

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



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# Release Notes

## 1.1 Glossary

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

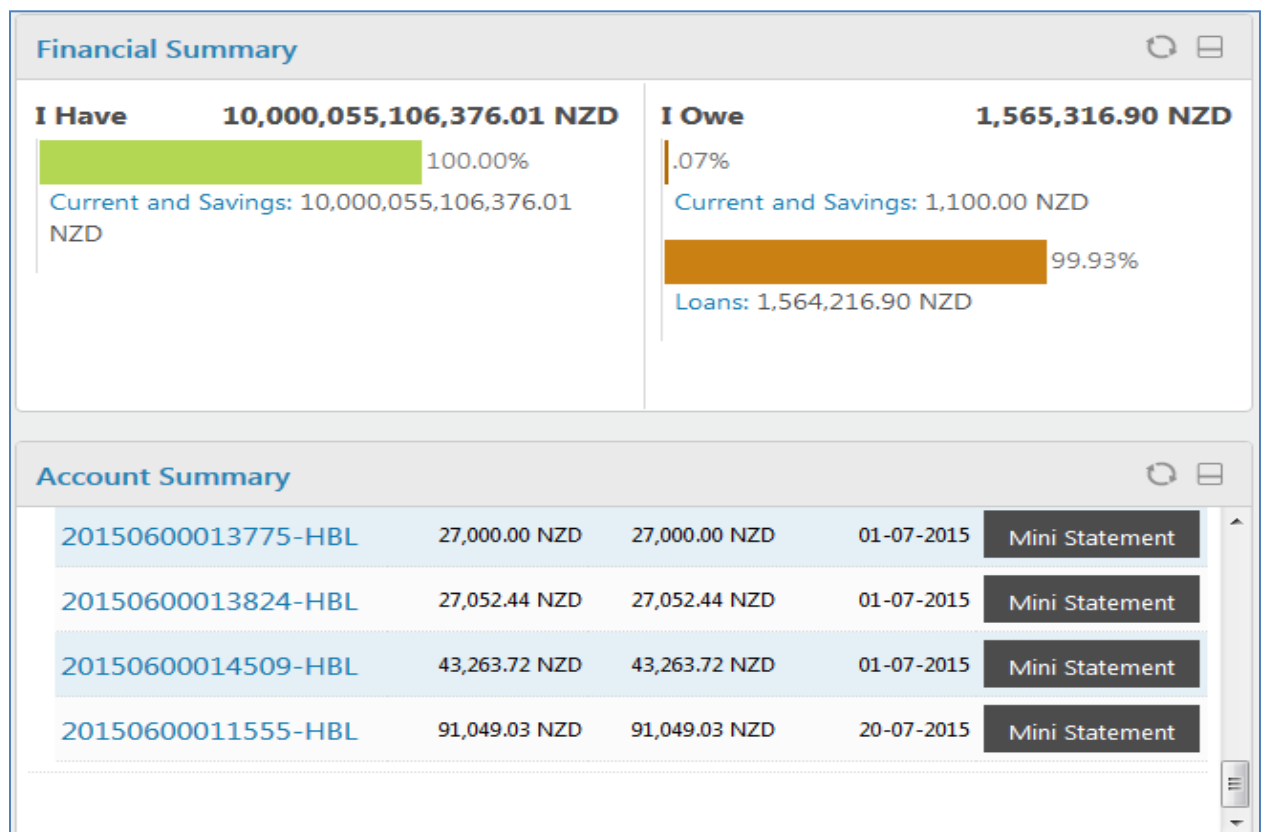
## OFSLL – FCDB Integration

- Integration between OFSLL & FCDB will be done through 'Database links' i.e. for querying any data from OFSLL 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	?
20150600014484-LOAN FACILITY BASED-HBL-Heartland Bank	NZD	26,947.76	26,947.76
		Total for Loan Account (NZD Equivalent)	357,483.96
<b>HBL18938-Aditya</b>			
Account Description - Active Loans	Currency	Outstanding Loan Amount	NZD Equivalent
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
<b>HBL18978-6009</b>			
Account Description - Active Loans	Currency	Outstanding Loan Amount	NZD Equivalent
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

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Account Details

Customer Id: HBL18978

Loan Tenure: 12 Months 0 Days

Facility/Line Number: 1155-1

Currency: NZD

Account Number: 20150600011555

Product Name: LOAN VEHICLE (FR)

Associated with: INS-LOAN-VE

Loan Status: Active

Loan Details

Sanctioned Loan Amount: 100,000.00 NZD

Opening Date: 20-06-2015

Value Date: 20-06-2015

Disbursed Loan Amount: 100,000.00 NZD

Maturity Date: 20-06-2016

Loan Issuing Branch: HBL

Applicable Rates

Interest Rate: 4.99 %

Repayment Schedule

Amount Paid Till Date: 100,000.00 NZD

No of Instalments: 12

Remaining Instalments: 12

Interest Repayment Frequency: Monthly

Final Settlement Amount: 0.00 NZD

Installment Paid: 0

Principal Repayment Frequency: Monthly

Disbursement Details

Disbursed Amount	Disbursal Date	Disbursal Branch
100000.000000	20-06-2015	HBL

Outstanding Loan Details

Next Installment Date: 20-07-2015

Installment Arrears: 0.00 NZD

Fees And Charges: 0.00 NZD

Loan Outstanding: 0.00 NZD

Next Installment Amount: 8,564.20

Principal Balance: 100,000.00 NZD

Interest Amount Still to be paid: 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
<b>Loan Details</b>	
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 )
<b>Applicable Rates</b>	
Interest Rate	ACC_RATE[ACCOUNTS]
<b>Repayment schedule</b>	
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]
<b>Disbursement Details</b>	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
<b>Outstanding Loan Details</b>	
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

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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)
<b>Repayment Breakup</b>	
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:**


Loan Settlement-Confirm

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

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 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

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Loan Status \*: ☒ Active ☐ Close

Select Account \*: HBL18978 20150600011555 Heartland Bank

Transaction Type\*: Both Debit and Credit Transactions

Search By\*: Current Period

From Date\*\*: 15-05-2015

To Date\*\*: 15-07-2015

Sort By\*: Value Date

Sort Order\*: Descending

\*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

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🖨
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[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](#)



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20150600011555 

NZD 91,049.03

Make a Settlement

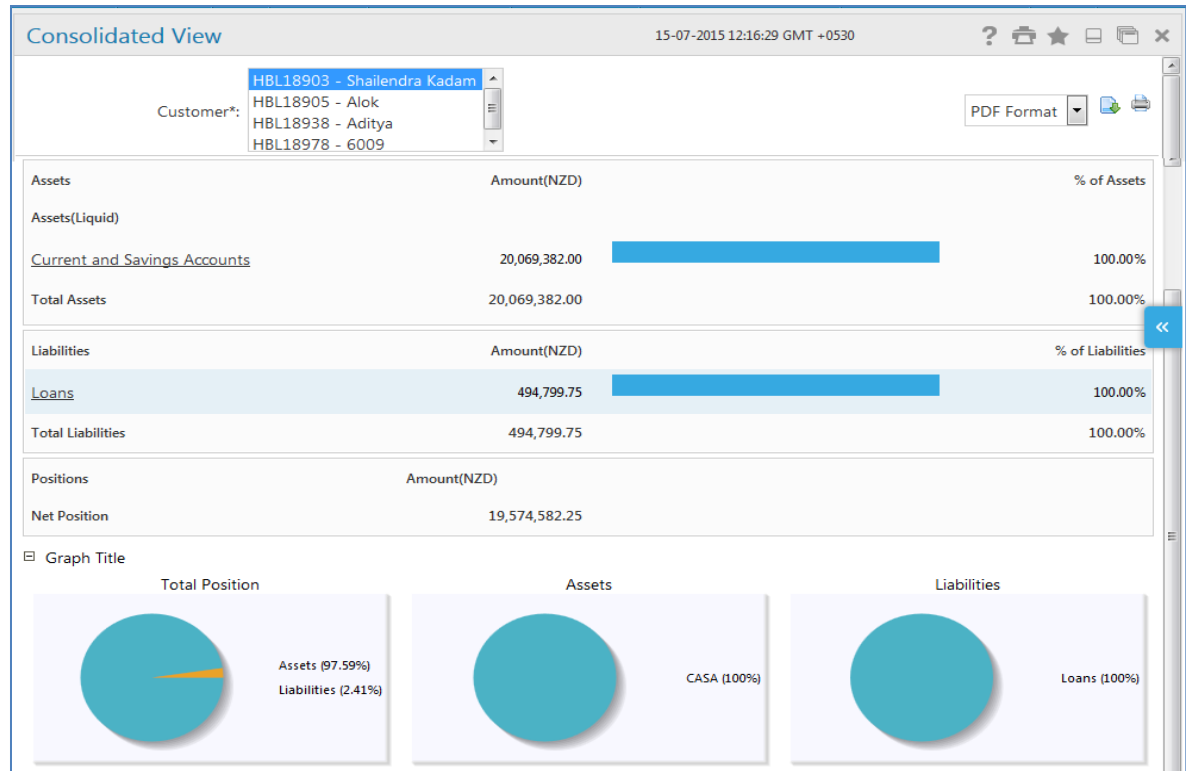
Heartland Bank/HBL18978/20150600011555

[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

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Asset Overview

Currency	Product Name	Available Balance	Total Available Balance
----------	--------------	-------------------	-------------------------

Liability Overview

Currency	Product Name	Outstanding Balance
NZD	SAVINGS ACCOUNT STAFF	1,100.00
	Subtotal:	1,100.00
NZD	LOAN HOME (VR)	273,448.00
	LOAN SECURED HOUSEHOLD GOODS (VR)	100,150.00
	LOAN VEHICLE (FR)	931,429.30
	LOAN FACILITY BASED	259,189.60
	Subtotal:	1,564,216.90

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## OFSLL – FCUBS Integration

In an integrated scenario, OFSLL 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”.

OFSLL parameter- CORE BANKING INTERFACE INDICATOR=YES

OFSLL 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)

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

Ref No:	Enhancements	Description
OFSLL_PMG_RQT_518	OFSLL-FCUBS CIF Integration	In an integrated scenario, OFSLL and FCUBS systems will have capability to address CIF related scenarios [Ex CIF, Creation, CIF search, CIF Propagation etc.].
OFSLL_PMG_RQT_518	OFSLL - FCUBS CASA Integration	In an integrated scenario, OFSLL and FCUBS systems will have capability to address CASA related scenarios [CASA as disbursement account, settlement



		account, etc.].
OFSLL_PMG_RQT_518	OFSLL - FCUBS ELCM Integration	In an integrated scenario, OFSLL and FCUBS-ELCM systems will have capability to address ELCM related scenarios [Liability , Facility and collateral creation, Utilization update] .
OFSLL_PMG_RQT_518	OFSLL – FCUBS WFP- FCUBS ELCM Integration	In an integrated scenario, OFSLL-WFP and FCUBS- ELCM systems will have capability to address WFP- ELCM related scenarios.

## 1.6 **OFSLL-FCUBS CIF Integration**

### OFSLL-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 [STD CIF]).
- 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**

**Customer**

Customer Number XXXXXXXX

Relation PRIMARY  
 ECOA INDIVIDUAL  
 Name INDU TANEJA  
 Birth Dt 01/05/1985  
 Marital Status SINGLE  
 Enabled ☒  
 Language ENGLISH  
 Education  
 Mother's Maiden Name  
 \* Class Type NORMAL  
 Email

\* Stop Correspondence ☐  
 \* Disability ☐  
 \* Skip ☐  
 Bankruptcy ☐  
 \* Privacy Opt Out ☐  
 Existing CIF

**Identification Details**

Passport #  
 Issue Dt  
 Expiry Dt  
 Visa #  
 Nationality

National ID 234-23-4123  
 \* SSN XXX-XX-4123  
 License #  
 License State  
**Military Service**  
 Active Military Duty ☐  
 Effective Dt  
 Order Ref #  
 Release Dt  
 Customer Decease Date

Save and Stay Save and Return Return

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**

\* Address Type HOME  
 \* Current ☒  
 \* Confirmed ☐  
 \* Mailing ☒  
 \* Permission to Call ☒  
 \* Country UNITED STATES  
 \* Address # 465  
 \* City ATLANTA  
 \* State GEORGIA

**Address Details**

\* Postal Type NORMAL ADDRESS  
 Street Pre NORTH  
 Street Name  
 Street Type BEACH  
 Street Post NORTH  
 Apt # 879  
 Address Line 1 465 N BCH N # 879  
 Address Line 2

Address Line 3 LINE  
 \* Zip 31348  
 Zip Extn  
 Phone (000)-000-0000

**Additional Info**

\* Own/Rent RENTS APARTMENT  
 Landlord  
 Landlord Phone  
 Contact  
 Contact Title  
 Contact Phone  
 Extn  
 Census Tract / BNA Code  
 MSA Code  
 Comment

**Address Rent Mortgage Actual**

\* Years 5  
 \* Months 0  
 Currency US DOLLAR  
 \* Amount 2,000.00  
 \* Frequency MONTHLY  
 Rent/Mortgage 2,000.00

**Verified**

Verified By  
 Verified Dt

Save and Stay Save and Return Return

- 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	<p>Origination &gt; Address</p> <p>Servicing &gt; Customer Details &gt; Address</p> <p>Origination &gt; Employments</p> <p>Servicing &gt; Customer Details &gt; Employments</p> <p>Origination &gt; Telecoms</p> <p>Servicing &gt; Customer Details &gt; Telecoms</p> <p>Business Tab in Origination (Business Address)</p> <p>Business Tab in Servicing (Business Address)</p> <p>Business Tab in Origination (Business Telecoms)</p> <p>Business Tab in Servicing (Business Telecoms)</p> <p>Business Tab in Origination (Business Partner)</p> <p>Business Tab in Servicing (Business Partner)</p> <p>Setup &gt; User Defined Defaults:</p> <p>Conversion Accounts: Applicant &gt; Address</p> <p>Conversion Accounts: Applicant &gt; Employment</p> <p>Conversion Accounts: Applicant &gt; Telecom</p> <p>Conversion Accounts: Business &gt; Addresses</p> <p>Conversion Accounts: Business &gt; Telecoms:</p> <p>Conversion Accounts: Business &gt; Partners</p>
	“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
		<p>4. Following CASA-Non Monetary transactions is displayed for selection:</p> <p>a. ONE TIME INCOMING CASA REAL TIME PAYMENT</p> <p>b. ONE TIME INCOMING CASA BATCH PAYMENT</p> <p>c. CASA ACCOUNT STOP</p> <p>d. ADD INCOMING CASA PAYMENT MAINTENANCE</p> <p>• INCOMING CASA PAYMENT CREATION</p>
WFP	Following fields and ‘Process Disbursement’ button is displayed	<p>WFP &gt; Producer &gt; Producers/Credit Lines/Units</p> <p>1. Business #</p> <p>2. Liability ID</p> <p>3. Currency</p> <p>4. Utilization ID</p> <p>5. Facility ID</p> <p>6. Facility Limit</p> <p>7. Available Limit</p>

- 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 a web-based form for an 'Applicant'. The form is titled 'Applicant' and has a 'Customer Number' field with the value 'XXXXXXXX'. The form is divided into three main sections: 'Customer Information', 'Identity Information', and 'Other Details'. The 'KYC Reference #' field is highlighted with a red box, and the 'KYC Status' dropdown menu is open, showing options: 'Yet To Verify', 'Verified', and 'Verification Failed'.

- 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.CH	N	N	

**Applicant**

\* Relation Type: PRIMARY  
 Salutation: PHANINDRA  
 MI: CHODA  
 \* 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: Existing Customer: 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

**Search Results**

Customer Id	National ID	First Name	Last Name	SSN	Passport #	Zip
11035	-- 0	RAJESH	MAC	xxxxx789		02163
11037	-- 0	RAJESH	MAC	xxxxx789		02163
11038	-- 0	RAJESH	MAC	xxxxx789		02163
11039	-- 0	HARRY	MAC	xxxxx987		96001
11040	-- 0	HARRY	MAC	xxxxx987		96001
11041	-- 0	HARRY	MAC	xxxxx987		96001

**Account Details**

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt	Type
US01	USHQ	20340100012525	LOAN VEHICLE (FR)	USD	13,951.96	13,700.90	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 displays the '360 Degree Retail Customer View' window. At the top, there's a search bar with 'Enter Query'. Below it, customer information is shown: Customer Number (HBL19444), Short Name (JIMMY), Branch (HBL), and Full Name (ROBERT JIMMY). There are also fields for KYC Status (Yet To Verify), Reporting Currency (NZD), and a 'Reports' button. A navigation bar at the bottom includes tabs 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 selected, showing a table of loan details.

Company	Branch	Account#	Product	Currency
<input checked="" type="checkbox"/> C-0001	<input checked="" type="checkbox"/> HBL	<input checked="" type="checkbox"/> 20150700017114	<input checked="" type="checkbox"/> LOAN-VE	<input checked="" type="checkbox"/> NZD
<input type="checkbox"/> C-0001	<input checked="" type="checkbox"/> HBL	<input checked="" type="checkbox"/> 20150700017180	<input checked="" type="checkbox"/> FACILITY_BASED_VEHCI	<input checked="" type="checkbox"/> NZD
<input type="checkbox"/> C-0001	<input checked="" type="checkbox"/> HBL	<input checked="" type="checkbox"/> 20150700017528	<input checked="" type="checkbox"/> LINE-VEHICLE	<input checked="" type="checkbox"/> 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

Account Number	Account Description	Account Class	Account Class Description	Branch Code
00000001407	OATS Current Account FCY	CACIN	CURRENT ACCOUNT - Foreign Nationals INDIVIDUAL	000
000008109036	OATS_HNI	SAVIN	SAVINGS ACCOUNT STA	000
0010008109013	OATS_HNI	CACCD	Current account class-Income reco	001
V010081090049	OATS_HNI	TTTTT	TTTT	V01

Exit

### OFSLL Screen:

**ORACLE Financial Services Lending and Leasing**

Welcome, PHACHODA Accessibility Sign Out

**Origination**

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

**Application: 0000001176: TEMGIRE6 HARSHALG**

View Format Freeze Detach Wrap Override OK Warning OK

Dt	App #	Status	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact	Sales Agent	Branch	Product	Cha
06/20/2015	0000001176	NEW - REVIEW RE...	CA-00002 : RAND	9995914116	Y	N		DEMOSALES	HBL	LOAN VEHICLE (FR)	WE

Columns Hidden 1

**Applicant**

View Format Freeze Detach Wrap Refresh Customer Data

Relation Type	First Name	MI	Last Name	Suffix	SSN	Birth Dt	License #	License State	Language	Email
PRIMARY	P31		P31	JR	xx-xx-3423	11/11/1987	234234234		ENGLISH	P31@GMAIL.COM
SPOUSE	ROBERT		JIMMY		xx-xx-5658	10/10/1982			ENGLISH	TEST@TEST.COM

**Existing Assets**

View Format Freeze Detach

Account Number	Account Description	Branch Code	Account Type	Currency	Current Balance
HBL18978010	SRK TEST	HBL	S	NZD	14,882,504.80

#	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 OFSLL for CIF Closer in FCUBS.

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

- 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

Acc #  Customer Id  SSN

Queue/ Condition  Auto Run ☐

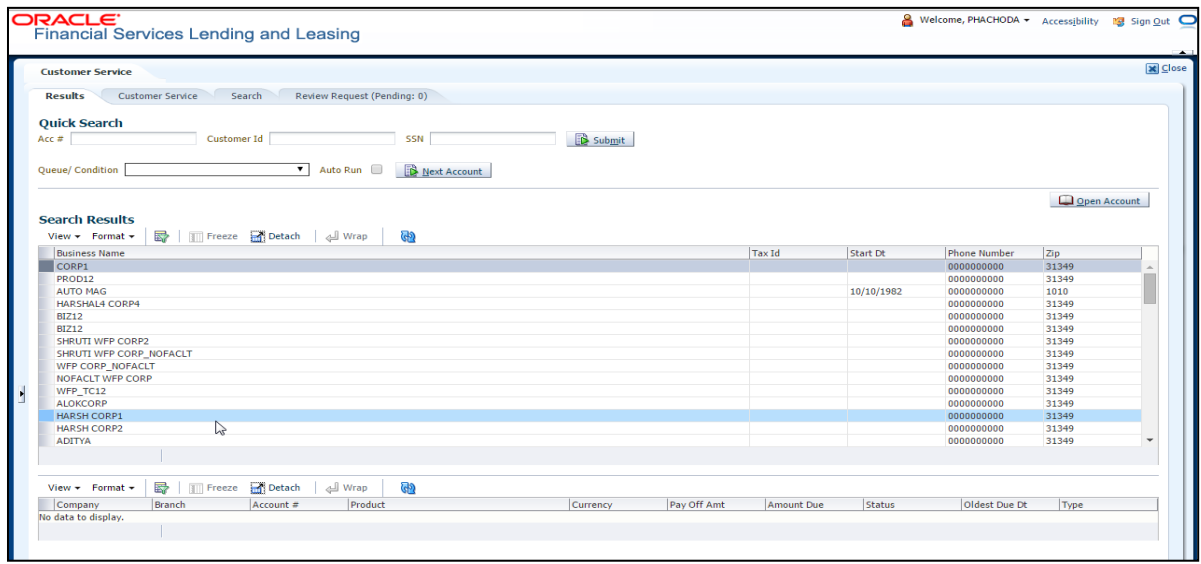
Search Results

Customer Id	National ID	First Name	Last Name	SSN	Passport #	Zip
2004	123-45-6789	RAJ	MAC	xxxxx3444		32007
5003	-- 0	RAJ	MAC	xxxxx6789		01151
5004	-- 0	RAJ	MAC	xxxxx6789		01151
9204	-- 0	RAJ	MAC	xxxxx6789		01151
10203	-- 0	RAJ	MAC	xxxxx6789		01151
22324	-- 0	HARRY	MAC	xxxxx6456		96011
22325	-- 0	HARRY	MAC	xxxxx6456		96011
22327	-- 0	HARRY	MAC	xxxxx6456		96011
26382	-- 0	HARRY	MAC	xxxxx4987		96011

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt	Type
US01	USHQ	20131200011046	LOAN VEHICLE (FR)	USD	0.00	0.00	CHARGED OFF: BKRP	01/12/2014	PRIMARY
NL02	NLHQ	20131200011054	LOAN HOME (VR)	EUR	3,874.62	194.93	ACTIVE: DELQ	01/15/2014	PRIMARY
US01	USHQ	20131200012086	LOAN VEHICLE (FR)	USD	0.00	0.00	CHARGED OFF	02/20/2014	PRIMARY
NL02	NLHQ	20131200013662	LOAN HOME (VR)	EUR	0.00	0.00	CLOSED: PAID OFF	08/16/2014	PRIMARY

### 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: <input checked="" type="radio"/> Account <input type="radio"/> Customer <input checked="" type="radio"/> Business					
<input type="button" value="Reset Criteria"/> <input type="button" value="Search"/>					
Search Criteria					
View <input type="button" value="Format"/> <input type="button" value="Freeze"/> <input type="button" value="Detach"/> <input type="button" value="Wrap"/> <input type="button" value="Print"/>	Criteria	Comparison Operator	Value		
	ACCOUNT #	LIKE	<input type="text"/>		
	ACCOUNT STATUS	LIKE	<input type="text"/>		
	PRODUCT	LIKE	<input type="text"/>		
	CUSTOMER SSN	EQUAL	<input type="text"/>		
	CUSTOMER LAST NAME	LIKE	<input type="text"/>		
	CUSTOMER FIRST NAME	LIKE	<input type="text"/>		
	CUSTOMER ID	EQUAL	<input type="text"/>		
	VIN	LIKE	<input type="text"/>		
	YEAR	EQUAL	<input type="text"/>		
	MAKE	LIKE	<input type="text"/>		
	MODEL	LIKE	<input type="text"/>		
	ASSET TYPE	LIKE	<input type="text"/>		
	PRODUCER #	LIKE	<input type="text"/>		
	PRODUCER NAME	LIKE	<input type="text"/>		
	ACCOUNT CONDITION	LIKE	<input type="text"/>		
	QUEUE NAME (UNDEFINED FOR DEFAULT)	LIKE	<input type="text"/>		
	QUEUE DESCRIPTION	LIKE	<input type="text"/>		



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>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]

- 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

- l. **“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”**.

The screenshot displays the 'Business Search' tab within a software application. The interface includes a 'Search Criteria' section with a table for defining search parameters. Below this is a 'Search Result' section showing a table with columns for Business #, Business Name, Tax ID #, Start Dt, and Phone. A 'Copy Details' button is highlighted in the 'Search Result' section.

Criteria	Comparison Operator	Value
BUSINESS NUMBER	LIKE	
BUSINESS NAME	LIKE	
TAX ID NUMBER	LIKE	
BUSINESS START DATE	LIKE	
BUSINESS PHONE NUMBER	EQUAL	
BUSINESS ZIP CODE	LIKE	

Business #	Business Name	Tax ID #	Start Dt	Phone
No data to display.				

### Business Search in Servicing:

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

The screenshot shows the 'Business Search' tab in the 'Customer Service' module. The 'Search Criteria' section is visible, showing a table for defining search parameters. The 'Search Options' section at the top right shows the 'Business' radio button selected.

Criteria	Comparison Operator	Value
BUSINESS NUMBER	LIKE	
BUSINESS NAME	LIKE	
TAX ID NUMBER	LIKE	
BUSINESS START DATE	LIKE	
BUSINESS PHONE NUMBER	EQUAL	
BUSINESS ZIP CODE	LIKE	

- 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

The screenshot displays the 'Customer Service' tab in the OFSLL application. The 'Search Results' section is highlighted with a red box, showing a table with the following columns: Business #, Business Name, Tax ID, Start Date, Phone Number, and Zip. The table is currently empty. Above the table, there is a 'Quick Search' section with input fields for 'Acc #', 'Customer Id', and 'SSN', and a 'Submit' button. Below the 'Quick Search' section, there is a 'Queue/ Condition' dropdown menu, an 'Auto Run' checkbox, and a 'Next Account' button. The interface also includes tabs for 'Producers', 'Origination', 'Customer Service', 'User Defined Defaults', and 'User Defined Tables'.

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

- In case of SME loans, OFSLL User will search the corporate CIF details using “Business Search” in Origination > Business tab.
- If the customer exists in OFSLL, User will search the CIF details from “Customer Search” tab in Applicant > Customer search.
- While searching for existing ‘customer CIF record; system will check records which are in “**Open**” and “**Closed**” statuses.
- 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.
- The above message is not applicable, if record is “**Open**”.
- Here user has to manually ensure to change the CIF status to “**Open**” (in FCUBS, which flows to OFSLL)
- CIF details are populated in related fields in Origination > Business tab.
- CIF # is populated in “Existing Business #” field.

### 1.6.10 CIF Closer/Reopen in FCUBS

- If CIF gets closed in FCUBS, OFSLL Customer is marked as **“Disabled”**.
- Customer is enabled in OFSLL, if the CIF gets **“Reopened”** in FCUBS.
- 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

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

### 1.6.12 Bankruptcy enabled from FCUBS

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

### 1.6.13 Capture CIF number in Producer Screen.

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

The screenshot shows the 'Producer Details' screen in the OFSLL system. The 'Customer Number' field is highlighted with a red box. The screen displays various fields for Producer #, Name, Company, Branch, Start Dt, End Dt, Contact, Group, Grade, Type, Status, Sales Agent, Underwriter, Funder, Collector, Fed Tax #, Address Details, Subvention Participation, and License Details.

- This **“Business Number”** field is a Searchable LOV on Business Entity.
- 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' window with a list of vendors and the 'Vendor Details' form below it. The 'Business Number' field in the 'Vendor Details' form is highlighted with a red box.

Vendor #	Vendor Name	Status	US01	USHQ	12/22/2014	12/31/9999	Vendor Name	Address Line 1	Address Line 2	Zip	Ext	Phone 1
CA-02002	HARRY AUTO	ACTIVE	US01	USHQ	12/22/2014	12/31/9999	HARRY	xxxxxx7896				
IL-00001	DECATUR AUTO AUCTION	ACTIVE	US01	USHQ	01/01/1800	12/31/4000	RICK SMITH	xxxxxx8907				
IL-00002	GRTR QUAD CITY AUTO AUCTION	ACTIVE	US01	USHQ	01/01/1800	12/31/4000	LYNNE ANDERSON	xxxxxx8908				
IL-00003	CRAIG PHELPS, TRUSTEE	ACTIVE	US01	USHQ	01/01/1800	12/31/4000	RICK SMITH	xxxxxx8907				
IL-00004	JAY A STEINBERG, ESQ	ACTIVE	US01	USHQ	01/01/1800	12/31/4000	RICK SMITH	xxxxxx8908				
IL-00005	MICHAEL D. CLARK	ACTIVE	US01	USHQ	01/01/1800	12/31/4000	RICK SMITH	xxxxxx8909				
IL-00006	B AND K TOWING	ACTIVE	US01	USHQ	01/01/1800	12/31/4000	BRAD	xxxxxx8907				
IL-00007	ILLINOIS AUTO RECOVERY	ACTIVE	US01	USHQ	01/01/1800	12/31/4000	MARY KAY	xxxxxx8908				
IL-00008	OMNIBUS INC.	ACTIVE	US01	USHQ	01/01/1800	12/31/4000	STEVE	xxxxxx8909				

Columns Hidden: 14

**Vendor Details**

\* Business Number: [Red Box]

\* Enabled: [ ]

Vendor #: [ ]

\* Name: Search...

\* Status: [ ]

\* Company: [ ]

\* Branch: [ ]

\* Start Dt: 03/27/2015

\* End Dt: 12/31/9999

\* Contact Person: [ ]

Fed Tax #: [ ]

\* Credit Days: 0

Phone 1: [ ]

Ext 1: [ ]

Phone 2: [ ]

Ext 2: [ ]

Fax: [ ]

Fax 2: [ ]

\* City: [ ]

\* State: [ ]

\* Address Line 1: [ ]

Address Line 2: [ ]

\* Zip: [ ]

Zip Ext: [ ]

Email: [ ]

\* Country: UNITED STATES

Save and Add | Save and Stay | Save and Return | 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' window with a list of payees and the 'Payee Definition' form below it. The 'Business Number' field in the 'Payee Definition' form is highlighted with a red box.

Business Number	Payee #	Name	Pmt Mode	Enabled	Country	City	State	Address Line 1	Address Line 2	Zip	Ext	Phone 1
HL18918	1001	ACH	ACH	Y	UNITED STATES	LEXINGTON	ILLINOIS	LINE1	LINE2	85587		(012)-345-6789
HL18918	1002	ACH	ACH	Y	UNITED STATES	NEW JERSEY	NEW JERSEY	LINE1	LINE2	59868		(012)-345-6789

**Payee Definition**

\* Business Number: [Red Box]

\* Payee #: [ ]

\* Name: Search...

\* Pmt Mode: [ ]

\* Enabled: [ ]

\* Country: [ ]

\* City: [ ]

\* State: [ ]

\* Address Line 1: [ ]

Address Line 2: [ ]

\* Zip: [ ]

Ext: [ ]

Phone 1: [ ]

Phone 2: [ ]

Bank Name: [ ]

Routing #: [ ]

Account Type: [ ]

ACH Account #: [ ]

Start Dt: [ ]

Comment: [ ]

Save and Add | Save and Stay | Save and Return | 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 displays the 'Applicant' section of a software application. The 'Customer Search' bar is at the top. Below it, the 'Applicant' section is visible, showing a table with columns: Relation Type, First Name, MI, Last Name, Suffix, SSN, Birth Dt, License #, License State, Language, Email, and Existing Customer. The table contains one record for a Primary Applicant named RAJ SUNDAR with SSN xx-xxx-2345 and Birth Dt 02/03/1965.

Below the Applicant table, the 'Summary' tab is active, showing a 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. The table contains one record for Grade D with a Score of 450 and various financial values.

Below the Summary table, the 'Financials' tab is visible, showing a table with columns: Type, Source, Account #, Currency, Amount, Loan Currency Amount, Include, and Comment. The table contains one record for LIQUID ASSETS with Source BANK and Account # 12345.

#### 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:**

Summary Applicant Request Collateral Comments Tracking Verification Tools

Applicant Customer Search

Applicant

View Format Freeze Detach Wrap Refresh Customer Data

Relation Type	First Name	MI	Last Name	Suffix	SSN	Birth Dt	License #	License State	Language	Email	Existing Customer	Prior Bankruptcy	Bankruptcy Discharge Dt
PRIMARY	BRUCE		WAYNE		xx-xx-4123	06/11/1980			ENGLISH		Y	N	

Address Employments Telecoms Summary Existing Assets Existing Accounts

Addresses

View Format Freeze Detach Wrap

Current	Permission to Call	Own/Rent	Address Type	Address Line 1	City	State	Zip	Stated Years	Stated Months	Stated Amount	Phone ISD Code	Phone	Stated Frequen
Y	Y		HOME	12 N 12 BCh N	ATLANTA	GEORGIA	31348	0	0	0.00	0	(000) 800-8000	MONTH

## Business:

Summary Applicant Business Request Collateral Comments Tracking Verification Tools

Business Business Search

Business Details

View Format Freeze Detach Wrap Refresh Customer Data

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 Location
CORPORATE			CORP1				0	0				0.00	

Address Telecoms Financials Liabilities Partners Affiliates Other Details

Address Information

View Format Freeze Detach Wrap

Address Type	Country	Address #	City	State	Own/Lease	Comment	Postal Type	Street Pre	Street Name	Street Type	Street Post	Apt #	Address Line 1
BUSINESS	NEW ZEALAND		AUCKLAND	ARIZONA			NORMAL ADDRESS						

Columns Hidden 1

### 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:

The screenshot shows the 'Disbursement Details' section of a contract screen. The interface is divided into several tabs: Contract, Instrument Details, Rate Caps and Adjustments, Escrow, Post Maturity, Billing, Payment Caps, Disbursement Details, and PDC. The Disbursement Details tab is highlighted with a red box. It contains fields for Pmt Mode (CASA) and Account # (0000126120017). Other tabs show various contract details like Contract Dt, Amt Financed, and Interest Rate.

## Disbursement to Vendor CASA:

The screenshot shows the 'Disbursement to Vendor CASA' section. The interface shows a table of disbursement information with columns for Description, Number, Payment Mode, Name, Account #, Amount, Currency, ACH Account Type, ACH Account #, ACH Bank, and ACH R. The 'Disbursements' tab is highlighted with a red box. Below the table, there are fields for Validate Payee, Description, Number, Name, Payment Mode (CASA), and Account #.

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':

The screenshot displays the 'CASA' tab under the 'Contract' section in a software application. The top part shows a table with contract details:

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

Below the table, there are tabs for 'Itemizations', 'Trade-In', 'Subvention', 'Insurances', 'ESC', 'Compensation', 'Proceeds', 'Disbursements', 'Fees', 'CASA' (highlighted), 'ACH', 'Coupons', and 'References'.

The 'CASA Debit Information' section is highlighted with a red box. It contains the following fields:

- Account #: 0000126120017
- Account Description: BILL WILL
- Branch Code: 000
- Default: ☐
- Start Dt:
- End Dt:
- Pmt Day: 1
- Pmt Amt: 0.00
- Pmt Amt Excess: 0.00
- Pmt Freq: MONTHLY

At the bottom right of the 'CASA Debit Information' section, there are buttons: 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return'.

- 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':

AP Transactions

Requisitions

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

View: Format Freeze Detach Wrap

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	465782233
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	465782233
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-VOLKSWAGEN 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

View: Format Freeze Detach Wrap

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 OFSLL.
    - 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 screenshot displays the 'Recurring CASA' screen in the servicing system. The interface includes a top navigation bar with 'Customer Service' and 'Pmt Modes'. Below, a table lists account details for 'NANDAN RAM'. The 'CASA' tab is selected, showing 'CASA Debit Information' with a table of recurring payments. A red box highlights the 'CASA Debit Information' form area, which includes fields for Reference #, Account #, Branch Code, Account Status, Default, Start Dt, End dt, Pmt Day, Pmt Amt, Pmt Amt Excess, and Pmt Freq.

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:

Origination Customer Service

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

Account(s): 20140100010123: NANDAN RAM View Audit

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

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 **CASA** Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Facility Bureau

ACH Coupon Post Dated Checks Payment Arrangement

**CASA Debit Information** Add Edit View Audit

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 #

Branch Code

Account Status

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:

Origination Customer Service

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

ACH Coupon Post Dated Checks Payment Arrangement

**CASA Debit Information** View Audit

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

#	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:

Customer Service

Results Customer Service: 20140200014984 Search Review Request (Pending: 0)

Account(s): 20140200014984: TOM HENRY

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

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20140200014984	LOAN VEHICLE (FR)	USD	29,993.97	7,000.00	ACTIVE:DELQ	08/02/2014

Summary Customer Service Account Details Customer Details Transaction History **CASA** Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau

ACH Coupon Post Dated Checks Payment Arrangement

CASA Debit Information

View Format Freeze Detach Wrap Add Edit View Audit

☒ Recurring ☐ One-Time Phone ☐ All

Bank Name	Routing #	Status	Default	Start Dt	End Dt	Account Type	Account #	Pmt Day	Pmt Amt	Pmt Amt Excess	Pmt Freq
			N								

CASA Debit Information

Reference # 2015767389892

\* Account # 2015678378948772 BILL WILL

Branch Code 207

\* Account Status

\* Default

\* Start Dt

End Dt

\* Pmt Day

\* Pmt Amt

Pmt Amt Excess

Pmt Freq

Save and Add Save and Stay Save and Return Return

### 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 displays the 'Producers' application window. The main section is titled 'Producer Details' and contains a table with the following columns: Business Number, Producer #, Old Producer #, Name, Company, Branch, Start Dt, End Dt, Status, Enabled, Contact, Group, and Type. The table lists several producers, including RANDYS AUTO SA, ACE HEADQUART, VOLKSWAGEN OF, AUTO JUNGLE, SIMI VALLEY CHR, XYZ AUTO DEALER, PHIL LONG MITSU, MILE HIGH MITSU, ED CARROLL MITS, and DALE SPRADLEY M.

Below the table, there are tabs for 'Payment Details', 'Compensation', 'Subvention', 'Transactions', 'Holdback/Loss Reserve', 'Tracking Attributes', 'Statements', 'Contacts', 'Comments', 'Summary', and 'Title Status Summary'. The 'Payment Details' tab is active, showing a form with the following fields: Pmt Mode (set to Bank), Start Dt, Routing #, Account Type, Account #, Disbursement, and Currency. Below this, there is a section for 'Payment Details' with a dropdown for Pmt Mode (set to CASA), a text field for Account # (0000126210018), and a text field for Account Description (XYZ AUTO DEALER). At the bottom right, there are buttons for 'Save and Stay', 'Save and Return', and 'Return'.

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 vender '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:

**Vendor Details**

Business Number	Vendor #	Name	Status	Company	Branch	Start Dt	End Dt	Contact Person	Fed Tax #	Email	Enabled
000012621	PR-02001	VEN_001	ACTIVE	US01	HL	05/18/2012	12/31/9999	SQSQ			Y
0	IL-00001	DECATUR AUTO AUCTION	ACTIVE	US01	USHQ	01/01/1800	12/31/4000	RICK SMITH	458768907		Y
	IL-00002	GRTR QUAD CITY AUTO A.	ACTIVE	US01	USHQ	01/01/1800	12/31/4000	LYNNE ANDERSON	458768908		Y
	IL-00003	CRAIG PHELPS, TRUSTEE	ACTIVE	US01	USHQ	01/01/1800	12/31/4000	RICK SMITH	458768907		Y
	IL-00004	JAY A STEINBERG, ESQ	ACTIVE	US01	USHQ	01/01/1800	12/31/4000	RICK SMITH	458768908		Y
	IL-00005	MICHAEL D. CLARK	ACTIVE	US01	USHQ	01/01/1800	12/31/4000	RICK SMITH	458768909		Y
	IL-00006	B AND K TOWING	ACTIVE	US01	USHQ	01/01/1800	12/31/4000	BRAD	458768907		Y
	IL-00007	ILLINOIS AUTO RECOVERY	ACTIVE	US01	USHQ	01/01/1800	12/31/4000	MARY KAY	458768908		Y
	IL-00008	OMNIBUS INC.	ACTIVE	US01	USHQ	01/01/1800	12/31/4000	STEVE	458768909		Y
0	IN-00001	DYER AUTO AUCTION	ACTIVE	US01	USHQ	01/01/1800	12/31/4000	RICK SMITH	458768907		Y

**Payment Details**

Country	City	State	Address Line 1	Address Line 2	Zip	Zip Extn	Pre Process Days	Mode	Bank	Start Dt	Routing #	Acco
US	UNDEFINED	HI	TEST		99999		0.00	ACH	BANKING	06/09/2015	4554546	CHB

**Payment Details**

\* Zip 99999

\* Pre Process Days 0

\* Country UNITED STATES

\* City UNDEFINED

\* State HAWAII

\* Address Line 1 TEST

Address Line 2

**Payment Details**

\* Mode CASA

Account # 0000126210018

Account Description XYZ AUTO DEALER

Branch Code 000

Start Dt 06/21/2015

- 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 the 'Standard Payees' application window with the 'Payee Definition' tab selected. At the top, there's a table listing existing payees with columns: Phone 1, Phone 2, Bank Name, Routing #, Account Type, ACH Account #, Start Dt, Casa Account #, Casa Account Description, Casa Branch Code, Casa Start Dt, and Comment. Below the table, the 'Payee Definition' form is visible. It contains various input fields for defining a new payee. A red rectangular box highlights a specific section of the form containing the following fields:

- Account #: HBL18963013
- Account Description: HARSH CORP2
- Branch Code: HBL
- Start Dt: 06/22/2015
- Comment: (empty)

#	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:

Company	Branch	Transaction Dt	Status	Unique Reference Number	Transaction Message	Payer Account	Currency	Amount	OFSLL Account Number	OFSLL Currency	Transaction Amount	Remarks
US01	000	06/22/2015	Reverse	2367789009		0000126510022	USD	1,000.00	20,150,600,021,249	USD	1,000.00	
US01	001	06/23/2015	Processed	2367789756		0010006140115	GBP	133.00	20,150,600,021,249	GBP	133.00	
US01	000	06/23/2015	Processed	4678789990		0000126950014	AUD	129.00	20,150,300,021,599	USD	100.00	
US01	000	06/23/2015	Processed	3245676789		0000126950014	AUD	129.00	20,150,300,021,599	USD	100.00	
US01	000	06/23/2015	Processed	8665527665		0010081400069	GBP	97.09	20,150,600,016,406	USD	120.00	
US01	000	06/23/2015	Processed	5546788888		0010081400080	GBP	97.09	20,150,600,021,611	USD	120.00	
US01	000	06/23/2015	Processed	4343565778		0010081400080	GBP	97.09	20,150,300,021,599	USD	120.00	
US01	000	06/23/2015	Processed	7656788999		0000126510022	USD	1,000.00	20,150,600,016,406	USD	1,000.00	
US01	000	06/23/2015	Processed	4536777878		0000126570013	USD	1,000.00	20,150,600,021,611	USD	1,000.00	
US01	000	06/23/2015	Processed	7867900567		0000128270010	USD	100.00	20,150,300,021,599	USD	100.00	

#	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	OFSLL Account Number	Displays OFSLL Account Number
11	OFSLL Currency	Displays OFSLL 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 OFSLL 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.

The screenshot shows the 'Loan Product' configuration interface. Key elements include:

- Buttons:** Save and Add, Save and Stay, Save and Return, Return.
- Fields:**
  - \* Product: [Text Box]
  - \* Description: [Text Box]
  - \* Start Dt: [Date Picker]
  - \* End Dt: 12/31/4000 [Date Picker]
  - \* Direct: [Checked]
  - \* Flexible: [Unchecked]
  - Repayment: [Text Box]
  - \* Enabled: [Checked]
  - \* Collateral Type: ELCM [Dropdown]
  - \* Collateral Sub Type: FACILITY [Dropdown]
  - \* Category: STANDARD [Dropdown]
  - Reschedule Method: [Dropdown]
  - Reschedule Value: [Text Box]
  - \* Credit Bureau: [Text Box]
  - Portfolio Type: [Text Box]
  - \* Credit Bureau: [Text Box]
  - Account Type: [Text Box]
  - \* Billing Cycle: MONTHLY [Dropdown]
- Annotations:** A red box highlights the 'Collateral Type' and 'Collateral Sub Type' fields. A tooltip for 'Collateral Sub Type' reads: 'Select the Collateral Sub Type to associate to the Product'.

- 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)

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

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

### Calculation for Facility Base Products (Only Loan Products)

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

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

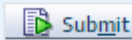

This calculation is reflected in below screens:

### 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

Current ☒

Status

Sub Status

Decision Dt 02/19/2015

Underwriter PHACHODA

Approved

Decision Term 12

Pmt Amt 1,027.20

Index FLAT RATE

Index Rate 0.0000

Decision Margin Rate 4.9900

Decision Rate 4.9900

Buy Rate 2.9900

Down Pmt % 0.0000

Down Pmt 0.00

Max Advance % 0.0000

Max Advance Amt 12,000.00

Max Financed % 0.0000

Max Financed Amt 10,000.00

Maturity Index FLAT RATE

Maturity Margin Rt 4.9900

Balloon Amt 0.00

Bureau 1

Bureau 2

Bureau 3

Grade

Score 0

Collateral Value 13,000.00

LTV1 92.30

LTV2 76.92

Comments

### 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

Term 12

Rate(%) 4.9900

Decisioned

Max Financed Amt 10,000.00

Term 12

Rate(%) 4.9900

GRADE

Pmt Amt 1,027.20

Down Pmt 0.00

Pmt Amt 1,027.20

Down Pmt 0.00

LTV 1 92.30

LTV 2 76.92

Own or Rent RENTS APARTMENT

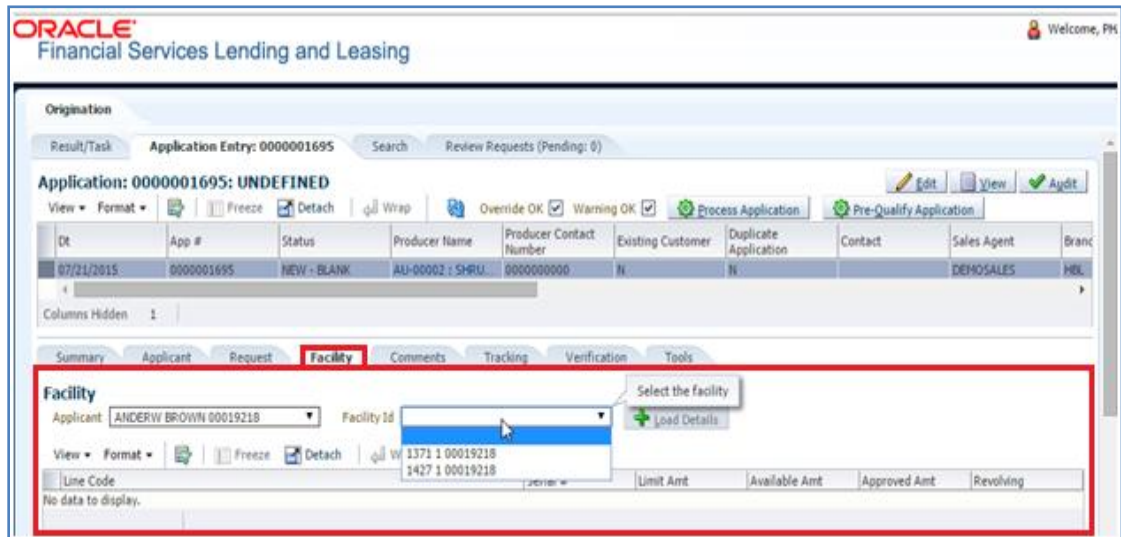
Stated Amount(Monthly) 1,000.00

### 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 View Audit

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

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

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

**Liability Details**

View Format Freeze Detach Wrap

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

**Facility Details**

View Format Freeze Detach Wrap

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**

View Format Freeze Detach Wrap

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 View Audit

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

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

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

**Liability Details**

View Format Freeze Detach Wrap

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

**Collateral Details**

View Format Freeze Detach Wrap

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

**Collateral Pool Details**

View Format Freeze Detach Wrap

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

**Facility Details**

View Format Freeze Detach Wrap

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**

View Format Freeze Detach Wrap

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.

The screenshot shows the ELCM Customer Service interface. At the top, there's a header for 'Customer Service' with a search bar and a 'Review Request (Pending: 0)' button. Below this, the account details for '20140900010266: THORPE GRAHAM' are displayed. A table shows account information including Company (FINLEASE), Branch (FIN 1), Account # (20140900010266), Product (LOAN VEHICLE (FR)), Currency (MUR), Pay Off Amt (42,401.69), Amount Due (7,876.85), Status (ACTIVE:DELQ:REPO), and Oldest Due Dt (12/01/2014). The 'Repo/Foreclosure' tab is selected, showing 'Repossession Details'. A table lists repositioning details with columns: Current, Followup Dt, Type, Collateral, Disposition, File Received Dt, Repo Dt, Repo End Dt, and Comment. The first row shows 'Y', '12/31/4000', 'DEFAULT', '2014 RENAULT KANGOO VU 1.6', 'NEWLY RECEIVED', '04/13/2015', '04/13/2015', '04/13/2016', and 'FDSFSDFS'. Below the table, there's a 'Repossession Details' section with a dropdown menu for 'Collateral' set to '2014 RENAULT KANGOO VU 1.6'. Other fields include 'Disposition' (NEWLY RECEIVED), 'File Received Dt' (04/13/2015), 'Repo Dt' (04/13/2015), 'Repo End Dt' (04/13/2016), and 'Comment' (ASSET REPOSITIONED). Buttons for 'Save and Stay', 'Save and Return', and 'Return' are visible.

#	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. It contains the Collateral Name"	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 in the OFSLL interface. At the top, there are tabs for Account Details, Customer Details, Transaction History, Pmt Modes, Bankruptcy, Repo/Foreclosure, Deficiency, Collateral, and Bureau. The 'Analysis' tab is active. Below the tabs, there are buttons for Add, Edit, View, and Audit. A table displays the analysis data with columns: Current Ind, Level, Balance %, Analysis Date, Asset, Current Value, and Comment. The table has one row with values: N, ASSET, 100.00, 04/14/2015, 2014 RENAULT KANGOO VU 1.6 78', and 50,000.00. Below the table, there is a form with fields for Current Ind, Level, Analysis Date, Balance %, Asset, and Current Value. The Asset field is highlighted with a red box. To the right of the form, there are buttons for Save and Add, Save and Stay, Save and Return, and Return. On the far right, there are two sections: Final Analysis and Final Bid, each with radio buttons for None, Analysis 1, Analysis 2, Analysis 3, Bid 1, Bid 2, and Bid 3.

### 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](#)    [Audit](#)

View   Format   [Freeze](#)   [Detach](#)   [Wrap](#)   [Post](#)   [Void](#)   [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	02/01/2

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](#)

View   Format   [Freeze](#)   [Detach](#)   [Wrap](#)   [Post](#)   [Void](#)

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

**Transaction Batch Information**    [Save and Add](#)    [Save and Stay](#)    [Save and Return](#)    [Return](#)

[Load Parameters](#)    [Post](#)    [Void](#)

Date 04/14/2015    \* Transaction SUBSTITUTION OF ASSET    Status

\* Monetary ☐    Batch ☐

**Parameters**    View   Format   [Freeze](#)   [Detach](#)   [Wrap](#)   [Post](#)   [Void](#)

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 assign 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 Amount" 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' application window with tabs for 'Producers', 'Credit Lines', and 'Units'. The 'Producers' tab is active, displaying a table with columns: Producer, Business #, Liability ID, Currency, Utilization ID, Facility ID, Total Credit Limit, and New Status. A 'Process Disbursement' button is highlighted in the top toolbar. Below the table, there are several input fields and buttons. The 'Entry' section includes a 'Producer' dropdown, 'Business #', 'Liability ID', and 'Currency' fields. The 'Utilization ID' section includes a 'Facility ID' dropdown, 'New Status', 'Facility Limit', and 'Available Limit' fields. There are also buttons for 'Activate and Return', 'Activate More', and 'Return'. The bottom right section includes 'Pre Bill Days', 'Analyst', and 'Comment' fields.

- 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

- i. Provided a validation for “Credit Lines” while adding to a WFP Producer
  - If the selected produce 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.
- ii. 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 be 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:

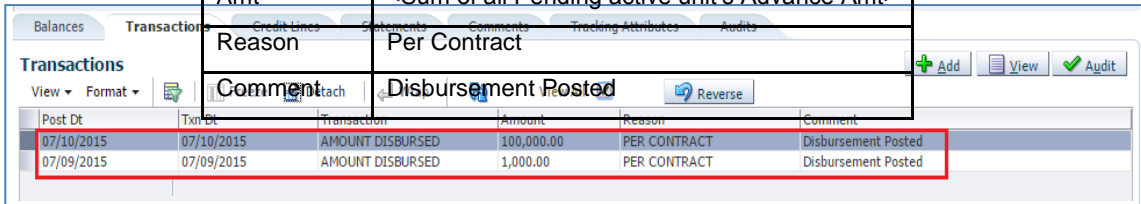
After creating and activating unit(s) under credit line, the ‘**Advance Amt**’ amount is credited into Producer’s account to get the assets from the vendor (manufacturer).

- 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 Porudcer 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>
Reason	Per Contract
Comment	Disbursement Posted



#### **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

- Cash Payment**
- ACH Payment**
- CASA payment.**

Regular CASA/ACH Payments in accounts are extended to WFP

- If Producer have CASA as a mode of Payment details, CASA debit feature build for the customer CASA to be reused.
- 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 <b>Type</b>	Payment <b>Mode</b>	LOV	WFP_PMT_TYPES_CD
Payment <b>Mode</b>	-	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' window. The 'Payments' section contains the following fields:

- Producer: [Text Field]
- Pmt Mode: [Text Field]
- Pmt Type: [Dropdown Menu, highlighted with a red box]
- Statement Dt: [Text Field]
- Statement Amt: [Text Field]
- Select the payment mode: [Text Field]
- Pmt Amt: 0.00
- Status: OPEN PAYMENT
- Post Dt: [Text Field]
- Current Due: [Text Field]
- Doc #: [Text Field]
- Receipt #: [Text Field]
- Reason: [Dropdown Menu]
- Remarks: [Text Field]

Buttons at the bottom: Save and Add, Save and Stay, Save and Return, 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)

**Upload Source Maintenance**

New Copy Close Unlock Print Enter Query

Source Code \* OFSLL  
Description Oracle Flexcube Lending and Leasing

☒ Base Data From FLEXCUBE  
☐ System Authorization Required

**Fields**

Input By MNK22 Authorized By MANJU11 Modification Number 1  
Date Time 2008-09-01 19:05:02 Date Time 2008-09-01 19:09:08  
☒ Authorized **Exit**

#### Source Preference Maintenance (CODUPLDM)

**Upload Source Preferences Maintenance**

New Enter Query

Source Code \* Module Code \*  
Error Handling On Exception \* Reject  
On Override \* Ignore

Post Upload  
Status \* Authorized  
Purge Days(Calendar)

☐ Allow Deferred Processing  
☐ Allow EOD with Deferred  
☐ Allow Delete

**Fields | Function Id Preferences**

Input By Authorized By Modification Number  
Date Time Date Time  
☐ Authorized  
☐ Open **Exit**

- 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

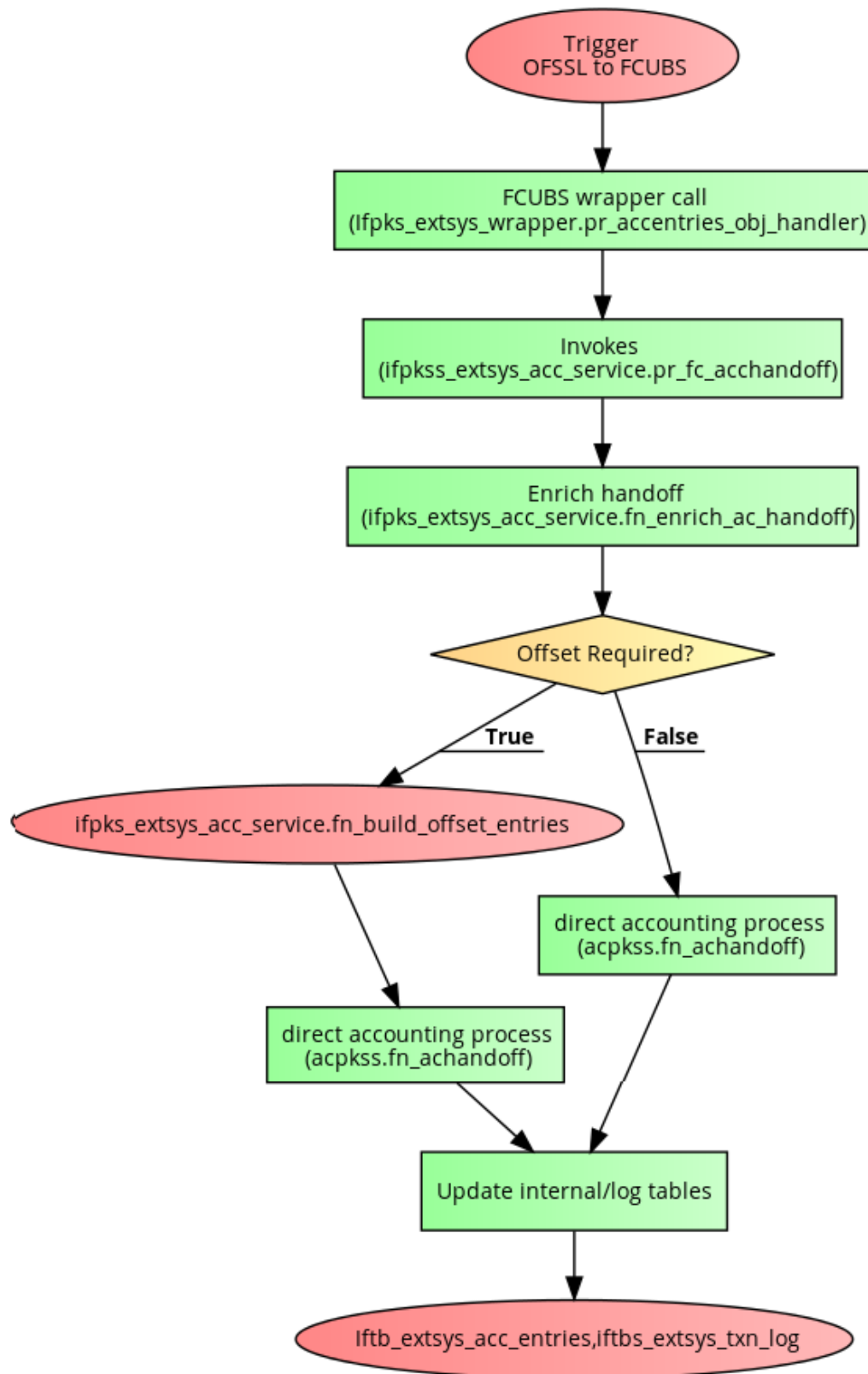
**Routine:** Pr\_Accentries\_Obj\_Handler

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

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

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

## Code Flow Diagram



ACTB\_DAILY\_LOG

SELECT \* FROM actb\_daily\_log WHERE trn\_ref\_no ='001ZEXA140010013'

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LCY_AMOUNT	RELATED_A		EXTERNAL_REF_NO	
300.000	221100067	...	42015000000441	...
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

[illegible]



## Limitations and Open issues

### 1.10 Limitations and open issues

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

[illegible]



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

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