

Loan Collection Setup Guide

Oracle Financial Services Lending and Leasing

Release 14.2.0.0.0

Part No. E59770-01

March 2016

Loan Collection Setup Guide
March 2016
Oracle Financial Services Software Limited

Oracle Park

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

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2007, 2016, Oracle and/or its affiliates. All rights reserved.

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

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

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

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

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

Table of Contents

| | |
|---|------------|
| 1. Navigation | 1-1 |
| 1.1 Audience | 1-1 |
| 1.2 Conventions Used | 1-1 |
| 1.3 Logging In | 1-1 |
| 1.4 Template and Navigation | 1-2 |
| 1.4.1 Home Screen | 1-2 |
| 1.4.2 Screens | 1-9 |
| 1.5 Common Operations | 1-10 |
| 1.5.1 Basic Operations | 1-10 |
| 1.5.2 Basic Actions | 1-11 |
| 1.5.3 Personalization Options | 1-12 |
| 1.6 Keyboard Compatibility | 1-16 |
| 1.6.1 Keyboard Compatibility | 1-16 |
| 1.7 Tool Tips | 1-17 |
| 1.8 Accessibility | 1-17 |
| 1.8.1 Understanding Accessibility | 1-17 |
| 1.8.2 Application Accessibility Preferences | 1-17 |
| 1.8.3 Other Accessibility Considerations | 1-18 |
| 1.8.4 Setting up Accessibility Preferences | 1-19 |
| 2. Administration System | 2-1 |
| 2.1 System Parameters | 2-1 |
| 2.1.1 System Parameters Setup | 2-2 |
| 2.1.2 Organization Parameters | 2-4 |
| 2.1.3 Company Parameters | 2-6 |
| 2.2 Lookups Setup screen | 2-7 |
| 2.3 User Defined Tables | 2-9 |
| 2.4 Audit Tables | 2-13 |
| 2.5 Transaction Codes | 2-15 |
| 2.5.1 Transaction Codes sub screens | 2-18 |
| 2.6 Data Files | 2-20 |
| 2.7 Securitization | 2-23 |
| 2.8 Events | 2-25 |
| 2.8.1 Events | 2-25 |
| 2.9 Batch Jobs | 2-34 |
| 2.9.1 Batch Jobs | 2-34 |
| 2.9.2 Batch Jobs Available | 2-38 |
| 2.10 Collection Cycles | 2-80 |
| 2.11 Reports | 2-82 |
| 2.12 Error Messages | 2-83 |
| 2.13 Translation | 2-84 |
| 2.13.1 Setup Translation | 2-85 |
| 2.13.2 Message Translation Setup | 2-86 |
| 3. Administration User | 3-1 |
| 3.1 Organization | 3-1 |
| 3.2 Companies | 3-6 |
| 3.3 Access | 3-10 |

| | | |
|-----------|--|------------|
| 3.3.1 | <i>Data</i> | 3-11 |
| 3.3.2 | <i>Screen</i> | 3-12 |
| 3.3.3 | <i>Reports</i> | 3-14 |
| 3.3.4 | <i>Correspondence</i> | 3-16 |
| 3.4 | <i>Users</i> | 3-17 |
| 3.4.1 | <i>Replacement users</i> | 3-19 |
| 3.4.2 | <i>Application and Oracle Identity Manager Synchronization</i> | 3-20 |
| 3.5 | <i>Credit Bureau</i> | 3-20 |
| 3.5.1 | <i>Credit Bureau</i> | 3-21 |
| 3.5.2 | <i>Special Metro II Code reporting</i> | 3-22 |
| 3.5.3 | <i>Oracle Wallet Manager setup</i> | 3-24 |
| 3.5.4 | <i>Oracle JVM Security setup</i> | 3-25 |
| 3.5.5 | <i>Importing a trusted certificate into an Oracle Wallet</i> | 3-25 |
| 3.5.6 | <i>Importing the Certificates into an Oracle Wallet</i> | 3-26 |
| 3.5.7 | <i>De-duping Credit Bureau data</i> | 3-28 |
| 3.6 | <i>Correspondence</i> | 3-29 |
| 3.6.1 | <i>Correspondence</i> | 3-30 |
| 3.6.2 | <i>Creating Correspondence</i> | 3-39 |
| 3.6.3 | <i>Generating Correspondence</i> | 3-41 |
| 3.7 | <i>Queues</i> | 3-43 |
| 3.7.1 | <i>Customer Service</i> | 3-45 |
| 3.7.2 | <i>Call Action Results tab</i> | 3-51 |
| 3.8 | <i>Printers</i> | 3-53 |
| 3.9 | <i>Currencies</i> | 3-55 |
| 3.9.1 | <i>Currency Definition</i> | 3-55 |
| 3.9.2 | <i>Currency Pair link</i> | 3-56 |
| 3.10 | <i>Zip Codes</i> | 3-57 |
| 4. | Product | 4-1 |
| 4.1 | <i>Asset Types</i> | 4-1 |
| 4.2 | <i>Scoring Parameters</i> | 4-4 |
| 4.3 | <i>Contract</i> | 4-6 |
| 4.3.1 | <i>Balances</i> | 4-16 |
| 4.3.2 | <i>Amortized Balances</i> | 4-17 |
| 4.3.3 | <i>Itemizations</i> | 4-18 |
| 4.3.4 | <i>Fees</i> | 4-20 |
| 4.3.5 | <i>LoanLoanBehavioral Score Models</i> | 4-22 |
| 4.4 | <i>Fees</i> | 4-25 |
| 4.5 | <i>Checklists</i> | 4-28 |
| 4.6 | <i>Statement Messages</i> | 4-31 |
| 4.7 | <i>Letters</i> | 4-33 |
| 4.8 | <i>Subvention</i> | 4-36 |
| 4.8.1 | <i>Loan Subvention Plans</i> | 4-37 |
| 4.9 | <i>Escrow</i> | 4-40 |
| 4.9.1 | <i>Escrow</i> | 4-40 |

1. Navigation

This document provides an overview of the basic template, navigation, common operations that can be performed, and keyboard short cuts available in Oracle Financial Services Lending and Leasing. Since this section details the general options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing.

The document is organized into below topics:

- Logging In
- Template and Navigation
- Common Operations
- Hot Keys

Note

The application can be best viewed in 1280 x 1024 screen resolution.

1.1 Audience

This document is intended to all Prospective Users who would be working on the application.

1.2 Conventions Used

| Term | Refers to |
|------------------------|---|
| The system/application | Oracle Financial Services Lending and Leasing |
| Mnemonic | The underlined character of the tab or button |

1.3 Logging In

The pre-requisites to log into the system are a valid user ID and a password, defined by the system administrator in Administration > User screen.

You can login to the system using a valid user ID and a password defined by the system administrator, in Administration > User screen. A User ID is disabled automatically by the system if it is inactive for a specified number of days.

When you invoke the application, the **Sign In** screen is displayed.

The screenshot shows the Oracle Financial Services Lending and Leasing application's sign-in interface. At the top left is the Oracle logo and the text 'Financial Services Lending and Leasing'. At the top right is a 'Help' link. The main content area is a light blue gradient with a white box in the center containing the 'Sign In' form. The form has the following elements:

- Title: **Sign In**
- Text: Sign In to Oracle Financial Services Lending and Leasing.
- Field: * User Id (with a text input box)
- Field: * Password (with a text input box)
- Button: Sign In

At the bottom of the page, there is small text: Oracle Financial Services Lending and Leasing 14.1.0.0.0 Copyright © 1998, 2013, Oracle and/or its affiliates. All rights reserved.

- **User ID** – Specify a valid User ID.
- **Password** – Specify a valid password for the specified User ID.

The system accepts the User ID and password in upper case only. After specifying valid credentials, click **Sign In** to sign into the application.

1.4 Template and Navigation

This section provides a brief input on the template and navigation of the system. Details are grouped into two categories to enable easy understanding. These include:

- Home screen
- Screens

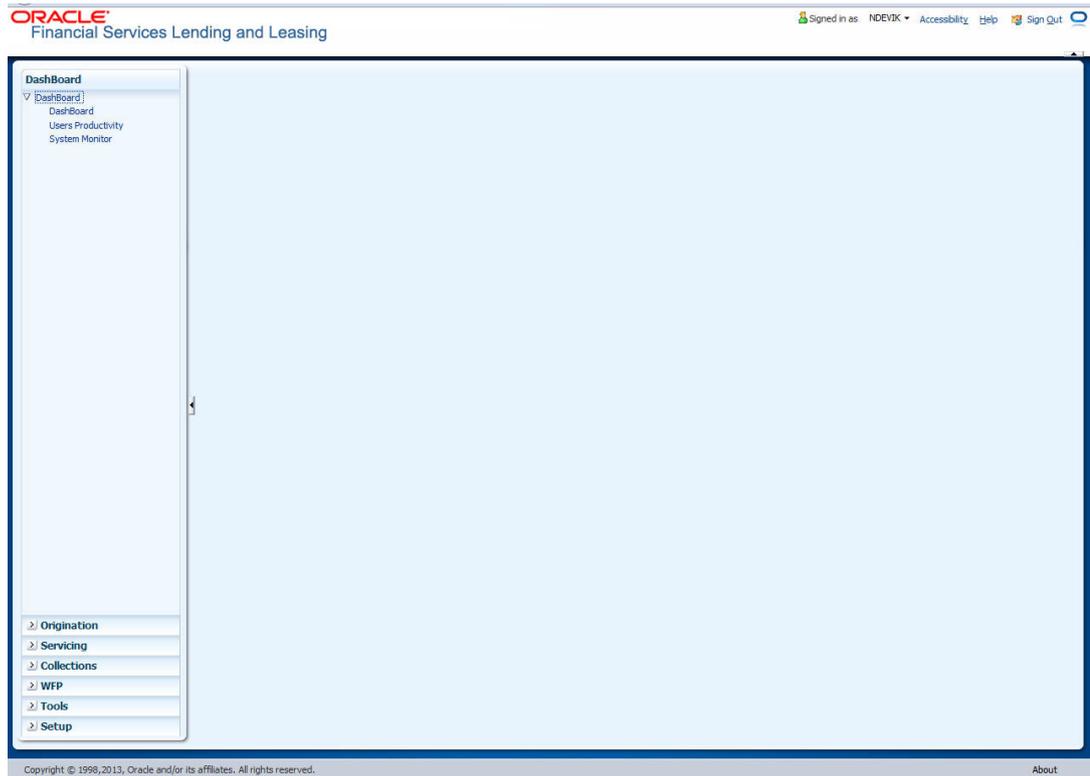
1.4.1 Home Screen

Once you login to the application with valid credentials, the system authenticates the details and displays the Home screen.

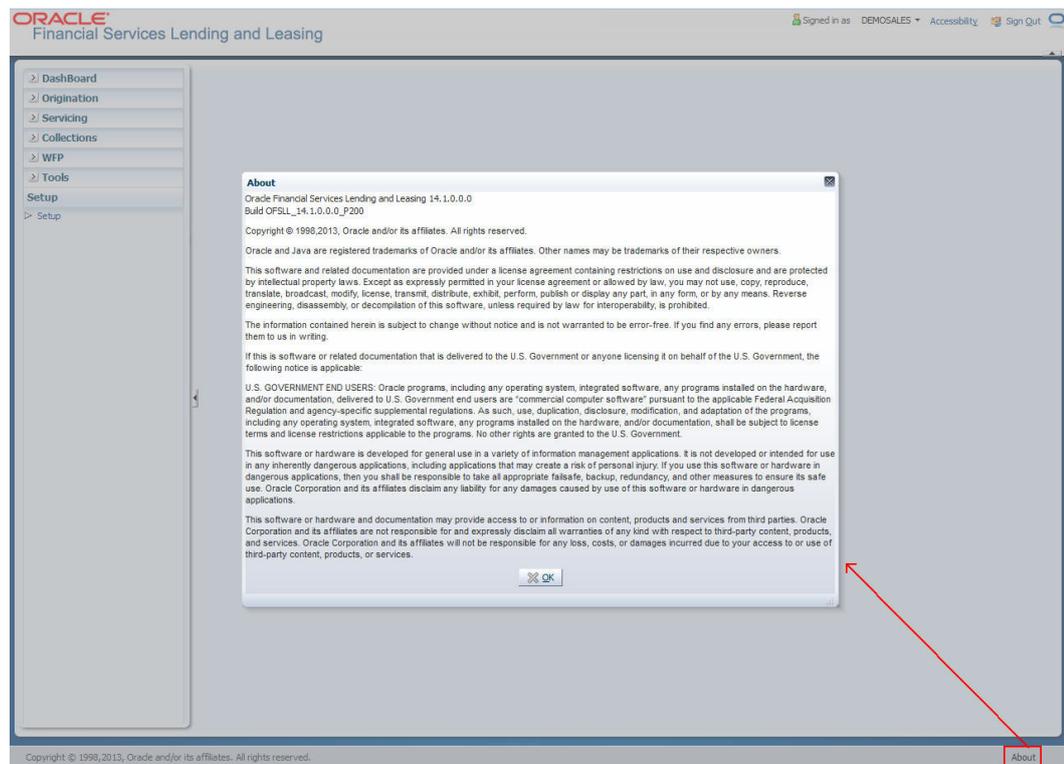
The Home screen consists of the following components:

- Header
- Left Pane

- Right Pane/Work Area



You can view the application version details and copyright information by clicking **About** link at the right corner of the screen.



Header

In the Header, system displays the following:

- **User ID** that you have currently logged/Signed in. Click the adjoining drop-down arrow, the system displays the following options:

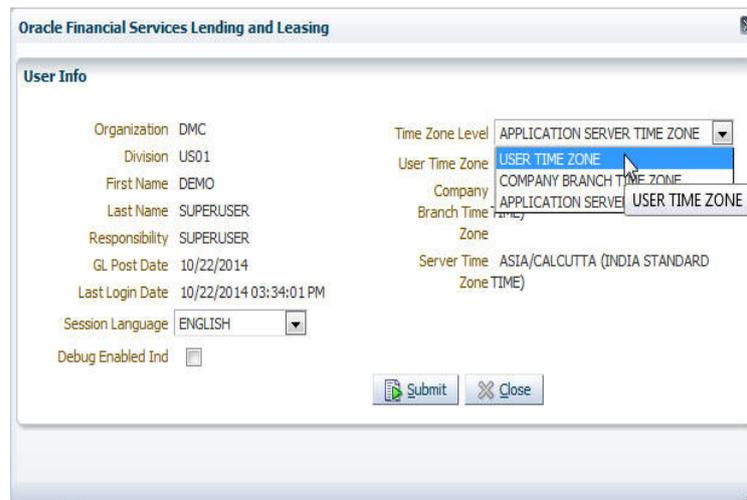


- **Change Password** – Click to change the current password.



Specify the current password in the **Current Password** field and a valid password, you wish to maintain as a new password, in the **New Password** field. Re-enter the password in **Confirm Password** field and click **Submit** to change the password.

- **User Info** – Click to view the current user info.



In this screen, apart from viewing the user info, you can also set Session Language, enable error log, and specify the time zone preference.

Session Language – Select a language that you need to set for the session, from the drop-down list.

Debug Enabled Ind – Check this box to enable error logs.

Time Zone Level - Select the time zone preference as User/Company Branch/ Application Server Time Zone from the adjoining options list.

For more details on time zone selection, refer to Time Zone Preference section of this user manual.

Click **Submit** to save the changes or **Close** to close the screen without changes.

- **Accessibility** – Click the link to view accessibility features of the system.
Refer accessibility document for further details.
- **Sign Out** – Click the link to sign off from the application. You can also click on  icon to sign off from the application.

Left Window

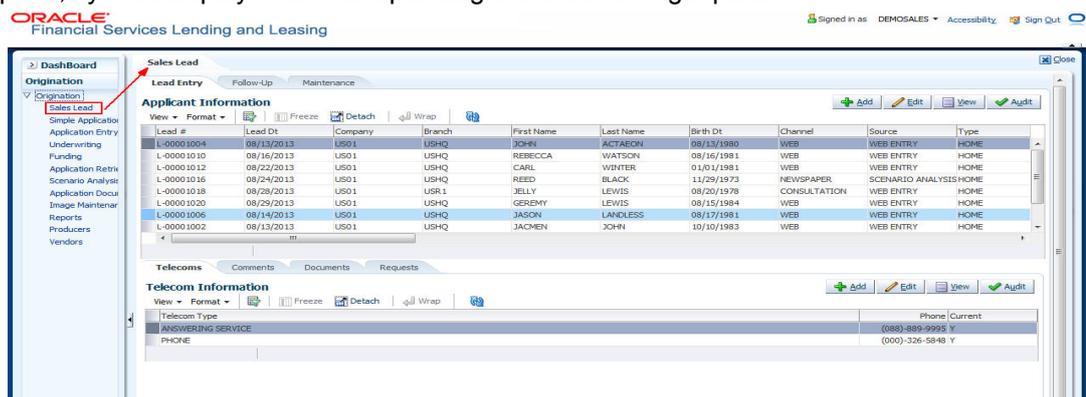
In the left pane, system lists and provides drop-down links for various modules available in the product. Click  to expand the Module Master Tabs and  to collapse them.



To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link you wish to open.

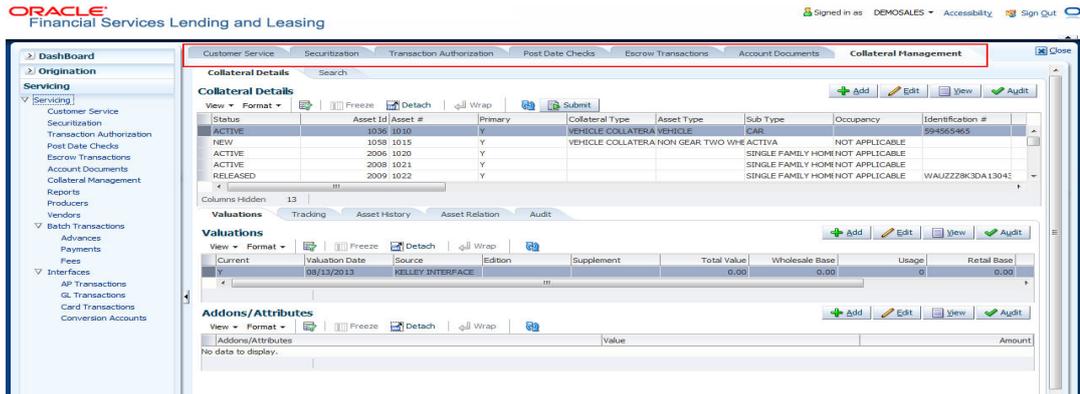
Right Window

The Right Window can also be termed as work area. When you click the screen link on left pane, system displays the corresponding screen in the right pane.



You can open a maximum of 15 screens at a go. Once the maximum limit is reached, the system displays an error message.

In origination, only one among the three screens namely, Application Entry, Underwriting, Funding can be opened at a time. If 'Application Entry' screen is open and you click on Underwriting or Funding, the system retains the same screen.



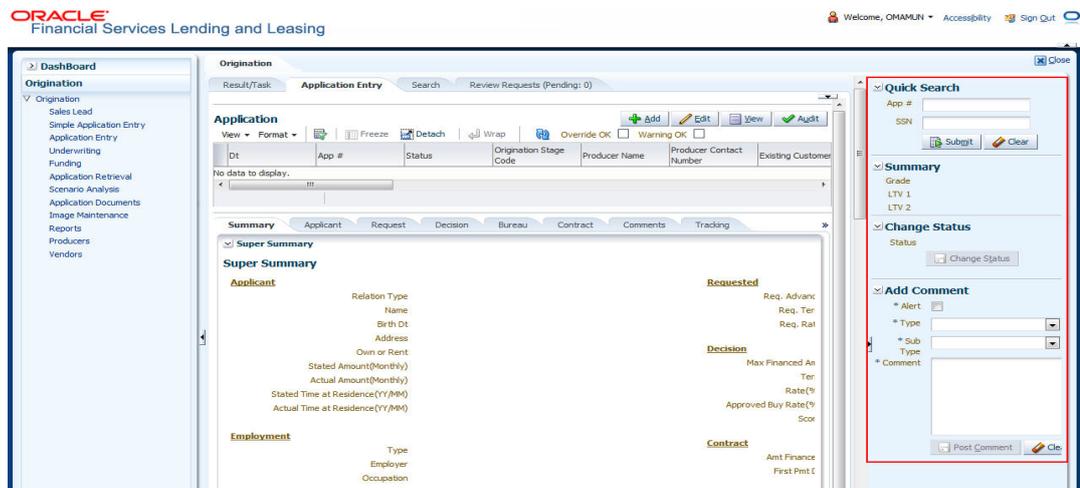
Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

Right Splitter/Action Window

The Right Splitter/Action Window has quick access to search and other options to avoid switching between tabs or navigating into sub tabs periodically. You can access the Right Splitter/Action Window while working on an Application or Customer Service screens. You can click  and  to toggle the view of Right Splitter/Action Window.

Origination Screens

In Origination Application screens, you can use the Right Splitter/Action Window to do the following:



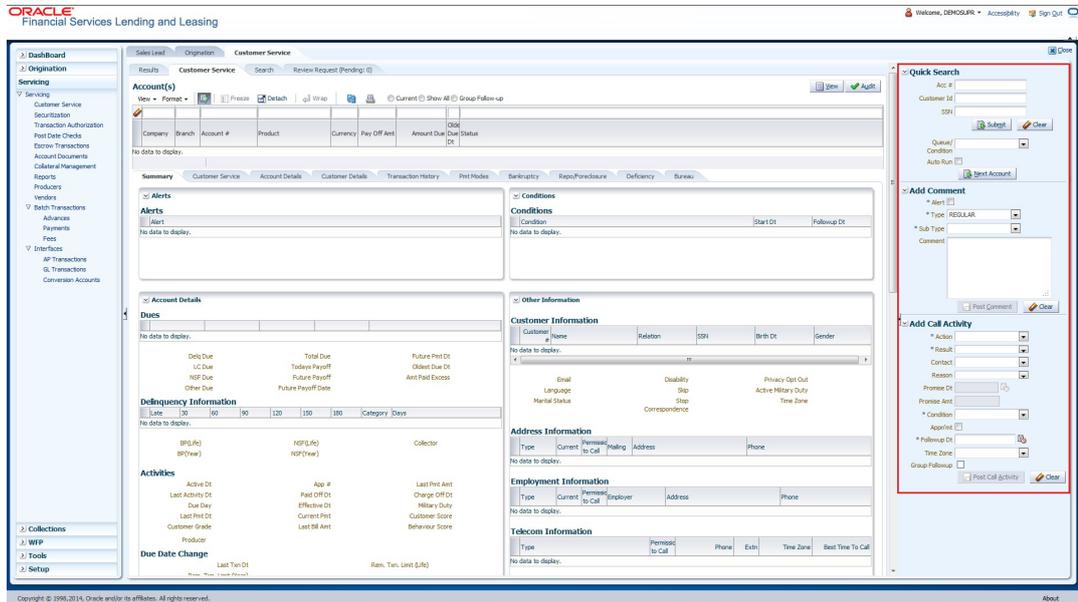
-
- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found for the Identification #, Please use normal Search".
- **Summary** section displays critical information that has to be referred repeatedly during origination like – DTI, PTI, Book Value, Grade, FICO Score, Approved Advance, Rate and Term.
- Use **Change Status** section to change the application status to next level. If the application edit status is restricted, then the 'Change Status' will be read-only.

- Use **Add Comment** section to post an alert or comment during Underwriting and Funding stages.

For detailed information on the above options, refer to respective sections in the document.

Servicing and Collection Screens

In Servicing and Collection → Customer Service screens, you can use the Right Splitter/ Action Window to do the following:



- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found for the Identification #, Please use normal Search". You can also select the Queue Condition and Auto Run options during search.
- Use **Add Comment** section to post an alert or comment based on Type and Sub Type.
- Use **Add Call Activity** section to post all types of call activities including promise to pay, account conditions and so on, irrespective of the screen you are working on. This is similar to the option available in 'Call Activities sub tab' under Customer Service tab.

For detailed information on the above options, refer to respective sections in the document.

The height of Header and width of the Left and Right Panes do not change, with resizing of application screen.

The system facilitates toggling Header and Left and Right Panes of the home screen to increase the visible area of the screens. Click  to toggle upper pane and  to toggle left pane. To un-toggle click  and  respectively.

Few screens in Origination, Servicing and Collection are identical and are linked. Hence, you can open only one screen at a time from the group. A sample of the grouping structure is given below, based on stages of the screens:

Origination:

- Simple Application Entry
- Application Entry
- Underwriting

- Funding

Collection:

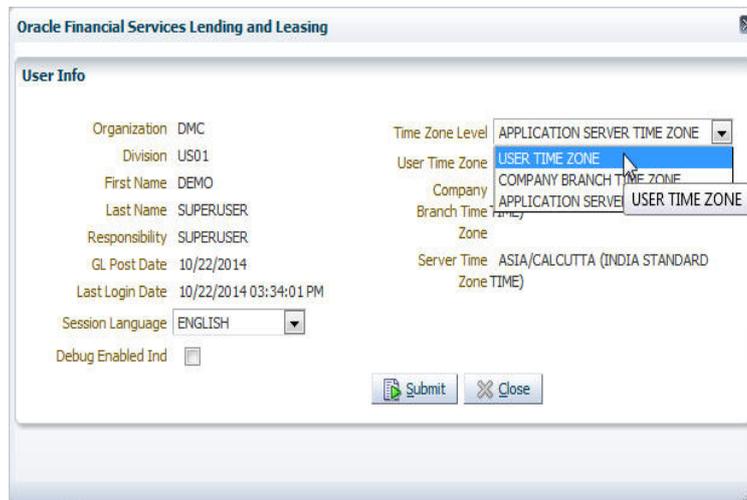
- Collection
- Bankruptcy
- Repossession
- Deficiency

WFP:

- Producers
- Credit Lines
- Units

As per the above listing, you will be able to open only one screen in the corresponding list i.e. if you have opened the 'Application Entry' screen in 'Origination', you are not allowed to open any of the other 3 screens until you exit the 'Application Entry' screen.

1.4.1.1 Time Zone Preference



You can select any of the following three time zones from the User Info screen:

- Application Server Time Zone
- Company Branch Time Zone
- User Time Zone

The time zones set up at each of these levels are displayed in the user info screen. However, data is always stored in the application server time zone and based on the user preference of time zone, the display time would be User or Company or Application Server time zone. Any time zone related changes done at UI does not impact the other time bound activities which are dependant on database time.

Application Server Time Zone (Server Time Zone)

The Application Server Time Zone by default is the Production Server Time Zone. Selecting this time zone will have all date and time fields defined as per the time stored in application server. There is no offset in time if both storage (database server) and display (application server) are in the same time zone.

Company Branch Time Zone (Organization - Division Time Zone)

This is the Company time zone and is setup at the organization - division definition level. The various divisions defined under an organization can be set up with different time zones depending on geographical locations. This time can be modified as per requirement.

To modify the Company Branch Time Zone:

- Navigate to Setup > Administration > User > Organization and select the company or division listed under 'Division Definition'.
- In the Display Formats tab, select **Time Zone** and click 'Edit'.
- In the Format field, select the required time zone from the adjoining options list and click 'Save'.

If 'Company Branch Time Zone' is selected as the time zone in User Info screen, then on save, all the time and date fields are automatically updated with the time zone of the company branch.

User Time Zone

User Time Zone or User Preference Time Zone can be set up at the User Level in the User Definition screen. Various Users under same divisions defined under an organization can be set up with different time zones depending on geographical locations.

To modify the User Time Zone:

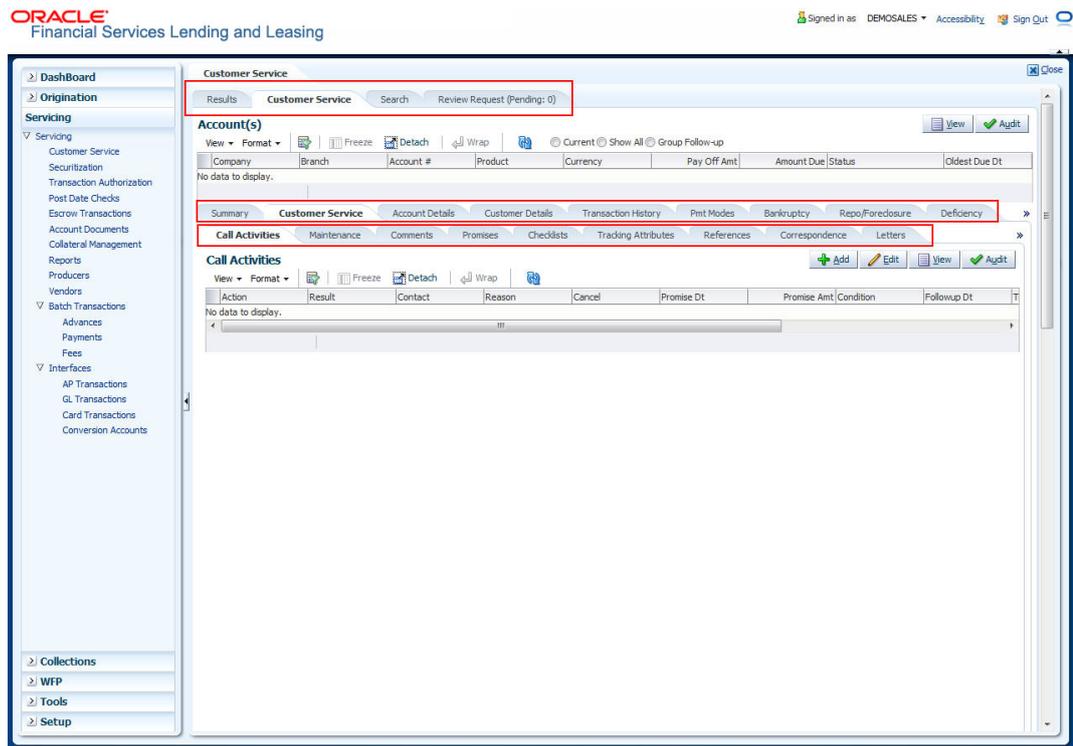
- Navigate to Setup > Administration > User > Users.
- Select the required User record listed in "User Definition" section and click **Edit**.
- In the Time Zone field, select the required time zone from the adjoining options list and click **Save**.

If 'User Time Zone' is selected as the time zone in User Info screen, then on save, all the time and date fields are automatically updated with the current updated time.

1.4.2 Screens

Details in few main screens are grouped into different sections. These sections are displayed as tabs, horizontally within the screen. In turn, details in few of these tabs are again grouped horizontally. The details are displayed when you click the tab under which they are grouped. As similar to the main screen tabs, you can identify the active tab with its white background.

For example, Customer Service main screen has four main tabs. When you click on 'Customer Service' tab, the corresponding tabs are displayed.



You can click  to view the hidden tabs, if any.

1.5 Common Operations

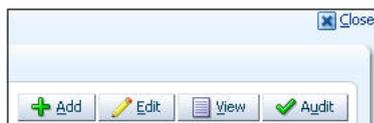
Some of the operations are common to most of the screens. These are grouped into three categories, based on their features.

- Basic Operations
- Basic Actions
- Personalization Options

1.5.1 Basic Operations

All the screens contain buttons to perform all or few of the basic operations. The four basic operations available are:

- Add
- Edit
- View
- Audit



When you click any of the operation tabs, system displays the corresponding records inline, below the respective setup tables.

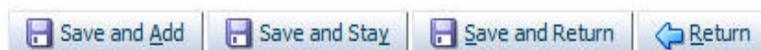
The table below gives a snapshot of them:

| Basic Operation | Description |
|-----------------|---|
| Add | Click to add a new record. When you click Add , the system displays a new record enabling you to specify the required data. It is mandatory to specify details for the fields marked with '*' symbol. |
| Edit | Click to edit an existing record. Select the record you want to edit and click 'Edit'. The system displays an existing record in editable mode. Edit the required details. |
| View | Click to view an existing record. Select the record you want to view and click 'View'. The system displays the record details in display mode. |
| Audit | Click to view audit info. If an audit is set for a field, then the system tracks the changes for that field. Select the record for which you want to view the audit info and click 'Audit'. The system displays the details tracked for that field. |
| Close | Click to close a screen or a record. When you try to close an unsaved, modified record, then the system alerts you with an error message. You can click 'Yes' to continue and 'No' to save the record. |

1.5.2 Basic Actions

Most of the screens contain buttons to perform all or few of the basic actions.

All or few of these actions are enabled when you select any of the Basic Operations.



The table below gives a snapshot of them:

| Basic Actions | Description |
|-----------------|--|
| Save And Add | Click to save and add a new record. This button is displayed when you click 'Add' button. |
| Save and Stay | Click to save and remain in the same page. This button is displayed when you click 'Add/Edit' button. |
| Save And Return | Click to save and return to main screen. This button is displayed when you click 'Add' or 'Edit' buttons. |
| Return | Click to return to main screen without modifications. This button is displayed when you click 'Add', 'Edit' or 'View' buttons. |

The summary screens consist of the following navigations. The table below gives a snapshot of them:

| Basic Actions | Description |
|---|--|
|  | Click to navigate to the first record. |

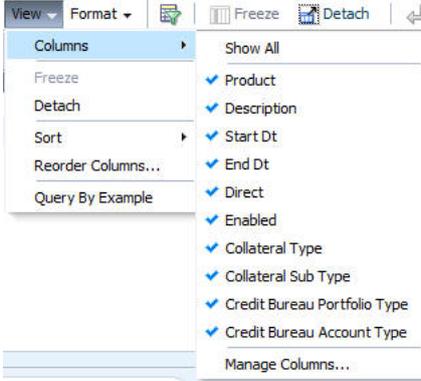
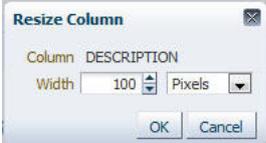
| Basic Actions | Description |
|---|---|
|  | Click to navigate to the previous record. |
|  | Click to navigate to the next record. |
|  | Click to navigate the last record. |

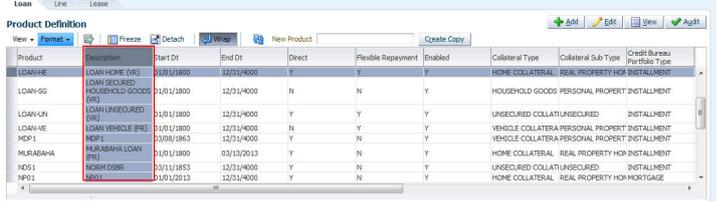
1.5.3 Personalization Options

You can personalize the data displayed in setup tables. Once personalized, system saves the settings for that User ID until next personalization.



The table below gives a snapshot of them:

| Options | Description |
|---------|--|
| View | <p>Click to personalize your view. The drop-down list provides the following options of customization:</p> <ul style="list-style-type: none"> • Customize columns you wish to view • Sort the order of displayed data • Reorder columns <p>Additionally, the drop-down list provides selection of options adjoining 'View'.</p>  |
| Format | <p>Click to resize columns or wrap a data in the table cells.</p>  <p>Select the column you need to resize and select Resize Columns option from the Format drop-down list.</p>  <p>Specify the Width and unit for the selected column. Click OK to apply changes and Cancel to revert.</p> |

| Options | Description |
|---|--|
| Query by Example | <p>Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query.</p>  |
| Freeze | <p>Select the column at which you need to freeze the table and click Freeze. Function is similar to the freeze option in MS excel.</p> |
| Detach | <p>Click to detach the setup table from the screen. An example of the detached table is provided below.</p> |
| Wrap | <p>Select the column in which the data needs to be wrapped and click Wrap.</p>  |
|  | <p>Click to refresh the data in the table.</p> |

Print option in Customer Service screen

The Print button  option in Customer Service/Collection screen facilitates you to print the contents on the screen as is without scroll bars. This button is available along with other options in the Action block. Clicking on this provides a browser print functionality and a new tab is opened where the print content is displayed.

Detach

The screenshot displays the Oracle application interface. At the top, there's a navigation bar with 'Result/Task', 'Application Entry', 'Search', and 'Review Requests (Pending: 0)'. Below this is a 'Quick Search' section with fields for 'App #', 'SSN', and 'Queue'. The main area is a 'Search' table with columns: Company, Branch, App #, Date, Title, Product, Status, Producer, and Secured. A red box highlights the 'Detach' button in the table's toolbar. Below the search table is a 'Detached Table' which shows a detailed list of application records, including the one that was detached.

| Company | Branch | App # | Date | Title | Product | Status | Producer | Secured |
|---------|--------|------------|------------|-----------|-------------------|-------------|----------------------|---------|
| USD1 | USHQ | 0000001854 | 03/21/2013 | 1854 1854 | LOAN VEHICLE (FR) | NEW - BLANK | NY-02 : PR | |
| USD1 | USHQ | 0000001858 | 03/20/2013 | 1852 1852 | LOAN VEHICLE (FR) | NEW - BLANK | NY-02 : PR | |
| USD1 | USHQ | 0000001861 | 03/21/2013 | 1861 1861 | LOAN VEHICLE (FR) | NEW - BLANK | MN-00001 : TERMINATE | |
| USD1 | USHQ | 0000001862 | 03/22/2013 | UNDEFINED | LOAN VEHICLE (FR) | NEW - BLANK | MT-00001 : SGFSADDF | |
| USD1 | USHQ | 0000001863 | 03/22/2013 | UNDEFINED | LOAN VEHICLE (FR) | NEW - BLANK | MN-00001 : TERMINATE | |
| USD1 | USHQ | 0000001864 | 03/23/2013 | UNDEFINED | LOAN VEHICLE (FR) | NEW - BLANK | MT-00001 : SGFSADDF | |
| USD1 | USHQ | 0000001865 | 03/24/2013 | ME DETACH | LOAN VEHICLE (FR) | NEW - BLANK | MN-00001 : TERMINATE | |

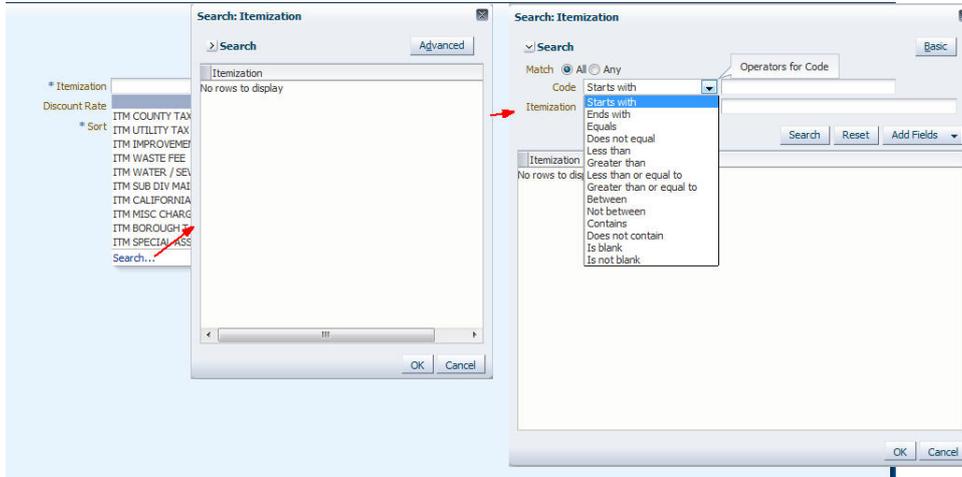
Click 'Add', 'Edit' or 'View' button to open a new screen in expanded mode with details.

Drop-down List

The system provides an option to select the required data from LOV, for few fields. You can either select the record from list or enter first alphabet of the value you want. When you provide the alphabet, system limits the selection to the values starting with the specified alphabet. These lists are grouped into two types:

- Drop-down list – Provides the selection option. You can either select a record from the list or enter first alphabet of the required value.

- Combo drop-down list – The LOV contains huge data and provides both selection and search option. These drop-down arrows are smaller in size, when compared to normal drop-down arrows, thus enabling easy identification.

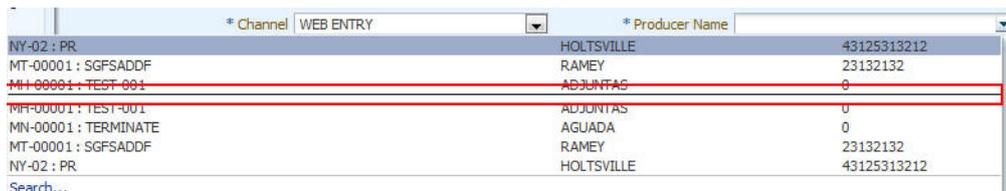


Click the arrow button available before 'Search' to toggle the search options.

| Buttons/Menu | Do this |
|--------------|--|
| Basic | Click 'Basic' for normal search. |
| Advanced | Click 'Advanced' for advanced search. In this mode, you can select the search option from drop-down list adjoining the search criteria. Selected record will be highlighted (Hover to select). |
| Match | Select 'All' to display results exactly matching the specified characters. Select 'Any' to display results matching any of the specified characters. |
| Search | Click to search for values based on the specified search criteria. The search results are displayed below with the details in respective columns. |
| Reset | Click to reset the search criteria. |
| Add Fields | Click to add additional fields to search criteria. |

The search criteria are provided below the 'Match' field. These criteria vary based on the Field for which the search is executed.

Also, the system remembers your recent search options and demarcates them from the actual ones.



Comments

In all the user input screens wherever comments are accepted, the system allows an input of 4000 characters of information in the comment(s) field.

1.6 Keyboard Compatibility

The system facilitates keyboard compatibility. You can perform most of your tasks using keyboard short cuts also termed as 'Hot Keys'. These hot keys are single keyboards or a combination of keyboards. The available options are listed below:

1. **Shift + Alt** + mnemonic to activate buttons in the screen. For example, to open 'Accessibility' screen, press '**Shift + Alt + y**'.
2. **Tab** for forward navigation in the application. **Shift + Tab** for backward navigation in the application. When the required link/tab/button/field is highlighted, press enter on the keyboard to edit.
3. **Space bar** to check or uncheck 'Check Box'.
4. **Arrow Keys** to hover within the drop-down list.

1.6.1 Keyboard Compatibility

The application is made compatible with keyboard only-operations. However, there is a change in key combination based on the browser on which the application is running.

| Browser | Operating System | Key Combination | Action |
|-------------------------------|------------------|-----------------------------|--------------------|
| Google Chrome | Linux | Alt + mnemonic | Click |
| Google Chrome | Mac OS X | Control + Option + mnemonic | Click |
| Google Chrome | Windows | Alt + mnemonic | Click |
| Mozilla Firefox | Linux | Alt + Shift + mnemonic | Click |
| Mozilla Firefox | Mac OS X | Control + mnemonic | Click |
| Mozilla Firefox | Windows | Alt + Shift + mnemonic | Click |
| Microsoft Internet Explorer 7 | Windows | Alt + mnemonic | Set focus |
| Microsoft Internet Explorer 8 | Windows | Alt + mnemonic | Click or set focus |
| Apple Safari | Windows | Alt + mnemonic | Click |
| Apple Safari | Mac OS X | Control + Option + mnemonic | Click |

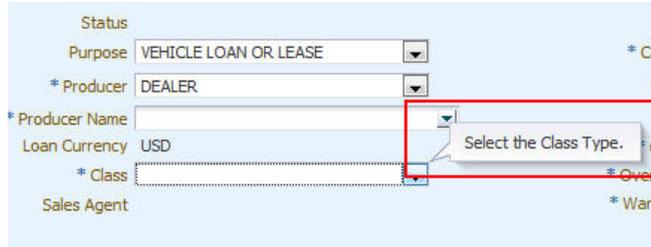
Also, one can use the following keyboard shortcuts in order to increase or decrease the zoom level.

| Shortcut | Action |
|----------|-------------------------------------|
| Ctrl++ | To increase zoom level. |
| Ctrl+- | To decrease zoom level. |
| Ctrl+0 | To set zoom level to default level. |

1.7 Tool Tips

The system is facilitated with tool tip option. When the cursor is moved to any of the field in the screen, a popup is displayed with a tip on the action to be performed.

1.8 Accessibility



1.8.1 Understanding Accessibility

Accessibility is making the application usable for multiple user groups, which includes users with physical challenges. One of the most important reasons to make the application accessible is to provide them the opportunity to work. The four main categories of disabilities are visual, hearing, mobility and cognitive.

A person with disability might encounter one or more barriers that can be eliminated or minimized by making the electronic information user-friendly and approachable.

1.8.2 Application Accessibility Preferences

Oracle Financial Services Lending and Leasing is facilitated with the feature of Accessibility to make the application more usable for the people who are differently abled. You can set the accessibility preferences after login. On the landing screen using 'Accessibility' link on the right end of the header set the following preferences as required

Screen Reader

Screen reader provides assistance to the visually impaired users. It interprets the screen elements by reading them aloud.

High Contrast

High contrast feature increases contrast level to make the screen more appealing for the reader with low vision.

Large Fonts

Large fonts feature increases font size to ensure clear display and appropriate spacing. This benefits the reader with low vision.

1.8.2.1 For Visual Challenges

The visual challenges varies widely, however it generally includes, blindness, low vision or color blindness. To make the application more accessible, following features are provided.

Blindness:

In order to interpret the visual display information in the audible form, Screen reader compatibility is provided.

In places where Screen reader technology cannot obtain information from images, text equivalents for images are provided.

For Users with difficulty in using mouse, since it requires hand and eye coordination, Keyboard navigation is provided. Details of keyboard navigation is provided in '*Section 1.8.3.2 Keyboard Compatibility*'.

Low vision:

For Users who cannot view the content that has small font size and cannot be enlarged, Software magnifier is provided to enlarge text and images beyond normal font enlargement.

Also, there is no information presented using attributes such as depth, size, location, font etc.

For high contrast requirements Screen setting can be adjusted.

Color blindness:

Oracle Accessibility guidelines have been followed and hence accessibility issues relating to color blindness are addressed.

Also, high contrast colors have been used to address difficulty in identifying shades of colors. For example, Black text in white background.

1.8.2.2 For Hearing Challenges

People with hearing challenges or hard of hearing might encounter problems accessing the information presented using sounds. Some application features minimize their concerns.

Visual representations of audible information is provided so that Users with this challenge do not miss information presented using audio.

1.8.2.3 For Age-related Challenges

Apart from the above, there can be aging issues like weak eye-sight or hearing.

Issues related to weak eyesight can be addressed through Application features for Visual Challenges provided in '*Section 1.8.2.1 For Visual Challenges*'.

Issues related to hearing can be addressed through Application features for hearing challenges provided in '*Section 1.8.2.2 For Hearing Challenges*'.

For Users who are less familiar with computers, the simplified user interface with easy navigation options, uniform layout and design and commonly used terminology in the application is of great advantage.

To address issues relating to understanding complex information, User manuals are provided for online help and tool tips at all required places are provided. In addition, system messages like error, warning or information helps you through.

1.8.3 Other Accessibility Considerations

1.8.3.1 Documentation Accessibility

Apart from assigning the logical sequence and organizing topics, the following techniques are used to enhance the accessibility of documentation.

- Addition of text equivalent to all graphics

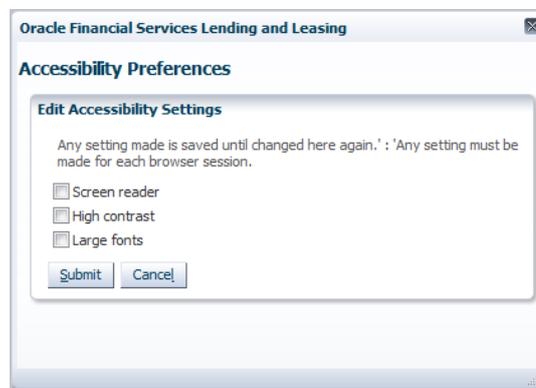
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in simple language to ensure easy understanding
- Including accurate and effective navigational features, such as cross-reference, tables of content and bookmarks as appropriate

1.8.4 **Setting up Accessibility Preferences**

You can setup or change the accessibility preferences.

To edit accessibility settings

1. Click Accessibility in the header part of application. The system displays the following screen:



2. Select any or all of the required options to edit or change the accessibility settings.
3. Click Submit.

Note

You need to define the required Settings for each browser session and defined settings are saved until next modification.

2. Administration System

In **Administration** →**System**, you can record setup data related to the application's overall functionality and performance. This data affects;

- The mechanics of the system
- The processes of the system
- The search for Location of files to complete the tasks.

Navigating to Administration System

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** →**Setup** →**Administration** →**System**

The System drop-down link records the following data:

- System Parameters
- Lookups
- User Defined Tables
- Audit Tables
- Transaction Codes
- Data Files
- Securitization
- Events
- Batch Jobs
-
- Reports
- Error Messages
- Translations

Using these parameters, you can control the behavior of the system from a technical perspective. For example, determine parameter values, define what information is audited, and record default values. The product provides default values for all these screens.

2.1 System Parameters

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

There are three types of parameters in the system, grouped by what part of the system they affect:

| Parameter Type: | Parameter Range: |
|-------------------------|--|
| System parameters | These parameters apply to the entire system. Examples: batch processes, archiving, aging. |
| Organization parameters | These parameters apply to the organization, division, and user responsibility. Examples: User login control, password expiration. |
| Company parameters | These parameters apply to the company and branch. Examples: decision fax control, scoring model. |

Hence, the System Parameters screen contains the following three tabs:

- System Parameters
- Organization Parameters
- Company Parameters

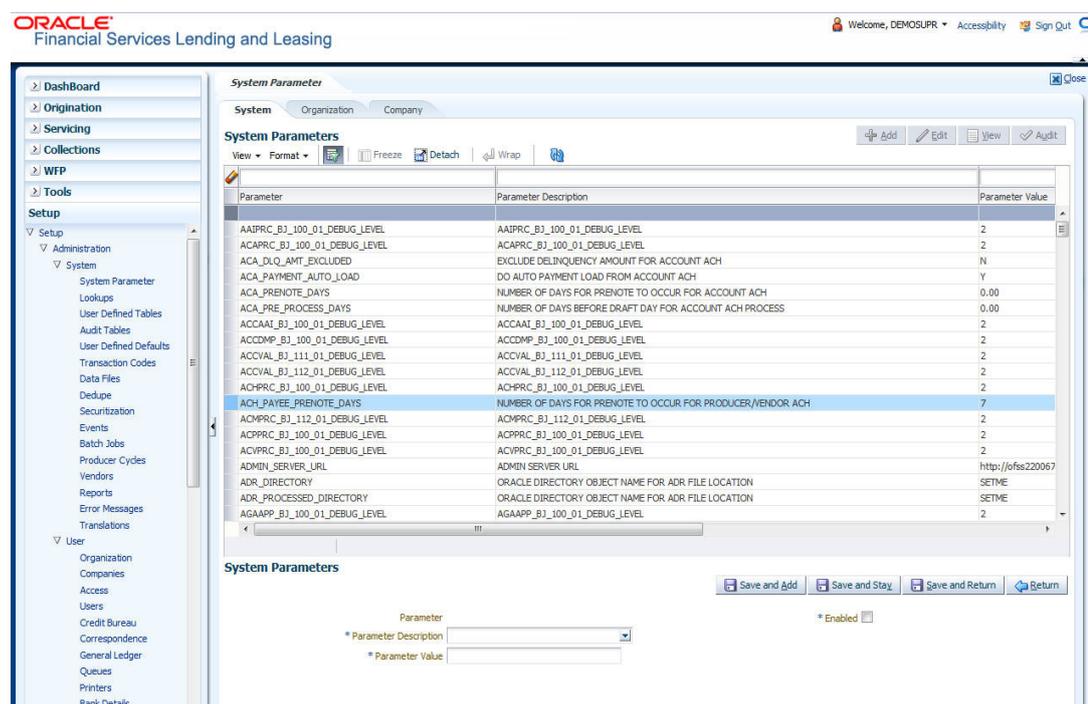
2.1.1 System Parameters Setup

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

To set up the System Parameters

1. Click **Setup** → **Setup** → **Administration** → **System** → **System Parameters** → **System**.
The system displays the **System Parameter** screen

- In the **System Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field | Do this |
|-----------------------|--|
| Parameter | System parameter of the specified parameter description is displayed here. |
| Parameter Description | Select the description of system parameter from the drop-down list. |
| Parameter Value | Specify the value for the system parameter (required). |
| Enabled | Check this box to enable the parameter. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.1.1.1 FCUBS Integration

Oracle Financial Services Lending and Leasing (OFSLL) is integrated with Oracle FLEXCUBE Universal Banking System (FCUBS) with the capability to integrate the centralized CIF (Customer Information Files), ELCM (Enterprise Limits and Collateral Management) and CASA (Current Account and Savings Account) modules.

To work with the integrated environment functionalities, you need to enable the following core banking indicator.

| Parameter | Parameter Description |
|---------------|----------------------------------|
| CMN_CORE_BANK | CORE BANKING INTERDACE INDICATOR |

For detailed information about integration changes, you can refer to 'FCUBS Integration Documents' section at OTN library (http://docs.oracle.com/cd/E59770_01/homepage.htm).

2.1.2 Organization Parameters

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

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

For example:

Assume the organization parameter `UIX_APP_VIEW_ALL_APPS` (VIEW ALL APPLICATIONS) is as follows:

- If a user belongs to an organization as 'DMC' with a responsibility of SUPERUSER and is using the Underwriting screen of Lending menu, the system will return with a value N, and the system will not allow the user to view all applications.
- If the user belongs to any organization with a responsibility of SUPERUSER, and is using the Underwriting screen of Lending menu, the system will return with a value Y, and the system will allow the user to view all applications.

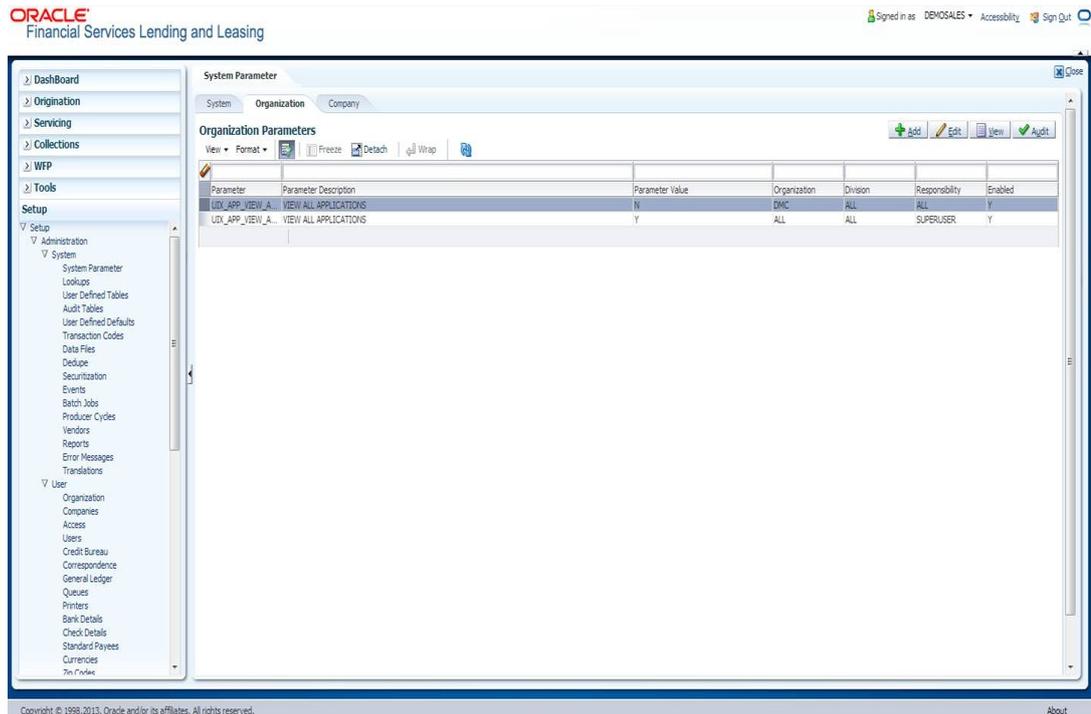
Note

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

To set up the Organization Parameters

1. Click **Setup** → **Setup** → **Administration** → **System** → **System Parameters** → **Organization** tab.

2. In the **Organization Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field | Do this: |
|-----------------------|---|
| Parameter | Parameter of the specified parameter description is displayed here. |
| Parameter Description | Select the description of system parameter from the drop-down list. |
| Parameter Value | Specify the value for the system parameter. |
| Organization | Select the organization for which the parameter will be valid from the drop-down list. |
| Division | Select the department for which the parameter will be valid from the drop-down list. |
| Responsibility | Select the responsibility for which the parameter will be valid from the drop-down list. IMPORTANT: In selecting which organization parameter to use, the system searches for a best match using the following attributes: 1. Organization 2. Division 3. Responsibility Hence, Oracle Financial Services Software recommends creating a version of each organization parameter, where ALL is these fields. |
| Enabled | Check this box to enable the parameter. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.1.3 Company Parameters

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

When these parameters values are requested by the system, the system responds with the “best” match based on a hierarchical sort ordered on company and branch fields, with values of ALL being a lower order match than an exact match. For example, assume the company parameter `UIX_RUN_AAI_ACT` (ONLINE ACCOUNT CREATION AND ACTIVATION) has been defined as:

The system uses these two parameters to determine whether to create and activate an account online.

- When processing items for the company US01, the system will return a value N and not create and activate an account online.
- When processing items for the company other than US01 and within the value ALL, the system will return with a value Y and create and activate an account online.

To set up the Company Parameters

1. Click **Setup** → **Setup** → **Administration** → **System** → **System Parameters** → **Company** tab.
2. On the **Company Parameters** screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

ORACLE® Financial Services Lending and Leasing

Welcome, DEMOSUPR Accessibility Sign Out

| Parameter | Parameter Description | Parameter Value | Company | Branch | Enabled |
|---------------------------|---|--------------------------|---------|--------|---------|
| AUD_ADV_REASON_MODEL | AUTO DECISION ADVERSE ACTION REASON MODEL | FICO | ALL | ALL | Y |
| AUD_SCORING_METHOD | APPLICATION SCORING METHOD | PRM | ALL | ALL | Y |
| AUD_SCORING_METHOD_IN_BU | APPLICATION SCORING METHOD WITH IN ALL BUREAU | MAX_SCORE | ALL | ALL | Y |
| CBU_DATA_SET_SIZE | METRO 2 FILE DATA SELECTION CRITERIA | MONTHLY | ALL | ALL | Y |
| CMN_ASE_VALIDATE_MAKE_MC | VALIDATE ASSET MAKE MODEL DURING DATA ENTRY | N | ALL | ALL | Y |
| CMN_CMB_DEFAULT_PRINTER | DEFAULT PRINTER NAME | UNDEFINED | ALL | ALL | Y |
| CMN_WEEKLY_NONBUSINESS_D | WEEKLY NON-BUSINESS DAYS | UNDEFINED | ALL | ALL | Y |
| COR_STORAGE_DIRECTORY | ORACLE DIRECTORY OBJECT NAME FOR CORRESPONDENCE DOC STORAGE | COR_DIR_QA141SUP_ALL_ALL | ALL | ALL | Y |
| DBR_JOINT_INC_DEBT_WITH_2 | COMBINE INCOME AND DEBT WITH SPOUSE AND 2NDRY | N | ALL | ALL | Y |
| DBR_JOINT_INC_DEBT_WITH_3 | COMBINE INCOME AND DEBT WITH SPOUSE | Y | ALL | ALL | Y |
| DDP_CRB_EXPIRATION_DAYS | DEDUPING CREDIT BUREAU EXPIRATION DAYS | 999999 | ALL | ALL | Y |
| DDP_DEDUP_DEBT_WITH_2NDR | DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE AND SECONDARY | N | ALL | ALL | Y |
| DDP_DEDUP_DEBT_WITH_SPOU | DEDUP CREDIT BUREAU LIABILITIES WITH SPOUSE | N | ALL | ALL | Y |
| DOT_STORAGE_DIRECTORY | ORACLE DIRECTORY OBJECT NAME FOR ACCOUNT DOCUMENT LOADING | DOT_DIR_QA141SUP_ALL_ALL | ALL | ALL | Y |
| ECB_EDIT_FAIL_ANY_APL | CREDIT BUREAU EDIT WILL FAIL IF ANY BUREAU FOR ANY APL WILL NOT PAN | ALL | ALL | ALL | Y |
| ECB_USE_APL_CURRENT_SCOR | RUN CREDIT BUREAU EDITS ONLY ON CURRENT SCORED APPLICANT BUREAU | ALL | ALL | ALL | Y |
| FIN_IMAGE_STATUS_CD | DEFAULT IMAGE STATUS CODE FOR FAX IN SERVICE | 0 | US01 | ALL | Y |
| FIN_POP_PASSWORD | POP PASSWORD FOR FAX IN SERVICE | SETME | US01 | ALL | Y |
| FIN_POP_SERVER | POP SERVER FOR FAX IN SERVICE | SETME | US01 | ALL | Y |

Company Parameters

Save and Add Save and Stay Save and Return Return

Parameter:
 Parameter Description:
 * Parameter Value:

* Company: ALL
 * Branch: ALL
 * Enabled:

A brief description of the fields is given below:

| Field | Do this: |
|-----------------------|--|
| Parameter | The system displays the parameter, when you select parameter description. |
| Parameter Description | Select the description of system parameter from the drop-down list. |
| Parameter Value | Specify the value for the system parameter. |
| Company | Select the portfolio company for which the parameter will be valid from drop-down list. |
| Branch | Select the portfolio branch for which the parameter will be valid from the drop-down list (required). IMPORTANT: In selecting which company parameter to use, the system searches for a best match using the following attributes: 1. Company 2. Branch For this reason, the Software recommends creating a version of each company parameter where ALL is the value in these fields. |
| Enabled | Check this box to enable the parameter. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.2 Lookups Setup screen

The Lookup Setups screen defines the contents in many drop-down fields used throughout the system. Fields that make use of drop-down field will accept only entries that are stored on this screen.

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

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

A *system-defined lookup type* (**Lookup Types** block, **System Defined** is selected) is one that is critical to the system and cannot be changed. However, you can still modify the lookup type description and Record indicator (Enabled/Disabled).

A *user-defined lookup type* (**Lookup Types** block, **System Defined** is not selected) is one that can be modified, depending on a user's business needs. You can modify the description, system indicator and record indicator. If a lookup type is user-defined, the lookup code belonging to that lookup type can either be system-defined or user-defined.

A *system-defined lookup code* (**Lookups** screen, **System Defined** is selected) is one on which the system processing is dependent. Without this lookup code, the process produces incorrect results or fails.

A *user-defined lookup code* (**Lookups** screen, **System Defined** is not selected) is one that can be defined or altered by a user.

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

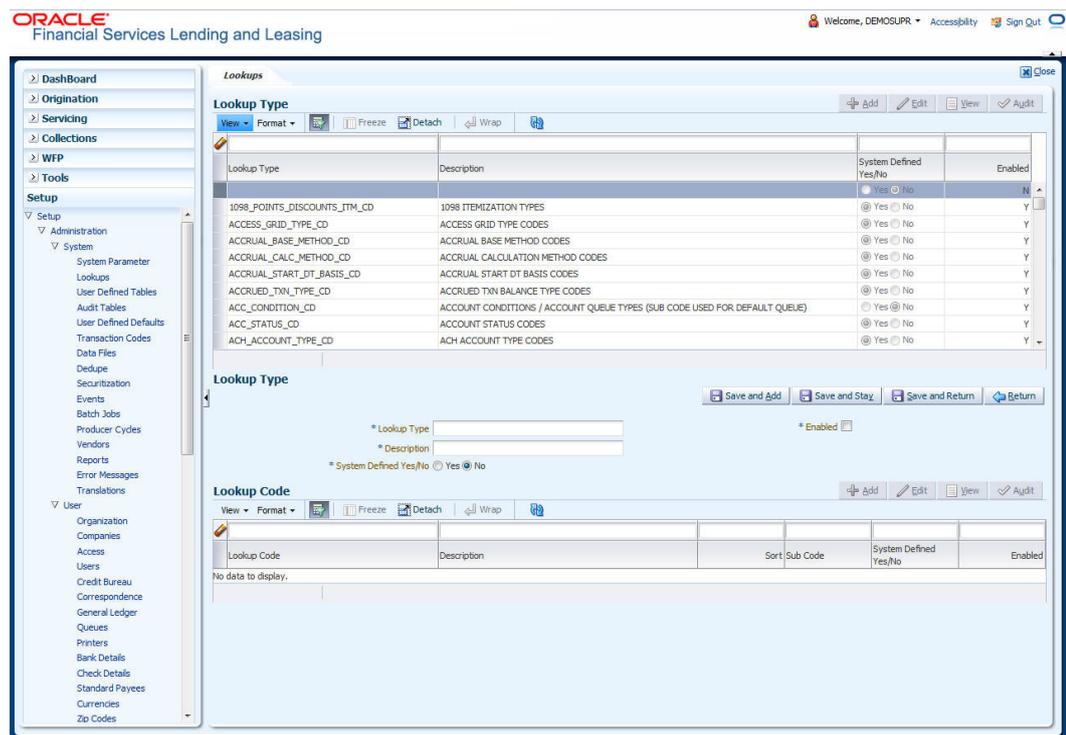
Note

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

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

To set up the Lookups

1. Click **Setup** → **Setup** → **Administration** → **System** → **Lookups**. The system displays the **Lookups** screen. The details are grouped into two:
 - Lookup Types
 - Lookup Codes
2. In the **Lookup Types** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field | Do this: |
|-------------|---|
| Lookup Type | Specify the lookup type. |
| Description | Specify the description for the lookup type . |

| Field | Do this: |
|-----------------------|--|
| System Defined Yes/No | Select 'Yes', if you wish to maintain the lookup type as system defined and 'No', if you wish to maintain lookup type as User defined. |
| Enabled | Check this box to enable the lookup type. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Lookup Codes** section, you can setup individual codes that a field or process using the related lookup type can have. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field | Do this: |
|-----------------------|--|
| Lookup Code | Specify the lookup code. These are solely dependent on the function of the Lookup Type. |
| Description | Specify the lookup code description. This may be changed as per your business requirement. |
| Sort | Specify the sort order for the lookup code. This determines the order these lookup codes are displayed or processed. |
| Sub Code | Specify the sub code for the lookup code. |
| System Defined Yes/No | Select 'Yes', if you wish to maintain the lookup code as system defined and 'No', if you do not want to maintain it as system defined. System defined lookup codes cannot be modified, except for changing the Description or Sorting fields. If the lookup type is not system defined, then the code can be modified. |
| Enabled | Check this box to enable the lookup code. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.3 User Defined Tables

In User Defined Tables you can maintain user-defined tables, such as the data attributes the system uses on its Search screens.

In the following example, the list of attributes in the Criteria column are computed from the User Defined Tables screen.

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

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

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

After creating the user-defined tables, the system sorts the attributes to make the system usage more efficient. These details are used with different functions of the system, including:

- Tracking follow-up items

- Creating details in bankruptcy, foreclosure/repossession, and deficiency

Note

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

To set up the User Defined Tables

1. Click **Setup** → **Setup** → **Administration** → **System** → **User Defined Tables**. The system displays the User Defined Tables screen. The details are grouped into two:
 - User Defined Tables
 - User Defined Table Attributes
2. In the **User Defined Tables** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled "User Defined Tables" and contains a table with the following data:

| Table | User table Type | Description | System Defined Yes/No | Enabled | Product Type | Funding Type | Collateral Type | View Name | Sort |
|--|---------------------------------|------------------------|---|---------|--------------|--------------|-----------------|--------------|------|
| SEARCH_LUTA_TON | SEARCH: TRANSACTION AUTHORIZE | TRANSACTION HISTORY SE | <input type="radio"/> Yes @ <input checked="" type="radio"/> No | N | ALL | ALL | ALL | UNDEFINED SE | |
| SEARCH_LUPD_ACCOUNTS | SEARCH: POST DATED CHECK | POST DATED CHECKS ACCO | <input type="radio"/> Yes @ <input checked="" type="radio"/> No | Y | ALL | ALL | ALL | UNDEFINED SE | |
| SEARCH_OACC_ACCOUNTS | SEARCH: ARCHIVAL ACCOUNT | OACCOUNT SEARCH | <input type="radio"/> Yes @ <input checked="" type="radio"/> No | Y | ALL | ALL | ALL | UNDEFINED SE | |
| DLR_TRACK_MAPPING_DETAILS MAPPING: INTERFACE | | DLR_TRACK MAPPING DETA | <input type="radio"/> Yes @ <input checked="" type="radio"/> No | Y | ALL | ALL | ALL | UNDEFINED SE | |
| SEARCH_LUBT_ADV_ACCOUNTS | SEARCH: ACCOUNT ON ADVANCE BA | BATCH ENTRY ACCOUNT SE | <input type="radio"/> Yes @ <input checked="" type="radio"/> No | Y | ALL | ALL | ALL | UNDEFINED SE | |
| SEARCH_LUBT_FEE_ACCOUNTS | SEARCH: ACCOUNT ON FEE BATCH E | BATCH ENTRY ACCOUNT SE | <input type="radio"/> Yes @ <input checked="" type="radio"/> No | Y | ALL | ALL | ALL | UNDEFINED SE | |
| SEARCH_LUBT_PMT_ACCOUNTS | SEARCH: ACCOUNT ON BATCH ENTR | BATCH ENTRY ACCOUNT SE | <input type="radio"/> Yes @ <input checked="" type="radio"/> No | Y | ALL | ALL | ALL | UNDEFINED SE | |
| OATS-FLEXTABLE | ALL | NEW OATS FLEX TABLE | <input type="radio"/> Yes @ <input checked="" type="radio"/> No | Y | ALL | ALL | ALL | UNDEFINED SE | |
| CHGOFF_TYPE_DETAILS_CD | TABLE ATTRIBUTES: CHGOFF DETAIL | DEFICIENCY DETAILS | <input type="radio"/> Yes @ <input checked="" type="radio"/> No | Y | ALL | ALL | ALL | UNDEFINED SE | |

Below the table, there is a form for creating or editing a table. The form includes the following fields:

- * Table: [Text input]
- * User table Type: [Drop-down menu]
- * Description: [Text input]
- * System Defined Yes/No: Yes @ No
- * Enabled:
- * Product Type: [Drop-down menu]
- * Funding Type: [Drop-down menu]
- * Collateral Type: [Drop-down menu]
- * View Name: UNDEFINED
- * SQL Statement: [Text area]
- * Sort: 0

At the bottom of the screen, there is a section for "User Defined Table Attributes" which is currently empty, showing "No data to display."

A brief description of the fields is given below:

| Field | Do this: |
|-----------------|---|
| Table | Specify the user-defined table name. |
| User Table Type | Select the user-defined table type from the drop-down list. This determines where and how the related data is being used. |
| Description | Specify the description for user-defined table. |

| Field | Do this: |
|-----------------------|--|
| System Defined Yes/NO | Select 'Yes', if you wish to maintain the User table type as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified. |
| Enabled | Check this box to enable the user-defined table (optional). |
| Product Type | Select the product type from the drop-down list. |
| Funding Type | Select the funding type associated with the user-defined table from the drop-down list. |
| Collateral Type | Select the collateral type associated with the user-defined table from the drop-down list. |
| View Name | Specify the view name. |
| SQL Statement | Specify the SQL version of the statement. For Example: For SEARCH_ACC_ACCOUNTS table, the SQL is as follows: <pre>SELECT /*+ FIRST_ROWS */ ACC_AAD_ID FROM ACCOUNTS WHERE</pre> Note: For the above SQL, the where criteria is part of the User Defined Table Attributes |
| Sort | Specify the sort order for the user-defined table relative to other tables of the same type. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4. In the **User Defined Table Attributes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

ORACLE®
Financial Services Lending and Leasing

Welcome, DEMOSUPR Accessibility Sign Out

User Defined Tables

| SEARCH_LUPD_ACCOUNTS | SEARCH : POST DATED CHECK | POST DATED CHECKS ACCO | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | ALL | ALL | ALL | UNDEFINED SE |
|---------------------------|----------------------------------|------------------------|---|---|-----|-----|-----|--------------|
| SEARCH_OACC_ACCOUNTS | SEARCH : ARCHEVAL ACCOUNT | OACCOUNT SEARCH | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | ALL | ALL | ALL | UNDEFINED SE |
| DLR_TRACK_MAPPING_DETAILS | MAPPING : INTERFACE | DLR_TRACK MAPPING DETA | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | ALL | ALL | ALL | UNDEFINED SE |
| SEARCH_LBT_ADV_ACCOUNTS | SEARCH : ACCOUNT ON ADVANCE BA | BATCH ENTRY ACCOUNT SE | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | ALL | ALL | ALL | UNDEFINED SE |
| SEARCH_LBT_FEE_ACCOUNTS | SEARCH : ACCOUNT ON FEE BATCH B | BATCH ENTRY ACCOUNT SE | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | ALL | ALL | ALL | UNDEFINED SE |
| SEARCH_LBT_PMT_ACCOUNTS | SEARCH : ACCOUNT ON BATCH ENTRI | BATCH ENTRY ACCOUNT SE | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | ALL | ALL | ALL | UNDEFINED SE |
| OATS-FLEXTABLE | ALL | NEW OATS FLEX TABLE | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | ALL | ALL | ALL | UNDEFINED SE |
| CHGOFF_TYPE_DETAILS_CD | TABLE ATTRIBUTES : CHGOFF DETAIL | DEFICIENCY DETAILS | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | ALL | ALL | ALL | UNDEFINED SE |
| CPY_APP_SETUP | SETUP : APPLICATION COPY | APPLICATION COPY SETUP | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | ALL | ALL | ALL | UNDEFINED SE |

User Defined Table Attributes

| Attribute | Description | Data Type | Length | Sort | Operator | Syst De/En/Yes | Sub Attribute | LOV Type | LOV Va |
|----------------------|-----------------|-----------|--------|------|------------|--|---------------|----------|--------|
| ACC_NBR | ACCOUNT # | CHARACTER | 30 | 0 | 1 LIKE | <input type="radio"/> Y <input checked="" type="radio"/> N | | | N |
| LKC_DESC | STATUS | CHARACTER | 30 | 3 | LIKE | <input type="radio"/> Y <input checked="" type="radio"/> N | | | N |
| TAH_AUTHORIZATION_DA | AUTHORIZED DATE | DATE | 10 | 8 | GREATER TH | <input type="radio"/> Y <input checked="" type="radio"/> N | | | N |
| TAH_AUTHORIZED_BY | CHECKER | CHARACTER | 30 | 6 | LIKE | <input type="radio"/> Y <input checked="" type="radio"/> N | | | N |
| TAH_INITIATED_BY | MAKER | CHARACTER | 30 | 5 | LIKE | <input type="radio"/> Y <input checked="" type="radio"/> N | | | N |
| TAH_INITIATION_DATE | INITIATED DATE | DATE | 10 | 7 | GREATER TH | <input type="radio"/> Y <input checked="" type="radio"/> N | | | N |
| TAH_START_DATE | TXN START DATE | DATE | 10 | 4 | GREATER TH | <input type="radio"/> Y <input checked="" type="radio"/> N | | | N |
| TCD_DESC | TRANSACTION | CHARACTER | 80 | 2 | LIKE | <input type="radio"/> Y <input checked="" type="radio"/> N | | | N |

User Defined Table Attributes

* Attribute:
 * Description:
 * Data Type:
 * Length:
 * Sort:
 * Operator:
 * System: Yes No
 Defined Yes/No: Enabled
 Sub Attribute:
 LOV Type:
 * LOV Validation: Find
 Lookup Type:
 Default Value:

A brief description of the fields is given below:

| Field | Do this: |
|-----------------------|---|
| Attribute | Specify the user-defined table attribute. |
| Description | Specify the description for the user-defined table attribute. |
| Data Type | Select the data type for the attribute (CHARACTER, NUMBER, or DATE) from drop-down list. |
| Length | Specify the maximum length of the user-defined table attribute. |
| Sort | Specify the sort order of the user-defined table attribute. If the sort order is changed it will only affect new instances of the User Defined Table, and will not affect existing data. |
| Operator | Select the operator for the user-defined table attribute from the drop-down list. |
| System Defined Yes/No | Select 'Yes', if you wish to maintain the User table attribute as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified. |
| Enabled | Check this box to enable the user-defined table attribute so that the attribute will be considered when creating new instances of the User Defined Table. |
| Sub Attribute | Specify the sub-attribute for the attribute (sub attributes are used to associate related attributes). |

| Field | Do this: |
|--------------------|--|
| LOV Type | Select the list of value (LOV) type for the user-defined table attribute from the drop-down list. |
| LOV Validation Ind | Check this box to enable LOV validation of the user-defined table attribute. This indicates whether the data must come from the LOV. |
| Lookup Types | Specify the lookup type of the LOV associated with the user-defined table attribute. |
| Default Value | Specify the default value for the user-defined table attribute. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.4 Audit Tables

The system allows you to track changes in the database during origination. This includes the tracking of:

- Account status history
- Audit history of specified fields

The Audit Tables Setup screen records the tables and columns requiring an audit. the system stores the following details for the fields you want to audit for changes:

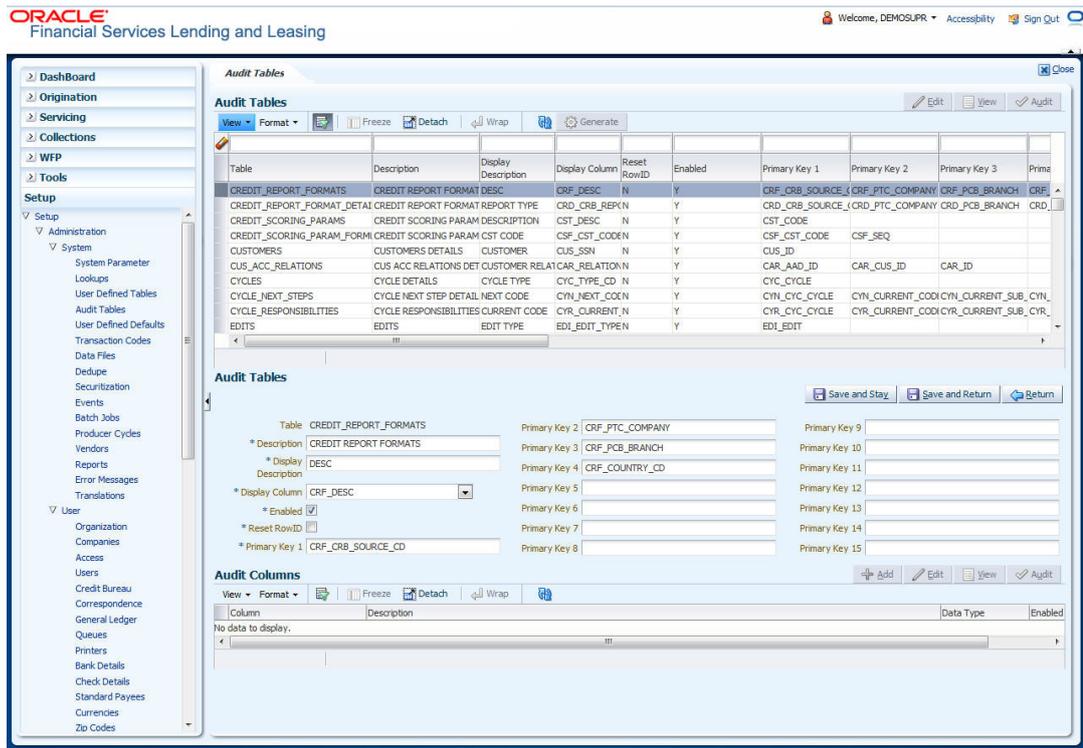
- Current value in field
- New value field
- User who changed the field's content
- Date and time when the value was changed

IMPORTANT: The system recommends that only a database administrator perform the following steps.

To set up the Audit Tables

1. Click **Setup** → **Setup** → **Administration** → **System** → **Audit Tables**. The system displays the Audit Tables screen. The details are grouped into two:
 - Audit Tables
 - Audit Columns

2. In the **Audit Tables** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field | Do this: |
|---------------------------|--|
| Table | The table name on which audit trigger needs to be created is displayed here (the system table being audited). |
| Description | Specify the table description. |
| Display Description | Specify the column description to be displayed on audit screen. |
| Display Column | Select the table column to be displayed on audit screen from the drop-down list. |
| Enabled | Check this box to enable the audit table so that it will be considered while generating the database triggers. |
| Reset Row ID | Check this box to allow resetting the row identifier. |
| Primary Key 1 (unlabeled) | The table primary key column 1 is displayed here. (These columns define how to access the data in the table.) |
| Primary Key 2 (unlabeled) | The table primary key column 2 is displayed here. |
| Primary Key 3 (unlabeled) | The table primary key column 3 is displayed here. |
| Primary Key 4 (unlabeled) | The table primary key column 4 is displayed here. |
| Primary Key 5 (unlabeled) | Table primary key column 5 is displayed here . |

| Field | Do this: |
|----------------------------|--|
| Primary Key 6 (unlabeled) | Table primary key column 6 is displayed here. |
| Primary Key 7 (unlabeled) | The table primary key column 7 is displayed here. |
| Primary Key 8 (unlabeled) | The table primary key column 8 is displayed here. |
| Primary Key 9 (unlabeled) | The table primary key column 9 is displayed here. |
| Primary Key 10 (unlabeled) | The table primary key column 10 is displayed here. |
| Primary Key 11 (unlabeled) | The table primary key column 11 is displayed here. |
| Primary Key 12 (unlabeled) | The table primary key column 12 is displayed here. |
| Primary Key 13 (unlabeled) | The table primary key column 13 is displayed here. |
| Primary Key 14 (unlabeled) | The table primary key column 14 is displayed here. |
| Primary Key 15 (unlabeled) | The table primary key column 15 is displayed here. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Audit Tables Columns** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field | Do this: |
|-------------|--|
| Column | Specify the column name on which the audit needs to be created from drop-down list (column in the table that is being audited) |
| Description | Specify the column description (description of the data contained in the column). |
| Data Type | The data type for the attribute is displayed here. |
| Enabled | Check this box to enable the audit column. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.5 Transaction Codes

The system uses transaction codes to define the actions and tasks it can perform; for example, activating an account, changing a due date, applying a late fee, and charging off an account.

The Transaction Codes Setup screen catalogs and defines these core system actions.

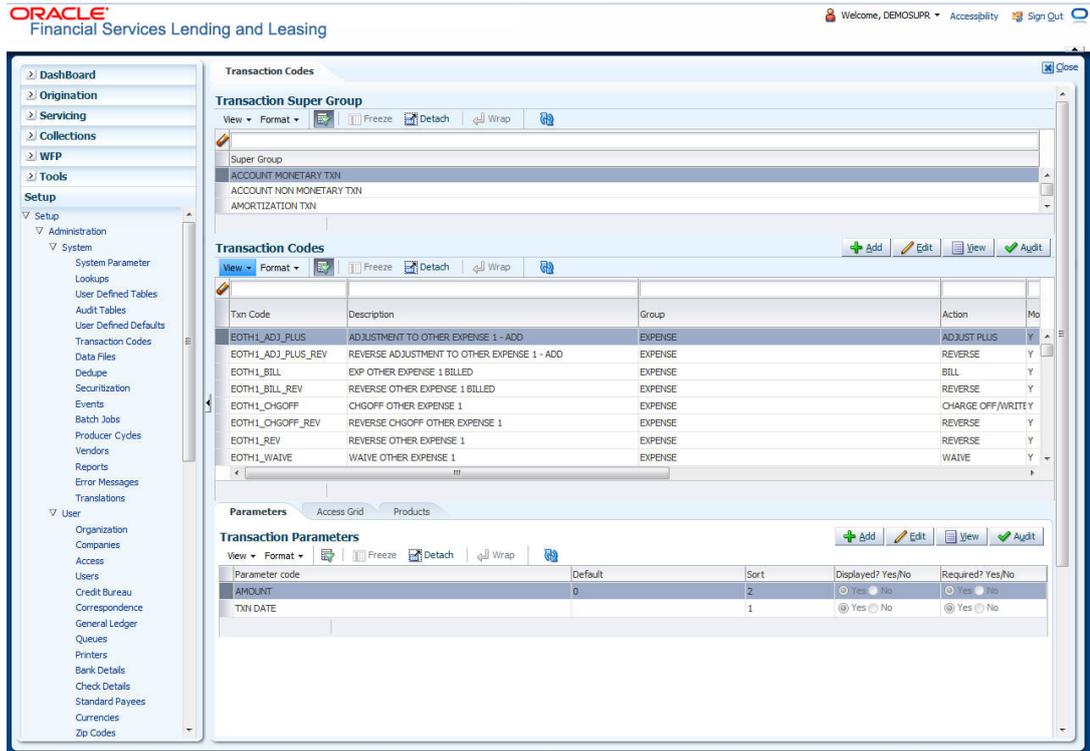
Three sub screens, Transaction Parameters, Access Grid, and Transaction Product Definition, record any additional information required to perform a transaction, the user types that can perform the transaction, and the product type to which the transaction codes apply.

Note

The Software recommends that you restrict the access to the seed data once you are in production.

To set up the Transaction Codes

1. Click **Setup** → **Setup** → **Administration** → **System** → **Transaction Codes**. The system displays the Transaction Codes screen.
2. In **Transaction Super Group** section, you can view the following information

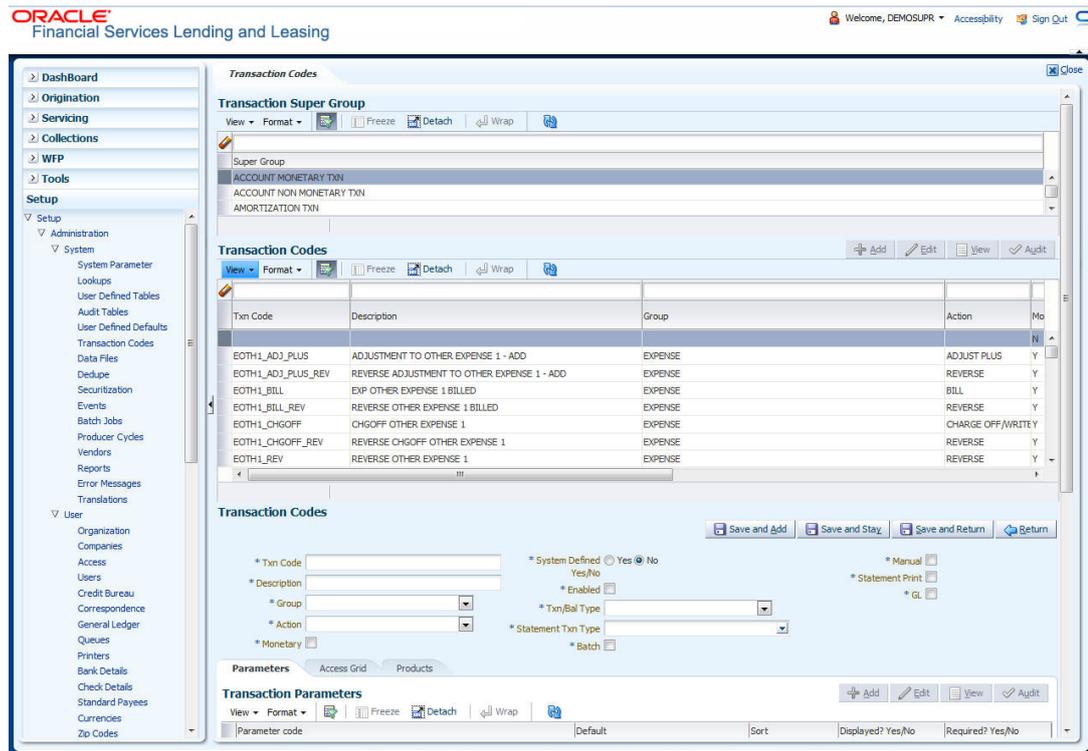


A brief description of the fields is given below:

| Field | Do this: |
|-------------|---|
| Super Group | Select the Super Group you want to work with in the Transaction Codes screen. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4. In the **Transaction Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter



A brief description of the fields is given below:

| Field | Do this: |
|------------------------|---|
| Txn Code | Specify the transaction code (required). |
| Description | Specify the description for the transaction. |
| Group | Select the transaction group (the group within the Transaction Super Group that the transaction code belongs to) from the drop-down list. |
| Action | Select the action type code for the transaction (what action will take place when the transaction occurs) from the drop-down list. |
| Monetary | Check this box to maintain the transaction as a monetary transaction. If unchecked, then the transaction is nonmonetary. |
| System Defined Yes/ No | Select 'Yes', if you wish to maintain the transaction code as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If entry is not system defined, then it can be modified. |
| Enabled | Check this box to enable the transaction. |
| Txn/Bal Type | Select the transaction / balance type affected by the Transaction from the drop-down list. |
| Statement Txn Type | Select the statement transaction type (how the transaction should appear on the customer statement) from the drop-down list. |
| Batch | Check this box to perform the transaction in a batch process. |

| Field | Do this: |
|------------|---|
| Manual | Check this box, if the transaction is a manual transaction. If you define a transaction as manual, the system recommends that the transaction that reverses it also be defined as manual. |
| Stmt Print | Check this box to print the transaction on customer statements. |
| GL | Check this box, if the transaction is a general ledger transaction. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.5.1 Transaction Codes sub screens

The Transaction Codes screen contains three sub screens:

- Parameters
- Access Grid
- Products

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

2.5.1.1 Parameters

Here, you can define the parameter information for the associated transaction. The Parameters apply exclusively to these super groups:

(For manual transactions, these are the parameters that appear when you click Load Parameters on the Customer Service screen's Maintenance screen.)

CAUTION: Treat the Transaction Parameters sub screen as containing view-only information. This is very sensitive data and you should not change it without consulting Oracle Financial Services Software.

To set up the Parameters

1. Click **Setup** → **Setup** → **Administration** → **System** → **Transaction Codes** → **Parameters**.
2. In the **Transaction Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field | Do this: |
|-------------------|---|
| Parameter Code | Select the parameter code associated with the transaction code, from the drop-down list. |
| Default | Specify the default value for the transaction parameter (value to initially populate, or used if no value is supplied). |
| Sort | Specify the sort order for the transaction parameter. |
| Displayed? Yes/No | Select 'Yes' to display the parameter and 'No' if you do not want to display in current use. |

| Field | Do this: |
|---------------------|---|
| Required? Yes/No | Select 'Yes' if the parameter is required and 'No' if you do not require the parameter. (You must select Required as empty values are not allowed.) |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.5.1.2 Access Grid

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

To set up the Access Grid sub screen

1. Click **Setup** → **Setup** → **Administration** → **System** → **Transaction Codes** → **Access Grid**.
2. In the **Transaction User Access Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field | Do this: |
|------------------------|--|
| Access Type | Select the access grid function type (ACCOUNT CONDITION, ACCOUNT STATUS, CHECKER RESPONSIBILITY, and RESPONSIBILITY) that is being used to control the creation of the associated transaction, from the drop-down list. |
| Access Value | Select the access function grid value from the drop-down list (based on a lookup associated with the Access Type. Multiple entries for each access type may be created as long as each has a different access value). |
| Allowed? Yes/No | Select 'Yes' if the access is allowed and 'No' if the access is not allowed (indicates whether the current Access Type / Access Value may create the associated transaction). |
| System Defined Yes/ No | Select 'Yes', if you wish to maintain access type as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If entry is not system defined, then it can be modified. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.5.1.3 Products

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

Normally, an Access Value of ALL is defined for one or more Access Types with a given Allowed value. Additional Access Values are then defined for the same Access Types with the opposite Allowed value. This controls access to the associated transaction.

To set up the Products sub screen

1. Click **Setup** → **Setup** → **Administration** → **System** → **Transaction Codes** → **Products**.
2. In the **Transaction Product Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field | Do this: |
|-----------------|---|
| Product Type | Select the product type associated with the transaction code from the drop-down list. |
| Funding Type | Select the funding type associated with the transaction code from the drop-down list. |
| Allowed? Yes/No | Select 'Yes' if the transaction is allowed and 'No' if the transaction is not allowed (indicates whether the current Access Type / Access Value may create the associated transaction). |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.6 Data Files

The Data Files Setup screen organizes information pertaining to the various output data files that the system can generate. The system uses the Data Files Setup screen to outline the file layouts of each data file produced within the system, including the length and data type of each column name.

These files are typically produced during the nightly process.

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

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

Note

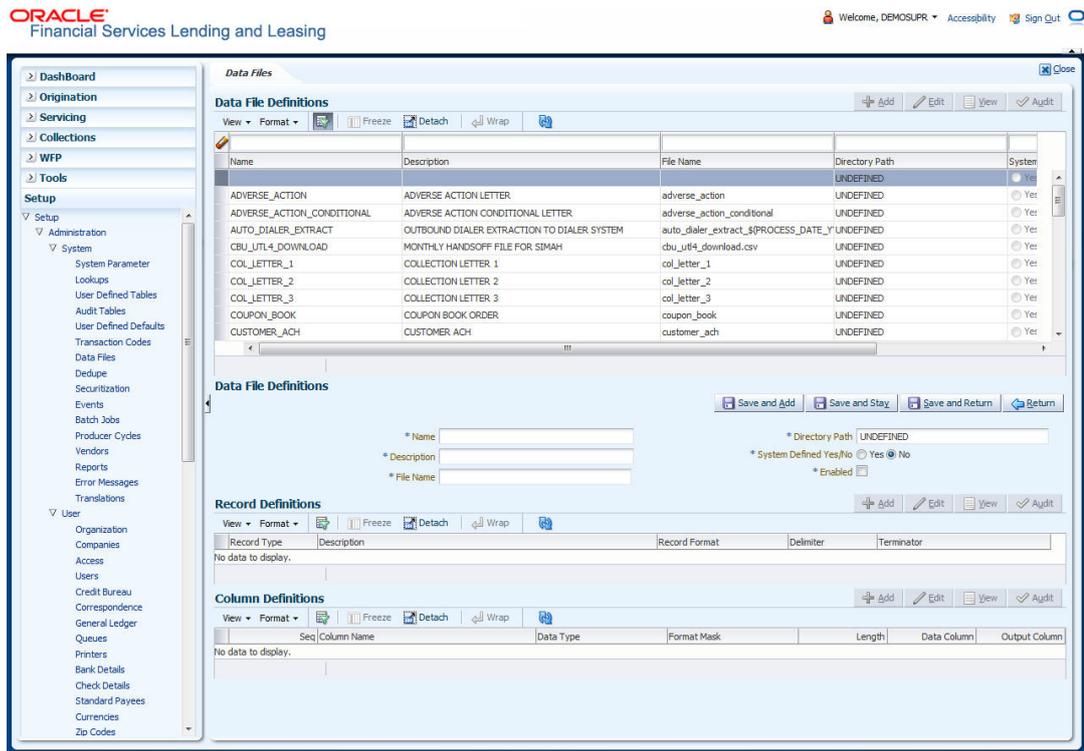
Any addition or removal of a field or change in the data type length requires the Software involvement.

To set up the Data Files

1. Click **Setup** → **Setup** → **Administration** → **System** → **Data Files**. The system displays the Data Files screen. The details are grouped into three:
 - Data File Definitions
 - Record Definitions
 - Column Definitions

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

- In the **Data Files Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field | Do this: |
|-----------------------|---|
| Name | Specify data file type (name of data file definition). |
| Description | Specify data file description. |
| File Name | Specify data file name. Prefix used for files generated for this Data File. This is the only field on the Data File Definitions screen that can or should be modified by your Administrator. The generated file name will be in the form of <FILE NAME>_<COMPANY ID>_<BRANCH ID>_<MMDDYYYY>_<PROCESS ID>.DAT. The inclusion of _<COMPANY ID> and _<BRANCH ID> depends entirely on the associated batch process. |
| Directory Path | Specify the directory path. |
| System Defined Yes/No | Select 'Yes', if you wish to maintain the data file definition as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified. |
| Enabled | Check this box to enable the data file definition. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Each data file definition is made up of one or more record definitions. These define organization of the data. The associated batch file determines how these records are used. The order in which the data is populated determines the order in which those records will

appear in the output file. This is generally related to the order the records appear in the Data File Definition section.

4. In the **Record Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field | Do this: |
|---------------|--|
| Record Type | Specify the type of record being defined. |
| Description | Specify record description. |
| Record Format | Select the format of output data (FIXED, VARIABLE) from the drop-down list. |
| Delimiter | Specify the delimiter (column separator used with VARIABLE format). |
| Terminator | Select the record terminator code (how the end of each record is indicated within the file -- CARRIAGE RETURN, LINE FEED, or CARRIAGE RETURN AND LINE FEED) from the drop-down list. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

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

6. In the **Column Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field | Do this: |
|-------------|--|
| Seq | Specify the order in which the output data dump will process the column information. |
| Column Name | Specify name/description of the column (informational only). |
| Data Type | Specify the data type. This describes the type of data the column is expected to contain (CHARACTER, DATE, or NUMBER). This effects how the ODD process handles the data, and should not be changed . |
| Format Mask | Select the format mask for the column from the drop-down list. For DATE or NUMBER columns, this field defines the output format of the data. For example; Date fields may be entered using the MM/DD/YYYY format, Number fields may be entered as decimal numbers with varying degrees of precision. Other formats for each data type are available. |

| Field | Do this: |
|---------------|--|
| Length | Specify the column length (the maximum number of characters of the output data to be included in the output file). Each output data details column may contain up to 240 characters of data. If the output data details column contains more data than the length value the data will be truncated. For VARIABLE records the length should be set to "-1" or a Delimited file will be created with FIXED LENGTH columns. |
| Data Column | Specify the data column sequence. This is the column that will be used to select the data that is being output. This should not be changed. |
| Output Column | Specify the output column sequence. This is the column that will appear in Output File. The Output Data Dump process allows for the output of 250 columns of data per record. No output column should be repeated in the setup for a record. |

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

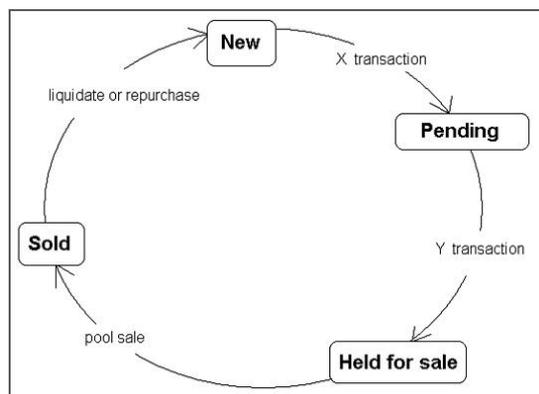
2.7 Securitization

With the Securitization Setup screen, the system provides a powerful tool that enables financial institutions to create account pools, to track and manage portfolios.

The Securitization Setup screen enables you to:

- Query account information
- Select accounts based on selection criteria
- Create a pool of selected accounts for sale
- Maintain the pools created and report transactions on these accounts
- Report on investors
- Repurchase pools or specific accounts from pools.

Securitization screen enables you to define the securitization cycles, as well as the responsibilities that can access the various statuses in each cycle. The following diagram demonstrates the status cycle:

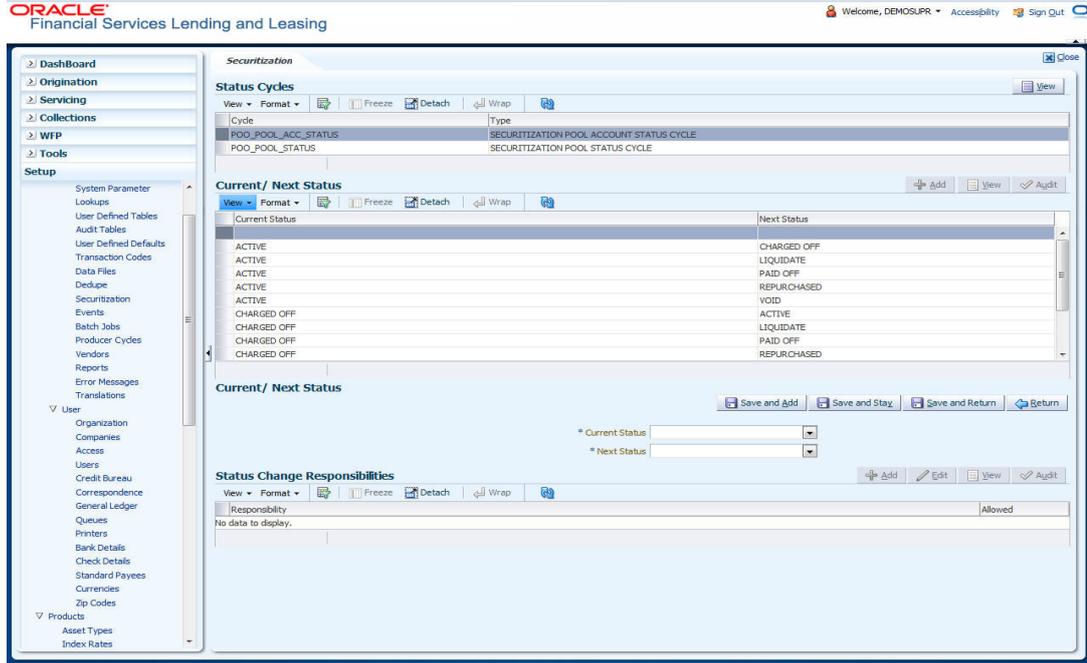


To create a cycle

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** → **Setup** → **Administration** → **System** → **Securitization**. The system displays the Status Cycle set up screen. The details are grouped into three:
 - Status Cycle

- Current/Next Status
- Status Change Responsibilities

2. In the **Status Cycle** section, you can view the following details.



A brief description of the fields is given below:

| Field: | Do this: |
|--------|----------------------|
| Cycle | View the cycle code. |
| Type | View the cycle type. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Current/Next Status** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|--|
| Current Status | Select the current status from the adjoining drop-down list. |
| Next Status | Select the next status from the adjoining drop-down list. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Status Change Responsibilities** section, you can define the responsibilities that are authorized to change the code. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| Responsibility | Select the responsibility that will be capable of executing this transition, from the drop-down list. |

| Field: | Do this: |
|---------|---|
| Allowed | Select 'Yes' to allow change to the status responsibility and 'No' to disallow. |

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.8 Events

During account processing, when an account moves from one status/sub status to another, or changes condition, the system can trigger an event and perform the associated event actions. This can occur either online or in batch mode.

Note

Only predefined events and actions can be set up on the Events Setup screen. You cannot create new event types or action types.

As processing events and associated actions require additional processing at the server level, the performance of the transactions, for which the events are setup, may be adversely affected dependent upon your specific configuration.

2.8.1 Events

In the Events screen you can setup "trigger events" with associated actions which the system performs during account processing. The fields on this form are both system and user defined. There are four sub screens on the Events screen to set up and maintain these events:

- Events Types
- Event Action Types
- Online
- Batch

Event Types and Action Types sections of this screen provide a master table for setting up the online and batch events. This setup triggers the event, which in turn triggers the actions associated with the events, during account processing.

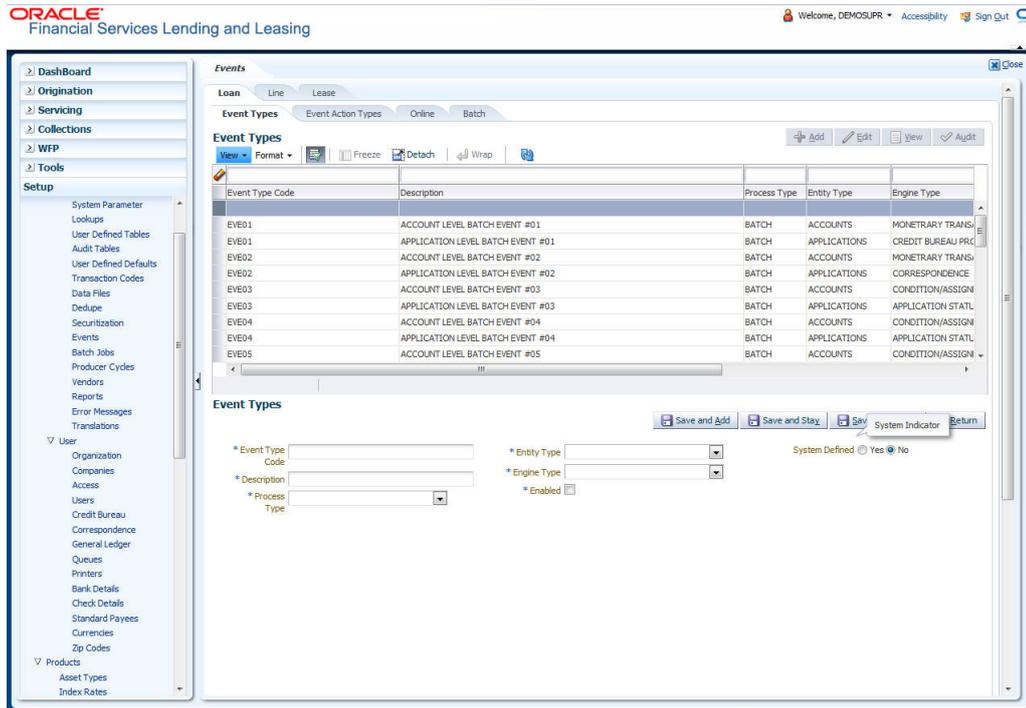
Navigating to Events

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup → Setup → Events**.

2.8.1.1 Event Types

1. Click **Setup → Setup → Administration → System → Events → Loan → Events Types**.

- In the **Events Type** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

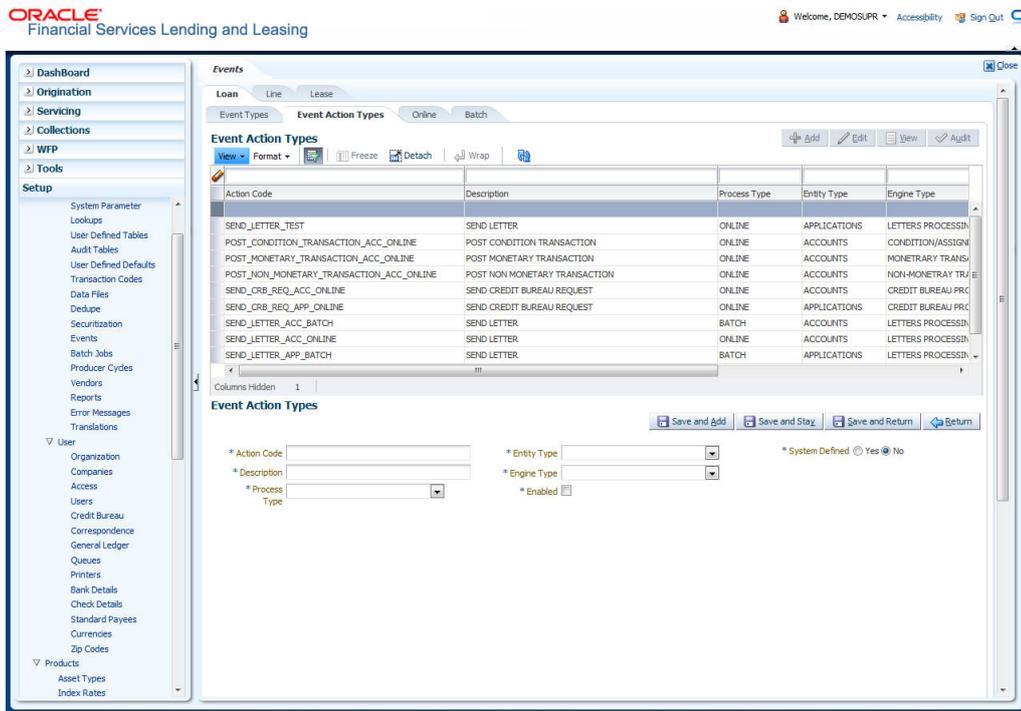
| Field: | Do this: |
|-----------------|--|
| Event Type Code | Specify the event type code. |
| Description | Specify the event description. |
| Process Type | Specify the process type (BATCH or ONLINE) from the drop-down list. |
| Entity Type | Specify the entity type (ACCOUNTS or APPLICATIONS) from the drop-down list. |
| Engine Type | Specify the engine type (MONETARY TRANSACTIONS PROCESSING, NON-MONETARY TRANSACTION PROCESSING, CONDITION/ASSIGNMENT PROCESSING, APPLICATION STATUS CHANGE, CREDIT BUREAU PROCESSING, LETTERS PROCESSING or CORRESPONDENCE) from the drop-down list. |
| Enabled | Check this box to activate the event type. |
| System Defined | Select 'Yes' to indicate that the event type is system define. Select 'No' to indicate that the event type is user defined. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.8.1.2 **Event Action Type**

The **Event Action Types** section is system defined and lists the action codes supported in the system.

1. Click **Setup** → **Setup** → **Administration** → **System** → **Events** → **Loan** → **Event Action Types**.
2. In the **Events Action Types** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| Action Code | Specify the action code. |
| Description | Specify the action description. |
| Process Type | Select the process type (BATCH or ONLINE) from the drop-down list. |
| Entity Type | Select the entity type from the drop-down list. |
| Engine Type | Select the engine type from the drop-down list. |
| Enabled | Check this box to activate the action. |
| System Defined | Select 'Yes' to indicate that the event type is system define. Select 'No' to indicate that the event type is user defined. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.8.1.3 **Online**

The Online screen allows you to set up the online events by defining all online events and the event criteria actions. The system supports the following online events:

1. A change in account's status. the system processes the event's actions when the:
 - Account status of ACTIVE is reversed
 - Account status is changed to PAID

- Account status change to PAID is reversed
 - Account status is changed to CHARGE OFF
 - Account status change to CHARGE OFF is reversed.
2. The opening or closing of an accounts conditions. The system processes the event's actions when the:
- Account condition DELINQUENT is opened
 - Account condition DELINQUENT is closed
 - CHG OFF Reversal
 - Paid Off Reversal
 - BKRP is closed
 - BKRP Is Opened
 - When Queue is Closed
 - When status/ Sub status changed to 'Approved- Rehashed'
 - Account condition SCHG is closed
 - Account condition SCHG is Opened
3. The posting of a non-monetary transaction to the account.

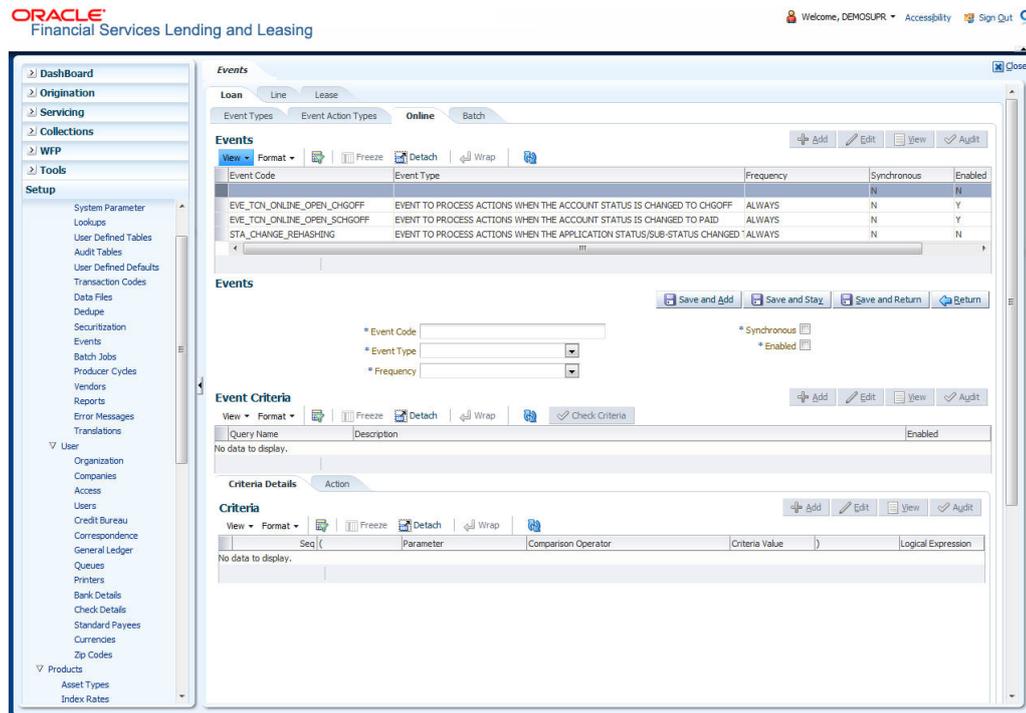
The events that can be performed online after each of the events listed above are as follows:

- Send correspondence for an account
- Generate correspondence for an account
- Send a credit bureau request for an account
- Post a monetary transaction for an account
- Post a condition transaction for an account

To setup Online Event

1. Click **Setup** → **Setup** → **Administration** → **System** → **Events** → **Loan** → **Online**.

- In the **Events** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Event Code | Specify the event code. |
| Event Type | Specify the event type from the drop-down list. |
| Frequency | Specify the event frequency from the drop-down list. |
| Synchronous | Check this box to set the event as synchronous (any failure in triggering the event will fail to trigger the entire transaction). If unchecked, then the event is asynchronous (any failure in the event will not affect the transaction, which will be successfully completed). |
| Enabled | Check this box to activate the event type. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

The **Event Criteria** section allows you to wrap name and describe the query for an event, as well as enable or disable the query.

- In the **Event Criteria** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--------------------------------|
| Query Name | Specify the query name. |
| Description | Specify the query description. |

| Field: | Do this: |
|---------|--|
| Enabled | Check this box to activate the event criteria. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Criteria Details

The Criteria Details sub screen allows you to define the selection criteria for the event. The event engine uses these criteria to determine which account to include in the event action.

6. In the **Setup → Setup → Administration → System → Events → Loan → Online → Criteria** section, you can define the event selection criteria. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------------|---|
| Seq | Specify sequence numbers. |
| (| Specify left bracket. |
| Parameter | Select the parameter from the drop-down list. |
| Comparison Operator | Select comparison operator from the drop-down list. |
| Criteria Value | Specify criteria value. |
|) | Specify right bracket. |
| Logical Expression | Specify logical operator from the drop-down list. |

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Actions

The Actions section records the actions the system performs after the event is triggered.

8. In the **Setup → Setup → Administration → System → Events → Loan → Online → Action** section, define the action you want the system to perform for the event by entering the following information. (You can set up more than one event action for a particular event, then use the Seq field to define the order in which the events will occur)

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Description | Select the event action description from the drop-down list. |
| Seq | specify sequence number. |
| Enabled | Check this box to activate the event action. |

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

10. For each event action, use the **Action Parameters** section to set up the required action parameters and values. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Description | Specify the parameter description from the drop-down list. |
| Value | Specify parameter value. |

11. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

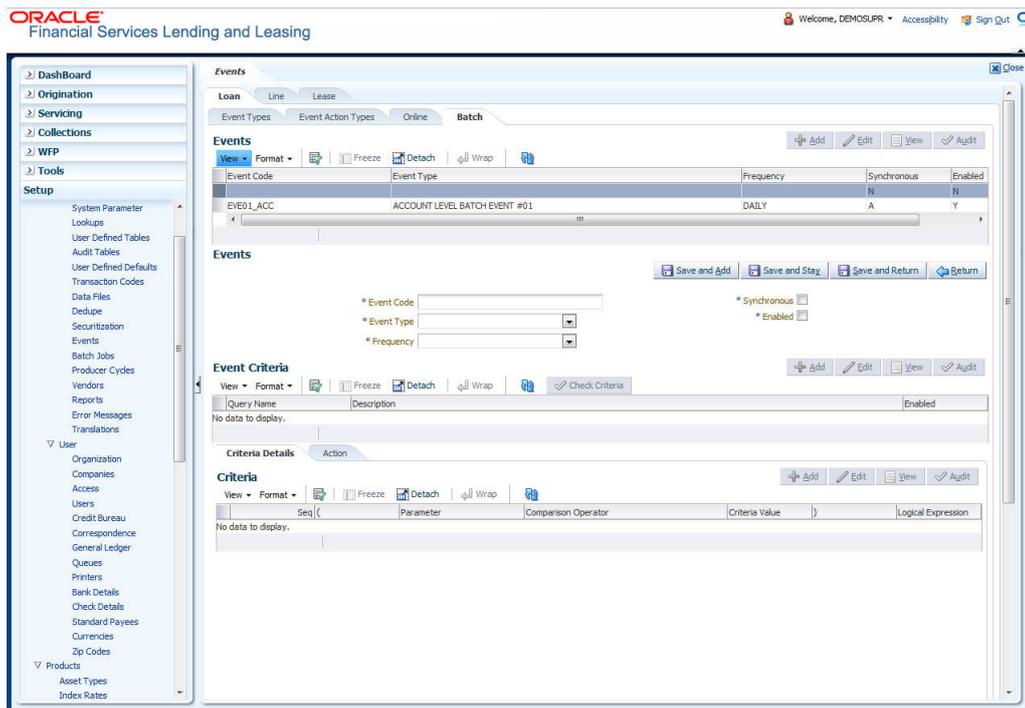
2.8.1.4 Batch

The Batch screen allows you to set up the events performed as a batch transaction by the system. The system supports the following predefined batch events for account processing. (These batch events are listed in the Events Types section on the Setup screen):

- ACCOUNT LEVEL BATCH EVENT #01
- ACCOUNT LEVEL BATCH EVENT #02
- ACCOUNT LEVEL BATCH EVENT #03
- ACCOUNT LEVEL BATCH EVENT #04
- ACCOUNT LEVEL BATCH EVENT #05
- ACCOUNT LEVEL BATCH EVENT #06
- ACCOUNT LEVEL BATCH EVENT #07
- ACCOUNT LEVEL BATCH EVENT #08
- ACCOUNT LEVEL BATCH EVENT #09
- ACCOUNT LEVEL BATCH EVENT #10

To setup the Batch Event

1. Click **Setup** → **Setup** → **Administration** → **System** → **Events** → **Loan** → **Batch**.
2. In the **Events** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Event Code | Specify the event code. |
| Event Type | Specify the event type from the drop-down list. |
| Frequency | Specify the event frequency from the drop-down list. |
| Synchronous | Check this box to set the event as synchronous (any failure in triggering the event will fail to trigger the entire transaction). If unchecked, then the event is asynchronous (any failure in the event will not affect the transaction, which will be successfully completed). |
| Enabled | Check this box to activate the event type. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

The **Events Criteria** section allows you to name and describe the query for an event, as well as enable or disable the query.

4. In the **Events Criteria** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Query Name | Specify the query name. |
| Description | Specify the query description. |
| Enabled | Check this box to activate the event criteria. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Criteria Details

The Criteria Details sub screen allows you to define the selection criteria for the event. The event engine uses these criteria to determine which account to include in the event action.

6. In the click **Setup → Setup → Administration → System → Events → Loan → Batch → Criteria** section, you can define the event selection criteria. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------------|---|
| Seq | Specify sequence numbers. |
| (| Specify left bracket. |
| Parameter | Select the parameter from the drop-down list. |
| Comparison Operator | Select comparison operator from the drop-down list. |
| Criteria Value | Specify criteria value. |

| Field: | Do this: |
|--------------------|---|
|) | Specify right bracket. |
| Logical Expression | Specify logical operator from the drop-down list. |

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Action

The Action sub screen allows you to define the actions performed in the batch event. The system supports the following batch event actions:

- Send letter for an account
- Generate correspondence for an account

8. Click

Setup → Setup → Administration → System → Events → Loan → Batch → Action.

9. In the **Actions** section, define the action you want the system to perform for the event by entering the following information. (You can set up more than one event action for a particular event, then use the Seq field to define the order in which the events will occur.) Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Description | Select the event action from the drop-down list. |
| Seq | Specify sequence numbers (required). |
| Enabled | Check this box to activate the event action. |

10. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

11. For each event action, use the **Action Parameters** section to set up the required action parameters and values. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Description | Select the event action from the drop-down list. |
| Value | Specify sequence numbers (required). |

12. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.8.1.5 Monitoring Events

You can verify the status of events and event actions on the Monitor Jobs screen of the Utilities form.

To monitor events

1. On the Oracle Financial Services Lending and Leasing home screen, click **Dashboard → Dashboard → System Monitor → Jobs → Back Ground.**

The system displays the status for all asynchronous events that have been completed or failed for an account.

For further details, on monitoring events refer Dashboard Chapter of this Guide.

2.9 Batch Jobs

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

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

2.9.1 Batch Jobs

The Batch Job screen allows you to set up, monitor, and maintain batch jobs in the system.

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

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

Navigating to Batch Jobs:

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** → **Setup** → **Administration** → **System** → **Batch Jobs**. The Batch Jobs details are further grouped into two tabs:
 - Batch Jobs tab
 - Job Holidays tab

2.9.1.1 Batch Jobs

In the Batch Job Setup screen, you can track and maintain all batch processes within the system. Using this form, the system administrator can configure the frequency and start time of each batch process, as well as set the number of threads to improve performance.

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

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

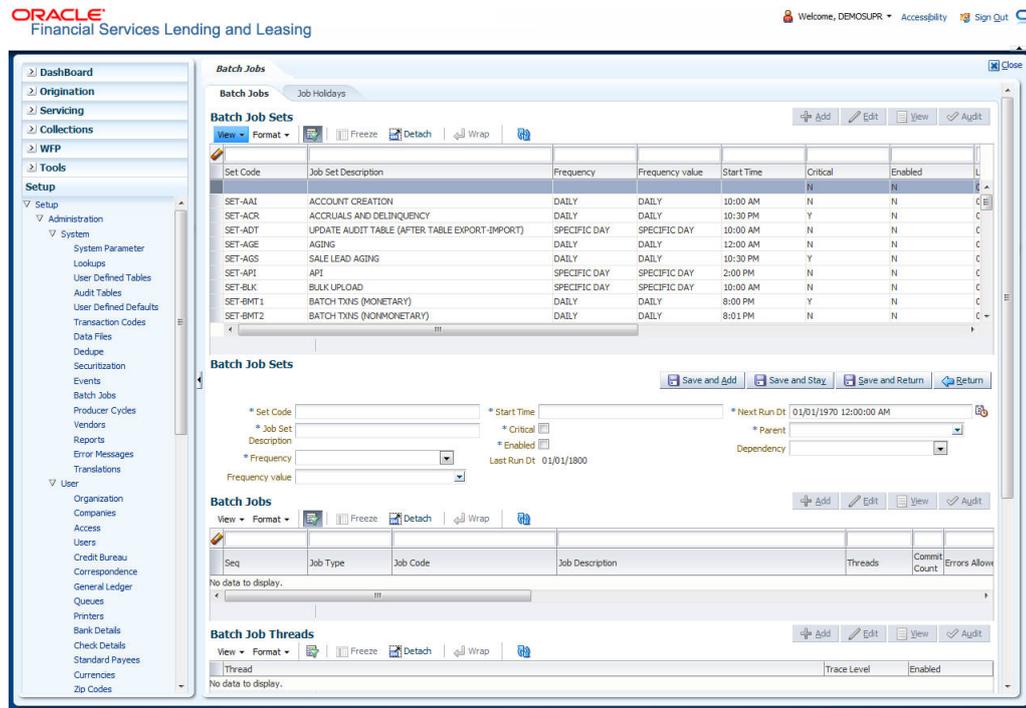
In the Batch Jobs section, you can configure the process to run on weekends and holidays using the respective option boxes.

CAUTION: As the batch job setup widely affects the Oracle Financial Services Lending and Leasing system, Oracle Financial Services Software suggests that the system administrator has a clear understanding of the various functionalities within Oracle Financial Services Lending and Leasing before creating and updating the batch processes.

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

To setup a Batch job

1. Click **Setup** → **Setup** → **Administration** → **System** → **Batch Jobs**.
2. In the **Batch Job Sets** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|---------------------|---|
| Set Code | Specify the code for the batch job set. |
| Job Set Description | Specify the description for the batch job set. |
| Frequency | Select the frequency at which the job set is to be executed from the drop-down list. |
| Frequency Value | Select the frequency value from the drop-down list. The frequency value will be displayed based on the frequency code selected. |
| Start Time | Specify the start time for the job set. |
| Critical | Check this box to set job as critical. A “critical” job is one that prevents the General Ledger (GL) post date from rolling forward, should the job fail. |
| Enabled | Check this box to enable the job set. |
| Last Run Dt | The system displays the last run date of the job set. |
| Next Run Dt | Specify the next run date for job set. You can select the data from adjoining calendar icon. |
| Parent | Select the parent job set from drop-down list. |

| Field: | Do this: |
|------------|--|
| Dependency | Select the type of dependency on the parent from drop-down list. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Batch Job** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------|--|
| Seq | Specify the batch job sequence number. Note: Within a job set, jobs are executed sequentially based on the sequence number assigned. |
| Job Type | Select the batch job request type from the drop-down list. |
| Job Code | Specify the batch job request code. |
| Job Description | Specify the batch job description. |
| Threads | The system displays the number of threads used by the job. |
| Commit Count | Specify the number of rows after which auto-commit is triggered. |
| Errors Allowed | Specify the number of errors allowed. |
| Weekend | Check this box to perform batch jobs on weekend. |
| Holiday | Check this box to perform batch jobs on a holiday. (Holidays are defined on the Job Holidays screen.) |
| Enabled | Check this box to enable the batch job. |
| Parent | Select the parent batch job from the drop-down list. |
| Dependency | Select the dependency clause of the batch job from the drop-down list. |
| Command | Specify the command line for the job (required). |
| RollbackSegment | If you choose, use this field to specify the rollback segment for job. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Batch Job Thread** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|--------|--|
| Thread | Specify the name of thread. |
| Trace | Specify the SQL trace level (0, 1, 4, 8, 12). The higher the number, the more activities the system can trace. |

| | |
|---------------|--------------------------------------|
| Field: | Do this: |
| Enabled | Check this box to enable the thread. |

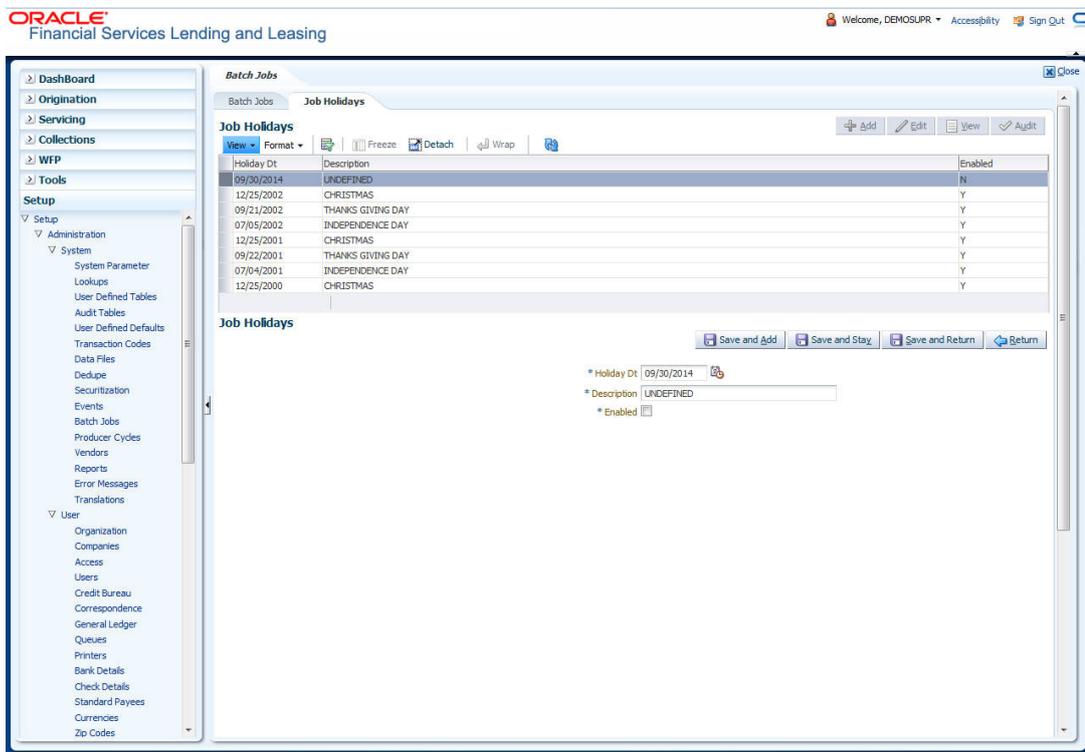
7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.9.1.2 Job Holidays

The system allows you to define holidays within the company on Job Holidays screen. You can then use the Batch jobs screen to set up whether you want the system to perform batch jobs on these days or not, using the Holiday box of Batch Jobs section .

To define job holidays

1. Click **Setup** → **Setup** → **Administration** → **System** → **Batch Jobs** → **Job Holidays**.
2. In the **Job Holidays** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| | |
|---------------|--|
| Field: | Do this: |
| Holiday Dt | Specify the date of the job holiday. You can select the date from the adjoining calendar icon. |
| Description | Specify the job holiday description (required). |
| Enabled | Check this box to enable the holiday. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.9.2 Batch Jobs Available

The below table provides a list of Batch Jobs maintained in the system and a brief description to each:

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|------------------|---|-------------|-------------|------------|----------------------------|---|
| AAE | Application Account Interface | aaiprc_bj_100_01 | APPLICATION TO ACCOUNT INTERFACE | N o | Y e s | N o | C o m m o n | This process periodically picks up applications in 'Approved-Verified' status and creates accounts. |
| ACH | ACH Accounts | acaprc_bj_100_01 | ACCOUNT ACH PROCESSING | N o | Y e s | N o | C o m m o n | This process produces the ACH file for the eligible customer payments. |
| ACH | ACH Producers | acpprc_bj_100_01 | PRODUCER ACH PROCESSING | Y e s | Y e s | N o | C o m m o n | This process produces the ACH file for the eligible producer payments. |
| ACH | ACH Vendors | acvprc_bj_100_01 | VENDOR ACH PROCESSING | N o | Y e s | N o | C o m m o n | This process produces the ACH file for the eligible vendor payments. |
| ACH | ACH Producer/Vendors/ Customer/ Third Party | acxprc_bj_100_01 | ACH Producer/Vendors/ Customer/ Third Party | Y e s | Y e s | N o | C o m m o n | This process produces the ACH file for the eligible Producer/Vendors/ Customer/Third Party |
| AGE | Aging Applications | agaapp_bj_100_01 | APPLICATION AGING PROCESS | Y e s | N o | N o | C o m m o n | This process puts applications into 'Aged-Application' substatus. |
| AGE | Aging Contracts | agccon_bj_100_01 | CONTRACT AGING PROCESS | Y e s | N o | N o | C o m m o n | This process puts contracts into 'Aged-Contract' substatus. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|------------------------------|-----------------------|------------------------------|-------------|-----------|------------|---------|--|
| ALT-PFS | ALLOT-MENT EXTRACT FILE DUMP | PFSEFT-PRC_B-J_111_01 | BACKUP EFT | No | Yes | No | Common | This process creates the Backup EFT file |
| ALT-PFS | ALLOT-MENT EXTRACT FILE DUMP | PFSL-BAPRC_BJ_100_01 | POSTING ALLOT-MENT PAYMENTS | No | Yes | No | Common | This process posts the payments from the allotment file received from the bank |
| ALT-PFS | ALLOT-MENT EXTRACT FILE DUMP | PFSOD-DALT_B-J_100_01 | ALLOT-MENT EXTRACT FILE DUMP | No | Yes | No | Common | This process sends the allotment draft notice to the bank |
| ALT-PFS | ALLOT-MENT EXTRACT FILE DUMP | PFSNS-FPRC_BJ_100_01 | NSF BATCH | No | Yes | No | Common | This process posts the NSF file received from the bank |
| API | API Accounts | accaa-i_b-j_100_01 | API AAI | No | Yes | No | Common | This process creates accounts from validated conversion applications/ contracts |
| API | API Accounts | accd-mp_b-j_100_01 | MOVE API_XX TO ITABS | No | Yes | No | Common | This process copies data from conversion API tables to conversion applications table |
| API | API Accounts | accval_bj_111_01 | VALIDATE ITABS (LOAN) | No | Yes | No | Loan | This process validate all conversion applications loan accounts by running the edits |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------------|-------------------|-------------------------------|-------------|-----------|------------|---------|--|
| API | API Accounts | accval_bj_112_01 | VALIDATE ITABS (LINE) | No | Yes | No | Line | This process validate all conversion applications line of credit accounts by running the edits |
| API | API Accounts | acm-prc_bj_100_01 | LOAD API_COMMENTS | No | Yes | No | Common | This process creates account comments from conversion applications/contracts |
| COL | Appointment Cancellation | cap-prc_bj_100_01 | APPOINTMENT CANCEL PROCESSING | No | Yes | Yes | Common | This process cancels all the expired appointments. |
| COL | Payment Promise Processing | cpprc_bj_100_01 | BROKEN PROMISE PROCESSING | No | Yes | No | Common | This process updates any broken promises as of the run time. |
| CRB | Credit Bureau Reporting | cbuutl_bj_100_01 | CREATE METRO2 FILE | No | Yes | No | Common | This process creates the METRO2 file for Credit Bureau reporting for the specified date. |
| DOT | Document Tracking Load | dolprc_bj_000_01 | ACCOUNT DOCUMENT LOAD | No | Yes | Yes | Common | This process reads acct_doc_load directory. Attach the documents to specified accounts and move documents to appropriate directory |
| GLP | GL Interface | gliprc_bj_100_01 | GL SUMMARIZATION | No | Yes | No | Common | This process summarizes GL transactions for the day. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------------------|-------------------|----------------------------------|-------------|-------------|-------------|----------------------------|---|
| GOV | Debt Reporting IRS 1099A / 1099C | gdraap_bj_100_01 | IRS 1099-A PROCESSING | N o | Y e s | N o | C o m m o n | This process generates the 1099-A flat file for government reporting. |
| GOV | Debt Reporting IRS 1099A / 1099C | gdrcad_bj_100_01 | IRS 1099-C PROCESSING | N o | Y e s | N o | C o m m o n | This process generates the 1099-C flat file for government reporting. |
| GOV | HMDA Reporting | ghr-prc_bj_100_01 | IRS HMDA PROCESSING | Y e s | N o | N o | C o m m o n | This process generates the HMDA flat file for government reporting. |
| GOV | Interest Reporting IRS 1098 | girprc_bj_100_01 | IRS 1098 PROCESSING | N o | Y e s | N o | C o m m o n | This process generates the 1098 flat file for government reporting. |
| JOB | Scheduler | jsctst_bj_000_01 | Scheduler | Y e s | Y e s | Y e s | C o m m o n | This process test the job scheduler |
| LBP | Lockbox | lbxprc_bj_100_01 | LOAD LOCKBOX PROCESSING | N o | Y e s | N o | C o m m o n | This process loads any lockbox files available. This process can be set to run periodically throughout the day. |
| LTR | Collections Letter | lcolt1_bj_100_01 | GENERATE FIRST COLLECTION LETTER | N o | N o | Y e s | C o m m o n | This process generates the first collection letter for eligible accounts. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-------------------------|--------------------|---|-------------|-------------|-------------|----------------------------|--|
| LTR | Collections Letter | lcolt2_b-j_100_01 | GENERATE SECOND COLLECTION LETTER | N o | N o | Y e s | C o m m o n | This process generates the second collection letter for eligible accounts. |
| LTR | Collections Letter | lcolt3_b-j_100_01 | GENERATE THIRD COLLECTION LETTER | N o | N o | Y e s | C o m m o n | This process generates the third collection letter for eligible accounts. |
| LTR | Customer Service Letter | lcspdf_b-j_111_01 | PAID IN FULL LETTER | N o | Y e s | N o | L o a n | This process generates the paid-in-full letter for the relevant accounts. |
| LTR | Customer Service Letter | lcspo-q_b-j_111_01 | PAYOFF QUOTE LETTER | N o | Y e s | N o | C o m m o n | This process generates the payoff quote letter for the requested accounts. |
| LTR | Customer Service Letter | lcsst-m_b-j_100_01 | CUSTOMER STATEMENT LETTER | N o | Y e s | N o | C o m m o n | This process generates the customer statement letter for requested accounts. |
| LTR | Customer Service Letter | lcswel_b-j_111_01 | WELCOME LETTER | N o | Y e s | N o | L o a n | This process generates the welcome letter for the newly funded accounts. |
| LTR | Origination Letter | loraco_b-j_111_01 | Origination Adverse Action Letter(Conditional) (Loan) | Y e s | N o | N o | L o a n | This process generates the adverse action letter for relevant applications. |
| LTR | Origination Letter | loradv_b-j_111_01 | Origination Adverse Action Letter (Loan) | Y e s | N o | N o | L o a n | This process generates the adverse action letter for relevant applications. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------|--------------------|---|-------------|-----------|------------|---------|---|
| ODD | Coupon Book Dump File | ocn-prc_b-j_100_01 | CUSTOMER COUPON BOOK GENERATION | No | Yes | No | Common | This process generates coupon books, if appropriate. |
| ODD | Output Data Dump File | odd-prc_b-j_000_01 | CREATE OUTPUT DATA DUMP FILES | Yes | Yes | Yes | Common | This process creates any defined output data dump files set in the system. |
| ODD | Collections Letter | olclt1_b-j_100_01 | COLLECTION LETTER 1 FILE CREATION | No | No | Yes | Common | This process generates the first collection letter for eligible accounts. |
| ODD | Collections Letter | olclt2_b-j_100_01 | COLLECTION LETTER 2 FILE CREATION | No | No | Yes | Common | This process generates the second collection letter for eligible accounts. |
| ODD | Collections Letter | olclt3_b-j_100_01 | COLLECTION LETTER 3 FILE CREATION | No | No | Yes | Common | This process generates the third collection letter for eligible accounts. |
| ODD | Origination Letter | olo-aco_b-j_100_01 | ADVERSE ACTION CONDITIONAL LETTER FILE CREATION | Yes | No | No | Common | This process generates the adverse action letter for relevant applications. |
| ODD | Origination Letter | oload-v_b-j_100_01 | ADVERSE ACTION LETTER FILE CREATION | Yes | No | No | Common | This process generates the adverse action letter for relevant applications. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|------------------------------|--------------------|---|-------------|-------------|------------|----------------------------|---|
| ODD | Customer Service Letter | olspdf_b-j_100_01 | PAID IN FULL FILE CREATION | N o | Y e s | N o | C o m m o n | This process generates the paid-in-full letter for the relevant accounts. |
| ODD | Customer Service Letter | olspo-q_b-j_100_01 | PAY OFF QUOTE FILE CREATION | N o | Y e s | N o | C o m m o n | This process generates the payoff quote letter for the requested accounts. |
| ODD | Customer Service Letter | ols-wel_b-j_100_01 | WELCOME LETTER FILE CREATION | N o | Y e s | N o | C o m m o n | This process generates the welcome letter for the newly funded accounts. |
| ODD | Producer Statement Dump File | opsprc_b-j_100_01 | DEALER STATEMENTS GENERATION | N o | Y e s | N o | C o m m o n | This process generates the dealer/producer statements at the specified frequency. |
| ODD | Customer Statement Dump File | ostprc_b-j_100_01 | CUSTOMER STATEMENTS GENERATION | N o | Y e s | N o | C o m m o n | This process generates the customer statement for eligible accounts. |
| PRQ | Payable Requisition Customer | pcu-prc_b-j_100_01 | CUSTOMER REFUND PAYMENT REQUISITIONS | N o | Y e s | N o | C o m m o n | This process creates requisitions for customer overpayment refunds. |
| PRQ | Payable Requisition Producer | ppores_b-j_100_01 | MONTH END DEALER RESERVE PAYMENT REQUISITIONS | N o | Y e s | N o | C o m m o n | This process creates requisitions for dealer compensation payments on month-end. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------------|-------------------|--------------------------------------|-------------|-----------|------------|---------|--|
| PRQ | Payable Requisition Vendor | pvn-prc_bj_100_01 | VENDOR INVOICE PAYMENT REQUISITIONS | No | Yes | No | Common | This process creates requisitions for vendor invoice payments |
| PUR | Archive Accounts | pacarc_bj_100_01 | ARCHIVE ACCOUNT DATA TO OTABLES | No | Yes | Yes | Common | This process archives account data from ACCOUNTS table to OACCOUNTS table. |
| PUR | Archive Accounts | pacarc_bj_100_02 | ARCHIVE ACCOUNT DATA TO OOTABLES | No | Yes | Yes | Common | This process archives account data from OACCOUNTS table to OOACCOUNTS table. |
| PUR | Archive Applications | paparc_bj_100_01 | ARCHIVE APPLICATION DATA TO OTABLES | Yes | No | No | Common | This process archives application-related data from APPLICATIONS to OAPPLICATIONS table. |
| PUR | Archive Applications | paparc_bj_100_02 | ARCHIVE APPLICATION DATA TO OOTABLES | Yes | No | No | Common | This process archives application-related data from OAPPLICATIONS to OOAPPLICATIONS table. |
| PUR | Archive GL | pglarc_bj_100_01 | ARCHIVE GL DATA TO OTABLES | No | Yes | Yes | Common | This process archives General Ledger data from GL tables to OGL tables. |
| PUR | Archive GL | pglarc_bj_100_02 | ARCHIVE GL DATA TO OOTABLES | No | Yes | Yes | Common | This process archives General Ledger data from OGL tables to OOGL tables. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|------------------------|-------------------|---------------------------------------|-------------|-------------|-------------|----------------------------|---|
| PUR | Purge Job Requests | pjrjrj_b-j_100_01 | Purge Job Requests | Y e s | Y e s | Y e s | C o m m o n | This process purges job requests from the system. |
| PUR | Purge Output Data Dump | pododh_bj_100_01 | PURGE OUTPUT DATA HEADERS | N o | Y e s | Y e s | C o m m o n | This process purges Output Data Headers from the system. |
| PUR | Archive Securitization | ppaarc_bj_100_01 | ARCHIVE POOL DATA TO OTABLES | N o | Y e s | N o | C o m m o n | This process archives securitization data from TABLE to corresponding OTABLE. |
| PUR | Archive Securitization | ppaarc_bj_100_02 | ARCHIVE POOL DATA TO OOTABLES | N o | Y e s | N o | C o m m o n | This process archives securitization data from OTABLE to corresponding OOTABLE. |
| PUR | Archive Producers | pprarc_bj_100_01 | ARCHIVE PRODUCER DATA TO OTABLES | Y e s | Y e s | Y e s | C o m m o n | This process archives producer data from PRODUCERS table to OPRODUCERS table. |
| PUR | Archive Producers | pprarc_bj_100_02 | ARCHIVE PRODUCER DATA TO OOTABLES | Y e s | Y e s | Y e s | C o m m o n | This process archives producer data from OPRODUCERS table to OOPRODUCERS table. |
| PUR | Archive Producers Txns | ppx-arc_bj_100_01 | ARCHIVE PRODUCER TXNS DATA TO OTABLES | N o | Y e s | N o | C o m m o n | This process archives producer transaction data from PRODUCERS table to OPRODUCERS table. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------------|--------------------|---|-------------|-----------|------------|---------|--|
| PUR | Archive Producers Txns | ppx-arc_b-j_100_02 | ARCHIVE PRODUCER TXNS DATA TO OOTABLES | No | Yes | No | Common | This process archives producer transaction data from OPRODUCERS table to OOPRODUCERS table. |
| PUR | Archive Statements | pstarc_b-j_100_01 | ARCHIVE ACCOUNT STATEMENT AND TXNS DATA TO OTABLES | No | Yes | No | Common | This process archives account statement and transaction data from TABLE to corresponding OTABLE. |
| PUR | Archive Statements | pstarc_b-j_100_02 | ARCHIVE ACCOUNT STATEMENT AND TXNS DATA TO OOTABLES | No | Yes | No | Common | This process archives account statement and transaction data from OTABLE to OOTABLE. |
| PUR | Terminate User | ptuus-r_b-j_100_01 | Terminate User | Yes | Yes | Yes | Common | This process terminates user satisfying the selection criteria. |
| PUR | Archive Txns (To O tables) | ptxarc_b-j_100_01 | ARCHIVE TXNS DATA TO OTABLES | No | Yes | No | Common | This process archives data from TXNS table to OTXNS table. |
| PUR | Archive Txns (To OO tables) | ptxarc_b-j_100_02 | ARCHIVE TXNS DATA TO OOTABLES | No | Yes | No | Common | This process archives data from OTXNS table to OOTXNS table. |
| PUR | Purge User Logins | pululg_b-j_100_01 | Purge User Logins | Yes | Yes | Yes | Common | This process purges user login data from the system. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------------|-------------------|---|-------------|-----------|------------|---------|--|
| PUR | Archive Vendor Assignments | pvaarc_bj_100_01 | ARCHIVE VENDOR ASSIGNMENTS DATA TO OTABLES | No | Yes | Yes | Common | This process archives vendor assignment data from TABLE to OTABLE. |
| PUR | Archive Vendor Assignments | pvaarc_bj_100_02 | ARCHIVE VENDOR ASSIGNMENTS DATA TO OOTABLES | No | Yes | Yes | Common | This process archives vendor assignment data from OTABLE to OOTABLE. |
| PUR | Archive Vendor Invoices | pviarc_bj_100_01 | ARCHIVE VENDOR INVOICES DATA TO OTABLES | No | Yes | Yes | Common | This process archives vendor invoice data from TABLEs to OTABLEs. |
| PUR | Archive Vendor Invoices | pviarc_bj_100_02 | ARCHIVE VENDOR INVOICES DATA TO OOTABLES | No | Yes | Yes | Common | This process archives vendor invoice data from OTABLEs to OOTABLEs. |
| QUE | Queue Customer Service | qcsprc_bj_100_01 | CUSTOMER SERVICE QUEUE PROCESSING | No | Yes | Yes | Common | This process creates the customer service/collections queues |
| RDB1 | RDB1 Accounts | racd-mp_bj_100_01 | Data Dump Accounts | No | Yes | Yes | Common | This process transfers the account data from (OLTP) Regular tables to Temporary T tables |
| RDB1 | RDB1 Applications | rapd-mp_bj_100_01 | LOAD APPLICATION RELATED DATA INTO T TABLES | Yes | No | No | Common | This process transfers the application data from (OLTP) Regular tables to Temporary T tables |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------|--------------------|---|-------------|-------------|-------------|----------------------------|---|
| RDB 1 | RDB1 Asset Tracking | ratd-mp_b-j_100_01 | LOAD ASSET RELATED DATA INTO T TABLES | N o | Y e s | N o | C o m m o n | This process transfers the account asset data from (OLTP) Regular tables to Temporary T tables |
| RDB 1 | RDB1 Bankruptcy | rbkd-mp_b-j_100_01 | LOAD BANK-RUPTCY DATA TO T TABLES | N o | N o | Y e s | C o m m o n | This process transfers the account bankruptcy data from (OLTP) Regular tables to Temporary T tables |
| RDB 1 | RDB1 Call Activities | rcad-mp_b-j_100_01 | LOAD CALL ACTIVITIES DATA INTO T TABLES | N o | N o | Y e s | C o m m o n | This process transfers the account call activity data from (OLTP) Regular tables to Temporary T tables |
| RDB 1 | RDB1 Deficiency | rchd-mp_b-j_100_01 | LOAD DEFICIENCY DATA INTO T TABLES | N o | N o | Y e s | C o m m o n | This process transfers the account deficiency data from (OLTP) Regular tables to Temporary T tables |
| RDB 1 | RDB1 Contracts | rcod-mp_b-j_100_01 | LOAD CONTRACT DATA INTO T TABLES | Y e s | Y e s | N o | C o m m o n | This process transfers the account contracts data from (OLTP) Regular tables to Temporary T tables |
| RDB 1 | RDB1 Repossessions | rfod-mp_b-j_100_01 | LOAD REPO FORECLOSURE DATA INTO T TABLES | N o | N o | Y e s | C o m m o n | This process transfers the account bankruptcy data from (OLTP) Regular tables to Temporary T tables |
| RDB 1 | RDB1 Producers | rprd-mp_b-j_100_01 | LOAD PRODUCER AND ITS TXNS DATA INTO T TABLES | N o | Y e s | N o | C o m m o n | This process transfers the producer and producer transactions data from (OLTP) Regular tables to Temporary T tables |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|------------------------------------|--------------------|---|-------------|-------------|-------------|----------------------------|---|
| RDB 1 | RDB1 Setup | rstd-mp_b-j_100_01 | LOAD SETUP RELATED DATA INTO T TABLES | Y e s | Y e s | Y e s | C o m m o n | This process transfers the setup data from (OLTP) Regular tables to Temporary T tables |
| RDB 1 | RDB1 Txns | rtxd-mp_b-j_100_01 | LOAD TXN DATA INTO T TABLES | N o | Y e s | N o | C o m m o n | This process transfers the account transactions data from (OLTP) Regular tables to Temporary T tables |
| RDB 2 | RDB2 Accounts | racac-c_b-j_100_01 | Load Reporting Tables Accounts | N o | Y e s | Y e s | C o m m o n | This process transfers the account data from T tables to RDB tables |
| RDB 2 | RDB2 Accounts (Derived Fields) | rac-drv_b-j_100_01 | Update Reporting Tables Accounts | N o | Y e s | Y e s | C o m m o n | This process updates the codes with description for account RDB tables |
| RDB 2 | RDB2 Applications | rapap-p_b-j_100_01 | Load Reporting Tables Applications | Y e s | N o | N o | C o m m o n | This process transfers the application data from T tables to RDB tables |
| RDB 2 | RDB2 Applications (Derived Fields) | rap-drv_b-j_100_01 | Update Reporting Tables Applications (Derived Fields) | Y e s | N o | N o | C o m m o n | This process updates the codes with description for application RDB tables |
| RDB 2 | RDB2 Asset Tracking | ratase_bj_100_01 | Load Reporting Tables Asset Tracking | N o | Y e s | N o | C o m m o n | This process transfers the account asset tracking data from T tables to RDB tables |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--------------------------------------|-------------------|---|-------------|-----------|------------|-------------|---|
| RDB 2 | RDB2 Asset Tracking (Derived Fields) | ratdrv_bj_100_01 | Update Reporting Tables Asset Tracking (Derived Fields) | N o | Y e s | N o | C o m m o n | This process updates the codes with description for account asset tracking RDB tables |
| RDB 2 | RDB2 Bankruptcy | rbkab_d_bj_100_01 | Load Reporting Tables Bankruptcy | N o | N o | Y e s | C o m m o n | This process transfers the account bankruptcy data from T tables to RDB tables |
| RDB 2 | RDB2 Call Activities | rca_cac_bj_100_01 | Load Reporting Tables Call Activities | N o | N o | Y e s | C o m m o n | This process transfers the account call activities data from T tables to RDB tables |
| RDB 2 | RDB2 Deficiency | rchaof_bj_100_01 | Load Reporting Tables Deficiency | N o | N o | Y e s | C o m m o n | This process transfers the account deficiency data from T tables to RDB tables |
| RDB 2 | RDB2 Contracts | rco_con_bj_100_01 | Load Reporting Tables Contracts | Y e s | Y e s | N o | C o m m o n | This process transfers the account contract data from T tables to RDB tables |
| RDB 2 | RDB2 Contracts (Derived Fields) | rcodrv_bj_100_01 | Update Reporting Tables Contracts (Derived Fields) | Y e s | Y e s | N o | C o m m o n | This process updates the codes with description for account contract RDB tables |
| RDB 2 | RDB2 Repossessions | rfoafr_bj_100_01 | Load Reporting Tables Repossessions | N o | N o | Y e s | C o m m o n | This process transfers the account repossession data from T tables to RDB tables |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---------------------------------|----------------------|--|-------------|-----------|------------|---------|---|
| RDB 2 | RDB2 Producers (Derived Fields) | rprdrv_bj_100_01 | Update Reporting Tables Producers (Derived Fields) | No | Yes | No | Common | This process updates the codes with description for producer and producer transactions RDB tables |
| RDB 2 | RDB2 Producers | rprpro_bj_100_01 | Load Reporting Tables Producers | No | Yes | No | Common | This process transfers the producer and producer transactions data from T tables to RDB tables |
| RDB 2 | RDB2 Setup | rststp_bj_100_01 | Load Reporting Tables Setup | Yes | Yes | Yes | Common | This process transfers the setup data from T tables to RDB tables |
| RDB 2 | RDB2 Txns | rtxdrv_bj_100_01 | Load Reporting Tables Txns | No | Yes | Yes | Common | This process transfers the account transaction data from T tables to RDB tables |
| RDB 2 | RDB2 Txns (Derived Fields) | rtxtxn_bj_100_01 | Update Reporting Tables Txns (Derived Fields) | No | Yes | Yes | Common | This process updates the codes with description for account transactions RDB tables |
| SEC | Pool Summary | ssm-prc_bj_100_01 | POOL SUMMARY TABLE POPULATION | No | Yes | No | Common | This process populates summary tables for all pools |
| SET-OVR | OVERPAYMENT REALLOCATIONS | PFSTX-NOVR_BJ_100_01 | OVERPAYMENT REALLOCATIONS | No | Yes | No | Common | This process handles the overpayments/overages existing on an account |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------------------|--------------------|--|-------------|-------------|-------------|----------------------------|---|
| TPE | Earning/ Amortization | tam-prc_b-j_100_01 | AMORTIZATION TRANSACTIONS PROCESSING | N o | Y e s | N o | C o m m o n | This process creates the month-end interest accrual transactions on month-end. |
| TPE | Earning/ Amortization | tam-prc_b-j_111_01 | MONTH END AMORTIZATION TRANSACTIONS | N o | Y e s | N o | L o a n | This process creates the month-end interest accrual transactions on month-end. |
| TPE | Escrow Non Monetary Transactions | tenbmt_b-j_100_01 | Escrow Non Monetary Batch Transactions | N o | Y e s | Y e s | C o m m o n | This process posts escrow non monetary transactions in the background at the specified time interval. |
| TPE | Escrow Analysis & Disbursements | tesanl_b-j_100_01 | Escrow Analysis Posting | N o | Y e s | N o | C o m m o n | This process posts all approved escrow analysis to the account |
| TPE | Escrow Analysis & Disbursements | tesanl_b-j_100_02 | Create batches for Customer Refund Requests | N o | Y e s | N o | C o m m o n | This process creates company branch wise batches for customer refund requests. |
| TPE | Escrow Analysis & Disbursements | tesanl_b-j_100_03 | Create Transaction of Customer Refund Requests | N o | Y e s | N o | C o m m o n | This process populate customer refund request in respective batch created above |
| TPE | Escrow Analysis & Disbursements | tesanl_b-j_100_04 | Compute control totals for customer refund request batches | N o | Y e s | N o | C o m m o n | This process populates control totals for the bathes created for customer refund requests. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---------------------------------|--------------------|--|-------------|-------------|-------------|----------------------------|---|
| TPE | Escrow Analysis & Disbursements | tesanl_b-j_100_05 | Escrow compliance checking | N o | Y e s | N o | C o m m o n | This process checks escrow-able account for compliance |
| TPE | Escrow Analysis & Disbursements | tesds-b_b-j_100_05 | Escrow disbursement posting & requisition creation | N o | Y e s | N o | C o m m o n | This process posts processed escrow disbursement and creates requisitions. |
| TPE | Non Monetary Transactions | tnmb-mt_b-j_100_01 | NON MON-ETARY TRANSACTIONS POSTING | N o | Y e s | Y e s | C o m m o n | This process posts non monetary transactions in the background at the specified time interval. |
| TPE | Compensation | tpr-com_b-j_111_01 | Compensation | N o | Y e s | N o | L o a n | This process creates transaction for month-end producer compensation |
| TPE | Statement | tprps-g_b-j_111_01 | Producer Statement | N o | Y e s | N o | L o a n | This process creates the month-end interest accrual transactions on month-end. |
| TPE | Monetary Transactions | txnacr_b-j_100_01 | INTEREST ACCRUAL AND DELINQUENCY PROCESSING | N o | Y e s | N o | C o m m o n | This process posts any payment batches open in the system. This process can be set to run periodically. |
| TPE | Monetary Transactions | txnact_b-j_100_01 | ACCOUNT ACTIVATION | N o | Y e s | N o | C o m m o n | This job activates new accounts i.e. changes status from PENDING to ACTIVE. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------|--------------------|------------------------------------|-------------|-------------|------------|----------------------------|---|
| TPE | Monetary Transactions | txnad-v_b-j_112_01 | Advance Posting | N o | Y e s | N o | L i n e | This process posts any advance batches open in the system. This process can be set to run periodically. |
| TPE | Monetary Transactions | txnan-n_b-j_100_01 | ANNIVERSARY PROCESSING | N o | Y e s | N o | C o m m o n | This process carries out the anniversary processing for eligible accounts |
| TPE | Monetary Transactions | txnbmt_b_j_100_01 | MONETARY TRANSACTIONS POSTING | N o | Y e s | N o | C o m m o n | This process posts monetary transactions in the background at the specified time interval. |
| TPE | Monetary Transactions | txnch-g_b-j_100_01 | Chargeoff Processing | N o | Y e s | N o | C o m m o n | This process charges off eligible or scheduled for chargeoff accounts . |
| TPE | Monetary Transactions | txncs_b-j_100_01 | VOID/PAID ACCOUNT CLOSE PROCESSING | N o | Y e s | N o | C o m m o n | This process closes void and paid off accounts. |
| TPE | Monetary Transactions | txnddt_b-j_100_01 | BILLING/DUE DATES PROCESSING | N o | Y e s | N o | C o m m o n | This process creates/updates the due dates for the accounts in the system. |
| TPE | Monetary Transactions | txnfpd_b-j_100_01 | FIRST PMT DEDUCTION PROCESSING | N o | Y e s | N o | C o m m o n | This process posts the first payment deduction payment to the eligible accounts. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------|--------------------|---------------------------------|-------------|-------------|------------|----------------------------|--|
| TPE | Monetary Transactions | txnfpr_b-j_111_01 | FIRST PMT REFUND PROCESSING | N o | Y e s | N o | L o a n | This process posts the first payment deduction payment to the eligible accounts. |
| TPE | Monetary Transactions | txnltc_b-j_100_01 | LATE CHARGE PROCESSING | N o | Y e s | N o | C o m m o n | This process assesses late charge depending on the rules, for all accounts in the system. |
| TPE | Monetary Transactions | txnmt-d_b-j_100_01 | MONTH END PROCESSING | N o | Y e s | N o | C o m m o n | This process populates the month end balances and carries over the balances to next month. |
| TPE | Monetary Transactions | txnpmt_b-j_100_01 | Payment Posting | N o | Y e s | N o | C o m m o n | This process does the daily accrual and delinquency processing. |
| TPE | Monetary Transactions | txnprm_b-j_100_01 | PROMOTION END PROCESSING | N o | Y e s | N o | C o m m o n | This process 'ends' the promotion on the account. |
| TPE | Monetary Transactions | txnprm_b-j_100_03 | TLP PROMOTION CANCEL PROCESSING | N o | Y e s | N o | C o m m o n | This process 'cancels' the promotion on the account. |
| TPE | Monetary Transactions | txnrat_b-j_100_01 | RATE CHANGE PROCESSING | N o | Y e s | N o | C o m m o n | This process changes the prevalent rate on an account. |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------------------|--------------------|--|-------------|-----------|------------|---------|--|
| TPE | Monetary Transactions | txn-sch_b-j_100_01 | SCHEDULE FOR CHARGED OFF PROCESSING | No | Yes | No | Common | This process puts the 'Schedule for Charge Off' condition on eligible accounts. |
| TPE | Monetary Transactions | txntip_b-j_100_01 | TERMINATION PROCESSING | No | Yes | No | Common | This process puts the "Paid" status on eligible accounts |
| TPE | Monetary Transactions | txnytd_b-j_100_01 | YEAR END PROCESSING | No | Yes | No | Common | This process populates the year end balances and carries over the balances to next year. |
| LTR | CONDITIONAL ADVERSE ACTION LETTER | LORAC O_B-J_100_01 | CONDITIONAL ADVERSE ACTION LETTER GENERATION | Yes | No | No | Loan | This process generates the adverse action letter for relevant applications. |
| LTR | ADVERSE ACTION LETTER | LORADV_B-J_100_01 | ADVERSE ACTION LETTER GENERATION | Yes | No | No | Loan | This process generates the adverse action letter for relevant applications. |
| RPT | ACCOUNT LIST | ROPACC_EM_100_01 | ACCOUNT LIST | No | Yes | No | Common | |
| RPT | ADVANCE POSTING LIST | ROPADV_EM_100_01 | ADVANCE POSTING LIST | No | Yes | No | Common | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|----------------------------|-------------------|----------------------------|-------------|-----------|------------|---------|---------|
| RPT | ASSET TRACKING DETAILS | ROPAT-K_EM_100_01 | ASSET TRACKING DETAILS | No | Yes | No | Common | |
| RPT | BANK-RUPTCY ACCOUNT LIST | ROPBNK_EM_100_01 | BANK-RUPTCY ACCOUNT LIST | No | Yes | No | Common | |
| RPT | COLLECTOR ACTIVITY DETAILS | ROP-COL_EM_100_01 | COLLECTOR ACTIVITY DETAILS | No | Yes | No | Common | |
| RPT | DEFICIENCY ACCOUNT LIST | ROP-DEF_EM_100_01 | DEFICIENCY ACCOUNT LIST | No | Yes | No | Common | |
| RPT | DELINQUENT ACCOUNT LIST | ROP-DLQ_EM_100_01 | DELINQUENT ACCOUNT LIST | No | Yes | No | Common | |
| RPT | FUNDING CONTRACT LIST | ROP-FUN_EM_100_01 | FUNDING CONTRACT LIST | No | Yes | No | Common | |
| RPT | GL TXN DETAILS LIST | ROP-GLI_EM_100_01 | GL TXN DETAILS LIST | No | Yes | No | Common | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---------------------------------------|-------------------|---------------------------------------|-------------|-----------|------------|---------|---------|
| RPT | APPLICATIONS LIST | ROPORG_EM_100_01 | APPLICATIONS LIST | No | Yes | No | Common | |
| RPT | PAYMENT ALLOCATION POSTING DETAILS | ROP-PAL_EM_100_01 | PAYMENT ALLOCATION POSTING DETAILS | No | Yes | No | Common | |
| RPT | PAYMENT POSTING LIST | ROP-PMT_EM_100_01 | PAYMENT POSTING LIST | No | Yes | No | Common | |
| RPT | PAYABLE REQUISITION LIST | ROP-PRQ_EM_100_01 | PAYABLE REQUISITION LIST | No | Yes | No | Common | |
| RPT | REPOSSESSION/FORECLOSURE ACCOUNT LIST | ROPREP_EM_100_01 | REPOSSESSION/FORECLOSURE ACCOUNT LIST | No | Yes | No | Common | |
| RPT | SCHEDULE TO CHARGE-OFF LIST | ROP-SCH_EM_100_01 | SCHEDULE TO CHARGE-OFF LIST | No | Yes | No | Common | |
| RPT | TERMINATION IN PROGRESS LIST | ROP-TIP_EM_100_01 | TERMINATION IN PROGRESS LIST | No | Yes | No | Common | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|-------------------|---|-------------|-----------|------------|---------|---------|
| RPT | NON MON-TETARY TXN POST-ING LIST | ROPTN-M_EM_100_01 | NON MON-TETARY TXN POST-ING LIST | No | Yes | No | Common | |
| RPT | MON-TETARY TXN POST-ING LIST | ROPTX-N_EM_100_01 | MON-TETARY TXN POST-ING LIST | No | Yes | No | Common | |
| RPT | BATCH JOB SETUP | CMN-BJB_EM_100_01 | BATCH JOB SETUP | No | Yes | No | Common | |
| RPT | BATCH JOB LOG | CMN-BJB_EM_100_02 | BATCH JOB LOG | No | Yes | No | Common | |
| RPT | NUMBER OF CREDIT APPLICATIONS ENTERED BY USER | OUN-ADE_EM_100_01 | NUMBER OF CREDIT APPLICATIONS ENTERED BY USER | No | Yes | No | Common | |
| RPT | CREDIT APPLICATIONS IMAGES BY STATUS | OUN-ADE_EM_100_02 | CREDIT APPLICATIONS IMAGES BY STATUS | No | Yes | No | Common | |
| RPT | UNDER-WRITING STATUS BY MONTH AND PRODUCER (LOAN) | OUNUN-D_EM_11_11 | UNDER-WRITING STATUS BY MONTH AND PRODUCER (LOAN) | No | Yes | No | Common | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-------------|------------|----------------------------|---------|
| RPT | UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LOAN) | OUNUN D_EM_1 11_12 | UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH (LOAN) | OUNUN D_EM_1 11_13 | UNDER-WRITING STATUS BY MONTH (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY UNDER-WRITER (LOAN) | OUNUN D_EM_1 11_14 | UNDER-WRITING STATUS BY UNDER-WRITER (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH AND PRODUCER (LINE) | OUNUN D_EM_1 12_11 | UNDER-WRITING STATUS BY MONTH AND PRODUCER (LINE) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LINE) | OUNUN D_EM_1 12_12 | UNDER-WRITING STATUS BY MONTH AND UNDER-WRITER (LINE) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH (LINE) | OUNUN D_EM_1 12_13 | UNDER-WRITING STATUS BY MONTH (LINE) | N o | Y e s | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-------------|------------|----------------------------|---------|
| RPT | UNDER-WRITING STATUS BY UNDERWRITER (LINE) | OUNUN D_EM_1 12_14 | UNDER-WRITING STATUS BY UNDERWRITER (LINE) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH AND PRODUCER (LEASE) | OUNUN D_EM_1 21_11 | UNDER-WRITING STATUS BY MONTH AND PRODUCER (LEASE) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH AND UNDERWRITER (LEASE) | OUNUN D_EM_1 21_12 | UNDER-WRITING STATUS BY MONTH AND UNDERWRITER (LEASE) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY MONTH (LEASE) | OUNUN D_EM_1 21_13 | UNDER-WRITING STATUS BY MONTH (LEASE) | N o | Y e s | N o | C o m m o n | |
| RPT | UNDER-WRITING STATUS BY UNDERWRITER (LOAN) | OUNUN D_EM_1 21_14 | UNDER-WRITING STATUS BY UNDERWRITER (LOAN) | Y e s | N o | N o | L e a s e | |
| RPT | ACCOUNT PAYABLE (ORIGINATION) | OFNA-PY_EM_100_01 | ACCOUNT PAYABLE (ORIGINATION) | Y e s | N o | N o | C o m m o n | |
| RPT | ACCOUNT PAYABLE (SERVICING) | OFNA-PY_EM_100_02 | ACCOUNT PAYABLE (SERVICING) | N o | Y e s | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---------------------------------|-------------------|---------------------------------|-------------|-----------|------------|----------------------------|---------|
| RPT | PRE-FUNDING CONTRACTS (LOAN) | OFNF-ND_EM_111_01 | PRE-FUNDING CONTRACTS (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | FUNDED CONTRACTS (LOAN) | OFNF-ND_EM_111_02 | FUNDED CONTRACTS (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | PRE-FUNDING CONTRACTS (LINE) | OFNF-ND_EM_112_01 | PRE-FUNDING CONTRACTS (LINE) | Y e s | N o | N o | L o a n | |
| RPT | FUNDED CONTRACTS (LINE) | OFNF-ND_EM_112_02 | FUNDED CONTRACTS (LINE) | Y e s | N o | N o | C o m m o n | |
| RPT | PRE-FUNDING CONTRACTS (LEASE) | OFNF-ND_EM_121_01 | PRE-FUNDING CONTRACTS (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | FUNDED CONTRACTS (LEASE) | OFNF-ND_EM_121_02 | FUNDED CONTRACTS (LEASE) | Y e s | N o | N o | L o a n | |
| RPT | ACCOUNT PAYABLE LOG BY PRODUCER | OCSAP-P_EM_100_01 | ACCOUNT PAYABLE LOG BY PRODUCER | Y e s | N o | N o | L o a n | |
| RPT | ACCOUNT PAYABLE LOG BY VENDOR | OCSAPV_EM_100_01 | ACCOUNT PAYABLE LOG BY VENDOR | Y e s | N o | N o | L o a n | |
| RPT | COLLATERAL TRACKING LOG | OCSAS-T_EM_100_01 | COLLATERAL TRACKING LOG | Y e s | N o | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|----------------------------|---|-------------|-----------|------------|----------------------------|---------|
| RPT | GL POST- ING LOG | OCS- GLI_EM_ _100_01 | GL POST- ING LOG | Y e s | N o | N o | C o m m o n | |
| RPT | PAYMENT POSTING (DAILY CASH) LOG | OCSP- MT_EM_ 100_01 | PAYMENT POSTING (DAILY CASH) LOG | Y e s | N o | N o | C o m m o n | |
| RPT | PAYMENT POSTING ERROR LOG | OCSP- MT_EM_ 100_02 | PAYMENT POSTING ERROR LOG | Y e s | N o | N o | C o m m o n | |
| RPT | ACCOUNT LISTING (LOAN) | OCSAC- C_EM_1 11_01 | ACCOUNT LISTING (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | EXCESS PAYMENT (REFUND) LOG (LOAN) | OCSP- MT_EM_ 111_03 | EXCESS PAYMENT (REFUND) LOG (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | PAYMENT HISTORY (LOAN) | OCSP- MT_EM_ 111_04 | PAYMENT HISTORY (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | PAYMENT ALLOCA- TIONS LOG (LOAN) | OCSP- MT_EM_ 111_05 | PAYMENT ALLOCA- TIONS LOG (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | PAYMENT ALLOCA- TIONS LOG BY GL POST DT (LOAN) | OCSP- MT_EM_ 111_06 | PAYMENT ALLOCA- TIONS LOG BY GL POST DT (LOAN) | Y e s | N o | N o | L o a n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|-------------------|---|-------------|-----------|------------|------------------|---------|
| RPT | PRODUCER STATEMENT (LOAN) | OCSPS-M_EM_11_01 | PRODUCER STATEMENT (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | PRODUCER MONETARY TXNS LOG BY GL POST DT (LOAN) | OCSPTX_EM_111_01 | PRODUCER MONETARY TXNS LOG BY GL POST DT (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | SCHEDULED FOR CHARGE-OFF ACCOUNTS LOG (LOAN) | OCSS-CH_EM_111_01 | SCHEDULED FOR CHARGE-OFF ACCOUNTS LOG (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | AMORTIZED TXNS LOG BY GL POST DT (LOAN) | OCSTAM_EM_11_01 | AMORTIZED TXNS LOG BY GL POST DT (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | SCHEDULED FOR TERMINATION ACCOUNTS LOG (LOAN) | OCSTER_EM_111_01 | SCHEDULED FOR TERMINATION ACCOUNTS LOG (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | MONETARY TXNS LOG BY GL POST DT (LOAN) | OCSTX-N_EM_11_01 | MONETARY TXNS LOG BY GL POST DT (LOAN) | Y e s | N o | N o | L o a n | |
| RPT | ACCOUNT LISTING (LINE) | OCSAC-C_EM_112_01 | ACCOUNT LISTING (LINE) | Y e s | N o | N o | L o a n | |
| RPT | ADVANCE POSTING LOG (LINE) | OCSADV_EM_112_01 | ADVANCE POSTING LOG (LINE) | Y e s | N o | N o | L o a n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|-----------------------|---|-------------|-----------|------------|----------------------------|---------|
| RPT | ADVANCE POSTING ERROR LOG (LINE) | OCSAD-V_EM_1 12_02 | ADVANCE POSTING ERROR LOG (LINE) | Y e s | N o | N o | L o a n | |
| RPT | PAYMENT HISTORY (LINE) | OCSP-MT_EM_ 112_04 | PAYMENT HISTORY (LINE) | Y e s | N o | N o | L o a n | |
| RPT | PAYMENT ALLOCATIONS LOG (LINE) | OCSP-MT_EM_ 112_05 | PAYMENT ALLOCATIONS LOG (LINE) | Y e s | N o | N o | C o m m o n | |
| RPT | PAYMENT ALLOCATIONS LOG BY GL POST DT (LINE) | OCSP-MT_EM_ 112_06 | PAYMENT ALLOCATIONS LOG BY GL POST DT (LINE) | Y e s | N o | N o | C o m m o n | |
| RPT | SCHEDULED FOR CHARGE-OFF ACCOUNTS LOG (LINE) | OCSS-CH_EM_ 112_01 | SCHEDULED FOR CHARGE-OFF ACCOUNTS LOG (LINE) | Y e s | N o | N o | C o m m o n | |
| RPT | AMORTIZED TXNS LOG BY GL POST DT (LINE) | OCSTAM_EM_1 12_01 | AMORTIZED TXNS LOG BY GL POST DT (LINE) | Y e s | N o | N o | C o m m o n | |
| RPT | SCHEDULED FOR TERMINATION ACCOUNTS LOG (LINE) | OCSTER_EM_11 2_01 | SCHEDULED FOR TERMINATION ACCOUNTS LOG (LINE) | Y e s | N o | N o | C o m m o n | |
| RPT | MONETARY TXNS LOG BY GL POST DT (LINE) | OCSTX-N_EM_1 12_01 | MONETARY TXNS LOG BY GL POST DT (LINE) | Y e s | N o | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|--------------------|--|-------------|-----------|------------|-------------|---------|
| RPT | ACCOUNT LISTING (LEASE) | OCSAC-C_EM_1 21_01 | ACCOUNT LISTING (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | PAYMENT HISTORY (LEASE) | OCSP-MT_EM_ 121_04 | PAYMENT HISTORY (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | PAYMENT ALLOCATIONS LOG (LEASE) | OCSP-MT_EM_ 121_05 | PAYMENT ALLOCATIONS LOG (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | PAYMENT ALLOCATIONS LOG BY GL POST DT (LEASE) | OCSP-MT_EM_ 121_06 | PAYMENT ALLOCATIONS LOG BY GL POST DT (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | SCHEDULED FOR CHARGE OFF ACCOUNTS LOG (LEASE) | OCSS-CH_EM_ 121_01 | SCHEDULED FOR CHARGE OFF ACCOUNTS LOG (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | AMORTIZED TXNS LOG BY GL POST DT (LEASE) | OCSTAM_EM_1 21_01 | AMORTIZED TXNS LOG BY GL POST DT (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | SCHEDULED FOR TERMINATION ACCOUNTS LOG (LEASE) | OCSTER_EM_12 1_01 | SCHEDULED FOR TERMINATION ACCOUNTS LOG (LEASE) | Y e s | N o | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|-------------------|--|-------------|-----------|-------------|----------------------------|---------|
| RPT | MONETARY TXNS LOG BY GL POST DT (LEASE) | OCSTX-N_EM_121_01 | MONE-TARY TXNS LOG BY GL POST DT (LEASE) | Y e s | N o | N o | C o m m o n | |
| RPT | BANK-RUPTCY LOG | OCOBK_EM_100_01 | BANK-RUPTCY LOG | Y e s | N o | N o | C o m m o n | |
| RPT | COLLEC-TOR ACTIV-ITY (DETAILED) LOG | OCO-COL_EM_100_01 | COLLEC-TOR ACTIV-ITY (DETAILED) LOG | N o | N o | Y e s | C o m m o n | |
| RPT | COLLEC-TOR PRO-DUCTIVITY BY QUEUE | OCO-COL_EM_100_02 | COLLEC-TOR PRO-DUCTIVITY BY QUEUE | N o | N o | Y e s | C o m m o n | |
| RPT | DELIN-QUENCY ANALYSIS BY PRODUCER | OCO-COL_EM_100_03 | DELIN-QUENCY ANALYSIS BY PRODUCER | N o | N o | Y e s | C o m m o n | |
| RPT | DELIN-QUENCY ANALYSIS BY CREDIT GRADE | OCO-COL_EM_100_04 | DELIN-QUENCY ANALYSIS BY CREDIT GRADE | N o | N o | Y e s | C o m m o n | |
| RPT | DELIN-QUENCY ANALYSIS BY STATE | OCO-COL_EM_100_05 | DELIN-QUENCY ANALYSIS BY STATE | N o | N o | Y e s | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|------------------------------|-------------------|------------------------------|-------------|-----------|-------------|----------------------------|---------|
| RPT | PAYMENT PROMISE LOG | OCO-COL_EM_100_06 | PAYMENT PROMISE LOG | N o | N o | Y e s | C o m m o n | |
| RPT | COLLECTOR ACTIVITY LOG | OCO-COL_EM_100_07 | COLLECTOR ACTIVITY LOG | N o | N o | Y e s | C o m m o n | |
| RPT | DEFICIENCY LOG | OCODE-F_EM_100_01 | DEFICIENCY LOG | N o | N o | Y e s | C o m m o n | |
| RPT | DELINQUENCY LOG | OCODLQ_EM_100_01 | DELINQUENCY LOG | N o | N o | Y e s | C o m m o n | |
| RPT | REPOSSESSION/FORECLOSURE LOG | OCOREP_EM_100_01 | REPOSSESSION/FORECLOSURE LOG | N o | N o | Y e s | C o m m o n | |
| RPT | NON MONETARY TXNS LOG | OCOTNM_EM_100_01 | NON MONETARY TXNS LOG | N o | N o | Y e s | C o m m o n | |
| RPT | VENDOR INVOICE LOG | OCOVIN_EM_100_01 | VENDOR INVOICE LOG | N o | N o | Y e s | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---------------------------------------|-------------------|---------------------------------------|-------------|-------------|-------------|----------------------------|---------|
| RPT | VENDOR WORK ORDER LOG | OCOVN A_EM_100_01 | VENDOR WORK ORDER LOG | N o | N o | Y e s | C o m m o n | |
| RPT | POOL DELINQUENCY SUMMARY (LOAN) | OCS-SEC_EM_111_01 | POOL DELINQUENCY SUMMARY (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL DEFAULTS (NON LIQUIDATED) (LOAN) | OCS-SEC_EM_111_02 | POOL DEFAULTS (NON LIQUIDATED) (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL PAY-OFFS (LOAN) | OCS-SEC_EM_111_03 | POOL PAY-OFFS (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL RECOVERY (LOAN) | OCS-SEC_EM_111_04 | POOL RECOVERY (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL DELINQUENCY (LOAN) | OCS-SEC_EM_111_05 | POOL DELINQUENCY (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL REPURCHASED ACCOUNTS (LOAN) | OCS-SEC_EM_111_06 | POOL REPURCHASED ACCOUNTS (LOAN) | N o | Y e s | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|--|--------------------|--|-------------|-------------|-------------|----------------------------|--|
| RPT | POOL MONTHLY ACTIVITY (LOAN) | OCS-SEC_EM_111_07 | POOL MONTHLY ACTIVITY (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL LIQUIDATED CONTRACTS (LOAN) | OCS-SEC_EM_111_08 | POOL LIQUIDATED CONTRACTS (LOAN) | N o | Y e s | N o | C o m m o n | |
| RPT | POOL TXNS LOG BY GL POST DT (LOAN) | OCS-SEC_EM_111_09 | POOL TXNS LOG BY GL POST DT (LOAN) | N o | Y e s | N o | C o m m o n | |
| SET-QRT | Real time Queues processing | QCSPR C_B-J_100_02 | Real time Queues processing | N o | Y e s | Y e s | C o m m o n | This batch job processes queues marked as real time based on refresh frequency setup in the job set. |
| TAM | MONTH END COMPENSATION DISBURSEMENT PROCESSING | TPR-COM_B-J_100_01 | MONTH END COMPENSATION DISBURSEMENT PROCESSING | N o | Y e s | N o | C o m m o n | |
| TAM | PRODUCER STATEMENTS | TPRPS-G_B-J_100_01 | PRODUCER STATEMENTS | N o | Y e s | N o | C o m m o n | |
| TAM | PRODUCER STATUS CHANGE | TPRSTA_BJ_100_01 | PRODUCER STATUS CHANGE | N o | Y e s | N o | C o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-----------|------------|---------|--|
| TPE | Escrow Analysis & Disbursements | TXNCH-G_B-J_100_02 | CHARGE-OFF PROCESSING FOR ACTIVE ACCOUNTS | No | Yes | No | Common | This package contains procedures related to Batch Job for chargeoff processing |
| ESC | ESCROW ANALYSIS POSTING | TESAN-L_B-J_100_01 | ESCROW ANALYSIS POSTING | No | Yes | No | Common | This package contains procedures related to Batch Job for escrow analysis processing |
| ESC | CREATE BATCHES FOR CUSTOMER REFUND REQUESTS | TESAN-L_B-J_100_02 | CREATE BATCHES FOR CUSTOMER REFUND REQUESTS | No | Yes | No | Common | This package contains procedures related to Batch Job for escrow analysis processing |
| ESC | COMPUTE CONTROLS FOR CUSTOMER REFUND REQUEST BATCHES | TESAN-L_B-J_100_04 | COMPUTE CONTROLS FOR CUSTOMER REFUND REQUEST BATCHES | No | Yes | No | Common | |
| ESC | ESCROW COMPLIANCE CHECKING | TESAN-L_B-J_100_05 | ESCROW COMPLIANCE CHECKING | No | Yes | No | Common | |
| ESC | CREATE PAYABLE REQUISITIONS FROM APPROVED DISBURSEMENT REQUESTS | TESDS-B_B-J_100_01 | CREATE PAYABLE REQUISITIONS FROM APPROVED DISBURSEMENT REQUESTS | No | Yes | No | Common | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-----------|------------|---------|---------|
| PUR | ARCHIVE ACCOUNT DATA TO OTABLES | PACARC_BJ_100_01 | ARCHIVE ACCOUNT DATA TO OTABLES | No | Yes | No | Common | |
| EVE | BATCH EVENTS FOR ACCOUNTS | EVBAC-C_B-J_100_01 | BATCH EVENTS FOR ACCOUNTS | | Yes | | | |
| EVE | BATCH EVENTS FOR APPLICATIONS | EVBAP-P_B-J_100_01 | BATCH EVENTS FOR APPLICATIONS | Yes | | | | |
| EVE | MAIN BATCH JOB FOR BATCH EVENTS PROCESSING | EVB-PRC_B-J_100_01 | MAIN BATCH JOB FOR BATCH EVENTS PROCESSING | | Yes | | | |
| ODD 2 | BATCH JOB TO GENERATE METRO 2 DATA | CBUUT-L_B-J_100_02 | BATCH JOB TO GENERATE METRO 2 DATA | Yes | | | | |
| ODD 2 | BATCH JOB FOR CREATING METRO 2 DATA FILE | CBUUT-L_B-J_100_03 | BATCH JOB FOR CREATING METRO 2 DATA FILE | Yes | | | | |
| ODD 2 | THIRD PARTY ACH PROCESSING | ACT-PRC_B-J_100_01 | THIRD PARTY ACH PROCESSING | | Yes | | | |
| ESC | JOB TO GENERATE ESCROW DISCLOSURE STATEMENT | OED-PRC_B-J_100_01 | JOB TO GENERATE ESCROW DISCLOSURE STATEMENT | | Yes | | | |
| EDF | ADR FILE | EDFADR_BJ_100_01 | ADR FILE | | Yes | | | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------------------|---|-------------|-----------------------|------------|---------|---------|
| EDF | IVR FILE | EDFIVR _BJ_100 _01 | IVR FILE | | Y e s | | | |
| TPE | CONTRAC- TUAL PRO- MOTION CANCEL PROCESS- ING | TXN- PRM_B- J_100_0 4 | CONTRAC- TUAL PRO- MOTION CANCEL PROCESS- ING | | Y e s - - | | | |
| TPE | RATE CHANGE PROCESS- ING FOR BACK- DATED INDEXES | TXN- RAT_B- J_100_0 2 | RATE CHANGE PROCESS- ING FOR BACK- DATED INDEXES | | Y e s | | | |
| RDB 1 | LOAD ACCOUNT RELATED DATA INTO T TABLES | RACD- MP_B- J_100_0 1 | LOAD ACCOUNT RELATED DATA INTO T TABLES | | Y e s | | | |
| TPE | EXPIRED INSUR- ANCE PRO- CESSING | TXNINS _BJ_100 _01 | EXPIRED INSUR- ANCE PRO- CESSING | | Y e s | | | |
| ADT | UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT- IMPORT OF TABLES) | ADT- PRC_B- J_100_0 1 | UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT- IMPORT OF TABLES) | | Y e s | | | |
| RDB 1 | LOAD INSUR- ANCE DATA TO T- TABLES | RIND- MP_B- J_100_0 1 | LOAD INSUR- ANCE DATA TO T- TABLES | | Y e s | | | |
| AGS | SALE LEAD AGING | AGS- SAL_B- J_100_0 1 | SALE LEAD AGING | Y e s | | | | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|-----------------------------------|--------------------|---|-------------|-------------|------------|----------------------------|---------|
| BOD | PROCESS PARKED TRANSACTIONS | JOB-BOD_B-J_000_02 | PROCESS PARKED TRANSACTIONS | | Y e s | | | |
| BOD | MARK SYSTEM FOR BEGINING OF DAY | JOB-BOD_B-J_000_01 | MARK SYSTEM FOR BEGINING OF DAY | | Y e s | | | |
| EOD | SET SYSTEM MODE TO END-OF-DAY | JOBEOD_BJ_000_01 | SET SYSTEM MODE TO END-OF-DAY | | Y e s | | | |
| ACR | DAILY TRIAL BALANCE DATA | TABACC_B-J_100_01 | DAILY TRIAL BALANCE DATA GENERATION | | Y e s | | | |
| LTR2 | RATE CHANGE PRE-INTIMATION LETTER | LCS-RAT_B-J_100_01 | RATE CHANGE PRE-INTIMATION LETTER | | Y e s | | | |
| BLK | BULK UPLOAD FOR PRICING SETUP | BLK-PRP_B-J_100_01 | BULK UPLOAD FOR PRICING SETUP | Y e s | | | | |
| BLK | BULK UPLOAD FOR GL ATTRIBUTES | BLK-GLS_B-J_100_01 | BULK UPLOAD FOR GL ATTRIBUTES | | | | c o m m o n | |
| BLK | BULK UPLOAD FOR GL TRANSLATION | BLK-GLS_B-J_100_02 | BULK UPLOAD FOR GL TRANSLATION DEFINITION | | | | c o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-------------|------------|----------------------------|---------|
| BLK | BULK UPLOAD FOR GL TRANSACTION TYPES | BLK-GLS_B-J_100_03 | BULK UPLOAD FOR GL TRANSACTION TYPES DETAILS | | | | c o m m o n | |
| BLK | BULK UPLOAD FOR GL TRANSACTION LINKS | BLK-GLS_B-J_100_04 | BULK UPLOAD FOR GL TRANSACTION LINKS | | | | c o m m o n | |
| ODD 2 | RATE CHANGE LETTER FILE | OLSRAT_BJ_100_01 | RATE CHANGE LETTER FILE CREATION | | Y e s | | | |
| TPE | EXPIRED DRAW PERIOD PROCESSING (STAGE FUNDED LOANS) | TXN-DRW_B-J_111_01 | EXPIRED DRAW PERIOD PROCESSING (STAGE FUNDED LOANS) | | Y e s | | | |
| ODD 2 | DEALER SUBVENTION STATEMENTS | OPSSB-V_B-J_100_01 | DEALER SUBVENTION STATEMENTS GENERATION | | | | c o m m o n | |
| TAM | SUBVENTION RECEIVABLE PROCESSING (PAY AS GO) | TPRSB-V_B-J_100_01 | SUBVENTION RECEIVABLE PROCESSING (PAY AS GO) | | | | c o m m o n | |
| ODD 2 | PRODUCER CHECK PRINT | OPCPR_C_B-J_100_01 | PRODUCER CHECK PRINT GENERATION | | | | c o m m o n | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|--|-------------|-------------|------------|---------|---------|
| BSR | BEHAVIORAL SCORING | BSR-PRC_B-J_100_01 | BEHAVIORAL SCORING | | y e s | | | |
| AGE | TRANSACTION IN WAITING FOR APPROVAL AGING | TXNAGE_BJ_100_01 | TRANSACTION IN WAITING FOR APPROVAL AGING PROCESS | | y e s | | | |
| ACR | PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELINQUENCY | TXNACR_B-J_100_02 | PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELINQUENCY PROCESSING | | y e s | | | |
| PDC | POST DATED CHECKS | PDCPRC_B-J_100_01 | POST DATED CHECKS | | y e s | | | |
| PDC | PENDING PDC | PDCPND_B-J_100_01 | PENDING PDC PROCESSING | | y e s | | | |
| LTR2 | PDC RENEWAL LETTER | LCSPDC_B-J_100_01 | PDC RENEWAL LETTER GENERATION | | y e s | | | |
| DOT | APPLICATION DOCUMENT LOAD | DOL-PRC_B-J_000_02 | APPLICATION DOCUMENT LOAD | Y e s | | | | |
| ODD 2 | ONE TIME ACH POST DATED PAYMENT LETTER | OLSPDP_B-J_100_01 | ONE TIME ACH POST DATED PAYMENT LETTER PROCESSING | | Y e s | | | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-----------|------------|---------|---------|
| WFP | BILLING | WTX-BIL_B-J_132_01 | BILLING PROCESSING | | Yes | | | |
| WFP | DELINQUENCY | WTX-DLQ_B-J_132_01 | DELINQUENCY PROCESSING | | Yes | | | |
| WFP | LATE CHARGE | WTX-LTC_B-J_132_01 | LATE CHARGE ASSESSMENT | | Yes | | | |
| WFP | STATEMENT | WTXPS-G_B-J_132_01 | STATEMENT GENERATION | | Yes | | | |
| WFP | RATE CHANGE | WTX-RAT_B-J_132_01 | RATE CHANGE PROCESSING | | Yes | | | |
| WFP | TERMINATION | WTX-TIP_B-J_132_01 | TERMINATION PROCESSING | | Yes | | | |
| TPE | PERIODIC MAINTAINENCE FEE | TXNPM-F_B-J_100_01 | PERIODIC MAINTAINENCE FEE PROCESSING | | | | | |
| WFP | UNIT UPLOAD | WUP-PRC_B-J_132_01 | UNIT UPLOAD | | | | common | |
| ODD 2 | BATCH JOB FOR MONTHLY HANDSOFF FILE FOR SIMAH | CBUUT-L_B-J_100_04 | BATCH JOB FOR MONTHLY HANDSOFF FILE FOR SIMAH | | | | | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-----------|------------|---------|---------|
| PUR | PURGE ALL PTT TABLES | PTTPRC_BJ_100_01 | PURGE ALL PTT TABLES | | | | common | |
| TPE | BATCH JOB FOR SETTING MATURED ACCOUNT CONDITION | TXN-MAC_B-J_100_01 | BATCH JOB FOR SETTING MATURED ACCOUNT CONDITION | | yes | | | |
| TPE | NON REFUND GL | TXNRF-D_B-J_100_01 | NON REFUND GL PROCESSING | | | | common | |
| TPE | PAYMENT ARRANGEMENT | TXNPA-P_B-J_100_01 | PAYMENT ARRANGEMENT PROCESSING | | yes | | | |
| TPE | DELAY FEE | TXND-LY_B-J_100_01 | DELAY FEE PROCESSING | | yes | | | |
| TPE | STATEMENT PAST MATURITY | TXNST-M_B-J_100_01 | STATEMENT PAST MATURITY PROCESSING | | yes | | | |
| TPE | BLACK BOOK INTERFACE | VEVBB-K_B-J_100_01 | BLACK BOOK INTERFACE | | | | common | |
| LBT | BULK NSF PAYMENT REVERALS | TXNNS-F_B-J_100_01 | BULK NSF PAYMENT REVERALS | | | | | |

| Engine Type | Description | Batch Job | Description | Origination | Servicing | Collection | Product | Comment |
|-------------|---|--------------------|---|-------------|-------------|------------|---------|---------|
| ACR | STOP INTEREST ACCRUAL | TXNA-CR_B-J_100_03 | STOP INTEREST ACCRUAL PROCESSING | | y e s | | | |
| QRT | CUSTOMER SERVICE REAL TIME QUEUE | QCSPRC_B-J_100_02 | CUSTOMER SERVICE REAL TIME QUEUE PROCESSING | | y e s | | | |
| ODD 2 | OUT-BOUND CUSTOMER EXTRACTS TO PAYMENT AGENCIES | OCP-PRC_B-J_100_01 | OUT-BOUND CUSTOMER EXTRACTS TO PAYMENT AGENCIES | | y e s | | | |
| IFP | OFFLINE CALL ACTIVITY POSTING | ICAPRC_BJ_100_01 | OFFLINE CALL ACTIVITY POSTING | | y e s | | | |
| ACR | RE-START INTEREST ACCRUAL | TXNA-CR_B-J_100_04 | RE-START INTEREST ACCRUAL | | y e s | | | |
| IFP | UPLOAD TRANSACTIONS | ITUPRC_BJ_100_01 | UPLOAD TRANSACTIONS | | y e s | | | |
| IFP | POST UPLOADED TRANSACTIONS | ITUPRC_BJ_100_02 | POST UPLOADED TRANSACTIONS | | y e s | | | |

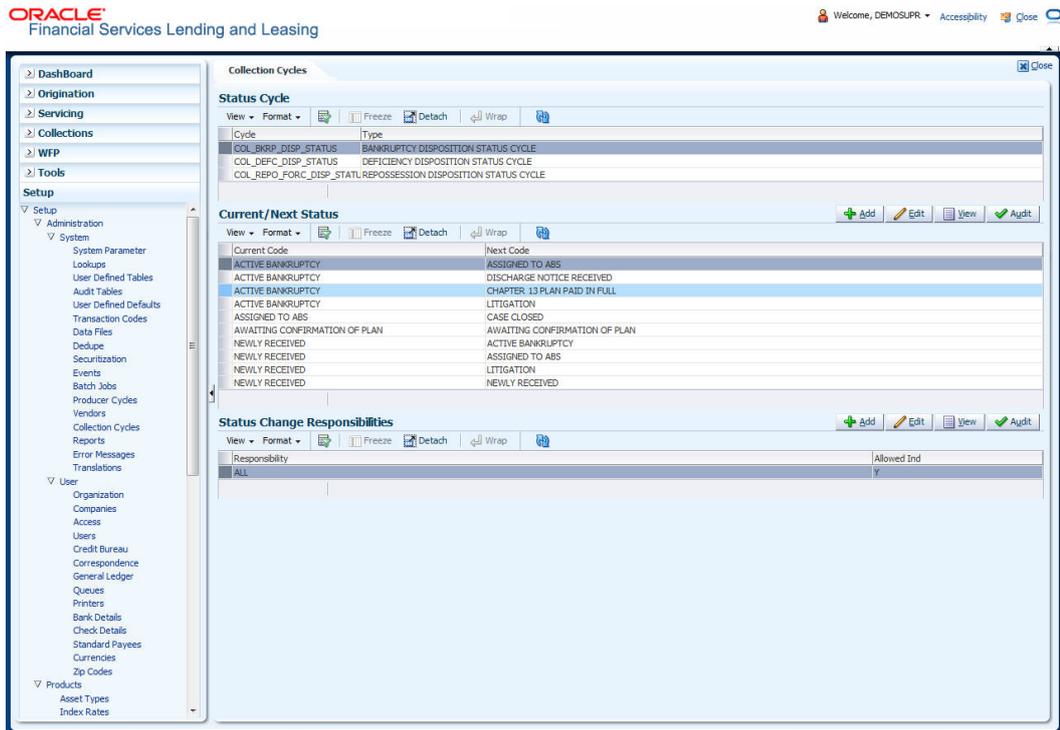
2.10 Collection Cycles

The Collection Cycles screen allows you to setup the collection workflow cycles.

To set up collection cycles

1. Click **Setup** → **Setup** → **Administration** → **System** → **Collection Cycles** link. The system displays the Collection Cycles screen. The details are grouped into two:
 - Status Cycle

- Current/Next Status
- Status Change Responsibilities



In the **Collection Cycles** section, you can view the following details:

| Field | Do this: |
|-------|---|
| Cycle | The system displays the status cycle. |
| Type | The system displays the type of status cycle. |

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
3. In the **Current/Next Status** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field | Do this: |
|--------------|--|
| Current Code | Select the current code from the drop-down list. |
| Next Code | Select the next code from the drop-down list. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In the **Status Change Responsibilities** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field | Do this: |
|----------------|--|
| Responsibility | Select the responsibility from the drop-down list. |

| | |
|--------------|-----------------------------------|
| Field | Do this: |
| Allowed Ind | Check this box to allow a record. |

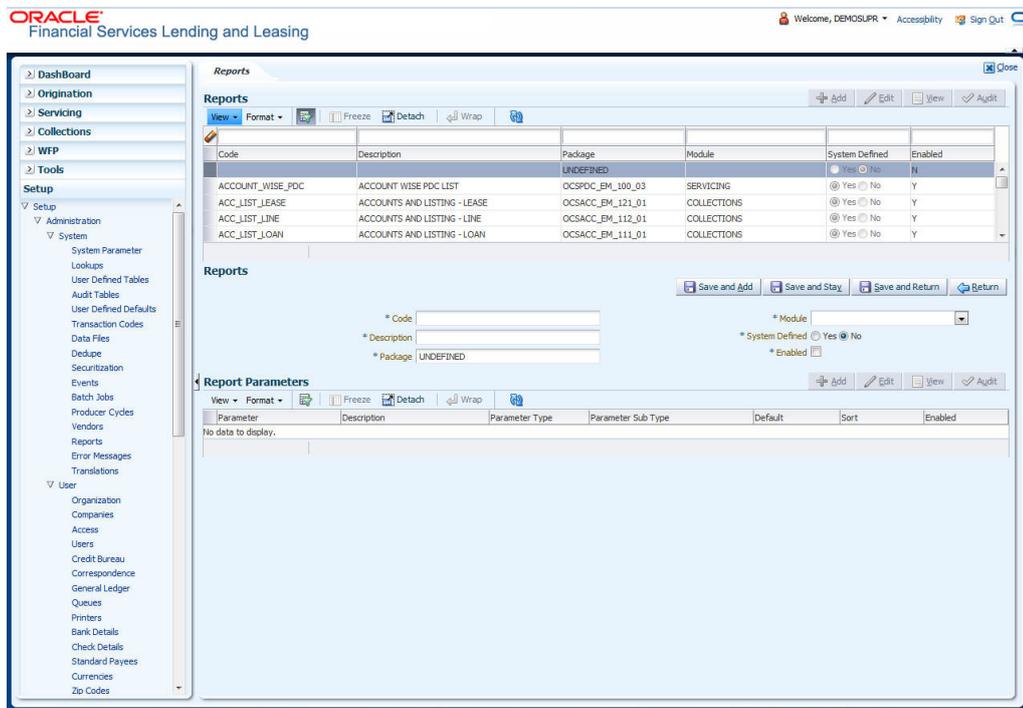
Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.11 Reports

The Reports screen allows you to setup reports in the system.

To set up the Reports

1. Click **Setup** → **Setup** → **Administration** → **System** → **Reports** link. The system displays the Report screen. The details are grouped into two:
 - Reports
 - Report Parameters
2. In the **Reports** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| | |
|--------------|--|
| Field | Do this: |
| Code | Specify the code of the report. |
| Description | Specify the description of the report. |
| Package | Specify the package . |
| Module | Select the code of the report from the drop-down list. |

| Field | Do this: |
|------------------------|---|
| System Defined Yes/ No | Select 'Yes', if you wish to maintain the Report as system defined and 'No', if you do not want to maintain it as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified. |
| Enabled | Check this box to enable the report definition. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Report Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field | Do this: |
|--------------------|---|
| Parameter | Specify the parameter code of the report. |
| Description | Specify the description of the parameter. |
| Parameter Type | Select the parameter type of the report from the drop-down list. |
| Parameter Sub Type | Select the parameter sub type of the report from the drop-down list. |
| Default | Specify the default value for the report parameter (value to initially populate, or used if no value is supplied) (optional). |
| Sort | Specify the sort order for the lookup code. This determines the order these report parameters are displayed or processed. |
| Enabled | Check this box to enable the report definition. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.12 Error Messages

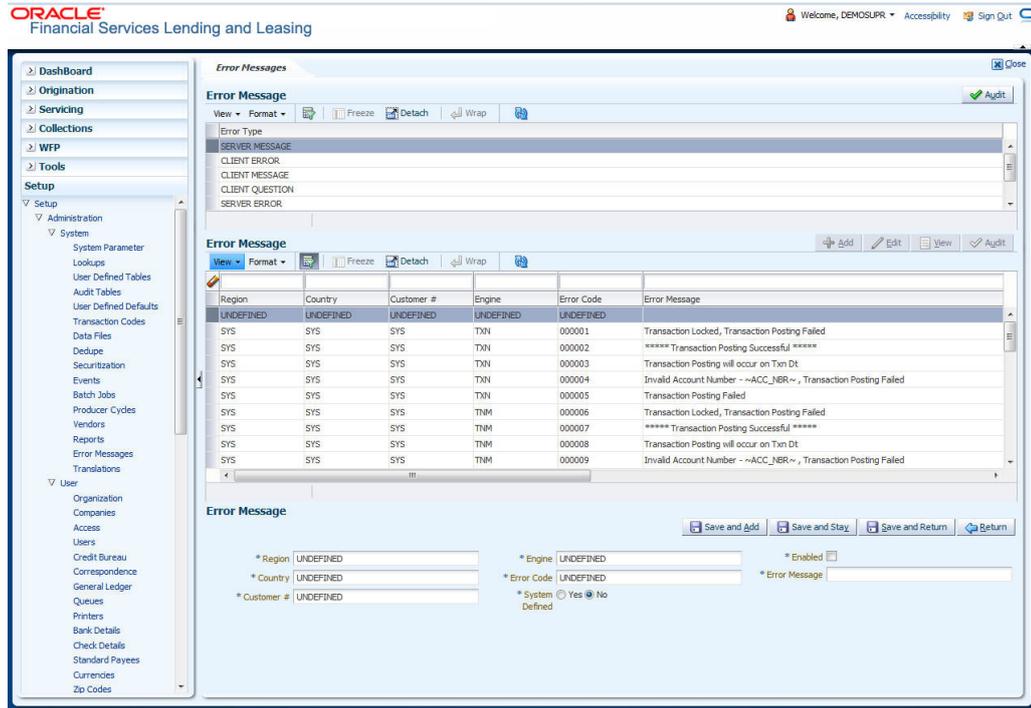
In the Error Messages Setup screen, you can translate or modify the text of error messages. the system displays all messages as they appear to the system users in the Error Message section's Message field.

New messages created with the Error Messages screen can then be translated with the **Setup → Setup → Administration → System → Translation → Message Translation** screen.

To set up the Error Messages Setup screen

1. Click **Setup → Setup → Administration → System → Error Messages**. The system displays the Error Message screen.
2. On the **Error Messages Setup** screen's **Error Type** section, use the **Error Type** field to select the error type. These are the categories of error messages available for creating or editing.
3. The error messages associated with the error type you selected appear in the Error Message section.

- In the **Error Messages** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field | Do this: |
|----------------|---|
| Region | Specify the region code. |
| Country | Specify the country code. |
| Customer | Specify the customer code. |
| Engine | Specify the engine code. |
| Error Code | Specify the error code. |
| System Defined | Displays whether the record is system defined or not. |
| Enabled | Check this box to enable the data error message. |
| Error Message | Specify the error message. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.13 Translation

You can setup translation properties.

Navigating to Translation

- Click **Setup** → **Setup** → **Administration** → **System** → **Translation**. The system displays the Translation screen. On this screen you can,
 - Setup Translation
 - Translate Error Messages

2.13.1 Setup Translation

In the Setup Translation tab, you can translate the contents of a predefined list of setup description fields into a different language.

After you translate an entry in the Translation Data section, the system adds the new data to the setup form.

To set up the Translation Setup

1. Click **Setup** → **Setup** → **Administration** → **System** → **Translation** → **Setup Translation**.
2. In the **Language** section, you can select the language for which you need to setup the translation.

The screenshot displays the Oracle Financial Services Lending and Leasing Setup Translation interface. The interface is divided into several sections:

- Translations:** A section at the top showing a list of languages: DEFAULT and FRENCH.
- Source Type:** A section below Translations with a list of source types: AUDIT TABLE COLUMNS, CALL ACTION TYPES, COMPANY BRANCH DEPARTMENTS, CHECKLIST TYPES, and COMPANY BRANCHES. There are buttons for View, Format, Freeze, Detach, Wrap, and Populate All.
- Translation Data:** A table with columns: Key 1, Key 2, Key 3, Key 4, Key 5, Key 6, System Defined, and Enabled. The table contains data for various keys, such as 30-DAY DELQ, AGED_APP_QUEUE, AGED_CON_QUEUE, APPROVED_APP_QUEUE, B-1, BKRP_CH_13, BKRP_CH_7, C1, CHANGE_SATUS, CONTRACT_QUEUE, DATA_ENTRY_QUEUE, DEF, DELQ_DAYS_0_30, DELQ_DAYS_30+, and DUEDATECHANGE. Each row has radio buttons for System Defined and a checkbox for Enabled.
- Translation Data (Form):** A section below the table with fields for defining translation details for each key. It includes fields for Key 1 through Key 5, System Defined (radio buttons for Yes/No), Enabled (checkbox), and Desc 1 through Desc 4.

At the bottom of the interface, there are buttons for Save and Stay, Save and Return, and Return. The footer contains the copyright information: Copyright © 1998, 2014, Oracle and/or its affiliates. All rights reserved.

Note

For more information, refer **Language setup** at the end of this chapter.

3. In the **Source Type** section, you can select the source (or location in the system) of the item you want to translate.
4. Click **Populate All** in the **Source Type** section and the system loads the setup data descriptions in the Translation section screen for the selected source type.

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

5. In the **Translation Data** section, Select:
 - **All** – to view all the records (both translated and un-translated) in the Translation Data section.
 - **Translated** – to view all the translated records in the Translation Data section.
 - **Un Translated** – to view all the un-translated records in the Translation Data section.
6. In the **Translation Data** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You cannot add a new record.

A brief description of the fields is given below:

| Field | Do this: |
|----------------------|---|
| Key 1 | Displays the first reference key value. |
| Key 2 | Displays the second reference key value. |
| Key 3 | Displays the third reference key value. |
| Key 4 | Displays the fourth reference key value. |
| Key 5 | Displays the fifth reference key value. |
| Key 6 | Displays the sixth reference key value. |
| System Defined | Select 'Yes', if you wish to maintain the data as system defined and 'No', if you do not want to maintain it as system defined. |
| Enabled | Check this box to indicate that the record is active. |
| Desc 1 Translation 1 | Specify the first translated description. |
| Desc 2 Translation 2 | Specify the second translated description. |
| Desc 3 Translation 3 | Specify the third translated description. |
| Desc 4 Translation 4 | Specify the fourth translated description. |

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

2.13.2 **Message Translation Setup**

In the Message Translation tab, you can translate the contents of a predefined list of error messages into a different language.

After you translate an entry in the Error Message section, the system adds the new data to the error message.

To set up the Message Translation Setup

1. Click **Setup** → **Setup** → **Administration** → **System** → **Translation** → **Message Translation**.
2. In the **Language** section, you can select the language for which the translation needs to be done.

Note

For more information, refer **Language setup** at the end of this chapter.

3. In the **Error Type**, you can select the type of error message you want to translate.
4. Click **Populate All** in the **Error Type** section and the system loads the error messages in the Error Message section for the selected error type.

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

5. In the **Error Message** section, select:
 - **All** – to view all the records (both translated and un-translated) in the Error Message section.
 - **Translated** – to view all the translated records in the Error Message section.
 - **Untranslated** – to view all the un-translated records in the Error Message section.
6. In the **Error Message** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You cannot add a new record.

A brief description of the fields is given below:

| Field | Do this: |
|---------------------|---|
| Region | Displays the region code. |
| Country | Displays the country code. |
| Customer | Displays the customer code. |
| Engine | Displays the engine name. |
| Error Code | Displays the error code. |
| System Defined | Check this box to indicate that the record is system defined. |
| Enabled | Check this box to indicate that the record is active. |
| Message | Specify the error message. |
| English Translation | Specify the English translated description. |

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Language setup

On the Lookup master tab's Lookup Types screen, you can add other languages to the TRD_LANGUAGE_CD lookup type and perform translations for those languages.

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

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

Note

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

The system supports the following pre-defined list of setup items for translation:

1. Asset Sub Types
2. Asset Types
3. Assignments
4. Audit Table Columns
5. Audit Tables
6. Call Action Result Types
7. Call Action Types
8. Checklist Action Types
9. Checklist Types
10. Commission Plans
11. Companies

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

3. Administration User

In the **Administration** →**User**, you can record setup data that define your organization structure and its users. Information in this link is more “data” related, whereas the information stored on the System drop-down link functions more like switches that control system behavior.

Navigating to Administration System

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** →**Setup** →**Administration** →**User**.

The User drop-down link records the following data:

- Organization
- Companies
- Access
- Users
- Credit Bureau
- Correspondence
- Queues
- Printers
- Currencies
- ZipCodes

3.1 Organization

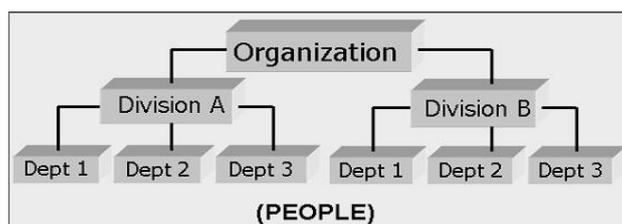
The Organization screen records the operational hierarchy of your business in terms of people. It groups the human resources of your business in three categories: organization, division, and department. The system uses this data to control access of users to accounts.(The Companies screen allows you to setup the location of these accounts.)

Note

You can have only one active organization, so use the Organization field to define your organization at its highest level.

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

Departments are smaller units within a division. They expand on who is in the corresponding Division field. The system uses this sub screen, for example, when setting up the Services screen on the Utility form. At least one department must be defined for each division.



As an example of an organization setup, Oracle Corp. might be defined as:

Organization: O-0001Oracle Corp.ORA

Division: OD-001Central RegionC01

Department: ODD-01OriginationORG

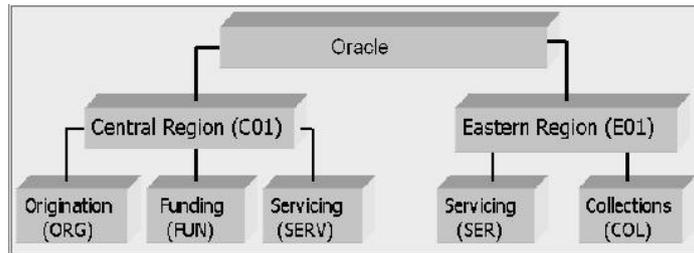
Department: ODD-02FundingFUN

Department: ODD-03ServicingSER

Division: OD-002Eastern RegionE01

Department: ODD-11ServicingSER

Department: ODD-12CollectionCOL



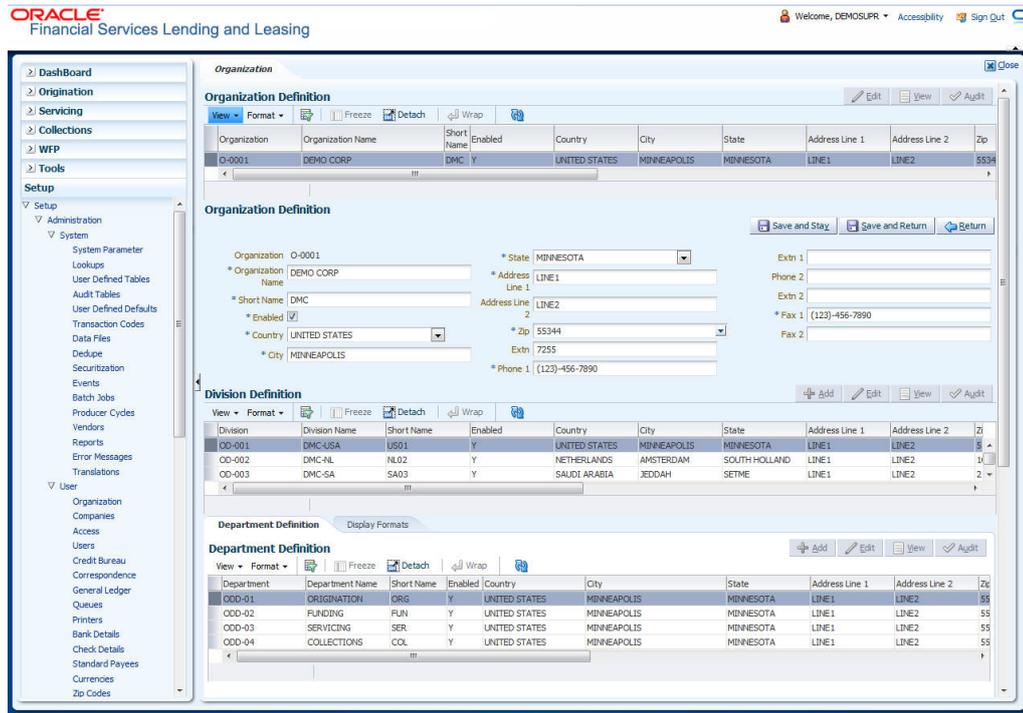
Note

The Short Name field on the Organization screen allows you to create the ID that Oracle Financial Services Lending and Leasing will use when referring to the organization, division, and department throughout the system.

To setup the Organization screen

1. Click **Setup** → **Setup** → **Administration** → **User** → **Organization**.

2. In the **Organization Definition** section, there can be only one active entry, so use this screen to define your organization at its highest level. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-------------------|--|
| Organization | Specify the organization ID (the ID is the unique identifier used internally by Oracle Financial Services Lending and Leasing to represent your organization). Note: Do not edit this field. |
| Organization Name | Specify the organization name. |
| Short Name | Specify the short name for the organization. Note: This ID represents this organization throughout the system. |
| Enabled | Check this box to enable the organization. Note: Only one enabled organization is currently allowed by Oracle Financial Services Lending and Leasing. |
| Country | Select the country where the organization is located from the drop-down list. |
| City | Specify the city where the organization is located. |
| State | Select the state where the organization is located from the drop-down list. |
| Address Line 1 | Specify the address line 1 for the organization. |
| Address Line 2 | Specify the address line 2 for the organization. |

| Field: | Do this: |
|---------|--|
| Zip | Select the zip code of the location where the organization is located from the drop-down list. |
| Extn | Specify the extension of the selected zip code. |
| Phone 1 | Specify the primary phone number for the organization. |
| Extn 1 | Specify the phone extension for the primary phone number. |
| Phone 2 | Specify the alternate phone number for the organization . |
| Extn 2 | Specify the phone extension for the alternate phone number, if specified. |
| Fax 1 | Specify the primary fax number for the organization. |
| Fax 2 | Specify the alternate fax number for the organization. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Division Definition** section, you can setup the information for the groups within your organization that will have access to the same accounts. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------------------|---|
| Division | Specify the division ID. The ID is the unique identifier used internally by the system to represent the division within the organization. Note: Once specified, do not edit this field. |
| Division Name | Specify the division name. |
| Short Name | Specify the short name for the division. Note: This ID represents this division throughout the system (required). |
| Enabled | Check this box to enable the division. |
| Country | Select the country where the division is located from the drop-down list. |
| City | Specify the city where the division is located. |
| State | Select the state where the division is located from the drop-down list. |
| Address Line 1 | Specify the address line 1 for the division. |
| Address Line 2 (unlabeled) | Specify the address line 2 for the division. |
| Zip | Select the zip code of the location where the division is located from the drop-down list. |

| Field: | Do this: |
|---------|--|
| Extn | Specify the extension of the selected zip code. |
| Phone 1 | Specify the primary phone number for the division. |
| Extn 1 | Specify the extension for the primary phone number. |
| Phone 2 | Specify the alternate phone number for the division. |
| Extn 2 | Specify the extension for the alternate phone number . |
| Fax 1 | Specify the primary fax number for the division. |
| Fax 2 | Specify the alternate fax number for the division. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Click **Setup** → **Setup** → **Administration** → **User** → **Organization** → **Department Definition**.
7. On the **Department Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------|---|
| Department | Specify the department ID. Note: The ID is the unique identifier used internally by the system to represent the department within the division. |
| Department Name | Specify the department name. |
| Short Name | Specify the short name for the department. Note: This is the ID that appears throughout the system to represent this department. |
| Enabled | Check this box to enable the department. |
| Country | Select the country where the department is located from the drop-down list. |
| City | Specify the city where the department is located. |
| State | Select the state where the department is located from the drop-down list. |
| Address Line 1 | Specify the address line 1 for the department. |
| Address Line 2 | Specify the address line 2 for the department. |
| Zip | Select the zip code where the department is located from the drop-down list. |
| Extn | Specify the zip extension where the department is located. |
| Phone 1 | Specify the primary phone number for the department. |
| Extn 1 | Specify the phone extension for the primary phone number. |

| Field: | Do this: |
|---------|---|
| Phone 2 | Specify the alternate phone number for the department. |
| Extn 2 | Specify the phone extension for the alternate phone number. |
| Fax 1 | Specify the primary fax number for the department. |
| Fax 2 | Specify the alternate fax number for the department. |

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
9. Click **Setup** → **Setup** → **Administration** → **User** → **Organization** → **Display Format**.
10. On the **Display Format** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------|--|
| Format Type | Select the type of format from the drop-down list. |
| Format Sub Type | Select the sub type of the format from the drop-down list. The format sub type will be displayed based on the format type selected. |
| Format | Specify or select the format based on the format type and format sub type selected. For Date and Time Zone format, select the required option from the drop-down list. |
| Format Mask | Specify the format mask. |
| Format Filler | Specify the format filler. |
| Special Data | Specify the special data, if any. |
| Enabled | Check this box to enable the display format. |

11. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.2 Companies

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

Accounting is performed at the company level. Accounts can be sorted down to the branch level. For this reason, branches are set up to reflect different business practices. You would set up different branches if, for example:

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

As an example of the companies setup, Oracle Corp. might have the following companies and branches defined as:

Company: C-0001TrustOne Financial CorpTOFC

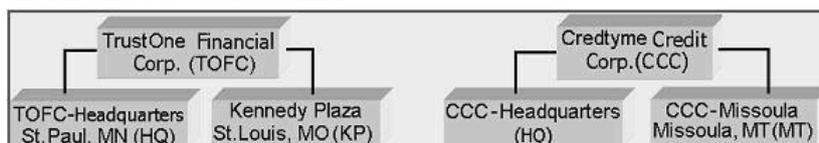
Branch: CB-01TOFC - HeadquartersHQ

Branch: CB-02Kennedy Plaza KP

Company: C-0002Credtyme Credit CorpCCC

Branch: CB-11CCC - HeadquartersHQ

Branch: CB-12CCC - MissoulaMT



Note

The system does not limit the number of companies or associated branches with the company you can enter.

The Short Name field on the Companies screen allows you to create the ID that the system will use while referring to the company and branch.

KEY CONCEPT: Note the difference between the Company screen and the Organization screen:

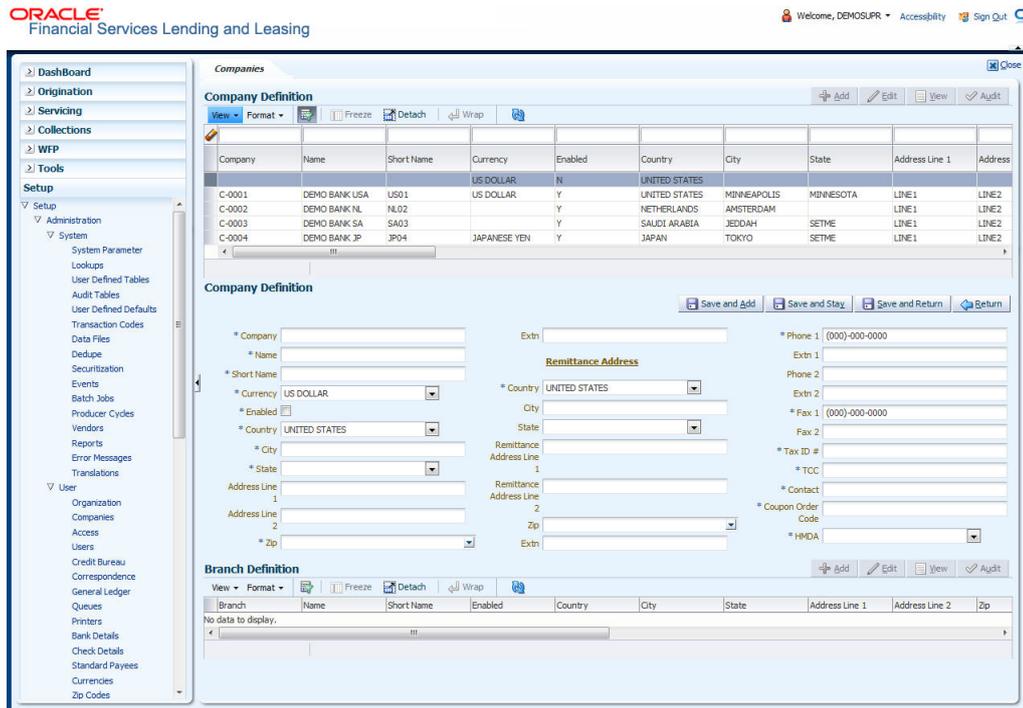
- On the **Organization** screen, *Oracle Financial Services Lending and Leasing users* belong to an organization and division.
- On the **Companies** screen, *credit accounts* belong to a company and branch.

As you can see in the following Access screen section, the information on the Organization and Companies screens define the operational hierarchy of your companies in terms of which Oracle Financial Services Lending and Leasing users will have access to which *accounts*

To setup the Companies

1. Click **Setup** → **Setup** → **Administration** → **User** → **Companies**. The **Companies** screen defines entities within your organization that originate and/or service Loans.

2. In the **Company Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|----------------|--|
| Company | Specify the portfolio company ID. (This ID is the unique identifier used internally by the system to represent the company). |
| Name | Specify the name of the portfolio company (required). |
| Short Name | Specify the short name for the portfolio company (ID displayed to represent the company). |
| Currency | Select the currency of the portfolio company from the drop-down list. The system displays the default value as 'US DOLLAR'. |
| Enabled | Check this box to enable the portfolio company. |
| Country | Select the country where the portfolio company is located from the drop-down list. The system displays the default value as 'UNITED STATES'. |
| City | Specify the city where the portfolio company is located . |
| State | Select the state where the portfolio company is located from the drop-down list. |
| Address Line 1 | Specify the address line 1 for the portfolio company. |
| Address Line 2 | Specify the address line 2 for the portfolio company. |
| Zip | Select the zip code of the location where the portfolio company is located from the drop-down list. |

| Field: | Do this: |
|-----------------------------------|---|
| Extn | Specify the extension of the zip code where the portfolio company is located. |
| Phone 1 | Specify the primary phone number for the portfolio company. |
| Extn 1 | Specify the phone extension for the primary phone number. |
| Phone 2 | Specify the alternate phone number for the portfolio company. |
| Extn 2 | Specify the phone extension for the alternate phone number. |
| Fax 1 | Specify the primary fax number for the portfolio company. |
| Fax 2 | Specify the alternate fax number for the portfolio company. |
| Tax ID # | Specify the tax identification number for the portfolio company. |
| TCC | Specify the transmitter control code for the portfolio company (1098 Electronic Filing). |
| Contact | Specify the contact information about the portfolio company. |
| Coupon Order Code | If you are using coupons, Specify the coupon order code to be used by a third party printing the coupons for billing statements. |
| HMDA | Select the HMDA agency (Home Mortgage Disclosure Act reporting agency for the company). |
| Remittance Address section | |
| Country | Select the remittance address country from the drop-down list. The system displays the default value as 'UNITED STATES'. |
| City | Specify the remittance address city. |
| State | Select the remittance address state from the drop-down list. |
| Remittance Address 1 | Specify the remittance address line 1, if it is different from the company address. This address is included as the remittance address on statements. |
| Remittance Address 2 | Specify the remittance address line 2. |
| Zip | Select the zip code of the remittance address line 1 from the drop-down list. |
| Extn | Specify the extension of the remittance address zip code. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. On the **Branch Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|--|
| Branch | Specify the portfolio branch ID. (This ID is the unique identifier used internally by the system to represent the branch within your company). |
| Name | Specify the name of the portfolio branch (required). |
| Short Name | Specify the short name for the portfolio branch (ID displayed to represent the branch) (required). |
| Enabled | Check this box to enable the portfolio branch. |
| Country | Select the country from the drop-down list. The system displays the default value as 'UNITED STATES'. |
| City | Specify the city where the portfolio branch is located. |
| State | Select the state from the drop-down list. |
| Address Line 1 | Specify the address line 1 for the portfolio branch. |
| Address Line 2 | Specify the address line 2 for the portfolio branch. |
| Zip | Select the zip code of the location where the portfolio branch is located. |
| Zip Extn | Specify the extension of the zip code, where the portfolio branch is located. |
| Phone 1 | Specify the primary phone number for the portfolio branch. |
| Extn 1 | Specify the phone extension for the primary phone number. |
| Phone 2 | Specify the alternate phone number for the portfolio branch. |
| Extn 2 | Specify the phone extension for the alternate phone number. |
| Fax 1 | Specify the primary fax number for the portfolio branch. |
| Fax 2 | Specify the alternate fax number for the portfolio branch. |

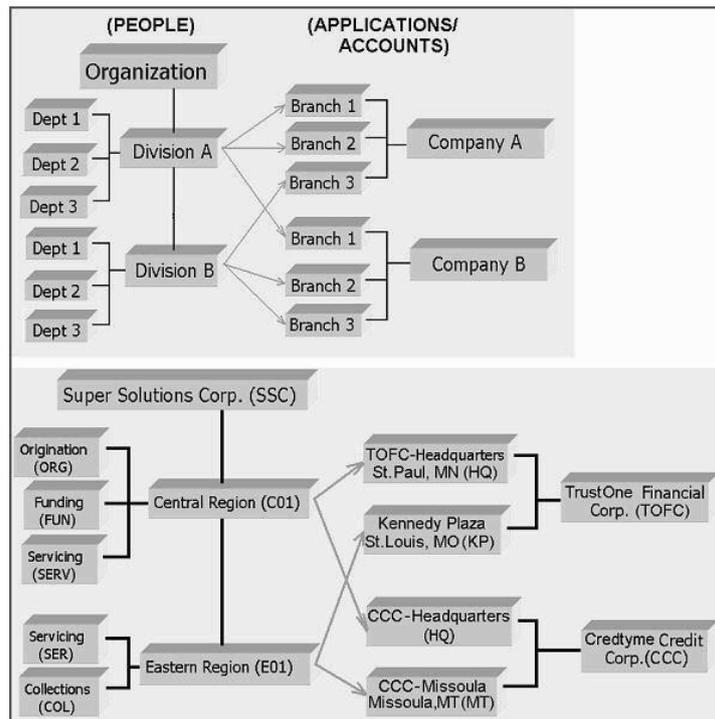
5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3 Access

Using the organizations, divisions, companies, and branches created on the Organization and Companies screens, you can control the access privileges of accounts. On the Access screen, you define which organization/division (users) can gain access to which company/branch (accounts) locations.

Normally, for each division within an organization, you would define a record with Company value of ALL and a Branch value of ALL, then select the Allowed box. You then define other

records for the same Organization and Division for other Company and Branch combinations with the Allowed box cleared to restrict access.



To setup the Access

1. Click **Setup** → **Setup** → **Administration** → **User** → **Access**. The system displays the Access screen. In this screen, you can control the access privileges of the user for the following categories:
 - Data
 - Screen
 - Reports
 - Correspondence
 - Transaction

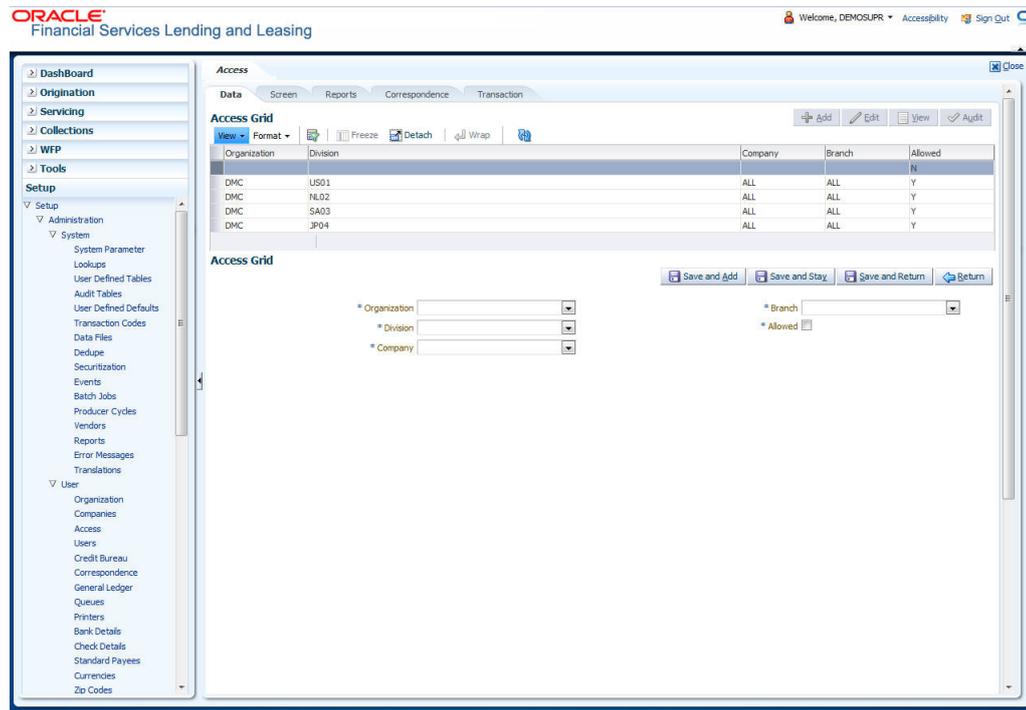
3.3.1 Data

The Data screen allows you to restrict access to different data.

To setup the Data

1. Click **Setup** → **Setup** → **Administration** → **User** → **Access** → **Data**.

- In the **Access Grid** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|--------------|---|
| Organization | Select the organization for which you are defining access privileges from the drop-down list. |
| Division | Select the division within the organization for which you are defining Access privileges from the drop-down list. |
| Company | Select the portfolio company to which you are defining access privileges for the organization and division specified from the drop-down list. |
| Branch | Select the portfolio branch of the company to which you are defining access privileges for the organization and division specified from the drop-down list. |
| Allowed | Check this box to provide access to the data pertaining to the company and branch, for the organization and division specified. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.3.2 Screen

In the screen, you can control the access to the following:

- Menu – Control access at the application menu level. For example, for **Setup** menu you can provide access only to an Administrator.
- Screens – Control access to the screens available in the application
- Buttons – Control access based on the stage.

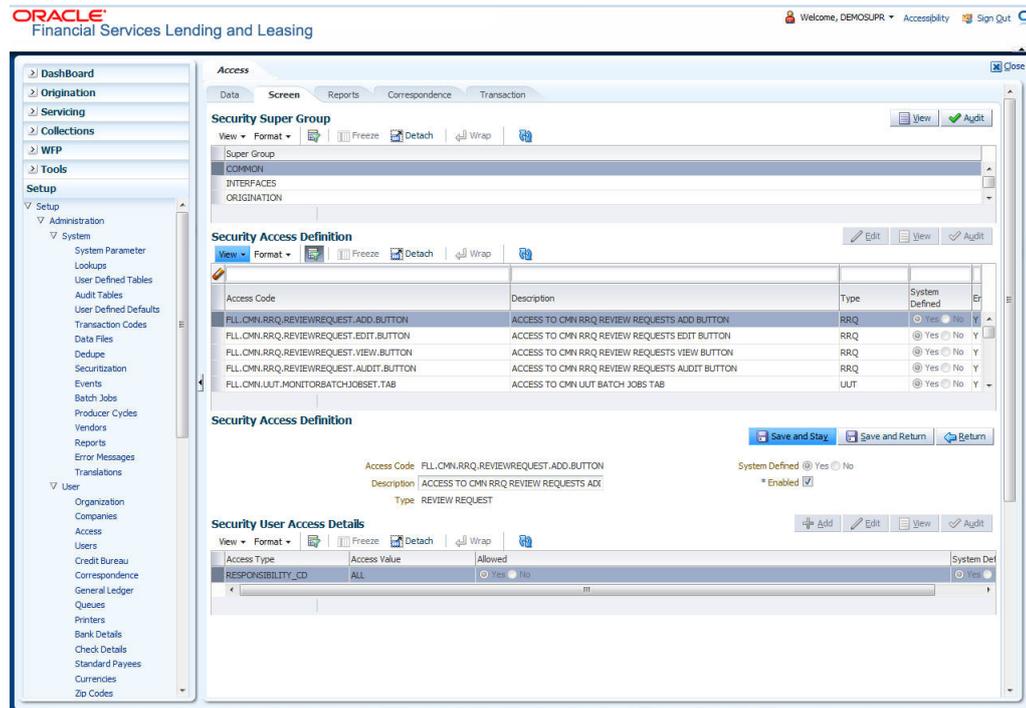
For example, Add and Edit buttons can be disabled once an application is funded.

If you want to restrict updating the Applicant details, then edit button has to be disabled for the stage.

The screen allows you to restrict access to different screens.

To set the Screen Security

1. Click **Setup** → **Setup** → **Administration** → **User** → **Access** → **Screen**.
2. In the **Security Super Group** section, you can view the details of the super group you want to work with.



3. In the **Security Access Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

You can not add a new record

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| Access Code | The system displays the selected access code. |
| Description | Modify the description of the access code. |
| Type | The system displays the type of security access definition. |
| System Defined | If 'Yes' is selected, the security access definition entry is system defined. If 'No' is selected, the security access definition entry is manually defined. |

| Field: | Do this: |
|---------|---|
| Enabled | Check this box to enable the security access definition entry is enabled. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In the **Security User Access Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| Access Type | Select the access type of the user who will have access to this screen from the drop-down list. |
| Active Value | Select the active value of the user who will have access to this screen from the drop-down list. |
| Allowed | Select 'Yes' to allow access to this screen or 'No' to deny access to this screen. |
| System Defined | Select 'Yes', if the screen user access definition entry is system defined. Select 'No', if the screen user access definition entry is manually defined. |

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

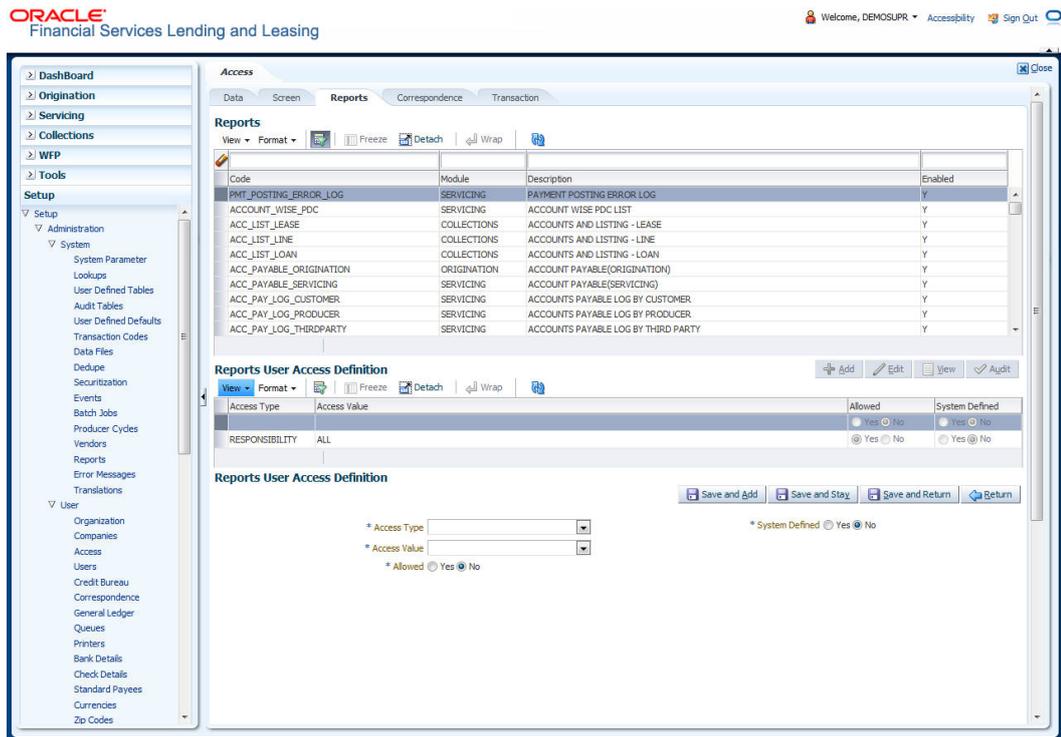
3.3.3 Reports

In the Reports screen you can control access to generate certain reports.

To set up Reports

1. Click **Setup** → **Setup** → **Administration** → **User** → **Access** → **Reports**.

2. In the **Reports** section, you can view the following information:



A brief description of the fields is given below:

| Field | View this: |
|-------------|---|
| Code | Displays the code of the report. |
| Module | Displays the code of the report from the drop-down list. |
| Description | Displays the description of the report. |
| Enabled | Displays whether the report definition is enabled or not. |

3. In the **Reports User Access Definition** section, you can set the access rights for the report selected in the Reports section. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------|---|
| Access Type | Select the access grid function type from the drop-down list. |
| Access Value | Select the access function grid value from the drop-down list. |
| Allowed | Select 'Yes' to allow access or 'No' to restrict access to the entry based on the access type and value. |
| System Defined Yes/No | Select 'Yes', if the report user access definition entry is system defined. Select 'No', If the report user access definition entry is manually defined. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

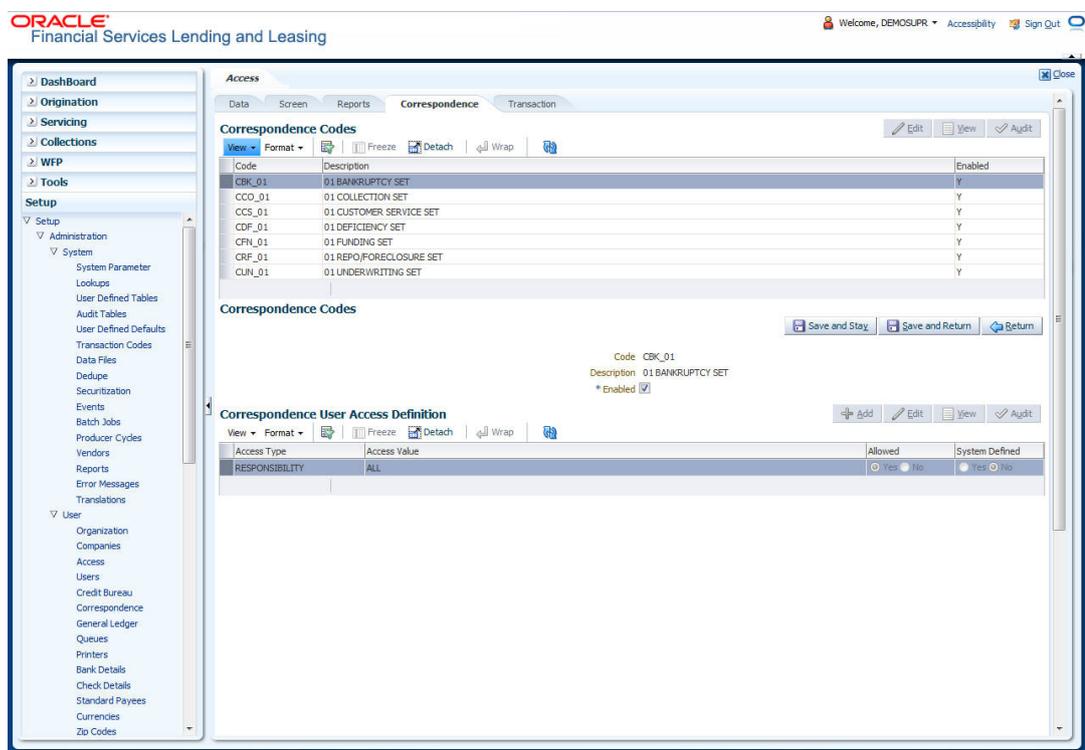
3.3.4 Correspondence

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

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

To setup the Correspondence

1. Click **Setup** → **Setup** → **Administration** → **User** → **Access** → **Correspondence**.
2. In the **Correspondence Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-------------|---|
| Code | The system displays the correspondence code name you want to work with. |
| Description | The system displays the description for the correspondence code (display only). |
| Enabled | Check this box to enable the selected correspondence code entry. |

3. In the **Correspondence User Access Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------|---|
| Access Type | Select the access grid function type from the drop-down list. |
| Access Value | Select the access function grid value from the drop-down list. |
| Allowed | Select 'Yes' to allow access or 'No' to restrict access to the entry based on the access type and value. |
| System Defined Yes/No | Select 'Yes', if the correspondence user access definition entry is system defined. Select 'No', If the correspondence user access definition entry is manually defined. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.4 Users

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

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

- What menu items does the user have access to?
- What transactions can the user perform on the Maintenance screen on the Customer Service screen?
- What edits can the user perform on the Verification link during origination?

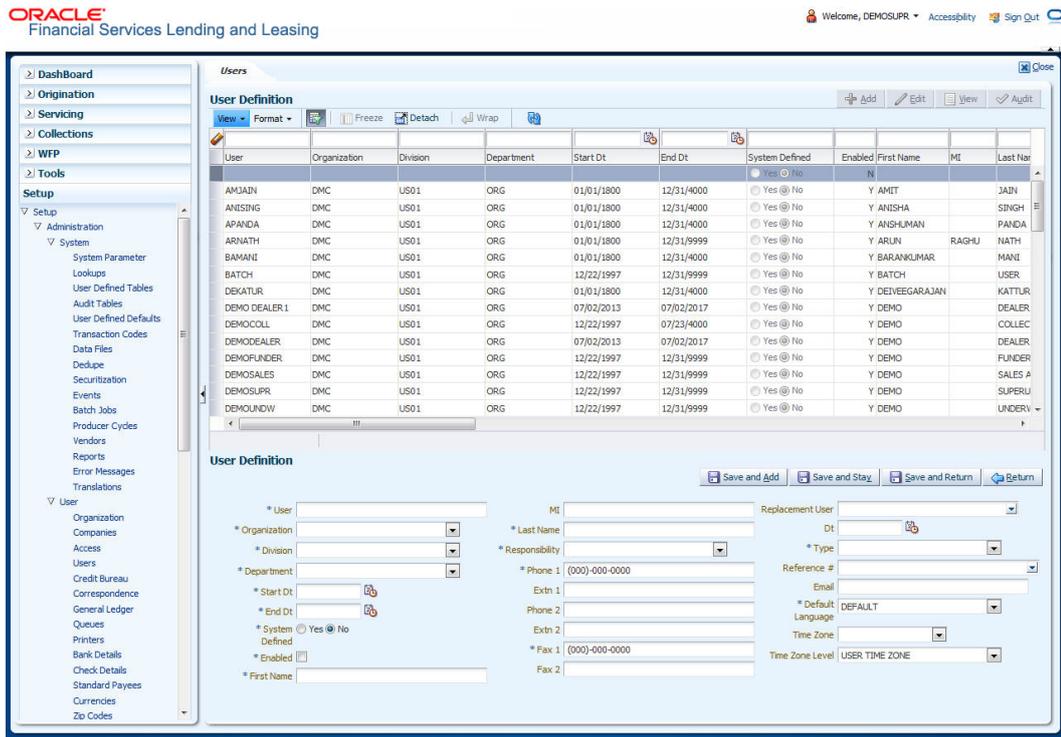
Note

The system's SUPERUSER responsibility grants access to the entire system. Give careful consideration to the number and type of users who receive this responsibility.

To set up the Users screen

1. Click **Setup** → **Setup** → **Administration** → **User** → **Users**. The system displays the Users screen.

2. In the **User Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| User | Specify the user ID. Note: This field is a unique indicator and cannot be updated, edited, or deleted once saved. |
| Organization | Select the organization to which the user belongs, from the drop-down list. |
| Division | Select the division to which the user belongs, from the drop-down list. |
| Department | Select the department to which the user belongs, from the drop-down list. |
| Start Dt | Specify the start date for the user. You can also select from the adjoining calendar icon. |
| End Dt | Specify the end date for the user. You can also select from the adjoining calendar icon. |
| System Defined | Select 'Yes', if the entry is system defined. System defined entries cannot be modified. Select 'No', if the entry is not system defined and it can be modified. |
| Enabled | Check this box to enable the user. |
| First Name | Specify the first name of the user. |

| Field: | Do this: |
|------------------|---|
| MI | Specify the middle initial of the user. |
| Last Name | Specify the last name of the user. |
| Responsibility | Select the responsibility for the user from the drop-down list. Note: The users mapped to the role 'Responsibility' can only view the screens. |
| Phone 1 | Specify the user's primary phone number. |
| Extn 1 | Specify the phone extension for the primary phone number. |
| Phone 2 | Specify the user's alternate phone number. |
| Extn 2 | Specify the phone extension for the alternate phone number. |
| Fax 1 | Specify the user's primary fax number. |
| Fax 2 | Specify the user's alternate fax number. |
| Replacement User | Select the user ID of the replacement user from the drop-down list. |
| Dt | Specify the date from when the replacement is effective. You can also select from the adjoining calendar icon. Note: These two fields allow you to create a replacement user for the current user. This is particularly useful when a new employee assumes the duties of a former. By completing the Replacement User and Replacement Dt field, the system recognizes the replacement user as the current user on the effective date. For more information, refer the section, 'Replacement Users'. |
| Type | Select the user type from the drop-down list. |
| Reference # | Specify the reference number for the user from the drop-down list. |
| Email | Specify user's email address. |
| Default language | Select the default language from the drop-down list. |
| Time Zone | Select the required Time Zone from the drop-down list, The specified time zone would be applicable at company level. |
| Time Zone Level | Select the time zone level (Organization, Company or User) that would apply by default, when specific time zone is not specified at Company and User level. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.4.1 **Replacement users**

By completing the **Replacement User** and **Dt** fields on the Users screen, you can replace an existing user with a new user. The system assigns all responsibilities of the original user to the new user as of the date of the replacement.

The **Replacement User** and **Dt** fields allow you to designate a replacement for the current user in the User ID field. When you complete the **Replacement User** and **Dt** fields, save your

entry, and then enable the record, the system replaces the original user. The system changes the **End Dt** field to the date when the original user was replaced (the same date in the Dt field).

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

The system updates the following when replacing users:

1. Assigns all applications in the replaced user's underwriting queue with the status NEW to the replacement user's queue.
2. Assigns all applications in the replaced user's funding queue with a status other than FUNDED to the replacement user's queue. The system currently stores the collector name in the back end tables, which are updated with the replacement users ID in the case of the replacement of any user.
3. Also updates the Producer Management screen with the replacement user in the **Underwriter** and **Collector** fields. The system assigns all applications routed to the original user to the replacement user. This also includes any future applications for the replaced user.
4. The system automatically updates the **Collector ID** field in all accounts to the replacement user and routes all accounts assigned to the original user to the replacement user.

Note

The system will not update the replacement user ID for accounts that are closed.

5. On the queue setup of Customer Service screen's Responsibilities sub screen, the record for the original user will be disabled and a new record will be created for the replacement user. If the replacement user already exists in the setup, The system will not create a new record. It updates the user ID and routes all accounts that were assigned to the original user, based on the account condition, to the replacement user.

3.4.2 Application and Oracle Identity Manager Synchronization

Oracle Identity Manager is for user administration. Oracle Financial Services Lending and Leasing has been developed in such a way that it can be implemented with or without Oracle Identity Manager. In case OID has been employed, the user definition is done in OID and then synchronized to the Oracle Financial Services Lending and Leasing Users table using a utility JAR called OID Synchronization JAR. In OID, users are defined across various groups belonging to a realm which is nothing but the directory structure in OID. A user can be configured to belong to multiple groups in a realm. Every time the user tries to login to Oracle Financial Services Lending and Leasing or OBIEE, the system validates the login ID and the password with OID and provides access to those applications.

3.5 Credit Bureau

In the system, an important part of the origination process is pulling a credit report from a credit bureau and scoring that information against a user-defined risk model. These credit reports can be pulled both automatically and manually.

After you enter an application, the system compares its contents against pre-screen criteria. If the application passes a pre-screen edits check, the system advances the status of the application and automatically pulls a credit report.

You can manually request a credit report for an applicant or any other party included on the application, such as co-signers and spouses by selecting the bureau from which you want to pull the report. If more than one report type is defined for the selected bureau, then you can indicate the type of report you want to pull.

The following are few additional Credit Bureau Setup details:

- The credit bureau from which the report is pulled is determined by the applicant's zip code. The credit bureau interface searches the information in the Credit Bureau Zip Matrix tab and matches the applicant's zip code to determine the bureau(s) from which to request a report.
- The number of credit reports automatically pulled per applicant is controlled through the credit request parameter `CRB_MAX_BUREAU_PULL`. If this parameter is set to 1, a credit bureau request will be made for the Bureau1 credit bureau from the zip code matrix. Likewise, if this parameter is set to 2, a credit bureau request will be made for the Bureau1 and the Bureau2 credit bureaus from the zip code matrix.
- The system automatically pulls credit reports for only the primary applicant and the primary applicant's spouse (for joint applications) unless the `CRB_ALL_APL_BUREAU_PULL` credit request parameter is set to Y. However, if the parameter is set to Y, the system pulls credit reports for all of the applicants on the Loan, regardless of their relationship to the primary borrower.
- Passwords, default report formats, and other required information from the credit bureaus are set up in the Report Formats screen.

Member codes and passwords when switching credit bureau access methods (moving from dial-up to Net Connect). The member codes and passwords are not dependent on the connection method used to access the bureau.

Frame relay access is from the database server to the Experian host though a TCP/IP socket connection. The connection is outbound only and it is to a specific port (699 or 700) on the Experian host.

The credit bureau service will be accessing Experian Net Connect service through HTTP to the ECALS URL supplied by Experian as well as by the HTTPS to the URL returned as a response to the ECALS URL inquiry (the credit request URL). This access is from the database server access.

3.5.1 Credit Bureau

The setup for Credit Bureau spans across the following links:

- Reporting

Navigating to Credit Bureau

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup → Setup → Administration → User → Credit Bureau**.

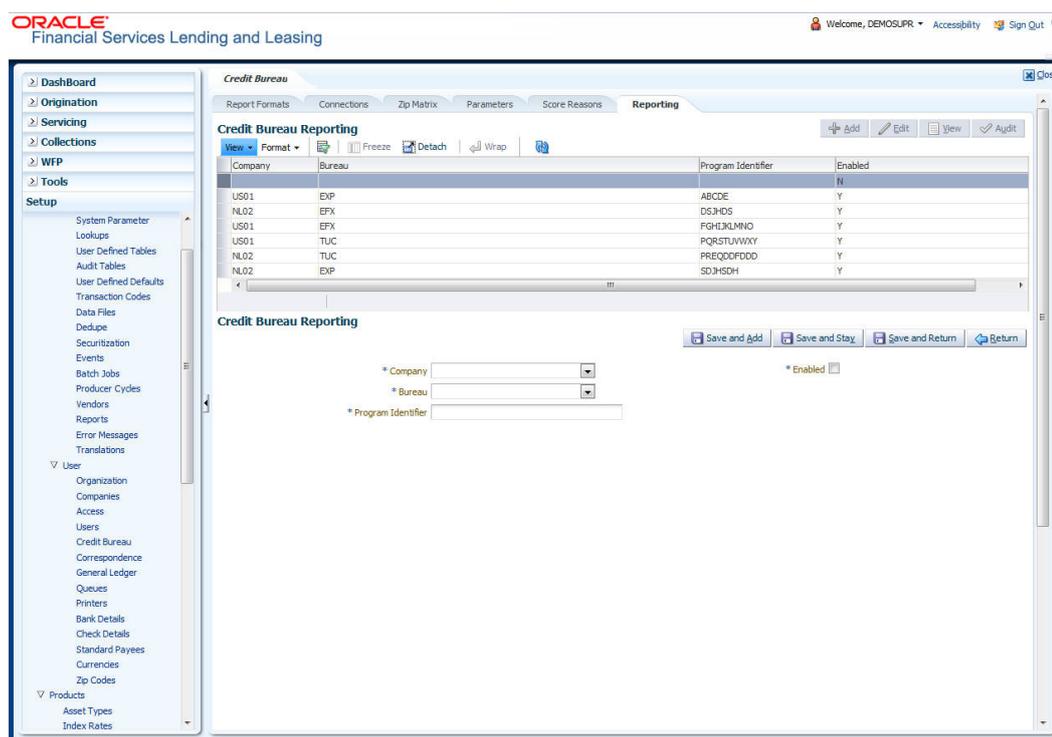
3.5.1.1 Reporting

The system reports to the credit bureau agencies in the Metro 2 format with the payment and account status information of each account holder. The Credit Bureau Reporting screen contains the program identifier to be reported to the bureaus.

To setup the Reporting

1. Click **Setup → Setup → Administration → User → Credit Bureau → Reporting**.

- In the **Credit Bureau Reporting** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field | Do this: |
|--------------------|---|
| Company | Select the portfolio company from the drop-down list. |
| Bureau | Select the bureau from the drop-down list. |
| Program Identifier | Specify the program identifier. The customer receives this from the bureau and uses it to identify itself to that bureau. You will need to update this information. |
| Enabled | Check this box to enable the program. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.5.2 Special Metro II Code reporting

The system allows you to report the following special Metro II segments to the credit bureau output file:

- Consumer Information Indicator Code (CIIC)
- Compliance Condition Code (CCCD)
- Special Comment Code (SPCC).

The system users will need to use call Action/Results and Reason fields on the Call Activities sub screen of the Customer Service form (Lending > Customer Service > Customer Service (2) master tab > Account Details tab > Call Activities sub tab) to place specific account conditions where these Metro II segments are to be reported. The specific segment reported for a given condition will be based on the account condition and call activity reason codes.

Note

It is the responsibility of the Administrator or individual user to setup Special Metro II Code reporting functionality.

When users open one of the following conditions:

| | |
|------|---|
| CIIC | CONSUMER INFORMATION INDICATOR CODE (METRO2 - FCRA) |
| CCCD | COMPLIANCE CONDITION CODE (METRO2) |
| SPCC | SPECIAL COMMENT CODE (METRO2) |

The system recognizes the condition, processes the selected Metro II reporting call activity reason code, and generates the Metro II reporting segment in the Metro II reporting output file.

Note

You are responsible for selecting the correct Metro II reporting segment reason code to be reported. If you do not select a Metro II reporting segment reason code, the system will not generate information to Metro II output file. If you select an incorrect Metro II reporting segment reason code, the system will report the selected Metro II reporting segment. The system does not validate the contents of the Reason field with the contents of the Condition field.

To end the reported Special Metro II Special Code, close the open Special Metro II Condition (no reason code needed). The system recognizes the closing of the open Special Metro II Condition and will not create a Metro II reporting segment in the output file.

IMPORTANT: The CBU_FILE_FREQUENCY (METRO 2 FILE FREQUENCY) Company system parameter determines if output file is generated and created daily or output file is written with daily data and output monthly.

To setup Metro II Code reporting

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** → **Setup** → **Administration** → **User** → **Queues** → **Call Action Results** to open and close the following system defined condition codes:

| Action Code | Description |
|-------------|---|
| CIIC | CONSUMER INFORMATION INDICATOR CODE (METRO2 - FCRA) |
| CCCD | COMPLIANCE CONDITION CODE (METRO2) |
| SPCC | SPECIAL COMMENT CODE (METRO2) |

When setup is completed, you can open and close Special Metro II code conditions.

Note

Opening and closing Special Metro II Code reporting is a manual process.

The CBU_FILE_FREQUENCY (METRO 2 FILE FREQUENCY) Company system parameter determines, if output file is generated and created daily or output file is written with daily data and output monthly.

3.5.3 Oracle Wallet Manager setup

The Experian Net Connect, Equifax Internet System to System, and CSC interfaces within the the system credit bureau service use functionality provided by the Oracle Wallet feature. Use the Oracle Wallet Manager on the database server to create and export a wallet for use by the credit bureau service.

Note

All of the above mentioned interfaces use the same Oracle wallet. If a wallet already exists and is in use by one of the credit bureau interfaces, there is no need to create another wallet. Due to differing certificate requirements, there may be a need to import additional trusted certificates into the wallet, but there will not be a need to create a new one. The credit bureau parameter `ORA_WALLET_PATH` contains the location of the Oracle Wallet used by the credit bureau service.

To create and export a wallet suitable for use by the credit bureau

Refer to the Oracle documentation for more detailed instructions on how to use the Oracle Wallet Manager to create and manage a wallet:

1. If a wallet does not already exist, create one somewhere on the database server. The location must be readable and writable by the Oracle user. Make a note of the full path where the wallet is stored (for example, `/etc/ORACLE/WALLETS/oracle` or `C:\oracle\WALLETS`).
 - For Transunion credit bureau, a separate wallet file is needed under transunion folder inside the main wallet path (for example: `/etc/ORACLE/WALLETS/oracle/transunion` or `C:\oracle\WALLETS\transunion`).
2. The wallet needs to contain the public key for the certificate authority that issued the server certificate for each HTTPS web site that will be connected to by the credit bureau interface. At the time of this document, those sites are:

| | |
|--|-----------------|
| <code>https://ssl.experian.com</code> | Experian |
| <code>https://transport5.ec.equifax.com</code> | Equifax |
| <code>https://www.emortgage.Equifax.com</code> | CSC |

This list may change. Use the URL provided to you by the credit bureau when they set up your service. To get the proper Experian HTTPS URL, enter the ECALS URL that was provided by Experian into a web browser. The response returned to the browser is the HTTPS URL that will be used to communicate with Experian.

1. Import the necessary certificate authority's certificate files into the Oracle wallet that was created in Step 1. See the appendix of this chapter for detailed instructions of how to download and install a trusted certificate.
2. Test the wallet by connecting to each web site with a simple command issued from SQLPlus.

```
SQL> select utl_http.request('https://ssl.experian.com', NULL, 'file:/etc/ORACLE/WALLETS/oracle', 'password') from dual;
```

Replace the URL in the above command with each HTTPS URL given to you for use by the credit bureaus. Also replace the wallet path with the path to your wallet and your wallet password. The output from the command is not important, what is important is that it runs without displaying an Oracle error. If there is an Oracle error, then something is wrong with the contents of the wallet, the path to the wallet, and/or the wallet password.

3. When the wallet contains all of the required trusted certificates, export the wallet to a text file. On the **Operations** menu of the Oracle Wallet Manager, choose **Export All Trusted Certificates**. The text file MUST be located in the same directory as the wallet and the filename MUST be default.txt. Anytime a change is made to the trusted certificates in the wallet, the wallet must be re-exported to the same text file.
4. In the **Setup** → **Setup** → **Credit Bureau** → **Parameters** set the `ORA_WALLET_PATH` and `ORA_WALLET_PASSWORD` parameters.

3.5.4 Oracle JVM Security setup

The Experian Net Connect interface within the credit bureau service requires the use of the Oracle Java Virtual Machine (JVM) that is resident in the Oracle database. Furthermore, specific permissions must be granted to the Java classes used by the credit bureau service. These permissions have been added to the `set_java_perms.sql` script that is part of the distribution. This script (as well as many other useful SQL scripts) is available from the Oracle Financial Services Software technical support Oracle Financial Services Lending and Leasing patches web site.

The `set_java_perms.sql` script needs to run as the SYS user (or a user with SYS privileges). The script will prompt for SYS user id and password. Be prepared to provide it when prompted. Also, the script will select the value of the `ORA_WALLET_PATH` parameter from the credit bureau parameters table. Make sure that it has been updated with the proper wallet path before running the `set_java_perms.sql` script (although the script can be safely run again if necessary).

Credit Bureau Service operation

The basic operation of the credit bureau service has not changed. Once setup, there is no operational difference between accessing the credit bureaus via dial-up, frame relay, or the Internet.

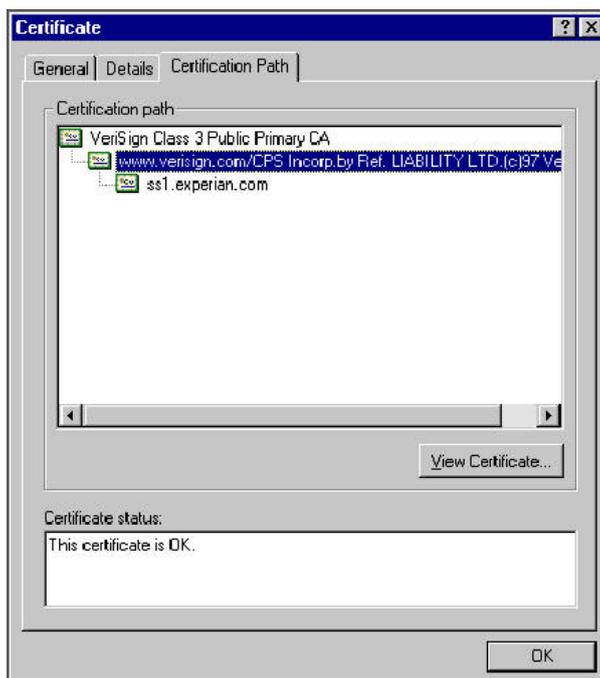
3.5.5 Importing a trusted certificate into an Oracle Wallet

The HTTPS servers used by Experian, Equifax, and CSC for their Internet based credit report services (as well as all HTTPS servers) contain a site certificate signed by a trusted Certificate Authority (CA). The CA is an entity that guarantees the identity of the HTTPS server. If the client trusts the CA, and the CA says that the HTTPS server is who they say they are, then the client inherently trusts the HTTPS server. Normally, a client tool such as Microsoft Internet Explorer has a large store of trusted CA certificates which makes secure communication between a client and a trusted HTTPS server relatively seamless and uneventful. Unfortunately, the store of CA certificates in the default Oracle wallet is rather small and it is likely that it will not contain the certificate of the CA that is certifying one or more of the credit bureau web sites. This means that the CA certificate must be imported into the wallet. To do this, the certificates must first be exported from a browser and then imported into the Oracle wallet using the Oracle Wallet Manager.

Using Microsoft Internet Explorer to Export a Certificate

1. Use Microsoft Internet Explorer and connect to one of the HTTPS URLs referenced in the Oracle Wallet Manager Setup section of this document.
If the web site asks for a user id and password, cancel the dialog box and remain on the top-level HTTPS screen.
2. Once connected, from the browser's **File** menu, choose **Properties**.
3. Click the **Certificates** button.
4. Click the **Certification Path** tab. The bottom-most certificate is the one generated by the host itself. The one or more certificates above the bottom-most one are of greater

importance to this task. The screen shot below displays a web site with two CAs (an intermediate, and a primary). Whether it is an intermediate CA or a primary one, the steps are the same for saving the certificate as a text file.

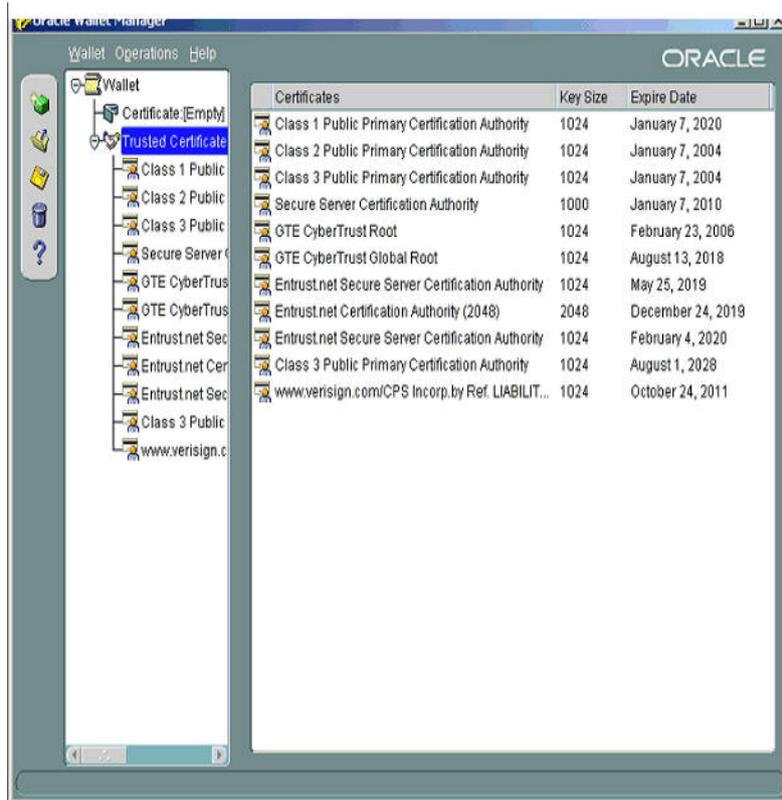


5. Click the first certificate above the bottom-most certificate (it may be the only certificate above the bottom-most certificate).
6. Click the **View Certificate** button.
7. Click the **Details** tab.
8. Click the **Copy to File** button.
9. Click the **Next** button.
10. Choose the **Base 64** encoded format.
11. Click the **Next** button.
12. Enter a filename and location for the file.
13. Click the **Next** button.
14. Click the **Finish** button.
15. Repeat steps 5 through 14 for the next certificate in the certification path, if any.

3.5.6 Importing the Certificates into an Oracle Wallet

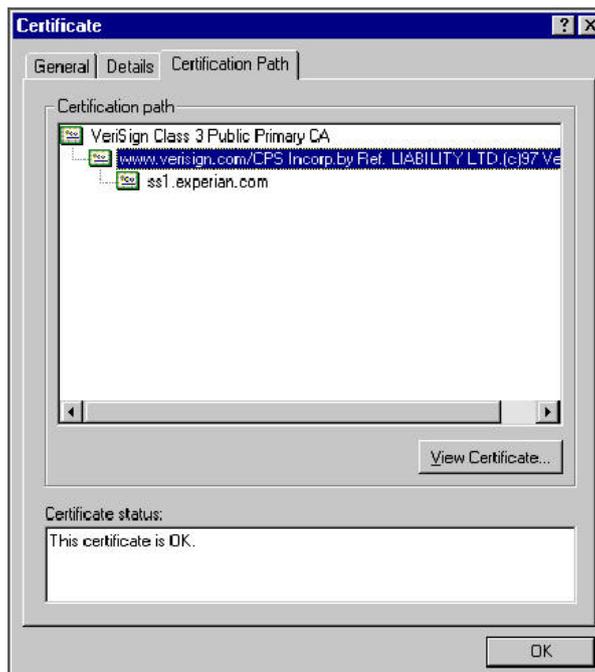
1. Copy the certificates exported and saved during the process described above onto the database server (not the iAS server).
2. As the Oracle user (or Administrator on Windows), start the Oracle Wallet Manager.
3. Open the wallet that will be used by the credit bureau service. Create a new wallet if one does not already exist.
4. View the list of Trusted Certificates in the wallet.
5. Check the list of certificates against the list of certificates that are in use on the HTTPS servers used by the credit bureaus (and that were exported and saved during the export process described above).

- Click the **Trusted Certificates** heading in the left list box of the Oracle Wallet Manager.



- Use Microsoft Internet Explorer to view the certificate details for the HTTPS web sites (**File** → **Properties** → **Certificates** → **Certification Path** → **View Certificate** → **General**) that will be contacted by the credit bureau service. Look through the list of certificates shown in the right panel of the Oracle Wallet Manager and look for a match between the **Issued To** and **Valid To** dates shown in the Internet Explorer View Certificate screen.

The screen shot below shows a certificate that is already in the wallet's list of trusted certificates (see the last entry for the `www.verisign.com/CPS` certificate).



8. On the **Operations** menu, choose **Import Trusted Certificate** and follow the prompts for locating and loading the files that were copied onto the database server in step 1 for any certificate not already stored in the wallet.
9. On the **Wallet** menu, choose **Save** when finished loading certificates.

3.5.7 De-duping Credit Bureau data

Oracle Financial Services Lending and Leasing allows you to remove duplicate (“de-dupe”) liabilities data from the credit bureau information.

De-duping logic

The de-duping logic is based on a number of parameters that the system compares among *tradelines (only)* to determine if they are duplicates. The following fields are used to determine if two tradelines are duplicates:

| Field: | Description: |
|-------------|---|
| Account # | The account number of the consumer with the lender for the particular account. |
| Open Date | The date the account was opened. |
| Member Code | The subscriber code of the lender with the respective credit bureau. Note: Since member codes for the same lender differ across bureaus, this field is used only for tradelines reported by the same bureau. Since reports obtained from CSC can have tradelines from different bureaus, this field is only for reports pulled from the credit bureaus. |

All available bureau reports pulled later than DEDUP_CRB_EXPIRATION_DAYS days old will be used.

The following system parameters will be set up to provide switches to allow the functionality to be turned on and off:

| Parameter | Description | Valid Values | Setup Value |
|--------------------------------|---|--------------|-------------|
| JOINT_DEDUP_SPOUSE_LIABILITIES | De-deup the tradelines with spouse | Y, N | Y |
| JOINT_DEDUP_ALLAPL_LIABILITIES | De-deup the tradelines with spouse and secondary applicants(s). | Y, N | Y |
| DEDUP_CRB_EXPIRATION_DAYS | Credit report expiration days | Number | 90 |

Whenever two (or more) items are identified as duplicates, Oracle Financial Services Lending and Leasing uses the following hierarchy to pick one of the items as the “correct” one:

1. **Last Reported Date:** The row that has been reported most recently is used.
2. **Owner:** In case of a tie on the last reported date, one of the tradelines is picked in the descending order of priority depending on who the tradeline belongs to: Primary, Spouse, then Secondary.

Debt Ratio combination

Oracle Financial Services Lending and Leasing uses the system parameter DBR_JOINT_INC_DEBT_WITH_SPOUSE to decide whether to combine debt ratios of the spouse with the primary applicant. The DBR_JOINT_INC_DEBT_WITH_COAPP parameter decides whether to do the same on a non-spousal joint application.

When this indicator is checked, all liabilities in the Liability section on the Summary sub screen of the Applicant (2) master tab with the Include box selected will be used in the debt ratio calculation.

The following system parameter will be set up to provide switches to allow the functionality to be turned on and off:

De-duping process

The de-duping logic will be integrated into the system decision-making process in the following manner:

Initial credit pulls on new applications

- If the JOINT_DEDUP_SPOUSE_LIABILITIES/ JOINT_DEDUP_ALLAPL_LIABILITIES system parameters are set to **Y**, uses the de-duping logic described above to uncheck the duplicate liabilities in the spouse's/co-applicant's liabilities.
- If the DBR_JOINT_INC_DEBT_WITH_SPOUSE/ DBR_JOINT_INC_DEBT_WITH_ALLAPL parameters are set to **Y**, the system includes the liabilities of the spouse/ co-applicant while calculating the debt ratio of the primary applicant.
- The system will use all available credit reports at the time.

Subsequent credit pulls (manual)

- To remove duplicate liabilities from the calculation, choose the **Dedup Liabilities** button on the **Underwriting** form (**Applicants** master tab > **Summary** sub screen > **Liability** section). (Potential record locking situations force the action to remain manual versus the system automatically doing it).
- If the **Populate Debt** and **Include Debt** boxes are selected in the **Applicant/Customer Detail** section on the **Bureau** master tab on the **Underwriting** form for the credit request and the JOINT_DEDUP_SPOUSE_LIABILITIES/ JOINT_DEDUP_ALLAPL_LIABILITIES system parameters are set to **Y**, the system will use the de-duping logic described above to uncheck the duplicate liabilities in the spouse's/co-applicant's liabilities.
- If the DBR_JOINT_INC_DEBT_WITH_SPOUSE/ DBR_JOINT_INC_DEBT_WITH_COAPL parameters are set to **Y**, the system will include the liabilities of the spouse/ co-applicant while calculating the debt ratio of the primary applicant.
- The system will use all available credit reports at the time of the request that have been requested within the number of days specified in the DEDUP_CRB_EXPIRATION_DAYS parameter.

Restrictions

The de-duping logic will be limited based upon the discussion above. If the system cannot identify two tradelines as duplicates based upon the logic mentioned above, the individual tradelines will be retained. In such circumstances, both tradelines will be used in the debt ratio calculation and it will be the user's responsibility to disregard one of them by clearing the Include check box.

3.6 Correspondence

The Correspondence screen enables you to setup the system's correspondence.

The system provides two types of correspondence: predefined and ad hoc. The following chart provides a quick summary of both:

| TYPE OF CORRESPONDENCE: | AD HOC | PREDEFINED |
|--|--------|------------|
| Created automatically | | X |
| Created manually | X | X |
| Generated for accounts | X | X |
| Generated for applications | X | X |
| Set up with the Correspondence link | X | |
| Set up with the Letters link on the Product link | | X |

This chapter explains how to setup ad hoc correspondence with the Correspondence form.

The Correspondence screens provide a cost-effective and easy to use method to build custom documents that draw information from the system's database without additional programming. You can choose what to include in a letter, create a template, and then use this template to produce a letter.

The core of the Correspondence module is the document element -- the information stored in the database merged into the correspondence. The system has document elements defined for commonly used data elements in correspondence, such as account numbers, account balances, customer addresses, telephone numbers, and due dates.

Correspondence consists of a document file with text of your choice and the document elements from the system's database.

You can create a correspondence set that consists of one or more documents. If a correspondence set consists of more than one document, such as the account details letter and a payment overdue letter, it prints both documents every time the system generates correspondence for a customer.

The Correspondence module creates the following standard ad hoc correspondence:

- Microsoft Word (RTF)
- Adobe Acrobat (PDF/XFDF)

Note

In this document and in the system, the term BANKERS SYSTEM is synonymous with Adobe Acrobat.

3.6.1 Correspondence

The Correspondence screen contains the following sub screens:

- System Functions
- Elements
- E-Form Elements
- Documents
- Correspondence

Navigating to Correspondence

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup → Setup → Administration → User → Correspondence.**

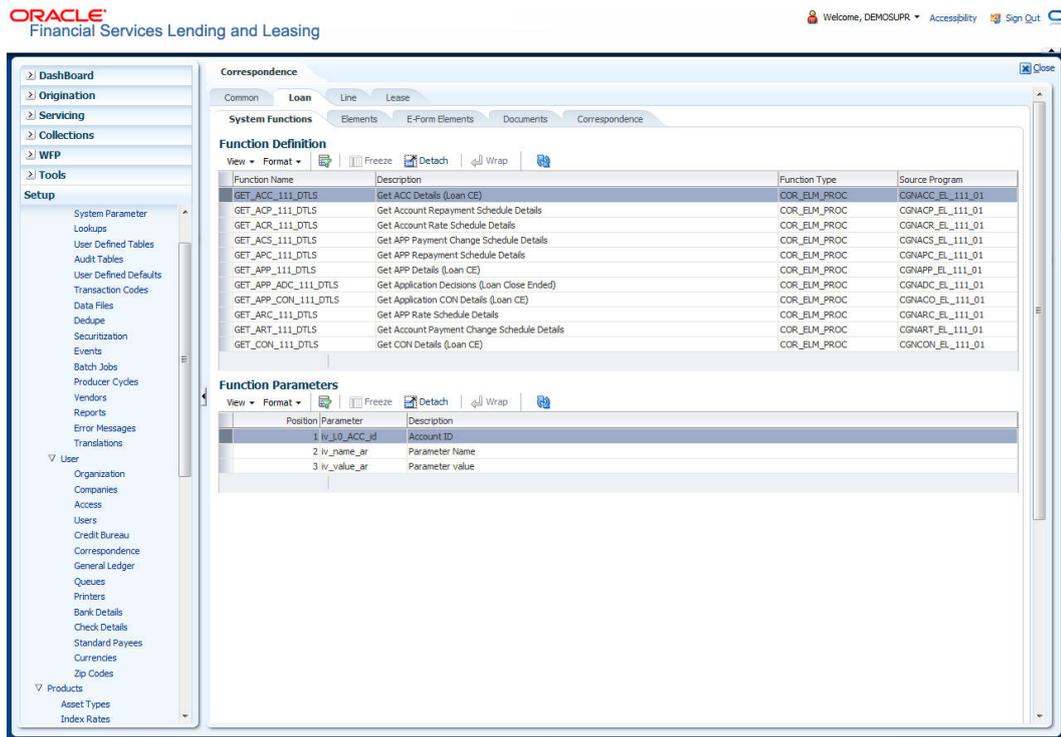
3.6.1.1 System Functions

The System Functions screen enables you to view the predefined functions for the appropriate Loan product in the system. These are attributes from the database.

Functions define how the system retrieves data to include in correspondence. The data is retrieved as elements which are either specific database columns or calculated values. Elements are recorded on the Elements screen.

To view the predefined system functions

1. Click **Setup** → **Setup** → **Correspondence** → **Loan** → **System Functions**.
2. In the **Function Definition** section, you can view the following information.



A brief description of the fields is given below:

| Field: | View this: |
|----------------|------------------------------------|
| Function Name | Displays the function name. |
| Description | Displays the function description. |
| Function Type | Displays the function type. |
| Source Program | Displays the source program. |

3. In the **Functions Parameters** section, you can view the following information.

A brief description of the fields is given below::

| Field: | View this: |
|-----------|----------------------------------|
| Position | Displays the parameter position. |
| Parameter | Displays the function parameter. |

| | |
|---------------|--|
| Field: | View this: |
| Description | Displays the function parameter description. |

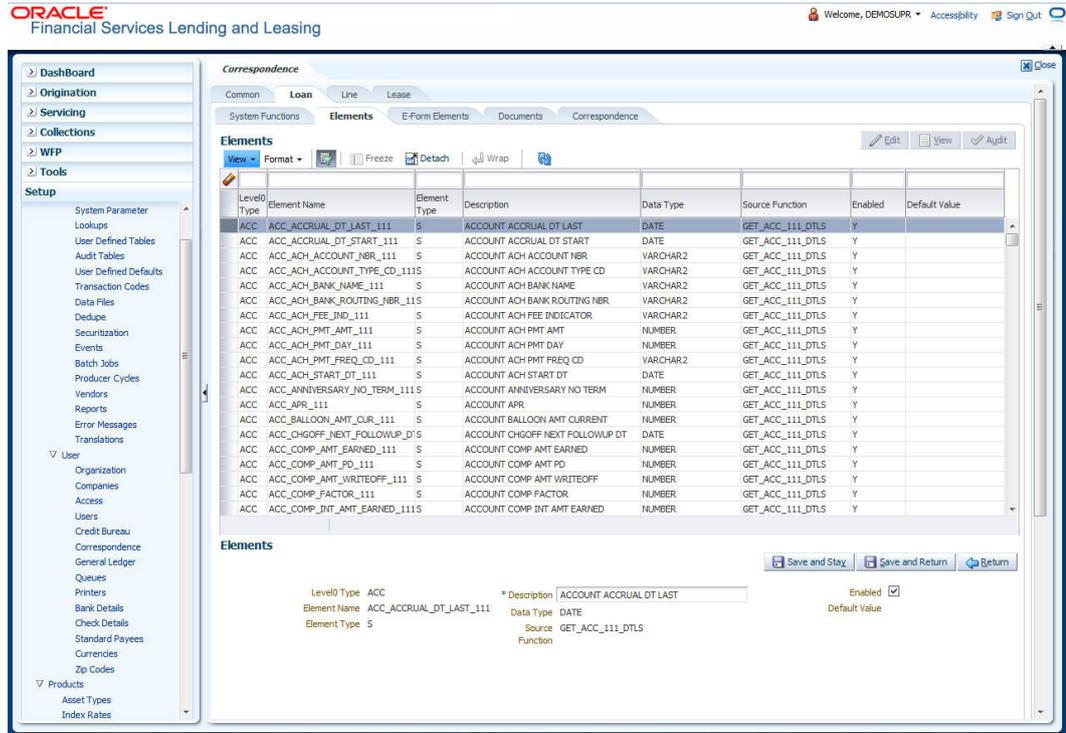
3.6.1.2 Elements

The Elements screen displays the predefined document elements retrieved from the database when the correspondence is generated.

In the Element Definitions section, you can update or edit only the Description field.

To view the Elements

1. Click **Setup** → **Setup** → **Administration** → **User** → **Correspondence** → **Loan** → **Elements**
2. On the **Element Definitions** screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter. You cannot add a new record.



A brief description of the fields is given below:

| | |
|-----------------|-----------------------------------|
| Field: | Do this: |
| Level0 Type | Displays the element Level0 type. |
| Element Name | Displays the element name. |
| Element Type | Displays the element type. |
| Description | Specify the element description. |
| Data Type | Displays the element data type. |
| Source Function | Displays the element function. |

| Field: | Do this: |
|---------------|--|
| Enabled | Displays if the element is enabled or not. |
| Default Value | Displays the default value. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.6.1.3 E-Form Elements

The E-forms Elements screen defines elements included when the system generates online correspondence with a browser. The E-forms screen is set up only for PDF elements using the XFDF format. These definitions translate the external element required by the vendor to a systems correspondence element.

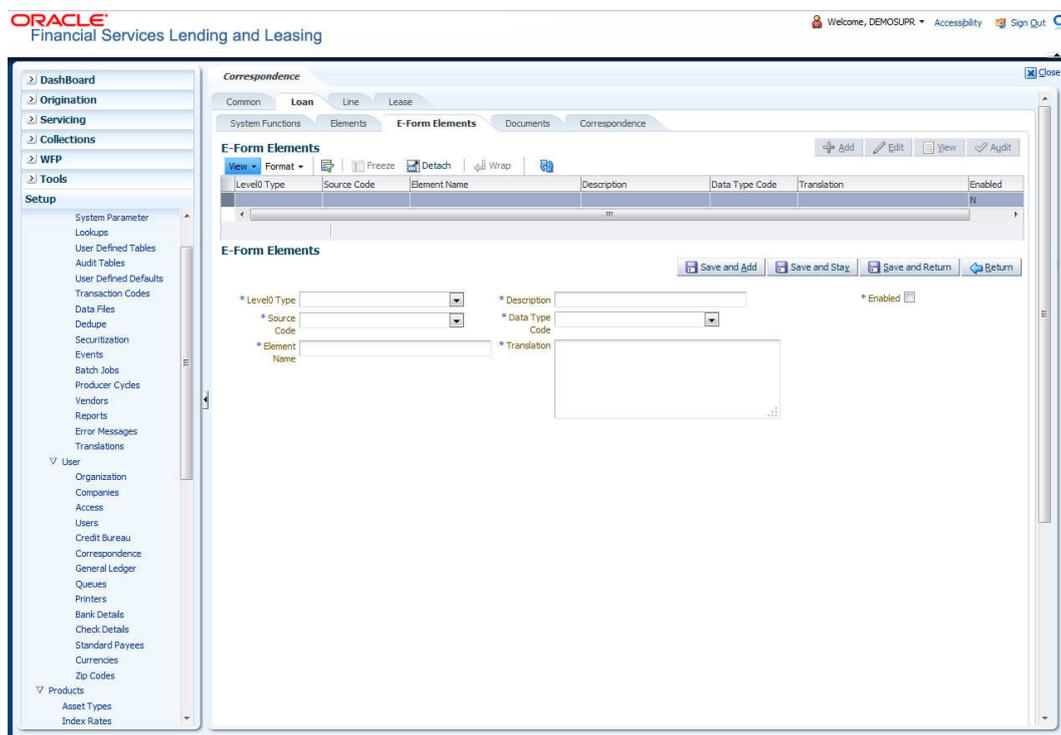
For example,

| | |
|-----------------------|---|
| Vendor Element | AllBorrowers.FullNameStreetCityStateZip (Contains names of all borrowers with address of primary customer) |
| The system's Elements | PRIM_APL_NAME SPOUSE_APL_NAME PRIM_APA_ADDRESS1 PRIM_APA_ADDRESS2 PRIM_APA_ADDRESS3 |
| Translation: | PRIM_APL_NAME ',' SPOUSE_APL_NAME ',' PRIM_APA_ADDRESS1 ';' PRIM_APA_ADDRESS2 ';' PRIM_APA_ADDRESS3 |

To setup the E-forms Elements

1. Click **Setup** → **Setup** → **Administration** → **User** → **Correspondence** → **Loan** → **E-Form Elements**

- In the **E-form Elements Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|----------------|--|
| Level0 Type | Select the element Level0 type from the drop-down list. |
| Source Code | Select the element e-form source code from the drop-down list. |
| Element Name | Specify the element name (the name used in the external form). |
| Description | Specify the element description. |
| Data Type Code | Select the element data type code from the drop-down list. |
| Translation | Select the translation for the e-form element (SQL statement fragment defining the element data), from the drop-down list. |
| Enabled | Check this box to enable the e-form element. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.6.1.4 Documents

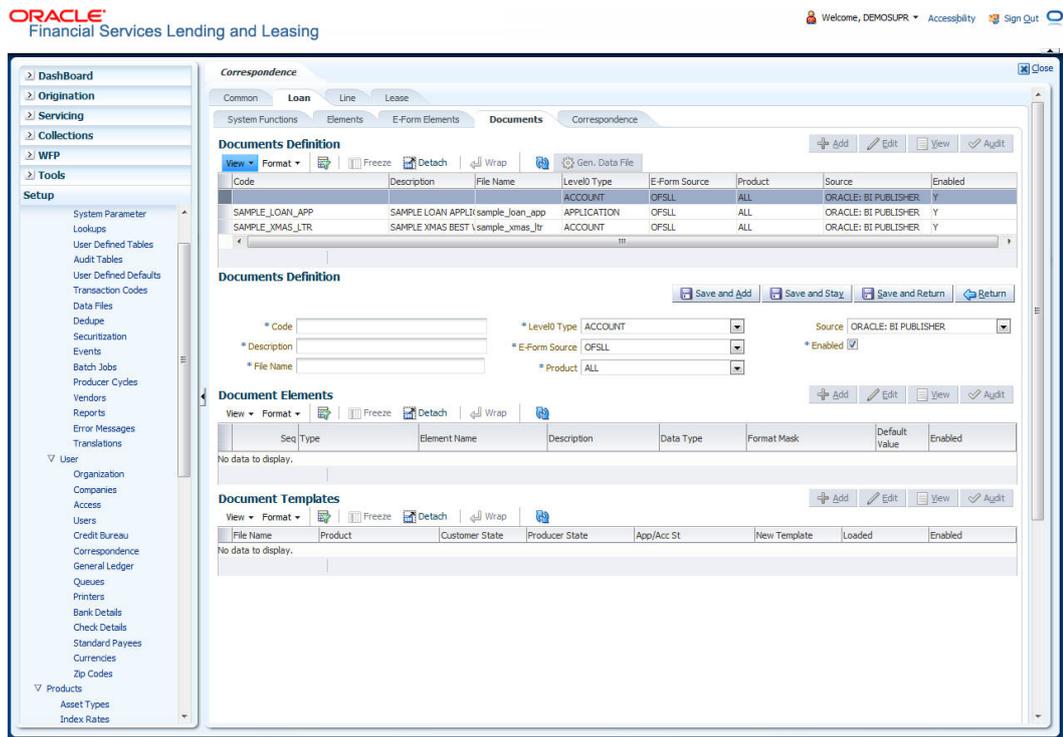
The Documents screen enables you to set up the various documents and the data fields that the system compiles together when creating a correspondence. The system provides two different document formats: Word or XFDF: XML-based form.

Note

Oracle Financial Services Software assumes that the user is familiar with Word and the Merge Document command. If the user is creating e-form documents with XFDF, then Oracle Financial Services Software assumes that person is familiar with Adobe forms.

To setup documents to be compiled in correspondence

1. Click **Setup** → **Setup**
→ **Administration** → **User** → **Correspondence** → **Loan** → **Documents**.
2. In the **Document Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|---------------|---|
| Code | Specify the document code to define the name for the new document. |
| Description | Specify the document description for the new document. This entry appears in the Correspondence section on the Request screen, when you generate an ad hoc correspondence. |
| File Name | Specify the document file name for the resulting file (Word or XFDF document). |
| Level0 Type | Select the level0 type from the drop-down list. |
| E-form Source | Select the element e-form source from the drop-down list. |
| Product | Select the document product from the drop-down list. |
| Source | Select the document source type from the drop-down list. |

| Field: | Do this: |
|---------|---|
| Enabled | Check this box to enable the document definition. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Document Elements** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------|---|
| Seq | Specify the sequence number to order the document elements. |
| Type | <p>Select element type from the following from the drop-down list. This list provides the following options:</p> <p><i>System-defined</i> – If you select, the value is supplied by the system and cannot be changed in the Correspondence Request screen.</p> <p><i>Constant</i>.</p> <p><i>User Defined Element</i> – If you select, you can choose the value and change it in the Correspondence Request screen.</p> <p><i>User Defined Constant</i> – If you choose, you can choose the value, but you cannot change it in the Correspondence Request screen.</p> <p><i>Translated Element</i> – If a document contains an e-form element and you do not select this option, then the value will not be translated.</p> |
| Element Name | Select the element name from the drop-down list. |
| Description | <p>Specify element description.</p> <p>Notes:</p> <ol style="list-style-type: none"> 1. Check that the element name does not have blank spaces or special characters, such as the forward slash “/” or backward slash “\”. 2. If the element is system-defined, then the system will automatically complete this field. |
| Data Type | Select the element data type from the drop-down list. |
| Format Mask | Select the element format mask from the drop-down list. |
| Default Value | Specify the element default value. |
| Enabled | Check this box to include the element in the document. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Document Template** section, you can set the information about the template which is attached to the correspondence documents. The template thus saved is similar to the template functionality available in MS word. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| File Name | Specify the file name to define the name for the new template. |
| Product | Select the product for which the template is valid, from the drop-down list. |
| Customer State | Select the customer state for which the product is valid, from the drop-down list. |
| Producer State | Select the Producer state for which the product is valid, from the drop-down list. |
| App/Acc St | Select the Applicant/Account state for which the product is valid, from the drop-down list. |
| New Template | Check this box to load the template as a new template. |
| Loaded | Check this box to indicate that the template is loaded. |
| Enabled | Check this box to enable the template. |

7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

The Document Elements sub screen records the system's application or account information that appears in the ad hoc correspondence

To generate a data file for a document

1. In the **Document Definition** section of **Setup** → **Setup** → **Administration** → **User** → **Correspondence** → **Loan** → **Documents**, select the record for which you want to generate a data file.
2. Click **Gen. Data File** button.

The system displays a new screen with the following options:



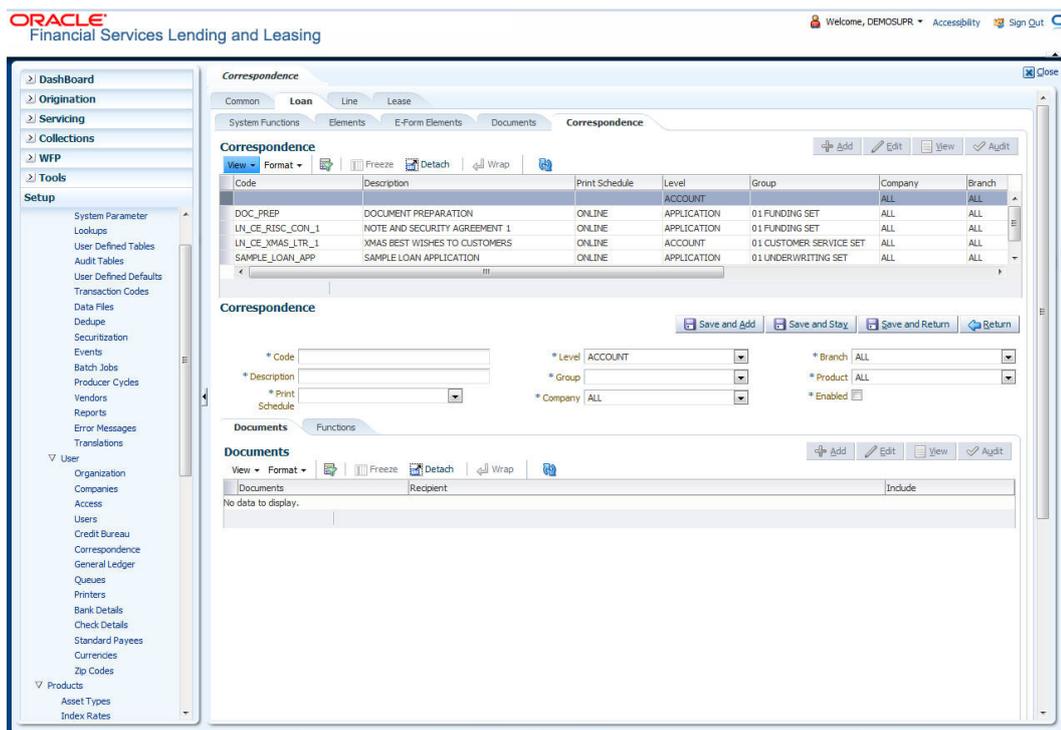
- Open with – Select to view the data file in the format you want. The adjacent drop-down list provides a list of formats compatible with the system. The system downloads the file and displays it.
 - Save File – Select to save the data file on your system.
3. Check the box **Do this automatically for files like this from now on** to apply selected properties for the files which are similar to the current one.

3.6.1.5 Correspondence

The Correspondence screen enables you to define who will receive the documents you created on the Document Definition screen by creating correspondence sets. Each document must belong to a set, and a set can have more than one document.

To set up a correspondence set

1. Click **Setup** → **Setup**
→ **Administration** → **User** → **Correspondence** → **Loan** → **Correspondence**. The correspondence setup is classified into two:
 - Documents
 - Functions
2. In the **Correspondence** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| Code | Specify the correspondence code. |
| Description | Specify the correspondence description (required). |
| Print Schedule | Select the correspondence output schedule type from the drop-down list. |

| Field: | Do this: |
|---------|---|
| Level | Select the correspondence level type from the drop-down list. |
| Group | Select correspondence group from the drop-down list. |
| Company | Select the correspondence company from the drop-down list. |
| Branch | Select the correspondence branch from the drop-down list. |
| Product | Select the correspondence product from the drop-down list. |
| Enabled | Check this box to enable the correspondence. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click **Setup** → **Setup** → **Administration** → **User** → **Correspondence** → **Loan** → **Correspondence** → **Documents**.
5. In the **Documents** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|------------|---|
| Document | Select the correspondence document from the drop-down list. |
| Recipients | Select the recipients for the document from the drop-down list. |
| Enabled | Check this box to enable the recipient selected. |

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. Click **Setup** → **Setup** → **Correspondence** → **Loan** → **Correspondence** → **Functions**.
8. In the **Functions** sub screen, you can define the functions that should be executed before or after correspondence is generated. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

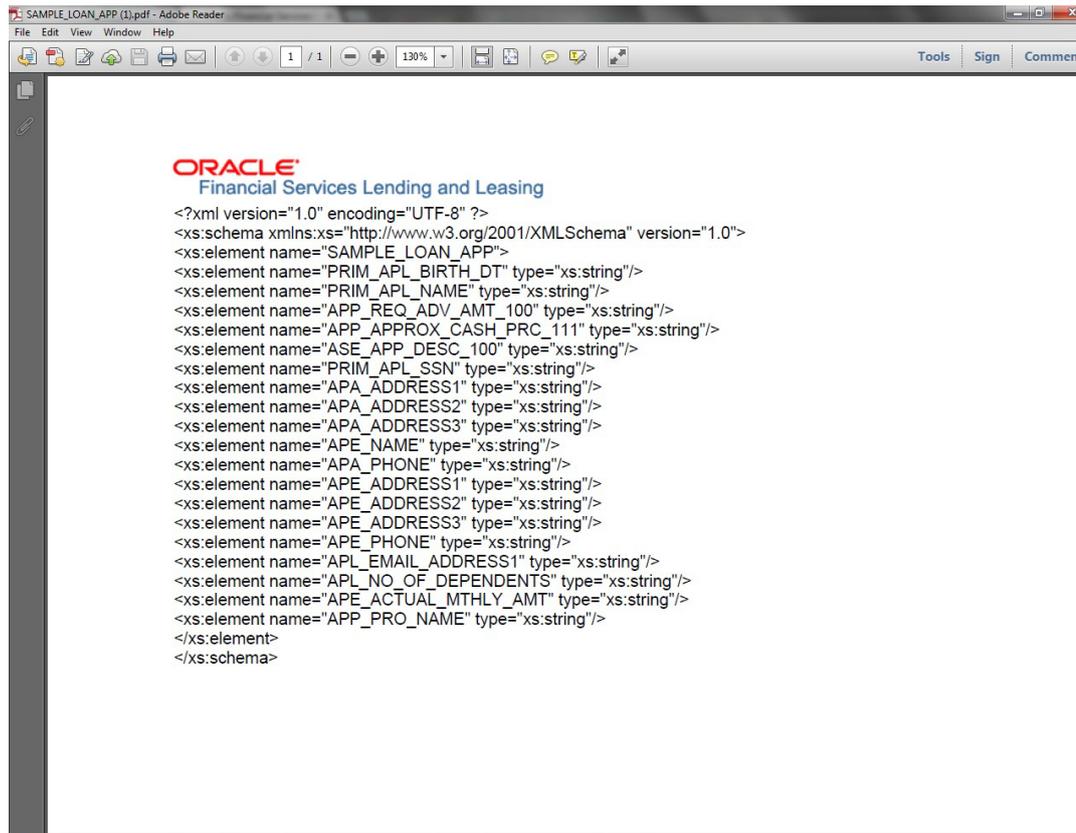
| Field: | Do this: |
|---------------|---|
| Function | Select the correspondence functions from the drop-down list. |
| Execute When? | Select when to execute the correspondence function from the drop-down list. |

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.6.2 Creating Correspondence

1. To create a correspondence add a record in the document definition block. *For example:* SAMPLE_LOAN_APP
2. In the **Document Elements** section, add the elements required in the correspondence.

3. Click on Gen.Data File to generate PDF file of the report.



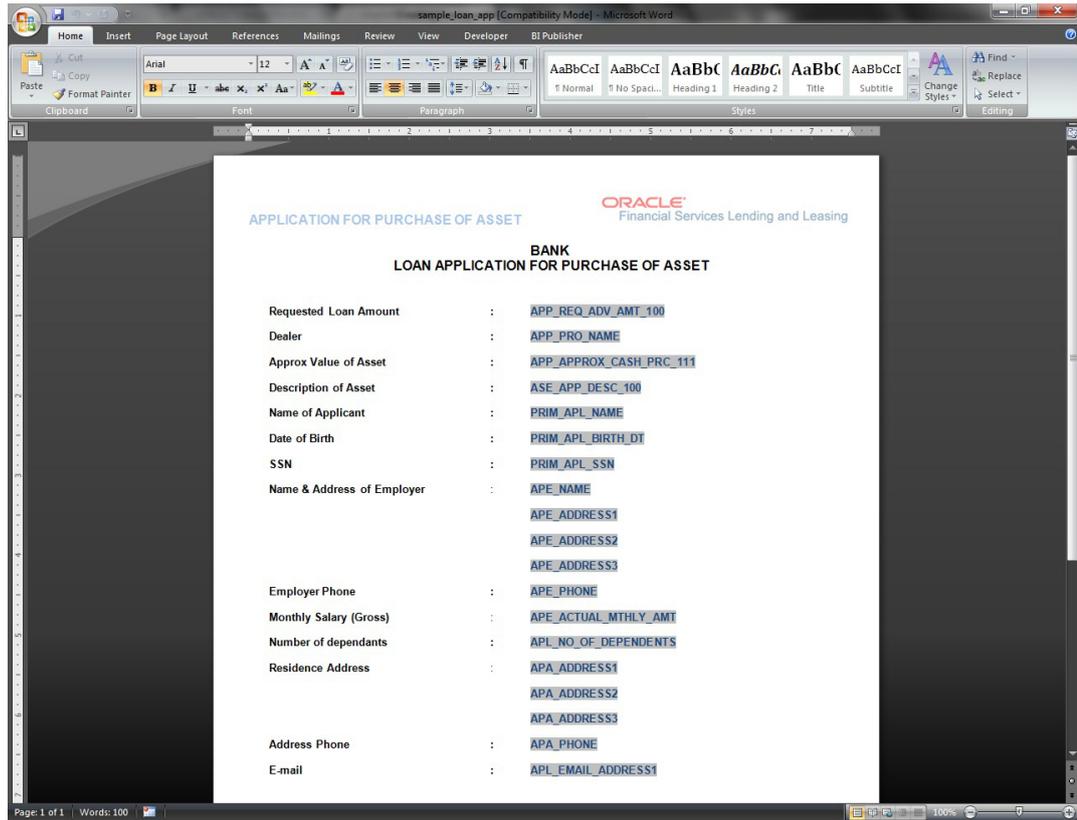
4. Copy and save the content in the pdf file as an xml file. The saved xml file should have the same name as entered in the Code column of Document Definition section. *For Example:* SAMPLE_LOAN_APP.xml.
5. Open MS Word.

Note

Oracle Financial Services Software assumes that BIP Desktop Tool is installed and the user is familiar with the BIP Report Tool.

6. In BI Publisher Tab in MS Word, click on Sample XML and import the saved xml file. *For Example:* SAMPLE_LOAN_APP.xml.

7. Create the template by inserting required elements tag.



8. The template created in MS Word should be saved with **.rtf** extension. *For Example:* SAMPLE_LOAN_APP.rtf

Note

The **.xml** and **.rtf** file should be saved with the same name as entered in the 'Code' column of Document Definition section.

9. Upload the rtf template in the BIP and create the data model with SQL query as "select CDO_XML_DOCUMENT from correspondence_docs where cdo_id = :docId".
10. After the data model creation, launch the correspondence screen and click Correspondence tab.
11. You can setup a correspondence with the created doc.

3.6.3 Generating Correspondence

1. To generate a correspondence open the application for which the correspondence should be generated.
2. Click **Correspondence** tab. In the **Correspondence** section, click on **Add**.

- Select the created **Correspondence**. Click **Save and Add** to save and add a new record. Click to **Save and Return** save and return to main screen. Click **Return** to return to main screen without modifications.

ORACLE® Financial Services Lending and Leasing

Welcome, DEMOSUPR Accessibility Sign Out

- Click **Generate** to generate the selected correspondence and **View Correspondence** to view the Correspondence in PDF format.

APPLICATION FOR PURCHASE OF ASSET

ORACLE® Financial Services Lending and Leasing

**BANK
LOAN APPLICATION FOR PURCHASE OF ASSET**

Requested Loan Amount : 20000.00

Dealer :

Approx Value of Asset : .00

Description of Asset : 2005 TOYOTA CAMRY

Name of Applicant : ANDREW WATT

Date of Birth : 07/15/1975

SSN : XXXXX2147

Name & Address of Employer :

58, EAST 19TH STREET

HOLTSVILLE NY 00544

Employer Phone : 0

Monthly Salary (Gross) : 552230.00

Number of dependants : 0

Residence Address : 34, WEST 69TH ST N BCH N

NEW YORK MA 01730 US

Address Phone : 0

E-mail : ANDREW.WATT@XYZ.COM

I declare that the information given in the application is true to the best of my knowledge and belief

Signature of the Applicant _____

3.7 Queues

When processing an account, various users might work on the accounts to complete different tasks.

The account processing workflow facilitates the movement of the account from one person to another with queues. Queues create a work section of accounts waiting for a particular and common task to be performed. The system's powerful queuing module automates this otherwise manual process.

In the Queues setup screen, you can setup and manage workflow and work assignments on a daily basis to ensure that the appropriate queues are available for users at all times.

Any time an account's status is changed, the system checks whether the account is in the right queue.

The system will sort queues based on an account's status and condition. A condition is the state of an account at a particular time, such as a delinquent, which determines the action a user needs to take.

Queues in the system are distinguished to two types of queues:

1. Origination Queues
2. Customer Service Queues.

Customer service queues

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

Customer Service queues distribute and route accounts that require some particular action to be performed to specific users or departments. The system sorts customer service queues based on an account's status and condition.

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

These Action and Result field entry combinations are set up on **Setup → Setup → Administration → User → Queues → Call Actions Results**.

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

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

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

- General collections
- Bankruptcy
- Foreclosure
- Repossession
- Deficiency

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

Note

Although, the system allows you to define your own selection criteria in creating queues, the system's performance depends on how the selection criterion is defined. The application highly recommends that you get approval from your database administrator before using any queue selection criteria. Also, avoid using user-defined tables and columns in the selection criteria.

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

The Call Actions Results screen allows you to define the contents of the Action and Result fields on the Customer Service screen's Add Call Activities section. The system uses this information to allow users to manually change the condition of an account, and thus assign or remove the account to a queue.

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

The lookup type ACC_CONDITION_CD defines which account conditions can be created. The application's queuing engine determines, if queues need to be created based on the information in the Lookups sub screen for this lookup type.

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

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

1. Condition: **Open**, Queue: **Open**

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

Note

An account is moved to the condition, when a Call activity is posted; however, the Queue is moved only when you click Update queue manually or in the EOD batch.

Accounts are automatically moved based on the system parameter set up.

2. Condition: **Open**, Queue: **NA**
 - In this state, only the account condition is created or opened.
 - This option should be used only if queuing is not necessary on this account condition.
3. Condition: **NA**, Queue: **Close**
 - In this state, the queue associated to the account condition is closed.
 - This option should only be used if an existing queue on this account condition should be closed. For example, for accounts with bankruptcy condition, delinquency follow-up is not necessary. In such case, DELQ queue can be closed while the condition is still open.
 - DELQ, TIP, SCHGOFF queues can be closed by using this option.
4. Condition: **Close**, Queue: **Close**
 - In this state, both the account condition and queue are closed.
 - The system's transaction-processing engine automatically closes DELQ, TIP, SCHGOFF conditions and queues; therefore, don't setup any call action result with these conditions.
 - BKRP (Bankruptcy), REPO (Repossession), FORC (Foreclosure) account conditions and queues can be closed with this option. Also, account level indicators (for reporting purposes) are set.

Note

Condition will be removed from the Summary conditions section.

Navigating to Queues screen

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** → **Setup** → **Queues**.
2. The system displays the Queue Setup screen. You can setup queues related to:
 - Customer Service
 - Call Action Results

3.7.1 Customer Service

The Customer Service section allows you to set up the customer service queues. The screen includes a Hard Assigned box. When selected, the system assigns an equal amount of accounts to each individual user working on a that queue. Also, an account that is hard assigned will remain assigned to the individual who opens that account until that person is no longer working that queue

Customer Service command buttons

The Customer Service screen contains following three command buttons:

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

To set up the Customer Service queues

- On the Queue Setup screen, click **Setup** → **Setup** → **Administration** → **User** → **Queues** → **Customer Service**. Queues are further filtered based on the following criteria:
 - Selection Criteria
 - Sort
 - Responsibilities and Users
 - Data node assignments
- In the **Queue Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing interface for defining Customer Service queues. The left-hand navigation pane shows the path: Setup > Administration > User > Queues. The main window is titled 'Queue Definition' and features a table of existing queues with columns for Queue Name, Queue Desc, Account Condition, and Priority. Below the table, there is a form to define a new queue, including fields for Queue Name, Queue Desc, Account Condition, Priority, Company, and Branch. There are also checkboxes for 'Near Real-Time', 'Dialer Extract', 'Hard Assigned', and 'Enabled'. At the bottom, the 'Selection Criteria' section is visible, which is currently empty and shows 'No data to display.'

A brief description of the fields is given below:

| Field: | Do this: |
|---------------------|--|
| Queue Name | Specify queue name. |
| Queue Desc | Specify queue description. |
| Account Condition | Select account condition from the drop-down list. |
| Priority | Specify the priority. |
| Company | Select the company from the drop-down list. |
| Branch | Select the branch from the drop-down list. |
| Hard Assigned | Check this box to assign an equal amount of accounts to each individual user working on a that queue. Also, an account that is hard assigned remains assigned to the individual who opens that account until that person is longer working that queue. |
| Group Follow-up Ind | Check this box to enable the bank to indicate whether the accounts belonging to the same customer have to be followed-up in groups. |
| Near Real-Time | Check this box to select the queues for the near real time refresh. You can specify the time interval and frequency to run this queue. When a batch is run, it picks only customer service queues marked as "Real Time" queues for re-assignment. |
| Dialer Extract | Check this box to indicate if the accounts satisfying the selection criteria should be extracted from the batch process or not. If the user is hard-assigned, then user gets identified by the dialer system as 'Permission to call" user. The extract will also have data pertaining to customer time zone and privacy opt out indicator. |
| Enabled | Check this box to activate the queue. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click the **Setup** → **Setup** → **Administration** → **User** → **Queues** → **Customer Service** → **Selection Criteria**.
5. In the **Selection Criteria** section, you can define the account selection criteria with the following fields. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------------|---|
| Seq | Specify sequence numbers. |
| (| Specify left bracket. |
| Parameter | Select the parameter from the drop-down list. |
| Comparison Operator | Select comparison operator from the drop-down list. |
| Criteria Value | Specify criteria value. |

| Field: | Do this: |
|--------------------|---|
|) | Specify right bracket. |
| Logical Expression | Specify logical operator from the drop-down list. |
| Enabled | Check this box to enable the selection criteria. |

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. Click the **Setup** → **Setup** → **Administration** → **User** → **Queues** → **Customer Service** → **Sort**.
8. In the **Sort** section, you can define the account selection criteria with the following fields. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|------------|--|
| Seq | Specify sequence number. |
| AssAgpCode | Select sort field from the drop-down list. |
| Order | Select sort order from the drop-down list. |

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
10. Click **Setup** → **Setup** → **Administration** → **User** → **Queues** → **Customer Service** → **Responsibilities and Users**.
11. In the **Responsibilities** section, you can define the responsibilities that are authorized to work on the queue. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|--|
| Responsibility | Select the responsibility from the drop-down list. |
| Enabled | Check this box to enable the responsibility. |

12. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
13. In the **Users** section, you can define the users who are authorized to work on the queue. Also, you can hard assign the queues to the user. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Note

The system allows the work queue list to be sorted by user-defined criteria.

A brief description of the fields is given below:

| Field: | Do this: |
|------------|---|
| Name | Select user name from the drop-down list. |
| # Assigned | Specify number of accounts assigned. |

| Field: | Do this: |
|---------------|--|
| Hard Assigned | Check this box to hard assign. (For more information, see the following section in this chapter, Using the Hard Assigned Feature). |
| Enabled | Check this box to enable. |

14. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
15. Click **Setup** → **Setup** → **Administration** → **User** → **Queues** → **Customer Service** → **Node Assignments**. You can enable the administrator to configure the User interface nodes that should be made available for the applications that are being processed in that particular origination queue.
16. In the **Node Assignments** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below::

| Field: | Do this: |
|---------|--------------------------------------|
| Node | Specify the node. |
| Enabled | Check this box to enable the record. |

17. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
18. Click **Load Queue Nodes** on the Node Assignments sub screen to display the respective UI nodes in the origination module.

Group Follow-up

The system enables lending institution to conduct “one time only” follow-up activity on the Customer Service screen, if the customer has multiple accounts in various conditions or in various queues. This avoids unnecessary confusions that arise when more than one user is performing collection tasks on multiple accounts belonging to the same customer.

You can follow-up on multiple accounts in the same condition at the same time using the group follow-up functionality. The system locks the accounts in the low priority queues and displays the same in the high priority queues. You can perform the follow-up activity on all the accounts when the account in the high priority queue becomes due for follow-up.

For example,

Suppose a customer holds three accounts, one that's 30 days delinquent and in the 0_30_DAYS_DEL queue, one that's 60 days delinquent and in the 30_60_DAYS_DEL queue and one that's 90 days delinquent and in the 90+_DAYS_DEL.

- a) If each of the queues Group Followup Ind is unchecked on the Customer Service screen, then no group follow-up will be performed.
- b) If each of the queues Group Followup Ind is checked on the Customer Service screen, while updating the follow-up date for the low priority days queue, then the system will use the 90 days follow-up date
- c) If the Group Followup Ind is checked on Customer Service screen for the 0_30_DAYS_DEL and 30_60_DAYS_DEL queues and note the 90+_DAYS_DEL queue, and the customer has

accounts in each of the queue, then the system will use the follow-up date of 60 days for the low priority account.

Using the Hard Assigned feature

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

Let's say there are 40 unassigned accounts in a queue. Three users are assigned to the queue, Hard Assigned is checked for two.

When you select Update Queue on the Customer Service screen (or Oracle Financial Services Lending and Leasing processes the CUSTOMER SERVICE QUEUE PROCESSING nightly batch) each of the two Hard Assigned users receives 20 accounts, while the one that isn't marked as Hard Assigned receives zero.

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

Note

The system randomly assigns these accounts.

To set up a user as Hard Assigned feature

1. Click **Setup** → **Setup** → **Administration** → **User** → **Queues** → **Customer Service** → **Responsibilities and Users**.
2. In the **Responsibilities** section, select the level responsibility of the users you want to hard assign in the queue.
3. In the **Users** section, check the **Hard Assigned** check box for each user you want to hard assign.
4. On **Setup** → **Setup** → **Administration** → **User** → **Queues** → **Customer Service**, click **Update Queue** to distribute the applications in the queue to the hard assigned users.
The system displays an Information section with the message as "Queue creation submitted in background".
5. Choose **OK** beneath the **Error Message** section box containing the words NO ERROR.
The system distributes and hard assigns the accounts in the queue to the selected users in the Users section.
6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

To remove a user

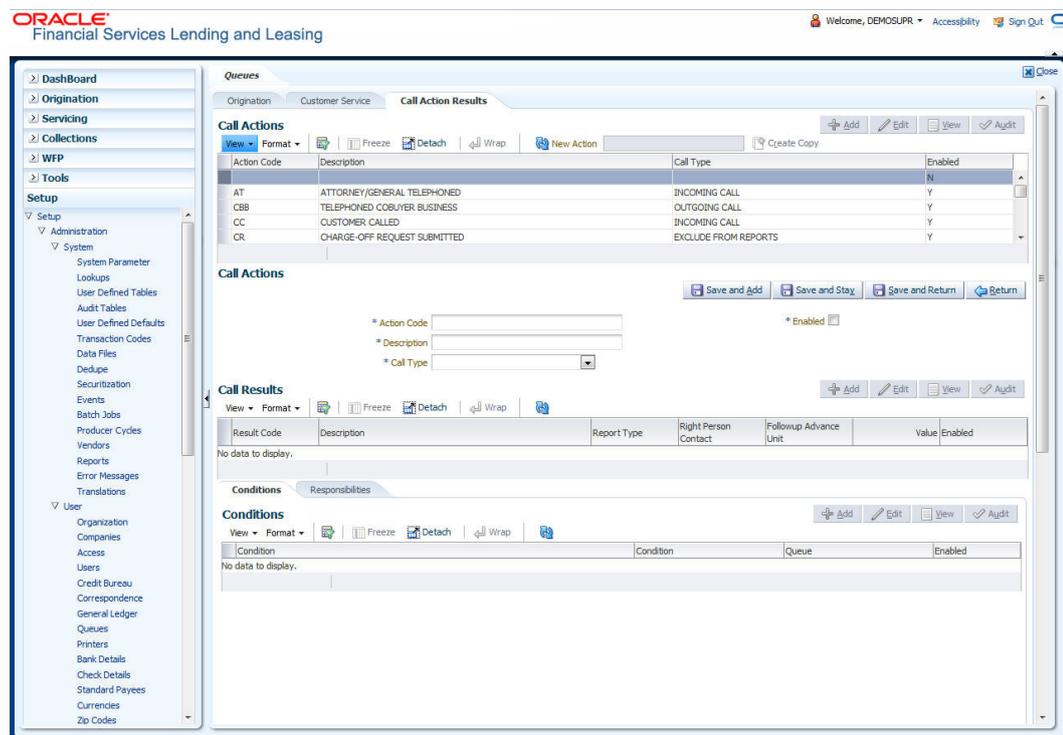
1. In the **Responsibilities** section, select the responsibility of the user you want to remove.
2. In the **Users** section, select the user you want to work with.
 - If you don't want that user to be hard assigned any longer, uncheck the **Hard Assigned** check box.
 - If you don't want that user to be assigned to that queue any longer, uncheck the **Enabled** check box.
3. The system updates the number of accounts assigned to a user only after:
 - Running the nightly batch job

- Clicking the **Update Queue** button.
4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.7.2 Call Action Results tab

1. Click **Setup** → **Setup** → **Administration** → **User** → **Queues** → **Call Action Results**. The screen contains two sections:
 - Call Actions
 - Call Results
2. In the **Call Actions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

You can either define new Call Action details or specify a new action code in the **New Action** field and click **Create Copy** to create a copy of selected call action with details.



A brief description of the fields is given below:

| Field: | Do this: |
|-------------|---|
| Action Code | Specify the action type code. |
| Description | Specify the description for the call action type. |
| Call Type | Select the call type from the drop-down list. |
| Enabled | Check this box to enable the call action. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Call Results** section, you can define call action result codes and corresponding descriptions. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.
5. A brief description of the fields is given below:

A brief description of the fields is given below:

| Field: | Do this: |
|------------------------|--|
| Result Code | Specify the result type code for the specified call action type. |
| Description | Specify the description for the result type. |
| Report Type | Select the report type for the result type, from the drop-down list. |
| Right Person Contact | Check this box to indicate that result type is a right person contact. |
| Follow-up Advance Unit | Select the unit for advancing the follow-up date/time from the drop-down list. |
| Value | Specify the value for the follow-up advance unit. |
| Enabled | Check this box to enable the result. |

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Queues are further filtered based on the following criteria:

- Conditions
- Responsibilities

The Conditions section determines whether the selected action/result will cause the listed conditions to be opened or closed. It also determines whether the queue will be opened or closed.

7. In the **Conditions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------|--|
| Condition | Select the account condition to be open/close for the action from the drop-down list. |
| Condition | Select 'Open' to open the listed condition, 'Close' to open the listed condition, or 'NA', if the condition is not applicable. |
| Queue | Select 'Open' to open the listed Queue, 'Close' to open the Queue, or 'NA', if the Queue is not applicable. |
| Enabled | Check this box to enable the account condition. |

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

9. In the **Responsibilities** section, define the responsibilities that are authorized to use the call action result combination. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| Responsibility | Select the responsibility that can perform the action result from the drop-down list. |
| Allowed | Select 'Yes' if access is allowed. |
| Enabled | Check this box to enable the responsibility. |

10. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.8 Printers

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

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

Special printer names

The following printer names are predefined and have specific functions within the system:

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

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

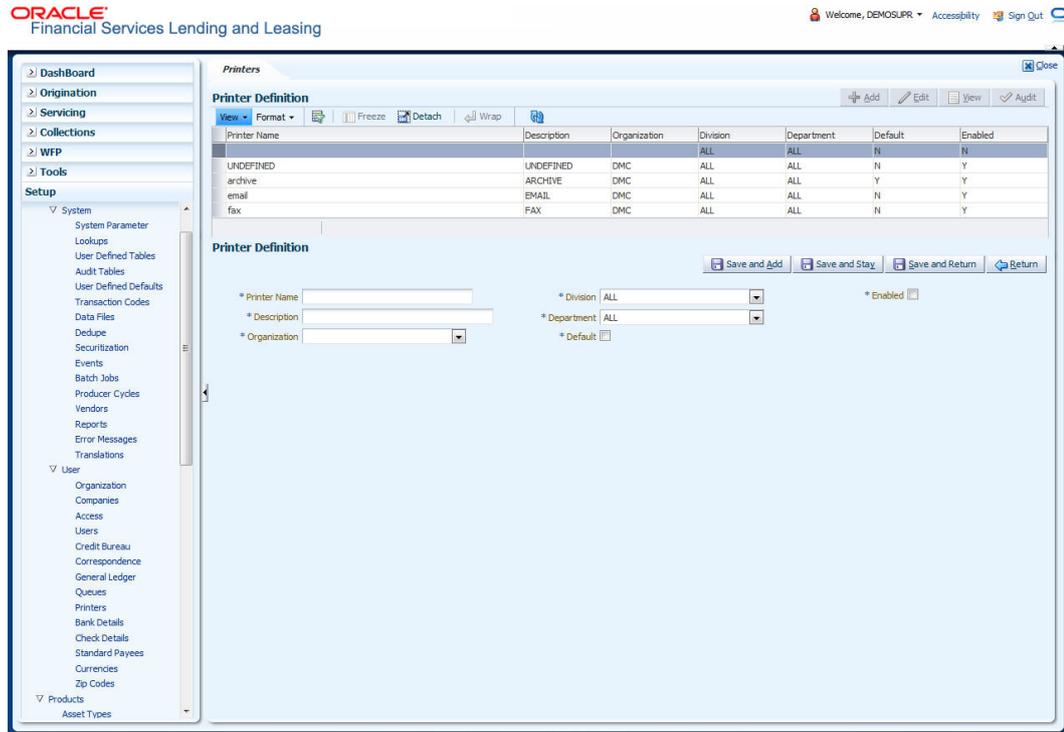
PRINTER NAME = <PRINTER_NAME1> + <PRINTER_NAME2>

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

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

To set up the Printers

1. Click **Setup** → **Setup** → **Administration** → **User** → **Printers**. The system displays the Printers screen
2. In the **Printers** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|--------------|---|
| Printer Name | Specify the printer name. The name of the printer as defined by the server. For a UNIX server, the name might be JET4050, while to access the same printer from a Windows server the name would be: \\servername\jet4050. |
| Description | Specify the description for the printer. |
| Organization | Select the organization to which the printer belongs, from the drop-down list. |
| Division | Select the division to which the printer belongs, from the drop-down list. The division will be displayed based on the organization selected. |

| Field: | Do this: |
|------------|--|
| Department | <p>Select the department to which the printer belongs, from the drop-down list. The department will be displayed based on the division selected.</p> <p>IMPORTANT: When you select a printer to use, the system searches for a best match using the following attributes:</p> <ul style="list-style-type: none"> 1 Organization 2 Division 3 Department <p>Hence, Oracle recommends creating a version of each edit, where ALL is the value in these fields.</p> <p>It is also recommended that, you define a default printer for an Organization, Division and Department.</p> |
| Default | Check this box to set the printer as a default printer. |
| Enabled | <p>Check this box to enable the printer and that the printer is active.</p> <p>Note: Never disable the UNDEFINED printer.</p> |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

3.9 Currencies

The Currencies link allows you to set up currency details.

Navigating to currencies

1. Click **Setup** → **Setup** → **Administration** → **User** → **Currencies**. The system displays the Currencies screen. In this screen, you can set up:
 - Currency Definition
 - Currency Pair Definition

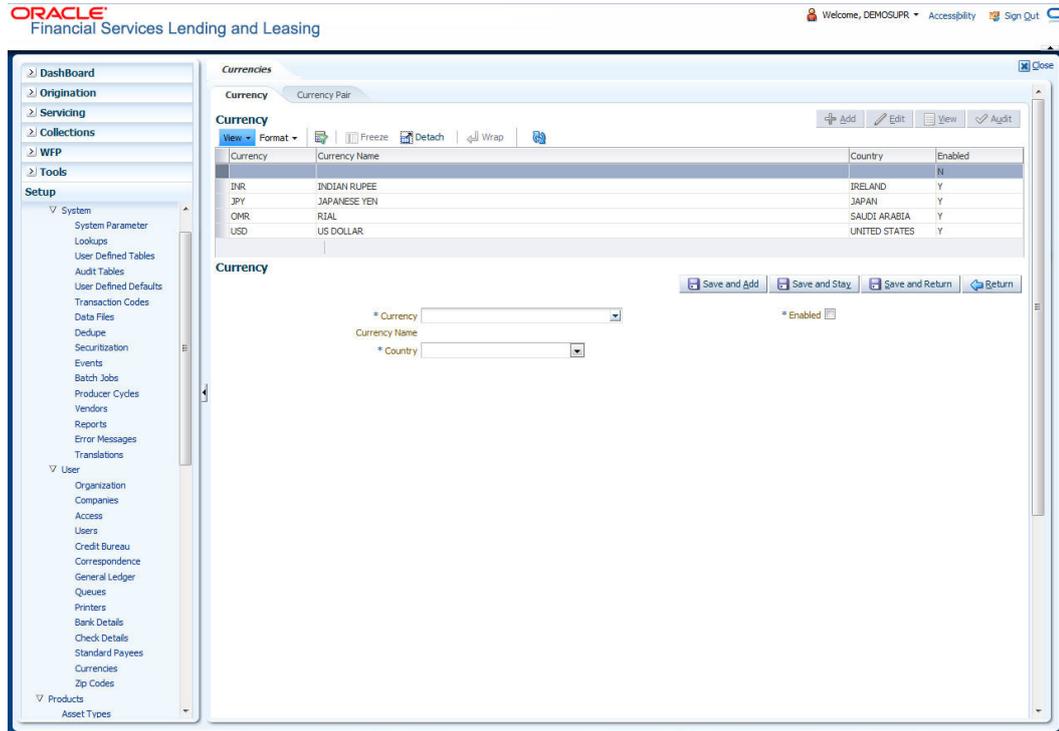
3.9.1 Currency Definition

The Currency Definition screen allows you to set up currency details.

To set up the currency definition information

1. Click **Setup** → **Setup** → **Administration** → **User** → **Currencies** → **Currency**. The system opens the Currency Definition tab by default.

- In the **Currency** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|---------------|--|
| Currency | Select the currency you want to define, from the drop-down list. |
| Currency Name | The system displays the currency name based on the currency selected. |
| Country | Select the country for which the currency is defined, from the drop-down list. |
| Enabled | Check this box to enable the currency entry. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

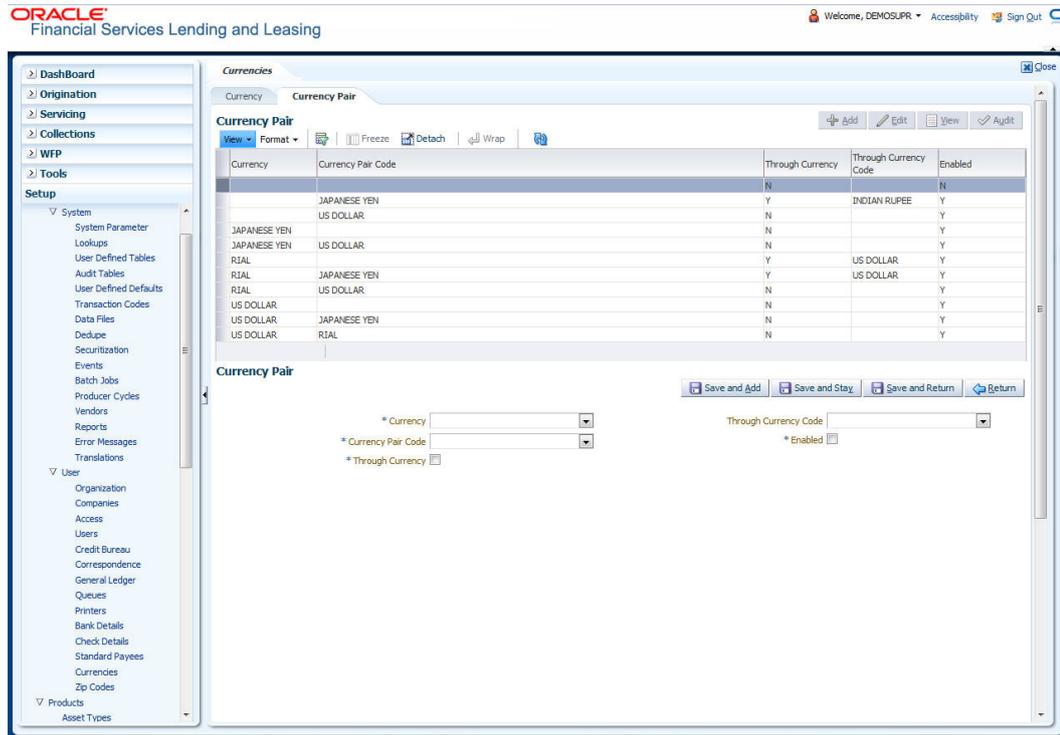
3.9.2 **Currency Pair link**

The Currency Pair Definition link allows you to set up currency pair details.

To set up the currency pair definition information:

- Click **Setup** → **Setup** → **Administration** → **User** → **Currencies** → **Currency Pair**. The system displays the Currency Pair Definition screen

- In the **Currency Pair Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | View this: |
|-----------------------|--|
| Currency Code | Select the currency code from the drop-down list. |
| Currency Pair Code | Select the currency pair code from the drop-down list. |
| Through Currency | Check this box to set the selected currency as a through currency. |
| Through Currency Code | Select the through currency code from the drop-down list. |
| Enabled | Check this box to enable the currency pair entry. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

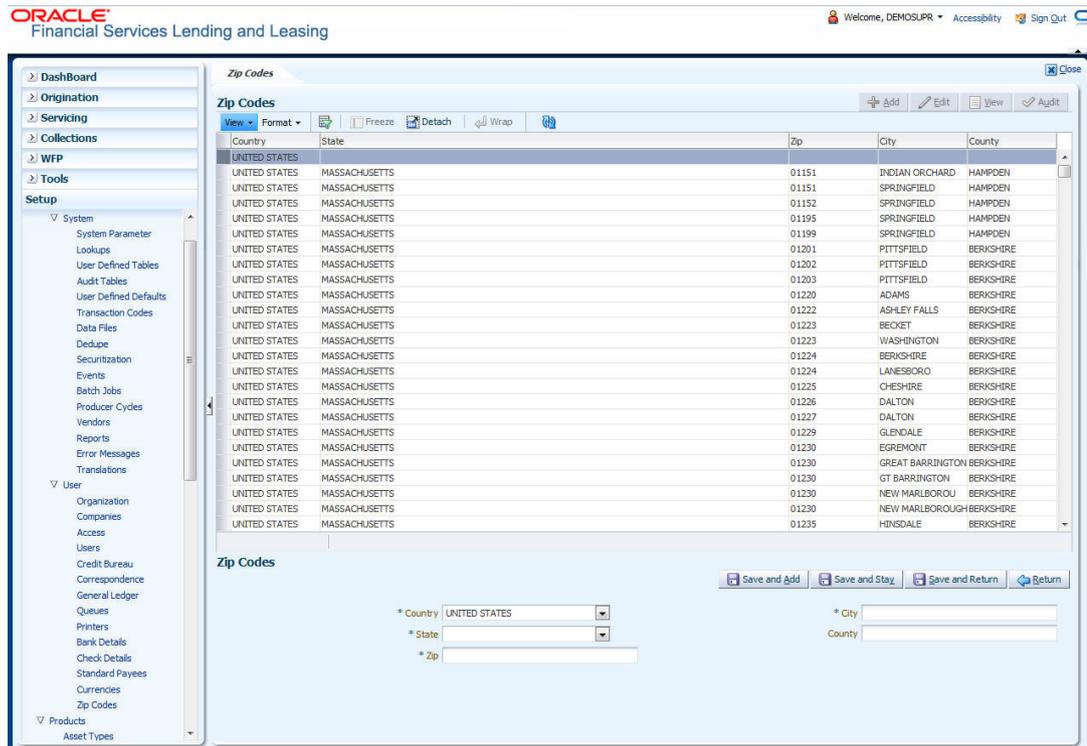
3.10 Zip Codes

The Zip Codes screen allows you to set up zip code details.

To set up the zip codes information

- Click **Setup** → **Setup** → **Administration** → **User** → **ZipCodes**. The system displays the Zip Codes screen

- In the **Zip Codes** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below::

| Field: | View this: |
|----------|---|
| Country | Select the country from the drop-down list. |
| State | Select the state from the drop-down list. |
| Zip Code | Specify the zip code (required). |
| City | Specify the city. |
| County | Specify the county. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4. Product

Under the Setup master tab's drop-down link bar, the product Setup link opens screens that enable you to configure the basic business guidelines necessary to support one or more products in the system. This includes defining the types of collateral your company supports, creating lending instruments, and determining what is included in credit bureau reporting. Setting up the Products screens requires a thorough understanding of the current rules of your business and must be completed before you can use Oracle Financial Services Lending and Leasing. The Products drop-down link opens screens to record data of all the products supported by the system and contains the following links:

Navigating to Products

In the **Setup** → **Setup** → **Products** link enables you to setup the options related to following closed ended products your company offers:

- Asset Types
- Scoring Parameters
- Contract
- Fees
- Checklists
- Statement Messages
- Letters
- Subvention

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

4.1 Asset Types

In Assets types you can setup the asset types that can serve as an application or account's collateral.

The information on the Assets screen is used by the system to automatically display the appropriate collateral screen (Vehicle, Home, or Other) on the Application Entry screen.

The system recognizes the following four types of collateral:

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

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

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

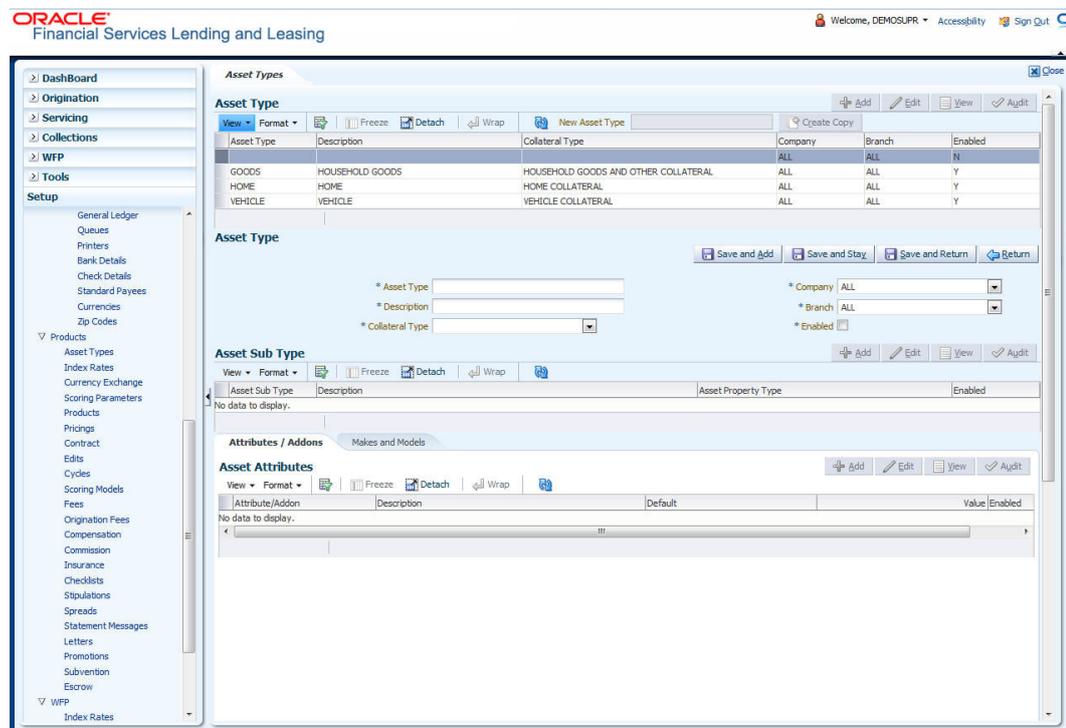
Note

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

To set up the Asset Types

You can either define new Asset Type or specify a new name in the **New Asset Type** field and click **Create Copy** to create a copy of selected asset with details.

1. Click **Setup** → **Setup** → **Products** → **Asset Types**.
2. In the **Asset Type** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-----------------|---|
| Asset Type | Specify the asset type. |
| Description | Specify the description for the asset. (This is the asset type which will appear throughout the system). |
| Collateral Type | Select the collateral type (the general category that the asset type falls within) from the drop-down list. Note: There is no need to define an asset for UNSECURED COLLATERAL, as by definition there is no asset on such account. |

| Field: | Do this: |
|---------|--|
| Company | Select the portfolio company to which the asset type belongs, from the drop-down list. These are the companies within your organization that can make Loans using this asset type. This may be ALL or a specific company. |
| Branch | Select the portfolio branch to which the asset type belongs, from the drop-down list. This is the branch within the selected company that can make Loans using this asset type. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL. IMPORTANT: By selecting which asset type to use, the system searches for a best match using the following attributes: 1 Company 2 Branch Hence, the system recommends creating one version of each asset type where ALL is the value in these fields. |
| Enabled | Check this box to enable the asset type and indicate that the asset type is currently in use. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Asset Sub Type** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------------|--|
| Asset Sub Type | Specify the asset sub type. |
| Description | Specify the description for the asset subtype |
| Asset Property Type | Select the type of property from the drop-down list. |
| Enabled | Check this box to enable the asset sub type. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Click **Setup** → **Setup** → **Products** → **Assets** → **Attributes/Addons**.
7. In the **Attributes/Addons** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------|--|
| Attribute/Addon | Displays the asset attribute or addon name for the selected asset). |
| Description | Select the description for the asset attribute/addon from the drop-down list. |
| Default | Specify the default text to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset. |

| Field: | Do this: |
|---------|--|
| Value | Specify the default monetary value to be copied or displayed when the asset attributes and addons fields are completed on an application for this asset. |
| Enabled | Check this box to enable the asset attribute/Addon and indicate that it is available for this type of asset. |

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
9. Click the **Setup** → **Setup** → **Products** → **Assets** → **Makes and Models**.
10. In the **Makes and Models** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|------------|---|
| Make | Specify asset make. |
| Model | Specify asset model. |
| Style | Specify asset style type. |
| Model Year | Specify asset model year. |
| Enabled | Check this box to enable the asset make and model and indicate that it is included on fields for this asset type. |

11. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.2 Scoring Parameters

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

Pricing scores apply to applications and are based on information recorded during origination, behavioral scoring applies to accounts and is based on account history attributes and performed on a monthly basis.

Behavioral scoring

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

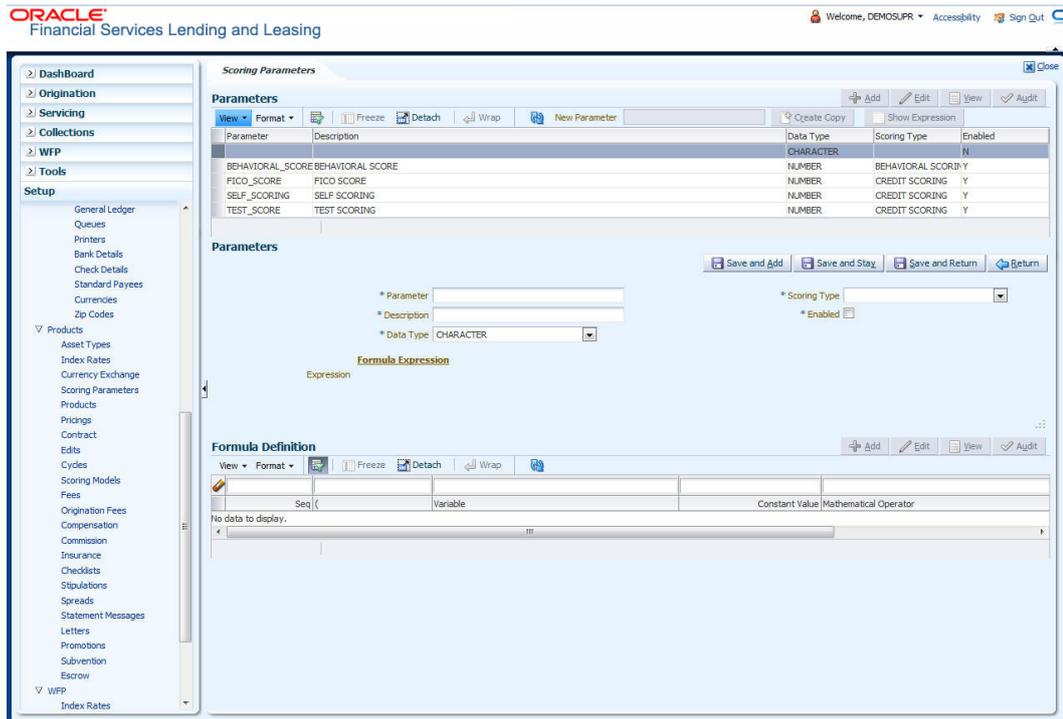
This information appears on the Customer Service form in the Account Details screen's Activities section.

To set up the Scoring Parameters

You can either define new **Scoring Parameters** or specify a new name in the **New Parameter** field and click **Create Copy** to create a copy of selected parameter with details.

1. Click **Setup** → **Setup** → **Products** → **Scoring Parameters**.

- In the **Parameters** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|--------------|---|
| Parameter | Specify the name of the scoring parameter. The system recommends entering a name that in some way reflects how the parameter is used; for example, use FICO_SCORE instead of PARAMETER_1. |
| Description | Specify a description of the parameter. Again, Specify a name that reflects how the parameter is used; for example, use FICO SCORE and WEIGHTED FICO SCORE instead of FICO SCORE NUMBER 1 and FICO SCORE NUMBER 2. |
| Data Type | Select the data type of the scoring parameter being defined from the drop-down list. This determines how the system handles the values. (While DATE and CHARACTER are available data types, generally only NUMBER should be used when defining a scoring parameter. |
| Scoring Type | Select the scoring type from the drop-down list: CREDIT SCORING or BEHAVIORAL SCORING. |
| Enabled | Check this box to enable and indicate that the scoring parameter is available. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

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

- In the **Formula Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------|---|
| Seq | Specify the sequence number (the order in which the formula definition variable will be assembled and evaluated). |
| (| Specify a left bracket, if you need to group part of your formula definition. |
| Variable | Select the variable from a validated field based on the user-defined table SCR_CRED_SUMMARY: SCORING PARAMETERS, from the drop-down list. |
| Constant Value | Specify the constant value (optional). |
| Mathematical Operator | Select the math operator to be used on the adjacent formula definition rows, from the drop-down list. |
|) | Specify a right bracket, if you are grouping part of your formula definition. |
| Enabled | Check this box to enable the formula and indicate that it is included when building a definition for the scoring parameter. |

- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
- In the **Parameters** section, click **Show Expression**.

The mathematical expression appears in the Formula Expression section (in sequential order) in the Expression field.

4.3 Contract

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

Instruments can be setup at different levels:

- Company
- Branch
- Product
- Application state
- Currency

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

- Accrual
- Rebate
- Scheduled dues
- Billing

- Delinquency
- Extension
- Advance details
- Rate cap and adjustments
- Payment caps
- Other

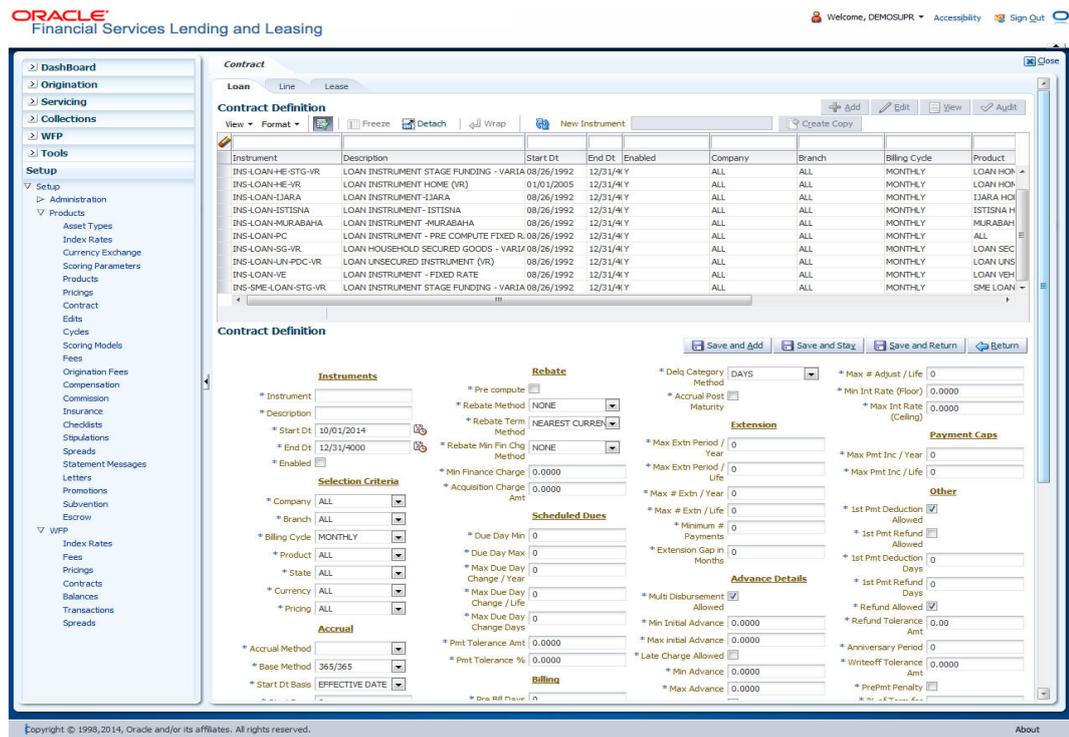
Items defined in the contract are “locked in” when you choose Select Instrument on the Funding form’s Contract link.

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

To set up the Contract

You can either define new Contract Definition details or specify a new name in the **New Instrument** field and click **Create Copy** to create a copy of selected contract with details.

1. On the Oracle Financial Services Lending and Leasing home screen, click **Click Setup** → **Setup** → **Administration** → **Products** → **Contract** → **Loan**
2. On the Contract Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|------------------------------------|--|
| Contract Definition section | |
| Instrument | Specify the code identifying the instrument. |
| Description | Specify the description of the instrument being defined. |

| Field: | Do this: |
|-----------------------------------|---|
| Start Dt | Specify the start date for the instrument. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date for the instrument. You can even select the date from the adjoining Calendar icon |
| Enabled | If you check this box, the system will consider this contract definition when selecting a instrument for an application. Note: Once the field is enabled load balances button in balances sub tab will be disabled |
| Selection Criteria section | |
| Company | Select the company for the instrument from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the branch within the company for the instrument from the drop-down list. This may be ALL or a specific branch. This must be ALL, if you have selected 'ALL' in the Company field. |
| Billing Cycle | Select the billing cycle selected from the drop-down list. |
| Product | Select the product for the instrument from the drop-down list. This may be ALL or a specific product. |
| State | Select the state in which the instrument is used from the drop-down list. This may be ALL or a specific state. |
| Currency | Select the currency for the instrument from the drop-down list. IMPORTANT: By selecting which type to use, the system searches for a best match using the following attributes: <ol style="list-style-type: none"> 1. Billing Cycle 2. Start Date 3. Company 4. Branch 5. Product 6. State Hence, Oracle Financial Services Software recommends creating one version of each type, where ALL is the value in these fields. |
| Pricing | Select the pricing in which the instrument is used from the drop-down list. This may be ALL or a specific pricing. |
| Accrual section | |
| Accrual Method | Select the accrual method used to calculate interest accrual for this instrument from the drop-down list. |
| Base Method | Select the base method used to calculate interest accrual for this instrument from the drop-down list. |

| Field: | Do this: |
|-------------------------------|--|
| Start Dt Basis | Select to define the start date from when the interest accrual is to be calculated for this instrument from the drop-down list. Note: If you select the Effective Date, then the interest is calculated from the Contract date. If you select the Payment Date, then the interest is calculated based on (first payment date minus one billing cycle). |
| Start Days | Specify the number of days for which the interest accrual is to be calculated. |
| Time Counting Method | Select the time counting method used to calculate interest accrual for this instrument from the drop-down list. |
| Installment Method | Select the payment installment method from the drop-down list. Note: the system supports an amortized repayment schedule with the final payment potentially differing from the regular payment amount in the other billing cycles. You may choose: Whether the equal installments for each billing cycle includes any minute final payment differences (EQUAL PAYMENTS) -or- If the final payment amount may be slightly different (FINAL PAYMENT DIFFERS). |
| Int Amortization Freq | Select the interest amortization frequency from the drop-down list. |
| Rebate section | |
| Pre Compute | Check this box to indicate that this is a precomputed loan. |
| Rebate Method | Select the rebate calculation method from the drop-down list. |
| Rebate Term Method | Select the rebate term method from the drop-down list. |
| Rebate Min Fin Chg Mthd | Select the rebate minimum finance charge calculation method from the drop-down list. |
| Min Finance Charge | Specify the minimum finance charge value. |
| Acquisition Charge Amt | Specify the acquisition charge amount. |
| Scheduled Dues section | |
| Due Day Min | Specify the minimum value allowed for the due day for this instrument. |

| Field: | Do this: |
|----------------------------|---|
| Due Day Max | Specify the maximum value allowed for the due day for this instrument. Note: If billing cycle is selected as weekly, then Due Day Max field value cannot be greater than 7. |
| Max Due Day Change / Year | Specify the maximum number of due day changes allowed within a given year for this instrument. |
| Max Due Day Change / Life | Specify the maximum number of due day changes allowed over the life of a product funded with this instrument. |
| Max Due Day Change Days | Specify the maximum number of days a due date can be moved. |
| Pmt Tolerance Amt* | Specify the payment tolerance amount. This is the threshold amount that must be achieved before a due amount is considered PAID or DELINQUENT. If (Payment Received + Pmt Tolerance: \$Value) >= Standard Monthly Payment, the Due Date will be considered as satisfied in terms of delinquency. The amount unpaid is still owed. |
| Pmt Tolerance%* | Specify the payment tolerance percentage. This is the threshold percentage that must be achieved before a due amount is considered PAID or DELINQUENT. If Payment Received >= (Standard Monthly Payment * Pmt Tolerance% / 100), the due date will be considered satisfied in terms of delinquency. The amount unpaid is still owed. The system uses the lesser of these two values. |
| Billing section | |
| Prebill Days | Specify the prebill days. This is the number of days, before the first payment due, that accounts funded with this instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month. If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then the account will bill on 10/04/2003, and then bill on the 4th of every month. |
| Billing Type | Select the billing type for accounts funded using this instrument from the drop-down list. |
| Billing Method | Select the billing method for accounts funded using this instrument from the drop-down list. |
| Balloon Method | Select the balloon payment method for accounts funded using this instrument from the drop-down list. |
| Delinquency section | |
| Late Charge Grace Days | Specify the number of grace days allowed for the payment of a due date before a late charge is assessed on the account. |

| Field: | Do this: |
|--------------------------------|---|
| Stop Accrual Days | Specify the number of days a contract can be in delinquent state, after which the interest accrual must stop for an account. A Batch Job is run daily to select accounts in delinquent status for a pre-defined number of days and post 'No Accrual transaction' for such accounts on current date. When the account recovers from Delinquency, the system will then post a 'Start Accrual Transaction' on the date the account is recovered from delinquency. |
| Delq Grace Days | Specify the number of grace days allowed for the payment of a due date before an account is considered delinquent. This affects DELQ Queues, the system reporting, and the generation of collection letters. |
| Delq Category Method | Select the delinquency category method to determine how the system populates delinquency counters on the Customer Service form. Note: This value does not affect credit bureau reporting. |
| Accrual Post Maturity | Check this box to indicate that this is the post maturity default rate. Extensions allow you to extend the maturity of the contract by one or more terms by allowing the customer to skip one or more payments. The skipped terms are added to the end of the contract. |
| Extension section | |
| Max Extn Period / Year | Specify the maximum number of terms that the contract may be extended, within a given rolling calendar year. |
| Max Extn Period / Life | Specify the maximum number of terms that the contract may be extended, within the life of the loan. |
| Max # Extn / Year | Specify the maximum number of extensions that may be granted within a given rolling calendar year. |
| Max # of Extn / Life | Specify the maximum number of extensions that may be granted within the life of the loan. |
| Minimum # Payments | Specify the minimum number of payments that must be made before extension. |
| Extension Gap in Months | Specify the gap between previous extension provided in the account and current one as specific number of months. |
| Advance Details section | |
| Multi Disbursements Allowed | Check this box, if this contract allows disbursement of funds to customers through multiple advances or draws up to the approved amount within a specified "draw period." If you select the Multiple Disbursements Permitted box, complete the Advance Details section on the Contract section. (For more information, see the Stages Funding section in this chapter.) |
| Min Initial Advance | Specify the minimum initial advance amount allowed. This is the smallest possible initial advance that can be disbursed to the borrower after funding. |

| Field: | Do this: |
|---|---|
| Max Initial Advance | Specify the maximum initial advance amount allowed. This is the largest possible initial advance that can be disbursed to the borrower after funding. |
| Late Charge Allowed | Check this box to allow disbursement period late charge. |
| Min Advance | Specify the minimum advance amount. This is the smallest advance amount that a borrower may subsequently request after the initial advance. |
| Max Advance | Specify the maximum advance amount. This is the largest advance amount that a borrower may subsequently request after the initial advance. |
| Billing Allowed | Check this box to allow stage funding with draw period billing. |
| Draw Period Billing Method | Select the method for billing during the draw period from the drop-down list. |
| Reschedule Ind | Select this check box to indicate that the rescheduling is allowed at the draw period. |
| Rate Cap & Adjustments section | |
| Max Rate Inc / Year | Specify the maximum rate increase allowed in a year. |
| Max Rate Inc / Life | Specify the maximum rate increase allowed in the life of the loan. |
| Max Rate Dec / Year | Specify the maximum rate decrease allowed in a year. |
| Max Rate Dec / Life | Specify the maximum rate decrease allowed during the life of the loan. |
| Max # Adjust / Year | Specify the maximum number of rate changes allowed in a year. |
| Max # Adjust / Life | Specify the maximum number of rate changes allowed during the life of the loan. |
| Min Int Rate (Floor) | Specify the minimum rate. |
| Max Int Rate (Ceiling) | Specify the maximum rate. |
| Payment Caps section | |
| Max Pmt Inc / Year | Specify the maximum payment increase allowed in a year. Note: This field is applicable only for loans. |

| Field: | Do this: |
|---------------------------|--|
| Max Pmt Inc / Life | Specify the maximum payment increase allowed in the life of the loan. Note: This field is applicable only for loans. |
| Other section | |
| 1st Pmt Deduction Allowed | Check this box to indicate that the first payment for fixed rate loans using this instrument may be deducted from the producer's proceeds. |
| 1st Pmt Refund Allowed | Check this box to indicate that refunding first payment deductions to the producer is allowed. |
| 1st Pmt Deduction Days | Specify the first payment deduction days. If the first payment for fixed rate loans using this instrument is less than this number of days from funding, the first payment will be deducted from the producer's proceeds if 1st Pmt Deduction. |
| 1st Pmt Refund Days | Specify the first payment refund days. If the first payment for fixed rate loans using this instrument is received within this number of days from the first payment date, the first payment deduction will be refunded to the producer if 1st Pmt Refund. |
| Refund Allowed | Check this box to indicate that refunding of customer over payments are allowed. |
| Refund Tolerance Amt | Specify the refund tolerance amount. If the amount owed to the customer is greater than the refund tolerance, the over payment amount will be refunded if Refund Allowed box is selected. |
| Anniversary Period | Specify the anniversary term that define the anniversary period. This is based on billing cycle, so normally for MONTHLY the value is 12 and for WEEKLY the value is 52. |
| WriteOff Tolerance Amt | Specify the write off tolerance amount. If the remaining outstanding receivables for accounts funded using this instrument is less or equal to the write off tolerance amount, the remaining balance on the account will be waived. |
| Pre Pmt Penalty | Check this box, if there is a prepayment penalty charged for accounts funded using this instrument. |
| % of Term for Penalty | Specify percentage of term for prepayment penalty. If the (remaining terms / total terms) expressed as a percentage exceeds this amount, a prepayment penalty will be assessed if the Pre-Pmt Penalty box was selected. |
| Recourse | Check this box if recourse is allowed. This indicates whether the unpaid balance may be collected from the producer if the consumer fails to perform on the loan. |
| Max Recourse% | Specify the maximum percentage of the outstanding receivables that may be collected from the producer if the Recourse Allowed box was selected. |

| Field: | Do this: |
|---------------------|---|
| Pay Off Fee Allowed | Check this box to allow for a payoff quote fee to be assessed to the account attached to this contract. Note: This will require you to set up a payoff fee at the contract (Fees sub screen) or state (Fee screen) level. For more information, see the following Contract screen (Loan)'s Fees sub screen or Fee screen (Loan) sections in this chapter. |
| Escrow Allowed | Check this box, if this contract can do escrow of tax and insurances. (For more information, see the Escrow Setup Form chapter.) |
| Repmt Currency | Select the designated repayment currency for this contract from the drop-down list. |
| PDC Security Check | Check this box to indicate that post dated checks are the method of repayment for this contract. |
| Default Pmt Spread | Select the default payment spread to be used when receiving payments for this account if one is not explicitly chosen, from the drop-down list. |
| Calendar Method | Select the required calendar method for this contract from the drop-down list. The calendar method "Hijri" should be selected, if the product category is selected as Standard in the Products screen. For "Islamic" product category, the calendar method can be either Gregorian or Hijri. |
| ACH Fee Ind | Check this box to indicate that direct debit fee is included. Note: The ACH Fee/Direct Debit Fee balance will be displayed in Balances sub tab only when this checkbox is selected. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Extension of Terms

The system facilitates extension of terms, provided the following conditions are satisfied:

- Specified number or more payments made in the account
- Gap between the previous and current extension provided in the account must be a specific number of months that could be specified

If the above conditions are not satisfied, then the system displays an appropriate error message.

A new transaction Force Extension will be available. This transaction will be posted when you want the system to bypass the extension validations defined at the contract level.

When a backdated transaction with TXN Date exists before the transaction date of extension, all the transactions are reversed and posted again. If extension transaction is posted again, then the validation rules are not validated again.

Staged Funding

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

To create a multiple disbursement contract for a transaction

1. In the Contract Definition section, click **Add** and complete the fields following the instructions above, making sure to complete the following steps:
 - In the Advance Details section, select the Multiple Disbursement Permitted check box. When you select a contract instrument that permits staged funding (multiple disbursements) on the Funding screen, the system copies the information for that instrument from the Setup Module screen's Contract screen to the Funding screen's Contract screen.

Note

You cannot clear the Multi Disbursement Allowed box in the Advance section on the Contract screen.

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

Note

This information appears in the Advance section of the Funding screen's Contract link.

-
2. If you choose, set the following APPLICATION CONTRACT EDITS as an ERROR or WARNING on the Setup Module screen's Edits screen.

Note

For more information, see the Edits link (Edits screen) section in this chapter.

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

These edits appear on the Funding screen's Verification screen.

Repayment scheduling for staged funding

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

As the might have been disbursed through multiple draws, or the draws have been less than the approved amount, or the amount may have been repaid in some amount before the draw end date, you may need to change the payment amount. In such cases, you can manually change the payment in the system by posting the monetary transaction CHANGE PAYMENT AMOUNT on the Customer Service screen's Maintenance link.

Disbursements for staged funding

The approved amount for staged funding can be disbursed with the Funding screen or at a later time using the Advances screen. If the first disbursement is requested during funding, you may enter it on the Itemization sub screen of the Funding screen's Contract screen.

If the entire approved amount is not disbursed during initial funding, it can be disbursed using the Advances screen's Advance Entry screen.

If the initial amount on the Advance Entry screen is not within the minimum or maximum limits (as entered in the Advance Details section on the Setup Module screen's Contract screen), the system displays any of the following error or warning messages in the Advances section's Error Reason field:

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

The Advance Entry screen also allows you to enter subsequent funding / disbursements. If subsequent advances are not within the predetermined minimum or maximum amounts, the system displays any of the following warning or error messages in the Advances section's Error Reason field:

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

Additional messages in the Error Field regarding Staged Funding

If you attempt to post an advance after the draw end date, then the system displays the message in the Advances section's Error Reason field as, "ADVANCE DT IS AFTER DRAW PERIOD END DATE".

If you attempt to post an advance above the approved amounts, including tolerance, the system displays the message in the Advances section's Error Reason field as "ADVANCE AMOUNT IS MORE THAN THE TOTAL APPROVED AMOUNT INCLUDING TOLERANCE".

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

Note

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

4.3.1 Balances

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

CAUTION: Please contact your Implementation Manager for changes to this section.

To set up the Balances

1. Click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Contract** → **Loan** → **Balances**.
2. On the Balances sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------------|---|
| Balance Type | Displays the balance type. |
| Chargeoff Method | Select the charge off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account becomes uncollectable and the product is charged off. |
| Writeoff Method | Select the write off method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is within the write off tolerance of being PAID. |
| Reschedule Method | Select the reschedule method to determine how the outstanding amount of this balance type will be handled from the drop-down list, if the account is rescheduled. |
| Sort | Specify the sort order of how account balances will appear on the Customer Service form's Balance screen. |
| Billed | Check this box to indicate that outstanding amounts for this balance type are considered a part of the billed amount. This also determines whether payments applied to this balance type are considered when satisfying outstanding amounts due. |
| Accrued | Check this box to indicate that outstanding amounts for this balance type will be included when interest is accrued against the account. |
| Non Performing Rollover | Check this box to indicate that "non-performing" is used as an intermediary status on your general ledger prior to charge off and want to create balances for non-performing accounts for this balance type. Note: (The Non-Performing Rollover box applies only to Balance Types of ADVANCE/PRINCIPAL and INTEREST. For all other Balance Types, this box would be cleared). |
| Non Performing Balance Type | Select the balance type you want to rollover from drop-down list, if you select the Non-Performing Rollover box (Advance/ Principal). |
| Enabled | Check this box to indicate that this balance type will be created when the account is booked and funded |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

The system loads the currently defined balances for accounts.

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

4.3.2 **Amortized Balances**

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

To set up the Amortization Balances

1. Click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Contract** → **Loan** → **Amortized Balances**.
2. In the Amortization Balances section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------|---|
| Amortize Balance Type | Select the amortize transaction type from the drop-down list. |
| Amortization Method | Select the amortization method used to calculate the net amortization amount from the drop-down list. |
| Cost/Fee method | Select the amortization cost/fee method. |
| Sort | Specify the sort sequence to define the order of the amortize balances. |
| Enabled | Check this box to enable the amortize balance to be created when the account is booked and funded. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.3.3 Itemizations

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

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

To set up the Itemizations

1. Click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Contract** → **Loan** → **Itemizations**.
2. On the Itemization sub screen select the option button to indicate the type of itemization you are working with: Advance, Financed Fees, Pre-Paid Fees, Producer, or Escrow.

3. On the Itemization sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------------------|--|
| Itemization | Select the itemization from the drop-down list. |
| Disbursement Type | Select the disbursement type from the drop-down list. |
| Transaction | Select the funding transaction type from the drop-down list. |
| Itemization Type | Select the itemization type from the drop-down list. Notes: 1. On selecting the "Prefunding Txns" as itemization type, it indicates that this particular itemization expects a payment from the customer prior to funding. 2. The itemization type "Prefunding Txns" is available only for loans. |
| Sort | Specify the sort order to define the order of the itemization transactions. |
| Sign | If the itemized transaction increases the group balance, click +ve. -or- If the itemized transaction decreases the group balance, click -ve. |
| Enabled | Check this box to enable the itemization and indicate that this itemization transaction will be created when the account is booked and funded. |
| Amortize Balance | Select the amortize balance affected by this itemization transaction from the drop-down list. Note: Advance itemizations do not affect amortize balances. |
| Refund Calculation Method | Select the refund calculation method from the drop-down list |
| Taxable | Check this box, if the itemization type is taxable. |
| Seller Pmt | Check this box to enable seller payment |
| Escrow | Select the escrow from the drop-down list. |
| Itemization Formula | Select the itemization formula description from the drop-down list. |
| Refund Calculation Method | Check this box to enable Refund calculation Method. |
| Escrow Required | If this is an escrow account, check this box to indicate that an escrow is required during the application process (though at that time the user can choose Opt Out to decline.) |
| Discount. Rate | Specify the discount rate for the itemization. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.3.4 **Fees**

Any fees that are defined in the contract are set up on the Fees sub screen. The system currently supports the following contract fees:

- Late charges
- Non sufficient funds
- Extensions
- Prepayment penalties
- Delay Fee
- ACH Fee

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

Note

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

To set up the Fees

1. Click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Contract** → **Loan** → **Fees**.
2. In the Fees section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------|--|
| Type | Select the fee type from the drop-down list. |
| Txn Amt From | Specify the lowest transaction amount or balance amount against which this contract fee definition may be applied. |
| Method | Select the method of calculating the fee to be assessed from the drop-down list. |
| Frequency | Select the frequency of calculating the fee to be assessed from the drop-down list. |
| Min Amt | Specify the minimum fee amount to be assessed. |
| Max Amt | Specify the maximum fee amount to be assessed. If you selected FLAT in the Method field, then this field is not used and is normally populated as \$0.00. |
| Percent | Specify the fee percentage of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount. |

| | |
|---------------|---|
| Field: | Do this: |
| Enabled | Check this box to create the selected contract fee when the account is booked and funded. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

- Behavioural Score Models

ORACLE Financial Services Lending and Leasing

Welcome, DEMOSUPR Accessibility Close

Edit Type Definition

| Edit | Description | Edit Type | System Defined | Enabled | Company | Branch | Channel | Product | State |
|---|-----------------|-----------|---|---------|---------|--------|-----------|---------|-------|
| ONLNCE_ADC_EDIT_I_APPLICATION APPRC APP APPROVAL EDIT | | | <input type="radio"/> Yes <input checked="" type="radio"/> No | Y | ALL | ALL | ALL | ALL | ALL |
| ONLNCE_ADC_EDIT_IPSD | APP ENTRY EDITS | | <input checked="" type="radio"/> Yes <input type="radio"/> No | N | US01 | ALL | ALL | ALL | ALL |
| ONLNCE_ADC_EDIT_I_EDITS | APP ENTRY EDITS | | <input checked="" type="radio"/> Yes <input type="radio"/> No | N | ALL | ALL | WEB ENTRY | ALL | ALL |
| ONLNCE_ADC_EDIT_I_APPLICATION DECLI APP DECLINE EDITS | | | <input checked="" type="radio"/> Yes <input type="radio"/> No | Y | ALL | ALL | ALL | ALL | ALL |
| ONLNCE_ADC_EDIT_I_APPLICATION AUTO APP AUTOMATIC APP | | | <input checked="" type="radio"/> Yes <input type="radio"/> No | Y | ALL | ALL | ALL | ALL | ALL |
| ONLNCE_APP_EDIT_I_APPLICATION ENTRY APP ENTRY EDITS | | | <input checked="" type="radio"/> Yes <input type="radio"/> No | Y | ALL | ALL | ALL | ALL | ALL |
| ONLNCE_APP_EDIT_I_APPLICATION PRESQ APP PRESCREENING | | | <input checked="" type="radio"/> Yes <input type="radio"/> No | Y | ALL | ALL | ALL | ALL | ALL |
| ONLNCE_APP_EDIT_I_APPLICATION PREQUAL APP PREQUALIFICAT | | | <input checked="" type="radio"/> Yes <input type="radio"/> No | Y | ALL | ALL | ALL | ALL | ALL |
| ONLNCE_CON_EDIT_I_APPLICATION CONTR APP CONTRACT EDIT | | | <input checked="" type="radio"/> Yes <input type="radio"/> No | Y | ALL | ALL | ALL | ALL | ALL |

Edit Type Definition

* Edit:
 * Description:
 * Edit Type:
 * System Defined: Yes No
 * Enabled:

Selection Criteria

* Company: ALL
 * Branch: ALL
 * Channel: ALL
 * Product: ALL
 * State: ALL
 * Currency: ALL

Edit Sub Type Definition

| Edit Sub Type | Edit | Result | Enabled | Value | Override Responsibility | System Defined |
|---------------------|------|--------|---------|-------|-------------------------|----------------|
| No data to display. | | | | | | |

ORACLE Financial Services Lending and Leasing

Welcome, DEMOSUPR Accessibility Sign Out

Cycle Definition

| Cycle | Type | Product |
|-----------------|-----------------|---------|
| ORGNATION_CYCLE | ORGNATION_CYCLE | ALL |
| CH_LLN_CE_ORG | ORGNATION_CYCLE | ALL |

Cycle Definition

* Cycle:
 * Type: ORGNATION_CYCLE
 * Product: ALL

Cycle Code Definition

| Current Code | Current Sub Code | Next Code | Next Sub Code | Origination Stage Code | Edit Type |
|---------------------|------------------|-----------|---------------|------------------------|-----------|
| No data to display. | | | | | |

Cycle Code Responsibility Definition

| Responsibility | Allowed |
|---------------------|---------|
| No data to display. | |

4.3.5 Loan Behavioral Score Models

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The 'Scoring Models' section is open, with the 'Behavioral Score Models' tab selected. A table lists existing models:

| Model | Description | Start Dt | End Dt | Enabled | Max Score | Company | Branch | Product | Currency | Auto Decision | Bureau Score Reasons |
|-----------------|------------------------------|------------|------------|---------|-----------|---------|--------|---------|----------|---------------|----------------------|
| LOAN | LOAN SCORING MODEL (FICO SC) | 08/26/1992 | 12/31/4000 | N | 1000 | ALL | ALL | ALL | ALL | N | N |
| LOGICAL SCORING | LOGICAL SCORING | 07/31/2000 | 12/31/4000 | N | 1000 | ALL | ALL | ALL | ALL | Y | Y |
| MY SCORING | LOAN SCORING MODEL | 07/30/2000 | 12/31/4000 | Y | 1000 | ALL | ALL | ALL | ALL | Y | N |

Below the table, the 'Score Models' form is visible, showing fields for Model, Description, Start Dt, End Dt, Enabled, Max Score, Company, Branch, Product, Currency, Auto Decision, and Bureau Score Reasons. The 'Parameters' and 'Range Definition' sections are also visible.

You can either define new Behavioral Score Model details or specify a new name in the **New Behavioral Model** field and click **Create Copy** to create a copy of selected score model with details.

1. Click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Scoring Models** → **Loan** → **Behavioral Score Models**.
2. In the Score Models section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The 'Scoring Models' section is open, with the 'Behavioral Score Models' tab selected. A table lists existing models:

| Model | Description | Start Dt | End Dt | Enabled | Max Score | Company | Branch |
|---------|---------------------------------------|------------|------------|---------|-----------|---------|--------|
| LOAN_BS | LOAN SCORING MODEL (BEHAVIORAL SCORE) | 08/26/1992 | 12/31/4000 | Y | 1000 | ALL | ALL |

Below the table, the 'Score Models' form is visible, showing fields for Model, Description, Start Dt, End Dt, Enabled, Max Score, Company, Branch, Product, and Currency. The 'Parameters' and 'Range Definition' sections are also visible.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------------------|---|
| Model | Specify the code for the scoring model. |
| Description | Specify a description of the scoring model. |
| Start Dt | Specify the start date for the scoring model. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date for the scoring model. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to enable the scoring model. |
| Result section | |
| Max Score | Specify the maximum score allowed. (This is normally the sum of the Max Value fields within the scoring parameters.) |
| Selection Criteria section | |
| Company | Select the company for the scoring model, from the drop-down list. This may be ALL or a specific company. |
| Branch | Select branch within the company for the scoring model, from the drop-down list. (This may be ALL or a specific branch. However, if you have selected 'ALL' in Company field, then you must select 'ALL' for this field). |
| Product | Select the product for the scoring model, from the drop-down list. This may be ALL or a specific product. |
| Currency | Select the currency for the scoring model, from the drop-down list. This may be ALL or a specific currency. |
| Bureau Score Reasons | Check this box if bureau score reason is applicable. |
| Auto Decision | Check this box if auto decision is applicable. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. Click 'Create Copy' button on the Score Models screen to create copy of the selected record with details.

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

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

Note

- A character parameter range definition should contain the exact value of the parameter.
 - Each scoring parameter should have range definitions defined that encompass all of the values that might result.
-

5. In the Parameters section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------|---|
| Parameter | Select the parameter from the field, from the drop-down list. |
| Max Value | Specify the maximum value allowed for the selected parameter. |
| Adverse Action Reason | Select the adverse action reason. |
| Weighted Value | Specify the weighted value. |
| Enabled | Check this box to enable the parameter. |

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. The Range Definition section allows you to translate the calculated value for a scoring parameter into the value to be used, depending on the returned value of the parameter.
8. In the Range Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|-----------------|---|
| Value From | Specify the lowest calculated value to apply the specific translation. The ceiling of the range definition is based on the range definition with the next highest Value From or the Max Value of the scoring parameter (whichever is less). |
| Value From | Select the following options to determine how values for a scoring parameters are translated: % Max Value – If selected, then the calculated values within the range definition receives a value based on a percentage of the Max Value of the scoring parameter. % Param – If selected, then the calculated values within the range definition receives a value based on a percentage of the calculated value of the scoring parameter. Value – If selected, then the calculated values with in the range definition receives a specific value. |
| Percent / Value | Specify the percent or value to be used in the translation of the calculated value of the scoring parameter. |

| Field: | Do this: |
|---------|---|
| Enabled | Check this box to consider this range definition while translating values for this scoring parameter. |

9. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.4 Fees

The Fee screen allows you to define fees that may be automatically assessed by the system. The Fee Definition section records fees not defined within the Contract screen's Fees sub screen.

The following fee types are currently supported for automatic assessment:

- Late charge
- NSF
- Extension
- Advance
- Over Credit Limit
- Membership
- Prepayment penalty
- Phone Pay
- Payoff Quote
- Periodic Maintenance
- Rental Fee
- ACH Fee
- Delay Fee
- Other Fee and Tax

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

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

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

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

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

1. Company
2. Branch
3. Product

4. Application state
5. Transaction amount
6. Start date
7. End date
8. Currency

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

Note

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

To set up the Fee

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Fees** → **Loan**
2. In the Fee Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing 'Fees' setup interface. On the left is a navigation menu with options like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area shows a 'Fee Definition' table and a corresponding form. The table lists various fee rules with columns for Fee Rule, Fee Type, Start Dt, End Dt, Enabled, Calc Method, Min Amt, Max Amt, and Percent. The form below the table allows for configuring a specific fee definition with fields for Fee Rule, Fee Type, Start Dt, End Dt, Enabled, Calc Method, Min Amt, Max Amt, Percent, Channel, Product, State, Currency, Company, Branch, and Txn Amt From.

A brief description of the fields is given below:

| Field: | Do this: |
|----------|--|
| Fee Rule | Specify the fee rule used to identify the particular fee definition. |
| Fee Type | Select the fee type from the drop-down list. The system computes these drop-down values from the TXN_TYPE_CD Lookup, with FEE as the sub type. |

| Field: | Do this: |
|---------------|---|
| Start Dt | Specify the start date. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the end date. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to enable the fee. |
| Calc Method | Select one of the following method of calculating the fee, from the drop-down list. If 'Flat Amount' is selected, then minimum fee will be charged. If 'Percentage' is selected, then the amount charged will be based on percentage defined subject to minimum and maximum amount (i.e. 'Txn Amt From'). |
| Min Amt | Specify the minimum amount for the fee. |
| Max Amt | Specify the maximum amount for the fee. If you selected FLAT AMOUNT in the Calc Method field, then this field is not used and is normally populated as \$0.00. |
| Percent | Specify the percentage value of the outstanding transaction amount to be assessed as a fee. This amount will be adjusted to fall within the Min Amount and the Max Amount. |
| Company | Select the portfolio company from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the portfolio branch from the drop-down list. This may be ALL or a specific branch. (This must be ALL, if you have selected 'ALL' in the Company field). |
| Channel | Select the channel from the drop-down list, This can be ALL or a specific channel. |
| Product | Select the product from the drop-down list. This may be ALL or a specific product. The available values come from a validated field based on the selected Billing Cycle setup and the Product setup. |
| State | Select the state for this fee, from the drop-down list. This may be ALL or a specific state. |
| Currency | Select the currency for this fee, from the drop-down list. This may be ALL or a specific currency. |

| Field: | Do this: |
|--------------|--|
| Txn Amt From | <p>Specify the transaction or balance amount. The fee is calculated using the specifications of this record only if the transaction amount is greater than the value specified in this field (and less than this field in another record for the same fee).</p> <p>IMPORTANT:</p> <p>When you select the fee to use, the system searches for a best match using the following attributes:</p> <ul style="list-style-type: none"> 1 Company 2 Branch 3 Product 4 State 5 Amount (Txn Amt From) 6 Effective/start date (Start Dt) <p>Hence, Oracle Financial Services Software recommends creating a version of each fee, where ALL is the value in the these fields.</p> <p>It is also recommended that you define a default printer for an Organization, Division and Department.</p> |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.5 Checklists

A checklist is an optional set of steps to follow when completing a task in the system, such as the underwriting and funding processes.

Checklists can be used as guidelines to help ensure that the system users follow your business's standard operating procedures and enter all required data. Some checklists are optional, but others such as those related to application decisions or contract verification, may be required depending on the edit sets defined in your system. The Checklists screen allows you to specify the contents of the checklist.

You can define additional checklists for your organization. You can set up multiple checklists for a single type of checklist. These checklists can be differentiated by:

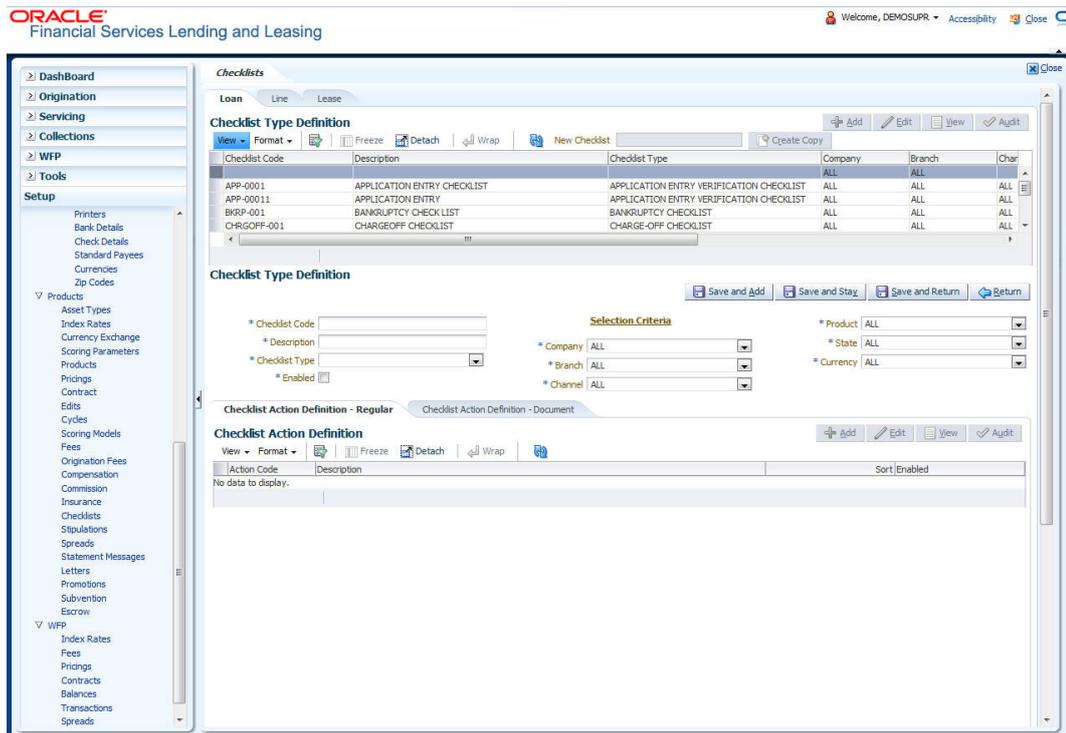
- Company
- Branch
- Product
- Account state

To set up the Checklists

You can either define new Checklist Type Definition details or specify a new code in the **New Checklist** field and click **Create Copy** to create a copy of selected checklist type definition with details.

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Checklists** → **Loan**.

- In the Checklist Type Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



- A brief description of the fields is given below:

| Field: | Do this: |
|----------------|---|
| Checklist Code | Specify the checklist code that identifies checklist being defined. |
| Description | Specify the description for the checklist. |
| Checklist Type | Select the checklist type from the drop-down list, to define where the specific checklist will be available in the system. |
| Company | Select the portfolio company associated with the checklist from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the portfolio branch associated with the checklist from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL). |
| Channel | Select the channel from the drop-down list, This can be ALL or a specific channel. |
| Product | Select the product associated with the checklist from the drop-down list. This may be ALL or a specific product. The available values come from a validated list based on the selected Billing Cycle setup and the Product setup. |

| Field: | Do this: |
|----------|--|
| State | Select the state associated with the checklist type from the drop-down list. This may be ALL or a specific state. IMPORTANT: By selecting which edits type to use, the system searches for a best match using the following attributes: 1 Company 2 Branch 3 Product 4 State Hence, Oracle Financial Services Software recommends creating one version of each checklist type where ALL is the value in these fields. |
| Currency | Select the currency associated with the checklist from the drop-down list. This may be ALL or a specific currency. |
| Enabled | Check this box to enable the checklist. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Checklist actions are steps (a set of one or more tasks) related to the checklist you are creating. They are loaded on the Checklist Action Definition section.

5. In the Checklist Action Definition - **Regular** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter

A brief description of the fields is given below:

| Field: | Do this: |
|-------------|--|
| Action Code | Specify the action code for the checklist. |
| Description | Specify the description for the action type. |
| Sort | Specify the sort order to define the placement of the action type on the Checklist sub screen. |
| Enabled | Check this box to include this action in the checklist. |

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7. In the Checklist Action Definition - **Document** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------|---|
| Action Code | Specify the action code for the checklist. |
| Description | Specify the description for the action type. |
| Document Type | Select the document type from the drop-down list. |

| Field: | Do this: |
|--------------------|--|
| Document Sub Type | Select the document sub type from the drop-down list. |
| Document Mandatory | Check this box to indicate that the document is mandatory. |
| Sort | Specify the sort order to define the placement of the action type on the Checklist sub screen. |
| Enabled | Check this box to include this action in the checklist. |

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.6 Statement Messages

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

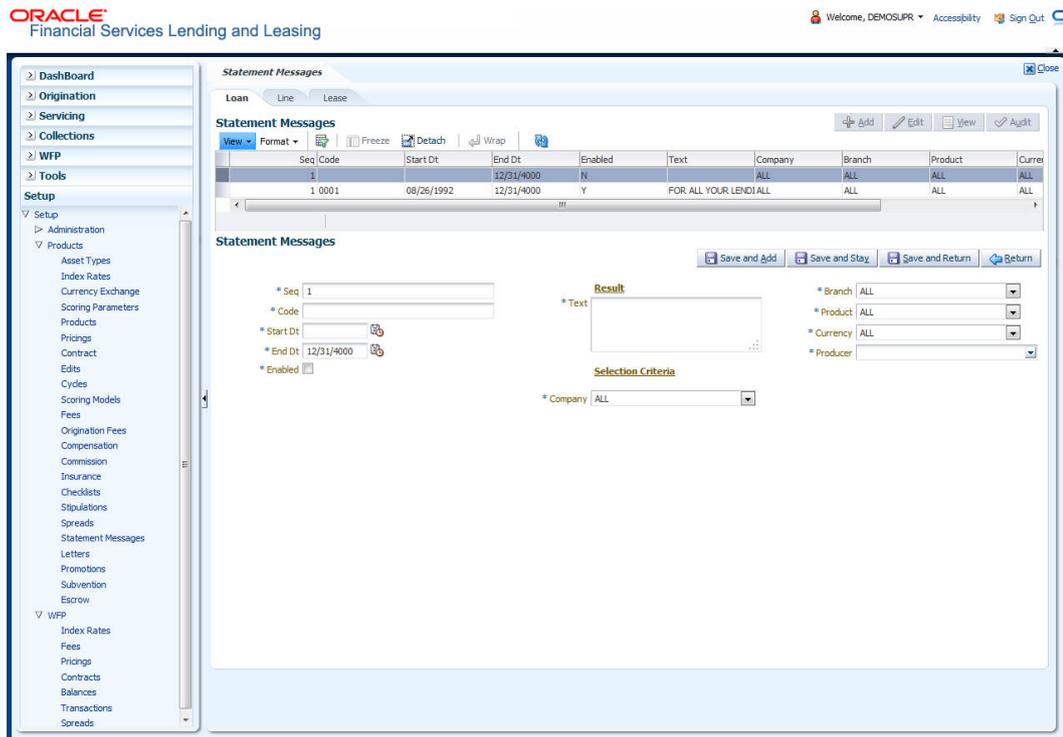
The system inserts the message in the Text field into the statement file produced during the nightly batch job for the appropriate consumers.

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

To set up the Messages

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Statement Messages** → **Loan**.

- In the Statement Messages section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------------------|--|
| Seq | Specify the sort sequence of how the statement message should be printed. |
| Code | Specify the message code identifying the statement message. |
| Start Dt | Specify the first date the statement message is available. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify the last date the statement message is available. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to enable the message. |
| Result section | |
| Text | Specify the text of the statement message. |
| Selection Criteria section | |
| Company | Select the company for the statement message from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the branch within the company for the statement message from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL. |
| Product | Select the product for which this statement message will be used from the drop-down list. This may be ALL or a specific product. |

| Field: | Do this: |
|----------|---|
| Currency | Select the currency for the statement message from the drop-down list. This may be ALL or a specific currency. |
| Producer | <p>Select the producer for the statement message from the drop-down list. This may be ALL or a specific producer. The available values come from a validated field based on the Pro Group and Pro Type.</p> <p>IMPORTANT: By selecting which message to use, the system searches for a best match using the following attributes:</p> <ol style="list-style-type: none"> 1. Company 2. Branch 3. Product 4. Producer 5. Currency <p>Hence, Oracle Financial Services Software recommends creating one version of each edit type where ALL is the value in these fields.</p> |

4.7 Letters

The Letters screen allows you to define letters that the system automatically generates when the application or the account for a products meets certain conditions, or “trigger events.” Each letter has its own trigger event. For example, you can configure the system to automatically send a welcome letter when an application becomes an account or send a collection letters when an account becomes delinquent.

The system supports the following types of letters:

| Type of letter: | Definition: |
|--------------------------|--|
| ACCOUNT STATEMENT | Generated when account is to receive a billing statement (this time is defined in contract setup). Letter is sent to customer. |
| ADVERSE Action letter | Generated in nightly batch jobs for applications that were declined. This letter is sent to the consumer to indicate the reasons why the application was declined. |
| CONDITIONAL ADVERSE | Generated in nightly batch jobs for applications that were |
| ACTION LETTER | declined. This letter is sent to the consumer to indicate the reasons why the application was declined. This letter also indicates steps that the consumer may take to gain approval of the application. |
| COLLECTION LETTER 1 | Generated when an account becomes delinquent. This is the first dunning letter sent to the customer. |
| COLLECTION LETTER 2 | Generated when an account remains in delinquency for an extended period. This is the second dunning letter sent to the customer. |
| COLLECTION LETTER 3 | Generated when an account remains in delinquency for an extended period, even after having received previous notices. This is the final dunning letter sent to the customer. |

| Type of letter: | Definition: |
|-----------------------------|---|
| CONTRACT FUNDING fax/ email | Generated when an application is APPROVED: FUNDED or CONDITIONED: FUNDED. This letter is sent to the producer. |
| DECISION FAX/ EMAIL | Generated when an application is APPROVED, CONDITIONED, or REJECTED. This letter is sent to the consumer or producer, depending on whether the product is a direct or in-direct loan. |
| PAID IN FULL LETTER | Generated in nightly batch jobs when the account pays off. This letter is sent to the customer. |
| PAYOFF QUOTE LETTER | Generated when a payoff quote is created for an account. This letter is sent to the customer. |
| WELCOME LETTER | Generated when an application is APPROVED: FUNDED. This letter is sent to the consumer. STATEMENT PAST MATURITY Generated when an accounts are matured but unpaid. This letter is sent to the account holders as a reminder to make their payments. |

When the system generates letters, it searches the Letters screen for letter definitions that meet the following criteria:

- Definition is enabled.
- Definition is an exact match of the letter code being generated.
- Definition is a match of either the application/account value or ALL for all other criteria.

Exact matches for each field are given a higher weight than matches to ALL.

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

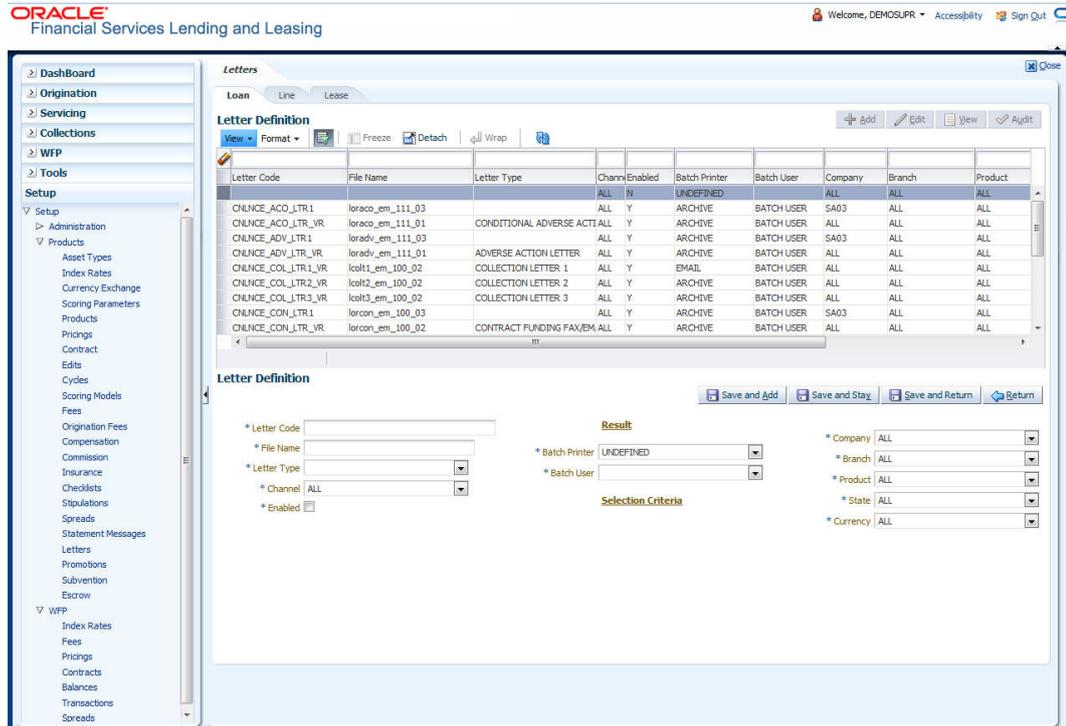
1. Company
2. Branch
3. Product
4. State
5. Currency

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

To set up the Letters

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** → **Setup** → **Administration** → **User** → **Products** → **Letters** → **Loan**.

2. In the Letter Definition section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------------------|---|
| Letter Code | Specify the code for the letter. |
| File Name | Specify the file name of the Oracle report used to generate the letter. The file should be named <File Name>.rep on your server. |
| Letter Type | Select the type of letter you want to generate from the drop-down list. |
| Channel | Select the application source (channel) for the letter from the drop-down list. This may be ALL or a specific channel. |
| Enabled | Check this box to enable this letter definition. |
| Result section | |
| Batch Printer | Select the batch printer being used to generate the letter from the drop-down list. |
| Batch User | Select the user who will submit this letter from the drop-down list. This will normally be set to BATCH. |
| Selection Criteria section | |
| Company | Select the portfolio company for which this letter will be used from the drop-down list. This may be ALL or a specific company. |
| Branch | Select the portfolio branch for which this letter will be used from the drop-down list. This may be ALL or a specific branch. This must be ALL if in the Company field you selected ALL). |

| Field: | Do this: |
|----------|---|
| Product | Select the product for which this letter will be used from the drop-down list. This may be ALL or a specific product. |
| State | Select the state for which this letter will be used from the drop-down list. This may be ALL or a specific state. |
| Currency | Select the currency for which this letter will be used from the drop-down list. This may be ALL or a specific currency. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.8 Subvention

The Subvention Setup screen's loans Subvention tab allows you to set up Loan subvention plans for producers (groups or individuals). Multiple producers may contribute to one subvention plan or a plan can be set for a specific producer.

Subvention Types

Subvention can be offered in many forms for vehicle loans. The most common format is the rate subvention for vehicle loans. Rate factor subvention involves sharing the finance charge (interest) by the participant (most frequently with the manufacturer). The finance company sets its buy rate (the minimum cost to the company to extend the loans to a customer). If the customer rate is less than this buy rate, then the amount is equivalent to the interest amount for the difference (the buy rate minus the customer rate) is paid by the participant as the subvention amount.

Currently Oracle Financial Services Lending and Leasing supports the following subvention types:

Loan subvention types:

- Rate
- Cash bonus
- Buy down

Subvention plans can be defined for one participant (for example, a manufacturer or a particular dealer) or group of participants (such as a dealer association). One subvention plan could have multiple sub plans and multiple participants could participate to each sub plan.

Example

Subvention plan:

- "Summer Special Event"
Subvention sub-plans for above plan:
- 1.9% for 36 months
- or -
- 2.99% for 48 months
- or -
- 3.99% for 60 months
- or -
- \$1500.00 cash bonus

Multiple participants may participate in each sub plan. For example, for the 1.9% rate, 1% might be shared by the manufacturer and 0.9% might be shared by the dealer. Similarly, for the \$1,500 cash bonus, \$1,000 might be shared by the manufacturer and \$500 by the dealer. Or, the complete \$1,500 might be covered by the manufacturer.

Collection of subvention amounts can be set for each participant in the subvention plan with the Collection Method.

Oracle Financial Services Lending and Leasing supports following collection methods:

| | |
|-------------------|--|
| UPFRONT | The entire subvention amount is collected at the booking of the Loan from the producer proceed. |
| UPFRONT STATEMENT | The entire subvention amount is collected at the time of the subvention statement. |
| PAY AS U GO | The subvention amount is billed to the producer when the customer pays the Loan payment. The producer is due for the amount at each statement. |

Subvention Refund

There are times when a Loan is either paid-off early or gets charged off and the finance company refunds the unearned subvention amount back to the producer. The refund is available only when the subvention amount is collected from the producer proceeds (UPFRONT) or the whole amount is billed in the first statement (UPFRONT STATEMENT).

You can set up the system to allow refunds only for a certain period and not beyond that. The period can be set differently for charge offs and paid offs and can be based on two methods:

1. Days
2. Term

The system provides the following methods for refund amount calculation:

1. Earned
2. Percentage

The earned method is used to refund the unearned portion of the collected subvention amount. The percentage method is used to refund a certain percentage of the subvention amount collected.

4.8.1 Loan Subvention Plans

The Loan Subvention Plans screen allows you to set up subventions for **Loans**.

To set up the Loan Subvention Plans screen.

1. On the Oracle Financial Services Lending and Leasing home screen, Click **Setup** → **Setup** → **Products** → **Subvention** → **Loan**.
2. The system displays the **Loan** Subvention screen. The details are grouped into three.
 - Plan Definition
 - Sub Plan Definition
 - Plan Details.
3. In the **Plan Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------------------|---|
| Code | Specify the subvention plan code. |
| Description | Specify the subvention plan description. |
| Company | Select the company name from the drop-down list. |
| Branch | Select the branch name from the drop-down list. |
| State | Select the state from the drop-down list. |
| Start Date | Specify the start date for the subvention plan (required). You can select the date even from the adjoining Calendar icon. |
| End Date | Specify the end date for the subvention plan. You can select the date even from the adjoining Calendar icon. |
| Enabled | Check this box to activate the record. |
| Selection Criteria | |
| Billing Cycle | Select billing cycle from the drop-down list. |
| Product | Select the product from the drop-down list. |
| Asset Class | Select the asset class from the drop-down list. |
| Asset Type | Select the asset type from the drop-down list. |
| Asset Sub Type | Select asset sub type from the drop-down list. |
| Asset Make | Select asset make from the drop-down list. |
| Asset Model | Select the asset model from the drop-down list |
| Asset Age | Specify the asset age. |

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In the **Sub Plan Definition** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------|---|
| Code | Specify the subvention sub plan code. |
| Description | Specify the subvention sub plan description (required). |
| State | Select the state from the drop-down list. |
| Pro Group | Select the producer group from the drop-down list. |
| Pro Type | Select the producer type from the drop-down list. |
| Producer | Select the producer from the drop-down list. |

| Field: | Do this: |
|-----------------|---|
| Enabled | Check this box to activate the record. |
| AmtFrom | Specify the amount. |
| Subvention Type | Select the subvention type from the drop-down list. |
| Grade | Select the grade from the drop-down list. |
| Term | Specify the term. |
| Asset Class | Select the asset class from the drop-down list. |
| Asset Type | Select the asset type from the drop-down list. |
| Sub Type | Select asset sub type from the drop-down list |
| AssetMake | Select asset make from the drop-down list. |
| AssetModel | Select the asset model from the drop-down list |
| Age | Specify asset age. |

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. In the **Plan Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|------------------------------------|--|
| Participant | Select the participant from the drop-down list. |
| Collection Method | Select the collection method for the subvention plan from the drop-down list. |
| Transaction | Select the transaction code from the drop-down list. |
| Rate | Specify the subvention rate. |
| Enabled | Check this box to activate the record. |
| <u>Calculation section:</u> | |
| Method | Select the subvention calculation method from the drop-down list. |
| Override | Check this box to allow overriding the rate at the time of underwriting / funding. |
| Max Amt | Specify the maximum subvention amount. |
| Flat Amt | Specify the flat amount. |
| Factor | Specify the subvention factor. |
| Spread Max | Specify the maximum subvention spread value. |

| Field: | Do this: |
|-------------------------------------|--|
| <u>Refund section:</u> | |
| Paid Off Method | Select the method from the drop-down list, if the account is paid-off early. |
| Paid Off Basis | Select the basis from the drop-down list, if the account is paid-off early. |
| Paid Off Period | Specify the number of terms in which the subvention can be refunded to the producer, if the account is paid-off early. |
| Paid Off Percent | Specify the refund percentage, if the account is paid-off. |
| Charge Off Calc Method | Select the calculation method from the drop-down list, if the account is charged-off. |
| Charge Off Basis | Select the charge off basis from the drop-down list. |
| Charge Off Period | Select the charge off period from the drop-down list. |
| Charge Off Percent | Select the charge off percent from the drop-down list. |
| <u>Amortization section:</u> | |
| Balance Type | Select the amortize balance type from the drop-down list. |
| Method | Select the amortize method from the drop-down list. |
| Frequency | Select the amortize frequency from the drop-down list. |
| Cost / Fee | Select the cost / fee from the drop-down list. |

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.9 **Escrow**

Oracle Financial Services Lending and Leasing provides tax and insurance escrow for loans. The Escrow screen contains subsection that allow you to set up these features.

This chapter explains the Escrow screen and how to set up escrow in the system.

4.9.1 **Escrow**

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

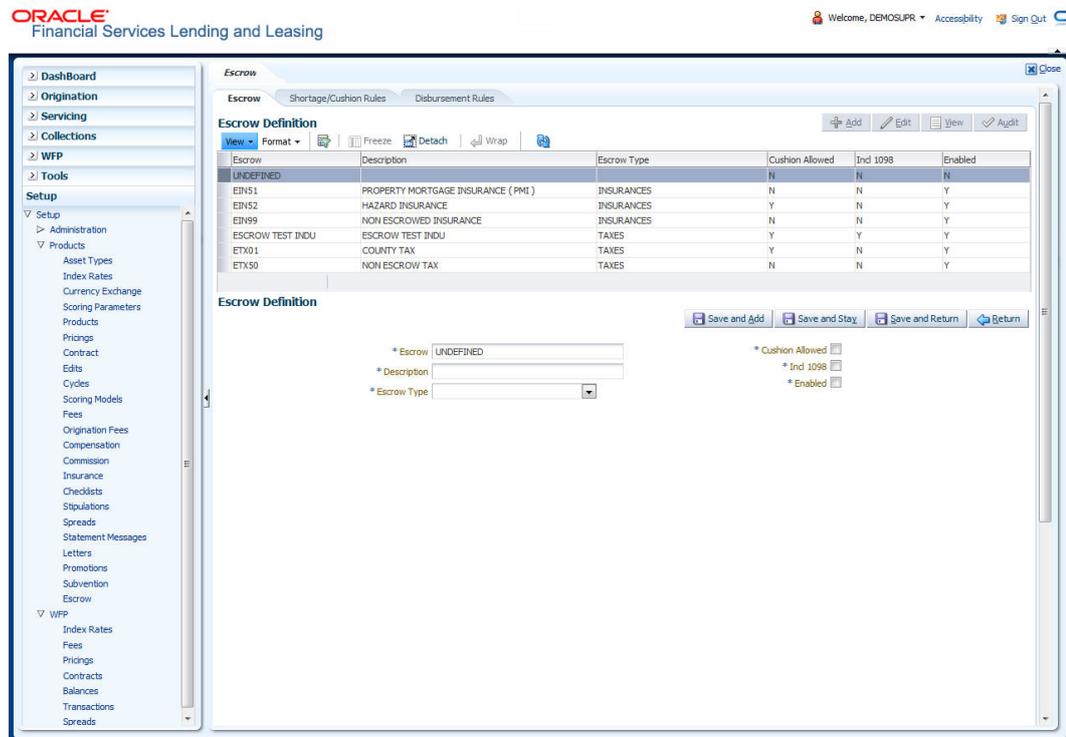
Navigating to Escrow

1. On the Oracle Financial Services Lending and Leasing home screen, click **Setup** → **Setup** → **Products** → **Escrow**. The Escrow details can be setup across three subsections:
 - Escrow
 - Shortage/Cushion Rules
 - Disbursement Rules

4.9.1.1 Escrow

To setup Escrow

1. Click **Setup** → **Setup** → **Products** → **Escrow** → **Escrow**.
2. In the **Escrow Definitions** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-----------------|--|
| Escrow | Specify the escrow code. This is protected against update and cannot be changed after initial set up. |
| Description | Specify the escrow description. |
| Escrow Type | Select the escrow type, usually INSURANCES or TAXES from the drop-down list. |
| Cushion Allowed | Check this box if the escrow you are defining allows for cushion. Note: Cushion rules are used to determine how much cushion should be retained. |
| Incl 1098 | Check this box to include in 1098 reporting. |
| Enabled | Check this box to enable the escrow definition. |

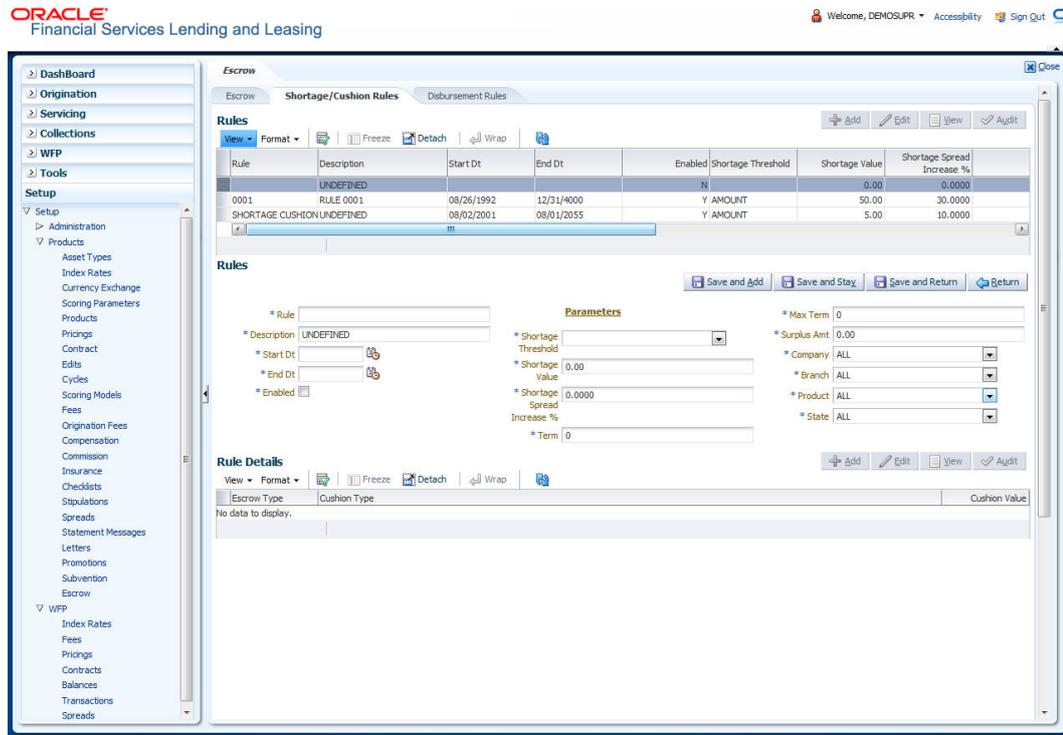
3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.9.1.2 Shortage/Cushion Rules

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

To setup Shortage/Cushion Rules

1. Click **Setup** → **Setup** → **Products** → **Escrow** → **Shortage/Cushion Rules**.
2. In the **Rules** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|---------------------------|--|
| Rule | Specify the rule code. This is protected against update and cannot be changed after initial set up. |
| Description | Specify the rule description. |
| Start Dt | Specify the start date for this rule. You can even select the date from the adjoining Calendar icon. |
| End Dt | Specify end date for this rule. You can even select the date from the adjoining Calendar icon. |
| Enabled | Check this box to enable the rule. |
| Parameters section | |
| Shortage Threshold | Select the shortage threshold, either an amount or number of installments, from the drop-down list. |
| Shortage Value | Specify shortage threshold value. |
| Shortage Spread Increase% | Specify shortage spread increase percent. |

| Field: | Do this: |
|-------------|--|
| Term | Specify shortage spread term. |
| Max Term | Specify the maximum amount of shortage spread terms. |
| Surplus Amt | Specify surplus threshold amount for this rule. |
| Company | Select the company for this rule from the drop-down list. |
| Branch | Select the branch for this rule from the drop-down list. |
| Product | Select the product for this rule from the drop-down list. |
| State | Select state for this rule (required). IMPORTANT: When you select which escrow rule to use, the system searches for a best match using the following attributes: 1. Company 2. Branch 3. Product 4. State Hence, the system recommends creating one version of each rule, where ALL is the value in these fields. |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Rule Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

| Field: | Do this: |
|---------------|--|
| Escrow Type | Select escrow type from the drop-down list. |
| Cushion Type | Select cushion type from the drop-down list. |
| Cushion Value | Specify cushion value. |

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Note

While considering the cushion rules, preference is provided either for all records and then for Insurances or taxes maintained in a particular shortage or cushion rule.

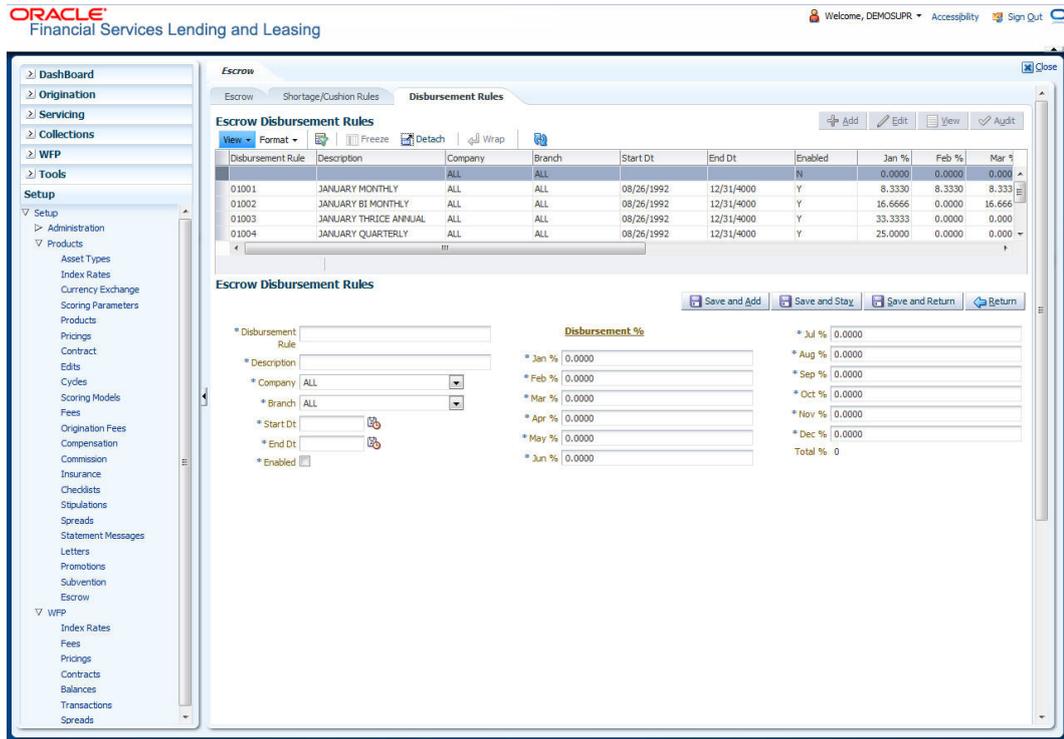
4.9.1.3 Disbursement Rules

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

To setup Disbursement Rules

1. Click **Setup** → **Setup** → **Products** → **Escrow** → **Disbursement Rules**.

2. In the **Escrow Disbursement Rules** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



A brief description of the fields is given below:

| Field: | Do this: |
|-----------------------------|---|
| Disbursement Rule | Specify the disbursement rule. This is protected against the update and cannot be changed after initial set up. |
| Description | Specify the description. |
| Company | Select the company from the drop-down list. |
| Branch | Select the branch from the drop-down list. |
| Start Dt | Specify the start date. You can even select the date from the adjoining calendar icon. |
| End Dt | Specify the end date. You can even select the date from the adjoining calendar icon. |
| Enabled | Check this box to enable this disbursement rule. |
| Disbursement section | |
| Jan% | Specify the percent to be disbursed in January. |
| Feb% | Specify the percent to be disbursed in February. |
| Mar% | Specify the percent to be disbursed in March. |
| Apr% | Specify the percent to be disbursed in April. |
| May% | Specify the percent to be disbursed in May. |

| Field: | Do this: |
|--------|---|
| Jun% | Specify the percent to be disbursed in June. |
| Jul% | Specify the percent to be disbursed in July. |
| Aug% | Specify the percent to be disbursed in August. |
| Sep% | Specify the percent to be disbursed in September . |
| Oct% | Specify the percent to be disbursed in October. |
| Nov% | Specify the percent to be disbursed in November. |
| Dec% | Specify the percent to be disbursed in December. |
| Total% | Displays total annual disbursement percentage. This figure is the sum of the monthly disbursements and must equal 100 percent . |

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Note

You cannot save the disbursement rule, if the Total% is not equal to 100.
