

Product Release Note  
Oracle Financial Services Lending and Leasing  
Release 14.3.0.0.0  
March 2016



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# 1. Release Notes

## 1.1 Background / Environment

Oracle Financial Services Software Limited has developed Oracle Financial Services Lending and Leasing solution. The suite is a comprehensive, end-to-end solution that supports full lifecycle of direct and indirect consumer lending business with Origination, Servicing and Collections modules. This enables financial institutions to make faster lending decisions, provide better customer service and minimize delinquency rates through a single integrated platform. It addresses each of the lending processes from design through execution. Its robust architecture and use of leading-edge industry standard products ensure almost limitless scalability.

## 1.2 Purpose

The purpose of this Release Note is to highlight the enhancements included in the Oracle Financial Services Lending and Leasing Release 14.3.0.0.0

## 1.3 Abbreviations

Abbreviation	Detailed Description
ACX	Account Boarding
TXN	Transaction Processing
UIX	User Interface
ORG	Origination
CS	Customer Service
LN	Loan / Line
LS	Lease
OE	Open Ended
CE	Close Ended
XAE	Web service Application Entry
XCS	Web service Customer Service
CB	Credit Bureau
WFP	Wholesale floor Planning
SQL	Structured Query Language
XML	Extensible Markup Language

Abbreviation	Detailed Description
XSD	XML Schema Definition
POJO	Plain Old java Object
API	Conversion Open Interface

## 1.4 **Product Summary**

Oracle Financial Services Lending and Leasing Release 14.3.0.0 is built to meet various challenges faced by financial institutions. It addresses each of the lending processes from design through execution. Its unique value lies in its ability to provide the business with predefined processes and a world-class framework that takes care of business risk and compliance needs.

## 1.5 **Release Highlights**

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

## 2. Enhancements

Ref No.	Enhancement	Description
OFSLL_PMG_RQT_588	AP Transactions History	A facility to create and hand over file to 3 <sup>rd</sup> party check printing system is provided in this release. System now supports editing the payee details.
OFSLL_PMG_RQT_590	New Subvention Calculation Method	Two new subvention calculation methods are added at the Product Setup Level – “% of Amount Financed” and “% of Amount Financed + Flat Amount”
OFSLL_PMG_RQT_591	Dealer Compensation Enhancement	Facility to adjust Compensation (Add/ Subtract) in servicing stage (only for ‘Upfront and Upfront Month end methods’)
OFSLL_PMG_RQT_591	Account Sale/ Transfer – Sub Unit	‘Sub-unit’ added as a new entity in Origination/ Servicing.  A provision is made so that accounts can move from one sub unit to another. Bulk transfer is possible using bulk uploads
OFSLL_PMG_RQT_596	Activating a new deal	Whenever a third party origination system sends application details to OFSLL for account on boarding, OFSLL is enhanced with a capability to accept application details and create an account
OFSLL_PMG_RQT_538	Enhancing OFSLL Base Reports	Some of the OFSLL base reports are enhanced by adding/removing fields and grouping records with similar fields
OFSLL_PMG_RQT_484	Dialer Exclusion File	Accounts are added to this ‘DO NOT CALL’ list by generating a dialer exclusion file when specific call actions/ results are placed on the account.
OFSLL_PMG_RQT_098	European Payment Gateway Interface Requirements	System is enhanced to support creation of European Payment Gateway Interface Credit Transfers (SCT) & European Payment Gateway Interface Direct Debits (SDD) XML messages replacing the legacy CLIEOP files for disbursement/payouts and direct debit monthly loan repayments
OFSLL_PMG_RQT_057	Visual Summary	Search and Results tabs are combined to one screen in Origination and Servicing. Also ‘Loan Calculator’, ‘Flexible Repayment’ and ‘Amortization Schedule’ screens are combined to a single screen
OFSLL_PMG_RQT_521	Tracking Attributes for Vendor Screens	‘Tracking Attributes’ are provided for vendors screens
OFSLL_PMG_RQT_470	Scenario Analysis Enhancements	Changes on the Scenario Analysis Screen: Compensation and Subvention tabs added in

Ref No.	Enhancement	Description
		Scenario Analysis. ‘Scenario Analysis’ screen enhanced with new fields. “Advances” block added in Scenario Analysis >Loan Calculator to calculate ‘Blended Interest Rate’.
OFSLL_PMG_RQT_578	Recipient in correspondence tab	A facility is provided to the user to send correspondences as emails to Customers, Producers (Dealers) and other recipients.
OFSLL_PMG_RQT_648	Process Files	Provision is made at the UI level for the user to process incoming and outgoing files
OFSLL_PMG_RQT_582	Billing Cycle Changes	A facility is provided to select billing cycle at application entry level  Billing Cycle field is added in Application Tab in Origination >Application Entry, Simple Application Entry and also on the Scenario Analysis Screen
OFSLL_PMG_RQT_583	Identify records based on user access	Changes are made to Data model to Identify records based on User Access in “Dealer Portal”.  If the Application is originated from “Dealer Portal(s)”, system stamps the Dealer Portal User Name for that record.
OFSLL_PMG_RQT_574	Blended Rate	At Application entry stage, Decision stage, Contract stage and in Tools Calculator, new radio button ‘Calculate Blended Rate’ is provided. If the radio button is selected, a new block ‘Advances’ opens. Multiple records can be added on click of ‘+ADD’ button here.
OFSLL_PMG_RQT_578	Recipient in Correspondence & Letters	New recipient block is introduced in Origination & Servicing (Correspondence & Letters tab) from where user can send ad-hoc correspondence.
OFSLL_PMG_RQT_537	Scenario Analysis for Lease	In the existing ‘Scenario Analysis’ screen, new radio buttons are added ‘Product Type’: LOAN and LEASE.  If the ‘Lease’ radio button is selected, the Lease products and instruments are available for selection.  Relevant changes are also made on screen to accommodate the above requirement.
OFSLL_PMG_RQT_611	Application Entry Web services Enhancements	As a part of integration, new fields were added to the Applicant tab  Newly added fields in Origination > Applicant, Address, Employments and Telecoms tabs are added to the Application Entry web service
OFSLL_PMG_RQT_587	‘Channel’ in	‘Channel’ selection criterion is added in ‘Edit Type

Ref No.	Enhancement	Description
	multiple setup screens	Definition', 'Fees Definition and 'Checklist Definition' which refers to APP_SOURCE_CD Lookup Type plus ALL (by default).
OFSLL_PMG_RQT_ 571	Collections Workflow	A new menu is provided in setup, where the user can set up cycle types. Here user can define current status code and next status code also  User can also define the status change responsibilities on this screen
OFSLL_PMG_RQT_536	Multiple Promises to pay	'Promises' screen in Servicing/Collection is enhanced to support the requirement.  New button 'Create Multiple Promises' is added and on click system shows a new section called 'Multiple Promises'  On Save system creates multiple rows with list of selected parameters in 'Customer Services Call Activities'
OFSLL_PMG_INTERFA CE_RQT_073	Marketing Solutions Integration	Integration with Marketing Solutions to receive cross sell and up sell opportunities for existing customers.
OFSLL_PMG_RQT_609	Pricing Selection Criteria Enhancement	'Years in business' field added in Setup > Pricing (Loan/Line/Lease) and at application level, Current Date – Business Start date will be impacted for pricing.
OFSLL_PMG_RQT_ 410	Producer Analysis	Producer Analysis is enhanced to provide data summaries of sales based on Dealer. The basis of data analysis is Dealer Sales information.  Producer Analysis is enhanced to provide data summaries of sales based on Territory. The basis of data analysis is Territory performance metrics
OFSLL_PMG_RQT_585	Other Income Verification	Addition of Income Verification functionality and calculation of stated and actual DTI and PTI ratios
OFSLL_PMG_RQT_579	Origination ACH Enhancements	While adding ACH in Origination, certain fields are modified to show default values
	Experian Business reports	Get a company credit report from Experian
OFSLL_PMG_INTERFA CE_RQT_070	Experian Premier Profile report request and response parsing	Get a Company/SME credit report from Experian to help reduce business credit risk.  It combines credit risk, fraud checks and company background into a single report to ensure a thorough business review.
OFSLL_PMG_RQT_601	Funding Usability	"Employment Details Stated" header along with

Ref No.	Enhancement	Description
	Enhancements	<p>month and year are moved to the 3rd column in below locations</p> <p>Origination &gt; Applicant &gt; Employment &gt; Employment Information</p> <p>Servicing &gt; Customer Details &gt; Customer &gt; Employments</p> <p>“Employer Phone Number” is added on Origination &gt; Summary &gt; Super Summary &gt;Employments</p> <p>“Applicant Phone Number” are added on Origination &gt; Summary &gt; Super Summary &gt;Applicant segments</p> <p>“Complete” button is added in Origination &gt; Documents &gt; Checklist tab</p>
OFSLL_PMG_RQT_584	Splitter Redesign	<p>New parameter “Identification #” is added to Quick search in Origination and Servicing Right Splitter.</p> <p>New fields are added to the “Summary” block of Origination &gt;Splitter.</p> <p>Access control is provided to Splitter Blocks</p>
OFSLL_PMG_RQT_557	Printing Quote	Print option is provided for Loan/Lease Calculator and Scenario Analysis
OFSLL_PMG_RQT_553	Increasing the number of records that are displayed in ‘Call Activities’ and ‘Comments’ tabs of Servicing module to 25.	<p>Now 25 records are displayed by default in following screens of Servicing module</p> <p>Servicing →Customer Service→Call Activities</p> <p>Servicing →Customer Service → Comments</p>
OFSLL_PMG_RQT_553	Two radio buttons ‘Good Fees’ and ‘All Fees’ added in Transactions tab.	<p>Whenever user selects a ‘Good Fees’ radio button, it will display fees which are having Primary Indicator =‘Y’</p> <p>if user selects ‘All Fees’, system will display fees which are having Primary Indicator ‘Y’ and ‘N’ in following screen</p> <p>Servicing →Transaction History →Transactions Tab</p>
OFSLL_PMG_RQT_551	Highlighting DOB and SSN fields in Bureau tab.	Compare DOB and SSN fields in “Applicant/Customer” Report Header” block and the field is highlighted in RED if there is any mismatch.
OFSLL_PMG_RQT_379	Stipulations Multi Select	<p>This is a usability enhancement.</p> <p>‘Multi Select’ facility is provided for selecting and adding multiple Stipulations at a time simply by marking checkboxes.</p>

## 2.1 AP Transaction History

### 2.1.1 Description

- When an Entry is added in AP Transactions with Payment Mode as “INSTITUTION DRAFT / CHECK”, OFSLL creates and handovers a file to the 3<sup>rd</sup> party check printing system.
- Changes are made to facilitate the user to change payee details in OFSLL (in case the refund needs to go to trustee or estate).
- The 3<sup>rd</sup> party check printing system processes the check and sends back the response file with the status and check details.
- OFSLL receives the response and updates check details [Like Check number, issue date, check status (sub-action) etc.].
- OFSLL is enhanced to maintain the requisition history and check detail history.
- An option is provided to handle errors related to the upload of the response from the 3<sup>rd</sup> party check printing system (Error log is provided; No UI will be provided)

### 2.1.2 Interfacing with external system

- OFSLL system generates an “**Out Bound**” file for requisitions of INSTITUTION DRAFT/CHECK”; which are in “Open” status and are placed in an output file folder.
  - A batch job “AP TRANSACTIONS EXPORT” is created to prepare a file for payable transactions. To pick records in to file, OFSLL verifies following conditions:
    - Record for “Check” requisitions only
    - Action Code = OPEN and Sub-Action Code = READY
  - When Requisitions (Checks) are picked by batch job into output file, System sets the Action Code = OPEN and Sub Action Code = “SENT TO EXTERNAL SYSTEM”.
  - The process generates a comment on each individual account/producer/vendor that linked to the respective PRQ (Payable Requisition) [New ‘comments’ block should be created in ‘Vendors’ screen
- OFSLL system is enhanced to receive and process an “**In Bound**” file with “Check details” from Input file folder and update the details in respective fields
  - A batch job “AP TRANSACTIONS IMPORT” is created which picks the inbound file from Input file folder and process the file.
  - The process generates a comment on each individual account/producer/vendor that linked to the respective PRQ (Payable Requisition).
  - OFSLL generates a log regarding AP requisitions response update (failed records); which contain information for each reference like: “Reference not found, Reference found, but not updated”.
  - Before accepting and updating the records, OFSLL validates the sub action codes. For example, the prior status should be ‘Sent to External System’ if the response has to be ‘Issued’.

### 2.1.3 Ability to change Payee Details and track history

- In a case where the refund needs to be sent to the trustee or estate, OFSLL provides a facility to change the Payee Details
- Changes done on the AP Transaction Screen:
  - System displays “Payee Name” and “Payee Account #” as two different fields. Before taking up this change, they were concatenated and showed in “Payee” field
  - Edit and Edit All buttons are access controlled.

Before implementing the changes the screen appearance was like this:

AP Transactions

Requisitions

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

Company	Branch	Transaction Date	Status	Payee Type	Payee	Currency	Amount	Pmt Mode	Disbursement Currency	Check Ref No
US01	USHQ	11/26/2015	OPEN	PRODUCER	CA-00001-BLACKWELL AUTO	USD	25,500.00	INSTITUTION DRAFT / CHECK	USD	

Requisitions

Company: US01 Branch: USHQ Transaction Date: 11/26/2015 Status: OPEN Payee Type: PRODUCER Payee: CA-00001-BLACKWELL AUTO Currency: USD Amount: 25,500.00 Pmt Mode: INSTITUTION DRAFT / CHECK Disbursement Currency: USD Check Ref No: Check Dt: CASA Account #: Address: IRVINE CA 92612 US Transaction Comment: PRODUCER PAYMENT

Action: No Change Close Hold Void Check Ref No: 123456 Check Dt: 11/26/2015 Print Check

After implementing the changes, the screen appearance is like this:

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AP Transactions

Requisitions

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

Company	Branch	Transaction Date	Status	Payee Type	Payee	Currency	Amount	Pmt Mode	Disbursement Currency	Check Ref No	Check Dt	Address
US01	USHQ	01/12/2016	OPEN	PRODUCER	RANDYS AUTO SALES	USD	100,000.00	INSTITUTION DRAFT / CHECK	USD			10993 SOUTH CENTRAL AVENUE
US01	USHQ	01/12/2016	OPEN	PRODUCER	RANDYS AUTO SALES	USD	100,000.00	INSTITUTION DRAFT / CHECK	USD			10993 SOUTH CENTRAL AVENUE
US01	USHQ	01/12/2016	OPEN	PRODUCER	RANDYS AUTO SALES	USD	100,000.00	INSTITUTION DRAFT / CHECK	USD			10993 SOUTH CENTRAL AVENUE
US01	USHQ	01/12/2016	OPEN	PRODUCER	RANDYS AUTO SALES	USD	100,000.00	INSTITUTION DRAFT / CHECK	USD			10993 SOUTH CENTRAL AVENUE
US01	USHQ	01/12/2016	OPEN	PRODUCER	RANDYS AUTO SALES	USD	100,000.00	INSTITUTION DRAFT / CHECK	USD			10993 SOUTH CENTRAL AVENUE
US01	USHQ	01/12/2016	CLOSED	PRODUCER	RANDYS AUTO SALES	USD	12,000.00	ACH	USD	1601802000000003	01/18/2016	10993 SOUTH CENTRAL AVENUE

Requisitions

Company: US01 Branch: USHQ Transaction Date: 01/12/2016 Status: OPEN Payee Type: PRODUCER Payee: RANDYS AUTO SALES Currency: USD Amount: 100,000.00 Pmt Mode: INSTITUTION DRAFT / CHECK Disbursement Currency: USD Check Ref No: Check Dt: Address Line 1: 10993 SOUTH CENTRAL AVENUE Address Line 2: Zip: 91762 Zip Ext: City: ONTARIO State: CALIFORNIA Transaction Comment: PRODUCER PAYMENT

Action: No Change Close Hold Void Sub Action: Select the sub action Check Ref No: Check Dt: Print Check

Details History

Effective Dt: Description: Amount:

- A new sub tab is created under AP transactions as 'Details' and 'History'
- Existing Details block/section is moved under 'Details' tab
- The 'Requisitions History' table is added under 'History' tab.
- Before implementing the changes the screen appearance was like this:



**Requisitions**

Company: US01  
Branch: USHQ  
Transaction Date: 21/04/2015  
Status: OPEN  
Payee Type: PRODUCER

Payee: CA-00006-SHE VALLEY CHRYSLER JEEP DOD  
Currency: USD  
Amount: 30,000.00  
Pmt Mode: ACH  
Disbursement Currency: USD

Check Ref No:  
Check Dt:  
CASA Account #:  
Address: 2359 FIRST STREET SHE VALLEY CA 93045 US  
Transaction Comment: PRODUCER PAYMENT

[Return](#)

**Details**

After implementing the changes, the screen looks like this:

**Details History**

**Requisitions History**

View Format Freeze Detach Wrap

Company	Branch	Transaction Date	Status	Payee Type	Payee	Currency	Amount	Pmt Mode
US01	USHQ	12/31/2015	OPEN	PRODUCER	RANDYS AUTO SALES	USD	45,500.00	CASH

[View](#)

**Requisitions History**

[Return](#)

Company: US01  
Branch: USHQ  
Transaction Date: 12/31/2015  
Status: OPEN  
Sub Status:  
Payee Type: PRODUCER

Payee: RANDYS AUTO SALES  
Payee Account #: CA-00002  
Currency: USD  
Amount: 45,500.00  
Pmt Mode: CASH  
Disbursement Currency: USD  
Check Ref No:

Check Dt:  
Address: 10993 SOUTH CENTRAL AVENUE  
ONTARIO CA 91762 US  
Transaction Comment: PRODUCER PAYMENT

Updated By: VEROUTHU  
Updated Date: 03/14/2016 04:47:06 AM

- If a user makes any changes in “Requisition” block, changed record is added in ‘Requisition History’ table and updated record is shown in “Requisition” tab.
- Changes are made such that the ‘Requisition History’ has all the fields which are in ‘Requisition’ block.
- Only ‘View’ is allowed in “Requisition History” block.

## 2.1.4 Comments tab in Vendor Screen

- A new ‘Comments’ tab is created to store comments posted through AP interface

Before implementing the changes the screen appearance was like this

**Vendors**

Work Orders Follow-up Invoices

**Vendor Details**

View Format Freeze Detach Wrap

Business Number	Vendor #	Name	Status	Company	Branch	Start Dt	End Dt	Contact Person	Fed Tax #	Email	Enabled
00000000	00000000	MICHAEL SYSTEMS	ACTIVE	US01	USHQ	18/05/2012	31/12/9999	ASOSADSA			Y
00001201	00000001	VEIN, DEI	ACTIVE	US01	USHQ	01/01/2000	31/12/4000	RICK SMITH	xxxx0987		Y
	00000002	DECATUR AUTO AUCTION	ACTIVE	US01	USHQ	01/01/2000	31/12/4000	LYNNE ANDERSON	xxxx0988		Y
	00000003	QTR QUAD CITY AUTO AUCTION	ACTIVE	US01	USHQ	01/01/2000	31/12/4000	RICK SMITH	xxxx0987		Y
	00000004	CRAIG PHILIPS, TRUSTEE	ACTIVE	US01	USHQ	01/01/2000	31/12/4000	RICK SMITH	xxxx0988		Y
	00000005	JAY A STEINBERG, ESQ.	ACTIVE	US01	USHQ	01/01/2000	31/12/4000	RICK SMITH	xxxx0989		Y
	00000006	MICHAEL D. CLARK	ACTIVE	US01	USHQ	01/01/2000	31/12/4000	BRAD	xxxx0987		Y
	00000007	BAND K TOWING	ACTIVE	US01	USHQ	01/01/2000	31/12/4000	MARY KAY	xxxx0988		Y
	00000008	ILLINOIS AUTO RECOVERY	ACTIVE	US01	USHQ	01/01/2000	31/12/4000	STEVE	xxxx0989		Y
	00000009	CHRYSLER INC.	ACTIVE	US01	USHQ	01/01/2000	31/12/4000				Y

Columns Hidden: 14

**Payment Details**

View Format Freeze Detach Wrap

Country	City	State	Address Line 1	Address Line 2	Zip	Zip Extn	Pre Process Date/Mode	Bank	Start Dt	Routing #	Account Type	Account #	Casa Account #	Cash Descr
US	UNDEFINED	AK	UNRESOLVED	PHB	99999		0.00 CHECK	PHBP	19/01/2016		SAVINGS			

After implementing the changes, the screen looks like this:

The screenshot displays the Oracle Vendors interface. The top navigation bar includes 'Vendors', 'Work Orders', 'Follow-up', and 'Invoices'. The 'Vendors' section is active, showing a 'Vendor Details' table with columns: Vendor #, Name, Status, Company, Branch, Start Dt, End Dt, Contact Person, Fed Tax #, Email, and Enabled. Below this table is a 'Comments' section with a 'Comments' table containing columns: Comment, Comment By, and Comment Dt. The 'Comments' table has one entry: 'COMMENTS TESTING' by 'DPSLLUSER' on '03/19/2015 09:58:46 AM'.

Vendor #	Name	Status	Company	Branch	Start Dt	End Dt	Contact Person	Fed Tax #	Email	Enabled
IL-00001	LEGATRE AUTO AUCTION	ACTIVE	HLB	HLB	01/01/2000	12/31/2020	RICK SMITH	XXXXX8907		Y
IL-00002	GRTR QUAD CITY AUTO AUCTION	ACTIVE	HLB	HLB	01/01/2000	12/31/2020	LYNNE ANDERSON	XXXXX8908		Y
IL-00003	CRAGO PHELPS TRUSTEE	ACTIVE	HLB	HLB	01/01/2000	12/31/2020	RICK SMITH	XXXXX8907		Y
IL-00004	JAY A STEINBERG, ESQ	ACTIVE	HLB	HLB	01/01/2000	03/20/2015	RICK SMITH	XXXXX8908		Y
IL-00005	MICHAEL D. CLARK	ACTIVE	HLB	HLB	01/01/2000	03/20/2015	RICK SMITH	XXXXX8909		Y
IL-00006	B AND K TOWING	ACTIVE	HLB	HLB	01/01/2000	12/31/2020	BRAAD	XXXXX8907		Y
IL-00007	ILLINOIS AUTO RECOVERY	ACTIVE	HLB	HLB	01/01/2000	12/31/2020	MARV KAY	XXXXX8908		Y
IL-00008	OMNIBUS INC.	ACTIVE	HLB	HLB	01/01/2000	12/31/2020	STEVE	XXXXX8909		Y
IN-00001	DYER AUTO AUCTION	ACTIVE	HLB	HLB	01/01/2000	12/31/2020	RICK SMITH	XXXXX8907		Y
IN-00002	INDIANA AUTO AUCTION INC.	ACTIVE	HLB	HLB	01/01/2000	12/31/2020	RICK SMITH	XXXXX8908		Y

Comment	Comment By	Comment Dt
COMMENTS TESTING	DPSLLUSER	03/19/2015 09:58:46 AM

## 2.2 **Subvention Calc Method**

Two new subvention calculation methods are added at the Product Setup Level. Both the methods are explained below-

### 2.2.1 **% of Amount Financed**

- A new field '% of Amt Financed' is added in Setup >Products > Subvention > Subvention Plan Details table.
- A new subvention method '% of Amt Financed' is added in Setup >Products > Subvention > Subvention Plan Details table
- Subvention is calculated as follows
  - Subvention Amount = % of Amt Financed
  - Amount Financed = 100\$
  - % of Amt Financed = 5%
  - Subvention Amount =  $100\$ * 5\% = 5\$$

### 2.2.2 **% of Amount Financed + Flat Amount**

- A new field '% of Amt Financed' is added in Setup >Products > Subvention > Subvention Plan Details table.
- A new subvention method '% of Amt Financed+ Flat Amount' is added in Setup >Products > Subvention > Subvention Plan Details table
- Subvention is calculated as follows
  - Subvention Amount = % of Amt Financed
  - Amount Financed = 100\$
  - % of Amt Financed = 5%
  - Flat Amount = 2\$
  - Subvention Amount =  $(100\$ * 5\%) + 2\$ = 7\$$

### 2.2.3 **Other Details**

Tab Name	In case of Loan	In case of Lease
Request Tab	Amount Financed = Requested Advance	Amount Financed = Capitalized Cost
Decision Tab	Amount Financed = Max Financed Amt	Amount Financed = Capitalized Cost
Contract Tab	Amount Financed = Amt Financed	Amount Financed = Capitalized Cost

- All the existing configuration (i.e. Factor, Refund Methods and Amortization Methods) are applied to this method in Setup >Products >Subvention > Plan details
- Other methods like spread default method etc., do not refer to '% of amt financed' field and current behavior prevails

### 2.2.4 **Screenshot**

Before implementing the changes, screen appearance was like this:

**Plan Details**

Participant	Collection Method	Transaction	Rate	Method	Max Amt	Flat Amt	Factor	Spread Max	Paid Off Method	Paid Off Basis	Paid Off Period	Paid Off Percent	Charge Off Calc Method	Charge Off Basis	Charge Off Period	Charge Off Percent	Balance
ALL	UPFRONT STATEMENT	SUBVENTION REC	5.0000	FLAT AMOUNT	5,000.00	475.00	80	5	EARNED	TERM	5.0000	50.0000	EARNED	TERM	5.0000	50.0000	50,000.00

**Plan Details**

Participant: ALL

\* Collection Method: UPFRONT STATEMENT

\* Transaction: SUBVENTION RECEIVABLE

\* Rate: 5.0000

\* Enabled: ☒

**Calculation**

\* Method: FLAT AMOUNT (Field to display Method)

\* Override: ☒ SPREAD DEFAULT - PRESENT VALUE

\* Max Amt: 5,000.00

\* Flat Amt: 475.00

\* Factor: 80

\* Spread Max: 5

**Refund**

Paid Off Method: EARNED

Paid Off Basis: TERM

Paid Off Period: 5.0000

Paid Off Percent: 50.0000

Charge Off Calc Method: EARNED

Charge Off Basis: TERM

Charge Off Period: 5.0000

Charge Off Percent: 50.0000

**Amortization**

\* Balance Type: SUBVENTION

\* Method: SUM OF DIGITS

\* Frequency: MONTHLY (MONTH END)

Cost / Fee: NONE

After implementing the changes, screen looks like this:

**ORACLE**  
Financial Services Lending and Leasing

Welcome, VAAIDYA - Accessibility Sign Out (QA)

**Subvention x**

Loan Lease

**Plan Definition**

Code	Description	Company	Branch	State	Start Dt	End Dt	Bill Cycle	Product	Asset Class	Asset Type	Asset Sub Type	Asset Make	Asset Model
SUB-DLR-001	DEALER SUBVENTI...	ALL	ALL	ALL	12/07/1993	12/31/4000	MONTHLY	ALL	ALL	ALL	ALL	ALL	ALL

**Sub Plan Definition**

Code	Description	State	Pro Group	Pro Type	Producer	Amt From Subvention Type	Term Grade	Asset Class	Asset Type	Asset Sub Type	Asset Make	Asset
SUB-DLR-001	SUBVENTION RATE	ALL	ALL	DEALER	ALL	1,500.00 RATE	0 ALL	ALL	ALL	ALL	ALL	ALL

**Plan Details**

Participant	Collection Method	Transaction	Rate	Calculation Method	Max Amt	% Amt Financed	Flat Amt	Factor	Spread Max	Paid-Off Method	Paid-Off Basis	Paid Off Period	Paid Off Percent	Charge Off Calc Method	Charge Off Basis	Charge Off Period	Charge Off Percent	Balance
CURRENT PROD...	UPFRONT STATEM...	SUBVENTION REC...	1.0000	% OF AMT FINAN...	5,000.00	10	75.00	75	3	EARNED	TERM	5.0000	50.0000	EARNED	TERM	5.0000	50.0000	50,000.00

**Plan Details**

Participant: ALL

\* Collection Method: UPFRONT STATEMENT

\* Transaction: SUBVENTION RECEIVABLE

\* Rate: 1.0000

\* Enabled: ☒

**Calculation**

\* Method: % OF AMT FINANCED (Field to display Method)

\* Override: ☒ SPREAD DEFAULT - PRESENT VALUE

\* Max Amt: 5,000.00

\* % Amt Financed: 10

\* Flat Amt: 75.00

\* Factor: 75

\* Spread Max: 3

**Refund**

Paid Off Method: EARNED

Paid Off Basis: TERM

Paid Off Period: 5.0000

Paid Off Percent: 50.0000

Charge Off Calc Method: EARNED

Charge Off Basis: TERM

Charge Off Period: 5.0000

Charge Off Percent: 50.0000

**Amortization**

\* Balance Type: SUBVENTION

\* Method: SUM OF DIGITS

\* Frequency: MONTHLY (MONTH END)

Cost / Fee: NONE

## 2.3 Dealer Compensation Enhancement

- Changes are made in OFSLL so that the user is able to adjust Compensation (Plus/Minus) in servicing stage (only for 'Upfront and Upfront Month end methods')
- Following transactions are introduced in servicing to achieve this:

### 2.3.1 Adjusting Participation – ADD (Compensation) after activation of account

- An Account level transaction is added to increase the compensation amount in Setup > Transaction Codes (Super Group: Account Non- Monetary Transaction)

Txn Code	Description	Group	Action	Monetary	System Defined	Enabled	Txn/Bal Type	Stmt Txn Type	Batch	Manual	Stmt Print	GL
	ADJUSTMENT TO COMPENSATION AMOUNT - ADD	ACCOUNT NON MONETARY	POST	N	Y	Y	NON E	NON E	N	Y	N	Y

- When the User posts transaction at account level, system does following actions:
  - System updates the compensation amount on the account so that any future chargeback on this account is processed based on new compensation amount.
  - System updates the Amortization balances to reflect addition of the new amount.
  - System posts a ADJUSTMENT TO COMPENSATION AMOUNT – ADD at dealer level with the amount posted.
  - To use this transaction, a compensation plan is to be associated to the account during funding. If no compensation is associated, this adjustment is not allowed to post and gives an error message saying 'No Compensation Plan Exists'.
- A new transaction called 'ADJUSTMENT TO COMPENSATION AMOUNT – ADD' is created under 'Producer Monetary Transaction' (Transaction Super Group). This is used to map GL.

Txn Code	Description	Group	Action	Monetary	System Defined	Enabled	Txn/Bal Type	Stmt Txn Type	Batch	Manual	Stmt Print	GL
	ADJUSTMENT TO COMPENSATION AMOUNT - ADD	COMPENSATION	POST	Y	Y	Y	NON E	NON E	N	N	N	Y

### 2.3.2 Adjusting Participation – SUBTRACT (Compensation) after activation of account

- An Account level transaction is added to decrease the compensation amount in Setup > Transaction Codes (Super Group: Account Non- Monetary Transaction)

Txn Code	Description	Group	Action	Monetary	System Defined	Enable	Txn/Bal Type	Stmt Txn Type	Batch	Manual	Stmt Print	GL
	ADJUSTMENT TO COMPENSATION AMOUNT - SUBTRACT	ACCOUNT NON MONETARY	POST	N	Y	Y	NON E	NON E	N	Y	N	Y

- When the User posts transaction at account level, system does following actions:
  - System checks that after the adjustment participation (compensation)  $\geq 0$  else system throws an error
  - System updates the compensation amount on the account so that any future chargeback on this account is processed based on new compensation amount.
  - System updates the Amortization balances to reflect addition of the new amount.
  - System posts a ADJUSTMENT TO COMPENSATION AMOUNT - SUBTRACT transaction at dealer level with the amount posted.
  - To use this transaction, a compensation plan is to be associated to the account during funding. If no compensation is associated, this adjustment is not allowed to post and gives an error message saying 'No Compensation Plan Exists'.
- A new transaction called 'ADJUSTMENT TO COMPENSATION AMOUNT – SUBTRACT' is created under 'Producer Monetary Transaction' (Transaction Super Group). This is used to map GL.

Txn Code	Description	Group	Action	Monetary	System Defined	Enable	Txn/Bal Type	Stmt Txn Type	Batch	Manual	Stmt Print	GL
	ADJUSTMENT TO COMPENSATION AMOUNT - SUBTRACT	COMPENSATION	POST	Y	Y	Y	NON E	NON E	N	N	N	Y

## 2.4 **Maintaining Existing Titles**

### 2.4.1 **Description**

- Changes are made in the system so that whenever Address, Phone No., State (SC), Borrower/Co-borrower Name (NC) is changed for an existing account in Servicing, Lien tracking 'Data Change' interface sends information to Dealer Track (DT). Once the response is received, OFSLL records the response.
- In other words, OFSLL has the ability to send request to DT regarding data change and has ability to accept response and record it through an interface.

### 2.4.2 **UI Changes**

Following new place holders are added

- New place holder 'Second Lien Holder' introduced at 'Collateral management' Tab > Collateral Details and Servicing > Collateral Tab > Collateral Detail and header table.
- New place holders 'Lien Release Entity' and 'Entity Name' added to 'Collateral management' Tab > Collateral Details and Servicing > Collateral Tab > Collateral Detail and header table. This field indicates the title release entity.
- A new lookup 'Title Release Entity' introduced with values – Customer, Producer, Others
  - If user selects 'Lien Release Entity' as Customer, system populates list of values i.e. customer attached to that account in 'Entity Name' field for selection.
  - If user selects 'Lien Release Entity' as Producer, system populates list of values of producers in 'Entity Name' field for selection.
  - If user selects 'Lien Release Entity' as Others', system makes 'Entity Name' fields as free text field for input.
- 'Asset Status History' tab renamed as 'Status History'.
- 'Data Change Status' field added to 'Status History' tab.
  - If a data change in Collateral Details block happens – by user or system batch job, system posts a comment with changes done.
  - If case of any data change, record is be posted to history with current title status/ date.
  - In case of any title status change, system posts a comment with data change status and date as NULL

Before implementing changes, screen appearance was like this:

After implementing the changes, screen appearance is as below:

## 2.4.3 New Lookup and Release Logic

'Title Release Entity' lookup (New lookup) Maintenance & Title Release logic

User has to maintain 'Release Days' for each entity in this lookup.

Lien Status	Account Status	Release Days (based on	System parameter (LIEN_RELEASE_DAYS)
-------------	----------------	---------------------------	---



		Entity)	
Title Perfected	Paid off	Customer, Producer, Others	2
Release Lien	Any status	Customer, Producer, Others	2

### Batch job update

Daily Batch job will extract records for title release where

Lien Status = 'Perfected' +

Account Status ='Paid Off'+

Current Business Date = Paid off Date + Release Dates (Entity)

If 'Release Days' for entity is not maintained in lookup; system should refer  
'system parameter'

Current Business Date = Paid off Date + Lien Release Date (System parameter)

**OR**

### Manual Release

Set Lien Status = 'To be released' (Batch job will release title on same day EOD) +

Account Status = Any Status

Current Business Date = Title status change date (To be Released) + Release  
Dates (Entity)

If 'Release Days' for entity is not maintained in lookup; system should refer  
'System parameter'

Current Business Date = Title status change date (To be Released) + Lien  
Release Date (System parameter)

#### **2.4.4 Behavior of newly added placeholders & New batch jobs**

Whenever following data gets changed, system tracks the changes

- Address Change/ Phone No. Change; where mailing address 'Y'
  - Address Information Screen:**
    - Country
    - City
    - State
    - Zip
    - Address Line 1
    - Address Line 2
    - Address Line 3
    - Phone
- Customer State Change (SC); where mailing address = 'Y'
- Address Information Screen:
  - State
- Borrower/Co-borrower Name Change (NC)
  - Primary Customer Name
  - Joint Customer Name (co-borrower)
- A new batch is created, which picks all the data change records and creates output file; where account status is not equal to 'CLOSED' and lien status is not equal to 'UNDEFINED'.
- While picking records, output batch job considers the collaterals/records with lien status as 'Lien Perfected' and system consider records with lien status as 'Lien Released'.
- This batch job does the following actions
  - In 'Status History' block inserts a record with 'Data change Status' flag as 'Sent to external system', stamps the batch run date at 'Data Change Date' and posts Comment detailing the data change (Ex: State change/ Name Change)
- This output file is kept in output folder; which will be consumed by external interface.
- Here no response expected from Dealer track about 'Data Change' records. Hence, 'Sent to external System' is treated as final status for data change in OFSLL.

#### **2.4.5 'Data Change' request and response format**

- 'Data Change' request and response format is used to send data change request and update the response to OFSLL
- OFSLL will generate 'Data change' record, whenever user changes any information specified in lien tracking interface

## 2.5 Account Sale Transfer and new Sub Unit

### 2.5.1 'Sub-unit' as a new entity added in Setup

- A new 'Sub Unit' place holder is added under Setup > Companies > Branch fragment
- The said enhancements are applicable only for Loan (and not Line, Lease or WFP)

Before implementing the changes, screen appearance is as below:

Companies																
Company Definition																
Company	Name	Short Name	Currency	Enabled	Country	City	State	Address Line 1	Address Line 2	Zip	Extn	Country	City	State	Remittance Address Line 1	Remittance Address Line 2
C-0001	DEMO BANK USA	US01	US DOLLAR	Y	UNITED STATES	MINNEAPOLIS	MINNESOTA	LINE1	LINE2	55344	7255	UNITED STATES	MINNEAPOLIS	MINNESOTA	LINE1	LINE2
C-0002	DEMO BANK NL	NL02	EURO	Y	NETHERLANDS	AMSTERDAM		LINE1	LINE2	1016R3		NETHERLANDS	AMSTERDAM		LINE1	LINE2
C-0003	DEMO BANK SA	SA03	US DOLLAR	Y	SAUDI ARABIA	JEDDAH		LINE1	LINE2	2		SAUDI ARABIA	JEDDAH		LINE1	LINE2
H01	DEMO BANK JP	JP04	JAPANESE YEN	Y	JAPAN	TOKYO	SETHE	LINE1	LINE2	078-8231		JAPAN	TOKYO		LINE1	LINE2
H01	DEMO BANK NZ	NZ05	NEW ZEALAND DO...	Y	NEW ZEALAND	NEWMARKET	AUCKLAND	PO BOX 9919		01149		NEW ZEALAND	NEWMARKET	AUCKLAND		

Branch Definition																
Branch	Name	Short Name	Enabled	Country	City	State	Address Line 1	Address Line 2	Zip	Zip Extn	Phone 1	Extn 1	Phone 2	Extn 2	Fax 1	Fax 2
002	TEST	002	Y	UNITED STATES	65TH INFANTRY	PUERTO RICO			00924		(000)-000-0000	0	(000)-000-0000	0	(000)-000-0000	0
CB-001	US HEAD QUARTERS USHQ	Y	Y	UNITED STATES	MINNEAPOLIS	MINNESOTA	LINE1	LINE2	55344	7255	1(234)-356-7890	0	(000)-000-0000	0	1(234)-356-7890	0
CB-002	US REGION 1	USR1	Y	UNITED STATES	NEW YORK	NEW YORK	LINE1	LINE2	12345	7255	1(234)-356-7890	0	(000)-000-0000	0	1(234)-356-7890	0
CB-003	OLD HBL	OLD HBL	N	NEW ZEALAND	AUCKLAND	AUCKLAND			01150		(000)-000-0000	0	(000)-000-0000	0	(000)-000-0000	0

After implementing the changes, screen appearance is as below:

Companies

Close

Company Definition

ViewFormatFreezeDetachWrap

Company

Name

Short Name

Currency

Enabled

Country

City

State

Address Line 1

Address Line 2

Zip

Extn

Country

City

C-0001

DEMO BANK USA

US01

US DOLLAR

Y

UNITED STATES

LUQUILLO

PUERTO RICO

LINE1

LINE2

00773

7255

UNITED STATES

LAS PIEDRAS

C-0002

DEMO BANK NL

NL02

EURO

Y

NETHERLANDS

AMSTERDAM

ARMED FORCES E.

LINE1

LINE2

1016R3

NETHERLANDS

AMSTERDAM

C-0003

DEMO BANK SA

SA03

EURO

Y

SAUDI ARABIA

JEDDAH

SETME

LINE1

LINE2

2

SAUDI ARABIA

JEDDAH

C-0004

DEMO BANK JP

JP04

YEN

Y

JAPAN

TOKYO

SETME

LINE1

LINE2

078-8231

JAPAN

TOKYO

C-01

DEMO BANK

DEMO BANK

US DOLLAR

N

UNITED STATES

LUQUILLO

PUERTO RICO

101

00773

101

UNITED STATES

COTO LAUREL

Branch Definition

ViewFormatFreezeDetachWrap

Branch

Name

Short Name

Enabled

Sub Unit

Country

City

State

Address Line 1

Address Line 2

Zip

Zip Extn

Phone 1

Extn 1

CB-001

US HEAD QUARTER

USHQ

Y

UNITED STATES

MINNEAPOLIS

MINNESOTA

LINE1

LINE2

55344

7255

1(234)-356-7890

101

CB-002

US REGION 1

USR1

Y

UNITED STATES

NEW YORK

NEW YORK

LINE1

LINE2

12345

7255

1(234)-356-7890

GDH0RY

FTJHRTYJ

GFJRFJ

N

UNITED STATES

FYJR

GEORGIA

00773

(000)-000-0000

0

PHANI\_TEST

PHANI

PHC

Y

UNITED STATES

IRVINE

CALIFORNIA

LINE 1

LINE 2

92612

(000)-000-0000

0

TEST BRANCH

TEST

TEST

N

UNDEFINED

UNITED STATES

GURABO

PUERTO RICO

00778

(000)-000-0000

0

- A new lookup (Sub Unit) is added in setup > lookup table
- Provision is made such that the user is able to select the same sub unit under multiple branches.

## 2.5.2 'Sub-unit' as a new entity added in Origination

- A sub-unit read only field is added in Origination > Application Entry > Application table.
- When user selects a company/branch in origination, system defaults sub-unit; which is attached at company/branch combination
- Before implementing the changes, screen appearance is as below

The screenshot shows the 'Application Entry' screen in the Oracle Financial Services Lending and Leasing application. The 'Application' section contains various fields for application details. The 'Sub Unit' field is not present in this version of the screen.

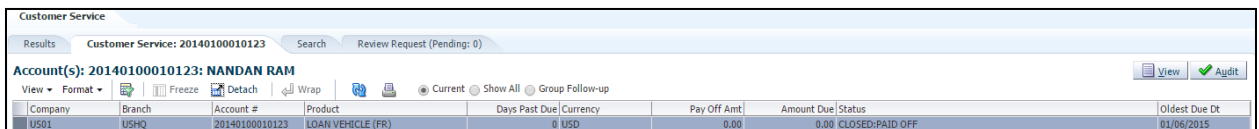
After implementing the changes, screen appearance is as below:

The screenshot shows the 'Application Entry' screen after the implementation of the sub-unit field. The 'Application' section now includes a 'Sub Unit' field, which is highlighted with a red box. The 'Summary' section at the bottom provides a detailed overview of the application, including applicant information and financial details.

## 2.5.3 'Sub-unit' as a new entity added in Servicing

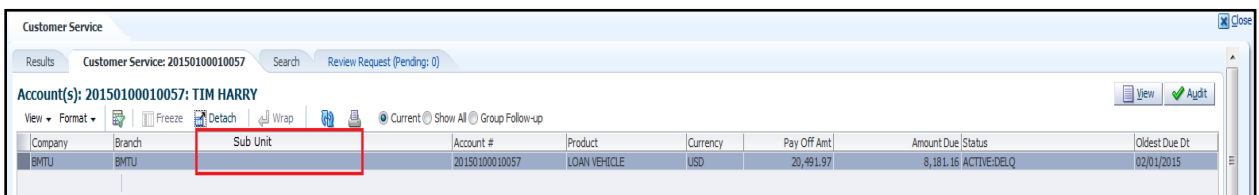
- A sub-unit 'Read only' field is added in Servicing > Accounts Table.
- If no sub unit is received from third party interface; system defaults sub unit of application company/branch defined under setup> Companies.
- Details captured in Origination are populated here or sub unit details captured through transaction are populated here.
- At servicing there is no validation related to transfer of sub units under one company/branch combination to another company branch combination

Before implementing the changes, screen appearance is as below



Company	Branch	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20140100010123	LOAN VEHICLE (FR)	0	USD	0.00	0.00	CLOSED-PAID OFF	01/06/2015

After implementing the changes, screen appearance is as below

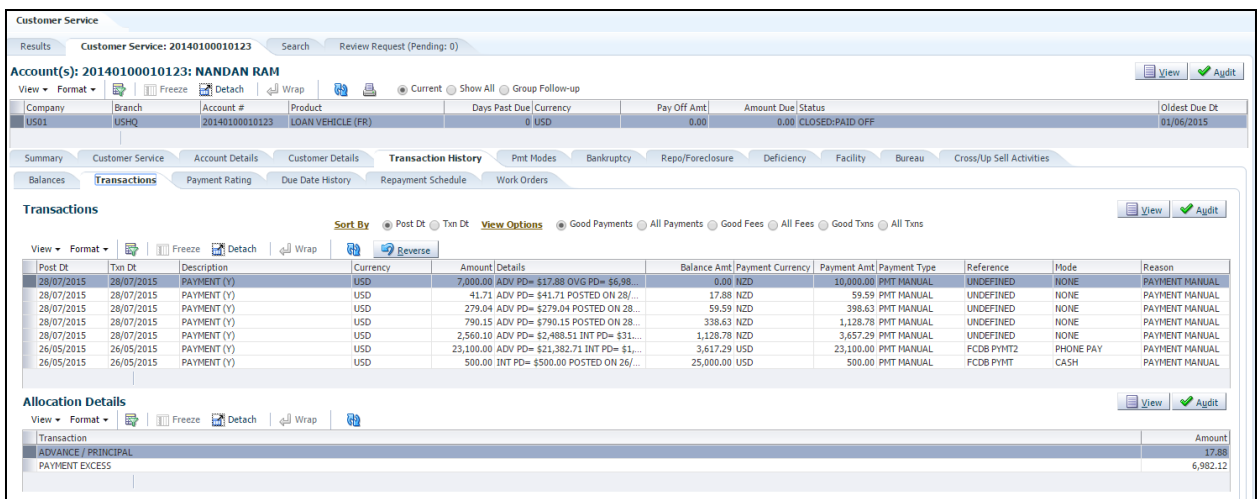


Company	Branch	Sub Unit	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
BMTU	BMTU		20150100010057	LOAN VEHICLE	USD	20,491.97	8,181.16	ACTIVE-DELQ	02/01/2015

## 2.5.4 Sub-Unit transaction history under Servicing > Transaction History > Sale Transfer Transactions

- A new tab 'Sale Transfer Transactions' is provided in Servicing> Transaction History and has two radio buttons – Good Txns and All Txns.

Before implementing the changes, screen appearance is as below



Post Dt	Txn Dt	Description	Currency	Amount/Details	Balance Amt	Payment Currency	Payment Amt	Payment Type	Reference	Mode	Reason
28/07/2015	28/07/2015	PAYMENT (Y)	USD	7,800.00 ADV PD= \$17.88 OV/G PD= \$6.98	0.00	NZD	20,000.00	PMT MANUAL	UNDEFINED	NONE	PAYMENT MANUAL
28/07/2015	28/07/2015	PAYMENT (Y)	USD	41.71 ADV PD= \$41.71 POSTED ON 28/...	17.88	NZD	59.59	PMT MANUAL	UNDEFINED	NONE	PAYMENT MANUAL
28/07/2015	28/07/2015	PAYMENT (Y)	USD	279.04 ADV PD= \$279.04 POSTED ON 28/...	59.59	NZD	398.63	PMT MANUAL	UNDEFINED	NONE	PAYMENT MANUAL
28/07/2015	28/07/2015	PAYMENT (Y)	USD	790.15 ADV PD= \$790.15 POSTED ON 28/...	338.63	NZD	1,128.78	PMT MANUAL	UNDEFINED	NONE	PAYMENT MANUAL
28/07/2015	28/07/2015	PAYMENT (Y)	USD	2,560.10 ADV PD= \$2,488.51 INT PD= \$31...	1,128.78	NZD	3,657.29	PMT MANUAL	UNDEFINED	NONE	PAYMENT MANUAL
26/05/2015	26/05/2015	PAYMENT (Y)	USD	23,100.00 ADV PD= \$21,382.71 INT PD= \$1...	3,617.29	USD	23,100.00	PMT MANUAL	FCD6 PYMT2	PHONE PAY	PAYMENT MANUAL
26/05/2015	26/05/2015	PAYMENT (Y)	USD	500.00 INT PD= \$500.00 POSTED ON 26/...	25,000.00	USD	500.00	PMT MANUAL	FCD6 PYMT	CASH	PAYMENT MANUAL

After implementing the changes, screen appearance is as below

Customer Service x

Search

Customer Service: 20160100013448

Review Request (Pending: 0)

Account(s): 20160100013448: PRABHU APEKSHA

View

Audit

View

Format

Freeze

Detach

Wrap

Current

Show All

Group Follow-up

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ		20160100013448	LOAN VEHICLE (FR)	-31	USD	800,000.00	0.00	ACTIVE	02/19/2016

Summary

Customer Service

Account Details

Customer Details

Transaction History

Pmt Modes

Bankruptcy

Repo/Foreclosure

Deficiency

Collateral

Bureau

Cross/Up Sell Activities

Balances

Transactions

Sale Transfer Transactions

Payment Rating

Due Date History

Repayment Schedule

Work Orders

Sale Transfer Transactions

View

Audit

View Options

Good Txns

All Txns

View

Format

Freeze

Detach

Wrap

Post Dt	Txn Dt	Description	Amount	Previous Sub Unit
No data to display.				

### **2.5.5 Non-Monetary transactions to transfer account from 'sub-unit' to other sub Unit**

- Create new Transaction Group called – 'Sale Transfer Txn' under Setup > Transaction Codes > Group
- Monetary Transaction(Sale Transfer Txn) to create balances
- If user posts non-transaction, system automatically triggers monetary transaction internally to tag the 'New Sub Unit' to respective account.
- If sale transaction is posted successfully, system inserts a record in 'Transaction History' table with 'Amount' = 0, 'Balance Amount' = 0 and description = 'Sale Transaction'.
- If transaction is successfully posted, system gives message –  
Line 1: Transaction posted successfully.  
Line 2: Sub Unit Transfer << Old Sub Unit >> to << New Sub Unit >>  
Ex1: Sub unit Transfer: Sub Unit A to Sub Unit B  
Ex2: New Sub Unit: Null To Sub Unit A

### **2.5.6 Interface to transfer accounts from 'sub-unit' to another sub unit**

- A new interface is developed to transfer account from one sub unit to other.
- Also a new batch is created to process the file.
- On upload of file, based on input parameters system transfers accounts from one sub unit to other.
- Also, based on 'Amortized Balance Transfer' flag; system transfers or write off balances
- System (batch job) has ability to handle 'Back Dated' or 'Reverse' transactions received through file in bulk; within the current month
- System allows posting future dated transaction; which will be in OPEN status until system date is equal to transaction date. If transaction date = system date; system POSTS the transaction(s).  
**Note:** This is existing functionality for all transactions of OFSLL.
- System logs the success/ failure status of record upload

### **2.5.7 Validations on 'Loan Sale Transfer' or 'Reversal of Loan Sale Transfer'**

- On Same day and on same account, system restricts more than one sale transfer (Being sale date is primary key; multiple sale transfers are not allowed). But following scenario allowed:
  - Step 1: Sale transfer from sub unit A to sub unit B on 1st Jan 2015
  - Step 2: Sale transfer reversal on same day
  - Step 3: Sale transfer from 'any sub unit' to 'any other sub unit'.
- From 'sub Unit' and 'to Sub Unit', cannot be same – System validates this.
- For backdated Sale, Sale Date should not be less than last sale date.
- 'Sale Transfer Reversal' is allowed for latest reversal only

## 2.6 Activating New Deal

### 2.6.1 Description

OFSLL has developed a new web service to accept details of application data and contract data from third party system for account on boarding

#### **Request Data includes**

- Application details include Company, branch, sub unit (optional) details etc.
- Applicant details [Multiple]
  - Applicant Employment details
  - Applicant address details
  - Applicant Financials
  - Applicant Liabilities
  - Applicant Other Incomes
  - Applicant Tracking Attributes
- Collateral details [Multiple]
  - Collateral Valuation
  - Collateral Add-on
  - Collateral Tracking attributes
- Comments
- Contract Details
  - Instrument
  - ACH
  - Disbursement details
  - Proceeds
  - Contract specific Itemizations

#### **Response Data includes**

- Success Message with Account Number **OR** Error Message

### 2.6.2 Workflow

Following are the steps for account on boarding

Step 1: Third party system sends application details (payload) to OFSLL using (new) Web service.

Step 2: Once application details received through this web service request, system does the following:

- Validate Edits
- If all verification EDITs are cleared, system generates an 'Account Number' and responds back to third party system synchronously through response (new) web service. (Here all entities related to 'Account' creation like AP transactions, Amortizations Balances etc., are not done at this stage).

Step 3: Based on (new) batch job schedule set by customer, system generates all account related entities. Note that OFSLL does not communicate anything to third party system about 'Account Activation'.

Step 4: If third party system sends the updated (duplicate) payload, after generation of 'Account Number', OFSLL rejects the application.

**Notes:**



- Whenever system fails to create 'Account' due to some technical challenges, it writes these records in batch job log. User is expected to manually verify the log.
  - Thirty party system is expected to pass pre-calculated amount along with Subvention Plan Code, Sub Plan Code, Compensation Code, Promotion Code etc, being these are governed in servicing (Charge Back, Cancellation handling etc) Setup rules.
- De-dupe of applicant is not be done at OFSLL side. If third party system sends the customer id, OFSLL does not generate new customer Id.

#### **Handling Duplicate Application:**

1. If the third party provides duplicate application details (with same cross reference number)
  - If account no. is already generated by OFSLL and account status is ACTIVE, system should reject the application.
  - If account no. is already generated by OFSLL and account status is VOID, system should create – i-application with same x-reference number.

**Note:** A cross reference number of third party system may contain multiple i-applications

## 2.7 New set of Reports

### 2.7.1 Description

- Some of the Base OFSLL reports are enhanced by adding/removing fields. Some of the fields are grouped for better readability.
- In this release new OFSLL report formats are created and some of the existing report formats are modified according to the new requirement.
- New columns and fields are added to the reporting queries and populated on the report using Reporting Tools.
- The data-model for the required columns is generated using BI Publisher and the Report Format is generated based on the columns selected in the data-model.
- The reports shows different fields requested and are available to print when required in PDF Format.

	Report Name	Filter Criteria	Group Records by	Changes made
1	Monetary Txns Log by GL Post Date (Loan/Line/Lease)	Company/Branch Account Number Date From (GL Date) Date To (GL Date) Report Format	Company Branch GL Post Date Transaction	'Batch #' and 'Last Updated By' added in the main table.  'Transaction Total' added at the end of each transaction group
2	Producer Monetary TXNS Log by GL Post Dt Report	Company/Branch Producer Date From Date To Report Format	Company Branch GL Post Date Producer Txn Desc	'Transaction Total', 'Producer Total', and 'Date Total' added at the end of each group
3	Charge off Accounts Log (New Report) (Loan/Line)	Company Branch Pool ID From date To Date Report Type	Company Branch Pool ID	Pool ID, Account #, Title, ChgOff Dt, Year, Make-Model, Vin #, ChgOff Amt, Principle, Interest, Other, Pool Total, Branch Total, Company Total, and Grand Total added in the header.  Group records by 'Pool ID'  'Pool Total' added at the end of each pool.  'Branch Total', 'Company Total' and 'Grand Total' extended to all the amounts

	Report Name	Filter Criteria	Group Records by	Changes made
4	Collector Activity Log	Company Branch Date From (System Date) Date To (System Date) Account # (new) Department (new) User (new) Report Format	Company Branch Department Date	'Account #' and 'Comments' added in the header
5	Amortized Txns Log By GI Post Dt (Loan/Line/Lease)	Company Branch Account Number Date From Date To Report Format	Company Branch GL Post Date Transaction	'Transaction Total' added at the end of each transaction group
6	Repossession/ Foreclosure Log	Company/ Branch Report Format	Company Branch	'Pool ID' is added to the report as first column
7	Bankruptcy Log	Company/ Branch Report Format	Company Branch	'Pool ID' is added to the report as first column
8	Deficiency Log	Company/ Branch Report Format	Company Branch	'Pool ID' is added to the report as first column
9	Scheduled for Termination Accounts Log (Loan/Line/Lease)	Company/ Branch Report Format	Company Branch	'Pool ID' and 'Date of Charge' added to the report as first two column
10	Payment Allocation GL Post Date (Loan/Line/Lease)	Company Branch Account Number Date From Date To Report Format	Company Branch GL Post Date Batch #	New field 'Mode' created - classifying at each company and branch level. 'Batch #' added at first column
11	Pool Monthly Activity Report	Company Branch	Company Branch	Layout 2 added with fields Account #, Title, Branch, Payment Amount, Payment

	Report Name	Filter Criteria	Group Records by	Changes made
		Pool Date From Date To Report Format		Advance, Payment Interest, Company Total
12	Dealer Reserve Report (New Report)	Company/ Branch Producer Date From Date To Report Format	Company Branch	New report created Each amount column is totaled at the bottom
13	Work List/ Queue Log Summary (New Report)	Company Branch Queue Name User Id Report Format	Company Branch Queue Name	New report created
14	Batch Job (New Report)	Date From Date To Report Format	Company Branch Job Set	New report created
15	Users Report (New Report)	Report Format	Company Branch Active	New report created
16	Front End Access by Responsibility Report (New Report)	User Responsibility Report Format	Company Branch	New report created
17	Transaction Access by Responsibility Report (New Report)	User Responsibility Report Format	Company Branch	New report created
18	Payment Daily Cash Log (New Report)	Company/ Branch Date From Date To Report Format	Company Branch Mode	New report created with fields in Layout 1 and Layout 2
19	Payment Error Log (New Report)	Company/ Branch Date From	Company Branch	New report created

	Report Name	Filter Criteria	Group Records by	Changes made
		Date To Report Format	Batch Date Batch No	
20	Payment Error Log by Suspense Amount (New Report)	Company/ Branch Date From Date To Report Format	Company Branch Batch Date Batch No	New report created
21	Loan Boarding Report (New Report)	Job Code Date From Date To Report Format	Job Code	New report created
22	New Loan Upload – Edits (New Report)	Company/ Branch Account # From Date To Date Report Format	Company Branch Account Number	New report created

## 2.8 Dialer Exclusion File

### 2.8.1 Description

- OFSLL generates a dialer exclusion file containing account details at defined frequency.
  - Accounts are added to this 'DO NOT CALL' list when specific call actions/ results are placed on the account.
- A new batch job **ODXPRC\_BJ\_100\_01** is created in the OFSLL system.
- The batch job runs at scheduled time period.
- Whenever the batch job runs, it checks whether the maintained call action result entry is made on any account during the past 'n' minutes from the batch job start time.
- Accounts which fall under this criterion are included in the file.
- The account are added to the exclusion file if the call action result is placed on the account irrespective of the account already present in the dialer system or not.
- The call actions and results codes for this criterion are maintained under the lookup DLR\_EXCLUDE\_CRT, with the lookup code as call action code and lookup sub code as call result code.
- Instead of appending new account to the existing file, the job regenerates a new file every time.
- So, at any point of time, the file has accounts which fall under the criterion in the past 'n' minutes only.
- The dialer exclusion file has below mentioned fields with pipe delimited. Corresponding OFSLL fields are as mentioned below

Field Name	OFSLL Field
PHONE NUMBER	Lending -> Customer Service -> Customer Details -> Address -> Ph (Current flag checked).
CUSTOMER NUMBER	Lending -> Customer Service -> Account Number
PHONE TYPE	Lending -> Customer Service -> Customer Details -> Address -> Type
CUSTOMER TYPE	'JOINT' if account joint indicator is Y else 'BORROWER'
ACTIVITY CODE	Lending -> Customer Service -> Call Activities -> Action
DATE/TIME STAMP	Call Activity Creation date/time
SOURCE	ORACLE

## 2.9 European Payment Gateway Interface Requirements

OFSLL is enhanced to support creation of European Payment Gateway Interface Credit Transfers (SCT) & European Payment Gateway Interface Direct Debits (SDD) XML messages replacing the legacy CLIEOP files for disbursement/payouts and direct debit monthly loan repayments (of OFSLL customers) respectively. Following enhancements are done as part of OFSLL-European Payment Gateway Interface integration in the European region.

### 2.9.1 Registration of IBAN in OFSLL and IBAN Validation

- The International Bank Account Number (IBAN) is an international standard for identifying bank accounts across national borders (European Region) with a minimal of risk of propagating transcription errors. Following are the impact and support for IBAN in OFSLL.
- Changes are made in multiple screens so that the International Bank Account Number (IBAN) number & Business Identifier Code (BIC) can be captured on screen
- **IBAN validation** is made available in OFSLL wherever IBAN is captured
  - User is expected to manually enter the IBAN of the accountholder. System validates upon SAVE/status change that the value entered in the user enterable 'IBAN' field satisfies the check-digit validation based on modulo 97. Otherwise it triggers an edit "ENTER A VALID IBAN".
  - IBAN validation is also done in Setup screens like Servicing > Producer > Payment Details and while posting non-monetary transaction 'ACH Maintenance'
  - System checks Length validation based on country code, Character and white spaces validations, Checksum (modulo 97 test)
  - User can maintain the **IBAN** length and other details required as per the country code in the user defined table (*System > Administration > System > User Defined Tables*).
  - For 'NL' country code, "IBAN\_FORMAT\_NL" table is factory shipped with length of IBAN as 18.
  - Provision is available to add new tables by the user for each of the other country codes as and when required. The table naming convention is "IBAN\_FORMAT\_CC" where CC is the country code and which is equivalent to the first two characters of the entered IBAN.
  - In all the OFSLL screens, wherever BIC value selected is other than 'Not provided', BIC cannot be NULL and system validates according to the Company Code IBAN setup. If BIC is selected as 'Not provided', then BIC may be NULL

### 2.9.2 Migration from CLIEOP Credit Transfer to European Payment Gateway Interface Credit Transfer (SCT)

- OFSLL is enhanced to generate SCT messages in batch mode. SCT is triggered in following events-
  - Customer & Third-party Payouts
    - Application disbursement during Funding
    - Funding for additional disbursements after initial funding (LOC)

- Refund payments
- Producer Payouts
- Vendor payouts
- SCT messages are triggered from OFSLL through PAIN (Payments Initiation) messages
- For the identified events in OFSLL (resulting in outgoing payment transfer for bank) instead of generating a CLIEOP file, system generates a CustomerCreditTransferInitiation PAIN (*Payments Initiation*) 001.001.03 message as per Equens SCT Corporate Payment messages 6.0.1 - credit transfer interface description for pain.001 message.
- Thus, for example, if an application is funded in OFSLL with creditor's bank details captured in 'Origination > Funding > Contract > Disbursement'. The disbursement batch job picks this loan account for the day's processing and creates a PAIN 001.001.03 message with the debtor agent as the bank having the ACH format field as 'European Payment Gateway Interface'.
- System assumes that these are the only parties involved in the payment chain and there is no business need to capture other parties like Ultimate Debtor, Ultimate Creditor, and Intermediary Agent etc. in OFSLL.
- System processes the payment transfer in batch job and is scheduled to run whenever desired. It places the XML files in the output folder.
- The existing batch jobs to process customer/third-party payouts, producer payouts and vendor payments are used in generating PAIN 001.001.03 message.
- For system to generate PAIN 001.001.03 message, the 'ACH Format' should be 'European Payment Gateway Interface' in *Bank* details screen. It is not required to run SET-ODD3 for xml messages to be generated

### **2.9.3 Migration from CLIEOP Direct Debit to European Payment Gateway Interface Direct Debit (SDD)**

- OFSLL is enhanced to generate SDD messages in batch mode. This batch job query criteria checks for parameters relating to the 'number of days' required for processing of such transactions.
- SDDs are triggered during the flowing events
  - EMI (Equated Monthly Installments) - repayment due from customers
- SDD messages to be generated in OFSLL
  - PAIN – Payments initiation
  - First, Recurrent, Final & One-Off Direct Debit
- The sequence type should contain one of the next 4 values describing the nature of the direct debit: First, Recurrent, Final, One-off
- For the current ACH direct debit processing of repayment of customer dues, system generates a CustomerDirectDebitInitiation PAIN 008.001.02 message as per Equens SDD Corporate Payment messages 6.0.1 - direct debit Interface description for pain.008 message.



- System assumes that these are the only parties involved in the payment chain and there is no business need to capture other parties like Ultimate Debtor, Ultimate Creditor, and Intermediary Agent etc. in OFSLL.
- The ACH Start Dt (Customer Service > Contract > ACH tab) is the mandate date and the account number concatenated with ACH Start Dt, is sent as the Mandate Identification in the PAIN 008.001.02 message. Whenever ACH maintenance is done on the account, the mandate identification is unique with the account number concatenated with the mandate date which is the ACH maintenance posted date (new ACH Start Dt).
- System processes the direct debit transfer at scheduled time of batch and it places the XML files in the output folder.
- The existing batch job to process direct debits is used in generating PAIN 008.001.02 message.

#### **ACH pre-processing day's logic**

- The number of days before the 'D' day (day of direct debit payment transaction) where the PAIN 008.001.02 message is to be generated is determined by the current system parameter ACA\_PRE\_PROCESS\_DAYS and also the newly added system parameter ACA\_PRE\_PROCESS\_DAYS\_FIRST. Direct debits initiated in OFSLL fall into one of the following sequence types -
  - First ('FRST') - First time direct debit
  - Recurrent ('RCUR') - Subsequent repayments after first direct debit
  - Final ('FNAL') - Final repayment
  - One-off ('OOFF') - One time bullet contract repayment

### **2.9.4 Statements**

- OFSLL is enhanced to support processing of European Payment Gateway Interface MT940 Customer statement message from current MT940 processing.
- The newly added batch job LOAD European Payment Gateway Interface MT940 PROCESSING (SEPPRC\_BJ\_100\_01) is used to process the incoming MT940 messages.
- The MT940 has payment reversals, rejections, and manual incoming payments to process in OFSLL by reading into the *field 86*.

### **2.9.5 Mandate Management**

- Initiating, processing and confirming mandate management is outside the scope of OFSLL. However, storing and changing details of the mandate management for data required for Direct Debits is done in OFSLL. These are stored in ACH details. For changes with mandate details, the non-monetary txn ACH\_MAINTENENCE is enhanced to add/modify the necessary fields.
  - Mandate Date
    - Use existing ACH start date

- IBAN
- BIC

### **2.9.6 Maintenance Changes in OFSLL**

- Apart from the current system parameter ACA\_PRE\_PROCESS\_DAYS, a new system parameter ACA\_PRE\_PROCESS\_DAYS\_FIRST is added to hold the ACH pre-process days in the case of first or one-time direct debit
- A new user-defined lookup type BIC\_CD is added to capture the Bank Identifier Code (BIC) of various banks. Default Value (NP – Not Provided).
- The SEPA\_RTRN\_CD lookup type is used to map the structured European Payment Gateway Interface MT940 return reason codes to the next Sequence type ('FRST' or 'RCUR') using sub-codes (only for accounts where first direct debit is initiated)
- APP CONTRACT EDITS used to validate the entered IBAN
- Parameters maintained at Setup > Administration > System > Transaction Codes > Account Non-Monetary Txn > ACH Maintenance for ACH ACCOUNT CREATION (SETUP)/ ACH ONE TIME PHONE PAY
- User Defined table IBAN\_FORMAT\_NL maintained
- Batch Jobs SET-LBT and SEPPRC\_BJ\_100\_01 created

### **2.9.7 Screens Changes**

- Wherever ACH information is captured in OFSLL to process payments (Payment mode - 'ACH'); in all those screens, new fields 'IBAN' & 'BIC' are added. These fields are mandatory whenever the Pmt Mode in 'ACH'. These fields are used to capture the BIC of the bank where the IBAN (debit or credit settlement account, as the case maybe) resides of the customer/vendor/third-party/producer
1. Customer Service > Maintenance > Add > Non-monetary transaction

**ORACLE**  
Financial Services Lending and Leasing

Welcome, VAAIDRA Accessibility Sun Oct 10

**Customer Service**

Summary Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities

Call Activities Maintenance Comments Promises Checklists Tracking Attributes References Correspondence Letters Document Tracking Scenario Analysis

**Transaction Batch Information**

View Format Freeze Detach Wrap Post Void

Date	Monetary	Transaction	Status	Batch
03/07/2016	Y			Y
03/02/2016	N	ACH MAINTENANCE	OPEN	N
03/02/2016	N	ACH MAINTENANCE	OPEN	N
02/24/2016	Y	INSURANCE ADDITION	ERROR	N
02/24/2016	Y	PAYOFF QUOTE	ERROR	N

**Transaction Batch Information**

Date 03/07/2016 Monetary Transaction ACH MAINTENANCE Status Batch

Save and Add Save and Stay Save and Return Return Load Parameters

**Parameters**

Parameter	Value	Required
ACH BANK ROUTING NUMBER		
ACH ACCOUNT TYPE CODE		
ACH ACCOUNT NUMBER		
ACH PAYMENT DAY		
DEBIT DATE		
ACH PAYMENT AMOUNT		
ACH PAYMENT AMOUNT EXCESS		
ACH FEE		
ACH FEE INDICATOR		
ACH PAYMENT FREQUENCY CODE		
ACH END DATE		
ACH DEFAULT INDICATOR		
BIC		
IBAN		
SEQUENCE TYPE		

Origination > Funding > Contract > Disbursements

Contract (2) Repayment Itemizations Trade-In Subvention Insurances ESC Compensation Proceeds **Disbursements** Fees ACH Coupons References

**Disbursement Information**

View Format Freeze Detach Wrap

Description	Number	Payment Mode	Name	Account #	Amount	Currency	ACH Account Type	ACH Account #	ACH Bank	ACH Routing #
ITM AMOUNT PAID...					0.00	US DOLLAR				
ITM AMOUNT PAID...					0.00	US DOLLAR				

**Disbursement Information**

Validate Payee ☐

Description ITM AMOUNT PAID ON MY LOAN ACCOUNT

Number

Name

Payment Mode

Account #

Amount 0.00

Currency US DOLLAR

ACH Account Type

ACH Account #

ACH Bank

ACH Routing #

BIC

IBAN

Comment

\* Country UNITED STATES

Address Line 1

Address Line 2

Zip

City

State

Phone 1

Extn

Phone 2

Extn

Save and Stay Save and Return Return

2. Origination > Funding > Contract > ACH

Contract (2) Repayment Itemizations Trade-In Subvention Insurances ESC Compensation Proceeds Disbursements Fees **ACH** Coupons References

**ACH Information** Add Edit View Audit

View Format Freeze Detach Wrap

Bank Name	Routing #	Status	Default	Start Dt	End Dt	Account Type	Account #	BIC
			Y	03/23/2016				

**ACH Information** Save and Add Save and Stay Save and Return Return

\* Bank Name End Dt \* Pmt Day 23

\* Routing # Account Type \* Pmt Amt 4,280.65

\* Status ACTIVE \* Account # Pmt Amt Excess

\* Default ☒ BIC Pmt Freq MONTHLY

\* Start Dt 03/23/2016 IBAN

3. Servicing > Conversion Accounts > Account Boarding > Contract > Disbursements

< Repayment Repayment Schedule Payment Change Schedule Itemizations Insurances ESC Escrow Compensation Subvention Proceeds **Disbursements** Fee >

**Disbursement Information** Edit View Audit

View Format Freeze Detach Wrap

Description	Number	Name	Payment Mode	Account #	BIC	IBAN	Amount	Country
No data to display.								

**Disbursement Information** Save and Stay Save and Return Return

Description Amount City

Number Country

Name Address Line 1

Payment Mode Address Line 2

Account # State

BIC Zip

IBAN Zip Extn

Comment

4. Servicing > Conversion Accounts > Account Boarding > ACH

< Repayment Schedule Payment Change Schedule Itemizations Insurances ESC Escrow Compensation Subvention Proceeds Disbursements Fees **ACH** Cou >

**ACH Information** Add Edit View Audit

View Format Freeze Detach Wrap

Bank Name	Routing #	BIC	IBAN	Status	Start Dt	End Dt	Default	Account Type
							N	

**ACH Information** Save and Add Save and Stay Save and Return Return

\* Bank Name \* Start Dt \* Pmt Day 1

\* Routing # End Dt \* Pmt Amt 0.00

BIC \* Account Type CHECKING \* Pmt Amt Excess 0.00

IBAN \* Status INACTIVE \* Account # \* Pmt Freq MONTHLY

\* Fee

5. Servicing > Conversion Accounts > Account Boarding > Account Details > ACH

Conditions Balances Transactions **ACH** Bankruptcy Chargeoff Compensation Loan Details Tracking Attributes

**ACH Information** + Add ✎ Edit 📄 View ✔ Audit

View ▼ Format ▼ 📄 Freeze 🔗 Detach ↶ Wrap 🔗

Bank Name	Bank Routing #	Status	Start Dt	End date	Default	Account Type	Account #	BIC

**ACH Information** 📄 Save and Add 📄 Save and Stay 📄 Save and Return ↶ Return

\* Bank Name   
 \* Bank Routing #   
 \* Status INACTIVE ▼  
 Start Dt  📅  
 End date  📅

\* Default ☐  
 \* Account Type CHECKING ▼  
 \* Account #   
 BIC ▼  
 IBAN

\* Pmt Day 1 ▼  
 \* Pmt Amt 0.00 ▼  
 \* Payment Amt Excess 0.00 ▼  
 \* Pmt Freq MONTHLY ▼  
 \* Fee ☐

6. Servicing/Collections > Customer Service > Pmt Modes > ACH > Recurring

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

**ACH** Coupon Post Dated Checks Payment Arrangement

**ACH Information** + Add ✎ Edit 📄 View ✔ Audit

View ▼ Format ▼ 📄 Freeze 🔗 Detach ↶ Wrap 🔗 ⊞ Recurring ⊞ One-Time Phone ⊞ All 📄 Copy

Reference #	Bank Name	Routing #	Account Type	Account #	BIC	IBAN	Sequence Type	Pmt D
UNDEFINED								

**ACH Information** 📄 Save and Add 📄 Save and Stay 📄 Save and Return ↶ Return

Reference # UNDEFINED  
 \* Bank Name   
 \* Routing #   
 \* Account Type CHECKING ▼  
 \* Account #   
 BIC ▼

IBAN   
 Sequence Type FIRST TIME ▼  
 \* Pmt Day 1 ▼  
 \* Pmt Amt 0.00 ▼  
 \* Pmt Amt Excess 0.00 ▼  
 \* Pmt Freq MONTHLY ▼

Direct Debit Fee ☐  
 Fee Amt 0.00 ▼  
 \* Start Dt  📅  
 End Dt  📅  
 \* Default ☒  
 \* Status ACTIVE ▼

7. Servicing/Collections > Customer Service > Pmt Modes > ACH > One – Time Phone

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

**ACH** Coupon Post Dated Checks Payment Arrangement

**ACH Information** + Add ✎ Edit 📄 View ✔ Audit

View ▼ Format ▼ 📄 Freeze 🔗 Detach ↶ Wrap 🔗 ⊞ Recurring ⊞ One-Time Phone ⊞ All 📄 Copy

Reference #	Bank Name	Bank City	Bank state	Routing #	Account Type	Name On Account	Account #	BIC
UNDEFINED								

**ACH Information** 📄 Save and Add 📄 Save and Stay 📄 Save and Return ↶ Return

Reference # UNDEFINED  
 \* Bank Name   
 Bank City   
 Bank State ▼  
 \* Routing #   
 \* Account Type CHECKING ▼  
 \* Name On Account   
 \* Account #   
 BIC ▼

IBAN   
 Sequence Type ONE TIME BULLET CONTRACT REPAYMENT ▼  
 \* Debit Dt  📅  
 \* Pmt Amt 0.00 ▼  
 Direct Debit Fee ☒  
 \* Fee Amt 0.00 ▼  
 Secret Question ▼  
 Secret Answer   
 Provided To Whom

Reference   
 Drawer Relation Type ▼  
 Drawer Name   
 Drawer Address1   
 Drawer Address2   
 Drawer Zip ▼  
 Drawer City   
 Drawer State ▼  
 Status ACTIVE ▼

8. Customer Service > Account Details > Contract Information > ACH

Contract Repayment Itemizations Trade-In Insurances ESC Compensation Subvention Proceeds Disbursements Fees **ACH** Coupon PDC Refer

### ACH Information

View Format Freeze Detach Wrap

Bank Name	Routing #	BIC	IBAN	Status	Start Dt	End Dt	Defa
CITI	948923792			ACTIVE	03/03/2016		N

### ACH Information

Return

Bank Name CITI  
Routing # 948923792  
BIC

IBAN  
Status ACTIVE  
Start Dt 03/03/2016

End Dt  
Default

## 9. Customer Service > Account Details > Contract Information > Disbursements

Contract Repayment Itemizations Trade-In Insurances ESC Compensation Subvention Proceeds **Disbursements** Fees ACH Coupon PDC Ref

### Disbursement Details

View Format Freeze Detach Wrap

Disbursement Description	Disbursement Party #	Name	Amount	Currency	Payment Mode	ACH Bank
ITM AMOUNT PAID ON MY LOAN ACCO...			0.00	USD		
ITM AMOUNT PAID TO OTHERS ON MY ...			0.00	USD		

### Disbursement Details

Return

Disbursement Description ITM AMOUNT PAID ON MY LOAN ACCOUNT  
Disbursement Party #  
Name  
Amount 0.00  
Currency USD  
Payment Mode  
ACH Bank  
ACH Routing #

ACH Account Type  
ACH Account #  
BIC  
IBAN  
Comment  
Country US  
Address Line 1  
Address Line 2

Zip  
City  
State  
Phone  
Extn  
Phone 2  
Extn 2

## 10. Origination/Servicing/Collections > Producers > Payment Details

Payment Details Compensation Subvention Transactions Holdback/Loss Reserve Tracking Attributes Statements Contacts Comments Summary Title Status Summary

### Payment Details

Edit View Audit

View Format Freeze Detach Wrap

Pmt Mode	Bank	Start Dt	Routing #	Account Type	Account #	BIC	IBAN	Disbursement Currency
INSTITUTION DRA...								

### Payment Details

Save and Stay Save and Return Return

\* Pmt Mode INSTITUTION DRAFT / CHECK  
Bank  
Start Dt

Routing #  
Account Type  
Account #

BIC  
IBAN  
Disbursement Currency

## 11. Origination/Servicing/Collections > Vendors > Payment Details

**Payment Details** | Vendor Groups | Tracking Attributes | Comments

**Payment Details** | Edit | View | Audit

Country	City	State	Address Line 1	Address Line 2	Zip	Zip Extn	Pre Process Days	Mode	Ba
UNITED STATES	APO	ARMED FORCES A...	ADD LINE1	123123	34038		10.00	ACH	HC

**Payment Details**

Save and Stay | Save and Return | Return

**Remittance**

\* Country: UNITED STATES  
 \* Address Line 1: ADD LINE1  
 Address Line 2: 123123

\* Zip: 34038  
 Zip Extn:  
 \* City: APO  
 \* State: ARMED FORCES AMERICANS (EXCE  
 \* Pre Process Days: 10

\* Mode: ACH  
 Bank: HDFC  
 Start Dt: 03/01/2016  
 Routing #: 123123123  
 Account Type: SAVINGS  
 Account #: XXXXX3123

BIC: HDFC  
 IBAN: NL39RABO0300065264

## 12. Setup > Administration > User > Standard Payees

Origination x | Conversion Accounts x | Customer Service x | Producers x | Vendors x | **Standard Payees x** | Close

**Payee Definition** | Add | Edit | View | Audit

Payee #	Name	Pmt Mode	Enabled	Country	City	State	Address Line 1	Address Line 2	Zip
1001	ACH	ACH	Y	UNITED STATES	LEXINGTON	ILLINOIS	LINE1	LINE2	85587
1002	ACH	ACH	Y	UNITED STATES	NEW JERSEY	NEW JERSEY	LINE1	LINE2	59868

**Payee Definition**

Save and Stay | Save and Return | Return

Payee #: 1001  
 \* Name: ACH  
 \* Pmt Mode: ACH  
 \* Enabled: ☒  
 \* Country: UNITED STATES  
 Address Line 1: LINE1  
 Address Line 2: LINE2  
 City: LEXINGTON

State: ILLINOIS  
 Zip: 85587  
 Extn:  
 City: LEXINGTON  
 State: ILLINOIS  
 Phone 1: (012)-345-6789  
 Phone 2:  
 Bank Name: BANK OF VISA CARD

Routing #: 53847658  
 Account Type: CHECKING  
 ACH Account #: 767554588  
 BIC:  
 IBAN:  
 Start Dt: 11/11/1992  
 Comment:

## 13. Setup > Administration > User > Bank Details

Origination x Conversion Accounts x Customer Service x Producers x Vendors x Standard Payees x **Bank Details x** Close

**Bank Definition** + Add Edit View Audit

View Format Freeze Detach Wrap

Code	Name	Short Name	Enabled	Account #	Routing #	BIC	IBAN	Country	City
JPB	JP BANK	JPB	N	xxxxx1115	831232246			JAPAN	TOKYO
NLB	NL BANK	NLB	N	xxxxx8779	884447474			NETHERLANDS	AMSTERDA
SAB	SA BANK	SAB	N	xxxxx6468	755665678			SAUDI ARABIA	JEDDAH
USB	US BANK	USB	Y	xxxxx8736	363763665	CITI	NL39RABO030006...	UNITED STATES	MINNEAPOL

**Bank Definition** Save and Stay Save and Return Return

Code JPB \* Country JAPAN \* Phone 1 (123)-456-7890  
 \* Name JP BANK Address Line 1 LINE1 Extn 1  
 \* Short Name JPB Address Line 2 LINE2 Phone 2 (123)-456-7890  
 \* Enabled ☐ \* Zip 078-8231 Extn 2  
 \* Account # 832311115 Creditor Id \* Fax 1 (123)-456-7890  
 \* Routing # 831232246 \* City TOKYO Fax 2 (123)-456-7890  
 BIC \* ACH Format NACHA FORMAT  
 IBAN \* State SETME

- Additional Changes in Bank Details Screen:
  - The existing lookup (ACH\_FORMAT\_CD) linked to the field 'NACHA Format' contains an additional value 'European Payment Gateway Interface' for user to select.
  - Additionally a new field 'Creditor ID' is added for user to capture Creditor identification.

Servicing > Batch Transactions > Advances > Advance Entry > Advance Allocation

**Advance Allocations** + Add Edit View Audit

View Format Freeze Detach Wrap

Amount	Payee #	Name	Type	Mode	Country	City	State	Address Line 1	Zip
0.00	UNDEFINED					UNDEFINED			0

**Advance Allocations** Save and Add Save and Stay Save and Return Return

Validate Payee ☐ Address Line 1 ACH Account #  
 \* Amount 0.00 Zip 0 BIC  
 \* Type  City UNDEFINED IBAN  
 \* Payee # UNDEFINED State  Comment  
 \* Name Bank Name Currency  
 \* Pmt Mode Routing #  
 \* Country UNITED STATES ACH Account

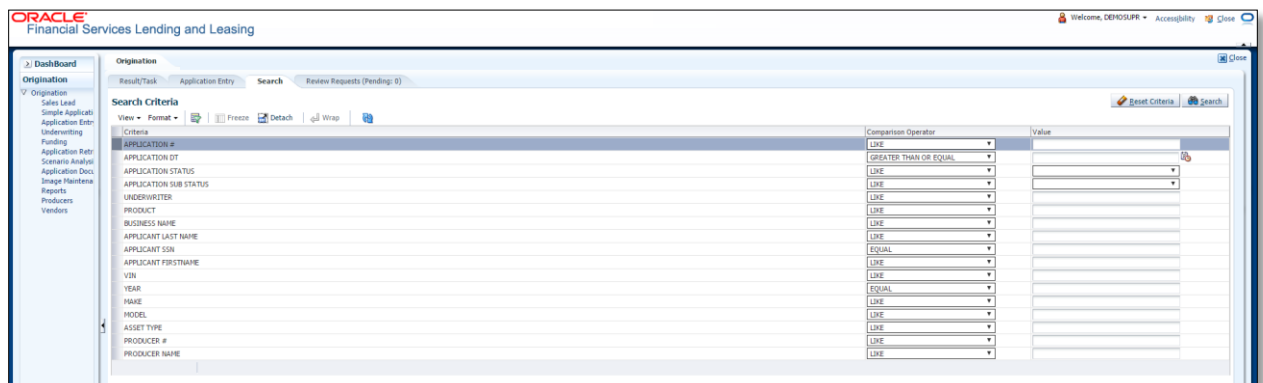
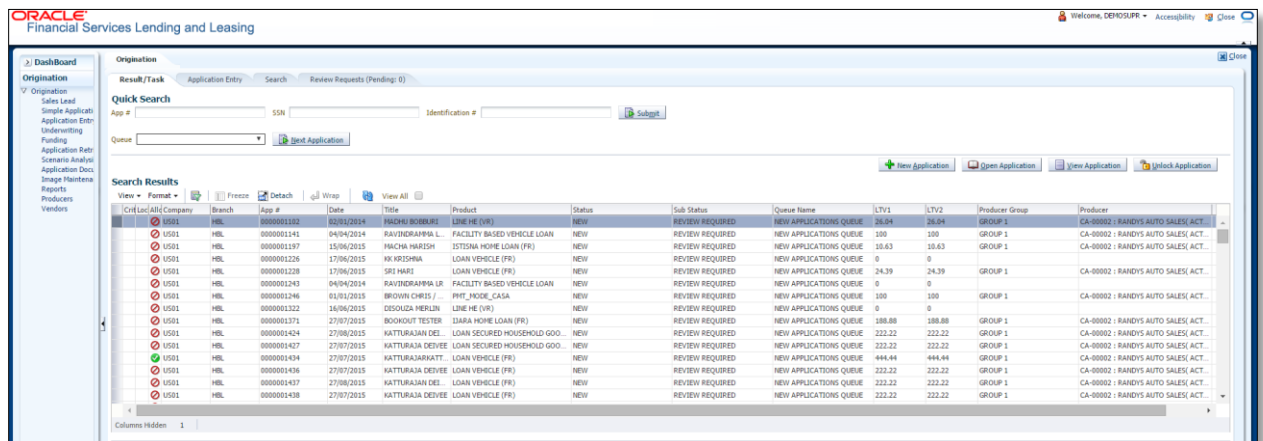


## 2.10 Visual Summary

### 2.10.1 Description

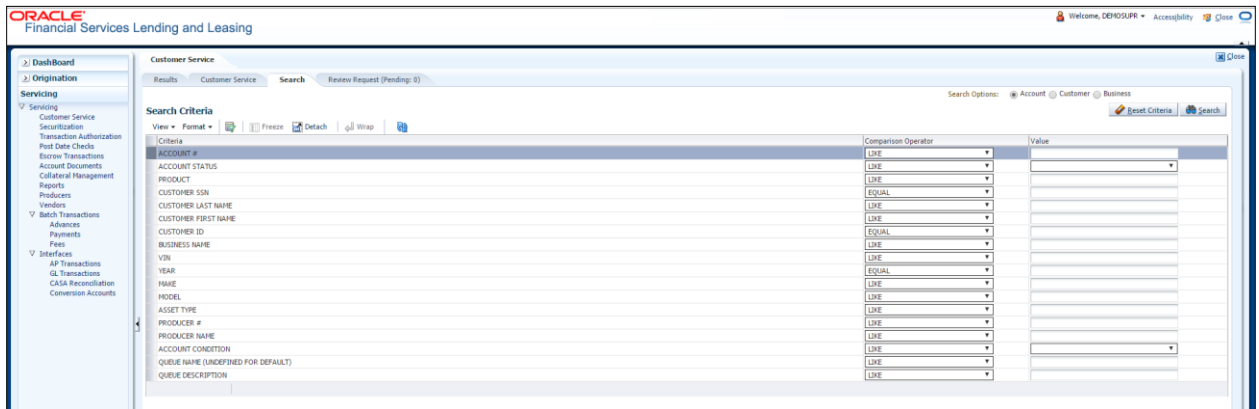
- In this release OFSLL application is being upgrading to ADF 12c; which provides the scope of including visualization components
- Combined Search/ Result - For usability, the Search and Results tabs are combined to one screen named as 'Search/Results' in Origination and servicing.
  - The 'Result/Task' tab is renamed as 'Search/Results'.
  - 'Search' tab is removed in Origination and Servicing.
  - By default 'Search/Result' tab will open on click of the Origination or Servicing menu options

Before implementing the changes the screen appearance was like this: Origination

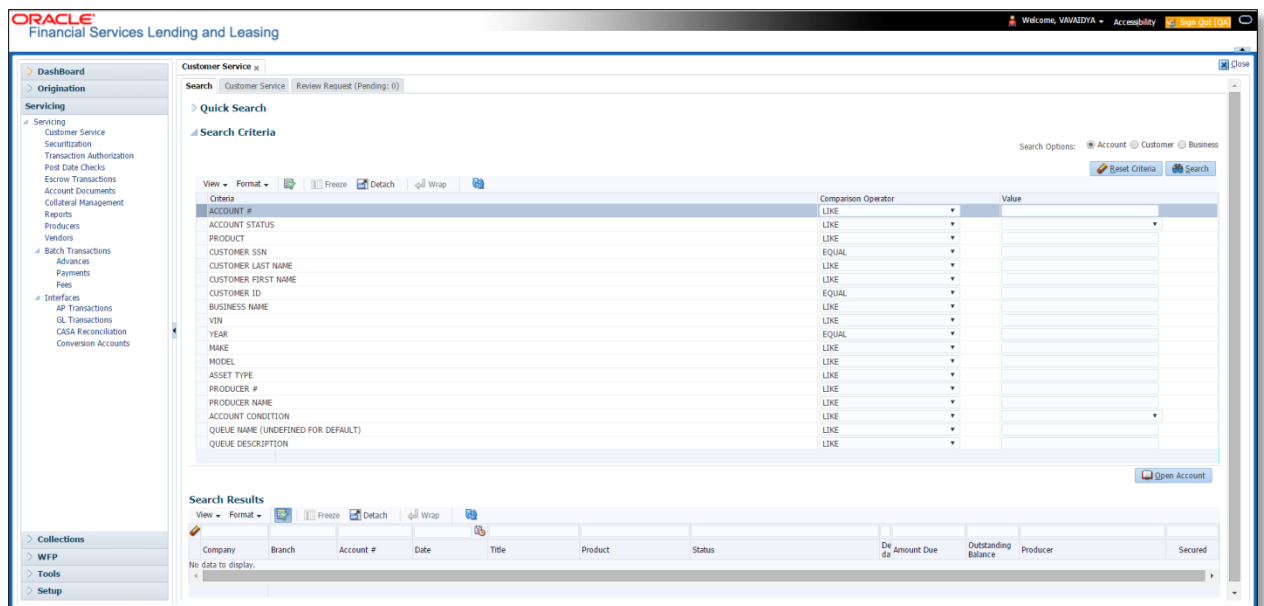
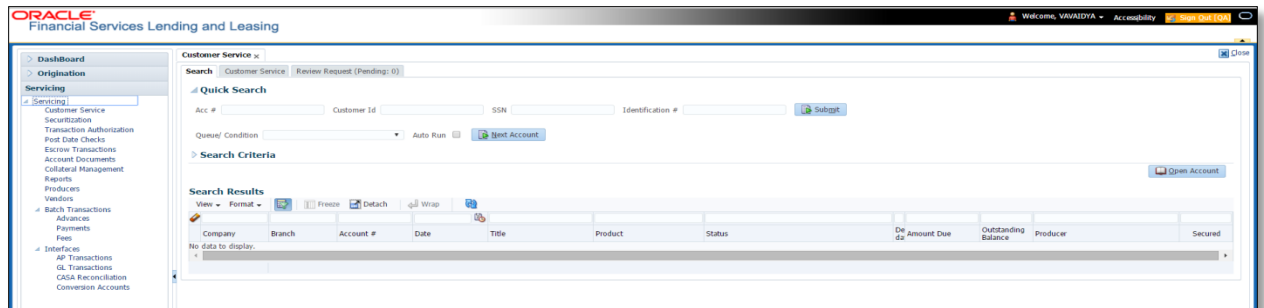


After implementing the changes, the screen appearance looks like below: Origination

- Before implementing the changes the screen appearance was like this: Servicing



After implementing the changes, the screen appearance was like this: Servicing



- 'Loan Calculator', 'Flexible Repayment' and 'Amortization Schedule' screens are combined to a single screen.

- Currently 'Loan Calculator', 'Flexible Repayment' and 'Amortization Schedule' screens are in three different tabs.
- For usability purpose all the three screens are combined to a single screen as 'Loan Calculator'

Before implementing the changes the screen appearance was like this:

The screenshot shows the Oracle Financial Services Lending and Leasing 'Loan Calculator' screen. The interface is divided into three main tabs: 'Loan Calculator', 'Flexible Repayment Options', and 'Amortization Schedule'. The 'Loan Calculator' tab is active, showing various input fields for loan details, payment/finance charges, calculator options, and repayment options. The interface is cluttered with many fields and tabs.

After implementing the changes, the screen looks like this:

The screenshot shows the Oracle Financial Services Lending and Leasing 'Loan Calculator' screen after the changes. The interface is now a single unified interface. The 'Loan Calculator' tab is active, showing various input fields for loan details, payment/finance charges, calculator options, and repayment options. The interface is cleaner and more organized than the previous version.

## 2.11 Tracking Attributes for Vendor Screens

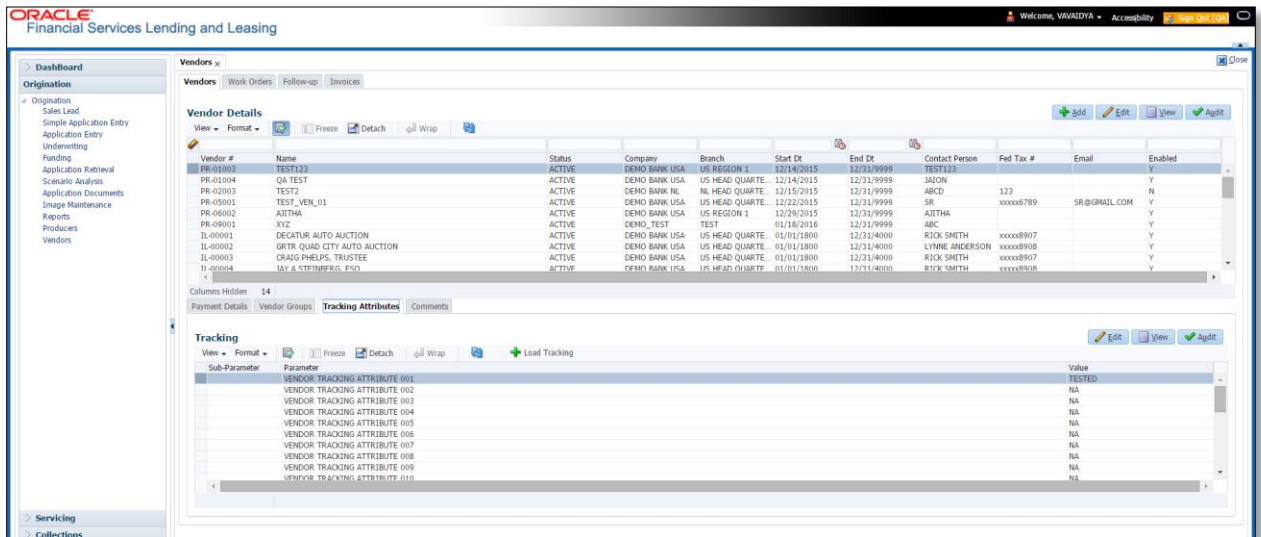
### 2.11.1 Description

- Tracking Attributes are provided for Vendor Details Screen, Work Order Screen and Invoice Screen.
- Vendor Details Screen
  - A new 'Tracking Attributes' tab is added in 'Vendors' screen with 'Load Tracking', 'Edit', 'View' and 'Audit' buttons.
  - On click of 'Load Tracking' button system loads all the vendor tracking attributes.
  - For providing tracking attributes to vendor details screen, 'Vendor tracking' is added to flex table attributes available in Setup > User Defined Tables.
  - Default 50 tracking attributes are added to vendors screen.
  - Fields in the tracking attributes are 'Sub Parameter', 'Parameter' and 'Value'

Before implementing the changes the screen appearance was like this:

The screenshot displays the Oracle Financial Services Lending and Leasing interface. The main window is titled 'Vendors' and contains a list of vendor records. The records are organized into columns: Business Number, Vendor #, Name, Status, Company, Branch, Start Dt, End Dt, Contact Person, Fed Tax #, Email, and Enabled. Below the list, there are two tabs: 'Vendor Details' and 'Payment Details'. The 'Vendor Details' tab is currently selected, showing a table with columns for Country, City, State, Address Line 1, Address Line 2, Zip, Zip Ext, Pre Process Days/Mode, Bank, Start Dt, Routing #, Account Type, and Account #. The 'Payment Details' tab is also visible, showing a table with columns for Country, City, State, Address Line 1, Address Line 2, Zip, Zip Ext, Pre Process Days/Mode, Bank, Start Dt, Routing #, Account Type, and Account #.

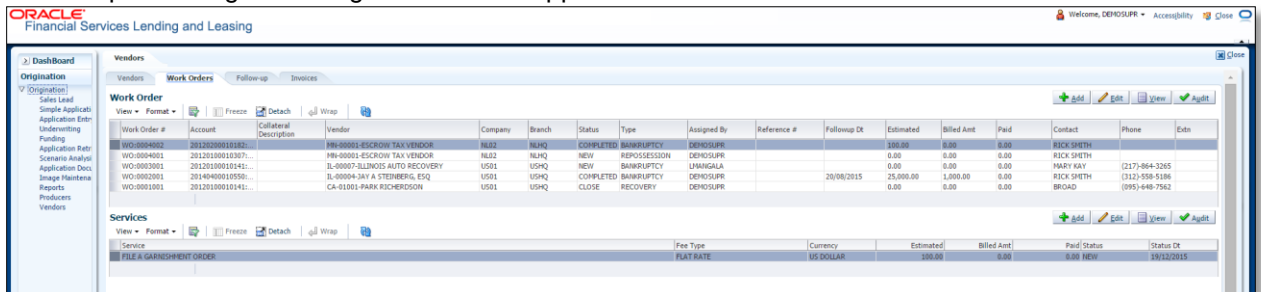
After implementing the changes, the screen looks like this:



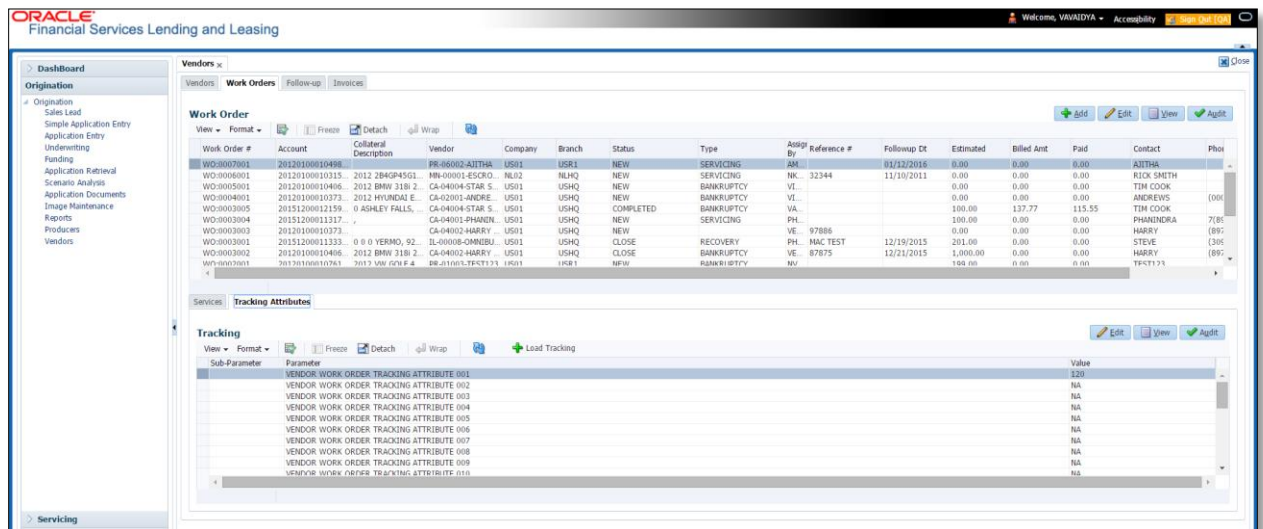
- Vendor Details Screen

- A new 'Tracking Attributes' tab is added in 'Vendors > Work Order' screen with 'Load Tracking', 'Edit, View and Audit' buttons.
- On click of 'Load Tracking' button system loads all the vendor work order tracking attributes.
- A 'Services' tab is created for placing existing 'Services' section under 'Services' tab.
- For providing tracking attributes to vendor work order screen, 'Vendor work order tracking' is added to flex table attributes available in Setup > User Defined Tables.
- Default 50 tracking attributes are added to 'Vendors > Work Order' screen.
- Fields in the tracking attributes are 'Sub Parameter', 'Parameter' and 'Value'.

Before implementing the changes the screen appearance was like this:



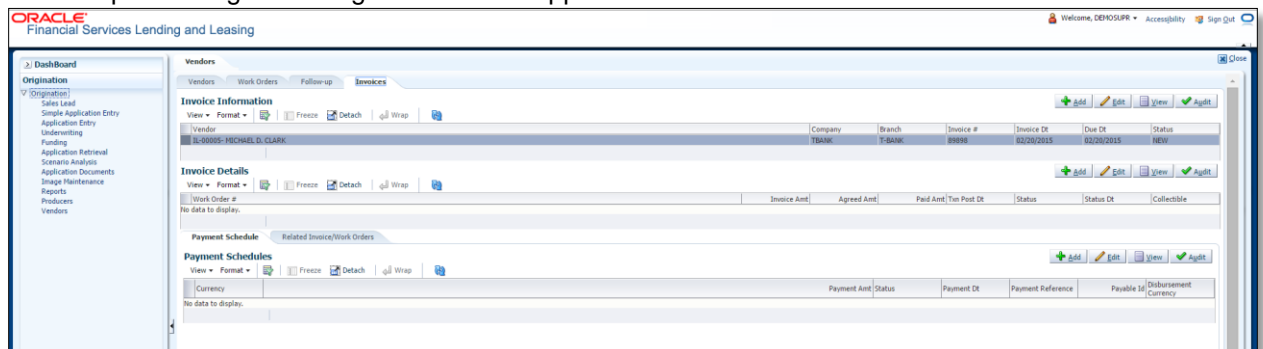
After implementing the changes, the screen look like this:



- Vendor Invoices Screen

- A new 'Tracking Attributes' tab is added in 'Vendors > Invoice' screen with 'Load Tracking', 'Edit, View and Audit' buttons.
- On click of 'Load Tracking' button system loads all the vendor invoice tracking attributes.
- 'Invoice Details' tab is created for placing existing 'Invoice Details' section under 'Vendors > Invoice' tab.
- For providing tracking attributes to 'Vendor Invoice' screen, 'Vendor Invoice tracking' is added to flex table attributes available in Setup > User Defined Tables.
- Default 50 tracking attributes are to 'Vendors > Invoices' screen.
- Fields in the tracking attributes are 'Sub Parameter', 'Parameter' and 'Value'.

Before implementing the changes the screen appearance was like this:



After implementing the changes, the screen looks like this:

The screenshot displays the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes the Oracle logo, the application title "Financial Services Lending and Leasing", and user information: "Welcome, VIMALDIA" and "Accountability". A "Sign Out" button is also present.

The left sidebar contains a "Dashboard" section with a list of navigation items: Origination, Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Products, and Vendors. The "Vendors" item is currently selected.

The main content area is titled "Vendors" and has tabs for "Vendors", "Work Orders", "Follow-up", and "Invoices". The "Invoices" tab is active. Below the tabs, there are buttons for "Add", "Edit", "View", and "Audit".

The "Invoice Information" section contains a table with the following columns: Vendor, Company, Branch, Invoice #, Invoice Dt, Due Dt, and Status. The data is as follows:

Vendor	Company	Branch	Invoice #	Invoice Dt	Due Dt	Status
CA-04004-STAR SERVICES	US01	USHQ	8785	01/29/2016	01/29/2016	OPEN
CA-04004-STAR SERVICES	US01	USHQ	90809	01/29/2016	01/29/2016	OPEN
CA-04004-STAR SERVICES	US01	USHQ	12222015	12/22/2015	12/29/2015	CLOSE
CA-04001-PHANNINDRA1	US01	USHQ	P5DFDS	12/21/2015	12/21/2015	OPEN
CA-04004-STAR SERVICES	US01	USHD	2309	12/21/2015	12/21/2015	CLOSE

Below the table, there is a "Details" section for "Tracking Attributes". It includes buttons for "Edit", "View", and "Audit". The "Tracking" section has a table with the following columns: Sub-Parameter, Parameter, and Value. The data is as follows:

Sub-Parameter	Parameter	Value
	VENDOR INVOICE TRACKING ATTRIBUTE 001	NA
	VENDOR INVOICE TRACKING ATTRIBUTE 002	NA
	VENDOR INVOICE TRACKING ATTRIBUTE 003	NA
	VENDOR INVOICE TRACKING ATTRIBUTE 004	NA
	VENDOR INVOICE TRACKING ATTRIBUTE 005	NA
	VENDOR INVOICE TRACKING ATTRIBUTE 006	NA
	VENDOR INVOICE TRACKING ATTRIBUTE 007	NA
	VENDOR INVOICE TRACKING ATTRIBUTE 008	NA
	VENDOR INVOICE TRACKING ATTRIBUTE 009	NA
	VENDOR INVOICE TRACKING ATTRIBUTE 010	NA



## 2.12 Scenario Analysis Enhancements

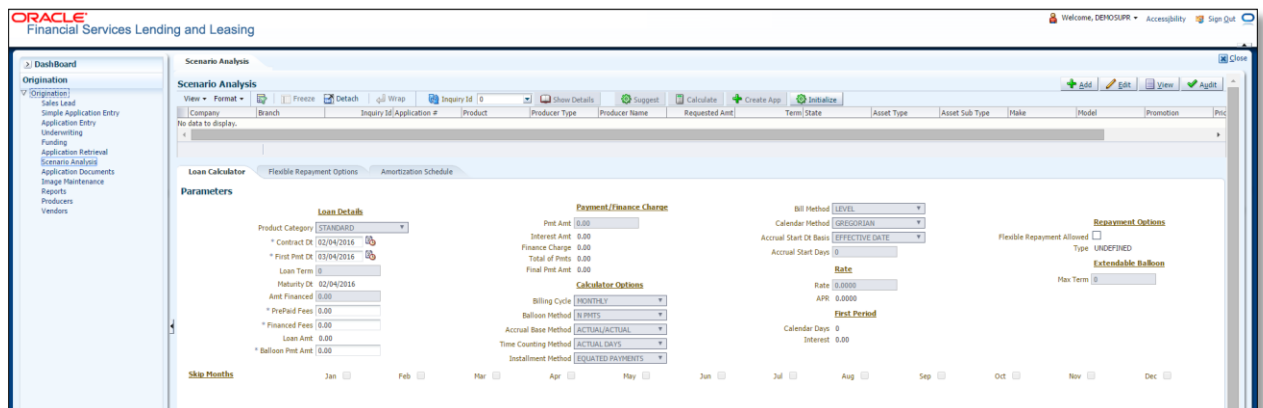
### 2.12.1 Description

- Following changes are done for Scenario Analysis for this release.
  - Compensation and Subvention tabs added in Scenario Analysis.
  - 'Scenario Analysis' screen enhanced with new fields.
  - "Advances" block added in Scenario Analysis >Loan Calculator to calculate 'Blended Interest Rate'.

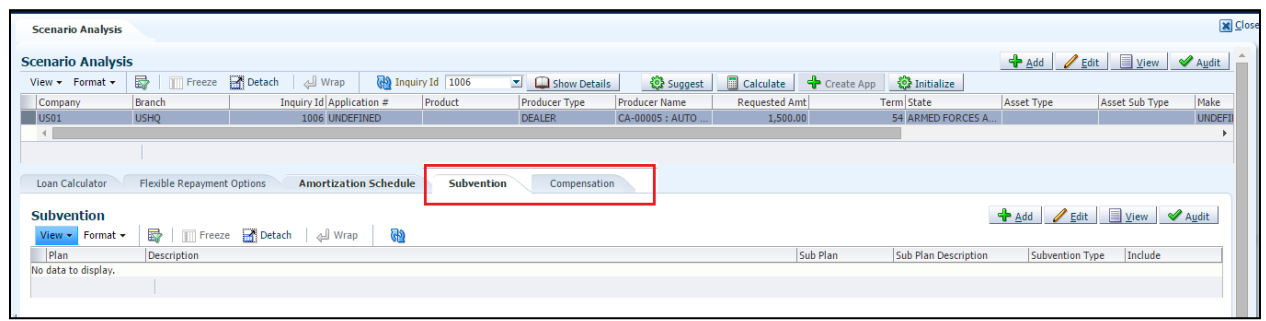
### 2.12.2 Compensation and Subvention tabs added in Scenario Analysis

- UI Changes - "Compensation" and "Subvention" tabs are added in Origination >Scenario Analysis tab next to "Amortization Schedule" tab.

Before implementing the changes the screen appearance was like this



After implementing the changes, the screen looks like this:



- Processing Changes
  - Compensation/ Subvention' child tab in Scenario Analysis:

- Compensation child tab similar to one in Request/Underwriting/ Funding is added under Origination – Scenario Analysis tab.
  - Subvention child tab similar to one in Request/Underwriting/ Funding is added under Origination – Scenario Analysis tab.
- Spread Based calculation:
  - The 'Buy Rate' is referred from selected "pricing" definition in Scenario Analysis.
  - The computations in new Compensation child tab refer to the 'Requested Amt' in Scenario Analysis tab.
  - The 'Request Rate' is referred from the 'Rate from' field of selected 'Pricing' definition in Scenario analysis.
- Information Propagation to Origination
  - When user creates an Application from scenario analysis, system propagates "Compensation and Subvention" details to Request tab in Origination >Application >Request.
  - If user try to create an Application from Scenario Analysis, system propagates the Calculated "Compensation" details to Origination >Decision >Compensation tab.
  - If user try to create an Application from Scenario Analysis, system propagates the Calculated "Subvention" details to Origination >Request > Subvention tab.
  - Note: Currently, "Decision Rate" is used for the calculations; in case of calculation of compensation and subvention in underwriting and funding, system should work as-is.
- Applicability
  - Above mentioned changes are applicable for Loan and Lease (not WFP & Line).

### **2.12.3 New fields**

- New fields are added in scenario analysis:
  - Following four new mandatory fields are introduced in the 'Scenario Analysis' screen after the 'Application Number' field.
    - First Name
    - Last Name
    - Phone

- Email
  - The data types and length for above 4 fields will be similar as given in application entry screen.
  - User has to manually provide/update the other data, ex... DOB, First Pmt Amt, etc...
- Above fields captured in scenario analysis are flown to Application > Applicant Details; if user uses 'Create Application' feature.

Before implementing the changes the screen appearance was like this:

After implementing the changes, the screen looks like this

The screenshot shows the 'Scenario Analysis' window in Oracle. At the top, there's a toolbar with buttons like 'View', 'Format', 'Freeze', 'Detach', 'Wrap', 'Product Type', 'Loan', 'Lease', 'Inquiry Id', 'Show Details', 'Suggest', 'Calculate', 'Create App', 'Initialize', 'Print Quote', 'Add', 'Edit', 'View', and 'Audit'. Below this is a table with columns: Company, Branch, Inquiry Id, Application #, First Name, Last Name, Phone, Email, Product, Producer Type, Producer Name, and Requested Amt. The data row shows: US01, USHQ, 3009, 0000001326, BOB, MADHU, (962)-098-5268, [empty], LOAN VEHICLE (FR), DEALER, ALL, 36,000.00. Below the table, there's a 'Scenario Analysis' section with a red box highlighting the 'First Name: BOB', 'Last Name: MADHU', and 'Phone: (962)-098-5268' fields. To the right of this section are various dropdown menus and input fields for 'Producer Type' (DEALER), 'Producer Name' (ALL), 'Region', 'Territory', 'Requested Amt' (36,000.00), 'Term' (20), 'State' (ARMED FORCES AMERICANS (EXCEP)), 'Asset Type' (VEHICLE), 'Asset Sub Type' (CAR), 'Make' (UNDEFINED), 'Model' (UNDEFINED), 'Promotion' (NONE), 'Pricing' (VEHICLE LOAN PRICING-FR), 'Billing Cycle' (MONTHLY), and 'Instrument' (LOAN INS MONTHLY). At the bottom right, there are buttons for 'Save and Stay', 'Save and Return', and 'Return'.

## 2.12.4 New 'Advances' block in Scenario Analysis

- "Advances" block is added in Scenario Analysis > Loan Calculator.
- A radio button [Calculate blended rate] is added in Scenario Analysis > Loan Calculator; if user selects this radio button "Advances" block should be enabled.
- When user creates an application from scenario analysis screen, system propagates the "Advances" details to following screens.
  - Origination >Application Entry> Tools >Loan Calculator
  - Origination >Decision >Tools >Loan Calculator
  - Origination >Contract >Tools >Loan Calculator
- When user selects "Calculate Blended Rate" radio button "Advances" block is enabled and "Amt Financed, Rate, Prepaid Fees, Financed Fees, Balloon Amount and Pmt Amt is read only in "Parameters" Block.

Before implementing the changes the screen appearance was like this

The screenshot shows the 'Oracle Financial Services Lending and Leasing' interface. On the left is a 'Dashboard' menu with options like 'Origination', 'Sales Lead', 'Simple Application Entry', 'Application Entry', 'Underwriting', 'Funding', 'Application Retrieval', 'Scenario Analysis', 'Application Documents', 'Image Maintenance', 'Reports', 'Producers', and 'Vendors'. The main area is titled 'Scenario Analysis' and has a toolbar with buttons like 'View', 'Format', 'Freeze', 'Detach', 'Wrap', 'Inquiry Id', 'Show Details', 'Suggest', 'Calculate', 'Create App', 'Initialize', 'Add', 'Edit', 'View', and 'Audit'. Below this is a table with columns: Company, Branch, Inquiry Id, Application #, Product, Producer Type, Producer Name, Requested Amt, Term, State, Asset Type, Asset Sub Type, Make, Model, Promotion, and Price. The data row shows: US01, USHQ, 3009, 0000001326, LOAN VEHICLE (FR), DEALER, ALL, 36,000.00, 20, ARMED FORCES AMERICANS (EXCEP), VEHICLE, CAR, UNDEFINED, NONE, and [empty]. Below the table, there's a 'Loan Calculator' section with a red box highlighting the 'Parameters' block. This block contains fields for 'Product Category' (STANDARD), 'Contract Dt' (02/04/2016), 'First Pmt Dt' (02/04/2016), 'Loan Term' (3), 'Maturity Dt' (02/04/2016), 'Amt Financed' (0.00), 'Prepaid Fees' (0.00), 'Financed Fees' (0.00), 'Loan Amt' (0.00), and 'Balloon Pmt Amt' (0.00). To the right of this section are various dropdown menus and input fields for 'Payment/Finance Charge' (Pmt Amt: 0.00, Interest Amt: 0.00, Finance Charge: 0.00, Total of Pmts: 0.00, First Pmt Amt: 0.00), 'Calculator Options' (Billing Cycle: MONTHLY, Balloon Method: SIMPLE, Accrual Base Method: ACTUARIAL, Time Counting Method: EQUATED PAYMENTS, Installment Method: EQUATED PAYMENTS), 'Rate' (Rate: 0.0000, APR: 0.0000), 'First Period' (Calendar Method: CLOSING, Accrual Start Dt: 02/04/2016, Accrual End Dt: 02/04/2016, Calendar Day: 0, Interest: 0.00), and 'Repayment Options' (Flexible Repayment Allowed: [checkbox], Extensible Balloon: [checkbox], Max Term: 3). At the bottom, there's a 'Skip Months' section with a calendar grid showing months from Jan to Dec.

After implementing the changes, the screen looks like this:

Loan Calculator    Flexible Repayment Options    Amortization Schedule

Calculate Payment   Calculate Interest Rate   Calculate Term   Calculate Loan Amount   **Calculate Blended Rate**   Initialize   Calculate

**Advances**

View   Format   Freeze   Detach   Wrap   Delete

Seq	Amt Financed	Rate	Payment Amt	Interest Amt
1	0.00	0.00	0.00	0.00
2	0.00	0.00	0.00	0.00
3	0.00	0.00	0.00	0.00
4	0.00	0.00	0.00	0.00
5	0.00	0.00	0.00	0.00

**Parameters**

**Loan Details**

Product Category:

Contract Dt:     \* First Pmt Dt:

Loan Term:     Maturity Dt:

Amt Financed:     0.00

\* Prepaid Fees:     \* Financed Fees:

Loan Amt:     \* Balloon Pmt Amt:

**Payment/Finance Charge**

Pmt Amt:     Interest Amt:     Finance Charge:     Total of Pmts:     Final Pmt Amt:

**Calculator Options**

Billing Cycle:     Balloon Method:     Accrual Base Method:     Time Counting Method:     Installment Method:

**Bill Method**     Calendar Method:     Accrual Start Dt Base:     Accrual Start Days:

**Rate**

Rate:     APR:     First Period:     Calendar Days:     Interest:

**Repayment Options**

Flexible Repayment Allowed: ☐    Type:     Extensible Balloon:     Max Term:

**Skip Months**

Jan   Feb   Mar   Apr   May   Jun   Jul   Aug   Sep   Oct   Nov   Dec

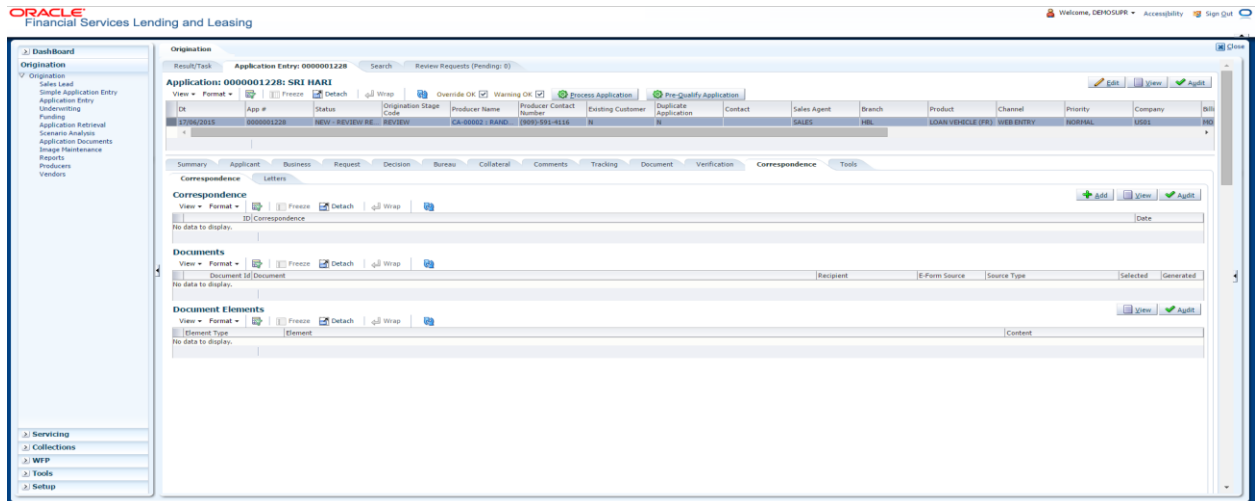
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## 2.13 Recipient block in Correspondence tab

### 2.13.1 Description

- A new recipient block is added in 'Correspondence' tab which facilitates sending ad-hoc correspondence to the customers, producers and other as an email.
- After sending a correspondence, system posts a comment in Comments tab in Origination and servicing.
- Recipient details block is added in Correspondences block in following locations
  - Origination >Correspondence
  - Servicing >Customer Service > Correspondence

Before implementing the changes the screen appearance was like this – Origination– Correspondence



After implementing the changes, the screen looks like this –Origination – Correspondence

**ORACLE**  
Financial Services Lending and Leasing

Welcome, VAAADYA • Accessibility

**Dashboard**

**Origination**

Sales Lead  
Single Application Entry  
Application Entry  
Underwriting  
Funding  
Application Retrieval  
Scenario Analysis  
Application Documents  
Image Maintenance  
Reports  
Producers  
Vendors

**Dashboard**

**Origination**

Search/Task: Application Entry: 0000000394 Review Request (Pending: 0)

Application: 0000000394: SCOTT SADIE / ROSS

View • Format • Freeze • Detach • Wrap • Override OK • Warning OK •

DT	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Pr Co Existing Customer No	Duplicate Application	Contact	Sales Agent	Branch	Product	Channel	Priority	Company
05/01/2012	0000000394	UNDEFINED	APPROVED - FUNDED	FUNDED	SA-00004 - KIMBERLY CH	N	N			NLR1	LOAN VEHICLE (PR)	PAX IN	NORMAL	NLR2

Summary • Applicant • Request • Decision • Contract • Collateral • Comments • Tracking • Document • Verification • **Correspondence** • Tools

**Correspondence**

View • Format • Freeze • Detach • Wrap •

No data to display.

Date

**Documents**

View • Format • Freeze • Detach • Wrap •

No data to display.

Document ID Document Recipient E-Form Source Source Type Selected Generated

**Document Elements**

View • Format • Freeze • Detach • Wrap •

No data to display.

Element Type Element Content

**Recipient Details**

View • Format • Freeze • Detach • Wrap •

No data to display.

Recipient Mode Type FAX/Email Sent Indicator Comments

**Service**

**Collections**

**WFP**

**Tools**

**Setup**

Before implementing the changes the screen appearance was like this – Servicing – Customer Service – Correspondence

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Financial Services Lending and Leasing

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**Dashboard**

**Servicing**

Customer Service  
Securitization  
Transaction Authorization  
Post Data Checks  
Enter Transactions  
Account Documents  
Collateral Management  
Reports  
Producers  
Vendors  
Batch Transactions  
Advances  
Payments  
Fees  
Interfaces  
AP Transactions  
GL Transactions  
CASH Reconciliation  
Conversion Accounts

**Customer Service**

Results Customer Service: 20120200010223 Search Review Request (Pending: 0)

Account(s): 20120200010223: MOORE CATHERINE / MOORE CATHERINE

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

Company	Branch	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due / Status	Oldest Due Dt
US01		20120200010223	LOAN VEHICLE (PR)		USD	6,365.21	0.00 ACTIVE	10/10/2013

Summary • Customer Service • Account Details • Customer Details • Transaction History • Print Modes • Bankruptcy • Reps/Preclosure • Deficiency • Collateral • Bureau • Cross/Up Sell Activities

Call Activities Maintenance Comments Promises Checklists Tracking Attributes References **Correspondence** Letters Document Tracking Scenario Analysis

**Correspondences**

View • Format • Freeze • Detach • Wrap •

No data to display.

ID Correspondence Date

**Documents**

View • Format • Freeze • Detach • Wrap •

No data to display.

Document ID Document Recipient E-Form Source Source Type Selected Generated

**Document Elements**

View • Format • Freeze • Detach • Wrap •

No data to display.

Element Type Element Content

**Collections**

**WFP**

**Tools**

**Setup**

After implementing the changes, the screen looks like this - Servicing – Customer Service – Correspondence

## 2.13.2 Processing

- Once the recipient details are filled in and 'Send' button is clicked, system checks for the records in Correspondence, Documents and Document Elements tables in Correspondence tab.
- If the records are available, system sends a request to BIP and generates a PDF with Correspondence details and attaches it to email and sends it to selected/specified recipients
- If no records are available system shows an error "No correspondence Records exits".

## 2.13.3 Message format (Correspondence)

- System generates the following message format, when email is sent using recipient screen. It posts a system generated comment in the Customer Service → Comments tab.

Alert	Type & Subtype	Comment	Comment By	Comment Date
	System Generated	<Type> <Correspondence type> sent to <Recipient Type> through < Mode> to <'Email' id>. See example below.	User who logged in	Current System date with time stamp

- Example - Ad-hoc Decision Letter sent to producer through email to auto.jungle@gmail.com



## 2.14 Process Files

### 2.14.1 Background

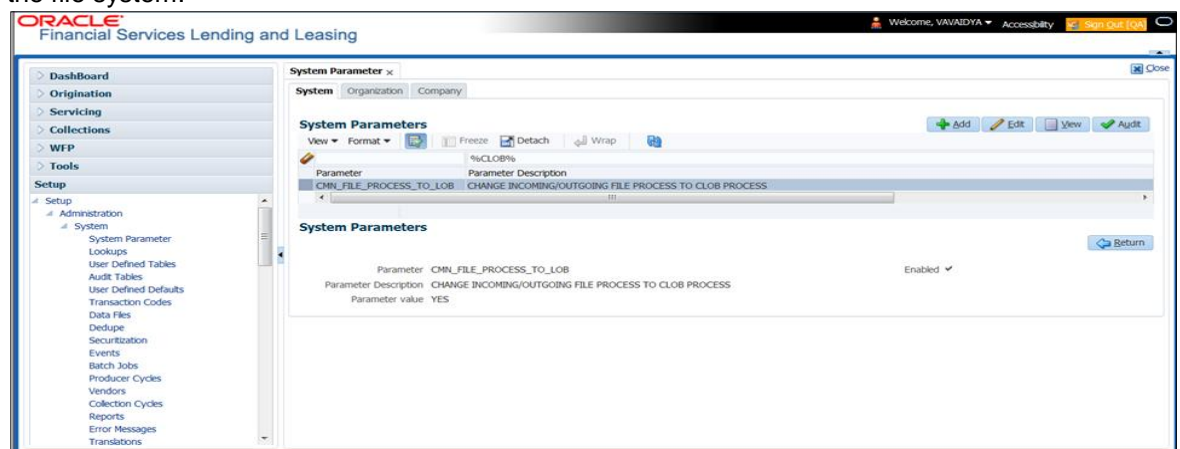
- Previously, when OFSLL application was on premise, the files to be processed were manually placed in the relevant folders, from where they were picked up for further processing, thereby giving access to the users to access secured file folders.
- Now that OFSLL is planned to be on Cloud and to overcome the aforesaid limitation, a provision is made at the UI level for the user to process incoming and outgoing files.
- Using this menu, user can initiate bulk upload of files, for example, posting offline call activities on multiple account at once (incoming), generating bulk file of collection letters to be sent to external printing vendor (external), etc.
- System is enhanced to process the incoming and outgoing files using the menu Dashboard > Process Files. This provision on the UI helps the user to upload an incoming file and download an outgoing file.

### 2.14.2 Setup Configuration

- The following SETUP is a pre-requisite for the files to be processed successfully
- Setup 1: Setup > Administration > System > System Parameters

Parameter	Parameter Description	Parameter Value	Enabled
CMN_FILE_PROCESS_TO_LOB	CHANGE INCOMING/OUTGOING FILE PROCESS TO CLOB PROCESS	Yes	Yes

- Whenever this parameter is set to 'YES', system stores documents in the relevant tables as BLOB and are not stored in the file system.
- But when the same parameter is set to 'NO', incoming/outgoing images will be stored in the file system.



- **Setup 2:** Setup > Administration > System > System Parameters

Parameter	Parameter Description	Parameter Value	Enabled
-----------	-----------------------	-----------------	---------

UIX_INCOMING_FILE_PATH	INCOMING FILE PATH OF APP SERVER	/scratch/work_area/DEV/OFSLQA/input	Yes
------------------------	----------------------------------	-------------------------------------	-----

Oracle Financial Services Lending and Leasing

System Parameter x

System Organization Company

System Parameters

Parameter	Parameter Description	Parameter Value	Enabled
UDX_INCOMING_FILE_PATH	INCOMING FILE PATH OF APP SERVER	/scratch/work_area/DEV/OFSLQA/input	Y

System Parameters

Parameter UDX\_INCOMING\_FILE\_PATH  
Parameter Description INCOMING FILE PATH OF APP SERVER  
Parameter Value /scratch/work\_area/DEV/OFSLQA/input

Enabled

- Setup 3: Setup > Administration > System > System Parameters

Parameter	Parameter Description	Parameter Value	Enabled
UIX_OUTGOING_FILE_PATH	OUTGOING FILE PATH OF APP SERVER	/scratch/work_area/DEV/OFSLQA/output	Yes

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System Parameter x

System Organization Company

System Parameters

Parameter	Parameter Description	Parameter Value	Enabled
UDX_OUTGOING_FILE_PATH	OUTGOING FILE PATH OF APP SERVER	/scratch/work_area/DEV/OFSLQA/output	Y

System Parameters

Parameter UDX\_OUTGOING\_FILE\_PATH  
Parameter Description OUTGOING FILE PATH OF APP SERVER  
Parameter Value /scratch/work\_area/DEV/OFSLQA/output

Enabled

## 2.14.3 Processing the files

- The menu for processing the files can be accessed through Dashboard > Process Files. 2 separate tabs, one for Incoming Process Files and another for Outgoing Process Files can be seen.
- Incoming Process Files:
  - Once the incoming files are listed, user can select the file type and click on 'Upload'. Once the files are uploaded from the set location, the uploaded files are seen in the section below.
  - Note that the 'Upload from' section shows the path as maintained in the Setup for an Incoming File.
- Batch Job Details
  - A batch run initiated by the user changes the status of the uploaded files from 'Generated' to 'Processed'
  - Processing error, if any, can be identified by status 'Processed Error'

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**Dashboard**

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis
- Process Files

**Process Files**

Incoming Process File Outgoing Process File

**Incoming Process File**

Host Name whf00ace.in.oracle.com Upload from /scratch/work\_area/DEV/OFSLQA/input

View Format Freeze Detach Wrap List Files Upload

Select All	Directory Name	File Name	File Type	File Size(bytes)	File Date	Status
<input checked="" type="checkbox"/>	/scratch/work_area/DEV/OFSLQA/input/lockbox	ofsl_sample_file.CSV	LOCKBOX	57	09/19/2013 04:27:04 AM	NONE

**Uploaded Files**

View Format Freeze Detach Wrap View Last 1 Day 2 Days 5 Days All Days Download Bad Data Download Log Data

File Name	File Type	File Dt	Status
ofsl_sample_file.txt	CALL ACTIVITY POSTING ON ACCOUNT	01/12/2016	PROCESSED ERROR
ofsl_sample_file.txt	CALL ACTIVITY POSTING ON ACCOUNT	01/12/2016	PROCESSED ERROR

- Example:
  - Offline Call Activity Posting on Account
  - Lien Tracking Processing
  - Transaction Code Upload
  - Auto Dialer Response Data Upload
  - Lockbox NACHA file
- Outgoing Process Files:

- On click of the 'Download' button, all the desired files are downloaded to the set location.
- Note that the 'Download To' section shows the path as maintained in the Setup for an Outgoing File
- Batch Job Details
  - A batch run changes the status of the downloaded files to 'Generated'
- Example:
  - Customer Statements
  - Collection Letters
  - Customer Payment Extract

#### 2.14.4 Processing Application Documents

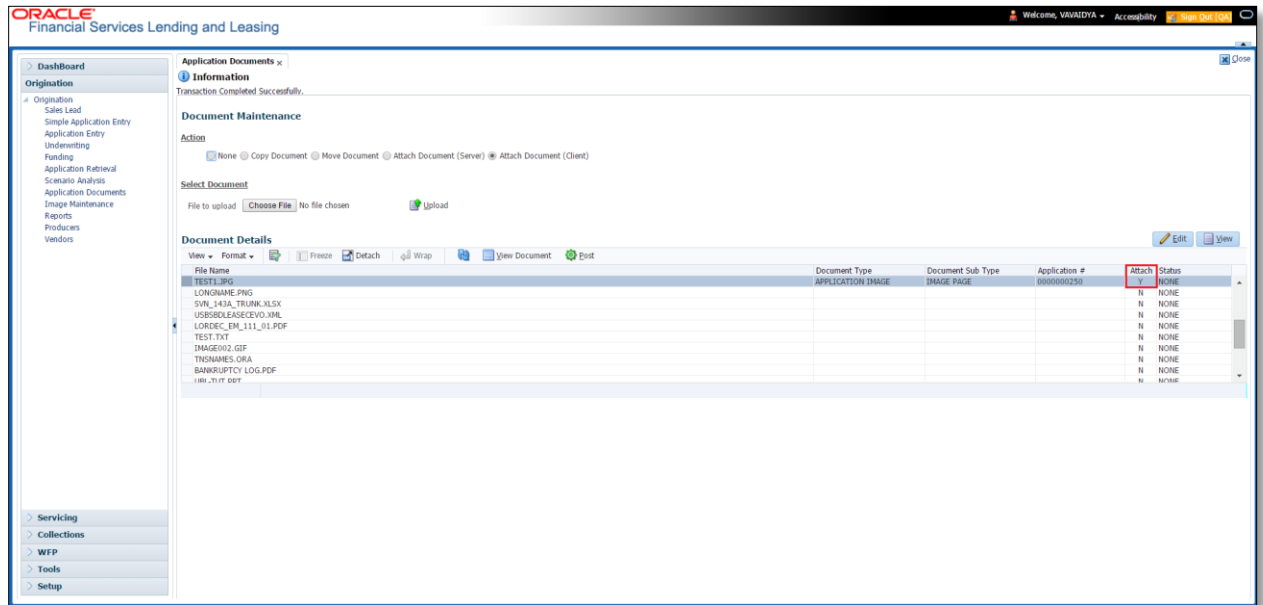
- As per the existing functionality, application documents can be uploaded through Origination > Application Documents.

##### SETUP CONFIGURATION

- Setup > Administration > System > System Parameters

Parameter	Parameter Description	Parameter Value	Enabled
CMN_FILE_PROCESS_TO_LOB	CHANGE INCOMING/OUTGOING FILE PROCESS TO CLOB PROCESS	YES	YES

- In the above mentioned case, where parameter is set as 'YES', whenever user uploads Application Documents, all the images will be stored in the application document details tables as a 'BLOB'
- Documents so uploaded are seen in the Document Details table with the value for column 'Attach' as Y
- But for a case where the CHANGE INCOMING/OUTGOING FILE PROCESS TO CLOB PROCESS system parameter is set to 'NO', all the images will be stored in the file system.



## 2.14.5 Processing Account Documents

- As per the existing functionality, account documents can be uploaded through Servicing > Account Documents.

### SETUP CONFIGURATION

- Setup > Administration > System > System Parameters

Parameter	Parameter Description	Parameter Value	Enabled
CMN_FILE_PROCESS_TO_LOB	CHANGE INCOMING/OUTGOING FILE PROCESS TO CLOB PROCESS	YES	YES

- In the above mentioned case, where parameter is set as 'YES', whenever user uploads Account Documents, all the images will be stored in the account document details tables as a 'BLOB'
- Documents so uploaded are seen in the Document Details table with the value for column 'Attach' as Y
- But for a case where the CHANGE INCOMING/OUTGOING FILE PROCESS TO CLOB PROCESS system parameter is set to 'NO', all the images will be stored in the file system.

## 2.15 Billing Cycle Changes

### 2.15.1 Description

- A facility is provided to select the **billing cycle at the application entry level** (Loan, Lease and Line). System considers billing cycle selected at the application entry level to select the pricing and instrument. Prior to this, the selection was done based on the billing cycle at product setup.
- Billing cycle is defaulted based on the selected product but is editable at the application entry level and also at the scenario analysis level.
- Instrument dropdown shows instruments, based on selected 'Billing Cycle' by the user which was earlier based on billing cycle at the product level.
- A **system parameter (UIX\_BILL\_CYCLE\_ALLOWED\_IND - BILL CYCLE EDIT ALLOWED)** is added to enable or disable the 'Billing Cycle' field in the application table. When the system parameter is set as "Yes", system will enable the "Billing Cycle" field in Application table. If the system parameter is set as "No", system will disable (view only) the "Billing Cycle" field in Application table. [Existing customers can set flag to 'N' to nullify impact of this change].

### 2.15.2 Screenshot

- Billing Cycle field is added in Application tab in Origination >Application Entry, Simple Application Entry

The screenshot shows the 'Application Entry' form. The 'Billing Cycle' dropdown is highlighted with a red box, showing options: MONTHLY, WEEKLY, QUARTERLY, SEMI ANNUAL, ANNUAL, and BI WEEKLY. The form includes fields for App #, Product, Channel, Priority, Company, Branch, Status, Purpose, Producer, Producer Name, Producer Contact Number, Region, Territory, Existing Customer, Duplicate Application, Loan Currency, Class, Sales Agent, Joint, Co-Signed, Contact, Lead #, CRB Pull, Override OK, and Warning OK.

- Billing Cycle field is added in Application tab in Origination > Scenario analysis

The screenshot shows the 'Scenario Analysis' form. The 'Billing Cycle' dropdown is highlighted with a red box, showing options: MONTHLY, WEEKLY, QUARTERLY, SEMI ANNUAL, ANNUAL, and BI WEEKLY. The form includes fields for Inquiry Id, Application #, Company, Branch, Product, Producer Type, Producer Name, Producer Contact Number, Region, Territory, Requested Amt, Term, State, Asset Type, Asset Sub Type, Make, Model, Promotion, Pricing, and Instrument.

## **2.16 Identify records based on User Access**

### **2.16.1 Description**

- Changes are made to Data model to Identify records based on User Access in “Dealer Portal”.
- If the Application is originated from “Dealer Portal(s)”, OFSLL system stamps the Dealer Portal User Name for that record.
- Currently, System stamps these records as “INTERNAL” in Created\_By and Last\_Updated\_By fields in Database.

## 2.17 Blended Rate

### 2.17.1 Description

- System is enhanced to calculate a single rate (Blended Rate) for multiple amounts, each at different rates.
- At the Application entry stage, Decision stage, Contract stage and in Tools > Calculator, a new radio button 'Calculate Blended Rate' is provided. If this radio button is selected, a new block named as 'Advances' opens.
- In the 'Advances' block, user can click '+ADD' button and add multiple records. Here, user can fill amount financed, Prepaid Fees, Financed Fees, Ballon Payment Amt and Rate for each of the record added.
- Input term in Loan Details block and on click of Calculate, system calculates the blended rate, the total amount financed, the payment amount and the interest amount and displays in respective fields. In such cases, the Contract will be created with the blended rate.
- Amortization schedule is now provided in the same tab System (removed separate tab for amortization schedule)

Before implementing the changes the screen was like this:

After implementing the changes the screen looks like this:



### **2.17.2 Web service Impact**

- The Loan Calculator web service is enhanced to support 'blended rate' and a new calculation method 'Blended Rate', new parameters 'Amt financed', Prepaid Fees, Financed Fees, Balloon Amount and 'Rate' for EDIT (Payment Amount and Interest Amount for VIEW only) are added in 'Request'.
- No changes are done to the 'Response'

## 2.18 Recipient in Correspondence and Letters

### 2.18.1 Description

- A new recipient block is added in 'Correspondence' and 'Letters' tab which facilitates sending ad-hoc correspondence to the customers, producers and other as an email.
- After sending a letters/correspondence, system posts a comment in Comments tab in Origination and servicing.
- Recipient details block is added in Correspondences and Letters block in following locations
  - Origination >Correspondence
  - Origination >Correspondence >Letters
  - Servicing >Customer Service > Correspondence
  - Servicing >Customer Service > Letters(Same as "Fax" Recipient Details in Origination >Correspondence >Letters tab)

### 2.18.2 Screenshot

The screenshot shows the 'Correspondence' tab in a software interface. The 'Recipient Details' section is highlighted with a red box. It contains the following fields and values:

Field	Value
Recipient	Customer
Customer Type	PRIMARY-JOHN
Mode	EMAIL
Type	EMAIL
Email	TEST@GMAIL.COM

The 'Send' button is also highlighted with a red box.

- New 'Recipient Details' section in 'Customer Service > Letters > After Letters section.

The screenshot shows the 'Letters' tab in a software interface. The 'Recipient Details' section is highlighted with a red box. It contains the following fields and values:

Field	Value
Recipient	Customer
Customer Type	PRIMARY-JOHN
Mode	EMAIL
Type	EMAIL
Email	TEST@GMAIL.COM

The 'Send' button is also highlighted with a red box.

### 2.18.3 Processing

#### Correspondence Tab

- Once the recipient details are filled in and 'Send' button is clicked, system checks for the records in Correspondence, Documents and Document Elements tables in Correspondence tab.
  - a. If the records are available, system sends a request to BIP and generates a PDF with Correspondence details and attaches it to email and sends it to selected/specified recipients
  - b. If no records are available system shows an error "No correspondence Records exits".

#### Letters Tab

- Once the recipient details are filled and 'Send' button is clicked, system adds the 'Comments' captured in the recipient details screen in email and sends it to respective recipients.
  - a. In case generation of any letter is dependent on job run; on click of SEND button, system gives a message "Letter not generated. Please try sending later".
  - b. If email already generated; system sends the email and prompts "Email Sent successfully for selected recipient".

### 2.18.4 Message format (Correspondence & Letters)

- System generates the following message format, when email is sent using recipient screen. It posts a system generated comment in the Customer Service → Comments tab.

Alert	Type & Subtype	Comment	Comment By	Comment Date
N	System Generated	<Type> <Correspondence type> sent to <Recipient Type> through < Mode> to <'Email' id>. See example below.	User who logged in	Current System date with time stamp

- Example - Ad-hoc Decision Letter sent to producer through email to auto.jungle@gmail.com.

## 2.19 Scenario Analysis for Lease

### 2.19.1 Description

- Scenario Analysis functionality is extended to 'Lease' product type.
- In the existing 'Scenario Analysis' screen, new radio buttons are added 'Product Type: LOAN and LEASE. If the 'Lease' radio button is selected, the Lease products and instruments are available for selection.
- System assigns 'Inquiry ID' to a saved record. A New lease application can be created by clicking on 'Create App' button with selected 'inquiry id'.
- Similar to the loan scenario analysis, the 'Lease Calculator' functionality is also provided.
- On click of 'Suggest' button, system selects the enabled lease pricing based on the criteria. The 'Base Monthly Payment' field value is calculated and displayed on click of 'Calculate' button.

### 2.19.2 Screenshot

Before implementing the changes the screen looks like this:

The screenshot shows the 'Scenario Analysis' application window. At the top, there is a menu bar with 'View', 'Format', and a toolbar with buttons like 'Freeze', 'Detach', 'Wrap', 'Inquiry Id', 'Show Details', 'Suggest', 'Calculate', 'Create App', 'Initialize', 'Add', 'Edit', 'View', and 'Audit'. Below the menu bar is a table with columns: Company, Branch, Inquiry Id, Application #, Product, Producer Type, Producer Name, Requested Amt, Term, State, Asset Type, Asset Sub Type, and Make. The table is currently empty, showing 'No data to display.' Below the table, there are three tabs: 'Loan Calculator', 'Flexible Repayment Options', and 'Amortization Schedule'. The 'Loan Calculator' tab is active. It contains several sections: 'Loan Details' with fields for Product Category (STANDARD), Contract Dt (10/12/2015), First Pmt Dt (11/12/2015), Loan Term (0), Maturity Dt (10/12/2015), Amt Financed (0.00), PrePaid Fees (0.00), Financed Fees (0.00), Loan Amt (0.00), and Balloon Pmt Amt (0.00). 'Payment/Finance Charge' section shows Pmt Amt (0.00), Interest Amt (0.00), Finance Charge (0.00), Total of Pmts (0.00), and Final Pmt Amt (0.00). 'Calculator Options' section includes Billing Cycle (MONTHLY), Balloon Method (N PMTS), Accrual Base Method (ACTUAL/ACTUAL), Time Counting Method (ACTUAL DAYS), and Installment Method (EQUATED PAYMENTS). 'Bill Method' is set to LEVEL, 'Calendar Method' to GREGORIAN, and 'Accrual Start Dt Basis' to EFFECTIVE DATE. 'Rate' is 0.00000 and 'APR' is 0.0000. 'Flexible Repayment Allowed' is unchecked, and 'Type' is UNDEFINED. 'Extendable Balloon' is also unchecked. At the bottom, there is a 'Skip Months' section with checkboxes for Jan, Feb, Mar, Apr, May, Jun, Jul, Aug, Sep, Oct, Nov, and Dec.

After implementing the changes the screen will look like this:

**Financial Services Lending and Leasing**

Welcome, HMACHA
Accessibility
Sig

Scenario Analysis

Scenario Analysis

+ Add
Edit
View
Audit

View
Format
Freeze
Detach
Wrap
Inquiry Id 0
Show Details

Company	Branch	Inquiry Id	Application #	Product	Product Type
No data to display.					

Suggest
Calculate
Create App
Initialize
Print Quote
Loan
Lease

Lease Calculator

Parameters

* Contract Dt	19/10/2015	Adjusted Capitalized Cost	0.00	Rent Factor	0.000000
* First Pmt Dt	19/11/2015	Residual Value(-)	0.00	Total of Base Monthly Pmts (=)	0.00
Maturity Dt	19/10/2015	Residual %	0.0000	Term	0
Gross Capitalized Cost	0.00	Depreciation Value (=)	0.00	Base Monthly Payment (=)	0.00
Capitalized Cost Reduction	0.00	Rent Charge (+)	0.00		
		Rate	0.0000		

## 2.20 Application Entry Web Service Enhancements

### 2.20.1 Description

- As a part of integration, few new fields added to Applicant tab (which are part of base product now) and these are added to the “Application Entry” web services.
- Newly added Fields in Origination >Applicant, Address, Employments and Telecoms tabs are added to “Application Entry” Web services

Field Name	Mandatory / Optional
KYC Reference #	O
KYC Status	O
Birth Place	M
Birth Country	M
Permanent US Resident Status	M
Power of Attorney	M
Holder Name	O
Address	O
Country	O
Nationality	O
Telephone ISD Code	O
Telephone Number	O
Category	M
Landlord Phone ISD Code	O
Contact Phone ISD Code	O
Employment Phone ISD Code	O
Employment Contact Phone ISD Code	O
Telecoms Phone ISD	O

- “**Power of Attorney**” entire block is optional. If data is available, then entire block i.e. Holder Name, Address, Country and Nationality is mandatory.
- If values in above 4 fields are available, Power of attorney flag will be set to Y else it will be set to N

## 2.21 'Channel' in multiple Setup screens

### 2.21.1 Description

- 'Channel' field is introduced in multiple screens of setup i.e., in Edits, Fee and Checklist screens.

#### Channel in Edits

- A new selection criterion (LOV) 'Channel' is added in 'Edit Type Definition' (Setup → Products → Edits) which refer to APP\_SOURCE\_CD Lookup Type plus ALL (by default). When user selects 'ALL', it will consider for all types of source.
- On 'Save and Stay' or 'Save and Return', system will validate if the record is Enabled with same 'Edit Type' and all Selection Criteria parameters are same as existing records, if yes, then system will show an error "Record Already Exists."
- While the EDIT gets fires (Auto/Manual), system will consider the 'EDIT Type Definitions' Channel selection criteria for the application from Origination → Application → Channel. If more than one EDIT type is defined as "ALL" and other than 'ALL', system will consider 'Other than ALL' EDIT Type Definition. For example,

Edit Type Definition Record	Edit Type	Channel
# 1	APP Entry Edits	All
# 2	APP Entry Edits	Web Entry

- In the above case if the application's Channel is also 'Web Entry' first preference will be given to the EDIT Type Definition with channel as 'Web Entry'.

#### Screenshot

The screenshot displays the 'Edit Type Definition' window. At the top, there are tabs for 'Loan', 'Line', and 'Lease'. Below these, there are buttons for '+ Add', 'Edit', 'View', and 'Audit'. The main section is titled 'Edit Type Definition' and includes a 'View' dropdown and a 'Format' dropdown. A table with columns 'Edit', 'Description', 'Edit Type', 'System Defined', 'Enabled', 'Company', 'Branch', 'Product', 'State', and 'Currency' is shown. Below the table, there are input fields for 'Edit', 'Description', 'Edit Type' (set to 'APP ENTRY EDITS'), 'System Defined' (radio buttons for Yes/No), 'Enabled' (checkbox), 'Selection Criteria' (Company, Branch, Channel, Product, State, Currency). The 'Channel' dropdown is highlighted with a red box and set to 'ALL'.

#### Channel in Fee

- A new section named "Selection Criteria" is added before 'Company' i.e. after 'Percent' field. A new selection criteria Channel (LOV) is added in 'Fee Definition' (Setup → Products → Fees ) which will refer APP\_SOURCE\_CD Lookup Type plus ALL (by default).
- When user selects 'ALL', it will consider for all types of source.
- If user tries to save similar record with same LOV value, system will throw error.
- In Customer Service → Transaction History → Transactions, Prior to this change, system used to compute the fee based on the 'Fee selection criteria' i.e. Company, Branch, Product, State, Currency, Txn Amount. But now system considers 'Channel' parameters to auto calculate the 'Fee'. It refers to the 'Channel' which is linked to that Account.

- Here also system gives preference to other than ALL edit type definitions. If Account Channel is 'Web Entry' and in Fees setup 'Fee Type' is 'Fee ACH', with channel as 'ALL' and 'Web Entry'; system considers the 'Web Entry' Fees to compute fees on that account

## Screenshot

**Fee Definition**

Fee Rule	Fee Type	Start Dt	End Dt	Enabled	Calc Method	Min Amt	Max Amt	Percent	Comp
	Fee ACH	05/15/2015	12/31/4000	N	FLAT AMOUNT	0.00	0.00	0.0000	ALL

**Fee Definition**

\* Fee Rule:   
 \* Fee Type:   
 \* Start Dt: 05/15/2015  
 \* End Dt: 12/31/4000  
 \* Enabled: ☐  
 \* Calc Method: FLAT AMOUNT  
 \* Min Amt: 0.00  
 \* Max Amt: 0.00  
 \* Percent: 0.0000  
 \* Selection Criteria:   
 \* Company: ALL  
 \* Branch: ALL  
 \* Channel: WEB ENTRY  
 \* Product: ALL  
 \* State: ALL  
 \* Currency: ALL  
 \* Txn Amt From: 0.00

## 'Channel' in Checklist

- The 'Enable' checkbox is moved after 'Checklist Type' and a new section name "Selection Criteria" will be added before 'Company' i.e. after 'Enable' checkbox. Also, a new selection criteria 'Channel' (LOV) will be added in 'Check List Definition' (Setup → Products → Checklists) which will refer APP\_SOURCE\_CD Lookup Type plus ALL (by default).
- When user selects 'ALL', it will consider for all types of source.
- If user tries to save similar record with same LOV value, system will throw error.
- In Origination, when the user clicks Origination → Document → Load Checklist, system considers the Checklist Type Definition's Channel selection criteria for the application from Origination → Application → Channel.
- In Servicing, when the user clicks Servicing → Customer Service → Checklists → Load Checklists after selecting the 'Checklist' Type, system considers the Checklist Type Definition's Channel selection criteria for that Account from ACC\_APP\_SOURCE\_CD column.

## Screenshot

**Checklist Type Definition**

Checklist Code	Description	Checklist Type	Company	Branch	Product	State	Currency
			ALL	ALL	ALL	ALL	ALL

**Checklist Type Definition**

\* Checklist Code:   
 \* Description:   
 \* Checklist Type:   
 \* Enabled: ☐  
 \* Selection Criteria:   
 \* Company: ALL  
 \* Branch: ALL  
 \* Channel: WEB ENTRY  
 \* Product: ALL  
 \* State: ALL  
 \* Currency: ALL

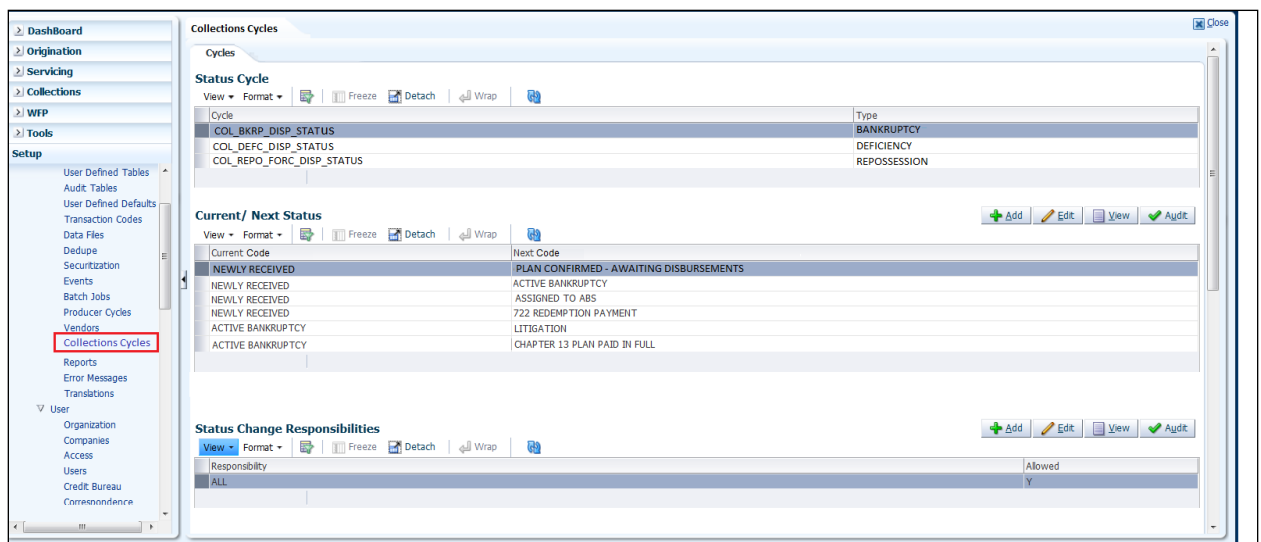


## 2.22 Collections Workflow

### 2.22.1 Description

- A new menu option 'Collections Cycles' (hyperlink) is provided in the left menu under setup.
- The '**Collections Cycles**' screen includes three sections
  - Status Cycle
  - Current / Next Status
  - Status Change Responsibilities
- The bankruptcy, deficiency and repossession status cycles are designed to reflect in the Customer Service → Bankruptcy, Deficiency and Repo/Foreclosure tabs respectively.

### 2.22.2 Screenshot



#### Status Cycle

- 'Status Cycle' section contains two columns 'Cycle' (Name of the cycle) and 'Type' (Cycle Type), with following cycle's data.

Cycle	Type
COL_BKRP_DISP_STATUS	BANKRUPTCY
COL_DEFC_DISP_STATUS	DEFICIENCY
COL_REPO_FORC_DISP_STATUS	REPOSESSION

#### Current/Next Status

- 'Current /Next Status' section contains two columns 'Current Code' and 'Next Code' for providing all the possible next disposition statuses for the current disposition status.

Current/ Next Status		<a href="#">Save and Add</a> <a href="#">Save and Stay</a> <a href="#">Save and Return</a> <a href="#">Return</a>
* Current Code	<input type="text"/>	
* Next Code	<input type="text"/>	

Field Name	Format/ Tool	Mandatory	Description
Current Code	Dropdown	Y	For 'Bankruptcy' disposition values use 'BKRP_DISPOSITION_CD' lookup type values.  For 'Deficiency' disposition values use 'CHGOFF_DISPOSITION_CD' lookup type values.  For 'Repossession/Foreclosure' disposition values use 'REPO_FORC_DISPOSITION_CD' lookup type values.
Next Code	Dropdown	Y	For 'Bankruptcy' disposition values use 'BKRP_DISPOSITION_CD' lookup type values.  For 'Deficiency' disposition values use 'CHGOFF_DISPOSITION_CD' lookup type values.  For 'Repossession/Foreclosure' disposition values use 'REPO_FORC_DISPOSITION_CD' lookup type values.

### Status Change Responsibilities

- 'Status Change Responsibilities' section contains two columns 'Responsibility' and 'Allowed' for allowing specific responsibility users to change the dispositions.

Status Change Responsibilities

\* Responsibility ALL

\* Allowed Ind ☒

Save and Stay Save and Return Return

Field Name	Format/ Tool	Mandatory	Description	Default Value
Responsibility	Dropdown	Y	Shows list of active responsibilities defined in the system	ALL
Allowed	Checkbox	Y	Check box indicates, record is allowed.	Checked

### Bankruptcy disposition values Screen Shot

**Bankruptcy**

Summary Customer Service Account Details Customer Details Transaction History Print Modes **Bankruptcy** Collateral Bureau

**Bankruptcy Details**

View Format Freeze Detach Wrap

Current	Followup Dt	Disposition	Type	Customer	Relation	Comment	File Received Dt	Bankruptcy Start Dt	Bankruptcy End Dt
Y	12/31/4000	NEWLY RECEIVED							

**Bankruptcy Details**

Save and Add Save and Stay Save and Return Return

Current ☒ Followup Dt 12/31/4000 Select the Disposition

Disposition NEWLY RECEIVED

Type

Customer

722 REDEMPTION PAYMENT  
ACTIVE BANKRUPTCY  
ASSIGNED TO ABS  
AWAITING CONFIRMATION OF PLAN  
AWAITING DISCHARGE NOTICE  
AWAITING SALE OF AUTO  
CASE CLOSED  
CLOSED TO DEAD  
DISMISSAL NOTICE RECEIVED  
DISCHARGE NOTICE RECEIVED  
CHAPTER 13 PLAN PAID IN FULL  
CUSTOMER INTENDS REAFFIRMATION AGREEMENT  
INTENDS TO SURRENDER  
LITIGATION  
NEWLY RECEIVED  
PLAN CONFIRMED - AWAITING DISBURSEMENTS

Relation

Comment

File Received Dt

Bankruptcy Start Dt

Bankruptcy End Dt

Tracking

View Format Freeze Detach Wrap

Sub Parameter Parameter

No data to display.

Value

## Sample Seed Data

### Bankruptcy

Field Name	Format/ Tool	Mandatory
NEWLY RECEIVED	ACTIVE BANKRUPTCY	ALL
NEWLY RECEIVED	LITIGATION	ALL
ACTIVE BANKRUPTCY	ASSIGNED TO ABS	ALL
ACTIVE BANKRUPTCY	CLOSED TO DEAD	ALL
ACTIVE BANKRUPTCY	AWAITING CONFIRMATION OF PLAN	ALL
ASSIGNED TO ABS	CHAPTER 13 PLAN PAID IN FULL	ALL
ASSIGNED TO ABS	DISCHARGE NOTICE RECEIVED	ALL
ASSIGNED TO ABS	DISMISSAL NOTICE RECEIVED	ALL
ASSIGNED TO ABS	CUSTOMER INTENDS REAFFIRMATION AGREEMENT	ALL
AWAITING CONFIRMATION OF PLAN	PLAN CONFIRMED - AWAITING DISBURSEMENTS	ALL
AWAITING CONFIRMATION OF PLAN	AWAITING DISCHARGE NOTICE	ALL
AWAITING CONFIRMATION OF PLAN	AWAITING SALE OF AUTO	ALL
INTENDS TO SURRENDER	CLOSED TO DEAD	ALL
CUSTOMER INTENDS REAFFIRMATION AGREEMENT	LITIGATION	ALL
CUSTOMER INTENDS REAFFIRMATION AGREEMENT	CLOSED TO DEAD	ALL
LITIGATION	INTENDS TO SURRENDER	ALL
LITIGATION	CUSTOMER INTENDS REAFFIRMATION AGREEMENT	ALL
LITIGATION	DISMISSAL NOTICE RECEIVED	ALL
LITIGATION	DISCHARGE NOTICE RECEIVED	ALL
LITIGATION	CASE CLOSED	ALL

### Deficiency

Current Status	Next Status	Responsibility
NEWLY RECEIVED	MAKING PAYMENTS	ALL
NEWLY RECEIVED	ACTIVE RECOVERY, PAYMENT ARRANGEMENTS MADE	ALL
NEWLY RECEIVED	LITIGATION	ALL
LITIGATION	ACTIVE RECOVERY, PAYMENT ARRANGEMENTS MADE	ALL
LITIGATION	INACTIVE	ALL
LITIGATION	OUTSIDE AGENCY	ALL
INACTIVE	IN ACTIVE RECOVERY, PURSUING PAYMENT ARRANGEMENTS	ALL
INACTIVE	UNCOLLECTABLE	ALL

INACTIVE	SETTLEMENT	ALL
SETTLEMENT	SETTLED - SETTLEMENT OCCURRED OR PAID IN FULL OR DEAD	ALL
OTHER	UNCOLLECTABLE	ALL
UNCOLLECTABLE	CLOSED	ALL
REDEEMED BY BANKRUPTCY	CUSTOMER REDEEMED VEHICLE	ALL
REDEEMED BY BANKRUPTCY	REINSTATEMENT	ALL
REDEEMED BY BANKRUPTCY	READY TO CHARGE OFF	ALL
REINSTATEMENT	TITLE AT AUCTION; READY TO SELL	ALL

### Repossession/ Foreclosure

Current Status	Next Status	Responsibility
NEWLY RECEIVED	ASSET BEING TRANSFERRED TO SALE LOCATION	ALL
NEWLY RECEIVED	ASSET ON HOLD-REDEMPTION PERIOD	ALL
NEWLY RECEIVED	PENDING SALE - AWAITING FUNDS	ALL
NEWLY RECEIVED	REDEEMED BY BANKRUPTCY	ALL
NEWLY RECEIVED	CONSIGNED TO DEALER	ALL
NEWLY RECEIVED	REPO TITLE PENDING	ALL
ASSET ON HOLD-REDEMPTION PERIOD	ITEM BEING REVIEWED BY MGR OR SPECIALIST	ALL
ASSET ON HOLD-REDEMPTION PERIOD	ASSET BEING TRANSFERRED TO SALE LOCATION	ALL
ASSET ON HOLD-REDEMPTION PERIOD	TITLE AT AUCTION; READY TO SELL	ALL
ASSET ON HOLD-REDEMPTION PERIOD	CUSTOMER INTENDS REAFFIRMATION AGREEMENT	ALL
ITEM BEING REVIEWED BY MGR OR SPECIALIST	ASSET SOLD; FOLLOWING FOR FUNDS	ALL
REDEEMED BY BANKRUPTCY	CUSTOMER REDEEMED VEHICLE	ALL
REDEEMED BY BANKRUPTCY	REINSTATEMENT	ALL
REDEEMED BY BANKRUPTCY	READY TO CHARGE OFF	ALL
REINSTATEMENT	TITLE AT AUCTION; READY TO SELL	ALL

## 2.23 Multiple 'promises to pay'

### 2.23.1 Description

- System is enhanced to capture more than one Promise and keep track of the promises.
- 'Promises' screen in Servicing/Collection is enhanced to support the requirement.
- A new button '**Create Multiple Promises**' is added and on click of this button system will show a new section called 'Multiple Promises' section with following fields in 'Customer Service → Promises'

- This Screen will be used only to post Multiple Promises to Pay, to post single promise to Pay; user is expected to use the existing Call Activity Framework.
- In this screen, user can only capture the 'Promise to Pay' related call activity

Once the multiple promises are captured; promise details are shown in table (Promises Tab)

Promise Amt	Promise Dt	Taken By	Taken Dt	Collected Amt	Broken Ind	Cancelled
99.00	01/11/2015	HMACHA	19/10/2015	0.00	N	N
99.00	01/12/2015	HMACHA	19/10/2015	0.00	N	N
99.00	01/01/2016	HMACHA	19/10/2015	0.00	N	N

Multiple promises are shown in 'Call Activities' tab

Action	Result	Contact	Reason	Cancel	Promise Dt	Promise Amt	Condition	Appoint/Followup Dt	Time Zone
CC	PP	CUSTOMER		N	01/01/2016	99.00	NONE	N	04/01/2016
CC	PP	CUSTOMER		N	01/12/2015	99.00	NONE	N	04/12/2015
CC	PP	CUSTOMER		N	01/11/2015	99.00	NONE	N	04/11/2015

- A new Column “Comment” is added to accept max 3000 char in ‘Customer Service → Call Activities’
- On ‘Save and Return’; system appends this “Comment” text in “Customer Service → Comments” separated with comma (,) after Followup Dt.

The screenshot displays the Oracle Customer Service interface. The 'Call Activities' tab is selected, showing a table with columns: Result, Contact, Reason, Cancel, Promise Dt, Promise Amt, Condition, Appoint Followup Dt, Time Zone, Adj Followup Dt, and Comment. The 'Comment' column is highlighted with a red box. The interface includes a top navigation bar with tabs like Summary, Customer Service, Account Details, Customer Details, Transaction History, Pmt Modes, Bankruptcy, Repo/Foreclosure, Deficiency, and Bureau. Below the navigation bar, there are sub-tabs for Call Activities, Maintenance, Comments, Promises, Checklists, Tracking Attributes, References, Correspondence, Letters, and Document Tracking. A toolbar with icons for Add, Edit, View, and Audit is also visible.

## 2.24 Marketing Solutions Integration

### 2.24.1 Description

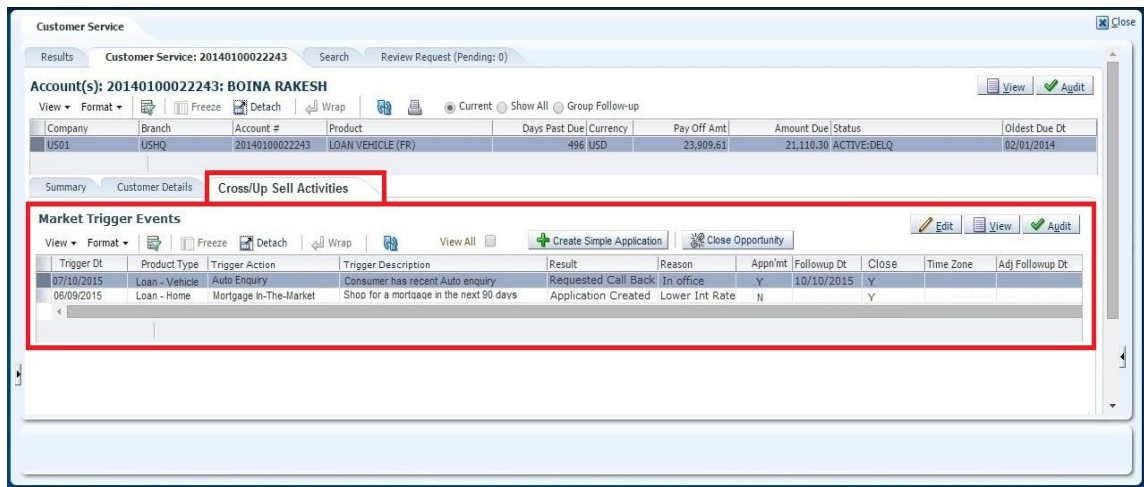
- To receive 'Monitoring triggers from Marketing Solutions, OFSLL provides 'input file', which contains existing customer details. Once input files are created, OFSLL automatically uploads the same to Marketing Solutions FTP server.

### 2.24.2 Marketing Solutions Input Files creation for Customers and FTP Upload

- Generate 'input file' using the **BI Publisher**. Input file has OFSLL existing customer information [Customer First Name, Customer Last Name, Full Street Address (Current Address), ZIP Code (Current Address), OFSLL Customer ID, and Customer Account Number].
- Using the 'BI Publisher', user can configure the frequency of file generation and auto upload into Oracle FTP server. Since system cannot access an external FTP server like Marketing Solutions FTP server; for development purpose, system uses internal Oracle FTP server.
- While generating the customer input file, system needs to include all the 'ACTIVE' customers (where loan account is not closed) every time, meaning Marketing Solutions requires a full replacement of last sent file.
- In case multiple loan accounts exist for a customer, system needs to pick up the latest account created, meaning only one account number needs to be included.
- While creating the input file OFSLL needs to consider only the 'primary applicant' of a loan account
- A facility is provided to upload the generated customer input file directly to the FTP server without any manual intervention from the lender side

### 2.24.3 Marketing Solutions Triggers File Download, Dialer Extract Creation and 'Triggers' display

- Manually download the latest Marketing Solutions 'Monitoring Triggers' file from Oracle FTP server and save the information into OFSLL DB. (Post processing OFSLL Customer input file, Marketing Solutions creates the corresponding monitoring triggers file and uploads the same into the designated location of Oracle FTP server).
- Creates a new batch job for the creation of 'Market Trigger Events' received on the response file to an account.
- Marketing trigger based campaign call activities are handled from the new tab 'Cross/Up Selling Activities' of customer services screen.
- Generates 'Dialer Extract' file by including the customer information received through the 'Monitoring Triggers' file and includes phone number details by picking the same from 'Telecom' section of OFSLL customer service customer details.
- While doing 'call activities', facility to view the 'Monitoring Triggers' information on the new tab 'Cross / Up Selling Activities' as part of OFSLL Customer Service screen.
- Facility to mark the information as part of 'call activity'
  - Marks whether follow up required or not
  - Updates the follow up date
- A marketing trigger based campaign call activity has any of the following 'condition' i.e. 'Opportunity' either 'Open' or 'Close' and has a 'Follow-Up Date' in case it is still an 'Open Opportunity'. While generating the dialer extract for a date, system needs to include those accounts for which follow up date is same as extract file date and condition as 'Open Opportunity'
- In case customer agrees for an offer provided by the marketing call agent, facility to create 'Simple Loan Application' so that origination process can be started  
**Cross / Up Selling Activities. Path: Servicing → Customer Service → Cross/Up Selling Activities**



#### 2.24.4 Dealer / Sales Agent Reports on Marketing Solutions Triggers

- OFSLL supports a facility to generate Marketing Solutions monitoring triggers report on customers with customer contact details and trigger(s) information



## 2.25 Pricing Selection Criteria Enhancement

### 2.25.1 Changes at the Setup Level

- At the Setup > Pricing > Loan/ Line/ Lease> Pricing Selection Definition level a new selection criteria called – ‘Selection Criteria-Business’ is added.
- Under the selection criteria a new placeholder is added called as ‘Years in Business’

Place Holder Name	Field Type	Data Type	Required	Default	Placement
Years in Business	Text Box	Numerical	Yes	0	Under ‘Selection Criteria – Business’

#### 2.25.1.1 Screen shot

After implementing the changes, screen appearance is as below:

The screenshot displays the 'Loan Pricing Definition' window. It contains several sections for configuring pricing parameters:

- Pricing:** Includes fields for Description (BMW-1-SERIES-PRICING), Start Dt (01/01/2014), End Dt (12/31/4000), and Enabled (checked).
- Result:** Includes fields for Max Loan Amt (1,000,000.00), Max Term (120), Buy Rate (0.0000), Index (FLAT RATE), Rate From (1.9900), Rate To (3.9900), Maturity Index (FLAT RATE), Maturity From (1.9900), and Maturity To (3.9900).
- Selection Criteria:** This section is highlighted with an orange box and contains:
  - Company: BMW-DE
  - Branch: BMW-BR
  - Billing Cycle: MONTHLY
  - Product: BMW-LOAN VEHICLE (FR)
  - State: ALL
  - Pro Group: ALL
  - Pro Type: ALL
  - Producer Region: ALL
  - Producer Territory: ALL
  - Producer: ALL
  - Grade: ALL
  - Amt: 2,500.00
- Other Fields:** Includes Profit Rate From (0.0000), Profit Rate To (25.0000), Loan Term (4), Asset Class (ALL), Asset Type (ALL), Sub Type (ALL), Asset Make (ALL), Asset Model (ALL), Age (0), Trade-In (ALL), Mileage (0), Currency (ALL), Promotion (NONE), Subvention (NONE), Down Pmt (0.00), Asset Value (0.00), and LTV (0.0000).

At the bottom right, a new section titled 'Selection Criteria - Business' is visible, containing the field 'Years in Business' with a value of 0.0000.

### 2.25.2 Changes at Application Entry Level

- System is enhanced so that the ‘No. of Years in Business’ of selection criteria of pricing derives the no. of years, based on formula: Current Date – Business Start Date

Example:

Current Date = 01<sup>st</sup> July 2015

Business Start Date = 01<sup>st</sup> Jan 2000

No. of Years in business = 2015-2000 = 15 Years (Existing logic for calculating ‘Asset Age’).

- Here, 'Start Dt' captured under Origination > Application Entry > Business Details is considered as the business start date

### 2.25.2.1 Screen shot

The screenshot shows the 'Business Details' form in the Oracle system. The 'Start Dt' field is highlighted with a red box. The form includes tabs for Summary, Applicant, Business, Request, Bureau, Collateral, Comments, Tracking, Verification, Correspondence, and Tools. The Business Details section contains fields for Organization Type, Business Type, Business Name, Legal Name, Tax ID #, Start Dt, # of Employees(Cur), # of Employees, Contact Person, Business Checking Bank, Bank Acc #, Avg Checking Balance, # of Locations, and Management Since. The Start Dt field is highlighted with a red box.

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

Business Details

\* Organization Type:

\* Business Type:

\* Business Name:

\* Legal Name:

\* Tax ID #:

\* Start Dt:

\* # of Employees(Cur):

\* # of Employees:

Contact Person:

\* Business Checking Bank:

\* Bank Acc #:

\* Avg Checking Balance:

\* # of Locations:

\* Management Since:

Save and Add Save and Stay Save and Return Return

## 2.26 Producer Analysis

### 2.26.1 Description

- The OFSLL → Dashboard → Producer Analysis is enhanced to view the dealer credit sales based on the dealer sales information.
- As part of this requirement existing OFSLL -> Dashboard -> Producer Analysis is enhanced to support various dealer sales metrics
- The existing search criteria (as seen on the top of the page) is optimized with the below mentioned search criteria. It displays only details accessible to the login user.
  - Company
  - Branch
  - Region
  - Territory(Multi select)
  - Sales Agent
  - Underwrite
  - Funder
  - Status (Multi select)
  - Zip
- Dealer Selection in the left panel
  - If user selects Producer Tab, based on the search criteria selected by the user, dealers are displayed.
  - In Producer Tab, Search box enables user to search the dealer by name. ADF **QueryByExample** search box should be used.
- Dealer Sales Metrics in the right panel
  - Once dealer selection is completed by the user on the left hand side, the right panel displays dealer sales metrics into three categories:
    - Activity(Default)
    - Volume
    - Mix
- Categorization of applications

In all the metric mentioned, the applications are categorized as below-

SNO	Field Name	Description
1	Submitted	All applications
2	Approved	Applications with a status as APPROVED or CONDITIONED.
3	Funded	Application with status as APPROVED or CONDITIONED and sub status as FUNDED.

### 2.26.1.1 Screenshot

## 2.26.2 Activity

- On the Activity tab, the following information is shown-
  - Recent Activity
  - Recently Approved Applications
  - Recently Funded Applications
  - Recently Comments

### 2.26.2.1 Screenshot

Activity

Volume

Mix

RAHUL KIRAN GADDAM
R10\_T10 | ACTIVE
(000)-000-0000

Recent Activity

Last Funded	Approved	Funded	Comments
10/29/2015	3	3	1

Recently Approved Applications

Applicant Name	Application #	Amt	Collateral Desc
JONES ANGELINANGI 0000036348		24,000.00	2006 VW GOLF 4DR
JONES ANGELINANGI 0000036347		24,000.00	2006 VW GOLF 4DR
JONES ANGELINANGI 0000036346		24,000.00	2006 VW GOLF 4DR

Recently Funded Applications

Applicant Name	Application #	Amt	Collateral Desc
JONES ANGELINANGI 0000036340		24,000.00	2006 VW GOLF 4DR
JONES ANGELINANGI 0000036341		24,000.00	2006 VW GOLF 4DR
JONES ANGELINANGI 0000036342		24,000.00	2006 VW GOLF 4DR

Recent Comments

Detach
 Wrap

Date	Comment Desc
10/29/2015	FUND TRANSFER

#### Recent Activity:

SNO	Field Name	Tool	Description	Data Type
1	Last Funded	Text field	Date of their last deal	Date
2	Approved	Text field	Number of deals approved, but not funded in last 30 days	Number
3	Funded	Text field	Number of deals funded in the past 30 days	Number
4	Comments	Text field	Number of producer comments that were added in the past 30 days	Number

#### Recently Approved Applications:

This section shows details of every credit application that has been approved, but is not funded in last 30 days. It displays latest 10 records.

#### Recently Funded Applications:

This section shows details of every credit application funded in past 30 days. It displays latest 10 records.

SNO	Field Name	Tool	Description	Data Type
1	Applicant Name	Text field	Full name of the Applicant	Varchar
2	Application #	Text field	Application number	Varchar
3	Amt	Text field	Funded credit amount	Number

SNO	Field Name	Tool	Description	Data Type
4	Collateral Desc	Text field	Collateral description	Varchar

### **Recently Comments:**

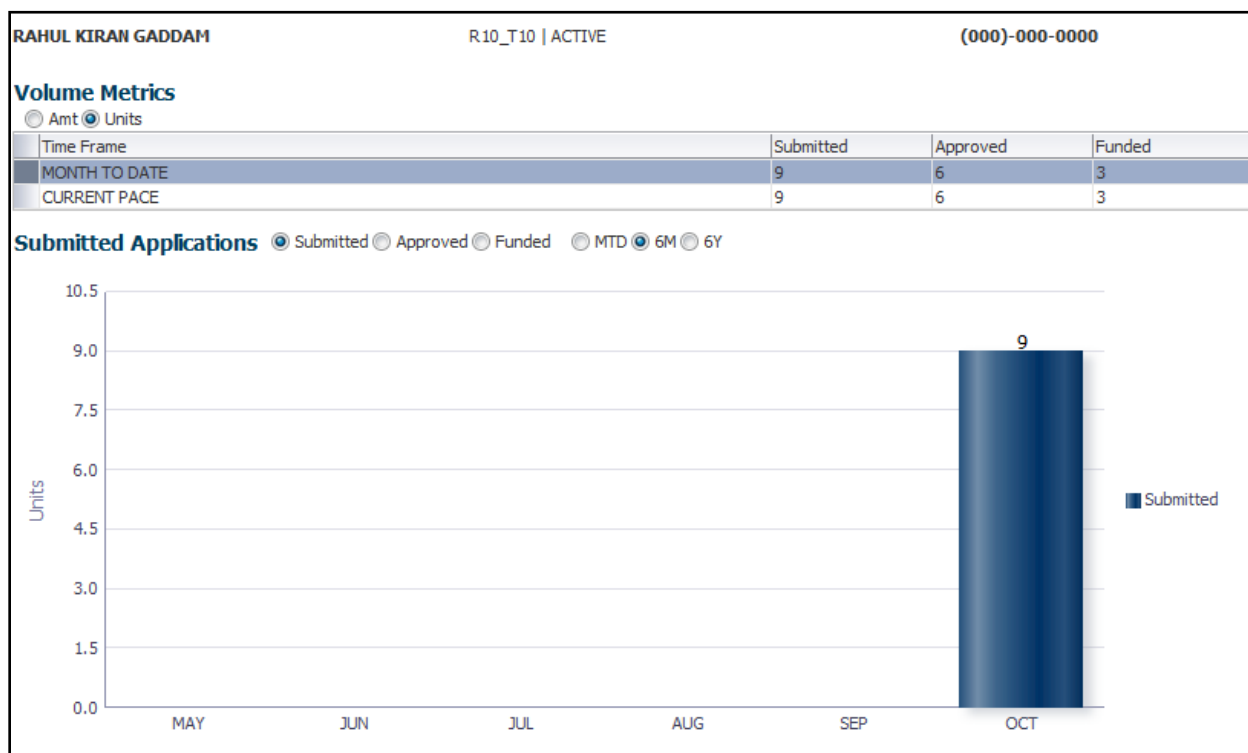
This section shows details of application comments for past 6 months. It displays latest 10 records.

SNO	Field Name	Tool	Description	Data Type
1	Date	Text field	Date of the comments	Date
2	Comments Desc	Text field	Comments description	Varchar

## **2.26.3 Volume**

- In the Volume tab, data is displayed based on amount and units. The following information is shown
  - Volume Metrics (radio button)
  - Volume Metric Table Information
  - Submitted Applications (Radio buttons)
  - Graph

### **2.26.3.1 Screenshot**



### **Volume Metrics Radio Buttons**

- Radio button **Amt** and **Units** are to be used to differentiate the result based on Credit Amount / Units sold.
- Units, Submitted and 6M radio buttons are defaulted.

### **Volume Metrics Table Information**

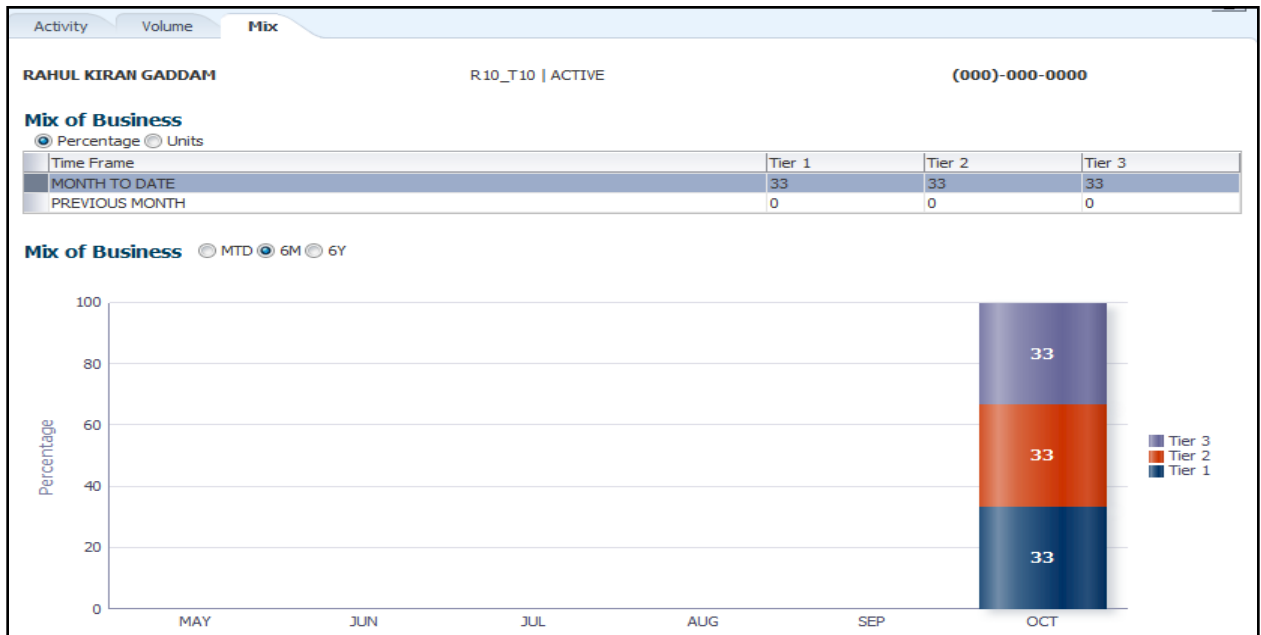
- **Month to date** = (Total submitted/approved/funded applications month to date)
- **Current Pace** = (((Total submitted/approved/funded applications month to date) / (Total number of elapsed business days)) \* Remaining business days in the month) + (Total submitted/approved/funded applications month to date)

SNO	Field Name	Tool	Description	Data Type
1	Timeframe	Text field	This is either Month to date/ Current pace	Varchar
2	Submitted	Text field	Sum of Requested Advance /Units for submitted applications.	Number
3	Approved	Text field	Sum of Max Financed Amount /Units for approved applications but not funded.	Number
4	Funded	Text field	Sum of Contract Amount Financed /Units for funded applications.	Number

### **2.26.4 Mix**

- In Mix tab, data is displayed based on percentage and units. The following information is shown.
  - Mix of business (radio buttons)
  - Mix of business Table Information
  - Graph

### **Screenshot**



Mix of business Table Information

SNO	Field Name	Tool	Description	Data Type
1	Timeframe	Text field	This is either Month to date/ Previous Month	Varchar
2	Tier 1	Text field	Credit application in Tier 1	Number
3	Tier 2	Text field	Credit application in Tier 2	Number
4	Tier 3	Text field	Credit application in Tier 3	Number

- Radio button **Percentage** and **Units** is used to differentiate the result based on Credit Request Percentage / Units sold. Percentage and 6M radio buttons are defaulted
- **Month to date** = (Total number of Tier1/2/3 applications month to date) / (Total number of Tier1,2 and 3 applications month to date)
- **Previous Month** = (Total number of Tier1/2/3 applications in previous month) / (Total number of Tier1,2 and 3 applications in previous month)
- If percentage radio button is selected decimal values is not be displayed. They are rounded.
- Existing **CR\_GRADE\_CD** lookup should be updated with Tire classification in Sub Code. User can have values as TIRE1, TIRE2 and TIRE3. Refer screenshot below.





## 2.27 Producer Analysis (Territory)

### 2.27.1 Description

- The OFSLL → Dashboard → Producer Analysis is enhanced to view the producer credit sales based on the Territory performance metrics.
- As part of this requirement existing OFSLL -> Dashboard -> Producer Analysis is enhanced to support various producer sales metrics based on Territory
- As these sales metrics range from daily to 6 years, existing batch job set SET-PAN1 and SET-PAN2 is enhanced to load the data into staging tables, which is used to display the reports. Users can then configure the batch jobs depending upon the refresh rate required.
- On successful login by user, OFSLL -> Dashboard -> Producer Analysis displays Producer Landing page as given in the screen shot below.
- On the left hand side of the page, two tabs Producers (Default) and Territories are displayed to differentiate the search result.
- Multi select is enabled for Territory and Status dropdown i.e. for a specific search result; user will be able to select multiple values of Territory and Status.

#### Categorization of applications

In all the metric mentioned, the applications are categorized as below-

SN O	Field Name	Description
1	Submitted	All applications
2	Approved	Applications with a status as APPROVED or CONDITIONED.
3	Funded	Application with status as APPROVED or CONDITIONED and sub status as FUNDED.
4	Actual + In For Funding	Application with origination stage code in Contract and Funding.

- A new table is introduced to record territory targets on monthly basis.

SN O	Field Name	Description	Data Type
1	Company	Company Code	Varchar
2	Branch	Branch Code	Varchar
3	Region	Region Lookup Code	Varchar

SN O	Field Name	Description	Data Type
4	Territory	Territory Lookup Code	Varchar
5	Target Date	List first of target month & years (i.e. 01-01-2014 for January 2014)	Date
6	Target Amount	Target Amount	Number
7	Target Profitability	Target Profitability	Number

## Screenshot

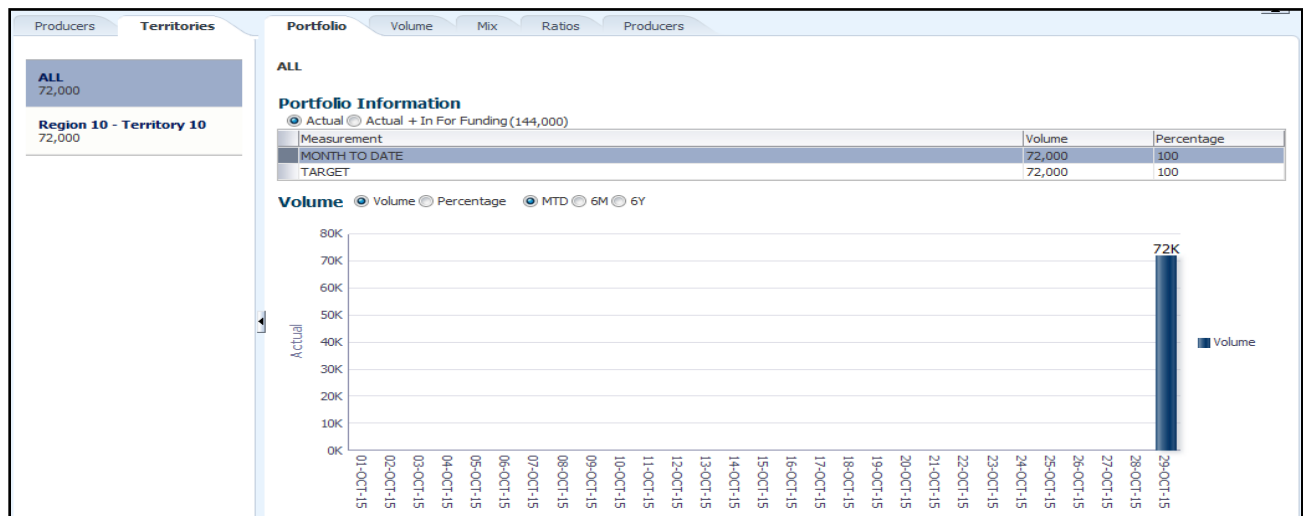
The screenshot displays the 'Producer Analysis' application interface. At the top, there is a 'Select Criteria' section with several dropdown menus for filtering data: Company (ALL), Branch (ALL), Region (ALL), Territory (ALL), Sales Agent (ALL), Underwriter (ALL), Funder (ALL), Status (ALL), and Zip. A 'Submit' button is located to the right of these filters. Below the filters, there are four tabs: 'Producers', 'Territories', 'Activity', 'Volume', and 'Mix'. The 'Territories' tab is currently selected. On the left side of the 'Territories' tab, there is a list of producers with their details: DRIVE ONE (CAD2 | ACTIVE), A-ONE AUTO CENTER (CAD2 | TEMP), JEFREY DEAN CHRYSLER (CAD2 | INACTIVE), CHECKRED FLAG HONDA (CAD2 | INACTIVE), and TOM RIDDLE TOYOTA (CAD2 | INACTIVE). A search bar with a magnifying glass icon is positioned above this list. The main area of the 'Territories' tab is currently empty.

### 2.27.2 Territory

- Once user selects the Territory tab, all the territories based on selection criteria are displayed in alphabetical order along with Core Volume (i.e. Total amount funded).
- Core Volume = Sum of Contract> Amount Financed of all the funded TIER 1, 2 and 3 applications in the territory where Contract > Received Date is from starting of the month to current date.
- If multiple territories are selected in search criteria, then territory tab displays selected territory details with an additional detail ALL summarizing the cumulative result.
- For example, if there are three territories Territory 1, Territory 2 and Territory 3 and user selects Territory 2 and Territory 3, then Territory tab lists Territory 2, 3 and ALL; where ALL summarizes the cumulative of Territory 2 and 3 only.

- Once territory selection is completed by the user on the left hand side, the right panel displays territory sales metrics into five categories:
  - Portfolio (Default)
  - Volume
  - Mix
  - Ratios
  - Producers

### 2.27.2.1 Screenshot



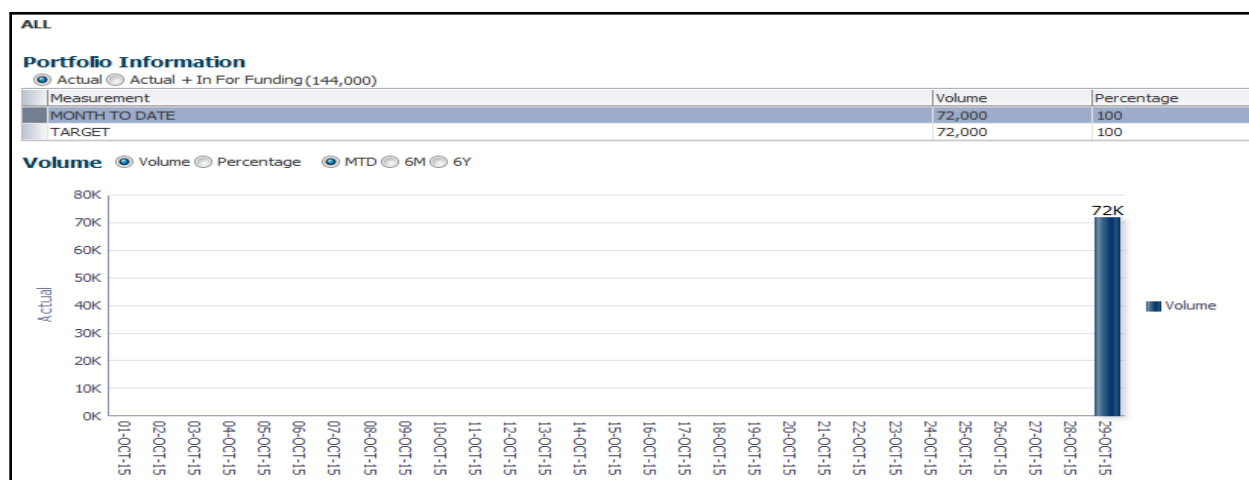
### 2.27.3 Portfolio

- Radio button “Actual” and “Actual + In for Funding” are used to differentiate the results.
- The Incremental value displays along with the ‘In for Funding’ radio button.
- Incremental value of “Actual + In for Funding” = Approved Applications from starting of the month to current date with origination stage code in Contract and Funding is not null.
- Actual, Volume and MTD radio buttons are defaulted.
- This considers applications where origination stage code in Contract and Funding from starting of the month to current date.
  - Actual = Include only funded deals.
  - Actual + In For Funding = Application with origination stage code in Contract and Funding.

SNO	Field Name	Tool	Description	Data Type

SNO	Field Name	Tool	Description	Data Type
1	Measurement	Text field	This is Month to date	Varchar
2	Volume	Text field	Total amount funded/In for funding.	Number
3	Percentage	Text field	(Total amount funded or in for funding) / (Target Amount) *100 %	Number

### 2.27.3.1 Screenshot - This should be the default tab once user selects any territory



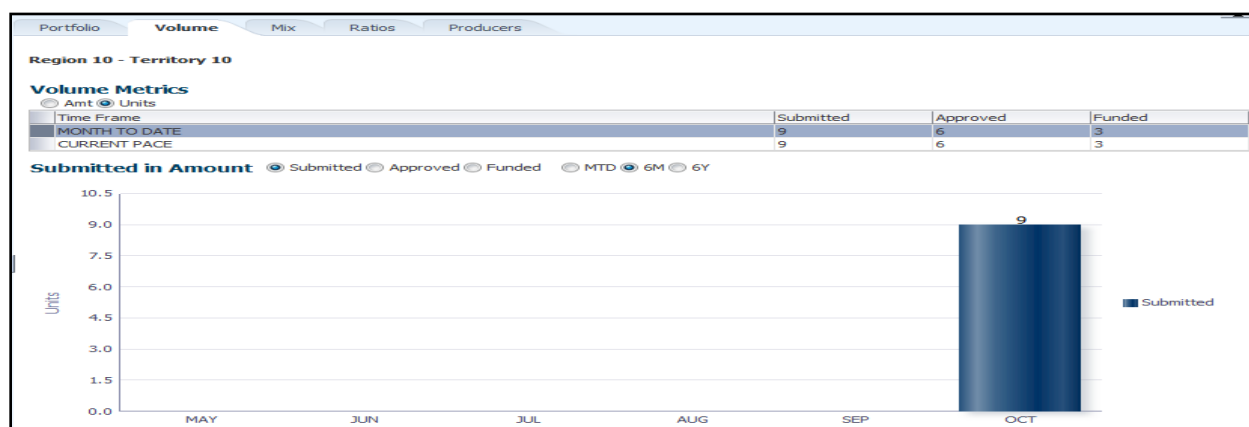
### 2.27.4 Volume

- In the Volume tab, data is displayed based on amount and units.
- Radio button Amt and Units are used to differentiate the result based on Credit Amount / Units sold.
- Unit, Submitted and 6M radio buttons are defaulted.
- Month to date = (Total submitted/approved/funded applications month to date)
- Current Pace = (((Total submitted/approved/funded applications month to date) / (Total number of elapsed business days)) \* Remaining business days in the month) + (Total submitted/approved/funded applications month to date)

SNO	Field Name	Tool	Description	Data Type
1	Timeframe	Text field	This can be either Month to date/ Current pace	Varchar
2	Submitted	Text field	Sum of Requested Advance /Units for submitted applications.	Number

SNO	Field Name	Tool	Description	Data Type
3	Approved	Text field	Sum of Max Financed Amount /Units for approved applications but not funded.	Number
4	Funded	Text field	Sum of Contract Amount Financed /Units for funded applications.	Number

## Screenshot

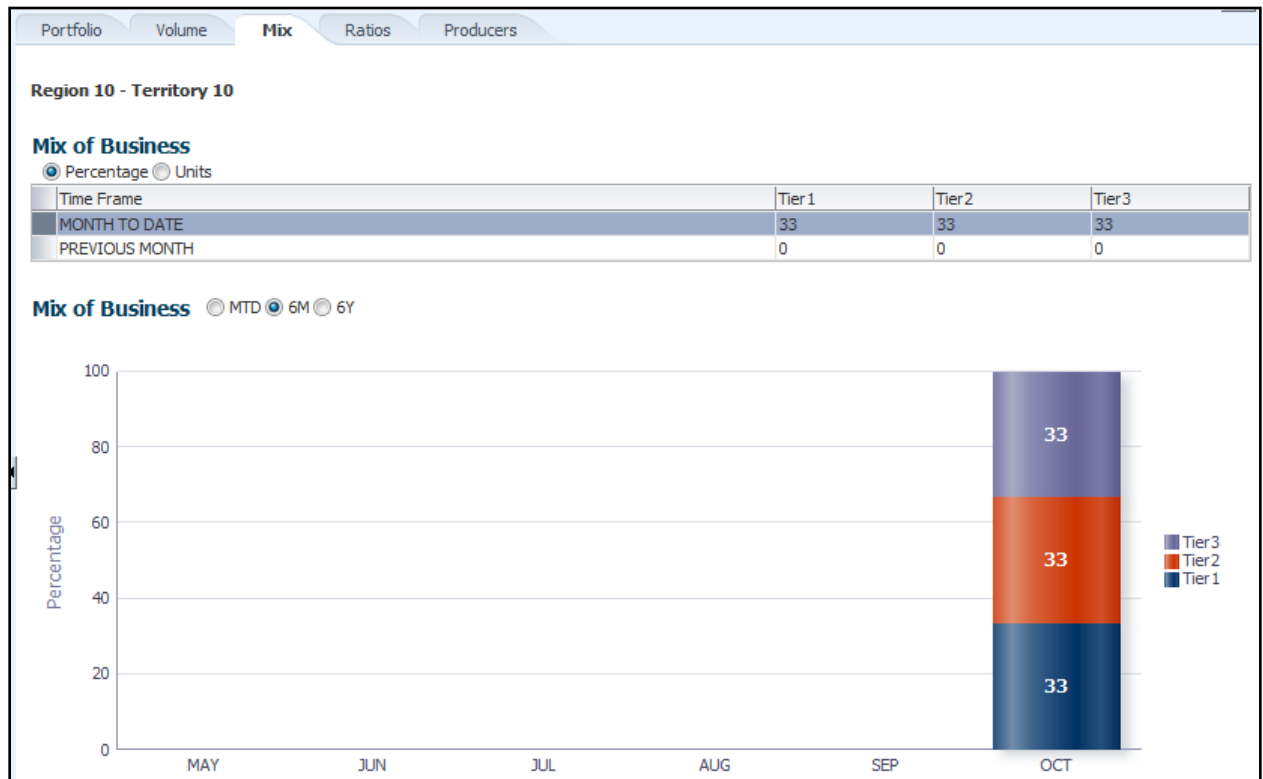


## 2.27.5 Mix

- In the Mix tab, data is displayed based on percentage and units
- Mix of Business: Radio button Percentage and Units are used to differentiate the result based on Credit Request Percentage / Units sold.
- Percentage and 6M radio buttons are defaulted.
- Month to date = (Total number of Tier1/2/3 applications month to date) / (Total number of Tier1,2 and 3 applications month to date)
- Previous Month = (Total number of Tier1/2/3 applications in previous month) / (Total number of Tier1,2 and 3 applications in previous month)
- Note: If percentage radio button is selected decimal values are not displayed. They are rounded.

SNO	Field Name	Tool	Description	Data Type
1	Timeframe	Text field	This can be either Month to date/ Previous Month	Varchar
2	Tier 1	Text field	Credit application in Tier 1	Number
3	Tier 2	Text field	Credit application in Tier 2	Number
4	Tier 3	Text field	Credit application in Tier 3	Number

### 2.27.5.1 Screenshot



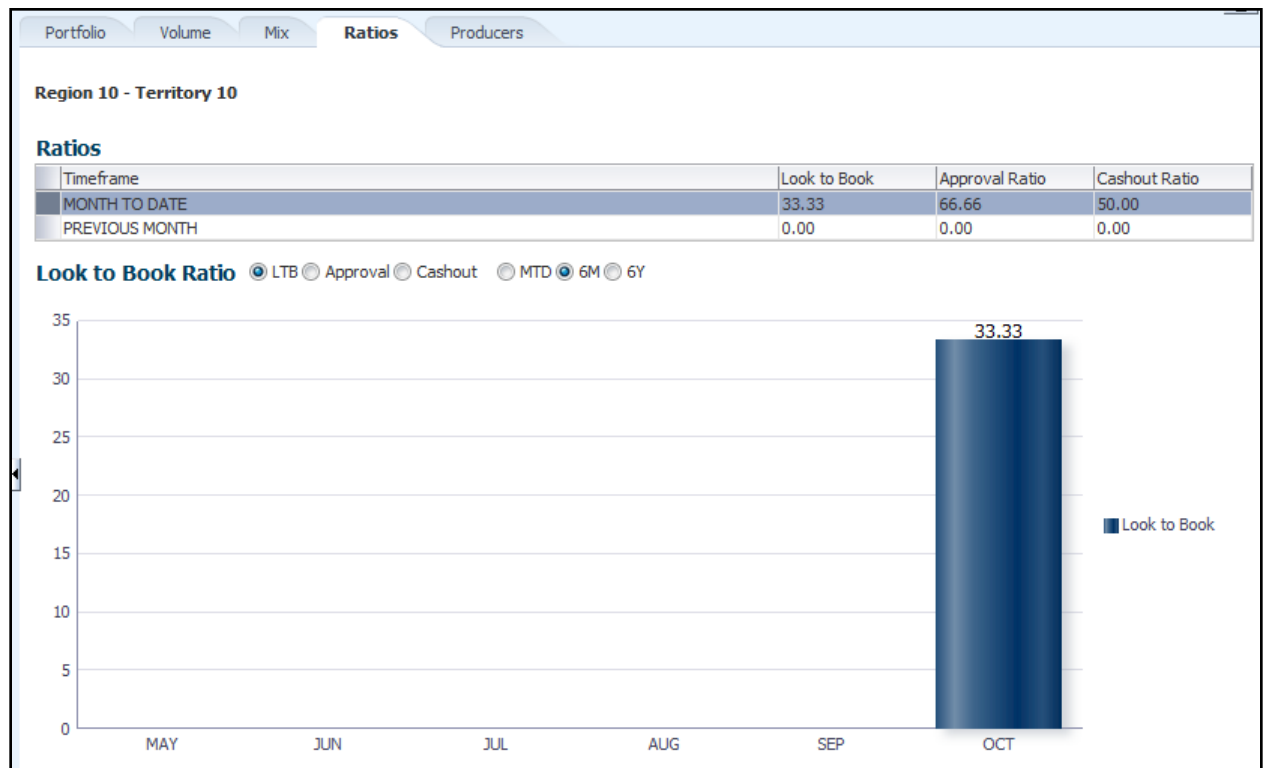
### 2.27.6 Ratios

- In Ratios tab, data is displayed based on Look to book, Approvals and Cash outs.
- Look to Book = (Total number of funded applications / Total number of submitted applications) \* 100 %.
- Approval Ratios = (Total number of approved applications / Total number of submitted applications) \* 100 %.
- Cash out Ratios = (Total number of funded applications / Total number of approved applications) \* 100 %.
- Note: Look to Book (LTB) and 6M radio button are defaulted.

SNO	Field Name	Tool	Description	Data Type
1	Timeframe	Text field	This can be either Month to date/ Previous Month	Varchar
2	Look to Book	Text field	Look to Book Ratio	Number

SNO	Field Name	Tool	Description	Data Type
3	Approval Ratio	Text field	Approved Application Ratio	Number
4	Cashout Ratio	Text field	Funded Application Ratio	Number

### 2.27.6.1 Screenshot



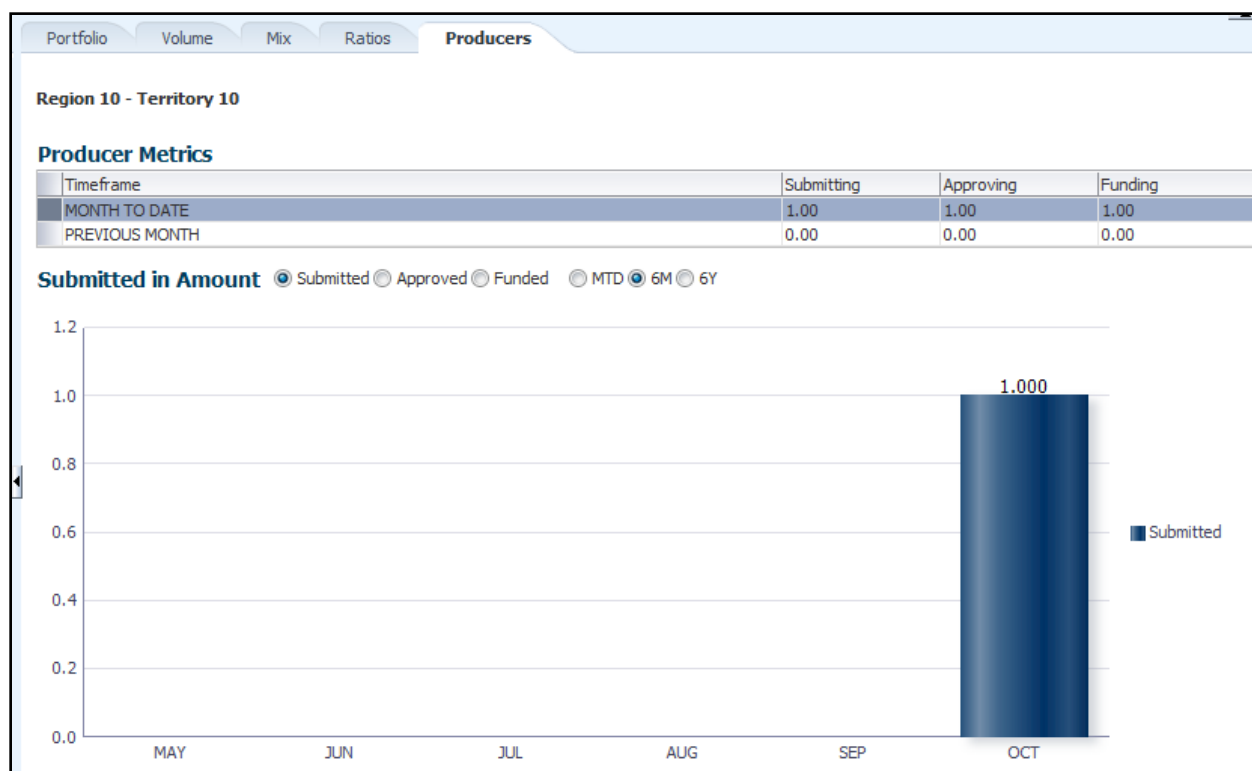
### 2.27.7 Producers

- In Producer tab, data is displayed based on Submitted, Approved and Funded applications. Details of each is given below
- Amount:
  - Submitted = (Total number of producers that has at least one submitted application)
  - Approving = (Total number of producers that has at least one approved application)
  - Funding = (Total number of producers that has at least one funded application)
- Note:** Submitted and 6M radio button are defaulted.



SNO	Field Name	Tool	Description	Data Type
1	Timeframe	Text field	This can be either Month to date/ Previous Month	Varchar
2	Submitting	Text field	Producer Submitting Amt/Ratio	Number
3	Approving	Text field	Producer Approval Amt/Ratio	Number
4	Funding	Text field	Producer Funding Amt/Ratio	Number

## 2.27.7.1 Screenshot



## 2.28 Other Income Verification

### 2.28.1 Addition of Income Verification functionality

- The Income Verification functionality is added to the Origination >Applicant > Summary > Other Income tab. The following fields are added in the said tab- Actual Amount, Loan Currency Amount Actual, Verified By, and Verified Date.
- In case of “Employments” Income:
  - System auto populates the value of “Actual Amount” field of “Employments” tab in “Actual Amount” field of “Other Income” tab.
  - If the income is verified in “Employments” tab, system auto populates the “Verified By”, “Verified Dt” fields in “Origination >Applicant > Summary >Other Income tab for the same record. These fields are read only.
- In case of Other Incomes:
  - After the income verification, if the user selects the “Verified Dt”, system auto populates the “Verified By” field with the logged in User Name.
  - System checks that the “Verified Dt” is equal to the system date and if the user selects a different date system shows a popup message saying “Verified Dt” is not equal to System Dt” and the record is not saved.
- The field ‘Amount’ is renamed as ‘Stated Amount’
- The field ‘Loan Currency Amount’ is renamed as ‘Loan Currency Amount Stated’
- The ‘Loan Currency Amount Actual’ is calculated based on the ‘Actual Amount’ field value
- “Loan Currency Amount Actual” field is calculated based on the “Actual Amount” field (Same as “Loan Currency Amount stated field”)

#### 2.28.1.1 Screenshot

Before implementing the changes, screen appearance was like this

Type	Currency	Amount	Frequency	Loan Currency Amount	Include	Comment
ALIMONY	US DOLLAR	30.00	MONTHLY	30.00	N	FUNDS RECEIVED FROM ALIMONY GRANTS.
EMPLOYMENT	US DOLLAR	2,000.00	MONTHLY	2,000.00	Y	

* Type	ALIMONY	* Frequency	MONTHLY	* Include	<input type="checkbox"/>
Currency	US DOLLAR	Loan Currency Amount	30.00	Comment	FUNDS RECEIVED FROM ALIMONY GRANTS.
* Amount	30.00				

After implementing the changes, screen appearance is as below

The screenshot displays the Oracle Financials Applicant Summary tab. It includes sections for Applicant Information, Summary, Other Income Information, and Other Income Information. The Summary section shows fields for Monthly Income Stated, Monthly Debt Stated, Monthly Income Actual, and Monthly Debt Actual. The Other Income Information section shows a table with columns for Type, Currency, Stated Amount, Frequency, Loan Currency Amount Stated, Include, Comment, Actual Amount, Loan Currency Amount Actual, Verified By, and Verified Dt. The Other Income Information section also includes a form for adding new income entries with fields for Type, Currency, Stated Amount, Frequency, Loan Currency Amount Stated, Include, Comment, Actual Amount, Loan Currency Amount Actual, Verified By, and Verified Dt.

## 2.28.2 Calculate Stated and Actual DTI and PTI ratios

- System calculates the Stated and Actual DTI, PTI ratio's in Applicant >Summary tab based on the "Loan Currency Amount Stated" and "Loan Currency Amount Actual" fields in Applicant > Summary >Other Income tab.
- If 'Include' flag ='Y'
  - System adds "Loan Currency Amount Stated" value in Other Income tab to "Monthly Income Stated" field in Applicant >Summary tab.
  - Using "Monthly Income Stated", system calculates the Stated DTI and PTI ratio's
  - System adds "Loan Currency Amount Actual" value in Other Income tab to "Monthly Income Actual" field in Applicant >Summary tab.
  - Using "Monthly Income Actual", system calculates the Stated DTI and PTI ratios.
- Note:** Currently, there is only "Loan Currency Amount" field in the Applicant > Summary > Other Income tab which is used for both Stated and Actual DTI and PTI calculations in the Applicant > Summary tab

### 2.28.2.1 Screenshot

Summary

View

Format

Freeze

Detach

Wrap

Update Ratio

Grade	Score	What If Post Amt	Monthly Income Stated	Monthly Debt Stated	Post to Income Stated Before	Debt Stated Before	Monthly Income Actual	Monthly Debt Actual	Post to Income Actual After	Debt Stated After
	0	0.00	0.00	0.00	0.0000	0.0000	0.00	0.00	0.0000	0.0000

Summary

What If Post Amt 0.00

Score 0

Grade

Monthly Income Stated 0.00

Monthly Debt Stated 0.00

Revolving Debt Stated Before 0.0000

Post to Income Stated Before 0.0000

Debt Stated Before 0.0000

Disposable Inc Stated Before 0.0000

Debt Stated After 0.0000

Disposable Inc Stated After 0.0000

Monthly Income Actual 0.00

Monthly Debt Actual 0.00

Revolving Debt Actual After 0.0000

Post to Income Actual After 0.0000

Organization

Summary

View

Format

Freeze

Detach

Wrap

Update Ratio

Grade	Score	What If Post Amt	Monthly Income Stated	Monthly Debt Stated	Post to Income Stated Before	Debt Stated Before	Monthly Income Actual	Monthly Debt Actual	Post to Income Actual After	Debt Stated After
	0	0.00	0.00	0.00	0.0000	0.0000	0.00	0.00	0.0000	0.0000

Financials

Liabilities

Other Incomes

Other Income Information

Type

Currency

Amount

Frequency

Loan Currency Amount

Include

Comment

Other Income Information

\* Type EMPLOYMENT

\* Frequency MONTHLY

\* Include ☒

\* Stated Amount

Loan Currency Amount Stated 0.00

Actual Amount

Loan Currency Amount Actual 0.00

Verified By

Verified On

## 2.29 Origination ACH Enhancements

### 2.29.1 Description

- While adding ACH in Origination, the below mentioned fields are modified to show default behavior
  - 'Status' field made 'Active' and will be editable.
  - 'Default' check box field is checked and will be editable.
  - 'Start Dt' field is filled with 'Origination > Funding > Contract > 1st Pmt Dt' field details and will be editable.
  - 'Pmt Day' field is filled with 'Origination > Funding > Contract > Due Day' field details and will be editable.
  - 'Pmt Amt' field is filled with 'Origination > Funding > Contract > Payment Amt' field details and will be editable.
  - 'Pmt Freq' field is filled with 'Origination > Funding > Contract > Bill Cycle' field details and will be editable.

### 2.29.2 Screenshot

Before implementing the changes, screen appearance was like this:

The screenshot shows the Oracle Origination ACH Information screen. The top section displays application details for 'Application Entry: 0000001240' and 'JACOB NITHYA'. Below this, there are tabs for 'Contract Information' and 'ACH Information'. The 'ACH Information' tab is active, showing fields for Bank Name, Routing #, Status, Start Dt, End Dt, Account Type, Account #, Pmt Day, Pmt Amt, Pmt Amt Excess, and Pmt Freq. A red box highlights the 'Status' field, which is currently set to 'Default'. Another red box highlights the 'Start Dt' field, which is currently empty. A third red box highlights the 'Pmt Day' field, which is currently empty. A fourth red box highlights the 'Pmt Amt' field, which is currently empty. A fifth red box highlights the 'Pmt Freq' field, which is currently empty. A message box at the bottom states: 'Highlighted fields did not show default values'.

After implementing the changes, screen appearance is as below:



## 2.30 Experian Premier Profile Add-On bureau report for SME (business)

### 2.30.1 Description

Experian Premier Profile business report presents quick glimpse views designed to visually direct your focus to key information needed for business decisions. It combines credit risk, fraud checks and company background into a single report to ensure a thorough business review.

When the request initiated from OFSLL (auto/manual) system generates Premier Profile XML request with the business (SME) details. As a result, Experian provides the requested credit report in XML format and OFSLL displays the report contents in a human readable form in 'Bureau → Business' tab of origination module.

- User can initiate Premier Profile business report from the following existing functionalities.
  - Loan Origination - Application Entry
  - Loan Origination – Underwriting
  - Loan Origination - Funding
- Using the modified 'Credit Bureau Setup' user can configure the Report Format for Premier Profile business report.
- Both manual and automatic request facilities have been supported.
- User can view the report contents in a human readable HTML format under Underwriting → Bureau → Business → Business Report screen

### 2.30.2 Screen shot

- I. Setup → Users → Bureau → Credit Bureau Report Formats

Before implementing the changes, screen appearance was like this:

The screenshot displays the 'Credit Bureau Report Formats' configuration screen. At the top right, there are four buttons: 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return'. The screen is organized into several sections:

- Left Section:** Contains dropdown menus for '\* Company' and '\* Branch', followed by text input fields for '\* Description', '\* Member Code', '\* Password', and 'Customer Code'. Below these are three fields: 'Auth Password Change Dt', 'Auth User Id', and 'Auth Password'.
- Center Section:** Features a 'Change' link above 'New Auth User Id' and 'New Auth User Password' fields. A 'Change' button is positioned below the password field. Below these are 'Market', 'Sub Market', and 'Industry' fields.
- Right Section:** Divided into four sub-sections:
  - Experian Details:** Includes 'Preamble', 'Host Code', and 'UTC' fields.
  - Equifax Details:** Includes a 'Service Name' field.
  - Credco Details:** Includes an 'Origin Code' field.

After implementing the changes, screen appearance is as below:

**Credit Bureau Report Formats**

Save and Add Save and Stay Save and Return Return

\* Company  
\* Branch  
\* Description

**Consumer Report Details**

Member Code  
Password  
Customer Code  
Auth Password Change Dt  
Auth User Id  
Auth Password  
Change  
New Auth User Id  
New Auth User Password  
Change

**Business Report Details**

Member Code  
Password Change Dt  
Auth User Id  
Auth Password  
Change  
New Auth User Id  
Auth User Password  
Change

**TransUnion Details**

Market  
Sub Market  
Industry

**Experian Details**

Preamble  
Consumer Host Code  
Business Host Code  
UIC

**Equifax Details**

Service Name

**Credco Details**

Origin Code



## II. Setup → Users → Bureau → Report Formats → Report Format Details

Before implementing the changes, screen appearance was like this:

Report Format Details

\* Report

\* Report Type

Score Type

Addl Product

Inquiry Limit

\* Enabled ☐

Save and Add Save and Stay Save and Return Return

After making changes, screen looks like this:

Report Format Details

\* Report

\* Report Type

\* Report Class

Multi Request Allowed ☐

Score Type

Addl Product

Inquiry Limit

Default ☐

Save and Add Save and Stay Save and Return Return

## III. Origination → Bureau

After implementing the changes, screen appearance is as below:

Credit Bureau Origination

Result/Task Underwriting: 0000003290 Search Review Requests (Pending: 0)

Application: 0000003290: KRISHNA RAMA

View Format Freeze Detach Wrap Override OK Warning OK

Dt	App #	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact	Sales Agent
02/01/2014	0000003290	NEW - REVIEW REQUIR...	REVIEW	CA-00005 : AUTO	(818)-768-2100	N	N		DEMOSALES

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

Consumer Business

Bureau Details

IMPORTANT: Access to credit reporting agency systems is for authorized users and only for permissible purposes. Unauthorized access is prohibited under the Fair Credit Reporting Act and is punishable by a \$2500 fine and/or 1 year in Federal prison per occurrence

View Format Freeze Detach Wrap Submit Request

Type	Bureau	#	Status	Dt	Report	Credit Bureau Reorder #	App
MANUAL	EXP	1	COMPLETED	07/17/2015	PREMIER ATTRIBUTE		
MANUAL	EXP	1	COMPLETED	07/16/2015	PREMIER ATTRIBUTE		
MANUAL	EPX	2	COMPLETED	07/16/2015	CREDIT REPORT W/BEACON		

## IV. Origination → Bureau → Consumer

Before implementing the changes, screen appearance was like this:

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

Bureau Details

IMPORTANT: Access to credit reporting agency systems is for authorized users and only for permissible purposes. Unauthorized access is prohibited under the Fair Credit Reporting Act and is punishable by a \$2500 fine and/or 1 year in Federal prison per occurrence

View Format Freeze Detach Wrap

Type	Bureau	#	Status	Dt	Report	Credit Bureau Reorder #	App
		1		07/20/2015			

Bureau Details

New Request

\* Applicant

Spouse

\* Bureau

\* Report

Create Request Return

After implementing the changes, screen appearance is as below:

**Bureau Details**

IMPORTANT: Access to credit reporting agency systems is for authorized users and only for permissible purposes. Unauthorized access is prohibited under the Fair Credit Reporting Act and is punishable by a \$2500 fine and/or 1 year in Federal prison per occurrence

View Format Freeze Detach Wrap Submit Request

Type	Bureau	#	Status	Dt	Report	Credit Bureau Reorder #	Ap
No data to display.							

**Bureau Details**

[New Request](#)

\* Applicant: RAMA KRISHNA

\* Bureau: EXP

\* Report: CREDIT REPORT W/FICO

Spouse

Create Request Return

V. Origination → Bureau → Business

After implementing the changes, screen appearance is as below:

**Business Details**

IMPORTANT: Access to credit reporting agency systems is for authorized users and only for permissible purposes. Unauthorized access is prohibited under the Fair Credit Reporting Act and is punishable by a \$2500 fine and/or 1 year in Federal prison per occurrence

View Format Freeze Detach Wrap Submit Request

Type	Business Name	Legal Name	Tax ID #	Status	Postal Type	Country	Address #	City	State
MANUAL	EXP			1 COMPLETED					

**Business Details**

View Format Freeze Detach Wrap Submit Request

Type	Business Name	Legal Name	Tax ID #	Status	Postal Type	Country	Address #	City	State
BUSINESS	ABT SERVICE	ABLORRY SERVIC...	897612678	COMPLETED	NORMAL ADDRESS	UNITED STATES	SDFGS	SPRINGFIELD	MASSACHUSETTS

**Report Header**

View Format Freeze Detach Wrap Submit Request

Bureau	BIN #	Business Name	Business Owner	Tax ID #	Profile Dt
EXP	796744203	EXPERIAN INFOR...	STATE OF NEW Y...	XXXXX4319	8/30/2012

**Business Reports**

**Premier Profile - EXPERIAN INFORMATION SOLUTIONS, INC**

Subcode: 123456 Ordered: 08/30/2012 16:25:25 CST

Transaction number: C307616620

Search Inquiry: Business ID Number: 796744203 / mc-000214/busp/m-ppr sample/v-000123

**Business Name**  
EXPERIAN INFORMATION SOLUTIONS, INC.

**Business Identification Number**  
796744203

Doing Business As: EXPERIAN MARKETING SOLUTIONS, INC

Primary Address: 475 ANTON BLVD  
COSTA MESA, CA 92626-7037

Website: www.experian.com

Phone: (714) 830-7000

Tax ID: XX-XXX4319

**Experian**  
A world of insight

## 2.31 Funding Usability Enhancements

### 2.31.1 Header - Employment Details Stated

- "Employment Details Stated" header along with "month" and "year" are moved to the 3rd column in Origination > Applicant > Employment > Employment Information and Servicing > Customer Details > Customer > Employments.

#### 2.31.1.1 Screen shot

Before implementing the changes, screen appearance was like this:

The screenshot displays the Oracle Origination system interface. The top navigation bar includes 'Origination' and 'Applicant' tabs. The 'Applicant' tab is active, showing a table of applicant data. Below this, the 'Employment Information' tab is selected, displaying a table of employment data. The 'Employment Details Stated' section is highlighted with a red box.

Relation Type	First Name	MI	Last Name	Suffix	SSN	Birth Dt	License #	License State	Language	Email	Existing Customer	Prior Bankruptcy	Bankrupt Discharge
PRIMARY	EDWIN	A	SMITH		xx-xxx-1121	01/01/1980	B-38732-86373	ILLINOIS	ENGLISH	STEVEN@ssc.com	Y	N	
SPOUSE	KIM	B	SMITH		xx-xxx-1456	01/01/1980	B-38732-86373	ILLINOIS	ENGLISH	JENNIFER@ssc.com	N	N	

Current	Permission to Call	Type	Employer	Title	Occupation	Phone	Stated Years	Stated Months	Stated Salary	Stated Frequency	Actual Years	Actual Months
Y	Y	FULL TIME	ROCK ISLAND FUR.	MANAGER	MANAGEMENT	(612)-333-7116	5	0	5,000.00	MONTHLY	5	0

**Employment Information**

\* Current ☒ \* Permission to Call ☒ \* Type **FULL TIME** \* Employer **ROCK ISLAND FURNITURE** \* Occupation **MANAGEMENT** \* Title **MANAGER** \* Department \* Employee ID \* Country **UNITED STATES** \* Address # **7307** \* City **ROCK ISLAND** \* State **ILLINOIS** \* Address Line 1 **STREET** \* Address Line 2 **SUITE 100**

Zip **60750** Zip Extn \* Additional Info \* Phone **(612)-333-7116** \* Extn \* Contact \* Contact Title \* Contact Phone \* Contact Extn \* Comment

\* Frequency **MONTHLY** \* Currency **US DOLLAR** \* Amount **5,000.00** \* Salary **5,000.00**

**Employment Details Actual**

\* Years **5** \* Months **0** \* Frequency **MONTHLY** \* Amount **5,000.00** \* Salary **5,000.00**

**Verified**

Verified By **UNDEFINED** Verified Dt **08/21/2013**

**Employment Details Stated**

\* Years **5** \* Months **0**

After implementing the changes, screen appearance is as below:

The screenshot shows the 'Employment Information' form in the Oracle HR system. The form is divided into several sections:

- Employment Information:** Includes fields for Current (Y), Permission to Call (Y), Type (FULL TIME), Employer (MYSELF), Occupation (SELF-EMPLOYED), Title, Department, and Employee ID.
- Employment Address:** Includes fields for Country (UNITED STATES), Address # (123), Address Line 1 (YOLO), Address Line 2 (VIRGINIA), City (PITTSFIELD), and State (MASSACHUSETTS).
- Additional Info:** Includes fields for Zip (01202), Zip Extn, Phone ((111)-222-3333), Extn, Contact, Contact Title, Contact Phone, Contact Extn, and Comment.
- Employment Details Stated:** This section is highlighted with a red box and includes fields for Years (1), Months (2), Frequency (DAILY), Currency (US DOLLAR), Amount (80.00), and Salary (80.00).
- Employment Details Actual:** Includes fields for Years (1), Months (2), Frequency (DAILY), Amount (80.00), and Salary (80.00).
- Verified:** Includes fields for Verified By and Verified Dt.

## 2.31.2 Employer and Applicant Phone Number

- “Employer Phone Number” and “Applicant Phone Number” are added on Summary tab under Origination > Summary > Super Summary >Employments and Origination > Summary > Super Summary >Applicant segments respectively.
- These field references are taken from
  - Origination >Applicant >Address > Phone field.
  - Origination >Applicant >Employments >Phone field.

### 2.31.2.1 Screenshot

Before implementing the changes, screen appearance was like this:

Summary				Applicant	Request	Decision	Contract	Collateral	Comments	Tracking	Document	Verification	Correspondence	Escrow Analysis	Tools
<b>Super Summary</b>															
<b>Applicant</b>															
Relation Type		PRIMARY		SPOUSE											
Name		JOE GARNETT		RIA GARNETT											
SSN		xx-xxx-3733		xx-xxx-8956											
Birth Dt		01/01/1967		01/01/1969											
Address		1000 N BCH N # 1000 TEST AUBORA OR 97002 US		1000 N BCH N # 1000 TEST AUBORA OR 97002 US											
Own or Rent		RENTS APARTMENT		RENTS APARTMENT											
Stated Amount(Monthly)		1,000.00		1,000.00											
Actual Amount(Monthly)		900.00		900.00											
Stated Time at Residence(YY/MM)		10/0		10/0											
Actual Time at Residence(YY/MM)		11/1		11/1											
<b>Employment</b>															
Type		FULL TIME		FULL TIME											
Employer		ORACLE		RICHARDSON											
Occupation		OTHER		MANAGEMENT											
Title		MANAGER		MANAGER											
Stated Income(Monthly)		10,000.00		1,000.00											
Actual Income(Monthly)		9,999.00		1,000.00											
Stated Time at Employer(YY/MM)		10/10		2/0											
Actual Time at Employer(YY/MM)		9/9		2/0											
Total Monthly Income		10,000.00		1,000.00											
<b>Rates</b>															
Stated Before DTI		74.9700		100.0000											
Actual Before DTI		73.9773		90.0000											
Stated After DTI		84.9900		100.0000											
Actual After DTI		83.9983		90.0000											
<b>Requested</b>															
Req. Advance		11,000.00		Pmt Amt		200.00									
Req. Term		120		Down Pmt		5,000.00									
Req. Rate		14.9900													
<b>Decision</b>															
Max Financed Amt		11,000.00		Pmt Amt		200.00									
Term		120		Down Pmt		5,000.00									
Rate(%)		14.9900		LTV1		0.00									
Grade		B GRADE		LTV2		0.00									
Score		0													
<b>Contract</b>															
Amt Financed		11,000.00		Pmt Amt		176.45									
First Pmt Dt		01/01/2014		Rate(%)		14.9900									
<b>Secondary Collateral</b>															
Asset Class				Mileage											
Year				Wholesale Value											
Make				Retail Value											
Model				Source											
<b>Trade-In</b>															
Year		2007		PayOff Amt (-)		4,000.00									
Make		TEST		Base Retail		4,000.00									
Model		TEST													

After implementing the changes, screen appearance is as below:

Summary				Applicant	Request	Decision	Bureau	Contract	Collateral	Comments	Tracking	Document	Verification
<b>Super Summary</b>													
<b>Applicant</b>													
Relation Type		PRIMARY											
Name		HANNIBAL M LECTER											
SSN		xx-xxx-5783											
National Id		11-111-1110											
Birth Dt		11/09/1989											
Address		145 N BCH N 234234 ASHLEY FALLS MA 01222 US											
Phone		(111)-033-0456											
Own or Rent		LIVES WITH PARENTS											
Stated Amount(Monthly)		0.00											
Actual Amount(Monthly)		0.00											
Stated Time at Residence(YY/MM)		1/2											
Actual Time at Residence(YY/MM)		1/2											
<b>Employment</b>													
Type		FULL TIME											
Employer		MYSELF											
Occupation		SELF-EMPLOYED											
Title													
Phone		(111)-222-3333											
Stated Income(Monthly)		1,760.00											
Actual Income(Monthly)		1,760.00											
Stated Time at Employer(YY/MM)		1/2											
Actual Time at Employer(YY/MM)		1/2											
Total Monthly Income		2,106.40											
<b>Requested</b>													
Req. Advance		12,000.00		Pmt Amt		1,054.86							
Req. Term		12		Down Pmt		0.00							
Req. Rate		10.0000											
<b>Decision</b>													
Max Financed Amt		80,000.00		Pmt Amt		8,183.57							
Term		10		Down Pmt		4,000.00							
Rate(%)		4.9901		LTV1		430.35							
Grade				LTV2		430.35							
Score		0											
<b>Contract</b>													
Amt Financed		0.00		Pmt Amt		0.00							
First Pmt Dt				Rate(%)		0.0000							
<b>Primary Collateral</b>													
Asset Class		USED VEHICLE		Mileage		0							
Year		2012		Wholesale Value		6,180.00							
Make		VW		Retail Value		6,180.00							
Model		GOLF		Source		INVOICE							
<b>Trade-In</b>													
Year		0		PayOff Amt (-)		0.00							
Make				Base Retail		10.00							
Model													

### 2.31.3 Complete Button

- “Complete” button is added in Origination > Documents > Checklist tab
  - If the user clicks on this button, system checks the “Complete” check box of selected check list in “Checklist” table.
  - If user clicks on the button again, system unchecks the “Complete” check box in “Checklist” table.
- The “Complete” check box is read only.

Before implementing the changes, screen appearance was like this:

Origination

Result/Task Underwriting: 0000001164 Search Review Requests (Pending: 1)

Application: 0000001164: JACKSON TERRY

View Format Freeze Detach Wrap Override OK Warning OK

Dt	App #	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact	Sales Agent	Branch	Product	Channel	Priority
11/01/2014	0000001164	NEW - REVIEW REQUIRED	REVIEW	GA-00003 : DALUG	(912)-825-8809	N	N		DEMOSUPR	USHQ	LOAN VEHICLE - PC	INTERNET	NORMAL

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

Checklist Document

Checklist

View Format Freeze Detach Wrap Load Checklist

Checklist Type Checklist Comment Complete

No data to display.

Regular Document

Checklist Actions

View Format Freeze Detach Wrap

Action Comment Response

No data to display.

No Complete Button

After implementing the changes, screen appearance is as below:

Result/Task Underwriting: 0000028383 Search Review Requests (Pending: 0)

Application: 0000028383: CHAN ALAN / LISA

View Format Freeze Detach Wrap Override OK Warning OK

Dt	App #	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact	Sales Agent	Branch	Product	Channel
22/05/2014	0000028383	NEW - REVIEW REQUIRED	REVIEW	NY-00001 : MANHASSET HITSUBISHI (ACTIVE)	(516)-365-7300	N	N		DEMOSUPR	USR1	LOAN VEHICLE (FR)	EDOC

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

Checklist Document

Checklist

View Format Freeze Detach Wrap Load Checklist Complete

Checklist Type Checklist Comment Complete

DECISION VERIFICATION CHECKLIST DECISION

Regular Document

Checklist Actions

View Format Freeze Detach Wrap

Action Comment Response

DEBT RATIO CALCULATED ?		Yes No NA
NECESSARY CREDIT RATINGS OBTAINED ?		Yes No NA
STIPULATE FOR TRADE ?		Yes No NA
FIELD INVESTIGATION COMPLETED?		Yes No NA
DE-DOPE COMPLETED?		Yes No NA
EXISTING ACCOUNTS VERIFIED?		Yes No NA

## 2.32 Splitter Redesign

### 2.32.1 “Identification #” parameter added to Quick search

- New “Identification #” parameter is added to Quick search in Origination and Servicing Right Splitter.
  - “Identification #” field in splitter is referred from Origination >Collateral and Servicing >Collateral.
  - If result is found, system opens that application/ account and if result is not found system shows error popup with message < No Application Found> or <No Account Found>

#### 2.32.1.1 Screenshot

Before implementing the changes, screen appearance was like this: Origination >Splitter >Quick Search

The screenshot shows the 'Origination' window with 'Underwriting: 000001421'. The 'Quick Search' panel on the right has fields for 'App #' and 'SSN'. A red box highlights the 'App #' field with the text 'No Identification # parameter in Quick Search'.

After implementing the changes, screen appearance is as below: Origination >Splitter >Quick Search

The screenshot shows the 'Origination' window with 'Underwriting: 000001655'. The 'Quick Search' panel on the right now includes an 'Identification #' field, which is highlighted with a red box.

Before implementing the changes, screen appearance was like this: Servicing >Splitter >Quick Search

Customer Service: 0000001003948460

Account(s): 0000001003948460: DUGE KYLE

Company: USHQ Branch: USHQ Account #: 0000001003948460 Product: LOAN VEHICLE - FC Currency: USD Pay Off Amt: 19,617.84 Amount Due: 0.00 Status: ACTIVE Oldest Due Dt: 12/02/2013

Summary Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau

Alerts

Conditions

Other Information

Collateral Information

Customer Information

Identification # parameter

After implementing the changes, screen appearance is as below: Servicing >Splitter >Quick Search

Customer Service: 20140900017113

Account(s): 20140900017113: VANKAYALAPATI JOGAIAH

Company: USHQ Branch: USHQ Account #: 20140900017113 Product: LOAN VEHICLE (FR) Currency: USD Pay Off Amt: 10,190.09 Amount Due: 2,494.32 Status: ACTIVE-DELTQ Oldest Due Dt: 10/25/2014

Summary Customer Service Account Details Customer Details Transaction History Print Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau

Alerts

Conditions

Other Information

Collateral Information

Identification # parameter

## 2.32.2 New fields “Summary” block - Origination >Splitter

- New fields are added to the “**Summary**” block of Origination >Splitter
  - Following fields are added to the Splitter.
    - DTI
    - PTI
    - Book Value
    - Grade (Decision Grade)
    - FICO Score (Decision Score)
  - Following Approved details are added to the Splitter
    - Approved Advance
    - Approved Rate
    - Approved Term
- 
- Asset Description



- Queue Name or Description

### 2.32.2.1 Screenshot

Before implementing the changes, splitter looked like this:

After implementing the changes, screen appearance is as below

### 2.32.3 Access Control for Splitter Blocks

- Currently, Splitter blocks are not set up with security key, Access control is provided to Splitter Blocks.
- If Application Edit access is restricted “Change Status” is always visible but read-only.
- If user doesn’t have access to one of the groups, system shifts the hidden group upwards.

## 2.33 Printing Quote

### 2.33.1 Printing of the Quote in Tools

- A new button 'Print Quote' for Loan and Lease Calculator is provided (Tools → Loan/Lease Calculator); which is access controlled.
- Provide a keyboard short cut for this button (i.e. **P**)
- On click of this button, system calls BIP and generates a Letter (PDF).

The screenshot displays the 'Loan Calculator' application window. The 'Parameters' tab is active, showing various input fields for loan details, payment/finance charge, calculator options, and repayment options. The 'Print Quote' button, located in the top right corner of the parameter section, is highlighted with a red rectangular box. Other buttons visible include 'Initialize' and 'Calculate'. The interface also includes a 'Skip Months' section at the bottom with checkboxes for each month of the year.

Quote Letter has following sections (First Page)

- Letter Header
  - 'Calculator Quote Letter' as title
  - Product Logo (OFSLL)
  - Date and Time
- **[Body for Loan]**
- Body
  - **Loan Details** section with following details
    - Contract Start Date
    - Contract End Date
    - First Payment Date
    - Total Loan Term
    - Rate
    - Total Loan Amount (Inc. Fee)
  - **Payment/Finance Charge** section with following details
    - Total Interest Amount
    - Finance Charge
    - Total Of Payments
    - Balloon Payment Amount
  - **Payment Structure** section with following details
    - Merging of three fields with text as mentioned in template.
    - This will repeat based on the no. of records in Tools → Loan Calculator → Flexible Repayment Options
  - Financed Amount Allocation

- Merging of two fields along with '@' as shown in template
  - This will repeated based on the no. of records in Tools → Loan Calculator → Blended Rate →Advances
- [Body for Lease]**
- Body
  - **Lease Details** section with following details
    - Contract Start Date
    - Contract End Date
    - First Payment Date
    - Total Loan Term
    - Rate
  - **Payment/Finance Charge** section with following details
    - Gross Capitalized Cost
    - Adj Capitalized Cost
    - (Less Reduction)
    - Residual Value %
    - Depreciation Value:
    - (Less Residual Value)
    - Rent Factor:
    - Base Monthly Payment
    - Total of Base Monthly Pmts:
    - (Plus Rent Charge)
- Bottom of page
  - Plain text 'This Quote is subject to normal credit and lending criteria'
- Footer
  - List of 'Organization' details mentioned in template.
- Calculator Quote Letter has following section starts from 2<sup>nd</sup> page **[If Loan]**
- If the no. of records extended to next pages (3<sup>rd</sup>, 4<sup>th</sup> ...) header to be present.
  - **Amortization Schedule** section with list of following details in table format
    - Pmt No.
    - Payment Date
    - Scheduled Payment
    - Principal
    - Interest
    - Ending Balance
- Lease details are from 'Tools → Lease Calculator'

### **2.33.2 Scenario Analysis' screen enhanced with 'Print' option**

- A new button 'Print Quote' is provided after 'Initialize' button in 'Scenario Analysis' screen (Origination →Scenario Analysis); which is access controlled.
- Provided a keyboard short cut for this button (i.e. P )
- This 'Print' functionality is enabled both for 'Loan and Lease' product types.
- On click of this button, system calls BIP and generates a Letter in PDF.

- Quote Letter has following sections (First Page)
  - Letter Header
    - 'Scenario Analysis Quote as title
    - Product Logo (OFSLL)
    - Date and Time
  - Body
    - Quote Details section with following details
      - Company
      - Branch
      - Inquiry Id
      - Application #
      - Product
      - Product Type
    - Requested Details section with following details
      - Requested Term
      - Term
    - **Asset Details** section with following details
      - Type/Sub Type
      - Make/Model
    - **Payment Structure** section with following details
      - Merging of three fields with text as mentioned in template.
      - This will repeat based on the no. of records in Scenario Analysis → Loan Calculator → Flexible Repayment Options
    - **Financed Amount Allocation** section with following details
      - Merging of two fields long with '@' as showing in template.
      - This will repeat based on the no. of records in Scenario Analysis → Loan Calculator → Blended Rate → Advances block.
  - Bottom of page
    - Plain text 'This Quote is subject to normal credit and lending criteria'
  - Footer
    - List of 'Organization' details mentioned in template.
- Calculator Quote Letter has following section starts from 2<sup>nd</sup> page **[If Loan]**
  - If the no. of records extended to next pages (3<sup>rd</sup>, 4<sup>th</sup> ..) header is present.
    - **Amortization Schedule** section with list of following details in table format
      - Pmt No.
      - Payment Date
      - Scheduled Payment
      - Principal
      - Interest
      - Ending Balance

## 2.34 Increasing the number of records that are displayed in 'Call Activities' and 'Comments' tabs to 25

### 2.34.1 Description

Now system is displaying 25 records in following screens

- Servicing → Customer Service → Call Activities
- Servicing → Customer Service → Comments      Servicing → Customer Service → Comments

### 2.34.2 Screen shot

Before implementing the changes, screen appearance was like this:

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	SYSTEM GENERATED	NEW EMPLOYMENT ADDED - EMP NAME: UNDEFINED, CURRENT IND: Y	DEMOSUPR	05/29/2015 05:18:12 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	TELECOM UPDATED - TELECOM PHONE: OLD VALUE : 0 NEW VALUE : 123456TELECOM UPDATED - PERMISSION TO CALL INDICA...	DEMOSUPR	05/29/2015 05:15:26 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	NEW TELECOM ADDED - TELECOM TYPE: ANSWERING SERVICE, CURRENT IND: Y	DEMOSUPR	05/29/2015 05:11:56 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	NEW ADDRESS ADDED - ADDRESS TYPE: HOME, CURRENT IND: Y, MAILING IND: Y	DEMOSUPR	05/29/2015 05:09:47 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	CUSTOMER UPDATED - NAME: INDU TANEJA, RELATION:	DEMOSUPR	05/29/2015 05:03:55 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	Recurring bn modified as follows: Old Account Type # C New Account Type # 0 Old Payment Amount # 0 New Payment Amount ...	KGOUUD	03/30/2015 01:30:21 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION3 LETTER GENERATED. (CORRESPONDENCE: CNLNCE_COL_LTR3_VR JOB REQUEST ID: 27101)	INTERNAL	03/20/2015 03:03:49 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION2 LETTER GENERATED. (CORRESPONDENCE: CNLNCE_COL_LTR2_VR JOB REQUEST ID: 27096)	INTERNAL	03/20/2015 03:03:40 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION1 LETTER GENERATED. (CORRESPONDENCE: CNLNCE_COL_LTR1_VR JOB REQUEST ID: 27091)	INTERNAL	03/20/2015 03:03:30 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	EMPLOYMENTS UPDATED - ADDRESS NUMBER: OLD VALUE : GFG NEW VALUE : 2SEMPLOYMENTS UPDATED - ADDRESS1: OLD VA...	KGOUUD	03/18/2015 07:39:49 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	ADDRESS UPDATED - ADDRESS1: OLD VALUE : 34E N BCH N # 45 NEW VALUE : 34E N SN BCH N # 45	KGOUUD	03/18/2015 07:10:34 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	ADDRESS UPDATED - ADDRESS1: OLD VALUE : 34E N BCH N NEW VALUE : 34E N BCH N # 45	KGOUUD	03/18/2015 07:07:51 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	CUSTOMER UPDATED - NAME: INDU TANEJA, RELATION:	KGOUUD	03/18/2015 06:27:53 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	CUSTOMER UPDATED - NAME: INDU TANEJA, RELATION:	KGOUUD	03/18/2015 06:24:44 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	CUSTOMER UPDATED - NAME: INDU TANEJA, RELATION:	KGOUUD	03/18/2015 06:20:10 AM

After implementing the changes, screen appearance is as below:

Alert	Type	Sub Type	Comment	Co	Cor
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLNCE_STM_LTR_VR JOB REQUEST ID: 131730)	...	0...
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLNCE_STM_LTR_VR JOB REQUEST ID: 131730)	...	0...
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLNCE_STM_LTR_VR JOB REQUEST ID: 131730)	...	0...
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLNCE_STM_LTR_VR JOB REQUEST ID: 58038)	...	0...
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLNCE_STM_LTR_VR JOB REQUEST ID: 52604)	...	0...
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLNCE_STM_LTR_VR JOB REQUEST ID: 52604)	...	0...
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION3 LETTER GENERATED. (CORRESPONDENCE: CNLNCE_COL_LTR3_VR JOB REQUEST ID: 43447)	...	1...
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION2 LETTER GENERATED. (CORRESPONDENCE: CNLNCE_COL_LTR2_VR JOB REQUEST ID: 43441)	...	1...
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION1 LETTER GENERATED. (CORRESPONDENCE: CNLNCE_COL_LTR1_VR JOB REQUEST ID: 43435)	...	1...
N	SYSTEM GENERATED	SYSTEM GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR_VR JOB REQUEST ID: 43420)	...	1...
N	SYSTEM GENERATED	SYSTEM GENERATED	DECISION LETTER GENERATED. (CORRESPONDENCE: CNLNCE_DEC_FAX_VR JOB REQUEST ID: 43326)	...	1...
N	SYSTEM GENERATED	SYSTEM GENERATED	This Application is copied from Application# 000002066.	...	1...
N	SYSTEM GENERATED	SYSTEM GENERATED	CONTRACT_FUNDING LETTER GENERATED. (CORRESPONDENCE: CNLNCE_CON_LTR_VR JOB REQUEST ID: 38156)	...	1...
N	SYSTEM GENERATED	SYSTEM GENERATED	DECISION LETTER GENERATED. (CORRESPONDENCE: CNLNCE_DEC_FAX_VR JOB REQUEST ID: 38155)	...	1...
N	SYSTEM GENERATED	SYSTEM GENERATED	This Application is copied from Application# 000002063.	...	1...
N	SYSTEM GENERATED	SYSTEM GENERATED	CONTRACT_FUNDING LETTER GENERATED. (CORRESPONDENCE: CNLNCE_CON_LTR_VR JOB REQUEST ID: 38143)	...	1...
N	SYSTEM GENERATED	SYSTEM GENERATED	DECISION LETTER GENERATED. (CORRESPONDENCE: CNLNCE_DEC_FAX_VR JOB REQUEST ID: 38142)	...	1...
N	SYSTEM GENERATED	SYSTEM GENERATED	DECISION LETTER GENERATED. (CORRESPONDENCE: CNLNCE_DEC_FAX_VR JOB REQUEST ID: 38140)	...	1...

## 2.35 Added two radio buttons 'Good Fees' and 'All Fees' in Transaction tab of servicing module

### 2.35.1 Description

Whenever user selects the 'Good Fees' radio button, it will display fees which are having Primary Indicator = 'Y'.

If user selects 'All Fees', radio button, system will display fees which are having Primary Indicator 'Y' or 'N' in following screen.

### 2.35.2 Screen shot

Servicing → Transaction History → Transactions Tab

Before implementing the changes, screen appearance was like this:

Results Customer Service: 20141000011881 Search Review Request (Pending: 0)

Account(s): 20141000011881: RAI PRAMOD

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

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20141000011881	LOAN VEHICLE (FR)	USD	0.00	0.00	CLOSED-PAID OFF	03/16/2015

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

Balances Transactions Payment Rating Due Date History Repayment Schedule Work Orders

Transactions

Sort By Post Dt Txn Dt View Options Good Payments All Payments Good Txns All Txns

View Format Freeze Detach Wrap Reverse

Post Dt	Txn Dt	Description	Currency	Amount	Details	Balance Amt	Payment Currency	Payment Amt	Payment Type	Reference	Mode
10/24/2014	10/14/2014	PAYMENT (Y)	USD	20,000.00	ADV PD= \$19,268.00 OVD PD=	0.00	USD	20,000.00	ACH PAYMENTS		CASH
10/17/2014	10/13/2014	PAYMENT (Y)	USD	732.00	ADV PD= \$732.00 POSTED ON 1...	20,583.60	USD	732.00	PMT MANUAL	1	CASH

Allocation Details

View Format Freeze Detach Wrap

Transaction	Amount
ADVANCE / PRINCIPAL	19,268.00

After implementing the changes, screen appearance is as below:

Results Customer Service: 20141000017756 Search Review Request (Pending: 0)

Account(s): 20141000017756: KUMARE SENTHIL

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

Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	20141000017756	LOAN VEHICLE (FR)	USD	30,820.98	4,495.05	ACTIVE/DELQ	11/08/2014

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

Balances Transactions Payment Rating Due Date History Repayment Schedule Work Orders

Transactions

Sort By Post Dt Txn Dt View Options Good Payments All Payments Good Txns All Txns Good Fees All Fees

View Format Freeze Detach Wrap Reverse

No data to display.

Allocation Details

View Format Freeze Detach Wrap

No data to display.

## 2.36 Highlighting DOB and SSN fields in Bureau tab

### 2.36.1 Description

After a credit report is pulled (either manually or automatically) the bureau information is populated into Bureau tab during Origination. The 'Date of Birth' and 'SSN' information in

“Applicant/Customer Details” block is compared with “Report Header” block. If any mismatch is found, the corresponding field under “Report Header” block is highlighted in **red** as shown below.

The screenshot displays the Oracle Origination interface with the Bureau tab selected. The interface is divided into three main sections: Bureau Details, Applicant/Customer Details, and Report Header. The Bureau Details section shows a table with columns for Type, Bureau, #, Status, SSN, and Report. The Applicant/Customer Details section shows a table with columns for Type, First Name, MI, Last Name, Status, DOB, SSN, and others. The Report Header section shows a table with columns for Bureau, First Name, MI, Last Name, SSN, Date of Birth, Report ID, and others. The DOB and SSN fields in the Report Header section are highlighted in red, indicating a mismatch with the Applicant/Customer Details section.

Type	Bureau	#	Status	SSN	Report
RECEIVED	0000	1	COMPLETED	000000000	000000000

Type	First Name	MI	Last Name	Status	DOB	SSN	Include Credit	Requester Code	Address Type	Country	Address #	City
RECEIVED	JOHN	E	DOE	COMPLETED	00/00/00	000000000	N	0	HOME ADDRESS	UNITED STATES	000	000000

Bureau	First Name	MI	Last Name	SSN	Date of Birth	Report ID	Order ID	Credit Report ID	Start Month
000	JOHN	E	DOE	000000000	00/00/00	000000000	000000000	000000000	0000

## 2.37 Stipulations - Multi Select

### 2.37.1 Description

- New button is added that will add multi select LOV i.e. 'Add Multiple'.
- This multi select LOV is available for 'Code [label name]' LOV in stipulations tab.
- By using 'multi select' tool, user can select multiple stipulations at one go.
- Each stipulation is added as separate line items in multiple rows.

**Navigation:** Origination→Underwriting > Stipulations

**Before taking changes, screen use to look like this:**

The screenshot displays the Oracle Origination system interface. The left sidebar contains navigation options: Dashboard, Origination (selected), Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Customer Service - Origination' and shows application details for App # 0000001118, Dt 11/28/2013, Product LOAN VEHICLE (FR), Channel WEB ENTRY, Priority NORMAL, Company US01, Branch USHQ, Status APPROVED - BLANK, Review REVIEW, Purpose VEHICLE LOAN OR LE DEALER, and Producer DEMOSUPR. The 'Decision Information' section shows a table with columns: Pricing, Current, Status, Sub Status, Decision Dt, Underwriter, Term, Rate, Post Amt, and Index. The 'Stipulations' tab is active, showing a table with columns: Type, Code, Comment, Steps Satisfied, Verified By, and Verified Dt. A red box highlights the 'Code' dropdown menu, which displays a list of stipulation codes and their corresponding descriptions:

Code	Comment
APP-001	PROVE RESIDENCE
APP-002	PROVE EMPLOYMENT
APP-003	PROVE INCOME
APP-004	RESIDENCE MUST VERIFY AS STATED FOR AP
APP-005	EMPLOYMENT MUST VERIFY AS STATED FOR AP
APP-006	NEED TAX RETURNS WITH SCHEDULE C
APP-007	CAUTION: APPROVED AT ANOTHER DEALER
APP-008	FTB GUIDE LINES 10 % CASH DOWN, 12K MA
APP-009	TRADE OPEN AUTO REQUIRED



After taking changes screen looks like this:

Origination

Result/Task Underwriting: 0000001452 Search Review Requests (Pending: 0)

Application

View Format Freeze Detach Wrap Override OK Warning OK Audit

Dt	App #	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact	Sales Agent	Branch	Product
05/26/2014	0000001452	NEW - REVIEW REQUIRED	REVIEW	CO-00004 - CMH LONG MTR (710) 675-7511				BEN MOOGAM	DEMO SALES	USMC	LOAN VEHICLE (FR)

Summary Applicant Request Decision Bureau Cont

Decision Information

View Format Freeze Detach Wrap

Current	Grade	Score	Max Advance
Y	A GRADE	0	24,000
N	B GRADE	0	24,000

System Recommendation Stipulations Itemizations Trade-In

Stipulations

View Format Freeze Detach Wrap Add Multiple Load Stipulations Copy Stipulations

Type	Code	Comment	Stps Satisfied	Verified By	Verified Dt
STIPULATION REASONS	APP-018	CO SIGNER REQUIRED	Yes No NA		
STIPULATION REASONS	CON-006	WOULD CONSIDER AS AN INDIVIDUAL REQUEST	Yes No NA		
STIPULATION REASONS	APP-004	RESIDENCE MUST VERIFY AS STATED FOR APPROVAL TO BE VALID	Yes No NA		
STIPULATION REASONS	APP-007	CAUTION: APPROVED AT ANOTHER DEALER	Yes No NA		
STIPULATION REASONS	APP-001	PROVE RESIDENCE	Yes No NA		
STIPULATION REASONS	APP-004	RESIDENCE MUST VERIFY AS STATED FOR APPROVAL TO BE VALID	Yes No NA		
ADVERSE ACTION REASONS	ADV-006	UNABLE TO VERIFY EMPLOYMENT	Yes No NA		

APP-001 PROVE RESIDENCE STIPULATION\_APP\_REASON\_CD  
 APP-002 PROVE EMPLOYMENT STIPULATION\_APP\_REASON\_CD  
 APP-003 PROVE INCOME STIPULATION\_APP\_REASON\_CD  
 APP-004 RESIDENCE MUST VERIFY AS STATED FOR APPROVAL TO BE VALID STIPULATION\_APP\_REASON\_CD  
 APP-005 EMPLOYMENT MUST VERIFY AS STATED FOR APPROVAL TO BE VALID STIPULATION\_APP\_REASON\_CD  
 APP-006 NEED TAX RETURNS WITH SCHEDULE C STIPULATION\_APP\_REASON\_CD  
 APP-007 CAUTION: APPROVED AT ANOTHER DEALER STIPULATION\_APP\_REASON\_CD  
 APP-008 FTB GUIDE LINES 10 % CASH DOWN, 12K MAX CONTRACT, MAX ADVANCE 110% OF NADA STIPULATION\_APP\_REASON\_CD  
 APP-009 TRADE OPEN AUTO REQUIRED STIPULATION\_APP\_REASON\_CD  
 APP-010 MORTGAGE MUST BE CURRENT STIPULATION\_APP\_REASON\_CD  
 APP-011 PROVE CHILD SUPPORT UP TO DATE STIPULATION\_APP\_REASON\_CD  
 APP-012 NO GAPS IN EMPLOYMENT STIPULATION\_APP\_REASON\_CD  
 APP-013 ONLY ONE UNIT MAY BE FINANCED STIPULATION\_APP\_REASON\_CD  
 APP-014 NO HAND WRITTEN PAY STUBS STIPULATION\_APP\_REASON\_CD  
 APP-015 NO COMMERCIAL UNITS STIPULATION\_APP\_REASON\_CD  
 APP-016 CO SIGNER STIPULATION\_APP\_REASON\_CD

### 3. Patches and Bugs

Bug No	Bug details	Fix Description
22737257	Setup→Events. In Events screen, while setting up event criteria details, only 10 parameters are showing in drop down for Parameter field.	Fix provided in Events → Criteria→ parameter to display all the available values in the drop down without limiting to 10 records.
22167642	Setup→ Reports. Reports Enabled indicator is not updatable from the screen. Even if it is updated from backend the reports are showing up in the UI.	Fix provided in Setup→Reports by making the enabled indicator updatable from the screen.
22167890	Setup→Administration →User→Companies. Unable to enter Canadian alphanumeric Zip codes (those defined in Setup→Administration→User→Zip codes) in Company definition. The zip drop down search is also failing.	Fix provided in Setup→Administration →User→Companies to add Canadian alphanumeric zip codes (those defined in Setup→Administration→User →Zip Codes )
22737198	Servicing→ Securitization→ Pool Inquiry→ Pool Transaction→ Transaction History. The list show without order when txn date is same for multiple transactions.	Fix provided in Pool Transaction →Transaction History to display the rows in an order.
22738407	Setup → Edits→ Application Entry Edits: Applicant age < than Min allowed is duplicated twice. Applicant age>than Max allowed is missing.	Fix provided in Setup → Edits → Application Entry Edits so that Applicant age > than Max is made available and Applicant age < than Min allowed is not duplicated.
22167642	Setup→ Reports. Reports Enabled indicator is not updatable from the screen. Even if it is updated from backend the reports are showing up in the UI.	Fix provided in Setup→Reports by making the enabled indicator updatable from the screen.
22331348	When setting up event criteria in Events screen, there is no way to disable some criteria that were set at some point. It should work the similar way as Selection Criteria in Queue setup.	Fix provided in the Event criteria Event screen to have a enable indicator.
22167642	Setup → Reports Enabled Indicator is not updatable from the screen. Irrespective of system defined or not, user should be able to switch reports on and off.	Fix provided in the Report setup screen to have the enabled indicator works as expected.
22491949	Customer Service screen → Checklist tab, select any Checklist Action item other than the one on top. Try to modify the value and add comments Irrespective of LOV selection, the first item in the list is always get updated.	Fix Provided in Customer Service → Checklist tab Based on the rows selected and edited on save system updates the correct rows.

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## 4. Security Fixes

NA

## 5. Limitations and Open issues

### 5.1 Limitations and open issues

Ref No	Bug Details
22897540	Load WSDL for account on boarding give the product as Lease-VE all back dated details in the contract Submit the request system generates the account number Fetch the account in UI. to transaction History>due date history tab Verify the due dates are available Check the due amounts Actual result: amounts are not available
22890931	ACC on Boarding- collateral section validated for unsecured loan. User should have an option to remove the collateral section if not needed.
22825951	After giving Gender code="M", Application is created but in UI but gender field is empty. similar case with "MARITAL STATUS", "EOA" AND "Language.
22833193	Create an application with indirect product Move it to funding Change any Contract selection criteria values same as Created Application only make different Currency G to Funding→ Contract → Check Instrument LOV System fetching the contracts even if its not matching with Application Currency. Expected Behavior is System should fetch the Instruments according to the Contract selection.
22897540	Create a back dated account for lease product through account on boarding web service Dues dates not populating in the transaction history -->due date history tab.
22709121	European Payment Gateway Interface MT940 format not available. Format details not available deferring this changes.
22825951	Field validations are missing in application entry web service. The wrong value under address details as city name with correct zip code, system is accepting and not showing any validation.
22890931	Account on boarding web service - system is not validating collateral section for unsecured loans though the information not sent.
18872756	Securitization Pool screen Add pool Transaction is not available.
22737727	Origination →Application entry→ Business tab → Tax id field is not accepting more than 9 characters. Same issue exists in customer service→ Business details.
22737860	Db Extensibility package call not available in comments screen.
22737872	Billing cycle sets to blank after posting to account in scenario analysis.
22738392	The Origination Edit business franchise year less than minimum allowed calculates the age of a business by taking the year component of the business Start Date and comparing it to the year component of system date. The calculation should be a direct calculation between the business Start Date and system date.



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## 6. Components of the Software

### 6.1 Documents accompanying the software

The various documents accompanying the software are as follows:

- Release Note
- Installer Kit
- User Manuals and Installation manuals - These can be accessed from the link
- [http://docs.oracle.com/cd/E72985\\_01/homepage.htm](http://docs.oracle.com/cd/E72985_01/homepage.htm)

### 6.2 Software Components

Software Components of OFSLL 14.3.0.0.0 that form part of this release are as follows:

- Core
  - UI Components Ear file ( JSF, XML, XLF)
  - Stored Procedures (Packages, Views, Java Stored procedures)
  - Reporting Components(Data models(xdm), Reports(xdo, rtf))
  - BIP / canned reports
- Interface
  - Stored Procedures (Packages, Views, Types)
  - The WSDL files for the service supported
  - XSD Structure (dictionary) for the web service
  - Configuration files for the web service
  - Java classes for the web service
  - The service documents – describing the services
- Installation utilities
  - Script based installation for Database components
  - Installation documents for Database, UI, Web services

## 7. Annexure – A: Environment Details

Component	Deployment option	Machine	Operating System	Software	Version
Oracle Financial Services Lending and Leasing	Centralized	Application server	Oracle Enterprise Linux 6.6+ (64 Bit) and Sun SPARC with Oracle Solaris 11 (64 Bit)	Oracle Weblogic Enterprise Edition(Fusion Middleware Infrastructure installer – includes ADF and RCU)	12.2.1.0.0
				Oracle Sun JDK	1.8.0_66+
				Application Development Framework	12.2.1.0.0
		Database Server		Oracle Database Enterprise Edition	12.1.0.2.0
		Reporting Server		Oracle Business Intelligence Publisher	12.2.1.0.0
		Client Machines	Windows 7/ Windows Vista	Internet Explorer	11.0
				Mozilla Firefox	36
				Google Chrome	49
				Apple Safari	8

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## 8. Annexure – B: Third Party Software Details

Licensors Name	Licensed Technology	Version
Apache	commons-logging	1.1.1
Apache	Jakarta Commons Collections	3.2
Apache	SOAP	2.3.1
Apache	commons-beanutils-1.8.3	1.8.3
Jason Hunter & Brett McLaughlin	JDOM	2.0.6
Apache	Ant	1.9.6



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## 9. Annexure – C: Module Code and Description

Module Code	Module Description
ORG	Origination
CS	Customer Service
COL	Collection
CRB	Credit Bureau
ACX	Account Boarding
API	Application Conversion Interface
LN-CE	Loan
LN-OE	Line
LS-CE	Lease
TXN	Transaction
UIX	User Interface



Product Release Note  
Oracle Financial Services Lending and Leasing Release 14.3.0.0.0  
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