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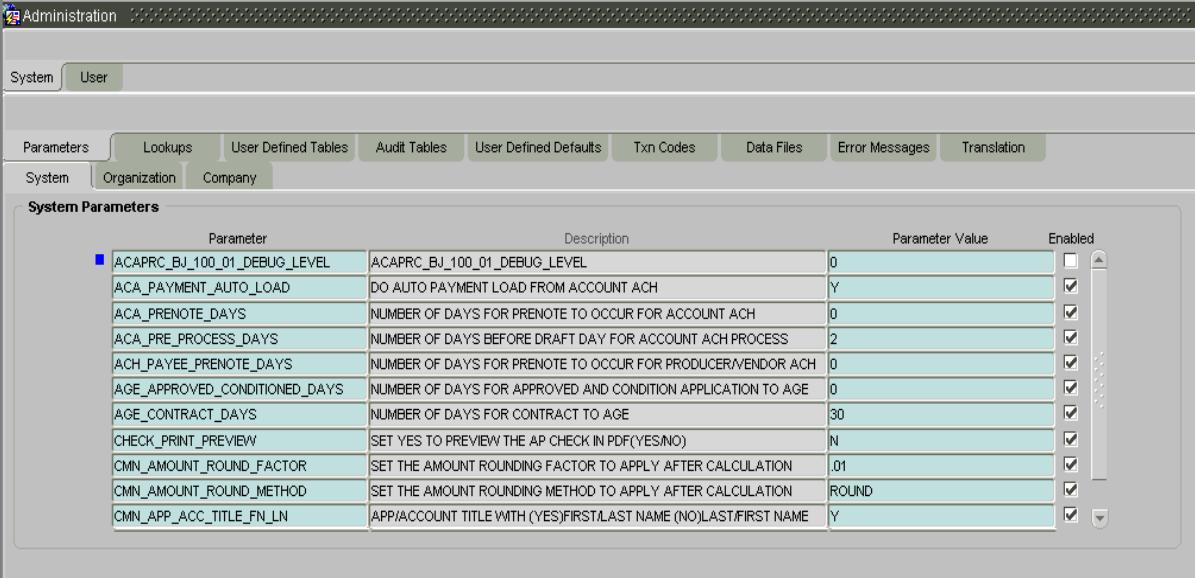
The Administration form's System master tab contains the following tabs:

- 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.

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).

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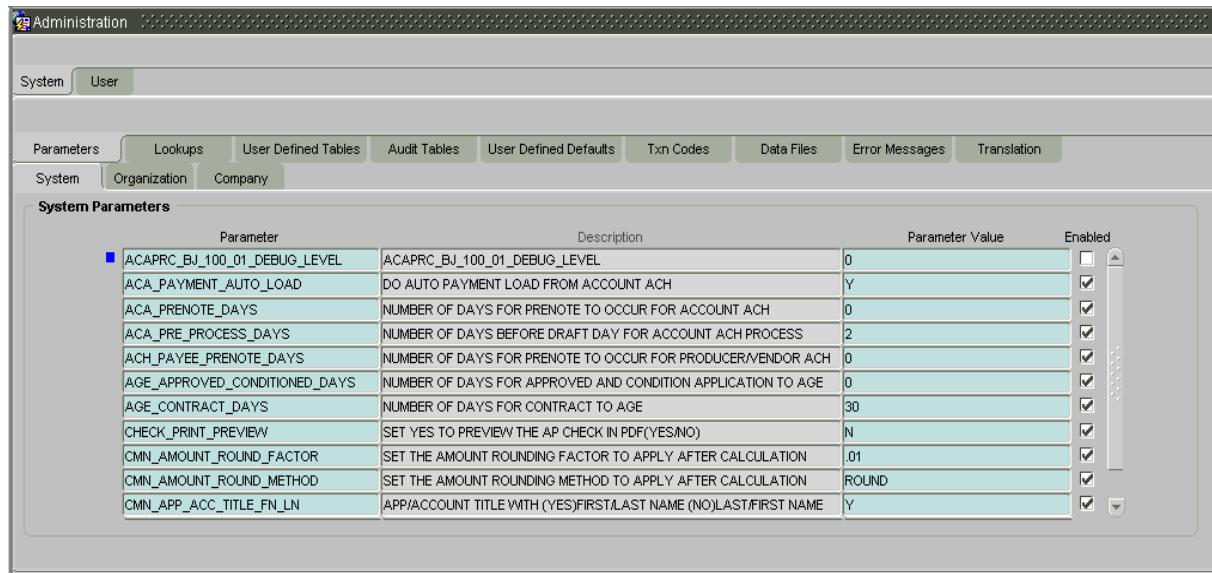
3   In the **System Parameters** block, enter the following information:

In this field:	Do this:
Parameter*	Select the system parameter (required).
Description*****	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.
Parameter Value	Enter the value for the system parameter (required).
Enabled	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:

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.

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

In this field:	Do this:
Parameter*	Select the system parameter (required).
Description*	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	Enter the value for the system parameter (required).
Org	Select the organization for which the parameter will be valid (required).
Div	Select the department for which the parameter will be valid (required).
Responsibility	Select the responsibility for which the parameter will be valid (required).
	IMPORTANT: In selecting which organization parameter to use, Oracle 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:
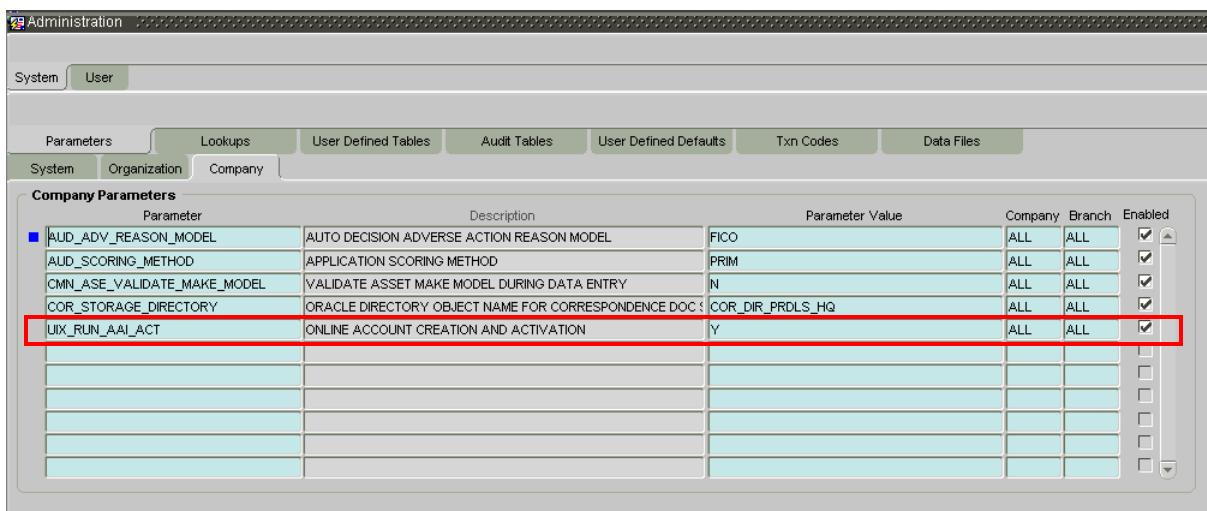
Oracle Daybreak uses these two parameters to determine whether to create and activate an account online.

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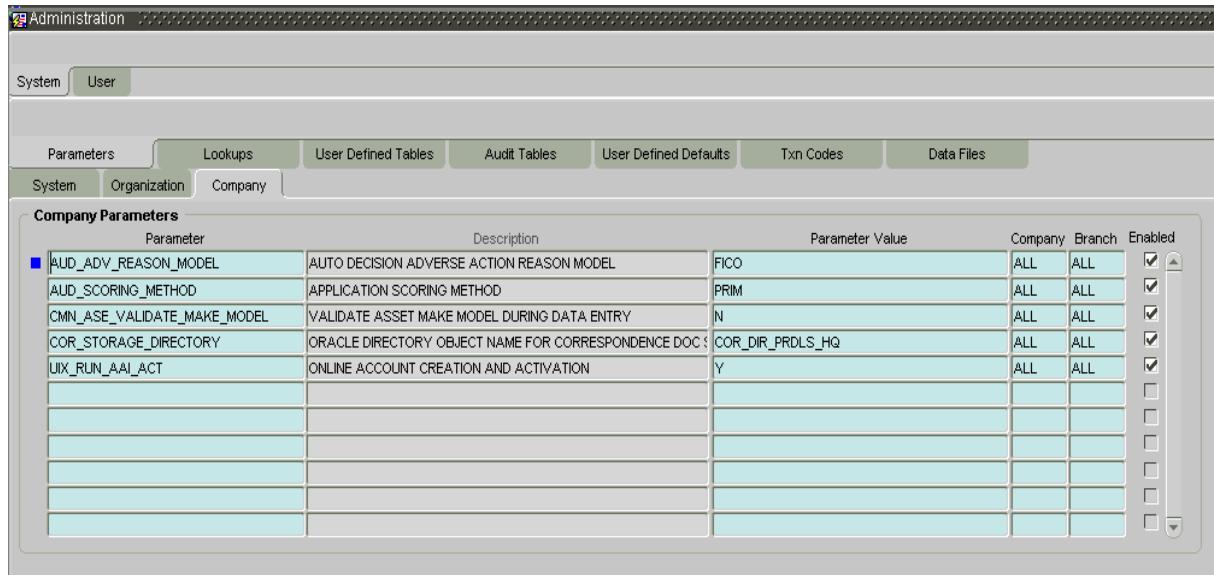
3   In the **Company Parameters** block, enter the following information:

In this field:	Do this:
Parameter*	Select the system parameter (required).
Description*	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.
Parameter Value	Enter the value for the system parameter (required).
Company	Select the portfolio company for which the parameter will be valid (required).
Branch	Select the portfolio branch for which the parameter will be valid (required).
	IMPORTANT: In selecting which company parameter to use, Oracle 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.
Enabled	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.
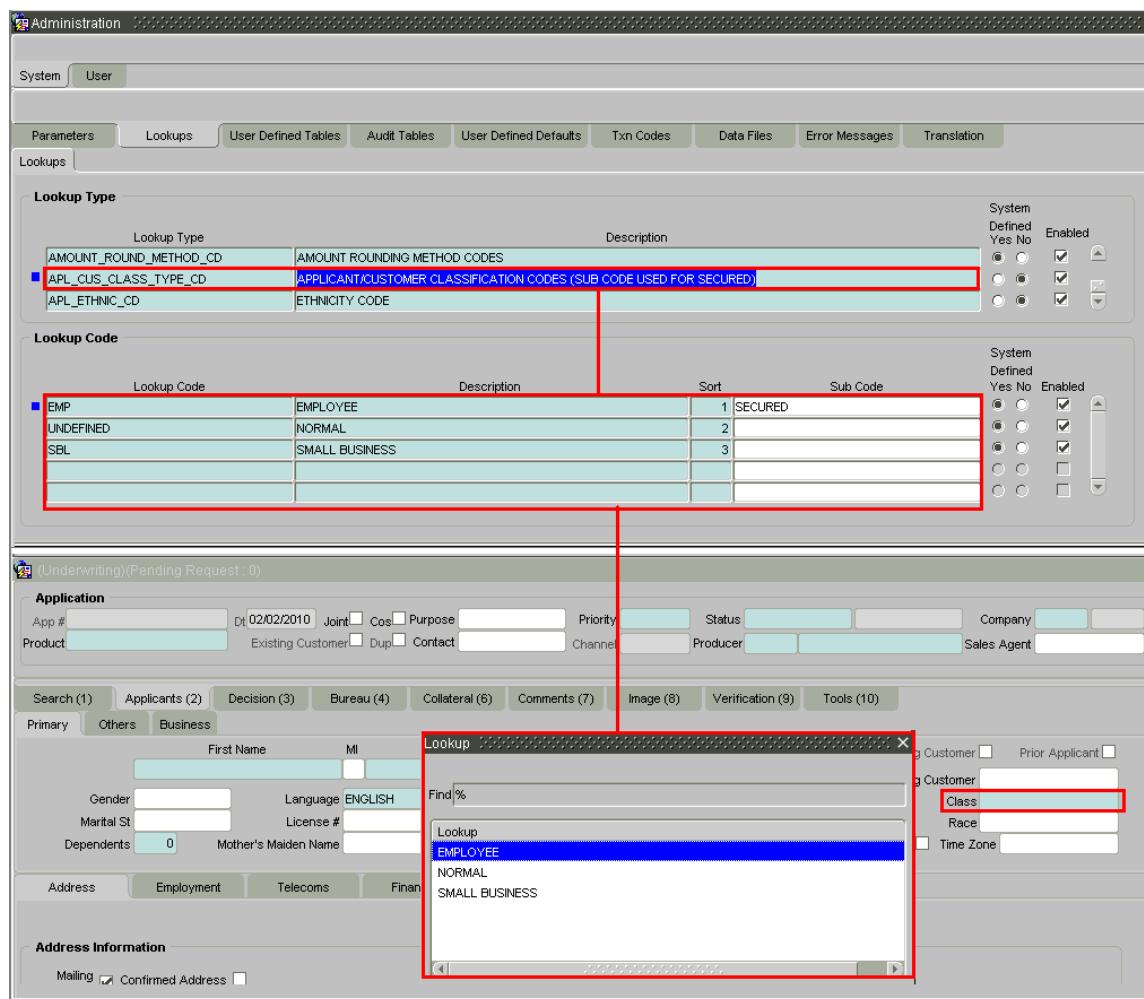
Please refer to the Excel file **Appendix_lookup** for the definition and function of individual lookup types.

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.

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 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.

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.

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 loan 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 loan origination forms.

To set up the Audit Table page

1   On the **Setup** menu, choose **Administration > System**.

2   Choose the **Audit Tables** tab.

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.

To set up the Application Defaults page

1   On the **Setup** menu, choose **Administration > System**.

2   Choose the **User Defined Defaults** tab.

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:
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 or accounts within a pool of securitized loans.
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.

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

- Is the transaction monetary or non monetary?
- Does Oracle Daybreak complete the transaction in real time or later as a batch process?
- 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.

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

CAUTION: Treat the Parameters sub page as containing view only information. This is very sensitive data and should not be changed without first consulting Oracle Financial Services Software.

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.

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

In this field:	Do this:
Parameter	Select the parameter for the transaction code chosen above (required).
Default	Enter the default value for the transaction parameter (value to initially populate, or used if no value is supplied) (optional).
Sort	Enter the sort order for the transaction parameter (required).
Displayed? Yes No	Choose "Yes" if the parameter is displayed (in current use).
Required? Yes No	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.

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.

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

In this field:	Do this:
Product Type	Select the product type associated with the transaction code chosen above (LOAN).
Funding Type	Select the funding type associated with the transaction code chosen above (OPEN ENDED, CLOSE ENDED or ALL).
Allowed? Yes No	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.
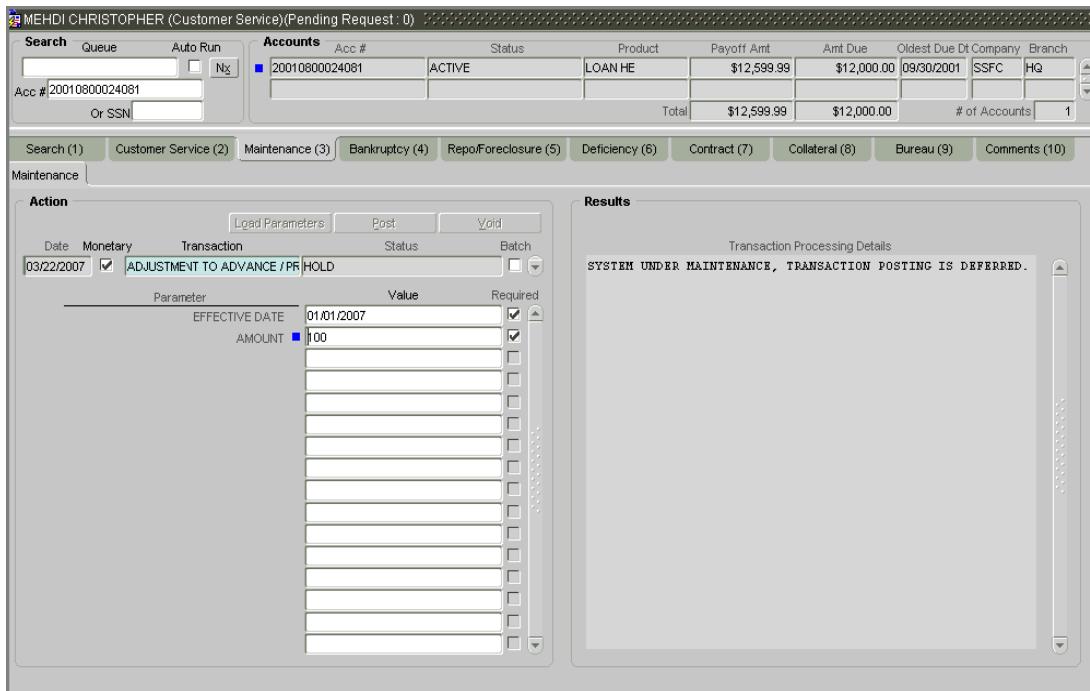
If transaction posting is deferred, Oracle Daybreak automatically posts the transactions once it completes batch processing. Otherwise, Oracle Daybreak displays a message advising to post the transaction later.

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

Parameter:	Description:
CMN_SYSTEM_UNDER_MAINTENANCE	SYSTEM UNDER MAINTENANCE
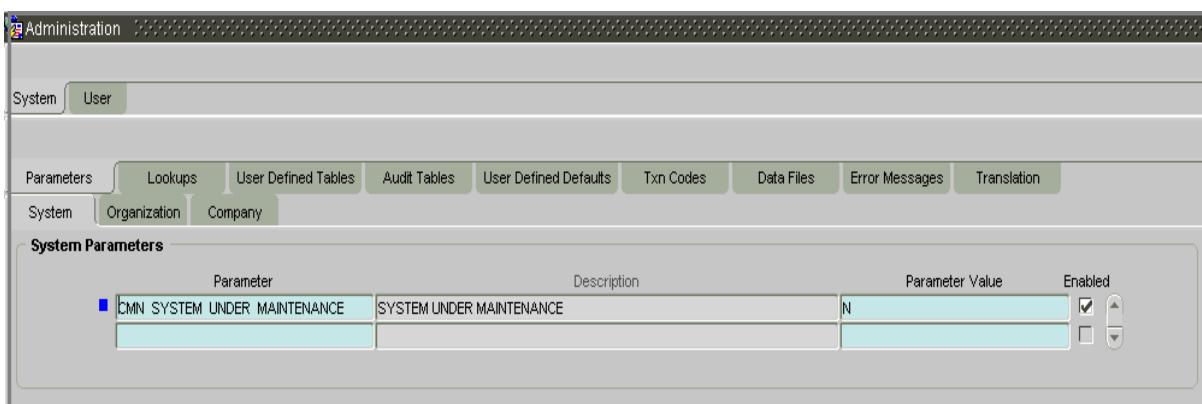
Oracle Daybreak uses two batch job sets to handle end of day (EOD) and beginning of day (BOD) processing.

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.
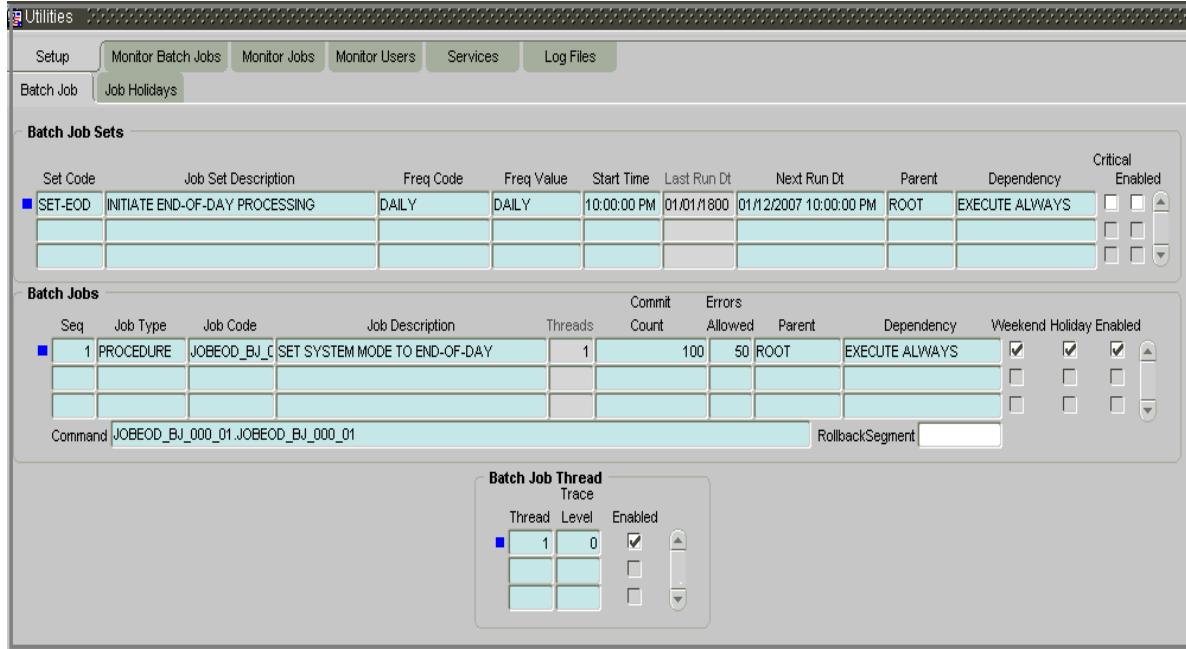
SET-BOD: This will be the fist batch job to run at the beginning of next day. It marks Oracle Daybreak as being "available," indicating that batch processing has completed. Oracle Daybreak will then return to all held transactions and post them in the chronological order in which they were entered.
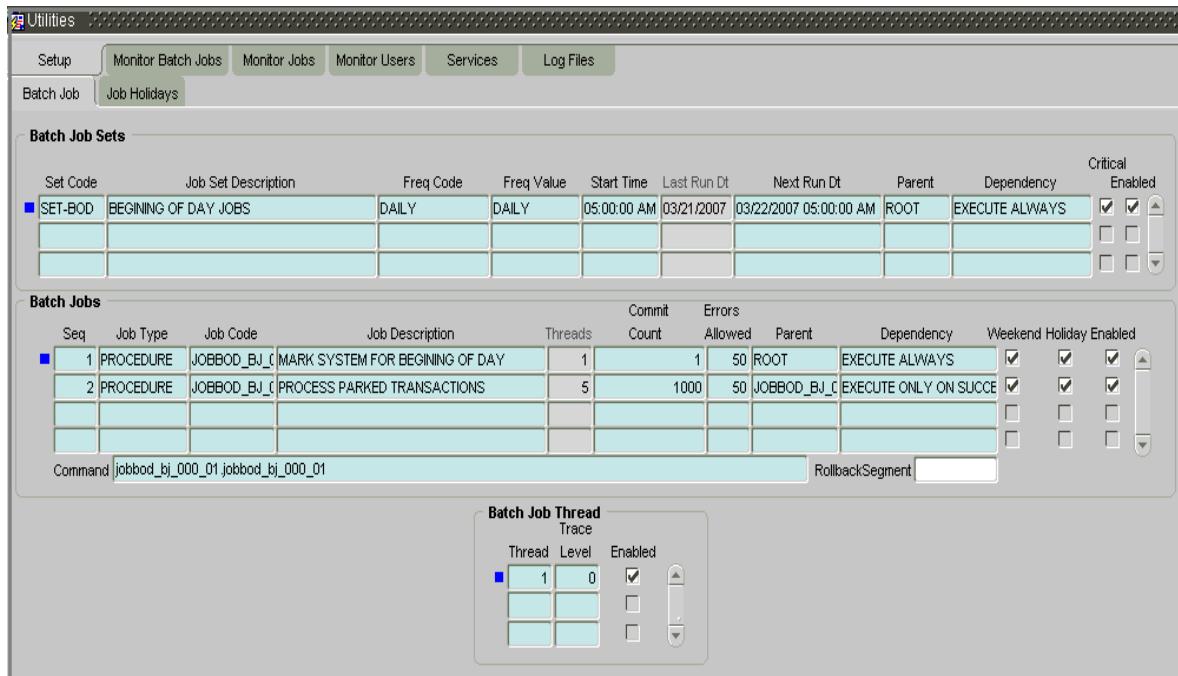
Data Files tab (File Definitions page)

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.

5   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).

6   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.
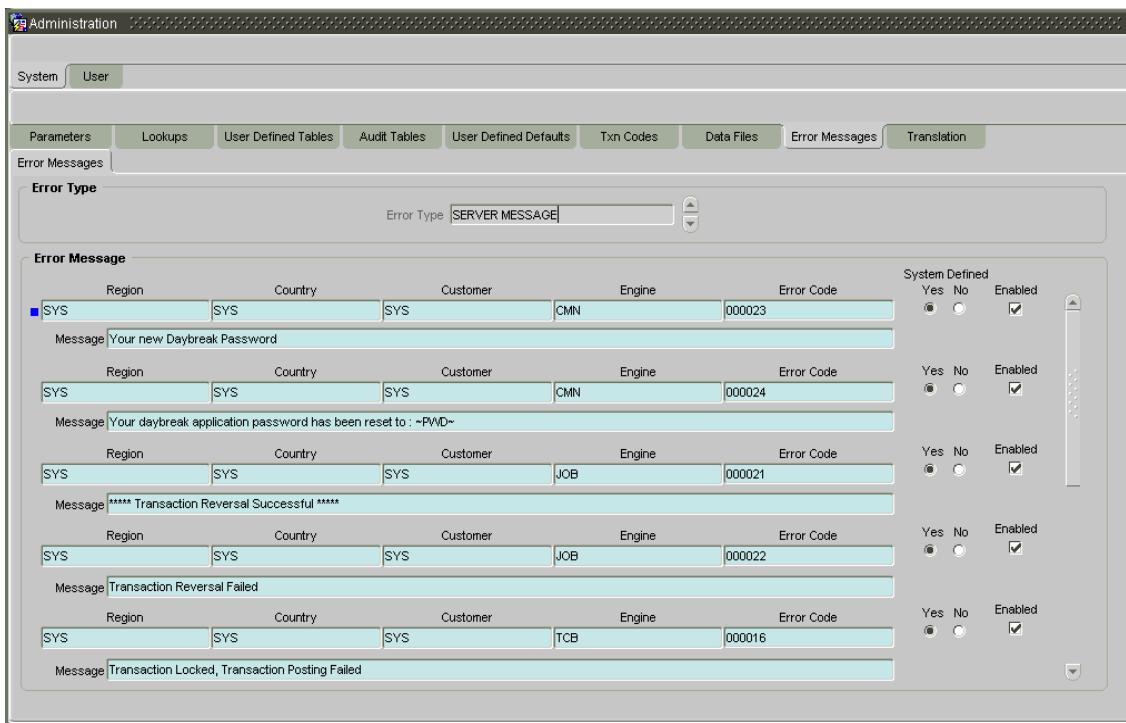
3   In the **Error Type** block, use the Error Type field to select the error type. These are the categories of error messages available for creating or editing.

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:	Do this:
Region	Enter the region code (required).
Country	Enter the country code (required).
Customer	Enter the customer code (required).
Engine	Enter the engine code (required).
Error Code	Enter the error code (required).

System Defined (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)	View the fourth English description (display only).
Translation Desc 1	Enter the first translated description (required).
Translation Desc 2	Enter the second translated description (optional).
Translation Desc 3	Enter the third translated description (optional).
Translation Desc 4	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.

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.

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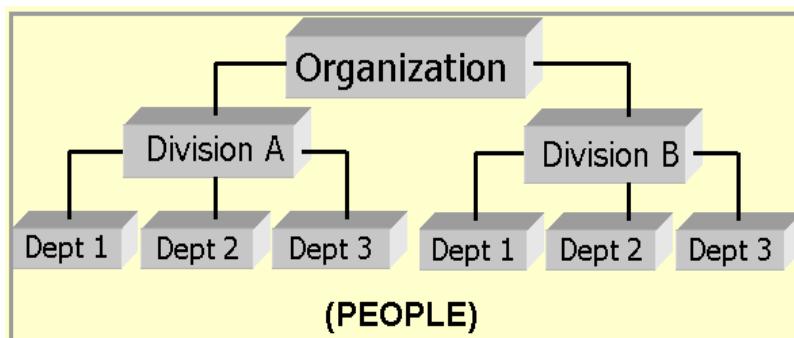
As an example of an organization setup, i-flex solutions Corp. might be defined as:

Organization:	O-0001	ABC Corp.	ABCC
Division:	OD-001	Central Region	C01
	Department: ODD-01	Origination	ORG
Division:	OD-002	Eastern Region	E01
	Department: ODD-11	Origination	ORG
	*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.

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.

Accounting is performed at the company level. 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 (loan origination)
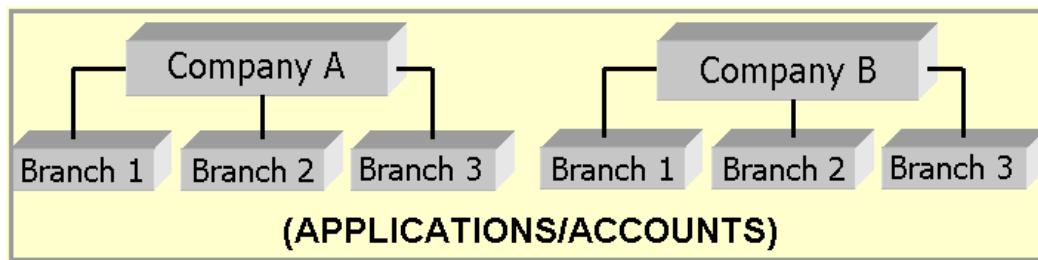
As an example of the companies setup, i-flex solutions Corp. might have the following companies and branches defined as:

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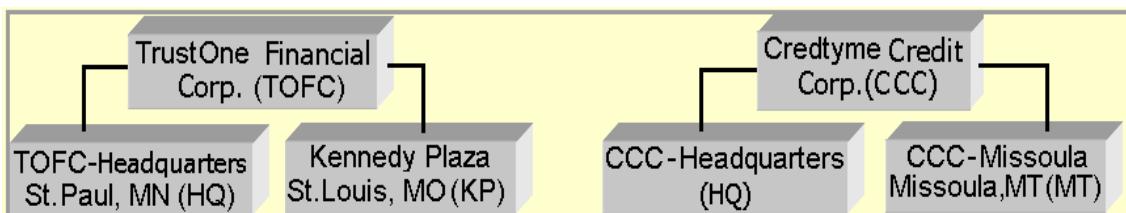
Note: The Short Name field in the on the Companies page allows you to create the ID that Oracle Daybreak will use when referring to the company and branch throughout the system.

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.

3 The **Company Definition** block defines entities within your organization that originate and/or service loans. 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.
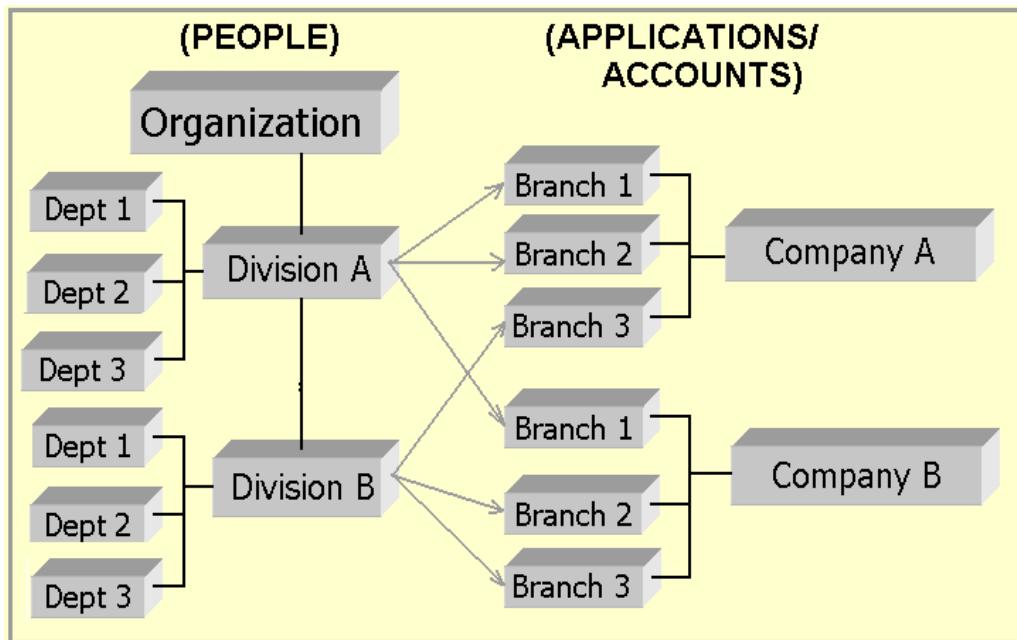
Normally, for each division within the one organization, you would define a record with Company value of ALL and a Branch value of ALL, then select the Allowed box. You then define other records for the same Organization and Division for other Company and Branch combinations with the Allowed box cleared 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.
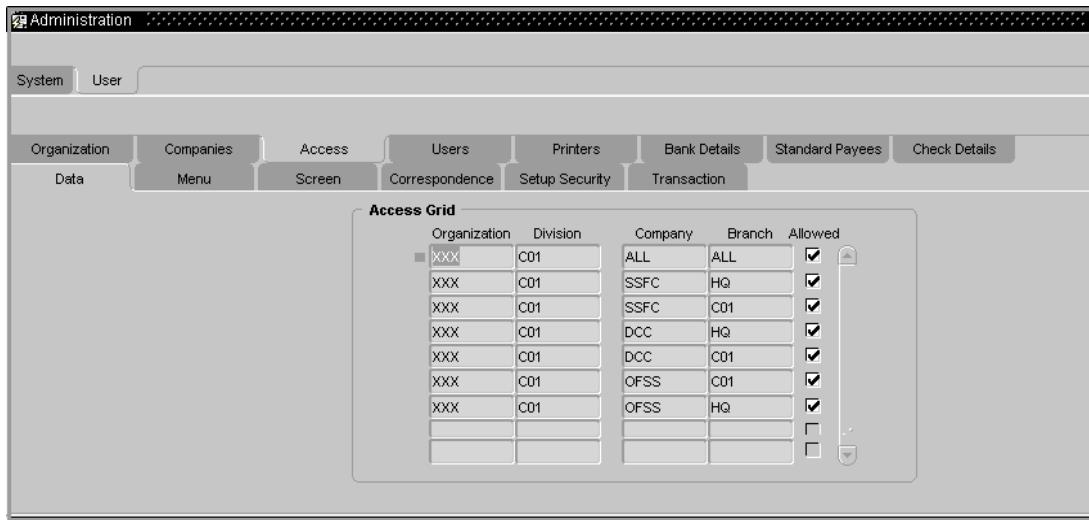
3   Enter the following information on the **Data** page.

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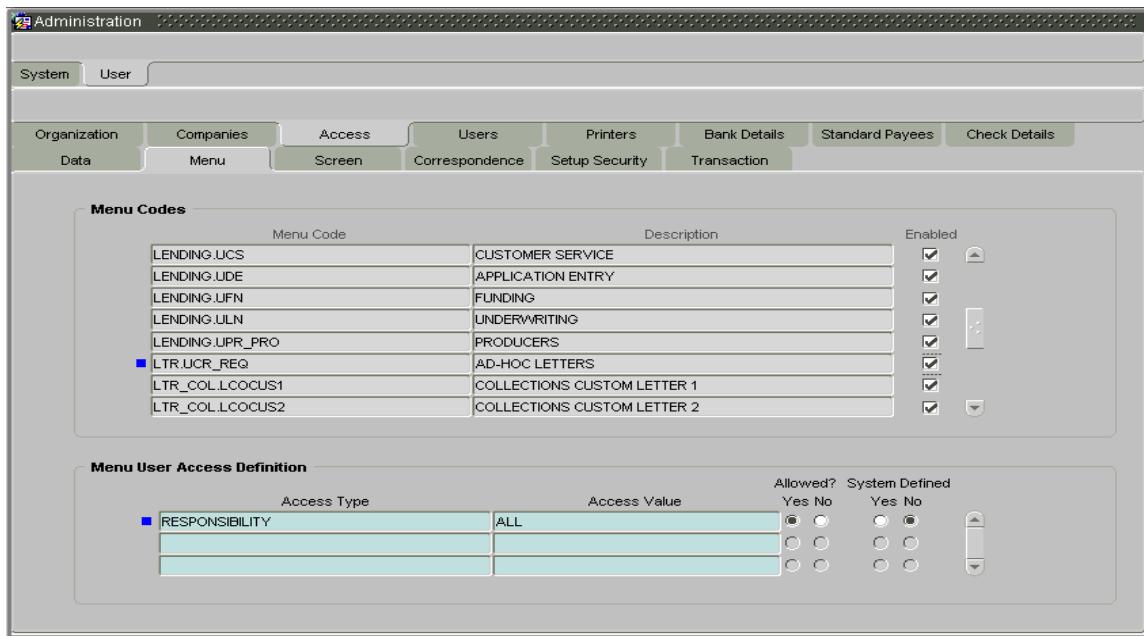
3 Enter the following information on the **Menu** page.

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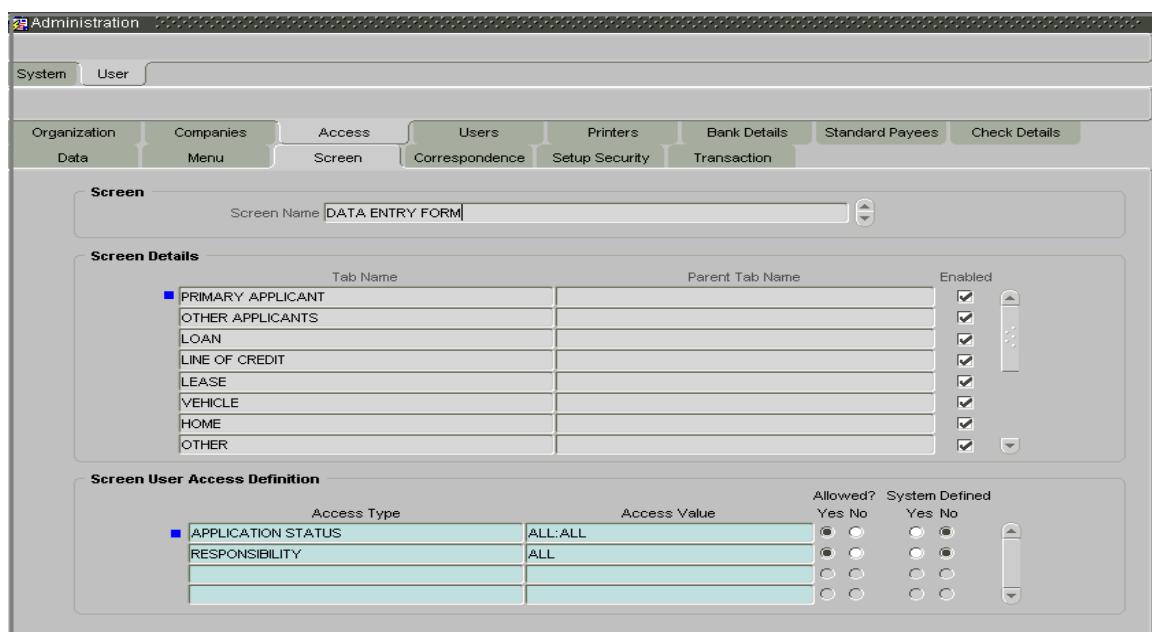
3   Enter the following information on the **Screen** page.

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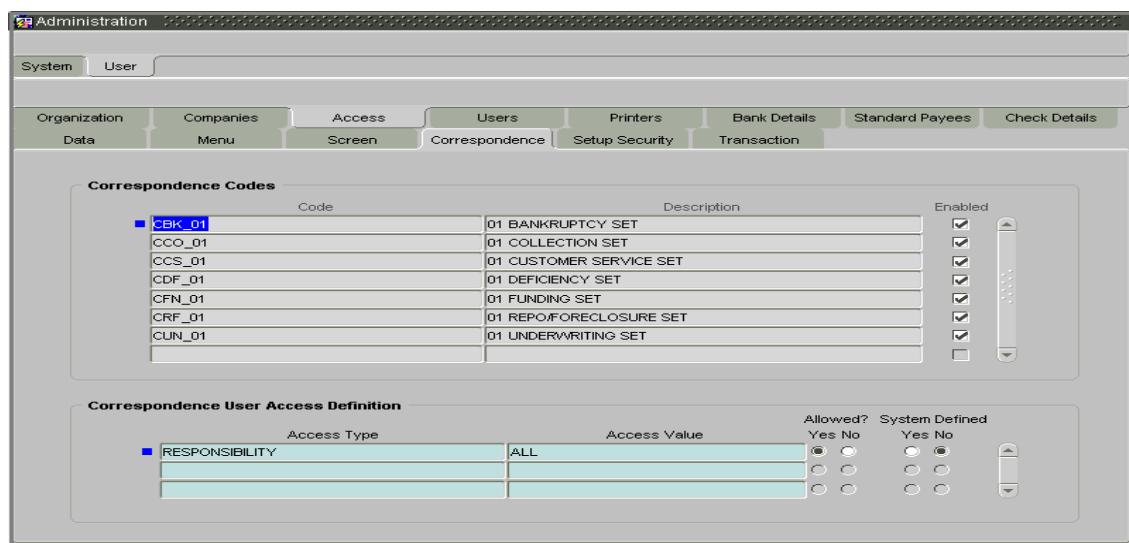
3   Enter the following information on the **Correspondence** page.

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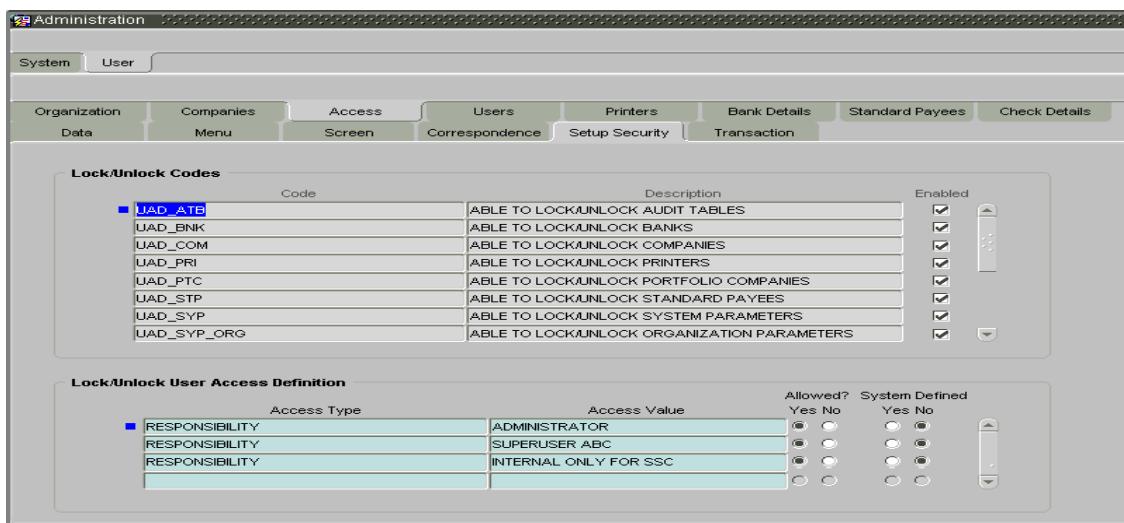
3   Enter the following information on the **Setup Security** page.

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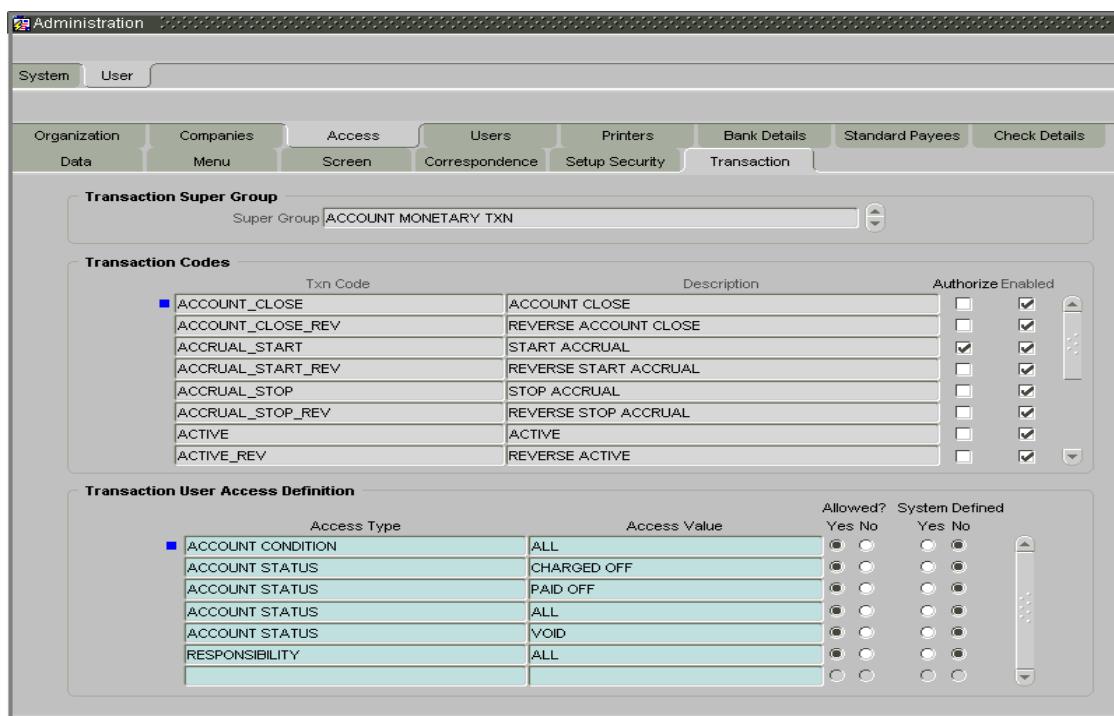
3 Enter the following information on the **Transaction** page.

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 Daybreak 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 loan 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.

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.

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.

5   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.
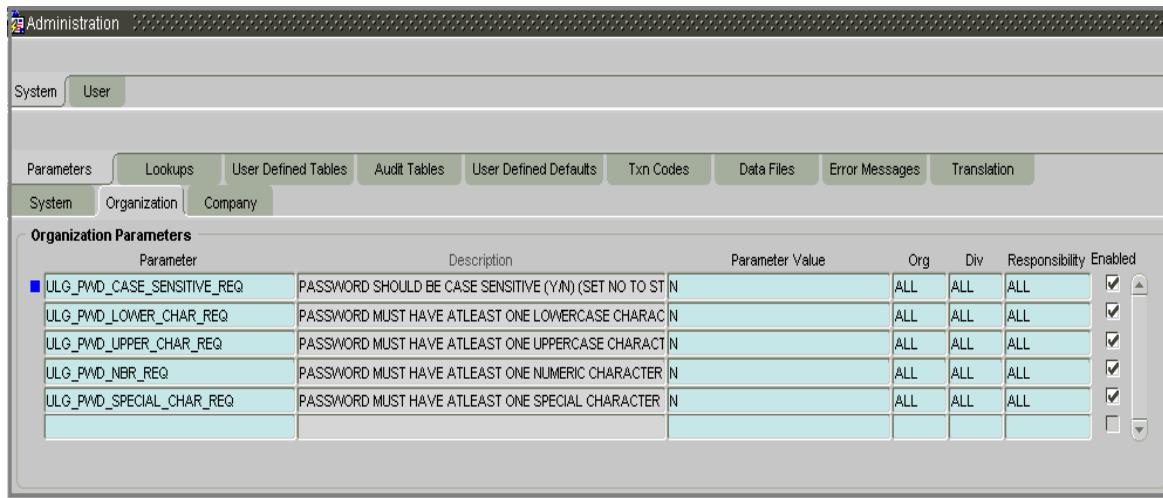
These organization level password parameters are as follows:

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

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

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

Password security is a top priority for any organization to secure its customer data. In addition to the existing Oracle 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 loan 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 loans.
FAX	For loan 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.
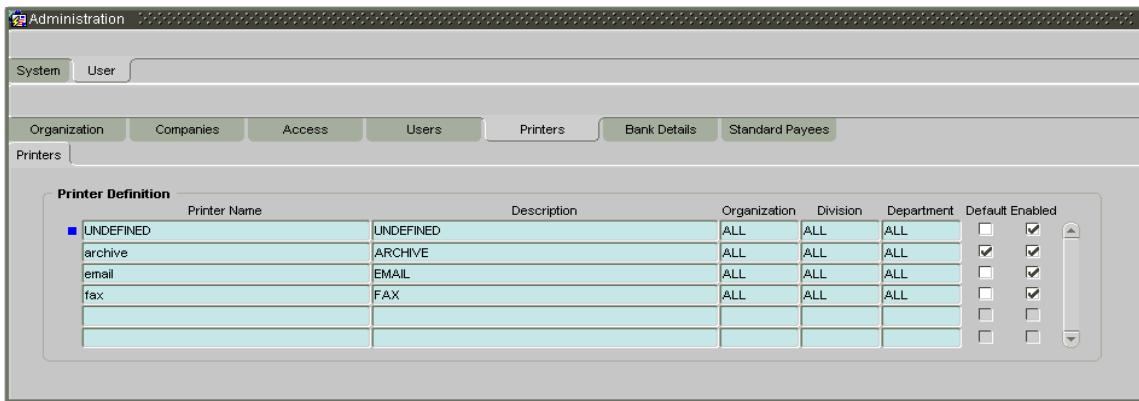
3 In the **Printer Definition** block on the **Printers** page, enter the following information:

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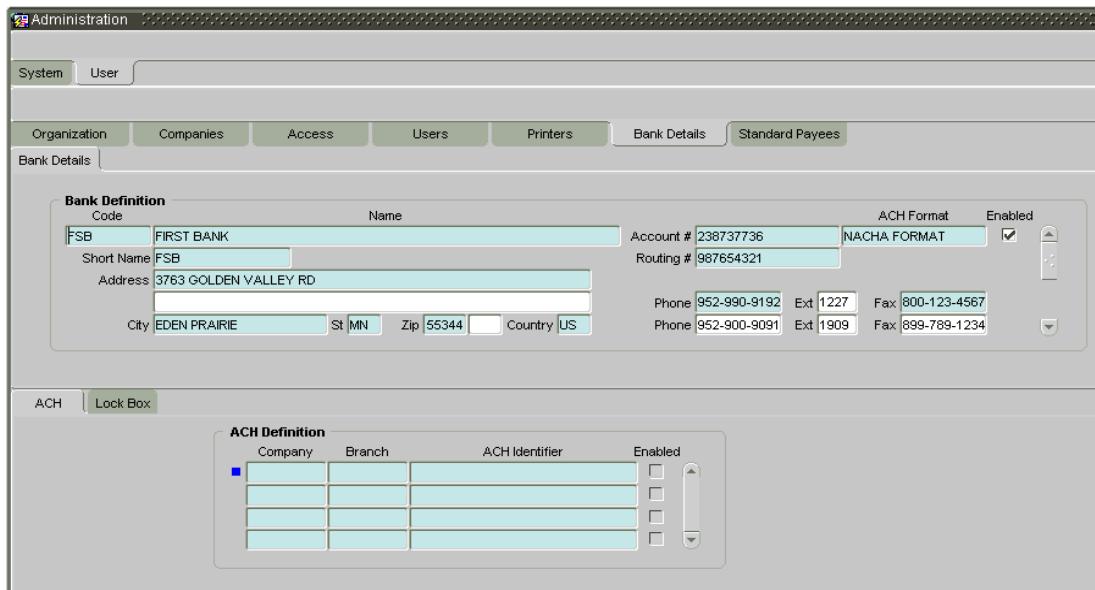
3   In the **Bank Definition** block, enter the following information pertaining to the financial institutions used by your organization.

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 UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234 (required).
ACH Format	Select the ACH format accepted by this bank [ACH_FORMAT_CD] (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.
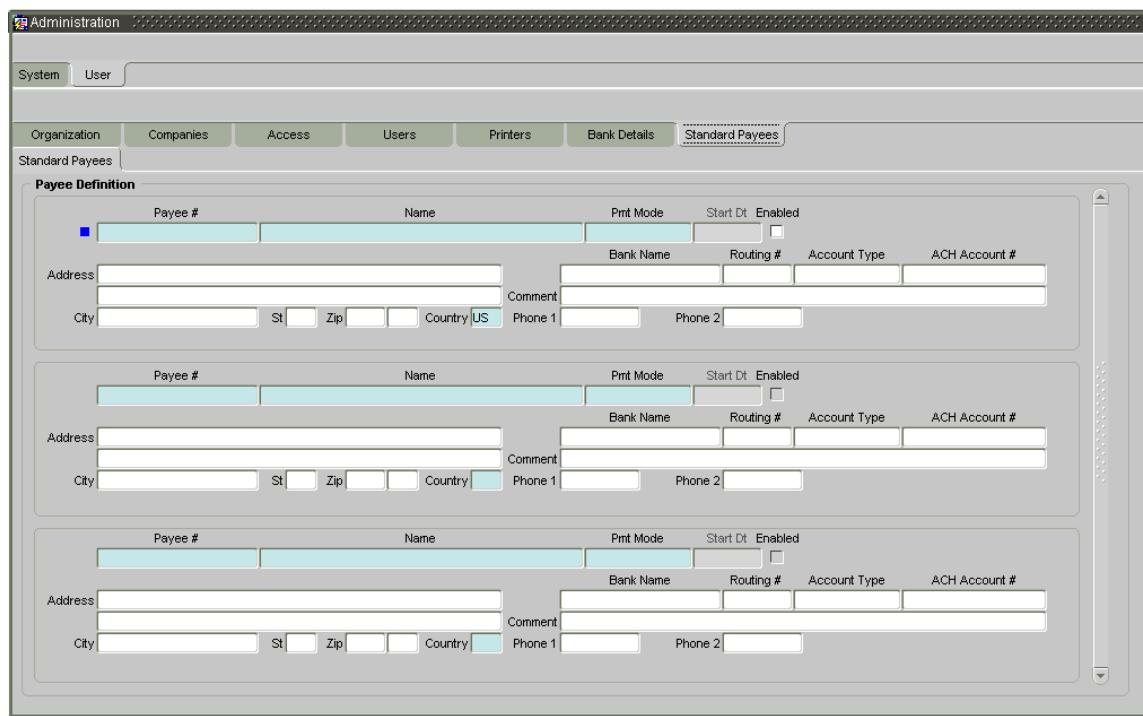
3   In the **Payee Definition** block, enter the following information:

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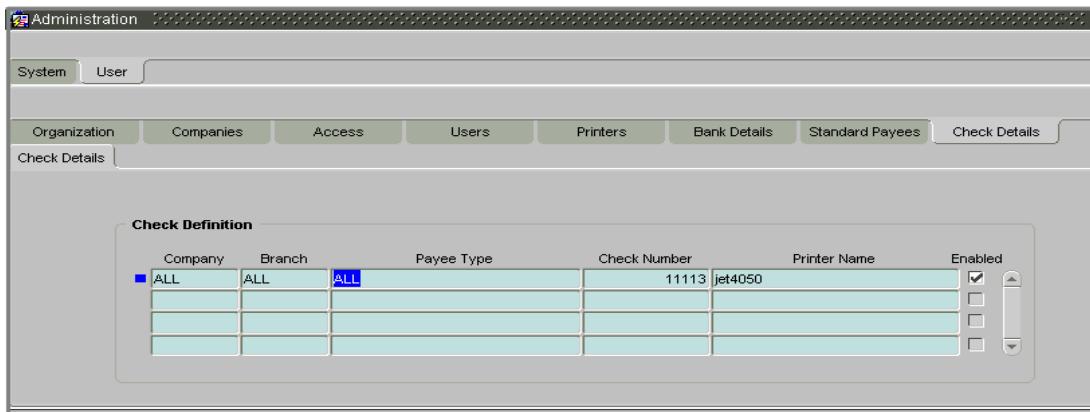
3   In the **Check Definition** block, enter the following information:

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 loan products 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 two master tabs:

Master tab:	Purpose:
Setup	Records data that is common to loan type supported by Oracle Daybreak.
Loan	Allows you to set up the closed ended fixed and variable rate loans your company offers.

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

- 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 all products supported by Oracle Daybreak (loans) 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.

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

In this field:	Do this:
Asset Type	Enter the asset type (required).
Description	Enter the description for the asset. (This is the asset type as it will appear throughout Oracle 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 UNSE-CURED 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	Enter the asset sub type (required).
Description	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.

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.

While Oracle Daybreak pricing scores apply to applications and are based on information recorded during loan origination.

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 **> Loan** sub command > **Scoring** tab) allows you to automate much of the initial decision process in underwriting loans.

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**.**

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 BEHAV-IORAL 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:

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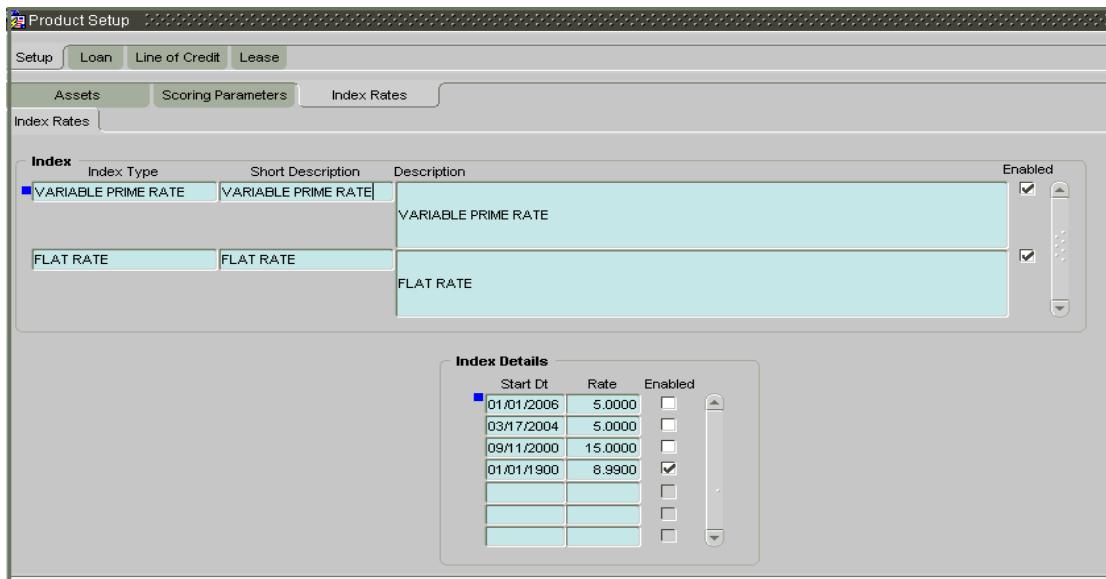
The Index Details block allows you to define multiple index values using the Start Dt and Rate fields.

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:
Index block	
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).
Index Details block	
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 LOAN SETUP - FIXED RATE LOANS

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

• Products
• Pricing
• Edits
• Cycles
• Scoring
• Contract
• Fees
• Compensation
• Commissions
• Checklists
• Org. Fees
• Stipulations
• Spreads
• Letters
• Promotions
• Insurances

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

Products tab (Loan Products page)

The Loan Products page defines the closed ended, fixed rate loan products your organization offers (home loans, vehicle loans, unsecured loans, and so on). A fixed rate loan product is based on the following attributes:

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

The Product Definition block records details about the fixed rate loan 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 fixed rate loan 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 Loan Products page

1 On the **Setup** menu, choose **Products > Loan**.

2 Choose the **Products** tab, then choose the **Loan Products** tab.

3 In the **Product Definition** block on the **Loan Products** page, 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 fixed rate loan products). For example, fixed rate loan products

	can be differentiated along asset lines (LOAN-HE for a home loan, or LOAN-SG for a secured goods loan). The product code, or name, is unique (required).
Description	Enter the description of the fixed rate product; for example, LOAN HE COLLATERAL, LOAN SECURED HOUSEHOLD GOOD, LOAN UNSECURED. (This is the product description as it appears throughout Oracle Daybreak) (required). **Example**
Collateral Type	Select the collateral type for the fixed rate product. This field identifies what type of collateral is associated with the fixed rate loan 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 fixed rate product [COLLATERAL_SUB_TYPE_CD] (required).
Credit Bureau Portfolio Type*	Select the credit bureau portfolio type for the fixed rate product [CRB_PORTFOLIO_TYPE_CD] (required).
Credit Bureau Account Type*	Select the account type for the fixed rate 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 fixed rate product [LOAN_BILL_CYCLE_CD] (required).
Category	Select the category for the fixed rate product. This serves to group products for reporting purposes (user-defined). [PRODUCT_CATEGORY_CD] (optional).
Start Dt	Enter the start date for the fixed rate product (required).
End Dt	Enter the end date for the fixed rate product (required).

4   Select the **Direct** box if the fixed rate 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 fixed rate 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.)

5   Select the **Flexible Repayment** box if flexible repayment is allowed for the fixed rate product.

Note: On the Funding form, you may only enter the desired repayment schedule type in the Repayment block's Type field on the Contract (2) sub page if the Flexible Repayment Allowed check box is selected.

6   Select the **Enable** box to activate the fixed rate product.

7   In the **Product Itemization** block, enter the following information:

In this field:	Do this:
Itemization	Select the itemization type (required).
Disc. Rate	Enter the discount rate (optional).
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 loan based on the selected fixed rate loan product. Together the contents of the Product Itemization block, positive and negative, add up to the loan amount.

8   Select the **Enabled** box to indicate that this fixed rate product itemization is currently available.

9   Save your entry.

Pricing tab (Loan Pricing page)

The Loan Pricing page records pricing information related to your fixed rate loan products. Oracle Daybreak uses the information in the Loan 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 fixed rate loan, though the Oracle Daybreak user can edit these figures.

Oracle Daybreak determines the best match by looking at all enabled fixed rate loan 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 Promotion
19 Subvention
20 Down Payment
21 Start Date
22 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 creat-

ing 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 the following Forms dialog box.

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 Loan Pricing page

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Pricing** tab, then choose the **Loan Pricing** tab.

3   In the **Loan Pricing Definition** block on the **Loan Pricing** page, enter the following information:

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

* Together these two fields define the name of the fixed rate loan pricing.

The Maximum Amt, Max Term, Rate (From and To), Maturity Rate (From and To) fields record the pricing details. **Note**: You can create edits can during implementation to note when amounts on applications are outside of range.

Maximum Amt	Enter the maximum amount financed for this fixed rate pricing string (required).

Max Term	Enter the maximum term financed for this fixed rate pricing string (required).
Buy Rate	Enter the buy rate (required).
Rate (From)	Enter the minimum rate allowed for loans using this fixed rate pricing (required).
Rate (To)	Enter the maximum rate allowed for loan using this fixed rate pricing (required).
Maturity Rate (From)	Enter the lowest maturity rate allowed for loans using this fixed rate pricing. Maturity rate is the rate to be charged on the loan if it remains unpaid after its last term has been billed (required).
Maturity Rate (To)	Enter the maximum maturity rate allowed for loans using this fixed rate pricing (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 loan pricing to the applicant's loan request.

Complete the following fields:

In this field:	Do this:
Company	Select the portfolio company for this fixed rate pricing. This may be ALL or a specific company (**Setup > Administration > User > Companies**) (required).
Branch	Select the portfolio branch for this fixed rate 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 fixed rate pricing [LOAN_BILL_CYCLE_CD] (required).
Product	Select the product for this fixed rate 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 loan product setup (required).
State	Select the state for this fixed rate pricing. This may be ALL or a specific state [STATE_CD] (required).
Pro Group	Select the producer group for this fixed rate pricing. This may be ALL or a specific producer group [PRO_GROUP_CD] (required).
Pro Type	Select the producer type for this fixed rate 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 fixed rate pricing. This may be ALL or a specific grade [CR_GRADE_CD] (required).
Amt	Enter the minimum amount financed for this fixed rate pricing string (required).
Term	Enter the minimum loan term for this fixed rate 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 fixed rate pricing) **Note**: If your entry in this field is based on the number of years of age of the asset, not the actual year of make, you will need to update this entry annually to ensure that the proper pricing string is available (required).
Promotion	Select the promotion applicable to this fixed rate pricing string. The available values come from a validated LOV based on the promotions setup (**Setup > Products > Loan > Promotions**) (required).
Subvention	Select the subvention plan if pricing is specific for any subvention plan (required).
Down Pmt	Enter the minimum down payment amount for which this fixed rate pricing string is valid (required).
Start Dt	Enter the start date for this fixed rate pricing string (required).
End Dt	Enter the end date for this fixed rate pricing string (required).

5   Select **Enabled** to select this box to enable the fixed rate pricing string.

6   Save your entry.

Edits tab (Edits page)

You can configure your Oracle Daybreak system so that during the loan 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 DLS Open Interface edits. Origination edits are used to validate applications entered through the standard Application Entry, Underwriting, and Funding forms, as well as conversion applications. DLS Open Interface 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 DLS Open Interface.

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 loan.
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 OVER-RIDE

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)

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

If the Value returned was:	Then:
<= 130	The application would process without error.
>130 & <= 150	A WARNING would result.
>150 & <= 160	An Override Responsibility of UNDERWRITER SUPERVISOR or higher would be required.
>160 & <= 170	An Override Responsibility of UNDERWRITER MANAGER or higher would be required.
< 170	An ERROR would result.

Note: 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 > Loan**.

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. |

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	Select the edit based on the edit sub type (required).
Value	Enter the expected value for the edit. The Value field records the threshold value for the edit. The actual function of the entered value is dependent on the edit category (required).
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 Cycles page allows you to define the loan 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 loan 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.

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-PRECREEN	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	Based on the scoring of the application's credit bureau(s) pull,

APPROVED	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 DOCU-MENT 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 loan.
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.

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 > Loan**.

2 Choose the **Cycles** tab.

3   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 loans.
Type	ORIGINATION CYCLE -- Origination cycle for consumer loan [CYC_TYPE_CD].

4   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).

5   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).

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

7   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 > Loan**.

2   Choose the **Scoring** tab, then choose the **Scoring Models** tab.

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

In this field:	Do this:
Model	Enter the code for the scoring model (required).
Description	Enter a description of the scoring model (required).
Max Score	Enter the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.) (required).
Company	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 > Loan > Products**) (required).
Start Date	Enter the start date for the scoring model (required).
End Date	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 > Loan**.

2   Choose the **Scoring** tab, then choose the **Parameters** sub tab.

3   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).
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).
Enabled	Select to enable the parameter.

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).

5   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.

6   In the **Percent / Value** field, enter the percent or value to be used in the translation of the calculated value of the scoring parameter.

7   If you select the **Enabled** box, Oracle Daybreak will consider this range definition when translating values for this scoring parameter.

8   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

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Scoring** tab, then choose the **Grades** sub tab.

3   In the **Grade Definition** block on the **Grades** sub page, 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.

Contract tab (Loan Contract page)

The Loan Contract page allows you to define the fixed rate loan instruments used within your Oracle Daybreak system. A loan 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 loan. 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 loan 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-LOAN: 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 Contract Definition block):

- Accrual
- Rebate
- Other
- Billing
- Extensions
- Advance details
- Scheduled dues
- Delinquency

To set up the Loan Contract page

1 On the **Setup** menu, choose **Products > Loan**.

2 Choose the **Contract** tab, then choose the **Loan Contract** tab.

3 In the **Contract Definition** block on the **Loan Contract** page, enter the following information:

In this field:	Do this:
Instrument	Enter the code identifying the fixed rate loan instrument (required).
Description	Enter the description of the fixed rate loan instrument being defined.
Company	Select the company for the fixed rate loan instrument. This may be ALL or a specific company (**Setup > Administration > User > Companies**) (required).
Branch	Select the branch within the company for the fixed rate loan 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 [LOAN_BILL_CYCLE_CD] (required).
Product	Select the product for the fixed rate loan instrument. This may be ALL or a specific product (required).
State	Select the state in which the fixed rate loan instrument is used. This may be ALL or a specific state [STATE_CD] (required).
Pricing	Select the pricing for the fixed rate loan instrument (required).
Start Date	Enter the start date for the fixed rate loan instrument (required).

End Date	Enter the end date for the fixed rate loan instrument (required).
	IMPORTANT: In selecting which fixed rate loan 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 loan type where ALL is the value in these fields.

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

5   In the **Accrual** block, enter the following information to define how interest is applied to loans using this fixed rate loan instrument:

In this field:	Do this:
Accrual Mthd	Select the accrual calculation method used to calculate interest accrual for this fixed rate loan instrument [LOAN_ACCRUAL_CALC_METHOD_CD] (required).
Base Mthd	Select the accrual base method used to calculate interest accrual for this fixed rate loan instrument [ACCRUAL_BASE_METHOD_CD] (required).
Start Dt Basis	Select the accrual start basis used to calculate interest accrual for this fixed rate loan instrument. This determines which date is used for interest accrual [ACCRUAL_START_DT_BASIS_CD] (required).
Accrual Start Days	Enter the days to start accrual. Accrual Start Days is the offset applied to the Accrual Start Dt Basis. Together they determine the actual date from which to start interest accrual for loans using this fixed rate loan instrument (required).
Time Counting Mthd	Select the time counting method used to calculate interest accrual for this fixed rate loan instrument [TIME_COUNTING_METHOD_CD] (required).
Installment Method	Select the payment installment method: EQUAL PAYMENTS -or- FINAL PAYMENT DIFFERS [INSTALLMENT_METHOD_CD] (required). **Note**: Oracle Daybreak LS supports an amortized repayment schedule with the final payment potentially differing from the regular payment amount in the other billing cycles. In previous releases, Oracle Daybreak LS amortized loan repayments equally for each billing cycle, including the last payment. It then added any excess amount (usually resulting from the rounding of payment

amount calculations) received during the last cycle, to the finance charge. You may choose:

- Whether the equal installments for each billing cycle includes any minute final payment differences (EQUAL PAYMENTS)

-or-

•If the final payment amount may be slightly different (FINAL PAYMENT DIFFERS).

Int Amortization Freq   Select the interest amortization frequency:
DAILY
-or-
MONTHLY (MONTHS END)
[AMORTIZE_FREQ_CD] (required).

6   In the **Rebate** block, enter the following information to define how interest is applied to loans using this loan instrument:

In this field:	Do this:
Rebate Mthd	Select the rebate calculation method [REBATE_CALC_METHOD_CD] (required).
Rebate Term Mthd	Select the rebate term method [REBATE_TERM_METHOD_CD] (required).
Min Finance Chg Mthd	Select the rebate minimum finance charge calculation method [REBATE_MIN_FIN_CHARGE_CD] (required).
Value	Enter the minimum finance charge value (required).
Acquisition Charge Amt	Enter the acquisition charge amount (required).

7   In the **Other** block, enter the following information to define how interest is applied to loans using this loan instrument:

In this field:	Do this:
1st Pmt Deduction (Allow)	Select to indicate that the first payment for fixed rate loans using this loan instrument may be deducted from the producer's proceeds.
(1st Pmt Deduction) Days	Enter the first payment deduction days. If the first payment for fixed rate loans using this loan instrument is less than this number of days from funding, the first payment will be deducted from the producer's proceeds if 1st Pmt Deduction: Allow box is selected (required).
1st Pmt Refund (Allow)	Select to indicate that refunding first payment deductions to the producer is allowed.
(1st Pmt Refund) Days	Enter the first payment refund days. If the first payment for fixed rate loans using this loan instrument is received within this number of days from the first payment date, the first payment deduction will be refunded to the producer if 1st Pmt Refund: Allow box is selected.
Refund Allowed	Select to indicate that refunding of customer over payments are allowed.
Tolerance	Enter the refund tolerance amount. If the amount owed to the customer is greater than the refund tolerance, the over payment amount will be refunded if Refund Allowed box is selected (required).

Anniversary Period	Enter the anniversary term that define the anniversary period. This is based on billing cycle, so normally for MONTHLY the value is 12 and for WEEKLY the value is 52 (required).
Writeoff Tolerance	Enter the write off tolerance amount. If the remaining outstanding receivables for accounts funded using this loan instrument is less or equal to the write off tolerance amount, the remaining balance on the account will be waived (required).
Default Pmt Spread	Select the default payment spread to be used when receiving payments for this account if one is not explicitly chosen (**Setup > Products > Loan > Spreads**) (required).
Pre-Pmt Penalty	Select box if there is a prepayment penalty charged for accounts funded using this loan instrument.
% Term	Enter percentage of term for prepayment penalty. If the (remaining terms / total terms) expressed as a percentage exceeds this amount, a prepayment penalty will be assessed if the Pre-Pmt Penalty box was selected (required).
Recourse Allowed	Select box if recourse is allowed. This indicates whether the unpaid balance may be collected from the producer if the consumer fails to perform on the loan.
Max %	Enter the maximum percentage of the outstanding receivables that may be collected from the producer if the Recourse Allowed box was selected (required).
Payoff Fee	To allow for a payoff quote fee to be assessed to the account attached to this contract, select **Payoff Fee**. **Note**: This will require you to set up a payoff fee at the contract (Fees sub page) or state (Fee page) level. For more information, see the following Contract page (Loan)'s **Fees sub page** or **Fee page (Loan)** sections in this chapter.
Escrow Allowed	Select if this loan contract can do escrow of tax and insurances. (For more information, see the **Escrow Setup Form** chapter.)

8 In the **Billing** block, enter the following information to define how accounts will be billed for this loan instrument:

In this field:	Do this:
Prebill Days	Enter the prebill days. This is the number of days before the first payment is due that accounts funded with this fixed rate loan instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month. If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then the account will bill on 10/04/2003, and then bill on the 4th of every month (required).
Billing Type	Select the billing type for accounts funded using this fixed rate loan instrument [BILL_TYPE_CD] (required).

Billing Mthd	Select the billing method for accounts funded using this fixed rate loan instrument [BILL_METHOD_CD] (required).
Balloon Mthd	Select the balloon payment method for accounts funded using this fixed rate loan instrument [BALLOON_METHOD_CD] (required).

9 Extensions allow you to extend the maturity of the contract by one or more terms by allowing the customer to skip one or more payments. The skipped terms are added to the end of the contract. In the **Extensions** block, enter the following information to define how extensions will be handled for this loan instrument:

In this field:	Enter this:
Max Extn Period (Year)	Maximum number of terms that the contract may be extended within a given rolling calendar year (required).
Max Extn Period (Life)	Maximum number of terms that the contract may be extended within the life of the loan (required).
Max # of Extn (Year)	Maximum number of extensions that may be granted within a given rolling calendar year (required).
Max # of Extn (Life)	Maximum number of extensions that may be granted within the life of the loan (required).

10 The **Advance Details** allows you to define the limits for initial and subsequent advances for staged funding. Enter the following information if you selected the Multiple Disbursement Permitted box in the Other block:

In this field:	Do this:
Multiple Disbursements Allowed	Select if this fixed rate loan contract allows disbursement of funds to customers through multiple advances or draws up to the approved loan amount within a specified "draw period." If you select the Multiple Disbursements Permitted box, complete the Advance Details block on the Loan Contract page. (For more information, see the **Stages Funding** section that follows the Loan Contract page example.)
Initial Adv. (Min)	Enter the minimum initial advance amount allowed. This is the smallest possible initial advance that can be disbursed to the borrower after funding (required).
Initial Adv. (Max)	Enter the maximum initial advance amount allowed. This is the largest possible initial advance that can be disbursed to the borrower after funding (required).
Adv. (Min)	Enter the minimum advance amount. This is the smallest advance amount that a borrower may subsequently request after the initial advance (required).
Adv. (Max)	Enter the maximum advance amount. This is the largest advance amount that a borrower may subsequently request after the initial advance (required).
Billing Allowed	Select to allow stage funding with draw period billing.
Mthd	Select the method for billing during the draw period [LOAN_BILL_METHOD_CD] (optional).
Late Charge Allowed	Select to allow disbursement period late charges.

11 In the **Scheduled Dues** block, enter the following information to define information related to the due dates and due amounts for this loan instrument.

In this field:	Enter this:
Due Day (Min)	Minimum value allowed for the due day for this fixed rate loan instrument (required).
Due Day (Max)	Maximum value allowed for the due day for this fixed rate loan instrument (required).
Max Due Day Chngs (Year)	Maximum number of due day changes allowed within a given year this fixed rate loan instrument (required).
Max Due Day Chngs (Life)	Maximum number of due day changes allowed over the life of a loan funded with this fixed rate loan instrument (required).
Max Due Day Chg Days	Maximum number of days a due date can be moved (required).
Pmt Tol.*	Payment tolerance amount. This is the threshold amount that must be achieved before a due amount is considered PAID or DELINQUENT. If (Payment Received + Pmt Tolerance: $ Value) >= Standard Monthly Payment, the Due Date will be considered satisfied in terms of delinquency. The amount unpaid is still owed (required).
(Pmt Tol.) %*	Payment tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered PAID or DELINQUENT. If Payment Received >= (Standard Monthly Payment * Pmt Tolerance % / 100), the due date will be considered satisfied in terms of delinquency. The amount unpaid is still owed (required). ***** Oracle Daybreak uses the lesser of these two values.

12 In the **Delinquency** block, enter the following information to define how delinquencies are handled for loans using this loan 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 Mthd	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).
Post Maturity Default Rate	Select to indicate that the post maturity default rate is associated with this contract (required).

13 Save your entry.

Staged Funding

Staged funding for closed-end loans allows you to disburse funds to customers through multiple advances or draws up to the approved loan amount within a specified "draw period."

To create a multiple disbursement contract for a loan transaction

1 On the **Setup** menu, choose **Products > Loan**.

2 Choose the **Contract** tab, then choose the **Loan Contract** tab.

3 Complete the fields on the **Loan Contract** page following the instruction above, making sure to complete the following steps:

• In the **Other** block, select the **Multiple Disbursement Permitted** check box.

4 If you choose, set the following staged funding edits as an ERROR or WARNING on the Product Setup form's Edits page.

1) REQUIRED: ADV DRAW END DATE
2) XVL: ADV DRAW END DT MUST BE AFTER CONTRACT DT
3) XVL: ADV DRAW END DT MUST BE LESS THAN FIRST PMT DT - PREBILL DAYS

Repayment scheduling for staged funding

When funding a loan, Oracle Daybreak computes repayment schedules from the contract date, irrespective of whether funds have been disbursed or not. Oracle Daybreak LS uses the approved loan amount (amount financed) for computing repayment schedules on the contract date.

As the loan might have been disbursed through multiple draws, or the draws have been less than the approved amount, or the loan amount may have been repaid in some amount

before the draw end date, you may need to change the payment amount. In such cases, you can manually change the payment in Oracle Daybreak by posting the monetary transaction CHANGE PAYMENT AMOUNT on the Customer Service form's Maintenance (3) master tab.

Loan disbursements for staged funding

The approved loan amount for staged funding can be disbursed with the Funding form or at a later time using the Advance Entry page. If the first disbursement is requested during funding, you may enter it on the Itemization sub page of the Funding form's Contract (5) master tab.

If the initial loan amount on the Advance Entry page is not within the minimum or maximum limits (as entered in the Advance Details block on the Product Setup form's Loan Contract page), Oracle Daybreak displays one of the following error or warning messages in the Advances block's **Error Reason** field:

- ADVANCE AMOUNT IS LESS THAN THE INITIAL ADVANCE AMOUNT MINIMUM
  -or-
- ADVANCE AMOUNT IS MORE THAN THE INITIAL ADVANCE AMOUNT MAXIMUM

The Advance Entry page also allows you to enter subsequent funding / disbursements. If subsequent advances are not within the predetermined minimum or maximum amounts, Oracle Daybreak displays one of the following warning or error messages in the Advances block's **Error Reason** field:

- ADVANCE AMOUNT IS LESS THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT
  -or-
- ADVANCE AMOUNT IS MORE THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT

Additional messages in the Error Field regarding Staged Funding

If you attempt to post an advance after the draw end date, Oracle Daybreak displays the following message in the Advances block's **Error Reason** field:

ADVANCE DT IS AFTER DRAW PERIOD END DATE

If you attempt to post an advance above the approved amounts, including tolerance, Oracle Daybreak displays the following message in the Advances block's **Error Reason** field:

ADVANCE AMOUNT IS MORE THAN THE TOTAL APPROVED AMOUNT INCLUDING TOLERANCE

Since this is not a revolving loan, if any repayment is made against the approved loan amount principal balance, Oracle Daybreak will not adjust the disbursed amount allowing for subsequent additional staged funding or advances.

Note: There is no change to the payoff quote functionality in Oracle Daybreak. Oracle Daybreak LS uses the actual amount of the advance(s) and any interest accrued since the date of the last payment or credit in the PAYOFF QUOTE VALID UPTO DATE value when the payoff quote is requested before the draw end date.

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 > Loan**.

2 Choose the **Contract** tab, then choose the **Loan Contract** tab.

3 Choose the **Balance** sub tab.

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 loan 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 [WRITEOFFF_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　If you use "non-performing" as an intermediary status on your general ledger prior to charge off and want to create balances for non-performing accounts for this balance type, select the **Non-Performing Rollover** box. (The Non-Performing Rollover box applies only to Balance Types of ADVANCE/PRINCIPAL and INTEREST. For all other Balance Types, this box would be cleared.)

8　If you select the **Non-Performing Rollover** box, select the **Non-Performing Balance Type** you want the balance type to rollover to (ADVANCE/PRINCIPAL).

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 loan. 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 > Loan**.

2 Choose the **Contract** tab, then choose the **Loan 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).

5 Select **Enabled** to enable the amortize balance to be created when the account is booked and funded.

6 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 of the loan that is not a part of financed fees; in other words, the total amount the customer requested to be advanced.
Financed Fees	Fees rolled into the principal balance of the loan. Financed fees are also considered to be a part of the finance charge.
Pre-paid Fees	Fees that are paid by the consumer prior to the funding of the loan. These fees are not rolled into the balance of the loan 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 loan; for example, a fee that is being charged to the producer. These transactions will affect proceeds.
Escrow	Allows you to connect the actual escrow itemization with the escrow type and the funding transaction.

To set up the Itemization sub page

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Contract** tab, then choose the **Loan 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	Select the itemization type (required).
Transaction	Select the funding transaction type (required).
Amortize Balance	Select the amortize balance affected by this itemization transaction. **Note**: Advance itemizations do not affect amortize balances (required).
Refund Allowed	Select to indicate refund is allowed for this itemization.
Refund Method	Select refund calculation method (required).
Escrow	Select the escrow (required).
Required Escrow	If this is an escrow account, select this box to signal an escrow is required during the application process (though at that time the user can choose Opt Out to decline.)
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
- Prepayment penalties

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

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

To set up the Fees sub page

1 On the **Setup** menu, choose **Products > Loan**.

2 Choose the **Contract** tab, then choose the **Loan Contract** tab.

3 Choose the **Fees** sub tab.

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
- Prepayment penalties (loan only)

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 amount
6. Start date
7. End date

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

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

To set up the Fees page

1. On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Fees** tab.

3   The **Fee Definition** block on the **Fee** page records 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 Loan 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 Daybreak 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 (Loan Compensation Plans page)

With the Loan Compensation Plans page, you can define compensation plans for producers who supply the financial institution with applications for fixed rate loans. 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 Loan 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 loan based upon the interest earned.
PAY AS U GO	The compensation amount is paid out in pieces over the life of the loan based upon the interest received by virtue of the payment.
UPFRONT	The entire compensation amount is paid at the time of booking the loan.
UPFRONT MONTH END	The entire compensation amount is paid at the month-end of booking the loan.
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 loan 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 Loan Compensation Plans page

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Compensation** tab, then choose the **Loan Compensation Plans** tab.

3   In the **Compensation Plan Definition** block on the **Loan Compensation** page, 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 method for calculating the compensation disbursement to be paid [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 Or Percent	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).
Flat Amount	Enter the flat compensation amount (required).
Upfront %	Enter the percentage of the compensation allocated upfront (required).

4   In the **Charge-Back** block, enter the following information:

In this field:	Do this:
Method (Paid off)	Select the method used to recover compensation paid to the producer if the account is paid off early [CHBK_PDOFF_CALC_METHOD_CD] (required).
Basis (Paid off)	Select the basis of used determine the amount of compensation to recover from the producer if the account is paid off early [CHBK_PDOFF_BASIS_CD] (required).
Days (Paid off)	Enter the number of days that determines the period in which compensation can be recovered if the Basis is DAYS (required).
Term (Paid off)	Enter the number of terms that determines the period in which compensation can be recovered if the Basis is TERM (required).
Percent (Paid off)	Enter the charge back percentage (required).
Method (Charge off)	Select the percent of the compensation that will be recovered by the producer if the account is paid off early, and

	the charge off basis is PERCENTAGE [CHBK_CHGOFF_CALC_METHOD_CD] (required).
Basis (Charge off)	Select the basis used to determine the amount of compensation to recover from the producer if the loan is charged off as uncollectable [CHBK_ CHGOFF_BASIS_CD] (required).
Days (Charge off)	Enter number of days in which compensation can be recovered if the basis is DAYS (required).
Term (Charge off)	Enter the number of terms in which compensation can be recovered if the basis is TERM (required).
Percent (Charge off)	Enter the percent of the compensation that will be recovered by producer if the account is charged off as un-collectable, and the charge off basis is PERCENTAGE (required).
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 [LOAN_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 Loan 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).
Amt	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	View 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 (display only).
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.

Commissions tab (Loan Commission Plans page)

The Product Setup form's Loan Commission Plans page allows you to calculate dealer commissions for additional products (for example, life insurance and disability insurance) for fixed rate loans sold by the dealer and entered in the Itemization sub page on the Funding form. You can setup the various commission plans, which you use or select during funding.

In addition to the criteria, you can also define the insurance itemization, as well as the commission itemization for which the plan is valid.

You can select one of the following two system-defined methods to calculate the commissions:

1 Flat fee
2 Percentage of itemization amount.

To set up the Loan Commissions Plans page

1 On the **Setup** menu, choose **Products > Loan**.

2 Choose the **Commissions** tab, then choose the **Loan Commission Plans** tab.

3 In the **Commission Plan Definition** block on the **Loan Commission Plans** page, enter the following information:

In this field:	Do this:
Code	Enter the fixed rate commission code (required).
Description	Enter the fixed rate commission plan description (required).
Commission Calculation Method	Select the fixed rate commission calculation method [COMM_CALC_METHOD_CD] (required).
Value	Enter the fixed rate commission value (required).
Commission Itemization	Select the fixed rate commission itemization (required).

Company	Select the portfolio company associated with the fixed rate commission (required).
Branch	Select the portfolio branch associated with the fixed rate commission (required).
Billing Cycle	Select the billing cycle associated with the fixed rate commission (required).
Product	Select the product associated with the fixed rate commission (required).
State	Select the state associated with the fixed rate commission (required).
Pro Group	Select the producer group associated with the fixed rate commission (required).
Pro Type	Select the producer type associated with the fixed rate commission (required).
Producer	Select the producer associated with the fixed rate commission (required).
Grade	Select the credit grade associated with the fixed rate commission (required).
Amt	Enter the minimum itemization amount associated with the fixed rate commission (required).
Term	Select the minimum insurance, warranty term associated with the fixed rate commission (required).
Asset Class	Select the asset class associated with the fixed rate commission (required).
Asset Type	Select the asset associated with the fixed rate commission (required).
SubType	Select the asset sub type associated with the fixed rate commission (required).
Asset Make	Select the asset make associated with the fixed rate commission (required).
Asset Model	View the asset model associated with the fixed rate commission (display only).
Age	Enter the asset age associated with the fixed rate commission (required).
Insurance/Warranty Itemization	Select the insurance or warranty itemization associated with the fixed rate commission (required).
Start Dt	Enter the start date associated with the fixed rate commission (required).
End Dt	Enter the end date associated with the fixed rate commission (required).

IMPORTANT: In selecting which commission 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 (This will be same as the Dealer state since the loans will be setup as indirect products)
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
19 Insurance / warranty itemization

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

4   Select **Enabled** and Oracle Daybreak will consider this entry when selecting fixed rate loan commission plans.

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:

Checklist Type:	Description:
DECISION VERIFICATION CHECKLIST	Available from the **Lending > Underwriting > Decision > Loan > Checklist** sub page. Loaded with the **Decision Checklist** button.
CONTRACT VERIFICATION CHECKLIST	Available from the **Lending > Funding > Contract > Loan > Checklist** sub page. Loaded with the **Contract Checklist** button.

The following checklists are built in to the Customer Service form and can be viewed during collection tasks:

Checklist Type:	Description:
BANKRUPTCY CHECKLIST	Available from the **Lending > Customer Service > Bankruptcy (4) > Checklist** sub page. Loaded with the **Load Checklist** button.
CHARGE-OFF CHECKLIST	**Lending > Customer Service > Deficiency (6) > Checklist** sub page. Loaded with the **Load Checklist** button.
REPOSSESSION/FORECLOSURE CHECKLIST	Available from the **Lending > Customer Service > Repo/Foreclosure (5) > Checklist** sub page. Loaded with the **Load Checklist** button.

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 Loan Checklist page

1 On the **Setup** menu, choose **Products > Loan**.

2 Choose the **Checklists** tab.

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 Loan 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 (Loan Origination Fees page)

Oracle Daybreak supports the auto computation of origination itemized fees. System administrators can define and maintain the itemization formula on the Loan 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 Loan Products page.

After you set up the itemization formula on the Product Setup form's Loan Origination Fees page, you can attach it to an itemization on the Product Setup form's Itemization sub page (Setup menu > Products command > Loan command > Contract tab > Loan 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 Loan Origination Fees pages, 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 Loan Origination Fees page

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Org. Fees** tab, then choose the **Loan Orginations Fees** tab.

3   Complete the **Loan Origination Fees** page with the following information:

In this field:	Do this:
Formula Definition block:	
Formula	Enter the itemization formula code (required).
Description	Enter the itemization formula description (required).
Min Amt	Enter the minimum amount (required).
Max Amt	Enter the maximum amount (required).
Enabled	Select the Enabled indicator to allow the formula to be used by Oracle Daybreak (required).
Formula Details block:	
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 formula to be used by Oracle Daybreak (required).
Range Details block:	
Amt From	Enter the amount from (required).
Percent	Enter the percentage (required).
Enabled	Select the Enabled indicator to allow the range details to be used by Oracle Daybreak (required).

4   Save your entry.

Stipulations tab (Loan Stipulations page)

Oracle Daybreak supports the automatic generation of default stipulations 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 Loan Stipulations page.

To set up the Loan Stipulations page

1 On the **Setup** menu, choose **Products > Loan**.

2 Choose the **Stipulations** tab, then choose the **Loan Stipulations** tab.

3 Complete the **Loan 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 set up the Spreads page

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Spreads** tab.

3   In the **Spread Definition** block, enter the following information:

In this field:	Do this:
Spread	Enter the code identifying the spread (required).
Description	Enter the description for the spread. (This usually reflects when this spread is used.) (required).
Due Dt Adv	Select the due date advancement code that determines how payments applied using this spread will affect due amounts. Oracle 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.

4   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 loans (required).
Sort	Enter the sort order in which the balance type has payments allocated against it (required).

5   Select **Enabled** and Oracle Daybreak will consider this spread transaction when allocating payments.

6   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.

7   Save your entry.

Letters tab (Loan Letters page)

The Loan Letters page allows you to define letters that Oracle Daybreak automatically generates when the application for a fixed rate loan 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 loan 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 loan is a direct or in-direct loan.
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 Loan Letters page

1 On the **Setup** menu, choose **Products > Loan**.

2 Choose the **Letters** tab, then choose the **Loan Letters** tab.

3 In the **Letters Definition** block, 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.

Promotions tab (Loan Introductory page)

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

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

*   Type
*   Period Type
*   Period

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

CAUTION:
Oracle Daybreak only supports promotions selected when a loan is funded.

Same as Cash promotions

In the case of the same as cash promotion:

*   If the outstanding loan amount at the end of the promotional period is within the tolerance amount, then the customer receives the full benefit of the promotion and Oracle Daybreak LS will not charge any interest on the borrowers' loan account.

*   If the outstanding loan amount is higher than the authorized tolerance amount, then the customer loses the benefit of the promotion and Oracle Daybreak LS computes and charges the borrower interest from the date the loan was funded.

Interest & Payments

Interest still continues to accrue for a loan account that is funded using the SAME AS CASH promotion. However, the interest accrued during the promotion period is not charged or collected on the account until the end of the promotion period.

Any repayment made by the customer during the promotion period is applied towards the principal amount. Oracle Daybreak LS then calculates the interest accrual using the reduced principal amount, if applicable.

If the loan remains unpaid after the end of the promotion period and the principal balance is above any stated tolerance amount, then Oracle Daybreak LS starts collecting interest earned and accrued during the promotion period.

Note: If the loan remains unpaid at the end of the promotion period, you can post the monetary transaction CHANGE PAYMENT AMOUNT using the Customer Service form's Maintenance (3) master tab.

Pay-off quote during promotion period

If the loan account is set-up using the SAME AS CASH promotion, then during the promotion period:

a) On the Customer Service form's Account Details page, Oracle Daybreak displays only the principal amount and any fees/expenses due. Interest amounts will not be included.

b) The payoff quote generated through the Customer Service form's Maintenance (3) page displays only the principal amount and any fees/expenses due from the borrower(s). If all or any portion of the loan account is unpaid at the end of the promotion period and is over any set tolerance limit, then the PAYOFF amount displays the total amount (Principal + Interest + other charges, if any) using the current amounts.

Reduced rate introductory loan promotions

Oracle Daybreak's promotion method PROMOTIONAL RATE allows you to create and specify loan promotions where customers can be charged lower interest rates during a specific promotional period of time. You may define the length of the promotion in either terms or days. Also you will be able to set the specific interest rate you want attached to the promotion. During the promotional period, interest on an account is accrued at the promotional rate. When the promotional period expires, Oracle Daybreak changes the interest rate of the loan to the contractual interest rate to accrue interest. The promotion expires on the promotion end date defined by the length of the promotion. However, Oracle Daybreak allows you to set a grace period for extending the automatic cancellation of the promotion due to delinquency, similar to the grace period associated with a payment date.

To set up the Loan Introductory page

1 On the **Setup** menu, choose **Products > Loan**.

2 Choose the **Promotions** tab, then choose the **Loan Introductory**.

3 In the **Promotion Definitions** block, enter the following information:

In this field:	Do this:
Code	Enter the code identifying the promotion (required).
Description	Enter a description of the promotion being offered (required).
Type	Select the promotion type. Oracle Daybreak supports the following types of promotions: PROMOTIONAL RATE (Select for lower interest rate promotions), NO PAYMENT DUE NO INTEREST DUE,

	SAME AS CASH, and NO PAYMENT DUE NO INTEREST DUE [LOAN_PROM_TYPE_CD] (required).
Period Type	Select the period type. The List of Values (LOV) for this field contains two entries, PROMOTIONAL DAYS and PROMOTION TERM. Select PROMOTIONAL DAYS if the length of the promotion is to be measured in days. Select PROMOTION TERM if the length of the promotion is more accurately measured in terms (required).
Period	Enter the specific promotion period. If you selected PRO-MOTIONAL DAYS in the Period Type field, then enter the number of days of the promotion period duration. If you selected PROMOTION TERM, enter the number of terms for which the promotion applies. Remember that Oracle Daybreak uses the same length of the term increment that is used in the billing cycle for the loan; for example, weekly, monthly, semi-annual, or annual (required).
Tolerance Amt	Enter the dollar amount of the allowed "tolerance", if applicable. This is the amount that can be outstanding at the end of the promotion period. **Note**: This applies only to the promotion type SAME AS CASH (required).
Rate	Enter the promotional interest rate (required).
Cancel Delq Days	Enter the tolerance days for the promotion cancellation due to delinquency (required)>

4   Select **Enabled** to enable the promotion.

5   Save your entry.

Insurances tab (Loan Insurance page)

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

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

You can define financed insurance related itemization in the Product Setup form's Contract Itemization page as you have in previous releases with the Product Setup form's Insurance page. You can also set the refund method to "Pro Rate Basis" in the Refund Method field in the Contract Itemization block on the Itemization sub page.

To set up the Loan Insurances page

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Insurances** tab, then choose the **Loan Insurances** tab.

3   In the **Insurance** block, enter the following information:

In this field:	Do this:
Insurances block:	
Code	Enter the code associated with the fixed rate insurance product (required).
Description	Enter a brief description of the fixed rate insurance product (required).

Insurance Type	Select the insurance types available for financing (required).
Insurance Company	Enter the name of the company through which the fixed rate insurance product is offered (required).
Company	Select the portfolio company that can offer the fixed rate insurance product. Select ALL if offered by all companies (required).
Branch	Select the branch of the specified portfolio company that can offer the fixed rate insurance product. Select ALL if offered by all the branches of the specified portfolio company (required).
Product	Select the product for which you can offer the fixed rate insurance product. Select ALL if offered for all the products (required).
State	Select the state for which you can offer the fixed rate insurance product. Select ALL if this is offered for all the states (required).
Start Dt	Enter the date from which you can start offering the fixed rate product to customers (required).
End Dt	Enter the date from which to stop offering the fixed rate product to customers (required).
Enabled	Select the Enabled box if you want to allow the offering of this fixed rate insurance product (required).

Cancellation/Refund block:

Cancellation/Refund Allowed	Select the Cancellation/Refund Allowed box to allow the insurance rebate/refund for cancellation/paid-off (required).
Grace Days	Enter the number of grace days allowed for cancellation without charging a cancellation fee (required).
Grace Day's Cancellation Fee Allowed	Select the Grace Day's Cancellation Fee Allowed to allow cancellation fees during grace period (required).
Refund Calculation Method	Select the insurance premium refund/rebate calculation method to be used when insurance is cancelled (required).
Cancellation Fee	Enter the amount of the cancellation fee to be charged when the insurance is cancelled (required).

Insurance Details block:

Insurance Sub Type	Select the insurance sub type you want to define for the entry in the Insurance block; for example SINGLE (required).
Term From	Enter the minimum loan term for the insurance sub type (required).
Rate	Enter the rate for premium calculation per $1,000.00 for the insurance sub type (required).
Max. Coverage Amt	Enter the maximum coverage amount covered by the insurance sub type (required).

4   Select **Enabled** to enable the insurance.

5   Save your entry.

CHAPTER 5 : PRODUCT LOAN SETUP - VARIABLE RATE LOANS

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

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

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

A note about variable rate loans in Oracle Daybreak

The variable rate functionality for closed-end loans allows you to open new business opportunities for originating new products and loans with interest rates based on various industry-standard interest rate indices, such as:

- U.S. Treasury Securities
- Various "Prime" rate indices
- The LIBOR (London Interbank Offered Rate) index.

For these loan products, the interest rate consists of two components:

a) Index rate
b) Margin rate.

The index rate component is based on the index (see examples listed above), which may fluctuate according to the financial market. The margin rate component is the fixed rate, which normally does not change during life of the loan.

During loan origination up to the funding process, the interest rate is computed based on the prevailing index rate at the time of approval. However, once the loan is funded, the interest rate on the loan may change when the index rate changes. This interest rate change may causes changes in the loan's repayment amount, if specified in the terms of the contract. Also, each loan contract has various limits on interest rate change; for example, the:

- Allowed amount for each minimum and maximum rate change
- Number of minimum and maximum rate changes allowed within a year and life of the account.

These limits are enforced when processing the interest rate change on the loan.

Products tab (Loan Products page)

The Loan Products page defines the closed ended, variable rate loan products your organization offers (home loans, vehicle loans, unsecured loans, and so on). A variable rate loan product is based on the following attributes:

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

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

Oracle Daybreak provides variable rate loan products using rate change frequencies. You can define rate change frequencies of a variable rate loan during setup on the Loan Products page. As interest rate changes may result in negative amortization, financial institutions normally offer rescheduling of loan; for example, changing the repayment schedule. You can define such loan rescheduling with each variable rate loan product in the Product Itemizations and Rate Adjustments blocks.

When you select the variable rate loan product during the approval process, Oracle Daybreak copies the rate adjustment frequency information in the Rate Adjustment block to the loan application where it appears on the on Decision (3) master tab's Rate Schedule sub page on the Underwriting form.

Similarly, the rate adjustment frequency information also appears on the Decision (3) master tab's Rate Schedule sub page on the Funding form.

After funding the application, Oracle Daybreak transfers the rate change frequency information to the account where it appears on the Customer Service form's Rate Schedule sub page. Oracle Daybreak considers the rate change frequencies information when processing an index rate change and setting the next effective rate change date.

The Product Itemization block is used to define itemized entries for a variable rate loan 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 Loan Products page

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Products** tabs, then choose the **Loan Products** tab.

3   In the **Product Definition** block on the **Loan Products** page, enter the following information:

In this field:	Do this:
Product	Enter the variable rate product code as defined by your organization (in other words, how you want to differentiate the loan products). For example, variable rate loan products can be differentiated along asset lines (LOAN-HE for a home loan, or LOAN-SG for a secured goods loan). The variable rate product code, or name, is unique (required).
Description	Enter the description of the variable rate product; for example, LOAN HE COLLATERAL, LOAN SECURED HOUSEHOLD GOOD, LOAN UNSECURED. (This is the variable rate product description as it appears throughout Oracle Daybreak) (required). **Example**
Collateral Type	Select the collateral type for the variable rate product. This field identifies what type of collateral is associated with the variable rate loan 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 variable rate product [COLLATERAL_SUB_TYPE_CD] (required).
Credit Bureau Portfolio Type*	Select the credit bureau portfolio type for the variable rate product [CRB_PORTFOLIO_TYPE_CD] (required).

Credit Bureau Account Type*	Select the account type for the variable rate 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 variable rate product [LOAN_BILL_CYCLE_CD] (required).
Category	Select the category for the variable rate product. This serves to group products for reporting purposes (user-defined). [PRODUCT_CATEGORY_CD] (optional).
Index Rounding	Select the index rate rounding factor for the product. **Note**: For more information, see **Appendix C: Rounding Amounts and Rate Attributes**. [INDEX_RATE_ROUND_FACTOR_CD] (required).
Start Dt	Enter the start date for the variable rate product (required).
End Dt	Enter the end date for the variable rate product (required).

4 Select the **Direct** box if the variable rate 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 variable rate 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.)

5 Select the **Flexible Repayment** box if flexible repayment is allowed for the variable rate product.

Note: On the Funding form, you may only enter the desired repayment schedule type in the Repayment block's Type field on the Contract (2) sub page if the Flexible Repayment Allowed check box is selected.

6Select the **Enable** box to activate the variable rate product.

7 In the **Product Itemization** block, enter the following information:

In this field:	Do this:
Itemization	Select the itemization type (required).
Disc. Rate	Enter the discount rate (optional).
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 loan based on the selected loan product. Together the contents of the Product Itemization block, positive and negative, add up to the loan amount.

8 Select the **Enabled** box to indicate that this product itemization is currently available.

9   In the **Rate Adjustments** block, enter the following information:

In this field:	Do this:
Reschedule Method	Select the rate change reschedule method for the variable rate product.Select CHANGE PAYMENT if you want to automatically recalculate the repayment amounts on the interest rate change. Select UNDEFINED (the default value) if you do not want to take any action on interest rate change [RATE_CHG_RSC_METHOD_CD] (optional).
Reschedule Value	Enter the value in percent (%) to decide the repayment change. For example, if you enter 10, then the periodic repayment amount will change only if the newly computed repayment amount is higher by 10% of the previous repayment amount. Enter 0 if you want to change repayment amounts with every index rate change (optional).
Seq	Enter the sequence number of the rate change adjustments. Consider 1 as the initial (first) rate change adjustment frequency. All subsequent frequencies will be considered for rate change adjustments according to their sequence number (required).
Adjustment Frequency	Select the frequency value for adjustments. Currently, the following values are available in Oracle Daybreak: RATE CHANGE OCCURS EVERY X YEARS RATE CHANGE OCCURS EVERY X MONTHS RATE CHANGE OCCURS EVERY X DAYS RATE CHANGE OCCURS EVERY BILLING DATE RATE CHANGE OCCURS EVERY DUE DATE [RATE_CHANGE_FREQ_TYPE_CD] (required)
Period	Enter the period associated to adjustment frequency. For example, if you select the adjustment frequency as RATE CHANGE OCCURS EVERY X YEARS and enter 5, the rate change occurs every five years (required).
# of Adjustments	Enter the number of adjustments associated with the adjustment frequency. For example, in above example, if you enter the value as 2, then rate payment adjustment occurs on the loan every five years and will happens 2 times before switching to the next adjustment frequency (required).

10   Select the **Enabled** box to indicate that this variable rate product itemization is currently available.

11   Save your entry.

Pricing tab (Loan Pricing page)

The Loan Pricing page records pricing information related to your fixed rate loan products. Oracle Daybreak uses the information in the Loan 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 fixed rate loan, though the Oracle Daybreak user can edit these figures.

Example

Oracle Daybreak determines the best match by looking at all enabled fixed rate loan 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 Promotion
19 Subvention
20 Down Payment
21 Start Date
22 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 the following Forms dialog box.

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 Loan Pricing page

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Pricing** tab, then choose the **Loan Pricing** tab.

3   In the **Loan Pricing Definition** block on the **Loan Pricing** page, enter the following information:

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

* Together these two fields define the name of the variable rate loan pricing.

The Maximum Amt, Max Term, Rate (From and To), Maturity Rate (From and To) fields record the pricing details. **Note**: You can create edits can during implementation to note when amounts on applications are outside of range.

Maximum Amt	Enter the maximum amount financed for this variable rate pricing string (required).

Max Term	Enter the maximum term financed for this variable rate pricing string (required).
Buy Rate	Enter the buy rate (required).
Rate (Index)	Enter the index type associated with this variable rate pricing string [INDEX_TYPE_CD] (required).
Rate (Margin From)	Enter the minimum rate allowed for loans using this variable rate pricing (required).
Rate (Margin To)	Enter the maximum rate allowed for loan using this variable rate pricing (required).
Maturity (Index)	Enter the maturity type associated with this variable rate pricing string [INDEX_TYPE_CD] (required).
Maturity Rate (Margin From)	Enter the lowest maturity rate allowed for loans using this variable rate pricing. Maturity rate is the rate to be charged on the loan if it remains unpaid after its last term has been billed (required).
Maturity Rate (Margin To)	Enter the maximum maturity rate allowed for loans using this variable rate pricing (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 loan pricing to the applicant's loan request.

Complete the following fields:

In this field:	Do this:
Company	Select the portfolio company for this variable rate pricing. This may be ALL or a specific company (**Setup > Administration > User > Companies**) (required).
Branch	Select the portfolio branch for this variable rate 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 variable rate pricing [LOAN_BILL_CYCLE_CD] (required).
Product	Select the product for this variable rate 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 loan product setup (required).
State	Select the state for this variable rate pricing. This may be ALL or a specific state [STATE_CD] (required).
Pro Group	Select the producer group for this variable rate pricing. This may be ALL or a specific producer group [PRO_GROUP_CD] (required).
Pro Type	Select the producer type for this variable rate 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 variable rate pricing. This may be ALL or a specific grade [CR_GRADE_CD] (required).

Amt	Enter the minimum amount financed for this variable rate pricing string (required).
Term	Enter the minimum loan term for this variable rate 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 variable rate pricing) **Note**: If your entry in this field is based on the number of years of age of the asset, not the actual year of make, you will need to update this entry annually to ensure that the proper pricing string is available (required).
Promotion	Select the promotion applicable to this variable rate pricing string. The available values come from a validated LOV based on the promotions setup (**Setup > Products > Loan > Promotions**) (required).
Subvention	Select the subvention plan if pricing is specific for any subvention plan (required).
Down Pmt	Enter the minimum down payment amount for which this variable rate pricing string is valid (required).
Start Dt	Enter the start date for this variable rate pricing string (required).
End Dt	Enter the end date for this variable rate pricing string (required).

5   Select **Enabled** to select this box to enable the variable rate pricing string.

6   Save your entry.

Edits tab (Edits page)

You can configure your Oracle Daybreak system so that during the loan 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 DLS Open Interface edits. Origination edits are used to validate applications entered through the standard Application Entry, Underwriting, and Funding forms, as well as conversion applications. DLS Open Interface 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/account is being boarded into Oracle Daybreak from another application, either manually with the Accounts form, or loaded in bulk through the DLS Open Interface.

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 loan.
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 OVER-RIDE

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 > Loan**.

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.

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	Select the edit based on the edit sub type (required).
Value	Enter the expected value for the edit. The Value field records the threshold value for the edit. The actual function of the entered value is dependent on the edit category (required).
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 Cycles page allows you to define the loan 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.

Cycle code definitions drive the loan 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.

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-PRECREEN	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 loan.

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.

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 > Loan**.

2   Choose the **Cycles** tab.

3   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 loans.
Type	ORIGINATION CYCLE -- Origination cycle for consumer loan [CYC_TYPE_CD].

4   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).

5   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).

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

7   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 > Loan**.

2 Choose the **Scoring** tab, then choose the **Scoring Models** tab.

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

In this field:	Do this:
Model	Enter the code for the scoring model (required).
Description	Enter a description of the scoring model (required).
Max Score	Enter the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.) (required).
Company	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 > Loan > Products**) (required).
Start Date	Enter the start date for the scoring model (required).
End Date	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 in the example 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 > Loan**.

2   Choose the **Scoring** tab, then choose the **Parameters** sub tab.

3   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).
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).
Enabled	Select to enable the parameter.

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).

5   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.

6   In the **Percent / Value** field, enter the percent or value to be used in the translation of the calculated value of the scoring parameter.

7   If you select the **Enabled** box, Oracle Daybreak will consider this range definition when translating values for this scoring parameter.

8   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

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Scoring** tab, then choose the **Grades** sub tab.

3   In the **Grade Definition** block on the **Grades** sub page, 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.

Contract tab (Loan Contract page)

The Loan Contract page allows you to define the fixed rate loan instruments used within your Oracle Daybreak system. A loan 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 loan. 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 loan 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-LOAN: VEHICLE - VARIABLE 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 Contract Definition block):

- Accrual
- Rebate
- Other
- Billing
- Extensions
- Advance details
- Scheduled dues
- Delinquency

To set up the Loan Contract page

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Contract** tab, then choose the **Loan Contract** tab.

3   In the **Contract Definition** block on the **Loan Contract** page, enter the following information:

In this field:	Do this:
Instrument	Enter the code identifying the variable rate loan instrument (required).
Description	Enter the description of the variable rate loan instrument being defined.
Company	Select the company for the variable rate loan instrument. This may be ALL or a specific company (**Setup > Administration > User > Companies**) (required).
Branch	Select the branch within the company for the variable rate loan 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 [LOAN_BILL_CYCLE_CD] (required).
Product	Select the product for the variable rate loan instrument. This may be ALL or a specific product (required).
State	Select the state in which the variable rate loan instrument is used. This may be ALL or a specific state [STATE_CD] (required).
Pricing	Select the pricing for the variable rate loan instrument (required).
Start Date	Enter the start date for the variable rate loan instrument (required).
End Date	Enter the end date for the variable rate loan instrument (required).

IMPORTANT: In selecting which variable rate loan 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 loan type where ALL is the value in these fields.

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

5 In the **Accrual** block, enter the following information to define how interest is applied to loans using this variable rate loan instrument:

In this field:	Do this:
Accrual Mthd	Select the accrual calculation method used to calculate interest accrual for this variable rate loan instrument [LOAN_ACCRUAL_CALC_METHOD_CD] (required).
Base Mthd	Select the accrual base method used to calculate interest accrual for this variable rate loan instrument [ACCRUAL_BASE_METHOD_CD] (required).
Start Dt Basis	Select the accrual start basis used to calculate interest accrual for this variable rate loan instrument. This determines which date is used for interest accrual [ACCRUAL_START_DT_BASIS_CD] (required).
Accrual Start Days	Enter the days to start accrual. Accrual Start Days is the offset applied to the Accrual Start Dt Basis. Together they determine the actual date from which to start interest accrual for loans using this variable rate loan instrument (required).
Time Counting Mthd	Select the time counting method used to calculate interest accrual for this variable rate loan instrument [TIME_COUNTING_METHOD_CD] (required).
Installment Method	Select the payment installment method: EQUAL PAYMENTS -or- FINAL PAYMENT DIFFERS [INSTALLMENT_METHOD_CD] (required). **Note**: Oracle Daybreak LS supports an amortized repayment schedule with the final payment potentially differing from the regular payment amount in the other billing cycles. In previous releases, Oracle Daybreak LS amortized loan repayments equally for each billing cycle, including the last payment. It then added any excess amount (usually resulting from the rounding of payment amount calculations) received during the last cycle, to the finance charge. You may choose:

- Whether the equal installments for each billing cycle includes any minute final payment differences (EQUAL PAYMENTS)

-or-
- If the final payment amount may be slightly different (FINAL PAYMENT DIFFERS).

Int Amortization Freq	Select the interest amortization frequency: DAILY -or- MONTHLY (MONTHS END) [AMORTIZE_FREQ_CD] (required).

6 In the **Rate Caps & Adjustments** block, enter the following information:

In this field:	Do this:
Increase (Per Year)	Enter the maximum rate increase allowed in a year (required).
Increase (Max. Lifetime)	Enter the maximum rate increase allowed in the life of the variable rate loan (required).
Increase (Floor)	Enter the minimum rate (required).
Increase (Ceiling)	Enter the maximum rate (required).
Decrease (Per Year)	Enter the maximum rate decrease allowed in a year (required).
Decrease (Max. Lifetime)	Enter the maximum rate decrease allowed in the life of the variable rate loan (required).
# of Adjs (Per Year)	Enter the maximum number of rate changes allowed in a year (required).
# of Adjs (Max. Lifetime)	Enter the maximum number of rate changes allowed in the life of the variable rate loan (required).

7 In the **Other** block, enter the following information to define how interest is applied to loans using this loan instrument:

In this field:	Do this:
1st Pmt Deduction (Allow)	Select to indicate that the first payment for variable rate loan using this loan instrument may be deducted from the producer's proceeds.
(1st Pmt Deduction) Days	Enter the first payment deduction days. If the first payment for variable rate loans using this loan instrument is less than this number of days from funding, the first payment will be deducted from the producer's proceeds if 1st Pmt Deduction: Allow box is selected (required).
1st Pmt Refund (Allow)	Select to indicate that refunding first payment deductions to the producer is allowed.
(1st Pmt Refund) Days	Enter the first payment refund days. If the first payment for variable rate loans using this loan instrument is received within this number of days from the first payment date, the first payment deduction will be refunded to the producer if 1st Pmt Refund: Allow box is selected.
Refund Allowed	Select to indicate that refunding of customer over payments are allowed.
Tolerance	Enter the refund tolerance amount. If the amount owed to the customer is greater than the refund tolerance, the over

	payment amount will be refunded if Refund Allowed box is selected (required).
Anniversary Period	Enter the anniversary term that define the anniversary period. This is based on billing cycle, so normally for MONTHLY the value is 12 and for WEEKLY the value is 52 (required).
Writeoff Tolerance	Enter the write off tolerance amount. If the remaining outstanding receivables for accounts funded using this loan instrument is less or equal to the write off tolerance amount, the remaining balance on the account will be waived (required).
Default Pmt Spread	Select the default payment spread to be used when receiving payments for this account if one is not explicitly chosen (**Setup > Products > Loan > Spreads**) (required).
Pre-Pmt Penalty	Select box if there is a prepayment penalty charged for accounts funded using this variable rate loan instrument.
% Term	Enter percentage of term for prepayment penalty. If the (remaining terms / total terms) expressed as a percentage exceeds this amount, a prepayment penalty will be assessed if the Pre-Pmt Penalty box was selected (required).
Recourse Allowed	Select box if recourse is allowed. This indicates whether the unpaid balance may be collected from the producer if the consumer fails to perform on the loan.
Max %	Enter the maximum percentage of the outstanding receivables that may be collected from the producer if the Recourse Allowed box was selected (required).
Payoff Fee	To allow for a payoff quote fee to be assessed to the account attached to this contract, select **Payoff Fee**. **Note**: This will require you to set up a payoff fee at the contract (Fees sub page) or state (Fee page) level. For more information, see the following Contract page (Loan)'s **Fees sub page** or **Fee page (Loan)** sections in this chapter.
Escrow Allowed	Select if this loan contract can do escrow of tax and insurances. (For more information, see the **Escrow Setup Form** chapter.)

8   In the **Billing** block, enter the following information to define how accounts will be billed for this variable rate loan instrument:

In this field:	Do this:
Prebill Days	Enter the prebill days. This is the number of days before the first payment is due that accounts funded with this Loan instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month. If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then the account will bill on 10/04/2003, and then bill on the 4th of every month (required).

Billing Type	Select the billing type for accounts funded using this variable rate loan instrument [BILL_TYPE_CD] (required).
Billing Mthd	Select the billing method for accounts funded using variable rate this loan instrument [BILL_METHOD_CD] (required).
Balloon Mthd	Select the balloon payment method for accounts funded using this variable rate loan instrument [BALLOON_METHOD_CD] (required).

9   Extensions allow you to extend the maturity of the contract by one or more terms by allowing the customer to skip one or more payments. The skipped terms are added to the end of the contract. In the **Extensions** block, enter the following information to define how extensions will be handled for this loan instrument:

In this field:	**Enter this:**
Max Extn Period (Year)	Maximum number of terms that the contract may be extended within a given rolling calendar year (required).
Max Extn Period (Life)	Maximum number of terms that the contract may be extended within the life of the variable rate loan (required).
Max # of Extn (Year)	Maximum number of extensions that may be granted within a given rolling calendar year (required).
Max # of Extn (Life)	Maximum number of extensions that may be granted within the life of the variable rate loan (required).

10   The **Advance Details** allows you to define the limits for initial and subsequent advances for staged funding. Enter the following information if you selected the Multiple Disbursement Permitted box in the Other block:

In this field:	**Do this:**
Multi Disbursement Allowed	Select if this variable rate loan contract allows disbursement of funds to customers through multiple advances or draws up to the approved loan amount within a specified "draw period." If you select the Multiple Disbursements Permitted box, complete the Advance Details block on the Loan Contract page. (For more information, see the **Stages Funding** section that follows the Loan Contract page example.)
Initial Adv. (Min)	Enter the minimum initial advance amount allowed. This is the smallest possible initial advance that can be disbursed to the borrower after funding (required).
Initial Adv. (Max)	Enter the maximum initial advance amount allowed. This is the largest possible initial advance that can be disbursed to the borrower after funding (required).
Adv. (Min)	Enter the minimum advance amount. This is the smallest advance amount that a borrower may subsequently request after the initial advance (required).
Adv. (Max)	Enter the maximum advance amount. This is the largest advance amount that a borrower may subsequently request after the initial advance (required).
Billing Allowed	Select to allow stage funding with draw period billing.

Mthd	Select the method for billing during the draw period [LOAN_BILL_METHOD_CD] (optional).
Late Charge Allowed	Select to allow disbursement period late charge.

11 In the **Scheduled Dues** block, enter the following information to define information related to the due dates and due amounts for this loan instrument.

In this field:	Enter this:
Due Day (Min)	Minimum value allowed for the due day for this variable rate loan instrument (required).
Due Day (Max)	Maximum value allowed for the due day for this variable rate loan instrument (required).
Max Due Day Chngs (Year)	Maximum number of due day changes allowed within a given year this variable rate loan instrument (required).
Max Due Day Chngs (Life)	Maximum number of due day changes allowed over the life of a loan funded with this variable rate loan instrument (required).
Max Due Day Chg Days	Maximum number of days a due date can be moved (required).
Pmt Tol.*	Payment tolerance amount. This is the threshold amount that must be achieved before a due amount is considered PAID or DELINQUENT. If (Payment Received + Pmt Tolerance: $ Value) >= Standard Monthly Payment, the Due Date will be considered satisfied in terms of delinquency. The amount unpaid is still owed (required).
(Pmt Tol.) %*	Payment tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered PAID or DELINQUENT. If Payment Received >= (Standard Monthly Payment * Pmt Tolerance % / 100), the due date will be considered satisfied in terms of delinquency. The amount unpaid is still owed (required). *** Oracle Daybreak uses the lesser of these two values.**

12 In the **Delinquency** block, enter the following information to define how delinquencies are handled for loans using this variable rate loan 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 Mthd	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).
Post Maturity Default Rate	Select to indicate that the post maturity default rate is associated with this contract (required).

13 Save your entry.

Staged Funding

Staged funding for closed-end loans allows you to disburse funds to customers through multiple advances or draws up to the approved loan amount within a specified "draw period."

To create a multiple disbursement contract for a loan transaction

1 On the **Setup** menu, choose **Products > Loan**.

2 Choose the **Contract** tab, then choose the **Loan Contract** tab.

3 Complete the fields on the **Loan Contract** page following the instruction above, making sure to complete the following steps:

• In the **Other** block, select the **Multiple Disbursement Permitted** check box.

When you select a contract instrument that permits staged funding (multiple disbursements) on the Funding form during loan origination, Oracle Daybreak LS copies the information for that instrument from the Product Setup form's Loan Contract page to the Funding form's Contract (5) master tab Contract (2) sub page.

Note: You cannot clear the **Multi Disbursement Allowed** box in the Advance block on the Contract (2) sub page.

• Complete the fields in the **Advance Details** to define the limits for initial and subsequent advances for staged funding.

Note: This information appears in the **Advance** block on the Loan page of the Funding form's Contract (5) master tab on the Contract (2) sub page.

4   If you choose, set the following staged funding edits as an ERROR or WARNING on the Product Setup form's Edits page. **Note**: For more information, see the **Edits tab (Edits page)** section in this chapter.

1) REQUIRED: ADV DRAW END DATE
2) XVL: ADV DRAW END DT MUST BE AFTER CONTRACT DT
3) XVL: ADV DRAW END DT MUST BE LESS THAN FIRST PMT DT - PREBILL DAYS

Repayment scheduling for staged funding

When funding a loan, Oracle Daybreak computes repayment schedules from the contract date, irrespective of whether funds have been disbursed or not. Oracle Daybreak LS uses the approved loan amount (amount financed) for computing repayment schedules on the contract date.

As the loan might have been disbursed through multiple draws, or the draws have been less than the approved amount, or the loan amount may have been repaid in some amount before the draw end date, you may need to change the payment amount. In such cases, you can manually change the payment in Oracle Daybreak by posting the monetary transaction CHANGE PAYMENT AMOUNT on the Customer Service form's Maintenance (3) master tab.

Loan disbursements for staged funding

The approved loan amount for staged funding can be disbursed with the Funding form or at a later time using the Advance Entry page. If the first disbursement is requested during funding, you may enter it on the Itemization sub page of the Funding form's Contract (5) master tab.

If the entire approved loan amount is not disbursed during initial funding, it can be disbursed using the Advance Entry page on the Consumer Lending (Advances and Payments) form.

If the initial loan amount on the Advance Entry page is not within the minimum or maximum limits (as entered in the Advance Details block on the Product Setup form's Loan Contract page), Oracle Daybreak displays one of the following error or warning messages in the Advances block's **Error Reason** field:

*   ADVANCE AMOUNT IS LESS THAN THE INITIAL ADVANCE AMOUNT MINIMUM
    -or-
*   ADVANCE AMOUNT IS MORE THAN THE INITIAL ADVANCE AMOUNT MAXI-MUM

The Advance Entry page also allows you to enter subsequent funding / disbursements. If subsequent advances are not within the predetermined minimum or maximum amounts, Oracle Daybreak displays one of the following warning or error messages in the Advances block's **Error Reason** field:

*   ADVANCE AMOUNT IS LESS THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT
    -or-
*   ADVANCE AMOUNT IS MORE THAN THE ALLOWED SUBSEQUENT ADVANCE AMOUNT

Additional messages in the Error Field regarding Staged Funding

If you attempt to post an advance after the draw end date, Oracle Daybreak displays the following message in the Advances block's **Error Reason** field:

ADVANCE DT IS AFTER DRAW PERIOD END DATE

If you attempt to post an advance above the approved amounts, including tolerance, Oracle Daybreak displays the following message in the Advances block's **Error Reason** field:

ADVANCE AMOUNT IS MORE THAN THE TOTAL APPROVED AMOUNT INCLUDING TOLERANCE

Since this is not a revolving loan, if any repayment is made against the approved loan amount principal balance, Oracle Daybreak will not adjust the disbursed amount allowing for subsequent additional staged funding or advances.

Note: There is no change to the payoff quote functionality in Oracle Daybreak. Oracle Daybreak LS uses the actual amount of the advance(s) and any interest accrued since the date of the last payment or credit in the PAYOFF QUOTE VALID UPTO DATE value when the payoff quote is requested before the draw end date.

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 > Loan**.

2   Choose the **Contract** tab, then choose the **Loan Contract** tab.

3   Choose the **Balance** sub tab.

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 loan 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 [WRITEOFFF_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   If you use "non-performing" as an intermediary status on your general ledger prior to charge off and want to create balances for non-performing accounts for this balance type, select the **Non-Performing Rollover** box. (The Non-Performing Rollover box applies only to Balance Types of ADVANCE/PRINCIPAL and INTEREST. For all other Balance Types, this box would be cleared.)

8   If you select the **Non-Performing Rollover** box, select the **Non-Performing Balance Type** you want the balance type to rollover to (ADVANCE/PRINCIPAL).

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.

If your organization maintains additional balances please contact your Implementation Manager information regarding those balances.

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 loan. 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 > Loan**.

2   Choose the **Contract** tab, then choose the **Loan 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).

5   Select **Enabled** to enable the amortize balance to be created when the account is booked and funded.

6   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 of the loan that is not a part of financed fees; in other words, the total amount the customer requested to be advanced.

Financed Fees

Fees rolled into the principal balance of the loan. Financed fees are also considered to be a part of the finance charge.

Pre-paid Fees

Fees that are paid by the consumer prior to the funding of the loan. These fees are not rolled into the balance of the loan 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 loan; for example, a fee that is being charged to the producer. These transactions will affect proceeds.

Escrow

Allows you to connect the actual escrow itemization with the escrow type and the funding transaction.

To set up the Itemization sub page

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Contract** tab, then choose the **Loan 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	Select the itemization type (required).
Transaction	Select the funding transaction type (required).
Amortize Balance	Select the amortize balance affected by this itemization transaction. **Note**: Advance itemizations do not affect amortize balances (required).
Refund Allowed	Select to indicate refund is allowed for this itemization.
Refund Method	Select refund calculation method (required).
Escrow	Select the escrow (required).
Required Escrow	If this is an escrow account, select this box to signal an escrow is required during the application process (though at that time the user can choose Opt Out to decline.)
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
- Prepayment penalties (loan only)

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

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

To set up the Fees sub page

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Contract** tab, then choose the **Loan Contract** tab.

3   Choose the **Fees** sub tab.

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
- Prepayment penalties (loan only)

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 amount
6 Start date
7 End date

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

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

To set up the Fees page

1 On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Fees** tab.

3   The **Fee Definition** block on the **Fee** page records 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 Loan 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 (Loan Compensation Plans page)

With the Loan Compensation Plans page, you can define compensation plans for producers who supply the financial institution with applications for fixed rate loans. 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 Loan 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 loan based upon the interest earned.
PAY AS U GO	The compensation amount is paid out in pieces over the life of the loan based upon the interest received by virtue of the payment.
UPFRONT	The entire compensation amount is paid at the time of booking the loan.
UPFRONT MONTH END	The entire compensation amount is paid at the month-end of booking the loan.
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 loan 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 Loan Compensation Plans page

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Compensation** tab, then choose the **Loan Compensation Plans** tab.

3   In the **Compensation Plan Definition** block on the **Loan Compensation Plans** page, 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 method for calculating the compensation disbursement to be paid [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).

In this field:	Do this:
Max Spread Or Percent	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).
Flat Amount	Enter the flat compensation amount (required).
Upfront %	Enter the percentage of the compensation allocated upfront (required).

4   In the **Charge-Back** block, enter the following information:

In this field:	Do this:
Method (Paid off)	Select the method used to recover compensation paid to the producer if the account is paid off early [CHBK_PDOFF_CALC_METHOD_CD] (required).
Basis (Paid off)	Select the basis of used determine the amount of compensation to recover from the producer if the account is paid off early [CHBK_PDOFF_BASIS_CD] (required).
Days (Paid off)	Enter the number of days that determines the period in which compensation can be recovered if the Basis is DAYS (required).
Term (Paid off)	Enter the number of terms that determines the period in which compensation can be recovered if the Basis is TERM (required).
Percent (Paid off)	Enter the charge back percentage (required).
Method (Charge off)	Select the percent of the compensation that will be recovered by the producer if the account is paid off early, and the charge off basis is PERCENTAGE [CHBK_CHGOFF_CALC_METHOD_CD] (required).
Basis (Charge off)	Select the basis used to determine the amount of compensation to recover from the producer if the loan is charged off as uncollectable [CHBK_ CHGOFF_BASIS_CD] (required).
Days (Charge off)	Enter number of days in which compensation can be recovered if the basis is DAYS (required).
Term (Charge off)	Enter the number of terms in which compensation can be recovered if the basis is TERM (required).
Percent (Charge off)	Enter the percent of the compensation that will be recovered by producer if the account is charged off as un-collectable, and the charge off basis is PERCENTAGE (required).
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 [LOAN_BILL_CYCLE_CD] (required).
Product	Select the product for the selected compensation plan. This may be ALL or a specific product. The available val-

	ues come from a validated LOV based on the selected Billing Cycle setup and the Loan 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).
Amt	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	View 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 (display only).
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.

Commissions tab (Loan Commission Plans page)

The Product Setup form's Loan Commission Plans page allows you to calculate dealer commissions for additional products (for example, life insurance and disability insurance) for fixed rate loans sold by the dealer and entered in the Itemization sub page on the Funding form. You can setup the various commission plans, which you use or select during funding.

In addition to the criteria, you can also define the insurance itemization, as well as the commission itemization for which the plan is valid.

You can select one of the following two system-defined methods to calculate the commissions:

1 Flat fee
2 Percentage of itemization amount.

To set up the Loan Commissions Plans page

1 On the **Setup** menu, choose **Products > Loan**.

2 Choose the **Commissions** tab, then choose the **Loan Commission Plans** tab.

3 In the **Commission Plan Definition** block on the **Loan Commission Plans** page, enter the following information:

In this field:	Do this:
Code	Enter the fixed rate commission code (required).
Description	Enter the fixed rate commission plan description (required).
Commission Calculation Method	Select the fixed rate commission calculation method [COMM_CALC_METHOD_CD] (required).

Value	Enter the fixed rate commission value (required).
Commission Itemization	Select the fixed rate commission itemization (required).
Company	Select the portfolio company associated with the fixed rate commission (required).
Branch	Select the portfolio branch associated with the fixed rate commission (required).
Billing Cycle	Select the billing cycle associated with the fixed rate commission (required).
Product	Select the product associated with the fixed rate commission (required).
State	Select the state associated with the fixed rate commission (required).
Pro Group	Select the producer group associated with the fixed rate commission (required).
Pro Type	Select the producer type associated with the fixed rate commission (required).
Producer	Select the producer associated with the fixed rate commission (required).
Grade	Select the credit grade associated with the fixed rate commission (required).
Amt	Enter the minimum itemization amount associated with the fixed rate commission (required).
Term	Select the minimum insurance, warranty term associated with the fixed rate commission (required).
Asset Class	Select the asset class associated with the fixed rate commission (required).
Asset Type	Select the asset associated with the fixed rate commission (required).
SubType	Select the asset sub type associated with the fixed rate commission (required).
Asset Make	Select the asset make associated with the fixed rate commission (required).
Asset Model	View the asset model associated with the fixed rate commission (display only).
Age	Enter the asset age associated with the fixed rate commission (required).
Insurance/Warranty Itemization	Select the insurance or warranty itemization associated with the fixed rate commission (required).
Start Dt	Enter the start date associated with the fixed rate commission (required).
End Dt	Enter the end date associated with the fixed rate commission (required).

IMPORTANT: In selecting which commission 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 (This will be same as the Dealer state since the loans will be setup as indirect products)
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
19 Insurance / warranty itemization

4   Select **Enabled** and Oracle Daybreak will consider this entry when selecting fixed rate loan commission plans.

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:

Checklist Type:	Description:
DECISION VERIFICATION CHECKLIST	Available from the **Lending > Underwriting > Decision > Loan > Checklist** sub page. Loaded with the **Decision Checklist** button.
CONTRACT VERIFICATION CHECKLIST	Available from the **Lending > Funding > Contract > Loan > Checklist** sub page. Loaded with the **Contract Checklist** button.

The following checklists are built in to the Customer Service form and can be viewed during collection tasks:

Checklist Type:	Description:
BANKRUPTCY CHECKLIST	Available from the **Lending > Customer Service > Bankruptcy (4) > Checklist** sub page. Loaded with the **Load Checklist** button.
CHARGE-OFF CHECKLIST	**Lending > Customer Service > Deficiency (6) > Checklist** sub page. Loaded with the **Load Checklist** button.
REPOSSESSION/FORECLOSURE CHECKLIST	Available from the **Lending > Customer Service > Repo/Foreclosure (5) > Checklist** sub page. Loaded with the **Load Checklist** button.

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 Loan Checklist page

1 On the **Setup** menu, choose **Products > Loan**.

2 Choose the **Checklists** tab.

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 Loan 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 (Loan Origination Fees page)

Oracle Daybreak supports the auto computation of origination itemized fees. System administrators can define and maintain the itemization formula on the Loan 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 Loan Products page.

After you set up the itemization formula on the Product Setup form's Loan Origination Fees page, you can attach it to an itemization on the Product Setup form's Itemization sub page (Setup menu > Products command > Loan command > Contract tab > Loan 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 Loan Origination Fees 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 Loan Origination Fees page

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Org. Fees** tab, then choose the **Loan Orginations Fees** tab.

3   Complete the **Loan Origination Fees** page with the following information:

In this field:	Do this:
Formula Definition block:	
Formula	Enter the itemization formula code (required).
Description	Enter the itemization formula description (required).
Min Amt	Enter the minimum amount (required).
Max Amt	Enter the maximum amount (required).
Enabled	Select the Enabled indicator to allow the formula to be used by Oracle Daybreak (required).
Formula Details block:	
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 formula to be used by Oracle Daybreak (required).
Range Details block:	
Amt From	Enter the amount from (required).
Percent	Enter the percentage (required).
Enabled	Select the Enabled indicator to allow the range details to be used by Oracle Daybreak (required).

4   Save your entry.

Stipulations tab (Loan Stipulations page)

Oracle Daybreak supports the automatic generation of default stipulations on the Under-writing 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 Loan Stipulations page.

To set up the Loan Stipulations page

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Stipulations** tab, then choose the **Loan Stipulations** tab.

3   Complete the **Loan 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 set up the Spreads page

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Spreads** tab.

3   In the **Spread Definition** block, enter the following information:

In this field:	Do this:
Spread	Enter the code identifying the spread (required).
Description	Enter the description for the spread. (This usually reflects when this spread is used.) (required).
Due Dt Adv	Select the due date advancement code that determines how payments applied using this spread will affect due amounts. Oracle 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.

4   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).
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 loans (required).
Sort	Enter the sort order in which the balance type has payments allocated against it (required).

5   Select **Enabled** and Oracle Daybreak will consider this spread transaction when allocating payments.

6   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.

7   Save your entry.

Letters tab (Loan Letters page)

The Loan Letters page allows you to define letters that Oracle Daybreak automatically generates when the application or the account for a fixed rate loan 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 loan 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 loan is a direct or in-direct loan.
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 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 Loan Letters page

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Letters** tab, then choose the **Loan Letters** tab.

3   In the **Letters Definition** block, 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.

Promotions tab (Loan Introductory page)

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

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

* Type
* Period Type
* Period

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

CAUTION:
Oracle Daybreak only supports promotions selected when a loan is funded.

Same as Cash promotions

In the case of the same as cash promotion:

* If the outstanding loan amount at the end of the promotional period is within the tolerance amount, then the customer receives the full benefit of the promotion and Oracle Daybreak LS will not charge any interest on the borrowers' loan account.

* If the outstanding loan amount is higher than the authorized tolerance amount, then the customer loses the benefit of the promotion and Oracle Daybreak LS computes and charges the borrower interest from the date the loan was funded.

Interest & Payments

Interest still continues to accrue for a loan account that is funded using the SAME AS CASH promotion. However, the interest accrued during the promotion period is not charged or collected on the account until the end of the promotion period.

Any repayment made by the customer during the promotion period is applied towards the principal amount. Oracle Daybreak LS then calculates the interest accrual using the reduced principal amount, if applicable.

If the loan remains unpaid after the end of the promotion period and the principal balance is above any stated tolerance amount, then Oracle Daybreak LS starts collecting interest earned and accrued during the promotion period.

Note: If the loan remains unpaid at the end of the promotion period, you can post the monetary transaction CHANGE PAYMENT AMOUNT using the Customer Service form's Maintenance (3) master tab.

Pay-off quote during promotion period

If the loan account is set-up using the SAME AS CASH promotion, then during the promotion period:

a) On the Customer Service form's Account Details page, Oracle Daybreak displays only the principal amount and any fees/expenses due. Interest amounts will not be included.

b) The payoff quote generated through the Customer Service form's Maintenance (3) page displays only the principal amount and any fees/expenses due from the borrower(s). If all or any portion of the loan account is unpaid at the end of the promotion period and is over any set tolerance limit, then the PAYOFF amount displays the total amount (Principal + Interest + other charges, if any) using the current amounts.

Reduced rate introductory loan promotions

Oracle Daybreak's promotion method PROMOTIONAL RATE allows you to create and specify loan promotions where customers can be charged lower interest rates during a specific promotional period of time. You may define the length of the promotion in either terms or days. Also you will be able to set the specific interest rate you want attached to the promotion. During the promotional period, interest on an account is accrued at the promotional rate. When the promotional period expires, Oracle Daybreak changes the interest rate of the loan to the contractual interest rate to accrue interest. The promotion expires on the promotion end date defined by the length of the promotion. However, Oracle Daybreak allows you to set a grace period for extending the automatic cancellation of the promotion due to delinquency, similar to the grace period associated with a payment date.

To set up the Loan Introductory page

1 On the **Setup** menu, choose **Products > Loan**.

2 Choose the **Promotions** tab, then choose the **Loan Introductory**.

3 In the **Promotion Definitions** block, enter the following information:

In this field:	Do this:
Code	Enter the code identifying the promotion (required).
Description	Enter a description of the promotion being offered (required).
Type	Select the promotion type. Oracle Daybreak supports the following types of promotions: PROMOTIONAL RATE (Select this for lower interest rate promotions), NO PAYMENT DUE NO INTEREST DUE,

	SAME AS CASH, and NO PAYMENT DUE NO INTEREST DUE [LOAN_PROM_TYPE_CD] (required).
Period Type	Select the period type. The List of Values (LOV) for this field contains two entries, PROMOTIONAL DAYS and PROMOTION TERM. Select PROMOTIONAL DAYS if the length of the promotion is to be measured in days. Select PROMOTION TERM if the length of the promotion is more accurately measured in terms (required).
Period	Enter the specific promotion period. If you selected PROMOTIONAL DAYS in the Period Type field, then enter the number of days of the promotion period duration. If you selected PROMOTION TERM, enter the number of terms for which the promotion applies. Remember that Oracle Daybreak uses the same length of the term increment that is used in the billing cycle for the loan; for example, weekly, monthly, semi-annual, or annual (required).
Tolerance Amt	Enter the dollar amount of the allowed "tolerance", if applicable. This is the amount that can be outstanding at the end of the promotion period. Note: This applies only to the promotion type SAME AS CASH (required).
Index	Select the index type associate with the promotion [INDEX_TYPE_CD] (required).
Margin	Enter the promotion margin rate (required).
Cancel Delq Days	Enter the promotion cancellation delinquency days (required).

4   Select **Enabled** to enable the promotion.

5   Save your entry.

Insurances tab (Loan Insurance page)

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

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

You can define financed insurance related itemization in the Product Setup form's Contract Itemization page as you have in previous releases with the Product Setup form's Insurance page. You can also set the refund method to "Pro Rate Basis" in the Refund Method field in the Contract Itemization block on the Itemization sub page.

To set up the Loan Insurances page

1   On the **Setup** menu, choose **Products > Loan**.

2   Choose the **Insurances** tab, then choose the **Loan Insurances** tab.

3   In the **Insurance** block, enter the following information:

In this field:	Do this:
Insurances block:	
Code	Enter the code associated with the fixed rate insurance product (required).
Description	Enter a brief description of the fixed rate insurance product (required).

Insurance Type	Select the insurance types available for financing (required).
Insurance Company	Enter the name of the company through which the fixed rate insurance product is offered (required).
Company	Select the portfolio company that can offer the fixed rate insurance product. Select ALL if offered by all companies (required).
Branch	Select the branch of the specified portfolio company that can offer the fixed rate insurance product. Select ALL if offered by all the branches of the specified portfolio company (required).
Product	Select the product for which you can offer the fixed rate insurance product. Select ALL if offered for all the products (required).
State	Select the state for which you can offer the fixed rate insurance product. Select ALL if this is offered for all the states (required).
Start Dt	Enter the date from which you can start offering the fixed rate product to customers (required).
End Dt	Enter the date from which to stop offering the fixed rate product to customers (required).
Enabled	Select the Enabled box if you want to allow the offering of this fixed rate insurance product (required).

Cancellation/Refund block:

Cancellation/Refund Allowed	Select the Cancellation/Refund Allowed box to allow the insurance rebate/refund for cancellation/paid-off (required).
Grace Days	Enter the number of grace days allowed for cancellation without charging a cancellation fee (required).
Grace Day's Cancellation Fee Allowed	Select the Grace Day's Cancellation Fee Allowed to allow cancellation fees during grace period (required).
Refund Calculation Method	Select the insurance premium refund/rebate calculation method to be used when insurance is cancelled (required).
Cancellation Fee	Enter the amount of the cancellation fee to be charged when the insurance is cancelled (required).

Insurance Details block:

Insurance Sub Type	Select the insurance sub type you want to define for the entry in the Insurance block; for example SINGLE (required).
Term From	Enter the minimum loan term for the insurance sub type (required).
Rate	Enter the rate for premium calculation per $1,000.00 for the insurance sub type (required).
Maximum Coverage Amt	Enter the maximum coverage amount covered by the insurance sub type (required).

4   Select **Enabled** to enable the insurance.

5   Save your entry.

CHAPTER 6 : 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 loan 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 loan 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 loan 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**.

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)

4   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).

5   Choose the **Responsibilities and Users** sub tab.

6   In the **Responsibilities** block, use the **Responsibility** field to define the users by responsibly that are authorized to work on the queue.

7   Select **Enabled** to enable the responsibility.

8   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.

9   Save your entry.

CHAPTER 7 : EVENTS FORM

The Events form gives you the ability to set up "trigger events" with associated actions which Oracle Daybreak performs during loan origination. The fields on this form are both system and user defined.

During loan 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 product to which the event applies (**Loan**).

3   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).

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

5   **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.

6   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).

7   Select or clear the **Enabled** box to activate or disable the action.

8   **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.

9   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 product to which the event applies, **Loan**.
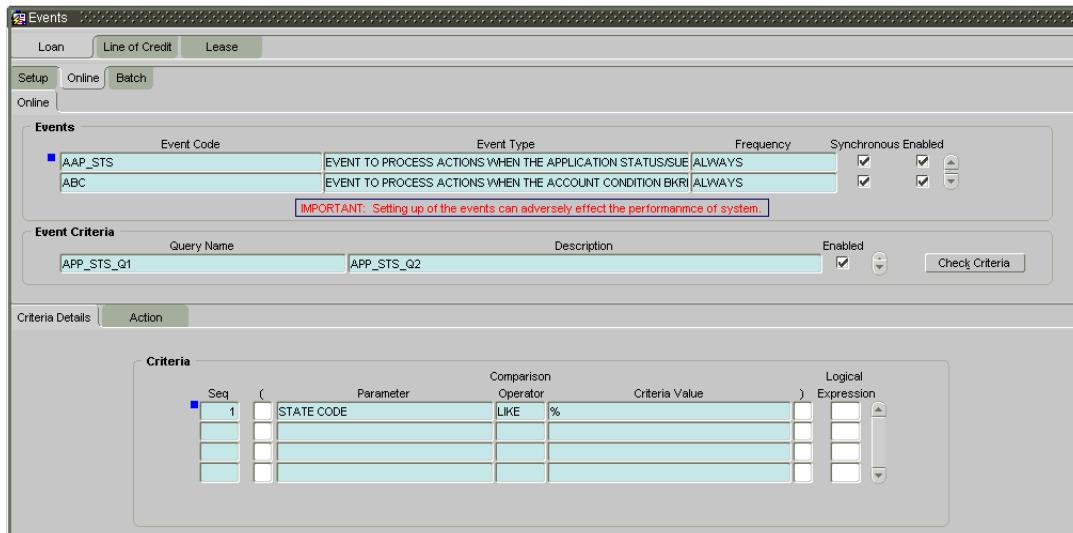
3 Select the **Online** tab.

4 In the **Events** block, 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 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 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 product to which the event applies, **Loan**.

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 product to which the event applies, **Loan**.

3   Select the **Online** tab.

4   Select the **Action** sub tab.

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 processing. (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 product to which the event applies, **Loan**.

3   Select the **Batch** tab.
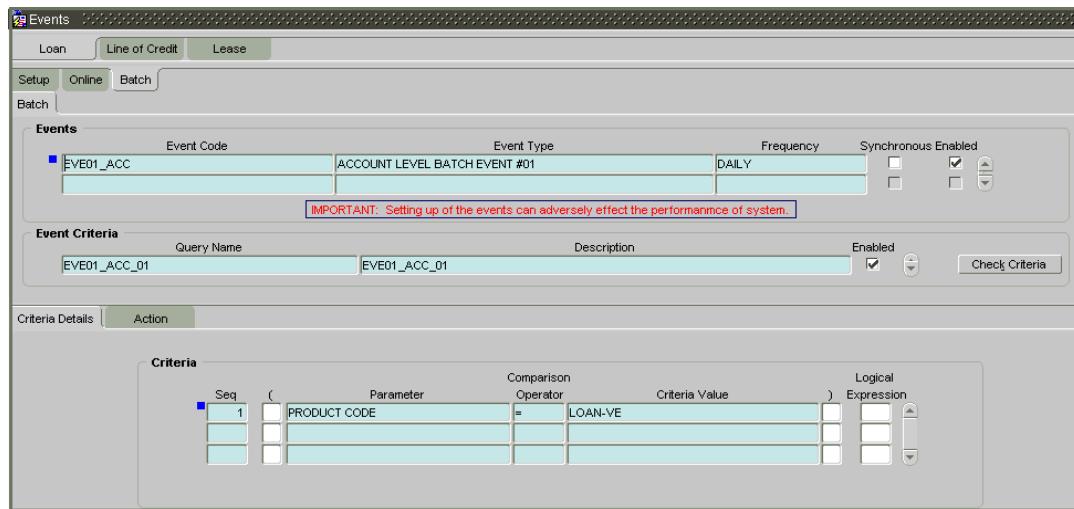
4   On the Batch page, use the **Events** block to enter the following information:

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 product to which the event applies, **Loan**.

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 product to which the event applies, **Loan**.

3 Select the **Batch** tab.

4 Select the **Action** sub tab.

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**.
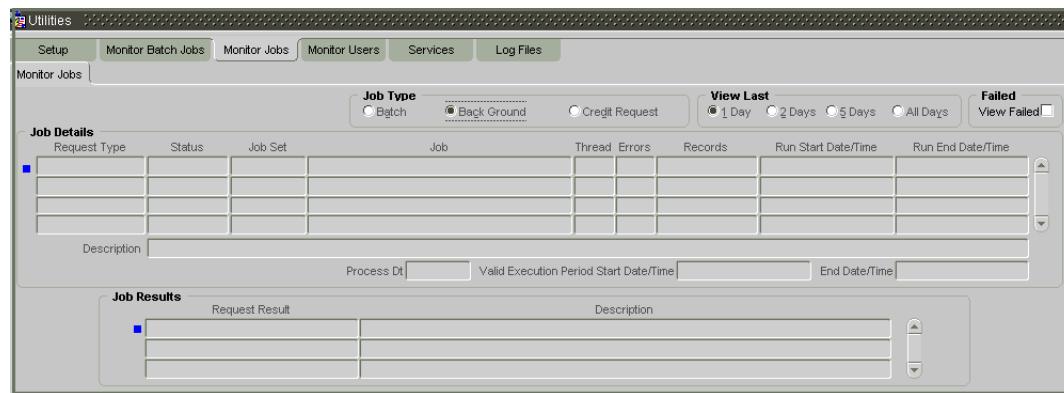
2　On the **Monitor Jobs** block, choose **Back Ground** in the **Job Type** block.

Oracle Daybreak displays the status for all asynchronous events that have been completed or failed for an application.

CHAPTER 8 : 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.

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).

5   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.

6   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).

7   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.

8   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).

9   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).

10   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?lookupService
Name=AccessPoint&lookupServiceVersion=1.0&serviceName=Net
Connect&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.
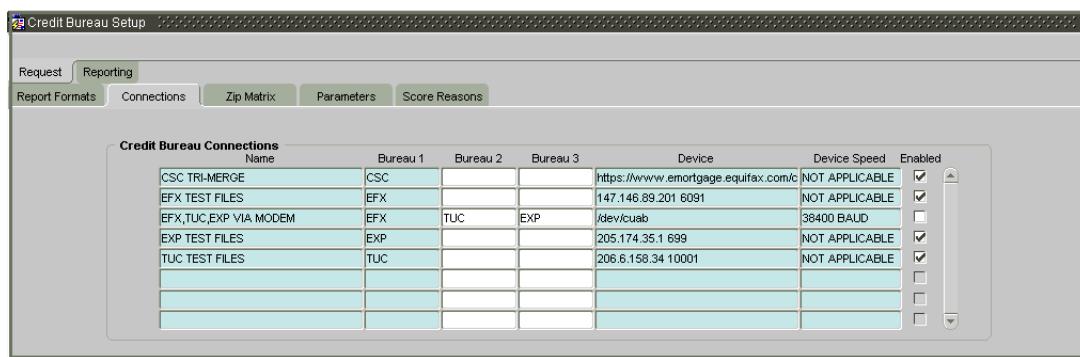
3   Complete the **Credit Bureau Connections** block with the following information:

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).

	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.
Device	Enter the connection device name. The Device field lists the physical device name for a modem, or the IP address for a network accessed connection. (required).
Device Speed	Select the connection device speed. The Device Speed field is only applicable to server-attached modems. It is used to specify the communications speed between the server and the modem (required).
Enabled	Select to enable the connection (required).

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.
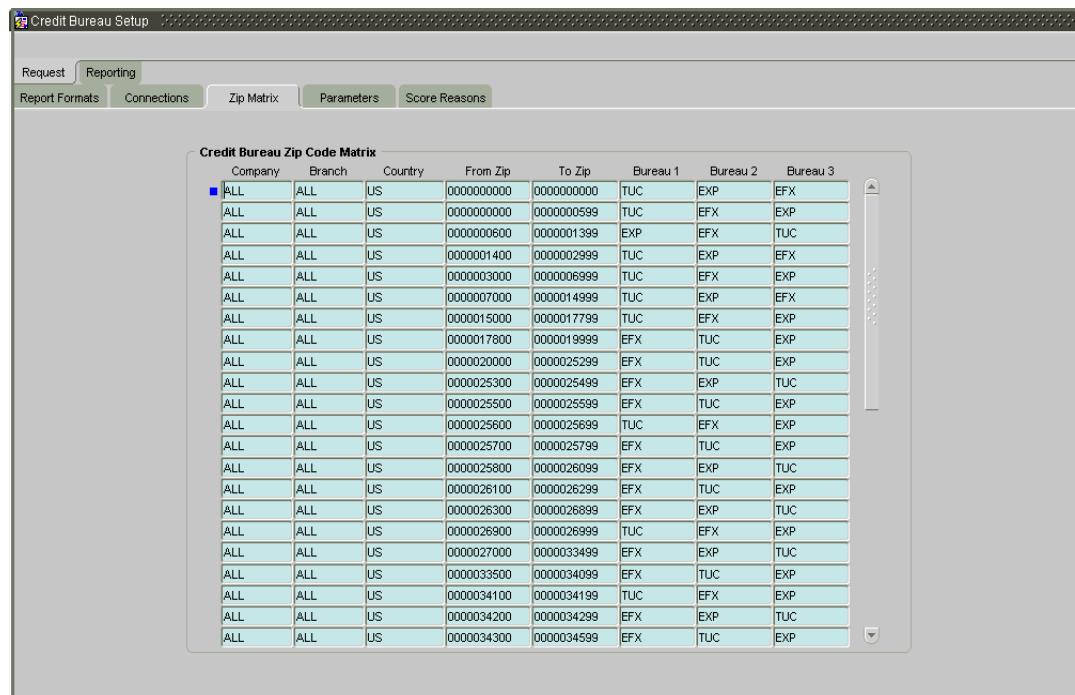
3 Complete the **Credit Bureau Zip Code Matrix** block with the following information:

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 > Reques**t.

2 Choose the **Parameters** tab.
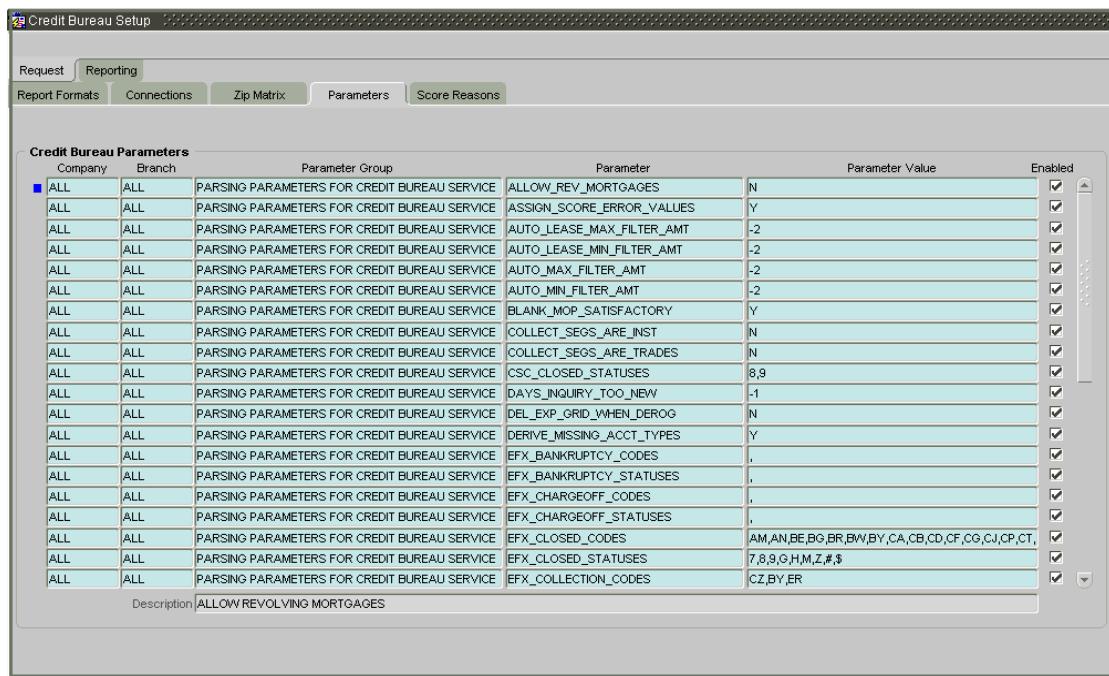
3 Complete the **Credit Bureau Parameters** block with the following information:

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.
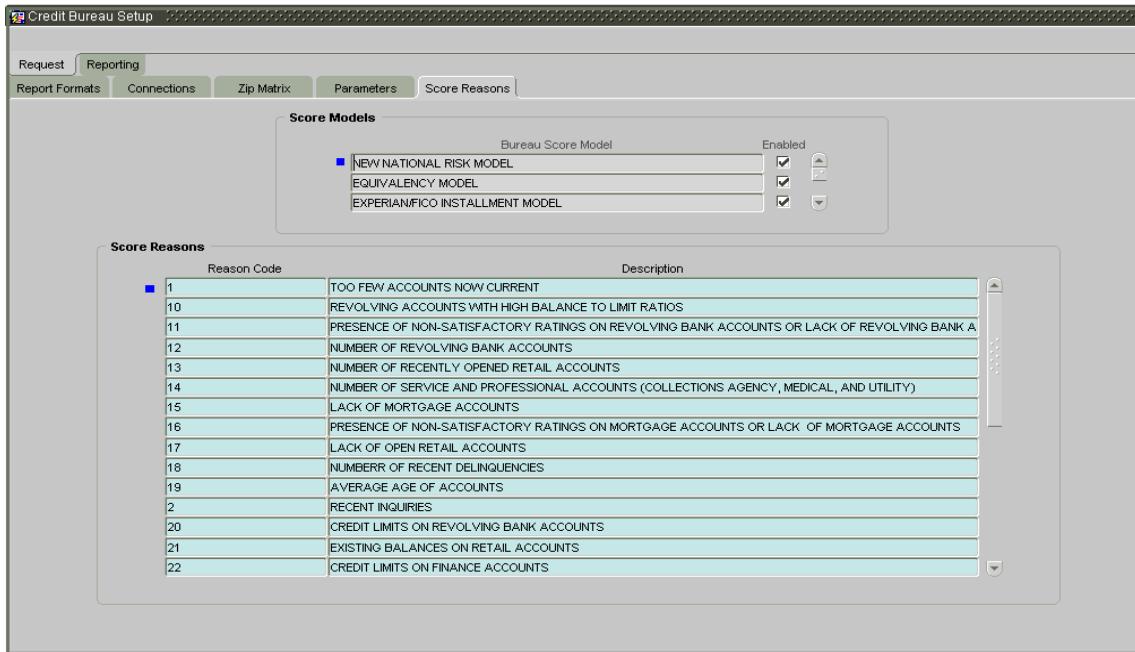
3 In the **Scoring Models** block, choose the credit bureau scoring model for which you want to view the score reasons.

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.
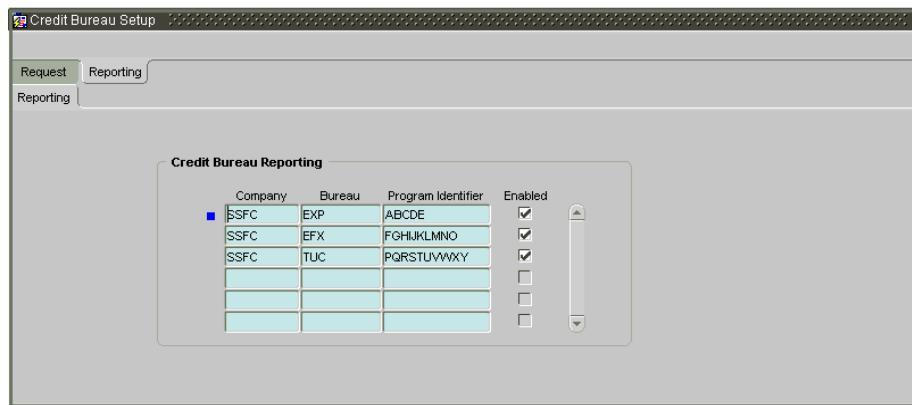
3   Complete the **Credit Bureau Reporting** block with the following information:

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://ss1.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://ss1.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 the 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.
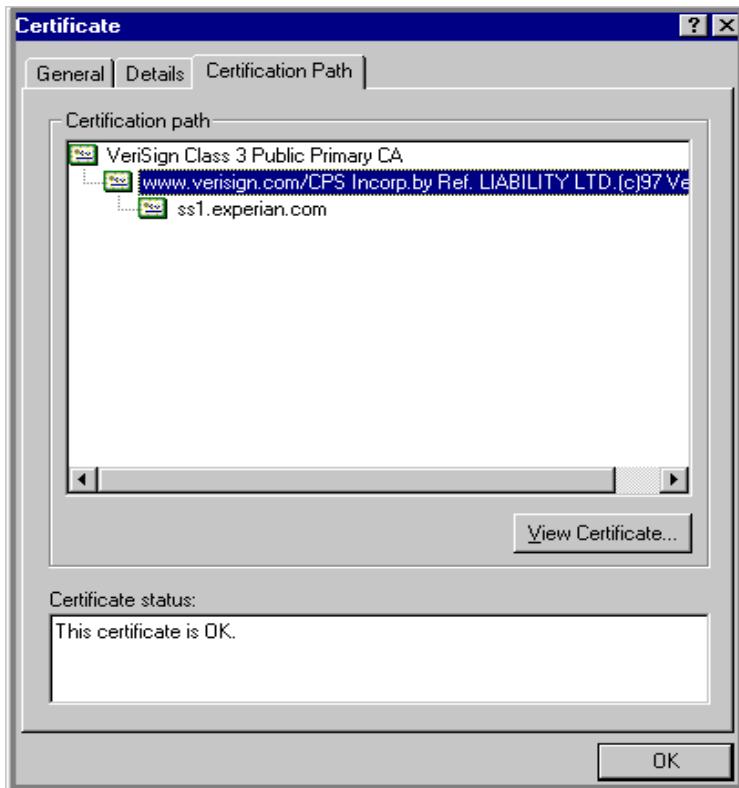
5   Choose the first certificate above the bottom-most certificate (it may be the only certificate above the bottom-most certificate).

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 database server (not the iAS server).

2 As the Oracle user (or Administrator on Windows), start the Oracle Wallet Manager.

3 Open the wallet that will be used by the Oracle 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.
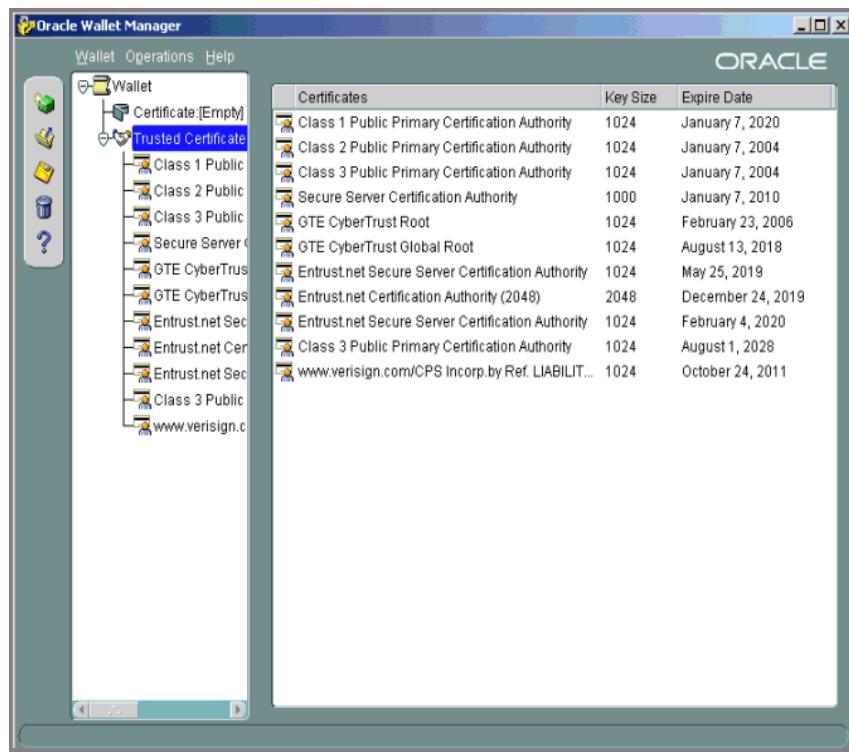
7 Use Microsoft Internet Explorer to view the certificate details for the HTTPS web sites (**File > Properties > Certificates > Certification Path > View Certificate > General**) that will be contacted by the credit bureau service.   Look through the list of certificates shown in the right panel of the 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`).
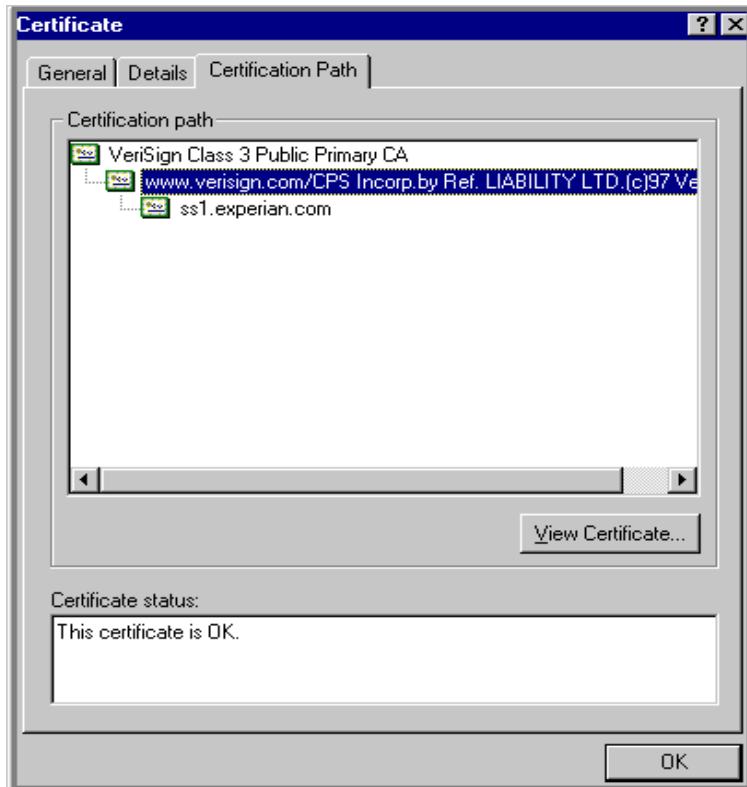
8   On the **Operations** menu, choose **Import Trusted Certificate** and follow the prompts for locating and loading the files that were copied onto the database server in step 1 for any certificate not already stored in the wallet.

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 9 : 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, i-flex solutions suggests that the system administrator has a clear understanding of the various functionalities within Oracle Daybreak before creating and updating the batch processes.

For the standard job set please review the Visio document, **dbk_std_detail_design_job_sets.vsd**

To set up a batch job

1 On the **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.
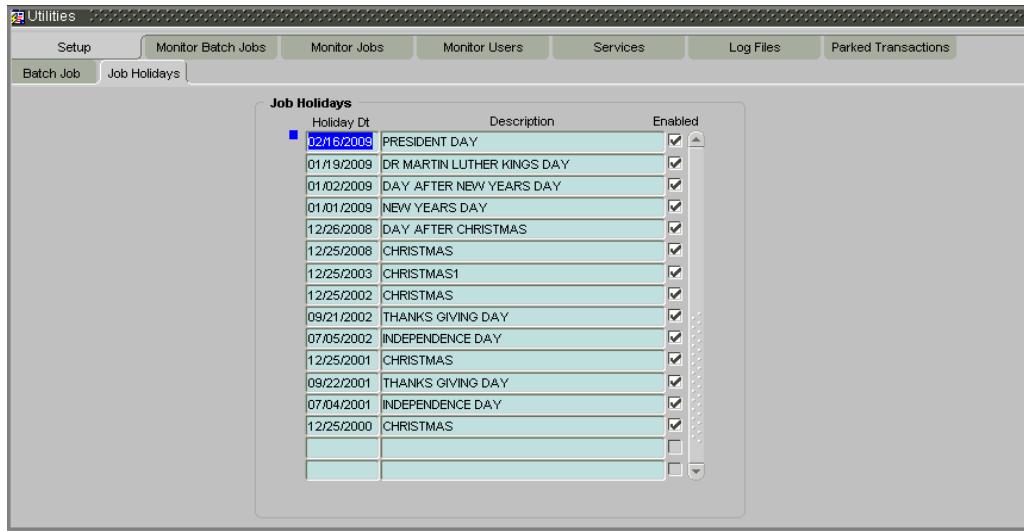
3   Complete the **Job Holidays** block:

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**.
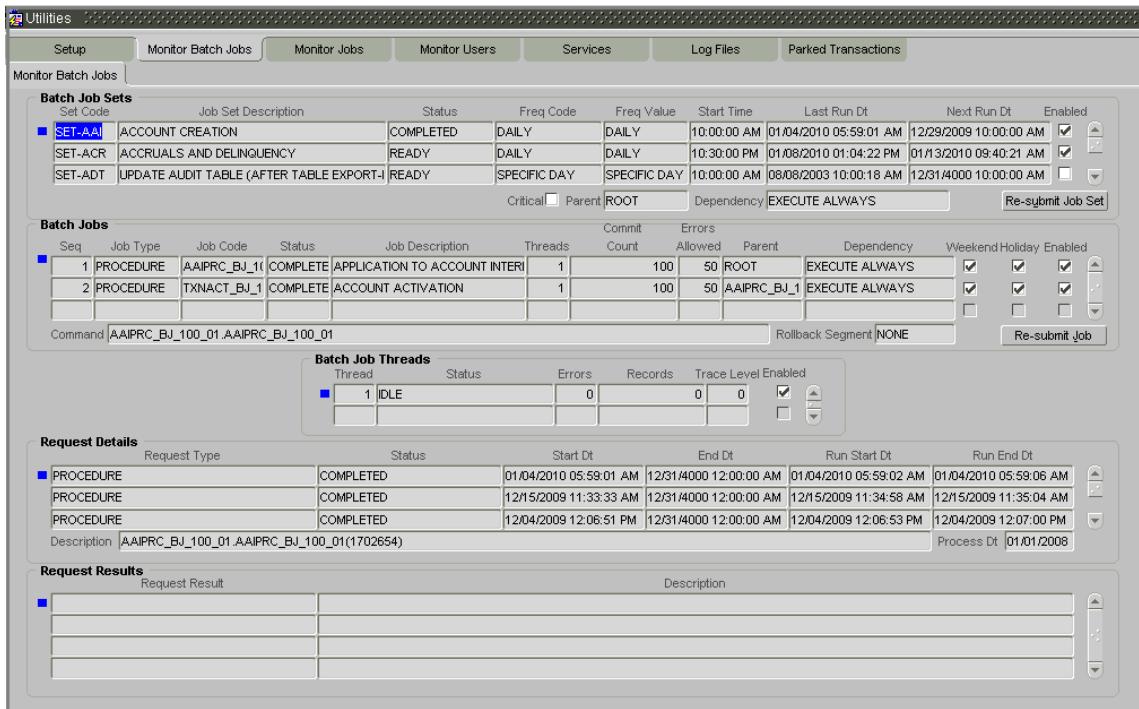
The Monitor Batch Jobs page is a display only page that contains the following blocks:

- • 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 Daybreak 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**.
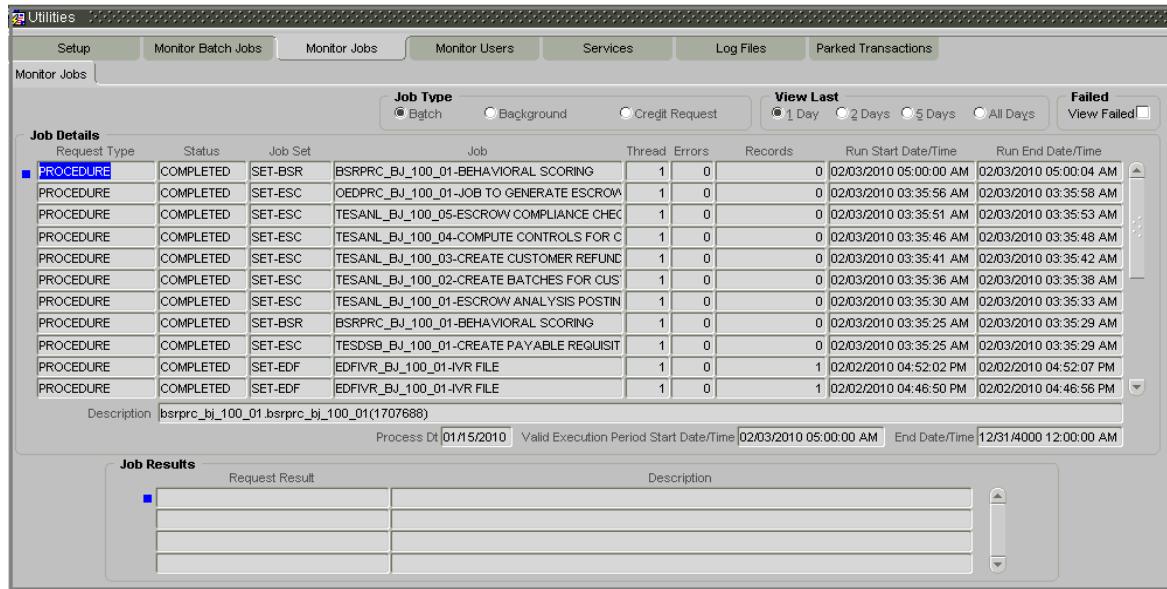
2   In the **Job Type** block, select the type of jobs you want to view in the Job Details block

If you select:	Oracle Daybreak displays:
Batch	Batch jobs (used primarily for the nightly processes).
Back Ground	User submitted requests, such as reports and payment posting.
Credit Request	Credit bureau requests.

3   In the **View Last** block, select the time frame of the contents of the **Job Details** block.

If you select:	Oracle Daybreak displays:
1 Day	All the types of jobs selected in the Jobs Type block of the last one-day.
2 Days	All the types of jobs selected in the Jobs Type block of the last two days.
5 Days	All the types of jobs selected in the Jobs Type block of the last five days.
All 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 Start Date/Time	The job 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 Daybreak, 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**.

2 In the **User Logins** block, view the following information:
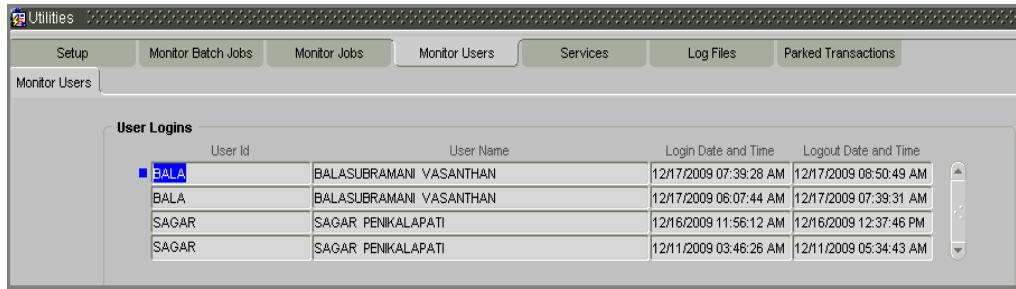
In this field:	View this:
User Id	The user id.
User Name	The user name.
Login Date and Time	The login date time for the user.
Logout Date and Time	The logout date time for the user.

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**.
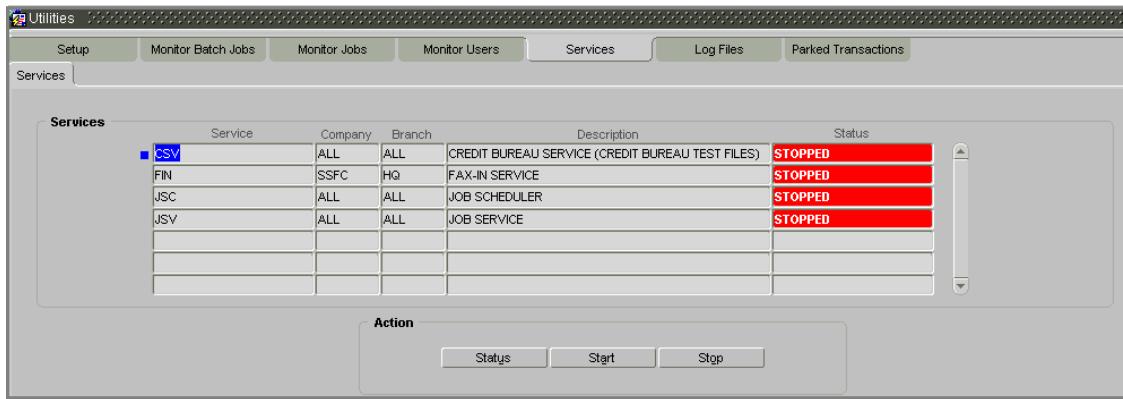
2 In the **Services** block, view the following information about Oracle Daybreak's processing services:

In this field:	View this:
Service	The service name.
Company	The service company.
Branch	The service branch.
Description	The service description.
Status	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:	Oracle Daybreak:
Status	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**.
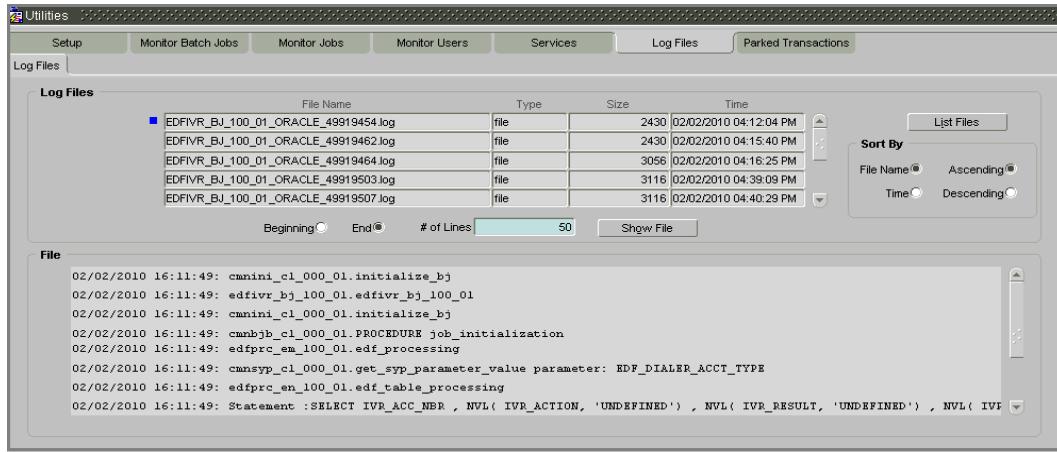
2 In the **Log Files** block, choose **List Files**.

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 10 : 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.
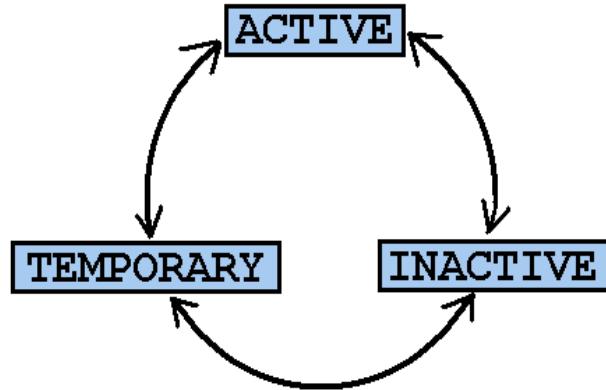
Note: Oracle Daybreak only allows producers/dealers with a status of ACTIVE to fund contracts.

To set up the Cycles page

1   On the **Setup** menu, choose **Producers**.

2   Choose the **Setup** master tab, then choose the **Cycles** tab.

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.
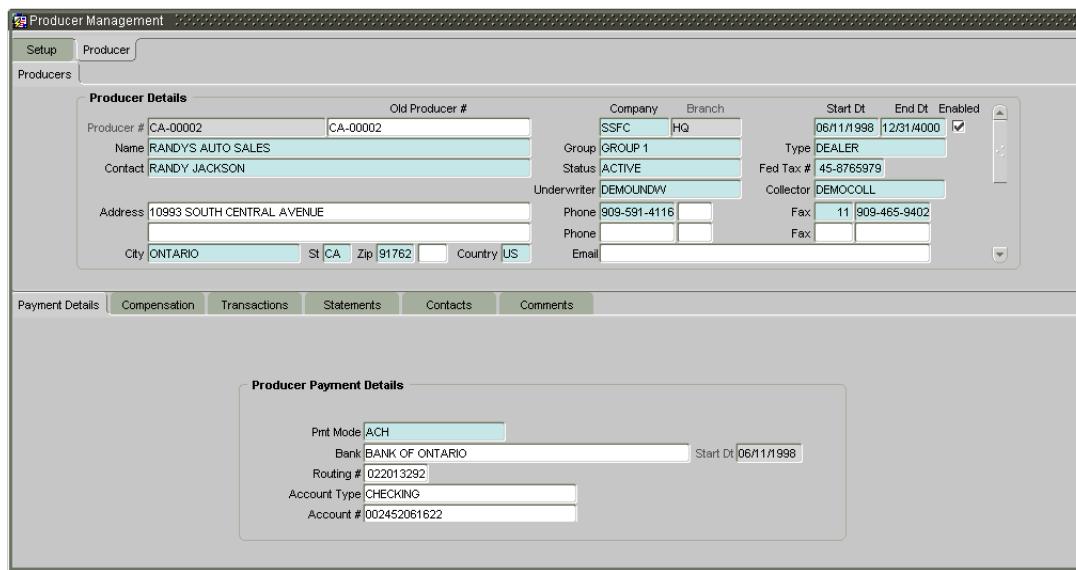
3 In the **Producer Details** block, enter the following information:

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	Enter the producer contact (required).
Status	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 and accounts 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:	View this:
Application	The application number and title.
Compensation Plan	The compensation plan.
Payment Method	The compensation payment method.
Calculation Method	The compensation calculation method.
Upfront Amt	The upfront compensation amount.
Remaining Amt	The remaining compensation amount.
Total Amt	The remaining compensation amount.
Spread Formula	The compensation spread formula.
Buy Rate	The buy rate.
Buy Rent Factor	The buy rent factor.
Factor	The compensation factor.
Addl Factor	The additional compensation factor.
Max Spread	The maximum spread.
Max Markup	The maximum markup.
Upfront %	The compensation upfront percentage.
Flat Amount	The flat compensation amount.

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 pay-off.
(Paid) %	The chargeback percentage in case of early payoffs.
(Paid) Basis	The chargeback basis in case of early payoff.
(Paid) Term	The term in case of early payoff.
(Paid) Days	The days in case of early payoff.
(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.

4   In the **Subvention Participation** block, enter the following information:

In this field:	Do this:
Subvention Participant	Select if the producer is a subvention participant.
Collection Type	Select the collection type: STATEMENT or INTRA COMPANY ENTRY.
	STATEMENT – The producer will receive the statement at a set frequency and make the payment through check or ACH.
	INTRA COMPANY ENTRY – The producer will receive the statement at a set frequency but no payment is due. If the manual indicator for INTRA COMPANY transaction is set to No, Oracle Daybreak automatically posts an intra-company entry transaction to net out the outstanding receivable when a statement is generated (required).
Collection Frequency	Select the collection frequency: MONTHLY or QUARTERLY (required).
Refund Disbursement Method	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.

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	Enter transaction date (required).
Transaction	Select transaction to be posted (HOLDBACK FROM PRODUCER, PAYMENT FROM PRODUCER, or PAYMENT TO PRODUCER) (required).
Amount	Enter transaction amount (required).
Reference	Enter transaction reference (optional).
Account #	Select account number (optional).
Account title (unlabeled)	View the account title (display only).
Comment	Enter transaction comment (optional).

6   Choose **Post**.

7   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.

8   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.

9   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

1   On the **Lending** menu, choose **Producers**.

2   Choose the **Producer** master tab, then choose the **Producers** tab.

3   Choose the **Tracking Attributes** sub page.

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.

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:	View this:
Closing Dt	The statement closing date.
Generated Dt	The statement generation date.
Opening Balance	The previous statement balance amount.
Closing Balance	The current statement balance amount.
Effective Dt	The statement transaction date.

Transaction	The statement transaction.
Account	The statement account number.
Debit Amt	The statement debit amount.
Credit Amt	The statement credit amount.

Contacts sub page

The Contacts sub page allows you to record information regarding contacts associated with a producer, such as employees at a dealership.

To 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.

4   In the **Producer Contacts** block, enter the following information:

In this field:	View this:
Contact Type	Select the producer contact type (required).
Name	Select/Enter the producer contact name (required).
Phone	Enter producer contact phone number (optional).
Extn	Enter phone number extension (optional).
Fax	Enter producer contact fax number (optional).

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.

4 In the **Producer Comments** block, view the following information:

In this field:	Do this:
Comments	Enter comment (required).
User	View user id (system generated).
Date	View comment date (system generated).

5 Save your entry.

CHAPTER 11 : 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 Daybreak'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.

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 pro-
     vide 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 respon-
sibility.

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**.

2   Choose the **Setup** master tab, then choose the **Cycles** tab.
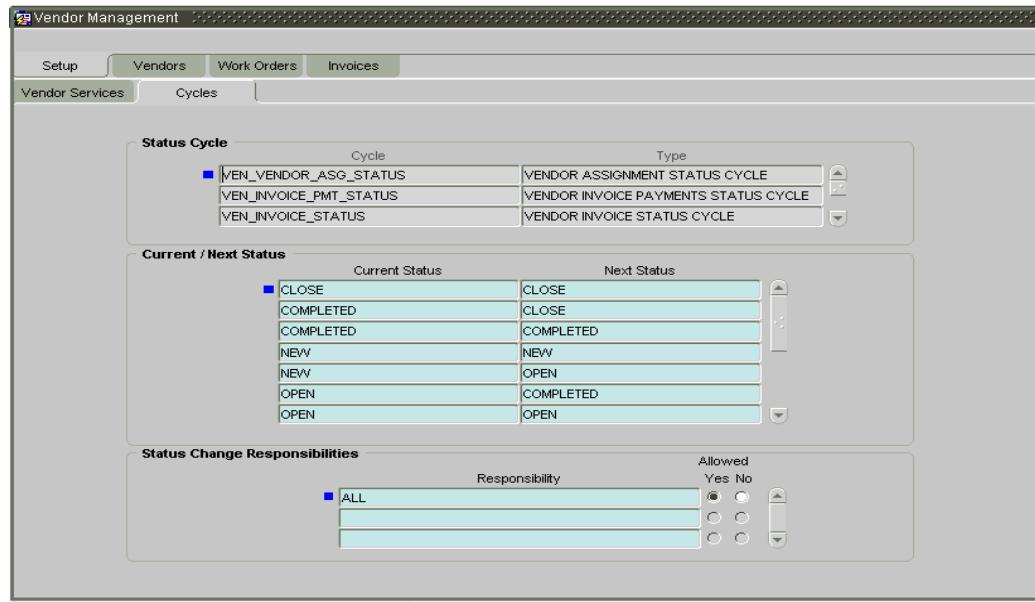
3   The **Status Cycle** block displays the four vendor-related cycles:

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.

4   In the **Current/Next Status** block, select the current code to transition from in the **Current Status** field.

5   Select the current code to transition to in the **Next Status** field.

6   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].

7   Choose **Yes** to allow this responsibility.

8   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.
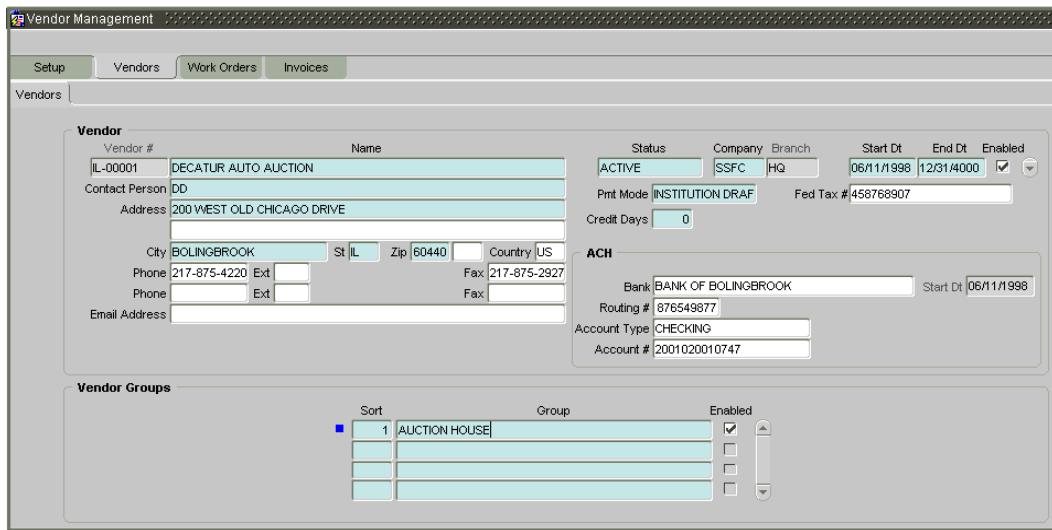
2   In the **Vendor** block, enter the following information:

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 of 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	Enter sort sequence (required).
Group	Select the vendor type to which the vendor belongs based on the services provided by the vendor (required).
Enabled	Select to enable the vendor service.

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:
Remittance block	
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).
ACH block	
Bank	Enter the ACH bank (optional).
Start Dt	View ACH start date (display only).
Routing #	Enter the bank routing number (optional).
Account Type	Select the account type (optional).
Account #	Enter the account number. **Note**: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234 (optional).

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.

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.

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 12 : SUBVENTION FORM

The Subvention form allows you to set up loan 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 loans. The most common format is the rate subvention for vehicle loans. 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 types:

Loan subvention types:

1   Rate
2   Cash bonus
3   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.

Loan Subvention Plans page

The Loan Subvention Plans page allows you to set up subventions for loans.

To set up the Loan Subvention Plans page

1 On the **Setup** menu, choose **Subvention**, then choose **Loan**.

2 On the **Loan 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.

Plan Details block:

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).

Calculation block:

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).

Refund block:

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 earl (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).

<u>Amortization block</u>:

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.

3   Save your entry.

CHAPTER 13 : ESCROW SETUP FORM

The Oracle Daybreak Lending Suite provides tax and insurance escrow for loans. Available escrow features include:

- Escrow setup
- Application processing
- Billing
- Payment processing
- Customer service and escrow maintenance.

This chapter explains the Escrow Setup form and how to set up escrow in the Oracle Daybreak LS system.

Escrow tab (Escrow page)

The Escrow page allows you to review or set up escrow definitions for taxes and insurance and note whether or not cushion is allowed.

To set up the Escrow page

1 On the **Setup** menu, choose **Escrow > Loan**.
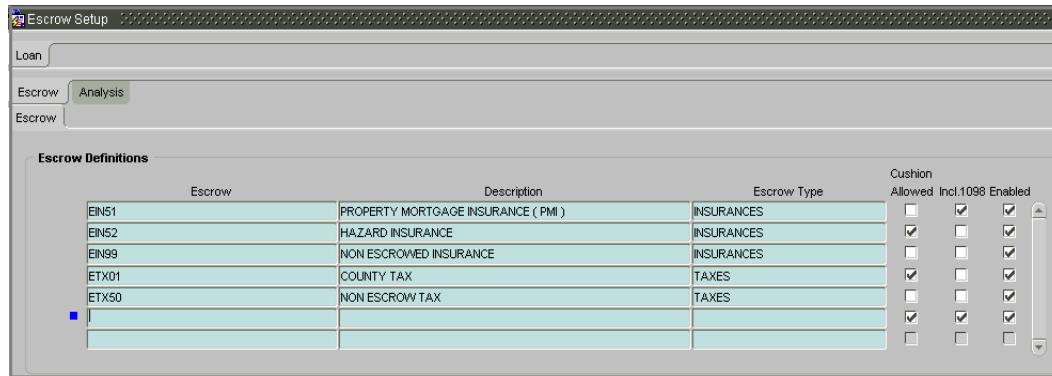
2 Choose the **Loan** master tab, then choose the **Escrow** tab.

3 In the **Escrow Definitions** block, enter the following information:

In this field:	Do this:
Escrow	Enter the escrow code. This is protected against update and cannot be changed after initial set up (required).
Description	Enter the escrow description (required).
Escrow Type	Select the escrow type, usually INSURANCES or TAXES [ESC_TYPE_CD] (required).

4 Cushion rules are used to determine how much cushion should be retained. If the escrow you are defining allows for cushion, select **Cushion Allowed**.

5 Select **Enable** to enable the escrow definition.

6 Save your entry.

Analysis tab (Shortage/Cushion Rules page)

The Shortage/Cushion Rules page allows you to review and set up escrow analysis short-age/cushion rules. Shortage/cushion rules determine how much cushion you are allowed on a particular escrow line and, if there is a predicted shortage, how to eliminate it by increasing payment.

To set up the Shortage/Cushion Rules page

1   On the **Setup** menu, choose **Escrow > Loan**.

2   Choose the **Loan** master tab, then choose the **Analysis** tab.

3   Choose the **Shortage/Cushion Rules** tab.

4   In the **Rules** block, enter the following information:

In this field:	Do this:
Rule	Enter the rule code. This is protected against update and cannot be changed after initial set up (required).
Description	Enter the rule description (required).
Shortage Threshold	Select the shortage threshold, either an amount in dollars or number of installments [SHORTAGE_THRESHOLD_CD] (required).
Shortage Value	Enter shortage threshold value (required).
Shortage Spread Increase %	Enter shortage spread increase percent (required).
Term	Enter shortage spread term (required).
Max Term	Enter the maximum amount of shortage spread terms (required).
Surplus Amt	Enter surplus threshold amount for this rule (required).
Company	Select the company for this rule (required).
Branch	Select the branch for this rule (required).
Product	Select the product for this rule (required).
State	Select state for this rule [STATE_CD] (required).
	IMPORTANT: In selecting which escrow rule to use, Oracle Daybreak searches for a best match using the fol-lowing attributes:

1	Company
2	Branch
3	Product
4	State

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

Start Dt	Enter the start date for this rule (required).
End Dt	Enter end date for this rule (required).

5   Select **Enable** to enable the rule.

6   In the **Rule Details** block, enter the following information:

In this field:	Do this:
Escrow Type	Select escrow type [ESC_TYPE_CD] (required).
Cushion Type	Select cushion type [CUSHION_TYPE_CD] (required).
Cushion Value	Enter cushion value (required).

7   Save your entry.

Analysis tab (Disbursement Rules page)

The Disbursement Rules page allows you to define the disbursement rules for your escrow.

To set up the Disbursement Rules page

1 On the **Setup** menu, choose **Escrow > Loan**.

2 Choose the **Loan** master tab, then choose the **Analysis** tab.

3 Choose the **Disbursement Rules** tab.

4 In the **Rules** block, enter the following information:

In this field:	Do this:
Disbursement Rule	Enter the disbursement rule. This is protected against update and cannot be changed after initial set up (required).
Description	Enter the description (required).
Company	Select the company (required).
Branch	Select the branch (required).
Start Dt	Enter the start date (required).
End Dt	Enter the end date (required).
Jan %	Enter the percent to be disbursed in January (required).
Feb %	Enter the percent to be disbursed in February (required).
Mar %	Enter the percent to be disbursed in March (required).
Apr %	Enter the percent to be disbursed in April (required).
May %	Enter the percent to be disbursed in May (required).
Jun %	Enter the percent to be disbursed in June (required).
Jul %	Enter the percent to be disbursed in July (required).
Aug %	Enter the percent to be disbursed in August (required).
Sep %	Enter the percent to be disbursed in September (required).

Oct %	Enter the percent to be disbursed in October (required).
Nov %	Enter the percent to be disbursed in November (required).
Dec %	Enter the percent to be disbursed in December (required).
Total %	Displays total annual disbursement percentage. This is figure is the sum of the monthly disbursements and must equal 100 percent (display only).

5   Select **Enabled** to enable this disbursement rule.

6   Save your entry.

CHAPTER 14 : 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 four tabs: Common and loan. Which one of these four tabs you choose determines which product the correspondence set up will affect.

• Choose **Common** to make changes to all correspondence regarding loans.
• Choose **Loan** to make changes to all correspondence regarding loans.

Functions tab (System Functions page)

The Correspondence form's System Function page allows you to view the predefined functions for the appropriate loan 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 **Loan**).
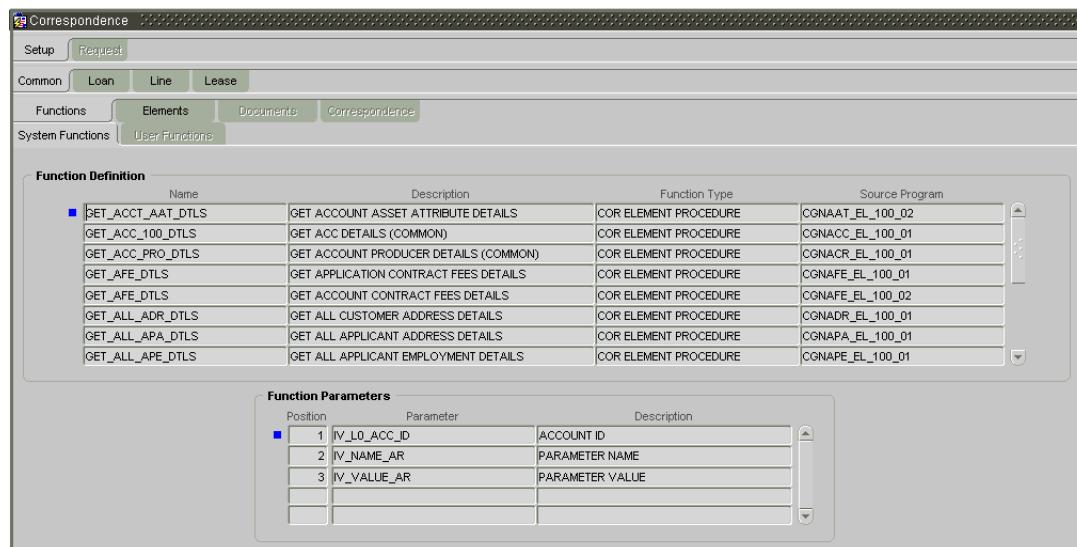
3   Choose the **Functions** tab, then choose the **System Functions** sub tab.

4   In the **Functions Definition** block, view the following:

In this field:	View this:
Name	The function name.
Description	The function description.
Function Type	The function type.
Source Program	The source program.

5   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

1   On the **Setup** menu, choose **Correspondence**.

2   Choose the **Setup** tab, then choose the product associated with the correspondence (**Common** or **Loan**).

3   Choose the **Elements** tab, then choose the **Elements** sub tab.
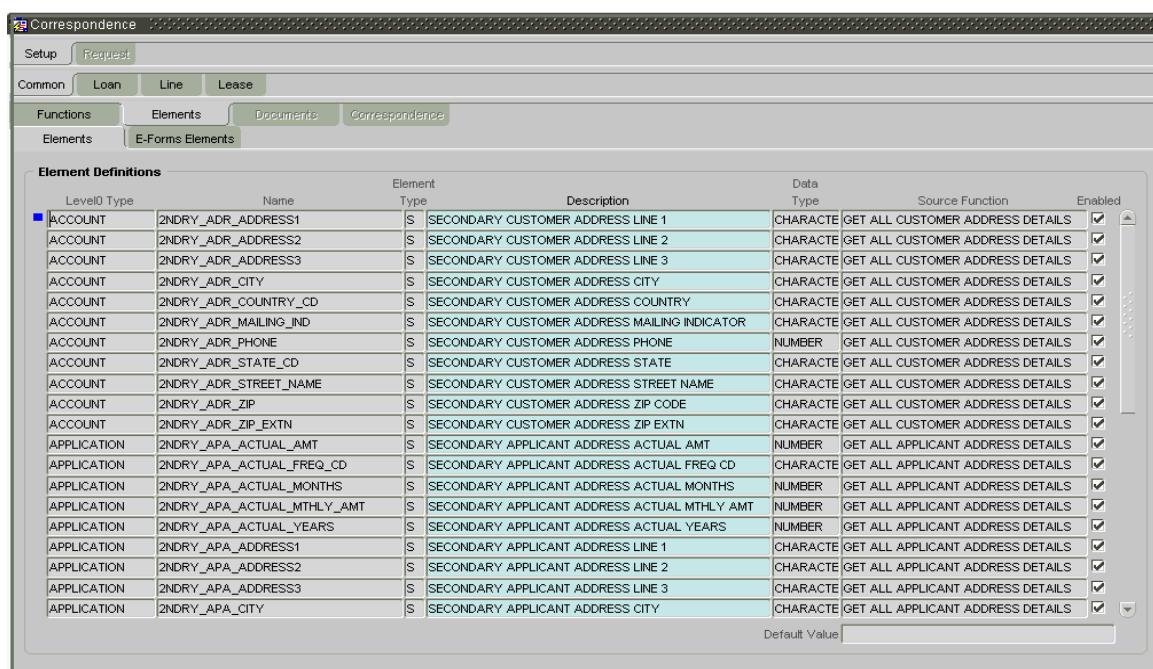
4   In the **Element Definitions** block, view the following information:

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 **Loan**).

3   Choose the **Elements** tab, then choose the **E-forms Elements** sub tab.
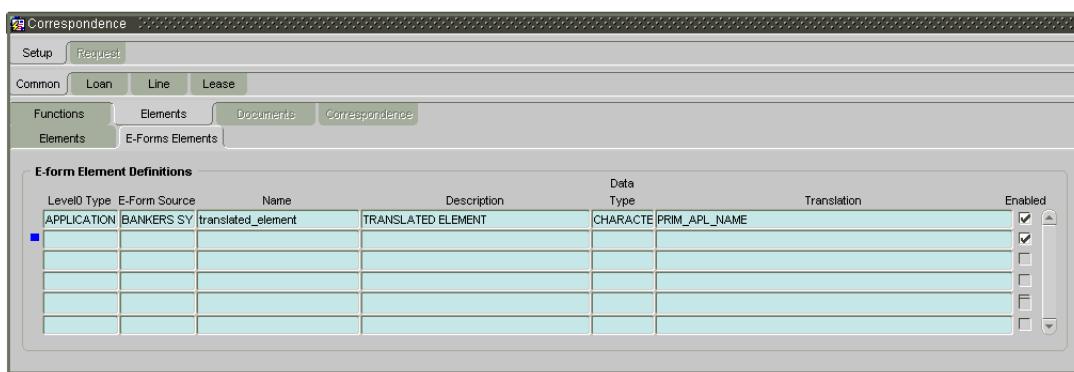
4   In the **E-form Element Definitions** block, enter the following information:

In this field:	View this:
Level0 Type	Enter the element Level0 type (APPLICATION or ACCOUNT) (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 **Loan**).

3   Choose the **Documents** tab.
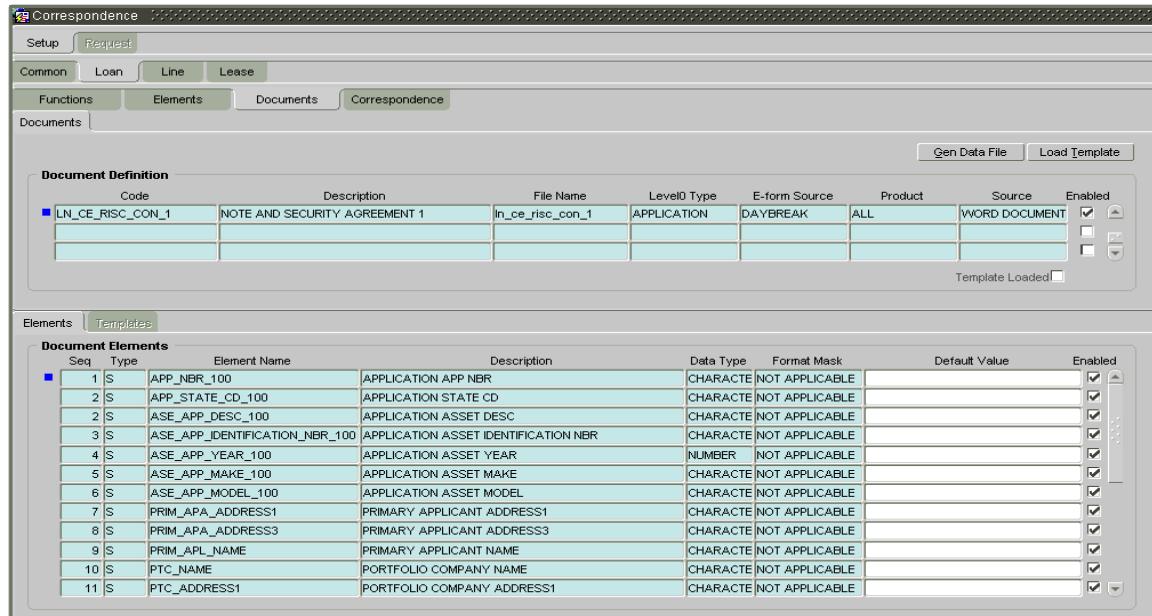
4   In the **Document Definition** block of the Documents page, enter the following information:

In this field:	View this:
Code	Enter the document code to define the name for the new document (required).
Description	Enter the document description for the new document. This entry appears in the Correspondence 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 (ACCOUNT or APPLICATION) (required).
E-form Source	Enter the element e-form source. (Select ORACLE DAYBREAK 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 or account 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 **Loan**).

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): S *System-defined*. If you select S, the value is supplied by Oracle Daybreak and cannot be changed in the Correspondence Request page. C *Constant*. UD *User Defined Element*. If you select UD, you can choose the value and change it in the Correspondence Request screen. UC *User Defined Constant*. If you choose UC, you can choose the value, but you cannot change it in the Correspondence Request screen. T *Translated Element*. If a document contains an e-form element and you do not select **T**, the value will not be translated.
Element Name	Select/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 **Loan**).

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 or account state this template is valid for (required).
New Template	If selected, indicates that the document template is new.
Loaded	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 (**Loan**).

3   Choose the **Correspondence** tab, then choose the **Correspondence** sub tab.
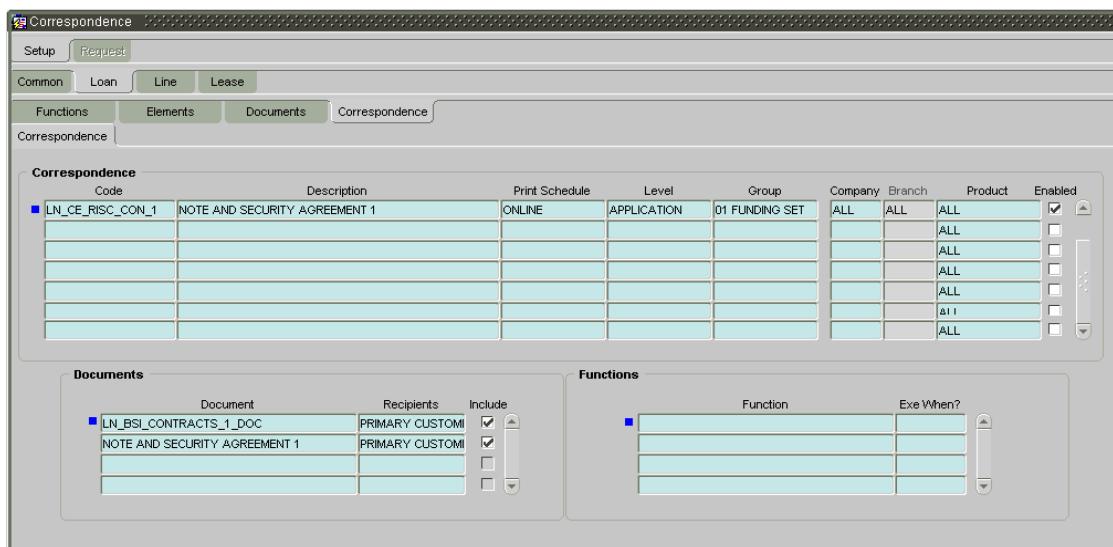
4   In the **Correspondence** block, enter the following information:

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 15 : 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 database. 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.

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 (3years * 12 months/year) + 5 months which calculates to 41 stated months. If the applicant enters another current employment and enters 1 year and 2 months then this parameter will be populated with 14 months, even though the other employment is still current.

1.22. APPLICANT STATED MONTHLY INCOME

This is the monthly income stated by the applicant on the application. It combines the income for all employment marked as "current" in Oracle 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 INQURIES**
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. PPLICANT CREDIT BUREAU BANK TRADES

This is the number of open bank trades on the account. Note that bank trades can be considered a sub type to installment, mortgage, and / or revolving 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 inquires 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 inquires 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 CHARGEOFF 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 inquires 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.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S

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. |
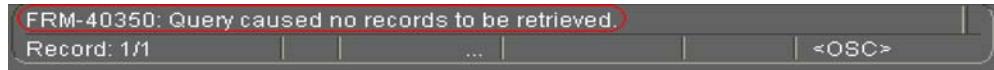
Using RDH you can define and generate reports using external reporting tools. You can run the batch jobs responsible for transferring the date from DLS tables to RDH temporary tables and then from RDH temporary tables to RDH tables. Reports can be generated from RDH tables.

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 **Reporitng Data Hub**, then choose the **RDH Tables** tab.

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 **Reporitng Data Hub**, then choose the **Business Views** tab.
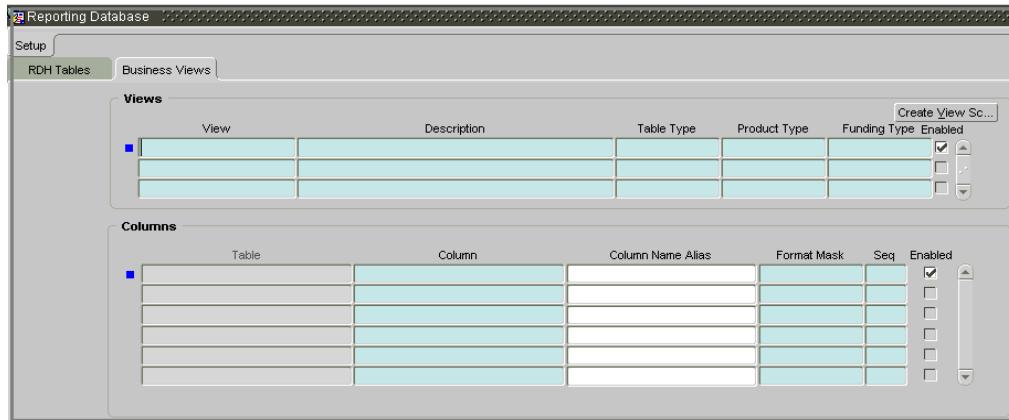
2   On the **Business Views** block, enter the following information:

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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Oracle Corporation
World Headquarters
500 Oracle Parkway
Redwood Shores, CA 94065
U.S.A.

Worldwide Inquiries:
Phone: +1.650.506.7000
Fax: +1.650.506.7200
www.oracle.com/ financial_services/