If there is information regarding an itemized extended service contract or warranty amount, enter the details on the ESC sub page.

**To complete the ESC (extended service contracts) sub page**

- 1 Open the Funding window and load the application you want to work with.
- 2 On the Funding link bar, click the **Contract** link, then choose the **ESC** sub tab.



- 3 On the **ESC** sub page, select the record you want to work with and enter, view, or edit the following information:

In this field:	Do this:
<u>Warranty Information section</u>	
Service Contract	View the extended service contract type (display only).
<b>Policy Number</b>	Enter the ESC number (required).
<b>Effective Dt</b>	Enter the ESC effective date (required).
<b>Term</b>	Enter the ESC term (required).

Expiration Dt	Enter the ESC expiry date (optional).
Premium Amt	View the ESC premium amount (display only)
Commission Amount	View the commission amount.
Commission Rule	View the commission rule.
Warranty Company	Enter the ESC company's name (optional).
Phone No	Enter the ESC company's primary phone number (optional).
Ext	Enter the ESC company's primary phone extension (optional).
Phone No	Enter the ESC company's alternate phone number (optional).
Ext	Enter the ESC company's alternate phone extension (optional).

4 In the **Cancellation/Refund** section, view the following information.

- If the **Allowed** box is selected, a refund is allowed. A selected box indicates that the ESC premium can be rebated to the customer in case of early payoff.
- The **Method** field displays the refund method.

5 If you click the **Calculate** button, Oracle FLEXCUBE Lending and Leasing computes the commission based on the commission method in the **Cancellation/Refund** section.

The commission appears in the **Commission Rule** and **Commission Amt** fields of the Warranty Information section.

It also appears on the **Itemizations** sub page

**Note:** You can overwrite the suggested value if you choose.

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

## Escrow sub page (Contract link)

If there is escrow information selected on the Itemization sub page, enter information about it on the Escrow sub page. The Escrow sub page records escrow details regarding disbursement, insurance, and property tax -- information that is parsed to the Customer Service window on the Customer Service (2) master tab, where it is available for maintenance.

**Note:** This sub tab is available if escrow is allowed for the instrument selected on the Loan page.

The Escrow Analysis page enables you to view and perform the initial escrow analysis. You can perform multiple analyses; however, Oracle FLEXCUBE Lending and Leasing records only the most recent analysis.

### To complete the Escrow sub page

- 1 Open the Funding window and load the application you want to work with.
- 2 On the Funding link bar, click the **Contract** link, then choose the **Escrow** sub tab.

- The **Escrow Information** section displays information regarding the escrow recorded on the Itemization sub page. In the **Escrow Information** section, select the record you want to work with and view the following information:

In this field:	View:
Escrow	The escrow itemization code and description (display only).
Escrow Type	The escrow type (display only).
Escrow Sub Type	The escrow sub type (display only).
Advance Amt	The advance amount (display only).
Required Escrow	If selected, indicates that escrow itemization is required (display only).
Cushion Allowed	If selected, indicates that cushion is allowed (display only).

- Select the **Opt Out** box only if you want to ignore this particular escrow.
- In the **Disbursement** section, enter the following information:

In this field:	Do this:
<b>Rule</b>	Select disbursement rule (required).
<b>Yearly Amt</b>	Enter yearly disbursement amount (required).
Account #	Enter reference account number for vendor. <b>Note:</b> If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234. (optional).
<b>Vendor</b>	Enter the vendor name (required).
Maturity Dt	Enter the maturity date, if one exists (optional).

- If this escrow involves an insurance, use the **Insurance** section to enter the following information:

In this field:	Do this:
Coverage Type	Enter the coverage type (optional).
<b>Coverage Term</b>	Enter the coverage term (required).

<b>Policy Nbr</b>	Enter the policy number (required).
<b>Coverage Amt</b>	Enter the coverage amount (required).
<b>Effective Dt</b>	Enter the effective date (required).
<b>Expiration Dt</b>	Enter the expiration date (optional).

- If this escrow involves a tax, use the **Tax** section to enter the following information:

<b>In this field:</b>	<b>Do this:</b>
Property Tax Type	Enter property tax code (optional).
Comment	Enter a comment (optional).

- Click **Save** on the Escrow sub page.

## Compensation (loan) sub page (Contract link)

The Compensation (loan) sub page records and displays the terms of compensation between the finance company and the dealer for loan transactions.

### To complete the Compensation (loan) sub page

- Open the Funding window from the **Origination** master tab's **Funding** bar link and load the application you want to work with.
- On the Funding link bar, click the **Contract** link, then choose the **Compensation (loan)** sub tab.

- On the Compensation sub page's **Compensation** section, select in the **Compensation Plan** section the compensation plan you want to use.
- Click **Load**.

Oracle FLEXCUBE Lending and Leasing loads the following information on the Compensation sub page:

<b>In this field:</b>	<b>Do this:</b>
<u>Compensation section</u>	
Disbursement Method	View the compensation payment method (display only).
Calculation Method	View the compensation calculation method (display only).
<u>Chargeback section</u>	
Paid Calc Method	View the charge back calculation method (early payoff) (display only).

Paid %	View the charge back percentage (early payoff) (display only).
Paid Basis	View the charge back basis (early payoff) (display only).
Paid Term	View the charge back term (early payoff) (display only).
Paid Days	View the charge back days (early payoff) (display only).
Charge off Calc Method	View the charge back calculation method (charge off) (display only).
Charge off %	View the charge back percentage (charge off) (display only).
Charge off Basis	View the charge back basis (charge off) (display only).
Charge off Term	View the charge back term (charge off) (display only).
Charge off Days	View the charge back days (charge off) (display only).

Calculation section

Spread Formula	View the compensation spread formula (display only).
<b>Buy Rate</b>	Enter the buy rate (required).
Factor	View the compensation factor (display only).
Addl Factor	View the additional compensation factor (display only).
Max Spread Percent	View the maximum spread or percent allowed (display only).
Upfront %	View the upfront compensation percentage (display only).
Flat Amt	View the flat amount (display only).
Upfront	View the compensation amount paid upfront (display only).
Rem Comp Amt	View the compensation amount remaining (display only).
Comp Amt	View the compensation amount (display only).

5 Make any necessary changes in the **Buy Rate** field.

6 Click **Calculate**.

Oracle FLEXCUBE Lending and Leasing displays the details and amounts for this compensation plan.

## Subvention sub page (Contract link)

With the Subvention sub page, you can enter the subvention information and calculate the subvention amount, as well as override the calculated subvention amount. The participant's information is automatically populated based on the selected subvention plan.

### To use the Subventions sub page

- 1 Open the Funding window and load the application you want to work with.
- 2 On the Funding link bar, click the **Contract** link, then choose the **Subventions** sub tab.

- 3 On the **Subvention** sub page, enter, view, or edit the following information:

#### In this field:

#### Do this:

##### Subvention section:

##### **Plan**

Description

##### **Sub Plan Description**

Subvention Type

##### **Subvention Amount**

Select the subvention plan code (required).

View the subvention plan description (display only)

Select the subvention sub plan (required).

View the subvention type (display only)

View the subvention amount for the plan (required).

##### Participants section:

Participant

Participant Type

Collection Method

Rate

Rent Factor

Calculation Method

Factor

Calculated Amount

##### **Subvention Amount**

Total Subvention Rate

Total Subvention Amount

View the participant (display only).

View the participant type (display only)

View the collection method (display only).

View the subvention rate (display only).

View the subvention rent factor (display only).

View the subvention calculation method (display only).

View the factor (display only).

View the calculated subvention amount (display only).

Enter the subvention amount (required).

View the total subvention rate (display only).

View the total subvention amount (display only).

- 4 Click **Initialize** to reset the subvention amount to zero.
- 5 Click **Calculate** to calculate the subvention amount.
- 6 Save your entry.

## Proceeds sub page (Contract link)

The Proceeds sub page displays the payment amount due to the dealer, based on the Compensation and Itemization sub pages. It is a view only sub page, though you can record comments.

### To use the Proceeds sub page

- 1 Open the Funding window and load the application you want to work with.
- 2 On the Funding link bar, click the **Contract** link, then choose the **Proceeds** sub tab.

Proceeds	+/-	Amount	Currency	Comment
ITM AMOUNT GIVEN TO ME DIRECTLY	+	Rs. 78,000.00	Select...	NO COMMENT
ITM DOWN PAYMENT	-	Rs. 0.00	Select...	
ITM DOWN PAYMENT TRADEIN	-	Rs. 0.00	Select...	
ITM DOWN PAYMENT PAYOFF	+	Rs. 0.00	Select...	
ITM SERVICE CONTRACT EXTENDED	+	Rs. 0.00	Select...	
ITM SERVICE CONTRACT OTHERS	+	Rs. 0.00	Select...	
ITM CREDIT INSURANCE DISABILITY	+	Rs. 0.00	Select...	
ITM INSURANCE GAP	+	Rs. 0.00	Select...	
ITM CREDIT INSURANCE LIFE	+	Rs. 0.00	Select...	
		<b>Total Proceeds</b>	<b>Rs. 78,000.00</b>	

- 3 On the **Proceeds** sub page, enter, view, or edit the following information:

#### In this field:

#### Do this:

Proceeds

View the proceed itemization (display only).

+/-

View whether the itemization is added to or subtracted from the total proceeds (optional).

Amount

Enter the amount (optional).

Currency

Enter the currency of the proceed (optional).

Comment

Enter a comment (optional).

Total Proceed

View the total proceeds (display only).

- 4 Click **Save** on the Proceeds sub page.

## Disbursement sub page (Contract link)

The Disbursement sub page records how the loan payment is disbursed and records payments to third parties, such as the Department of Motor Vehicles. This sub page needs to be completed if there is an itemized disbursement.

### To complete the Disbursement sub page

- 1 Open the Funding window and load the application you want to work with.
- 2 On the Funding link bar, click the **Contract** link, then choose the **Disbursement** sub tab.

- On the **Disbursement** sub page, select the record you want to work with and enter, view, or edit the following information:

**In this field:**

**Do this:**

Disbursement section

Description

View the disbursement description (display only).

**Address**

Enter the address line 1 (required).

Address 2 (unlabeled)

Enter the address line 2 (optional).

**City**

Enter the city (required).

Phone

Enter the primary phone number (optional).

Phone

Enter the alternate phone number (optional).

Comment

Enter a comment (optional).

Number

Enter the disbursement party's number (optional).

**Payment Mode**

Select the payment mode (required).

ACH Bank

Enter the bank number (optional).

**St**

Select the state (required).

Extn

Enter the primary phone extension (optional).

Extn

Enter the alternate phone extension (optional).

**Name**

Enter the company name (required).

ACH Routing #

Enter the routing number (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, `XXXXXX1234` (optional).

**Zip**

Enter the zip code (required).

Note : For non US country, you have to enter zip code.

Validate Payee

View the validate payee indicator. If selected, indicates that the payee needs to be validated.

Amount

View the payment amount (display only).

ACH Account Type

Enter the account type (optional).

ACH 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, `XXXXXX1234` (optional).

**Country**

Select the country (required).

Currency

Enter the currency type (optional).

- Click **Save** on the Disbursement sub page.

## Fee sub page (Contract link)

The Fee sub page is a view-only table displaying what fees on the loan instrument are in use, based on the contract.

### To view the Fee sub page

- 1 Open the Funding window and load the application you want to work with.
- 2 On the Funding link bar, click the **Contract** link, then choose the **Fee** sub tab.

Fee	Fee Calculation Method	Txn Amt From	Percent	Min Amt	Max Amt Enabled
FEE LATE CHARGE	PERCENTAGE OF PAYMENT DUE	Rs.0.00	5	Rs.10.00	Rs.30.00 <input checked="" type="checkbox"/>

- 3 In the **Fee** sub page, view the following display only information:

In this field:	Do this:
Fee	View the fee type (display only).
Fee Calc Method	View the fee calculation method (display only).
Txn Amt From	View the minimum transaction amount (display only).
Percent	View the maximum percentage (display only).
Min Amt	View the minimum fee amount (display only).
Max Amt	View the maximum fee amount (display only).
Enabled	If selected, the fee rule is enabled (optional).

## ACH sub page (Contract link)

The ACH sub page records details about automatic clearing house, if this is a direct deposit payment account; otherwise, it remains empty. This information is used to receive payments, primarily when working with the Payments window.

### To complete the ACH sub page

- 1 Open the Funding window and load the application you want to work with.
- 2 On the Funding link bar, click the **Contract** link, then choose the **ACH** sub tab.

Details	* Bank Name	* Routing #	* Status	* Start Dt	End Dt	* Default
Hide	YES	26311	INACTIVE	11/24/2009		<input checked="" type="checkbox"/>
* Account Type	CHECKING	* Pmt Day	1	* Pmt Amt Excess	0	
* Account #	001547852	* Pmt Amt	0	* Pmt Freq	MONTHLY	

- 3 On the **ACH** sub page, enter, view, or edit the following information:

In this field:	Do this:
<b>Bank Name</b>	Enter the bank name (required).
<b>Routing #</b>	Enter the routing number (required).
Status	Select the status to indicate that the ACH is active.
<b>Start Dt</b>	Enter the ACH start date (required).

<b>End Dt</b>	Enter the ACH end date (required).
<b>Default</b>	If selected, indicates this is a default one.
<b>Account Type</b>	Select the account type (required).
<b>Account #</b>	Enter the account number. <b>Note:</b> If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to <code>Y</code> , this appears as a masked number; for example, <code>XXXXXX1234</code> (required).
<b>Pmt Day</b>	Enter the payment day (required).
<b>Pmt Amt</b>	Enter the payment amount (required).
<b>Pmt Amt Excess</b>	Enter the additional payment
<b>Pmt Freq</b>	Select the payment frequency (required).

- Click **Save** on the ACH sub page.
- If there are more than one ACH banks and an optional End Date, click **Add** and repeat steps 3 through 5.

## Coupon sub page (Contract link)

The Coupon sub page enables you to order (or re-order) new coupon books. **Note:** This sub page is only available if the bill type for this application is a coupon payment, not a statement.

### To complete the Coupon sub page

- Open the Funding window and load the application you want to work with.
- On the Funding link bar, click the **Contract** link, then choose the **Coupon** sub tab.

- On the **Coupon Book Information** sub page, enter or view the following information:

In this field:	Do this:
Order	Select to order coupon book (optional).
<b>Order Dt</b>	Enter the coupon book order date (required).
Ordered By	Select the user id of the user who ordered the coupon book (optional).
<b># of Coupons</b>	Enter the number of coupons (required).
<b>First Pmt Dt</b>	Enter the first payment date (required).
<b>Coupon Starting #</b>	Enter the starting number of the coupon book (required).
First Coupon Dt	View the first coupon date (display only).
Coupon Ending #	View the ending number of the coupon book (display only).
Last Coupon Dt	View the last coupon date (display only).

- Click **Save** on the Coupon sub page.

## PDC sub page (Contract link)

The PDC sub page displays any post dated checks associated with the contract.

### To complete the PDC sub page

- 1 Open the Funding window and load the application you want to work with.
- 2 On the Funding link bar, click the **Contract** link, then choose the **PDC** sub tab.

- 3 On the **PDC** sub page's **PDC Details** section, enter, view, or edit the following information:
  - If you are entering a new record, click **Add**.

#### In this field:

#### Do this:

PDC Ind	If selected, indicates that this account involves a post dated check as a method of repayment.
PDC Type	Select the post dated check type, SECURITY CHECKS or POST DATED CHECKS FOR PAYMENT.
Account #	Enter the account number, on which the cheque is drawn.
Routing #	Enter the routing number of the cheque. It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition).
Account Type	Enter the type of the account
Bank Name	Enter the bank name of the customers cheque
Branch Name	Enter the Branch name of the customers cheque
Docket #	Enter the docket number where post dated checks are supposed to be stored.
Check #	Enter the starting cheque number.
Check Dt	Select the check date. In case there are multiple checks being deposited that have sequential serial numbers, the date of the first cheque in the series would be entered in the date field. The remaining cheque dates would be anniversary dates based on the frequency set up. For example, the cheque range could be from 111 to 180. If the date on the first cheque-111 is October 12, 2003 and the frequency is set to Monthly, the next cheque would be picked up for processing on November 12, 2003.
Check Amt	Enter the appropriate cheque amount.
No of Checks	Enter the total number of checks in the range.
Billing Cycle	Select the frequency at which the checks are to be sent for collection.

Comments Enter any remarks for the details.

- 4 Click **Generate**.
- 5 In the **PDC** Table section, select the record you want to work with and enter, view, or edit the following information:

<b>In this field:</b>	<b>View this:</b>
Select	If selected, indicates that this is the current record.
PDC Type	The type of post dated check in use.
Account #	The account number of the post dated check.
Bank Name	The bank name of the post dated check.
Check #	The check number of the post dated check.
Status	The status of the post dated check.
Check Dt	The check date of the post dated check.
Check Amt	The check amount of the post dated check.
Account Type	The account type of the post dated check.

- 6 Click **Save** on the PDC sub page.

## Contract drop-down link links

The Contract drop-down link contains the following links:

- Checklist
- References
- Escrow Analysis (escrow loans only)
- Real Estate Fields (home loans only)

## Checklist link (Contract drop-down link)

The Contract link's Checklist page helps ensure you follow the necessary procedures when funding an application. Complete this page if your business work flow requires you to use a checklist in the funding process.

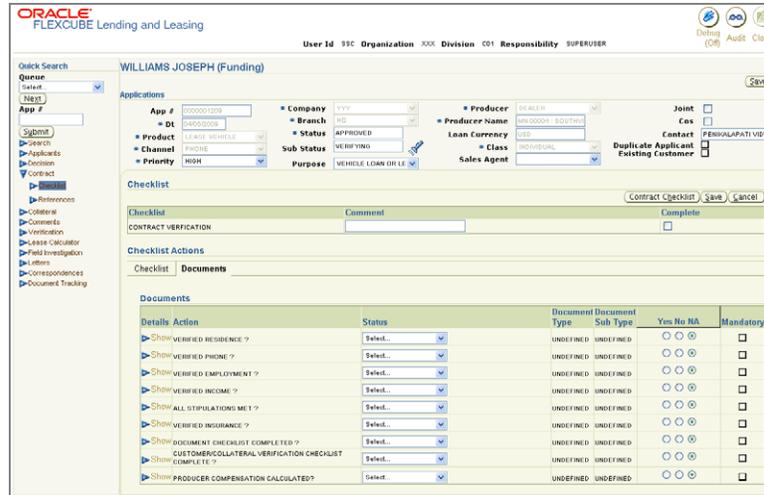
### To complete the Checklist page (Contract link)

- 1 Open the Funding window and load the application you want to work with.
- 2 On the Funding link bar, click the **Contract** drop-down link, then click the **Checklist** link.
- 3 If nothing appears on the **Checklist** page, click **Contract Checklist**.
- 4 In the **Checklist Actions** section, click the **Checklist** sub tab.

The screenshot displays the Oracle Flexcube Lending and Leasing interface. The main title is 'WILLIAMS JOSEPH (Funding)'. The page is divided into several sections:

- Applications:** Fields for App # (000001209), Company (FTY), Branch (100), Product (LEASE VEHICLE), Status (APPROVED), Sub Status (VERIFYING), Purpose (VEHICLE LOAN OR LE), Producer (REALTOR), Producer Name (MUNDOO, SOUTHY), Loan Currency (USD), Class (INDIVIDUAL), Sales Agent, and Contact (SHEKALAPATI VIDY).
- Checklist:** A table with columns for 'Action', 'Comment', and 'Yes No NA'. The 'Action' column lists various verification tasks such as 'VERIFIED RESIDENCE?', 'VERIFIED PHONE?', 'VERIFIED EMPLOYMENT?', 'VERIFIED INCOME?', 'ALL STIPULATIONS MET?', 'VERIFIED INSURANCE?', 'DOCUMENT CHECKLIST COMPLETED?', 'CUSTOMER/COLLATERAL VERIFICATION CHECKLIST COMPLETE?', and 'PRODUCER COMPENSATION CALCULATED?'. The 'Yes No NA' column contains radio buttons for 'Yes', 'No', and 'N/A'.
- Checklist Actions:** A section with two sub-tabs: 'Checklist' and 'Documents'. The 'Checklist' sub-tab is currently active.

- 5 In the Checklist sub page's **Checklist Actions** section, complete the tasks listed in the **Checklist Action** column.
- 6 Use the **Yes/No/NA** buttons in the **Yes No NA** column to indicate whether or not you completed the task.
- 7 Use the **Comment** field to add remarks regarding any of the tasks, if you choose.
- 8 When you are finished completing the tasks, choose **Complete** in the **Checklist** section.
- 9 Click **Save** on the Checklist page.
- 10 In the **Checklist Actions** section, click the **Documents** sub tab.



- 11 In the Documents sub page's **Documents** section, select the record you want to work with and click **Show** in the Details column.
- 12 In the **Documents** section, view the following information:

**In this field:**

**Do this:**

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

## References link (Contract drop-down link)

The References link enables you to enter any number of people as a reference on the application.

### To complete the Reference page (Contract link)

- 1 Open the Funding window and load the application you want to work with.
- 2 On the Funding link bar, click the **Contract** drop-down link, then click **References** link.

- 3 On the **References** page, select the record you want to work with and enter, view, or edit the following information:
  - If you want to create a new record, click **Add**.

In this field:	Do this:
<b>Relationship</b>	Select the reference type (required).
<b>Name</b>	Enter the reference name (required).
Address	Enter the address line 1 (optional).
Address 2 (unlabeled)	Enter the address line 2 (optional).
<b>Yrs</b>	Enter the number of years (required).
<b>Mths</b>	Enter the number of months (required).
City	Enter the city (optional).
State	Select the state (optional).
<b>Country</b>	Select the country (required).
Zip	Select the zip code (optional).
Zip Extn	Note : For non US country, you have to enter zip code. Enter the zip extension (optional).
Phone	Enter the reference's primary phone number (optional).
Ext	Enter the reference's primary phone extension (optional).
Phone	Enter the reference's secondary phone number (optional).
Ext	Enter the reference's secondary phone extension (optional).
Comment	Enter a comment (optional).

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

**Note:** If you want to add another reference, click Add and repeat steps 3 and 4.

## Escrow Analysis link (Contract drop-down link)

If escrow is allowed for the selected instrument, the Escrow Analysis link is available on the Contract drop-down link. This page enables you to view and perform the initial escrow analysis. When you are satisfied with the analysis, complete the Approval Dt field in the Approval section and save your entry.

**Note:** You can perform multiple analysis; however, the Escrow Analysis page only records the last analysis performed. No record of any earlier analysis is currently available.

### To complete the Escrow Analysis page

- 1 Open the Funding window and load the application you want to work with.
- 2 On the Funding link bar, click the **Contract** drop-down link, then click **Escrow Analysis** link.

The screenshot displays the Oracle Flexcube Lending and Leasing interface. At the top, it shows the user ID 'SUPERUSER' and various system icons. The main header identifies the application as 'XANDER ALEX (Funding)'. A sidebar on the left provides navigation options like 'Search', 'Applications', and 'Escrow Analysis'. The central area is divided into several sections: 'Applications' with fields for App #, Company, Product, Status, and Purpose; 'Escrow Analysis' with a table for recording escrow items; 'Parameters' for setting dates and cushion values; 'Results' for viewing calculated amounts; 'Surplus' for tracking shortfalls; and 'Approval' for setting an approval date. The 'Analysis Details' table at the bottom is currently empty.

- 3 In the **Escrow Analysis** section, view or enter the following information:

**In this field:**

**View:**

Escrow

The escrow item.

Disbursement Rule

The escrow disbursement rule.

Yearly Amt

The escrow disbursement yearly amt.

- 4 Click **Analyze**.

**Note:** Information on the Analysis Details page is based on expected cash flow from contract and escrow disbursement setup. Payments received appear before escrow disbursement in any given month.

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

**In this field:**

**View:**

Parameters section

Date

The date.

From Dt

The FROM date for the escrow activity.

To Dt

The TO date for the escrow activity.

Opening Bal (Act)	The opening balance actual amount.
Opening Bal (Est)	The opening balance estimated amount.
Cushion Type	The cushion type.
Cushion Value	The cushion value.
Cushion Amt	The cushion amount.

Results section

Std Pmt Amt	The standard payment amount.
Escrow Pmt Amt (+)	The escrow payment amount.
Spread Pmt Amt (+)	The spread payment amount.
Other Pmt Amt (+)	The other payment amount.
New Pmt Amt =	The new payment amount.

Surplus section

Surplus /<Shortage Amt>	The surplus shortage amount.
Refund Amt	The refund amount.

- 6 On the **Analysis Details** sub page, view the following information:

<b>In this field:</b>	<b>View:</b>
Txn Dt	The transaction date.
Transaction	The escrow transaction.
Vendor	The vendor name.
Txn Amt	The amount of the transaction.
Balance Amt (Est)	The estimated amount of balance.
Balance Amt (Act)	The actual amount of balance.

**Note:** Information on the Analysis Details sub page is based on expected cash flow from contract and escrow disbursement setup. Payments received appear before escrow disbursement in any given month.

- 7 If you want to re-analyze the escrow analysis, change the escrow information on the Contract link's page and sub pages.

If you want to approve the escrow analysis, complete the following information fields on the **Approval** section:

<b>In this field:</b>	<b>View:</b>
<u>Approval section</u>	
Approval Dt	The approval date (optional).
Approved By	The person who approved the loan.

- 8 Click **Save** on the Funding window.

## Real Estate Field link (Contract drop-down link)

The Real Estate Fields page records additional information regarding manufactured home loans.

### To complete the Real Estate Fields page

- 1 Open the Funding window and load the application you want to work with.
- 2 On the Funding link bar, click the **Contract** drop-down link, then click the **Real Estate Fields** link.

The screenshot shows the Oracle Flexcube Lending and Leasing application interface. The top navigation bar includes the Oracle logo, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization TFB Division HQ Responsibility SUPERUSER'. On the right, there are icons for 'Debug (Off)', 'Audit', and 'Close'. A 'Quick Search' bar contains 'XANDER ALEX (Funding)'. Below this is an 'Applications' section with fields for App # (0000002035), Dt (4/28/2009), Product (LOAN HE), Channel (WEB ENTRY), Priority (LOWER), Company (HQ), Branch, Status (APPROVED - FINAL DOCUMENT CH), Purpose (VEHICLE LOAN OR LEASE), Producer (DEALER), Producer Name, Loan Currency (USD), Class (INDIVIDUAL), Joint Cos, Contact, Duplicate Applicant, and Existing Customer. The 'Real Estate Fields' section contains input fields for: Note Transmittal Number, Deeding Transmittal Number, Cancel/Cashout Transmittal #, Deed Input Date, Deed Recording Date, Deeding Book Number, Deeding Page Number, Mortgage Recording Date, Mortgage Book Number, and Mortgage Page #. A 'Save' button is located at the bottom right of the Real Estate Fields section.

- 3 On the **Real Estate Fields** page, enter, view, or edit the following information:

#### In this field:

#### Do this:

Note Transmittal Number	Enter the note transmittal number.
Deeding Transmittal Number	Enter the deeding transmittal number.
Cancel/Cashout Transmittal Number	Enter the deeding cancel/cashout transmittal number.
Deed Input Date	Enter the deed input date.
Deed Recording Date	Enter the deed recording date.
Deeding Book Number	Enter the deeding book number.
Deeding Page Number	Enter the deeding page number.
Mortgage Recording Date	Enter the mortgage recording date.
Mortgage Book Number	Enter the mortgage book number.
Mortgage Page Number	Enter the mortgage page number.

- 4 Click **Save** on the Real Estate Fields page.

# Collateral link

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

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

**Note:** A detailed explanation of the fields found on the **Collateral** link's pages and sub pages can be found in the **Application Entry** chapter.

## To verify information about the collateral

- 1 Open the Funding window and load the application you want to work with.
- 2 In the Funding link bar, click the **Collateral** link.

Depending on the type of collateral, information about the vehicle, home, or other type of collateral appears.

- 3 Verify the information regarding the collateral and its sub pages. (This is information that was recorded during the application entry process or gathered during the credit pull.)
  - If the collateral is a vehicle, the Collateral link displays information about the vehicle.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The main window is titled 'R ANANTH (Funding)'. The 'Applications' section shows details for application 0000002925, including Company (YYY), Branch (HQ), Product (LOAN VEHICLE (VR)), Status (APPROVED - VERIFYING), and Purpose (PERSONAL LOAN). The 'Vehicle Collateral' section is active, showing details for an existing asset (NEW VEHICLE, VEHICLE, CAR). The 'Type & Description' section includes fields for Year (2006), Age (3), Make (TOYOTO), Model (CAMRY), and Body (R2). The 'Address' section shows Country (ALGERIA), State (NY), City (HOLTSVILLE), and Zip (00501). The 'Usage Details' section shows Start, Base, Extra, and Charge values. The 'Valuation' section shows Current Valuation (4/23/2009) and Source (BROKER). The 'Wholesale' and 'Retail' sections show Base and Usage values. The 'Add-Ons' section is currently empty.

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

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Queue: JENNINGS RAY (Funding) [Edit] [Save]

**Applications**

App # 000002822 \* Company YYY \* Producer DEALER \* Joint Cos   
 \* Dt 4/20/2009 \* Branch HQ \* Producer Name \* Loan Currency USD \* Contact   
 \* Product LOAN HOME ISLAMIC (VR) \* Status APPROVED - FUNDED \* Loan Currency \* Class INDIVIDUAL \* Duplicate Applicant   
 \* Channel WEB ENTRY \* Priority LOWER \* Purpose HOME IMPROVEMENT \* Sales Agent \* Existing Customer

**Home Collateral** [Save]

**Collateral Details** [Add] [Cancel]

Select	Details	Existing Asset	Existing Asset Id	Primary	Asset Class	Asset Type	Sub Type	Occupancy	Identification #
<input type="radio"/>	Hide	<input type="checkbox"/>		<input checked="" type="checkbox"/>	NEW HOME	HOUSE	HOUSE	OCCUPIED BY OWNERS	8234728

**Address**

\* Country UNITED STATES \* State NEW YORK \* Address Line 2 FFG  
 \* Address # KA \* County Select... \* Zip 00501  
 \* City HOLTSVILLE \* Address Line 1 DSA \* Zip Extn

**Type & Description**

Census Tract/BNA Code SA \* Make \* Lot  
 MSA Code \* Model \* Sub Division  
 GeoCode \* Width \* Parcel ID  
 Condition Select... \* Length \* Metes-Bounds   
 Description \* Area \* Flood Zone   
 \* Year 2009 \* PO # \* 1098 Not Required   
 Age 0 \* Legal Description

**Deed Details**

Construction Permit Dt \* Properties Boundary from East  
 Deed Date \* North  
 Deed Place Of Issue \* West  
 South

**Valuations** [Add] [Cancel]

Actual Captured Amt  Loan Currency

Select	Details	Current	Valuation Dt	Source	Currency	Edition	Supplement	Total Value
<input checked="" type="radio"/>	Show	<input checked="" type="checkbox"/>	4/20/2009	KELLY USED BLUE BOOK	Select...	1	1	\$0.00

**Add-Ons** Tracking

**Add-Ons** [Add] [Cancel]

Addon/Attribute	Value	Amount
Now Rows Yet		

- If the collateral is anything other than a vehicle or home, the Collateral link displays information about the other type of collateral.
- The **Valuation** sub page contains information about the value of the asset.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search

JENNINGS RAY (Funding)

Applications

App # 000002822 \* Company YYY \* Producer DEALER \* Joint Cos   
 \* Dt 4/20/2009 \* Branch HQ \* Status APPROVED - FUNDED \* Loan Currency USD \* Contact   
 \* Product LOAN HOME ISLAMIC (VR) \* Status APPROVED - FUNDED \* Loan Currency USD \* Class INDIVIDUAL \* Duplicate Applicant   
 \* Channel WEB ENTRY \* Priority LOWER \* Purpose HOME IMPROVEMENT \* Sales Agent \* Existing Customer

Home Collateral

Collateral Details

Existing Asset Id

Select	Details	Existing Asset	Existing Asset Id	* Primary	* Asset Class	* Asset Type	* Sub Type	Occupancy	Identification #
<input type="radio"/>	Show	<input type="checkbox"/>		<input checked="" type="checkbox"/>	NEW HOME	HOUSE	HOUSE	OCCUPIED BY OWNER	8234728

Valuations

Actual Captured Amt Loan Currency

Select	Details	Current	* Valuation Dt	* Source	* Currency	Edition	Supplement	Total Value
<input type="radio"/>	Show	<input checked="" type="checkbox"/>	4/20/2009	KELLY USED BLUE BOOK	Select...	1	1	\$0.00

\* Wholesale Base \$0.00 \* Retail Base \$0.00  
 \* Usage 0 \* Addons \$0.00 \* Usage Value \$0.00

Add-Ons Tracking

* Addon/Attribute	Value	* Amount
Now Rows Yet		

- The **Tracking** sub page enables you to track additional data related to an asset, such as the title or insurance information.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search

JENNINGS RAY (Funding)

Applications

App # 000002822 \* Company YYY \* Producer DEALER \* Joint Cos   
 \* Dt 4/20/2009 \* Branch HQ \* Status APPROVED - FUNDED \* Loan Currency USD \* Contact   
 \* Product LOAN HOME ISLAMIC (VR) \* Status APPROVED - FUNDED \* Loan Currency USD \* Class INDIVIDUAL \* Duplicate Applicant   
 \* Channel WEB ENTRY \* Priority LOWER \* Purpose HOME IMPROVEMENT \* Sales Agent \* Existing Customer

Home Collateral

Collateral Details

Existing Asset Id

Select	Details	Existing Asset	Existing Asset Id	* Primary	* Asset Class	* Asset Type	* Sub Type	Occupancy	Identification #
<input type="radio"/>	Show	<input type="checkbox"/>		<input checked="" type="checkbox"/>	NEW HOME	HOUSE	HOUSE	OCCUPIED BY OWNER	8234728

Valuations

Actual Captured Amt Loan Currency

Select	Details	Current	* Valuation Dt	* Source	* Currency	Edition	Supplement	Total Value
<input type="radio"/>	Show	<input checked="" type="checkbox"/>	4/20/2009	KELLY USED BLUE BOOK	Select...	1	1	\$0.00

Add-Ons Tracking

Tracking Items

Select Tracking Item	* Disposition	* Start Dt	End Dt	* Followup Dt	Enabled	Comment
No rows yet.						

Tracking Item Details

Select Parameter	Value
No rows yet.	

## Collateral link (Seller Details)

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

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

**ORACLE**  
FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search TESTING- HIJIRI SA (Funding) Edit Save

Queue Select... Next Submit

Search

- Applications
- Decision
- Contract
- Collateral
  - Seller Details**
  - Comments
  - Verification
  - Loan Calculator
  - Field Investigation
  - Letters
  - Correspondences
  - Business Applicant
  - Document Tracking

Applications

App # 0000001003 \* Company YYY  
 Dt 7/16/2009 \* Branch HQ  
 Product UARA HOME LOAN(VR) \* Status APPROVED - VERIFYING  
 Channel PHONE \* Purpose HOME EQUITY LOAN  
 Priority NORMAL

\* Producer DEALER  
 \* Producer Name MN-00004 : SOUTHVIEW CHEVROLET  
 \* Loan Currency USD  
 \* Class SMALL BUSINESS  
 \* Sales Agent

Joint Cos   
 Contact   
 Duplicate Applicant   
 Existing Customer

**Seller Details** Save

Seller Information Add Cancel

Select	* Seller Type	* Seller Name	Nationality	Nationality Id	Reg.No	* Authorized Signatory
<input checked="" type="checkbox"/>	CORPORATE	TEST	Select...	NA		YES

Seller Address Add Cancel

Select	Details	* Mailing	* Current	* Country	* Address #	* City	* State
<input checked="" type="checkbox"/>	Show	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	UNITED STATES	123	HOLTSVILLE	NEW YORK
<input type="checkbox"/>	Show	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	INDIA	321	HOLTSVILLE	TN

## Comments link (Comments tab)

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

### To add comments to an application

- 1 Open the Funding window and load the application you want to work with.
- 2 In the Funding link bar, click **Comments**.
- 3 On the **Comments** page, click the **Comments** tab.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization TFB Division HQ Responsibility SUPERUSER'. There are also 'Debug (Off)', 'Audit', and 'Close' buttons.

The main content area is titled 'XANDER ALEX (Funding)'. It features a 'Quick Search' section with a 'Queue' dropdown and 'Next' and 'Submit' buttons. A sidebar on the left contains a navigation menu with options like Search, Applications, Decision, Contract, Collateral, Checklist, Comments (highlighted), Summary, Field Investigation, Verification, Loan Calculator, Letters, Correspondences, and Document Tracking.

The 'Applications' section displays details for application '000002935'. Fields include: App # (000002935), Dt (4/28/2009), Company (YYY), Branch (HQ), Product (LOAN HE), Channel (WEB ENTRY), Priority (LOWER), Status (APPROVED - FINAL DOCUMENT CH), Purpose (VEHICLE LOAN OR LEASE), Producer (DEALER), Producer Name, Loan Currency (USD), Class (INDIVIDUAL), Sales Agent, Joint Cos, Contact, Duplicate Applicant, and Existing Customer.

The 'Comments' section is active, showing a 'Comments' tab and a 'Tracking Attributes' tab. Below this is a table for adding comments:

Select	Alert	Type	Sub Type	Comment	Comment By	Comment Date
<input type="checkbox"/>	<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	DECISION LETTER GENERATED. (CORRESPONDENCE: CNLNCE_DEC_FAX_VR_JOB REQUEST ID: 821709)	INTERNAL	4/28/2009 10:06:37 AM

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

Oracle FLEXCUBE Lending and Leasing displays your user id in the Comment By field and today's date and time stamp in the Comment Date field.

**Note:** If you select the Alert box, the comment appears on the Customer Service window Alert section.

## Comments link (Tracking Attributes tab)

When using the Funding window, you can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attributes page.

### To enter the tracking attributes for an application

- 1 Open the Funding window and load the application you want to work with.
- 2 In the Funding link bar, click **Comments**.
- 3 On the **Comments** page, click the **Tracking Attributes** tab.
- 4 On the **Tracking Attributes** page, click **Create Tracking**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The header includes the Oracle logo, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization TFB Division HQ Responsibility SUPERUSER'. There are also 'Debug (Off)', 'Audit', and 'Close' buttons. The main content area is titled 'XANDER ALEX (Funding)'. Below the title, there are 'Applications' and 'Comments' sections. The 'Applications' section displays various fields such as App #, Dt, Company, Branch, Product, Channel, Priority, Status, Purpose, Producer, Producer Name, Loan Currency, Class, Sales Agent, Joint Cos, Contact, Duplicate Applicant, and Existing Customer. The 'Comments' section has a 'Tracking Attributes' tab. Below this tab, there is a 'Sub Code' dropdown menu set to 'ALL', and 'Create Tracking' and 'Save' buttons. The 'Tracking Attributes' section contains a table with the following data:

Parameter	Value
APPLICATION LOAN ATTRIBUTE 001	NA
APPLICATION LOAN ATTRIBUTE 002	NA
APPLICATION LOAN ATTRIBUTE 003	NA
APPLICATION LOAN ATTRIBUTE 004	NA
APPLICATION LOAN ATTRIBUTE 005	NA
APPLICATION LOAN ATTRIBUTE 006	NA
APPLICATION LOAN ATTRIBUTE 007	NA
APPLICATION LOAN ATTRIBUTE 008	NA
APPLICATION LOAN ATTRIBUTE 009	NA
APPLICATION LOAN ATTRIBUTE 010	NA

- 5 If you want to reduce the list of parameters, select a sub-attribute in the **Sub Code** field. If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the Parameter display.
- 6 Complete the **Tracking** section by entering the requested parameter in the **Value** field.
- 7 Click **Save** on the Tracking Attributes page.

# Summary link

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

Using this window, the user can view the applicant details, asset details, ratios (only for Primary Applicant), trade-In, requested details, approved details, itemizations, decision history, alerts, comments, and checklist details in the respective section.

## To view the Summary page

- 1 Open the Funding window and load the application you want to work with.
- 2 In the Funding link bar, click **Summary**.

The screenshot displays the Oracle Flexcube Lending and Leasing Summary page for application R ANANTH (Funding). The interface includes a top navigation bar with user information (User Id SSC, Organization TFB, Division HQ, Responsibility SUPERUSER) and utility icons (Debug, Audit, Close). A left sidebar contains a 'Quick Search' section and a 'Queue' dropdown. The main content area is divided into several sections:

- Applications:** Shows application details such as App # (000002913), Dt (4/24/2009), Product (LOAN UNSECURED (VR)), Channel (WEB ENTRY), Priority (LOWER), Company (YYY), Branch (HQ), Status (APPROVED - FUNDED), Purpose (PERSONAL LOAN), Producer (DEALER), Loan Currency (USD), Class (INDIVIDUAL), Sales Agent, Joint Cos (ANANTH), and Duplicate Applicant (Existing Customer).
- Application Summary:**
  - Applicant Details:** Table with columns: Relation Type, First Name, Last Name, Birth Dt. Row: PRIM, ANANTH, R, 8/7/1983.
  - Ratios:**
    - Grade & Score:** Grade 0, Score 0, What If Pmt Amt \$0.00.
    - Ratios Table:**

	Stated Before	Stated After	Actual Before	Actual After
Debt	5.3333	5.3333	0	0
Disposable Inc	94.6566	94.6566	0	0
Revolving Debt	0	0	0	0
Pmt to Income	0	0	0	0
    - Income & Debt:**

	Stated	Actual	Assets	Liabilities(-)	Net-Worth=
Monthly Income	\$15,000.00	\$0.00	\$0.00	\$0.00	\$0.00
Monthly Debt	\$900.00	\$0.00			
  - Credit Summary:** Table with columns: Bureau, Type, Status, Dt, Report. Rows: EXP (INITIAL, FAILED, 04/24/2009, CREDIT REPORT WFICO), TUC (INITIAL, FAILED, 04/24/2009, CREDIT REPORT), EFX (INITIAL, FAILED, 04/24/2009, CREDIT REPORT W/BEACON).
  - Checklist:** Table with columns: Checklist, Complete, Comment. Rows: DECISION (checked), CONTRACT (checked).
  - TradeIn:** Table with columns: Asset Type, Asset Sub Type, Identification #, Total Value, Year, Make, Model. No rows yet.
  - Requested Details:** Requested Advance Pmt \$50,000.00, Requested Rate Term 2, Promotion UNDEFINED.
  - Approved Details:** Max Financed Amt \$50,000.00, Pmt Rate 13.98, Term Index 48, PRIME RATE, LTV1 0, LTV2 0.
  - Decision Itemizations:** Table with columns: Itemization, +/-, Requested Amt, Approved Amt, Comment. Rows: ITM AMOUNT GIVEN TO ME DIRECTLY (+ \$50,000.00, \$50,000.00), ITM AMOUNT PAID TO OTHERS ON MY BEHALF (+ \$0.00, \$0.00), ITM AMOUNT PAID ON MY LOAN ACCOUNT (+ \$0.00, \$0.00), ITM SCHOOL TAX (+ \$0.00, \$0.00), ITM OTHER FEE (+ \$0.00, \$0.00), ITM IMPROVEMENT TAX (+ \$0.00, \$0.00), ITM INSURANCE OTHER (+ \$0.00, \$0.00), ITM COUNTY TAX (+ \$0.00, \$0.00).
  - Decision History:** Table with columns: Current, Decision Dt, User, Status, Sub Status. Row: [checked], 4/24/2009, SSC.
  - Comments:** Table with columns: Type, Sub Type, Comment. No rows yet.

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

## Verification link (Edits page)

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

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

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

If it is an **Override**, Oracle FLEXCUBE Lending and Leasing displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move the application to the queue of the user with the required authority.)

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

### IMPORTANT:

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

### To complete the Edits page

- 1 Open the Funding window and load the application you want to work with.
- 2 Enter all the information associated with the application on the Funding window.
- 3 When you are finished entering data, on the Funding link bar, click **Verification**, then click the **Edits** tab.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, the user is identified as 'SUPERUSER' with various organizational details. The application being viewed is 'XANDER ALEX (Funding)'. The 'Edits' section is active, showing a list of edit types: 'APP ENTRY EDITS', 'APPLICATION CONTRACT EDITS', 'APPLICATION AUTO APPROVAL EDITS', and 'APPLICATION PRESCREENING EDITS'. Below this, the 'Edit Results' table is shown, listing various required fields and their current status.

Edit Name	Result	Expected Value	Actual Value	Override Responsibility
REQUIRED : EMPLOYMENT TITLE	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : PRIMARY APL ADDRESS MSA CODE	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : ASSET MAKE	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : ASSET MODEL	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : ASSET PURCHASE ORDER NUMBER	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : ASSET SIZE LENGTH	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : ASSET SIZE WIDTH	WARNING	NA	NA	NO RESPONSIBILITY
REQ : ASSET DEED DETAILS AND BOUNDARIES	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : CONTACT	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : SIGNING DATE	WARNING	NA	NA	NO RESPONSIBILITY

- In the Edits page's **Edit Type** section, select the type of edit you want to verify.  
**Note:** If the verification process you want to perform doesn't appear in the **Edit Type** section, select it in the **Edit Type** field.

- Click **Check Edits**.

Oracle FLEXCUBE Lending and Leasing checks the data for the verification process selected in the Edit Type section and displays the results in the Edit Details section.

The Edit Details section contains the following display only information:

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

- In the **Edit Details** section, view the verification results and begin making corrections on the Funding window. Remember, edits resulting in ERROR must be corrected. Edits resulting in WARNING can be by passed.
- When you are finished correcting errors, click **Next App** in the Applications section.

Oracle FLEXCUBE Lending and Leasing begins processing the credit application.

## Verification link (Audits page)

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

### To view the Audits page

- Open the Funding window and load the application you want to work with.
- On the Funding link bar, click **Verification**, then click the **Audits** tab.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The application being viewed is XANDER ALEX (Funding). The interface includes a navigation menu on the left with options like Queue, Search, Applicants, Decision, Contract, Collateral, Checklist, Comments, Summary, Field Investigation, Verification, Loan Calculator, Letters, Correspondences, and Document Tracking. The main content area has tabs for Edits, Rules, Audits, and History. The Audits tab is active, showing a table of audit records.

Record Id	Field	Old Value	New Value	Changed By	Changed Date
APPLICATION # : 0000002935				SSC	4/30/2009
APPLICATION # : 0000002935				SSC	4/28/2009
APPLICATION # : 0000002935				SSC	4/28/2009

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

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

## Verification link (History page)

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

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

### To view the History page

- Open the Funding window and load the application you want to work with.
- On the Funding link bar, click **Verification**, then click the **History** tab.

The screenshot shows the Oracle Flexcube Lending and Leasing interface. The top navigation bar includes 'User Id SSC Organization TFB Division HQ Responsibility SUPERUSER'. The main content area is titled 'XANDER ALEX (Funding)'. Below the title, there are tabs for 'Edits', 'Rules', 'Audits', and 'History'. The 'History' tab is active, showing the 'Application Status History' section. This section contains a table with the following data:

Status	Sub Status	User Code	User Name	Start Date	End Date	Elapsed Time
APPROVED	VERIFYING	SSC	SSC SSC	4/28/2009 10:23 AM		
APPROVED	AUTO APPROVED	INTERNAL	CREDIT BUREAU DEMO	4/28/2009 10:06 AM	4/28/2009 10:23 AM	00:00:17:10
NEW	PRESCREEN	SSC	SSC SSC	4/28/2009 10:06 AM	4/28/2009 10:06 AM	00:00:00:00
NEW	PRESCREEN APPROVED	SSC	SSC SSC	4/28/2009 10:06 AM	4/28/2009 10:06 AM	00:00:00:08
NEW	BLANK	SSC	SSC SSC	4/28/2009 9:58 AM	4/28/2009 10:06 AM	00:00:07:32

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

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

End Date

The date and time when the application moved *from* that status.

Elapsed Time

The elapsed time between the status change.

## Loan Calculator link (loans only)

The Loan Calculator link is only available for the loan product. During the funding process, the Loan Calculator page can be used to complete the information on the Contract link.

### To open the Loan Calculator page

- 1 Open the Funding window and load the application you want to work with.
- 2 In the Funding link bar, click **Loan Calculator**.

**Note:** For details about using the Loan Calculator page, please see the chapter **Oracle FLEXCUBE Lending and Leasing Tools** in this **User Guide**.

- If the application you opened is for a Islamic Loan product, the following Decision page appears.

**ORACLE FLEXCUBE Lending and Leasing**

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Quick Search: XANDER ALEX (Funding)

Applications:

App #	0000002835	Company	YYY	Producer	DEALER	Joint	<input type="checkbox"/>
Dt	4/28/2009	Branch	HQ	Producer Name	Fos	Contact	<input type="checkbox"/>
Product	LOAN HE	Status	APPROVED - FINAL DOCUMENT CH	Loan Currency	USD	Duplicate Applicant	<input checked="" type="checkbox"/>
Channel	WEB ENTRY	Purpose	VEHICLE LOAN OR LEASE	Class	INDIVIDUAL	Existing Customer	<input checked="" type="checkbox"/>
Priority	LOWER			Sales Agent			

Loan Calculator

Calculate Payment  Calculate Rate  Calculate Term  Calculate Loan Amount  Initialize Import Values Calculate Amortize Copy to Contract

Date Converter: Local Dt Gregorian Dt

Loan Details:

Product Category	
Contract Dt	
First Payment Dt	
Term	0
Maturity Dt	
Amt Financed	0
Pre-Paid Fees	0
Financed Fees	0
Loan Amt	0
Balloon Pmt Amt	0

Payment / Finance Charge:

Pmt Amt	0
Interest Amt	0
Finance Charge	0
Total of Pmts	0
Final Pmt Amount	0

Rate: APR 0000

Calculator Options:

Billing Cycle	
Balloon Mthd	
Accrual Base Mthd	
Time Counting Method	
Installment Method	
Bill Method	
Calendar Method	
Accrual Start Dt Basis	
Accrual Start Days	0

First Period: Calendar Days 0 Interest 0

Repayment Options:

Flexible Repayment Allowed  Type

Skip Months: Jan Apr Jul Oct Feb May Aug Nov Mar Jun Sep Dec

Extendable Balloon: Max Term 0

Repayment Schedule:

Seq	Pmt Amt	# of Payments	Generated
No rows yet.			

Payment Change Schedule:

Seq	Option Type	Freq	Period	# of Adj.	Value
No rows yet.					

Rate Schedule:

Seq	Rate	Start Dt
No rows yet.		

Amortization Schedule:

Seq	Pmt Dt	Pmt Amt	Principal Amt	Interest Amt	Balance Amt
No rows yet.					

## Field Investigation link

The Field Investigation link enables lending institutions to perform field investigations and verify an applicant's contact points (address and employment information, for example) and credentials (such as asset details). Clients can choose the details to be verified (address, employment, asset, or any combination of the three), as well as the verifying agency.

With the Underwriting window's Field Investigation page, you can select which details from application entry are to be verified. The verifying agency performs a field investigation of the details and responds to the lending institution with either XML or a text file. The details are entered in Oracle FLEXCUBE Lending and Leasing for an underwriter to review when making a decision.

### To view applicant information on the Funding window

- 1 Open the Funding window and load the application you want to work with.
- 2 In the Funding link bar, click **Field Investigation**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top header displays the user's name as SUPERUSER. The main content area is titled "XANDER ALEX (Funding)". Below the title, there are several fields for application details, including App #, Dt, Company, Branch, Status, Purpose, Producer, Producer Name, Loan Currency, Class, Sales Agent, Joint Cos, Duplicate Applicant, and Existing Customer. A "Field Investigation" section is visible, containing a table with columns for Applicant, Verification Type, Verification Agency, and Status. The table has one row with the following data: Applicant: ALEX XANDER, Verification Type: ADDRESS, Verification Agency: NY-23012-VENTEST1, Status: INITIATED. Buttons for "Initiate", "Add", "Save", and "Cancel" are located above the table.

- 3 On the Field Investigation page, select the record you to verify using the **Verification Type** field (ASSET, ADDRESS, or EMPLOYMENT), then click **Show** in the **Details** column.
- 4 On the **Field Investigation** page, click **Initiate**.

When the field investigation is complete, Oracle FLEXCUBE Lending and Leasing displays the verified information about the applicant's asset, address, or employment (depending on the Verification Type you selected in step 3) as well as whether this is a verification match and remarks in the Verification Details section.

- 5 In the Agency Details section, record the following information:

In this field:	Do this:
Spoke To	Enter the person you spoke to who verified the information.
Call Date	Enter the date of the verifying call.
No. Of Attempts	Enter the number of attempts to call the number
Result	Enter the results of the call.

- 6 On the **Field Investigation** page, click **Save**.

## Letters link

The Letters link enables you to generate letters using predefined correspondence templates for loans.

On the Funding window, the Letters link includes predefined correspondence templates for the contract/funding Fax

### To rehash the application

- 1 Open the Funding window and load the application you want to work with.
- 2 In the Application link bar, click **Letters**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing application interface. The top header shows the Oracle logo and the text 'FLEXCUBE Lending and Leasing'. Below this, the user information is displayed: 'User Id SSC Organization TFB Division HQ Responsibility SUPERUSER'. On the right side, there are icons for 'Debug (Off)', 'Audit', and 'Close'. The main content area is titled 'XANDER ALEX (Funding)'. On the left, there is a 'Quick Search' section with a 'Queue' dropdown, a 'Next' button, an 'App #' input field, and a 'Submit' button. Below this is a navigation menu with options: Search, Applicants, Decision, Contract, Collateral, Checklist, Comments, Summary, Field Investigation, Verification, Loan Calculator, Letters (highlighted), Correspondences, and Document Tracking. The main area shows application details for 'App # 0000002935' and 'Dt 4/28/2009'. The 'Status' is 'APPROVED - FINAL DOCUMENT CH'. The 'Purpose' is 'VEHICLE LOAN OR LEASE'. The 'Product' is 'LOAN HE' and the 'Channel' is 'WEB ENTRY'. The 'Priority' is 'LOWER'. The 'Producer' is 'DEALER' and the 'Producer Name' is 'Joint Cos'. The 'Loan Currency' is 'USD' and the 'Class' is 'INDIVIDUAL'. The 'Sales Agent' is 'Duplicate Applicant Existing Customer'. The 'Letters' section is expanded to show 'Origination' with a sub-item 'Contract/Funding Fax'. There are 'Edit' and 'Save' buttons in the top right of the application details area.

- 3 In the **Letters** page, click the type of letter you want to generate.

### FUNDING:

If you click **Contract Letter**, Oracle FLEXCUBE Lending and Leasing displays the contract letter.

The predefined Contract Letter can be automatically sent to a producer after an application receives a status of APPROVED or CONDITIONED on the Funding window.

The Contract Letter is available for loans (fixed and variable rate).

## Correspondence link

Ad-hoc correspondence enables you to include information from applications in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

Ad-hoc correspondence can be viewed on the Correspondence link's Correspondence page when you have opened an account. The page enables you to generate a new letter or view a previously generated letter.

### To generate an ad hoc correspondence

- 1 Open the Funding window and load the application you want to work with.
- 2 On the Funding link bar, click **Correspondence**.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'User Id SSC Organization TFB Division HQ Responsibility SUPERUSER'. The main content area is titled 'XANDER ALEX (Funding)'. On the left, there is a 'Quick Search' section with a 'Queue' dropdown and a 'Next' button. Below that is a 'Submit' button and a list of navigation options including 'Search', 'Applications', 'Decision', 'Contract', 'Collateral', 'Checklist', 'Comments', 'Summary', 'Field Investigation', 'Verification', 'Loan Calculator', 'Letters', 'Correspondences', and 'Document Tracking'. The 'Correspondence Request' section contains a table with columns 'Select Level', 'Number/Title', and 'Company/Branch'. The 'Correspondence' section contains a table with columns 'Select Id', 'Correspondence', and 'Date'. The 'Documents' section contains a table with columns 'Select Document Id', 'Document', 'Recipient', 'E-Form Source', 'Source Type', and 'Select'. The 'Elements' section contains a table with columns 'Select Element' and 'Content'.

- 3 In the **Correspondence Request** section, the following information appears regarding the application currently loaded on the Funding window:

#### In this field:

Select  
Level  
Number/Title  
Company  
Branch

#### View this:

If selected, indicates that this is the current record.  
The correspondence type.  
The account number and title.  
The account company.  
The account branch.

- 4 In the **Correspondence** section, click **Add**.
- 5 In the **Correspondence** section, use the **Correspondence** field to select the type of correspondence you want to generate.

Oracle FLEXCUBE Lending and Leasing displays the following information in the Correspondence page for the selected type of correspondence:

#### In this field:

Select

#### View this:

If selected, indicates that this is the current record.

Id	The correspondence id.
Correspondence	The correspondence you want to generated.
Date	The correspondence generation date.

- 6 In the **Correspondence** section, click **Save**.

The **Documents** section displays all the types of documents available for the type of correspondence you selected.

- 7 In the **Documents** section, view the following information for each document:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Document Id	The document Id.
Document	The document description.
Recipient	The recipient description.
E-Form Source	The e-form source.
Source Type	The source type.
Generated	If selected, indicates that Oracle FLEXCUBE Lending and Leasing generated the document.
Selected	If selected, indicates that this document is selected to be included in the correspondence.

- 8 In the **Documents** section, select the correspondence you want to view.

- 9 The **Elements** section displays the elements Oracle FLEXCUBE Lending and Leasing used to generate the correspondence.

- Click **All** to view all elements in the correspondence.
- or -
- Click **User Defined**, to view user-defined elements in the correspondence.

- 10 In the **Elements** section, view the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Element	View the element description.
Content	Enter/view the value of the element.

- 11 In the **Elements** section, click **User Defined** and complete the **Content** fields for the **Element** fields you want to include in the correspondence.

- 12 In the **Elements** section, click **Save**.

- 13 In the **Correspondence** section, click **Generate**.

Oracle FLEXCUBE Lending and Leasing “locks” the information included in the correspondence and prevents it from being changed.

- 14 In the **Documents** section, click **View**.

Oracle FLEXCUBE Lending and Leasing displays a PDF of the ad hoc correspondence.

## Business Applicant link

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

**Note:** If there is no business information associated with the application, the Business Applicant link is unavailable.

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

### To verify business information from the Business Applicant link

- 1 Open the Funding window and load the application you want to work with.
- 2 In the Funding link bar, click **Business Applicant**.

The screenshot shows the Oracle Flexcube Lending and Leasing interface. The top navigation bar includes 'ORACLE FLEXCUBE Lending and Leasing', 'User Id', 'SSC', 'Organization', 'TFB', 'Division', 'HQ', 'Responsibility', and 'SUPERUSER'. There are also 'Debug (Off)', 'Audit', and 'Close' buttons.

The main content area is titled 'ANDERSON SAMANTHA (Funding)'. It contains several sections:

- Applications:** A form with fields for App # (0000001283), Dt (1/1/2000), Product (LOAN HOME ISLAMIC (V/R)), Channel (WEB ENTRY), Priority (HIGH), Company (XXX), Branch (001), Status (APPROVED - FUNDED), Purpose (VEHICLE LOAN OR LEASE), Producer (DEALER), Producer Name, Loan Currency (USD), Class (SMALL BUSINESS), Sales Agent, Joint Cos (SHINGAWA), Duplicate Applicant, and Existing Customer.
- Business Applicant:** A section with 'Actual Captured Amt' and 'Loan Currency' radio buttons, and 'Add' and 'Cancel' buttons.
- Select Details:** A table with columns for Organization Type (S CORP), Business Type (WHOLESALE), Business Name (SIDE), and Legal Name (ILLEGAL).
- Applicants Details:** A form with fields for Tax Id (8888), Start Dt (6/17/2009), Contact Person (HARISH), Business Checking Bank (STATE BANK OF IND), Bank Account # (232342342), Avg Checking Balance (\$3.00), # of Employees (Cur) (0), # of Employees (0), # of Locations (3), and Management Since (3).
- Address:** A section with 'Telecoms', 'Financials', 'Liabilities', 'Partners', 'Affiliates', and 'Other details' tabs, and 'Add' and 'Cancel' buttons.
- Select Details:** A table with columns for Address Type (Show), Address Type (WORK), Country (UNITED STATES), Address # (IME), City (CHENNAI), State (ARMED FORCES AME), Own/Lease (BUYING MOBILE HOME), and Comment.

- 3 In the **Business Applicant** section, select the record you want to verify, then click **Show** in the **Details** column.
  - If you are entering a new record, click **Add**.
- 4 Use the **Applicants Details** section to verify information about the business applicant.
- 5 Open the **Address** sub page, select the record you want to view, and click **Show** in the **Details** columns to verify data about the business's address.

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

Add Cancel

Select Details	* Address Type	* Address#	* City	* Zip	Extn	* State
Hide	HOME	233	MISSOULA	59902		MINNESOTA

Address Information

* Postal Type	NORMAL ADDRESS	Post	Select...	* Own/Lease	Select...
Pre	Select...	Apt#		* Phone	(655) 123-1231
Street Name	MILLER	Address	233 MILLER BLVD	Comment	
Street Type	BOULEVARD				

- Open the **Telecoms** sub page, select the record you want to view, and click **Show** in the **Details** columns to verify all of the business's phone numbers. You can add new numbers or edit existing numbers.

Address | **Telecoms** | Financials | Liabilities | Partners | Affiliates | Other details

Add Cancel

Select Details	* Type	* Phone	Extn	Current
Hide	PAGER	(655) 234-234		<input type="checkbox"/>

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

Address | Telecoms | **Financials** | Liabilities | Partners | Affiliates | Other details

Add Cancel

Select Details	* Type	Source	* Currency	* Amount	Comment	Include
Hide	Select...	401K		4330.11		<input checked="" type="checkbox"/>

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

Address | Telecoms | Financials | **Liabilities** | Partners | Affiliates | Other details

Add Cancel

Select	Details	* Type	* Currency	* Amount	* Frequency	* Account Type	* Account Balance	Comment	Include
Hide		Select...			MONTHLY	STUDENT LOANS			<input checked="" type="checkbox"/>

- Open the **Partners** sub page, select the record you want to view, and click **Show** in the **Details** columns to verify partners linked to the business.

Address | Telecoms | Financials | Liabilities | **Partners** | Affiliates | Other details

Add Cancel

Select Details	* First Name	Middle Name	* Last Name	Suffix	* SSN#
Hide	JAN	ANDERS	FAULKNEW	Select...	234-23-2342

Partner Information

* Birth Dt	11/03/1965	* Ownership(%)	78	Language	ENGLISH
Birth Place	MINNEAPOLIS	* Network	12000000	Nationality	WHITE
Title	CEO	* Gross Income	150000		

Address

* Address#	3432	* State	MINNESOTA	Extn	
Address	HAWTHORN	* Zip	55345	Email	
* City	MINNEAPOLIS	* Country	CANADA		
		* Phone	(655) 234-234		

10 Open the **Affiliates** sub page, select the record you want to view, and click **Show** in the **Details** columns to verify the financial details, assets, and liabilities of the business.

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

Add    Cancel

Select Details	Organization Type	Legal Name	Business Name	Tax Id
Hide	C CORP	LOGIDRIVE	LOGISTICS DRIVE, IN	412341234

**Affiliate Information**

Ownership(%)	12	Address	WEST WAY	Zip	42343
No. of Employee's	23	City	FORDSVILLE	Country	CANADA
NAICS Code	423423	State	KENTUCKY		
Address#	44				

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

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

**Other details**

Currency: USD    Analysis Frequency:    Gross Margin Factor: 0    Income:

**Financial details**

Collection Average	Gross Profit	Open Delq	0
Proj Coll Avg Annual	Net Profit	Business Expenses	0
Book List	Working Capital	Personal Expenses	0
Turn Over	Annual Sales	Total Expenses	0
Capital Amt	Projected Sales	Ann Proj Sales Amt	0
Earned Surplus	Equity	Ann Proj Exp Amt	0

**Assets**

Current Assets: 0    Fixed Assets: 0    Intangible Assets: 0

**Liabilities**

Current Liabilities: 0    Long Term Liabilities: 0

Total Assets: 0    Total Liability: 0    Current Asset/Liability Ratio: 0

Total Network: 0    Debt Network Ratio: 0

Update Financials

## Document Tracking link

The Document Maintenance link allows you to view documents attached to the an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files and add comments regarding a selected.

**Note:** For more information, see the chapter **Document Management** in this User Guide.

### To view an document attached with an application

- 1 Open the Funding window and load the application you want to work with.
- 2 In the Funding link bar, click **Document Tracking**.

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

The main content area is titled 'R ANANTH (Funding)'. It contains several sections:

- Applications:** A form with fields for App # (0000002922), Dt (4/25/2009), Company (YYY), Branch (HD), Product (LOAN UNSECURED (NR)), Channel (WEB ENTRY), Priority (LOWER), Status (APPROVED - VERIFYING), Purpose (PERSONAL LOAN), Producer (DEALER), Producer Name, Loan Currency (USD), Class (INDIVIDUAL), Sales Agent, Joint Cos, Contact (ANANTH), Duplicate Applicant, and Existing Customer.
- Document Tracking:** A section with a 'Save' button and a table for 'Application Document'. The table has columns for 'Select Document Type' and 'Comments', and currently shows 'No rows yet.'
- Application Document Details:** A section with a 'View Document' button and a table for 'Select Details'. The table has columns for 'Select Details', 'Version', 'Page #', and 'Status', and currently shows 'No rows yet.'

A left-hand navigation menu includes options like Search, Applications, Decision, Contract, Checklist, Comments, Summary, Field Investigation, Verification, Loan Calculator, Letters, Correspondences, and Document Tracking (which is highlighted).

- 3 In the **Application Document** section, select the document you want to work with.

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Document Type	View the document type (display only).
Comment	Enter any comments regarding the document (optional).

- 4 In the **Application Document Details** section, select the record you want to work with and click **Show** in the **Details** column.
- 5 In the **Application Document Details** section, view the following display only information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Document Sub Type	The document sub type.
Version	The version (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the document.
Docket #	The docket number of the document.
Location	The location of the of the document.
Received Dt	The effective date of the document.

Effective Dt	The effective date of the document.
Expiry Dt	The expiration date of the document.
Comment	Any comments regarding the document.

- 6 If you want, add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
- 7 Click **Save** on the Document Tracking page.
- 8 Click **View Document**.

Oracle FLEXCUBE Lending and Leasing opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your Oracle FLEXCUBE Lending and Leasing system).

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## CHAPTER 9 : DOCUMENT MANAGEMENT

The Documents master tab opens the Application Document Tracking and the Application Document Tracking windows. Both allow for the paperless storage of documents within Oracle FLEXCUBE Lending and Leasing, the first with applications during the loan origination cycle and the later with accounts during customer service.

This chapter explains how use the Application Document Tracking window to:

- View an image
- Search for an image
- Split an image of more than one page
- Change the status of an image
- Combine two images into a multiple page image
- Attach an image to an existing application
- Print an image
- Attach documents to applications and then view these documents in a browser.

It also explains how to use the Account Document Tracking window to attach documents to accounts and then view these documents in a browser.

### **Application Document Tracking window**

The Application Document Tracking window contains two links: Documents and Image Maintenance.

Credit applications are often sent or faxed to financial institutions from producers (or “dealers”) on behalf of the customer. These credit applications, if received as fax, can be stored in Oracle FLEXCUBE Lending and Leasing as images. Frequently, more than one application is received in a single fax or a single application is received across multiple faxes. In such cases, the Application Document Tracking window can help you organize and maintain your image collection.

The Document drop-down link’s Document Maintenance link allows you to attach documents to an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. The Document drop-down link’s Document Tracking link allows you to view these documents.

### **Account Document Tracking window**

The Account Document Tracking window contains two links: the Document Tracking and the Document Maintenance link. The Document Maintenance page allows you to attach documents to an account in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. The Document Tracking link allows you to view these documents. Any documents that were attached to the account when it was still an application, (such as the application received as a fax and saved as a GIF file), also appear on the Document Tracking link.

## Document Maintenance page (Application Document Tracking window)

Oracle FLEXCUBE Lending and Leasing supports the online attachment of document images to an application with the Application Document Tracking window's Document Tracking page. You can attach the documents from either a client machine or server. A default image directory can be maintained in Oracle FLEXCUBE Lending and Leasing using the system parameter: `UIX_DEFAULT_IMAGE_PATH`.

When you choose List File in the New Document block on the Document Maintenance page, Oracle FLEXCUBE Lending and Leasing displays all available files in the selected directory in the Document Details block. You can use the Document Maintenance and Action blocks to attach selected documents to a particular account.

### To attach a document to an account from a server

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Documents** master tab.
- 2 Click the **Application** bar link.
- 3 In the Application Document Tracking link bar, click the **Documents** drop-down link, then click **Document Maintenance**.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, the Oracle logo and 'FLEXCUBE Lending and Leasing' are visible. The user's session information (User Id, SSC, Organization, etc.) is shown. The main content area is titled 'Document Maintenance'. It features a 'Select Document' section with a 'Directory Path' field (containing '/home/qfnew/images'), an 'Application #' field, and a 'Search' button. Below this is a 'File to Upload' section with a 'Browse...' button and an 'Upload' button. To the right is an 'Action' section with radio buttons for 'None', 'Copy Document', 'Move Document', 'Attach Document (Server)', and 'Attach Document (Client)', along with 'Save', 'Post', and 'View Document' buttons. A table below shows a list of documents with columns for 'Select Details', 'File Name', 'Document Type', 'Document Sub Type', 'Application #', 'Attach', 'Copy Move App #', and 'Status'. The table contains 10 rows of document information.

Select Details	File Name	Document Type	Document Sub Type	Application #	Attach	Copy Move App #	Status
<a href="#">Show</a>	1_0A513201030005299A75E378CE41320E01AC4F41AC485A.TXT				<input type="checkbox"/>		NONE
<a href="#">Show</a>	STYLES_0A5132010300060F19800005394F4667E499E407C9810B.TXT				<input type="checkbox"/>		NONE
<a href="#">Show</a>	STYLES_0A51320103000601AA822CCEA240BF4099D104060F4152.TXT				<input type="checkbox"/>		NONE
<a href="#">Show</a>	STYLES_0A5132010300062E0A057104F04005A2C4ADFA3575090F.TXT				<input type="checkbox"/>		NONE
<a href="#">Show</a>	CALLINGEL_0A5132010300060FC19800C8047D405F2F939C2F07340.TXT				<input type="checkbox"/>		NONE
<a href="#">Show</a>	JHSIMODELCREATE_0A507D04231C79FA9F00C834C299D0445107C5A322A.LST				<input type="checkbox"/>		NONE
<a href="#">Show</a>	STYLES_0A5132010300060304AA1991074210BF02010DE204A511.TXT				<input type="checkbox"/>		NONE
<a href="#">Show</a>	SAMPLE CONTRACT (LOAN CHATTEL).JPG				<input type="checkbox"/>		NONE
<a href="#">Show</a>	VEHICLE LOAN-CONTRACT.JPG				<input type="checkbox"/>		NONE

- 4 In the **Action** section, click **Attach Document (Server)**.
- 5 In the **Select Document** section, use the default image directory in the **Directory Path** field. (The default path is the value for the system parameter `UIX_DEFAULT_IMAGE_PATH`).

-or-

In the **Directory Path** field, enter the full path name to the document on the server that you want to attach to an account.

**Note:** You can click **Reset Path** at any time to return to the default image directory.

- In the **Select Document** section, click **List File**.

FLEXCUBE displays the files from the entry in the Select Document section Directory Path in the Document Maintenance record.

- In the **Document Maintenance** record, select the record you want to work with and click **Show** in the **Details** column.

The screenshot displays the Oracle Flexcube Lending and Leasing Document Maintenance interface. At the top, it shows the Oracle logo and 'FLEXCUBE Lending and Leasing'. The user is identified as 'SUPERUSER'. The main section is titled 'Document Maintenance' and is divided into 'Select Document' and 'Document Maintenance' sub-sections. The 'Select Document' section includes a 'Directory Path' field with a 'List File' button, an 'Application #' field with a 'Search' button, and a 'File to Upload' section with a 'Browse' button and an 'Upload' button. The 'Document Maintenance' section contains a table of document records. The table has columns for 'File Name', 'Document Type', 'Document Sub Type', 'Application #', 'Attach', 'Copy/Move App #', and 'Status'. The first record is selected, and its details are shown below the table, including 'Comments', 'Location', 'Tracker #', 'Docket #', 'Received Dt', and 'Effective Dt'.

Select	Details	File Name	Document Type	Document Sub Type	Application #	Attach	Copy/Move App #	Status
<input checked="" type="radio"/>	<a href="#">Hide</a>	1_0A51328B90D0299A75B970CE41328E01AC4F41AC445A.TXT				<input type="checkbox"/>		NONE
Comments: <input type="text"/> Location: <input type="text"/> Tracker #: <input type="text"/> Docket #: <input type="text"/> Received Dt: <input type="text"/> Effective Dt: <input type="text"/>								
<input type="radio"/>	<a href="#">Show</a>	STYLES_0A51328B30D6DFF06DD06364F4007E400E487C6618B.TXT				<input type="checkbox"/>		NONE
<input type="radio"/>	<a href="#">Show</a>	STYLES_0A51328B30D6B1AA622CCEA248BFAD0001B406DF4112.TXT				<input type="checkbox"/>		NONE
<input type="radio"/>	<a href="#">Show</a>	STYLES_0A51328B30D62EBA067104FD4085A2C4ADF367680BF.TXT				<input type="checkbox"/>		NONE
<input type="radio"/>	<a href="#">Show</a>	CALLING_EL_0A51328B30D688FC116B0C0847D486F2F930C2FD7348.TXT				<input type="checkbox"/>		NONE
<input type="radio"/>	<a href="#">Show</a>	JHSMODELCREATE_0A507D34231CF802EF321F3E4C7E036C8A0AD8040B68.SQL				<input type="checkbox"/>		NONE
<input type="radio"/>	<a href="#">Show</a>	ON_0A507D34231C70FAF9F88C634C280DB4A6F87C6A322A.LST				<input type="checkbox"/>		NONE
<input type="radio"/>	<a href="#">Show</a>	STYLES_0A51328B30D6D83D4AA190B742F0BF82810B234A511.TXT				<input type="checkbox"/>		NONE
<input type="radio"/>	<a href="#">Show</a>	SAMPLE CONTRACT (LOAN CHATTEL).JPG				<input type="checkbox"/>		NONE
<input type="radio"/>	<a href="#">Show</a>	VEHICLE LOAN CONTRACT.JPG				<input type="checkbox"/>		NONE

- In the **Document Maintenance** record, enter, view or edit the following information:

**In this field:**

**Do this:**

Select

If selected, indicates that this is the current record.

File Name

View the file name for the document (display only).

**Document Type**

Select the type for the document (required).

**Document Sub Type**

Select the sub type for the document (required).

Application #

Select the application number to attach/copy/move the document image (optional).

Status

View the status of the document (display only).

Comment

Enter any comments regarding the document (optional).

Tracker #

Enter the tracking number of the document (display only).

Docket #

Enter the docket number of the document (display only).

Location

Enter the location of the document (display only).

Received Dt

Enter the received date of the document (display only).

Effective Dt

Enter the effective date of the document (display only).

Expiry Dt

Enter the expiration date of the document (display only).

- Select the **Attach** indicator to attach the file to the account.

- In the **Action** section, click **Save**.

- In the **Action** section, click **Post**.

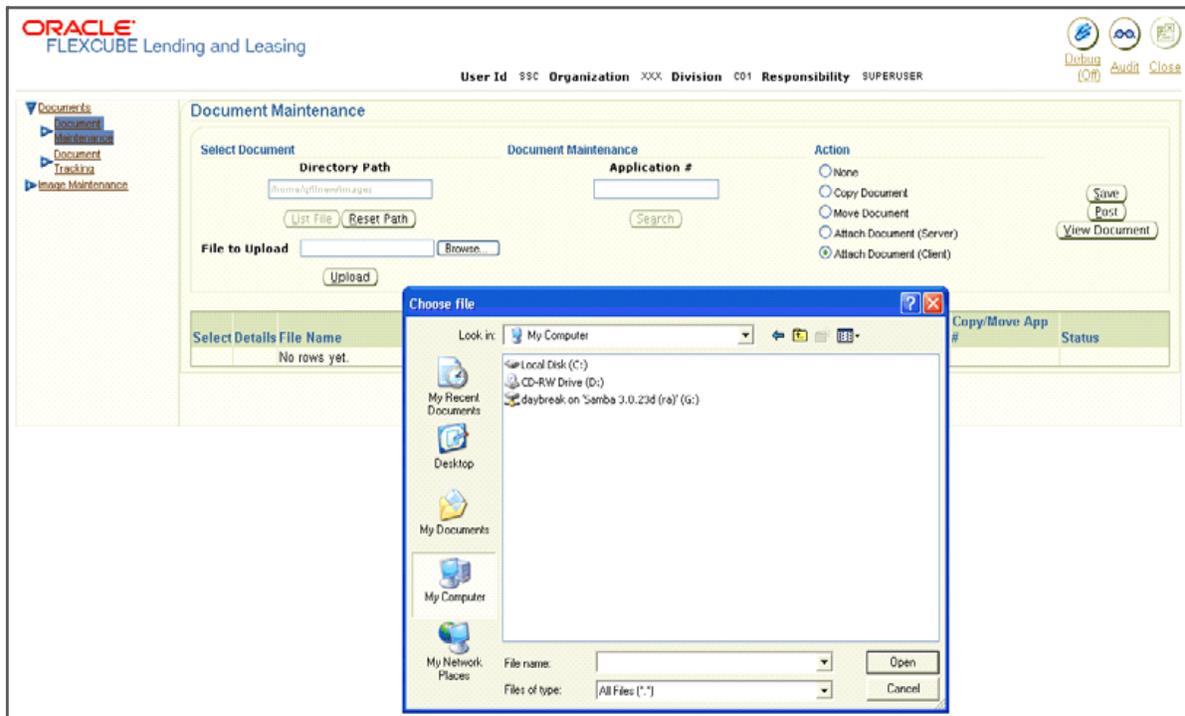
Oracle FLEXCUBE Lending and Leasing attaches the document to the application.

You can view the document in a browser by clicking **View Document** in the Action section.

### To attach a document to an application from a client machine

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Documents** master tab.
- 2 Click the **Application** bar link.
- 3 In the Application Document Tracking link bar, click the **Documents** drop-down link, then click **Document Maintenance**.
- 4 In the **Action** section, click **Attach Document (Client)**.
- 5 In the **Select Document** section, click **Browse**.

FLEXCUBE opens a Choose File dialog box.



- 6 In the **Choose File** dialog box, use the **Look in:** list box to locate the document you want to attach to the account.

**Note:** You can select multiple files by holding the **CTRL** or **SHIFT** key on your keyboard.

- 7 When you have located the document you want to attach to the account in the **Open** dialog box's **File name:** field, choose **Open**.

The selected files appear in the Select Document section's File to Upload field.

- 8 In the Select Document section, click **Upload**.
- 9 In the **Document Maintenance** record, select the file uploaded from your server and click **Show** in the **Details** column.
- 10 In the **Document Maintenance** record, enter, view or edit the following information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
File Name	View the file name for the document (display only).
<b>Document Type</b>	Select the type for the document (required).
<b>Document Sub Type</b>	Select the sub type for the document (required).
Application #	Select the application number to attach/copy/move the document image (optional).Comments Enter any comments regarding the document (optional).
Status	View the status of the document (display only).
Comment	Enter any comments regarding the document (optional).
Tracker #	Enter the tracking number of the document (display only).
Docket #	Enter the docket number of the document (display only).
Location	Enter the location of the document (display only).
Received Dt	Enter the received date of the document (display only).
Effective Dt	Enter the effective date of the document (display only).
Expiry Dt	Enter the expiration date of the document (display only).

- 11 Select the **Attach** indicator to attach the file to the account.
- 12 In the **Action** section, click **Save**.
- 13 In the **Action** section, click **Post**.

FLEXCUBE attaches the document to the application.

You can view the document in a browser by choosing **View Document** in the Action section.

## Copying a Document

The Action section's Copy Document command copies the document image from one application to another application. This command has no impact on the source application or the source application's document image.

### To copy a document to an application from another application

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Documents** master tab.
- 2 Click the **Application** bar link.
- 3 In the Application Document Tracking link bar, click the **Documents** drop-down link, then click **Document Tracking**.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Debug (Off) Audit Close

Documents

- Document
- Maintenance
- Tracking
- Image Maintenance

### Document Tracking

Application

Enter App#  Search View All

Previous 1-10 of 12 Next 2

Select App#	Title	Status
<input checked="" type="radio"/> 0000001007	TEST TEST	NEW-BLANK
<input type="radio"/> 0000001008	NAGARAJAN KRISHNA KUMAR	NEW-REVIEW REQUIRED
<input type="radio"/> 0000001010	UNDEFINED	NEW-BLANK
<input type="radio"/> 0000001003	TESTING- HUIRI SA	NEW-BLANK
<input type="radio"/> 0000001009	VASANTHAN BALASUBRAMANI	NEW-BLANK
<input type="radio"/> 0000001001	UNDEFINED	NEW-BLANK
<input type="radio"/> 0000001002	ORO TEST	NEW-BLANK
<input type="radio"/> 0000001004	DHAND AMIT	NEW-BLANK
<input type="radio"/> 0000001005	NAGARAJAN KRISHNAKUMAR	REJECTED-REHASHING
<input type="radio"/> 0000001013	UNDEFINED	NEW-BLANK

Previous 1-10 of 12 Next 2

Application Document

Select Document Type	Comments
No rows yet.	

Application Document Details

Select Details	Document Sub Type	Version	Page #	Document File Type	Status
No rows yet.					

View Document

- In the **Action** section, click **Copy Document**.
- In the **Document Maintenance** section, use the **Application #** field to enter the application with the image you want to copy.
- In the **Document Maintenance** section, click **Search**.  
Oracle FLEXCUBE Lending and Leasing displays the files attached to that application in the Document Maintenance record.
- In the **Document Maintenance** record, select the document you want to copy and click **Show** in the **Details** column.
- In the **Copy/Move App #** field, enter the application number of the application to which you want to copy the document.
- In the **Action** section, click **Save**.
- In the **Action** section, click **Post**.

## Moving a Document

The Action section's Move Document command moves an existing document image from one application to another application. This command detaches the document image from the source application and attach to second application.

### To move a document to an application from another application

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Documents** master tab.
- 2 Click the **Application** bar link.
- 3 In the Application Document Tracking link bar, click the **Documents** drop-down link, then click **Document Maintenance**.
- 4 In the **Action** section, click **Move Document**.
- 5 In the **Document Maintenance** section, use the **Application #** field to enter the application with the image you want to move.
- 6 In the **Document Maintenance** section, click **Search**.

Oracle FLEXCUBE Lending and Leasing displays the files attached to that application in the Document Maintenance record.

- 7 In the **Document Maintenance** record, select the document you want to move and click **Show** in the **Details** column.
- 8 In the **Copy/Move App #** field, enter the application number of the application to which you want to move the document.
- 9 In the **Action** section, click **Save**.
- 10 In the **Action** section, click **Post**.

## Document Tracking page (Application Document Tracking window)

You can view the documents attached to a particular account by loading the application on the Underwriting or Funding window, then clicking the Document Tracking link. You can also open the Application Document Tracking window's Document Tracking page and select from a list of all applications.

### To locate an application document (method one)

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Documents** master tab.
- 2 Click the **Application** bar link.
- 3 In the Application Document Tracking link bar, click the **Documents** drop-down link, then click **Document Maintenance**.

The Application Document Tracking window's Document Tracking page appears.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, the user is logged in as SUPERUSER. The main content area is titled 'Document Tracking' and includes a search bar for 'Enter App#' and a 'Search' button. A table lists applications with columns for 'Select App#', 'Title', and 'Status'. Below this, there are sections for 'Application Document' and 'Application Document Details', both of which are currently empty.

Select App#	Title	Status
0000001007	TEST TEST	NEW-BLANK
0000001008	NAGARAJAN KRISHNA KUMAR	NEW-REVIEW REQUIRED
0000001010	UNDEFINED	NEW-BLANK
0000001003	TESTING- HJIRI SA	NEW-BLANK
0000001009	VASANTHAN BALASUBRAMANI	NEW-BLANK
0000001001	UNDEFINED	NEW-BLANK
0000001002	OR& TEST	NEW-BLANK
0000001004	DHAND AMIT	NEW-BLANK
0000001005	NAGARAJAN KRISHNAKUMAR	REJECTED-REHASHING
0000001013	UNDEFINED	NEW-BLANK

- 4 In the **Application** section, enter the application you want to view in the **Enter App #** field and click **Search**.

-or-

Select **View All** to view all applications.

Information about the documents attached to the application appears in the Application Document and Application Document Details sections.

## To locate an application document (method two)

- 1 Open the **Underwriting** or **Funding** window and load the application with the attached image you want to view.
- 2 Click **Document Tracking** in the link bar.

The Document Tracking page appears with the application loaded in Application section and information about the document in the Application Document and Application Document Details sections.

## To view a document attached to an application

- 1 Using one of the two methods above, load the application with the document you want to view.
- 2 In the **Application** section, view the following display information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
App #	The application number.
Title	The application title.
Status	The application status.

- 3 In the **Application Document** section, view the following display only information:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Document Type	View the document type (display only).
Comment	Enter any comments regarding the image (optional).

- 4 In the **Application Document Details** section, select the record you want to work with and click **Show** in the **Details** column.
- 5 In the **Application Document Details** section, view the following display only information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Document Sub Type	The document sub type.
Version	The version (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

- 6 Use the **Application Document** and **Application Document Details** section to select the document you want to view.
  - In multiple paged documents, choose **1** in the **Page #** field on the **Application Document Details** section to view the all the pages in the document
  - or-
  - Choose a specific page number to view only that page.
- 7 Click **View Document**.

Oracle FLEXCUBE Lending and Leasing opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your Oracle FLEXCUBE Lending and Leasing system).
- 8 If you want, add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
- 9 Click **Save** on the Document Tracking page.

## Image Maintenance page (Application Document Tracking window)

You can view any image in the Oracle FLEXCUBE Lending and Leasing system in the upper list box of the Image Maintenance link.

### To view an image

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Documents** master tab.
- 2 Click the **Application** bar link.
- 3 In the Application Document Tracking link bar, click **Image Maintenance**.

The Application Document Tracking window's Image Maintenance appears.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

PA 23-SLC (Rev. 4/00) SIMPLE INTEREST

MOTOR VEHICLE INSTALLMENT SALE CONTRACT. Contract Dt (today's date)

ANNUAL PERCENTAGE RATE (APR) 4.95 %	FINANCE CHARGE The dollar amount the credit will cost you. \$1,567.69	Amount Financed The amount of credit provided to you or on your behalf. \$15,000.00	Total of Payments The amount you will have paid after you have made all scheduled payments. \$16,567.69	Down Payment \$6,500.00
MATURITY RATE 6.5 %		Term 48	Due Day 10	Total Sale Price \$23,067.69

Your Payment Schedule will be:

Term	1st Payment Dt	Maturity Dt	Payment Amount
48	Monthly, beginning (next month) /10/2004	(this month) /10/2008	\$345.17

Late Charge: If a payment is late, you will be charged 2% of the portion of the payment which is late for each month, or part of a month greater than 10 days, that it remains unpaid. See below and any other Contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

In this Contract we are the SELLER, Jenny Bronte  
Name: Jenny Bronte  
Address: HI-00001: Kauai Mitsubishi  
555 E Wiamao Drive #302  
Honolulu, HI 96830

You are the BUYER(S), (YOUR LAST NAME), Jerry

IF YOU DO NOT MEET YOUR CONTRACT OBLIGATIONS, YOU MAY LOSE THE MOTOR VEHICLE AND PROPERTY THAT YOU BOUGHT WITH THIS CONTRACT, AND/OR MONEY ON DEPOSIT WITH THE ASSIGNEE. This Contract is between Seller and Buyer. All disclosures have been made by Seller. Seller means estate.

Image Maintenance

Image Header

Search Criteria (Execute Search)

Select Image Id	Fax Header	Status	Pages	Company	Branch
9001	N/A	PROCESSED	1	XXX	HQ

Application

App#	Title
0000001060	UNDEFINED

Pages

Select All | Select None

Select Page #

1

Transpose Type: Rotate 180

Click on Page # for image preview

Action

Print Image Post

None  
Split Image  
Change Status  
Attach to an Image  
Attach to an Application

File viewed in 1280 x 1024 screen resolution

The Image Header section displays the images in the Oracle FLEXCUBE Lending and Leasing system.

- 4 In the **Image Header** section, select the image you want to work with.

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

The Image Header section displays the following information for each image:

<b>In this field:</b>	<b>View this:</b>
Select	If selected, indicates that this is the current record.
Image Id	The image identification number.
Fax Header	The fax header.
Status	The image status.
Pages	The total number of pages of the image.
Company	The company the image came from.
Branch	The branch the image came from.

- 5 If an image is more than one page long, select the page you want to view in the **Pages** section and click on the page number to preview the image.
- 6 Select the required **transpose type** to change the appearance of the image.

## Splitting an Image

If an image is more than one page long, you can split it into two separate images using the Split Image button in the Action section. This option button is only available when an image contains more than one page. Also, you cannot split images with a status of “PROCESSED” or “SKIP.”

### To split an image

- 1 On the **Image Maintenance** page’s **Image Header** section, select the multiple page image you want to split.
- 2 In the **Action** section, select **Split Image**.

The Pages and New Image Id fields appear in the Action block.

- 3 In the **Pages** block, select the page where you want to split the image.

The selected pages appear in the Pages field on the Action section.

**Note:** You can select more than one page; however, you cannot select page # 1.

- 4 In the **Action** section, click **Post**.

Oracle FLEXCUBE Lending and Leasing removes the selected pages and completes the New Image Id field with the image id of the new image.

**Note:** The new image does not appear in the Image Header section after you click Post. However, if you refresh the Image Maintenance page by closing and opening the page, the new image id appears in the Image Header section and the change of page length in the original image is displayed.

## Changing the Status of an Image

The Action section on the Image Maintenance page allows you to change the status of the image.

The Image Maintenance page uses the following statuses:

<b>Status:</b>	<b>What is does:</b>
RUSH	Moves the image to the front of the queue of images to be processed.
NEW	Places an image in a queue in the order of which it was received and allows you to process it as an application.
SKIP	Makes the image unavailable for processing until the status is changed.
BAD	Notes that the image is illegible and should be deleted.
PROCESSED	Notes that the information on the image has been entered and is attached to an application or account.

**Note:** Only images with a status of RUSH or NEW can be attached to an application or account.

### To change the status of an image

- 1 On the **Image Maintenance** page's **Image Header** section, select the image whose status you want to change.
- 2 In the **Action** section, select **Change Status**.  
The Status field appears.
- 3 In the **Status** field, select the new status for the image.
- 4 In the **Action** section, click **Post**.

Oracle FLEXCUBE Lending and Leasing changes the status of the image.

## Attaching an Image to an Existing Image

You can combine two images to make one image. This is the reverse of splitting an image.

### To combine images

- 1 On the **Image Maintenance** page's **Image Header** section, select the image to which you want to attach an existing image.
- 2 In the **Action** section, select **Attach to an Image**.  
The Image Id field appears.
- 3 In the **Image Id** field, select the image id of the image to which you want to attach the selected image.
- 4 In the **Action** section, click **Post**.

Oracle FLEXCUBE Lending and Leasing joins the two images: the id of the image you selected in step 3 remains on the Image Header section. The image you selected in step 1 now appear as part of the remaining image.

## Attaching an Image to an Existing Credit Application

You can attach one or more images to an existing credit application.

**Note:** Attaching specific pages from a multiple page image to an application or account requires that you split the image to isolate the pages you want to attach, attach those pages, and, if necessary, link pages of the original image back together.

### To attach an image to an existing application image

- 1 On the **Image Maintenance** page's **Image Header** section, select the image you want to attach to an existing application.
- 2 In the **Action** section, select **Attach to an Application**.

The App# field appears.

- 3 In the **App #** field, select the application number of the application to which you want to attach the image.
- 4 In the **Action** section, click **Post**.

Oracle FLEXCUBE Lending and Leasing attaches the image to the application. You can view the image in the Image (8) master tab on the Underwriting and Funding forms.

## Printing an Image

The Print Image button sends the selected image to a predefined printer.

### To print an image

- 1 On the **Image Maintenance** page's **Image Header** section, select the image you want to print.
- 2 In the **Action** section, click **Print Image**.

---

## Account Document Tracking window

The Account Document Tracking window contains two pages: the Document Tracking page and the Document Maintenance page. The Document Maintenance page enables you to attach documents to an account in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. The Document Tracking page enables you to view these documents. Any documents that were attached to the account when it was still an application, (such as the application received as a fax and saved as a GIF file), also appear on the Document Tracking page.

---

## Document Tracking page (Account Document Tracking window)

You can view the documents attached to a particular account by loading the account on the Customer Service window, then clicking Account Document Tracking in the link bar. You can also open the Account Document Tracking window and select from a list of all accounts with documents attached on the Document Tracking page.

### To locate an account document (method one)

- 1 On the Oracle FLEXCUBE Lending and Leasing Suite home page, click the **Documents** master tab.
- 2 Click the **Account** bar link.
- 3 In the Account Document Tracking link bar, click the **Documents** drop-down link, then click **Document Tracking**.

The Account Document Tracking window's Document Tracking page appears.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the user's session information: User Id SSC, Organization XXX, Division 001, and Responsibility SUPERUSER. The main content area is titled "Document Tracking" and contains several sections:

- Account Section:** Includes a search field "Enter Acc #" with a "Search" button and a "View All" checkbox.
- Account List Table:** A table with columns "Select", "Account #", "Account Status", and "Account Title". It lists three accounts:

Select	Account #	Account Status	Account Title
<input checked="" type="radio"/>	20060300021005	ACTIVE:DELD	CCINQUEFOIL EVE / DALE
<input type="radio"/>	20060200021074	ACTIVE:DELD	CCOTONEASTER MARIE / HANK
<input type="radio"/>	20060500021080	ACTIVE:DELD	CERASTOSTIOMA PAULA / JOHN
- Account Document Section:** Includes a "Select Document Type" field and a "Comments" field. It shows "No rows yet." and has "Edit" and "Cancel" buttons.
- Account Document Details Section:** Includes a "Select Details Document Sub Type" field and a "Status" field. It shows "No rows yet." and has "View Document", "Edit", and "Cancel" buttons.

At the bottom of the page, it states "Best viewed in 1280 x 1024 screen resolution".

- 4 In the **Account** section, enter the account you want to view in the **Enter Acc #** field and click **Search**.  
-OR-  
Select **View All** to view all accounts.

Information about the documents attached to the account appears in the Account Document and Account Document Details sections.

## To locate an account document (method two)

- 1 Open the **Customer Service** window and load the account with the attached document you want to view.
- 2 On the **Customer Service** window link bar, click **Account Document Tracking**.

The Document Tracking page appears with the application loaded in Account section and information about the document in the Account Document and Account Document Details sections.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The main content area is titled "Account Document Tracking" and includes several sections:

- Account(s) Section:** Contains a table with columns: Select, Company, Branch, Account #, Product, Currency, Payoff Amt, Amount Due, Status, and Oldest Due Dt. A row is selected with values: HQ, 20090400023211, LOAN VEHICLE, USD, \$0.00, \$0.00, ACTIVE.TIP, 06/08/2009.
- Customer(s) Section:** Contains a table with columns: Select, Details, Customer Id, Name, Type, and Language. A row is selected with values: 3923, JOE ANDERS ROOEE, PRIMARY, ENGLISH.
- Account Section:** Contains a table with columns: Select, Account #, Account Status, and Account Title. A row is selected with values: 20090400023211, ACTIVE.TIP, ROOEE JOE.
- Account Document Section:** Contains a table with columns: Select, Document Type, and Comments. A row is selected with values: CONTRACT, TEST.
- Account Document Details Section:** Contains a table with columns: Select, Details, Document Sub Type, Version, Page #, Document File Type, and Status. Two rows are listed:
 

Select	Details	Document Sub Type	Version	Page #	Document File Type	Status
<input type="radio"/>	<a href="#">Show</a>	CONTRACT DOCUMENT A	1	1		
<input type="radio"/>	<a href="#">Show</a>	CONTRACT DOCUMENT A	2	1	TEXT FILE	

## To view a document attached to an account

- 1 Using one of the two methods above, load the account with the document you want to view.
- 2 In the **Account** section, view the following display information:

### In this field:

Select  
Account #  
Account Status  
Account Title

### View this:

If selected, indicates that this is the current record.  
The account number.  
The account status.  
The account title.

- 3 In the **Account Document** section, view the following display only information:

### In this field:

Select  
Document Type  
Comment

### Do this:

If selected, indicates that this is the current record.  
View the document type (display only).  
Enter any comments regarding the image (optional).

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

- 5 In the **Account Document Details** section, view the following display only information:

In this field:	View this:
Select	If selected, indicates that this is the current record.
Document Sub Type	The document sub type.
Version	The version (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

- 6 Use the **Account Document** and **Account Document Details** section to select the document you want to view.

- In multiple paged documents, choose **1** in the **Page #** field on the **Account Document Details** section to view the all the pages in the document
- or-
- Choose a specific page number to view only that page.

- 7 Choose **View Document**.

FLEXCUBE opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your FLEXCUBE system).

- 8 If you want, add comments to the **Comments** field in the **Account Document** and **Account Document Details** sections.
- 9 Click **Save** on the Document Tracking page.



# CHAPTER 10 : GL QUERY TRANSACTIONS

The GL Query Transactions window contains two pages: the GL Transactions page and the Amortized Transactions page.

## GL Transactions page

The GL Transactions page is a display only page that allows you to view details regarding each general ledger entry and its corresponding details. Oracle FLEXCUBE Lending and Leasing updates the GL Transactions page nightly.

### To view the GL Transactions page

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

- 2 Click **GL Transaction** in the bar link.

The GL Query Transactions window appears.

- 3 Click the **GL Transactions** tab.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

GL Transactions [Amortized Transactions](#)

Company

Select	Name	Short Name	Currency
<input checked="" type="radio"/>	SETME	XXX	YER
<input type="radio"/>	SETME	YYY	USD
<input type="radio"/>	IFLEX	IFLEX	USD
<input type="radio"/>	FULLERTON	FLL	EUR
<input type="radio"/>	PQR FINANCE INR	PQR	INR
<input type="radio"/>	ORACLE CORPORATION LTD	ORACLE	USD
<input type="radio"/>	TOYOTA FINANVE SERVICES	TFS	KES

GL Entries

Select	Details	GL Post Date	Debit Amt	Credit Amt	GL File Batch #	Date	Created
<input checked="" type="radio"/>	<a href="#">Show</a>	4/1/2007	XXX8,000.00	XXX0.00		4/1/2007	<input type="checkbox"/>
<input type="radio"/>	<a href="#">Show</a>	4/1/2007	XXX2,000.00	XXX0.00		4/1/2007	<input type="checkbox"/>
<input type="radio"/>	<a href="#">Show</a>	4/1/2007	XXX0.00	XXX2,000.00		4/1/2007	<input type="checkbox"/>

Transactions

Select	Txn Dt	Transaction	Amount	Account	Producer
<input checked="" type="radio"/>	4/1/2007	DEPRECIATION	XXX8,000.00	20070400013660:STERBENZ KEVIN	ALL

- 4 In the **Company** section, select the portfolio company you want to work with.

Oracle FLEXCUBE Lending and Leasing displays the portfolio company short name in one field and the portfolio company name in the other.

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

**ORACLE**  
FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

GL Transactions Amortized Transactions

Company

Select	Name	Short Name	Currency
<input checked="" type="radio"/>	SETME	XXX	YER
<input type="radio"/>	SETME	YYY	USD
<input type="radio"/>	IFLEX	IFLEX	USD
<input type="radio"/>	FULLERTON	FLL	EUR
<input type="radio"/>	PQR FINANCE INR	PQR	INR
<input type="radio"/>	ORACLE CORPORATION LTD	ORACLE	USD
<input type="radio"/>	TOYOTA FINANVE SERVEICES	TFS	KES

GLEntries

Previous 1-10 of 154 Next 10

Select	Details	GL Post Date	Debit Amt	Credit Amt	GL File/Batch #	Date	Created
<input checked="" type="radio"/>	<input type="button" value="Hide"/>	4/1/2007	XXX8,000.00	XXX0.00		4/1/2007	<input type="checkbox"/>
	Segment #1 150000 Segment #2 CB-001 Segment #3 Segment #4 Segment #5 Segment #6 Segment #7 Segment #8 Segment #9 Segment #10				Description Description Description Description Description Description Description Description Description Description		
<input type="radio"/>	<input type="button" value="Show"/>	4/1/2007	XXX2,000.00	XXX0.00		4/1/2007	<input type="checkbox"/>
<input type="radio"/>	<input type="button" value="Show"/>	4/1/2007	XXX0.00	XXX2,000.00		4/1/2007	<input type="checkbox"/>

Transactions

Select	Txn Dt	Transaction	Amount	Account	Producer
<input checked="" type="radio"/>	4/1/2007	DEPRECIATION	XXX8,000.00	20070400013660:STERBENZ KEVIN	ALL

6 In the **GL Entries** section, view the following information:

**In this field:**

**View this:**

Select  
GL Post Dt  
Description  
Debit Amt  
Credit Amt  
GL File/Batch #  
Dt  
Created

If selected, indicates that this is the current record.  
General ledger effective date.  
Segment description.  
The debit amount.  
The credit amount.  
Batch number.  
Batch creation date.  
If selected, this box indicates that the GL interface file/  
batch is created.

Segment #1  
Description  
Segment #2  
Description  
Segment #3  
Description  
Segment #4  
Description  
Segment #5  
Description  
Segment #6

Segment value.  
Segment description.  
Segment value.

Description Segment #7	Segment description. Segment value.
Description Segment #8	Segment description. Segment value.
Description Segment #9	Segment description. Segment value.
Description Segment #10	Segment description. Segment value.

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

**In this field:**

**View this:**

---

Txn Dt	The transaction effective date.
Transaction	The description of transaction.
Amount	The transaction amount.
Account	The account.
Producer	The producer.

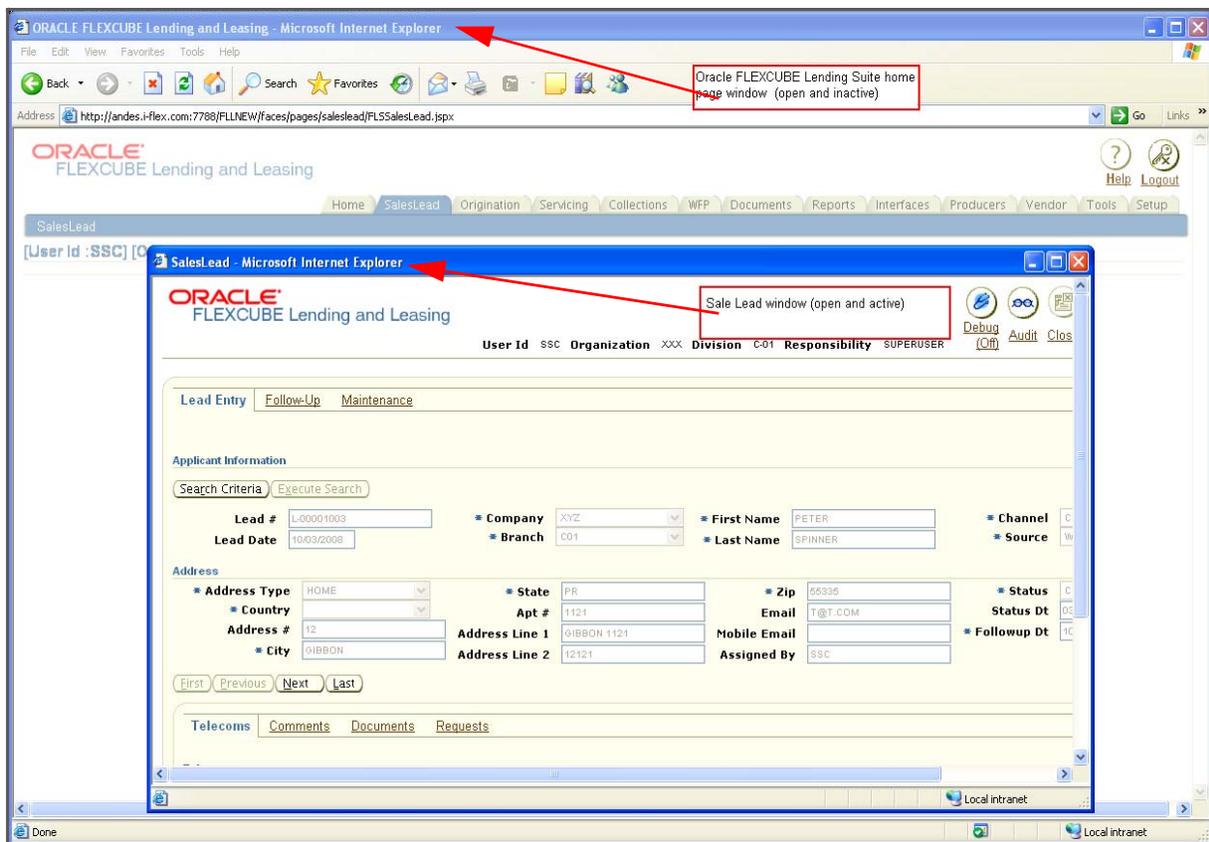


# APPENDIX A: ORACLE FLEXCUBE LENDING AND LEASING INTERFACE

This appendix explains Oracle FLEXCUBE Lending and Leasing’s graphical user interface (GUI). It defines the components commonly found on a GUI, provides an overview of their functions, and explains how to use Oracle FLEXCUBE Lending and Leasing’s windows and pages.

## Oracle FLEXCUBE Lending and Leasing’s windows

Oracle FLEXCUBE Lending and Leasing uses windows as its primary user interface. Windows can be maximized, minimized, opened, closed, and repositioned. More than one window can be opened on your desktop and windows can overlap or appear adjacent to each other. The window that you are currently using, or is currently selected, is the “active” window. It appears on the top of the overlapping windows. Windows that are open but not selected are “inactive.” The title bar of an active window is a different color than the other inactive windows.



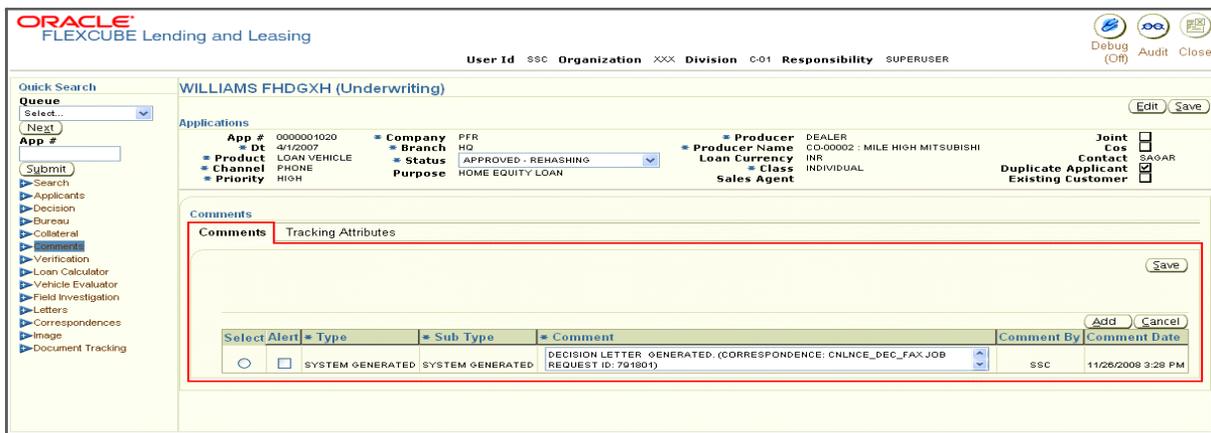
# Window components

This section presents an overview of the components found on windows and how to use them.

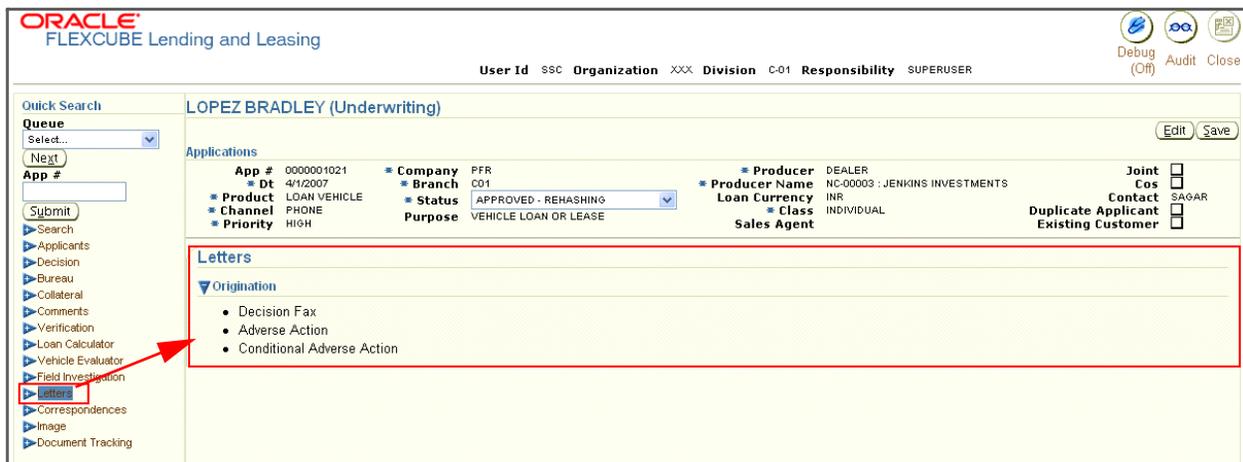
## Page

A collection of information items (sections, records, check boxes, command buttons, and so on) contained within a single window. Oracle FLEXCUBE Lending and Leasing uses pages to complete tasks. Pages allow you to enter, view, and update information in the Oracle FLEXCUBE Lending and Leasing system. There are several ways to navigate between pages in the Oracle FLEXCUBE Lending and Leasing system, including tabs, links, and process trains. The pages that are available to you are based on your assigned responsibility.

In the following example, the Comments tab is opening the Comments page.



When pages opened from a link bar are also frequently enclosed in a yellow frame with the title in large, blue text. In following example, the Letters page is opened from the Letters link on the Underwriting link bar.



## Master page

A reoccurring higher level page that appears above information opened from a link. Note in the following example, the Balances link opens the Producer Balances page.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization TFB Division TFB02 Responsibility SUPERUSER'. On the right, there are icons for 'Debug (Off)', 'Audit', and 'Close'. A left-hand navigation menu lists various options: Search, Units, Credit Lines, Producers, Balances, Transactions, Credit Lines, Statements, Maintenance, Comments, and Tracking Attributes. The 'Producers' menu item is highlighted with a red box, and a red arrow points from it to the 'Producer Balances' section in the main content area. The 'Producer Balances' section is also highlighted with a red box and contains a search bar, a table with columns 'Type', 'Amount', 'Paid', 'Waived', 'Charged off', 'Recovered', and 'Outstanding', and the text 'No rows yet'. The main content area also displays a 'Producer' master page with a search bar and a table of producer details with columns 'Select Details', 'Producer', 'Total Credit Limit', and 'Status'. The table lists several producers with their IDs and names, such as 'MH00003 : CAR COUNTRY (M)' and 'OH00001 : HERITAGE FORD MERCURY INC'.

In this example, the Transactions link opens the Producer Balances page.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface, similar to the first screenshot. The top navigation bar and user information are the same. The left-hand navigation menu lists various options: Search, Units, Credit Lines, Producers, Balances, Transactions, Credit Lines, Statements, Maintenance, Comments, and Tracking Attributes. The 'Transactions' menu item is highlighted with a red box, and a red arrow points from it to the 'Producer Transactions' section in the main content area. The 'Producer Transactions' section is also highlighted with a red box and contains a search bar, a table with columns 'Select Post Dt', 'Txn Dt', 'Transaction', 'Amount Reason', and 'Comment', and the text 'No rows yet'. The main content area also displays a 'Producer' master page with a search bar and a table of producer details with columns 'Select Details', 'Producer', 'Total Credit Limit', and 'Status'. The table lists several producers with their IDs and names, such as 'MH00003 : CAR COUNTRY (M)' and 'OH00001 : HERITAGE FORD MERCURY INC'.

Note that in both examples, the Producer master page appears above the pages opened from either link.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division TFB02 Responsibility SUPERUSER

Debug (Off) Audit Close

Search Units Credit Lines Producers Balances Transactions Credit Lines Statements Maintenance Comments Tracking Attributes

**Producer**

Search Criteria Execute Search

Select and Submit

Current Active View All

Previous 1-10 of 19 Next 9

Select	Details	Producer	Total Credit Limit	Status
<input checked="" type="radio"/>	Show	MN-00003 : CAR COUNTRY (M)	XXXX.00	INACTIVE
<input type="radio"/>	Show	OH-00001 : HERITAGE FORD MERCURY INC	XXXX.00	ACTIVE
<input type="radio"/>	Show	CO-00001 : PHIL LONG MITSUBISHI	XXXX.00	INACTIVE
<input type="radio"/>	Show	NY-00004 : DENOYER MITSUBISHI	XXXX.00	ACTIVE
<input type="radio"/>	Show	NY-00007 : RETEST	XXX3,333.00	INACTIVE
<input type="radio"/>	Show	MN-00301 : IN HOUSE (DIRECT DEAL)	XXX30,758,434.00	ACTIVE
<input type="radio"/>	Show	MN-00302 : SAINT PAUL AUTO SALES	XXX2,510,403.00	ACTIVE
<input type="radio"/>	Show	MN-00303 : ROSEDALE DODGE HYUNDAI	XXX306,000.00	ACTIVE
<input type="radio"/>	Show	MN-00304 : SOUTHVIEW CHEVROLET	XXX318,000.00	ACTIVE
<input type="radio"/>	Show	MN-00305 : KOPPY MOTORS OF LAKE FOREST	XXX3,887,000.00	ACTIVE

Select and Submit

Previous 1-10 of 19 Next 9

**Producer Balances**

Search Criteria Execute Search

Type	Amount	Paid	Waived	Charged-off	Recovered	Outstanding
No rows yet.						

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division TFB02 Responsibility SUPERUSER

Debug (Off) Audit Close

Search Units Credit Lines Producers Balances Transactions Credit Lines Statements Maintenance Comments Tracking Attributes

**Producer**

Search Criteria Execute Search

Select and Submit

Current Active View All

Previous 1-10 of 19 Next 9

Select	Details	Producer	Total Credit Limit	Status
<input checked="" type="radio"/>	Show	MN-00003 : CAR COUNTRY (M)	XXXX.00	INACTIVE
<input type="radio"/>	Show	OH-00001 : HERITAGE FORD MERCURY INC	XXXX.00	ACTIVE
<input type="radio"/>	Show	CO-00001 : PHIL LONG MITSUBISHI	XXXX.00	INACTIVE
<input type="radio"/>	Show	NY-00004 : DENOYER MITSUBISHI	XXXX.00	ACTIVE
<input type="radio"/>	Show	NY-00007 : RETEST	XXX3,333.00	INACTIVE
<input type="radio"/>	Show	MN-00301 : IN HOUSE (DIRECT DEAL)	XXX30,758,434.00	ACTIVE
<input type="radio"/>	Show	MN-00302 : SAINT PAUL AUTO SALES	XXX2,510,403.00	ACTIVE
<input type="radio"/>	Show	MN-00303 : ROSEDALE DODGE HYUNDAI	XXX306,000.00	ACTIVE
<input type="radio"/>	Show	MN-00304 : SOUTHVIEW CHEVROLET	XXX318,000.00	ACTIVE
<input type="radio"/>	Show	MN-00305 : KOPPY MOTORS OF LAKE FOREST	XXX3,887,000.00	ACTIVE

Select and Submit

Previous 1-10 of 19 Next 9

**Producer Transactions**

Reverse

Transactions

Search Criteria Execute Search

Sort By Post Dt Txn Dt View All

Select	Post Dt	Txn Dt	Transaction	Amount	Reason	Comment
No rows yet.						

**Sub page**

The information associated with a sub tab is a sub page. In the following example, the Product Itemizations sub page is circled.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

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

Loan Products

Product Definition

Search Criteria Execute Search Add Edit Cancel

Previous 1-10 of 24 Next 10

Select	Details	Product	Description	Start Dt	End Dt	Direct	Flexible Repayment	Enabled
<input type="radio"/>	Show	699	TEST	3/19/2009	3/20/2019	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	COMPUTER LOAN	COMPUTER LOAN	10/14/2008	12/31/2075	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	CREDITO DE CONSUMO	CREDITO DE CONSUMO PERSONAL	4/6/2009	12/30/2010	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	CONSTRUCTION LOAN	CONSTRUCTION LOANS	11/7/2008	11/25/2022	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	LOAN-CHAT	LOAN CHATTEL	2/4/1992	12/31/4000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	Show	LOAN-HE	LOAN HE	10/11/2008	10/15/4000	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	LOAN-HE-VR	LOAN HOME ISLAMIC (VR)	2/4/1992	12/31/4000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	LOAN-SG	LOAN SECURED HOUSEHOLD GOODS	2/4/1992	12/31/4000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	LOAN-UN	LOAN UNSECURED	2/4/1992	12/31/4000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	Show	LOAN-UN-VR	LOAN UNSECURED (VR)	2/4/1992	3/1/2010	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Previous 1-10 of 24 Next 10

Product Itemizations Rate Adjustments

Product Itemizations

Search Criteria Execute Search Add Edit Cancel

Select	Itemization	Disc. Rate	Sort	Sign	Enabled
No rows yet.					

**Section**

An underlined heading that marks a set of related functions or data. In the illustration below, the Lead Entry page contains two sections: "Applicant Information" and "Address."

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Lead Entry Follow-Up Maintenance

View All Save

Applicant Information

Search Criteria Execute Search Add Cancel

Lead # L-00001003 Company XYZ First Name PETER Channel CONSULTATION  
 Lead Date 10/03/2008 Branch C01 Last Name SPINNER Source WEB ENTRY

Address

Address Type HOME State PR Zip 55335 Status CLOSED  
 Country Apt # 1121 Email T@T.COM Status Dt 03/20/2009  
 Address # 12 Address Line 1 GIBBON 1121 Mobile Email Followup Dt 10/23/2008  
 City GIBBON Address Line 2 12121 Assigned By SSC

First Previous Next Last

Telecoms Comments Documents Requests

Telecoms

Search Criteria Execute Search Add Cancel

Select	Telecom Type	Phone	Current
<input checked="" type="radio"/>	TOLL FREE NO	(655) 655-6556	<input checked="" type="checkbox"/>
<input type="radio"/>	CAR/MOBILE PHONE	(787) 787-8787	<input checked="" type="checkbox"/>
<input type="radio"/>	OTHER HOME PHONE	(645) 454-6454	<input checked="" type="checkbox"/>

**Tab**

Oracle FLEXCUBE Lending and Leasing uses tabs as a primary navigation tool. Tabs are small flaps used for quick access to pages of information, not unlike the tabs on a folder in your file

cabinet. There are three types of tabs in Oracle FLEXCUBE Lending and Leasing system: master tab and sub tab. **Master tabs** are the highest level of tab and are used to navigate to other windows and pages. **Sub tabs** open pages that contain information. Sub tabs, if present, appear at the bottom of the page.

ORACLE FLEXCUBE Lending and Leasing

Home SalesLead **Origination** Servicing Collections WFP Documents Reports Interfaces Producers Vendor Tools Setup

Application Entry | Underwriting | Funding | Application Retrieval | Scenario Analysis

[User Id :SSC] [Organization :XXX] [Division :C-01] [Responsibility :SUPERUSER]

Number of Pending Review Requests  
0

My User Queues

Queue Description	Queue Code	Count
NEW APPLICATIONS QUEUE	NEW_APP_QUEUE	296

My Responsibilities Queues

Queue Description	Queue Code	Count
NEW APPLICATIONS QUEUE	NEW_APP_QUEUE	296

Home | SalesLead | **Origination** | Servicing | Collections | WFP | Documents | Reports | Interfaces | Producers | Vendor | Tools | Setup

ORACLE FLEXCUBE Lending and Leasing

Debug (Off) Audit Close

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Quick Search

Queue Select... [Next] [Submit]

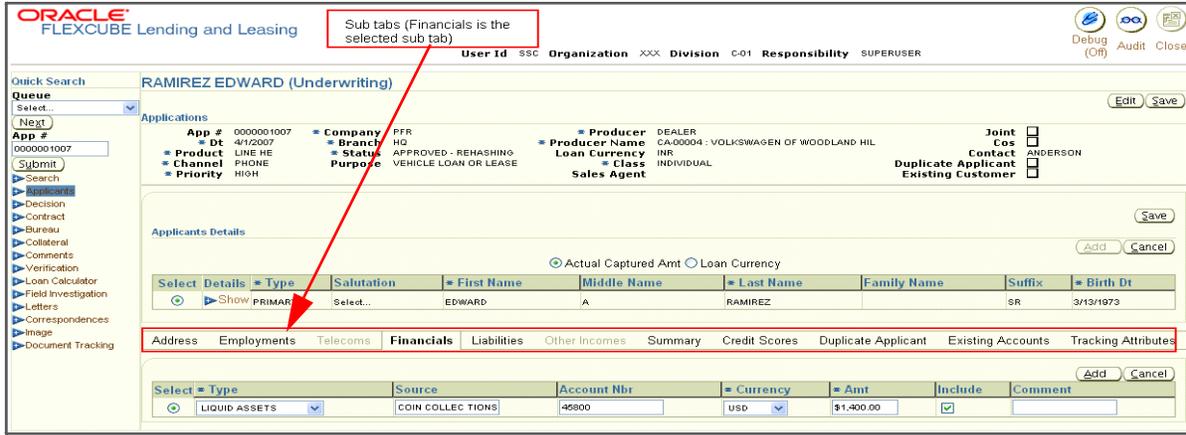
App # [Submit]

- Search
- Applicants
- Decision
- Bureau
- Comments
- Verification
- Field Investigation
- Letters
- Correspondences
- Business Applicant
- Image
- Document Tracking

**Criteria** Results Review Requests

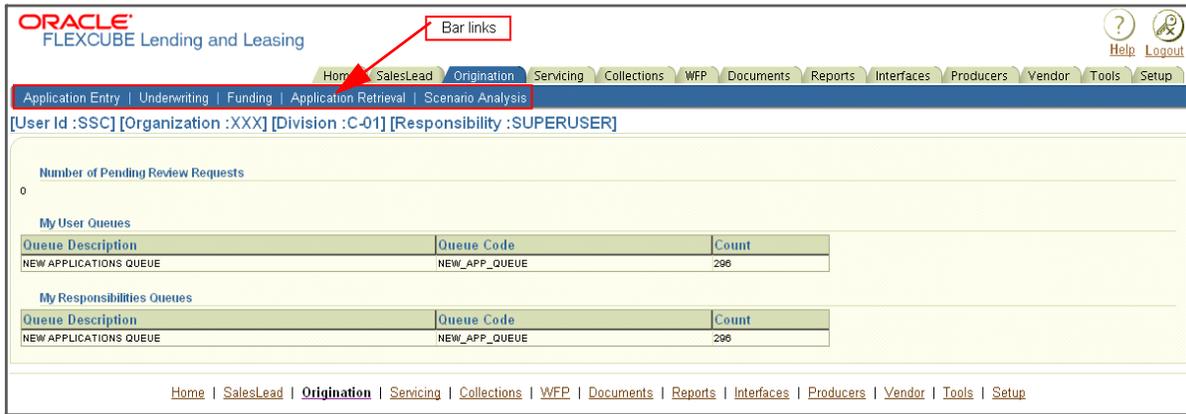
Criteria	Comparison Operator	Value
APPLICATION #	LIKE	
APPLICATION DT	GREATER THAN OR E	
APPLICATION STATUS	LIKE	
APPLICATION SUB STATUS	LIKE	
UNDERWRITER	LIKE	
PRODUCT	LIKE	
APPLICANT LAST NAME	LIKE	
APPLICANT SSN	EQUAL	
VIN	LIKE	
YEAR	EQUAL	
MAKE	LIKE	
MODEL	LIKE	
ASSET TYPE	LIKE	
PRODUCER #	LIKE	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

Reset Criteria Search



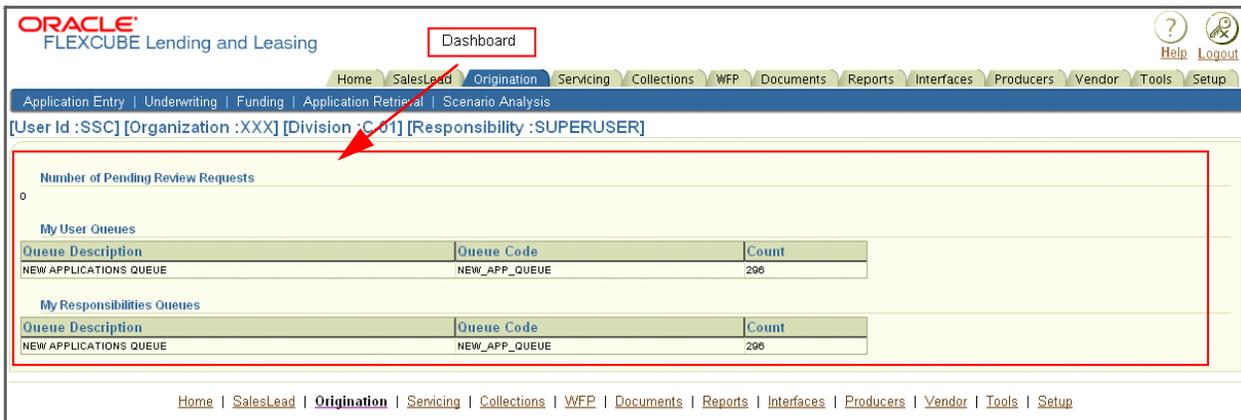
### Bar Link

A link located in the bar below master tabs that enables you to navigate to other pages to view, enter and edit information.



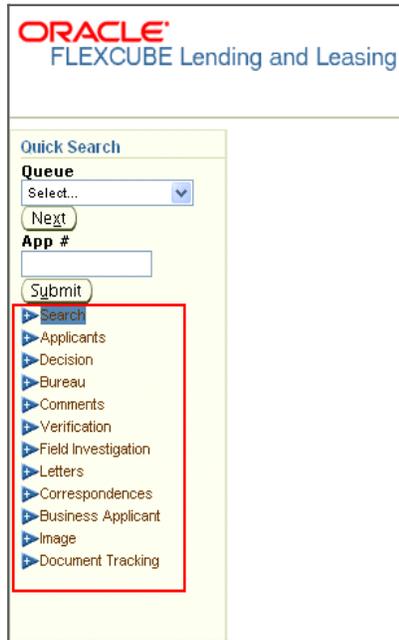
### Dashboard

A page or section of information displayed opened from a master tab and displayed below the bar link. In the example below, the Setup dashboard contains the Current GL Post Date, Products Expiring in Next One Month, Number of Users Currently Logged In, and Critical Job Status sections.



## Link Bar

A list of links with drop-down links on the left of many Oracle FLEXCUBE Lending and Leasing windows that enables you to navigate to other pages to view, enter and edit information. Link bars allow you to move between links and pages as you please.



## Drop-Down Link

A blue triangle pointed to the left of a link containing a “positive” sign (+) that signals additional links not currently on display are available.



When clicked, the triangle rotates to point downward, the plus sign becomes a “negative” sign (-), and Oracle FLEXCUBE Lending and Leasing displays the additional links.



In the example below, the Applicant Details drop-down link has been clicked to view additional information about the applicant.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search

Queue Select... [v]  
 [Ng] Auto Run [ ]  
 Acc # 20090200023411  
 or SSN  
 Submit

Account(s)

Current Show All Group Follow-up

Select and Submit

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	XYZ	HQ	20090200023411	LOAN HOME ISLAMIC (VR)	USD	\$12,020.00	\$4,000.00	ACTIVE:DELQ	3/8/2009

Customer(s)

Select and Submit

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	24206	GOPI GOPINATH	PRIMARY	ENGLISH

Account Details

▶ Dues ▶ Delinquency Information

▶ Activities

▶ Promises

▶ Call Activities

Alerts

No rows yet.

Conditions

Search Criteria Execute Search

Condition	Start	Followup
DELINQUENT	3/19/2009	6/19/2009

Add Call Activities

Add Comments

Date Converter

---

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Clo

Quick Search

Queue Select... [v]  
 [Ng] Auto Run [ ]  
 Acc # 20090200023411  
 or SSN  
 Submit

Account(s)

Current Show All Group Follow-up

Select and Submit

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	XYZ	HQ	20090200023411	LOAN HOME ISLAMIC (VR)	USD	\$12,020.00	\$4,000.00	ACTIVE:DELQ	3/8/2009

Customer(s)

Select and Submit

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	24206	GOPI GOPINATH	PRIMARY	ENGLISH

Account Details

▼ Dues ▶ Delinquency Information

Delq Due	LC Due	NSF Due	Other Due	Total Due	Due Date	Amt
\$4,000.00	\$20.00	\$0.00	\$0.00	\$4,020.00	1 7/4/2009	\$1,000.00
					2 6/8/2009	\$1,000.00
					3 5/11/2009	\$1,000.00
					4 4/11/2009	\$1,000.00
					5 3/11/2009	\$1,000.00
Today's PayOff		\$12,020.00		Oldest Due Dt		3/8/2009

Late 30 60 90 120 150 180

1 1 1 1 0 0

BP(Life) 0 Days 104  
 NSF(Life) 0 Category 90  
 BP(Year) 0 Collector  
 NSF(Year) 0

Alert  \* Type Select... [v]  
 \* Sub Type Select... [v]  
 Comment  
 Submit Cancel

Date Converter

In the example below, the System link has a drop-down link. When clicked, it displays additional links about the applicant. This is referred to as a **Drop-Down Link**. Drop-down links appear in link bars.



**Drop-Down List Box** A text field with an arrow next to it indicating that predefined entries are available.



Click the arrow to view the available entries in a scroll box below the field.



**Command Button** A rectangle button that initiates a predefined action. Buttons do not contain values as fields do. A button is usually labeled with text noting the action that it performs. In the illustration below, the Lead Entry page contains four command buttons: “View All,” “Save,” “Add,” and “Cancel.” The Save command button is dimmed and hence unavailable.

You can select a command button by clicking it or pressing (**ALT** + the underlined letter in the label).

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization DMO Division C01 Responsibility SUPERUSER

Lead Entry Follow-Up Maintenance

Applicant Information

Search Criteria Execute Search

Lead # L-00001004  
Lead Date 06/24/2009

\* Company DMB  
\* Branch HQ

\* First Name DWID  
\* Last Name E

\* Channel CONSULTATION  
\* Source WEB ENTRY

View All Save  
Add Cancel

## Field

A box on a page used to enter, view, update, or delete information. Each page contains fields. Fields can display values in different formats, including text, numbers, and dates.

**Text fields** stores characters and numbers.

**Number fields** store only numbers, often dollar figures, with or without decimals.

**Date fields** store dates and sometimes time values.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Loan Calculator

Calculate Payment Calculate Rate Calculate Term Initialize Calculate Amortize

Local Dt Convert Gregorian Dt Date Converter

Loan Details

\* Product Category  
\* Contract Dt 07/14/2009  
\* First Payment Dt 08/14/2009  
\* Term 0  
Maturity Dt 07/14/2009  
\* Amt Financed  
\* Pre-Paid Fees  
\* Financed Fees  
Loan Amt  
\* Balloon Pmt Amt

Payment / Finance Charge

Pmt Amt  
Interest Amt  
Finance Charge  
Total of Pmts  
Final Pmt Amount

Calculator Options

\* Billing Cycle  
\* Balloon Mthd  
\* Accrual Base Mthd  
\* Time Counting Method  
\* Installment Method  
\* Bill Method  
\* Calendar Method  
\* Accrual Start Dt Basis  
\* Accrual Start Days

Rate

\* Rate .0000  
APR .0000  
First Period  
Calendar Days  
Interest  
Residual Period  
Residual Days  
Residual Income

Repayment Options

Flexible Repayment Allowed  
Type  
Skip Months  
Extensible Balloon  
Max Term

Payment Change Schedule

* Seq	* Option Type	* Freq	* Period	* # of Adj.	* Value
No rows yet.					

Rate Schedule

* Seq	* Rate	* Start Dt
No rows yet.		

Repayment Schedule

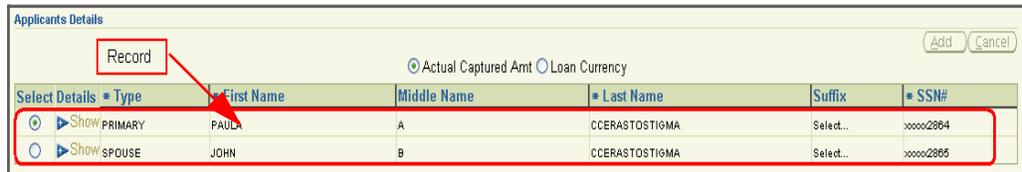
* Seq	* Pmt Amt	* # of Payments	Generated
No rows yet.			

Amortization Schedule

Seq	Pmt Dt	Pmt Amt	Principal Amt	Interest Amt	Balance Amt
No rows yet.					

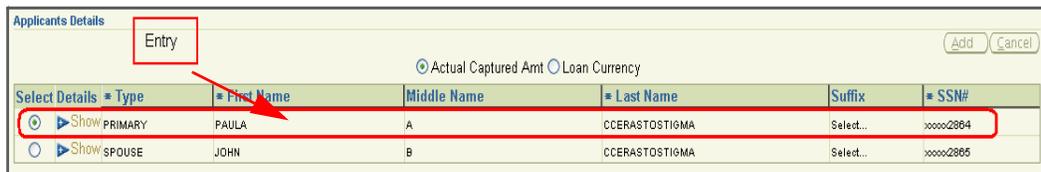
**Record**

A logically related collection of columns within a page about a person, place, or thing. In the following example, the Applicants Details record displays the applicant's type, first name, middle name, last name, suffix, and social security number.



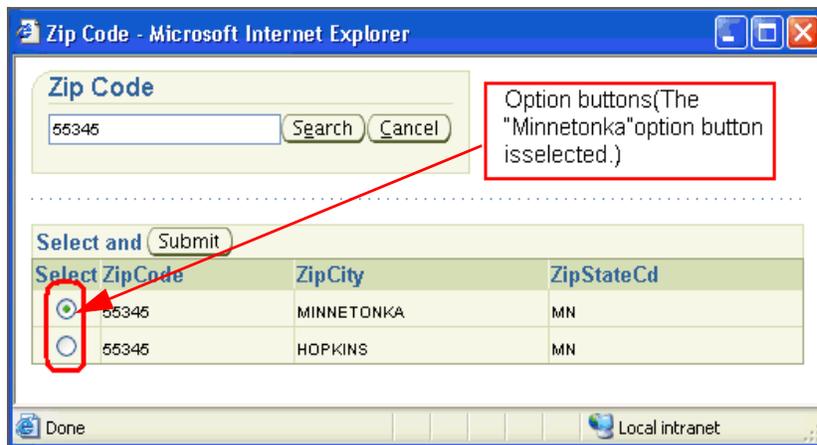
**Entry**

A related collection of fields providing details about a selected record. In the following example, the Applicants Details record contains two entries, Paula A Ccerastostigma and John B Ccerastostigma. The entry for Paula A Ccerastostigma is selected.



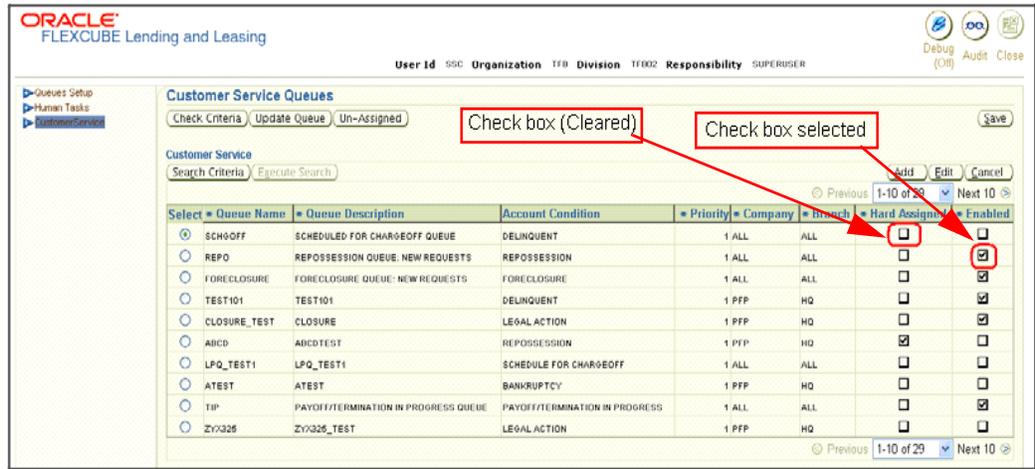
**Option button**

A round button used to select an item from a group of items, such as an entry in a record. You can select only one option button in a group at a time. In the illustration below, option buttons are used to select a city from a list of cities that share the same zip code.



## Check box

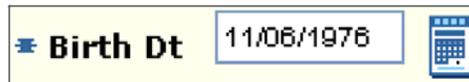
A square box you select or clear to turn on or turn off an option. A check denotes that the check box is selected. Click a selected check box to “clear” it.



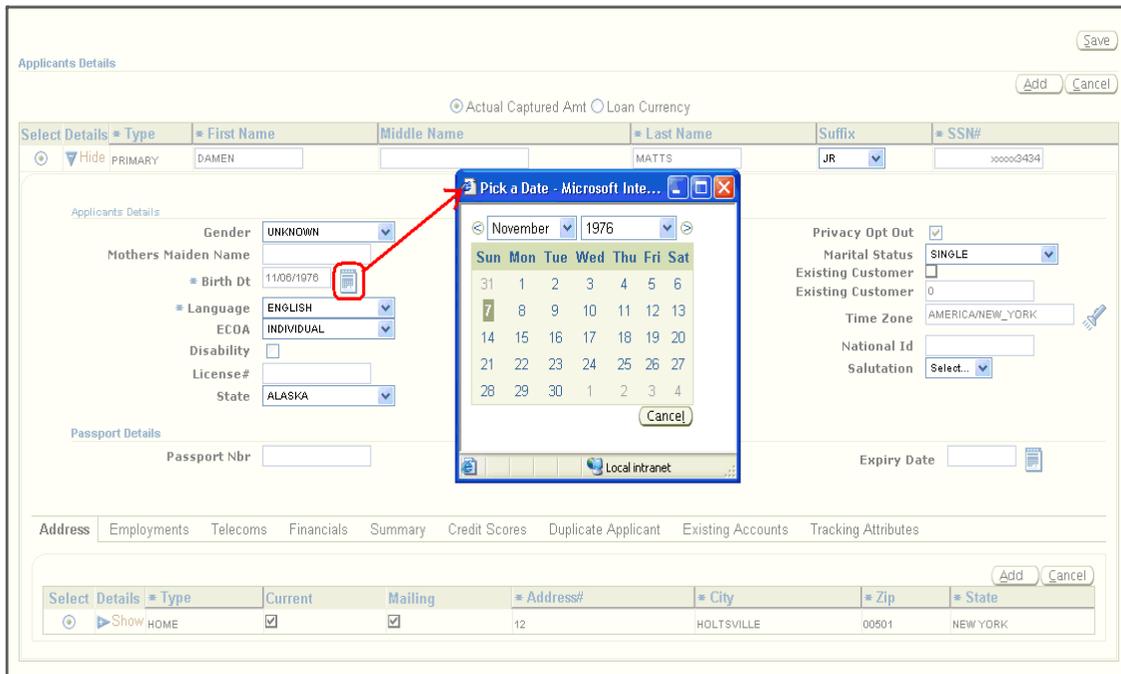
**Note:** One or more check boxes can be selected, since each one acts independently.

## Calendar icon

A calendar shaped icon next to a date field that, when clicked, opens the Pick a Date window.



The Pick a Date window enables you to choose a date that appears in the date field by day, month, and year.

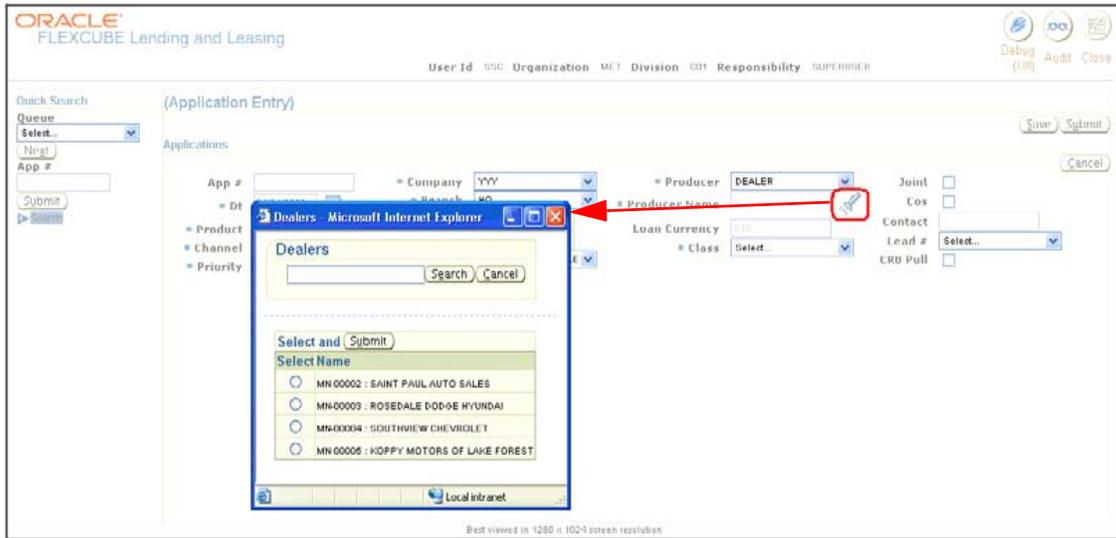


**Flashlight icon**

A flashlight shaped icon next to a text field that when clicked, opens a corresponding window containing available entries for the field.



The window corresponding to the field enables you to choose an entry from a predefined record.



**Error icon**

A red circled X that appears next to a field to indicate an error (usually missing information) after you save your entry or attempt to move to another page.

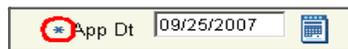


Red text appears below the field to describe the error.

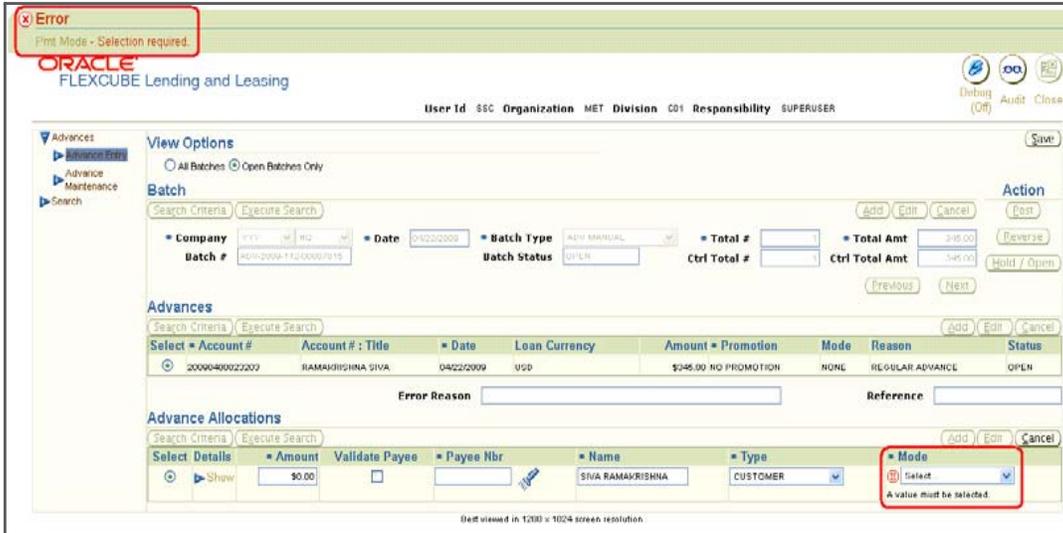


**Blue asterisk**

A blue asterisk next to a field indicates a required field. You must complete this field before moving to another page.

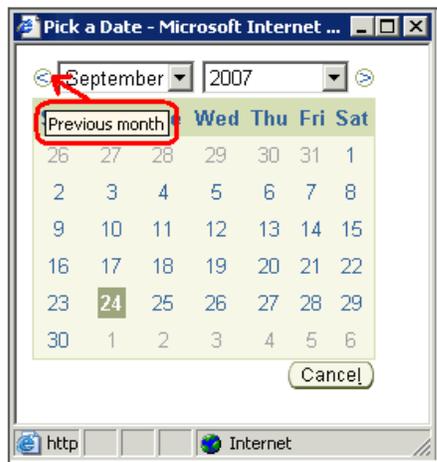


If you do not complete a required field, Oracle FLEXCUBE Lending and Leasing displays an Error message when you attempt to move to another page.



### Hint box

A yellow box that appears when the mouse pointer is moved over a feature in Oracle FLEXCUBE Lending and Leasing, such as a direction button. The hint box displays a description of the field's content or purpose.





# APPENDIX B : COMMON ORACLE FLEXCUBE LENDING AND LEASING TASKS

This appendix explains how to use Oracle FLEXCUBE Lending and Leasing to complete these frequently completed tasks:

- Cut, copy, and paste data
- Save an entry
- Cancel an entry
- Print a window
- Use a drop-down field
- Use a drop-down link
- Complete a field with a flashlight icon
- Complete a field with a calendar icon
- Use a bar link
- Close a window.

## Cutting, Copying, and Pasting Data

The cut, copy, and paste commands on the Oracle FLEXCUBE Lending and Leasing Edit menu bar allow you to move and edit highlighted text. You can also complete these commands with the following keystroke combinations.

### To cut, copy, and paste with Oracle FLEXCUBE Lending and Leasing

These three tasks can be completed with the keyboard by doing the following:

**Press this:**

**To do this:**

**CTRL+X**

**Cut**

**CTRL+C**

**Copy**

**CTRL+V**

**Paste**

## Saving an Entry

When you save your work, the database is updated with all changes made since the last time the data was saved.

### To save your work in Oracle FLEXCUBE Lending and Leasing

- 1 Enter the information in the fields you want to complete.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the application name, and user information: User Id SSC, Organization TFB, Division HQ, Responsibility SUPERUSER. On the right, there are icons for Debug (Off), Audit, and Close. The main area is titled '(Application Entry)' and contains a form with various fields. The 'Save' button is highlighted with a red box. Other buttons include 'Edit', 'PreQualify', 'Submit', and 'Cancel'. The form fields include: App #, Dt (11/20/2009), Product (Select...), Channel (WEB ENTRY), Priority (NORMAL), Company (PQR), Branch (ABC), Status (Select...), Purpose (VEHICLE LOAN OR LE), Producer (DEALER), Producer Name (Select...), Loan Currency (EUR), Class (Select...), Sales Agent, Joint, Cos, Contact, Lead # (Select...), and CRB Pull.

- 2 When you are finished, click the **Save** button.

When you save an entry, an Information section appears at the top of the page a message such as “Saved Successfully.”

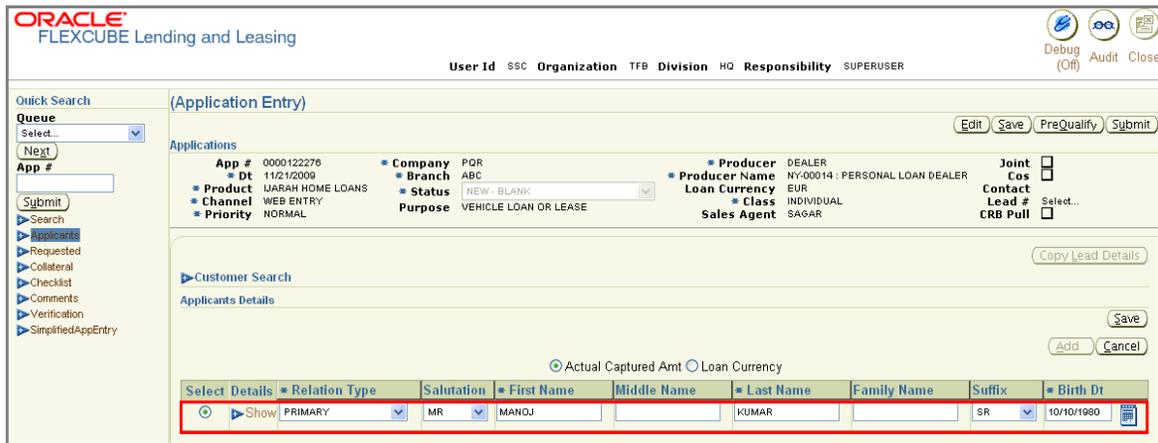


## Canceling an Entry

You can close a window and return to the previous page without saving data at any time by clicking the Cancel button.

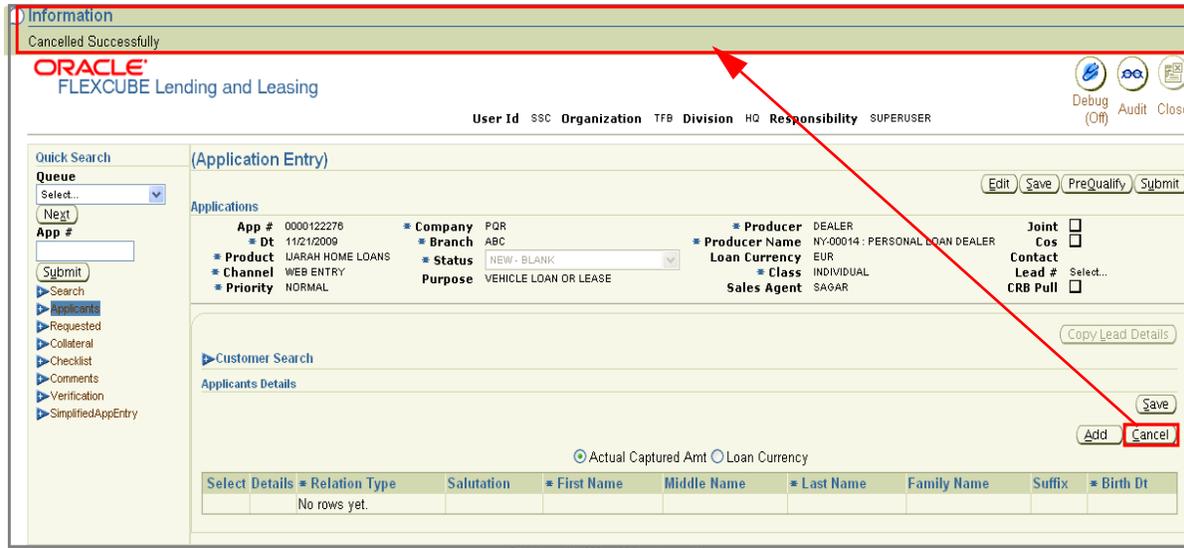
### To cancel your entry

- 1 Enter the information on the fields you want to complete.
- 2 If you want to cancel your entry, click **Cancel**.



Depending on the window or page you are working with, Oracle FLEXCUBE Lending and Leasing either:

- Closes the window and returns to the previous page without saving any data.
- or -
- Cancels the record and displays the message “Cancelled Successfully” in the Information section.



## Printing a Window

You can print a window at any time. Make sure a printer driver is installed and at least one printer is defined before printing. (Contact your system administrator for information on how to install printer drivers and define printers.)

### To print a window

On the **File** menu, choose **Print**.

## Using a Drop-down Field

Drop-down fields are fields with a drop-down link to their right, indicating a predefined list of possible entries can be used to complete the field. Clicking the drop-down link displays all possible entries in a drop-down list below the field.

### To complete a drop-down field

- 1 Move the cursor to the field with the drop-down link.



- 2 Click the arrow to the right of the field.

Oracle FLEXCUBE Lending and Leasing displays a drop-down list below the field of all possible entries.



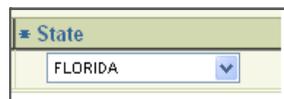
3 If necessary, use the scroll bar to search for an entry currently not in view.



4 Click the entry you want to appear in the field.



Oracle FLEXCUBE Lending and Leasing closes the drop-down list and the selected entry appears in the field.



**Note:** If you type a character matching the first letter of an entry in the drop-down list, Oracle FLEXCUBE Lending and Leasing automatically completes the field with first entry beginning with that letter. The following example shows what happens when you type “I” in the State field.



When you then click the drop-down link, Oracle FLEXCUBE Lending and Leasing opens the drop-down list beginning at that entry.



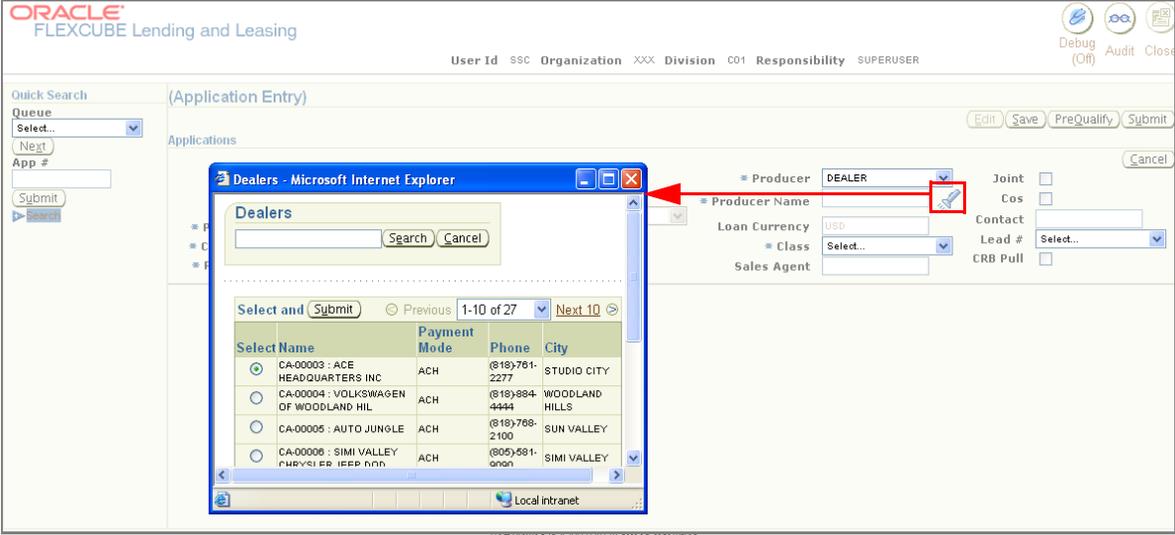
If you type a character that does not match the first letter of an entry in the drop-down list, the drop-down field remains blank.

## Completing a Field with the Flashlight Icon

Many fields on Oracle FLEXCUBE Lending and Leasing pages are followed by a flashlight icon. A flashlight icon opens a window that displays all the possible entries that Oracle FLEXCUBE Lending and Leasing will accept for a particular field. You can select data from the window to complete the field. Likewise, a field with a flashlight icon only accepts entries from the flashlight window. Using the flashlight icon increases accuracy and productivity, as it ensures uniformity and efficiency during data entry.

The title bar of the flashlight window indicates the type of entry that will appear in the corresponding field.

In the following example, clicking the flashlight icon next to the Producer Name field opens the Dealer flashlight window. You can then select an entry from the Dealer flashlight window to appear in the Producer Name field.

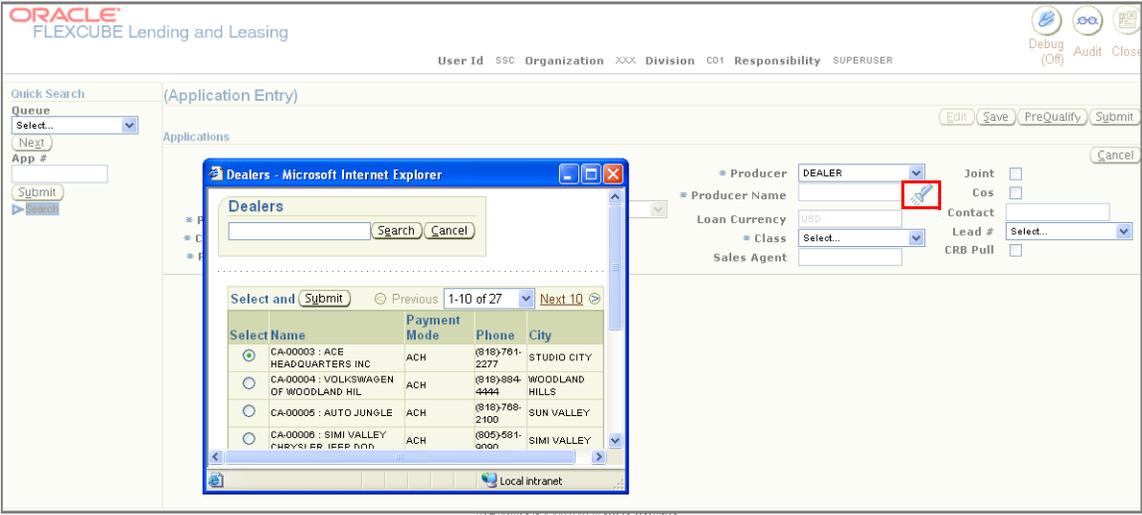


**To select data from a flashlight icon field**

- 1 Move the cursor to an entry field with a flashlight icon.
- 2 Click the flashlight icon

-or-  
Press **ENTER** when the flashlight icon is selected.

The flashlight window appears.



- 3 In the flashlight window, use the record to select the entry you want to appear in the field with the flashlight icon.

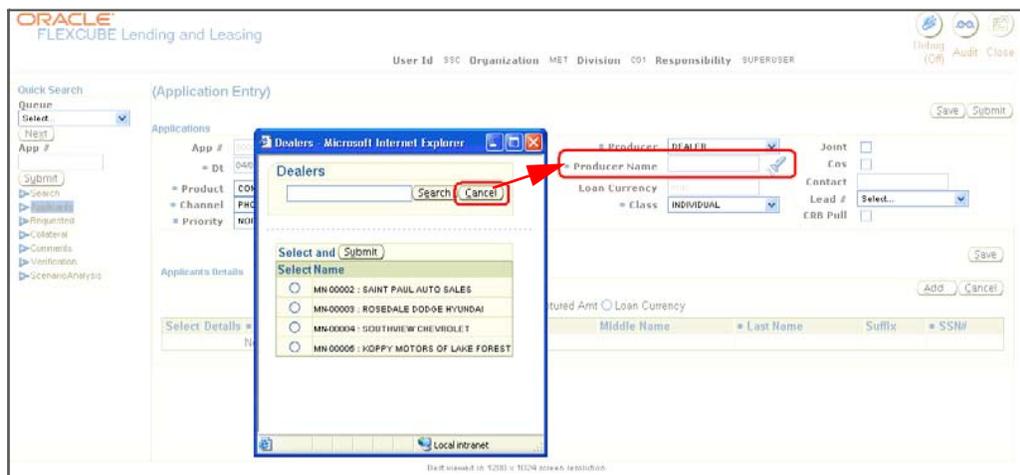


4 Click **Submit** in the flashlight window.

Oracle FLEXCUBE Lending and Leasing closes the flashlight window and your selected entry now appears in the field.



If you click **Cancel** in the flashlight window, the flashlight window closes and no entry appears in the field with the flashlight icon.

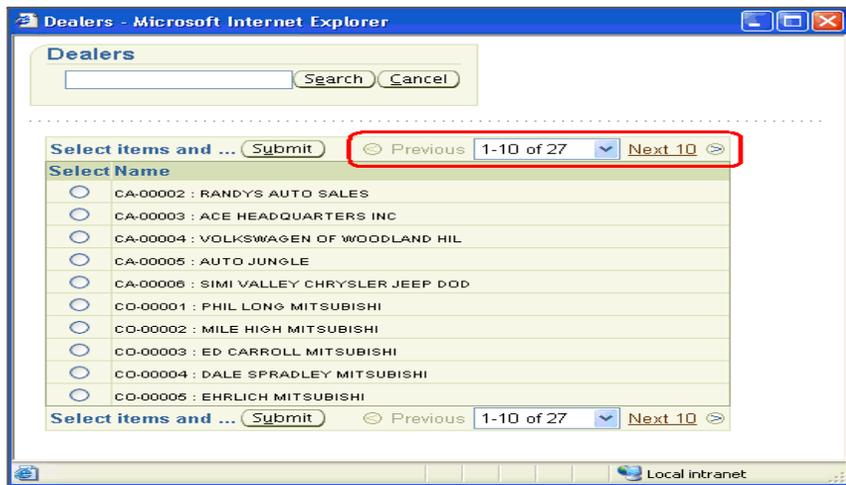


## Using a Navigation Drop-down Field

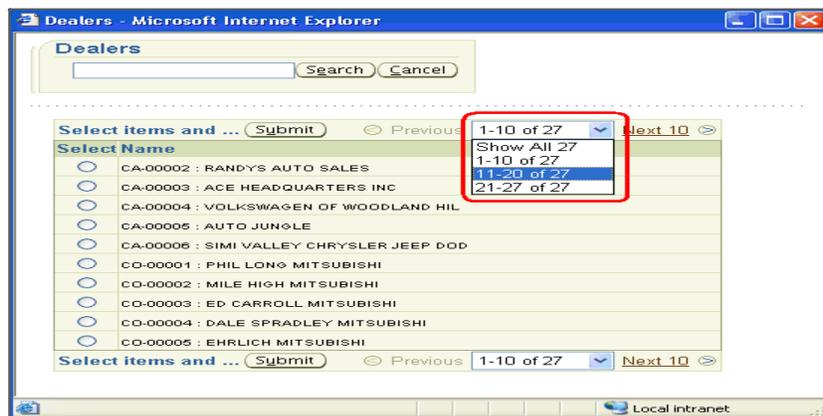
The total number of entries in a record can be quite large. To keep the display of entries manageable, you can view the contents of the record in smaller portions. The navigation drop-down field and previous and next links allow you to view other entries that are not currently displayed.

### To use a navigation drop-down

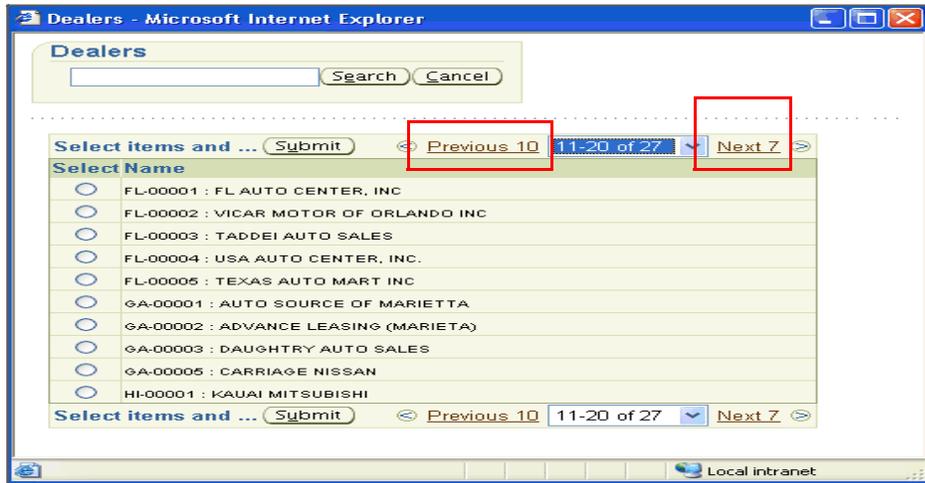
A navigation drop-down field above a record indicates that other entries exist that are not currently in view. The navigation field lists the total number of entries and what portion of the total is currently in view. In the following example, the record contains a total of 28 entries, the first ten of which are currently on display.



- Click the drop-down link of the navigation field and select the range of entries you want to view.



The new entries appear in the record.

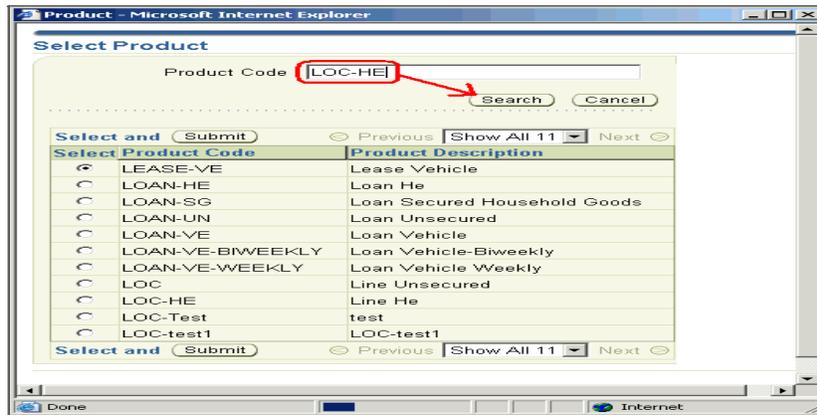


You can also view other entries by clicking the Previous and Next links. The numbers following the Previous and Next labels varies depending on the total number of entries.

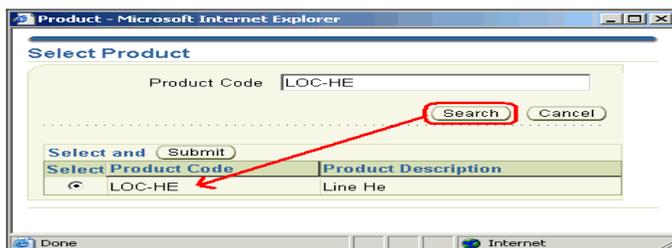
## Using a Record Search Field

A search field at the top of a record enables you to locate a particular entry. In the example below, the field labeled Product Name is a search field. You can use it to search for producer entries in the record below it.

- Type the entry you want to locate in the search field and click **Search**.



Oracle FLEXCUBE Lending and Leasing displays the entry and selects it in the record.



If more than one entry in the record begin with the characters you typed in the search field, Oracle FLEXCUBE Lending and Leasing displays all the entries beginning with those characters when you click **Search**.



If no entry in the record matches the characters you typed in the search field, Oracle FLEXCUBE Lending and Leasing displays the message “No rows yet” in the record.



### Completing a Date Field with the Calendar Icon

Fields requiring a date are followed by a calendar icon. You can complete date fields manually or click the calendar icon to open the Pick a Date window and select a date. When you manually enter a date, you must use the following format: DD/MM/YYYY.

#### To select a date using calendar icon

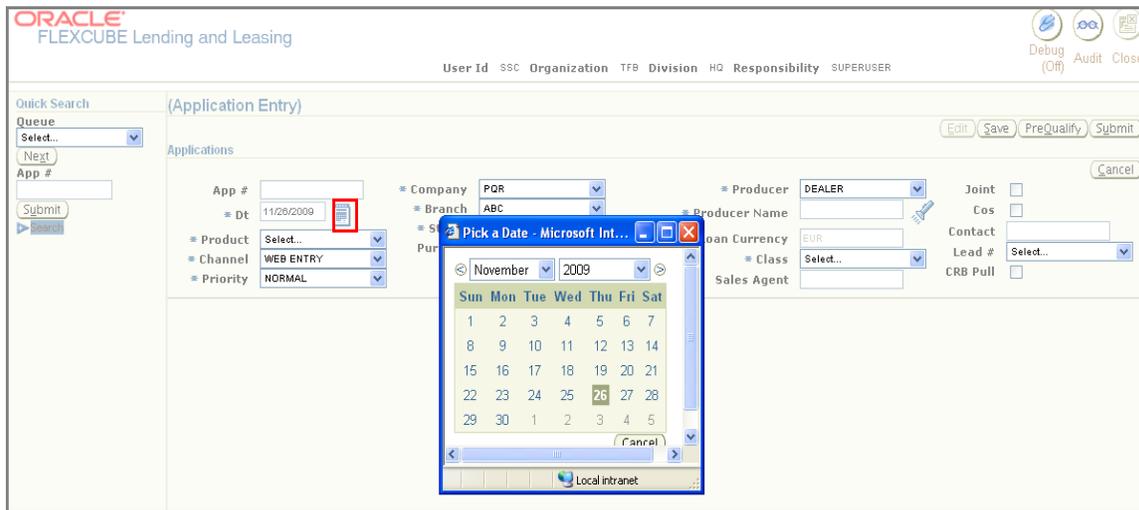
- 1 Move the cursor to a date field with a calendar icon.

**Note:** Some date fields use today’s date as the default value.

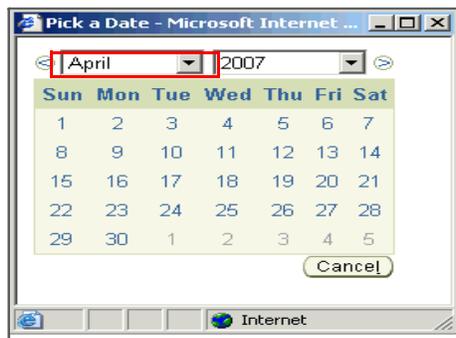


- Click the calendar icon  
-or-  
Press **ENTER** when the calendar icon is selected.

The Pick a Date window appears with today's date as the default.

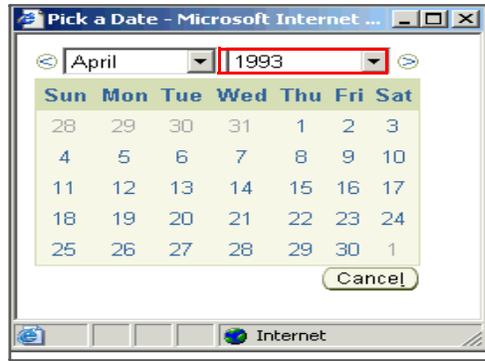


- Use the month drop-down field to select the month of the date you want to enter.  
The month you selected appears in the month drop-down field.

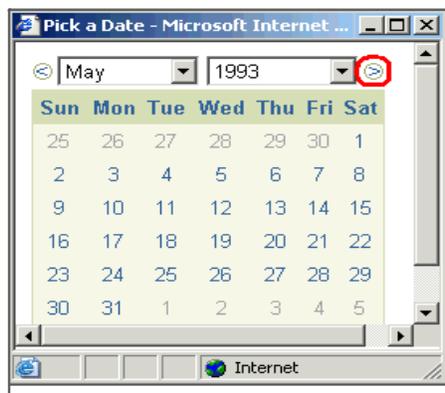


- Use the year drop-down field to select the year of the date you want to enter.

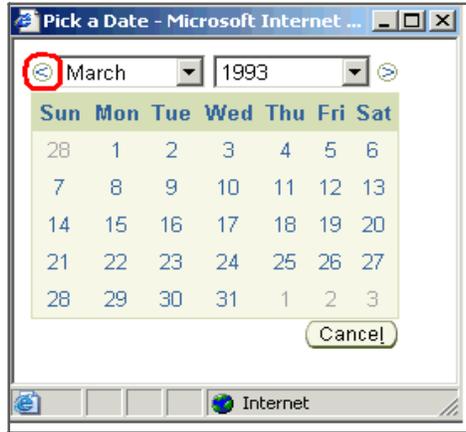
The year you selected appears in the year drop-down field.



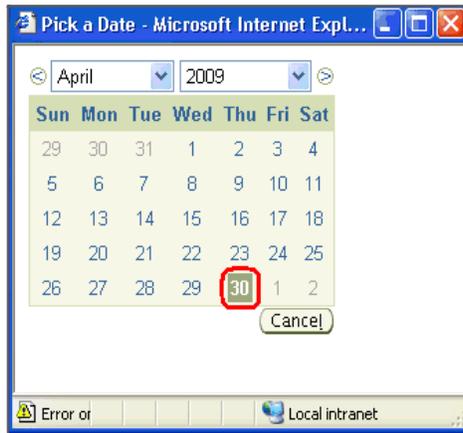
- You can click the right arrow button to advance the current date on display by one month.



- You can click the left arrow button to regress the current date on display by one month.

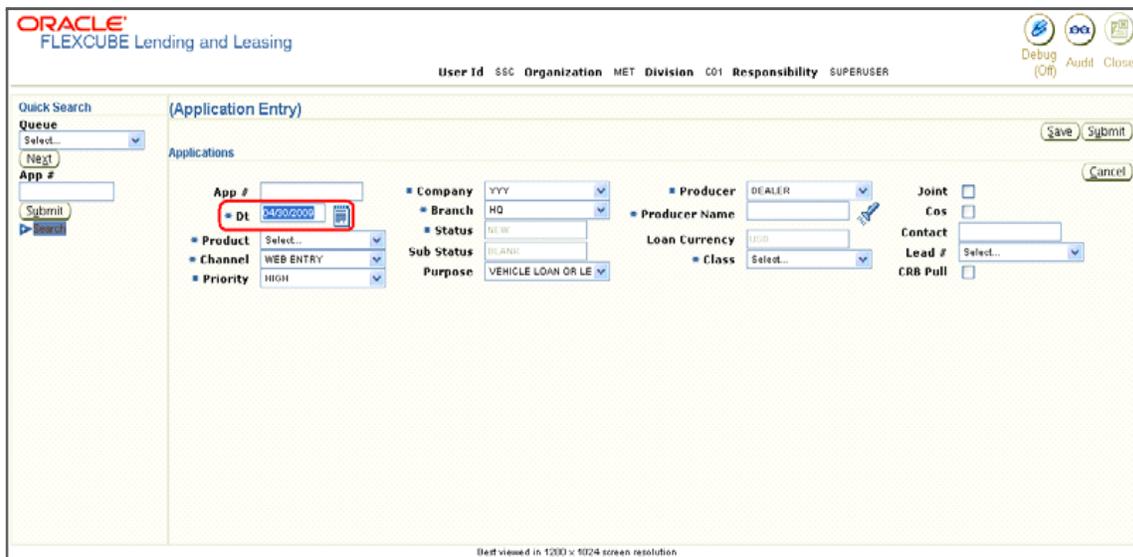


- After selecting the month and year of the date, click the day you want on the calendar display.



The Pick a Date window closes and the date you selected appears in the date field.

**Note:** If you click **Cancel**, the Pick a Date window closes and no date appears in the date field.



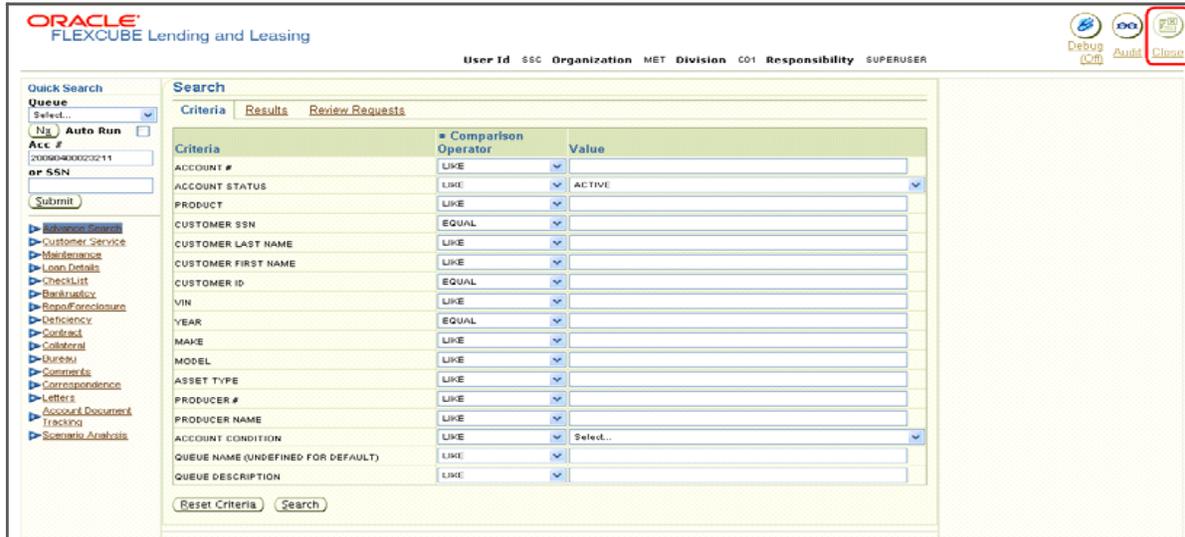


## Closing a Window

The Close icon contains a boxed X and is located in the upper right corner of Oracle FLEXCUBE Lending and Leasing windows opened from the Oracle FLEXCUBE Lending and Leasing launch page. You can click it to close a window at anytime.

### To close an Oracle FLEXCUBE Lending and Leasing window

- On the Oracle FLEXCUBE Lending and Leasing window you want to close, click **Close** in the upper right corner.



Oracle FLEXCUBE Lending and Leasing closes the window and returns to the Oracle FLEXCUBE Lending and Leasing Lending Suite launch page.





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# APPENDIX C : 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.

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

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The main area is titled "Loan Products" and contains a "Product Definition" section. A table lists various loan products with columns for Product, Description, Start Dt, End Dt, Direct, Flexible, Repayment, and Enabled. A red box highlights the "Index Rounding" and "Reschedule Method" dropdown menus. The "Index Rounding" dropdown is set to "NO ROUNDING TO INDEX RATE". The "Reschedule Method" dropdown is set to "INDEX RATE ROUNDED TO NEAREST .25".

Select	Product	Description	Start Dt	End Dt	Direct	Flexible	Repayment	Enabled
<input type="radio"/>	AIR CRAFT LOAN	AIR CRAFT LOAN	10/17/2008	10/12/2016	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	LOAN HE-VR	LOAN HOME (VR)	02/04/1992	12/31/9000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	LOAN UN-VR	LOAN UNSECURED (VR)	02/04/1992	12/31/4000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	LOAN UN-VR3	LOAN UNSECURED (VR)3	01/01/1900	01/01/4000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	LOAN_TESTING_VEHICLE	VEHICLE TESTING LOAN	10/09/2008	10/23/2016	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	SHIPPING LOAN	SHIPPING LOAN	10/21/2000	12/31/4000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="radio"/>	PRD-ADD-TEST	PRD-ADD-TEST	01/01/2000	01/01/5400	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	TEST BUG 0	TEST BUG 0	10/10/1000	12/12/1200	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	TEST BUG 1	TEST BUG 1	10/10/2000	10/10/4000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="radio"/>	TEST BUG 2	TEST BUG 2	10/10/3000	10/10/5000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

1. NO ROUNDING TO INDEX RATE
2. INDEX RATE ROUNDED TO NEAREST .25
3. INDEX RATE ROUNDED TO NEAREST .125

NO ROUNDING TO INDEX RATE: Select this method for no rounding.

INDEX RATE ROUNDED TO NEAREST .25: Select this method to round up to 1/4th (to keep the index rate in the multiple of .25).

**Examples:**

Current rate: 5.125  
Round of rate: 5.25

Current rate: 5.124  
Round of rate: 5.00

INDEX RATE ROUNDED TO NEAREST .125: Select this method to round up to 1/8th (to keep the index rate in the multiple of .125).

**Examples:**

Current rate: 5.325  
Rate rounded to: 5.375

Current rate: 5.312  
Rate rounded to: 5.250



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## APPENDIX D : PAYMENT AMOUNT CONVERSIONS

The following table contains the calculations Oracle FLEXCUBE Lending and Leasing uses to convert the different payment frequencies (weekly, biweekly, semimonthly, and so on) to standard monthly values for installment accounts.

<b>Payment Frequency:</b>	<b>Scheduled Monthly Income Amount:</b>
D = Deferred	Zero fill
P = Single payment loan	Zero fill
W = Weekly (due every week)	Multiple by 4.33
B = Biweekly (due every two weeks)	Multiple by 2.16
E = Semimonthly (due twice a month)	Multiple by 2
M = Monthly (due every month)	As given
L = Bimonthly (due every two months)	Divide by 2
Q = Quarterly (due every three months)	Divide by 3
T = Triannually (due every four months)	Divide by 4
S = Semiannually (due twice a year)	Divide by 6
Y = Annually (due every year)	Divide by 12



# APPENDIX E : ORACLE FLEXCUBE LENDING AND LEASING SUITE REPORTS

The Reports master tab in Oracle FLEXCUBE Lending and Leasing allow you to select a report in the Reports section, then the values you want to use to generate the report in the Report Parameters section and generate a report using that information.

**ORACLE FLEXCUBE Lending and Leasing**

Home SalesLead Origination Servicing Collections WFP Documents **Reports** Interfaces Producers Vendor Tools Setup

[User Id :SSC] [Organization :XXX] [Division :C-01] [Responsibility :SUPERUSER]

**Reports**

Search Criteria  Execute Search

Previous 1-15 of 103 Next 15

Select	Description	Module
<input checked="" type="radio"/>	ACCOUNTS AND LISTING - LEASE	COLLECTIONS
<input type="radio"/>	ACCOUNTS AND LISTING - LINE	COLLECTIONS
<input type="radio"/>	ACCOUNTS AND LISTING - LOAN	COLLECTIONS
<input type="radio"/>	BANKRUPTCY LOG	COLLECTIONS
<input type="radio"/>	COLLECTOR ACTIVITY (DETAILED) LOG	COLLECTIONS
<input type="radio"/>	COLLECTOR AND ACTIVITY LOG	COLLECTIONS
<input type="radio"/>	COLLECTOR PRODUCTIVITY BY QUEUE	COLLECTIONS
<input type="radio"/>	DEFICIENCY LOG	COLLECTIONS
<input type="radio"/>	DELINQUENCY ANALYSIS BY CREDIT AND GRADE	COLLECTIONS
<input type="radio"/>	DELINQUENCY ANALYSIS BY PRODUCER	COLLECTIONS
<input type="radio"/>	DELINQUENCY ANALYSIS BY STATE	COLLECTIONS
<input type="radio"/>	DELINQUENCY LOG	COLLECTIONS
<input type="radio"/>	NON MONETARY TAXES LOG	COLLECTIONS
<input type="radio"/>	PAYMENT PROMISE LOG	COLLECTIONS
<input type="radio"/>	REPOSSESSION/FORECLOSURE LOG	COLLECTIONS

Previous 1-15 of 103 Next 15

**Report Parameters**

Description	Value
COMPANY / BRANCH	ALL/ALL
ACCOUNT STATUS	ALL
REPORT FORMAT	RTF

Home | SalesLead | Origination | Servicing | Collections | WFP | Documents | **Reports** | Interfaces | Producers | Vendor | Tools | Setup

## Number of Credit Applications Entered by User

This application entry report lists the amount of credit applications entered by user and is available for loans.

Parameters:

No. of Copies  
 Company/Branch  
 From mm/dd/yyyy  
 To mm/dd/yyyy  
 Batch Printer  
 User Name

### Example of the Number of Credit Applications Entered by User report

Report: Number of Credit Applications Entered		ORACLE <sup>®</sup>	
Month / Year From: 01/01/2000 To: 01/01/2009		FLEXCUBE Lending and Leasing	
Date: 10/29/2008 12:37 PM			
Company:	ABC		
Branch:	C01		
Entered By	Date Entered		# of Applications
BALU	09/24/2008		1
		Total:	1
DWIDESH	10/23/2008		1
		Total:	1
PHC	09/13/2008		1
		Total:	1
RAJESH	10/29/2008		1
		Total:	1
SAGAR	09/04/2008		1
		Total:	1
SETUP	07/24/2008		1
SETUP	09/02/2008		17
		Total:	18

# Underwriting status by Month and Producer loan

This underwriting report lists application status by month and producer for loans.

Parameters:

Producer  
 No. of Copies  
 Company/Branch  
 From mm/dd/yyyy  
 To mm/dd/yyyy  
 Batch Printer

## Example of the Underwriting Status by Month and Producer loan report

Report: Underwriting Status by Month & Producer										ORACLE® FLEXCUBE Lending and Leasing	
Month/ Year From: 01/2000 To: 01/2009											
Date: 10/24/2008 15:25 PM											
		Monthly Total:	9	100.000%	0	0.000%	0	0.000%	9	2	22.222%
		Branch Total:	23	95.833%	0	0.000%	1	4.167%	24	6	25.000%
Branch : C01											
All Amount are in INR											
Month	Producer	Producer # & Name	Approved		Conditioned		Rejected		Total	Funded	% Tot Apps
	Type		#	%	#	%	#	%			Funded
2008-10	DEALER	NC-00001 AJS AUTO IMPORTS	2	100.000%	0	0.000%	0	0.000%	2	0	0.000%
	DEALER	NC-00001 AJS AUTO IMPORTS	12	66.667%	0	0.000%	6	33.333%	18	0	0.000%
		Monthly Total:	14	70.000%	0	0.000%	6	30.000%	20	0	0.000%
		Branch Total:	14	70.000%	0	0.000%	6	30.000%	20	0	0.000%
		Company Total:	37	84.091%	0	0.000%	7	15.909%	44	6	13.636%
		Grand Total:	61	84.722%	1	1.389%	10	13.889%	72	9	12.500%

# Underwriting Status By Month and Underwriter Loan

This underwriting report lists application status by month and underwriter for loans.

Parameters:

No. of Copies  
 Company/Branch  
 From mm/dd/yyyy  
 To mm/dd/yyyy  
 Batch Printer

## Example of the Underwriting Status By Month and Underwriter Loan report

Report: Underwriting Status by Month & Underwriter (loan)		ORACLE® FLEXCUBE Lending and Leasing									
Month / Year From: 01/2000 To: 01/2009											
Date: 10/31/2008 11:27 AM											
Branch: HQ											
All Amount are in INR											
Month	Underwriter Name	Approved		Conditioned		Rejected		Total	Funded	% Tot Apps	
		#	%	#	%	#	%			Funded	
2007-04	DEMO UNDERWRITER	1		0	0.000%	0	0.000%	1	0	0.000%	
	SUPERSOLUTION DEMO	1	100.000%	0	0.000%	0	0.000%	1	0	0.000%	
		2	100.000%	0	0.000%	0	0.000%	2	0	0.000%	
	Monthly Total:		%								
2008-09	DEMO UNDERWRITER	1		0	0.000%	0	0.000%	1	0	0.000%	
	SUPERSOLUTION DEMO	2	100.000%	0	0.000%	0	0.000%	2	0	0.000%	
	SUPERSOLUTION DEMO	1	50.000%	1	50.000%	0	0.000%	2	0	0.000%	
	Monthly Total:	4	80.000%	1	20.000%	0	0.000%	5	0	0.000%	
2008-10	SUPERSOLUTION DEMO	3		0	0.000%	1	25.000%	4	2	50.000%	
		3	75.000%	0	0.000%	1	25.000%	4	2	50.000%	
	Monthly Total:										
	Branch Total:	9	81.818%	1	9.091%	1	9.091%	11	2	18.182%	
	Company Total:	23	85.185%	1	3.704%	3	11.111%	27	3	11.111%	

# Underwriting Status By Month Loan

This underwriting report lists application status by the month for loans.

Parameters:

No. of Copies  
 Company/Branch  
 From mm/dd/yyyy  
 To mm/dd/yyyy  
 Batch Printer

## Example of the Underwriting Status By Month Loan report

Report: Underwriting Status by Month (loan)		ORACLE® FLEXCUBE Lending and Leasing							
Month / Year From: 01/2000 To: 01/2009									
Date: 10/24/2008 12:11 PM									
Company: ABC									
Branch: C01									
All Amount are in INR									
Month	# of Apps	Approvals	Conditioned	Rejected	Funded	Volume	Average Loan	Average Rate	
2006-04	1	1	0	0	0	0			%
2006-10	1	0	0	1	0	0			%
2007-04	2	2	0	0	0	0			%
2008-07	3	3	0	0	0	0			%
2008-09	3	2	0	1	0	0			%
2008-09	1	1	0	0	0	0			%
2008-10	5	5	0	0	1	25000	25000	13.99%	
Branch Total:	16	14	0	2	1	25000	NaN	NaN%	





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