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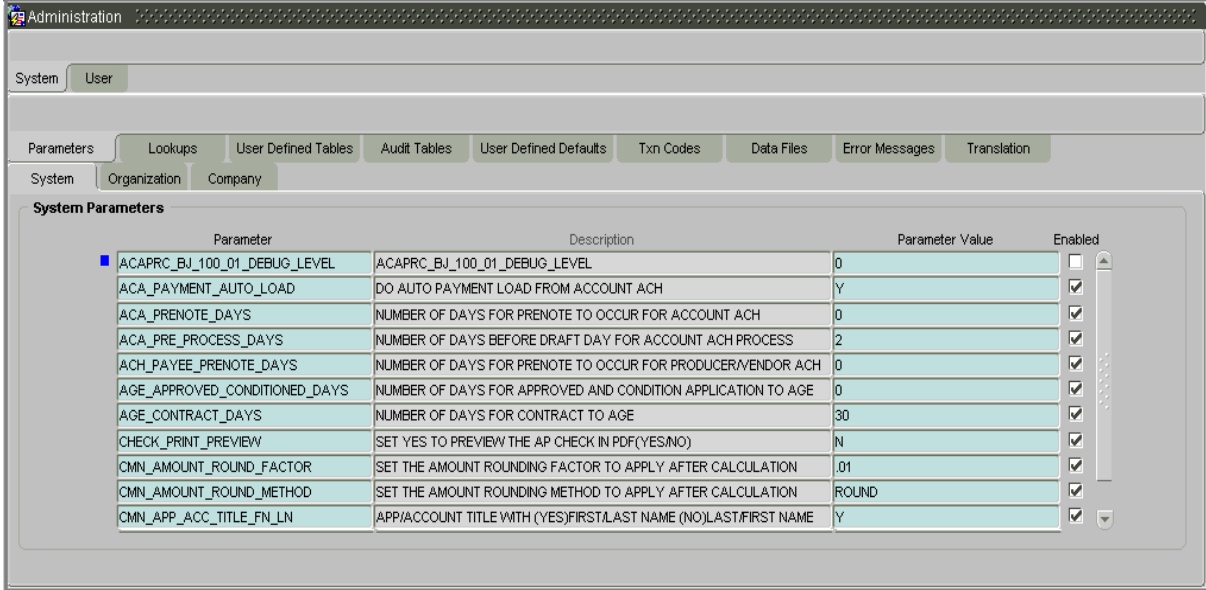
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# CHAPTER 1: ADMINISTRATION (SYSTEM) FORM

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



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

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

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

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

## Parameters tab

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

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

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

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

- System page
- Organization page
- Company page

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



## Parameters tab (System page)

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

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

### To set up the System page

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

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

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

#### In this field:

**Parameter\***  
Description\*

**Parameter Value**  
Enabled

#### Do this:

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

- 4 Save your entry.

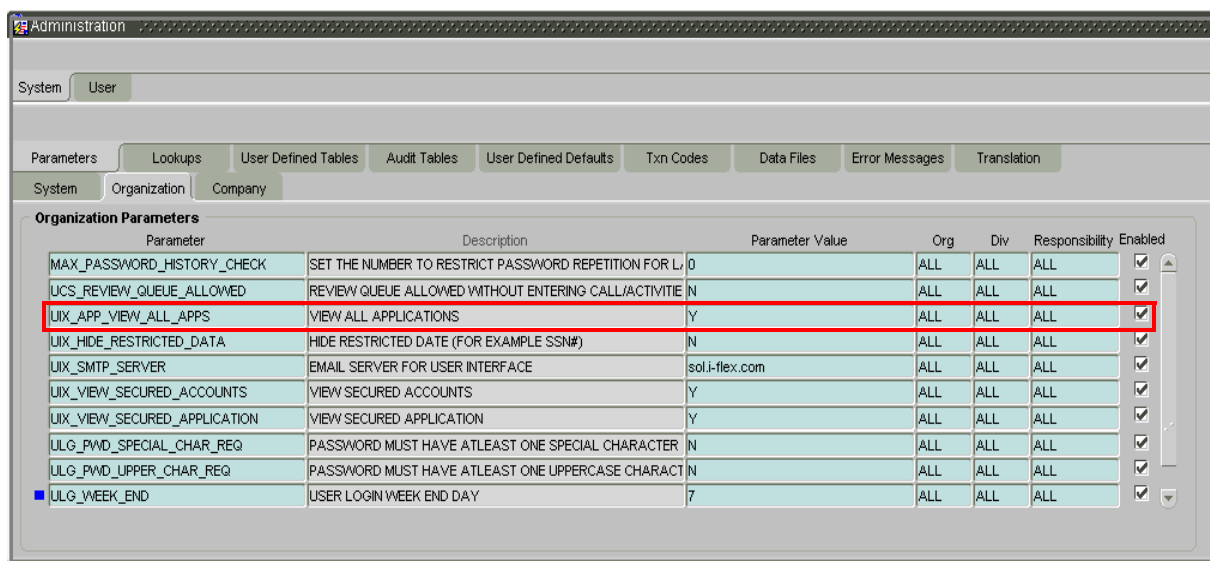
## Parameters tab (Organization page)

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

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

### Example

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



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

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

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

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

## To set up the Organization page

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

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

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

### In this field:

### Do this:

**Parameter\***  
Description\*

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

**Parameter Value**  
**Org**

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

**Div**

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

**Responsibility**

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

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

- 1 Organization
- 2 Division
- 3 Responsibility

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

**Enabled**

Select to enable the parameter.

- 4 Save your entry.

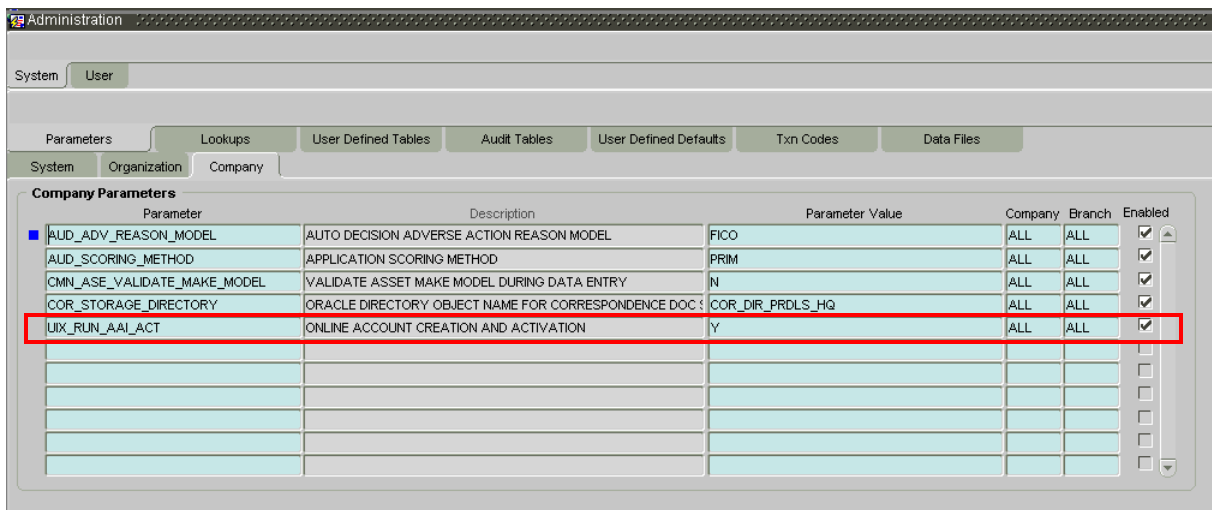
## Parameters tab (Company page)

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

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

### Example

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



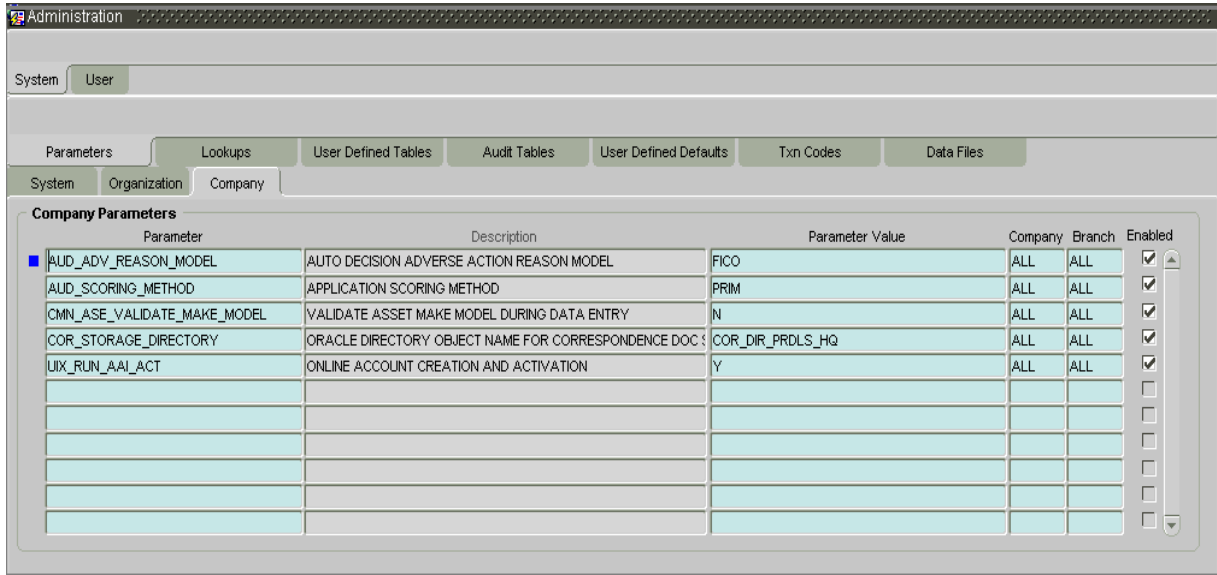
| Parameter                   | Description   | Parameter Value  | Company | Branch | Enabled                             |
|-----------------------------|---|------------------|---------|--------|-------------------------------------|
| AUD_ADV_REASON_MODEL        | AUTO DECISION ADVERSE ACTION REASON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

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

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

## To set up the Company page

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



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

### In this field:

**Parameter\***  
Description\*

**Parameter Value**  
**Company**

**Branch**

**Enabled**

### Do this:

Select the system parameter (required).

View the system parameter description (display only).

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

Enter the value for the system parameter (required).

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

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

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

- 1 Company
- 2 Branch

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

Select to enable the parameter.

- 4 Save your entry.

## Lookups tab (Lookups page)

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

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

The screenshot displays the Oracle Daybreak interface. The top section is the 'Administration' window, specifically the 'Lookups' tab. It contains two tables:

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

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

The bottom section shows an 'Application' form with various fields. A 'Lookup' dialog box is open, displaying a list of codes: 'EMPLOYEE', 'NORMAL', and 'SMALL BUSINESS'. The 'Class' field in the application form is highlighted with a red box.

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

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

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

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

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

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

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

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

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

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

## To set up the Lookups page

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

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

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

The 'Lookup Code' section contains the following data:

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

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

### In this field:

### Do this:

#### Lookup Type

Enter the lookup type (required).

#### Description

Enter the description for the lookup type (required).

System Defined? Yes No

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

Enabled

Select to enable the lookup type.

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

### In this field:

### Do this:

#### Lookup Code

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

#### Description

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

#### Sort

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

Sub Code

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

System Defined? Yes No

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

Enabled

Select to enable the lookup code.

- 5 Save your entry.



## User Defined Tables tab (User Defined Tables page)

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

The screenshot displays the Oracle Daybreak Administration interface. The top navigation bar includes 'System' and 'User'. Below this, there are tabs for 'Parameters', 'Lookups', 'User Defined Tables', 'Audit Tables', 'User Defined Defaults', 'Txn Codes', and 'Data Files'. The 'User Defined Tables' tab is active, showing a table with columns: Table, User table Type, Description, View Name, Product Type, Funding Type, Collateral Type, and Sort. The table contains one entry: SEARCH\_APP\_APPLICATIONS, SEARCH: APPLICATION, APPLICATION SEARCH, UNDEFINED, ALL, ALL, ALL, 0. Below this is a text area for the SQL Statement: SELECT APP\_AAD\_ID FROM APPLICATIONS WHERE. The 'User Defined Table Attributes' section contains a table with columns: Attribute, Description, Sub Attribute, Data Type, Length, LOV Type, Ind, Lookup Type, and Sort. The table contains five entries: APP\_NBR (APPLICATION #), APP\_DT (APPLICATION DT), APP\_STATUS\_CD (APPLICATION STATUS), APP\_SUB\_STATUS\_CD (APPLICATION SUB STATUS), and APP\_UNDERWRITER\_USR\_CODE (UNDERWRITER). A red box highlights these five entries. A red arrow points from this box to the 'Search Criteria' section of the 'Application' page below. The 'Application' page has a 'Search Criteria' table with columns: Criteria, Comparison Operator, and Value. The table contains ten entries: APPLICATION # (LIKE), APPLICATION DT (>=), APPLICATION STATUS (LIKE), APPLICATION SUB STATUS (LIKE), UNDERWRITER (LIKE), PRODUCT (LIKE), APPLICANT LAST NAME (LIKE), APPLICANT SSN (=), VIN (LIKE), YEAR (=), MAKE (LIKE), MODEL (LIKE), ASSET TYPE (LIKE), PRODUCER # (LIKE), and PRODUCER NAME (LIKE). A red box highlights the first five entries. Below the 'Search Criteria' table are 'Reset Criteria' and 'Search' buttons.

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

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

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

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

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

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

### To set up the User Defined Tables page

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

The screenshot shows the 'User Defined Tables' configuration page in Oracle Daybreak. The 'User Defined Tables' block contains the following information:

| Table                   | User table Type      | Description        | View Name |
|-------------------------|----------------------|--------------------|-----------|
| SEARCH_APP_APPLICATIONS | SEARCH : APPLICATION | APPLICATION SEARCH | UNDEFINED |

The SQL Statement is: `SELECT APP_AAD_ID FROM APPLICATIONS WHERE`

Product Type: ALL  
Funding Type: ALL  
Collateral Type: ALL  
Sort: 0

The 'User Defined Table Attributes' table is as follows:

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

Default Value:   
Operator: LIKE

- 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).

|                        |  |
|------------------------|--|
| <b>Collateral Type</b> | Select the collateral type associated with the user-defined table (required).  |
| <b>Sort</b>            | Enter the sort order for the user-defined table relative to other tables of the same type (required).  |
| System Defined? Yes No | If <b>Yes</b> is selected, the entry is system defined. System defined entries cannot be modified. If <b>No</b> 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:

| <b>In this field:</b>  | <b>Do this:</b>   |
|------------------------|---|
| <b>Attribute</b>       | Enter the user-defined table attribute (required).  |
| <b>Description</b>     | 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).   |
| <b>Data Type</b>       | Select the data type for the attribute (CHARACTER, NUMBER, or DATE) (required).   |
| <b>Length</b>          | 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).   |
| <b>Sort</b>            | 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 <b>Yes</b> is selected, the entry is system defined. System defined entries cannot be modified. If <b>No</b> 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).  |
| <b>Operator</b>        | 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.

The screenshot shows the Oracle Daybreak Administration interface. The 'System' menu is selected, and the 'Audit Tables' tab is active. The 'Audit Tables' section contains a table with columns: Table, Description, Primary Key 1, Primary Key 2, Primary Key 3, Primary Key 4, and Enabled. A 'Generate' button is located to the right of the table. Below this is the 'Audit Columns' section, which contains a table with columns: Column, Description, Data Type, and Enabled.

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

Display Description: APPLICATION #      Display Column: APP\_NBR

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

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

| <b>In this field:</b>      | <b>Do this:</b>  |
|----------------------------|--|
| Table                      | View the table name on which audit trigger needs to be created (Oracle Daybreak table being audited) (display only). |
| <b>Description</b>         | 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).  |
| <b>Display Description</b> | Enter the column description to be displayed on audit screen (required).   |
| <b>Display Column</b>      | 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:

| <b>In this field:</b> | <b>Do this:</b>  |
|-----------------------|--|
| <b>Column</b>         | Enter the column name on which audit needs to be created (Column in the table being audited) (required). |
| <b>Description</b>    | 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.

## 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:

| <b>Super Group Type:</b> | <b>Description:</b>   |
|--------------------------|---|
| ITM                      | ITEMIZATION TXN<br>These transaction codes affect the itemization of applications and accounts within Oracle Daybreak.  |
| FUN                      | FUNDING TXN<br>These transaction codes affect the funding of applications and accounts within Oracle Daybreak.  |
| MEN                      | MENU ITEM<br>These transaction codes control a user’s access to Oracle Daybreak menus, forms, and first level tabs.   |
| SEC                      | SECURITIZATION TXN<br>These transaction codes affect the pools of securitized loans or accounts within a pool of securitized loans.   |
| LUL                      | SETUP LOCK/UNLOCK<br>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.

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

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

The 'Transaction Parameters' table is as follows:

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

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

### In this field:

### Do this:

#### Txn Code

Enter the transaction code (required).

#### Description

Enter the description for the transaction (required).

#### Group

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

#### Txn/Bal Type

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

#### Statement Txn Type

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

#### Action

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

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

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

## Txn Codes sub pages

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

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

## Parameters sub page

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

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

**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.

The screenshot shows the Administration System interface. The top navigation bar includes 'System' and 'User'. Below it are tabs for 'Parameters', 'Lookups', 'User Defined Tables', 'Audit Tables', 'User Defined Defaults', 'Txn Codes', and 'Data Files'. The 'Txn Codes' tab is active, showing a 'Transaction Super Groups' dropdown set to 'ACCOUNT MONETARY TXN'. Below this is a table of 'Transaction Codes' with columns for Txn Code, Description, Group, Txn/Bal Type, Statement Txn Type, Action, Monetary, Batch, Stmt Manual, Print, GL, and Enabled. The table lists several codes like ANN, ANN\_REV, CTD, DDCHANGE, DDCHANGE\_REV, DDT, and DDT\_REV. At the bottom, the 'Parameters' sub-tab is active, showing a 'Transaction Parameters' table with columns for Parameter, Default, Sort, Displayed? (Yes/No), and Required? (Yes/No). The 'EFFECTIVE DATE' parameter is highlighted.

- 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.

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

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

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

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

#### In this field:

#### Do this:

#### Access Type

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

#### Access Value

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

#### Allowed? Yes No

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

#### System Defined? Yes No

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

- 4 Save your entry.

## Products sub page

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

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

### To set up the Products sub page

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

The screenshot shows the Administration System interface. The top navigation bar includes 'System' and 'User' tabs. Below this is a menu with 'Parameters', 'Lookups', 'User Defined Tables', 'Audit Tables', 'User Defined Defaults', 'Txn Codes', 'Data Files', 'Error Messages', and 'Translation'. The 'Txn Codes' tab is selected, and the 'Products' sub-tab is active.

**Transaction Super Groups**  
Super Group: ACCOUNT MONETARY TXN

**Transaction Codes**

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

**Transaction Product Definition**

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

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

**In this field:**

**Product Type**

**Funding Type**

Allowed? Yes No

**Do this:**

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

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

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

- 4 Save your entry.

## 24 x 7 Accessibility

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

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

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

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

| Parameter:                   | Description:             |
|------------------------------|--------------------------|
| CMN_SYSTEM_UNDER_MAINTENANCE | SYSTEM UNDER MAINTENANCE |

The screenshot shows the Oracle Daybreak Administration form. The System page is selected, and the System Parameters tab is active. The System Parameters table has columns: Parameter, Description, Parameter Value, Enabled. One parameter is listed: CMN\_SYSTEM\_UNDER\_MAINTENANCE, SYSTEM UNDER MAINTENANCE, N, and Enabled checked.

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

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

The screenshot shows the Oracle Utilities interface for configuring batch jobs. The 'Batch Job Sets' section contains the following table:

| Set Code | Job Set Description            | Freq Code | Freq Value | Start Time  | Last Run Dt | Next Run Dt            | Parent | Dependency     | Critical                 | Enabled                             |
|----------|--------------------------------|-----------|------------|-------------|-------------|------------------------|--------|----------------|--------------------------|-------------------------------------|
| SET-EOD  | INITIATE END-OF-DAY PROCESSING | DAILY     | DAILY      | 10:00:00 PM | 01/01/1800  | 01/12/2007 10:00:00 PM | ROOT   | EXECUTE ALWAYS | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

The 'Batch Jobs' section contains the following table:

| Seq | Job Type  | Job Code    | Job Description               | Threads | Commit Count | Errors Allowed | Parent | Dependency     | Weekend Holiday                     | Enabled                             |
|-----|-----------|-------------|-------------------------------|---------|--------------|----------------|--------|----------------|-------------------------------------|-------------------------------------|
| 1   | PROCEDURE | JOBEOD_BJ_C | SET SYSTEM MODE TO END-OF-DAY | 1       | 100          | 50             | ROOT   | EXECUTE ALWAYS | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

Command: JOBEOD\_BJ\_000\_01.JOBEOD\_BJ\_000\_01

RollbackSegment: [ ]

**Batch Job Thread Trace**

| Thread | Level | Enabled                             |
|--------|-------|-------------------------------------|
| 1      | 0     | <input checked="" type="checkbox"/> |

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

The screenshot shows the Oracle Utilities interface for configuring batch jobs. The 'Batch Job Sets' section contains the following table:

| Set Code | Job Set Description   | Freq Code | Freq Value | Start Time  | Last Run Dt | Next Run Dt            | Parent | Dependency     | Critical                            | Enabled                             |
|----------|-----------------------|-----------|------------|-------------|-------------|------------------------|--------|----------------|-------------------------------------|-------------------------------------|
| SET-BOD  | BEGINNING OF DAY JOBS | DAILY     | DAILY      | 05:00:00 AM | 03/21/2007  | 03/22/2007 05:00:00 AM | ROOT   | EXECUTE ALWAYS | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

The 'Batch Jobs' section contains the following table:

| Seq | Job Type  | Job Code    | Job Description                  | Threads | Commit Count | Errors Allowed | Parent      | Dependency            | Weekend Holiday                     | Enabled                             |
|-----|-----------|-------------|----------------------------------|---------|--------------|----------------|-------------|-----------------------|-------------------------------------|-------------------------------------|
| 1   | PROCEDURE | JOBBOD_BJ_C | MARK SYSTEM FOR BEGINNING OF DAY | 1       | 1            | 50             | ROOT        | EXECUTE ALWAYS        | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2   | PROCEDURE | JOBBOD_BJ_C | PROCESS PARKED TRANSACTIONS      | 5       | 1000         | 50             | JOBBOD_BJ_C | EXECUTE ONLY ON SUCCE | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

Command: jobbod\_bj\_000\_01 jobbod\_bj\_000\_01

RollbackSegment: [ ]

**Batch Job Thread Trace**

| Thread | Level | Enabled                             |
|--------|-------|-------------------------------------|
| 1      | 0     | <input checked="" type="checkbox"/> |

## 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:

| <b>File Name:</b>  | <b>Description:</b>  |
|--------------------|--|
| 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  |

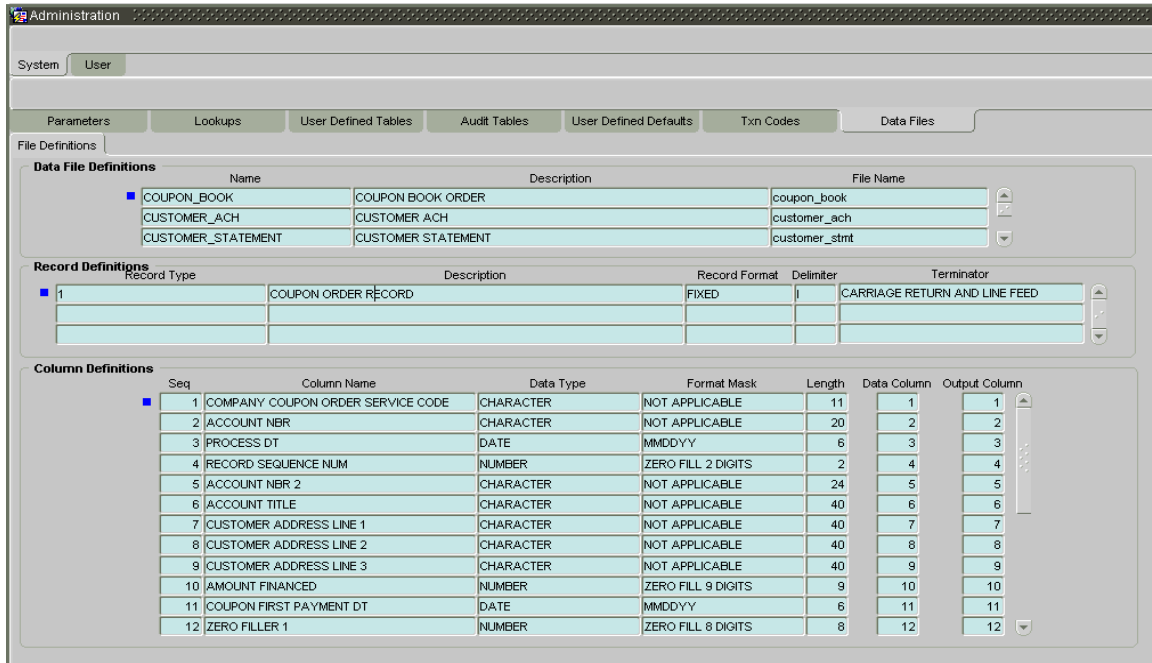
You can change the order in which the fields are displayed in the file.

**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).

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

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

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

| <b>In this field:</b> | <b>Do this:</b>  |
|-----------------------|--|
| <b>Seq</b>            | 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).   |
| <b>Format Mask</b>    | 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).  |
| <b>Length</b>         | 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). |
| <b>Data Column</b>    | 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).   |
| <b>Output Column</b>  | Enter the output column sequence. This is the column that will appear in Output File. The Output Data Dump process allows for the output of 250 columns of data per record. No output column should be repeated in the setup for a record (required).  |

- Save your entry.



## Error Messages tab (Error Messages page)

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

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

### To set up the Error Messages page

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

| Region  | Country | Customer | Engine | Error Code | System Defined  | Enabled                             |
|---|---------|----------|--------|------------|---|-------------------------------------|
| SYS   | SYS     | SYS      | CMN    | 000023     | <input checked="" type="radio"/> Yes <input type="radio"/> No | <input checked="" type="checkbox"/> |
| Message: Your new Daybreak Password                                   |         |          |        |            |   |                                     |
| SYS   | SYS     | SYS      | CMN    | 000024     | <input checked="" type="radio"/> Yes <input type="radio"/> No | <input checked="" type="checkbox"/> |
| Message: Your daybreak application password has been reset to : ~PMD~ |         |          |        |            |   |                                     |
| SYS   | SYS     | SYS      | JOB    | 000021     | <input checked="" type="radio"/> Yes <input type="radio"/> No | <input checked="" type="checkbox"/> |
| Message: ***** Transaction Reversal Successful *****                  |         |          |        |            |   |                                     |
| SYS   | SYS     | SYS      | JOB    | 000022     | <input checked="" type="radio"/> Yes <input type="radio"/> No | <input checked="" type="checkbox"/> |
| Message: Transaction Reversal Failed                                  |         |          |        |            |   |                                     |
| SYS   | SYS     | SYS      | TCB    | 000016     | <input checked="" type="radio"/> Yes <input type="radio"/> No | <input checked="" type="checkbox"/> |
| Message: Transaction Locked, Transaction Posting Failed               |         |          |        |            |   |                                     |

- 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:

|                   |                                     |
|-------------------|-------------------------------------|
| <b>Region</b>     | Enter the region code (required).   |
| <b>Country</b>    | Enter the country code (required).  |
| <b>Customer</b>   | Enter the customer code (required). |
| <b>Engine</b>     | Enter the engine code (required).   |
| <b>Error Code</b> | Enter the error code (required).    |

|                         |   |
|-------------------------|---|
| System Defined (Yes/No) | Displays whether or not the record is system defined. |
| <b>Message</b>          | 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:

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

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

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

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

## Translation tab (Message Translation page)

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

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

### To set up the Message Translation page

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

| Region | Country | Customer | Engine | Error Code | System Defined | Yes   | No                               | Enabled                             |
|--------|---------|----------|--------|------------|----------------|---|----------------------------------|-------------------------------------|
| SYS    | SYS     | SYS      | UAD    | 000001     |                | <input type="radio"/>   | <input checked="" type="radio"/> | <input checked="" type="checkbox"/> |
|        |         |          |        | English    | Translation    | ONLY ONE ACH DEFINITION OF THE SAME TYPE CAN BE ENABLED AT ONE TIME |                                  |                                     |
| SYS    | SYS     | SYS      | UAD    | 000002     |                | <input type="radio"/>   | <input checked="" type="radio"/> | <input checked="" type="checkbox"/> |
|        |         |          |        | English    | Translation    | PLEASE SELECT A PROPER VALUE.                                       |                                  |                                     |
| SYS    | SYS     | SYS      | UBT    | 000003     |                | <input type="radio"/>   | <input checked="" type="radio"/> | <input checked="" type="checkbox"/> |
|        |         |          |        | English    | Translation    | ACH DETAILS ARE NOT SPECIFIED FOR THE ACH PAYMENT MODE.             |                                  |                                     |

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

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

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

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

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

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

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

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

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

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

## Language setup

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

The screenshot shows the Administration form's Lookups page. The 'Lookups' tab is selected. The 'Lookups' section is divided into two parts: 'Lookup Type' and 'Lookup Code'.

**Lookup Type**

| Lookup Type     | Description                | System Defined                   | Enabled                             |
|-----------------|----------------------------|----------------------------------|-------------------------------------|
| TRD_LANGUAGE_CD | TRANSLATION LANGUAGE CODES | <input checked="" type="radio"/> | <input checked="" type="checkbox"/> |
|                 |                            | <input type="radio"/>            | <input type="checkbox"/>            |
|                 |                            | <input type="radio"/>            | <input type="checkbox"/>            |

**Lookup Code**

| Lookup Code | Description | Sort | Sub Code | System Defined                   | Enabled                             |
|-------------|-------------|------|----------|----------------------------------|-------------------------------------|
| ENG         | ENGLISH     | 1    |          | <input checked="" type="radio"/> | <input checked="" type="checkbox"/> |
|             |             |      |          | <input type="radio"/>            | <input type="checkbox"/>            |
|             |             |      |          | <input type="radio"/>            | <input type="checkbox"/>            |

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

Parameter: otherparams=ORA\_USER=<schema\_name> USR\_LANG=<native language>

**Note:** <native language> should match lookup codes in the TRD\_LANGUAGE\_CD lookup type on the Administration form's Lookups page.

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

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

## CHAPTER 2 : ADMINISTRATION (USER) FORM

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

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

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

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

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

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

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



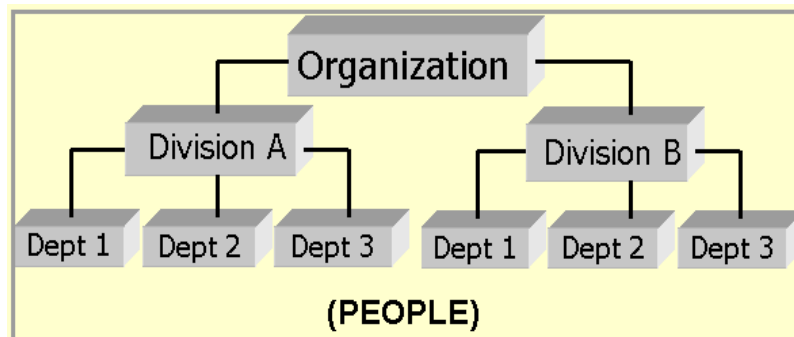
## Organization tab (Organization page)

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

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

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

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



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

|                      |        |                |      |
|----------------------|--------|----------------|------|
| <b>Organization:</b> | O-0001 | ABC Corp.      | ABCC |
| <b>Division:</b>     | OD-001 | Central Region | C01  |
| <b>Department:</b>   | ODD-01 | Origination    | ORG  |
| <b>Division:</b>     | OD-002 | Eastern Region | E01  |
| <b>Department:</b>   | ODD-11 | Origination    | ORG  |
| <b>Department:</b>   | ODD-12 | Collection     | COL  |

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

## To set up the Organization page

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

The screenshot shows the Oracle Daybreak Administration User interface. The 'Organization' tab is selected. The 'Organization Definition' section is active, showing the following fields:

- Organization:** D-0001, SUPERSOLUTIONS CORPORATION, Short Name: SSC, Enabled:
- Address:** 10100 VIKING DRIVE, #100, Phone: 952-942-6297, Ext: , Fax: 952-942-6451
- City:** EDEN PRAIRIE, **St:** MN, **Zip:** 55344 7255, **Country:** US, License Key: 420668315796928080424467432

The 'Division Definition' section is also visible, showing:

- Division:** OD-001, CENTRAL REGION, Short Name: C01, Enabled:
- Address:** 10100 VIKING DRIVE, #100, Phone: 952-942-6297, Ext: , Fax: 952-942-6451
- City:** EDEN PRAIRIE, **St:** MN, **Zip:** 55344 7255, **Country:** US

The 'Department Definition' section is also visible, showing:

- Department:** ODD-01, ORIGINATION, Short Name: ORG, Enabled:
- Address:** 10100 VIKING DRIVE, #100, Phone: 952-942-6297, Ext: , Fax: 952-942-6451
- City:** EDEN PRAIRIE, **St:** MN, **Zip:** 55344 7255, **Country:** US

- 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).

|                    |   |
|--------------------|---|
| <b>Fax</b>         | 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).   |
| <b>License Key</b> | Enter software license key (unique license key for Oracle Daybreak that determines the organization's access to the system) ( <b>CAUTION: Do not touch!</b> ) (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:

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

| <b>In this field:</b>     | <b>Do this:</b>   |
|---------------------------|---|
| <b>Department</b>         | Enter the department ID. (The ID is the unique identifier used internally by Oracle Daybreak to represent the department within the division) (required). |
| <b>Department Name</b>    | Enter the department name (required).   |
| <b>Short Name</b>         | Enter the short name for the department ( <b>Note:</b> This is the ID that appears throughout Oracle Daybreak to represent this department) (required)    |
| <b>Address</b>            | Enter the address line 1 for the department (required).   |
| Address 2 (unlabeled)     | Enter the address line 2 for the department (optional).   |
| <b>Zip</b>                | Select the zip code where the department is located (required).   |
| <b>City</b>               | Enter the city where the department is located (required).  |
| <b>St</b>                 | 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).   |
| <b>Phone</b>              | 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).  |
| <b>Fax</b>                | 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.

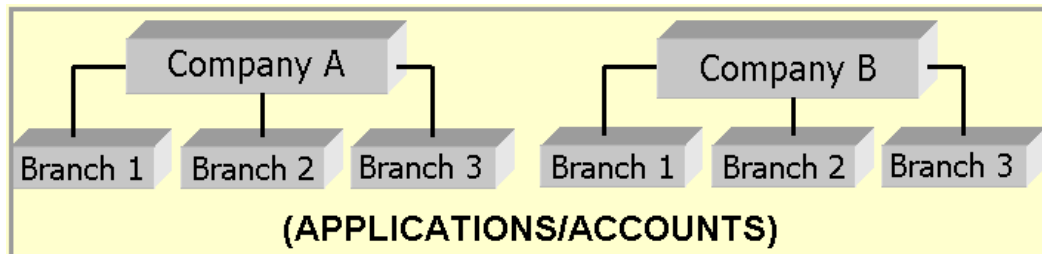
9 Save your entry.

## 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:

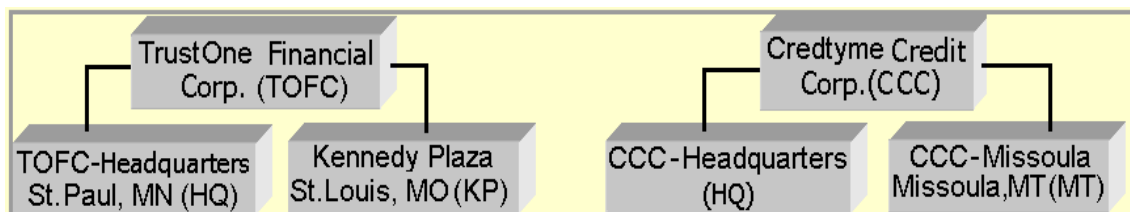
- The General Ledger (GL) differs between branches
- The branches work with different accounts
- There is a difference between branches in terms of the tasks they perform (loan origination)



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

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

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



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

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

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

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

### To set up the Companies page

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

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

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

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

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

The 'Branch Definition' block is also visible, showing the following information:

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

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

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

- 3 The **Company Definition** block defines entities within your organization that originate 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).

|                                  |   |
|----------------------------------|---|
| <b>Short Name</b>                | Enter the short name for the portfolio company (ID displayed to represent the company) (required).  |
| <b>Address</b>                   | Enter the address line 1 for the portfolio company (required).  |
| Address 2 (unlabeled)            | Enter the address line 2 for the portfolio company (optional).  |
| <b>Zip</b>                       | Select the zip code where the portfolio company is located (required).  |
| <b>City</b>                      | Enter the city where the portfolio company is located (required).   |
| <b>St</b>                        | 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).  |
| <b>Country</b>                   | Select the country where the portfolio company is located [COUNTRY_CD] (required).  |
| <b>Contact</b>                   | Enter the contact information about the portfolio company (required).   |
| <b>Phone</b>                     | Enter the primary phone number for the portfolio company (required).  |
| Ext                              | Enter the phone extension for the primary phone number (optional).  |
| <b>Fax</b>                       | 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).  |
| <b>TCC</b>                       | Enter the transmitter control code for the portfolio company (1098 Electronic Filing) (required).   |
| <b>Tax Id</b>                    | Enter the tax identification number for the portfolio company (required).   |
| <b>Remittance Address</b>        | 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).   |
| <b>Zip</b>                       | Select the zip code (required).   |
| <b>City</b>                      | Enter the remittance address city (required).   |
| <b>St</b>                        | Select the remittance address state [STATE_CD] (required).  |
| Zip Extension (unlabeled)        | Enter the remittance address zip extension (optional).  |
| <b>Country</b>                   | Select the remittance address country [COUNTRY_CD] (required).  |
| <b>HMDA</b>                      | Select the HMDA agency (Home Mortgage Disclosure Act reporting agency for the company) [HMDA_AGENCY_CD] (required).   |
| <b>Coupon Order Code</b>         | 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:

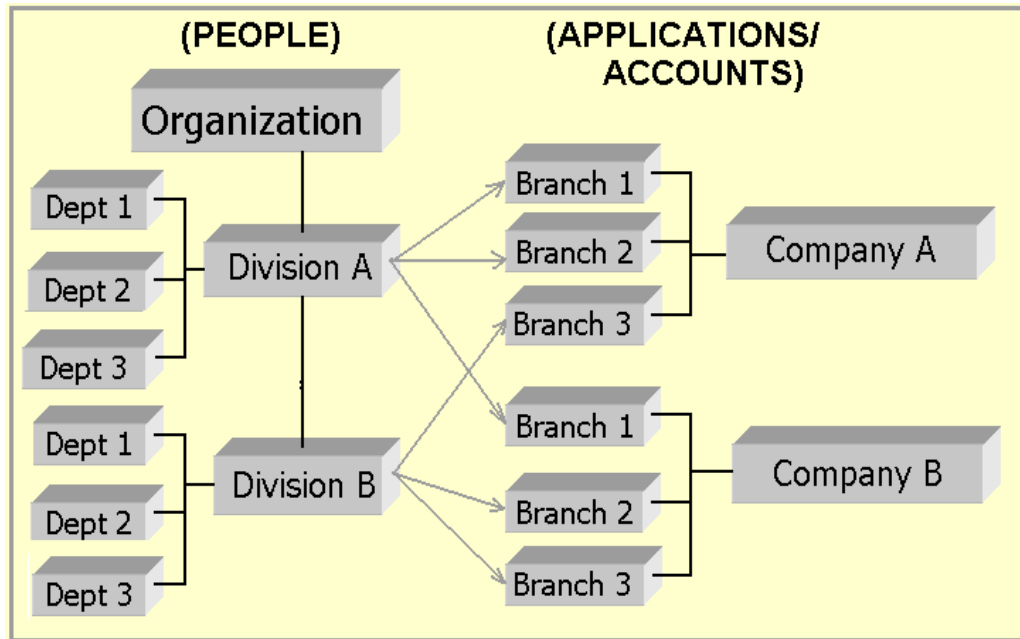
| In this field:            | Do this:  |
|---------------------------|---|
| <b>Branch</b>             | Enter the portfolio branch id. (The ID is the unique identifier used internally by Oracle Daybreak to represent the branch within your company) (required). |
| <b>Name</b>               | Enter the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

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



## Access tab (Data page)

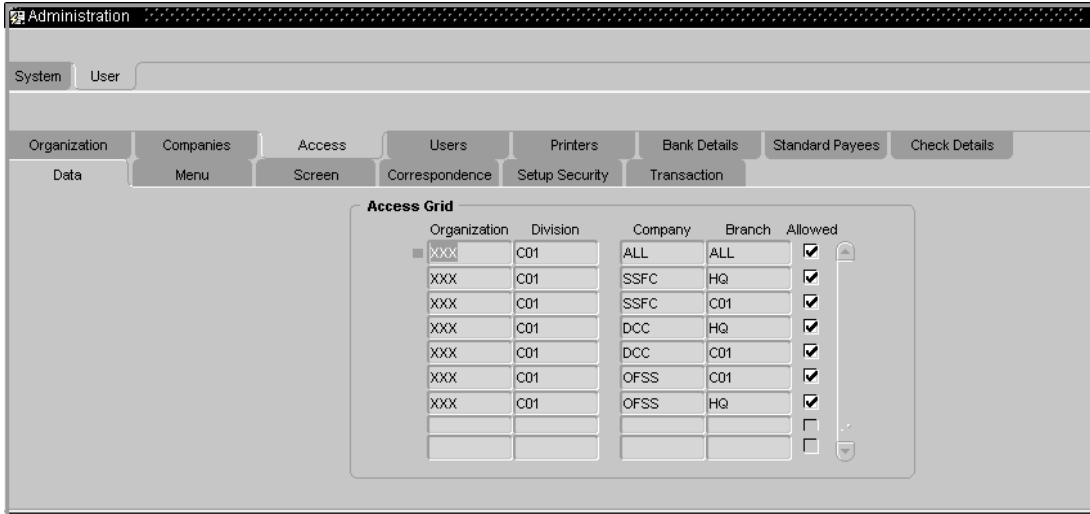
Using the organizations, divisions, companies, and branches created on the Organization and Companies pages, Oracle Daybreak allows you to control which users have access to which applications. The Data page is where you define which organization/division (Oracle Daybreak users) can gain access to which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



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

## To set up the Data page

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



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

### In this field:

### Do this:

#### Access Grid block:

#### **Organization**

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

#### **Division**

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

#### **Company**

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

#### **Branch**

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

#### Allowed

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

- 4 Save your entry.

## Access tab (Menu page)

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

### To set up the Menu page

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

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

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

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

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

#### In this field:

#### Do this:

#### Menu block:

Menu Code

View the menu code (display only).

Description

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

Enabled

If selected, indicates that the menu code is enabled.

#### Menu User Access Definition block:

**Access Type**

Enter the access grid function type (required).

**Access Value**

Enter the access function grid value (required).

Allowed? Yes/No

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

System Defined Yes/No

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

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

- 4 Save your entry.

## Access tab (Screen page)

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

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

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

### To set up the Screen page

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

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

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

#### **In this field:**

#### **Do this:**

##### Screen block:

Screen Name

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

##### Screen Details block:

Tab Name

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

Parent Tab Name

View the parent object name (display only).

Enabled

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

##### Screen User Access Definition block:

**Access Type\***

Enter the access grid function type (required).

**Access Value\***

Enter the access function grid value (required).

Allowed? Yes/No

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

System Defined Yes/No

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

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

4 Save your entry.

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

**Rule 1**

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

**Rule 2**

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

## Access tab (Correspondence page)

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

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

### To set up the Correspondence page

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

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

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

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

#### In this field:

#### Do this:

#### Correspondence Codes block:

Code

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

Description

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

Enabled

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

#### Correspondence User Access Definition block:

**Access Type**

Enter the access grid function type (required).

**Access Value**

Enter the access function grid value (required).

Allowed? Yes/No

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

System Defined Yes/No

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

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

- 4 Save your entry.

## Access tab (Setup Security page)

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

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

### To set up the Setup Security page

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

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

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

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

#### In this field:

#### Do this:

##### Lock/Unlock Codes block:

Code

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

Description

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

Enabled

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

##### Lock/Unlock User Access Definition block:

**Access Type**

Enter the access grid function type (required).

**Access Value**

Enter the access function grid value (required).

Allowed? Yes/No

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

System Defined Yes/No

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

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

- 4 Save your entry.

## Access tab (Transaction page)

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

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

### To set up the Transaction page

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

The screenshot shows the Oracle Administration interface. The 'Administration' window is open to the 'User' section, specifically the 'Access' tab. The 'Transaction' sub-tab is selected. The 'Transaction Super Group' block is set to 'ACCOUNT MONETARY TXN'. Below it, the 'Transaction Codes' block displays a list of transaction codes with their descriptions and authorization options. The 'Transaction User Access Definition' block is also visible, showing access types and values for various transaction codes.

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

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

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

**In this field:**

**Do this:**

Transaction Super Group block:

Super Group

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

Transaction Codes block:

Txn Name

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

Description

View the description for the transaction (display only).

Authorize

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

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



the authorization restriction applies to when entering the transaction.

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

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

Enabled

If selected, indicates the transaction codes entry is enabled.

Transaction User Access Definition block:

**Access Type**

Enter the access grid function type (required).

**Access Value**

Enter the access function grid value (required).

Allowed? Yes/No

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

System Defined Yes/No

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

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

- 4 Save your entry.

## Users tab (Users page)

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

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

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

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

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

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

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

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

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

## Replacement users

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

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

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

The screenshot shows the Oracle Daybreak Administration interface. The 'Users' tab is selected, and the 'User Definition' block is visible. Two user records are shown. The first record is for user 'AJAY' (User ID: AJAY, First Name: AJAY, Last Name: BHATIA, Organization: SSC, Division: C01, Department: ORG, Start Dt: 01/14/2002, End Dt: 12/31/9999, Enabled: checked). The second record is for user 'BJORN' (User ID: BATCH, First Name: BATCH, Last Name: USER, Organization: SSC, Division: C01, Department: ORG, Start Dt: 03/05/2002, End Dt: 12/31/9999, Enabled: checked). The 'Replacement User' field for the second record is highlighted in red, showing the value 'AMOL'. The 'Dt' field for the second record is also highlighted in red, showing the value '05/05/9997'.

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

Oracle Daybreak updates the following when replacing users:

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

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

## Enhanced password protection

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

The screenshot shows the Administration console with the 'Organization Parameters' section expanded. The table below represents the data visible in the screenshot.

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

These organization level password parameters are as follows:

| Parameter                  | Description  |
|----------------------------|--|
| ULG_PWD_CASE_SENSITIVE_REQ | PASSWORD SHOULD BE CASE SENSITIVE (Y/N) (SET NO TO STORE PASSWORD IN UPPER-CASE)<br><br>If the Parameter Value is set to <b>N</b> , 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)<br><br>If the Parameter Value is set to <b>Y</b> , 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)<br><br>If the Parameter Value is set to <b>Y</b> , 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)<br><br>If the Parameter Value is set to <b>Y</b> , 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)<br><br>If the Parameter Value is set to <b>Y</b> , 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:

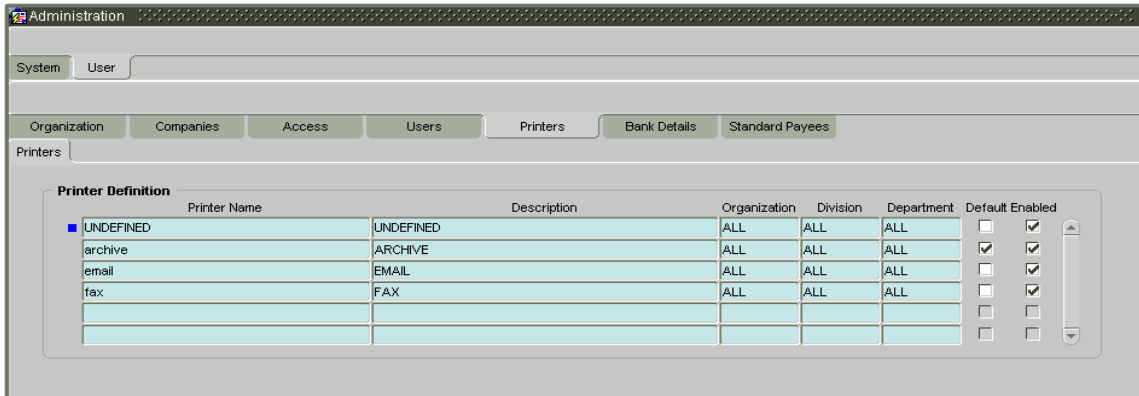
PRINTER NAME = <PRINTER\_NAME1> + <PRINTER\_NAME2>

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.

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

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

Additional fields include Short Name (FSB), Address (3763 GOLDEN VALLEY RD), City (EDEN PRAIRIE), St (MN), Zip (55344), and Country (US). There are also fields for Phone (952-990-9192, 952-900-9091) and Fax (800-123-4567, 899-789-1234).

The 'ACH Definition' section shows a table with columns for Company, Branch, ACH Identifier, and Enabled.

| Company | Branch | ACH Identifier | Enabled                  |
|---------|--------|----------------|--------------------------|
|         |        |                | <input type="checkbox"/> |
|         |        |                | <input type="checkbox"/> |
|         |        |                | <input type="checkbox"/> |

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

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

|                           |   |
|---------------------------|---|
| <b>St</b>                 | Select the state where the bank is located [STATE_CD] (required).     |
| Zip Extension (unlabeled) | Enter the zip extension where the bank is located (optional).         |
| <b>Country</b>            | Select the country where the bank is located [COUNTRY_CD] (required). |
| <b>Phone</b>              | 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).  |
| <b>Fax</b>                | 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.

| <b>In this field:</b> | <b>Do this:</b>   |
|-----------------------|---|
| <b>Company</b>        | Select the portfolio company (required).  |
| <b>Branch</b>         | Select the portfolio branch (required).   |
| <b>ACH Identifier</b> | 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.

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

8 Save your entry.

## Standard Payees tab (Standard Payees page)

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

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

### To set up the Standard Payees page

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

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

- Payee # (required)
- Name (required)
- Pmt Mode (required)
- Start Dt (display only)
- Enabled (optional)
- Bank Name (required)
- Routing # (required)
- Account Type (required)
- ACH Account # (required)
- Address (optional)
- City (optional)
- St (optional)
- Zip (optional)
- Country (optional, default US)
- Comment (optional)
- Phone 1 (optional)
- Phone 2 (optional)

- 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).  |
| <b>Country</b>            | 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. <b>Note:</b> If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234 (optional). |
| Comment                   | Enter a comment for this advance allocations. This is the default comment to include with payments to this Payee (optional).  |
| Phone 1                   | Enter the primary phone number for the payee (optional).  |
| Phone 2                   | Enter the alternate phone number for the payee (optional).  |

- 4 Save your entry.

## Check Details tab (Check Details page)

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

### To set up the Check Details page

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

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

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

| In this field:    | Do this:   |
|-------------------|--|
| <b>Company</b>    | Select the portfolio company associated with the check details (required).   |
| <b>Branch</b>     | Select portfolio branch associated with the check details (required).  |
| <b>Payee Type</b> | 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 four master tabs:

| <b>Master tab:</b> | <b>Purpose:</b>  |
|--------------------|--|
| 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:

- 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: Scoring Parameters, and Index Rates.

---

## 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.

The screenshot shows the Oracle Product Setup interface for Scoring Parameters. It includes a navigation menu at the top with 'Setup', 'Loan', 'Line of Credit', and 'Lease'. Below that are tabs for 'Assets', 'Scoring Parameters', and 'Index Rates'. The main content area is divided into three sections: 'Parameters', 'Formula Definition', and 'Formula Expression'.

**Parameters Table:**

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

**Formula Definition Table:**

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

**Formula Expression:** CUM\_6MONTH\_AUTO\_TRADES + CUM\_6MONTH\_BANK\_TRADES

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

### In this field:

### Do this:

#### Parameter

Enter the name of the scoring parameter. i-flex solutions recommends entering a name that in some way reflects how the parameter is used; for example, use FICO\_SCORE instead of PARAMETER\_1. (required).

#### Description

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

#### Data Type

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

#### Scoring Type

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

#### Enabled

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



- 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.        |

- Choose **Show Expression**.

The Variable Description field and Formula Expression block populate.

- Save your entry.

## Index Rates tab (Index Rates page)

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

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

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

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

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

### To set up index rate

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

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

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

The 'Index Details' section contains a table with the following data:

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

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

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

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

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

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.

The screenshot shows the 'Product Setup' application window. The 'Loan' tab is selected. Below the tabs, there are several sub-tabs: Products, Pricing, Edits, Cycles, Scoring, Contract, Fees, Compensation, Commissions, Checklists, Spreads, Statement, Letters, Promotions, and Insurance. The 'Products' sub-tab is active, displaying two main sections: 'Product Definition' and 'Product Itemizations'.

**Product Definition Table:**

| Product   | Description                 | Collateral Type | Collateral Sub Type | Credit Bureau Portfolio Type | Credit Bureau Account Type | Billing Cycle | Category | Direct                              | Enabled                             |
|-----------|-----------------------------|-----------------|---------------------|------------------------------|----------------------------|---------------|----------|-------------------------------------|-------------------------------------|
| LOAN-CHAT | LOAN HE                     | HOME COLLATERA  | REAL PROPERTY H     | INSTALLMENT                  | HOME EQUITY                | MONTHLY       |          | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| LOAN-HE   | LOAN HE                     | HOME COLLATERA  | PERSONAL PROPE      | INSTALLMENT                  | HOME EQUITY                | MONTHLY       |          | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| LOAN-SG   | LOAN SECURED HOUSEHOLD GOOD | HOUSEHOLD GOOD  | PERSONAL PROPE      | INSTALLMENT                  | SECURED BY HOU             | MONTHLY       |          | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| LOAN-UN   | LOAN UNSECURED              | UNSECURED COLL  | UNSECURED           | INSTALLMENT                  | UNSECURED                  | MONTHLY       |          | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| LOAN-VE   | LOAN VEHICLE                | VEHICLE COLLATE | PERSONAL PROPE      | INSTALLMENT                  | AUTO                       | MONTHLY       |          | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

**Product Itemizations Table:**

| Itemization                                      | Sort | Pos (+)                          | Neg (-)                          | Enabled                             |
|--|------|----------------------------------|----------------------------------|-------------------------------------|
| ITM COUNTY TAX                                   | 1    | <input checked="" type="radio"/> | <input type="radio"/>            | <input type="checkbox"/>            |
| MANUFACTURED HOME PRICE (EXCLUSIVE OF SALES TAX) | 1    | <input type="radio"/>            | <input checked="" type="radio"/> | <input checked="" type="checkbox"/> |
| ITM HAZARD INSURANCE                             | 2    | <input checked="" type="radio"/> | <input type="radio"/>            | <input type="checkbox"/>            |
| SALES TAX  | 2    | <input type="radio"/>            | <input checked="" type="radio"/> | <input checked="" type="checkbox"/> |
| DOWN PAYMENT                                     | 3    | <input type="radio"/>            | <input checked="" type="radio"/> | <input checked="" type="checkbox"/> |
| ITM CREDIT INSURANCE LIFE                        | 3    | <input checked="" type="radio"/> | <input type="radio"/>            | <input type="checkbox"/>            |
| MANUFACTURER REBATE                              | 4    | <input type="radio"/>            | <input checked="" type="radio"/> | <input checked="" type="checkbox"/> |
| ITM CREDIT INSURANCE DISABILITY                  | 4    | <input checked="" type="radio"/> | <input type="radio"/>            | <input type="checkbox"/>            |

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

| In this field:                       | Do this:  |
|--------------------------------------|---|
| <b>Product</b>                       | 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). |
| <b>Description</b>                   | 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).<br><b>Example</b>   |
| <b>Collateral Type</b>               | 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).  |
| <b>Collateral Sub Type</b>           | Select the collateral sub type for the fixed rate product [COLLATERAL_SUB_TYPE_CD] (required).  |
| <b>Credit Bureau Portfolio Type*</b> | Select the credit bureau portfolio type for the fixed rate product [CRB_PORTFOLIO_TYPE_CD] (required).  |
| <b>Credit Bureau Account Type*</b>   | Select the account type for the fixed rate product [CRB_ACC_TYPE_CD] (required).<br><b>*Note:</b> The Credit Bureau Portfolio Type and Credit Bureau Account Type fields determine how the portfolio is reported back to the credit bureaus (required).   |
| <b>Billing Cycle</b>                 | Select the billing cycle for the fixed rate product [LOAN_BILL_CYCLE_CD] (required).  |
| <b>Category</b>                      | Select the category for the fixed rate product. This serves to group products for reporting purposes (user-defined). [PRODUCT_CATEGORY_CD] (optional).  |
| <b>Start Dt</b>                      | Enter the start date for the fixed rate product (required).   |
| <b>End Dt</b>                        | 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:

| <b>In this field:</b> | <b>Do this:</b>                         |
|-----------------------|---|
| <b>Itemization</b>    | Select the itemization type (required). |
| Disc. Rate            | Enter the discount rate (optional).     |
| <b>Sort</b>           | 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.

---

## 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.

| Fee Rule | Fee Type               | Calc Method        | Min Amt | Max Amt  | Percent | Company | Branch | Product | State | Txn Amt From | Start Dt   | Enabled                             |
|----------|------------------------|--------------------|---------|----------|---------|---------|--------|---------|-------|--------------|------------|-------------------------------------|
| EXT1CE   | FEE EXTENSION          | FLAT AMOUNT        | \$20.00 | \$20.00  | 0.0000  | ALL     | ALL    | ALL     | ALL   | \$0.00       | 01/01/1970 | <input checked="" type="checkbox"/> |
| LC1CE    | FEE LATE CHARGE        | PERCENTAGE OF PAYM | \$20.00 | \$30.00  | 5.0000  | ALL     | ALL    | ALL     | ALL   | \$0.00       | 01/01/1990 | <input checked="" type="checkbox"/> |
| NSF1CE   | FEE NSF                | FLAT AMOUNT        | \$20.00 | \$20.00  | 0.0000  | ALL     | ALL    | ALL     | ALL   | \$0.00       | 01/01/1970 | <input checked="" type="checkbox"/> |
| PPP1CE   | FEE PREPAYMENT PENALTY | PERCENTAGE OF OUTS | \$0.00  | \$50.00  | 1.0000  | ALL     | ALL    | ALL     | ALL   | \$0.00       | 01/01/1990 | <input checked="" type="checkbox"/> |
| PPP2CE   | FEE PREPAYMENT PENALTY | FLAT AMOUNT        | \$20.00 | \$20.00  | 0.0000  | ALL     | ALL    | ALL     | ALL   | \$2,000.00   | 01/01/1990 | <input checked="" type="checkbox"/> |
| PPP3CE   | FEE PREPAYMENT PENALTY | FLAT AMOUNT        | \$50.00 | \$50.00  | 0.0000  | ALL     | ALL    | ALL     | ALL   | \$3,500.00   | 01/01/1990 | <input checked="" type="checkbox"/> |
| PPP4CE   | FEE PREPAYMENT PENALTY | PERCENTAGE OF AMOL | \$50.00 | \$100.00 | 1.0000  | ALL     | ALL    | ALL     | ALL   | \$5,000.00   | 01/01/1990 | <input checked="" type="checkbox"/> |

- 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**  
**End Dt**

Enter the start date (required).

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.

## 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.

The screenshot shows the Oracle Daybreak Product Setup Spreads page. The page has a navigation bar with tabs for Setup, Loan, Line of Credit, and Lease. Below this is a sub-navigation bar with tabs for Products, Pricing, Edits, Cycles, Scoring, Contract, Fees, Compensation, Checklists, Spreads, Statement, Letters, Promotions, and Insurance. The Spreads tab is selected.

The main content area is divided into two sections:

- Spread Definition:** A table with columns: Spread, Description, Due Dt Adv, and Enabled. It contains three rows:
 

| Spread | Description           | Due Dt Adv    | Enabled                             |
|--------|-----------------------|---------------|-------------------------------------|
| AC     | ACTIVE SPREAD         | BRING CURRENT | <input checked="" type="checkbox"/> |
| ACEXP  | ACTIVE EXPENSE SPREAD | NONE          | <input checked="" type="checkbox"/> |
| ACFEE  | ACTIVE FEE SPREAD     | NONE          | <input checked="" type="checkbox"/> |
- Spread Transaction Definition:** A table with columns: Balance Type, Cycle, Sort, and Enabled. It contains 13 rows:
 

| Balance Type                   | Cycle | Sort | Enabled                             |
|--------------------------------|-------|------|-------------------------------------|
| INTEREST                       | 0     | 0    | <input checked="" type="checkbox"/> |
| ADVANCE / PRINCIPAL BILLED     | 0     | 1    | <input checked="" type="checkbox"/> |
| INTEREST ACCRUAL               | 0     | 2    | <input checked="" type="checkbox"/> |
| LATE CHARGE                    | 0     | 3    | <input checked="" type="checkbox"/> |
| NON SUFFICIENT FUND FEE        | 0     | 4    | <input checked="" type="checkbox"/> |
| EXTENSION FEE                  | 0     | 5    | <input checked="" type="checkbox"/> |
| PREPAYMENT PENALTY             | 0     | 6    | <input checked="" type="checkbox"/> |
| REPOSSESSION EXPENSES          | 0     | 7    | <input checked="" type="checkbox"/> |
| LEGAL BANKRUPTCY EXPENSES      | 0     | 8    | <input checked="" type="checkbox"/> |
| SERVICING EXPENSES             | 0     | 9    | <input checked="" type="checkbox"/> |
| CHGOFF LATE CHARGE             | 0     | 10   | <input checked="" type="checkbox"/> |
| CHGOFF NON SUFFICIENT FUND FEE | 0     | 11   | <input checked="" type="checkbox"/> |
| CHGOFF EXTENSION FEE           | 0     | 12   | <input checked="" type="checkbox"/> |
| CHGOFF PREPAYMENT PENALTY      | 0     | 13   | <input checked="" type="checkbox"/> |

- 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.

- 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).

- Select **Enabled** and Oracle Daybreak will consider this spread transaction when allocating payments.
- Choose **Load Details**.  
Oracle Daybreak loads the spread transaction definitions for newly created spread definitions to ensures that all balance types related to payment allocation will be included in a spread.
- Save your entry.

## Statement tab (Messages page)

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

Oracle Daybreak inserts the message in the Text field into the statement file produced during the nightly batch job for the appropriate consumers.

A record of an account's statement history, including the messages included in the statement, appears on the Statements page on the Customer Service form.

### To set up the Statements (Messages) page

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

- 3 In the **Statement Messages** block, enter the following information:

| In this field: | Do this:  |
|----------------|---|
| <b>Seq</b>     | Enter the sort sequence of how the statement message should be printed (required).  |
| <b>Code</b>    | Enter the message code identifying the statement message (required).  |
| <b>Text</b>    | Enter the text of the statement message (required).   |
| <b>Company</b> | Select the company for the statement message. This may be ALL or a specific company ( <b>Setup &gt; Administration &gt; User &gt; Companies</b> ) (required). |
| <b>Branch</b>  | Select the branch within the company for the statement message. This may be ALL or a specific branch ( <b>Setup &gt;</b>                                      |

**Product** **Administration > User > Companies**). This must be ALL if in the Company field you selected ALL (required). Select the product for which this statement message will be used. This may be ALL or a specific product (required).

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

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

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

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

**Start Dt** Enter the first date the statement message is available (required).

**End Dt** Enter the last date the statement message is available (required).

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

## Letters tab (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.

| Letter Code     | File Name        | Batch Printer | Batch User | Letter Type             | Company | Branch | Product | State | Channel Enabled                     |
|-----------------|------------------|---------------|------------|-------------------------|---------|--------|---------|-------|-------------------------------------|
| CNLNCE_ACO_LTR  | LORACO_EM_111_01 | archive       | BATCH      | CONDITIONAL ADVERSE AC  | ALL     | ALL    | ALL     | ALL   | <input checked="" type="checkbox"/> |
| CNLNCE_ADV_LTR  | LORADV_EM_100_01 | archive       | BATCH      | ADVERSE ACTION LETTER   | ALL     | ALL    | ALL     | ALL   | <input checked="" type="checkbox"/> |
| CNLNCE_COL_LTR1 | LCOLT1_EM_100_01 | archive       | BATCH      | COLLECTION LETTER 1     | ALL     | ALL    | ALL     | ALL   | <input checked="" type="checkbox"/> |
| CNLNCE_COL_LTR2 | LCOLT2_EM_100_01 | archive       | BATCH      | COLLECTION LETTER 2     | ALL     | ALL    | ALL     | ALL   | <input checked="" type="checkbox"/> |
| CNLNCE_COL_LTR3 | LCOLT3_EM_100_01 | archive       | BATCH      | COLLECTION LETTER 3     | ALL     | ALL    | ALL     | ALL   | <input checked="" type="checkbox"/> |
| CNLNCE_CON_LTR  | LORCON_EM_100_01 | archive       | BATCH      | CONTRACT FUNDING FAX/EM | ALL     | ALL    | ALL     | ALL   | <input checked="" type="checkbox"/> |
| CNLNCE_DEC_FAX  | LORDEC_EM_111_01 | archive       | BATCH      | DECISION FAX/EMAIL      | ALL     | ALL    | ALL     | ALL   | <input checked="" type="checkbox"/> |
| CNLNCE_PDF_LTR  | LCSPDF_EM_111_01 | archive       | BATCH      | PAID IN FULL LETTER     | ALL     | ALL    | ALL     | ALL   | <input checked="" type="checkbox"/> |
| CNLNCE_POQ_LTR  | LCSPOQ_EM_111_01 | archive       | BATCH      | PAYOFF QUOTE LETTER     | ALL     | ALL    | ALL     | ALL   | <input checked="" type="checkbox"/> |
| CNLNCE_STM_LTR  | LCSSTM_EM_111_01 | archive       | BATCH      | ACCOUNT STATEMENT       | ALL     | ALL    | ALL     | ALL   | <input checked="" type="checkbox"/> |
| CNLNCE_WEL_LTR  | LCSWEL_EM_111_01 | archive       | BATCH      | WELCOME LETTER          | ALL     | ALL    | ALL     | ALL   | <input checked="" type="checkbox"/> |
|                 |                  |               |            |                         |         |        |         |       | <input type="checkbox"/>            |
|                 |                  |               |            |                         |         |        |         |       | <input type="checkbox"/>            |

- 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.





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## 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
- Fees
- Spreads
- Statements
- Letters

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 cause 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.

| Product   | Description                 | Collateral Type | Collateral Sub Type | Credit Bureau Portfolio Type | Credit Bureau Account Type | Billing Cycle | Category | Direct                              | Enabled                             |
|-----------|-----------------------------|-----------------|---------------------|------------------------------|----------------------------|---------------|----------|-------------------------------------|-------------------------------------|
| LOAN-CHAT | LOAN HE                     | HOME COLLATERA  | REAL PROPERTY F     | INSTALLMENT                  | HOME EQUITY                | MONTHLY       |          | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| LOAN-HE   | LOAN HE                     | HOME COLLATERA  | PERSONAL PROPE      | INSTALLMENT                  | HOME EQUITY                | MONTHLY       |          | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| LOAN-SG   | LOAN SECURED HOUSEHOLD GOOD | HOUSEHOLD GOO   | PERSONAL PROPE      | INSTALLMENT                  | SECURED BY HOU             | MONTHLY       |          | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| LOAN-UN   | LOAN UNSECURED              | UNSECURED COLL  | UNSECURED           | INSTALLMENT                  | UNSECURED                  | MONTHLY       |          | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| LOAN-VE   | LOAN VEHICLE                | VEHICLE COLLATE | PERSONAL PROPE      | INSTALLMENT                  | AUTO                       | MONTHLY       |          | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

| Itemization                                      | Sort | Pos (+)                          | Neg (-)                          | Enabled                             |
|--|------|----------------------------------|----------------------------------|-------------------------------------|
| ITM COUNTY TAX                                   | 1    | <input checked="" type="radio"/> | <input type="radio"/>            | <input type="checkbox"/>            |
| MANUFACTURED HOME PRICE (EXCLUSIVE OF SALES TAX) | 1    | <input type="radio"/>            | <input checked="" type="radio"/> | <input checked="" type="checkbox"/> |
| ITM HAZARD INSURANCE                             | 2    | <input checked="" type="radio"/> | <input type="radio"/>            | <input type="checkbox"/>            |
| SALES TAX  | 2    | <input checked="" type="radio"/> | <input type="radio"/>            | <input checked="" type="checkbox"/> |
| DOWN PAYMENT                                     | 3    | <input type="radio"/>            | <input checked="" type="radio"/> | <input checked="" type="checkbox"/> |
| ITM CREDIT INSURANCE LIFE                        | 3    | <input checked="" type="radio"/> | <input type="radio"/>            | <input type="checkbox"/>            |
| MANUFACTURER REBATE                              | 4    | <input type="radio"/>            | <input checked="" type="radio"/> | <input checked="" type="checkbox"/> |
| ITM CREDIT INSURANCE DISABILITY                  | 4    | <input checked="" type="radio"/> | <input type="radio"/>            | <input type="checkbox"/>            |

- 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.

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

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

| In this field:     | Do this:  |
|--------------------|---|
| <b>Itemization</b> | Select the itemization type (required).   |
| Disc. Rate         | Enter the discount rate (optional).   |
| <b>Sort</b>        | 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:

| <b>In this field:</b>       | <b>Do this:</b>  |
|-----------------------------|--|
| 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).                      |
| <b>Seq</b>                  | 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).   |
| <b>Adjustment Frequency</b> | Select the frequency value for adjustments. Currently, the following values are available in Oracle Daybreak:<br><br>RATE CHANGE OCCURS EVERY X YEARS<br>RATE CHANGE OCCURS EVERY X MONTHS<br>RATE CHANGE OCCURS EVERY X DAYS<br>RATE CHANGE OCCURS EVERY BILLING DATE<br>RATE CHANGE OCCURS EVERY DUE DATE<br><br>[RATE_CHANGE_FREQ_TYPE_CD] (required) |
| <b>Period</b>               | 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).  |
| <b># of Adjustments</b>     | 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.

---

## 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.

The screenshot shows the 'Product Setup' application window with the 'Fees' tab selected. The 'Fee Definition' table is visible, containing the following data:

| Fee Rule | Fee Type               | Calc Method        | Min Amt | Max Amt  | Percent | Company | Branch | Product | State | Txn Amt From | Start Dt   | Enabled                             |
|----------|------------------------|--------------------|---------|----------|---------|---------|--------|---------|-------|--------------|------------|-------------------------------------|
| EXT1CE   | FEE EXTENSION          | FLAT AMOUNT        | \$20.00 | \$20.00  | 0.0000  | ALL     | ALL    | ALL     | ALL   | \$0.00       | 01/01/1970 | <input checked="" type="checkbox"/> |
| LC1CE    | FEE LATE CHARGE        | PERCENTAGE OF PAYM | \$20.00 | \$30.00  | 5.0000  | ALL     | ALL    | ALL     | ALL   | \$0.00       | 01/01/1990 | <input checked="" type="checkbox"/> |
| NSF1CE   | FEE NSF                | FLAT AMOUNT        | \$20.00 | \$20.00  | 0.0000  | ALL     | ALL    | ALL     | ALL   | \$0.00       | 01/01/1970 | <input checked="" type="checkbox"/> |
| PPP1CE   | FEE PREPAYMENT PENALTY | PERCENTAGE OF OUTS | \$0.00  | \$50.00  | 1.0000  | ALL     | ALL    | ALL     | ALL   | \$0.00       | 01/01/1990 | <input checked="" type="checkbox"/> |
| PPP2CE   | FEE PREPAYMENT PENALTY | FLAT AMOUNT        | \$20.00 | \$20.00  | 0.0000  | ALL     | ALL    | ALL     | ALL   | \$2,000.00   | 01/01/1990 | <input checked="" type="checkbox"/> |
| PPP3CE   | FEE PREPAYMENT PENALTY | FLAT AMOUNT        | \$50.00 | \$50.00  | 0.0000  | ALL     | ALL    | ALL     | ALL   | \$3,500.00   | 01/01/1990 | <input checked="" type="checkbox"/> |
| PPP4CE   | FEE PREPAYMENT PENALTY | PERCENTAGE OF AMOL | \$50.00 | \$100.00 | 1.0000  | ALL     | ALL    | ALL     | ALL   | \$5,000.00   | 01/01/1990 | <input checked="" type="checkbox"/> |
|          |                        |                    |         |          |         |         |        |         |       |              |            | <input type="checkbox"/>            |
|          |                        |                    |         |          |         |         |        |         |       |              |            | <input type="checkbox"/>            |

- 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**  
**End Dt**

Enter the start date (required).

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.

## 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.

The screenshot shows the 'Product Setup' window with the 'Spreads' tab selected. It contains two main sections: 'Spread Definition' and 'Spread Transaction Definition'.

**Spread Definition Table:**

| Spread | Description           | Due Dt Adv    | Enabled                             |
|--------|-----------------------|---------------|-------------------------------------|
| AC     | ACTIVE SPREAD         | BRING CURRENT | <input checked="" type="checkbox"/> |
| ACEXP  | ACTIVE EXPENSE SPREAD | NONE          | <input checked="" type="checkbox"/> |
| ACFEE  | ACTIVE FEE SPREAD     | NONE          | <input checked="" type="checkbox"/> |

**Spread Transaction Definition Table:**

| Balance Type                   | Cycle | Sort | Enabled                             |
|--------------------------------|-------|------|-------------------------------------|
| INTEREST                       | 0     | 0    | <input checked="" type="checkbox"/> |
| ADVANCE / PRINCIPAL BILLED     | 0     | 1    | <input checked="" type="checkbox"/> |
| INTEREST ACCRUAL               | 0     | 2    | <input checked="" type="checkbox"/> |
| LATE CHARGE                    | 0     | 3    | <input checked="" type="checkbox"/> |
| NON SUFFICIENT FUND FEE        | 0     | 4    | <input checked="" type="checkbox"/> |
| EXTENSION FEE                  | 0     | 5    | <input checked="" type="checkbox"/> |
| PREPAYMENT PENALTY             | 0     | 6    | <input checked="" type="checkbox"/> |
| REPOSSESSION EXPENSES          | 0     | 7    | <input checked="" type="checkbox"/> |
| LEGAL BANKRUPTCY EXPENSES      | 0     | 8    | <input checked="" type="checkbox"/> |
| SERVICING EXPENSES             | 0     | 9    | <input checked="" type="checkbox"/> |
| CHGOFF LATE CHARGE             | 0     | 10   | <input checked="" type="checkbox"/> |
| CHGOFF NON SUFFICIENT FUND FEE | 0     | 11   | <input checked="" type="checkbox"/> |
| CHGOFF EXTENSION FEE           | 0     | 12   | <input checked="" type="checkbox"/> |
| CHGOFF PREPAYMENT PENALTY      | 0     | 13   | <input checked="" type="checkbox"/> |

- 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 ensure that all balance types related to payment allocation will be included in a spread.

- 7 Save your entry.

## Statement tab (Messages page)

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

Oracle Daybreak inserts the message in the Text field into the statement file produced during the nightly batch job for the appropriate consumers.

A record of an account's statement history, including the messages included in the statement, appears on the Statements page on the Customer Service form.

### To set up the Statements (Messages) page

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

- 3 In the **Statement Messages** block, enter the following information:

| In this field: | Do this:  |
|----------------|---|
| <b>Seq</b>     | Enter the sort sequence of how the statement message should be printed (required).  |
| <b>Code</b>    | Enter the message code identifying the statement message (required).  |
| <b>Text</b>    | Enter the text of the statement message (required).   |
| <b>Company</b> | Select the company for the statement message. This may be ALL or a specific company ( <b>Setup &gt; Administration &gt; User &gt; Companies</b> ) (required). |
| <b>Branch</b>  | Select the branch within the company for the statement message. This may be ALL or a specific branch ( <b>Setup &gt;</b>                                      |

**Product** **Administration > User > Companies**). This must be ALL if in the Company field you selected ALL (required). Select the product for which this statement message will be used. This may be ALL or a specific product (required).

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

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

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

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

**Start Dt** Enter the first date the statement message is available (required).

**End Dt** Enter the last date the statement message is available (required).

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

## Letters tab (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:

| <b>Type of letter:</b>            | <b>Definition:</b>   |
|-----------------------------------|--|
| 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.

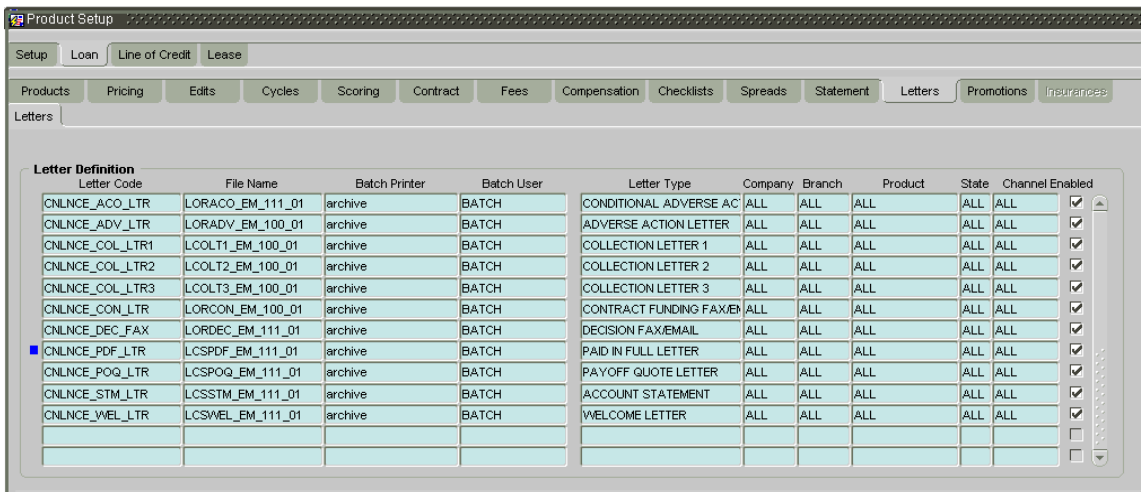
The returned rows are then given a descending rank based on the weighted values and the hierarchical position of these fields:

- 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).



|                    |  |
|--------------------|--|
| <b>Letter Type</b> | Select the type of letter you want to generate [CORRESPONDENCE_TYPE_CD] (required).  |
| <b>Company</b>     | Select the portfolio company for which this letter will be used. This may be ALL or a specific company ( <b>Setup &gt; Administration &gt; User &gt; Companies</b> ) (required).   |
| <b>Branch</b>      | Select the portfolio branch for which this letter will be used. This may be ALL or a specific branch ( <b>Setup &gt; Administration &gt; User &gt; Companies</b> ). This must be ALL if in the Company field you selected ALL) (required). |
| <b>Product</b>     | Select the product for which this letter will be used. This may be ALL or a specific product (required).   |
| <b>State</b>       | Select the state for which this letter will be used. This may be ALL or a specific state [STATE_CD] (required).  |
| <b>Channel</b>     | Select the application source (channel) for the letter. This may be ALL or a specific channel [APP_SOURCE_CD] (required).  |

- 4 Select **Enabled** to enable this letter definition.
- 5 Save your entry.

---

## CHAPTER 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.

## Customer service queues

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

**Note:** The User Productivity form allows you to view the number of applications in a queue.

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

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

These Action and Result field entry combinations are set up on the Queue Setup form's Action Results page.

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

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

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

- General collections
- Bankruptcy
- Foreclosure
- Repossession
- Deficiency

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

**Note:** Although Oracle Daybreak allows you define your own selection criteria in creating queues, the system's performance depends on how the selection criterion is defined.

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

## Setup tab (Action Results page)

The Action Results page allows you to define the contents of the Action and Result fields on the Customer Service form's Call Activities sub page. Oracle Daybreak uses this information to allow Oracle Daybreak users to manually change the condition of an account, and thus assign or remove the account to a queue.

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

The lookup type ACC\_CONDITION\_CD defines which account conditions can be created. The Oracle Daybreak queuing engine determines if queues need to be created based on the information in the Lookup Code block for this lookup type.

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

|       | CONDITION |       |     |
|-------|-----------|-------|-----|
| QUEUE | Open      | Close | NA  |
| Open  | YES       | NO    | NO  |
| Close | NO        | YES   | YES |
| NA    | YES       | NO    | NO  |

(1) Condition: **Open**, Queue: **Open**

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

(2) Condition: **Open**, Queue: **NA**

- In this state, only the account condition is created or opened.
- This option should only be used if no queuing is necessary on this account condition.

(3) Condition: **NA**, Queue: **Close**

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

(4) Condition: **Close**, Queue: **Close**

- In this state, both the account condition and queue are closed.
- Oracle Daybreak transaction-processing engine automatically closes DELQ, TIP, SCHGOFF conditions and queues; therefore, don't setup any call action result with these conditions.

- BKRP (Bankruptcy), REPO (Repossession), FORC (Foreclosure) account conditions and queues can be closed with this option. Also, account level indicators (for reporting purposes) are set.

## To set up the Action Results page

- 1 On the **Setup** menu, choose **Queues > Setup**.

| Action Code | Description                 | Call Type     | Enabled                             |
|-------------|-----------------------------|---------------|-------------------------------------|
| AT          | ATTORNEY/GENERAL TELEPHONED | INCOMING CALL | <input checked="" type="checkbox"/> |
| CBB         | TELEPHONED COBUYER BUSINESS | OUTGOING CALL | <input checked="" type="checkbox"/> |
| CC          | CUSTOMER CALLED             | INCOMING CALL | <input checked="" type="checkbox"/> |

| Result Code | Description             | Report Type    | Contact                  | Follow-up Advance Unit | Value | Enabled                             |
|-------------|-------------------------|----------------|--------------------------|------------------------|-------|-------------------------------------|
| CB          | CALL BACK               | OTHERS         | <input type="checkbox"/> | DAY                    | 3     | <input checked="" type="checkbox"/> |
| HU          | HUNG UP                 | OTHERS         | <input type="checkbox"/> | DAY                    | 3     | <input checked="" type="checkbox"/> |
| NP          | NO PROMISE              | OTHERS         | <input type="checkbox"/> | DAY                    | 3     | <input checked="" type="checkbox"/> |
| PH          | PAYMENT IN HAND (STORE) | PROMISE TO PAY | <input type="checkbox"/> | DAY                    | 3     | <input checked="" type="checkbox"/> |
| PP          | PROMISE TO PAY          | PROMISE TO PAY | <input type="checkbox"/> | DAY                    | 3     | <input checked="" type="checkbox"/> |
| PS          | PAYMENT SENT BY MAIL    | PROMISE TO PAY | <input type="checkbox"/> | DAY                    | 3     | <input checked="" type="checkbox"/> |
| RC          | RETURN CALL             | OTHERS         | <input type="checkbox"/> | DAY                    | 3     | <input checked="" type="checkbox"/> |

| Condition | Open                  | Close                 | NA                    | Queue | Open                  | Close                 | NA                    | Enabled                             |
|-----------|-----------------------|-----------------------|-----------------------|-------|-----------------------|-----------------------|-----------------------|-------------------------------------|
|           | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |       | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input checked="" type="checkbox"/> |
|           | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |       | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="checkbox"/>            |
|           | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |       | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="checkbox"/>            |

| Responsibility | Allowed Yes                      | Allowed No            | Enabled                             |
|----------------|----------------------------------|-----------------------|-------------------------------------|
| ALL            | <input checked="" type="radio"/> | <input type="radio"/> | <input checked="" type="checkbox"/> |
|                | <input type="radio"/>            | <input type="radio"/> | <input type="checkbox"/>            |
|                | <input type="radio"/>            | <input type="radio"/> | <input type="checkbox"/>            |

- 2 In the **Call Actions** block, complete the following fields to define your call action codes and corresponding descriptions.

### In this field:

### Do this:

#### Action Code

Enter the action type code (required).

#### Description

Enter the description for the call action type (required).

#### Call Type

Select the call type (required).

#### Enabled

Select to enable the call action.

- 3 In the **Call Results** block, complete the following fields to define call action result codes and corresponding descriptions:

### In this field:

### Do this:

#### Result Code

Enter the result type code for the call action type (chosen above) (required).

#### Description

Enter the description for the result type (required).

#### Report Type

Select the report type for the result type (required).

#### Right Person Contact

**Note:** Currently there is no functionality associated with the Right Person Contact check box.

#### Follow-up Advance Unit

Select the unit for advancing the follow-up date/time (required).

#### Value

Enter the value for the follow-up advance unit (required).

#### Enabled

Select to enable the result.

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

In the **Conditions** block, select the Condition (Open, Close or N/A) and **Queue** (Open, Close or N/A) button for each action-result combination.

| <b>In this field:</b>    | <b>Do this:</b>  |
|--------------------------|--|
| <b>Condition</b>         | Select the account condition to be open/close for the action (required). |
| Condition: Open/Close/NA | Select the option.   |
| Queue: Open/Close/NA     | Select the option.   |
| Enabled                  | Select to enable the account condition.                                  |

- 5 In the **Responsibilities** block, define the responsibilities that are authorized to use the call action result combination.

| <b>In this field:</b> | <b>Do this:</b>  |
|-----------------------|--|
| <b>Responsibility</b> | Select the responsibility that can perform the action result (required). |
| Allowed? Yes No       | Choose “Yes” and access is allowed.                                      |
| Enabled               | Select to enable the responsibility.                                     |

- 6 Save the information on the **Action Results** page.

## Customer Service tab (Customer Service page)

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

### Customer Service command buttons

The Customer Service page contains following three command buttons:

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

### To set up the Queue Setup form’s Customer Service page and sub pages

- 1 On the **Setup** menu, choose **Queues > Customer Service**.

The screenshot shows the Queue Setup form with the Customer Service tab selected. The form has three tabs: Setup, Origination, and Customer Service. The Customer Service tab is active, showing a table of queues and a criteria table.

| Queue Name     | Queue Description                        | Account Condition | Priority | Company | Branch | Hard Assigned            | Un-Assigned                         | Enabled                             |
|----------------|--|-------------------|----------|---------|--------|--------------------------|-------------------------------------|-------------------------------------|
| BKRP_CH_7      | BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS | BANKRUPTCY        | 1        | ALL     | ALL    | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| DELO_DAYS_0_30 | DELINQUENCY QUEUE: UPTO 30 DAYS          | DELINQUENT        | 1        | ALL     | ALL    | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

| Seq | Parameter                   | Comparison Operator | Criteria Value | Logical Expression |
|-----|-----------------------------|---------------------|----------------|--------------------|
| 1   | BANKRUPTCY TYPE CODE        | =                   | 07             | AND                |
| 2   | BANKRUPTCY DISPOSITION CODE | =                   | NEW            |                    |
|     |                             |                     |                |                    |
|     |                             |                     |                |                    |

- 2 On the **Customer Service** page, complete the following fields.

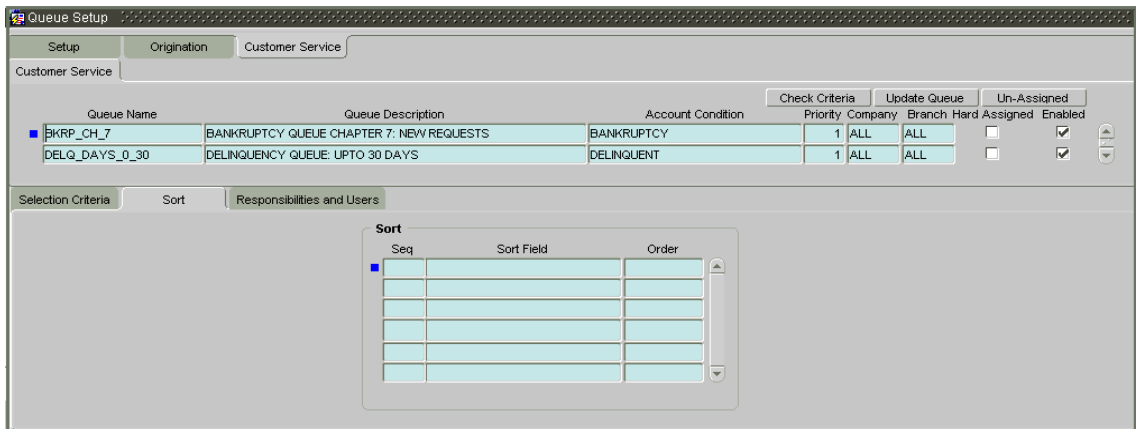
| In this field:           | Do this:                             |
|--------------------------|--------------------------------------|
| <b>Queue Name</b>        | Enter queue name (required).         |
| <b>Queue Description</b> | Enter queue description (required).  |
| <b>Account Condition</b> | Select account condition (required). |

|                 |                            |
|-----------------|----------------------------|
| <b>Priority</b> | Enter priority (required). |
| <b>Company</b>  | Select company (required). |
| <b>Branch</b>   | Select branch (required).  |
| <b>Enabled</b>  | Select to enable.          |

- The Customer Service page includes a **Hard Assigned** box. When selected, Oracle Daybreak assigns an equal amount of accounts to each individual user working on a that queue. Also, an account that is hard assigned remains assigned to the individual who opens that account until that person is longer working that queue.
  - Use the **Hard Assigned** indicator to note whether or not the queue is hard assigned.
- Choose the **Selection Criteria** sub tab.
- In the **Criteria** block, define the account selection criteria with the following fields:

| In this field:             | Do this:                               |
|----------------------------|--|
| <b>Seq</b>                 | Enter sequence numbers (required).     |
| (                          | Enter left bracket (optional).         |
| <b>Parameter</b>           | Select the parameter (required).       |
| <b>Comparison Operator</b> | Select comparison operator (required). |
| <b>Criteria Value</b>      | Enter criteria value (required).       |
| )                          | Enter right bracket (optional).        |
| Logical Expression         | Enter logical operator (optional).     |

- On the Queue Setup form's Customer Service page, choose **Check Criteria**. Oracle Daybreak reviews the selection criteria for errors.
- If NO ERROR appears in the Error Message box, choose **OK**.
- Choose the **Sort** sub tab.

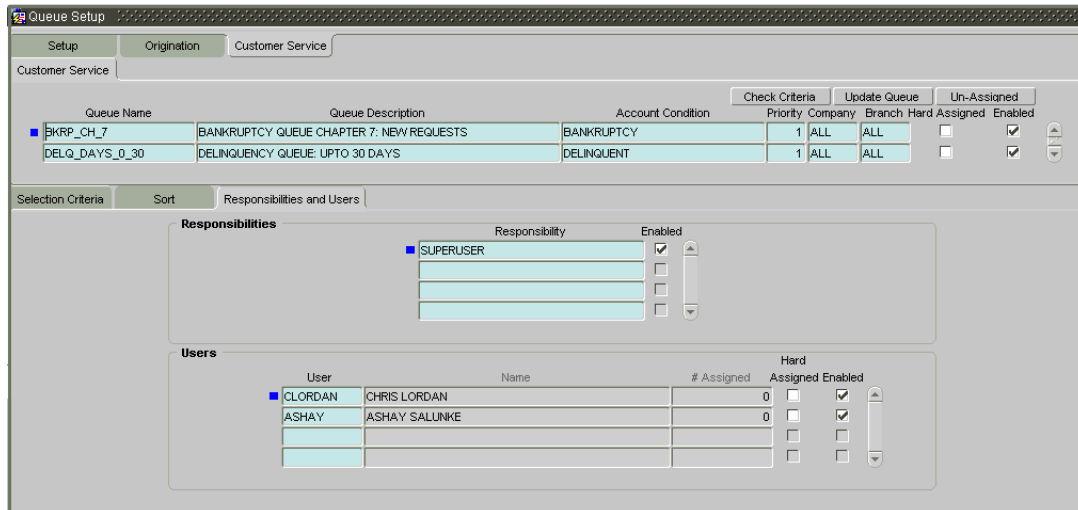


- In the **Sort** block, define the sort criteria for the account in the queue.

| In this field:    | Do this:                          |
|-------------------|-----------------------------------|
| <b>Seq</b>        | Enter sequence number (required). |
| <b>Sort Field</b> | Select sort field (required).     |
| <b>Order</b>      | Select sort order (required).     |



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



- 11 In the **Responsibilities** block, define the responsibilities that are authorized to work on the queue.
- 12 Select to **Enabled** to enable the responsibility.
- 13 In the **Users** block, define the users that are authorized to work on the queue and whether they are hard assigned (a user or a set of users will be assigned to a queue and will always be assigned to it)

**Note:** Oracle Daybreak allows the work queue list to be sorted by user-defined criteria.

**In this field:**

**Do this:**

**User**

Select user (required).

Name

View user name (display only).

# Assigned

View number of accounts assigned (display only).

Hard Assigned

Select to hard assign. (For more information, see the following section in this chapter, **Using the Hard Assigned Feature**).

Enabled

Select to enable.

- 14 Save your entry.

## Using the Hard Assigned feature

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

Let's say there are 100 un-assigned accounts in a queue. Five Oracle Daybreak users are assigned to the queue, four of whom are selected as Hard Assigned on the **Responsibilities and Users** sub page of the **Queues Setup form's Customer Service** master tab.

When you select Update Queue on the Customer Service page of the Queue Setup form (or Oracle Daybreak processes the CUSTOMER SERVICE QUEUE PROCESSING nightly batch) each of the four Hard Assigned users receives 25 accounts, while the one that isn't marked as Hard Assigned receives zero.

If Oracle Daybreak users already have accounts assigned to them, Oracle Daybreak attempts to balance the workload when assigning new accounts. For example, let's say there are three users in a queue. The first has 15 accounts, the second has ten and the third has five. If there are ten new accounts, Oracle Daybreak would give the third user the first 5 accounts, thus bringing that user's total to ten. Oracle Daybreak splits the next five between the second and third, bringing their totals to 13 and 12, respectively.

**Note:** Oracle Daybreak randomly assigns these accounts.

### To set up a user as Hard Assigned feature

- 1 From the **Setup** menu, choose **Queues > Customer Service**.
- 2 On the Customer Service page, select the queue with the users you want to hard assign.
- 3 Select the **Hard Assigned** box to enable the queue to support the Hard Assigned feature.  
**Note:** You may have to unlock the record before you can select the check box.
- 4 Choose the **Responsibilities and Users** sub tab.
- 5 In the **Responsibilities** block, select the level responsibility of the users you want to hard assign in the queue.
- 6 In the **Users** block, select **Hard Assigned** for each user you want to hard assign.
- 7 On the **Customer Service** page, choose **Update Queue** to distribute the applications in the queue to the hard assigned users.

Oracle Daybreak displays a Forms dialog box with the message "Queue creation submitted in background".

- 8 Choose **OK** to close the **Forms** dialog box.
- 9 Choose **OK** beneath the **Error Message** list box containing the words NO ERROR.

Oracle Daybreak distributes and hard assigns the accounts in the queue to the selected users in the Users block.

**Note:** If the accounts are not allocated to the hard assigned user, place the cursor in the **Users** block and press **F8**.

### To remove a user

- 1 From the **Setup** menu, choose **Queues > Customer Service**.
- 2 On the **Customer Service** page, select the queue with the users you want to remove.
- 3 If you don't want that user to be hard assigned any longer, clear the **Hard Assigned** check box.
- 4 If you don't want that user to be assigned to that queue any longer, clear the **Enabled** check box.

**Note:** You may have to unlock the record before you can select the check box.

Oracle Daybreak updates the number of accounts assigned to a user only after:

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

# 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**).

The screenshot displays the 'Events' form in the 'Setup' tab. It features a navigation bar with 'Loan', 'Line of Credit', and 'Lease' tabs. Below are 'Setup', 'Online', and 'Batch' buttons. The main content area is divided into two sections: 'Event Types' and 'Event Action Types', each containing a table of predefined items.

| Event Type Code | Description                       | Process Type | Entity Type  | Engine Type         | Enabled                             | System                              |
|-----------------|-----------------------------------|--------------|--------------|---------------------|-------------------------------------|-------------------------------------|
| EVE01           | ACCOUNT LEVEL BATCH EVENT #01     | BATCH        | ACCOUNTS     | MONETRARY TRANSA    | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| EVE01           | APPLICATION LEVEL BATCH EVENT #01 | BATCH        | APPLICATIONS | CREDIT BUREAU PROC  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| EVE02           | ACCOUNT LEVEL BATCH EVENT #02     | BATCH        | ACCOUNTS     | MONETRARY TRANSA    | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| EVE02           | APPLICATION LEVEL BATCH EVENT #02 | BATCH        | APPLICATIONS | CORRESPONDENCE      | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| EVE03           | ACCOUNT LEVEL BATCH EVENT #03     | BATCH        | ACCOUNTS     | CONDITION/ASSIGNMEI | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| EVE03           | APPLICATION LEVEL BATCH EVENT #03 | BATCH        | APPLICATIONS | APPLICATION STATUS  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

| Action Code            | Description                   | Process Type | Entity Type  | Engine Type         | Enabled                             | System                              |
|------------------------|-------------------------------|--------------|--------------|---------------------|-------------------------------------|-------------------------------------|
| GEN_CORR_APP_BATCH     | GENERATE CORRESPONDENCE       | BATCH        | APPLICATIONS | CORRESPONDENCE      | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| POST_CONDITION_TRANSAC | POST CONDITION TRANSACTION    | ONLINE       | ACCOUNTS     | CONDITION/ASSIGNMEI | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| POST_MONETARY_TRANSA   | POST MONETARY TRANSACTION     | ONLINE       | ACCOUNTS     | MONETRARY TRANSA    | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| POST_NON_MONETARY_TR   | POST NON MONETARY TRANSACTION | ONLINE       | ACCOUNTS     | NON-MONETRAY TRAF   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| SEND_CRB_REQ_ACC_ONLI  | SEND CREDIT BUREAU REQUEST    | ONLINE       | ACCOUNTS     | CREDIT BUREAU PROC  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| SEND_CRB_REQ_APP_ONLI  | SEND CREDIT BUREAU REQUEST    | ONLINE       | APPLICATIONS | CREDIT BUREAU PROC  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

- The **Event Types** block is system defined and lists the event type codes supported in Oracle Daybreak.

| In this field:         | Do this:  |
|------------------------|---|
| <b>Event Type Code</b> | Enter the event type code (required).   |
| <b>Description</b>     | Enter the event description (required).   |
| <b>Process Type</b>    | Enter the process type (BATCH or ONLINE)<br>[EVENT_PROCESS_TYPE_CD] (required).   |
| <b>Entity Type</b>     | Enter the entity type (APPLICATIONS)<br>[EVENT_ENTITY_TYPE_CD] (required).  |
| <b>Engine Type</b>     | Enter the engine type (MONETRARY TRANSACTIONS PROCESSING, NON-MONETRAY TRANSACTION PROCESSING, CONDITION/ASSIGNMENT PROCESSING, APPLICATION STATUS CHANGE, CREDIT BUREAU PROCESSING, or CORRESPONDENCE)<br>[EVENT_ENGINE_TYPE_CD] (required). |

- Select or clear the **Enabled** box to activate or disable the event type.
- System** is a display only check box. If selected, it indicates that the event type is system define. If cleared, it indicates that the event type is user defined.
- The **Event Action Types** block is system defined and lists the action codes supported in Oracle Daybreak.

| In this field:      | Do this:  |
|---------------------|---|
| <b>Action Code</b>  | Enter the action code (required).   |
| <b>Description</b>  | Enter the action description (required)   |
| <b>Process Type</b> | Enter the process type (BATCH or ONLINE)<br>[EVENT_PROCESS_TYPE_CD] (required)  |
| <b>Entity Type</b>  | Enter the entity type (APPLICATIONS)<br>[EVENT_ENTITY_TYPE_CD] (required)   |
| <b>Engine Type</b>  | Enter the engine type (MONETRARY TRANSACTIONS PROCESSING, NON-MONETRAY TRANSACTION PROCESSING, CONDITION/ASSIGNMENT PROCESSING, APPLICATION STATUS CHANGE, CREDIT BUREAU PROCESSING, or CORRESPONDENCE)<br>[EVENT_ENGINE_TYPE_CD] (required). |

- Select or clear the **Enabled** box to activate or disable the action.
- System** is a display only check box. If selected, it indicates that the action is system define. If cleared, it indicates that the action is user defined.
- Save your entry.

## Online tab (Online page)

The Online page allows you to set up the events performed online by Oracle Daybreak. Oracle Daybreak supports the following online events:

- 1 The change in application status / sub status to APPROVED – REHASHING.

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

- Generate correspondence for an application
- Send a credit bureau request for an application.

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

### To set up the Online page

- 1 On the **Setup** menu, choose **Events**.
- 2 Select the product to which the event applies, **Loan**.

The screenshot shows the 'Events' setup page for a 'Loan' product. The 'Events' table contains the following data:

| Event Code | Event Type   | Frequency | Synchronous                         | Enabled                             |
|------------|--|-----------|-------------------------------------|-------------------------------------|
| AAP_STS    | EVENT TO PROCESS ACTIONS WHEN THE APPLICATION STATUS/SUE | ALWAYS    | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| ABC        | EVENT TO PROCESS ACTIONS WHEN THE ACCOUNT CONDITION BKRI | ALWAYS    | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

Below the events table is a red warning box: **IMPORTANT: Setting up of the events can adversely effect the performance of system.**

The 'Event Criteria' section shows a query named 'APP\_STS\_Q1' with description 'APP\_STS\_Q2' and an 'Enabled' checkbox checked.

The 'Criteria' table is as follows:

| Seq | Parameter  | Comparison Operator | Criteria Value | Logical Expression |
|-----|------------|---------------------|----------------|--------------------|
| 1   | STATE CODE | LIKE                | %              |                    |

- 3 Select the **Online** tab.
- 4 In the **Events** block, enter the following information:

**In this field:**

**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:                                |
|--------------------|---|
| <b>Query Name</b>  | Enter the query name (required).        |
| <b>Description</b> | 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:   |
|-----------------------|--|
| <b>Seq</b>            | Enter sequence numbers (required).                                 |
| <b>(</b>              | Enter left bracket (optional).                                     |
| <b>Parameter</b>      | Select the parameter (required).                                   |
| <b>Comparison</b>     | Select comparison operator<br>[COMPARISON_OPERATOR_CD] (required). |
| <b>Criteria Value</b> | Enter criteria value (required).                                   |
| <b>)</b>              | Enter right bracket (optional).                                    |
| <b>Logical</b>        | 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.

- Select the **Action** sub tab.

The screenshot displays the Oracle Daybreak Events configuration interface. It is divided into several sections:

- Events:** A table with columns: Event Code, Event Type, Frequency, Synchronous, and Enabled. Two entries are visible:
 

| Event Code | Event Type   | Frequency | Synchronous                         | Enabled                             |
|------------|--|-----------|-------------------------------------|-------------------------------------|
| AAP_STS    | EVENT TO PROCESS ACTIONS WHEN THE APPLICATION STATUS/SUE | ALWAYS    | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| ABC        | EVENT TO PROCESS ACTIONS WHEN THE ACCOUNT CONDITION BKRI | ALWAYS    | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
- Event Criteria:** A table with columns: Query Name, Description, and Enabled. Two entries are visible:
 

| Query Name | Description | Enabled                             |
|------------|-------------|-------------------------------------|
| APP_STS_Q1 | APP_STS_Q2  | <input checked="" type="checkbox"/> |
|            |             | <input type="checkbox"/>            |
- Actions:** A table with columns: Event Action, Seq, and Enabled. One entry is visible:
 

| Event Action                  | Seq | Enabled                             |
|-------------------------------|-----|-------------------------------------|
| POST NON MONETARY TRANSACTION | 1   | <input checked="" type="checkbox"/> |
|                               |     | <input type="checkbox"/>            |
|                               |     | <input type="checkbox"/>            |
|                               |     | <input type="checkbox"/>            |
- Action Parameters:** A table with columns: Parameter and Value. Three entries are visible:
 

| Parameter                    | Value               |
|------------------------------|---------------------|
| RELATION TYPE CODE           | PRIM                |
| CUSTOMER STOP CORR INDICATOR | Y                   |
| TCD CODE                     | CUS_STOP_CORR_MAINT |
|                              |                     |

- 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).

- 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).

- Select or clear the **Enabled** box in the **Actions** block to activate or disable the event action.
- 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.

| Event Code | Event Type                    | Frequency | Synchronous              | Enabled                             |
|------------|-------------------------------|-----------|--------------------------|-------------------------------------|
| EVE01_ACC  | ACCOUNT LEVEL BATCH EVENT #01 | DAILY     | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

**IMPORTANT: Setting up of the events can adversely effect the performance of system.**

| Query Name   | Description  | Enabled                             |
|--------------|--------------|-------------------------------------|
| EVE01_ACC_01 | EVE01_ACC_01 | <input checked="" type="checkbox"/> |

| Seq | Parameter    | Comparison Operator | Criteria Value | Logical Expression       |
|-----|--------------|---------------------|----------------|--------------------------|
| 1   | PRODUCT CODE | =                   | LOAN-VE        | <input type="checkbox"/> |

- 4 On the Batch page, use the **Events** block to enter the following information:

#### In this field:

#### Do this:

#### Event Code

Enter the event code (required).

#### Event Type

Enter the event type (required).

#### Frequency

Enter the event frequency

[EVENT\_FREQUENCY\_TYPE\_CD] (required).

- 5 The **Synchronous** box is cleared as all batch events are set as asynchronous; any failure in the event will not affect the transaction, which will be successfully completed.
- 6 Select or clear the **Enabled** box to activate or disable the event type.
- 7 The **Events Criteria** block allows you to name and describe the query for an event, as well

as enable or disable the query. Use this block to enter the following information:

| <b>In this field:</b> | <b>Do this:</b>                         |
|-----------------------|---|
| <b>Query Name</b>     | Enter the query name (required).        |
| <b>Description</b>    | 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:

| <b>In this field:</b> | <b>Do this:</b>  |
|-----------------------|--|
| <b>Seq</b>            | Enter sequence numbers (required).                                 |
| <b>(</b>              | Enter left bracket (optional).                                     |
| <b>Parameter</b>      | Select the parameter (required).                                   |
| <b>Comparison</b>     | Select comparison operator<br>[COMPARISON_OPERATOR_CD] (required). |
| <b>Criteria Value</b> | Enter criteria value (required).                                   |
| <b>)</b>              | Enter right bracket (optional).                                    |
| <b>Logical</b>        | 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**.

The screenshot shows the Oracle Daybreak Utilities form, specifically the Monitor Jobs page. The interface includes a navigation menu at the top with options like Setup, Monitor Batch Jobs, Monitor Jobs, Monitor Users, Services, and Log Files. The Monitor Jobs page has a 'Job Type' filter with radio buttons for Batch, Back Ground (selected), and Credit Request. There is also a 'View Last' filter with radio buttons for 1 Day, 2 Days, 5 Days, and All Days. A 'Failed View Failed' checkbox is visible. The main area is divided into 'Job Details' and 'Job Results' sections. The 'Job Details' section contains a table with columns: Request Type, Status, Job Set, Job, Thread, Errors, Records, Run Start Date/Time, and Run End Date/Time. Below the table is a 'Description' field and a 'Process Dt' field. The 'Job Results' section contains a table with columns: Request Result and Description.

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

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



---

## CHAPTER 8 : UTILITIES FORM

“Batch jobs” refer to back-end processes that automatically run at a certain time. There are two types of batch jobs:

- Business processes (such as billing and delinquency processing)
- Housekeeping tasks (such as application aging and application purging)

The Utilities form allows you to set up, monitor, and maintain batch jobs in Oracle Daybreak.

Batch jobs can be set up to be performed on a daily, weekly, monthly, and ad-hoc basis. Batch jobs can also be configured to trigger an e-mail or phone message if a batch job should fail.

Critical batch jobs control job flow and system date rollover to allow recovery during errors. Errors are instances where a process did not successfully complete. Failures indicate that a particular job encountered errors that require remedial action. The number of errors allowed before failure is defined for each job. Some errors automatically result in a failure.

The Log Files page allows you to view errors and failures.

The Utilities form Setup tab contains the following pages:

- Batch Job page
- Job Holiday page

---

### Setup tab (Batch Job page)

The Utilities form’s Batch Job page allows you to track and maintain of all batch processes within the Oracle Daybreak system. Using this form, the system administrator can configure the frequency and start time of each batch process, as well as set the number of threads to improve performance.

“Threading” allows a specific job to be separated into smaller units that are processed at the same time. This allows Oracle Daybreak to complete the job in less time.

You can set up multiple batch jobs within a batch set. In the Batch Job Sets block, each process is listed with the last run date (Last Run Dt field) and the next scheduled process date (Next Run Dt field). In the Freq Code and Freq Value fields, you can determine the frequency of each batch set, such as daily, weekly and monthly. You can also set up batch sets to incorporate a dependency on another batch set. This way, if the initial batch fails, the dependent set will not be processed.

In the Batch Jobs block, you can configure the process to run on weekends and holidays using the respective option boxes.

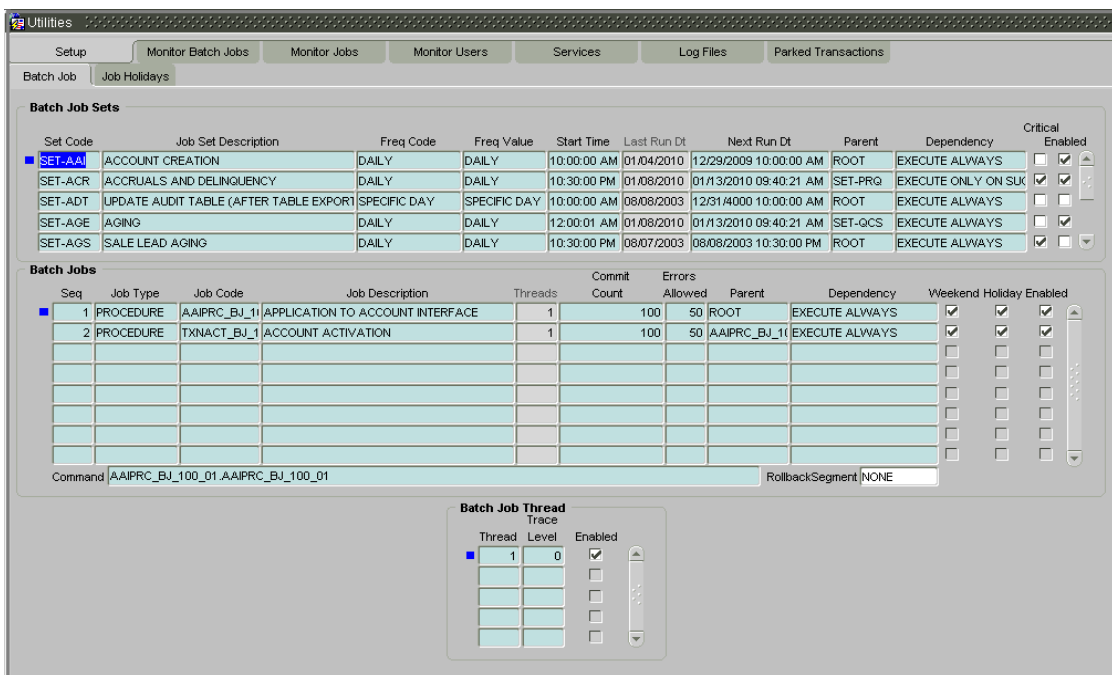
**CAUTION:**

As the batch job setup widely affects the Oracle Daybreak system, 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:**

|                            |   |
|----------------------------|---|
| <b>Set Code</b>            | Enter code for batch job set (required).                            |
| <b>Job Set Description</b> | Enter description for batch job set (required).                     |
| <b>Freq Code</b>           | Select frequency at which the job set is to be executed (required). |
| <b>Freq Value</b>          | Select frequency value (required).                                  |
| <b>Start Time</b>          | Enter start time for the job set (required).                        |
| <b>Last Run Dt</b>         | View last run date of the job set (display only).                   |
| <b>Next Run Dt</b>         | Enter next run date for job set (required).                         |
| <b>Parent</b>              | Select parent job set (required).                                   |
| <b>Dependency</b>          | 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:

| <b>In the field:</b>   | <b>Do this:</b>   |
|------------------------|---|
| <b>Seq</b>             | Enter batch job sequence number.<br><b>Note:</b> Within a job set jobs are executed sequentially based on the seq number assigned.(required). |
| <b>Job Type</b>        | Select batch job request type (required).   |
| <b>Job Code</b>        | Enter batch job request code (required).  |
| <b>Job Description</b> | Enter batch job description (required).   |
| <b>Threads</b>         | View the number of threads used by the job (display only).  |
| <b>Commit Count</b>    | Enter number of rows after which auto-commit is triggered (required).   |
| <b>Errors Allowed</b>  | Enter number of errors allowed (required).  |
| <b>Parent</b>          | Select parent job (required).   |
| <b>Dependency</b>      | 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:

| <b>In the field:</b> | <b>Do this:</b>   |
|----------------------|---|
| <b>Thread</b>        | Enter name of thread (required).  |
| <b>Trace</b>         | Enter SQL trace level (0, 1, 4, 8, 12) The higher the number, the more activities Oracle Daybreak can trace (required). |

- 12 Select **Enabled** box to enable the thread.
- 13 Save your entry.

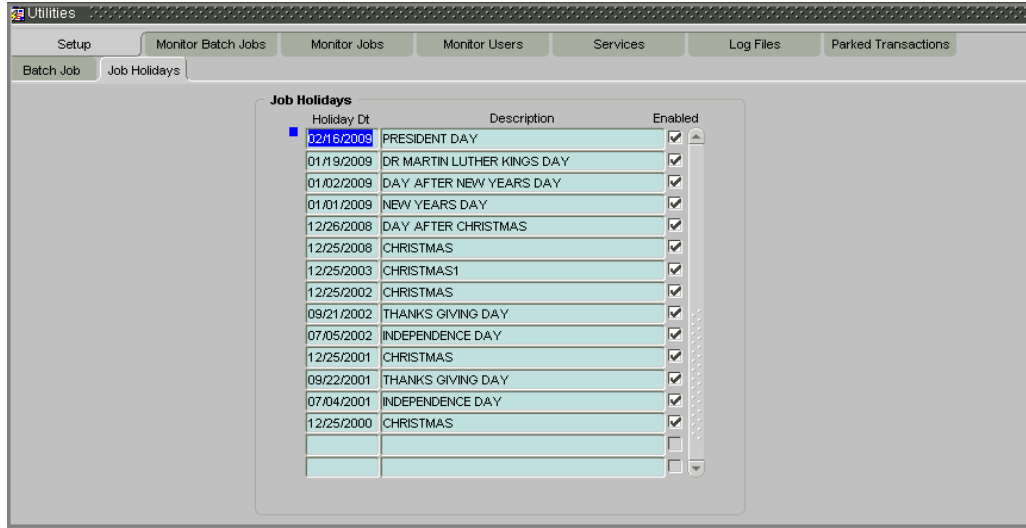


## Setup tab (Job Holidays page)

Oracle Daybreak allows you to define holidays within the company on Job Holidays page. You can then use the Batch Jobs page to set up whether or not you want Oracle Daybreak to perform batch jobs on these days using with the Batch Jobs block Holiday box.

### To define job holidays

- 1 On the **Setup** menu, choose **Batch Jobs**.
- 2 Choose the **Job Holidays** tab.



- 3 Complete the **Job Holidays** block:

**In the field:**

**Do this:**

**Holiday Dt**

Enter the date of the job holiday (required).

**Description**

Enter the job holiday description (required).

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

## Monitor Batch Jobs tab (Match Batch Jobs page)

Oracle Daybreak tracks the success of each batch process on the Monitor Batch Job page. If either a set of batch jobs or specific batch job should fail, you can resubmit it on this page and review the results in the Request Details block.

### To use the Monitor Batch Job page

- 1 On the **Setup** menu, choose **Batch Jobs**, then choose the **Monitor Batch Jobs** tab.

-or-

Choose the **Monitor** menu, then choose **System > Batch Jobs**.

The screenshot displays the Oracle Daybreak interface for monitoring batch jobs. It includes the following sections:

- Batch Job Sets:** A table listing job sets with columns for Set Code, Job Set Description, Status, Freq Code, Freq Value, Start Time, Last Run Dt, Next Run Dt, and Enabled. Three sets are listed: SET-AAI (ACCOUNT CREATION), SET-ACR (ACCRUALS AND DELINQUENCY), and SET-ADT (UPDATE AUDIT TABLE).
- Batch Jobs:** A table listing individual jobs with columns for Seq, Job Type, Job Code, Status, Job Description, Threads, Commit Count, Errors Allowed, Parent, Dependency, Weekend Holiday, and Enabled. Two jobs are listed: 1 (PROCEDURE AAIPRC\_BJ\_1) and 2 (PROCEDURE TXNACT\_BJ\_1).
- Batch Job Threads:** A table showing the current state of threads with columns for Thread, Status, Errors, Records, and Trace Level Enabled. One thread (1) is shown as IDLE.
- Request Details:** A table showing details of individual requests with columns for Request Type, Status, Start Dt, End Dt, Run Start Dt, and Run End Dt. Three completed requests are listed.
- Request Results:** A table for viewing the results of requests, with columns for Request Result and Description. This section is currently empty.

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

- Batch Job Sets
- Batch Jobs
- Batch Jobs Threads
- Request Details
- Request Results

## Batch Job Sets block

The Batch Job Sets block lists the batch job sets defined on the Batch Job page. The runtimes, the status, and frequencies appear for each job set.

| In this field:      | View this:  |
|---------------------|---|
| Set Code            | The code for batch job set.                             |
| Job Set Description | The description for batch job set.                      |
| Status              | The job set status.                                     |
| Freq Code           | The frequency at which the job set is to be executed.   |
| Freq Value          | The value of the frequency code chosen for the job set. |
| Start Time          | The start time for the job set.                         |
| Last Run Dt         | The date of last run of the job set.                    |
| Next Run Dt         | The next run date for job set.                          |
| Enabled             | If selected, the job set is enabled.                    |
| Critical            | If selected, this job set is critical.                  |
| Parent              | The preceding job set.                                  |
| Dependency          | The type of dependency on predecessor.                  |

## To resubmit a batch job set

Whenever a batch job set fails, it is best to resubmit it after correcting the errors that caused the failure. Errors can be viewed on this form's Log Files page and in this page's Monitor Page Jobs page Request Details block. Resubmitting a set causes Oracle Day-break to re-perform the batch job set and dependent batch jobs.

- 1 In the **Batch Job Sets** block, choose the batch job set to resubmit. (Only a batch job set with a status of FAILED can be resubmitted).
- 2 Choose **Resubmit Job Set**.

## Batch Jobs block

The Batch Jobs block lists the batch jobs within a job set. The status, threads, commit count, dependencies, enabled indicator and the holiday and weekend runtime indicators are shown for each job.

| In this field:   | View this:   |
|------------------|--|
| Seq              | The batch job sequence number.                           |
| Job Type         | The batch job request type.                              |
| Job Code         | The batch job request code.                              |
| Status           | The job status.  |
| Job Description  | The batch job description.                               |
| Threads          | The number of threads used by the job.                   |
| Commit Count     | The number of rows after which auto-commit is triggered. |
| Errors Allowed   | The number of errors allowed.                            |
| Parent           | The preceding job.                                       |
| Dependency       | The type of dependency on predecessor.                   |
| Weekend          | If selected, it batch job will execute job on weekend.   |
| Holiday          | If selected, it batch job will execute job on a holiday. |
| Enabled          | The job enabled indicator.                               |
| Command          | The command line for the job.                            |
| Rollback Segment | The rollback segment for job.                            |

## To resubmit a batch job

Whenever a batch job fails, it is best to resubmit it after correcting the errors that caused the failure. Resubmitting a set will cause Oracle Daybreak to re-perform the batch job.

- 1 In the **Batch Jobs** block, choose the batch job to resubmit. (Only a batch job with a status of FAILED can be resubmitted).
- 2 Choose **Resubmit Job Set**.

## Batch Jobs Threads block

The Batch Job Threads block displays the status of the individual threads.

| In this field: | View this:                            |
|----------------|---------------------------------------|
| Thread         | The name of thread.                   |
| Status         | The status of thread.                 |
| Errors         | The number of errors in the thread.   |
| Records        | The number of records in the thread.  |
| Trace Level    | The SQL trace level (0, 1, 4, 8, 12). |
| Enabled        | The thread enabled indicator.         |

## Request Details block

The Request Details block displays the status and the runtimes for each time the selected job ran.

| In this field: | View this:   |
|----------------|--|
| Request Type   | The job request type.  |
| Status         | The job request status.  |
| Start Dt       | The job request is valid from this date and time.                  |
| End Dt         | The job request is valid till this date.                           |
| Run Start Dt   | The date and time on which the job run started.                    |
| Run End Dt     | The date and time at which the job run ended.                      |
| Description    | The job request description.                                       |
| Process Dt     | The transaction is posted with this General Ledger effective date. |

## Request Results block

If a particular job requires that a result message be created, then that message appears in the Requests Results block. A message is usually created in the event of an error.

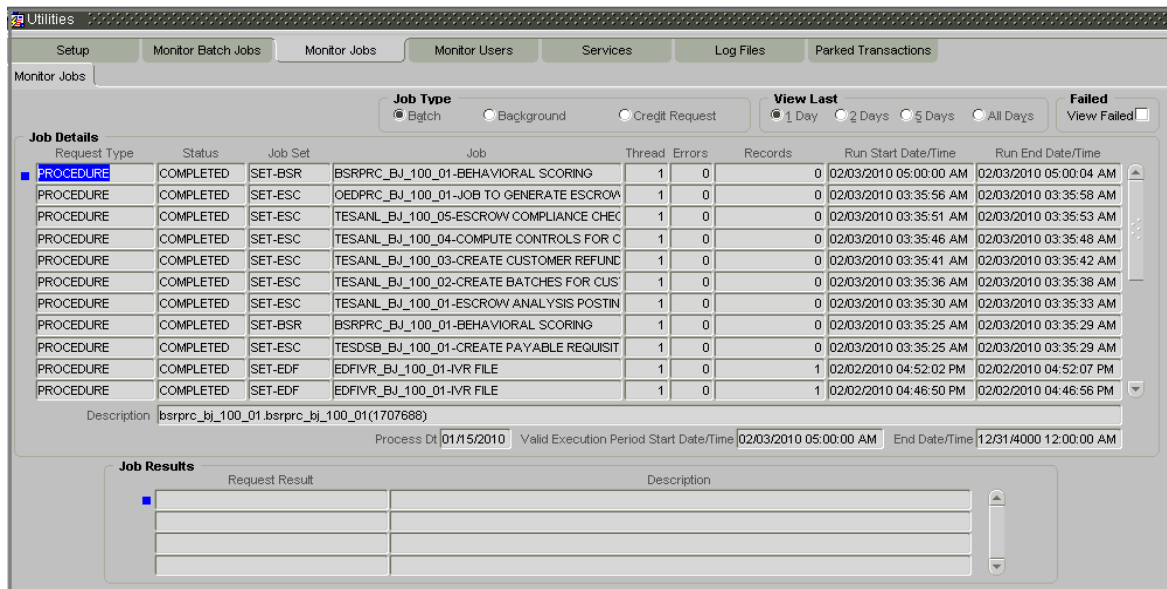
| In this field: | View this:                     |
|----------------|--------------------------------|
| Request Result | The result of the job request. |
| Description    | The result details.            |

## Monitor Jobs tab (Monitor Jobs page)

The Monitor Jobs page provides another view of monitoring all system processes, including credit bureau requests and payment posting. This page displays the data in reverse chronological order of the Run Start Date/Time, where as the Monitor Batch Jobs page provides the historical data about each job and job set.

### To view the Monitor Job page

- 1 On the **Setup** menu, choose **Batch Jobs**, then choose the **Monitor Jobs** tab.  
-OR-  
Choose the **Monitor** menu, then choose **System > Jobs**.



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

#### If you select:

Batch  
Back Ground  
Credit Request

#### Oracle Daybreak displays:

Batch jobs (used primarily for the nightly processes).  
User submitted requests, such as reports and payment posting.  
Credit bureau requests.

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

#### If you select:

1 Day  
2 Days  
5 Days  
All Days

#### Oracle Daybreak displays:

All the types of jobs selected in the Jobs Type block of the last one-day.  
All the types of jobs selected in the Jobs Type block of the last two days.  
All the types of jobs selected in the Jobs Type block of the last five days.  
All the types of jobs selected in the Jobs Type block.

- 4 If you select **View Failed** in the **Failed** block, Oracle Daybreak displays the failed jobs on the type and time frame you have selected.

- 5 In the **Job Details** block, view the following information about the jobs matching the contents of the Job Type, View Last, and Failed boxes:

| <b>In this field:</b>  | <b>View this:</b>                           |
|------------------------|---|
| Request Type           | The job request type.                       |
| Status                 | The job request status.                     |
| Job Set                | The job set code.                           |
| Job                    | The job description.                        |
| Thread                 | The job thread.                             |
| Errors                 | The number of errors.                       |
| Records                | The number of records processed by the job. |
| Run Start Date/Time    | The job run start date time.                |
| Run End Date/Time      | The job run end date time.                  |
| Description            | The job request description.                |
| Process Dt             | The job process date.                       |
| Valid Execution Period | The job start date/time.                    |
| Start Date/Time        |   |
| End Date/Time          | The job end date time.                      |

- 6 In the **Job Details** block, select the job you want to view in detail.
- 7 In the **Job Results** block, view the following details:

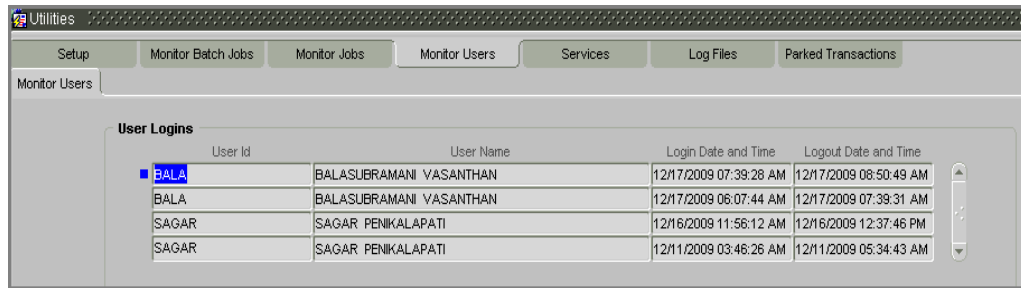
| <b>In this field:</b> | <b>View this:</b>               |
|-----------------------|---------------------------------|
| Request Result        | The result of job request.      |
| Description           | The job request result details. |

## Monitor Users tab (Monitor Users page)

The Monitor Users page allows you to view all users who have logged on to Oracle Day-break, along with the log on time stamp and logout time stamp. The information appears in reverse chronological order of the log on time stamp.

### To monitor users who have logged on to Oracle Daybreak

- 1 On the **Setup** menu, choose **Batch Jobs**, then choose the **Monitor Users** tab.  
-OR-  
Choose the **Monitor** menu, then choose **Users > Logins**.



The screenshot shows the Oracle Utilities Monitor Users page. The page has a navigation bar with tabs: Setup, Monitor Batch Jobs, Monitor Jobs, Monitor Users (selected), Services, Log Files, and Parked Transactions. Below the navigation bar, there is a section titled "Monitor Users" containing a "User Logins" table. The table has four columns: User Id, User Name, Login Date and Time, and Logout Date and Time. The data is as follows:

| User Id | User Name               | Login Date and Time    | Logout Date and Time   |
|---------|-------------------------|------------------------|------------------------|
| BALA    | BALASUBRAMANI VASANTHAN | 12/17/2009 07:39:28 AM | 12/17/2009 08:50:49 AM |
| BALA    | BALASUBRAMANI VASANTHAN | 12/17/2009 06:07:44 AM | 12/17/2009 07:39:31 AM |
| SAGAR   | SAGAR PENIKALAPATI      | 12/16/2009 11:56:12 AM | 12/16/2009 12:37:46 PM |
| SAGAR   | SAGAR PENIKALAPATI      | 12/11/2009 03:46:26 AM | 12/11/2009 05:34:43 AM |

- 2 In the **User Logins** block, view the following information:

#### In this field:

#### View this:

---

|                      |                                    |
|----------------------|------------------------------------|
| User Id              | The user id.                       |
| User Name            | The user name.                     |
| Login Date and Time  | The login date time for the user.  |
| Logout Date and Time | The logout date time for the user. |

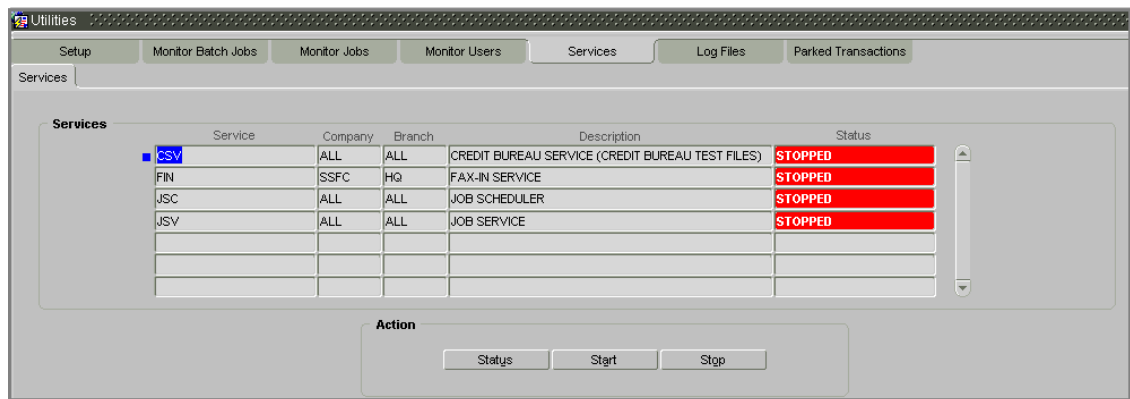
**Hint:** By pressing **F7**, entering a keyword to search on in either the User Id or User Name field, and pressing **F8**, you can search for and view the history of a particular user.

## Services tab (Services page)

The Services page allows you to track and maintain Oracle Daybreak's processing services, including credit bureaus, fax-in, and batch job scheduler. The system administrator can start or stop the service on this page by using the command buttons in the Action block.

### To stop, start, or refresh a processing service

- 1 On the **Setup** menu, choose **Batch Jobs**, then choose the **Services** tab.  
-OR-  
Choose the **Monitor** menu, then choose **System > Services**.



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

#### In this field:

Service  
Company  
Branch  
Description  
Status

#### View this:

The service name.  
The service company.  
The service branch.  
The service description.  
The service status.

- 3 In the **Services** block, select the processing service you want to work with and choose one of the following commands in the Action block.

#### If you choose:

##### Status

#### Oracle Daybreak:

Refreshes, or updates, the status of the service. The Service page does not update the status in real time. You must choose Status after choosing Start or Stop to perform that command.

##### Start

Starts the job service.

##### Stop

Stops the job service.

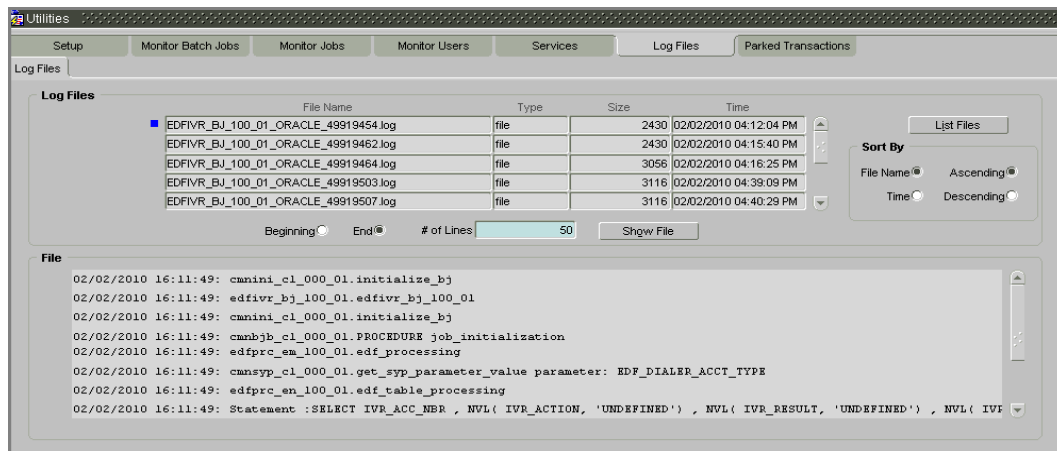


## Log Files tab (Log Files page)

Various processes in Oracle Daybreak create reports in different log file with regards to what tasks they performed and what they encountered (for example, errors, failures, erroneous data, and so on.) The Log Files page lists and describes all such log files within Oracle Daybreak.

### To view a log file

- 1 On the **Setup** menu, choose **Batch Jobs**, then choose the **Log Files** tab.  
-OR-  
Choose the **Monitor** menu, then choose **System > Log Files**.



- 2 In the **Log Files** block, choose **List Files**.
- 3 View the following information in the **Log Files** block:

| In this field: | View this:                  |
|----------------|-----------------------------|
| File Name      | The name of the file.       |
| Type           | The type of the file.       |
| Size           | The size of the file.       |
| Time           | The time stamp of the file. |

- 4 Use the **Sort By** block to arrange the contents in the **Log Files** block

| If you select:    | Oracle Daybreak sorts the list by: |
|-------------------|------------------------------------|
| <b>File name</b>  | File name.                         |
| <b>Time</b>       | Time stamp.                        |
| <b>Ascending</b>  | Ascending order.                   |
| <b>Descending</b> | 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.

## Parked Transactions tab (Parked Transactions page)

Transactions posted the when end of day (EOD) batch process is running receive a temporary status of HOLD. When the EOD batch process is finished, Oracle Daybreak posts the transactions on hold. These transactions can be thought of as “parked” transactions. They are waiting to be processed after the EOD batch process. The status of such transactions can be viewed on the Utilities form’s Parked Transaction page.

### To view parked transactions

- 1 On the **Setup** menu, choose **Batch Jobs**, then choose the **Parked Transactions** tab.  
-OR-  
Choose the **Monitor** menu, then choose **System > Parked Transactions**.

| Date       | Account #: Title  | Transaction                     | Status | Monetary                            |
|------------|---|---------------------------------|--------|-------------------------------------|
| 02/03/2010 | 20080700349673:PMT REVERS PR TESTING /IS GREAT THINKING | RESCHEDULE PAYMENT              | OPEN   | <input checked="" type="checkbox"/> |
| 02/03/2010 | 20070200031397:33777 TEST / 33924 LEE                   | ADJUSTMENT TO LATE CHARGE - ADD | OPEN   | <input checked="" type="checkbox"/> |
| 02/03/2010 | 20080700349673:PMT REVERS PR TESTING /IS GREAT THINKING | RESCHEDULE PAYMENT              | POSTED | <input checked="" type="checkbox"/> |
| 02/03/2010 | 20080700349673:PMT REVERS PR TESTING /IS GREAT THINKING | ADD NEW CUSTOMER                | POSTED | <input type="checkbox"/>            |

**Transaction Results**  
Transaction Processing Details  
Txn Dt 03/02/2010 greater than Process Dt 02/03/2010  
Transaction Posting will occur on Txn Dt

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

#### If you select:

1 Day  
2 Days  
5 Days  
All Days

#### Oracle Daybreak displays:

All parked transaction from the last one-day.  
All parked transaction from the last two days.  
All parked transaction from the five days.  
All parked transactions.

- 4 If you select **View Failed** in the **Failed** block, Oracle Daybreak displays the failed jobs of the time frame you have selected.
- 5 In the **Transaction Details** block, view the following information about the parked transactions meeting the criteria of the View Last and Failed blocks:

#### In this field:

Date  
Account #: Title  
Transaction  
Status  
Monetary

#### View this:

The transaction date.  
The account number and title.  
The transaction  
The status of the transaction  
If selected, indicates that this is a monetary transaction. If cleared, indicates that this is a nonmonetary transaction.

- 6 In the **Transaction Results** block, view the results of the transaction in the Transaction Processing Details field.
- 7 In the **Job Results** block, view the following details:

**In this field:**

**View this:**

---

Request Result  
Description

The result of job request.  
The job request result details.

---

## CHAPTER 9 : PRODUCER MANAGEMENT FORM

Oracle Daybreak can manage both direct and indirect loans. While direct loans are paid directly to the customer, indirect loans are paid through a third party. In Oracle Daybreak, these third parties (dealerships, agents, and so on) are managed using the Producer Management form.

Applications are sent to financial institutions indirectly through producers (or “dealers”) on behalf of the customer. Oracle Daybreak associates a credit application with the producer who sent it.

When the credit application is approved and funded, Oracle Daybreak associates the account with the producer.

Oracle Daybreak allows for a variety of producers, such as dealers and agents. Producers can have three different statuses:

- Active (producers can fund an application)
- Inactive (producers cannot fund an application)
- Temporary (producers can review but not fund an application)

The producers are paid for their participation, either:

- Up front during funding  
-or-
- Up front on a monthly basis  
-or-
- When the interest is earned  
-or-
- When the payment is received from the customer based on the set up compensation plans.

The Producer Management form allows you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters. The Producer Management form also records information regarding a default underwriting and collector which Oracle Daybreak uses in choosing queues during workflow.

The Producer Management form has two purposes; it allows you to:

- Set up the producers with whom you make indirect loans
- Work with these producers as a Oracle Daybreak user to make compensations, post transactions, view statements, view and maintain contact information, and record additional comments.

As a result, the Producer Management form can be opened from two locations.

### **To open the Producer Manager form for set up**

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

In setting up the Producer Management form, you will need to complete the Cycles page on the Setup Master tab, as well as the Producers page and Payment Details sub page on the Producer master tab.

### **To open the Producer Manager form as a Oracle Daybreak user**

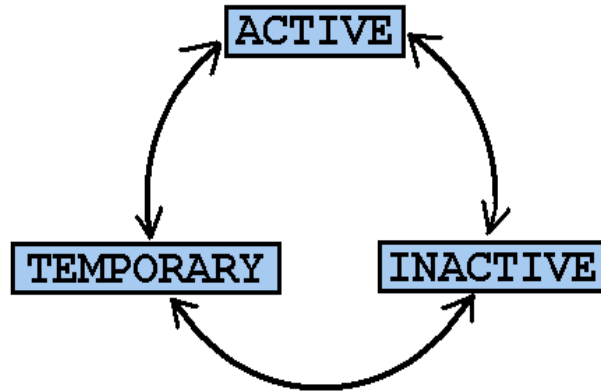
- On the **Lending** menu, choose **Producers**.

In working with the Producer Management form, you will primarily use the Compensation, Subvention, Transactions, Tracking Attributes, Statements, Contracts, and Comments sub page on the Producer master tab. The Producers page, completed during set up, can be use to view and maintain producer details.

## Set up tab (Cycles page)

The Cycle page allows you to define the dealer or producer status cycle. This tells Oracle Daybreak which statuses a producer can cycle through. (This information is recorded in the Status field on the Producer page of the Producer Management form.)

The Cycle page also defines the user responsibilities capable of changing the producer status.



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

### To set up the Cycles page

- 1 On the **Setup** menu, choose **Producers**.
- 2 Choose the **Setup** master tab, then choose the **Cycles** tab.

**Producer Management**

Setup | **Producer**

Cycles

**Cycle Definition**

| Cycle | Type           |
|-------|----------------|
| PRO   | PRODUCER CYCLE |

**Cycle Code Definition**

| Current Code                               | Next Code |
|--|-----------|
| <input checked="" type="checkbox"/> ACTIVE | ACTIVE    |
| ACTIVE                                     | INACTIVE  |
| ACTIVE                                     | TEMPORARY |
| INACTIVE                                   | ACTIVE    |
| INACTIVE                                   | INACTIVE  |
| INACTIVE                                   | TEMPORARY |
| TEMPORARY                                  | ACTIVE    |

**Cycle Code Responsibility Definition**

| Responsibility Code                     | Allowed  |
|---|--|
|   | Yes No   |
| <input checked="" type="checkbox"/> ALL | <input checked="" type="radio"/> <input type="radio"/> |
|   | <input type="radio"/> <input type="radio"/>            |
|   | <input type="radio"/> <input type="radio"/>            |
|   | <input type="radio"/> <input type="radio"/>            |

3 In the **Cycle Definition** block, view the following information:

| <b>In this field:</b> | <b>Do this:</b>                      |
|-----------------------|--------------------------------------|
| Cycle                 | Enter the cycle name.                |
| Type                  | Select the cycle type [CYC_TYPE_CD]. |

4 In the **Cycle Code Definition** block, enter the following information:

| <b>In this field:</b> | <b>Do this:</b>  |
|-----------------------|--|
| <b>Current Code</b>   | Select the current code to transition FROM [PRO_STATUS_CD] (required). |
| <b>Next Code</b>      | Select the code to transition TO [PRO_STATUS_CD] (required).           |

5 In the **Cycle Code Responsibility Definition** block, enter the following information:

| <b>In this field:</b>      | <b>Do this:</b>   |
|----------------------------|---|
| <b>Responsibility Code</b> | Select the responsibility that will be capable of executing this transition [RESPONSIBILITY_CD] (required). |
| <b>Allowed? Yes No</b>     | 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:<br>Enter the producer number (required)<br>-or-<br>View the system generated producer number (display only). |
| Old Producer #  | Enter the old producer number (existing or conversion id) (optional).  |
| <b>Company</b>  | Select the company (required).   |
| <b>Branch</b>   | Select the branch (display only).  |
| <b>Start Dt</b> | Enter the producer start date (required).  |
| <b>End Dt</b>   | Enter the producer end date (required).  |
| <b>Name</b>     | Enter the producer name (required).  |
| <b>Group*</b>   | Select the producer group [PRO_GROUP_CD](required).  |
| <b>Type*</b>    | Select the producer type [PRO_TYPE_CD] (required).   |
|                 | <b>*Note:</b> The Group and Type fields help in setting up the pricing schemes on the Pricing page.  |



|                                  |  |
|----------------------------------|--|
| <b>Contact Status</b>            | Enter the producer contact (required).<br>Activate, temporarily activate, or de-activate the producer by selecting the appropriate status. <b>Note:</b> 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). |
| <b>Fed Tax #</b>                 | Enter the federal tax identification number. <b>Note:</b> If the organizational parameter<br>UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234 (required).   |
| <b>Underwriter</b>               | Enter the default underwriter assigned to this producer. (This will appear in the Underwriter field on the Application Entry form.) <b>Note:</b> Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers (required).   |
| <b>Collector</b>                 | 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).   |
| <b>Zip</b>                       | Select the zip code (required).  |
| <b>City</b>                      | Enter the city (required).   |
| <b>St</b>                        | Select the state [STATE_CD] (required).  |
| Zip Extension                    | Enter the zip extension (optional).  |
| <b>Country</b>                   | Select the country code [COUNTRY_CD] (required).   |
| <b>Phone</b>                     | Enter phone number 1 (required).   |
| Phone 1 Extension (unlabeled)    | Enter phone number 1 extension (optional).   |
| <b>Fax* (prefix)</b>             | Select fax prefix number 1 [PHONE_FAX_PREFIX_CD] (required).   |
| <b>Fax* (number) (unlabeled)</b> | 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).   |
| <b>Sales Agent</b>               | 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:

| <b>In this field:</b> | <b>Do this:</b>   |
|-----------------------|---|
| <b>Pmt Mode</b>       | 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. <b>Note:</b> 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.

The screenshot shows the Oracle Daybreak Producer Management interface. The 'Producer Details' section includes the following information:

- Producer #: CA-00002, Old Producer #: CA-00002
- Name: RANDYS AUTO SALES, Contact: RANDY JACKSON
- Address: 10933 SOUTH CENTRAL AVENUE, City: ONTARIO, St: CA, Zip: 91762, Country: US
- Company: SSFC, Branch: HQ, Group: GROUP 1, Status: ACTIVE
- Underwriter: DEMOUNDW, Phone: 909-591-4116, Email: [empty]
- Start Dt: 06/11/1998, End Dt: 12/31/4000, Enabled: [checked]
- Type: DEALER, Fed Tax #: 45-8765979, Collector: DEMOCOLL, Fax: 11 909-465-9402

The 'Compensation Plan' table is currently empty. Below it, the 'Chargeback Methods' and 'Compensation / Chargeback Amounts' sections contain various input fields for calculation methods, percentages, basis, term, days, and amounts.

- 4 In the **Compensation Plan** block, view the following information:

#### In this field:

Application  
 Compensation Plan  
 Payment Method  
 Calculation Method  
 Upfront Amt  
 Remaining Amt  
 Total Amt  
 Spread Formula  
 Buy Rate  
 Buy Rent Factor  
 Factor  
 Addl Factor  
 Max Spread  
 Max Markup  
 Upfront %  
 Flat Amount

#### View this:

The application number and title.  
 The compensation plan.  
 The compensation payment method.  
 The compensation calculation method.  
 The upfront compensation amount.  
 The remaining compensation amount.  
 The remaining compensation amount.  
 The compensation spread formula.  
 The buy rate.  
 The buy rent factor.  
 The compensation factor.  
 The additional compensation factor.  
 The maximum spread.  
 The maximum markup.  
 The compensation upfront percentage.  
 The flat compensation amount.

- 5 In the **Chargeback Methods** block, view the following information:

| <b>In this field:</b>           | <b>View this:</b>  |
|---------------------------------|--|
| (Paid) Calculation Method       | The chargeback calculation method in case of early payoff. |
| (Paid) %                        | The chargeback percentage in case of early payoffs.        |
| (Paid) Basis                    | The chargeback basis in case of early payoff.              |
| (Paid) Term                     | The term in case of early payoff.                          |
| (Paid) Days                     | The days in case of early payoff.                          |
| (Charge off) Calculation Method | The chargeback calculation method in case of chargeoffs.   |
| (Charge off) %                  | The chargeback percentage in case of chargeoffs.           |
| (Charge off) Basis              | The chargeback basis in case of chargeoffs.                |
| (Charge off) Term               | The term in case of chargeoffs.                            |
| (Charge off) Days               | The days in case of chargeoffs.                            |

- 6 In the **Compensation/Chargeback Amounts** block, view the following information:

| <b>In this field:</b> | <b>View this:</b>                   |
|-----------------------|-------------------------------------|
| 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.

The screenshot shows the 'Producer Management' application window. The 'Producer' tab is active, displaying details for 'RANDYS AUTO SALES'. Below the producer details, the 'Subvention' sub-tab is selected, showing the 'Subvention Participation' block with fields for Subvention Participant, Collection Type (STATEMENT), Collection Frequency (MONTHLY), and Refund Disbursement Method (NONE). The 'Subvention Receivable' section shows a summary of amounts: Receivable Amt (Open) \$0.00, Receivable Amt (Current) \$0.00, Received Amt \$0.00, Netted Refund Amt \$0.00, Net Receivable Amt \$0.00, and Payable Refund Amt \$0.00. The 'Subvention Details' section is a table with columns for Account/Application, Subvention Plan, Sub Plan, Subvention Type, Collection Type, Subvention Amt, and Refund Amt.

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

#### In this field:

Subvention Participant  
**Collection Type**

**Collection Frequency**

**Refund Disbursement Method**

#### Do this:

Select if the producer is a subvention participant.  
Select the collection type: STATEMENT or INTRA COMPANY ENTRY.

STATEMENT – The producer will receive the statement at a set frequency and make the payment through check or ACH.

INTRA COMPANY ENTRY – The producer will receive the statement at a set frequency but no payment is due. If the manual indicator for INTRA COMPANY transaction is set to No, Oracle Daybreak automatically posts an intra-company entry transaction to net out the outstanding receivable when a statement is generated (required).

Select the collection frequency: MONTHLY or QUARTERLY (required).  
Select the refund disbursement method: NONE, ADJUSTED TO RECEIVABLE, or PAYABLE TO PRODUCER.

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

- 5 In the **Subvention Receivables** block, view the following information:

| <b>In this field:</b>    | <b>View this:</b>  |
|--------------------------|--|
| 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:

| <b>In this field:</b> | <b>View this:</b>                                   |
|-----------------------|---|
| 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**  
**Transaction**

Enter transaction date (required).  
Select transaction to be posted (HOLDBACK FROM PRODUCER, PAYMENT FROM PRODUCER, or PAYMENT TO PRODUCER) (required).

**Amount**  
Reference  
Account #  
Account title (unlabeled)  
Comment

Enter transaction amount (required).  
Enter transaction reference (optional).  
Select account number (optional).  
View the account title (display only).  
Enter transaction comment (optional).

- 6 Choose **Post**.

- In the **Posted Transactions** block, view the following information:

| In this field: | View this:                 |
|----------------|----------------------------|
| Effective Dt   | The transaction date.      |
| Transaction    | The transaction.           |
| Account        | The account number.        |
| Amount         | The transaction amount.    |
| Reference      | The transaction reference. |
| Post Dt        | The transaction post date. |
| Comment        | The transaction comment.   |

- In the **Proceed HoldBack** block, view the following information:

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

- In the **Loss Reserve** block, view the loss reserve amount.

## Tracking Attributes sub page

The Tracking Attributes sub page allows you to link information to an producer that is not tracked by default in the Oracle Daybreak system, but is part of your company's business practices.

### To complete the Tracking Attributes sub page

- On the **Lending** menu, choose **Producers**.
- Choose the **Producer** master tab, then choose the **Producers** tab.
- Choose the **Tracking Attributes** sub page.

The screenshot displays the Oracle Daybreak Producer Management interface. The main window is titled "Producer Management" and has tabs for "Setup" and "Producer". The "Producers" tab is active, showing "Producer Details" for a producer with ID "CA-00002".

**Producer Details:**

- Old Producer #: CA-00002
- Company: SSFC, Branch: HQ
- Name: RANDYS AUTO SALES
- Contact: RANDY JACKSON
- Address: 10993 SOUTH CENTRAL AVENUE
- City: ONTARIO, St: CA, Zip: 91762, Country: US
- Group: GROUP 1
- Status: ACTIVE
- Underwriter: DEMOUNDW
- Phone: 909-591-4116
- Start Dt: 06/11/1998, End Dt: 12/31/4000, Enabled:
- Type: DEALER
- Fed Tax #: 45-8765979
- Collector: DEMOCOLL
- Fax: 11 909-465-9402
- Email: [Empty]

Below the details are tabs for "Payment Details", "Compensation", "Subvention", "Transactions", "Tracking Attributes", "Statements", "Contacts", and "Comments". The "Tracking Attributes" tab is selected, showing a table with columns "Parameter" and "Sub Attribute Value". The "Sub Attribute" is set to "ALL". A "Create Tracking" button is visible in the top right of the tracking section.



- 4 Choose **Create Tracking**.  
Oracle Daybreak loads the tracking parameters.
- 5 If you want to reduce the list of parameters, select a sub-attribute in the **Sub Attribute** field.  
If your system has been configured to use the Sub Attribute field, only attributes in a particular group appear in the Parameter display.
- 6 Complete the **Tracking** block by entering the parameter(s) in the **Value** field(s).
- 7 Save any changes you made to the account.

## Statements sub page

The Statements sub page displays a history of all the statements the producer has processed. The transaction level details are visible in the lower list box.

### To view the Statements sub page

- 1 On the **Lending** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.
- 3 Choose the **Statements** sub page.

The screenshot shows the Oracle Daybreak Producer Management interface. The 'Producer Details' section includes the following information:

- Producer #: CA-00002
- Name: RANDYS AUTO SALES
- Contact: RANDY JACKSON
- Address: 10993 SOUTH CENTRAL AVENUE
- City: ONTARIO, St: CA, Zip: 91762, Country: US
- Company: SSFC, Branch: HQ
- Group: GROUP 1, Status: ACTIVE
- Underwriter: DEMOUNDW
- Start Dt: 06/11/1998, End Dt: 12/31/4000, Enabled:
- Type: DEALER, Fed Tax #: 45-8765979
- Collector: DEMOCOLL, Phone: 909-591-4118, Fax: 11 909-465-9402

The 'Statements' table displays the following data:

| Closing Dt | Generated Dt | Opening Balance | Closing Balance |
|------------|--------------|-----------------|-----------------|
| 11/30/2002 | 11/30/2002   | \$0.00          | \$0.00          |
| 10/31/2002 | 11/30/2002   | \$0.00          | \$0.00          |
| 09/30/2002 | 11/30/2002   | \$0.00          | \$0.00          |

Below the statements table is a transaction details table with the following columns: Effective Dt, Transaction, Account, Debit Amt, and Credit Amt.

- 4 In the **View** block, choose the type of statements you want to view, **Subvention** or **Others**.
- 5 In the **Statements** block, view the following information:

#### In this field:

Closing Dt  
Generated Dt  
Opening Balance  
Closing Balance  
Effective Dt

#### View this:

The statement closing date.  
The statement generation date.  
The previous statement balance amount.  
The current statement balance amount.  
The statement transaction date.

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

## Contacts sub page

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

### To use the Contacts sub page

- 1 On the **Lending** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.
- 3 Choose the **Contract** sub page.

The screenshot shows the 'Producer Management' window with the 'Producer' tab selected. The 'Producer Details' section contains the following information:

|            |                            |                |          |             |           |         |           |            |              |        |            |         |                                     |
|------------|----------------------------|----------------|----------|-------------|-----------|---------|-----------|------------|--------------|--------|------------|---------|-------------------------------------|
| Producer # | CA-00002                   | Old Producer # | CA-00002 | Company     | SSFC      | Branch  | HQ        | Start Dt   | 06/11/1998   | End Dt | 12/31/4000 | Enabled | <input checked="" type="checkbox"/> |
| Name       | RANDYS AUTO SALES          |                |          | Group       | GROUP 1   |         | Type      | DEALER     |              |        |            |         |                                     |
| Contact    | RANDY JACKSON              |                |          | Status      | ACTIVE    |         | Fed Tax # | 45-8765979 |              |        |            |         |                                     |
| Address    | 10993 SOUTH CENTRAL AVENUE |                |          | Underwriter | DEMOLINDW |         | Collector | DEMOCOLL   |              |        |            |         |                                     |
| City       | ONTARIO                    | St             | CA       | Zip         | 91762     | Country | US        | Phone      | 909-591-4116 | Extn   |            | Fax     | 11 909-465-9402                     |

Below the details is the 'Producer Contacts' table:

| Contact Type | Name | Phone | Extn | Fax | Enabled                             |
|--------------|------|-------|------|-----|-------------------------------------|
|              |      |       |      |     | <input checked="" type="checkbox"/> |
|              |      |       |      |     | <input type="checkbox"/>            |
|              |      |       |      |     | <input type="checkbox"/>            |
|              |      |       |      |     | <input type="checkbox"/>            |

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

#### In this field:

**Contact Type**

**Name**

Phone

Extn

Fax

#### View this:

Select the producer contact type (required).

Select/Enter the producer contact name (required).

Enter producer contact phone number (optional).

Enter phone number extension (optional).

Enter producer contact fax number (optional).

- 5 Select **Enabled** to indicate this is a current contact.
- 6 Save your entry.

## Comments sub page

The Comments sub page allows you to view and enter comments regarding the producer.

### To enter a comment on the Comments sub page

- 1 On the **Lending** menu, choose **Producers**.
- 2 Choose the **Producer** master tab, then choose the **Producers** tab.
- 3 Choose the **Comments** sub page.

The screenshot displays the 'Producer Management' application window. The 'Producers' tab is active, showing 'Producer Details' for 'RANDYS AUTO SALES'. The details include fields for Producer #, Name, Contact, Address, City, State, Zip, Country, Company, Branch, Start Dt, End Dt, Enabled, Group, Status, Underwriter, Collector, Phone, and Fax. Below the details, the 'Comments' sub page is visible, showing a table with columns for Date and Comments. The first row shows a comment entered on 06/09/2003 by user BFOGO.

| Date       | Comments |
|------------|----------|
| 06/09/2003 |          |
|            |          |
|            |          |
|            |          |
|            |          |
|            |          |

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

#### In this field:

**Comments**  
User  
Date

#### Do this:

Enter comment (required).  
View user id (system generated).  
View comment date (system generated).

- 5 Save your entry.

# CHAPTER 10 : VENDOR MANAGEMENT FORM

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings, or making field calls. With Oracle Day-break's Vendor Management form, you can:

- Maintain vendor information
- Maintain services offered by the vendor
- Assign tasks to the vendors and subsequently track and process those tasks
- Charge vendor expenses to customers
- Enter and update invoices raised by the vendors
- Post vendor transactions
- Process vendor payments.

Once an invoice has been presented for a service performed by a vendor, you can enter the information on the Vendor Management form and create a monetary transaction. You can then choose if the customer should pay any particular expense or not.

## Setup tab (Vendor Services page)

The Vendor Services page enables you to establish the links between the service type, vendor group, and the work order type. It records which vendor groups can provide which types of services and which service types belong to which work order types.

For each service type (Service Type field), there can be multiple vendor groups. Each vendor (Group field) can belong to one or multiple vendor group(s). The list of values for the vendor group is managed in the lookup. Each work order type (Work Order Type field) can be linked to one or multiple work order type(s). The list of values for the work order types is managed with the VENDOR\_ASG\_TYPE\_CD lookup.

### To set up the Vendor Services page

- 1 On the **Setup** menu, choose **Vendors**.
- 2 Choose the **Setup** master tab, then choose the **Vendor Services** tab.

| Service Type                        | Enabled                             |
|-------------------------------------|-------------------------------------|
| ATTORNEY FEE                        | <input checked="" type="checkbox"/> |
| AUCTIONS/ALE REPRESENTATION CHARGES | <input checked="" type="checkbox"/> |
| AUCTIONS/ALE CHARGES                | <input checked="" type="checkbox"/> |
| SEARCH BMV/DMV RECORDS              | <input checked="" type="checkbox"/> |
| BOND CHARGES                        | <input checked="" type="checkbox"/> |
| CANCELLATION CHARGES                | <input checked="" type="checkbox"/> |

| Group              |
|--------------------|
| ATTORNEY           |
| BANKRUPTCY TRUSTEE |
|                    |
|                    |

| Work Order Type | Transaction               |
|-----------------|---------------------------|
| BANKRUPTCY      | LEGAL BANKRUPTCY EXPENSES |
| COLLECTION      | REPOSSESSION EXPENSES     |
|                 |                           |
|                 |                           |

- 3 The **Services** block, choose the service type you want to link to a vendor group(s) and work order type(s) [VENDOR\_SERVICE\_TYPE\_CD].
- 4 In the **Vendor Groups** block, use the **Group** field to select the vendor group that will provide this service [VENDOR\_TYPE\_CD].
- 5 In the **Work Order Types** block, enter the following information:

| In this field:         | View this:   |
|------------------------|--|
| <b>Work Order Type</b> | Select the work order type (required) [VENDOR_ASG_TYPE_CD].        |
| <b>Transaction</b>     | Select the associated transaction for the service type (required). |
- 6 Save your entry.

## Setup tab (Cycles page)

The Cycles page allows you to define the various vendor cycles and the responsibilities that can gain access to the various transactions in each cycle.

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

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

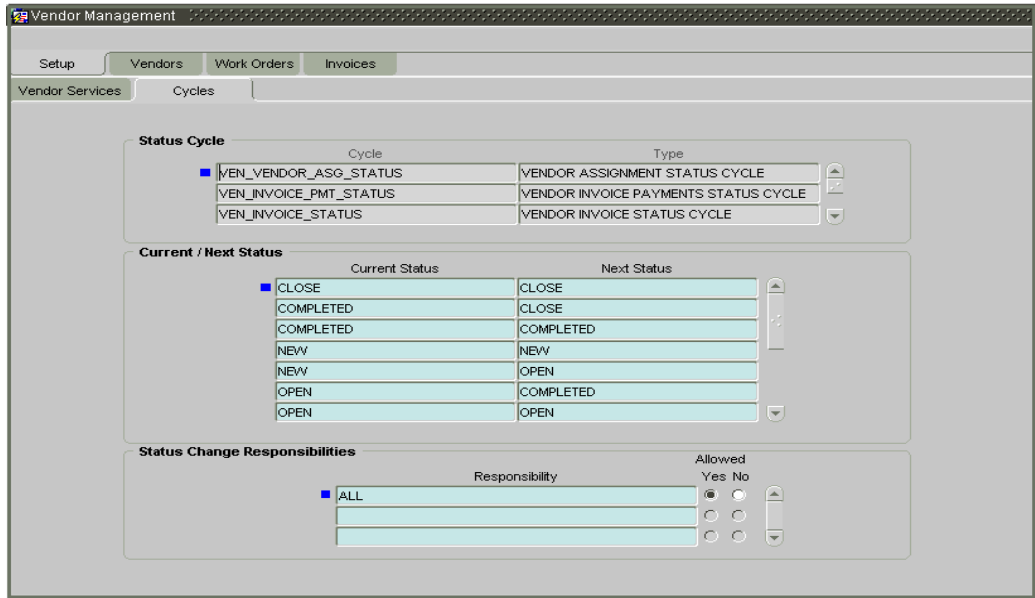
You can define vendor invoice status cycle and restrict the status change based on responsibility.

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

### To set up the cycles page

- 1 On the **Setup** menu, choose **Vendors**.

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



- The **Status Cycle** block displays the four vendor-related cycles:

| Cycle                  | Type                                 |
|------------------------|--------------------------------------|
| VEN_VENDOR_ASG_STATUS  | VENDOR ASSIGNMENT STATUS CYCLE       |
| VEN_INVOICE_PMT_STATUS | VENDOR INVOICE PAYMENTS STATUS CYCLE |
| VEN_INVOICE_STATUS     | VENDOR INVOICE STATUS CYCLE          |
| VEN_VENDOR_STATUS      | VENDOR STATUS CYCLE                  |

- Select the cycle code and type you want to work with.
- In the **Current/Next Status** block, select the current code to transition from in the **Current Status** field.
  - Select the current code to transition to in the **Next Status** field.
  - In the **Status Change Responsibilities** block, select the responsibility that will be capable of executing this transition (from current code to the next code) [RESPONSIBILITY\_CD].
  - Choose **Yes** to allow this responsibility.
  - Save your entry.

## Vendors tab (Vendors page)

The Vendors page allows you to set up vendor information. If the vendor receives escrow disbursement at an address different from the current business address, enter this information in the Remittance block. This Remittance block also allows you to enter the number of days prior to the due date by which the payment to the vendor must be processed.

**Note:** The contents of this block defaults to the vendor's current address, but can be modified.

### To enter or edit vendor information

- 1 On the **Lending** menu, choose **Vendors > Vendors**.  
-OR-  
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Vendors** master tab.

The screenshot shows the Vendor Management form with the following data entered:

| Vendor # | Name                 | Status | Company | Branch | Start Dt   | End Dt     | Enabled                             |
|----------|----------------------|--------|---------|--------|------------|------------|-------------------------------------|
| IL-00001 | DECATUR AUTO AUCTION | ACTIVE | SSFC    | HQ     | 06/11/1998 | 12/31/4000 | <input checked="" type="checkbox"/> |

Additional fields shown include:

- Contact Person: DD
- Address: 200 WEST OLD CHICAGO DRIVE
- City: BOLINGBROOK, St: IL, Zip: 60440, Country: US
- Phone: 217-875-4220, Ext: , Fax: 217-875-2927
- Pmt Mode: INSTITUTION DRAF, Fed Tax #: 458768907
- Credit Days: 0
- ACH: Bank: BANK OF BOLINGBROOK, Start Dt: 06/11/1998, Routing #: 876549877, Account Type: CHECKING, Account #: 2001020010747

Vendor Groups table:

| Sort | Group         | Enabled                             |
|------|---------------|-------------------------------------|
| 1    | AUCTION HOUSE | <input checked="" type="checkbox"/> |
|      |               | <input type="checkbox"/>            |
|      |               | <input type="checkbox"/>            |

- 2 In the **Vendor** block, enter the following information:

#### In this field:

#### Do this:

|                           |   |
|---------------------------|---|
| Vendor #                  | View the vendor number. Oracle Daybreak automatically generates the vendor number (display only). |
| <b>Name</b>               | Enter the vendor name (required).   |
| <b>Contact Person</b>     | Enter the vendor contact name (required).   |
| <b>Address</b>            | Enter address line 1 (required).  |
| Address 2 (unlabeled)     | Enter address line 2 (optional).  |
| <b>Zip</b>                | Enter the zip (required).   |
| <b>City</b>               | Enter the city (required).  |
| <b>St</b>                 | 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).  |
| <b>Status</b>      | Select the vendor status - ACTIVE or INACTIVE (required).   |
| <b>Company</b>     | Select the vendor portfolio company (required).   |
| Branch             | View the vendor portfolio branch (display only).  |
| <b>Start Dt</b>    | Enter the vendor start date (required).   |
| <b>End Dt</b>      | Enter the vendor end date (required).   |
| Enabled            | Select if the vendor is enabled (optional).   |
| <b>Pmt Mode</b>    | 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. <b>Note:</b> If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234. (optional). |
| <b>Credit Days</b> | 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:   |
|-------------------|--|
| <b>Sort Group</b> | Enter sort sequence (required).<br>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:

| <b>In this field:</b>     | <b>Do this:</b>   |
|---------------------------|---|
| <u>Remittance block</u>   |   |
| <b>Address</b>            | Enter address line 1 (required).  |
| Address (unlabeled)       | Enter address line 2 (optional).  |
| <b>Zip</b>                | Enter zip (required).   |
| <b>City</b>               | Enter city (required).  |
| <b>St</b>                 | Enter state (required).   |
| Zip extension (unlabeled) | Enter zip extension (optional).   |
| Country                   | Select the country code (optional).   |
| <b>Pre-Process Days</b>   | Enter the remittance preprocess days. This is the number of days prior to the due date by which the payment to the vendor must be processed (required).                                       |
| <u>ACH block</u>          |   |
| Bank                      | Enter the ACH bank (optional).  |
| Start Dt                  | View ACH start date (display only).   |
| Routing #                 | Enter the bank routing number (optional).   |
| Account Type              | Select the account type (optional).   |
| Account #                 | Enter the account number. <b>Note:</b> If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234 (optional). |

- 4 Save your entry.

## Work Orders tab (Work Orders page)

The Work Orders page allows you to assign an account to a vendor for a service that the vendor provides.

### To set up the Work Orders page

- 1 On the **Lending** menu, choose **Vendors > Work Orders**.  
-OR-  
On the **Setup** menu, choose **Vendors**, then on the **Vendor Management** form, choose the **Work Orders** master tab.

The screenshot shows the Vendor Management application window. At the top, there are tabs for Setup, Vendors, Work Orders, and Invoices. The Work Orders tab is selected. Below the tabs, there are sub-tabs for Work Orders and Follow-up. The main area displays a Work Order form with the following fields:

- Work Order #: WO:0047003
- Dt: 06/07/2005
- Estimated: \$200.00
- Billed: \$400.00
- Paid: \$0.00

The form is divided into three main sections:

- Account Information:**
  - Account: 20001100025887: CERASTOSTIGMA PAULA / CERASTOSTIGMA JOHN
  - Collateral: 2001 DODGE 300M 4DR 13579078999990508
  - Address: 45231 WOODDALE ROAD, MINNEAPOLIS, MN 28422
  - Type: BANKRUPTCY
  - Status: OPEN
  - Assigned By: DAVENDER
  - Reference #: [empty]
  - Status Dt: 06/07/2005
  - Followup Dt: [empty]
- Vendor:**
  - Vendor: MN-06006-FIRST VENDOR OF MINNESOTA
  - Contact: RICK SMITH
  - Phone: 952-944-1111
  - Company: SSFC
  - Branch: C01
  - Comment: [empty]
- Services:**

| Service            | Fee Type  | Estimated | Billed   | Paid     | Status | Status Dt  |
|--------------------|-----------|-----------|----------|----------|--------|------------|
| REPO INVESTIGATION | FLAT RATE | \$200.00  | \$400.00 | \$300.00 | OPEN   | 06/07/2005 |
|                    |           |           |          |          |        |            |
|                    |           |           |          |          |        |            |
|                    |           |           |          |          |        |            |

- 2 In the **Work Order** block, enter the following information:

| In this field: | View this:  |
|----------------|---|
| Work Order #   | The work order number.                              |
| Dt             | The work order date.                                |
| Estimated      | The estimated amount for the work order.            |
| Billed         | The amount billed by the vendor for the work order. |
| Paid           | The amount paid to the vendor for the work order.   |

- 3 In the **Account Information** block, enter the following information:

| In this field: | Do this:  |
|----------------|---|
| <b>Account</b> | Select the account number for the work order (required).    |
| Collateral     | Select the asset associated with the work order (optional). |
| <b>Type</b>    | Select the work order type (required).                      |
| Reference #    | Enter the vendor reference (optional).                      |
| <b>Status</b>  | 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:

| <b>In this field:</b> | <b>Do this:</b>   |
|-----------------------|---|
| <b>Vendor</b>         | 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:

| <b>In this field:</b> | <b>Do this:</b>  |
|-----------------------|--|
| <b>Service</b>        | Select the service type (required).                                  |
| Fee Type              | Select the vendor fee type (optional).                               |
| <b>Estimated</b>      | 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).   |
| <b>Status</b>         | 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.

The screenshot shows the 'Vendor Management' window with the 'Work Orders' tab selected. The 'Follow-up' sub-tab is active, displaying a 'Work Order Follow-up' table. The table has the following data:

| Company | Branch | Followup Dt | Work Order # | Dt         | Assignment Type | Account                         | Vendor                    | Status | Status Dt  |
|---------|--------|-------------|--------------|------------|-----------------|---------------------------------|---------------------------|--------|------------|
| DCC     | HQ     | 10/31/2004  | WO:0020005   | 10/05/2004 | COLLECTION      | 20010800025360:COTONEASTER MA   | MIN-00001-ESCROW TAX VE   | NEW    | 10/05/2004 |
| DCC     | HQ     | 11/10/2004  | WO:0025005   | 10/14/2004 | COLLECTION      | 20011000024996:WOODASTER STU    | MIN-00001-ESCROW TAX VE   | NEW    | 10/14/2004 |
| SSFC    | C01    | 11/10/2004  | WO:0025007   | 10/14/2004 | COLLECTION      | 20040500025120:007 JAMES / CCOT | MIN-06006-FIRST VENDOR OI | NEW    | 10/14/2004 |
| SSFC    | C01    |             | WO:0047003   | 06/07/2005 | BANKRUPTCY      | 20001100025887:CERASTOSTIGMA I  | MIN-06006-FIRST VENDOR OI | OPEN   | 06/07/2005 |

Below the table, there are summary fields: Estimated (\$0.00), Billed (\$0.00), Paid (\$0.00), and a Contact field containing 'RICK SMITH'. The 'Assigned Services' section at the bottom is currently empty.

- 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).          |
| <b>Status</b>   | 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:

| <b>In this field:</b> | <b>Do this:</b>  |
|-----------------------|--|
| 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).   |
| <b>Status</b>         | 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).

|               |   |
|---------------|---|
| <b>Status</b> | 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:

| <b>In this field:</b> | <b>Do this:</b>                             |
|-----------------------|---|
| <b>Payment Amt</b>    | Enter the payment amount (required).        |
| <b>Status</b>         | 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:

| <b>In this field:</b> | <b>View this:</b>                |
|-----------------------|----------------------------------|
| Invoice #             | The invoice number.              |
| Inv Status            | The invoice status.              |
| Status Dt             | The invoice status date.         |
| WO Est Amt            | The work order estimated amount. |
| WO Agd Amt            | The work order agreed amount.    |
| WO Paid Amt           | The work order paid amount.      |
| WO Status             | The work order status.           |

- 6 Save your entry.

---

## CHAPTER 11 : SUBVENTION FORM

The Subvention form allows you to set up 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:

|                    |  |
|--------------------|--|
| <b>Code</b>        | Enter the subvention plan code (required).               |
| <b>Description</b> | Enter the subvention plan description (required)         |
| <b>Company</b>     | Enter the company name (required).                       |
| <b>Branch</b>      | Enter the branch name (required).                        |
| <b>Bill Cycle</b>  | Select billing cycle (required).                         |
| <b>Product</b>     | Select the product (required).                           |
| <b>State</b>       | Select the state (required).                             |
| <b>Asset Class</b> | Select the asset class (required).                       |
| <b>Asset Type</b>  | Select the asset type (required).                        |
| <b>Sub Type</b>    | Select asset sub type (required).                        |
| <b>Asset Make</b>  | Select asset make (required).                            |
| <b>Asset Mode</b>  | View the asset model (display only).                     |
| <b>Age</b>         | Enter the asset age (required).                          |
| <b>Start Date</b>  | Enter the start date for the subvention plan (required). |
| <b>End Date</b>    | Enter the end date for the subvention plan. (required).  |
| <b>Enabled</b>     | If selected indicates the record is active.              |

#### Sub Plan Definition block:

|                    |  |
|--------------------|--|
| <b>Code</b>        | Enter the subvention sub plan code. (required).      |
| <b>Description</b> | Enter the subvention sub plan description (required) |
| <b>State</b>       | Select the state (required).                         |

|                             |   |
|-----------------------------|---|
| <b>Producer Group</b>       | Select the producer group (required).   |
| <b>Producer Type</b>        | Select the producer type (required).  |
| <b>Producer</b>             | Select the producer (required).   |
| <b>Grade</b>                | Enter the grade (required).   |
| <b>Amount</b>               | Enter the amount (required).  |
| <b>Term</b>                 | Enter the term (required).  |
| <b>Asset Type</b>           | Select the asset type (required).   |
| <b>Sub Type</b>             | Select asset sub type (required).   |
| <b>Asset Make</b>           | Select asset make (required).   |
| Asset Model                 | View the asset model (display only)   |
| <b>Age</b>                  | Enter asset age (required).   |
| <b>Start Date</b>           | Enter start date for the subvention plan (required).  |
| <b>End Date</b>             | Enter the end date for the subvention plan (required).  |
| Enabled                     | If selected indicates the record is active.   |
| <u>Plan Details block:</u>  |   |
| <b>Participant</b>          | Select the participant (required).  |
| <b>Collection Method</b>    | Select the collection method for the subvention plan (required).  |
| <b>Transaction</b>          | Select the transaction code (required).   |
| <b>Rate</b>                 | Enter the subvention rate (required).   |
| Override                    | Select to allow overriding the rate at the time of underwriting / funding (required).   |
| <u>Calculation block:</u>   |   |
| <b>Method</b>               | Select the subvention calculation method (required).  |
| <b>Max Spread</b>           | Enter the max subvention spread value (required).   |
| <b>Factor</b>               | Enter the subvention factor (required).   |
| <b>Flat Amount</b>          | Enter the flat amount (required).   |
| <b>Maximum Amount</b>       | Enter the maximum subvention amount (required).   |
| <b>Max Spread</b>           | Enter the max spread value (required).  |
| <u>Refund block:</u>        |   |
| <b>Method (Paid off)</b>    | Select the method if the account is paid-off early (required).  |
| <b>Basis (Paid off)</b>     | Select the basis if the account is paid-off early (required).   |
| <b>Days (Paid off)</b>      | Enter the number of days in which the subvention can be refunded to the producer if the account is paid-off early (required). |
| <b>Term (Paid off)</b>      | Enter the number of terms in which the subvention can be refunded to the producer (required).                                 |
| <b>Percent (Paid off)</b>   | Enter the refund percentage if the account is charged-off (required).   |
| <b>Method (Charge off)</b>  | Select the method if the account is charged-off (required).   |
| <b>Basis (Charge off)</b>   | Select the basis if the account is charged-off (required).  |
| <b>Days (Charge off)</b>    | Enter the number of days in which the subvention can be refunded to the producer if the account is early paid-off (required). |
| <b>Term (Charge off)</b>    | Enter the number of terms in which the subvention will be refunded to the producer (required).                                |
| <b>Percent (Charge off)</b> | Enter the refund percentage if the account is charged-off (required).   |

Amortization block:

**Balance Type**

Select the amortize balance type (required).

**Method**

Select the amortize method (required).

**Frequency**

Select the amortize frequency (required).

**Cost / Fee Method**

Select the cost / fee (required).

Enabled

If selected indicates the record is active.

- 3 Save your entry.



---

## CHAPTER 12 : 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.

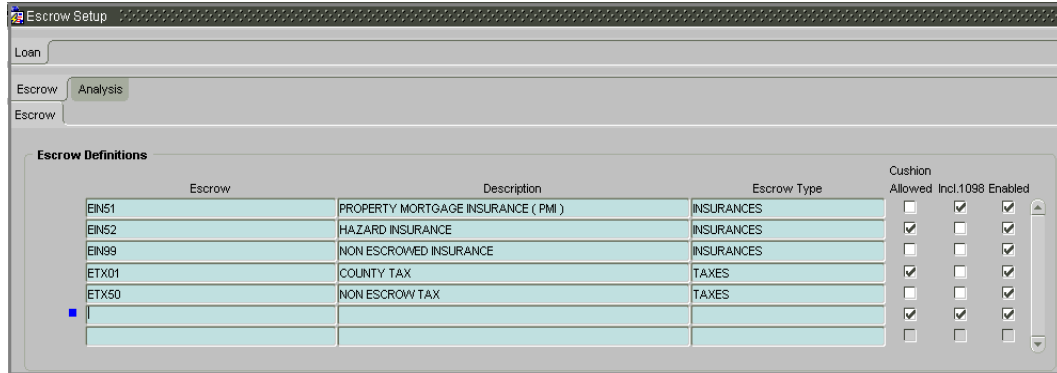
This chapter explains the Escrow Setup form and how to set up escrow in the Oracle Daybreak LS system.

## 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**.



The screenshot shows the 'Escrow Setup' window with the 'Escrow' tab selected. The 'Escrow Definitions' section contains a table with the following data:

| Escrow | Description                         | Escrow Type | Cushion                             |                                     |                                     |
|--------|-------------------------------------|-------------|-------------------------------------|-------------------------------------|-------------------------------------|
|        |                                     |             | Allowed                             | Incl.1098                           | Enabled                             |
| EIN51  | PROPERTY MORTGAGE INSURANCE ( PMI ) | INSURANCES  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| EIN52  | HAZARD INSURANCE                    | INSURANCES  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| EIN99  | NON ESCROWED INSURANCE              | INSURANCES  | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| ETX01  | COUNTY TAX                          | TAXES       | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| ETX50  | NON ESCROW TAX                      | TAXES       | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
|        |                                     |             | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
|        |                                     |             | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |

- 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 shortage/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.

| Rule | Description | Shortage Threshold | Shortage Value | Shortage Spread Increase % | Term | Max Term | Surplus Amt | Company | Branch | Product | State | Start Dt   | End Dt     | Enabled                             |
|------|-------------|--------------------|----------------|----------------------------|------|----------|-------------|---------|--------|---------|-------|------------|------------|-------------------------------------|
| 0001 | RULE 0001   | AMOUNT             | 50             | 30.0000                    | 6    | 48       | \$1.00      | ALL     | ALL    | ALL     | ALL   | 01/07/1988 | 12/31/4000 | <input checked="" type="checkbox"/> |

| Escrow Type | Cushion Type | Cushion Value |
|-------------|--------------|---------------|
| ALL         | MONTHS       | 2             |

- 3 Choose the **Shortage/Cushion Rules** tab.
- 4 In the **Rules** block, enter the following information:

| In this field:                    | Do this:   |
|-----------------------------------|--|
| <b>Rule</b>                       | Enter the rule code. This is protected against update and cannot be changed after initial set up (required).             |
| <b>Description</b>                | Enter the rule description (required).   |
| <b>Shortage Threshold</b>         | Select the shortage threshold, either an amount in dollars or number of installments [SHORTAGE_THRESHOLD_CD] (required). |
| <b>Shortage Value</b>             | Enter shortage threshold value (required).   |
| <b>Shortage Spread Increase %</b> | Enter shortage spread increase percent (required).   |
| <b>Term</b>                       | Enter shortage spread term (required).   |
| <b>Max Term</b>                   | Enter the maximum amount of shortage spread terms (required).  |
| <b>Surplus Amt</b>                | Enter surplus threshold amount for this rule (required).   |
| <b>Company</b>                    | Select the company for this rule (required).   |
| <b>Branch</b>                     | Select the branch for this rule (required).  |
| <b>Product</b>                    | Select the product for this rule (required).   |
| <b>State</b>                      | 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 following 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:

| <b>In this field:</b> | <b>Do this:</b>                                   |
|-----------------------|---|
| <b>Escrow Type</b>    | Select escrow type [ESC_TYPE_CD] (required).      |
| <b>Cushion Type</b>   | Select cushion type [CUSHION_TYPE_CD] (required). |
| <b>Cushion Value</b>  | 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.

The screenshot shows the 'Disbursement Rules' tab in the 'Escrow Setup' application. It displays a list of four rules, each with a table of monthly percentages and a total percentage.

| Disbursement Rule | Description          | Company | Branch  | Start Dt   | End Dt     | Enabled                             |        |         |         |         |        |          |
|-------------------|----------------------|---------|---------|------------|------------|-------------------------------------|--------|---------|---------|---------|--------|----------|
| 01001             | JANUARY MONTHLY      | ALL     | ALL     | 01/07/1988 | 12/31/4000 | <input checked="" type="checkbox"/> |        |         |         |         |        |          |
| Jan %             | Feb %                | Mar %   | Apr %   | May %      | Jun %      | Jul %                               | Aug %  | Sep %   | Oct %   | Nov %   | Dec %  | Total %  |
| 8.3333            | 8.3333               | 8.3334  | 8.3333  | 8.3333     | 8.3334     | 8.3333                              | 8.3333 | 8.3334  | 8.3333  | 8.3333  | 8.3334 | 100.0000 |
| 01002             | JANUARY BI MONTHLY   | ALL     | ALL     | 01/07/1988 | 12/31/4000 | <input checked="" type="checkbox"/> |        |         |         |         |        |          |
| Jan %             | Feb %                | Mar %   | Apr %   | May %      | Jun %      | Jul %                               | Aug %  | Sep %   | Oct %   | Nov %   | Dec %  | Total %  |
| 16.6666           | 0.0000               | 16.6666 | 0.0000  | 16.6666    | 0.0000     | 16.6666                             | 0.0000 | 16.6666 | 0.0000  | 16.6670 | 0.0000 | 100.0000 |
| 01003             | JANUARY THRIE ANNUAL | ALL     | ALL     | 01/07/1988 | 12/31/4000 | <input checked="" type="checkbox"/> |        |         |         |         |        |          |
| Jan %             | Feb %                | Mar %   | Apr %   | May %      | Jun %      | Jul %                               | Aug %  | Sep %   | Oct %   | Nov %   | Dec %  | Total %  |
| 33.3333           | 0.0000               | 0.0000  | 0.0000  | 33.3333    | 0.0000     | 0.0000                              | 0.0000 | 33.3334 | 0.0000  | 0.0000  | 0.0000 | 100.0000 |
| 01004             | JANUARY QUARTERLY    | ALL     | ALL     | 01/07/1988 | 12/31/4000 | <input checked="" type="checkbox"/> |        |         |         |         |        |          |
| Jan %             | Feb %                | Mar %   | Apr %   | May %      | Jun %      | Jul %                               | Aug %  | Sep %   | Oct %   | Nov %   | Dec %  | Total %  |
| 25.0000           | 0.0000               | 0.0000  | 25.0000 | 0.0000     | 0.0000     | 25.0000                             | 0.0000 | 0.0000  | 25.0000 | 0.0000  | 0.0000 | 100.0000 |

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

#### In this field:

**Disbursement Rule**

**Description**

**Company**

**Branch**

**Start Dt**

**End Dt**

**Jan %**

**Feb %**

**Mar %**

**Apr %**

**May %**

**Jun %**

**Jul %**

**Aug %**

**Sep %**

#### Do this:

Enter the disbursement rule. This is protected against update and cannot be changed after initial set up (required).

Enter the description (required).

Select the company (required).

Select the branch (required).

Enter the start date (required).

Enter the end date (required).

Enter the percent to be disbursed in January (required).

Enter the percent to be disbursed in February (required).

Enter the percent to be disbursed in March (required).

Enter the percent to be disbursed in April (required).

Enter the percent to be disbursed in May (required).

Enter the percent to be disbursed in June (required).

Enter the percent to be disbursed in July (required).

Enter the percent to be disbursed in August (required).

Enter the percent to be disbursed in September (required).

|              |  |
|--------------|--|
| <b>Oct %</b> | Enter the percent to be disbursed in October (required).   |
| <b>Nov %</b> | Enter the percent to be disbursed in November (required).  |
| <b>Dec %</b> | 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 13 : SECURITIZATION FORM

With the Securitization form, Oracle Daybreak provides a powerful tool that allows financial institutions to create account pools and track and manage portfolios.

The Securitization form allows you to:

- Query account information
- Select accounts based on selection criteria
- Create a pool of selected accounts for sale
- Maintain the pools created and report transactions on these accounts
- Report on investors
- Repurchase pools or specific accounts from pools.

## Setup tab (Cycles page)

The Cycles page allows you to define the securitization cycles, as well as the responsibilities that can access the various statuses in each cycle. There are two types of securitization cycles:

- Pool Status Cycle
- Pool Account Status Cycle

The following diagram demonstrates the status cycle:

### To create a cycle

- 1 From the **Setup** menu, choose **Securitization**.
- 2 Choose the **Setup** master tab, then choose the **Cycles** tab.

| Status Cycle        |  |
|---------------------|--|
| Cycle               | Type                                   |
| POO_POOL_ACC_STATUS | SECURITIZATION POOL ACCOUNT STATUS CYC |
| POO_POOL_STATUS     | SECURITIZATION POOL STATUS CYCLE       |

| Current / Next Status |             |
|-----------------------|-------------|
| Current Status        | Next Status |
| ACTIVE                | CHARGED OFF |
| ACTIVE                | LIQUIDATE   |
| ACTIVE                | PAID OFF    |
| ACTIVE                | REPURCHASED |
| ACTIVE                | VOID        |
| CHARGED OFF           | ACTIVE      |
| CHARGED OFF           | LIQUIDATE   |

| Status Change Responsibilities |  |
|--------------------------------|--|
| Responsibility                 | Allowed<br>Yes No                                      |
| ALL                            | <input checked="" type="radio"/> <input type="radio"/> |

- 3 In the **Status Cycle** block, select the type of securitization cycle you want to view or work with:

POO\_POOL\_ACC\_STATUS (SECURITIZATION POOL ACCOUNT STATUS CYCLE)

-OR-

POO\_POOL\_STATUS (SECURITIZATION POOL STATUS CYCLE)

The **Status Cycle** block contains the following information:

#### In this field:

Cycle

Type

#### View this:

The cycle code (display only).

The cycle type (display only).

- 4 Complete the **Current/Next Status** block with the following information:

| <b>In this field:</b> | <b>Do this:</b>  |
|-----------------------|--|
| <b>Current Status</b> | Select the current code to transition FROM (required). |
| <b>Next Status</b>    | Select the current code to transition TO (required).   |

- 5 In the **Status Change Responsibilities** block, define the responsibilities that are authorized to change the code.

| <b>In this field:</b> | <b>Do this:</b>   |
|-----------------------|---|
| <b>Responsibility</b> | Select the responsibility that will be capable of executing this transition (required). |
| <b>Allowed Yes No</b> | Select “Yes” if status change is allowed to this responsibility (required).             |

- 6 Save your entry.

## Creation tab (Pool Creation page)

The Pool Creation page allows you to create pools and perform “what if” analysis of pool appearance using different criteria.

### To create a pool

- 1 On **Setup** menu, choose **Securitization**.
- 2 Choose the **Loan** master tab, then choose the **Creation** tab.

The screenshot shows the 'Securitization' application window. The 'Loan' master tab is selected, and the 'Creation' sub-tab is active. The 'Pool Creation' section is visible, containing a 'Pool' block with the following fields: Pool (STD-POOL), Status (NEW), Description (SAMPLE POOL - FOR STD QRY), Class (INVESTOR), Company (SSFC), End Dt (12/31/2050), Owner ( ), Super Pool (UNDEFINED), Repurchase Dt ( ), Reason ( ), Sale Dt ( ), Days Repo (0), Days Delq (60), Max Limit (\$10,000,000.00), Service Rt (8.0000), and Certificate Rt (70.0000). Below the Pool block is the 'Pool Queries' section with a table:

| Query Name | Query Description        | Enabled                             |
|------------|--------------------------|-------------------------------------|
| STD-QUERY  | MOST FREQUENT USED QUERY | <input checked="" type="checkbox"/> |

Buttons for 'Check Criteria', 'Create Pool', and 'Remove Pool' are located to the right of the Pool Queries table. Below that is the 'Account Selection Criteria' section with a table:

| Seq | ( | Comparison Operator | Criteria Value | ) | Logical Expression       |
|-----|---|---------------------|----------------|---|--------------------------|
| 1   |   | <=                  | 30             |   | <input type="checkbox"/> |
| 2   |   | >=                  | 1000           |   | <input type="checkbox"/> |

- 3 Complete the **Pool** block to define the pool (set of accounts) you want to securitize.

#### In this field:

#### Do this:

#### Pool

Enter the pool code (required).

Status

View the pool status (display only).

Description

Enter the pool description (required).

Class

Select the pool class (required).

Company

Select the pool portfolio company (required).

End Dt

Enter the pool end date (required).

Owner

Enter the pool owner (optional).

Super Pool

Select the pool super pool code (Multiple pools belong to a super pool) (required).

Repurchase Dt

View the pool re-purchase date (display only).

Reason

View the pool re-purchase reason (display only).

Sale Dt

View the pool sale date (display only).

Days Repo

Enter the number of days in repossession to liquidate (required).

Days Delq

Enter the number of days in delinquency to liquidate (required).

Max Limit

Enter the max limit of the pool (required).

Service Rt

Enter the servicing rate for the pool. The servicing rate is an additional rate you can charge for security (required).

Certificate Rt

Enter the certificate rate for the pool. This is the rate which will be payable to the investor who buys this pool and is entitled to its receivable stream (required).

- 4 Complete the fields in the **Pool Queries** block to define possible queries for the pool.

| <b>In this field:</b>    | <b>Do this:</b>                         |
|--------------------------|---|
| <b>Query Name</b>        | Enter the query name (required).        |
| <b>Query Description</b> | Enter the query description (required). |
| Enabled                  | Select to enable the query.             |

- 5 Complete the fields in the **Account Selection Criteria** block to define the account selection criteria for each of the queries.

| <b>In this field:</b>                 | <b>Do this:</b>                            |
|---------------------------------------|--|
| <b>Seq</b>                            | Enter the sequence number (required).      |
| (                                     | Enter the left bracket (optional).         |
| <b>Selection criteria (unlabeled)</b> | Select the attribute (required).           |
| <b>Comparison</b>                     | Select the comparison operator (required). |
| <b>Criteria Value</b>                 | Enter the criteria value (required).       |
| )                                     | Enter the right bracket (optional).        |
| Logical                               | Enter the logical operator (optional).     |

- 6 Once you define the account selection criteria for each of the query, choose **Check Criteria** to verify its accuracy.

Oracle Daybreak displays the selection criteria in the SQL Statement list box.

If the Error Message list box contains the following message “SQL QUERY CRITERIA IS OKAY,” choose **OK**.

- 7 Once Oracle Daybreak recognizes the data as accurate, choose **Create Pool** to select possible accounts.

If Oracle Daybreak displays no accounts, change the selection criteria.

**Note:** The selected accounts can be viewed by choosing the **Inquiry** tab.

- 8 If you are not satisfied with the selected accounts and want to change the selection criteria, choose **Remove Pool** to clear the accounts.



## Inquiry tab (Pool Inquiry page)

The Pool Inquiry page allows you to enter and view pool related transactions. It can also be used to view various summaries related to the pool.

The Pool Inquiry page contains the following sub pages:

- Pool Transactions
- Pool Accounts
- Product
- Status
- Rate
- Delinquency
- Term

### To view the Pool Inquiry page

- 1 On **Setup** menu, choose **Securitization**.
- 2 Choose the **Loan** master tab, then choose the **Inquiry** tab.

- 3 In the **Pools** block, view the following information:

#### In this field:

Pool  
 Status  
 Description  
 Class  
 Company  
 End Dt  
 Owner  
 Super Pool  
 Repurchase Dt  
 Reason  
 Sale Dt  
 Days Repo  
 Days Delq  
 Max Limit

#### View this:

The pool code.  
 The pool status.  
 The pool description.  
 The pool class.  
 The pool portfolio company.  
 The pool end date.  
 The pool owner.  
 The pool super pool code.  
 The pool re-purchase date.  
 The pool re-purchase reason.  
 The pool sale date.  
 The number of days in repossession to liquidate.  
 The number of days in delinquency to liquidate.  
 The max limit of the pool.

|                |   |
|----------------|---|
| Service Rt     | The servicing rate for the pool.  |
| Certificate Rt | The certificate rate for the pool This is the rate which will be payable to the investor who buys this pool and is entitled to its receivable stream. |

## Pool Transactions sub page

The Pool Transactions sub page allows you to view pool related transactions history, and well as enter a pool transaction.

### To view the Pool Transactions sub page

- 1 On **Setup** menu, choose **Securitization**.
- 2 Choose the **Loan** master tab, then choose the **Inquiry** tab.
- 3 Choose the **Pool Transactions** sub tab.
- 4 In the **Transaction History** block, view the following information:

| In this field: | View this:                   |
|----------------|------------------------------|
| Txn Dt         | The transaction date.        |
| Post Dt        | The transaction post date.   |
| Description    | The transaction description. |
| Reason         | The transaction reason.      |

### To post a pool transaction

- 1 On **Setup** menu, choose **Securitization**.
- 2 Choose the **Loan** master tab, then choose the **Inquiry** tab.
- 3 Choose the **Pool Transactions** sub tab.
- 4 In the **Post Pool Transaction** block, enter the following information:

| In this field:     | Do this:  |
|--------------------|---|
| <b>Transaction</b> | Select the transaction from the following list:<br>ADD ACCOUNT -- Add an account to the pool externally.<br>CANCELLED -- Cancel the pool.<br>HELD FOR SALE -- Change the status of the pool to "HELD FOR SALE."<br>OPEN -- Change the status of pool to "OPEN."<br>RELEASED -- Change the status of the pool to "RELEASED" and clear all accounts related to the pool.<br>REPURCHASED -- Change the status of the pool to "REPURCHASED."<br>(required).<br>SOLD -- Change the status of the pool to "SOLD." |
| <b>Reason</b>      | Enter the transaction reason (required).  |
| <b>Date</b>        | Enter the transaction effective date (required).  |
| <b>Account</b>     | Select the account to be added (optional).  |

- 5 Choose **Post**.  
The information appears in the Transaction History block.

## Pool Accounts sub page

The Pool Accounts sub page allows you to view previous account related transactions, as well as enter a pool account transaction for the selected pool.

### To view the Pool Accounts sub page

- 1 On **Setup** menu, choose **Securitization**.
- 2 Choose the **Loan** master tab, then choose the **Inquiry** tab.
- 3 Choose the **Pool Accounts** sub tab.

- 4 In the **Accounts** block, view the following information:

#### In this field:

#### View this:

|                    |  |
|--------------------|--|
| Account            | The account number.  |
| Status             | The account status.  |
| Status             | The account status at the time of pool sale.                     |
| Dt                 | The pool sale date.  |
| Sale Rate          | The account interest rate at the time of the pool sale.          |
| Term Remaining     | The account remaining terms at the time of the pool sale.        |
| Balance            | The account balance at the time of the pool sale.                |
| Dt                 | The account repurchase date from the pool.                       |
| Repurchase Balance | The account balance at the time of the repurchase from the pool. |
| Reason             | The reason for the repurchasing of the account from the pool.    |
| Include            | Whether or not the account is included in the pool.              |

- 5 In the **Accounts Transactions** block, view the following information:

#### In this field:

#### View this:

|         |                            |
|---------|----------------------------|
| Txn Dt  | The transaction date.      |
| Post Dt | The transaction post date. |

|             |                              |
|-------------|------------------------------|
| Description | The transaction description. |
| Amount      | The transaction amount.      |
| Reason      | The transaction reason.      |

**To post an account transaction**

- 1 On **Setup** menu, choose **Securitization**.
- 2 Choose the **Loan** master tab, then choose the **Inquiry** tab.
- 3 Choose the **Pool Accounts** sub tab.
- 4 In the **Post Account Transaction** block, enter the following information:

|                       |   |
|-----------------------|---|
| <b>In this field:</b> | <b>Do this:</b>   |
| <b>Transaction</b>    | Select the transaction (LIQUIDATED is the only selection) (required). |
| <b>Reason</b>         | Enter the transaction reason (required).                              |
| <b>Date</b>           | Enter the transaction effective date (required).                      |

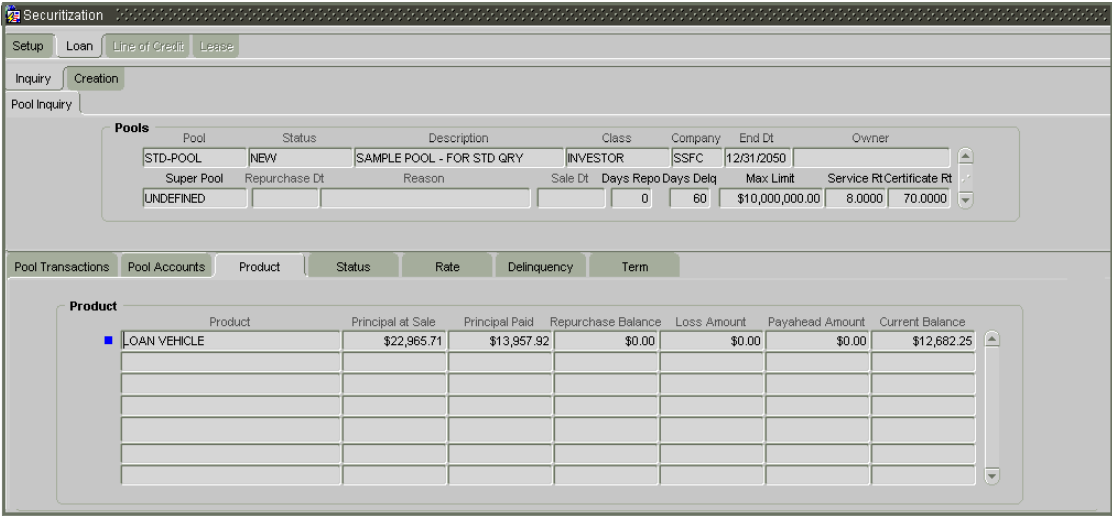
- 5 Choose **Post**.  
The information appears in the Post Transaction sub page Transaction History block.

**Product sub page**

The Product sub page allows you to view summaries of various statistics of the products in the pool.

**To view the Product sub page**

- 1 On **Setup** menu, choose **Securitization**.
- 2 Choose the **Loan** master tab, then choose the **Inquiry** tab.
- 3 Choose the **Product** sub tab.



- 4 In the **Product** block, view the following information:

| In this field:     | View this:  |
|--------------------|---|
| Product            | The product.  |
| Principal at Sale  | The principal at sale amount.   |
| Principal Paid     | The principal paid amount.  |
| Repurchase Balance | The principal repurchase balance amount.  |
| Loss Amount        | The loss amount.  |
| Payahead Amount    | The pay ahead amount. For any paid off accounts in the product summary, this field contains the sum of the amount that was applied to principal during the payoff payment allocation. |
| Current Balance    | The current balance amount.   |

## Status sub page

The Status sub page allows you to view summaries of various statistics of the status of the products in the pool.

### To view the Status sub page

- 1 On **Setup** menu, choose **Securitization**.
- 2 Choose the **Loan** master tab, then choose the **Inquiry** tab.
- 3 Choose the **Status** sub tab.

The screenshot shows the 'Securitization' application window. The 'Loan' tab is selected, and the 'Inquiry' sub-tab is active. The 'Status' sub-tab is selected, displaying the 'Product/Status' table. The 'Pools' table shows a pool named 'STD-POOL' with status 'NEW' and description 'SAMPLE POOL - FOR STD QRY'. The 'Product/Status' table shows a product named 'LOAN VEHICLE' with status 'ACTIVE' and various financial metrics.

| Pool       | Status        | Description               | Class    | Company   | End Dt     | Owner           |
|------------|---------------|---------------------------|----------|-----------|------------|-----------------|
| STD-POOL   | NEW           | SAMPLE POOL - FOR STD QRY | INVESTOR | SSFC      | 12/31/2050 |                 |
| Super Pool | Repurchase Dt | Reason                    | Sale Dt  | Days Repo | Days Delq  | Max Limit       |
| UNDEFINED  |               |                           |          | 0         | 60         | \$10,000,000.00 |
|            |               |                           |          |           |            | 8.0000          |
|            |               |                           |          |           |            | 70.0000         |

| Product      | Status | Principal at Sale | Principal Paid | Repurchase Balance | Loss Amount | Payahead Amount | Current Balance |
|--------------|--------|-------------------|----------------|--------------------|-------------|-----------------|-----------------|
| LOAN VEHICLE | ACTIVE | \$22,965.71       | \$13,957.92    | \$0.00             | \$0.00      | \$0.00          | \$12,682.25     |
|              |        |                   |                |                    |             |                 |                 |
|              |        |                   |                |                    |             |                 |                 |

- 4 In the **Product/Status** block, view the following information:

| In this field:     | View this:                               |
|--------------------|--|
| Product            | The product.                             |
| Status             | The securitization account status.       |
| Principal at Sale  | The principal at sale amount.            |
| Principal Paid     | The principal paid amount.               |
| Repurchase Balance | The principal repurchase balance amount. |
| Loss Amount        | The loss amount.                         |
| Payahead Amount    | The pay ahead amount.                    |
| Current Balance    | The current balance amount.              |

## Rate sub page

The Rate sub page allows you to view a summary of the pool by product and rates.

### To view the Rate sub page

- 1 On **Setup** menu, choose **Securitization**.
- 2 Choose the **Loan** master tab, then choose the **Inquiry** tab.
- 3 Choose the **Rate** sub tab.

| Pool       | Status        | Description               | Class    | Company   | End Dt     | Owner           |            |                |
|------------|---------------|---------------------------|----------|-----------|------------|-----------------|------------|----------------|
| STD-POOL   | NEW           | SAMPLE POOL - FOR STD QRY | INVESTOR | SSFC      | 12/31/2050 |                 |            |                |
| Super Pool | Repurchase Dt | Reason                    | Sale Dt  | Days Repo | Days Delq  | Max Limit       | Service Rt | Certificate Rt |
| UNDEFINED  |               |                           |          | 0         | 60         | \$10,000,000.00 | 8.0000     | 70.0000        |

| Product      | Rate    | Principal at Sale | Principal Paid | Repurchase Balance | Loss Amount | Payahead Amount | Current Balance |
|--------------|---------|-------------------|----------------|--------------------|-------------|-----------------|-----------------|
| LOAN VEHICLE | 8.9900  | \$10,965.71       | \$13,957.92    | \$0.00             | \$0.00      | \$0.00          | \$682.25        |
| LOAN VEHICLE | 10.0000 | \$12,000.00       | \$0.00         | \$0.00             | \$0.00      | \$0.00          | \$12,000.00     |

- 4 In the **Product/Rate** block, view the following information:

#### In this field:

Product  
Rate  
Principal at Sale  
Principal Paid  
Repurchase Balance  
Loss Amount  
Payahead Amount  
Current Balance

#### View this:

The product.  
The rate (should equal the interest rate on account).  
The principal at sale amount.  
The principal paid amount.  
The principal repurchase balance amount.  
The loss amount.  
The pay ahead amount.  
The current balance amount.

## Delinquency sub page

The Delinquency sub page allows you to view a summary of the pool in regards to the delinquencies of products.

### To view the Delinquency sub page

- 1 On **Setup** menu, choose **Securitization**.
- 2 Choose the **Loan** master tab, then choose the **Inquiry** tab.
- 3 Choose the **Delinquency** sub tab.

Securitization

Setup Loan Line of Credit Lease

Inquiry Creation

Pool Inquiry

| Pool       | Status        | Description | Class     | Company   | End Dt     | Owner     |            |                |
|------------|---------------|-------------|-----------|-----------|------------|-----------|------------|----------------|
| DV01       | HELD FOR SALE | DV01        | WAREHOUSE | SSFC      | 01/01/2008 |           |            |                |
| Super Pool | Repurchase Dt | Reason      | Sale Dt   | Days Repo | Days Delq  | Max Limit | Service Rt | Certificate Rt |
| UNDEFINED  |               |             |           | 0         | 0          | \$0.00    | 0.0000     | 0.0000         |

Pool Transactions Pool Accounts Product Status Rate Delinquency Term

| Product      | Category | Principal at Sale | Principal Paid | Repurchase Balance | Loss Amount | Payahead Amount | Current Balance |
|--------------|----------|-------------------|----------------|--------------------|-------------|-----------------|-----------------|
| LOAN VEHICLE | 180      | \$10,965.71       | \$13,957.92    | \$0.00             | \$0.00      | \$0.00          | \$682.25        |
|              |          |                   |                |                    |             |                 |                 |
|              |          |                   |                |                    |             |                 |                 |
|              |          |                   |                |                    |             |                 |                 |

4 In the **Product/Delinquency** block, view the following information:

**In this field:**

**View this:**

|                    |  |
|--------------------|--|
| Product            | The product.                             |
| Category           | The delinquency category.                |
| Principal at Sale  | The principal at sale amount.            |
| Principal Paid     | The principal paid amount.               |
| Repurchase Balance | The principal repurchase balance amount. |
| Loss Amount        | The loss amount.                         |
| Payahead Amount    | The pay ahead amount.                    |
| Current Balance    | The current balance amount.              |

## Term sub page

The Term sub page allows you to view a summary of the pool by product and by terms.

### To view the Term sub page

- 1 On **Setup** menu, choose **Securitization**.
- 2 Choose the **Loan** master tab, then choose the **Inquiry** tab.
- 3 Choose the **Term** sub tab.

Securitization

Setup Loan Line of Credit Lease

Inquiry Creation

Pool Inquiry

| Pool       | Status        | Description | Class     | Company   | End Dt     | Owner     |            |                |
|------------|---------------|-------------|-----------|-----------|------------|-----------|------------|----------------|
| DV01       | HELD FOR SALE | DV01        | WAREHOUSE | SSFC      | 01/01/2008 |           |            |                |
| Super Pool | Repurchase Dt | Reason      | Sale Dt   | Days Repo | Days Delq  | Max Limit | Service Rt | Certificate Rt |
| UNDEFINED  |               |             |           | 0         | 0          | \$0.00    | 0.0000     | 0.0000         |

Pool Transactions Pool Accounts Product Status Rate Delinquency Term

| Product      | Term | Principal at Sale | Principal Paid | Repurchase Balance | Loss Amount | Payahead Amount | Current Balance |
|--------------|------|-------------------|----------------|--------------------|-------------|-----------------|-----------------|
| LOAN VEHICLE | 36   | \$22,965.71       | \$13,957.92    | \$0.00             | \$0.00      | \$0.00          | \$12,682.25     |
|              |      |                   |                |                    |             |                 |                 |
|              |      |                   |                |                    |             |                 |                 |
|              |      |                   |                |                    |             |                 |                 |

4 In the **Product/Term** block, view the following information:

**In this field:**

**View this:**

---

|                    |  |
|--------------------|--|
| Product            | The product.                             |
| Term               | The term.                                |
| Principal at Sale  | The principal at sale amount.            |
| Principal Paid     | The principal paid amount.               |
| Repurchase Balance | The principal repurchase balance amount. |
| Loss Amount        | The loss amount.                         |
| Payahead Amount    | The pay ahead amount.                    |
| Current Balance    | The current balance amount.              |





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## CHAPTER 14 : GENERAL LEDGER FORM

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

This chapter explains the General Ledger form - the Oracle Daybreak interface that allows you to:

- Map Oracle Daybreak transaction to your GL transactions.
- Define the requirements for header and derived segments

**Note:** Oracle Daybreak supports the bulk uploading of general ledger 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.

### Accounting Company definition

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

The General Ledger needs to be set up in Oracle Daybreak to export transactions to the user's general ledger application. The Setup master tab contains the following pages:

- Attribute Definitions page
- Translation Definition page
- Transaction Definitions page
- Transaction Links page

This section describes each one.

## Setup tab (Translation Definition page)

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

GL segment values are defined on the Translation Definition page.

### To view the Translation Definition page

- 1 On the **Setup** menu, choose **General Ledger**.
- 2 On the **General Ledger** form, choose the **Setup** master tab, then choose **Translation Definitions**.

| Segment # | Source | Translated Value | Description                          |
|-----------|--------|------------------|--------------------------------------|
| 01        | 100000 | 100000           | LOAN FUNDING                         |
| 01        | 101000 | 101000           | DEALER INCENTIVES                    |
| 01        | 102000 | 102000           | DEALER RECEIVABLES                   |
| 01        | 103000 | 103000           | DOCUMENT FEE                         |
| 01        | 104000 | 104000           | STAMP FEE                            |
| 01        | 105000 | 105000           | COMPENSATION WRITEOFF                |
| 01        | 106000 | 106000           | FIRST PAYMENT DEDUCTION              |
| 01        | 110000 | 110000           | CASH                                 |
| 01        | 150000 | 150000           | LEASE RECEIVABLES                    |
| 01        | 150010 | 150010           | TAX RECEIVABLES                      |
| 01        | 200000 | 200000           | LOAN RECEIVABLES                     |
| 01        | 201010 | 201010           | LATE FEE RECEIVABLES                 |
| 01        | 201020 | 201020           | NSF RECEIVABLES                      |
| 01        | 201030 | 201030           | EXTENSION FEE RECEIVABLES            |
| 01        | 201040 | 201040           | ADVANCE FEE RECEIVABLES              |
| 01        | 201050 | 201050           | OVERAGE FEE RECEIVABLES              |
| 01        | 201060 | 201060           | MEMBERSHIP FEE RECEIVABLES           |
| 01        | 201070 | 201070           | DISPOSITION FEE RECEIVABLES          |
| 01        | 201080 | 201080           | EARLY TERMINATION FEE RECEIVABLES    |
| 01        | 201090 | 201090           | OTHER FEES AND TAXES FEE RECEIVABLES |

- 3 In the **Company** field, select the portfolio company.

Oracle Daybreak displays the portfolio company short name in one field and the portfolio company name in the other.

- 4 In the **Segment Definitions** block, view the following information:

#### In this field:

#### View this:

#### Segment #

The segment number. Oracle Daybreak can support up to 10 segments. Valid values range from 01 to 10 (required).

#### Source

The Source (or “definition value”) field is used in two ways: to record a “direct value” or “translated value.”

**Direct Value:** In case the segment value is not a derived value (more on derived segments later), the Source field contains the same value as the “Translated Value” field. This would contain a list of all the valid values for each segment (for example, GL account number).

**Translated Value:** In case the segment value is a derived value, the Source field is used to store the value of the condition string that will be applicable for the particular

segment. For example, if the value 02 value in the **Segment #** field is derived using the branch of the customer as a source criteria, then the entry would read as:

Segment #: 02  
Source: CB-001  
Translated Value: HQ  
Description: HEADQUARTERS

Therefore, for all accounts in branch CB-001 for segment 02, the translated value of HQ will be used in the GL account number (required).

**CAUTION:** Use of derived value segment requires additional programming by SSC. You should not add derived value segments without consulting SSC.

The actual segment value. All valid segment values for all segments are defined here (required).

Stores the description of the segment (optional).

**Translated Value**

Description

## Setup tab (Attribute Definition page)

The General Ledger interface uses two types of segments:

- Header segment types
- Detail segment types

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

### Header segment types

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

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

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

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

### Detail segment types

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

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

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

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

**Note:** Simply adding a header or detail segment will not be enough. Additional programming is required before any new header or detail segment can be used. Please consult i-flex solutions Corp. before adding any segments.

## To view the Attribute Definition page

- 1 On the **Setup** menu, choose **General Ledger**.
- 2 On the **General Ledger** form, choose the **Setup** master tab, then choose **Attribute Definitions**.

| Segment Type | Segment # | Description   |
|--------------|-----------|---------------|
| DETAIL       | 01        | ACC #         |
| DETAIL       | 02        | BRANCH        |
| HEADER       | 01        | PRODUCT TYPE  |
| HEADER       | 02        | BACKDATED TXN |
| HEADER       | 03        | PRODUCT       |
| HEADER       | 04        | STATUS        |
|              |           |               |
|              |           |               |

- 3 In the **Company** field, select the portfolio company.  
Oracle Daybreak displays the portfolio company short name in one field and the portfolio company name in the other.
- 4 In the **Attribute Definitions** block, view the following information:

---

**In this field:**

**Segment Type**

**Segment #**

**Description**

---

**Do this:**

Select the segment type (required).

Select the segment number (required).

Enter the segment description (required).

## Setup tab (Transaction Definition page)

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

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

### To view the Transaction Definition page

- 1 On the **Setup** menu, choose **General Ledger**.
- 2 On the **General Ledger** form, choose the **Setup** master tab, then choose **Transaction Definitions**.

| Transaction Code  | Description                           | PRODUCT TYPE | BACKDATED TXN | PRODUCT | STATUS | Attribute 5 | Enabled                             |
|-------------------|---------------------------------------|--------------|---------------|---------|--------|-------------|-------------------------------------|
| ADV               | ADVANCE                               |              |               |         |        |             | <input checked="" type="checkbox"/> |
| ADV_ADJ_MINUS     | ADJUSTMENT TO ADVANCE - SUBTRACT      |              |               |         |        |             | <input checked="" type="checkbox"/> |
| ADV_ADJ_MINUS_REV | REVERSE ADJUSTMENT TO ADVANCE - SUBTR |              |               |         |        |             | <input checked="" type="checkbox"/> |
| ADV_ADJ_PLUS      | ADJUSTMENT TO ADVANCE - ADD           |              |               |         |        |             | <input checked="" type="checkbox"/> |
| ADV_ADJ_PLUS_REV  | REVERSE ADJUSTMENT TO ADVANCE - ADD   |              |               |         |        |             | <input checked="" type="checkbox"/> |
| ADV_CHGOFF        | CHGOFF ADVANCE                        |              |               |         |        |             | <input checked="" type="checkbox"/> |
| ADV_CHGOFF_REV    | REVERSE CHGOFF ADVANCE                |              |               |         |        |             | <input checked="" type="checkbox"/> |
| ADV_ERROR         | ADVANCE ERROR                         |              |               |         |        |             | <input checked="" type="checkbox"/> |
| ADV_ERROR_REV     | REVERSE ERROR ADVANCE                 |              |               |         |        |             | <input checked="" type="checkbox"/> |
| ADV_REV           | REVERSE ADVANCE                       |              |               |         |        |             | <input checked="" type="checkbox"/> |
| ADV_WAIVE         | WAIVE ADVANCE                         |              |               |         |        |             | <input checked="" type="checkbox"/> |
| ADV_WAIVE_REV     | REVERSE WAIVE ADVANCE                 |              |               |         |        |             | <input checked="" type="checkbox"/> |
| CHEK_COF          | CHARGEBACK DUE TO CHARGEOFF           |              |               |         |        |             | <input checked="" type="checkbox"/> |
| CHEK_COF_REV      | REVERSE CHARGEBACK DUE TO CHARGEOFF   |              |               |         |        |             | <input checked="" type="checkbox"/> |
| CHEK_POF          | CHARGEBACK DUE TO PAYOFF              |              |               |         |        |             | <input checked="" type="checkbox"/> |

| Debit |        |                 |         | Credit |        |               |         | Enabled                             |
|-------|--------|-----------------|---------|--------|--------|---------------|---------|-------------------------------------|
| Seq   | ACC #  | Description     | Branch  | Seq    | ACC #  | Description   | Branch  | Enabled                             |
| 1     | 200000 | LOAN RECEIVABLE | DERIVED | 100000 | 100000 | LOAN FUNDING  | DERIVED | <input checked="" type="checkbox"/> |
|       |        | DERIVED VALUE   |         |        |        | DERIVED VALUE |         | <input checked="" type="checkbox"/> |

- 3 In the **Company** field, select the portfolio company.

Oracle Daybreak displays the portfolio company short name in one field and the portfolio company name in the other.

- 4 In the **GL Transitions** block, enter the following information:

#### In this field:

Transaction Code  
 Description  
 PRODUCT TYPE (Attribute 1)  
 BACKDATED TXN (Attribute 2)  
 PRODUCT (Attribute 3)  
 STATUS (Attribute 4)  
 Attribute 5  
 Attribute 6  
 Attribute 7  
 Attribute 8  
 Attribute 9  
 Attribute 10

#### Do this:

Enter unique GL transaction code.  
 Enter description for the GL transaction.  
 Enter the header attribute 1.  
 Enter the header attribute 2.  
 Enter the header attribute 3.  
 Enter the header attribute 4.  
 Enter the header attribute 5.  
 Enter the header attribute 6.  
 Enter the header attribute 7.  
 Enter the header attribute 8.  
 Enter the header attribute 9.  
 Enter the header attribute 10.

- 5 Select the **Enabled** check box to enable the transaction.

As mentioned in the **Attributes Definition page** section, Oracle Daybreak can support up to 10 header segments.

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

Entering DERIVED in the Segment Number field instructs Oracle Daybreak to look for the derived value from the segments defined in the Segments Definition block on the Translation Definition page.

Let's take an example:

|                   |                     |
|-------------------|---------------------|
| Company:          | SSFC                |
| Transaction Code: | FUN_1               |
| Description:      | CASH SALES/ADVANCE  |
| Product Type:     | FUNDING TRANSACTION |
| Branch:           | CB-001              |
| Segment #1:       | 200000              |
| Segment #2:       | DERIVED             |

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

**IMPORTANT:**

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

**CAUTION:**

Please note that the logic for calculation of the derived segments is customized for each client. You will need to contact i-flex solutions Corporation in case you want to change the logic or add new derived segments.

## **“Best Match Feature” for General Ledger (GL) Transactions**

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

For a late fee for an ACTIVE account for a LOAN AUTO, Oracle Daybreak LS will process the GL Transaction FLC\_AA. However, if the late fee is for a CHARGED OFF account for a LOAN ATV, Oracle Daybreak LS will process the GL Transaction FLC\_B.



## Setup tab (Transaction Links page)

Oracle Daybreak allows you to map the various Oracle Daybreak transactions to your General Ledger transaction types with the Transaction Links page. The list of transactions available in the Transaction Code will be derived from the transactions setup on the Transaction Definition page.

### To view the Transaction Links page

- 1 On the **Setup** menu, choose **General Ledger**.
- 2 On the **General Ledger** form, choose the **Setup** master tab, then choose **Transaction Links**.

| Transaction Code   | Description                               | GL Transaction Code | Description                              |
|--------------------|---|---------------------|--|
| ADV                | ADVANCE / PRINCIPAL                       | ADV                 | ADVANCE                                  |
| ADV_ADJ_MINUS      | ADJUSTMENT TO ADVANCE / PRINCIPAL - SUBT  | ADV_ADJ_MINUS       | ADJUSTMENT TO ADVANCE - SUBTRACT         |
| ADV_ADJ_MINUS_REV  | REVERSE ADJUSTMENT TO ADVANCE / PRINCIPAL | ADV_ADJ_MINUS_REV   | REVERSE ADJUSTMENT TO ADVANCE - SUBTRACT |
| ADV_ADJ_PLUS       | ADJUSTMENT TO ADVANCE / PRINCIPAL - ADD   | ADV_ADJ_PLUS        | ADJUSTMENT TO ADVANCE - ADD              |
| ADV_ADJ_PLUS_REV   | REVERSE ADJUSTMENT TO ADVANCE / PRINCIPAL | ADV_ADJ_PLUS_REV    | REVERSE ADJUSTMENT TO ADVANCE - ADD      |
| ADV_CHGOFF         | CHGOFF ADVANCE / PRINCIPAL                | ADV_CHGOFF          | CHGOFF ADVANCE                           |
| ADV_CHGOFF_REV     | REVERSE CHGOFF ADVANCE / PRINCIPAL        | ADV_CHGOFF_REV      | REVERSE CHGOFF ADVANCE                   |
| ADV_ERROR          | ADVANCE ERROR                             | ADV_ERROR           | ADVANCE ERROR                            |
| ADV_ERROR_REV      | REVERSE ERROR ADVANCE                     | ADV_ERROR_REV       | REVERSE ERROR ADVANCE                    |
| ADV_REV            | REVERSE ADVANCE / PRINCIPAL               | ADV_REV             | REVERSE ADVANCE                          |
| ADV_WAIVE          | WAIVE ADVANCE / PRINCIPAL                 | ADV_WAIVE           | WAIVE ADVANCE                            |
| ADV_WAIVE_REV      | REVERSE WAIVE ADVANCE / PRINCIPAL         | ADV_WAIVE_REV       | REVERSE WAIVE ADVANCE                    |
| CHBK_COF           | CHARGEBACK DUE TO CHARGEOFF               | CHBK_COF            | CHARGEBACK DUE TO CHARGEOFF              |
| CHBK_COF_REV       | REVERSE CHARGEBACK DUE TO CHARGEOFF       | CHBK_COF_REV        | REVERSE CHARGEBACK DUE TO CHARGEOFF      |
| CHBK_POF           | CHARGEBACK DUE TO PAYOFF                  | CHBK_POF            | CHARGEBACK DUE TO PAYOFF                 |
| CHBK_POF_REV       | REVERSE CHARGEBACK DUE TO PAYOFF          | CHBK_POF_REV        | REVERSE CHARGEBACK DUE TO PAYOFF         |
| COMP_AMORTIZE      | COMPENSATION AMORTIZE                     | COMP_AMORTIZE       | AMORTIZE COMPENSATION                    |
| COMP_AMORTIZE_REV  | REVERSE COMPENSATION AMORTIZE             | COMP_AMORTIZE_REV   | REVERSE AMORTIZE COMPENSATION            |
| COMP_AS_EARNED     | COMPENSATION AS EARNED                    | COMP_AS_EARNED      | COMPENSATION AS EARNED                   |
| COMP_AS_EARNED_REV | COMPENSATION AS EARNED REVERSE            | COMP_AS_EARNED_REV  | COMPENSATION AS EARNED REVERSE           |

- 3 In the **Company** field, select the portfolio company.

Oracle Daybreak displays the portfolio company short name in one field and the portfolio company name in the other.

- 4 In the **Transaction Links** block, enter the following information:

#### In this field:

#### Transaction Code

Description

#### GL Transaction Code

Description

#### Do this:

Select the transaction code (required).

View the transaction description (display only).

Select the corresponding GL transaction code (required).

View the GL transaction description (display only).

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

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

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

## GL Query tab (GL Transactions page)

The GL Transactions page is a display only page that allows you to view details regarding each general ledger entry and its corresponding details. Oracle Daybreak updates the GL Transactions page nightly.

### To view the GL Transactions page

- 1 On the **Setup** menu, choose **General Ledger**.
- 2 On the **General Ledger** form, choose the **GL Query** master tab, then choose **GL Transactions**.

| GL Post Dt | Segment #1 | Description         | Segment #2 | Description    | Segment #3 | Description | Debit Amt   | Credit Amt  | GL File/Batch # | Dt         | Created |
|------------|------------|---------------------|------------|----------------|------------|-------------|-------------|-------------|-----------------|------------|---------|
| 12/25/2009 | 210000     | CHARGE OFF ADV      | CB-001     | HEAD QUARTERS  |            |             | \$20,000.00 | \$0.00      |                 | 12/25/2009 |         |
| 12/25/2009 | 200000     | LOAN RECEIVABLE     | CB-001     | HEAD QUARTERS  |            |             | \$0.00      | \$20,000.00 |                 | 12/25/2009 |         |
| 12/25/2009 | 110000     | CASH                | CB-001     | HEAD QUARTERS  |            |             | \$1,756.71  | \$0.00      |                 | 12/25/2009 |         |
| 12/25/2009 | 501000     | PAYOFF OVERAGE      | CB-001     | HEAD QUARTERS  |            |             | \$0.00      | \$1,756.71  |                 | 12/25/2009 |         |
| 12/25/2009 | 403000     |                     | CB-002     | CENTRAL REGION |            |             | \$273.67    | \$0.00      |                 | 12/25/2009 |         |
| 12/25/2009 | 100000     | LOAN FUNDING        | CB-002     | CENTRAL REGION |            |             | \$0.00      | \$273.67    |                 | 12/25/2009 |         |
| 12/25/2009 | 201010     | LATE FEE RECEIVABLE | CB-001     | HEAD QUARTERS  |            |             | \$119.30    | \$0.00      |                 | 12/25/2009 |         |

| Txn Dt     | Transaction                | Amount      | Account                                 | Producer |
|------------|----------------------------|-------------|---|----------|
| 12/25/2009 | CHGOFF ADVANCE / PRINCIPAL | \$10,000.00 | 20060303019625:CCERASTOSTIGMA PAULA / J | ALL      |
| 12/25/2009 | CHGOFF ADVANCE / PRINCIPAL | \$10,000.00 | 20060303019691:CCERASTOSTIGMA PAULA / J | ALL      |

- 3 In the **Company** field, select the portfolio company.

Oracle Daybreak displays the portfolio company short name in one field and the portfolio company name in the other.

- 4 In the **GL Entries** block, view the following information:

#### In this field:

GL Post Dt  
 Segment #1  
 Description  
 Segment #2  
 Description  
 Segment #3  
 Description  
 Segment #4  
 Description  
 Segment #5  
 Description  
 Segment #6  
 Description  
 Segment #7  
 Description  
 Segment #8  
 Description

#### View this:

GL effective date.  
 Segment value.  
 Segment description.  
 Segment value.  
 Segment description.  
 Segment value.  
 Segment description.  
 Segment value.  
 Segment description.  
 Segment value.  
 Segment description.  
 Segment value.  
 Segment description.  
 Segment value.  
 Segment description.  
 Segment value.  
 Segment description.

|                 |  |
|-----------------|--|
| Segment #9      | Segment value.   |
| Description     | Segment description.   |
| Segment #10     | Segment value.   |
| Description     | Segment description.   |
| Debit Amt       | The debit amount.  |
| Credit Amt      | The credit amount.   |
| GL File/Batch # | Batch number.  |
| Dt              | Batch creation date.   |
| Created         | If selected, this box indicates that the GL interface file/<br>batch is created. |

- 5 In the **Transactions** block, view the following information:

| <b>In this field:</b> | <b>View this:</b>               |
|-----------------------|---------------------------------|
| Txn Dt                | The transaction effective date. |
| Transaction           | The description of transaction. |
| Amount                | The transaction amount.         |
| Account               | The account.                    |
| Producer              | The producer.                   |

## GL Query (Amortized Transactions page)

The Amortized Transactions page is another display only page. It allows you to view details of all amortized transactions posted on a monthly basis. The Transactions block displays the earned amount to date and the balance that remains to be earned for each amortized transaction.

### To view the Amortized Transaction page

- 1 On the **Setup** menu, choose **General Ledger**.
- 2 On the **General Ledger** form, choose the **GL Query** master tab, then choose **Amortized Transactions**.

| Transaction          | Loan / Account #                          | Status | Method        | Frequency    | Term | Balance    | Earned     | Written-Off |
|----------------------|---|--------|---------------|--------------|------|------------|------------|-------------|
| PROFIT               | 20060100559783:31517 WFS                  | ACTIVE |               | MONTHLY (MO) | 10   | \$0.00     | \$0.00     | \$0.00      |
| COMMISSION INSURANCE | 20060100559783:31517 WFS                  | ACTIVE | SUM OF DIGITS | MONTHLY (MO) | 10   | \$200.00   | \$200.00   | \$0.00      |
| PROFIT               | 20060201019610:J.JONES STEVEN / JENNIFER  | ACTIVE |               | MONTHLY (MO) | 36   | \$1,442.60 | \$1.14     | \$0.00      |
| COMMISSION INSURANCE | 20060201019719:J.JONES STEVEN / JENNIFER  | ACTIVE | SUM OF DIGITS | MONTHLY (MO) | 12   | \$60.00    | \$60.00    | \$0.00      |
| COMPENSATION         | 20060201019719:J.JONES STEVEN / JENNIFER  | ACTIVE | SUM OF DIGITS | MONTHLY (MO) | 12   | \$500.00   | \$500.00   | \$0.00      |
| COMPENSATION         | 20060201019719:J.JONES STEVEN / JENNIFER  | ACTIVE | SUM OF DIGITS | MONTHLY (MO) | 12   | \$500.00   | \$500.00   | \$0.00      |
| RENT                 | 20060201019751:W.WOODASTER STUART / ELOIS | ACTIVE | ACTUARIAL -   | MONTHLY (MO) | 36   | \$3,000.04 | \$3,000.04 | \$0.00      |

| GL Post Dt | Transaction | Amount |
|------------|-------------|--------|
|            |             |        |
|            |             |        |
|            |             |        |

- 3 In the **Company** field, select the portfolio company.

Oracle Daybreak displays the portfolio company short name in one field and the portfolio company name in the other.

- 4 Select **Show All** to view all the transactions.
- 5 In the **Transactions** block, view the following information:

#### In this field:

#### View this:

|                  |                                      |
|------------------|--------------------------------------|
| Transaction      | The transaction type.                |
| Loan / Account # | The account.                         |
| Status           | The account status.                  |
| Method           | The amortization calculation method. |
| Frequency        | The amortization frequency.          |
| Term             | The term.                            |
| Balance          | The balance amount.                  |
| Earned           | The balance earned.                  |
| Written-Off      | The balance write-off.               |

- 6 In the **Amortized Transactions** block, view the following information:

#### In this field:

#### View this:

|             |                         |
|-------------|-------------------------|
| GL Post Dt  | The GL post date.       |
| Transaction | The transaction code.   |
| Amount      | The transaction amount. |

## Implementation

This section discusses the different steps involved in implementing the Oracle Daybreak GL Interface.

The steps outlined below are the recommended course of action for a successful Oracle Daybreak GL Interface implementation.

| <b>Step</b> | <b>Activity</b>   | <b>Primary Responsibility</b> |
|-------------|---|-------------------------------|
| 1           | Sharing of this document with client.   | SSC                           |
| 2           | Study of this document.   | Client                        |
| 3           | Clarification of any questions, questions of client GL team (May involve phone-session with Oracle Daybreak GL expert). | SSC                           |
| 4           | Send GL transaction mapping, Chart of Accounts, Derived segments & Header segments.                                     | Client                        |
| 5           | Verify correctness of client GL Interface strategy.   | SSC                           |
| 6           | Make changes to GL Interface process (if required).   | SSC                           |
| 7           | Setup verified GL Interface data.   | Client                        |
| 8           | Test GL Interface setup.  | Client                        |
| 9           | Testing of GL entry generation.   | Client                        |
| 10          | Testing of uploading GL transaction generated through Oracle Daybreak to client's GL software.                          | Client                        |

## Worksheet 1: Transaction Mapping

This is a critical task of the GL Interface implementation. It is important for the client team to map ALL their accounting transactions onto Oracle Daybreak transaction codes and verify that all their requirements are met.

Consider the example of dealer proceed accounting transaction.

|                         |        |
|-------------------------|--------|
| Contract Receivable     | Debit  |
| Dealer Compensation     | Debit  |
| First Payment Deduction | Credit |
| Dealer Proceeds Payable | Credit |

For Oracle Daybreak transaction mapping, the client needs to separate the above transaction as follows:

| <b>Debit account</b>                           | <b>Credit account</b>  | <b>Oracle Daybreak Transaction Code (SSC defined)</b> | <b>General Ledger Transaction Code (client definable)</b> |
|--|------------------------|---|---|
| Contract Receivable                            | Dear Proceed Payable   | FUN_1   |   |
| Dealer Compensation                            | Dealer Proceed Payable | COMP_UPFRONT  |   |
| Dealer Proceed Payable First Payment Deduction |                        | FPD   |   |

The client should map all their accounting transactions in this manner and identify if they need to have any additional Oracle Daybreak transaction types. The client can request the addition of new transactions only in the “Funding Transaction” types.

The client also needs to identify the one-to-one, one-to-many relationship between Oracle Daybreak transaction codes and client-specified GL transaction codes. This information will be useful to expedite the setup of your GL Interface.

## Worksheet 2: Derived Segments Calculation

The baseline Oracle Daybreak system supports ten segments. Typically, one of the segments would be reserved for the natural account number. This is done by specifying the detail segment number for the account number on the Attribute Definitions page, as shown earlier.

The other segments are available for the client to use as they deem fit. A segment could have a direct value or a derived value. The client needs to define the segment values in either case and depending on the client's choice of derived segments, i-flex solutions Corporation will be required to customize for the chosen derived segments by the client.

Additionally, the client also needs to specify the header segments for their GL Interface. Typically, the header segment is the criteria on which the client's chart of accounts is split. i-flex solutions Corporation recommends having minimum number of header segments. Currently, baseline Oracle Daybreak supports a maximum of ten header segments.

## Exceptions/Assumptions

- 1 It is assumed that the client GL team has a complete Chart of Accounts.
- 2 It is assumed that the client GL team has all their accounting transactions for their business known and ready.

---

## CHAPTER 15 : 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**).

The screenshot shows the Oracle Daybreak interface for the Correspondence form. The 'Setup' tab is selected, and the 'Common' product is chosen. The 'Functions' sub-tab is active, showing the 'System Functions' section. The 'Function Definition' table lists several predefined functions, and the 'Function Parameters' section shows the parameters for the selected function.

| Name              | Description                           | Function Type         | Source Program   |
|-------------------|---------------------------------------|-----------------------|------------------|
| GET_ACCT_AAT_DTLS | GET ACCOUNT ASSET ATTRIBUTE DETAILS   | COR ELEMENT PROCEDURE | CGNAAT_EL_100_02 |
| GET_ACC_100_DTLS  | GET ACC DETAILS (COMMON)              | COR ELEMENT PROCEDURE | CGNACC_EL_100_01 |
| GET_ACC_PRO_DTLS  | GET ACCOUNT PRODUCER DETAILS (COMMON) | COR ELEMENT PROCEDURE | CGNACR_EL_100_01 |
| GET_AFE_DTLS      | GET APPLICATION CONTRACT FEES DETAILS | COR ELEMENT PROCEDURE | CGNAFE_EL_100_01 |
| GET_AFE_DTLS      | GET ACCOUNT CONTRACT FEES DETAILS     | COR ELEMENT PROCEDURE | CGNAFE_EL_100_02 |
| GET_ALL_ADR_DTLS  | GET ALL CUSTOMER ADDRESS DETAILS      | COR ELEMENT PROCEDURE | CGNADR_EL_100_01 |
| GET_ALL_APA_DTLS  | GET ALL APPLICANT ADDRESS DETAILS     | COR ELEMENT PROCEDURE | CGNAPA_EL_100_01 |
| GET_ALL_APE_DTLS  | GET ALL APPLICANT EMPLOYMENT DETAILS  | COR ELEMENT PROCEDURE | CGNAPE_EL_100_01 |

| Position | Parameter    | Description     |
|----------|--------------|-----------------|
| 1        | IV_LO_ACC_ID | ACCOUNT ID      |
| 2        | IV_NAME_AR   | PARAMETER NAME  |
| 3        | IV_VALUE_AR  | PARAMETER VALUE |

- 3 Choose the **Functions** tab, then choose the **System Functions** sub tab.
- 4 In the **Functions Definition** block, view the following:

#### In this field:

Name  
Description  
Function Type  
Source Program

#### View this:

The function name.  
The function description.  
The function type.  
The source program.

- In the **Functions Parameters** block, view the following:

**In this field:**

**View this:**

|             |                                     |
|-------------|-------------------------------------|
| Position    | The parameter position.             |
| Parameter   | The function parameter.             |
| Description | The function parameter description. |

## Elements tab (Elements page)

The Elements page displays the predefined document elements retrieved from the database when Oracle Daybreak generates a correspondence.

In the Element Definitions block, only the Description field may be edited or updated.

### To view the document elements

- On the **Setup** menu, choose **Correspondence**.
- Choose the **Setup** tab, then choose the product associated with the correspondence (**Common** or **Loan**).
- Choose the **Elements** tab, then choose the **Elements** sub tab.

The screenshot shows the Oracle Daybreak interface for the Elements page. The 'Element Definitions' table is displayed with the following columns: Level0 Type, Name, Element Type, Description, Data Type, Source Function, and Enabled. The table contains 24 rows of predefined document elements.

| Level0 Type | Name                       | Element Type | Description                                  | Data Type | Source Function                   | Enabled                             |
|-------------|----------------------------|--------------|--|-----------|-----------------------------------|-------------------------------------|
| ACCOUNT     | 2NDRY_ADR_ADDRESS1         | S            | SECONDARY CUSTOMER ADDRESS LINE 1            | CHARACTE  | GET ALL CUSTOMER ADDRESS DETAILS  | <input checked="" type="checkbox"/> |
| ACCOUNT     | 2NDRY_ADR_ADDRESS2         | S            | SECONDARY CUSTOMER ADDRESS LINE 2            | CHARACTE  | GET ALL CUSTOMER ADDRESS DETAILS  | <input checked="" type="checkbox"/> |
| ACCOUNT     | 2NDRY_ADR_ADDRESS3         | S            | SECONDARY CUSTOMER ADDRESS LINE 3            | CHARACTE  | GET ALL CUSTOMER ADDRESS DETAILS  | <input checked="" type="checkbox"/> |
| ACCOUNT     | 2NDRY_ADR_CITY             | S            | SECONDARY CUSTOMER ADDRESS CITY              | CHARACTE  | GET ALL CUSTOMER ADDRESS DETAILS  | <input checked="" type="checkbox"/> |
| ACCOUNT     | 2NDRY_ADR_COUNTRY_CD       | S            | SECONDARY CUSTOMER ADDRESS COUNTRY           | CHARACTE  | GET ALL CUSTOMER ADDRESS DETAILS  | <input checked="" type="checkbox"/> |
| ACCOUNT     | 2NDRY_ADR_MAILING_IND      | S            | SECONDARY CUSTOMER ADDRESS MAILING INDICATOR | CHARACTE  | GET ALL CUSTOMER ADDRESS DETAILS  | <input checked="" type="checkbox"/> |
| ACCOUNT     | 2NDRY_ADR_PHONE            | S            | SECONDARY CUSTOMER ADDRESS PHONE             | NUMBER    | GET ALL CUSTOMER ADDRESS DETAILS  | <input checked="" type="checkbox"/> |
| ACCOUNT     | 2NDRY_ADR_STATE_CD         | S            | SECONDARY CUSTOMER ADDRESS STATE             | CHARACTE  | GET ALL CUSTOMER ADDRESS DETAILS  | <input checked="" type="checkbox"/> |
| ACCOUNT     | 2NDRY_ADR_STREET_NAME      | S            | SECONDARY CUSTOMER ADDRESS STREET NAME       | CHARACTE  | GET ALL CUSTOMER ADDRESS DETAILS  | <input checked="" type="checkbox"/> |
| ACCOUNT     | 2NDRY_ADR_ZIP              | S            | SECONDARY CUSTOMER ADDRESS ZIP CODE          | CHARACTE  | GET ALL CUSTOMER ADDRESS DETAILS  | <input checked="" type="checkbox"/> |
| ACCOUNT     | 2NDRY_ADR_ZIP_EXTN         | S            | SECONDARY CUSTOMER ADDRESS ZIP EXTN          | CHARACTE  | GET ALL CUSTOMER ADDRESS DETAILS  | <input checked="" type="checkbox"/> |
| APPLICATION | 2NDRY_APA_ACTUAL_AMT       | S            | SECONDARY APPLICANT ADDRESS ACTUAL AMT       | NUMBER    | GET ALL APPLICANT ADDRESS DETAILS | <input checked="" type="checkbox"/> |
| APPLICATION | 2NDRY_APA_ACTUAL_FREQ_CD   | S            | SECONDARY APPLICANT ADDRESS ACTUAL FREQ CD   | CHARACTE  | GET ALL APPLICANT ADDRESS DETAILS | <input checked="" type="checkbox"/> |
| APPLICATION | 2NDRY_APA_ACTUAL_MONTHS    | S            | SECONDARY APPLICANT ADDRESS ACTUAL MONTHS    | NUMBER    | GET ALL APPLICANT ADDRESS DETAILS | <input checked="" type="checkbox"/> |
| APPLICATION | 2NDRY_APA_ACTUAL_MTHLY_AMT | S            | SECONDARY APPLICANT ADDRESS ACTUAL MTHLY AMT | NUMBER    | GET ALL APPLICANT ADDRESS DETAILS | <input checked="" type="checkbox"/> |
| APPLICATION | 2NDRY_APA_ACTUAL_YEARS     | S            | SECONDARY APPLICANT ADDRESS ACTUAL YEARS     | NUMBER    | GET ALL APPLICANT ADDRESS DETAILS | <input checked="" type="checkbox"/> |
| APPLICATION | 2NDRY_APA_ADDRESS1         | S            | SECONDARY APPLICANT ADDRESS LINE 1           | CHARACTE  | GET ALL APPLICANT ADDRESS DETAILS | <input checked="" type="checkbox"/> |
| APPLICATION | 2NDRY_APA_ADDRESS2         | S            | SECONDARY APPLICANT ADDRESS LINE 2           | CHARACTE  | GET ALL APPLICANT ADDRESS DETAILS | <input checked="" type="checkbox"/> |
| APPLICATION | 2NDRY_APA_ADDRESS3         | S            | SECONDARY APPLICANT ADDRESS LINE 3           | CHARACTE  | GET ALL APPLICANT ADDRESS DETAILS | <input checked="" type="checkbox"/> |
| APPLICATION | 2NDRY_APA_CITY             | S            | SECONDARY APPLICANT ADDRESS CITY             | CHARACTE  | GET ALL APPLICANT ADDRESS DETAILS | <input checked="" type="checkbox"/> |

- In the **Element Definitions** block, view the following information:

**In this field:**

**Do this:**

|                    |   |
|--------------------|---|
| Level0 Type        | The element Level0 type.                  |
| Name               | The element name.                         |
| Element            | The element type.                         |
| <b>Description</b> | 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

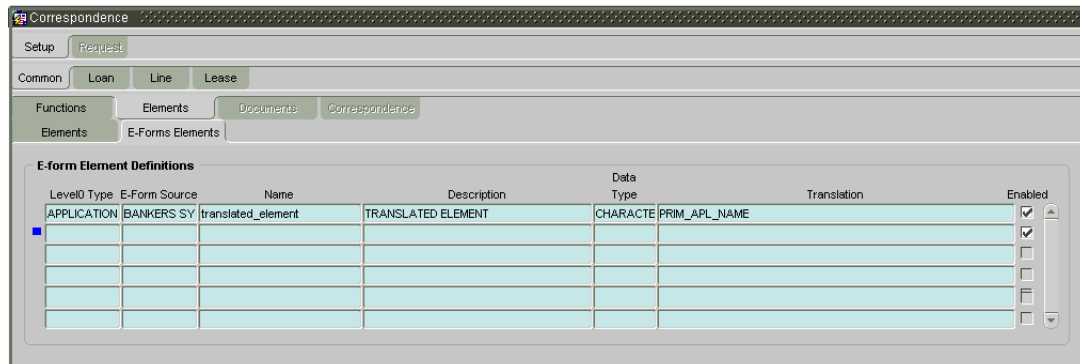
PRIM\_APL\_NAME  
SPOUSE\_APL\_NAME  
PRIM\_APA\_ADDRESS1  
PRIM\_APA\_ADDRESS2  
PRIM\_APA\_ADDRESS3

#### 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:  |
|----------------------|---|
| <b>Level0 Type</b>   | Enter the element Level0 type (APPLICATION or ACCOUNT) (required).  |
| <b>E-Form Source</b> | Enter the element e-form source. (Select ORACLE DAY-BREAK for Microsoft Word correspondence or BANKER SYSTEMS INC. for XFDF format) (required). |
| <b>Name</b>          | Enter the element name (the name used in the external form) (required).   |
| <b>Description</b>   | Enter the element description (required).   |
| <b>Data Type</b>     | Select the element data type (DATE, NUMBER, or CHARACTER) (required).   |
| <b>Translation</b>   | 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.

The screenshot shows the Oracle Daybreak interface for setting up documents. The 'Documents' tab is active, displaying a 'Document Definition' table and an 'Elements' section with a 'Document Elements' table.

**Document Definition Table:**

| Code             | Description                   | File Name        | Level0 Type | E-form Source | Product | Source        | Enabled                             |
|------------------|-------------------------------|------------------|-------------|---------------|---------|---------------|-------------------------------------|
| LN_CE_RISC_CON_1 | NOTE AND SECURITY AGREEMENT 1 | ln_ce_risc_con_1 | APPLICATION | DAYBREAK      | ALL     | WORD DOCUMENT | <input checked="" type="checkbox"/> |

**Document Elements Table:**

| Seq | Type | Element Name                   | Description                          | Data Type | Format Mask    | Default Value | Enabled                             |
|-----|------|--------------------------------|--------------------------------------|-----------|----------------|---------------|-------------------------------------|
| 1   | S    | APP_NBR_100                    | APPLICATION APP NBR                  | CHARACTE  | NOT APPLICABLE |               | <input checked="" type="checkbox"/> |
| 2   | S    | APP_STATE_CD_100               | APPLICATION STATE CD                 | CHARACTE  | NOT APPLICABLE |               | <input checked="" type="checkbox"/> |
| 2   | S    | ASE_APP_DESC_100               | APPLICATION ASSET DESC               | CHARACTE  | NOT APPLICABLE |               | <input checked="" type="checkbox"/> |
| 3   | S    | ASE_APP_IDENTIFICATION_NBR_100 | APPLICATION ASSET IDENTIFICATION NBR | CHARACTE  | NOT APPLICABLE |               | <input checked="" type="checkbox"/> |
| 4   | S    | ASE_APP_YEAR_100               | APPLICATION ASSET YEAR               | NUMBER    | NOT APPLICABLE |               | <input checked="" type="checkbox"/> |
| 5   | S    | ASE_APP_MAKE_100               | APPLICATION ASSET MAKE               | CHARACTE  | NOT APPLICABLE |               | <input checked="" type="checkbox"/> |
| 6   | S    | ASE_APP_MODEL_100              | APPLICATION ASSET MODEL              | CHARACTE  | NOT APPLICABLE |               | <input checked="" type="checkbox"/> |
| 7   | S    | PRIM_APA_ADDRESS1              | PRIMARY APPLICANT ADDRESS1           | CHARACTE  | NOT APPLICABLE |               | <input checked="" type="checkbox"/> |
| 8   | S    | PRIM_APA_ADDRESS3              | PRIMARY APPLICANT ADDRESS3           | CHARACTE  | NOT APPLICABLE |               | <input checked="" type="checkbox"/> |
| 9   | S    | PRIM_APL_NAME                  | PRIMARY APPLICANT NAME               | CHARACTE  | NOT APPLICABLE |               | <input checked="" type="checkbox"/> |
| 10  | S    | PTC_NAME                       | PORTFOLIO COMPANY NAME               | CHARACTE  | NOT APPLICABLE |               | <input checked="" type="checkbox"/> |
| 11  | S    | PTC_ADDRESS1                   | PORTFOLIO COMPANY ADDRESS1           | CHARACTE  | NOT APPLICABLE |               | <input checked="" type="checkbox"/> |

- 4 In the **Document Definition** block of the Documents page, enter the following information:

| <b>In this field:</b> | <b>View this:</b>  |
|-----------------------|--|
| <b>Code</b>           | Enter the document code to define the name for the new document (required).  |
| <b>Description</b>    | 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). |
| <b>File Name</b>      | Enter the document file name for the resulting file (Word or XFDF document) (required).  |
| <b>Level0 Type</b>    | Select the level0 type (ACCOUNT or APPLICATION) (required).  |
| <b>E-form Source</b>  | Enter the element e-form source. (Select ORACLE DAY-BREAK for Microsoft Word correspondence or BANKER SYSTEMS INC. for XFDF format) (required).                                |
| <b>Product</b>        | Select the document product (required).  |
| <b>Source</b>         | 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:   |
|----------------------|--|
| <b>Seq</b>           | Enter the sequence number to order the document elements (required).   |
| <b>Type</b>          | Select element type from the following (required):<br>S <i>System-defined</i> . If you select S, the value is supplied by Oracle Daybreak and cannot be changed in the Correspondence Request page.<br>C <i>Constant</i> .<br>UD <i>User Defined Element</i> . If you select UD, you can choose the value and change it in the Correspondence Request screen.<br>UC <i>User Defined Constant</i> . If you choose UC, you can choose the value, but you cannot change it in the Correspondence Request screen.<br>T <i>Translated Element</i> . If a document contains an e-form element and you do not select T, the value will not be translated. |
| <b>Element Name</b>  | Select/Enter the element name (required).  |
| <b>Description</b>   | 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).   |
| <b>Data Type</b>     | Select the element data type (required).   |
| <b>Format Mask</b>   | Select the element format mask (required).   |
| <b>Default Value</b> | 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

| <b>In this field:</b>      | <b>View this:</b>   |
|----------------------------|---|
| <b>Filename</b>            | Enter the template file name as it appears in the /DOC_TEMPLATES. Make sure to include the .pdf extension (required).     |
| <b>Product</b>             | Select the product type this template is valid for (required).  |
| <b>Customer St</b>         | Select the applicant/customer state this template is valid for (required).  |
| <b>Producer St</b>         | Select the producer state this template is valid for (required).  |
| <b>App/Acc St</b>          | Select the application or account state this template is valid for (required).  |
| <b>New Template Loaded</b> | If selected, indicates that the document template is new.<br>If selected, indicates that the document template is loaded. |
| <b>Enabled</b>             | 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:

| <b>In this field:</b> | <b>Do this:</b>                                    |
|-----------------------|--|
| <b>Document</b>       | Select the correspondence document (required).     |
| <b>Recipients</b>     | 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.)

| <b>In this field:</b> | <b>Do this:</b>  |
|-----------------------|--|
| <b>Function</b>       | Select the correspondence functions (required).                |
| <b>Exe When?</b>      | Select when to execute the correspondence function (required). |

9 Save your entry.

---

## CHAPTER 16 : 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.

Please refer to the Excel file **Appendix\_Lookups** for further definitions and functions of individual parameters.

# APPENDIX A : SUMMARY OF DLS SCORING PARAMETERS

## Glossary

| Term                      | Description  |
|---------------------------|--|
| DEROG / DEROGATORY        | Account has had chargeoffs, collections, bankruptcy, or repossession.  |
| MINOR DELINQUENCY         | Less than or equal to 60 days delinquent.  |
| MAJOR DELINQUENCY         | Greater than 60 days delinquent.   |
| DEBT RATIO                | Debt / Available credit.   |
| DEBT TO INCOME RATIO      | Debt / Income.   |
| “APPLICANT STATED”        | Parameter is pulling information stated or in any other way provided by the applicant on the application on the Application Entry form in Oracle Daybreak. |
| “APPLICANT CREDIT BUREAU” | Parameter is pulling information from the credit bureau, as opposed to another source, such as the Application Entry form.                                 |
| LOAN FINANCE              | Refers to companies that provide the loan but are not selling the actual object financed, if any.<br><b>Example:</b> An independent auto finance company.  |
| SALES FINANCE             | Refers to companies that provide the object being financed in addition to the financing.<br><b>Example:</b> Marshall Fields card.                          |

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## Scoring Parameters by Category

### 1. Applicant Details / Debt Ratios

- 1.1. APPLICANT CREDIT BUREAU AUTO DEBT RATIO**  
This is the sum of all automobile type loan balances and the sum of all automobile type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.
- 1.2. APPLICANT CREDIT BUREAU BANK DEBT RATIO**  
This is the sum of all bank type loan balances and the sum of all bank type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.
- 1.3. APPLICANT CREDIT BUREAU CARD DEBT RATIO**  
This is the sum of all travel card type loan balances and the sum of all travel card type credit limits. This applies to open tradelines only.
- 1.4. APPLICANT CREDIT BUREAU DEBT RATIO**  
This parameter provides a value for all debt divided by all available credit as shown on the bureau.
- 1.5. APPLICANT CREDIT BUREAU FICO SCORE**  
This is the FICO score provided for the applicant in the bureau pull. There are usually several different types of FICO scores available at the bureau. The different score models are set up to give certain attributes different weighting based on if the person is buying a car, or a house, and so on. The type of FICO score pulled is based on credit bureau setup.
- 1.6. APPLICANT CREDIT BUREAU INST DEBT RATIO**  
This is the sum of all installment loan balances and the sum of all installment loan credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.
- 1.7. APPLICANT CREDIT BUREAU LOAN FIN DEBT RATIO**  
This is the sum of all loan finance type loan balances and the sum of all loan finance type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.
- 1.8. APPLICANT CREDIT BUREAU MORTGAGE DEBT RATIO**  
This is the sum of all mortgage type loan balances and the sum of all mortgage type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only.
- 1.9. APPLICANT CREDIT BUREAU OPEN PUBLIC RECORDS**  
This parameter indicates if there are any open public records in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.
- 1.10. APPLICANT CREDIT BUREAU PUBLIC RECORDS**  
This parameter indicates if there are any public records, open or closed, in the credit bureau associated with the applicant. This is a numeric counter covering the full period of time available in the bureau.

- 1.11. APPLICANT CREDIT BUREAU RETAIL DEBT RATIO**  
This is the sum of all retail type loan balances divided by the sum of all retail type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.
- 1.12. APPLICANT CREDIT BUREAU REV DEBT RATIO**  
This is the sum of all revolving type loan balances and the sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.
- 1.13. APPLICANT CREDIT BUREAU SALES FIN DEBT RATIO**  
This is the sum of all sales finance type loan balances and the sum of all sales finance type credit limits. For installment loans, the credit limit is normally equal to the original loan amount. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.
- 1.14. APPLICANT DEBT RATIO STATED AFTER REQUESTED LOAN**  
This is the debt divided by available credit based on the values stated by the applicant after factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 1.15. APPLICANT DEBT RATIO STATED BEFORE REQUESTED LOAN**  
This is the debt divided by available credit based on the values stated by the applicant before factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 1.16. APPLICANT DEBT TO INCOME RATIO STATED AFTER REQUESTED LOAN**  
This is the debt divided by income based on the values stated by the applicant after factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 1.17. APPLICANT DEBT TO INCOME RATIO STATED BEFORE REQUESTED LOAN**  
This is the debt divided by income based on the values stated by the applicant before factoring in the requested loan amount- this information is not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 1.18. APPLICANT PAYMENT TO INCOME RATIO STATED**  
This is the total amount of all monthly payments divided by monthly income. These values are stated by the applicant and not taken from the bureau. This is expressed as a percent: 50% shows as 50.
- 1.19. APPLICANT PRIOR CUSTOMER**  
This parameter indicates whether the applicant is a prior customer. It is populated when the application is passed to Underwriting for a decision. If the SSN given by the applicant already exists then the applicant is marked as a prior customer and the parameter value is Y (Yes).
- 1.20. APPLICANT REVOLVING DEBT RATIO STATED**  
This is the sum of all revolving type loan balances / sum of all revolving type credit limits. This applies to open tradelines only. This is expressed as a percent: 50% shows as 50.

**5.1.21. APPLICANT STATED EMPLOYMENT PERIOD (IN MONTHS)**

This parameter looks at the number of months of stated employment for the most recently entered current employment.

**Example:** The applicant states that she has been working at her current place of employment for 3 years and 5 months. This parameter would be populated with  $(3\text{years} * 12\text{ months/year}) + 5\text{ months}$  which calculates to 41 stated months. If the applicant enters another current employment and enters 1 year and 2 months then this parameter will be populated with 14 months, even though the other employment is still current.

**1.22. APPLICANT STATED MONTHLY INCOME**

This is the monthly income stated by the applicant on the application. It combines the income for all employment marked as “current” in Oracle Daybreak. If the income is stated as anything other than monthly, the income will be converted to monthly for this parameter.

**Example:** The applicant states that he is paid \$50,000 with a frequency of ANNUALLY. This parameter is populated with  $\$50,000/12$ , which calculates to \$4166.67 stated monthly income.

**1.23. APPLICANT STATED MONTHLY LIABILITY**

This is the stated monthly liability as provided by the applicant on the Application Entry screen.

**1.24. APPLICANT STATED RESIDENCE PERIOD (IN MONTHS)**

This parameter looks at the stated residence period for the most recent current address.

## 2. Loan Details

**2.1. APPROXIMATE CASH PRICE**

This is the Approximate Cash price taken from the “Approx Price” field on the Application Entry form’s Loan page in Oracle Daybreak.

**2.2. REQUESTED ADVANCE AMOUNT**

This is the Requested Advance Amount value taken from the Application Entry form’s Loan page in Oracle Daybreak.

## 3. Auto Trades / Inquiries

**3.1. APPLICANT CREDIT BUREAU 6MONTH AUTO TRADES**

This is the number of auto trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

**3.2. APPLICANT CREDIT BUREAU 12MONTH AUTO TRADES**

This is the number of auto trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

**3.3. APPLICANT CREDIT BUREAU 24MONTH AUTO TRADES**

This is the number of auto trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

- 3.4. APPLICANT CREDIT BUREAU AUTO INQUIRIES**  
This is the number of automobile-related credit inquiries the have been made to the bureau.
- 3.5. APPLICANT CREDIT BUREAU AUTO TRADES**  
This is the number of auto trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 3.6. APPLICANT CREDIT BUREAU CURRENT AUTO TRADES**  
Total number of auto trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 3.7. APPLICANT CREDIT BUREAU OPEN AUTO TRADES**  
This is the number of open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 3.8. APPLICANT CREDIT BUREAU SATISFACTORY AUTO**  
Total number of auto trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 3.9. APPLICANT CREDIT BUREAU WORST AUTO TRADE**  
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:
- 1 = current
  - 2 = 30-59 days late
  - 3 = 60-89 days late
  - 4 = 90-119 days late
  - 5 = 120-149 days late
  - 6 = 150- days late
  - 7 = involved in a bankruptcy
  - 8 = repossession, foreclosure
  - 9 = charge-off

## 4. Bank Trades / Inquiries

- 4.1. APPLICANT CREDIT BUREAU 12MONTH BANK TRADES**  
This is the number of bank trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 4.2. APPLICANT CREDIT BUREAU 24MONTH BANK TRADES**  
This is the number of bank trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 4.3. APPLICANT CREDIT BUREAU 6MONTH BANK TRADES**  
This is the number of bank trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.



- 4.4. APPLICANT CREDIT BUREAU BANK INQUIRIES**  
This is the number of bank inquiries against the bureau in the applicant's recorded bureau history.
- 4.5. APPLICANT CREDIT BUREAU BANK TRADES**  
This is the number of open bank trades on the account. Note that bank trades can be considered a sub type to installment, mortgage, and / or revolving loans.
- 4.6. APPLICANT CREDIT BUREAU CURRENT BANK TRADES**  
Total number of bank trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 4.7. APPLICANT CREDIT BUREAU OPEN BANK TRADES**  
This is the number of bank trades that are open right now. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 4.8. APPLICANT CREDIT BUREAU REV BANK BALANCE**  
This parameter shows the “current” revolving bank balance. If the revolving credit is owned by a bank, then it will show up here.
- 4.9. APPLICANT CREDIT BUREAU REV BANK HIGH BALANCE**  
This parameter shows the highest cumulative balance among all revolving bank credit over the bureau history.  
**NOTE:** If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.
- 4.10. APPLICANT CREDIT BUREAU SATISFACTORY BANK**  
Total number of bank trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 4.11. APPLICANT CREDIT BUREAU WORST BANK TRADE**  
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:
- 1 = current
  - 2 = 30-59 days late
  - 3 = 60-89 days late
  - 4 = 90-119 days late
  - 5 = 120-149 days late
  - 6 = 150- days late
  - 7 = involved in a bankruptcy
  - 8 = repossession, foreclosure
  - 9 = charge-off

## 5. Card Trades / Inquiries

- 5.1. APPLICANT CREDIT BUREAU 12MONTH CARD TRADES**  
This is the number of card trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 5.2. APPLICANT CREDIT BUREAU 24MONTH CARD TRADES**  
This is the number of card trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 5.3. APPLICANT CREDIT BUREAU 6MONTH CARD TRADES**  
This is the number of card trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 5.4. APPLICANT CREDIT BUREAU CARD INQUIRIES**  
This is the number of card inquiries that have been made against the bureau for the applicant in the bureau's recorded history.
- 5.5. APPLICANT CREDIT BUREAU CARD TRADES**  
This is the number of card trades, both open and closed, in the bureau history. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 5.6. APPLICANT CREDIT BUREAU CURRENT CARD TRADES**  
Total number of card trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 5.7. APPLICANT CREDIT BUREAU OPEN CARD TRADES**  
This is the number of open card trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 5.8. APPLICANT CREDIT BUREAU SATISFACTORY CARD**  
Total number of card trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 5.9. APPLICANT CREDIT BUREAU WORST CARD TRADE**  
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:
- 1 = current
  - 2 = 30-59 days late
  - 3 = 60-89 days late
  - 4 = 90-119 days late
  - 5 = 120-149 days late
  - 6 = 150- days late
  - 7 = involved in a bankruptcy
  - 8 = repossession, foreclosure
  - 9 = charge-off

## 6. Installment Trades / Inquiries

- 6.1. APPLICANT CREDIT BUREAU 12MONTH INST TRADES**  
This is the number of installment trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 6.2. APPLICANT CREDIT BUREAU 24MONTH INST TRADES**  
This is the number of installment trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 6.3. APPLICANT CREDIT BUREAU 6MONTH INST TRADES**  
This is the number of installment trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 6.4. APPLICANT CREDIT BUREAU CURRENT INST TRADES**  
Total number of installment trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 6.5. APPLICANT CREDIT BUREAU INST TRADES**  
This is the number of installment trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 6.6. APPLICANT CREDIT BUREAU OPEN INST TRADES**  
This is the number of open installment trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 6.7. APPLICANT CREDIT BUREAU SATISFACTORY INST TRADES**  
Total number of installment trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 6.8. APPLICANT CREDIT BUREAU WORST INST TRADE**  
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:
- 1 = current
  - 2 = 30-59 days late
  - 3 = 60-89 days late
  - 4 = 90-119 days late
  - 5 = 120-149 days late
  - 6 = 150- days late
  - 7 = involved in a bankruptcy
  - 8 = repossession, foreclosure
  - 9 = charge-off

## 7. Loan Finance Trades / Inquiries

- 7.1. APPLICANT CREDIT BUREAU 12MONTH LOAN FIN TRADES**  
This is the number of loan finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 7.2. APPLICANT CREDIT BUREAU 24MONTH LOAN FIN TRADES**  
This is the number of loan finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 7.3. APPLICANT CREDIT BUREAU 6MONTH LOAN FIN TRADES**  
This is the number of loan finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 7.4. APPLICANT CREDIT BUREAU CURRENT LOAN FIN TRADES**  
Total number of loan finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 7.5. APPLICANT CREDIT BUREAU LOAN FIN TRADES**  
This is the number of loan finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 7.6. APPLICANT CREDIT BUREAU LOAN FINANCE INQUIRIES**  
This is the number of loan finance inquiries listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.
- 7.7. APPLICANT CREDIT BUREAU OPEN LOAN FINANCE TRADES**  
This is the number of open loan finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 7.8. APPLICANT CREDIT BUREAU SATISFACTORY LOAN FIN**  
Total number of loan finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 7.9. APPLICANT CREDIT BUREAU WORST LOAN FIN TRADE**  
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:
- 1 = current
  - 2 = 30-59 days late
  - 3 = 60-89 days late
  - 4 = 90-119 days late
  - 5 = 120-149 days late
  - 6 = 150- days late
  - 7 = involved in a bankruptcy
  - 8 = repossession, foreclosure
  - 9 = charge-off

## 8. Mortgage Trades / Inquiries

- 8.1. APPLICANT CREDIT BUREAU 12MONTH MORTGAGE TRADES**  
This is the number of mortgage trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 8.2. APPLICANT CREDIT BUREAU 24MONTH MORTGAGE TRADES**  
This is the number of mortgage trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 8.3. APPLICANT CREDIT BUREAU 6MONTH MORTGAGE TRADES**  
This is the number of mortgage trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 8.4. APPLICANT CREDIT BUREAU CURRENT MORTGAGE TRADES**  
Total number of mortgage trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 8.5. APPLICANT CREDIT BUREAU MORTGAGE TRADES**  
This is the total number of mortgage trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 8.6. APPLICANT CREDIT BUREAU OPEN MORTGAGE TRADES**  
This is the number of open mortgage trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 8.7. APPLICANT CREDIT BUREAU SATISFACTORY MORTGAGE**  
Total number of mortgage trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 8.8. APPLICANT CREDIT BUREAU WORST MORTGAGE TRADE**  
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:
- 1 = current
  - 2 = 30-59 days late
  - 3 = 60-89 days late
  - 4 = 90-119 days late
  - 5 = 120-149 days late
  - 6 = 150- days late
  - 7 = involved in a bankruptcy
  - 8 = repossession, foreclosure
  - 9 = charge-off

## 9. Retail Trades / Inquiries

- 9.1. APPLICANT CREDIT BUREAU 12MONTH RETAIL TRADES**  
This is the number of retail trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 9.2. APPLICANT CREDIT BUREAU 24MONTH RETAIL TRADES**  
This is the number of retail trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 9.3. APPLICANT CREDIT BUREAU 6MONTH RETAIL TRADES**  
This is the number of retail trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 9.4. APPLICANT CREDIT BUREAU CURRENT RETAIL TRADES**  
Total number of retail trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 9.5. APPLICANT CREDIT BUREAU OPEN RETAIL TRADES**  
This is the number of open retail trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 9.6. APPLICANT CREDIT BUREAU RETAIL INQUIRIES**  
This is the number of retail inquiries listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.
- 9.7. APPLICANT CREDIT BUREAU RETAIL TRADES**  
This is the number of retail trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 9.8. APPLICANT CREDIT BUREAU SATISFACTORY RETAIL**  
Total number of retail trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 9.9. APPLICANT CREDIT BUREAU WORST RETAIL TRADE**  
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:
- 1 = current
  - 2 = 30-59 days late
  - 3 = 60-89 days late
  - 4 = 90-119 days late
  - 5 = 120-149 days late
  - 6 = 150- days late
  - 7 = involved in a bankruptcy
  - 8 = repossession, foreclosure
  - 9 = charge-off

## 10. Revolving Trades

- 10.1. APPLICANT CREDIT BUREAU 12MONTH REV TRADES**  
This is the number of revolving trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 10.2. APPLICANT CREDIT BUREAU 24MONTH REV TRADES**  
This is the number of revolving trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 10.3. APPLICANT CREDIT BUREAU 6MONTH REV TRADES**  
This is the number of revolving trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 10.4. APPLICANT CREDIT BUREAU CURRENT REV TRADES**  
Total number of revolving trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 10.5. APPLICANT CREDIT BUREAU OPEN REV TRADES**  
This is the number of open revolving trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 10.6. APPLICANT CREDIT BUREAU REV BALANCE**  
This is the total revolving credit balance shown on the applicant's credit bureau. This applies to all open revolving trades.
- 10.7. APPLICANT CREDIT BUREAU REV HIGH BALANCE**  
This parameter shows the highest cumulative balance among all revolving credit over the bureau history.  
**NOTE:** If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.
- 10.8. APPLICANT CREDIT BUREAU REV RETAIL BALANCE**  
This is the current revolving retail trade balance shown on the applicant's credit bureau. This applies to all open retail trades. It shows current, not historical, information.
- 10.9. APPLICANT CREDIT BUREAU REV RETAIL HIGH BALANCE**  
This parameter shows the highest cumulative balance among all revolving retail credit over the bureau history.  
**NOTE:** If the applicant had \$5,000 on one account 2 years ago and \$10,000 on another account 4 years ago, this parameter would return \$15,000. The parameter is of questionable utility in many situations.
- 10.10. APPLICANT CREDIT BUREAU REV TRADES**  
This is the number of revolving trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

**10.11. APPLICANT CREDIT BUREAU SATISFACTORY REV TRADES**

Total number of revolving trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.

**10.12. APPLICANT CREDIT BUREAU WORST REV TRADE**

The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:

1 = current

2 = 30-59 days late

3 = 60-89 days late

4 = 90-119 days late

5 = 120-149 days late

6 = 150- days late

7 = involved in a bankruptcy

8 = repossession, foreclosure

9 = charge-off

## **11. Sales Finance Trades / Inquiries**

**11.1. APPLICANT CREDIT BUREAU 12MONTH SALES FIN TRADES**

This is the number of sales finance trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

**11.2. APPLICANT CREDIT BUREAU 24MONTH SALES FIN TRADES**

This is the number of sales finance trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

**11.3. APPLICANT CREDIT BUREAU 6MONTH SALES FIN TRADES**

This is the number of sales finance trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.

**11.4. APPLICANT CREDIT BUREAU CURRENT SALES FIN TRADES**

Total number of sales finance trades that are paid on time right now. These trades may or may not have been delinquent in the past.

**11.5. APPLICANT CREDIT BUREAU OPEN SALES FINANCE TRADES**

This is the number of open sales finance trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

**11.6. APPLICANT CREDIT BUREAU SALES FIN TRADES**

This is the number of sales finance trades, both open and closed. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.

**11.7. APPLICANT CREDIT BUREAU SALES FINANCE INQUIRIES**

This is a count of the number of sales finance inquiries that have been made against the Applicant's bureau information in the bureau history.



- 11.8. APPLICANT CREDIT BUREAU SATISFACTORY SALES FIN**  
Total number of sales finance trades paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 11.9. APPLICANT CREDIT BUREAU WORST SALES FIN TRADE**  
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:
- 1 = current
  - 2 = 30-59 days late
  - 3 = 60-89 days late
  - 4 = 90-119 days late
  - 5 = 120-149 days late
  - 6 = 150- days late
  - 7 = involved in a bankruptcy
  - 8 = repossession, foreclosure
  - 9 = charge-off

## 12. Other Trades

- 12.1. APPLICANT CREDIT BUREAU 12MONTH TRADES**  
This is the number of all trades that have been opened in the last 12 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 12.2. APPLICANT CREDIT BUREAU 24MONTH TRADES**  
This is the number of all trades that have been opened in the last 24 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 12.3. APPLICANT CREDIT BUREAU 6MONTH TRADES**  
This is the number of all trades that have been opened in the last 6 months. Note that these trades may now be open or closed, paid as agreed, delinquent, or derogatory, and so on.
- 12.4. APPLICANT CREDIT BUREAU AVG OPEN TRADE AGE**  
This is the average trade age in months as calculated using all open trades in the bureau. This is based on taking all of the open tradelines, then dividing by the age.
- 12.5. APPLICANT CREDIT BUREAU AVG TRADE AGE**  
This is the average trade age in months as calculated using all trades, open and closed, in the bureau.
- 12.6. APPLICANT CREDIT BUREAU CHARGE OFF TRADES**  
This parameter is a count of the total number of charged off trades for that applicant in the bureau.
- 12.7. APPLICANT CREDIT BUREAU COLLECTIONS**  
This is the total number of trades in collections for that applicant in the credit bureau. This refers to accounts assigned to collections agencies.

- 12.8. APPLICANT CREDIT BUREAU CURRENT TRADES**  
This is the total number of trades that are paid on time right now. These trades may or may not have been delinquent in the past.
- 12.9. APPLICANT CREDIT BUREAU INQUIRIES**  
This is the number of inquiries listed on the credit report. The bureaus have their own limits as to how long they keep an inquiry on the credit report, but this parameter will show whatever total is shown for that bureau.
- 12.10. APPLICANT CREDIT BUREAU INQUIRIES 12M**  
This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 12 months
- 12.11. APPLICANT CREDIT BUREAU INQUIRIES 24M**  
This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 24 months
- 12.12. APPLICANT CREDIT BUREAU INQUIRIES 6M**  
This is the total number of inquiries that have been made against the credit bureau for that applicant in the last 6 months
- 12.13. APPLICANT CREDIT BUREAU JUDGMENTS**  
This is a count of the number of judgments against the applicant in the credit bureau.
- 12.14. APPLICANT CREDIT BUREAU LIENS**  
This is the total number of liens shown for the applicant in the credit bureau for that applicant.
- 12.15. APPLICANT CREDIT BUREAU NEWEST INQUIRY**  
This is the number of months since the most recent inquiry in the credit bureau for that applicant. This of course excludes the pull from the immediate past used to do the scoring in this particular situation in Oracle Daybreak.
- 12.16. APPLICANT CREDIT BUREAU NEWEST TRADE**  
This is the number of months between now and the newest trade in the bureau for that applicant.
- 12.17. APPLICANT CREDIT BUREAU OLDEST INQUIRY**  
This is the number of months between now and the oldest inquiry in the bureau for that applicant.
- 12.18. APPLICANT CREDIT BUREAU OLDEST TRADE**  
This is the number of months between now and the oldest trade in the bureau for that applicant. Oldest is determined by looking at the oldest date on any tradeline, and then showing that.
- 12.19. APPLICANT CREDIT BUREAU OPEN COLLECTION TRADES**  
This is the number of open trades in collections shown in the bureau for that applicant. This refers to any accounts assigned to in-house collections departments (as compared to 5.12.7).
- 12.20. APPLICANT CREDIT BUREAU OPEN COLLECTIONS**  
This is the number of open collections in the bureau for that applicant.

- 12.21. APPLICANT CREDIT BUREAU OPEN JUDGMENTS**  
This is the total number of open (unsatisfied) judgments against the applicant as indicated in the bureau for that applicant.
- 12.22. APPLICANT CREDIT BUREAU OPEN LIENS**  
This is the total number of open liens against the applicant as indicated in the bureau for that applicant.
- 12.23. APPLICANT CREDIT BUREAU OPEN TRADES**  
This is the number of all open auto trades on the account. Note that these trades may be paid as agreed, delinquent, derogatory, and so on. The parameter makes no distinction.
- 12.24. APPLICANT CREDIT BUREAU PAST DUE 30**  
This is the number of trades that have been 30 or more days past due at some point in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction.
- 12.25. APPLICANT CREDIT BUREAU PAST DUE 30 12M**  
This is the number of trades that have been more than 30 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.26. APPLICANT CREDIT BUREAU PAST DUE 30 24M**  
This is the number of times the applicant has been more than 30 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.27. APPLICANT CREDIT BUREAU PAST DUE 60**  
This is the number of times the applicant has been more than 60 days past due in the recorded history of the bureau. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.28. APPLICANT CREDIT BUREAU PAST DUE 60 12M**  
This is the number of times the applicant has been more than 60 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.29. APPLICANT CREDIT BUREAU PAST DUE 60 24M**  
This is the number of times the applicant has been more than 60 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.30. APPLICANT CREDIT BUREAU PAST DUE 90**  
This is the number of trades that are 90 or more days past due in the recorded history of the bureau. Note that these trades may be delinquent, derogatory, and so on. The parameter makes no distinction that one trade has been late 3 times; this parameter would show 1 if there are no other trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.31. APPLICANT CREDIT BUREAU PAST DUE 90 12M**  
This is the number of times the applicant has been more than 90 days past due in the last 12 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.

- 12.32. APPLICANT CREDIT BUREAU PAST DUE 90 24M**  
This is the number of times the applicant has been more than 90 days past due in the last 24 months. The past dues could be for the same or different trades. If one trade has been late 3 times, this parameter would show 1 if there are no other trades.
- 12.33. APPLICANT CREDIT BUREAU PAST DUE NOW**  
This is the number of trades on which the applicant is currently past due, according to the bureau.
- 12.34. APPLICANT CREDIT BUREAU REPOSSESSIONS**  
This is the number of repossessions shown on the bureau for the applicant in the history of the bureau.
- 12.35. APPLICANT CREDIT BUREAU SATISFACTORY TRADES**  
This is the total number of trades of all types, paid as agreed (no delinquencies) for the entire life of the trade. This could be a few months or several years- the parameter makes no distinction.
- 12.36. APPLICANT CREDIT BUREAU TOO NEW TRADES**  
This shows the number of trades that have been reported where a lender is reporting a brand new account, but has not even billed the applicant yet.
- 12.37. APPLICANT CREDIT BUREAU TRADE COLLECTIONS**  
This is the number of trades in collections assigned to collections agencies shown on the bureau for the applicant in the history of the bureau.
- 12.38. APPLICANT CREDIT BUREAU TRADES**  
This is the number of trades in the history of the credit bureau for that applicant. Note that different bureaus store information for varying amounts of time.
- 12.39. APPLICANT CREDIT BUREAU WORST TRADES**  
The rating code used for this parameter is the same rating code system displayed for the tradelines. The different bureaus use different systems so Oracle Daybreak changes them to a common format that is used in the scoring:
- 1 = current
  - 2 = 30-59 days late
  - 3 = 60-89 days late
  - 4 = 90-119 days late
  - 5 = 120-149 days late
  - 6 = 150- days late
  - 7 = involved in a bankruptcy
  - 8 = repossession, foreclosure
  - 9 = charge-off

## 13. Bankruptcy information

- 13.1. APPLICANT CREDIT BUREAU 11 BANKRUPTCIES**  
This parameter provides a count of the number of Chapter 11 Bankruptcies the applicant has filed in the stored history of the bureau.
- 13.2. APPLICANT CREDIT BUREAU 13 BANKRUPTCIES**  
This parameter provides a count of the number of Chapter 13 Bankruptcies the applicant has filed in the stored history of the bureau.
- 13.3. APPLICANT CREDIT BUREAU 7 BANKRUPTCIES**  
This parameter provides a count of the number of Chapter 7 Bankruptcies the applicant has filed in the stored history of the bureau.
- 13.4. APPLICANT CREDIT BUREAU BANKRUPTCIES**  
This parameter provides a count of the number of bankruptcies of any type the applicant has filed in the stored history of the bureau.
- 13.5. APPLICANT CREDIT BUREAU BKRP SCORE**  
The bureaus offer two basic types of scores, a FICO type, and a bankruptcy type. The term FICO score is sometimes used as a generic term for a credit score, but it is supposed to mean that the score is based on an algorithm purchased or licensed from Fair Isaac Corp. In Oracle Daybreak, if a score is listed as a FICO score, it is based on a Fair Isaac model. A bankruptcy score is a score that is used to predict the likelihood of a consumer to file bankruptcy. It is provided much like a FICO score.
- 13.6. APPLICANT CREDIT BUREAU OPEN 11 BANKRUPTCIES**  
This parameter provides a count of the number of open Chapter 11 Bankruptcies associated with the applicant in the bureau.
- 13.7. APPLICANT CREDIT BUREAU OPEN 13 BANKRUPTCIES**  
This parameter provides a count of the number of open Chapter 13 Bankruptcies associated with the applicant in the bureau.
- 13.8. APPLICANT CREDIT BUREAU OPEN 7 BANKRUPTCIES**  
This parameter provides a count of the number of open Chapter 7 Bankruptcies associated with the applicant in the bureau.
- 13.9. APPLICANT CREDIT BUREAU OPEN BANKRUPTCIES**  
This parameter provides a count of the number of bankruptcies of any type the applicant X has open currently.
- 13.10. APPLICANT CREDIT BUREAU RECENT 11 BANKRUPTCY**  
For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 11 bankruptcy in the last X months.
- 13.11. APPLICANT CREDIT BUREAU RECENT 13 BANKRUPTCY**  
For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 13 bankruptcy in the last X months.

- 13.12. APPLICANT CREDIT BUREAU RECENT 7 BANKRUPTCY**  
For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for Chapter 7 bankruptcy in the last X months.
- 13.13. APPLICANT CREDIT BUREAU RECENT BANKRUPTCY**  
For this parameter, “Recent” refers to the number of months since the subject's most recent bankruptcy filing. One would use this parameter to determine if the subject has filed for any kind of bankruptcy in the last X months.
- 13.14. APPLICANT HAS A PRIOR BANKRUPTCY**  
This parameter tracks whether the applicant has indicated a prior bankruptcy based on the checkbox in the Oracle Daybreak Origination module. The prior bankruptcy is set to Y if the checkbox is checked otherwise it has a value of N.

## 14. Delinquency Information

- 14.1. APPLICANT CREDIT BUREAU LONGEST SINCE MAJOR**  
This parameter reflects the longest period (in months) a tradeline has been open since the last derog.
- 14.2. APPLICANT CREDIT BUREAU LONGEST SINCE MINOR**  
This parameter reflects the longest period (in months) a tradeline has been open since the last minor delinquency.
- 14.3. APPLICANT CREDIT BUREAU OPEN LONGEST SINCE MAJOR**  
This parameter considers the greatest amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the greatest value returned.
- 14.4. APPLICANT CREDIT BUREAU OPEN LONGEST SINCE MINOR**  
This parameter considers the greatest amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the greatest value returned.
- 14.5. APPLICANT CREDIT BUREAU OPEN SHORTEST SINCE MAJOR**  
This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the open parameters with major delinquencies, and reflects the least value returned.
- 14.6. APPLICANT CREDIT BUREAU OPEN SHORTEST SINCE MINOR**  
This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the open parameters with minor delinquencies, and reflects the least value returned.
- 14.7. APPLICANT CREDIT BUREAU SHORTEST SINCE MAJOR**  
This parameter considers the least amount of time (in months) between now and the corresponding major delinquency for all of the parameters (open and closed) with major delinquencies, and reflects the least value returned.

- 14.8. APPLICANT CREDIT BUREAU SHORTEST SINCE MINOR**  
This parameter considers the least amount of time (in months) between now and the corresponding minor delinquency for all of the parameters (open and closed) with minor delinquencies, and reflects the least value returned.

## **15. Derogatory Trade Information**

- 15.1. APPLICANT CREDIT BUREAU DEROG 12M TRADES**  
Provides the number of trades that were derogatory in the last 12 months. This includes open and closed trades. These trades may or may not be derogatory now.
- 15.2. APPLICANT CREDIT BUREAU DEROG 24M TRADES**  
Provides the number of trades that were derogatory in the last 24 months. This includes open and closed trades. These trades may or may not be derogatory now.
- 15.3. APPLICANT CREDIT BUREAU DEROG NOW TRADES**  
Provides the number of trades that are derogatory right now. Does this include closed trades?
- 15.4. APPLICANT CREDIT BUREAU DEROG TRADES**  
This parameter addresses the number of derogatory trades associated with the applicant. This includes open and closed trades.
- 15.5. APPLICANT CREDIT BUREAU LONGEST SINCE DEROG**  
This parameter covers the longest period (in months) since last derog.
- 15.6. APPLICANT CREDIT BUREAU OPEN LONGEST SINCE DEROG**  
This parameter covers the longest period (in months) a tradeline has been open since the last derog.
- 15.7. APPLICANT CREDIT BUREAU OPEN SHORTEST SINCE DEROG**  
This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the open parameters with derogs, and reflects the least value returned.
- 15.8. APPLICANT CREDIT BUREAU SHORTEST SINCE DEROG**  
This parameter considers the least amount of time (in months) between now and the corresponding derog for all of the parameters (open and closed) with derogs, and reflects the least value returned.

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## APPENDIX B : DLS LATE FEE METHODS DEFINITIONS

### FLAT AMOUNT

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

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

### PERCENTAGE OF PAYMENT DUE

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

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

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

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

### PERCENTAGE OF STANDARD PAYMENT

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

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

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

### FLAT AMOUNT PYRAMID LAW

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

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

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



## **PERCENTAGE OF PAYMENT DUE PYRAMID LAW**

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

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

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

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

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

## **PERCENTAGE OF STANDARD PAYMENT PYRAMID LAW**

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

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

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

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

# APPENDIX C : ROUNDING AMOUNTS AND RATE ATTRIBUTES

## Rounding Amounts

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

| <b>Method</b> | <b>Result</b> |
|---------------|---------------|
| 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 D : 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.



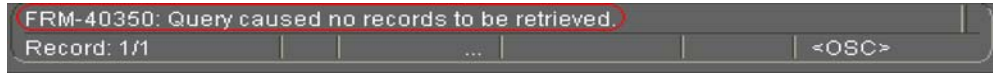
| <b>If you choose:</b>               | <b>(hot key)</b>      | <b>Oracle Daybreak will:</b>                             |
|-------------------------------------|-----------------------|--|
| <b>[A] Save Changes</b>             | <b>(F10)</b>          | Save any pending changes on the form.                    |
| <b>[B] Print</b>                    | <b>(SHIFT + F8)</b>   | Print the current screen.                                |
| <b>[C] Exit</b>                     | <b>(CTRL + E)</b>     | Close the current form or exits the application.         |
| <b>[D] Cut</b>                      | <b>(CTRL+X)</b>       | Remove selected text and stores it on the clipboard.     |
| <b>[E] Copy</b>                     | <b>(CTRL+C)</b>       | Copy selected text and stores in on the clipboard.       |
| <b>[F] Paste</b>                    | <b>(CTRL+V)</b>       | Insert text stored on the clipboard in a selected field. |
| <b>[G] Enter Query</b>              | <b>(F7)</b>           | Change Oracle Daybreak to Enter-Query mode.              |
| <b>[H] Execute Query</b>            | <b>(F8)</b>           | Perform the query entered while in Query mode.           |
| <b>[I] Cancel Query</b>             | <b>(CTRL+Q)</b>       | Change Oracle Daybreak back to user mode.                |
| <b>[J] First Record</b>             |                       | Display the first record.                                |
| <b>[K] Previous Record</b>          | <b>(SHIFT + UP)</b>   | Display the previous record.                             |
| <b>[L] Next Record</b>              | <b>(SHIFT + DOWN)</b> | Display the next record.                                 |
| <b>[M] Last Record</b>              |                       | Display the last record.                                 |
| <b>[N] Insert Record</b>            | <b>(F6)</b>           | Create a new record.                                     |
| <b>[O] Remove Record</b>            |                       | Delete the current record from the database.             |
| <b>[P] Clear Record</b>             | <b>(SHIFT+F4)</b>     | Clear the current record from the form.                  |
| <b>[Q] Lock/Unlock Record</b>       |                       | Lock and unlocks a record.                               |
| <b>[R] Copy with Details Record</b> |                       | Copy the selected record to the clipboard.               |
| <b>[S] Help</b>                     | <b>(CTRL + H)</b>     | Display help for the selected item.                      |

**Note:** Depending on the context of the selected field, some toolbar buttons may not be available. For example, if you select a field that does not allow a query, the Enter Query button is unavailable.



**Message line**

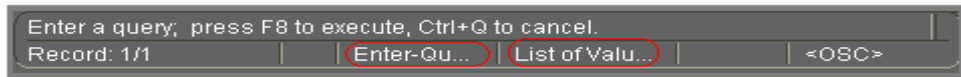
The message line is located in the lower left corner of the Oracle Daybreak window and displays field prompts, error messages, or additional details about a field. In the illustration below, the message line contains the error message: “Query caused no records to be retrieved.”

**Status line**

The status line appears below the message line and displays status information about the current form or field. A status line can contain the following indicators:

**Enter-Query** Indicates that Oracle Daybreak is in Enter-Query mode, allowing you to specify search criteria for a query.

**List of Values** Appears when a List of Values (LOV) is available for the selected field.



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

RDH tables may exist in the:

- same schema
- same database/different schema
- different databases

Reporting Data Hub will have two separate Job-Sets to operate the batch jobs.

**Purpose**

Most of the time, Oracle Daybreak stores application data in a database to support business reports. You cannot use external reporting tools to generate reports because the underline structure of data base is often unknown. The Reporting Database form displays this information in simplified form, allowing you to create your own business views with this simplified information. These business views can then be used to generate reports using an external/third party reporting tool.

DLS moves the data from DLS database to RDH database.

**Business Views**

Business views are nothing but a simplified view of the database tables. You can name the technical columns with easy to understand names. More than one business view can be defined based on a single database table. This allows you to define multiple views as required for reporting.

## What needs to be done from DLS:

### SET-RDB1

This job set handles batch jobs responsible for transferring the data from DLS tables to RDH temporary tables.

You are required to run batch jobs from the SET-RDB1 job set to transfer the data from DLS tables temporary RDH temporary tables. Once the data is in the RDH temp tables, then the rest can be handled from RDH application.

## What needs to be done from Reporting data hub application:

### SET-RDB2

This job set handles batch jobs responsible for transferring the data from RDH temporary tables to RDH main tables. Any sort of derivation is taken care by these set of batch jobs. SET-RDB2 batch jobs can be run using a separate independent application user interface.

## Setting up RDH

Reporting data hub setup is available through an independent application. You can login to and maintain the RDH setup with the Reporting Database form. The Reporting Database form's Setup master tab contains two tabs:

- RDH Tables
- Business Views

## RDH Tables page

The RDH Tables page contains the following fields:

### To set up the RDH Tables page

- 1 On the **Setup** menu, choose **Reporting Data Hub**, then choose the **RDH Tables** tab.

The screenshot shows the 'Reporting Database' application window with the 'Setup' menu open and the 'RDH Tables' tab selected. The 'RDH Tables' section contains a table with the following data:

| Table               | Description              | Type     | Primary Key | Enabled                             |
|---------------------|--------------------------|----------|-------------|-------------------------------------|
| RAACCOUNTS          | ACCOUNTS                 | ACCOUNTS | ACC_AAD_ID  | <input checked="" type="checkbox"/> |
| RAACCOUNTS_LOG_DESC | ACCOUNTS LOG DESCRIPTION | ACCOUNTS | ACC_AAD_ID  | <input checked="" type="checkbox"/> |
| RAACCOUNT_BALANCES  | ACCOUNT BALANCES         | ACCOUNTS | ACC_AAD_ID  | <input checked="" type="checkbox"/> |

The 'Columns' section contains a list of columns with the following data:

| Column                          | Description                                  | Data Type | Length | Enabled                             |
|---------------------------------|--|-----------|--------|-------------------------------------|
| ACC_ACCRUAL_BASE_METHOD_CD      | ACCOUNT ACCRUAL BASSET METHOD CODE           | CHARACTER | 30     | <input checked="" type="checkbox"/> |
| ACC_ACCRUAL_CALC_METHOD_CD      | ACCOUNT ACCRUAL CALC METHOD CODE             | CHARACTER | 30     | <input checked="" type="checkbox"/> |
| ACC_ACCRUAL_CALC_METHOD_CD_CURR | ACCOUNT ACCRUAL CALCULATION METHOD CODE CURR | CHARACTER | 80     | <input checked="" type="checkbox"/> |
| ACC_ACCRUAL_DT_LAST             | ACCOUNT ACCRUAL DATE LAST                    | DATE      | 7      | <input checked="" type="checkbox"/> |
| ACC_ACCRUAL_DT_START            | ACCOUNT ACCRUAL DATE START                   | DATE      | 7      | <input checked="" type="checkbox"/> |
| ACC_ACCRUAL_PAST_MATURITY_IND   | ACCOUNT ACCRUAL PAST MATURITY INDICATOR      | CHARACTER | 30     | <input checked="" type="checkbox"/> |
| ACC_ACCRUAL_START_DAYS          | ACCOUNT ACCRUAL START DAYS                   | NUMBER    | 22     | <input checked="" type="checkbox"/> |
| ACC_ACCRUAL_START_DT_BASIS_C    | ACCOUNT ACCRUAL START DATE BASIS CODE        | CHARACTER | 30     | <input checked="" type="checkbox"/> |
| ACC_ACCRUAL_STOP_IND            | ACCOUNT ACCRUAL STOP INDICATOR               | CHARACTER | 30     | <input checked="" type="checkbox"/> |
| ACC_ACC_RUN_DT_NEXT             | ACCOUNT ACCOUNT RUN DATE NEXT                | DATE      | 7      | <input checked="" type="checkbox"/> |
| ACC_ACH_ACCOUNT_NBR             | ACCOUNT ACH ACCOUNT NUMBER                   | CHARACTER | 30     | <input checked="" type="checkbox"/> |
| ACC_ACH_ACCOUNT_NBR_CUR         | ACCOUNT ACH ACCOUNT NUMBER CUR               | CHARACTER | 30     | <input checked="" type="checkbox"/> |
| ACC_ACH_ACCOUNT_TYPE_CD         | ACCOUNT ACH ACCOUNT TYPE CODE                | CHARACTER | 30     | <input checked="" type="checkbox"/> |
| ACC_ACH_ACCOUNT_TYPE_CD_CUR     | ACCOUNT ACH ACCOUNT TYPE CODE CUR            | CHARACTER | 30     | <input checked="" type="checkbox"/> |
| ACC_ACH_BANK_NAME               | ACCOUNT ACH BANK NAME                        | CHARACTER | 80     | <input checked="" type="checkbox"/> |

The 'Products' section shows the following data:

| Product Type | Funding Type | Yes                              | No                    | Enabled                             |
|--------------|--------------|----------------------------------|-----------------------|-------------------------------------|
| ALL          | ALL          | <input checked="" type="radio"/> | <input type="radio"/> | <input checked="" type="checkbox"/> |

- 2 On the **RDB Tables** block, enter the following information:

| <b>In this field:</b> | <b>Do this:</b>  |
|-----------------------|--|
| Table                 | View the RDH table (optional).   |
| <b>Description</b>    | 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:

| <b>In this field:</b> | <b>Do this:</b>   |
|-----------------------|---|
| 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:

| <b>In this field:</b> | <b>Do this:</b>   |
|-----------------------|---|
| <b>Product Type</b>   | Select the product type associated with the column chosen above (required). |
| <b>Funding Type</b>   | Select the funding type associated with the column chosen above (required). |
| Yes/No                | Select yes or no (optional).  |
| Enabled               | Select to enable the product and indicate that it is currently in use.      |

## Business Views page

The Business Views page contains the following information:

### To set up the Business Views page

- 1 On the **Setup** menu, choose **Reporting Data Hub**, then choose the **Business Views** tab.

- 2 On the **Business Views** block, enter the following information:

#### In this field:

#### Do this:

**View**

Enter the business view name (required).

**Description**

Enter the business view description (required).

**Table Type**

Select the table type for the business view (required).

**Product Type**

Select the product type associated with the business view (required).

**Funding Type**

Select the funding type associated with the business view (required).

Enabled

Select to enable the view and indicate that it is currently in use.

- 3 On the **Columns** block, enter the following information:

#### In this field:

#### Do this:

Table

View the business view column table (display only).

**Column**

Enter the business view column (required).

Column Name Alias

Enter the column name alias (optional).

**Format Mask**

Enter the column format mask (required).

**Seq**

Enter the column sequence number (required).

Enabled

Select to enable the column and indicate that it is currently in use.

- 4 In the **Views** block, choose **Create View Sc...**



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