

Product Release Note
Oracle Financial Services
Lending and Leasing
Release 14.2.0.0.1
[July] [2015]

ORACLE
FINANCIAL SERVICES

ORACLE

Table of Contents

RELEASE NOTES	1
1.1 GLOSSARY	1
1.2 BACKGROUND / ENVIRONMENT	2
1.3 PURPOSE	2
1.4 PRODUCT SUMMARY	2
1.5 RELEASE HIGHLIGHTS	2
OFSL - FCDB INTEGRATION.....	3
OFSL - FCUBS INTEGRATION.....	12
1.6 OFSL-FCUBS CIF INTEGRATION.....	14
1.6.1 CIF [<i>retail & corporate</i>] propagation between FCUBS and OFSL.....	14
1.6.2 Search and Add the CIF details in Origination.....	15
1.6.3 Create New CIF from OFSL in FCUBS.....	16
1.6.4 Adding CIF details to an Account in Servicing.....	20
1.6.5 “FATCA” mandatory fields are added in Origination and Servicing, which are not available in OFSL.....	21
1.6.6 OFSL Loan Account Details are displayed in 360 Degree view (Customer/Corporate) of FCUBS.	23
1.6.7 Existing Account details linked to CIF are displayed in OFSL before “Existing Accounts” Tab.	25
1.6.8 Get the Account Status in OFSL for CIF Closer in FCUBS.	26
1.6.9 Search and Add Corporate CIF details in case of SME loans.....	31
1.6.10 CIF Closer/Reopen in FCUBS.....	32
1.6.11 Skip Trace enabled from FCUBS.....	32
1.6.12 Bankruptcy enabled from FCUBS.....	32
1.6.13 Capture CIF number in Producer Screen.....	32
1.6.14 Capture CIF number in Vendor Screen.	33

1.6.15	<i>Capture CIF number in Standard Payees</i>	33
1.6.16	<i>Displaying the Applicant CASA account details in Financials Tab</i>	34
1.6.17	<i>“Refresh Customer Data”</i>	34
1.6.18	<i>Migration Requirements</i>	35
1.6.19	<i>List of customer Update transactions disabled in OFSLL</i>	35
1.7	OFSL-FCUBS CASA INTEGRATION	36
1.7.1	<i>Active CASA of existing customer for amount disbursement</i>	37
1.7.2	<i>Settlement account</i>	40
1.7.3	<i>Events triggered on funding for disbursement mode CASA</i>	41
1.7.4	<i>Recurring CASA Debits [Incoming payments]</i>	43
1.7.5	<i>CASA Payment Transaction</i>	43
1.7.6	<i>ADD/MODIFY CASA details in servicing</i>	44
1.7.7	<i>Producer Payment to CASA</i>	48
1.7.8	<i>Vendor Payment to CASA</i>	49
1.7.9	<i>Standard Payees Payment to CASA</i>	51
3.2.10.	<i>Reverse Incoming and Outgoing CASA payments</i>	53
3.2.11.	<i>Closure of CASA in FCUBS</i>	53
3.2.12.	<i>CASA Reconciliation</i>	53
1.8	OFSL-FCUBS ELCM INTEGRATION	55
1.8.1	<i>Create New Collateral Type and Sub Type</i> :	55
1.8.2	<i>New ‘Facility’ tab is created for ELCM specific product</i> :	57
1.8.3	<i>New Edit is added to validate the Loan amount</i> :	57
1.8.4	<i>Collateral and Facility is created in ELCM once application is funded</i> :	58
1.8.5	<i>Utilization is updated in ELCM</i> :	61
1.8.6	<i>ELCM -> Collateral is displayed in Reposition/Fore Closure</i> :	61
1.8.7	<i>Substitute Collateral</i> :	62
1.8.8	<i>Account Conversion</i> :	63

1.9	OFSLLOFSLL–WFP AND FCUBS–ELCM INTEGRATION	64
1.9.1	<i>Link producer level limit with Facility Limit.....</i>	64
1.9.2	<i>Validate the Limit amount before creating credit lines.....</i>	66
1.9.3	<i>Disbursement to the Producer CASA/ ACH from WFP</i>	66
1.9.4	<i>WFP repayment using CASA/ACH</i>	68
APPENDIX	70
PATCHES AND BUGS	75
SECURITY FIXES	76
LIMITATIONS AND OPEN ISSUES	77
1.10	LIMITATIONS AND OPEN ISSUES	77

Release Notes

1.1 Glossary

Abbreviation	Detailed Description
OFSLL	Oracle Financial Services Lending & Leasing
FCUBS	FLEXCUBE® Universal Banking System
ELCM	Enterprise Limits and Collateral Management
CIF	Customer Information File
LOC	Line of Credit, Line
WFP	Wholesale Floor Planning
FCUBS CL	Consumer Lending
NSF	Non Sufficient Funds
CASA	Current Account Saving Account
AP Transactions	Accounts Payable Transactions

1.2 Background / Environment

Oracle Financial Services Software Limited has developed Oracle Financial Services Lending and Leasing Release 14.2.0.0.1 integrated solution with FLEXCUBE Universal Banking System. This integration enables OFSLL to integrate with FCUBS giving capability to integrate with centralized CIF, ELCM and CASA.

OFSLL supports direct lending as well as indirect lending activities. For the indirect lending model, the solution offers comprehensive channel management that allows a financial institution to support its dealer network, including various compensation and participation programs.

Oracle FLEXCUBE Universal Banking (FCUBS) is the core transaction processing back office system which caters to retail, corporate and investment streams of banking. FCUBS supports both retail and corporate flavors of lending and leasing businesses.

OFSLL would be enhanced to co-exist and operate with a core banking system. With a generalized integration approach in place, effort required to integrate with any other third party core banking system can be considerably reduced.

FCUBS is an application mainly for the banks and OFSLL is conventionally focused on NBFC (Non-banking financial company) market.

1.3 Purpose

The purpose of this Release Note is to highlight the enhancements included in the Oracle Financial Services Lending and Leasing Release 14.2.0.0.1 integrated solution with FLEXCUBE Universal Banking System

1.4 Product Summary

Oracle Financial Services Lending and Leasing Release 14.2.0.0.1 integrated solution with FLEXCUBE Universal Banking System is built to meet various challenges faced by financial institutions. It addresses each of the lending processes — from design through execution. Its unique value lies in its ability to provide the business with predefined processes and a world-class framework that takes care of business risk and compliance needs.

1.5 Release Highlights

The key highlight of this release is to fix the critical bugs and to enhance the industry specific requirements.

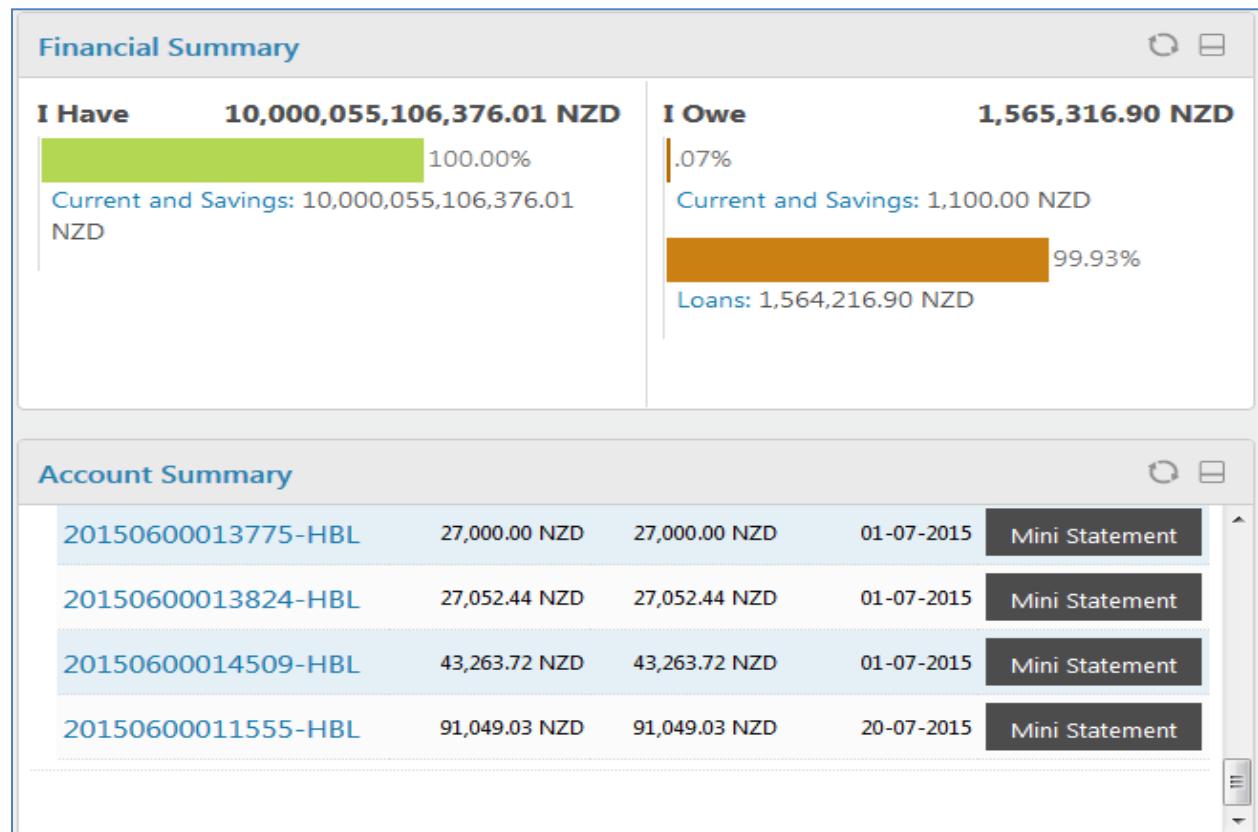
OFSL - FCDB Integration

- Integration between OFSL & FCDB will be done through 'Database links' i.e. for querying any data from OFSL by FCDB.
- Integration with FCDB is controlled by providing different host name (B001.EN1.LOANDET.HOST.NAME)

Integration Touch Points

#	FCDB Screen	Purpose
1	Dashboard	Shows loan details at - 'I Owe' and 'Account Summary'

Dash board:



#	FCDB Screen	Purpose
2	Loan Details	This function displays the details of the selected loan account like loan product details, disbursed amount, and outstanding balance details.

Loan Account Details:

Loan Account Details				15-07-2015 11:02:18 GMT +0530	?	Print	Star	Open	Close
20150600014484-LOAN FACILITY BASED-HBL-Heartland Bank		NZD	26,947.76	26,947.76					
				Total for Loan Account (NZD Equivalent)	357,483.96				
HBL18938-Aditya									
20150100012285-LOAN VEHICLE (FR)-HBL-Heartland Bank		NZD	250,120.00	250,120.00					
20150200012424-LOAN HOME (VR)-HBL-Heartland Bank		NZD	100,060.00	100,060.00					
20150300014700-LOAN HOME (VR)-HBL-Heartland Bank		NZD	173,388.00	173,388.00					
20150600013775-LOAN VEHICLE (FR)-HBL-Heartland Bank		NZD	27,000.00	27,000.00					
20150600013824-LOAN FACILITY BASED-HBL-Heartland Bank		NZD	27,052.44	27,052.44					
20150600014509-LOAN FACILITY BASED-HBL-Heartland Bank		NZD	43,263.72	43,263.72					
				Total for Loan Account (NZD Equivalent)	620,884.16				
HBL18978-6009									
20150600011555-LOAN VEHICLE (FR)-HBL-Heartland Bank		NZD	91,049.03	91,049.03					
				Total for Loan Account (NZD Equivalent)	91,049.03				
				Grand Total for All Loan Accounts (NZD Equivalent)	1,564,216.90				

#	FCDB Screen	Purpose
3	Loan Schedule	This function displays repayment schedule of selected loan account. The repayment schedule contains the installment components like principal, interest, charges and outstanding installment amount etc.

Loan Schedule:

Loan Account Details

24-07-2015 09:55:50 GMT +0530

?
Print
Star
Close

Account Details

Customer Id: HBL18978	Account Number: 20150600011555
Loan Tenure: 12 Months 0 Days	Product Name: LOAN VEHICLE (FR)
Facility/Line Number: 1155-1	Associated with: INS-LOAN-VE
Currency: NZD	Loan Status: Active

Loan Details

Sanctioned Loan Amount: 100,000.00 NZD	Disbursed Loan Amount: 100,000.00 NZD
Opening Date: 20-06-2015	Maturity Date: 20-06-2016
Value Date: 20-06-2015	Loan Issuing Branch: HBL

Applicable Rates

Interest Rate: 4.99 %	
-----------------------	--

Repayment Schedule

Amount Paid Till Date: 100,000.00 NZD	Final Settlement Amount: 0.00 NZD
No of Instalments: 12	Installment Paid: 0
Remaining Installments: 12	
Interest Repayment Frequency: Monthly	Principal Repayment Frequency: Monthly

Disbursement Details

Disbursed Amount	Disbursal Date	Disbursal Branch
100000.00000	20-06-2015	HBL

Outstanding Loan Details

Next Installment Date: 20-07-2015	Next Installment Amount: 8,564.20
Installment Arrears: 0.00 NZD	Principal Balance: 100,000.00 NZD
Fees And Charges: 0.00 NZD	Interest Amount Still to be paid: 0.00 NZD
Loan Outstanding: 0.00 NZD	

Mapping:

Fields in FCDB	Field Name in OFSLL DB
Customer ID	CUS_NBR(CUSTOMERS)
Loan Tenure	ACC TERM [ACCOUNTS]
Facility/Line Number	
Currency	ACC_LOAN_CUR_CURRENCY_CODE [ACCOUNTS]

Account Number	ACC_NBR [ACCOUNTS]
Product Name	ACC_PRD_PRODUCT [ACCOUNTS]
Associated with	ACC_PIS_INSTRUMENT (ACCOUNTS)
Loan Status	DECODE(Acc.ACC_OPEN_IND,'N','C','A') ACC_STATUS
Loan Details	
Sanctioned Loan Amount	ACC_AMT_FINANCED[ACCOUNTS]
Opening Date	ACC_CONTRACT_RCVD_DT[ACCOUNTS]
Value Date	ACC_CONTRACT_DT(ACCOUNTS)
Disbursed Loan amount	ACC_LOAN_AMT (ACCOUNTS)
Maturity Date	ACC_MATURITY_DT[ACCOUNTS]
Loan Issuing Branch	ACC_PCB_BRANCH(ACCOUNTS)
Applicable Rates	
Interest Rate	ACC_RATE[ACCOUNTS]
Repayment schedule	
Amount Paid Till Date	ABL_BAL_PD(ACCOUNT_BALANCES)
No of installments	ACC_TERM_CUR[ACCOUNTS]
Remaining Installments	ACC_TERM - ACC_TERM_PD(ACCOUNTS)
Interest Repayment Frequency	ACC_BILL_CYCLE_CD[ACCOUNTS]
Final Settlement Amount	ACC_PAYOFF_AMT
Installment paid	ACC_TERM_PD(ACCOUNTS)
Principal repayment frequency	ACC_BILL_CYCLE_CD[ACCOUNTS]
Disbursement Details	select * from FLLINT142.Txns where txn_aad_id='1449' and TXN_TCD_CODE = 'LNR'
Disbursed Amount	TXN_AMT (TXNS)
Disbursal Date	TXN_GL_POST_DT (TXNS)
Disbursal Branch	ACC_PCB_BRANCH
Outstanding Loan Details	
Next Installment Date	ACC_DUE_DT_NEXT
Installment Arrears	ACC_DUE_DLQ_AMT(ACCOUNTS)
Fees And Charges	ACC_DUE_LATE_CHARGE_AMT + ACC_DUE_NSF_AMT + ACC_DUE_OTHER_AMT (ACCOUNTS)
Loan Outstanding	ACC_PAYOFF_AMT
Next Installment Amount	ACP_REPAYMENT_AMT
Principal Balance	ABL_BAL(ACCOUNT_BALANCES) for ABL_TXN_TYP_CD='ADV'
Interest amount still to be paid	ACC_INT_ACCRUED_AMT

#	FCDB Screen	Purpose
4	Loan Repayment Enquiry	This function displays repayment history available for selected account and drills down to the details level of each payment.

Loan Repayment Enquiry:

Loan Repayment Inquiry

15-07-2015 10:50:01 GMT +0530

Repayment Break Up

Component Name	Amount
ADVANCE / PRINCIPAL	1,918.45
INTEREST ACCRUAL	81.55

Current Outstanding Balance

Component Name	Amount	Currency
ADVANCE / PRINCIPAL	91,049.03	NZD
EXPENSE BANKRUPTCY	0.00	NZD
EXPENSE REPOSESSION/FORECLOSURE	0.00	NZD
EXPENSE SERVICING	0.00	NZD
FEE DELAY	0.00	NZD
FEE EXTENSION	0.00	NZD
FEE LATE CHARGE	0.00	NZD
FEE NSF	0.00	NZD
FEE PHONE PAY	0.00	NZD
FEE PERIODIC MAINTENANCE	0.00	NZD
FEE PREPAYMENT PENALTY	0.00	NZD
RENTAL FEE	0.00	NZD
INTEREST	0.00	NZD
Total Outstanding Balance	91,049.03	NZD
Remaining Installments:	12	

Mapping

Fields in FCDB	Field Name in OFSLL
Account Number	ACC_NBR[ACCOUNTS]
Status	ACC_STATUS_CD(ACCOUNTS)
Initiated Date	TXN_POST_DT(TXNS)
Repaid Amount	TXN_AMT(TXNS) / PMT_AMT(PAYMENTS)
Repayment From Date	TXN_POST_DT(TXNS) / PMT_DT(PAYMENTS)
Repayment To Date	TXN_POST_DT(TXNS) / PMT_DT(PAYMENTS)
Repayment Breakup	
Main_Int	PAL_AMOUNT(PMT_ALLOCATIONS) - Where PAL_TXN_TCD_CODE='INT_BILL'
Principal	PAL_AMOUNT(PMT_ALLOCATIONS) - Where PAL_TXN_TCD_CODE='ADV_BILL'

#	FCDB Screen	Purpose
5	Loan Settlement	This function allows partial or full pre payment of the selected loan account.

▪ **One Time Repayment:**

- Customer initiates a ONE TIME repayment to his/her loan account by selecting a OFSLL loan A/c and a FCUBS CASA A/c
- FCDB calls OFSLL 'Loan repayment' function internally which would trigger the loan repayment transaction in OFSLL.
- Following set of accounting entries would be passed in OFSLL as part of repayment transaction initiation
 - Dr. Intersystem GL 123456 (Current repayment amount)
 - Cr. Customer Loan Account (Current repayment amount)
- Subsequently OFSLL calls 'online' CASA Debit function to debit the CASA A/c # provided by FCDB. As part of it following accounting entries will be passed in FCUBS GL. While calling the CASA online debit request, OFSLL also would pass the CASA A/c # and bridge GL code which was debited. i.e.
 - Dr. Customer CASA A/c # XXXXXXXXXXXX (Current repayment amount)
 - Cr. Intersystem GL 123456 (Current repayment amount)
- If online debit for the required amount is successful, OFSLL updates loan repayment transaction as completed and pass a success message to FCDB.
- For any reason, if CASA debit request is not successful, OFSLL passes a failure message back to FCDB and FCDB need to display the transaction failure/error message.

Loan Settlement:

01-07-2015 14:51:31 GMT +0530

Transaction with reference number 179913700011821 is in Accepted state.

Account Details

Customer Id: HBL18978
Account Number: 20150600011555
Currency: NZD

Loan Tenure: 12 Months 0 Days
Product Name: LOAN VEHICLE FR

Transaction Details

Source Account HBL18903011
Destination Account 20150600011555
Transfer Amount: 999.00
Currency NZD

Messages

***** Transaction Posting Successful ***** Reference - #:72015000001497

Settle Another Loan | E-Receipt | Click here to call

Mapping:

Fields in FCDB	Field Name in OFSLL
Source Account	ACC_NBR[ACCOUNTS]
Transfer Amount	PMT_AMT[PAYMENTS]
View Balance	ABL_BAL(ACCOUNT_BALANCES)

#	FCDB Screen	Purpose
6	Loan Activity	This function displays the transactions happened through selected loan account.

Loan Activity:

Loan Activity 15-07-2015 10:52:00 GMT +0530

Loan Status *: Active Close

Select Account *:

Transaction Type*:

Search By*:

From Date**:

To Date**:

Sort By*:

Sort Order*:

*Dates specified are the value dates.
*:Indicates mandatory field.
**:Indicates mandatory if particular option is enabled.

Submit

Account Number	Account Currency
20150600011555	NZD

Pages : (1) 1

Transaction Date	Value Date	Transaction Reference No.	Description	Debit	Credit
08-07-2015	08-07-2015	4648	PAYMENT		5,000.00
08-07-2015	08-07-2015	4723	PAYMENT		100.00
07-07-2015	07-07-2015	4539	PAYMENT		2,000.00
01-07-2015	01-07-2015	3572	PAYMENT		999.00
29-06-2015	29-06-2015	3361	PAYMENT		1,000.00
23-06-2015	23-06-2015	2024	PAYMENT		99.00

---Select Download Format--- Download

#	FCDB Screen	Purpose
7	Account Summary	This function displays all loan details with balances based on selected customer and currency.

Account Summary:

Account Summary 15-07-2015 12:15:10 GMT +0530

Repayment Inquiry | Loan Schedule | Adhoc Statement

20150300014700 ⏺ NZD 173,388.00 Make a Settlement
Heartland Bank/HBL18938/20150300014700
Repayment Inquiry | Loan Schedule | Adhoc Statement

20150600013775 ⏺ NZD 27,000.00 Make a Settlement
Heartland Bank/HBL18938/20150600013775
Repayment Inquiry | Loan Schedule | Adhoc Statement

20150600013824 ⏺ NZD 27,052.44 Make a Settlement
Heartland Bank/HBL18938/20150600013824
Repayment Inquiry | Loan Schedule | Adhoc Statement

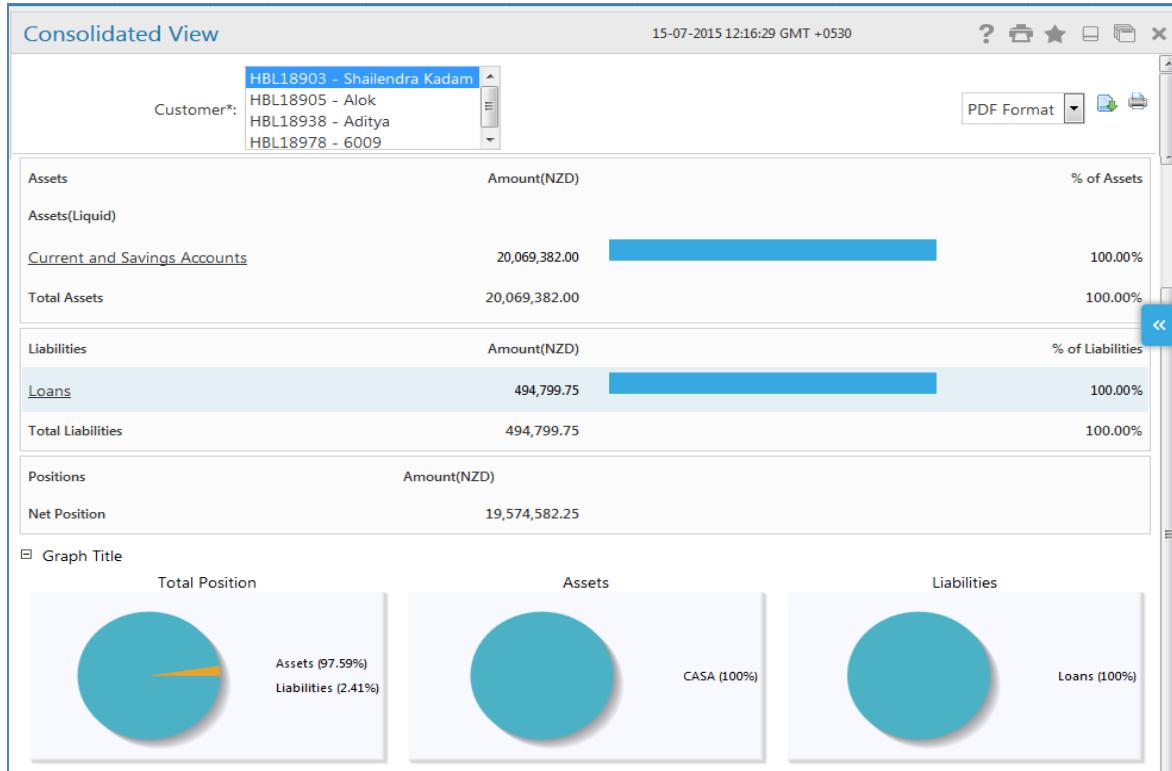
20150600014509 ⏺ NZD 43,263.72 Make a Settlement
Heartland Bank/HBL18938/20150600014509
Repayment Inquiry | Loan Schedule | Adhoc Statement

20150600011555 ⏺ NZD 91,049.03 Make a Settlement
Heartland Bank/HBL18978/20150600011555
Repayment Inquiry | Loan Schedule | Adhoc Statement

Total Balance: NZD 1,564,216.90

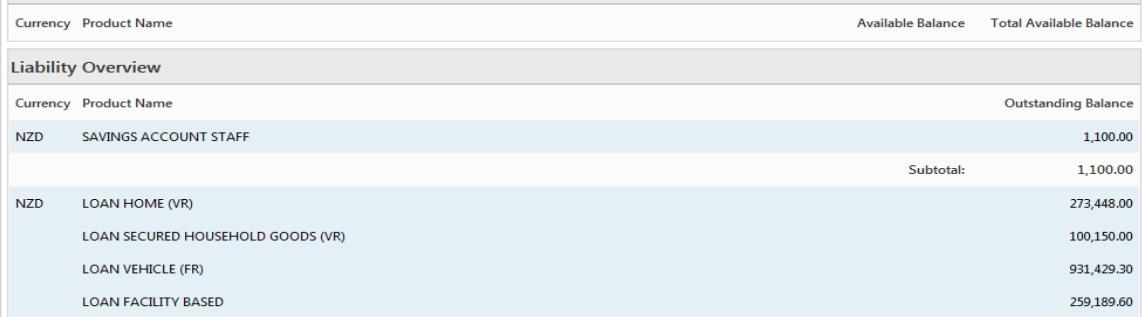
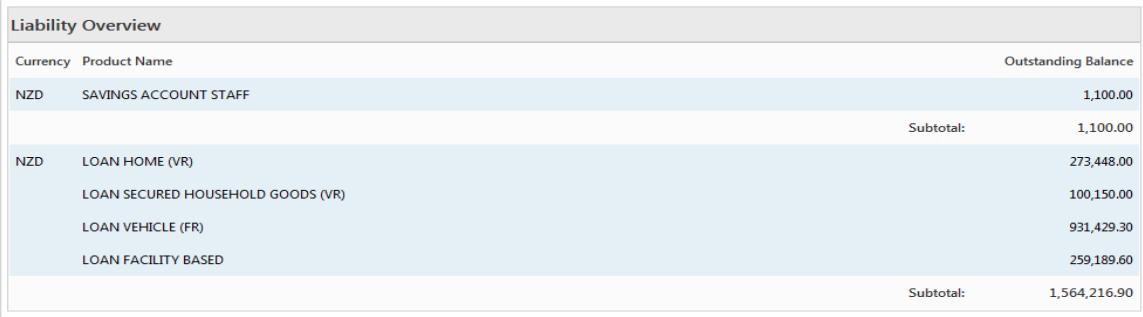
#	FCDB Screen	Purpose
8	Consolidated Position	This function displays the consolidated view of all accounts of selected customer.

Consolidated Position:



#	FCDB Screen	Purpose
9	Account Overview	This function displays the list of all accounts sorted by currency for the selected customer.

Account Overview:

Account Overview		15-07-2015 12:17:49 GMT +0530			
					
Asset Overview					
Currency	Product Name	Available Balance	Total Available Balance		
					
					
Print / Download					

OFSL - FCUBS Integration

In an integrated scenario, OFSL and FCUBS systems have capability to address the following scenarios. All the below scenarios will be controlled by the system parameter

In FCUBS-“CMN_CORE_BANK_IND (CORE BANKING INTERFACE INDICATOR) = YES”.

OFSL parameter- CORE BANKING INTERFACE INDICATOR=YES

OFSL and FCUBS integration touch points

- Single Sign On
- CIF (Customer Information Form)
- CASA (Current Accounts & Savings Accounts)
- ELCM (Enterprise Limits and Collateral Management)
- WFP (Wholesale Floor Planning)

OFSL seed data / day 0 need to be maintained in OFSL and FCUBS Day 0 needs to be maintained in UBS for the applicable modules separately.

Ref No:	Enhancements	Description
OFSL_PMG_RQT_518	OFSL-FCUBS CIF Integration	In an integrated scenario, OFSL and FCUBS systems will have capability to address CIF related scenarios [Ex CIF, Creation, CIF search, CIF Propagation etc.].
OFSL_PMG_RQT_518	OFSL - FCUBS CASA Integration	In an integrated scenario, OFSL and FCUBS systems will have capability to address CASA related scenarios [CASA as disbursement account, settlement

		account, etc.].
OFSLI_PMG_RQT_518	OFSLI - FCUBS ELCM Integration	In an integrated scenario, OFSLI and FCUBS-ELCM systems will have capability to address ELCM related scenarios [Liability , Facility and collateral creation, Utilization update] .
OFSLI_PMG_RQT_518	OFSLI – FCUBS WFP- FCUBS ELCM Integration	In an integrated scenario, OFSLI-WFP and FCUBS- ELCM systems will have capability to address WFP- ELCM related scenarios.

1.6 OFSLL-FCUBS CIF Integration

OFSL-FCUBS CIF INTEGRATION

1. CIF [retail & corporate] propagation between FCUBS and OFSLL.
2. Search and Add the CIF details in Origination.
3. Create New CIF from OFSLL in FCUBS.
4. Adding a CIF to an Account in Servicing.
5. Adding FATCA mandatory fields which are not available OFSLL.
6. Displaying OFSLL Loan Account Details in 360 Degree view ((Customer/Corporate) of FCUBS.
7. Displaying the Existing Account details linked to CIF in OFSLL before “Existing Accounts” Tab.
8. Getting the Account Status in OFSLL for CIF Closer in FCUBS.
9. Creating a new Corporate CIF from OFSLL to FCUBS in case of SME Loans.
10. Search and Add Corporate CIF details in Case of SME loans.
11. CIF Closer/Reopen in FCUBS
12. Skip Trace to be enabled from FCUBS
13. Bankruptcy will be handled in OFSLL.
14. CIF number is added to Producer Screen.
15. CIF number is added to vendor Screen.
16. CIF number is added to Standard Payees
17. Displaying the Applicant CASA account details in Financials Tab.
18. Refresh button is added in Origination > Applicant and Origination >Business.
19. Migration Requirements
20. List of customer transactions that are disabled in OFSLL.

1.6.1 CIF [retail & corporate] propagation between FCUBS and OFSLL

FCUBS is the Master CIF and CIF related maintenance is managed within FCUBS. OFSLL is a slave and CIF details are pushed by FCUBS.

- **If CIF creation is triggered from OFSLL:**

FCUBS exposed a package and OFSLL is calling that package for CIF creation request. Here CIF creation is auto-authorized.

- **If CIF creation/modification is triggered from FCUBS:**

OFSLL exposed one package and FCUBS is calling that package on authorization of CIF in FCUBS.

1.6.2 Search and Add the CIF details in Origination.

- a. FCUBS is the Master CIF and CIF related maintenance is managed within FCUBS. OFSLL is a slave and CIF details are pushed by FCUBS.
- b. If the customer exists in OFSLL, User search the CIF details from “**Customer Search**” tab in Applicant > Customer search.
- c. While searching for existing ‘customer CIF record; system is checking the records which are in “**Open**” and “**Closed**” status.
- d. If User selects a ‘**Closed**’ record, system popup’s a message stating ‘**Selected Customer CIF record is <Status>’ (Ex: Closed)** and system will not allow to attach that record.
- e. The above message is not applicable, if record is “**Open**”.
- f. Here user has to manually ensure to change the CIF status to Open (in FCUBS, which flows to OFSLL)
- g. After selecting the customer details from “**Search Results**”, user will select the “**Relation Type**” and clicks on “**Copy Customer Details**”.
- h. System will populate the customer details in respective fields.
- i. CIF # will be populated in “**Existing Customer #**” filed in Applicant tab.
- j. Edit Buttons is disabled in (“Applicant, Address, Employments and Telecoms tabs for entire “**Origination**” process). (In case CIF data has been pushed by FCUBS).
- k. In case of **Existing Customer** (CIF data has been pushed by FCUBS), Edit is provided to “**Address Rent Mortgage Stated**” and “**Address Rent Mortgage Actual**” fields only in Applicant >Address Tab (As these fields are OFSLL specific and used for ratio calculations).
- l. In case of existing customer, If the CIF data is modified and user clicks on “**Refresh Customer Data**” button in Origination > Funding Stage, system will “**Rehash**” the application.

Changes in OFSLL:

- i. “**Customer ID**” parameter is replaced with “**Customer Number**” in Customer Search tab.
- ii. “**Permanent**” value is added to Address Type LOV in Applicant > Address Tab.
- iii. While populating the Applicant Address in OFSLL from FCUBS, following matrix is followed.
- iv. Address types apart from “**Permanent**” and “**Home**” are disabled, as FCUBS is having only “Correspondence” and “Permanent” addresses types.

Address Type in OFSLL	Current Check Box	Mailing Check Box	FCUBS Address Type
Permanent	No	No	Permanent Address
Home	Yes	Yes	Correspondence Address

- v. FCUBS removed the “**Employer**” LOV validation. (LOV and Free text field in FCUBS [STDCIF]).
- vi. “**Customer Category**” field is added (Field type LOV) in Origination >Applicant tab next to “Class” field.
- vii. If CIF is created in FCUBS and pushed to OFSLL
 - o If FCUBS sends the employer details, OFSLL is storing the same.
 - o If FCUBS sends NULL value, OFSLL is storing as ‘Undefined’ (being ‘employer’ field is mandatory in OFSLL)

1.6.3 Create New CIF from OFSLL in FCUBS

- a. If the customer does not exist in the system, OFSLL User will add the Applicant details using Application entry.
- b. In case of new Customer created within OFSLL, “**Edit**” is enabled
- c. System is sending the customer details to FCUBS to create CIF, if user tries to move the application to “**Approved-Funded**” stage.
- d. Once the CIF gets created in FCUBS, it will return the created CIF # to OFSLL.
- e. Received CIF # will be populated in “**Existing Customer #**” field in Origination >Applicant.
- f. System will check for the “**Existing Customer #**” and if it’s not available, system will not allow moving the application to “**Funded**” stage.
- g. After Application gets funded, “**Existing Customer #**” in applicant details is populated in “**Customer #**” field of Customer Servicing >Customer Details >Customer tab.

Changes in OFSLL:

- i. “**Customer #**” field is added in “Servicing >Customer Details >Customer”.
- ii. “**Customer #**” is a read only field.

Customer Information

<input type="button" value="Save and Stay"/> <input type="button" value="Save and Return"/> <input type="button" value="Return"/>																									
Customer <table border="1"> <tr> <td>Customer Number XXXXXXX</td> <td>* Stop Correspondence <input type="checkbox"/></td> </tr> <tr> <td>Relation PRIMARY</td> <td>* Disability <input type="checkbox"/></td> </tr> <tr> <td>ECOA INDIVIDUAL</td> <td>* Skip <input type="checkbox"/></td> </tr> <tr> <td>Name INDU TANEJA</td> <td>Bankruptcy <input type="checkbox"/></td> </tr> <tr> <td>Birth Dt 01/05/1985</td> <td>* Privacy Opt Out <input type="checkbox"/></td> </tr> <tr> <td>Marital Status SINGLE</td> <td>Existing CIF <input type="text"/></td> </tr> <tr> <td>Enabled <input checked="" type="checkbox"/></td> <td>Identification Details</td> </tr> <tr> <td>Language ENGLISH</td> <td>Passport # <input type="text"/></td> </tr> <tr> <td>Education <input type="text"/></td> <td>Issue Dt <input type="text"/></td> </tr> <tr> <td>Mother's Maiden Name <input type="text"/></td> <td>Expiry Dt <input type="text"/></td> </tr> <tr> <td>* Class Type NORMAL</td> <td>Visa # <input type="text"/></td> </tr> <tr> <td>Email <input type="text"/></td> <td>Nationality <input type="text"/></td> </tr> </table>		Customer Number XXXXXXX	* Stop Correspondence <input type="checkbox"/>	Relation PRIMARY	* Disability <input type="checkbox"/>	ECOA INDIVIDUAL	* Skip <input type="checkbox"/>	Name INDU TANEJA	Bankruptcy <input type="checkbox"/>	Birth Dt 01/05/1985	* Privacy Opt Out <input type="checkbox"/>	Marital Status SINGLE	Existing CIF <input type="text"/>	Enabled <input checked="" type="checkbox"/>	Identification Details	Language ENGLISH	Passport # <input type="text"/>	Education <input type="text"/>	Issue Dt <input type="text"/>	Mother's Maiden Name <input type="text"/>	Expiry Dt <input type="text"/>	* Class Type NORMAL	Visa # <input type="text"/>	Email <input type="text"/>	Nationality <input type="text"/>
Customer Number XXXXXXX	* Stop Correspondence <input type="checkbox"/>																								
Relation PRIMARY	* Disability <input type="checkbox"/>																								
ECOA INDIVIDUAL	* Skip <input type="checkbox"/>																								
Name INDU TANEJA	Bankruptcy <input type="checkbox"/>																								
Birth Dt 01/05/1985	* Privacy Opt Out <input type="checkbox"/>																								
Marital Status SINGLE	Existing CIF <input type="text"/>																								
Enabled <input checked="" type="checkbox"/>	Identification Details																								
Language ENGLISH	Passport # <input type="text"/>																								
Education <input type="text"/>	Issue Dt <input type="text"/>																								
Mother's Maiden Name <input type="text"/>	Expiry Dt <input type="text"/>																								
* Class Type NORMAL	Visa # <input type="text"/>																								
Email <input type="text"/>	Nationality <input type="text"/>																								
Military Service <table border="1"> <tr> <td>Active Military Duty <input type="checkbox"/></td> </tr> <tr> <td>Effective Dt <input type="text"/></td> </tr> <tr> <td>Order Ref # <input type="text"/></td> </tr> <tr> <td>Release Dt <input type="text"/></td> </tr> <tr> <td>Customer Decease Date <input type="text"/></td> </tr> </table>		Active Military Duty <input type="checkbox"/>	Effective Dt <input type="text"/>	Order Ref # <input type="text"/>	Release Dt <input type="text"/>	Customer Decease Date <input type="text"/>																			
Active Military Duty <input type="checkbox"/>																									
Effective Dt <input type="text"/>																									
Order Ref # <input type="text"/>																									
Release Dt <input type="text"/>																									
Customer Decease Date <input type="text"/>																									

iii. “ISD Code” fields are added before phone number fields in following screens.

- **Origination >Applicant >Address and Customer Servicing >Customer Details >Customer >Address tab.**

Addresses

<input type="button" value="Save and Stay"/> <input type="button" value="Save and Return"/> <input type="button" value="Return"/>																																					
<table border="1"> <tr> <td>* Address Type HOME</td> <td>Address Line 3 LINE</td> </tr> <tr> <td>* Current <input checked="" type="checkbox"/></td> <td>* Zip 31348</td> </tr> <tr> <td>* Confirmed <input type="checkbox"/></td> <td>Zip Ext <input type="text"/></td> </tr> <tr> <td>* Mailing <input checked="" type="checkbox"/></td> <td>Phone <input type="text"/> (000)-000-0000</td> </tr> <tr> <td>* Permission to Call <input checked="" type="checkbox"/></td> <td>Additional Info</td> </tr> <tr> <td>* Country UNITED STATES</td> <td>* Own/Rent RENTS APARTMENT</td> </tr> <tr> <td>* Address # 465</td> <td>Landlord <input type="text"/></td> </tr> <tr> <td>* City ATLANTA</td> <td>Landlord Phone <input type="text"/></td> </tr> <tr> <td>* State GEORGIA</td> <td>Contact <input type="text"/></td> </tr> <tr> <td>Address Details</td> <td>Contact Title <input type="text"/></td> </tr> <tr> <td>* Postal Type NORMAL ADDRESS</td> <td>Extn <input type="text"/></td> </tr> <tr> <td>Street Pre NORTH</td> <td>Census Tract / BNA Code <input type="text"/></td> </tr> <tr> <td>Street Name <input type="text"/></td> <td>MSA Code <input type="text"/></td> </tr> <tr> <td>Street Type BEACH</td> <td>Comment <input type="text"/></td> </tr> <tr> <td>Street Post NORTH</td> <td></td> </tr> <tr> <td>Apt # 879</td> <td></td> </tr> <tr> <td>Address Line 1 465 N BCH N # 879</td> <td></td> </tr> <tr> <td>Address Line 2 LINE</td> <td></td> </tr> </table>		* Address Type HOME	Address Line 3 LINE	* Current <input checked="" type="checkbox"/>	* Zip 31348	* Confirmed <input type="checkbox"/>	Zip Ext <input type="text"/>	* Mailing <input checked="" type="checkbox"/>	Phone <input type="text"/> (000)-000-0000	* Permission to Call <input checked="" type="checkbox"/>	Additional Info	* Country UNITED STATES	* Own/Rent RENTS APARTMENT	* Address # 465	Landlord <input type="text"/>	* City ATLANTA	Landlord Phone <input type="text"/>	* State GEORGIA	Contact <input type="text"/>	Address Details	Contact Title <input type="text"/>	* Postal Type NORMAL ADDRESS	Extn <input type="text"/>	Street Pre NORTH	Census Tract / BNA Code <input type="text"/>	Street Name <input type="text"/>	MSA Code <input type="text"/>	Street Type BEACH	Comment <input type="text"/>	Street Post NORTH		Apt # 879		Address Line 1 465 N BCH N # 879		Address Line 2 LINE	
* Address Type HOME	Address Line 3 LINE																																				
* Current <input checked="" type="checkbox"/>	* Zip 31348																																				
* Confirmed <input type="checkbox"/>	Zip Ext <input type="text"/>																																				
* Mailing <input checked="" type="checkbox"/>	Phone <input type="text"/> (000)-000-0000																																				
* Permission to Call <input checked="" type="checkbox"/>	Additional Info																																				
* Country UNITED STATES	* Own/Rent RENTS APARTMENT																																				
* Address # 465	Landlord <input type="text"/>																																				
* City ATLANTA	Landlord Phone <input type="text"/>																																				
* State GEORGIA	Contact <input type="text"/>																																				
Address Details	Contact Title <input type="text"/>																																				
* Postal Type NORMAL ADDRESS	Extn <input type="text"/>																																				
Street Pre NORTH	Census Tract / BNA Code <input type="text"/>																																				
Street Name <input type="text"/>	MSA Code <input type="text"/>																																				
Street Type BEACH	Comment <input type="text"/>																																				
Street Post NORTH																																					
Apt # 879																																					
Address Line 1 465 N BCH N # 879																																					
Address Line 2 LINE																																					
Address Rent Mortgage Actual <table border="1"> <tr> <td>* Years 5</td> </tr> <tr> <td>* Months 0</td> </tr> <tr> <td>Currency US DOLLAR</td> </tr> <tr> <td>* Amount 2,000.00</td> </tr> <tr> <td>* Frequency MONTHLY</td> </tr> <tr> <td>Rent/Mortgage 2,000.00</td> </tr> <tr> <td>Address Rent Mortgage Stated</td> </tr> <tr> <td>* Years 5</td> </tr> <tr> <td>* Months 0</td> </tr> <tr> <td>* Amount 2,000.00</td> </tr> <tr> <td>* Frequency MONTHLY</td> </tr> <tr> <td>Rent/Mortgage 2,000.00</td> </tr> <tr> <td>Verified</td> </tr> <tr> <td>Verified By <input type="text"/></td> </tr> <tr> <td>Verified Dt <input type="text"/></td> </tr> </table>		* Years 5	* Months 0	Currency US DOLLAR	* Amount 2,000.00	* Frequency MONTHLY	Rent/Mortgage 2,000.00	Address Rent Mortgage Stated	* Years 5	* Months 0	* Amount 2,000.00	* Frequency MONTHLY	Rent/Mortgage 2,000.00	Verified	Verified By <input type="text"/>	Verified Dt <input type="text"/>																					
* Years 5																																					
* Months 0																																					
Currency US DOLLAR																																					
* Amount 2,000.00																																					
* Frequency MONTHLY																																					
Rent/Mortgage 2,000.00																																					
Address Rent Mortgage Stated																																					
* Years 5																																					
* Months 0																																					
* Amount 2,000.00																																					
* Frequency MONTHLY																																					
Rent/Mortgage 2,000.00																																					
Verified																																					
Verified By <input type="text"/>																																					
Verified Dt <input type="text"/>																																					

- **Origination >Applicant >Employments and Customer Servicing >Customer Details >Customer > Employments tab.**
- **Origination >Applicant >Telecoms and Customer Servicing >Customer Details >Customer > Telecoms tab.**

#	Field	Filed Type	Mandatory	Default Value
1	ISD Code	LOV	Yes	Defined from User Defined Defaults

iv. ISD Codes are defaulted from “User Defined Defaults” in Setup.

The following table indicates the module wise screen level changes of ISD Code fields when the Core Banking Indicator is “Enabled in System Parameters.

Module	Change	Screen
CIF	The “ISD Code” field is enabled in the following	Origination > Applicant Servicing > Customer Details

	screens	Origination > Address Servicing > Customer Details > Address Origination > Employments Servicing > Customer Details > Employments Origination > Telecoms Servicing > Customer Details > Telecoms Business Tab in Origination (Business Address) Business Tab in Servicing (Business Address) Business Tab in Origination (Business Telecoms) Business Tab in Servicing (Business Telecoms) Business Tab in Origination (Business Partner) Business Tab in Servicing (Business Partner) Setup > User Defined Defaults: Conversion Accounts: Applicant > Address Conversion Accounts: Applicant > Employment Conversion Accounts: Applicant > Telecom Conversion Accounts: Business > Addresses Conversion Accounts: Business > Telecoms: Conversion Accounts: Business > Partners
	“Existing Assets” tab is enabled in the following screen	Origination > Applicant
	“Category” field is enabled in the following screens	Origination > Applicant Servicing > Customer Details
CASA	Following fields/Tabs is enabled	1. Servicing >Pmt Modes >Casa tab a. CASA 2. Advances > Advance Entry a. “CASA PAYMENT” lookup value in the drop down 3. CASA reconciliation 4. Following CASA-Non Monetary transactions is displayed for selection: a. ONE TIME INCOMING CASA REAL TIME PAYMENT b. ONE TIME INCOMING CASA BATCH PAYMENT c. CASA ACCOUNT STOP d. ADD INCOMING CASA PAYMENT MAINTENANCE • INCOMING CASA PAYMENT CREATION
WFP	Following fields and ‘Process Disbursement’ button is displayed	WFP > Producer > Producers/Credit Lines/Units 1. Business # 2. Liability ID 3. Currency 4. Utilization ID 5. Facility ID 6. Facility Limit 7. Available Limit

- v. **Phone ISD Code, Landlord ISD Code and Contact Phone ISD Code** fields are added in **Address Defaults** block of **Setup >Administration >System >User defined Defaults** tab.
- vi. **Phone ISD Code and Contact Phone ISD Code** fields are added in **Employment Defaults** of **Setup >Administration >System >User defined Defaults** tab.
- vii. **Phone ISD Code** is added in **Telecom Defaults** of **Setup >Administration >System >User defined Defaults** tab.

- viii. “**KYC Reference #**” and “**KYC Status**” fields are added to applicant details in **Origination >Applicant** tab and **Customer Servicing >Customer Details >Customer** tab.

#	Field	Field Type	Values	Default Value	Mandatory
1	KYC Reference #	Text	NA	Null	No
2	KYC Status	LOV	“ Yet to Verify ” “ Verified ” “ Verification Failed ”	Null	No

- This KYC Reference # is updated manually from “**KYC Details**” (**Function Key: STSKYCMN**) screen in FCUBS and status will be updated based on the outcome of KYC process in OFSLL.

Assumption: Creation of “**KYC Reference #**” and attaching it to Applicant in OFSLL is a manual activity and will be done parallel to application processing.

The screenshot shows the 'Originator' application interface with the 'Applicant' tab selected. The 'Customer Number' field contains 'XXXXXX'. The 'KYC Reference #' field is highlighted with a red box, and a dropdown menu for 'KYC Status' is open, showing 'Yet To Verify' as the selected option. Other tabs like 'Address', 'Employments', 'Telecoms', 'Summary', and 'Existing Accounts' are visible at the bottom.

- An “Edit” is added to check whether the “KYC Reference #” is available or not for all the applicants linked to an application; if it is not available system will fire this “Edit”.
- This “Edit” is in “Funding” stage and it is configured as “Error”.

Edit Message:

“Required: “KYC Reference #” and KYC Status = “Verified” missing for one or more Applicants”.

1.6.4 Adding CIF details to an Account in Servicing

- If the CIF does not exist in the system, CIF is first created in FCUBS and same will be updated in OFSLL in a periodic sync up.
- If the CIF exists in OFSLL, User will post a Non-Monetary transaction with CIF # to add the Customer details in Customer Details > Customer tab.
- CIF # number is populated in “Customer Number” field.
- Add and Edit Buttons is disabled in “Applicant, Address, Employments and Telecoms tabs for entire “Servicing” process in Customer Details > Customer Tab.

Changes in OFSLL:

- Posting of Customer update transactions are disabled from “Customer Maintenance” tab.
- A Non-Monetary transaction “ADD NEW CIF” is created with the following parameters.

#	Parameter	Field Type	Default Value	Mandatory
1	Transaction Date	Date	Current Date	Yes
2	Customer Number	LOV	Null	Yes

3	Relation Type	LOV	Null	Yes
4	ECOA	LOV	INDIVIDUAL	No

- iii. “Customer Number” parameter is an Input text field.
- iv. System will validate the CIF # which is entered by user, if the CIF # doesn’t match with the existing CIF #’s system will show a popup saying “**CIF # doesn’t exists**” and will not allow user to add the CIF # to account.
 - Trigger point of showing the popup message is “Post” button.
- v. Using this Transaction, User is able to add both “Retail and Business” Customers in Servicing.
- vi. System is allowed to add Business CIF to SME Accounts only in Servicing.

1.6.5 “FATCA” mandatory fields are added in Origination and Servicing, which are not available in OFSLL.

- a. “FATCA” block is added in **Origination >Applicant** tab and **Servicing >Customer Details >Customer tab**.
- b. Following fields are added in **FATCA** block.

#	Field Name	Data Type and Length	Mandatory	Validation	Remarks / Comments
1	Birth Place	VARCHAR2(100)	No	User Input (Text Box)	Place of Birth is captured at KYC level, but is not captured at Customer creation screen.
2	Birth Country	VARCHAR2(3)	No	LOV	Along with place of birth, the country of birth would also be captured.
3	Permanent US Resident Status	VARCHAR2(1)	No	Check Box	Indicates, if the person of some other nationality has a US residence permit.

- c. The below fields are depends upon the status of the Power of Attorney Issued check box. If the check box is checked, and **FATCA** is enabled, then the remaining related fields are mandatory.

d. UI level, these FATCA fields are non-mandatory, but a New EDIT is created to validate FATCA fields.

- If the FATCA fields are not available, system will fire an "EDIT".

EDIT message: "REQUIRED: FATCA FIELDS MISSING".

#	Field Name	Data Type and Length	Mandatory	Validation	Remarks / Comments
1	Power of Attorney	VARCHAR2(1)	No	Check Box	Indicates if the power of attorney is issued to someone else to manage the customer
2	Holder Name	VARCHAR2(105)	No	User Input (Text Box)	If the power of attorney has been issued, then capture the name of power of attorney holder
3	Address	VARCHAR2(105)	No	User Input (Text Box)	The address of the power of attorney holder
4	Country	VARCHAR2(3)	No	LOV	The country code for the address of power of attorney holder
5	Nationality	VARCHAR2(3)	No	LOV	The nationality of the power of attorney holder
6	Telephone ISD Code	NUMBER(10)	No	LOV	The international dialing code required for telephone number of Power of attorney holder
7	Telephone Number	VARCHAR2(30)	No	User Input (Text Box)	Telephone number of the power of attorney holder

Applicant

Relation Type	First Name	MI	Last Name	Suffix	SSN	Birth Dt	License #	License State	Language	Email	Existing Customer	Prior Bankruptcy	Bankruptcy Discharge Dt
PRIMARY	PHANINDRA		CHODA		xx-xxx-9889	10/10/1982			ENGLISH	PHANINDRA.C.CHODA@ORACLE.COM	N	N	

Applicant

* Relation Type PRIMARY
 Salutation
 * First Name PHANINDRA
 MI
 * Last Name CHODA
 Family Name
 Suffix
 * Birth Dt 10/10/1982
 * SSN XX-XXX-9889
 * Class NORMAL
 Email PHANINDRA.C.CHODA@ORACLE.COM
 Time Zone AMERICA/LOS_ANGELES

Identity Information

* Nationality USA
 * National ID - 0
 Passport #
 Passport Issue Dt
 Passport Expiry Dt

Visa #
 License #
 License State
 Prior Applicant
 * Existing Customer # 0000000000
 KYC Reference #
 KYC Status
Other Details
 Name in Local Language
 Gender
 Mother's Maiden Name
 Education
 * Language ENGLISH
 * Dependents 0
 Marital Status
 ECOA INDIVIDUAL
 Race

Ethnicity
 * Disability
 * Privacy Opt Out
 * Prior Bankruptcy
 Bankruptcy Discharge Dt

FATCA
 Birth Place
 Birth Country
 Permanent US Resident Status

Power of Attorney
 Power of Attorney
 Holder Name
 Address
 Country
 Nationality
 Telephone Number

e. In case of “Short Name” field, FCUBS is providing a “Configurable Error”, which will be configured as “Override” by Implementation team at the time of implementation.

1.6.6 OFSLL Loan Account Details are displayed in 360 Degree view (Customer/Corporate) of FCUBS.

a. FCUBS is making a DB call to fetch the Account Details from OFSLL and display the details in 360 Degree view of Customer.

Changes in OFSLL:

i. OFSLL will allow FCUBS to fetch the account details from Customer Service >Customer Search.

Customer Service

Results Customer Service Search Review Request (Pending: 0)

Quick Search
 Acc # Customer Id SSN Submit
 Queue/ Condition Auto Run Next Account Open Account

Search Results

Customer Id	National ID	First Name	Last Name	SSN	Passport #	Zip
11035	- 0	RAJESH	MAC	xxxxx6789		02163
11037	- 0	RAJESH	MAC	xxxxx6789		02163
11038	- 0	RAJESH	MAC	xxxxx6789		02163
11039	- 0	HARRY	MAC	xxxxx6987		96001
11040	- 0	HARRY	MAC	xxxxx6987		96001
11041	- 0	HARRY	MAC	xxxxx6987		96001

View Format Freeze Detach Wrap

Account Details

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt	Type
US01	USHQ	20140106012525	LOAN VEHICLE (FR)	USD	13,951.96	13,709.90	ACTIVE/DELQ	02/01/2014	PRIMARY

Element	Attribute
Account Details	Company
	Branch
	Account #
	Product

	Currency
	Payoff Amt
	Amount Due
	Status
	Oldest Due Dt
	Type

Changes in FCUBS:

- i. Loan details of OFSLL are displayed in a separate tab in 360 Degree View of Customer/Corporate.
 - o Whenever user clicks on the 'OFSLL tab of '360 Degree Retail Customer View – STDRETVW' and '360 Degree Corporate Customer View – STDCUSVW' FCUBS will make a DB call to get the summary of OFSLL loan account(s) of that customer and display the individual loan account details under the grid 'Loan Details'.

The screenshot shows the '360 Degree Retail Customer View' interface. At the top, there are two user profile icons. Below them, the customer details are displayed: Customer Number *HBL19444, Short Name JIMMY, Branch HBL, KYC Status Yet To Verify, Full Name ROBERT JIMMY, Reporting Currency NZD, and a 'Reports' button. Underneath these details, there are checkboxes for Frozen, Deceased, and Whereabouts Unknown, and a 'Joint Accounts' link. A navigation bar at the bottom includes links for Summary, Profile, Accounts Summary, Limits, Retail Bills, Loans, Events, Schemes, Alerts, Payments, Is-Deposits, Is-Financing, External Products, and Investor Fund Details. The 'OFSLL Loans' tab is highlighted in blue. Below this, a grid titled 'Loan Details' shows three rows of data:

Company	Branch	Account #	Product	Currency
C-0001	HBL	20150700017114	LOAN-VE	NZD
C-0001	HBL	20150700017180	FACILITY_BASED_VEHCI	NZD
C-0001	HBL	20150700017528	LINE-VEHICLE	NZD

- ii. Existing "Loans" tab is hidden by FCUBS in Customer 360 Degree view tab.
- iii. In case of OFSLL loans populated, there will not be any facility to view the 'Details', 'Component Details' and 'Collection Details'.

Element	Attribute
---------	-----------

OFSLL Loans	Company
	Branch
	Account #
	Product
	Currency
	Payoff Amt
	Amount Due
	Status
	Oldest Due Dt
	Type

1.6.7 Existing Account details linked to CIF are displayed in OFSLL before “Existing Accounts” Tab.

- a. After adding the existing CIF details in Applicant tab, user is able to see the “Existing Assets” details by opening the “Existing Assets” tab before “Origination >Applicant >Existing Accounts” Screen.
- b. Once user opens the “Existing Assets” tab, OFSLL is fetching the details.

Changes in OFSLL:

- i. “Existing Assets” tab is added before Origination > Applicant > “Existing Accounts” tab.
- ii. System is populating the existing accounts information at the time of copying customer details from Customer Search.
- iii. The populated data is getting refreshed when user clicks on Refresh button in Origination >Applicant tab.
- iv. These details are displayed in Origination > Applicant > “Existing Assets” tab.

FCUBS Screen:

Customer Accounts					
Enter Query					
Customer No 00008109					
1 Of 263	Go				
Account Number	Account Description	Account Class	Account Class Description	Branch Code	
000000001407	OATS Current Account FCY	CACIN	CURRENT ACCOUNT - Foreign Nationals INDIVIDUAL	000	
000008109036	OATS_HNI	SAVIN	SAVIGS ACCOUNT STA	000	
0010008109013	OATS_HNI	CACCD	Current account class-Income reco	001	
V010081090049	OATS_HNI	TTTTT	TTTT	V01	

OFSL Screen:

ORACLE®
Financial Services Lending and Leasing

Welcome, PHACHODA ▾ Accessibility Sign Out C

Origination

Result/Task Underwriting: 0000001176 Search Review Requests (Pending: 0)

Application: 0000001176: TEMGIRE6 HARSHAL

Dt	App #	Status	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact	Sales Agent	Branch	Product	Ch
09/20/2015	0000001176	NEW - REVIEW RE	CA-00002 : RAND...	9095914116	Y	N		DEMO SALES	HBL	LOAN VEHICLE (FR)	WE

Columns Hidden 1

Summary Applicant Request Decision Bureau Collateral Comments Tracking Document Verification Correspondence Tools

Applicant Customer Search

Relation Type	First Name	MI	Last Name	Suffix	SSN	Birth Dt	License #	License State	Language	Email
PRIMARY	PJ	JI	ROBERT	JR	xx-xx-3423	11/11/1987	234234234	ENGLISH	PJ@GMAIL.COM	
SPOUSE	ROBERT		JIMMY		xx-xx-5658	10/10/1982		ENGLISH	TEST@TEST.COM	

Address Employments Telecoms Summary Credit Scores Duplicate Applicant Existing Assets Existing Accounts Tracking Attributes

Existing Assets

Account Number	Account Description	Branch Code	Account Type	Currency	Current Balance
HBL18978010	SRK TEST	HBL	S	NZD	14,892,504.80

#	Fields
1	Account Number
2	Account Description
3	Branch Code
4	Customer Name
5	Account Type
6	Currency
7	Current Balance

1.6.8 Get the Account Status in OFSL for CIF Closer in FCUBS.

- If FCUBS user wants to close the CIF, FCUBS is sending a request to OFSL to check the Account statuses of the Accounts linked to CIF in OFSL.

- b. If all the Accounts linked to CIF (Retail/Business) are in “Closed Status”, FCUBS is allowed to close the CIF.
- c. If any one of the Accounts is not in “Closed” status, FCUBS should not allow user to close the CIF.

Changes in OFSLL:

- i. OFSLL is allowing FCUBS to fetch account status details from “Customer Service > Customer Search” for Accounts linked to retail CIF.
- ii. OFSLL is allowing FCUBS to fetch account status details from “Customer Service >Business Search for Accounts linked to Corporate CIF.

Retail CIF:

Quick Search		Customer Id		SSN		Submit																																																																																									
Acc #																																																																																															
Queue/ Condition		Auto Run		Next Account		Open Account																																																																																									
Search Results <table border="1"> <thead> <tr> <th colspan="2">View</th> <th colspan="2">Format</th> <th colspan="2">Freeze</th> <th colspan="2">Detach</th> </tr> </thead> <tbody> <tr> <td colspan="2">Customer Id</td> <td colspan="2"></td> <td colspan="2"></td> <td colspan="2"></td> </tr> <tr> <td>00004</td> <td></td> <td>National ID</td> <td>First Name</td> <td>Last Name</td> <td>SSN</td> <td>Passport #</td> <td>Zip</td> </tr> <tr> <td>5003</td> <td></td> <td>12345-6789</td> <td>RAJ</td> <td>MAC</td> <td>xxxx0444</td> <td>0000007</td> <td>900007</td> </tr> <tr> <td>5004</td> <td></td> <td>-- 0</td> <td>RAJ</td> <td>MAC</td> <td>xxxx0789</td> <td>01151</td> <td></td> </tr> <tr> <td>9204</td> <td></td> <td>-- 0</td> <td>RAJ</td> <td>MAC</td> <td>xxxx0789</td> <td>01151</td> <td></td> </tr> <tr> <td>10203</td> <td></td> <td>-- 0</td> <td>RAJ</td> <td>MAC</td> <td>xxxx0789</td> <td>01151</td> <td></td> </tr> <tr> <td>22324</td> <td></td> <td>-- 0</td> <td>HARRY</td> <td>MAC</td> <td>xxxx0456</td> <td>96011</td> <td></td> </tr> <tr> <td>22325</td> <td></td> <td>-- 0</td> <td>HARRY</td> <td>MAC</td> <td>xxxx0456</td> <td>96011</td> <td></td> </tr> <tr> <td>22327</td> <td></td> <td>-- 0</td> <td>HARRY</td> <td>MAC</td> <td>xxxx0456</td> <td>96011</td> <td></td> </tr> <tr> <td>26382</td> <td></td> <td>-- 0</td> <td>HARRY</td> <td>MAC</td> <td>xxxx04987</td> <td>96011</td> <td></td> </tr> </tbody> </table>								View		Format		Freeze		Detach		Customer Id								00004		National ID	First Name	Last Name	SSN	Passport #	Zip	5003		12345-6789	RAJ	MAC	xxxx0444	0000007	900007	5004		-- 0	RAJ	MAC	xxxx0789	01151		9204		-- 0	RAJ	MAC	xxxx0789	01151		10203		-- 0	RAJ	MAC	xxxx0789	01151		22324		-- 0	HARRY	MAC	xxxx0456	96011		22325		-- 0	HARRY	MAC	xxxx0456	96011		22327		-- 0	HARRY	MAC	xxxx0456	96011		26382		-- 0	HARRY	MAC	xxxx04987	96011	
View		Format		Freeze		Detach																																																																																									
Customer Id																																																																																															
00004		National ID	First Name	Last Name	SSN	Passport #	Zip																																																																																								
5003		12345-6789	RAJ	MAC	xxxx0444	0000007	900007																																																																																								
5004		-- 0	RAJ	MAC	xxxx0789	01151																																																																																									
9204		-- 0	RAJ	MAC	xxxx0789	01151																																																																																									
10203		-- 0	RAJ	MAC	xxxx0789	01151																																																																																									
22324		-- 0	HARRY	MAC	xxxx0456	96011																																																																																									
22325		-- 0	HARRY	MAC	xxxx0456	96011																																																																																									
22327		-- 0	HARRY	MAC	xxxx0456	96011																																																																																									
26382		-- 0	HARRY	MAC	xxxx04987	96011																																																																																									
<table border="1"> <thead> <tr> <th colspan="2">View</th> <th colspan="2">Format</th> <th colspan="2">Freeze</th> <th colspan="2">Detach</th> </tr> </thead> <tbody> <tr> <td colspan="2">Company</td> <td colspan="2">Branch</td> <td colspan="2">Account #</td> <td colspan="2">Product</td> </tr> <tr> <td>US01</td> <td>USHQ</td> <td>20131200011046</td> <td colspan="4">LOAN VEHICLE (FR)</td> </tr> <tr> <td>NL02</td> <td>NLHQ</td> <td>20131200011054</td> <td colspan="4">LOAN HOME (VR)</td> </tr> <tr> <td>US01</td> <td>USHQ</td> <td>20131200012086</td> <td colspan="4">LOAN VEHICLE (FR)</td> </tr> <tr> <td>NL02</td> <td>NLHQ</td> <td>20131200013662</td> <td colspan="4">LOAN HOME (VR)</td> </tr> </tbody> </table>								View		Format		Freeze		Detach		Company		Branch		Account #		Product		US01	USHQ	20131200011046	LOAN VEHICLE (FR)				NL02	NLHQ	20131200011054	LOAN HOME (VR)				US01	USHQ	20131200012086	LOAN VEHICLE (FR)				NL02	NLHQ	20131200013662	LOAN HOME (VR)																																															
View		Format		Freeze		Detach																																																																																									
Company		Branch		Account #		Product																																																																																									
US01	USHQ	20131200011046	LOAN VEHICLE (FR)																																																																																												
NL02	NLHQ	20131200011054	LOAN HOME (VR)																																																																																												
US01	USHQ	20131200012086	LOAN VEHICLE (FR)																																																																																												
NL02	NLHQ	20131200013662	LOAN HOME (VR)																																																																																												

Business CIF:

ORACLE®
Financial Services Lending and Leasing

Welcome, PHACHODA ▾ Accessibility Sign Out

Customer Service

Results Customer Service Search Review Request (Pending: 0)

Search Options: Account Customer Business

Search Criteria

View ▾ Format ▾

Criteria	Comparison Operator	Value
ACCOUNT #	LIKE	
ACCOUNT STATUS	LIKE	
PRODUCT	LIKE	
CUSTOMER SSN	EQUAL	
CUSTOMER LAST NAME	LIKE	
CUSTOMER FIRST NAME	LIKE	
CUSTOMER ID	EQUAL	
VIN	LIKE	
YEAR	EQUAL	
MAKE	LIKE	
MODEL	LIKE	
ASSET TYPE	LIKE	
PRODUCER #	LIKE	
PRODUCER NAME	LIKE	
ACCOUNT CONDITION	LIKE	
QUEUE NAME (UNDEFINED FOR DEFAULT)	LIKE	
QUEUE DESCRIPTION	LIKE	

The screenshot shows a search results grid for 'Customer Service' in the 'Results' tab. The grid displays various business names and their corresponding details. The columns include: Business Name, Tax Id, Start Dt, Phone Number, and Zip. A secondary grid at the bottom shows columns for Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, Oldest Due Dt, and Type. A message 'No data to display.' is visible in this grid.

Business Name	Tax Id	Start Dt	Phone Number	Zip
PROD12	0000000000	31349	0000000000	31349
AUTO MAG	0000000000	31349	0000000000	31349
HARSHAL4 CORP4	10/10/1982	1010	0000000000	31349
BIZ12	0000000000	31349	0000000000	31349
BIZ12	0000000000	31349	0000000000	31349
SHRUTI WFP CORP2	0000000000	31349	0000000000	31349
SHRUTI WFP CORP_NOFACTL	0000000000	31349	0000000000	31349
WFP CORP_NOFACTL	0000000000	31349	0000000000	31349
NOFACTL WFP CORP	0000000000	31349	0000000000	31349
WFP TCH	0000000000	31349	0000000000	31349
ALOKCORP	0000000000	31349	0000000000	31349
HARSH CORP1	0000000000	31349	0000000000	31349
HARSH CORP2	0000000000	31349	0000000000	31349
ADITYA	0000000000	31349	0000000000	31349

New Corporate CIF is created from OFSLL and propagate to FCUBS in case of SME Loans.

- FCUBS is the Master CIF and CIF related maintenance is managed within FCUBS.
- Business fields captured in OFSLL which are not available in FCUBS will be shown in Business customer in OFSLL. When an update is received from FCUBS, only the mapped fields will get updated in OFSLL Business customer and remaining fields will be **As-Is** in Origination and Servicing.
- In case of "**SME Loans**", If the Business customer does not exist in the system, OFSLL User will add the Business details using **Application entry >Business tab**.
- In case of new Business Customer created within OFSLL, Edit button is enabled.
- System will send Business customer and Retail Applicant details to FCUBS to create CIF's, if user tries to move the application to "**Approved-Funded**" stage.
- Once the CIF's gets created in FCUBS, it will return the created CIF #'s to OFSLL online.
- Received CIF #'s are populated in "**Customer Number**" field in Origination >Applicant and "**Business Number**" in Origination >Business >Business Details tab.
- System will check for the "**Customer Number**" and "**Business Number**", if they are not available system should not allow moving the application to "**Funded**" stage.
- After Application gets funded, "**Customer Number**" in applicant details is populated in Customer Servicing >Customer Details >Customer tab and "**Business Number**" is populated in Customer Servicing >Customer Details >Business tab.

Changes in OFSLL:

- Business fields captured in OFSLL which are not available in FCUBS will be shown in Business customer in OFSLL. When an update is received from FCUBS, only the mapped fields will get

updated in OFSLL Business customer and remaining fields will be **As-Is** in Origination and Servicing.

- b. **“Existing Business #”** is added in Origination >Business> Business Details and Servicing > Customer Details> Business> Business Details.
- c. **“Customer Number”** field is added with searchable LOV to Origination >Business >Business>Business>Partners tab.
- d. **“Business Number”** field is added with searchable LOV to Origination >Business >Business> Affiliates tab. (Same as producer Screen).

[No auto population of the fields from CIF to **“Partners”** and **“Affiliates”** screens]

Organization Type	Business Type	Business Category	Business Name	Legal Name	Tax ID #	Start Dt	# of Employees(Cur)	# of Employees	Contact Person	Business Checking Bank	Bank Acc #	Avg Checking Balance	# of Locations
							0	0				0.00	

Business Details

* Organization Type:
 * Business Type: CORPORATE
 * Business Category:
 * Business Name:
 * Legal Name:
 * Tax ID #:
 * Start Dt:
 * # of Employees(Cur): 0
 * # of Employees: 0
 Contact Person:
 * Business Checking Bank:
 * Bank Acc #:
 * Avg Checking Balance: 0
 * # of Locations: 0
 * Management Since: 0
 Existing Business:
 Existing Business Name:
 Existing Business #:

- e. **“Business”** is created as a separate entity in OFSLL and established a Business to Account Relationship, which will allow user to reuse the business details without duplication.

Business Search:

- f. While searching for existing ‘Business’ record; system will check records which are in **“Open”** and **“Closed”** statuses.
- g. If User selects a **‘Closed’** record, system will popup a message stating ‘Selected **Business record is <Status>** (Ex: **Closed**) and system will not allow attaching that record.
- h. The above message is not applicable, if record is **“Open”**.
- i. Here user has to manually ensure to change the CIF status to **“Open”** (in FCUBS, which flows to OFSLL)
- j. An LOV value as **“Search: Business”** is added in **“User Table Type”** under Setup >User Defined Tables.
- k. **“Business search”** Tab is created next to **Origination >Business >Business Details** tab with following parameters which are added in “User Defined Table” where **“User Table Type = Search: Business”**.

#	Attribute	Field Type	Data Type
1	Business #	Text (Read only)	Alphanumeric
2	Business Name	Text	Alphabets
3	Tax ID #	Text	Alphanumeric
4	Start Dt	Date	Date (MM/DD/YYYY)
5	Phone Number	Text	Number
6	Zip	Text	Alphanumeric

- I. “**Copy Details**” button is added in Origination> Business>Business Search tab.
- m. When the Business record is already exists with same “**Business Number**” in “**Business**” tab, system will through an error saying “**Record Already Exists**” and will not allow user to copy the details.
- n. “**Business Details**” tab is renamed to “**Business**”.

Business Search in Servicing:

- o. A “**Business**” radio button is added in Customer Servicing >Search and configure following search parameters.

p. Following parameters are added in “**Business**” Search Result table.

#	Attribute
1	Business #
2	Business Name
3	Tax ID #
4	Start Dt
5	Phone Number
6	Zip

1.6.9 Search and Add Corporate CIF details in case of SME loans

- a. In case of SME loans, OFSLL User will search the corporate CIF details using “Business Search” in Origination > Business tab.
- b. If the customer exists in OFSLL, User will search the CIF details from “Customer Search” tab in Applicant > Customer search.
- c. While searching for existing ‘customer CIF record; system will check records which are in “**Open**” and “**Closed**” statuses.
- d. If User selects a ‘**Closed**’ record, system will popup a message stating ‘**Selected Business CIF record is <Status> (Ex: Closed)** and system will not allow attaching that record.
- e. The above message is not applicable, if record is “**Open**”.
- f. Here user has to manually ensure to change the CIF status to “**Open**” (in FCUBS, which flows to OFSLL)
- g. CIF details are populated in related fields in Origination > Business tab.
- h. CIF # is populated in “Existing Business #” field.

1.6.10 CIF Closer/Reopen in FCUBS

- a. If CIF gets closed in FCUBS, OFSLL Customer is marked as “**Disabled**”.
- b. Customer is enabled in OFSLL, if the CIF gets “**Reopened**” in FCUBS.
- c. CIF Closer is not allowed for **Business**, Producer and Vendor CIF, if the status is “**Open**” for Producer/Vendor.

1.6.11 Skip Trace enabled from FCUBS

- a. “**Customer Skip**” indicator is enabled in OFSLL whenever the FCUBS sends the “**Whereabouts Unknown**” flag as “Y”.
- b. User is not allowed to change this flag from Customer Servicing >Maintenance tab in Servicing.

1.6.12 Bankruptcy enabled from FCUBS

- a. FCUBS is added a “**Bankruptcy**” flag.
- b. When the FCUBS sends the “**Bankruptcy**” flag as “Y”, OFSLL will mark the Customer as “**Bankrupt**”.
- c. User is not allowed to change this flag from Customer Servicing >Maintenance tab in Servicing.

1.6.13 Capture CIF number in Producer Screen.

- a. “**Business Number**” field is added in Origination > Producer tab.

The screenshot shows the 'Producer Details' screen. At the top, there are tabs for 'Customer Number' (highlighted with a red box), 'Old Producer #', 'Name', 'Company', 'Start Dt', 'End Dt', 'Contact', 'Group', 'Grade', 'Title', 'Status', 'Sales Agent', 'Underwriter', 'Funder', 'Collector', 'Fed Tax #', 'Country', 'City', 'State', 'Zip', 'Phone 1', 'Phone 2', 'Ext 1', 'Ext 2', 'Fax Prefix 1', 'Fax Prefix 2', 'Email', 'Subvention Participation', 'Collection Type', 'Collection Frequency', 'Refund Disbursement Method', 'Region', 'Territory', and 'License Details'. Buttons for 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return' are at the top right.

- b. This “Business Number” field is a Searchable LOV on Business Entity.
- c. This Search popup will consists of the following search parameters.

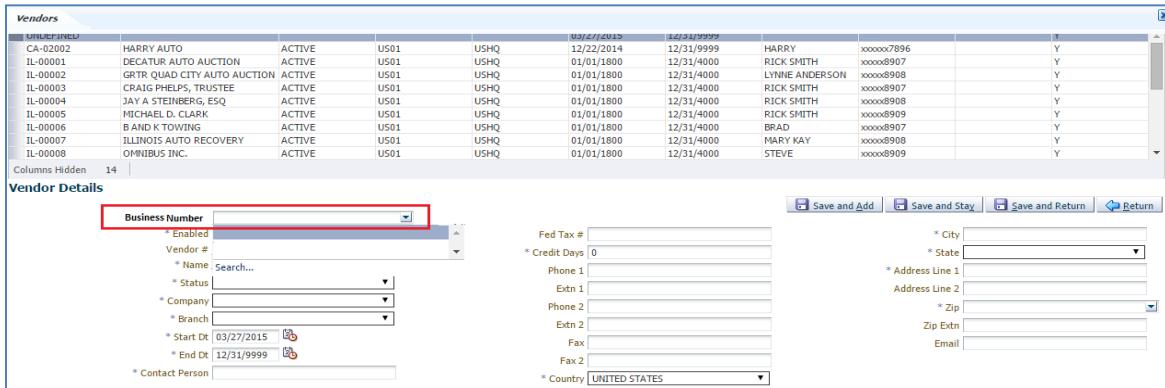
#	Attribute
1	Business #
2	Business Name
3	Tax ID #
4	Start Dt

[No auto population of the fields from CIF to producer screen]

1.6.14

Capture CIF number in Vendor Screen.

a. “Business Number” field is added in Origination > Vendor tab.



The screenshot shows the 'Vendors' screen with a list of vendor records. Below the list is a 'Vendor Details' section. The 'Business Number' field is highlighted with a red box. To the right of the details section are several input fields: Fed Tax #, * Credit Days (0), * Name, * Status, * Company, * Branch, * Start Dt (03/27/2015), * End Dt (12/31/9999), * Contact Person, * City, * State, * Address Line 1, * Address Line 2, * Zip, Zip Ext, and Email. At the bottom right are buttons for Save and Add, Save and Stay, Save and Return, and Return.

b. This “Customer Number” field is a Searchable LOV on Business Entity.

c. When user clicks on the “Search” a popup screen will come up and it will consists of the following search parameters.

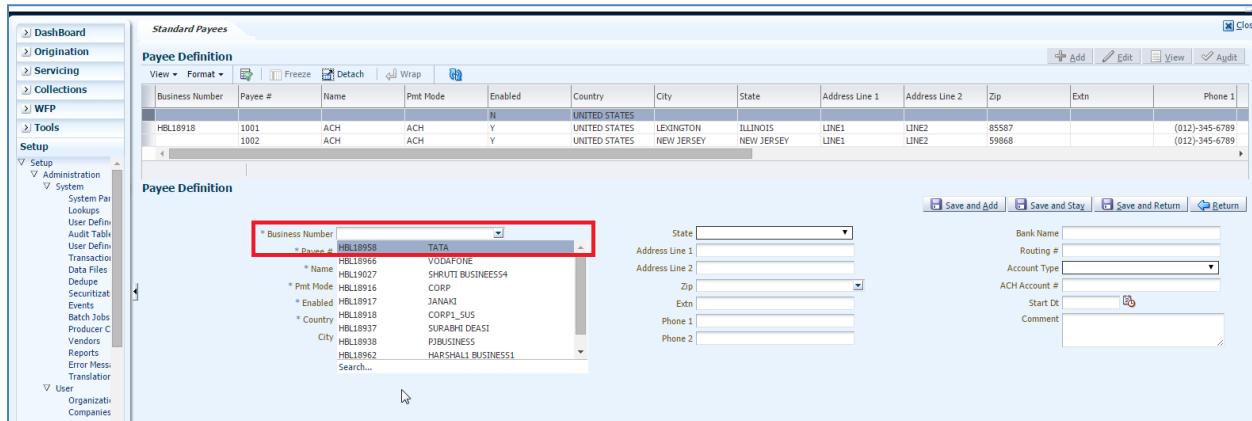
#	Attribute
1	Business #
2	Business Name
3	Tax ID #
4	Start Dt

[No auto population of the fields from CIF to vendor screen]

1.6.15

Capture CIF number in Standard Payees

a. “Business Number” field is added in Set up > Standard Payees.



The screenshot shows the 'Standard Payees' screen with a list of payee records. Below the list is a 'Payee Definition' section. The 'Business Number' field is highlighted with a red box. To the right of the details section are several input fields: State, Address Line 1, Address Line 2, Zip, Ext, Phone 1, Phone 2, Bank Name, Routing #, Account Type, ACH Account #, Start Dt, and Comment. At the bottom right are buttons for Save and Add, Save and Stay, Save and Return, and Return.

a. This “Customer Number” field is a Searchable LOV on Business Entity.

b. When user clicks on the “Search” a popup screen will come up and it will consists of the following search parameters.

#	Attribute
1	Business #
2	Business Name
3	Tax ID #
4	Start Dt

[No auto population of the fields from CIF to 'Standard Payees' screen]

1.6.16 Displaying the Applicant CASA account details in Financials Tab

- When the existing customer is added as an Applicant, system will pull the CASA account details of Existing Customer and will display in Applicant > Summary >Financials tab. (Information in this tab should be queried on FCUBS database).
- "Savings" and "Term Deposits"** of FCUBS will be displayed under **"Financial"** tab of OFSLL.

The screenshot shows the 'Applicant' module interface with three tabs:

- Summary:** Displays basic customer information (First Name: RAJ, Last Name: SUNDAR, SSN: xx-xx-2345, Birth Dt: 02/03/1965, License #: 12345, License State: ENGLISH, Email: RAJ@GMAIL.COM) and a summary table with columns: Grade, Score, What If Pmt Amt, Monthly Income Stated, Monthly Debt Stated, Pmt to Income Stated Before, Debt Stated Before, Monthly Income Actual, Monthly Debt Actual, Pmt to Income Actual After, Debt Stated After, and Net.
- Financials:** Displays financial information with columns: Type, Source, Account #, Currency, Amount, Loan Currency Amount, Include, and Comment. One row is shown: LIQUID ASSETS, BANK, 12345, US DOLLAR, 50,000.00, 50,000.00, Y.
- Financial Information:** Displays financial information with columns: Type, Source, Account #, Currency, Amount, Loan Currency Amount, Include, and Comment. One row is shown: LIQUID ASSETS, BANK, 12345, US DOLLAR, 50,000.00, 50,000.00, Y.

1.6.17 "Refresh Customer Data"

- In case of existing customer, if user clicks on **"Refresh Customer Data"** button, system will update the fields which are populated from **"Customer"** tables.
- If the **"Customer Number"** in Applicants tables and **"Business Number"** in Business details table don't exist, System will disable the **"Refresh Customer Data"** button.

Applicant:

Business:

1.6.18 Migration Requirements

- Script provided to move all the FCUBS CIF's (Both retail and Corporate) to OFSLL on Day '0'.
 - While migrating customer/Business CIF to OFSLL, FCUBS is propagating all the CIF records; irrespective of statuses.
- Producers CIF and CASA accounts are linked to producer while migrating.
- Vendor CIF and CASA accounts are linked to vendor while migrating.

1.6.19 List of customer Update transactions disabled in OFSLL

- Following are the list of Customer Update Transactions which are disabled posting from **Servicing >Customer Service >Maintenance** in OFSLL.

#	Attribute
1	Add New Customer
2	Add customer address phone
3	Customer maintenance
4	Customer name maintenance
5	Customer phone maintenance

6	Customer Employment Maintenance
7	Add customer telecom
8	Customer telecom maintenance
9	Customer email maintenance
10	Customer address confirmation
11	Customer Skip
13	Disable/Enable Non Primary customer relationship
15	Mark Customer as Deceased

1.7 OFSLL-FCUBS CASA Integration

CASA is applicable only for the **existing customers** applying for a lending account again. Pre-requisite is Existing customer have an active account. Non-Customer and existing customers without CASA is not applicable.

CASA related scenarios:

1. Disbursement Account
2. Settlement account
3. Events triggered on funding for disbursement mode CASA (includes AP transactions CASA also)
4. Recurring CASA Debits [**Incoming payments**]
5. CASA Payment Transaction

Three new non-monetary transactions will be added to post non-monetary transactions

- a. Onetime CASA [Real time]
- b. One time CASA [Future Date]
- c. CASA Account Stop
6. Add/Modify CASA account in servicing
7. Producer Payment to CASA
8. Vendor Payment to CASA
9. Standard Payee Payment to CASA
10. Reverse Incoming and Outgoing CASA Payments
11. Closure of CASA in FCUBS
12. CASA reconciliation for CASA Debits

1.7.1 Active CASA of existing customer for amount disbursement

- Internal CASA account used for amount disbursement functionality in OFSLL is applicable for all 'Direct' [setup>Product>Direct] products of OFSLL 'Loan/Line/Lease' (Excluding WFP).
- When an application is in funding stage, new 'Disbursement Details' section is provided in "Origination > Funding > Contract screen".
- This 'Disbursement Details' section contains 'Pmt Mode and Account#' LOV fields
- This 'Pmt Mode' LOV field contains 'CASA, ACH and CHECK' as LOV options.
- When CASA option is selected as 'Pmt Mode', then 'Account #' LOV field is provided after 'Pmt Mode' field.
- 'Account #' LOV field contains all applicants 'Account Number and Account Title' as LOV options.
- For 'ACH and CHECK' existing process flow continues.
- Once application status is 'Approved Funded', amount disbursement transaction is processed online using DAP (Direct Account Processing) function call of FCUBS for CASA credit.
- Once the disbursement process is completed a record is created in AP transactions, with 'Closed' status with comment.
- If the disbursement is unsuccessful, whole transaction is rolled back and an error message is shown.
- While amount disbursing, if CASA account is kept on hold for 'no debit or no credit' due to some reasons then:
 - Amount disbursement from OFSLL to that CASA account does not happen.
 - ELCM entities will not be created in FCUBS.
 - OFSLL account will not be created.
 - In this case ACH can be used for amount disbursement.
- User is allowed to use, either 'CASA or any other payment mode (ACH, CHECK etc.,)' disbursement type not both at a time. To validate this, a new verification EDIT is provided as 'Origination > Contract EDIT with ERROR code. Here system validates that no two ACTIVE/ enabled disbursement modes can be given as input.
- In 'Origination > Funding > Contract > Disbursements > 'Validate Payee' can be used for vendor payments (CASA or ACH), where vendor payment details (from Vendor > Payment Details) gets populated after selecting a value in 'Number' LOV.

- If 'Vendor' payment mode is CASA, then fields should change accordingly for CASA disbursement and those fields should be non-editable.
- 'Account #' field displays vendor 'Account Number'.
- Irrespective of the payment mode, all the payment mode fields will be displayed in table view, but currently set payment mode fields only will be provided for editing and viewing, fields related to other payment mode will not be provided for editing or viewing.
- User has to check current payment mode by using 'View' button.

#	Field Name	Format	Description
1	Pmt Mode	Drop down	Indicates type of disbursement, this field contains 'CASA, ACH and CHECK' as LOV options.
2	Account #	Drop down	This field contains 'Account Number and Account Title' as LOV options

'Disbursement Details' section in Contract Screen:

Contract Information

Contract

- * Contract Rcvd Dt: 06/16/2015
- * Contract Dt: 06/16/2015
- * Instrument: LOAN INSTRUMENT - FIXED RATE
- * Amt Financed: 30,000.00
- * Loan Term: 36
- * Index: PRIME RATE
- Index Rate: 8.9900
- * Contract Margin: 4.9900
- Contract Rate: 13.9800
- Balloon Method: N PMTS
- * Balloon Amt: 0.0000
- * Due Day: 1
- * 1st Pmt Dt: 07/01/2015
- * Maturity Dt: 06/01/2018
- * Finance Charge: 6,698.04
- * Total of Pmts: 36,698.04
- * Down Pmt: 0.00
- * Total Sale Price: 36,698.04
- * Payment Amt: 1,019.39
- Final Pmt Amt: 1,019.39
- Repmt Currency: US DOLLAR
- Principal Balance: 0.00
- * APR: 13.9981
- Verified Dt: 06/16/2015

Instrument Details

- Verified By: LMANGALA
- Signing Dt: 06/16/2015
- Probable Delivery Dt: 06/16/2015
- Accrual Method: EFFECTIVE DATE
- Base Method: ACTUAL/ACTUAL
- Bill Method: LEVEL
- Bill Type: STATEMENT
- Time Counting: ACTUAL DAYS
- Method: EQUATED PAYMENTS
- Calendar Method: GREGORIAN
- Start Days: 0
- Stop Accrual Days: 99999
- ACH Fee Ind:

Promotion Details

- * Promotion: UNDEFINED
- Type: NONE
- Dlq Days: 0
- Period Type: Period
- Period: 0
- Tolerance Amt: 0.00
- Index: 0.0000
- Index Rate: 0.0000

Rate Caps and Adjustments

- Increase Per Year: 0.0000
- Increase Max Lifetime: 0.0000
- Increase Floor: 0.0000
- Increase Ceiling: 0.0000
- Decrease Per Year: 0.0000
- Decrease Max Lifetime: 0.0000
- # of Adj / Year: 0
- # of Adj / Life: 0

Escrow

- * PDC Ind:
- PDC Security Ind:
- Allowed:
- Opt Out:

Post Maturity

- Default Rate:
- * Index: PRIME RATE
- * Post Margin: 0.0000
- Rate: 0.0000

Advance

- Stage Fund Allowed:
- Draw End Dt:
- Initial Advance Max: 0.00
- Initial Advance Min: 0.00
- Advance Max: 0.00
- Advance Min: 0.00
- Late Charge Allowed:
- Billing Allowed:
- Billing Method:
- * Draw Period Rate: 0.0000

Billing

- Pre Bill Days: 0
- Bill Cycle: MONTHLY

Payment Caps

- Max Pmt: 0
- Increase / Year:
- Max Pmt: 0
- Increase / Life:

Disbursement Details

- * Pmt Mode: CASA
- Account #: 0000126120017

Disbursement to Vendor CASA:

Contract

Contract Dt	Draw Period Rate	Finance Charge	Amt Financed	Total of Pmts	Down Pmt	Total Sale Price	Loan Term	Payment Amt	1st Pmt Dt
12/20/2013	10.0000	659.28	12,000.00	12,659.28	0.00	12,659.28	12	1,054.94	01/20/2014

Disbursements

Description	Number	Payment Mode	Name	Account #	Amount	Currency	ACH Account Type	ACH Account #	ACH Bank	ACH R
ITM AMOUNT PAID TO OTHERS ON MY BEHALF					0.00	US DOLLAR				

Disbursement Information

Validate Payee

Description: ITM AMOUNT PAID TO OTHERS ON MY BEHALF

Number: IL-00006

Name: B AND K TOWING

Payment Mode: CASA

* Account #: 57389299998 - RAJ - 001

The fields in the 'Origination > Funding > Contract > Disbursements' tab are listed below in the table for Vendor CASA disbursement.

#	Field Name	Format	Description
1	Validate Payee	Check Box	Used for 'Vendor' payments
2	Description	Display	Displays itemization description
3	Number	Dropdown for 'Vendor' and text box for others	Used for 'Vendor' numbers and 'Third Party' numbers (Can be blank for customer)
4	Name	Text Box	Used for 'Vendor' numbers and 'Third Party' name (Can be blank for customer)

5	Payment Mode	Drop Down	This field contains list of payment modes.
6	Account#	Drop Down	This field contains list of CASA account numbers.
7	Amount	Text Field	User should enter the amount
8	Currency	Display	Displays Currency

1.7.2 Settlement account

- ACH and CASA cannot be default repayment accounts.
- To validate one DEFAULT repayment method in origination, a new verification EDIT is defined as 'Origination > Contract EDIT with ERROR code. Here system validates that NO two ACTIVE/ enabled repayment modes can be default.
- To validate one DEFAULT repayment method in servicing, a pop message is shown in 'Customer Service > Pmt Modes' to set only one default repayment method. Here system validates that NO two ACTIVE/ enabled repayment modes can be default.
- Provided new tab 'CASA' Under 'Origination > Funding > Contract' after 'Fees' tab.
- Add multiple CASA accounts for recurring payment.
- 'Account Number' LOV field contains all applicants 'Account Numbers' as LOV options.
- One CASA account is set as default CASA account in OFSLL and other CASA accounts can also be set as non-default accounts to debit money from those CASA accounts and credit OFSLL account.
- If user adds new CASA account with default indicator as YES, system makes the newly added CASA account as default and removes the default flag for any existing CASA account, else no change in default CASA account.
- If user defines a CASA account with default indicator as YES and doesn't provide any amount; system picks the EMI amount as debit amount from that CASA account.
- If user defines a CASA account with default indicator as YES and provides any amount; system picks the specified amount as debit amount from that CASA account (Other CASA accounts can be used for CASA debits and OFSLL account credit).

'CASA' tab under 'Contract tab':

Customer Service Origination											
View		Format		Freeze	Detach	Wrap	Calculate				
Contract Dt	Draw Period Rate	Finance Charge	Amt Financed	Total of Pmts	Down Pmt	Total Sale Price	Loan Term	Payment Amt	1st Pmt Dt	Contract Rcvd Dt	
06/16/2015	0.0000	6,698.04	30,000.00	36,698.04	0.00	36,698.04	36	1,019.39	07/01/2015	06/16/2015	

<> Itemizations Trade-In Subvention Insurances ESC Compensation Proceeds Disbursements Fees CASA ACH Coupons References										
CASA Debit Information										
View Format Freeze Detach Wrap										
Account #	Account Description	Branch Code	Default	Start Dt	End Dt	Pmt Day	Pmt Amt	Pmt Amt Excess	Pmt Freq	
						1	0.00	0.00		

CASA Debit Information										
<input type="button" value="Save and Add"/> <input type="button" value="Save and Stay"/> <input type="button" value="Save and Return"/> <input type="button" value="Return"/>										
* Account # <input type="text" value="0000126120017"/>				* Start Dt <input type="text"/>			* Pmt Amt Excess <input type="text" value="0.00"/>			
Account Description BILL WILL				End Dt <input type="text"/>			* Pmt Freq <input type="text" value="MONTHLY"/>			
Branch Code .000				* Pmt Day <input type="text" value="1"/>						
Default <input type="checkbox"/>				* Pmt Amt <input type="text" value="0.00"/>						

- The fields in the 'Origination > Funding > Contract > CASA' tab are listed below in the table.

#	Field Name	Format	Description
1	Account #	Drop Down	This field should contain all applicants 'Account #' and 'Account Title' in concatenation separated by hyphen.
2	Account Description	Display Field	This field displays the account title
3	Branch Code	Display Field	This field displays the branch code
4	Default	Check Box	This check box is used for default CASA Debiting account
5	Start Date	Text Field with Calendar	This field is used for mentioning the 'CASA Debiting' start date.
6	End Date	Text Field with Calendar	This field is used for mentioning the 'CASA Debiting' end date.
7	Pmt Day	Text Field	This field is used for mentioning the payment day in the month.
8	Pmt Amt	Text Field	This field is used for mentioning the payment amount in the month.
9	Pmt Amt Excess	Text Field	This field is used for mentioning the excess payment amount in the month.
10	Pmt Freq	Drop Down	This field should contain 'MONTHLY, WEEKLY, QUARTERLY, SEMI ANNUALLY AND ANNUALLY' as LOV options.

1.7.3 Events triggered on funding for disbursement mode CASA

- After creation of the CIF, CASA disbursement function will be called in real time (Online function call to do CASA Credit).
- If CASA disbursement is successful then ELCM entities creation and OFSLL account will be created.
- If CASA disbursement is not successful whole transaction from creation of CIF will be rolled back [Application will stay in Approved-Verified status].
- If CASA disbursement is not successful error message is shown and a comment is posted in application comments.
- Entry is posted in AP transaction
 - The status of amount disbursement to CASA account is tracked using 'AP Transactions' screen in OFSLL.
 - New radio button CASA is added to display all the transactions posted for CASA disbursement.
 - When CASA disbursement type application status is 'Approved Funded'; an entry is posted in 'AP transactions' under new radio button 'CASA'.
 - If amount is disbursed successfully that CASA transaction is shown with 'Closed' status in AP transaction.

'CASA' in 'AP Transactions':

Requisitions

Payee Type: All Producer Third Party Vendor Customer All ACH Check CASA Status: All Open Close Hold Void

Company	Branch	Transaction Date	Status	Transaction Message	Payee Type	Payee	Currency	Amount	Pmt Mode	Disbursement Currency	CASA Account No:
US01	USHQ	10/13/2014	CLOSED		PRODUCER	CA-00006-SIMI VALLEY CHRYS	USD	20,000.00	CASA	USD	465679032
US01	USHQ	10/17/2014	CLOSED		PRODUCER	CA-00006-SIMI VALLEY CHRYS	USD	50,000.00	CASA	USD	465782333
US01	USHQ	10/20/2014	CLOSED		PRODUCER	CA-00005-AUTO JUNGLE	USD	100,000.00	CASA	USD	465342341
US01	USHQ	10/20/2014	CLOSED		PRODUCER	CA-00005-AUTO JUNGLE	USD	50,000.00	CASA	USD	465009988
US01	USHQ	10/20/2014	CLOSED		PRODUCER	CA-00005-AUTO JUNGLE	USD	50,000.00	CASA	USD	465445433
US01	USHQ	10/20/2014	CLOSED		PRODUCER	CA-00003-ACE HEADQUARTER	USD	10,000.00	CASA	USD	465009876
US01	USHQ	10/20/2014	CLOSED		PRODUCER	CA-00003-ACE HEADQUARTER	USD	60,000.00	CASA	USD	465009876
US01	USHQ	10/21/2014	CLOSED		PRODUCER	CA-00003-ACE HEADQUARTER	USD	90,000.00	CASA	USD	465679032
US01	USHQ	10/22/2014	CLOSED		PRODUCER	CA-00003-ACE HEADQUARTER	USD	20,000.00	CASA	USD	465342341
US01	USHQ	10/24/2014	CLOSED		PRODUCER	CO-00002-MILE HIGH MITSUBI	USD	16,090.00	CASA	USD	465445433
US01	USHQ	10/27/2014	CLOSED		PRODUCER	CA-00003-ACE HEADQUARTER	USD	100,000.00	CASA	USD	465445433
US01	USHQ	10/27/2014	CLOSED		PRODUCER	CA-00003-ACE HEADQUARTER	USD	40,000.00	CASA	USD	465782333
US01	USHQ	10/27/2014	CLOSED		PRODUCER	CA-00006-SIMI VALLEY CHRYS	USD	20,000.00	CASA	USD	465445433
US01	USHQ	10/27/2014	CLOSED		PRODUCER	CA-00004-VOUSWAGED OF W	USD	70,000.00	CASA	USD	465342341
US01	USHQ	10/31/2014	CLOSED		PRODUCER	CA-00003-ACE HEADQUARTER	USD	100,000.00	CASA	USD	465679032

Details

Effective Dt	Description	Amount
10/07/2014	ITM CASH SALES-20141000011881 RAI PRAMOD	20,000.00

#	Field Name	Field Format
1	CASA	Radio Button

In Requisitions Section:

#	Field Name	Description
1	Company	Payment transaction company
2	Branch	Payment transaction branch
3	Transaction Date	Payment transaction date
4	Status	Payment transaction status
5	Transaction Message	Payment transaction successful message should be shown.
5	Payee Type	Payee type for the payment transaction
6	Payee	Payee account number and name for the payment transaction
7	Currency	Currency type for the payment transaction
8	Amount	Amount for the payment transaction
9	Pmt Mode	Mode of payment
10	Disbursement Currency	Disbursement currency for the payment transaction
11	CASA Account No:	CASA account number used for payment transaction
12	Reference Account	Reference account for the payment transaction
13	Address	Address for the payment transaction

In Details Section

#	Field Name	Description
1	Effective Date	Display payment transaction date
2	Description	Display itemization description provide hyphen and concatenate with

		account number and payee name
3	Amount	Display amount for that transaction

1.7.4 Recurring CASA Debits [Incoming payments]

- This batch picks all the accounts where CASA debit is required [System date=Payment Due date] and does a function call one by one.
- This batch runs on the Beginning of the Day[BOD]
- If successful, system marks payment received.
- If payment is unsuccessful NSF is posted at EOD.

1.7.5 CASA Payment Transaction

- 3 new non Monetary transactions are added to post Non-Monetary Transactions Both from 'Customer Service > Maintenance' Screen and 'Customer Service > Pmt Modes > CASA' screen these transactions are supported.

- i. Onetime CASA [Real time]
 - This transaction performs CASA debit in real time
 - Transaction parameters [Txn date, Account Number, Payment Amount]
 - In 'Customer Service > Maintenance' screen, 'Account Number' parameter field can be used for entering any CASA accounts, for adhoc CASA payments.
- ii. One time CASA [Future Date]
 - This transaction adds CASA debit to the incoming CASA payments that will be processed as part of the CASA incoming payments batch
 - Transaction parameters [Txn date, Debit Date, Account Number, Payment Amount]
 - For this future date transaction the 'Txn date' should be greater than the system date.
 - In 'Customer Service > Maintenance' screen, 'Account Number' parameter field can be used for entering any CASA accounts, for adhoc CASA payments.
- iii. CASA Account Stop
 - This transaction will change the respective reference number 'Active' status CASA account to 'Inactive' status CASA account in OFSL.
 - If CASA account status is changed from UI, this non-monetary 'CASA ACCOUNT STOP' should be posted automatically.
 - Transaction parameters [Txn date, CASA Reference Number]

- ‘Onetime CASA [Real Time]’ and ‘Onetime CASA [Future Date]’ transactions should have all actions, [Reversal, Adjust Plus, Adjust Minus, Etc.]
- Once ‘Onetime CASA [Real Time]’ and ‘Onetime CASA [Future Date]’ transactions are posted, a record will be available in the ‘Payment Maintenance’ screen, actions like ‘Adjust Plus’ and ‘Adjust Minus’ can be done through the ‘Payment Maintenance’ screen.

1.7.6 ADD/MODIFY CASA details in servicing

- Display internal CASA accounts with Status
- Add CASA using Add Button
 - Added a new-non monetary transaction for allowing user to add existing CASA account of the customer to the OFSLL account and initiate CASA debit for the account. Assumption here is system validates if CASA is linked to one of the customer linked to the account.
- Edit CASA using Edit Button
- User is allowed to ADD/Edit CASA accounts from the user interface like ACH. In this case system posts transaction with result as “Direct record update”.
- Only from UI Add/Edit CASA is supported.

Display CASA accounts linked to Account servicing:

- If CASA is set as payment mode in origination same should be displayed in servicing.

Add CASA in servicing:

- Added new tab ‘CASA’ in ‘Customer Service > Pmt Modes’ after ‘Payment Arrangement’ tab.
- Provided three radio buttons for ‘Recurring, One-Time & All’.
- The fields for ‘Recurring, One-Time CASA and ALL’ screens are given below.
- For ‘ALL’ screen only ‘View and Audit’ buttons are provided.
- Adding CASA from user Interface is also allowed.
- Add a new CASA account for the OFSLL Account.
- A new non-monetary (Add CASA) transaction is posted when a CASA account is added from the CASA screen.
- ‘Add CASA’ transaction parameters are as follows
 - Txn Date, Status, Pmt Amount, Frequency, Default Indicator, End Date, Payment Amount Excess, Payment Day
- The ‘Active’ option in ‘Account Status’ field for specific account indicates the account is being used for CASA debiting.

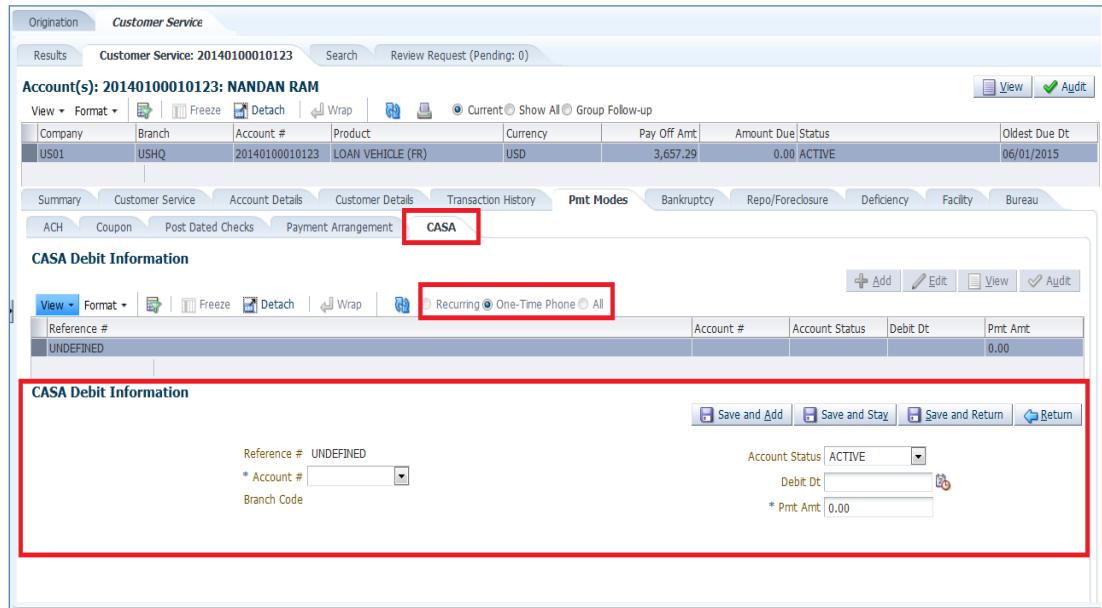
- The CASA accounts which are with 'Active' account status, with one default CASA account in OFSLL are used to debit money from those CASA accounts and credit OFSLL account.

Recurring CASA Screen in Servicing:

The fields in the 'Customer Service > Pmt Modes > CASA > Recurring' tab are listed below.

#	Field Name	Format	Description
1	Reference #	Display Field	This field should display the reference number.
2	Account #	Drop Down	This field should contain all customers 'Account #' and Account Title' in concatenation.
3	Branch Code	Display Field	This field should display the branch code.
4	Account Status	Drop Down	This field contains 'Active and Inactive' options in LOV.
5	Default	Check Box	This check box is used for default CASA Debiting account
6	Start Date	Text Field with Calendar	This field is used for mentioning the 'CASA Debiting' start date.
7	End Date	Text Field with Calendar	This field is used for mentioning the 'CASA Debiting' end date.
8	Pmt Day	Text Field	This field is used for mentioning the payment day in the month.
9	Pmt Amt	Text Field	This field is used for mentioning the payment amount in the month.
10	Pmt Amt Excess	Text Field	This field is used for mentioning the excess payment amount in the month.
11	Pmt Freq	Drop Down	This field should contain 'MONTHLY, WEEKLY, QUARTERLY, SEMI ANNUALLY AND ANNUALLY' as LOV options.

One-Time Phone CASA Screen in Servicing:



Customer Service

Results Customer Service: 20140100010123 Search Review Request (Pending: 0)

Account(s): 20140100010123: NANDAN RAM

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20140100010123	LOAN VEHICLE (FR)	USD	3,657.29	0.00	ACTIVE	06/01/2015

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Facility Bureau

ACH Coupon Post Dated Checks Payment Arrangement **CASA**

CASA Debit Information

View Format Freeze Detach Wrap Recurring **One-Time Phone All**

Reference #	Account #	Account Status	Debit Dt	Pmt Amt
UNDEFINED				0.00

CASA Debit Information

Save and Add Save and Stay Save and Return Return

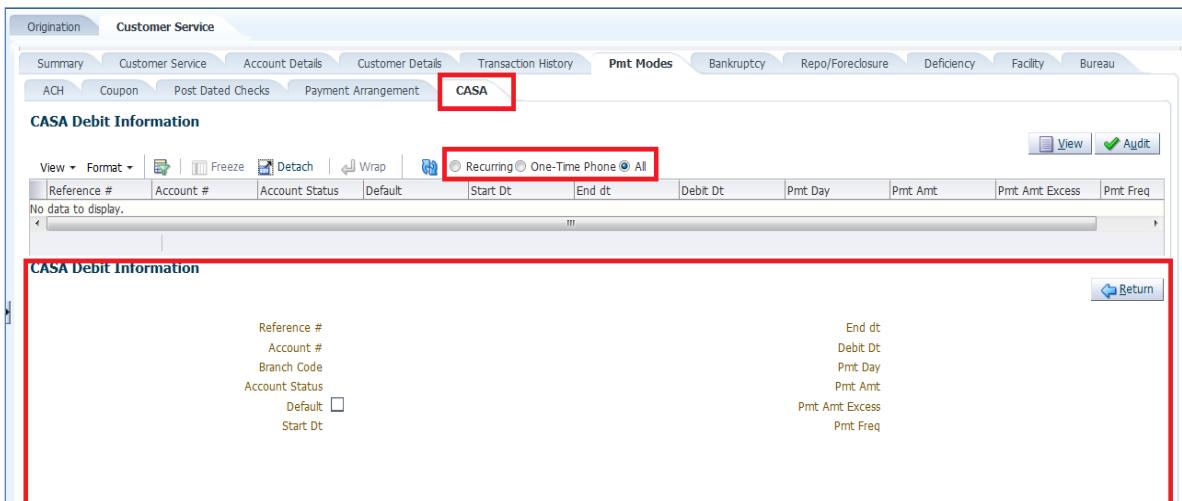
Reference # UNDEFINED Account Status ACTIVE

* Account # Branch Code Debit Dt

* Pmt Amt 0.00

\$	Field Name	Format	Description
1	Reference #	Display Field	This field should display the reference number.
2	Account #	Drop Down	This field should contain all customers 'Account #' and 'Account Title' in concatenation.
3	Branch Code	Display Field	This field should display the branch code.
4	Account Status	Drop Down	This field contains 'Active and Inactive' options in LOV.
5	Debit Date	Text Field with Calendar	This field is used for mentioning the 'One-Time CASA Debit' date.
6	Pmt Amt	Text Field	This field is used for mentioning the payment amount.

ALL' CASA Screen in Servicing:



Customer Service

Results Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Facility Bureau

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Facility Bureau

ACH Coupon Post Dated Checks Payment Arrangement **CASA**

View Format Freeze Detach Wrap Recurring **One-Time Phone All**

Reference #	Account #	Account Status	Default	Start Dt	End dt	Debit Dt	Pmt Day	Pmt Amt	Pmt Amt Excess	Pmt Freq
No data to display.										

CASA Debit Information

Return

Reference #	Account #	Branch Code	Account Status	Default	Start Dt	End dt	Debit Dt	Pmt Day	Pmt Amt	Pmt Amt Excess	Pmt Freq
				<input type="checkbox"/>							

#	Field Name	Format	Description
1	Reference #	Display Field	This field should display the reference number.
2	Account #	Display Field	This field should display the 'Account #' and Account Title' in concatenation.
3	Branch Code	Display Field	This field should display the branch code.
4	Account Status	Display Field	This field should display the account status
5	Default	Display Field	This check box is used for displaying default CASA Debiting account
6	Start Date	Display Field	This field is used for displaying the 'CASA Debiting' start date.
7	End Date	Display Field	This field is used for displaying the 'CASA Debiting' end date.
8	Debit Date	Display Field	This field is used for displaying CASA Debit date
9	Pmt Day	Display Field	This field should display the payment day in the month.
10	Pmt Amt	Display Field	This field should display the payment amount in the month.
11	Pmt Amt Excess	Display Field	This field should display the excess payment amount in the month.
12	Pmt Freq	Display Field	This field should display the payment frequency.

Edit CASA in Servicing:

- User is allowed to edit both 'Recurring' and 'One-Time Phone' screens details.
- In 'Recurring' CASA screen user cannot edit 'Reference #, Account# & Branch Code' fields; other fields are editable.
- A new non-monetary (Edit CASA or CASA Maintenance) transaction is posted when OFSL linked CASA account is edited/modified from the CASA screen.
- Edit CASA or CASA Maintenance transaction parameters are as follows
 - Txn Date, Status, Pmt Amount, Frequency, Default Indicator, End Date, Payment Amount Excess, Payment Day
- For repayment ACH and CASA can co-exist, user has to manually handle.

Edit Recurring CASA in Servicing:

The screenshot shows the OFSL Customer Service interface. The top navigation bar includes 'Customer Service', 'Results', 'Customer Service: 20140200014984', 'Search', and 'Review Request (Pending: 0)'. Below this, the 'Account(s): 20140200014984: TOM HENRY' section is displayed. The 'CASA' tab is selected in the top navigation bar. The 'CASA Debit Information' section is highlighted with a red box. It contains fields for Reference # (2015767389892), Account # (2015678378948772, BILL WILL), Branch Code (207), Account Status, and checkboxes for Start Dt, End Dt, Pmt Day, Pmt Amt, Pmt Amt Excess, and Pmt Freq. Buttons for Save and Add, Save and Stay, Save and Return, and Return are visible at the bottom right of the red box.

1.7.7 Producer Payment to CASA

- If Producer has CASA account for CASA crediting in FCUBS, then send CASA account transaction request to FCUBS through batch job, GL entries are updated after payment transaction to the existing CASA account in FCUBS.
- In 'Origination/Servicing > Producers > Payment Details > Pmt Mode' added CASA as one of the payment mode.
- When CASA is selected as payment mode, fields in 'Payment Details' screen changes accordingly for producer CASA credit.
- The account numbers in the dropdown are concatenated with 'Branch Name, Account Type (Lookup Code for account type should come) and Currency Type' each separated by a hyphen.
- On saving the details in this 'Payment Details' tab, based on the batch job payment transaction will be processed.
- System displays all the producer CASA transactions in 'AP Transactions' screen.
- If CASA account is not available for specific producer, other payment modes (ACH etc.) can be used.
- The fields for producer CASA payment mode are listed below in the table.
- Added following columns in producer 'Payment Details' table for showing CASA payment details; if other than CASA payment mode then these fields will be blank.
 - Account #
 - Account Description
 - Branch Code
- Irrespective of the payment mode all the payment mode fields will be displayed in table view, but currently set payment mode fields only will be provided for editing and viewing, fields related to other payment mode will not be provided for editing or viewing.

Producer Payment Details Screen Shot:

The screenshot shows the 'Producers' module in a software application. It displays three tabs: 'Producer Details', 'Payment Details', and 'Payment Details' (sub-tab). The 'Producer Details' tab is currently active, showing a list of producers with columns for Business Number, Producer #, Old Producer #, Name, Company, Branch, Start Dt, End Dt, Status, Enabled, Contact, Group, and Type. The 'Payment Details' tab shows the current payment mode set to 'Bank'. The sub-tab shows the payment mode dropdown set to 'CASA', and the account number '0000126210018' is entered. The sub-tab also includes fields for Start Dt (06/01/2015), Routing #, Account Type, Account #, and Disbursement Currency.

The fields in the 'Producers > Payment Details' for CASA payment mode' are listed below in the table.

#	Field Name	Format	Description
1	Pmt Mode	Drop Down	CASA should be selected as payment mode
2	Account #	Drop Down	This field should contain list of all 'Account # and Account Title in concatenation.
3	Account Description	Display Field	This field is used for displaying account description.
4	Branch Code	Display Field	This field is used for displaying branch code.
5	Start Date	Text Field with Calendar	This field is used for mentioning the start date.

1.7.8 Vendor Payment to CASA

- If Vendor has CASA account for CASA crediting in FCUBS, then send CASA account transaction request to FCUBS through batch job, GL entries are updated after payment transaction to the existing CASA account in FCUBS.
- In 'Origination/Servicing > Vendors > Payment Details > Pmt Mode' added CASA as one of the payment mode.
- When CASA is selected as payment mode, fields in 'Payment Details screen > Payment Details section' changes accordingly for vendor CASA credit. In existing vendor payment details screen after selecting, CASA as payment mode, following four fields are introduced, rest all fields are changed.
 - Account #
 - Account Description
 - Branch Code
 - Start Date
- The account numbers in the dropdown are concatenated with 'Branch Name, Account Type (Lookup Code for account type should come) and Currency Type' each separated by a hyphen.
- On saving the details in this 'Payment Details' tab, based on the batch job payment transaction are processed.
- System displays all the vendor CASA transactions in 'AP Transactions' screen.
- If CASA account is not available for specific vendor, other payment modes (ACH etc.) can be used.
- The fields for vendor CASA payment mode are listed below in the table.
- Add following columns in vendor 'Payment Details' table for showing CASA payment details; if other than CASA payment mode then these fields should be blank.
 - Account #
 - Account Description
 - Branch Code

- Irrespective of the payment mode all the payment mode fields will be displayed in table view, but currently set payment mode fields only will be provided for editing and viewing, fields related to other payment mode will not be provided for editing or viewing.

Vendor Payment Details Screen Shot:

The screenshot shows the 'Vendor Details' and 'Payment Details' sections of the vendor payment screen.

Vendor Details: A grid of vendor records. The columns include Business Number, Vendor #, Name, Status, Company, Branch, Start Dt, End Dt, Contact Person, Fed Tax #, Email, and Enabled. The 'Enabled' column shows 'Y' for most entries.

Payment Details: A section for entering payment details. It includes fields for Country (US), City (UNDEFINED), State (HI), Address Line 1 (TEST), Zip (99999), Zip Extn, Pre Process Days (0.00), Mode (ACH), Bank (BANKING), Start Dt (06/09/2015), Routing # (4554546), and Acc (CHB). A red box highlights the 'Mode' field set to 'CASA' and the 'Account #' field containing '0000126210018'.

- In existing vendor payment details screen after selecting, CASA as payment mode, following listed field in the table are introduced in 'Payment Details' section, rest all fields are not changed.

#	Field Name	Format	Description
1	Account #	Drop Down	This field should contain list of all 'Account #' and 'Account Title' in concatenation.
2	Account Description	Display Field	This field is used for displaying account description.
3	Branch Code	Display Field	This field is used for displaying branch code.
4	Start Dt	Text Box with Calendar	This field is used for selecting payment start date.

1.7.9 Standard Payees Payment to CASA

- If 'Standard Payee' has CASA account for CASA crediting in FCUBS, then send CASA account transaction request to FCUBS through batch job, GL entries are updated after payment transaction to the existing CASA account in FCUBS.
- In 'Setup > Standard Payee > Pmt Mode' added CASA as one of the payment mode.
- When CASA is selected as payment mode, fields changes accordingly for 'Standard Payee' CASA credit. In existing 'Standard Payees' screen after selecting, CASA as payment mode, system replaces existing four fields in between 'Phone 2' field and 'Start Dt' field with following fields, rest all fields are not changed.
 - Account #
 - Account Description
 - Branch Code

- On saving the details, based on the batch job payment transaction is processed.
- System displays all the 'Standard Payee' CASA transactions in 'AP Transactions' screen.
- If CASA account is not available for specific 'Standard Payee', other payment modes (ACH etc..) can be used.
- The fields for CASA payment mode are listed below in the table.
- Added following columns in 'Standard Payee' table for showing CASA payment details; if other than CASA payment mode then these fields will be blank.
 - Account #
 - Account Description
 - Branch Code
- Irrespective of the payment mode the entire payment mode fields are displayed in table view, but currently set payment mode fields only will be provided for editing and viewing, fields related to other payment mode should not be provided for editing or viewing.

'Standard Payee' Screen Shot:

The screenshot shows a software interface for managing payees. At the top, there are tabs for 'Standard Payees', 'Advances', and 'Vendors'. Below the tabs is a toolbar with buttons for 'Add', 'Edit', 'View', and 'Audit'. The main area is divided into two sections: 'Payee Definition' and a list of payees.

Payee Definition:

- Business Number:** HBL19219
- Payee #:** 1001
- Name:** HARSH
- Pmt Mode:** CASA
- Enabled:**
- Country:** UNITED STATES
- City:** LEXINGTON
- State:** ILLINOIS
- Address Line 1:** LINE1
- Address Line 2:** LINE2
- Zip:** 65587
- Extn:**
- Phone 1:** (012)-345-6789
- Phone 2:**
- Account #:** HBL18963013 (highlighted with a red box)
- Account Description:** HARSH CORP2
- Branch Code:** HBL
- Start Dt:** 06/22/2015 (highlighted with a red box)
- Comment:**

Payee Definition List:

Phone 1	Phone 2	Bank Name	Routing #	Account Type	ACH Account #	Start Dt	Casa Account #	Casa Account Description	Casa Branch Code	Casa Start Dt	Comment
123456789		BANK OF VISA CA...	53847658	CHECKING	xxxxx4588	11/11/1992					
123456789		AMERICAN EXPRESS	9498585	CHECKING	xxxx5856	11/11/1992					

#	Field Name	Format	Description
1	Account #	Drop Down	This field should contain list of all 'Account #' in concatenation with 'branch code, account type and currency' separated by hyphen.
2	Account Description	Display Field	This field is used for displaying account description.
3	Branch Code	Display Field	This field is used for displaying branch code.
4	Start Dt	Text Box with Calendar	This field is used for selecting payment start date.

3.2.10. Reverse Incoming and Outgoing CASA payments

- Reverse Incoming CASA Payments - CASA payments can be reversed in FCUBS or OFSLL.
 - User is allowed to reverse the CASA Payment transaction in OFSLL by clicking 'Reverse' button in 'Customer Service > Transaction History >Transactions' screen and 'Reverse' button in 'Payment Maintenance' screen, 'Payment Entry' screen and 'Advance Entry' screen respectively.

3.2.11. Closure of CASA in FCUBS

- FCUBS makes a function call to OFSLL before closing CASA to check the below
 - If CASA account is linked as settlement in OFSLL for an ACTIVE account.
 - If a Active vendor/producer have CASA Account
- If above conditions are met, CASA account is not allowed to close.

3.2.12. CASA Reconciliation

- 'CASA Reconciliation' new screen. This screen allows user to view all the CASA credits and debits and status.
- Five radio buttons are introduced for '1 Day, 2 Days, 5 Days, 7 Days & All Days' for showing CASA debit records for that specific selected 'Days' radio button.
- By default '1 Day' radio button is selected.
- Five radio buttons are introduced for showing statuses 'All, Processed, Error, NSF and Reverse'.
- By default 'All' radio button is selected
- 'Open and Close' two sub statuses provided for NSF. These Sub-Statuses should be concatenated with status separated by hyphen.

CASA Reconciliation Screen:

#	Field Name	Field Format	Description
1	1 Day	Radio Button	To show all CASA transactions happened within 24 hours

			from current system time.
2	2 Days	Radio Button	To show all CASA transactions happened within 48 hours from current system time.
3	5 Days	Radio Button	To show all CASA transactions happened within 120 hours from current system time.
4	7 Days	Radio Button	To show all CASA transactions happened within 168 hours from current system time.
5	All Days	Radio Button	To show all CASA transactions happened from day one.
6	All (Status)	Radio Button	To show all available statuses CASA transactions.
7	Processed(Status)	Radio Button	To show processed status CASA transactions.
8	Error(Status)	Radio Button	To show error status CASA transactions.
9	NSF(Status)	Radio Button	To show NSF status CASA transactions.
10	Reverse(Status)	Radio Button	To show Reverse status CASA transactions

The fields in the 'CASA Reconciliation' screen are listed below in the table.

#	Field Name	Description
1	Company	Payment transaction company
2	Branch	Payment transaction branch
3	Transaction Date	Payment transaction date
4	Status	Payment transaction status
5	Unique Reference Number	Transaction reference number received from FCUBS.
6	Transaction Message	Payment transaction successful and failure message should be shown, which is received from FCUBS.
7	Payer Account	Payer CASA account number for the payment transaction
8	Currency	FCUBS Currency type for the payment transaction
9	Amount	Amount for the payment transaction
10	OFSL Account Number	Displays OFSL Account Number
11	OFSL Currency	Displays OFSL Currency
12	Transaction Amount	Displays Transaction Amount
13	Remarks	Remarks for the payment transaction

Note: CASA payments are not supported from 'Payment Entry' screen. Posting batch from here will only post record in OFSL and will not affect FCUBS CASA accounts, hence to post CASA batch this screen should not be used.

1.8 OFSLL-FCUBS ELCM Integration

OFSLL-FCUBS ELCM INTEGRATION

Use existing Facility of FCUBS in OFSLL

- Setup: Create New Collateral Type and Sub Type.
- New facility tab is created in OFSLL.
- New Edit is added to validate the Loan Amount with Facility Available amount.

Create Collateral in ELCM

- Collateral and Facility is created in ELCM once application is funded.

Updates to the ELCM from OFSLL Servicing/Collections module

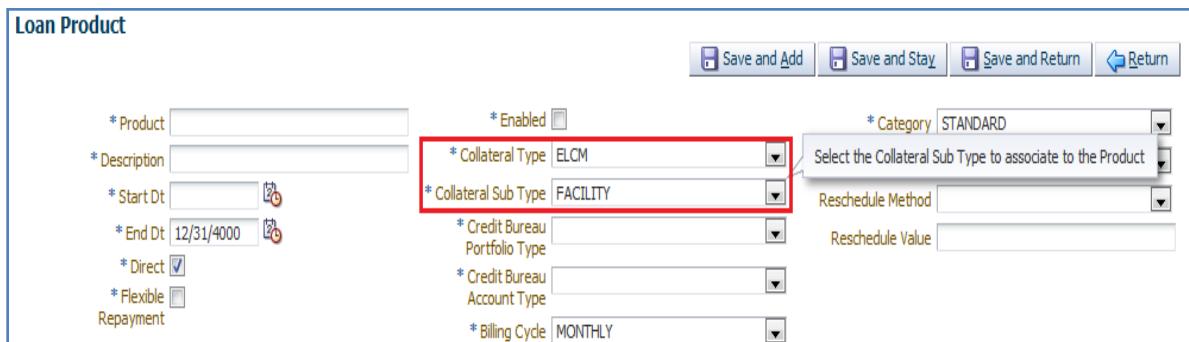
- Utilization increase/decrease is updated in ELCM.
- ELCM -> Collateral is displayed in Reposition/Fore Closure.
- Substitute Collateral.

Account Conversion

- Account Conversion.

1.8.1 Create New Collateral Type and Sub Type:

- A new Collateral type is added in 'Product Setup' to determine if OFSLL is using **ELCM ->Facility or OFSLL ->Collateral**.
- **Collateral Type -> ELCM** and **Collateral Sub Type -> FACILITY** are added as seed data.



- Using this **Collateral Type** and **Sub Type**, OFSLL will determine if OFSLL ->Collateral or ELCM -> Facility details is used for the credit application. i.e. if value of **Collateral Type= ELCM** and **Collateral Sub Type = FACILITY** then ELCM facility is used, else for all other possibilities OFSLL -> Collateral is used. (same product setup must exist in both OFSLL and ELCM)
- LTV1 and LTV2 calculation for Facility based products are based on below formulae.

Current Calculation (Only Loan Products)

$$LTV1 = (\text{Max Advance Amt} / \text{Collateral Value}) * 100$$

$$LTV2 = (\text{Max Amt Financed} / \text{Collateral Value}) * 100$$

Calculation for Facility Base Products (Only Loan Products)

LTV1 = (Max Advance Amt/ Facility 'Available Amount') * 100

LTV2 = (Max Amt Financed/ Facility 'Available Amount') * 100

This calculation is reflected in below screens:

Right Splitter:

Quick Search

App #

SSN

Summary

Req. Advance 12,000.00
Req. Rate 4.9900
Req. Term 12
Grade
LTV 1 92.30
LTV 2 76.92

Asset Desc 2014 TOYOTA COROLA
Mileage 0

Decision:

Decision Information

Pricing

Pricing VEHICLE LOAN PRICING-FR	Status	Decision Dt 02/19/2015
Current <input checked="" type="checkbox"/>	Sub Status	Underwriter PHACHODA

Approved

Decision Term 12	Max Advance % 0.0000	Bureau 3
Pmt Amt 1,027.20	Max Advance Amt 12,000.00	Grade
Index FLAT RATE	Max Financed % 0.0000	Score 0
Index Rate 0.0000	Max Financed Amt 10,000.00	Collateral Value 13,000.00
Decision Margin Rate 4.9900	Maturity Index FLAT RATE	LTV1 92.30
Decision Rate 4.9900	Maturity Margin RT 4.9900	LTV2 76.92
Buy Rate 2.9900	Balloon Amt 0.00	Comments
Down Pmt % 0.0000	Bureau 1	
Down Pmt 0.00	Bureau 2	

Super Summary:

Super Summary

Applicant

Relationship Type	PRIMARY
Name	MICHAEL SAMS
SSN/National Id	XX-XXX-6147
Birth Dt	12/22/1986
Address	ADD1 N BCH N FLORIDA PR 00650 US

Requested

Advance 12,000.00	Pmt Amt 1,027.20
Term 12	Down Pmt 0.00
Rate(%) 4.9900	

DECISIONED

Max Financed Amt 10,000.00	Pmt Amt 1,027.20
Term 12	Down Pmt 0.00
Rate(%) 4.9900	LTV1 92.30
GRADE	LTV2 76.92

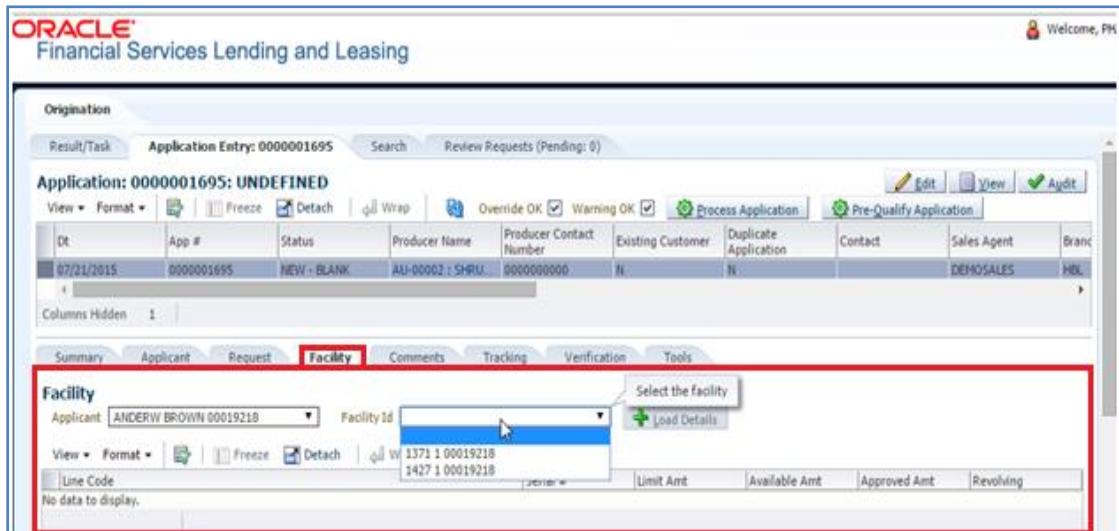
Own or Rent RENTS APARTMENT
Stated Amount(Monthly) 1,000.00

1.8.2 New 'Facility' tab is created for ELCM specific product:

- For ELCM -> Facility based products, a new tab under Origination -> Application -> Facility (as shown below in the figure) is provided instead of existing 'Collateral' tab under Origination -> Application -> Collateral.
- User is allowed to enter only one Facility per credit application.

Applicant: Applicant LOV displays all the applicant names whose CIF#, Business# and Liability # are available in 'Applicant and Business' tab.

Facility: This displays all the Facilities associated for the Customer. On click of 'Load Details' selected Facility details are displayed in the table.



#	Field Name	Tool	Description	Data Type
1	Line	Text field	"This field is populated from FCUBS interface. It contains the Facility Line Code".	Alphanumeric
2	Serial #	Text field	"This field is populated from FCUBS interface. It contains the Facility Serial No".	Alphanumeric
3	Limit Amount	Text field	"This field is populated from FCUBS interface. It contains the Limit Amount set at the Facility".	Number
4	Available Amount	Text field	"This field is populated from FCUBS interface. It contains the Available Amount set at the Facility".	Number
5	Approval Amt	Text field	"This field is populated from FCUBS interface. It contains the Facility Approval amount".	Number
6	Revolving Line	Text field	"This field is populated from FCUBS interface. It contains the indicator to check if Facility is Revolving Line".	Boolean

1.8.3 New Edit is added to validate the Loan amount:

- New set of Edits are created in origination to validate the below (configured as ERROR):
 - Validate Liability and Facility -> Available Amount with the below:
 - **Loan: Origination ->Contract ->Amount Financed** is less than or equal to 'Available amount' of the Facility.

- **Lease: Origination ->Contract ->Gross Capitalized Cost** is less than or equal to 'Available amount' of the Facility.
- **Line: Origination ->Contract ->Credit Limit** is less than or equal to 'Available amount' of the Facility.

Note: Existing Collateral edits are validated only for Non ELCM products.

1.8.4 Collateral and Facility is created in ELCM once application is funded:

- Once the application is funded, OFSLL creates Collateral, Collateral Pool and Facility in ELCM.
- OFSLL posts new utilization in ELCM for the Facility used.
- The details of the utilization are displayed in **Customer Servicing -> Account -> Facility** as given below.
- The utilization amount is equal to
 - **Loan:** principal balance amount disbursed to the customer.
 - **Stage Funded Loan and Line of Credit:** only one utilization reference is created in FCUBS and the same utilization reference is updated with different tranche amount disbursed to the customer.
 - **Lease:** The utilization amount is equal to lease receivable amount disbursed to the customer.

Facility Based Products:

Origination Customer Service

Results Customer Service: 20150600016761 Search Review Request (Pending: 0)

Account(s): 20150600016761: WILL BILL

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status
US01	HBL	20150600016761	Facility Based Vehicle Loan	USD	45,000.00	0.00	ACTIVE

Facility

Liability Details

Liability Code	Name	Overall limit	Utilization Amt
000012612	TESTUEIU	120,000.00	210,000.00

Facility Details

Line Code	Serial #	Limit Amt	Collateral Amt	Available Amt	Approved Amt	Revolving
1670	1	0.00	150,000.00	-60,000.00	0.00	N

Utilization Details

Reference #	Amt
20150600016761	45,000.00

Collateral Based Products:

Origination Customer Service

Results Customer Service: 20150600016703 Search Review Request (Pending: 0)

Account(s): 20150600016703: WILL BILL

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status
US01	HBL	20150600016703	Loan Vehicle (FR)	USD	119,140.80	0.00	ACTIVE

Facility

Liability Details

Liability Code	Name	Overall limit	Utilization Amt
000012612	TESTUEIU	120,000.00	210,000.00

Collateral Details

Collateral Code	Collateral Description	Amt
5062	2015 HONDA ACCORD	150,000.00

Collateral Pool Details

Pool Code	Pool Description	Pool Amt
1670	2015 HONDA ACCORD	150,000.00

Facility Details

Line Code	Serial #	Limit Amt	Collateral Amt	Available Amt	Approved Amt	Revolving
1670	1	0.00	150,000.00	-60,000.00	0.00	N

Utilization Details

Reference #	Amt
20150600016703	120,000.00

#	Field Name	Tool	Description	Data Type
1	Liability ID#	Text field	"This field is populated from FCUBS interface. It contains the Liability ID created for the CIF".	Alphanumeric
2	Name	Text field	"This field is populated from FCUBS interface. It contains the Liability Name created for the CIF"	Alphanumeric
3	Overall limit	Text field	"This field is populated from FCUBS interface. It contains the Overall Limit created for the Liability"	Number
4	Utilization Amount	Text field	"This field is populated from FCUBS interface. It contains the Utilization Amount for the Liability"	Number
5	Collateral ID	Text field	"This field is populated from FCUBS interface. It contains the Collateral ID"	Alphanumeric
6	Name	Text field	"This field is populated from FCUBS interface. It contains the Collateral Description".	Alphanumeric
7	Collateral Amount	Text field	"This field is populated from FCUBS interface. It contains the Collateral Amount"	Number
8	Pool ID	Text field	"This field is populated from FCUBS interface. It contains the Collateral Pool ID created for the Collateral".	Alphanumeric
9	Name	Text field	"This field is populated from FCUBS interface. It contains the Collateral Pool Description created for the Pool".	Alphanumeric
10	Pool Amount	Text field	"This field is populated from FCUBS interface. It contains the Pool Amount created for the Pool"	Number
11	Facility ID	Text field	"This field is populated from FCUBS interface. It contains the Facility ID created for the Collateral Pool".	Alphanumeric
12	Name	Text field	"This field is populated from FCUBS interface. It contains the Facility Description created for the Collateral Pool".	Alphanumeric
13	Line	Text field	"This field is populated from FCUBS interface. It contains the Facility Line Code".	Alphanumeric
14	Serial #	Text field	"This field is populated from FCUBS interface. It contains the Facility Serial No".	Alphanumeric
15	Limit Amount	Text field	"This field is populated from FCUBS interface. It contains the Limit Amount set at the Facility".	Number

16	Collateral Amount	Text field	“This field is populated from FCUBS interface. It contains the Collateral Amount set at the Facility”.	Number
17	Available Amount	Text field	“This field is populated from FCUBS interface. It contains the Available Amount set at the Facility”.	Number
18	Approval Amt	Text field	“This field is populated from FCUBS interface. It contains the Facility Approval amount”.	Number
19	Revolving Line	Text field	“This field is populated from FCUBS interface. It contains the indicator to check if Facility is Revolving Line”.	Boolean
20	Utilization Id	Text field	“This field is populated from FCUBS interface. It contains the reference of utilization”.	Alphanumeric
21	Amount	Text field	“This field is populated from FCUBS interface. It contains the amount utilized”.	Number

1.8.5 Utilization is updated in ELCM:

- Update in utilization is posted in ELCM. This activity is online and done once Payment/Advance is posted in OFSLL.

1.8.6 ELCM -> Collateral is displayed in Reposition/Fore Closure:

- ELCM Collaterals for the given facility ID are displayed in OFSLL -> Customer Servicing -> Account -> Repo/Fore Closure.

#	Field Name	Tool	Description	Data Type
1	Collateral ID	Text field	“This field is populated from FCUBS interface. It contains the Collateral ID”	Alphanumeric
2	Name	Text field	“This field is populated from FCUBS interface”	Alphanumeric

			interface. It contains the Collateral Description”.	c
3	Collateral Amount	Text field	“This field is populated from FCUBS interface. It contains the Collateral Amount”	Number

- ELCM Collaterals and latest valuation are displayed in **OFSLL → Customer Servicing → Account → Repo/Fore Closure → Analysis**.

The screenshot shows the 'Analysis' tab of the 'Repo/Foreclosure' section in OFSLL. The top navigation bar includes tabs for Account Details, Customer Details, Transaction History, Pmt Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Collateral, and Bureau. Below the tabs is a toolbar with buttons for Add, Edit, View, and Audit. The main area is divided into two sections: 'Analysis' and 'Final Analysis'. The 'Analysis' section contains a table with columns: Current Ind, Level, Balance %, Analysis Date, Asset, and Current Value. A single row is shown with 'N' in Current Ind, '100.00' in Balance %, '04/14/2015' in Analysis Date, 'ASSET' in Asset, and '0.00' in Current Value. Below the table is a form with fields for Current Ind (dropdown with 'N'), Level (dropdown with '1'), Analysis Date (date picker with '04/14/2015'), Balance % (text input with '100.00'), Asset (dropdown with '2014 RENAULT KANGOO VU 1.6 78;'), and Current Value (text input with '50,000.00'). The 'Final Analysis' and 'Final Bid' sections are on the right, each with radio buttons for 'None', 'Analysis 1', 'Analysis 2', 'Analysis 3', 'Bid 1', 'Bid 2', and 'Bid 3'. The 'Asset' and 'Current Value' fields are highlighted with a red box.

1.8.7 Substitute Collateral:

- ‘SUBSTITUTION OF ASSET’ transaction is enhanced to update ELCM Collateral references.
- To substitute existing Collateral attached to an Account following steps should be followed:
 - Collateral Substitution Steps:**
 - Identify the new Collateral (Say B) to be swapped in existing ELCM->Facility->Collateral Pool.
 - Record existing Collateral Value (Say A).
 - Add new Collateral B to the existing pool with value \geq Existing Collateral A value.
 - Disassociate Collateral A from the Pool.
 - Post a ‘SUBSTITUTION OF ASSET’ transaction in OFSLL with new reference B.

Customer Service

Results Customer Service: 20150100010057 Search Review Request (Pending: 0)

Account(s): 20150100010057: TIM HARRY

View Format Freeze Detach Wrap Current Show All Group Follow-up

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest
FINLEASE	FIN 1	20150100010057	LOAN VEHICLE (FR)	USD	20,245.74	4,090.58	ACTIVE:DELQ	02/01/2015

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure

Call Activities Maintenance Comments Promises Checklists Tracking Attributes References Correspondence Letters

Transaction Batch Information

Add Edit View Audit

Date	Monetary	Transaction	Status	Batch
04/14/2015	Y	SUBSTITUTION OF ASSET	Y	
03/17/2015	N	CUSTOMER MAINTENANCE	POSTED	N

Save and Add Save and Stay Save and Return Return

Date: 04/14/2015 * Transaction: SUBSTITUTION OF ASSET Status: Load Parameters Post Void

* Monetary

Parameters

View Format Freeze Detach Wrap

Parameter	Value	Enter the value
ASSET NUMBER	<input checked="" type="checkbox"/>	
NEW ASSET NUMBER	<input checked="" type="checkbox"/>	
COMMENTS	<input type="checkbox"/>	

1.8.8 Account Conversion:

- Account conversion scripts are updated to facilitate FCUBS entities like CIF, CASA details, Liability, Collateral, Pool, Facility and Utilization.

1.9 OFSLL–WFP and FCUBS–ELCM Integration

WFP (Wholesale Floor Planning) is an independent module in OFSLL, and it deals with the dealership inventory financing. This section explains the specific integration requirements between OFSLL WFP module and FCUBS. In an integrated scenario, OFSLL and FCUBS systems should have capability to address the following requirements.

- Link producer level limit with Facility Limit
- Validate the Limit amount before creating credit lines
- Disbursement to the producer CASA and ACH from WFP
- Utilization/Payment transactions, Update ELCM
- WFP repayment using CASA/ACH

As part of WFP module integration with FCUBS - ELCM, OFSLL is enhanced to get the Facility details to create a producer limits in OFSLL and CASA (ACH) details will be used for disbursement and repayment.

1.9.1 Link producer level limit with Facility Limit

▪ Producer Creation in OFSLL:

- Please refer section **2.1.13** - CIF number in Producer Screen
 - CIF to be created in FCUBS and link 'Business #' to the 'Producer' in OFSLL
- While linking the CIF # to the 'Producer', OFSLL will store the 'Liability ID' internally.
- While linking the producer in WFP, 'Liability ID' will be shown.

Please Note: Liability ID will be propagated from FCUBS into OFSLL if it is not created at the time of WFP producer creation in OFSLL.

i. Steps to create WFP producer with limits.

- After selecting the Producer, system will populate the 'Business #', 'Liability ID', 'Currency' along with 'New Status'.
- 'Currency' will be assigned to the WFP Producer, which currency is linked to Producer's company.
 - a. This currency shouldn't get changed even after the producer company changed in Servicing → Producer
 - b. On initial creation of WFP → Producer, the currency which linked to the Producer Company currency will be assigned.
 - c. This currency will be used further transaction in entire WFP, i.e. disbursements and repayments.
- If the producer is having 'Facility ID' and to use the 'Facility' limits in OFSLL, select the **Facility ID** to update the **'Facility Limit'** field in producer.
 - d. Here the 'Facility Limit' is referring to 'Effective Line Amount' of the selected 'Facility'
 - Facility ID LOV will show the list of Facilities Linked to that Liability by concatenating with following details
 - Line Code
 - Serial Number
 - Currency

- Effective Line Amount
- **Please Note:** This LOV will show only the Facilities which are 'Revolving' and the Facilities which are having same Producer currency.

Changes taken in OFSLL:

- Following new fields added in WFP → Producer

Field Name	Field Type	Field Property	Description
Business #	A/N	Read-Only	Populated it from 'Servicing→Producer screen' (Which gets from ELCM)
Liability ID	A/N	Read-Only	Populated it from 'Servicing→Producer screen' (Which gets from ELCM)
Currency	Alpha	Read-only	Populated the currency linked to the producer's company
Utilization ID	A/N	Read Only	The Utilization reference number created for this selected Facility after first disbursement.
Facility ID	LOV	Lookup	The list of Facilities linked to the 'Liability ID'
Facility Limit	Numeric	Read Only	"Effective Line Amout" field value in ELCM
Available Limit	Numeric	Read Only	'Facility Limit' – 'Total Credit Limit' (both fields from WFP producer level)

- 'Process Disbursements' button to initiate and process disbursements for pending active units and to update the 'Utilization'

The screenshot shows the 'Producers' screen in OFSLL. At the top, there are tabs for 'Producers', 'Credit Lines', and 'Units'. Below the tabs is a toolbar with buttons for 'View', 'Format', 'Add', 'Edit', 'View All', and 'Audit'. A 'Process Disbursement' button is highlighted with a red box. The main area contains a grid of producer data with columns: Producer, Business #, Liability ID, Currency, Utilization ID, Facility ID, Total Credit Limit, and New Status. Below the grid, there is a detailed 'Entry' form for a selected producer. The form includes fields for Producer (dropdown), Business #, Liability ID, Currency, Utilization ID (dropdown), Facility ID (dropdown), New Status, Facility Limit, Available Limit, Approval Dt (dropdown), Pmt Due Day (dropdown), Pre Bill Days (text box), Analyst (text box), and Comment (text box). Buttons for 'Activate and Return', 'Activate More', and 'Return' are also present.

- On 'Edit', 'Change Status' button replaced with a 'Save and Return' button
 - User can change the facility/deselect the facility assigned to the producer, if 'Total Credit Limit' is 'zero' at producer level using 'Save and Return' button on 'EDIT'
 - And also user can change the status.

1.9.2 Validate the Limit amount before creating credit lines

- Provided a validation for “Credit Lines” while adding to a WFP Producer
 - If the selected producer having ‘Facility ID’
 - While creating the credit line to a WFP Producer, on ‘Post and Return’ or ‘Post More’, system validates the ‘Total Credit Limit’ against ‘Available Limit’ amount at producer level.
 - System validates the ‘Total Credit Limit’ should not be greater than ‘Available Limit’ amount in Producer level.

- Validating Increase Credit Limit Transaction

If the selected producer is using ‘ELCM Facility’, system validates for “Increase Credit Limit” transaction.

Increase Credit Limit:

- While applying the ‘Increase Credit Limit’ action to any credit line under a credit line, system validates that ‘Credit Amount’ field should not greater than ‘Available Limit’ amount in producer level.
 - If the amount is greater than ‘Available Credit’ amount, system shows an error “Alter, Credit Amount is Greater than Producer Available Limit Amount!!”

1.9.3 Disbursement to the Producer CASA/ ACH from WFP

Currently, system posts only GL transaction indicating funds transfer from company to manufacturer. Actual transfer of funds is handled outside OFSLL.

To support the feature of fund transfer, following changes are taken in OFSLL:

After creating and activating unit(s) under credit line, the ‘Advance Amt’ amount is credited into Producer’s account to get the assets from the vendor (manufacturer).

- CASA/ACH account defined at producer level, which is being used for disbursement of funds for all product types (like Loan/Line/Lease) is extended for WFP also.

UI & Process changes taken in WFP

- Provided new button “**Process Disbursements**” at Producer level.
 - o On click of this button, system posts ‘AP Transaction’ with sum of all active unit’s of ‘Advance Amt’.
 - o While posting the record in AP Transaction → Details, system posts as follows

Effective Date	Description	Amount
Funded Dt	<Credit Line> : <Unit #> : <Asset Desc>	Advance Amt

- o This is applicable for all types of payment modes (ACH, or CASA, or Check)
 - Based on the payment mode defined at producer, system creates the respective “AP Transaction.”
- o If more than one unit gets activated, system posts multiple records in “**Details**” section.
- o Each time while clicking this button, system posts the un-posted active unit’s advance amt.
 - System ensures that all ACTIVE units which are already posted and which are not posted in AP Transactions
- o On successful posting, System show a message, “**Transaction Posted Successfully**”
- o Also, creates a record in **WFP→Producer → Transaction**
 - This transaction shouldn’t post manually.
 - This transaction can’t be reversed manually,
 - System will post a record simultaneously after posting a record in AP transaction with below details. This can be viewed on selection of ‘View All’

Field Name	Description
Post Dt	<Date on which payment made>
Txn Dt	<GL Date>
Transaction	Amount Disbursed
Amt	<Sum of all Pending active unit’s Advance Amt>



1.9.3.1.1 Utilization/Payment Transactions, Update ELCM

- Limit Utilization update happens in real-time.
- Whenever a utilization Increase
 - o I.e. after click of ‘Process Disbursements’ button before crediting the amount, system will post utilization with ‘Advance Balance’ available at producer level.
- When Payment happens to WFP producer, system will update ELCM utilization
 - o I.e. whenever the repayments happen on WFP units, either auto debit or using payment batch, system will update utilization with ‘Advance Balance’ at producer level after payment posting.

- **Please Note:** If the Facility is linked to the Producer; then only we could able to see the 'Utilization ID'

1.9.4 WFP repayment using CASA/ACH

- Currently, OFSLL having a framework to accept CASH Only re-payment for WFP (LOC).
- As part of this integration, extended the Producer line re-payments to support CASA and ACH payment modes.

Provided new modes of repayments for WFP producer

In WFP, producer can make payment in three modes of payments

- i. **Cash Payment**
- ii. **ACH Payment**
- iii. **CASA payment.**

Regular CASA/ACH Payments in accounts are extended to WFP

- a. If Producer have CASA as a mode of Payment details, CASA debit feature build for the customer CASA to be reused.
- b. If producer have ACH as mode of payment, existing ACH infrastructure will be leveraged.

One Time CASA or ACH incoming payments

Changes in OFSLL:

- If the user created 'Payment Batch' as CASA or ACH
 - If CASA - System creates One Time CASA payment record with 'CASA details' in producer
 - If ACH – System creates One Time ACH payment record with 'Payment Details' in producer
- While creating the ACH/CASA batch file, system picks these transactions for settlement.
- If the transaction having the error, reverse the transactions in WFP → Payment Batch.

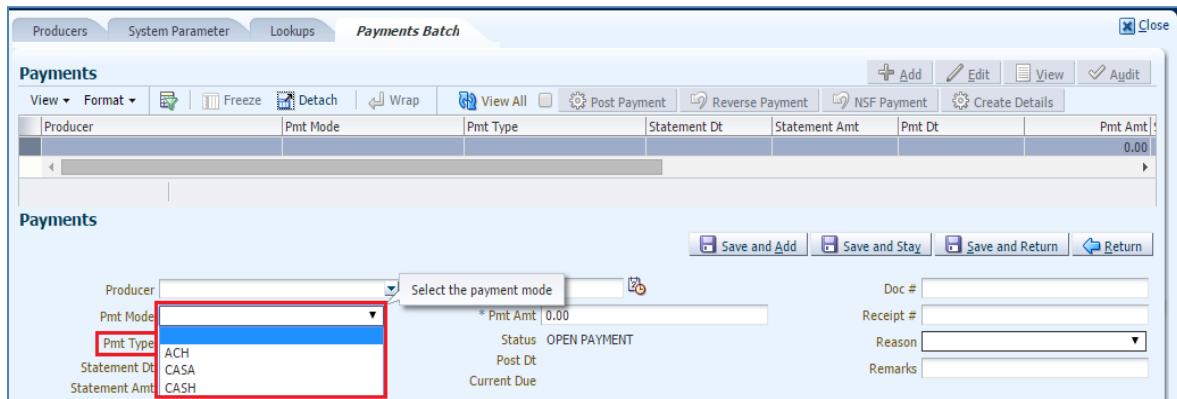
New Field Name	Old Field Name	Field Type	Lookup Name
Payment Type	Payment Mode	LOV	WFP_PMT_TYPES_CD
Payment Mode	-	LOV	WFP_PMT_MODES_CD

Direct Debit from Producer CASA/ACH

- When the Producer's WFP statements been generated (which contains producer level balances, Unit level balances and credit line level balances)

- System creates a batch file and sends to FCUBS to process the producer CASA debit.
(If it is ACH, existing ACH infrastructure is leveraged)
- FCUBS processes the request batch and sends the response file to OFSLL.
- Reading the response from FCUBS, OFSLL posts NSF& Reversal etc. in WFP→ Payment Batch
- **Please Note:** Reversal of incoming CASA/ACH payments to be operationally handled.

WFP→WFP→Payment Batch→Payments:



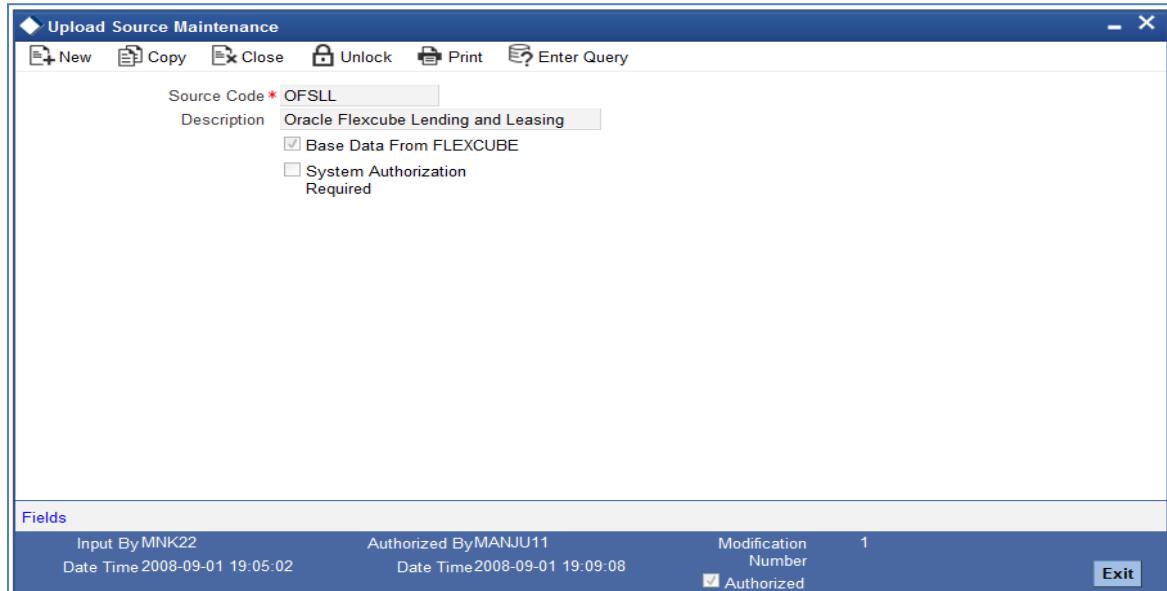
The screenshot shows the 'Payments Batch' screen. At the top, there are tabs for 'Producers', 'System Parameter', 'Lookups', and 'Payments Batch'. Below the tabs is a toolbar with buttons for 'Add', 'Edit', 'View', and 'Audit'. The main area has a grid with columns: Producer, Pmt Mode, Pmt Type, Statement Dt, Statement Amt, Pmt Dt, and Pmt Amt. A single row is visible in the grid. Below the grid is a section titled 'Payments' with fields for 'Producer', 'Pmt Mode' (dropdown), 'Pmt Type' (dropdown), 'Statement Dt', and 'Statement Amt'. The 'Pmt Type' dropdown is highlighted with a red box, showing options: ACH, CASA, and CASH. The 'Pmt Type' field is currently set to 'ACH'. To the right of the dropdown are fields for 'Select the payment mode', 'Pmt Amt' (0.00), 'Status' (OPEN PAYMENT), 'Post Dt', 'Current Due', 'Doc #', 'Receipt #', 'Reason', and 'Remarks'. Below these fields are buttons: 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return'.

Appendix

The following integration activities take place in Oracle FLEXCUBE Universal Banking for posting payment transactions (i.e accounting entries).

FCUBS Maintenances:

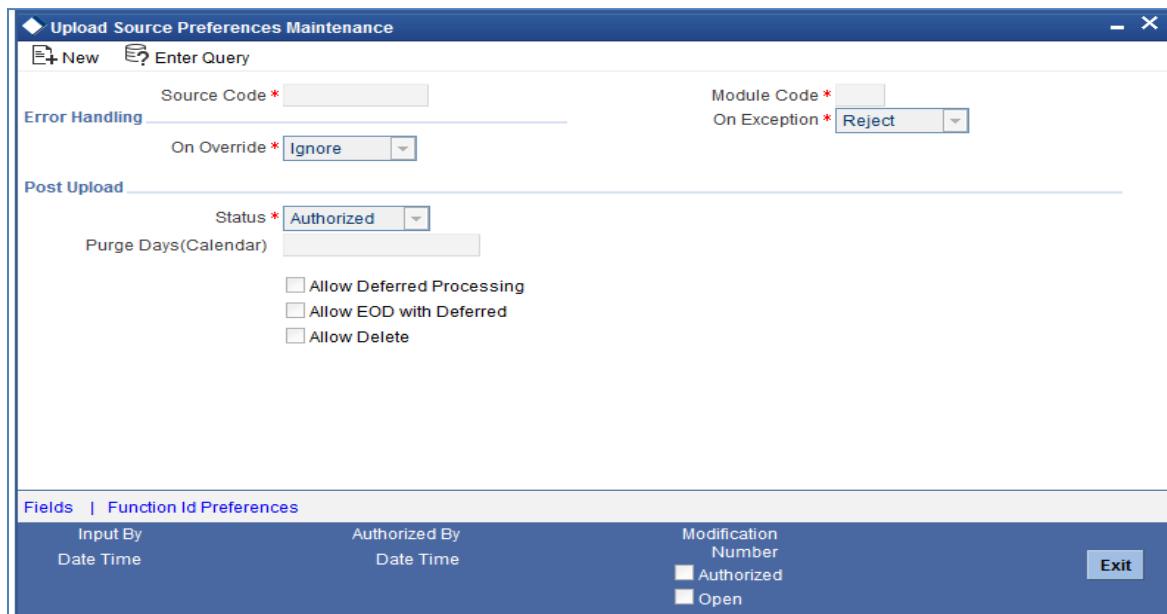
Source Maintenance (CODSORCE)



Source Code *	OFSLL
Description	Oracle Flexcube Lending and Leasing
<input checked="" type="checkbox"/> Base Data From FLEXCUBE	
<input type="checkbox"/> System Authorization Required	

Fields	
Input By	MNK22
Date Time	2008-09-01 19:05:02
Authorized By	MANJU11
Date Time	2008-09-01 19:09:08
Modification Number	1
<input checked="" type="checkbox"/> Authorized	
<input type="checkbox"/> Open	

Source Preference Maintenance (CODUPLDM)



Source Code *	
Module Code *	
On Exception *	Reject
Error Handling	
On Override *	
Ignore	
Post Upload	
Status *	Authorized
Purge Days(Calendar)	
<input type="checkbox"/> Allow Deferred Processing	
<input type="checkbox"/> Allow EOD with Deferred	
<input type="checkbox"/> Allow Delete	

Fields Function Id Preferences	
Input By	Authorized By
Date Time	Date Time
Modification Number	
<input checked="" type="checkbox"/> Authorized	
<input type="checkbox"/> Open	

- New Generic Interface maintenance has to be done for the OFSLL system. The existing FCIS accounting interface definition can be reused for the OFSLL payments process.
- Batch process has to be configured for OFSLL payments process for EOM.
- Settlement happens in GI batch process configured to run as part of Mini EOD or EOD process.

The settlement happens as described below.

- For Recurring CASA Debit [**In coming payments**] - create a batch file and send to FCUBS to process the CASA debit as per the below excel.



ASCII_FileUpload.xls

- FCUBS - Processes accounting entries flat file, posts the accounting entries in FCUBS to debit the customer account and credit the respective GL account maintained in the screen IFDISBGL.
- FCUBS Sends the response file to OFSLL
- OFSLL to process the response file and decides Payment Success/ NSF, Reversal and etc.

- For **Out Going Payments**- FCUBS web services can be invoked to credit the customer account online.

Wrapper to invoke from OFSLL

Package: Ifpks_Extsys_Wrapper

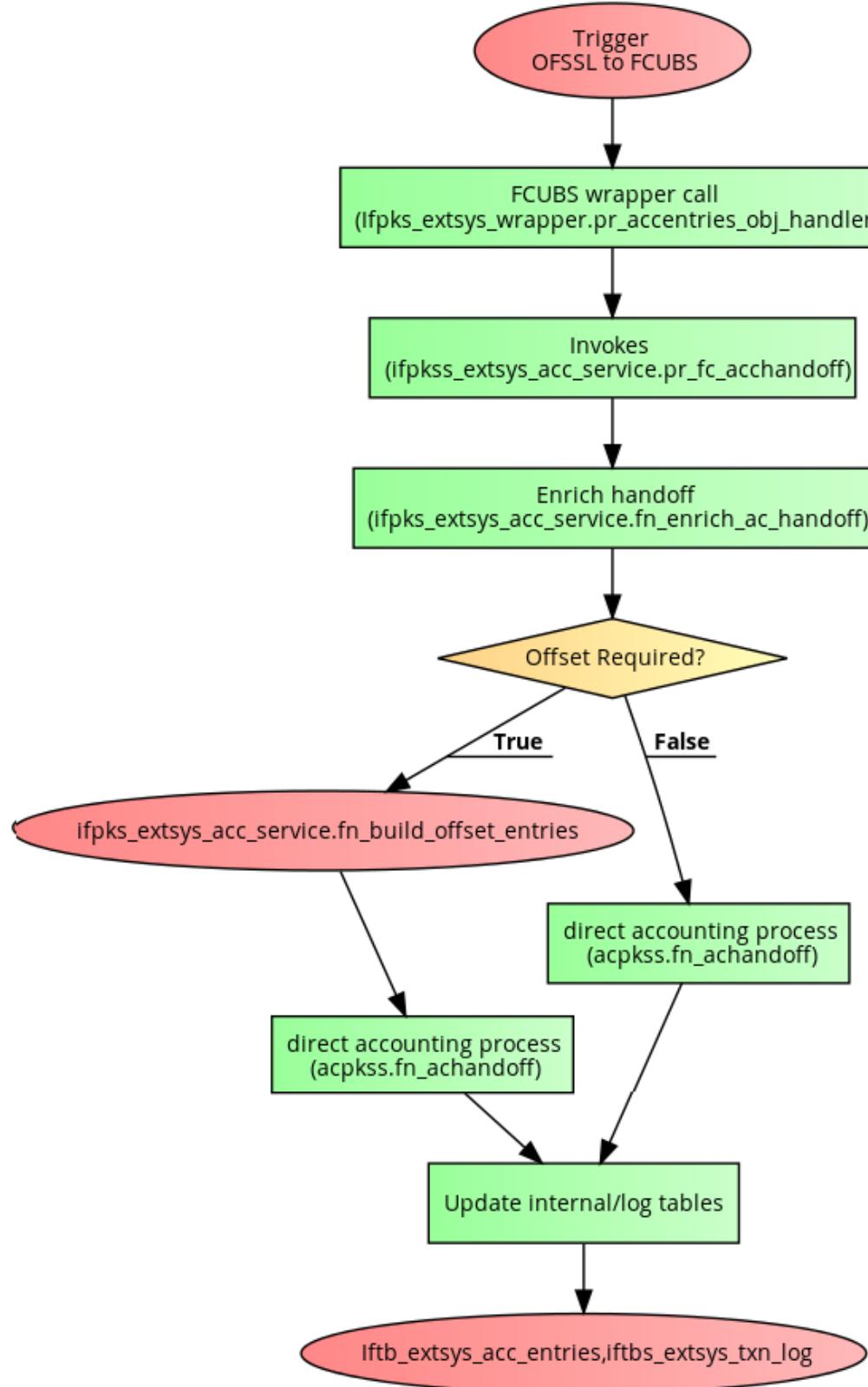
Routine: Pr_Accentries_Obj_Handler

Below mentioned fields to be build in handoff table type while invoking the FCUBS wrapper.

AccntgtxnDetails	Desc	Datatype	Mandatory
SOURCE_CODE	External source code as maintained in FCUBS "External System Maintenance" .	VARCHAR2(15)	Yes
BRANCH_CODE	UBS branch code	VARCHAR2(3)	Yes
UNIQUEREFNO	Unique reference number to identify a set of accounting entries.	NUMBER	Yes
EXTERNALREFNO	User reference number.	VARCHAR2(35)	No
MODULE	UBS Module possible values: "AC" – accounting	VARCHAR2(3)	No
TRN_REF_NO	Transaction Ref No	VARCHAR2(16)	No
EVENTSRNO	UBS event serial number.	NUMBER	No

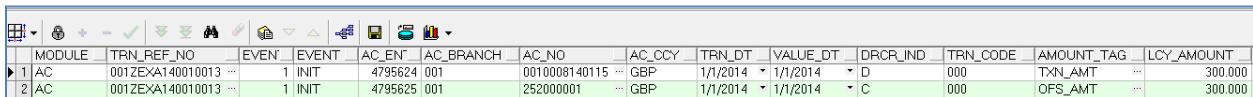
	Sequential number starting with "1" - unique for a given external contract.		
EVENT	UBS event code: possible values : "INIT"	VARCHAR2(4)	No
ACBRANCH	CASA account branch	VARCHAR2(3)	Yes
ACNO	CASA account number	VARCHAR2(20)	Yes
ACCCY	account currency	VARCHAR2(3)	Yes
FORCEPOST	set to ignore accounting overrides. Valid values : Y - yes, N- no	VARCHAR2(1)	No
DRCRIND	Debit/credit indicator (D/C)	CHAR(1)	Yes
TRNCODE	UBS transaction code	VARCHAR2(3)	No
AMOUNTTAG	UBS amount tag	VARCHAR2(35)	Yes
FCYAMOUNT	FCY amount	NUMBER(22)	Yes
EXCHRATE	Exchange rate	NUMBER(24)	No
LCYAMOUNT	LCY amount	NUMBER(22)	No
RELATEDCUSTOMER	Related customer	VARCHAR2(9)	No
RELATEDACCOUNT	OFSL Loan Account	VARCHAR2(20)	Yes
RELATEDREFERENCE	Any Loan ref no	VARCHAR2(16)	No
TRNDT	Transaction date (By default FCUBS Txn brnach date)	DATE	No
VALUEDT	Value Date(By default FCUBS Txn brnach date)	DATE	No
REMARKS	User remarks	VARCHAR2(4000)	No

Code Flow Diagram

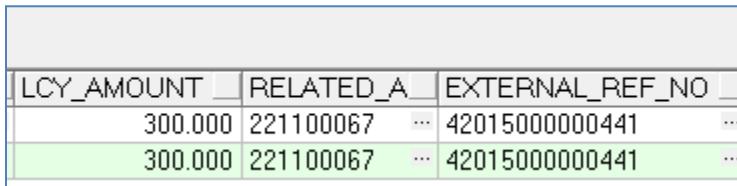


ACTB_DAILY_LOG

```
SELECT * FROM actb_daily_log WHERE trn_ref_no ='001ZEXA140010013'
```



MODULE	TRN_REF_NO	EVENT	EVENT	AC_EN	AC_BRANCH	AC_NO	AC_CCY	TRN_DT	VALUE_DT	DRCR_IND	TRN_CODE	AMOUNT_TAG	LCY_AMOUNT				
1	AC	001ZEXA140010013	...	1	INIT	4795624	001	0010008140115	...	GBP	1/1/2014	1/1/2014	D	000	TXN_AMT	...	300.000
2	AC	001ZEXA140010013	...	1	INIT	4795625	001	252000001	...	GBP	1/1/2014	1/1/2014	C	000	OFS_AMT	...	300.000



LCY_AMOUNT	RELATED_A	EXTERNAL_REF_NO
300.000	221100067	...
300.000	221100067	42015000000441

```
select * from lftb_extsys_acc_entries where FC_TRN_REF_NO ='001ZEXA140010013' AND  
Unique_ref_no = '42015000000441'
```

```
select * from iftbs_extsys_txn_log where Unique_ref_no = '42015000000441'
```

Patches and Bugs

Security Fixes

Limitations and Open issues

1.10 Limitations and open issues

Some of the limitations as well as known open issues within the application are



Product Release Note
[July] [2015]
Oracle Financial Services Lending and Leasing Release 14.2.0.0.1

Oracle Financial Services Software Limited

Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financial_services/

Copyright © 1998, 2015, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or recompilation of this software, unless required by law for interoperability, is prohibited. The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.