

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
OFSL_PMG_RQT_588	AP Transactions History	A facility to create and hand over file to 3 rd party check printing system is provided in this release. System now supports editing the payee details.
OFSL_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”
OFSL_PMG_RQT_591	Dealer Compensation Enhancement	Facility to adjust Compensation (Add/ Subtract) in servicing stage (only for ‘Upfront and Upfront Month end methods’)
OFSL_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
OFSL_PMG_RQT_596	Activating a new deal	Whenever a third party origination system sends application details to OFSL for account on boarding, OFSL is enhanced with a capability to accept application details and create an account
OFSL_PMG_RQT_538	Enhancing OFSL Base Reports	Some of the OFSL base reports are enhanced by adding/removing fields and grouping records with similar fields
OFSL_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.
OFSL_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
OFSL_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
OFSL_PMG_RQT_521	Tracking Attributes for Vendor Screens	‘Tracking Attributes’ are provided for vendors screens
OFSL_PMG_RQT_470	Scenario Analysis Enhancements	Changes on the Scenario Analysis Screen: Compensation and Subvention tabs added in

Ref No.	Enhancement	Description
		<p>Scenario Analysis.</p> <p>‘Scenario Analysis’ screen enhanced with new fields.</p> <p>“Advances” block added in Scenario Analysis >Loan Calculator to calculate ‘Blended Interest Rate’.</p>
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	<p>A facility is provided to select billing cycle at application entry level</p> <p>Billing Cycle field is added in Application Tab in Origination >Application Entry, Simple Application Entry and also on the Scenario Analysis Screen</p>
OFSLL_PMG_RQT_583	Identify records based on user access	<p>Changes are made to Data model to Identify records based on User Access in “Dealer Portal”.</p> <p>If the Application is originated from “Dealer Portal(s)”, system stamps the Dealer Portal User Name for that record.</p>
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	<p>In the existing ‘Scenario Analysis’ screen, new radio buttons are added ‘Product Type’: LOAN and LEASE.</p> <p>If the ‘Lease’ radio button is selected, the Lease products and instruments are available for selection.</p> <p>Relevant changes are also made on screen to accommodate the above requirement.</p>
OFSLL_PMG_RQT_611	Application Entry Web services Enhancements	<p>As a part of integration, new fields were added to the Applicant tab</p> <p>Newly added fields in Origination > Applicant, Address, Employments and Telecoms tabs are added to the Application Entry web service</p>
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).
OFSL 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
OFSL 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'
OFSL PMG INTERFA CE RQT 073	Marketing Solutions Integration	Integration with Marketing Solutions to receive cross sell and up sell opportunities for existing customers.
OFSL 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.
OFSL 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
OFSL PMG RQT 585	Other Income Verification	Addition of Income Verification functionality and calculation of stated and actual DTI and PTI ratios
OFSL 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
OFSL 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.
OFSL 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 > Applicant > Employment > Employment Information</p> <p>Servicing > Customer Details > Customer > Employments</p> <p>“Employer Phone Number” is added on Origination > Summary > Super Summary >Employments</p> <p>“Applicant Phone Number” are added on Origination > Summary > Super Summary >Applicant segments</p> <p>“Complete” button is added in Origination > Documents > 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 >Splitter.</p> <p>Access control is provided to Splitter Blocks</p>
OFSLL_PMG_RQT_557	Printing Quote	<p>Print option is provided for Loan/Lease Calculator and Scenario Analysis</p>
OFSLL_PMG_RQT_553	<p>Increasing the number of records that are displayed in ‘Call Activities’ and ‘Comments’ tabs of Servicing module to 25.</p>	<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	<p>Two radio buttons ‘Good Fees’ and ‘All Fees’ added in Transactions tab.</p>	<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	<p>Highlighting DOB and SSN fields in Bureau tab.</p>	<p>Compare DOB and SSN fields in “Applicant/Customer” Report Header” block and the field is highlighted in RED if there is any mismatch.</p>
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 3rd 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 3rd 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 3rd 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

Requisitions												
Payee Type		Pmt Mode		Status								
<input type="radio"/> All	<input type="radio"/> Producer	<input type="radio"/> Third Party	<input type="radio"/> Vendor	<input type="radio"/> Customer	<input type="radio"/> All	<input type="radio"/> ACH	<input checked="" type="radio"/> Check	<input type="radio"/> All	<input type="radio"/> Open	<input type="radio"/> Close	<input type="radio"/> Hold	<input type="radio"/> 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

Requisitions									
Company US01		Payee CA-00001-BLACKWELL AUTO		Check Ref No					
Branch USHQ		Currency USD		Check Dt					
Transaction Date 11/26/2015		Amount 25,500.00		CASA Account #					
Status OPEN		Pmt Mode INSTITUTION DRAFT / CHECK		Address IRVINE CA 92612 US					
Payee Type PRODUCER		Disbursement Currency USD		Transaction Comment PRODUCER PAYMENT					
Action <input type="radio"/> No Change <input type="radio"/> Close <input type="radio"/> Hold <input type="radio"/> Void									
Check Ref No 123456		Check Dt 11/26/2015		Print Check					

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

ORACLE®
Financial Services Lending and Leasing

Welcome, VAVADYA ▾ Accessibility

AP Transactions x

Requisitions

Requisitions												
Payee Type		Pmt Mode		Status								
<input type="radio"/> All	<input type="radio"/> Producer	<input type="radio"/> Third Party	<input type="radio"/> Vendor	<input type="radio"/> Customer	<input type="radio"/> All	<input type="radio"/> ACH	<input type="radio"/> Check	<input type="radio"/> All	<input type="radio"/> Open	<input type="radio"/> Close	<input type="radio"/> Hold	<input type="radio"/> 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
US01	USHQ	01/12/2016	OPEN	PRODUCER	RANDYS AUTO SALES	USD	100,000.00	INSTITUTION DRAFT / CHECK	USD			10993 SOUTH CENTRAL
US01	USHQ	01/12/2016	OPEN	PRODUCER	RANDYS AUTO SALES	USD	100,000.00	INSTITUTION DRAFT / CHECK	USD			10993 SOUTH CENTRAL
US01	USHQ	01/12/2016	OPEN	PRODUCER	RANDYS AUTO SALES	USD	100,000.00	INSTITUTION DRAFT / CHECK	USD			10993 SOUTH CENTRAL
US01	USHQ	01/12/2016	OPEN	PRODUCER	RANDYS AUTO SALES	USD	100,000.00	INSTITUTION DRAFT / CHECK	USD			10993 SOUTH CENTRAL
US01	USHQ	01/12/2016	OPEN	PRODUCER	RANDYS AUTO SALES	USD	100,000.00	INSTITUTION DRAFT / CHECK	USD			10993 SOUTH CENTRAL
US01	USHQ	01/12/2016	CLOSED	PRODUCER	RANDYS AUTO SALES	USD	12,000.00	ACH	USD	16018020000003	01/18/2016	10993 SOUTH CENTRAL

Requisitions

Requisitions											
Company US01		Payee RANDYS AUTO SALES		Check Ref No							
Branch USHQ		Currency USD		Check Dt							
Transaction Date 01/12/2016		Amount 100,000.00		Address Line 2							
Status OPEN		Pmt Mode INSTITUTION DRAFT / CHECK		Zip 91762							
Sub Status READY		Disbursement Currency USD		Zip Ext							
Payee Type PRODUCER		Check Ref No		City ONTARIO							
Payee RANDYS AUTO SALES		Check Dt		* State CALIFORNIA							
Payee Account# CA-00002		Address Line 1 10993 SOUTH CENTRAL AVENUE		Transaction Comment PRODUCER PAYMENT							
Action <input type="radio"/> No Change <input type="radio"/> Close <input type="radio"/> Hold <input type="radio"/> Void											
Details		History		Select the sub action		Check Ref No		Check Dt		Print Check	
Sub Action <input type="radio"/> UNDEFINED <input type="radio"/> READ <input type="radio"/> SENT TO EXTERNAL SYSTEM <input type="radio"/> ISSUED <input type="radio"/> CHECK VOID <input type="radio"/> ENCADED											

- 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-00006-521 VALLEY CHRYSLER JEEP DOD
Currency: USD
Amount: 30,000.00
Pmt Mode: ACH
Disbursement Currency: USD

Check Ref No:
Check Dt:
CASA Account #:
Address: 2350 FIRST STREET 51B VALLEY CA 93065 US
Transaction Comment: PRODUCER PAYMENT

After implementing the changes, the screen looks like this:

Requisitions History

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

Requisitions History

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: 10993 SOUTH CENTRAL AVENUE
Address: 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

Vendors Work Orders Follow-up Invoices

Vendor Details

Business Number	Vendor #	Name	Status	Company	Branch	Start Dt	End Dt	Contact Person	Fed Tax #	Email	Enabled
0000000000	PR-00001	VALLEY SYSTEMS	ACTIVE	US001	USHQ	01/01/1900	31/12/9999	ASSOCDIR-PRAJHU			Y
0000123451	PR-00001	VALLEY SYSTEMS	ACTIVE	US001	USHQ	10/05/2012	31/12/9999	ASSOCDIR-PRAJHU			Y
	IL-00001	DECATUR AUTO AUCTION	ACTIVE	US001	USHQ	01/01/1800	31/12/4000	RICK SMITH	xxxxxx907		Y
	IL-00002	CHICAGO AUTO AUCTION	ACTIVE	US001	USHQ	01/01/1800	31/12/4000	RICK SMITH	xxxxxx908		Y
	IL-00003	GRASS PHILIPS, TRUSTEE	ACTIVE	US001	USHQ	01/01/1800	31/12/4000	RICK SMITH	xxxxxx907		Y
	IL-00004	JAY A STEINBERG, ESQ	ACTIVE	US001	USHQ	01/01/1800	31/12/4000	RICK SMITH	xxxxxx908		Y
	IL-00005	THOMAS T CLARK	ACTIVE	US001	USHQ	01/01/1800	31/12/4000	RICK SMITH	xxxxxx907		Y
	IL-00006	B AND T CO. CLARK	ACTIVE	US001	USHQ	01/01/1800	31/12/4000	RICK SMITH	xxxxxx908		Y
	IL-00007	ILLINOIS AUTO RECOVERY	ACTIVE	US001	USHQ	01/01/1800	31/12/4000	HARRY KAY	xxxxxx907		Y
	IL-00008	OMNIBUS INC.	ACTIVE	US001	USHQ	01/01/1800	31/12/4000	STEVE	xxxxxx909		Y

Columns Hidden: 14

Payment Details

Country	City	State	Address Line 1	Address Line 2	Zip	Zip Ext	Pre Process Date/Mode	Bank	Start Dt	Routing #	Account Type	Account #	Case Account #	Case Descr
US	UNDEFINED	AK	UNDEFINED	FNB	99999		0.00 CHECK	FNB	20/04/2016		SAVINGS			

After implementing the changes, the screen looks like this:

Vendor Details

Vendor #	Name	Status	Company	Branch	Start Dt	End Dt	Contact Person	Fed Tax #	Email	Enabled
IL-00001	DRIVE TIME AUTO AUCTION	ACTIVE	HLB	HLB	01/01/2000	12/31/2000	RICK SMITH	xxxxxx8908		Y
IL-00002	GRTR QUAD CITY AUTO AUCTION	ACTIVE	HLS	HLS	01/01/2000	12/31/2000	LYNNE ANDERSON	xxxxxx8908		Y
IL-00003	CRAIG PHELPS, TRUSTEE	ACTIVE	HLB	HLB	01/01/2000	12/31/2000	RICK SMITH	xxxxxx8907		Y
IL-00004	JAY A STEINBERG, ESQ	ACTIVE	HLB	HLB	01/01/2000	03/20/2018	RICK SMITH	xxxxxx8908		Y
IL-00005	MCGRATH & CLARK	ACTIVE	HLB	HLB	01/01/2000	03/20/2018	RICK SMITH	xxxxxx8908		Y
IL-00006	B AND K TOWING	ACTIVE	HLB	HLB	01/01/2000	12/31/2000	BRAD	xxxxxx8907		Y
IL-00007	BLAZING AUTO RECOVERY	ACTIVE	HLB	HLB	01/01/2000	12/31/2020	MARVIE KAY	xxxxxx8908		Y
IL-00008	OMNIBLUE INC.	ACTIVE	HLB	HLB	01/01/2000	12/31/2020	STEVE	xxxxxx8909		Y
IN-00001	DYERS AUTO AUCTION	ACTIVE	HLB	HLS	01/01/2000	12/31/2020	RICK SMITH	xxxxxx8907		Y
IN-00002	INDIANA AUTO AUCTION INC.	ACTIVE	HLB	HLS	01/01/2000	12/31/2020	RICK SMITH	xxxxxx8908		Y

Comments

Comment	Comment By	Comment Dt
COMMENTS TESTING	OPSLUSER	03/19/2015 09:54:46 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...	FLAT AMOUNT	5,000.00	475.00	80	6	EARNE...	TERM	5.0000	50.0000	EARNE...	TERM	5.0000	50.0000	Subv...

Plan Details

Participant: ALL	* Collection Method: UPFRONT STATEMENT	* Transaction: SUBVENTION RECEIVABLE	* Rate: 5,000.00	* Enabled: <input checked="" type="checkbox"/>	* Flat Amt: 475.00	* Factor: 80	* Spread Max: 6	* Paid Off Method: EARNE...	* Paid Off Basis: TERM	* Paid Off Period: 5.0000	* Paid Off Percent: 50.0000	* Charge Off Calc Method: TERM	* Charge Off Basis: TERM	* Charge Off Period: 5.0000	* Charge Off Percent: 50.0000	Balance
Calculation								Refund								
* Method: FLAT AMOUNT * Override: SPREAD DEFAULT - PRESENT VALUE * Max Amt: FLAT AMOUNT - PRESENT VALUE								* Paid Off Method: EARNE...								

After implementing the changes, screen looks like this:

ORACLE®
Financial Services Lending and Leasing

Subvention x

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
SUBV-DLR-001	DEALER SUBVENTION	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 Model
SUBV-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 STATEMENT	SUBVENTION REC...	1.0000 % OF AMT FINAN...	5,000.00	10	75.00	75	3	EARNE...	TERM	5.0000	50.0000	EARNE...	TERM	5.0000	50.0000	Subv...

Plan Details

Participant: ALL	* Collection Method: UPFRONT STATEMENT	* Transaction: SUBVENTION RECEIVABLE	* Rate: SPREAD DEFAULT - PRESENT VALUE	* Enabled: <input checked="" type="checkbox"/>	* Flat Amt: 75.00	* Factor: 75	* Spread Max: 3	* Paid Off Method: EARNE...	* Paid Off Basis: TERM	* Paid Off Period: 5.0000	* Paid Off Percent: 50.0000	* Charge Off Calc Method: TERM	* Charge Off Basis: TERM	* Charge Off Period: 5.0000	* Charge Off Percent: 50.0000	Balance
Calculation								Refund								
* Method: % OF AMT FINANCED + FLAT AMOUNT * Override: % OF AMT FINANCED * Max Amt: 5,000.00								* % Amt Financed: 10 * Flat Amt: 75.00 * Factor: 75 * Spread Max: 3								

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	Enable	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	Enable	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) ≥ 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	1016RJ		NETHERLANDS	AMSTERDAM		LINE1	LINE2
C-0003	DEMO BANK SA	SA03	US DOLLAR	Y	SAUDI ARABIA	JEDDAH		SETME	LINE1	2		SAUDI ARABIA	JEDDAH		LINE1	LINE2
HBL	DEMO BANK JP	JP04	JAPANESE YEN	Y	JAPAN	TOKYO		SETME	LINE1	078-8231		JAPAN	TOKYO		LINE1	LINE2
HBL	DEMO BANK NZ	NZ05	NEW ZEALAND DO...	Y	NEW ZEALAND	NEWMARKET	AUCKLAND	PO BOX 9919		01149		NEW ZEALAND	NEWMARKET	AUCKLAND		

Branch Definition																
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	
000	HBL	BL02	Y	UNITED STATES	AUSTRALIA	ARMED FORCES	01150		(080)-000-0000	0	(080)-000-0000	0	(080)-000-0000	0	(080)-000-0000	
002	TEST	TEST02	Y	UNITED STATES	NEW YORK		00000000		(080)-000-0000	0	(080)-000-0000	0	(080)-000-0000	0	(080)-000-0000	
CB-001	US HEAD QUARTER	USHQ1	Y	UNITED STATES	MINNEAPOLIS		LINE1	LINE2	55344	7255	1(234)-356-7890	0	(000)-000-0000	0	1(234)-356-7890	
CB-002	US REGION 1	USR1	Y	UNITED STATES	NEW YORK		LINE1	LINE2	12345	7255	1(234)-356-7890	0	(000)-000-0000	0	1(234)-356-7890	
CB-003	OLD HBL	OLD HBL	N	NEW ZEALAND	AUCKLAND	AUCKLAND			01150		(000)-000-0000	0	(000)-000-0000	0	(000)-000-0000	

After 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	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	1016RJ		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	JAPANESE 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																
Branch Definition																
Branch	Name	Short Name	Enabled	Sub Unit	Country	City	State	Address Line 1	Address Line 2	Zip	Zip Extn	Phone 1	Extn 1	Phone 2	Extn 2	
CB-001	US HEAD QUARTER	USHQ1	Y		UNITED STATES	MINNEAPOLIS	MINNESOTA	LINE1	LINE2	55344	7255	1(234)-356-7890	101	(000)-000-0000	0	
CB-002	US REGION 1	USR1	N		UNITED STATES	NEW YORK		LINE1	LINE2	12345	7255	(000)-000-0000	0	(000)-000-0000	0	
GD69RY	FTJHFRTY	GFJRFJ	N		UNITED STATES	FYJXR	GEORGIA			00773		(000)-000-0000	0	(000)-000-0000	0	
PHANI_TEST	PHANI	PHC	Y		UNITED STATES	IRVINE	CALIFORNIA	LINE 1	LINE 2	92612		(000)-000-0000	0	(000)-000-0000	0	
TEST BRANCH	TEST	TEST	N	UNDEFINED	UNITED STATES	GURABO	PUERTO RICO			00778		(000)-000-0000	0	(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

After implementing the changes, screen appearance is as below:

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

Customer Service							
Results Customer Service: 20140100010123 Search Review Request (Pending: 0)							
Account(s): 20140100010123: NANDAN RAM							
View	Format						
Company	Branch	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due Status
US01	USHQ	20140100010123	LOAN VEHICLE (FR)	0	USD	0.00	0.00 CLOSED:PAID OFF
							Oldest Due Dt 01/06/2015

After implementing the changes, screen appearance is as below

Customer Service							
Results Customer Service: 20150100010057 Search Review Request (Pending: 0)							
Account(s): 20150100010057: TIM HARRY							
View	Format						
Company	Branch	Sub Unit	Account #	Product	Currency	Pay Off Amt	Amount Due Status
BMTU	BMTU		20150100010057	LOAN VEHICLE	USD	20,491.97	8,181.16 ACTIVE:DELQ
							Oldest Due Dt 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

Customer Service																																																																																																																			
Results Customer Service: 20140100010123 Search Review Request (Pending: 0)																																																																																																																			
Account(s): 20140100010123: NANDAN RAM																																																																																																																			
View	Format																																																																																																																		
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																																																																																																								
Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Facility Bureau Cross/Up Sell Activities																																																																																																																			
Balances Transactions Payment Rating Due Date History Repayment Schedule Work Orders																																																																																																																			
Transactions																																																																																																																			
Sort By <input checked="" type="radio"/> Post Dt <input type="radio"/> Txn Dt View Options <input type="radio"/> Good Payments <input type="radio"/> All Payments <input type="radio"/> Good Fees <input type="radio"/> All Fees <input type="radio"/> Good Txns <input type="radio"/> All Txns																																																																																																																			
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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

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

View Audit

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 Options Good Txns All Txns

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 OFSL.

- 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

OFSL 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 OFSL 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 OFSL 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', OFSL 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.
- Third 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 account holder. 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_MAINTENANCE 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

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Financial Services Lending and Leasing

Customer Service x

Transaction Batch Information

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

Transaction Batch Information

Date: 03/07/2016
Monetary: —

Transaction: ACH MAINTENANCE
Batch: —

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

Disbursement Information

Description	Number	Payment Mode	Name	Account #	Amount	Currency	ACH Account Type	ACH Account #	ACH Bank	ACH Routing #
ITM AMOUNT PAID ON MY LOAN ACCOUNT					0.00	US DOLLAR				
ITM AMOUNT PAID ON MY LOAN ACCOUNT					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:

2. Origination > Funding > Contract > ACH

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

ACH Information

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

ACH Information

* Bank Name	End Dt	* Pmt Day
* Routing #	Account Type	23
* Status	* Account #	* Pmt Amt
ACTIVE	BIC	4,280.65
* Default	IBAN	Pmt Amt Excess
<input checked="" type="checkbox"/>		Pmt Freq
* Start Dt	03/23/2016	MONTHLY

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

Repayment Repayment Schedule Payment Change Schedule Itemizations Insurances ESC Escrow Compensation Subvention Proceeds Disbursements Fees

Disbursement Information

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

Disbursement Information

Description	Number	Name	Payment Mode	Account #	BIC	IBAN	Amount	Country	City	Phone	Extn	Phone	Extn	Comment
					BIC	IBAN								

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

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

ACH Information

* Bank Name	* Start Dt	* Pmt Day
* Routing #	End Dt	1
BIC		* Pmt Amt
IBAN		0.00
* Status	* Account Type	* Pmt Amt Excess
INACTIVE	CHECKING	0.00
	* Account #	* Pmt Freq

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

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

ACH Information

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

ACH Information

* Bank Name	<input type="text"/>	* Default	<input type="checkbox"/>	* Pmt Day	<input type="text" value="1"/>
* Bank Routing #	<input type="text"/>	* Account Type	<input type="text" value="CHECKING"/>	* Pmt Amt	<input type="text" value="0.00"/>
* Status	<input type="text" value="INACTIVE"/>	* Account #	<input type="text"/>	* Payment Amt	<input type="text" value="0.00"/>
Start Dt	<input type="text"/>	BIC	<input type="text"/>	Excess	<input type="text"/>
End date	<input type="text"/>	IBAN	<input type="text"/>	* Pmt Freq	<input type="text" value="MONTHLY"/>
				* Fee	<input type="checkbox"/>

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

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

ACH Information

Reference #	UNDEFINED	IBAN	Sequence Type	FIRST TIME	Direct Debit Fee	<input type="checkbox"/>
* Bank Name	<input type="text"/>	* Pmt Day	<input type="text" value="1"/>	Fee Amt	<input type="text" value="0.00"/>	
* Routing #	<input type="text"/>	* Pmt Amt	<input type="text" value="0.00"/>	Start Dt	<input type="text"/>	
* Account Type	<input type="text" value="CHECKING"/>	* Pmt Amt Excess	<input type="text" value="0.00"/>	End Dt	<input type="text"/>	
* Account #	<input type="text"/>	* Pmt Freq	<input type="text" value="MONTHLY"/>	* Default	<input type="checkbox"/>	
BIC	<input type="text"/>			* Status	<input type="text" value="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

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

ACH Information

Reference #	UNDEFINED	IBAN	Sequence Type	ONE TIME BULLET CONTRACT REPAYMENT	Reference	<input type="text"/>
* Bank Name	<input type="text"/>	* Debit Dt	<input type="text"/>	Drawer Relation Type	<input type="text"/>	
Bank City	<input type="text"/>	* Pmt Amt	<input type="text" value="0.00"/>	Drawer Name	<input type="text"/>	
Bank State	<input type="text"/>	Direct Debit Fee	<input type="checkbox"/>	Drawer Address1	<input type="text"/>	
* Routing #	<input type="text"/>	* Fee Amt	<input type="text" value="0.00"/>	Drawer Address2	<input type="text"/>	
* Account Type	<input type="text" value="CHECKING"/>	Secret Question	<input type="text"/>	Drawer Zip	<input type="text"/>	
* Name On Account	<input type="text"/>	Secret Answer	<input type="text"/>	Drawer City	<input type="text"/>	
* Account #	<input type="text"/>	Provided To Whom	<input type="text"/>	Drawer State	<input type="text"/>	
BIC	<input type="text"/>			Status	<input type="text" value="ACTIVE"/>	

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

ACH Information

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

ACH Information

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

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

Disbursement Details

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

Disbursement Description ITM AMOUNT PAID ON MY LOAN ACCOUNT	ACH Account Type	Zip
Disbursement Party #	ACH Account #	City
Name	BIC	State
Amount 0.00	IBAN	Phone
Currency USD		Extn
Payment Mode	Comment	Phone 2
ACH Bank	Country US	Extn 2
ACH Routing #	Address Line 1	
	Address Line 2	

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

Payment Details

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

Payment Details

* Pmt Mode INSTITUTION DRAFT / CHECK	Routing #	BIC
Bank	Account Type	IBAN
Start Dt	Account #	Disbursement Currency

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

Payment Details		Vendor Groups		Tracking Attributes		Comments																					
Payment Details <div style="display: flex; justify-content: space-between;"> View Format Print Freeze Detach Wrap </div> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Country</td> <td>City</td> <td>State</td> <td>Address Line 1</td> <td>Address Line 2</td> <td>Zip</td> <td>Zip Extn</td> <td>Pre Process Days</td> <td>Mode</td> <td>Ba</td> </tr> <tr> <td>UNITED STATES</td> <td>APO</td> <td>ARMED FORCES A...</td> <td>ADD LINE1</td> <td>123123</td> <td>34038</td> <td></td> <td>10.00</td> <td>ACH</td> <td>HD</td> </tr> </table>								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	HD
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	HD																		
Payment Details <div style="display: flex; justify-content: space-between;"> </div>																											
Remittance <div style="display: flex; justify-content: space-between;"> * Country <input type="text" value="UNITED STATES"/> * Zip <input type="text" value="34038"/> </div> <div style="display: flex; justify-content: space-between;"> * Address Line 1 <input type="text" value="ADD LINE1"/> Zip Extn <input type="text"/> </div> <div style="display: flex; justify-content: space-between;"> * Address Line 2 <input type="text" value="123123"/> * City <input type="text" value="APO"/> </div> <div style="display: flex; justify-content: space-between;"> * State <input type="text" value="ARMED FORCES AMERICANS (EXCE"/> * Pre Process Days <input type="text" value="10"/> </div>				<div style="display: flex; justify-content: space-between;"> * Mode <input type="text" value="ACH"/> Bank <input type="text" value="HDFC"/> </div> <div style="display: flex; justify-content: space-between;"> Start Dt <input type="text" value="03/01/2016"/> </div> <div style="display: flex; justify-content: space-between;"> Routing # <input type="text" value="123123123"/> Account Type <input type="text" value="SAVINGS"/> </div> <div style="display: flex; justify-content: space-between;"> Account # <input type="text" value="XXXXX3123"/> </div> <div style="border: 2px solid red; padding: 5px; display: flex; justify-content: space-between;"> BIC <input type="text" value="HDFC"/> IBAN <input type="text" value="NL39RAB00300065264"/> </div>																							

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

Save and Stay Save and Return Return

Payee Definition

Payee # 1001	State ILLINOIS	Routing # 53847658
* Name ACH	Zip 85587	Account Type CHECKING
* Pmt Mode ACH	Extn	ACH Account # 767554588
* Enabled <input checked="" type="checkbox"/>	City LEXINGTON	BIC
* Country UNITED STATES	State ILLINOIS	IBAN
Address Line 1 LINE1	Phone 1 (012)-345-6789	Start Dt 11/11/1992
Address Line 2 LINE2	Phone 2	Comment
City LEXINGTON	Bank Name BANK OF VISA CARD	

13. Setup > Administration > User > Bank Details

Bank Details

Code	Name	Short Name	Enabled	Account #	Routing #	BIC	IBAN	Country	City
JPB	JP BANK	JPB	N	xxxx1115	831232246			JAPAN	TOKYO
NLB	NL BANK	NLB	N	xxxx8779	884447474			NETHERLANDS	AMSTERDAM
SAB	SA BANK	SAB	N	xxxx6468	755665678			SAUDI ARABIA	JEDDAH
USB	US BANK	USB	Y	xxxx8736	363763665	CITI	NL39RABO030006...	UNITED STATES	MINNEAPOLIS

Bank Definition

Code: JPB	* Name: JP BANK	* Short Name: JPB	* Enabled: <input checked="" type="checkbox"/>	* Account #: 83211115	* Routing #: 831232246	* Country: JAPAN	* Address Line 1: LINE1	* Address Line 2: LINE2	* Zip: 078-8231	* Extn: <input type="text"/>	* Phone 1: (123)-456-7890
BIC: <input type="text"/>	IBAN: <input type="text"/>	Creditor Id: <input type="text"/>	Extn: <input type="text"/>	* City: TOKYO	* State: SETME	Extn 1: <input type="text"/>	Phone 2: (123)-456-7890	Extn 2: <input type="text"/>	* Fax 1: (123)-456-7890	Fax 2: (123)-456-7890	
* ACH Format: NACHA FORMAT											

- 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

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

Advance Allocations

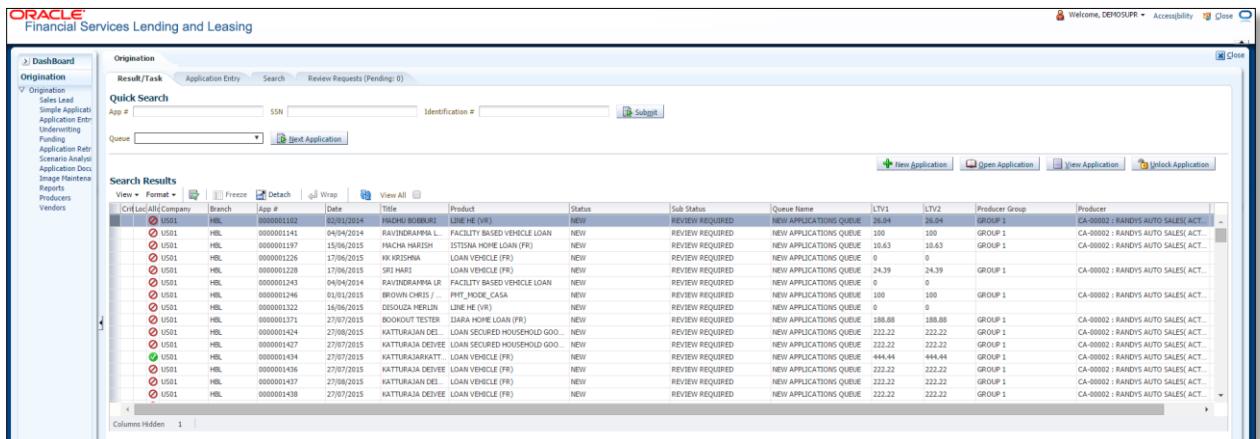
Validate Payee <input type="checkbox"/>	* Amount: 0.00	Address Line 1: <input type="text"/>	ACH Account #: <input type="text"/>
	* Type: <input type="text"/>	Zip: 0	BIC: <input type="text"/>
	* Payee #: UNDEFINED	City: UNDEFINED	IBAN: <input type="text"/>
	* Name: <input type="text"/>	State: <input type="text"/>	Comment: <input type="text"/>
	* Pmt Mode: <input type="text"/>	Bank Name: <input type="text"/>	Currency: <input type="text"/>
	* Country: UNITED STATES	Routing #: <input type="text"/>	
	ACH Account: <input type="text"/>		

2.10 Visual Summary

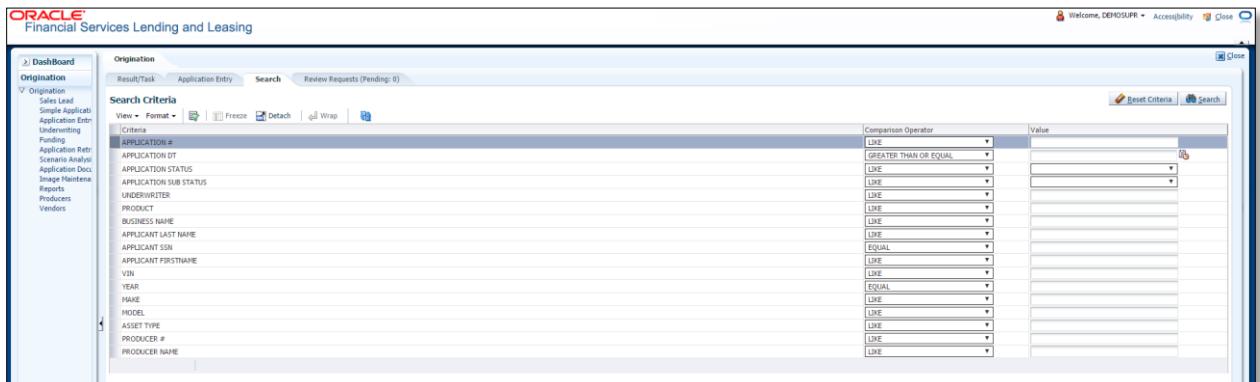
2.10.1 Description

- 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



The screenshot shows the 'Search Results' table in the Origination module. The table has columns for Crd/Loc/All, Company, Branch, App #, Date, Title, Product, Status, Sub Status, Queue Name, LTV1, LTV2, Producer Group, and Producer. The table contains several rows of application data, such as 'HACHU BOBURI LINE HE (VR)' and 'RAVINDRAMPA L. FACILITY BASED VEHICLE LOAN'. The 'Producer' column shows entries like 'CA-00002 : RANDYS AUTO SALES/ ACT...' and 'CA-00002 : RANDYS AUTO SALES/ ACT...'. The 'Producer Group' column shows 'GROUP 1' and 'GROUP 2'.



The screenshot shows the 'Search Criteria' table in the Origination module. The table has columns for Comparison Operator and Value. The table contains several rows of search criteria, such as 'APPLICATION #', 'APPLICATION DT', 'APPLICATION STATUS', 'APPLICATION SUB STATUS', 'UNDERWRITER', 'PRODUCT', 'BUSINESS NAME', 'APPLICANT LAST NAME', 'APPLICANT SSN', 'APPLICANT FIRSTNAME', 'VIN', 'YEAR', 'MAKE', 'MODEL', 'ASSET TYPE', 'PRODUCER #', and 'PRODUCER NAME'. The 'Comparison Operator' column shows various operators like 'EQUAL', 'NOT EQUAL', 'GREATER THAN OR EQUAL', and 'LESS THAN OR EQUAL'.

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

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

Customer Service

Search Options: Account Customer Business

Reset Criteria Search

Search Criteria

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

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

Customer Service

Search Options: Account Customer Business

Reset Criteria Search

Search Criteria

Criteria	Comparison Operator	Value
ACCOUNT #	LIKE	
Customer Id	LIKE	
SSN	LIKE	
Identification #	LIKE	
Queue Condition	LIKE	
Auto Run	LIKE	
Text Account	LIKE	

Search Results

Company	Branch	Account #	Date	Title	Product	Status	De da	Amount Due	Outstanding Balance	Producer	Secured
No data to display.											

Customer Service

Search Options: Account Customer Business

Reset Criteria Search

Search Criteria

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

Search Results

Company	Branch	Account #	Date	Title	Product	Status	De da	Amount Due	Outstanding Balance	Producer	Secured
No data to display.											

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

- o Currently 'Loan Calculator', 'Flexible Repayment' and 'Amortization Schedule' screens are in three different tabs.
- o 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:

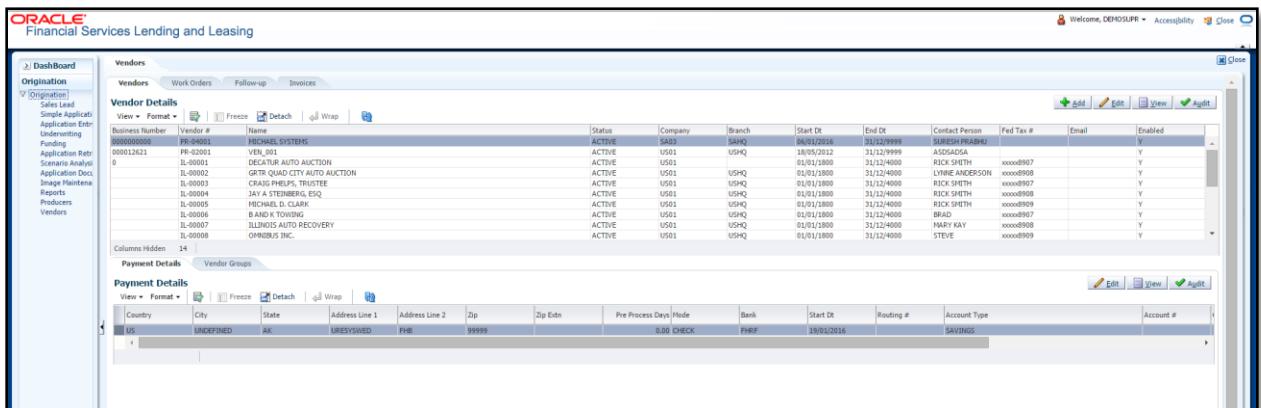
After implementing the changes, the screen looks like this:

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:



After implementing the changes, the screen looks like this:

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says 'Welcome, VAVADYA • Accessibility Close'. The left sidebar has a 'Dashboard' section and a 'Origination' section with various sub-options like Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Requests, Produces, and Vendors. The main content area is titled 'Vendors x' and has tabs for 'Vendors', 'Work Orders', 'Follow-up', and 'Invoices'. The 'Vendors' tab is selected. Below the tabs is a 'Vendor Details' section with a table of vendor information. The table has columns for Vendor #, Name, Status, Company, Branch, Start Dt, End Dt, Contact Person, Fed Tax #, Email, and Enabled. Below the table are buttons for 'Add', 'Edit', 'View', and 'Audit'. Under the table, there are tabs for 'Payment Details', 'Vendor Groups', 'Tracking Attributes', and 'Comments'. The 'Tracking Attributes' tab is selected, showing a table of tracking attributes with columns for Sub-Parameter, Parameter, and Value. The table includes entries for VENDOR TRACKING ATTRIBUTE 001 through 010, each with a value of 'TESTED'.

- 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:

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says 'Welcome, DEHOSURP • Accessibility Close'. The left sidebar has a 'Dashboard' section and a 'Origination' section with various sub-options like Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Requests, Produces, and Vendors. The main content area is titled 'Vendors x' and has tabs for 'Vendors', 'Work Orders', 'Follow-up', and 'Invoices'. The 'Work Orders' tab is selected. Below the tabs is a 'Work Order' section with a table of work orders. The table has columns for Work Order #, Account, Collateral, Vendor, Company, Branch, Status, Type, Assigned By, Reference #, Followup Dt, Estimated, Billed Amt, Paid, Contact, Phone, and Extra. Below the table are buttons for 'Add', 'Edit', 'View', and 'Audit'. Under the table, there are tabs for 'Services', 'Follow-up', 'Invoices', and 'Audit'. The 'Services' tab is selected, showing a table of services with columns for Fee Type, Currency, Estimated, Billed Amt, Paid, Paid Status, and Status Dt. The table includes entries for 'FILE A GARNISHMENT ORDER' with a fee type of 'FLAT FEE' and a currency of 'US DOLLAR'.

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:

Invoice Information

Vendor	Company	Branch	Invoice #	Invoice Dt	Due Dt	Status
CA-4404-STAR SERVICES	US01	USHQ	8765	01/29/2016	01/29/2016	OPEN
CA-4404-STAR SERVICES	US01	USHQ	98989	01/29/2016	01/29/2016	OPEN
CA-4404-STAR SERVICES	US01	USHQ	12222015	12/22/2015	12/29/2015	CLOSE
CA-4404-PMANINDIA	US03	USHQ	FOF05	12/21/2015	12/21/2015	OPEN
CA-4404-STAR SERVICES	US01	USHQ	2399	12/21/2015	12/21/2015	CLOSE

Tracking Attributes

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:

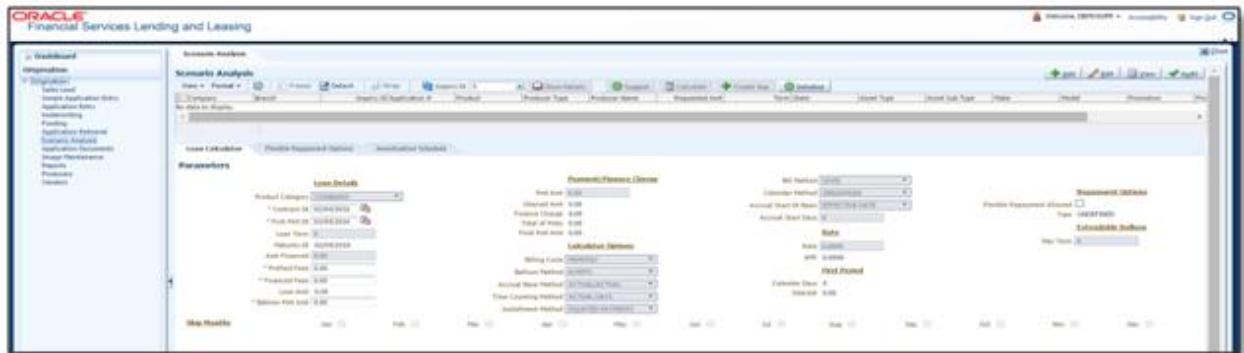
- Compensation child tab similar to one in Request/Underwriting/ Funding is added under Origination – Scenario Analysis tab.
- Subvention child tab similar to one in Request/Underwriting/ Funding is added under Origination – Scenario Analysis tab.
- Spread Based calculation:
 - The 'Buy Rate' is referred 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' screen with the 'Advances' block highlighted by a red box. The 'Advances' block contains fields for First Name (BOB), Last Name (MADHU), Phone (962-098-5268), and Email. Other fields visible include Inquiry Id (3009), Application # (0000001326), Company (US01), Branch (USHQ), Product (LOAN VEHICLE (FR)), Producer Type (DEALER), Producer Name (ALL), Requested Amt (36,000.00), Term (20), State (ARMED FORCES AMERICANS (EXCE), Asset Type (VEHICLE), and various dropdowns for Asset Sub Type, Make, Model, Promotion, Pricing, Billing Cycle, and Instrument.

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 'Scenario Analysis' screen before changes. The 'Parameters' section contains a 'Loan Details' block with fields for Product Category (STANDARD), Contract Dt (02/04/2016), Loan Term (03/04/2016), and various financial amounts. It also includes 'Payment/Finance Charge' and 'Calculator Options' sections. The 'Repayment Options' section is present but lacks the 'Advances' block. The overall layout is more compact than the post-change screenshot.

After implementing the changes, the screen looks like this:

The screenshot shows the Oracle Loan Calculator interface. The 'Advances' section is highlighted with a red box. Within this section, the 'Calculate Blended Rate' button is also highlighted with a red box. The 'Advances' table displays the following data:

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

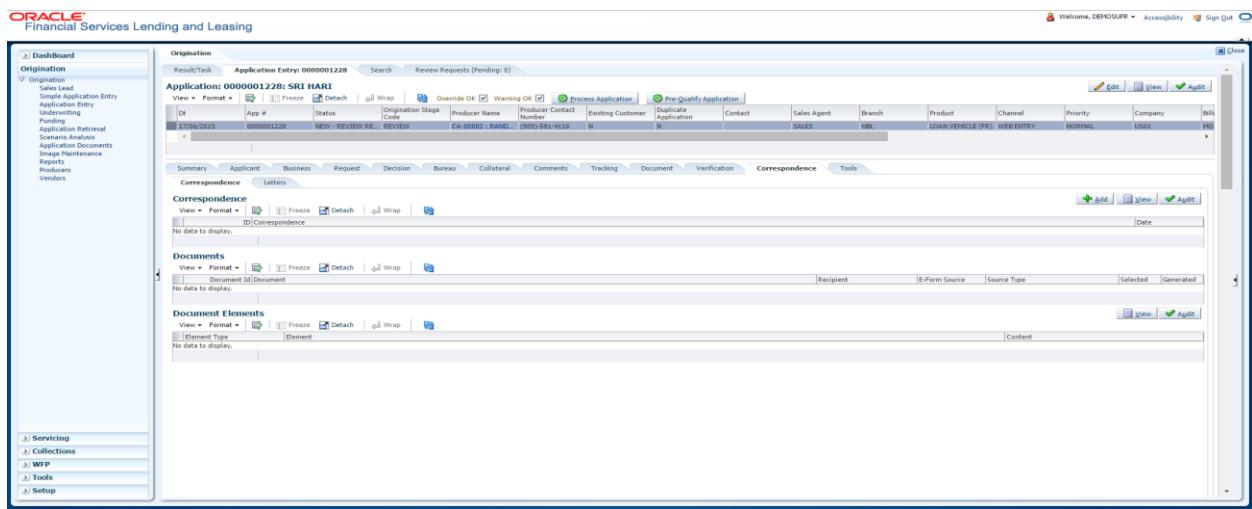
Below the table, the 'Parameters' and 'Loan Details' sections are visible, along with various configuration options for the loan calculation.

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

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> Dashboard

Origination

- > Sales Lead
- > Simple Application Entry
- > Application Entry
- > Underwriting
- > Funding
- > Application Retrieval
- > Scenario Analysis
- > Application Documents
- > Image Maintenance
- > Reports
- > Producus
- > Vendors

> Servicing

- > Collections
- > WFP
- > Tools
- > Setup

Origination x

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

Application 0000000394: SCOTT SADIE / ROSS

View ▾ Format ▾

Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Prt Co Existing Customer	Duplicate Application	Contact	Sales Agent	Branch	Product	Channel	Priority	Company
05/01/2012	0000000394	UNDEFINED	APPROVED - FUNDED	FUNDED	SA-00004 : KIMBERLY CHR...	N	N			NRA	LOAN VEHICLE (P)	FAX IN	NORMAL	No.2

[Summary](#) [Applicant](#) [Request](#) [Decision](#) [Contract](#) [Collateral](#) [Comments](#) [Tracking](#) [Document](#) [Verification](#) [Correspondence](#) [Tools](#)

[Correspondence](#) [Letters](#)

Correspondence

View ▾ Format ▾

No data to display.

[Date](#)

Documents

View ▾ Format ▾

Document Id Document

No data to display.

Recipient

E-Form Source

Source Type

Selected

Generated

Document Elements

View ▾ Format ▾

Element Type

Element

Content

No data to display.

Recipient Details

View ▾ Format ▾

Recipient

Mode

Type

Fax/Email

Sent Indicator

Comments

No data to display.

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

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Welcome, DEMOSURF • Accessibility • Sign Out

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	USR1	20120200010223	LOAN VEHICLE (FR)	808	USD	6,355.21	9.00	ACTIVE	10/19/2013

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

Correspondences

View Format Freeze Detach Wrap

ID/Correspondence	Date
No data to display.	

Documents

View Format Freeze Detach Wrap

Document Id/Document	Recipient	E-Form Source	Source Type	Selected	Generated
No data to display.					

Document Elements

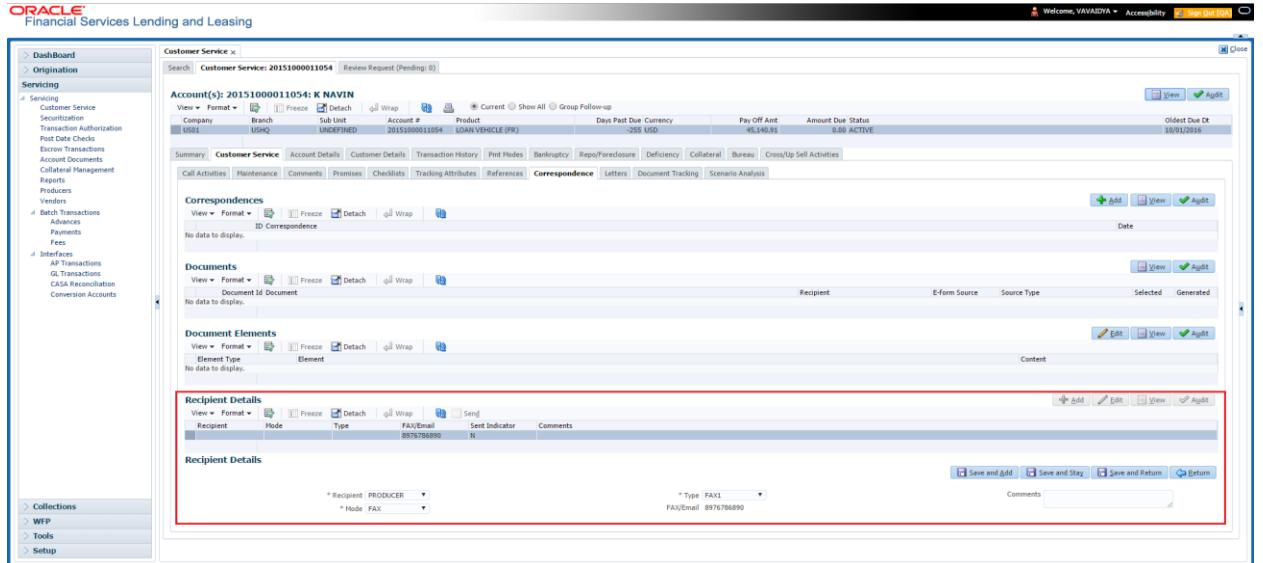
View Format Freeze Detach Wrap

Element Type	Content
No data to display.	

Dashboard Origination Servicing Customer Service Securitization Transaction Authorization Risk Management Escrow Transactions Account Documents Collateral Management Reporting Products Vendors Bank Transactions Advances Payments Fees Interfaces AP Transactions GL Transactions CASA Reconciliation Conversion Accounts

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 timestamp

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

2.14 Process Files

2.14.1 Background

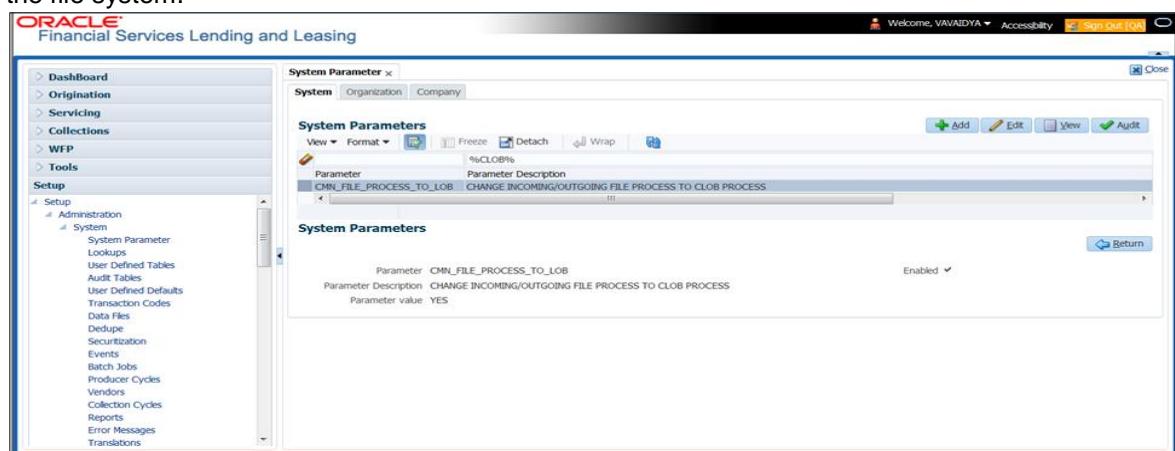
- Previously, when OFSLL application was on premise, the files to be processed were manually placed in the relevant folders, from where they were picked up for further processing, thereby giving access to the users to access secured file folders.
- Now that OFSLL is planned to be on Cloud and to overcome 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
CMN_FILE_PROCESS_TO_LOB	CHANGE INCOMING/OUTGOING FILE PROCESS TO CLOB PROCESS	YES	Enabled

UIX_INCOMING_FILE_PATH	INCOMMING FILE PATH OF APP SERVER	/scratch/work_area/DEV/OFSLQQA/input	Yes
------------------------	-----------------------------------	--------------------------------------	-----

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Welcome, VAVADYA ▾ Accessibility Sgn Out [QA]

System Parameter x

System Organization Company

System Parameters

Parameter UIX_INCOMING_FILE_PATH Parameter Description INCOMMING FILE PATH OF APP SERVER Parameter Value /scratch/work_area/DEV/OFSLQQA/input Enabled Y

System Parameters

Parameter UIX_INCOMING_FILE_PATH Parameter Description INCOMMING FILE PATH OF APP SERVER Parameter Value /scratch/work_area/DEV/OFSLQQA/input Enabled Y

Return

- 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/OFSLQQA/output	Yes

ORACLE® Financial Services Lending and Leasing

Welcome, VAVADYA ▾ Accessibility Sgn Out [QA]

System Parameter x

System Organization Company

System Parameters

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

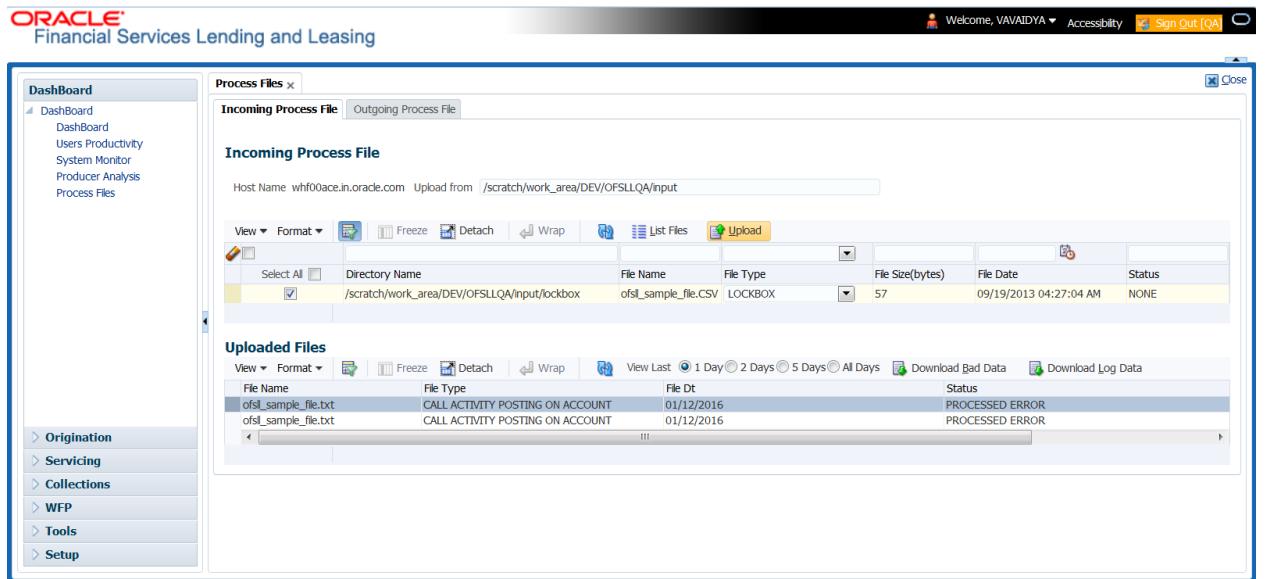
System Parameters

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

Return

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’



- 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

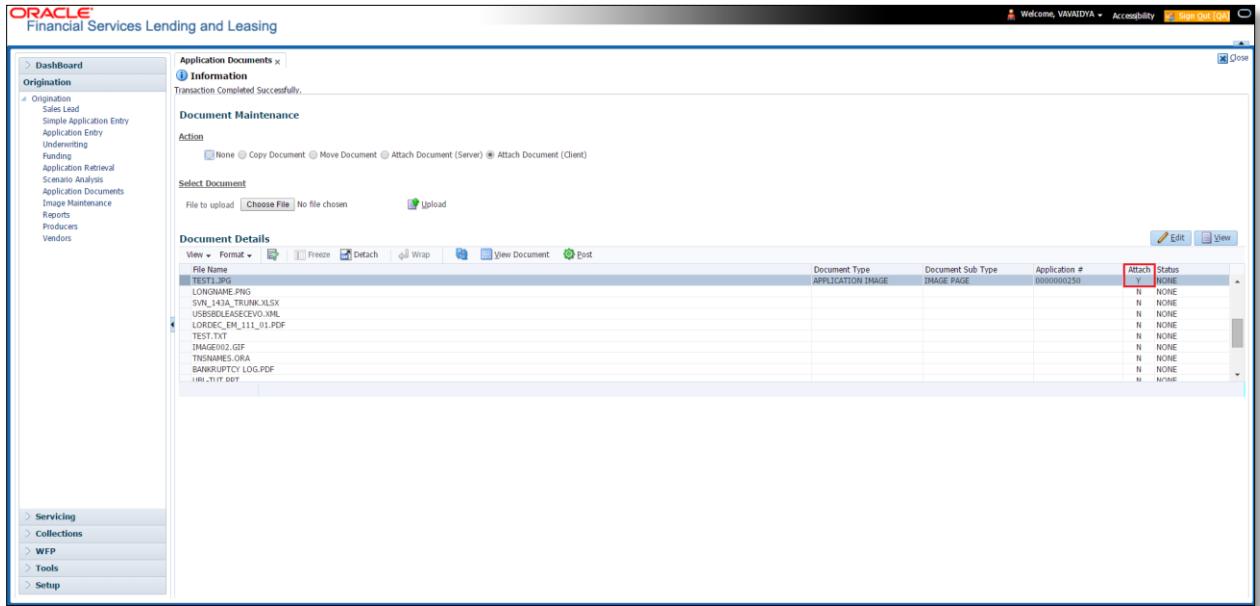
- As per the existing functionality, application documents can be uploaded through Origination > Application Documents.

SETUP CONFIGURATION

- Setup > Administration > System > System Parameters

Parameter	Parameter Description	Parameter Value	Parameter Description
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.

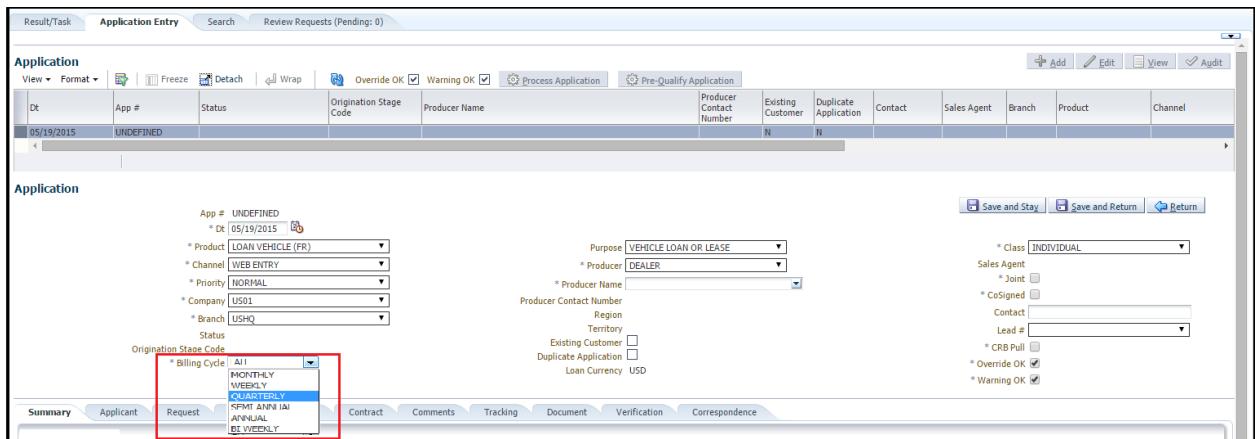
2.15 Billing Cycle Changes

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].

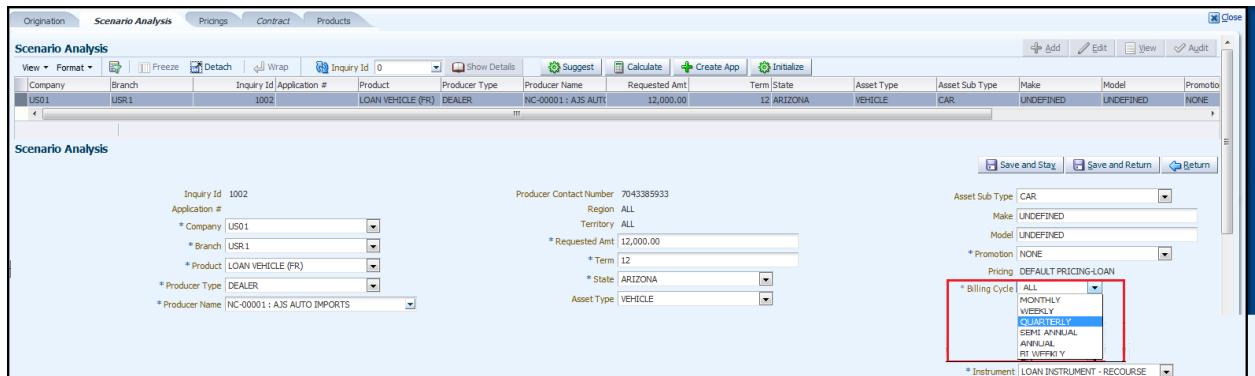
2.15.2 Screenshot

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



The screenshot shows the 'Application' tab in the 'Origination' module. The 'Billing Cycle' dropdown in the 'Origination Stage Code' section is highlighted with a red box. The options are: ALL, MONTHLY, QUARTERLY, SEMI ANNUAL, ANNUAL, and BI WEEKLY. Other fields visible include 'App #', 'Dt', 'Product', 'Channel', 'Priority', 'Company', 'Branch', 'Status', 'Purpose', 'Producer', 'Producer Name', 'Producer Contact Number', 'Region', 'Territory', 'Existing Customer', 'Duplicate Application', 'Loan Currency', 'Class', 'Sales Agent', 'CoSigned', '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' tab in the 'Origination' module. The 'Billing Cycle' dropdown in the 'Pricing' section is highlighted with a red box. The options are: ALL, MONTHLY, QUARTERLY, SEMI ANNUAL, ANNUAL, and BI WEEKLY. Other fields visible include 'Inquiry Id' (1002), 'Application #' (1002), 'Company' (US01), 'Branch' (USR1), 'Product' (LOAN VEHICLE (FR)), 'Producer Type' (DEALER), 'Producer Name' (NC-00001 : AJS AUTO IMPORTS), 'Producer Contact Number' (7043385933), 'Region' (ALL), 'Territory' (ALL), 'Requested Amt' (12,000.00), 'Term' (12), 'State' (ARIZONA), 'Asset Type' (VEHICLE), 'Asset Sub Type' (CAR), 'Make' (UNDEFINED), 'Model' (UNDEFINED), 'Promotion' (NONE), 'Pricing' (DEFAULT PRICING-LOAN), and 'Instrument' (LOAN INSTRUMENT - RESOURCE).

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:

Seq Item DT	Pmt Amt	Principal Amt	Interest Amt	Balance Amt
1 26/10/2015	2,057.64	1,965.47	92.17	22,133.53
2 24/12/2015	2,057.64	1,975.71	81.93	20,157.82
3 20/01/2016	2,057.64	1,980.72	76.92	19,177.10
4 20/02/2016	2,057.64	1,983.31	69.33	18,196.78
5 26/03/2016	2,057.64	1,999.87	57.77	14,188.92
6 26/04/2016	2,057.64	2,012.22	54.12	13,176.70
7 26/05/2016	2,057.64	2,012.66	44.98	10,172.74
8 26/06/2016	2,057.64	2,018.84	38.80	8,155.90
9 26/07/2016	2,057.64	2,027.54	30.10	6,125.36
10 26/08/2016	2,057.64	2,034.27	23.37	4,090.09
11 26/09/2016	2,057.64	2,042.03	15.61	2,050.06
12 26/10/2016	2,057.64	2,050.03	7.57	-0.01

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'

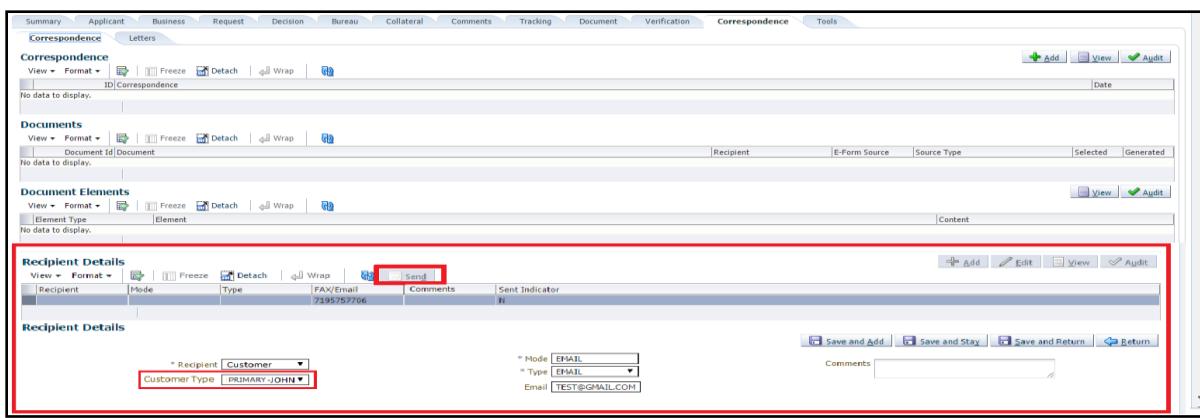
2.18 Recipient in Correspondence and Letters

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

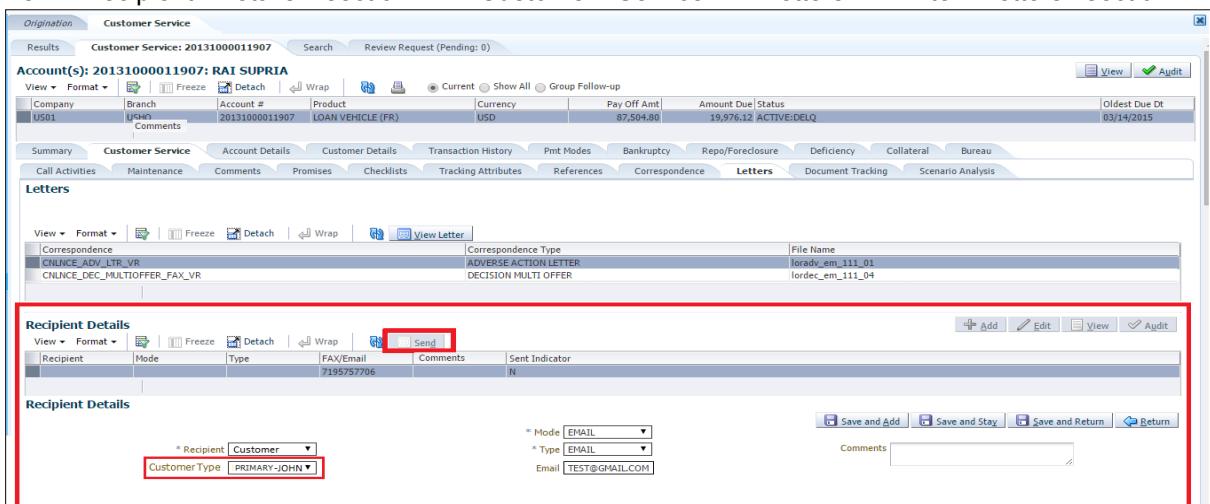
(Same as "Fax" Recipient Details in Origination >Correspondence >Letters tab)

2.18.2 Screenshot



The screenshot shows the 'Correspondence' tab in the system interface. The 'Recipient Details' section is highlighted with a red box. It shows a recipient mode of 'Customer', type 'EMAIL', and an email address '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 'Customer Service > Letters' tab in the system interface. The 'Recipient Details' section is highlighted with a red box. It shows a recipient mode of 'Customer', type 'EMAIL', and an email address '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.
 - 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 exists".

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.
 - 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".
 - 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.

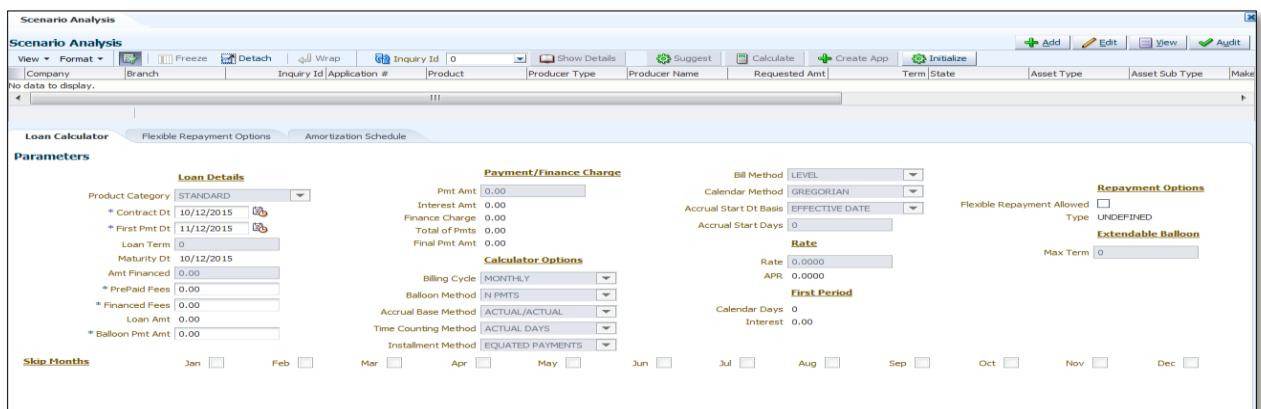
2.19 Scenario Analysis for Lease

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:



After implementing the changes the screen will look like this:

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Welcome, HMACHA ▾ Accessibility 

Scenario Analysis

Scenario Analysis

View ▾ Format ▾     Inquiry Id 0 

Company Branch Inquiry Id Application # Product Produce      Product Loan Lease Type

No data to display.

Lease Calculator

Parameters

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

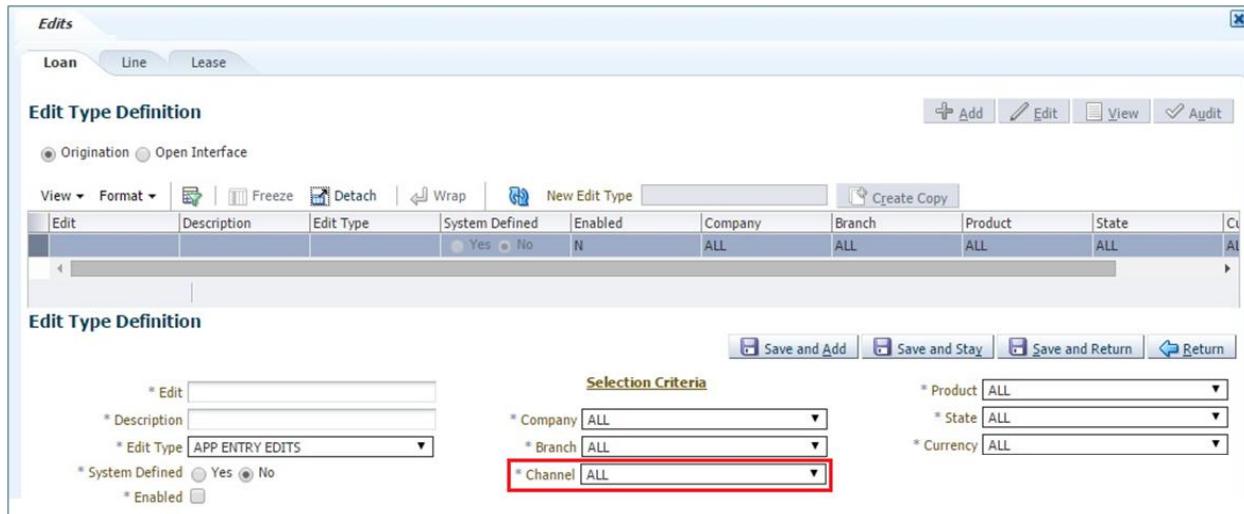
Channel in Edits

- 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



Edit	Description	Edit Type	System Defined	Enabled	Company	Branch	Product	State	Currency
# 1		APP Entry Edits	Yes	N	All	All	All	All	All
# 2		APP Entry Edits	No	Y	Web Entry				

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

The screenshot shows the 'Fees' screen with the 'Fee Definition' tab selected. The 'Fee Rule' table has a single row with 'Fee Type' set to 'Fee ACH', 'Start Dt' as '05/15/2015', 'End Dt' as '12/31/4000', 'Enabled' as 'N', 'Calc Method' as 'FLAT AMOUNT', 'Min Amt' as '0.00', 'Max Amt' as '0.00', and 'Percent' as '0.0000 ALL'. Below the table, the 'Fee Definition' form is shown with various fields: 'Fee Rule' (dropdown), 'Fee Type' (dropdown), 'Start Dt' (date input), 'End Dt' (date input), 'Enabled' (checkbox), 'Calc Method' (dropdown set to 'FLAT AMOUNT'), 'Min Amt' (input '0.00'), 'Max Amt' (input '0.00'), 'Percent' (input '0.0000'), 'Branch' (dropdown set to 'ALL'), 'Channel' (dropdown highlighted with a red box and set to 'WEB ENTRY'), 'Product' (dropdown set to 'ALL'), 'State' (dropdown set to 'ALL'), 'Currency' (dropdown set to 'ALL'), 'Company' (dropdown set to 'ALL'), and 'Selection Criteria' (button). Buttons at the bottom include 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return'.

'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

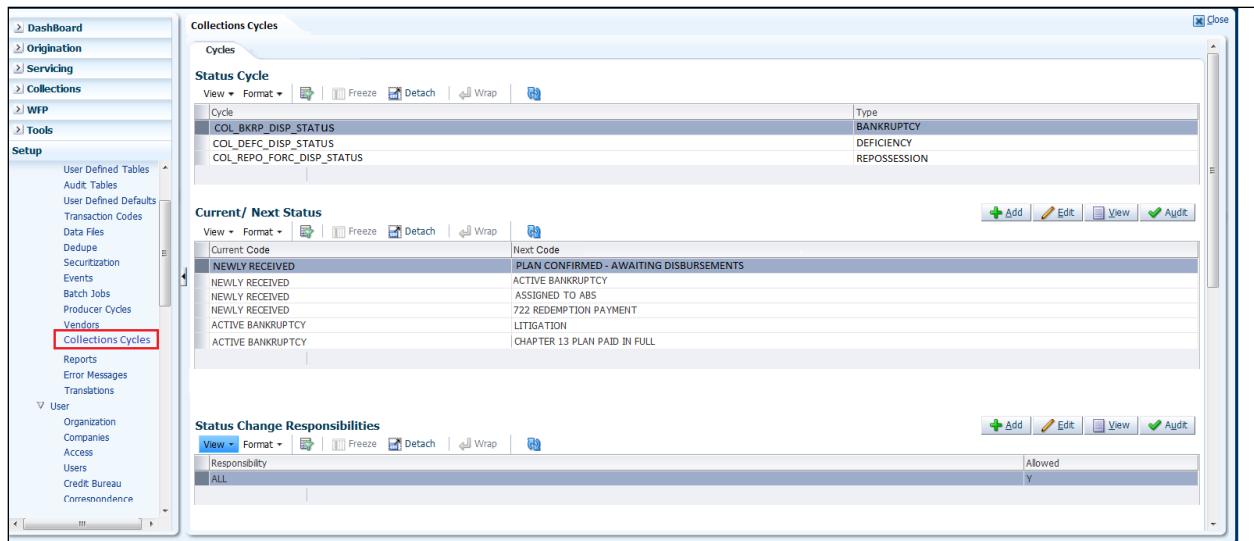
The screenshot shows the 'Checklists' screen with the 'Checklist Type Definition' tab selected. The 'Checklist Type Definition' table has a single row with 'Checklist Code' (empty), 'Description' (empty), 'Checklist Type' (empty), 'Branch' (set to 'ALL'), 'Product' (set to 'ALL'), 'State' (set to 'ALL'), and 'Currency' (set to 'ALL'). Below the table, the 'Checklist Type Definition' form is shown with fields: 'Checklist Code' (dropdown), 'Description' (dropdown), 'Checklist Type' (dropdown), 'Enabled' (checkbox), 'Company' (dropdown set to 'ALL'), 'Branch' (dropdown set to 'ALL'), 'Channel' (dropdown highlighted with a red box and set to 'WEB ENTRY'), 'Product' (dropdown set to 'ALL'), 'State' (dropdown set to 'ALL'), and 'Currency' (dropdown set to 'ALL'). Buttons at the bottom include 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return'.

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_DEFIC_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.

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.

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 Pmt Modes **Bankruptcy** Collateral Bureau

Bankruptcy Details

Current	Followup Dt	Disposition	Type	Customer	Relation	Comment	File Received Dt	Bankruptcy Start Dt	Bankruptcy End Dt
Y	12/31/4000								
Y	02/17/2015	NEWLY RECEIVED							

Bankruptcy Details

* Current * Followup Dt Select the Disposition

* Disposition

Type

Customer

No data to display.

Tracking

View Format

Sub Parameter Parameter

Relation Comment

File Received Dt

Bankruptcy Start Dt

Bankruptcy End Dt

Value

222 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

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'

The screenshot shows the 'Customer Service' tab selected in the top navigation bar. The 'Promises' tab is active. A red box highlights the '+ Create Multiple Promises' button in the top right corner of the main content area. Below the button is a table with columns: Promise Amt, Promise Dt, Taken By, Taken Dt, Collected Amt, Broken Ind, and Cancelled. A message 'No data to display.' is shown.

- 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

The screenshot shows the 'Customer Service' tab selected. The 'Promises' tab is active. A red box highlights the '+ Create Multiple Promises' button. The main area shows a form with fields: Action (CUSTOMER_CALLED), Result (PROMISE TO PAY), Contact (CUSTOMER), Reason (dropdown), Promise St Dt (01/11/2015), Frequency (MONTHLY), Promise Amt (99.00), and No. of Promises (3). Below the form is a table with columns: Promise Dt, Promise Amt, Reason, Contact, Appointment, and Comment. It contains three rows of data: 01/11/2015, 99.00, CUSTOMER, CUSTOMER, 01/12/2015, 99.00, CUSTOMER, CUSTOMER, 01/01/2016, 99.00, CUSTOMER, CUSTOMER. Buttons for Create, Reset, Delete, and Save and Return are visible.

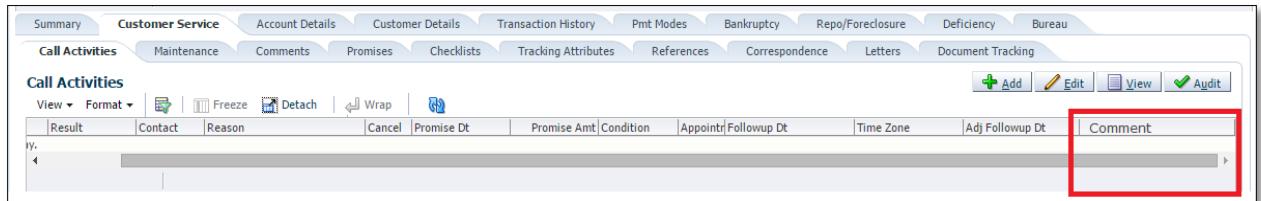
Once the multiple promises are captured; promise details are shown in table (Promises Tab)

The screenshot shows the 'Customer Service' tab selected. The 'Promises' tab is active. A red box highlights the '+ Create Multiple Promises' button. The main area shows a table with columns: Promise Amt, Promise Dt, Taken By, Taken Dt, Collected Amt, Broken Ind, and Cancelled. It contains three rows of data: 99.00, 01/11/2015, HIMACHA, 19/10/2015, 0.00, N, N; 99.00, 01/12/2015, HIMACHA, 19/10/2015, 0.00, N, N; 99.00, 01/01/2016, HIMACHA, 19/10/2015, 0.00, N, N. Buttons for View, Audit, and other actions are visible.

Multiple promises are shown in 'Call Activities' tab

The screenshot shows the 'Customer Service' tab selected. The 'Call Activities' tab is active. A red box highlights the '+ Add' button in the top right corner. The main area shows a table with columns: Action, Result, Contact, Reason, Cancel, Promise Dt, Promise Amt, Condition, Appointment, Followup Dt, and Time Zone. It contains three rows of data: 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, . Buttons for Add, Edit, View, and Audit are visible.

- 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.



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

Customer Service

Customer Service: 20140100022243

Review Request (Pending: 0)

Account(s): 20140100022243: BOINA RAKESH

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 USHQ 20140100022243 LOAN VEHICLE (FR) 496 USD 23,909.61 21,110.30 ACTIVE-DELQ 02/01/2014

Summary Customer Details Cross/Up Sell Activities

Market Trigger Events

Create Simple Application Close Opportunity

Trigger Dt Product Type Trigger Action Trigger Description Result Reason Appn'mt Followup Dt Close Time Zone Adj Followup Dt

07/10/2015 Loan - Vehicle Auto Enquiry Consumer has recent Auto enquiry Requested Call Back In office Y 10/10/2015 Y

06/09/2015 Loan - Home Mortgage In-The-Market Shop for a mortgage in the next 90 days Application Created Lower Int Rate N Y

2.24.4 Dealer / Sales Agent Reports on Marketing Solutions Triggers

- OFSSL 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 shows the 'Loan Pricing Definition' screen. On the left, there are sections for 'Pricing' (BMW-1-SERIES-PRICING) and 'Result' (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, Maturity To: 3.9900). On the right, there is a 'Selection Criteria' section with many dropdowns and checkboxes. A new placeholder 'Years in Business' is highlighted with a red box in the bottom right corner of the 'Selection Criteria' section, with the value '0.0000' entered.

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:

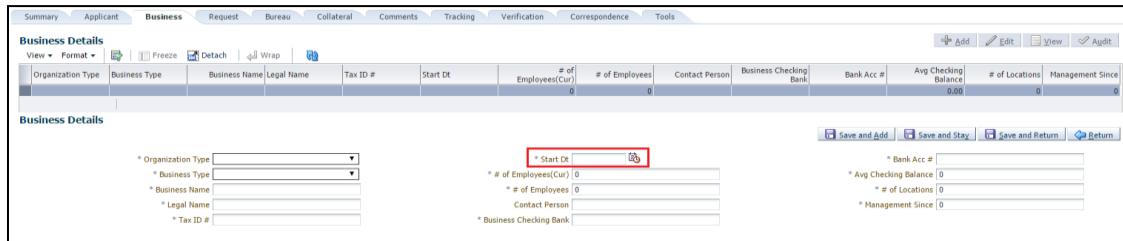
Current Date = 01st July 2015

Business Start Date = 01st 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' screen within the Oracle Application Entry interface. The top navigation bar includes tabs for Summary, Applicant, Business, Request, Bureau, Collateral, Comments, Tracking, Verification, Correspondence, and Tools. Below the navigation is a toolbar with options like Add, Edit, View, and Audit. The main area is titled 'Business Details' and contains a table with columns 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. Below the table, there are several input fields for entering business details, including 'Organization Type', 'Business Type', 'Business Name', 'Legal Name', 'Tax ID #', 'Start Dt' (which is highlighted with a red box), '# of Employees(Cur)', '# of Employees', 'Contact Person', 'Business Checking Bank', 'Bank Acc #', 'Avg Checking Balance', '# of Locations', and 'Management Since'. At the bottom right, there are buttons for Save and Add, Save and Stay, Save and Return, and 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

Producer Analysis

Select Criteria

Company	ALL	Territory	ALL	Funder	ALL	<input type="button" value="Submit"/>
Branch	ALL	Sales Agent	ALL	Status	ALL	
Region	ALL	Underwriter	ALL	Zip	ALL	

Producers

No data to display.

Activity Volume Mix

Recent Activity

Last Funded	Approved	Funded	Comments
No data to display.			

Recently Approved Applications

Applicant Name	Application #	Amt	Collateral Desc
No data to display.			

Recently Funded Applications

Applicant Name	Application #	Amt	Collateral Desc
No data to display.			

Recent Comments

Date	Comment Desc
No data to display.	

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

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:

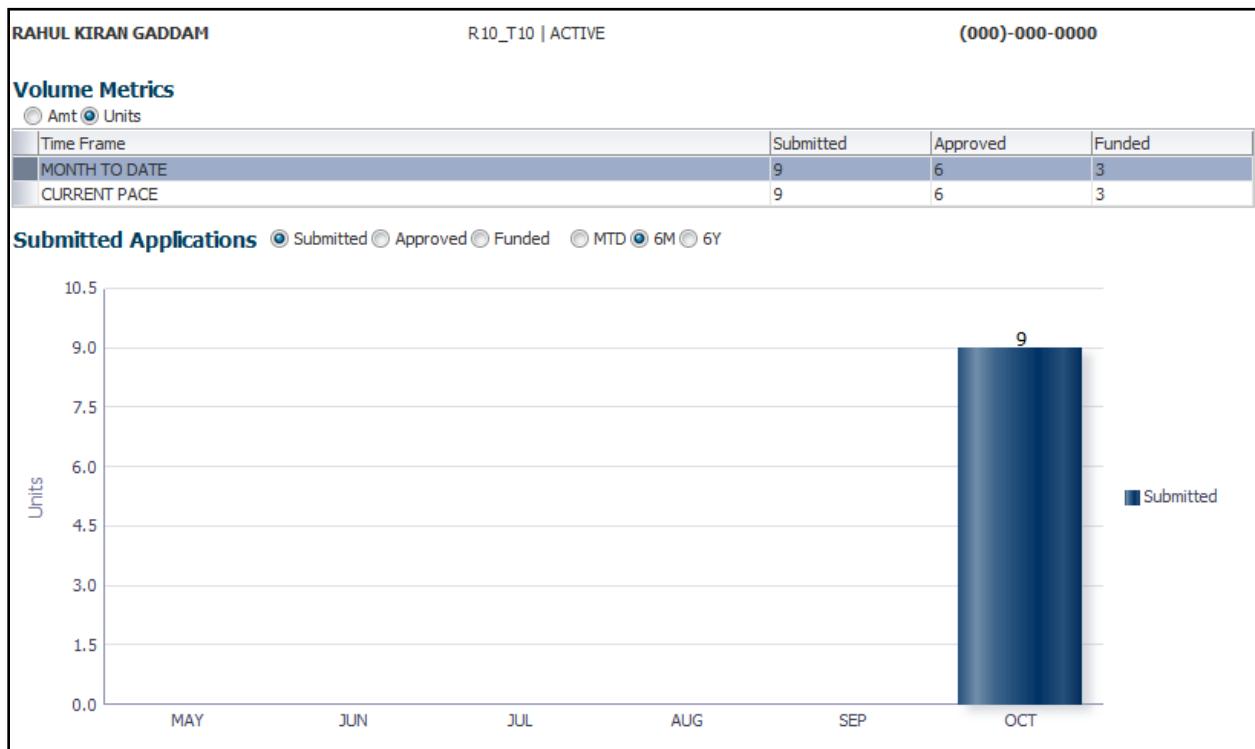
This section shows details of application comments for past 6 months. It displays latest 10 records.

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

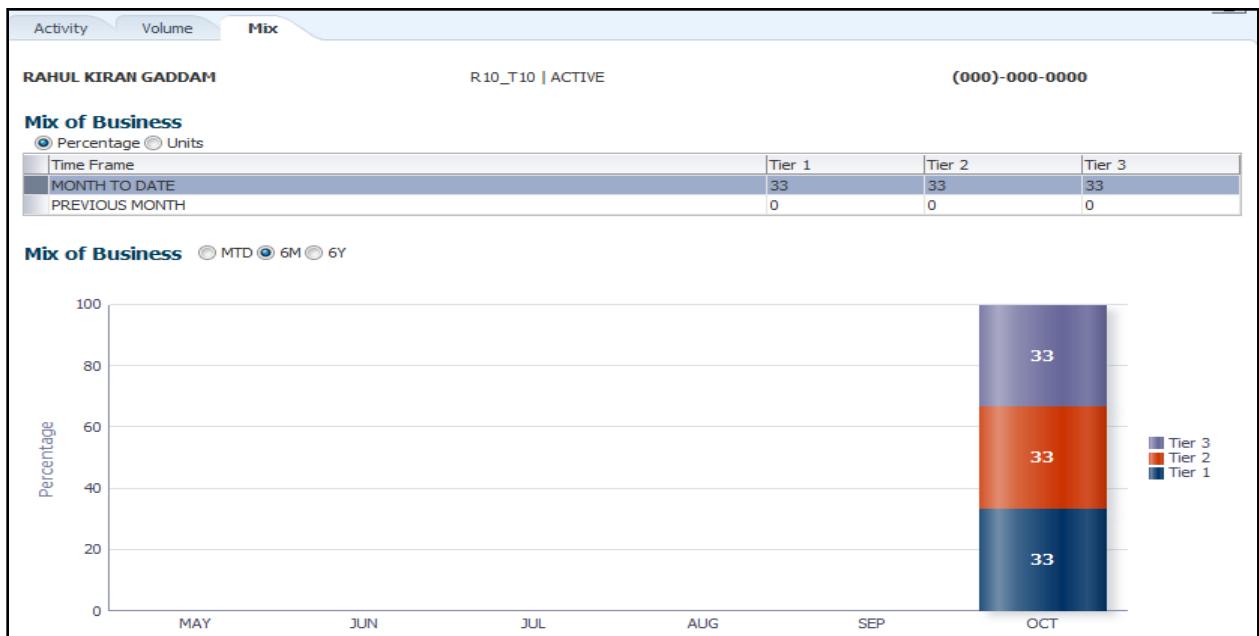
- **Month to date** = (Total submitted/approved/funded applications month to date)
- **Current Pace** = (((Total submitted/approved/funded applications month to date) / (Total number of elapsed business days)) * Remaining business days in the month) + (Total submitted/approved/funded applications month 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 are not 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.

Lookup Type
[Add](#) [Edit](#) [View](#) [Audit](#)

	Description		
Lookup Type	Description	System Defined Yes/No	Enabled
CR_GRADE_CD	CREDIT GRADE CODES	<input type="radio"/> Yes <input checked="" type="radio"/> No	Y
PRO_GRADE_CD	PRODUCER GRADE CODE	<input checked="" type="radio"/> Yes <input type="radio"/> No	Y

Lookup Code
[Add](#) [Edit](#) [View](#) [Audit](#)

	Description				
Lookup Code	Description	Sort	Sub Code	System Defined Yes/No	Enabled
Z	CONVERSION CREDIT GRADE	0		<input type="radio"/> Yes <input checked="" type="radio"/> No	N
D	D GRADE		1 TIER1	<input type="radio"/> Yes <input checked="" type="radio"/> No	Y
C	C GRADE		2 TIER3	<input type="radio"/> Yes <input checked="" type="radio"/> No	Y
B	B GRADE		3 TIER2	<input type="radio"/> Yes <input checked="" type="radio"/> No	Y
A	A GRADE		4 TIER1	<input type="radio"/> Yes <input checked="" type="radio"/> No	Y

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

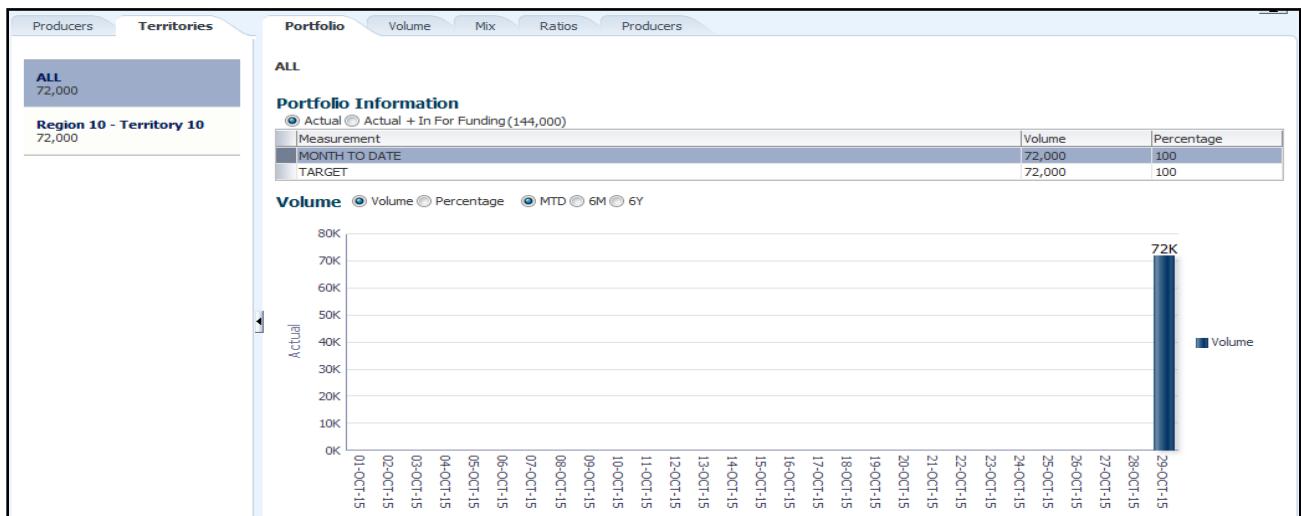
The screenshot shows the 'Producer Analysis' application interface. At the top, there is a 'Select Criteria' section with dropdown menus for Company (ALL), Territory (ALL), Funder (ALL), and other filters like Branch, Sales Agent, Underwriter, Status, and Zip. Below this is a 'Territories' tab selected, showing a list of territories with their status (e.g., ACTIVE, TEMP, INACTIVE) and core volume. The territories listed are: DRIVE ONE (CA02 | ACTIVE), A-ONE AUTO CENTER (CA02 | TEMP), JEFREY DEAN CHRYSLER (CA02 | INACTIVE), CHECKRED FLAG HONDA (CA02 | INACTIVE), and TOM RIDDLE TOYOTA (CA02 | INACTIVE).

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



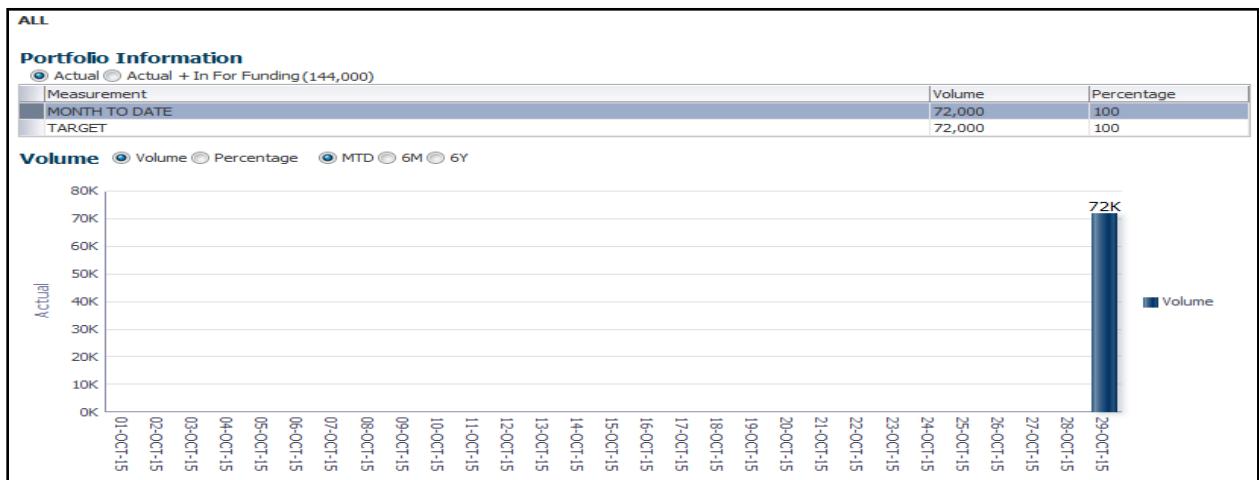
2.27.3 Portfolio

- 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



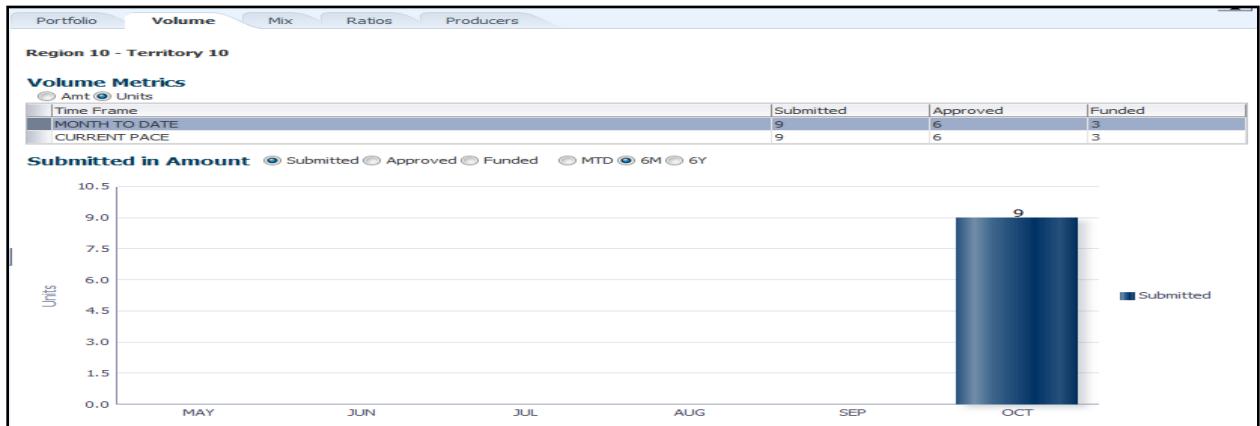
2.27.4 Volume

- 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

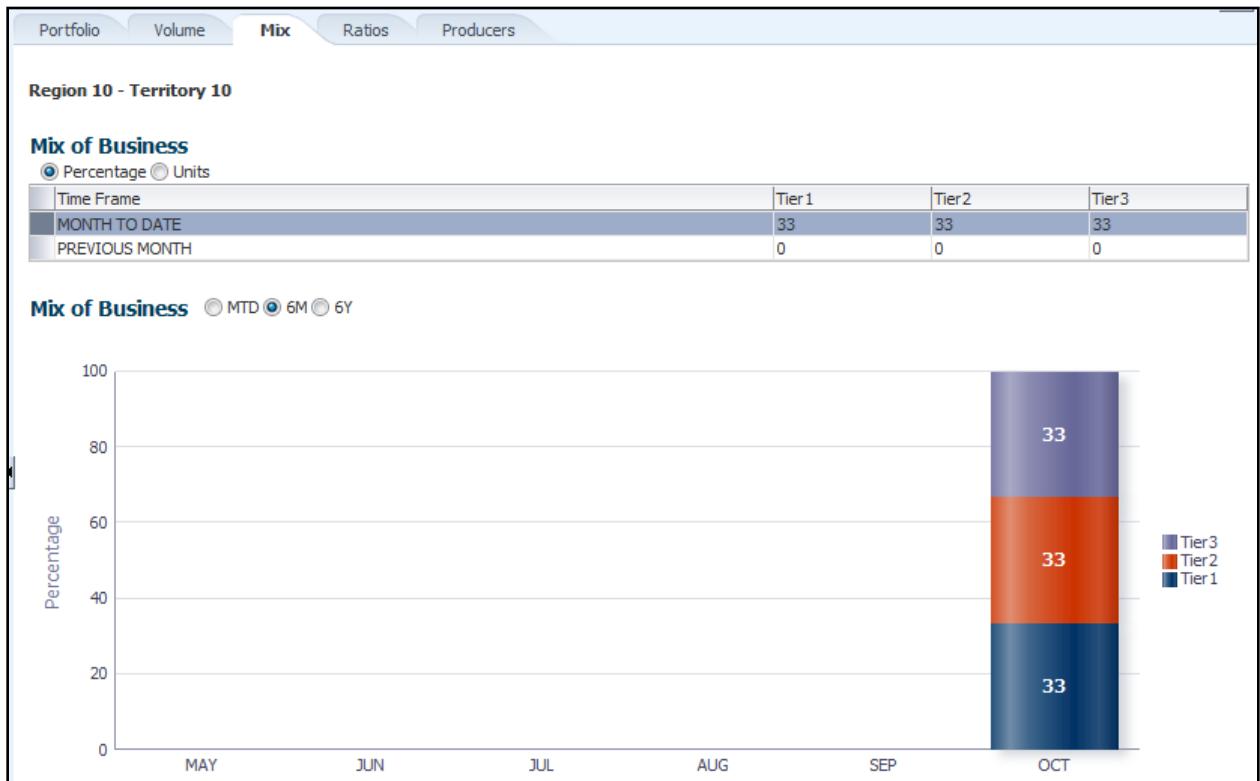


2.27.5 Mix

- 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



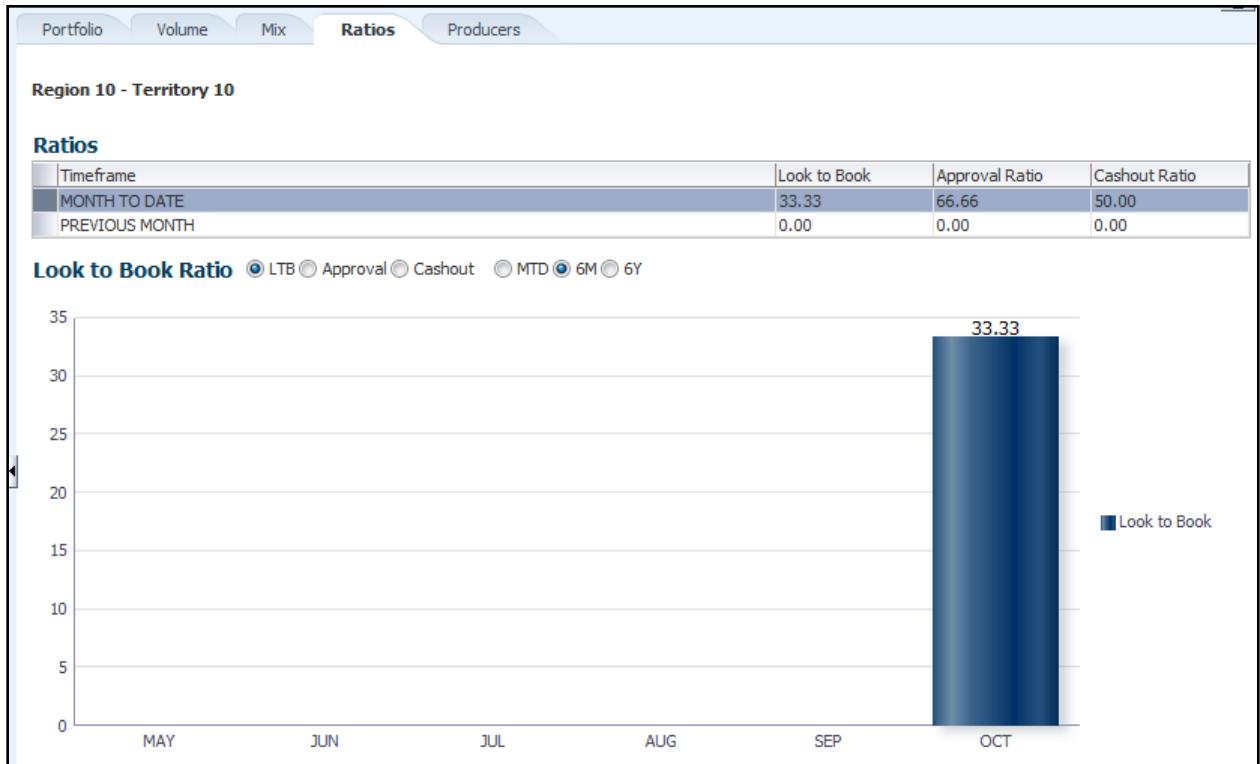
2.27.6 Ratios

- 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

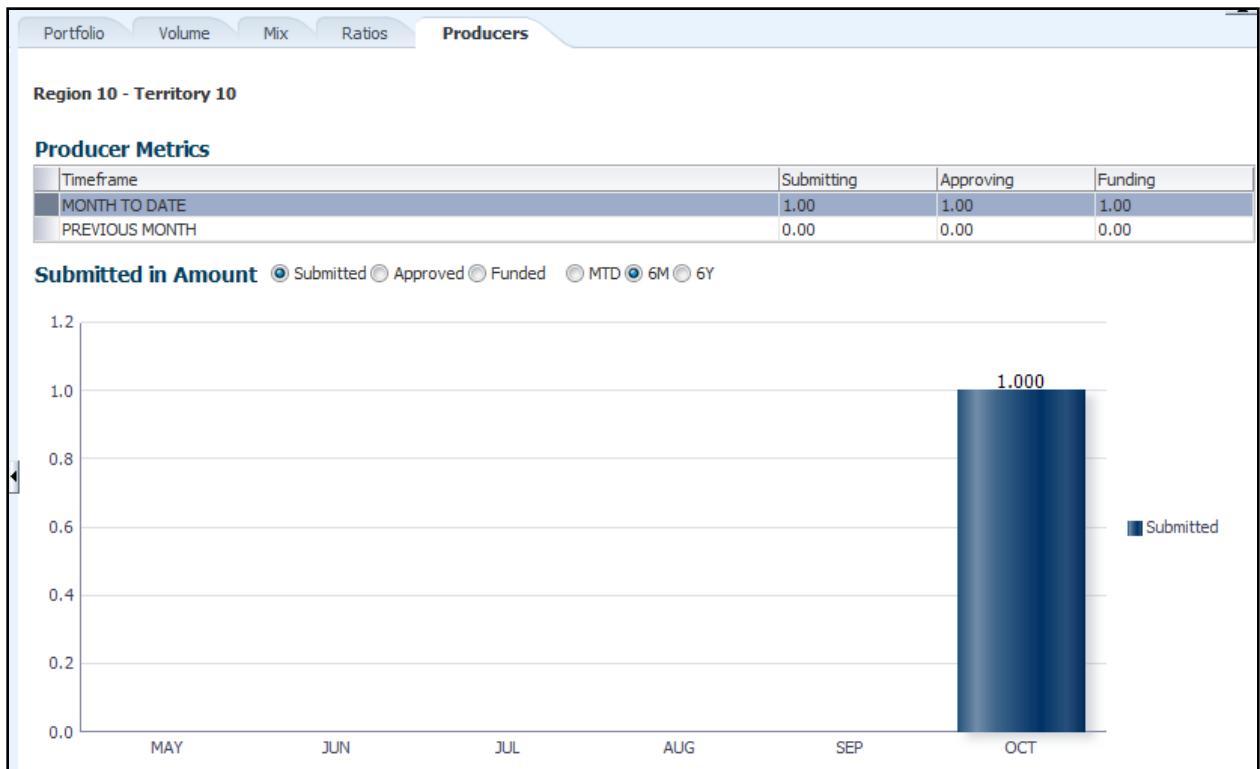


2.27.7 Producers

- 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	Comment
ALIMONY	US DOLLAR	30.00	MONTHLY	30.00	N FUND'S RECEIVED FROM ALIMONY GRANTS.
EMPLOYMENT	US DOLLAR	2,000.00	MONTHLY	2,000.00	Y

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

After implementing the changes, screen appearance is as below

The screenshot shows the Oracle Origination system interface. The top navigation bar includes 'Add', 'Edit', 'View', and 'Audit' buttons. The main area has tabs for 'Address', 'Employments', 'Telecoms', and 'Summary'. The 'Summary' tab is active, showing various financial ratios and debt calculations. The 'Other Income Information' tab is also visible, showing an entry for 'EMPLOYMENT' with a red box highlighting the 'Include' checkbox and the 'Actual Amount' field.

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

The screenshot shows two application windows side-by-side. The left window is titled 'Summary' and displays a table with various financial fields. The right window is titled 'Other Income Information' and contains a table for managing other income types. Red arrows point from specific fields in the 'Summary' window to corresponding fields in the 'Other Income Information' window, illustrating the data entry process.

Summary

Grade	Score	What If Prnt Amt	Monthly Income Stated	Monthly Debt Stated	Prnt to Income Stated Before	Debt Stated Before	Monthly Income Actual	Monthly Debt Actual	Prnt to Income Actual After	Debt Stated After
0	0.00	0.00	0.20	0.0000	0.0000	0.00	0.00	0.0000	0.0000	0.0000

Other Income Information

Type	Currency	Amount	Frequency	Loan Currency Amount	Include	Comment
EMPLOYMENT	USD	0.00	MONTHLY	0.00	<input checked="" type="checkbox"/>	Actual Amount: 0.00

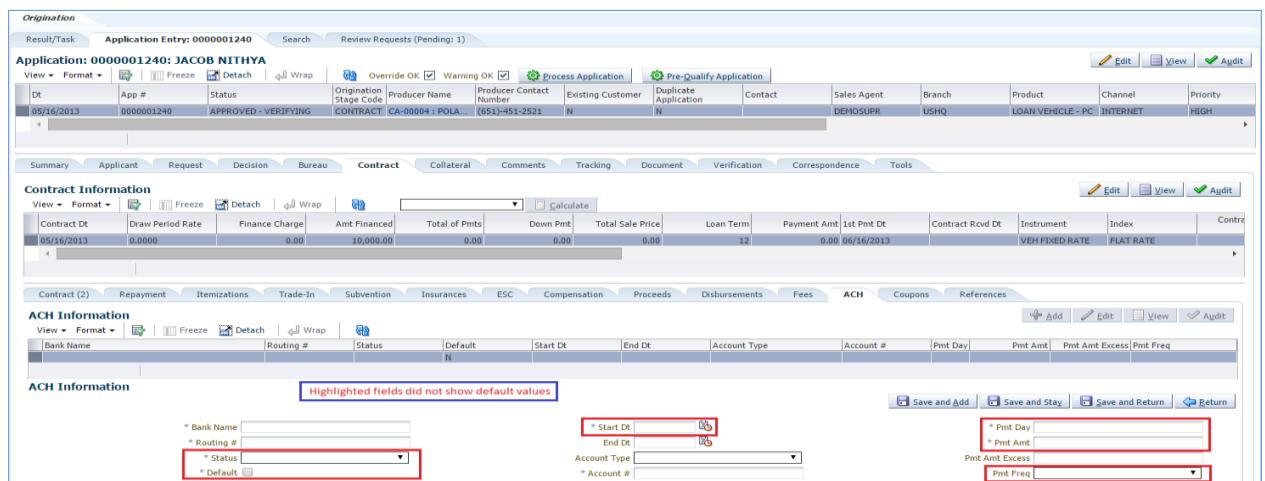
2.29 Origination ACH Enhancements

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:



After implementing the changes, screen appearance is as below:

Origination

Dt	App #	Status	Origination Stage Code	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact
03/01/2012	0000000205	APPROVED - VERIFYING CONTRACT	MN-00001 : IN HOUSE (DIRECT DEAL)(ACTIVE)		(952)-942-6297	N	N	

Contract

Contract Dt	Draw Period Rate	Finance Charge	Amt Financed	Total of Pmts	Down Pmt	Total Sale Price	Loan Term	Payment Amt	1st Pmt Dt
03/10/2012	4.9900	2,302.28	10,000.00	12,302.28	0.00	12,302.28	36	341.73	04/10/2012

ACH

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

ACH Information

* Bank Name	* Start Dt 01/10/2015	* Pmt Day 2
* Routing #	End Dt	* Pmt Amt 100.00
* Status ACTIVE	Account Type	Pmt Amt Excess
* Default <input checked="" type="checkbox"/>	* Account #	Pmt Freq MONTHLY

Buttons: Save and Add, Save and Stay, Save and Return, Return

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:

Credit Bureau Report Formats	
* Company	<input type="text"/>
* Branch	<input type="text"/>
* Description	<input type="text"/>
* Member Code	<input type="text"/>
* Password	<input type="text"/>
Customer Code	<input type="text"/>
Auth Password Change Dt	<input type="text"/>
Auth User Id	<input type="text"/>
Auth Password	<input type="text"/>
New Auth User Id <input type="text"/> Change	
New Auth User Password <input type="text"/> Change	
Market <input type="text"/>	
Sub Market <input type="text"/>	
Industry <input type="text"/>	
Experian Details	
Preamble	<input type="text"/>
Host Code	<input type="text"/>
UIC	<input type="text"/>
Equifax Details	
Service Name	<input type="text"/>
Credco Details	
Origin Code	<input type="text"/>

After implementing the changes, screen appearance is as below:

<input type="button" value="Save and Add"/> <input type="button" value="Save and Stay"/> <input type="button" value="Save and Return"/> <input type="button" value="Return"/>	
<div style="border: 1px solid black; padding: 5px;"> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>* Company: <input type="text"/></p> <p>* Branch: <input type="text"/></p> <p>* Description: <input type="text"/></p> </div> <div style="width: 45%;"> <p>Member Code: <input type="text"/></p> <p>Auth User Id: <input type="text"/></p> <p>Auth Password: <input type="text"/></p> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 45%;"> <p>Consumer Host Code: <input type="text"/></p> <p>Business Host Code: <input type="text"/></p> <p>UIC: <input type="text"/></p> </div> <div style="width: 45%;"> <p>Preamble: <input type="text"/></p> <p>Service Name: <input type="text"/></p> <p>Origin Code: <input type="text"/></p> </div> </div> </div>	
<div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Member Code: <input type="text"/></p> <p>Auth User Id: <input type="text"/></p> <p>Auth Password: <input type="text"/></p> </div> <div style="width: 45%;"> <p>Change</p> <p>New Auth User Id: <input type="text"/></p> <p>Auth User Password: <input type="text"/></p> </div> </div> </div>	
<div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Market: <input type="text"/></p> <p>Sub Market: <input type="text"/></p> <p>Industry: <input type="text"/></p> </div> <div style="width: 45%;"> <p>Equifax Details: <input type="text"/></p> <p>Credco Details: <input type="text"/></p> </div> </div> </div>	

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

Before implementing the changes, screen appearance was like this:

Report Format Details

* Report	Addl Product
* Report Type	Inquiry Limit
Score Type	* Enabled

After making changes, screen looks like this:

Report Format Details

* Report	Multi Request Allowed	Inquiry Limit
* Report Type	Score Type	* Default
* Report Class	Addl Product	

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

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		DEMO SALES

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

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	EFX	2	COMPLETED	07/16/2015	CREDIT REPORT W/BEACON		

IV. Origination → Bureau → Consumer

Before implementing the changes, screen appearance was like this:

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

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

Bureau Details

New Request

* Applicant	* Bureau
Spouse	* Report

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.

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:

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.

Type Bureau # Status Dt Report

MANUAL EXP 1 COMPLETED 07/17/2015 PREMIER PROFILE

Business Details

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

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 COSTAMESA, CA 92626-7037

Verified Legal Name

Website: www.experian.com

Phone: (714) 830-7000

Tax ID: 11-1111111

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 shows the 'Origination' application interface. The 'Applicant' tab is selected, displaying a grid of applicant details. Below the grid, tabs for 'Address', 'Employments', 'Telecoms', 'Summary', 'Credit Scores', 'Duplicate Applicant', 'Existing Accounts', and 'Tracking Attributes' are visible. The 'Employments' tab is selected, showing a grid of employment details. The 'Employment Information' section contains fields for 'Current', 'Type' (set to 'FULL TIME'), 'Employer' (set to 'ROCK ISLAND FURNITURE'), 'Occupation' (set to 'MANAGEMENT'), 'Title' (set to 'MANAGER'), 'Phone' (set to '(612)-333-7116'), 'Stated Years' (set to '5'), 'Stated Months' (set to '0'), 'Stated Salary' (set to '5,000.00'), 'Stated Frequency' (set to 'MONTHLY'), 'Actual Years' (set to '5'), and 'Actual Months' (set to '0'). The 'Additional Info' section includes fields for 'Phone', 'Extn', 'Contact', 'Contact Title', 'Contact Phone', 'Contact Extn', and 'Comment'. The 'Employment Details Actual' section includes fields for 'Frequency' (set to 'MONTHLY'), 'Currency' (set to 'US DOLLAR'), 'Amount' (set to '5,000.00'), and 'Salary' (set to '5,000.00'). The 'Employment Details Stated' section includes fields for 'Years' (set to '5') and 'Months' (set to '0'). Buttons for 'Save and Stay', 'Save and Return', and 'Return' are located at the top right of the employment information grid. A 'Verified' section at the bottom right shows 'Verified By' as 'UNDEFINED' and 'Verified Dt' as '08/21/2013'.

After implementing the changes, screen appearance is as below:

The screenshot shows the 'Employment Information' screen with several new sections and fields. At the top, there is a toolbar with buttons for Add, Edit, View, and Audit. Below the toolbar is a table with columns: Current, Permission to Call, Type, Employer, Title, Occupation, Phone, Stated Years, Stated Months, Stated Salary, and Stated Frequency. The 'Type' field is set to 'FULL TIME' and 'Employer' is 'MYSELF'. The 'Occupation' field is 'SELF-EMPLOYED' and the 'Phone' field is '(111)-222-3333'. The 'Stated Years' is '1', 'Stated Months' is '2', 'Stated Salary' is '80.00', and 'Stated Frequency' is 'DAILY'.

Below the table, there is a section titled 'Employment Information' containing the following fields:

- * Current
- * Permission to Call
- * Type
- * Employer
- * Occupation
- Title
- Department
- Employee ID

Below these is a section titled 'Employment Address' with the following fields:

- * Country
- Address #
- Address Line 1
- Address Line 2
- City
- State

On the right side of the screen, there are two sections:

- Employment Details Stated** (highlighted with a red box):
 - * Years
 - * Months
 - * Frequency
 - Currency
 - * Amount
 - Salary
- Employment Details Actual**:
 - * Years
 - * Months
 - * Frequency
 - * Amount
 - Salary

At the bottom right, there are buttons for 'Save and Stay', 'Save and Return', and 'Return'.

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

Super Summary

Applicant

Relation Type	PRIMARY	SPOUSE	Requested
Name	JOE GARNETT	RIA GARNETT	Req. Advance 11,000.00
SSN	xx-xx-3733	xx-xx-9956	Req. Term 120
Birth Dt	01/01/1967	01/01/1980	Req. Rate 14.9900
Address	1000 N BCH N # 1000 TEST AURORA OR 97002 US	1000 N BCH N # 1000 TEST AURORA OR 97002 US	Max Financed Amt 11,000.00
Own or Rent	RENTS APARTMENT	RENTS APARTMENT	Pmt Amt 200.00
Stated Amount(Monthly)	1,000.00	1,000.00	Down Pmt 5,000.00
Actual Amount(Monthly)	900.00	900.00	Term 120
Stated Time at Residence(YY/MM)	10/0	10/0	Rate(%) 14.9900
Actual Time at Residence(YY/MM)	11/1	11/1	Grade B GRADE
			Score 0

Employment

Type	FULL TIME	FULL TIME	Contract
Employer	ORACLE	RICHARDSON	Amt Financed 11,000.00
Occupation	OTHER	MANAGEMENT	First Pmt Dt 01/01/2014
Title	MANAGER	MANAGER	Pmt Amt 176.45
Stated Income(Monthly)	10,000.00	1,000.00	Rate(%) 14.9900
Actual Income(Monthly)	9,999.00	1,000.00	Trade-In
Stated Time at Employer(YY/MM)	10/10	2/0	Year 2007
Actual Time at Employer(YY/MM)	9/9	2/0	Make TEST
Total Monthly Income	10,000.00	1,000.00	Model TEST

Rates

Stated Before DTI	74.9700	100.0000	Secondary Collateral
Actual Before DTI	73.9773	90.0000	Asset Class
Stated After DTI	84.9900	100.0000	Year
Actual After DTI	83.9983	90.0000	Make

After implementing the changes, screen appearance is as below:

Summary Applicant Request Decision Bureau Contract Collateral Comments Tracking Document Verification

Super Summary

Applicant

Relation Type	PRIMARY	Requested
Name	HANNIBAL M LECTER	Req. Advance 12,000.00
SSN	xx-xx-5783	Req. Term 12
National Id	11-111-1110	Req. Rate 10.0000
Birth Dt	11/09/1989	Decision
Address	145 N BCH N 234234 ASHLEY FALLS MA 01222 US	Max Financed Amt 80,000.00
Phone	(111)-033-0456	Pmt Amt 8,183.57
Own or Rent	LIVES WITH PARENTS	Down Pmt 4,000.00
Stated Amount(Monthly)	0.00	Term 10
Actual Amount(Monthly)	0.00	Rate(%) 4.9901
Stated Time at Residence(YY/MM)	1/2	Grade
Actual Time at Residence(YY/MM)	1/2	Score 0

Employment

Type	FULL TIME	Contract
Employer	MYSELF	Amt Financed 0.00
Occupation	SELF-EMPLOYED	First Pmt Dt
Title		Pmt Amt 0.00
Phone	(111)-222-3333	Rate(%) 0.0000
Stated Income(Monthly)	1,760.00	Primary Collateral
Actual Income(Monthly)	1,760.00	Asset Class USED VEHICLE Mileage 0
Stated Time at Employer(YY/MM)	1/2	Year 2012 Wholesale Value 6,180.00
Actual Time at Employer(YY/MM)	1/2	Make VW Retail Value 6,180.00
Total Monthly Income	2,106.40	Model GOLF Source INVOICE

Trade-In

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

Underwriting: 0000001164

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 : DAUG	(912)-825-5809	N	N	DEMOSUPR	USHQ	LOAN VEHICLE - PC	INTERNET	NORMAL	

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

Checklist Document

Checklist

No Complete Button

Regular Document

Checklist Actions

Action Comment Response

After implementing the changes, screen appearance is as below:

Result/Task Underwriting: 0000028383

Application: 0000028383: CHAN ALAN / LISA

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	HY-00001 : MANHASSET MITSUBISHI (ACTIVE)	(516)-365-7300	N	N	DEHOSUPR	USR1	LOAN VEHICLE (PR)	EDOC	

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

Checklist Document

Checklist

Complete

DECISION VERIFICATION CHECKLIST DECISION

Regular Document

Checklist Actions

Action Comment Response

DEBT RATIO CALCULATED ?
NECESSARY CREDIT RATINGS OBTAINED ?
STIPULATE FOR TRADE ?
FIELD INVESTIGATION COMPLETED ?
DE-DUPE COMPLETED ?
EXISTING ACCOUNTS VERIFIED ?

Yes No NA
Yes No NA

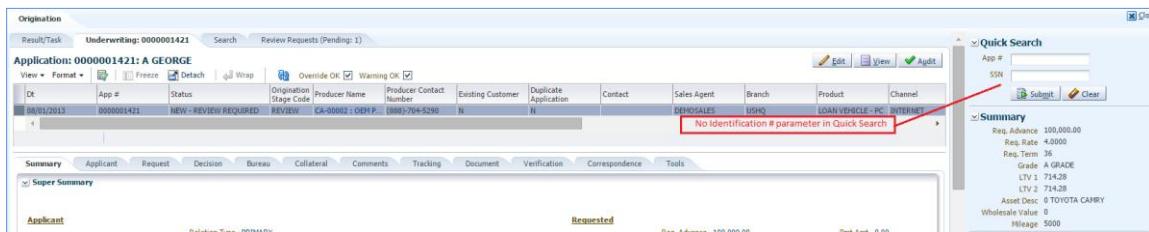
2.32 Splitter Redesign

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>

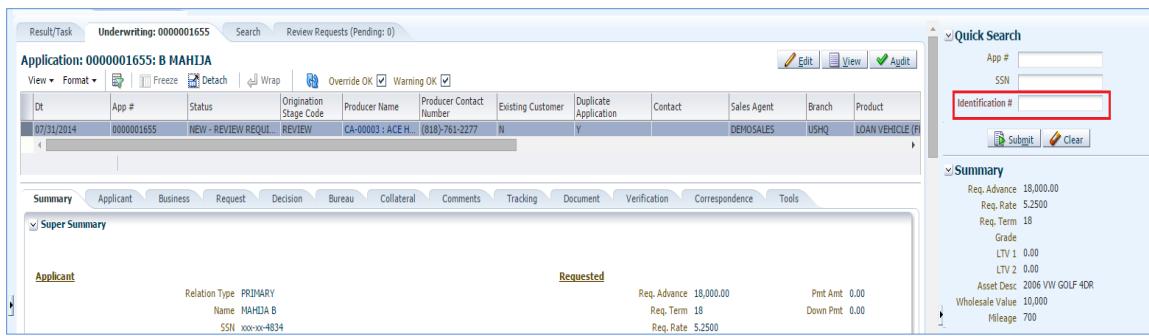
2.32.1.1 Screenshot

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



The screenshot shows the 'Origination' application interface. The 'Result/Task' tab is selected. The 'Underwriting' field shows '0000001421'. The 'Quick Search' panel on the right has a message 'No Identification # parameter in Quick Search' highlighted with a red box. The 'Summary' panel on the right displays loan details: Req. Advance 100,000.00, Req. Rate 4.0000%, Req. Term 36, Grade A GRADE, LTV 1 40.00, LTV 2 714.28, Asset Desc. 0 TOYOTA CARRY, Wholesale Value 0, and Mileage 5000.

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



The screenshot shows the same 'Origination' application interface after the changes. The 'Result/Task' tab is selected. The 'Underwriting' field shows '0000001655'. The 'Quick Search' panel on the right now includes an 'Identification #' input field, which is highlighted with a red box. The 'Summary' panel on the right displays loan details: Req. Advance 18,000.00, Req. Rate 5.2500%, Req. Term 18, Grade, LTV 1 0.00, LTV 2 0.00, Asset Desc. 2006 VIV GOLF 4DR, Wholesale Value 10,000, and Mileage 700.

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

Origination > Customer Service

Customer Service: 0000001003948460: DUGE KYLE

Summary > Conditions

Condition	Start Dt	Followup Dt
DELINQUENT	11/02/2014	02/10/2015

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

Origination > Customer Service

Customer Service: 20140900017113: VANKAYALAPATI JOGAIH

Summary > Conditions

Condition	Start Dt	Followup Dt
DELINQUENT	11/02/2014	02/10/2015

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

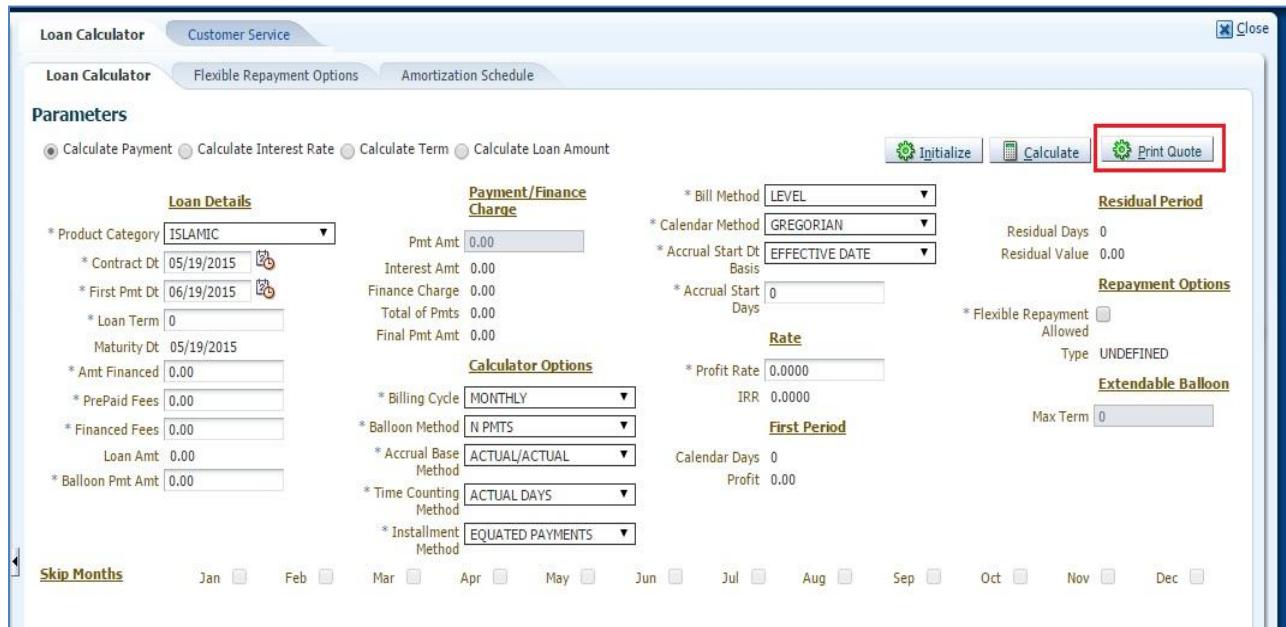
2.32.3 Access Control for Splitter Blocks

- 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).



Quote Letter has following sections (First Page)

- Letter Header
 - 'Calculator Quote Letter' as title
 - Product Logo (OFSLL)
 - Date and Time
- 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 be 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 2nd page **[If Loan]**
- If the no. of records extended to next pages (3rd, 4th...) 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 2nd page [If Loan]
 - If the no. of records extended to next pages (3rd, 4th..) 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:

Customer Service: 20140600011837		Search	Review Request (Pending: 0)														
Account(s): 20140600011837: TANEJA INDU / VVVV VVVV												View		Audit			
View		Format		Freeze		Detach		Wrap		Current		Show All		Group Follow-up			
Company	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status									Oldest Due Dt	
US01	USHQ	20140600011837	LOAN VEHICLE (FR)	USD	8,153.08	12,786.84	ACTIVE:DELQ									10/01/2014	
Summary		Customer Service		Account Details		Customer Details		Transaction History		Pmt Modes		Bankruptcy		Repo/Foreclosure		Deficiency	
Call Activities		Maintenance		Comments		Promises		Checklists		Tracking Attributes		References		Correspondence		Letters	
Comments																	
View		Format		Freeze		Detach		Wrap									
Alert		Type	Sub Type	Comment		Comment By		Comment Dt									
N	SYSTEM GENERATED	SYSTEM GENERATED	SYSTEM GENERATED	NEW EMPLOYMENT ADDED - EMP NAME: UNDEFINED, CURRENT IND: Y		DEMOUSR		05/29/2015 05:18:12 AM									
N	SYSTEM GENERATED	SYSTEM GENERATED	SYSTEM GENERATED	TELECOM UPDATED - TELECOM PHONE: OLD VALUE - 0 NEW VALUE : 123456TELECOM UPDATED - PERMISSION TO CALL INDICA..		DEMOUSR		05/29/2015 05:15:26 AM									
N	SYSTEM GENERATED	SYSTEM GENERATED	SYSTEM GENERATED	NEW TELECOM ADDED - TELECOM TYPE: ANSWERING SERVICE, CURRENT IND: Y		DEMOUSR		05/29/2015 05:11:56 AM									
N	SYSTEM GENERATED	SYSTEM GENERATED	SYSTEM GENERATED	NEW ADDRESS ADDED - ADDRESS TYPE: HOME, CURRENT IND: Y, MAILING IND: Y		DEMOUSR		05/29/2015 05:09:47 AM									
N	SYSTEM GENERATED	SYSTEM GENERATED	SYSTEM GENERATED	CUSTOMER UPDATED - NAME: INDU TANEJA, RELATION:		DEMOUSR		05/29/2015 05:03:55 AM									
N	SYSTEM GENERATED	SYSTEM GENERATED	SYSTEM GENERATED	Recurring bill modified as follows: Old Account Type # C New Account Type # S Old Payment Amount # 0 New Payment Amount .		KGODUJ		03/30/2015 01:30:21 AM									
N	SYSTEM GENERATED	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION3 LETTER GENERATED: (CORRESPONDENCE: CNLNC_E_COL_LTR3_VR_JOB REQUEST Id: 27101)		INTERNAL		03/20/2015 03:03:40 PM									
N	SYSTEM GENERATED	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION2 LETTER GENERATED: (CORRESPONDENCE: CNLNC_E_COL_LTR2_VR_JOB REQUEST Id: 27096)		INTERNAL		03/20/2015 03:03:40 PM									
N	SYSTEM GENERATED	SYSTEM GENERATED	SYSTEM GENERATED	EMPLOYMENTS UPDATED - ADDRESS NUMBER: OLD VALUE : 0 NEW VALUE : 25EMPLOYMENTS UPDATED - ADDRESS1: OLD VA..		KGODUJ		03/18/2015 07:39:49 AM									
N	SYSTEM GENERATED	SYSTEM GENERATED	SYSTEM GENERATED	ADDRESS UPDATED - ADDRESS1: OLD VALUE : 34E N BCH N # 45 NEW VALUE : 34E N BCH N # 45		KGODUJ		03/18/2015 07:10:34 AM									
N	SYSTEM GENERATED	SYSTEM GENERATED	SYSTEM GENERATED	ADDRESS UPDATED - ADDRESS1: OLD VALUE : 34E N BCH N # 45 NEW VALUE : 34E N BCH N # 45		KGODUJ		03/18/2015 07:07:51 AM									
N	SYSTEM GENERATED	SYSTEM GENERATED	SYSTEM GENERATED	CUSTOMER UPDATED - NAME: INDU TANEJA, RELATION:		KGODUJ		03/18/2015 06:27:52 AM									
N	SYSTEM GENERATED	SYSTEM GENERATED	SYSTEM GENERATED	CUSTOMER UPDATED - NAME: INDU TANEJA, RELATION:		KGODUJ		03/18/2015 06:24:44 AM									
N	SYSTEM GENERATED	SYSTEM GENERATED	SYSTEM GENERATED	CUSTOMER UPDATED - NAME: INDU TANEJA, RELATION:		KGODUJ		03/18/2015 06:20:10 AM									

After implementing the changes, screen appearance is as below:

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

2.35.1 Description

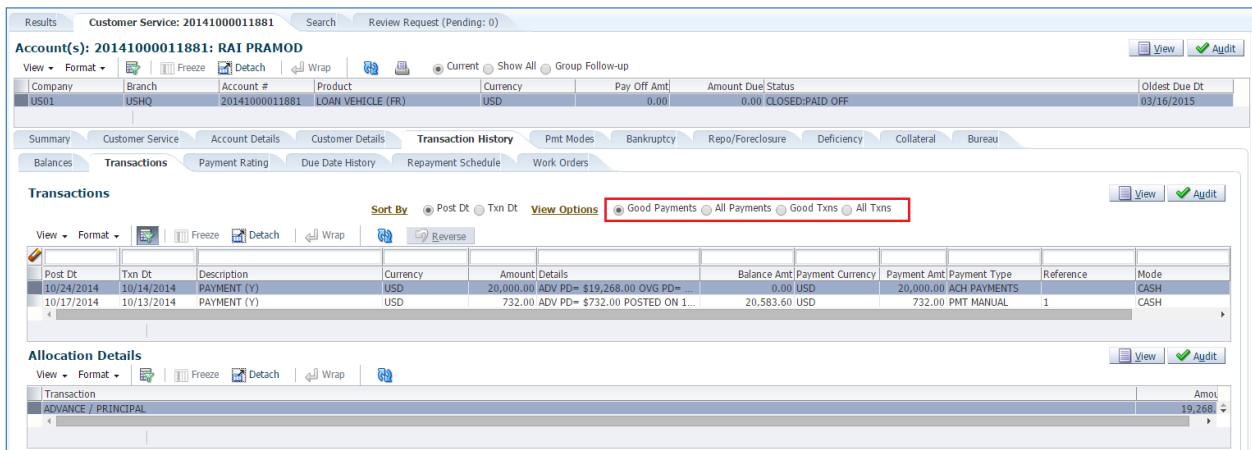
Whenever user selects the '**Good Fees**' radio button, it will display fees which are having Primary Indicator ='Y'.

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

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

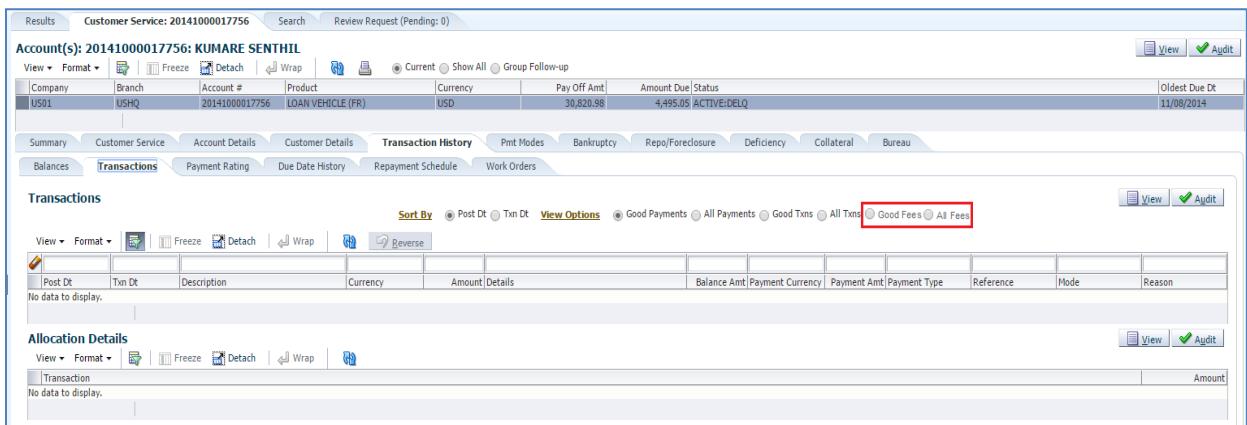
Post Dt	Txn Dt	Description	Currency	Amount Details	Balance Amt	Payment Currency	Payment Amt	Payment Type	Reference	Mode
10/24/2014	10/14/2014	PAYMENT (Y)	USD	20,000.00 ADV PD= \$19,268.00 OVG PD=	0.00	USD	20,000.00	ACH PAYMENTS		CASH
10/17/2014	10/13/2014	PAYMENT (Y)	USD	732.00 ADV PD= \$732.00 POSTED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

Allocation Details

View Options: Advance / Principal Interest Principal Only Interest Only

Transaction	Advance / Principal	Interest	Principal Only	Interest Only
ADVANCE / PRINCIPAL				19,268

After implementing the changes, screen appearance is as below:



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

Account(s): 20141000017756: KUMARE SENTHIL

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

Post Dt	Txn Dt	Description	Currency	Amount Details	Balance Amt	Payment Currency	Payment Amt	Payment Type	Reference	Mode	Reason
No data to display.											

Allocation Details

View Options: Advance / Principal Interest Principal Only Interest Only

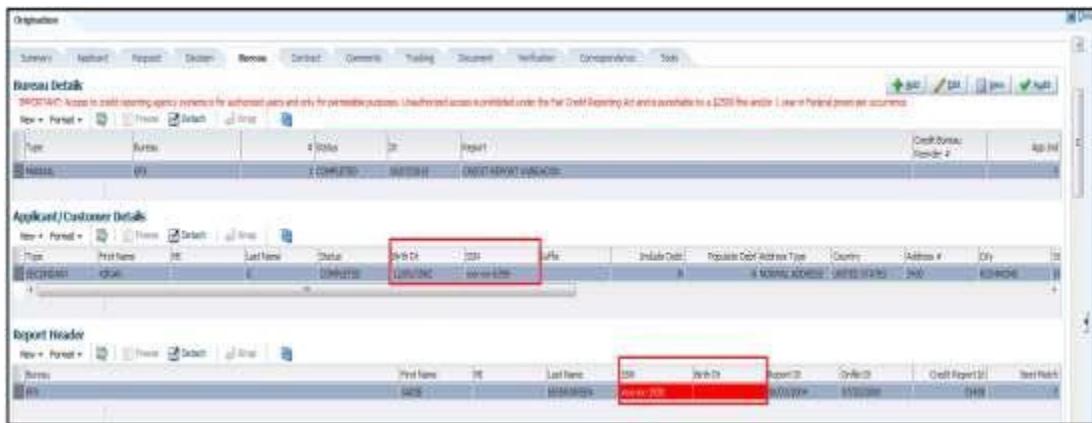
Transaction	Advance / Principal	Interest	Principal Only	Interest Only
No data to display.				

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.



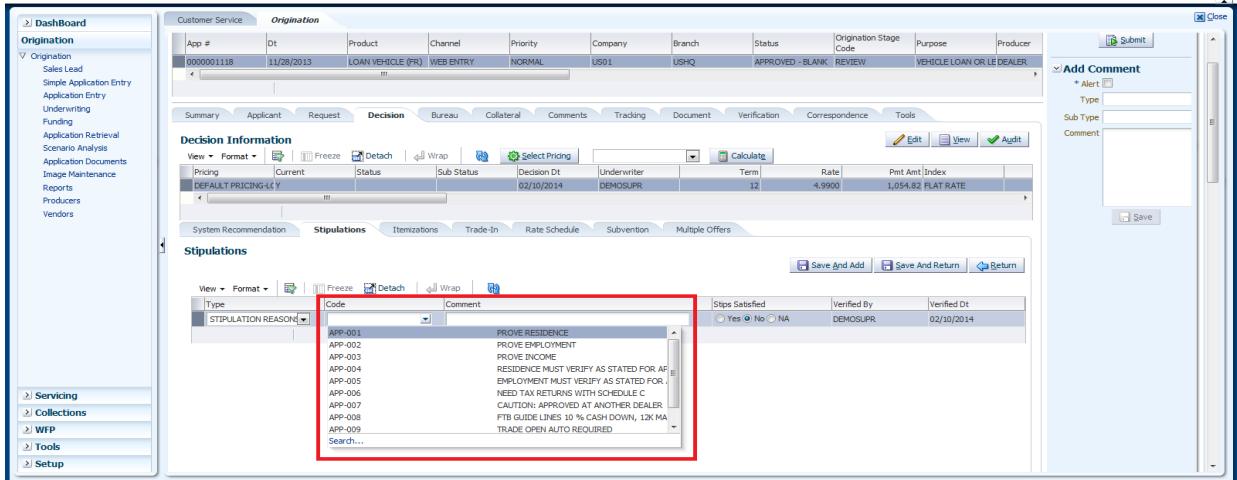
2.37 Stipulations - Multi Select

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 shows the Oracle Underwriting application interface. On the left, there is a navigation sidebar with sections for Dashboard, Origination (Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Producers, Vendors), Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Origination' and shows a summary of an application with details like App # 0000001118, Dt 11/28/2013, Product LOAN VEHICLE (FR), Channel WEB ENTRY, Priority NORMAL, Company US01, Branch USHQ, Status APPROVED - BLANK, Origination Stage REVIEW, Purpose VEHICLE LOAN OR LE DEALER, and Producer DEMOSURR. Below this is a 'Decision Information' section with a table for Pricing and a 'Stipulations' section. The 'Stipulations' section has tabs for System Recommendation, Stipulations, Itemizations, Trade-In, Rate Schedule, Subvention, and Multiple Offers. A red box highlights the 'STIPULATION REASON' dropdown in the Stipulations tab, which is a multi-select LOV showing a list of codes and comments. To the right of the main screen is a 'Add Comment' panel with fields for Alert, Type, Sub Type, and Comment, and buttons for Save and Close.

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

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-00001-0001452 LONG MTRL (700) E75-72 Y		N	DEM M0000001	DEMO SALES	US00	LOAN VEHICLE (FR) W	

Summary Applicant Request Decision Bureau Com

Decision Information

View Format Freeze Detach Wrap Override OK

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

Current Grade Score Max Advance

Current Grade Score Max Advance

System Recommendation Stipulations Itemizations Trade-In

Stipulations

View Format Freeze Detach Wrap Override OK

Add Multiple Load Stipulations Copy Stipulations

All

- 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 GATE 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 1 SIGNED STIPULATION_APP_REASON_CD

Pmt Amt Down Pmt

1,107.60	2,400.0
1,107.60	2,400.0

View Audit

View Audit

View Audit

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.

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", "ECOA" 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.

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

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+	
		Database Server		Application Development Framework	12.2.1.0.0	
				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	

8. Annexure – B: Third Party Software Details

Licensor 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

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

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

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