

Loan Origination User Guide

# **Oracle Financial Services Lending and Leasing**

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Loan Origination User Guide  
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# 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

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## Note

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

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## 1.1 Audience

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

## 1.2 Conventions Used

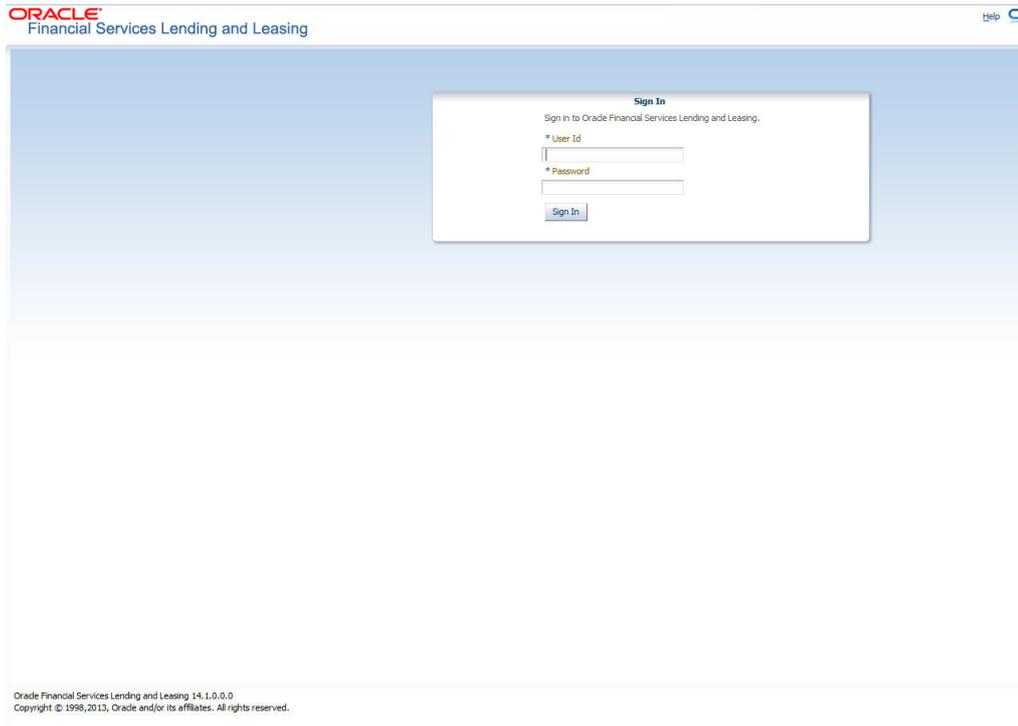
Term	Refers to
The system/application	Oracle Financial Services Lending and Leasing
Mnemonic	The underlined character of the tab or button

## 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.



ORACLE  
Financial Services Lending and Leasing

Help

**Sign In**

Sign In to Oracle Financial Services Lending and Leasing.

\* User Id

\* Password

Sign In

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- **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

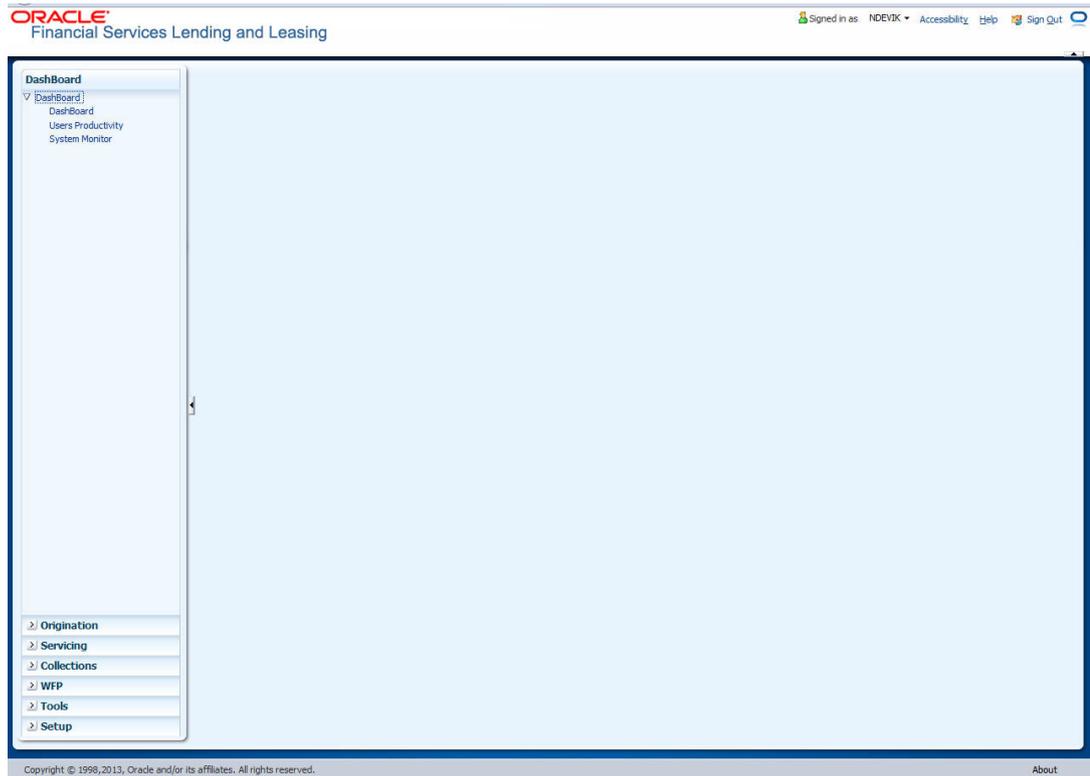
### 1.4.1 Home Screen

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

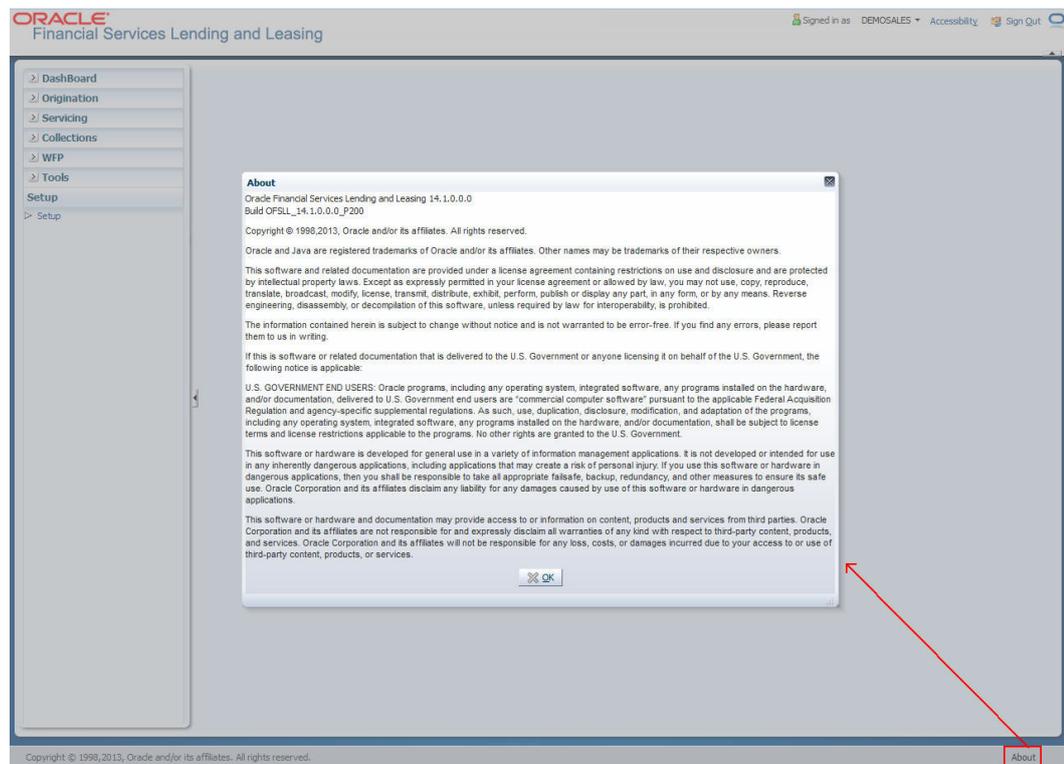
The Home screen consists of the following components:

- Header
- Left Pane

- Right Pane/Work Area



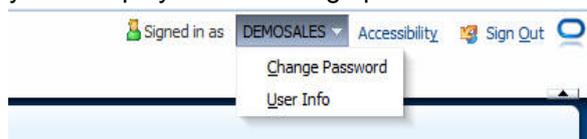
You can view the application version details and copyright information by clicking **About** link at the right corner of the screen.



## 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:

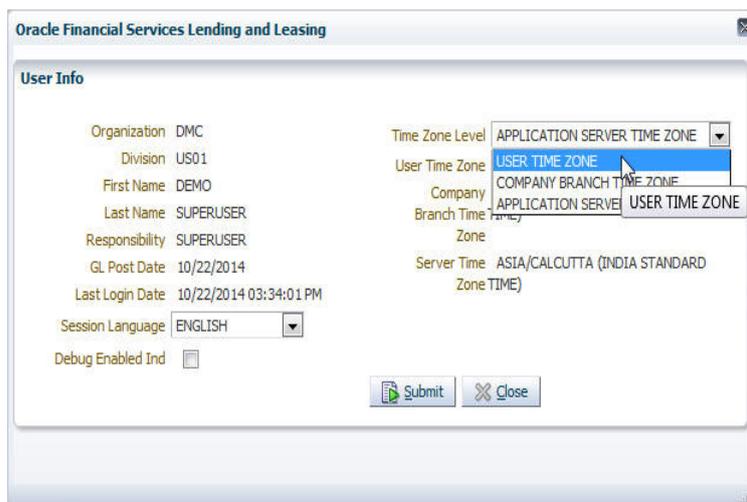


- **Change Password** – Click to change the current password.



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

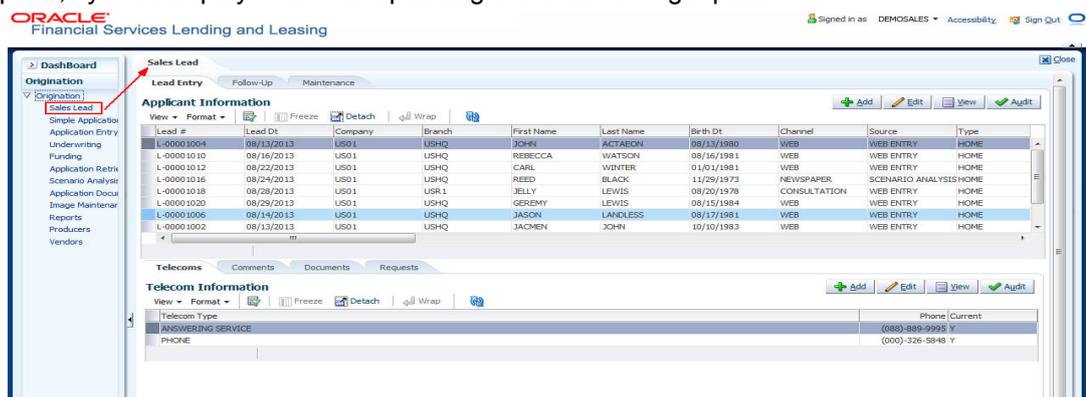
In the left pane, system lists and provides drop-down links for various modules available in the product. Click  to expand the Module Master Tabs and  to collapse them.



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.

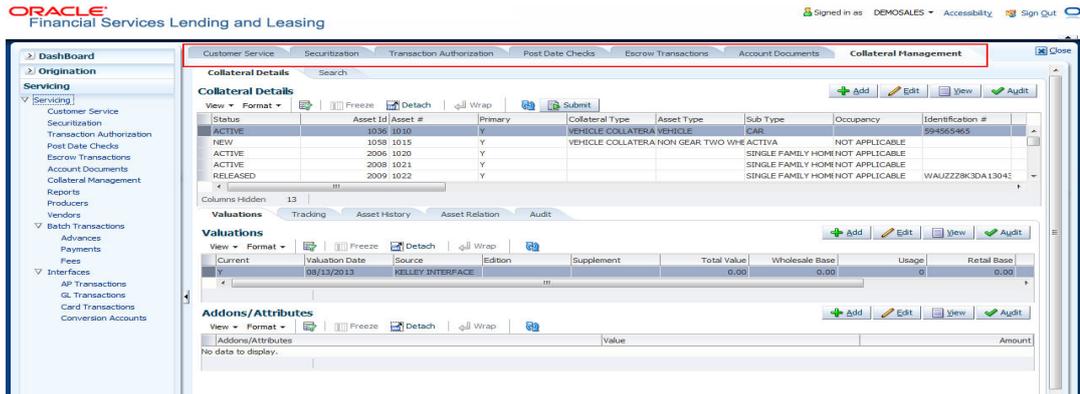
## Right Window

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.



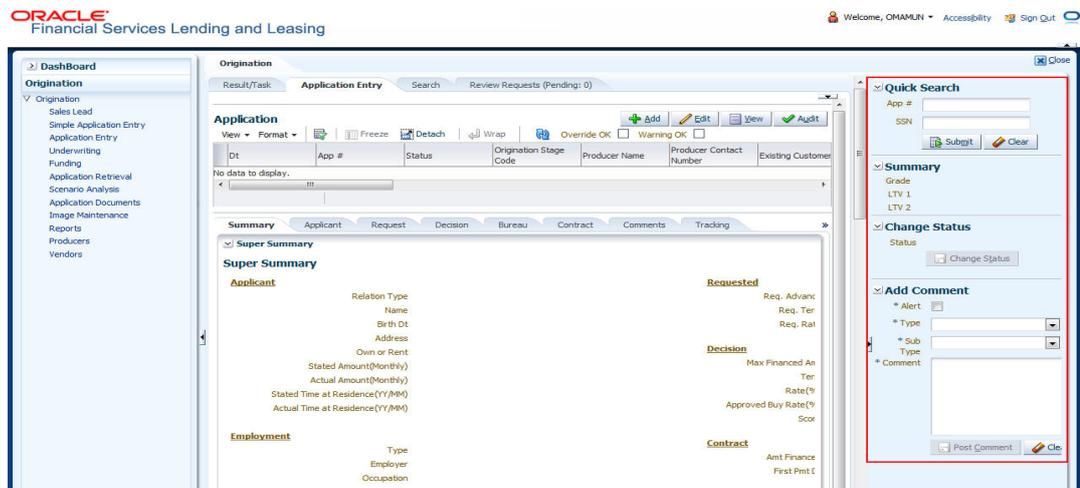
Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

### 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:



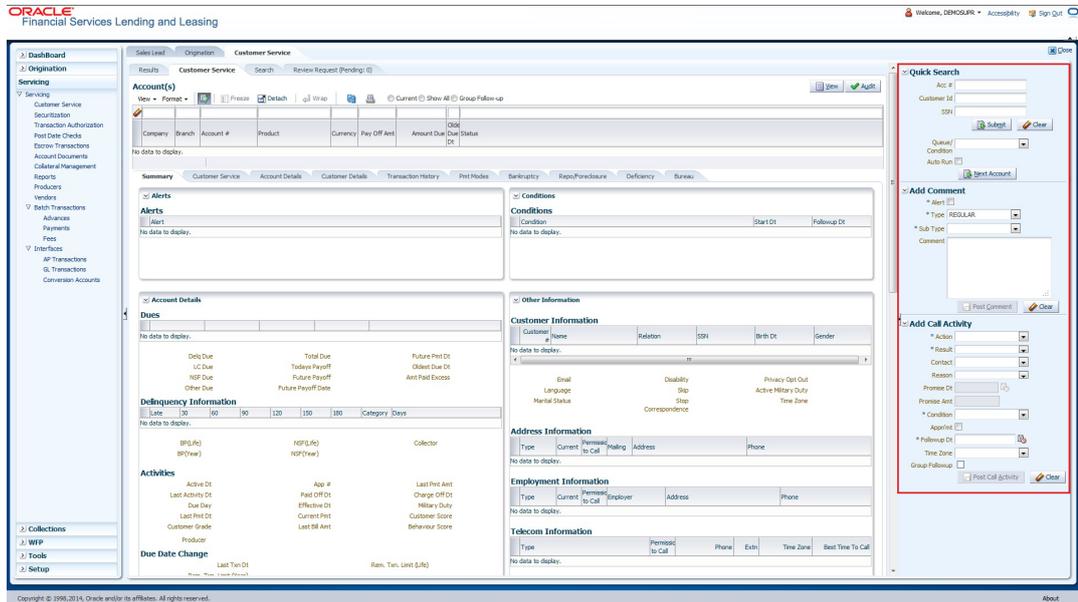
- 
- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches 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:**

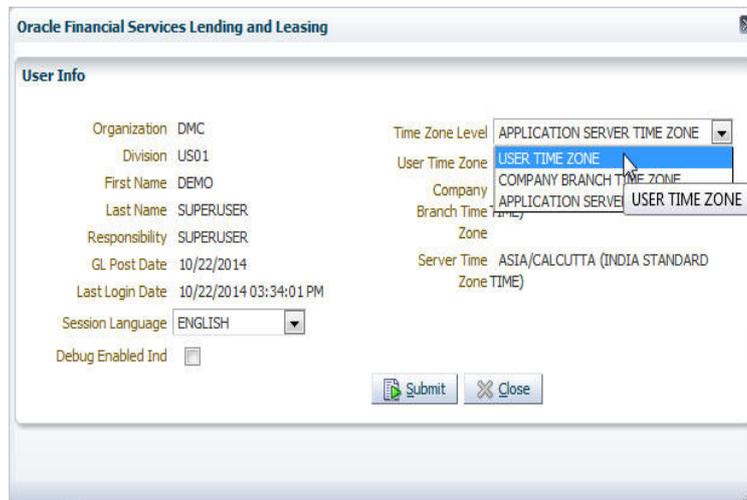
- Collection
- Bankruptcy
- Repossession
- Deficiency

**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:

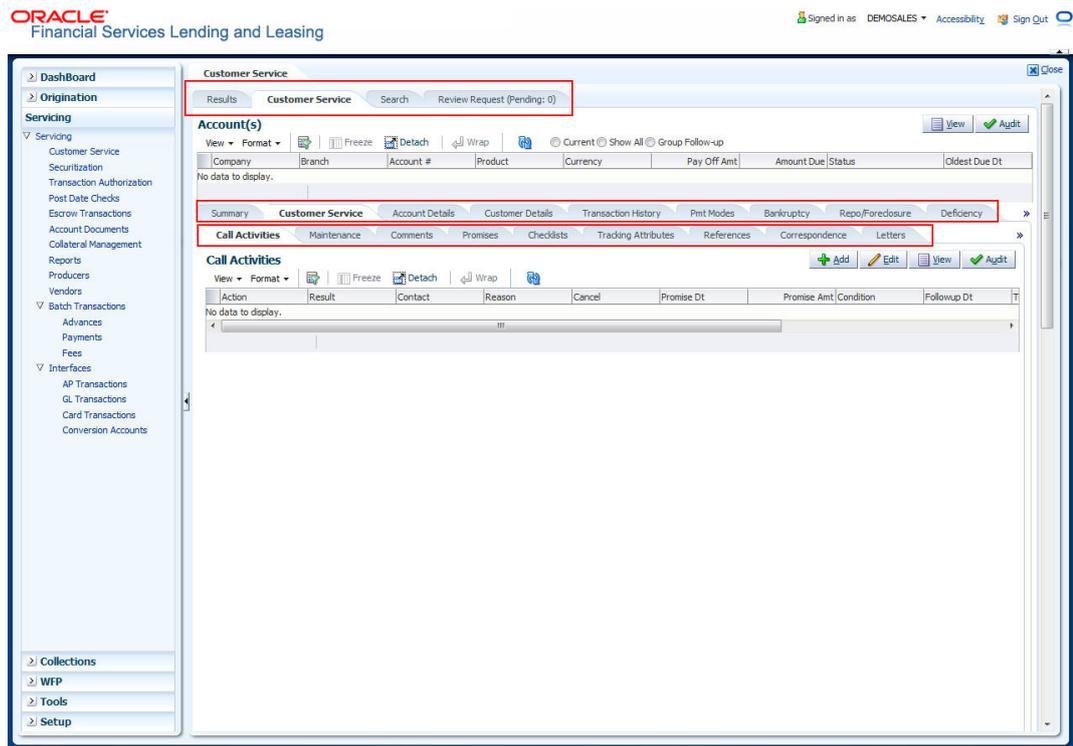
- Navigate to Setup > Administration > User > Users.
- Select the required User record listed in "User Definition" section and click **Edit**.
- In the Time Zone field, select the required time zone from the adjoining options list and click **Save**.

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

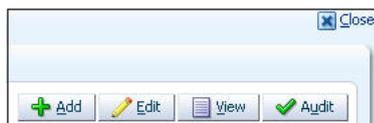
Some of the operations are common to most of the screens. These are grouped into three categories, based on their features.

- 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.

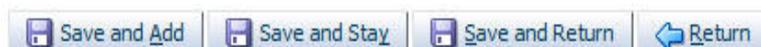
The table below gives a snapshot of them:

Basic Operation	Description
Add	Click to add a new record. When you click <b>Add</b> , 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.

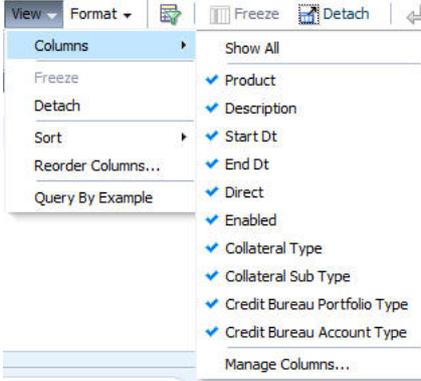
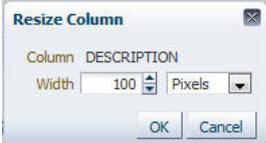
Basic Actions	Description
	Click to navigate to the previous record.
	Click to navigate to the next record.
	Click to navigate the last record.

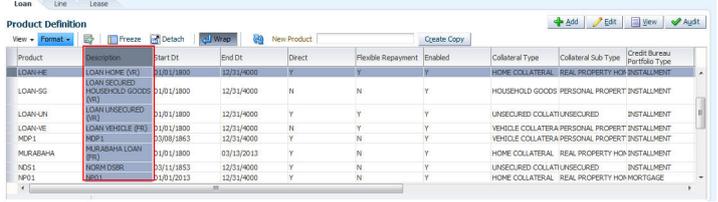
### 1.5.3 Personalization Options

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"> <li>• Customize columns you wish to view</li> <li>• Sort the order of displayed data</li> <li>• Reorder columns</li> </ul> <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 <b>Resize Columns</b> option from the <b>Format</b> drop-down list.</p>  <p>Specify the <b>Width</b> and unit for the selected column. Click <b>OK</b> to apply changes and <b>Cancel</b> 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 <b>Freeze</b>. 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 <b>Wrap</b>.</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 Financials 'Detach' application. 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 a 'Submit' button. A 'Queue' dropdown and 'Next Application' button are also present. The main area is a 'Search' table with columns: Company, Branch, App #, Date, Title, Product, Status, Producer, and Secured. A red arrow points to the 'Detach' button in the toolbar above the table. Below the main table, a 'Detached Table' is visible, showing a list of records with the same columns as the main table. The 'Title' column in the detached table contains various alphanumeric strings, including 'ME DETACH'.

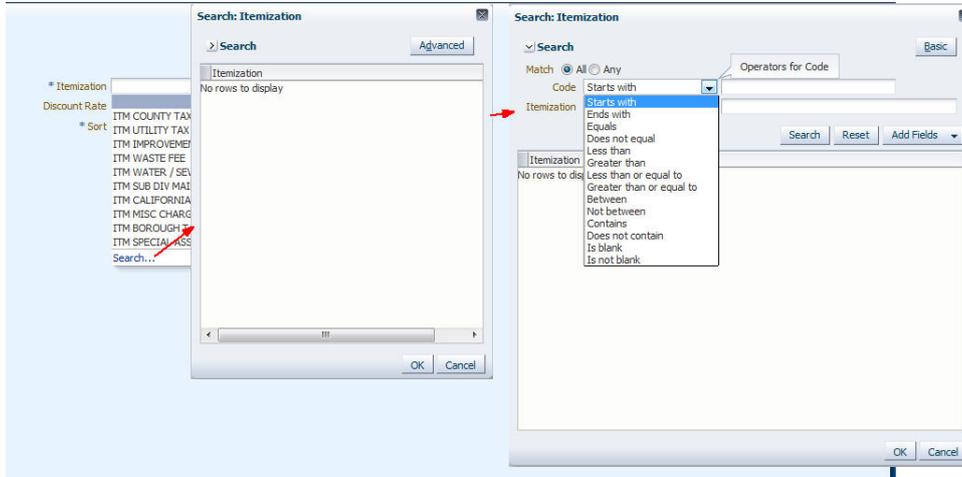
Click 'Add', 'Edit' or 'View' button to open a new screen in expanded mode with details.

### 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.

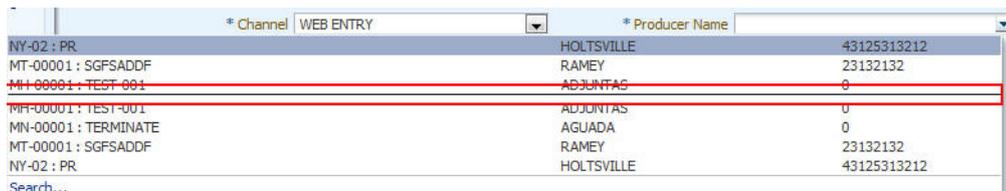


Click the arrow button available before 'Search' to toggle the search options.

Buttons/Menus	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

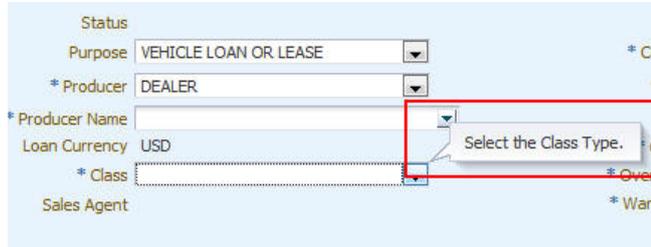
Also, one can use the following keyboard shortcuts in order to increase or decrease the zoom level.

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

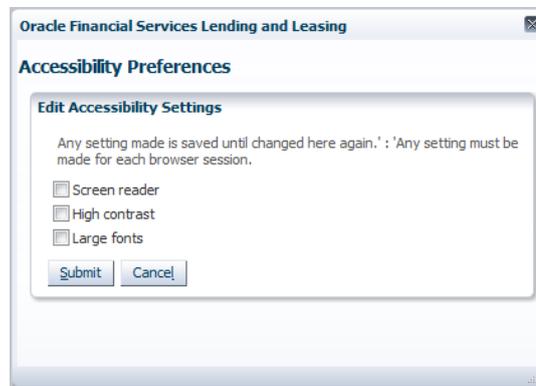
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in simple language to ensure easy understanding
- 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.

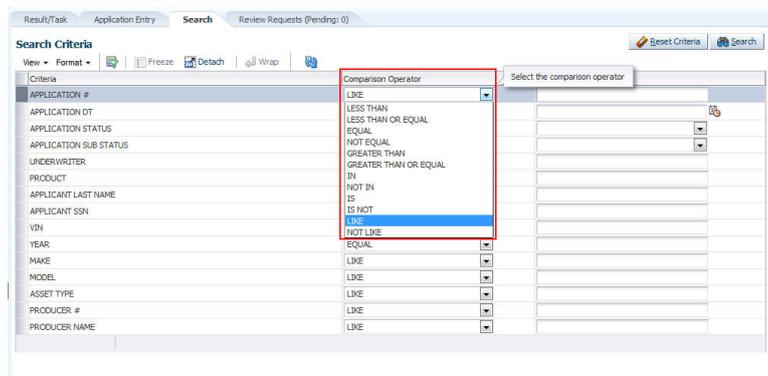
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## 2. Search Function

Oracle Financial Services Lending and Leasing allows you to search for an account, customer or application using specific search criteria. Since this section details the general search options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing. The following sections explain the Search options in detail.

### 2.1 Search Criteria

Search criteria has a list of parameters which enables to query the application / account from the database by providing one or more parameter values. There are 15 parameters whose values can be specified in combination with comparison operators which are described in the table below. The Reset button enables to clear the comparison values for a fresh search. Apart from this, Search can also be performed using wild card characters.



Description	Example Expression
<b>LESS THAN</b>	APPLICATION DATE < 01/22/2002 <b>Result:</b> The system searches for all applications created before Jan. 22, 2002.
<b>LESS THAN OR EQUAL TO</b>	APPLICATION DATE <= 01/22/2002 <b>Result:</b> The system searches for all applications created on or before Jan. 22, 2002.
<b>EQUAL</b>	APPLICANT SSN = 111-22-3333 <b>Result:</b> The system searches for all applications with applicant social security number 111-22-3333.
<b>NOT EQUAL</b>	APPLICANT SSN <> 111-22-3333 <b>Result:</b> The system searches for all applications except those with an applicant whose social security number is 111-22-3333.
<b>GREATER THAN</b>	APPLICATION DATE > 01/22/2002 <b>Result:</b> The system searches for all applications created after Jan. 22, 2002.
<b>GREATER THAN OR EQUAL</b>	APPLICATION DATE >= 01/22/2002 <b>Result:</b> The system searches for all applications created on or after Jan. 22, 2002

Description	Example Expression
<b>IN</b>	ACCOUNT NUMBER IN ('20001000012512', '20010100012645', '20010300012817')  IN is used with values that are within parenthesis.  <b>Result:</b> The system searches for the applications with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.)
<b>NOT IN</b>	ACCOUNT NUMBER NOT IN ('20001000012512', '20010100012645', '20010300012817')  NOT IN is used with values that are within parenthesis.  <b>Result:</b> The system searches for all applications except those with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.)
<b>IS</b>	VIN IS NULL  IS is only used with a value of "NULL". It enables you to search for criteria that has no value; that is, fields where no information is present.  <b>Result:</b> The system searches for all applications without a vehicle identification number.
<b>IS NOT</b>	VIN IS NOT NULL  IS NOT is only used with a value of "NULL". It enables you to search for criteria that has any value; that is, fields where information is present.  <b>Result:</b> The system searches for all accounts with a VIN, vehicle identification number.
<b>LIKE</b>	ASSET TYPE LIKE VEH%  LIKE enables you to search for close matches using wildcard characters.  <b>Result:</b> The system searches for all applications with asset type beginning with the characters "veh" such as "vehicle car" or "vehicle van."
<b>NOT LIKE</b>	ASSET TYPE NOT LIKE VEH%  NOT LIKE enables you to search for close matches using wildcard characters.  <b>Result:</b> The system searches for all applications with asset type other than those starting with the characters "veh."

### Using Wildcard Characters

- Wildcard characters can only be used with the operator LIKE and NOT LIKE.
- % (percent) represents any number of characters, including no characters.
- \_ (underline) represents any single character.

### Using Criteria Value

Search criteria values of **1234%** will locate character strings of any length that begin with "1234" for example,

- **1234ACB**
- **12345678**

- 1234
- **12348**
- **12340980988234ABIL230498098**

Search criteria values of **1234\_** will locate character strings of five characters that begin with “**1234**” for example,

- **12345**
- **1234A**
- **12340**

Search criteria values of **%1234** will locate character strings of any length that end with “**1234**” for example,

- 1234
- **01234**
- 098908LKJLJLKJ00098807**1234**

Search criteria values of **\_1234** will locate five character strings that end in “**1234**” for example,

- **A1234**
- **11234**

Search criteria values of **%1234%** will locate character strings of any length that contain “**1234**” for example,

- 1234
- **01234**
- **12340**
- AKJLKJ**1234**128424

Search criteria values of **\_1234\_** will locate character strings of 6 characters that *contain* “**1234**” for example,

- **A1234B**
- **012341**
- **A12341**

### Using Search Criteria examples

**Result:** The system searches for all applications with application date May 1, 2001.

Criteria	Comparison Operator	Value
APPLICATION DATE	EQUAL	05/01/2001

Criteria	Comparison Operator	Value
APPLICATION DATE	EQUAL	05/01/2001
APPLICATION NUMBER	GREATER THAN OR EQUAL	0000000278

**Result:** The system searches for all applications with application date May 1, 2001 and an application number greater than or equal to 0000000278.

Criteria	Comparison Operator	Value
FIRST NAME	EQUAL	JAN

**Result:** The system searches for all applications with applicant whose first name is "JAN"

- JAN ARBOR
- JAN FISHER

Criteria	Comparison Operator	Value
FIRST NAME	LIKE	JAN%

**Result:** The system searches for all applications with applicant's first name starting with "JAN"

- JAN ARBOR
- JAN FISHER
- JANE MEYERS
- JANETTE NORDSTROM

## Application Status

While you are searching for an application in the **Origination** screens, the **Result/Task** tab lists all the available applications and also the status of each application for edits. The following table indicates the application status:

**ORACLE**  
Financial Services Lending and Leasing

The screenshot shows the Oracle Origination interface. The 'Result/Task' tab is active, displaying search results for application entry 000001150. The 'Quick Search' section includes fields for App # and SSN. Below, the 'Search Results' table lists various applications with their status indicators. A red box highlights the 'Critical', 'Locked', and 'Allowed' columns for several rows.

Critical	Locked	Allowed	Company	Branch	App #	De/Title
+		⊘	NL02	NLHQ	0000001034	08, SALAS RUDY / SALAS
+		⊘	XTREAM	BR.1	0000001102	08, DURAISAMY SHIVA
+		⊙	US01	USHQ	0000001103	08, REDDY SANDEEP
+		⊙	US01	USHQ	0000001116	08, GANDHI RAHUL
+		⊙	US01	USHQ	0000001117	08, GANDHI RAHUL
+		⊙	US01	USR.1	0000001131	08, DURAISAMY SHIVA
+		⊘	US01	USHQ	0000001162	09, G KIRAN
+		⊘	US01	USHQ	0000001204	10, DAWSON JACK
+		⊙	US01	USR.1	0000001143	08, DURAISAMY SHIVA
+	🔒	⊙	US01	USHQ	0000001150	09, BOOKOUT ALERT('HI'
+		⊙	US01	USHQ	0000001152	09, ALERT('HI') ALERT('HI'
+		⊙	US01	USHQ	0000001153	09, ALERT('HI') ALERT('HI'
+		⊙	US01	USHQ	0000001200	10, BHAT KUNDAN
+		⊙	US01	USHQ	UNDEFINED	10, UNDEFINED
		⊘	NL02	NLHQ	0000000201	02, JONES JENNIFER / J
		⊘	NL02	NLHQ	0000000205	03, CCEASTOSTIGMA 3
		⊘	NL02	NLHQ	0000000209	04, CCINQUWFOIL JEAN
		⊘	NL02	NLHQ	0000000213	05, WWHITTALLI JOHN /
		⊘	NL02	NLHQ	0000000217	06, WWOODASTER ELOI

Description	Example Expression
<b>CRITICAL</b>	Whenever any application is updated with dealer comments, a system generated alert will be posted in the application and a critical icon would be displayed in this column against that application. Once User has acted on the critical item, the alert flag should be manually be unchecked by the User to remove the 'Critical' flag on the application.
<b>LOCKED</b>	An application already opened by another User will have a lock icon in this column against the application. User with appropriate privileges can unlock the application and proceed.
<b>ALLOWED</b>	This field displays whether you can open the application from the respective Origination Screen or not i.e. if the application is in decision stage, a red flag will be displayed in Application Entry stage indicating that the application can only be viewed and User has to open the application in Underwriting for actioning. User can also see a green flag in Underwriting against this application indicating that it can be actioned in Underwriting.

## 2.2 Searching for an Application

Oracle Financial Services Lending and Leasing allows you to search and retrieve a particular application.

During application entry, queues can be created based on your user id and your user responsibility. You can view the assigned queues in the Origination screen of Dashboard.

ORACLE Financial Services Lending and Leasing Signed in as DEMOSALES Accessibility Sign Out

**Dashboard**

**Origination**

**My User Queues**

Description	Count
No data to display.	

**My Pending Review Requests By Applications**

App #	Priority
No data to display.	

**My Pending Review Requests By Priority**

Priority	Count
No data to display.	

**Setup**

**Product Expiring in Next One Month**

Product	End Date
No data to display.	

**Admin**

**Critical Batch Job Status**

Batch Job	Status
No data to display.	

**Servicing**

**Number of Queues Hard Assigned**

Queue Description	Count
No data to display.	

**Number of Accounts**

Queue Description	Count
No data to display.	

**My Pending Review Requests By Accounts**

Acc #	Priority
No data to display.	

**My Pending Review Requests By Priority**

Priority	Count
No data to display.	

**Producer**

**Producers Count By Status**

Status	Count
ACTIVE	23
INACTIVE	1
TEMP	2

**Producers Expiring in Next One Month**

Producer	End Date
No data to display.	

**Vendor**

**Vendors Count By Status**

Status	Count
INACTIVE	1
ACTIVE	2

**Vendors Expiring in Next One Month**

Company Name	End Date
No data to display.	

In each stage of application, the queue name to which the selected application is assigned, appears in Queue name field in Result screen.

You can begin processing the applications in the order in which they are listed. Select the record and click **Submit**.

## 2.2.1 Search tab

### To view the Search screen during Loan origination

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.

Depending on the task to be performed and the link clicked, the respective screen opens in the Results screen.

Lod Allo Company	Branch	App #	Date	Title	Product	Status	Sub Status
DEMO COMPAN FIN1		0000001017	02/18/2014	JASON PAUL	AUTO LEASE	NEW	REVIEW REQUIRE
TBANK	T-BANK	0000001013	02/18/2014	JASON PAUL	AUTO LEASE	NEW	REVIEW REQUIRE
DEMO COMPAN FIN1		0000001014	02/18/2014	JASON PAUL	AUTO LEASE	NEW	REVIEW REQUIRE
DEMO COMPAN FIN1		0000001015	02/18/2014	JASON PAUL	AUTO LEASE	NEW	REVIEW REQUIRE
TBANK	T-BANK	0000001053	03/05/2015	UNDEFINED	AUTO LEASE	NEW	REVIEW REQUIRE
TBANK	T-BANK	0000001127	02/19/2015	DICKENSON ROGER	AUTO LEASE	NEW	REVIEW REQUIRE
TBANK	T-BANK	0000001128	02/19/2015	DICKENSON ROGER	AUTO LEASE	NEW	REVIEW REQUIRE
TBANK	T-BANK	0000001129	02/19/2015	DICKENSON ROGER	AUTO LEASE	NEW	REVIEW REQUIRE
TBANK	T-BANK	0000001130	02/19/2015	DICKENSON ROGER	AUTO LEASE	NEW	REVIEW REQUIRE
TBANK	T-BANK	0000001131	02/19/2015	DICKENSON ROGER	AUTO LEASE	NEW	REVIEW REQUIRE
TBANK	T-BANK	0000001132	02/19/2015	DICKENSON ROGER	AUTO LEASE	NEW	REVIEW REQUIRE
TBANK	T-BANK	0000001133	02/19/2015	DICKENSON ROGER	AUTO LEASE	NEW	REVIEW REQUIRE
TBANK	T-BANK	0000001134	02/19/2015	DICKENSON ROGER	AUTO LEASE	NEW	REVIEW REQUIRE

2. Click the **Search** tab.

Criteria	Comparison Operator	Value	Enter/Select the Value
APPLICATION #	LIKE		
APPLICATION DT	GREATER THAN OR EQUAL		
APPLICATION STATUS	LIKE		
APPLICATION SUB STATUS	LIKE		
UNDERWRITER	LIKE		
PRODUCT	LIKE		
APPLICANT LAST NAME	LIKE		
APPLICANT SSN	EQUAL		
VIN	LIKE		
YEAR	EQUAL		
MAKE	LIKE		
MODEL	LIKE		
ASSET TYPE	LIKE		
PRODUCER #	LIKE		
PRODUCER NAME	LIKE		

The search tab enables you to locate an application using a broad range of search criteria.

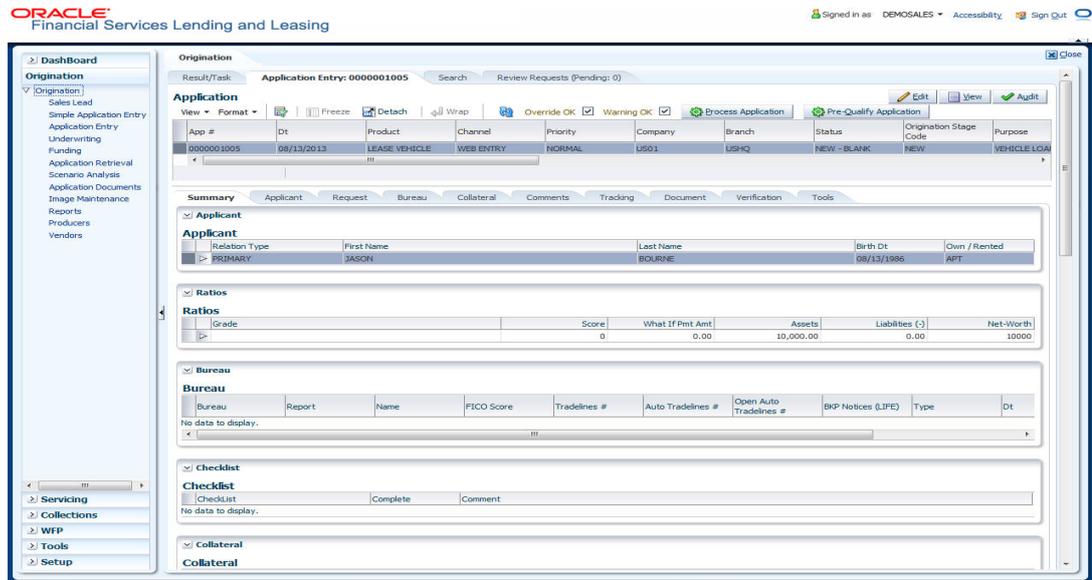
- During Loan origination, the results are sorted according to the priority of application and application identification number. However you can sort the records using any criteria.

- If you try to open an application which is already opened by another user, system displays an alert message indicating “Application is locked by <User Name> Phone <phone number>”.

The Results screen.

3. On the **Results** screen, select the application you want to load and click **Open Application**.

The system loads the application on the respective screen.



You are now ready to begin work on the application.

## 2.2.2 Quick Search section

Quick Search enables to search for an application using any one of the following values - Application Number, SSN, Identification Number or Queue.

### To load an application using the Quick Search section:

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
2. In the Quick Search section's **App #** field, specify the application number you want to load and click **Submit**.

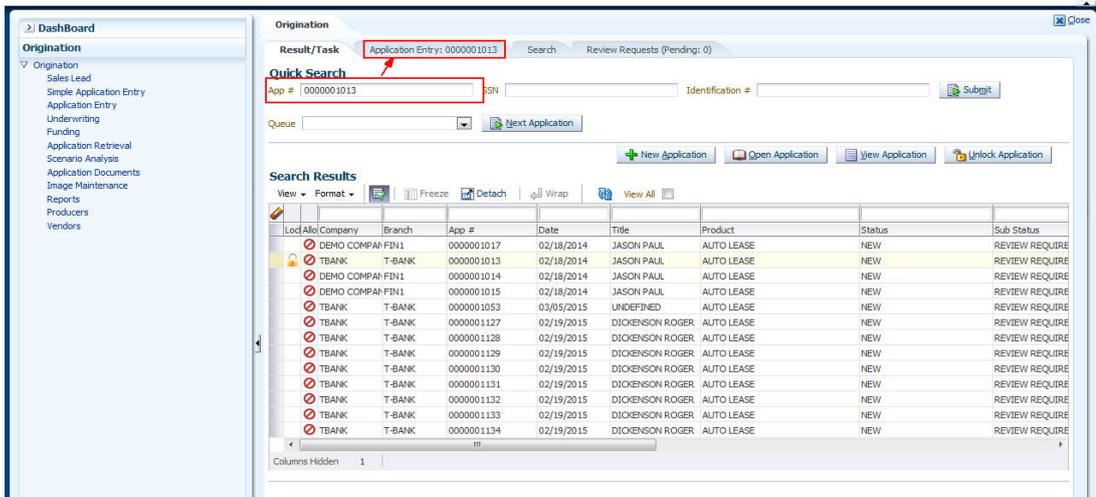
You can also load the application by specifying the last 4 digits of the SSN Number. System retrieves only those applications where the searched SSN is of the Primary Applicant. If multiple matches are found, system displays an error message as 'Multiple Matches found for the SSN, Please use normal Search'.

---

### Note

Search cannot be performed using wild card characters in the Quick Search section.

---



The system loads the selected application.

### To load an application from a queue during application entry

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
2. In the Quick Search section's **Queue** field, select the queue you want to work with and click **Next Application**.

#### 2.2.2.1 Other Features on the Results screen

The Results screen on the Applications screen has below listed common features (these features are not present on the Result screen on Customer Service screen):

What is it?	What does it do?
<b>View All</b>	If you select <b>View All</b> check box, all applications in the system accessible with your user id appear in the Results screen under search section.
<b>Queue Name field</b>	This display only field indicates the queue in which the selected application is currently in. (This is normally related to one or more of the following, based on setup: producer, state, or status.)
<b>Secured box</b>	Indicates that the selected application is secured (that is, that the applicant is an employee of the organization) and may only be loaded by authorized users.
<b>Copy Application button</b>	Creates a copy of the selected application. This feature is usually used when an applicant has submitted a previous application or when an applicant submits a second application and you don't want to retype the information.
<b>New Application</b>	Opens a screen where a user can create a new application by providing required details.
<b>Open Application</b>	Displays the application details for the selected application.

<b>What is it?</b>	<b>What does it do?</b>
<b>Unlock Application</b>	Unlocks the selected application locked by another user.

### 2.2.2.2 Copying an Application

Once the application clears the pre-qualification edits successfully, it moves to the underwriting queue. In the Underwriting/Funding screen, you can copy the information of an existing application into a new application. using Results screen. The new application will contain duplicated data of application information, the requested Loan information, credit bureau data, and collateral information. The new application will have status/sub status as NEW - REVIEW REQUIRED.

#### To copy an application

1. Open the **Underwriting/Funding** screen and use **Search** screen to locate the application you want to copy.
2. Select the application you want to copy on the **Results** screen.
3. Click **Copy Application**.

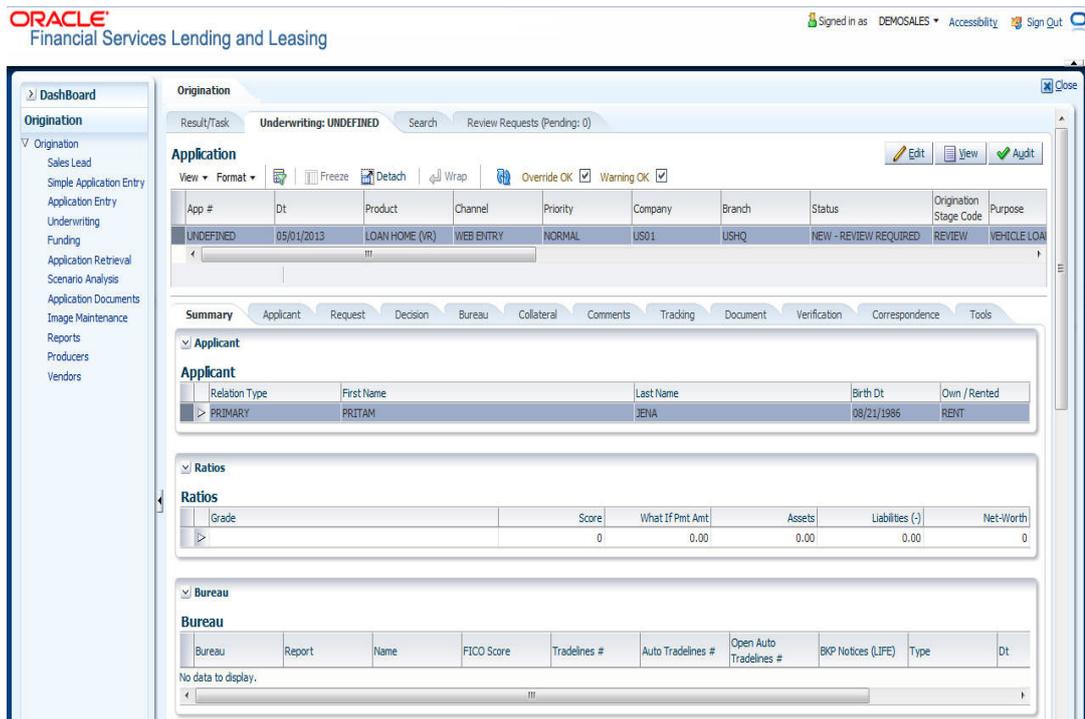
The screenshot shows the Oracle Financial Services Lending and Leasing interface. The 'Search Results' screen is active, displaying a table of application entries. An 'Information' dialog box is overlaid on the table, indicating a successful copy operation: 'Application copy successful. New application # 0000001359'. The table columns include Lcd Allo Company, Branch, App #, Date, Title, Product, Status, and Producer. The status of the copied application is 'NEW - REVIEW REQUIRED'.

Lcd Allo Company	Branch	App #	Date	Title	Product	Status	Producer
US01	USHQ	UNDEFINED	05/01/2013	JENA PRITAM	LOAN HOME (VR)	NEW - REVIEW REQUIRED	PR-00002 : PRODUCER2
US01	USHQ	0000001001	08/12/2013	COLQU1 COLQU1	LOAN UNSECURED (VR)	APPROVED - VERIFYING	PR-00001 : TESTPROD
US01	USHQ	0000001002	08/13/2013	VALLISHAYEE SKAND	LOAN VEHICLE (FR)	APPROVED - FUNDED	PR-00002 : PRODUCER2
US01	USHQ	0000001003	08/13/2013	COLQU1 COLQU1	LOAN VEHICLE (FR)	APPROVED - FUNDED	PR-00002 : PRODUCER2
US01	USHQ	0000001004	08/13/2013	TIMOTHY CORILLUS	LOAN VEHICLE (FR)	APPROVED - AGED CONTRACT	PR-00002 : PRODUCER2
US01	USHQ	0000001005	08/13/2013	BOURNE JASON	LEASE VEHICLE	NEW - BLANK	NY-00001 : JHONY
US01	USHQ	0000001006	08/13/2013	VALLISHAYEE SKAND	LOAN VEHICLE (FR)	APPROVED - FINAL DOCUMENT	PR-00002 : PRODUCER2
US01	USHQ	0000001007	08/13/2013	END MONTH	LOAN VEHICLE (FR)	APPROVED - FUNDED	PR-00003 : PRODUCER3
US01	USHQ	0000001009	08/13/2013	BASED SPREAD	LOAN VEHICLE (FR)	APPROVED - AUTO APPROVED	PR-00004 : PRODUCER4
US01	USHQ	0000001010	08/13/2013	VALLISHAYEE SKAND	LOAN UNSECURED (VR)	NEW - PRESCREEN APPROVED	PR-00002 : PRODUCER2
US01	USHQ	0000001011	08/13/2013	ACTAEON JOHN	LOAN HOME (VR)	CONDITIONED - FUNDED	NY-00001 : JHONY
US01	USHQ	0000001014	05/13/2013	COLQU1 COLQU1	LOAN VEHICLE (FR)	APPROVED - AGED CONTRACT	PR-00002 : PRODUCER2
US01	USHQ	0000001015	01/01/2013	VALLISHAYEE SKAND	LOAN UNSECURED (VR)	NEW - BLANK	PR-00002 : PRODUCER2
US01	USHQ	0000001017	08/13/2013	PRODUCER SUBVENT	LOAN VEHICLE (FR)	APPROVED - BACK TO DEALER	PR-00002 : PRODUCER2
US01	USHQ	0000001020	08/14/2013	JOSEPH DANIEL	LOAN UNSECURED (VR)	REJECTED - AUTO REJECTED	PR-00002 : PRODUCER2
US01	USHQ	0000001021	08/14/2013	LANDLESS JASON / J	LINE HE (VR)	NEW - BLANK	NY-00001 : JHONY
US01	USHQ	0000001022	08/14/2013	LANDLESS JASON	LINE HE (VR)	NEW - REVIEW REQUIRED	NY-00001 : JHONY
US01	USHQ	0000001023	07/05/2013	JOHN ROBERT	LOAN VEHICLE (FR)	APPROVED - VERIFYING	PR-00001 : TESTPROD
US01	USHQ	0000001024	08/14/2013	SALES LEAD 1	LOAN VEHICLE (FR)	APPROVED - FUNDED	PR-00003 : PRODUCER3
US01	USHQ	0000001025	08/14/2013	CUST PRIMARY / CUS	LOAN VEHICLE (FR)	NEW - REVIEW REQUIRED	PR-00002 : PRODUCER2

An Information message is displayed as “Application copy successful. New application # (new application number).”

System creates a new application with details of the copied application with status NEW - REVIEW REQUIRED. The new application can be accessed from the underwriting screen

irrespective of whether it is copied in Underwriting/Funding screen. The system also notes that this is a copied application with a system generated comment.



### 2.2.2.3 Unlocking an Application

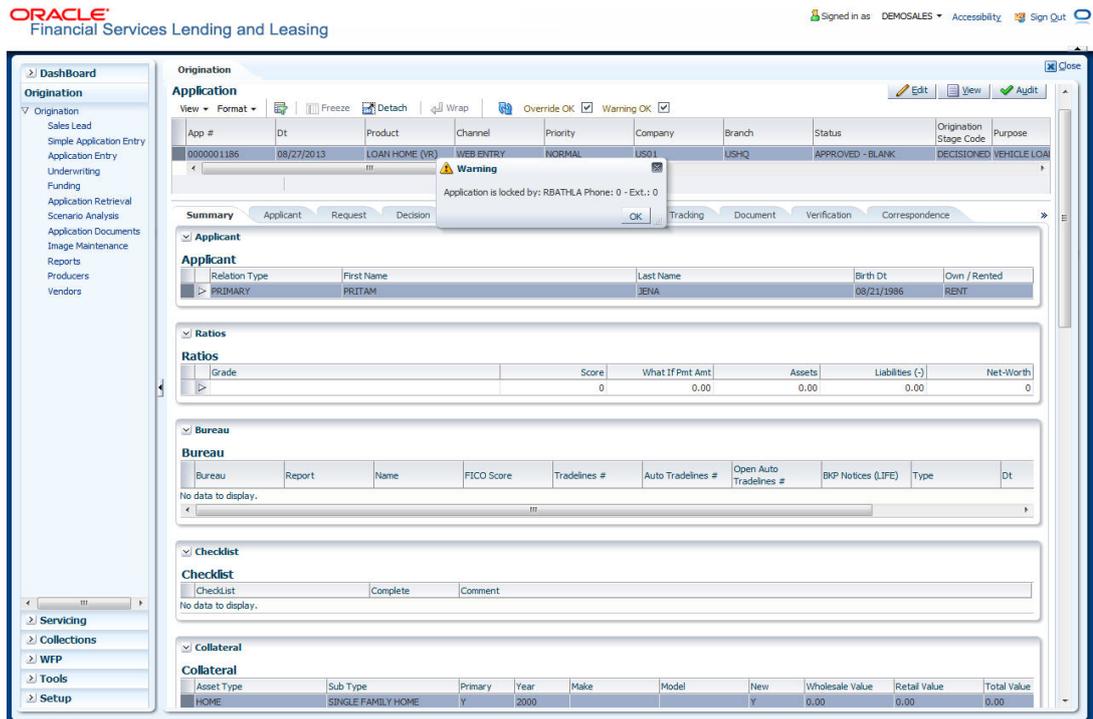
When an application is opened by a user, the same would be locked for other users. Using Results screen in the Applications screen user can unlock the application.

#### To unlock an application

1. Open **Applications Entry** screen and use **Search** screen to locate the application you want to work with.
2. On **Results** screen, select the application you want to load and click **Submit**.

An Information message appears with the message: "An application is locked by another

user.”



3. Click **Unlock Application**.
4. Click **Open Application**. The system loads application on the Underwriting screen.

#### 2.2.2.4 **View Application**

The **View Application** button is available in all origination screens (Application Entry, Underwriting and Funding). You can view a selected application in the search results by clicking on the **View Application** button even when the application is locked by another User.

The application will be opened in 'View Mode' only and no edits are allowed. However in Tools sub tab, the 'Initialize' and 'Calculate' buttons will be enabled allowing you to use the calculator options.

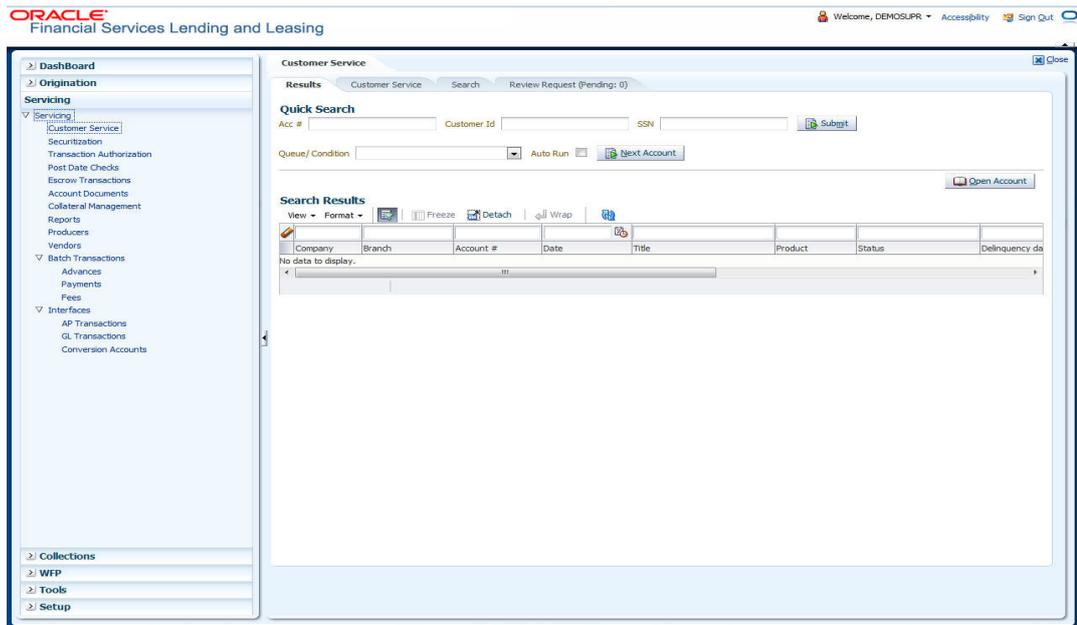
### 2.3 **Searching for an Account and Customer**

You can search or retrieve a particular account or customer through Customer Service screen. The search tab available in the screen enables you to locate an account or customer using a broad range of search criteria.

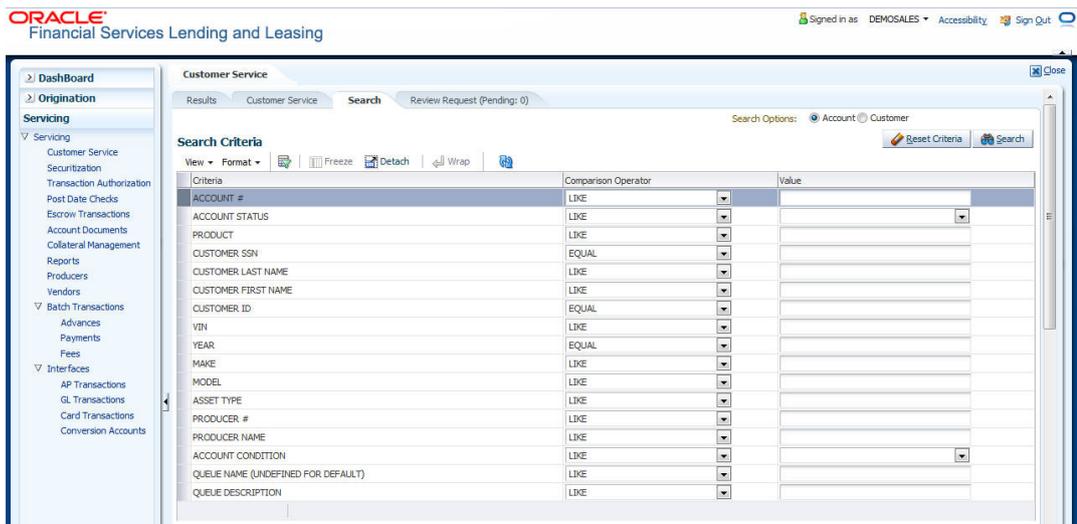
#### To view the Search screen during Loan servicing

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** master tab.
2. If you want to perform a **customer service** task on the application, click **Customer Service** link.

Depending on the link clicked, Customer Service screen appears, opening at Results screen.



3. Click the **Search** tab.



### Using the Search tab

1. Create a search criteria by specifying the required details in **Comparison Operator** and **Value** columns.
2. Click **Search**. System displays all accounts that meet the search criteria in the Results tab.
3. On the **Results** screen, select the account you want to load and click **Open Account**.

The system loads account on Customer Service screen.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main window displays account details for 'Account(s): 20141000017954: PATEL SHALINI'. The interface includes a navigation menu on the left, a central data area with tabs for Alerts, Conditions, Account Details, Colateral Information, Customer Information, Address Information, Employment Information, and Telecom Information, and a 'Quick Search' sidebar on the right. The 'Quick Search' section allows users to search for accounts using fields like Account #, Customer Id, SSN, Queue/Condition, and Auto Run. Below the search fields are sections for 'Add Comment' and 'Add Call Activity'.

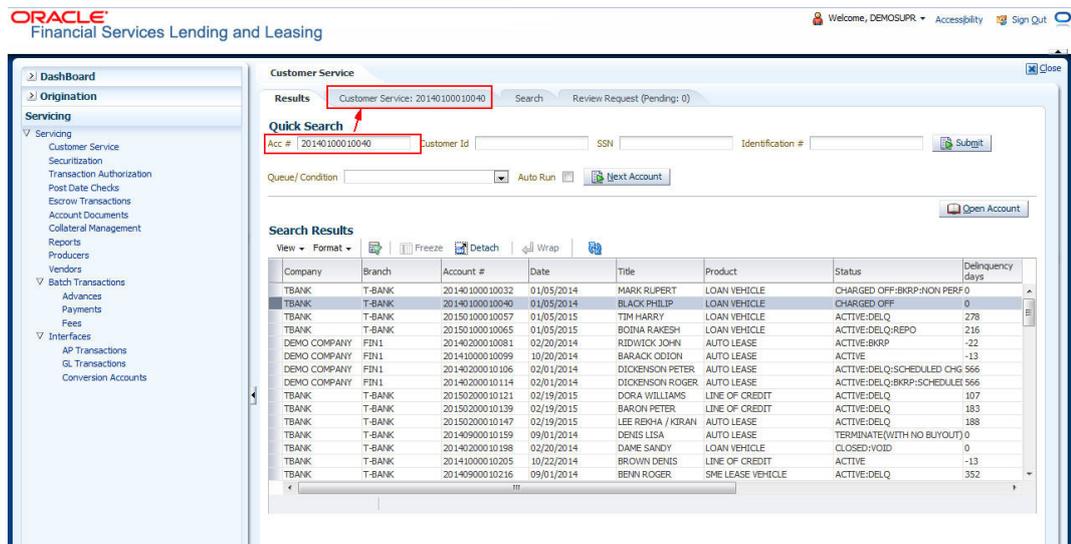
### 2.3.1 Quick Search section

The Customer Service screen has a Quick Search section under Results tab. The Quick Search section enables you to load accounts using any one of the fields Account Number, Customer Id, SSN, Identification Number or Queue/Condition.

#### To load an account using the Quick Search section

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Servicing** master tab.
2. If you want to perform **customer service** task on the application, click **Customer Service**.

- In the Quick Search section's **Acc#/Customer Id/SSN** fields, specify the corresponding Account number, or Customer Id, or last four digits of SSN or complete SSN in the respective fields and click **Submit**.



- When the request to access an application comes from an external system, user needs to check 'Auto Run' and click 'Next' button. System displays the customer service screen for the respective Account.

#### To load an account from a queue

In the Quick Search section's **Queue** field, select the queue you want to work with and click **Next Account**.

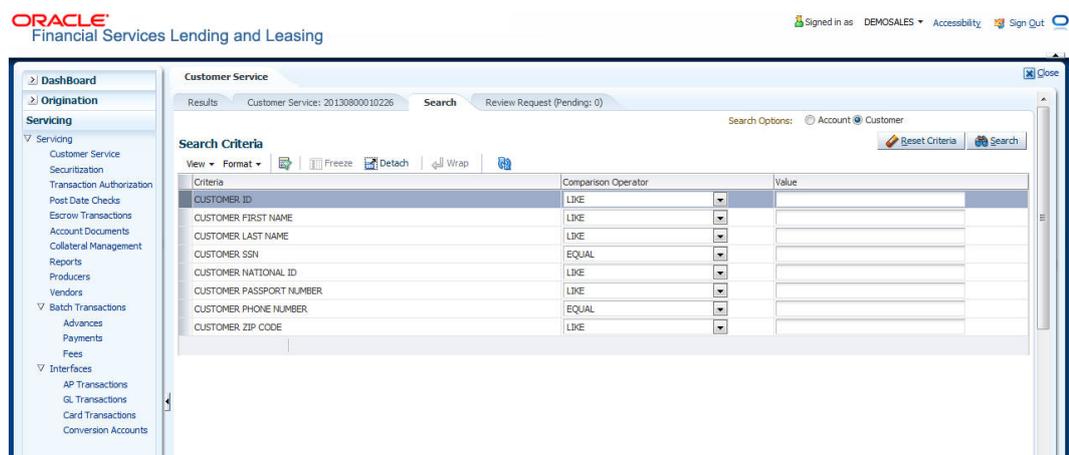
### 2.3.2 Search Using Customer Details

There are different ways to search a customer account using the customer details.

#### To search for and load the customer details with the Search screen

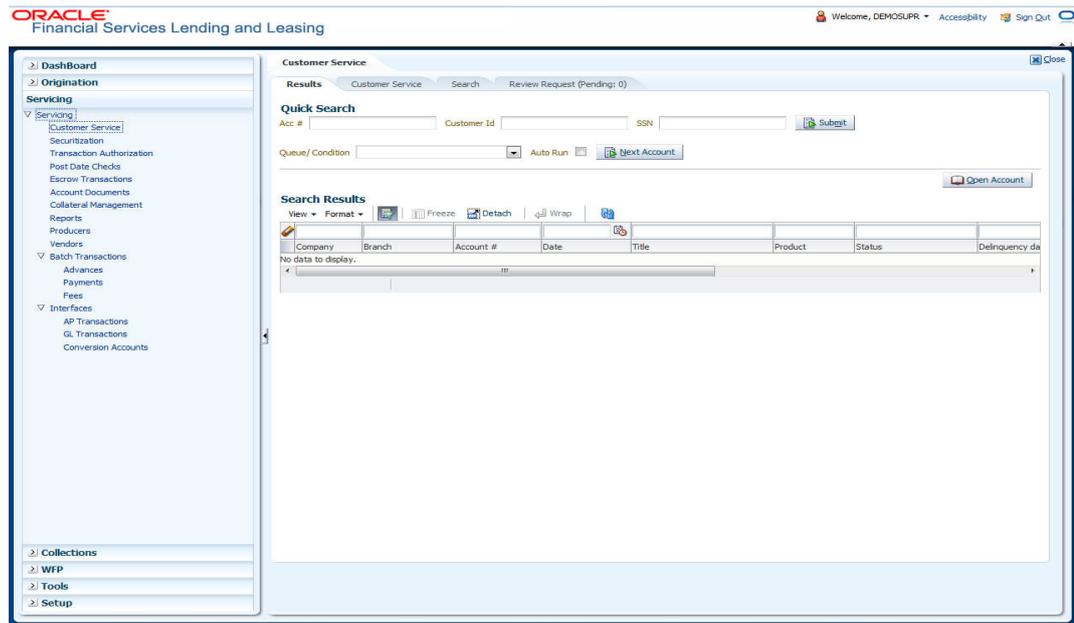
On the Oracle Financial Services Lending and Leasing home screen, click **Servicing** → **Servicing** → **Customer Service** → **Search**

Select **Customer** as a search option. .



- On **Search Criteria** screen, use **Comparison Operator** and **Value** columns to create a search criteria to find the account using customer details. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.
- Click **Search**.

The system locates and displays all the accounts that meet your search criteria on **Results** screen.



3. On the Results screen, view the following information:

Field	View this:
<b>Customers section</b>	
<b>Customer Id</b>	The customer identification number.
<b>National Id</b>	The national identification number (for non US members).
<b>First Name</b>	The customer's first name.
<b>Last Name</b>	The customer's last name.
<b>SSN</b>	The customer SSN number (for US members only).
<b>Passport #</b>	The customer's passport number.
<b>Zip</b>	The zip code of the customer.
<b>Accounts section</b>	
<b>The account section will display the list of accounts for the customer selected.</b>	
<b>Company</b>	The company of the account.
<b>Branch</b>	The branch of the account
<b>Account #</b>	The account number.
<b>Product</b>	The product for the account.
<b>Status</b>	The account's status.
<b>Currency</b>	The currency for the account.

Field	View this:
<b>Payoff Amt</b>	The current payoff amount for the account.
<b>Amount Due</b>	The current delinquent amount due for the account.
<b>Oldest Due Dt</b>	The oldest due date.
<b>Type</b>	The account type.

- On the **Results** screen, select the customer you want to retrieve. The system displays all the accounts pertaining to that customer Id. Select an account and click **Open Account**.

The system displays the account details on **Customer Service** tab.

### 2.3.3 Search Using Account Details

To search for and load an account using the **Search** screen

On the Oracle Financial Services Lending and Leasing home screen, click **Servicing** → **Servicing** → **Customer Service** → **Search**

- Select **Account** as a search option.

The screenshot shows the Oracle Financial Services Lending and Leasing Search Criteria screen. The interface includes a navigation menu on the left, a search criteria table, and a search button. The search criteria table has the following columns: Criteria, Comparison Operator, and Value. The table lists various fields for search criteria, such as ACCOUNT #, ACCOUNT STATUS, PRODUCT, CUSTOMER SSN, CUSTOMER LAST NAME, CUSTOMER FIRST NAME, CUSTOMER ID, VIN, YEAR, MAKE, MODEL, ASSET TYPE, PRODUCER #, PRODUCER NAME, ACCOUNT CONDITION, QUEUE NAME (UNDEFINED FOR DEFAULT), and QUEUE DESCRIPTION. The 'ACCOUNT #' field is highlighted. The 'Comparison Operator' column has a dropdown menu set to 'LIKE'. The 'Value' column is empty. There are buttons for 'Reset Criteria' and 'Search'.

- On the **Criteria** screen, use the **Comparison Operator** and **Value** columns to create a search criteria to find an account. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.
- Click **Search**.

The system locates and displays all the accounts that meet your search criteria on Results screen.

**Search Results**

Company	Branch	Account #	Date	Title	Product	Status	Delinquency days	Amount Due	Outstanding Balance	Producer	Secured
US01	NRH1	2012020011239	02/10/2012	WUTAKA OZAKA / AKANE	LEASE VEHICLE	ACT/DE/DELQ-SCHEDULED CH 860	0	9,273.51	11,106.81	NC-00001 : AS: AUTO IMPORTS	
NL02	NLH2	20120500011244	05/10/2012	KHAN ABOLU / FARZANA	LOAN UNSECURED	PENDING	0	0.00	0.00	MN-00001 : IN HOUSE (DIRECT DEAL)	
NL02	NLH2	20120500011252	05/10/2012	SHAFEEQ ABOLU / RIJAZ	LOAN UNSECURED	CHARGED OFF	0	0.00	0.00	MN-00001 : IN HOUSE (DIRECT DEAL)	
NL02	NLH2	20120500011260	05/10/2012	WELLS MARK / SOPHIA	LOAN HOME (VR)	PENDING	0	0.00	0.00	MN-00001 : IN HOUSE (DIRECT DEAL)	
NL02	NLH2	20120400011279	04/10/2012	SHAH KIRAN / DEEPA	LOAN VEHICLE (FR)	CHARGED OFF	0	0.00	0.00	MN-00001 : IN HOUSE (DIRECT DEAL)	
NL02	NLH2	20120200011289	02/10/2012	JONES STEVEN / JENNIFER	LOAN HOME (VR)	PENDING	0	0.00	0.00	MN-00001 : IN HOUSE (DIRECT DEAL)	
NL02	NLH2	20120700011292	07/10/2012	CCINQUEFOIL EVE / DALE	LOAN HOME (VR)	PENDING	0	0.00	0.00	MN-00001 : IN HOUSE (DIRECT DEAL)	
NL02	NLH2	20120600011300	06/10/2012	COTTONHEASTER MARIE / HANK	LOAN HOME (VR)	PENDING	0	0.00	0.00	MN-00001 : IN HOUSE (DIRECT DEAL)	
NL02	NLH2	20120100011313	01/10/2012	ANDERSON MEO / ANNA	LOAN UNSECURED	PENDING	0	0.00	0.00	MN-00001 : IN HOUSE (DIRECT DEAL)	
NL02	NLH2	20120300011320	03/10/2012	DICKENS GEORGE / BETH	LOAN UNSECURED	CHARGED OFF	0	0.00	0.00	MN-00001 : IN HOUSE (DIRECT DEAL)	
NL02	NLH2	20120300011337	03/10/2012	HOE IVAN / DEBORAH	LINE UNSECURED (I)	CHARGED OFF	0	0.00	0.00	MN-00001 : IN HOUSE (DIRECT DEAL)	
NL02	NLH2	20120500011343	05/10/2012	CARTER JOEL / ELI	LINE UNSECURED (I)	PENDING	0	0.00	0.00	MN-00001 : IN HOUSE (DIRECT DEAL)	
US01	USHQ	20120300011353	03/10/2012	JONATHAN RYAN / JULIANNE	LOAN VEHICLE (FR)	CHARGED OFF	0	0.00	0.00	FL-00005 : TEXAS AUTO MART INC	
US01	USHQ	20120200011362	02/10/2012	TOLMAN GREG / EVA	LOAN VEHICLE (FR)	CHARGED OFF	0	0.00	0.00	GA-00004 : ADVANCE LEASING AND RENT	
NL02	NLH2	20120900011373	09/10/2012	RAWLINGS HENRY / DAISY	LINE HE (VR)	CHARGED OFF	0	0.00	0.00	MN-00001 : IN HOUSE (DIRECT DEAL)	

4. On the Results screen, view the following information for each account:

In this field:	View this:
<b>Company</b>	The company of the account.
<b>Branch</b>	The branch of the account
<b>Account #</b>	The account number
<b>Date</b>	The date the account was created.
<b>Title</b>	The primary and other applicant(s) attached to the account.
<b>Product</b>	The Loan product of the account.
<b>Status</b>	The status of the account.
<b>Delinquency days</b>	The number of days the account has been delinquent.
<b>Amount Due</b>	The total amount due for the account.
<b>Outstanding Balance</b>	The total outstanding balance for the account.
<b>Producer</b>	The producer of the account.
<b>Secured</b>	If selected, indicates the account is secured and may only be loaded by authorized users.

5. On the **Results** screen, select the application you want to retrieve and click **Open Account**.

The system loads the account under the tab

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window is titled "Customer Service" and shows account details for "Account(s): JENA PRITAM". The account number is 20130800011076. The interface is divided into several sections:

- Summary:** Shows account details including Company (US01), Branch (USHQ), Account # (20130800011076), Product (LOAN-HOME (VR)), Currency (USD), Pay Off Amt (475,000.00), Amount Due (0.00), Status (ACTIVE), and Oldest Due Dt (09/25/2014).
- Account Details:**
  - Dues:** A table showing Delq Due (0.00), NSF Due (0.00), Total Due (0.00), Future Pmt Dt, LC Due (0.00), Other Due (0.00), Today's Payoff (475,000.00), and Oldest Due Dt (09/25/2014).
  - Delinquency Information:** A table with columns for Late (0, 30, 60, 90, 120, 150, 180), Category, and Days (-349).
  - Activities:** Shows Active Dt (09/11/2013), App # (0000001245), Last Pmt Amt (25,000.00), Last Activity Dt (10/11/2013), Paid Off Dt, Charge Off Dt, Due Day (25), Effective Dt (08/10/2013), Military Duty (N), Last Pmt Dt (09/11/2013), Current Pmt (51,460.28), Customer Score (100), Customer Grade (A), Last Bill Amt (0.00), and Behaviour Score (0).
- Customer Information:**
  - Customer Information:** Customer # (3002), Name (PRITAM JENA), Relation (PRIMARY), SSN (xxxxx3254), Birth Dt (08/21/1988).
  - Personal Info:** Email, Language (ENGLISH), Deability (N), Privacy Opt (N), Marital Status (SINGLE), Skip (N), Stop (Y), Time Zone, Correspondence.
  - Address Information:** Type (HOME), Current (Y), Mailing (Y), Address (HGHPF N H3PHJ BCH N # 23 SOC AGLJADA PR-01602).
  - Employment Information:** Type (FULL TIME), Current (Y), Employer (UNDEFINED), Address (23665 DHDHD GDHDH HOLTSVILU NY-00501).
  - Alerts:** No data to display.
  - Conditions:** No data to display.

You are now ready to begin work on the account.

You can view the accounts pending for your review by selecting **Receiver** in the Review Request tab.

# 3. Dashboards

## 3.1 Introduction

This document is designed to help acquaint you with the features of Dashboard, on the landing screen of Oracle Financial Services Lending and Leasing. Information from multiple products is integrated and displayed as Dashboard on home screen of the application.

This manual explains the functionality of Dashboard facility and various Dashboards present in the system. Since this section details the general dashboard options available in the User Interface, some or all the parts of this section are applicable to you as per access provisions & licensing. Besides providing these details, the manual also provides a brief description of other features associated with Dashboard link. The Dashboard main Menu further provides links to the following screens:

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

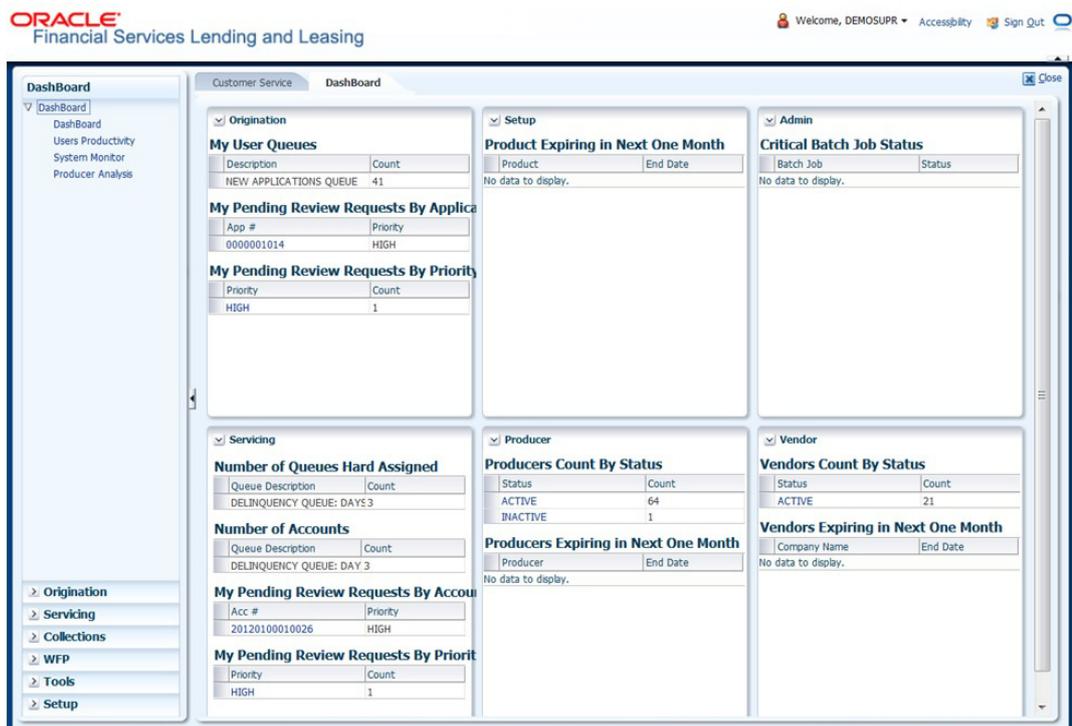
## 3.2 Dashboards

Dashboards are the tiny windows displayed on landing screen of the Application. Dashboard renders quick and crisp information of specific transactions or tasks mapped to the 'User Role', who logs on to the system.

The system facilitates integration of Information from different levels and displays it as Dashboard on home screen, also called the landing screen of the application.

### Navigating to Dashboards

Click **Dashboard** → **Dashboard** → **Dashboard**.



## Features

Following are the features of Dashboard:

- The system organizes Dashboards to provide comprehensive and consolidate snapshot in tiny windows, to access information easily. Thus, helping to; analyze, monitor and make better decisions which in turn help save time and cost.
- The screen is designed to display six Dashboards, distributed in two rows with three Dashboards per row, without scroll bars.
- The height and width of all Dashboards are fixed; however, you can expand or collapse the Dashboards. Click the arrow heads at the top left corner of the Dashboard windows to expand or collapse the dashboard windows.
- Each section in Dashboard is hyperlinked to home screen of the respective section. The main screen will present descriptive information of details shown in Dashboard only.

## 3.3 User Productivity

Oracle Financial Services Lending and Leasing User Productivity Setup screen is a supervisor feature that allows you to monitor the daily performances of users completing Loan origination and servicing tasks.

These tasks are categorized as underwriting funding tasks (loan origination).The system updates these details on daily basis.

Using the User Productivity Setup screen, you can review the following daily tallies:

- Number of applications entered, by user
- Number of underwriting decisions (approved, rejected, conditioned, or withdrawn), by user
- Number of funding decisions (verified or funded), by user
- Number of applications entered, by queue

This chapter explains how to use the User Productivity Setup screen to view this information.

### **Navigating to User Productivity Screen**

1. On the Oracle Financial Services Lending and Leasing home screen, click **Dashboard →Dashboard →User Productivity**.
2. The system displays the User Productivity screen. You can view the tasks related to:
  - Underwriting/Funding
  - Customer Service/Collection

### 3.3.1 Viewing Underwriting/Funding tasks

Daily tallies from the

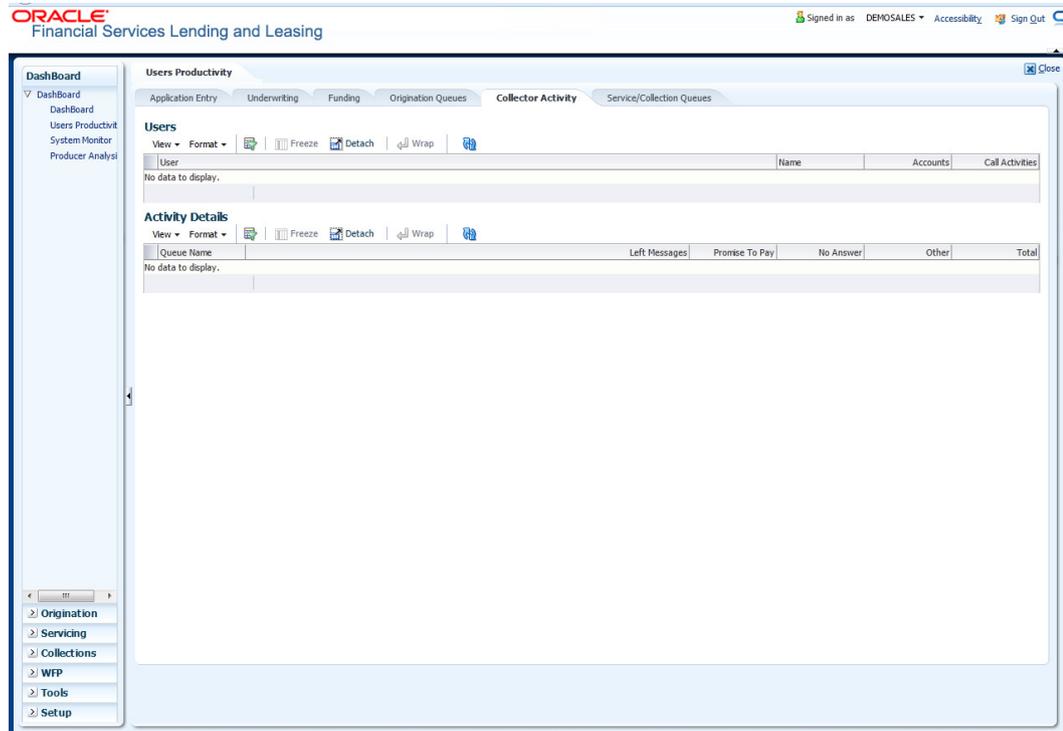
- Collector Activity

#### 3.3.1.1 Collector Activity

The Collector Activity screen displays the number of accounts worked and call activities by collector for the day. It also displays details regarding calls and total number of calls per queue.

## To use the Collector Activity

1. Click **Dashboard** → **Dashboard** → **User Productivity** → **Collector Activity**. The details on this screen are grouped into two:
  - Users
  - Activity Details
2. In the Users section, you can view the following information.



A brief description of the fields is given below:

Field:	View this:
User	Displays the user code.
Name	Displays the user name.
Accounts	Displays the number of accounts worked.
Call Activities	Displays the number of call activities.

3. In the Activity Details section, you can view information for the selected user. A brief description of the fields is given below:

Field:	View this:
Queue Name	Displays the queue name.
Left Messages	Displays the left message activity count.
Promise To Pay	Displays the promise to pay activity count.
No Answer	Displays the no answer activity count.
Other	Displays the other activity count.

Field:	View this:
Total	Displays the total activity count.

## 3.4 System Monitor

The System Monitor screen is the one stop place to check all the activities in and around the system. It maintains the progress of;

- Batch Jobs
- Jobs
- Services
- Database Server Log Files
- Parked Transactions
- Users

### **Navigating to System Monitor**

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

### 3.4.1 Monitoring Batch Jobs

The system tracks the success of each batch process on the Batch Job. If either a set of batch jobs or specific batch job should fail, you can resubmit it on this screen and review the results in Request Details section.

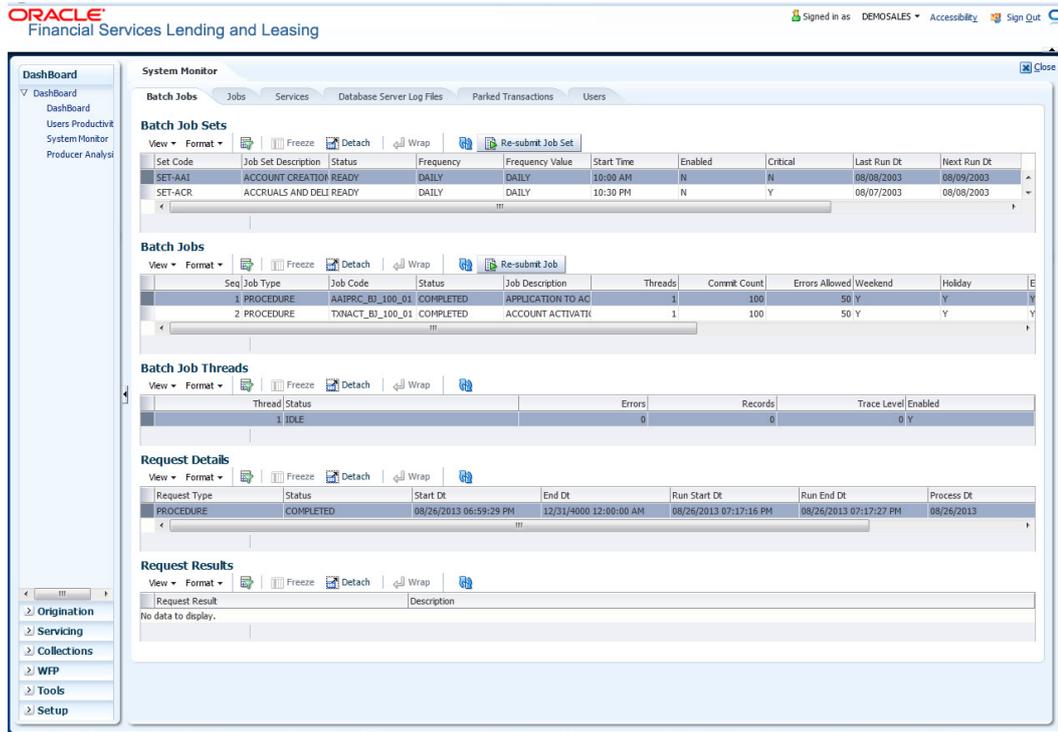
The Monitor Batch Jobs screen is only a display screen that contains the following sections:

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

### **To Monitor Batch Job**

1. Click **Dashboard** → **Dashboard** → **System Monitor** → **Batch Jobs**.

2. In the **Batch Job Sets** section, you can view the following information



A brief description of the fields is given below:

Field:	View this:
Set Code	Displays the code for batch job set.
Job Set Description	Displays the description for batch job set.
Status	Displays the job set status.
Frequency Code	Displays the frequency at which the job set is to be executed.
Frequency Value	Displays the value of frequency code chosen for the job set.
Start Time	Displays the start time for the job set.
Enabled	Displays if the job set is enabled or not.
Critical	Displays if this job set is critical or not.
Last Run Dt	Displays the date of last run of the job set.
Next Run Dt	Displays the next run date for job set.
Parent	Displays the preceding job set.
Dependency	Displays the type of dependency on predecessor.

**To resubmit a batch job set**

Whenever a batch job set fails, it is best to resubmit it after correcting the errors that caused the failure. Resubmitting a set causes system to re-perform the batch job set and dependent batch jobs.

- In the **Batch Job Sets** section, choose the batch job set to resubmit (only a batch job set with a status of FAILED can be resubmitted), then click **Resubmit Job Set** button.

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

A brief description of the fields is given below:

Field:	View this:
Seq	Displays the batch job sequence number.
Job Type	Displays the batch job request type.
Job Code	Displays the batch job request code.
Status	Displays the job status.
Job Description	Displays the batch job description.
Threads	Displays the number of threads used by the job.
Commit Count	Displays the number of rows after which auto-commit is triggered.
Errors Allowed	Displays the number of errors allowed.
Weekend	Displays if the batch job will execute job on weekend or not.
Holiday	Displays if the batch job will execute job on a holiday or not.
Enabled	Displays if the job is enabled or not.
Parent	Displays the preceding job.
Dependency	Displays the type of dependency on predecessor.
Command	Displays the command line for the job.
Rollback Segment	Displays the rollback segment for job.

### To resubmit a batch job

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

- In the **Batch Jobs** section, choose the batch job to resubmit (only a batch job with a status of FAILED can be resubmitted), then choose **Resubmit Job Set**.
- The **Batch Job Threads** section displays the status of individual threads.

A brief description of the fields is given below:

Field:	View this:
Thread	Displays the name of thread.
Status	Displays the status of thread.

Field:	View this:
Errors	Displays the number of errors in the thread.
Records	Displays the number of records in the thread.
Trace Level	Displays the SQL trace level (0, 1, 4, 8, 12).
Enabled	Displays if the job thread is enabled or not.

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

Field:	View this:
Request Results	Displays the result of job request.
Description	Displays the result details.

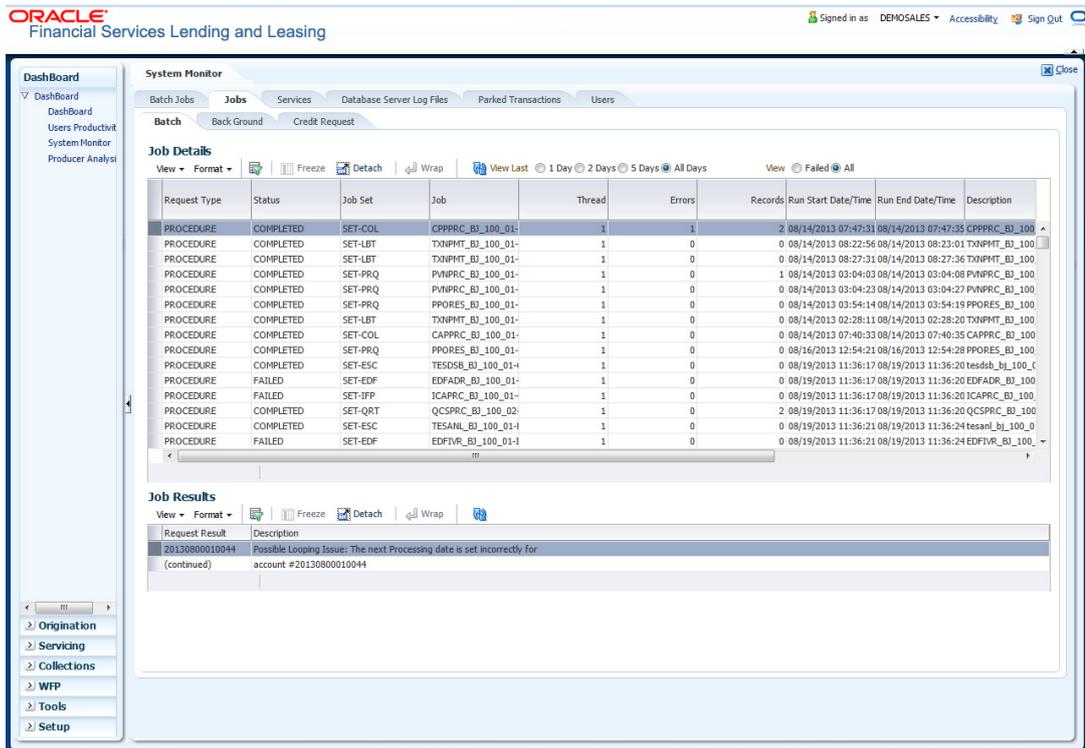
### 3.4.2 **Monitoring Jobs**

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

#### **To Monitor Job Details**

1. Click **Dashboard** → **Dashboard** → **System Monitor** → **Jobs**.
2. On the **Job** screen, select the type of jobs you want to view in the Job Details section. You can select any of the following jobs:
  - Batch

- Back Ground
- Credit Request



A brief description of the different jobs available is given below:

<b>Select:</b>	<b>System Displays:</b>
Batch	Batch jobs (used primarily for the nightly processes).
Back Ground	User submitted requests, such as reports and payment posting.
Credit Request	Credit bureau requests.

3. In the **Job Details** section, select the time frame of the contents of **Job Details** section. You can select any of the following options:

<b>Select:</b>	<b>System Displays:</b>
1 Day	All the types of jobs selected in Jobs Type section in last one-day.
2 Days	All the types of jobs selected in Jobs Type section in last two days.
5 Days	All the types of jobs selected in Jobs Type section in last five days.
All Days	All the types of jobs selected in Jobs Type section.

4. If you select **Failed** option in the **View** section, the system displays failed jobs on the type and time frame you have selected.
5. In the **Job Details** section, you can view the following information about jobs matching the contents of Job Type, View Last and Failed boxes:

A brief description of the fields is given below:

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

6. In the **Job Results** section, you can view the following information about the Job selected in Job Details section:

A brief description of the fields is given below:

<b>Field:</b>	<b>View this:</b>
Request Type	Displays the job request type.
Description	Displays the job request description.

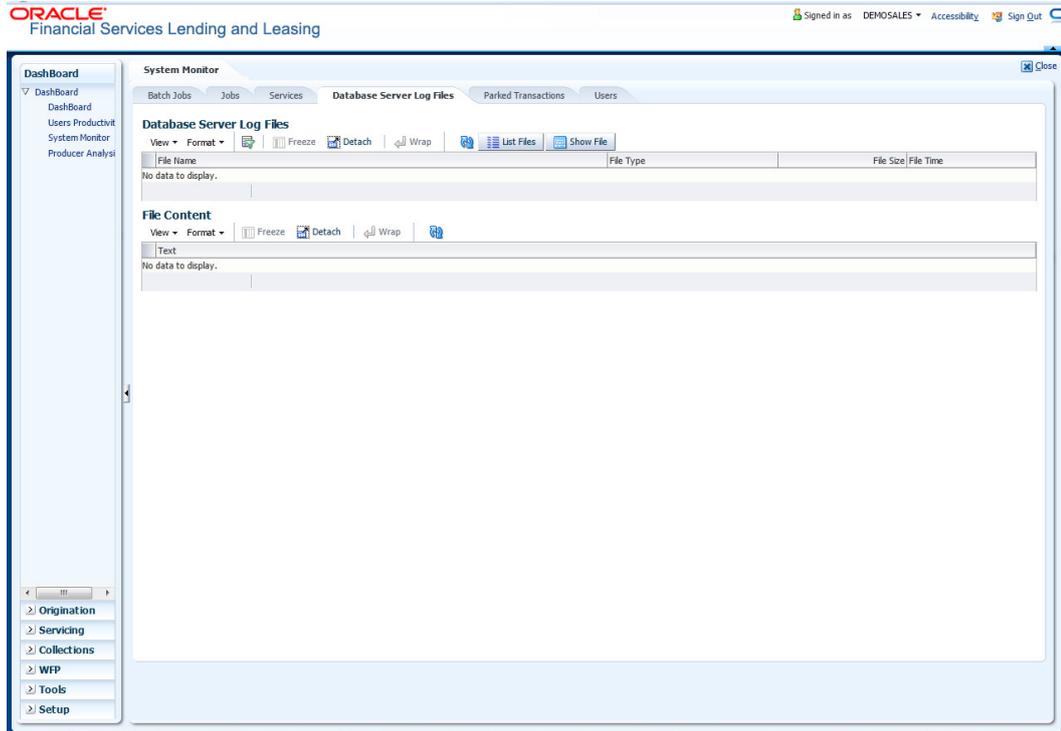
### **3.4.3 Monitoring Services**

The Services screen allows you to track and maintain the system's processing services, including credit bureaus, fax-in and batch job scheduler. The system administrator can start or stop the service on this screen using the action buttons respectively.

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

1. Click **Dashboard** → **Dashboard** → **System Monitor** → **Services**.

- In the **Services** section, you can view the following information about the system's processing services:



A brief description of the fields is given below:

Field:	View this:
Service	Display the service name.
Company	Display the service company.
Branch	Display the service branch.
Description	Display the service description.
Status	Display the service status.

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

Choose:	System:
Status	Refreshes (updates) the status of service. The Service screen does not update the status in real time. You must choose Status after choosing Start or Stop to perform that command.
Start	Starts the job service.
Stop	Stops the job service.

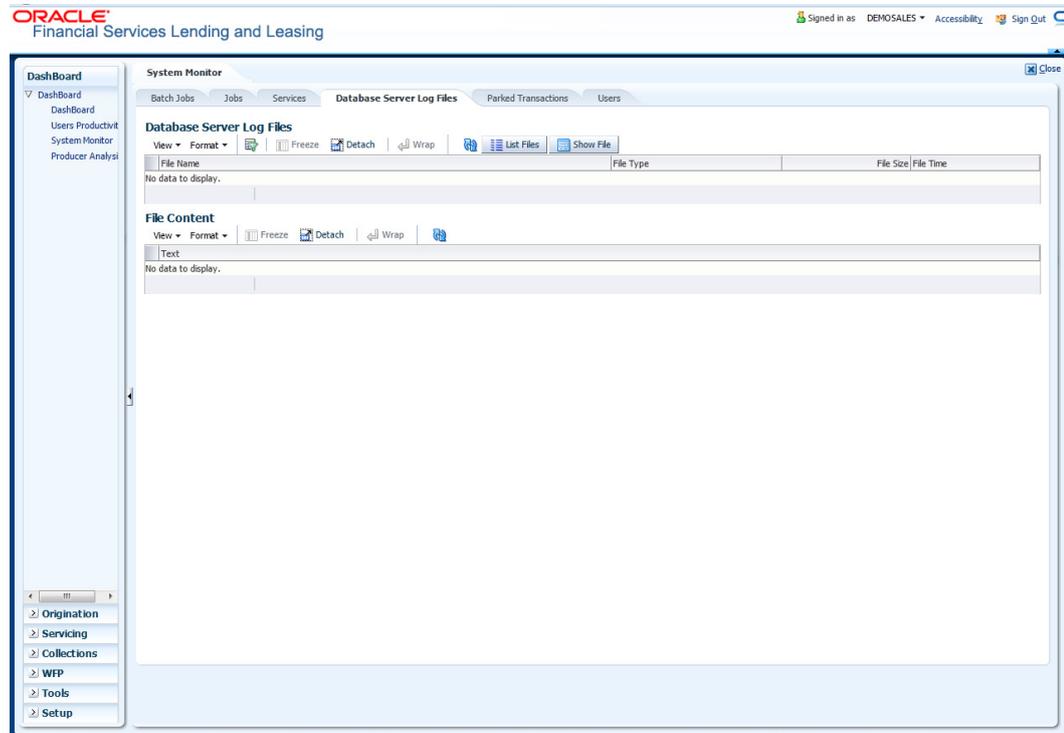
### 3.4.4 Data Server Log Files

Various processes in the system create reports in different log files with regards to what tasks they performed and what they encountered (for example, errors, failures, erroneous data and

so on). The Database Server link lists and describes all such log files within the system on the database server.

#### To view a log file on the database server

1. Click **Dashboard** → **Dashboard** → **System Monitor** → **Database Server Log Files**.
2. In the **Database Server Log Files** section, click **List Files**.



3. Then in the **Database Server Log Files** section, you can view the following information. A brief description of the fields is given below

Field	View this:
File Name	Displays the name of file.
File Type	Displays the type of file.
File Size	Displays the size of file.
File Time	Displays the time stamp of file.

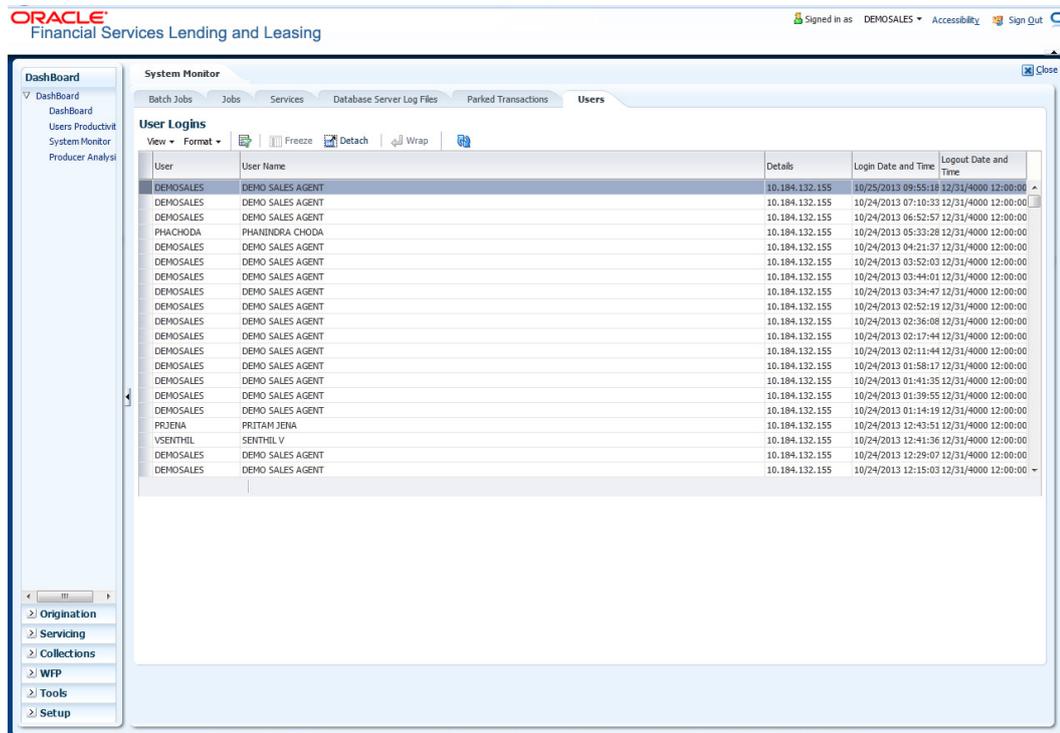
4. In the **File Content** section you can view the content of the file selected in the **Database Server Log Files**.
5. Click **Show File**. A File Download - Security Warning dialog box is displayed with the confirmation message “Do you want to save this file?”
6. Click **Save**.
7. In **Save As** dialog box, select the location you want to save the file, and click **Save**.

### 3.4.5 Monitoring Users

The Users Logins section allows you to view all users who have logged on to the system, along with the log on time stamp and logout time stamp. The information appears in reverse chronological order of the log on time stamp.

To monitor users who have logged on to the system

1. Click **Dashboard** → **Dashboard** → **System Monitor** → **Users**.
2. In the **User Logins** section, you can view the following information



A brief description of the fields is given below:

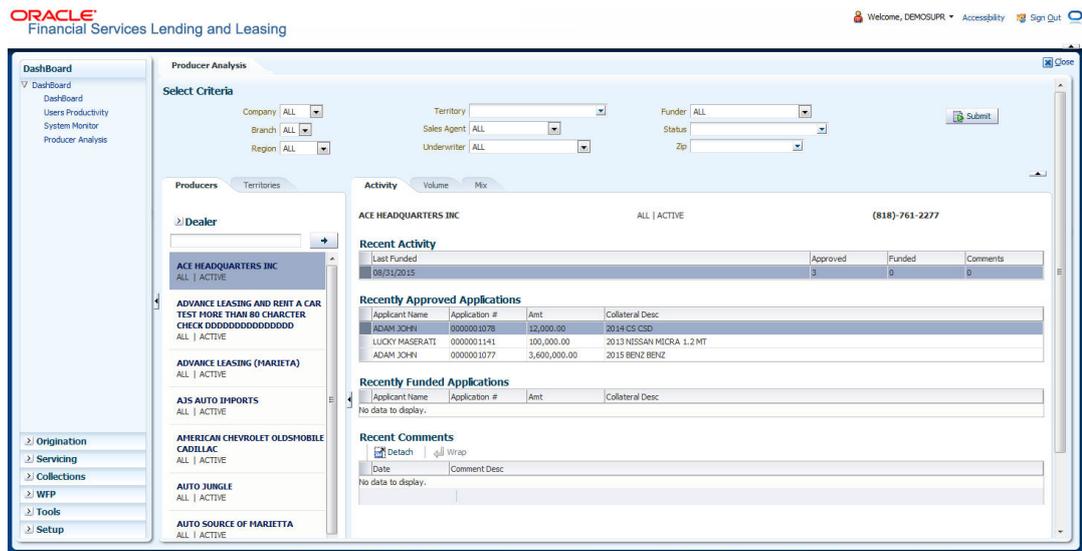
Field:	View this:
User	Displays the user ID.
User Name	Displays the user name.
Details	Displays the details.
Login Date and Time	Displays the login date time for the user.
Logout Date and Time	Displays the logout date time for the user.

### 3.5 Producer Analysis

The Producer analysis screen enables you to view and know the status of all applications sourced by different Producers.

## Navigating to Producer Analysis

Click **Dashboard** → **Dashboard** → **Producer Analysis**.



### 3.5.1 Select Criteria

You can filter the producer search details based on any or all of the following criteria:

- Company
- Branch
- Region
- Territory
- Sales Agent
- Underwriter
- Funder
- Status
- Zip

You can select the required values from the adjoining drop-down list and click **Submit**. System displays the Producer details satisfying the criteria, you selected.

The Producer Analysis screen is further categorized into two sections (left and right panels) to support various details depending on the selection criteria. The left Panel consists of two tabs, Producers and Territories.

### 3.5.2 Producers

In the Producers Tab, you can use search option to search for a producer by name. Enter the producer name and click  button. You can also search for all the producers maintained in the system by doing a blank search.

Based on criteria specified, all the matching records are listed in alphabetical order and the producers sales metrics for the first selected record (by default), is displayed in the right panel through following tabs. Also the current status of the producer and contact information is displayed on the top.

### 3.5.2.1 **Activity Tab**

The activity tab displays all the applications processed by the producer as per the following categorization.

#### **Recent Activity**

This section displays the following information:

- Last Funded - Date on the which the recent application was funded.
- Approved - Total number of applications approved, but not funded in last 30 days.
- Funded - Total number of applications funded in last 30 days.
- Comments - Total number of producer comments added in the last 30 days.

#### **Recently Approved Applications**

This section displays the first 10 credit applications which have been approved, but not funded in last 30 days along with their applicant name, application number, amount and collateral description details.

#### **Recently Funded Applications**

This section displays the first 10 credit applications which have been approved and funded in last 30 days along with their applicant name, application number, amount and collateral description details.

#### **Recent Comments**

This section displays the first 10 application comments of the total comments added in the last 6 months with their date and comment description.

### 3.5.2.2 **Volume Tab**

The volume tab provides a graphical (bar chart) representation of volume metrics.

#### **Volume Metrics**

You can filter the metrics data to be displayed based on Credit Amount or Units Sold by selecting **Amt** or **Units** radio button respectively.

The table in volume metrics section displays the following details:

- Time Frame - This consists of the following two specific time frame of records.
  - MONTH TO DATE: Indicates the total applications processed in the current month till date.
  - CURRENT PACE: Indicates the speed at which the applications are being processed by calculating the total applications submitted against elapsed days of the month.
- Submitted - Indicates the ratio of total requested amount per units (applications) submitted for processing.
- Approved - Indicates the ratio of total financed amount per units (applications) approved but not funded.
- Funded - Indicates the ratio of total contract amount financed per units (applications) funded.

You can further sort the display of metrics data based on applications submitted or approved or funded against time, i.e. MTD (month to date) or 6M (6 months) or 6Y (6 years). By default, "Submitted" and "6M" options are selected.

### 3.5.2.3 **Mix Tab**

The mix tab provides a graphical (bar chart) representation of mix of business metrics.

#### **Mix of Business**

You can filter the metrics data to be displayed based on Credit Request Percentage or Units Sold by selecting **Percentage** or **Units** radio button respectively.

The table in volume metrics section displays the following details:

- Time Frame - This consists of the following two specific time frame of records.
  - MONTH TO DATE: Indicates the total applications processed in the current month till date.
  - PREVIOUS MONTH: Indicates the total applications processed in the previous month.
- Tier 1 - Total of applications processed in first slab.
- Tier 2 - Total of applications processed in second slab.
- Tier 3 - Total of applications processed in third slab.

You can further sort the display of metrics data based MTD (month to date) or 6M (6 months) or 6Y (6 years) of which "6M" is selected by default.

### 3.5.3 **Territories**

On selecting the Territories Tab, you can view the territory-wise producer sales metrics. Depending on the territory selected in 'Select Criteria' section, all the matching records are listed in alphabetical order with the total amount funded for the particular territory from beginning of the month till date. If you have selected multiple territories in the search criteria, then the cumulative total of amount funded for all the selected territories are listed under 'ALL' categorization.

The producer sales metrics for the first selected record (by default), is displayed in the right panel through following tabs.

#### 3.5.3.1 **Portfolio**

The portfolio tab provides a graphical (bar chart) representation of territory-wise business metrics in term of volume i.e. total amount funded against date.

#### **Portfolio Information**

You can filter the metrics data to be displayed based on total number of **Actual** (only funded applications) or **Actual + In For Funding** (both submitted and funded applications) by selecting the appropriate radio buttons.

The table in Portfolio Information section displays the following details:

- Measurement - This consists of the following two specific records.
  - MONTH TO DATE: Indicates the total applications processed in the current month till date.

- TARGET: Indicates the total number of applications expected to be processed by the producer.
- Volume - Indicates the ratio of total amount funded to the total number of applications submitted.
- Percentage - Indicates the ratio of total amount funded against the target volume expected.

You can further sort the display of metrics data based on Volume or Percentage against time, i.e. MTD (month to date) or 6M (6 months) or 6Y (6 years). By default, "Volume" and "MTD" options are selected.

### **3.5.3.2 Volume**

The volume tab provides a graphical (bar chart) representation of territory-wise volume metrics.

*For more information, refer to 'Volume Tab' explained in Producers section.*

### **3.5.3.3 Mix**

The mix tab provides a graphical (bar chart) representation of territory-wise mix of business metrics.

*For more information, refer to 'Mix Tab' explained in Producers section.*

### **3.5.3.4 Ratios**

The ratios tab provides a territory-wise graphical (bar chart) representation of different ratios of applications being processed by producers.

#### **Ratios**

The table in ratios metrics section displays the following details:

- Time Frame - This consists of the following two specific time frame of records.
  - MONTH TO DATE: Indicates the number of applications being processed in the current month till date.
  - PREVIOUS MONTH: Indicates the number of applications processed in the previous month.
- Look to Book - Indicates the ratio of funded applications against the total submitted for processing.
- Approval Ratio -Indicates the ratio of approved applications against the total submitted for processing.
- Cashout Ratio - Indicates the ratio of funded applications against the total approved.

You can further sort the display of metrics data based on the above ratios - LTB (Look to Book) or Approval or Cashout against time, i.e. MTD (month to date) or 6M (6 months) or 6Y (6 years). By default, "LTB" and "6M" options are selected.

### **3.5.3.5 Producers**

The producers tab provides a territory-wise graphical (bar chart) representation of producer metrics.

## **Producer Metrics**

The table in producer metrics section displays the following details:

- Time Frame - This consists of the following two specific time frame of records.
  - MONTH TO DATE: Indicates the number of producers processing applications in the current month till date.
  - PREVIOUS MONTH: Indicates the number of producers who have processed applications in the previous month.
- Submitting - Indicates the number of producers with a minimum of one submitted application for processing.
- Approving - Indicates the number of producers with a minimum of one approved application.
- Funding - Indicates the number of producers with a minimum of one funded application.

You can further sort the display of metrics data based on producers who have submitted or approved or funded applications against time, i.e. MTD (month to date) or 6M (6 months) or 6Y (6 years). By default, “Submitted” and “6M” options are selected.

## 4. Sales Lead

### 4.1 Introduction

The Sales Lead screen enables you to record information gathered during a sales query or a call from a potential borrower. A sales representative can then use Sales Lead screen to follow-up with the borrower. This is not a mandatory screen. You can always begin Loan origination process directly using the Application Entry screen Information on Sales Lead screen can be attached to the Application Entry screen as optional information. Attaching a lead to an application can help the sales department analyze the effectiveness of following-up with prospective borrowers. Once a lead is attached to an application from the Sales Lead screen, the system changes its status to COMPLETED.

### 4.2 Lead Entry

The Lead Entry screen enables you to record information regarding prospective borrowers from a sales query or a call to be used in a follow-up call. The initial status for the lead can be set as NEW or FOLLOW-UP.

#### To Navigate to Lead Entry screen

1. On the Oracle financial Services Lending and Leasing Application home screen, click **Origination** → **Origination** → **Sales Lead**.
2. On the Sales Lead screen, click **Lead Entry** tab.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes 'Welcome, DEMOSUPR', 'Accessibility', and 'Sign Out'. The main content area is titled 'Sales Lead' and features a 'Lead Entry' tab. Below the tab is a table of leads with columns for Lead #, Lead Dt, Company, Branch, First Name, Last Name, Birth Dt, Channel, and Source. The table contains several rows of lead data. Below the table is a form for 'Applicant Information' and 'Address'. The 'Applicant Information' section includes fields for Lead #, Lead Dt, Company, Branch, Last Name, First Name, Birth Dt, Channel, and Source. The 'Address' section includes fields for Type, Country, Address #, City, State, Postal Type, Street Pre, Street Name, Street Type, Street Post, Apt #, Address Line 1, Address Line 2, Zip, Email, and Alternate Email. The form also includes buttons for 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return'. At the bottom of the form, there is a 'Telecom Information' section with a 'Telecom Type' field and a 'Phone Current' field.

3. In the **Lead Entry** screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

## Applicant Information

### Applicant Information Section

Field	Do this
Lead #	View the sales lead number.
Lead Date	View the sales lead date. System defaults the current date.
Company	Select the company name.
Branch	Select the branch name.
First Name	Specify the applicant's first name.
Last Name	Specify the applicant's last name.
Birth Dt	Specify the birth date.
Channel	Select the channel of the sales lead.
Source	Select the source of the sales lead.

### Address Section

Field	Do this
Type	Select the address type.
Postal Type	Select the postal address type.
Address #	Specify the address.
Street Pre	Select the street prefix (directional).
Street Name	Specify the street name.
Street Type	Select the street type.
Street Post	Select the street postfix (directional).
Apt #	Specify the apartment number.
Address 1	Specify the first address line.
Address 2	Specify the second address line.
City	Specify the city.
State	Select the state.
Zip	Select the zip code. <b>Note:</b> For non US country, you have to enter zip code.
Country	Select the country code.
Email	Specify the e-mail address.
Alternate Email	Specify the alternate e-mail address.

Field	Do this
Assigned By	View the user code creating the sale lead.
Status	Select the status for the sale lead.
Status Dt	View the last sales lead status change date.
Follow-up Dt	Specify the sales lead follow-up date.

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

#### 4.2.1 Telecoms Sub Tab

The Telecoms sub tab records phone numbers for the sales lead.

1. Click **Telecoms** sub tab available on **Sales Lead** screen.
2. You can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Telecom Type	Select the type of telecommunications device
Phone	Specify the phone number
Current	Select the Current check box to indicate the phone number is in service.

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

#### 4.2.2 Comments sub tab

The Comments sub tab records any comments regarding the sales lead.

1. Click **Comments** sub tab available on **Sales Lead** screen.
2. You can 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 comment type.
Sub Type	Select the comment sub type.
Comment	Specify the comment.
Comment Dt	View the date when comment was entered and saved.
Comment By	View the user id of the person who entered and saved the comment.

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

### 4.2.3 Documents sub tab

The Documents sub tab needs to be completed if:

- The customer had requested any documents
  - Any document has been sent to the customer during sales lead entry.
1. Click **Documents** sub tab available on **Sales Lead** screen.
  2. You can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Document Type	Select the document type.
Sub Type	Select the document sub type.
Documents	Specify the document.
Document Dt	View the date when document was entered and saved.
Document By	View user id of the person who entered and saved the document.

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

### 4.2.4 Requests sub tab

The Requests sub tab records product the customer is interested in and the requested amount for each product.

1. Click **Requests** sub tab available on **Sales Lead** screen.
2. You can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

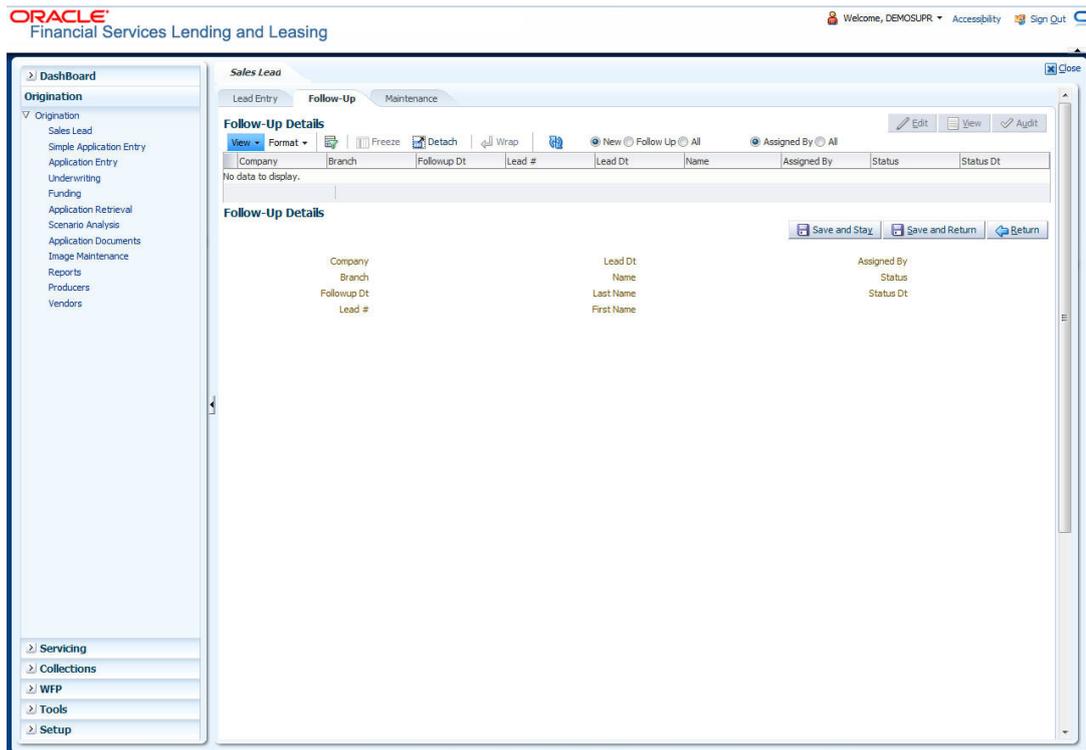
Field:	Do this:
Product	Specify the requested product as Loan.
Requested Amount	Specify the requested amount.

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

## 4.3 Follow-Up tab

The Follow-Up tab enables you to update customer information based on sales lead follow-ups with customer.

1. On the Sales Lead screen, click **Follow-Up** tab.



2. In the **Status** field, click:
  - **New** to view all leads on the Follow-Up screen with status of NEW.
  - or-
  - **Follow Up** to view all leads on the Follow-Up screen with status of FOLLOW UP.
  - or-
  - **All** to view all leads on Follow-Up screen.
3. In the **Assigned** field, click:
  - **Assigned By** to view all leads on the Follow-Up screen assigned to the current user.
  - or-
  - **All** to view all leads on the Follow-Up screen assigned to any user.
4. You can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Company	View the company name of sales lead.
Branch	View the branch name of the sales lead.
Followup Dt	Select the follow-up date of the sales lead.
Lead #	View the sales lead number.
Lead Date	View the creation date of the sales lead.
Name	View the applicant's name.
Assigned by	View the user assigned to the sales lead.

Field	Do this
Status	Select the status of the sales lead.
Status Dt	View the last sales lead status change date.

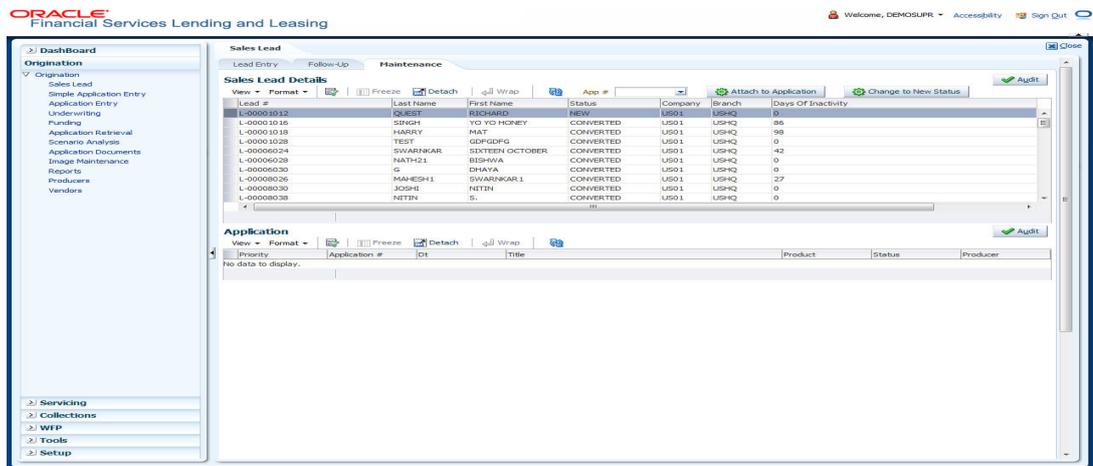
5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

## 4.4 Maintenance tab

The Maintenance tab enables you to attach a sales lead to a different or missed application or change status of lead as NEW.

### To attach a sales lead to an application

1. On the Sales Lead screen, click **Maintenance** tab.



You can view the following information:

Field	View this
Lead #	View the sales lead number.
Last Name	View the last name of the sales lead.
First Name	View the first name of the sales lead.
Status	View the status of the sales lead.
Company	View the company of the sales lead.
Branch	View the branch of the sales lead.
Days of Inactivity	View the number of days of inactivity regarding the sales lead.

2. Select the sales lead you want to attach to the application and click **Attach to an Application** button.

3. You can view the following details of application attached to the lead:

Field	View this
Priority	The priority of the sales lead.

Field	View this
Application #	The application number of the sales lead.
Date	The date of the application.
Title	The title of the application.
Product	The product of the application.
Status	The status of the application.
Producer	The producer of the application.

If the wrong sales lead was attached to an application, detach it from the existing application by clicking **Change to New Status**, then attach it to the correct application clicking **Attach to an Application**, completing the **App #** field, and clicking **Post**.

---

## 5. Simple Application Entry

### 5.1 Introduction

The first step in the Loan origination process is entering credit application data into Oracle Financial Services Lending and Leasing Application. The Simple Application Entry screen enables you to specify information from the credit application into the system and request a credit bureau report.

This chapter explains how to use the Applications screen to specify and validate a credit application.

### 5.2 Entering a Credit Application

There are four main steps in entering an application

1. Select product type and producer at the top of the Application screen in the Applications section. The product defines the type of credit application: Loan as well as any collateral, such as vehicles or homes, associated with the Loan. When you save the application, system activates the links on Applications screen that are associated with the product, streamlining the application process. The producer is the dealer supplying the application. When selected, the status of the Producer is displayed along with Producer Name.
2. Enter information regarding the primary applicant, such as name, social security number, address, place of employment and financial assets and liabilities. Enter this same information for any other applicants, such as co-signers or joint applicants, if they exist. System displays the error message as "The Application does not exist" if the provided details does not match with any application details.
3. Enter information about the requested credit for the Loan such as Loan amount and number of terms.
4. Enter information about the collateral.

You can also enter credit application data into Oracle Financial Services Lending and Leasing Application using the Fax-In container. For more details, refer to 'Application Entry using Fax-In' section.

Once the basic details are entered, the user has to check whether the application pre qualifies or not. Once the pre-qualified edits are satisfied, click Submit in the Application screen.

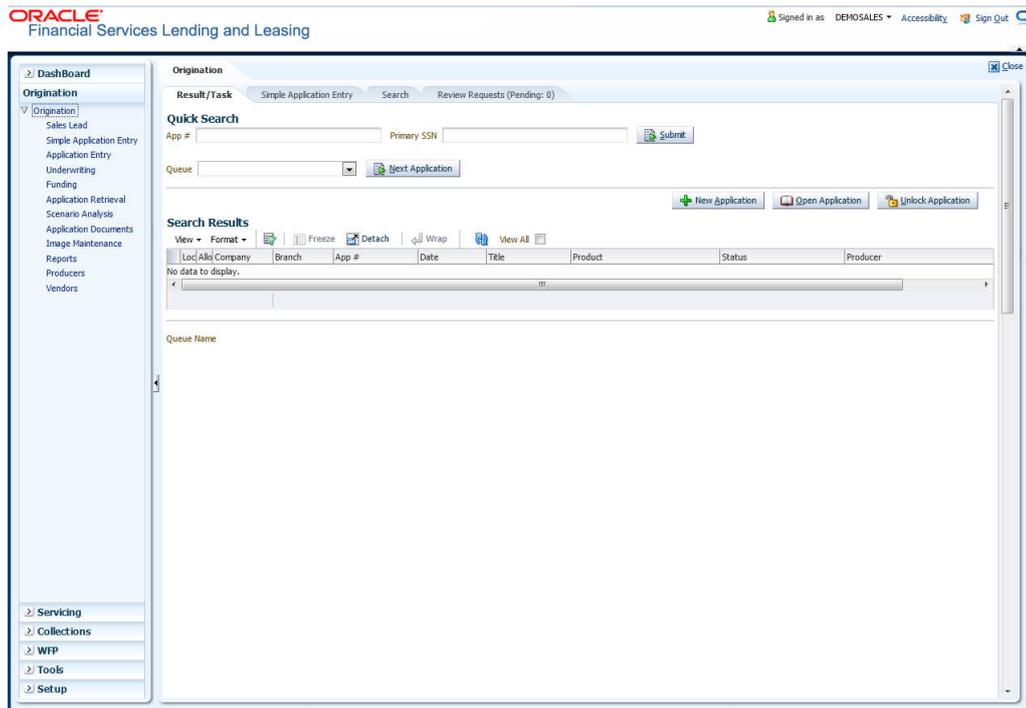
When finished, Oracle Financial Services Lending and Leasing checks the application for completeness using a predefined set of edits. These edits search for errors and warnings based on your system setup. Status change of the application can be determined by the credit bureau and scoring model of the application. The prescreening checks ensure that automatic credit bureau reports are pulled only for applications which meet set criteria, thus saving cost.

After an application clears the edits check, click Process Application in the Applications section. The system begins the processes of prescreening the application and pulling a credit bureau while you can begin entering the next application in your queue.

#### **To enter a new application**

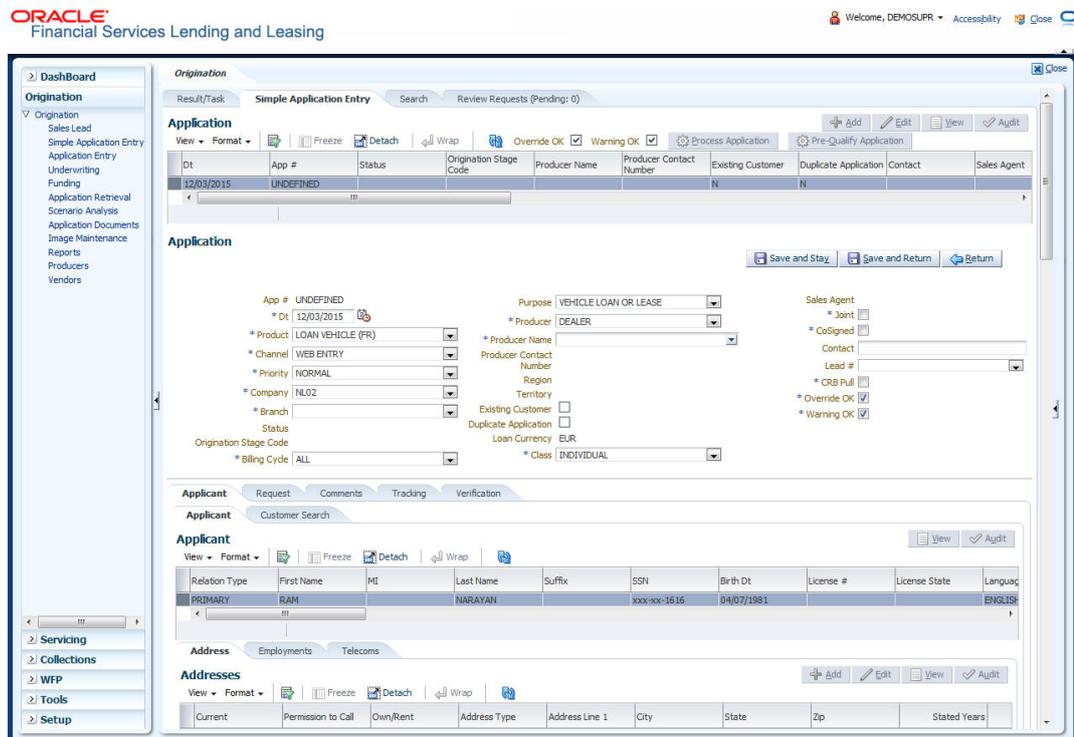
1. Click **Origination** → **Origination** → **Simple Application Entry**.

- The Simple Application Entry screen appears, opened at the Search link's Results screen.



The **Recreate Instance** button appears only when the BPEL parameter is YES.

- In the Results tab's **Quick Search** section, click **New Application**. The Search link's Applications Entry screen opens at the Simple Application Entry tab.



For field description refer [Applications](#) of the Underwriting chapter.

## Copying Lead details

After selecting the sales lead number in the **Lead #** field and on clicking **Copy Lead Details**, the applicant details which were captured in the **Sales Lead** screen are populated in the Simple Application Entry screen. The Copy Lead Details button will be enabled only when you select the lead number in the Lead # field.

### **5.2.1** Pre-qualifying an Application

After entering the basic details of the applicant like identification and demographic details along with the address, employment, assets, liabilities and other income information and requested details, the user has to check whether the application pre-qualifies or not by clicking **Pre-qualify Application** button. This is governed by a set of Pre-qualification edits.

If pre-qualified edits are satisfied, the status is changed to **NEW-PREQUALIFY APPROVED** and user can modify or update any further details in the Application Entry screen.

If the edits are not satisfied, application will be pushed to REJECTED APPLICATIONS queue with a status update to **REJECTED-PREQUALIFY REJECTED**. You can also view rejected pre-qualification in the Underwriting screen.

When specific services listed in Dashboard -> System Monitor -> Services tab are 'stopped', the application status will display 'NEW PRE-SCREEN APPROVED' and user will not be able to change the status manually to move it to Underwriting queue. In such cases, services should be started post which the application is processed automatically by the system and falls in the appropriate queue as per work flow.

## **5.3** Applicants Tab

Using the information supplied on application, complete Applicants tab details and the following sub tab details:

- Address
- Employments
- Telecoms
- Financials
- Liabilities
- Other Incomes
- Summary
- Credit Scores
- Duplicate Applicant
- Existing Accounts.

The system uses information on Financial and Liabilities sub tabs to determine the applicant's net worth. The system uses information on Employments tab and Other Incomes sub tab to calculate applicant's debt-to-income ratio.

Note the following while completing frequency fields:

- Biweekly in the system means 'once every two weeks' and not 'twice a week'.
- Bimonthly in the system means 'once every two months' and not 'twice a month'.

For more information, refer appendix **Payment Amount Conversion**.

## To complete the Applicants Details screen

1. On the Simple Application Entry tab, click **Applicant** → **Applicant**.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main window is titled 'Simple Application Entry' and contains several tabs: 'Application', 'Applicant', 'Request', 'Comments', 'Tracking', and 'Verification'. The 'Applicant' tab is active, displaying a form for entering applicant details. The form is organized into several sections: 'Identity Information' (including fields for Nationality, National ID, Passport #, Issue Date, and Expiry Date), 'Other Details' (including Name in Local Language, Gender, Education, Language, Marital Status, Dependents, ECOA, Race, Ethnicity, Disability, Privacy Opt Out, and Prior Bankruptcy), 'KYC' (including License #, License State, Reference #, and Status), 'FATCA' (including Birth Place, Birth Country, and Permanent US Resident Status), and 'Power of Attorney' (including Holder Name, Address, Country, Nationality, and Telephone Number). There are also checkboxes for 'Prior Applicant', 'Existing Customer', and 'Power of Attorney'. A 'Return' button is located at the bottom right of the form area.

2. For details on this screen refer [Applicant Tab](#) of the Underwriting chapter.

## 5.4 Business Tab

Oracle Financial Services Lending and Leasing can record SME business related financial information and business partners on the Business screen to assist in approving Loan application during underwriting. The Business Applicant screen is available for Loan and contains the following sub screens:

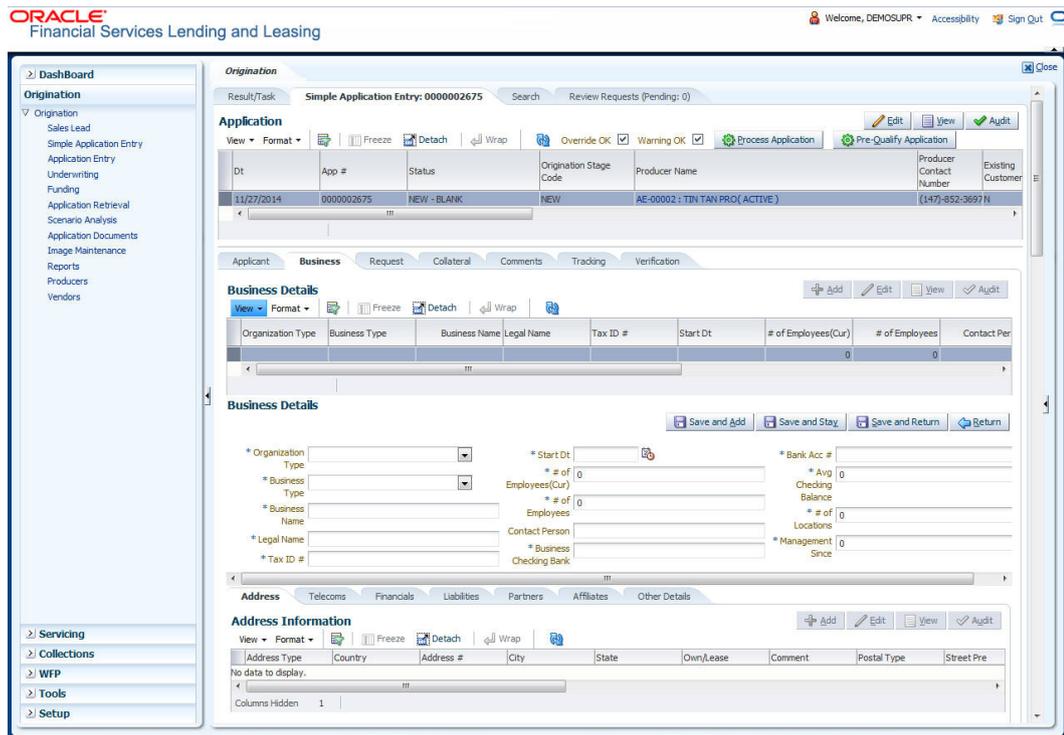
- Address
- Telecoms
- Financials
- Liabilities
- Partners
- Affiliates
- Other details

### To complete the Business tab

1. If SME business information is included on the application, select SMALL BUSINESS in the **Class** field on the **Applications** section and click **Save**.

The Business tab appears on Application Entry screen.

2. On the Application Entry screen, click **Business**.



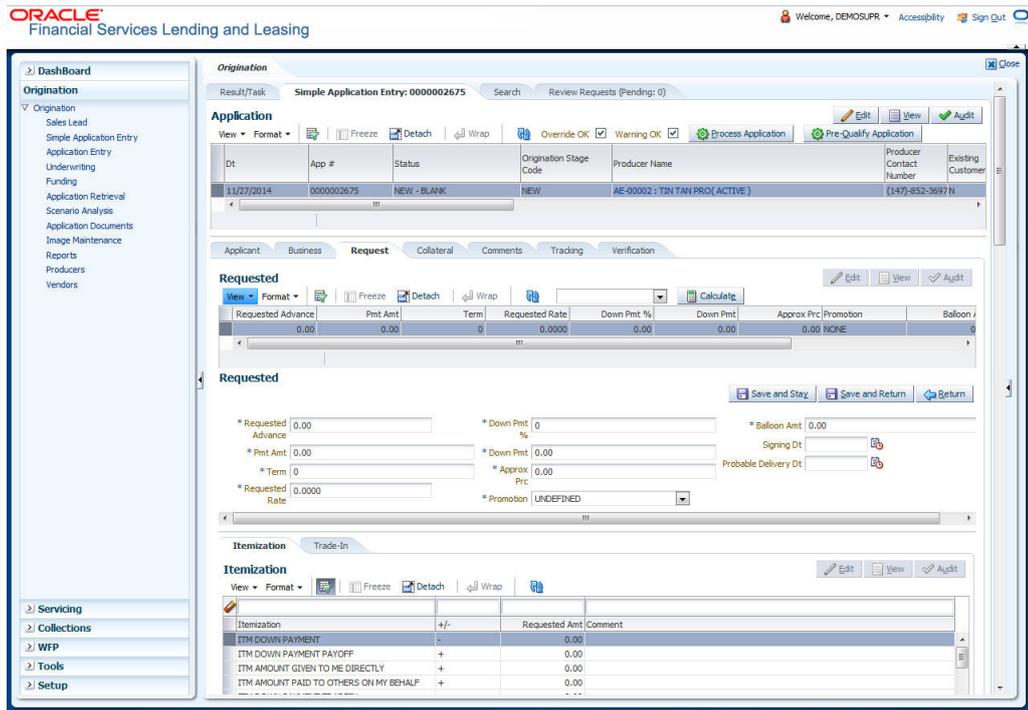
For details on this screen, refer [Business Tab](#) of Underwriting chapter.

## 5.5 Request Tab

Depending on the type of product you select, the following screen will be available from Requested tab

**To complete Request tab:**

1. On the Application Entry tab, click **Request** tab.



For details on this screen refer [Request Tab](#) of the Underwriting chapter.

## 5.6 Collateral Tab

Depending on the type of product or producer you select, the Collateral tab opens one of the three following collateral screens: a vehicle information screen, a home information screen or an other information screen. Complete the screen that is available on your Applications screen. After that, complete the **Valuation** and Tracking sub screen, which the Collateral screens share. If you are entering an unsecured Loan, the Collateral tab is present but inactive; in which case, skip this step.

## To enter vehicle information from the Collateral tab

1. On the Application Entry link bar, click **Collateral**.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Welcome, DEMOSUPR", "Accessibility", and "Sign Out". A left-hand navigation menu is titled "Dashboard" and "Origination", with sub-items like "Sales Lead", "Simple Application Entry", "Application Entry", "Underwriting", "Funding", "Application Retrieval", "Scenario Analysis", "Application Documents", "Image Maintenance", "Reports", "Producers", and "Vendors".

The main content area is titled "Origination" and shows "Simple Application Entry: 0000001830". Below this, the application details for "Application: 0000001830: JACOB NITHYYA" are displayed. A table lists application entries with columns: Dt, App #, Status, Origination Stage Code, Producer Name, Producer Contact Number, and Existing Custom. The first row shows: 09/11/2014, 0000001830, APPROVED - REHASHING, CONTRACT, AE-00002: TIN TAN PRO.(ACTIVE), (147)-852-3697, Y.

The "Collateral" tab is active, showing a "Vehicle" section with a table of existing assets. The table has columns: Existing Asset, Asset Class, Primary, Description, Identification #, Asset Type, Sub Type, Existing Asset Id, and Status. The first row shows: N, NEW VEHICLE, Y, 2014 TOYOTA CAMR, (blank), VEHICLE, CAR, (blank), ACTIVE.

Below the vehicle table is a "Valuation" section with a table of valuation entries. The table has columns: Current, Wholesale Base Amt, Retail Base Amt, Usage Value Amt (\*), Valuation Dt, Source, Currency, Edition, and Supplement. The first row shows: Y, 50,000.00, 50,000.00, 0.00, 09/11/2014, INVOICE, US DOLLAR, (blank), (blank).

At the bottom is an "Addons" section with a table of addons. The table has columns: Description, Value, Amount, and Loan Currency Amount. The first row shows: TILT WHEEL, 452, 0.00, 0.00.

## To enter home information from the Collateral tab

1. On the Application Entry tab, click **Collateral sub tab**.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Welcome, DEMOSUPR", "Accessibility", and "Sign Out". A left-hand navigation menu is titled "Dashboard" and "Origination", with sub-items like "Sales Lead", "Simple Application Entry", "Application Entry", "Underwriting", "Funding", "Application Retrieval", "Scenario Analysis", "Application Documents", "Image Maintenance", "Reports", "Producers", and "Vendors".

The main content area is titled "Origination" and shows "Simple Application Entry: 0000001852". Below this, the application details for "Application: 0000001852: G KIRAN" are displayed. A table lists application entries with columns: Dt, App #, Status, Origination Stage Code, Producer Name, Producer Contact Number, and Existing Custom. The first row shows: 09/18/2014, 0000001852, NEW - REVIEW REQUIRED, REVIEW, CA-00002: RANDYS AUTO SALES.(ACTIVE), (909)-591-4116, N.

The "Collateral" tab is active, showing a "Home" section with a table of existing assets. The table has columns: Existing Asset, Existing Asset Id, Primary, Asset Class, Asset Type, Sub Type, Occupancy, Identification #, Country, and Address. The first row shows: Y, 1148, Y, USED HOME, HOME, SINGLE FAMILY HOME, 1YVFP800439M5192U, UNITED STATES, 123.

Below the home table is a form for entering home details. The form includes fields for: Existing Asset (checkbox), Zip (0), PO #, Zip Extn, Legal Description, City, Lot, State, Sub Division, Parcel ID, \* Asset Class (NEW HOME), \* Asset Type (HOME), \* Sub Type (SINGLE FAMILY HOME), Occupancy (NOT APPLICABLE), Identification #, \* Meter & Description (Census Tract / SNA Code, MSA Code, GEO Code, \* 1098 Not Required), \* Deed Details (Condition: GOOD CONDITIONED, Description, \* Year: 0, Age, Make, \* Metes & Description, \* 1098 Not Required, \* Deed Dt, \* Deed Place Of Issue, \* Properties Boundary from East, North), \* Address (Country: UNITED STATES, Address #: 0), \* Year: 0, Age, Make, \* Deed Dt, \* Deed Place Of Issue, \* Properties Boundary from East, North.

If collateral is any other, the Collateral link displays information about that collateral.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The main window is titled "Origination" and shows details for application "000004804: UNDEFINED". The "Collateral" tab is active, displaying a table of existing collateral and a form for adding new collateral.

Dt	App #	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact	Sales Agent
08/10/2015	000004804	NEW - BLANK	NEW	MY-00002 : SAINT PA	(612)-488-2899	N	N		DEMOSUPR

The "Other Collateral" form includes the following fields:

- Existing Asset:
- Existing Asset Id:
- Primary:
- Asset Class: NEW ASSET
- Asset Type: HOUSEHOLD GOODS
- Sub Type: GENERAL HOUSEHOLD GOODS / EQU
- Status: NOT DEFINED
- Select Make and Model:
- Year: 0
- Age:
- Make:
- Model:
- Body:
- Registration #: UNDEFINED
- Identification #:
- Description:
- Condition: GOOD CONDITIONED
- Address: NEW ZEALAND
- Address #:
- Address Line 1:
- Address Line 2:
- State:
- Zip:
- Zip Extn:
- City:
- Country:
- Usage Details:
  - \* Start: 0
  - \* Base: 0
  - \* Extra: 0
  - \* Total: 0
  - \* Charge Amt: 0.00

For details on this screen, refer [Collateral Tab](#) of the Underwriting chapter.

## 5.7 Comments Tab

When using the Simple Application Entry screen, you can add comments to an application at any time in the application entry process by clicking Comments tab.

## To complete the Comments tab

1. On the Application Entry tab, click **comments**.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Welcome, DEMOSUPR", "Accessibility", and "Sign Out".

The main interface is titled "Origination" and "Simple Application Entry". It features a search bar and "Review Requests (Pending: 0)". Below this is an "Application" section with a table header: "Dt", "App #", "Status", "Origination Stage Code", "Producer Name", "Producer Contact Number", and "Existing Customer". A message below the table states "No data to display."

The "Comments" tab is active, showing a table with the following columns: "Alert", "Type", "Sub Type", "Comment", "Comment By", and "Comment Dt". The table contains one row with the following data:

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
<input type="checkbox"/>	REGULAR	ACCOUNT MAINTENAN		DEMOSUPR	11/27/2014 06:06:55 AM

The interface also includes a left-hand navigation menu with options like "Dashboard", "Origination", "Sales Lead", "Simple Application Entry", "Application Entry", "Underwriting", "Funding", "Application Retrieval", "Scenario Analysis", "Application Documents", "Image Maintenance", "Reports", "Products", and "Vendors". At the bottom of the menu are "Servicing", "Collections", "WFP", "Tools", and "Setup".

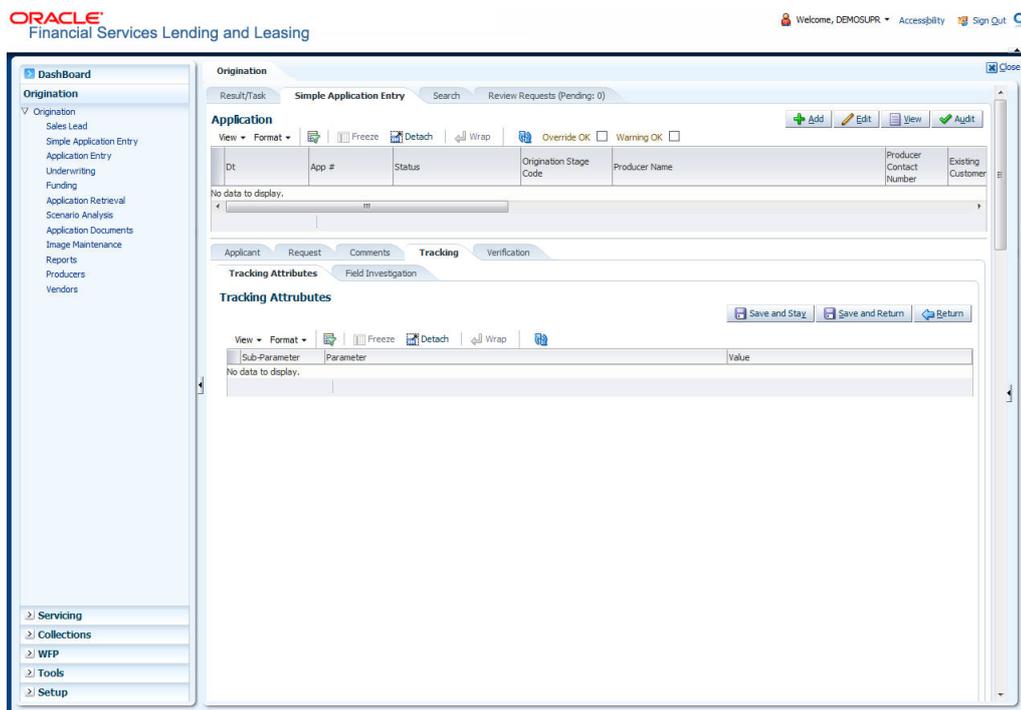
For details on this screen, refer [Comments Tab](#) of the Underwriting chapter.

## 5.8 Tracking Tab

The Tracking tab enables you to record further information associated with the application. What items you choose to track are setup during implementation.

## To track attributes

1. On the application entry screen, click the **Tracking** tab.



For details on this screen, refer [Tracking Tab](#) of the Underwriting chapter

## 5.9 Verification Tab

Oracle Financial Services Lending and Leasing can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification** link's Edit screen as an *Error*, a *Warning* or an *Override*.

If it is an **Error**, the system will not allow you to change application's status and approve Loan until you fix all the errors.

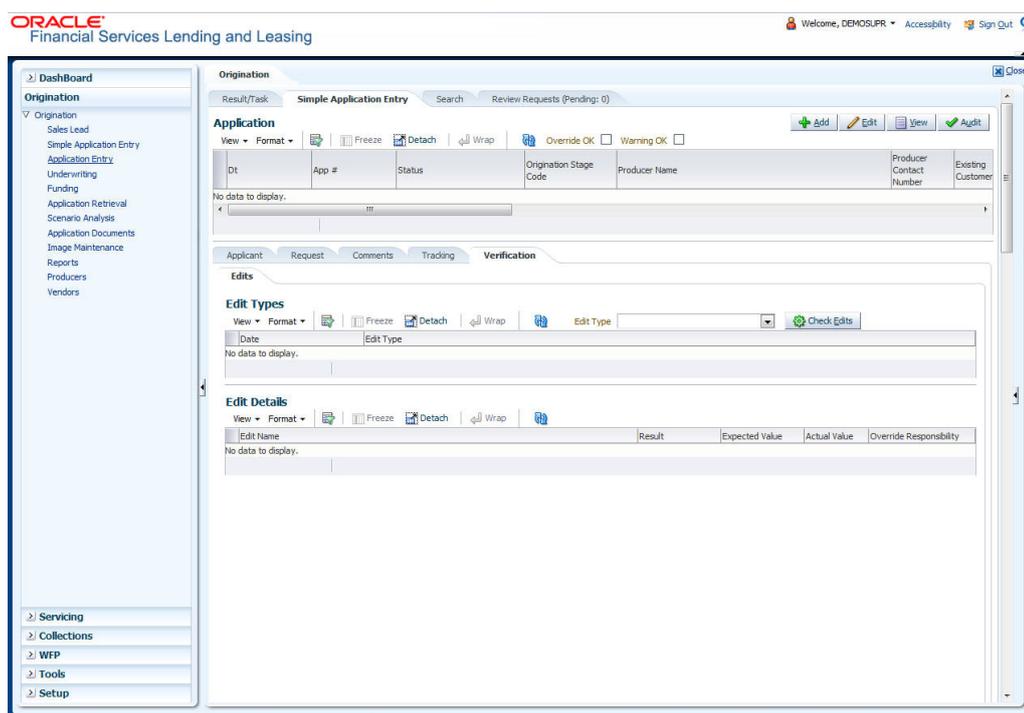
If it is a **Warning**, the system enables you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If it is an **Override**, the system displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move the application to the queue of the user with the required authority.)

### To validate a credit application

1. Enter all the information associated with the application on the Application Entry screen.

- When you are finished entering data, on the Application Entry tab, click **Verification sub tab**, then click the **Edits sub tab**.



For details on this screen, refer [Verification Tab](#) of the Underwriting chapter.

## 5.9.1 Application Entry using Fax-In

You can enter credit application data into Oracle Financial Services Lending and Leasing Application using the Fax-In image functionality using the Fax-In container. Once the all the images are loaded into the system using the steps mentioned in 'Entering a Credit Application' section, you can view those images in the Fax-In container and perform data entry concurrently.

The Fax-In container option is a simple image holder which is available to the user on clicking the 'New Application' button. The option is available only if has been enabled in the system settings by the administrator.

If you are the administrator, you can enable/disable this feature to the users in the access screen. However, you can view the availability of this feature by navigating to Main Menu > Setup > Administration > User > Access screen. Select Screen tab and in the Security Access Definition section, the status of "ACCESS TO MENU IMAGE MAINTAINENCE" flag defines the availability of this feature. If the flag is set to 'Y' then the Fax-In container is available in Application Entry screen.

The image container displays the image with the header information stored in the tables loaded as a part of the loading process. You can navigate through the pictures using the navigation buttons (First, Previous, Next and Last) available on the top right.

After entering the Application details, you need to select the Image check box placed on the top of Fax Image container. By doing so the system will automatically associate the current image with the application and save it along with the other application details. Also the image

will no longer be available in the container since the container only holds those images which are not associated with any application.

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## 6. Application Entry

### 6.1 Introduction

The first step in the Loan origination process is entering credit application data into Oracle Financial Services Lending and Leasing Application. The Application Entry screen enables you to specify information from credit application into the system and request a credit bureau report.

This chapter explains how to use the Applications screen to specify and validate a credit application.

### 6.2 Entering a Credit Application

There are four main steps in entering an application

1. Select product type and producer at the top of the Application screen in Applications section. The product defines the type of credit application: Loan as well as any collateral, such as vehicles or homes, associated with the Loan. When you save the application, system activates the links on Applications screen that are associated with the product, streamlining the application process. The producer is the dealer supplying the application. When selected, the status of the Producer is displayed along with Producer Name.
2. Enter information regarding the primary applicant, such as name, social security number, address, place of employment and financial assets and liabilities. Enter this same information for any other applicants, such as co-signers or joint applicants, if they exist. System displays the error message as "The Application does not exist" if the provided details does not match with any application details.
3. Enter information about the requested credit for the Loan such as Loan amount and number of terms.
4. Enter information about the collateral.

You can also enter credit application data into Oracle Financial Services Lending and Leasing Application using the Fax-In container. For more details, refer to 'Application Entry using Fax-In' section.

Once the basic details are entered, the user has to check whether the application pre qualifies or not. Once the pre-qualified edits are satisfied, click Submit in the Application screen. Pre-qualification edits can be viewed from the 'Verification' sub tab.

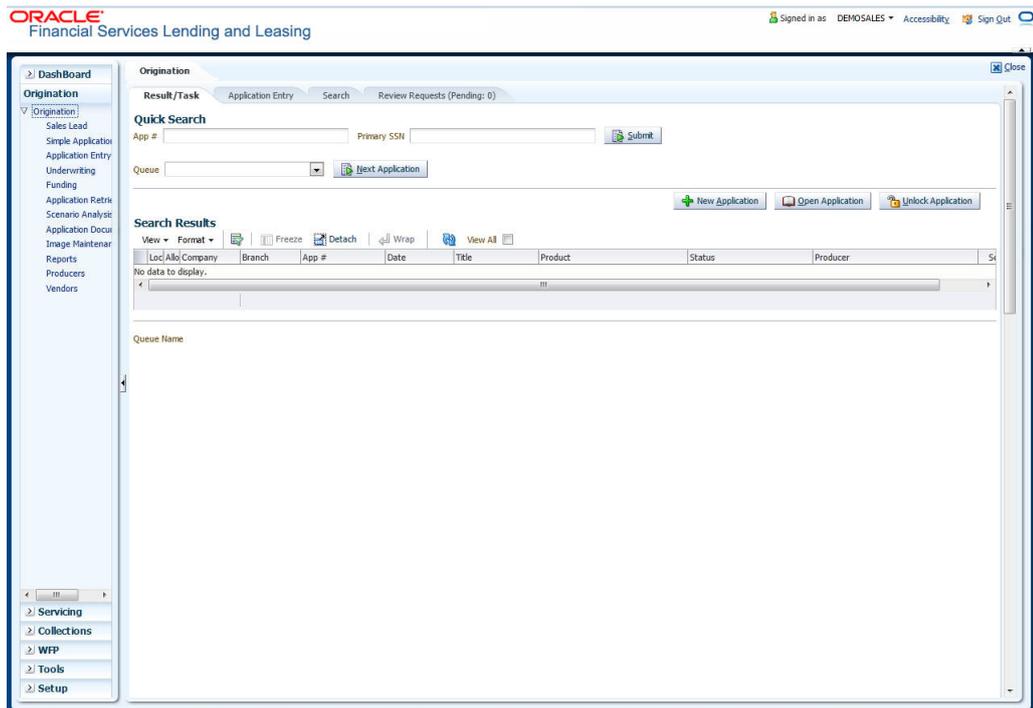
When finished, Oracle Financial Services Lending and Leasing checks the application for completeness using a predefined set of edits. These edits search for errors and warnings based on your system setup. Status change of the application can be determined by credit bureau and scoring model of the application. The prescreening checks ensure that automatic credit bureau reports are pulled only for applications which meet set criteria, thus saving cost.

After an application clears the edits check, click Process Application in the Applications section. The system begins the processes of prescreening the application and pulling a credit bureau while you can begin entering the next application in your queue.

#### **To enter a new application**

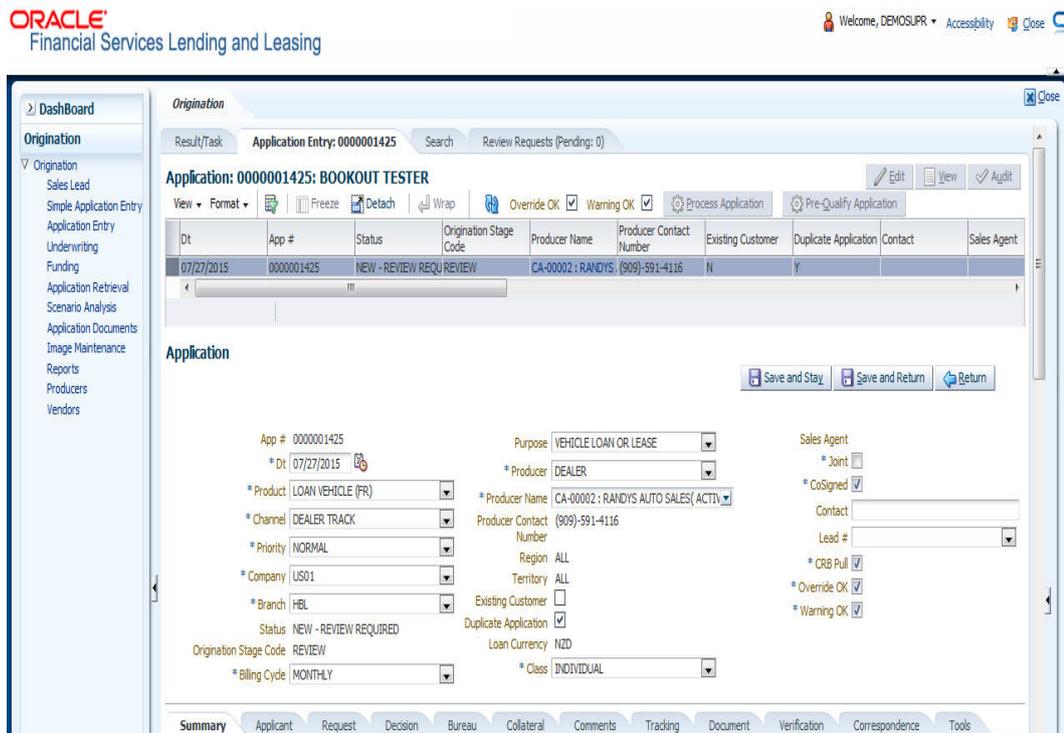
1. Click **Origination** → **Origination** → **Application Entry**.

- The Application Entry screen appears, opened at the Search link's Results screen.



The Recreate Instance button appears only when the BPEL parameter is YES.

- In the Results tab's **Quick Search** section, click **New Application**. The Search link's Applications Entry screen opens at the Application Entry tab.



For details on this screen refer [Applications](#) section in *Underwriting* chapter.

## 6.3 Applicants Tab

Using the information supplied on application, complete Applicants tab details and the following sub tab details:

- Address
- Employments
- Telecoms
- Financials
- Liabilities
- Other Incomes sub screens
- Summary
- Credit Scores
- Duplicate Applicant
- Existing Accounts
- Tracking Attributes

The system uses the information on the Financial and Liabilities sub tabs in determining the applicant's net worth. The system uses information on the Employments screen and Other Incomes sub screen to calculate the applicant's debt-to-income ratio.

### To complete the Applicants Details screen

1. On the Application Entry tab, click **Applicant** → **Applicant**.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Welcome, DEMOSUPR", "Accessibility", and "Close". The left sidebar contains a "Dashboard" icon and a tree view under "Origination" with sub-items: "Sales Lead", "Simple Application Entry", "Application Entry", "Underwriting", "Funding", "Application Retrieval", "Scenario Analysis", "Application Documents", "Image Maintenance", "Reports", "Producers", and "Vendors". Below this are "Servicing", "Collections", "WFP", "Tools", and "Setup". The main content area is titled "Applicant" and has a "Customer Search" bar. It features a tabbed interface with tabs: "Summary", "Applicant", "Request", "Decision", "Bureau", "Contract", "Comments", "Tracking", "Document", "Verification", and "Correspondence". The "Applicant" tab is selected, showing a table with columns: "Relation Type", "First Name", "MI", "Last Name", "Suffix", "SSN", "Birth Dt", "License #", "License State", and "Lang". Below the table, there are sections for "Identity Information", "Other Details", and "Power of Attorney", each containing various input fields and checkboxes. The bottom of the screen shows the "Addresses" sub-tab with options to "Edit", "View", and "Audit".

For details on this screen refer [Applicant Tab](#) section in **Underwriting** chapter.

## 6.4 Business Applicants Tab

Oracle Financial Services Lending and Leasing can record SME business related financial information and business partners on the Business screen to assist in approving the Loan

application during underwriting. The Business Applicant screen is available for Loan and contains the following sub screens:

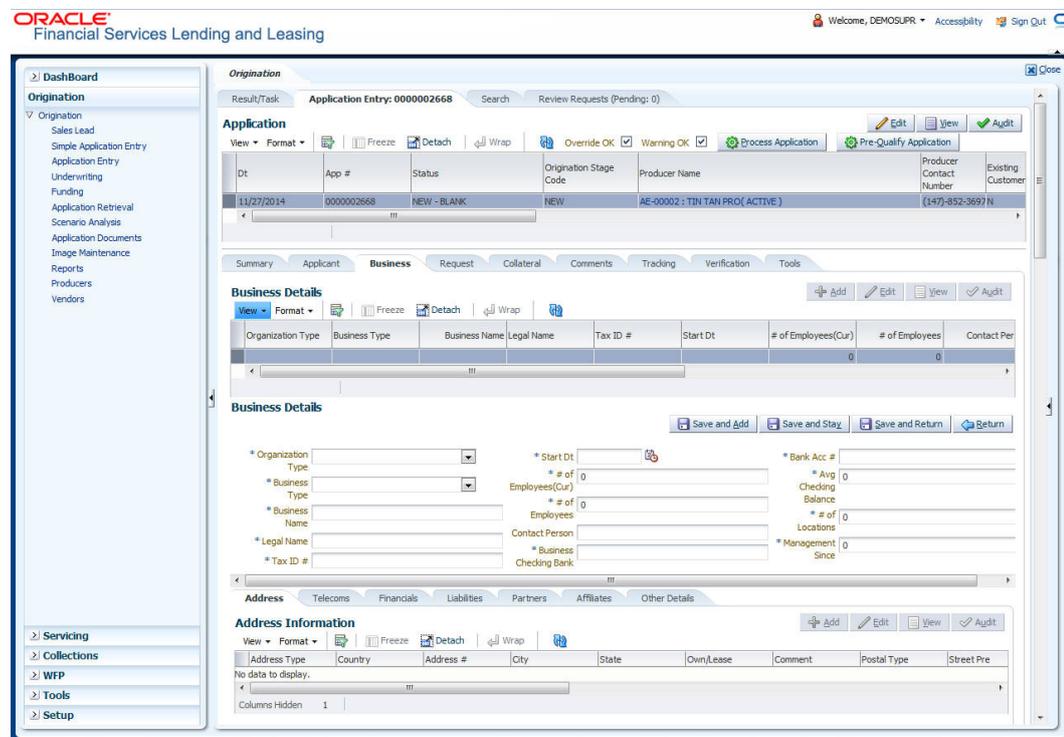
- Address
- Telecoms
- Financials
- Liabilities
- Partners
- Affiliates
- Other details

### To complete the Business Applicant screen

1. If SME business information is included on the application, select SMALL BUSINESS in **Class** field on **Applications** section and click **Save**.

The Business tab appears on the Application Entry screen.

2. On the Application Entry screen, click **Business**.



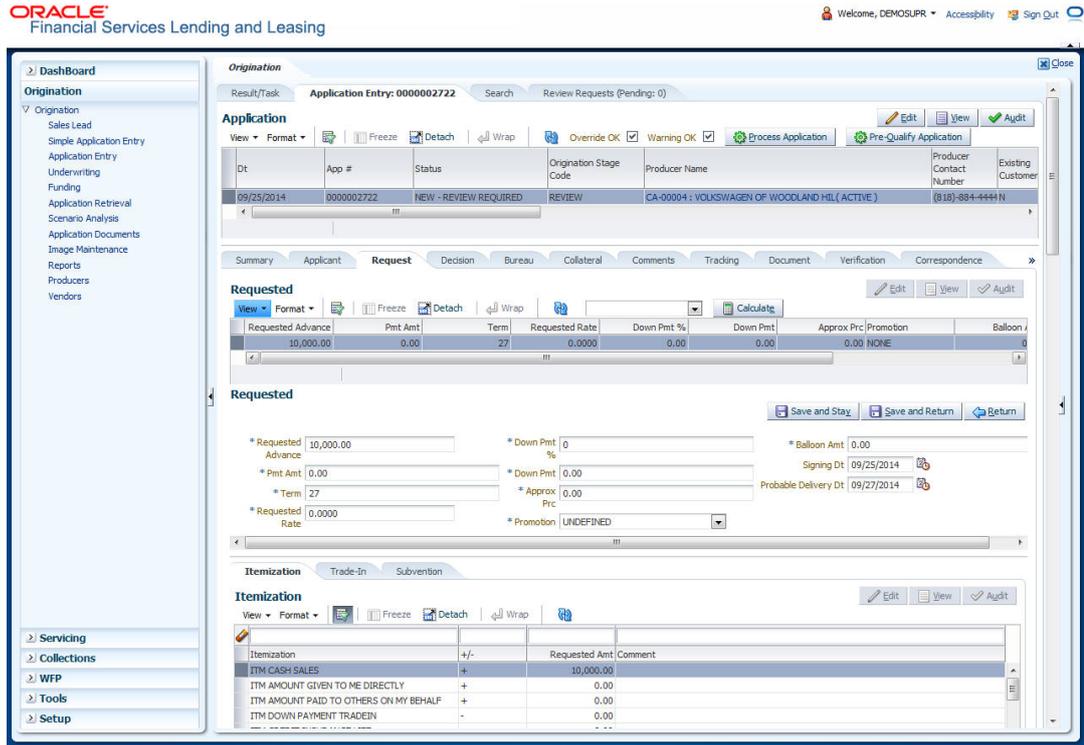
For details on this screen refer [Business Tab](#) section in **Underwriting** chapter.

## 6.5 Request Tab

Depending on the type of product you select, the following screen will be available from Requested link

**To complete the request tab:**

1. On the Application Entry tab, click **Request** tab.



For details on this screen refer [Request Tab](#) section in **Underwriting** chapter.

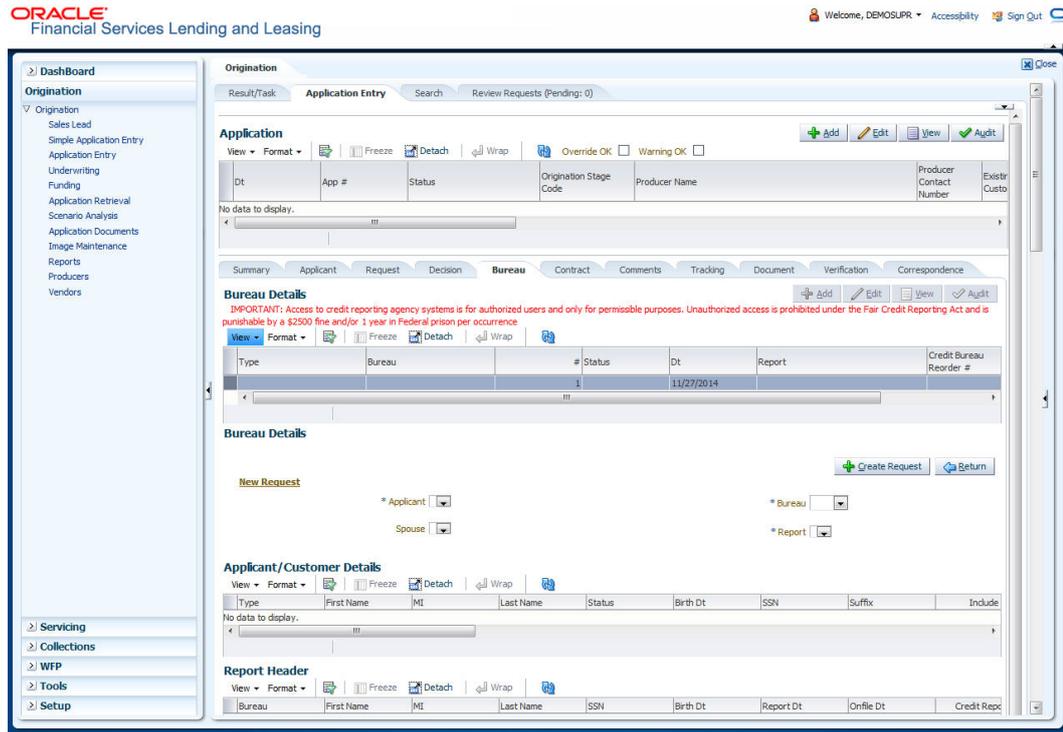
## 6.6 Bureau Tab

The Bureau tab displays credit report (if pulled) for an applicant. If there is a need for another pull for any applicant, it can be done here manually using the New Request section.

**To verify the credit bureau data using the Bureau tab**

1. Open the Application Entry screen and load the application you want to work with.

## 2. Click Bureau



For details on this screen refer [Bureau Tab](#) section in **Underwriting** chapter.

## 6.7 Collateral Tab

Depending on the type of product or producer you select, the Collateral tab opens one of the three following collateral screen: a vehicle information screen, a home information screen or an other information screen. Complete the screen that is available on your Applications screen. After that, complete the **Valuation** and Tracking sub screen, which the Collateral link's screens share. If you are entering an unsecured Loan, the Collateral link is present but inactive; in which case, skip this step.

To enter vehicle information from the Collateral tab

1. On the Application Entry link bar, click **Collateral**. If the collateral is a vehicle, the Collateral link displays information about the vehicle

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main window displays the 'Collateral' section for application entry 0000001830, JACOB NITHYYA. The collateral is a vehicle, and the system displays detailed information including the vehicle's description, valuation, and add-ons.

Dt	App #	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Custom
09/11/2014	0000001830	APPROVED - REHASHING	CONTRACT	AE-00002 : TBN TAN PRO( ACTIVE )	(147)-852-3697	

Existing Asset	Asset Class	Primary	Description	Identification #	Asset Type	Sub Type	Existing Asset Id	Status
N	NEW VEHICLE	Y	2014 TOYOTA CAMR		VEHICLE	CAR		ACTIVE

Current	Wholesale Base Amt	Retail Base Amt	Usage Value Amt (+)	Valuation Dt	Source	Currency	Edition	Supplement
Y	50,000.00	50,000.00	0.00	09/11/2014	INVOICE	US DOLLAR		

Description	Value	Amount	Loan Currency Amount
TILT WHEEL	452	0.00	0.00

If the collateral is a home, the Collateral link displays information about the home.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The main window displays the 'Collateral' section for application entry 0000001489, ASA LAKSHYA. The collateral is a home, and the system displays detailed information including the home's description, valuation, and add-ons.

Dt	App #	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Custom
06/02/2014	0000001489	NEW - REVIEW REQUIRED	NEW	CO-00002 : MILE HIGH MITSUBISHI( ACTIVE )	(890)-909-9909	

Existing Asset	Existing Asset Id	Primary	Asset Class	Asset Type	Sub Type	Occupancy	Identification #	Country	Address
N		Y	NEW HOME	HOME	SINGLE FAMILY HOM NOT APPLICABLE			UNITED STATES	0

Current	Wholesale Base Amt	Retail Base Amt	Usage Value Amt (+)	Valuation Dt	Source	Currency	Edition	Supplement
Y	100,000.00	100,000.00	0.00	06/04/2015	BROKER	US DOLLAR		

Addons  
No data to display.

If the collateral is any other, the Collateral link displays information about that collateral.

For details on this screen refer [Collateral Tab](#) section in **Underwriting** chapter.

## 6.8 Comments Tab

When using the Application Entry screen, you can add comments to an application at any time in the application entry process by clicking the Tracking tab.

**To complete the Comments screen**

On the Application Entry tab, click **Comments**..

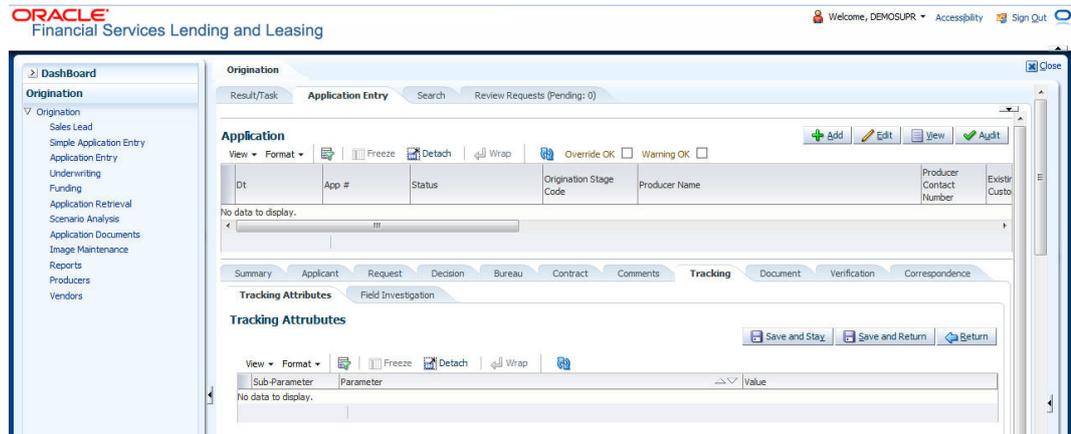
For details on this screen refer [Comments Tab](#) section in **Underwriting** chapter.

## 6.9 Tracking Tab

The Tracking tab enables you to record further information associated with the application. What items you choose to track are setup during implementation.

## To track attributes

1. On the application entry screen, click **Tracking** tab.

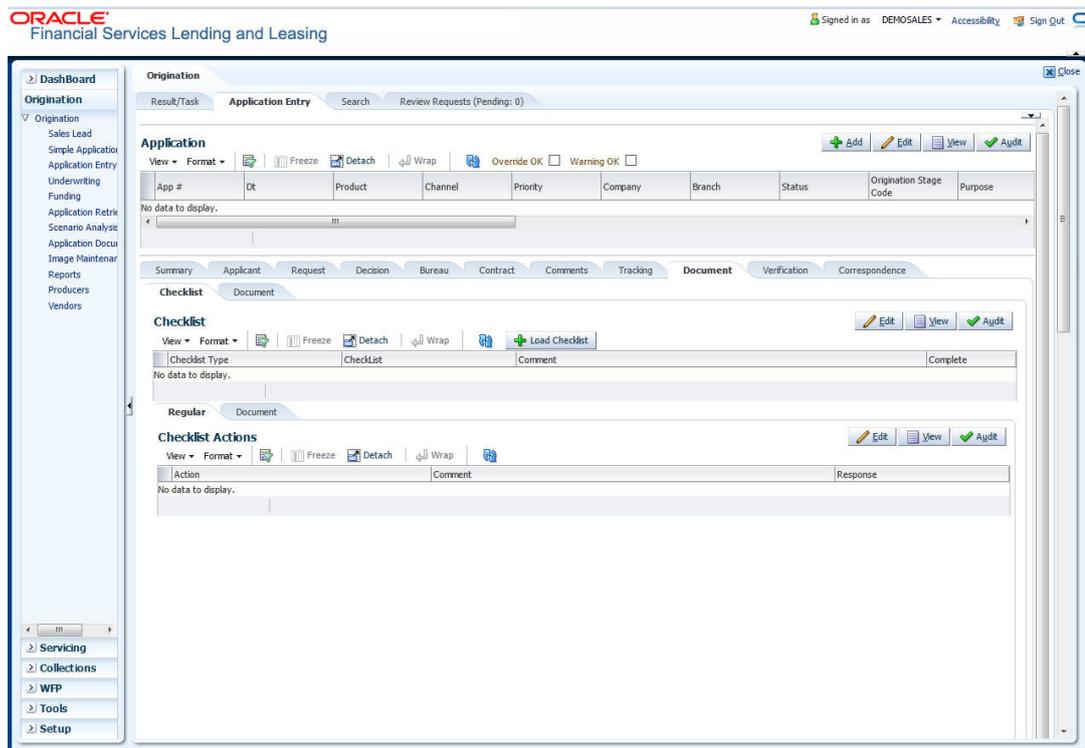


For details on this screen refer [Tracking Tab](#) section in *Underwriting* chapter.

## 6.10 Document Tab

### 6.10.1 Document Sub Tab

Application Entry's Documents screen enables you to view Application Documents and Application Documents Details.



For details on this screen refer [Document Tab](#) section in *Underwriting* chapter.

## 6.11 Verification Tab

Oracle Financial Services Lending and Leasing can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification** link's Edit screen as an *Error*, a *Warning* or an *Override*.

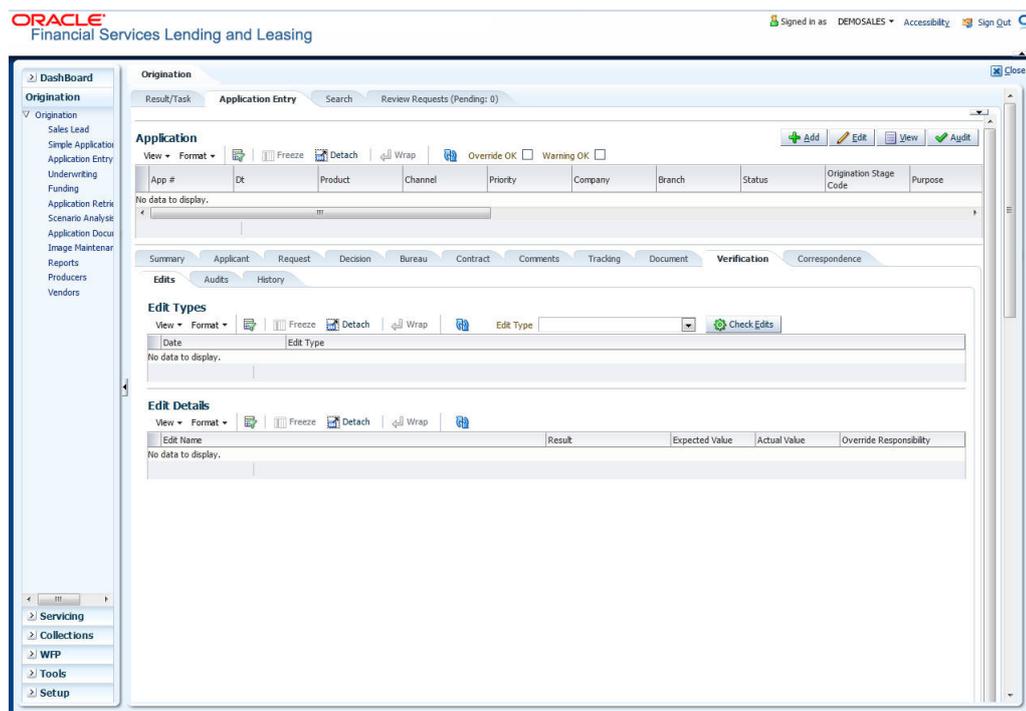
If it is an **Error**, the system will not allow you change the application's status and approve the Loan until you fix all the errors.

If it is a **Warning**, the system enables you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If it is an **Override**, the system displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move application to queue of the user with required authority.)

### To validate a credit application

1. Enter all the information associated with the application on the Application Entry screen.
2. When you are finished entering data, on the Application Entry tab, click **Verification sub tab**, then click the **Edits sub tab**.



For details on this screen refer [Verification Tab](#) section in **Underwriting** chapter.

## 6.12 Tools tab

The Tools tab calculates the payment amount, term, interest rate, Loan amount, amortization schedule and allows for the printing of a report.

For detailed information on using the tools, refer See "Tools" on page 1. chapter in the document.

### 6.12.1 Application Entry using Fax-In

You can enter credit application data into Oracle Financial Services Lending and Leasing Application using the Fax-In image functionality using the Fax-In container. Once all the images are loaded into the system using the steps mentioned in 'Entering a Credit Application' section, you can view those images in the Fax-In container and perform data entry concurrently.

The Fax-In container option is a simple image holder which is available to the user on clicking the 'New Application' button. The option is available only if it has been enabled in the system settings by the administrator.

If you are the administrator, you can enable/disable this feature to the users in the access screen. However, you can view the availability of this feature by navigating to Main Menu > Setup > Administration > User > Access screen. Select Screen tab and in the Security Access Definition section, the status of "ACCESS TO MENU IMAGE MAINTAINENCE" flag defines the availability of this feature. If the flag is set to 'Y' then the Fax-In container is available in Application Entry screen.

The image container displays the image with the header information stored in the tables loaded as a part of the loading process. You can navigate through the pictures using the navigation buttons (First, Previous, Next and Last) available on the top right.

After entering the Application details, you need to select the Image check box placed on the top of Fax Image container. By doing so the system will automatically associate the current image with the application and save it along with the other application details. Also the image will no longer be available in the container since the container only holds those images which are not associated with any application.

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## 7. Underwriting

### 7.1 Introduction

Underwriting is the next step after application entry in Loan origination cycle. At the beginning of underwriting process, the application has been entered into Oracle Financial Services Lending and Leasing, receiving an application number. The application, then passes through the initial prescreening checks, and receives a credit bureau report. (Credit bureau pulls are based upon zip code setup.) The system assigns it a custom credit score and based on this, the application automatically updates its status and sent to the appropriate queue. In doing so, one of three things happen to the application:

- The application passes all the prescreening requirements and is automatically approved based on the auto-decisioning process. The system, then, automatically notifies the producer with a decision fax. You can use the Underwriting screen to view the application and decision information and proceed to funding.
- The application files the prescreening requirements and is automatically rejected based on the auto-decisioning process. Again, the system notifies the producer with a decision fax. You can use the Underwriting screen to view application and decision information. Also, you can rehash the application.
- The application receives a status requiring a manual review and is sent to the underwriting queue. It is now up to the underwriter to verify data and manually change the status of application using Underwriting screen.

This chapter explains how to use the Underwriting screen to complete the following tasks:

- Loading an application on the Underwriting screen
- Verifying the applicant information
- Verifying the credit bureau data
- Calculating and validate the debt-to-income ratios
- Requesting a credit bureau report manually
- Adding comments and tracking attributes
- Making a decision about an application
- Verifying the edits
- Rehashing an application
- Ageing an application.
- Review Requests

### 7.2 Underwriting Screen - an overview

The underwriting process follows these basic steps:

- Opening the Underwriting screen and loading the application you want to work with.
- Viewing and verifying information about the applicant supplied during application entry.
- Viewing information from the credit bureau report.
- Viewing and verifying information regarding the collateral, if present.
- Viewing and verifying information regarding the trade-ins, if present.
- Calculating and validating the debt-to-income ratios.
- Selecting the pricing for the application.

- Specifying information regarding stipulations, itemizations, check lists, and rate schedules (variable rate Loan only), if required. (The checklist can be configured to display a list of tasks to follow when using the Underwriting screen.)
- Making a decision on the Loan (APPROVE, REJECT, or CONDITION).
- Performing an edits check to verify the information on Underwriting screen.
- Viewing errors and warnings from the edits check and make the required corrections to the data.
- Changing the status of the application.

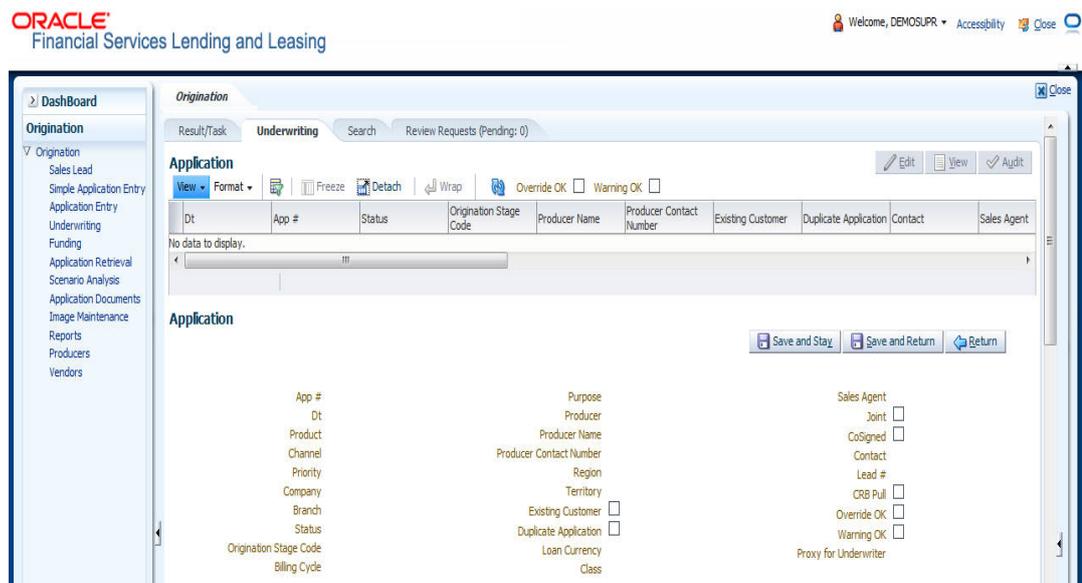
## 7.3 Loading an Application on the Underwriting screen

The first step in the underwriting process is to load the application you want to work with. For details about using the Loading an application, refer [Searching for an Application](#) in the chapter Search Function.

### 7.3.1 Applications

The Underwriting screen's Applications section appears at the top of the screen opened from Underwriting master tab. The screen displays the application number and name on the header and contains information such as application purpose, product and producer.

In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter



A brief description of the fields is given below:

Field:	View this:
<b>App #</b>	The application number
<b>Dt</b>	The application date
<b>Product</b>	The Loan product of the application.
<b>Channel</b>	How the application information was received.
<b>Priority</b>	The priority of the application.

<b>Field:</b>	<b>View this:</b>
<b>Company</b>	The company of the application.
<b>Branch</b>	The branch of the company.
<b>Status</b>	The status of the application.
<b>Origination Stage Code</b>	The origination stage code of the application.
<b>Billing Cycle</b>	The billing cycle of the application.
<b>Purpose</b>	The purpose of the application.
<b>Producer</b>	The producer type and producer of the application.
<b>Producer Name</b>	The name of the producer of the application. The Producer Name is displayed as a hyperlink and clicking on the same will open 'Producers' page with details of the producer.
<b>Producer Contact Number</b>	The system displays the contact number of the producer.
<b>Region</b>	The region of the producer.
<b>Territory</b>	The territory of the producer.
<b>Existing Customer</b>	Indicates if the customer is an existing customer.
<b>Duplicate Application</b>	Indicates if the application is a duplicate application.
<b>Loan Currency</b>	The Loan currency of the application.
<b>Class</b>	The class of the application.
<b>Sales Agent</b>	The sales agent of the application.
<b>Joint</b>	If selected, indicates this is a joint application.
<b>Cosigned</b>	If selected, indicates this is a co-signed application.
<b>Contact</b>	The contact of the application.
<b>Lead #</b>	The lead number will appear in the list only if a lead is already created using the Sales Lead link.
<b>CRB Pull</b>	Check this box to pull an initial credit bureau report, after the application passes the pre screen edits. Uncheck the box, if you want to enter an application without pulling a credit report. To use a previously pulled credit bureau report, uncheck this box and specify the Bureau and Bureau Reorder # fields on the Primary Applicant screen.
<b>Override Ok</b>	Check this box to ignore the overrides.  If the application has been marked as 'Override OK' then the system would allow you to change the application status even when override condition exists.

Field:	View this:
<b>Warning Ok</b>	Check this box to ignore the warnings.  If the application has been marked as 'Warning OK' then the system would allow you to change the application status even when warning exists.
<b>Proxy for Underwriter</b>	If you are acting as a proxy for an Underwriter, then you can select the Underwriter's name from the adjoining options list. The list displays all the associated Underwriters, Underwriting Supervisors, and Underwriting Managers.  However, this is not mandatory and can be used while auctioning an application on behalf of another underwriter.

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

### 7.3.2 Changing the Status of the Application

You can use underwriting screen's Applications master screen to change the status and sub status of the application.

#### To change the status of the application

- On the Underwriting form's **Application** master screen, change the status of application to either APPROVED, CONDITIONED, or REJECTED in the **Status** field and click **Save**.  
The system checks the information on the Underwriting form using guidelines established during implementation.  
The system finds an error based on these guidelines, a Warning message appears stating "Validation Error exist, Unable to Change the status. Please check the Edits."
- Click the Verification link and begin verifying edits on the Edits screen (For more information, see the **Verification link** section in this chapter.)

During status change:

- If there is an error in the edit, system displays an error message as 'Errors exist. Cannot change status. Please Verify Edits.' and previous status is retained.
- If there is an edit which requires override, the system displays an override message as 'Override Required. Do you want to continue?'
  - If you select 'Yes', the system will continue with OVERRIDE\_REQUIRED processing by changing the status.
  - If you select 'No', the system will change the status back to old status.

During status change, if there is a warning in the edit, the system displays an error message as 'Warning Exists. Do you want to continue?'

- If you select 'Yes', the system will continue processing by changing the status.
- If you select 'No', the system will change the status back to old status.

### 7.3.3 Rehashing an Application

Once the application moves to status of APPROVED, REJECTED, or CONDITIONED status, you cannot amend the information. However, you can amend the application, by changing the sub status of the application to REHASHING.

### **To Rehash the Application**

1. Open the Underwriting screen and load the application you want to change with the APPROVED, REJECTED, or CONDITIONED status.
2. In the **Applications** master section, select REHASHING in the **Sub Status** field and click **Save**.

After you enter the information required in the application, you can change the status to APPROVED, REJECTED, CONDITIONED, or WITHDRAWN. (For more information, refer **Decision Tab** section in this chapter.)

Once the status is changed to Approved, Rejected, conditioned, or Withdrawn, you cannot make further changes to the information on the Decision tab.

### **7.3.4 Aging an Application**

The Underwriting screen can be configured so that applications will be moved to a separate queue after a certain amount of time. (This time frame is determined in setup). This applications receive a sub status of AGED APPLICATION. This housekeeping function allows you to keep your system free of stagnant application by moving them into an archive.

## **7.4 Summary Tab**

The summary screen provides a unified view of the application details without navigating to the respective screens/ sub-tabs.

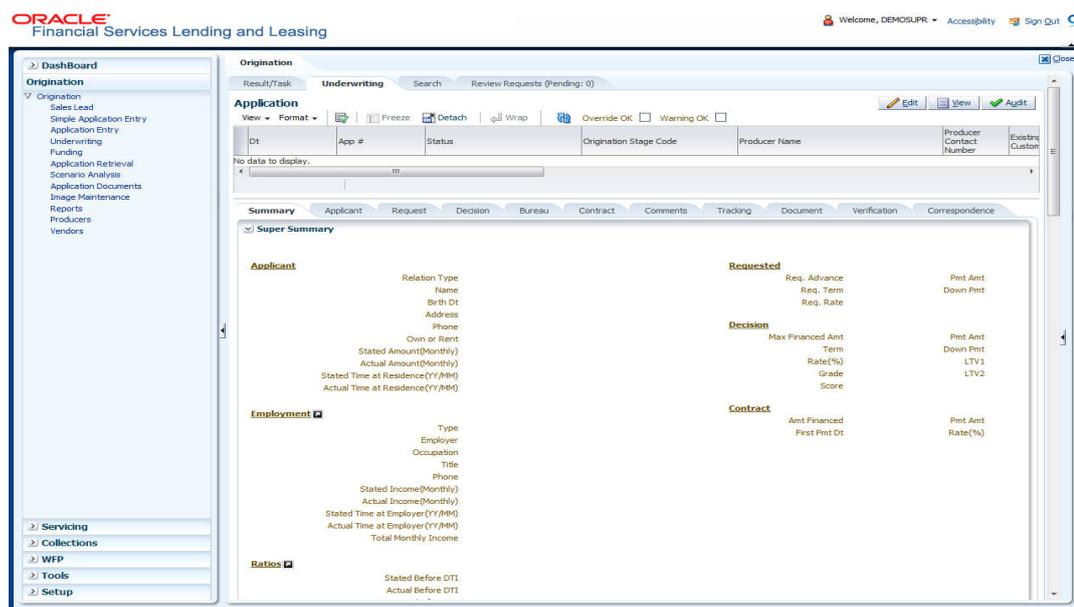
Using this screen, you can view the following details in their respective sections:

- Super Summary
- Applicant
- Ratios
- Bureau
- Checklist
- Collateral
- Trade-In
- Requested
- Approved
- Decision Itemizations
- Decision History
- Comments
- Stipulations/Adverse Actions

### **To view the Super Summary**

1. Open the Underwriting screen and load the application you want to work with.

2. Click **Summary** tab. By default the system opens the summary tab. Expand the Super Summary section.



The Super Summary tab provides a snapshot of all relevant details in a single screen and contains details of Applicant, Employment, Ratios, Bureau, Requested financials, Decision updates, Contract updates and Primary Collateral details. You need not have to navigate to each of these tabs for specific information on the application. Also clicking on the hyperlinks of Address, Employment, Ratios, and Trade-In helps you to directly navigate to respective tab(s),

During the Underwriting and Funding stages, 'verified' button is displayed just below the address and employment details for each of the applicants. This would be enabled only when the Verified by and Verified Dt in the respective tabs are blank. You can verify the details from the Super Summary tab. Clicking on **Verified** will do the following:

1. System will copy the stated values to Actual values.
2. System will stamp the "Verified By" as 'User Name' and 'Verified Date' as 'Current GL Date' for the respective applicant.
3. If 'Verified Details' are already updated in tab or if the details are stamped, this button will be disabled.
4. 'Verified' button will be available when 'Actual Amount' equal to ZERO or 'Verified By' or 'Verified Date' is NULL.

You need not navigate to Address and Employment tab for verifying applicant details.

Decision details will be displayed when application has Origination Stage as "Review, Decisioned, Contract or Funded". In case an application is Rehashed, only Decision information will be displayed and Contract information will not be displayed. Contract details will be displayed when application has Origination Stage as "Contract or Funded".

The system displays the collateral details maintained in the collateral tab on click of navigation button under the headings Primary Collateral and Secondary Collateral. Collateral details for Unsecured loan also will be displayed if they are maintained.

All the trade-in details, if any, maintained in the application would be displayed on click of Navigation button.

## 7.5 Applicant Tab

Having selected and loaded an application, you can view the information about applicant in the Applicants tab. This is information that was recorded on the Application Entry screen or gathered during the credit pull. You can edit data from the Application Entry screen at anytime in the following steps. Remember to save your work with each change. Information from the credit bureau pull is available to view only.

Using the information supplied on the application, complete the Applicants tab details and the following sub tab details:

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

The system uses information on the Financial and Liabilities sub tabs in determining the applicant's net worth. The system uses information on the Employments screen and Other Incomes sub screen to calculate the applicant's debt-to-income ratio.

### To verify applicant information on the Underwriting screen

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Applicants** tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter

Oracle Financial Services Lending and Leasing

Welcome, DEMOSUPR Accessibility Close

Dashboard

Origination

Sales Lead

Simple Application

Application Entry

Underwriting

Funding

Application Retire

Scenario Analyse

Application Docu

Image Maintenan

Reports

Producers

Vendors

Summary Applicant Business Request Facility Decision Bureau Comments Tracking Document Verification Correspondence Tools

Applicant Customer Search

Applicant Add Edit View Audit

Relation Type	First Name	MI	Last Name	Suffix	SSN	Birth Dt	License #	License State	Language
PRIMARY	LR		RAVINDRAMMA	SR	xxx-xx-1254	08/09/1980			ENGLISH

Applicant Save and Add Save and Stay Save and Return Return

\* Relation Type: PRIMARY License #: License State: KYC Reference #: Status: FATCA Birth Place: Birth Country: Permanent US Resident Status: Power of Attorney Holder Name: Address: Country: Nationality: Telephone Number: Other Details: Name in Local Language: Gender: MALE Mother's Maiden Name: Education: Language: ENGLISH Dependents: 0 Marital Status: UNDEFINED ECOA: INDIVIDUAL Race: Ethnicity: Disability: Privacy Opt Out: Prior Bankruptcy: Bankruptcy Discharge Dt: Identity Information: \* Nationality: LIECHTENSTEIN \* National ID: - - 0 Passport #: Passport Issue Dt: Passport Expiry Dt: Visa #: Address: Employments: Telecoms: Summary: Credit Scores: Duplicate Applicant: Existing Assets: Existing Accounts: Tracking Attributes

A brief description of the fields is given below:

Field	Do this
<b>Relation Type</b>	Select the relationship type from the adjoining drop-down list. For example, primary, spouse, secondary, or cosigner.
<b>Salutation</b>	Select the salutation from the adjoining drop-down list.
<b>First Name</b>	Specify the applicant's first name.
<b>MI</b>	Specify the applicant's middle name.
<b>Last Name</b>	Specify the applicant's last name.
<b>Family Name</b>	Specify the applicant's family name.
<b>Suffix</b>	Select the name suffix/generation from the adjoining drop-down list.
<b>Birth Dt</b>	Specify the applicant's date of birth.
<b>SSN</b>	Specify the applicant's social security number. <b>Note:</b> This field is mandatory if the applicant chooses United States as Nationality. If the nationality other than US is selected, then specify '0' in this field.
<b>Class</b>	Select the classification of the applicant from the adjoining drop-down list. For example, NORMAL or EMPLOYEE. The system uses this information to restrict access to the database by recognizing employees as 'secured applications'.  You can create a SME (Small Medium Enterprise) application by selecting SMALL BUSINESS. When you select SMALL BUSINESS and save your entry, the Business Applicants link on the Applicants link is available. (required).
<b>Email</b>	Specify the personal Email ID of the applicant.
<b>Time Zone</b>	Specify the time zone to which the applicant belongs. This information appears when you enter and save the zip code for the primary applicant's current home address on the Address sub screen. You can also manually complete this field.
<b>Identity Information Section</b>	
<b>Nationality</b>	Select the applicant's nationality from the adjoining drop-down list.
<b>National ID</b>	Specify the national identification number.  This field is mandatory if the applicant chooses Nationality other than United States.
<b>Passport #</b>	Specify the passport number.
<b>Passport Issue Dt</b>	Select the date the passport was issued.
<b>Passport Expiry Dt</b>	Select the passport's expiration date.
<b>Visa #</b>	Specify the applicant's visa number.

<b>Field</b>	<b>Do this</b>
<b>License #</b>	Specify the applicant's license number.
<b>License State</b>	Select the state where the license was issued, from the adjoining drop-down list.
<b>Prior Applicant</b>	Check this box to indicate that the customer is an existing customer.
<b>Existing Customer</b>	Check this box to indicate that this applicant has a previous account.
<b>Existing Customer ID</b>	Specify the customer ID if the applicant is an existing customer.
<b>Existing Customer #</b>	Specify the customer number if the applicant is an existing customer.
<b>Other Details section</b>	
<b>Name in Local Language</b>	Specify the applicant's name in local language.
<b>Gender</b>	Select the gender of the applicant from the adjoining drop-down list.
<b>Mother's Maiden Name</b>	Specify the mother's maiden name.
<b>Education</b>	Select the education of the applicant from the adjoining drop-down list.
<b>Language</b>	Select the applicant's native language from the adjoining drop-down list.
<b>Dependents</b>	Specify the number of dependents.
<b>Marital Status</b>	Select the marital status of the applicant from the adjoining drop-down list.
<b>ECOA</b>	Select the ECOA (Equal Credit Opportunity Act) code, from the adjoining drop-down list. This defines the various possibilities on who is liable; individual, joint, cosigner and so on.  This field will be displayed only if the applicant chooses United States as Nationality.
<b>Race</b>	Select the applicant's race from the adjoining drop-down list.  This field will be displayed only if the applicant chooses United States as Nationality.
<b>Ethnicity</b>	Select the applicant's ethnicity from the adjoining drop-down list. This is the information the Home Mortgage Disclosure Act requires to be reported.  This field will be displayed only if the applicant chooses United States as Nationality.
<b>Disability</b>	Check this box if the application has a disability.

Field	Do this
<b>Privacy Opt Out</b>	Check this box to indicate that the applicant has elected to refrain from the non-public sharing of information. This field will be displayed only if the applicant chooses United States as Nationality.
<b>Prior Bankruptcy</b>	Check this box if prior bankruptcy exists. This field will be displayed only if the applicant chooses United States as Nationality.
<b>Bankruptcy Discharge Dt</b>	Enter the discharge date of prior bankruptcy (if one exists). This field will be displayed only if the applicant chooses United States as Nationality.
<b>KYC Section</b>	
<b>Reference #</b>	Specify the reference number.
<b>Status</b>	Select the status of the applicant from the adjoining drop-down list.
<b>FATCA Section</b>	
<b>Birth Place</b>	Specify the birth place of the applicant.
<b>Birth Country</b>	Select the country of birth of the applicant.
<b>Permanent US Resident Status</b>	Check this box if the applicant has permanent US resident status.
<b>Power of Attorney Section</b>	
<b>Power of Attorney</b>	Check this box if you hold a power of attorney.
<b>Holder Name</b>	Specify the holder name of the power of attorney.
<b>Address</b>	Specify the address of the holder.
<b>Country</b>	Specify the country of the power of attorney holder.
<b>Nationality</b>	Specify the nationality of the power of attorney holder.
<b>Telephone Number</b>	Specify the telephone number of the power of attorney holder.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. You can verify the personal information about the applicant. Two check boxes indicate if this is an existing customer or a prior applicant. The Existing Customer field enables you to select the existing customer.

### 7.5.1 Address Sub Tab

You can specify more than one address for each applicant, such as a home address, second home address, and vacation home address. However, at least one must be marked as current. Also, only one address can be selected as the mailing address, and that address

must be marked as current. Finally, while you can have more than one Home type address, only one can be marked as current.

**To complete the Address sub tab**

1. Click **Address** sub tab.
2. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Based on the country chosen in the address tab, the fields for capturing the address will vary.

A brief description of the fields is given below:

<b>Field</b>	<b>Do this</b>
<b>Address Type</b>	Select the type of address from the adjoining option list.
<b>Current</b>	Check this box if this is a current address. The mailing address must be marked as current.
<b>Confirmed</b>	Check this box if the address is the confirmed one
<b>Mailing</b>	Check this box if this is the mailing address. Only one address entry can be marked as the mailing address.
<b>Permission to Call</b>	Check this box if customer has provided permission to contact through the specified phone number.  Atleast one phone number per application should have the permission to call (flagged as 'Y') for the successful pre-qualification of the application. Else, an error message is displayed.
<b>Country</b>	Select the country of mailing address from the adjoining drop-down list.
<b>Address Details section</b>	
<b>Postal Type</b>	Select the postal address type from the adjoining drop-down list.
<b>Address #</b>	Specify the address number of the mailing address
<b>Street Pre</b>	Select the street prefix (directional) from the adjoining drop-down list.
<b>Street Name</b>	Specify street name.
<b>Street Type</b>	Select the street type from the adjoining drop-down list.
<b>Street Post</b>	Select the street postfix (directional) from the adjoining drop-down list.
<b>Apt #</b>	Specify the apartment number.
<b>Address Line 1</b>	Specify the first address line.
<b>Address Line 2</b>	Specify the second address line.

<b>Field</b>	<b>Do this</b>
<b>Address Line 3</b>	Specify the third address line.
<b>Zip</b>	Select the zip code from the adjoining drop-down list. For non US country, you have to enter zip code.
<b>Zip Extn</b>	Specify the extension of the zip code.
<b>City</b>	Specify the city of the mailing address.
<b>State</b>	Select the state of the mailing address, from the adjoining drop-down list.
<b>Phone</b>	Specify the phone number.
<b>Additional Information section</b>	
<b>Own / Rent</b>	Select the ownership type from the adjoining drop-down list.
<b>Landlord</b>	Specify the landlord's name.
<b>Landlord Phone</b>	Specify the landlord's phone number.
<b>Contact</b>	Specify the person contacted on behalf of landlord.
<b>Contact Title</b>	Specify title of the person contacted on behalf of landlord.
<b>Contact Phone</b>	Specify phone number of the person contacted on behalf of landlord.
<b>Extn</b>	Specify the extension of the phone of the person contacted on behalf of landlord.
<b>Census Tract/ BNA code</b>	Specify census tract/BNA (block numbering area). These are defined by the US Census Bureau code.
<b>MSA Code</b>	Specify the metropolitan statistical area (MSA) code. These are similar in concept to a zip code, but used mostly on government reports.
<b>Comment</b>	Specify a comment.
<b>Address Rent Mortgage Stated section</b>	
<b>Years</b>	Specify the stated number of years at residence.
<b>Months</b>	Specify the stated number of months at residence.
<b>Currency</b>	Select the currency code of payment amount, from the adjoining drop-down list.
<b>Pmt Amount</b>	Specify the stated payment amount.
<b>Frequency</b>	Specify the stated payment frequency.
<b>Rent/Mortgage</b>	The system displays the rent or mortgage amount.
<b>Address Rent Mortgage Actual section</b>	

Field	Do this
<b>Years</b>	Specify the Actual number of years at residence.
<b>Months</b>	Specify the Actual number of months at residence.
<b>Pmt Amount</b>	Specify the Actual payment amount.
<b>Frequency</b>	Specify the Actual payment frequency.
<b>Rent/Mortgage</b>	The system displays the rent or mortgage amount.
<b>Verified Section</b>	
<b>Verified By</b>	The name of the verifier.
<b>Verified Dt</b>	The date of verification.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. If there are more than one addresses associated with the applicant, click **Save And Add** on the Address sub screen and add address details.

## 7.5.2 Employments Sub Tab

Use the Employment sub screen to record employment information about the applicant. You can have more than one entry.

### To complete the Employments sub tab

1. Click **Employments** sub tab
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Current</b>	Check this box if this is the current employment.
<b>Permission to Call</b>	Check this box if customer has provided permission to contact through the specified phone number.  Atleast one phone number per application should have the permission to call (flagged as 'Y') for the successful pre-qualification of the application. Else, an error message is displayed.
<b>Type</b>	Select the address type from the adjoining drop-down list.
<b>Employer</b>	Specify the employer's name.
<b>Occupation</b>	Select the occupation from the adjoining drop-down list.
<b>Title</b>	Specify the title.
<b>Department</b>	Specify the department of the employer.
<b>Employee ID</b>	Specify the employee identification.

<b>Field:</b>	<b>Do this:</b>
<b>Employer Address section</b>	
<b>Country</b>	Select the country from the adjoining drop-down list.
<b>Address #</b>	Specify the building number.
<b>Address Line 1</b>	Specify the first address line.
<b>Address Line 2</b>	Specify the second address line.
<b>Zip</b>	Select the zip code from the adjoining drop-down list. For non US country, you have to enter zip code.
<b>Zip Extn</b>	Specify the zip code extension.
<b>City</b>	Specify the city.
<b>State</b>	Select the state from the adjoining drop-down list.
<b>Additional Information section</b>	
<b>Phone</b>	Specify the work phone number.
<b>Extn</b>	Specify phone extension.
<b>Contact</b>	Specify the person contacted on behalf of the employer.
<b>Contact Title</b>	Specify title of the person contacted on behalf of the employer.
<b>Contact Phone</b>	Specify phone number of the person contacted on behalf of the employer.
<b>Contact Extn</b>	Specify the extension of the phone of the person contacted on behalf of the employer.
<b>Comment</b>	Specify a comment.
<b>Employment Details Stated section</b>	
<b>Years</b>	Specify the stated number of years with the employer.
<b>Months</b>	Specify the stated number of months with the employer.
<b>Frequency</b>	Specify the stated income frequency from the adjoining drop-down list.
<b>Currency</b>	Select the currency code from the adjoining drop-down list
<b>Income Amt</b>	Specify the stated income.
<b>Salary</b>	View the salary of the customer.
<b>Employment Details Actual section</b>	
<b>Years</b>	Specify the Actual number of years with the employer.
<b>Months</b>	Specify the Actual number of months with the employer.

Field:	Do this:
<b>Frequency</b>	Specify the Actual income frequency from the adjoining drop-down list.
<b>Income Amt</b>	Specify the Actual income.
<b>Salary</b>	View the salary of the customer.
<b>Verified Section</b>	
<b>Verified By</b>	The name of the verifier.
<b>Verified Dt</b>	The date of verification.

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

### 7.5.3 Telecoms Sub Tab

The Telecoms sub screen only needs to be completed if additional phone numbers exist. If not, this sub screen can be left blank.

#### To complete the Telecoms sub tab

1. Click the **Telecoms** sub tab
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
<b>Type</b>	Select the telecommunication type from the drop-down list.
<b>Phone</b>	Specify the phone number.
<b>Extn</b>	Specify the phone extension.
<b>Current</b>	Check this box if this Telecom number is current.
<b>Permission to Call</b>	Check this box if customer has provided permission to contact through the specified phone number.  Atleast one phone number per application should have the permission to call (flagged as 'Y') for the successful pre-qualification of the application. Else, an error message is displayed.
<b>Time Zone</b>	Select the applicant's time zone from the drop-down list.
<b>Start Time</b>	Specify the best time to start the call.
<b>Period</b>	Select the time period for the best time to call start time, AM or PM, from the drop-down list.
<b>End Time</b>	Specify the best time to end the call.
<b>Period</b>	Select the time period for the best time to call end time, AM or PM, from the drop-down list.

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

## 7.5.4 Summary Sub Tab

The system calculates debt ratios in the Ratios section on the Summary sub screen (Applicants link) using the data in the Incomes and Liabilities sections. Information in the Incomes section comes from the Employments sub screen and the Other Incomes sub screen during application entry. The information in the Liabilities section comes from the Address sub screen, the Liabilities sub screen during application entry, and the credit bureau pull.

### To View Summary sub tab

1. Click the **Summary** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
What if Pmt Amt	Specify the payment amount you want to use in the ratios.
Score	View the credit score for the application
Grade	View the credit grade for the application
<b>Totals</b>	
Monthly Income- Stated Amt	The stated monthly income.
Monthly Debt- Stated Amt	The stated monthly liability.
Monthly Income- Actual Amt	The actual monthly income.
Monthly Debt- Actual Amt	The actual monthly liability.
Assets Amt - Liabilities Amt	The net worth amount.
<b>Ratios</b>	
Debt - Stated Before (%)	The debt amount stated before.
Debt - Stated After (%)	The debt amount stated after.
Debt - Actual Before (%)	The actual debt amount before.
Debt - Actual After (%)	The actual debt amount after.
Disposable Inc - Stated Before (%)	The disposable income stated before.
Disposable Inc - Stated After (%)	The disposable income stated after.
Disposable Inc - Actual Before (%)	The actual disposable income before.
Disposable Inc - Actual After (%)	The actual disposable income after.

Field	Do this
Revolving Debt - Stated Before (%)	The stated revolving debt before.
Revolving Debt - Stated After (%)	The stated revolving debt after.
Revolving Debt - Actual Before (%)	The actual revolving debt before.
Revolving Debt - Actual After (%)	The actual revolving debt after.
Pmt to Income - Stated Before (%)	The stated income payment before.
Pmt to Income - Stated After (%)	The stated income payment after.
Pmt to Income - Actual Before (%)	The actual income payment before.
Pmt to Income - Actual After (%)	The actual income payment after.

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

Once the payment amount is approved in Decision screen, it will be copied and displayed in the **What if Payment** field in Summary sub screen.

### **Calculating Debt Ratios**

The system offers powerful tools to the underwriter for analyzing an applicant's debt-to-income ratios (total of an applicant's debt obligation divided by that person's regular income). The system calculates debt ratios in the Ratios section on the Summary sub screen (Applicants link) using the data in the Incomes and Liabilities sections. Information in the Incomes section comes from the Employments sub screen and the Other Incomes sub screen during application entry. The information in the Liabilities section comes from the Address sub screen, the Liabilities sub screen during application entry, and the credit bureau pull.

An underwriter may also add information to the Incomes and Liabilities sections on the Summary sub screen during the underwriting process.

The debt-to-income ratios in the Ratios section can be recalculated by including or excluding information from the Incomes section, Liabilities section and Financials sub screen.

#### **To calculate debt ratios**

1. Open the Underwriting screen and load the application you want to work with.
2. In the Underwriting link bar, click **Applicants**.
3. On the **Applicants Details** screen, select the applicant you want to work with and click **Show** in the **Details** column.
4. Click **Summary** sub tab.

5. On the **Summary** sub screen, view the display only data in the **Totals** section.

Field:	View this:
Monthly Income (Stated)	The stated monthly income.
Monthly Income (Actual)	The actual monthly income.
Monthly Debt (Stated)	The stated monthly liability.
Monthly Debt (Actual)	The actual monthly liability.
Assets	The assets.
Liabilities	The liabilities.
Net-Worth	The net-worth.

6. In the **What if Pmt Amt** field, enter the payment amount you want to use in the ratios. Once the payment amount is approved in Decision screen, it will be copied in the What if Payment field and the ratios are updated accordingly.

Whenever you modify the 'What If pmt Amt' field, system automatically calculates the below ratio's:

- Stated Before DTI - if liabilities, stated income or applicant financials are updated.
- Stated After DTI - if decision payment amount, liabilities, stated income or applicant financials are updated.
- Actual Before DTI - if liabilities, actual income or applicant financials are updated.
- Actual After DTI - if decision payment amount, liabilities, actual income or applicant financials are updated.
- Stated PTI - if decision payment amount, stated income or applicant financials are updated.
- Actual PTI - if decision payment amount, liabilities, actual income or applicant financials are updated.

#### 7.5.4.1 **Financials Sub Tab**

The Financials sub screen only needs to be completed if financial assets exist on the application. If not, this sub screen can be left blank.

##### **To complete the Financials sub tab**

The Financials sub screen only needs to be completed if financial assets exist on the application. If not, this sub screen can be left blank.

1. Click **Financials** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
<b>Type</b>	Select financial type from the drop-down list. For example, liquid assets, retirement assets, and so on.
<b>Source</b>	Specify source; for example, stocks, 401K, rent received, and so on.
<b>Account #</b>	Specify the account number.

Field	Do this
<b>Currency</b>	Select the currency code from the drop-down list.
<b>Loan Currency Amount</b>	View the Loan currency amount.
<b>Amount</b>	Specify amount.
<b>Include</b>	Check this box to indicate that the Asset is included.
<b>Comment</b>	Specify comment, if any.

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

#### 7.5.4.2 **Liabilities Sub Tab**

All the liabilities of the applicant that are entered during application entry are displayed in this tab. For example: Rent. In addition, if you need to record additional liabilities for an applicant the same can be done in this tab. Also any liability information of the applicant received through credit pull will be displayed under 'Credit Bureau Data' in Liabilities sub tab.

##### **To complete the Liabilities sub tab**

1. Click **Liabilities** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
<b>Include</b>	Check this box to indicate that the liability is included.
<b>Liability Type</b>	Select the liability type from the adjoining drop-down list.
<b>Currency</b>	Select the currency code from the adjoining drop-down list.
<b>Amount</b>	Specify the liability amount.
<b>Loan Currency Amount</b>	View the Loan currency amount.
<b>Frequency</b>	Select the frequency from the adjoining drop-down list.
<b>Account Type</b>	Specify the account type.
<b>Account Balance</b>	Specify the account balance.
<b>Loan</b>	View the Loan currency amount.
<b>Comment</b>	Specify a comment, if any.
<b>Credit Bureau Data</b>	
<b>Bureau</b>	View the name of credit Bureau.
<b>Open Dt</b>	View the opening date of credit account.
<b>Pmt Manner</b>	View the mode of payment.

Field	Do this
<b>Account #</b>	View the account number.
<b>Status</b>	View the current status of credit account.
<b>Account Type</b>	View the type of account maintained.
<b>Creditor's Name</b>	View the name of the Creditor.
<b>Subscriber #</b>	View the Subscriber number.
<b>ECOA</b>	View the ECOA (Equal Credit Opportunity Act) code. This field will be displayed only if the applicant is of United States Nationality.
<b>Term</b>	View the term of credit.
<b>Credit Limit</b>	View the total credit limit amount.
<b>High Balance</b>	View the high balance amount if any.
<b>Past Due Amt</b>	View the total past due amount if any.
<b>30</b>	View the number of delinquency days.
<b>60</b>	View the number of delinquency days.
<b>90</b>	View the number of delinquency days.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. The Dedupe Liabilities button removes duplicate (“de-dupes”) liabilities that may be present from subsequent (manual) credit bureau pulls for nonspousal joint applications

### 7.5.4.3 Other Incomes Sub Tab

The Other Incomes sub tab only needs to be completed if other incomes exist on the application. If not, this sub screen can be left blank.

#### To complete the Other Incomes sub tab

1. Click the **Other Incomes** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
<b>Type</b>	Select the income type from the adjoining drop-down list. <b>Note:</b> In case, the other income of the applicant is from Employment, then the details of <b>Actual Amount</b> specified in the Employments Sub Tab is auto populated. Also if the income is verified in the Employments Sub Tab, then <b>Verified By</b> and <b>Verified Dt</b> details are auto populated. You can also verify the details here using the current system date.
<b>Currency</b>	Select the currency from the adjoining drop-down list.

Field	Do this
<b>Stated Amount</b>	Specify the monthly stated income.
<b>Frequency</b>	Select the income frequency from the adjoining drop-down list.
<b>Loan Currency Amount Stated</b>	View the Loan currency amount stated.
<b>Comment</b>	Specify a comment, if any.
<b>Include</b>	By default the include check box is selected indicating that the other income details are included. You can deselect the same if not required.  When Include check box is selected system automatically adds the 'Loan Currency Amount Stated' and 'Loan Currency Amount Actual' details to Applicant > Summary Tab. Also system calculates the DTI and PTI ratio's based on 'Actual Amount' specified.
<b>Actual Amount</b>	Specify the actual monthly income amount.
<b>Loan Currency Amount Actual</b>	View the actual Loan currency amount.
<b>Verified By</b>	The Verified By field is auto populated with the logged in user name only after the record has been verified and saved.
<b>Verified Dt</b>	You can verify the record by selecting the current system date from the adjoining calendar icon.  <b>Note:</b> System displays an error message if any other dates is selected apart from current system date.

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

#### 7.5.4.4 **Rescoring a Credit Bureau Report Manually**

Any manually pulled credit bureau reports can be used to rescore an application.

##### **To manually rescore a credit bureau report**

1. Open Underwriting screen and load the underwriting application you want to work with.
2. Click **Applicants**.
3. On the **Applicants Details** screen, select the applicant you want to work with and click **View**.
4. Click the **Credit Scores** sub tab.
5. In the Rescore Applicant section, select in the Credit Report ID field, the bureau report you want to use to rescore the applicant.
6. Click **Rescore**.

The system displays the new information in the Credit Scores and Parameters sections. This new score automatically appears in the System Recommendation section on the Decision link.

#### 7.5.5 **Credit Score Sub Tab**

You can view the credit score based on the system's internal scoring models in Credit Scores sub tab.

### To View Credit Scores sub tab

1. Click the **Credit Scores** sub tab.

You can view the following details:

- Credit Score
  - Model
  - Bureau
  - Credit Report ID
  - Credit Grade
  - Score
  - Current
- Parameters
  - Parameters
  - Value
  - Score

---

#### Note

If you select No Bureau in the Credit Bureau Report ID field and click Rescore, the best match internal scoring is used for rescoring the applicant without credit bureau report.

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## 7.5.6 Duplicate Applicant Sub Tab

Click **De-dupe Applicants** to display the existing customer details of the applicant. While reviewing the de-dupe results, if the current applicant's credentials are exactly matching with an existing customer record, you can attach the current application to the existing customer. The same can be done by just keying in the customer ID in the applicants tab and clicking save.

In case a particular customer has more than one account, on clicking De-dupe Applicants the system displays only one account in 'Duplicate' sub tab. However, you can view all the accounts held by customer in 'Existing accounts' sub tab.

To View duplicate applicant's details, click **Duplicate Applicant** sub tab. In this section you can view the duplicate applicant's details.

A brief description of the fields is given below:

Field	Do this
Source Type	View the source type of the duplicate applicant
Applicant Id/ Cus Id	View the applicant ID if the source type is applicant and the customer ID if the source type is customer.
Application #	View the application number of the existing applicant details for the respective records.
Days since last application	View the total number of days elapsed since the last application date. System auto calculates this value as 'Current system date (minus) Last application date'.
ID	View the applicant ID

Field	Do this
<b>First Name</b>	View the first name of the duplicate applicant
<b>Middle Name</b>	View the middle name of the duplicate applicant
<b>Last Name</b>	View the last name of the duplicate applicant
<b>Date of Birth</b>	View the date of birth of the duplicate applicant
<b>CIF</b>	View the CIF no of the duplicate applicant
<b>SSN # / National ID</b>	View the national ID or SSN number of the duplicate applicant
<b>Driving License #</b>	View the driving license number of the duplicate applicant
<b>City</b>	View the city of the duplicate applicant
<b>State</b>	View the state of the duplicate applicant
<b>Zip</b>	View the zip of the duplicate applicant

### 7.5.7 Existing Account Sub Tab

The Existing Account Sub Tab displays the applicant's details, if it has been previously maintained in the system. Also along with the applicant's details, the account number of the applicant is displayed as a hyperlink. Clicking on the hyperlink will display the respective account details through the Customer Service screen of Servicing module.

In case you do not see a hyperlink associated with the account number, then you might have restricted access to the Servicing module. You can request your system administrator to navigate to Setup > User > Access screen, and enable the 'ACCESS TO SERCOLL UCS CUSTOMER SERVICE TAB' option in Security Access Definition section available in the 'Screen' tab. For more information, on defining user privileges, refer to '3.3.2 Screen' section in Setup guide.

View the following details:

Field:	View this:
<b>Account #</b>	The account number.
<b>Title</b>	The account title.
<b>Relation</b>	The customer relationship.
<b>Product</b>	The Loan product.
<b>Payoff Amount</b>	The payoff amount.
<b>Amount Due</b>	The delinquent amount due.
<b>Oldest Due Dt</b>	The due date.
<b>Status</b>	The account status.
<b>Company</b>	The company.

Field:	View this:
<b>Branch</b>	The branch.
<b>Total Pay Off Amt</b>	The payoff amount.
<b>Total Amt Due</b>	The total due amount.

## 7.5.8 Tracking Attributes Sub Tab

You can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attribute tab.

The Tracking tab enables you to record further information associated with the application. What items you choose to track are setup during implementation.

### To track attributes

1. Click **Tracking Attributes** sub tab.
2. Select the item you want to track.
3. Click **Edit** to edit the following information:

Field	Do this
<b>Sub-Parameter</b>	View the sub-parameter
<b>Parameter</b>	View the parameter.
<b>Value</b>	Specify the information about the corresponding Value field.

4. Save changes you made to the account.

### 7.5.8.1 Create Tracking

1. Click **Create Tracking**, the system loads the tracking parameters.
  - If you want to reduce the list of parameters, select a sub-attribute in the Sub Attribute box.
  - If your system has been configured to use the Sub Code field, only attributes in a particular group appear in the Parameter display.
2. Specify the requested parameter in the Value field and click Save.

## 7.5.9 Customer Search Tab

While creating an application for an existing customer, you can retrieve and copy the customer details into the new application by using the **Customer Search** section of the Simple Application Entry screen.

You can modify only the address, employment, financial details and not the demographic and identification details.

### To copy the Customer Details

1. On the Underwriting screen, click **Applicants** tab.
2. Click **Customer Search** tab.
3. In the **Search Criteria** screen, use the **Comparison Operator** and **Values** columns to create the search criteria you want to use to find a customer.

4. Click the **Search** button.

The system locates and displays all the customer details that meet your search criteria in the **Search Results** section.

Select Reset Criteria at any time to clear the Comparison Operator and Values columns on the Criteria screen.

5. In the **Search Results** section, select a customer you want to load.
6. Select the relation type and click **Copy Customer Details**.

## 7.6 **Business Tab**

Oracle Financial Services Lending and Leasing can record SME business related financial information and business partners on the Business section to assist in approving the Loan application during underwriting. The Business Applicant screen is available and contains the following sub screens:

- Address
- Telecoms
- Financials
- Liabilities
- Partners
- Affiliates
- Other details

If there are no business information associated with the application, the Business Applicant tab is unavailable.

### **To complete the Business tab**

1. If SME business information is included on the application, select SMALL BUSINESS in the **Class** field on the **Applications** section and click **Save**.

The Business tab appears on the Underwriting screen.

## 2. Click **BusinessTab**.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The 'Business' tab is selected, displaying the 'Business Details' section. The 'Business Details' section includes fields for Organization Type, Business Type, Business Name, Legal Name, Tax ID, Start Date, # of Employees (Cur), # of Employees, Contact Person, Business Checking Bank, Bank Acc #, Avg Checking Balance, and # of Locations. The 'Address Information' section includes fields for Address Type, Country, Address #, City, State, Own/Lease, Comment, Postal Type, and Street Pre.

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

A brief description of the fields is given below:

Field:	Do this:
<b>Organization Type</b>	Select the organization type.
<b>Business Type</b>	Select the type of the business.
<b>Business Name</b>	Specify the name of the business.
<b>Legal Name</b>	Specify the legal name of the business.
<b>Tax ID</b>	Specify the tax identification.
<b>Start Date</b>	Specify the business start date.
<b># of Employees (Cur)</b>	Specify the current number of employees at the business.
<b># of Employees</b>	Specify the number of employees at the business after financing.
<b>Contact Person</b>	Specify the contact person at the business.
<b>Business Checking Bank</b>	Specify the bank name of the business's checking account.
<b>Bank Acc #</b>	Specify the bank account number.
<b>Avg Checking Balance</b>	Specify the average checking balance.
<b># of Locations</b>	Specify the number of locations of the business.

Field:	Do this:
<b>Management Since</b>	Specify the year the current management was established.

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

### 7.6.1 Address Sub Tab

You can enter more than one address for the business.

#### To complete the Address Sub Tab

1. Click **Address** Sub Tab
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Address Type</b>	Select the address type.
<b>Country</b>	Select the country.
<b>Address #</b>	Specify the building number.
<b>Own /Loan</b>	Select the ownership type.
<b>Comment</b>	Specify a comment.
<b>Postal Type</b>	Select the address type.
<b>Street Pre</b>	Select the street prefix (directional).
<b>Street Name</b>	Specify street name
<b>Street Type</b>	Select the street type.
<b>Street Post</b>	Select the street postfix (directional).
<b>Apt #</b>	Specify the apartment number.
<b>Address Line 1</b>	Specify the first address line.
<b>Address Line 2</b>	Specify the second address line.
<b>Zip</b>	Select the zip code. For non US country, you have to enter zip code.
<b>Zip Extn</b>	Specify the zip extension.
<b>City</b>	Specify the city.
<b>State</b>	Select the state.
<b>Phone</b>	Specify the phone number.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter
4. If there are more than one addresses associated with business, click **Save And Add** and add the address details.

## 7.6.2 Telecoms Sub Tab

The Business tab's Telecoms sub tab needs to be completed, if additional phone numbers for the business exist. If not, this sub tab can be ignored.

### To complete the Telecoms sub tab

1. Click **Telecoms** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Type</b>	Select the telecommunication type.
<b>Phone</b>	Specify the phone number.
<b>Extn</b>	Specify the phone extension.
<b>Current</b>	If selected, indicates that this is a current telecom.

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

## 7.6.3 Financials Sub Tab

The Business tab's Financials sub screen only needs to be completed if financial assets exist on the application for the business. If not, this sub screen can be left blank.

### To complete the Financials sub tab

1. Click the **Financials** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Type</b>	Select financial type; for example, liquid assets, retirement assets, and so on.
<b>Source</b>	Specify source; for example, stocks, 401K, rent received, and so on.
<b>Currency</b>	Select the currency of the asset.
<b>Amount</b>	Specify amount.
<b>Loan Currency Amount</b>	The system displays the Loan currency amount
<b>Comment</b>	Specify comment, if any.
<b>Include</b>	Check this box to include this record in calculations on the Other Details sub section.

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

## 7.6.4 Liabilities Sub Tab

The Business Applicant link's Liabilities sub screen only needs to be completed if financial liabilities exist on the application for the business. If not, this sub screen can be left blank.

### To complete the Liabilities sub tab

1. Click **Liabilities** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Type</b>	Select the liability type.
<b>Currency</b>	Select the currency.
<b>Loan Currency Amount</b>	The system displays the Loan currency amount
<b>Amount</b>	Specify the liability amount.
<b>Frequency</b>	Select the frequency.
<b>Account Type</b>	Specify the account type.
<b>Loan Currency Account Balances</b>	The system displays available Loan currency account balance.
<b>Account Balance</b>	Specify the account balance.
<b>Comment</b>	Specify comments, if any.
<b>Include</b>	Check this box to include this record in calculations on the Other Details sub screen.

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

## 7.6.5 Partners Sub Tab

You can enter more than one partner for the business.

### To complete the Partners sub tab

1. Click **Partners** sub tab
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>First Name</b>	Specify the partner's first name.
<b>MI</b>	Select the partner's middle name.
<b>Last Name</b>	Specify the partner's last name.
<b>Suffix</b>	Specify the partner's suffix.
<b>SSN #</b>	Specify the partner's social security number.

<b>Field:</b>	<b>Do this:</b>
<b>Birth Dt</b>	Specify the partner's birth date.
<b>Birth Place</b>	Specify the partner's birth place.
<b>Title</b>	Select the partner's title.
<b>Ownership (%)</b>	Specify the percentage of ownership held by the customer.
<b>Net worth</b>	Specify the partner's net worth.
<b>Gross Income</b>	Specify the partner's gross income.
<b>Language</b>	Specify the partner's language.
<b>Nationality</b>	Specify the partner's nationality.
<b>Country</b>	Select the partner's country code.
<b>Address #</b>	Specify the partner's address number.
<b>Address Line 1</b>	Specify the partner's first address.
<b>Address Line 2</b>	Specify the partner's second address line.
<b>Zip</b>	Select the partner's zip code. For non-US country, you have to enter zip code.
<b>Zip Extn</b>	Specify the partner's zip extension.
<b>City</b>	Specify the partner's city.
<b>State</b>	Select the partner's state.
<b>Phone</b>	Specify the partner's phone number.
<b>Extn</b>	Specify the partner's phone extension.
<b>Email</b>	Specify the partner's email.

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

### 7.6.6 **Affiliates Sub Tab**

You can enter more than one affiliate for the business.

#### **To complete the Affiliates sub tab**

1. Choose **Affiliates** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

<b>Field:</b>	<b>Do this:</b>
<b>Organization Type</b>	Select the affiliate's organization type
<b>Legal Name</b>	Specify the affiliate's legal name

Field:	Do this:
<b>Business Name</b>	Specify the affiliate's business name
<b>Tax ID</b>	Specify the affiliate's tax identification
<b>Ownership (%)</b>	Specify the affiliate's percentage of ownership
<b># of Employees</b>	Specify the affiliate's number of employees
<b>NAICS CODE</b>	Specify the affiliate's North American Industry Classification System code.
<b>Country</b>	Select the affiliate's country code.
<b>Address #</b>	Specify the affiliate's address number.
<b>Address Line 1</b>	Specify the affiliate's first address line.
<b>Address Line 2</b>	Specify the affiliate's second address line.
<b>Zip</b>	Select the affiliate's zip code. For non US country, you have to enter zip code.
<b>Zip Extension</b>	Specify the affiliate's zip extension.
<b>City</b>	Specify the affiliate's city.
<b>State</b>	Select the affiliate's state.

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

### 7.6.7 **Other Details Sub Tab**

The Other Details sub screen records information regarding monetary amounts associated with the business such as profits, sales, and expenses.

#### **To complete the Other Details sub tab**

1. Click **Other Details** sub tab.
2. Click **Edit**.
3. Verify financial details as well as assets and liabilities linked to the business.

A brief description of the fields is given below:

Field:	Do this:
<b>Other Details section</b>	
Currency	Select the currency.
Business Type	Select the type of business.
Analysis Frequency	Select the analysis frequency.
Loan Currency Gross Margin Factor	The system displays the Loan currency business's gross margin factor

<b>Field:</b>	<b>Do this:</b>
Gross Margin Factor	Specify the business's gross margin.
Organization Type	Select the type of organization.
Loan Currency Income	The system displays the Loan currency business income amount.
Income	Specify the business's income amount.
Loan Currency Collec- tion Average	Specify the Loan currency collection average.
Collection Average	Specify the collection average.
LoanCurrency Proj Coll Avg Annual	Specify the Loancurrency annual projected collection aver- age.
Proj. Coll.Avg.Annual	Specify the annual projected collection average.
LoanCurrency Book List	Specify the Loancurrency business booklist.
Book List	Specify the business booklist.
LoanCurrency Turn Over	Specify the Loancurrency turnover amount.
Turn Over	Specify the turnover amount.
LoanCurrency Capital Amount	Specify the Loancurrency capital amount.
Capital Amt	Specify the capital amount.
LoanCurrency Earned Surplus	Specify the Loancurrency earned surplus amount.
Earned Surplus	Specify the earned surplus amount.
LoanCurrency Gross Profit	Specify the Loancurrency gross profit amount.
Gross Profit	Specify the gross profit amount.
LoanCurrency Net Profit	Specify the Loancurrency net profit amount.
Net Profit	Specify the net profit amount.
LoanCurrency Working Capital	Specify the Loancurrency working capital amount.
Working Capital	Specify the working capital amount.
LoanCurrency Annual Sales	Specify the Loancurrency annual sales amount.
Annual Sales	Specify the annual sales amount.
LoanCurrency Pro- jected Sales	Specify the Loancurrency projected sales amount.

<b>Field:</b>	<b>Do this:</b>
Projected Sales	Specify the projected sales amount.
LoanCurrency Equity	Specify the Loancurrency equity amount.
Equity	Specify the equity amount.
Open Delq	Specify the open delinquency amount.
LoanCurrency Business Expenses	Specify the Loancurrency business expenses amount.
Business Expenses	Specify the business expenses amount.
LoanCurrency Personal Expenses	Specify the Loancurrency personal expenses amount.
Personal Expenses	Specify the personal expenses amount.
LoanCurrency Total Expenses	View the Loancurrency total expenses amount.
Total Expenses	View the total expenses amount.
LoanCurrency Annual Proj Sales Amt	View the Loancurrency annual projected collection amount.
Annual Proj Sales Amt	View the annual projected collection amount.
LoanAnnual Proj Exp Amt	View the Loan annual projected expenses amount.
Annual Proj Exp Amt	View the annual projected expenses amount.
LoanCurrency Current Assets	View the Loancurrency current assets.
Current Assets/Liability ratio	View the current asset to liability ratio.
LoanCurrency Fixed Assets	View the Loancurrency fixed assets.
Fixed Assets	View the fixed assets.
LoanCurrency Intangible Assets	View the Loancurrency intangible assets.
Intangible Assets	View the intangible assets.
Loan	View the Loan
Current Liabilities	View the current liabilities.
Loan	View the Loan
Long Term Liabilities	View the long term liabilities.
Loan	View the Loan

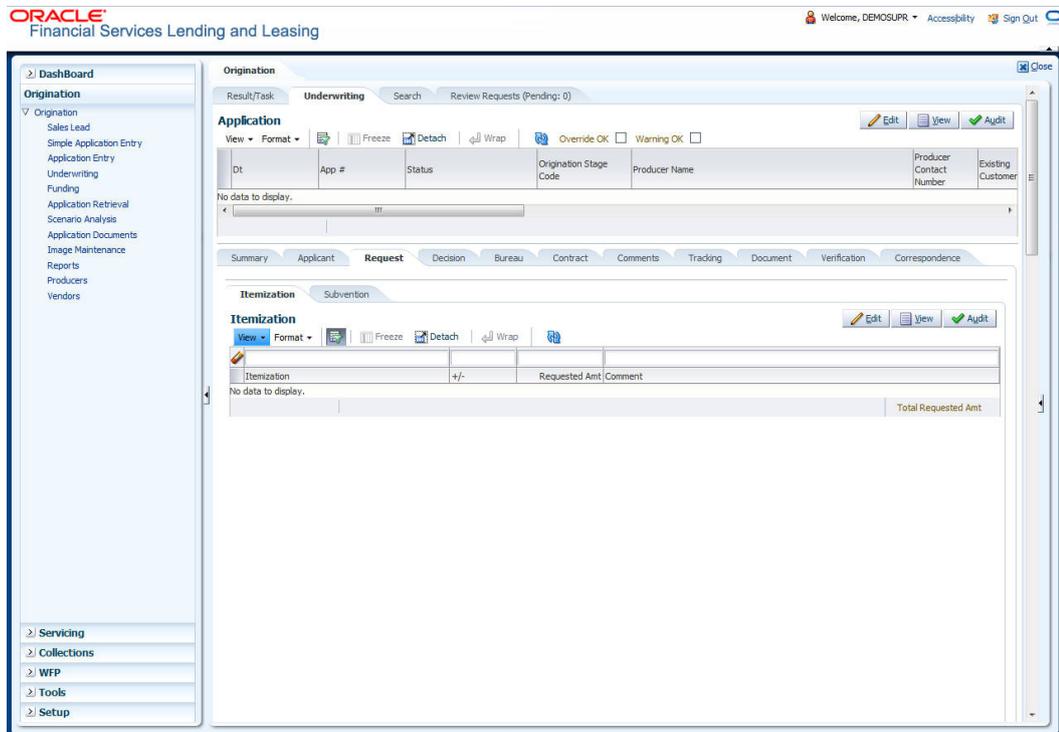
Field:	Do this:
Total Assets	View the total asset amount.
Loan	View the Loan total net worth amount.
Total Net worth	View the total net worth amount.
Loan	View the Loan
Total Liability	View the total liability amount.
Debt Net worth Ratio	View the debt to net worth ratio.
Current Assets/Liability ratio	View the current asset to liability ratio.
Title 1-4	Specify the title.
Signature1-4	Specify the signature.

## 7.7 Request Tab

You can calculate Payment, Interest Rate, Term and Loan Amount using Request tab's Calculate button. By default, system calculates for monthly repayment term basis. The payment frequency can be changed only in the Underwriting tab during decisioning.

### To complete Request section:

1. On the Application Entry tab, click **Request** tab.



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

A brief description of the fields are given below:

Field	Do this
<b>Requested Advance Amt</b>	Specify the requested advance amount
<b>Pmt Amt</b>	Specify the requested payment amount.
<b>Term</b>	Specify the requested term (number of payments).
<b>Requested Rate</b>	Specify the requested rate of interest.
<b>Down Pmt%</b>	Specify the down payment percentage
<b>Down Pmt</b>	Specify the down payment amount
<b>Approx Prc</b>	Specify the approximate cash price
<b>Promotion</b>	Select the promotion type from the drop-down list.
<b>Balloon Amt</b>	Specify the balloon amount.
<b>Signing Dt</b>	Specify the signing date
<b>Probable Delivery Dt</b>	Specify the probable delivery date.

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

If you want system to calculate,

1. Select the record you want to work with and from the drop-down option, select the option you want system to calculate:
  - CALCULATE PAYMENT
  - CALCULATE INTEREST RATE
  - CALCULATE TERM
  - CALCULATE LOAN AMOUNT
2. Click **Calculate**. The system displays the requested calculation in the respective field.

### 7.7.1 **Itemization Sub Tab**

The Itemizations sub tab enables you to add or verify any itemized amounts associated with the application. The list of itemizations is determined by the product you select in the master screen during the application entry process. The Itemizations sub screen displays an itemization record of the amount financed, such as the cash price, cash down payment, trade-in, unpaid cash price balance and so on. Information that was entered on the Itemization sub screen during the application entry process will appear in the Requested Amt column. Information that you enter as an underwriter in the Approved Amt column will appear in the Itemizations sub tab on the Underwriting screen.

Application request details need to be essentially entered in the itemization sub tab for pre-screening to be successful. Else, the system displays error and application would not proceed to the next level in work flow. The details of down payment, trade-in, insurance, fees etc. and the total sale price are recorded under itemization.

#### **To add or view itemizations**

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Request** → **Itemizations** sub tab.

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

A brief description of the fields is given below:

Field:	Do this:
Itemization	View the itemization.
+/-	View whether the itemized amount is added or subtracted from the Loan amount.
Requested Amt	Specify the requested amount.
Comment	Specify a comment.

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

### 7.7.2 Trade-In Sub Tab

The Trade-In sub screen enables you to add or verify any trade-ins associated with the application. If there is any information regarding an itemized trade-in, use the Trade-In sub screen to enter the details in the system. (This sub screen might already contain information supplied during the application entry process.)

#### To complete the Trade-In sub screen

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Request** → **Trade-In**.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Trade-In</b>	
<b>Asset Type</b>	Select the asset type.
<b>Asset Sub Type</b>	Select the asset sub-type.
<b>Year</b>	Specify the year of the asset.
<b>Make</b>	Specify the make of the asset.
<b>Model</b>	Specify the model of the asset.
<b>Body</b>	Specify the body of the asset.
<b>Identification #</b>	Specify the identification number.
<b>Description</b>	View the asset description.
<b>Valuation</b>	
<b>Wholesale Amt</b>	Specify the wholesale value.
<b>Base Retail Amt</b>	Specify the retail value.
<b>Addons Amt (+)</b>	Specify the add ons value.

Field:	Do this:
Pay Off Amt (-)	Specify the payoff amount.
Total Amt =	View the total value.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Valuation Supplement	Specify the valuation supplement.
Edition	Specify the valuation edition.

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

### 7.7.3 Subvention Sub Tab

With the Subvention sub tab, available only for Loan, you can review the subvention information from the application entry and calculate the subvention amount, as well as override the calculated subvention amount. The participant's information is automatically populated based on the selected subvention plan.

#### To complete the Subvention sub screen

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Request** → **Subvention** sub tab.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b><u>Subvention Plan section:</u></b>	
Plan	Select the subvention plan.
Description	View the subvention plan description.
Sub Plan	Select the sub plan.
Sub Plan Description	View the subvention sub plan description.
Subvention Type	View the subvention type.
Include	Check this box to include this record in calculations on the Other Details sub section

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

## 7.8 Decision Tab

**If the application was initially approved automatically**, the system displays its recommendations on the Decision tab's Approved section.

**If the application was initially rejected automatically**, the system displays its reasons on the Decision link's Stipulation sub tab.

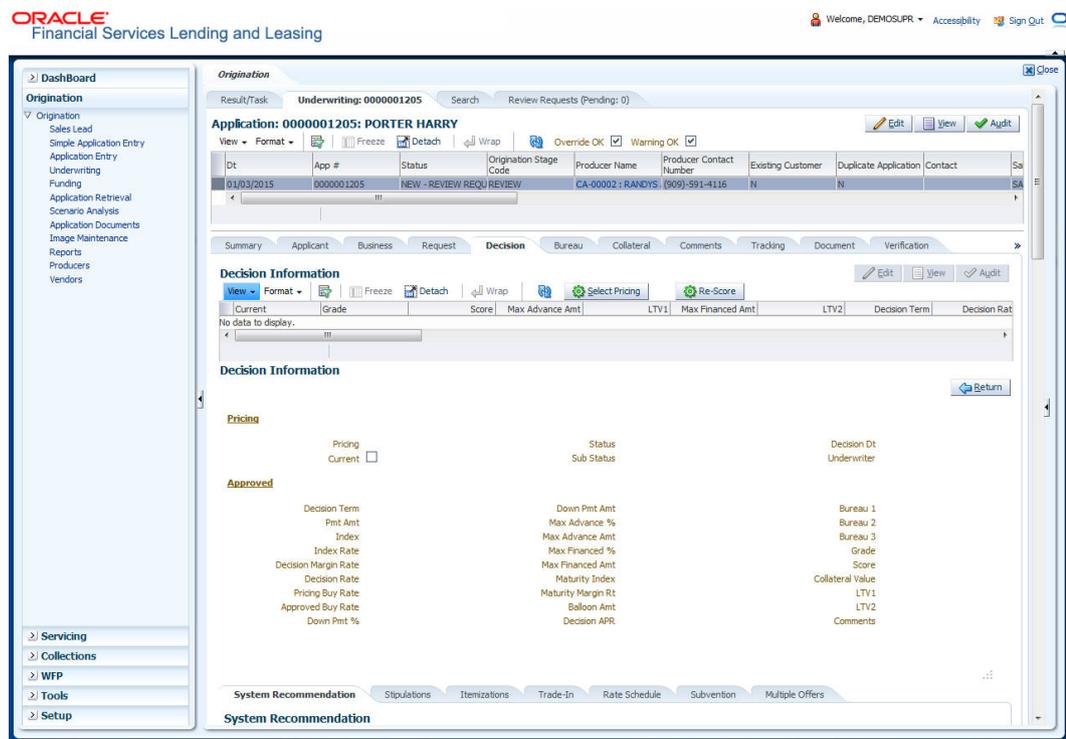
If you choose to approve or reject the Loan manually, you must manually select the pricing (rule) set by the portfolio company for a specific product. The system validates this pricing against the information in the **System Recommendation** sections. The information in the Requested section comes from the application entry process and can be edited.

- If the data meets your approval, change the status of the application to either APPROVED or REJECTED and enter any stipulations.
- If you reject the application, change the status to REJECTED and enter the reasons for the adverse action on the Stipulations sub screen.

On clicking Calculate, you can calculate the Loan amount, rate, term, and payment. You can use the calculator available in Tools section for completing this step. *For detailed information on using the Calculator tools, refer "Tools" chapter in the document.*

### To verify the application decision data

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision** tab.



3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.
  - A brief description of the fields is given below:

Field:	Do this:
<b>Pricing section</b>	
Current	Check this box to indicate that this is the current decision.
Pricing	View the pricing.
Decision Dt	View the decision date.
Underwriter	View the underwriter id.

<b>Field:</b>	<b>Do this:</b>
Status	View the application status.
Sub Status	View the application sub-status.
<b>Approved section</b>	
Decision Term	Specify the approved decision term.
Pmt Amt	Specify the approved payment amount.
Index	Specify the index type.
Index Rate	Specify the approved index rate.
Decision Margin Rate	Specify the approved decision margin rate.
Decision Rate	Specify the approved decision rate.
Pricing Buy Rate	View the pricing buy rate.
Approved Buy Rate	View the approved buy rate which is by default the Pricing Buy Rate displayed above. You can also specify the required approved buy rate.
Down Pmt %	Specify the approved down payment percentage.
Down Pmt Amt	Specify the approved down payment amount.
Max Advance %	Specify the approved advance percentage.
Max Advance Amt	Specify the approved advance amount.
Max Financed %	Specify the maximum amount financed percentage.
Max Financed Amt	Specify the maximum amount financed.
Maturity Index	Select the approved post maturity index.
Maturity Margin Rt	Specify the maturity rate.
Balloon Amt	Specify the balloon amount.
Decision APR	Specify the decision APR.
Bureau 1	Specify the Bureau 1.
Bureau 2	Specify the Bureau 2.
Bureau 3	Specify the Bureau 3.
Grade	Select the credit grade.
Score	Specify the credit score.
Collateral Value	View the collateral value.
LTV1	View the loan to value ratio.
LTV2	View the loan to value ratio.

Field:	Do this:
Comments	Specify comments, if any.

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

5. Click **Select Pricing**.

The system determines the best pricing match of all enabled Loan pricing strings in the Setup menu and displays the results in the Pricing and Approved sections.

#### 6. Re-Score

A 'Re-Score' button is available next to 'Calculate'. Whenever any sensitive Financial or Collateral information is amended in the Application, OFSLL displays a warning message 'Scoring sensitive information is changed. Re-score the application'. You need to click on Re-Score to re-validate the grade and pricing accordingly.

The display of the warning message to Re-score the application can be controlled using the respective System parameter. If the defined System Parameter is flagged 'Y', only then the message is displayed.

If you are underwriting a Loan, record the following information on the Decision tab:

7. If you are approving the application, complete the **Approved** section with the values you want to approve as an underwriter. You can update the default values that appeared when you selected the pricing string in step 3. (The system calculator may be of use when completing this section. For more information, refer the **Tools** chapter.)

8. Click **Calculate**. The system displays the decision calculation in the respective field.

### 7.8.1 System Recommendation

The System Recommendation sub screen displays the system generated Score, Decision and Grade. You will also be able to view the request details of the application under 'Requested' section itself.

A brief description of the fields in System Recommendation section are given below:

Field:	Do this:
Score	View the system recommended score.
Decision	View the system recommended decision.
Grade	View the system recommended grade.

A brief description of the fields in Requested section are given below:

Field	Do this
Requested Advance Amt	View the requested advance amount
Pmt Amt	View the requested payment amount.
Term	View the requested term (number of payments).
Requested Rate	View the requested rate of interest.
Down Pmt%	View the down payment percentage
Down Pmt	View the down payment amount

Field	Do this
Approx Prc	View the approximate cash price
Promotion	View the promotion type from the drop-down list.
Balloon Amt	View the balloon amount.
Signing Dt	View the signing date
Probable Delivery Dt	View the probable delivery date.

## 7.8.2 Stipulations Sub Tab

The Stipulations sub screen allows to add any stipulations or reasons for adverse action you want to attach to the application. Stipulations are items that need to be addressed before the Loan can be funded.

If the application was automatically rejected during the application entry edits, the system displays the automatically generated adverse action codes in this sub screen. If the application is manually rejected by the Underwriter due to adverse action reasons received from bureau or otherwise, the same can be recorded for each of the applicant.

In addition, you can enter comments against specific stipulations as required. Whenever a Stipulation is marked as 'Not Applicable' it becomes mandatory to specify the reason in comments field. Else, system prompts for the reason while processing the application.

### To add or view stipulations or reasons for adverse action

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision** → **Stipulations** sub tab.
3. 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 reason type. Type can be Stipulation Reasons or Adverse Action Reasons and Adverse Action Reasons can also be those received from Bureau.
Name	The system displays all applicant's name in the drop down list. You can select the name of the applicant for whom adverse action reason needs to be recorded. In case the stipulation reason is at the application level, then select ALL.
Code	Select the reason.
Description	Specify the required description.
Stips Satisfied	Use the <b>Yes/No/NA</b> buttons to indicate if you verified the stipulation(s) in the Type field
Comment	Specify the comment.
Verified By	The system updates the user ID of the person who verified the details

Field:	Do this:
Verified Dt	The system updates the date when the details are verified.

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

If your system is set up to manually load predefined stipulations, click the **Load Stipulations** button (For more information, refer the following section, **Loading Stipulations.**)

### 7.8.2.1 **Add Multiple**

The system enables you to add multiple records to stipulations using the 'Add Multiple' option.

#### **To add multiple stipulations**

1. Click the drop down list adjacent to the 'Add Multiple' button.
2. Select the check box against to the required stipulations. You can also select 'All' to load all the available stipulations.
3. Click **Add Multiple**.
4. If required, you can perform any of the [Basic Actions](#) mentioned in Navigation chapter.

### 7.8.2.2 **Copying Stipulations**

The system enables you to automatically transfer stipulations from previous decisions on the Stipulations sub screen with the Copy Stipulations button. This is particularly useful when you are rehashing an application and want to use the same stipulations as those in place for the previous decision.

### 7.8.2.3 **Loading Stipulations**

The system supports the automatic generation of default stipulations on the Underwriting screen's Stipulations sub screen. The default stipulations can be maintained by company, branch, product, state, application status and application sub-status. When the application status changes (either manually and automatically), the system populates the maintained stipulations with a Stips Satisfied indicator of 'No'. You can review and update the stipulations accordingly.

You have the option to manually load predefined stipulations by clicking the Load Stipulations button on the Stipulation screen.

#### **To load predefined stipulations**

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision** → **Stipulations**.
3. Click **Load Stipulations**.

The system loads the default stipulations on the Stipulations sub screen.

4. Use the **Yes/No/NA** buttons in the Stips Satisfied column to indicate if you verified the stipulation(s) in the Type field.
5. Click **Save** on the Stipulations sub screen.

### 7.8.3 **Itemization Sub Tab**

The Itemizations sub screen enables you to add or verify any itemized amounts associated with the application. The list of itemizations is determined by the product you selected in the

master screen during the application entry process. The Itemizations sub screen displays an itemization record of the amount financed, such as the cash price, cash down payment, trade-in, unpaid cash price balance and so on. Information that was entered on the Itemization sub screen during the application entry process will appear in the Requested Amt column. Information that you enter as an underwriter in the Approved Amt column will appear in the Itemizations sub screen on the Underwriting screen.

#### To add or view itemizations

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision** → **Itemizations** sub tab.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Itemization	View the itemization.
+/-	View whether the itemized amount is added or subtracted from the Loan amount.
Requested Amt	Specify the requested amount.
Approved Amt	Specify the approved amount.
Discount Rate	Specify the discount rate.
Comment	Specify a comment.

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

### 7.8.4 Trade-In Sub Tab

The Trade-In sub screen enables you to add or verify any trade-ins associated with the application. If there is any information regarding an itemized trade-in, use the Trade-In sub screen to enter the details in the system. (This sub screen might already contain information supplied during the application entry process.)

#### To complete the Trade-In sub screen

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision** → **Trade-In** sub tab.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Trade-in section</b>	
Asset Type	Select the asset type.
Asset Sub Type	Select the asset sub-type.
Year	Specify the year of the asset.

<b>Field:</b>	<b>Do this:</b>
Make	Specify the make of the asset.
Model	Specify the model of the asset.
Identification #	Specify the identification number.
Body	Specify the body of the asset.
Description	View the asset description.
<b>Valuation section</b>	
Wholesale Amt	Specify the wholesale value.
Base Retail Amt	Specify the retail value.
Addons Amt (+)	Specify the add ons value.
Payoff Amt (-)	Specify the payoff amount.
Total Amt =	View the total value.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Valuation Supplement	Specify the valuation supplement.
Edition	Specify the valuation edition.

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

### 7.8.5 **Rate Schedule Sub Tab**

The Rate Schedule sub screen is only available for variable rate Loan and displays the rate adjustment frequency information based on product setup.

#### **To view the Rate Schedule sub screen**

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision** → **Rate Schedule** sub tab. Click **View**.

A brief description of the fields is given below:

<b>Field:</b>	<b>View this:</b>
Seq	The rate adjustment sequence number.
Adjustment Frequency Type	The rate adjustment frequency type.
Period	The rate adjustment period for the frequency.
# of Adjustments	The number of rate adjustments for the frequency.

## 7.8.6 Subvention Sub Tab

With the Subvention sub tab, available only for Loan, you can review the subvention information from the application entry and calculate the subvention amount, as well as override the calculated subvention amount. The participant's information is automatically populated based on the selected subvention plan.

### To complete the Subvention sub tab

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision** → **Subvention** sub tab.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Plan</b>	Select the subvention plan.
<b>Description</b>	View the subvention plan description.
<b>Sub Plan</b>	Select the sub plan.
<b>Sub Plan Description</b>	View the subvention sub plan description.
<b>Subvention Type</b>	View the subvention type.
<b>Include</b>	Check this box to include this record in calculations on the Other Details sub section

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

A brief description of the fields is given below.

<b><u>Subvention Detail section:</u></b>	
<b>Participant</b>	View the participant.
<b>Participant Type</b>	View the participant type.
<b>Collection Method</b>	View the collection method.
<b>Rate</b>	View the subvention rate.
<b>Rent Factor</b>	View the rent factor
<b>Calculation Method</b>	View the subvention calculation method.
<b>Factor</b>	View the factor.
<b>Calculated Amount</b>	View the calculated subvention amount.
<b>Subvention Amount</b>	Specify the subvention amount.
<b>Include</b>	View if the subvention is included in the application or not.

<b>Total Subvention Rate</b>	View the total subvention rate.
<b>Total Subvention Amount</b>	View the total subvention amount.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. Select the **Initialize** button to reset the subvention amount to zero.
8. Select the **Calculate** button to calculate the subvention amount.

### 7.8.7 Compensation Sub Tab

The Compensation (Loan) sub tab records and displays the terms of compensation between the finance company and the dealer for Loan transactions.

#### To complete the Compensation (Loan) sub screen

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click the **Decision** → **Compensation** sub tab.
3. On the Compensation sub screen's **Compensation** section, select in the **Compensation Plan** section the compensation plan you want to use from the drop-down list.  
Note that, the compensation plan will use decision information to calculate compensation.
4. Click **Load**.

The system loads the following information on the Compensation sub screen:

Field:	Do this:
<b>Compensation section</b>	
Compensation Plan	View the compensation plan.
Disbursement Method	View the compensation payment method.
Calculation Method	View the compensation calculation method.
<b>Chargeback section</b>	
Paid Calc Method	View the charge back calculation method (early payoff).
Early Payoff %	View the early payoff percentage.
Paid Basis	View the charge back paid basis.
Early Payoff Term	View the early payoff term.
Early Payoff Days	View the charge back early payoff days.
Charge off Calc Method	View the charge back calculation method (charge off).
Charge off %	View the charge back percentage (charge off).
Charge off Basis	View the charge back basis (charge off).
Charge off Term	View the charge back term (charge off).

<b>Field:</b>	<b>Do this:</b>
Days	View the charge back days (charge off).
<b>Calculation section</b>	
Spread Formula	View the compensation spread formula.
Buy Rate	Specify the buy rate.
Factor %	View the compensation factor.
Addl Factor %	View the additional compensation factor.
Max Spread %	View the maximum spread or percent allowed.
Upfront %	View the upfront compensation percentage.
Flat Amt	View the flat amount.
Upfront Compensation Amt	View the compensation amount paid upfront.
Rem Compensation Amt	View the compensation amount remaining.
Compensation Amt	View the compensation amount.

5. Make any necessary changes in the **Approved Buy Rate** and **Maximum Financed Amount** fields in the Decision tab.

6. Click **Calculate**.

The system displays the details and amounts for this compensation plan.

### 7.8.8 **Multiple Offers sub tab**

When you click Select Pricing on the Decision tab's Pricing section, multiple offers appear on the new Multiple Offers sub page. Use the Multiple Offer sub page to select the offer you want to use.

---

#### **Note**

The Multiple Offers sub tab will be enabled only if the Multioffer company parameter is set to Yes.

---

#### **To view multiple pricing offers**

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Decision**, then click the **Multiple Offers** sub tab.
3. If you are underwriting a Loan, view the following information on the Multiple Offers sub:

<b>Field:</b>	<b>Do this:</b>
Pricing	View the pricing.
Term	Specify the approved term.

<b>Field:</b>	<b>Do this:</b>
Rate	Specify the approved rate.
Pmt Amt	Specify the approved payment amount.
Index	View the approved index.
Index Rate	View the approved index rate.
Margin Rate	Specify the approved margin.
Maturity Index	Specify the approved maturity index.
Maturity Rate	Specify the approved maturity rate.
Accepted	If selected, indicates that the pricing is accepted. Only one of the current pricings can be accepted.
Current	If selected, indicates that the pricing is current. <b>Note:</b> All the available pricings are selected as current.

4. On the Multiple Offers sub tab, select the offer once the application is move to **Approved** status.

## 7.9 Bureau Tab

The Bureau tab displays the credit report (if pulled) for an applicant. If there is a need for another pull for any applicant, it can be done here manually using the New Request section.

If there are any adverse comments received from the Bureau, system displays them under 'Exceptions/ Comments' section against the specific Bureau record to alert the User. Following are some of the reasons:

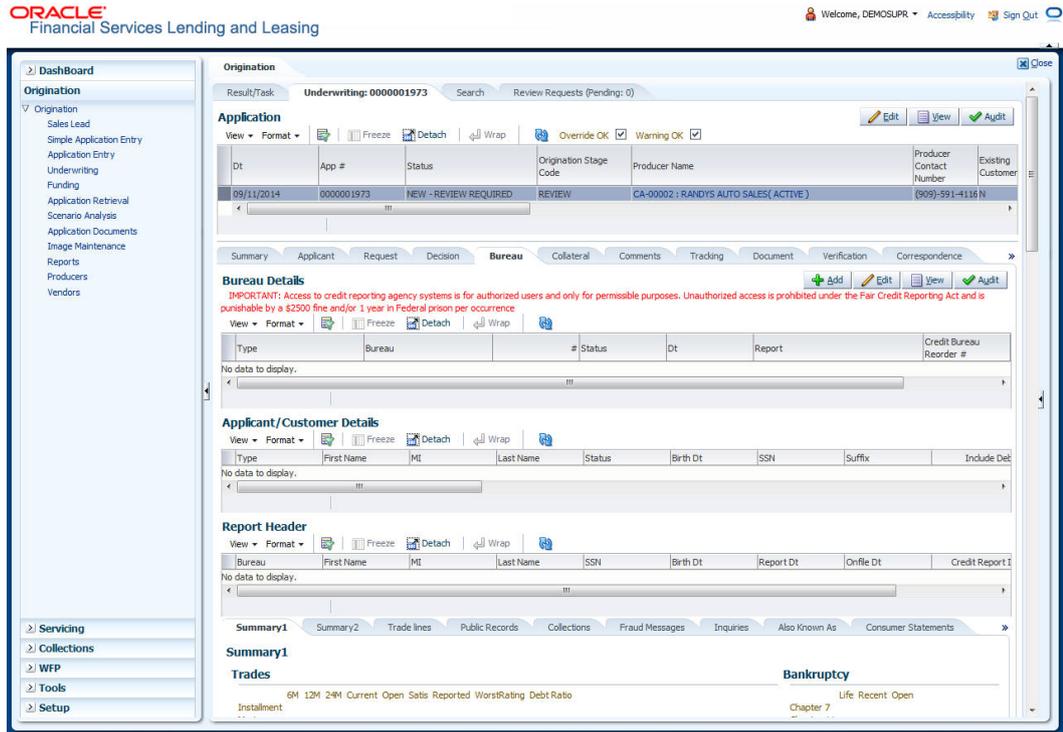
1. Application Indicates Potential Fraud
2. Bureau Indicates Social Security Number Variance
3. Duplicate Application Exists
4. Bureau Indicates a Possible Current Delinquency
5. Bureau Indicates Bankruptcy
6. Bureau Indicates Consumer Statement
7. Bureau Indicates a Possible Repossession
8. Bureau Reports OFAC hit
9. Bureau Reports Applicant as Deceased
10. Potential Delinquencies for Auto Loans in Past 12 Months
11. Customer Rate (APR) Exceeds the State Usury Rate
12. Open Consumer Credit Counselling

The reasons will also be displayed in the Summary tab in 'Bureau' details under 'Exceptions /Comments' section.

### **To verify the credit bureau data using the Bureau tab**

1. Open the Underwriting screen and load the underwriting application you want to work with.

2. Click **Bureau**.



3. In the **Bureau Details** section, view the following information:

Field:	View:
<b>Type</b>	The credit bureau request type.
<b>Bureau</b>	The credit bureau.
<b>#</b>	The credit bureau request number.
<b>Status</b>	The status of credit bureau request.
<b>Dt</b>	The credit bureau request date.
<b>Report</b>	The credit bureau report type.
<b>Credit Bureau Reorder#</b>	The credit bureau reorder number.
<b>App Ind</b>	If selected, indicates that a bureau was pulled for an application.

4. In the **Applicant/Customer Detail** section, view the following information:

Field:	Do this:
<b>Type</b>	View the relation type.
<b>First Name</b>	Specify the first name.
<b>MI</b>	Specify the middle name.
<b>Last Name</b>	Specify the last name.
<b>Status</b>	View the credit bureau request status.

<b>Field:</b>	<b>Do this:</b>
<b>Birth Dt</b>	Specify the date of birth.
<b>SSN</b>	Specify the social security number. <b>Note:</b> If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXX-XX-1234.
<b>Suffix</b>	Select the generation.
<b>Include Debt</b>	Select to include credit bureau information in the Liabilities section of the Summary sub screen.
<b>Populate Debt</b>	Select to load debt information from the credit bureau in the Liabilities section of the Summary sub screen.
<b>Address Type</b>	Select the address type.
<b>Country</b>	Select the country.
<b>Address #</b>	Specify the building number.
<b>City</b>	Specify the city.
<b>State</b>	Select the state code.
<b>Street Pre</b>	Select the street pre type.
<b>Street Name</b>	Specify the street name.
<b>Street Type</b>	Select the street type.
<b>Street Post</b>	Select the street post type.
<b>Apt #</b>	Specify the apartment number.
<b>Address Line 2</b>	Specify the address line 2.
<b>Zip</b>	Select the zip code. For non US country, you have to enter zip code.
<b>Zip Extn</b>	Specify the zip extension.
<b>Phone</b>	Specify the phone number.

5. In the **Report Header** section, view the following information:

<b>Field:</b>	<b>View:</b>
<b>Bureau</b>	The bureau.
<b>First Name</b>	The first name.
<b>MI</b>	The middle initial.
<b>Last Name</b>	The last name.

<b>Field:</b>	<b>View:</b>
<b>SSN</b>	The social security number. <b>Note:</b> If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXX-XX-1234.
<b>Birth Dt</b>	The birth date.
<b>Note:</b> The SSN and Birth Dt fields in Report Header section are displayed in red if there is a mismatch in the respective data present in the above Applicant/Customer Details section.	
<b>Report Dt</b>	The report date.
<b>Onfile Dt</b>	The on file date.
<b>Credit Report Id</b>	The credit report id.
<b>Best Match</b>	The best match.

6. Click **Bureau Report**.

The system parcels out the details from the credit bureau report in the Bureau screen's sub tabs (**Summary 1, Summary 2, Tradelines, Public Records, Collections, Fraud Messages, Inquiries, Also Known As, Consumer Statements, and Credit Scores**).

7. Click **Summary 1** sub tab.

8. You can view the following information:

<b>Field:</b>	<b>View:</b>
<b>Trades</b>	Records of extended installment payments, mortgage and revolving credit, as detailed in the credit bureau report.
<b>Bankruptcy</b>	The total number of times the applicant has applied for Chapter 7, Chapter 11 and Chapter 13 bankruptcies, recently and throughout life.
<b>Past Due</b>	The total number of times the applicant has been past due on payments by 30, 60, or 90 days in the last year, two years, and throughout life.
<b>Public Records</b>	Number of legal actions, including liens, public records, and judgments over the course of the applicant's life, as well as any that are currently open.
<b>Collection</b>	Trades referred to an outside vendor for collection.
<b>Credit Scores</b>	View the FICO and bankruptcy scores.
<b>Statistical Trade Ages</b>	Ages of the oldest and newest trades, as well as the average age of the open and total trades.
<b>Derogatory Trades</b>	Tradelines that an action other than being late was reported; this includes collections, repossessions, charge offs, and bankruptcies.

9. Click **Summary 2** sub tab

10. You can view the following information:

<b>In this section:</b>	<b>View:</b>
<b>Trades</b>	Records of extended credit for auto, bank, credit card, retail, Loan-finance, and sales finance Loan, as detailed in the credit bureau report.
<b>Inquiries</b>	Requests for a credit report regarding Loan in the Trades section over the last six months, as well as total requests over 6, 12, and 24-month periods, as well as the newest and oldest request.
<b>Balance</b>	The total balance of retail and bank trades, as well as the high balance of each.
<b>Open Derogatory</b>	The following information for all of the customer's open trade lines: the shortest and longest period of time (in months) since the customer's most recent minor derogatory (30-60 days late), major derogatory (90-180 days late), and derogatory (bankruptcy, repossession, or charge off).
<b>Derogatory</b>	The following information for all of the customer's total trade lines (open and closed): the shortest and longest period of time (in months) since the customer's most recent minor derogatory (30-60 days late), major derogatory (90-180 days late), and derogatory (bankruptcy, repossession, or charge off).

11. Click **Tradelines** sub tab to view information about trade lines, such as the creditor's name, trade's status, type and code and balance information

12. View the following details:

<b>Field:</b>	<b>View:</b>
<b>Creditors Name</b>	The creditors name.
<b>Status</b>	The status of the tradeline.
<b>Type</b>	The type of tradeline, such as bank, first mortgage, travel card, and so on.
<b>Type Code</b>	The code for the type of tradeline.
<b>Past Due Amt</b>	The past due amount
<b>Balance</b>	The balance of the tradeline.
<b>Balance Dt</b>	The balance date.
<b>Open Dt</b>	The date the tradeline was opened.
<b>History Dt</b>	The trade line's history date.
<b>History Data</b>	The trade line's history data.
<b>30</b>	The number of times the tradeline was 30 days past due.
<b>60</b>	The number of times the tradeline was 60 days past due.

<b>Field:</b>	<b>View:</b>
<b>90</b>	The number of times the tradeline was 90 days past due.
<b>Creditors Subscriber #</b>	The creditor's subscriber number.
<b>Mop</b>	The method of payment.
<b>Account #</b>	The account number.
<b>Credit Limit</b>	The credit limit.
<b>Term Pmt Amt</b>	The term payment amount.
<b>High Balance</b>	The high balance of the tradeline.
<b>Reported Dt</b>	The reported date.
<b>Duplicate</b>	If selected, the tradeline is a duplicate.
<b>Special Exclusion</b>	If selected, the tradeline is a special exclusion.

13. Click the **Public Records** sub tab to view information about public records, including each one's type, status, and amount, as well as the date the record was filed and resolved

14. View the following details:

<b>Field:</b>	<b>View:</b>
<b>Record Type</b>	The record type.
<b>Status</b>	The status.
<b>Amount</b>	The amount.
<b>Filed Dt</b>	The filed date.
<b>Satisfied Dt</b>	The satisfied date.

15. Click the **Fraud Messages** sub screen to view information about fraudulent attempts to use the applicant's credit.

16. Click the **Inquiries** sub screen to view all the credit reports for the applicant in reverse chronological order

17. View the following details:

<b>Field:</b>	<b>View:</b>
<b>Inquirer Name</b>	The inquirer's name.
<b>Inquirer Subscriber #</b>	The inquirer's subscriber number.
<b>Inquirer Industry Code</b>	The inquirer's industry code.
<b>Inquiry Dt</b>	The inquiry date.

Field:	View:
Rate Shopping	If selected, the inquiry concerned rate shopping.
Duplicate	If selected, if the inquiry was a duplicate.

18. Click the **Also Known As** sub screen to view other names used by the applicant.
19. Click the **Consumer Statements** sub screen to view statements that the applicant has issued to the credit bureau.
20. Click the **Credit Scores** sub screen to view the score model, the score factor, and the score returned from the credit bureau report.

### 7.9.1 Printing the Credit Bureau Data as a Text/PDF Report

#### To print the credit bureau data as a text or PDF report

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. In the Underwriting screen, click **Bureau**.
3. In the **Bureau Report** tab, the system displays the report in text format. You can also view the report in PDF format by selecting 'PDF' option as View Report.

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#### Note

Google Chrome does not support search functionality in the PDF format of the report. Hence you have to enable the ad-hoc plug-in in chrome to use the search facility.

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4. In the Print Report section, click **Print Report** to send the information to the default printer.

### 7.9.2 Requesting a Credit Bureau Report Manually

The Credit Bureau Summary screen enables you to manually request a credit pull. Information from a manual credit pull can be used to validate an application.

#### To manually request a credit bureau report

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Bureau** tab.
3. In the **Bureau Details** section click **Add**.
4. Specify the following information:

Field:	Do this:
Applicant	Select the applicant.
Spouse	Select the applicant's spouse (if applicable).
Bureau	Select the credit bureau.
Report	Select the credit bureau report type.

5. Click **Create Request**.

The system displays this information in the Bureau Details section below the Bureau Details section.

6. Select **Include Debt** and **Populate Debt** in the **Applicant/Customer Detail** section to populate the **Liability** section on the Applicants link's Summary sub screen with data from the credit bureau pull.
7. If you want to receive a copy of a previously pulled credit bureau report, enter the credit bureau reorder number in the **Credit Bureau Reorder #** field on the **Bureau Details** section. This enables you to receive a previously pulled credit report.
8. In the **New Request** section, click **Submit Request**.

The system displays the latest status of the currently requested bureau report in the Bureau Details section. When the report pull process is complete, the Status field in the Bureau Details section changes from PENDING to COMPLETED.

## 7.10 Collateral Tab

Having selected and loaded an application, you can view the information about the collateral of the Loan.

The Collateral link opens screens with information regarding any collateral associated with an a. Depending on the type of Loan, collateral can be a vehicle, home or something such as major household appliances. The Collateral tab is unavailable if this is an unsecured Loan.

### **To verify information about the collateral**

1. Open the **Underwriting** screen and load the application you want to verify.
2. Click the **Collateral** tab.

Depending on the type of collateral, information about the vehicle, home, or other type of collateral appears.

If you are entering an unsecured Loan, the Collateral link is present but inactive; in which case, skip this step.

3. In the **Collateral Details** section (This is information that was recorded during the application entry process or gathered during the credit pull.)

## To enter collateral information

1. On the Underwriting screen, click **Collateral**. If the collateral is a vehicle, the Collateral link displays information about the vehicle.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window displays the 'Collateral' section for a vehicle. The application details are: Application: 0000001436: KATTURAJA DEIVEE. The Collateral table shows one entry: 2014 JEEP 14 WRANG. Below the table, there are input fields for 'Existing Asset', 'Asset Class', 'Asset Type', 'Sub Type', 'Status', 'Identification #', 'Body', 'Registration #', 'Age', 'Description', 'Condition', 'Address', and 'Usage Details'.

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

A brief description of the fields is given below:

Field:	Do this:
Existing Asset	Check this box to indicate that the vehicle is an existing asset.
Existing Asset ID	View the existing asset identification number.
Primary	Check this box if this is the main asset on the application.
Asset Class	Select the asset class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Status	Select the asset status.
<b>Type and Description</b>	
Select Make and Model	Select the make and model of the vehicle from drop-down list.
Year	Specify the year of the vehicle.
Age	View the age of the vehicle
Make	Specify the make of the vehicle.

<b>Field:</b>	<b>Do this:</b>
Model	Specify the model of the vehicle.
Body	Specify the body of the vehicle.
Registration #	Specify the vehicle registration number.
Identification #	Specify the vehicle identification number.
Description	View the vehicle description.
Condition	Select the vehicle condition.
<b>Address</b>	
Country	Select the country.
Address #	Specify the apartment number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
State	Select the state.
County	Select the county.
<b>Usage Details</b>	
Start	Specify the start.
Base	Specify the base.
Extra	Specify the extra usage.
Total	View the total usage.
Charge Amt	Specify the charge amount.

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

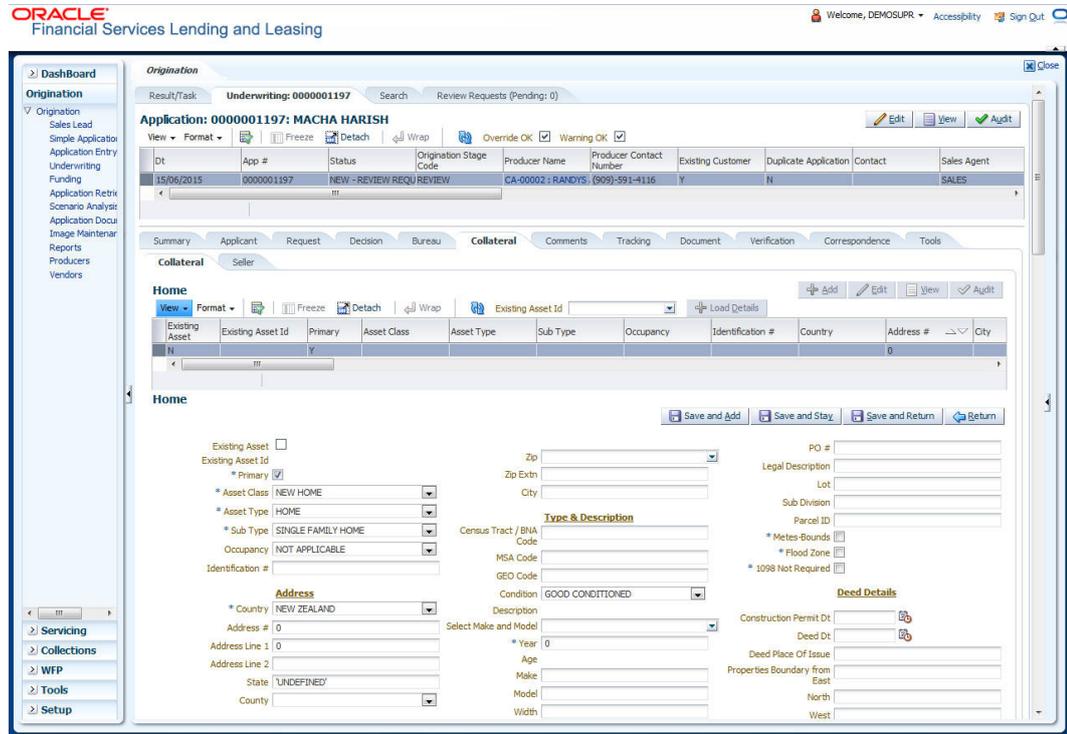
### **Interface with VINTEK (If interface is installed)**

Using the Vintek interface, the system retrieves the year, make, model and body of the vehicle when you choose Vehicle Details. This time saving feature reduces data entry errors. Using the VIN entered in the Identification Number field, the system populates following fields in the Type & Description section:

- Year
- Make
- Model
- Body

If the Vintek interface is unable to retrieve information based on the VIN entered in the Identification Number field, the system displays an error message.

If the collateral is a home, the Collateral link displays information about the home.



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

A brief description of the fields is given below:

Field:	Do this:
Existing Asset	Indicates that the vehicle is an existing asset.
Existing Asset ID	View the existing asset identification number.
Primary	Select if this is the main asset on the application.
Asset Class	Select the asset class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Occupancy	Select owner occupancy type.
Identification #	Specify the vehicle identification number.
<b>Address section</b>	
Country	Select the country.
Address #	Specify the home number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.

<b>Field:</b>	<b>Do this:</b>
State	Specify the state.
County	Select the county.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
<b>Type and Description</b>	
Census Tract/BNA Code	Specify census tract/BNA (block numbering area) code.
MSA Code	Specify the metropolitan statistical area (MSA) code.
GEO Code	Specify the geographical code for the property.
Condition	Select the condition of the home.
Description	Specify a description of the home.
Select Make and Model	Select the make and model from the drop-down list
Year	Specify the year when the property was built.
Age	View the age of the home.
Make	Specify the make of the home.
Model	Specify the model of the home.
Width	Specify the asset width.
Length	Specify the asset length.
Area	Specify the area of the collateral
PO#	Specify the asset purchase order number.
Legal Description	Specify the legal description.
Lot	Specify the asset lot.
Sub Division	Specify the asset sub division.
Parcel ID	Specify the parcel id of the home.
Metes-Bounds	Check this box to indicate the home is considered Metes-Bounds.
Flood Zone	Check this box to indicate the home is in a flood zone.
1098 Not Required	Check this box to indicate that the home does not require 1098
<b>Deed Details</b>	

Field:	Do this:
Construction permit Dt	Specify the date on when the construction is permitted.
Deed Dt	Specify the date on when the deed is issued
Deed Place Of Issue	Specify the place where the deed is issued.
Properties Boundary from East	Specify the boundary of the property from the east side.
North	Specify the boundary of the property from the north side.
West	Specify the boundary of the property from the west side.
South	Specify the boundary of the property from the south side.

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

If the collateral is any other, the Collateral link displays information about that collateral.

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Welcome, DEMOSUPR | Accessibility | Sign Out

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination' and shows details for application 0000004804. The interface includes a navigation pane on the left with options like Dashboard, Origination, Sales Lead, Simple Application, Application Entry, Underwriting, Funding, Application Retri, Scenario Analysis, Application Docu, Image Maintenan, Reports, Producers, and Vendors. The main content area shows the 'Collateral' section with a table of 'Other Collateral' and a form for adding or editing collateral details. The table has columns for Existing Asset, Existing Asset ID, Primary, Asset Class, Asset Type, Sub Type, Status, Year, Age, Make, and Model. The form includes fields for Existing Asset, Existing Asset ID, Primary, Asset Class, Asset Type, Sub Type, Status, Select Make and Model, Year, Age, Make, Model, Body, Registration #, Identification #, Description, Condition, Address, Country, Address #, Address Line 1, Address Line 2, State, Zip, Zip Extn, City, County, Usage Details, Start, Base, Extra, Total, and Charge Amt.

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

A brief description of the fields is given below:

Field:	Do this:
Existing Asset	Check this box to indicate that the vehicle is an existing asset.
Existing Asset ID	View the existing asset identification number.
Primary	Check this box if this is the main asset on the application.

<b>Field:</b>	<b>Do this:</b>
Asset Class	Select the asset class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Status	Select the asset status.
Select Make and Model	Select the make and model of the vehicle from drop-down list.
Year	Specify the year of the vehicle.
Age	View the age of the vehicle
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Body	Specify the body of the vehicle.
Registration #	Specify the vehicle registration number.
Identification #	Specify the vehicle identification number.
Description	View the vehicle description.
Condition	Select the vehicle condition.
<b>Address</b>	
Country	Select the country.
Address #	Specify the apartment number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
State	Select the state.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
County	Select the county.
<b>Usage Details</b>	
Start	Specify the start.
Base	Specify the base.
Extra	Specify the extra usage.
Total	View the total usage.

Field:	Do this:
Charge Amt	Specify the charge.

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

### 7.10.1 Valuations Sub Tab

The Valuation sub tab contains information about the value of the asset. The Values section enables you specify the value of the asset. The Addons section records information about any add ons associated with the collateral.

#### To complete the Valuations sub tab

1. Click the **Valuations** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Value section</b>	
Current	Select if this is the current valuation.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Currency	Select the currency based on which the valuation is to be done.
Edition	Specify the valuation edition.
Supplement	Specify the valuation supplement.
<b>Whole Sale</b>	
Loan Currency Wholesale Base Amt	Specify the Loan currency wholesale value.
Wholesale-Base Amt	Specify the wholesale value.
Usage	Specify the usage value; that is, the monetary effect that the current mileage has on the value of the vehicle.
<b>Retail</b>	
Retail Base Amt	Specify the retail value.
Addons Amt (+)	View the add-ons value.
Usage Value Amt (+)	Specify the usage. This pertains to Loan and usually is entered as the current mileage on the vehicle.
Total Value Amt (=)	View the total value.

Field:	Do this:
LoanCurrency Retail Base Amt	View the Loancurrency retail value.
LoanAddons Amt(+)	View the Loan addons.
Loan Currency Usage Value Amt (+)	View the Loan currency usage value.
Loan Currency Total Value Amt (=)	View the Loan total value.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Addons** Section, 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 description for the attribute.
Value	Specify the value of the attribute.
Amount	Specify the add-on amount.
Loan Currency Amount	Specify Loan currency amount.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.  
Complete the Addons/Attributes, Value, and Amt fields for each of the asset's add-ons and attributes on the application.

### 7.10.2 Tracking Sub Tab

The Tracking sub screen enables you to record further information associated with the collateral. What items you choose to track are setup during implementation.

#### To track attributes for the collateral

1. Click **Tracking** sub tab
2. On the Tracking sub screen, click **Load Details**.
3. In the **Tracking Items** section, select the item you want to track.
4. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Tracking Item	View the tracking type
Disposition	Select the disposition.

Field:	Do this:
<b>Start Dt</b>	Specify the tracking start date.
<b>End Dt</b>	Specify the tracking end date.
<b>Follow up Dt</b>	Specify the next follow-up date.
<b>Enabled</b>	Select to track the information from the start date in the Start Dt field.
<b>Comment</b>	Specify any comments regarding the tracking item.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Complete the **Tracking Item Details** section by entering information about a parameter in the corresponding the **Value** field.

### 7.10.3 Seller Tab

The Collateral link's Seller Details tab enables you to enter the seller details of the collateral of the Loan.

#### To enter the Seller details

1. Click the **Seller Details** tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot displays the Oracle Financial Services Lending and Leasing application. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Welcome, DEMOSUPR", "Accessibility", and "Sign Out".

The main interface is divided into a left-hand navigation pane and a central content area. The navigation pane shows a "Dashboard" section with "Origination" expanded, listing various tasks like "Sales Lead", "Simple Application Entry", "Application Entry", "Underwriting", "Funding", "Application Retrieval", "Scenario Analysis", "Application Documents", "Image Maintenance", "Reports", "Producers", and "Vendors". Below this are "Servicing", "Collections", "WFP", "Tools", and "Setup".

The central content area is titled "Origination" and shows a "Result/Task" of "Underwriting: 0000001462". It includes a search bar and "Review Requests (Pending: 0)". Below this is an "Application" table with columns: Dt, App #, Status, Origination Stage Code, and Producer Name. A single row is visible with Dt: 05/27/2014, App #: 0000001462, Status: NEW - REVIEW REQUIRED, Origination Stage Code: REVIEW, and Producer Name: NC-00001 - A35 AUTO IMPORTS( ACTIVE). There are also columns for "Producer Contact Number" and "Existing Customer".

Below the application table are several tabs: Summary, Applicant, Request, Decision, Bureau, Collateral, Comments, Tracking, Document, Verification, and Correspondence. The "Collateral" tab is active, showing a "Seller" section. The "Seller Details" sub-tab is selected, displaying a form with fields for "Seller Type", "Seller Name", "Nationality", "Nationality ID / Reg #", and "Authorized Signatory". There are also "Save and Add", "Save and Stay", "Save and Return", and "Return" buttons.

At the bottom of the "Seller Details" section is a "Seller Address" table with columns: Mailing, Current, Country, Address #, City, State, Address Line 1, Address Line 2, and Zip. The table currently shows "No data to display."

A brief description of the fields is given below:

Field:	Do this
<b>Seller Information section</b>	

<b>Field:</b>	<b>Do this</b>
Seller Type	Select the seller type.
Seller Name	Specify the seller name
Nationality	Select the seller's nationality.
National ID/ Reg #	Specify the national identification number or registration number.
Authorized Signatory	Specify the authorized signatory of the seller.
<b>Seller Address section</b>	
Mailing	Select if this is the mailing address. Only one address entry can be marked as the mailing address.
Current	Select if this is a current address. The mailing address must be marked as current.
Country	Select the country code.
Address #	Specify the address number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
State	Select the state.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Select the zip extension.
City	Specify the city.
Phone	Specify the telephone number.
Extn	Select the telephone extension.

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

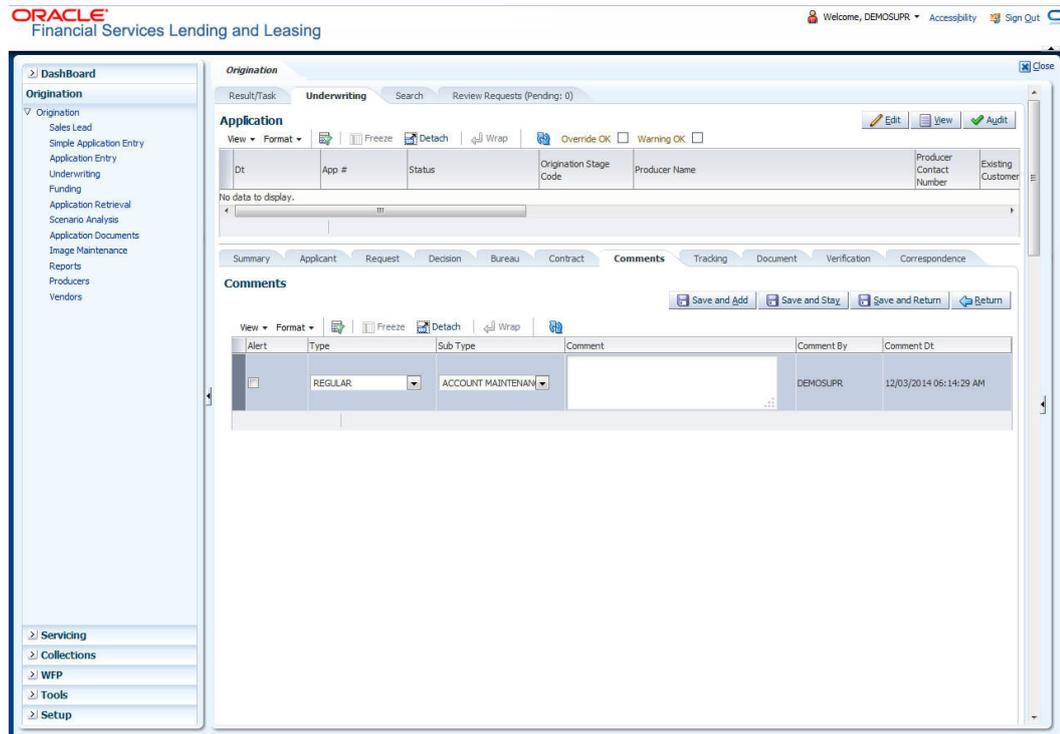
## 7.11 Comments Tab

When using the Underwriting screen, you can add comments to an application at any time in the underwriting process by using the Comments screen.

Whenever an application is decisioned by a proxy user, a system generated comment with timestamp is inserted in the comments tab in the format '<User 1> actioned as proxy for Underwriter <User2>'. Here, User 1 refers to the logged in user who has acted on behalf of User2, who is the concerned Underwriter. The concerned Underwriter's name will also be selected in Application section > 'Proxy for Underwriter' field.

## To add comments

1. Click **Comments** tab.



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

A brief description of the fields is given below:

Field:	Do this:
<b>Alert</b>	Check this box to make the comment appear on the Customer Service screen Alert section
<b>Type</b>	Select the type of comment you are adding.
<b>Sub Type</b>	Select the sub type of comment you are adding.
<b>Comment</b>	Specify your comment.
<b>Comment By</b>	The system displays your user ID.
<b>Comment Dt</b>	The system displays commented date and time stamp.

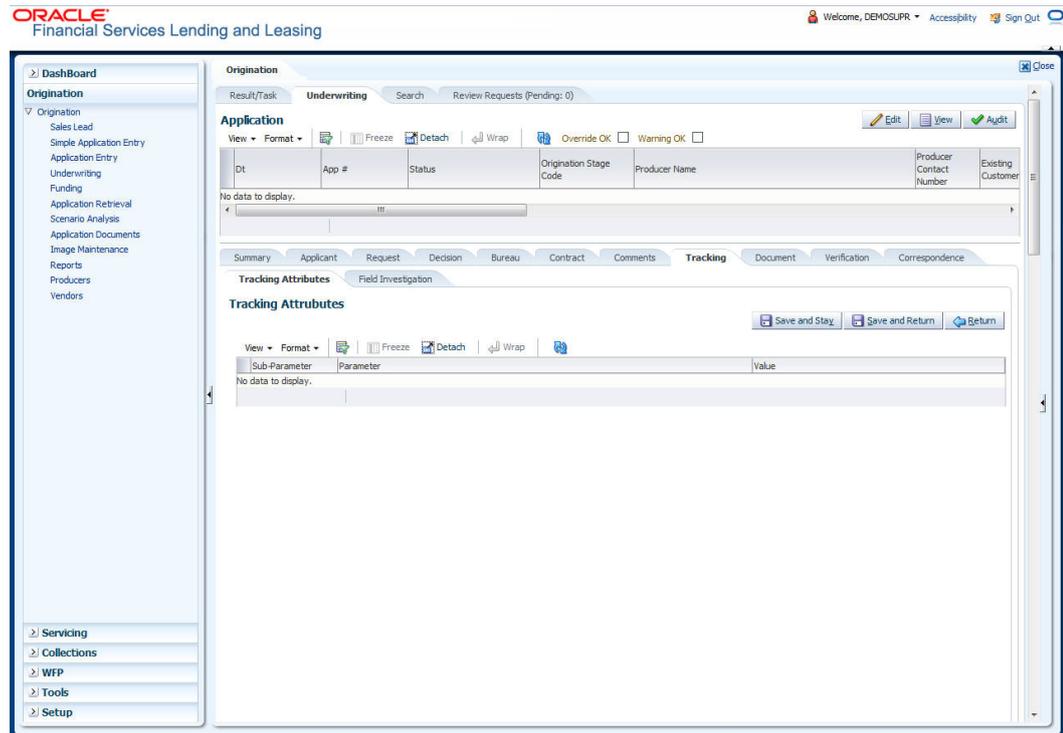
3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

## 7.12 Tracking Tab

When using the Underwriting screen, you can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attributes screen.

## To enter the tracking attributes

1. Click **Tracking** tab.



2. On the **Tracking Attributes** screen, click **Load Tracking** to load the tracking attributes.
3. Select the item you want to track.
4. Click **Edit** to edit the following information:

Field	Do this
Sub-Parameter	View the sub-parameter
Parameter	View the parameter.
Value	Specify the information about the corresponding Value field.

5. Save changes you made to the account.

### 7.12.1 Field Investigation Sub Tab

The Field Investigation link enables lending institutions to perform field investigations and verify an applicant's contact points (address and employment information, for example) and credentials (such as asset details). Clients can chose the details to be verified (address, employment, asset or any combination of the three), as well as the verifying agency.

With the Underwriting screen's Field Investigation screen, you can select which details from application entry are to be verified. The verifying agency performs a field investigation of the details and responds to the lending institution with either XML or a text file. The details are entered in the system for an underwriter to review when making a decision.

1. Click **Field Investigation** sub tab.
2. In **Field Investigation** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Applicant	Select the applicant from the adjoining drop-down list
Verification Type	Select the verification type from the adjoining drop-down list.
Verification Agency	Select the verification agency from the adjoining drop-down list.
Status	Select the status from the adjoining drop-down list.
Spoke to	Specify the name of the person applicant spoke to
Call Dt	Specify the call date
# of Attempts	Specify the number of attempts made.
Result	Select the result from the adjoining drop-down list

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

A brief description of the fields is given below:

Field	Do this
Verification Match	Check the box if the verification has matched.
Remarks	Specify remarks, if any

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

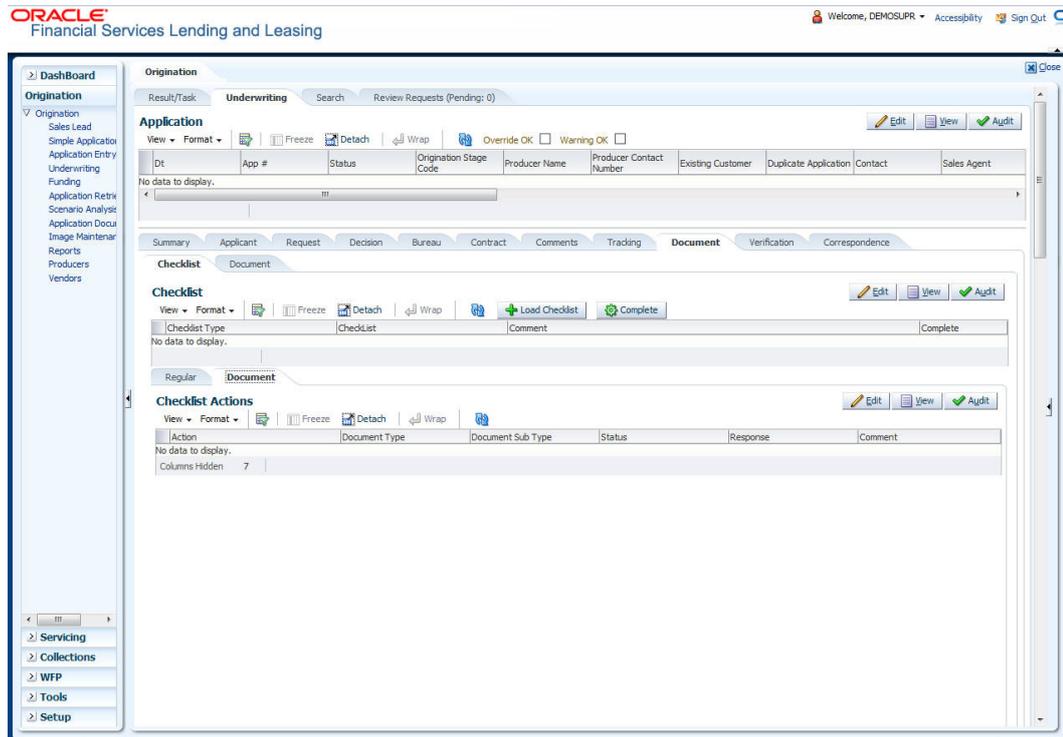
## 7.13 Document Tab

The Document tab allows you to view documents attached to the application in the form of GIF files, PDF files, DOC files, XLS files and TXT files and add comments regarding a selected.

For more information, see the chapter Document Management in this User Guide.

## To view a document attached

1. Click **Document** tab.



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

A brief description of the fields is given below.

Field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the document.

Field:	View this:
Document Sub Type	The document sub type.
Version	The version. (Version numbers will be incremental by batch job, first version will start with 1.0.)
Page #	The page number.
Document File Type	The document file type.
Tracking #	The tracking number of the document.
Docket #	The docket number of the document.
Location	The location of the of the document.
Received Dt	The effective date of the document.

Field:	View this:
Effective Dt	The effective date of the document.
Expiry Dt	The expiration date of the document.
Comment	Any comments regarding the document.

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

4. Click **View Document**.

The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your system).

### 7.13.1 Checklist Sub Tab

The Checklist sub tab enables you to view tasks performed during the underwriting process.

#### To view the underwriting Checklist screen

1. Click **Document** → **Checklist**.
2. If the Checklist section is empty, click **Load Checklist** in the Checklist section.
3. In the **Checklist Actions** section, click **Regular** sub tab.
4. In **Checklist Actions** section, complete the tasks listed in the **Checklist Action** column.
5. Use the **Yes/No/NA** buttons in the **Yes No NA** column to indicate whether you completed the task or not.
6. Use the **Comment** field to add remarks regarding any of the tasks, if you choose.
7. When you are finished completing the tasks, choose **Complete** in the **Checklist** section.
8. Click **Save**.
9. In the **Checklist Actions** section, click the **Documents** sub tab
10. In the **Documents** section, select the record you want to work with and click **View** in the **Details** column.
11. In the **Documents** section, view the following information:

Field:	Do this:
Action	View the action to be performed.
Document Type	View the document type.
Document Sub Type	View the document sub type.
Status	Select the status of the action.
Response	Use the Yes/No/NA buttons to indicate whether or not you completed the task.
Comment	Specify comment.

## 7.14 Verification Tab

The system can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification** link's Edit screen as an *Error*, a *Warning*, or an *Override*.

If it is an **Error**, the system will not allow you change the application's status and approve the Loan until you fix all the errors.

If it is a **Warning**, the system enables you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If it is an **Override**, the system displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move the application to the queue of the user with the required authority.)

The system can be configured to verify different sets of information; for example, the system could check one set of data when checking application entries for completeness and another when approving auto Loan. Each one of these 'edit types' has its own set of 'edit details'.

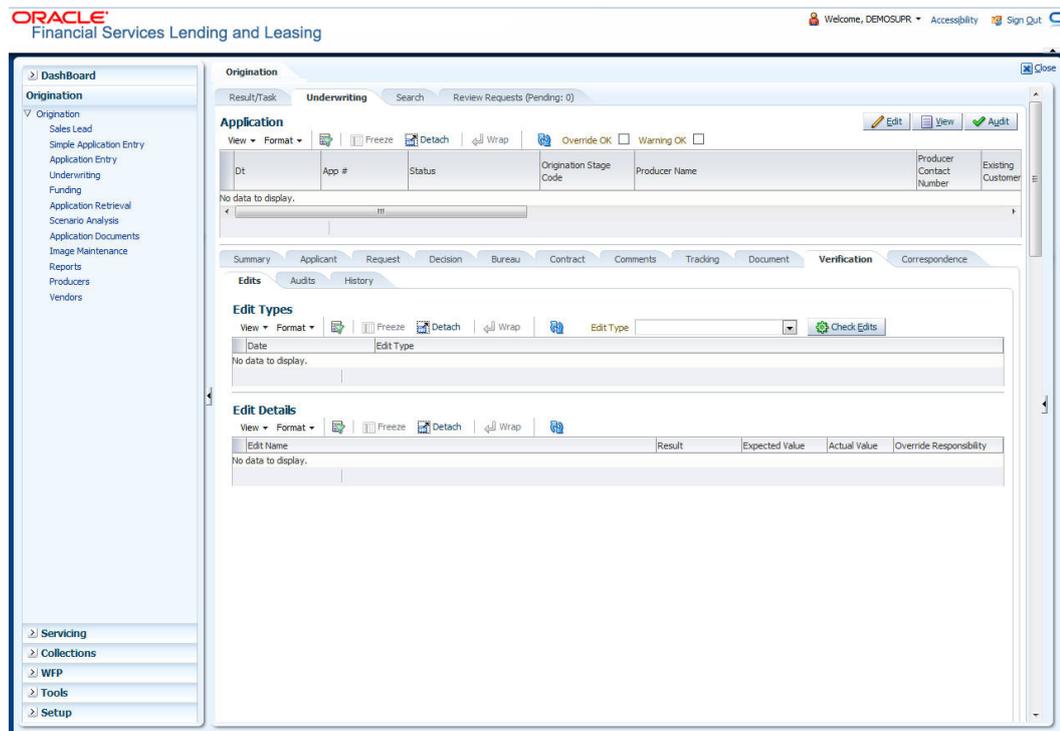
### IMPORTANT:

The Edit Details section's errors and warnings are created during the setup process.

### 7.14.1 Edit Sub Tab

#### To complete the Edits section

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Verification** → **Edits**.



3. In the Edits screen's **Edit Type** section, select the type of edit you want to verify.

4. Click **Check Edits**.

The system checks the data for the verification process selected in the Edit Type section and displays the results in the Edit Details section.

The Edit Details section contains the following display only information:

Field:	View this:
Edit Name	The edit.
Result	The result.
Expected Value	The expected value.
Actual Value	The actual value.
Override Responsibility	The override responsibility, if an override is required.

5. In the **Edit Details section**, view the verification results and begin making corrections on the Underwriting screen. Remember, edits resulting in ERROR must be corrected. Edits resulting in WARNING can be by passed.

The system begins processing the credit application.

### 7.14.2 **Audits Sub Tab**

The Audits screen is a display only screen that enables you track changes to the contents of predetermined fields (which fields are determined during set up). For example, the Audits screen can be configured to monitor when the contents of the Status and Sub Status is changed. The Audits screen lists the field that was changed, who made the change, when the change was made, and the old and new values in the field.

#### **To view the Audits**

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Verification** → **Audits**.
3. In the **Audit Details** section, view the following display only information:

Field:	View:
<b>Record Id</b>	The record identifier for the record changed.
<b>Field</b>	The field which was changed.
<b>Old Value</b>	The old value of the column which was changed.
<b>New Value</b>	The new value of the column which was changed.
<b>Changed By</b>	The user code who made the change.
<b>Changed Date</b>	The date and time when the change was made.

### 7.14.3 **History Sub Tab**

You can track the time it took a user to complete each stage of the application process with the History section. It displays:

- The date and time when an application changed status / sub status
- The user who changed the status / sub status

- The elapsed time of how long an application was in a particular status / sub status.
1. **To view the History** Open the Underwriting screen and load the application you want to work with.
  2. Click **Verification** → **History** In the **Application Status History** section, view the following display only information:

Field:	View this:
Status	The application status.
Sub Status	The application sub status.
User	The user name.
Start Dt	The date and time when the application moved <i>to</i> that status.
End Dt	The date and time when the application moved <i>from</i> that status.
Elapsed Time	The elapsed time between the status change.

## 7.15 Correspondence Tab

Ad-hoc correspondence enables you to include information from applications in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

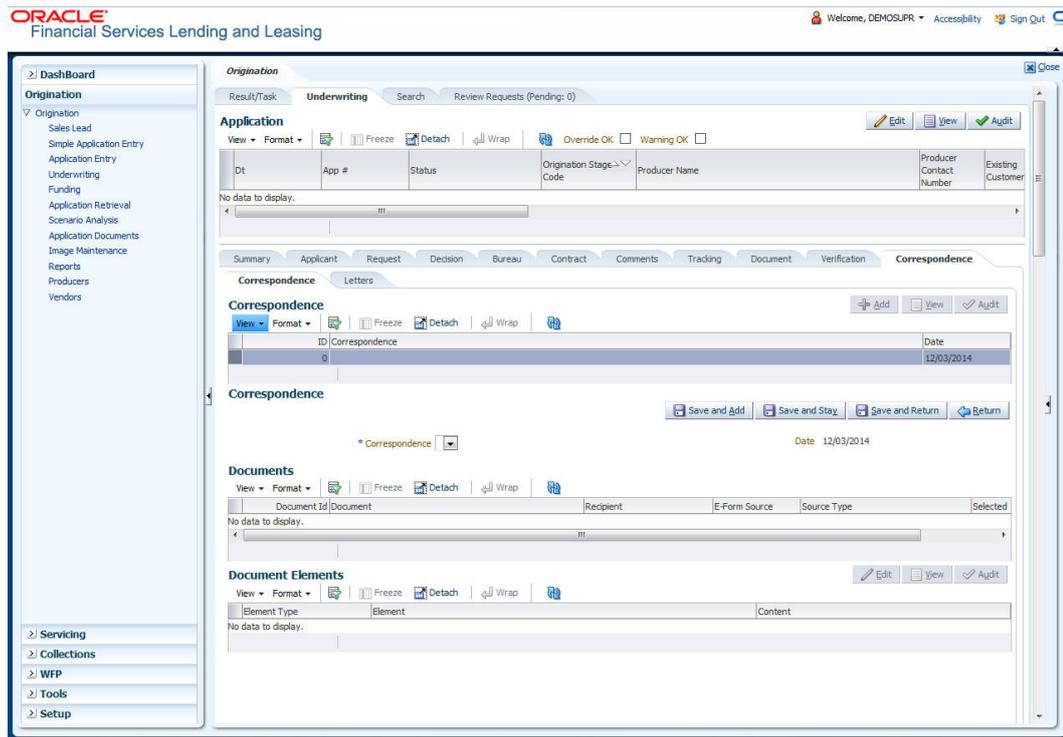
Ad-hoc correspondence can be viewed on the Correspondence link's Correspondence screen when you have opened an account. The screen enables you to generate a new letter or view a previously generated letter.

### 7.15.1 Correspondence Sub Tab

#### **To generate an ad hoc correspondence**

1. Open the Underwriting screen and load the application you want to work with.

2. Click **Correspondence** → **Correspondence**.



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

A brief description of the fields is given below:

Field:	Do this:
Correspondence	Select the correspondence you want to generated.
ID	System displays the correspondence ID.
Date	System displays the correspondence generation date.

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

The **Documents** section displays all the types of documents available for the type of correspondence you selected.

5. In the **Documents** section, view the following information for each document:

Field:	View this:
Document ID	The document ID.
Document	The document description.
Recipient	The recipient description.
E-Form Source	The e-form source.
Source Type	The source type.
Selected	If selected, indicates that this document is selected to be included in the correspondence.

Field:	View this:
Generated	If selected, indicates that the system generated the document.

6. In the **Documents** section, select the correspondence you want to view.
7. The **Document Elements** section displays the elements the system used to generate the correspondence. You view the following information:

Field:	Do this:
Element Type	View the element type.
Element	View the element description.
Content	Specify/view the value of the element.

- Click **All** to view all elements in the correspondence.
  - or -
  - Click **User Defined**, to view user-defined elements in the correspondence.
8. In the **Document Elements** section, click **User Defined** and complete the **Content** fields for the **Document Element** fields you want to include in the correspondence.
  9. In the **Document Elements** section, click **Save**.
  10. In the **Correspondence** section, click **Generate**.  
The system 'locks' the information included in the correspondence and prevents it from being changed.
  11. In the **Documents** section, click **View**.

The system displays a PDF of the ad hoc correspondence.

### 7.15.2 Letters Sub Tab

The Letters link enables you to generate letters using predefined correspondence templates for Loan.

Letters can be sent in hard copy or Email / Fax. Among the two options provided for each of these options, you can select the required mode for sending letters.

- When 'Letters' option is selected the correspondences generated are displayed in a table below with a button 'View Letter'.
- When 'Fax' radio button is selected, the correspondence table displays all correspondence including those in Fax or email formats in the table below.

In addition to the above, a section for recording 'Recipient details' opens below. On clicking 'Add' you can specify recipient details, Mode, Type, provide comments and Save the same.

Comments captured will be appended to Fax / Email sent to recipient. You will then need to click on the 'Send' in the action block for email / fax to be sent from OFSLL. In case the correspondence generation is dependent on any job run, then on click of 'Send' system displays an error message "Fax / Letter not generated. Please try sending later"; else event successful message is displayed.

On the Underwriting screen, these predefined correspondences are as follows:

- Decision Letter
- Adverse Action Letter

- Adverse Conditional Letter

### To generate letters on the Underwriting screen

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Correspondence** → **Letters**.
3. In the **Letters** screen, select the type of letter you want to generate, and click **View Letter**.

#### UNDERWRITING:

- If you select **Decision Fax**, and click **View Letter**, the system displays the decision letter.

The predefined Decision letter is automatically sent after an application receives a status of APPROVED, REJECTED, or CONDITIONED on the Underwriting screen.

The Decision fax/e-mail is available for Loan(fixed and variable rate).

- If you click **Adverse Action**, and click **View Letter**, the system displays the adverse action letter.

The predefined LoanAdverse Action letter is automatically sent to the producer after a configurable number of days when an application receives a status of REJECTED on the Underwriting screen.

The Adverse Action letter is available for Loan(fixed and variable rate).

- If you click **Conditional Adverse Action**, and click **View Letter**, the system displays the adverse conditional letter.

The predefined Conditional Adverse Action letter is automatically sent to the producer a configurable number of days after an application receives a status of CONDITIONED on the Underwriting screen.

The Conditional Adverse Action letter is available for Loan(fixed and variable rate).

4. In the **Recipient Details** section, you can send the ad-hoc correspondence. You can specify the following details:

Field:	Do this:
Recipient	Select the recipient of the correspondence.
Customer Type	Select the type of customer.
Mode	Select the mode of communication.
Type	Select the type. If the user selects 'Other' as Recipient, then the system displays the Type as Ad-hoc.
E-mail	The system displays the email ID based on Recipient and Type values. If the user selects 'Customer' or 'Producer' as Recipient then the system displays the Type as E mail and the e mail ID of the recipient is displayed here.

5. Click **Send** to email the correspondence details to the specified recipients.

Based on the records maintained in Correspondence, Documents and Document Elements tables, system generates PDF with Correspondence details and the same is emailed to specified recipients as an attachment.

If there are no correspondence details maintained, then the system displays an error message as 'No Correspondence Records Exists'.

## 7.16 Tools Tab

The Tools tab calculates the payment amount, term, interest rate, Loan amount, amortization schedule and allows for the printing of a report.

*For detailed information on using the tools, refer "Tools" chapter in the document.*

### 8.1 Introduction

At this stage of the Loan origination process, the application has been entered into Oracle Financial Services Lending and Leasing and approved manually by an underwriter or by the system. The next step is to view and complete the contract information and make a funding decision to finance or reject the application. This is accomplished by using the Funding screen.

This chapter explains how to:

- Load an application on the Funding screen
- Change the status of the application to begin funding process
- Verify the applicant information
- View the credit pull and underwriting information
- Verify the collateral
- Add comments and tracking attributes
- Complete the Contract screens
- View an application's contract edits
- Audit changed fields and status history
- Change the status at the end of the funding process.

### 8.2 Funding (an overview)

In Oracle Financial Services Lending and Leasing, the funding process follows these basic steps:

1. Open the Funding screen and load the application you want to work with.
2. In the Funding screen's Applications master screen, Change the status of the application to APPROVED - VERIFYING.
3. Using the Funding screen's Applicants link, view and verify information about the applicant (data recorded from the Application Entry screen). This includes verifying the applicant's actual address and employment information.
4. Using the Funding screen's Decision link, view and verify information supplied during the credit bureau pull and underwriting process. This is display only information and cannot be edited.
5. Using the Funding screen's Collateral link, view and verify information regarding the collateral for the application.
6. Using the Funding screen's Contract link, complete the truth-in-lending information.
7. In the Funding screen's the Applications master screen, change the status to FINAL DOCUMENT CHECK.
8. Using the Funding screen's Verification link, view any errors and warnings that prevent the status change.
9. Make changes to the application data that correct the errors until you can change the status.

When the system changes the status of the application to FINAL DOCUMENT CHECK, it sends the application to a supervisor or Loan officer queue where it is viewed and verified.

After this, the application's status is changed to APPROVED - VERIFIED. If the supervisor/ Loan officer decides to fund the Loan, he or she will change status of the application to APPROVED - FUNDED.

### **Loading an Application on the Funding screen**

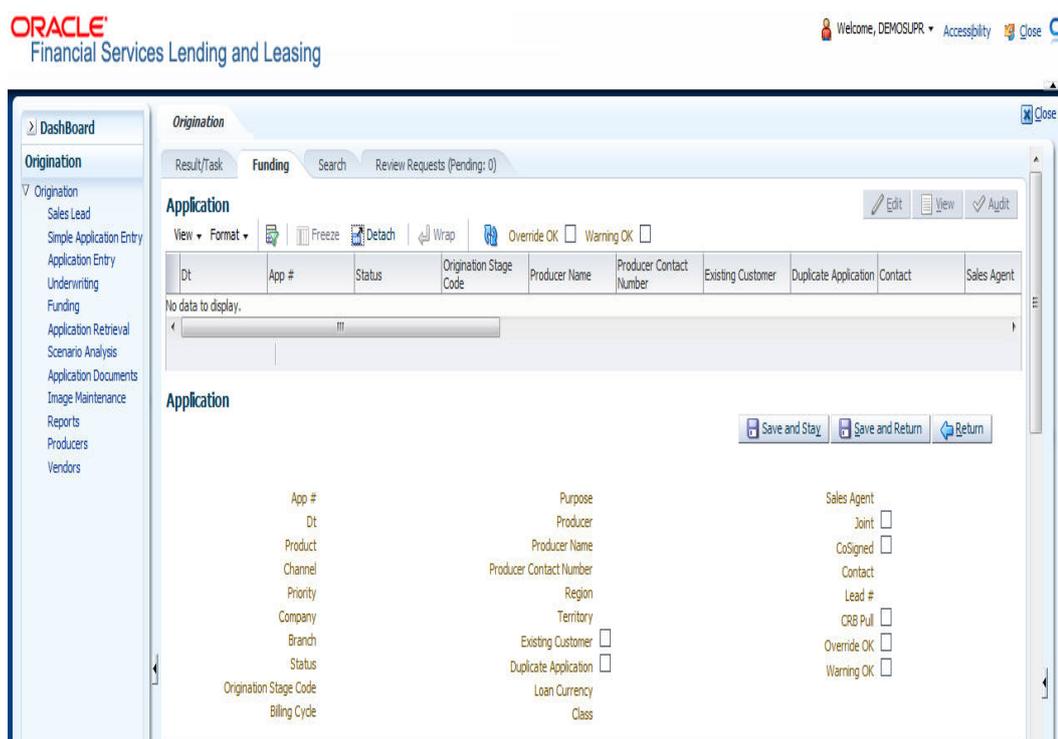
The first step in the funding process is to open the Applications form and manually or automatically load the application you want to work with. You can manually select an application using the Search tab's Criteria and Results screens. If your system is configured to load applications based on work queues, use the Queue field in the Quick Search section.

Refer the chapter **Searching for Application** for more information on the following:

- Using Search Criteria screen
- Using Quick Search section
- Using Result screen
- Loading an application

## **8.3 Funding Screen's Master Screen**

The Funding screen's master screen displays information from the Application Entry and Underwriting screens, such as the application number, product and producer. It also contains the Status field that allows you to change the status/sub status of the application and begin the funding process.



For details on this screen refer [Applications](#) section in **Underwriting** chapter.

After opening the Funding screen and loading the application you want to work with, you must change its status to APPROVED - VERIFYING before you can begin the funding process. This allows you to begin working with the application.

#### **To change the status and begin work on the application on the Funding screen**

1. Open the Funding screen and load application you want to verify.

2. In the Funding screen's Applications master screen, use the **Status** field to select APPROVED - VERIFYING.
3. Click **Save** on the Funding screen.  
You can now begin making changes to the application.

### **Funding an Application**

After you have verified the application, entered the contract information and completed the contract edits, the application is ready to be funded. Applications can be approved automatically or manually. To manually fund an application, change the status to APPROVED - FUNDED.

After an application is funded, the Loan origination cycle is over. The system moves the application to the Loan servicing module (Customer Service form) where it receives an account number. The system also automatically creates a check requisition for the funded account.

#### **Funding tasks**

1. Load the application on the Funding form
2. Change the status and initiate Funding process
3. Verify the applicant information
4. Complete Contract (5) details
5. Verify the documents
6. Generate letters
7. Attempt to change the application status
8. Verify edits
9. Complete Funding

After you approve the application, the information on the Decision tab is unavailable. The application remains in this status of Approved - Verified until a user (usually a supervisor) changes the status to Approved - Funded. When the status is changed to Approved - Funded, the account is created.

## **8.4 Summary Tab**

The summary screen provides a unified view of the application details without navigating to the respective screens/ sub-tabs.

Using this screen, the user can view the applicant details, asset details, ratios (only for Primary Applicant), trade-In, requested details, approved details, itemization, decision history, alerts, comments, and checklist details in the respective section.

#### **To view the Summary**

1. Open the Funding screen and load the application you want to work with.

## 2. Click Summary.

For details on this screen refer [Summary Tab](#) section in **Underwriting** chapter.

## 8.5 Applicants Tab

Having selected and loaded an application, you can use the Applicants link to view information about the applicant (s). This is information that was recorded on the Application Entry screen or gathered during the credit pull. You can edit the data from the Application Entry screen at anytime in the following steps. Remember to save your work with each change. Information from the credit bureau pull is available to view only.

### To verify information about an applicant

1. Open the Funding screen and load the application you want to work with.
2. In the Funding tab, click **Applicants**.
3. In the Applicants Details section, select the applicant you want to verify and click **Edit**.

For details on this screen refer [Applicant Tab](#) section in **Underwriting** chapter.

## 8.6 Business tab

If this application is an SME Loan (defined in the Applications section Class field as SMALL BUSINESS), the Business Applicant link appears on the Funding link bar. This link displays the small business information recorded on the application entry process. You can edit the Funding screen at anytime in the following steps. Remember to save your work with each change.

If there is no business information associated with the application, the Business Applicant link is unavailable.

For more information about the individual fields in this section, see the **Application Entry** chapter.

### To verify business information from the Business Applicant link

1. Open the Funding screen and load the application you want to work with.

## 2. Click Business Applicant.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Signed in as DEMOSALES", "Accessibility", and "Sign Out".

The main interface is titled "Origination" and features a sidebar on the left with a "Dashboard" and a list of navigation options: Origination, Servicing, Collections, WFP, Tools, and Setup. The "Origination" section is expanded to show a list of sub-items: Sales Lead, Simple Application, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Producers, and Vendors.

The main content area is divided into several tabs: Summary, Applicant, Business, Request, Decision, Bureau, Collateral, Comments, Tracking, Document, Verification, and Correspondence. The "Business" tab is active, showing "Business Details".

The "Business Details" section includes a table with the following data:

Organization Type	Business Type	Business Name	Legal Name	Tax ID #	Start Dt	# of Employees(Cur)	# of Employees	Contact Person	Business Check
S CORP	SERVICE	MARK LLP	MARK LLP	8998	01/01/2013	7	7	TEST	

Below the table, there are form fields for "Business Details":

- Organization Type: S CORP
- Business Type: SERVICE
- Business Name: MARK LLP
- Legal Name: MARK LLP
- Tax ID #: 8998
- Start Dt: 01/01/2013
- # of Employees(Cur): 7
- # of Employees: 7
- Contact Person: TEST
- Business Checking Bank: CITI
- Bank Acc #: 89989989
- Avg Checking Balance: 0
- # of Locations: 1
- Management Since: 0

At the bottom, there is an "Address Information" section with a table:

Address Type	Country	Address #	City	State	Own/Lease	Comment	Postal Type	Street Pre	Street Name
WORK	UNITED STATES	8998	ALPHARETTA	GEORGIA	BUYING HOME		NORMAL ADDRESS	NORTH	

For details on this screen refer [Business Tab](#) section in **Underwriting** chapter.

## 8.7 Request Tab

System displays the calculated Payment, Interest Rate, Term and Loan Amount in the Request tab.

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Welcome, DEMOSUPR", "Accessibility", and "Sign Out".

The main interface is titled "Origination" and features a sidebar on the left with a "Dashboard" and a list of navigation options: Origination, Servicing, Collections, WFP, Tools, and Setup. The "Origination" section is expanded to show a list of sub-items: Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Producers, and Vendors.

The main content area is divided into several tabs: Summary, Applicant, Request, Decision, Bureau, Contract, Comments, Tracking, Document, Verification, and Correspondence. The "Request" tab is active, showing "Application".

The "Application" section includes a table with the following data:

Dt	App #	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer
No data to display.						

Below the table, there are form fields for "Application":

- Override OK:
- Warning OK:

At the bottom, there is an "Itemization" section with a table:

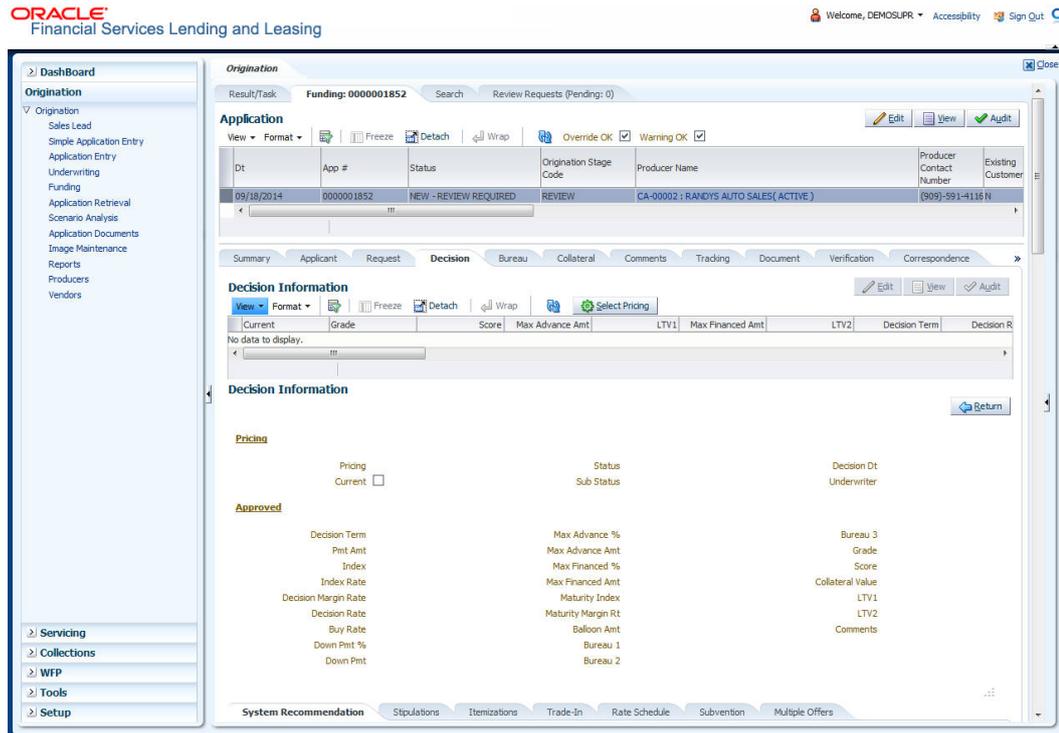
Itemization	+/-	Requested Amt	Comment
No data to display.			
			Total Requested Amt

For details on this screen refer [Request Tab](#) section in **Underwriting** chapter.

## 8.8 Decision Tab

With the Decision tab, the system displays information gathered during the underwriting process. Depending on the type of application you are working with, system displays Loan information. On Clicking Calculate, the user can calculate the Loan amount, rate, term, and payment.

The fields on the Decision screens and sub screens are described in detail in the Underwriting chapter.



For details on this screen refer [Decision Tab](#) section in **Underwriting** chapter.

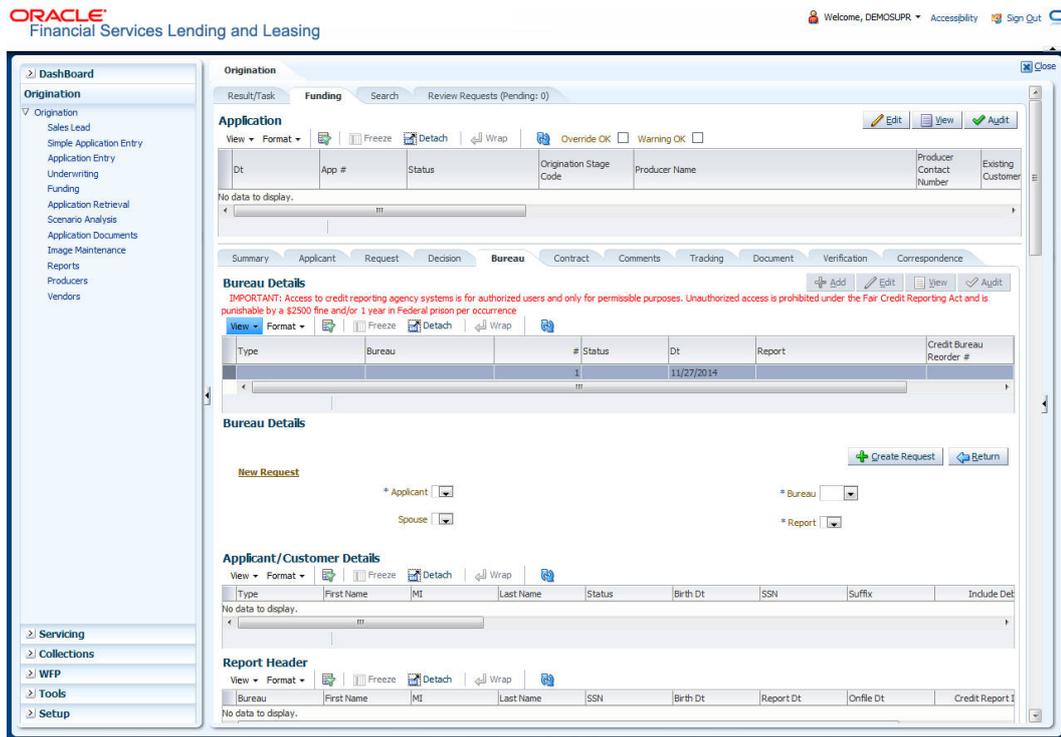
## 8.9 Bureau Tab

The Bureau tab displays the credit report (if pulled) for an applicant. If there is a need for another pull for any applicant, it can be done here manually using the New Request section.

**To verify the credit bureau data using the Bureau tab**

1. Open the Funding screen and load the underwriting application you want to work with.

## 2. Click Bureau



For details on this screen refer [Bureau Tab](#) section in **Underwriting** chapter.

## 8.10 Contract Tab

The screens associated with the Contract link are the core of the funding process. They allow you to perform the important task of completing the truth-in-lending details. These screens include information mandated by Regulation Z; information about the financed amount, the payment schedule, the total of these payments, the finance charge, the resulting annual percentage rate (calculated according to Federal/Central bank guidelines; that is, within 125% of the Treasury OCC calculated APR) for the conventional Loan, and internal rate of return for Islamic Loan. Use the Loan packet to supply the required information.

In completing the truth-in-lending details on the Contract link, you will enter Loan information. The truth-in-lending details must be completed before a Loan can be funded.

The tabs opened from the Contract link share the following sub tabs:

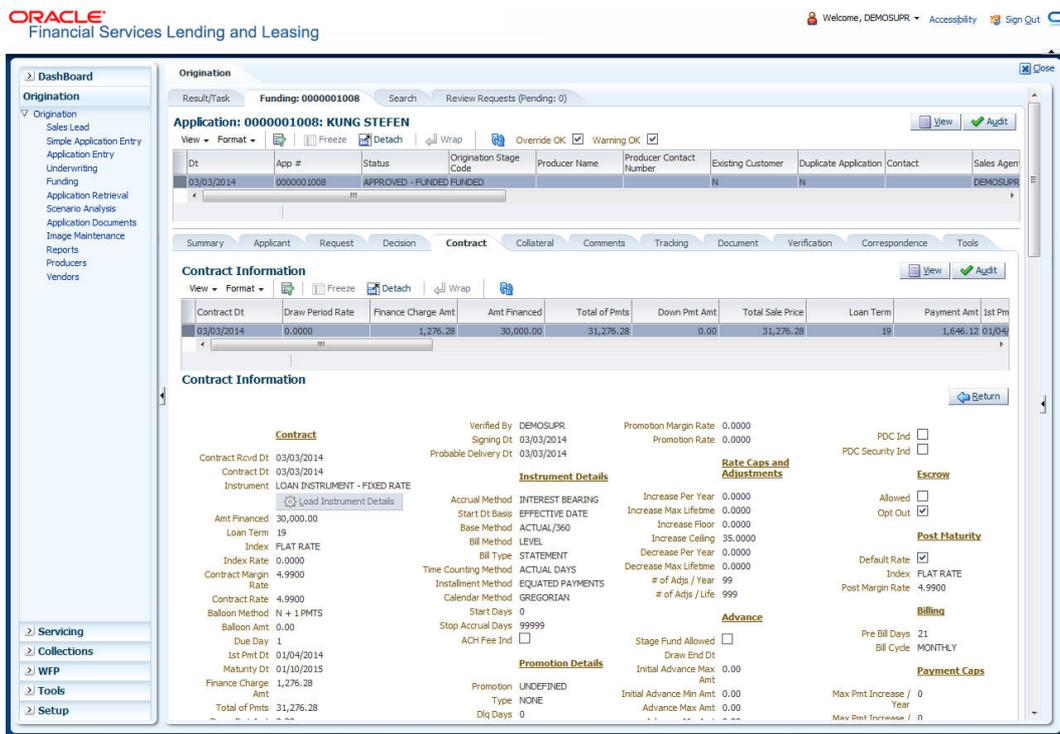
- Contract (2)
- Repayment
- Itemizations
- Trade-In
- Subvention
- Insurances
- ESC
- Escrow
- Compensation
- Proceeds
- Disbursement

- Fees
- ACH
- Coupons
- PDC
- References
- Real Estate

On clicking Calculate, you can calculate the Loan amount, rate, term and payment. You can use the calculator available in Tools section for completing this step. *For detailed information on using the Calculator tools, refer "Tools" chapter in the document.*

**To enter the contract details**

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** tab.
  - If the application you opened is for a Islamic Loan, the Loan screen appears.
3. Using the information in the contract packet, complete the **Contract** section.



(The system calculator may be used when completing this section. For more information, see the **Tools** chapter.)

4. In this section, you can perform any of the [Basic Operations](#) mentioned in the Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Contract section</b>	
Contract Rcvd Dt	Specify the contract received date.
Contract Dt	Specify the contract date.

<b>Field:</b>	<b>Do this:</b>
Instrument	Select the required instrument from the drop down list and click on <b>Load Instrument Details</b> .
Amt Financed	Specify the amount financed: the Loan amount applied minus the prepaid finance charges. Prepaid finance charges can be found on the Good Faith Estimate/Settlement (HUD-1 or 1A). For example, if the borrower's note is for \$100,000 and the prepaid finance charge total is \$5,000, the amount financed would be \$95,000. The amount financed is the figure on which the annual percentage rate (APR) is based.
Loan Term	Specify the term/number of payments.
Index	Select the index.
Index Rate	View the index rate.
Contract Margin Rate	Specify the margin rate.
Contract Rate	View the interest rate.
Balloon Method	View the balloon payment method.
Balloon Amt	Specify the balloon amount.
Due Day	Specify the due day.
1st Pmt Dt	Specify the first payment date.
Maturity Dt	Specify the maturity date.
Finance Charge Amt	Specify the finance charge: the amount of interest, prepaid finance charge, and certain insurance premiums (if any) that the borrower will be expected to pay over the life of the Loan.
Total of Pmts	Specify the total of payments.
Down Pmt Amt	Specify the down payment amount.
Total Sale Price	Specify the total sales price.
Payment Amt	Specify the payment amount.
Final Pmt Amt	Specify the final payment amount. This amount will be same as that in the <b>Payment Amt</b> field when the installment method is EQUAL PAYMENTS. (required).
Repmt Currency	Specify the currency to be used for repaying the Loan.
Principal Balance	View the principal balance on the Loan.

Field:	Do this:
APR	Specify the annual percentage rate: the cost of the Loan in percentage terms taking into account various Loan charges of which interest is only one such charge. Other charges which are used in calculating the APR are private mortgage insurance of FHA mortgage insurance premium (when applicable) and prepaid finance charges (Loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading these charges over the life of the Loan, which results in a rate higher than the interest rate shown on the mortgage/deed-of-trust note. If interest was the only finance charge, then the interest rate and the annual percentage rate would be the same.
Verified Dt	Specify the contract verification date.
Verified By	View the user id who verified the contract.
Signing Dt	Select the signing date on when the documents is signed.
Probable Delivery Dt	Select the probably delivery date.
<b>Note:</b> For Islamic products the following additional fields will be displayed.	
Residual Income	View the residual income for the residual days.
Residual Days	View the number of residual days.
IRR	View the interest rate of return.
Profit Rate	View the profit rate (display only).
<p><b>Instrument Details</b> – An instrument is a contract with specific rules tied to it. An instrument associated with the application indicates OFSLL of the type of contract being used for the approved loan. Items defined in the contract are “locked in” when you select the instrument from drop down list and click on "Load Instrument Details". These values cannot be changed on the funding screen.</p> <p>Any changes to the instrument in account will be handled by monetary/non-monetary transactions.</p> <p>The system loads all the rules established by the company that are required at the time of funding; for example, the accrual method, billing method, type of billing, tolerance, due dates, extensions and so on.</p>	
Accrual Method	View the accrual calculation method.
Start Dt Basis	View the accrual start basis.
Base Method	View the accrual base method.
Bill Method	View the billing method.
Bill Type	View the billing type.
Time Counting Method	View the time counting method.
Installment Method	View the installment methods.

<b>Field:</b>	<b>Do this:</b>
Calendar Method	View the Calendar Method.
Start Days	View the accrual start days.
Stop Accrual Days	View the accrual stop days.
ACH Fee Ind	<p>Indicates that the ACH fee should be applied or not. Depending on the status of check box, the ACH fee is applied based following conditions</p> <p>→ When the check box is selected and the fee amount is ZERO, system will not apply the ACH fee.</p> <p>→ When the check box is selected and the fee amount is BLANK, system will apply the ACH fee from Contract setup.</p> <p>→ When the check box is selected and the fee amount is specified, system will apply the specified amount and overrides the ACH fee amount mentioned in Contract Setup.</p> <p>→ When the check box is not selected, system will apply the ACH fee amount mentioned in Contract Setup.</p>
<b>Promotion Details</b> – If applicable, enter information regarding any promotion associated with the application in the <b>Promotion</b> section	
Promotion	Select the promotion.
Type	View the promotion type.
DIQ Days	View the delinquency days.
Period Type	View the period type.
Period	View the promotion period.
Tolerance Amt	View the tolerance amount (displays only).
Index	View the promotion index (displays only).
Index Rate	View the promotion index rate (displays only).
Promotion Margin Rate	View the promotion margin rate (displays only).
Promotion Rate	View the promotion rate.
<b>Rate Caps and Adjustments section</b>	
Increase Per Year	View the maximum rate increase allowed in a year.
Increase Max Life-time	View the maximum rate increase allowed in the life of the Loan.
Increase Floor	View the rate cap (minimum).
Increase Ceiling	View the rate cap (maximum).

<b>Field:</b>	<b>Do this:</b>
Decrease Per Year	View the maximum rate decrease allowed in a year.
Decrease Max Lifetime	View the maximum rate decrease allowed in the life of the Loan.
# of Adjs / Year	View the maximum number rate changes allowed in a year.
# of Adjs / Life	View the maximum number of rate changes allowed in the life of the Loan.
<b>Advance section</b>	
Stage Fund Allowed	If selected, indicates that multiple disbursements are allowed.
Draw End Dt	Specify the advance draw end date.
Initial Advance Max Amt	View the maximum initial advance amount.
Initial Advance Min Amt	View the minimum initial advance amount.
Advance Max Amt	View the maximum subsequent advance amount.
Advance Min Amt	View the minimum subsequent advance amount.
Late Charge Allowed	If selected, late charges are allowed during the disbursement period.
Billing Allowed	If selected, billing is allowed during the disbursement period.
Billing Method	View the billing method during the disbursement period.
Draw Period Rate	Specify the applicable interest rate during the disbursement period.
<b>PDC section</b>	
PDC Ind	If selected, indicates that the customer has opted for PDC.
PDC Security Ind	If selected, indicates that the customer has submitted the PDC as a security.
<b>Escrow section</b>	
Allowed	View the escrow allowed indicator. If selected, escrow is allowed for this account.
Opt Out	View the escrow opt out indicator. If selected, escrow is not allowed for this account.
<b>Post Maturity section</b>	
Default Rate	If selected, indicates the default rate is available.

Field:	Do this:
Index	Select the post maturity index.
Post Margin Rate	Specify the past maturity rate.
<b>Billing section</b>	
Pre Bill Days	This is the number of days before the first payment is due that accounts funded with this Loan instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month.  If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then first payment due will be on 10/04/2003, and then 4th of every month.
Bill Cycle	View the billing cycle.
<b>Payment Caps</b>	
Max Pmt Increase / Year	The maximum payment that can be increased for the year.
Max Pmt Increase / Life	The maximum payment that can be increased in the life of an application.

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

### 8.10.1 Contract (2) Sub Tab

The Contract sub screen records the application's servicing branch and collector. It also displays additional information regarding the contract not covered on the Loan screen, such as the tolerance, delinquencies, due dates, billings, and extensions.

#### To complete the Contract sub tab

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract** → **Contract** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Servicing Branch	Select the servicing branch for the contract.
Collector	Select the collector for the contract.
Funder	If you are acting as a proxy for a Funder, then you can select the Funder's name from the adjoining options list. The list displays all the associated Funders, Funding Supervisors, and Funding Managers.  However, this is not mandatory and can be used while auctioning an application on behalf of another Funder.

<b>Field:</b>	<b>Do this:</b>
<b>Misc section</b>	
Link To Existing Customer	Select to link the application to the existing customer.
Anniversary Period	View the anniversary term.
Default Pmt Spread	View the spread.
<b>HMDA section</b>	
Lien Status	Select the lien status.
HOEPA	Select the home owner equity protection act (HOEPA) code.
Rate Spread	Specify the rate spread. You can calculate this spread from a tool on the Home Mortgage Disclosure Act (HMDA) website.
<b>Others section</b>	
1st Pmt Deduction	View the first payment deduction indicator. If selected, the first payment deduction is in use.
Days	View the first payment deduction days.
1st Pmt Refund	View the first payment refund indicator. If selected, the first payment refund is in use.
Days	View the first payment refund days.
Pre-Pmt Penalty	View the prepayment penalty indicator. If selected, a prepayment penalty can be applied.
% of Term for Penalty	View the prepayment penalty percentage of term.
Recourse	View the recourse indicator. If selected, there is a recourse associated with the Loan.
Max%	View maximum recourse percentage.
Pay Off Fee	View the payoff fee indicator. If selected, a payoff fee can be applied to the Loan.
<b>Rebate section</b>	
Rebate Method	View the rebate calculation method.
Rebate Term Method	View the rebate term method.
Rebate Min Fin Chg Method	View the rebate minimum finance charge calculation method.
Rebate Min Fin Chg Value	View the minimum finance charge value.
Acquisition Charge Amt	View the acquisition charge amount.

<b>Field:</b>	<b>Do this:</b>
<b>Tolerance section</b>	
Refund Allowed	View the refund allowed indicator. If selected, the refund policies in this section are in use.
Refund Tolerance	View the refund tolerance amount.
Pmt Tolerance Amt	View the payment tolerance percentage.
Pmt Tolerance%	View the payment tolerance percentage.
Writeoff Tolerance	View the write-off tolerance amount.
<b>Delinquency section</b>	
Late Charge Grace Days	View the late charge grace days.
Delq Grace Days	View the delinquency grace days.
Delq Category Method	View the delinquency category method.
<b>Due Date section</b>	
Max Due Day Change Days	View the maximum due days.
Min Due Day	View the minimum due day.
Max Due Day	View the maximum due day.
Max Due Day Change Year	View the maximum due day changes allowed (year).
Max Due Day Change Life	View the maximum due day changes allowed (life).
<b>Extension section</b>	
Max Extn Period / Year	View the maximum extension allowed (year).
Max Extn Period / Life	View the maximum extension allowed (life).
Max # Extn / Year	View the maximum number of extensions allowed (year).
Max # Extn / Life	View the maximum number of extensions allowed (life).
Minimum # Payments	View the minimum number of payments.
Extension Gap in Months	View the extension gap in months.

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

## 8.10.2 Repayment Sub Tab

The Repayment sub screen records the application's advance information, repayment schedule, and skipped repayment months for variable rate Loan.

### To complete the Repayment sub tab

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract** → **Repayment** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b><u>Repayment section:</u></b>	
Flexible Repayment Allowed	If this display only check box is selected, then the flexible repayment functionality is set up and allowed for this application's product type.
Type	<p>Select the flexible repayment schedule you want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED.</p> <p>If you select the repayment schedule type of SKIP PERIOD, you then select the months for which borrower won't make any payments in the Skip Months section.</p> <p>If you select the repayment schedule type of USER DEFINED, you then enter the repayment schedule requested by borrower in the Schedule section; for example, \$300.00 for first 12 months, \$350.00 for next 18 months, and so on.</p> <p><b>Note:</b> The borrower may not provide a complete repayment schedule with the contract. Provisions are available with the system to compute the repayment schedule for remaining periods at a later time, if borrower provides partial repayment schedule.</p>
<b>Skip Months section</b>	
Jan	If selected, indicates that repayment is skipped for January.
Feb	If selected, indicates that repayment is skipped for February.
Mar	If selected, indicates that repayment is skipped for March.
Apr	If selected, indicates that repayment is skipped for April.
May	If selected, indicates that repayment is skipped for May.
Jun	If selected, indicates that repayment is skipped for June.
Jul	If selected, indicates that repayment is skipped for July.
Aug	If selected, indicates that repayment is skipped for August.
Sep	If selected, indicates that repayment is skipped for September.
Oct	If selected, indicates that repayment is skipped for October.

Field:	Do this:
Nov	If selected, indicates that repayment is skipped for November.
Dec	If selected, indicates that repayment is skipped for December.
<b>Extendable Balloon section</b>	
Max Term	Specify maximum number of payments.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In the **Repayment Schedule** section, click **View**.
6. View the following information:

<b>Repayment Schedule section</b>	
<b>Note:</b> Complete the Schedule section only if you have entered USER DEFINED in the Repayment section's Type field. Click <b>Add</b> to make new entries.	
Seq	Specify the sequence number of the repayment schedule.
Pmt Amt	Specify the repayment amount borrower agreed to pay during the schedule.
# of Pmts	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
Generated	If selected, indicates that the schedule is system generated.
Enabled	If selected, indicates that the schedule is enabled.

7. In the **Payment Change Schedule** section, click **View**.
8. View the following information:

<b>Payment Change Schedule section</b>	
Seq	Specify the payment sequence number.
Option Type	Select the option type.
Frequency	Specify the payment change frequency.
Period	Specify the period.
# of Adj	Specify the number of adjustments.
Value	Specify the adjustment value.

### 8.10.3 Itemizations Sub Tab

The system lists the distribution of the Loan proceeds on the Itemizations sub screen when you choose Select Instrument on the Contract link. It lists amounts paid to the borrower directly, amount paid to the borrower's account, and amount's given on the borrower's behalf to third parties. Itemizations are categorized according to advances, finance fees, prepaid fees, producers or escrows. If you have entered itemization amounts during application entry or underwriting, you will see these values in the Amount or Approved Amt columns.

The Itemizations sub screen offers the option of computing the values for itemization according to a itemization formula associated with the selected instrument based on system setup.

If you require any new itemizations, you can add them using the Setup menu Products command. (For more information, see the Products chapter in the Setup Guide.)

### To complete the Itemizations

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract** → **Itemizations** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Itemization	View the itemization.
+/-	View whether the itemization is added or subtracted.
Amount	View the amount.
Approved Amt	View the approved amount. This is information recorded on the Underwriting screen.
Discount Rate	Specify the discount rate.
Tax	View whether the itemization is taxable (Sales) if box is selected.
Slr	View the seller payment.
Itemization Formula	View the itemization type.
Itemization Type	View the itemization type.
Prefunding Status	View the prefunding status.
Pmt Dt	View the payment date.
Pmt Ref #	View the payment reference number.
Comment	Specify additional comments, if any.

4. Choose the option button for the type of itemization you want to use: **Advance, Financed Fees, Pre-Paid Fees, Producer** or **Escrow**.
5. In the **Amount** column, enter the amount corresponding with what is listed in the **Itemization** column.
6. If the **Itemization Formula** field contains an entry other than UNDEFINED, you can choose **Compute** to auto-compute the value in the **Amount** field using a predefined itemization formula.

Itemization formulas are created on the Product Setup screen's Origination Fees screens. (For more information, see the **Org. Fees tab** section of the **Products** chapter in the **Setup Guide**.)

To ensure you create the correct computed value, choose Compute after entering values for all base itemizations; that is, values of all such itemizations with an Itemization Formula of UNDEFINED.

You can also manually enter amounts for auto-computed itemizations.

If you click Initialize, the system sets the values of auto-computed itemizations to 0 (zero).

7. If you choose, use the **Comment** field to add remarks.
8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

#### 8.10.4 **Trade-In Sub Tab**

If there is any information regarding an itemized trade-in, use the Trade-In sub screen to enter the details in the system (This sub screen might already contain information supplied during the underwriting process.)

##### **To complete the Trade-In sub screen**

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract** → **Trade-In** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

<b>Field:</b>	<b>Do this:</b>
<b>Trade In section</b>	
Asset Type	Select the asset type.
Asset Sub Type	Select the asset sub-type.
Year	Specify the year of the asset.
Make	Specify the make of the asset.
Model	Specify the model of the asset.
Identification #	Specify the identification number.
Body	Specify the body of the asset.
Description	View the asset description.
<b>Valuations section</b>	
Wholesale Amt	Specify the wholesale amount.
Base Retail Amt	Specify the retail amount.
Addons Amt (+)	Specify the add ons amount.
Payoff Amt (-)	Specify the payoff amount.
Total Amt =	View the total amount.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.

Field:	Do this:
Valuation Supplement	Specify the valuation supplement.
Edition	Specify the valuation edition.

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

### 8.10.5 Subvention Sub Tab

With the Subvention sub screen, you can enter the subvention information and calculate the subvention amount, as well as override the calculated subvention amount. The participant's information is automatically populated based on the selected subvention plan.

#### To use the Subventions sub screen

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract** → **Subventions** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.
4. A brief description of the fields is given below:

Field:	Do this:
<b><u>Subvention section:</u></b>	
Plan	Select the subvention plan code.
Description	View the subvention plan description
Sub Plan	Select the sub plan.
Sub Plan Description	Select the subvention sub plan.
Subvention Type	View the subvention type
Subvention Amount	View the subvention amount for the plan.
Include	If selected, indicates that the subvention is included.

5. Click View in the Subvention Details section.

View the following:

<b><u>Participants section:</u></b>	
Participant	View the participant.
Participant Type	View the participant type
Collection Method	View the collection method.
Rate	View the subvention rate.
Rent Factor	View the subvention rent factor.
Calculation Method	View the subvention calculation method.

Factor	View the factor.
Calculated Amount	View the calculated subvention amount.
Subvention Amount	Specify the subvention amount.
Total Subvention Rate	View the total subvention rate.
Total Subvention Amount	View the total subvention amount.
Include	If selected, indicates that the subvention is included.

6. Click **Initialize** to reset the subvention amount to zero.
7. Click **Calculate** to calculate the subvention amount.
8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

### 8.10.6 Insurance Sub Tab

If there is any information regarding an itemized insurance amount, enter the details on the Insurance sub screen. The Insurance sub screen also enables you to calculate the commission if there is a commission rule defined during Contract setup.

#### To complete the Insurance sub tab

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract** → **Insurance** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Policy Information section</b>	
Insurance Plan	Select the insurance plan associated with the financed insurance product.
Insurance Type	View the insurance type associated with the insurance plan.
Sub Type	Select the insurance sub type offered under the insurance plan.
Insurance Company	Specify the insurance company associated with the insurance plan. The system populates the default insurance plan defined during product setup.
Policy #	Specify the insurance policy number.
Effective Dt	Specify the insurance effective date.
Term	Specify the insurance term.
Expiry Dt	Specify the insurance expiry date.
Commission Rule	View the insurance premium amount.
Premium Amt	Specify the insurance premium amount.

Field:	Do this:
Commission Amt	View the insurance commission amount.
Phone- <del>No</del>	Specify the insurance company's primary phone number.
Extn	Specify the insurance company's primary phone extension.
Phone- <del>No</del>	Specify the insurance company's alternate phone number.
Extn	Specify the insurance company's alternate phone extension.
<b>Beneficiary section</b>	
Primary	Specify the primary beneficiary of the insurance.
Secondary	Specify the secondary beneficiary of the insurance.
<b>Cancellation/Refund section</b>	
Cancellation Refund Allowed	If selected, a refund is allowed. A selected box indicates that the insurance premium can be rebated to the customer in case of early payoff.
Grace Days	View the number of grace days allowed for cancellation without charging a cancellation fee.
Calculation Method	View the insurance premium refund/rebate calculation method to be used when insurance is cancelled.
Grace Days Cancellation Fee Allowed	If selected, indicates that cancellation fees during grace is allowed.
Cancellation Fee	View the amount of the cancellation fee to be charged when the insurance is cancelled.

- If you click the **Calculate** button, the system computes the commission based on the commission method in the **Cancellation/Refund** section.  
The commission appears in the **Commission Rule** and **Commission Amt** fields of the Policy Information section.  
It also appears on the **Itemizations** sub screen.  
You can overwrite the suggested value if you choose.
- Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

### 8.10.7 ESC Sub Tab

If there is information regarding an itemized extended service contract or warranty amount, enter the details on the ESC sub screen.

#### **To complete the ESC (extended service contracts) sub tab**

- Open the Funding screen and load the application you want to work with.
- Click the **Contract** → **ESC** sub tab.
- In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

4. A brief description of the fields is given below:

Field:	Do this:
<b>Warranty Information section</b>	
Service Contract	View the extended service contract type.
Policy #	Specify the ESC number.
Effective Date	Specify the ESC effective date.
Term	Specify the ESC term.
Expiration Dt	Specify the ESC expiry date.
Premium Amt	View the ESC premium amount
Commission Amt	View the commission amount.
Commission Rule	View the commission rule.
Warranty Company	Specify the ESC company's name.
Comment	Specify comment if any.
Phone No	Specify the ESC company's primary phone number.
Extn	Specify the ESC company's primary phone extension.
Phone No	Specify the ESC company's alternate phone number.
Extn	Specify the ESC company's alternate phone extension.
<b>Cancellation/Refund</b>	
Allowed	Check this box to allow cancellation/refund.
Method	Specify the method of cancellation/refund.

5. In the **Cancellation/Refund** section, view the following information.
  - If the **Allowed** box is selected, a refund is allowed. A selected box indicates that the ESC premium can be rebated to the customer in case of early payoff.
  - The **Method** field displays the refund method.
6. If you click the **Calculate** button, the system computes the commission based on the commission method in the **Cancellation/Refund** section.  
 The commission appears in the **Commission Rule** and **Commission Amt** fields of the Warranty Information section.  
 It also appears on the **Itemizations** sub screen.  
 You can overwrite the suggested value if you choose.
7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

## 8.10.8 Escrow Sub Tab

If there is escrow information selected on the Itemization sub screen, enter information about it on the Escrow sub screen. The Escrow sub screen records escrow details regarding disbursement, insurance, and property tax -- information that is parsed to the Customer Service screen on the Customer Service (2) master tab, where it is available for maintenance.

This sub tab is available if escrow is allowed for the instrument selected on the Loan screen.

The Escrow Analysis screen enables you to view and perform the initial escrow analysis. You can perform multiple analyses; however, the system records only the most recent analysis.

### To complete the Escrow sub screen

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract** → **Escrow** sub tab.
3. The **Escrow Information** section displays information regarding the escrow recorded on the Itemization sub screen. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	View:
Escrow	The escrow itemization code and description.
Escrow Type	The escrow type.
Escrow Sub Type	The escrow sub type.
Advance Amt	The amount that's been approved for the Item in the itemization screen under the escrow.
Required Escrow	If selected, indicates that this is mandatory itemization and customer can not opt out of this escrow item.
Cushion Allowed	If selected, indicates that cushion is allowed.

4. Select the **Opt Out** box only if you want to ignore this particular escrow.
5. In the **Disbursement** section, enter the following information:

Field:	Do this:
Rule	Select disbursement rule.
Yearly Amt	Specify yearly disbursement amount.
Account #	Specify reference account number for vendor. <b>Note:</b> If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234.
Vendor	Specify the vendor name.
Maturity Dt	Specify the maturity date, if one exists.

6. If this escrow involves an insurance, use the **Insurance** section to enter the following information:

Field:	Do this:
Coverage Type	Specify the coverage type.
Coverage Term	Specify the coverage term.
Policy #	Specify the policy number.
Coverage Amt	Specify the coverage amount.
Effective Dt	Specify the effective date.
Expiration Dt	Specify the expiration date.

7. If this escrow involves a tax, use the **Tax** section to enter the following information:

Field:	Do this:
Property Tax Type	Specify property tax code.
Comment	Specify a comment.

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

### 8.10.9 **Compensation Sub Tab**

The Compensation (Loan) sub tab records and displays the terms of compensation between the finance company and the dealer for Loan transactions.

#### **To complete the Compensation (Loan) sub screen**

1. Open the Funding screen from the **Origination** master tab's **Funding** bar link and load the application you want to work with.
2. Click the **Contract** → **Compensation** sub tab.
3. On the Compensation sub screen's **Compensation** section, select in the **Compensation Plan** section the compensation plan you want to use.
4. Click **Load**.

The system loads the following information on the Compensation sub screen:

Field:	Do this:
<b>Compensation section</b>	
Compensation Plan	View the compensation plan.
Disbursement Method	View the compensation payment method.
Calculation Method	View the compensation calculation method.
<b>Chargeback section</b>	
Paid Calc Method	View the charge back calculation method (early payoff).
Early Payoff %	View the early payoff percentage.

<b>Field:</b>	<b>Do this:</b>
Paid Basis	View the charge back paid basis.
Early Payoff Term	View the early payoff term.
Early Payoff Days	View the charge back early payoff days.
Charge off Calc Method	View the charge back calculation method (charge off).
Charge off %	View the charge back percentage (charge off).
Charge off Basis	View the charge back basis (charge off).
Charge off Term	View the charge back term (charge off).
Days	View the charge back days (charge off).
<b>Calculation section</b>	
Spread Formula	View the compensation spread formula.
Buy Rate	Specify the buy rate.
Factor %	View the compensation factor.
Addl Factor %	View the additional compensation factor.
Max Spread %	View the maximum spread or percent allowed.
Upfront %	View the upfront compensation percentage.
Flat Amt	View the flat amount.
Upfront Compensation Amt	View the compensation amount paid upfront.
Rem Compensation Amt	View the compensation amount remaining.
Compensation Amt	View the compensation amount.

5. Make any necessary changes in the **Buy Rate** field.

6. Click **Calculate**.

The system displays the details and amounts for this compensation plan.

### **8.10.10 Proceeds Sub Tab**

The Proceeds sub screen displays the payment amount due to the dealer, based on the Compensation and Itemization sub screens. It is a view only sub screen, though you can record comments.

#### **To use the Proceeds**

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract** → **Proceeds** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Itemization	View the proceed itemization.
+/-	View whether the itemization is added to or subtracted from the total proceeds.
Amount	Specify the amount.
Currency	Specify the currency of the proceed.
Comment	Specify a comment.
Total Amount	View the total amount.

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

### 8.10.11 **Disbursement Sub Tab**

The Disbursement sub screen records how the Loan payment is disbursed and records payments to third parties such as the Department of Motor Vehicles. This sub screen needs to be completed if there is an itemized disbursement.

#### **To complete the Disbursement sub screen**

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract** → **Disbursement** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Disbursement section</b>	
Validate Payee	Check this box to validate payee.
Description	View the disbursement description.
Number	Specify the disbursement party's number.
Payment Mode	Select the payment mode.
Name	Specify the company name.
Account #	Specify the account number. <b>Note:</b> If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234.
Amount	View the payment amount.
Currency	Specify the currency.
ACH Account Type	Specify the account type.

Field:	Do this:
Account #	Specify the ACH account number. <b>Note:</b> If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
ACH Bank	Specify the bank number.
ACH Routing #	Specify the routing number.
Comment	Specify a comment.
Country	Select the country.
Address Line 1	Specify the address line 1.
Address Line 2	Specify the address line 2.
Zip	Specify the zip code. For non US country, you have to enter zip code.
City	Specify the city.
State	Select the state.
Phone 1	Specify the primary phone number.
Extn	Specify the primary phone extension.
Phone 2	Specify the alternate phone number.
Extn	Specify the alternate phone extension.

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

Disbursement tab will display the records only if a third party itemization is maintained during contract setup.

### 8.10.12 Fee Sub Tab

The Fee sub screen is a view-only table displaying what fees on the Loan instrument are in use, based on the contract.

#### To view the Fee

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract** → **Fee** sub tab.
3. In the **Fee** sub screen, view the following display only information:

Field:	Do this:
Fee	View the fee type.
Fee Calc Method	View the fee calculation method.
Txn Amt From	View the minimum transaction amount.
Percent	View the maximum percentage.

Field:	Do this:
Min Amt	View the minimum fee amount.
Max Amt	View the maximum fee amount.
Enabled	If selected, the fee rule is enabled.

### 8.10.13 ACH Sub Tab

The ACH sub screen records details about automatic clearing house, if this is a direct deposit payment account; otherwise, it remains empty. This information is used to receive payments, primarily when working with the Payments screen.

#### To complete the ACH

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** tab, then choose the **ACH** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Bank Name	Specify the bank name.
Routing #	Specify the routing number.
Status	Select the required ACH status from the drop down list. By default, the ACTIVE status is selected.
Default	By default, this check box is selected indicating that the current ACH is the default one. If not, you need to uncheck the same.
Start Dt	Specify the ACH start date. By default the first payment date of the contract is auto populated and can be edited.
End Dt	Specify the ACH end date.
Account Type	Select the account type.
Account #	Specify the account number. <b>Note:</b> If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234.
Pmt Day	Specify the payment day. By default the payment due day specified for the contract is auto populated and can be edited.
Pmt Amt	Specify the payment amount. By default the payment amount decided for the contract is auto populated and can be edited.  <b>Note:</b> If the payment amount is specified as ZERO, system will automatically consider the EMI amount.
Pmt Amt Excess	Specify the additional payment (if any). This is the additional amount over and above the regular EMI. Appropriation of this amount is based on the 'Spread' defined in the contract.

Field:	Do this:
Pmt Freq	Select the payment frequency. By default the bill cycle frequency defined for the contract is auto populated and can be edited.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. If there are more than one ACH banks and an optional End Date, click **Add** and repeat steps 3 through 5.

### 8.10.14 Coupon Sub Tab

The Coupon sub screen enables you to order (or re-order) new coupon books. This sub screen is only available if the bill type for this application is a coupon payment, not a statement.

#### To complete the Coupon

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract** →**Coupon** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Order	Select to order coupon book.
Order Dt	Specify the coupon book order date.
Ordered By	Select the user id of the user who ordered the coupon book.
# of Coupons	Specify the number of coupons.
First Pmt Dt	Specify the first payment date.
Coupon Start- ing #	Specify the starting number of the coupon book.

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

### 8.10.15 References Sub Tab

The References link enables you to enter any number of people as a reference on the application.

#### To complete the Reference screen (Contract link)

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract** →**References** link. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Relationship	Select the reference type.

Field:	Do this:
Name	Specify the reference name.
Years	Specify the number of years.
Months	Specify the number of months.
Comment	Specify a comment.
Country	Select the country.
Address Line 1	Specify the address line 1.
Address Line 2 (unlabelled)	Specify the address line 2.
State	Select the state.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
Phone 1	Specify the reference's primary phone number.
Extn	Specify the reference's primary phone extension.
Phone 2	Specify the reference's secondary phone number.
Extn	Specify the reference's secondary phone extension.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.  
If you want to add another reference, click Add and repeat steps 3 and 4.

### 8.10.16 Real Estate Sub Tab

The Real Estate Fields screen records additional information regarding manufactured home Loan.

#### To complete the Real Estate Fields screen

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract** → **Real Estate**.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Note Transmittal Number	Specify the note transmittal number.
Deed Transmittal Number	Specify the deeding transmittal number.

<b>Field:</b>	<b>Do this:</b>
Cancel/Cashout Transmittal Number	Specify the deeding cancel/cash out transmittal number.
Deed Input Date	Specify the deed input date.
Deed Recording Date	Specify the deed recording date.
Deeding Book Number	Specify the deeding book number.
ConDeeding Page Number	Specify the condeeding page number.
Mortgage Recording Date	Specify the mortgage recording date.
Mortgage Book Number	Specify the mortgage book number.
Mortgage Page Number	Specify the mortgage page number.

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

### 8.10.17 PDC Sub Tab

The PDC sub screen displays any post dated checks associated with the contract.

#### **To complete the PDC**

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract** → **PDC** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

<b>Field:</b>	<b>Do this:</b>
PDC Ind	If selected, indicates that this account involves a post dated check as a method of repayment.
PDC Type	Select the post dated check type, SECURITY CHECKS or POST DATED CHECKS FOR PAYMENT.
Account #	Specify the account number, on which the cheque is drawn.
Routing #	Specify the routing number of the cheque. It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition).
Account Type	Specify the type of the account
Bank Name	Specify the bank name of the customers cheque
Branch Name	Specify the Branch name of the customers cheque
Docket #	Specify the docket number where post dated checks are supposed to be stored.

Field:	Do this:
Check #	Specify the starting cheque number.
Check Dt	Select the check date. In case there are multiple checks being deposited that have sequential serial numbers, the date of the first cheque in the series would be entered in the date field. The remaining cheque dates would be anniversary dates based on the frequency set up.  For example, the cheque range could be from 111 to 180. If the date on the first cheque-111 is October 12, 2003 and the frequency is set to Monthly, the next cheque would be picked up for processing on November 12, 2003.
Check Amt	Specify the appropriate cheque amount.
No of Checks	Specify the total number of checks in the range.
Billing Cycle	Select the frequency at which the checks are to be sent for collection.
Comments	Specify any remarks for the details.

4. Click **Generate**.

5. In the **PDC** Table section, select the record you want to work with and enter, view or edit the following information:

Field:	View this:
Select	If selected, indicates that this is the current record.
PDC Type	The type of post dated check in use.
Account #	The account number of the post dated check.
Bank Name	The bank name of the post dated check.
Check #	The check number of the post dated check.
Status	The status of the post dated check.
Check Dt	The check date of the post dated check.
Check Amt	The check amount of the post dated check.
Account Type	The account type of the post dated check.

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

## 8.11 Collateral tab

Having selected and loaded an application, you can view the information about the collateral of the Loan.

The Collateral link opens screens with information regarding any collateral associated with an account. Depending on the type of Loan, collateral can be a vehicle, home, or something else,

such as major household appliances. The Collateral link is unavailable if this is an unsecured Loan.

A detailed explanation of the fields found on the Collateral link's screens and sub screens can be found in the Application Entry chapter.

### To verify information about the collateral

1. Open the Funding screen and load the application you want to work with.
2. Click the **Collateral** link.

Depending on the type of collateral, information about the vehicle, home or other type of collateral appears.

3. Verify the information regarding the collateral and its sub screens. (This is information that was recorded during the application entry process or gathered during the credit pull.)

If the collateral is a vehicle, the Collateral link displays information about the vehicle.

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the text "Financial Services Lending and Leasing", and user information: "Welcome, DEMOSUPR", "Accessibility", and "Sign Out".

The main interface is titled "Origination" and shows a "Result/Task" of "Underwriting: 0000001436". The application being viewed is "Application: 0000001436: KATTURAJA DEIVEE". A table below this header lists application details:

Dt	App #	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact	Sales Agent
27/07/2015	0000001436	NEW - REVIEW REQU	REVIEW	CA-00002 : RANDYS	(909)-591-4116	Y	Y		

Below the table, the "Collateral" section is active, showing a "Vehicle" sub-screen. The "Vehicle" section includes a table of existing assets:

Existing Asset	Asset Class	Primary	Description	Identification #	Asset Type	Sub Type	Existing Asset Id	Status	Year	Age	Ma
N	Y		2014 JEEP 14 WRANG		VEHICLE	CAR		ACTIVE	2014	1	

The "Vehicle" form below the table contains various input fields for asset details, including:

- Existing Asset (checkbox)
- Existing Asset Id
- Primary (checkbox)
- Asset Class (NEW VEHICLE)
- Asset Type (VEHICLE)
- Sub Type (CAR)
- Status (NOT DEFINED)
- Identification #
- Body
- Registration # (UNDEFINED)
- Age
- Description
- Condition (GOOD CONDITIONED)
- Address (NEW ZEALAND)
- Address #
- Address Line 1
- Address Line 2
- Zip
- Zip Extn
- City
- State
- County
- Usage Details (Start, Base, Extra, Total, Charge Amt)

The interface also includes a "Valuation" section with "Tracking" and "Valuation" sub-sections, and a "Servicing" section with "Collections", "WFP", "Tools", and "Setup" sub-sections.

If the collateral is a home, the Collateral link displays information about the home.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, 'Financial Services Lending and Leasing', and user information: 'Welcome, DEMOSUPR', 'Accessibility', and 'Sign Out'. The main window is titled 'Origination' and displays 'Application: 0000001197: MACHA HARISH'. A table lists application details with columns: Dt, App #, Status, Origination Stage Code, Producer Name, Producer Contact Number, Existing Customer, Duplicate Application, Contact, and Sales Agent. The selected row shows: 15/06/2015, 0000001197, NEW - REVIEW REQU REVIEW, GA-00002 : RANDYS, (909)-591-4116, N, N, SALES.

The 'Collateral' tab is active, showing 'Home' details. A table lists collateral items with columns: Existing Asset, Existing Asset Id, Primary, Asset Class, Asset Type, Sub Type, Occupancy, Identification #, Country, Address #, and City. The selected row shows: N, Y, NEW HOME, HOME, SINGLE FAMILY HOME, NOT APPLICABLE, NEW ZEALAND, 0.

Below the table are various form fields for 'Home' collateral, including: Existing Asset, Existing Asset Id, Primary (checked), Asset Class (NEW HOME), Asset Type (HOME), Sub Type (SINGLE FAMILY HOME), Occupancy (NOT APPLICABLE), Identification #, Address (NEW ZEALAND), Address # (0), Address Line 1 (0), Address Line 2, State (UNDEFINED), Country, Zip, Zip Extn, City, Type & Description (GOOD CONDITIONED), Select Make and Model, Year (0), Age, Make, Model, Width, PO #, Legal Description, Lot, Sub Division, Parcel ID, Metes-Bounds, Flood Zone, 1098 Not Required, Deed Details (Construction Permit Dt, Deed Dt, Deed Place Of Issue, Properties Boundary from: East, North, West).

If the collateral is anything other than a vehicle or home, the Collateral link displays information about the other type of collateral.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes the Oracle logo, 'Financial Services Lending and Leasing', and user information: 'Welcome, DEMOSUPR', 'Accessibility', and 'Sign Out'. The main window is titled 'Origination' and displays 'Application: 0000004804: UNDEFINED'. A table lists application details with columns: Dt, App #, Status, Origination Stage Code, Producer Name, Producer Contact Number, Existing Customer, Duplicate Application, Contact, and Sales Agent. The selected row shows: 08/10/2015, 0000004804, NEW - BLANK, NEW, MN-00002 : SAINT P, (612)-488-2699, N, N, DEMOSUPR.

The 'Collateral' tab is active, showing 'Other Collateral' details. A table lists collateral items with columns: Existing Asset, Existing Asset Id, Primary, Asset Class, Asset Type, Sub Type, Status, Year, Age, Make, Model, and Bo. The selected row shows: N, Y, NEW ASSET, HOUSEHOLD GOODS, GENERAL HOUSEHOL, NOT DEFINED, 0, 2015.

Below the table are various form fields for 'Other Collateral', including: Existing Asset, Existing Asset Id, Primary (checked), Asset Class (NEW ASSET), Asset Type (HOUSEHOLD GOODS), Sub Type (GENERAL HOUSEHOLD GOODS / EQ), Status (NOT DEFINED), Select Make and Model, Year (0), Age, Make, Model, Body, Registration # (UNDEFINED), Identification #, Description, Condition (GOOD CONDITIONED), Address (NEW ZEALAND), Address #, Address Line 1, Address Line 2, State, Zip, Zip Extn, City, Country, Usage Details (\* Start: 0, \* Base: 0, \* Extra: 0, \* Total: 0, \* Charge Amt: 0.00).

For details on this screen refer [Collateral Tab](#) section in **Underwriting** chapter.

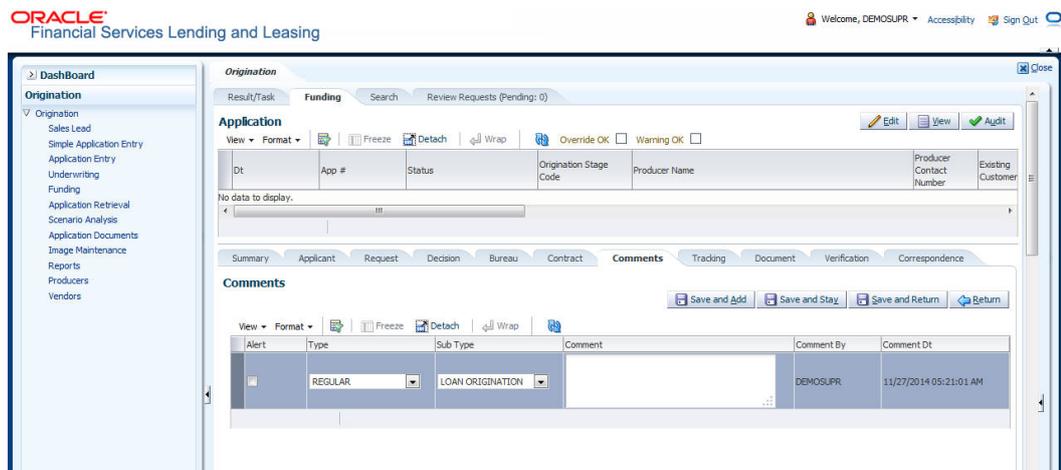
## 8.12 Comments Tab

When using the Underwriting screen, you can add comments to an application at any time in the underwriting process by using the Comments screen.

Whenever an application is funded by a proxy user, a system generated comment with timestamp is inserted in the comments tab in the format '<User 1> actioned as proxy for Funder <User2>'. Here, User 1 refers to the logged in user who has acted on behalf of User2, who is the concerned Funder. The concerned Funder's name will also be selected in Contract Tab > 'Funder' field.

### To add comments to an application

1. Open the Funding screen and load the application you want to work with.
2. Click **Comments**.



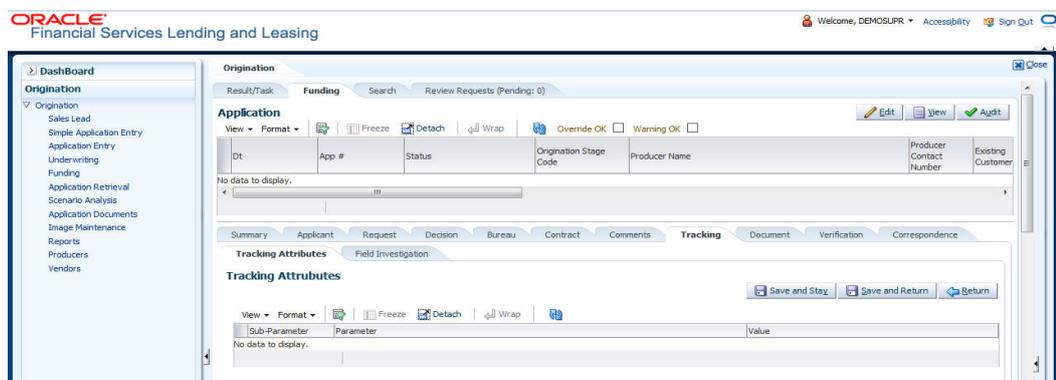
For details on this screen refer [Comments Tab](#) section in *Underwriting* chapter.

## 8.13 Tracking Tab

When using the Funding screen, you can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attributes screen.

### To enter the tracking attributes for an application

1. Open the Funding screen and load the application you want to work with.
2. Click the **Tracking** tab..



For details on this screen refer [Tracking Tab](#) section in *Underwriting* chapter.

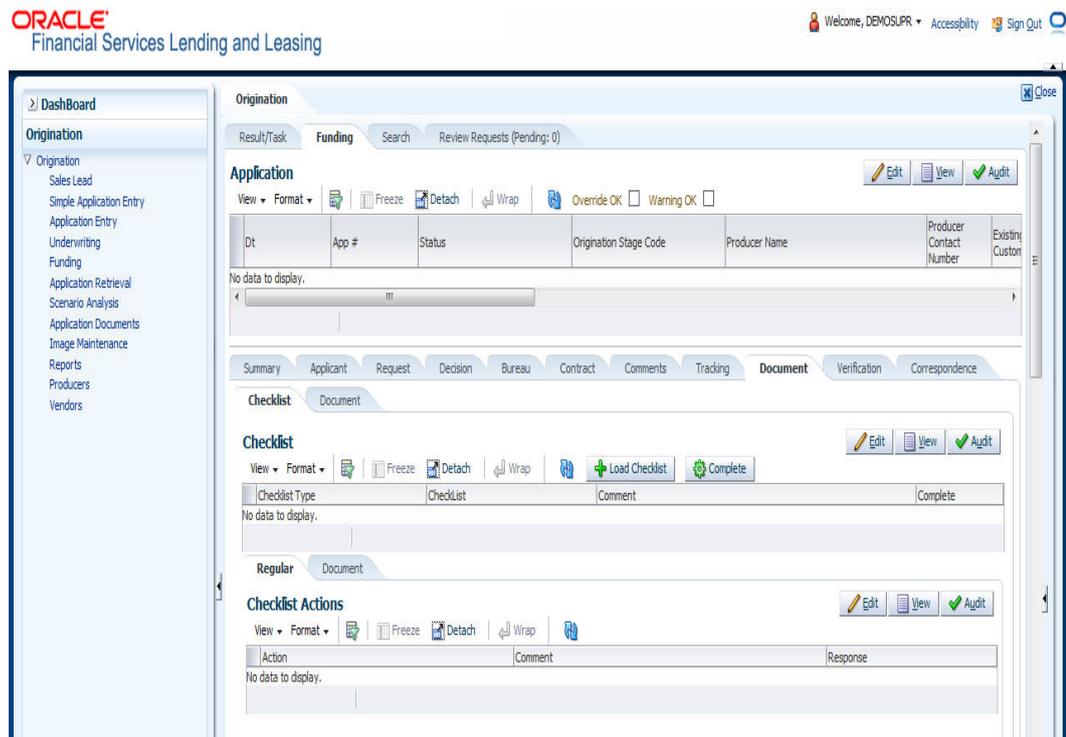
## 8.14 Document tab

The Document Maintenance link allows you to view documents attached to an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files and add comments regarding a selected document.

For more information, see the chapter Document Management in this User Guide.

### To view a document attached with an application

1. Open the Funding screen and load the application you want to work with.
2. Click **Document**.



For details on this screen refer [Document Tab](#) section in **Underwriting** chapter.

## 8.15 Verification Tab

The system can be configured to automatically validate portions of an application when you attempt to change its status. The results of this data check appear on the **Verification** link's Edit screen as an *Error*, a *Warning* or an *Override*.

If it is an **Error**, the system will not allow you change the application's status and approve the Loan until you fix all the errors.

If it is a **Warning**, the system enables you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

If it is an **Override**, the system displays a dialog box informing you that an override is needed; your responsibility level does not have the authority required to process this step. (Choose **Yes** on the dialog box to move the application to the queue of the user with the required authority.)

The system can be configured to verify different sets of information; for example, the system could check one set of data when checking application entries for completeness and another when approving auto Loan. Each one of these “edit types” has its own set of “edit details.”

**IMPORTANT:**

The Edit Details section’s errors and warnings are created during the setup process.

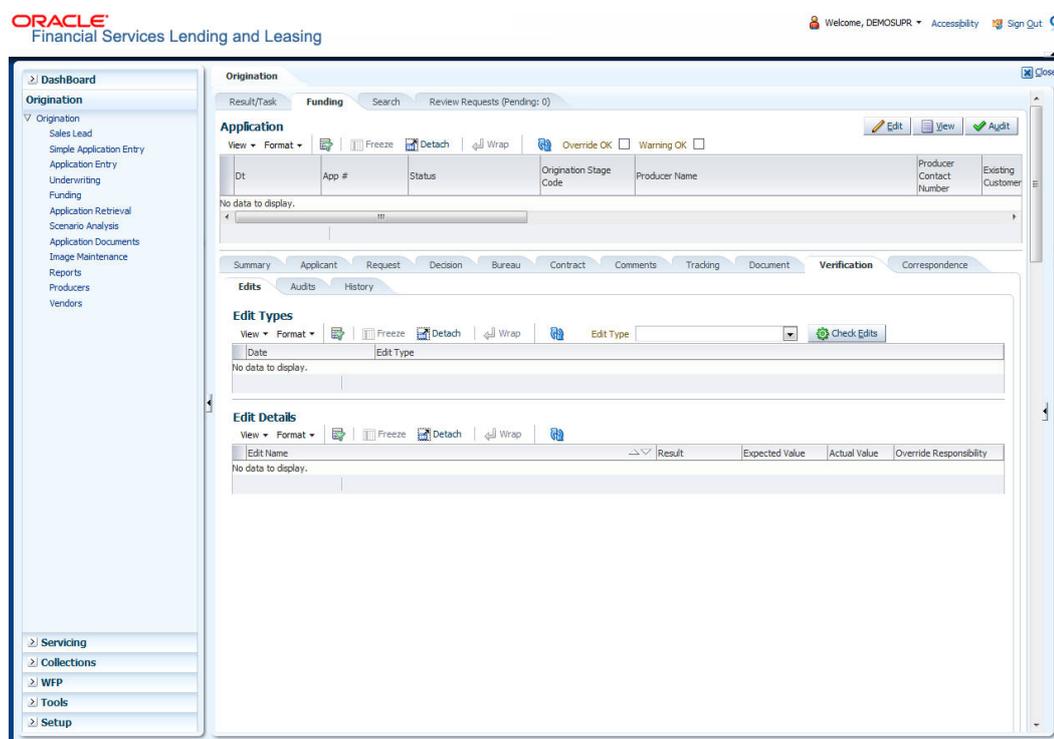
**To complete the Verification tab**

1. Open the Funding screen and load the application you want to work with.
2. In the Edit Type drop-down list, select 'Application Approval Edits' and click on 'Check Edits' button.

Edit details are displayed in the table below along with the result, expected value, actual value and the override responsibility. This is based on the product and contract set up details that is done initially.

*For more information, refer to Configuring Lending and Leasing setup guides.*

3. Specify all the information associated with the application on the Funding screen.



- If there are edits with 'Error' entries, verify and correct the data in the respective tabs and repeat step 2 until the 'Error' entries are cleared.
- When there are only 'Warnings' left you can choose to change the status of the application to the next stage in the Origination cycle.

4. When you are finished entering data, on the Funding link bar, click **Verification**.

*For details on this screen refer [Verification Tab](#) section in **Underwriting** chapter.*

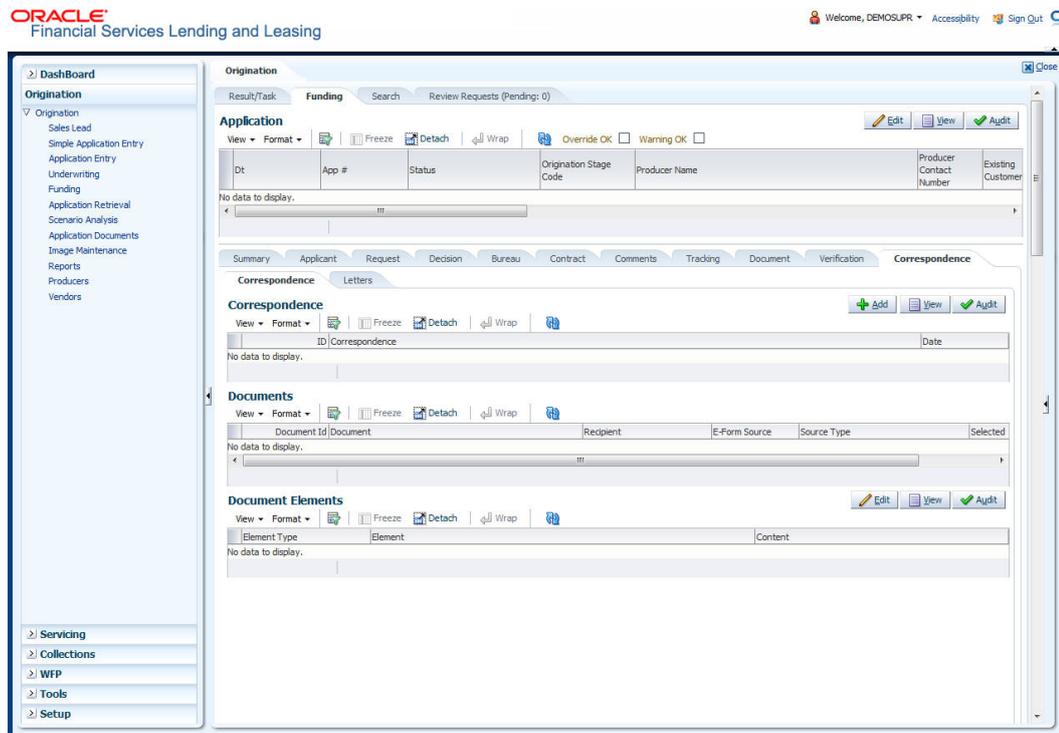
## 8.16 Correspondence Tab

Ad-hoc correspondence enables you to include information from applications in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

Ad-hoc correspondence can be viewed on the Correspondence link's Correspondence screen when you have opened an account. The screen enables you to generate a new letter or view a previously generated letter.

### To generate an ad hoc correspondence

1. Open the Funding screen and load the application you want to work with.
2. Click **Correspondence**.



For details on this screen refer [Correspondence Tab](#) section in **Underwriting** chapter.

## 8.17 Escrow Analysis Tab

If escrow is allowed for the selected instrument, the Escrow Analysis link is available on the Contract drop-down link. This screen enables you to view and perform the initial escrow analysis. When you are satisfied with the analysis, complete the Approval Dt field in the Approval section and save your entry.

The escrow payment for the Loan account starts on the 1st date of the Loan payment month. The disbursement happens on the 10th of the month (as per the disbursement rules). The escrow analysis lasts for a year (12 months) irrespective of the Loan term.

You can perform multiple analysis; however, the Escrow Analysis screen only records the last analysis performed. No record of any earlier analysis is currently available.

### To complete the Escrow Analysis screen

1. Open the Funding screen and load the application you want to work with.

2. On the Funding screen, Click **Escrow Analysis** tab.

The screenshot displays the Oracle Escrow Analysis interface. At the top, there are navigation tabs: Applicant, Request, Decision, Contract, Collateral, Comments, Tracking, Document, Verification, Correspondence, **Escrow Analysis**, and Tools. Below the tabs, there are three main sections:

- Analyzed Escrow Items:** A table with columns for Escrow, Disbursement Rule, and Yearly Amt. The data row shows: COUNTY TAX, JANUARY MONTHLY, 100.00.
- Escrow Analysis:** A table with columns: Date, From Dt, To Dt, Opening Bal (Act), Opening Bal (Est.), Cushion Type, Cushion Value, Cushion Amt, Std Print Amt, and Escrow Print. The data row shows: 08/29/2013, 09/01/2013, 08/31/2014, 0.00, 16.67, MONTHS, 2.00, 16.66, 3,928,26, and Escrow Print.
- Analysis Details:** A table with columns: Txn Dt, Transaction, Vendor, Txn Amt, Balance Amt (Est.), and Balance Amt (Act). The data rows are:
 

Txn Dt	Transaction	Vendor	Txn Amt	Balance Amt (Est.)	Balance Amt (Act)
09/01/2013	PAYMENT RECEIVED		8.33	25.00	8.33
09/10/2013	ESCROW DISBURSEM	PR-01001-VENDOR1	8.33	16.67	0.00
10/01/2013	PAYMENT RECEIVED		8.33	25.00	8.33

3. In the **Escrow Analysis** section, view or enter the following information:

Field:	View:
Escrow	The escrow item.
Disbursement Rule	The escrow disbursement rule.
Yearly Amt	The escrow disbursement yearly amount.

4. Click **Analyze**.

5. Information on the Analysis Details screen is based on expected cash flow from contract and escrow disbursement setup. Payments received appear before escrow disbursement in any given month. Click **View** in **Escrow Analysis** section.

6. In the following section, enter, view, or edit the following information:

Field:	View:
<b>Parameters section</b>	
Date	The date.
From Dt	The FROM date for the escrow activity.
To Dt	The TO date for the escrow activity.
Opening Bal (Act)	The opening balance actual amount.
Opening Bal (Est)	The opening balance estimated amount. <b>Calculation:</b> cushion amount + low required balance
Cushion Type	The cushion type.

<b>Field:</b>	<b>View:</b>
Cushion Value	The cushion value.
Cushion Amt	The cushion amount. <b>Calculation:</b> as per the shortage /cushion Rule maintenance
<b>Results section</b>	
Std Pmt Amt	The standard payment amount.
Escrow Pmt Amt (+)	The escrow payment amount. <b>Calculation:</b> Yearly Amount/12.
Spread Pmt Amt (+)	The spread payment amount. <b>Calculation:</b> Surplus amount / 12
Other Pmt Amt (+)	The other payment amount.
New Pmt Amt =	The new payment amount. <b>Calculation:</b> standard payment amount + escrow payment amount + spread payment amount + other payment amount
<b>Surplus section</b>	
Surplus /<Shortage Amt>	The surplus shortage amount. <b>Calculation:</b> escrow account balance - opening balance
Refund Amt	The refund amount.

7. Click **View** in the **Analysis Details** section.

8. On the **Analysis Details** sub screen, view the following information:

<b>Field:</b>	<b>View:</b>
Txn Dt	The transaction date.
Transaction	The escrow transaction.
Vendor	The vendor name.
Txn Amt	The amount of the transaction.
Balance Amt (Est)	The estimated amount of balance.
Balance Amt (Act)	The actual amount of balance.

Information on the Analysis Details sub screen is based on expected cash flow from contract and escrow disbursement setup. Payments received appear before escrow disbursement in any given month.

9. If you want to re-analyze the escrow analysis, change the escrow information on the Contract link's screen and sub screens.

If you want to approve the escrow analysis, complete the following information fields on the **Approval** section:

<b>Field:</b>	<b>View:</b>
<b>Approval section</b>	
Approval Dt	The approval date.
Approved By	The person who approved the Loan.

10. Click **Save** on the Funding screen.

## **8.18 Tool Tab**

The Tools tab calculates the payment amount, term, interest rate, Loan amount, amortization schedule and allows for the printing of a report.

*For detailed information on using the tools, refer "Tools" chapter in the document.*

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## 9. Tools

Depending on the type of product you are working with during origination, the Tools screens enable you to calculate Loan, Lease or Vehicle value details.

Tools in the main menu are standalone and information calculated using them can only be viewed. They cannot be copied to the application / contract.

Whereas, Tools that appear as a sub-tab in Underwriting and Funding Tabs, allows you to import the contract values, do necessary calculations and copy the calculated values to the respective Contract / Decision tabs.

### 9.1 Loan Calculator

The Loan Calculator screen facilitates you to calculate various parameters. You can also define flexible repayment options, and generate amortization schedules.

This screen is similar to the Loan Calculator screen opened from Underwriting or Funding screens; however, calculators opened from Tools master tab are standalone and do not link calculations or loan information to any specific application.

#### 9.1.1 Parameters

The Parameters section allows you to calculate the payment amount, term, interest rate, loan amount, and blended rate. You can also generate a quote based on the details specified.

In the **Parameters** section, you can select the following parameters:

- Calculate Payment
- Calculate Interest Rate
- Calculate Term
- Calculate Loan Amount
- Calculate Blended Rate

##### 9.1.1.1 Calculating Payments

The **Calculate Payment** option on Loan Calculator screen calculates the standard payment based on information you provide, such as the amount financed, terms, interest rate and finance fee. You can click **Initialize** in **Loan Calculator** screen to clear (or 'refresh') the **Loan Calculator** screen at any time.

## To calculate a loan payment

1. Click **Tools** → **Tools** → **Loan Calculator**.

The screenshot shows the Oracle Financial Services Lending and Leasing Loan Calculator interface. The interface is divided into several sections:

- Parameters:** Includes radio buttons for 'Calculate Payment', 'Calculate Interest Rate', 'Calculate Term', 'Calculate Loan Amount', and 'Calculate Blended Rate'. There are also 'Initialize', 'Calculate', and 'Print Quote' buttons.
- Loan Details:** Includes fields for Product Category (STANDARD), Contract Dt (04/12/2015), First Pmt Dt (04/01/2016), Loan Term (0), Maturity Dt (04/12/2015), Amt Financed (0.00), PrePaid Fees (0.00), Financed Fees (0.00), Loan Amt (0.00), and Balloon Pmt Amt (0.00).
- Calculator Options:** Includes dropdown menus for Billing Cycle (WEEKLY), Balloon Method (N PMTS), Accrual Base Method (30/360), Time Counting Method (ACTUAL DAYS - FIRST M), Installment Method (EQUATED PAYMENTS), Bill Method (LEVEL), Calendar Method (GREGORIAN), and Accrual Start Dt Basis (EFFECTIVE DATE). There are also input fields for Calendar Days (0) and Interest (0.0000).
- Payment/Finance Charge:** Includes a field for Pmt Amt (0.00).
- Repayment Options:** Includes checkboxes for Flexible Repayment allowed and Skip Months (Jan, Feb, Mar, Apr, May, Jun, Jul, Aug, Sep, Oct, Nov, Dec).
- Amortization Schedule:** Includes a table with columns for Seq, Pmt Dt, Pmt Amt, Principal Amt, Interest Amt, and Balance Amt. The table currently displays 'No data to display.'

2. Click **Initialize** and maintain the following fields.

Field:	Do this:
<b>Loan Details Section</b>	
<b>Product Category</b>	Select the category as Standard for conventional loan product and Islamic for the Islamic loan product.
<b>Contract Dt</b>	Specify the contract date. The system displays current date as the default value.
<b>First Pmt Dt</b>	Specify the first payment date. The system displays the date one month from today as default value.
<b>Loan Term</b>	Specify the number of payments.
<b>Maturity Dt</b>	System automatically displays the maturity date based on the values entered for first payment date, term and billing cycle (i.e. Maturity Date = First Payment Date + Term (based on billing cycle).
<b>Amt Financed</b>	Specify the amount financed.
<b>Pre Paid Fees</b>	Specify the prepaid fees, if any exist.
<b>Financed Fees</b>	Specify the financed fees, if any exist.
<b>Loan Amt</b>	View the estimated loan amount: amount financed plus the pre-paid fees.
<b>Balloon Pmt Amt</b>	Specify the balloon payment amount, if any exist.

<b>Field:</b>	<b>Do this:</b>
<b>Payment/Finance Charge</b>	
<b>Pmt Amt</b>	View the payment amount.
<b>Interest Amt</b>	View the profit amount.
<b>Finance Charge</b>	View the finance charged.
<b>Total of Pmts</b>	View the payment amount.
<b>Final Pmt Amount</b>	View the final payment amount.
<b>Calculator Options</b>	
<b>Billing Cycle</b>	Select the payment frequency.
<b>Balloon Method</b>	Select the balloon method.
<b>Accrual Base Method</b>	Select the accrual base.
<b>Time Counting Method</b>	Select the time counting method.
<b>Installment Method</b>	Select the installment method: EQUAL PAYMENTS or FINAL PAYMENT DIFFERS. For more information, see the Installment method section in this chapter.
<b>Bill Method</b>	Select the billing method as either LEVEL, PERCENTAGE OF PRINCIPAL PLUS INTEREST, INTEREST ONLY, FIXED PRINCIPAL PLUS INTEREST, PERCENTAGE OF OUTSTANDING BALANCE.
<b>Calendar Method</b>	Select the calendar method as 'Hijri' or 'Gregorian' for this loan contract. This field will be enabled only if the product category is selected as Islamic.
<b>Accrual Start Dt Basis</b>	Select to define the start date from when the interest accrual is to be calculated for this loan instrument. If <b>Effective Date</b> is selected, then the interest is calculated from Contract date and if <b>Payment Date</b> is selected then the interest is calculated on basis of (first payment date minus one billing cycle).  This field will be enabled only if the product category is selected as Islamic.
<b>Accrual Start Days</b>	Select the actual date from when to start interest accrual for loans is to be calculated. This field will be enabled only if the product category is selected as Islamic.
<b>Rate</b>	
<b>Rate</b>	Specify the interest rate.
<b>APR</b>	View the system calculated the Annual Percentage Rate.
<b>First Period section</b>	

Field:	Do this:
<b>Calendar Days</b>	View the number of calendar days between contract date and the first payment date. The calendar days will differ based on the calendar method selected.
<b>Interest</b>	View the profit accrued for the calendar days.

3. Specify the required information and click **Calculate**. The system computes the standard loan payments with the details specified.

### **Installment Methods**

- **Equal Payments:** If you select Equal Payment option, then the repayment amount will be equal for all installments including the final installment.
- **Final Payment Differs:** If you select Final Payment Differs option, then the final repayment amount may be slightly more or less than the outstanding loan amount due to precise rounding calculations. The final payment amount will be equal to the outstanding loan amount.

When completing Frequency fields, note the following:

- Biweekly in the system means 'once every two weeks' and not 'twice a week'.
- Bimonthly in the system means 'once every two months' and not 'twice a month'.

For more information on frequency, see 'Appendix B: Payment Amount Conversions' section.

#### **9.1.1.2 Calculating Interest Rates**

The **Calculate Interest Rate** option back-calculates the interest rate and APR using the amount financed, standard payment and terms. It also provides the amortization schedule of the loan.

##### **To calculate an Interest Rate**

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Interest Rate**.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
4. After you specify all the required information click calculate. The system computes the payment change schedule.

You can perform the following activities when the Interest Rate is calculated:

- Creating an amortized schedule of payments (Applications screen)
- Copying the Interest Rate Calculations to the Decision tab (underwriting)
- Copying the Interest Calculations to the Contract tab (funding)

#### **9.1.1.3 Calculating Term**

The Calculate Term option back-calculates the term and APR using the amount financed and standard payment. It also provides the amortization schedule of the loan.

##### **To calculate an Interest Rate**

1. Click **Loan Calculator** tab.

2. In the **Parameters** section, select **Calculate Term**. The system enables the required fields based on this selection.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
4. After you specify all the required information click calculate. The system computes the payment change schedule.

You can perform the following activities when the term is calculated:

- Creating an amortized schedule of payments (Applications screen)
- Copying the term calculations to the Decision link (underwriting)
- Copying the interest calculations to the Contract link (funding)

The system will use this information during the funding process when you select an instrument.

#### 9.1.1.4 **Calculating Loan Amount**

The **Calculate Loan Amount** option calculates loan affordability of a customer based on term, payment amount and the rate quoted.

**To calculate an Interest Rate,**

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Loan Amount**. The system enables the required fields based on this selection.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
4. After you specify all the required information click calculate. The system computes the payment change schedule.

You can perform the following activities when the Interest Rate is calculated:

- Creating an amortized schedule of payments (Applications)
- Copying the loan amount calculations to the Decision link (underwriting)
- Copying the loan amount calculations to the Contract link (funding)

#### 9.1.1.5 **Calculating Blended Rate**

The **Blended Rate** option calculates a combined single rate (Blended Rate) for multiple amounts each of at different rates. On selecting this option, system displays the 'Advances' section to add multiple records to derive the blended rate. It also provides the amortization schedule of the loan.

**To calculate an Blended Rate,**

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Blended Rate**. The system enables the Advances section.
3. Click **Add** and maintain the following details:

Field	Do this:
<b>Amt Financed</b>	Specify the financed amount.
<b>PrePaid Fees</b>	Specify the pre-paid fees.

Field	Do this:
<b>Financed Fees</b>	Specify the financed fees.
<b>Balloon Pmt Amt</b>	Specify the balloon payment amount.
<b>Rate</b>	Specify the rate.
<b>Payment Amt</b>	The system displays the calculated payment amount on clicking 'Calculate' button.
<b>Interest Amt</b>	The system displays the calculated interest amount on clicking 'Calculate' button.
<b>Action</b>	Click add button to add next contract details.

4. Perform any of the Basic Actions mentioned in Navigation chapter.
5. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
6. After you specify all the required information click calculate.  
The system computes the blended rate of contracts.

You can perform the following activities when the Blended Rate is calculated:

- Creating an amortized schedule of payments (Applications)
- Copying the loan amount calculations to the Decision link (underwriting)
- Copying the loan amount calculations to the Contract link (funding)

## 9.1.2 Repayment Options

If the calculation involves flexible repayment options, you can include the same through the following options:

<b>Flexible Repayment Allowed</b>	<p>Select the check box to include a flexible repayment schedule in calculation. On selection, the following sections are enabled.</p> <ul style="list-style-type: none"> <li>• REPAYMENT SCHEDULE</li> <li>• PAYMENT CHANGE SCHEDULE</li> <li>• RATE SCHEDULE</li> </ul> <p>Based on the selection of repayment type in the subsequent field, any or all of the above sections are enabled to define the required flexible repayment schedules.</p>
<b>Type</b>	<p>Select any of the following repayment type that you want to use from the drop-down list.</p> <ul style="list-style-type: none"> <li>• UNDEFINED</li> <li>• SKIP PERIOD</li> <li>• USER DEFINED</li> <li>• GRADUATED PAYMENT</li> <li>• EXTENDABLE BALLOON</li> </ul>

1. Depending on the repayment type selected, complete the following sections:
  - If you have selected the type as UNDEFINED (default), you can specify only the 'Rate Schedule' as explained in step 2.

- If you have selected the type as SKIP PERIOD, select the months which you want to exclude in repayment schedule by selecting the adjacent check box.
- If you have selected the type as USER DEFINED, click **Add** in 'Repayment Schedule' section and specify the following information:

Field:	Do this:
<b>Seq</b>	Specify the sequence number of the repayment schedule.
<b>Pmt Amt</b>	Specify the repayment amount borrower agreed to pay during the schedule.
<b># of Payments</b>	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
<b>Generated</b>	View if the repayment schedule is generated.

- If you have selected the type as GRADUATED PAYMENT, click **Add** in 'Payment Change Schedule' section and specify the following information:

Field:	Do this:
<b>Seq</b>	Specify the sequence number in which the repayment is calculated. It prioritizes the calculation.
<b>Option Type</b>	Select the repayment option type: STEP UP, STEP DOWN and BULLET.
<b>Frequency</b>	Select the frequency of payment. The default value is TERM.
<b>Period</b>	Specify the loan period.
<b># of Adj.</b>	Specify the number of times the STEP UP, STEP DOWN or BULLET needs to happen.
<b>Value</b>	Specify the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

- If you have selected the type as EXTENDABLE BALLOON, specify the maximum number of terms in the 'Extendable Balloon' section.
2. If the calculation includes a promotion, complete the Rate Schedule section. Click **Add** and specify the following information:

Field:	Do this:
<b>Seq</b>	Specify the sequence number of the rate schedule.
<b>Rate</b>	Specify the repayment amount borrower agreed to pay during the schedule.
<b>Start Dt</b>	Specify the date on which the borrower agreed to make the first payment.

3. After you specify all the required information click **calculate**. The system computes the payment change schedule and populates the **Repayment Schedule** section.  
When you fund the loan application, the system copies repayment schedule information to the loan account on Customer Service screen where it appears in the Repayment Schedule section.

### 9.1.3 Amortization Schedule

You can use the calculated payment data to derive the Amortization Schedule. Click **Amortize** in the 'Amortization Schedule' section. The system generates an amortized schedule with the calculated data with the following headers:

<b>Field:</b>	<b>View this:</b>
<b>Seq</b>	Payment number.
<b>Pmt Dt</b>	Payment date.
<b>Pmt Amt</b>	Payment amount.
<b>Principal Amt</b>	Component of the payment amount allocated towards reduction of the principal balance.
<b>Interest Amt</b>	Component of the payment amount allocated towards reduction of the interest balance.
<b>Balance Amt</b>	Remaining principal balance.

You can click **Print Report** to extract a PDF version of the generated amortized schedule.

### 9.1.4 Printing a Quote

You can generate a summarised report using the calculated loan details in the format of quote with charges, payment structure, financed amount allocation, and amortization scheduled.

In the Loan Calculator screen, click **Print Quote**. The system generates a PDF document to the default downloads repository consisting of the following information in the respective headers:

#### **Loan Details**

The Loan Details section consists of Contract Start Date, Contract End Date, First Payment Date, Total Loan Term, Rate, and Total Loan Amount (Inc. Fee).

#### **Payment/Finance Charge**

The Payment/Finance Charge section consists of Total Interest Amount, Finance Charge, Total Of Payments, and Balloon Payment Amount.

#### **Payment Structure**

The Payment Structure section consists of details based on the number of payments, billing cycle followed and the payment amount. The payment structure repeats based on the flexible repayment options defined.

#### **Financed Amount Allocation**

The Financed Amount Allocation section consists of total amount that can be financed at the specified rate. If there are multiple records included to derive blended rate, then the Financed Amount Allocation varies based on the total number records.

#### **Amortization Schedule**

The Amortization Schedule section consists of records in tabular format with the following details:

- Pmt No.
- Payment Date
- Scheduled Payment
- Principal
- Interest
- Ending Balance

### 9.1.5 Copy Calculation to Contract or Decision tab

Depending on the screen from where you have accessed the tools sub tab, you can copy the calculated values to either Contract or Decision tab. If you are in Underwriting stage, you can use loan calculator to calculate loan terms and copy the same to decision tab. Similarly during Funding stage, you can copy the values to contract tab.

1. Click **Initialize** and reset the calculator.
2. Click **Import values**. System displays basic values entered in previous tabs.
3. Select one of the following option “Calculate Payment / Interest Rate / Term / Loan Amount” and click **Calculate**. System displays calculated values based on selection.

Click Copy to Contract/Decision. The calculated details are copied to the respective fields in Contract/Decision tab.

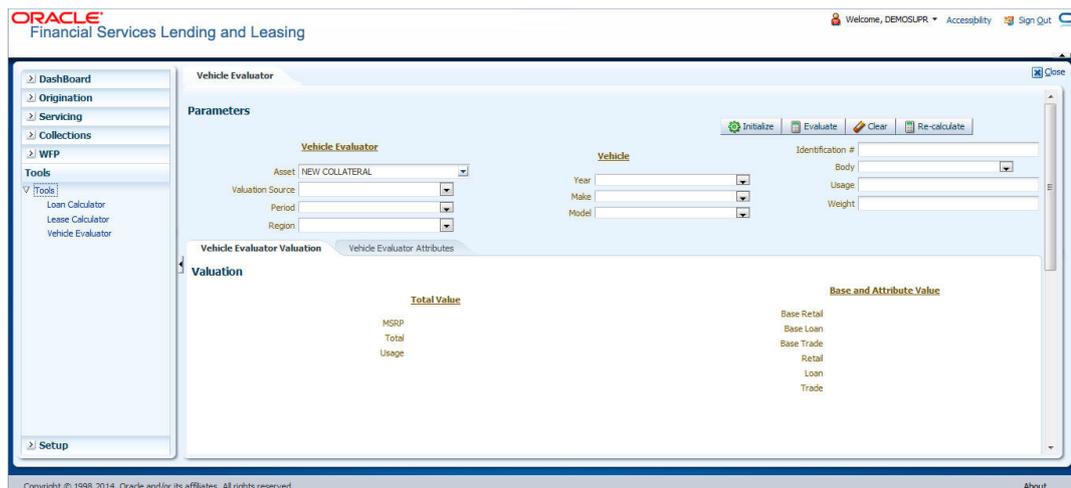
## 9.2 Vehicle Evaluator

The Vehicle Evaluator screen allows you to calculate the value of a vehicle. You can use the Vehicle Evaluator screen to calculate the value of either a vehicle you are entering as the new collateral or vehicle currently listed as the application’s collateral.

The Vehicle Evaluator screen can be cleared or refreshed at any time by clicking **Clear**.

### To calculate a vehicle value

1. On the Oracle Financial Services Lending and Leasing home screen, click **Tools** → **Tools** → **Vehicle Evaluator**



2. In the **Vehicle Evaluator** section, use **Asset** field to select the vehicle you want to appraise. This can be either NEW COLLATERAL or a vehicle entered on the Collateral link.
3. In the **Vehicle Evaluator** section, click **Initialize**. The system completes **Valuation Source, Period and Region** fields.

4. If needed, you can change the default contents of the fields in **Vehicle Evaluator**.
5. **If you selected a vehicle from the Collateral link in step 3**, information from the Vehicle section appears in Vehicle section in Vehicle Evaluator screen.
6. **If you selected NEW COLLATERAL in step 3**, complete the **Identification #**  
-or-  
Complete the fields in the **Vehicle** section.
7. In the **Vehicle Evaluator** section, click **Evaluate**.
  - If you have specified the vehicle identification number, system searches for the value of that vehicle with that identification number, then completes Vehicle Evaluator screen with information about that exact match.
  - If you completed the **Vehicle** section, system searches for the value of a vehicle matching that description.
  - In either case, the system displays following information about the vehicle:
  - In the **Vehicle** section, view the returned information:

Field:	View this:
<b>Year</b>	The asset year.
<b>Make</b>	The asset make.
<b>Model</b>	The asset model.
<b>Body</b>	The asset body style.
<b>Usage</b>	The asset usage or current mileage.
<b>Weight</b>	The asset weight.

In the **Valuation (Total Value)** block, view the returned information:

Field:	View this:
<b>MSRP</b>	Manufacturer's suggested retail price value of the asset.
<b>Total</b>	Total value of the asset.
<b>Usage</b>	Adjusted usage value of the asset.

In the **Base and Attribute Value** section, view the returned information:

Field:	View this:
<b>Base Retail</b>	Total retail value of the asset.
<b>Base Loan</b>	Base loan value of the asset.
<b>Base Trade</b>	Base trade value of the asset.
<b>Retail</b>	Retail value of the asset attributes.
<b>Loan</b>	Loan value of the asset attributes.
<b>Trade</b>	Base trade value of the asset attributes.

## 9.2.1 Attributes Tab

In the **Attributes** section, view the following information:

<b>Field:</b>	<b>View this:</b>
<b>Attribute</b>	Asset attribute.
<b>Retail</b>	Attribute retail value.
<b>Loan</b>	Attribute loan value.
<b>Trade</b>	Attribute trade value.
<b>Standard</b>	Standard indicator. If selected, indicates that the attribute is a standard.
<b>Package Incl</b>	If selected, indicates that the attribute is inclusive.
<b>Selected</b>	If selected, indicates that the attribute is selected.

If you want to re-calculate the values using other data in **Total Value** and **Base and Attribute Value** section, do the following:

- Make the required changes to the desired parameters fields in Vehicle Evaluator and **Vehicle** sections.
- In the **Vehicle Evaluator** section, click **Recalculate**.

The system updates the values in **Total Value** and **Base and Attribute Value** sections.

8. If you choose, use **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in Total Value and Base and Attribute Value sections. (**Note:** Attribute amounts within brackets reduce the amount in Totals field in the Total Value section.)

### **To copy the calculated value to the Collateral link**

You can copy the calculated value to Collateral link only if you have accessed the tools tab either from Underwriting or Funding Tab. Accessing Tools from the main menu does not support this option.

1. Complete the following steps in the section **To calculate a vehicle value**.
2. In the **Vehicle Evaluator** screen, click **Copy to Asset**.

The system uses calculations on the Vehicle Evaluator screen to complete Valuation sub screen on Collateral link. Any pre-existing collateral is no longer the primary collateral.

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## 10. Application Retrieval

### 10.1 Introduction

The Oracle Financial Services Lending and Leasing system includes archiving and retrieving feature that provides you with the capability to archive old data and store it in a different table.

### 10.2 Archiving / Purging

The system batch process runs the purge / archive feature based on the system parameter setup. The system archives the following items:

- Applications and related data
- General ledger data
- Securitization related data
- Producers
- Producer transactions
- Account statements
- Vendor assignments
- Vendor invoices.

The system purges the following items:

- Job request data
- User logins
- Output data dump related data.

In the system, archiving is a two-way process:

1. All the archived data is moved and stored in O tables.
2. The archived data in the O tables is then moved and stored into OO tables.

You may set the “default days” for the archive feature by setting the following system parameters on the Administration screen. The parameters marked with \_O are the items moved from O to OO tables. The other parameters are the items moved to O tables.

Parameter	Default Days	Description
PAP_ARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 1: PUR_APP_STATUS_CD IS USED TO DECIDE APPLICATIONS WITH WHAT STATUS ARE PURGED
PAP_OARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 2
PGL_ARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 1: NO OF DAYS AFTER THE GL TXN WAS CREATED
PGL_OARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 2

Parameter	Default Days	Description
PJR_PURGE_DAYS	999	PURGE DAYS FOR JOB REQUEST LEVEL 1: NO OF DAYS AFTER JOB REQUEST COMPLETION DATE
POD_PURGE_DAYS	999	PURGE DAYS FOR OUTPUT DATA DUMP LEVEL 1: NO OF DAYS AFTER PROCESS RUN DATE
PPR_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 1: NO OF DAYS AFTER THE PRODUCER STATUS IS SET TO ACTIVE AND THERE EXISTS NO "NOT PURGED" ACCOUNT WITH THIS PRODUCER NAME.
PPR_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 2:
PPX_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 1: NO OF DAYS AFTER THE PRODUCER TXN WAS CREATED
PPX_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 2:
PUL_PURGE_DAYS	999	PURGE DAYS FOR USER LOGINS LEVEL 1: NO OF DAYS AFTER THE LOGIN END DATE
PVA_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGNMENTS LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGNMENT CODE IN COMPLETED, VOID, CLOSE
PVA_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGNMENTS LEVEL 2:
PVI_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGNMENT CODE IN VOID, CLOSE
PVI_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 2:

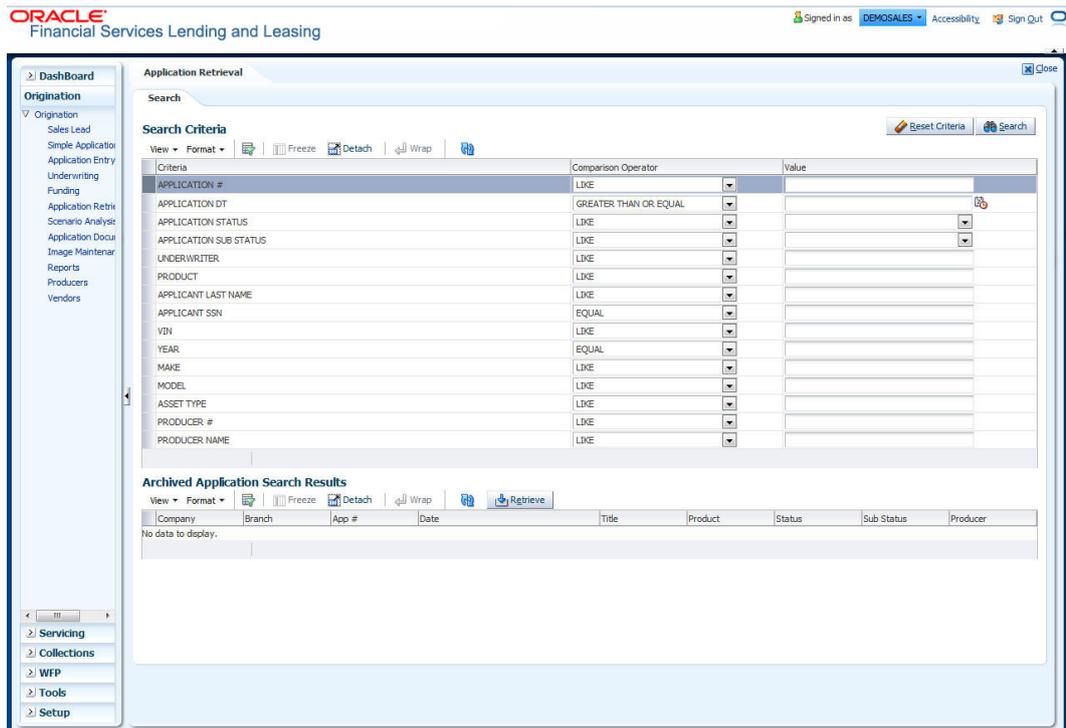
### 10.3 Retrieving an Archived Application

You can retrieve archived applications using the Application Retrieve screen. You can retrieve only archived applications.

#### To retrieve an archived application

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
2. Click **Application Retrieval** link.

The system opens Application retrieval Search screen.



- Use the **Comparison Operator** and **Values** fields to create the search criteria you want to use to find an application.

For more information about creating search criteria, see Searching for an Application chapter of this User Guide.

- Click **Search**.

The system locates and displays all the applications that meet your search criteria on the Results screen.

Applications are sorted by priority and application number.

Field:	View this:
Company	The company of the application.
Branch	The branch of the application.
App#	The application number.
Date	The date of the application.
Title	The title (applicant name) of the application.
Product	The product of the application.
Status	The status of the application.
Sub Status	The sub status of the application.
Producer	The producer of the application.

- Select the application you want to work with and click **Retrieve**.

The system loads the application in the Applications screen.

You are now ready to begin work on the application.

---

# 11. Scenario Analysis

## 11.1 Introduction

With the Scenario Analysis screen, you can simulate the customer's Loan request (Loan amount, rate and create a mock proposal in Loan with your lending policies.

You can use scenario analysis screen to complete the following tasks:

- View an Existing Scenario Analysis
- Generating Scenario Analysis
- Auto Suggest Pricing for the Scenario Analysis
- Creating an Amortized Schedule for the Scenario Analysis
- Creating an Application from the Scenario Analysis
- Generating a quote from the scenario analysis

---

### Note

Depending on the product licensed, you can view either Loan or Lease Calculator details. If you have licensed both, then you are provided with an option in Scenario Analysis screen to select the required Product Type.

---

### 11.1.1 View an Existing Scenario Analysis

You can view a previously generated scenario analysis by inquiring through the identification code,

#### To view an existing scenario analysis

1. Click **Origination** → **Origination** → **Scenario Analysis**. The Scenario Analysis screen is displayed in the main window.
2. Either specify the identification code of a previously generated scenario analysis in the Inquiry Id field, or select the identification code from the adjacent drop-down list.
3. Click **Show Details**.

### 11.1.2 Generating Scenario Analysis

#### To generate a scenario analysis

1. Click **Origination** → **Origination** → **Scenario Analysis**. The Scenario Analysis screen is displayed in the main window.

2.

Click **Add** and complete the following Parameters:  
 You can click **Initialize** to clear (or 'refresh') the screen details at any time.

Field	Do this:
Inquiry Id	View the inquiry identification code.
Application #	View the application number.
Company	Select the company.
Branch	Select the branch.
Product	Select the product.
Producer Type	Select the producer type associated with the product.
Producer Name	Select the producer associated with the product.
Producer Contact Number	View the producer contact number.
Region	View the region where the producer belongs.
Territory	View the territory where the producer belongs.
Requested Amt	Specify the requested advance amount.
Term	Specify the requested term (number of payments).
State	Select the state code.
Asset Type	Select the asset type.
Asset Sub type	Select the asset sub type.

Field	Do this:
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Promotion	Select the requested promotion.
Billing Cycle	Select the billing cycle schedule.
Instrument	Select the instrument.

3. In the Loan Calculator section, you can specify the details of various Parameters, Repayment Options, and Amortization Schedule.  
For detailed field information, refer to Loan Calculator section in Tools Chapter.
4. After you have specified all the required details, click **Calculate**. The system computes the standard payments with the details specified.
5. Click **Save And Stay** or any other required save option. For more details on save options, refer to 'Basic Actions' section in Navigation chapter.

The system auto assigns an identification code to your calculations on the Scenario Analysis screen.

### 11.1.3 Auto Suggest Pricing for the Scenario Analysis

The Scenario Analysis screen provides an option to calculate and display the Pricing based on previously generated scenario analysis details.

1. In the **Scenario Analysis** section, specify the required information to generate scenario analysis and save the details. (Refer section Generating Scenario Analysis).
2. click **Suggest**. The system displays the Pricing details.

### 11.1.4 Creating an Amortized Schedule for the Scenario Analysis

You can create the amortized schedule for the selected scenario analysis, The system computes the and displays the amortized schedule under **Amortization Schedule** tab

#### To create an amortized schedule for the scenario analysis

1. Specify the required information to generate scenario analysis. (Refer section Generating Scenario Analysis)
2. Click **Amortization Schedule tab** and then click **Amortize**.

The system uses the calculated payment data to complete the Amortization Schedule section and displays the following information:

Field	View this:
Seq	Payment number.
Pmt Dt	Payment date.
Pmt Amt	Payment amount.
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance.

Field	View this:
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance.
Balance Amt	Remaining principal balance.

### 11.1.5 Creating an Application from the Scenario Analysis

To create an application from the scenario analysis

1. Specify the required information to generate scenario analysis. (Refer section **Generating Scenario Analysis**)
2. Click **Create App**.

### 11.1.6 Generating a quote from the scenario analysis

You can generate a summarised report using the calculated details in the format of quote.

After you have specified all the required information to generate scenario analysis, (Refer section **Generating Scenario Analysis**), click **Print Quote**.

For detailed information, refer to Printing a Quote section in Tools chapter.

## 11.2 Viewing Information from Scenario Analysis

The system assigns the information on the Scenario Analysis screen an application number. You can open this application on the Application Entry screen and view information from the Scenario Analysis screen at the following locations:

- The Application screen
- The Request tab
- The Collateral tab
- Underwriting

In the Underwriting screen, the Decision link's Pricing and Approved sections display the details from the Scenario Analysis screen. You can modify the price chosen in the Scenario Analysis screen and re-price the application. If application has been repriced, the comments regarding the multiple offers on the Comment screen should be manually updated before approving the application.

---

## 12. Application Documents

### 12.1 Introduction

The Documents Maintenance screen allow for paperless storage of documents within Oracle Financial Services Lending and Leasing system. Initially with the applications during the Loan origination cycle and later with accounts during customer service.

This chapter explains how to use the Application Document screen to:

- View an image
- Search for an image
- Split an image to more than one screen
- Change the status of an image
- Combine two images into a multiple screen image
- Attach an image to an existing application
- Print an image
- Attach documents to applications and then view these documents in a browser.

It also explains how to use the Account Document Tracking screen to attach documents to accounts and then view these documents in a browser.

#### **Application Document screen**

The Application Document screen consists of “Document Maintenance” and “Document Details” sections.

Credit applications are often sent or faxed to financial institutions from producers (or ‘dealers’) on behalf of the customer. These credit applications, if received as fax, can be stored in the system as images. Frequently, more than one application is received in a single fax or a single application is received across multiple faxes. In such cases, the Application Document Tracking screen can help you organize and maintain your image collection.

The Application Document screen’s Document Maintenance screen allows you to upload documents to an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. The Document Maintenance screen’s Document Details section allows you to view these documents.

### 12.2 Application Document screen

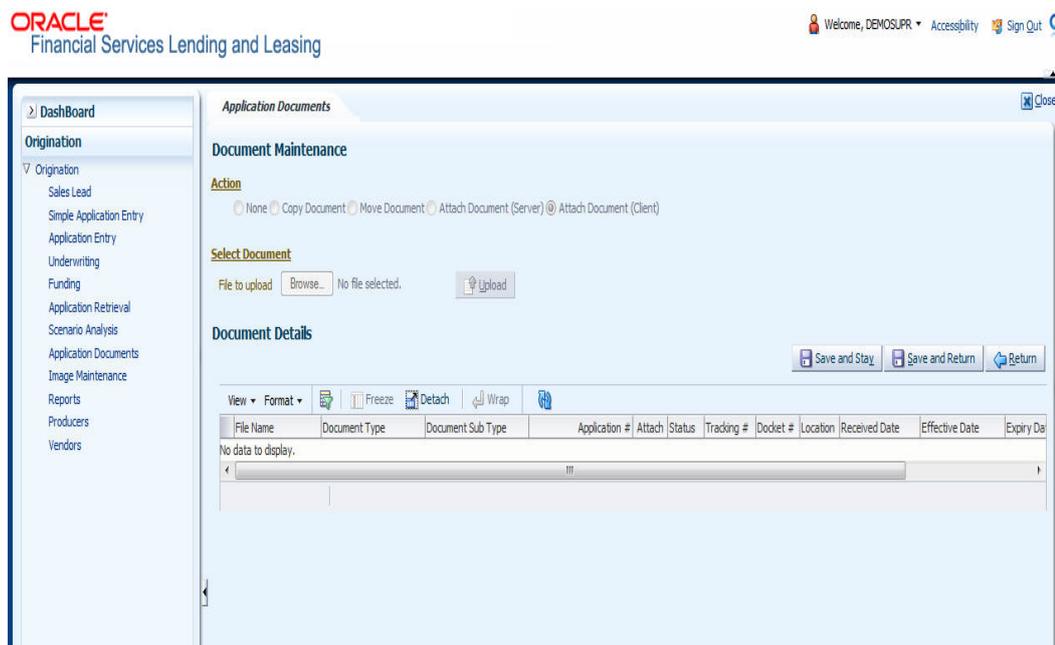
Oracle Financial Services Lending and Leasing supports the online attachment of document images to an application using the Application Documents screen’s Document Maintenance section. You can attach the documents from either a client machine or server. A default image directory can be maintained in the system using the system parameter:  
UIX\_DEFAULT\_IMAGE\_PATH.

When you choose List File in the **Select Document** sub section in the **Document Maintenance** section, the system displays all available files in the selected directory in the **Document Details** section. You can use the **Document Maintenance** sub-section and **Action** sub-section to attach selected documents to a particular account.

## 12.2.1 Attaching a Document to an Application from a server

### To attach a document to an Application from a server

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** → **Origination** → **Application Documents** link.



2. In the **Action** sub-section, click **Attach Document (Server)**.
3. In the **Select Document** sub-section, use the default image directory in the **Directory Path** field. (The default path is the value for the system parameter `UIX_DEFAULT_IMAGE_PATH`). -or-
4. In the **Directory Path** field, specify the full path name to the document on the server that you want to attach to an account.  
You can click **Reset Path** at any time to return to the default image directory.
5. In the **Select Document** section, click **List File**.  
The system displays the files from the entry in the **Select Document** section **Directory Path** in the **Document Maintenance** record.
6. In the **Document Details** record, select the record you want to work with and click **Edit** in the **Details** column.
7. In the **Document Details** record, specify, view or edit the following information:

Field:	Do this:
<b>File Name</b>	View the file name for the document.
<b>Document Type</b>	Select the type for the document.
<b>Document Sub Type</b>	Select the sub type for the document.
<b>Application #</b>	Select the application number to attach/copy/move the document image.
<b>Attach</b>	Attach the document.
<b>Status</b>	View the status of the document.

Field:	Do this:
<b>Tracking #</b>	Specify the tracking number of the document.
<b>Docket #</b>	Specify the docket number of the document.
<b>Location</b>	Specify the location of the document.
<b>Received Dt</b>	View the document image received date.
<b>Effective Dt</b>	Specify the effective date of the document.
<b>Expiry Dt</b>	Specify the expiration date of the document.
<b>Comment</b>	Specify any comments regarding the document.

8. Select the **Attach** check box to attach the file to the account.
9. Click **Save And Return**.
10. In the **Action** sub-section, click **Post**.  
The system attaches the document to the application.

You can view the document in a browser by clicking **View Document** in the **Document Details** section.

## 12.2.2 Attaching a Document to an Application from a Client Machine

### To attach a document to an application from a client machine

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
2. Click the **Application Documents** link.
3. In the **Action** sub-section, click **Attach Document (Client)**.
4. In the **Select Document** section, click **Browse** in **File to upload** field.  
The system opens a **Choose File to Upload** dialog box.
5. In the **Choose File to Upload** dialog box, locate the document you want to attach to the account. You can select multiple files by holding the Ctrl or Shift key on your keyboard.
6. When you have located the document you want to attach to the account in the **Open** dialog box's **File name:** field, click **Open**.
7. The selected files appear in the **Select Document** sub-section's **File to Upload** field.
8. In the **Select Document** sub-section, click **Upload**.
9. In the **Document Details** record, select the file uploaded from your server and click **Edit**.
10. In the **Document Details** section, enter, view or edit the following information:

Field:	Do this:
<b>File Name</b>	View the file name for the document.
<b>Document Type</b>	Select the type for the document.
<b>Document Sub Type</b>	Select the sub type for the document.
<b>Application #</b>	Select the application number to attach/copy/move the document image.

<b>Field:</b>	<b>Do this:</b>
<b>Status</b>	View the status of the document.
<b>Comment</b>	Specify any comments regarding the document.
<b>Tracking #</b>	Specify the tracking number of the document.
<b>Docket #</b>	Specify the docket number of the document.
<b>Location</b>	Specify the location of the document.
<b>Received Dt</b>	Specify the received date of the document.
<b>Effective Dt</b>	Specify the effective date of the document.
<b>Expiry Dt</b>	Specify the expiration date of the document.
<b>Comments</b>	Specify any comments regarding the document.

11. Select the **Attach** check box to attach the file to the account.
12. Click **Save And Return**.
13. In the **Action** sub-section, click **Post**.  
The system attaches the document to the application.

You can view the document in a browser by choosing **View Document** in the Action section.

### 12.2.3 Copying a Document

The Action section's Copy Document command copies the document image from one application to another application. This command has no impact on the source application or the source application's document image.

#### **To copy a document to an application from another application**

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **origination** master tab.
2. Click the **Application Documents** link.
3. In the **Action** sub-section, click **Copy Document**.
4. In the **Document Maintenance** sub-section, use the **Application #** field to specify the application with the image you want to copy.
5. In the **Document Maintenance** sub-section, click **Search**. The system displays the files attached to that application in the **Document Details** section.
6. In the **Document Details** section, select the document you want to copy and click **Edit**.
7. In the **Copy/Move App #** field, specify the application number of the application to which you want to copy the document.
8. Click **Save And Return**.
9. In the **Action** sub-section, click **Post**.

### 12.2.4 Moving a Document

The Action section's Move Document command moves an existing document image from one application to another application. This command detaches the document image from the source application and attach to second application.

### To move a document to an application from another application

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
2. Click the **Application Documents** link.
3. In the **Action** sub-section, click **Move Document**.
4. In the **Document Maintenance** sub-section, use the **Application #** field to specify the application with the image you want to move.
5. In the **Document Maintenance** sub-section, click **Search**.  
The system displays the files attached to that application in the Document Details sections.
6. In the **Document Details** section, select the document you want to move and click **Edit**.
7. In the **Copy/Move App #** field, specify the application number of the application to which you want to move the document.
8. Click **Save And Return**.
9. In the **Action** sub-section, click **Post**.

You can view the documents attached to a particular account by loading the application on the Customer Service screen, then clicking the Customer Service tab and then clicking on the Document Tracking sub tab.

## 12.2.5 Viewing a Document Attached to an Application

### To view a document attached to an application

1. Using above method, load the application with the document you want to view.
2. In the **Application Document** section, click Edit.
3. View/edit the following display only information:

Field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the image.

4. In the **Application Document Details** section, select the record you want to work with and click **Edit**.
5. In the **Application Document Details** section, view the following display only information:

Field:	View this:
Document Sub Type	The document sub type.
Version	The version number. (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.

<b>Field:</b>	<b>View this:</b>
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

6. Use the **Application Document** and **Application Document Details** sections to select the document you want to view.
  - In multiple paged documents, choose **1** in **Page #** field on **Application Document Details** section to view all the pages in the document.
  - or-
  - Choose a specific page number to view only that page.
7. Click **View Document**.  
The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your Oracle Financial Services Lending and Leasing system).
8. You can add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
9. Click **Save And Return**.

## **12.3 Document Tracking section**

You can view the documents attached to a particular application by loading the application on the Underwriting/Funding screen and then clicking on Document tab.

### **12.3.1 Locating an Application Document**

#### **To locate an account document**

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
2. Click the **Underwriting/Funding** link.
3. Select and open the application you want to work with.
4. Click **Document** sub tab.

The Account Document screen appears.

Information about the documents attached to the Application appears in the **Application Documents** and **Application Document Details** sections.

### **12.3.2 Viewing a Document Attached to an Application**

To view a document attached to an account

1. Using the above method, load the account with the document you want to view.
2. In the **Application Document** section, click **Edit**.

3. View/edit the following display only information:

Field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the image.

4. In the **Application Document Details** section, select the record you want to work with and click **Edit**.

5. In the **Application Document Details** section, view the following display only information:

Field:	View this:
Document Sub Type	The document sub type.
Version	The version number (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

6. Use the **Application Document** and **Application Document Details** section to select the document you want to view.

- In multiple paged documents, choose **1** in **Page #** field on **Application Document Details** section to view all the pages in the document.

-or-

- Choose a specific page number to view only that page.

7. Choose **View Document**.

The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your system).

8. You can add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.

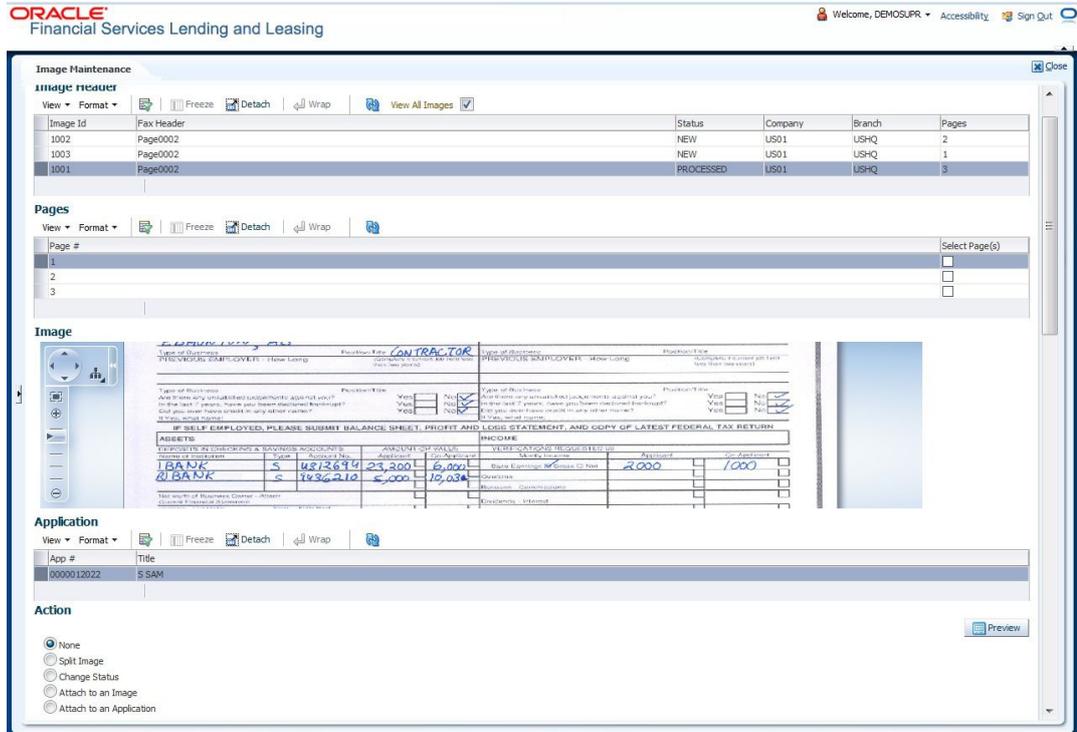
9. Click **Save And Return**.

# 13. Image Maintenance

You can view any image in the Oracle Financial Services Lending and Leasing system in the upper list box of the Image Maintenance link.

## To view an image

1. On the Oracle Financial Services Lending and Leasing home screen, click **Origination** → **Origination** → **Image Maintenance**.



2. The Image Header section displays the images in the Oracle Financial Services Lending and Leasing system.
3. In the **Image Header** section, select the image you want to work with.

The Image Header section displays the following information for each image:

<b>Branch</b>	<b>Branch</b>
Select	If selected, indicates that this is the current record.
Image Id	The image identification number.
Fax Header	The fax header.
Status	The image status.
Pages	The total number of pages of the image.
Company	The company the image came from.
Branch	The branch the image came from.

4. If an image is more than one page long, select the page you want to view in the **Pages** section and click on the page number to preview the image.
5. Select the required **transpose type** to change the appearance of the image.

## Splitting an Image

If an image is more than one page long, you can split it into two separate images using the Split Image button in the Action section. This option button is only available when an image contains more than one page. Also, you cannot split images with a status of "PROCESSED" or "SKIP."

### To split an image

1. On the **Image Maintenance** section **Image Header** section, select the multiple page image you want to split.
2. In the **Action** section, select **Split Image**.  
The Pages and New Image Id fields appear in the Action block.
3. In the **Pages** block, select the page where you want to split the image.  
The selected pages appear in the Pages field on the Action section.  
You can select more than one page; however, you cannot select page # 1.
4. In the **Action** section, click **Post**.  
Oracle Financial Services Lending and Leasing removes the selected pages and completes the New Image Id field with the image id of the new image.  
The new image does not appear in the Image Header section after you click Post. However, if you refresh the Image Maintenance screen by closing and opening the screen, the new image id appears in the Image Header section and the change of page length in the original image is displayed.

## Changing the Status of an Image

The Action section on the Image Maintenance screen allows you to change the status of the image.

The Image Maintenance screen uses the following statuses:

Status:	What is does:
RUSH	Moves the image to the front of the queue of images to be processed.
NEW	Places an image in a queue in the order of which it was received and allows you to process it as an application.
SKIP	Makes the image unavailable for processing until the status is changed.
BAD	Notes that the image is illegible and should be deleted.
PROCESSED	Notes that the information on the image has been entered and is attached to an application or account.

Only images with a status of Rush or New can be attached to an application or account.

### To change the status of an image

1. On the **Image Maintenance** screen's **Image Header** section, select the image whose status you want to change.
2. In the **Action** section, select **Change Status**.  
The Status field appears.
3. In the **Status** field, select the new status for the image.

4. In the **Action** section, click **Post**.

Oracle Financial Services Lending and Leasing changes the status of the image.

### **Attaching an Image to an Existing Image**

You can combine two images to make one image. This is the reverse of splitting an image.

#### **To combine images**

1. On the **Image Maintenance** screen's **Image Header** section, select the image to which you want to attach an existing image.
2. In the **Action** section, select **Attach to an Image**.  
The Image Id field appears.
3. In the **Image Id** field, select the image id of the image to which you want to attach the selected image.
4. In the **Action** section, click **Post**.  
Oracle Financial Services Lending and Leasing joins the two images: the Id of the image you selected in step 3 remains on the Image Header section. The image you selected in step 1 now appear as part of the remaining image.

### **Attaching an Image to an Existing Credit Application**

You can attach one or more images to an existing credit application. To attach specific pages from a multiple page image to an application or account you have to split the image to isolate the pages you want to attach. You can then attach those pages and, if necessary, link pages of the original image back together.

#### **To attach an image to an existing application image**

1. On the **Image Maintenance** screen's **Image Header** section, select the image you want to attach to an existing application.
2. In the **Action** section, select **Attach to an Application**.  
The App# field appears.
3. In the **App #** field, select the application number of the application to which you want to attach the image.
4. In the **Action** section, click **Post**.  
Oracle Financial Services Lending and Leasing attaches the image to the application. You can view the image in the Image (8) master tab on the Underwriting and Funding forms.

### **Printing an Image**

The Print Image button sends the selected image to a predefined printer.

#### **To print an image**

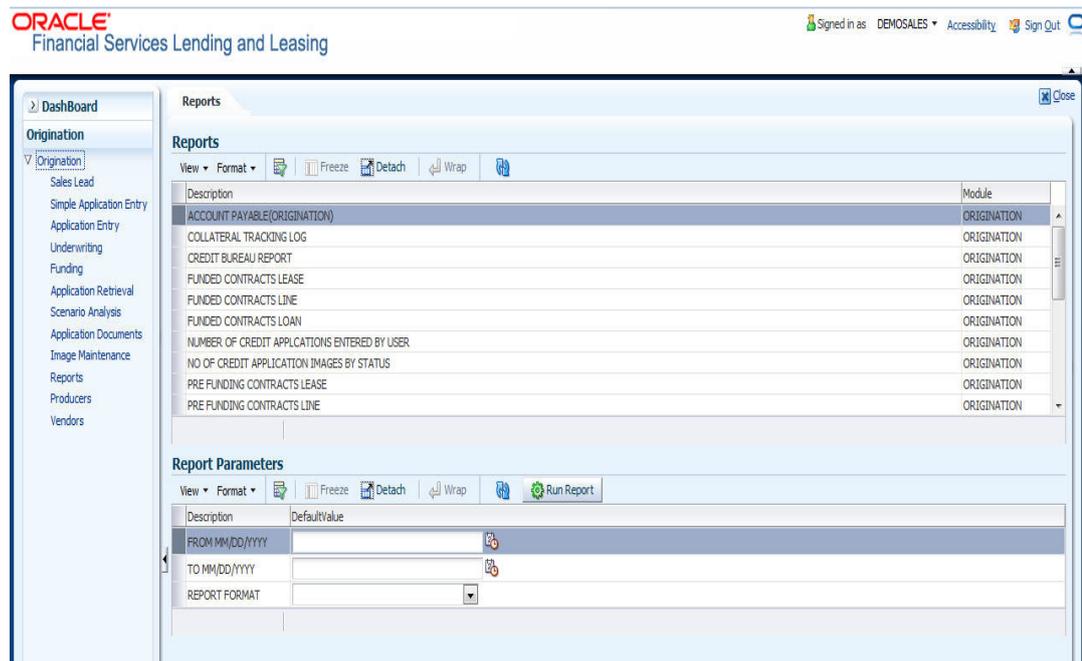
1. On the **Image Maintenance** screen's **Image Header** section, select the image you want to print.
2. In the Action section, click Print Image.

# 14. Oracle Financial Services Lending and Leasing Reports

During the day, or at the end of day, you may want to retrieve information on any of the several operations that were performed during the day in your financial institution. You can generate this information in the form of reports in Oracle Financial Services Lending and Leasing. You can specify the values in the Report Parameters section and generate a report using that information.

## Navigation to Reports

On the Oracle Financial Services Lending and Leasing home page, click **Origination** → **Origination** → **Reports**.



## 14.1 Number of Credit Applications Entered by User

This application entry report lists the amount of credit applications entered by user.

### Parameters:

- Company/Branch
- User Name
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

## Example of the Number of Credit Applications Entered by User report

Report: Number of Credit Applications Entered  
Date: 10/14/2013 10:16 AM

**ORACLE**  
Financial Services Lending and Leasing

Month / Year From: 01/01/1800 To: 01/01/2048

Company:	NL02			
Branch:	NLR1			
		<b>Entered By</b>	<b>Date Entered</b>	<b># of Applications</b>
		ARNATH	07/09/2013	2
				<b>Total:</b>
				2
				<b>Branch Total:</b>
				2
				<b>Company Total:</b>
				2
Company:	US01			
Branch:	USHQ			
		<b>Entered By</b>	<b>Date Entered</b>	<b># of Applications</b>
		ARNATH	05/16/2013	1
		ARNATH	06/25/2013	2
		ARNATH	06/26/2013	1
		ARNATH	07/03/2013	2
				<b>Total:</b>
				6
				<b>Branch Total:</b>
				6
				<b>Company Total:</b>
				6
				<b>Grand Total:</b>
				8

## 14.2 Collateral Tracking Log

This servicing report lists collateral tracking details.

### Parameters:

- Company/Branch
- Tracking Type

## Example of the Collateral Tracking Log report

Report: Collateral Tracking Log  
Date: 10/25/2013 11:22 AM

ORACLE®  
Financial Services Lending and Leasing

Company Branch	US01 USHQ	Tracking Type	Asset	Customer Comments	State	Account #	Follow Up Date	Start Dt	Disposition
		ASSET HOME ATTRIBUTES	2010 MK MD HD	WELLS SOPHIA	UNDEFINED	20130800012595	04/05/2013	04/05/2013	NOT DEFINED
			2010 MK MD HD	NARAYAN SREERAM	UNDEFINED	20130900012635	04/05/2013	04/05/2013	NOT DEFINED
			2013 HONDA 2013 23547	RAMESHR JALLA	GARA	20130200011098	07/30/2013	07/30/2013	NOT DEFINED
			2 TOYOTA COROLA METAL	JAN JOHN	FR	20130700011283	07/31/2013	07/31/2013	NOT DEFINED
			2013 TOYOTA COROLA	PHC TEST	UNDEFINED	20130500011251	08/01/2013	08/01/2013	NOT DEFINED
			Type Count :	5					
			Branch Count:	5					
			Company Count:	5					
			Total Count:	5					

## 14.3 Credit Bureau Report

This report lists the credit bureau details.

### Parameters:

- Credit Request ID
- Credit Request Detail
- Report Format

### Example for Credit Bureau report

Report: Credit Bureau Report  
Date: 9/13/2013 16:37 PM

ORACLE®  
Financial Services Lending and Leasing

## 14.4 Account Payable (Origination)

This report lists the payable accounts.

### Parameters:

- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

## Example for Origination Account payable report

Report: Accounts Payable (Origination)  
Date: 10/28/2013 17:56 PM

**ORACLE**  
Financial Services Lending and Leasing

Date From: 01/01/2000 To : 01/01/2048

Company: NL02  
Branch: NLHQ

All amount are in USD

Payee	Date	Mode	Status	Payment Amount	Customer	Txn	Amount
CCARNATION LISA / CCARNATION LISA	05/16/2006	CHECK	CLOSED	10,000.00	0000001365 BOND JAMES	ITM DOWN PAYMENT	-5,000.00
		CHECK	CLOSED	10,000.00	0000001365 BOND JAMES	ITM DOWN PAYMENT PAYOFF	0.00
		CHECK	CLOSED	10,000.00	0000001365 BOND JAMES	ITM DOWN PAYMENT TRADEIN	0.00
		CHECK	CLOSED	10,000.00	0000001365 BOND JAMES	ITM CREDIT INSURANCE LIFE	0.00
		CHECK	CLOSED	10,000.00	0000001365 BOND JAMES	ITM CREDIT INSURANCE DISABILITY	0.00
Date Total :							-5,000.00
Payee Total :							-5,000.00
Branch Total :							-5,000.00
Company Total :							-5,000.00

## 14.5 Number of Credit Application Images by Status

This report lists the number of credit application images by status.

### Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Report: Number of Credit Applications Images By Status

**ORACLE**  
Financial Services Lending and Leasing

Month/Year From: 01/01/1800 To: 01/01/2048  
Date: 10/15/2013 12:04 PM

Company: US01  
Branch: USHQ

Image Status	Date Entered	# of Applications
BAD	07/23/2013	1
BAD	07/29/2013	1
BAD	08/23/2013	1
BAD	08/26/2013	1
NEW	07/23/2013	4
NEW	07/26/2013	1
NEW	08/19/2013	1
NEW	08/26/2013	3
NEW	09/24/2013	2
PROCESSED	09/24/2013	1
RUSH	08/26/2013	1
RUSH	09/24/2013	9
Total:		26
Branch Total:		26
Company Total:		26
Grand Total:		26

## 14.6 Underwriting Status by Month and Producer Loan

This underwriting report lists application status by month and producer for loans.

### Parameters:

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

### Example of the Underwriting Status by Month and Producer loan report

Report: Underwriting Status by Month & Producer (LOAN)  
Date: 10/31/2013 10:31 AM

ORACLE®  
Financial Services Lending and Leasing

Month/Year From: 01/1800 To: 01/2048

Company: NL02  
Branch: NLHQ

ALL AMOUNT ARE IN USD											
Month	Producer Type	Producer # & Name	Approved		Conditioned		Rejected		Total	Funded	% Tot Apps Funded
			#	%	#	%	#	%			
2006-01	DEALER	MN-00001 H&R BLOCK	1	100.000%	1	0.000%	1	0.000%	1	1	100.000%
Monthly Total:			1	100.000%	1	0.000%	1	0.000%	1	1	100.000%
2006-02	DEALER	MN-00001 H&R BLOCK	1	100.000%	1	0.000%	1	0.000%	1	1	33.333%
Monthly Total:			1	100.000%	1	0.000%	1	0.000%	1	1	33.333%
2006-03	DEALER	MN-00001 H&R BLOCK	1	100.000%	1	0.000%	1	0.000%	1	1	100.000%
Monthly Total:			1	100.000%	1	0.000%	1	0.000%	1	1	100.000%
Branch Total:			1	100.000%	1	0.000%	1	0.000%	1	1	60.000%
Branch: NLRI											
ALL AMOUNT ARE IN USD											
Month	Producer Type	Producer # & Name	Approved		Conditioned		Rejected		Total	Funded	% Tot Apps Funded
			#	%	#	%	#	%			
2006-02	DEALER	IL-00003 SAM LEMAN CHRYSLER PLYMOUTH MAZDA	0	100.000%	0	0.000%	0	0.000%	0	0	0.000%
Monthly Total:			0	100.000%	0	0.000%	0	0.000%	0	0	0.000%
2006-03	DEALER	IL-00003 SAM LEMAN CHRYSLER PLYMOUTH MAZDA	0	100.000%	0	0.000%	0	0.000%	0	0	0.000%
Monthly Total:			0	100.000%	0	0.000%	0	0.000%	0	0	0.000%
Branch Total:			0	100.000%	0	0.000%	0	0.000%	0	0	0.000%
Company Total:			1	100.000%	1	0.000%	1	0.000%	1	1	42.857%
Grand Total:			1	100.000%	1	0.000%	1	0.000%	1	1	42.857%

## 14.7 Underwriting Status By Month and Underwriter Loan

This underwriting report lists application status by month and underwriter for loans.

### Parameters:

- Company/Branch
- Underwriter
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

## Example of the Underwriting Status By Month and Underwriter Loan report

Report: Underwriting Status by Month &  
Underwriter (loan)  
Date: 10/31/2013 15:42 PM

ORACLE  
Financial Services Lending and Leasing

Month / Year From: 01/1800 To: 01/2048

Company: NL02  
Branch: NLHG  
ALL AMOUNT ARE IN USD

Month	Underwriter Name	Approved		Conditioned		Rejected		Total	Funded	% Tot Apps Funded
		#	%	#	%	#	%			
2006-01	VINAY BHATIA	1	100.000%	1	0.000%	1	0.000%	1	1	100.000%
	Monthly Total:	1	100.000%	1	0.000%	1	0.000%	1	1	100.000%
2006-02	DEMO SUPERUSER	2	100.000%	2	0.000%	2	0.000%	2	2	50.000%
	SUSHMITHA MOHAN	1	100.000%	1	0.000%	1	0.000%	1	1	0.000%
	Monthly Total:	2	100.000%	2	0.000%	2	0.000%	2	2	33.333%
2006-03	DEMO SUPERUSER	1	100.000%	1	0.000%	1	0.000%	1	1	100.000%
	Monthly Total:	1	100.000%	1	0.000%	1	0.000%	1	1	100.000%
	Branch Total:	1	100.000%	1	0.000%	1	0.000%	1	1	60.000%
Branch: NL01 ALL AMOUNT ARE IN USD										
Month	Underwriter Name	Approved		Conditioned		Rejected		Total	Funded	% Tot Apps Funded
		#	%	#	%	#	%			
2006-02	SRERAM NARAYAN	1	100.000%	1	0.000%	1	0.000%	1	1	0.000%
	Monthly Total:	1	100.000%	1	0.000%	1	0.000%	1	1	0.000%
	Branch Total:	1	100.000%	1	0.000%	1	0.000%	1	1	0.000%
	Company Total:	1	100.000%	1	0.000%	1	0.000%	1	1	50.000%
	Grand Total:	1	100.000%	1	0.000%	1	0.000%	1	1	50.000%

## 14.8 Underwriting Status By Month Loan

This underwriting report lists application status by the month for loans.

### Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

### Example of the Underwriting Status By Month Loan report

Report: underwriting status by month (loan)  
Date: 10/31/2013 10:19 AM

ORACLE  
Financial Services Lending and Leasing

Month / Year From: 01/1800 To: 01/2048

ALL AMOUNT ARE IN USD

Company:	NL02									
Branch:	NLHG									
MONTH	# of Apps	Approvals	Conditioned	Rejected	Funded	Volume	Average Loan	Average Rate		
2006-01	1	1	0	0	1	5,000.00	5,000.00	13.98%		
2006-02	3	3	0	0	1	0.00	0.00	13.98%		
2006-03	1	1	0	0	1	5,000.00	5,000.00	13.98%		
2006-06	1	1	0	0	0	0.00				
2006-07	1	1	0	0	0	0.00				
Branch Total:	7	7	0	0	3	10,000.00	3,333.33	13.98%		
Company Total:	7	7	0	0	3	10,000.00	3,333.33	13.98%		
Grand Total:	7	7	0	0	3	10,000.00	3,333.33	13.98%		

## 14.9 Funded Contracts Loan

This funding report lists applications funded for loans.

### Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Producer
- Report Format

## Example of the Funded Contracts Loan report

Report: Funded Contracts (Loan)  
Date: 10/25/2013 13:05 PM

ORACLE  
Financial Services Lending and Leasing

Month / Year From: 03/2004 To: 03/2013

Company: NL02		Branch: NLHQ		ALL AMOUNT ARE IN USD						
Producer	Name	Product	Collateral	Underwriter	Application#	ContractDt	Amount	Rate	Term	
MN-00001 IN HOUSE (DIRECT DEAL)	BEVENSIE SUSAN / BEVENSIE SUSAN	LOAN-UN	2006 GENERAL PERSONAL GOOD	VINAY BHATTIA	0000097055	10/02/2012	10,000.00	13.980%	36	
MN-00001 IN HOUSE (DIRECT DEAL)	BHATTIA VINAY / S	LOAN-UN	2006 GENERAL PERSONAL GOOD	VINAY BHATTIA	0000097057	10/02/2012	10,000.00	13.980%	36	
		Count:	2	Total:			20,000.00			
		Branch Count:	2	Branch Total:			20,000.00			
		Company Count:	2	Company Total:			20,000.00			
Company: US01		Branch: USHQ		ALL AMOUNT ARE IN USD						
Producer	Name	Product	Collateral	Underwriter	Application#	ContractDt	Amount	Rate	Term	
CO-00002 MILE HIGH MITSUBISHI	TEST TRST	LOAN-VE	2012 TOYOTA COROLLA 4DR	VINAY BHATTIA	0000086046	02/08/2013	32,000.00	4.990%	36	
		Count:	1	Total:			32,000.00			
FL-00002 VICAR MOTOR OF ORLANDO INC	DELIQUENCY TEST	LOAN-VE	0 TOYOTA CAMRY 232	DEMO UNDERWRITER	0000098066	02/11/2013	10,100.00	4.990%	12	
		Count:	1	Total:			10,100.00			
		Branch Count:	2	Branch Total:			42,100.00			
		Company Count:	2	Company Total:			42,100.00			
		Total Count:	4	Grand Total:			62,100.00			

## 14.10 Pre Funding Contracts Loan

This funding report lists applications verified for loans.

### Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Producer
- Report Format

### Example of the Pre Funding Contracts Loan report

Report: Pre-Funding Contracts (Loan)  
Date: 10/30/2013 14:50 PM

ORACLE  
Financial Services Lending and Leasing

Month / Year From: 10/2000 To: 10/2400

Company: US01		Branch: USHQ		ALL AMOUNT ARE IN USD						
Producer	Name	Product	Collateral	Underwriter	Application #	Contract Dt	Amount	Rate	Term	
CA-00004 VOLKSWAGEN OF WOODLAND HIL	UNDEFINED	LOAN-VE		DEMO UNDERWRITER	0000001371		0.00	0.000%	0	
		Count:	1	Total:			0.00			
		Branch Count:	1	Branch Total:			0.00			
		Company Count:	1	Company Total:			0.00			
		Total Count:	1	Grand Total:			0.00			

---

## 15. Producer

Oracle Financial Services Lending and Leasing is capable to create and service direct as well as indirect Loan. Indirect Loan are generated through Producer Entities like Dealerships and Agents. It is essential to create and maintain such entities to enable incentive tracking and business development achieved through each entity.

Applications are sent to financial institutions indirectly through producer entities like dealers or agents on behalf of a customer. Specifying Producer details is mandatory while creating a application since the system associates a credit application with the producer entity which sent it, on the Application Entry, Underwriting, and Funding screens. When the credit application is approved and funded, the system associates the account with the producer entity.

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

The following three different status are defined for Producer Entities in OFSLL:

- Active: Only if Producer Status is Active, the application sourced through that Producer Entity can be funded.
- Inactive: If the Producer Status is Inactive, the application sourced through that Producer Entity cannot be funded.
- Temporary: If the Producer Status is Temporary, the application sourced through that Producer Entity can only be reviewed. However it cannot be funded.

The producers are paid for their participation, either:

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

The Producer Setup screen contains pages that enable you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters.

While setting up Producer entities it is also essential to setup the Producer Cycles under 'Setup' in main menu. For more details, refer to Configuring Lending and Leasing guides.

While working with the Producer Setup screen, you will primarily use the following sub tabs:

1. Payment Details
2. Tracking Attributes
3. Contracts
4. Comments
5. Summary

The Producers screen, completed during setup, can be used to view and maintain producer details.

## 15.1 Producer Details

The Producer details screen allows you to record or edit basic information about the producer. You can set up dealers or producers for a company and branch. You can also set up a default underwriter and a default collector for a producer. The system uses this information in the origination work flow to select a queue.

The producer number, name, contact information, company and branch to which the producer is associated with, federal tax number, status, and license information can be stored in this screen.

### Navigating to Producer

1. On the Oracle Financial Services Lending and Leasing home screen, click **Origination** → **Origination** → **Producers**.
2. The system displays the Producers setup screen.

### To set up the Producer

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

A brief description of the fields is given below:

Field:	Do this:
<b>Producer #</b>	Based on the system setup, either: Specify the producer number  -or- The system generates producer number.  Producer will be activated on the next system date (current system date + 1) and not on the start date.

<b>Field:</b>	<b>Do this:</b>
<b>Old Producer #</b>	Specify the old producer number.
<b>Name</b>	Specify the producer name.
<b>Company</b>	Select the company from the drop-down list.
<b>Branch</b>	Select the branch from the drop-down list.
<b>Start Dt</b>	Select the producer start date by clicking on the adjoining Calendar icon.
<b>End Dt</b>	Select the producer end date by clicking on the adjoining Calendar icon.
<b>Contact</b>	Specify the producer contact.
<b>Group</b>	Select the producer contact group from the drop-down list.
<b>Grade</b>	Select the producer grade as per business processes from the drop-down list. The list consist of values which are used only for categorizing at the producer level and can be changed periodically as per business requirement.
<b>Type*</b>	Select the producer type from the drop-down list. The Group and Type fields help in setting up the pricing schemes on Pricing screen.
<b>Status</b>	Select the appropriate status from the drop-down list. The contents of this field can be linked to edits in Loan origination cycle so that only applications from Producers whose status is 'Active' can be funded.
<b>Sales Agent</b>	Select the sales agent associated with this producer from the drop-down list.
<b>Underwriter</b>	Select the default underwriter assigned to this producer from the drop-down list. Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers.
<b>Funder</b>	Select the users with responsibility as Funding Specialist, from the drop-down list.
<b>Collector</b>	Select the default collector or agent assigned to this producer from the drop-down list. (This will appear in the <b>Collector</b> field in <b>Delinquency Information</b> section of <b>Account Details</b> screen on the <b>Customer Service screen</b> ).
<b>Fed Tax #</b>	Specify the federal tax identification number. If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234.
<b>Address section</b>	
<b>Country</b>	Select the country code from the drop-down list.
<b>Address Line 1</b>	Specify address line 1
<b>Address Line 2</b>	Specify address line 2

<b>Field:</b>	<b>Do this:</b>
<b>Zip</b>	Select the zip code from the drop-down list.
<b>Zip Extn</b>	Specify the extension of the zip code.
<b>City</b>	Specify the city.
<b>State</b>	Select the state from the drop-down list.
<b>Phone 1</b>	Specify phone number 1.
<b>Exnt 1</b>	Specify phone number 1 extension.
<b>Phone 2</b>	Specify phone number 2.
<b>Extn2</b>	Specify phone number 2 extension.
<b>Fax Prefix1</b>	Select fax prefix number 1 from the drop-down list.
<b>Fax1</b>	Specify fax number 1.
<b>Fax Prefix2</b>	Select fax prefix number 2 from the drop-down list.
<b>Fax2</b>	Specify fax number 2.
<b>E-Mail</b>	Specify the producer mail address.
<b>Loss Reserve Amount</b>	Specify the loss reserve amount
<b>Max Float</b>	Specify the value of maximum float allowed for the Producer.  A Float represents the application sourced by the producer that is Funded and awaiting 'Title perfection' from the concerned authorities for marking lien. If you do not know the exact value but want to provide a maximum float, then specify the value as 99999.
<b>Remaining Float</b>	System automatically displays the available number of floats by calculating the remaining float value based on 'Max Float' and Title perfections under processing.
<b>Enabled</b>	Check this box to enable the product.
<b>Subvention Participation Details</b>	
<b>Subvention Participant</b>	Check this box to maintain the producer as subvention participant
<b>Collection Type</b>	Select the collection type from the drop-down list.
<b>Collection Frequency</b>	Select the collection frequency from the drop-down list.
<b>Refund Disbursement Method</b>	Select the refund disbursement method from the drop-down list.
<b>Region</b>	Select the region of producer from the drop-down list.
<b>Territory</b>	Select the territory of producer from the drop-down list.

Field:	Do this:
<b>License Details</b>	
<b>Valid From</b>	Specify the date from when the producer's license is valid.
<b>Valid To</b>	Specify the date till when the producer's license is valid.

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

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**Note**

Oracle Financial Services Software recommends that you double-check the fax numbers (especially the 10 digit number) and email addresses you enter on this screen, since the system uses this information to send its system-generated underwriting decisions.

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### 15.1.1 Payment Details

You can setup ACH as the payment mode for a dealer or producer on Payment Details sub screen. The Payment Details sub screen stores information regarding the producer's bank, such as bank's name, routing number, account type and account number. Once this sub screen is completed, the information goes into effect immediately. To complete the Payment Details

1. Click **Origination** → **Origination** → **Producers** → **Payment Details**.
2. In the **Payment Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Pmt Mode</b>	Select the payment mode from the drop-down list.
<b>Bank</b>	Specify the ACH bank name.
<b>Start Dt</b>	Select ACH start date if payment mode is ACH. You can even select the date from adjoining Calendar icon.
<b>Routing #</b>	Specify the ACH bank routing number.
<b>Account Type</b>	Select the ACH bank account type from the drop-down list.
<b>Account #</b>	Specify the ACH bank account number.
<b>Disbursement Currency</b>	Select the disbursement currency from the drop-down list.

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

### 15.1.2 Compensation Plan

The Compensation Plan sub screen displays information related to compensation and chargeback for the producer. It displays summaries as well as account level information. The data is gathered from relevant applications and accounts in the system that are approved and funded.

A brief description of the fields in the Compensation Plan sub screen is given below:

Field:	View this:
<b>Account/Application</b>	The account/application number and title
<b>Compensation Plan</b>	The compensation plan defined for the producer.
<b>Upfront Amt</b>	The Upfront Amount defined for the producer.
<b>Remaining Amt</b>	The remaining amount for the producer.
<b>Total Amt</b>	The total amount defined for the producer.

1. In the **Loss Reserve** section, view the loss reserve amount.

You can view additional details of the Compensation Plan, Chargeback Methods, and Compensation/Chargeback Amounts in the sub screen.

### 15.1.3 Subvention

The Subvention sub screen displays information related to Subvention Receivables for the producer. It displays summaries as well as account level information.

In the Subvention Receivables section, you can view the following details. A brief description of the fields is given below:

Field:	View this:
<b>Subvention Participant</b>	The status of subvention participant.
<b>Collection Type</b>	The collection type defined for the subvention.
<b>Collection Frequency</b>	The collection frequency defined for the subvention.
<b>Refund Disbursement Method</b>	The Refund Disbursement Method for the subvention.
<b>Receivable Amt(Open)</b>	The outstanding receivable amount for the subvention.
<b>Receivable Amt(Current)</b>	The current receivable amount for the subvention.
<b>Received Amt</b>	The received amount for the subvention.
<b>Netted Refund Amt</b>	The netted refund amount for the subvention.
<b>Net Receivable Amt</b>	The net receivable amount for the subvention.
<b>Payable Refund Amt</b>	The payable refund amount for the subvention.

### 15.1.4 Transactions

The Transactions sub screen facilitates you to post the following types of transactions based on the selection in the action block.

- All transactions relating to Payment to / from Producers, Disbursements transactions from Holdback / Reserve can be posted by selecting 'Others' option in the action block.
- Subvention Receivables / Payments and adjustments can be posted by selecting 'Subvention' option in the action block.

On selecting 'Others' or 'Subvention' option, click **Add** and specify the following field information. A brief description of the fields is given below:

Field:	View this:
<b>Effective Dt</b>	Select the Effective Date of the transaction from the calendar.
<b>Transaction</b>	Select the transaction from the drop down list.
<b>Account #</b>	Select the account from the drop down list.
<b>Amount</b>	Specify amount for the transaction.
<b>Reference</b>	Specify the transaction reference.
<b>Post Dt</b>	Posted date of the transaction.
<b>Comment</b>	Specify additional details of the transaction if any.

Click **Post** to post the transaction for processing.

### 15.1.5 Holdback/Loss Reserve

The Holdback/Loss Reserve sub screen displays information related to Proceed Holdback and Loss Reserve for the producer.

#### To view the Holdback/Loss Reserve

1. Click **Producers** → **Holdback/Loss Reserve**.
2. In the Proceed Holdback section, you can view the account and Holdback amount details.

In the Loss Reserve section, you can view Loss Reserve amount details.

### 15.1.6 Tracking Attributes

The Tracking Attributes sub screen allows you to link information to a producer who is not tracked in the system, by default, however is part of company's business practices.

#### To complete the Tracking Attributes

1. Click **Origination** → **Origination** → **Producers** → **Tracking Attributes**.
2. In the Tracking section, you can edit the **parameter** and **Value** details.
3. A brief description of the fields is given below:

Field:	View this:
<b>Sub-Parameter</b>	View the sub-parameter details.
<b>Parameter</b>	View the parameter details.
<b>Value</b>	Enter the required value for the selected parameter.

4. In the **Statements Transactions** section, view the following information:

Field:	View this:
<b>Effective Dt</b>	The statement transaction date.
<b>Transaction</b>	The statement transaction.

Field:	View this:
<b>Account</b>	The statement account number.
<b>Debit Amt</b>	The statement debit amount.
<b>Credit Amt</b>	The statement credit amount.

### 15.1.7 Contacts

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

#### To complete the Contacts

1. Click **Origination** → **Origination** → **Producers** → **Contacts** sub tab.
2. On the **Contacts** sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Contact Type</b>	Select the producer contact type from the drop-down list.
<b>Name</b>	Specify the producer contact name.
<b>Phone</b>	Specify producer contact phone number.
<b>Extn</b>	Enter phone number extension.
<b>Fax</b>	Enter producer contact fax number.
<b>Enabled</b>	Check this box to indicate this is a current contact.

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

### 15.1.8 Comments

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

#### To enter a comment on the Comments

1. Click **Origination** → **Origination** → **Producers** → **Comments** sub tab.
2. In the **Comments** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Comment</b>	Enter comment.
<b>Comment By</b>	Displays user id.
<b>Comment Dt</b>	Displays comment date.

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

## 15.1.9 Summary

The display only Summary sub screen allows you to view summary information regarding the producer.

### To view summary on the Summary

1. Click **Origination** → **Origination** → **Producers** → **Summary** sub tab.
2. In the **Summary** section, view the following information.

A brief description of the fields is given below:

Field:	View this:
<b>Year Month</b>	The year and month.
<b>Total Apps</b>	The application total status count.
<b>Approved</b>	The application approved status count.
<b>Conditioned</b>	The application conditioned status count.
<b>Rejected</b>	The application rejected status count.
<b>Withdrawn</b>	The application rejected status count.
<b>Funded</b>	The application withdrawn status count.
<b>Amount</b>	The application funded status total amount.

## 15.1.10 Title Status Summary

The Title Status Summary screen displays the various stages of titles of assets for applications sourced by the producer. The details are available for specific periods like last 1 day, 2 days, 5 days, 7 days and All (entire history) and results are displayed for selected period with each date as new row.

For example, if user has selected 2 days and the system date is 2nd June 2014, then system will group statuses in mentioned buckets and displays data for each 'Lien event date'.

### To view Title Status Summary on the Summary

1. Click **Origination** → **Origination** → **Producers** → **Summary** sub tab.
2. On the **Title Status Summary** screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.
3. Select the **Title Status Summary** period as 1 day/2 days/5 days/7 days/All.

A brief description of the fields are given below:

Field:	View this:
<b>New Status</b>	Displays lien status as 'New'
<b>Perfection Processing Status</b>	Displays lien status as either Sent for Perfection/ Sent for Re-perfection
<b>Perfected Status</b>	Displays if lien status has 'Perfected Title'

<b>Field:</b>	<b>View this:</b>
<b>Release Processing Status</b>	Displays lien status as either Sent for Title Release/Re-sent for Title Release
<b>Released Status</b>	Displays lien status as either Service Requested/Pending Delete
<b>Hold Release</b>	Displays lien Hold Release status
<b>To be Released</b>	Displays lien status if 'To be released'
<b>Closed Status</b>	Displays lien status if 'Deleted'
<b>Exception Status</b>	Displays lien status as either Pending Lien Holder/ Pending DMV
<b>Lien Event Date</b>	Displays lien Event Date attached against each status.

---

## 16. Vendors

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings or making field calls. With the system's Vendors screen, you can:

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

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

### 16.1 Vendor Detail Screen

The Vendors screen allows you to set up vendor information. By default it will show current address but if the vendor receives escrow disbursement at an address which is different from current business address the information can be entered in Payment Details sub screen. Also, the Payment Details sub screen allows you to enter number of days prior to the due date by which payment to vendor must be processed.

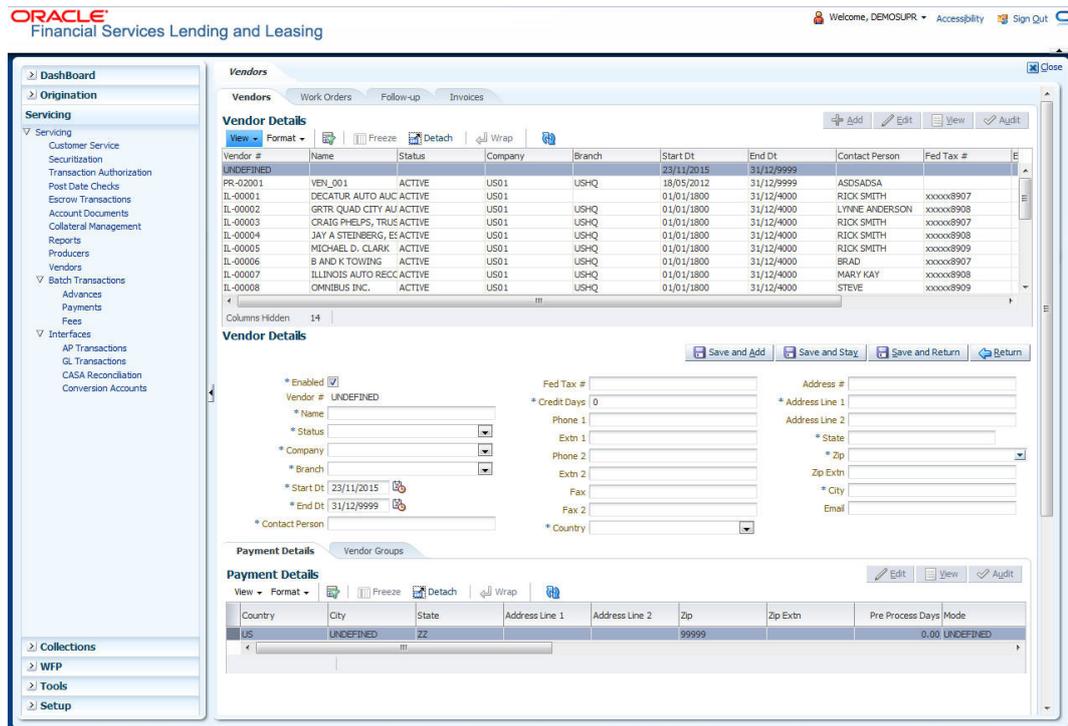
#### **Navigating to Vendor Detail Screen**

1. On the Oracle Financial Services Lending and Leasing home screen, click **Origination** → **Origination** → **Vendors**.
2. The system displays the Vendor screen. The details are grouped under four tabs:
  - Vendors
  - Work Orders
  - Follow-up
  - Invoices

#### 16.1.1 Vendors tab

1. Click **Origination** → **Origination** → **Vendors** → **Vendors**. The details in the screen are grouped into three:
  - Vendor Details
  - Payment Details
  - Vendor Groups

2. In the **Origination** → **Origination** → **Vendors** → **Vendors** → **Vendor Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter:



A brief description of the fields is given below:

Field:	Do this:
<b>Enabled</b>	Check this box to enable the vendor.
<b>Vendor #</b>	Displays the vendor number. The system generates the vendor number by default.
<b>Name</b>	Specify the vendor name.
<b>Status</b>	Select the vendor status from the drop-down list.
<b>Company</b>	Select the vendor portfolio company from the drop-down list.
<b>Branch</b>	Select the vendor portfolio branch from the drop-down list.
<b>Start Dt</b>	Specify the vendor start date. You can select data even from the adjacent Calendar icon.
<b>End Dt</b>	Specify the vendor end date. You can select data even from the adjacent Calendar icon.
<b>Contact Person</b>	Specify the vendor contact name.
<b>Fed Tax #</b>	If available, enter the vendor federal tax identification number. If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to Y, this appears as a masked number; for example, XXXXX1234.
<b>Credit Days</b>	Specify the credit days for the vendor invoice. This number is used to check that Invoice Due Date is not more than the credit days from Invoice Date.

Field:	Do this:
<b>Phone 1</b>	Specify primary phone number.
<b>Extn 1</b>	Specify the primary phone extension.
<b>Phone 2</b>	Specify alternate phone number.
<b>Extn 2</b>	Specify the alternate phone's extension.
<b>Fax</b>	Specify the fax number.
<b>Fax 2</b>	Specify the fax number 2.
<b>Country</b>	Select the country code from the drop-down list.
<b>Address Line 1</b>	Specify address line 1.
<b>Address Line 2</b>	Specify address line 2.
<b>Zip</b>	Select the zip code from the drop-down list.
<b>Zip Extn</b>	Specify the extension of the Zip code.
<b>City</b>	Specify the city.
<b>State</b>	Select the state from the drop-down list.
<b>Email</b>	Specify the email address.

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

Click **Origination** → **Origination** → **Vendors** → **Vendors** → **Vendor Details**. The Payment Details sub tab allows you to set up automatic clearing house information for vendors.

4. On the **Payment Details** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Remittance section</b>	
<b>Country</b>	Select the country code from the drop-down list.
<b>City</b>	Specify city.
<b>State</b>	Select state from the drop-down list.
<b>Address Line 1</b>	Specify address line 1.
<b>Address Line 2</b>	Specify address line 2.
<b>Zip</b>	Specify zip code from the drop-down list.
<b>Zip Extn</b>	Specify extension of the zip code.
<b>Pre-Process Days</b>	Specify the remittance pre-process days. This is the number of days prior to due date by which payment to the vendor must be processed.

Field:	Do this:
<b>Payment Details section</b>	
<b>Mode</b>	Select the mode of payment from the drop-down list.
<b>Bank</b>	Specify the ACH bank.
<b>Start Dt</b>	View ACH start date.
<b>Routing #</b>	Specify the bank routing number.
<b>Account Type</b>	Select the account type from the drop-down list.
<b>Account #</b>	Specify the account number. If the organizational parameter <code>UIX- _HIDE_RESTRICTED_DATA</code> is set to 'Y', this appears as a masked number; for example, XXXXX1234.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Click **Origination** → **Origination** → **Vendors** → **Vendors** → **Vendor Details**. The Vendors Groups allows you to set up vendor groups.
7. On the **Vendor Groups** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Sort</b>	Specify sort sequence.
<b>Group</b>	Select the vendor type to which the vendor belongs from drop-down list, based on services provided by the vendor.
<b>Enabled</b>	Check this box to enable the vendor service.

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

### 16.1.2 Work Orders Tab

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

1. Click **Origination** → **Origination** → **Vendors** → **Work Order**. The details are categorized into two:
  - Work Order
  - Services

2. In the **Origination** → **Origination** → **Vendors** → **Work Order** → **Work Order**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Work Order #</b>	Displays the work order number.
<b>Account</b>	Select account number for the work order from the drop-down list.
<b>Vendor</b>	Select vendor who will service the work order from the drop-down list.
<b>Company</b>	Displays the vendor company.
<b>Branch</b>	Displays the vendor branch.
<b>Status</b>	Select the service status from the drop-down list.
<b>Type</b>	Select the work order type from the drop-down list.
<b>Work Order Details section</b>	
<b>Dt</b>	Displays the work order date.
<b>Status Dt</b>	Displays the last work order status change date.
<b>Currency</b>	Select currency for the work order from the drop-down list.
<b>Estimated</b>	Displays the estimated amount for the work order.
<b>Billed</b>	Displays amount billed by the vendor for the work order.
<b>Paid</b>	Displays amount paid to the vendor for the work order.

Field:	Do this:
<b>Account Information section</b>	
<b>Collateral</b>	Select asset associated with the work order from the drop-down list.
<b>Reference #</b>	Specify the vendor reference.
<b>Assigned By</b>	Specify the user who created the work order.
<b>Followup Dt</b>	Specify the next follow-up date. You can even select from the adjoining Calendar icon.
<b>Vendor Information section</b>	
<b>Contact</b>	Specify the vendor contact for the work order.
<b>Phone</b>	Specify the vendor contact phone for the work order.
<b>Extn</b>	Specify the vendor contact phone extension for the work order.
<b>Fax</b>	Specify the vendor contact fax for the work order.
<b>Comment</b>	Specify any comments regarding the work order.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Origination** → **Origination** → **Vendors** → **Work Order** → **Services**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Service</b>	Select the service type from the drop-down list (required).
<b>Fee Type</b>	Select the vendor fee type from the drop-down list.
<b>Currency</b>	Select the currency from the drop-down list.
<b>Estimated</b>	Specify the estimated amount for the service.
<b>Billed Amt</b>	Displays amount billed by the vendor for the service.
<b>Paid</b>	Displays amount paid to the vendor for the service.
<b>Status</b>	Select the status from the drop-down list.
<b>Status Dt</b>	Displays the last service status change date.

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

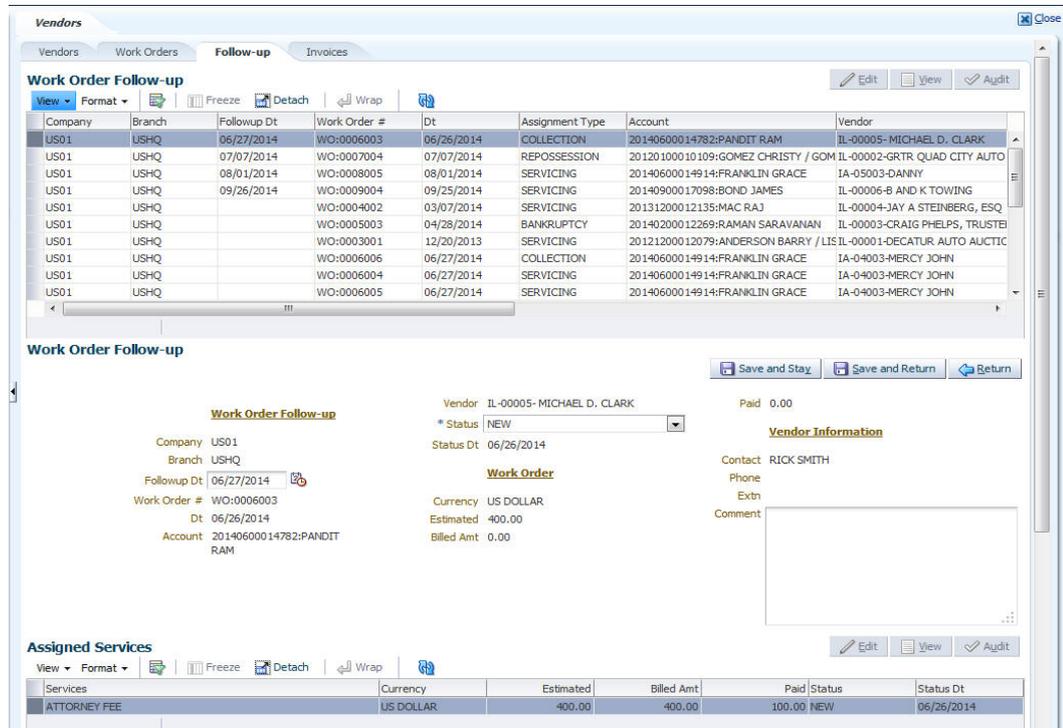
### 16.1.3 Follow-up Tab

The Work Orders link lists the work orders that are not complete and hence require follow-up.

1. Click **Origination** → **Origination** → **Vendors** → **Follow-up** tab. The details are grouped into two:
  - Work Order Follow-up

- Assigned Services
2. In the **Origination** → **Origination** → **Vendors** → **Follow-up** → **Work Order Follow-up**, perform any of the [Basic Operations](#) mentioned in Navigation chapter except for creating a new record.

A brief description of the fields is given below:



Field:	Do this:
<b>Company</b>	Displays the vendor company.
<b>Branch</b>	Displays the vendor branch.
<b>Followup Dt</b>	Specify the next follow-up date. You can even select the date from adjoining Calendar icon.
<b>Work Order #</b>	Displays the work order number.
<b>Dt</b>	Displays the work order date.
<b>Account</b>	Displays the account associated with the work order.
<b>Vendor</b>	Displays the vendor associated with the work order.
<b>Status</b>	Select the work order status from the drop-down list.
<b>Status Dt</b>	Displays the last work order status change date.
<b>Work Order section</b>	
<b>Currency</b>	Displays the currency for the work order.
<b>Estimated</b>	Displays the estimated amount for the work order.
<b>Billed Amt</b>	Displays amount billed by the vendor for the work order.

Field:	Do this:
<b>Paid</b>	Displays amount paid to the vendor for the work order.
<b>Vendor Information section</b>	
<b>Contact</b>	Displays the vendor contact name.
<b>Phone</b>	Displays the vendor contact phone number.
<b>Extn</b>	Displays the vendor contact phone number's extension.
<b>Comment</b>	Specify a comment.

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

In the **Origination** → **Origination** → **Vendors** → **Follow-up** → **Assigned Service**, perform any of the [Basic Operations](#) mentioned in Navigation chapter except for creating a new record. A brief description of the fields is given below:

Field:	Do this:
<b>Services</b>	Displays the service provided by the vendor.
<b>Currency</b>	Select currency for the vendor from the drop-down list.
<b>Estimated</b>	Specify the estimated amount for the service.
<b>Billed Amt</b>	Specify amount billed by the vendor for the service.
<b>Paid</b>	Specify amount paid to the vendor for the service.
<b>Status</b>	Select the service status from the drop-down list.
<b>Status Dt</b>	Specify the last service status change date. You can even select the date from the adjoining Calendar icon.

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

#### 16.1.4 **Invoices Tab**

1. Click **Origination** → **Origination** → **Vendors** → **Invoices** tab. The details are grouped into four:
  - Invoice Information
  - Invoice Details
  - Payment Schedules sub tab
  - Related Invoice/Work Orders sub tab

2. In the **Origination** → **Origination** → **Vendors** → **Invoices** → **Invoice Information**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Vendor</b>	Select the vendor name for whom the invoice is to be created.
<b>Company</b>	Displays the vendor portfolio company.
<b>Branch</b>	Displays the vendor portfolio branch.
<b>Invoice #</b>	Specify the invoice number. The invoice number should be unique for every vendor. In case the Invoice # already exists for Vendor, system displays a warning message.
<b>Invoice Dt</b>	Specify the invoice date. You can even select the date from the adjoining Calendar icon.
<b>Due Date</b>	Select the due date. You can even select the date from the adjoining Calendar icon.
<b>Status</b>	Select the invoice status from the drop-down list.
<b>Details section</b>	
<b>Status Dt</b>	Displays the last invoice status change date.
<b>Address</b>	Displays the vendor address.
<b>Currency</b>	Select the currency from the drop-down list.
<b>Invoice Amt</b>	Displays the total invoice amount.

Field:	Do this:
<b>Agreed Amt</b>	Displays the total agreed amount.
<b>Paid Amt</b>	Displays the total paid amount.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Origination** → **Origination** → **Vendors** → **Invoices** → **Invoice Details**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Work Order</b>	Select the work order from the drop-down list.
<b>Invoice Amt</b>	Specify the invoice amount.
<b>Agreed Amt</b>	Specify the agreed amount.
<b>Paid Amt</b>	Displays the paid amount.
<b>Txn Post Dt</b>	Specify transaction effective date. You can even select the date from the adjoining Calendar icon.
<b>Status</b>	Select the status from the drop-down list.
<b>Status Dt</b>	Displays the last status change date.
<b>Collectible</b>	Check this box to collect the agreed amount from the customer.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. In the **Origination** → **Origination** → **Vendors** → **Invoices** → **Payment Schedules**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<b>Currency</b>	Select the currency from the drop-down list.
<b>Payment Amt</b>	Specify the payment amount.
<b>Status</b>	Select the payment status from the drop-down list.
<b>Payment Dt</b>	Specify the payment date. You can even select the date from the adjoining Calendar icon.
<b>Payment Reference</b>	Specify the payment reference.
<b>Payable Id</b>	Specify the payable requisition Id.
<b>Disbursement Currency</b>	Select the currency from the drop-down list.

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

8. In the **Origination** → **Origination** → **Vendors** → **Invoices** → **Related Invoice/Work Order Details**, perform any of the [Basic Operations](#) mentioned in Navigation chapter:

A brief description of the fields is given below:

<b>Field:</b>	<b>View this:</b>
<b>Invoice #</b>	Displays the invoice number.
<b>Invoice Status</b>	Displays the invoice status.
<b>Status Dt</b>	Displays the invoice status date.
<b>Currency</b>	Displays the currency.
<b>WO Estimated Amt</b>	Displays the work order estimated amount.
<b>WO Agreed Amt</b>	Displays the work order agreed amount.
<b>WO Paid Amt</b>	Displays the work order paid amount.
<b>WO Status</b>	Displays the work order status.

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

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# Appendix A: Rounding Amounts and Rate Attributes

## Rounding Amounts

Generally in the lending industry, computed amounts (interest, fees, costs and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle Financial Services Lending and Leasing supports the rounding, raising of or cutting off calculated amounts.

- **Rounding** will increase the resulting amount to next number up to the second decimal, based on values of third decimal.
- **Raising** will always increase the resulting amount to next number up to the second decimal.
- **Cutting off** will always cut the number after the second decimal.

The system only rounds calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

You can choose the rounding method you want to use by setting the parameter value for system parameter CMN\_AMOUNT\_ROUND\_METHOD on the Administration form (Setup menu > Administration master tab > System drop-down link > System Parameters link > System tab).

You can choose the rounding factor you want to use by setting the parameter value for system parameter CMN\_AMOUNT\_ROUND\_FACTOR on the Administration form. Currently, Oracle Financial Services Lending and Leasing supports rounding up to two decimals only.

## Examples of how resulting amounts differ by RAISE, ROUND, and CUTOFF:

Example 1: Amount: 234.136

Method	Result
Round	234.14
Raise	234.14
Cut off	234.13

Example 2: Amount: 234.134

Method	Result
Round	234.13
Raise	234.14
Cut off	234.13

Example 3: Amount: 234.1319999

Method	Result
Round	234.13

Method	Result
Raise	234.14
Cut off	234.13

### **Rate Attributes**

The system supports rounding of index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth (1/8th) (to keep index rate in the multiple of 125) or fourth (1/4th) (to keep index rate in the multiple of 25). The system rounds only index rate and not the margin or final rate. You can define the index rounding method on the Product tab's Product Definition screen for variable rate Loan.

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#### **Note**

Index rounding does not apply to fixed rate Loan.

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The system currently supports the following rounding of methods.

1. NO ROUNDING TO INDEX RATE
2. INDEX RATE ROUNDED TO NEAREST.25
3. INDEX RATE ROUNDED TO NEAREST.125

#### **NO ROUNDING TO INDEX RATE:**

Select this method for no rounding.

#### **INDEX RATE ROUNDED TO NEAREST 0.25:**

Select this method to round up to 1/4th (to keep the index rate in the multiple of 0.25).

#### **Examples:**

<b>Current rate:</b>	5.125
<b>Round of rate:</b>	5.25

<b>Current rate:</b>	5.124
<b>Round of rate:</b>	5.00

#### **INDEX RATE ROUNDED TO NEAREST 0.125:**

Select this method to round up to 1/8th (to keep the index rate in the multiple of 0.125).

#### **Examples:**

<b>Current rate:</b>	5.325
<b>Rate rounded to:</b>	5.375

<b>Current rate:</b>	5.312
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<b>Rate rounded to:</b>	5.250
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## Appendix B: Payment Amount Conversions

The following table contains the calculations Oracle Financial Services Lending and Leasing uses to convert different payment frequencies (weekly, biweekly, semi monthly, and so on) to standard monthly values for instalment accounts.

<b>Payment Frequency:</b>	<b>Scheduled Monthly Income Amount:</b>
<b>D = Deferred</b>	Zero fill
<b>P = Single payment Loan</b>	Zero fill
<b>W = Weekly (due every week)</b>	Multiple by 4.33
<b>B = Biweekly (due every two weeks)</b>	Multiple by 2.16
<b>E = Semi-monthly (due twice a month)</b>	Multiple by 2
<b>M = Monthly (due every month)</b>	As given
<b>L = Bimonthly (due every two months)</b>	Divide by 2
<b>Q = Quarterly (due every three months)</b>	Divide by 3
<b>T = Triannually (due every four months)</b>	Divide by 4
<b>S = Semi-annually (due twice a year)</b>	Divide by 6
<b>Y = Annually (due every year)</b>	Divide by 12