

User Guide - Lines Origination

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Oracle FLEXCUBE Lending and Leasing

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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.

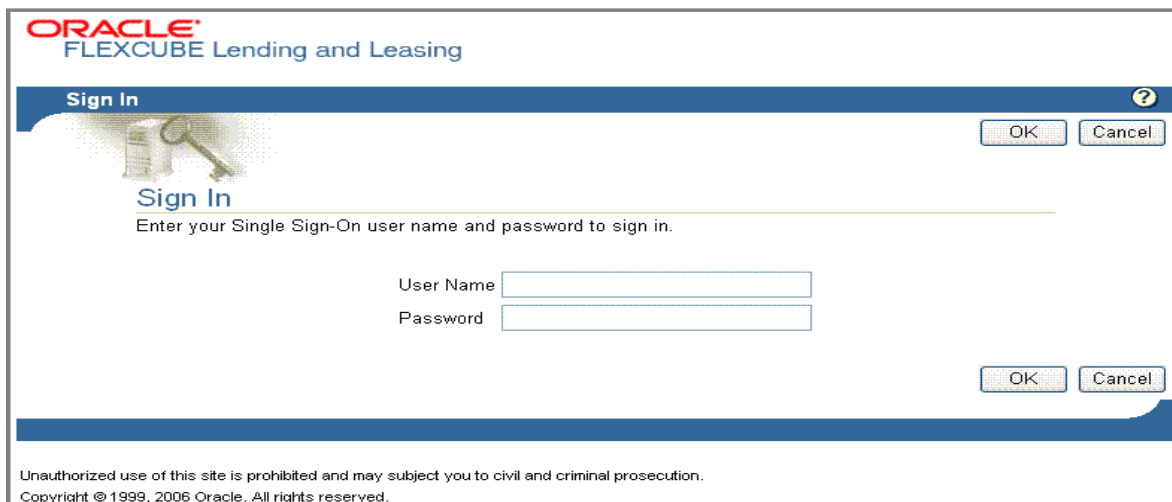
Signing On

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

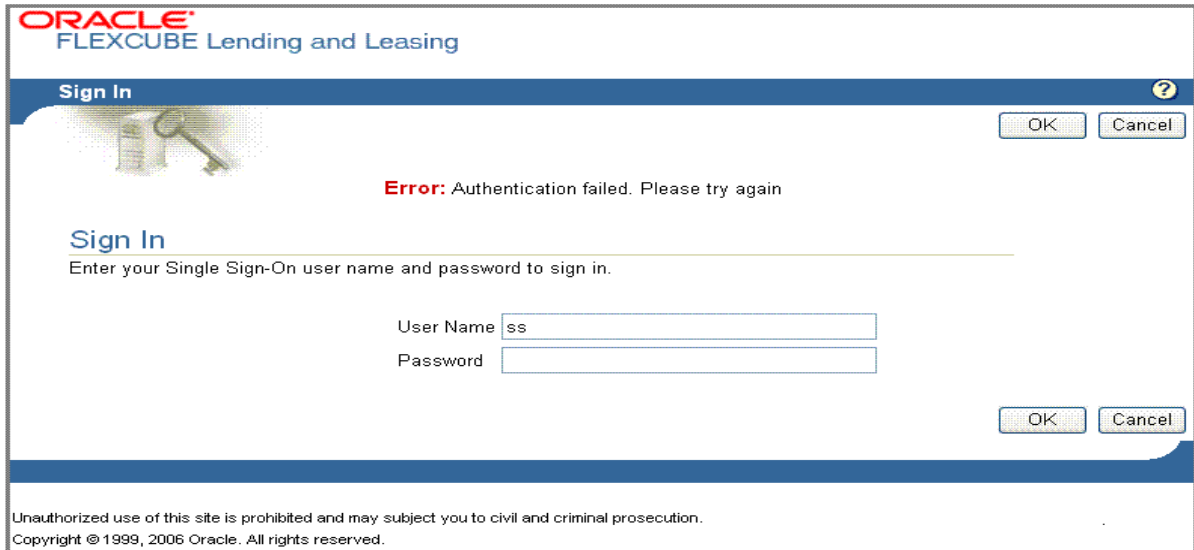
Unauthorized use of this site is prohibited and may subject you to civil and criminal prosecution.
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- 2 In the **User Name** field, type your user identification name.
- 3 Press **TAB** to move to the **Password** field.
-or-
Click the **Password**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

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	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.

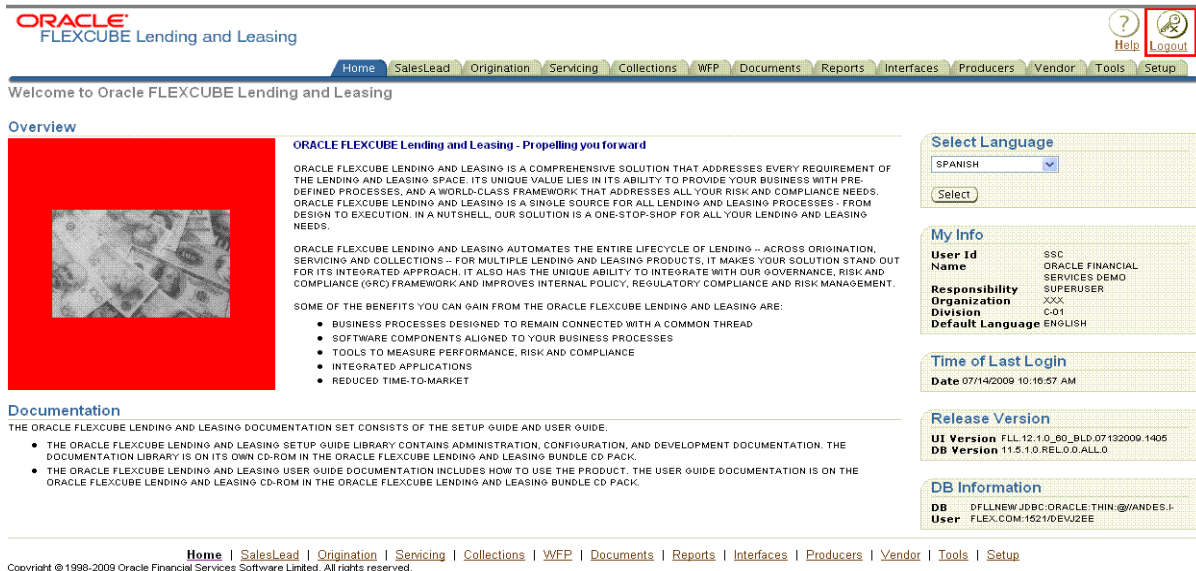
Signing Off

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

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DB Version 11.5.1.0.REL.0.0.ALL.0

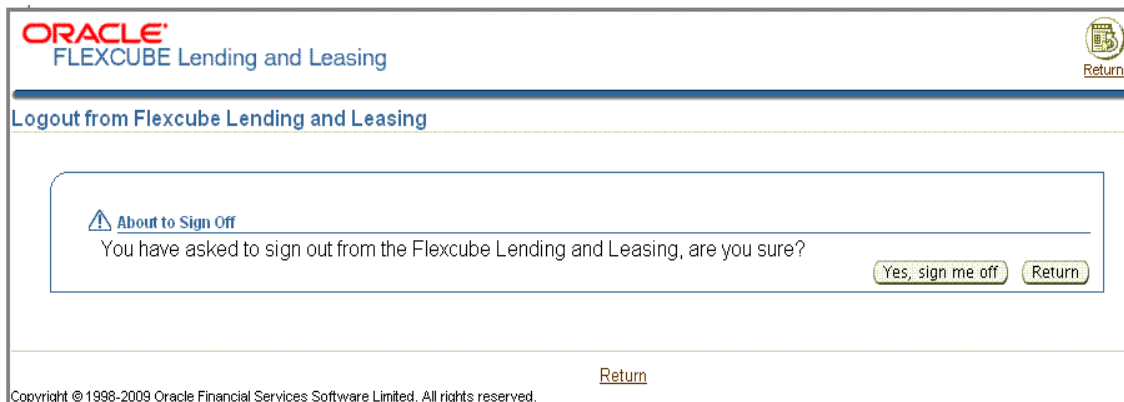
DB Information

DB	DFLLNEWJDBC.ORACLE.THIN@ANDES.I
User	FLEX.COM1521/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 line 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.

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 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 Street Type Post Apt# Address1 HOLTSVILLE Address2
City HOLTSVILLE St NEW YORK Zip 00544 Country APO EAST Mobile Email
Status NEW Assigned By DWIDESH Status Dt 06/24/2009 Followup Dt 06/24/2009

Telecoms

Search Criteria Execute Search

Select	Telecom Type	Phone	Current
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:

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

In this field:	Do this:
Type	Select the address type (required).
Postal Type	Select the postal address type (required).
#	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).
City	Enter the city (required).
St	Select the state (required).
Zip	Select the zip code (required). Note: You can select the zip code only if you selected the country as Non-US.
Country	Select the country code (required).
Email	Enter the e-mail address (optional).
Mobile Email	Enter the mobile e-mail address (optional).
Status	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).
Follow-up Dt	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 'User Id SSC Organization TFB Division HQ Responsibility SUPERUSER'. The main content area is titled 'Lead Entry' and contains several sections:

- Applicant Information:** 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:** 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:** A table with columns 'Select * Telecom Type', '* Phone', and 'Current'. It contains two rows: 'ANSWERING SERVICE' with phone number '(019)394-4658' and 'FAX' with phone number '(768)768-7687'. Both rows have the 'Current' checkbox checked.

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

The screenshot shows the Oracle FLEXCUBE Lending and Leasing Suite interface. The top navigation bar includes 'Lead Entry', 'Follow-Up', and 'Maintenance' tabs. The 'Lead Entry' tab is active. Below the navigation bar, there are sections for 'Applicant Information' and 'Comments'. The 'Applicant Information' section contains various input fields and dropdown menus for lead details. The 'Comments' section features a table with columns for 'Select', 'Type', 'Sub Type', 'Comment', 'Comment Dt', and 'Comment By'. A single comment record is displayed in the table.

- 4 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

- 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 **Documents** sub tab.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing Suite interface. The top navigation bar includes 'Lead Entry', 'Follow-Up', and 'Maintenance' tabs. The 'Lead Entry' tab is active, and the 'Documents' sub-tab is selected. The 'Applicant Information' section contains fields for Lead # (L00001004), Lead Date (06/24/2009), Company (DMB), Branch (HQ), First Name (DVID), 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), Mobile Email, Status (NEW), Assigned By (DVIDESH), Status Dt (06/24/2009), and Followup Dt (06/24/2009). The 'Documents' section features a table with columns for Select, Type, Sub Type, Documents, Document Dt, and Document By. The table contains one record: Type: BROCHURE, Sub Type: SOFT COPY, Documents: TESTING, Document Dt: 07/01/2009 03:36:28 PM, Document By: 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

Type

Sub Type

Documents

Document Dt

Document By

If selected, indicates this is the current record.

Select the document type (required).

Select the document sub type (required).

Enter the document (required).

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

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.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the Oracle logo and 'FLEXCUBE Lending and Leasing'. Below this, there's a navigation bar with 'Lead Entry', 'Follow-Up', and 'Maintenance' tabs. The 'Lead Entry' tab is active. The page contains several sections: 'Applicant Information' with fields for Lead #, Lead Date, Company, Branch, First Name, Last Name, Channel, and Source; 'Address' section with fields for Type, Postal Type, Street Type, Post, Apt#, Address1, Address2, City, State, Zip, Country, and Email; and a 'Requests' section with a table. The 'Requests' table has columns for 'Product' and 'Requested Amount'. The 'Product' column has a dropdown menu with 'LEASE VEHICLE' selected, and the 'Requested Amount' column has '500000' entered. There are also navigation buttons like 'First', 'Previous', 'Next', and 'Last' at the bottom of the form.

- 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

If selected, indicates this is the current record.

Product

Enter the requested product(required).

Requested Amount

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.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing Maintenance page. The page header includes the Oracle logo and the text 'FLEXCUBE Lending and Leasing'. The user information at the top right shows 'User Id SSC Organization DMO Division C01 Responsibility SUPERUSER'. The page has three tabs: 'Lead Entry', 'Follow-Up', and 'Maintenance', with 'Maintenance' being the active tab. The 'Lead Details' section contains a search bar and a table with the following data:

Select	Lead #	Last Name	First Name	Status	Company	Branch	Days Of Inactivity
<input checked="" type="radio"/>	L-00001004	E	DWID	NEW	DMB	HQ	7

The 'Applications' section contains a search bar and a table with the following data:

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

The 'Action' section has two radio buttons: 'Attach To An Application' (selected) and 'Change Status To New'. Below these is a text input field for 'Application #' and a 'Post' button.

- 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:

In this field:	View this:
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**.

CHAPTER 3 : APPLICATION ENTRY

The first step in the line 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 as line of credit as well as any collateral, such as vehicles or homes or seller details, associated with the line of credit. 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 line of credit such as line 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 [] * Purpose VEHICLE LOAN OR LE

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

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

Edit Save PreQuality 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 you are entering (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).

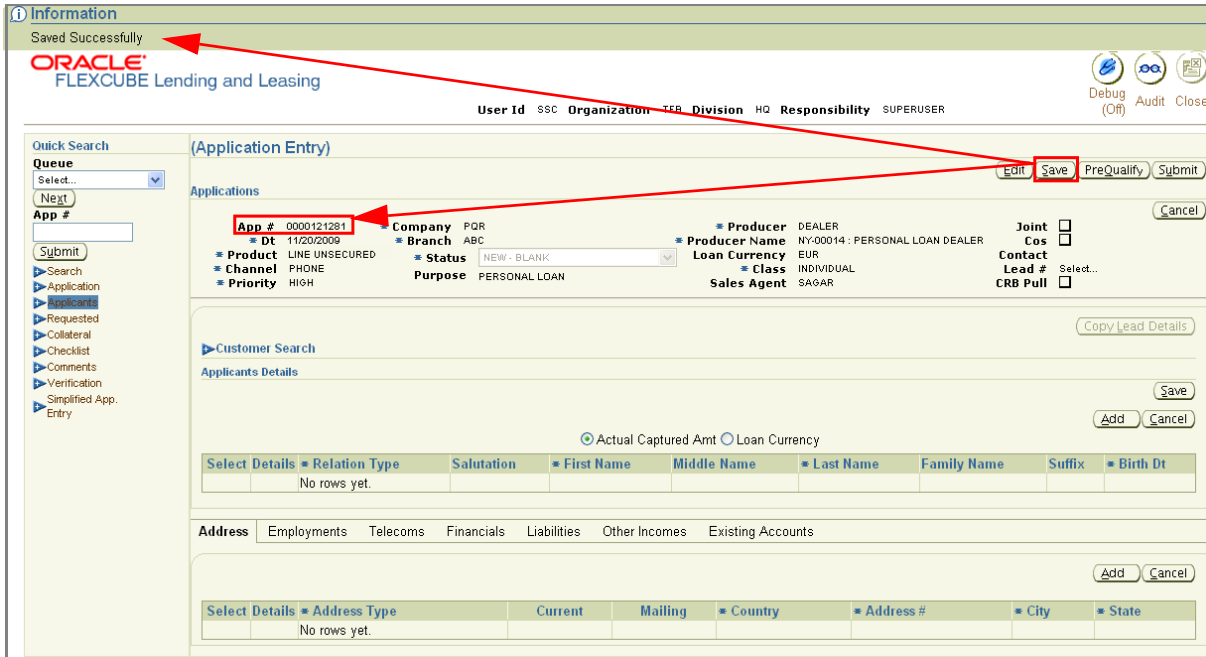
Producer

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

Producer Name	Select the producer associated with the product (required).
Loan Currency Class	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 Joint . A joint applicant is equally liable for the line.
Cos	If this is a co-signed application, select Cos . The primary applicant is the purchaser/recipient of the line. If that person defaults, then the cosigner is responsible A note about Joint and Cos (co-sign): 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 Sales Lead 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).

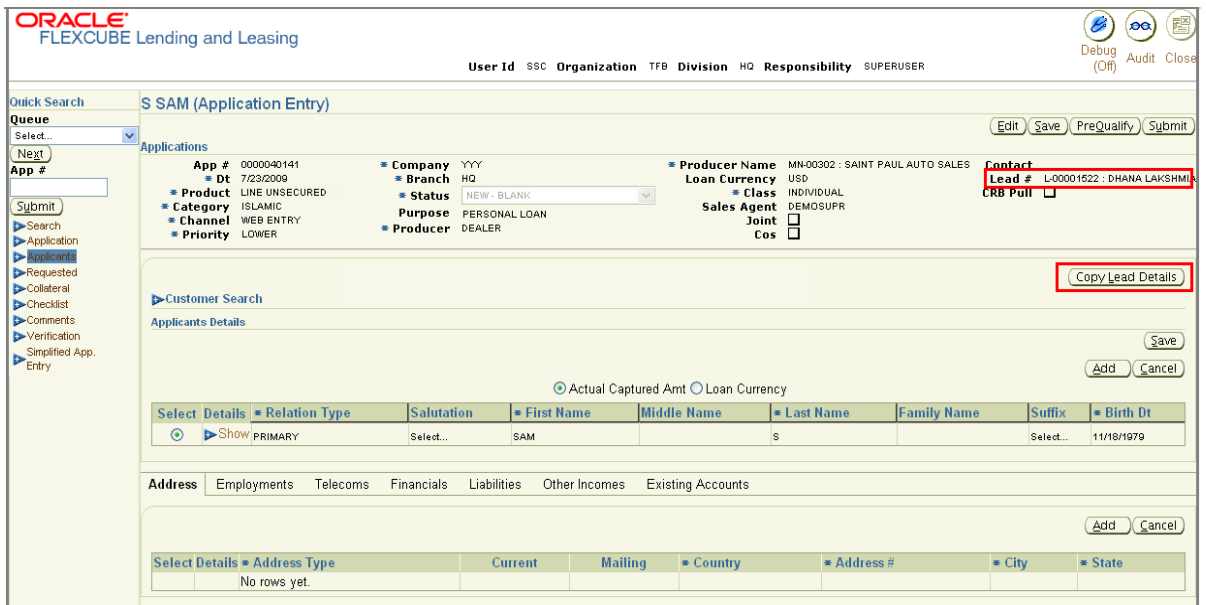
- 4 Click **Save** in the Applications section.

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.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'User Id', 'SSC', 'Organization', 'TFB', 'Division', 'HQ', 'Responsibility', and 'PROCESSOR'. The main header displays 'T TAMMY (Application Entry)' with buttons for 'Edit', 'Save', 'PreQualify', and 'Submit'. The left sidebar contains a 'Quick Search' section and a navigation menu with options like 'Applicants', 'Requested', 'Collateral', 'Checklist', 'Comments', 'Verification', and 'Simplified App. Entry'. The main content area is titled 'Customer Search' and features a 'Criteria' section with a table for defining search filters. Below the criteria table is an 'Applicants Details' section with a table showing search results for 'TAMMY' and 'ANNA'.

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	

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 a 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

Queue Select... Next App # Submit

Search Application Applicants Requested Collateral Checklist Comments Verification Simplified App. Entry

T TAMMY (Application Entry) [Edit] [Save] [PreQualify] [Submit]

Applications

App # 0000086150 Dt 10/12/2009 Company YYY Branch HQ Product LINE UNSECURED Status NEW - BLANK Purpose PERSONAL LOAN Producer DEALER Producer Name Loan Currency USD Class INDIVIDUAL Sales Agent DEMOSUPR Joint Cos Contact Lead # Select... CRB Pull

Customer Search

Criteria Search Results

Relation Type Select... Copy Customer Details

Previous 1-5 of 390 Next 5

Select	Customer Id	Name	Birth Dt	Phone	Address
<input checked="" type="radio"/>	29321	SADIE EEVERGREEN	2/21/1971	(978) 333-2929	4839 OSTRICH DR
<input type="radio"/>	29322	ROSS EEVERGREEN	3/13/1972	(978) 333-2929	4839 OSTRICH DR
<input type="radio"/>	29323	ANNA MMAGNOLIA	1/13/1965	(612) 333-1266	7321 DOLOMITES LN
<input type="radio"/>	29324	LEO MMAGNOLIA	1/6/1958	(612) 333-1266	7321 DOLOMITES LN
<input type="radio"/>	29325	SADIE EEVERGREEN	2/21/1971	(978) 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	MMAGNOLIA		Select...	1/13/1965

- 5 On the **Results** page, select a 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

Queue Select... Next App # Submit

Search Application Applicants Requested Collateral Checklist Comments Verification Simplified App. Entry

EEVERGREEN SADIE (Application Entry) [Edit] [Save] [PreQualify] [Submit]

Applications

App # 0000086150 Dt 8/15/2009 Company PGR Branch ABC Product LINE UNSECURED Status NEW - BLANK Purpose PERSONAL LOAN Producer DEALER Producer Name NY-00014 : PERSONAL LOAN DEALER Loan Currency INR Class INDIVIDUAL Sales Agent SAGAR Joint Cos Contact Lead # Select... CRB Pull

Customer Search

Criteria Search Results

Relation Type PRIMARY Copy Customer Details

Previous 1-5 of 390 Next 5

Select	Customer Id	Name	Birth Dt	Phone	Address
<input checked="" type="radio"/>	29321	SADIE EEVERGREEN	2/21/1971	(978) 333-2929	4839 OSTRICH DR
<input type="radio"/>	29322	ROSS EEVERGREEN	3/13/1972	(978) 333-2929	4839 OSTRICH DR
<input type="radio"/>	29323	ANNA MMAGNOLIA	1/13/1965	(612) 333-1266	7321 DOLOMITES LN
<input type="radio"/>	29324	LEO MMAGNOLIA	1/6/1958	(612) 333-1266	7321 DOLOMITES LN
<input type="radio"/>	29325	SADIE EEVERGREEN	2/21/1971	(978) 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 displays the Oracle FLEXCUBE Lending and Leasing application entry interface. The main header shows the user's name as SUBRAMANI BALA (Application Entry). The interface includes a navigation menu on the left with options like Search, Application, Applicants, Requested, Collateral, Checklist, Comments, Verification, and Simplified App. Entry. The main content area is divided into several sections: Applications, Customer Search, Applicants Details, Address, and Employments. The Applicants Details section contains a table with columns for Select Details, Relation Type, Salutation, First Name, Middle Name, Last Name, Family Name, Suffix, and Birth Dt. The table shows one entry with the following details: Relation Type: PRIMARY, Salutation: Select..., First Name: BALA, Last Name: SUBRAMANI, Family Name: BP, Suffix: Select..., Birth Dt: 1/1/1977. Below this table, there are sections for Address and Employments, each with a table for details. The Address table has columns for Select Details, Address Type, Current, Mailing, Country, Address #, City, and State. The Employments table has columns for Select Details, Address Type, Current, Mailing, Country, Address #, City, and State.

- 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

If selected, indicates that this is the current record.
Select the relationship type; for example, primary, spouse, secondary, or cosigner.

Salutation
First Name
Middle Name
Last Name
Family Name
Suffix
Birth Dt

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

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.

SSN #

Enter the applicant's social security number.
Note: This field is mandatory if the applicant chooses Unites States as Nationality.

Passport #
Passport Issue Date

Enter the passport number (optional).
Select the date the passport was issued (optional).

Passport Expiry Date	Select the passport's expiration date (optional).
Visa #	Enter the applicant's visa number (optional).
License #	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).
Class	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 United 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 shows the Oracle Flexcube Lending and Leasing application interface. The user is logged in as SUPERUSER. The main header displays the user's name, organization, and other details. The left sidebar contains navigation options like Queue, App #, Search, Application, Applicants, Requested, Collateral, Checklist, Comments, Verification, and Simplified App. Entry.

The main content area is titled "SUBRAMANI BALA (Application Entry)". It includes a "Quick Search" section with a "Queue" dropdown and a "Next" button. Below this is the "Applications" section, which displays various application details such as 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 buttons for "Edit", "Save", "PreQualify", "Submit", and "Cancel".

The "Applicants Details" section is visible, showing a table with columns for "Select Details", "Relation Type", "Salutation", "First Name", "Middle Name", "Last Name", "Family Name", "Suffix", and "Birth Dt". A "Show" button is present in the "Select Details" column for the first row.

The "Address" section is also visible, showing a table with columns for "Select Details", "Address Type", "Current", "Mailing", "Country", "Address #", "City", and "State". A "Show" button is present in the "Select Details" column for the first row.

- 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).
City	Enter the city (required).
Zip	Select the zip code (required). Note: You can select the zip code only if you selected the country as Non-US.
State	Select the state (required).

Additional Information section

Own / Rent	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

Stated (Years)	Enter the stated number of years at residence (required).
Stated (Months)	Enter the stated number of months at residence (required).
Stated (Amt)	Enter the stated payment amount (required).
Sated (Freq)	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] App # [Submit] Search Application Application Requested Collateral Checklist Comments Verification Simplified App. Entry

Applications

App # 000022151 * Dt 7/7/2008 * Company YYY * Branch HQ * Producer DEALER * Producer Name MN-00305 : KOPPY MOTORS OF LAKE FOREST * Loan Currency USD * Class INDIVIDUAL * Status NEW - BLANK * Purpose PERSONAL LOAN * Priority LOWER * 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

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] App # [Submit] Search Application Application Requested Collateral Checklist Comments Verification Simplified App. Entry

Applications

App # 000022151 * Dt 7/7/2008 * Company YYY * Branch HQ * Producer DEALER * Producer Name MN-00305 : KOPPY MOTORS OF LAKE FOREST * Loan Currency USD * Class INDIVIDUAL * Status NEW - BLANK * Purpose PERSONAL LOAN * Priority LOWER * 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

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 Line 1 Address Line 2 * Phone (756)-475-6474
Address # 34 City RAMEY Zip 00903 Phone Extn
State PUERTO RICO Zip Extn

Employment Information

Contact Contact Extn Employee ID
Contact Title Comment
Contact Phone Department

Income

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

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

In this field:	Do this:
Select	If selected, indicates that this is the current record.
Current	Select if this is the current employment (optional).
Type	Select the address type (required).
Employer	Enter the employer's name (required).
Occupation	Select the occupation (optional).
Title	Enter the title (optional).
<u>Employer Address section</u>	
Country	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: You can select the zip code only if you selected the country as Non-US.
Zip Extn	Enter the zip code extension (optional).
<u>Employment Information section</u>	
Phone	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>	
Stated (Years)	Enter the stated number of years with the employer (required).
Stated (Months)	Enter the stated number of months with the employer (required).
Stated (Amt)	Enter the stated income (required).
Stated (Freq)	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.

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 icons for "Debug (Off)", "Audit", and "Close".

The main content area is titled "SUBRAMANI BALA (Application Entry)". It features a "Queue" section with a "Select..." dropdown and a "Next" button. Below this is an "App #" field with a "Submit" button. A sidebar on the left contains a navigation menu with options like "Search", "Application", "Requested", "Collateral", "Checklist", "Comments", "Verification", "Simplified App.", and "Entry".

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

- App #: 000022151
- Dt: 7/7/2008
- Product: LINE UNSECURED
- Channel: PHONE
- Priority: HIGH
- Company: YYY
- Branch: HQ
- Status: NEW - BLANK
- Purpose: PERSONAL LOAN
- Producer: DEALER
- Producer Name: MN-00305 : KOPPY MOTORS OF LAKE FOREST
- Loan Currency: USD
- Class: INDIVIDUAL
- Sales Agent: [Empty]
- Joint Cos:
- Contact Lead #:
- CRB Pull:

Buttons for "Edit", "Save", "PreQuality", "Submit", and "Cancel" are located at the top right of the application details.

The "Customer Search" section includes a "Copy Lead Details" button. Below it is the "Applicants Details" section, which has "Save", "Add", and "Cancel" buttons. A radio button group allows selecting between "Actual Captured Amt" (selected) and "Loan Currency".

A table displays applicant details:

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

Below the table are tabs for "Address", "Employments", "Telecoms", "Financials", "Liabilities", "Other Incomes", and "Existing Accounts". The "Telecoms" tab is currently selected.

The "Telecoms" section contains a table with columns for "Type", "Phone", and "Extn". It has "Add" and "Cancel" buttons at the top right.

Select	Details	Type	Phone	Extn
<input type="radio"/>	Show	PHONE	(347) 564-7856	

- 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.

- Click **Show** in the **Details** column of the telecom you want to work with.

- 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).

- Click **Save** on the Applicants Details page.
- 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.

- 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 Type	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).
Currency	Select the currency (required).
Amt	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.

- 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.
Type	Select the liability type (required).
Currency	Select the currency (required).
Amt	Enter the liability amount (required).
Freq	Select the frequency (required).
Account Type	Enter the account type (required).
Balance	Enter the account balance (required).
Comment	Enter a comment (optional).

- 4 Click **Save** on the Applicants Details page.
- 5 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)

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

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Queue Search: EEVEERGREEN SADIE (Application Entry)

Applications:

- App #: 0000088150
- Dt: 9/15/2009
- Company: PQR
- Branch: ABC
- Product: LINE UNSECURED
- Channel: PHONE
- Priority: HIGH
- Status: NEW - BLANK
- Purpose: PERSONAL LOAN
- Producer: DEALER
- Producer Name: NY-00014 : PERSONAL LOAN DEALER
- Loan Currency: INR
- Class: INDIVIDUAL
- Sales Agent: SAGAR
- Joint Cos:
- Contact Lead #: Select...
- CRB Pull:

Customer Search: Copy Lead Details

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 checked="" type="radio"/>	Show	PRIMARY	Select...	SADIE	A	EVEVERGREEN		Select...	2/21/1971

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

Select	Type	Currency	Amount	Freq
<input checked="" type="radio"/>	PENSION	INR	Rs.250,000.00	ANNUALLY

- 2 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.
- 3 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.
Type	Select the income type (required).
Currency	Select the currency (required).
Amount	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

Debug (Off) Audit Close

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

Queue Select... [Next] [Submit]

App # [Text Box]

Search Application Applicants Requested Collateral Checklist Comments Verification Simplified App. Entry

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 LINE UNSECURED * Status NEW - BLANK * Loan Currency USD Contact []
 * Channel WEB ENTRY * Purpose PERSONAL LOAN * Class INDIVIDUAL Lead # [Select...]
 * Priority LOWER Sales Agent [] CRB Pull []

[Copy Lead Details]

Customer 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...	BALA		SUBRAMANI	BP	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 line of credit application during underwriting. The Business Applicant page is available for lines of credit 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. At the top, it shows the user's session information: User Id SSC Organization XXX Division C01 Responsibility SUPERUSER. The main area is titled "(Application Entry)" and contains several sections:

- Applications:** A summary of application details including App # (0000001035), Dt (7/15/2009), Product (LINE UNSECURED), Channel (WEB ENTRY), Priority (HIGH), Company (YYY), Branch (HQ), Status (NEW - BLANK), Purpose (PERSONAL LOAN), Producer (DEALER), Producer Name (MIN-00002 - SAINT PAUL AUTO SALES), Loan Currency (ALL), Class (SMALL BUSINESS), Sales Agent, Joint Cos, Contact Lead #, and CRB Pull.
- Business Applicant:** A section for adding or editing business applicant information. It includes a table for "Applicants Details" with columns for Organization Type, Business Type, Business Name, and Legal Name. Below the table are various input fields for details such as Tax Id, Start Dt, # of Employees (Cur), # of Employees, Contact Person, Business Checking Bank, Bank Account #, Avg Checking Balance, # of Locations, and Management Since.
- Address:** A section for adding or editing address information, with a table for "Address" details including Address Type, Own/Lease, Country, Address#, City, State, and Comment.

- 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:

In this field:	Do this:
Select Organization Type Business Type Business Name Legal Name	If selected, indicates that this is the current record. Select the organization type (required). Select the type of the business (required). Enter the name of the business (required). Enter the legal name of the business (required).
<u>Applicants Details section</u>	
Tax Id Start Date # of Employees (Curr)	Enter the tax identification (required). Enter the business start date (required). Enter the current number of employees at the business (required).
# of Employees	Enter the number of employees at the business after financing (required).
Contact person Business Checking Bank	Enter the contact person at the business (optional). Enter the bank name of the business's checking account (required).
Bank Account # Avg Checking Balance # of Locations Management Since	Enter the bank account number (required). Enter the average checking balance (required). Enter the number of locations of the business (required). 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's session information: User Id SSC, Organization XXX, Division C01, Responsibility SUPERUSER. The main area is divided into several sections:

- Applications:** Displays application details such as App # (000001035), Company (YYY), Producer (DEALER), and Product (LINE UNSECURED).
- Business Applicant:** Shows details for the business applicant, including Tax Id (457445), Start Dt (4/8/2009), and Business Name (AXY LTD).
- Address:** A table listing business addresses. The selected address is:

Select	Details	Address Type	Own/Lease	Country	Address#	City	State	Comment
<input checked="" type="radio"/>	Hide	HOME	BUYING HOME	UNITED STATES	25	TN	TEXAS	
- Address Information:** Fields for Apt#, Address, BsaAddress2, Zip (125800), Extn, and Phone ((000)000-0000).

- 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).
City Enter the city (required).
State Select the state (required).
Zip Select the zip code (required).
 Note: You can select the zip code only if you selected the country as Non-US.
 Extn Enter the zip extension (optional).

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

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

The screenshot shows the Oracle Flexcube Lending and Leasing interface. The main section is titled "(Application Entry)". Below this, there are several tabs: "Applications", "Business Applicant", and "Telecoms". The "Business Applicant" tab is currently selected, showing details for a business named "AXY LTD". The "Telecoms" sub page is visible at the bottom, showing a table with columns for "Type", "Phone", "Extn", and "Current". The table contains one entry: "ANSWERING SERVICE" with phone number "1456932014" and extension "456".

- 2 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.
- 3 Click **Show** in the **Details** column of the business telecom you want to work with.
- 4 In the **Telecoms** 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 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, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXXX Division C01 Responsibility SUPERUSER'. On the right, there are icons for 'Debug (Off)', 'Audit', and 'Close'. A 'Quick Search' section is on the left. The main content area is titled '(Application Entry)' and contains 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 buttons for 'Add' and 'Cancel'; '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; and a 'Financials' sub-tab with a table for financial assets. The table has columns for 'Select', 'Type', 'Source', 'Currency', 'Amount', 'Comment', and 'Include'. A row is visible with 'RETIREMENT ASSET' type, 'INVESTMENTS' source, 'USD' currency, and an amount of '6000.00'.

- 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 Type	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).
Currency	Select the currency of the asset (required).
Amount	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 displays 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 XXXX Division C01 Responsibility SUPERUSER'. The main content area is titled '(Application Entry)' and contains several sections:

- Applications:** A form with fields for App # (0000001035), Dt (7/15/2009), Product (LINE UNSECURED), Channel (WEB ENTRY), Priority (HIGH), Company (YYY), Branch (HQ), Status (NEW - BLANK), Purpose (PERSONAL LOAN), Producer (DEALER), Producer Name (MN-00002 : SAINT PAUL AUTO SALES), Loan Currency (ALL), Class (SMALL BUSINESS), Sales Agent, Joint (checkbox), Cos (checkbox), Contact, Lead # (Select...), and CRB Pull (checkbox).
- Business Applicant:** A section with a radio button for 'Actual Captured Amt' (selected) and 'Loan Currency'. Below it is a table with columns: Select Details, 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 # (454557487), Avg Checking Balance (XXX25,000.00), # of Locations (2), and Management Since (2009).
- Navigation:** A row of tabs: Address, Telecoms, Financials, Liabilities (selected), Partners, Affiliates, and Other details.
- Table:** A table with columns: Select, Type (INSTALLMENT), Currency (USD), Amount (200), Frequency (MONTHLY), Account Type (LOAN), Account Balance (5000), Comment, and Include (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.
Type	Select the liability type (required).
Currency	Select the currency (required).
Amount	Enter the liability amount (required).
Frequency	Select the frequency (required).
Account Type	Enter the account type (required).
Account Balance	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 shows the user is logged in as SUPERUSER. The main content area is titled "(Application Entry)" and contains several sections:

- Applications:** A summary of application details including App # (000001035), Dt (7/15/2009), Company (YYY), Branch (HQ), Product (LINE UNSECURED), Status (NEW - BLANK), Purpose (PERSONAL LOAN), Producer (DEALER), Producer Name (MN00002 : SAINT PAUL AUTO SALES), Loan Currency (ALL), Class (SMALL BUSINESS), and Sales Agent.
- Business Applicant:** A section for managing business details, including tabs for "Actual Captured Amt" and "Loan Currency". It shows details for a "LIMITED PARTNERSHIP" business type, "SERVICE" industry, and "AXY LTD" legal name.
- Applicants Details:** Fields for Tax Id (457445), Start Dt (4/8/2009), # of Employees (25), Contact Person, Business Checking Bank (HDFC), Bank Account # (454567487), # of Locations (2), and Management Since (2009).
- Partners:** The selected sub-tab, showing a table of partner details. The first partner listed is RALPH SIOH with SSN# 789-65-4123.
- Partner Information:** Detailed fields for the selected partner, including Birth Dt (7/14/1982), Ownership (%) (5.00), Networth (10000.00), Gross Income (5000.00), Language, and Nationality.
- Address:** Fields for Country (FRANCE), Address# (56), City (WINLANS), State (MARYLAND), Address, Zip (5823), and Phone ((000)000-0000).

- 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:

In this field:	Do this:
Select	If selected, indicates that this is the current record.
First Name	Enter the partner's first name (required).
Middle Name	Select the partner's middle name (optional).
Last Name	Enter the partner's last name (required).
Suffix	Enter the partner's suffix (optional).
SSN #	Enter the partner's social security number (required).
<u>Partner Information number</u>	
Birth Dt	Enter the partner's birth date (required).
Birth Place	Enter the partner's birth place (optional).
Title	Select the partner's title (optional).
Ownership (%)	Enter the percentage of ownership held by the customer (required).
Networth	Enter the partner's net worth (required).
Gross Income	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>	
Country	Select the partner's country code (required).
Address #	Enter the partner's address number (required).
Address	Enter the partner's first address (required).
Address 2 (unlabeled)	Enter the partner's second address line (optional).
City	Enter the partner's city (required).
State	Select the partner's state (required).
Zip	Select the partner's zip code (required). Note: You can select the zip code only if you selected the country as Non-US.
Zip Extension (unlabeled)	Enter the partner's zip extension (optional).
Phone	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 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 001 Responsibility SUPERUSER'. There are also 'Debug (Off)', 'Audit', and 'Close' buttons.

The main content area is titled '(Application Entry)'. It features a 'Quick Search' section with a 'Queue' dropdown and 'Next' and 'App #' fields. Below this is a 'Business Applicant' section with 'Add' and 'Cancel' buttons. The 'Business Applicant' section includes a table for 'Select Details' with columns for Organization Type, Business Type, Business Name, and Legal Name. Below this 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.

The 'Affiliates' sub page is shown with a table for 'Select Details' with columns for Organization Type, Legal Name, Business Name, Tax Id, Ownership(%), No. of Employee's, and NAICS Code. Below this is the 'Affiliate Information' section with fields for Country, State, Zip, Address #, City, Address, and 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: You can select the zip code only if you selected the country as Non-US.
- Zip Extension (unlabeled) Enter the affiliate's zip extension (optional).

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

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

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The top navigation bar includes 'FLEXCUBE Lending and Leasing', 'User Id', 'SSC', 'Organization', 'XXX', 'Division', 'C01', 'Responsibility', and 'SUPERUSER'. A sidebar on the left contains a menu with options like 'Search', 'Application', 'Applicants', 'Requested', 'Collateral', 'Check Lists', 'Comments', 'Verification', and 'Business Applicant'. The main content area is titled 'Business Applicant' and includes an 'Add' button. Below this, there are tabs for 'Applicants Details', 'Address', 'Telecoms', 'Financials', 'Liabilities', 'Partners', 'Affiliates', and 'Other details'. The 'Other details' tab is active, showing a form with various input fields. The 'Financial details' section is particularly prominent, containing numerous fields for financial metrics. At the bottom, there are sections for 'Total Assets', 'Total Liability', 'Current Asset/Liability Ratio', and 'Signatures'.

- 2 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).

Gross Margin

Enter the business's gross margin (required).

Income

Enter the business's income amount (required).

Financial details section

Collection Average

Enter the collection average (required).

Proj. Coll.Avg.Annual

Enter the annual projected collection average (required).

Book List

Enter the business booklist (required).

Turn Over

Enter the turnover amount (required).

Capital Amt

Enter the capital amount (required).

Earned Surplus

Enter the earned surplus amount (required).

Gross Profit

Enter the gross profit amount (required).

Net Profit

Enter the net profit amount (required).

Working Capital

Enter the working capital amount (required).

Annual Sales

Enter the annual sales amount (required).

Projected Sales

Enter the projected sales amount (required).

Equity

Enter the equity amount (required).

Open Delq

Enter the open delinquency amount (required).

Business Expenses

Enter the business expenses amount (required).

Personal Expenses

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).

Assets section (unlabeled)

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).

Signatures section

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: **Line**. Complete the page and sub page opened from this link. The **Line** pages all share the following sub pages: **Itemization** and **Trade-In**. Complete these sub pages, if information exists.

To complete the Line of Credit page

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

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

SMITH JOSH (Application Entry)

Queue: Select... (Next) Submit

Applications:

- App #: 000001352
- Dt: 11/11/2008
- Product: LINE HE
- Channel: WEB ENTRY
- Priority: HIGH
- Company: PFR
- Branch: HQ
- Status: NEW - BLANK
- Purpose: VEHICLE LOAN OR LEASE
- Producer: DEALER
- Producer Name: CA-00003 : ACE HEADQUARTERS INC
- Loan Currency: USD
- Class: INDIVIDUAL
- Sales Agent:
- Joint Cos:
- Contact Lead #: Select...
- CRB Pull:

Line Of Credit:

- Credit Limit: \$1.00
- Advance: \$10.00
- Promotion: NONE

Itemizations: Trade-In

Itemizations Table:

Itemization	+/-	* Requested Amt	Comment
ITM OTHER FEE	+	\$10.00	
ITM AMOUNT PAID ON MY LOAN ACCOUNT	+	\$10.00	
ITM AMOUNT PAID TO OTHERS ON MY BEHALF	+	\$10.00	
ITM AMOUNT GIVEN TO ME DIRECTLY	+	\$10.00	
		Total Requested Amt	\$40.00

- 2 Use the application to supply the following information on the **Line of Credit** page.

In this field:

Credit Limit
Advance
Promotion

Do this:

Enter the requested credit limit (required).
 Enter the requested advance amount (required).
 Select the requested promotion (required).

- 3 Click **Save** on the Line of Credit page.

Itemization sub page (Requested link)

The Itemization sub page lists the particulars regarding the payment of the line of credit. This predefined 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 XXX Division C-01 Responsibility SUPERUSER

Quick Search: SMITH JOSH (Application Entry)

Queue: Select... [Next] [Submit]

Applications:

- App #: 0000001352
- Dt: 11/11/2008
- Company: PFR
- Branch: HQ
- Product: LINE HE
- Channel: WEB ENTRY
- Priority: HIGH
- Status: NEW - BLANK
- Purpose: VEHICLE LOAN OR LEASE
- Producer: DEALER
- Producer Name: CA-00003 : ACE HEADQUARTERS INC
- Loan Currency: USD
- Class: INDIVIDUAL
- Sales Agent:
- Joint Cos:
- Contact:
- Lead #: Select...
- CRB Pull:

Line Of Credit:

- Credit Limit: \$1.00
- Advance: \$10.00
- Promotion: NONE

Itemizations: Trade-In

Itemizations Table:

Itemization	+/-	Requested Amt	Comment
ITM OTHER FEE	+	\$10.00	
ITM AMOUNT PAID ON MY LOAN ACCOUNT	+	\$10.00	
ITM AMOUNT PAID TO OTHERS ON MY BEHALF	+	\$10.00	
ITM AMOUNT GIVEN TO ME DIRECTLY	+	\$10.00	
		Total Requested Amt	\$40.00

- 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 line, a negative itemization decreases the amount of the line (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 line of credit, 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 line of credit.

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

Value section

Wholesale

Base Retail

Payoff Amt (-)

Addons (+)

Total Value =

Valuation Dt*

Source*

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).

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 line might use Kelly or NADA.

- 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 line of credit, 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.

Asset Class	Select the asset class (required).
Asset Type	Select the asset type (required).
Sub Type	Select the asset sub type (required).
Status	Select the asset status (required).
<u>Type and Description</u>	
Year	Enter the year of the vehicle (required).
Age	View the age of the vehicle (display only)
Make	Enter the make of the vehicle (optional).
Model	Enter the model of the vehicle (optional).
Body	Enter the body of the vehicle (optional).
Registration #	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>	
Country	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: You can select the zip code only if you selected the country as Non-US.
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 :

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

Country	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: You can select the zip code only if you selected the country as Non-US.
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.
Year	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:

In this field:	Do this:
<u>Type & Description section</u>	
Primary	Select if this is the main asset on the application.
Class	Select the asset class (required).
Type	Select the asset type (required).
Sub Type	Select the asset sub-type (required).
Status	Select the asset status (required).
Year	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).
Registration #	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: You can select the zip code only if you selected the country as Non-US.
Exten	Enter the zip extension (optional).
Country	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.

- 2 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.
- 3 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. (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).

- 4 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.
Addons/Attributes	Select the add-on/attribute (required).
Value	Enter the value of the attribute (optional).
Amt	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 application interface. The main window title is "T TAMMY (Application Entry)". The interface is divided into several sections:

- Applications:** Contains fields for App # (0000095150), Dt (10/12/2009), Company (YYY), Branch (HQ), Product (LINE UNSECURED), Channel (PHONE), Status (NEW - BLANK), Purpose (PERSONAL LOAN), Producer (DEALER), Producer Name, Loan Currency (USD), Class (INDIVIDUAL), Sales Agent (DEMOSUPR), and checkboxes for Joint Cos, Contact Lead #, and CRB Pull.
- Vehicle Collateral:** Includes a "Save" button and a section for "Collateral Details" with an "Add" button and an "Existing Asset Id" field.
- Valuation:** Features a table for recording valuations. The table has columns for "Select", "Details", "Current", "Valuation Dt", "Source", "Currency", "Edition", "Supplement", and "Total Value". A row is shown with Valuation Dt "11/3/2009", Source "INVOICE", Currency "INR", and Total Value "Rs 0.00". Below the table are input fields for Wholesale Base (Rs 0.00), Usage (0), Retail Base (Rs 0.00), Addons (Rs 0.00), and Usage Value (Rs 0.00).
- Add-Ons:** A tab labeled "Tracking" is selected.
- Tracking Items:** A table with columns "Select Tracking Item", "Disposition", "Start Dt", "End Dt", "Followup Dt", "Enabled", and "Comment". It 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.
Disposition	View the tracking type (display only)
Start Dt	Select the disposition (required).
End Dt	Enter the tracking start date (required).
Followup Dt	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 line of credit.

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)' application. The 'Seller Details' section is active, showing 'Seller Information' and 'Seller Address' tables.

Applications Section:

- App #: 000022151
- Dt: 7/7/2008
- Company: YYY
- Branch: HQ
- Product: LINE UNSECURED
- Status: NEW - BLANK
- Purpose: PERSONAL LOAN
- Producer: DEALER
- Producer Name: MN00305 : KOPPY MOTORS OF LAKE FOREST
- Loan Currency: USD
- Class: INDIVIDUAL
- Sales Agent: [Empty]
- Joint Cos:
- Contact Lead #: Select...
- CRB Pull:

Seller Information Table:

Select	* Seller Type	* Seller Name	Nationality	Nationality Id	Reg.No	* Authorized Signatory
<input type="radio"/>	INDIVIDUAL	MANO	MARIANA - SAIPAN	1642722		789

Seller Address Table:

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 for Seller Address:

- Address Line 1: [Empty]
- Address Line 2: [Empty]
- Zip: 00501
- Zip Extn: [Empty]
- Phone: (004)758-9320
- Extn: [Empty]

- 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:

In this field:	Do this
<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.
Mailing	Select if this is the mailing address. Only one address entry can be marked as the mailing address (required).
Current	Select if this is a current address. Note: The mailing address must be marked as current (required).
Country	Select the country code (required).
Address #	Enter the address number (required).
City	Enter the city (required).
State	Select the state (required).
Address Line 1	Enter the first address line (optional).
Address Line 2	Enter the second address line (optional).
Zip	Select the zip code (required). Note: You can select the zip code only if you selected the country as Non-US.
Zip Extn	Select the zip extension (optional).
Phone	Enter the telephone number (required).
Extn	Select the telephone extension (optional).

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

Checklist link

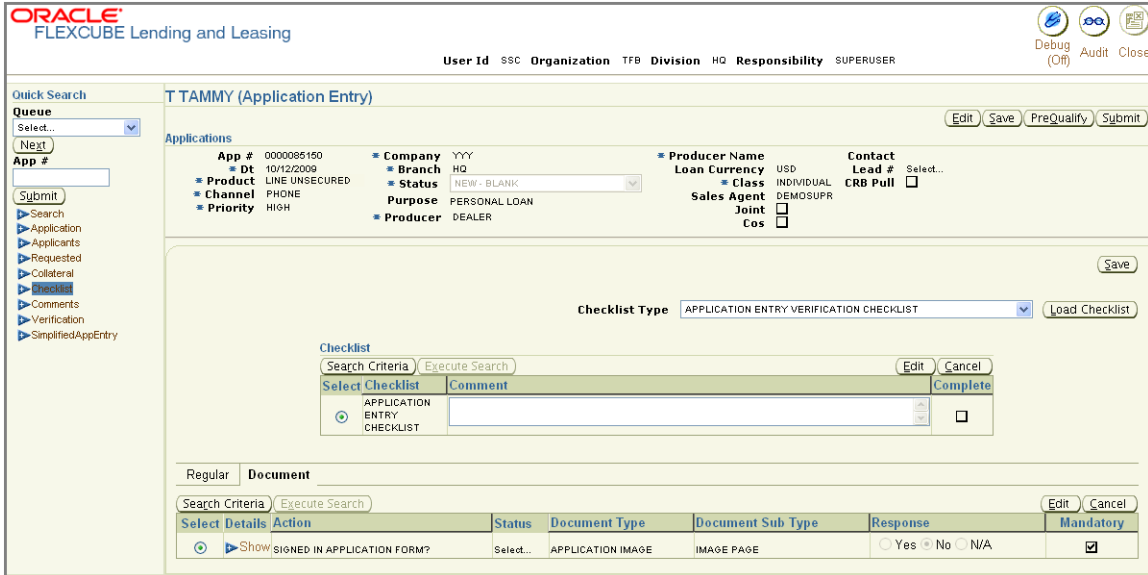
The Application Entry's Checklist page enables you to view tasks performed during the underwriting process.

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'. The main header shows 'T TAMMY (Application Entry)' with buttons for 'Edit', 'Save', 'PreQuality', and 'Submit'. Below this, the 'Applications' section contains fields for App # (0000085150), Dt (10/12/2009), Product (LINE UNSECURED), Channel (PHONE), Priority (HIGH), Company (YYY), Branch (HQ), Status (NEW - BLANK), Purpose (PERSONAL LOAN), Producer (DEALER), Producer Name, Loan Currency (USD), Class (INDIVIDUAL), Sales Agent (DEMOSUPR), Contact Lead #, and CRB Pull. A 'Checklist Type' dropdown is set to 'APPLICATION ENTRY VERIFICATION CHECKLIST' with a 'Load Checklist' button. The 'Checklist' section has a search criteria field and an 'Execute Search' button. Below this is a table with columns 'Select Checklist', 'Comment', and 'Complete'. The first row shows 'APPLICATION ENTRY CHECKLIST' with a radio button selected and a 'Complete' button. At the bottom, there are two sections: 'Regular' and 'Document'. The 'Regular' section has a search criteria field and an 'Execute Search' button. Below it is a table with columns 'Select Action', 'Comment', and 'Response'. The first row shows 'DATA ENTRY COMPLETE?' with a radio button selected and 'Response' options 'Yes', 'No', and 'N/A'. The second row shows 'INCOME PROOF' with a radio button selected and 'Response' options '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.



- 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**.

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

The main content area is titled 'MICHEAL JOHN (Application Entry)'. It features a 'Queue' section on the left with a 'Select' dropdown and 'Next' and 'Submit' buttons. Below this is a navigation menu with options like 'Search', 'Application', 'Applicants', 'Requested', 'Collateral', 'Comments', and 'Verification'.

The 'Applications' section displays details for application # 0000024198, including fields for Dt (7/8/2009), Product (LINE UNSECURED), Channel (WEB ENTRY), Priority (NORMAL), Company (XYZ), Branch (HQ), Status (NEW - BLANK), Purpose (PERSONAL LOAN), Producer (DEALER), Producer Name (MN-00002 : SAINT PAUL AUTO SALES), Loan Currency (USD), Class (INDIVIDUAL), Sales Agent, and checkboxes for Joint, Cos, Contact, Lead #, and CRB Pull.

The 'Comments' section is active, showing a 'Comments' tab and a 'Tracking Attributes' tab. A 'Save' button is visible. Below this is a table with columns: 'Select Alert', 'Type', 'Sub Type', 'Comment', 'Comment By', and 'Comment Date'. A single comment is listed with Type 'REGULAR', Sub Type 'LOAN ORIGINATION', and Comment 'VERIFY EMPLOYMENT DETAILS'. The Comment By is 'SSC' and the Comment Date is '7/15/2009 11:09 AM'. 'Add' and 'Cancel' buttons are also present.

- 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". On the right, there are 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, Application, Applicants, Requested, Collateral, Checklist, Comments (highlighted), Verification, and SimplifiedAppEntry.

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

- App #: 0000085150
- Dt: 10/12/2009
- Company: YYY
- Branch: HQ
- Producer Name: NEW - BLANK
- Loan Currency: USD
- Class: INDIVIDUAL
- Product: LINE UNSECURED
- Category: STANDARD
- Status: PERSONAL LOAN
- Sales Agent: DEMOSUPR
- Channel: WEB ENTRY
- Purpose: PERSONAL LOAN
- Priority: HIGH
- Producer: DEALER
- Contact Lead #: Select..
- CRB Pull:
- 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", a "Create Tracking" button, and a "Save" button. Below this is a table with 10 rows, each representing an application loan attribute. The table has two columns: "Parameter" and "Value".

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

At the bottom of the table, there are navigation controls: "Previous", "1-10 of 50", and "Next 10".

- 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 line of credit 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 line of credit. 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.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search

Queue

MICHEAL JOHN (Application Entry)

Applications

App # 0000024156 Company XYZ Producer DEALER
 Dt 7/9/2009 Branch HQ Producer Name MN-00002 : SAINT PAUL AUTO SALES Joint
 Product LINE UNSECURED Status NEW - BLANK Loan Currency USD Cos
 Channel WEB ENTRY Purpose PERSONAL LOAN Class INDIVIDUAL Lead # Select.
 Priority NORMAL Sales Agent CRB Pull

Edits Audits History

Edit Type

Select Date	Edit Type
7/15/2009	APPLICATION ENTRY EDITS

Edit Details

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
REQUIRED : PROBABLE DELIVERY DATE	WARNING	NA	NA	NO RESPONSIBILITY
XVL : SELLER DETAILS	WARNING	NA	NA	NO RESPONSIBILITY
XVL : SELLER ADDRESS	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
REQUIRED : E-MAIL ADDRESS	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : PASSPORT NUMBER FOR EXPIRATES	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:

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.

- 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] [App #] [Submit]

Applications:

- App # 000001714
- Dt 3/6/2007
- Company XXX
- Branch HRT
- Product LINE UNSECURED
- Status NEW - BLANK
- Category STANDARD
- Channel WEB ENTRY
- Priority NORMAL
- Purpose PERSONAL LOAN
- Producer DEALER
- Producer Name
- Loan Currency USD
- Class Select...
- Sales Agent
- Joint
- Cos
- Contact Lead #
- CRB Pull

Edits **Rules** Audits History

Rules: APPLICATION ENTRY RULESET CODE [Check Rules]

Ruleset: Select Ruleset Name

Ruleset Results:

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 Ruleset Results section.

The Ruleset 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 **Ruleset 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, Division C-01, Responsibility SUPERUSER. The application is for MICHEAL JOHN (Application Entry). The interface includes a Quick Search section, a Queue section, and a main application details section. The application details section shows 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. The Audits section is visible, showing a table with columns for Record Id, Field, Old Value, New Value, Changed By, and Changed Date. The table contains one record for APPLICATION #: 0000024156, changed by SSC on 7/8/2009.

- 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 XXX Division C-01 Responsibility SUPERUSER

Quick Search MICHEAL JOHN (Application Entry)

Queue Select... (Next) Edit Save PreQualify Submit

Applications

App # 0000024156 Company XYZ
 Dt 7/9/2009 Branch HQ
 Product LINE UNSECURED Status NEW - BLANK
 Channel WEB ENTRY Purpose PERSONAL LOAN
 Priority NORMAL

Producer DEALER
 Producer Name MN-00002 : SAINT PAUL AUTO SALES
 Loan Currency USD
 Class INDIVIDUAL
 Sales Agent

Joint
 Cos
 Contact Lead # Select...
 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	7/9/2009		

- 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 line request (line of credit amount, rate, and create a mock proposal in line with your lending policies.

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, Responsibility SUPERUSER. The page title is 'ZXC ZXC (Application Entry)'. Below the title, there are buttons for 'Edit', 'Save', 'PreQualify', and 'Submit'. The main content area is divided into several sections:

- Applications:** Fields for App #, Dt, Product, Channel, Priority, Company, Branch, Status, Purpose, Producer, Producer Name, Loan Currency, Class, Joint Cos, Contact Lead #, and CRB Pull.
- Scenario Analysis:** Fields for Company, Branch, Product, Producer Type, Producer Name, Requested Amt, Term, State Code, Asset Type, Asset Subtype, Make, Model, Promotion, Pricing, and Instrument.
- Loan Details:** Fields for Contract Dt, First Payment Dt, Maturity Dt, Pre-Paid Fees, Loan Amt, Financed Fees, and Balloon Pmt Amt.
- Payment / Finance Charge:** Fields for Pmt Amt, Interest Amt, Finance Charge, Total of Pmts, and Final Pmt Amount.
- Calculator Options:** Fields for Billing Cycle, Balloon Mthd, Accrual Base Mthd, Time Counting Method, and Installment Method.
- Rate:** Fields for Rate and APR.
- Repayment Options:** Fields for Flexible Repayment Allowed, Type, Extensible Balloon, and Max Term.
- Payment Change Schedule:** A table with columns for Seq, Option Type, Freq, Period, # of Adj, and Value.
- Rate Schedule:** A table with columns for Seq and Rate Start Dt.
- Amortization Schedule:** A table with columns for Seq, Pmt Dt, Pmt Amt, Principal Amt, Interest Amt, and Balance Amt.

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 TFB Division HQ Responsibility SUPERUSER

Quick Search: SUBRAMANI BALA (Application Entry)

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

App #

Applications:

- App #: 0000022151
- Dt: 7/7/2008
- Company: YYY
- Branch: HQ
- Product: LINE UNSECURED
- Channel: PHONE
- Priority: HIGH
- Status: NEW - BLANK
- Purpose: PERSONAL LOAN
- 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:

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...	BALA		SUBRAMANI	BP	Select...	1/1/1977

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

Address Table:

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	46	RAMEY	PUERTO RICO

- The Requested link

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search: SMITH JOSH (Application Entry)

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

App #

Applications:

- App #: 0000001352
- Dt: 11/11/2008
- Company: PFR
- Branch: HQ
- Product: LINE HE
- Channel: WEB ENTRY
- Priority: HIGH
- Status: NEW - BLANK
- Purpose: VEHICLE LOAN OR LEASE
- Producer: DEALER
- Producer Name: CA-00003 : ACE HEADQUARTERS INC
- Loan Currency: USD
- Class: INDIVIDUAL
- Sales Agent:
- Joint Cos:
- Contact Lead #: Select...
- CRB Pull:

Line Of Credit:

- Credit Limit: \$1.00
- Advance: \$10.00
- Promotion: NONE

Itemizations: Trade-In

Remizations:

Itemization	+/-	* Requested Amt	Comment
ITM OTHER FEE	+	\$10.00	
ITM AMOUNT PAID ON MY LOAN ACCOUNT	+	\$10.00	
ITM AMOUNT PAID TO OTHERS ON MY BEHALF	+	\$10.00	
ITM AMOUNT GIVEN TO ME DIRECTLY	+	\$10.00	
		Total Requested Amt	\$40.00

- Collateral link

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

SMITH NICOLE (Application Entry)

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

Applications:

App #	000002915	Company	XYZ	Producer	DEALER	Joint	<input type="checkbox"/>
Dt	4/24/2009	Branch	C01	Producer Name	NY00011 : TST_PRD_UMA	Cos	<input type="checkbox"/>
Product	LOAN HOME (VR)	Status	NEW - BLANK	Loan Currency	USD	Contact Lead #	Select...
Channel	WEB ENTRY	Purpose	VEHICLE LOAN OR LEASE	Class	INDIVIDUAL	CRB Pull	<input type="checkbox"/>
Priority	LOWER						

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

Add-Ons

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 ZXC (Application Entry)

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

Applications:

App #	0000012140	Company	XYZ	Producer	DEALER	Joint	<input type="checkbox"/>
Dt	6/25/2009	Branch	HQ	Producer Name	MN-00002 : SAINT PAUL AUTO SALES	Cos	<input type="checkbox"/>
Product	LINE UNSECURED	Status	NEW - BLANK	Loan Currency	USD	Contact Lead #	Select...
Channel	WEB ENTRY	Purpose	PERSONAL LOAN	Class	INDIVIDUAL	CRB Pull	<input type="checkbox"/>
Priority	NORMAL						

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 PA	Asset Type	Select...	Promotion	NONE
Inquiry Id	1505	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	Pmt Amt	\$0.00
First Payment Dt	06/29/2009	Interest Amt	\$0.00
Maturity Dt	06/29/2009	Finance Charge	\$0.00
Pre-Paid Fees	\$0.00	Total of Pmts	\$0.00
Loan Amt	\$0.00	Final Pmt Amount	\$0.00
Financed Fees	\$0.00		
Balloon Pmt Amt	\$0.00		

Payment / Finance Charge

Calculator Options

Billing Cycle		Rate	.0000
Balloon Mthd		APR	.0000
Accrual Base Mthd			
Time Counting Method			
Installment Method			
Bill Method			

Repayment Options

Flexible Repayment Allowed

Type UNDEFINED

Extendable 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.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search: SUBRAMANI BALA (Application Entry)

Queue: Select... (Edit) (Save) (PreQualify) (Submit)

Next

App #

Submit

Search

Application

Applicants

Requested

Collateral

Checklist

Comments

Verification

SimplifiedAppEntry

Applications

App # 0000022151

Dt 7/7/2008

Company YYY

Branch HQ

Producer DEALER

Product LINE UNSECURED

Channel WEB ENTRY

Priority LOWER

Status NEW - BLANK

Purpose PERSONAL LOAN

Producer Name MN-00305 : KOPPY M

Loan Currency USD

Class INDIVIDUAL

Sales Agent

Joint

Cos

Contact

Lead #

CRB Pull

LEASE VEHICLE

PHONE HIGH

Status NEW - BLANK

Purpose VEHICLE LEASE

Save

Existing Customer Search

Primary Applicant

LEASE VEHICLE

Add Edit Cancel

Applicant Details

Relation Type PRIMARY

Salutation

First Name BALA

Middle Name

Last Name SUBRAMANI

Suffix

Birth Dt 1/11/1977

Gender MALE

Language ENGLISH

Class INDIVIDUAL

Email

Identification Details

Nationality USA

National Id -4-5435

SSN# xxxxxxxx-9975

Passport #

Passport Issue Dt

Passport Expiry Dt

License #, State

Visa #

First Previous Next Last

Address

Address Type HOME

Current

Mailing

Country UNITED STATES

State PUERTO RICO

City RAMEY

Address # 45

Address Line 1 45 W TEST ST S # 34

Address Line 2 TEST

Address Line 3 TEST

Zip 00903

City RAMEY

Apt # 34

Phone 47(947)895-4545

Own/Rent OWNS HOME

Stated

Years 10

Months 0

CurrencyCode USD

Amt \$0.00

Frequency BI WEEKLY

Employment

Add Edit Cancel

Employment Details

Current

Type FULL TIME

Occupation PROFESSIONAL

Employer UNDEFINED

Title

Phone (758)475-6474

Phone Extn

Address Details

Country UNITED STATES

State PUERTO RICO

Zip 00903

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

- 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>	
Relation Type	Select the relationship type; for example, primary, spouse, secondary, or cosigner.
Salutation	Select the salutation (optional).
First Name	Enter the applicant's first name (required).
Middle Name	Enter the applicant's middle name (optional).
Last Name	Enter the applicant's last name (required).
Suffix	Select the name suffix/generation (optional).
Birth Dt	Enter the applicant's date of birth (required).
Gender	Select the gender of the applicant (optional).
Language	Select the applicant's native language (required).
Class	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:
Address 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).
Country	Select the country code (required).
State	Select the state (required).
Zip	Select the zip code (required).

Note: You can select the zip code only if you selected the country as Non-US.

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

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

In this field:	Do this:
Current	Select if this is the current employment (optional).
Type	Select the address type (required).
Occupation	Select the occupation (optional).
Employer	Enter the employer's name (required).
Title	Enter the title (optional).
Phone	Enter the work phone number (required).
Phone Extn	Enter phone extension (optional).
<u>Employer Address section</u>	
Country	Select the country (required).
State	Select the state (optional).
Zip	Select the zip code (optional).
	Note: You can select the zip code only if you selected the country as Non-US.
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>	
Stated (Years)	Enter the stated number of years with the employer (required).
Stated (Months)	Enter the stated number of months with the employer (required).
Stated (CurrencyCode)	Select the stated currency code (optional).
Stated (Amt)	Enter the stated income (required).
Stated (Freq)	Enter the stated income frequency (required).

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

Financials			
			<input type="button" value="Add"/> <input type="button" value="Edit"/> <input type="button" value="Cancel"/>
* Type	<input type="text" value="Select..."/>	Source	<input type="text"/>
* Currency	<input type="text" value="Select..."/>	Amt	<input type="text" value="\$0.00"/>

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. Buttons for Add, Edit, and Cancel are visible in the top right corner.

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. Buttons for Add, Edit, and Cancel are visible in the top right corner.

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-Line** section:

The screenshot shows the 'Requested-Line' section for a 'Loan'. It includes fields for Requested Advance (\$100,000.00), Pmt (\$0.00), Term (20), Requested Rate (6), Approx Prc (\$0.00), and Promotion (NONE). Below these is a table of itemizations with columns for Select, Itemization, +/-, Requested Amt, and Comment.

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).

Pmt	Enter the requested payment amount (required).
Term	Enter the requested term (number of payments) (required).
Requested Rate	Enter the requested rate (required).
Approx Prc	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.

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

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 line, a negative itemization decreases the amount of the line (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).

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

In this field:	Do this:
<u>Asset Details section</u>	
Asset Class	Select the asset class (required).
Asset Type	Select the asset type (required).
Sub Type	Select the asset sub type (required).
Year	Enter the year when the property was built (required).
Occupancy	Select owner occupancy type (optional).
<u>Valuation section</u>	
Valuation Dt	Enter the valuation date (required).
Source	Select the valuation source (required).
Currency	Select the currency code.
Wholesale Base	Enter the wholesale value (required).
Retail Base	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' section of the Oracle FLEXCUBE Lending and Leasing interface. The application details are as follows:

App #	0000104169	Company	YYY	Producer	DEALER	Joint	<input type="checkbox"/>
Dt	9/8/2008	Branch	HQ	Producer Name	MN-00002 : SAINT PAUL AUTO SALES	Cos	<input type="checkbox"/>
Product	LINE UNSECURED	Status	NEW - PREQUALIFY APPROVED	Loan Currency	USD	Contact	<input type="checkbox"/>
Channel	WEB ENTRY	Purpose	PERSONAL LOAN	Class	SMALL BUSINESS	Duplicate Applicant	<input type="checkbox"/>
Priority	HIGH			Sales Agent	DEMOSUPR	Existing Customer	<input type="checkbox"/>

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 in Oracle FLEXCUBE Lending and Leasing. The application details are as follows:

App #	0000001348	Company	XXX	Producer	DEALER	Joint	<input type="checkbox"/>
Dt	11/10/2008	Branch	CD1	Producer Name		Cos	<input type="checkbox"/>
Product	LOAN VEHICLE	Status	REJECTED - PREQUALIFY REJECTE	Loan Currency	USD	Contact	YES
Channel	WEB ENTRY	Purpose	HOME EQUITY LOAN	Class	INDIVIDUAL	Duplicate Applicant	<input checked="" type="checkbox"/>
Priority	HIGH			Sales Agent		Existing Customer	<input type="checkbox"/>

Below the application details, there is a table for 'Applicants Details':

Select	Details	Relation Type	Salutation	* First Name	Middle Name	* Last Name	Family Name	Suffix	* Birth Dt
<input checked="" type="radio"/>	Show	PRIMARY	MR	ANANTH		R		SR	8/7/1983
<input type="radio"/>	Show	SPOUSE	Select...	JAMES2S		BOND1		Select...	1/1/1978

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 displays the Oracle Flexcube Lending and Leasing interface. At the top, it shows the Oracle logo and 'FLEXCUBE Lending and Leasing'. Below this, there are user details: '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 'Criteria Results' and contains a search results table. The table has columns: 'Select', 'Company', 'Branch', 'App#', 'Date', 'Title', 'Product', 'Status', 'Producer', and 'Secured'. The 'Status' column is highlighted in red and contains the value 'NEW-BLANK' for every row. The 'Producer' column lists various companies like 'VOLKSWAGEN OF WOODLAND HIL', 'RANDY'S AUTO SALES', and 'MATTHEWS MOTORS INC'. There are navigation buttons like 'Previous 20', '61-80 of 238', and 'Next 20'. On the left side, there is a 'Quick Search' section with a 'Queue' dropdown, 'Next' and 'App #' buttons, and a 'Submit' button. Below the table, there is a 'Queue Name' field with the value 'DATA ENTRY APPLICATIONS QUEUE'.

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 : RANDY'S 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 : RANDY'S AUTO SALES	<input type="checkbox"/>
<input type="radio"/>	PFR	HQ	0000001453	11/20/2008	UNDEFINED	LOAN VEHICLE	NEW-BLANK	CA-00002 : RANDY'S 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 : RANDY'S 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 line amount
- Collateral and asset details

ORACLE *Offline Application*
FLEXCUBE Lending and Leasing

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 window 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 user is logged in 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 of queue information.

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 line of credit 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, the user is identified as 'SUPERUSER' with 'Responsibility C01' and 'Division XXX'. The main area is titled 'Criteria' and shows 'Search Results' for the 'FUNDED APPLICATIONS QUEUE'. A table lists 20 applications with the following columns: Select, Company, Branch, App#, Date, Title, Product, Status, Producer, and Secured. The first 10 rows are selected (indicated by radio buttons). The table includes various application types such as 'LOAN VEHICLE', 'LEASE VEHICLE', and 'HOUSING LOAN - VARIABLE INT'. The 'Status' column shows values like 'APPROVED-FUNDED', 'APPROVED-BLANK', and 'APPROVED-VERIFYING'. The 'Producer' column lists entities like 'ACE HEADQUARTERS INC' and 'ROSEDALE DODGE HYUNDAI'. At the bottom of the table, the 'Queue Name' is confirmed as 'FUNDED APPLICATIONS QUEUE'.

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 Result: Oracle FLEXCUBE Lending and Leasing searches for all applications created before Jan. 22, 2002.
< =	less than or equal to	APPLICATION DATE <= 01/22/2002 Result: Oracle FLEXCUBE Lending and Leasing searches for all applications created on or before Jan. 22, 2002.
=	equal	APPLICANT SSN = 111-22-3333 Result: 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 Result: 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

		Result: Oracle FLEXCUBE Lending and Leasing searches for all applications created after Jan. 22, 2002.
> =	greater than or equal to	APPLICATION DATE >= 01/22/2002 Result: Oracle FLEXCUBE Lending and Leasing searches for all applications created on or after Jan. 22, 2002
IN	in	ACCOUNT NUMBER IN (20001000012512, 20010100012645, 20010300012817) Note: IN is used with values that are within parenthesis. Result: 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) Note: NOT IN is used with values that are within parenthesis. Result: 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 Note: 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. Result: Oracle FLEXCUBE Lending and Leasing searches for all applications without a vehicle identification number.
IS NOT	is not	VIN IS NOT NULL Note: 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. Result: Oracle FLEXCUBE Lending and Leasing searches for all accounts with a VIN, vehicle identification number.
LIKE	like	ASSET TYPE LIKE VEH% Note: 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 beginning with the characters “veh” such as “vehicle car” or “vehicle van.”
NOT LIKE	not like	ASSET TYPE NOT LIKE VEH% Note: 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 line of credit origination, the results are sorted according to 1) priority of application and 2) application identification number.

The line of credit origination Results page.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Quick Search: Queue Select... Next App # Submit Search Application 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	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"/>

Queue Name FUNDED APPLICATIONS QUEUE

- On the **Results** page, select the application you want to load and click **Submit**.
- During line of credit 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 Application Applicants Requested Collateral Checklist Comments Verification Simplified App. Entry

SUBRAMANI BALA (Application Entry)

Applications: App # 0000022151 Dt 7/7/2009 Company YYY Branch HQ Product LINE UNSECURED Status NEW - BLANK Purpose PERSONAL LOAN Producer DEALER Producer Name MN-00005 : KOPYPI 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
<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

Quick Search: **APPLICANT TEST (Underwriting)**

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

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
 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	Select...	TEST	A	APPLICANT		Select...	1/1/1987

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	10000	PLYMOUTH	MINNESOTA

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Quick Search: **BOON DAVID (Funding)**

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

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
 Contact
 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	Select...	DAVID		BOON		SR	1/8/1976

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

The main section is titled "Quick Search" and "SIMSON PATRIC (Funding)". It features a "Queue" dropdown menu and "Edit" and "Save" buttons. Below this is the "Applications" section, which contains a table of application details. The "App #" field is highlighted with a red box and a red arrow pointing to the value "0000002620". Other fields in the table include "Dt", "Company", "Branch", "Status", "Product", "Channel", "Priority", "Producer", "Producer Name", "Loan Currency", "Class", "Sales Agent", "Joint Cos", "Contact", "Duplicate Applicant", and "Existing Customer".

Below the application details is the "Applicants Details" section, which includes a "Save" button and radio buttons for "Actual Captured Amt" and "Loan Currency". It contains a table with columns: "Select", "Details", "Type", "Salutation", "First Name", "Middle Name", "Last Name", "Family Name", "Suffix", and "Birth Dt". The table shows one entry with "Show" checked, "PRIMARY" type, "MR" salutation, "PATRIC" first name, "A" middle name, "SIMSON" last name, "SR" suffix, and "11/11/1978" birth date.

At the bottom is the "Address" section, which includes tabs for "Employments", "Telecoms", "Financials", "Liabilities", "Other Incomes", "Summary", "Credit Scores", "Duplicate Applicant", "Existing Accounts", and "Tracking Attributes". It has "Add" and "Cancel" buttons and a table with columns: "Select", "Details", "Type", "Current", "Mailing", "Country", "Address#", "City", and "State". The table shows one entry with "Show" checked, "HOME" type, "UNITED STATES" country, "917" address#, "AGUADILLA" city, and "PUERTO RICO" state.

Oracle FLEXCUBE Lending and Leasing loads the application on the Applicants link's Application Details page.

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):

What is it?	What does it do?
View All box	If you choose View All, all applications and accounts in the Oracle FLEXCUBE Lending and Leasing system accessible with your user id defined responsibility appear in the Results page list box.
Queue Name field	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.)
Secured box	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.
Copy Application button	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 line of credit 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**.

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 interface is divided into a left sidebar and a main content area. The sidebar contains a 'Quick Search' section with a 'Queue' dropdown set to 'NEW_APP_QUEUE', a 'Next' button, and an 'App #' input field. Below this is a 'Submit' button and a 'Search' button. A list of application categories is shown with expandable arrows: Applicants, Decision, Contract, Comments, Verification, Field Investigation, Letters, Correspondences, Business Applicant, and Document Tracking.

The main content area has tabs for 'Criteria', 'Results', and 'Review Requests'. The 'Results' tab is active, displaying 'Search Results'. At the top right of the results area, there are buttons for 'Copy Application' (highlighted with a red box) and 'Unlock Application'. Below these are navigation controls: 'View All' (checked), 'Previous', '1-20 of 388', and 'Next 20'. A 'Select and Submit' button is also present.

The central part of the interface is a table with the following columns: Select, Company, Branch, App#, Date, Title, Product, Status, Producer, and Secured. The table contains 20 rows of application data. The first row is selected, indicated by a radio button. The 'Status' column for all rows is 'APPROVED-FUNDED'. The 'Producer' column for all rows is 'MN-00001 : IN HOUSE (DIRECT DEAL)'. The 'Secured' column contains checkboxes, all of which are currently unchecked.

At the bottom of the table, there are 'Select and Submit' buttons and navigation controls: 'Previous', '1-20 of 388', and 'Next 20'. Below the table is a 'Queue Name' input field.

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. At the top, the user is identified as SSC Organization XXX, Division C-01, Responsibility SUPERUSER. The main window displays the 'Applications' section for an application with ID 0000024157. The status is highlighted as 'NEW - REVIEW REQUIRED'. A comment table below shows a system-generated message: 'THIS APPLICATION IS COPIED FROM APPLICATION# 000001204.'.

Applications

App #	0000024157	* Company	PFR	* Producer	DEALER	Joint	<input type="checkbox"/>
* Dt	10/17/2008	* Branch	C01	* Producer Name	NC-00004 : BUDGET CAR SALES CHARLOTTE	Cos	<input type="checkbox"/>
* Product	LINE UNSECURED	* Status	NEW - REVIEW REQUIRED	Loan Currency	USD	Contact	<input type="checkbox"/>
* Channel	PHONE	Purpose	PERSONAL LOAN	* Class	SMALL BUSINESS	Duplicate Applicant	<input type="checkbox"/>
* Priority	NORMAL	Sales Agent		Existing Customer			<input type="checkbox"/>

Comments

Tracking Attributes

Select	Alert	Type	Sub Type	Comment	Comment By	Comment Date
<input type="radio"/>	<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	THIS APPLICATION IS COPIED FROM APPLICATION# 000001204.	SSC	7/9/2009 3:34 PM

LINE UNSECURED
PHONE
NORMAL

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.”

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. At the top, a message bar indicates "Application is locked by another user UMA". The main area displays a search results table with columns: Select, Company, Branch, App#, Date, Title, Product, Status, Producer, and Secured. The table contains 20 rows of application data. A button labeled "Unlock Application" is highlighted in the top right corner of the table area. The interface also includes a "Quick Search" sidebar on the left and a "Queue" section at the bottom.

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	CD1	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"/>

- 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 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.

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 information shows 'User Id SSC Organization XXX Division C01 Responsibility SUPERUSER'. On the right, there are icons for 'Debug (Off)', 'Audit', and 'Close'.

The main area is titled 'Criteria Results Review Requests'. Below this, there are search filters and a 'View All' checkbox. A row of action buttons includes 'Copy Application', 'Unlock Application', and 'Recreate Instance', with the latter being highlighted by a red box. Below the buttons is a table with columns: Select, Company, Branch, App#, Date, Title, Product, Status, Producer, and Secured. The table contains 20 rows of application data. At the bottom, there are navigation controls for the table, including 'Previous', '1-20 of 37', and '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 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	0000001388	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"/>

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
- 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.

Parameter	Default Days	Description
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:
PST_ARCHIVE_DAYS	999	PURGE DAYS FOR STATEMENTS LEVEL 1: NO OF DAYS AFTER THE STATEMENT WAS GENERATED
PST_OARCHIVE_DAYS	999	PURGE DAYS FOR STATEMENTS 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 ASSIGN- MENTS LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGNMENT CODE IN COM- PLETED, VOID, CLOSE
PVA_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGN- MENTS LEVEL 2:
PVI_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGN- MENT 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.

ORACLE
FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER

Debug (Off) Audit Clos

Criteria Results

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

- 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.

- 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.

- 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 : UNDERWRITING

Underwriting is the next step after application entry in the line of credit 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.

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, 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 line of credit (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 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 'Search Results' and shows a table of search results. The table has columns: Select, Company, Branch, App#, Date, Title, Product, Status, Producer, and Secured. The table contains 20 rows of data. The interface also includes a 'Queue Name' field at the bottom, which is set to 'NEW APPLICATIONS QUEUE'.

Select	Company	Branch	App#	Date	Title	Product	Status	Producer	Secured
<input type="radio"/>	YYY	HQ	225	2/1/2008	ANNA / LEO MMAGNOLIA	LOAN HE	NEW-REVIEW REQUIRED		<input type="checkbox"/>
<input type="radio"/>	XXX	CO1	388	3/1/2008	ORAHAM / 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	LOAN VEHICLE	NEW-REVIEW REQUIRED		<input type="checkbox"/>
<input type="radio"/>	XXX	CO1	0000017146	3/1/2008	PIERRE / JEAN CCINQUFOIL	LOAN VEHICLE	NEW-REVIEW REQUIRED		<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	200	4/1/2008	MARIE / HANK CCOTONEASTER	LOAN UNSECURED	NEW-REVIEW REQUIRED		<input type="checkbox"/>
<input type="radio"/>	YYY	HQ	418	10/1/2008	STUART / ELOISE WWOODASTER	LINE HE	NEW-REVIEW REQUIRED		<input type="checkbox"/>
<input type="radio"/>	XXX	CO1	504	11/1/2008	PAULA / JOHN C CERASTOSTIGMA	LOAN VEHICLE	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 checked="" 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	0000002280	1/20/2008	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	LOAN VEHICLE	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 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 TFB Division HQ Responsibility SUPERUSER

Quick Search **ROY RAJ (Underwriting)**

Queue Select... [Edit] [Save]

Next

App #

Submit

Search

Application

Applicants

Decision

Contract

Bureau

Checklist

Comments

Summary

Field Investigation

Verification

Loan Calculator

Letters

Correspondences

Image

Document Tracking

Applications

App # 0000002897 * Company PQR * Producer DEALER * Joint
 Dt 3/31/2009 * Branch ABC * Producer Name NY-00014 : PERSONAL LOAN DEALER * Cos
 * Product LINE UNSECURED * Status NEW - REVIEW REQUIRED * Loan Currency INR * Contact TEST
 * Channel WEB ENTRY * Purpose PERSONAL LOAN * Class INDIVIDUAL * Duplicate Applicant
 * Priority HIGH * 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	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

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 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 HQ Responsibility SUPERUSER". There are also "Debug (Off)", "Audit", and "Close" buttons.

The main content area is titled "Applicants" and shows details for application "ROY RAJ (Underwriting)". The application details include:

- App #: 000002897
- Dt: 3/31/2009
- Company: PQR
- Branch: ABC
- Product: LINE UNSECURED
- Channel: WEB ENTRY
- Priority: HIGH
- Status: NEW - REVIEW REQUIRED
- Purpose: PERSONAL LOAN
- Producer: DEALER
- Producer Name: NY-00014 : PERSONAL LOAN DEALER
- Loan Currency: INR
- Class: INDIVIDUAL
- Sales Agent: [Blank]
- Joint Cos:
- Contact: TEST
- Duplicate Applicant:
- Existing Customer:

Below the application details is the "Applicants Details" section. It has a "Save" button and radio buttons for "Actual Captured Amt" (selected) and "Loan Currency".

The "Applicants Details" table has the following columns: Select, Details, Relation Type, Salutation, First Name, Middle Name, Last Name, Family Name, Suffix, Birth Dt. The data row shows: Show, PRIMARY, DR, RAJ, M, ROY, SR, 3/6/1980.

Below the table is the "Address" section with tabs for "Employments", "Telecoms", "Financials", "Liabilities", "Other Incomes", "Summary", "Credit Scores", "Duplicate Applicant", "Existing Accounts", and "Tracking Attributes". There are "Add" and "Cancel" buttons.

The "Address" table has the following columns: Select, Details, Address Type, Current, Mailing, Country, Address #, City, State. The data row shows: Show, HOME, , , UNITED STATES, JHGJH, 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

App #

Submit

Search

Application

Applicants

Decision

Contract

Bureau

Checklist

Comments

Summary

Field Investigation

Verification

Loan Calculator

Letters

Correspondences

Image

Document Tracking

Applications

App # 0000002997 * Company PQR * Producer DEALER * Joint
 * Dt 3/31/2008 * Branch ABC * Loan Name NY-00014 : PERSONAL LOAN DEALER * Cos
 * Product LINE UNSECURED * Status NEW - REVIEW REQUIRED * Loan Currency INR * Contact TEST
 * Channel WEB ENTRY * Purpose PERSONAL LOAN * Class INDIVIDUAL * Duplicate Applicant
 * Priority HIGH * 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"/>	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# 3000007888 * 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 * Ethnicity NO CO-APPLICANT
 Education Select... * Marital Status SINGLE * Prior Bkrp
 * Language ENGLISH * Time Zone AMERICA/PUERTO_R * Bkrp Discharge Dt 3/25/1998
 * Disability * Ethnicity ASIAN OR PACIFIC ISI
 * Class SMALL BUSINESS

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	JHGJH	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

Quick Search **ROY RAJ (Underwriting)** [Edit] [Save]

Queue Select... [Next] [Submit] [Search] [Application] [Applicant] [Decision] [Contract] [Bureau] [Checklist] [Comments] [Summary] [Field Investigation] [Verification] [Loan Calculator] [Letters] [Correspondences] [Image] [Document Tracking]

Applications

App # 000002697 * Company PQR * Producer DEALER
 * Dt 3/31/2009 * Branch ABC * Producer Name NY:00014 : PERSONAL LOAN DEALER
 * Product LINE UNSECURED * Status NEW - REVIEW REQUIRED * Loan Currency INR
 * Channel WEB ENTRY * Priority HIGH * Purpose PERSONAL LOAN * Class INDIVIDUAL * Sales Agent
 Joint Cos * Contact TEST
 Duplicate Applicant 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	3/8/1980

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

Hide HOME UNITED STATES JHGJGH MARICAO PUERTO RICO

Address

* Postal Type NORMAL ADDRESS
 Street Pre EAST
 Street Name YRYH
 Street Type STREET
 Street Post EAST

Apt # J054
 Address Line 1 JHGJGH E YRYH ST E # J054
 Address Line 2 JGH
 Address Line 3 654654
 * Zip 00606

Zip Extn
 * Phone (654)654-6546

Additional Information

* Own/Rent BUYING HOME
 LandLord LAND LORD
 LandLord Phone (654)654-6546
 Contact RAM

Contact Title MM
 Contact Phone (654)654-6546
 Extn 654654654
 Census Tract/BNA code 65454

MSA Code 654654
 Comment 344HGJGH

Address Rent Mortgage

Stated

* Years * Months * Amt * Freq
 * Stated 15 0 USD \$64,654.00 MONTHLY
 * Actual 0 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... [Edit] [Save]

Next: [Submit]

Applications

App # 000002697 * Company PQR * Producer DEALER
Dt 3/31/2009 * Branch ABC * Producer Name NY-00014 : PERSONAL LOAN DEALER
* Product LINE UNSECURED * Status NEW - REVIEW REQUIRED * Loan Currency INR * Class INDIVIDUAL
* Channel WEB ENTRY * Purpose PERSONAL LOAN * 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"/>	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 KJHKHK
Address Line 2 IHUHIUH
Zip 00603
Zip Extn 54
* Phone (654) 654-6546
Phone Extn 654654

Employment Information

Contact AMIT
Contact Title GJHG
Contact Phone (654) 654-6546
Contact Extn 654654
Comment TEST
Department DEPT
Employee ID 98764564

Income

Stated

Years	Months	Amt	Freq
* Stated 15	* Months 5	USD \$95,465.00	MONTHLY
* Actual 0	* Months 0	\$0.00	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... [Edit] [Save]

Next: [Submit]

Applications

App # 000002697 * Company PQR * Producer DEALER
Dt 3/31/2009 * Branch ABC * Producer Name NY-00014 : PERSONAL LOAN DEALER
* Product Select... * Status NEW - REVIEW REQUIRED * Loan Currency INR * Class INDIVIDUAL
* Channel WEB ENTRY * Purpose VEHICLE LOAN OR LEASE * 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"/>	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	(646) 465-4654	32165

Telecom Details

Current
Time Zone US/CENTRAL
Start Time []
Period AM
End Time []
Period PM

- 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 user is logged in as SUPERUSER. The applicant is ROY RAJ (Underwriting). The Financials sub-page is active, showing a table with one record:

Select	Type	Source	Account #	Currency	Amt	Include	Comment
<input type="radio"/>	LIQUID ASSETS	TATA	445568789879874	USD	\$9,989.00	<input checked="" type="checkbox"/>	TESTING

- 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**

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The applicant is ROY RAJ (Underwriting). The Liabilities sub-page is active, showing a table with one record:

Select	Liability type	Currency	Amt	Freq	Account Type	Balance	Comment	Include
<input type="radio"/>	MORTGAGE	INR	Rs.25,885.00	MONTHLY	7899987	Rs.22,900.00	TEST	<input type="checkbox"/>

- 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... [Edit] [Save]

Next

App #

Submit

Search

Application

Applicants

App # 000001406 * Company XXX * Producer DEALER
 * Dt 11/23/2009 * Branch HQ * Producer Name CA-00003 : ACE HEADQUARTERS INC
 * Product LINE UNSECURED * Status NEW - REVIEW REQUIRED * Loan Currency USD
 * Channel PHONE * Purpose PERSONAL LOAN * 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... [Edit] [Save]

Next

App #

Submit

Search

Application

Applicants

App # 000002697 * Company PQR * Producer DEALER
 * Dt 3/31/2009 * Branch ABC * Producer Name NY-00014 : PERSONAL LOAN DEALER
 * Product LINE UNSECURED * Status NEW - REVIEW REQUIRED * Loan Currency INR
 * Channel WEB ENTRY * Purpose PERSONAL LOAN * 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	3/6/1980
-----------------------	------	---------	----	-----	---	-----	----	----------

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

Totals

	Stated	Actual
Monthly Income	RS.2,043,000.00	RS.25,000.00
Monthly Debt	RS.25,885.00	RS.25,885.00

Grade and Score

Grade		Assets	RS.399,580.00
Score	0	Liabilities(-)	RS.0.00
		Net-Worth=	RS.399,580.00

* 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			
Pmt to Income	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 applicant details for ROY RAJ (Underwriting) are displayed. The **Credit Scores** sub-page 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 message "No rows yet." Below this, there are sections for Parameters and Rescore Applicant, both also showing "No rows yet." The Rescore Applicant section includes a dropdown for Credit Report Id and a text field for Credit Bureau.

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. The user is logged in as SUPERUSER. The applicant details for ROY RAJ (Underwriting) are displayed. The **De-dupe Applicant** sub-page is active, showing 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 message "No rows yet." The **Duplicate Applicant** button is highlighted in the navigation bar.

- 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.

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
- Dt 3/31/2009
- Company PQR
- Branch ABC
- Product LINE UNSECURED
- Status NEW - REVIEW REQUIRED
- Producer DEALER
- Producer Name NY-00014 : PERSONAL LOAN DEALER
- Loan Currency INR
- Class INDIVIDUAL
- Sales Agent

Joint Cos TEST
 Contact
 Duplicate Applicant
 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 checked="" 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

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				

In this field:

- Acc #
- Title
- Relation
- Status
- Product
- Payoff Amt
- Amt Due
- Oldest Due Dt
- Company
- Branch
- Total PayOff Amt
- Total Amt Due

View this:

- The account number.
- The account title.
- The customer relationship.
- The account status.
- The product.
- The payoff amount.
- The delinquent amount due.
- The due date.
- The company.
- The branch.
- The payoff amount.
- 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.

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
- Dt 3/31/2009
- Company PQR
- Branch ABC
- Product LINE UNSECURED
- Status NEW - REVIEW REQUIRED
- Producer DEALER
- Producer Name NY-00014 : PERSONAL LOAN DEALER
- Loan Currency INR
- Class INDIVIDUAL
- Sales Agent

Joint Cos TEST
 Contact
 Duplicate Applicant
 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 checked="" 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**

Sub Code: Select... [Create Tracking] [Save]

Parameter	Value
No rows yet.	

- 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 TFB Division HQ Responsibility SUPERUSER

Debug (Off) Audit Close

Quick Search ROY RAJ (Underwriting)

Queue Selected... Edit Save

Next

App #

Submit

Search

Application

Applicants

Decision

Contract

Bureau

Checklist

Comments

Summary

Field Investigation

Verification

Loan Calculator

Letters

Correspondences

Image

Document Tracking

Applications

App # 000002997 * Company PQR * Producer DEALER * Joint
 Dt 3/31/2009 * Branch ABC * Producer Name NY-0014 : PERSONAL LOAN DEALER * Cos TEST
 * Product LINE UNSECURED * Status NEW - REVIEW REQUIRED * Loan Currency INR * Contact
 * Channel WEB ENTRY * Purpose PERSONAL LOAN * Class INDIVIDUAL * Duplicate Applicant
 * Priority HIGH * Sales Agent * Existing Customer

Applicants Details

Actual Captured Amt Loan Currency

Add Cancel

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 2,843,600.00	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 22,600.00			<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.
Type	Select the income type (required).
Currency Code	Select the currency type (required).
Amount	Enter the income amount (required).
Frequency	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.
Type	Select the liability type (required).
Currency Code	Select the currency type (required).
Amount	Enter the liability amount (required).
Frequency	Select the frequency (required).
Account Type	Enter the account type (required).
Account Balance	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:

In this field:	View this:
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 line of credit 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:

On Clicking **Calculate**, the user can calculate the line 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** and complete the following information.

The screenshot displays the Oracle FLEXCUBE Lending and Leasing application interface. The user is logged in as KARTHIK KARTHIK (Underwriting). The interface is divided into several sections:

- Applications:** Shows application details such as App # (000001717), Dt (31/03/2007), Company (XXX), Branch (HRT), Product (LINE UNSECURED), Status (NEW - REVIEW REQUIRED), Producer (DEALER), Loan Currency (USD), and Purpose (PERSONAL LOAN).
- Requested:** Contains fields for Term (90), Requested Advance (\$100,000.00), Down Pmt % (0), Requested Rate (12.99), 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.
- System Recommendation:** Shows Score (0), Decision (AUTO REJECTED), and Grade (D-GRADE).
- Pricing:** Includes Pricing Current (checked), Status (Sub Status), and Decision Dt (11/02/2009).
- Approved:** Displays various financial metrics including Term (90), Rate (8.99), Pmt (\$1,200.00), Index (FLAT RATE), Margin (8.9900), Down Pmt % (0), Max Advance % (0), Maturity Margin (.0000), Maturity Index (FLAT RATE), Balloon Amt (\$0.00), Down Pmt Amt (\$1,000,000.00), Max Advance Amt (\$100,000.00), Max Financed Amt (\$100,000.00), Grade (D-GRADE), Score (0), Collateral Value (\$41,000.00), Buy Rate (0), LTV1 (241.54), and LTV2 (241.54).

In this field:

Do this:

Requested section

(Note: The Requested section displays information from the application entry process, though you may change these entries.)

Credit Limit	Enter the requested credit limit (required).
Advance	Enter the requested advance amount (required).
Promotion	Select the requested promotion (required).
Balloon Amount	Enter the balloon amount (required).

System Recommendation section

(**Note:** This information is based on Oracle FLEXCUBE Lending and Leasing’s scoring model.)

Decision	View the system recommended decision (display only).
Grade	View the system recommended grade (display only).
Score	View the system recommended score (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 line pricing strings in the Setup menu and displays the results in the Pricing and Approved sections.

- If you are underwriting a line of credit, record the following information on the Decision page:

In this field:	Do this:
<u>Pricing section</u>	
Current	If selected, indicates that this is the current decision (display only).
Pricing	View the pricing (display only).
Status	View the application status (display only).
Sub Status	View the application sub-status (display only).
Decision Dt	View the decision date (display only).
Underwriter	View the underwriter id (display only).

Approved section

Approved Index	Select the approved index (required).
Approved Index Rate	View the approved index rate (display only).
Approved Margin	Enter the approved margin rate (required).
Approved Rate	View the approved rate (display only).
Maturity Index	Select the approved post maturity index (required).
Maturity Margin	Enter the approved post maturity margin rate (required).
Credit Limit	Enter the approved credit limit amount (required).
Promotion	View the approved pricing promotion (display only).
Grade	Select the credit grade (required).
Score	Enter the credit score (required).
Draw Term	Enter the approved draw term (required).
Re-Payment Term	Enter the approved re-payment term (required).
Bureau 1	Select the bureau 1 (optional).
Bureau 2	Select the bureau 2 (optional).
Bureau 3	Select the bureau 3 (optional).

- 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.

Decision link sub pages

The pages opened from the Decision link for lines of credit all share the following sub pages:

- Stipulations
- Itemizations
- Trade-In

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 line of credit 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 interface for application SR. BATMAN (Underwriting). The interface is divided into several sections:

- Quick Search:** SR. BATMAN (Underwriting)
- Applications:** App # 000001406, Dt 11/23/2009, Product LINE UNSECURED, Status NEW - REVIEW REQUIRED, Purpose PERSONAL LOAN, Producer CA-00003 : ACE HEADQUARTERS INC, Loan Currency USD, Class INDIVIDUAL.
- Requested:** Term 10, Requested Advance \$30,000.00, Down Pmt \$0.00, Requested Rate 0, Balloon Amt \$0.00, Approx Prc \$0.00, Promotion NONE, Signing Dt, Probable Delivery Dt.
- System Recommendation:** Score 0, Decision BLANK, Grade.
- Pricing:** Pricing Current checked, LOAN VEHICLE FIXED TO VR PRICING, Status APPROVED, Sub Status BLANK, Decision Dt 11/23/2009, Underwriter DINESHAN.
- Approved:** Term 10, Rate 4.99, Pmt \$3,008.78, Index FLAT RATE, Index Rate .0000, Margin 4.9900, Down Pmt % 0, Max Advance % 0, Max Financed % 0, Maturity Margin .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, LTV2 187.5.
- Stipulations:** Itemizations, Trade-In, Rate Schedule, Subvention, Multiple Offers. The table below shows the stipulations:

Select	Type	Code	Comment	Stips Satisfied	Verify By	Verify Dt
<input type="radio"/>	STIPULATION REASONS	APP-012	NO GAPS IN EMPLOYMENT	<input 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 type="radio"/> No <input type="radio"/> N/A	DINESHAN	11/23/2009

- Complete the **Stipulations** sub page with information about the stipulations you want to add to the application or reasons for adverse action.

In this field:	Do this:
Type	Select the reason type (required).
Code	Select the reason (required).
Comment	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**.)
- Use the **Yes/No/NA** buttons in the Stips Satisfied column to indicate if you verified the stipulation(s) in the Type field.
 - 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

- Open the Underwriting window and load the underwriting application you want to work with.
- In the Underwriting link bar, click **Decision**, then click the **Stipulations** sub tab.
- Click **Load Stipulations**.

Oracle FLEXCUBE Lending and Leasing loads the default stipulations on the Stipulations sub page.

- Use the **Yes/No/NA** buttons in the Stips Satisfied column to indicate if you verified the stipulation(s) in the Type field.
- 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		
Total Requested Amt		\$10,000.00	Total Approved Amt \$10,000.00	Total Discount Rate 0	

- 3 Complete the **Itemizations** sub page with information about how the line of credit 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 line 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.
- 2 In the Underwriting link bar, click **Decision**, then click the **Trade-In** sub tab.

- 3 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).

- 4 Click **Save** on the Trade-In sub page.

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 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'.

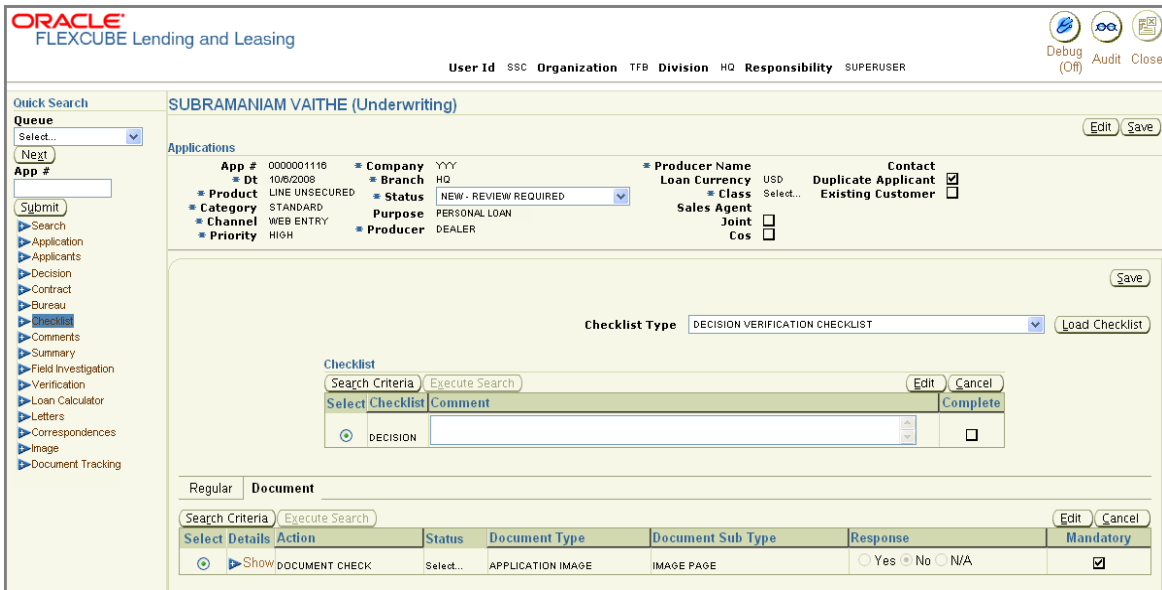
The main content area is titled 'SUBRAMANIAM VAITHE (Underwriting)'. It features a 'Queue' section with a 'Select...' dropdown and 'Next' and 'Submit' buttons. A sidebar on the left contains a navigation menu with options like 'Search', 'Application', 'Applicants', 'Decision', 'Contract', 'Bureau', 'Checklist', 'Comments', 'Summary', 'Field Investigation', 'Verification', 'Loan Calculator', 'Letters', 'Correspondences', 'Image', and 'Document Tracking'.

The 'Applications' section shows details for application # 000001116, including 'Dt' (10/8/2008), 'Company' (YYY), 'Branch' (HQ), 'Product' (LINE UNSECURED), 'Status' (NEW - REVIEW REQUIRED), 'Purpose' (PERSONAL LOAN), and 'Producer' (DEALER). It also includes fields for 'Producer Name', 'Loan Currency' (USD), 'Class', 'Sales Agent', and 'Contact' options (Duplicate Applicant, Existing Customer).

The 'Checklist' section is currently empty, with a 'Checklist Type' dropdown set to 'DECISION VERIFICATION CHECKLIST' and a 'Load Checklist' button. Below this is a 'Checklist' table with columns for 'Select Checklist', 'Comment', and 'Complete'. The table contains one entry: 'DECISION'.

The 'Regular' sub-tab is selected, showing a table with columns for 'Select Action', 'Comment', and 'Response'. The table lists three actions: 'EMPLOYMENT PROOF', 'ADDRESS PROOF', and 'BANK STATEMENT'. Each row has a radio button for 'Yes', 'No', or 'N/A' in the 'Response' column.

- 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.



- 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).

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 interface. The top header displays 'User Id SSC Organization XXX Division C01 Responsibility SUPERUSER'. The main content area is titled 'SR. BATMAN (Underwriting)'. On the left, there is a navigation menu with options like 'Search', 'Application', 'Applicants', 'Decision', 'Contract', 'Bureau', 'Checklist', 'Comments', 'Summary', 'Field Investigation', 'Verification', 'Loan Calculator', 'Letters', 'Correspondences', 'Image', and 'Document Tracking'. The 'Bureau' section is active, showing a 'New Request' form with fields for 'Applicant', 'Spouse', 'Bureau', and 'Report'. Below this is the 'Bureau Details' section with a search criteria field and a table with columns: 'Select Type', 'Bureau', '#', 'Status', 'Dt', 'Report', 'Credit Bureau Reorder #', and 'App Ind'. The table currently shows 'No rows yet.' Below the table is the 'Applicant/Customer Detail' section with a search criteria field and a table with columns: 'Select Details', 'Type', 'First Name', 'MI', 'Last Name', 'Status', 'Birth Dt', 'SSN', 'Suffix', 'Include Debt', and 'Populate Debt'. The table also shows 'No rows yet.' At the bottom, there is a 'Report Header' section with a table with columns: 'Bureau', 'First Name', 'MI', 'Last Name', 'SSN', 'Birth Dt', 'Report Dt', 'Onfile Dt', 'Credit Report Id', and 'Best Match'. The table shows 'No rows yet.'

- 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).
Last Name	Enter the last name (required).
Address 2 (unlabeled)	Enter the address line 2 (optional).
Zip	Select the zip code (required). Note: You can select the zip code only if you selected the country as Non-US.
#	Enter the building number (required).
Status	View the credit bureau request status (display only).
Birth Dt	Enter the date of birth (required).
SSN	Enter the social security number. Note: 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).
City	Enter the city (required).
Pre	Select the street pre type (optional).
Street	Enter the street name (required).
Phone	Enter the phone number (required).
St Type	Select the street type (optional).
St	Select the state code (required).
Country	Select the country (required).
Address Type	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:

In this section:	View:
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. Note: 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 Statements, 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										
Trades										Bankruptcy
	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	
Total	0	0	0	2	2	1	7	9	66	
Past Due										Credit Scores
	Life	12M	24M	Public Records		Collections		Credit Scores		
90	0	0	0	Life	Open	Life	Open	Fico Score	858	
60	0	0	0	Liens	0	0	0	Bankruptcy Score	0	
30	1	1	1	Public Records	0	0	0			
Now	0			Judgments	0	0	0			
Statistical Trade Ages										Derogatory Trades
	Age	Age	Derogatory Trades							
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			Collections	0	
								Open Collections	0	

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 Scores

Trades referred to an outside vendor for collection. 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:

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									
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.

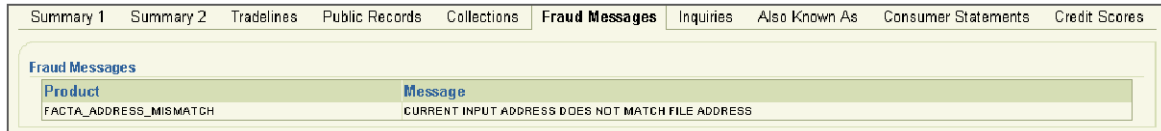
- 11 Open the **Collections** sub page to view information about accounts the creditor has in collection, including the creditor's name, account number, account balances, and the history of the account.

Summary 1	Summary 2	Tradelines	Public Records	Collections	Fraud Messages	Inquiries	Also Known As	Consumer Statements	Credit Scores	
Collections										
Creditor's Name	Account#	Acct Balance	High Term Balance Type	Balance Dt	Open Dt	Last Activity Dt	History Dt	ECOA Special	Exclusion Duplicate	Creditor Sub#
No rows yet.										

In this field:	View:
Creditors Name	The creditor's name.
Account #	The account number.
Acct Balance	The account balance.
High Balance	The high balance.

Term Type	The term type.
Balance Dt	The balance date.
Open Dt	The open date.
Last Activity Dt	The last activity date.
History Dt	The history date.
ECOA	The Equal Credit Opportunity Act label.
Special Exclusion	If selected, the collection is a special exclusion.
Duplicate	If selected, the collection is a duplicate.
Creditor Subscriber #	The creditor subscriber number.

- 12 Open the **Fraud Messages** sub page to view information about fraudulent attempts to use the applicant's credit.



- 13 Open the **Inquiries** sub page to view all the credit reports for the applicant in reverse chronological order.

Inquirer Name	Inquirer Subscriber #	Inquirer Industry Code	Inquiry Dt	Rate Shopping	Duplicate
NORTHLAND GROUP INC	2960030	COLLECTION	11/09/2000	<input type="checkbox"/>	<input type="checkbox"/>
CBC CREDIT SERVICES	0070211	SERVICE & PROFESSIONAL	12/08/1999	<input type="checkbox"/>	<input type="checkbox"/>
AMERICREDIT	3610200	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	11/03/1999	<input type="checkbox"/>	<input type="checkbox"/>
MITSUBISHI MOTORS CRED	1538990	LOAN FINANCE	08/13/2001	<input type="checkbox"/>	<input type="checkbox"/>
CTX MORTGAGE	8001405	MORTGAGE	05/14/2001	<input type="checkbox"/>	<input type="checkbox"/>
FIRST USA BANK	1203600	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	6980117	COLLECTION	09/11/2000	<input type="checkbox"/>	<input type="checkbox"/>

In this field:

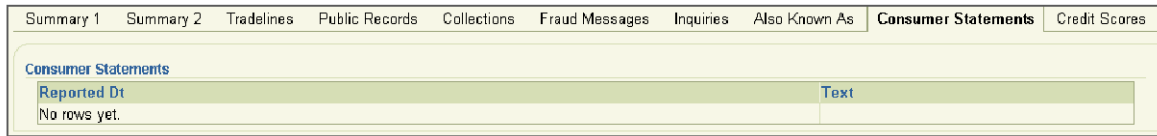
Inquirer Name
 Inquirer Subscriber #
 Inquirer Industry Code
 Inquiry Dt
 Rate Shopping
 Duplicate

View:

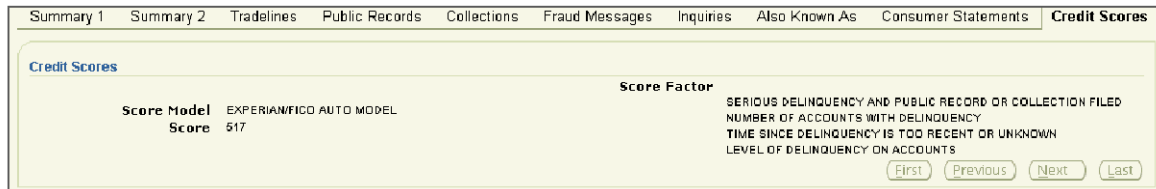
The inquirer's name.
 The inquirer's subscriber number.
 The inquirer's industry code.
 The inquiry date.
 If selected, the inquiry concerned rate shopping.
 If selected, if the inquiry was a duplicate.

- 14 Open the **Also Known As** sub page to view other names used by the applicant.

- 15 Open the **Consumer Statements** sub page to view statements that the applicant has issued to the credit bureau.



- 16 Open the **Scores** sub page to view the score model, the score factor, and the score returned from the credit bureau report.



To view 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 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**.

Oracle FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division C01 Responsibility SUPERUSER

Quick Search: SR. BATMAN (Underwriting) [Edit] [Save]

Queue: Select... [Next] [Submit]

Applications:

App #	0000001406	Company	XXX	Producer	DEALER	Joint	<input type="checkbox"/>
Dt	11/23/2009	Branch	H2	Producer Name	CA-00003 : ACE HEADQUARTERS INC	Gas	<input type="checkbox"/>
Product	LINE UNSECURED	Status	NEW - REVIEW REQUIRED	Loan Currency	USD	Contact	<input type="checkbox"/>
Channel	PHONE	Purpose	PERSONAL LOAN	Class	INDIVIDUAL	Duplicate Applicant	<input type="checkbox"/>
Priority	NORMAL			Sales Agent		Existing Customer	<input type="checkbox"/>

New Request

Applicant: Select... Spouse: Select... Bureau: Select... Report: Select... [Submit Request] [Create Request]

Bureau Details

Search Criteria [Execute Search]

Select Type	Bureau	#	Status	Dt	Report	Credit Bureau Reorder #	App Ind
No rows yet.							

Applicant/Customer Detail

Save Cancel

Select Details Type	First Name	MI	Last Name	Status	Birth Dt	SSN	Suffix	Include Debt	Populate Debt
No rows yet.									

Details Text Report

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

Report Header

Bureau	First Name	MI	Last Name	SSN	Birth Dt	Report Dt	Onfile Dt	Credit Report Id	Best Match
No rows yet.									

Summary 1 Summary 2 Tradelines Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statements Credit Scores

- In the **New Request** section, enter the following information:

In this field:

Do this:

Applicant

Select the applicant (required).

Spouse

Select the applicant's spouse (if applicable) (required).

Bureau

Select the credit bureau (required).

Report

Select the credit bureau report type (required).

- Click **Create Request**.

Oracle FLEXCUBE Lending and Leasing displays this information in the Bureau Details section below the Bureau Details section.

- 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.
- 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).
- 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 line of credit.

The Collateral link opens pages with information regarding any collateral associated with an application. Depending on the type of line of credit, collateral can be a vehicle, home, or something else, such as major household appliances. The Collateral link is unavailable if this is an unsecured line.

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 main window is titled "SR. BATMAN (Underwriting)". The interface is divided into several sections:

- Applications:** Contains fields for App # (000001400), Dt (11/23/2009), Company (XXX), Branch (HQ), Status (NEW - REVIEW REQUIRED), Purpose (PERSONAL LOAN), Producer Name (DEALER), Producer (CA00003 : ACE HEADQUARTERS INC), Loan Currency (USD), Class (INDIVIDUAL), and Sales Agent. There are also checkboxes for Joint Cos, Contact, Duplicate Applicant, and Existing Customer.
- Vehicle Collateral:** A section with a "Save" button.
- Collateral Details:** A table with columns: Select Details, Existing Asset, Existing Asset Id, Primary, Asset Class, Asset Type, Sub Type, and Status. The table shows one record with Asset Class "USED VEHICLE", Asset Type "VEHICLE", Sub Type "CAR", and Status "UNDEFINED". A "Vehicle Details" button is next to the record.
- Type & Description:** Fields for Year (2008), Age (1), Make (YAM), Model (JFSAJ), Body (KSAKD), Registration # (UNDEFINED), Identification #, Description (2008 YAM JFSAJ KSA), and Condition (Select...).
- Address:** Fields for Country (JAPAN), Address # (A121), City, State (SA), County (SDA), Address Line 1, Address Line 2, Zip (A23), and Zip Extn.
- Usage Details:** Fields for Start, Base, Extra, Charge, and Total.
- Valuation:** A table with columns: Select Details, Current, Valuation Dt, Source, Currency, Edition, Supplement, and Total Value. The table shows one record with Valuation Dt (11/23/2009), Source (BROKER), Currency (USD), and Total Value (\$18,000.00).
- Add-Ons:** A section for Tracking.
- Add-Ons:** A section for Add-Ons.
- Add-on/Attribute:** A table with columns: Add-on/Attribute, Value, and Amount. It shows "No rows yet."

- 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 C01 Responsibility SUPERUSER

Debug (Off) Audit Close

BALA VASANTH (Underwriting) [Edit] [Save]

Applications

App # 000001238 * Company XXX * Producer DEALER
 * Dt 11/11/2009 * Branch HQ * Producer Name CA-00003 : ACE HEADQUARTERS INC * Joint Cos
 * Product LINE HE * Status APPROVED - FUNDED * Loan Currency USD * Contact
 * Channel PHONE * Purpose PERSONAL LOAN * Class INDIVIDUAL * Duplicate Applicant
 * Priority NORMAL * Sales Agent * Existing Customer

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="radio"/>	<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 00602
 * 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
 Description [] * Area [] * Flood Zone
 * Year 2001 * PO # [] * 1098 Not Required
 Age 8 * 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 type="radio"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	11/11/2009	APPRAISAL COMPANY	USD	[]	[]	\$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. Select the record you want to work with, click **Show** in the **Details** column and verify the information regarding the collateral's value.

Collateral link (Seller Details)

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

The screenshot displays the Oracle FLEXCUBE Lending and Leasing interface. The main title is "ROY RAJ (Underwriting)". The user is logged in as "SUPERUSER". The page is divided into several sections:

- Queue:** Includes a "Select..." dropdown, "Next" button, and "App #".
- Applications:** A table of application details:

App #	000002697	Company	PQR	Producer	DEALER	Joint	<input type="checkbox"/>
Dt	3/31/2009	Branch	ABC	Producer Name	NY-00014 : PERSONAL LOAN DEALER	Cosigned	<input type="checkbox"/>
Product	LINE HE	Status	NEW - REVIEW REQUIRED	Loan Currency	INR	Contact	<input type="checkbox"/>
Channel	WEB ENTRY	Purpose	PERSONAL LOAN	Class	INDIVIDUAL	Duplicate Applicant	<input type="checkbox"/>
Priority	HIGH			Sales Agent		Existing Customer	<input type="checkbox"/>
- Seller Details:** A section with a "Save" button.
- Seller Information:** A table for adding seller information:

Select	Seller Type	Seller Name	Nationality	Nationality ID / Reg #	Authorized Signatory
<input type="radio"/>	INDIVIDUAL	SUCHARITHA	LITHUANIA	512000142	KARRA
- Seller Address:** A table for adding seller address:

Select	Details	Mailing	Current	Country	Address #	City	State
<input type="radio"/>	Show	<input type="checkbox"/>	<input checked="" type="checkbox"/>	UNITED STATES	03	HOLTSVILLE	NEW YORK

(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.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The top header displays 'User Id SSC Organization XXX Division 001 Responsibility SUPERUSER'. The main content area is titled 'SR. BATMAN (Underwriting)'. Below this, there are 'Applications' and 'Comments' sections. The 'Comments' section has a 'Comments' tab selected. A table is displayed with the following data:

Select	Alert	Type	Sub Type	Comment	Comment By	Comment Date
<input type="radio"/>	<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	THIS APPLICATION IS COPIED FROM APPLICATION# 0000001365.	DINESHAN	11/24/2009 4:05:54 PM
<input type="radio"/>	<input type="checkbox"/>	SYSTEM GENERATED	SYSTEM GENERATED	DECISION_MULTIOFFER 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 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 icons for 'Debug (Off)', 'Audit', and 'Close'.

The main content area is titled 'SUBRAMANIAM VAITHE (Underwriting)'. 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 items like 'Search', 'Application', 'Applicants', 'Decision', 'Contract', 'Bureau', 'Checklist', 'Comments', 'Summary', 'Field Investigation', 'Verification', 'Loan Calculator', 'Letters', 'Correspondences', 'Image', and 'Document Tracking'.

The 'Applications' section displays application details: App # 000001116, Dt 10/6/2008, Product LINE UNSECURED, Category STANDARD, Channel WEB ENTRY, Priority HIGH, Company YYY, Branch HQ, Status NEW - REVIEW REQUIRED, Purpose PERSONAL LOAN, and Producer DEALER. Other fields include Producer Name, Loan Currency (USD), Class, Sales Agent, Contact, Duplicate Applicant, and Existing Customer.

The 'Comments' section is active, showing the 'Tracking Attributes' tab. It includes a 'Sub Code' dropdown set to 'ALL', 'Create Tracking', and 'Save' buttons. Below this is a table with 10 rows, each representing an application loan attribute. The table has two columns: 'Parameter' and 'Value'. All values are currently '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

- 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

Queue Search: KUMAR HARISH (Underwriting)

Applications:

- App #: 0000002523
- Dt: 3/12/2009
- Product: LINE UNSECURED
- Channel: WEB ENTRY
- Priority: LOWER
- Company: YYY HQ
- Branch: HQ
- Status: NEW - REVIEW REQUIRED
- Purpose: PERSONAL LOAN
- Producer: DEALER
- Producer Name: USD
- Loan Currency: INDIVIDUAL
- Class: Duplicate Applicant
- Sales Agent: Existing Customer

Application Summary

Applicant Details

Relation Type	First Name	Last Name	Birth Dt
PRIM	HARISH	KUMAR	3/22/1982

Asset

Sub Type	Asset Type	Primary	Total
CAR	VEHICLE	<input checked="" type="checkbox"/>	0

Ratios

Grade & Score

Grade	Score	What If Pmt Amt
0	100	\$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

	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/BEACDN

Checklist

Checklist	Complete	Comment
No rows yet.		

Requested Details

Requested Advance Pmt	Requested Rate	Requested Term	Promotion
\$150,000.00	3	20	UNDEFINED

Approved Details

Pmt Max Financed Amt	Term Index Rate	LTV1	LTV2
		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 line of credit 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 line of credit. 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 displays the Oracle FLEXCUBE Lending and Leasing interface. At the top, it shows the user ID 'SSC', organization 'XXX', division 'C01', and responsibility 'SUPERUSER'. The application being viewed is 'SR. BATMAN (Underwriting)'. The 'Applications' section shows details for App # 000001406, Dt 11/23/2009, Company XXX, Branch HO, Product LINE UNSECURED, Status NEW - REVIEW REQUIRED, Purpose PERSONAL LOAN, Producer DEALER, Producer Name CA-0003 : ACE HEADQUARTERS INC, Loan Currency USD, Class INDIVIDUAL, and Sales Agent. The 'Edits' section is active, showing 'APP ENTRY EDITS' as the edit type. Below this, a table lists various edit results:

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 AT LEAST ONE INCLUDED FINANCIAL REQUIRED	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : DRIVING LICENCE NO	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : DRIVING LICENSE 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:

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.

- 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 user is logged in as SSC Organization, Division C01, Responsibility SUPERUSER. The application being viewed is SR. BATMAN (Underwriting). The interface displays various application details such as App #, Dt, Company, Branch, Product, Channel, Priority, Status, Purpose, Producer, Loan Currency, Class, Sales Agent, and Joint Cos. 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 top header displays 'ORACLE FLEXCUBE Lending and Leasing' and user information: 'User Id SSC Organization XXX Division 001 Responsibility SUPERUSER'. The main content area is titled 'SR. BATMAN (Underwriting)' and contains several sections:

- Applications:** A summary of application details including App # (0000001406), Dt (11/23/2009), Company (XXX), Branch (HQ), Product (LINE UNSECURED), Status (NEW - REVIEW REQUIRED), Channel (PHONE), Purpose (PERSONAL LOAN), Producer (DEALER), Producer Name (CA-00003 : ACE HEADQUARTERS INC), Loan Currency (USD), Class (INDIVIDUAL), and Sales Agent.
- Edits, Audits, History:** A set of tabs where the 'History' tab is selected.
- Application Status History:** A table showing the application's status changes.

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.

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 header displays the user ID as SSC, Organization as TFB, Division as HQ, and Responsibility as SUPERUSER. The main content area is titled "ROY RAJ (Underwriting)" and contains several sections:

- Applications:** A form with fields for App # (0000002997), Dt (3/31/2009), Company (PQR), Branch (ABC), Product (LINE UNSECURED), Status (NEW - REVIEW REQUIRED), Priority (HIGH), Channel (WEB ENTRY), Purpose (PERSONAL LOAN), Producer (DEALER), Producer Name (NY-00014: PERSONAL LOAN DEALER), Loan Currency (INR), Class (INDIVIDUAL), Sales Agent, and checkboxes for Joint Cos (TEST), Duplicate Applicant, and Existing Customer.
- Field Investigation:** A section with buttons for Initiate, Add, Save, and Cancel. Below it is a table with columns for Verification Type, Verification Agency, and Status.

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 lines of credit.

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. 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'. On the right, there are icons for 'Debug (Off)', 'Audit', and 'Close'. The main content area is titled 'ROY RAJ (Underwriting)'. On the left, a 'Quick Search' sidebar contains a 'Queue' section with a 'Select...' dropdown, a 'Next' button, and a 'Submit' button. Below this is a list of application links: Search, Application, Applicants, Decision, Contract, Bureau, Checklist, Comments, Summary, Field Investigation, Verification, Loan Calculator, Letters (highlighted), Correspondences, Image, and Document Tracking. The main area shows application details for 'App # 0000002697' with fields for 'Dt', 'Company', 'Branch', 'Product', 'Channel', 'Priority', 'Status', 'Purpose', 'Producer', 'Producer Name', 'Loan Currency', 'Class', and 'Sales Agent'. There are also checkboxes for 'Joint Cos', 'Contact', 'Duplicate Applicant', and 'Existing Customer'. Below the application details, a 'Letters' section is expanded to show 'Origination' with a list of letter types: '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 lines of credit.

- If you click **Adverse Action**, Oracle FLEXCUBE Lending and Leasing displays the adverse action letter.

The predefined line 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 lines of credit.

- 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 lines of credit.

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 top navigation bar includes 'User Id SSC Organization TFB Division HQ Responsibility SUPERUSER'. The main content area is titled 'ROY RAJ (Underwriting)'. It features 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 'APPLICATION.000002697-RAJ ROY/PQR' with a status of 'NEW - REVIEW REQUIRED' and a purpose of 'PERSONAL LOAN'.
- Correspondence Request:** A table with columns for Select Level, Number/Title, and Company/Branch. It shows a single record for 'APPLICATION.000002697-RAJ ROY/PQR' at company 'ABC'.
- Correspondence:** A table with columns for Select Id, Correspondence, and Date. It shows a record with '32260' as the id and 'TEST AAAA' as the correspondence type, dated '11/25/2009'.
- Documents:** A table with columns for Select Document Id, Document, Recipient, E-Form Source, Source Type, and Select. It shows a record with '26251' as the document id, 'TEST-LEASE APP' as the document, 'PRIMARY' as the recipient, 'DAYBREAK' as the E-Form Source, and 'ORABIP' as the source type.
- Elements:** A table with columns for Select Element and Content. It shows two records: 'APPLICATION LEASE TAX BOOK TYPE CODE' and 'APPLICATION DEPRECIATION VALUE' with a content of '.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 line of credit (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 navigation bar includes the Oracle logo, 'FLEXCUBE Lending and Leasing', and user information: 'User Id SSC Organization XXX Division C-01 Responsibility SUPERUSER'. There are also 'Debug (Off)', 'Audit', and 'Close' buttons.

The main content area is titled 'FLL 1 GG (Underwriting)'. It contains a 'Queue' section with a 'Next' button and a 'Submit' button. Below this is the 'Applications' section with fields for App # (0000002731), Dt (4/7/2009), Product (LINE UNSECURED), Channel (WEB ENTRY), Priority (LOWER), Company (XYZ), Branch (HQ), Status (NEW - REVIEW REQUIRED), Purpose (PERSONAL LOAN), Producer (DEALER), Producer Name (MN-00002 : SAINT PAUL AUTO SALES), Loan Currency (USD), Class (SMALL BUSINESS), and Sales Agent. There are 'Edit' and 'Save' buttons.

The 'Business Applicant' section is active, showing a table of records. The table has columns for 'Select', 'Details', 'Organization Type', 'Business Type', 'Business Name', and 'Legal Name'. A record is selected with Organization Type 'C CORP', Business Type 'OTHERS', Business Name 'ABC', and Legal Name 'ABC'. Below the table are 'Add' and 'Cancel' buttons.

The 'Applicants Details' section shows 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 'Address' sub-page of the Oracle Flexcube Lending and Leasing interface. The top navigation bar includes 'Address', 'Telecoms', 'Financials', 'Liabilities', 'Partners', 'Affiliates', and 'Other details'. There are 'Add' and 'Cancel' buttons.

The main content area is a table with columns for 'Select', 'Details', 'Address Type', 'Own/Lease', 'Country', 'Address #', 'City', 'State', and 'Comment'. A record is selected with Address Type 'WORK', Own/Lease 'LEASE', Country 'UNITED STATES', Address # '125', City 'HOLTSVILLE', and State 'NEW YORK'. There is a 'Show' button next to the 'Details' column.

- 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.

Select	* Type	* Phone	Extn	Current
<input type="radio"/>	PHONE	99-999-9999		<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.

Select	* Type	Source	* Currency	* Amount	Comment	Include
<input type="radio"/>	REAL ESTATE ASSET		USD	\$1,000,000.00		<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.

Select	* Type	* Currency	* Amount	* Frequency	* Account Type	* Account Balance	Comment	Include
<input type="radio"/>	HOUSING	USD	\$150,000.00	MONTHLY	SAVING	\$150,000.00		<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.

Select	Details	* First Name	Middle Name	* Last Name	Suffix	* SSN#
<input type="radio"/>	Show	RAM		PRASATH	SR	464-64-6464

- 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.

Select	Details	* Organization Type	* Legal Name	* Business Name	* Tax Id	* Ownership(%)	* No. of Employee's	* NAICS Code
<input type="radio"/>	Show	LIMITED LIABILITY CC	LLC	SERVICE ORIANATED	4646464	75	150	464646

- 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
 * Analysis Frequency
 * Gross Margin Factor
 * Income

Financial details

* Collection Average	<input type="text" value="\$1,000,000.00"/>	* Gross Profit	<input type="text" value="\$540,000.00"/>	* Open Delq	<input type="text" value="4562"/>
* Proj Coll Avg Annual	<input type="text" value="\$750,000.00"/>	* Net Profit	<input type="text" value="\$50,000.00"/>	* Business Expenses	<input type="text" value="\$4,562.00"/>
* Book List	<input type="text" value="\$1,568.00"/>	* Working Capital	<input type="text" value="\$65,000.00"/>	* Personal Expenses	<input type="text" value="\$450.00"/>
* Turn Over	<input type="text" value="\$850,000.00"/>	* Annual Sales	<input type="text" value="\$75,000.00"/>	Total Expenses	<input type="text" value="\$0.00"/>
* Capital Amt	<input type="text" value="\$100,000.00"/>	* Projected Sales	<input type="text" value="\$45,000.00"/>	Ann Proj Sales Amt	<input type="text" value="\$0.00"/>
* Earned Surplus	<input type="text" value="\$540,000.00"/>	* Equity	<input type="text" value="\$852.00"/>	Ann Proj Exp Amt	<input type="text" value="\$0.00"/>

Assets

Current Assets
 Fixed Assets
 Intangible Assets

Liabilities

Current Liabilities
 Long Term Liabilities

Total Assets	<input type="text" value="\$0.00"/>	Total Liability	<input type="text" value="\$0.00"/>	Current Asset/Liability Ratio	<input type="text" value="0000"/>
Total Network	<input type="text" value="\$0.00"/>	Debt Network Ratio	<input type="text" value="0000"/>		

[Update Financials](#)

Signatures

Title1	<input type="text"/>	Signature1	<input type="text"/>
Title2	<input type="text"/>	Signature2	<input type="text"/>
Title3	<input type="text"/>	Signature3	<input type="text"/>
Title4	<input type="text"/>	Signature4	<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 #	000002697	Company	PQR	Producer	DEALER	Joint	<input type="checkbox"/>
Dt	3/31/2009	Branch	ABC	Producer Name	NY-00014: PERSONAL LOAN DEALER	Cos	<input type="checkbox"/>
Product	LINE UNSECURED	Status	NEW - REVIEW REQUIRED	Loan Currency	INR	Contact	TEST
Channel	WEB ENTRY	Purpose	PERSONAL LOAN	Class	INDIVIDUAL	Duplicate Applicant	<input type="checkbox"/>
Priority	HIGH			Sales Agent		Existing Customer	<input type="checkbox"/>

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

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	JHSJGH	MARICAO	PUERTO RICO

The **Fax Image** block contains the following display only fields:

In this field:

View:

Fax Header	The fax header.
Image Id	The image id.
Image Status	The image status.
Page #	The page number.
Of	The total number of pages.

The **Fax Image** block contains the following command buttons:

If you choose:

Oracle FLEXCUBE Lending and Leasing will:

Flip Image	Rotate the selected image.
Print Image	Send the selected image to a predefined printer.
Pr	Display the previous page of the image (if one exists).
Nx	Display the next page of the image (if one exists).
Up	Scroll up through the selected image.
Dn	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 user is logged in as SUPERUSER. The application details for application 0000001693 are displayed, including 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 Document Tracking section is active, showing a table for Application Document with columns for Select Document Type and Comments. Below it is a table for Application Document Details with columns for Select Details, Version, Page #, and Status. A 'View Document' button is visible 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:

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 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:

Select
Document Sub Type
Version

Page #
Document File Type
Status
Tracking #
Docket #
Location
Received Dt

View this:

If selected, indicates that this is the current record.
The document sub type.
The version (version numbers will be incremental by batch job, first version will start with 1.0).
The page number.
The document file type.
The status.
The tracking number of the document.
The docket number of the document.
The location of the of the document.
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).

CHAPTER 6 : FUNDING

At this stage of the credit 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.

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 line officer queue where it is viewed and verified. After this, the application's status is changed to APPROVED - VERIFIED. If the supervisor officer decides to fund the line of credit, 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.

ORACLE FLEXCUBE Lending and Leasing

User Id SSC Organization XXX Division 001 Responsibility SUPERUSER

Quick Search

Queue

View All Copy Application Unlock Application Recreate Instance

Select	Company	Branch	App#	Date	Title	Product	Status	Producer	Secured
<input 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	0000001367	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	0000001388	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"/>

Queue Name FUNDED APPLICATIONS QUEUE

- 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.

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.

In this field:	Do this:
App #	The application number.
Dt	The application date.
Product	The 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', and 'SUPERUSER'. The main content area is titled 'JENNINGS RAY (Funding)'. On the left, there is a 'Queue' section with a 'Next' dropdown and a 'Submit' button. Below that is a navigation menu with options like 'Application', 'Applicants', 'Decision', 'Contract', 'Collateral', 'Comments', 'Summary', 'Field Investigation', 'Verification', 'Loan Calculator', 'Letters', 'Correspondences', and 'Document Tracking'. The main form area contains fields for 'App #', 'Dt', 'Product', 'Channel', 'Priority', 'Company', 'Branch', 'Status', 'Purpose', 'Producer', 'Producer Name', 'Loan Currency', 'Class', 'Sales Agent', 'Joint Cos', 'Contact', and 'Duplicate Applicant Existing Customer'. The 'Status' field is highlighted with a red box and shows 'APPROVED - FUNDED'. Below the form is an 'Applicants Details' section with a table showing applicant information.

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

- 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 line of credit origination cycle is over. Oracle FLEXCUBE Lending and Leasing moves the application to the line of credit 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. At the top, the Oracle logo and 'FLEXCUBE Lending and Leasing' are visible. The user is logged in as 'SUPERUSER' with various system parameters like 'User Id', 'SSC', 'Organization', etc. The main window title is 'JENNINGS RAY (Funding)'. On the left, there is a navigation menu with options like 'Queue', 'Search', 'Application', 'Decision', 'Contract', etc. The main content area is divided into several sections:

- Applications:** Shows application details for App # 000002822, Dt 4/20/2009, Product LINE UNSECURED, Channel WEB ENTRY, Priority HIGH, Company YYY, Branch HQ, Status APPROVED - FUNDED, Purpose PERSONAL LOAN, Producer DEALER, Producer Name, Loan Currency USD, Class INDIVIDUAL, Sales Agent, Joint Cos, Duplicate Applicant, and Existing Customer checkboxes.
- Applicants Details:** Includes a table with columns for Select, Details, Relation Type, Salutation, First Name, Middle Name, Last Name, Family Name, Suffix, and Birth Dt. The record for JENNINGS 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 like Postal Type, Street Pre, Street Name, Street Type, Street Post, Apt #, Address Line 1-3, Zip, and Zip Extn. Additional information fields include Own/Rent (RENTS APARTMENT), LandLord, LandLord Phone, Contact, Contact Title, Contact Phone, Extn, MSA Code, and Comment.
- Address Rent Mortgage:** Fields for Stated Years (2), Months (2), Amt (\$1,000.00), and Freq (MONTHLY). Actual fields for Years (2), Months (2), Amt (\$1,000.00), and Freq (MONTHLY) are also present.
- 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... [Edit] [Save]

Applications

App # 000002822 Company Branch YYY HQ Producer DEALER Joint Cos []
Dt 4/20/2009 Branch HQ Producer Name USD Loan Currency []
Product LINE UNSECURED Status APPROVED - FUNDED Loan Currency USD Individual Duplicate Applicant []
Channel WEB ENTRY Purpose PERSONAL LOAN Sales Agent Class INDIVIDUAL Existing Customer []
Priority HIGH

Applicants Details

Actual Captured Amt Loan Currency [Add] [Cancel]

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

Employment Information

Employer Address

Country UNITED STATES Address Line 1 F Address Line 2 Phone (985) 237-4827
Address # SD Address Line 2 Phone Extn
City HOLTSVILLE Zip 12345
State NEW YORK Zip Extn

Employment Information

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

Income

Stated

Years	Months	Amt	Freq
Stated 1	Months 2	USD \$12,000.00	MONTHLY
Actual 1	Months 2	\$12,000.00	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... [Edit] [Save]

Applications

App # 000002822 Company Branch YYY HQ Producer DEALER Joint Cos []
Dt 4/20/2009 Branch HQ Producer Name USD Loan Currency []
Product LINE UNSECURED Status APPROVED - FUNDED Loan Currency USD Individual Duplicate Applicant []
Channel WEB ENTRY Purpose PERSONAL LOAN Sales Agent Class INDIVIDUAL Existing Customer []
Priority HIGH

Applicants Details

Actual Captured Amt Loan Currency [Add] [Cancel]

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

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... Edit Save

Next

App #

Submit

Search

Application

Applications

Decision

Contract

Collateral

Comments

Summary

Field Investigation

Verification

Loan Calculator

Letters

Correspondences

Document Tracking

App # 0000002822 * Company YYY * Producer DEALER * Joint Cos
 * Dt 4/20/2009 * Branch HQ * Status APPROVED - FUNDED * Loan Currency USD * Contact
 * Product LINE UNSECURED * Purpose PERSONAL LOAN * Class INDIVIDUAL * Duplicate Applicant Existing Customer
 * Channel WEB ENTRY * Sales Agent

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...	10/10/1968

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

Select	Type	Source	Account #	Currency	Amt	Include	Comment
<input type="radio"/>	LIQUID ASSETS	DFA	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... Edit Save

Next

App #

Submit

Search

Application

Applications

Decision

Contract

Collateral

Comments

Summary

Field Investigation

Verification

Loan Calculator

Letters

Correspondences

Document Tracking

App # 0000002822 * Company YYY * Producer DEALER * Joint Cos
 * Dt 4/20/2009 * Branch HQ * Status APPROVED - FUNDED * Loan Currency USD * Contact
 * Product LINE UNSECURED * Purpose PERSONAL LOAN * Class INDIVIDUAL * Duplicate Applicant Existing Customer
 * Channel WEB ENTRY * Sales Agent

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...	10/10/1968

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
<input type="radio"/>	INSTALLMENT	USD	\$1,000.00	MONTHLY	1058	\$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... Edit Save

Next

App #

Submit

Search

Application

Applications

Decision

Contract

Collateral

Comments

Summary

Field Investigation

Verification

Loan Calculator

Letters

Correspondences

Document Tracking

App # 0000002822 * Company YYY * Producer DEALER * Joint Cos
 * Dt 4/20/2009 * Branch HQ * Status APPROVED - FUNDED * Loan Currency USD * Contact
 * Product LINE UNSECURED * Purpose PERSONAL LOAN * Class INDIVIDUAL * Duplicate Applicant Existing Customer
 * Channel WEB ENTRY * Sales Agent

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...	10/10/1968

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.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The user is logged in as SUPERUSER. The application details for JENNINGS RAY (Funding) are displayed, including App # 000002822, Product LINE UNSECURED, and Purpose PERSONAL LOAN. The Summary tab is active, showing financial data:

Totals		
	Stated	Actual
Monthly Income	\$12,000.00	\$12,000.00
Monthly Debt	\$2,000.00	\$2,000.00

Grade and Score section shows:

Grade	Assets
0	\$10,000.00
Score	Liabilities(-)
	\$0.00
	Net-Worth=
	\$10,000.00

Ratios section shows:

	Stated Before	Stated After	Actual Before	Actual After
Debt	16.6666	16.6666	16.6666	16.6666
Disposable Inc	83.3333	83.3333	83.3333	83.3333
Revolving Debt	0	0		
Pmt to Income	0	0		

Incomes section shows:

Select	Type	Amount	Frequency	Comment	Include
<input checked="" type="radio"/>	EMPLOYMENT	\$12,000.00	MONTHLY		<input checked="" type="checkbox"/>

Liabilities section shows:

Select	Details	Type	Amount	Frequency	Account Type	Account Balance	Status	Bureau	Include
<input checked="" type="radio"/>	Show	HOUSING	\$1,000.00	MONTHLY	APT	\$0.00	OPEN		<input type="checkbox"/>
<input type="radio"/>	Show	INSTALLMENT	\$1,000.00	MONTHLY	1DS8	\$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.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface with the Credit Scores tab selected. The application details are the same as in the previous screenshot. The Credit Scores section is currently empty, showing "No rows yet." for both the Credit Scores and Parameters tables.

Select Model	Bureau	Credit Report Id	Credit Grade	Score	Current
No rows yet.					

Parameter	Value	Score
No rows yet.		

Rescore Applicant section shows:

Credit Report Id: Credit Bureau:

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 #

Submit

Search

Application

Applicants

Decision

Contract

Collateral

Comments

Summary

Field Investigation

Verification

Loan Calculator

Letters

Correspondences

Document Tracking

Applications

App # 000002822 * Company YYY * Producer DEALER * Joint Cos
 * Dt 4/20/2009 * Branch HQ * Producer Name * Loan Currency USD * Contact
 * Product LINE UNSECURED * Status APPROVED - FUNDED * Loan Currency USD * Class INDIVIDUAL * Duplicate Applicant
 * Channel WEB ENTRY * Priority LOWER * Purpose PERSONAL LOAN * 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 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 #

Submit

Search

Application

Applicants

Decision

Contract

Collateral

Comments

Summary

Field Investigation

Verification

Loan Calculator

Letters

Correspondences

Document Tracking

Applications

App # 000002822 * Company YYY * Producer DEALER * Joint Cos
 * Dt 4/20/2009 * Branch HQ * Producer Name * Loan Currency USD * Contact
 * Product LINE UNSECURED * Status APPROVED - FUNDED * Loan Currency USD * Class INDIVIDUAL * Duplicate Applicant
 * Channel WEB ENTRY * Priority HIGH * Purpose PERSONAL LOAN * 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 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 shows the Oracle FLEXCUBE Lending and Leasing application interface. The top 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 'JENNINGS RAY (Funding)'. It features a 'Queue' dropdown menu and 'Edit' and 'Save' buttons. Below this is the 'Applications' section with various fields:

- App #: 000002822
- Dt: 4/20/2009
- Product: LINE UNSECURED
- Channel: WEB ENTRY
- Priority: HIGH
- Company: YYY
- Branch: HQ
- Status: APPROVED - FUNDED
- Purpose: PERSONAL LOAN
- Producer: DEALER
- Producer Name: [Empty]
- Loan Currency: USD
- Class: INDIVIDUAL
- Sales Agent: [Empty]
- Joint Cos:
- Contact:
- Duplicate Applicant:
- 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:

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

At the bottom, there is a 'Tracking Attributes' tab. It includes a 'Sub Code' dropdown menu set to 'ALL', 'Create Tracking', and 'Save' buttons. Below this is a table with columns 'Parameter' and 'Value'. The table currently contains the text '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 line of credit 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 line amount, rate, term, and payment.

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 line of credit, the following line of credit information appears.

The Decision link contains the following sub pages:

- Stipulations
- Itemizations
- 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 for the 'Decision Link' of application 'JENNINGS RAY (Funding)'. The interface is divided into several sections:

- Applications:** Shows application details such as App # (0000002822), DT (42022009), Product (LINE UNSECURED), Channel (WEB ENTRY), Priority (HIGH), Company (YYY), Status (APPROVED - FUNDED), Purpose (PERSONAL LOAN), Producer Name, Loan Currency (USD), Class (INDIVIDUAL), Sales Agent, Dealer, Joint, Contact, Duplicate Applicant, and Existing Customer.
- Requested:** Displays requested terms including Term (24), Requested Advance (\$30,000.00), Down Pmt % (0), Requested Rate (13.59), Balloon Amt (\$0.00), Approx Prc (\$0.00), Promotion (NONE), Signing Dt, and Probable Delivery Dt.
- System Recommendation:** Shows a Score of 0, Decision of BLANK, and Grade.
- Pricing:** Includes Pricing Current (checked), Status, Sub Status, Decision Dt (42020009), and Underwriter (SSC).
- Approved:** Lists approved terms such as Term (24), Rate (13.5799), Pmt (\$1,434.44), Index, Index Rate (4.5990), Margin (8.9900), Down Pmt %, Max Advance %, Max Financed %, Maturity Margin, Maturity Index, Balloon Amt, Down Pmt Amt, Max Advance Amt, Max Financed Amt, Bureau 1, Bureau 2, Bureau 3, Grade (C ORADE), Score (200), Collateral Value (\$30,000.00), Buy Rate (8.9), LTV1 (100), and LTV2 (100).
- Stipulations:** A table with columns: Select, Type, Code, Comment, Stips Satisfied, Verify By, and Verify Dt. The current state shows 'No rows yet.'

- 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,
- 5 Open the **Multiple Offers** sub page and view the multiple pricing offers available to the customer.

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 line of credit. Use the line packet to supply the required information.

In completing the truth-in-lending details on the Contract link, you will enter Line of Credit information. The truth-in-lending details must be completed before a line of credit can be funded.

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 line of credit, the **Line of Credit** page appears.

The screenshot displays the Oracle Flexcube Lending and Leasing interface. At the top, it shows the user ID 'SUPERUSER' and the application name 'CLARK SAMUEL (Funding)'. The 'Applications' section includes fields for App #, Dt, Product, Category, Channel, Priority, Company, Branch, Status, Purpose, and Producer. The 'Contract' section contains fields for Contract Dt, Credit Lmt, Draw, Repmt, Term, Maturity Dt, Index, Index Rt, Margin Rt, Rate, 1st Pmt Dt, Due Day, Rcvd Dt, Verify Dt, Verified By, and Pdc Ind. The 'Instrument' section includes Instrument, Start Dt Basis, Accrual Mthd, Base Mthd, Start Days, Pdc Security Ind, and ACH Fee Ind. The 'Promotion' section has fields for Type, Term, Index, Index Rt, Margin Rt, Rate, Increase Per Year, Decrease Per Year, Increase Max Lifetime, Decrease Floor, Increase Ceiling, # of Adjs Per Year, and # of Adjs Life. The 'Advance' section includes Initial Advance Min, Initial Advance Max, Advance Min, Advance Max, Draw, Repmt, Min Pmt, Draw Payment %, Re-Payment %, Accrual Past Maturity, Min Fin Chg, Advance Tol, Advance Tol %, Maturity Index, and Enter the Maturity Rate. The 'Tolerance' section has Refund, Refund Tolerance, Pmt Tolerance, Pmt Tolerance %, and Writeoff Tolerance. The 'Delinquency' section includes Late Charge Grace Days, Delq Grace Days, Delq Cat Mthd, and DAYS. The 'Due Date' section has Max Due Day Chg Days, Min Due Day, Max Due Day, Max Due Day Chg Yr, and Max Due Day Chg Life. The 'Extension' section includes Max Extn Period Yr, Max Extn Period Life, Max # Extn Yr, and Max # Extn Life.

3 Using the information in the contract packet, complete the **Contract** section.

- On the page for lines of credit, enter, view or edit the following information:

In this field:

Do this:

Contract section

Contract Dt

Enter the contract date (required).

Credit Lmt

Enter the credit limit (required).

Draw

Enter the draw term. This is the period of time during which you can receive advances (required).

Repmt

Enter the repayment term. This is the period of time during which you must pay the outstanding balance of your account, with accrued interest, but may not request further advances. The repayment period begins at the end of the draw period (required).

Term

Enter the term (required).

Maturity Dt

Enter the maturity date (required).

Index	Select the index (required).
Index Rt	Enter the index rate (required).
Margin Rt	Enter the margin rate (required).
Rate	Enter the contract interest rate (required).
1st Pmt Dt	Enter the first payment date (required).
Due Day	Enter the due day (required).
Rcvd Dt	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).

4 If applicable, enter information regarding any promotion associated with the application in the **Promotion** section.

- On the page for lines of credit, the **Promotion** section contains the following fields:

In this field:	Do this:
Promotion	Select the promotion (required).
Type	View the promotion type (display only).
Term	View the promotion term (display only).
Index	View the promotion index (display only).
Index Rt	View the promotion index rate (display only).
Margin Rt	View the promotion margin rate (display only).
Rate	View the promotion rate (display only).

The **Lease** page contains no **Promotion** section.

5 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 lines of credit, Oracle FLEXCUBE Lending and Leasing displays the following information:

In this field:	Do this:
<u>Instrument section</u>	
Instrument	View the instrument (display only).
Start Dt Basis	View the accrual start basis (display only).
Start Days	View the accrual start days (display only).
<u>Rate Caps & 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 line of credit (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 line of credit (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 line of credit (display only).
<u>Advance section</u>	
Initial Advance Min	View the minimum initial advance amount (display only).
Initial Advance Max	View the maximum initial advance amount (display only).
Advance Min	View the minimum subsequent advance amount (display only).
Advance Max	View the maximum subsequent advance amount (display only).
<u>Billing section</u>	
Draw	View the billing method (draw term) (display only).
Repmt	View the billing method (draw Term) (display only).
Min Pmt	View the minimum payment amount (display only).
Draw Payment %	View the payment percentage (draw term) (display only).
Re-Payment %	View the payment percentage (repayment term) (display only).
Accrual Past Maturity	View the past maturity indicator. If selected, Oracle FLEXCUBE Lending and Leasing allows interest accrual after account matures (display only).
Min Fin Chg	View the minimum finance charge (display only).
Advance Tol	View the advance tolerance amount (display only).
Advance Tol %	View the advance tolerance percentage (display only).
Maturity Index	Select the post maturity index (required).
Rt	Enter the post maturity index rate (required).
<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).

Extension section

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 lines of credit all share the following sub pages:

- Contract
- Itemizations
- Trade-In
- Insurance
- ESC
- Escrow
- 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 Line of Credit 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:	Do this:
Servicing Branch	Select the servicing branch for the contract.
Collector	Select the collector for the contract.
Misc section	
Link To Existing Customer	Select to link the application to the existing customer.
Anniversary Period	View the anniversary term (display only).
Default Pmt Spread	View the spread (display only).

HMDA section

Lien Status

Select the lien status (required).

HOEPA

Select the home owner equity protection act (HOEPA) code (required).

Rate Spread

Enter the rate spread. You can calculate this spread from a tool on the Home Mortgage Disclosure Act (HMDA) website (required).

Others section

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 line of credit (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 line of credit (display only).

Rebate section

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.

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.

Select	Itemization	+/-	* Amount	* Approved Amt	Discount Rate	Tax	Slr	Itemization Formula	* Itemization Type	Prefunding Status	* Pmt Dt	* Pmt.Ref.No	Comment
<input type="radio"/>	ITM CREDIT INSURANCE DISABILITY	+	\$0.00	\$0.00		<input type="checkbox"/>	<input type="checkbox"/>	UNDEFINED	UNDEFINED	PAID	11/6/2009	UNDEFINED	
<input type="radio"/>	ITM INSURANCE GAP	-	\$0.00	\$0.00		<input type="checkbox"/>	<input type="checkbox"/>	UNDEFINED	UNDEFINED	Select...	11/6/2009	UNDEFINED	
			Total Amount					Total Discount Rate					

- 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).

Approved Amt

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 Financial Solutions 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.

- 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

- Open the Funding window and load the application you want to work with.
- On the Funding link bar, click the **Contract** link, then click the **Trade-In** sub tab.

- 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

Select the asset type (required).

Asset Sub Type

Select the asset sub-type (optional).

Make

Enter the make of the asset (required).

Identification Number

Enter the identification number (optional).

Desc

View the asset description (display only).

Model

Enter the model of the asset (required).

Year

Enter the year of the asset (required).

Body

Enter the body of the asset (optional).

Valuations section

Wholesale

Enter the wholesale value (required).

Base Retail

Enter the retail value (required).

Addons (+)

Enter the addons value (required).

Payoff Amt (-)

Enter the payoff amount (required).

Total Value =

View the total value (display only).

Valuation Dt

Enter the valuation date (optional).

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.

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).
Sub Type	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).
Policy Number	Enter the insurance policy number (required).
Effective Dt	Enter the insurance effective date (required).
Term	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 Fee Allowed If selected, indicates that cancellation fees during grace period is 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).
Policy Number	Enter the ESC number (required).
Effective Dt	Enter the ESC effective date (required).
Term	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 Line of credit 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:
Rule	Select disbursement rule (required).
Yearly Amt	Enter yearly disbursement amount (required).
Account #	Enter reference account number for vendor. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXXX1234. (optional).
Vendor	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).
Coverage Term	Enter the coverage term (required).

Policy Nbr	Enter the policy number (required).
Coverage Amt	Enter the coverage amount (required).
Effective Dt	Enter the effective date (required).
Expiration Dt	Enter the expiration date (optional).

- If this escrow involves a tax, use the **Tax** section to enter the following information:

In this field:	Do this:
Property Tax Type	Enter property tax code (optional).
Comment	Enter a comment (optional).

- Click **Save** on the Escrow sub page.

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

- 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 **Subventions** sub tab.

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

In this field:	Do this:
<u>Subvention section:</u>	
Plan	Select the subvention plan code (required).
Description	View the subvention plan description (display only)
Sub Plan Description	Select the subvention sub plan (required).
Subvention Type	View the subvention type (display only)
Subvention Amount	View the subvention amount for the plan (required).

<u>Participants section:</u>	
Participant	View the participant (display only).
Participant Type	View the participant type (display only)
Collection Method	View the collection method (display only).
Rate	View the subvention rate (display only).
Rent Factor	View the subvention rent factor (display only).
Calculation Method	View the subvention calculation method (display only).
Factor	View the factor (display only).
Calculated Amount	View the calculated subvention amount (display only).
Subvention Amount	Enter the subvention amount (required).

- Total Subvention Rate View the total subvention rate (display only).
- Total Subvention Amount 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...	
		Total Proceeds		Rs.78,000.00

- 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 line of credit 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.

- 3 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, XXXXX1234 (optional).

Zip

Enter the zip code (required).

Note: You can select the zip code only if you selected the country as Non-US.

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, XXXXX1234 (optional).

Country Select the country (required).
Currency Enter the currency type (optional).

- 4 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 line 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	* Pmt Freq	MONTHLY
* Account #	001547852	* Pmt Amt	0				

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

In this field:	Do this:
Bank Name	Enter the bank name (required).
Routing #	Enter the routing number (required).
Status	Select the status to indicate that the ACH is active.
Start Dt	Enter the ACH start date (required).
End Dt	Enter the ACH end date (required).
Default	If selected, indicates this is a default one.
Account Type	Select the account type (required).
Account #	Enter the account number. Note: 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).
Pmt Day	Enter the payment day (required).
Pmt Amt	Enter the payment amount (required).
Pmt Amt Excess	Enter the additional payment
Pmt Freq	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).
Order Dt	Enter the coupon book order date (required).
Ordered By	Select the user id of the user who ordered the coupon book (optional).
# of Coupons	Enter the number of coupons (required).
First Pmt Dt	Enter the first payment date (required).
Coupon Starting #	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).
- 4 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.

The screenshot shows a software interface with a menu bar at the top containing: Contract, Repayment, Itemizations, Trade-In, Insurance, ESC, Escrow, Compensation, Subvention, Proceeds, Disbursement, Fee, ACH, and PDC. Below the menu bar are three buttons: Add, Generate, and Clear. The main section is titled "PDC Details" and contains several input fields:

- Pdc Ind:** A checkbox that is currently checked.
- Pdc Type:** A dropdown menu with "Select..." as the current selection.
- Account #:** A text input field.
- Routing #:** A text input field.
- Account Type:** A text input field.
- Bank Name:** A text input field.
- Branch Name:** A text input field.
- Docket #:** A text input field.
- Check #:** A text input field.
- Check Dt:** A date input field with a calendar icon.
- Check Amt:** A text input field containing "\$0.00".
- No Of Checks:** A text input field.
- Billing Cycle:** A dropdown menu with "Select..." as the current selection.
- Comments:** A text input field.

Below the PDC Details section is a "PDC Table" with the following columns: Select Details, Pdc Type, Account #, Bank Name, Check #, and Status. The table currently contains one row with the text "No rows yet."

- 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:

In this field:	View this:
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

Checklist link (Contract drop-down link)

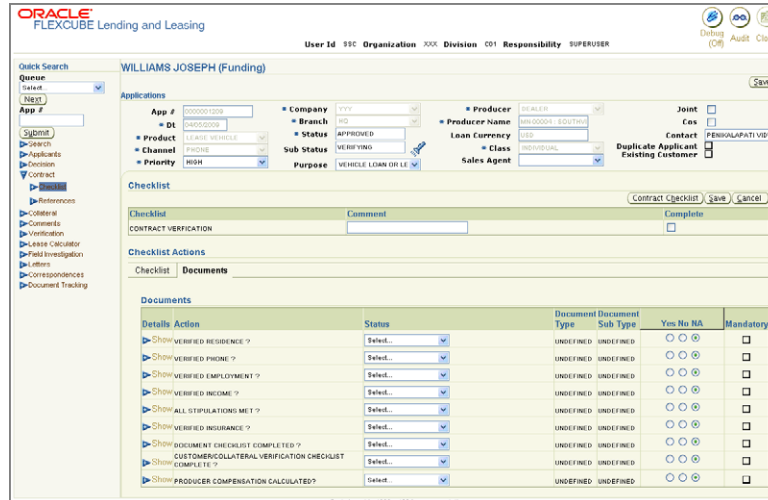
The Contract link's Checklist page helps ensure you follow the necessary procedures when funding an application. Complete this page if your business work flow requires you to use a checklist in the funding process.

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 top header shows the user ID as SUPERUSER. The main content area is titled "WILLIAMS JOSEPH (Funding)". It features a "Checklist" section with a table for "Checklist Actions" and a "Documents" sub-tab. The "Checklist Actions" table has columns for "Action", "Comment", and "Yes No NA". The actions listed include "VERIFIED RESIDENCE?", "VERIFIED PHONE?", "VERIFIED EMPLOYMENT?", "VERIFIED INCOME?", "ALL STIPULATIONS MET?", "VERIFIED INSURANCE?", "DOCUMENT CHECKLIST COMPLETED?", "CUSTOMER/COLLATERAL VERIFICATION CHECKLIST COMPLETED?", and "PRODUCER COMPENSATION CALCULATED?". Each action has a corresponding "Yes No NA" column with radio buttons for selection.

- 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:

Relationship

Select the reference type (required).

Name

Enter the reference name (required).

Address

Enter the address line 1 (optional).

Address 2 (unlabeled)

Enter the address line 2 (optional).

Yrs

Enter the number of years (required).

Mths

Enter the number of months (required).

City

Enter the city (optional).

State

Select the state (optional).

Country

Select the country (required).

Zip

Select the zip code (optional).

Note: You can select the zip code only if you selected the country as Non-US.

Zip Extn

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.

Collateral link

Having selected and loaded an application, you can view the information about the collateral of the line.

The Collateral link opens pages with information regarding any collateral associated with an application. Depending on the type of line of credit, collateral can be a vehicle, home, or something else, such as major household appliances. The Collateral link is unavailable if this is an unsecured line.

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 application interface. The main window is titled "R ANANTH (Funding)". The interface is divided into several sections:

- Applications:** Shows application details such as App # (000002925), Dt (4/26/2009), Product (LINE HE), Channel (WEB ENTRY), Priority (LOWER), Company (YYY), Branch (HQ), Status (APPROVED - VERIFYING), Purpose (PERSONAL LOAN), Producer (DEALER), Producer Name (Sales Agent), Loan Currency (USD), Class (INDIVIDUAL), and Joint Cos (ANANTH).
- Vehicle Collateral:** This section is active and shows details for a vehicle.
 - Collateral Details:** Includes fields for Existing Asset Id, Asset Class (NEW VEHICLE), Asset Type (VEHICLE), Sub Type (CAR), and Status (ACTIVE).
 - Type & Description:** Fields include Year (2006), Age (3), Make (TOYOTO), Model (CAMRY), Body (R2), Registration # (32111), Identification # (2321), Description (2006 TOYOTO CAMR), and Condition (GOOD CONDITIONED).
 - Address:** Fields include Country (ALGERIA), State (NY), Address # (332), City (HOLTEVILLE), Address Line 1 (TESTING), Address Line 2 (TESTING), Zip (00901), and Zip Extn (222).
 - Usage Details:** Fields include Start, Base, Extra, Total, and Charge (\$0.00).
- Valuation:** Shows valuation details with a table:

Select Details	Current	Valuation Dt	Source	Currency	Edition	Supplement	Total Value
<input checked="" type="checkbox"/>		4/23/2009	BROKER	Select...			\$0.00

 - Wholesale:** Wholesale Base (\$0.00), Usage (2).
 - Retail:** Retail Base (\$0.00), Addons (\$0.00), Usage Value (\$0.00).
- Add-Ons:** Tracking.
- Add-Ons Table:** A table with columns for Addon/Attribute, Value, and Amount. It currently shows "No rows yet."

- 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

Debug (Off) Audit Close

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 * 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 type="text"/>	<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

Add-Ons

* 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 type="text"/>	<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 line of credit.

(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 TFB Division HG Responsibility SUPERUSER

Quick Search: ROY RAJ (Funding)

Queue: Select... (Next) App # [] Submit

Applications:

App #	0000002697	Company	PQR	Producer	DEALER	Joint	<input type="checkbox"/>
Dt	3/31/2009	Branch	ABC	Producer Name	NY-00014 : PERSONAL LOAN DEALER	Cosigned	<input type="checkbox"/>
Product	LINE HE	Status	NEW - REVIEW REQUIRED	Loan Currency	INR	Contact	TEST
Channel	WEB ENTRY	Purpose	PERSONAL LOAN	Class	INDIVIDUAL	Duplicate Applicant	<input type="checkbox"/>
Priority	HIGH			Sales Agent		Existing Customer	<input type="checkbox"/>

Seller Details

Seller Information

Select	Seller Type	Seller Name	Nationality	Nationality ID / Reg #	Authorized Signatory
<input type="radio"/>	INDIVIDUAL	SUCHARITHA	LITHUANIA	512000142	KARRA

Seller Address

Select Details	Mailing	Current	Country	Address #	City	State
<input type="radio"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	UNITED STATES	03	HOLTSVILLE	NEW YORK

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 'Queue' dropdown and 'Next' and 'Submit' buttons. A sidebar on the left contains a search bar and a list of navigation options: Search, Application, Applications, Decision, Contract, Collateral, Checklist, **Comments**, Summary, Field Investigation, Verification, Loan Calculator, Letters, Correspondences, and Document Tracking.

The 'Applications' section displays the following details:

App #	000002935	Company	YYY	Producer	DEALER	Joint Cos	<input type="checkbox"/>
Dt	4/28/2009	Branch	HQ	Producer Name		Contact	<input type="checkbox"/>
Product	LINE UNSECURED	Status	APPROVED - FINAL DOCUMENT CH	Loan Currency	USD	Duplicate Applicant	<input checked="" type="checkbox"/>
Channel	WEB ENTRY	Purpose	PERSONAL LOAN	Class	INDIVIDUAL	Existing Customer	<input type="checkbox"/>
Priority	LOWER			Sales Agent			

The 'Comments' section has two tabs: 'Comments' and 'Tracking Attributes'. The 'Comments' tab is active and shows a 'Save' button. Below it is a table for adding comments:

Select Alert	Type	Sub Type	Comment	Comment By	Comment Date
<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 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 "XANDER ALEX (Funding)". It features a "Quick Search" section with a "Queue" dropdown and a "Next" button. Below this is a "Comments" section with a "Tracking Attributes" tab. The "Tracking Attributes" section includes a "Sub Code" dropdown set to "ALL", a "Create Tracking" button, and a "Save" button.

The "Tracking Attributes" table has two columns: "Parameter" and "Value". The table contains 10 rows, each with a parameter name and a value field.

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 navigation menu with options like Search, Application, Applicants, Decision, Contract, Checklist, Comments, Summary, Field Investigation, Verification, Loan Calculator, Letters, Correspondences, and Document Tracking. The main content area is divided into several sections:

- Applications:** Shows application details such as App # (0000002913), Dt (04/24/2009), Company (YYY), Branch (HQ), Product (LINE UNSECURED), Status (APPROVED - FUNDED), Purpose (PERSONAL LOAN), Producer (DEALER), Loan Currency (USD), and Sales Agent.
- Application Summary:** Contains sub-sections for Applicant Details (table with columns: Relation Type, First Name, Last Name, Birth Dt), Ratios (Grade & Score, Ratios table), Trade-In (table with columns: Asset Type, Asset Sub Type, Identification #, Total Value, Year, Make, Model), Requested Details (Requested Advance, Requested Rate, Requested Term, Promotion), Approved Details (Max Financed Amt, Pmt Rate, Term, Index Rate, LTV1, LTV2), Decision Itemizations (table with columns: Itemization, Requested Amt, Approved Amt, Comment), Decision History (table with columns: Current, Decision Dt, User, Status, Sub Status), and Comments (table with columns: Type, Sub Type, Comment).
- Credit Summary:** A table showing credit reports with columns: Bureau, Type, Status, Dt, Report.
- Checklist:** A table showing checklist items with columns: Checklist, Complete, Comment.

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 line of credit 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 line of credit. 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 shows the Oracle FLEXCUBE Lending and Leasing interface. At the top, it displays the user ID 'SUPERUSER' and the application name 'XANDER ALEX (Funding)'. Below this, there are fields for 'App #', 'Dt', 'Branch', 'Status', 'Product', 'Channel', and 'Priority'. The 'Status' is 'APPROVED - FINAL DOCUMENT CH' and the 'Product' is 'LINE UNSECURED'. The 'Purpose' is 'PERSONAL LOAN'. There are also fields for 'Producer Name', 'Loan Currency', 'Class', 'Sales Agent', 'Joint Cos', 'Contact', 'Duplicate Applicant', and 'Existing Customer'. Below these fields, there are tabs for 'Edits', 'Audits', and 'History'. The 'Edits' tab is selected, showing a list of edit types: 'APP ENTRY EDITS', 'APPLICATION CONTRACT EDITS', 'APPLICATION AUTO APPROVAL EDITS', and 'APPLICATION PRESCREENING EDITS'. Below the edit types, there is a table of 'Edit Results' with columns for 'Edit Name', 'Result', 'Expected Value', 'Actual Value', and 'Override Responsibility'. The table shows several warnings, all with 'NO RESPONSIBILITY'.

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 Search, Application, 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 selected, showing an Audit Details table with the following data:

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 user is logged in as SUPERUSER. The application details for 'XANDER ALEX (Funding)' are displayed. The 'History' tab is selected, showing the 'Application Status History' table.

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.

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 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 icons for "Debug (Off)", "Audit", and "Close".

The main content area is titled "XANDER ALEX (Funding)". It contains a "Quick Search" field with the text "XANDER ALEX (Funding)". Below this is a "Queue" section with a "Select..." dropdown and a "Next" button. There is also a "Submit" button and a "Field Investigation" link in the left-hand navigation menu.

The "Applications" section displays the following details:

- App #: 000002935
- Dt: 4/28/2009
- Product: LINE UNSECURED
- Channel: WEB ENTRY
- Priority: LOWER
- Company: YYY
- Branch: HQ
- Status: APPROVED - VERIFYING
- Purpose: PERSONAL LOAN
- Producer: DEALER
- Producer Name: [blank]
- Loan Currency: USD
- Class: INDIVIDUAL
- Sales Agent: [blank]
- Joint Cos:
- Contact:
- Duplicate Applicant Existing Customer:

The "Field Investigation" section has buttons for "Initiate", "Add", "Save", and "Cancel". Below these buttons is a table with the following columns: "Select", "Applicant", "Verification Type", "Verification Agency", and "Status".

Select	Applicant	Verification Type	Verification Agency	Status
<input checked="" type="checkbox"/>	ALEX.XANDER	ADDRESS	NY:23012-VENTEST12	INITIATED

- 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 lines of credit.

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 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 HD Responsibility SUPERUSER'. There are also utility 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 and a 'Next' button. Below that is a 'Submit' button and a vertical navigation menu with options like Search, Application, Applicants, Decision, Contract, Collateral, Checklist, Comments, Summary, Field Investigation, Verification, Loan Calculator, Letters (highlighted), Correspondences, and Document Tracking. The main area is divided into 'Applications' and 'Letters' sections. The 'Applications' section contains a table of application details:

App #	000002035	Company	YYY	Producer	DEALER	Joint	<input type="checkbox"/>
Dt	4/28/2009	Branch	HD	Producer Name		Cos	<input type="checkbox"/>
Product	LINE UNSECURED	Status	APPROVED - FINAL DOCUMENT CH	Loan Currency	USD	Contact	<input type="checkbox"/>
Channel	WEB ENTRY	Purpose	PERSONAL LOAN	Class	INDIVIDUAL	Duplicate Applicant	<input checked="" type="checkbox"/>
Priority	LOWER			Sales Agent		Existing Customer	<input type="checkbox"/>

The 'Letters' section is expanded to show 'Origination' with a sub-item 'Contract/Funding Fax'.

- 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 lines of credit .

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 is a 'Quick Search' sidebar with a 'Queue' dropdown and a 'Next' button. Below the sidebar is a list of navigation links including Search, Application, Applicants, Decision, Contract, Collateral, Checklist, Comments, Summary, Field Investigation, Verification, Loan Calculator, Letters, Correspondences, and Document Tracking. The main area contains several sections: 'Applications' with fields for App #, Dt, Company, Branch, Product, Status, Purpose, Producer, Loan Currency, Class, Sales Agent, Joint Cos, Contact, Duplicate Applicant, and Existing Customer; 'Correspondence Request' with a table for selecting Level, Number/Title, and Company/Branch; 'Correspondence' with a table for selecting Id, Correspondence, and Date; 'Documents' with a table for selecting Document Id, Document, Recipient, E-Form Source, Source Type, and Select; and 'Elements' with a table for selecting 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 line of credit (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 displays the Oracle FLEXCUBE Lending and Leasing interface. The top header shows the user as 'SUPERUSER' with 'Debug (Off)' and 'Audit Close' options. The main content area is titled 'ANDERSON SAMANTHA (Funding)'. Below this, there is an 'Applications' section with fields for App #, Dt, Product, Channel, Priority, Company, Branch, Status, Purpose, Producer, Loan Currency, Class, Sales Agent, and checkboxes for Joint Cos, Contact, Duplicate Applicant, and Existing Customer. The 'Business Applicant' section is active, showing a table with columns for Organization Type, Business Type, Business Name, and Legal Name. Below the table, there is an 'Applicants Details' section with fields for Tax Id, Start Dt, 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, Country, Address #, City, State, Own/Lease, 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

Select Details * Address Type * Address# * City * Zip Extn * State

Hide HOME 233 MISSOULA 59902 MINNESOTA

Address Information

* Postal Type NORMAL ADDRESS * Own/Lease Select...
 Pre Select...
 Street Name MILLER * Phone (655) 123-1231
 Street Type BOULEVARD Address 233 MILLER BLVD
 Comment

- 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

Select Details * Type * Phone Extn Current

Hide PAGER (655) 234-234

- 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

Select Details * Type Source * Currency * Amount Comment Include

Hide Select... 401K 4330.11

- 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

Select Details * Type * Currency * Amount * Frequency * Account Type * Account Balance Comment Include

Hide Select... MONTHLY STUDENT LOANS

- 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

Select Details * First Name Middle Name * Last Name Suffix * SSN#

Hide JAN ANDERS FAULKNEW 234-23-2342

Partner Information

* Birth Dt 11/03/1965 * Ownership(%) 78 Language ENGLISH
 Birth Place MINNEAPOLIS * Network 12000000 * Gross Income 150000
 Title CEO * State MINNESOTA * Phone (655) 234-234
 Address * Address# 3432 * Zip 55345 * Country CANADA
 Address HAWTHORN * City MINNEAPOLIS * Extn * Email

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			* Country	CANADA
* NAICS Code	423423	* City	FORDSVILLE		
* Address#	44	* State	KENTUCKY		

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 header displays the user ID as SSC Organization TFB Division HQ Responsibility SUPERUSER. The main content area is divided into several sections:

- Applications:** Displays application details for App # 000002922, Dt 4/25/2009, Product LINE UNSECURED, Channel WEB ENTRY, Priority LOWER, Company YYY, Branch HQ, Status APPROVED - VERIFYING, Purpose PERSONAL LOAN, Producer Name DEALER, Loan Currency USD, Class INDIVIDUAL, Sales Agent ANANTH, and Duplicate Applicant Existing Customer.
- Document Tracking:** A table with columns 'Select Document Type' and 'Comments'. It currently shows 'No rows yet.'
- Application Document Details:** A table with columns 'Select Details', 'Version', 'Page #', and 'Status'. It also shows 'No rows yet.'

- 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).

CHAPTER 7 : DOCUMENT MANAGEMENT

The Documents master tab opens the Application Document Tracking windows. It allow for the paperless storage of documents within Oracle FLEXCUBE Lending and Leasing during the line of credit origination cycle.

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.

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.

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 area is titled 'Document Maintenance' and contains several sections:

- Select Document:** Includes a 'Directory Path' field with the value '/home/qfnew/images', an 'Application #' field, and a 'Search' button.
- Action:** Features radio buttons for 'None', 'Copy Document', 'Move Document', 'Attach Document (Server)', and 'Attach Document (Client)'. There are also 'Save', 'Post', and 'View Document' buttons.
- Document Details Table:** A table with columns: 'Select Details', 'File Name', 'Document Type', 'Document Sub Type', 'Application #', 'Attach', 'Copy Move App #', and 'Status'. It lists 11 documents, each with a 'Show' link and a 'Status' of '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**.

Oracle FLEXCUBE Lending and Leasing 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, the Oracle logo and 'FLEXCUBE Lending and Leasing' are visible. The user interface includes a navigation menu on the left with options like 'Documents', 'Document Maintenance', 'Document Tracking', and 'Image Maintenance'. The main area is titled 'Document Maintenance' and contains a form with three main sections: 'Select Document', 'Document Maintenance', and 'Action'. The 'Select Document' section has fields for 'Directory Path' (with a 'List File' button), 'Application #', and 'File to Upload'. The 'Document Maintenance' section has a 'Search' button. The 'Action' section has radio buttons for 'None', 'Copy Document', 'Move Document', 'Attach Document (Server)', and 'Attach Document (Client)', along with 'Save', 'Post', and 'View Document' buttons. Below the form is a table with columns: 'Select Details', 'File Name', 'Document Type', 'Document Sub Type', 'Application #', 'Attach', 'Copy/Move App #', and 'Status'. The table lists several document entries, each with a 'Show' button in the 'Details' column. Below the table are input fields for 'Comments', 'Location', 'Tracker #', 'Docket #', 'Received Dt', and 'Effective Dt'. At the bottom right of the table, there are 'Previous', '1-10 of 61', and 'Next 10' navigation controls.

- 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**.

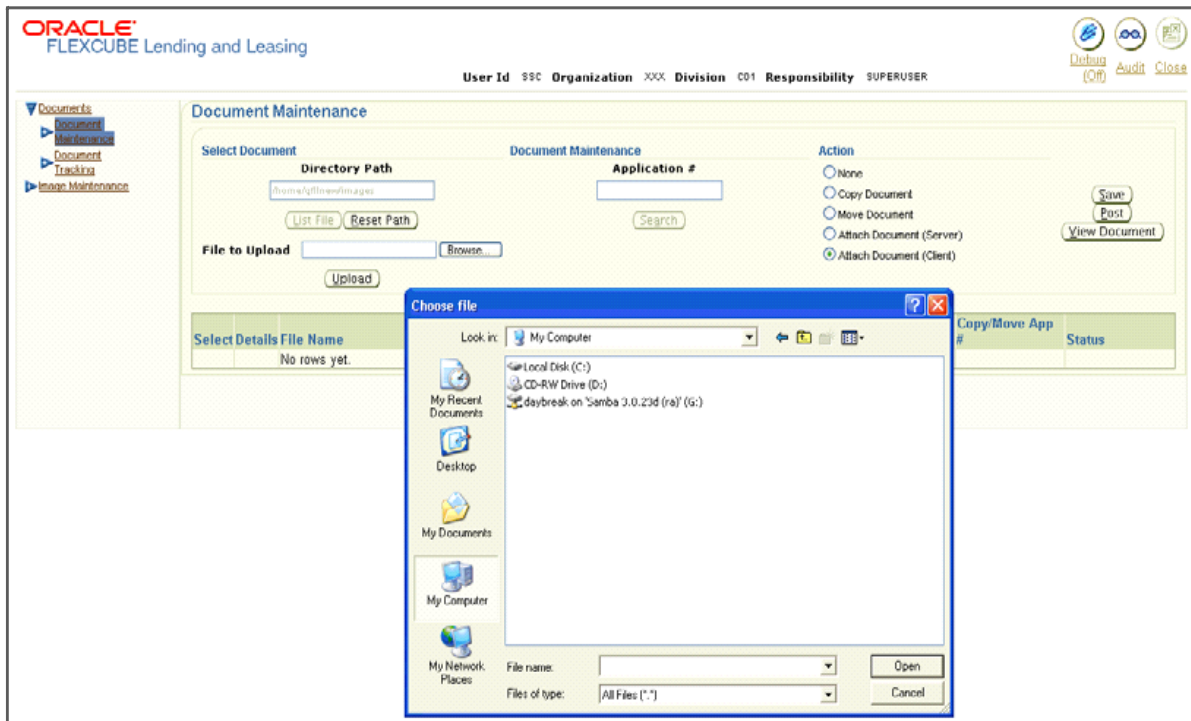
Oracle FLEXCUBE Lending and Leasing attaches the document to the application.

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**.

Oracle FLEXCUBE Lending and Leasing 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).
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).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**.

Oracle FLEXCUBE Lending and Leasing 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

Select Document Type	Comments
No rows yet.	

Select Details	Document Sub Type	Version	Page #	Document File Type	Status
No rows yet.					

- 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 HI-00001: Kauai Mitsubishi Address 4555 E Wiamao Drive #302 Zip Code 96830

You are the BUYER(S), (YOUR LAST NAME), Jerry Honolulu, HI 96830

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:

In this field:	View this:
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:

Status:	What is does:
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.

Note: Only images with a status of RUSH or NEW can be attached to an application.

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 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**.

CHAPTER 8 : GL QUERY TRANSACTIONS

The GL Query Transactions window contains one page: the GL 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.

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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 SERVICES	TFS	KES

GL Entries

Select Details	GL Post Date	Debit Amt	Credit Amt	GL File/Batch #	Date	Created
<input checked="" type="radio"/> Show	4/1/2007	XXX8,000.00	XX0.00		4/1/2007	<input type="checkbox"/>
<input type="radio"/> Show	4/1/2007	XXX2,000.00	XX0.00		4/1/2007	<input type="checkbox"/>
<input type="radio"/> Show	4/1/2007	XX0.00	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="checkbox"/> 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="checkbox"/> Show	4/1/2007	XXX2,000.00	XXX0.00		4/1/2007	<input type="checkbox"/>
<input type="radio"/>	<input type="checkbox"/> 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:

Select
 GL Post Dt
 Description
 Debit Amt
 Credit Amt
 GL File/Batch #
 Dt
 Created

Segment #1
 Description
 Segment #2
 Description
 Segment #3
 Description
 Segment #4
 Description
 Segment #5
 Description
 Segment #6

View this:

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 value.
 Segment description.
 Segment value.
 Segment description.
 Segment value.
 Segment description.
 Segment value.
 Segment description.
 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:

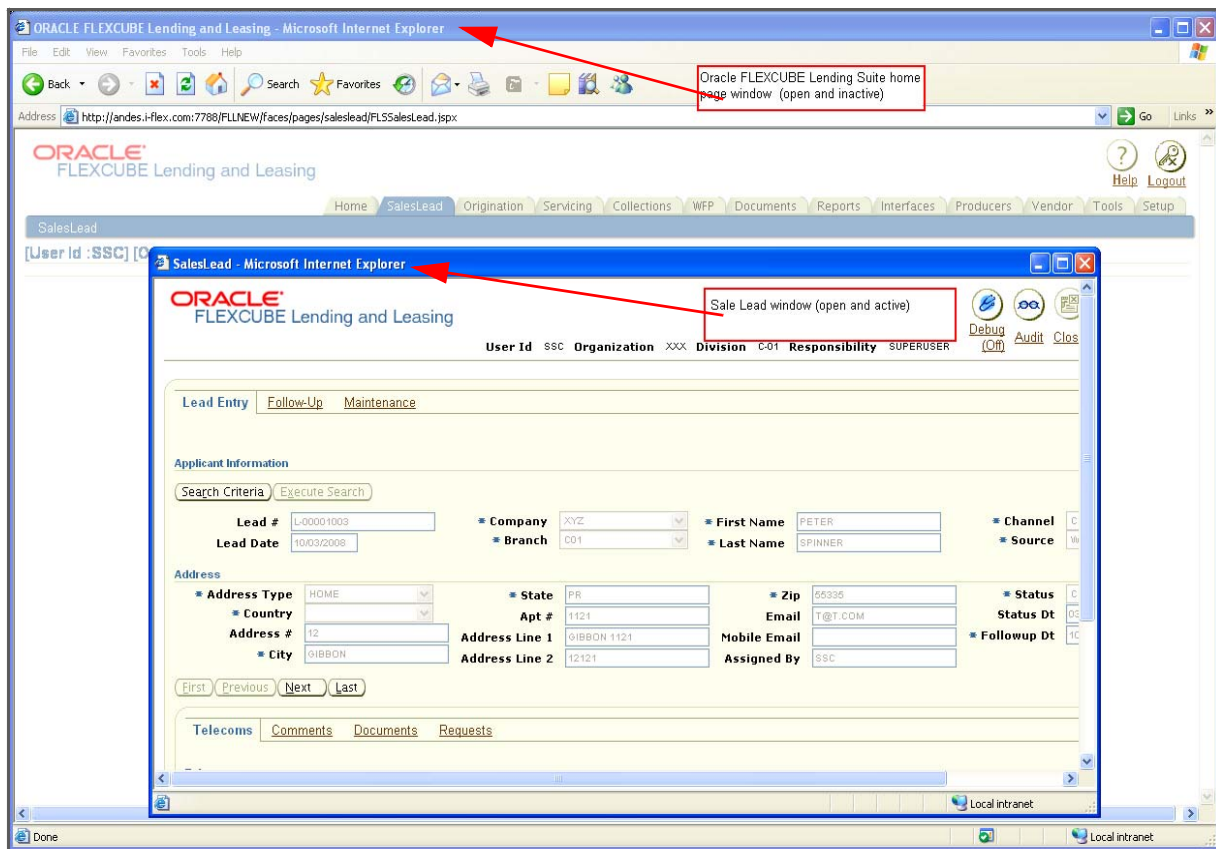
Txn Dt	The transaction effective date.
Transaction	The description of transaction.
Amount	The transaction amount.
Account	The account.
Producer	The producer.

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.



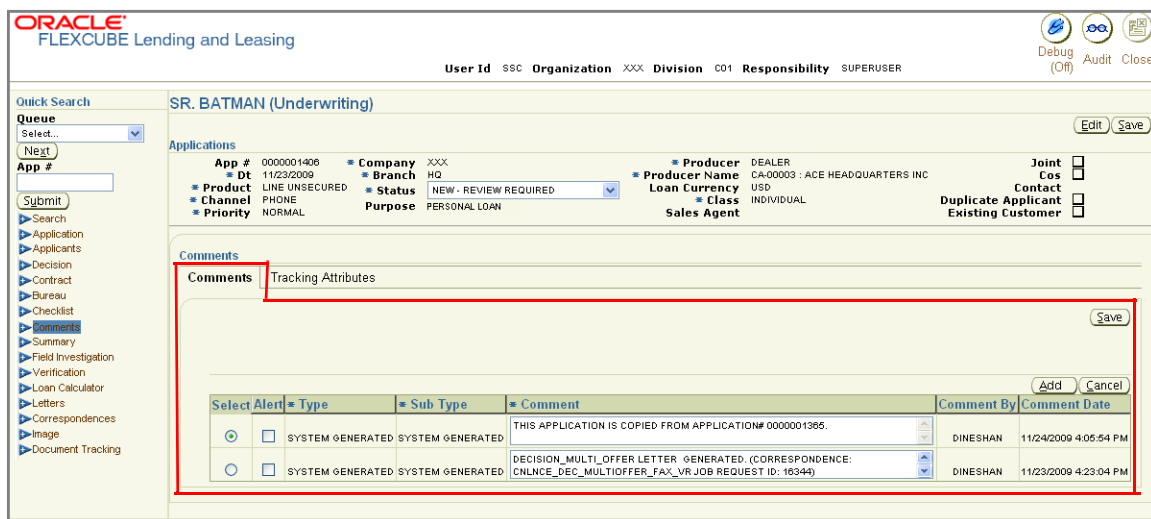
Window components

This section presents an overview of the components found on windows and how to use them.

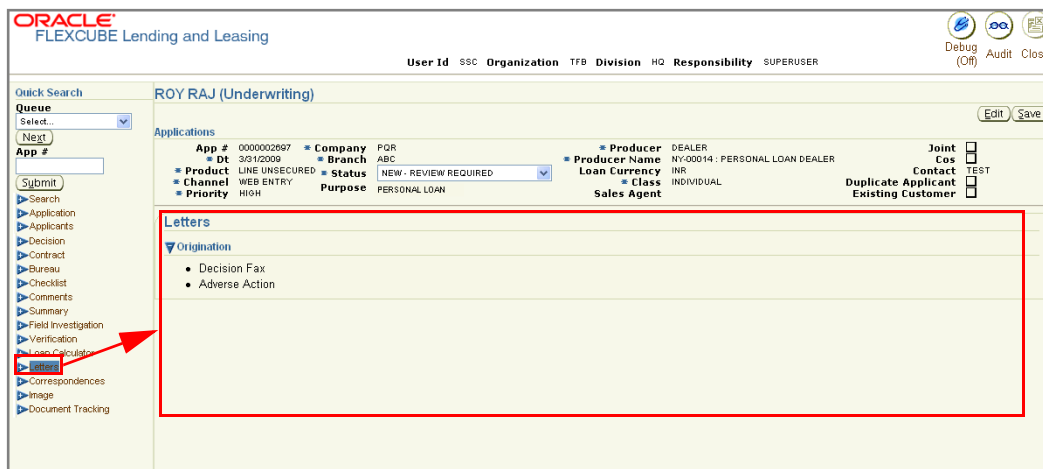
Page

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" master page is visible in the background, showing a table of producers with columns for "Total Credit Limit" and "Status". The "Producer Balances" section is highlighted with a red box and contains a search criteria field, a table with columns "Type", "Amount", "Paid", "Waived", "Charged off", "Recovered", and "Outstanding", and the text "No rows yet".

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 one. The top navigation bar and user information are the same. The left-hand navigation menu is the same, but 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" master page is visible in the background, showing the same table of producers. The "Producer Transactions" section is highlighted with a red box and contains a search criteria field, a "Reverse" button, a table with columns "Select Post Dt", "Txn Dt", "Transaction", "Amount Reason", and "Comment", and the text "No rows yet".

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	MN00003 : 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	MN00003 : 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	(555) 555-5556	<input checked="" type="checkbox"/>
<input type="radio"/>	CAR/MOBILE PHONE	(787) 787-8787	<input checked="" type="checkbox"/>
<input type="radio"/>	OTHER HOME PHONE	(645) 454-5454	<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** and **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

App # Submit

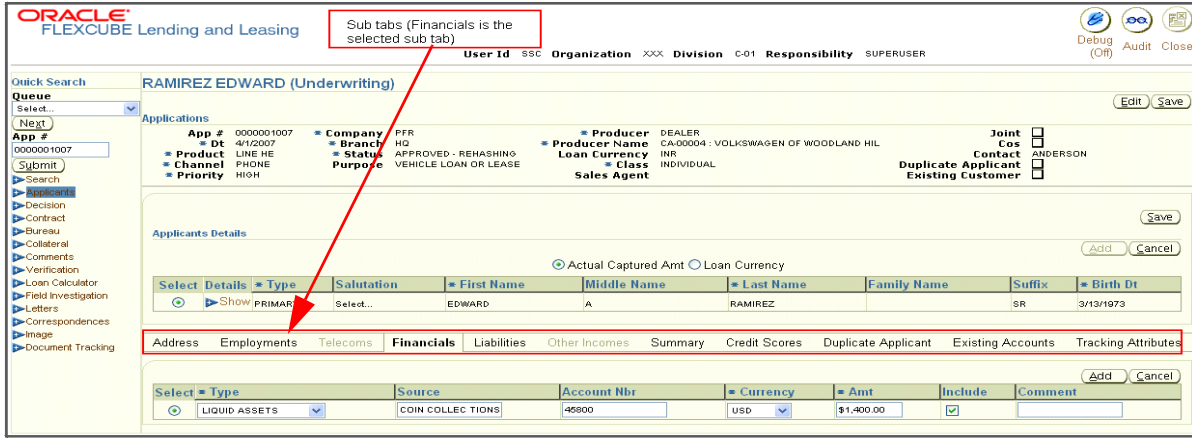
Search

Applicants Decision Bureau Comments Verification Field Investigation Letters Correspondences Business Applicant Image Document Tracking

Criteria Results Review Requests

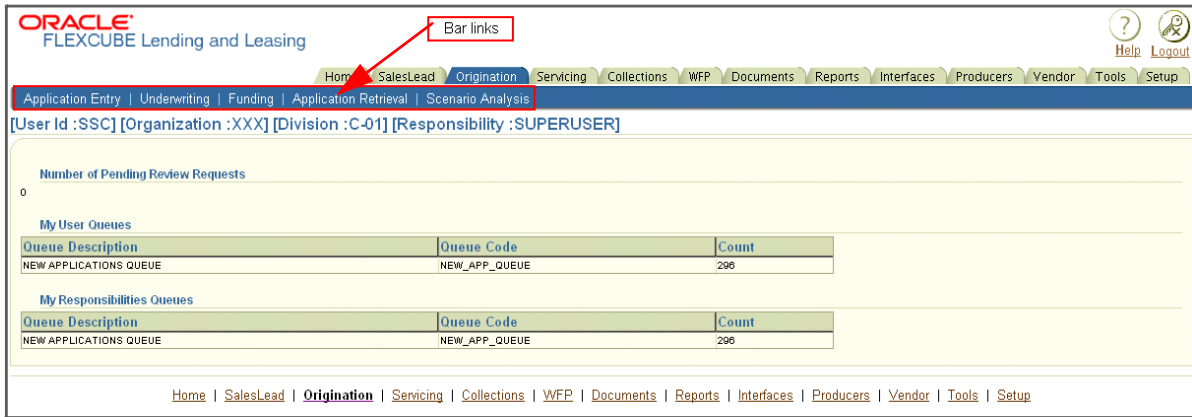
Criteria	Comparison Operator	Value
APPLICATION #	LIKE	
APPLICATION DT	GREATER THAN OR E	
APPLICATION STATUS	LIKE	
APPLICATION SUB STATUS	LIKE	
UNDERWRITER	LIKE	
PRODUCT	LIKE	
APPLICANT LAST NAME	LIKE	
APPLICANT SSN	EQUAL	
VIN	LIKE	
YEAR	EQUAL	
MAKE	LIKE	
MODEL	LIKE	
ASSET TYPE	LIKE	
PRODUCER #	LIKE	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

Reset Criteria Search



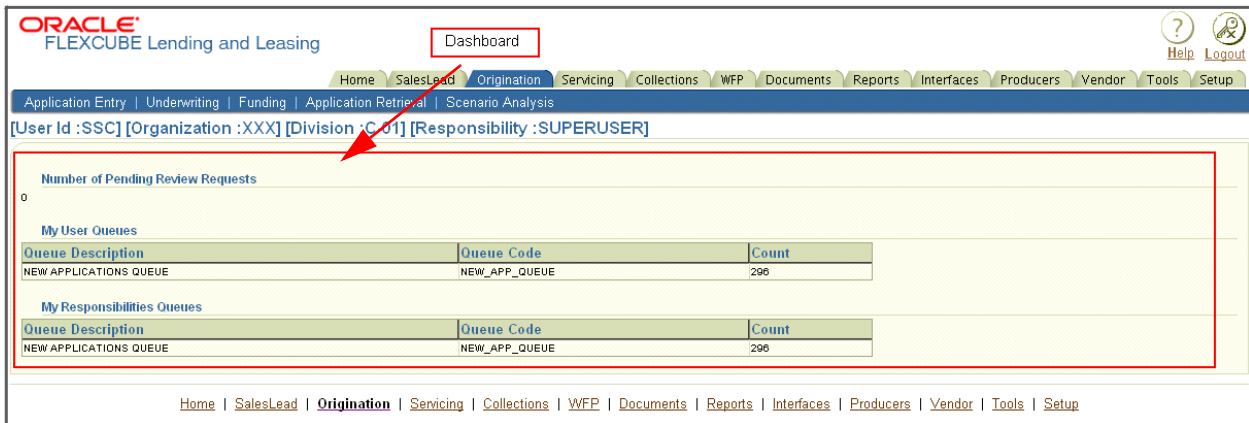
Bar Link

A link located in the bar below master tabs that enables you to navigate to other pages to view, enter and edit information.



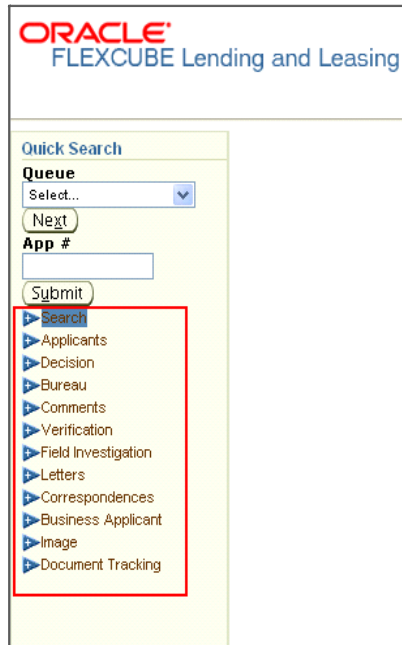
Dashboard

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

Quick Search: Queue Select... Auto Run []

Acc # 20090200023411 or SSN []

Submit

Account(s): Current [] Show All [] Group Follow-up []

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	XYZ	HQ	20090200023411	LOAN HOME ISLAMIC (VR)	USD	\$12,020.00	\$4,000.00	ACTIVE:DELQ	3/8/2009

Customer(s):

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	24206	GOPI GOPINATH	PRIMARY	ENGLISH

Account Details:

- Dues** (highlighted with a red box and arrow)
- 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

Quick Search: Queue Select... Auto Run []

Acc # 20090200023411 or SSN []

Submit

Account(s): Current [] Show All [] Group Follow-up []

Select	Company	Branch	Account #	Product	Currency	Payoff Amt	Amount Due	Status	Oldest Due Dt
<input checked="" type="radio"/>	XYZ	HQ	20090200023411	LOAN HOME ISLAMIC (VR)	USD	\$12,020.00	\$4,000.00	ACTIVE:DELQ	3/8/2009

Customer(s):

Select	Details	Customer Id	Name	Type	Language
<input checked="" type="radio"/>	Show	24206	GOPI GOPINATH	PRIMARY	ENGLISH

Account Details:

- Dues** (highlighted with a red box and arrow)
- Delinquency Information
- Activities
- Promises
- Call Activities

Alerts: Add Comments []

Conditions: Add Call Activities []

Add Comments []

Alert * Type [Select...]

* Sub Type [Select...]

Comment []

Submit [] Cancel []

Date Converter []

Dues Table:

Delq Due	LC Due	NSF Due	Other Due	Total Due	Due Date	Amt
					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
Total Due						\$4,020.00

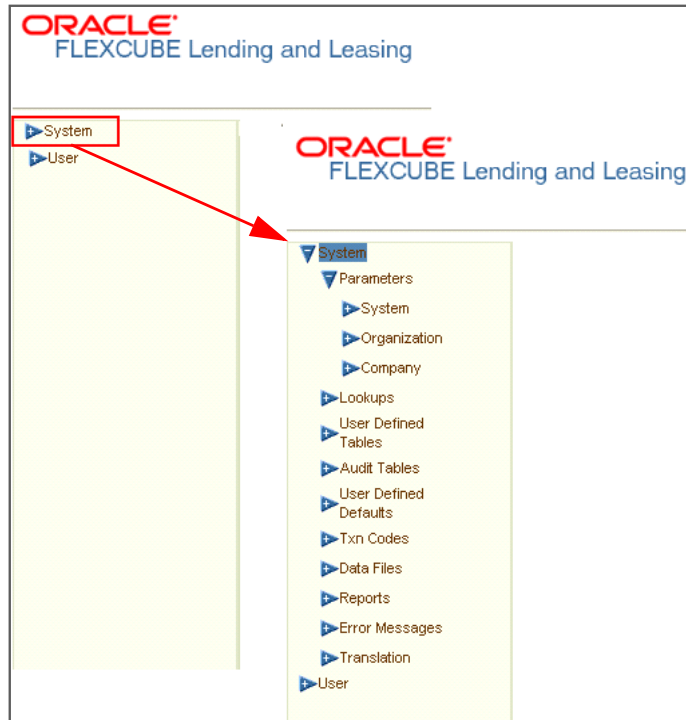
Today's PayOff \$12,020.00 Oldest Due Dt 3/8/2009

Delinquency Information Table:

Late	30	60	90	120	150	180
1	1	1	1	0	0	0

BP(Life) 0 Days 104
NSF(Life) 0 Category 90
BP(Year) 0 Collector
NSF(Year) 0

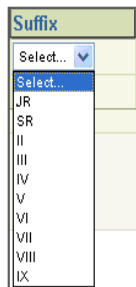
In the example below, the System link has a drop-down link. When clicked, it displays additional links about the applicant. This is referred to as a **Drop-Down Link**. Drop-down links appear in link bars.



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

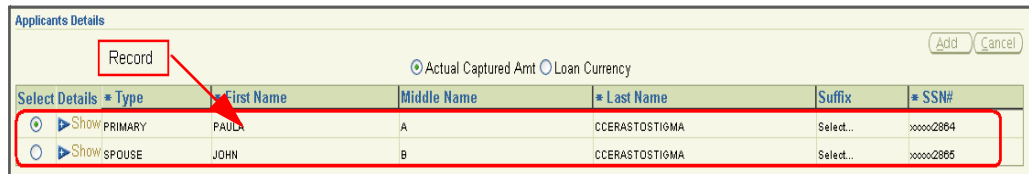
* Seq	* Pmt Amt	* # of Payments	Generated
No rows yet.			

Amortization Schedule

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

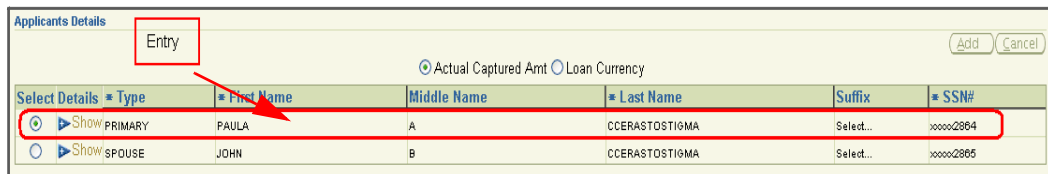
Record

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.



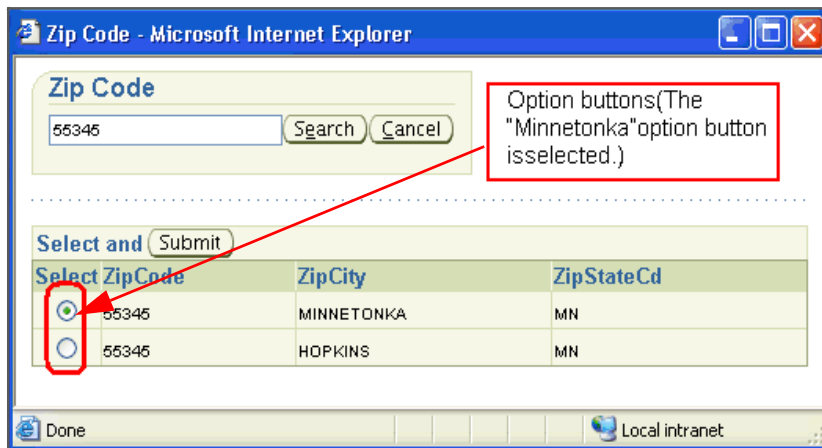
Entry

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.



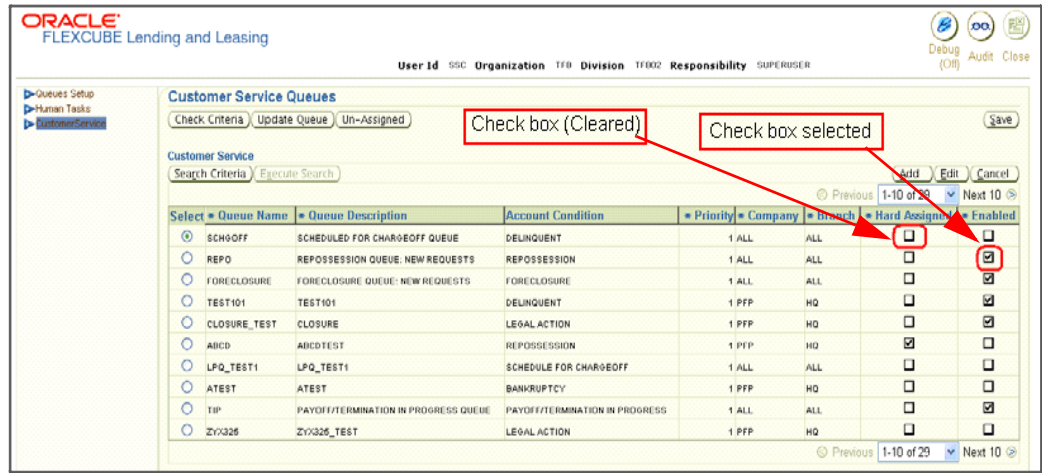
Option button

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

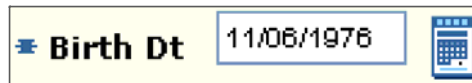
A square box you select or clear to turn on or turn off an option. A check denotes that the check box is selected. Click a selected check box to “clear” it.



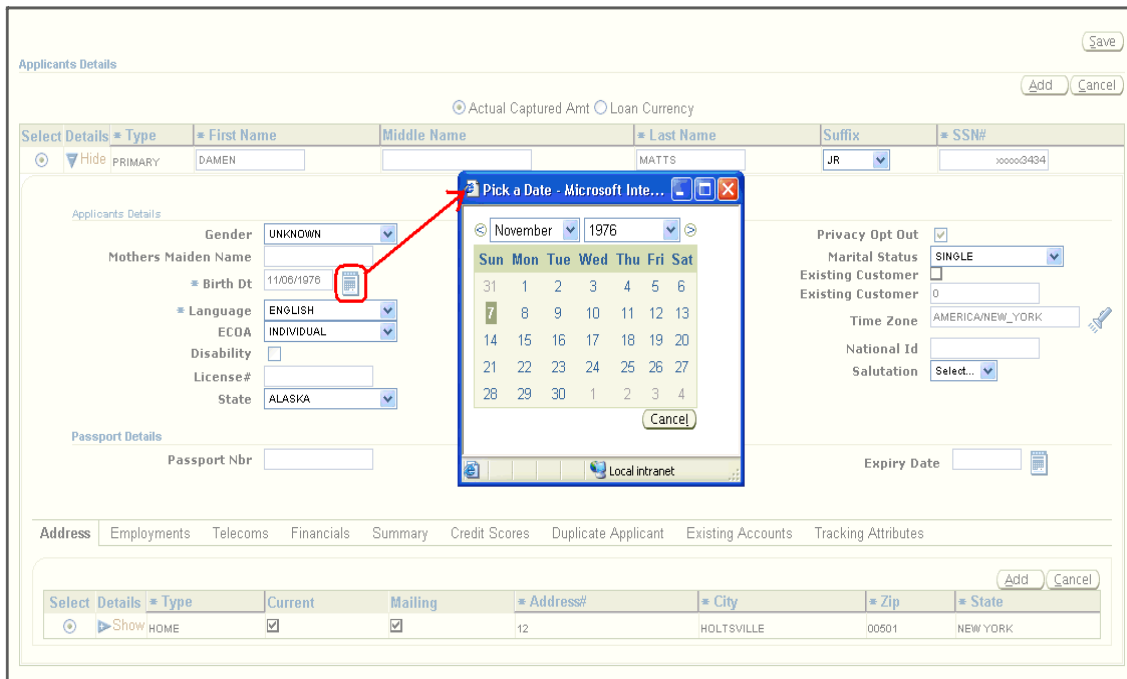
Note: One or more check boxes can be selected, since each one acts independently.

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.

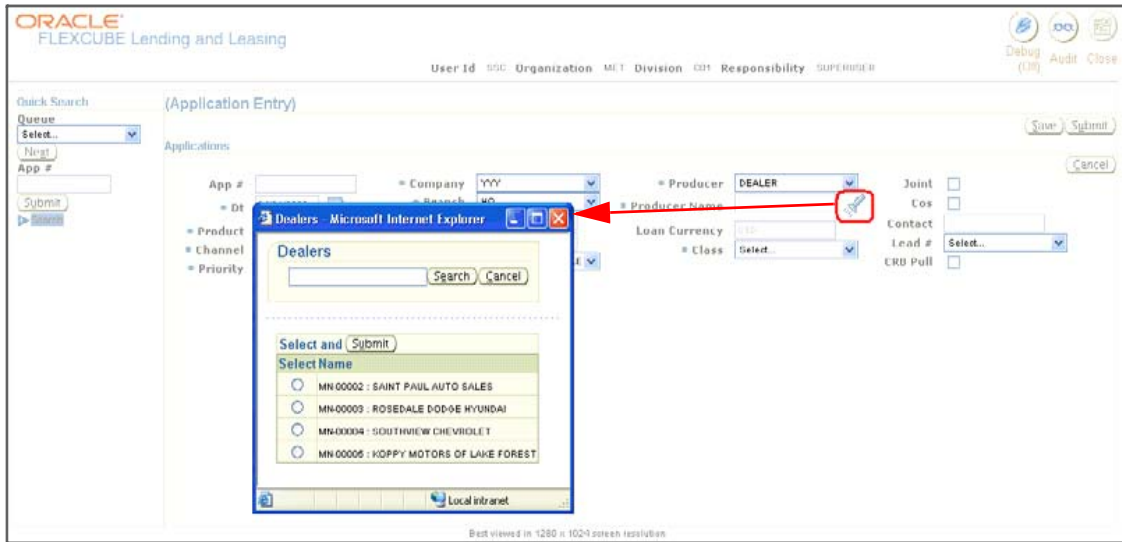


Flashlight icon

A flashlight shaped icon next to a text field that when clicked, opens a corresponding window containing available entries for the field.

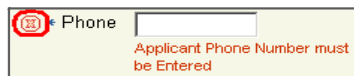


The window corresponding to the field enables you to choose an entry from a predefined record.

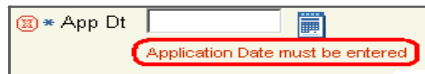


Error icon

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.

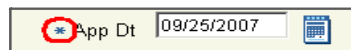


Red text appears below the field to describe the error.

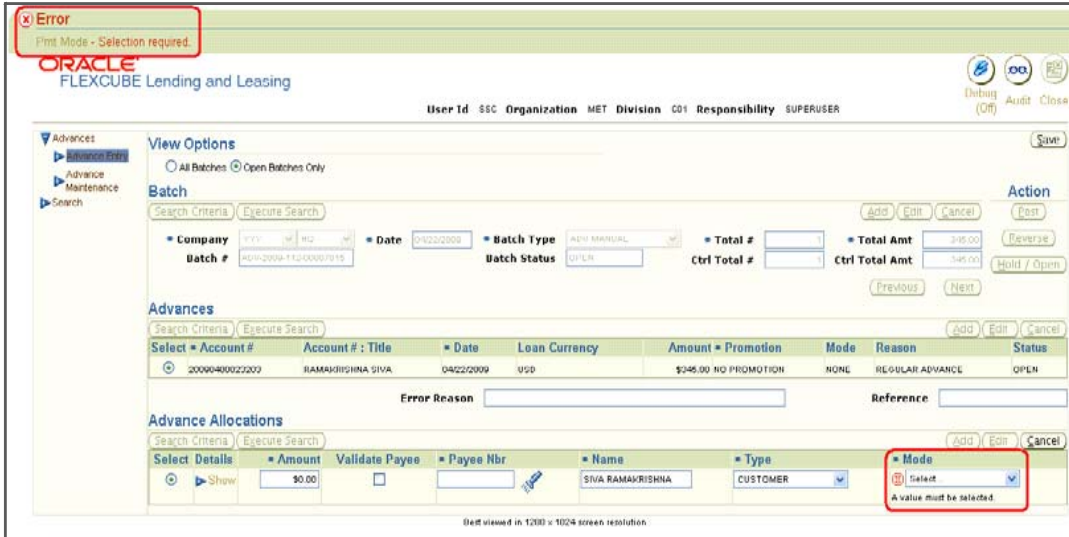


Blue asterisk

A blue asterisk next to a field indicates a required field. You must complete this field before moving to another page.

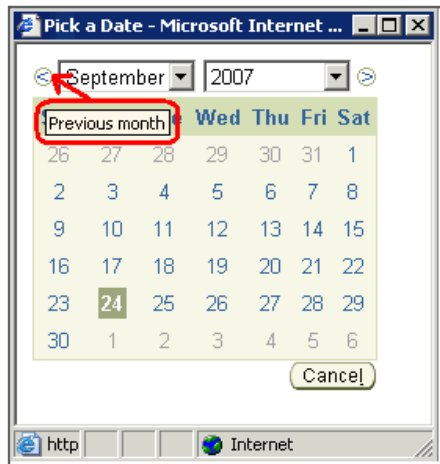


If you do not complete a required field, Oracle FLEXCUBE Lending and Leasing displays an Error message when you attempt to move to another page.



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: ROUNDING AMOUNTS AND RATE ATTRIBUTES

Rounding Amounts

Generally in the lending industry, computed amounts (interest, fees, costs, and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle FLEXCUBE Lending and Leasing supports the rounding, raising of, or cutting off calculated amounts.

Rounding will increase the resulting amount to the next number up to the second decimal, based on the value of third decimal.

Raising will always increase the resulting amount to the next number up to the second decimal.

Cutting off will always cut the number after the second decimal.

You can choose the rounding method you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_METHOD on the Administration form (Setup menu > Administration command > System command > Parameters tab > System tab).

You can choose the rounding factor you want to use by setting the parameter value for the system parameter CMN_AMOUNT_ROUND_FACTOR on the Administration form. Currently, Oracle FLEXCUBE Lending and Leasing supports rounding up to two decimals only.

Examples of how resulting amounts differ by RAISE, ROUND, and CUTOFF:

Example 1: Amount: 234.136

Method	Result
Round	234.14
Raise	234.14
Cutoff	234.13

Example 2: Amount: 234.134

Method	Result
Round	234.13
Raise	234.14
Cutoff	234.13

Example 3: Amount: 234.1319999

Method	Result
Round	234.13
Raise	234.14
Cutoff	234.13

Note: Oracle FLEXCUBE Lending and Leasing only rounds calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

Rate Attributes

Oracle FLEXCUBE Lending and Leasing supports the rounding of the index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth (1/8th) (to keep the index rate in the multiple of .125) or fourth (1/4th) (to keep the index rate in the multiple of .25). Oracle FLEXCUBE Lending and Leasing rounds only the index rate and not the margin or final rate. You can define the index rounding method on the Product tab's Product Definition page for variable rate line of credits.

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

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. The 'Product Definition' section is active, showing details for a 'LINE UNSECURED' product. The 'Index Rounding' dropdown menu is open, displaying the following options:

- NO ROUNDING TO INDEX RATE
- INDEX RATE ROUNDED TO NEAREST .25
- INDEX RATE ROUNDED TO NEAREST .125

The 'Index Rounding' field is highlighted with a red box in the original image.

1. NO ROUNDING TO INDEX RATE
2. INDEX RATE ROUNDED TO NEAREST .25
3. INDEX RATE ROUNDED TO NEAREST .125

NO ROUNDING TO INDEX RATE: Select this method for no rounding.

INDEX RATE ROUNDED TO NEAREST .25: Select this method to round up to 1/4th (to keep the index rate in the multiple of .25).

Examples:

Current rate: 5.125
Round of rate: 5.25

Current rate: 5.124
Round of rate: 5.00

INDEX RATE ROUNDED TO NEAREST .125: Select this method to round up to 1/8th (to keep the index rate in the multiple of .125).

Examples:

Current rate: 5.325
Rate rounded to: 5.375

Current rate: 5.312
Rate rounded to: 5.250

APPENDIX C : 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.

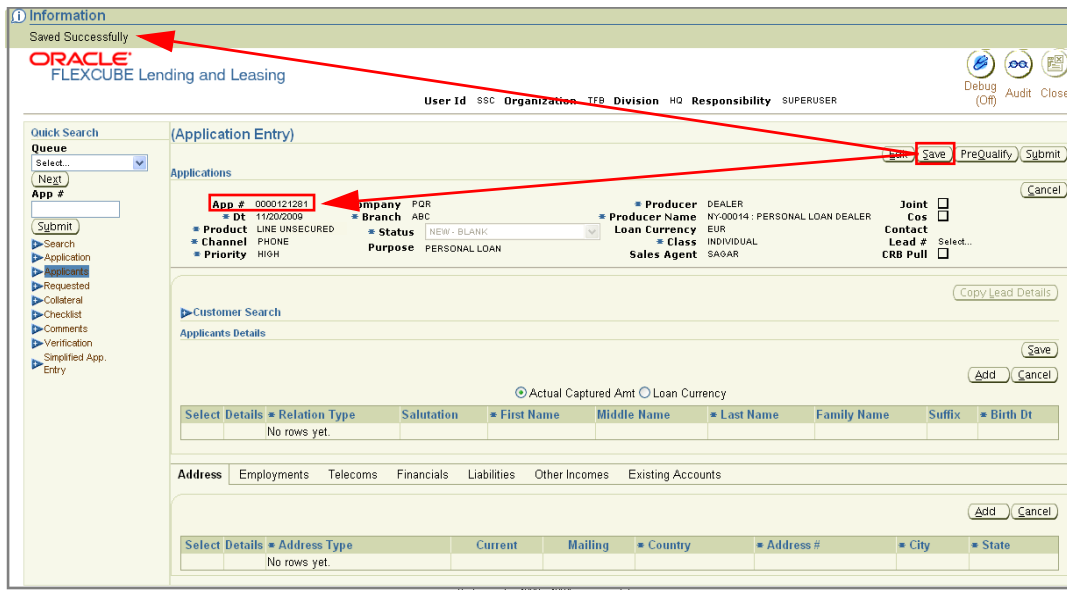
To save your work in Oracle FLEXCUBE Lending and Leasing

- 1 Enter the information in the fields you want to complete.

The screenshot shows the Oracle FLEXCUBE Lending and Leasing interface. At the top, it says 'ORACLE FLEXCUBE Lending and Leasing'. Below that, there's a header with '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)'. On the left, there's a 'Quick Search' section with 'Queue' and 'App #' dropdowns, and 'Next', 'Submit', and 'Search' buttons. The main form area contains several fields: 'App #' (11/20/2009), 'Dt' (calendar icon), 'Company' (PQR), 'Branch' (ABC), 'Status' (dropdown), 'Product' (dropdown), 'Channel' (WEB ENTRY), 'Priority' (NORMAL), 'Producer' (DEALER), 'Producer Name' (dropdown with flashlight icon), 'Loan Currency' (EUR), 'Class' (dropdown), 'Sales Agent' (dropdown), 'Joint' (checkbox), 'Cos' (checkbox), 'Contact' (dropdown), 'Lead #' (dropdown), and 'CRB Pull' (checkbox). At the top right of the form area, there are buttons for 'Edit', 'Save' (highlighted with a red box), 'PreQualify', and 'Submit'. A 'Cancel' button is at the bottom right.

- 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.”

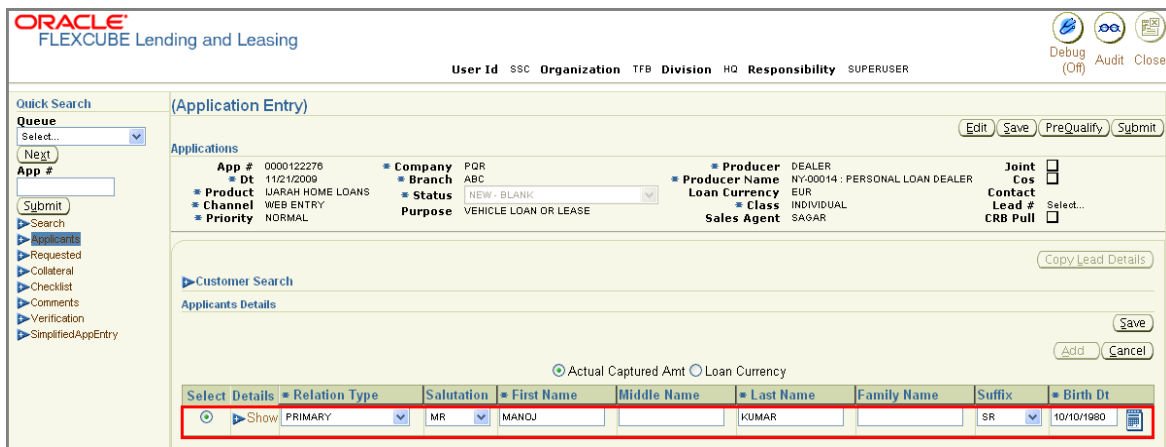


Canceling an Entry

You can close a window and return to the previous page without saving data at any time by clicking the Cancel button.

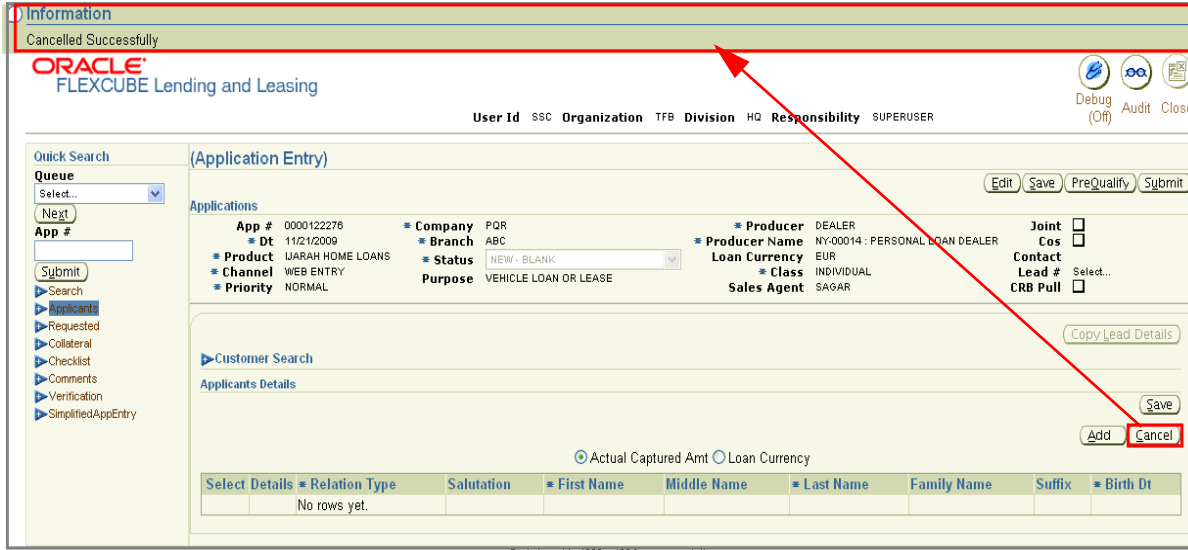
To cancel your entry

- 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

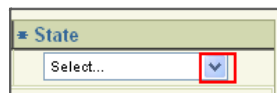
On the **File** menu, choose **Print**.

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.



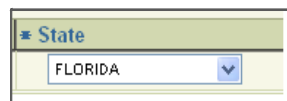
3 If necessary, use the scroll bar to search for an entry currently not in view.



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.



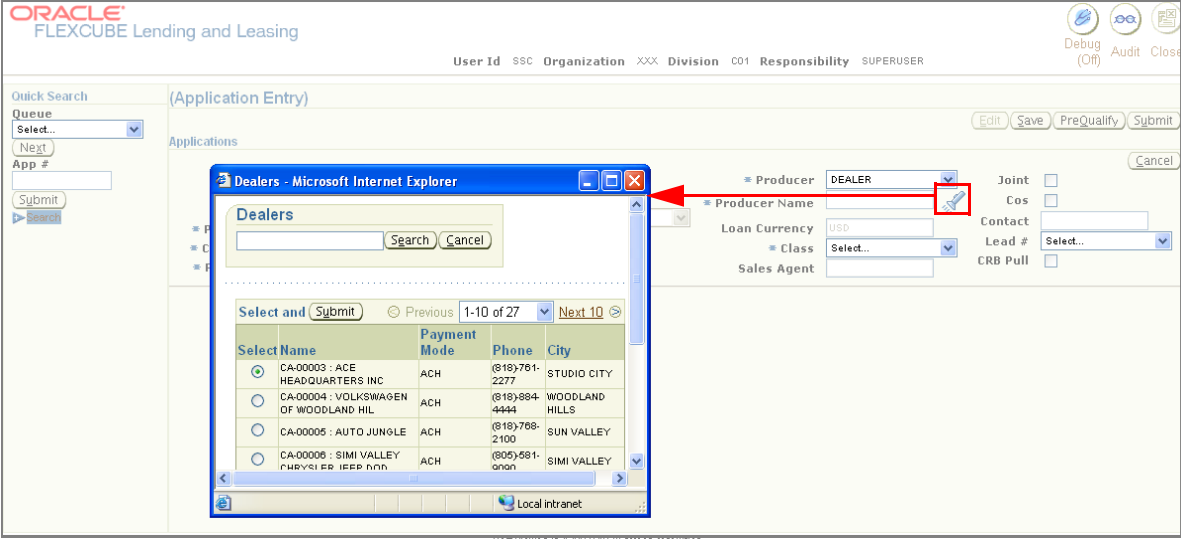
If you type a character that does not match the first letter of an entry in the drop-down list, the drop-down field remains blank.

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.



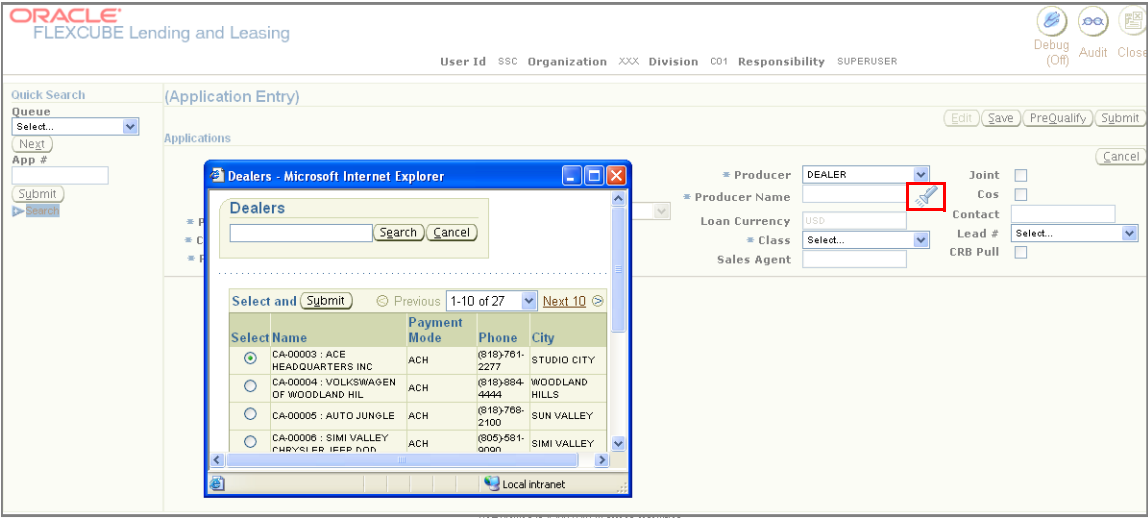
To select data from a flashlight icon field

- 1 Move the cursor to an entry field with a flashlight icon.
- 2 Click the flashlight icon

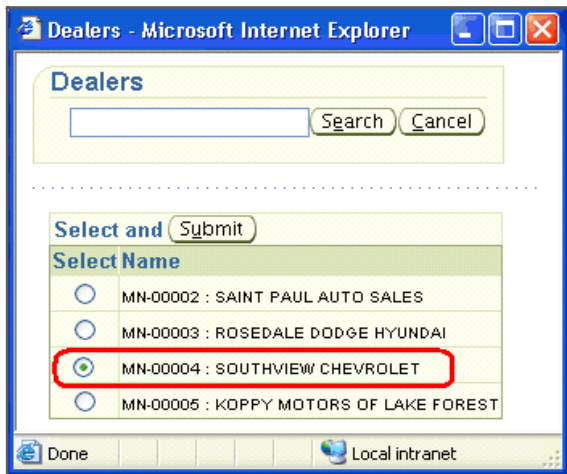
-or-

Press **ENTER** when the flashlight icon is selected.

The flashlight window appears.

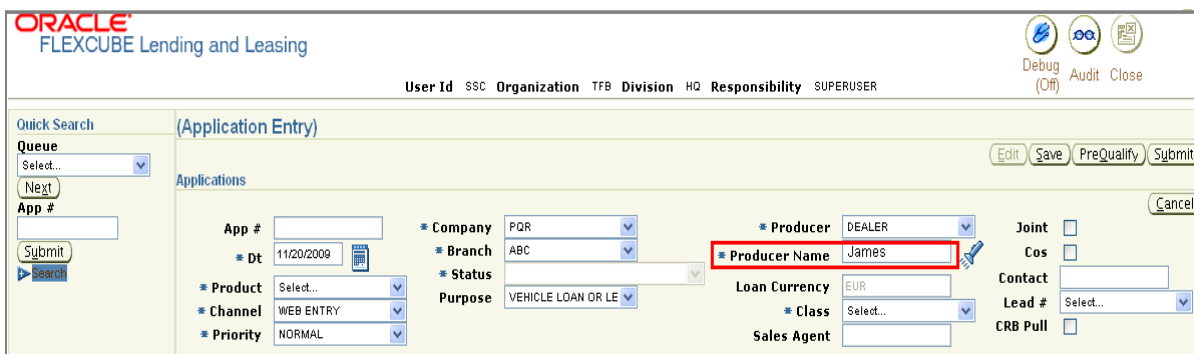


- 3 In the flashlight window, use the record to select the entry you want to appear in the field with the flashlight icon.

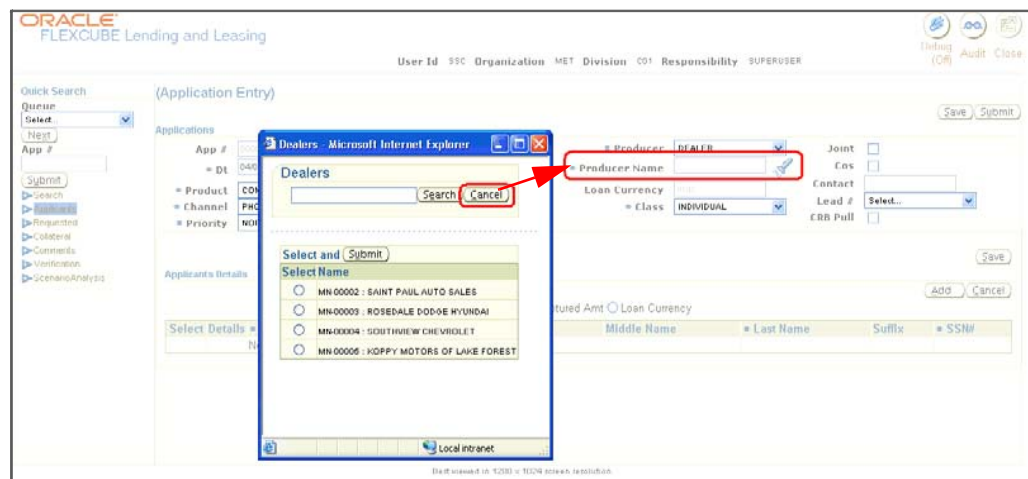


4 Click **Submit** in the flashlight window.

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.

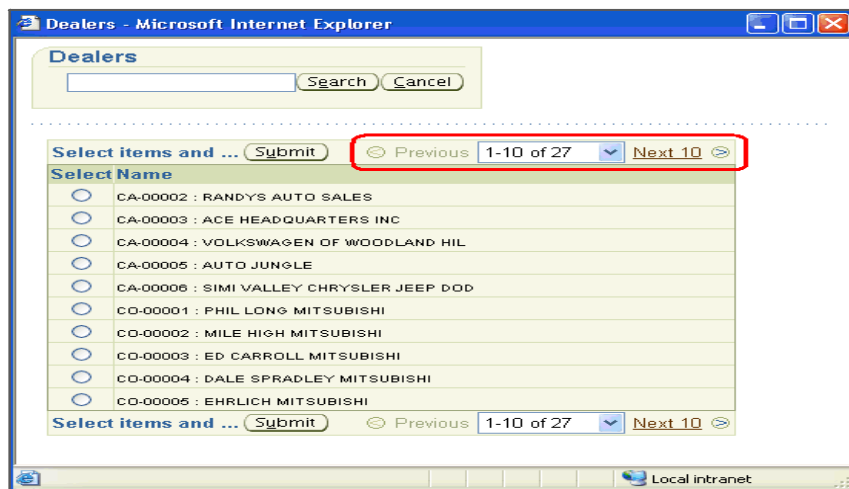


Using a Navigation Drop-down Field

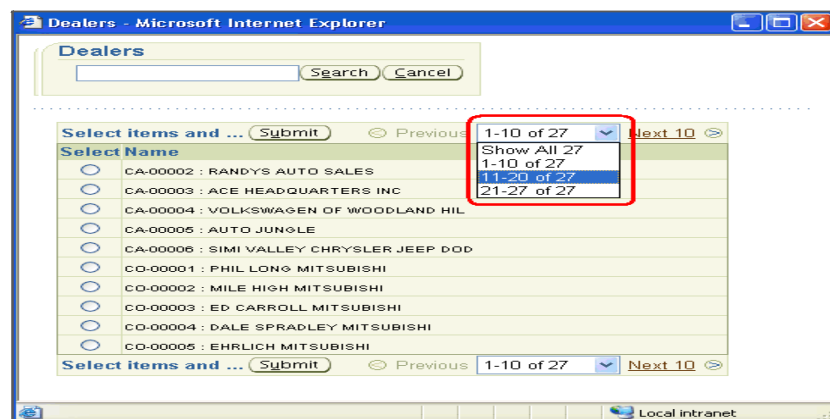
The total number of entries in a record can be quite large. To keep the display of entries manageable, you can view the contents of the record in smaller portions. The navigation drop-down field and previous and next links allow you to view other entries that are not currently displayed.

To use a navigation drop-down

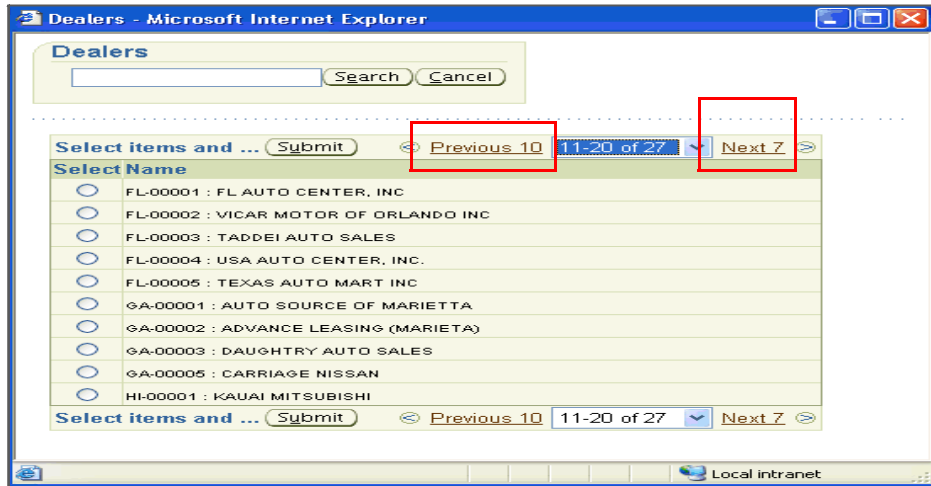
A navigation drop-down field above a record indicates that other entries exist that are not currently in view. The navigation field lists the total number of entries and what portion of the total is currently in view. In the following example, the record contains a total of 28 entries, the first ten 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.

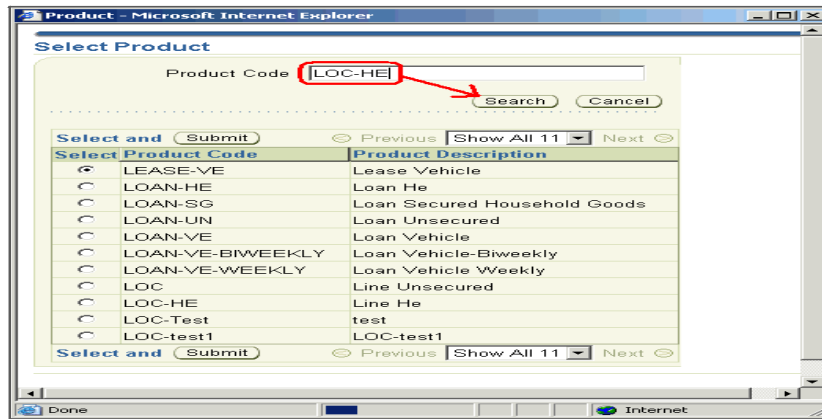


You can also view other entries by clicking the Previous and Next links. The numbers following the Previous and Next labels varies depending on the total number of entries.

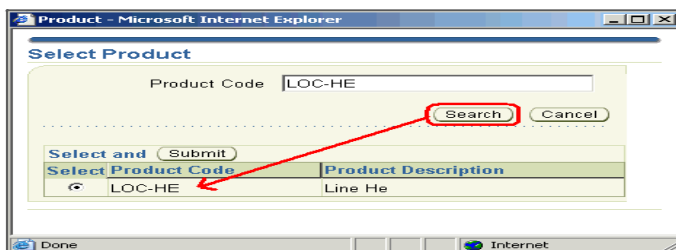
Using a Record Search Field

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.

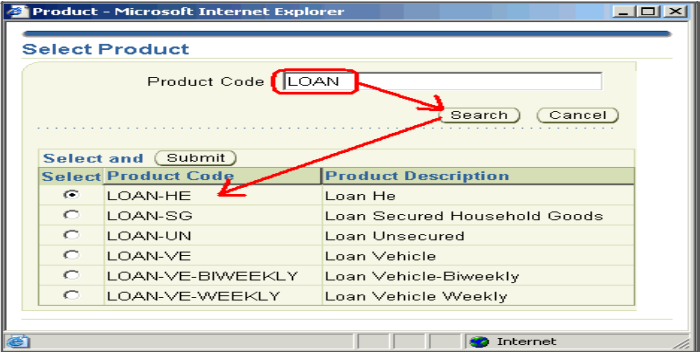
- Type the entry you want to locate in the search field and click **Search**.



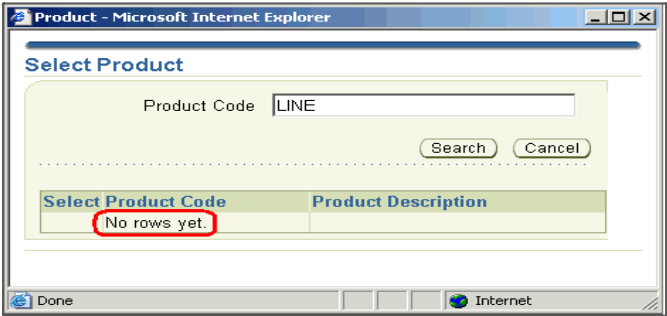
Oracle FLEXCUBE Lending and Leasing displays the entry and selects it in the record.



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.



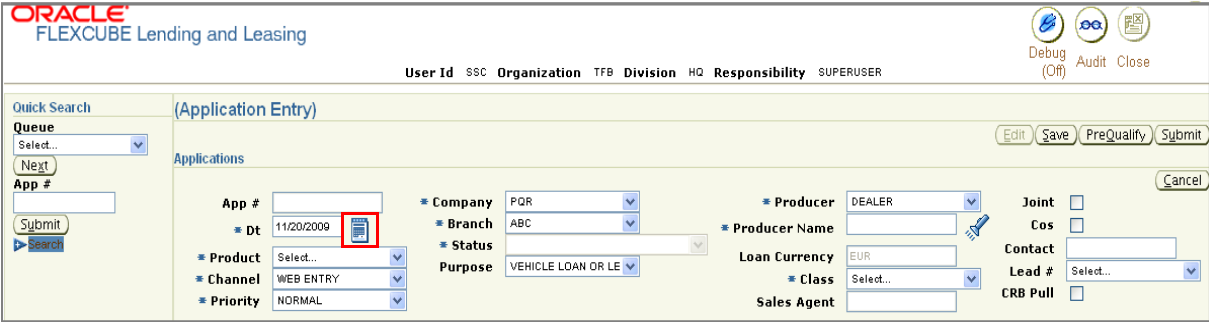
Completing a Date Field with the Calendar Icon

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

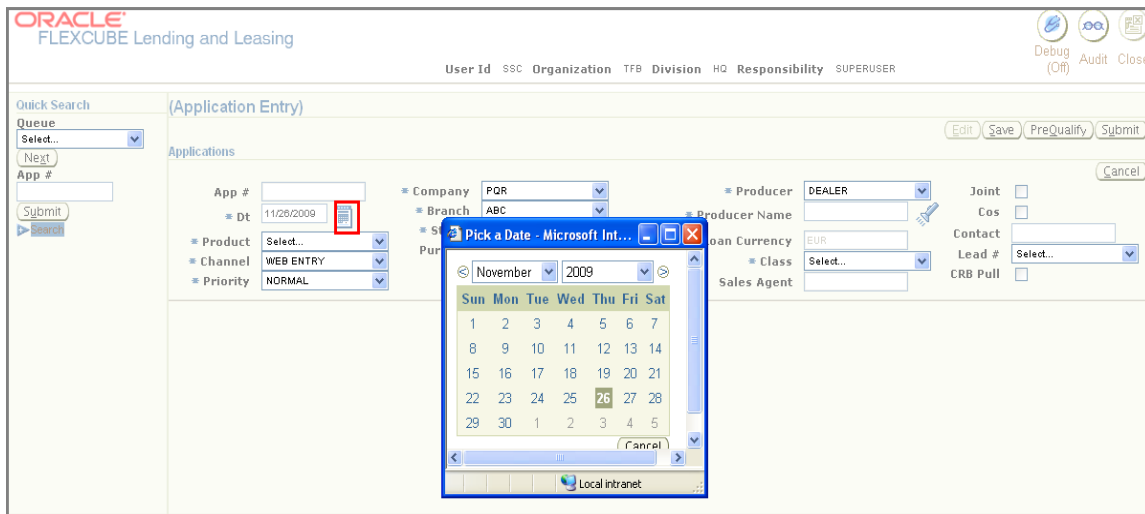
- 1 Move the cursor to a date field with a calendar icon.

Note: Some date fields use today’s date as the default value.

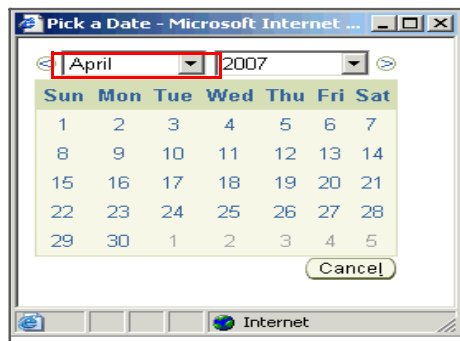


- 2 Click the calendar icon
-or-
Press **ENTER** when the calendar icon is selected.

The Pick a Date window appears with today's date as the default.

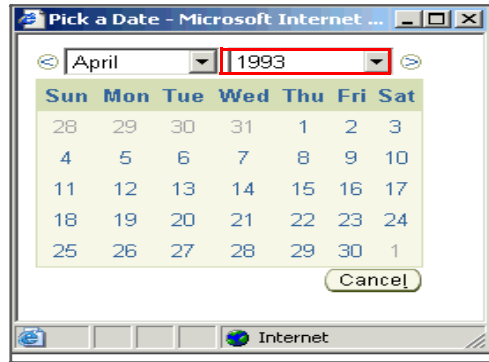


- 3 Use the month drop-down field to select the month of the date you want to enter.
The month you selected appears in the month drop-down field.

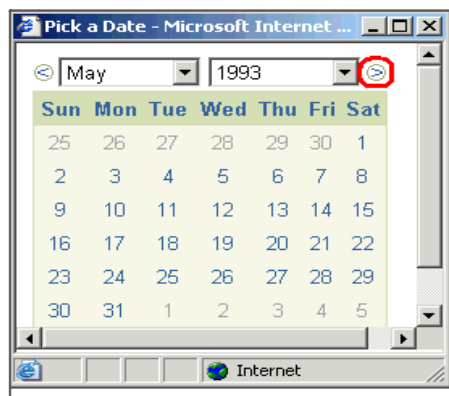


- 4 Use the year drop-down field to select the year of the date you want to enter.

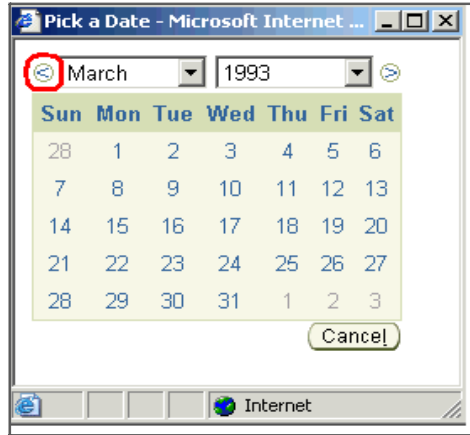
The year you selected appears in the year drop-down field.



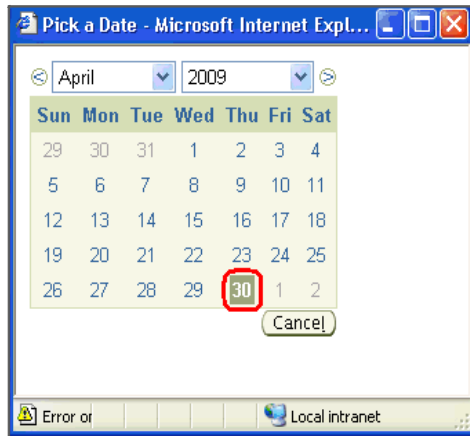
- You can click the right arrow button to advance the current date on display by one month.



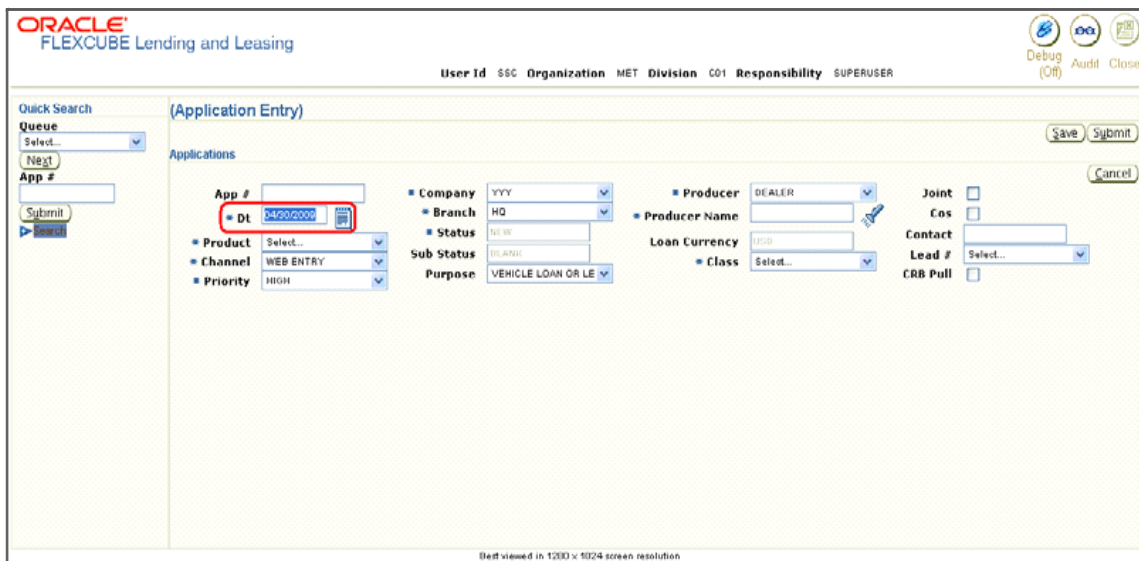
- You can click the left arrow button to regress the current date on display by one month.



- 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.

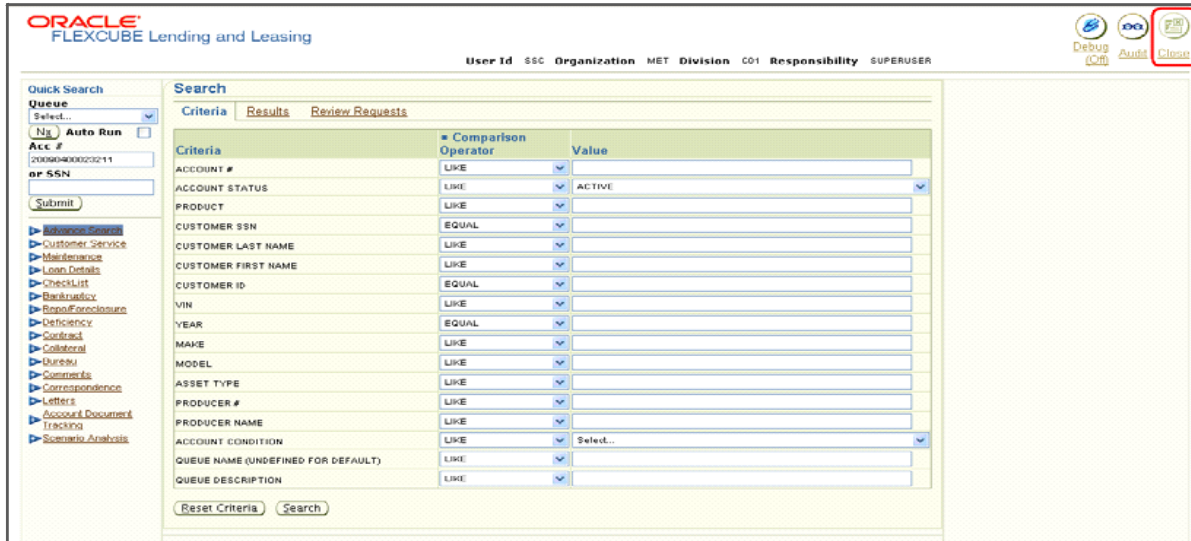


Closing a Window

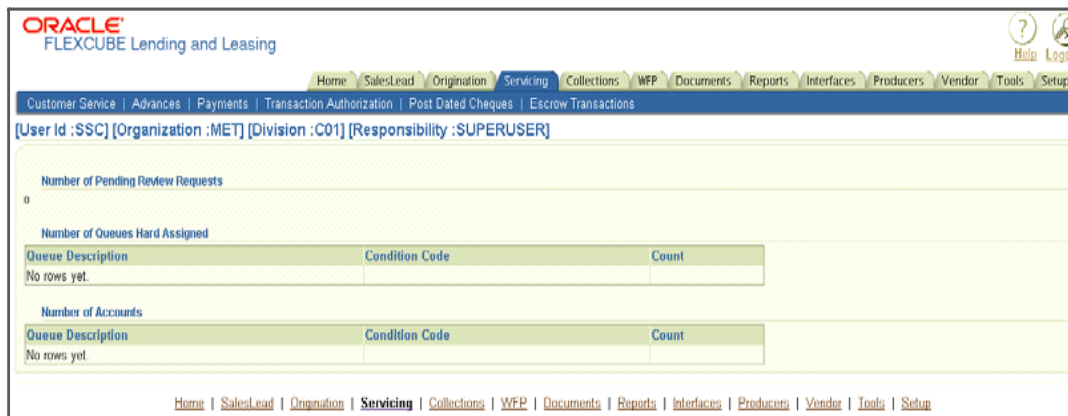
The Close icon contains a boxed X and is located in the upper right corner of Oracle FLEXCUBE Lending and Leasing windows opened from the Oracle FLEXCUBE Lending and Leasing launch page. You can click it to close a window at anytime.

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.



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.

Payment Frequency:	Scheduled Monthly Income Amount:
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

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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 TXNS LOG	COLLECTIONS
<input type="radio"/> PAYMENT PROMISE LOG	COLLECTIONS
<input type="radio"/> REPOSSESSION/FORECLOSURE LOG	COLLECTIONS

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Report Parameters

Description	Value
COMPANY / BRANCH	ALL/ALL
ACCOUNT STATUS	ALL
REPORT FORMAT	RTF

Run Report

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 lines of credit

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 [®] FLEXCUBE Lending and Leasing	
Month / Year From: 01/01/2000 To: 01/01/2009			
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 (line)

This underwriting report lists application status by month and producer for lines of credit.

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 (line) report

Report: Underwriting Status by Month & Producer (line)										ORACLE® FLEXCUBE Lending and Leasing	
Month / Year From: 01/2000 To: 01/2009											
Date: 10/24/2008 11:37 AM											
Company: ABC											
Branch: HQ											
All Amount are in INR											
Month	Producer	Producer # & Name	Approved		Conditioned		Rejected		Total	Funded	% Tot Apps
	Type		#	%	#	%	#	%		Funded	
2007-04	DEALER	CA-00004 VOLKSWAGEN OF WOODLAND HIL	4	100.000%	0	0.000%	0	0.000%	4	1	25.000%
Monthly Total:			4	100.000%	0	0.000%	0	0.000%	4	1	25.000%
2008-08	DEALER	CA-00002 RANDYS AUTO SALES	0	0.000%	1	100.000%	0	0.000%	1	0	0.000%
Monthly Total:			0	0.000%	1	100.000%	0	0.000%	1	0	0.000%
Branch Total:			4	80.000%	1	20.000%	0	0.000%	5	1	20.000%
Company Total:			4	80.000%	1	20.000%	0	0.000%	5	1	20.000%
Grand Total:			4	80.000%	1	20.000%	0	0.000%	5	1	20.000%

Underwriting Status By Month and Underwriter (Line)

This underwriting report lists application status by month and underwriter for lines of credit.

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 (Line) report

Report: Underwriting Status by Month & Underwriter (line)										
Month / Year From: 01/2000 To: 01/2009										
Date: 10/31/2008 11:18 AM										
ORACLE FLEXCUBE Lending and Leasing										
Company: ABC										
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	3	100.000%	0	0.000%	0	0.000%	3	1	33.333%
Monthly Total:		4	100.000%	0	0.000%	0	0.000%	4	1	25.000%
2008-08	SUPERSOLUTION DEMO	0	0.000%	1	100.000%	0	0.000%	1	0	0.000%
Monthly Total:		0	0.000%	1	100.000%	0	0.000%	1	0	0.000%
Branch Total:		4	80.000%	1	20.000%	0	0.000%	5	1	20.000%
Company Total:		4	80.000%	1	20.000%	0	0.000%	5	1	20.000%
Grand Total:		4	80.000%	1	20.000%	0	0.000%	5	1	20.000%

Underwriting Status By Month (Line)

This underwriting report lists application status by the month for lines of credit.

Parameters:

No. of Copies
 Company/Branch
 From mm/dd/yyyy
 To mm/dd/yyyy
 Batch Printer

Example of the Underwriting Status By Month (Line) report

Report: Underwriting Status by Month (line)		ORACLE FLEXCUBE Lending and Leasing							
Month / Year From: 01/2000 To: 01/2009									
Date: 10/24/2008 10:37 AM									
Company: ABC									
Branch: HQ									
All Amount are in INR									
Month	# of Apps	Approvals	Conditioned	Rejected	Funded	Volume	Average Loan	Average Rate	
2007-04	4	4	0	0	1	125000	125000	9.74%	
2008-08	1	0	1	0	0	0			%
	Branch Total:	5	4	1	0	1	125000	NaN	NaN%
	Company Total:	5	4	1	0	1	125000	NaN	NaN%
	Grand Total:	5	4	1	0	1	125000	NaN	NaN%



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