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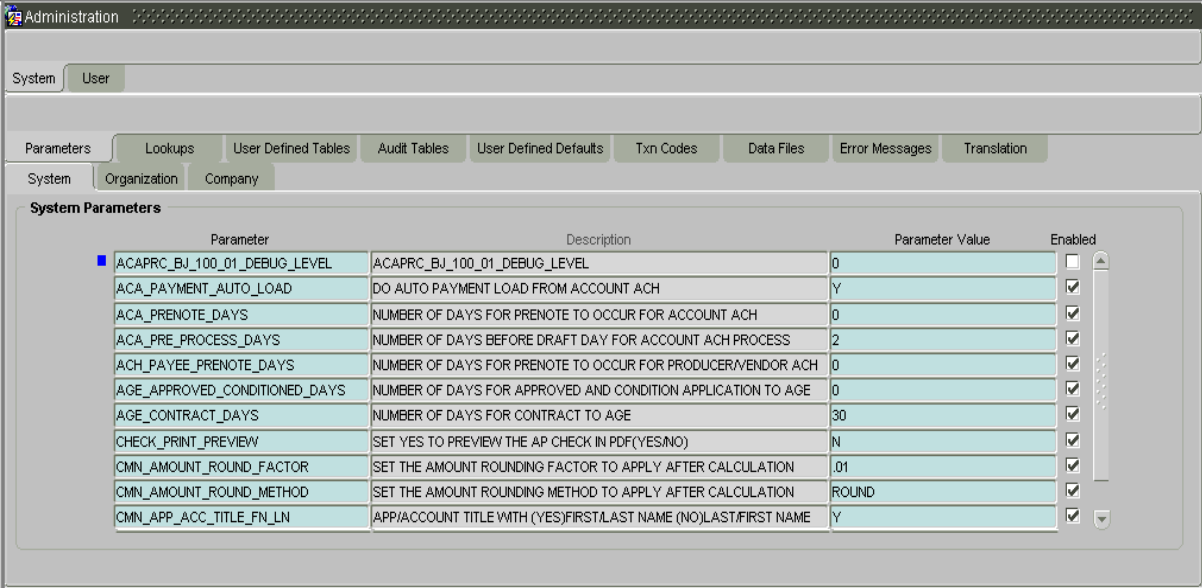
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CHAPTER 1: ADMINISTRATION (SYSTEM) FORM

The Administration (System) master tab and its pages contain setup data related to the Oracle Daybreak's overall functionality and performance. This data affects the mechanics of the system: how Oracle Daybreak processes work and where it looks for files when completing tasks.



The screenshot shows the Administration (System) form with the System Parameters tab selected. The form displays a table of system parameters with columns for Parameter, Description, Parameter Value, and Enabled. The parameters listed are:

Parameter	Description	Parameter Value	Enabled
ACAPRC_BJ_100_01_DEBUG_LEVEL	ACAPRC_BJ_100_01_DEBUG_LEVEL	0	<input type="checkbox"/>
ACA_PAYMENT_AUTO_LOAD	DO AUTO PAYMENT LOAD FROM ACCOUNT ACH	Y	<input checked="" type="checkbox"/>
ACA_PRENOTE_DAYS	NUMBER OF DAYS FOR PRENOTE TO OCCUR FOR ACCOUNT ACH	0	<input checked="" type="checkbox"/>
ACA_PRE_PROCESS_DAYS	NUMBER OF DAYS BEFORE DRAFT DAY FOR ACCOUNT ACH PROCESS	2	<input checked="" type="checkbox"/>
ACH_PAYEE_PRENOTE_DAYS	NUMBER OF DAYS FOR PRENOTE TO OCCUR FOR PRODUCER/VENDOR ACH	0	<input checked="" type="checkbox"/>
AGE_APPROVED_CONDITIONED_DAYS	NUMBER OF DAYS FOR APPROVED AND CONDITION APPLICATION TO AGE	0	<input checked="" type="checkbox"/>
AGE_CONTRACT_DAYS	NUMBER OF DAYS FOR CONTRACT TO AGE	30	<input checked="" type="checkbox"/>
CHECK_PRINT_PREVIEW	SET YES TO PREVIEW THE AP CHECK IN PDF(YES/NO)	N	<input checked="" type="checkbox"/>
CMN_AMOUNT_ROUND_FACTOR	SET THE AMOUNT ROUNDING FACTOR TO APPLY AFTER CALCULATION	.01	<input checked="" type="checkbox"/>
CMN_AMOUNT_ROUND_METHOD	SET THE AMOUNT ROUNDING METHOD TO APPLY AFTER CALCULATION	ROUND	<input checked="" type="checkbox"/>
CMN_APP_ACC_TITLE_FN_LN	APP/ACCOUNT TITLE WITH (YES)FIRST/LAST NAME (NO)LAST/FIRST NAME	Y	<input checked="" type="checkbox"/>

The Administration form's System master tab contains the following tabs:

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

All System tabs allow you to control the behavior of the system from a technical perspective; for example, determine values in List of Values dialog boxes, define what information is audited, and record default values. i-flex solutions provides default values on all these pages.

Parameters tab

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

There are three types of parameters in Oracle Daybreak, divided what part of the Oracle Daybreak system they affect:

Type of paramter:	Paramter range:
System parameters	These parameters apply to the entire system. Examples: batch processes, archiving, aging, and so on.
Organization parameters	These parameters apply to the organization, division, and user responsibility. Examples: User login control, password expiration.
Company parameters	These parameters apply to the company and branch. Examples: decision fax control, scoring model and so on.

As a result, the Parameters tab contains the following three pages:

- System page
- Organization page
- Company page

Many parameter values are restricted based on a system lookup (see the **Lookups page** section in this chapter for more information). Please refer to the Excel file **Appendix_Lookups** for the definition and function of individual parameters.

Parameters tab (System page)

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

CAUTION: These parameters can be defined only once. Changing the values of any of these parameters affects all related Oracle Daybreak processing.

To set up the System page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Parameters** tab, then choose the **System** sub tab.

Parameter	Description	Parameter Value	Enabled
ACAPRC_BJ_100_01_DEBUG_LEVEL	ACAPRC_BJ_100_01_DEBUG_LEVEL	0	<input type="checkbox"/>
ACA_PAYMENT_AUTO_LOAD	DO AUTO PAYMENT LOAD FROM ACCOUNT ACH	Y	<input checked="" type="checkbox"/>
ACA_PRENOTE_DAYS	NUMBER OF DAYS FOR PRENOTE TO OCCUR FOR ACCOUNT ACH	0	<input checked="" type="checkbox"/>
ACA_PRE_PROCESS_DAYS	NUMBER OF DAYS BEFORE DRAFT DAY FOR ACCOUNT ACH PROCESS	2	<input checked="" type="checkbox"/>
ACH_PAYEE_PRENOTE_DAYS	NUMBER OF DAYS FOR PRENOTE TO OCCUR FOR PRODUCER/VENDOR ACH	0	<input checked="" type="checkbox"/>
AGE_APPROVED_CONDITIONED_DAYS	NUMBER OF DAYS FOR APPROVED AND CONDITION APPLICATION TO AGE	0	<input checked="" type="checkbox"/>
AGE_CONTRACT_DAYS	NUMBER OF DAYS FOR CONTRACT TO AGE	30	<input checked="" type="checkbox"/>
CHECK_PRINT_PREVIEW	SET YES TO PREVIEW THE AP CHECK IN PDF(YES/NO)	N	<input checked="" type="checkbox"/>
CMN_AMOUNT_ROUND_FACTOR	SET THE AMOUNT ROUNDING FACTOR TO APPLY AFTER CALCULATION	.01	<input checked="" type="checkbox"/>
CMN_AMOUNT_ROUND_METHOD	SET THE AMOUNT ROUNDING METHOD TO APPLY AFTER CALCULATION	ROUND	<input checked="" type="checkbox"/>
CMN_APP_ACC_TITLE_FN_LN	APP/ACCOUNT TITLE W/TH (YES)FIRST/LAST NAME (NO)LAST/FIRST NAME	Y	<input checked="" type="checkbox"/>

- 3 In the **System Parameters** block, enter the following information:

In this field:

Parameter*
Description*

Parameter Value
Enabled

Do this:

Select the system parameter (required).
View the system parameter description (display only).
***Note:** You can search for a particular system parameter using both or either of these fields and the Enter-Query mode.
Enter the value for the system parameter (required).
Select to enable the parameter.

- 4 Save your entry.

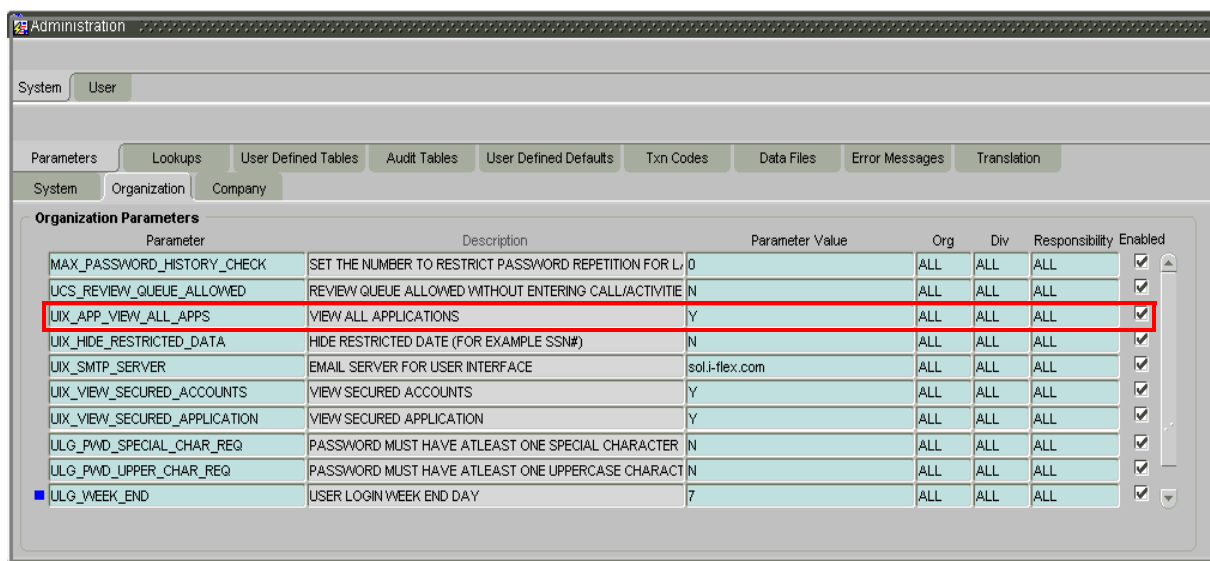
Parameters tab (Organization page)

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

When determining which parameter to use, Oracle Daybreak selects the best match based on a hierarchical sort by the Organization, Division, and Responsibility fields, with values of ALL being a lower order match than an exact match.

Example

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



Parameter	Description	Parameter Value	Org	Div	Responsibility	Enabled
MAX_PASSWORD_HISTORY_CHECK	SET THE NUMBER TO RESTRICT PASSWORD REPETITION FOR L	0	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UCS_REVIEW_QUEUE_ALLOWED	REVIEW QUEUE ALLOWED WITHOUT ENTERING CALL/ACTIVITIE	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_APP_VIEW_ALL_APPS	VIEW ALL APPLICATIONS	Y	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_HIDE_RESTRICTED_DATA	HIDE RESTRICTED DATE (FOR EXAMPLE SSN#)	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_SMTP_SERVER	EMAIL SERVER FOR USER INTERFACE	sol.i-flex.com	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_VIEW_SECURED_ACCOUNTS	VIEW SECURED ACCOUNTS	Y	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_VIEW_SECURED_APPLICATION	VIEW SECURED APPLICATION	Y	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_PWD_SPECIAL_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE SPECIAL CHARACTER	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_PWD_UPPER_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE UPPERCASE CHARACT	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_WEEK_END	USER LOGIN WEEK END DAY	7	ALL	ALL	ALL	<input checked="" type="checkbox"/>

Oracle Daybreak uses these two parameters to determine which users have the ability to view all applications:

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

Note: Be aware that while Oracle Daybreak allows for Organization parameters to be defined at all three hierarchical (organization, division, and responsibility) levels, not all will be applicable to each parameter. For example, while you can define the `UIX_SMTP_SERVER` (EMAIL SERVER FOR USER) for a responsibility, you would normally only want to define this parameter based on organization or a division.

To set up the Organization page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Parameters** tab, then choose the **Organization** sub tab.

The screenshot shows the Administration console interface. The 'Parameters' tab is selected, and the 'Organization' sub-tab is active. The 'Organization Parameters' table is displayed with the following data:

Parameter	Description	Parameter Value	Org	Div	Responsibility	Enabled
MAX_PASSWORD_HISTORY_CHECK	SET THE NUMBER TO RESTRICT PASSWORD REPETITION FOR L	0	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UCS_REVIEW_QUEUE_ALLOWED	REVIEW QUEUE ALLOWED WITHOUT ENTERING CALL/ACTIVITIE	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_APP_VIEW_ALL_APPS	VIEW ALL APPLICATIONS	Y	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_HIDE_RESTRICTED_DATA	HIDE RESTRICTED DATE (FOR EXAMPLE SSN#)	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_SMTP_SERVER	EMAIL SERVER FOR USER INTERFACE	sol.i-flex.com	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_VIEW_SECURED_ACCOUNTS	VIEW SECURED ACCOUNTS	Y	ALL	ALL	ALL	<input checked="" type="checkbox"/>
UIX_VIEW_SECURED_APPLICATION	VIEW SECURED APPLICATION	Y	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_PWD_SPECIAL_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE SPECIAL CHARACTER	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_PWD_UPPER_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE UPPERCASE CHARACT	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_WEEK_END	USER LOGIN WEEK END DAY	7	ALL	ALL	ALL	<input checked="" type="checkbox"/>

- 3 In the **Organization Parameters** block, enter the following information:

In this field:

Do this:

Parameter*
Description*

Select the system parameter (required).
View system parameter description (display only).
***Note:** You can search for a particular organization parameter using both or either of these fields and the Enter-Query mode.

Parameter Value
Org

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

Div

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

Responsibility

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

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

- 1 Organization
- 2 Division
- 3 Responsibility

For this reason, i-flex solutions recommends creating one version of each organization parameter where ALL is these fields.

Enabled

Select to enable the parameter.

- 4 Save your entry.

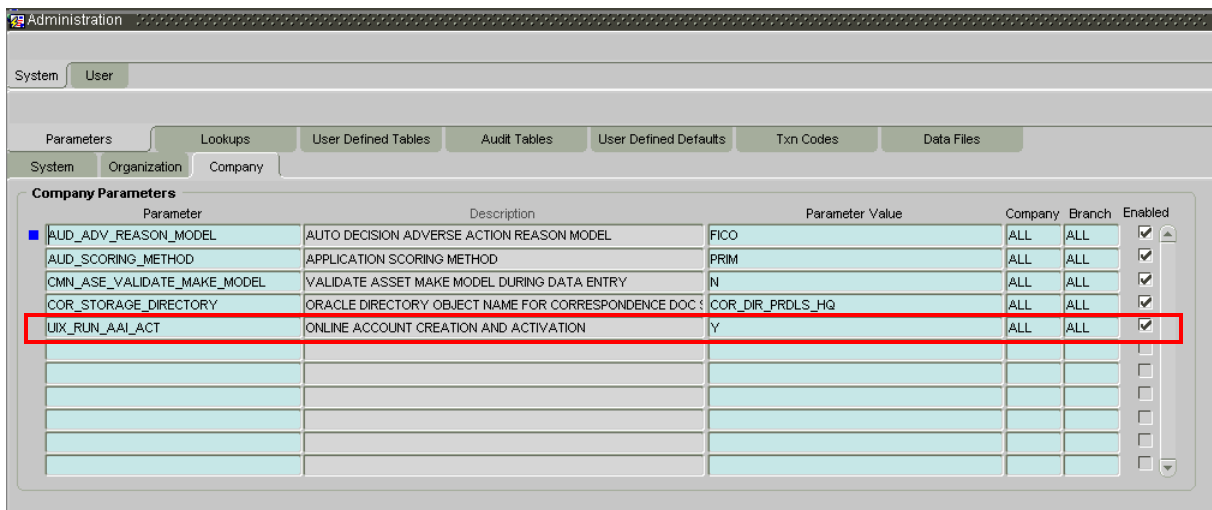
Parameters tab (Company page)

The parameters on the Company page control Oracle Daybreak processes associated with functions that may vary for different companies or branches. These parameters address credit scoring, credit bureau interfaces, fax services, and fax generation. Individual parameters may be set up with different values for uniquely defined company and branch combinations.

When these parameters values are requested by the system, Oracle Daybreak responds with the “best” match based on a hierarchical sort ordered on company and branch fields, with values of ALL being a lower order match than an exact match.

Example

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



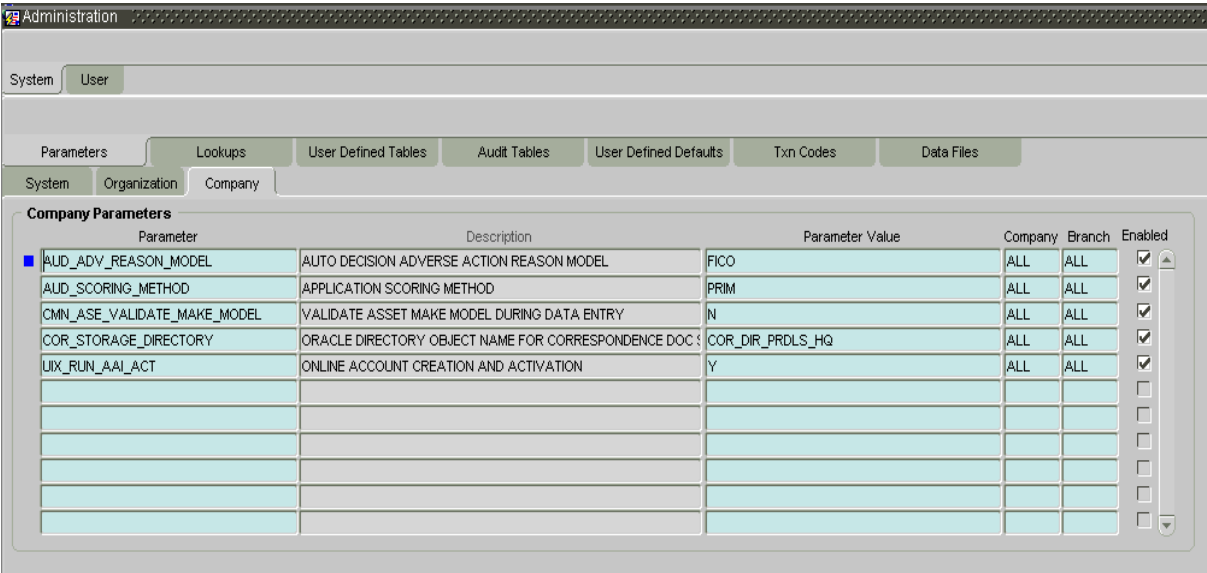
Parameter	Description	Parameter Value	Company	Branch	Enabled
AUD_ADV_REASON_MODEL	AUTO DECISION ADVERSE ACTION REASON MODEL	FICO	ALL	ALL	<input checked="" type="checkbox"/>
AUD_SCORING_METHOD	APPLICATION SCORING METHOD	PRIM	ALL	ALL	<input checked="" type="checkbox"/>
CMN_ASE_VALIDATE_MAKE_MODEL	VALIDATE ASSET MAKE MODEL DURING DATA ENTRY	N	ALL	ALL	<input checked="" type="checkbox"/>
COR_STORAGE_DIRECTORY	ORACLE DIRECTORY OBJECT NAME FOR CORRESPONDENCE DOC	COR_DIR_PRDLS_HQ	ALL	ALL	<input checked="" type="checkbox"/>
UIX_RUN_AAI_ACT	ONLINE ACCOUNT CREATION AND ACTIVATION	Y	ALL	ALL	<input checked="" type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>

Oracle Daybreak uses these two parameters to determine whether to create and activate an account online.

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

To set up the Company page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Parameters** tab, then choose the **Company** sub tab.



- 3 In the **Company Parameters** block, enter the following information:

In this field:

Parameter*
Description*

Parameter Value
Company

Branch

Enabled

Do this:

Select the system parameter (required).

View the system parameter description (display only).

***Note:** You can search for a particular company parameter using both or either of these fields and the Enter-Query mode.

Enter the value for the system parameter (required).

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

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

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

- 1 Company
- 2 Branch

For this reason, i-flex solutions recommends creating one version of each company parameter where ALL is the value in these fields.

Select to enable the parameter.

- 4 Save your entry.

Lookups tab (Lookups page)

The Lookups page defines the contents in many of the Lists of Values (LOV) dialog boxes used throughout Oracle Daybreak. Fields that make use of a List of Values will only accept entries that are stored on this page.

Note: Data-related List of Value dialog boxes (for example, LOVs containing account numbers or vendor numbers) do not use the Lookups page. If a field has a LOV with a lookup file attached to it, Oracle Daybreak displays the file name in a yellow hint box when you position the mouse cursor over the field. In the example below, the lookup file for the Class field is APL_CUS_CLASS_TYPE_CD.

The screenshot displays the Oracle Daybreak interface. The top section is the 'Lookups' page, which is divided into two main sections: 'Lookup Type' and 'Lookup Code'. The 'Lookup Type' section contains a table with columns for 'Lookup Type', 'Description', and 'System Defined' (Yes/No) and 'Enabled'. The 'Lookup Code' section contains a table with columns for 'Lookup Code', 'Description', 'Sort', 'Sub Code', and 'System Defined' (Yes/No) and 'Enabled'. A red box highlights the 'APL_CUS_CLASS_TYPE_CD' lookup type and its corresponding codes: 'EMP', 'UNDEFINED', and 'SBL'. A red line connects this to a 'Lookup' dialog box in the application form, which shows a list of codes including 'EMPLOYEE', 'NORMAL', and 'SMALL BUSINESS'. The 'Class' field in the application form is also highlighted with a red box.

Lookup Type	Description	System Defined	Enabled
AMOUNT_ROUND_METHOD_CD	AMOUNT ROUNDING METHOD CODES	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
APL_CUS_CLASS_TYPE_CD	APPLICANT/CUSTOMER CLASSIFICATION CODES (SUB CODE USED FOR SECURED)	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
APL_ETHNIC_CD	ETHNICITY CODE	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>

Lookup Code	Description	Sort	Sub Code	System Defined	Enabled
EMP	EMPLOYEE	1	SECURED	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
UNDEFINED	NORMAL	2		<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>
SBL	SMALL BUSINESS	3		<input type="radio"/> Yes <input checked="" type="radio"/> No	<input checked="" type="checkbox"/>

Please refer to the Excel file **Appendix_lookup** for the definition and function of individual lookup types.

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

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

A *system-defined lookup type* (**Lookup Type** block, **System Defined Yes**) is one that is critical to Oracle Daybreak and can not be changed. However, you can still modify the lookup type description and the lookup code description on the Lookups page.

A *user-defined lookup type* (**Lookup Type** block, **System Defined No**) is one that can be modified, depending on a user's business needs. You cannot modify the lookup type, lookup code, and system indicator. If a lookup type is user-defined, the lookup code belonging to that lookup type can either be system-defined or user-defined.

A *system-defined lookup code* (**Lookup Code** block, **System Defined Yes**) is one on which Oracle Daybreak processing is dependent. Without this lookup code, the process produces incorrect results or fails.

A *user-defined lookup code* (**Lookup Code** block, **System Defined No**) is one that can be defined or altered by a user.

WARNING: System-defined lookup types are required by Oracle Daybreak. The related lookup codes will also be system defined. If you update and save a system-defined lookup type as a user-defined-lookup type (that is, change the System Defined button from Yes to a No in the Lookup Type block), Oracle Daybreak will not allow you to change the lookup type back to system-defined in the future.

Note: Lookup codes cannot be deleted, as they may have been used in the past, and the display and processing of that data is still dependent on the existing setup.

Typically, the Oracle Daybreak Administrator would modify the descriptions of lookup codes and add new lookup codes to the existing lookup types as needed.

To set up the Lookups page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Lookups** tab.

The screenshot shows the 'Administration' window with the 'Lookups' tab selected. The 'Lookup Type' section contains the following data:

Lookup Type	Description	System Defined	Enabled
AMOUNT_ROUND_METHOD_CD	AMOUNT ROUNDING METHOD CODES	Yes	Enabled
APL_CUS_CLASS_TYPE_CD	APPLICANT/CUSTOMER CLASSIFICATION CODES (SUB CODE USED FOR SECURED)	No	Enabled
APL_ETHNIC_CD	ETHNICITY CODE	No	Enabled

The 'Lookup Code' section contains the following data:

Lookup Code	Description	Sort	Sub Code	System Defined	Enabled
EMP	EMPLOYEE	1	SECURED	No	Enabled
UNDEFINED	NORMAL	2		No	Enabled
SBL	SMALL BUSINESS	3		No	Enabled
				No	Enabled

- 3 In the **Lookup Types** block, enter the following information:

In this field:

Do this:

Lookup Type

Enter the lookup type (required).

Description

Enter the description for the lookup type (required).

System Defined? Yes No

Select "Yes" if the lookup type is system defined.

Enabled

Select to enable the lookup type.

- 4 In the **Lookup Code** block, enter the individual values that a field or process using the related lookup type may have.

In this field:

Do this:

Lookup Code

Enter the lookup code. These are solely dependent on the function of the Lookup Type (required).

Description

Enter the lookup code description. This may be changed as required by your business (required).

Sort

Enter the sort order for the lookup code. This determines the order these lookup codes are displayed or processed. (required).

Sub Code

Enter the sub code for the lookup code (optional).

System Defined? Yes No

If **Yes** is selected, the lookup type is system defined. System defined lookup codes cannot be modified, other than to change the Description or Sort fields. If **No** is selected, the lookup type is not system defined and the code can be modified.

Enabled

Select to enable the lookup code.

- 5 Save your entry.

User Defined Tables tab (User Defined Tables page)

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

The screenshot displays the Oracle Daybreak Administration interface. The top navigation bar includes 'System' and 'User'. Below this, there are tabs for 'Parameters', 'Lookups', 'User Defined Tables', 'Audit Tables', 'User Defined Defaults', 'Txn Codes', and 'Data Files'. The 'User Defined Tables' tab is active, showing a table with columns: Table, User table Type, Description, View Name, Product Type, Funding Type, Collateral Type, and Sort. The table contains one entry: SEARCH_APP_APPLICATIONS, SEARCH: APPLICATION, APPLICATION SEARCH, UNDEFINED, ALL, ALL, ALL, 0. Below this is the 'User Defined Table Attributes' section, which is a table with columns: Attribute, Description, Sub Attribute, Data Type, Length, LOV Type, Ind, Lookup Type, and Sort. The table lists attributes like APP_NBR, APP_DT, APP_STATUS_CD, APP_SUB_STATUS_CD, and APP_UNDERWRITER_USR_CODE. A red box highlights the 'APPLICATION #' attribute. A red arrow points from this box to the 'Search Criteria' table in the 'Search' section of the 'Application' page below. The 'Search Criteria' table has columns: Criteria, Comparison Operator, and Value. The 'APPLICATION #' criteria is highlighted with a red box, and the 'LIKE' operator is selected for it.

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

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

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

After the creating the user-defined tables, Oracle Daybreak sorts the attributes to make using the system easier. These details are used with different functions of Oracle Daybreak, including:

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

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

To set up the User Defined Tables page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **User Defined Tables** tab.

The screenshot shows the 'User Defined Tables' configuration page. The main form is for a table named 'SEARCH_APP_APPLICATIONS' with the description 'APPLICATION SEARCH' and SQL statement 'SELECT APP_AAD_ID FROM APPLICATIONS WHERE'. Below this is a table of attributes:

Attribute	Description	Sub Attribute	Data Type	Length	LOV Type	Ind	Lookup Type	Sort	Enabled
APP_NBR	APPLICATION #		CHARACTER	30			UNDEFINED	1	<input checked="" type="checkbox"/>
APP_DT	APPLICATION DT		DATE	10			UNDEFINED	2	<input checked="" type="checkbox"/>
APP_STATUS_CD	APPLICATION STATUS		CHARACTER	30	LOOKUP		APP_STATUS_CD	3	<input checked="" type="checkbox"/>
APP_SUB_STATUS_CD	APPLICATION SUB STATUS		CHARACTER	30	LOOKUP		APP_SUB_STATUS_C	4	<input checked="" type="checkbox"/>
APP_UNDERWRITER_USR_CODE	UNDERWRITER		CHARACTER	30			UNDEFINED	5	<input checked="" type="checkbox"/>

- 3 In the **User Defined Tables** block, enter the following information:

In this field:

Do this:

Table

Enter the user-defined table name (required).

User table Type

Select the user-defined table type. This determines where and how the related data is being used (required).

Description

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

View Name

Enter the view name. (Consult your implementation coordinator as to use) (required).

Product Type

Select the product for the user-defined table (required).

SQL Statement

Enter the SQL version of the statement (required).

Funding Type

Select the funding type associated with the user-defined table (required).

Collateral Type	Select the collateral type associated with the user-defined table (required).
Sort	Enter the sort order for the user-defined table relative to other tables of the same type (required).
System Defined? Yes No	If Yes is selected, the entry is system defined. System defined entries cannot be modified. If No is selected, the entry is not system defined and it can be modified.
Enabled	Select to enable the user-defined table (optional).

- 4 In the **User Defined Table Attributes** block, enter the following information:

In this field:	Do this:
Attribute	Enter the user-defined table attribute (required).
Description	Enter the description for the user-defined table attribute (required).
Sub Attribute	Enter the sub-attribute for the attribute (sub attributes are used to associate related attributes) (optional).
Data Type	Select the data type for the attribute (CHARACTER, NUMBER, or DATE) (required).
Length	Enter the maximum length of the user-defined table attribute (required).
LOV Type	Select the list of value (LOV) type for the user-defined table attribute (optional).
LOV Validation Ind	Select to enable LOV validation of the user-defined table attribute (This indicates whether the data must come from the LOV) (optional).
Lookup Type	Enter the lookup type of the LOV associated with the user-defined table attribute (optional).
Sort	Enter the sort order of the user-defined table attribute. If the sort order is changed it will only affect new instances of the User Defined Table, and will not affect existing data (required).
System Defined? Yes No	If Yes is selected, the entry is system defined. System defined entries cannot be modified. If No is selected, the entry is not system defined and it can be modified.
Enabled	Select to enable the user-defined table attribute so the attribute will be considered when creating new instances of the User Defined Table (optional).
Default Value	Enter the default value for the user-defined table attribute (optional).
Operator	Select the operator for the user-defined table attribute (required).

Audit Tables tab (Audits page)

Oracle Daybreak allows you to track changes in the database during lease origination on the Underwriting and Funding forms. This includes the tracking of:

- Application status history
- Audit history of specified fields.

The Audit Tables tab (Audit page) records the tables and columns requiring an audit. Oracle Daybreak stores the following details for the fields you want to audit for changes:

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

Based on the Audits page setup, the changes can be tracked on the Verification (9) master tab's Audits page on the Underwriting and Funding form.

Oracle Daybreak automatically generates scripts when you choose Generate on the Audit Tables tab (Audit page). This needs to be done only once at the time of setup. Once you determine which tables and columns to audit, choosing Generate creates database triggers, which when applied to the database will capture the data. The data is available on the lease origination forms.

To set up the Audit Table page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Audit Tables** tab.

The screenshot shows the Oracle Daybreak Administration interface. The 'Audit Tables' tab is selected, displaying a table of audit tables and their columns. The 'Audit Tables' table has the following data:

Table	Description	Primary Key 1	Primary Key 2	Primary Key 3	Primary Key 4	Enabled
APPLICATIONS	APPLICATIONS DETAILS	APP_AAD_ID				<input checked="" type="checkbox"/>
APPLICANTS	APPLICANTS DETAILS	APL_AAD_ID	APL_ID			<input checked="" type="checkbox"/>
APPLICANT_ADDRESS	APPLICANT_ADDRESS DETAILS	APA_AAD_ID	APA_APL_ID	APA_ID		<input checked="" type="checkbox"/>

Below the 'Audit Tables' table, there is a 'Display Description' field with the value 'APPLICATION #' and a 'Display Column' field with the value 'APP_NBR'. A 'Generate' button is located to the right of the 'Audit Tables' table.

The 'Audit Columns' section contains a table with the following data:

Column	Description	Data Type	Enabled
APP_STATUS_CD	STATUS	CHARACTER	<input checked="" type="checkbox"/>
APP_SUB_STATUS_CD	SUB STATUS	CHARACTER	<input checked="" type="checkbox"/>
APP_CONTRACT_DT	CONTRACT DT	DATE	<input checked="" type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

- 3 In the **Audit Tables** block, select the auditable table from the following information:

In this field:	Do this:
Table	View the table name on which audit trigger needs to be created (Oracle Daybreak table being audited) (display only).
Description	Enter the table description (required).
Primary Key 1	View the table primary key column 1 (These columns define how to access the data in the table) (display only).
Primary Key 2	View the table primary key column 2 (display only).
Primary Key 3	View the table primary key column 3 (display only).
Primary Key 4	View the table primary key column 4 (display only).
Display Description	Enter the column description to be displayed on audit screen (required).
Display Column	Enter the table column to be displayed on audit screen (required).
Enabled	Select to enabled the audit table so it will be considered when generating the database triggers.

- 4 In the **Audit Columns** block, select the auditable column from the following information:

In this field:	Do this:
Column	Enter the column name on which audit needs to be created (Column in the table being audited) (required).
Description	Enter the column description (description of the data contained in the column) (required).
Data Type	View the data type for the attribute (display only).
Enabled	Select to enable the audit column.

- 5 Choose **Generate** to create auditing trigger scripts.
- 6 Save your entry.

User Defined Defaults tab (Applications Defaults page)

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

The screenshot displays the 'User Defined Defaults' configuration page. It is divided into two main sections: 'Application Defaults' and 'Applicant Defaults'. The 'Application Defaults' section includes fields for 'Company' (SSFC), 'Branch' (HQ), and 'Priority' (NORMAL). The 'Applicant Defaults' section includes fields for 'Language' (ENGLISH) and 'Class Type' (NORMAL). Red boxes highlight these five fields. Red arrows originate from these boxes and point to the corresponding fields in the application entry form below. The application entry form shows the 'App #', 'Dt' (04/06/2004), 'App Company' (SSFC), 'Branch' (HQ), 'Priority' (NORMAL), 'Channel' (FAX IN), 'Product', and 'Producer' fields. The 'Primary Applicant' section shows the 'First Name', 'Last Name', 'Suffix', 'SSN', 'Birth Dt', 'Disability', 'Prior Bkrp', 'Bkrp Discharge Dt', 'Bureau', and 'Bureau Reorder#' fields. The 'Address' section shows the 'Type' (HOME), 'Postal Type', '#', 'Pre', 'Street Name', 'Street Type', 'Post', 'Apt No', 'Own / Rent', 'Yrs', 'Mths', 'Amt', 'Freq', 'Mailing', 'Current', 'City', 'St', 'Zip', 'Country' (US), 'Ph', and 'Comment' fields.

To set up the Application Defaults page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **User Defined Defaults** tab.

The screenshot shows the 'Administration' window with the 'User' tab selected. Under 'Application Defaults', the 'User Defined Defaults' tab is active. The 'Organization' section is highlighted, showing 'Org' as 'SSC' and 'Division' as 'C01'. Other sections include 'Applicant Defaults' (Relation Type: SPOUSE, Gender, Marital Status, Language: ENGLISH, Ecoa: INDIVIDUAL, Class Type: NORMAL, Race National Origin: NOT APPLICABLE), 'Address Defaults' (Address Type: HOME, Postal Type: NORMAL ADDRESS, Street Pre Type, Street Type, Street Post Type, Country: US, Stated Frequency: MONTHLY, Actual Frequency: MONTHLY, Ownership: OWNS HOME), 'Employment Defaults' (Type: FULL TIME, Occupation: MANAGEMENT, Country: US, Stated Frequency: MONTHLY, Actual Frequency: MONTHLY), 'Income Defaults' (Income Type: OTHER, Frequency: MONTHLY), 'Liability Defaults' (Liability Type: INSTALLMENT, Frequency: MONTHLY), 'Asset Defaults' (Status: NOT DEFINED, Condition: GOOD CONDITION, Country: US), 'Vehicle Defaults' (Asset Type: VEHICLE, Sub Type: CAR, Class: NEW VEHICLE, Valuation Source), 'Home Defaults' (Asset Type: HOME, Sub Type: SINGLE FAMILY HK, Class: NEW HOME, Occupancy: OCCUPIED BY OWM, Valuation Source), 'Other Defaults' (Asset Type: HOUSEHOLD GOOD, Sub Type: GENERAL HOUSEHOLD, Class: NEW ASSET, Valuation Source), 'Comment Defaults' (Comment Type: REGULAR, Comment Sub Type: LOAN ORIGINATION), and 'Stipulation Defaults' (Reason Type: STIPULATION REASONS).

- 3 In the **Organization** block, enter the following information:

In this field:

Do this:

Org

Select the organization for which these defaults are applicable (required).

Division

Select the division for which these defaults are applicable (required).

- 4 In the **Applications Defaults** block, enter the following information:

In this field:

Do this:

Company

Select the company (optional).

Branch

Select the branch (optional).

Priority

Select the priority (optional).

Channel

Select the channel (optional).

Producer Type

Select the producer type (optional).

Purpose

Select the purpose (optional).

Product

Select the product (optional).

- 5 In the **Applicant Defaults** block, enter the following information:

In this field:

Do this:

Relation Type

Select the applicant relation type (optional).

Gender

Select the applicant gender (optional).

Marital Status

Select the applicant marital status (optional).

Language

Select the applicant language (optional).

Ecoa

Select the applicant ecoa (optional).

Class Type	Select the applicant class type (optional).
Race National Origin	Select the applicant race or national origin (optional).
Privacy Opt-Out	Select the check box to indicate that the applicant has elected to refrain from the non-public sharing of information (optional).

- 6 In the **Address Defaults** block, enter the following information:

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

- 7 In the **Employment Defaults** block, enter the following information:

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

- 8 In the **Income Defaults** block, enter the following information:

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

- 9 In the **Liability Defaults** block, enter the following information:

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

- 10 In the **Asset Defaults** block, enter the following information:

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

- 11 In the **Vehicle Defaults** block, enter the following information:

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

12 In the **Home Defaults** block, enter the following information:

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

13 In the **Other Defaults** block, enter the following information:

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

14 In the **Comment Defaults** block, enter the following information:

In this field:	Do this:
Comment Type	Select the comment type (optional).
Comment Sub Type	Select the comment sub type (optional).

15 Save your entry.

Txn Codes tab (Txn Codes page)

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

Oracle Daybreak organizes transaction codes in “super groups.” All transaction codes within a particular super group are processed in a similar manner. The transaction super groups in Oracle Daybreak are as follows:

Super Group Type:	Description:
TAM	AMORTIZATION TXN These transaction codes affect the amortized balances of the accounts in Oracle Daybreak.
PRO	PRODUCER MONETARY TXN These transaction codes relate to the monetary transactions that apply to the Oracle Daybreak producers (or “dealers”).
ITM	ITEMIZATION TXN These transaction codes affect the itemization of applications and accounts within Oracle Daybreak.
FUN	FUNDING TXN These transaction codes affect the funding of applications and accounts within Oracle Daybreak.
MEN	MENU ITEM These transaction codes control a user’s access to Oracle Daybreak menus, forms, and first level tabs.
SEC	SECURITIZATION TXN These transaction codes affect the pools of securitized loans within a pool of securitized loans.
COR	CORRESPONDENCES These transaction codes relate to Oracle Daybreak correspondences.
LUL	SETUP LOCK/UNLOCK These transaction codes limit a user’s ability to change the existing setup data, even if they are allowed access to the form, by restricting access to the Lock/Unlock Record icon on the Oracle Daybreak tool bar.
TEM	ESCROW MONETARY TRANSACTIONS These transaction codes affect the monetary value of escrow accounts in Oracle Daybreak; for example, disbursing escrow to a customer, disbursing escrow to insurance, and receiving payment.

TEN	<p>ESCROW NON MONETARY TRANSACTIONS</p> <p>These transaction codes do not have a direct affect on the monetary value of an escrow account, but are used in maintaining account information, such as changing insurance maturity date and adding new escrow tax details.</p>
FST	<p>FEE ASSESSMENTS</p> <p>These transactions codes determine if fees are to be applied, such as nonsufficient funds fees or membership fees.</p>
TES	<p>ESCROW ANALYSIS AND DISBURSEMENTS</p> <p>These transaction codes allow for reviewing and approving escrow analysis, stopping an escrow override, and posting escrow disbursement.</p>

The Transaction Code block records the following about each transaction in a super group.

- Is the transaction monetary or nonmonetary?
- Does Oracle Daybreak complete the transaction in real time or later as a batch process?
- Does Oracle Daybreak perform this transaction automatically or can a user complete the transaction manually (Is the transaction available on the Maintenance (3) master tab on the Customer Service form?)
- Is the transaction to appear on customer statements?
- Does the transaction effect the general ledger?
- Is the transaction in use (enabled)?

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

To set up the Txn Codes page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Txn Codes** tab.

The screenshot shows the 'Administration' system interface. The 'Txn Codes' tab is selected. The 'Transaction Super Groups' dropdown is set to 'ACCOUNT MONETARY TXN'. The 'Transaction Codes' table is as follows:

Txn Code	Description	Group	Txn/Bal Type	Statement Txn Type	Action	Monetary	Batch	Stmt Print	Enabled
ANN	ANNIVERSARY		NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ANN_REV	REVERSE ANNIVERSARY		NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
CTD	CYCLE TO DATE		NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DDCHANGE	DUE DATE CHANGE		NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DDCHANGE_REV	REVERSE DUE DATE CHANGE		NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DDT	BILL/DUE DATE		NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DDT_REV	REVERSE DUE DATE		NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

The 'Transaction Parameters' section is also visible, with the following table:

Parameter	Default	Sort	Displayed?	Required?
EFFECTIVE DATE		1	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No
			<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
			<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

- 3 In the **Transaction Super Group** block, select the **Super Group**.
- 4 In the Transaction Codes block, enter the following information:

In this field:

Do this:

Txn Code

Enter the transaction code (required).

Description

Enter the description for the transaction (required).

Group

Select the transaction group (the group within the Transaction Super Group that the transaction code belongs to) (required).

Txn/Bal Type

Select the transaction / balance type affected by the Transaction (required).

Statement Txn Type

Select the statement transaction type (how the transaction should appear on the customer statement) (required).

Action

Select the action type code for the transaction (what action will take place when the transaction occurs) (required).

- 5 If the transaction is a monetary transaction, select **Monetary**. If the transaction is a non-monetary transaction, clear this box.
- 6 If the transaction is to be performed in a batch process, select **Batch**.
- 7 If the transaction is a manual transaction (available through the Maintenance tab), select **Manual**. If you define a transaction as manual, i-flex solutions recommends that the transaction that reverses it also be defined as manual.
- 8 If the transaction is to be printed on customer statements, select **Stmt Print**.
- 9 If the transaction is a general ledger transaction, select **GL**.

- 10 If the **System Defined? Yes** is selected, the entry is system defined. System defined entries cannot be modified. If the **System Defined? No** is selected, the entry is not system defined and it can be modified.
- 11 Select **Enabled** to enable the transaction.
- 12 Save your entry.

Txn Codes sub pages

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

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

Parameters sub page

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

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

(For manual transactions, these are the parameters loaded when you choose **Load Parameters** on the Maintenance page on the Customer Service form.)

CAUTION: Please treat the Parameters sub page as containing view only information. This is very sensitive data and should not be changed without first consulting i-flex solutions.

To set up the Parameters sub page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Txn Codes** tab, then choose the **Parameters** sub tab.

The screenshot shows the Administration System interface. At the top, there are tabs for System and User. Below that, there are tabs for Parameters, Lookups, User Defined Tables, Audit Tables, User Defined Defaults, Txn Codes, and Data Files. The Txn Codes tab is selected, and the Parameters sub-tab is also selected. The main area is divided into two sections: Transaction Super Groups and Transaction Codes. The Transaction Codes section contains a table with columns: Txn Code, Description, Group, Txn/Bal Type, Statement Txn Type, Action, Monetary, Batch, Stmt Manual, Print, GL, and Enabled. The Transaction Parameters section contains a table with columns: Parameter, Default, Sort, Displayed? (Yes/No), and Required? (Yes/No).

Txn Code	Description	Group	Txn/Bal Type	Statement Txn Type	Action	Monetary	Batch	Stmt Manual	Print	GL	Enabled
ANN	ANNIVERSARY		NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ANN_REV	REVERSE ANNIVERSARY		NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
CTD	CYCLE TO DATE		NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DDCHANGE	DUE DATE CHANGE		NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DDCHANGE_REV	REVERSE DUE DATE CHANGE		NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DDT	BILL DUE DATE		NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DDT_REV	REVERSE DUE DATE		NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Parameter	Default	Sort	Displayed? Yes No	Required? Yes No
EFFECTIVE DATE		1	<input checked="" type="radio"/> <input type="radio"/>	<input checked="" type="radio"/> <input type="radio"/>
			<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/>
			<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/>
			<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/>

- 3 Enter the following information in the **Transaction Parameters** block:

In this field:

Parameter

Default

Sort

Displayed? Yes No

Required? Yes No

Do this:

Select the parameter for the transaction code chosen above (required).

Enter the default value for the transaction parameter (value to initially populate, or used if no value is supplied) (optional).

Enter the sort order for the transaction parameter (required).

Choose “Yes” if the parameter is displayed (in current use).

Choose “Yes” if the parameter is required (You must choose Yes, as empty values are not allowed).

- 4 Save your entry.

Access Grid sub page

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

To set up the Access Grid sub page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Txn Codes** tab, then choose the **Access Grid** sub tab.

The screenshot shows the Administration System interface. The top navigation bar includes 'System' and 'User'. Below it are tabs for 'Parameters', 'Lookups', 'User Defined Tables', 'Audit Tables', 'User Defined Defaults', 'Txn Codes', 'Data Files', 'Error Messages', and 'Translation'. The 'Txn Codes' tab is active, showing a 'Transaction Super Groups' dropdown set to 'ACCOUNT MONETARY TXN'. Below this is a table of 'Transaction Codes' with columns for Txn Code, Description, Group, Txn/Ebl Type, Statement Txn Type, Action, Monetary Batch, Manual, Stmt Print, GL, and System Defined (Yes/No/Enabled). The bottom section is 'Transaction User Access Definition' with columns for Access Type, Access Value, Allowed? (Yes/No), and System Defined (Yes/No).

Txn Code	Description	Group	Txn/Ebl Type	Statement Txn Type	Action	Monetary Batch	Manual	Stmt Print	GL	System Defined
ACCOUNT_CLOSE	ACCOUNT CLOSE	ACCOUNT OPEN CLO	NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ACCOUNT_CLOSE_REV	REVERSE ACCOUNT CLOSE	ACCOUNT OPEN CLO	NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ACCRUAL_START	START ACCRUAL	ACCRUAL STOP	NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ACCRUAL_START_REV	REVERSE START ACCRUAL	ACCRUAL STOP	NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ACCRUAL_STOP	STOP ACCRUAL	ACCRUAL STOP	NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ACCRUAL_STOP_REV	REVERSE STOP ACCRUAL	ACCRUAL STOP	NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ACTIVE	ACTIVE	STATUS CHANGE	NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Access Type	Access Value	Allowed? Yes No	System Defined Yes No
ACCOUNT CONDITION	ALL	<input checked="" type="radio"/> <input type="radio"/>	<input type="radio"/> <input checked="" type="radio"/>
ACCOUNT STATUS	CHARGED OFF	<input type="radio"/> <input checked="" type="radio"/>	<input type="radio"/> <input checked="" type="radio"/>
ACCOUNT STATUS	PAID OFF	<input type="radio"/> <input checked="" type="radio"/>	<input type="radio"/> <input checked="" type="radio"/>
ACCOUNT STATUS	ALL	<input type="radio"/> <input checked="" type="radio"/>	<input type="radio"/> <input checked="" type="radio"/>
ACCOUNT STATUS	VOID	<input type="radio"/> <input checked="" type="radio"/>	<input type="radio"/> <input checked="" type="radio"/>
RESPONSIBILITY	ALL	<input type="radio"/> <input checked="" type="radio"/>	<input type="radio"/> <input checked="" type="radio"/>

- 3 Enter the following information in the **Transaction User Access Definition** block:

In this field:

Do this:

Access Type

Select the access grid function type (RESPONSIBILITY, ACCOUNT CONDITION, or ACCOUNT STATUS) that is being used to control the creation of the associated transaction (required).

Access Value

Select the access function grid value (based on a lookup associated with the Access Type. Multiple entries for each access type may be created as long as each has a different access value) (required).

Allowed? Yes No

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

System Defined? Yes No

If **Yes** is selected, the entry is system defined. System defined entries cannot be modified. If **No** is selected, the entry is not system defined and it can be modified.

- 4 Save your entry.

Products sub page

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

Normally, an Access Value of ALL is defined for one or more Access Types with a given Allowed (Yes or No) value. Additional Access Values are then defined for the same Access Types with the opposite Allowed (Yes or No) value. This controls access to the associated transaction.

To set up the Products sub page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Txn Codes** tab, then choose the **Products** sub tab.

The screenshot shows the Administration System interface. The 'Txn Codes' tab is selected, and the 'Products' sub-tab is active. The 'Transaction Super Groups' dropdown is set to 'ACCOUNT MONETARY TXN'. The 'Transaction Codes' table is displayed with the following data:

Txn Code	Description	Group	Txn/Bal Type	Statement Txn Type	Action	Monetary Batch	Manual	Stmnt Print	GL	System Defined	Yes	No	Enabled
ACCOUNT_CLOSE	ACCOUNT CLOSE	ACCOUNT OPEN CLOS	NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACCOUNT_CLOSE_REV	REVERSE ACCOUNT CLOSE	ACCOUNT OPEN CLOS	NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_START	START ACCRUAL	ACCRUAL STOP	NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_START_REV	REVERSE START ACCRUAL	ACCRUAL STOP	NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_STOP	STOP ACCRUAL	ACCRUAL STOP	NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_STOP_REV	REVERSE STOP ACCRUAL	ACCRUAL STOP	NONE	NONE	REVERSE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACTIVE	ACTIVE	STATUS CHANGE	NONE	NONE	POST	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

The 'Transaction Product Definition' block is shown below the table. It has a table with the following data:

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

- 3 In the **Transaction Product Definition** block, enter the following information.

In this field:

Product Type

Funding Type

Allowed? Yes No

Do this:

Select the product type associated with the transaction code chosen above (LEASE).

Select the funding type associated with the transaction code chosen above (OPEN ENDED, CLOSE ENDED or ALL).

Choose "Yes" if the transaction is allowed (indicates whether the current Access Type / Access Value may create the associated transaction).

- 4 Save your entry.

24 x 7 Accessibility

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

The screenshot shows the Oracle Daybreak Customer Service form. At the top, there is a search bar and a table of accounts. The account table has columns: Acc #, Status, Product, Payoff Amt, Amt Due, Oldest Due Dt, Company, and Branch. One account is listed with Acc # 20010800024081, Status ACTIVE, Product LOAN HE, Payoff Amt \$12,599.99, Amt Due \$12,000.00, Oldest Due Dt 09/30/2001, Company SSFC, and Branch HQ. Below the account table, there are tabs for various actions: Search (1), Customer Service (2), Maintenance (3), Bankruptcy (4), Repo/Foreclosure (5), Deficiency (6), Contract (7), Collateral (8), Bureau (9), and Comments (10). The Maintenance tab is selected. In the Action section, there is a table with columns: Date, Monetary, Transaction, Status, and Batch. A transaction is listed with Date 03/22/2007, Monetary checked, Transaction ADJUSTMENT TO ADVANCE / PR HOLD, Status, and Batch. Below this, there is a table for parameters with columns: Parameter, Value, and Required. Two parameters are listed: EFFECTIVE DATE with Value 01/01/2007 and Required checked, and AMOUNT with Value 100 and Required checked. In the Results section, a message is displayed: "SYSTEM UNDER MAINTENANCE, TRANSACTION POSTING IS DEFERRED."

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

24 x 7 accessibility is controlled by the following system parameter on the Administration form's System page:

Parameter:

CMN_SYSTEM_UNDER_MAINTENANCE

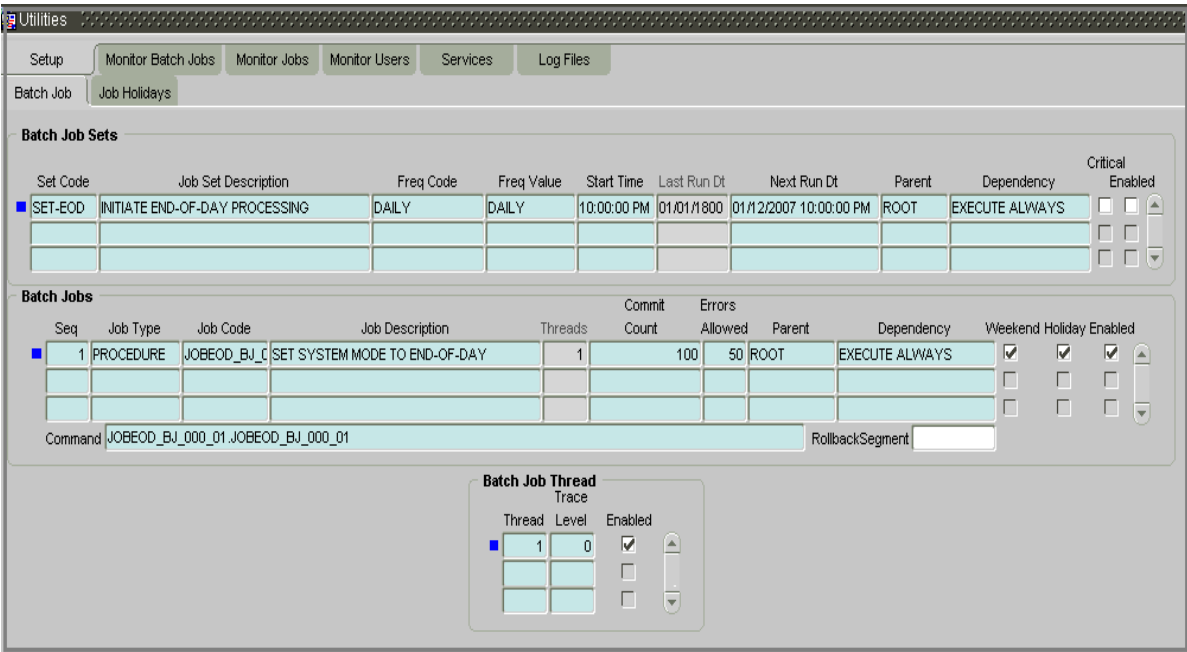
Description:

SYSTEM UNDER MAINTENANCE

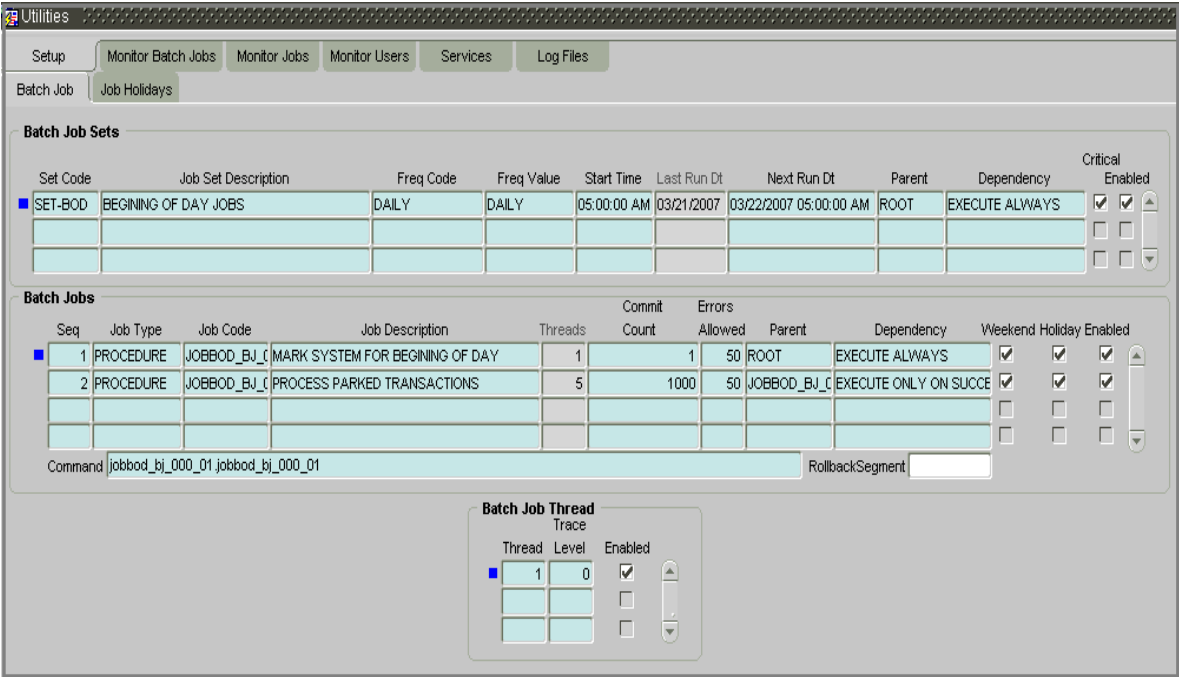
The screenshot shows the Oracle Daybreak Administration form. At the top, there is a search bar and a table of accounts. Below the account table, there are tabs for various actions: Search (1), Customer Service (2), Maintenance (3), Bankruptcy (4), Repo/Foreclosure (5), Deficiency (6), Contract (7), Collateral (8), Bureau (9), and Comments (10). The System Parameters tab is selected. In the System Parameters section, there is a table with columns: Parameter, Description, Parameter Value, and Enabled. One parameter is listed with Parameter CMN_SYSTEM_UNDER_MAINTENANCE, Description SYSTEM UNDER MAINTENANCE, Parameter Value N, and Enabled checked.

Oracle Daybreak uses two batch job sets to handle end of day (EOD) and beginning of day (BOD) processing.

SET-EOD: This is the first job to run in the nightly batch jobs at the end of the day. It marks Oracle Daybreak as being in “maintenance” mode, indicating that batch processing has started. Any transaction posted after the SET-EOD batch job starts will be either deferred or not allowed to be posted at the present time.



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



Data Files tab (File Definitions page)

The File Definitions page organizes information pertaining to the various output data files that Oracle Daybreak can generate. Oracle Daybreak uses the File Definition page to outline the file layouts of each data file produced within the system, including the length and data type of each column name.

These files are typically produced during the nightly process.

One major advantage for the system-defined data files is the format mask of each column name within each data file. A format mask is like a stencil that forces data input to be of the same format before accepting the data. The list of the data files is described below:

File Name:	Description:
CUSTOMER_ACH	CUSTOMER ACH
PRODUCER_ACH	PRODUCER ACH
VENDOR_ACH	VENDOR ACH
CUSTOMER_STATEMENT	CUSTOMER STATEMENT
PRODUCER_STATEMENT	PRODUCER STATEMENT
FORM_1098	IRS INTEREST REPORTING FORM 1098
FORM_HMDA	HMDA
FORM_1099A	IRS ACQUISITION OR ABANDONMENT OF SECURED PROPERTY FORM 1099 A
FORM_1099C	IRS CANCELLATION OF DEBT FORM 1099 C
COUPON_BOOK	COUPON BOOK ORDER
PAYEE_ACH	PAYEE ACH

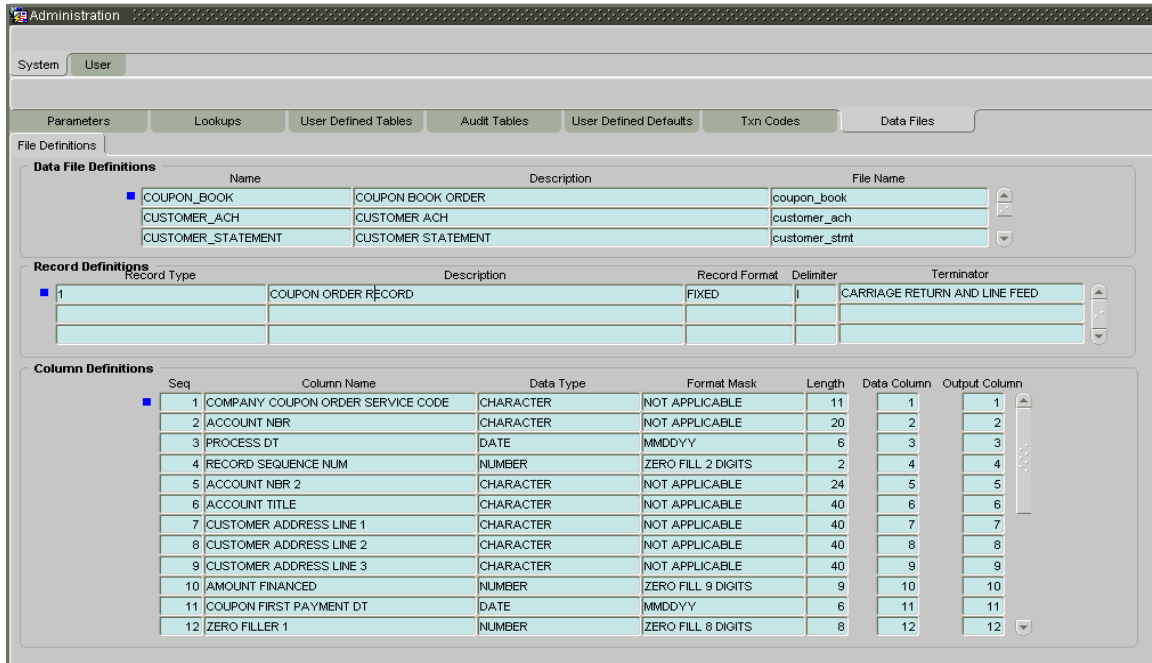
You can change the order in which the fields are displayed in the file.

Note: Any addition or removal of a field or change in the data type length will require i-flex solutions involvement.

To set up the File Definitions page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Data Files** tab.

The Data File Definitions block defines specific data files. Each is associated with a specific Output Data Definition (ODD) batch job that gathers the data the file will contain. While new Data File Definitions may be created they will have no use unless a batch job is also created to populate the data.



3 Complete the **Data File Definitions** block with the following information:

In this field:

Do this:

Name

Enter data file type (name of data file definition) (required).

Description

Enter data file description (required).

File Name

Enter data file name. Prefix used for files generated for this Data File. This is the only field in the Data File Definitions block that can or should be modified by your Administrator. The generated file name will be in the form of <FILE NAME>_<COMPANY ID>_<BRANCH ID>_<MMDDYYYY>_<PROCESS ID>.DAT. The inclusion of <COMPANY ID> and <BRANCH ID> depends entirely on the associated batch process (required).

Directory Path

Enter the location of the data file (required).

System Defined? Yes No

If **Yes** is selected, the entry is system defined. System defined entries cannot be modified. If **No** is selected, the entry is not system defined and it can be modified.

Enabled

Select to enable the data file definition.

Each Data File Definition is made up of one or more Record Definitions. These define organization of the data. The associated batch file determines how these records are used. The order in which the data is populated determines the order in which those records will appear in the output file. This is generally related to the order the records appear in the Data File Definition.

4 Complete the **Record Definitions** block with the following information:

In this field:

Do this:

Record Type

Enter the type of record being defined (required).

Description

Enter record description (required).

Record Format	Select the format of output data (FIXED, VARIABLE) (required).
Delimiter	Enter the delimiter (column separator used with VARIABLE format) (required).
Terminator	Select the record terminator code (how the end of each record is indicated within the file -- CARRIAGE RETURN, LINEFEED, or CARRIAGE RETURN AND LINEFEED) (required).

Each Record Definition is made up of one or more Column Definitions. These define the output the output of the data. Much of this data is informational; it indicates what data is being provided by the associated batch job. Unless otherwise noted, the data should not be changed without changing the associated batch job.

- Complete the **Column Definitions** block with the following information:

In this field:	Do this:
Seq	Enter the sequence of how the output data will process the columns (required).
Column Name	Enter name/description of the column name (informational only) (display only).
Data Type	Select the data type. This describes the type of data the column is expected to contain (CHARACTER, DATE, or NUMBER). This effects how the ODD process handles the data, and should not be changed (display only).
Format Mask	Select the format mask for the column. For DATE or NUMBER columns, this field defines the output format of the data. For example, Date fields may be entered using the MM/DD/YYYY format, and Number fields may be entered as decimal numbers with varying degrees of precision. Other formats for each data type are available (required).
Length	Enter the column length. The number of characters of the data contained in the output data to be included in the output file. Each output data details column may contain up to 240 characters of data. If the output data details column contains more data than the length value the data will be truncated. For VARIABLE records the length should be set to "-1" or a Delimited file will be created with FIXED LENGTH columns (required).
Data Column	Enter the data column sequence. This is the column that will be used to select the data that is being output. This should not be changed (required).
Output Column	Enter the output column sequence. This is the column that will appear in Output File. The Output Data Dump process allows for the output of 250 columns of data per record. No output column should be repeated in the setup for a record (required).

- Save your entry.

Error Messages tab (Error Messages page)

With the Error Messages tab's Error Messages page, you can translate or modify the text of error messages. Oracle Daybreak displays all messages as they appear to Oracle Daybreak users in the Error Message block's Message field.

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

To set up the Error Messages page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Error Messages** tab.

- 3 In the **Error Type** block, use the Error Type field to select the error type. These are the categories of error messages available for creating or editing.

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

- 4 In the **Error Message** block, select the message you want to modify or insert a new record to create a new error message.
- 5 Edit or complete the record in the **Error Message** block the following information:

In this field:

Region
Country
Customer
Engine
Error Code

Do this:

Enter the region code (required).
 Enter the country code (required).
 Enter the customer code (required).
 Enter the engine code (required).
 Enter the error code (required).

System Defined (Yes/No)	Displays whether or not the record is system defined.
Message	Enter the error message (required).
Enabled	Select to enable the data error message.

- 6 Save your entry.

Translation tab (Setup Translation page)

With the Translation tab's Setup Translation page, you can translate the contents of a pre-defined list of setup description fields into a different language.

After you translate an entry in the Translation Data block, Oracle Daybreak adds the new data to the setup form.

To set up the Setup Translation page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Translation** tab, then choose the **Setup Translation** tab.

- 3 In the **Language** block, select the language for which the translation needs to be done.
Note: For more information, see **Language setup** at the end of this chapter.
- 4 In the **Source Type** block's Source Type field, select the source (or location in Oracle Daybreak) of the item you want to translate.

- 5 In the **View Translation** block, choose:
 - **All** to view all the records (both translated and un-translated) in the Translation Data block
-or-
 - **Translated** to view all the translated records in the Translation Data block.
-or-
 - **Un Translated** to view all the un-translated records in the Translation Data block.

- 6 Choose **Populate Details** in the **Source Type** block and Oracle Daybreaks loads the setup data descriptions in the Translation Data block for the source type in the Source Type block.
-or-
Choose **Populate All** in the **Language** block and Oracle Daybreak loads the setup data description in the Translation Data block for all setup items for translation.

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

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

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

- 7 To work with an individual record in the **Translation Data** block, choose the **Lock/Unlock Record** button in the Oracle Daybreak tool bar
-or
To work with multiple records in the **Translation Data** block, choose the **Unlock All** command button.

When you choose Unlock All, Oracle Daybreak displays a Forms dialog box with the message “Changing setup may cause data inconsistency, Do you want to continue?” If you choose Yes, Oracle Daybreak allows you and changes the Unlock All button to the Lock All button.

- 8 In the **Translation Data** block, select the record you want to modify.

- 9 Edit the record in the **Translation Data** block with the following information:

In this field:	Do this:
Key 1	View the first reference key value (display only).
Key 2	View the second reference key value (display only).
Key 3	View the third reference key value (display only).
Key 4	View the fourth reference key value (display only).
Key 5	View the fifth reference key value (display only).
Key 6	View the sixth reference key value (display only).
System Defined (Yes/No)	Displays whether or not the record is system defined.
Enabled	If selected, indicates the record is active.
Desc 1 (English)	View the first English description (display only).
Desc 2 (English)	View the second English description (display only).
Desc 3 (English)	View the third English description (display only).

Desc 4 (English)
Translation Desc 1
 Translation Desc 2
 Translation Desc 3
 Translation Desc 4

View the fourth English description (display only).
 Enter the first translated description (required).
 Enter the second translated description (optional).
 Enter the third translated description (optional).
 Enter the fourth translated description (optional).

- 10 If you changed an individual record in the **Translation Data** block, choose the **Lock/Unlock Record** button in the Oracle Daybreak tool bar
 -or
 If you changed multiple records in the **Translation Data** block, choose the **Lock All** command button.
- 11 Save your entry.

Translation tab (Message Translation page)

With the Translation tab's Message Translation page, you can translate the contents of a predefined list of error messages into a different language.

After you translate an entry in the Error Message block, Oracle Daybreak adds the new data to the error message.

To set up the Message Translation page

- 1 On the **Setup** menu, choose **Administration > System**.
- 2 Choose the **Translation** tab, then choose the **Message Translation** tab.

Region	Country	Customer	Engine	Error Code	System Defined	Translation
SYS	SYS	SYS	UAD	000001	Yes No Enabled	English: ONLY ONE ACH DEFINITION OF THE SAME TYPE CAN BE ENABLED AT ONE TIME. Translation: One Ach Definition
SYS	SYS	SYS	UAD	000002	Yes No Enabled	English: PLEASE SELECT A PROPER VALUE. Translation: Please select a proper value.
SYS	SYS	SYS	UBT	000003	Yes No Enabled	English: ACH DETAILS ARE NOT SPECIFIED FOR THE ACH PAYMENT MODE. Translation: ACH details are not specified for the ACH payment mode.

- 3 In the **Language** block, select the language for which the translation needs to be done.
Note: For more information, see **Language setup** at the end of this chapter.

- 4 In the **Error Type** block's Error Type field, select the type of error message you want to translate.
- 5 In the **View Translation** block, choose:
 - **All** to view all the records (both translated and un-translated) in the Error Message block
 - or-
 - **Translated** to view all the translated records in the Error Message block.
 - or-
 - **Un Translated** to view all the un-translated records in the Error Message block.
- 6 Choose **Populate Details** in the **Error Type** block and Oracle Daybreaks loads the error messages in the Error Message block for the selected error type in the Error Type block.
 - or-
 - Choose **Populate All** in the **Language** block and Oracle Daybreak loads the error messages in the Error Message block for all error types for translation.

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

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

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

- 7 To work with an individual record in the **Error Message** block, choose the **Lock/Unlock Record** button in the Oracle Daybreak tool bar
 - or-
 - To work with multiple records in the **Error Message** block, choose the **Unlock All** command button.

When you choose Unlock All, Oracle Daybreak displays a Forms dialog box with the message "Changing setup may cause data inconsistency, Do you want to continue?" If you choose Yes, Oracle Daybreak allows you and changes the Unlock All button to the Lock All button.

- 8 In the **Error Message** block, select the record you want to modify.
- 9 Edit the record in the **Error Message** block with the following information:

In this field:	Do this:
Region	View the region code (display only).
Country	View the country code (display only).
Customer	View the customer code (display only).
Engine	View the engine name (display only).
Error Code	View the error code (display only).
System Defined (Yes/No)	Displays whether or not the record is system defined.
Enabled	If selected, indicates the record is active.
Message (English)	View the error message (display only).
Message (Translation)	Enter the translated description (required).

- 10 If you changed an individual record in the **Error Message** block, choose the **Lock/Unlock Record** button in the Oracle Daybreak tool bar
-or
If you changed multiple records in the **Error Message** block, choose the **Lock All** command button.
- 11 Save your entry.

Language setup

On the Administration form's Lookups page, you can add other languages to the TRD_LANGUAGE_CD lookup type and perform translations for those languages.

The screenshot shows the Oracle Daybreak Administration form's Lookups page. The 'Lookups' tab is selected, and the 'Lookups' section is expanded. The 'Lookup Type' table has the following data:

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

The 'Lookup Code' table has the following data:

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

However, translated data only appears in one language, which is defined by the User Language parameter. This parameter can be defined in a Oracle Daybreak configuration file, typically named DBKWEB.CFG, which defines the parameter as:

Parameter: otherparams=ORA_USER=<schema_name> USR_LANG=<native language>

Note: <native language> should match lookup codes in the TRD_LANGUAGE_CD lookup type on the Administration form's Lookups page.

Oracle Daybreak supports the following pre-defined list of setup items for translation:

1. Asset Sub Types
2. Asset Types
3. Assignments
4. Audit Table Columns
5. Audit Tables
6. Call Action Result Types
7. Call Action Types
8. Checklist Action Types
9. Checklist Types
10. Commission Plans
11. Companies
12. Company Branch Departments
13. Company Branches
14. Compensation Plans
15. Credit Bureau Score Reasons
16. Credit Models
17. Credit Scoring Parameters
18. Edits
19. Escrow Disburse Rules
20. Escrow Sub Types
21. Flex Table Attributes
22. Flex Tables
23. GL Transaction Types
24. GL Translators
25. Job Sets
26. Jobs
27. Lookup Codes
28. Lookup Types
29. Portfolio Companies
30. Portfolio Company Branches
31. Producers
32. Product Instruments
33. Product Insurances
34. Product Pricings
35. Products
36. Promotions
37. Spreads
38. Standard Correspondences
39. Standard Document Definitions
40. Standard Element Definitions
41. Standard Function Definitions
42. Transaction Codes
43. Error Messages
44. Org. Fees

CHAPTER 2 : ADMINISTRATION (USER) FORM

The Administration form's User master tab and its pages contain setup data that defines your organization structure and its users. Information on the User master tab is more "data" related, whereas the information stored on the System master tab functions more like switches that control system behavior.

The screenshot displays the Administration form with the 'User' tab selected. The 'Organization' sub-tab is active, showing three definition sections: Organization Definition, Division Definition, and Department Definition. Each section contains fields for ID, Name, Short Name, Address, Phone, Ext, Fax, City, State, Zip, Country, and License Key, along with an 'Enabled' checkbox.

Organization	Organization Name	Short Name	Enabled
0-001	SUPERSOLUTIONS CORPORATION	SSC	<input checked="" type="checkbox"/>

Division	Division Name	Short Name	Enabled
OD-001	CENTRAL REGION	CO1	<input checked="" type="checkbox"/>

Department	Department Name	Short Name	Enabled
ODD-01	ORIGINATION	ORG	<input checked="" type="checkbox"/>

The Administration form's User master tab contains the following tabs:

- Organization
- Companies
- Access
- Users
- Printers
- Bank Details
- Standard Payees
- Check Details

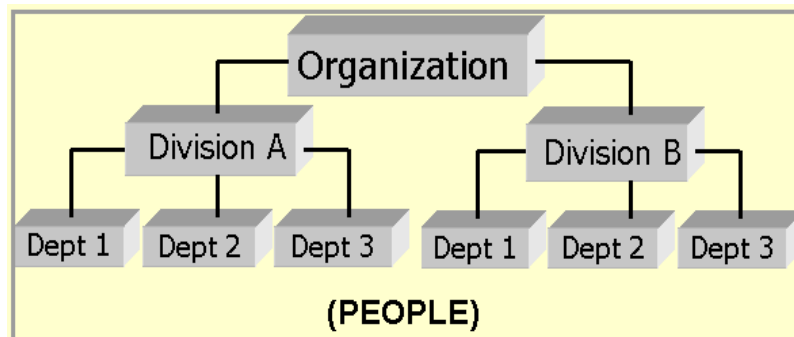
Organization tab (Organization page)

The Organization page records the operational hierarchy of your business in terms of people. It groups the human resources of your business in three categories: organization, division, and department. Oracle Daybreak uses this data to control who has access to which applications. (The Companies page allows you to set up where those applications are located.)

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

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

Departments are smaller units within a division. They expand on who is in the corresponding Division Definition block. Oracle Daybreak uses this block, for example, when setting up the Services page on the Utility form (**Monitor > System > Services**) and the Printers page on the Administration form (**Setup > Administration > User**). At least one department must be defined for each division.



As an example of an organization setup, i-flex solutions Corp. might be defined as:

Organization:	O-0001	ABC Corp.	ABCC
Division:	OD-001	Central Region	C01
Department:	ODD-01	Origination	ORG
Department:	ODD-02	Funding	FUN
Department:	ODD-03	Servicing	SER
Division:	OD-002	Eastern Region	E01
Department:	ODD-11	Servicing	SER
Department:	ODD-12	Collection	COL

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

To set up the Organization page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Organization** tab.

The screenshot shows the Oracle Daybreak Administration User interface. The main navigation bar includes 'System' and 'User' tabs. Below that, there are sub-tabs for 'Organization', 'Companies', 'Access', 'Users', 'Printers', 'Bank Details', 'Standard Payees', and 'Check Details'. The 'Organization' sub-tab is selected, displaying three definition blocks: 'Organization Definition', 'Division Definition', and 'Department Definition'. Each block contains a table of fields for defining the respective entity, including ID, Name, Short Name, Address, City, State, Zip, Country, Phone, Ext, Fax, and License Key.

- 3 Enter the following information in the **Organization Definition** block. There can be only one active entry, so use this block to define your organization at its highest level.

In this field:

Do this:

Organization

Enter the organization ID. (The ID is the unique identifier used internally by Oracle Daybreak to represent your organization). **Note:** Do not edit this field (required).

Organization Name

Enter the organization name (required).

Short Name

Enter the short name for the organization (**Note:** This is the ID that appears throughout Oracle Daybreak to represent this organization) (required).

Address

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

Address 2 (unlabeled)

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

Zip

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

City

Enter the city where the organization is located (required)

St

Select the state where the organization is located [STATE_CD] (required).

Zip Extension (unlabeled)

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

Country

Select the country where the organization is located [COUNTRY_CD] (required).

Phone

Enter the primary phone number for the organization (required).

Ext

Enter the phone extension for the primary phone number (optional).

Fax	Enter the primary fax number for the organization (required).
Phone	Enter the alternate phone number for the organization (optional).
Ext	Enter the phone extension for the alternate phone number (optional).
Fax	Enter the alternate fax number for the organization (optional).
License Key	Enter software license key (unique license key for Oracle Daybreak that determines the organization's access to the system) (CAUTION: Do not touch!) (required).

- 4 Select **Enabled** to enable the organization. **Note:** Only one enabled organization is currently allowed by Oracle Daybreak.
- 5 In the **Division Definition** block, record the groups within your organization that will have access to the same applications:

In this field:	Do this:
Division	Enter the division id. (The ID is the unique identifier used internally by Oracle Daybreak to represent the division within the organization). Note: Do not edit this field (required).
Division Name	Enter the division name (required).
Short Name	Enter the short name for the division (Note: This is the ID that appears throughout Oracle Daybreak to represent this division) (required)
Address	Enter the address line 1 for the division (required).
Address 2 (unlabeled)	Enter the address line 2 for the division (optional).
Zip	Select the zip code where the division is located (required).
City	Enter the city where the division is located (required).
St	Select the state where the division is located [STATE_CD] (required).
Zip Extension (unlabeled)	Enter the zip extension where the division is located (optional).
Country	Select the country where the division is located [COUNTRY_CD] (required).
Phone	Enter the primary phone number for the division (required).
Ext	Enter the phone extension for the primary phone number (optional).
Phone	Enter the alternate phone number for the division (optional).
Ext	Enter the phone extension for the alternate phone number (optional).
Fax	Enter the primary fax number for the division (required).
Fax	Enter the alternate fax number for the division (optional).

- 6 Select **Enabled** to enable the division.

7 In the **Department Definition** block, enter the following information:

In this field:	Do this:
Department	Enter the department ID. (The ID is the unique identifier used internally by Oracle Daybreak to represent the department within the division) (required).
Department Name	Enter the department name (required).
Short Name	Enter the short name for the department (Note: This is the ID that appears throughout Oracle Daybreak to represent this department) (required)
Address	Enter the address line 1 for the department (required).
Address 2 (unlabeled)	Enter the address line 2 for the department (optional).
Zip	Select the zip code where the department is located (required).
City	Enter the city where the department is located (required).
St	Select the state where the department is located [STATE_CD] (required).
Zip Extension (unlabeled)	Enter the zip extension where the department is located (optional).
Country	Select the country where the department is located [COUNTRY_CD] (required).
Phone	Enter the primary phone number for the department (required).
Ext	Enter the phone extension for the primary phone number (optional).
Phone	Enter the alternate phone number for the department (optional).
Ext	Enter the phone extension for the alternate phone number (optional).
Fax	Enter the primary fax number for the department (required).
Fax	Enter the alternate fax number for the department (optional).

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

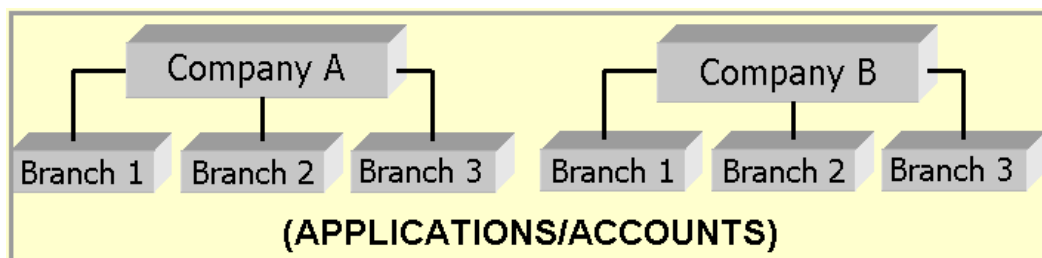
9 Save your entry.

Companies tab (Companies page)

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

Applications can be sorted down to the branch level. For this reasons, branches are set up to reflect differing business practices. You would set up different branches if, for example:

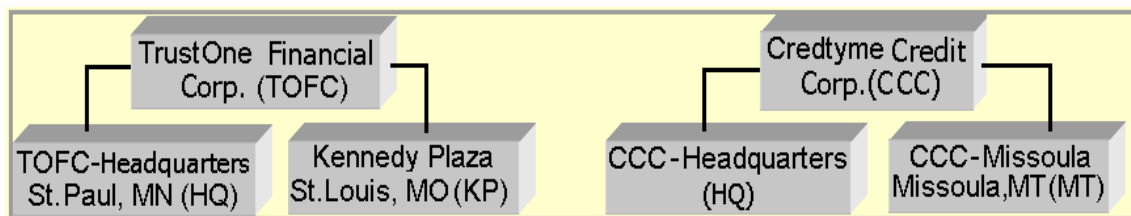
- The General Ledger (GL) differs between branches
- The branches work with different accounts
- There is a difference between branches in terms of the tasks they perform (lease origination, servicing, collections, and so on)



As an example of the companies setup, i-flex solutions Corp. might have the following companies and branches defined as:

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

Note: Oracle Daybreak does not limit the number of companies or associated branches with the company you can enter.



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

KEY CONCEPT: Please note the difference between the Company page and the Organization page:

- On the **Organization** page, *Oracle Daybreak users* belong to an organization, division, and department.
- On the **Companies** page, *credit applications* belong to a company and branch.

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

To set up the Companies page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Companies** tab.

The screenshot shows the Oracle Daybreak Administration interface. The 'System' menu is open, and the 'User' sub-menu is selected. The 'Companies' tab is active. The 'Company Definition' block is displayed, showing the following information:

Company	Name	Short Name	Enabled
C-0001	SUPER SOLUTIONS FINANCIAL CORPORATION	SSFC	<input checked="" type="checkbox"/>

Address: 10100 VIKING DRIVE, #101
 City: EDEN PRAIRIE, St: MN, Zip: 55344 7255, Country: US
 Contact: DARSHAN KARKI
 Remittance: 10100 VIKING DRIVE, #101
 City: EDEN PRAIRIE, St: MN, Zip: 55344, Country: US

Phone: 952-942-6297, Ext: , Fax: 952-942-6451
 Phone: , Ext: , Fax: ,
 TCC: 3243247478
 Tax Id: 42-7824742
 HMDA: OFFICE OF THE COMPTROL
 Coupon Order Code: 434874759

The 'Branch Definition' block shows two branches:

Branch	Name	Short Name	Enabled
CB-001	HEAD QUARTERS	HQ	<input checked="" type="checkbox"/>
CB-002	CENTRAL REGION	C01	<input checked="" type="checkbox"/>

Address: 10100 VIKING DRIVE, #102
 City: EDEN PRAIRIE, St: MN, Zip: 55344 7255, Country: US
 Address: 10100 VIKING DRIVE, #103
 City: EDEN PRAIRIE, St: MN, Zip: 55344 7255, Country: US

Phone: 952-416-6506, Ext: , Fax: 952-416-6507
 Phone: , Ext: , Fax: ,
 Phone: 952-456-7890, Ext: , Fax: 952-456-7891
 Phone: , Ext: , Fax: ,

- 3 The **Company Definition** block defines entities within your organization that originate lease. Enter the following information in the **Company Definition** block:

In this field:

Do this:

Company

Enter the portfolio company ID. (The ID is the unique identifier used internally by Oracle Daybreak to represent the company) (required).

Name

Enter the name of the portfolio company (required).

Short Name	Enter the short name for the portfolio company (ID displayed to represent the company) (required).
Address	Enter the address line 1 for the portfolio company (required).
Address 2 (unlabeled)	Enter the address line 2 for the portfolio company (optional).
Zip	Select the zip code where the portfolio company is located (required).
City	Enter the city where the portfolio company is located (required).
St	Select the state where the portfolio company is located [STATE_CD] (required).
Zip Extension (unlabeled)	Enter the zip extension where the portfolio company is located (optional).
Country	Select the country where the portfolio company is located [COUNTRY_CD] (required).
Contact	Enter the contact information about the portfolio company (required).
Phone	Enter the primary phone number for the portfolio company (required).
Ext	Enter the phone extension for the primary phone number (optional).
Fax	Enter the primary fax number for the portfolio company (required).
Phone	Enter the alternate phone number for the portfolio company (optional).
Ext	Enter the phone extension for the alternate phone number (optional).
Fax	Enter the alternate fax number for the portfolio company (optional).
TCC	Enter the transmitter control code for the portfolio company (1098 Electronic Filing) (required).
Tax Id	Enter the tax identification number for the portfolio company (required).
Remittance Address	Enter the remittance address line 1 (may be different from the company address). This address is included as the remittance address on statements (required).
Remittance Address 2 (unlabeled)	Enter the remittance address line 2 (optional).
Zip	Select the zip code (required).
City	Enter the remittance address city (required).
St	Select the remittance address state [STATE_CD] (required).
Zip Extension (unlabeled)	Enter the remittance address zip extension (optional).
Country	Select the remittance address country [COUNTRY_CD] (required).
HMDA	Select the HMDA agency (Home Mortgage Disclosure Act reporting agency for the company) [HMDA_AGENCY_CD] (required).
Coupon Order Code	If you are using coupons, enter the coupon order code to be used by a third party printing the coupons for billing statements (required).

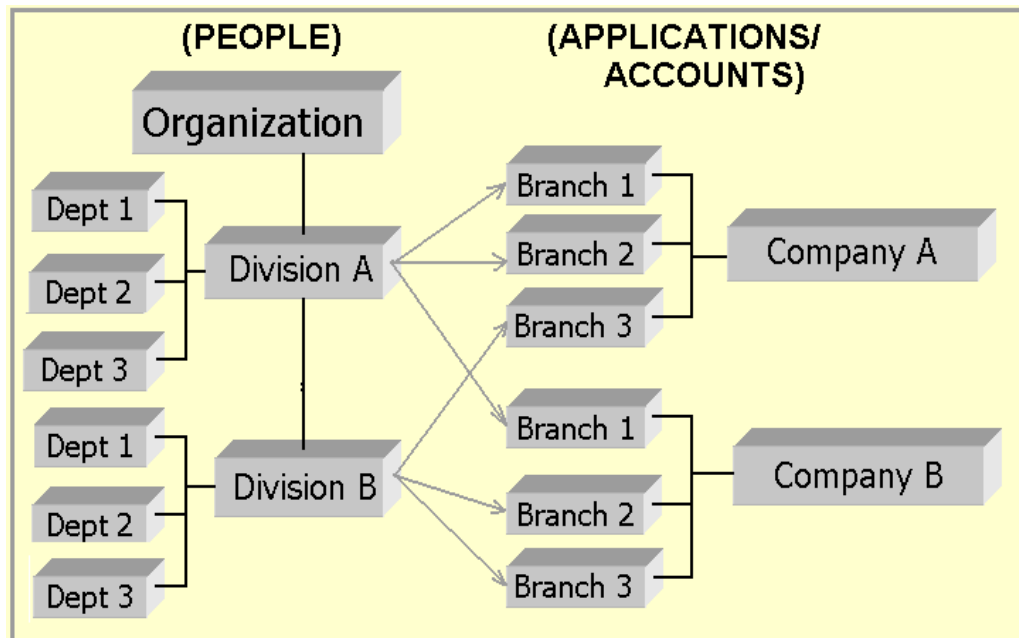
- 4 Select **Enabled** to enable the portfolio company.
- 5 In the **Branch Definition** block, enter the following information:

In this field:	Do this:
Branch	Enter the portfolio branch id. (The ID is the unique identifier used internally by Oracle Daybreak to represent the branch within your company) (required).
Name	Enter the name of the portfolio branch (required).
Short Name	Enter the short name for the portfolio branch (ID displayed to represent the branch) (required).
Address	Enter the address line 1 for the portfolio branch (required).
Address 2 (unlabeled)	Enter the address line 2 for the portfolio branch (optional).
Zip	Select the zip code where the portfolio branch is located (required).
City	Enter the city where the portfolio branch is located (required).
St	Select the state [STATE_CD] (required).
Zip Extension (unlabeled)	Enter the zip extension where the portfolio branch is located (optional).
Country	Select the country [COUNTRY_CD] (required).
Phone	Enter the primary phone number for the portfolio branch (required).
Ext	Enter the phone extension for the primary phone number (optional).
Fax	Enter the primary fax number for the portfolio branch (required).
Phone	Enter the alternate phone number for the portfolio branch (optional).
Ext	Enter the phone extension for the alternate phone number (optional).
Fax	Enter the alternate fax number for the portfolio branch (optional).

- 6 Select **Enabled** to enable the portfolio branch.
- 7 Save your entry.

Access tab (Data page)

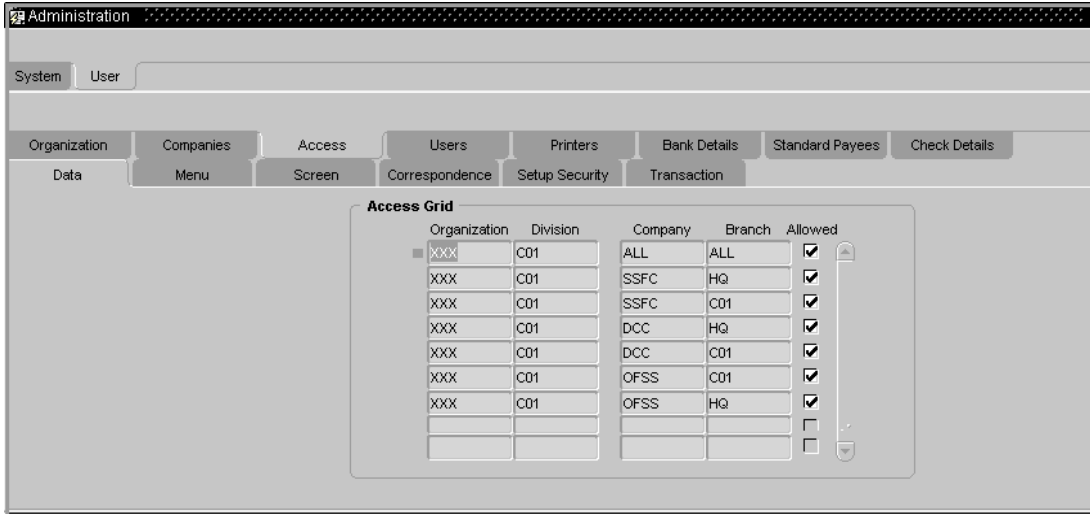
Using the organizations, divisions, companies, and branches created on the Organization and Companies pages, Oracle Daybreak allows you to control which users have access to which applications. The Data page is where you define which organization/division (Oracle Daybreak users) can gain access to which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



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

To set up the Data page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Access** tab, then choose the **Data** tab.



- 3 Enter the following information on the **Data** page.

In this field:

Do this:

Access Grid block:

Organization

Select the organization for which you are defining access privileges (required).

Division

Select the division within the organization for which you are defining Access privileges (required).

Company

Select the portfolio company to which you are defining access privileges for the organization and division specified (required).

Branch

Select the portfolio branch of the company to which you are defining access privileges for the organization and division specified (required).

Allowed

Select to indicate whether access to the data pertaining to the company and branch is allowed for the organization and division specified.

- 4 Save your entry.

Access tab (Menu page)

The Menu page allows you to restrict access to menus and commands on the Oracle Day-break menu bar. If your responsibility does not have access to the menu or command, the menu item appears dimmed and inoperable.

To set up the Menu page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Access** tab, then choose the **Menu** tab.

The screenshot shows the Oracle Administration interface. The 'Access' tab is selected, and the 'Menu' sub-tab is active. The 'Menu Codes' section contains a table with columns for Menu Code, Description, and Enabled. The 'Menu User Access Definition' section contains a table with columns for Access Type, Access Value, Allowed? (Yes/No), and System Defined (Yes/No).

Menu Code	Description	Enabled
LENDING.UCS	CUSTOMER SERVICE	<input checked="" type="checkbox"/>
LENDING.UDE	APPLICATION ENTRY	<input checked="" type="checkbox"/>
LENDING.UFN	FUNDING	<input checked="" type="checkbox"/>
LENDING.ULN	UNDERWRITING	<input checked="" type="checkbox"/>
LENDING.UPR_PRO	PRODUCERS	<input checked="" type="checkbox"/>
LTR.UCR_REQ	AD-HOC LETTERS	<input checked="" type="checkbox"/>
LTR_COLL.LCOCUS1	COLLECTIONS CUSTOM LETTER 1	<input checked="" type="checkbox"/>
LTR_COLL.LCOCUS2	COLLECTIONS CUSTOM LETTER 2	<input checked="" type="checkbox"/>

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

- 3 Enter the following information on the **Menu** page.

In this field:

Do this:

Menu block:

Menu Code

View the menu code (display only).

Description

View the description for the menu code (display only).

Enabled

If selected, indicates that the menu code is enabled.

Menu User Access Definition block:

Access Type

Enter the access grid function type (required).

Access Value

Enter the access function grid value (required).

Allowed? Yes/No

Select Yes to allow access or No to restrict access to the menu code in the Menu block based on the access type and value.

System Defined Yes/No

If Yes is selected, the menu user access definition entry is system defined.

If Yes is selected, the menu user access definition entry is manually defined.

- 4 Save your entry.

Access tab (Screen page)

The Screen page allows you to restrict access to tabs and sub tabs on Oracle Daybreak forms.

If you do not have the responsibility to access to particular tab on a Oracle Daybreak form, the tab will be unavailable (dimmed).

If you do not have the responsibility to access to all the tabs at particular level, then special “No Access” tab appears on that level with the message “Sorry, you do not have access to view this information.”

To set up the Screen page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Access** tab, then choose the **Screen** tab.

The screenshot shows the 'Administration' window with the 'User' tab selected. The 'Access' sub-tab is active, and the 'Screen' page is displayed. The 'Screen Name' field contains 'DATA ENTRY FORM'. Below this, the 'Screen Details' section contains a table with columns for 'Tab Name', 'Parent Tab Name', and 'Enabled'. The 'Enabled' column has checkboxes checked for all listed tabs. The 'Screen User Access Definition' section contains a table with columns for 'Access Type', 'Access Value', 'Allowed? Yes No', and 'System Defined Yes No'. Two rows are visible: 'APPLICATION STATUS' with 'ALL:ALL' and 'RESPONSIBILITY' with 'ALL'.

- 3 Enter the following information on the **Screen** page.

In this field:

Do this:

Screen block:

Screen Name

Search for and view the form you want to work with (display only).

Screen Details block:

Tab Name

Search for and view the object name you want to work with (display only).

Parent Tab Name

View the parent object name (display only).

Enabled

If selected, indicates the selected screen detail entry is enabled.

Screen User Access Definition block:

Access Type*

Enter the access grid function type (required).

Access Value*

Enter the access function grid value (required).

Allowed? Yes/No

Select Yes to allow access or No to restrict access to the object in the Screen Details block based on the access type and value.

System Defined Yes/No

If Yes is selected, the screen user access definition entry is system defined.

If Yes is selected, the screen user access definition entry is manually defined.

4 Save your entry.

*** Rules for Access Type and Access Value fields:**

Rule 1

Let's say there are two access types in the Screen User Access Definition block for TAB A in the Screen Details block. These two access types are RESPONSIBILITY and APPLICATION STATUS. RESPONSIBILITY has the Allowed Yes option button selected, while APPLICATION STATUS has the Allowed No option button selected. In this case TAB A is unavailable when form is open by a user responsibility defined by the RESPONSIBILITY entry's Access Value and the APPLICATION STATUS entry's Access Value.

Rule 2

Assume a sub tab has two parent tabs; for example, the **Address** sub page one the Underwriting form has two parent tabs, **Primary** and **Others**. If Address tab is restricted for Primary (Allowed? No) but allowed for Others (Allowed? Yes), then the Address sub tab is unavailable for both.

Access tab (Correspondence page)

The Correspondence page allows you to restrict access to different correspondence commands on the Letters menu, thus restricting your ability to generate certain correspondence.

If you do not have the responsibility to create to type of correspondence, the corresponding command on the Letters menu is unavailable (dimmed).

To set up the Correspondence page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Access** tab, then choose the **Correspondence** tab.

Code	Description	Enabled
CBK_01	01 BANKRUPTCY SET	<input checked="" type="checkbox"/>
CCO_01	01 COLLECTION SET	<input checked="" type="checkbox"/>
CCS_01	01 CUSTOMER SERVICE SET	<input checked="" type="checkbox"/>
CDF_01	01 DEFICIENCY SET	<input checked="" type="checkbox"/>
CFN_01	01 FUNDING SET	<input checked="" type="checkbox"/>
CRF_01	01 REPO/FORECLOSURE SET	<input checked="" type="checkbox"/>
CUN_01	01 UNDERWRITING SET	<input type="checkbox"/>

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

- 3 Enter the following information on the **Correspondence** page.

In this field:

Do this:

Correspondence Codes block:

Code

Search for and view the correspondence code name you want to work with (display only).

Description

View the description for the correspondence code (display only).

Enabled

If selected, indicates the selected correspondence code entry is enabled.

Correspondence User Access Definition block:

Access Type

Enter the access grid function type (required).

Access Value

Enter the access function grid value (required).

Allowed? Yes/No

Select Yes to allow access or No to restrict access to the entry in the Correspondence Codes block based on the access type and value.

System Defined Yes/No

If Yes is selected, the correspondence user access definition entry is system defined.

If Yes is selected, the correspondence user access definition entry is manually defined.

- 4 Save your entry.

Access tab (Setup Security page)

The Setup Security page allows you to restrict access to the Lock/Unlock Record icon on the Oracle Daybreak tool bar, thus restricting your ability to edit fields on various pages and sub pages.

If you do not have the responsibility to lock/unlock based on the information on the Setup Security page, Oracle Daybreak displays a Forms dialog box with the message “User responsibility not allowed to lock/unlock” on the Letters menu is unavailable (dimmed).

To set up the Setup Security page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Access** tab, then choose the **Setup Security** tab.

Code	Description	Enabled
UAD_ATB	ABLE TO LOCK/UNLOCK AUDIT TABLES	<input checked="" type="checkbox"/>
UAD_BNK	ABLE TO LOCK/UNLOCK BANKS	<input checked="" type="checkbox"/>
UAD_COM	ABLE TO LOCK/UNLOCK COMPANIES	<input checked="" type="checkbox"/>
UAD_PRI	ABLE TO LOCK/UNLOCK PRINTERS	<input checked="" type="checkbox"/>
UAD_PTC	ABLE TO LOCK/UNLOCK PORTFOLIO COMPANIES	<input checked="" type="checkbox"/>
UAD_STP	ABLE TO LOCK/UNLOCK STANDARD PAYEES	<input checked="" type="checkbox"/>
UAD_SYP	ABLE TO LOCK/UNLOCK SYSTEM PARAMETERS	<input checked="" type="checkbox"/>
UAD_SYP_ORG	ABLE TO LOCK/UNLOCK ORGANIZATION PARAMETERS	<input checked="" type="checkbox"/>

Access Type	Access Value	Allowed?		System Defined	
		Yes	No	Yes	No
RESPONSIBILITY	ADMINISTRATOR	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
RESPONSIBILITY	SUPERUSER ABC	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
RESPONSIBILITY	INTERNAL ONLY FOR SSC	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

- 3 Enter the following information on the **Setup Security** page.

In this field:

Do this:

Lock/Unlock Codes block:

Code

Search for and view the lock/unlock code you want to work with (display only).

Description

View the description for the lock/unlock code (display only).

Enabled

If selected, indicates the selected lock/unlock code entry is enabled.

Lock/Unlock User Access Definition block:

Access Type

Enter the access grid function type (required).

Access Value

Enter the access function grid value (required).

Allowed? Yes/No

Select Yes to allow access or No to restrict access to the entry in the Lock/Unlock Codes block based on the access type and value.

System Defined Yes/No

If Yes is selected, the lock/unlock user access definition entry is system defined.

If Yes is selected, the lock/unlock user access definition entry is manually defined.

- 4 Save your entry.

Access tab (Transaction page)

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

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

To set up the Transaction page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Access** tab, then choose the **Transaction** tab.

The screenshot shows the Oracle Administration interface for the 'User' setup. The 'Access' tab is selected, and the 'Transaction' sub-tab is active. The 'Transaction Super Group' is set to 'ACCOUNT MONETARY TXN'. The 'Transaction Codes' table lists various transaction codes and their descriptions, with checkboxes for 'Authorize' and 'Enabled'. The 'Transaction User Access Definition' table lists access types and values, with radio buttons for 'Allowed?' and 'System Defined?'.

Transaction Codes		Authorize	Enabled
Txn Code	Description		
ACCOUNT_CLOSE	ACCOUNT CLOSE	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCOUNT_CLOSE_REV	REVERSE ACCOUNT CLOSE	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_START	START ACCRUAL	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_START_REV	REVERSE START ACCRUAL	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_STOP	STOP ACCRUAL	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACCRUAL_STOP_REV	REVERSE STOP ACCRUAL	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACTIVE	ACTIVE	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACTIVE_REV	REVERSE ACTIVE	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Transaction User Access Definition		Allowed?		System Defined?	
Access Type	Access Value	Yes	No	Yes	No
ACCOUNT CONDITION	ALL	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
ACCOUNT STATUS	CHARGED OFF	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
ACCOUNT STATUS	PAID OFF	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
ACCOUNT STATUS	ALL	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
ACCOUNT STATUS	VOID	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
RESPONSIBILITY	ALL	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

- 3 Enter the following information on the **Transaction** page.

In this field:

Do this:

Transaction Super Group block:

Super Group

Search for and view the transaction supergroup you want to work with (display only).

Transaction Codes block:

Txn Name

Search for and view the transaction code you want to work with (display only).

Description

View the description for the transaction (display only).

Authorize

Select if you want the transaction to be verified by a second Oracle Daybreak user on the Transaction Authorization form's Authorization page.

In the Transaction User Access Definition block, use the Access Type RESPONSIBILITY to define the user type

the authorization restriction applies to when entering the transaction.

Note: If the Authorization check box is cleared, the existing transaction posting process on the Maintenance (3) master block will apply; the transaction will be posted and the authorization process is by-passed.

For more information, please see the **Memo Transaction Posting (Maker-Checker)** chapter in the **Oracle Day-break User Guide**.

Enabled

If selected, indicates the transaction codes entry is enabled.

Transaction User Access Definition block:

Access Type

Enter the access grid function type (required).

Access Value

Enter the access function grid value (required).

Allowed? Yes/No

Select Yes to allow access or No to restrict access to the entry in the Transaction Codes block based on the access type and value.

System Defined Yes/No

If Yes is selected, the transaction user access definition entry is system defined.

If Yes is selected, the transaction user access definition entry is manually defined.

- 4 Save your entry.

Users tab (Users page)

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

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

- What menu items does the user have access to?
- Can the user click the Lock/Unlock Record button on the Oracle Daybreak toolbar?
- What transactions can the user perform on the Maintenance (3) master tab on the Customer Service form?
- What edits can the user perform on the Verification (9) master tab during lease origination?

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

To set up the Users page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Users** tab.

The screenshot displays the Oracle Daybreak Administration interface, specifically the 'Users' tab. The 'User Definition' section contains five user records, each with the following fields: User Id, First Name, MI, Last Name, Organization, Division, Department, Start Dt, End Dt, Enabled, Responsibility, Password, Phone, Fax, Reference #, and Replacement User. The records are as follows:

User Id	First Name	MI	Last Name	Organization	Division	Department	Start Dt	End Dt	Enabled	Responsibility	Password	Phone	Fax	Reference #	Replacement User
AJAY	AJAY		BHATIA	SSC	C01	ORG	01/14/2002	12/31/9999	<input checked="" type="checkbox"/>	SUPERUSER	*****	952-833-1204	952-942-6451		
AMAR	AMAR		NAIDU	SSC	C01	ORG	01/14/2002	12/31/9999	<input checked="" type="checkbox"/>	SUPERUSER	*****	952-833-1224	952-942-6451		
AMOL	AMOL		BARGAJE	SSC	C01	ORG	03/04/2002	12/31/9999	<input checked="" type="checkbox"/>	SUPERUSER	*****	952-833-1275	952-942-6297		
ASHAY	ASHAY	P	SALUNKE	SSC	C01	ORG	07/18/2001	12/31/9999	<input checked="" type="checkbox"/>	SUPERUSER	*****	763-416-6506	763-416-6507		
BATCH	BATCH		USER	SSC	C01	ORG	03/05/2002	12/31/9999	<input checked="" type="checkbox"/>	NO RESPONSIBILITY	*****	123-456-7890	123-456-7890	NA	

- 3 In the **User Definition** block, enter the following information for each user:

In this field:	Do this:
User Id	Enter the user id. Note: This field is a unique indicator and cannot be updated, edited, or deleted once saved (required).
First Name	Enter the first name of the user (required).
MI	Enter the middle initial of the user (optional).
Last Name	Enter the last name of the user (required).
Organization	Select the organization to which the user belongs (required).
Division	Select the division to which the user belongs (required).
Department	Select the department to which the user belongs (required).
Start Dt	Enter the start date for the user (required).
End Dt	Enter the end date for the user (required).
System Defined? Yes No	If Yes is selected, the entry is system defined. System defined entries cannot be modified. If No is selected, the entry is not system defined and it can be modified.
Responsibility	Select the responsibility for the user [RESPONSIBILITY_CD] (required).
Password	Enter the password for the user. (The password must be within the parameters defined on the Administration form's System > Parameters > Organization page) (required).
Phone	Enter the user's primary phone number (required).
Phone Extension (unlabeled)	Enter the phone extension for the primary phone number (optional).
Fax	Enter the user's primary fax number (required).
Email	Enter user's email address (optional).
Type	Select the user type [USR_TYPE_CD] (required).
Reference #	Enter the reference number. This is a free form field that allows you to further categorize users as you choose (required).
Phone	Enter the user's alternate phone number (optional).
Phone Extension (unlabeled)	Enter the phone extension for the alternate phone number (optional).
Fax	Enter the user's alternate fax number (optional).
Replacement User*	Select the user id of the replacement user (optional).
Dt*	Enter the date from when the replacement is effective (optional).

***Note:** These two allow you to create a replacement user for the current user. This is particularly useful when a new employee assumes the duties of a former. By completing the Replacement User and Dt field, Oracle Daybreak recognizes the replacement user as the current user on the effective date. For more information, see the following section, **Replacement Users**.

- 4 Select **Enabled** to enable the user.
- 5 Save your entry.

Replacement users

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

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

In the example below, User Id BJORN is the existing user replaced with Replacement User.

The screenshot shows the Oracle Daybreak Administration Users page. The 'User Definition' section contains two user records. The first record is for user 'AJAY' with 'SUPERUSER' responsibility. The 'Replacement User' field is set to 'AMOL' and the 'Dt' field is set to '05/05/9997'. The second record is for user 'BATCH' with 'NO RESPONSIBILITY' and 'EMPLOYEE' type. The 'Replacement User' field is empty and the 'Dt' field is set to '12/31/9999'.

User Id	First Name	MI	Last Name	Organization	Division	Department	Start Dt	End Dt	Enabled	Replacement User	Dt
AJAY	AJAY		BHATIA	SSC	C01	ORG	01/14/2002	12/31/9999	<input checked="" type="checkbox"/>	AMOL	05/05/9997
BATCH	BATCH		USER	SSC	C01	ORG	03/05/2002	12/31/9999	<input checked="" type="checkbox"/>		12/31/9999

Oracle Daybreak assigns the queues of the original user to only those replacement users who have the same user responsibilities (or Super User responsibility) as set in Oracle Daybreak.

Oracle Daybreak updates the following when replacing users:

- 1 Oracle Daybreak assigns all applications in the replaced user's underwriting queue with the status NEW to the replacement user's queue.
- 2 Oracle Daybreak assigns all applications in the replaced user's funding queue with a status other than FUNDED to the replacement user's queue. Oracle Daybreak currently stores the collector name in the back end tables, which are updated with the replacement users ID in the case of the replacement of any user.
- 3 Oracle Daybreak also updates the Producers page (**Lending** menu > **Producers** command > **Producer** master) with the replacement user in the Underwriter and Collector fields. Oracle Daybreak assigns all applications routed to the original user to the replacement user. This also includes any future applications for the replaced user.
- 4 Oracle Daybreak automatically updates the collector ID field in all accounts to the replacement user and routes all accounts assigned to the original user to the replacement user. **Note:** Oracle Daybreak will not update the replacement user ID for accounts that are closed.

- On the Queue Setup form's Responsibilities and Users sub-page, the record for the original user will be disabled and a new record will be created for the replacement user. If the replacement user already exists in the setup, Oracle Daybreak will not create a new record. Oracle Daybreak updates the user ID and routes all accounts that were assigned to the original user, based on the account condition, to the replacement user.

Enhanced password protection

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

Parameter	Description	Parameter Value	Org	Div	Responsibility	Enabled
ULG_PWD_CASE_SENSITIVE_REQ	PASSWORD SHOULD BE CASE SENSITIVE (Y/N) (SET NO TO ST	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_PWD_LOWER_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE LOWERCASE CHARAC	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_PWD_UPPER_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE UPPERCASE CHARACT	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_PWD_NBR_REQ	PASSWORD MUST HAVE ATLEAST ONE NUMERIC CHARACTER	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>
ULG_PWD_SPECIAL_CHAR_REQ	PASSWORD MUST HAVE ATLEAST ONE SPECIAL CHARACTER	N	ALL	ALL	ALL	<input checked="" type="checkbox"/>

These organization level password parameters are as follows:

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

ULG_PWD_NBR_REQ	PASSWORD MUST HAVE AT LEAST ONE NUMERIC CHARACTER (0-9) (YES/NO) If the Parameter Value is set to Y , at least one numeric character is required in the password.
ULG_PWD_SPECIAL_CHAR_REQ	PASSWORD MUST HAVE AT LEAST ONE SPECIAL CHARACTER (\$#@ ETC) (YES/NO) If the Parameter Value is set to Y , at least one special character is required in the password.

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

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

Password encryption can be done with the following methods:

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

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

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

You can specify the encryption type to use with your Oracle Daybreak system using the following system parameter.

Parameter	Description
PASSWORD_ENCRYPTION_TYPE	PASSWORD ENCRYPTION TYPE

Printers tab (Printers page)

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

The printers and fax devices can be set up at each organization, division, or department to promote efficient printing of documents, and reports. Oracle Daybreak uses this information during product setup and on the Letters page in the Batch Printer field.

Special printer names

The following printer names are predefined and have specific functions within Oracle Daybreak:

UNDEFINED	Indicates that the document to be printed is to be previewed in your browser instead of actually printing the document.
ARCHIVE	Instead of sending an item to the printer, Oracle Daybreak generates a PDF document and saves it in the archive directory on your server.
EMAIL	For lease origination correspondences that can be faxed, Oracle Daybreak will e-mail the document as a PDF attachment to the consumer for direct loans or to the producer in the case of indirect leases.
FAX	For lease origination correspondences that can be faxed, Oracle Daybreak generates a PDF document it will send to the fax server defined in System Parameters.

Additionally, you may set up composite entries in the Printer Name field to perform two or more functions at the same time. This can be done by defining a printer name with the following format:

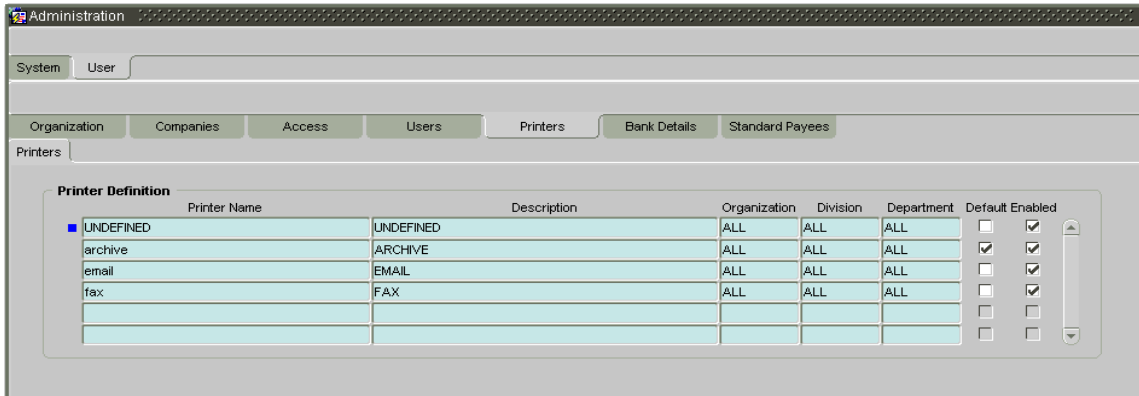
PRINTER NAME = <PRINTER_NAME1> + <PRINTER_NAME2>

For example, if a printer named JET4050 was previously defined, as were the special printer names listed above, then the following additional printers could be defined:

JET4050+ARCHIVE	Prints the document with the jet4050 printer and archives the document.
FAX+ARCHIVE	Faxes and archives the document.
EMAIL+ARCHIVE+JET4050	E-mails, archives, and prints the document with the jet4050 printer.

To set up the Printers page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Printers** tab.



- 3 In the **Printer Definition** block on the **Printers** page, enter the following information:

In this field:

Do this:

Printer Name

Enter the printer name. The name of the printer as defined by the server. For a UNIX server, the name might be JET4050, while to access the same printer from a Windows server the name would be: \\server-name\jet4050 (required).

Description

Enter the description for the printer (required).

Organization

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

Division

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

Department

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

IMPORTANT: In selecting which printer to use, Oracle Daybreak searches for a best match using the following attributes:

- 1 Organization
- 2 Division
- 3 Department

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

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

- 4 Select the **Default** box on one entry to indicate that this printer is a default printer.
- 5 Select **Enabled** to enable the printer and indicate that the printer is active.

IMPORTANT: Never disable the UNDEFINED printer. This is a required entry.

- 6 Save your entry.

Bank Details tab (Bank Details page)

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

Note: This is “behind the scenes” information that Oracle Daybreak uses for payments and doesn’t appear on any other Oracle Daybreak forms.

To set up the Bank Details page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Bank Details** tab.

The screenshot shows the Oracle Daybreak Administration interface. The 'Bank Details' tab is selected. The 'Bank Definition' section contains the following fields:

Code	Name	Account #	ACH Format	Enabled
FSB	FIRST BANK	238737736	NACHA FORMAT	<input checked="" type="checkbox"/>

Additional fields include Short Name (FSB), Address (3763 GOLDEN VALLEY RD), City (EDEN PRAIRIE), St (MN), Zip (55344), and Country (US). There are also fields for Phone and Fax numbers.

The 'ACH Definition' section below has a table with columns: Company, Branch, ACH Identifier, and Enabled.

- 3 In the **Bank Definition** block, enter the following information pertaining to the financial institutions used by your organization.

In this field:	Do this:
Code	Enter the bank code (ID used internally by Oracle Daybreak to represent the bank) (required).
Name	Enter the bank name (required).
Short Name	Enter the short name for the bank (ID displayed to represent the bank. This may be included in any output files) (required).
Account #	Enter the account number used for banking transactions with the bank. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234 (required).
ACH Format	Select the ACH format accepted by this bank [<code>ACH_FORMAT_CD</code>] (required).
Routing #	Enter the routing number for the bank (required).
Address	Enter the address line 1 for the bank (required).
Address 2 (unlabeled)	Enter the address line 2 for the bank (optional).
Zip	Enter the zip code where the bank is located (required).
City	Enter the city where the bank is located (required).

St	Select the state where the bank is located [STATE_CD] (required).
Zip Extension (unlabeled)	Enter the zip extension where the bank is located (optional).
Country	Select the country where the bank is located [COUNTRY_CD] (required).
Phone	Enter the primary phone number of the bank (required).
Ext	Enter the phone extension for the primary phone number (optional).
Phone	Enter the alternate phone number for the bank (optional).
Ext	Enter the phone extension for the alternate phone number (optional).
Fax	Enter the primary fax number for the bank (required).
Fax	Enter the alternate fax number for the bank (optional).
Enabled	Select box to enable the bank and indicate this is an active bank.

4 Save your entry.

5 Use the **ACH Definition** block on the ACH sub page to enter the following information used to create ACH files for the bank listed in the Bank Definition block.

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

6 Save your entry.

7 Use the **Lock Box** sub page to enter the following details to create Lock Box files related to this bank.

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

8 Save your entry.

Standard Payees tab (Standard Payees page)

The Standard Payees page defines third parties that are frequently the payees for checks issued within your organization. These payees are then available on the Consumer Lending (Advance and Payment) form. When you select the Payee # in the Advance Allocation block, Oracle Daybreak completes the remaining fields in this block with information from the Standard Payees page.

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

To set up the Standard Payees page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Standard Payees** tab.

The screenshot displays the 'Standard Payees' tab in the Oracle Daybreak Administration interface. The 'Payee Definition' section contains three identical form entries. Each entry includes the following fields:

- Payee #
- Name
- Pmt Mode
- Start Dt
- Enabled
- Bank Name
- Routing #
- Account Type
- ACH Account #
- Address
- City
- St
- Zip
- Country
- Comment
- Phone 1
- Phone 2

- 3 In the **Payee Definition** block, enter the following information:

In this field:

Do this:

Payee #

Select the payee number (Identifier for the payee) (required).

Name

Enter the payee name (required).

Pmt Mode

Select the payee payment mode - the payment method for the payee; for example, ACH, INSTITUTIONAL DRAFT [PAYEE_PMT_MODE_CD] (required).

Start Dt

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

Enabled

View if payee is enabled (optional).

Address

Enter the address line 1 for the payee (optional).

Address 2 (unlabeled)

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

Zip	Select the zip code where the payee is located (optional).
City	Enter the city where the payee is located (optional).
St	Select the state where the payee is located [STATE_CD] (optional).
Zip Extension (unlabeled)	Enter the zip extension where the payee is located (optional).
Country	Select the country where the payee is located [COUNTRY_CD] (required).
Bank Name	Enter the payee ACH bank name used by the standard payee (optional).
Routing #	Enter the payee ACH bank routing number of bank used by the standard payee (optional).
Account Type	Enter the payee type of ACH bank account maintained by the Standard Payee [ACH_ACCOUNT_TYPE_CD] (optional).
ACH Account #	Enter the payee ACH bank 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).
Comment	Enter a comment for this advance allocations. This is the default comment to include with payments to this Payee (optional).
Phone 1	Enter the primary phone number for the payee (optional).
Phone 2	Enter the alternate phone number for the payee (optional).

- 4 Save your entry.

Check Details tab (Check Details page)

With the Administration form's Check Details page, you can maintain the starting check number for different payee types, such as Vendor, Producer, Third Party or Customer. You can also maintain the default printer for each payee type. Checks are printed directly to default printer set for payee type.

To set up the Check Details page

- 1 On the **Setup** menu, choose **Administration > User**.
- 2 Choose the **Check Details** tab.

Company	Branch	Payee Type	Check Number	Printer Name	Enabled
ALL	ALL	ALL	11113	jet4050	<input checked="" type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>

- 3 In the **Check Definition** block, enter the following information:

In this field:	Do this:
Company	Select the portfolio company associated with the check details (required).
Branch	Select portfolio branch associated with the check details (required).
Payee Type	Select payee type associated with the check details from the following: ALL, PRODUCER, VENDOR, CUSTOMER, and THIRD PARTY (required).
Check Number	Enter the check number to use as the starting check number for the given portfolio company, branch and payee type (required).
Printer Name	Enter the default printer name to print checks for the given portfolio company, branch and payee type (required).
Enabled	Select the Enabled indicator to allow the check details to be used by Oracle Daybreak (required).

- 4 Save your entry.

CHAPTER 3 : PRODUCT SETUP FORM

The Product Setup form enables you to configure the basic business guidelines necessary to support one or more products (leases) in Oracle Daybreak. This includes defining the types of collateral your company supports, creating lending instruments, and determining what is included in credit bureau reporting. Setting up the Products form requires a thorough understanding of the current rules of your business and must be completed before you can use Oracle Daybreak.

The Products form contains the following four master tabs:

Master tab:	Purpose:
Setup	Records data that is common to leases supported by Oracle Daybreak.
Lease	Allows you to set up the closed ended leases your company offers.

This chapter explains how to set up the Product Setup form's Setup master tab, information common to leases:

- Assets tab (Assets page)
- Scoring Parameters tab (Scoring Parameters page)
- Index Rates tab (Index Rates page)

Setup master tab

The Setup master tab records data that is common to leases products supported by Oracle Daybreak and contains the following pages: Assets, Scoring Parameters, and Index Rates.

Assets tab (Assets page)

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

The information on the **Asset Type** block is used by Oracle Daybreak to automatically display the appropriate collateral page (Vehicle, Home, or Other) on the Application Entry, Underwriting, Funding, Customer Service, and account boarding forms.

Oracle Daybreak recognizes the following four types of collateral:

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

The **Asset Sub Type** block allows you to further categorize an asset; for example, the asset type VEHICLE might be categorized as CAR, TRUCK, or VAN.

The **Attributes/Addons** and **Makes and Models** sub pages continue to further detail the asset both in description and value. For example, a VEHICLE asset might include addons such as LEATHER SEATS and CRUISE CONTROL.

Note: Neither asset types nor asset sub types can be deleted. As they may have been used in the past, the display and processing of that data is still dependent on the existing setup.

To set up the Assets page

- 1 On the **Setup** menu, choose **Products > Setup**.
- 2 Choose the **Assets** tab.

The screenshot shows the 'Product Setup' window with the 'Assets' tab selected. The 'Assets' sub-tab is active, displaying the following data:

Asset Type	Description	Collateral Type	Company	Branch	Enabled
GOODS	HOUSEHOLD GOODS	HOUSEHOLD GOODS AND O	ALL	ALL	<input type="checkbox"/>
HOME	HOME	HOME COLLATERAL	ALL	ALL	<input type="checkbox"/>
LOAN-SG	LOAN-SG	HOUSEHOLD GOODS AND O	ALL	ALL	<input checked="" type="checkbox"/>

Asset Sub Type	Description	Asset Property Type	Enabled
GEN_EQUIPMENT	GENERAL HOUSEHOLD GOODS / EQUIPMENT	INDETERMINATE	<input type="checkbox"/>
			<input type="checkbox"/>

Asset Attributes	Description	Default	Value \$	Enabled
OTHER_ATTR_1	OTHER: ATTRIBUTE 1			<input checked="" type="checkbox"/>
				<input type="checkbox"/>

- 3 In the **Asset Type** block, enter the following information:

In this field:

Do this:

Asset Type
Description

Enter the asset type (required).
Enter the description for the asset. (This is the asset type as it will appear throughout Oracle Daybreak) (required).
Example

Collateral Type

Select the collateral type (the general category that the asset type falls within) [COLLATERAL_TYPE_CD].
Note: There is no need to define an asset for UNSECURED COLLATERAL, as by definition there is no asset on such loans. (required).

Company

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

Branch

Select the portfolio branch to which the asset type belongs. This is the branch within the selected company that can make loans using this asset type. This may be ALL or a specific branch (**Setup > Administration > User > Companies**). This must be ALL if in the Company field you selected ALL (required).

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

- 1 Company
- 2 Branch

For this reason, i-flex solutions recommends creating one version of each asset type where ALL is the value in these fields.

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

- 4 In the **Asset Sub Type** block, enter the following information:

In this field:	Do this:
Asset Sub Type Description	Enter the asset sub type (required). Enter the description for the asset sub type. (This is the asset sub type as it appears throughout Oracle Daybreak) (required). Example
Asset Property Type	Select the asset property type. This field allows for property type reporting [ASB_PROPERTY_TYPE_CD] (required).
Enabled	Select to enable the asset sub type and indicate that the asset sub type is currently in use.

- 5 Choose the **Attribute/Addons** sub tab.

- 6 In the **Asset Attributes** block, enter the following information:

In this field:	Do this:
Attribute/Addon	View the asset attribute or addon name for the selected asset (display only).
Description	Select the description for the asset attribute/addon [ASSET_ATTRIBUTE_TYPES_CD_OTHER] (required).
Default	Enter the default text to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset (optional).
Value \$	Enter the default monetary value (in US \$) to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset (required).
Enabled	Select to enable the asset attribute and indicate that it is available for this type of asset.

- 7 Choose the **Makes and Models** sub tab.

Product Setup

Setup Loan Line of Credit Lease

Assets Scoring Parameters Index Rates

Assets

Asset Type						
Asset Type	Description	Collateral Type	Company	Branch	Enabled	
<input checked="" type="checkbox"/> GOODS	HOUSEHOLD GOODS	HOUSEHOLD GOODS AND O	ALL	ALL	<input type="checkbox"/>	↑
HOME	HOME	HOME COLLATERAL	ALL	ALL	<input checked="" type="checkbox"/>	↕
LOAN-SG	LOAN-SG	HOUSEHOLD GOODS AND O	ALL	ALL	<input checked="" type="checkbox"/>	↓

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

Attributes / Addons Makes and Models

Makes and Models				
Make	Model	Style	Model Year	Enabled
2007	2008			<input checked="" type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>

8 In the **Makes and Models** block, enter the following information:

In this field:

Do this:

Make

Enter asset make (required).

Model

Enter asset model (required).

Style

Enter asset style type (optional).

Enabled

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

9 Save your entry.

Scoring Parameters tab (Scoring Parameters page)

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

Credit Scoring

Parameters define the factors that can be used when scoring an application on the Underwriting form and generating an initial decision on whether you wish to fund a loan. The combination of the flexible definition of these parameters, along with the scoring set up on the Scoring Models page (**Setup** menu > **Products** command > **Lease** sub command > **Scoring** tab) allows you to automate much of the initial decision process in underwriting leases.

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

Note: You may wish to review the user-defined table attributes for the SCR_CRED_SUMMARY: SCORING PARAMETERS (**Setup > Administration > System > User Defined Table**) and create parameters for most, if not all, entries.

The Show Expression button displays the mathematical expression of the Formula Definition block (in sequential order) in the Formula Expression block.

To set up the Scoring Parameters page

- 1 On the **Setup** menu, choose **Products > Setup**.
- 2 Choose the **Scoring Parameters** tab.

The screenshot shows the 'Product Setup' application window with the 'Scoring Parameters' tab selected. The 'Parameters' section contains a table with the following data:

Parameter	Description	Data Type	Enabled
APPLICANT_INCOME	APPLICANT STATED MONTHLY INCOME	NUMBER	<input type="checkbox"/>
BANK_AUTO_TRADES	TOTAL OF BANK AND AUTO TRADES	NUMBER	<input checked="" type="checkbox"/>
FICO_SCORE	FICO SCORE	NUMBER	<input type="checkbox"/>

The 'Formula Definition' section contains a table with the following data:

Seq	Variable	Constant Value	Mathematical Operator	Enabled
1	CUM_6MONTH_AUTO_TRADES		+	<input checked="" type="checkbox"/>
2	CUM_6MONTH_BANK_TRADES			<input checked="" type="checkbox"/>

The 'Formula Expression' field contains the expression: CUM_6MONTH_AUTO_TRADES + CUM_6MONTH_BANK_TRADES

- 3 In the **Parameters** block, enter the following information:

In this field:

Do this:

Parameter

Enter the name of the scoring parameter. i-flex solutions recommends entering a name that in some way reflects how the parameter is used; for example, use FICO_SCORE instead of PARAMETER_1. (required).

Description

Enter a description of the parameter. Again, enter a name that reflects how the parameter is used; for example, use FICO SCORE and WEIGHTED FICO SCORE instead of FICO SCORE NUMBER 1 and FICO SCORE NUMBER 2 (required).

Data Type

Select the data type of the scoring parameter being defined - this determines how Oracle Daybreak handles the values. (While DATE and CHARACTER are available data types, generally only NUMBER should be used when defining a Scoring parameter [DATA_TYPE_CD] (required).

Scoring Type

Select the scoring type: CREDIT SCORING or BEHAVIORAL SCORING (required).

Enabled

Select to enable and indicate that the scoring parameter is available.

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

When creating a behavior scoring formula in the Scoring Parameters page's Formula Definition block, use variables regarding account information (account variables begin with ACC_).

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

- 5 Choose **Show Expression**.

The Variable Description field and Formula Expression block populate.

- 6 Save your entry.

Index Rates tab (Index Rates page)

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

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

The Index block displays the currently defined indexes on the Lookups page (**Lookup type:** INDEX_TYPE_CD **Description:** INDEX TYPE CODES). You may create additional user-defined lookup codes for this lookup type as needed.

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

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

To set up index rate

- 1 On the **Setup** menu, choose **Products > Setup**.
- 2 Choose the **Index Rates** tab.

The screenshot shows the 'Product Setup' window with the 'Index Rates' tab selected. The 'Index Rates' section contains a table with the following data:

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

Below this table is the 'Index Details' section, which contains a table with the following data:

Start Dt	Rate	Enabled
01/01/2006	5.0000	<input type="checkbox"/>
03/17/2004	5.0000	<input type="checkbox"/>
09/11/2000	15.0000	<input type="checkbox"/>
01/01/1900	8.9900	<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

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

- 3 Use the **Index Type** and **Index Details** blocks to create the new index type.

In this field:	Do this:
<u>Index block</u>	
Index Type	Select the index, PRIME RATE or FLAT RATE [INDEX_TYPE_CD] (required).
Short Description	Enter a short description of the index (required).
Description	Enter the index description (required).
<u>Index Details block</u>	
Start Dt	Enter the effective start date for the index rate (required).
Rate	Enter the new index rate effective from above mentioned date as a percentage (required). Note: For the FLAT RATE index there should be only one entry with a Start Dt. = 01/01/1900 and a RATE = 0.0000.
Enabled	Select the Enabled check box to indicate the index rate effective from start date mentioned above (required).

- 4 Save your entry.

Note: Variable rate loans functionality is not extended to Pre-Compute loans.

CHAPTER 4 : PRODUCT LEASE SETUP

The Product Setup form's Lease master tab and its pages allow you to set up the closed ended s your company offers. The following tabs are available on the Lease master tab:

- Products
- Pricing
- Edits
- Cycles
- Scoring
- Contract
- Compensation
- Checklists
- Org. Fees
- Stipulations
- Spreads
- Statement
- Letters

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

Products tab (Lease Products page)

The Products page defines the lease products your organization offers, such as lease vehicles. The information on this page is the base for defining additional product information.

A lease product is based on the following attributes:

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

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

The Product Itemization block is used to define itemized entries for a lease product. This information is used on the Itemization sub pages of the **Application Entry form, Funding form, Underwriting form, and Conversion forms**.

To set up the Products page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Products** tab.

Product	Description	Collateral Type	Collateral Sub Type	Credit Bureau Portfolio Type	Credit Bureau Account Type	Billing Cycle	Category	Direct	Enabled
LEASE-VE	LEASE VEHICLE	VEHICLE COLLATE	PERSONAL PROPE	INSTALLMENT	AUTO LEASE	MONTHLY		<input type="checkbox"/>	<input checked="" type="checkbox"/>
								<input type="checkbox"/>	<input type="checkbox"/>
								<input type="checkbox"/>	<input type="checkbox"/>

Itemization	Sort	Pos (+)	Neg (-)	Enabled
DOWN PAYMENT	1	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="checkbox"/>
ITM DOWN PAYMENT PAYOFF	2	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="checkbox"/>
ITM DOWN PAYMENT REBATE	3	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="checkbox"/>
ITM DOWN PAYMENT TRADEIN	4	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="checkbox"/>
ITM CREDIT INSURANCE LIFE	5	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="checkbox"/>
ITM CREDIT INSURANCE DISABILITY	6	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="checkbox"/>
ITM OTHER TAX	7	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="checkbox"/>
ITM ADMINISTRATION / ACQUISITION FEE	8	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="checkbox"/>

- 3 In the **Product Definition** block, enter the following information:

In this field:

Do this:

Product

Enter the product code as defined by your organization (in other words, how you want to differentiate the lease products). For example, lease products can be differentiated along asset lines (LEASE-VE for a vehicle). The product code, or name, is unique (required).

Description

Enter the description of the product; for example, LEASE VEHICLE. (This is the product description as it appears throughout Oracle Daybreak) (required).

Example

Collateral Type	Select the collateral type for the product. This field identifies what type of collateral is associated with the lease and assists Oracle Daybreak in identifying the correct page(s) to display [COLLATERAL_TYPE_CD] (required).
Collateral Sub Type	Select the collateral sub type for the product [COLLATERAL_SUB_TYPE_CD] (required).
Credit Bureau Portfolio Type*	Select the credit bureau portfolio type for the product [CRB_PORTFOLIO_TYPE_CD] (required).
Credit Bureau Account Type*	Select the account type for the product [CRB_ACC_TYPE_CD] (required). *Note: The Credit Bureau Portfolio Type and Credit Bureau Account Type fields determine how the portfolio is reported back to the credit bureaus (required).
Billing Cycle	Select the billing cycle for the product [LEASE_BILL_CYCLE_CD] (required).
Category	Select the category for the product. This serves to group products for reporting purposes (user-defined). [PRODUCT_CATEGORY_CD] (optional).
Start Dt	Enter the start date for the product (required).
End Dt	Enter the end date for the product (required).

- Select the **Direct** box if the product can be originated directly to customer. (In this case, the compliancy state is the state listed in the customer's current mailing address.)
-or-
Clear the **Direct** box if the product is an indirect lending product; that is, payment is made to the producer. (In this case, the compliancy state is the state listed in the producer's address.)
- Select the **Enable** box to activate the product.
- In the **Product Itemization** block, enter the following information:

In this field:	Do this:
Itemization	Select the itemization type (required).
Sort	Enter the sort order (required).
Pos (+)	Select for a positive number.
Neg (-)	Select for a negative number.
	Note: The Pos and Neg buttons determine whether the values will increase or decrease the itemization total for the lease based on the selected lease product. Together the contents of the Product Itemization block, positive and negative, add up to the lease amount.

- Select the **Enabled** box to indicate that this product itemization is currently available.
- Save your entry.

Pricing tab (Lease Pricing page)

The Lease Pricing page records pricing information related to your lease products. Oracle Daybreak uses the information in the Lease Pricing Definition block to identify the correct pricing for an application, depending upon the product and the specific application parameters. Oracle Daybreak will always search for a unique match.

When you choose the **Select Pricing** button on the **Decision** page on the **Underwriting form**, Oracle Daybreak displays the best match and completes the Pricing and Approved blocks. The information in the Approved block cite the minimum amounts for the lease, though the Oracle Daybreak user can edit these figures.

Oracle Daybreak determines the best match by looking at all enabled lease pricing strings on the Pricing page that meet the following criteria:

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

- 1 Billing Cycle
- 2 Start Date
- 3 Company
- 4 Branch
- 5 Product
- 6 State
- 7 Producer Group
- 8 Producer Type
- 9 Producer
- 10 Grade
- 11 Amount
- 12 Term
- 13 Asset Class
- 14 Asset Type
- 15 SubType
- 14 Asset Make
- 16 Asset Model
- 17 Age
- 18 Subvention
- 19 Down Payment
- 20 Start Date
- 21 End Date

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

Note: You should set up a default pricing for each billing cycle and pricing that Oracle Daybreak can select to ensure error-free performance. i-flex solutions recommends creating one version of each edit type where ALL is the value in the selection criteria fields

listed above. If Oracle Daybreak cannot find a pricing match, it will display a dialog box indicating that no match was found.

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

To set up the Lease Pricing page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Pricing** tab.

- 3 In the **Lease Pricing Definition** block, enter the following information:

In this field:	Do this:
Pricing*	Enter the code for the pricing string (required).
Description*	Enter the description for the pricing string (required).

* Together these two fields define the name of the lease pricing.

Residual% From	Enter the minimum residual percentage valid with this pricing string (required).
To	Enter the maximum residual percentage applicable with the pricing string (required).
Rate	Enter the minimum rate (required).
To	Enter the maximum rate allowed for leases using this pricing (required).
Buy Rate	Enter the buy rate (required).
Buy Rent Factor	View the buy rent factor (display only).

Rent Factor From	View the minimum money factor valid with this pricing string (display only).
To	Enter the maximum money factor valid with this pricing string (required).
Maximum Capital Cost	Enter the maximum capital cost valid for this pricing string (required).
Maximum Term	Enter the maximum term financed for this pricing string (required).

- 4 The selection criteria defined in the center block (the Company field to the Promotion field) allow you to specify pricing at different levels and determine how Oracle Daybreak matches specific lease pricing to the applicant's lease request.

Complete the following fields:

In this field:	Do this:
Company	Select the portfolio company for this pricing. This may be ALL or a specific company (Setup > Administration > User > Companies) (required).
Branch	Select the portfolio branch for this pricing. This may be ALL or a specific branch (Setup > Administration > User > Companies). This must be ALL if in the Company field you selected ALL (required).
Billing Cycle	Select the billing cycle for this pricing [LEASE_BILL_CYCLE_CD] (required).
Product	Select the product for this pricing. This may be ALL or a specific product. The available values come from a validated LOV based on the selected billing cycle and the lease product setup (required).
State	Select the state for this pricing. This may be ALL or a specific state [STATE_CD] (required).
Pro Group	Select the producer group for this pricing. This may be ALL or a specific producer group [PRO_GROUP_CD] (required).
Pro Type	Select the producer type for this pricing. This may be ALL or a specific producer type [PRO_TYPE_CD] (required).
Producer	Select the producer. This may be ALL or a specific producer. The available values come from a validated LOV based on the product group and product type (required).
Grade	Select the credit grade for this pricing. This may be ALL or a specific grade [CR_GRADE_CD] (required).
Capital Cost	Enter the minimum capital cost which is valid for this pricing string (required).
Term	Enter the minimum lease term for this pricing (required).
Asset Class	Select the asset class. This may be ALL or a specific asset class. The available values come from a validated LOV based on the collateral type. You may create additional user-defined lookup codes for these lookup types [HOME_ASSET_CLASS_CD, OTHER_ASSET_CLASS_CD, VEHICLE_ASSET_CLASS_CD] as needed (required).

Asset Type	Select the asset type. This may be ALL or a specific asset type. The available values come from a validated LOV based your assets setup (required).
SubType	Select the asset sub type. This may be ALL or a specific asset sub type. The available values come from a validated LOV based your assets setup, and is linked to the selected asset type (required).
Asset Make	Select the asset make. The available values come from a validated LOV based your assets setup (Setup > Products > Assets) and is restricted based on the selected Asset Type and Asset Sub Type. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make (required).
Asset Model	View the asset model. The available values come from a validated LOV based your assets setup, and is restricted based on the selected Asset Type and Asset Sub Type. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model (display only).
Age	Enter the asset age (minimum age for the selected pricing) Note: If your entry in this field is based on the number of years of age of the asset, not the actual year of make, you will need to update this entry annually to ensure that the proper pricing string is available (required).
Subvention	Select the subvention plan if pricing is specific for any subvention plan (required).
Start Dt	Enter the start date for this pricing string (required).
End Dt	Enter the end date for this pricing string (required)

- 5 Select **Enabled** to select this box to enable the pricing.
- 6 Save your entry.

Edits tab (Edits page)

You can configure your Oracle Daybreak system so that during the lease origination process, at each change to an application's status, Oracle Daybreak will perform a set of edits on the Verification master tab (found on the **Application Entry, Underwriting, Funding, and Account Conversion** forms).

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

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

The Edits pages contains two blocks, the **Edit Type Definition** block and the **Edit Sub Type Definition** block.

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

Edit type:	Description:
APP ENTRY EDITS	Edits that normally run on Application Entry form.
APP PRESCREENING EDITS	Edits that run between application entry and the pulling of a credit bureau. These edits determine whether the application should be reviewed further, and a whether a credit bureau should be pulled.
APP AUTOMATIC APPROVAL EDITS	Edits that run after a credit bureau has been pulled and scored. These edits determine whether an application should be automatically approved or declined.
APP APPROVAL EDITS	Edits that run whenever an application is manually changed to a status/sub status that indicates the application (in its current state) should be approved.
APP DECLINE EDITS	Edits that run whenever an application is manually changed to a status/sub status that indicates the application (in its current state) should be declined.
APP CONTRACT EDITS	Edits that run whenever an APPROVED or CONDITIONED-APPROVED application is about to be funded. These edits ensure the validity of the contract data.
CONVERSION ACCOUNTS EDITS	(Only available if you choose API) Edits that run when an application is being boarded into Oracle Daybreak from another application, either manually with the Accounts form, or loaded in bulk through the API.

Each entry in the Edit Sub Type field is grouped into the following categories (The available values depend on whether you choose Origination or API in the Edit Type Definition block):

Origination edit sub types:

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

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

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

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

Edit type:	Results:
ERROR	Oracle Daybreak will prevent you from proceeding when an edits check fails. The only option in this case is to

change the source data. The application will revert to its previous status/sub status. The user will be directed to correct the specific error. Until the edits that return an ERROR value are addressed, the user cannot continue processing the application.

WARNING

When an edits check fails in these cases, Oracle Daybreak allows the process to continue. Warnings serve as informational messages and can be ignored. The user will be notified that an edit failed, but the failure need not stop the current processing of the application. The user can either ignore the error, or have the application revert to its previous status/sub status and address the error before processing the application further.

OVERRIDE

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

Notes:

1. Do not set the Result field to Override for credit application edits.
2. The actual rank of the Override Responsibility is determined by the setup of the RESPONSIBILITY_CD. The lookup sub code for each responsibility lookup code indicates the Override Responsibility level.

To set up the Edits page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Edits** tab.

- 3 In the **Edit Type Definition** block, choose **Origination** or **Open Interface**.
- 4 In the **Edit Type Definition** block, enter the following information:

In this field:

Do this:

Edit

Enter the edit name (required).

Description

Enter the description for the edit (required).

Edit Type

Select the edit type code [EDIT_TYPE_CD] (required).

Company

Select the portfolio company associated with this edit.

This may be ALL or a specific company (**Setup > Administration > User > Companies**) (required).

Branch

Select the portfolio branch within the company associated with this edit. This may be ALL or a specific branch (**Setup > Administration > User > Companies**). This must be ALL if in the Company field you selected ALL (required).

Product

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

State

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

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

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

For this reason, i-flex solutions recommends creating one version of each edit type where ALL is the value in these fields.

System Defined? Yes No If **Yes** is selected, the entry is system defined. System defined entries cannot be modified. If **No** is selected, the entry is not system defined and it can be modified.

Enabled Select to enable the edit.**Enabled**Select to enable the edit.

5 In the **Edit Sub Type** Definition block, enter the following information:

In this field:	Do this:
Edit Sub Type	Select the edit sub type for the edit [EDIT_SUB_TYPE_CD] (required).
Edit Value	Select the edit based on the edit sub type (required). Enter the expected value for the edit. The Value field records the threshold value for the edit. The actual function of the entered value is dependent on the edit category (required).
Result	This determines what action Oracle Daybreak will perform when the edit fails. Select one of the following result options for each result: ERROR, WARNING, or OVERRIDE.(See the Queues chapter for more information) Note: Do not set the Result field to Override for credit application edits [EDIT_RESULT_CD] (required).
Override Responsibility	Select the responsibility that can override the edit, if the edit result is an override. Designates the user responsibility level required to continue processing applications that fail the edit based on the Value field. You may define the same edit multiple times with a Result = OVERRIDE and different Value and Override Responsibility combinations to encompass various results [RESPONSIBILITY_CD] (required).
System Defined? Yes No	If Yes is selected, the entry is system defined. System defined entries cannot be modified. If No is selected, the entry is not system defined and it can be modified.
Enabled	Select to enable the edit.

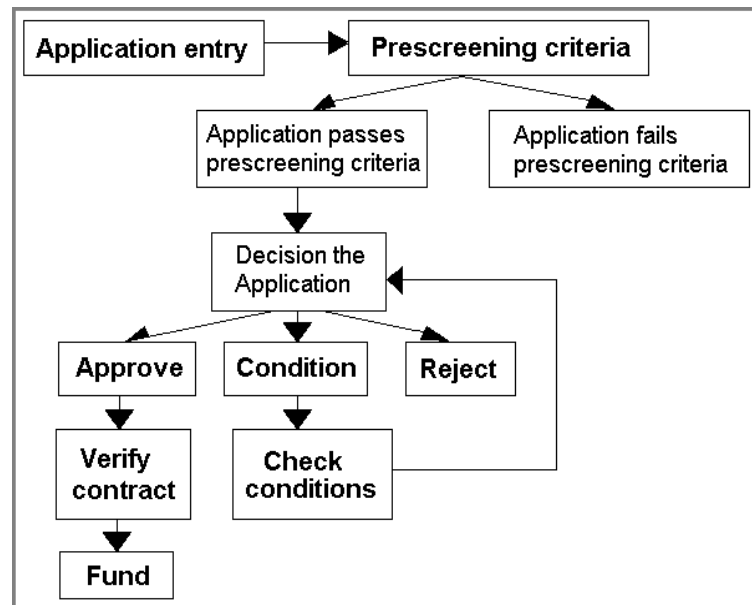
6 Save your entry.

Cycles master tab (Cycles page)

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

The user responsibilities that have access to perform the steps
Any edits you want Oracle Daybreak to perform between changes in status/sub status.

The following diagram displays the general concept of workflow:



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

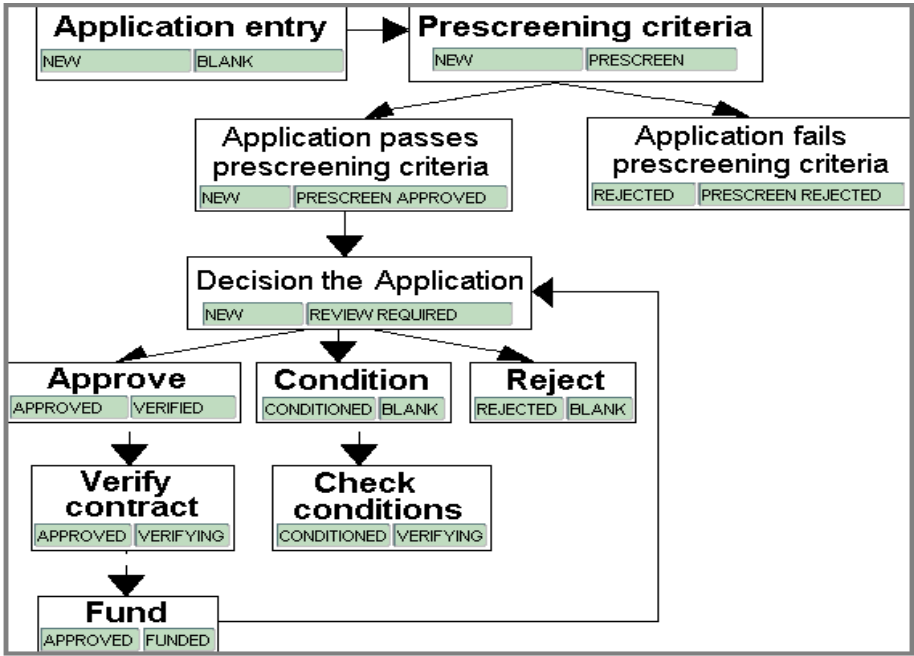
Note: The Oracle Daybreak status and sub status lists are predefined (**Setup > Administration > System > Lookups > Lookup Type APP_STATUS_CD** and **APP_SUB_STAUS_CD**) and cannot be changed by the Oracle Daybreak administrator. If you require additional sub status codes please contact i-flex solutions to determine whether they can be added.

Status/Sub status:	Description:
NEW-BLANK	This is the status/sub status of applications during data entry. Applications remain NEW-BLANK until you choose the Next Application button on the Application Entry form and Oracle Daybreak successfully performs the application edits check.
NEW-PRESCREEN	Oracle Daybreak is processing the prescreen edits to determine whether a credit report should be pulled for this application.
NEW-PRESCREEN APPROVED	Applications in this status/sub status have passed the prescreen edits. Oracle Daybreak will now request a credit bureau pull.

REJECTED- PRESCREEN REJECTED	Applications in this status/sub status failed the prescreen edits. These applications will receive no further processing. The producer will be sent a decision fax and the consumer will receive an adverse action letter.
NEW- REVIEW REQUIRED	Either based on the scoring of the application's credit bureau(s) pull, or the fact that a credit bureau report was not successfully obtained, the application needs to be reviewed by an underwriter.
NEW- RECOMMEND APPROVAL	Based on the scoring of the application's credit bureau(s) pull, the application should be reviewed by an underwriter. However, based on the current setup, Oracle Daybreak recommends approving this application.
NEW- RECOMMEND REJECTION	Based on the scoring of the application's credit bureau(s) pull, the application should be reviewed by an underwriter. However, based on the current setup, Oracle Daybreak recommends rejecting this application.
APPROVED-AUTO APPROVED	Based on the scoring of the application's credit bureau(s) pull, Oracle Daybreak automatically approved the application. The producer will be sent a decision fax, and the application will be passed to funding.
REJECTED-AUTO REJECTED	Based on the scoring of the application's credit bureau(s) pull, Oracle Daybreak automatically rejected the application. The producer will be sent a decision fax and the consumer will receive an adverse action letter.
APPROVED-BLANK	Application has been manually approved. Normally this occurs when an application is in the NEW- RECOMMEND APPROVAL, NEW- RECOMMEND APPROVAL status/sub status, or less often in the NEW- RECOMMEND REJECTION status/sub status. Any cycle code definition with next values of APPROVED-BLANK should have an EDIT_TYPE_CD lookup value of APP APPROVAL EDITS to ensure that all of the required data has been gathered in making the decision to approve the application (unless the application is currently in a status/sub status that assures the APP APPROVAL EDITS have been run).
NEW-OVERRIDE REQUIRED	A user without sufficient override authority attempted to approve an application, which, based on setup, required a higher over-ride authority to approve.
APPROVED- VERIFYING	A user places the application in this status to indicate the contract has been received from the producer.

APPROVED-FINAL DOCUMENT CHECK	The contract has been reviewed and the data is correct. Normally this occurs when an application is in APPROVED-FINAL DOCUMENT CHECK OR CONDITIONED-FINAL DOCUMENT CHECK status/sub status. Any cycle code definition with next values of APPROVED-FINAL DOCUMENT CHECK or CONDITIONED-FINAL DOCUMENT CHECK should have an EDIT_TYPE_CD value of APP CONTRACT EDITS to ensure that all of the required data has been gathered in making the decision to approve the application, unless the application is currently in a status/sub status that assures the APP CONTRACT EDITS have run.
APPROVED-VERIFIED	The application has been processed and is awaiting funding.
APPROVED-FUNDED	The application has been funded, and a check requisition has been created. If Oracle Daybreak's Customer Service form is being used, then an account is also created at this time.
REJECTED-BLANK	The application for whatever reason is being manually rejected regardless of its current status/sub status. Any cycle code definition with Next values of REJECTED-BLANK should have an EDIT_TYPE_CD lookup value of APP DECLINE EDITS to ensure that all of the required data has been gathered in making the decision to approve the application (unless the application is currently in a status/sub status that assures the APP DECLINE EDITS have run).
WITHDRAWN-BLANK	The applicants have indicated that they are no longer pursuing this lease.
CONDITIONED-<ANY>	These status/sub status pairs are analogous to the corresponding APPROVED-<ANY> pair and indicate that the application has had additional conditions placed on its approval.
<ANY>-<ANY OVERRIDE>	These OVERRIDE sub statuses indicate that the application required OVERRIDE approval. The meaning of the sub status is analogous to the corresponding OVERRIDE sub status, and may require that specific EDITS run before proceeding.
<ANY>-AGED APPLICATION	These applications have been decisioned but no contract has been received after a period of time determined by setup. If not acted on, these applications will become VOID.
<ANY>-AGED CONTRACT	Contracts have been received after a period of time determined by setup. If not acted on these applications will become VOID.
<ANY>-VOID	Indicate application previously had a sub status of AGED CONTRACT or AGED APPLICATION. These applications have not been completed and were made VOID after another period of time had passed.

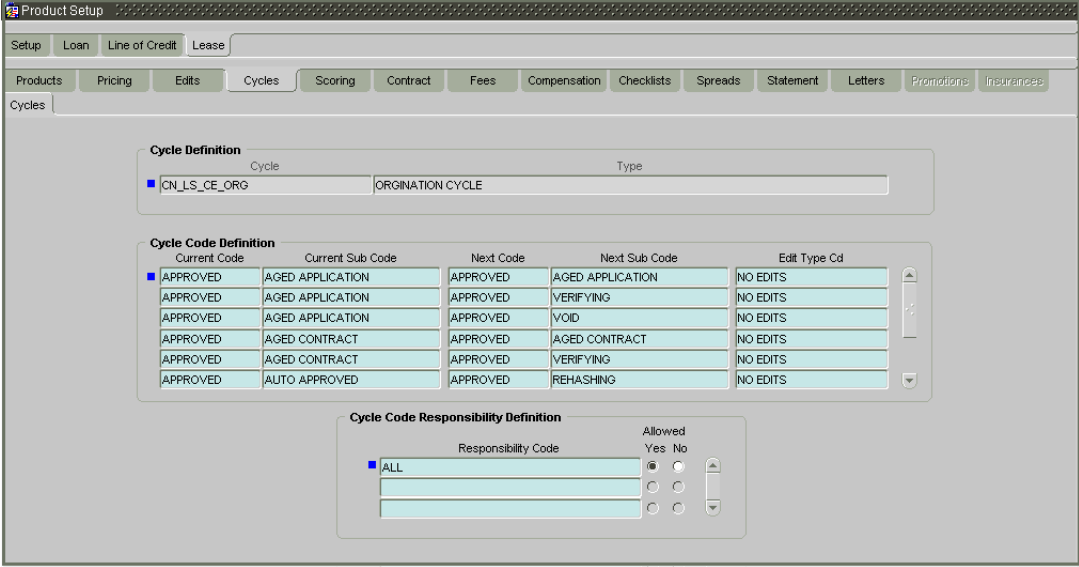
Using these status and sub status, let's reexamine the early workflow diagram in this section.



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

To set up the Cycles page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Cycles** tab.



- The **Cycle Definition** block displays what Oracle Daybreak cycle is being defined.

In this field:	View this:
Cycle	CN_LN_CE_ORG -- Code indicating that the setup is for consumer s.
Type	ORINATION CYCLE -- Origination cycle for consumer lease [CYC_TYPE_CD].

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

In the **Cycle Code Definition** block, use the Current Code, Current Sub Code, Next Code, and Next Sub Code fields to specify the status of the application in the workflow. With a few exceptions, the codes are user-definable.

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

- Use the **Cycle Code Responsibility Definitions** block to define the user groups that are provided or denied access to perform the step.

In this field:	Do this:
Responsibility Code	Select the responsibility that can change a status/sub status change. (There can be more than one responsibility for each code.) [RESPONSIBILITY_CD] (required).

- Choose **Allowed (Yes or No)** to determines whether the responsibility is allowed to change to the next status/sub status.
- Save your entry.

Scoring tab (Scoring Models page)

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

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

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

To set up the Scoring Models page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Scoring** tab, then choose the **Scoring Models** tab.

- 3 On the **Scoring Models** page, complete the following fields:

In this field:

Model
Description
Max Score

Company

Do this:

Enter the code for the scoring model (required).
 Enter a description of the scoring model (required).
 Enter the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.) (required).
 Select the company for the scoring model. This may be ALL or a specific company [PTC_COMPANY] (required).

- | | |
|-----------------|---|
| Branch | Select branch within the company for the scoring model. This may be ALL or a specific branch [PCB_BRANCH]. This must be ALL if in the Company field you selected ALL) (required). |
| Product | Select the product for the scoring model. This may be ALL or a specific product (Setup > Product > Lease > Products) (required). |
| Start Dt | Enter the start date for the scoring model (required). |
| End Dt | Enter the end date for the scoring model (required). |
- 4 Select the **Bureau Score Reasons** box to use the score reasons supplied by the credit bureau. If not selected, automatically rejected applications scored using this scoring model display the Adverse Action Reasons from the Parameters sub page.
 - 5 Select the **Auto Decision** box to assign an application a status/sub status based on the grade associated with the score returned for this scoring model. If not selected, Oracle Daybreak assigns applications scored using this scoring model a status/sub status of NEW-REVIEW REQUIRED.
 - 6 Select the **Enabled** box to enable the scoring model.
 - 7 Save your entry.

Parameters sub page

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

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

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

If the scoring parameter and range definitions were defined as below, then:

If the Value returned was:	Then:
>= 0 & < 1000	Calculated values in this range would be translated into 0% of the Max Value (in this case 1000) for this parameter, which is 0.
>= 1000 & < 3000	Calculated values in this range would be translated into 25% of the calculated value for this parameter. A parameter value of 1000 would result in a final value of 250. A parameter value of 2999 would result in a final value of 749.75.

>= 3000 & < 5000	Calculated values in this range would be translated into 50% of the calculated value for this parameter. A parameter value of 3000 would result in a final value of 1500. A parameter value of 4999 would result in a final value of 2499.5.
>= 5000 & < 10000	Calculated values in this range would be translated into 75% of the calculated value for this parameter. A parameter value of 5000 would result in a final value of 3750. A parameter value of 9999 would result in a final value of 7499.25.
>= 1000	Calculated values in this range would be translated into 100% of the calculated value for this parameter. This would return the calculated value.

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

To set up the Parameters sub page for the auto-decisioning process

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Scoring** tab, then choose the **Parameters** sub tab.
- 3 In the **Parameters** block, enter the following information:

In this field:	Do this:
Parameter	Select the parameter from the LOV (required).
Max Value	Enter the maximum value allowed for the selected parameter (required).
Adverse Action Reason	Select the adverse action reason from the LOV [ADV_ACTION_APP_REASON_CD]. (If, on the Scoring Models page, the Bureau Screen Reasons box is selected for the scoring model, you cannot update this field) (optional).
Weighted Value	Enter the adverse action weighted value. This indicates the priority of this parameter when determining which adverse action reasons to use on the application. The top ten adverse action reasons based on the weighted value of the parameter will be populated (required).

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

In the **Range Definition** block, use the **Value From** field to enter the lowest calculated value to apply the specific translation. The ceiling of the range definition is based on the range definition with the next highest Value From or the Max Value of the scoring parameter (which ever is less) (required).

- Choose one of these options to determine how values for a scoring parameters are translated:

If you choose:

Then:

% Max Value

Calculated values within the range definition receives a value based on a percentage of the Max Value of the scoring parameter.

% Param

Calculated values within the range definition receives a value based on a percentage of the calculated value of the scoring parameter.

Value

Calculated values with in the range definition receives a specific value.

- In the **Percent / Value** field, enter the percent or value to be used in the translation of the calculated value of the scoring parameter.
- If you select the **Enabled** box, Oracle Daybreak will consider this range definition when translating values for this scoring parameter.
- Save your entry.

Grades sub page

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

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

To set up the Grades sub page for the auto-decisioning process

- On the **Setup** menu, choose **Products > Lease**.
- Choose the **Scoring** tab, then choose the **Grades** sub tab.

The screenshot displays the Oracle Daybreak Product Setup interface. The 'Lease' tab is selected, and the 'Scoring' sub-tab is active. The 'Grades' sub-tab is also selected. The 'Scoring Models' section shows a table with the following data:

Model	Description	Max Score	Company	Branch	Product	Start Date	Bureau Score	Auto	Reasons	Decision Enabled
LEASE	LEASE SCORING MODEL (FICO SCORE)	1000	ALL	ALL	ALL	01/01/1900	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

The 'Parameters' section shows the 'Grades' sub-tab. The 'Grade Definitions' table is displayed with the following data:

Score	Credit Grade	Application Status	Sub Status	Enabled
0	D GRADE	REJECTED	AUTO REJECTED	<input checked="" type="checkbox"/>
200	C GRADE	NEW	RECOMMEND REJECTION	<input checked="" type="checkbox"/>
300	C GRADE	NEW	RECOMMEND APPROVAL	<input checked="" type="checkbox"/>
400	B GRADE	APPROVED	AUTO APPROVED	<input checked="" type="checkbox"/>
500	A GRADE	APPROVED	AUTO APPROVED	<input checked="" type="checkbox"/>
				<input type="checkbox"/>

- 3 In the **Grade Definition** block, enter the following information:

In this field:	Do this:
Score	Enter the score the application receives (required).
Credit Grade	Select the grade to assign to an application [CR_GRADE_CD] (required).
Application Status	Select the status to assign to applications with a score starting with the value of this grade definition [APP_STATUS_CD_AUTO] (required).
Sub Status	Select the sub status to assign to applications with a score starting with the value of this grade definition. Credit scoring only allows for only the following status/ sub status pairs: APPROVED - AUTO APPROVED REJECTED - AUTO REJECTED NEW - REVIEW REQUIRED NEW - RECOMMEND APPROVAL NEW - RECOMMEND REJECTION [APP_SUB_STATUS_CD] (required).

- 4 Select **Enabled** to indicate that this grade definition will be considered when grading an application using this scoring model.
- 5 Save your entry.

Scoring tab (Behavioral Scoring Models page)

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

This information appears on the **Customer Service** form in the **Customer Service (2) master tab**'s Account Details page in the Activity block's **Behavior Score** field.

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

Oracle Daybreak calculates behavior scores in a manner similar to how it calculates the Oracle Daybreak credit score during lease origination.

While Oracle Daybreak pricing scores apply to applications and are based on information recorded during lease origination, behavior scoring applies to accounts and is based on account history attributes and performed on a monthly basis.

To set up the Behavioral Scoring Models page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Scoring** tab.

The screenshot shows the 'Product Setup' window with the 'Lease' sub-tab selected. The 'Scoring Models' section is active, displaying a table with the following data:

Model	Description	Max Score	Company	Branch	Product	Start Dt	End Dt	Enabled
LEASE_BSR	LEASE BEHAVIOR SCORING MODEL	1000	ALL	ALL	ALL	01/01/2000	12/31/4000	<input checked="" type="checkbox"/>

Below the table is the 'Parameters' section, which includes a table with the following data:

Parameter	Max Value	Enabled
ACCOUNT DELINQUENCY DAYS	1000	<input checked="" type="checkbox"/>

The 'Range Definition' section includes a table with the following data:

Value From	Radio Buttons	Percent / Value	Enabled
0	<input type="radio"/> % Max Value <input type="radio"/> % Param <input checked="" type="radio"/> Value	0.000	<input checked="" type="checkbox"/>
30	<input type="radio"/> % Max Value <input type="radio"/> % Param <input checked="" type="radio"/> Value	200.000	<input checked="" type="checkbox"/>
60	<input type="radio"/> % Max Value <input type="radio"/> % Param <input checked="" type="radio"/> Value	300.000	<input checked="" type="checkbox"/>
90	<input type="radio"/> % Max Value <input type="radio"/> % Param <input checked="" type="radio"/> Value	400.000	<input checked="" type="checkbox"/>

- 3 On the **Behavioral Scoring Models** page, complete the following fields:

In this field:

Do this:

Model

Enter the model for the behavior score (required).

Description

Enter the description of the model (required).

Max Score

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

Company

Select the company which uses this behavior score. This may be ALL or a specific company [PTC_COMPANY] (required)

Branch

Select the branch corresponding to the company. This may be ALL or a specific branch [PCB_BRANCH]. This must be ALL if in the Company field you selected ALL) (required).

Product

Enter the product to which the behavior score applies. This may be ALL or a specific product (**Setup > Product > Lease > Products**) (required).

Start Date

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

End Date

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

- 4 Select the **Enabled** box to enable the behavior scoring model.
- 5 Save your entry

Parameters sub page

The Parameters sub page records the parameters used to determine the score calculated by the behavior scoring model. The score behavior range is based upon the information in the Range Definition block on the Parameters sub page.

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

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

If the behavior scoring parameter and range definitions were defined as in the example above, then:

If the Value returned was:	Then:
>= 0 & < 30	If the account was delinquent between 0 and 29 days, the behavior scoring model value would be 0.
>= 30 & < 60	If the account was delinquent between 30 and 59 days, the behavior scoring model value would be 200.
>= 60 & < 90	If the account was delinquent between 60 and 89 days, the behavior scoring model value would be 300.
>= 90	If the account was delinquent over 90 days, the behavior scoring model value would be 400.

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

To set up the Parameters sub page for behavior scores

- 1 On the **Setup** menu, choose **Products > lease**.
- 2 Choose the **Scoring** tab, then choose the **Behavioral Scoring Models** tab.
- 3 Choose the **Parameters** sub tab.
- 4 In the **Parameters** block on the **Parameters** sub page, enter the following information:

In this field:	Do this:
Parameter	Select the parameter from the LOV (required).
Max Value	Enter the maximum value allowed for the selected parameter (required).
Enabled	Select to enable the parameter.

- 5 The **Range Definition** block allows you to translate the calculated value for a behavior scoring parameter into the value to be used, depending on the returned value of the parameter.

In the **Range Definition** block, use the **Value From** field to enter the lowest calculated value to apply the specific translation. The ceiling of the range definition is based on the range definition with the next highest Value From or the Max Value of the behavior scoring parameter (which ever is less) (required).

- 6 Choose one of these options to determine how values for a behavior scoring parameter are translated:

If you choose:	Then:
% Max Value	Calculated values within the range definition receives a value based on a percentage of the Max Value of the behavior scoring parameter.
% Param	Calculated values within the range definition receives a value based on a percentage of the calculated value of the behavior scoring parameter.
Value	Calculated values with in the range definition receives a specific value.

- 7 In the **Percent / Value** field, enter the percent or value to be used in the translation of the calculated value of the behavior scoring parameter.
- 8 If you select the **Enabled** box, Oracle Daybreak will consider this range definition when translating values for this behavior scoring parameter.
- 9 Save your entry.

Contract tab (Lease Contract page)

The Lease Contract page allows you to define the lease instruments used within your Oracle Daybreak system. A lease instrument is a contract used by a financial organization with specific rules tied to it. When processing an application, an instrument associated with the application informs Oracle Daybreak of the type of contract being used for the approved lease. This ensures that all parameters tied to the instrument are setup for the account as it is booked - without requiring you to do it.

Items defined in the contract are “locked in” when you choose **Select Instrument** on the Funding form’s Contract (5) page. These values cannot be changed on the Customer Service form’s Contract (5) master tab after the lease has been booked and funded.

The Contract Definition block’s Instrument and Description fields allow you to enter the financial instrument’s name and description, for example; INS-: VEHICLE - FIXED RATE.

Instruments can be setup at different levels:

- Company
- Branch
- Product
- Application state

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

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

To set up the Contract page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Contract** tab, then choose the **Lease Contract** tab.

Balance Type	Chargeoff Method	Writeoff Method	Reschedule Method	Sort	Billed	Accrued	Rollover	Non-Performing Balance Type	Enabled
LEASE RECEIVABLE	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	150	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
FEE LATE CHARGE	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	301	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
FEE NSF	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	302	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
FEE PHONE PAY	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	313	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>
EXPENSE BANKRUPTCY	CHGOFF BALANCE	WAIVE	ROLLOVER BALANCE	401	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE	<input checked="" type="checkbox"/>

- 3 In the **Contract Definition** block, enter the following information:

In this field:

Do this:

Instrument

Enter the code identifying the lease instrument (required).

Description

Enter the description of the lease instrument being defined.

Company

Select the company for the lease instrument. This may be ALL or a specific company (**Setup > Administration > User > Companies**) (required).

Branch

Select the branch within the company for the lease instrument. This may be ALL or a specific branch (**Setup > Administration > User > Companies**). This must be ALL if in the Company field you selected ALL (required).

Billing Cycle

Select the billing cycle selected [_BILL_CYCLE_CD] (required).

Product

Select the product for the lease instrument. This may be ALL or a specific product (required).

State

Select the state in which the loan instrument is used. This may be ALL or a specific state [STATE_CD] (required).

Start Dt

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

End Dt

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

IMPORTANT: In selecting which lease type to use, Oracle Daybreak searches for a best match using the following attributes:

- 1 Billing Cycle

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

For this reason, i-flex solutions recommends creating one version of each lease type where ALL is the value in these fields.

- 4 Choose **Enabled** and Oracle Daybreak will consider this contract definition when selecting a lease instrument for an application.

- 5 In the **Billing** block, enter the following information:

In this field:	Do this:
Billing Type	Select the billing type [LEASE_BILL_TYPE_CD] (required).
Billing Mthd	Select the billing method [LEASE_BILL_TYPE_CD] (required).
Prebill Days	Enter the pre bill days (required).
Spread	Select the default payment spread (required).

- 6 In the **Other** block, enter the following information:

In this field:	Do this:
Lease Type	Select the lease type [LEASE_TYPE_CD] (required).
Refund Tolerance	Enter the refund tolerance amount (required).
Pmt Tolerance	Enter the payment tolerance amount (required).
%	Enter the payment tolerance percentage (required).
Writeoff Tolerance Amt	Enter the writeoff tolerance amount (required).
Refund Allowed	Select this check box if refunds are allowed for this lease instrument (required).
Int Amortization Freq	Select the interest amortization frequency: DAILY -or- MONTHLY (MONTHS END) [AMORTIZE_FREQ_CD] (required).

- 7 In the **Scheduled Dues** block, enter the following information:

In this field:	Do this:
Max Due Day Chg Days	Enter the maximum days allowed (required).
Due Day Min	Enter the minimum due day allowed (required).
(Due Day) Max	Enter the maximum due day allowed (required).
Max # Due Day Changes - Year	Enter the maximum number of due day changes allowed in a year (required).
(Max # Due Day Changes) Life	Enter the maximum number of due day changes allowed in the life of the lease (required).

- 8 In the **Tax** block, enter the following information:

In this field:	Do this:
Sales Tax Mode	Select the sales tax mode [SALES_TAX_METHOD_CD] (required).

Sales Tax Mthd Select the sales tax method [SALES_TAX_METHOD_CD] (required).

9 In the **Delinquency** block, enter the following information to define how delinquencies are handled for leases using this lease instrument.

In this field:	Do this:
Late Charge Grace Days	Enter the number of grace days allowed for the payment of a due date before a late charge is assessed on the account (required).
Delq Grace Days	Enter the number of grace days allowed for the payment of a due date before an account is considered delinquent. This affects DELQ Queues, Oracle Daybreak reporting, and the generation of collection letters (required).
Delq Category Method	Select the delinquency category method to determine the how Oracle Daybreak populates delinquency counters on the Customer Service form. Note: This value does not affect credit bureau reporting [DLQ_CATEGORY_METHOD_CD] (required).

10 Save your entry.

Balances sub page

The Balances sub page lists the balances that will be established when an account is booked and funded.

CAUTION:

Please contact your Implementation Manager for changes to this section.

To set up the Balances sub page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Contract** tab, then choose the **Lease Contract** tab.
- 3 Choose the **Balance** sub tab.

The screenshot displays the 'Product Setup' window for a 'Lease Contract'. The 'Balances' sub-tab is active, showing a table of 'Contract Balances' with columns for Balance Type, Chargeoff Method, Writeoff Method, Reschedule Method, Sort, and various flags (Billed, Accrued, Rollover, Non-Performing, Enabled).

Balance Type	Chargeoff Method	Writeoff Method	Reschedule Method	Sort	Billed	Accrued	Rollover	Non-Performing	Non-Performing	Balance Type	Enabled
LEASE RECEIVABLE	CHGOFF BALANCE	WVAIVE	ROLLOVER BALANCE	150	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE		<input checked="" type="checkbox"/>
FEE LATE CHARGE	CHGOFF BALANCE	WVAIVE	ROLLOVER BALANCE	301	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE		<input checked="" type="checkbox"/>
FEE NSF	CHGOFF BALANCE	WVAIVE	ROLLOVER BALANCE	302	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE		<input checked="" type="checkbox"/>
FEE PHONE PAY	CHGOFF BALANCE	WVAIVE	ROLLOVER BALANCE	313	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE		<input checked="" type="checkbox"/>
EXPENSE BANKRUPTCY	CHGOFF BALANCE	WVAIVE	ROLLOVER BALANCE	401	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NONE		<input checked="" type="checkbox"/>

- 4 Complete the **Contract Balances** block with the following information:

In this field:

Do this:

Balance Type

View the transaction/balance type [TXN_TYPE_CD] (display only).

Chargeoff Method

Select the charge off method to determine how the outstanding amount of this balance type will be handled if the account becomes uncollectable and the lease is charged off [CHARGEOFF_METHOD_CD] (required).

Writeoff Method

Select the write off method to determine how the outstanding amount of this balance type will be handled if the account is within the write off tolerance of being PAID [WRITEOFF_METHOD_CD] (required).

Reschedule Method

Select the reschedule method to determine how the outstanding amount of this balance type will be handled if the account is rescheduled [RESCHEDULE_METHOD_CD] (required).

Sort Enter the sort order of how account balances will appear on the Customer Service form's Balance page (required).

- 5 If the balance can be billed, select the **Billed** box. This indicates that outstanding amounts for this balance type are considered a part of the billed amount. This also determines whether payments applied to this balance type are considered when satisfying outstanding amounts due.
- 6 If the interest is accrued on the balance type, select the **Accrued** box. This indicates that outstanding amounts for this balance type will be included when interest is accrued against the account.
- 7 The **Non-Performing Rollover** box does not apply to leases and is dormant.
- 8 The **Non-Performing Balance Type** field does not apply to leases and will contain the default entry of NONE.
- 9 Select the **Enabled** box to indicate that this balance type will be created when the account is booked and funded.

When defining a balance type, you must choose the Load Balances button. Once the balance definitions have been loaded, you may update entries on Contract Balance block, but you may not load them again.

- 10 Choose **Load Balances**.

Oracle Daybreak loads the currently defined balances for accounts.

Amortize Balances sub page

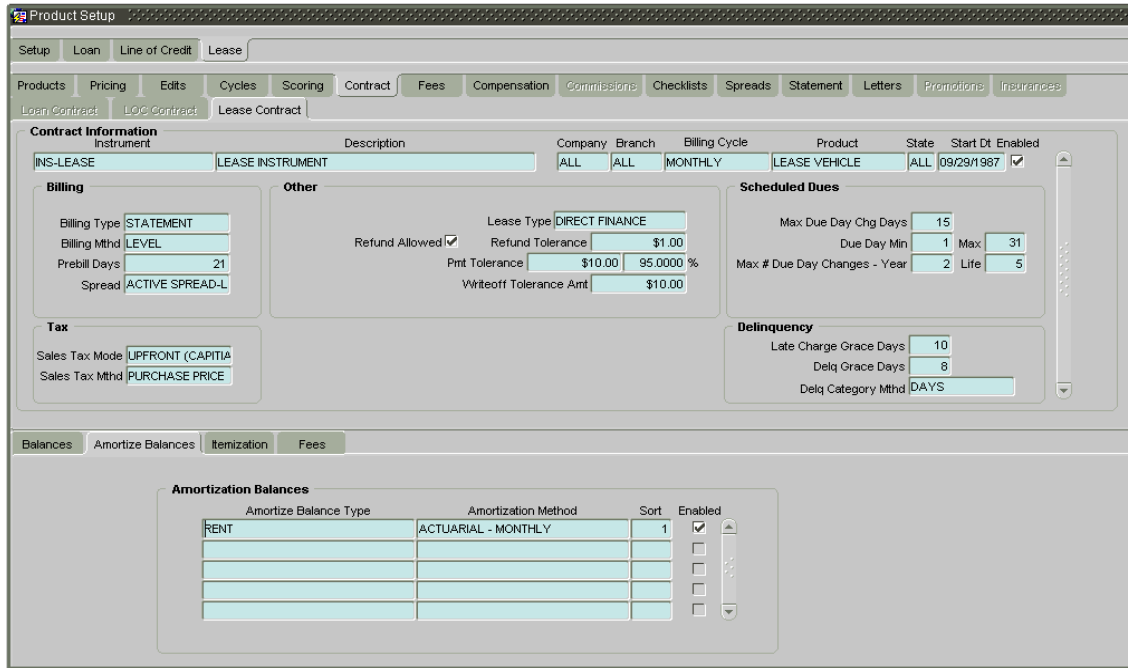
With the Amortize Balances sub page, you can select one or more balances to be amortized over the life of the lease. You can also define the amortization method.

Note: Interest is automatically amortized, so there is no need to manually set it up.

To set up the Amortize Balances sub page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Contract** tab, then choose the **Lease Contract** tab.

3 Choose the **Amortize Balances** sub tab.



4 Complete the **Amortization Balances** block with the following information:

- | In this field: | Do this: |
|------------------------------|--|
| Amortize Balance Type | Select the amortize transaction type [AMORTIZE_TXN_TYPE_CD] (required). |
| Amortization Method | Select the amortization method used to calculate the net amortization amount [AMORTIZE_CALC_METHOD_CD] (required). |
| Cost/Fee Method | Select the amortization fee method [AMORTIZE_FEE_METHOD_CD] (required). |
| Sort | Enter the sort sequence to define the order of the amortize balances (required). |
- Select **Enabled** to enable the amortize balance to be created when the account is booked and funded.
 - Save your entry.

Itemization sub page

On the Itemization sub page, you can define the itemized components for each type of contract, indicate if it is required, and determine whether it has a positive or negative bearing on the contract itemization math. You can establish the following groups of itemization transactions:

- | | |
|----------------------|--|
| Advance | Total amount that is not a part of financed fees; in other words, the total amount the customer requested to be advanced. |
| Financed Fees | Finances Fees is not available for leases. |
| Pre-paid Fees | Fees that are paid by the consumer prior to the funding of the line of credit. These fees are not rolled into the balance of the line of |

credit but are considered as part of the finance charge and are included in the calculation of the APR.

Producer

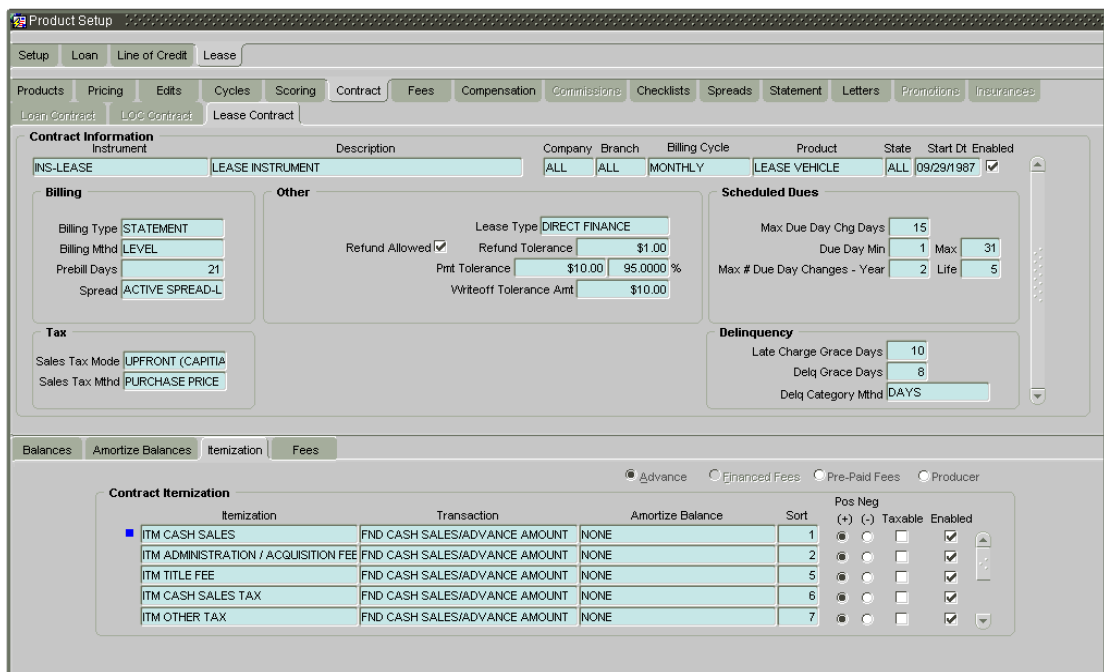
Fees that are paid to or by the producer of the line of credit; for example, a fee that is being charged to the producer. These transactions will affect proceeds.

Escrow

Escrow is not available for leases.

To set up the Itemization sub page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Contract** tab, then choose the **Lease Contract** tab.
- 3 Choose the **Itemization** sub tab.



- 4 Choose the option button to indicate the type of itemization you are defining: **Advance**, **Financed Fees**, **Pre-Paid Fees**, **Producer**, or **Escrow**.
- 5 Complete the **Contract Itemization** block with the following information:

In this field:

Do this:

Itemization
Transaction
Amortize Balance

Select the itemization type (required).
Select the funding transaction type (required).
Select the amortize balance affected by this itemization transaction. **Note:** Advance itemizations do not affect amortize balances (required).

Refund Allowed
Refund Method
Escrow
Required Escrow

Select to indicate refund is allowed for this itemization.
Select refund calculation method (required).
Select the escrow (required).
If this is an escrow account, select this box to signal an escrow is required during the application process (though at that time the user can choose Opt Out to decline.)

- Sort** Enter the sort order to define the order of the itemization transactions (required).
- 6 If the itemized transaction increases the group balance, choose **Pos**.
-or-
If the itemized transaction decreases the group balance, choose **Neg**.
 - 7 Select the **Taxable** box if the itemization type is taxable.
 - 8 In the **Itemization Formula** field, select the itemization formula description (required).
 - 9 In the **Itemization Type** field, select the itemization (required).
 - 10 In the **Disc. Rate** field, enter the discount rate for the itemization (optional).
 - 11 Select **Enabled** to enable the itemization and indicate that this itemization transaction will be created when the account is booked and funded.
 - 12 Save your entry.

Fees sub page

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

- Late charges
- Non sufficient funds
- Extensions

The Fees sub page allows you to define those fees whose value and method of calculation are set at the time of the lease. As these amounts cannot be change after the lease is booked and funded, you should only set up fees here that will not change over the life of the lease. Individual contract fee types may be defined multiple times in order to create graduated fees.

Note: Certain fees, like late fees, can be set up at contract, as well as state level. In such cases, the contract fee, if present, is used first.

Assume the above contract fee definitions are a part of the same lease instrument.

If the outstanding Transaction Amount was:	Then:
>= \$0.00 & < \$500.00	Oracle Daybreak would assess a fee of \$10.00 when a payment was not received within the late charge grace days of the due date.
>= \$500.00 & < \$1000.00	Oracle Daybreak would assess a fee of between \$10.00 and \$30.00 based on 5.5% of the outstanding payment amount when a payment was not received within the late charge grace days of the due date.
>= \$1000.00	Oracle Daybreak would assess a fee between \$35.00 and \$150.00 based on 4.5% of the outstanding payment

amount when a payment was not received within the late charge grace days of the due date.

To set up the Fee sub page

- 1 On the **Setup** menu, choose **Products >Lease**.
- 2 Choose the **Contract** tab, then choose the **Lease Contract** tab.
- 3 Choose the **Fees** sub tab.

The screenshot shows the 'Product Setup' window with the 'Fees' sub-tab selected. The 'Contract Fees' table is as follows:

Type	Txn Amt From	Method	Min Amount	Max Amount	Percent	Enabled
FEE LATE CHARGE	\$0.00	PERCENTAGE OF PAYMENT DUE	\$10.00	\$30.00	5.0000	<input checked="" type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>

- 4 Complete the **Contract Fees** block with the following information:

In this field:

Do this:

Type

Select the fee type (required).

Txn Amt From

Enter the lowest transaction amount or balance amount against which this contract fee definition may be applied (required).

Method

Select the method of calculating the fee to be assessed [FEE_CALC_METHOD_CD] (required).

Min Amount

Enter the minimum fee amount to be assessed (required).

Max Amount

Enter the maximum fee amount to be assessed. If you entered FLAT in the Method field, then this field is not used and is normally populated as \$0.00 (required).

Percent

Enter the fee percentage of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount.

- 5 Select **Enabled** and this contract fee will be created when the account is booked and funded.
- 6 Save your entry.

Fees tab (Fee page)

The Fee page allows you to define fees that may be automatically assessed by Oracle Daybreak. The Fee Definitions block records fees not defined within the Contract page's Fees sub page.

The following fee types are currently supported for automatic assessment:

- Late charges
- Non sufficient funds
- Extensions

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

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

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

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

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

- 1 Company
- 2 Branch
- 3 Product
- 4 Application state
- 5 Transaction amountt
- 6 Start Date.

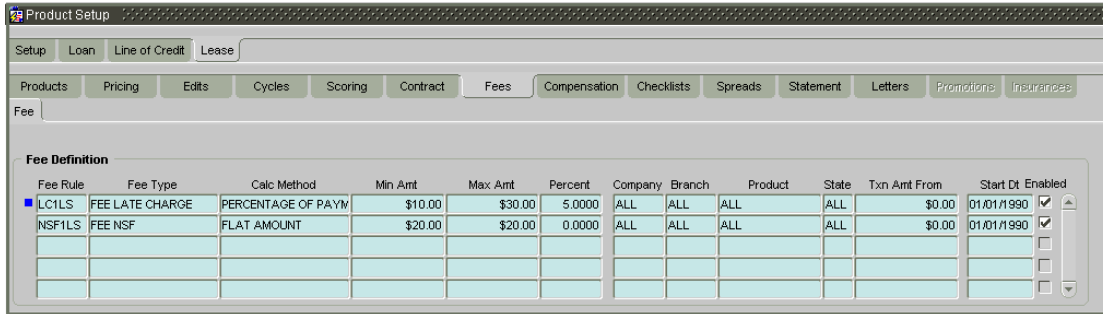
On the ranked rows - the first row is returned as the best match.

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

To set up the Fees page

- 1 On the **Setup** menu, choose **Products > Lease**.

2 Choose the **Fees** tab.



3 The **Fee Definition** block defines the individual fees. Complete the **Fee Definition** block with the following information:

In this field:	Do this:
Fee Rule	Enter the fee rule used to identify the particular fee definition (required).
Fee Type	Select the fee type (required).
Calc Method	Select the method of calculating the fee [FEE_CALC_METHOD_CD] (required).
Min Amt	Enter the minimum amount for the fee (required).
Max Amt	Enter the maximum amount for the fee. If you selected FLAT AMOUNT in the Calc Method field, then this field is not used and is normally populated as \$0.00 (required).
Percent	Enter the percentage value of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount (required).
Company	Select the portfolio company. This may be ALL or a specific company (Setup > Administration > User > Companies) (required).
Branch	Select the portfolio branch. This may be ALL or a specific branch (Setup > Administration > User > Companies). This must be ALL if in the Company field you selected ALL) (required).
Product	Select the product. This may be ALL or a specific product. The available values come from a validated LOV based on the selected Billing Cycle setup and the Lease Product setup (required).
State	Select the state for this fee. This may be ALL or a specific state [STATE_CD] (required).
Txn Amt From	Enter the transaction or balance amount. The fee is calculated using the specifications of this record only if the transaction amount is greater than the value specified in this field (and less than this field in another record for the same fee) (required).
Start Dt	Enter the start date (required).
End Dt	Enter the end date (required).

IMPORTANT: In selecting which fee to use, Oracle Day-break searches for a best match using the following attributes:

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

For this reason, i-flex solutions recommends creating one version of each fee where ALL is the value in the these fields.

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

- 4 Select **Enabled** to enable the fee.
- 5 Save your entry.

Compensation tab (Lease Compensation Plans page)

With the Lease Compensation Plans page, you can define compensation plans for producers who supply the financial institution with applications. These compensation plans can be set up at various levels depending upon your organization’s needs.

This information is used on the Compensation sub page on the Contract (5) master tab of the Funding form. When you choose Load on the Compensation sub page, Oracle Daybreak displays a Compensation Plans dialog box containing the compensation plans that best match the selection criteria from the Lease Compensation Plans page.

Compensation can be paid to a producer in a number of ways:

Payment calculation method:	Description:
AS EARNED	The compensation amount is paid out in pieces over the life of the lease based upon the interest earned.
PAY AS U GO	The compensation amount is paid out in pieces over the life of the lease based upon the interest received by virtue of the payment.
UPFRONT	The entire compensation amount is paid at the time of booking the lease.
UPFRONT MONTH END	The entire compensation amount is paid at the month-end of booking the lease.
UPFRONT MONTH END (AMORTIZE SPREAD FORMULA)	The amount financed will be amortized at a rate equal to the difference between the contract rate and buy rate. The finance charge thus derived would be considered the base compensation amount. Oracle Daybreak then allows this base compensation to be split into two components:

- 1) Upfront compensation amount
 - 2) Remaining compensation amount.
- The disbursement method will apply to the remaining compensation portion (total compensation minus the upfront amount).

Compensations can be charged back from a producer if a lease is prematurely paid or charged off. The charge back amount can be calculated using the following methods:

- Earned
- Percentage

You can specify whether the unearned portion or a certain percentage of the total compensation is to be charged back in case of early payoff or charge off.

The period for which the charge back plan can remain active can be set up according to:

- Number of days
- Term (number of months)

To set up the Lease Compensation Plans page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Compensation** tab, then choose the **Lease Compensation Plans** tab.

The screenshot shows the 'Product Setup' window with the 'Lease' tab selected. Under the 'Compensation' sub-tab, the 'Lease Compensation Plans' section is active. The 'Compensation Plan Definition' block contains the following information:

- Code:** CPP-LS-001
- Description:** COMPENSATION LEASE 001 (SPREAD)
- Disbursement Method:** UPFRONT
- Formula Method:** BUY RATE SPREAD

Below the formula method, there is a table with the following data:

Formula	Factor	Add Factor	Max Spread	Max Markup
BUY RATE SPREAD	100.0000	100.0000	3.0000	0.001250

There is also a 'Flat Amount' field set to \$100.00. To the right, there are several selection fields for Company, Branch, Billing Cycle, Product, State, Pro Group, Pro Type, Producer, Grade, Amt, Term, Asset Class, Asset Type, SubType, Asset Make, Asset Model, and Age.

- 3 In the **Compensation Plan Definition** block, enter the following information:

In this field:	Do this:
Code	Enter the compensation code (required).
Description	Enter a description of the compensation plan being defined (required).
Disbursement Method	Select the compensation disbursement method [COMP_CALC_METHOD_CD] (required).
Formula Method	Select the type of formula to be used to calculate the compensation to be paid Oracle Daybreak uses following formula methods: FLAT AMOUNT - Flat amount is paid. SPREAD BASE FORMULA - A formula based on the spread between the buy rate and the interest rate offered

	to the consumer is used [COMP_FORMULA_METHOD_CD] (required).
Formula	Select the spread formula to be used to calculate Compensation [COMP_SPREAD_FORMULA_CD] (required).
Factor	Enter the compensation factor; that is, the percentage applied to the compensation to be paid. If this value is not 100.00, it will reduce the compensation amount (required).
Addl Factor	Enter the additional compensation factor. If this value is not 100.00, it will further reduce the compensation amount (required).
Max Spread	Enter the maximum compensation spread. This limits the spread on which compensation will be paid. Spreads exceeding this value will be treated as if the spread was the specified value (required).
Max Markup Flat Amount	View the maximum compensation markup (display only) Enter the flat compensation amount (required).

4 In the unnamed block, enter the following information:

In this field:	Do this:
Company	Select the portfolio company. This may be ALL or a specific company (Setup > Administration > User > Companies) (required).
Branch	Select the portfolio branch within the company for the selected compensation plan. This may be ALL or a specific branch (Setup > Administration > User > Companies). This must be ALL if in the Company field you selected ALL (required).
Billing Cycle	Select the billing cycle for the compensation plan [LEASE_BILL_CYCLE_CD] (required).
Product	Select the product for the selected compensation plan. This may be ALL or a specific product. The available values come from a validated LOV based on the selected Billing Cycle setup and the Lease Product setup (required).
State	Select the state for the selected compensation plan. This may be ALL or a specific state [STATE_CD] (required).
Pro Group	Select the producer group for the compensation plan. This may be ALL or a specific producer group [PRO_GROUP_CD] (required).
Pro Type	Select the producer type for the compensation plan. This may be ALL or a specific producer type [PRO_TYPE_CD] (required).
Producer	Select the producer for the compensation plan. This may be ALL or a specific producer. The available values come from a validated LOV based on the Pro Group and Pro Type. (Setup > Producers) (required).
Grade	Select the credit grade for this compensation plan. This may be ALL or a specific grade [CR_GRADE_CD] (required).

Amount	Enter the minimum amount financed for the compensation plan (required).
Term	Enter the minimum term for the compensation plan (required).
Asset Class	Select the asset class for the compensation plan. This may be ALL or a specific asset class. The available values come from a validated LOV based on the Collateral Type [HOME_ASSET_CLASS_CD, OTHER_ASSET_CLASS_CD, VEHICLE_ASSET_CLASS_CD] (required).
Asset Type	Select asset type for the compensation plan. This may be ALL or a specific asset type. The available values come from a validated LOV based on you assets setup (Setup >Administration > System > Lookups) (required).
SubType	Select the asset sub type for this compensation plan. This may be ALL or a specific asset sub type. The available values come from a validated LOV based on you assets setup (Setup >Administration > System > Lookups) (required).
Asset Make	Enter the asset make. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset make (required).
Asset Model	Enter the asset model. If ALL was selected for either Asset Type or Asset Sub Type, then ALL will be the only available selection for the asset model (required).
Age	Enter the asset age (required).
Start Dt	Enter the start date for the compensation plan (required).
End Dt	Enter the end date for the compensation plan (required).

IMPORTANT: In selecting which compensation to use, Oracle Daybreak searches for a best match using the following attributes:

- 1 Billing cycle
- 2 Start date
- 3 Company
- 4 Branch
- 5 Product
- 6 State
- 7 Producer group
- 8 Producer type
- 9 Producer/dealer
- 10 Grade
- 11 Amount
- 12 Term
- 13 Asset class
- 14 Asset type
- 15 Asset sub type

- 16 Asset make
- 17 Asset model
- 18 Asset age

- 5 Select **Enabled** and Oracle Daybreak will consider this entry when selecting a compensation plan.
- 6 Save your entry.

Checklists tab (Checklists page)

A checklist is an optional set of steps to follow when completing a form in Oracle Daybreak, such as the Underwriting form, the Funding form, or completing a page involving collections on the Customer Service form. Checklists can be used as guidelines to help ensure that Oracle Daybreak users follow your business's standard operating procedures and enter all required data. Some checklists are optional, but others such as those related to application decisions or contract verification, may be required depending on the edit sets defined in your Oracle Daybreak system. Checklists page allows you to specify the contents of the checklist.

The following checklists are built in to the origination workflow and can be viewed when edits are checked:

- DECISION VERIFICATION CHECKLIST.
- CONTRACT VERIFICATION CHECKLIST.

The following checklists are built in to the Customer Service form and can be viewed during collection tasks:

- BANKRUPTCY CHECKLIST
- CHARGE-OFF CHECKLIST
- REPOSSESSION/FORECLOSURE CHECKLIST

You can define additional checklists for your organization. You can set up multiple checklists for a single type of checklist. These checklists can be differentiated by:

- Company
- Branch
- Product
- Application state

To set up the Lease Checklist page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Checklists** tab.

Checklist Code	Description	Checklist Type	Company	Branch	Product	State	Enabled
■ CNLSCE-CON-0001	CONTRACT VERIFICATION	CONTRACT VERIFICATION CHECKLIST	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>
CNLSCE-DEC-0001	DECISION	DECISION VERIFICATION CHECKLIST	ALL	ALL	ALL	ALL	<input checked="" type="checkbox"/>

Action Code	Description	Sort	Enabled
■ 1	VERIFIED RESIDENCE ?	1	<input checked="" type="checkbox"/>
2	VERIFIED PHONE ?	2	<input checked="" type="checkbox"/>
3	VERIFIED EMPLOYMENT ?	3	<input checked="" type="checkbox"/>
4	VERIFIED INCOME ?	4	<input checked="" type="checkbox"/>
5	ALL STIPULATIONS MET ?	5	<input checked="" type="checkbox"/>
6	VERIFIED INSURANCE ?	6	<input checked="" type="checkbox"/>
7	DOCUMENT CHECKLIST COMPLETED ?	7	<input checked="" type="checkbox"/>
8	CUSTOMER/COLLATERAL VERIFICATION CHECKLIST COMPLETE ?	8	<input checked="" type="checkbox"/>
9	PRODUCER COMPENSATION CALCULATED?	9	<input checked="" type="checkbox"/>

- 3 Complete the **Checklist Type Definition** block with the following information:

In this field:

Do this:

Checklist Code

Enter the checklist code that identifies checklist being defined (required).

Description

Enter the description for the checklist (required).

Checklist Type

Select the checklist type to define where the specific checklist will be available in Oracle Daybreak [CHECKLIST_TYPE_CD] (required).

Company

Select the portfolio company associated with the checklist. This may be ALL or a specific company (**Setup > Administration > User > Companies**) (required).

Branch

Select the portfolio branch associated with the checklist. This may be ALL or a specific branch (**Setup > Administration > User > Companies**). This must be ALL if in the Company field you selected ALL) (required).

Product

Select the product associated with the checklist. This may be ALL or a specific product. The available values come from a validated LOV based on the selected Billing Cycle setup and the Lease Product setup (required).

State

Select the state associated with the checklist type. This may be ALL or a specific state [STATE_CD] (required).

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

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

For this reason, i-flex solutions recommends creating one version of each checklist type where ALL is the value in these fields.

Enabled Select to enable the checklist.

- 4 Checklist actions are steps (a set of one or more tasks) related to the checklist you are creating. They are loaded on the Checklist sub page.

Complete the **Checklist Action Definition** block with the following information:

In this field:	Do this:
Action Code	Enter the action code for the checklist (required).
Description	Enter the description for the action type (required).
Sort	Enter the sort order to define the placement of the action type on the Checklist sub page (required).

- 5 Select **Enabled** to include this action in the checklist.
- 6 Save your entry.

Org. Fees tab (Lease Origination Fees page)

Oracle Daybreak supports the auto computation of origination itemized fees. System administrators can define and maintain the itemization formula on the Lease Origination Fees page.

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

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

After you set up the itemization formula on the Product Setup form's Lease Origination Fees page, you can attach it to an itemization on the Product Setup form's Itemization sub page (**Setup menu > Products command > Lease command > Contract tab > Lease Contract tab > Itemization sub tab**).

One itemization can be based on one formula, while the same formula can be attached to multiple itemizations. If a formula is attached to a contract itemization and that formula requires an itemization not present Lease Origination Fee page, Oracle Daybreak displays an error message.

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

To set up the Lease Origination Fees page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Org. Fees** tab, then choose the **Lease Origination Fees** tab.

The screenshot displays the Oracle Daybreak interface for setting up Lease Origination Fees. The main window is titled "Product Setup" and has a "Lease" tab selected. The "Org. Fees" sub-tab is active, showing the "Lease Origination Fees" page.

Formula Definition

Formula	Description	Min Amt	Max Amt	Enabled
DOC_STAMP_FEE	DOCUMENT STAMP FEE	\$0.00	\$200.00	<input checked="" type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>

Formula Details

Itemization	Percent	Sort	Pos (+)	Neg (-)	Enabled
ITM CASH SALES	1.0000	1	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="checkbox"/>
			<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
			<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>

Range Details

Amt From	Percent	Enabled
\$0.00	100.0000	<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

- 3 Complete the **Lease Origination Fees** page with the following information:

In this field:	Do this:
<u>Itemization Formula Definition block:</u>	
Itemization Formula	Enter the formula code to define computation (required).
Description	Enter the description for the formula (required).
Min	Enter the minimum value that should be considered to compute the final value of formula (required).
Max	Enter the maximum value that should be considered to compute the final value of formula (required).
Enabled	Select the Enabled indicator to allow the stipulations to be used by Oracle Daybreak (required).

<u>Itemization Details block:</u>	
Itemization	Select the itemization based on which the itemization formula will derive its computed value (required).
Percent	Enter the percentage value that should be considered while computing value for itemization formula (required).
Sort	Enter the sort sequence for the itemization to be considered while computing the value of the itemization formula (required).
Pos. (+)/Neg. (-)	Select the positive or negative sign that needs to be considered between two itemizations for computing the value of the itemization formula (required).
Enabled	Select the Enabled indicator to allow the itemization details to be used by Oracle Daybreak (required).

<u>Range Details block:</u>	
Amt From	Enter the value up to which the percentage of final value of the itemization formula to be considered for the final value of itemization formula (required).
Percent	Enter the percentage value that should be considered while computing the value for the final value of the itemization formula (required).
Enabled	Select the Enabled indicator to allow the range details to be used by Oracle Daybreak (required).

- 4 Save your entry.

Stipulations tab (Lease Stipulations page)

Oracle Daybreak supports the automatic generation of default stipulations for lines of credit on the Underwriting form's Stipulations sub page. The default stipulations can be maintained by company, branch, product, state, application status and application sub-status on the Product Setup form's LoC Stipulations page.

To set up the Lease Stipulations page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Stipulations** tab, then choose the **Lease Stipulations** tab.

- 3 Complete the **Lease Stipulations** page with the following information:

In this field:

Do this:

Stipulation Setup block:

Company

Select the portfolio company associated with the default stipulations (required).

Branch

Select the portfolio branch associated with the default stipulations (required).

Product

Select the product associated with the default stipulations (required).

State

Select the state associated with the default stipulations (required).

Application Status

Select the application status associated with the default stipulations (required).

Application Sub-Status

Select the application sub status associated with the default stipulations (required).

Enabled

Select the Enabled indicator to allow the default stipulations to be used Oracle Daybreak (required).

Stipulation Details block:

Stipulations

Select the stipulation (required).

Sort

Enter the sort sequence for the stipulation (required).

Enabled

Select the Enabled indicator to allow the stipulations details to be used by Oracle Daybreak (required).

- 4 Save your entry.

Spreads tab (Spreads page)

The Spreads page allows you to define the payment allocation strategy used by your business while applying payments to accounts. Spreads are selected on the Payment Entry (and Payment Maintenance) pages. The payment to the account according to the spread can be viewed on the Transaction page on the Customer Service form.

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

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

To open the Spreads page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Spreads** tab.

The screenshot shows the Oracle Product Setup interface for the Spreads page. The top navigation bar includes tabs for Setup, Loan, Line of Credit, and Lease. Below this, there are sub-tabs for Products, Pricing, Edits, Cycles, Scoring, Contract, Fees, Compensation, Checklists, Spreads, Statement, Letters, Promotions, and Insurances. The Spreads tab is selected.

The main content area is divided into two sections:

- Spread Definition:** A table with columns: Spread, Description, Due Dt Adv, and Enabled. It contains three rows:

Spread	Description	Due Dt Adv	Enabled
AC-LEASE	ACTIVE SPREAD-LEASE	BRING CURRENT	<input checked="" type="checkbox"/>
ACEXP-LEASE	ACTIVE EXPENSE SPREAD-LEASE	NONE	<input checked="" type="checkbox"/>
ACFEE-LEASE	ACTIVE FEE SPREAD-LEASE	NONE	<input checked="" type="checkbox"/>
- Spread Transaction Definition:** A table with columns: Balance Type, Cycle, Sort, and Enabled. It contains 13 rows:

Balance Type	Cycle	Sort	Enabled
SALES /USE TAX BILLED	0	0	<input checked="" type="checkbox"/>
LEASE RECEIVABLE BILLED	0	1	<input checked="" type="checkbox"/>
FEE LATE CHARGE BILLED	0	2	<input checked="" type="checkbox"/>
FEE NSF BILLED	0	3	<input checked="" type="checkbox"/>
FEE DISPOSITION BILLED	0	4	<input checked="" type="checkbox"/>
FEE EARLY TERMINATION BILLED	0	5	<input checked="" type="checkbox"/>
FEE OTHER FEE AND TAXES BILLED	0	6	<input checked="" type="checkbox"/>
FEE USAGE BILLED	0	7	<input checked="" type="checkbox"/>
SALES /USE TAX	0	8	<input checked="" type="checkbox"/>
LATE CHARGE	0	9	<input checked="" type="checkbox"/>
NON SUFFICIENT FUND FEE	0	10	<input checked="" type="checkbox"/>
EXTENSION FEE	0	11	<input checked="" type="checkbox"/>
EXCESS USAGE	0	12	<input checked="" type="checkbox"/>
OTHER FEES AND TAXES	0	13	<input checked="" type="checkbox"/>

- 3 In the **Spread Definition** block, enter the following information:

In this field:

Spread
Description

Due Dt Adv

Do this:

Enter the code identifying the spread (required).
Enter the description for the spread. (This usually reflects when this spread is used.) (required).
Select the due date advancement code that determines how payments applied using this spread will affect due amounts. Oracle Daybreak uses the following predefined Due Dt Adv Codes:

BRING CURRENT - The payment allocations for transactions against an account's outstanding balances that make up the billed balances. This will be applied against billed due amounts.

FUTURE - The payment allocations for transactions against an accounts outstanding balances that make up the billed balances. This will be applied against billed due amounts. Any remaining amount allocated against billed balances will be accumulated and applied against future due amounts. [DUE_DT_ADVANCEMENT_CD] (required).

NONE - Payments applied using this spread will not affect the due amounts of the account in any way.

Enabled

Select box to enable the spread.

- In the **Spread Transaction Definition** block, enter the following information:

In this field:	Do this:
Balance Type	Select the balance type to allocate a portion of the received payment against (required). Note: i-flex solutions recommends that you always setup an ADVANCE/PRINCIPAL balance type for each spread.
Cycle	Enter the balance cycle during which to apply payments. This collects payment on bad (unpaid) cycles. You can only go back five cycles. Cycle will have a value of 0 for s (required).
Sort	Enter the sort order in which the balance type has payments allocated against it (required).

- Select **Enabled** and Oracle Daybreak will consider this spread transaction when allocating payments.
- Choose **Load Details**.
Oracle Daybreak loads the spread transaction definitions for newly created spread definitions to ensures that all balance types related to payment allocation will be included in a spread.
- Save your entry.

Statement tab (Messages page)

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

Oracle Daybreak inserts the message in the Text field into the statement file produced during the nightly batch job for the appropriate consumers.

A record of an account's statement history, including the messages included in the statement, appears on the Statements page on the Customer Service form.

To set up the Statements (Messages) page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Statement** tab.

- 3 In the **Statement Messages** block on the **Messages** page, enter the following information:

In this field:	Do this:
Seq	Enter the sort sequence of how the statement message should be printed (required).
Code	Enter the message code identifying the statement message (required).
Text	Enter the text of the statement message (required).
Company	Select the company for the statement message. This may be ALL or a specific company (Setup > Administration > User > Companies) (required).
Branch	Select the branch within the company for the statement message. This may be ALL or a specific branch (Setup >

Product **Administration > User > Companies**). This must be ALL if in the Company field you selected ALL (required). Select the product for which this statement message will be used. This may be ALL or a specific product (required).

IMPORTANT: In selecting which message to use, Oracle Daybreak searches for a best match using the following attributes:

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

For this reason, i-flex solutions recommends creating one version of each edit type where ALL is the value in these fields.

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

Start Dt Enter the first date the statement message is available (required).

End Dt Enter the last date the statement message is available (required).

- 4 Select **Enabled** to enable the message.
- 5 Save your entry.

Letters tab (Letters page)

The Letters page allows you to define letters that Oracle Daybreak automatically generates when the application or the account meets certain conditions, or “trigger events.” Each letter has its own trigger event. For example, you can configure Oracle Daybreak to automatically send a welcome letter when an application becomes an account or send a collection letters when an account becomes delinquent.

Oracle Daybreak supports the following types of letters:

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

When Oracle Daybreak generates letters, it searches the Letters page for letter definitions that meet the following criteria:

- Definition is enabled.
- Definition is an exact match of the letter code being generated.
- Definition is a match of either the application/account value or ALL for all other criteria.

Exact matches for each field are given a higher weight than matches to ALL.

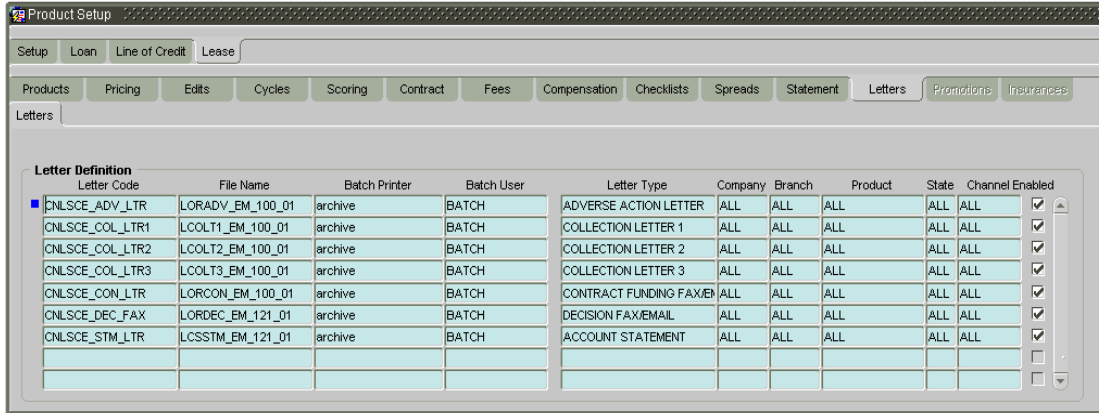
The returned rows are then given a descending rank based on the weighted values and the hierarchical position of these fields:

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

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

To set up the Letters page

- 1 On the **Setup** menu, choose **Products > Lease**.
- 2 Choose the **Letters** tab.



- 3 In the **Letters Definition** block on the **Lease Letters** page, enter the following information:

In this field:

Do this:

Letter Code

Enter the code for the letter (required).

File Name

Enter the file name of the Oracle report used to generate the letter. The file should be named <File Name>.rep on your server (required).

Batch Printer

Select the batch printer being used to generate the letter (**Setup > Administration > User > Printers**) (required).

Batch User

Select the Oracle Daybreak user who will submit this letter. This will normally be set to BATCH (**Setup > Administration > User > Users**) (required).

Letter Type

Select the type of letter you want to generate [CORRESPONDENCE_TYPE_CD] (required).

Company

Select the portfolio company for which this letter will be used. This may be ALL or a specific company (**Setup > Administration > User > Companies**) (required).

Branch

Select the portfolio branch for which this letter will be used. This may be ALL or a specific branch (**Setup > Administration > User > Companies**). This must be ALL if in the Company field you selected ALL (required).

Product

Select the product for which this letter will be used. This may be ALL or a specific product (required).

State

Select the state for which this letter will be used. This may be ALL or a specific state [STATE_CD] (required).

Channel

Select the application source (channel) for the letter. This may be ALL or a specific channel [APP_SOURCE_CD] (required).

- 4 Select **Enabled** to enable this letter definition.
- 5 Save your entry.

CHAPTER 5 : QUEUE SETUP FORM

When processing an application, various Oracle Daybreak users might work on the application to complete different tasks. A data entry person might complete the Application Entry form before an underwriter works on the application using the Underwriting form. Later, another Oracle Daybreak user might work on the application using the Funding form.

The application processing workflow facilitates the movement of the application from one person to another with queues. Queues create a work list of applications waiting for a particular and common task to be performed, such as application entry or verification. Oracle Daybreak's powerful queuing module automates this otherwise manual process. The Queue Setup form allows you to manage workflow and work assignments on a daily basis and ensure that all applications are in the queues of the appropriate users at all times. Any time an application's status is changed, Oracle Daybreak checks whether the application is in the right queue.

Oracle Daybreak will sort queues based on an application's status and sub status.

Oracle Daybreak distinguishes between two types of queues: Origination Queues and Customer Service Queues.

Origination Queues

The Origination page on the Queue Setup form allows you to set up queues that direct applications to Oracle Daybreak users during the lease origination cycle. Origination queues are based on an application's status and sub status. Whenever an application changes its status/sub status, the Oracle Daybreak moves the application to a queue based on the information on this page.

You can define the lease origination queues and the corresponding selection criteria based on:

- Application status
- Application sub status
- Product type
- Funding type
- Product
- Underwriter
- State
- Channel
- Producer type
- Producer

With lease origination queues set up, the applications in your work queue automatically appear on the Results page when you open the Underwriting or Funding form. The queue to which you are assigned appears in the Queue Name field. You would then begin processing the applications in the order of which they are listed, double-clicking the application at the top of the list to load it.

Origination tab (Origination page)

The Origination page allows you to determine how applications are directed to users who process applications. Whenever applications change status or sub status, the application is placed in a queue based on the information on this page.

To set up the Queue Setup form's Origination page

- 1 On the **Setup** menu, choose **Queues > Origination**.

Queue Name	Queue Description	Override Responsibility	Priority	Company	Branch	Enabled
DATA_ENTRY_QUEUE	DATA ENTRY APPLICATIONS QUEUE	NO RESPONSIBILITY	0	ALL	ALL	<input checked="" type="checkbox"/>
NEW_APP_QUEUE	NEW APPLICATIONS QUEUE	NO RESPONSIBILITY	1	ALL	ALL	<input checked="" type="checkbox"/>
APPROVED_APP_QUEUE	APPROVED / CONDITIONED APPLICATIONS QUEUE	NO RESPONSIBILITY	2	ALL	ALL	<input checked="" type="checkbox"/>

Status	Sub Status
NEW	PRESCREEN
NEW	PRESCREEN APPROVED
NEW	BLANK

Product Type	Funding Type	Product	Underwriter	State	Channel	Producer Type	Producer
ALL	ALL	ALL	ALL	ALL	ALL	DEALER	ALL

- 2 On the **Origination** page, complete the following fields:

In this field:	Do this:
Queue Name	Enter queue name (required).
Queue Description	Enter queue description. Note: Oracle Daybreak uses this entry when referring to the queue on other forms (see the example on the previous page) (required).
Override Responsibility	Select an override responsibility code, if an override queue. Note: Oracle Daybreak uses the data in the Override Responsibility field to determine which queue to assign an application, if an application triggers an “override” edit. (required).
Priority	Enter the priority number. Oracle Daybreak sorts applications by the higher number, so an application with a priority of 5 will be sorted as a higher priority than one with a 3 (required).
Company	Select company (required).
Branch	Select branch (required).
Enabled	Select to enable the queue (required).

- 3 The Selection Criteria block on the Selection Criteria sub page allows you to further filter the applications in a particular queue. This block is generally used by organizations processing over 2,000 applications a day.

On the **Selection Criteria** sub page's **Application Status** block, use the **Status** and **Sub Status** fields to define the credit application status/sub status combinations that should be considered for the queue.

In this field:	Do this:
Status	Select application status (required)
Sub Status	Select application sub status (required)

- In the **Selection Criteria** block, complete the following fields to define the other selection criteria for the queue.

Note: All is the default value for each field.

In this field:

Do this:

Product Type

Select product type (required).

Funding Type

Select funding type (required).

Product

Select product (required).

Underwriter

Select underwriter (required).

State

Select state (required).

Channel

Select channel (required).

Producer Type

Select producer type (required).

Producer

Select producer (required).

- Choose the **Responsibilities and Users** sub tab.

The screenshot shows the 'Queue Setup' application with the 'Customer Service' sub-tab selected. The 'Responsibilities and Users' section is active. The 'Responsibilities' table has the following data:

Responsibility	Enabled
<input checked="" type="checkbox"/> SUPERUSER	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> UNDERWRITER	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> UNDERWRITER MANAGER	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> UNDERWRITER SUPERVISOR	<input checked="" type="checkbox"/>

The 'Users' table has the following data:

User	Name	Enabled
<input checked="" type="checkbox"/> BFOGO	BRIAN FOGO	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> DROEHL	DALE ROEHL	<input checked="" type="checkbox"/>
<input type="checkbox"/> KRUDD	KRISTINA RUDD	<input type="checkbox"/>

- In the **Responsibilities** block, use the **Responsibility** field to define the users by responsibility that are authorized to work on the queue.
- Select **Enabled** to enable the responsibility.
- In the **Users** block, use the **User** field to define the users who are authorized to work on the queue.

In this field:

Do this:

User

Select user (required).

Name

View the user name (display only).

Enabled

Select to enable.

- Save your entry.

CHAPTER 6 : EVENTS FORM

The Events form gives you the ability to set up “trigger events” with associated actions which Oracle Daybreak performs during lease origination. The fields on this form are both system and user defined.

During lease origination, when an application moves from one status/sub status to another, or changes condition, Oracle Daybreak can trigger an event and perform the associated event actions. This can occur either online or in batch mode. There are three pages on the Events form to set up and maintain these events:

- Setup page
- Online page
- Batch page

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

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

Setup tab (Setup page)

The Setup page contains two predefined blocks of information, the Event Types block and the Event Action Types blocks. This page and its two blocks provide a master table for setting up the online and batch events. This setup triggers the event, which in turn triggers the event’s associated actions during application entry.

To set up the Setup page

- 1 On the **Setup** menu, choose **Events**.
- 2 Select the **Lease** product to which the event applies.

The screenshot displays the 'Events' setup page with the 'Lease' product selected. It features two main sections: 'Event Types' and 'Event Action Types', each containing a table of predefined items.

Event Types Table:

Event Type Code	Description	Process Type	Entity Type	Engine Type	Enabled	System
EVE01	ACCOUNT LEVEL BATCH EVENT #01	BATCH	ACCOUNTS	MONETRARY TRANSA	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
EVE01	APPLICATION LEVEL BATCH EVENT #01	BATCH	APPLICATIONS	CREDIT BUREAU PROC	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
EVE02	ACCOUNT LEVEL BATCH EVENT #02	BATCH	ACCOUNTS	MONETRARY TRANSA	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
EVE02	APPLICATION LEVEL BATCH EVENT #02	BATCH	APPLICATIONS	CORRESPONDENCE	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
EVE03	ACCOUNT LEVEL BATCH EVENT #03	BATCH	ACCOUNTS	CONDITION/ASSIGNMEI	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
EVE03	APPLICATION LEVEL BATCH EVENT #03	BATCH	APPLICATIONS	APPLICATION STATUS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Event Action Types Table:

Action Code	Description	Process Type	Entity Type	Engine Type	Enabled	System
GEN_CORR_APP_BATCH	GENERATE CORRESPONDENCE	BATCH	APPLICATIONS	CORRESPONDENCE	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
POST_CONDITION_TRANSAC	POST CONDITION TRANSACTION	ONLINE	ACCOUNTS	CONDITION/ASSIGNMEI	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
POST_MONETARY_TRANSA	POST MONETARY TRANSACTION	ONLINE	ACCOUNTS	MONETRARY TRANSA	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
POST_NON_MONETARY_TR	POST NON MONETARY TRANSACTION	ONLINE	ACCOUNTS	NON-MONETRAY TRAF	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SEND_CRB_REQ_ACC_ONLI	SEND CREDIT BUREAU REQUEST	ONLINE	ACCOUNTS	CREDIT BUREAU PROC	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SEND_CRB_REQ_APP_ONLI	SEND CREDIT BUREAU REQUEST	ONLINE	APPLICATIONS	CREDIT BUREAU PROC	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

- The **Event Types** block is system defined and lists the event type codes supported in Oracle Daybreak.

In this field:	Do this:
Event Type Code	Enter the event type code (required).
Description	Enter the event description (required).
Process Type	Enter the process type (BATCH or ONLINE) [EVENT_PROCESS_TYPE_CD] (required).
Entity Type	Enter the entity type (APPLICATIONS) [EVENT_ENTITY_TYPE_CD] (required).
Engine Type	Enter the engine type (MONETRARY TRANSACTIONS PROCESSING, NON-MONETRAY TRANSACTION PROCESSING, CONDITION/ASSIGNMENT PROCESSING, APPLICATION STATUS CHANGE, CREDIT BUREAU PROCESSING, or CORRESPONDENCE) [EVENT_ENGINE_TYPE_CD] (required).

- Select or clear the **Enabled** box to activate or disable the event type.
- System** is a display only check box. If selected, it indicates that the event type is system define. If cleared, it indicates that the event type is user defined.
- The **Event Action Types** block is system defined and lists the action codes supported in Oracle Daybreak.

In this field:	Do this:
Action Code	Enter the action code (required).
Description	Enter the action description (required)
Process Type	Enter the process type (BATCH or ONLINE) [EVENT_PROCESS_TYPE_CD] (required)
Entity Type	Enter the entity type (APPLICATIONS) [EVENT_ENTITY_TYPE_CD] (required)
Engine Type	Enter the engine type (MONETRARY TRANSACTIONS PROCESSING, NON-MONETRAY TRANSACTION PROCESSING, CONDITION/ASSIGNMENT PROCESSING, APPLICATION STATUS CHANGE, CREDIT BUREAU PROCESSING, or CORRESPONDENCE) [EVENT_ENGINE_TYPE_CD] (required).

- Select or clear the **Enabled** box to activate or disable the action.
- System** is a display only check box. If selected, it indicates that the action is system define. If cleared, it indicates that the action is user defined.
- Save your entry.

Online tab (Online page)

The Online page allows you to set up the events performed online by Oracle Daybreak. Oracle Daybreak supports the following online events:

- 1 The change in application status / sub status to APPROVED – REHASHING.

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

- Generate correspondence for an application
- Send a credit bureau request for an application.

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

To set up the Online page

- 1 On the **Setup** menu, choose **Events**.
- 2 Select the **Lease** product to which the event applies.

Event Code	Event Type	Frequency	Synchronous	Enabled
AAP_STS	EVENT TO PROCESS ACTIONS WHEN THE APPLICATION STATUS/SUE	ALWAYS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ABC	EVENT TO PROCESS ACTIONS WHEN THE ACCOUNT CONDITION BKRI	ALWAYS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

IMPORTANT: Setting up of the events can adversely effect the performance of system.

Query Name	Description	Enabled
APP_STS_Q1	APP_STS_Q2	<input checked="" type="checkbox"/>

Seq	Parameter	Comparison Operator	Criteria Value	Logical Expression
1	STATE CODE	LIKE	%	

- 3 Select the **Online** tab.
- 4 In the **Events** block, enter the following information:

In this field:

Event Code

Event Type

Frequency

Do this:

Enter the event code (required).

Enter the event type (required).

Enter the event frequency

[EVENT_FREQUENCY_TYPE_CD] (required).

- 5 Select the **Synchronous** box to set the event as synchronous (any failure in triggering the event will fail to trigger the entire transaction).

-OR-

Clear the **Synchronous** box to set the event as asynchronous (any failure in the event will

not affect the transaction, which will be successfully completed).

- 6 Select or clear the **Enabled** box to activate or disable the event type.
- 7 The **Events Criteria** block allows you to name and describe the query for an event, as well as enable or disable the query. Use this block to enter the following information:

In this field:	Do this:
Query Name	Enter the query name (required).
Description	Enter the query description (required).

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

Criteria Details sub page

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

To set up the Criteria Details sub page

- 1 On the **Setup** menu, choose **Events**.
- 2 Select the **Lease** product to which the event applies.
- 3 Select the **Online** tab.
- 4 Select the **Criteria Details** sub tab.
- 5 In the **Criteria** block, define the event selection criteria with the following fields:

In this field:	Do this:
Seq	Enter sequence numbers (required).
(Enter left bracket (optional).
Parameter	Select the parameter (required).
Comparison	Select comparison operator [COMPARISON_OPERATOR_CD] (required).
Criteria Value	Enter criteria value (required).
)	Enter right bracket (optional).
Logical	Enter logical operator (optional).

- 6 Save your entry.

Action sub page

The Actions sub page records the actions Oracle Daybreak performs after the event is triggered.

To set up the Action sub page

- 1 On the **Setup** menu, choose **Events**.
- 2 Select the **Lease** product to which the event applies.
- 3 Select the **Online** tab.
- 4 Select the **Action** sub tab.

The screenshot displays the Oracle Daybreak Events configuration page. At the top, there are tabs for 'Loan', 'Line of Credit', and 'Lease'. Below these are 'Setup', 'Online', and 'Batch' tabs. The 'Events' section contains a table with columns for Event Code, Event Type, Frequency, and Synchronous Enabled. Two events are listed: 'AAP_STS' and 'ABC'. Below the events table is a red warning message: 'IMPORTANT: Setting up of the events can adversely effect the performance of system.' The 'Event Criteria' section has a table with columns for Query Name and Description, with 'APP_STS_Q1' and 'APP_STS_Q2' listed. The 'Criteria Details' section is active, showing the 'Action' sub-tab. The 'Actions' block contains a table with columns for Event Action, Seq, and Enabled. One action is listed: 'POST NON MONETARY TRANSACTION' with Seq '1' and Enabled checked. Below the actions is the 'Action Parameters' block with a table with columns for Parameter and Value. Three parameters are listed: 'RELATION TYPE CODE' with value 'PRIM', 'CUSTOMER STOP CORR INDICATOR' with value 'Y', and 'TCD CODE' with value 'CUS_STOP_CORR_MAINT'.

- 5 In the **Actions** block, define the action you want Oracle Daybreak to perform for the event by entering the following information. (You can set up more than one event action for a particular event, then use the Seq field to define the order in which the events will occur):

In this field:

Do this:

Event Action

Enter the event action (required).

Seq

Enter sequence numbers (required).

- 6 For each event action, use the **Action Parameters** block to set up the required action parameters and values.

In this field:

Do this:

Parameter

Enter the event action (required).

Value

Enter sequence numbers (required).

- 7 Select or clear the **Enabled** box in the **Actions** block to activate or disable the event action.
- 8 Save your entry.

Batch tab (Batch page)

The Batch page allows you to set up the events performed as a batch transaction by Oracle Daybreak. Oracle Daybreak supports the following predefined batch events for application. (These batch events are listed in the Events Types block on the Setup page):

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

To set up the Batch page

- 1 On the **Setup** menu, choose **Events**.
- 2 Select the **Lease** product to which the event applies.
- 3 Select the **Batch** tab.

The screenshot shows the Oracle Daybreak interface for setting up batch events. The 'Events' block contains the following information:

Event Code	Event Type	Frequency	Synchronous	Enabled
EVE01_ACC	ACCOUNT LEVEL BATCH EVENT #01	DAILY	<input type="checkbox"/>	<input checked="" type="checkbox"/>

An important warning message is displayed: **IMPORTANT: Setting up of the events can adversely effect the performance of system.**

The 'Event Criteria' block shows:

Query Name	Description	Enabled
EVE01_ACC_01	EVE01_ACC_01	<input checked="" type="checkbox"/>

The 'Criteria' table is as follows:

Seq	Parameter	Comparison Operator	Criteria Value	Logical Expression
1	PRODUCT CODE	=	LOAN-VE	<input type="checkbox"/>

- 4 On the Batch page, use the **Events** block to enter the following information:

In this field:

Do this:

Event Code

Enter the event code (required).

Event Type

Enter the event type (required).

Frequency

Enter the event frequency
[EVENT_FREQUENCY_TYPE_CD] (required).

- 5 The **Synchronous** box is cleared as all batch events are set as asynchronous; any failure in the event will not affect the transaction, which will be successfully completed.
- 6 Select or clear the **Enabled** box to activate or disable the event type.

- 7 The **Events Criteria** block allows you to name and describe the query for an event, as well as enable or disable the query. Use this block to enter the following information:

In this field:	Do this:
Query Name	Enter the query name (required).
Description	Enter the query description (required).

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

Criteria Details sub page

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

To set up the Criteria Details sub page

- 1 On the **Setup** menu, choose **Events**.
- 2 Select the **Lease** product to which the event applies.
- 3 Select the **Batch** tab.
- 4 Select the **Criteria Details** sub tab.
- 5 In the **Criteria** block, define the event selection criteria with the following fields:

In this field:	Do this:
Seq	Enter sequence numbers (required).
(Enter left bracket (optional).
Parameter	Select the parameter (required).
Comparison	Select comparison operator [COMPARISON_OPERATOR_CD] (required).
Criteria Value	Enter criteria value (required).
)	Enter right bracket (optional).
Logical	Enter logical operator (optional).

- 6 Save your entry.

Actions sub page

The Action sub page allows you to define the actions performed in the batch event. Oracle Daybreak supports the following batch event actions:

- Send letter for an application
- Generate correspondence for an application.

To set up Action sub page

- 1 On the **Setup** menu, choose **Events**.
- 2 Select the **Lease** product to which the event applies.
- 3 Select the **Batch** tab.
- 4 Select the **Action** sub tab.

The screenshot shows the Oracle Daybreak interface for setting up batch events. The 'Events' section has a table with columns for Event Code, Event Type, Frequency, Synchronous, and Enabled. Below it is a red warning message: 'IMPORTANT: Setting up of the events can adversely affect the performance of system.' The 'Event Criteria' section has a table with columns for Query Name, Description, and Enabled, along with a 'Check Criteria' button. The 'Criteria Details' section has an 'Action' sub-tab. The 'Actions' section has a table with columns for Event Action, Seq, and Enabled. The 'Action Parameters' section has a table with columns for Parameter and Value.

- 5 In the **Actions** block, define the action you want Oracle Daybreak to perform for the event by entering the following information. (You can set up more than one event action for a particular event, then use the Seq field to define the order in which the events will occur):

In this field:

Do this:

Event Action

Enter the event action (required).

Seq

Enter sequence numbers (required).

- 6 For each event action, use the **Action Parameters** block to set up the required action parameters and values.

In this field:

Do this:

Parameter

Enter the event action (required).

Value

Enter sequence numbers (required).

- 7 Select or clear the **Enabled** box in the Actions block to activate or disable the event action.
- 8 Save your entry.

Monitoring events

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

To monitor events

- 1 On the **Monitor** menu, choose **System > Jobs**.

The screenshot shows the Oracle Daybreak Utilities form, specifically the Monitor Jobs page. The interface includes a navigation menu at the top with options: Setup, Monitor Batch Jobs, Monitor Jobs (selected), Monitor Users, Services, and Log Files. Below the menu, there are filters for Job Type (Batch, Back Ground, Credit Request) and View Last (1 Day, 2 Days, 5 Days, All Days). A Failed View Failed checkbox is also present. The main area is divided into Job Details and Job Results sections. The Job Details section contains a table with columns: Request Type, Status, Job Set, Job, Thread, Errors, Records, Run Start Date/Time, and Run End Date/Time. Below the table is a Description field and a Process Dt field. The Job Results section contains a table with columns: Request Result and Description.

- 2 On the **Monitor Jobs** block, choose **Back Ground** in the **Job Type** block.

Oracle Daybreak displays the status for all asynchronous events that have been completed or failed for an application.

CHAPTER 7 : CREDIT BUREAU SETUP FORM

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

After you enter an application, Oracle Daybreak compares its contents against prescreen criteria. If the application passes a prescreen edits check, Oracle Daybreak advances the status of the application and automatically pulls a credit report.

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

The Oracle Daybreak credit bureau service has been enhanced to support the Experian Net Connect and Equifax Internet System to System interfaces. Experian Net Connect and Internet System to System are client/host gateways designed to allow access to credit bureau agency systems through the public Internet. With this enhancement, the Oracle Daybreak credit bureau service can access Experian and Equifax systems using any one of three methods -dial-up modem, frame relay, and now the Internet. Experian has announced that they are de-supporting dial-up access as of May 31, 2004. The Oracle Daybreak credit bureau service will not be immediately modified to remove support for Experian dial-up connections, but after May 31, 2004 the credit bureau service will effectively only support two connectivity methods for accessing Experian systems. Current Oracle Daybreak customers accessing Experian through dial-up will need to choose between frame relay and Net Connect before May 31, 2004 to avoid a disruption of service.

Credit Bureau Setup details

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

Preparing to use Experian credit reports

Contact an Experian sales representative for information about pulling Experian credit reports. After the proper agreements are completed, and depending on the access method chosen, Experian will provide you with the necessary information needed to set up the credit bureau service in Oracle Daybreak. On Oracle Daybreak's Credit Bureau Setup form, on the Report Format page, the Credit Bureau Setup block uses generic terms for the data needed for credit bureau access. Some of the fields are not always required, and Experian employees may use different names in conversation when discussing these fields.

The following table summarizes the data needed for each Experian access method:

Method	Member Code	Password	Auth User Id	Auth Password	Preamble	Host Code	UIC
Dial-up	Required (may be called subcode or subscriber code)	Required	Leave blank	Leave blank	Required	Required	Required
Frame-relay	Required (may be called sub code or subscriber code)	Required	Leave blank	Leave blank	Required	Leave blank	Leave blank
Net Connect	Required (may be called sub code or subscriber code)	Required	Required (may be called User ID, or SSP User ID)	Required (may be called Password, or SSP Password)	Required	Required (will be called DBHost. The values are either CIS for production, or STAR for test.)	Leave blank

There should be no need to get new member codes and passwords when switching credit bureau access methods (moving from dial-up to Net Connect). The member codes and passwords are not dependent on the connection method used to access the bureau.

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

The Oracle Daybreak credit bureau service will be accessing Experian Net Connect service through HTTP to the ECALS URL supplied by Experian as well as by the HTTPS to the URL returned as a response to the ECALS URL inquiry (the credit request URL). This access is from the database server (not the iAS server) and access through a proxy server is not supported. The connections are outbound only and they connect to the standard ports at Experian (80 for the ECALS URL, 443 for the credit request URL).

Preparing to use Equifax credit reports

Contact an Equifax sales representative for information about pulling Equifax credit reports. After the proper agreements are completed, and depending on the access method chosen, Equifax will provide you with the necessary information needed to setup the credit bureau service in Oracle Daybreak. On Oracle Daybreak's Credit Bureau Setup form, on the Report Format page, the Credit Bureau Setup block uses generic terms for the data needed for credit bureau access. Some of the fields are not always required, and Equifax employees may use different names in conversation when discussing these fields.

The following table summarizes the data needed for each Equifax access method.

Method	Member Code	Password	Customer Code	Auth User Id	Auth Password	Service Name
Dial-up	Required (may be called customer number)	Required (may be called security code)	Required	Leave blank	Leave blank	Leave blank
Frame-relay	Required (may be called customer number)	Required (may be called security code)	Required	Leave blank	Leave blank	Leave blank
Internet System to System	Required (may be called customer number)	Required (may be called security code)	Required	Required	Required (will probably be called site ID)	Required

There should be no need to get new member codes and passwords when switching credit bureau access methods (moving from dial-up to Internet System to System), the member codes and passwords are not dependent on the connection method used to access the bureau.

Frame relay access is from the database server to the Equifax host through a TCP/IP socket connection. The connection is outbound only and it is to a specific port (6091) on the Equifax host.

The Oracle Daybreak credit bureau service will be accessing the Equifax Internet System to System service through HTTPS to the URL supplied by Equifax. This access is from the database server (not the iAS server) and access through a proxy server is not supported. The connections are outbound only and they connect to the standard HTTPS port at Equifax (443).

Preparing to use TransUnion credit reports

Contact an TransUnion sales representative for information about pulling TransUnion credit reports. After the proper agreements are completed, and depending on the access method chosen, TransUnion will provide you with the necessary information needed to setup the credit bureau service in Oracle Daybreak. On Oracle Daybreak's Credit Bureau Setup form, on the Report Format page, the Credit Bureau Setup block uses generic terms for the data needed for credit bureau access. Some of the fields are not always required, and TransUnion employees may use different names in conversation when discussing these fields.

The following table summarizes the data needed for each TransUnion access method.

Method	Member Code	Password	Customer Code	Auth User Id	Auth Password	Market	Sub Market	Industry
Dial-up	Required	Required	Leave blank	Leave blank	Leave blank	Required	Required	Required
Frame-relay	Required	Required	Required	Leave blank	Leave blank	Required	Required	Required

There should be no need to get new member codes and passwords when switching credit bureau access methods (moving from dial-up to frame relay), the member codes and passwords are not dependent on the connection method used to access the bureau.

Frame relay access is from the database server to the TransUnion host through a TCP/IP socket connection. The connection is outbound only and it is to a specific port (10001) on the TransUnion host.

Preparing to use CSC credit reports

Contact an CSC sales representative for information about pulling CSC Tri-Merge credit reports. After the proper agreements are completed, and depending on the access method chosen, CSC will provide you with the necessary information needed to setup the credit bureau service in Oracle Daybreak. On Oracle Daybreak's Credit Bureau Setup form, on the Report Format page, the Credit Bureau Setup block uses generic terms for the data needed for credit bureau access. Some of the fields are not always required, and CSC employees may use different names in conversation when discussing these fields.

The following table summarizes the data needed for each CSC access method.

Method	Member Code	Password	Customer Code	Auth User Id	Auth Password
Internet	Required (may be called account number)	Required	Leave blank	Leave blank	Leave blank

The Oracle Daybreak credit bureau service will be accessing CSC Tri-Merge via HTTPS to the URL supplied by CSC. This access is from the database server (not the iAS server) and access through a proxy server is not supported. The connections are outbound only and they connect to the standard HTTPS port at CSC (443).

Preparing to use Credco credit reports

Contact a First American Credco sales representative for information about pulling Credco credit reports. First American Credco offers many different products and services. Oracle Daybreak supports pulling merged credit reports from the CredcoConnect interface operating in a server to server mode. After the proper agreements are completed, Credco will provide you with the necessary information needed to set up the credit bureau service in Oracle Daybreak. On Oracle Daybreak's Credit Bureau Setup form's Report Format page, the Credit Bureau Setup block uses generic terms for the data needed for credit bureau access. Some of the fields are not always required, and Credco employees may use different names in conversation when discussing these fields.

The following table summarizes the data needed for each CSC access method.

Method	Member Code	Password	Customer Code	Auth User Id	Auth Password	Origin Code
Internet	Required (may be called LoginAccountIdentifier)	Required	Leave blank	Leave blank	Leave blank	Required

The Oracle Daybreak credit bureau service will be accessing CredcoConnect via HTTPS to the URL supplied by Credco. This access is from the database server (not the iAS server) and access through a proxy server is not supported. The connections are outbound only and they connect to the standard HTTPS port at Credco (443).

In addition to the member code, password, origin code, and URL, you will also need a client certificate file and public key from Credco. The certificate and key are used to authenticate the connection between Oracle Daybreak and CredcoConnect. Request the client certificate in Windows PFX format. The Oracle Daybreak Lending Suite interface will ultimately use the file in PKCS12 format, but it is easier to install if it starts out as a PFX file. (See the later section on Oracle Wallet Manager setup for instructions on what to do with the certificate file.)

Request master tab

The Credit Bureau Setup form's Request master tab contains the following pages:

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

Report Formats page

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

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

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

To set up the Report Formats page

- 1 On the **Setup** menu, choose **Credit Bureau > Request**.
- 2 Choose the **Report Formats** tab.

The screenshot shows the 'Credit Bureau Setup' application window with the 'Request Reporting' sub-tab selected. The 'Report Formats' sub-tab is active, displaying the following sections:

- Credit Bureau:** Fields for Bureau Name (EQUIFAX), Short Name (EQUIFAX), Source (EFX), Address (P.O. BOX 105873, SUITE 600), City (ATLANTA), State (GA), Zip (30348), Country (US), Phone (800-685-1111), and Fax (212-345-6789).
- TransUnion Details:** Fields for TUC Market, TUC Sub Market, TUC Industry, and TUC Customer Id.
- Experian Details:** Fields for EXP Preamble, EXP Host Id, and EXP UIC.
- Credit Bureau Setup Table:**

Company	Branch	Description	Member Code	Password
SSFC	ALL	EQUIFAX	999ZZ11449	***

- Credit Report Setup Table:**

Report	Report Type	Score Type	Additional Product	Inquiry Limit	Default
CREDIT REPORT W/BEAACON	ACROFILE PLUS WM			24 MONTHS	<input checked="" type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>

- 3 In the **Credit Bureau** block, enter the following information:

In this field:	Do this:
Bureau Name	Enter the name of the credit bureau company (required).
Short Name	Enter the abbreviated or short name for the bureau (required).
Source	Select the credit bureau source (required).
Address	Enter the address line 1 for the credit bureau (required).
Address 2 (unlabeled)	Enter the address line 2 for the credit bureau (optional).
City	Enter the city for the credit bureau address (required).
St	Select the state of the credit bureau address (required).
Zip	Select the zip code for the credit bureau address (required).
Zip Extension (unlabeled)	Enter the zip extension for the credit bureau address (optional).
Country	Select the country of the credit bureau address (required).
Phone	Enter the primary phone number for the credit bureau (required).
Phone extension (unlabeled)	Enter the phone extension for the primary phone number (optional).
Phone	Enter the alternate phone number for the credit bureau (optional).
Phone extension (unlabeled)	Enter the phone extension for the alternate phone number (optional).
Fax	Enter the primary fax number for the credit bureau (required).
Fax	Enter the alternate fax number for the credit bureau (optional).

- 4 In the **Credit Bureau Setup** block, enter the following information:

In this field:	Do this:
Company	Select the portfolio company that will be using the above credit bureau (required).
Branch	Select the portfolio branch from the company that will be using the above credit bureau (required).
Description	Enter the credit report format description (required).
Member Code	Enter the credit bureau member code (assigned by bureau) (required).
Password	Enter the credit bureau password (assigned by bureau) (required).
Customer Code	Enter the customer code. The customer code is not used for the Experian interface, but it is used for the Equifax interface. Enter the customer code provided to you by Equifax (optional).
Auth User Id*	Displays the authorization user id (display only).
Auth Password*	Displays the authorization password (display only). * The user id and password fields are not displayed to the user and they are also encrypted before being stored in the database.
Auth Password Charge Dt	Displays the last authorization password change date. The Experian Net Connect product requires that the Auth Password (or SSP Password in Experian jargon) be changed every 90 days (or sooner). Equifax may have

similar requirements, but they were not known at the time of this writing. Use the date displayed in this field to identify when the password needs to be changed.

Note: The password needs to be changed both in Oracle Daybreak and at the credit bureau. Changing the password in Oracle Daybreak does not initiate or perform a change at the bureau. Changing the password at the bureau must be done outside of Oracle Daybreak. Contact the credit bureau for the procedure for changing the password (display only).

- In the **Change Authorization User Id/Password** block, complete the **New Auth User ID** and **New Auth User Password** fields to create or modify the **Auth User Id** and **Auth Password** fields in the **Credit Bureau Setup** block.

- In the **Change Authorization User Id/Password** block, enter the following information:

In this field:	Do this:
New Auth User Id	Enter the new authorization id (optional).
New Auth User Password	Enter the new authorization password (optional).

- After entering the values in the **Change Authorization User Id/Password** block, choose **Change**.

Oracle Daybreak encrypts the values and store them in the database. The values are associated with each company/branch that is setup in the **Credit Bureau Setup** block.

In the following example screen shot, the Auth User ID and Auth Password would have to be entered in twice, once for the company/branch SSFC/ALL and once for DCC/ALL.

- In the **TransUnion Details** block, enter the following information (**Note:** This is only applicable for TransUnion):

In this field:	Do this:
Market	Enter the TransUnion market id (optional).
Sub Market	Enter the TransUnion Sub Market id (optional).
Industry	Enter the TransUnion Industry code (optional).

- In the **Experian Details** block, enter the following information (**Note:** This is only applicable for Experian):

In this field:	Do this:
Preamble	Enter the Experian preamble code (optional).
Host Id	Enter the Experian host id (optional).
UIC	Enter the Experian UIC (optional).

- In the **Equifax Details** block, enter the following information (**Note:** This is only applicable for Equifax):

In this field:	Do this:
Service Name	Enter the equifax service name. The service name will be provided to you by Equifax when your company's Internet System to System account is created. Possible values for pulling credit reports are acrotest (for access to the

test system) and acro (for access to the production system) (optional).

- 11 In the **Credco Details** block, enter the following information (**Note:** This is only applicable for Credco):

In this field:	Do this:
Origin Code	Enter the credco origin code (optional).

- 12 In the **Credit Report Setup** block, enter the following information:

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

- 13 Save your entry.

Note: The Utilities form's Service page (**Setup > Batch Jobs > Services**) must be restarted for changes made on the Reports Formats page to go into effect.

Connections page

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

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

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

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

IMPORTANT:

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

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

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

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

Experian Net Connect

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

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

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

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

Equifax Internet System to System

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

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

CSC Tri-Merge

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

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

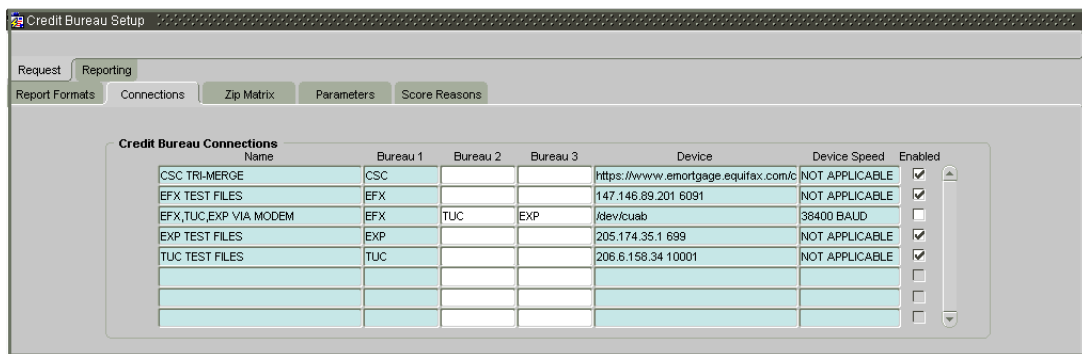
CredcoConnect

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

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

To set up the Connections page

- 1 On the **Setup** menu, choose **Credit Bureau > Request**.
- 2 Choose the **Connections** tab.



- 3 Complete the **Credit Bureau Connections** block with the following information:

In this field:

Do this:

Name

Enter connection name (required).

Bureau 1

Select first credit bureau (required).

Bureau 2

Select 2nd credit bureau (optional).

Bureau 3

Select 3rd credit bureau (optional).

Device	Note: The Bureau1, Bureau2, and Bureau3 fields in the Credit Bureau Connections block are for specifying which bureau types can be accessed over the connection. Enter the connection device name. The Device field lists the physical device name for a modem, or the IP address for a network accessed connection. (required).
Device Speed	Select the connection device speed. The Device Speed field is only applicable to server-attached modems. It is used to specify the communications speed between the server and the modem (required).
Enabled	Select to enable the connection (required).

- 4 Save your entry.

Note: The Utilities form's Service page (**Setup > Batch Jobs > Services**) must be restarted for changes made on the Connections page to go into effect.

Zip Matrix page

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

When searching for a zip code match, Oracle Daybreak:

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

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

To set up the Zip Matrix page

- 1 On the **Setup** menu, choose **Credit Bureau > Request**.
- 2 Choose the **Zip Matrix** tab.

Company	Branch	Country	From Zip	To Zip	Bureau 1	Bureau 2	Bureau 3
ALL	ALL	US	0000000000	0000000000	TUC	EXP	EFX
ALL	ALL	US	0000000000	0000000599	TUC	EFX	EXP
ALL	ALL	US	0000000600	0000001399	EXP	EFX	TUC
ALL	ALL	US	0000001400	0000002999	TUC	EXP	EFX
ALL	ALL	US	0000003000	0000006999	TUC	EFX	EXP
ALL	ALL	US	0000007000	0000014999	TUC	EXP	EFX
ALL	ALL	US	0000015000	0000017799	TUC	EFX	EXP
ALL	ALL	US	0000017800	0000019999	EFX	TUC	EXP
ALL	ALL	US	0000020000	0000025299	EFX	TUC	EXP
ALL	ALL	US	0000025300	0000025499	EFX	EXP	TUC
ALL	ALL	US	0000025500	0000025599	EFX	TUC	EXP
ALL	ALL	US	0000025600	0000025699	TUC	EFX	EXP
ALL	ALL	US	0000025700	0000025799	EFX	TUC	EXP
ALL	ALL	US	0000025800	0000026099	EFX	EXP	TUC
ALL	ALL	US	0000026100	0000026299	EFX	TUC	EXP
ALL	ALL	US	0000026300	0000026899	EFX	EXP	TUC
ALL	ALL	US	0000026900	0000026999	TUC	EFX	EXP
ALL	ALL	US	0000027000	0000033499	EFX	EXP	TUC
ALL	ALL	US	0000033500	0000034099	EFX	TUC	EXP
ALL	ALL	US	0000034100	0000034199	TUC	EFX	EXP
ALL	ALL	US	0000034200	0000034299	EFX	EXP	TUC
ALL	ALL	US	0000034300	0000034599	EFX	TUC	EXP

- 3 Complete the **Credit Bureau Zip Code Matrix** block with the following information:

In this field:

Do this:

Company

Select the portfolio company (required).

Branch

Select the portfolio branch (required).

Country

Select the country (required).

From Zip

Enter the starting zip code (From) (required).

To Zip

Enter the ending zip code (To) (required).

Bureau 1

Select the preferred bureau #1 (first bureau pulled) You must enter at least one credit bureau in the Bureau 1 field for each zip code range. The bureau entered in the Bureau 1 field for each range is the primary bureau. For any given range, do not list the same credit bureau in more than one field (required).

Bureau 2

Select the preferred bureau #2 (second bureau pulled) (required).

Bureau 3

Select the preferred bureau 3 (third bureau pulled) (required).

- 4 Save your entry.

Parameters page

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

- Parsing parameters
- Request parameters
- Configuration parameters

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

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

To set up the Parameters page

- 1 On the **Setup** menu, choose **Credit Bureau > Request**.
- 2 Choose the **Parameters** tab.

The screenshot shows the 'Credit Bureau Setup' window with the 'Parameters' tab selected. The table below represents the data visible in the screenshot:

Company	Branch	Parameter Group	Parameter	Parameter Value	Enabled
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	ALLOW_REV_MORTGAGES	N	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	ASSIGN_SCORE_ERROR_VALUES	Y	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	AUTO_LEASE_MAX_FILTER_AMT	-2	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	AUTO_LEASE_MIN_FILTER_AMT	-2	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	AUTO_MAX_FILTER_AMT	-2	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	AUTO_MIN_FILTER_AMT	-2	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	BLANK_MOP_SATISFACTORY	Y	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	COLLECT_SEGS_ARE_INST	N	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	COLLECT_SEGS_ARE_TRADES	N	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	CSC_CLOSED_STATUSES	8,9	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	DAYS_INQUIRY_TOO_NEW	-1	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	DEL_EXP_GRID_WHEN_DEROG	N	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	DERIVE_MISSING_ACCT_TYPES	Y	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	EFX_BANKRUPTCY_CODES	.	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	EFX_BANKRUPTCY_STATUSES	.	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	EFX_CHARGEOFF_CODES	.	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	EFX_CHARGEOFF_STATUSES	.	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	EFX_CLOSED_CODES	AM,AN,BE,BO,BR,BW,BY,CA,CB,CD,CF,CG,CJ,CP,CT,	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	EFX_CLOSED_STATUSES	7,8,9,G,H,M,Z,#,\$	<input checked="" type="checkbox"/>
ALL	ALL	PARSING PARAMETERS FOR CREDIT BUREAU SERVICE	EFX_COLLECTION_CODES	CZ,BY,ER	<input checked="" type="checkbox"/>

Description: ALLOW REVOLVING MORTGAGES

- 3 Complete the **Credit Bureau Parameters** block with the following information:

In this field:

Do this:

Company

Select the portfolio company (required).

Branch

Select the portfolio branch (required).

Parameter Group

Select the credit bureau parameter group (required).

Parameter

Select the credit bureau parameter (required).

Parameter Value

Enter the credit bureau parameter value (required).

Description

View the credit bureau parameter description (display only).

- 4 Select the **Enabled** box to enable the credit bureau parameter.
- 5 Save your entry.

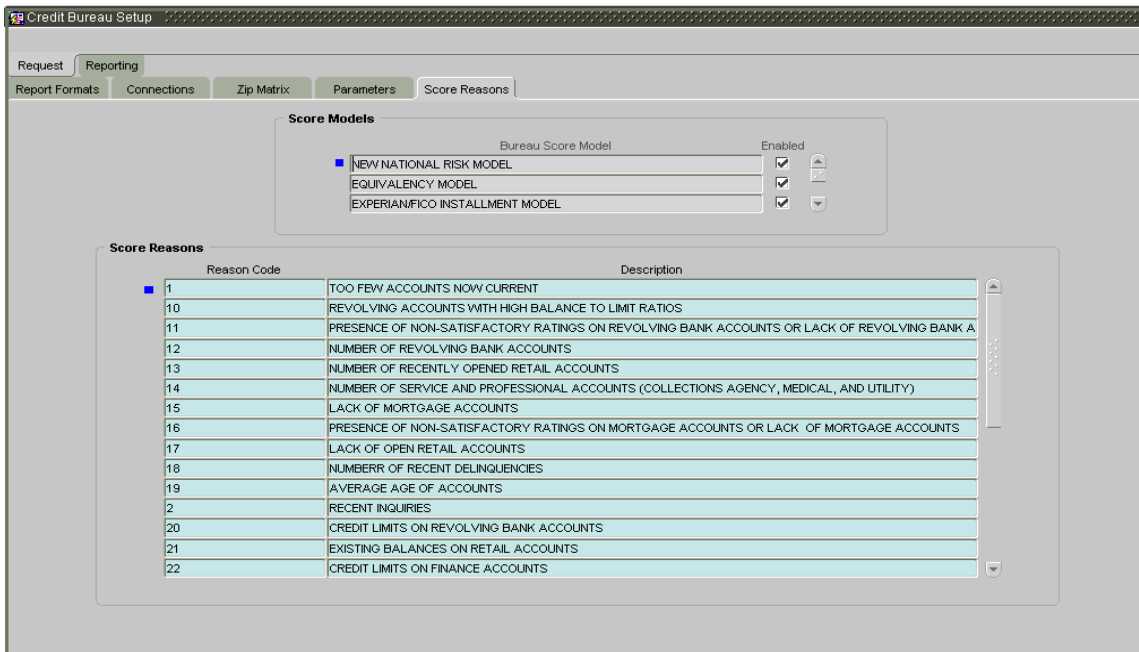
Score Reasons page

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

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

To view score models the Score Reasons page

- 1 On the **Setup** menu, choose **Credit Bureau > Request**.
- 2 Choose the **Score Reasons** tab.



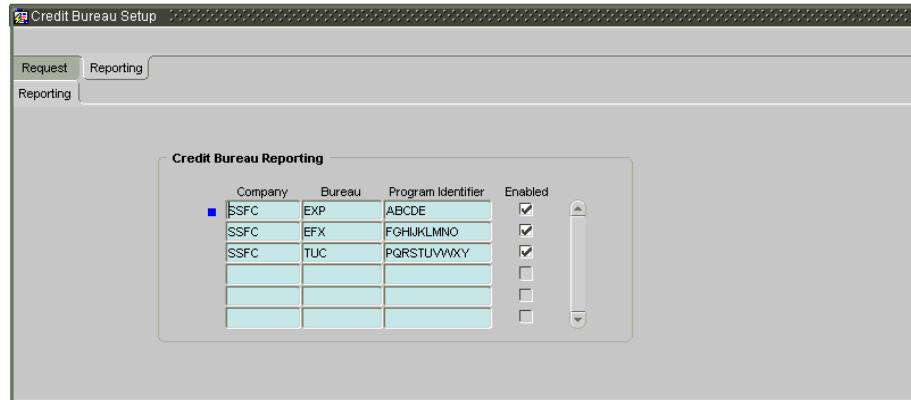
- 3 In the **Scoring Models** block, choose the credit bureau scoring model for which you want to view the score reasons.
- 4 In the **Score Reasons** block, view the reason code and description for the selected scoring model.

Reporting master tab (Reporting page)

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

To create a credit bureau reporting program

- 1 On the **Setup** menu, choose **Credit Bureau > Reporting**.
- 2 Choose the **Reporting** tab.



The screenshot shows the 'Credit Bureau Setup' window with the 'Reporting' tab selected. The 'Credit Bureau Reporting' section contains a table with the following data:

Company	Bureau	Program Identifier	Enabled
SSFC	EXP	ABCDE	<input checked="" type="checkbox"/>
SSFC	EFX	FGHIJKLMNO	<input checked="" type="checkbox"/>
SSFC	TUC	PQRSTUVWXYZ	<input checked="" type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

- 3 Complete the **Credit Bureau Reporting** block with the following information:

In this field:

Do this:

Company

Select the portfolio company (required).

Bureau

Select the bureau (required).

Program Identifier

Enter the program identifier. The customer receives this from the bureau and uses it to identify itself to that bureau. You will need to update this information (required).

- 4 Select **Enabled** to enable the program.
- 5 Save your entry.

Special Metro II Code reporting

Oracle Daybreak allows you to report the following special Metro II segments to the credit bureau output file:

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

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

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

When users open one of the following conditions:

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

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

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

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

IMPORTANT:

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

To set up Metro II Code reporting

- 1 On the **Setup** menu, choose **Queues > Setup**.
- 2 In the **Call Actions** and **Call Results** blocks, set up to open and close the following system defined condition codes to open and close:

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

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

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

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

Oracle Wallet Manager setup

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

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

To create and export a wallet suitable for use by the Oracle Daybreak credit bureau

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

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

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

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

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

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

Replace the URL in the above command with each HTTPS URL given to you for use by the credit bureaus. Also replace the wallet path with the path to your wallet and your wallet password. The output from the command is not important, what is important is that it runs without displaying an Oracle error. If there is an Oracle error, then something is wrong with the contents of the wallet, the path to the wallet, and/or the wallet password.

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

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

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

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

Oracle JVM Security setup

The Experian Net Connect interface within the Oracle Daybreak credit bureau service requires the use of the Oracle Java Virtual Machine (JVM) that is resident in the Oracle database. Furthermore, specific permissions must be granted to the Java classes used by the credit bureau service. These permissions have been added to the `set_java_perms.sql` script that is part of the Oracle Daybreak Lending Suite distribution. This script (as well as many other useful SQL scripts) is available from the i-flex solutions technical support Oracle Daybreak Lending Suite patches web site at http://support.supersolution.com/LSPatches/patch_installation_utilities.zip.

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

Credit Bureau Service operation

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

Importing a trusted certificate into an Oracle Wallet

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

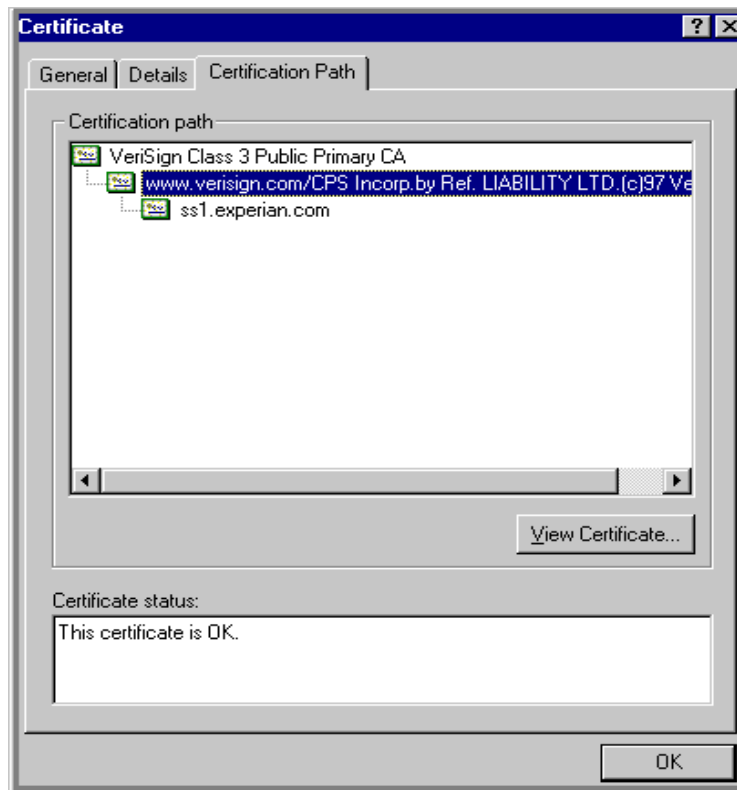
Using Microsoft Internet Explorer to Export a Certificate

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

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

- 2 Once connected, from the browser's **File** menu, choose **Properties**.
- 3 Choose the **Certificates** button.

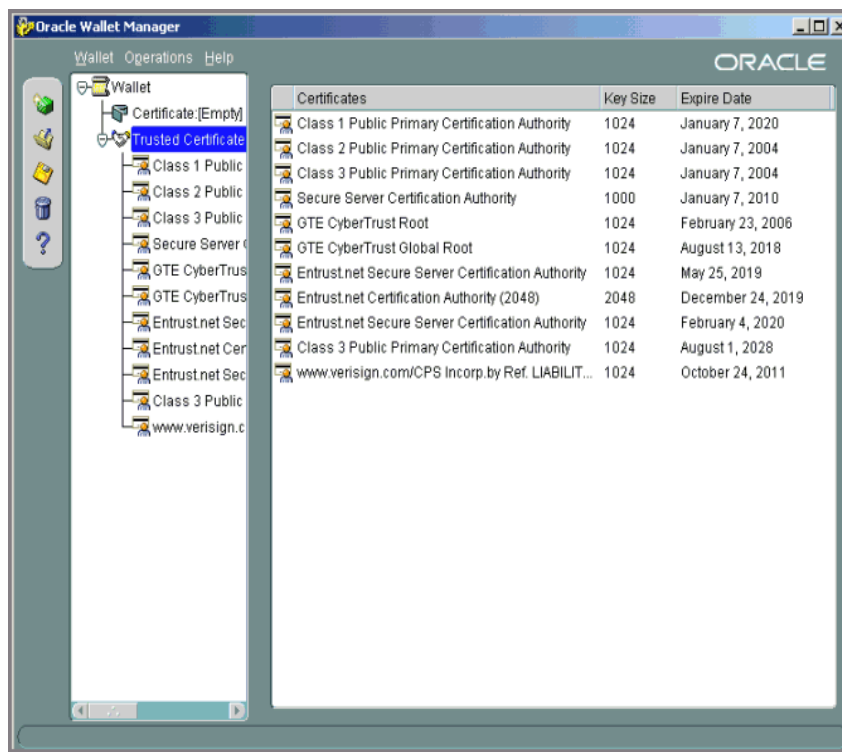
- 4 Choose the **Certification Path** tab. The bottom-most certificate is the one generated by the host itself. We are not interested in that one, we are interested in the one or more certificates above the bottom-most one. The screen shot below displays a web site with two CAs (an intermediate, and a primary). Whether it is an intermediate CA or a primary one, the steps are the same for saving the certificate as a text file.



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

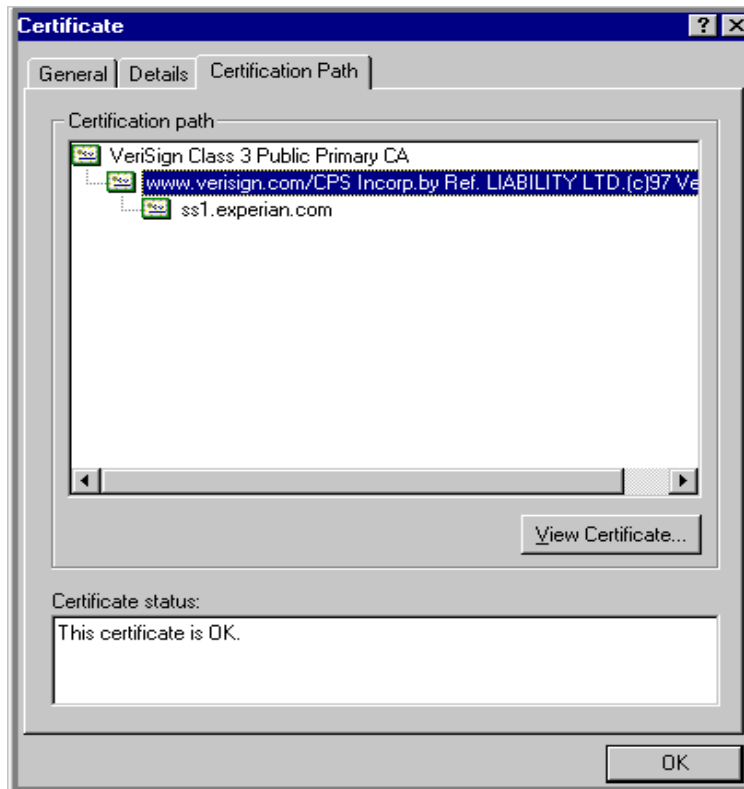
Importing the Certificates into an Oracle Wallet

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



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

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



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

De-duping Credit Bureau data

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

De-duping logic

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

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

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

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

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

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

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

Debt Ratio combination

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

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

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

Parameter	Description	Valid Values	Setup Value
DBR_JOINT_INC_DEBT_WITH_ALLAPL	Combine income and debt with co-applicant(s)	Y, N	Y

De-duping process

The de-duping logic will be integrated into the Oracle Daybreak decision-making process in the following manner:

Initial credit pulls on new applications

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

Subsequent credit pulls (manual)

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

- Oracle Daybreak will use all available credit reports at the time of the request that have been requested within the number of days specified in the DEDUP_CRB_EXPIRATION_DAYS parameter.

Restrictions

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

CHAPTER 8 : UTILITIES FORM

“Batch jobs” refer to back-end processes that automatically run at a certain time. There are two types of batch jobs:

- Business processes (such as billing and delinquency processing)
- Housekeeping tasks (such as application aging and application purging)

The Utilities form allows you to set up, monitor, and maintain batch jobs in Oracle Daybreak.

Batch jobs can be set up to be performed on a daily, weekly, monthly, and ad-hoc basis. Batch jobs can also be configured to trigger an e-mail or phone message if a batch job should fail.

Critical batch jobs control job flow and system date rollover to allow recovery during errors. Errors are instances where a process did not successfully complete. Failures indicate that a particular job encountered errors that require remedial action. The number of errors allowed before failure is defined for each job. Some errors automatically result in a failure.

The Log Files page allows you to view errors and failures.

The Utilities form Setup tab contains the following pages:

- Batch Job page
- Job Holiday page

Setup tab (Batch Job page)

The Utilities form’s Batch Job page allows you to track and maintain of all batch processes within the Oracle Daybreak system. Using this form, the system administrator can configure the frequency and start time of each batch process, as well as set the number of threads to improve performance.

“Threading” allows a specific job to be separated into smaller units that are processed at the same time. This allows Oracle Daybreak to complete the job in less time.

You can set up multiple batch jobs within a batch set. In the Batch Job Sets block, each process is listed with the last run date (Last Run Dt field) and the next scheduled process date (Next Run Dt field). In the Freq Code and Freq Value fields, you can determine the frequency of each batch set, such as daily, weekly and monthly. You can also set up batch sets to incorporate a dependency on another batch set. This way, if the initial batch fails, the dependent set will not be processed.

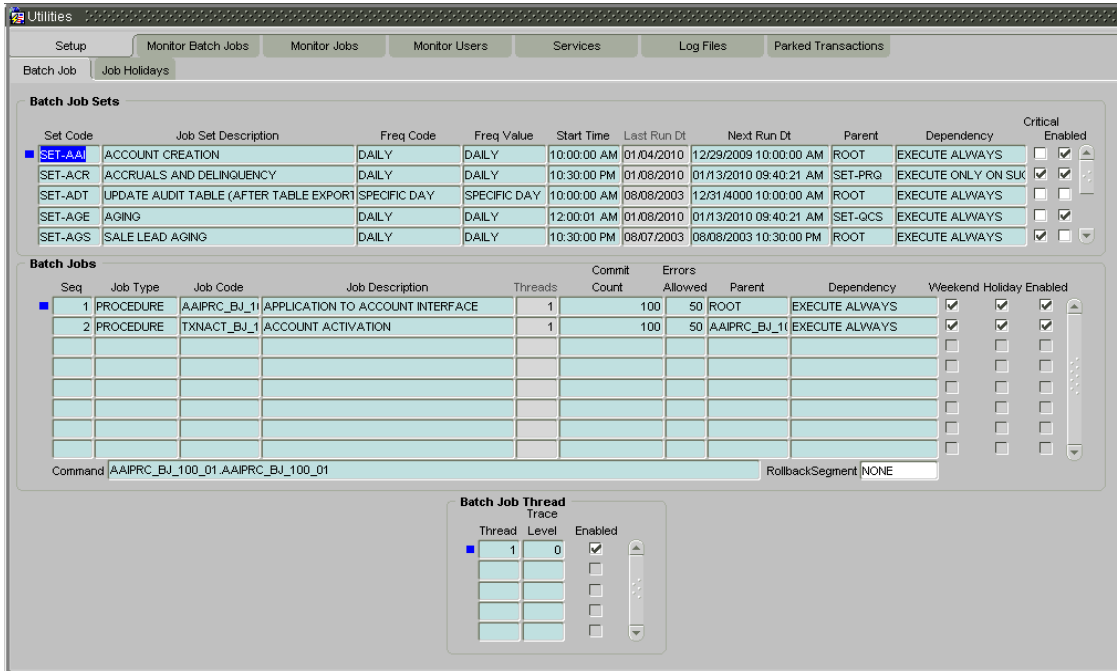
In the Batch Jobs block, you can configure the process to run on weekends and holidays using the respective option boxes.

CAUTION:

As the batch job setup widely affects the Oracle Daybreak system, suggests that the system administrator has a clear understanding of the various functionalities within Oracle Daybreak before creating and updating the batch processes.

To set up a batch job

- 1 On the **Setup** menu, choose **Batch Jobs**.



- 2 Complete the **Batch Job Sets** block:

In the field:

Do this:

Set Code

Enter code for batch job set (required).

Job Set Description

Enter description for batch job set (required).

Freq Code

Select frequency at which the job set is to be executed (required).

Freq Value

Select frequency value (required).

Start Time

Enter start time for the job set (required).

Last Run Dt

View last run date of the job set (display only).

Next Run Dt

Enter next run date for job set (required).

Parent

Select parent job set (required).

Dependency

Select type of dependency on the parent (required).

- 3 Select **Critical** if this job set is critical. A “critical” job is one that prevents the General Ledger (GL) post date from rolling forward, should the job fail.
- 4 Select **Enabled** to enable the job set.

- 5 Complete the **Batch Jobs** block:

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

- 6 Select the **Weekend** box to perform batch jobs on weekend.
- 7 Select the **Holiday** box to perform batch jobs on a holidays. (Holidays are defined on the Job Holidays page.)
- 8 Select the **Enabled** box to enable the batch job.
- 9 In the **Command** field, enter command line for the job.
- 10 If you choose, use the **RollbackSegment** field to enter rollback segment for job.
- 11 Complete the **Batch Jobs** block:

In the field:	Do this:
Thread	Enter name of thread (required).
Trace	Enter SQL trace level (0, 1, 4, 8, 12) The higher the number, the more activities Oracle Daybreak can trace (required).

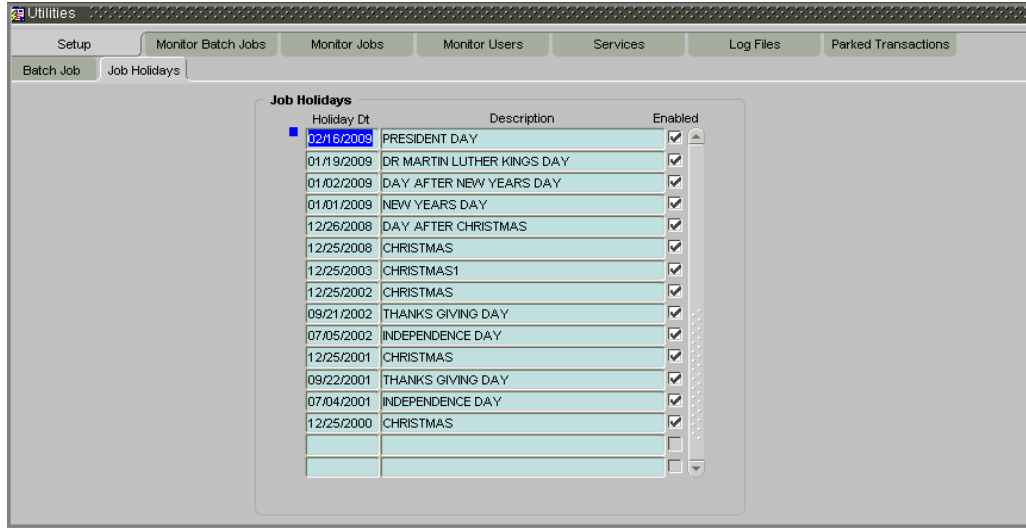
- 12 Select **Enabled** box to enable the thread.
- 13 Save your entry.

Setup tab (Job Holidays page)

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

To define job holidays

- 1 On the **Setup** menu, choose **Batch Jobs**.
- 2 Choose the **Job Holidays** tab.



- 3 Complete the **Job Holidays** block:

In the field:

Do this:

Holiday Dt

Enter the date of the job holiday (required).

Description

Enter the job holiday description (required).

- 4 Select **Enabled** to enable the holiday.
- 5 Save your entry.

Monitor Batch Jobs tab (Match Batch Jobs page)

Oracle Daybreak tracks the success of each batch process on the Monitor Batch Job page. If either a set of batch jobs or specific batch job should fail, you can resubmit it on this page and review the results in the Request Details block.

To use the Monitor Batch Job page

- 1 On the **Setup** menu, choose **Batch Jobs**, then choose the **Monitor Batch Jobs** tab.

-or-

Choose the **Monitor** menu, then choose **System > Batch Jobs**.

The screenshot displays the Oracle Daybreak interface for monitoring batch jobs. It includes the following sections:

- Batch Job Sets:** A table listing job sets with columns for Set Code, Job Set Description, Status, Freq Code, Freq Value, Start Time, Last Run Dt, Next Run Dt, and Enabled. Three sets are listed: SET-AAI (ACCOUNT CREATION), SET-ACR (ACCRUALS AND DELINQUENCY), and SET-ADT (UPDATE AUDIT TABLE).
- Batch Jobs:** A table listing individual jobs with columns for Seq, Job Type, Job Code, Status, Job Description, Threads, Commit Count, Errors Allowed, Parent, Dependency, Weekend Holiday, and Enabled. Two jobs are listed: 1 (PROCEDURE AAIPRC_BJ_1) and 2 (PROCEDURE TXNACT_BJ_1).
- Batch Job Threads:** A table showing the status of threads with columns for Thread, Status, Errors, Records, and Trace Level Enabled. One thread (1) is shown as IDLE.
- Request Details:** A table showing details of individual requests with columns for Request Type, Status, Start Dt, End Dt, Run Start Dt, and Run End Dt. Three completed requests are listed.
- Request Results:** A table for viewing the results of requests, with columns for Request Result and Description. This section is currently empty.

The Monitor Batch Jobs page is a display only page that contains the following blocks:

- Batch Job Sets
- Batch Jobs
- Batch Jobs Threads
- Request Details
- Request Results

Batch Job Sets block

The Batch Job Sets block lists the batch job sets defined on the Batch Job page. The runtimes, the status, and frequencies appear for each job set.

In this field:	View this:
Set Code	The code for batch job set.
Job Set Description	The description for batch job set.
Status	The job set status.
Freq Code	The frequency at which the job set is to be executed.
Freq Value	The value of the frequency code chosen for the job set.
Start Time	The start time for the job set.
Last Run Dt	The date of last run of the job set.
Next Run Dt	The next run date for job set.
Enabled	If selected, the job set is enabled.
Critical	If selected, this job set is critical.
Parent	The preceding job set.
Dependency	The type of dependency on predecessor.

To resubmit a batch job set

Whenever a batch job set fails, it is best to resubmit it after correcting the errors that caused the failure. Errors can be viewed on this form's Log Files page and in this page's Monitor Page Jobs page Request Details block. Resubmitting a set causes Oracle Day-break to re-perform the batch job set and dependent batch jobs.

- 1 In the **Batch Job Sets** block, choose the batch job set to resubmit. (Only a batch job set with a status of FAILED can be resubmitted).
- 2 Choose **Resubmit Job Set**.

Batch Jobs block

The Batch Jobs block lists the batch jobs within a job set. The status, threads, commit count, dependencies, enabled indicator and the holiday and weekend runtime indicators are shown for each job.

In this field:	View this:
Seq	The batch job sequence number.
Job Type	The batch job request type.
Job Code	The batch job request code.
Status	The job status.
Job Description	The batch job description.
Threads	The number of threads used by the job.
Commit Count	The number of rows after which auto-commit is triggered.
Errors Allowed	The number of errors allowed.
Parent	The preceding job.
Dependency	The type of dependency on predecessor.
Weekend	If selected, it batch job will execute job on weekend.
Holiday	If selected, it batch job will execute job on a holiday.
Enabled	The job enabled indicator.
Command	The command line for the job.
Rollback Segment	The rollback segment for job.

To resubmit a batch job

Whenever a batch job fails, it is best to resubmit it after correcting the errors that caused the failure. Resubmitting a set will cause Oracle Daybreak to re-perform the batch job.

- 1 In the **Batch Jobs** block, choose the batch job to resubmit. (Only a batch job with a status of FAILED can be resubmitted).
- 2 Choose **Resubmit Job Set**.

Batch Jobs Threads block

The Batch Job Threads block displays the status of the individual threads.

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

Request Details block

The Request Details block displays the status and the runtimes for each time the selected job ran.

In this field:	View this:
Request Type	The job request type.
Status	The job request status.
Start Dt	The job request is valid from this date and time.
End Dt	The job request is valid till this date.
Run Start Dt	The date and time on which the job run started.
Run End Dt	The date and time at which the job run ended.
Description	The job request description.
Process Dt	The transaction is posted with this General Ledger effective date.

Request Results block

If a particular job requires that a result message be created, then that message appears in the Requests Results block. A message is usually created in the event of an error.

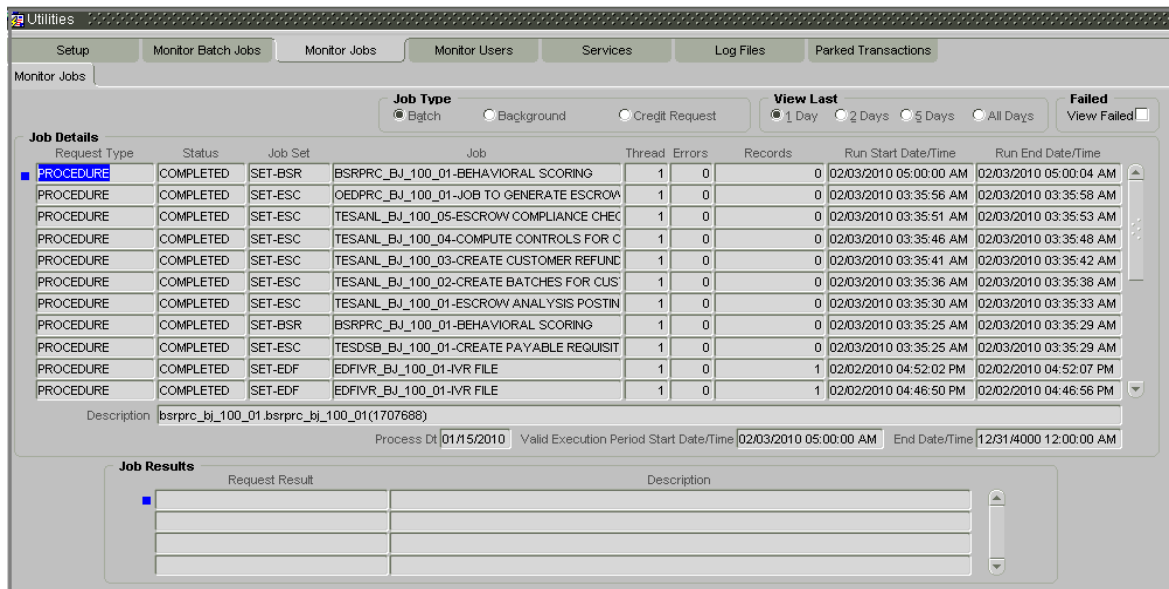
In this field:	View this:
Request Result	The result of the job request.
Description	The result details.

Monitor Jobs tab (Monitor Jobs page)

The Monitor Jobs page provides another view of monitoring all system processes, including credit bureau requests and payment posting. This page displays the data in reverse chronological order of the Run Start Date/Time, where as the Monitor Batch Jobs page provides the historical data about each job and job set.

To view the Monitor Job page

- 1 On the **Setup** menu, choose **Batch Jobs**, then choose the **Monitor Jobs** tab.
-OR-
Choose the **Monitor** menu, then choose **System > Jobs**.



- 2 In the **Job Type** block, select the type of jobs you want to view in the Job Details block

If you select:

Batch
Back Ground
Credit Request

Oracle Daybreak displays:

Batch jobs (used primarily for the nightly processes).
User submitted requests, such as reports and payment posting.
Credit bureau requests.

- 3 In the **View Last** block, select the time frame of the contents of the **Job Details** block.

If you select:

1 Day
2 Days
5 Days
All Days

Oracle Daybreak displays:

All the types of jobs selected in the Jobs Type block of the last one-day.
All the types of jobs selected in the Jobs Type block of the last two days.
All the types of jobs selected in the Jobs Type block of the last five days.
All the types of jobs selected in the Jobs Type block.

- 4 If you select **View Failed** in the **Failed** block, Oracle Daybreak displays the failed jobs on the type and time frame you have selected.

- 5 In the **Job Details** block, view the following information about the jobs matching the contents of the Job Type, View Last, and Failed boxes:

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

- 6 In the **Job Details** block, select the job you want to view in detail.
- 7 In the **Job Results** block, view the following details:

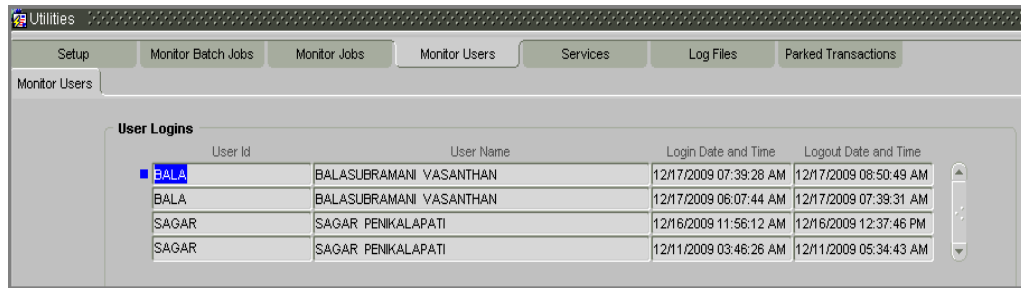
In this field:	View this:
Request Result	The result of job request.
Description	The job request result details.

Monitor Users tab (Monitor Users page)

The Monitor Users page allows you to view all users who have logged on to Oracle Day-break, along with the log on time stamp and logout time stamp. The information appears in reverse chronological order of the log on time stamp.

To monitor users who have logged on to Oracle Daybreak

- 1 On the **Setup** menu, choose **Batch Jobs**, then choose the **Monitor Users** tab.
-OR-
Choose the **Monitor** menu, then choose **Users > Logins**.



The screenshot shows the Oracle Utilities Monitor Users page. The page has a navigation bar with tabs: Setup, Monitor Batch Jobs, Monitor Jobs, Monitor Users (selected), Services, Log Files, and Parked Transactions. Below the navigation bar, there is a section titled "Monitor Users" containing a "User Logins" table. The table has four columns: User Id, User Name, Login Date and Time, and Logout Date and Time. The data is as follows:

User Id	User Name	Login Date and Time	Logout Date and Time
BALA	BALASUBRAMANI VASANTHAN	12/17/2009 07:39:28 AM	12/17/2009 08:50:49 AM
BALA	BALASUBRAMANI VASANTHAN	12/17/2009 06:07:44 AM	12/17/2009 07:39:31 AM
SAGAR	SAGAR PENIKALAPATI	12/16/2009 11:56:12 AM	12/16/2009 12:37:46 PM
SAGAR	SAGAR PENIKALAPATI	12/11/2009 03:46:26 AM	12/11/2009 05:34:43 AM

- 2 In the **User Logins** block, view the following information:

In this field:

View this:

User Id	The user id.
User Name	The user name.
Login Date and Time	The login date time for the user.
Logout Date and Time	The logout date time for the user.

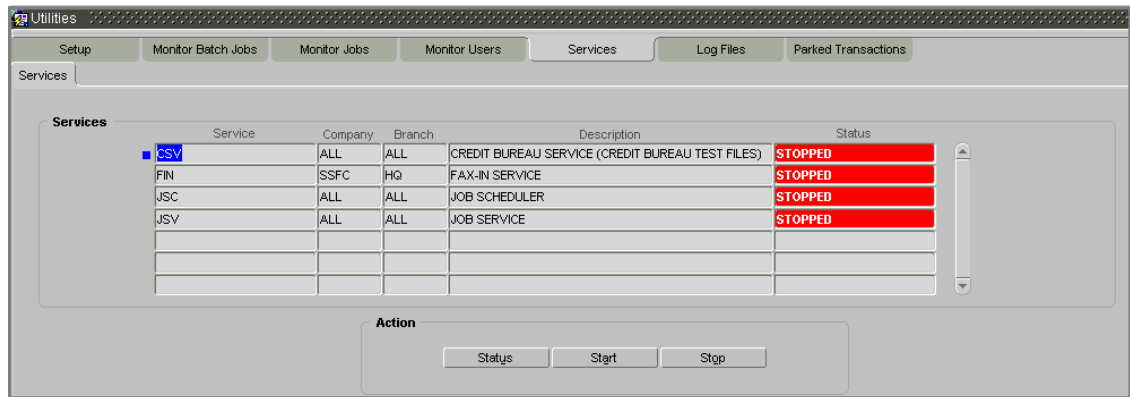
Hint: By pressing **F7**, entering a keyword to search on in either the User Id or User Name field, and pressing **F8**, you can search for and view the history of a particular user.

Services tab (Services page)

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

To stop, start, or refresh a processing service

- 1 On the **Setup** menu, choose **Batch Jobs**, then choose the **Services** tab.
-OR-
Choose the **Monitor** menu, then choose **System > Services**.



- 2 In the **Services** block, view the following information about Oracle Daybreak's processing services:

In this field:

Service
Company
Branch
Description
Status

View this:

The service name.
The service company.
The service branch.
The service description.
The service status.

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

If you choose:

Status

Oracle Daybreak:

Refreshes, or updates, the status of the service. The Service page does not update the status in real time. You must choose Status after choosing Start or Stop to perform that command.

Start

Starts the job service.

Stop

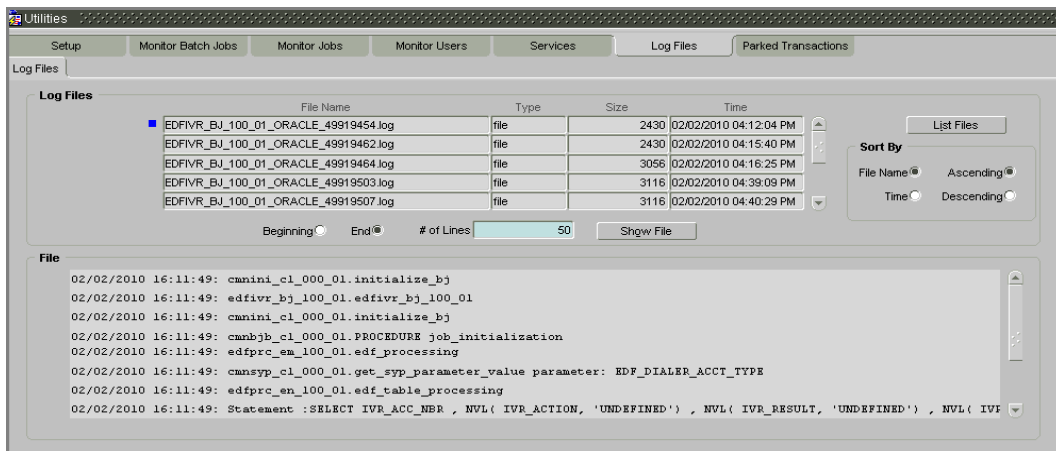
Stops the job service.

Log Files tab (Log Files page)

Various processes in Oracle Daybreak create reports in different log file with regards to what tasks they performed and what they encountered (for example, errors, failures, erroneous data, and so on.) The Log Files page lists and describes all such log files within Oracle Daybreak.

To view a log file

- 1 On the **Setup** menu, choose **Batch Jobs**, then choose the **Log Files** tab.
-OR-
Choose the **Monitor** menu, then choose **System > Log Files**.



- 2 In the **Log Files** block, choose **List Files**.
- 3 View the following information in the **Log Files** block:

In this field:	View this:
File Name	The name of the file.
Type	The type of the file.
Size	The size of the file.
Time	The time stamp of the file.

- 4 Use the **Sort By** block to arrange the contents in the **Log Files** block

If you select:	Oracle Daybreak sorts the list by:
File name	File name.
Time	Time stamp.
Ascending	Ascending order.
Descending	Descending order.

- 5 In the **Log Files** block, select the file you want to view.
- 6 In the **# of Lines** field, enter the number of lines you want to view.
- 7 Select the **Beginning** or **End** button to indicate whether you want to see the lines from the beginning of the file or the end.
- 8 Choose **Show File**.

The contents of the file appear in the **File** block.

CHAPTER 9 : PRODUCER MANAGEMENT FORM

Oracle Daybreak can manage both direct and indirect loans. While direct loans are paid directly to the customer, indirect loans are paid through a third party. In Oracle Daybreak, these third parties (dealerships, agents, and so on) are managed using the Producer Management form.

Applications are sent to financial institutions indirectly through producers (or “dealers”) on behalf of the customer. Oracle Daybreak associates a credit application with the producer who sent it.

When the credit application is approved and funded, Oracle Daybreak associates the account with the producer.

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

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

The producers are paid for their participation, either:

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

The Producer Management form allows you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters. The Producer Management form also records information regarding a default underwriting and collector which Oracle Daybreak uses in choosing queues during workflow.

The Producer Management form has two purposes; it allows you to:

- Set up the producers with whom you make indirect loans
- Work with these producers as a Oracle Daybreak user to make compensations, post transactions, view statements, view and maintain contact information, and record additional comments.

As a result, the Producer Management form can be opened from two locations.

To open the Producer Manager form for set up

- On the **Setup** menu, choose **Producers**.

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

To open the Producer Manager form as a Oracle Daybreak user

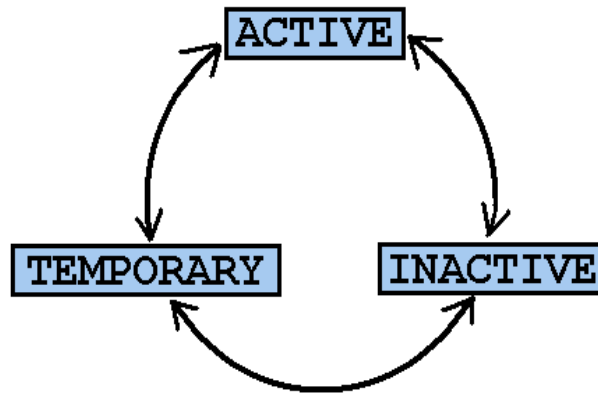
- On the **Lending** menu, choose **Producers**.

In working with the Producer Management form, you will primarily use the Compensation, Subvention, Transactions, Tracking Attributes, Statements, Contracts, and Comments sub page on the Producer master tab. The Producers page, completed during set up, can be use to view and maintain producer details.

Set up tab (Cycles page)

The Cycle page allows you to define the dealer or producer status cycle. This tells Oracle Daybreak which statuses a producer can cycle through. (This information is recorded in the Status field on the Producer page of the Producer Management form.)

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



Note: Oracle Daybreak only allows producers/dealers with a status of ACTIVE to fund contracts.

To set up the Cycles page

- 1 On the **Setup** menu, choose **Producers**.
- 2 Choose the **Setup** master tab, then choose the **Cycles** tab.

Cycle Definition	
Cycle	Type
PRO	PRODUCER CYCLE

Cycle Code Definition	
Current Code	Next Code
<input checked="" type="checkbox"/> ACTIVE	ACTIVE
ACTIVE	INACTIVE
ACTIVE	TEMPORARY
INACTIVE	ACTIVE
INACTIVE	INACTIVE
INACTIVE	TEMPORARY
TEMPORARY	ACTIVE

Cycle Code Responsibility Definition	
Responsibility Code	Allowed
<input checked="" type="checkbox"/> ALL	<input checked="" type="radio"/> Yes <input type="radio"/> No
	<input type="radio"/> Yes <input type="radio"/> No
	<input type="radio"/> Yes <input type="radio"/> No
	<input type="radio"/> Yes <input type="radio"/> No

3 In the **Cycle Definition** block, view the following information:

In this field:	Do this:
Cycle	Enter the cycle name.
Type	Select the cycle type [CYC_TYPE_CD].

4 In the **Cycle Code Definition** block, enter the following information:

In this field:	Do this:
Current Code	Select the current code to transition FROM [PRO_STATUS_CD] (required).
Next Code	Select the code to transition TO [PRO_STATUS_CD] (required).

5 In the **Cycle Code Responsibility Definition** block, enter the following information:

In this field:	Do this:
Responsibility Code	Select the responsibility that will be capable of executing this transition [RESPONSIBILITY_CD] (required).
Allowed? Yes No	Select “Yes” to allow the responsibility execute the transition (required).

6 Save your entry.

Producer tab (Producers page)

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

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

To set up or maintain the Producers page

- 1 On the **Setup** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.

- 3 In the **Producer Details** block, enter the following information:

In this field:	Do this:
Producer #	Depending on your system setup, either: Enter the producer number (required) -or- View the system generated producer number (display only).
Old Producer #	Enter the old producer number (existing or conversion id) (optional).
Company	Select the company (required).
Branch	Select the branch (display only).
Start Dt	Enter the producer start date (required).
End Dt	Enter the producer end date (required).
Name	Enter the producer name (required).
Group*	Select the producer group [PRO_GROUP_CD](required).
Type*	Select the producer type [PRO_TYPE_CD] (required).
	*Note: The Group and Type fields help in setting up the pricing schemes on the Pricing page.

Contact Status	Enter the producer contact (required). Activate, temporarily activate, or de-activate the producer by selecting the appropriate status. Note: The contents of this field can be linked to edits in the loan origination cycle so that only producers with a status of the ACTIVE can be funded (required),
Fed Tax #	Enter the federal tax identification number. Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234 (required).
Underwriter	Enter the default underwriter assigned to this producer. (This will appear in the Underwriter field on the Application Entry form.) Note: Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers (required).
Collector	Enter the default collector or agent assigned to this producer. (This will appear in the Collector field in the Delinquency Information block of the Account Details page on the Customer Service form) (required).
Address	Enter address line 1 (optional).
Address 2 (unlabeled)	Enter address line 2 (optional).
Zip	Select the zip code (required).
City	Enter the city (required).
St	Select the state [STATE_CD] (required).
Zip Extension	Enter the zip extension (optional).
Country	Select the country code [COUNTRY_CD] (required).
Phone	Enter phone number 1 (required).
Phone 1 Extension (unlabeled)	Enter phone number 1 extension (optional).
Fax* (prefix)	Select fax prefix number 1 [PHONE_FAX_PREFIX_CD] (required).
Fax* (number) (unlabeled)	Enter fax number 1 (required).
Phone	Enter phone number 2 (optional).
Phone Extension (unlabeled)	Enter phone number 2 extension (optional).
Fax (prefix)	Select fax prefix number 2 [PHONE_FAX_PREFIX_CD] (optional).
Fax (number) (unlabeled)	Enter fax number 2 (optional).
Sales Agent	Select the sales agent assigned to this producer. (This will appear in the Sales Agent field in the master block of the Underwriting and Funding form) [SALES_LEADER] (required).
Email	Enter the producer mail address (optional).

- 4 Select **Enabled** to enabled this entry (optional).
- 5 Save your entry.

Payment Details sub page

You can setup ACH as the payment mode for a dealer or producer on the Payment Details sub page. The Payment Details sub page stores the information regarding the producer's bank; such as the bank's name, routing number, account type and account number.

Note: Once you complete this sub page, the information goes into effect immediately.

To complete the Payment Details sub page

- 1 On the **Setup** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.
- 3 Choose the **Payment Details** sub page.
- 4 In the **Producer Payment Details** block, enter the following information:

In this field:	Do this:
Pmt Mode	Select the payment mode [PRODUCER_PMT_MODE_CD] (required).
Bank	Enter the ACH bank name (optional).
Start Dt	View the ACH start date if payment mode is ACH (display only).
Routing #	Enter the ACH bank routing number (optional).
Account Type	Select the ACH bank account type [ACH_ACCOUNT_TYPE_CD] (optional).
Account #	Enter the ACH bank 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).

- 5 Save your entry.

Compensation sub page

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

To view the Compensation sub page

- 1 On the **Lending** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.
- 3 Choose the **Compensation** sub page.

- 4 In the **Compensation Plan** block, view the following information:

In this field:

Application
 Compensation Plan
 Payment Method
 Calculation Method
 Upfront Amt
 Remaining Amt
 Total Amt
 Spread Formula
 Buy Rate
 Buy Rent Factor
 Factor
 Addl Factor
 Max Spread
 Max Markup
 Upfront %
 Flat Amount

View this:

The application number and title.
 The compensation plan.
 The compensation payment method.
 The compensation calculation method.
 The upfront compensation amount.
 The remaining compensation amount.
 The remaining compensation amount.
 The compensation spread formula.
 The buy rate.
 The buy rent factor.
 The compensation factor.
 The additional compensation factor.
 The maximum spread.
 The maximum markup.
 The compensation upfront percentage.
 The flat compensation amount.

- 5 In the **Chargeback Methods** block, view the following information:

In this field:	View this:
(Paid) Calculation Method	The chargeback calculation method in case of early payoff.
(Paid) %	The chargeback percentage in case of early payoffs.
(Paid) Basis	The chargeback basis in case of early payoff.
(Paid) Term	The term in case of early payoff.
(Paid) Days	The days in case of early payoff.
(Charge off) Calculation Method	The chargeback calculation method in case of chargeoffs.
(Charge off) %	The chargeback percentage in case of chargeoffs.
(Charge off) Basis	The chargeback basis in case of chargeoffs.
(Charge off) Term	The term in case of chargeoffs.
(Charge off) Days	The days in case of chargeoffs.

- 6 In the **Compensation/Chargeback Amounts** block, view the following information:

In this field:	View this:
Comp Earned	The compensation earned.
Int Earned	The interest earned.
Comp Paid	The compensation paid.
Comp Writeoff	The compensation writeoff.
Chargeback Amt	The chargeback amount.
Last Pmt Dt	The last compensation payment date.
Next Pmt Dt	The next compensation payment date.

Subvention sub page

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

To complete the Subvention sub page

- 1 On the **Lending** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.
- 3 Choose the **Subvention** sub page.

Producer Management

Setup | Producer

Producers

Producer Details

Producer # CA-00002 | Old Producer # CA-00002 | Company SSFC | Branch HQ | Start Dt 06/11/1998 | End Dt 12/31/4000 | Enabled

Name RANDYS AUTO SALES | Group GROUP 1 | Type DEALER

Contact RANDY JACKSON | Status ACTIVE | Fed Tax # 45-8765979

Address 10993 SOUTH CENTRAL AVENUE | Underwriter DEMOUNDW | Collector DEMOCOLL

City ONTARIO | St CA | Zip 91762 | Country US | Phone 909-591-4116 | Fax 11 909-465-9402

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

Subvention Participation

Subvention Participant | Collection Type STATEMENT | Collection Frequency MONTHLY | Refund Disbursement Method NONE

Subvention Receivable

Receivable Amt (Open)	Receivable Amt (Current)	Received Amt	Netted Refund Amt	Net Receivable Amt	Payable Refund Amt
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Subvention Details

Account/Application	Subvention Plan	Sub Plan	Subvention Type	Collection Type	Subvention Amt	Refund Amt

- 4 In the **Subvention Participation** block, enter the following information:

In this field:

Subvention Participant
Collection Type

Collection Frequency

Refund Disbursement Method

Do this:

Select if the producer is a subvention participant.
Select the collection type: STATEMENT or INTRA COMPANY ENTRY.

STATEMENT – The producer will receive the statement at a set frequency and make the payment through check or ACH.

INTRA COMPANY ENTRY – The producer will receive the statement at a set frequency but no payment is due. If the manual indicator for INTRA COMPANY transaction is set to No, Oracle Daybreak automatically posts an intra-company entry transaction to net out the outstanding receivable when a statement is generated (required).

Select the collection frequency: MONTHLY or QUARTERLY (required).
Select the refund disbursement method: NONE, ADJUSTED TO RECEIVABLE, or PAYABLE TO PRODUCER.

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

- 5 In the **Subvention Receivables** block, view the following information:

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

- 6 In the **Subvention Details** block, view the following information:

In this field:	View this:
Application	The application number (display only).
Subvention Plan	The subvention plan description (display only).
Subvention Sub-Plan	The subvention sub plan description (display only).
Subvention Type	The subvention type (display only).
Collection Type	The collection type (display only).
Subvention Am	The subvention amount (display only).
Refund Amt	The refund amount (display only).

- 7 Save your entry.

Transactions sub page

On the Transactions sub page, the Transaction Entry, Posted Transactions, Proceed Hold-Back, and Loss Reserve blocks display the details of the transactions posted for the producer. The Transaction Entry block allows you to post a transaction for the producer. Linking to an account is not mandatory -- you can create a transaction to a producer that is not related to a specific account.

To complete the Transactions sub page

- 1 On the **Lending** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.
- 3 Choose the **Transactions** sub page.

The screenshot displays the 'Producer Management' application window. The 'Producers' tab is active, showing details for a producer with ID 'CA-00002'. The 'Transactions' sub-tab is selected, revealing a 'Reserve Balance' summary with all values at \$0.00. Below this is a table for 'Posted Transactions' with columns for Effective Dt, Transaction, Account, Amount, Reference, and Post Dt. At the bottom, the 'Transaction Entry' form is visible, containing input fields for Effective Dt, Transaction, Amount, Reference, Account #, and a Comment field, along with a 'Post' button.

- 4 In the **View** block, choose the type of transaction you want to view, **Subvention** or **Others**.
- 5 In the **Transaction Entry** block, enter the following information:

In this field:

Do this:

Effective Dt
Transaction

Enter transaction date (required).
Select transaction to be posted (HOLDBACK FROM PRODUCER, PAYMENT FROM PRODUCER, or PAYMENT TO PRODUCER) (required).

Amount
Reference
Account #
Account title (unlabeled)
Comment

Enter transaction amount (required).
Enter transaction reference (optional).
Select account number (optional).
View the account title (display only).
Enter transaction comment (optional).

- 6 Choose **Post**.

- In the **Posted Transactions** block, view the following information:

In this field:	View this:
Effective Dt	The transaction date.
Transaction	The transaction.
Account	The account number.
Amount	The transaction amount.
Reference	The transaction reference.
Post Dt	The transaction post date.
Comment	The transaction comment.

- In the **Proceed HoldBack** block, view the following information:

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

- In the **Loss Reserve** block, view the loss reserve amount.

Tracking Attributes sub page

The Tracking Attributes sub page allows you to link information to an producer that is not tracked by default in the Oracle Daybreak system, but is part of your company's business practices.

To complete the Tracking Attributes sub page

- On the **Lending** menu, choose **Producers**.
- Choose the **Producer** master tab, then choose the **Producers** tab.
- Choose the **Tracking Attributes** sub page.

The screenshot displays the Oracle Daybreak Producer Management interface. The main window is titled "Producer Management" and has tabs for "Setup" and "Producer". The "Producers" sub-page is active, showing "Producer Details" for a producer with ID CA-00002, named "RANDYS AUTO SALES" and contact "RANDY JACKSON". The details include company "SSFC", branch "HQ", group "GROUP 1", status "ACTIVE", and address "10993 SOUTH CENTRAL AVENUE, ONTARIO, CA 91762, US".

Below the details are tabs for "Payment Details", "Compensation", "Subvention", "Transactions", "Tracking Attributes", "Statements", "Contacts", and "Comments". The "Tracking Attributes" tab is selected, showing a table with columns "Parameter" and "Sub Attribute Value". The "Sub Attribute" is set to "ALL". A "Create Tracking" button is visible in the top right of the tracking table area.

- 4 Choose **Create Tracking**.
Oracle Daybreak loads the tracking parameters.
- 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** block by entering the parameter(s) in the **Value** field(s).
- 7 Save any changes you made to the account.

Statements sub page

The Statements sub page displays a history of all the statements the producer has processed. The transaction level details are visible in the lower list box.

To view the Statements sub page

- 1 On the **Lending** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.
- 3 Choose the **Statements** sub page.

The screenshot shows the Oracle Daybreak Producer Management interface. The 'Producer' tab is selected, and the 'Statements' sub-page is active. The 'Producer Details' section shows the following information:

Producer #	CA-00002	Old Producer #	CA-00002
Name	RANDYS AUTO SALES		
Contact	RANDY JACKSON		
Address	10993 SOUTH CENTRAL AVENUE		
City	ONTARIO	St	CA
Zip	91762	Country	US
Company	SSFC	Branch	HQ
Group	GROUP 1		
Status	ACTIVE		
Underwriter	DEMOUNDW		
Start Dt	06/11/1998	End Dt	12/31/4000
Type	DEALER		
Fed Tax #	45-8765979		
Collector	DEMOCOLL		
Phone	909-591-4118	Fax	11 909-465-9402
Phone		Fax	
Email			

The 'Statements' section displays a table with the following data:

Closing Dt	Generated Dt	Opening Balance	Closing Balance
11/30/2002	11/30/2002	\$0.00	\$0.00
10/31/2002	11/30/2002	\$0.00	\$0.00
09/30/2002	11/30/2002	\$0.00	\$0.00

Below the statements table is a transaction details table with the following columns: Effective Dt, Transaction, Account, Debit Amt, and Credit Amt. The table is currently empty.

- 4 In the **View** block, choose the type of statements you want to view, **Subvention** or **Others**.
- 5 In the **Statements** block, view the following information:

In this field:

Closing Dt
Generated Dt
Opening Balance
Closing Balance
Effective Dt

View this:

The statement closing date.
The statement generation date.
The previous statement balance amount.
The current statement balance amount.
The statement transaction date.

Transaction	The statement transaction.
Account	The statement account number.
Debit Amt	The statement debit amount.
Credit Amt	The statement credit amount.

Contacts sub page

The Contacts sub page allows you to record information regarding contacts associated with a producer, such as employees at a dealership.

To use the Contacts sub page

- 1 On the **Lending** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.
- 3 Choose the **Contract** sub page.

The screenshot shows the 'Producer Management' window with the 'Producer' tab selected. The 'Producer Details' section contains the following information:

Producer #	CA-00002	Old Producer #	CA-00002	Company	SSFC	Branch	HQ	Start Dt	06/11/1998	End Dt	12/31/4000	Enabled	<input checked="" type="checkbox"/>
Name	RANDY'S AUTO SALES			Group	GROUP 1		Type	DEALER					
Contact	RANDY JACKSON			Status	ACTIVE		Fed Tax #	45-8765979					
Address	10993 SOUTH CENTRAL AVENUE			Underwriter	DEMOLINDW		Collector	DEMOCOLL					
City	ONTARIO	St	CA	Zip	91762	Country	US	Phone	909-591-4116	Extn		Fax	11 909-465-9402
								Phone				Fax	
								Email					

Below the details is the 'Producer Contacts' table:

Contact Type	Name	Phone	Extn	Fax	Enabled
					<input checked="" type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>

- 4 In the **Producer Contacts** block, enter the following information:

In this field:

Contact Type

Name

Phone

Extn

Fax

View this:

Select the producer contact type (required).

Select/Enter the producer contact name (required).

Enter producer contact phone number (optional).

Enter phone number extension (optional).

Enter producer contact fax number (optional).

- 5 Select **Enabled** to indicate this is a current contact.
- 6 Save your entry.

Comments sub page

The Comments sub page allows you to view and enter comments regarding the producer.

To enter a comment on the Comments sub page

- 1 On the **Lending** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.
- 3 Choose the **Comments** sub page.

The screenshot shows the 'Producer Management' application window. The 'Producers' tab is active, displaying the 'Producer Details' for 'RANDYS AUTO SALES'. The details include: Producer # CA-00002, Old Producer # CA-00002, Company SSFC, Branch HQ, Start Dt 06/11/1998, End Dt 12/31/4000, Enabled checked, Name RANDYS AUTO SALES, Group GROUP 1, Type DEALER, Contact RANDY JACKSON, Status ACTIVE, Fed Tax # 45-8765979, Underwriter DEMOUNDW, Collector DEMOCOLL, Address 10993 SOUTH CENTRAL AVENUE, Phone 909-591-4116, Fax 11 909-465-9402, City ONTARIO, St CA, Zip 91762, Country US. Below the details are tabs for 'Payment Details', 'Compensation', 'Transactions', 'Statements', 'Contacts', and 'Comments'. The 'Comments' tab is selected, showing a 'Producer Comments' table with columns for 'Date' and 'Comments'. The first row shows a comment from user 'BFOGO' on 06/09/2003. There are four empty rows below for additional comments.

- 4 In the **Producer Comments** block, view the following information:

In this field:

Comments
User
Date

Do this:

Enter comment (required).
View user id (system generated).
View comment date (system generated).

- 5 Save your entry.

CHAPTER 10 : VENDOR MANAGEMENT FORM

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings, or making field calls. With Oracle Day-break's Vendor Management form, you can:

- Maintain vendor information
- Maintain services offered by the vendor
- Assign tasks to the vendors and subsequently track and process those tasks
- Charge vendor expenses to customers
- Enter and update invoices raised by the vendors
- Post vendor transactions
- Process vendor payments.

Once an invoice has been presented for a service performed by a vendor, you can enter the information on the Vendor Management form and create a monetary transaction. You can then choose if the customer should pay any particular expense or not.

Setup tab (Vendor Services page)

The Vendor Services page enables you to establish the links between the service type, vendor group, and the work order type. It records which vendor groups can provide which types of services and which service types belong to which work order types.

For each service type (Service Type field), there can be multiple vendor groups. Each vendor (Group field) can belong to one or multiple vendor group(s). The list of values for the vendor group is managed in the lookup. Each work order type (Work Order Type field) can be linked to one or multiple work order type(s). The list of values for the work order types is managed with the VENDOR_ASG_TYPE_CD lookup.

To set up the Vendor Services page

- 1 On the **Setup** menu, choose **Vendors**.
- 2 Choose the **Setup** master tab, then choose the **Vendor Services** tab.

Service Type	Enabled
ATTORNEY FEE	<input checked="" type="checkbox"/>
AUCTIONS/SALE REPRESENTATION CHARGES	<input checked="" type="checkbox"/>
AUCTIONS/SALE CHARGES	<input checked="" type="checkbox"/>
SEARCH BMV/DMV RECORDS	<input checked="" type="checkbox"/>
BOND CHARGES	<input checked="" type="checkbox"/>
CANCELLATION CHARGES	<input checked="" type="checkbox"/>

Group
ATTORNEY
BANKRUPTCY TRUSTEE

Work Order Type	Transaction
BANKRUPTCY	LEGAL BANKRUPTCY EXPENSES
COLLECTION	REPOSSESSION EXPENSES

- 3 The **Services** block, choose the service type you want to link to a vendor group(s) and work order type(s) [VENDOR_SERVICE_TYPE_CD].
- 4 In the **Vendor Groups** block, use the **Group** field to select the vendor group that will provide this service [VENDOR_TYPE_CD].
- 5 In the **Work Order Types** block, enter the following information:

In this field:	View this:
Work Order Type	Select the work order type (required) [VENDOR_ASG_TYPE_CD].
Transaction	Select the associated transaction for the service type (required).

- 6 Save your entry.

Setup tab (Cycles page)

The Cycles page allows you to define the various vendor cycles and the responsibilities that can gain access to the various transactions in each cycle.

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

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

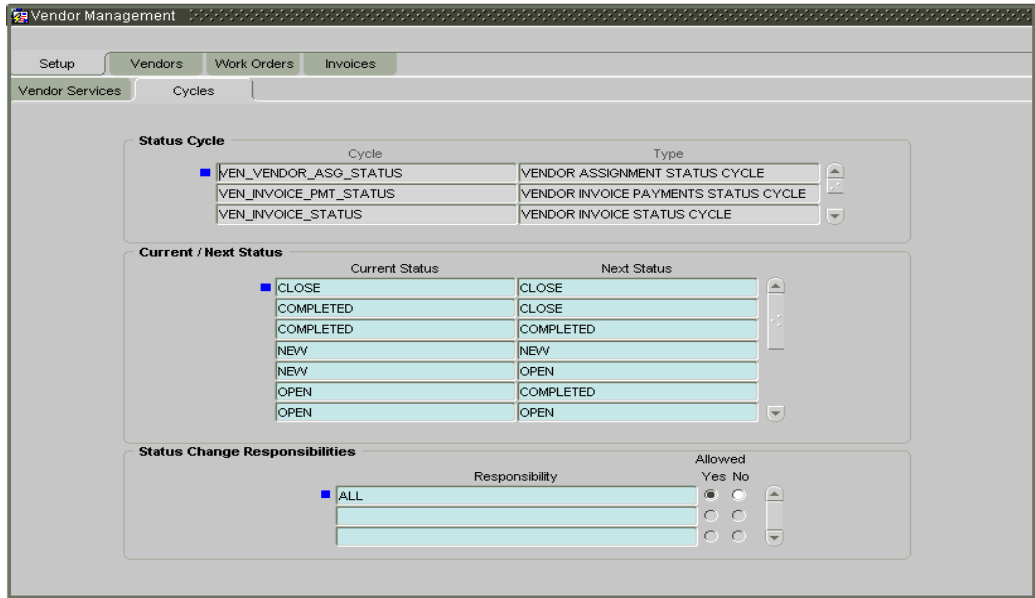
You can define vendor invoice status cycle and restrict the status change based on responsibility.

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

To set up the cycles page

- 1 On the **Setup** menu, choose **Vendors**.

- Choose the **Setup** master tab, then choose the **Cycles** tab.



- The **Status Cycle** block displays the four vendor-related cycles:

Cycle	Type
VEN_VENDOR_ASG_STATUS	VENDOR ASSIGNMENT STATUS CYCLE
VEN_INVOICE_PMT_STATUS	VENDOR INVOICE PAYMENTS STATUS CYCLE
VEN_INVOICE_STATUS	VENDOR INVOICE STATUS CYCLE
VEN_VENDOR_STATUS	VENDOR STATUS CYCLE

- Select the cycle code and type you want to work with.
- In the **Current/Next Status** block, select the current code to transition from in the **Current Status** field.
 - Select the current code to transition to in the **Next Status** field.
 - In the **Status Change Responsibilities** block, select the responsibility that will be capable of executing this transition (from current code to the next code) [RESPONSIBILITY_CD].
 - Choose **Yes** to allow this responsibility.
 - Save your entry.

Vendors tab (Vendors page)

The Vendors page allows you to set up vendor information. If the vendor receives escrow disbursement at an address different from the current business address, enter this information in the Remittance block. This Remittance block also allows you to enter the number of days prior to the due date by which the payment to the vendor must be processed.

Note: The contents of this block defaults to the vendor's current address, but can be modified.

To enter or edit vendor information

- 1 On the **Lending** menu, choose **Vendors > Vendors**.
-OR-
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Vendors** master tab.

The screenshot shows the 'Vendor Management' form with the following data entered:

Vendor #	Name	Status	Company	Branch	Start Dt	End Dt	Enabled
IL-00001	DECATUR AUTO AUCTION	ACTIVE	SSFC	HQ	06/11/1998	12/31/4000	<input checked="" type="checkbox"/>

Other fields include: Contact Person: DD; Address: 200 WEST OLD CHICAGO DRIVE; City: BOLINGBROOK; St: IL; Zip: 60440; Country: US; Phone: 217-875-4220; Ext: ; Fax: 217-875-2927; Email Address: ; ACH Bank: BANK OF BOLINGBROOK; Start Dt: 06/11/1998; Routing #: 876549877; Account Type: CHECKING; Account #: 2001020010747.

The 'Vendor Groups' section contains one group:

Sort	Group	Enabled
1	AUCTION HOUSE	<input checked="" type="checkbox"/>

- 2 In the **Vendor** block, enter the following information:

In this field:

Do this:

Vendor #

View the vendor number. Oracle Daybreak automatically generates the vendor number (display only).

Name

Enter the vendor name (required).

Contact Person

Enter the vendor contact name (required).

Address

Enter address line 1 (required).

Address 2 (unlabeled)

Enter address line 2 (optional).

Zip

Enter the zip (required).

City

Enter the city (required).

St

Enter the state (required).

Zip Extension (unlabeled)

Enter the zip extension (optional).

Country

Select the country code (optional).

Phone

Enter phone number 1 (optional).

Ext

Enter phone number 1 extension (optional).

Fax

Enter the fax number 1 (optional).

Phone

Enter phone number 2 (optional).

Ext

Enter phone number 2 extension (optional).

Fax	Enter fax number 2 (optional).
Email Address	Enter the vendor email address (optional).
Status	Select the vendor status - ACTIVE or INACTIVE (required).
Company	Select the vendor portfolio company (required).
Branch	View the vendor portfolio branch (display only).
Start Dt	Enter the vendor start date (required).
End Dt	Enter the vendor end date (required).
Enabled	Select if the vendor is enabled (optional).
Pmt Mode	Select the vendor default payment mode (ACH or INSTITUTION DRAFT/CHECK; if you select ACH, complete the ACH block -- see step 3) (required).
Fed Tax #	If available, enter the vendor federal tax identification number. Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234. (optional).
Credit Days	Enter the credit days for the vendor invoice. This number is used to check that the Invoice Due Date is not more than the credit days from the Invoice Date. (required).
Phone	Enter phone number 1 (optional).
Ext	Enter phone number 1 extension (optional).
Fax	Enter the fax number 1 (optional).
Phone (2)	Enter phone number 2 (optional).
Ext (2)	Enter phone number 2 extension (optional).
Fax (2)	Enter the fax number 2 (optional).

- 3 Save your entry.

Vendors tab (Vendors Groups sub page)

The Vendors Groups sub page allows you to set up vendor groups.

To enter or edit vendor group information

- 1 On the **Lending** menu, choose **Vendors > Vendors**.
-or-
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Vendors** master tab.
- 2 Choose the **Vendor Groups** sub tab.
- 3 In the **Vendor Groups** block, enter the following information:

In this field:	Do this:
Sort Group	Enter sort sequence (required). Select the vendor type to which the vendor belongs based on the services provided by the vendor (required).
Enabled	Select to enable the vendor service.

- 4 Save your entry.

Vendors tab (ACH sub page)

The ACH sub page allows you to set up automatic clearing house information for vendors.

To enter or edit vendor ACH information

- 1 On the **Lending** menu, choose **Vendors > Vendors**.
-or-
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Vendors** master tab.
- 2 Choose the **ACH** sub tab.
- 3 In the **ACH** sub page, enter the following information:

In this field:	Do this:
<u>Remittance block</u>	
Address	Enter address line 1 (required).
Address (unlabeled)	Enter address line 2 (optional).
Zip	Enter zip (required).
City	Enter city (required).
St	Enter state (required).
Zip extension (unlabeled)	Enter zip extension (optional).
Country	Select the country code (optional).
Pre-Process Days	Enter the remittance preprocess days. This is the number of days prior to the due date by which the payment to the vendor must be processed (required).
<u>ACH block</u>	
Bank	Enter the ACH bank (optional).
Start Dt	View ACH start date (display only).
Routing #	Enter the bank routing number (optional).
Account Type	Select the account type (optional).
Account #	Enter the account number. Note: If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234 (optional).

- 4 Save your entry.

Work Orders tab (Work Orders page)

The Work Orders page allows you to assign an account to a vendor for a service that the vendor provides.

To set up the Work Orders page

- 1 On the **Lending** menu, choose **Vendors > Work Orders**.

-OR-

On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Work Orders** master tab.

The screenshot shows the 'Vendor Management' application window with the 'Work Orders' tab selected. The 'Work Order' section displays the following data:

- Work Order #: WO:0047003
- Dt: 06/07/2005
- Estimated: \$200.00
- Billed: \$400.00
- Paid: \$0.00

The 'Account Information' section includes:

- Account: 20001100025887: CERASTOSTIGMA PAULA / CERASTOSTIGMA JOHN
- Collateral: 2001 DODGE 300M 4DR 13579078999990508
- Address: 45231 WOODDALE ROAD, MINNEAPOLIS, MN 28422
- Type: BANKRUPTCY
- Status: OPEN
- Assigned By: DAVENDER
- Reference #: [Empty]
- Status Dt: 06/07/2005
- Followup Dt: [Empty]

The 'Vendor' section includes:

- Vendor: MN-06006-FIRST VENDOR OF MINNESOTA
- Contact: RICK SMITH
- Phone: 952-944-1111
- Company: SSFC
- Branch: C01

The 'Services' table is as follows:

Service	Fee Type	Estimated	Billed	Paid	Status	Status Dt
REPO INVESTIGATION	FLAT RATE	\$200.00	\$400.00	\$300.00	OPEN	06/07/2005

- 2 In the **Work Order** block, enter the following information:

In this field:

View this:

Work Order #	The work order number.
Dt	The work order date.
Estimated	The estimated amount for the work order.
Billed	The amount billed by the vendor for the work order.
Paid	The amount paid to the vendor for the work order.

- 3 In the **Account Information** block, enter the following information:

In this field:

Do this:

Account	Select the account number for the work order (required).
Collateral	Select the asset associated with the work order (optional).
Type	Select the work order type (required).
Reference #	Enter the vendor reference (optional).
Status	Select the work order status (required).
Status Dt	View the last work order status change date (display only).
Assigned By	View the user who created the work order (display only).
Followup Dt	Enter the next follow-up date (optional).

- 4 In the **Vendor** block, enter the following information:

In this field:	Do this:
Vendor	Select the vendor who will service the work order (required).
Company	View the vendor company (display only).
Branch	View the vendor branch (display only).
Contact	Enter the vendor contact for the work order (optional).
Phone	Enter the vendor contact phone for the work order (optional).
Ext	Enter the vendor contact phone extension for the work order (optional).
Fax	Enter the vendor contact fax for the work order (optional).
Comment	Enter comment (optional).

- 5 In the **Services** block, enter the following information:

In this field:	Do this:
Service	Select the service type (required).
Fee Type	Select the vendor fee type (optional).
Estimated	Enter the estimated amount for the service (required).
Billed	View the amount billed by the vendor for the service (display only).
Paid	View the amount paid to the vendor for the service (display only).
Status	Select the service status (required).
Status Dt	View the last service status change date (display only).

- 6 Save your entry

Work Orders tab (Follow-up page)

The Follow-up page lists the work orders that are not complete and hence require follow-up.

To set up the Follow-up pages

- 1 On the **Lending** menu, choose **Vendors > Work Orders**.
-or-
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Work Orders** master tab.
- 2 Choose the **Follow-up** tab.

Company	Branch	Followup Dt	Work Order #	Dt	Assignment Type	Account	Vendor	Status	Status Dt
DCC	HQ	10/31/2004	WO:0020005	10/05/2004	COLLECTION	20010800025360:COTONEASTER MA	MIN-00001-ESCROW TAX VE	NEW	10/05/2004
DCC	HQ	11/10/2004	WO:0025005	10/14/2004	COLLECTION	20011000024996:WOODASTER STU	MIN-00001-ESCROW TAX VE	NEW	10/14/2004
SSFC	C01	11/10/2004	WO:0025007	10/14/2004	COLLECTION	20040500025120:007 JAMES / CCOT	MIN-06006-FIRST VENDOR OI	NEW	10/14/2004
SSFC	C01		WO:0047003	06/07/2005	BANKRUPTCY	20001100025887:CERASTOSTIGMA I	MIN-06006-FIRST VENDOR OI	OPEN	06/07/2005

Estimated: \$0.00 Billed: \$0.00 Paid: \$0.00 Contact: RICK SMITH Phone: _____

Services	Estimated	Billed	Paid	Status	Status Dt
		\$0.00	\$0.00		

- 3 In the **Work Order Follow-up** block, enter the following information:

In this field:

Do this:

Company	View the vendor company (display only).
Branch	View the vendor branch (display only).
Followup Dt	Enter the next follow-up date (optional).
Work Order #	View the work order number (display only).
Dt	View the work order date (display only).
Assignment Type	View the work order type (display only).
Account	View the account associated with the work order (display only).
Vendor	View the vendor associated with the work order (display only).
Status	Select the work order status (required).
Status Dt	View the last work order status change date (display only).
Estimated	View the estimated amount for the work order (display only).
Billed	View the amount billed by the vendor for the work order (display only).
Paid	View the amount paid to the vendor for the work order (display only).
Contact	View the vendor contact name (display only).
Phone	View the vendor contact phone number (display only).

Ext (unlabeled)	View the vendor contact phone extension (display only).
Comment	Enter a comment (optional).

- 4 In the **Assigned Service** block, enter the following information:

In this field:	Do this:
Services	View the service provided by the vendor (display only).
Estimated	View the estimated amount for the service (display only).
Billed	View the amount billed by the vendor for the service (display only).
Paid	View the amount paid to the vendor for the service (display only).
Status	Select the service status (required).
Status Dt	View the last service status change date (display only).

- 5 Save your entry.

Invoices tab (Invoices page)

The Invoices page records invoices received from the vendor and processes them for payment.

To complete the Invoice page

- 1 On the **Lending** menu, choose **Vendors > Invoice**.
-or-
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Invoice** master tab.

- 2 In the **Invoice** block, enter the following information:

In this field:

Do this:

Vendor

Select the vendor name who has send the invoice (required).

Company

View the vendor portfolio company (display only).

Branch

View the vendor portfolio branch (display only).

Address

View the vendor address (display only).

Invoice

Enter the invoice number (required).

Invoice Dt

Enter the invoice date (required).

Due Dt

Enter the invoice due date (required).

Status

Select the invoice status (required).

Status Dt

View the last invoice status change date (display only).

Invoice Amt

View the total invoice amount (display only).

Agreed Amt

View the total agreed amount (display only).

Paid Amt

View the total paid amount (display only).

- 3 In the **Invoice Details** block, enter the following information:

In this field:

Do this:

Work Order

Select the work order (required).

Invoice Amt

Enter the invoice amount (required).

Agreed Amt

Enter the agreed amount (required).

Paid Amt

View the paid amount (display only).

Txn Post Dt

Enter transaction effective date (required).

Status	Select the status (required).
Status Dt	View the last status change date (display only).
Collectible	Select if the agreed amount can be collected from the customer.

- 4 In the **Payment Schedules** block, enter the following information:

In this field:	Do this:
Payment Amt	Enter the payment amount (required).
Status	Select the payment status (required).
Payment Dt	Enter the payment date (optional).
Payment Reference	Enter the payment reference (optional).
Payable Id	View payable requisition Id (display only).

- 5 In the **Related Inv/WO Details** block, view the following display only information:

In this field:	View this:
Invoice #	The invoice number.
Inv Status	The invoice status.
Status Dt	The invoice status date.
WO Est Amt	The work order estimated amount.
WO Agd Amt	The work order agreed amount.
WO Paid Amt	The work order paid amount.
WO Status	The work order status.

- 6 Save your entry.

CHAPTER 11 : SUBVENTION FORM

The Subvention form allows you to set up lease subvention plans for producers (groups or individuals). Multiple producers may contribute to one subvention plan or a plan can be set for a specific producer.

Subvention Types

Subvention can be offered in many forms for vehicle leases. The most common formats are the rent factor for vehicle leases. Rate/rent factor subvention involves sharing the finance charge (interest) by the participant (most frequently with the manufacturer). The finance company sets its buy rate (the minimum cost to the company to extend the loan to a customer). If the customer rate is less than this buy rate, then the amount equivalent to the interest amount for the difference (the buy rate minus the customer rate) is paid by the participant as the subvention amount.

Currently Oracle Daybreak supports the following subvention type:

Lease subvention types:

- 1 Rent factor
- 2 Residual
- 3 Deposit waiver
- 4 Cash bonus
- 5 Buy down

Subvention plans can be defined for one participant (for example, a manufacturer or a particular dealer) or group of participants (such as a dealer association). One subvention plan could have multiple sub plans and multiple participants could participate to each sub plan.

Subvention plan:

- “Summer Special Event”

Subvention sub-plans for above plan:

- 1.9% for 36 months
- or -
- 2.99% for 48 months
- or -
- 3.99% for 60 months
- or -
- \$1500.00 cash bonus

Multiple participants may participate in each sub plan. For example, for the 1.9% rate, 1% might be shared by the manufacturer and 0.9% might be shared by the dealer. Similarly for the \$1,500 cash bonus, \$1,000 might be shared by the manufacturer and \$500 by the dealer. Or, the complete \$1,500 might be covered by the manufacturer.

Collection of subvention amounts can be set for each participant in the subvention plan with the Collection Method.

Oracle Daybreak supports following collection methods:

UPFRONT	The entire subvention amount is collected at the booking of the loan from the producer proceed.
UPFRONT STATEMENT	The entire subvention amount is collected at the time of the subvention statement.
PAY AS U GO	The subvention amount is billed to the producer when the customer pays the loan payment. The producer is due for the amount at each statement.

Subvention Refund

There are times when a loan is either paid-off early or gets charged off and the finance company refunds the unearned subvention amount back to the producer. The refund is available only when the subvention amount is collected from the producer proceeds (UPFRONT) or the whole amount is billed in the first statement (UPFRONT STATEMENT).

You can set up Oracle Daybreak to allow refunds only for a certain period and not beyond that. The period can be set differently for charge offs and paid offs and can be based on two methods:

- 1 Days
- 2 Term

Oracle Daybreak provides the following methods for refund amount calculation:

- 1 Earned
- 2 Percentage

The earned method is used to refund the unearned portion of the collected subvention amount. The percentage method is used to refund a certain percentage of the subvention amount collected.

Lease Subvention page

The Lease Subvention Plans page allows you to set up subventions for leases.

To set up the Lease Subvention Plans page

- 1 On the **Setup** menu, choose **Subvention**, then choose **Lease**.

- 2 On the **Lease Subvention Plans** page, enter the following information:

In this field:

View this:

Plan Definition block:

Code	Enter the subvention plan code (required).
Description	Enter the subvention plan description (required)
Company	Enter the company name (required).
Branch	Enter the branch name (required).
Bill Cycle	Select billing cycle (required).
Product	Select the product (required).
State	Select the state (required).
Asset Class	Select the asset class (required).
Asset Type	Select the asset type (required).
Sub Type	Select asset sub type (required).
Asset Make	Select asset make (required).
Asset Mode	View the asset model (display only).
Age	Enter the asset age (required).
Start Date	Enter the start date for the subvention plan (required).
End Date	Enter the end date for the subvention plan. (required).
Enabled	If selected indicates the record is active.

Sub Plan Definition block:

Code	Enter the subvention sub plan code. (required).
Description	Enter the subvention sub plan description (required)
State	Select the state (required).

Producer Group	Select the producer group (required).
Producer Type	Select the producer type (required).
Producer	Select the producer (required).
Grade	Enter the grade (required).
Amount	Enter the amount (required).
Term	Enter the term (required).
Asset Type	Select the asset type (required).
Sub Type	Select asset sub type (required).
Asset Make	Select asset make (required).
Asset Model	View the asset model (display only)
Age	Enter asset age (required).
Start Date	Enter start date for the subvention plan (required).
End Date	Enter the end date for the subvention plan (required).
Enabled	If selected indicates the record is active.
<u>Plan Details block:</u>	
Participant	Select the participant (required).
Collection Method	Select the collection method for the subvention plan (required).
Transaction	Select the transaction code (required).
Rate	Enter the subvention rate (required).
Override	Select to allow overriding the rate at the time of underwriting / funding (required).
<u>Calculation block:</u>	
Method	Select the subvention calculation method (required).
Max Spread	Enter the max subvention spread value (required).
Factor	Enter the subvention factor (required).
Flat Amount	Enter the flat amount (required).
Maximum Amount	Enter the maximum subvention amount (required).
Max Spread	Enter the max spread value (required).
<u>Refund block:</u>	
Method (Paid off)	Select the method if the account is paid-off early (required).
Basis (Paid off)	Select the basis if the account is paid-off early (required).
Days (Paid off)	Enter the number of days in which the subvention can be refunded to the producer if the account is paid-off early (required).
Term (Paid off)	Enter the number of terms in which the subvention can be refunded to the producer (required).
Percent (Paid off)	Enter the refund percentage if the account is charged-off (required).
Method (Charge off)	Select the method if the account is charged-off (required).
Basis (Charge off)	Select the basis if the account is charged-off (required).
Days (Charge off)	Enter the number of days in which the subvention can be refunded to the producer if the account is early paid-off (required).
Term (Charge off)	Enter the number of terms in which the subvention will be refunded to the producer (required).
Percent (Charge off)	Enter the refund percentage if the account is charged-off (required).

Amortization block:

Balance Type

Select the amortize balance type (required).

Method

Select the amortize method (required).

Frequency

Select the amortize frequency (required).

Cost / Fee Method

Select the cost / fee (required).

Enabled

If selected indicates the record is active.

CHAPTER 12 : CORRESPONDENCE FORM

The Oracle Daybreak system provides two types of correspondence: predefined and ad hoc. The following chart provides a quick summary of both:

This chapter explains how to set up ad hoc correspondence with the Correspondence form.

The Correspondence form is a cost-effective and easy to use way to build custom documents that draw information from the Oracle Daybreak database without additional programming. You can choose what to include in a letter, create a template, and then use this template to produce a letter.

The core of the Correspondence module is the document element -- the information stored in the database merged into the correspondence. Oracle Daybreak has document elements defined for commonly used data elements in correspondence, such as account numbers, account balances, customer addresses, telephone numbers, and due dates.

Correspondence consists of a document file with text of your choice and the document elements from the Oracle Daybreak database.

You can create a correspondence set that consists of one or more documents. If a correspondence set consists of more than one documents, such as the account details letter and a payment overdue letter, it prints both documents every time Oracle Daybreak generates correspondence for a customer.

The Correspondence module creates the following standard ad hoc correspondence:

- Microsoft Word (RTF)
- Adobe Acrobat (PDF/XFDF)

Note: In this document and in the Oracle Daybreak system, the term BANKERS SYSTEM is synonymous with Adobe Acrobat.

Setup master tab

On the Corresponding form, the Setup master tab branches to two tabs: Common and Lease. Which one of these two tabs you choose determines which product the correspondence set up will affect.

- Choose **Common** to make changes to all correspondence regarding leases.
- Choose **Lease** to make changes to all correspondence regarding leases.

Functions tab (System Functions page)

The Correspondence form's System Function page allows you to view the predefined functions for the appropriate Lease product in Oracle Daybreak. These are attributes from the database.

Functions define how Oracle Daybreak retrieves data to include in correspondence. The data is retrieved as elements which are either specific database columns or calculated values. Elements are recorded on the Elements page.

To view the predefined functions

- 1 On the **Setup** menu, choose **Correspondence**.
- 2 Choose the **Setup** tab, then choose the product associated with the correspondence (**Common** or **Lease**).

The screenshot shows the Oracle Daybreak interface for the Correspondence form. The 'Setup' tab is selected, and the 'Common' product is chosen. The 'Functions' sub-tab is active, showing a 'System Functions' section with a table of predefined functions. Below this, the 'Function Parameters' section is visible, showing a table of parameters for the selected function.

Name	Description	Function Type	Source Program
GET_ACCT_AAT_DTLS	GET ACCOUNT ASSET ATTRIBUTE DETAILS	COR ELEMENT PROCEDURE	CGNAAT_EL_100_02
GET_ACC_100_DTLS	GET ACC DETAILS (COMMON)	COR ELEMENT PROCEDURE	CGNACC_EL_100_01
GET_ACC_PRO_DTLS	GET ACCOUNT PRODUCER DETAILS (COMMON)	COR ELEMENT PROCEDURE	CGNACR_EL_100_01
GET_AFE_DTLS	GET APPLICATION CONTRACT FEES DETAILS	COR ELEMENT PROCEDURE	CGNAFE_EL_100_01
GET_AFE_DTLS	GET ACCOUNT CONTRACT FEES DETAILS	COR ELEMENT PROCEDURE	CGNAFE_EL_100_02
GET_ALL_ADR_DTLS	GET ALL CUSTOMER ADDRESS DETAILS	COR ELEMENT PROCEDURE	CGNADR_EL_100_01
GET_ALL_APA_DTLS	GET ALL APPLICANT ADDRESS DETAILS	COR ELEMENT PROCEDURE	CGNAPA_EL_100_01
GET_ALL_APE_DTLS	GET ALL APPLICANT EMPLOYMENT DETAILS	COR ELEMENT PROCEDURE	CGNAPE_EL_100_01

Position	Parameter	Description
1	IV_LO_ACC_ID	ACCOUNT ID
2	IV_NAME_AR	PARAMETER NAME
3	IV_VALUE_AR	PARAMETER VALUE

- 3 Choose the **Functions** tab, then choose the **System Functions** sub tab.
- 4 In the **Functions Definition** block, view the following:

In this field:

Name
Description
Function Type
Source Program

View this:

The function name.
The function description.
The function type.
The source program.

- In the **Functions Parameters** block, view the following:

In this field:

View this:

Position	The parameter position.
Parameter	The function parameter.
Description	The function parameter description.

Elements tab (Elements page)

The Elements page displays the predefined document elements retrieved from the database when Oracle Daybreak generates a correspondence.

In the Element Definitions block, only the Description field may be edited or updated.

To view the document elements

- On the **Setup** menu, choose **Correspondence**.
- Choose the **Setup** tab, then choose the product associated with the correspondence (**Common** or **Lease**).
- Choose the **Elements** tab, then choose the **Elements** sub tab.

The screenshot shows the Oracle Daybreak interface for the 'Correspondence' setup. The 'Elements' sub-tab is active, displaying the 'Element Definitions' table. The table lists various document elements with their Level0 Type, Name, Element Type, Description, Data Type, Source Function, and Enabled status.

Level0 Type	Name	Element Type	Description	Data Type	Source Function	Enabled
ACCOUNT	2NDRY_ADR_ADDRESS1	S	SECONDARY CUSTOMER ADDRESS LINE 1	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_ADDRESS2	S	SECONDARY CUSTOMER ADDRESS LINE 2	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_ADDRESS3	S	SECONDARY CUSTOMER ADDRESS LINE 3	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_CITY	S	SECONDARY CUSTOMER ADDRESS CITY	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_COUNTRY_CD	S	SECONDARY CUSTOMER ADDRESS COUNTRY	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_MAILING_IND	S	SECONDARY CUSTOMER ADDRESS MAILING INDICATOR	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_PHONE	S	SECONDARY CUSTOMER ADDRESS PHONE	NUMBER	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_STATE_CD	S	SECONDARY CUSTOMER ADDRESS STATE	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_STREET_NAME	S	SECONDARY CUSTOMER ADDRESS STREET NAME	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_ZIP	S	SECONDARY CUSTOMER ADDRESS ZIP CODE	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
ACCOUNT	2NDRY_ADR_ZIP_EXTN	S	SECONDARY CUSTOMER ADDRESS ZIP EXTN	CHARACTE	GET ALL CUSTOMER ADDRESS DETAILS	<input checked="" type="checkbox"/>
APPLICATION	2NDRY_APA_ACTUAL_AMT	S	SECONDARY APPLICANT ADDRESS ACTUAL AMT	NUMBER	GET ALL APPLICANT ADDRESS DETAILS	<input checked="" type="checkbox"/>
APPLICATION	2NDRY_APA_ACTUAL_FREQ_CD	S	SECONDARY APPLICANT ADDRESS ACTUAL FREQ CD	CHARACTE	GET ALL APPLICANT ADDRESS DETAILS	<input checked="" type="checkbox"/>
APPLICATION	2NDRY_APA_ACTUAL_MONTHS	S	SECONDARY APPLICANT ADDRESS ACTUAL MONTHS	NUMBER	GET ALL APPLICANT ADDRESS DETAILS	<input checked="" type="checkbox"/>
APPLICATION	2NDRY_APA_ACTUAL_MTHLY_AMT	S	SECONDARY APPLICANT ADDRESS ACTUAL MTHLY AMT	NUMBER	GET ALL APPLICANT ADDRESS DETAILS	<input checked="" type="checkbox"/>
APPLICATION	2NDRY_APA_ACTUAL_YEARS	S	SECONDARY APPLICANT ADDRESS ACTUAL YEARS	NUMBER	GET ALL APPLICANT ADDRESS DETAILS	<input checked="" type="checkbox"/>
APPLICATION	2NDRY_APA_ADDRESS1	S	SECONDARY APPLICANT ADDRESS LINE 1	CHARACTE	GET ALL APPLICANT ADDRESS DETAILS	<input checked="" type="checkbox"/>
APPLICATION	2NDRY_APA_ADDRESS2	S	SECONDARY APPLICANT ADDRESS LINE 2	CHARACTE	GET ALL APPLICANT ADDRESS DETAILS	<input checked="" type="checkbox"/>
APPLICATION	2NDRY_APA_ADDRESS3	S	SECONDARY APPLICANT ADDRESS LINE 3	CHARACTE	GET ALL APPLICANT ADDRESS DETAILS	<input checked="" type="checkbox"/>
APPLICATION	2NDRY_APA_CITY	S	SECONDARY APPLICANT ADDRESS CITY	CHARACTE	GET ALL APPLICANT ADDRESS DETAILS	<input checked="" type="checkbox"/>

- In the **Element Definitions** block, view the following information:

In this field:

Do this:

Level0 Type	The element Level0 type.
Name	The element name.
Element	The element type.
Description	Enter the element description (required).
Data Type	The element data type.
Source Function	The element function.

- 5 Select the **Enabled** box to enable the element.
- 6 Save any changes you made to the entry.

Elements tab (E-Forms Elements page)

The E-forms Elements page defines elements included when Oracle Daybreak generates online correspondence with a browser. The E-forms page is only set up for PDF elements using the XFDF format. These definitions translate the external element required by the vendor to a Oracle Daybreak correspondence element.

Example

Vendor Element

AllBorrowers.FullNameStreetCityStateZip
(Contains names of all borrowers with address of primary customer)

Oracle Daybreak Elements

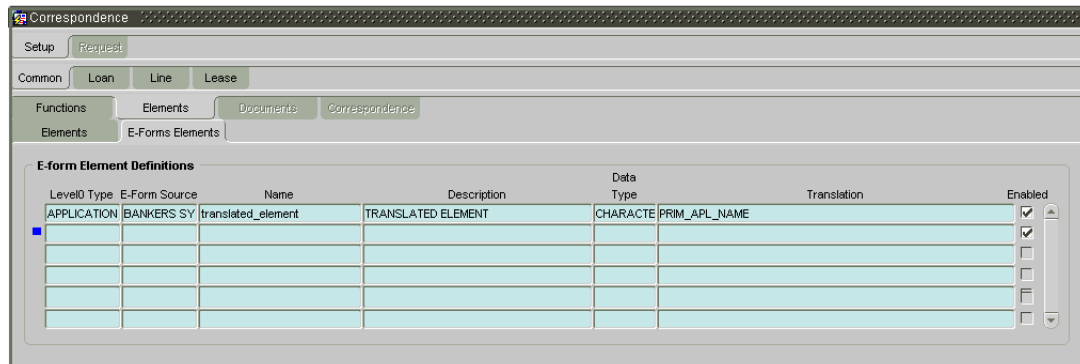
PRIM_APL_NAME
SPOUSE_APL_NAME
PRIM_APA_ADDRESS1
PRIM_APA_ADDRESS2
PRIM_APA_ADDRESS3

Translation:

```
PRIM_APL_NAME || ', ' || SPOUSE_APL_NAME || ', ' || PRIM_APA_ADDRESS1 || '; '
||PRIM_APA_ADDRESS2 || ', ' || PRIM_APA_ADDRESS3
```

To set up the E-forms Elements page

- 1 On the **Setup** menu, choose **Correspondence**.
- 2 Choose the **Setup** tab, then choose the product associated with the correspondence (**Common** or **Lease**).
- 3 Choose the **Elements** tab, then choose the **E-forms Elements** sub tab.



- 4 In the **E-form Element Definitions** block, enter the following information:

In this field:

Level0 Type

View this:

Enter the element Level0 type (APPLICATION) (required).

E-Form Source	Enter the element e-form source. (Select ORACLE DAY-BREAK for Microsoft Word correspondence or BANKER SYSTEMS INC. for XFDF format) (required).
Name	Enter the element name (the name used in the external form) (required).
Description	Enter the element description (required).
Data Type	Select the element data type (DATE, NUMBER, or CHARACTER) (required).
Translation	Enter the translation for the e-form element (SQL statement fragment defining the element data) (required).

- 5 Choose the **Enabled** block to enable the e-form element.
- 6 Save your entry.

Document tab (Documents page)

The Documents page allows you to set up the various documents and the data fields that Oracle Daybreak compiles together when creating a correspondence. Oracle Daybreak provides two different document formats: Word or XFDF: XML-based form.

To set up documents to be compiled in correspondence

- 1 On the **Setup** menu, choose **Correspondence**.
- 2 Choose the **Setup** tab, then choose the product associated with the correspondence (**Common** or **Lease**).
- 3 Choose the **Documents** tab.

- 4 In the **Document Definition** block of the Documents page, enter the following information:

In this field:

Code

View this:

Enter the document code to define the name for the new document (required).

Description	Enter the document description for the new document. This entry appears in the Correspondence block on the Request page when you generate an ad hoc correspondence (required).
File Name	Enter the document file name for the resulting file (Word or XFDF document) (required).
Level0 Type	Select the level0 type (APPLICATION) (required).
E-form Source	Enter the element e-form source. (Select ORACLE DAY-BREAK for Microsoft Word correspondence or BANKER SYSTEMS INC. for XFDF format) (required).
Product	Select the document product (required).
Source	Select the document source type (WORD DOCUMENT or XFDF: XML-BASED FORM DOCUMENT FORMAT) (required).

- 5 Select **Enabled** to enable the document definition.
- 6 Save your entry.

Document tab (Elements sub page)

The Elements sub page records the Oracle Daybreak application information that appears in the ad hoc correspondence.

To set up the elements compiled in correspondence

- 1 On the **Setup** menu, choose **Correspondence**.
- 2 Choose the **Setup** tab, then choose the product associated with the correspondence (**Common** or **Lease**).
- 3 Choose the **Documents** tab, then choose the **Elements** sub tab.

In the **Document Elements** block, enter the following information

In this field:	View this:
Seq	Enter the sequence number to order the document elements (required).
Type	Select element type from the following (required): <i>S System-defined.</i> If you select S, the value is supplied by Oracle Daybreak and cannot be changed in the Correspondence Request page. <i>C Constant.</i> <i>UD User Defined Element.</i> If you select UD, you can choose the value and change it in the Correspondence Request screen. <i>UC User Defined Constant.</i> If you choose UC, you can choose the value, but you cannot change it in the Correspondence Request screen. <i>T Translated Element.</i> If a document contains an e-form element and you do not select T, the value will not be translated.
Element Name	Select/Enter the element name (required).

Description	Enter element description. Enter a description that is informative and easy to understand for the new element you create. (Check that the element name does not have blank spaces or special characters, such as the forward slash “/” or backward slash “\”.) Note: If the element is system-defined, Oracle Daybreak will automatically complete this field. (required).
Data Type	Select the element data type (required).
Format Mask	Select the element format mask (required).
Default Value	Enter the element default value (if appropriate).

- 4 If you want to include the element in the document, select **Enabled**.
- 5 Save your entry.

Document tab (Templates sub page)

The Templates sub page records the PDF template Oracle Daybreak will use to generate the ad hoc correspondence. You must update the Templates sub page every time you update the PDF template.

Note: The Templates sub page is only available for the XFDF: XML-BASED FORM DOCUMENT FORMAT.

To set up document template for XFDF correspondence

- 1 On the **Setup** menu, choose **Correspondence**.
- 2 Choose the **Setup** tab, then choose the product associated with the correspondence (**Common** or **Lease**).
- 3 Choose the **Documents** tab, then choose the **Templates** sub tab.

In the **Document Elements** block, enter the following information

In this field:	View this:
Filename	Enter the template file name as it appears in the /DOC_TEMPLATES. Make sure to include the .pdf extension (required).
Product	Select the product type this template is valid for (required).
Customer St	Select the applicant/customer state this template is valid for (required).
Producer St	Select the producer state this template is valid for (required).
App/Acc St	Select the application state this template is valid for (required).
New Template Loaded	If selected, indicates that the document template is new. If selected, indicates that the document template is loaded.
Enabled	If selected, indicates that the document template is enabled.

- 4 On the **Documents** page, choose **Load Template**

- 5 Save your entry.
- 6 Press **F8** to refresh the current page.

On the Templates sub page, the Loaded and Enabled boxes are selected for the pdf file you entered in the Filename field.

Correspondence tab (Correspondence page)

The Correspondence page allows you to define who will receive the documents you created on the Documents page by creating correspondence sets. Each document must belong to a set, and a set can have more than one document.

To set up a correspondence set

- 1 On the **Setup** menu, choose **Correspondence**.
- 2 Choose the **Setup** tab, then choose the product associated with the correspondence (**Lease**).
- 3 Choose the **Correspondence** tab, then choose the **Correspondence** sub tab.

- 4 In the **Correspondence** block, enter the following information:

In this field:	Do this:
Code	Enter the correspondence code (required).
Description	Enter the correspondence description (required).
Print Schedule	Enter the correspondence output schedule type (required).
Level	Enter the correspondence level0 type (required).
Group	Select correspondence group (required). Note: The correspondence group is maintained through the Correspondence transaction code setup as shown below.
Company	Select the correspondence company (required).
Branch	View the correspondence branch (display only).
Product	Select the correspondence product (required).

- 5 Select the **Enabled** block to enable the correspondence.
- 6 In the **Documents** block, enter the following information:

In this field:	Do this:
Document	Select the correspondence document (required).
Recipients	Select the recipients for the document (required).

- 7 Select the **Include** box to include the recipient selected.
- 8 In the **Functions** block, enter the following information to define the functions that should be executed before or after correspondence is generated. (**Note:** Creating custom functions requires programming at set up.)

In this field:	Do this:
Function	Select the correspondence functions (required).
Exe When?	Select when to execute the correspondence function (required).

- 9 Save your entry.

CHAPTER 13 : ACCOUNT DOCUMENT TRACKING FORM

The Account Document Tracking form allows you to view documents that have been attached to an account in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. Any documents that were attached to the account when it was still an application, such the application received as a fax and saved as a GIF file, appear on the Account Document Tracking form.

Set Up

Documents of the following format can be attached to an account:

- GIF
- PDF
- DOC
- XKL
- TXT

To attach an document to an account

- 1 Save the document you want to attach to an account with the following format:

<ACCOUNT_NBR>.<DOCUMENT TYPE CD>.<DOCUMENT SUB TYPE CD>.<PAGE NUMBER>.<FILETYPE>

The delimiter between account number, document type, sub type and page number is “.”. File extension tells the file type.

Example: 20001000010483.APP.APP_IMG_PAGE.1.GIF
20001000010483.CON.CON_DOC.1.PDF

- 2 Save the document to attach in the following file:

\$CMN_SERVER_HOME/acct_doc_load/

-or-

\$CMN_SERVER_HOME\acct_doc_load

- 3 The batch job set code SET_DOT reads the directory for new files to be loaded in the data-base. It inserts records in account documents and documents details table and will move the file to the directory specified in the system parameter DOT_STORAGE_DIRECTORY.

Lookup types

The Account Document Tracking form uses the following look up types:

DOCUMENT_FILE_TYPE_CD
DOCUMENT_SUB_FILE_TYPE_CD
DOCUMENT_TYPE_CD

Note: Many parameter values are restricted based on system lookups. For more information, see the **Lookup page** section in the **Administration** chapter.

Please refer to the Excel file **Appendix_Lookups** for further definitions and functions of individual parameters.

APPENDIX A : SUMMARY OF DLS SCORING PARAMETERS

Glossary

Term	Description
DEROG / DEROGATORY	Account has had chargeoffs, collections, bankruptcy, or repossession.
MINOR DELINQUENCY	Less than or equal to 60 days delinquent.
MAJOR DELINQUENCY	Greater than 60 days delinquent.
DEBT RATIO	Debt / Available credit.
DEBT TO INCOME RATIO	Debt / Income.
“APPLICANT STATED”	Parameter is pulling information stated or in any other way provided by the applicant on the application on the Application Entry form in Oracle Daybreak.
“APPLICANT CREDIT BUREAU”	Parameter is pulling information from the credit bureau, as opposed to another source, such as the Application Entry form.
LOAN FINANCE	Refers to companies that provide the loan but are not selling the actual object financed, if any. Example: An independent auto finance company.
SALES FINANCE	Refers to companies that provide the object being financed in addition to the financing. Example: Marshall Fields card.

Scoring Parameters by Category

1. Applicant Details / Debt Ratios

- 1.1. APPLICANT CREDIT BUREAU AUTO DEBT RATIO**
This is the sum of all automobile type loan balances and the sum of all automobile type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.
- 1.2. APPLICANT CREDIT BUREAU BANK DEBT RATIO**
This is the sum of all bank type loan balances and the sum of all bank type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.
- 1.3. APPLICANT CREDIT BUREAU CARD DEBT RATIO**
This is the sum of all travel card type loan balances and the sum of all travel card type credit limits. This applies to open tradelines only.
- 1.4. APPLICANT CREDIT BUREAU DEBT RATIO**
This parameter provides a value for all debt divided by all available credit as shown on the bureau.
- 1.5. APPLICANT CREDIT BUREAU FICO SCORE**
This is the FICO score provided for the applicant in the bureau pull. There are usually several different types of FICO scores available at the bureau. The different score models are set up to give certain attributes different weighting based on if the person is buying a car, or a house, and so on. The type of FICO score pulled is based on credit bureau setup.
- 1.6. APPLICANT CREDIT BUREAU INST DEBT RATIO**
This is the sum of all installment loan balances and the sum of all installment loan credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.
- 1.7. APPLICANT CREDIT BUREAU LOAN FIN DEBT RATIO**
This is the sum of all loan finance type loan balances and the sum of all loan finance type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.
- 1.8. APPLICANT CREDIT BUREAU MORTGAGE DEBT RATIO**
This is the sum of all mortgage type loan balances and the sum of all mortgage type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.
- 1.9. APPLICANT CREDIT BUREAU OPEN PUBLIC RECORDS**
This parameter indicates if there are any open public records in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.
- 1.10. APPLICANT CREDIT BUREAU PUBLIC RECORDS**
This parameter indicates if there are any public records, open or closed, in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

- 1.11. APPLICANT CREDIT BUREAU RETAIL DEBT RATIO**
This is the sum of all retail type loan balances divided by the sum of all retail type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.
- 1.12. APPLICANT CREDIT BUREAU REV DEBT RATIO**
This is the sum of all revolving type loan balances and the sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.
- 1.13. APPLICANT CREDIT BUREAU SALES FIN DEBT RATIO**
This is the sum of all sales finance type loan balances and the sum of all sales finance type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.
- 1.14. APPLICANT DEBT RATIO STATED AFTER REQUESTED LOAN**
This is the debt divided by available credit based on the values stated by the applicant after factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 1.15. APPLICANT DEBT RATIO STATED BEFORE REQUESTED LOAN**
This is the debt divided by available credit based on the values stated by the applicant before factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 1.16. APPLICANT DEBT TO INCOME RATIO STATED AFTER REQUESTED LOAN**
This is the debt divided by income based on the values stated by the applicant after factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 1.17. APPLICANT DEBT TO INCOME RATIO STATED BEFORE REQUESTED LOAN**
This is the debt divided by income based on the values stated by the applicant before factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 1.18. APPLICANT PAYMENT TO INCOME RATIO STATED**
This is the total amount of all monthly payments divided by monthly income. These values are stated by the applicant and not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 1.19. APPLICANT PRIOR CUSTOMER**
This parameter indicates whether the applicant is a prior customer. It is populated when the application is passed to Underwriting for a decision. If the SSN given by the applicant already exists then the applicant is marked as a prior customer and the parameter value is Y (Yes).
- 1.20. APPLICANT REVOLVING DEBT RATIO STATED**
This is the sum of all revolving type loan balances / sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

5.1.21. APPLICANT STATED EMPLOYMENT PERIOD (IN MONTHS)

This parameter looks at the number of months of stated employment for the most recently entered current employment.

Example: The applicant states that she has been working at her current place of employment for 3 years and 5 months. This parameter would be populated with $(3\text{years} * 12\text{ months/year}) + 5\text{ months}$ which calculates to 41 stated months. If the applicant enters another current employment and enters 1 year and 2 months then this parameter will be populated with 14 months, even though the other employment is still current.

1.22. APPLICANT STATED MONTHLY INCOME

This is the monthly income stated by the applicant on the application. It combines the income for all employment marked as “current” in Oracle Daybreak. If the income is stated as anything other than monthly, the income will be converted to monthly for this parameter.

Example: The applicant states that he is paid \$50,000 with a frequency of ANNUALLY. This parameter is populated with $\$50,000/12$, which calculates to \$4166.67 stated monthly income.

1.23. APPLICANT STATED MONTHLY LIABILITY

This is the stated monthly liability as provided by the applicant on the Application Entry screen.

1.24. APPLICANT STATED RESIDENCE PERIOD (IN MONTHS)

This parameter looks at the stated residence period for the most recent current address.

2. Loan Details

2.1. APPROXIMATE CASH PRICE

This is the Approximate Cash price taken from the “Approx Price” field on the Application Entry form’s Loan page in Oracle Daybreak.

2.2. REQUESTED ADVANCE AMOUNT

This is the Requested Advance Amount value taken from the Application Entry form’s Loan page in Oracle Daybreak.

3. Auto Trades / Inquiries

3.1. APPLICANT CREDIT BUREAU 6MONTH AUTO TRADES

This is the number of auto trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

3.2. APPLICANT CREDIT BUREAU 12MONTH AUTO TRADES

This is the number of auto trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

3.3. APPLICANT CREDIT BUREAU 24MONTH AUTO TRADES

This is the number of auto trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

- 3.4. APPLICANT CREDIT BUREAU AUTO INQUIRIES**
This is the number of automobile-related credit inquiries the have been made to the bureau.
- 3.5. APPLICANT CREDIT BUREAU AUTO TRADES**
This is the number of auto trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 3.6. APPLICANT CREDIT BUREAU CURRENT AUTO TRADES**
Total number of auto trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 3.7. APPLICANT CREDIT BUREAU OPEN AUTO TRADES**
This is the number of open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 3.8. APPLICANT CREDIT BUREAU SATISFACTORY AUTO**
Total number of auto trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 3.9. APPLICANT CREDIT BUREAU WORST AUTO TRADE**
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:
- 1 = current
 - 2 = 30-59 days late
 - 3 = 60-89 days late
 - 4 = 90-119 days late
 - 5 = 120-149 days late
 - 6 = 150- days late
 - 7 = involved in a bankruptcy
 - 8 = repossession, foreclosure
 - 9 = charge-off

4. Bank Trades / Inquiries

- 4.1. APPLICANT CREDIT BUREAU 12MONTH BANK TRADES**
This is the number of bank trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 4.2. APPLICANT CREDIT BUREAU 24MONTH BANK TRADES**
This is the number of bank trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 4.3. APPLICANT CREDIT BUREAU 6MONTH BANK TRADES**
This is the number of bank trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

- 4.4. APPLICANT CREDIT BUREAU BANK INQUIRIES**
This is the number of bank inquiries against the bureau in the applicant's recorded bureau history.
- 4.5. APPLICANT CREDIT BUREAU BANK TRADES**
This is the number of open bank trades on the account. Note that bank trades can be considered a sub type to installment, mortgage, and / or revolving loans.
- 4.6. APPLICANT CREDIT BUREAU CURRENT BANK TRADES**
Total number of bank trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 4.7. APPLICANT CREDIT BUREAU OPEN BANK TRADES**
This is the number of bank trades that are open right now. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 4.8. APPLICANT CREDIT BUREAU REV BANK BALANCE**
This parameter shows the “current” revolving bank balance. If the revolving credit is owned by a bank, then it will show up here.
- 4.9. APPLICANT CREDIT BUREAU REV BANK HIGH BALANCE**
This parameter shows the highest cumulative balance among all revolving bank credit over the bureau history.
NOTE: If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.
- 4.10. APPLICANT CREDIT BUREAU SATISFACTORY BANK**
Total number of bank trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 4.11. APPLICANT CREDIT BUREAU WORST BANK TRADE**
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:
- 1 = current
 - 2 = 30-59 days late
 - 3 = 60-89 days late
 - 4 = 90-119 days late
 - 5 = 120-149 days late
 - 6 = 150- days late
 - 7 = involved in a bankruptcy
 - 8 = repossession, foreclosure
 - 9 = charge-off

5. Card Trades / Inquiries

- 5.1. APPLICANT CREDIT BUREAU 12MONTH CARD TRADES**
This is the number of card trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 5.2. APPLICANT CREDIT BUREAU 24MONTH CARD TRADES**
This is the number of card trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 5.3. APPLICANT CREDIT BUREAU 6MONTH CARD TRADES**
This is the number of card trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 5.4. APPLICANT CREDIT BUREAU CARD INQUIRIES**
This is the number of card inquiries that have been made against the bureau for the applicant in the bureau's recorded history.
- 5.5. APPLICANT CREDIT BUREAU CARD TRADES**
This is the number of card trades, both open and closed, in the bureau history. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 5.6. APPLICANT CREDIT BUREAU CURRENT CARD TRADES**
Total number of card trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 5.7. APPLICANT CREDIT BUREAU OPEN CARD TRADES**
This is the number of open card trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 5.8. APPLICANT CREDIT BUREAU SATISFACTORY CARD**
Total number of card trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 5.9. APPLICANT CREDIT BUREAU WORST CARD TRADE**
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:
- 1 = current
 - 2 = 30-59 days late
 - 3 = 60-89 days late
 - 4 = 90-119 days late
 - 5 = 120-149 days late
 - 6 = 150- days late
 - 7 = involved in a bankruptcy
 - 8 = repossession, foreclosure
 - 9 = charge-off

6. Installment Trades / Inquiries

- 6.1. APPLICANT CREDIT BUREAU 12MONTH INST TRADES**
This is the number of installment trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 6.2. APPLICANT CREDIT BUREAU 24MONTH INST TRADES**
This is the number of installment trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 6.3. APPLICANT CREDIT BUREAU 6MONTH INST TRADES**
This is the number of installment trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 6.4. APPLICANT CREDIT BUREAU CURRENT INST TRADES**
Total number of installment trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 6.5. APPLICANT CREDIT BUREAU INST TRADES**
This is the number of installment trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 6.6. APPLICANT CREDIT BUREAU OPEN INST TRADES**
This is the number of open installment trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 6.7. APPLICANT CREDIT BUREAU SATISFACTORY INST TRADES**
Total number of installment trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 6.8. APPLICANT CREDIT BUREAU WORST INST TRADE**
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:
- 1 = current
 - 2 = 30-59 days late
 - 3 = 60-89 days late
 - 4 = 90-119 days late
 - 5 = 120-149 days late
 - 6 = 150- days late
 - 7 = involved in a bankruptcy
 - 8 = repossession, foreclosure
 - 9 = charge-off

7. Loan Finance Trades / Inquiries

- 7.1. APPLICANT CREDIT BUREAU 12MONTH LOAN FIN TRADES**
This is the number of loan finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 7.2. APPLICANT CREDIT BUREAU 24MONTH LOAN FIN TRADES**
This is the number of loan finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 7.3. APPLICANT CREDIT BUREAU 6MONTH LOAN FIN TRADES**
This is the number of loan finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 7.4. APPLICANT CREDIT BUREAU CURRENT LOAN FIN TRADES**
Total number of loan finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 7.5. APPLICANT CREDIT BUREAU LOAN FIN TRADES**
This is the number of loan finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 7.6. APPLICANT CREDIT BUREAU LOAN FINANCE INQUIRIES**
This is the number of loan finance inquiries listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.
- 7.7. APPLICANT CREDIT BUREAU OPEN LOAN FINANCE TRADES**
This is the number of open loan finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 7.8. APPLICANT CREDIT BUREAU SATISFACTORY LOAN FIN**
Total number of loan finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 7.9. APPLICANT CREDIT BUREAU WORST LOAN FIN TRADE**
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:
- 1 = current
 - 2 = 30-59 days late
 - 3 = 60-89 days late
 - 4 = 90-119 days late
 - 5 = 120-149 days late
 - 6 = 150- days late
 - 7 = involved in a bankruptcy
 - 8 = repossession, foreclosure
 - 9 = charge-off

8. Mortgage Trades / Inquiries

- 8.1. APPLICANT CREDIT BUREAU 12MONTH MORTGAGE TRADES**
This is the number of mortgage trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 8.2. APPLICANT CREDIT BUREAU 24MONTH MORTGAGE TRADES**
This is the number of mortgage trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 8.3. APPLICANT CREDIT BUREAU 6MONTH MORTGAGE TRADES**
This is the number of mortgage trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 8.4. APPLICANT CREDIT BUREAU CURRENT MORTGAGE TRADES**
Total number of mortgage trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 8.5. APPLICANT CREDIT BUREAU MORTGAGE TRADES**
This is the total number of mortgage trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 8.6. APPLICANT CREDIT BUREAU OPEN MORTGAGE TRADES**
This is the number of open mortgage trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 8.7. APPLICANT CREDIT BUREAU SATISFACTORY MORTGAGE**
Total number of mortgage trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 8.8. APPLICANT CREDIT BUREAU WORST MORTGAGE TRADE**
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:
- 1 = current
 - 2 = 30-59 days late
 - 3 = 60-89 days late
 - 4 = 90-119 days late
 - 5 = 120-149 days late
 - 6 = 150- days late
 - 7 = involved in a bankruptcy
 - 8 = repossession, foreclosure
 - 9 = charge-off

9. Retail Trades / Inquiries

- 9.1. APPLICANT CREDIT BUREAU 12MONTH RETAIL TRADES**
This is the number of retail trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 9.2. APPLICANT CREDIT BUREAU 24MONTH RETAIL TRADES**
This is the number of retail trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 9.3. APPLICANT CREDIT BUREAU 6MONTH RETAIL TRADES**
This is the number of retail trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 9.4. APPLICANT CREDIT BUREAU CURRENT RETAIL TRADES**
Total number of retail trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 9.5. APPLICANT CREDIT BUREAU OPEN RETAIL TRADES**
This is the number of open retail trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 9.6. APPLICANT CREDIT BUREAU RETAIL INQUIRIES**
This is the number of retail inquiries listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.
- 9.7. APPLICANT CREDIT BUREAU RETAIL TRADES**
This is the number of retail trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 9.8. APPLICANT CREDIT BUREAU SATISFACTORY RETAIL**
Total number of retail trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 9.9. APPLICANT CREDIT BUREAU WORST RETAIL TRADE**
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:
- 1 = current
 - 2 = 30-59 days late
 - 3 = 60-89 days late
 - 4 = 90-119 days late
 - 5 = 120-149 days late
 - 6 = 150- days late
 - 7 = involved in a bankruptcy
 - 8 = repossession, foreclosure
 - 9 = charge-off

10. Revolving Trades

- 10.1. APPLICANT CREDIT BUREAU 12MONTH REV TRADES**
This is the number of revolving trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 10.2. APPLICANT CREDIT BUREAU 24MONTH REV TRADES**
This is the number of revolving trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 10.3. APPLICANT CREDIT BUREAU 6MONTH REV TRADES**
This is the number of revolving trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 10.4. APPLICANT CREDIT BUREAU CURRENT REV TRADES**
Total number of revolving trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 10.5. APPLICANT CREDIT BUREAU OPEN REV TRADES**
This is the number of open revolving trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 10.6. APPLICANT CREDIT BUREAU REV BALANCE**
This is the total revolving credit balance shown on the applicant's credit bureau. This applies to all open revolving trades.
- 10.7. APPLICANT CREDIT BUREAU REV HIGH BALANCE**
This parameter shows the highest cumulative balance among all revolving credit over the bureau history.
NOTE: If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.
- 10.8. APPLICANT CREDIT BUREAU REV RETAIL BALANCE**
This is the current revolving retail trade balance shown on the applicant's credit bureau. This applies to all open retail trades. It shows current, not historical, information.
- 10.9. APPLICANT CREDIT BUREAU REV RETAIL HIGH BALANCE**
This parameter shows the highest cumulative balance among all revolving retail credit over the bureau history.
NOTE: If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.
- 10.10. APPLICANT CREDIT BUREAU REV TRADES**
This is the number of revolving trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

10.11. APPLICANT CREDIT BUREAU SATISFACTORY REV TRADES

Total number of revolving trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

10.12. APPLICANT CREDIT BUREAU WORST REV TRADE

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

11. Sales Finance Trades / Inquiries

11.1. APPLICANT CREDIT BUREAU 12MONTH SALES FIN TRADES

This is the number of sales finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

11.2. APPLICANT CREDIT BUREAU 24MONTH SALES FIN TRADES

This is the number of sales finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

11.3. APPLICANT CREDIT BUREAU 6MONTH SALES FIN TRADES

This is the number of sales finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

11.4. APPLICANT CREDIT BUREAU CURRENT SALES FIN TRADES

Total number of sales finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

11.5. APPLICANT CREDIT BUREAU OPEN SALES FINANCE TRADES

This is the number of open sales finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

11.6. APPLICANT CREDIT BUREAU SALES FIN TRADES

This is the number of sales finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

11.7. APPLICANT CREDIT BUREAU SALES FINANCE INQUIRIES

This is a count of the number of sales finance inquiries that have been made against the Applicant's bureau information in the bureau history.

- 11.8. APPLICANT CREDIT BUREAU SATISFACTORY SALES FIN**
Total number of sales finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 11.9. APPLICANT CREDIT BUREAU WORST SALES FIN TRADE**
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:
- 1 = current
 - 2 = 30-59 days late
 - 3 = 60-89 days late
 - 4 = 90-119 days late
 - 5 = 120-149 days late
 - 6 = 150- days late
 - 7 = involved in a bankruptcy
 - 8 = repossession, foreclosure
 - 9 = charge-off

12. Other Trades

- 12.1. APPLICANT CREDIT BUREAU 12MONTH TRADES**
This is the number of all trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 12.2. APPLICANT CREDIT BUREAU 24MONTH TRADES**
This is the number of all trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 12.3. APPLICANT CREDIT BUREAU 6MONTH TRADES**
This is the number of all trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 12.4. APPLICANT CREDIT BUREAU AVG OPEN TRADE AGE**
This is the average trade age in months as calculated using all open trades in the bureau. This is based on taking all of the open tradelines, then dividing by the age.
- 12.5. APPLICANT CREDIT BUREAU AVG TRADE AGE**
This is the average trade age in months as calculated using all trades, open and closed, in the bureau.
- 12.6. APPLICANT CREDIT BUREAU CHARGE OFF TRADES**
This parameter is a count of the total number of charged off trades for that applicant in the bureau.
- 12.7. APPLICANT CREDIT BUREAU COLLECTIONS**
This is the total number of trades in collections for that applicant in the credit bureau. This refers to accounts assigned to collections agencies.

- 12.8. APPLICANT CREDIT BUREAU CURRENT TRADES**
This is the total number of trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 12.9. APPLICANT CREDIT BUREAU INQUIRIES**
This is the number of inquiries listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.
- 12.10. APPLICANT CREDIT BUREAU INQUIRIES 12M**
This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 12 months
- 12.11. APPLICANT CREDIT BUREAU INQUIRIES 24M**
This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 24 months
- 12.12. APPLICANT CREDIT BUREAU INQUIRIES 6M**
This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 6 months
- 12.13. APPLICANT CREDIT BUREAU JUDGMENTS**
This is a count of the number of judgments against the applicant in the credit bureau.
- 12.14. APPLICANT CREDIT BUREAU LIENS**
This is the total number of liens shown for the applicant in the credit bureau for that applicant.
- 12.15. APPLICANT CREDIT BUREAU NEWEST INQUIRY**
This is the number of months since the most recent inquiry in the credit bureau for that applicant. This of course excludes the pull from the immediate past used to do the scoring in this particular situation in Oracle Daybreak.
- 12.16. APPLICANT CREDIT BUREAU NEWEST TRADE**
This is the number of months between now and the newest trade in the bureau for that applicant.
- 12.17. APPLICANT CREDIT BUREAU OLDEST INQUIRY**
This is the number of months between now and the oldest inquiry in the bureau for that applicant.
- 12.18. APPLICANT CREDIT BUREAU OLDEST TRADE**
This is the number of months between now and the oldest trade in the bureau for that applicant. Oldest is determined by looking at the oldest date on any tradeline, and then showing that.
- 12.19. APPLICANT CREDIT BUREAU OPEN COLLECTION TRADES**
This is the number of open trades in collections shown in the bureau for that applicant. This refers to any accounts assigned to in-house collections departments (as compared to 5.12.7).
- 12.20. APPLICANT CREDIT BUREAU OPEN COLLECTIONS**
This is the number of open collections in the bureau for that applicant.

- 12.21. APPLICANT CREDIT BUREAU OPEN JUDGMENTS**
This is the total number of open (unsatisfied) judgments against the applicant as indicated in the bureau for that applicant.
- 12.22. APPLICANT CREDIT BUREAU OPEN LIENS**
This is the total number of open liens against the applicant as indicated in the bureau for that applicant.
- 12.23. APPLICANT CREDIT BUREAU OPEN TRADES**
This is the number of all open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 12.24. APPLICANT CREDIT BUREAU PAST DUE 30**
This is the number of trades that have been 30 or more days past due at some point in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction.
- 12.25. APPLICANT CREDIT BUREAU PAST DUE 30 12M**
This is the number of trades that have been more than 30 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.26. APPLICANT CREDIT BUREAU PAST DUE 30 24M**
This is the number of times the applicant has been more than 30 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.27. APPLICANT CREDIT BUREAU PAST DUE 60**
This is the number of times the applicant has been more than 60 days past due in the recorded history of the bureau. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.28. APPLICANT CREDIT BUREAU PAST DUE 60 12M**
This is the number of times the applicant has been more than 60 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.29. APPLICANT CREDIT BUREAU PAST DUE 60 24M**
This is the number of times the applicant has been more than 60 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.30. APPLICANT CREDIT BUREAU PAST DUE 90**
This is the number of trades that are 90 or more days past due in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction that one trade has been late 3 times; this parameter would show 1 if there are no other trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.31. APPLICANT CREDIT BUREAU PAST DUE 90 12M**
This is the number of times the applicant has been more than 90 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

- 12.32. APPLICANT CREDIT BUREAU PAST DUE 90 24M**
This is the number of times the applicant has been more than 90 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.33. APPLICANT CREDIT BUREAU PAST DUE NOW**
This is the number of trades on which the applicant is currently past due, according to the bureau.
- 12.34. APPLICANT CREDIT BUREAU REPOSSESSIONS**
This is the number of repossessions shown on the bureau for the applicant in the history of the bureau.
- 12.35. APPLICANT CREDIT BUREAU SATISFACTORY TRADES**
This is the total number of trades of all types, paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 12.36. APPLICANT CREDIT BUREAU TOO NEW TRADES**
This shows the number of trades that have been reported where a lender is reporting a brand new account, but has not even billed the applicant yet.
- 12.37. APPLICANT CREDIT BUREAU TRADE COLLECTIONS**
This is the number of trades in collections assigned to collections agencies shown on the bureau for the applicant in the history of the bureau.
- 12.38. APPLICANT CREDIT BUREAU TRADES**
This is the number of trades in the history of the credit bureau for that applicant. Note that different bureaus store information for varying amounts of time.
- 12.39. APPLICANT CREDIT BUREAU WORST TRADES**
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:
- 1 = current
 - 2 = 30-59 days late
 - 3 = 60-89 days late
 - 4 = 90-119 days late
 - 5 = 120-149 days late
 - 6 = 150- days late
 - 7 = involved in a bankruptcy
 - 8 = repossession, foreclosure
 - 9 = charge-off

13. Bankruptcy information

- 13.1. APPLICANT CREDIT BUREAU 11 BANKRUPTCIES**
This parameter provides a count of the number of Chapter 11 Bankruptcies the applicant has filed in the stored history of the bureau.
- 13.2. APPLICANT CREDIT BUREAU 13 BANKRUPTCIES**
This parameter provides a count of the number of Chapter 13 Bankruptcies the applicant has filed in the stored history of the bureau.
- 13.3. APPLICANT CREDIT BUREAU 7 BANKRUPTCIES**
This parameter provides a count of the number of Chapter 7 Bankruptcies the applicant has filed in the stored history of the bureau.
- 13.4. APPLICANT CREDIT BUREAU BANKRUPTCIES**
This parameter provides a count of the number of bankruptcies of any type the applicant has filed in the stored history of the bureau.
- 13.5. APPLICANT CREDIT BUREAU BKRP SCORE**
The bureaus offer two basic types of scores, a FICO type, and a bankruptcy type. The term FICO score is sometimes used as a generic term for a credit score, but it is supposed to mean that the score is based on an algorithm purchased or licensed from Fair Isaac Corp. In Oracle Daybreak, if a score is listed as a FICO score, it is based on a Fair Isaac model. A bankruptcy score is a score that is used to predict the likelihood of a consumer to file bankruptcy. It is provided much like a FICO score.
- 13.6. APPLICANT CREDIT BUREAU OPEN 11 BANKRUPTCIES**
This parameter provides a count of the number of open Chapter 11 Bankruptcies associated with the applicant in the bureau.
- 13.7. APPLICANT CREDIT BUREAU OPEN 13 BANKRUPTCIES**
This parameter provides a count of the number of open Chapter 13 Bankruptcies associated with the applicant in the bureau.
- 13.8. APPLICANT CREDIT BUREAU OPEN 7 BANKRUPTCIES**
This parameter provides a count of the number of open Chapter 7 Bankruptcies associated with the applicant in the bureau.
- 13.9. APPLICANT CREDIT BUREAU OPEN BANKRUPTCIES**
This parameter provides a count of the number of bankruptcies of any type the applicant X has open currently.
- 13.10. APPLICANT CREDIT BUREAU RECENT 11 BANKRUPTCY**
For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 11 bankruptcy in the last X months.
- 13.11. APPLICANT CREDIT BUREAU RECENT 13 BANKRUPTCY**
For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 13 bankruptcy in the last X months.

- 13.12. APPLICANT CREDIT BUREAU RECENT 7 BANKRUPTCY**
For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 7 bankruptcy in the last X months.
- 13.13. APPLICANT CREDIT BUREAU RECENT BANKRUPTCY**
For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for any kind of bankruptcy in the last X months.
- 13.14. APPLICANT HAS A PRIOR BANKRUPTCY**
This parameter tracks whether the applicant has indicated a prior bankruptcy based on the checkbox in the Oracle Daybreak Origination module. The prior bankruptcy is set to Y if the checkbox is checked otherwise it has a value of N.

14. Delinquency Information

- 14.1. APPLICANT CREDIT BUREAU LONGEST SINCE MAJOR**
This parameter reflects the longest period (in months) a tradeline has been open since the last derog.
- 14.2. APPLICANT CREDIT BUREAU LONGEST SINCE MINOR**
This parameter reflects the longest period (in months) a tradeline has been open since the last minor delinquency.
- 14.3. APPLICANT CREDIT BUREAU OPEN LONGEST SINCE MAJOR**
This parameter considers the greatest amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the greatest value returned.
- 14.4. APPLICANT CREDIT BUREAU OPEN LONGEST SINCE MINOR**
This parameter considers the greatest amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the greatest value returned.
- 14.5. APPLICANT CREDIT BUREAU OPEN SHORTEST SINCE MAJOR**
This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the least value returned.
- 14.6. APPLICANT CREDIT BUREAU OPEN SHORTEST SINCE MINOR**
This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the least value returned.
- 14.7. APPLICANT CREDIT BUREAU SHORTEST SINCE MAJOR**
This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the parameters (open and closed) with major delinquencies, and reflects the least value returned.

- 14.8. APPLICANT CREDIT BUREAU SHORTEST SINCE MINOR**
This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the parameters (open and closed) with minor delinquencies, and reflects the least value returned.

15. Derogatory Trade Information

- 15.1. APPLICANT CREDIT BUREAU DEROG 12M TRADES**
Provides the number of trades that were derogatory in the last 12 months. This includes open and closed trades. These trades may or may not be derogatory now.
- 15.2. APPLICANT CREDIT BUREAU DEROG 24M TRADES**
Provides the number of trades that were derogatory in the last 24 months. This includes open and closed trades. These trades may or may not be derogatory now.
- 15.3. APPLICANT CREDIT BUREAU DEROG NOW TRADES**
Provides the number of trades that are derogatory right now. Does this include closed trades?
- 15.4. APPLICANT CREDIT BUREAU DEROG TRADES**
This parameter addresses the number of derogatory trades associated with the applicant. This includes open and closed trades.
- 15.5. APPLICANT CREDIT BUREAU LONGEST SINCE DEROG**
This parameter covers the longest period (in months) since last derog.
- 15.6. APPLICANT CREDIT BUREAU OPEN LONGEST SINCE DEROG**
This parameter covers the longest period (in months) a tradeline has been open since the last derog.
- 15.7. APPLICANT CREDIT BUREAU OPEN SHORTEST SINCE DEROG**
This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the open parameters with derogs, and reflects the least value returned.
- 15.8. APPLICANT CREDIT BUREAU SHORTEST SINCE DEROG**
This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the parameters (open and closed) with derogs, and reflects the least value returned.

APPENDIX B : ROUNDING AMOUNTS AND RATE ATTRIBUTES

Rounding Amounts

Generally in the lending industry, computed amounts (interest, fees, costs, and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle Daybreak 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 Daybreak 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 Daybreak only rounds calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

Rate Attributes

Oracle Daybreak 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 Daybreak rounds only the index rate and not the margin or final rate. You can define the index rounding method on the Product Setup form's Loan Products page for variable rate loans and Loc Products page in the Index Rounding field.

Note: Index rounding does not apply to fixed rate loans and leases; hence, the Index Rounding field is absent on the Product Setup form's Loan Products page for fixed rate loans and Lease Products pages.

Oracle Daybreak currently supports the following rounding of methods.

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

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

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

Examples:

Current rate:	5.125
Round of rate:	5.25

Current rate:	5.124
Round of rate:	5.00

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

Examples:

Current rate:	5.325
Rate rounded to:	5.375

Current rate:	5.312
Rate rounded to:	5.250

APPENDIX C : REPORT DATABASE FORM

Oracle Daybreak can create a reporting “data hub” for the major database elements within the Oracle Daybreak system. The reporting data hub (RDH) is available in a separate independent application. This application will have its own login screen and setup screens.



Report Data Hub window components

This section presents an overview of the components found on Report Data Hub application's Oracle Daybreak window, as well as their use.

Window title bar A horizontal bar containing the name of the window. The active window has a different colored title bar to distinguish it from other inactive windows.

The title bar also contains the Minimize, Maximize, and Close buttons.

The Minimize button reduces the Oracle Daybreak LS application to a taskbar button on your desktop's status bar.

The Maximize button allows you to resize Oracle Daybreak's window on your desktop. (**Note:** You may have to choose the Maximize button to ensure Oracle Daybreak's window is not covered by your desktop's status bar.)



The Close button will quit Oracle Daybreak without logging off. (**Note:** Do not use the Close button to end a Oracle Daybreak session.)

Menu bar The horizontal bar containing the menu names. The menu bar is located beneath the title bar and contains commands that allow you to open, view, and maintain a form.

Note: You view the contents of a menu by clicking it or pressing **ALT + [THE UNDERLINED LETTER IN THE MENU NAME]**. For example, **ALT + R** opens the Reports menu. Commands can be selected using the mouse or by pressing the key of the underlined letter in the command name.



The following menus are available from the Oracle Daybreak menu bar.

File Contains the following commands:

- Save** - Records the current data on a form in the database.
- Re-Logon** - Closes the current Oracle Daybreak session and refreshes the Login form, allowing you to re-log on to Oracle Daybreak without leaving the system.
- Change Responsibility** - Allows you to change your Oracle Daybreak responsibility. Responsibilities determine what Oracle Daybreak features are available.
- Change Password** - Allows you to change your Oracle Daybreak password.
- Clear Form** - Clears the active form of its unsaved data.

Print - Prints the contents of an active form.

Exit - Closes the Login form and ends your current Oracle Daybreak session.

Edit

Contains the following commands:

Cut - Removes selected text from a form and stores it in the clipboard buffer.

Copy - Copies selected text from a form and stores it in the clipboard buffer.

Paste - Moves data from the clipboard buffer to a selected field on a form.

Edit Field - Opens the Editor dialog box with the contents of a selected field.

List of Values - Opens a field's List of Values dialog box, if one exists.

Query

Contains the following commands:

Enter - Changes Oracle Daybreak to Enter-Query mode. This allows you to search the database.

Execute - Performs the query entered during Enter-Query mode.

Cancel - Changes Oracle Daybreak back to user mode.

Last Criteria - Repeats the most recently performed query entered in Enter-Query mode.

Count Hits - Displays the number of records the current query produced in the message line.

Get Next Set - Retrieves the next set of records using the most recent query entered while in Enter-Query mode.

Navigation

Contains the following commands:

Block - Allows you to navigate to the previous or next block, or clear the current block.

Record - Allows you to navigate between the previous and next record, scroll up and down between records, insert or remove a record, or duplicate or clear a record.

Field - Allows you to navigate between the previous and next field, as well as clear or duplicate a field.

Monitor

Contains the following commands:

System - Allows you to open the Utilities form at the Monitor Batch Jobs, Monitor Jobs, Monitor Users, Services, or Log Files tab.

Setup

Contains the following commands:

Administration - Allows you to open the Administration form at the System or User master tab.

The **System** command opens the Parameters tab and System page, which allows you to set up system parameters for the Report Data Hub. **Note:** For more information, see the **Parameters tab (System page)** section in **Chapter 1: Administration (System) Form** of the **Oracle Daybreak Lending Suite System Setup Guide**.

The **Users** command opens the Users tab and Users page, which allows you to set up users for the Report Data Hub. **Note:** For more information, see the **User tab (User page)** section in **Chapter 2: Administration (User) Form** of the **Oracle Daybreak Lending Suite System Setup Guide**.

Reporting Data Hub - Opens the Reporting Data Hub, which allows you to access the RDH Tables and Business Views.

Window

Contains the following commands:

Cascade - Arranges the open forms on your screen so that they overlap, with the active form on top.

Tile Horizontally - Arranges the open forms on your screen so that they appear one on top of another.

Tile Vertically - Arranges the open forms on your screen so that they appear one next to another.

Note: The lower portion of the menu displays the Oracle Daybreak forms you have opened. You can use this menu to move between forms by selecting a specific form.

Help

Contains the following commands:

Keys - Opens the Keys dialog box, containing a listing of all the hot keys available for the current form in use. Hot keys are shortcuts that perform Oracle Daybreak tasks with a minimum of keystrokes.

Display Error - Displays information about recently encountered Oracle errors. (i-flex solutions Corp. requests that you create a screen shot of this information and send it to us when you have a system error.)

Oracle Daybreak Help - (This command is currently unavailable.)

Oracle Daybreak On the Web - Allows you to open the i-flex solutions home page and report to Technical Support department when you encounter an error.

About Oracle Daybreak and Audit - Opens the About Oracle Daybreak dialog box, displaying version and audit information such as object data

and recent updates. It also allows you access the column audit.

Oracle Daybreak toolbar

The row beneath the menu bar containing 19 icon buttons used to perform tasks and carry out commands. The toolbar buttons are labeled with the action they perform. To view the label, use the mouse to place the mouse pointer on the button without clicking and the label appears.

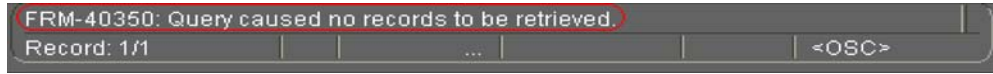


If you choose:	(hot key)	Oracle Daybreak will:
[A] Save Changes	(F10)	Save any pending changes on the form.
[B] Print	(SHIFT + F8)	Print the current screen.
[C] Exit	(CTRL + E)	Close the current form or exits the application.
[D] Cut	(CTRL+X)	Remove selected text and stores it on the clipboard.
[E] Copy	(CTRL+C)	Copy selected text and stores in on the clipboard.
[F] Paste	(CTRL+V)	Insert text stored on the clipboard in a selected field.
[G] Enter Query	(F7)	Change Oracle Daybreak to Enter-Query mode.
[H] Execute Query	(F8)	Perform the query entered while in Query mode.
[I] Cancel Query	(CTRL+Q)	Change Oracle Daybreak back to user mode.
[J] First Record		Display the first record.
[K] Previous Record	(SHIFT + UP)	Display the previous record.
[L] Next Record	(SHIFT + DOWN)	Display the next record.
[M] Last Record		Display the last record.
[N] Insert Record	(F6)	Create a new record.
[O] Remove Record		Delete the current record from the database.
[P] Clear Record	(SHIFT+F4)	Clear the current record from the form.
[Q] Lock/Unlock Record		Lock and unlocks a record.
[R] Copy with Details Record		Copy the selected record to the clipboard.
[S] Help	(CTRL + H)	Display help for the selected item.

Note: Depending on the context of the selected field, some toolbar buttons may not be available. For example, if you select a field that does not allow a query, the Enter Query button is unavailable.

Message line

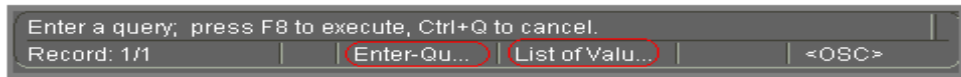
The message line is located in the lower left corner of the Oracle Daybreak window and displays field prompts, error messages, or additional details about a field. In the illustration below, the message line contains the error message: “Query caused no records to be retrieved.”

**Status line**

The status line appears below the message line and displays status information about the current form or field. A status line can contain the following indicators:

Enter-Query Indicates that Oracle Daybreak is in Enter-Query mode, allowing you to specify search criteria for a query.

List of Values Appears when a List of Values (LOV) is available for the selected field.



Using RDH you can define and generate reports using external reporting tools. You can run the batch jobs responsible for transferring the data from DLS tables to RDH temporary tables and then from RDH temporary tables to RDH tables. Reports can be generated from RDH tables.

RDH tables may exist in the:

- same schema
- same database/different schema
- different databases

Reporting Data Hub will have two separate Job-Sets to operate the batch jobs.

Purpose

Most of the time, Oracle Daybreak stores application data in a database to support business reports. You cannot use external reporting tools to generate reports because the underline structure of data base is often unknown. The Reporting Database form displays this information in simplified form, allowing you to create your own business views with this simplified information. These business views can then be used to generate reports using an external/third party reporting tool.

DLS moves the data from DLS database to RDH database.

Business Views

Business views are nothing but a simplified view of the database tables. You can name the technical columns with easy to understand names. More than one business view can be defined based on a single database table. This allows you to define multiple views as required for reporting.

What needs to be done from DLS:

SET-RDB1

This job set handles batch jobs responsible for transferring the data from DLS tables to RDH temporary tables.

You are required to run batch jobs from the SET-RDB1 job set to transfer the data from DLS tables temporary RDH temporary tables. Once the data is in the RDH temp tables, then the rest can be handled from RDH application.

What needs to be done from Reporting data hub application:

SET-RDB2

This job set handles batch jobs responsible for transferring the data from RDH temporary tables to RDH main tables. Any sort of derivation is taken care by these set of batch jobs. SET-RDB2 batch jobs can be run using a separate independent application user interface.

Setting up RDH

Reporting data hub setup is available through an independent application. You can login to and maintain the RDH setup with the Reporting Database form. The Reporting Database form's Setup master tab contains two tabs:

- RDH Tables
- Business Views

RDH Tables page

The RDH Tables page contains the following fields:

To set up the RDH Tables page

- 1 On the **Setup** menu, choose **Reporting Data Hub**, then choose the **RDH Tables** tab.

The screenshot shows the 'Reporting Database' application window with the 'Setup' menu open and the 'RDH Tables' tab selected. The 'RDH Tables' section contains a table with the following data:

Table	Description	Type	Primary Key	Enabled
RAACCOUNTS	ACCOUNTS	ACCOUNTS	ACC_AAD_ID	<input checked="" type="checkbox"/>
RAACCOUNTS_LOG_DESC	ACCOUNTS LOG DESCRIPTION	ACCOUNTS	ACC_AAD_ID	<input checked="" type="checkbox"/>
RAACCOUNT_BALANCES	ACCOUNT BALANCES	ACCOUNTS	ACC_AAD_ID	<input checked="" type="checkbox"/>

The 'Columns' section contains a list of columns with the following data:

Column	Description	Data Type	Length	Enabled
ACC_ACCRUAL_BASE_METHOD_CD	ACCOUNT ACCRUAL BASSET METHOD CODE	CHARACTER	30	<input checked="" type="checkbox"/>
ACC_ACCRUAL_CALC_METHOD_CD	ACCOUNT ACCRUAL CALC METHOD CODE	CHARACTER	30	<input checked="" type="checkbox"/>
ACC_ACCRUAL_CALC_METHOD_CD_CURR	ACCOUNT ACCRUAL CALCULATION METHOD CODE CURR	CHARACTER	80	<input checked="" type="checkbox"/>
ACC_ACCRUAL_DT_LAST	ACCOUNT ACCRUAL DATE LAST	DATE	7	<input checked="" type="checkbox"/>
ACC_ACCRUAL_DT_START	ACCOUNT ACCRUAL DATE START	DATE	7	<input checked="" type="checkbox"/>
ACC_ACCRUAL_PAST_MATURITY_IND	ACCOUNT ACCRUAL PAST MATURITY INDICATOR	CHARACTER	30	<input checked="" type="checkbox"/>
ACC_ACCRUAL_START_DAYS	ACCOUNT ACCRUAL START DAYS	NUMBER	22	<input checked="" type="checkbox"/>
ACC_ACCRUAL_START_DT_BASIS_CD	ACCOUNT ACCRUAL START DATE BASIS CODE	CHARACTER	30	<input checked="" type="checkbox"/>
ACC_ACCRUAL_STOP_IND	ACCOUNT ACCRUAL STOP INDICATOR	CHARACTER	30	<input checked="" type="checkbox"/>
ACC_ACC_RUN_DT_NEXT	ACCOUNT ACCOUNT RUN DATE NEXT	DATE	7	<input checked="" type="checkbox"/>
ACC_ACH_ACCOUNT_NBR	ACCOUNT ACH ACCOUNT NUMBER	CHARACTER	30	<input checked="" type="checkbox"/>
ACC_ACH_ACCOUNT_NBR_CUR	ACCOUNT ACH ACCOUNT NUMBER CUR	CHARACTER	30	<input checked="" type="checkbox"/>
ACC_ACH_ACCOUNT_TYPE_CD	ACCOUNT ACH ACCOUNT TYPE CODE	CHARACTER	30	<input checked="" type="checkbox"/>
ACC_ACH_ACCOUNT_TYPE_CD_CUR	ACCOUNT ACH ACCOUNT TYPE CODE CUR	CHARACTER	30	<input checked="" type="checkbox"/>
ACC_ACH_BANK_NAME	ACCOUNT ACH BANK NAME	CHARACTER	80	<input checked="" type="checkbox"/>

The 'Products' section shows the following data:

Product Type	Funding Type	Yes	No	Enabled
ALL	ALL	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="checkbox"/>

- 2 On the **RDB Tables** block, enter the following information:

In this field:	Do this:
Table	View the RDH table (optional).
Description	Enter the RDH table description (required).
Type	View the RDH table type (optional).
Primary Key	View the table primary key (optional).
Enabled	Select to enable the RDB table and indicate that it is currently in use.

- 3 On the **Columns** block, enter the following information:

In this field:	Do this:
Column	View the column name (optional).
DESCRIPTION	Enter the column description (required).
Data Type	View the column data type (optional).
Length	View the column length (optional).
Enabled	Select to enable the column and indicate that it is currently in use.

- 4 On the **Products** block, enter the following information:

In this field:	Do this:
Product Type	Select the product type associated with the column chosen above (required).
Funding Type	Select the funding type associated with the column chosen above (required).
Yes/No	Select yes or no (optional).
Enabled	Select to enable the product and indicate that it is currently in use.

Business Views page

The Business Views page contains the following information:

To set up the Business Views page

- 1 On the **Setup** menu, choose **Reporting Data Hub**, then choose the **Business Views** tab.

- 2 On the **Business Views** block, enter the following information:

In this field:

Do this:

View

Enter the business view name (required).

Description

Enter the business view description (required).

Table Type

Select the table type for the business view (required).

Product Type

Select the product type associated with the business view (required).

Funding Type

Select the funding type associated with the business view (required).

Enabled

Select to enable the view and indicate that it is currently in use.

- 3 On the **Columns** block, enter the following information:

In this field:

Do this:

Table

View the business view column table (display only).

Column

Enter the business view column (required).

Column Name Alias

Enter the column name alias (optional).

Format Mask

Enter the column format mask (required).

Seq

Enter the column sequence number (required).

Enabled

Select to enable the column and indicate that it is currently in use.

- 4 In the **Views** block, choose **Create View Sc...**



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