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1. Navigation

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

The document is organized into below topics:

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

Note

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

1.1 <u>Audience</u>

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

1.2 Conventions Used

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

1.3 Logging In

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

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



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

ORACLE' Financial Services Lending and Leasing		0
	Sign In Please eder useid and password " User Id " Password Sign In	
Oracle Filmateoid Services Landing and Lassing 14.30.0.0 Oracle Filmateoid Services Landing and Lassing 14.30.0.0		

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

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

1.4 <u>Template and Navigation</u>

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

- Home screen
- Screens

1.4.1 <u>Home Screen</u>

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

The Home screen consists of the following components:

- Header
- Left Pane



Right Pane/Work Area

Financial Services	Lending and Leasing	👷 Welcome, VAVAIDYA 🛩
DashBoard		
 Albehord DeshBoard Usens Productivity System Monitor Produces Analysis Process Files 		
> Origination		
Servicing		
> Collections		
> WEP		
> Tools		
> Setup		

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

ORACLE Financial Services Le	🛔 Welcome, VAND/A 👻 Accesuphility 😹 Statistical 📿
Davihleand 4 Davihleand Davihaud Unerstwatchty Spelen Notor Pedace Autyon Peters Files	About x Service Leading and Leading 45.0.0.0 Description: 1.5.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.
> Origination	
Servicing	
> Collections	
> WFP	
> Tools	
> Setup	
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Header

In the Header, system displays the following:

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

8	Welcome, VAVAIDYA 👻	Accessibility	🙀 Sign <u>O</u> ut [QA]	0
	Change Password			
-	User Info			



- Change Password – Click to change the current password.



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

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

ser Info					
Organization				USER TIME ZONE	v
Division			Level User Time Zone	UNDEETNED	
First Name					
Last Name			Company Branch Time	US/CENTRAL (CENTRAL STANDARD TIME)	
Responsibility	SUPERUSER		Zone		
GL Post Date	02/10/2016		Server Time	ASIA/CALCUTTA (INDIA STANDARD	
Last Login Date	02/10/2016 03:21:07 AM		Zone	TIME)	
Session Language	DEFAULT	T	Skin Family	Skyros (Default)	
Debug Enabled Ind					
			Submit 🛞	<u>Close</u>	

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

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

Debug Enabled Ind – Check this box to enable the debug indicator.

On selection, system records all the debugs into logs files depending on the following two types of system parameters:

System Parameter	Condition to record debug data
CMN_DEBUG_METHOD	If parameter value is 1, then debug data is recorded into a file in Database Server.
	If parameter value is 4, then debug data is recorded into the table LOG_FILES_HEADER.
CMN_DEBUG_LEVEL	If parameter value is greater than 0, only then the debug data is recorded.

The debug data can be viewed from Dashboard > System Monitor > Database Server Log Files.

You can click on I List Files button to view the list of logged files.



DashBoard × System Mon	itor _×		
Batch Jobs Jobs Services	Database Server Log Files	Parked Transactions Users	
Database Server Log	Files		
View • Format •		Wrap 🔛 📰 List Files 🔯 Downlo	ad File
File Name		File Type	File Size File Time
JSVPRC_EN_000_01_DB1	2C_2084400	lob	5706 02/18/2016 06:14:11 AM 🔺
ALERT		lob	395 02/22/2016 03:59:16 AM
CSVPRC_EN_100_01_DB1	2C_3794335	lob	6390 02/22/2016 04:53:00 AM
CSVPRC_EN_100_01_DB1	2C_3854338	lob	116750 02/22/2016 05:36:42 AM
JSVPRC_EN_000_01_DB1	2C_2094362	lob	5706 02/18/2016 10:57:09 Al 🖛
File Content			
View - Format -	reeze 🚮 Detadh 🛛 🖉 Wrap	Beginning	50 Show File
View ▼ Format ▼ III F Text	reeze 🛃 Detach 🛛 🖉 Wrap	Beginning	50 💽 Show File
View v Format Form	Nome 2		50 Show File
View v Format v F Text 02/18/2016 17:44	4:11: 45:FLL:lv_use_BI	::Y	
View v Format v F Text 02/18/2016 17:44 02/18/2016 17:44	1:11: 45:FLL:lv_use_BI 1:11: cmnsyp_cl_000_01	::Y .get_syp_parameter_value valu	ie: weblogic
View ▼ Format ▼	#:11: 45:FLL:1v_use_BI #:11: cmnsyp_c1_000_01 #:11: cmnsyp_c1_000_01	::Y .get_syp_parameter_value valu .get_syp_parameter_value valu	<pre>ke: weblogic he: http://ofss2221142.in.oracle.com:</pre>
View v Format v F Text 02/18/2016 17:44 02/18/2016 17:44 02/18/2016 17:44 02/18/2016 17:44	4:11: 45:FLL:1v_use_BI 4:11: cmnsyp_c1_000_01 4:11: cmnsyp_c1_000_01 4:11: cmnsyp_c1_000_01	::Y .get_syp_parameter_value valu .get_syp_parameter_value valu .get_syp_parameter_value valu	<pre>le: weblogic le: http://ofss2221142.in.oracle.com: le: http://ofss2221142.in.oracle.com:</pre>
View v Format v) F Text 02/18/2016 17:44 02/18/2016 17:44 02/18/2016 17:44 02/18/2016 17:44 02/18/2016 17:44	<pre>::11: 45:FLL:lv_use_BI ::11: cmnsyp_cl_000_01 ::11: cmnsyp_cl_000_01 ::11: cmnsyp_cl_000_01 ::11: cmnsyp_cl_000_01</pre>	::Y .get_syp_parameter_value valu .get_syp_parameter_value valu .get_syp_parameter_value valu	<pre>le: weblogic le: http://ofss2221142.in.oracle.comi le: http://ofss2221142.in.oracle.comi le: /scratch/work_area/DEV/QA143REL/r E</pre>

Click on Show File button to view the selected file contents in the 'File Content' section. You can also click **Download File** button to extract a copy of debug details.

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

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

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

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



Left Window

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

> DashBoard	
> Origination	
Servicing	
Servicing	
Customer Service	
Securitization	
Transaction Authorization	
Post Date Checks	
Escrow Transactions	
Account Documents	
Collateral Management	
Reports Producers	
Vendors	
Batch Transactions	
Interfaces	
	2
> Collections	
> Collections > WFP	

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

Right Window

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

DashBoard	Sales Lead ×													20
rigination	Lead Entry Follow	-Up Maintenance												
Origination Sales Lead	Applicant Info										📲 Add	🖉 Edit	Uiew	🛷 Audit
Simple Application Entry Application Entry	View - Format -			dil Wrap 🚦										
Underwriting	Lead #	Lead Dt	Company	Branch	First Name	Last Name	Birth Dt	Channel	Source	Туре	Country		Address #	City
Funding	L-00002006	12/15/2015	NL02	NUHQ	ROSEMARY	BLACK	12/08/1987	CONSULTATION	WEB ENTRY	HOME	UNITED S		513 W	JUNC
Application Retrieval	L-00001002	12/02/2015	US01	USHQ	TEST	TEST LAST NAME	01/01/1990	ESTATE AGENT	FAX IN	RELATIVE	UNITED ST		1000	PLYM
Scenario Analysis	L-00003002	12/17/2015	US01	USHQ	BOND	JAMES	01/01/1997	WEB	WEB ENTRY	HOME	UNITED ST		1000	BOTH
Application Documents	L-00002002	12/12/2015	U501	USHQ	PHANINDRA	CHODA	10/10/1982	CONSULTATION	WEB ENTRY	HOME	UNITED ST		19898	IRVI
Image Maintenance	L-00002004	12/12/2015	US01	USHQ	BOREN	ROBERT	12/01/1970	WEB	WEB ENTRY	HOME	UNITED ST			JUNC
Reports	L-00006002	02/02/2016	US01	USHQ	NITIN	JOSHI	07/25/1988	CONSULTATION	OFFLINE APPLICA	HOME	UNITED ST		ADD1	COAL
Producers	L-00004004	12/19/2015	U501	USHQ	ANDRES	MARTINEZ	08/06/1989	CONSULTATION	WEB ENTRY	HOME	UNITED S		EAD ENTRY	LOIZ
Vendors	L-00005002	12/23/2015	U501	USHQ	SAM	SAM	11/11/1991	OTHERS	WEB ENTRY	HOME	UNITED ST	TATES 1	123	PON
				1 . 0	789						- Add	Edit	Uiew View	Audit V
	Telecom Info View - Format	- Ro I Frees												
	View - Format	• 📑 Frees	e 🛃 Detach	dia musb	402									
	View - Format Telecom Type		e 🛃 Detach	dii wrap	10								hone Current 3423 Y	
	View - Format		e 🛃 Detach	gu wrap	NG.							(004)-532-3		
	View - Format Telecom Type		e 🛃 Detach	din mush	N.									
	View - Format Telecom Type		e 🛃 Detach	gu wrap	NG.									
	View - Format Telecom Type		e 🛃 Detach	gu wrap	NG.									
	View - Format Telecom Type		e 🛃 Detach	da musb	VCR									
	View - Format Telecom Type		e 🛃 Detach	da musb	VCR									
Sevicing	View - Format Telecom Type		e 🛃 Detach	da musb	NE									
	View - Format Telecom Type		e 🛃 Detach	. qui wrap	ve									
Collections	View - Format Telecom Type		e 🛃 Detach	. qui wrap	Vez									
Servicing Collections WFP Tools	View - Format Telecom Type		e 🛃 Detach	gu wrap	Vu									

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

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



DashBoard	~ ·	× Transaction	Authorization ×	Post Date Checks	× Escrow Transaction	Account Documents 🗙	Collateral Management	× Reports x	Producers x	Advances x Pa	yments ×	Tees ×	AP Transactions 🗙	GL Transactions 🗙
Origination		Authorization Au	thorization History	Review Requests	(Pending: 0)									
Invicting Generations and Automation Comparison of the Automation Part Dark Classic Part Dark Classic Collated States Collated States Collector States Collector States Collector States Papeluses Advances Collector States Advances Collector States Collector States Collector States Collector States Collector States Collector States Collector States Conversion Accounts		Account # 2013/02/000010506 2012/000010506 2016/00014000 Parameters View - Format - Parameter Trat Date Transaction Pr View - Format - Result 02/09/2016.0m/ Transaction Pot	INARTHUK PAGHAVE IBROWN PAUL / PAI IBROWN PAUL / PAI BOO SUMAN	The Det N 02/10/2016 02/09/2016 02/09/2016 02/09/2016 02/09/2016 Detach	Transaction ACCOUNT CLOSE CHARGED OFF CHARGED OFF	8 Chadar () Halar () Buh Shina Bio Bio Bio Bio Bio Bio Bio Bio Bio Bio		S Days All D taker Iteratra Iteratra (EROUTHU (EROUTHU	NY View Fails	d Opent Checker Understeine Understeine Understeine		orized Dt	Comments	View Aud
Collections														
WFP														
Tools														

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

Right Splitter/Action Window

The Right Splitter/Action Window has quick access to search and other options to avoid switching between tabs or navigating into sub tabs periodically. You can access the Right Splitter/Action Window while working on an Application or Customer Service screens. You can click 4 and 5 to toggle the view of Right Splitter/Action Window.

Origination Screens

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

DashBoard	0	rigination ×											[
Origination		Search/Task Funding	: 000000378	Review Requests (P	ending: 0)						^		
Origination Sales Lead Simple Application Entry Application Entry		Application: 000 View + Format +				rride OK 🖌 🛛 Warning O	к 🖌		View	√ A <u>u</u> dit	App #	irch	
Application Entry Underwriting Funding		Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Prc Co Existing Customer Nu	Duplicate Application	Contact	Identification #	Submit	Clear
Application Retrieval		01/01/2012	000000378	UNDEFINED	APPROVED - FUNDED	FUNDED	GA-00004 : ADVANCE LEA	N	N				
Scenario Analysis Application Documents Image Maintenance Reports Producers		Summary Applica	nt Request De	ecision Contract	Collateral Comments	Tracking Document	Verification Correspondence	e Tools		,	Advance Rate Term	Requested 15,000.00 8.9900 36	Approved 15,000.00 4.9900 36
Vendors	1	> Applicant									LTV1 15 Stated PTI 9.5	SRADE Score 0.00 LTV2 i4 Stated. .000 Mileage	0 150.00 After DTI58.92 0
		Bureau									Asset Desc Queue	2DR	LET MONTE CARI
		> Checklist										ROVED - FUNDED	
		∠ Collateral Collateral										Change Status	
		Asset Type	C.A	Туре	Primary Year	Make	Model	Mileage New	Wholesale Valu		Add Com	ment	
Servicing		VEHICLE	CAI		Y 2012	CHEVROLET	MONTE CARLO	0 N	10,000.00		* Alert	0	
Collections											* Type		¥
		⊿ Trade-In									* Sub		٣
WEP											Type		
WFP Tools		⊿ Trade-In									* Comment		

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



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

Servicing and Collection Screens

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

DashBoard	Cu	tomer Service ×										
Origination	5	arch Customer Ser	vice: 2012020	0010231 Review	Request (Pending: 0)					A [
										✓ Quick Search		
ervicing Servicing Customer Service Securitization					📣 Wrap 🛛 🝓 📇	Current Show All Gre Product	ip Follow-up Days Past Due		w	Acc # Customer Id SSN		
Transaction Authorization Post Date Checks Escrow Transactions Account Documents			USR1	UNDEFINED Account Details C	20120200010231 ustomer Details Transact	LEASE VEHICLE		USD re Deficiency	Collate > -	Identification #	Submit	🧳 Clear
Collateral Management Reports Producers Vendors		Alerts				Conditions				Auto Run 🔲	Next Account	
Batch Transactions Advances Payments		Alert No data to display.				Condition LIEN DATA CHANGE	Start Dt 02/10/2016	Followuj 02/10/20		Add Comment		
Interfaces AP Transactions GL Transactions										* Sub Type Comment	• •	
CASA Reconciliation Conversion Accounts		Account Detail	5			Other Information Collateral Information						
		01/10/2015	12/10/2014	11/10/2014	10/10/2014	Description	Identification #	Year As	set Class		Post Comment	🦨 Clear
		0.00	0.00	0.00	0.00	2012 MERCEDES E300 4DR	2G4W552J15111062	2012 NE	w	Add Call Activity		
		Delq Due 0.		Due 0.00	Future Pmt 02/10/2015 Dt	Customer Information				* Result		
		LC Due 0J NSF Due 0J		odays 0.00 layoff	Oldest Due 02/10/2015	Customer Name	Relation	SSN		Contact	*	
		Other Due 0	00 FI	uture 0.00 avoff	Dt Amt Paid 0.00	# 000000 OZAKA A YUTAKA	PRIMARY		ox-3140	Reason	*	
			Fi	uture 01/03/2016	Excess	000000 AKANE B YUTAKA	SPOUSE		xx-3399	Promise Dt	选	
		100	Payoff	Date		4			Þ	Promise Amt		
		Delinquency In				Turil HUDITODOCCO	Marketter, N	Delawar M		* Condition	٣	
		Late 30 0 0		90 120 0 0	150 180 0 0	Email MARIEC@SSC.COM Language ENGLISH Marital	Disability N Skip N Stop N	Opt Out		Appnint -	26	
ollections		BP(Life) 0 BP(Year) 0		(Life) 0 Year) 0	Collector GIRI	Status		Active N Military Duty		Time Zone Group Followup	~	
/EP								Time AMERIC	CA/NEW_YOR	Group Pollowup	Post Call Activity	🖉 Clear
		Activities						Zone			CI i our con Echnicy	- cical
Tools		Active Dt 11/0: Last Activity 12/24		pp # 0000000540	Last Pmt Amt 2,245.76 Charge Off Dt							
Setup		Di		re Dt 02/10/2012	Military Duty N	Address Information				-		

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

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

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

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

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

Origination:

- Simple Application Entry
- Application Entry
- Underwriting
- Funding

Collection:



- Collection
- Bankruptcy
- Repossession
- Deficiency

WFP:

- Producers
- Credit Lines
- Units

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

1.4.1.1 <u>Time Zone Preference</u>

er Info					
Organizatior Divisior	n DMC n US01		Time Zone Level	USER TIME ZONE	v
First Name	VARSHA		User Time Zone	UNDEFINED	
	SUPERUSER		Company Branch Time Zone	US/CENTRAL (CENTRAL STANDARD TIME)	
	e 02/10/2016 e 02/10/2016 03	:21:07 AM		ASIA/CALCUTTA (INDIA STANDARD TIME)	
Session Language	DEFAULT	Y	Skin Family	Skyros (Default)	
Debug Enabled Inc	1		Submit 🕅	<u>Close</u>	

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

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

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

Application Server Time Zone (Server Time Zone)

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

Company Branch Time Zone (Organization - Division Time Zone)

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



To modify the Company Branch Time Zone:

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

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

User Time Zone

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

To modify the User Time Zone:

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

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

1.4.2 Screens

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

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

	1202000102	DI WITAKA OZAK											Elur.	w 🖋 At
		31: YUTAKA OZAK/ eze 🚮 Detach 🥥 1		🕘 💿 Current 🤅	Show All 🔘 Gro	up Follow-up							<u>V</u> ie	W YAL
Company	Branch	Sub Unit	Account #	Product		Days Past Due	Currency	Pay O	fAmt	Amount Du	e Status		Ole	dest Due Dt
US01	USR1	UNDEFINED	20120200010231	LEASE VEHICLE			USD		0.00	0.0	0 ACTIVE		02	/10/2015
Call Activities	Maintenance C	count Details Customer		tion History Pmt Mo		Repo/Foreclosure		Bureau	Cross/Up S	iell Activities]			
	Maintenance C	iomments Promises C	Checklists Tracki	ng Attributes Refere				Bureau	Cross/Up S	iell Activities	der angle a	🖉 Edit	<u>V</u> iew	√ A <u>u</u> dit
Call Activities	Maintenance C	iomments Promises C		ng Attributes Refere			tument Trackin	2	Cross/Up S		Add		<u>View</u>	
Call Activities Call Activitie View - Form	Maintenance C es at + ■	omments Promises C	checklists Tracki	ng Attributes Refere	nces Correspon	idence Letters Doo	tument Trackin	2		ot		Ad		Co

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

1.5 <u>Common Operations</u>

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



- Basic Operations
- Basic Actions
- Personalization Options

1.5.1 Basic Operations

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

- Add
- Edit
- View
- Audit

👍 Add	🥖 <u>E</u> dit	∐⊻iew	✓ A <u>u</u> dit
-------	----------------	-------	------------------

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

The table below gives a snapshot of them:

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

1.5.2 Basic Actions

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

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

🕞 Save and Add 🗧 Save and Stay 🗧 Save and Return 🔇 🤤 Return



The table below gives a snapshot of them:

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

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

Basic Actions	Description
М	Click to navigate to the first record.
4	Click to navigate to the previous record.
	Click to navigate to the next record.
M	Click to navigate the last record.

Along with the basic actions, the following buttons are available for specific actions. The table below gives a snapshot of them:

Basic Actions	Description
	Show File - Click to view the details of selected file.
11	List Files - Click to generate and view the list of files maintained in the system.
	Download File - Click to download the details of selected data.

1.5.3 <u>Personalization Options</u>

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

View 🗸 Format 🗸 🔛 📅 Freeze 🎆 Detach 🛛 🖓 Wrap 🛛 🚷

The table below gives a snapshot of them:

Options	Description					
View	Click to personalize your view. The drop-down list provides the following options of customization: Customize columns you wish to view Sort the order of displayed data Reorder columns Additionally, the drop-down list provides selection of options adjoining 'View'.					
Format	Click to resize columns or wrap a data in the table cells. Format Image: Columns Wrap Select the column you need to resize and select Resize Columns option from the Format drop-down list. Resize Column Image: Column Picture Width Image: Column Picture Specify the Width and unit for the selected column. Click OK to apply changes and Cancel to revert.					
Query by Example	Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query.					
Freeze	Select the column at which you need to freeze the table and click Freeze . Function is similar to the freeze option in MS excel.					
Detach	Click to detach the setup table from the screen. An example of the detached table is provided below.					



Options	Description					
Wrap	Select the column in which the data needs to be wrapped and click Wrap .					
	Loan Line Lease					
	Product Definition Ver - format.					
	Product Description Blart D1 Brd D1 Direct Repayment Brakled Collateral Type Collateral Sub Type Collateral Sub Type					
	LOANHOME (VR) 01/01/300 12/31/4000 Y Y Y HOME COLLATERAL REAL REPERTY HOW INSTALLMENT					
	LOW-EGUED DUTING GOODS DUTING 12/01/1000 N N Y HOUSEHOLD GOODS PERSONAL PROFERT INSTALLMENT					
	LOAN-UN LOAN UNSECURED 21/01/1800 12/31/4000 Y Y Y V UNSECURED COLLATURGECURED INSTALLMENT I					
	LOAN-VE LLOAN VEHICLE (FR) DJ/01/1800 12/31/4000 N Y Y VEHICLE COLLATERA PERSONAL PROPERT INSTALLMENT					
	MDP1 MDP1 33(08/1863 12/31/4000 Y N Y VEHICLE COLLATERA PERSONAL PROPERTI INSTALLMENT					
	MURABAHA INI JIJUJISOO 03/13/2013 Y N Y HOME COLLATERAL REAL PROPERTY HOM INSTALLMENT					
	NDS1 NORM DSR 2/31/1/853 12/31/4000 Y N Y UNSECURED COLLATIUN/SECURED INSTALMENT					
	NP01 LINEXT DL1012013 12/31/4000 Y IN Y HOME COLLATERAL REAL PROPERTY HOM MORTGAGE -					
	Click to refresh the data in the table.					
69	Click to reliesh the data in the table.					
1						

Print option in Customer Service screen

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

Detach

ashBoard	Customer Service ×			
rigination	Search Customer Service: 20120200010231 Review Request (Pending: 0)			
ricing				
rvicing Customer Service	Account(s): 20120200010231: YUTAKA OZAKA / AKANE View + Format + 🕞 🔟 Freeze 🔀 Detach 📣 Wrap 🙌	Current Show All Group Follow-up		View 🗸 Audit
Securitization	Company Branch Sub Unit Account #	Product Days Past Due Currency	Pay Off Amt Amount Due Status	Oldest Due Dt
Transaction Authorization Post Date Checks	US01 USR1 UNDEFINED 20120200010231	LEASE VEHICLE 0 USD	0.00 0.00 ACTIVE	02/10/2015
Escrow Transactions Account Documents Collateral Management Reports	Summary Customer Service Account Details Customer Details Transaction Call Activities Maintenance Comments Promises Checklists Tracking		steral Bureau Cross/Up Sell Activities	
Producers	Transaction Batch Information		Add 🚽	🖉 Edit 📃 View 🖌 Audit
Vendors Batch Transactions	View - Format - Prezze Detach & Wrap	Post Void	- <u>1</u>	> Forc □ Tien. ▲ vidorc
Advances	Date Monetany Transaction	#24 Fost F78 AGin	Status	Batch
Payments	02/10/2016 N ADD CUSTOMER ADDRESS PHONE		POSTE	
Fees	91/07/2016 Y TERMINATE		ERROF	
Interfaces	01/06/2016 Y TERMINATE		VOID	N
AP Transaction	01/06/2016 Y EXTENSION		VOID	N
hed Table				
w 🔻 Format 👻 🔛 Free	Detach 📣 Wrap 🚱 😳 Post 📑 Void			
te Monetary	Transaction			Status Batch
V/10/2016 N	ADD CUSTOMER ADDRESS PHONE			POSTED N
/07/2016 Y	TERMINATE			ERROR N
/06/2016 Y	TERMINATE			VOID N
L/06/2016 Y	EXTENSION			VOID N
2/24/2015 Y	PAYOFF QUOTE LEASE			POSTED N

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

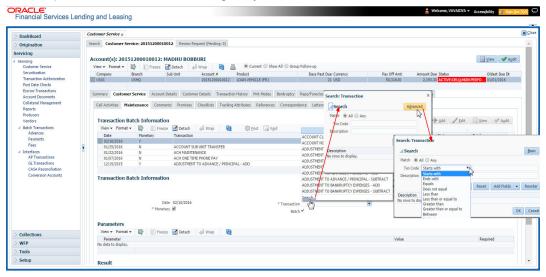
Drop-down List

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

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



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



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

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

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

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

	* Channel WEB ENTRY	* Producer Name	
NY-02 : PR		HOLTSVILLE	43125313212
MT-00001:SGFSADDF		RAMEY	23132132
MH 00001 : TEST 001		ADJUNTAS	0
MH-00001: TEST-001		ATMULUA	U
MN-00001 : TERMINATE		AGUADA	0
MT-00001:SGFSADDF		RAMEY	23132132
NY-02 : PR		HOLTSVILLE	43125313212
Search			

Comments

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



1.6 Keyboard Compatibility

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

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

1.6.1 Keyboard Compatibility

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

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

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

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



1.7 <u>Tool Tips</u>

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

1.8 <u>Accessibility</u>



1.8.1 <u>Understanding Accessibility</u>

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

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

1.8.2 Application Accessibility Preferences

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

Screen Reader

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

High Contrast

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

Large Fonts

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

1.8.2.1 For Visual Challenges

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

Blindness:

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



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

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

Low vision:

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

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

For high contrast requirements Screen setting can be adjusted.

Color blindness:

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

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

1.8.2.2 For Hearing Challenges

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

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

1.8.2.3 For Age-related Challenges

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

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

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

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

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

1.8.3 Other Accessibility Considerations

1.8.3.1 Documentation Accessibility

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

• Addition of text equivalent to all graphics



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

1.8.4 Setting up Accessibility Preferences

You can setup or change the accessibility preferences.

To edit accessibility settings

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

Oracle Financial Services Lending and Leasing
Accessibility Preferences
Edit Accessibility Settings
Any setting made is saved until changed here again.' : 'Any setting must be made for each browser session.
Screen reader
High contrast
Large fonts
Submit Cancel

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

Note

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



2. Search Function

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

2.1 Search Criteria

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

DashBoard	Customer Service ×										
Drigination	Search Customer Se	rvice Review F	Request (Pending: 0	0							
vicing				811. 							
arvicing	Quick Search										
Customer Service Securitization Transaction Authorization	Search Criteri	а						Search Options:	Account	: O Custome	r O Busines
Post Date Checks Escrow Transactions Account Documents	View - Format -	D	reeze 🚮 Detach	طا Wrap	බො				eset Reset	t Criteria	Search
Collateral Management	4						 Image: Second sec				
Reports	Criteria					Comparison Operator		Value			
Producers	ACCOUNT #					LIKE	~				
Vendors Batch Transactions	ACCOUNT STATU	IS				LIKE	~			~	
Advances	PRODUCT					LIKE	~				
Payments	CUSTOMER SSN					EQUAL	~				
Fees	CUSTOMER LAST	NAME				LIKE	~				
Interfaces	CUSTOMER FIRS	T NAME				LIKE	~				
AP Transactions GL Transactions	CUSTOMER ID					EQUAL	~				
CASA Reconciliation	BUSINESS NAME					LIKE	~				
	< VIN					LIKE	~				
	YEAR					EQUAL	~				
	MAKE					LIKE	~				
	MODEL					LIKE	~				
	ASSET TYPE					LIKE	~				
	PRODUCER #					LIKE	~				
	PRODUCER NAME	E				LIKE	×				
	ACCOUNT CONDI	ITION				LIKE	~			~	
	QUEUE NAME (UI	NDEFINED FOR E	EFAULT)			LIKE	~				
	QUEUE DESCRIP	TION				LIKE					
										Oper	n Account
	Search Results	Fre	sze 🛃 Detach	Wrap لے	62						
ollections	Company	Branch	Account #	Date	Title	Product	Status	L.	Delinquency	Amount Due	Outstand
FP	No data to display.										
ools	<										>

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



Description	Example Expression
GREATER	APPLICATION DATE > 01/22/2002
THAN	Result : The system searches for all applications created after Jan. 22, 2002.
GREATER	APPLICATION DATE >= 01/22/2002
THAN OR EQUAL	Result : The system searches for all applications created on or after Jan. 22, 2002
IN	ACCOUNT NUMBER IN ('20001000012512', '20010100012645', '20010300012817')
	IN is used with values that are within parenthesis.
	Result : The system searches for the applications with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.)
NOT IN	ACCOUNT NUMBER NOT IN ('20001000012512', '20010100012645', '20010300012817')
	NOT IN is used with values that are within parenthesis.
	Result : The system searches for all applications except those with the account numbers of '20001000012512', '20010100012645', and '20010300012817'.)
IS	VIN IS NULL
	IS is only used with a value of "NULL". It enables you to search for criteria that has no value; that is, fields where no information is present.
	Result : The system searches for all applications without a vehicle iden- tification number.
IS NOT	VIN IS NOT NULL
	IS NOT is only used with a value of "NULL". It enables you to search for criteria that has any value; that is, fields where information is present.
	Result : The system searches for all accounts with a VIN, vehicle identi- fication number.
LIKE	ASSET TYPE LIKE VEH%
	LIKE enables you to search for close matches using wildcard charac- ters.
	Result : The system searches for all applications with asset type beginning with the characters "veh" such as "vehicle car" or "vehicle van."
NOT LIKE	ASSET TYPE NOT LIKE VEH%
	NOT LIKE enables you to search for close matches using wildcard characters.
	Result : The system searches for all applications with asset type other than those starting with the characters "veh."

Using Wildcard Characters

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



• _ (underline) represents any single character.

Using Criteria Value

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

- **1234**ACB
- **1234**5678
- 1234
- **1234**8
- 12340980988234ABIL230498098

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

- 12345
- 1234A
- 12340

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

- 1234
- 01234
- 098908LKJKLJLKJ000988071234

Search criteria values of _1234 will locate five character strings that end in "1234" for example,

- A1234
- 1**1234**

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

- 1234
- 01234
- **1234**0
- AKJLKJ**1234**128424

Search criteria values of **_1234_** will locate character strings of 6 characters that *contain* **"1234"** for example,

- A1234B
- 0**1234**1
- A**1234**1

Using Search Criteria examples

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

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



Criteria	Comparison Operator	Value
APPLICATION DATE	EQUAL	05/01/2001
APPLICATION NUMBER	GREATER THAN OR EQUAL	000000278

Result: The system searches for all applications with application date May 1, 2001 and an application number greater than or equal to 000000278.

Criteria	Comparison Operator	Value
FIRST NAME	EQUAL	JAN

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

- JAN ARBOR
- JAN FISHER

Criteria	Comparison Operator	Value
FIRST NAME	LIKE	JAN%

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

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



Application Status

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

DashBoard	Origination	×											X
Drigination	Search/Ta	sk Ann	lication En	ry: 0000001	123 Review	Requests (Pending	: 0)						
Origination Sales Lead	⊿ Quick												
Simple Application Entry Application Entry	App #	000000153	37		SSN			Identification #			Submit		
Underwriting Funding	Queue					Vext Application							
Application Retrieval Scenario Analysis Application Documents	Searc	h Crite	ria										
Image Maintenance								🕂 Ne	ew Application	Open Application	View Application	🔁 Unlock Applicati	ion
Reports Producers	Search	Reculto	Tack										
Vendors		Format +		Freeze	🖌 Detach	ط Wrap	Wiew /						
		I Locked		Company	Branch	App #	Date	Title	Product	Status	Sub	Status	
			0	US01	USHQ	0000001023		CHODA PHANINDRA /	LEASE VEHICU		FUN		
	<u> </u>		ŏ	US01	USHQ	0000001033	in monterontseronnen	MADHU BOBBURI / BA	LOAN VEHICLE	and the second second	BLAN		^
			Ø	U501	USHQ	0000001093		HONEYSINGH YOYO	LEASE VEHICL		FUN		-1
	0		0	US01	USHQ	0000001056	12/15/2015	BOND JAMES	LOAN VEHICLE	(FR) NEW	REVI	EW REQUIRED	
	0		0	U501	USHQ	0000001562	02/02/2016	S SAM	LOAN VEHICLE	(FR) APPROVED	FUN	JED	
	• 0		0	US01	USHQ	0000001105	08/01/2015	HOOD MARK	LOAN VEHICLE	(FR) NEW	REVI	EW REQUIRED	
			0	US01	USHQ	0000001265	01/04/2016	KABADE KIRAN	LOAN VEHICLE	(FR) APPROVED	VERI	FYING	
	0		0	US01	USHQ	0000001581	02/02/2016	VANKAYA JOGAIAH	LOAN VEHICLE	(FR) APPROVED	VERI	FYING	
	9		0	U501	USHQ	0000001094	12/19/2015	MARTINEZ ANDRES / A.	LINE HE (FR)	APPROVED	VERI	FYING	
			0	U501	USR1	000000358	02/01/2012	LEWIS JERRY / JEAN	LOAN VEHICLE	(FR) APPROVED	FUN	JED	
			0	US01	USHQ	000000362	03/01/2012	JONATHAN RYAN / JUL.	LOAN VEHICLE	(FR) APPROVED	FUN	ED	
			0	NL02	NLR1	000000366	04/01/2012	GARCIA PETER / SHAR	LOAN VEHICLE	(FR) APPROVED	FUN	IED	
			0	US01	USHQ	000000370	05/01/2012	WALKER SIDNEY / SAM.	LOAN VEHICLE	(FR) APPROVED	FUN	ED	
			0	US01	USR1	000000374	01/01/2012	FLOWER ANDY / JEAN	LOAN VEHICLE	(FR) APPROVED	FUN	ED	
			0	US01	USHQ	000000378		TIFFANY RUSSEL / GR	LOAN VEHICLE		FUN		
			0	U501	USHQ	000000382		TOLMAN GREG / EVA	LOAN VEHICLE			APPROVED	
			0	US01	USR1	000000386		STANDFORD MICHEAL			FUN		~
	,		0	US01	USR1	000000390	04/01/2012	SAXTON MARTIN / CH	LOAN VEHICLE	(FR) APPROVED	FUN)ED	
	<											/	
Servicing													
Collections													
> WFP													

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



2.2 <u>Searching for an Application</u>

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

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

ashBoard	DashBoard ×					8		
DashBoard DashBoard Users Productivity	Origination		⊿ Setup		🖌 Admin			
System Monitor	My User Queues		Product Expiring in Nex	ct One Month	Critical Batch Job Status			
Producer Analysis	Description	Count	Product	End Date	Batch Job	Status		
Process Files	No data to display.		No data to display.		No data to display.			
	My Pending Review Req	uests By Applications						
	App #	Priority						
	No data to display.							
	My Pending Review Reg	uests By Priority						
	Priority	Count						
	No data to display.							
	Number of Queues Hard Queue Description No data to display.	Assigned Count	Producers Count By Status ACTIVE	Count 82	Vendors Count By Statu Status ACTIVE	IS Count 35		
	Queue Description	Count	Producers Expiring in N	lext One Month	Vendors Expiring in Nex	ct One Month		
	No data to display.		Producer	End Date	Company Name	End Date		
			No data to display.		No data to display.			
	My Pending Review Req	uests By Accounts						
	Acc #	Priority						
	No data to display.							
Origination	My Pending Review Req							
Servicing	Priority No data to display.	Count	~					
Collections								
WFP								
Tools								

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

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

2.2.1 Search/Task tab

To view the Search/Task screen during Line of credit origination

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



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

DashBoard	Origination ×						×
gination	Search/Task Application	Entry Review Requests (F	Pending: 0)				
igination	⊿ Quick Search						
Sales Lead Simple Application Entry							
Application Entry	App #	SSN		Identification #		Submit	
Underwriting Funding		v	Next Application				
Application Retrieval	Queue	<u> </u>	S Mext Application				
Scenario Analysis Application Documents	Search Criteria						
Image Maintenance				👍 New	Application Qpen Application	View Application	nlock Application
Reports							
Producers /endors	Search Results/Tas		📣 Wrap 🔞	View All			
	Crit Loc Allo Company	Branch App #	Date	Title Product	Status	Sub Status	q
	No data to display.						
	Columns Hidden 1						>
	Columns Hidden 1						
rvicing							
llections							
ollections FP							
ollections							

2. Click the Search Criteria tab.

DashBoard	Ori	ination ×											X
Origination	50	arch/Task	Application Entry	Review Requests	(Pending: 0)								
Origination Sales Lead Simple Application Entry Application Entry Underwriting Funding Application Retrieval	p	Quick Sea Search Ci	irch iteria	Presze 🛃 Di		ap (d)					🛷 Res	et Criteria	💏 Search
Scenario Analysis		4	(age)	III I I I I I I I I I I I I I I I I I	cacii qui tvit	4P 602							
Application Documents		Criteria					Com	arison Operator		Value			
Image Maintenance		YEAR					EQU		~	- orde			
Reports Producers		APPLICAN	CON				EQU		~				
Vendors		APPLICAT						TER THAN OR EQUAL	~				6
			ON STATUS				LIKE		~			~	
			ON SUB STATUS				LIKE		~			~	
		UNDERWE					LIKE		~				
		VIN					LIKE		~				
		MAKE					LIKE		~				
		MODEL					LIKE		~				
		ASSET TY	F				LIKE		~				
		PRODUCE					LIKE		~				
		PRODUCE	t #				LIKE		~				
		APPLICAT	ON #				LIKE		~				
		PRODUCT					LIKE		~				
		BUSINESS	NAME				LIKE		~				
		APPLICAN	LAST NAME				LIKE						
								New Application	n 🔛 Open Aj	oplication	Uiew Application	🔭 Unloc	Application
		earch Res	nt - 🖙 🛛 🔟	Freeze 🔐 Detz			/iew All						
	N	Crit Loc Allo data to displa		nch App #	Dat	e	Title	Product	St	atus	Sub Sta	itus	Q.
Servicing		olumna Hidder											/
Collections													
WEP													
Tools													

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

- During Line of credit origination, the results are sorted according to the priority of application and application identification number. However you can sort the records using any criteria.
- If you try to open an application which is already opened by another user, system displays an alert message indicating "Application is locked by <User Name> Phone <phone number>".

The Search Results/Task screen.

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



DashBoard	Origination ×									
rigination	Search/Task Applic	ation Entry: 000000	1537 Review R	equests (Pending: 0)						
 Origination Sales Lead Simple Application Entry Application Entry Underwriting Funding Application Retrieval Scenario Analysis Application Documents Image Maintenance 	Application: 00	00001537: ROD			Override OK 🖌 Wa	arning OK 🖌			<u>View</u>	🖋 A <u>u</u> dit
	Dt	App #	Sub Unit	Status	Origination Stag	e Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact
	09/05/2015	0000001537		APPROVED - FU		CA-00003 : ACE H	(818)-761-2277	N	N	>
Image Maintenance Reports Producers Vendors		ant Business Requ	uest Decision	Contract Collatera	Comments Trac	king Document \	erification Correspo	ndence Tools		
	Applicant Ratios									
	> Bureau									
	> Checklist									
	🦼 Collateral									
	Collateral									
	Asset Type	Sub T	ype		Year Make	Model A4		Mileage New 0 Y	Wholesale Value 19,000.00	Retail 19,500
	VEHICLE	CAR		17	2015 AUDI	84				>
	VEHICLE	CAR		(*)	2015 AUDI	84				
	VEHICLE	CAR		, v	2015 AUDI	Ad				
	Trade-In Asset Type		: Sub Type	Description	Identification	≠ Ye	ır Make	Model	Base Retail Amt	Addons
Servicing	Trade-In Aset Type VEHICLE		Sub Type	Description 2015 DODGE	Identification RAM 3GCPCREC9E0	# Ye 3145196 201	5 DODGE	Model RAM PICKUP 2500	5,300.00	> Addons 200.00
> Servicing	Trade-In Asset Type		Sub Type	Description 2015 DODGE	Identification	# Ye 3145196 201		Model		Addons

You are now ready to begin work on the application.

2.2.2 Quick Search section

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

To load an application using the Quick Search section:

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

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

Note

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



DashBoard	Origination ×								
rigination	Search/Task	Application Entry:	0000001536 Review	v Requests (Pending: 0)					
Origination	⊿ Quick Se	earch							
Sales Lead Simple Application Entry Application Entry Underwriting	App # 0000		SSN			Identification #		Submit	
Funding	Queue		 III 	Next Application					
Application Retrieval Scenario Analysis	Search C	- It - It -							
Application Documents	9 Search C	riteria							
Image Maintenance Reports						New Application	Qpen Application	Usew Application	Unlock Application
Producers	Search Res								
Vendors	View - Form		Freeze M Detach						
	Crit Loc Allo No data to displ		nch App #	Date	Title	Product	Status	Sub Status	
	<								>
	Columns Hidde	en 1							
	1								
Servicing									
and the set									
Collections									
Servicing Collections WFP Tools									

The system loads the selected application.

To load an application from a queue during application entry

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

2.2.2.1 Other Features on the Results screen

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

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



What is it?	What does it do?
Unlock Appli- cation	Unlocks the selected application locked by another user.

2.2.2.2 Copying an Application

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

To copy an application

- 1. Open the **Underwriting/Funding** screen and use **Quick Search** screen to locate the application you want to copy.
- 2. Select the application you want to copy on the **Search Results/Task** screen.

3. Click **Copy Application**.

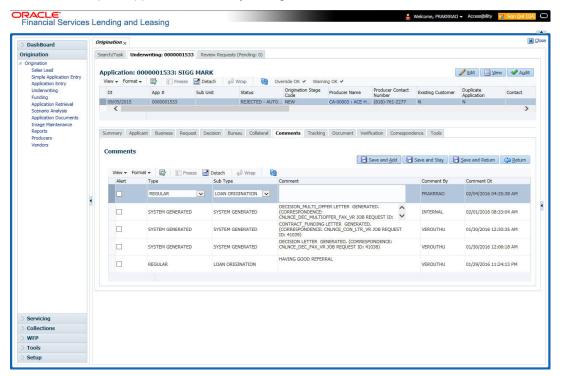
DashBoard	Origination ×					×
Origination Gales Lead Simple Application Entry Application Entry Underwriting Funding	Information Application copy successful. New application Search/Task Underwriting: 000000153					
	App # 0000001537	SSN	Identification #		Submit	
Application Retrieval Scenario Analysis Application Documents	Queue	Next Application			-	
Image Maintenance Reports Producers	Search Criteria		Open Applic	ation	Unlock Application	y Application
Vendors	Search Results/Task					
	Crit Loc Allo Company Branch	App # Date	View All Title Product	Status	Sub Status	
	No data to display.					>
	•					
ervicing						
ollections /FP						
ools						
Setup						

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

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



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



2.2.2.3 Unlocking an Application

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

To unlock an application

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

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



inancial Services	s Lending and Leasing
DashBoard	Origination x
igination	Search/Task Underwriting Review Requests (Pending: 0)
Drigination Sales Lead	✓ Quick Search
Simple Application Entry Application Entry	App # 000001622 SSN Identification #
Underwriting	A Warning ×
Funding Application Retrieval	Queue V Lie Application is locked by: KGOUDU Phone: 0 - Ext: 0
Scenario Analysis Application Documents	> Search Criteria
Image Maintenance Reports	🛄 Open Application 🛛 📋 View Application 🖉 Unlock Application
	Critical Locked Allowed Company Branch App # Date Title Product Status Sub Status
	No data to display.

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

2.2.2.4 View Application

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

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

2.3 Searching for an Account and Customer

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

To view the Search screen during Line of credit servicing

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



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

DashBoard	Customer S	Service ×								2
> Origination	Search	Customer Service	Review Request (Pending: 0)							
Servicing	Ouick	Search								
Servicing	= Quick	Search								
Customer Service	Acc #		Customer Id		SSN	Iden	ntification #	Submit		
Securitization										
Transaction Authorization	Queue/ C	ondition	•	Auto Run	Next Account					
Post Date Checks	darge) e		[001]							
Escrow Transactions	Searc	h Criteria								
Account Documents								1	~	
Collateral Management									Qpen Account	nt
Reports										
Producers	Search									
Vendors	View 🔻	Format 🔻 🔯	Freeze Detach	الله Wrap 🔞	3					
		(Constant)	See	da	a					
4 Batch Transactions	4		Sould French I							
Batch Transactions Advances					20			D	iel .	
Advances Payments	Compar		Account #	Date	10 C	Product	Status	D		
Advances Payments Fees					20	Product LOAN VEHICLE (FR)	Status ACTIVE:TIP	d		
Advances Payments	Compar	ny Branch	Account #	Date	1700 Title			d 1	Amount Due	•
Advances Payments Fees Interfaces AP Transactions	Compar US01	ny Branch USHQ	Account # 20150100010023	Date 01/01/2015	Title BABU MADHU MADHU BOBBURI	LOAN VEHICLE (FR)	ACTIVE:TIP	d 1 7	Amount Due	•
Advances Payments Fees Interfaces	Compar US01 US01	ny Branch USHQ USHQ	Account # 20150100010023 20151200010012	Date 01/01/2015 12/07/2015	Title BABU MADHU MADHU BOBBURI	LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE:TIP ACTIVE:DELQ:NON PERFORMING	d 1 7 0	Amount Due 7 0.00 7 4,786.60	•
Advances Payments Fees Interfaces AP Transactions	Compar US01 US01 US01	ny Branch USHQ USHQ USHQ USHQ	Account # 20150100010023 20151200010012 20150200010030	Date 01/01/2015 12/07/2015 02/01/2015	Title BABU MADHU MADHU BOBBURI KARTHIK RAGHAV	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE:TIP ACTIVE:DELQ:NON PERFORMING PAID OFF	d 1 7 0 1	Amount Due 7 0.00 7 4,786.60 0.00	•
Advances Payments Fees I Interfaces AP Transactions GL Transactions	Compar US01 US01 US01 US01 US01	ny Branch USHQ USHQ USHQ USHQ USHQ	Account # 20150100010023 20151200010012 20150200010030 20160200015310	Date 01/01/2015 12/07/2015 02/01/2015 02/24/2016	Title BABU MADHU MADHU BOBBURI KARTHIK RAGHAV SDFSD SDFS K SAI KRISHNAN	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE:TIP ACTIVE:DELQ:NON PERFORMING PAID OFF ACTIVE	d 1 7 0 1 1	Amount Due 7 0.00 7 4,786.60 0.00 7 0.00	•
Advances Payments Fees I Interfaces AP Transactions GL Transactions	Compar US01 US01 US01 US01 US01	ny Branch USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20150100010023 20151200010012 2015020001030 20160200015334	Date 01/01/2015 12/07/2015 02/01/2015 02/24/2016 02/23/2016	Title BABU MADHU MADHU BOBBURI KARTHIK RAGHAV SDFSD SDFS K SAI KRISHNAN	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE:TIP ACTIVE:DELQ:NON PERFORMING PAID OFF ACTIVE ACTIVE:DELQ	d 7 0 1 1 1	Amount Due 7 0.00 7 4,786.60 0.00 7 0.00 6 443.90	
Advances Payments Fees I Interfaces AP Transactions GL Transactions	Compar US01 US01 US01 US01 US01 US01	ny Branch USHQ USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20150100010023 20151200010012 20150200010030 20160200015340 20160200015544 20160100015593	Date 01/01/2015 12/07/2015 02/01/2015 02/24/2016 02/23/2016 01/02/2016	Title BABU MADHU MADHU BOBBURI KARTHIK RAGHAV SOFSD SDFS K SAL KRISHNAN SALE, TRAN JA MAC EWFE WFRWQ	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE:TIP ACTIVE:DELQ:NON PERFORMING PAID OFF ACTIVE:DELQ ACTIVE:DELQ ACTIVE:DELQ	d 1 7 0 1 1 1 1 1	Amount Due 7 0.00 7 4,786.60 0.00 7 0.00 6 443.90 5 1,078.54	
Advances Payments Fees I Interfaces AP Transactions GL Transactions	Compai US01 US01 US01 US01 US01 US01 US01	ny Branch USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20150100010023 20151200010012 2015020001030 20160200015310 20160200015584 20160100015593 20160200015071	Date 01/01/2015 12/07/2015 02/01/2015 02/24/2016 02/23/2016 01/02/2016 02/16/2016	Title Title BABU MADHU BOBBURI KARTHIK RAGHAV SDFSD SDFS K SAI KRISHNAN SALE_TRAN_JA MAC EWFE WFRWQ MONTANDON QUA	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE:TIP ACTIVE:DELQ:NON PERFORMING PAID OFF ACTIVE ACTIVE:DELQ ACTIVE:DELQ ACTIVE:DELQ ACTIVE	d 1 7 0 1 1 1 1 1 1 1	Amount Due 7 0.00 7 4,786.60 0.00 7 0.00 6 443.90 5 1,078.54 7 0.00	
Advances Payments Fees I Interfaces AP Transactions GL Transactions	Compare US01 US01 US01 US01 US01 US01 US01 US01	ny Branch USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20150100010023 20151200010012 20150200010001 20160200015301 20160200015301 2016000015597 20160100015597	Date 01/01/2015 12/07/2015 02/01/2015 02/23/2016 02/23/2016 02/26/2016 01/02/2016	Title Title BABU MADHU BOBBURI KARTHIK RAGHAV SDFSD SDFS K SAI KRISHNAN SALE_TRAN_JA MAC EWFE WFRWQ MONTANDON QUA	LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE:/TIP ACTIVE:/DELQ:NON PERFORMING PAID OFF ACTIVE: ACTIVE: ACTIVE: ACTIVE: ACTIVE: ACTIVE: ACTIVE: ACTIVE: ACTIVE: ACTIVE:	d 1 7 0 1 1 1 1 1 1 4 2	Amount Due 7 0.00 7 4,786.60 0.00 7 0.00 6 443.90 5 1,078.54 7 0.00 5 2,114.08	
Advances Payments Fees I Interfaces AP Transactions GL Transactions	Compare US01 US01 US01 US01 US01 US01 US01 US01	ny Branch USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20150100010023 20151200010012 2015020010030 20160200015510 20160200015593 20160200015593 2016010015593 2016010015593	Date 01/01/2015 12/07/2015 02/01/2015 02/21/2016 02/23/2016 01/02/2016 01/02/2016 01/202016	Title Title BABU MADHU MADHU BOBURI KARTHIK RAGHAV SOFSD SDFS K SAI KRISHNAN SALE_TRAN_JA MAC EWFE WFRWQ MONTANDON QUA BROAD STUART/	LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE-STIP ACTIVE-SELQ:SION PERFORMING PAID OFF ACTIVE-DEQ ACTIVE-DEQ ACTIVE-DEQ ACTIVE-DEQ ACTIVE-DEQ ACTIVE-DEQ ACTIVE-DEQ ACTIVE-DEQ	d 1 7 0 1 1 1 1 1 4 2 7 7	Amount Due 7 0.00 7 4,786.60 0.00 7 0.00 6 443.90 5 1,078.54 7 0.00 15 2,114.08 7 900.06	
Advances Parments Fees 4 Interfaces AP Transactions C. Transactions Conversion Accounts	Compare US01 US01 US01 US01 US01 US01 US01 US01	ny Branch USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20150100010023 2015020010012 20150200010330 20160200015300 20160200015993 20160100015999 20160100015993 20160100015303 2015010015595	Date 01/01/2015 12/07/2015 02/01/2015 02/24/2016 02/24/2016 02/26/2016 01/02/2016 01/20/2016 12/10/2015	Title BABU MADHJ MADHJ BOBBURI KARTHIK RAGHAV SOFSD SDFS K SAI KRISHNAN SALE_TRAN_JA MAC EWFE WFRWQ MONTANDON QUA BROAD STUART / MAC RAJESH	LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE-TIP ACTIVE-DELQ-NCM PERFORMING PAID OFF ACTIVE-DELQ	d 1 7 0 1 1 1 1 1 4 2 7 7	Amount Due 7 0.00 7 4,786.60 0.00 7 0.00 6 443.90 5 1,078.54 7 0.00 15 2,114.08 7 900.06 7 13,214.31	
Advances Payments Fees I Interfaces AP Transactions GL Transactions	Compar US01 US01 US01 US01 US01 US01 US01 US01	ny Branch USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	Account # 20150100010023 2015120010012 201502001030 2016020001550 20160200015593 20160200015593 20160200015599 20160100015599 20160100015599 20160100015599 2016010015599	Date 01/01/2015 12/07/2015 02/01/2015 02/24/2016 02/23/2016 01/02/2016 01/02/2016 01/02/2016 01/20/2015 02/16/2015	Tide BABU MADHJ MADHJ BOBBURI KARTINE KADHAV. SDFSD SDFS K SAI KRJSHAM SALE, TRAV JA MASE EVIFE WREWQ MONTANCON QUA. BROAD STUART / MAC RAJESH GSDFGSG DFGSF ELEVERCRED SADI.	LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE-TIP ACTIVE-DELQACIN PERFORMING PAID OFF ACTIVE-DELQ	d 1 7 0 1 1 1 1 1 4 2 7 7 1 0 0	Amount Due 7 0.00 7 4,786.60 0.00 7 0.00 6 443.90 5 1,078.54 7 0.00 5 2,114.08 7 900.06 7 13,214.31 6 0.00	
Advances Payments Fees 4 Interfaces AP Transactons Q, Transactons Conversion Accounts	Compai US01 US01 US01 US01 US01 US01 US01 US01	ny Branch USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	Account # 2015/30/00100022 2015/200010012 2016/20201030 2016/202015301 2016/202015301 2016/202015301 2016/202015591 2016/202015592 2016/202015592 2015/202015592 2015/202015592	Date 01/01/2015 12/07/2015 02/01/2015 02/24/2016 02/23/2016 01/02/2016 02/16/2016 01/02/2016 01/20/2016 02/16/2016 02/16/2016 07/10/2012	Tide RADI MACHU MACHU BORBURI MACHU BORBURI KSAI KRISHWN SALE TRAN JA MAC EVFE WFRWQ MOTTANOCH QUA. BROAD STUART / BROAD STUART / BROAD STUART / BROAD STUART /	LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE-TIP ACTIVE-DEQ.9X0N PERFORMING PAID OFF ACTIVE ACTIVE-DEQ.Q ACTIVE-DEQ.Q	d 1 7 0 1 1 1 1 1 4 2 7 7 1 1 0 2 2	Amount Due 7 0.00 7 4,786.60 0.00 6 443.90 5 1,078.54 7 0.00 5 2,114.08 7 900.06 7 13,214.31 6 0.00	
Advances Peyments Fees 4 Interfaces AP Transactions G. Transactions Conversion Accounts	Compai US01 US01 US01 US01 US01 US01 US01 US01	ny Branch USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	Account # 2015/20100010023 2015/200010012 2015/200010012 2015/200015354 2016/200015559 2016/200015591 2016/200015992 2016/200015992 2016/200015992 2016/200015992 2016/200015913	Date 01/01/2015 12/07/2015 02/01/2015 02/24/2016 02/23/2016 02/23/2016 02/26/2016 01/02/2016 01/20/2016 12/10/2015 02/16/2015 07/10/2012 01/20/2016	Title EARL MADHU MADHU DOBBURI KARTHIK KACHAY SDFSD SDFS K.SAI KRISHWAN SALE TRAN, JA MAC EVITE WFWIN MORTANDON QUA. MORTANDON QUA. BROAD STUART / BROAD STUART / BROAD STUART / BROAD STUART / SARANGUA LA FRAD.	LOAN VEHICLE (FR) LOAN VEHICLE (FR)	ACTIVE:TIP ACTIVE:DED,CHON PERFORMING PAID CPF ACTIVE	d 1 7 0 1 1 1 1 1 1 4 2 2 7 1 1 0 2 3 3	Amount Due 7 0.00 7 4,786.60 0.00 7 0.00 6 443.90 5 1,078.54 7 0.00 5 2,114.08 7 900.06 7 13,214.31 6 0.00 10.00 7 450.03	

3. Click the Search Criteria tab.

DashBoard	Customer Service ×									
Origination	Search Customer Service Review Request (Pending: 0)									
ervicing	Duick Search									
Serviding Customer Service Securitization Transaction Authorization Post Date Checks Escrow Transactions	Voulick Search Search Options: Account Cu Cu Constant Cu Cu Cu Constant Cu Cu									
Account Documents	Criteria	Comparison Operator		Value						
Collateral Management	ACCOUNT #	LIKE								
Reports	ACCOUNT STATUS	LIKE			•					
Producers Vendors	PRODUCT	LIKE	-	%LOAN%						
4 Batch Transactions	CUSTOMER SSN	EQUAL	-							
Advances	CUSTOMER LAST NAME	LIKE								
Payments	CUSTOMER FIRST NAME	LIKE	-							
Fees 4 Interfaces	CUSTOMER ID	EQUAL								
AP Transactions	BUSINESS NAME	LIKE	-							
GL Transactions	VIN	LIKE	-							
CASA Reconciliation	YEAR	EQUAL								
Conversion Accounts	MAKE	LIKE								
	MODEL	LIKE								
	ASSET TYPE	LIKE								
	PRODUCER #	LIKE	-							
Collections	PRODUCER NAME	LIKE								
WFP	ACCOUNT CONDITION	LIKE	-		•					
Tools	QUEUE NAME (UNDEFINED FOR DEFAULT)	LIKE	•							

Using the Search tab

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



The system loads account on Customer Service screen.

DashBoard	Cu	stomer Service \times									X
Origination	s	earch Customer S	ervice: 201509	90001426	7 Review F	Request (Pending	: 0)				
rvicing											
Servicing		Account(s): 201	1509000142	267: SIG	G MARK					View	Audit
Customer Service		View - Format -	E En	eeze	Detach	🚽 Wrap 🛛 🔞		Current O Show All O Group Fi	ollow-up		
Securitization		Company	Branch		b Unit	Account #	Prod		Days Past Due Currency		Pay Off Amt
Transaction Authorization		US01	USHQ			201509000	14267 LOAM	N VEHICLE (FR)	118 USD		19,397
Post Date Checks Escrow Transactions		<									>
Account Documents											
Collateral Management		< Summary Q.	stomer Service	Account	Details Cu	stomer Details	Transaction His	story Pmt Modes Bankruptcy	Repo/Foreclosure Deficier	ncy Collateral	Bure > *
Reports											
Producers		Alerts						Conditions			
Vendors		2 8000						2 Conditions			
Batch Transactions		Alerts						Conditions			
Advances		Alert						Condition	Start Dt	Followup Dt	
Payments Fees		No data to display						DELINQUENT	10/09/2015	01/30/2016	
Interfaces											
Conversion Accounts		Account Det	ails					Other Information Collateral Information			
		Dues						Description	Identification # Yes	ar Asset Class	A^
		02/01/2016	01/01/201	6 13	2/01/2015	11/01/2015	10/01	2015 AUDI A4	WAUAF78E26A119602 20		A V
		1,302	1,302	1,	302	1,302	1,302	<	THOM FOLLOWINGOL LO.		>
		<					>				
								Customer Information			
		Delq Due LC Due		Total Due		Future Pmt Dt					
		NSF Due		days Payoff ture Payoff		Oldest Due Dt Amt Paid		Customer # Name	Relation	SSN	
		Other Due			02/06/2016			000001 MARK DOUGLAS	SIGG JR PRIMARY	xx-xxx-8660	
				Date				<			>
		Delinquency	Informatio	n							
			60	90	120	150 180	Category	Email MARK@OFSLL.CO			
		Late 30			0	0 0	90	Language ENGLISH	Skip N Op Ou		
		Late 30 1 1	1	1			>	Marital UNDEFINED	Stop N		
				1			/		Correspondence Active		
		1 1	1					Status	Correspondence Active Military	(
		1 1 C BP(Life) 0	1	NSF(Life)	0	Collector	DEMOCOLL		Correspondence Active Military Dub		YOR
Collections WFP		1 1	1		0	Collector			Correspondence Active Military Dub	/ / = AMERICA/NEW	_YORI

2.3.1 Quick Search section

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

To load an account using the Quick Search section

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



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

DashBoard								×
Origination	Search Customer	Service: 20150900014275 Review	Request (Pending: 0)					
ervicing	A Quick Search	1						
Servicing Customer Service Securitization Transaction Authorization	Acc # 201509000	14275 Customer Id	S	5N	Identificatio	on #	Submit	
Post Date Checks	Queue/ Condition		🗸 Auto Run 🗌 📗	Next Account				
Escrow Transactions Account Documents	> Search Crite	ria						
Collateral Management Reports Producers Vendors	Search Results						Den A	ccount
Batch Transactions Advances Payments	View - Format - Company	Branch Account #	لي Wrap 🚱	Title	Product	Status	Delinquency days	Amoun
Fees Interfaces AP Transactions	No data to display.				· · ·			>
Conversion Accounts								
Conversion Accounts								
Conversion Accounts								

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

To load an account from a queue

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

2.3.2 Search Using Customer Details

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

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

On the Oracle Financial Services Lending and Leasing home screen, click Servicing \rightarrow Servicing \rightarrow Customer Service \rightarrow Search Criteria

Select **Customer** as a search option.

DashBoard	Customer Service ×										
Origination	Search Customer S	Service Review Requ	uest (Pending: I	0)							
ervicing	Quick Search										
ervicing Customer Service Securitization Transaction Authorization	✓ Search Criter								Search	Options: Account	Oustomer O Busin
Post Date Checks Escrow Transactions	View - Format	• 🛃 🔟 Freez	e 🔐 Detach	Wrap لي	62					Preset	Criteria 🛛 💏 Seard
Account Documents	Criteria						Comparison Operator		Value		
Collateral Management	CUSTOMER #						LIKE				
Reports Producers	CUSTOMER FIR	ST NAME					LIKE				
Vendors	CUSTOMER LAS	T NAME					LIKE				
Batch Transactions	CUSTOMER SSN						EQUAL	-			
Advances	CUSTOMER NAT	TIONAL ID					-				
Payments	CUSTOMER PAS	SPORT NUMBER					LIKE				
Fees	CUSTOMER PHO	ONE NUMBER					EQUAL				
Interfaces AP Transactions	CUSTOMER ZIP	CODE					LIKE				
GL Transactions											
Conversion Accounts											Open Account
	Search Results	Freeze	Detach	d Wran	69						
	Customer Id	al Interes	Sall octoor	dan numb	403	National ID	First Name	Last Name	SSN	Passport #	Zip
	No data to display.					14040410110	, a servanie	costriane		, asydit #	
Collections											
VEP	View - Format -	Freeze	Detach	Wrap لي	62						
Fools	Company	Branch	Account #	Produc		Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt	Type
	No data to display.										



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

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

ashBoard	Custome	er Service 🗙									
rigination	Search	Customer Ser	vice Review Requ	iest (Pending: 0)							
ricing	⊿ Oui	ick Search									
vicing Customer Service Securitization Transaction Authorization	Acc #		C	ustomer Id		SSN	Ide	entification #		Submit	
ransaction Authorization Post Date Checks Escrow Transactions Account Documents		e/ Condition		AL	ito Run 🔲 🛛 👔 Nex	t Account					
Collateral Management Reports Producers Vendors	Section and the	h Results	Freeze	🗃 Detach 🛛 🚽	Wrap 🚱						Qpen Accou
Batch Transactions		tomer Id	and the first second second	Call		National ID	First Name	Last Name	SSN	Passport #	Zip
Advances Payments Fees	310	30				45-632-1789	SAI KRISHNAN	К	xxxxxx8956		00775
AP Transactions	View	▼ Format ▼	Freeze	Detach 🚽	Wrap 🚱						
GL Transactions	Con	npany	Branch	Account #	Product	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt	Туре
Conversion Accounts		1	USHQ	20160200015584	LOAN VEHICLE (FR)	USD	5,037.08	422.76	ACTIVE:DELQ	03/01/2016	PRIMARY
llections											
р											
ols											

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

3. On the Search Results/Task screen, view the following information for each account:

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



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

2.3.3 Search Using Account Details

To search for and load an account using the Search screen On the Oracle Financial Services Lending and Leasing home screen, click Servicing \rightarrow Servicing \rightarrow Customer Service \rightarrow Search Criteria

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

DashBoard	Customer Service ×					2
> Origination	Search Customer Service Review Request (Pending: 0)					
Servicing	D Quick Search					
I Servicing Customer Service Securitization Transaction Authorization	Search Criteria			Search Options:	Account O Custome	r 🖱 Business
Post Date Checks					<u>Reset Criteria</u>	Search
Escrow Transactions	View 🔻 Format 🗶 🏢 Freeze 🚮 Detach 🛛 🖓 Wrap 🖓				-	
Account Documents	Criteria	Comparison Operator		Value		
Collateral Management	ACCOUNT #	LIKE				
Reports Producers	ACCOUNT STATUS	LIKE				
Vendors	PRODUCT	LIKE		%LOAN%		
4 Batch Transactions	CUSTOMER SSN	EQUAL	-			
Advances	CUSTOMER LAST NAME	LIKE				
Payments	CUSTOMER FIRST NAME	LIKE				
Fees 4 Interfaces	CUSTOMER ID	EQUAL				
AP Transactions	BUSINESS NAME	LIKE				
GL Transactions	VIN	LIKE	-			
CASA Reconcilation	YEAR	EQUAL	-			
Conversion Accounts	MAKE	LIKE				
	MODEL	LIKE				
	ASSET TYPE	LIKE				
	PRODUCER #	LIKE	-			
Collections	PRODUCER NAME	LIKE	-			
WFP	ACCOUNT CONDITION	LIKE				
Tools	QUEUE NAME (UNDEFINED FOR DEFAULT)	LIKE	-			
Setup	QUEUE DESCRIPTION	LIKE				

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

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

	h	ustomer Service x	1									8
DashBoard												<u>e</u>
Origination		Search Customer :	Service	Review Request (Pending: 0)								
ervicing		A Quick Search										
Servicing												
Customer Service		Acc #		Customer Id		SSN	Ider	ntification #		Submit		
Securitization												
Transaction Authorization		Oueue/Condition			Auto Run	Next Account						
Post Date Checks				1000		08 -						
Escrow Transactions		Search Criter	ia									
Account Documents		- ocuren enter										
Collateral Management												Qpen Account
Reports												
Producers		Search Results										
Vendors		View • Format •	-	🔲 Freeze 🚮 Detach	ل Wrap	612						
4 Batch Transactions		Company	Branch	Account #	Date	Title	Product	Status	Delinquency	Amount Due	Outstanding	Producer
Advances	1								days		Balance	
Payments		US01	USHQ	20151200011060	12/10/2015	NATH NATH	LOAN VEHICLE (FR)	PENDING	0	0.00	0.00	CA-00002 : RAND
Fees		US01	USHQ	20151200011391	12/18/2015	MADELLA SURESH	LOAN VEHICLE (FR)	ACTIVE:DELQ	11	1,471.92	25,030.00	CA-00002 : RAND
4 Interfaces		US01	USHQ	20151200012331	12/10/2015	K NAVIN	LOAN VEHICLE (FR)	PENDING	0	0.00	0.00	CA-00002 : RAND
AP Transactions		U501	USHQ	20151200012349	12/17/2015	SDF SDF	LOAN VEHICLE (FR)	PENDING	0	0.00	0.00	AK-00001: HELL
GI Transactions		US01	USHQ	20151200012612	12/18/2015	KNAVIN	LOAN VEHICLE (FR)	PENDING	0	0.00	0.00	CA-00002 : RAND'
		US01	USHQ	20151200012894	12/24/2015	ASHOK PADMA	LOAN VEHICLE (FR)	ACTIVE	-12	0.00	20,000.00	CA-00001 : DEMO
CASA Reconcliation		US01	USHQ	20151200013008	12/30/2015	U ME	LOAN VEHICLE (FR)	ACTIVE	-18	0.00	100,000.00	CA-00009 : HARR)
CASA Reconciliation		U501	USHQ	20160100013092	01/06/2016	SPARROW MARYY	LOAN VEHICLE (FR)	ACTIVE	-20	0.00	50,000.00	CA-00001 : DEMO
CASA Reconciliation Conversion Accounts		US01	USHQ	20160100013216	01/14/2016	JONES ANGELINA	LOAN VEHICLE (FR)	ACTIVE	-16	0.00	50,000.00	CA-00001 : DEMO
		US01	USHQ	20160100013274	01/18/2016	RANADE SHWETA	LOAN VEHICLE (FR)	ACTIVE	-31	0.00	500,000.00	CA-00001 : DEMO
		US01	USHO	20160100013414	01/19/2016	DALE ALAN	LOAN VEHICLE (FR)	ACTIVE	-31	0.00	42,000.00	CA-00002 ; RAND
			USHO	20160100013969	01/20/2016	0	LOAN VEHICLE (FR)	ACTIVE	-30	0.00	15,000.00	GA-00002 : ADVA!
Conversion Accounts				20151200014064	12/17/2015	KNAVIN	LOAN VEHICLE (FR)	PENDING	0	0.00	0.00	CA-00002 ; RAND'
Conversion Accounts Collections		U501 U501	USHO						-24	0.00		
Conversion Accounts Collections		US01 US01			01/20/2016	HEGDE SUBHASH /	LOAN VEHICLE (FR)					
		U501	USHQ USHQ USHO	20160100014149 20160100014206	01/20/2016		LOAN VEHICLE (FR)	ACTIVE	-24	0.00	15,000.00	GA-00002 : ADVAN GA-00002 : ADVAN +

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

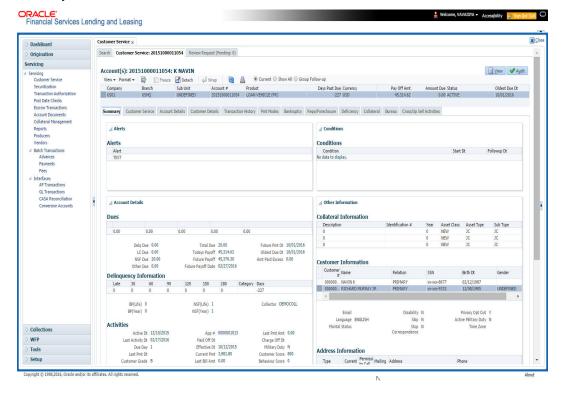
In this field:	View this:
Company	The company of the account.



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

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

The system loads the account under the tab



You are now ready to begin work on the account.

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



2. Dashboards

2.1 Introduction

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

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

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

2.2 Dashboards

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

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

Navigating to Dashboards

Click Dashboard \rightarrow Dashboard \rightarrow Dashboard.

Board	DashBoard 🗙					
hBoard DashBoard	Origination		⊿ Setup		Admin	
Users Productivity				121 22 321		
System Monitor	My User Queues		Product Expiring in Next		Critical Batch Job Statu	
Producer Analysis Process Files	Description No data to display.	Count	Product No data to display.	End Date	Batch Job No data to display.	Status
	My Pending Review	Requests By Applications Priority				
	No data to display.					
		Requests By Priority				
	Priority No data to display.	Count				
	Servicing		✓ Producer		✓ Vendor	
	Number of Queues H	lard Assigned	Producers Count By Stat	us	Vendors Count By Statu	15
	Queue Description	Count	Status	Count	Status	Count
	No data to display.		ACTIVE	82	ACTIVE	35
	Number of Accounts		Producers Expiring in Ne		Vendors Expiring in Nex	
	Queue Description No data to display.	Count	Producer	End Date	Company Name	End Date
	ivo data to display.		No data to display.		No data to display.	
		Requests By Accounts				
	Acc # No data to display.	Priority				
	no data to display.					
rigination	My Pending Review		~			
ervicing	Priority	Count				
ollections						
/FP						



Features

Following are the features of Dashboard:

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

2.3 <u>User Productivity</u>

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

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

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

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

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

Navigating to User Productivity Screen

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

2.3.1 <u>Viewing Underwriting/Funding tasks</u>

Daily tallies from the

Collector Activity

2.3.1.1 Collector Activity

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



To use the Collector Activity

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

shBoard	Users Productivit	×									
DashBoard	Application Entry	Underwritin	Funding	Origination (Queues	Collector Activity	Service/Collection Queues				
DashBoard Users Productivity System Monitor	Users			-							
Producer Analysis	View + Forma	- 🔤	Freeze	Detach	🖉 Wr	ap 🚮					
Process Files	User							Nam	e	Accounts	Call Activitie
	No data to display										
	Activity Deta										
	View 👻 Forma	• 🖙	Freeze	Detach	승리 Wr	ap 🚮					
	Queue Name No data to display						Left Messages	Promise To Pay	No Answer	Other	Tot
	No data to display										
Prigination											
ervicing											
ervicing ollections											
rigination ervicing ollections VFP ools											

A brief description of the fields is given below:

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

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

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



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

2.4 System Monitor

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

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

Navigating to System Monitor

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

2.4.1 Monitoring Batch Jobs

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

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

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

To Monitor Batch Job

1. Click Dashboard \rightarrow Dashboard \rightarrow System Monitor \rightarrow Batch Jobs.



ashBoard	System Monitor ×							R 🛛
DashBoard	Batch Jobs Jobs	Services Database S	Server Log Files Parked	Transactions Users				
DashBoard			-					
Users Productivity System Monitor	Batch Job Sets							
Producer Analysis	View + Format +	Freeze	Detach 🚽 Wrap	Re-submit Job Set				
Process Files	Set Code	Job Set Description	Status Fre	equency Frequency Value	Start Time	Enabled	Critical L	ast Run Dt Next Run Dt
	SET-AAI	ACCOUNT CREATI.		ILY DAILY	10:00 AM	N		8/08/2003 08/09/2003 ^
	SET-ACR	ACCRUALS AND D.	READY DA	ILY DAILY	10:30 PM	N	Y O	8/07/2003 08/08/2003
	Batch Jobs							
	View + Format +	Freeze	Detach 🛛 🚽 Wrap	Re-submit Job				
		Seq Job Type		atus Job Description	Thr	reads Commit C	ount Errors Allowed V	Veekend Holiday
		1 PROCEDURE	AAIPRC_BJ_100_01 CO				100 50 Y	
	<	2 PROCEDURE	TXNACT_BJ_100_01 CO	MPLETED ACCOUNT ACTIVA		1	100 50 Y	Y >
	Batch Job Three		🚰 Detach 🛛 🕼 Wrap	62	Errors	Records	Trace Le	evel Enabled
		1 IDLE			0	0		0 Y
	Request Detai							
	View + Format +	and the second						
	Request Type No data to display.	Status	Star	t Dt End Dt		Run Start Dt	Run End Dt	Process Dt
	<							>
	Request Resul		200	1				
	View + Format +	Freeze	Detach 🛛 🖓 Wrap					
Origination	Request Result		Desc	ription				
Servicing	No data to display.							
Collections								
WFP								

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

A brief description of the fields is given below:

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

To resubmit a batch job set

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



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

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

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

A brief description of the fields is given below:

To resubmit a batch job

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

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

A brief description of the fields is given below:

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



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

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

2.4.2 Monitoring Jobs

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

To Monitor Job Details

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



Back Ground

Credit Request

exhBoard Deahboard Deahboard Deahboard Deahboard Deahboard Deahboard Deahboard Produce Rayles Produce Rayles Produce Rayles Produce Rayles Produce Rayles Deabbard De	ashBoard	Sy	stem Monitor ×								
Daktload Weer Productive System Montor Producer Analysis Process Files	DashBoard	В	atch Jobs Jobs Se	ervices Database Se	erver Log Files Parke	d Transactions	Users				
System Nontor Process Files					-						
Process Files Job Details Wew Format - Brocc Detach du Wing Wew Latt I Day 2 Days 5 Days All Days No date to display.			Baccii Back Ground	Credit Request							
rivides rise Verv - Format - Image: Type Status Job Description Image: Type Job Detail Description Job Detail Description Request Result Verv - Format - Image: Trace Im			Job Details								
Request Type Status Job Set Job Description Thread Errors Records Run Statit Run End I Job Detail Description	Process riles		View 👻 Format 🗸	Freeze	Detach 🚽	Wrap 🚷	View Last 💿 1 Day 🔿 2 Day	s 5 Days All Days	View (C Failed All	
rigination ervicing ollections			4							2/1/2016	6
rigination erding ollections			Request Type	Status	Job Set	Job	Description	Thread	Errors	Records Run Start Date/Time	Run End D
Image: state in the state											
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ollections		•	View - Format - Request Result		Detach d	Wrap 🛛					
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(FP	ervicing		View - Format - Request Result		Detach 🗐 🖓	Wrap 🖓					
	ervicing ollections		View - Format - Request Result		Detach 🗐	Wrap 🔯					

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

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

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

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

4. If you select **Failed** option in the **View** section, the system displays failed jobs on the type and time frame you have selected.

5. In the **Job Details** section, you can view the following information about jobs matching the contents of Job Type, View Last and Failed boxes:



A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

Field:	View this:
Request Type	Displays the job request type.
Description	Displays the job request description.

2.4.3 Monitoring Services

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

To stop, start or refresh a processing service

1. Click Dashboard \rightarrow Dashboard \rightarrow System Monitor \rightarrow Services.



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

ashBoard	System Monitor ×			
DashBoard DashBoard Users Productivity System Monitor Producer Analysis	Database Serve	ervices Database Server Log Files Parked		
Process Files	File Name No data to display.	Bay III Preeze III Detach de Wrap	tto 200 200 File Type	File Size File Time
	File Content View - Format - Text	T Freeze Detach 🖉 Wrap 🕻	Beginning End # of Lines 50	Show File
	No data to display.			
rigination				
rigination ervicing				

A brief description of the fields is given below:

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

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

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

2.4.4 Data Server Log Files

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



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

To view a log file on the database server

- 1. Click Dashboard \rightarrow Dashboard \rightarrow System Monitor \rightarrow Database Server Log Files.
- 2. In the Database Server Log Files section, click List Files.

	ces Lending and Leasing	p.
ashBoard	System Monitor ×	
DashBoard DashBoard Users Productivity System Monitor Producer Analysis Process Files	Batch Jobs Jobs Services Database Server Log Files Database Server Log Files Wrap	File Size File Time
	File Content View + Format + 10 Freeze Text No data to display.	
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3. Then in the **Database Server Log Files** section, you can view the following information. A brief description of the fields is given below

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

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

2.4.5 <u>Monitoring Users</u>

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



To monitor users who have logged on to the system

- 1. Click Dashboard \rightarrow Dashboard \rightarrow System Monitor \rightarrow Users.
- 2. In the User Logins section, you can view the following information

DashBoard	5	system Monitor ×					8
DashBoard DashBoard Users Productivity System Monitor		Batch Jobs Jobs S	Database Server Log Files Parked Transactions Users				
Producer Analysis Process Files		View - Format -	🖙 🔟 Freeze 🚮 Detach ຝ Wrap 🙀 View Last 💿 1 Day 🔿 2 Days 🔿 5 Days 🔿 All Days	View User	Current User O Al		
Process Files		User	User Name	Details	Login Date and Time	Logout Date and Time	
		NARESH	NARESH CHAMARTHI			12/30/4000 12:30	
		LMANGALA	LALITHA MANGALAGIRI			12/30/4000 12:30.	
		SARAMAN	SARAVANAN RAMAN			12/30/4000 12:30	
		NARESH	NARESH CHAMARTHI			02/09/2016 11:07	
		VINOARUM	VINOTH ARUMUGASAMY			02/09/2016 10:55.	
		VINOARUM	VINOTH ARUMUGASAMY			02/09/2016 10:52	
		VAVAIDYA	VARSHA VAIDYA			02/09/2016 10:52	
		VINOARUM	VINOTH ARUMUGASAMY			02/09/2016 10:52	
		NVINNAKO	NAGAVENKATA VINNAKOTI			02/09/2016 10:42	
		VINOARUM	VINOTH ARUMUGASAMY			02/09/2016 10:42	
		PRAKRRAO	PRAKRUTI RAO			12/30/4000 12:30	
		VINOARUM	VINOTH ARUMUGASAMY			02/09/2016 10:29	
		PRAKRRAO	PRAKRUTI RAO			02/09/2016 10:23	
		PRAKRRAO	PRAKRUTI RAO			02/09/2016 10:35	
		NARESH	NARESH CHAMARTHI			02/09/2016 10:05	
		VINOARUM	VINOTH ARUMUGASAMY			02/09/2016 03:47	
		HMACHA	HARISH MACHA			02/09/2016 01:47.	
		VIBHATIA	VINAY BHATIA			02/09/2016 01:47	
		MADHUKARAN	MADHUKARAN R			02/09/2016 01:28	
		NARESH	MADHUNAKAN K NARESH CHAMARTHI			02/09/2016 09:25.	
Origination Servicing							
Collections							
WFP							
Tools							

A brief description of the fields is given below:

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

2.5 **Producer Analysis**

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



Navigating to Producer Analysis

	Producer Analysis ×							
ard	Select Criteria							
roductivity Monitor	Company ALL	Territory			Funder ALL	~		
er Analysis	Branch ALL 💙	Sales Agent ALL	~		Status			Submit
Files	Region ALL	Underwriter ALL		~	Zip			
	Producers Territories	Activity Volume 1	lix					
	Dealer							
	•	Recent Activity						
	No data to display.	Last Funded				Approved	Funded	Comments
		No data to display.						
		Recently Approv	ed Applicatio	ns				
		Applicant Name	Application #	Amt	Collateral Desc			
		No data to display.						
		Recently Funder	d Applications					
		Applicant Name	Application #	Amt	Collateral Desc			
		No data to display.						
		Recent Commer	its					
		Detach 🚽 🗸	Vrap					
		Date	Comment Desc					
		No data to display.						
ion								
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ons								

Click Dashboard \rightarrow Dashboard \rightarrow Producer Analysis.

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

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

You can select the values from the adjoining drop-down list. Click 'Submit' button. System displays the Producer details satisfying the criteria, you selected.

The following details are displayed under Producer Details section:

- Producer #
- Name
- Company
- Branch
- Type

Select the producer you need to view the statistics. The system displays the statistics under 'Summary' sub tab and the status and sub status of various applications under 'Applications' sub tab, of the selected producer.

The system displays the following details under 'Summary' sub tab:

- Year
- Total Apps



- Approved
- Conditioned
- Rejected
- Withdrawn
- Funded
- Amount

The system displays the following details under 'Applications' sub tab:

- Company
- Branch
- App #
- Date
- Title
- Product
- Status
- Sub Status

2.6 Process Files

The Process files interface allows you to view the incoming and outgoing files exchanged with other systems for processing and also perform a bulk upload of required files.

The Process files interface also provide information on the type of files uploaded with other attributes. In-order to facilitate the process files handling, the following parameters has to be enabled in Setup \rightarrow Administration \rightarrow System \rightarrow System Parameters screen.

For more information on enabling system parameters, refer to 'System Parameters' section in Setup Guides.

• CMN_FILE_PROCESS_TO_LOB

On enabling the above parameter, system stores the incoming / outgoing documents in the relevant tables and not in the file system.

UIX_INCOMING_FILE_PATH

On enabling the above parameter, the incoming file path of application server is defined to the following default path '/scratch/work_area/DEV/OFSLLQA/input'.

UIX_OUTGOING_FILE_PATH

On enabling the above parameter, the outgoing file path of application server is defined to the following default path '/scratch/work_area/DEV/OFSLLQA/output'.

2.6.1 Incoming Process File

The incoming process file screen displays the list of files being shared from an external system along with other attributes such as directory path, file name, type, size, date and status. You can select the file required and upload it into the system for immediate processing.



ashBoard	Process Files ×						
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	View - Format	t 🔻 🛃 🔟 Freeze 🚮 Detach 🛛 📣 Wrap	🚱 📳 List Files	📑 Upload			
	= 🥔 🗉					20	
	Select All	Directory Name	File Name	File Type	File Size(bytes)	File Date	Status
		/scratch/work_area/DEV/QA143REL/input/lockbox	ofsl_sample_file_S	CALL ACTIVITY POSTIN	154	12/02/2015 02:12:15 AM	NONE
		/scratch/work_area/DEV/QA143REL/input/itu	ofsil sample file u	TRANSACTION UPLOAE	154	12/02/2015 02:12:15 AM	NONE
	View - Formal File Name ofsil_sample_t	The second second	File Type	1 Day © 2 Days © 5 Days File Dt STING ON ACCOUNT 02/22/		oad Bad Data Download Status PROCESSED ERR	
	ofsl_sample_f		LOCKBOX	02/19/		UPLOADED	
	ofsl_sample_f	ile_SSuss.txt	TRANSACTION UP	LOAD 02/19/	/2016	UPLOADED	
	+						
Origination							
Origination Servicing							
Servicing							

View the list Incoming Process File

- 1. Click Dashboard→Process Files→Incoming Process File.
- 2. In the Incoming Process File section, click **List Files**. System displays the list of incoming files.

A brief description of the fields is given below:

Field:	Description:
Select All	Select this option to select all the listed files.
Directory Name	View the directory path where incoming file is stored.
File Name	View the name of the file.
File Type	Select the type of file with the option available in the drop-down list.
File Size(bytes)	View the size of incoming file.
File Date	View the date and time when the incoming file was placed in the directory.
Status	View the status of the file.

Upload Incoming Process File

- 1. Click Dashboard→Process Files→Incoming Process File.
- 2. In the Incoming Process File section, click **List Files**. System displays the list of incoming files. You can click 🕲 to refresh the grid data.
- 3. Select the check box adjacent to the required file and click **Upload**. You can also click **Select All** check box to perform a bulk upload of all the listed files.

The uploaded files are listed in below 'Uploaded Files' section and the status of the files are changed from 'Generated' to 'Uploaded'. In case of a processing error, the status of the file is indicated as 'Processed Error'.



2.6.1.1 Uploaded Files

The uploaded files section displays the list of incoming files uploaded into the system. You can sort and view the list of files depending on the number of days based on Last 1 Day / 2 Days / 5 Days / All Days. You can click 🞯 to refresh the grid data.

On selection, you can view the following information:

Field:	Description:
File Name	View the name of file uploaded.
File Type	View the type of file uploaded.
File Dt	View the date when the file was uploaded.
Status	View the status of upload.

In the Uploaded Files section, you can do the following:

- Click **Download Bad Data** to download the list of uploaded files which had processing errors due to bad data.
- Click **Download Log Data** to download a log of all the files uploaded.

2.6.2 Outgoing Process File

The outgoing process file section displays the list of files being shared for upload to other system for processing and allows you to download the required file for inspection.

ashBoard		Process Files ×				×
DashBoard DashBoard Users Productivity System Monitor Producer Analysis Process Files		Outgoing Proce	Outgoing Process File UTGOING PROCESS FILE PATH >>		्रि <u>D</u> ownload	
	=	View - Format -	📑 📅 Freeze 🚮 Detach 🛛 🖓 Wrap	View Last 🔘 1 Day 🤅	🖱 2 Days 🔘 5 Days 🔘 All Days	
		Select All	File Name	File Date	File Stre(bytes)	Status
Origination	•					
Origination	•					
	-					

You can sort and view the list of files depending on the number of days based on Last 1 Day / 2 Days / 5 Days / All Days.

On selection, you can view the following information:

Field:	Description:
Select All	Select this option to select all the listed files.



Field:	Description:
File Name	View the name of upload file.
File Date	View the date when the file was shared for upload.
File Size(bytes)	View the size of upload file.
Status	View the status of upload file.

Download Outgoing Process File

1. Click Dashboard→Process Files→Outgoing Process File.

System displays the list of files shared for upload. You can click 🔤 to refresh the grid data.

2. Select the check box adjacent to the required file and click **Download**. You can also click **Select All** check box to download all the listed files.



4. Sales Lead

The Sales Lead screen enables you to record information gathered during a sales query or a call from a potential borrower. A sales representative can then use the Sales Lead screen to follow-up with the borrower. This is not a mandatory screen. You can always begin the Line of credit origination process directly using the Application Entry screen.

Information on the Sales Lead screen can be attached to the Application Entry screen as optional information. Attaching a lead to an application can help the sales department analyse the effectiveness of following-up with prospective borrowers. Once a lead is attached to an application from the Sales Lead screen, Oracle Financial Services Lending and Leasing changes its status to COMPLETED.

4.1 Lead Entry screen

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

To complete the Lead Entry screen

1. On the Oracle Financial Services Lending and Leasing home screen, click **Origination** under**Sales Lead**.

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rigination	Lead Entry Follow-Up Maintenance									
Origination										
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Application Entry						1	1		1	
Underwriting	Lead #	Lead Dt	Company	Branch	1	First Name	Last Name	Birth Dt	Channel	Source
Funding	UNDEFINED L-00002006	02/04/2016 12/15/2015	NL02	NLHQ		ROSEMARY	BLACK	12/08/1987	CONSULTATION	WEB ENTRY
Application Retrieval	L-00002008	12/02/2015	US01	USHQ		TEST	TEST LAST NAME	01/01/1990	ESTATE AGENT	FAX IN
Scenario Analysis	L-00003002	12/17/2015	US01	USHO		BOND	JAMES	01/01/1997	WEB	WEB ENTRY
Application Documents	L-00002002	12/12/2015	U501	USHO		PHANINDRA	CHODA	10/10/1982	CONSULTATION	WEB ENTRY
Image Maintenance Reports	L-00002004	12/12/2015	US01	USHO		BOREN	ROBERT	12/01/1970	WEB	WEB ENTRY
	L-00006002	02/02/2016	US01	USHO		NITIN	JOSHI	07/25/1988	CONSULTATION	OFFLINE APPLIC
Producers Vendors	L-00004004	12/19/2015	U501	USHO		ANDRES	MARTINEZ	08/06/1989	CONSULTATION	WEB ENTRY
Vendors	<									>
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		t 02/04/2016		100000	* Country	UNITED STATES	~	* City		
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2. On the Sales Lead screen, click the Lead Entry.

If you are entering a new applicant, click Add in the Applicant Information section.
 -or-

If you want to edit an existing applicant, select it in the Applicant Information section.

If you click Previous, Oracle Financial Services Lending and Leasing displays information for the previous applicant. If you click Next, the system displays information for the next applicant.

4. In the **Applicant Information** section, enter, view or edit the following information:

In this field:	Do this:
Lead #	View the sales lead number (display only).



In this field:	Do this:
Lead Date	View the sales lead date. System defaults the current date (display only).
Company	Select the company name (required).
Branch	Select the branch name (required).
First Name	Enter the applicant's first name (required).
Birth Dt	Specify the date of birth. (required).
Last Name	Enter the applicant's last name (required).
Channel	Select the channel of the sales lead (required).
Source	Select the source of the sales lead (required).

5. In the **Address** section, enter, view or edit the following information:

- For creating a new record, click **Add**.

In this field:	Do this:
Туре	Select the address type (required).
Postal Type	Select the postal address type (required).
Apt#	Enter the building number (optional) .
Pre	Select the street prefix (directional) (optional).
Street Name	Enter the street name (optional).
Street Type	Select the street type (optional).
Post	Select the street postfix (directional) (optional).
Apt #	Enter the apartment number (optional).
Address 1	Enter the first address line (optional).
Address 2	Enter the second address line (optional).
City	Enter the city (required).
St	Select the state (required).
Zip	Select the zip code (required).
	Note: For non US country, you have to enter zip code.
Country	Select the country code (required).
Email	Enter the e-mail address (optional).
Alternate Email	Enter the Alternate e-mail address (optional).
Status	Select the status for the sales lead (required).



In this field:	Do this:
Assigned By	View the user code creating the sale lead (display only).
Status Dt	View the last sales lead status change date (display only).
Follow-up Dt	Enter the sales lead follow-up date (required).

- If you enter a new record in the Address section, click Save.

4.1.1 <u>Telecoms sub tab</u>

The Telecoms sub screen records additional phone numbers for the sales lead.

To complete the Telecoms sub tab

- 1. On the Oracle Financial Services Lending and Leasing home screen, click the **Sales** Lead master tab.
- 2. On the Sales Lead screen, click the **Lead Entry** tab, then click the **Telecoms** sub tab.

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Application Entry			Freeze	Detach	4 V		<u>6</u> 2						
Underwriting		Lead #	Lead Dt	Company		Branch		First Name	Last Name	Birth Dt	Channel !	Source	
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Application Retrieval		L-00002006	12/15/2015	NL02		NLHQ		ROSEMARY	BLACK	12/08/1987		WEB ENTRY	
Scenario Analysis		L-00001002	12/02/2015	US01		USHQ		TEST	TEST LAST NAME	01/01/1990		FAX IN	
Application Documents		L-00003002	12/17/2015	US01		USHQ		BOND	JAMES	01/01/1997		WEB ENTRY	
Image Maintenance		L-00002002	12/12/2015	US01		USHQ		PHANINDRA	CHODA	10/10/1982		WEB ENTRY	
Reports		L-00002004	12/12/2015	US01		USHQ		BOREN	ROBERT	12/01/1970		WEB ENTRY	
Producers		L-00006002	02/02/2016	US01		USHQ		NITIN	JOSHI	07/25/1988		OFFLINE APPL	K
Vendors		L-00004004	12/19/2015	US01		USHQ		ANDRES	MARTINEZ	08/06/1989	CONSULTATION	WEB ENTRY	
		Applicant Inform	ation										
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			Applicant Infor	nation				Address		Address Line 2			
	10		UNDEFINED				* Type		~	* Zip			1
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		* Company			~	* 0.	ortal Turna	NORMAL ADDRESS	~	* State		~	e
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		* First Name					Street Pre		~				
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		* Channel			~						02/04/2016		
		* Source			~	5	itreet Post		 Image: A set of the set of the	* Followup Dt	1		
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VFP		No data to display.											
ools													

- 3. On the **Telecoms** sub tab, enter, view or edit the following information:
 - To create a new record, click **Add**.

In this field:	Do this:			
Telecoms section				
Telecom Type	Select the type of telecommunications device (required)			
Phone	Enter the phone number (required)			
Current	Select the Current check box to indicate the phone number is in service.			

- If you enter a new record in the **Telecoms** sub tab, click **Save**.



4.1.2 <u>Comments sub tab</u>

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

To complete the Comments sub tab

- 1. On the Oracle Financial Services Lending and Leasing home screen, click Sales Lead.
- 2. On the Sales Lead screen, click the Lead Entry tab, then click the Comments sub tab.

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Origination										
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Underwriting		Lead #	Lead Dt 12/15/2015	Company NL02	Branch	First Name ROSEMARY	Last Name BLACK	Birth Dt 12/08/1987	Channel	Source WEB ENTRY
Funding Application Retrieval		L-00001002	12/02/2015	US01	USHO	TEST	TEST LAST NAME	01/01/1990	ESTATE AGENT	FAX IN
Scenario Analysis		L-00003002	12/17/2015	US01	USHO	BOND	JAMES	01/01/1997	WEB	WEB ENTRY
Application Documents		L-00002002	12/12/2015	US01	USHQ	PHANINDRA	CHODA	10/10/1982	CONSULTATION	WEB ENTRY
Image Maintenance		L-00002004	12/12/2015	US01	USHQ	BOREN	ROBERT	12/01/1970	WEB	WEB ENTRY
Reports		L-00006002	02/02/2016	US01	USHQ	NITIN	JOSHI	07/25/1988	CONSULTATION	OFFLINE APPLICA.
Producers		L-00004004	12/19/2015	US01	USHQ	ANDRES	MARTINEZ	08/06/1989	CONSULTATION	WEB ENTRY
Vendors		L-00005002	12/23/2015	US01	USHQ	SAM	SAM	11/11/1991	OTHERS	WEB ENTRY
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- 3. On the **Comments** sub tab, enter, view or edit the following information:
 - If you are creating a new record, click Add.

In this field:	Do this:
Comments sec	ction
Comment Type	Select the comment type (required).
Sub Type	Select the comment sub type (required).
Comment	Enter the comment (required).
Comment Dt	View the date the comment was entered and saved (display only).
Comment By	View the user id of the person who entered and saved the comment (display only).

• If you enter a new record in the **Comments** sub tab, click **Save**.

4.1.3 Documents sub tab

The Documents sub tab needs to be completed if:

- The customer had requested any documents.
- Any document has been sent to the customer during sales lead entry.

To complete the Documents sub tab

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



DashBoard		Sales Lead ×								
rigination		Lead Entry Follow-	Up Maintenance							
origination Sales Lead Sarold Application Entry Vorderwrite Punding Application Retrievel Application Retrievel Application Retrievel Reports Reports Pundiores Verderer	Applicant Infor View + Pormat + Lead # L-D0002006 L-00002002 L-00002002 L-00002004 L-00005002 L-00005002	Lead Dt 12/15/2015 12/02/2015 12/12/2015 12/12/2015 12/12/2015 12/12/2015 12/12/2015 12/2015	Company NL02 US01 US01 US01 US01 US01 US01 US01	Umap Character Branch NHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ USHQ	First Name ROSEMARY TEST BOND PHANINDRA BOREN NITIN ANDRES SAM	Last Name BLACK TEST LAST NAME JAMES CHODA CHODA ROBERT JOSHI MARTINEZ SAM	Birth Dt 12/08/1987 01/01/1990 01/01/1997 10/10/1982 12/03/1970 07/25/1988 08/06/1989 11/11/1991	dd Chennel Consoutration ESTATE AGENT WEB CONSULTATION WEB CONSULTATION CONSULTATION ONSULTATION OTHERS	Source WEB ENTRY WEB ENTRY WEB ENTRY WEB ENTRY OFFLINE APPLID WEB ENTRY WEB ENTRY	
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2. On the Sales Lead screen, click the Lead Entry tab, then click the Documents sub tab.

- 3. On the **Documents** sub tab, enter, view or edit the following information:
 - If you are creating a new record, click Add.

In this field:	Do this:
Documents se	ction
Document Type	Select the document type (required).
Sub Type	Select the document sub type (required).
Documents	Enter the document (required).
Document Dt	View the date the document was entered and saved (display only).
Document By	View the user id of the person who entered and saved the document (display only).

- If you enter a new record in the **Documents** section, click **Save**.

4.1.4 <u>Requests sub tab</u>

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

To complete the Requests sub screen

- 1. On the Oracle Financial Services Lending and Leasing home screen, click the **Sales** Lead master tab.
- 2. On the Sales Lead screen, click the Lead Entry tab, then click the Requests sub tab.
- 3. On the **Requests** sub screen, enter, view or edit the following information:

- If you are creating a new record, click **Add**.

In this field: Do this:

Requests section



In this field:	Do this:
Product	Enter the requested product as Line of credit (required).
Requested Amount	Enter the requested amount (required).

• If you entered a new record in the **Requests** section, click **Save**.

4.2 Follow-Up screen

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

To use the Follow-Up screen

- 1. On the Oracle Financial Services Lending and Leasing home screen, click the **Sales** Lead master tab.
- 2. On the Sales Lead screen, click the Follow-Up tab.

DashBoard	Sales Load ×					(36) S
rigination	Lead Entry Follow-Up	Maintenance				
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- 3. In the Status section, click:
 - New to view all leads on the Follow-Up screen with the status of NEW.
 -or-
 - Follow Up to view all leads on the Follow-Up screen with the status of FOLLOW UP.
 -or-
 - All to view all leads on the Follow-Up screen.
- 4. In the **Assigned** section, click:
 - Assigned By to view all leads on the Follow-Up screen assigned to the current user.
 -or-
 - All to view all leads on the Follow-Up screen assigned to any user.
- 5. On the Follow-Up screen, enter, view or edit the following information:

In this field:	Do this:
Company	View the company name of the sales lead (display only).
Branch	View the branch name of the sales lead (display only).
Followup Dt	Select the follow-up date of the sales lead (required).
Lead #	View the sales lead number (display only).



In this field:	Do this:
Lead Date	View the creation date of the sales lead (display only).
Name	View the applicant's name (display only).
Last Name	View the applicant's last name.
First Name	View the applicant's first name.
Assigned by	View the user assigned to the sales lead (display only).
Status	Select the status of the sales lead (required).
Status Dt	View the last sales lead status change date (display only).

6. Click Save on the Follow-Up screen.

4.3 <u>Maintenance screen</u>

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

To attach a sales lead to an application

- 1. On the Oracle Financial Services Lending and Leasing home screen, click the **Sales** Lead master tab.
- 2. On the Sales Lead screen, click the Maintenance tab.
- 3. In the Lead Details section, view the following display only information:

In this field:	Do this:
Select	If selected, indicates this is the current record.
Lead #	View the sales lead number.
Last Name	View the last name of the sales lead.
First Name	View the first name of the sales lead.
Status	View the status of the sales lead.
Company	View the company of the sales lead.
Branch	View the branch of the sales lead.
Days of Inactivity	View the number of days of inactivity regarding the sales lead.

- 4. In the Lead Details section, select the sales lead you want to attach to the application.
- 5. In the Action section, click Attach to an Application.
- 6. In the **Action** section, select the application number to which you want to attach the sales lead in the unlabelled **App #** field.
- 7. In the Action section, click Post.



8. In the **Application** section, view the following display only information:

In this field:	View this:
Select	If selected, indicates this is the current record.
Priority	The priority of the sales lead.
Application #	The application number of the sales lead.
Date	The date of the application.
Title	The title of the application.
Product	The product of the application.
Status	The status of the application.
Producer	The producer of the application.

Note

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



5. Simple Application Entry

5.1 Introduction

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

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

5.2 Entering a Credit Application

There are four main steps in entering an application

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

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

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

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

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



To enter a new application

1. Click Origination \rightarrow Origination \rightarrow Simple Application Entry.

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

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



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

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For field description refer Applications of the Underwriting chapter.

Copying Lead details

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

5.2.1 <u>Pre-qualifying an Application</u>

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

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

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

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



5.3 Applicants Tab

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

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

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

Note the following while completing frequency fields:

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

For more information, refer appendix Payment Amount Conversion.

To complete the Applicants Details screen

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

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Setup		ssport #		Ethnicity			Nationality		
				Disability					

2. For details on this screen refer <u>Applicant Tab</u> of the Underwriting chapter.



5.4 Business Tab

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

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

To complete the Business tab

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

The Business tab appears on Application Entry screen.

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

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For details on this screen, refer Business Tab of Underwriting chapter.

5.5 Request Tab

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

To complete Request tab:



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

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For details on this screen refer <u>Request Tab</u> of the Underwriting chapter.

5.6 <u>Collateral Tab</u>

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



To enter vehicle information from the Collateral tab

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

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To enter home information from the Collateral tab

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

For details on this screen, refer <u>Collateral Tab</u> of the Underwriting chapter.

5.7 <u>Comments Tab</u>

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



To complete the Comments tab

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

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For details on this screen, refer <u>Comments Tab</u> of the Underwriting chapter.

5.8 <u>Tracking Tab</u>

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



To track attributes

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

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For details on this screen, refer Tracking Tab of the Underwriting chapter

5.9 <u>Verification Tab</u>

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

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

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

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

To validate a credit application

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



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

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For details on this screen, refer <u>Verification Tab</u> of the Underwriting chapter.

5.9.1 Application Entry using Fax-In

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

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

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

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

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



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



6. Application Entry

6.1 Introduction

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

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

6.2 Entering a Credit Application

There are four main steps in entering an application

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

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

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

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

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



To enter a new application

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1. Click Origination \rightarrow Origination \rightarrow Application Entry.

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

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Collections								
Servicing Collections WFP Tools								

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



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

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For details on this screen refer <u>Applications</u> section in **Underwriting** chapter.

6.3 Applicants Tab

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

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

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



To complete the Applicants Details screen

1. On the Application Entry tab, click **Applicant** \rightarrow **Applicant**.

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			sport Issue Dt				rivacy Opt Out							
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Setup														

For details on this screen refer <u>Applicant Tab</u> section in **Underwriting** chapter.

6.4 **Business Applicants Tab**

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

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

To complete the Business Applicant screen

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

The Business tab appears on the Application Entry screen.



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

Appradon Retrieval Scenario Analysis Applicator Documents Image Maintenance	Producer Existing Curtact NN PRO(ACTIVE) (147)-852-3697 N Verification Tools Image: State of Employees Yew Qt # of Employees Qt # of Employees
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Business Details	
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*Business	* Avg 0
Time Enployees(Car)	Checking Balance
* Business	* # of [0
Name Contact Person	Locations
*Legal Name *Business	* Management 0
* Tax ID # Checking Bank	Since
	t
Address Telecoms Financials Liabilities Partners Affiliates Other Details	
Address Information	🚽 Add 🥒 Edit 📃 Yiew 🔗 Audit
view + Format + By I neeze motoral (a wap	
Address Type Country Address # City State Own/	
/FP No data to display.	Lease Comment Postal Type Street Pre

For details on this screen refer **Business Tab** section in **Underwriting** chapter.

6.5 <u>Request Tab</u>

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

To complete the request tab:



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

DashBoard	Origination ×				<u> </u>
rigination	Search/Task Application Entry: 00000003	82 Review Requests (Pend	ing: 0)		
rrgination Origination Seles Lead Simple Application Entry Application Entry Underwriting Punding Application Retrieval Scenario Analysis Acaptication Documents Dinage Mantenance Reports Producers Viendors	Application: 0000000382: TOLMA View • Format • Image: Total freeze Image: Total freeze <th>IN GREG / EVA Detach del Wrap Met Status NO. APPROVED - AUTO AP Contract Collateral C Detach del Wrap t Term R</th> <th>Override OK ✓ Warning OK Origination Stage Code Producer Name GA-00004 : ADVAN</th> <th>Producer Neutron Duplicate Contact Neutronic Outcomer Application ICE LEA (770)-424-6459 N N</th> <th>, Contact Sales Agent ,</th>	IN GREG / EVA Detach del Wrap Met Status NO. APPROVED - AUTO AP Contract Collateral C Detach del Wrap t Term R	Override OK ✓ Warning OK Origination Stage Code Producer Name GA-00004 : ADVAN	Producer Neutron Duplicate Contact Neutronic Outcomer Application ICE LEA (770)-424-6459 N N	, Contact Sales Agent ,
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	ITM DOWN PAYMENT TRADEIN	-	0.00		
		+	0.00		
	ITM CREDIT INSURANCE LIFE		0.00		
	ITM CREDIT INSURANCE DISABILITY	+			
	ITM CREDIT INSURANCE DISABILITY ITM INSURANCE GAP	+	0.00		
	ITM CREDIT INSURANCE DISABILITY ITM INSURANCE GAP ITM FILING FEE	+ +	0.00		
Servicing	ITM CREDIT INSURANCE DISABILITY ITM INSURANCE GAP	+	0.00		
Servicing Collections	ITM CREDIT INSURANCE DISABILITY ITM INSURANCE GAP ITM FILING FEE	+ +	0.00		Total Requested Amt 15,000.00
10000	ITM CREDIT INSURANCE DISABILITY ITM INSURANCE GAP ITM FILING FEE	+ +	0.00		Total Requested Amt 15,000.00

For details on this screen refer <u>Request Tab</u> section in **Underwriting** chapter.

6.6 Bureau Tab

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

To verify the credit bureau data using the Bureau tab

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



2. Click Bureau

> DashBoard	Ori	gination _×												0
rigination	Se	arch/Task Applica	ation Entry Ret	view Reque	sts (Pending: 0)									
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Funding			à	ie miee	uusi (ga mup	Overnue o		-						
Application Retrieval Scenario Analysis		Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name		Producer Contact Number		Duplicate Application	Contact	Sales Agent	
Application Documents Image Maintenance		o data to display.												
		(Participation of the second s												
	4	by a \$2500 fine ar View → Format Type	cess to credit repor nd/or 1 year in Fede t → 🕞 🔟 t E	rting agency eral prison p Freeze Bureau			bmit Request		orized access is p Report			Credit Reporting Cred	View Audit Act and is punishable it Bureau der #	
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and a start of the	3	Bureau Deta IMPORTANT: Ac by a \$2500 fine ar View → Format Type No data to display Bureau Deta Bureau Deta	cess to credit report hd/or 1 year in Fede t * its iits Type Bureau	eral prison p Freeze	er occurrence	(1) 10 € 10 € 10 € 10 € 10 € 10 € 10 € 10	Status Dt			Credit B	der the Fair C ireau Reorde App 1	r # ind	Act and is punishable	
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For details on this screen refer <u>Bureau Tab</u> section in **Underwriting** chapter.

6.7 <u>Collateral Tab</u>

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

To enter vehicle information from the Collateral tab



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

gination Irigination Sales Lead	Sear	ch/Task Simple A									
Sales Lead			pplication Entry: 0	000001536 Revie	ew Requests (Pending	: 0)					
				RIGUEZ MILDR						Uie Vie	w 🖌 🖌 Audit
Underwriting		lew → Format → Dt	App #	Detach 🚽 🖓	Wrap 🙌 Ow	orride OK ✓ Warr Origination Stage	Producer Name	Producer Contact	Existing Customer	Duplicate	Contact
		09/05/2015	0000001536		APPROVED - FUN	Code FUNDED	CA-00003 : ACE H	Number (818)-761-2277	Y	Application Y	
Scenario Analysis Application Documents Image Maintenance		<									>
Reports Producers Vendors		Collateral	Request Collate	ral Comments 1	Tracking Verificatio	1					
		Home								View	Audit
		View - Format -	Free	ze 🚮 Detach	🖓 Wrap						
		Existing Asset Exi	sting Asset Id Pr	imary Asset Clas	ss Asset Typ	s Sub Type	e Occupance	/ Identifica	tion # Country	Address	#
		N	Y	NEW VEHI	ICLE HOME	SINGLE	FAMILY H OCCUPIED	BY OW E26A1196	02 UNITED S	TATES 480 NER	PONSET ST
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		Valuation Trac	king								
		Valuation	-							Jiew 4	🖋 Aydit
		View - Forma	t 🕶 📑 🖬 Fr	eeze 🛃 Detach	d Wrap						
		Current	Loan Currency Wholesale Base Amt	Retail Base Amt	Usage Value Amt (+)	Valuation Dt	Source	Currency	Edition	Supplement	Wholesa
		Y	19,000.00	19,500.00	0.00	09/05/2015	INVOICE	US DOLLAR			
		<									>
		Addons								y jew	🖋 Audit
		View - Forma	🕶 📑 🖬 Fr	eeze 🔐 Detach	🖓 Wrap 📢						
omicina		Description				Value			Amount	Loan Curren	
Servicing		ANTI THEFT							290.00		290.00
Collections											

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

DashBoard	Origination x
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Origination Sales Lead Simple Application Entry Application Entry Underwriting Funding Application Retrieval Scenario Analysis Application Documents	Application: 0000001155: CCINQUWFOIL PIERRE / JEAN
	Summary Applant Request Decision Bureau Collateral Comments Trading Document Verification Correspondence Tools
	Home Vew v Format v ∰ ∏ Freeze ∰Detach ↓ Wrap Existing Asset Id 🐨 � Load Details
	Existing Asset Id Primary Asset Class Asset Type Sub Type Occupancy Identification # Country Address # N Y USED HOME HOME SINGLE FAMILY H 11/VFP800433M51. UNITED STATES 123 Valuation Tracking
	Asset Exempt asset to Primary Asset class Asset type Sub type Occupancy Lemmaton # Country Address # N Y USED HOME HOME SUBGLE FAMILY H 11YFR800433M51 UNITED STATES 123

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



.For details on this screen refer <u>Collateral Tab</u> section in **Underwriting** chapter.

DashBoard	Origination ×									×
rigination	Search/Task Applica	tion Entry: 0000	0000382 Revi	iew Requests (Pending:	0)					
Origination Sales Lead Simple Application Entry	Application: 000	0000382: T(Override OK 🗸	Warning OK 🖌			Vie:	w 🖌 🖋 Audit
Application Entry Underwriting Funding Application Retrieval Scenario Analysis Application Documents	Dt	App #	Sub Unit Status	4Q	Origination Stage Co		Producer Contact Number	Existing Customer	Duplicate Application	Contact
	02/01/2012	000000382		VED - AUTO APPROVED	NEW	GA-00004 : ADV	A (770)-424-6450	N	N	•
Image Maintenance Reports Producers	Summary Applicant	Request De	cision Contrac	t Collateral Comr	nents Tracking	Document Verification	Correspondence Tools			

6.8 <u>Comments Tab</u>

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

To complete the Comments screen

On the Application Entry tab, click Comments..

> DashBoard	Origination								(
rigination	Result/Task	Application Entry: 0	000000266 Search	Review Requests (Pend	ing: 0)				
✓ Origination Sales Lead Simple Application Entry Amplementers Entry	Application	Freeze	🚰 Detach 🛛 ຝ Wrap	🚱 Override OK 🗹	Warning OK	Process Application	Pre-Qualify A	Dication	🖋 Audit
Simple Application Entry Application Entry Underwriting Funding	Dt	App #	Status	Origination Stage Code	Producer Name			Producer Contact Number	Existing Customer
	04/01/2012	000000266	APPROVED - AUTO APPROVED	DECISIONED	MN-00001 : IN HOL	ISE (DIRECT DEAL)(ACTIVE)			297N
Application Retrieval Scenario Analysis Application Documents Image Maintenance Reports Producers	04/01/2012	pplicant Reques		DECISIONED		ISE (DIRECT DEAL) (ACTIVE) Cument Verification	Correspondence	(952)-942-6	5297N

For details on this screen refer <u>Comments Tab</u> section in **Underwriting** chapter.

6.9 <u>Tracking Tab</u>

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



To track attributes

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

DashBoard	Origination ×								2
Drigination	Search/Task Applica	tion Entry Review	tequests (Pending: 0)						
 Origination Sales Lead Simple Application Entry Application Entry 	Application	Freeze	Detach الي Wrap	Override Ok	Warning OK		4	Add 🖉 Edit	yjew 🗸 Audit
Underwriting Funding	Dt No data to display.		Sub Unit Status	Origination Stage Code	Producer Name	Producer Ex Contact Number Cu	sting Duplicate stomer Application	Contact	Sales Agent
Application Retrieval Scenario Analysis <u>Applation Documents</u> Image Maintenance Reports Producers			Bureau Contract Corr	ments Tracking	Document Verification	n Correspondence			
Vendors	Tracking Attr	Parameter	n Betach 승리 Wrap		Load Tracking	N	ralue		🖌 Edit 🛛 🖋 Audit

For details on this screen refer Tracking Tab section in Underwriting chapter.

6.10 Document Tab

6.10.1 Document Sub Tab

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

gination Search/Tack Application Entry Single Application Entry Application Entry Application Application Entry Application Entry Application Entry Entry Application Entry Application Entry Checkins Image Producer Name Producer Name Sammery Application Entry No data to daplay. Image Context Comment Verviors Freeze Detach Image Load Checkist No data to daplay. Image <	DashBoard	Origination $_{ imes}$				
Sales Lead Sales Lead Single Application Entry Application Entry Underwriting Funding Application Entry Underwriting Charles In Entreal Scenario Analysis Application Retireval Scenario Analysis Scenario Analysis Application Retireval Scenario Analysis Appl	gination	Search/Task Application Entry	Review Requests (Pending: 0)			
	gination rightston Sales Lead Single Application Entry Application Entry Underwriting Funding Application Retrieval Scenario Analysis Application Documents Image Mantenance Reports Produers	Search/Task Application Entry Application Were + Format + Checklist Document Checklist Document Checklist Were + Format + Checklist Were + Checklist Were + Checklist Were + Check	eeze Detach di Wirz Sub Unit S Decision Bureau Contract Preeze Detach di Checklist	tatus Origination Star Code Comments Tracking Docum Wrap R Load Check Comment	9e Producer Name Producer Co Number	ntact Existing Customer Duplicate Application (

For details on this screen refer <u>Document Tab</u> section in **Underwriting** chapter.



6.11 Verification Tab

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

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

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

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

To validate a credit application

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

ACLE inancial Service	s Lending and Leasing
DashBoard	Origination x
gination	Search/Task Application Entry Review Requests (Pending: 0)
rigination Sales Lead Simple Application Entry Application Entry Underwriting Funding Application Retrieval Scenario Analysis	Application Image: Sub Status Override OK Warning OK Uew + Format + Image: Sub Status Origination Stage Code Producer Name Dt App # Sub Status Origination Stage Code No data to display. Image: Sub Status Origination Stage Code
cenario Analysis polication Documents nage Maintenance eports eports endors	Summary Applicant Request Decision Bureau Contract Comments Tracking Document Verification Correspondence Edit Audits History Edit Types View + Format + I Treeze Contract of Wrap Date Edit Type
	No data to display. Edit Details View Format Edit Name Edit Name No data to display. Result Expected Value Override Responsibility No data to display.
ervicing ollections	
/FP	
ools	
etup	

For details on this screen refer Verification Tab section in Underwriting chapter.

6.12 Tools tab

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

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



6.12.1 Application Entry using Fax-In

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

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

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

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

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



7. Underwriting

7.1 Introduction

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

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

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

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

7.2 <u>Underwriting Screen - an overview</u>

The underwriting process follows these basic steps:

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



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

7.3 Loading an Application on the Underwriting screen

The first step in the underwriting process is to load the application you want to work with. For details about using the Loading an application, refer <u>Searching for an Application</u> in the chapter Search Function.

7.3.1 Applications

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

In this section, you can perform any of the Basic Operations mentioned in Navigation chapter

DashBoard		Origination ×				×
gination		Search/Task Underwriting Review Requests	(Pending: 0)			
rigination Sales Lead Simple Application Entry Application Entry Underwriting Funding Application Retrieval Scenario Analysis Application Documents			Detach old Wrap 🙀 Override OK Warn Unit Status	Ori Pro	Existing Customer Duplicate	Con
Reports Producers Vendors		Application		Save and Stay	Save and Return	
	-	App # DR Protect Protect Protect Company Ennich Sub Unit Subtro Status Origination Stage Code	Billing Cycle Purpose Producer Name Producer Name Producer Charles Region Territory Existing Customer Duplicate Application Lean Currency		Class Sales Agent Joint Cosigned Contact Lead # CRB Pull Overaide OK Warning OK C r Underwriter	
		Super Summary Super Summary Applicant Relation T Bit	Bureau Contract Comments Tracking Documer Type Name th Dt dress	Requested Req. Advance Req. Term Req. Rate	Pmt Amt Down Pmt	
ervicing		P Own or	Phone	Decision Max Financed Amt	Pmt Amt	
ollections		Stated Amount(Mor		Approved Term	Down Pmt	
VFP		Actual Amount(Mor		Rate(%)	LTV1	
fools		Stated Time at Residence(YY	/MM)	Approved Buy Rate(%) Score	LTV2 Grade	

A brief description of the fields is given below:

Field:	View this:
App #	The application number
Dt	The application date
Product	The Line of credit product of the application.
Channel	How the application information was received.
Priority	The priority of the application.



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



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

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7.3.2 Changing the Status of the Application

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

To change the status of the application

1. On the Underwriting form's **Application** master screen, change the status of application to either APPROVED, CONDITIONED, or REJECTED in the **Status** field and click **Save**.

The system checks the information on the Underwriting form using guidelines established during implementation.

The system finds an error based on these guidelines, a Warning message appears stating "Validation Error exist, Unable to Change the status. Please check the Edits."

2. Click the Verification link and begin verifying edits on the Edits screen (For more information, see the **Verification link** section in this chapter.)

During status change:

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

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

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

7.3.3 <u>Rehashing an Application</u>

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



To Rehash the Application

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

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

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

7.3.4 Aging an Application

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

7.4 <u>Summary Tab</u>

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

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

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

To view the Super Summary

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



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

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rigination	-	iearch/Task Underv	writing: 00000010	15 Review Reques	sts (Pending: 0)								
Origination Sales Lead Simple Application Entry Application Entry		Application: 000			🛛 Wrap 🛛 🙀 Override C	OK ✔ Warning OK	*					<u>V</u> iew	Audit
Underwriting Funding		Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Prc Co Existing Customer Nu	Duplicate Application	Contact	Sales Agent	Branch	Prov
Application Retrieval		10/12/2015	0000001015	UNDEFINED	NEW - REVIEW REQUIRED	NEW	CA-00002 : RANDYS AUTO .		Y		DEMOSUPR	USHQ	LIN
Reports Producers Vendors	•	Summary Applicat	ry	Relation Type Name 55N National Id Birth Dt Address	NAVIN K xx-xxx-8677	ent Verification	Correspondence	Requested Decision	Credit Un Rate(*	nit 200,000.00 nit 200,000.00 %) 13.9800	Draw Repayment		
					OWNS HOME 0.00				Credit Lin First Pmt Ter		Repayment	Term 0 Term 0	
				at Residence(YY/MM)									
Servicing													
				at Residence(YY/MM)	0/0								
Collections				at Residence(YY/MM)	0/0								
Servicing Collections WFP Tools				at Residence(YY/MM)	-								

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

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

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

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

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

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

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



7.5 Applicant Tab

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

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

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

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

To verify applicant information on the Underwriting screen

- 1. Open the Underwriting screen and load the underwriting application you want to work with.
- 2. Click Applicants tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter

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rigination		Search/Task Underwriting: 0000001533 Review Requests (Pending: 0)									
Drigination											
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Vendors		(Constraint)									
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			Relation Type PR Salutation DR			cense State COLOF or Applicant	CADO		KYC		
			First Name MA			g Customer					
			MI DO	UGLAS		ustomer ID NONE	[0]		Reference # 9521511		
			Last Name SIG	GG	Existing	Customer # 00000	00000		Status YET TO	VERIFY	
			Family Name JO	YCE					FATCA		
			Suffix JR			Other	Details				
			Birth Dt 01,	/03/1965 -XXX-8660	Name in Loc	al Language MARK	DOUGLAS		Birth Place SCHOEN		
			Class NC			Gender UNDER	INED		Birth Country KUWAIT		
				RK@OFSLL.COM	Mother's M	aiden Name CATHY		Permanent	US Resident Status		
				ERICA/NEW_YORK		Education UNDER					
Servicing						Language ENGLI Dependents 2	SH		Power	of Attorney	
Collections			Ide	entity Information		arital Status UNDEF	INED	Dowe	r of Attorney 🖌		
WEP			Nationality US	A		ECOA INDIV			Holder Name MARENE	ORA	
Tools			National ID 66			Race			Address RR 1 BC	X 38	
Setup			Passport # 15	2211167		Ethnicity UNDEF Disability	INED		Country CANADA	4	



A brief description of the fields is given below:

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



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



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

4. Perform any of the **Basic Actions** mentioned in Navigation chapter.

5. You can verify the personal information about the applicant. Two check boxes indicate if this is an existing customer or a prior applicant. The Existing Customer field enables you to select the existing customer.

7.5.1 Address Sub Tab

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



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

To complete the Address sub tab

- 1. Click Address sub tab.
- 2. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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

A brief description of the fields is given below:

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



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



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

- 3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 4. If there are more than one addresses associated with the applicant, click **Save And Add** on the Address sub screen and add address details.

7.5.2 Employments Sub Tab

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

To complete the Employments sub tab

- 1. Click Employments sub tab
- 2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

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



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



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

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7.5.3 <u>Telecoms Sub Tab</u>

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

To complete the Telecoms sub tab

- 1. Click the Telecoms sub tab
- 2. Perform any of the **Basic Operations** mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.



7.5.4 Summary Sub Tab

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

To View Summary sub tab

- 1. Click the **Summary** sub tab.
- 2. Perform any of the **Basic Operations** mentioned in Navigation chapter.

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



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

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

Calculating Debt Ratios

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

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

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

To calculate debt ratios

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



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

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

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

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

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

7.5.4.1 Financials Sub Tab

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

To complete the Financials sub tab

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

- 1. Click Financials sub tab.
- 2. Perform any of the **Basic Operations** mentioned in Navigation chapter.

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



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

7.5.4.2 Liabilities Sub Tab

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

To complete the Liabilities sub tab

- 1. Click Liabilities sub tab.
- 2. Perform any of the Basic Operations mentioned in Navigation chapter.

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



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

4. The Dedupe Liabilities button removes duplicate ("de-dupes") liabilities that may be present from subsequent (manual) credit bureau pulls for nonspousal joint applications

7.5.4.3 Other Incomes Sub Tab

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

To complete the Other Incomes sub tab

- 1. Click the **Other Incomes** sub tab.
- 2. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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



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

7.5.4.4 Rescoring a Credit Bureau Report Manually

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

To manually rescore a credit bureau report

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

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



7.5.5 Credit Score Sub Tab

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

To View Credit Scores sub tab

1. Click the Credit Scores sub tab.

You can view the following details:

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

Note

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

7.5.6 Duplicate Applicant Sub Tab

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

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

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

Field	Do this
Source Type	View the source type of the duplicate applicant
Applicant Id/ Cus Id	View the applicant ID if the source type is applicant and the customer ID if the source type is customer.
Application #	View the application number of the existing applicant details for the respective records.



Field	Do this
Days since last appli- cation	View the total number of days elapsed since the last applica- tion date. System auto calculates this value as 'Current sys- tem date (minus) Last application date'.
ID	View the applicant ID
First Name	View the first name of the duplicate applicant
Middle Name	View the middle name of the duplicate applicant
Last Name	View the last name of the duplicate applicant
Date of Birth	View the date of birth of the duplicate applicant
CIF	View the CIF no of the duplicate applicant
SSN # / National ID	View the national ID or SSN number of the duplicate applicant
Driving License #	View the driving license number of the duplicate applicant
City	View the city of the duplicate applicant
State	View the state of the duplicate applicant
Zip	View the zip of the duplicate applicant

7.5.7 Existing Account Sub Tab

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

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

Field:	View this:
Account #	The account number.
Title	The account title.
Relation	The customer relationship.
Product	The Line of credit product.
Payoff Amount	The payoff amount.
Amount Due	The delinquent amount due.

View the following details:



Field:	View this:
Oldest Due Dt	The due date.
Status	The account status.
Company	The company.
Branch	The branch.
Total Pay Off Amt	The payoff amount.
Total Amt Due	The total due amount.

7.5.8 Tracking Attributes Sub Tab

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

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

To track attributes

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

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

4. Save changes you made to the account.

7.5.8.1 Create Tracking

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

7.5.9 Customer Search Tab

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

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



To copy the Customer Details

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

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

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

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

7.6 Business Tab

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

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

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

To complete the Business tab

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

The Business tab appears on the Underwriting screen.



2. Click BusinessTab.

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3. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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



Field:	Do this:
Management Since	Specify the year the current management was established.

7.6.1 Address Sub Tab

You can enter more than one address for the business.

To complete the Address Sub Tab

- 1. Click Address Sub Tab
- 2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter

4. If there are more than one addresses associated with business, click **Save And Add** and add the address details.



7.6.2 <u>Telecoms Sub Tab</u>

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

To complete the Telecoms sub tab

- 1. Click Telecoms sub tab.
- 2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7.6.3 Financials Sub Tab

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

To complete the Financials sub tab

- 1. Click the **Financials** sub tab.
- 2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.



7.6.4 Liabilities Sub Tab

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

To complete the Liabilities sub tab

- 1. Click Liabilities sub tab.
- 2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7.6.5 Partners Sub Tab

You can enter more than one partner for the business.

To complete the Partners sub tab

- 1. Click Partners sub tab
- 2. Perform any of the Basic Operations mentioned in Navigation chapter.

Field:	Do this:
First Name	Specify the partner's first name.
мі	Select the partner's middle name.
Last Name	Specify the partner's last name.
Suffix	Specify the partner's suffix.



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

7.6.6 Affiliates Sub Tab

You can enter more than one affiliate for the business.

To complete the Affiliates sub tab

- 1. Choose Affiliates sub tab.
- 2. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Organization Type	Select the affiliate's organization type



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

7.6.7 Other Details Sub Tab

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

To complete the Other Details sub tab

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

Field:	Do this:
Other Details section	
Currency	Select the currency.
Business Type	Select the type of business.
Analysis Frequency	Select the analysis frequency.



Field:	Do this:
Line of credit Currency Gross Margin Factor	The system displays the Line of credit currency business's gross margin factor
Gross Margin Factor	Specify the business's gross margin.
Organization Type	Select the type of organization.
Line of credit Currency Income	The system displays the Line of credit currency business income amount.
Income	Specify the business's income amount.
Line of Credit Currency Collection Average	Specify the Line of Credit currency collection average.
Collection Average	Specify the collection average.
Line of CreditCurrency Proj Coll Avg Annual	Specify the Line of Creditcurrency annual projected collec- tion average.
Proj. Coll.Avg.Annual	Specify the annual projected collection average.
Line of CreditCurrency Book List	Specify the Line of Creditcurrency business booklist.
Book List	Specify the business booklist.
Line of CreditCurrency Turn Over	Specify the Line of Creditcurrency turnover amount.
Turn Over	Specify the turnover amount.
Line of CreditCurrency Capital Amount	Specify the Line of Creditcurrency capital amount.
Capital Amt	Specify the capital amount.
Line of CreditCurrency Earned Surplus	Specify the Line of Creditcurrency earned surplus amount.
Earned Surplus	Specify the earned surplus amount.
Line of CreditCurrency Gross Profit	Specify the Line of Creditcurrency gross profit amount.
Gross Profit	Specify the gross profit amount.
Line of CreditCurrency Net Profit	Specify the Line of Creditcurrency net profit amount.
Net Profit	Specify the net profit amount.
Line of CreditCurrency Working Capital	Specify the Line of Creditcurrency working capital amount.
Working Capital	Specify the working capital amount.
Line of CreditCurrency Annual Sales	Specify the Line of Creditcurrency annual sales amount.



Field:	Do this:
Annual Sales	Specify the annual sales amount.
Line of CreditCurrency Projected Sales	Specify the Line of Creditcurrency projected sales amount.
Projected Sales	Specify the projected sales amount.
Line of CreditCurrency Equity	Specify the Line of Creditcurrency equity amount.
Equity	Specify the equity amount.
Open Delq	Specify the open delinquency amount.
Line of CreditCurrency Business Expenses	Specify the Line of Creditcurrency business expenses amount.
Business Expenses	Specify the business expenses amount.
Line of CreditCurrency Personal Expenses	Specify the Line of Creditcurrency personal expenses amount.
Personal Expenses	Specify the personal expenses amount.
Line of CreditCurrency Total Expenses	View the Line of Creditcurrency total expenses amount.
Total Expenses	View the total expenses amount.
Line of CreditCurrency Annual Proj Sales Amt	View the Line of Creditcurrency annual projected collection amount.
Annual Proj Sales Amt	View the annual projected collection amount.
Line of CreditAnnual Proj Exp Amt	View the Line of Credit annual projected expenses amount.
Annual Proj Exp Amt	View the annual projected expenses amount.
Line of CreditCurrency Current Assets	Line of Creditcurrency current assets.
Current Assets/Liability ratio	View the current asset to liability ratio.
Line of CreditCurrency Fixed Assets	View the Line of Creditcurrency fixed assets.
Fixed Assets	View the fixed assets.
Line of CreditCurrency Intangible Assets	View the Line of Creditcurrency intangible assets.
Intangible Assets	View the intangible assets.
Line of Credit	View the Line of Credit
Current Liabilities	View the current liabilities.



Field:	Do this:
Line of Credit	View the Line of Credit
Long Term Liabilities	View the long term liabilities.
Line of Credit	View the Line of Credit
Total Assets	View the total asset amount.
Line of Credit	View the Line of Credit total net worth amount.
Total Net worth	View the total net worth amount.
Line of Credit	Line of Credit
Total Liability	View the total liability amount.
Debt Net worth Ratio	View the debt to net worth ratio.
Current Assets/Liability ratio	View the current asset to liability ratio.
Title 1-4	Specify the title.
Signature1-4	Specify the signature.

7.7 <u>Request Tab</u>

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



To complete Request section:

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

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2. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields are given below:

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

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

If you want system to calculate,



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

7.7.1 Itemization Sub Tab

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

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

To add or view itemizations

- 1. Open the Underwriting screen and load the underwriting application you want to work with.
- 2. Click **Request** \rightarrow **Itemizations** sub tab.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

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

4. Perform any of the **Basic Actions** mentioned in Navigation chapter.

7.7.2 <u>Trade-In Sub Tab</u>

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

To complete the Trade-In sub screen

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



- 2. Click Request \rightarrow Trade-In.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Trade-In	
Asset Type	Select the asset type.
Asset Sub Type	Select the asset sub-type.
Year	Specify the year of the asset.
Make	Specify the make of the asset.
Model	Specify the model of the asset.
Body	Specify the body of the asset.
Identification #	Specify the identification number.
Description	View the asset description.
Valuation	
Wholesale Amt	Specify the wholesale value.
Base Retail Amt	Specify the retail value.
Addons Amt (+)	Specify the add ons value.
Pay Off Amt (-)	Specify the payoff amount.
Total Amt =	View the total value.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Valuation Supplement	Specify the valuation supplement.
Edition	Specify the valuation edition.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter

7.7.3 <u>Subvention Sub Tab</u>

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

To complete the Subvention sub screen

- 1. Open the Underwriting screen and load the underwriting application you want to work with.
- 2. Click **Request** \rightarrow **Subvention** sub tab.
- 3. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



A brief description of the fields is given below:

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

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7.8 Decision Tab

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

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

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

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

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

To verify the application decision data

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



2. Click **Decision** tab.

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

Field:	Do this:		
Pricing section			
Current	Check this box to indicate that this is the current decision.		
Pricing	View the pricing.		
Decision Dt	View the decision date.		
Underwriter	View the underwriter id.		
Status	View the application status.		
Sub Status	View the application sub-status.		
Approved section	Approved section		
Index	Specify the index type.		
Approved Index Rate	Specify the approved index rate.		
Approved Margin Rate	Specify the approved margin rate.		
Approved Rate	Specify the approved rate.		
Maturity Index	Select the approved maturity index.		



Field:	Do this:
Maturity Margin Rt	Specify the maturity margin rate.
Credit Limit	Specify the credit limit.
Promotion	Select the promotion.
Grade	Select the credit grade.
Score	Specify the credit score.
Draw Term	Specify the draw term.
Repmt Term	Specify the repayment term.
Bureau 1	Specify the Bureau 1.
Bureau 2	Specify the Bureau 2.
Bureau 3	Specify the Bureau 3.
Comments	Specify comments, if any.

5. Click Select Pricing.

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

6. Re-Score

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

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

If you are underwriting a Line of credit, record the following information on the Decision tab:

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

7.8.1 System Recommendation

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

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

Field:	Do this:
Score	View the system recommended score.



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

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

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

7.8.2 Stipulations Sub Tab

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

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

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

To add or view stipulations or reasons for adverse action

- 1. Open the Underwriting screen and load the underwriting application you want to work with.
- 2. Click **Decision** \rightarrow **Stipulations** sub tab.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.



A brief description of the fields is given below.

Field:	Do this:
Туре	Select the reason type. Type can be Stipulation Reasons or Adverse Action Reasons and Adverse Action Reasons can also be those received from Bureau.
Name	The system displays all applicant's name in the drop down list. You can select the name of the applicant for whom adverse action reason needs to be recorded. In case the stipulation reason is at the application level, then select ALL.
Code	Select the reason.
Description	Specify the required description.
Stips Satisfied	Use the Yes/No/NA buttons to indicate if you verified the stipula- tion(s) in the Type field
Comment	Specify the comment.
Verified By	The system updates the user ID of the person who verified the details
Verified Dt	The system updates the date when the details are verified.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

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

7.8.2.1 Add Multiple

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

To add multiple stipulations

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

7.8.2.2 Copying Stipulations

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

7.8.2.3 Loading Stipulations

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



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

To load predefined stipulations

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

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

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

7.8.3 Itemization Sub Tab

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

To add or view itemizations

- 1. Open the Underwriting screen and load the underwriting application you want to work with.
- 2. Click **Decision** \rightarrow **Itemizations** sub tab.
- 3. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

4. Perform any of the Basic Actions mentioned in Navigation chapter.

7.8.4 Trade-In Sub Tab

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



To complete the Trade-In sub screen

- 1. Open the Underwriting screen and load the underwriting application you want to work with.
- 2. Click **Decision** \rightarrow **Trade-In** sub tab.
- 3. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Trade-in section	
Asset Type	Select the asset type.
Asset Sub Type	Select the asset sub-type.
Year	Specify the year of the asset.
Make	Specify the make of the asset.
Model	Specify the model of the asset.
Identification #	Specify the identification number.
Body	Specify the body of the asset.
Description	View the asset description.
Valuation section	
Wholesale Amt	Specify the wholesale value.
Base Retail Amt	Specify the retail value.
Addons Amt (+)	Specify the add ons value.
Payoff Amt (-)	Specify the payoff amount.
Total Amt =	View the total value.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Valuation Supple- ment	Specify the valuation supplement.
Edition	Specify the valuation edition.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7.8.5 Rate Schedule Sub Tab

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

To view the Rate Schedule sub screen

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



2. Click **Decision**→**Rate Schedule** sub tab. Click **View**.

A brief description of the fields is given below:

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

7.8.6 <u>Subvention Sub Tab</u>

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

To complete the Subvention sub tab

- 1. Open the Underwriting screen and load the underwriting application you want to work with.
- 2. Click **Decision** \rightarrow **Subvention** sub tab.
- 3. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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

A brief description of the fields is given below:

- 4. Perform any of the Basic Actions mentioned in Navigation chapter.
- 5. In **Subvention Detail** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Subvention Detail section:	
Participant	View the participant.
Participant Type	View the participant type.
Collection Method	View the collection method.



Rate	View the subvention rate.
Rent Factor	View the rent factor
Calculation Method	View the subvention calculation method.
Factor	View the factor.
Calculated Amount	View the calculated subvention amount.
Subvention Amount	Specify the subvention amount.
Include	View if the subvention is included in the application or not.
Total Subvention Rate	View the total subvention rate.
Total Subvention Amt	View the total subvention amount.

- 6. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 7. Select the **Initialize** button to reset the subvention amount to zero.
- 8. Select the **Calculate** button to calculate the subvention amount.

7.8.7 Multiple Offers sub tab

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

Note

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

To view multiple pricing offers

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

Field:	Do this:
Pricing	View the pricing.
Term	Specify the approved term.
Rate	Specify the approved rate.
Pmt Amt	Specify the approved payment amount.
Index	View the approved index.
Index Rate	View the approved index rate.
Margin Rate	Specify the approved margin.
Maturity Index	Specify the approved maturity index.



Field:	Do this:
Maturity Rate	Specify the approved maturity rate.
Accepted	If selected, indicates that the pricing is accepted. Only one of the current pricings can be accepted.
Current	If selected, indicates that the pricing is current.
	Note: All the available pricings are selected as current.

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

7.9 Bureau Tab

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

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

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

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

To verify the credit bureau data using the Bureau tab

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



2. Click Bureau.

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

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

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

Field:	Do this:
Туре	View the relation type.
First Name	Specify the first name.
МІ	Specify the middle name.
Last Name	Specify the last name.
Status	View the credit bureau request status.



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

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

Field:	View:
Bureau	The bureau.
First Name	The first name.
МІ	The middle initial.
Last Name	The last name.



Field:	View:
SSN	The social security number.
	Note : If the organizational parameter UIX_HIDE_RESTRICTED DATA is set to Y, this appears as a masked number; for example, XXX-XX-1234.
Birth Dt	The birth date.
Note: The SSN and Birth Dt fields in Report Header section are displayed in red if there is a mismatch in the respective data present in the above Applicant/Customer Details section.	
Report Dt	The report date.
Onfile Dt	The on file date.

Credit Report Id	The credit report id.
Best Match	The best match.

6. Click Bureau Report.

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

- 7. Click **Summary 1** sub tab.
- 8. You can view the following information:

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

9. Click Summary 2 sub tab



10. You can view the following information:

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

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

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



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

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

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

- 15. Click the **Fraud Messages** sub screen to view information about fraudulent attempts to use the applicant's credit.
- 16. Click the **Inquiries** sub screen to view all the credit reports for the applicant in reverse chronological order
- 17. View the following details:

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



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

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

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

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

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

Note

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

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

7.9.2 <u>Requesting a Credit Bureau Report Manually</u>

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

To manually request a credit bureau report

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

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

5. Click Create Request.



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

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

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

7.10 Collateral Tab

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

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

To verify information about the collateral

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

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

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

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



To enter collateral information

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

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2. Perform any of the Basic Operations mentioned in Navigation chapter.

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



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

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

Interface with VINTEK (If interface is installed)

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

- Year
- Make
- Model
- Body



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

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

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1. Perform any of the Basic Operations mentioned in Navigation chapter.

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



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



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

2. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

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

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3. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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



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



Field:	Do this:
Charge Amt	Specify the charge.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7.10.1 Valuations Sub Tab

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

To complete the Valuations sub tab

- 1. Click the **Valuations** sub tab.
- 2. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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



Field:	Do this:
Total Value Amt (=)	View the total value.
Line of Credit- Currency Retail Base Amt	View the Line of Creditcurrency retail value.
Line of Credit- Addons Amt(+)	View the Line of Credit addons.
Line of Credit Currency Usage Value Amt (+)	View the Line of Credit currency usage value.
Line of Credit Currency Total Value Amt (=)	View the Line of Credit total value.

- 3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 4. In the **Addons** Section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Description	Select the description for the attribute.
Value	Specify the value of the attribute.
Amount	Specify the add-on amount.
Line of Credit Cur- rency Amount	Specify Line of Credit currency amount.

5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

Complete the Addons/Attributes, Value, and Amt fields for each of the asset's add-ons and attributes on the application.

7.10.2 Tracking Sub Tab

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

To track attributes for the collateral

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



Field:	Do this:
Tracking Item	View the tracking type
Disposition	Select the disposition.
Start Dt	Specify the tracking start date.
End Dt	Specify the tracking end date.
Follow up Dt	Specify the next follow-up date.
Enabled	Select to track the information from the start date in the Start Dt field.
Comment	Specify any comments regarding the tracking item.

- 5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 6. Complete the **Tracking Item Details** section by entering information about a parameter in the corresponding the **Value** field.

7.10.3 Seller Tab

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

To enter the Seller details

- 1. Click the **Seller Details** tab.
- 2. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

7.11 Comments Tab

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

Whenever an application is decisioned by a proxy user, a system generated comment with timestamp is inserted in the comments tab in the format '<User 1> actioned as proxy for Underwriter <User2>'. Here, User 1 refers to the logged in user who has acted on behalf of



User2, who is the concerned Underwriter. The concerned Underwriter's name will also be selected in Application section > 'Proxy for Underwriter' field.

To add comments

1. Click Comments tab.

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2. Perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the **Basic Actions** mentioned in Navigation chapter.

7.12 Tracking Tab

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



To enter the tracking attributes

1. Click Tracking tab.

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

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

5. Save changes you made to the account.

7.12.1 Field Investigation Sub Tab

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

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

- 1. Click Field Investigation sub tab.
- 2. In **Field Investigation** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



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

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4. In **Verification Details** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

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

5. Perform any of the Basic Actions mentioned in Navigation chapter.

7.13 Document Tab

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

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



To view a document attached

1. Click **Document** tab.

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2. In the **Application Document** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

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



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

- 3. Perform any of the Basic Actions mentioned in Navigation chapter.
- 4. Click View Document.

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

7.13.1 Checklist Sub Tab

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

To view the underwriting Checklist screen

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

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



7.14 Verification Tab

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

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

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

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

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

IMPORTANT:

The Edit Details section's errors and warnings are created during the setup process.

7.14.1 Edit Sub Tab

To complete the Edits section

- 1. Open the Underwriting screen and load the application you want to work with.
- 2. Click Verification \rightarrow Edits.

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- 3. In the Edits screen's Edit Type section, select the type of edit you want to verify.
- 4. Click Check Edits.

The system checks the data for the verification process selected in the Edit Type section and displays the results in the Edit Details section.

The Edit Details section contains the following display only information:

Field:	View this:
Edit Name	The edit.
Result	The result.
Expected Value	The expected value.
Actual Value	The actual value.
Override Responsibility	The override responsibility, if an override is required.

5. In the **Edit Details section**, view the verification results and begin making corrections on the Underwriting screen. Remember, edits resulting in ERROR must be corrected. Edits resulting in WARNING can be by passed.

The system begins processing the credit application.

7.14.2 Audits Sub Tab

The Audits screen is a display only screen that enables you track changes to the contents of predetermined fields (which fields are determined during set up). For example, the Audits screen can be configured to monitor when the contents of the Status and Sub Status is changed. The Audits screen lists the field that was changed, who made the change, when the change was made, and the old and new values in the field.

To view the Audits

- 1. Open the Underwriting screen and load the application you want to work with.
- 2. Click Verification \rightarrow Audits.
- 3. In the **Audit Details** section, view the following display only information:

Field:	View:
Record Id	The record identifier for the record changed.
Field	The field which was changed.
Old Value	The old value of the column which was changed.
New Value	The new value of the column which was changed.
Changed By	The user code who made the change.
Changed Date	The date and time when the change was made.

7.14.3 <u>History Sub Tab</u>

You can track the time it took a user to complete each stage of the application process with the History section. It displays:

• The date and time when an application changed status / sub status



- The user who changed the status / sub status
- The elapsed time of how long an application was in a particular status / sub status.
- 1. **To view the History** Open the Underwriting screen and load the application you want to work with.
- 2. Click **Verification**→**History**In the **Application Status History** section, view the following display only information:

Field:	View this:
Status	The application status.
Sub Status	The application sub status.
User	The user name.
Start Dt	The date and time when the application moved to that status.
End Dt	The date and time when the application moved <i>from</i> that status.
Elapsed Time	The elapsed time between the status change.

7.15 Correspondence Tab

Ad-hoc correspondence enables you to include information from applications in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

Ad-hoc correspondence can be viewed on the Correspondence link's Correspondence screen when you have opened an account. The screen enables you to generate a new letter or view a previously generated letter.

7.15.1 Correspondence Sub Tab

To generate an ad hoc correspondence

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



2.	Click Correspondence \rightarrow Correspondence.
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3. Perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Correspondence	Select the correspondence you want to generated.
ID	System displays the correspondence ID.
Date	System displays the correspondence generation date.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

The **Documents** section displays all the types of documents available for the type of correspondence you selected.

5. In the **Documents** section, view the following information for each document:

Field:	View this:
Document ID	The document ID.
Document	The document description.
Recipient	The recipient description.
E-Form Source	The e-form source.
Source Type	The source type.
Selected	If selected, indicates that this document is selected to be included in the correspondence.
Generated	If selected, indicates that the system generated the document.

6. In the **Documents** section, select the correspondence you want to view.



7. The **Document Elements** section displays the elements the system used to generate the correspondence. You view the following information:

Field:	Do this:
Element Type	View the element type.
Element	View the element description.
Content	Specify/view the value of the element.

• Click All to view all elements in the correspondence.

- or -

- Click **User Defined**, to view user-defined elements in the correspondence.
- 8. In the **Document Elements** section, click **User Defined** and complete the **Content** fields for the **Document Element** fields you want to include in the correspondence.
- 9. In the **Document Elements** section, click **Save**.
- 10. In the Documents section, click Generate.

The system 'locks' the information included in the correspondence and prevents it from being changed.

11. In the **Document Elements** section, click **View**.

The system displays a PDF of the ad hoc correspondence.

7.15.1.1 Recipient Details Sub Tab

The recipient details sub tab facilitates you to send ad-hoc correspondence to Applicants, Customers, Producers, and Others as either Fax or Email.

To add recipient details

- 1. Open the Underwriting screen and load the application you want to work with.
- 2. Click Correspondence→Recipient Details.
- 3. Perform any of the Basic Operations mentioned in Navigation chapter.

Field:	Do this:
Recipient	Select the recipient from the drop-down list. The list displays the following options:
	- Applicant
	- Customer
	- Producer
	- Others
	Note : Based on the type of recipient selected the other correspondence options are displayed for selection.



Field:	Do this:
Mode	Select the mode of correspondence from the drop-down list. The list displays the following options:
	- Fax
	- Email
	Note : When the recipient is selected as 'Applicant', the Mode is defaulted to Email.
Туре	Based on the recipient selected, the following type of correspond- ence is listed for selection:
	- When the recipient is selected as Applicant , you can select the 'Applicant Type' from the drop-down list and 'Type' as either EMAIL/ADHOC. The 'Mode' is defaulted as 'Email'.
	- When the recipient is selected as Customer / Producer , you can select the 'Mode' as either FAX/EMAIL and 'Type' as FAX/ADHOC or EMAIL/ADHOC respectively.
	- When the recipient is selected as Others , you can select the 'Mode' as either FAX/EMAIL and 'Type' as ADHOC only.
FAX/Email	Specify the FAX/Email details for correspondence.
Comments	Specify additional information as comments.

4. In the Recipient Details section, click **Save**.

5. Click **Send** to FAX/Email the correspondence details to the specified recipients.

System validates the correspondence details and generates a PDF document through BI Publisher with the Correspondence details. The same is emailed to the specified recipient as an attachment and a system generated comment is updated in 'Comments' Tab. The correspondence consists of following header details::

Alert	Type & Subtype	Comment	Comment By	Comment Date
N	System Generated	<type> <correspondence type> sent to <recipient type=""> through < Mode> to <'Email' id></recipient></correspondence </type>	Logged in user	Current System date with time stamp

7.15.2 Letters Sub Tab

The Letters link enables you to generate letters using predefined letter templates for Line of credit.

Letters can be sent in hard copy or Email / Fax. Among the two options provided for each of these options, you can select the required mode for sending letters.

- When 'Letters' option is selected the correspondences generated are displayed in a table below with a button 'View Letter'.
- When 'Fax' radio button is selected, the correspondence table displays all correspondence including those in Fax or email formats in the table below.

In addition to the above, a section for recording 'Recipient details' opens below. On clicking 'Add' you can specify recipient details, Mode, Type, provide comments and Save the same.



Comments captured will be appended to Fax / Email sent to recipient. You will then need to click on the 'Send' in the action block for email / fax to be sent from OFSLL. In case the correspondence generation is dependent on any job run, then on click of 'Send' system displays an error message "Fax / Letter not generated. Please try sending later"; else event successful message is displayed.

On the Underwriting screen, these predefined correspondences are as follows:

- Decision Letter
- Adverse Action Letter
- Adverse Conditional Letter

To generate letters on the Underwriting screen

- 1. Open the Underwriting screen and load the application you want to work with.
- 2. Click Correspondence \rightarrow Letters.
- 3. In the Letters screen, select the type of letter you want to generate, and click View Letter. UNDERWRITING:
 - If you select **Decision Fax**, and click **View Letter**, the system displays the decision letter.

The predefined Decision letter is automatically sent after an application receives a status of APPROVED, REJECTED, or CONDITIONED on the Underwriting screen.

The Decision fax/e-mail is available for Line of credit(fixed and variable rate).

 If you click Adverse Action, and click View Letter, the system displays the adverse action letter.

The predefined Line of creditAdverse Action letter is automatically sent to the producer after a configurable number of days when an application receives a status of REJECTED on the Underwriting screen.

The Adverse Action letter is available for Line of credit(fixed and variable rate).

 If you click Conditional Adverse Action, and click View Letter, the system displays the adverse conditional letter.

The predefined Conditional Adverse Action letter is automatically sent to the producer a configurable number of days after an application receives a status of CONDITIONED on the Underwriting screen.

The Conditional Adverse Action letter is available for Line of credit(fixed and variable rate).

4. In the **Recipient Details** section, you can send the ad-hoc correspondence. You can specify the following details:

Field:	Do this:
Recipient	Select the recipient from the drop-down list. The list displays the following options:
	- Applicant
	- Customer
	- Producer
	- Others
	Note : Based on the type of recipient selected the other correspondence options are displayed for selection.



Field:	Do this:
Mode	Select the mode of correspondence from the drop-down list. The list displays the following options:
	- Fax
	- Email
	Note : When the recipient is selected as 'Applicant', the Mode is defaulted to Email.
Туре	Based on the recipient selected, the following type of correspond- ence is listed for selection:
	- When the recipient is selected as Applicant , you can select the 'Applicant Type' from the drop-down list and 'Type' as either EMAIL/ADHOC. The 'Mode' is defaulted as 'Email'.
	- When the recipient is selected as Customer / Producer , you can select the 'Mode' as either FAX/EMAIL and 'Type' as FAX/ADHOC or EMAIL/ADHOC respectively.
	- When the recipient is selected as Others , you can select the 'Mode' as either FAX/EMAIL and 'Type' as ADHOC only.
FAX/Email	Specify the FAX/Email details for correspondence.
Comments	Specify additional information as comments.

5. In the Recipient Details section, click **Save**.

6. Click **Send** to FAX/Email the correspondence details to the specified recipients.

System validates the correspondence details and generates a PDF document through BI Publisher with the Correspondence details. The same is emailed to the specified recipient as an attachment and a system generated comment is updated in 'Comments' Tab. The correspondence consists of following header details:

Alert	Type & Subtype	Comment	Comment By	Comment Date
N	System Generated	<type> <correspondence type> sent to <recipient type=""> through < Mode> to <'Email' id></recipient></correspondence </type>	Logged in user	Current System date with time stamp

7.16 Tools Tab

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

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



8. Funding

8.1 Introduction

At this stage of the Line of credit origination process, the application has been entered into Oracle Financial Services Lending and Leasing and approved manually by an underwriter or by the system. The next step is to view and complete the contract information and make a funding decision to finance or reject the application. This is accomplished by using the Funding screen.

This chapter explains how to:

- Load an application on the Funding screen
- Change the status of the application to begin funding process
- Verify the applicant information
- View the credit pull and underwriting information
- Verify the collateral
- Add comments and tracking attributes
- Complete the Contract screens
- View an application's contract edits
- Audit changed fields and status history
- Change the status at the end of the funding process.

8.2 Funding (an overview)

In Oracle Financial Services Lending and Leasing, the funding process follows these basic steps:

- 1. Open the Funding screen and load the application you want to work with.
- 2. In the Funding screen's Applications master screen, Change the status of the application to APPROVED VERIFYING.
- 3. Using the Funding screen's Applicants link, view and verify information about the applicant (data recorded from the Application Entry screen). This includes verifying the applicant's actual address and employment information.
- 4. Using the Funding screen's Decision link, view and verify information supplied during the credit bureau pull and underwriting process. This is display only information and cannot be edited.
- 5. Using the Funding screen's Collateral link, view and verify information regarding the collateral for the application.
- 6. Using the Funding screen's Contract link, complete the truth-in-lending information.
- 7. In the Funding screen's the Applications master screen, change the status to FINAL DOCUMENT CHECK.
- 8. Using the Funding screen's Verification link, view any errors and warnings that prevent the status change.
- 9. Make changes to the application data that correct the errors until you can change the status.

When the system changes the status of the application to FINAL DOCUMENT CHECK, it sends the application to a supervisor or Line of credit officer queue where it is viewed and



verified. After this, the application's status is changed to APPROVED - VERIFIED. If the supervisor/ Line of credit officer decides to fund the Line of credit, he or she will change status of the application to APPROVED - FUNDED.

Loading an Application on the Funding screen

The first step in the funding process is to open the Applications form and manually or automatically load the application you want to work with. You can manually select an application using the Search tab's Criteria and Results screens. If your system is configured to load applications based on work queues, use the Queue field in the Quick Search section.

Refer the chapter **Searching for Application** for more information on the following:

- Using Search Criteria screen
- Using Quick Search section
- Using Result screen
- Loading an application

8.3 Funding Screen's Master Screen

The Funding screen's master screen displays information from the Application Entry and Underwriting screens, such as the application number, product and producer. It also contains the Status field that allows you to change the status/sub status of the application and begin the funding process.

For details on this screen refer Applications section in **Underwriting** chapter.

After opening the Funding screen and loading the application you want to work with, you must change its status to APPROVED - VERIFYING before you can begin the funding process. This allows you to begin working with the application.

To change the status and begin work on the application on the Funding screen

- 1. Open the Funding screen and load application you want to verify.
- 2. In the Funding screen's Applications master screen, use the **Status** field to select APPROVED VERIFYING.
- 3. Click Save on the Funding screen.

You can now begin making changes to the application.

Funding an Application

After you have verified the application, entered the contract information and completed the contract edits, the application is ready to be funded. Applications can be approved automatically or manually. To manually fund an application, change the status to APPROVED - FUNDED.

After an application is funded, the Line of credit origination cycle is over. The system moves the application to the Line of credit servicing module (Customer Service form) where it receives an account number. The system also automatically creates a check requisition for the funded account.

Funding tasks

- 1. Load the application on the Funding form
- 2. Change the status and initiate Funding process
- 3. Verify the applicant information



- 4. Complete Contract (5) details
- 5. Verify the documents
- 6. Generate letters
- 7. Attempt to change the application status
- 8. Verify edits
- 9. Complete Funding

After you approve the application, the information on the Decision tab is unavailable. The application remains in this status of Approved - Verified until a user (usually a supervisor) changes the status to Approved - Funded. When the status is changed to Approved - Funded, the account is created.

8.4 <u>Summary Tab</u>

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

Using this screen, the user can view the applicant details, asset details, ratios (only for Primary Applicant), trade-In, requested details, approved details, itemization, decision history, alerts, comments, and checklist details in the respective section.

To view the Summary

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click Summary.

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For details on this screen refer Summary Tab section in Underwriting chapter.

8.5 <u>Applicants Tab</u>

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



To verify information about an applicant

- 1. Open the Funding screen and load the application you want to work with.
- 2. In the Funding tab, click **Applicants**.
- 3. In the Applicants Details section, select the applicant you want to verify and click Edit.

For details on this screen refer Applicant Tab section in Underwriting chapter.

8.6 Business tab

If this application is an SME Line of credit (defined in the Applications section Class field as SMALL BUSINESS), the Business Applicant link appears on the Funding link bar. This link displays the small business information recorded on the application entry process. You can edit the Funding screen at anytime in the following steps. Remember to save your work with each change.

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

For more information about the individual fields in this section, see the **Application Entry** chapter.

To verify business information from the Business Applicant link

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click **Business Applicant**.

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For details on this screen refer **Business Tab** section in **Underwriting** chapter.

8.7 <u>Request Tab</u>

System displays the calculated Payment, Interest Rate, Term and Line of credit Amount in the Request tab.



For details on this screen refer <u>Request Tab</u> section in **Underwriting** chapter.

8.8 Decision Tab

With the Decision tab, the system displays information gathered during the underwriting process. Depending on the type of application you are working with, system displays Line of credit information. On Clicking Calculate, the user can calculate the Line of credit amount, rate, term, and payment.

The fields on the Decision screens and sub screens are described in detail in the Underwriting chapter.

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For details on this screen refer Decision Tab section in Underwriting chapter.

8.9 Bureau Tab

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

To verify the credit bureau data using the Bureau tab

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



2. Click Bureau

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For details on this screen refer Bureau Tab section in Underwriting chapter.

8.10 <u>Contract Tab</u>

The screens associated with the Contract link are the core of the funding process. They allow you to perform the important task of completing the truth-in-lending details. These screens include information mandated by Regulation Z; information about the financed amount, the payment schedule, the total of these payments, the finance charge, the resulting annual percentage rate (calculated according to Federal/Central bank guidelines; that is, within 125% of the Treasury OCC calculated APR) for the conventional Line of credit, and internal rate of return for Islamic Line of credit. Use the Line of credit packet to supply the required information.

In completing the truth-in-lending details on the Contract link, you will enter Line of credit information. The truth-in-lending details must be completed before a Line of credit can be funded.

The tabs opened from the Contract link share the following sub tabs:

- Contract (2)
- Repayment
- Itemizations
- Trade-In
- Subvention
- Insurances
- ESC
- Escrow
- Compensation
- Proceeds



- Disbursement
- Fees
- ACH
- Coupons
- PDC
- References
- Real Estate

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

To enter the contract details

- 1. Open the Funding screen and load the application you want to work with.
- 2. On the Funding screen, click the **Contract** tab.
 - If the application you opened is for a Islamic Line of credit, the Line of credit screen appears.
- 3. Using the information in the contract packet, complete the **Contract** section.

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(The system calculator may used when completing this section. For more information, see the ${\ensuremath{\text{Tools}}}$ chapter.)

4. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Contract section	



Field:	Do this:
Contract Dt	Specify the contract date.
Credit Limit	Specify the credit limit.
Draw Term	Enter the draw term. This is the period of time during which you can receive advances.
Repmt Term	Enter the repayment term. This is the period of time during which you must pay the outstanding balance of your account, with accrued interest, but may not request further advances. The repayment period begins at the end of the draw period.
Term	Enter the term.
Maturity Dt	Enter the maturity date.
Index	Select the index.
Index Rate	View the index rate.
Margin Rate	Specify the margin rate.
Rate	View the interest rate.
1st Pmt Dt	Specify the first payment date.
Due Day	Specify the due day.
Rcvd Dt	Enter the contract received date.
Verified Dt	Enter the contract verification date.
Verified By	View the user id who verified the contract.
PDC Ind	If selected, indicates that the customer has opted for PDC.
ment associated wit used for the approve select the instrumen	- An instrument is a contract with specific rules tied to it. An instru- h the application indicates OFSLL of the type of contract being ed loan. Items defined in the contract are "locked in" when you at from drop down list and click on "Load Instrument Details". These hanged on the funding screen.
Any changes to the transactions.	instrument in account will be handled by monetary/non-monetary
	I the rules established by the company that are required at the time ple, the accrual method, billing method, type of billing, tolerance, ns and so on.
Start Dt Basis	View the accrual start basis.
Accrual Method	View the accrual calculation method.
Base Method	View the accrual base method.
Start Days	View the accrual start days.
Stop Accrual Days	View the accrual stop days.



Field:	Do this:
PDC Security Ind	If selected, indicates that the customer has submitted the PDC as a security.
ACH Fee Ind	Indicates that the ACH fee should be applied or not. Depending on the status of check box, the ACH fee is applied based follow- ing conditions
	ightarrow When the check box is selected and the fee amount is ZERO, system will not apply the ACH fee.
	\rightarrow When the check box is selected and the fee amount is BLANK, system will apply the ACH fee from Contract setup.
	\rightarrow When the check box is selected and the fee amount is specified, system will apply the specified amount and overrides the ACH fee amount mentioned in Contract Setup.
	\rightarrow When the check box is not selected, system will apply the ACH fee amount mentioned in Contract Setup.
	 If applicable, enter information regarding any promotion associ- ation in the Promotion section
Promotion	Select the promotion.
Туре	View the promotion type.
Term	View the term.
Index	View the promotion index (displays only).
Index Rate	View the promotion index rate (displays only).
Margin Rate	View the promotion margin rate (displays only).
Rate	View the promotion rate.
Rate Caps & Adjus	tments section
Increase Per Year	View the maximum rate increase allowed in a year.
Increase Max Life- time	View the maximum rate increase allowed in the life of the Line of credit.
Increase Ceiling	View the rate cap (maximum).
Decrease Per Year	View the maximum rate decrease allowed in a year.
Decrease Max Lifetime	View the maximum rate decrease allowed in the life of the Line of credit.
Decrease Floor	View the rate decrease allowed.
# of Adjs / Year	View the maximum number rate changes allowed in a year.
# of Adjs / Life	View the maximum number of rate changes allowed in the life of the Line of credit.



Field:	Do this:
Initial Advance Min Amt	View the minimum initial advance amount.
Initial Advance Max Amt	View the maximum initial advance amount.
Advance Min	View the minimum subsequent advance amount.
Advance Max	View the maximum subsequent advance amount.
Billing section	
Draw Pre Bill Days	This is the number of days before the first payment is due that accounts funded with this Loan instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month.
	If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then first payment due will be on 10/04/2003, and then 4th of every month.
Draw Period Pay- ment %	View the percentage of draw period payment allowed.
Repmt Period Bill- ing Method	View the repayment period billing method allowed.
Repmt Period Payment %	View the percentage of repayment period payment allowed.
Min Payment Amt	View the minimum payment amount.
Min Finance Charge	View the minimum finance charge.
Advance Toler- ance	View the advance tolerance amount.
Advance Toler- ance %	View the advance tolerance percentage.
Accural Past Maturity	View the accural past maturity.
Maturity Index	View the maturity index rate.
Margin Rate	View the margin rate.

5. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

8.10.1 <u>Contract (2) Sub Tab</u>

The Contract sub screen records the application's servicing branch and collector. It also displays additional information regarding the contract not covered on the Line of credit screen, such as the tolerance, delinquencies, due dates, billings, and extensions.

To complete the Contract sub tab

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



- 2. Click the **Contract** \rightarrow **Contract** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Servicing Branch	Select the servicing branch for the contract.
Collector	Select the collector for the contract.
Funder	If you are acting as a proxy for a Funder, then you can select the Funder's name from the adjoining options list. The list displays all the associated Funders, Funding Supervisors, and Funding Managers.
	However, this is not mandatory and can be used while auc- tioning an application on behalf of another Funder.
Misc section	
Link To Existing Cus- tomer	Select to link the application to the existing customer.
Anniversary Period	View the anniversary term.
Default Pmt Spread	View the spread.
HMDA section	
Lien Status	Select the lien status.
HOEPA	Select the home owner equity protection act (HOEPA) code.
Rate Spread	Specify the rate spread. You can calculate this spread from a tool on the Home Mortgage Disclosure Act (HMDA) website.
Others section	
1st Pmt Deduction	View the first payment deduction indicator. If selected, the first payment deduction is in use.
Days	View the first payment deduction days.
1st Pmt Refund	View the first payment refund indicator. If selected, the first payment refund is in use.
Days	View the first payment refund days.
Pre-Pmt Penalty	View the prepayment penalty indicator. If selected, a prepay- ment penalty can be applied.
% of Term for Penalty	View the prepayment penalty percentage of term.
Recourse	View the recourse indicator. If selected, there is a recourse associated with the Line of credit.
Max%	View maximum recourse percentage.



Field:	Do this:
Pay Off Fee	View the payoff fee indicator. If selected, a payoff fee can be applied to the Line of credit.
Rebate section	
Rebate Method	View the rebate calculation method.
Rebate Term Method	View the rebate term method.
Rebate Min Fin Chg Method	View the rebate minimum finance charge calculation method.
Rebate Min Fin Chg Value	View the minimum finance charge value.
Acquisition Charge Amt	View the acquisition charge amount.
Tolerance section	I
Refund Allowed	View the refund allowed indicator. If selected, the refund pol- icies in this section are in use.
Refund Tolerance	View the refund tolerance amount.
Pmt Tolerance Amt	View the payment tolerance percentage.
Pmt Tolerance%	View the payment tolerance percentage.
Writeoff Tolerance	View the write-off tolerance amount.
Delinquency section	
Late Charge Grace Days	View the late charge grace days.
Delq Grace Days	View the delinquency grace days.
Delq Category Method	View the delinquency category method.
Due Date section	
Max Due Day Change Days	View the maximum due days.
Min Due Day	View the minimum due day.
Max Due Day	View the maximum due day.
Max Due Day Change Year	View the maximum due day changes allowed (year).
Max Due Day Change Life	View the maximum due day changes allowed (life).
Extension section	



Field:	Do this:
Max Extn Period / Year	View the maximum extension allowed (year).
Max Extn Period / Life	View the maximum extension allowed (life).
Max # Extn / Year	View the maximum number of extensions allowed (year).
Max # Extn / Life	View the maximum number of extensions allowed (life).
Minimum # Payments	View the minimum number of payments.
Extension Gap in Months	View the extension gap in months.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

8.10.2 <u>Repayment Sub Tab</u>

The Repayment sub screen records the application's advance information, repayment schedule, and skipped repayment months for variable rate Line of credit.

To complete the Repayment sub tab

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** \rightarrow **Repayment** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Repayment sect	ion:
Flexible Repay- ment Allowed	If this display only check box is selected, then the flexible repay- ment functionality is set up and allowed for this application's prod- uct type.
Туре	Select the flexible repayment schedule you want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED.
	If you select the repayment schedule type of SKIP PERIOD, you then select the months for which borrower won't make any payments in the Skip Months section.
	If you select the repayment schedule type of USER DEFINED, you then enter the repayment schedule requested by borrower in the Schedule section; for example, \$300.00 for first 12 months, \$350.00 for next 18 months, and so on.
	Note : The borrower may not provide a complete repayment schedule with the contract. Provisions are available with the system to compute the repayment schedule for remaining periods at a later time, if borrower provides partial repayment schedule.
Skip Months section	



Field:	Do this:
Jan	If selected, indicates that repayment is skipped for January.
Feb	If selected, indicates that repayment is skipped for February.
Mar	If selected, indicates that repayment is skipped for March.
Apr	If selected, indicates that repayment is skipped for April.
Мау	If selected, indicates that repayment is skipped for May.
Jun	If selected, indicates that repayment is skipped for June.
Jul	If selected, indicates that repayment is skipped for July.
Aug	If selected, indicates that repayment is skipped for August.
Sep	If selected, indicates that repayment is skipped for September.
Oct	If selected, indicates that repayment is skipped for October.
Nov	If selected, indicates that repayment is skipped for November.
Dec	If selected, indicates that repayment is skipped for December.
Extendable Balloon section	
Max Term	Specify maximum number of payments.

- 4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 5. In the Repayment Schedule section, click View.
- 6. View the following information:

Repayment Schedule section

Note: Complete the Schedule section only if you have entered USER DEFINED in the Repayment section's Type field. Click **Add** to make new entries.

Seq	Specify the sequence number of the repayment schedule.
Pmt Amt	Specify the repayment amount borrower agreed to pay during the schedule.
# of Pmts	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
Generated	If selected, indicates that the schedule is system generated.
Enabled	If selected, indicates that the schedule is enabled.

7. In the Payment Change Schedule section, click View.

8. View the following information:

Payment Change Schedule section	
Seq	Specify the payment sequence number.
Option Type	Select the option type.



Frequency	Specify the payment change frequency.
Period	Specify the period.
# of Adj	Specify the number of adjustments.
Value	Specify the adjustment value.

8.10.3 Itemizations Sub Tab

The system lists the distribution of the Line of credit proceeds on the Itemizations sub screen when you choose Select Instrument on the Contract link. It lists amounts paid to the borrower directly, amount paid to the borrower's account, and amount's given on the borrower' behalf to third parties. Itemizations are categorized according to advances, finance fees, prepaid fees, producers or escrows. If you have entered itemization amounts during application entry or underwriting, you will see these values in the Amount or Approved Amt columns.

The Itemizations sub screen offers the option of computing the values for itemization according to a itemization formula associated with the selected instrument based on system setup.

If you require any new itemizations, you can add them using the Setup menu Products command. (For more information, see the Products chapter in the Setup Guide.)

To complete the Itemizations

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** \rightarrow **Itemizations** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Itemization	View the itemization.
+/-	View whether the itemization is added or subtracted.
Amount	View the amount.
Approved Amt	View the approved amount. This is information recorded on the Underwriting screen.
Discount Rate	Specify the discount rate.
Тах	View whether the itemization is taxable (Sales) if box is selected.
SIr	View the seller payment.
Itemization Formula	View the itemization type.
Itemization Type	View the itemization type.
Prefunding Status	View the prefunding status.



Field:	Do this:
Pmt Dt	View the payment date.
Pmt Ref #	View the payment reference number.
Comment	Specify additional comments, if any.

- 4. Choose the option button for the type of itemization you want to use: Advance, Financed Fees, Pre-Paid Fees, Producer or Escrow.
- 5. In the **Amount** column, enter the amount corresponding with what is listed in the **Itemization** column.
- 6. If the **Itemization Formula** field contains an entry other than UNDEFINED, you can choose **Compute** to auto-compute the value in the **Amount** field using a predefined itemization formula.

Itemization formulas are created on the Product Setup screen's Origination Fees screens. (For more information, see the **Org. Fees tab** section of the **Products** chapter in the **Setup Guide**.)

To ensure you create the correct computed value, choose Compute after entering values for all base itemizations; that is, values of all such itemizations with an Itemization Formula of UNDEFINED.

You can also manually enter amounts for auto-computed itemizations.

If you click Initialize, the system sets the values of auto-computed itemizations to 0 (zero).

- 7. If you choose, use the **Comment** field to add remarks.
- 8. Perform any of the Basic Actions mentioned in Navigation chapter.

8.10.4 Trade-In Sub Tab

If there is any information regarding an itemized trade-in, use the Trade-In sub screen to enter the details in the system (This sub screen might already contain information supplied during the underwriting process.)

To complete the Trade-In sub screen

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** \rightarrow **Trade-In** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Trade In section	
Asset Type	Select the asset type.
Asset Sub Type	Select the asset sub-type.
Year	Specify the year of the asset.
Make	Specify the make of the asset.
Model	Specify the model of the asset.



Field:	Do this:
Identification #	Specify the identification number.
Body	Specify the body of the asset.
Description	View the asset description.
Valuations section	
Wholesale Amt	Specify the wholesale amount.
Base Retail Amt	Specify the retail amount.
Addons Amt (+)	Specify the add ons amount.
Payoff Amt (-)	Specify the payoff amount.
Total Amt =	View the total amount.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Valuation Supple- ment	Specify the valuation supplement.
Edition	Specify the valuation edition.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

8.10.5 <u>Subvention Sub Tab</u>

With the Subvention sub screen, you can enter the subvention information and calculate the subvention amount, as well as override the calculated subvention amount. The participant's information is automatically populated based on the selected subvention plan.

To use the Subventions sub screen

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** \rightarrow **Subventions** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.
- 4. A brief description of the fields is given below:

Field:	Do this:
Subvention section:	
Plan	Select the subvention plan code.
Description	View the subvention plan description
Sub Plan	Select the sub plan.
Sub Plan Description	Select the subvention sub plan.
Subvention Type	View the subvention type



Field:	Do this:
Subvention Amount	View the subvention amount for the plan.
Include	If selected, indicates that the subvention is included.

5. Click View in the Subvention Details section.

View the following:

Participants section:	
Participant	View the participant.
Participant Type	View the participant type
Collection Method	View the collection method.
Rate	View the subvention rate.
Rent Factor	View the subvention rent factor.
Calculation Method	View the subvention calculation method.
Factor	View the factor.
Calculated Amount	View the calculated subvention amount.
Subvention Amount	Specify the subvention amount.
Total Subvention Rate	View the total subvention rate.
Total Subvention Amount	View the total subvention amount.
Include	If selected, indicates that the subvention is included.

6. Click **Initialize** to reset the subvention amount to zero.

- 7. Click Calculate to calculate the subvention amount.
- 8. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

8.10.6 Insurance Sub Tab

If there is any information regarding an itemized insurance amount, enter the details on the Insurance sub screen. The Insurance sub screen also enables you to calculate the commission if there is a commission rule defined during Contract setup.

To complete the Insurance sub tab

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** \rightarrow **Insurance** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Insurance Plan	Select the insurance plan associated with the financed insurance product.
Insurance Type	View the insurance type associated with the insurance plan.
Sub Type	Select the insurance sub type offered under the insurance plan.
Insurance Com- pany	Specify the insurance company associated with the insurance plan. The system populates the default insurance plan defined during product setup.
Policy #	Specify the insurance policy number.
Effective Dt	Specify the insurance effective date.
Term	Specify the insurance term.
Expiry Dt	Specify the insurance expiry date.
Commission Rule	View the insurance premium amount.
Premium Amt	Specify the insurance premium amount.
Commission Amt	View the insurance commission amount.
Phone	Specify the insurance company's primary phone number.
Extn	Specify the insurance company's primary phone extension.
Phone	Specify the insurance company's alternate phone number.
Extn	Specify the insurance company's alternate phone extension.
Beneficiary sectio	n
Primary	Specify the primary beneficiary of the insurance.
Secondary	Specify the secondary beneficiary of the insurance.
Cancellation/Refu	nd section
Cancellation Refund Allowed	If selected, a refund is allowed. A selected box indicates that the insurance premium can be rebated to the customer in case of early payoff.
Grace Days	View the number of grace days allowed for cancellation without charging a cancellation fee.
Calculation Method	View the insurance premium refund/rebate calculation method to be used when insurance is cancelled.
Grace Days Can- cellation Fee Allowed	If selected, indicates that cancellation fees during grace is allowed.
Cancellation Fee	View the amount of the cancellation fee to be charged when the insurance is cancelled.



4. If you click the **Calculate** button, the system computes the commission based on the commission method in the **Cancellation/Refund** section.

The commission appears in the **Commission Rule** and **Commission Amt** fields of the Policy Information section.

It also appears on the **Itemizations** sub screen.

You can overwrite the suggested value if you choose.

5. Perform any of the **Basic Actions** mentioned in Navigation chapter.

8.10.7 ESC Sub Tab

If there is information regarding an itemized extended service contract or warranty amount, enter the details on the ESC sub screen.

To complete the ESC (extended service contracts) sub tab

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** \rightarrow **ESC** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.
- 4. A brief description of the fields is given below:

Field:	Do this:	
Warranty Inform	Warranty Information section	
Service Con- tract	View the extended service contract type.	
Policy #	Specify the ESC number.	
Effective Date	Specify the ESC effective date.	
Term	Specify the ESC term.	
Expiration Dt	Specify the ESC expiry date.	
Premium Amt	View the ESC premium amount	
Commission Amt	View the commission amount.	
Commission Rule	View the commission rule.	
Warranty Company	Specify the ESC company's name.	
Comment	Specify comment if any.	
Phone No	Specify the ESC company's primary phone number.	
Extn	Specify the ESC company's primary phone extension.	
Phone No	Specify the ESC company's alternate phone number.	
Extn	Specify the ESC company's alternate phone extension.	
Cancellation/Refund		



Field:	Do this:
Allowed	Check this box to allow cancellation/refund.
Method	Specify the method of cancellation/refund.

- 5. In the **Cancellation/Refund** section, view the following information.
 - If the Allowed box is selected, a refund is allowed. A selected box indicates that the ESC premium can be rebated to the customer in case of early payoff.
 - The **Method** field displays the refund method.
- 6. If you click the **Calculate** button, the system computes the commission based on the commission method in the **Cancellation/Refund** section.

The commission appears in the **Commission Rule** and **Commission Amt** fields of the Warranty Information section.

It also appears on the **Itemizations** sub screen.

You can overwrite the suggested value if you choose.

7. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

8.10.8 Escrow Sub Tab

If there is escrow information selected on the Itemization sub screen, enter information about it on the Escrow sub screen. The Escrow sub screen records escrow details regarding disbursement, insurance, and property tax -- information that is parsed to the Customer Service screen on the Customer Service (2) master tab, where it is available for maintenance.

This sub tab is available if escrow is allowed for the instrument selected on the Line of credit screen.

The Escrow Analysis screen enables you to view and perform the initial escrow analysis. You can perform multiple analyses; however, the system records only the most recent analysis.

To complete the Escrow sub screen

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** \rightarrow **Escrow** sub tab.
- 3. The **Escrow Information** section displays information regarding the escrow recorded on the Itemization sub screen. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	View:
Escrow	The escrow itemization code and description.
Escrow Type	The escrow type.
Escrow Sub Type	The escrow sub type.
Advance Amt	The amount that's been approved for the Item in the itemiza- tion screen under the escrow.
Required Escrow	If selected, indicates that this is mandatory itemization and customer can not opt out of this escrow item.



Field:	View:
Cushion Allowed	If selected, indicates that cushion is allowed.

4. Select the **Opt Out** box only if you want to ignore this particular escrow.

5. In the **Disbursement** section, enter the following information:

Field:	Do this:
Rule	Select disbursement rule.
Yearly Amt	Specify yearly disbursement amount.
Account #	Specify reference account number for vendor.
	Note : If the organizational parameter UIX_HIDE_RESTRICTED DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Vendor	Specify the vendor name.
Maturity Dt	Specify the maturity date, if one exists.

6. If this escrow involves an insurance, use the **Insurance** section to enter the following information:

Field:	Do this:
Coverage Type	Specify the coverage type.
Coverage Term	Specify the coverage term.
Policy #	Specify the policy number.
Coverage Amt	Specify the coverage amount.
Effective Dt	Specify the effective date.
Expiration Dt	Specify the expiration date.

7. If this escrow involves a tax, use the **Tax** section to enter the following information:

Field:	Do this:
Property Tax Type	Specify property tax code.
Comment	Specify a comment.

8. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

8.10.9 Proceeds Sub Tab

The Proceeds sub screen displays the payment amount due to the dealer, based on the Compensation and Itemization sub screens. It is a view only sub screen, though you can record comments.

To use the Proceeds

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** \rightarrow **Proceeds** sub tab.



3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Itemization	View the proceed itemization.
+/-	View whether the itemization is added to or subtracted from the total proceeds.
Amount	Specify the amount.
Currency	Specify the currency of the proceed.
Comment	Specify a comment.
Total Amount	View the total amount.

A brief description of the fields is given below:

4. Perform any of the Basic Actions mentioned in Navigation chapter.

8.10.10 Disbursement Sub Tab

The Disbursement sub screen records how the Line of credit payment is disbursed and records payments to third parties such as the Department of Motor Vehicles. This sub screen needs to be completed if there is an itemized disbursement.

To complete the Disbursement sub screen

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** \rightarrow **Disbursement** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Disbursement se	ction
Validate Payee	Check this box to validate payee.
Description	View the disbursement description.
Number	Specify the disbursement party's number.
Payment Mode	Select the payment mode.
Name	Specify the company name.
Account #	Specify the account number.
	Note : If the organizational parameter UIX_HIDE_RESTRICTED DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Amount	View the payment amount.
Currency	Specify the currency.



Field:	Do this:	
ACH Account Type	Specify the account type.	
Account #	Specify the ACH account number.	
	Note : If the organizational parameter UIX_HIDE_RESTRICTED DATA is set to Y, this appears as a masked number; for example, XXXX1234.	
ACH Bank	Specify the bank number.	
ACH Routing #	Specify the routing number.	
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.	
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.	
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).	
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Adminis- tration > System > User Defined Tables).	
	Note : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.	
Comment	Specify a comment.	
Country	Select the country.	
Address Line 1	Specify the address line 1.	
Address Line 2	Specify the address line 2.	
Zip	Specify the zip code.	
	For non US country, you have to enter zip code.	
City	Specify the city.	
State	Select the state.	
Phone 1	Specify the primary phone number.	
Extn	Specify the primary phone extension.	
Phone 2	Specify the alternate phone number.	
Extn	Specify the alternate phone extension.	

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

Disbursement tab will display the records only if a third party itemization is maintained during contract setup.



8.10.11 Fee Sub Tab

The Fee sub screen is a view-only table displaying what fees on the Line of credit instrument are in use, based on the contract.

To view the Fee

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** \rightarrow **Fee** sub tab.
- 3. In the **Fee** sub screen, view the following display only information:

Field:	Do this:
Fee	View the fee type.
Fee Calc Method	View the fee calculation method.
Txn Amt From	View the minimum transaction amount.
Percent	View the maximum percentage.
Min Amt	View the minimum fee amount.
Max Amt	View the maximum fee amount.
Enabled	If selected, the fee rule is enabled.

8.10.12 ACH Sub Tab

The ACH sub screen records details about automatic clearing house, if this is a direct deposit payment account; otherwise, it remains empty. This information is used to receive payments, primarily when working with the Payments screen.

To complete the ACH

- 1. Open the Funding screen and load the application you want to work with.
- 2. On the Funding screen, click the **Contract** tab, then choose the **ACH** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Bank Name	Specify the bank name.
Routing #	Specify the routing number.
Status	Select the required ACH status from the drop down list. By default, the ACTIVE status is selected.
Default	By default, this check box is selected indicating that the current ACH is the default one. If not, you need to uncheck the same.
Start Dt	Specify the ACH start date. By default the first payment date of the contract is auto populated and can be edited.
End Dt	Specify the ACH end date.



Field:	Do this:
Account Type	Select the account type.
Account #	Specify the account number. Note : If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).
	Note : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Pmt Day	Specify the payment day. By default the payment due day specified for the contract is auto populated and can be edited.
Pmt Amt	Specify the payment amount. By default the payment amount decided for the contract is auto populated and can be edited.
	Note : If the payment amount is specified as ZERO, system will automatically consider the EMI amount.
Pmt Amt Excess	Specify the additional payment (if any). This is the additional amount over and above the regular EMI. Appropriation of this amount is based on the 'Spread' defined in the contract.
Pmt Freq	Select the payment frequency. By default the bill cycle frequency defined for the contract is auto populated and can be edited.

- 4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.
- 5. If there are more than one ACH banks and an optional End Date, click **Add** and repeat steps 3 through 5.

8.10.13 Coupon Sub Tab

The Coupon sub screen enables you to order (or re-order) new coupon books. This sub screen is only available if the bill type for this application is a coupon payment, not a statement.

To complete the Coupon

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** \rightarrow **Coupon** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.



A brief description of the fields is given below:

Field:	Do this:
Order	Select to order coupon book.
Order Dt	Specify the coupon book order date.
Ordered By	Select the user id of the user who ordered the coupon book.
# of Coupons	Specify the number of coupons.
First Pmt Dt	Specify the first payment date.
Coupon Start- ing #	Specify the starting number of the coupon book.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

8.10.14 References Sub Tab

The References link enables you to enter any number of people as a reference on the application.

To complete the Reference screen (Contract link)

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** \rightarrow **References** linkIn this section, you can perform any of the <u>Basic</u> Operations mentioned in Navigation chapter.

Field:	Do this:	
Relationship	Select the reference type.	
Name	Specify the reference name.	
Years	Specify the number of years.	
Months	Specify the number of months.	
Comment	Specify a comment.	
Country	Select the country.	
Address Line 1	Specify the address line 1.	
Address Line 2 (unlabelled)	Specify the address line 2.	
State	Select the state.	
Zip	Select the zip code.	
	For non US country, you have to enter zip code.	
Zip Extn	Specify the zip extension.	
City	Specify the city.	
	8-27	ORAC



Field:	Do this:	
Phone 1	pecify the reference's primary phone number.	
Extn	Specify the reference's primary phone extension.	
Phone 2	Specify the reference's secondary phone number.	
Extn	Specify the reference's secondary phone extension.	

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

If you want to add another reference, click Add and repeat steps 3 and 4.

8.10.15 Real Estate Sub Tab

The Real Estate Fields screen records additional information regarding manufactured home Line of credit.

To complete the Real Estate Fields screen

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Contract** \rightarrow **Real Estate**.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Note Transmittal Number	Specify the note transmittal number.
Deed Transmittal Number	Specify the deeding transmittal number.
Cancel/Cashout Transmittal Number	Specify the deeding cancel/cash out transmittal number.
Deed Input Date	Specify the deed input date.
Deed Recording Date	Specify the deed recording date.
Deeding Book Number	Specify the deeding book number.
ConDeeding Page Number	Specify the condeeding page number.
Mortgage Recording Date	Specify the mortgage recording date.
Mortgage Book Number	Specify the mortgage book number.
Mortgage Page Number	Specify the mortgage page number.

4. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

8.10.16 PDC Sub Tab

The PDC sub screen displays any post dated checks associated with the contract.

To complete the PDC



- 2. Click the **Contract** \rightarrow **PDC** sub tab.
- 3. In this section, you can perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
PDC Ind	If selected, indicates that this account involves a post dated check as a method of repayment.
PDC Type	Select the post dated check type, SECURITY CHECKS or POST DATED CHECKS FOR PAYMENT.
Account #	Specify the account number, on which the cheque is drawn.
Routing #	Specify the routing number of the cheque. It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition).
Account Type	Specify the type of the account
Bank Name	Specify the bank name of the customers cheque
Branch Name	Specify the Branch name of the customers cheque
Docket #	Specify the docket number where post dated checks are supposed to be stored.
Check #	Specify the starting cheque number.
Check Dt	Select the check date. In case there are multiple checks being deposited that have sequential serial numbers, the date of the first cheque in the series would be entered in the date field. The remain- ing cheque dates would be anniversary dates based on the fre- quency set up.
	For example, the cheque range could be from 111 to 180. If the date on the first cheque-111 is October 12, 2003 and the frequency is set to Monthly, the next cheque would be picked up for processing on November 12, 2003.
Check Amt	Specify the appropriate cheque amount.
No of Checks	Specify the total number of checks in the range.
Billing Cycle	Select the frequency at which the checks are to be sent for collec- tion.
Comments	Specify any remarks for the details.

4. Click Generate.

5. In the **PDC** Table section, select the record you want to work with and enter, view or edit the following information:

Field:	View this:
Select	If selected, indicates that this is the current record.
PDC Type	The type of post dated check in use.
Account #	The account number of the post dated check.
Bank Name	The bank name of the post dated check.
Check #	The check number of the post dated check.
Status	The status of the post dated check.
Check Dt	The check date of the post dated check.
Check Amt	The check amount of the post dated check.
Account Type	The account type of the post dated check.

6. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

8.11 <u>Collateral tab</u>

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

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

A detailed explanation of the fields found on the Collateral link's screens and sub screens can be found in the Application Entry chapter.

To verify information about the collateral

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the Collateral link.

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

3. Verify the information regarding the collateral and its sub screens. (This is information that was recorded during the application entry process or gathered during the credit pull.)



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

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

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If the collateral is anything other than a vehicle or home, the Collateral link displays information about the other type of collateral.

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For details on this screen refer Collateral Tab section in Underwriting chapter.

8.12 Comments Tab

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

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

To add comments to an application



2. Click Comments.

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ervicing									
Servicing Collections VFP									

For details on this screen refer Comments Tab section in Underwriting chapter.

8.13 Tracking Tab

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

To enter the tracking attributes for an application

- 1. Open the Funding screen and load the application you want to work with.
- 2. Click the **Tracking** tab..

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For details on this screen refer <u>Tracking Tab</u> section in **Underwriting** chapter.

8.14 Document tab

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

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

To view a document attached with an application



2. Click Document.

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igination	Search/Task Funding Review Requests (Pending: 0)	
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	No data to display.	
•	Regular Document	
	Checklist Actions	View 🗸 Audit
	Action Comment Response	
	No data to display.	
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Collections		
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For details on this screen refer **Document Tab** section in **Underwriting** chapter.

8.15 <u>Verification Tab</u>

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

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

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

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

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

IMPORTANT:

The Edit Details section's errors and warnings are created during the setup process.

To complete the Verification tab



2. In the Edit Type drop-down list, select 'Application Approval Edits' and click on 'Check Edits' button.

Edit details are displayed in the table below along with the result, expected value, actual value and the override responsibility. This is based on the product and contract set up details that is done initially.

For more information, refer to Configuring Lending and Leasing setup guides.

3. Specify all the information associated with the application on the Funding screen.

Simple Application Rarge Application Rarge Application Rarge Application Rarge Application Rarge Scenario Analysis Application Rarge Scenario Analysis Scenario Analysis Vendus Fondus Scenario Analysis Scenario Analysis Vendus Edits Hater Edits Hater Vendus Edits Modats Edits Hater Producer Fondus Hater Edits Hater Hater Hater Hater <		6
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Filt Types Urew + Format + IP Freeze IP Date Edit Type Edit Data IS Edit Nome Edit Nome Result Expected Value Actual Value Override Responsibility Sollections Edit Nome Edit Nome	ments Tracking Document Verification Correspondence	
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- If there are edits with 'Error' entries, verify and correct the data in the respective tabs and repeat step 2 until the 'Error' entries are cleared.
- When there are only 'Warnings' left you can choose to change the status of the application to the next stage in the Origination cycle.
- 4. When you are finished entering data, on the Funding link bar, click Verification.

For details on this screen refer Verification Tab section in Underwriting chapter.

8.16 Correspondence Tab

Ad-hoc correspondence enables you to include information from applications in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

Ad-hoc correspondence can be viewed on the Correspondence link's Correspondence screen when you have opened an account. The screen enables you to generate a new letter or view a previously generated letter.

To generate an ad hoc correspondence



2. Click Correspondence.

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For details on this screen refer Correspondence Tab section in Underwriting chapter.

8.17 Escrow Analysis Tab

If escrow is allowed for the selected instrument, the Escrow Analysis link is available on the Contract drop-down link. This screen enables you to view and perform the initial escrow analysis. When you are satisfied with the analysis, complete the Approval Dt field in the Approval section and save your entry.

The escrow payment for the Line of credit account starts on the 1st date of the Line of credit payment month. The disbursement happens on the 10th of the month (as per the disbursement rules). The escrow analysis lasts for a year (12 months) irrespective of the Line of credit term.

You can perform multiple analysis; however, the Escrow Analysis screen only records the last analysis performed. No record of any earlier analysis is currently available.

To complete the Escrow Analysis screen



2. On the Funding screen, Click Escrow Analysis tab.

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3. In the **Escrow Analysis section**, view or enter the following information:

Field:	View:
Escrow	The escrow item.
Disbursement Rule	The escrow disbursement rule.
Yearly Amt	The escrow disbursement yearly amount.

- 4. Click Analyze.
- 5. Information on the Analysis Details screen is based on expected cash flow from contract and escrow disbursement setup. Payments received appear before escrow disbursement in any given month. Click **View** in **Escrow Analysis** section.
- 6. In the following section, enter, view, or edit the following information:

Field:	View:
Parameters section	
Date	The date.
From Dt	The FROM date for the escrow activity.
To Dt	The TO date for the escrow activity.
Opening Bal (Act)	The opening balance actual amount.
Opening Bal (Est)	The opening balance estimated amount.
	Calculation: cushion amount + low required balance
Cushion Type	The cushion type.



Field:	View:
Cushion Value	The cushion value.
Cushion Amt	The cushion amount.
	Calculation: as per the shortage /cushion Rule maintenance
Results section	
Std Pmt Amt	The standard payment amount.
Escrow Pmt Amt (+)	The escrow payment amount.
	Calculation: Yearly Amount/12.
Spread Pmt Amt (+)	The spread payment amount.
	Calculation: Surplus amount / 12
Other Pmt Amt (+)	The other payment amount.
New Pmt Amt =	The new payment amount.
	Calculation: standard payment amount + escrow payment amount + spread payment amount + other payment amount
Surplus section	
Surplus / <shortage< td=""><td>The surplus shortage amount.</td></shortage<>	The surplus shortage amount.
Amt>	Calculation: escrow account balance - opening balance
Refund Amt	The refund amount.

7. Click View in the Analysis Details section.

8.	On the Analysis Details sub screen	, view the following information:
----	------------------------------------	-----------------------------------

Field:	View:
Txn Dt	The transaction date.
Transaction	The escrow transaction.
Vendor	The vendor name.
Txn Amt	The amount of the transaction.
Balance Amt (Est)	The estimated amount of balance.
Balance Amt (Act)	The actual amount of balance.

Information on the Analysis Details sub screen is based on expected cash flow from contract and escrow disbursement setup. Payments received appear before escrow disbursement in any given month.

9. If you want to re-analyze the escrow analysis, change the escrow information on the Contract link's screen and sub screens.



If you want to approve the escrow analysis, complete the following information fields on the **Approval** section:

Field:	View:
Approval sect	tion
Approval Dt	The approval date.
Approved By	The person who approved the Line of credit.

10. Click **Save** on the Funding screen.

8.18 <u>Tool Tab</u>

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

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



9. Tools

Depending on the type of product you are working with during origination, the Tools screens enable you to calculate Vehicle value details.

Tools in the main menu are standalone and information calculated using them can only be viewed. They cannot be copied to the application / contract.

Whereas, Tools that appear as a sub-tab in Underwriting and Funding Tabs, allows you to import the contract values, do necessary calculations and copy the calculated values to the respective Contract / Decision tabs.

9.1 <u>Vehicle Evaluator</u>

The Vehicle Evaluator screen allows you to calculate the value of a vehicle. You can use the Vehicle Evaluator screen to calculate the value of either a vehicle you are entering as the new collateral or vehicle currently listed as the application's collateral.

The Vehicle Evaluator screen can be cleared or refreshed at any time by clicking Clear.

To calculate a vehicle value

1. On the Oracle Financial Services Lending and Leasing home screen, click **Tools** → **Vehicle Evaluator**

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- 2. In the **Vehicle Evaluator** section, use **Asset** field to select the vehicle you want to appraise. This can be either NEW COLLATERAL or a vehicle entered on the Collateral link.
- 3. In the Vehicle Evaluator section, click Initialize. The system completes Valuation Source, Period and Region fields.
- 4. If needed, you can change the default contents of the fields in Vehicle Evaluator.
- 5. **If you selected a vehicle from the Collateral link in step 3**, information from the Vehicle section appears in Vehicle section in Vehicle Evaluator screen.
- 6. If you selected NEW COLLATERAL in step 3, complete the Identification # -or-

Complete the fields in the Vehicle section.

7. In the Vehicle Evaluator section, click Evaluate.



- If you have specified the vehicle identification number, system searches for the value of that vehicle with that identification number, then completes Vehicle Evaluator screen with information about that exact match.
- If you completed the Vehicle section, system searches for the value of a vehicle matching that description.
- In either case, the system displays following information about the vehicle:
- Field:View this:YearThe asset year.MakeThe asset make.ModelThe asset model.BodyThe asset body style.
- In the **Vehicle** section, view the returned information:

In the Valuation (Total Value) block, view the returned information:

The asset weight.

The asset usage or current mileage.

Field:	View this:
MSRP	Manufacturer's suggested retail price value of the asset.
Total	Total value of the asset.
Usage	Adjusted usage value of the asset.

In the **Base and Attribute Value** section, view the returned information:

Field:	View this:
Base Retail	Total retail value of the asset.
Base Loan	Base loan value of the asset.
Base Trade	Base trade value of the asset.
Retail	Retail value of the asset attributes.
Loan	Loan value of the asset attributes.
Trade	Base trade value of the asset attributes.

9.1.1 <u>Attributes Tab</u>

Usage

Weight

In the **Attributes** section, view the following information:

Field:	View this:
Attribute	Asset attribute.
Retail	Attribute retail value.



Field:	View this:
Loan	Attribute loan value.
Trade	Attribute trade value.
Standard	Standard indicator. If selected, indicates that the attribute is a standard.
Package Incl	If selected, indicates that the attribute is inclusive.
Selected	If selected, indicates that the attribute is selected.

If you want to re-calculate the values using other data in **Total Value** and **Base and Attribute Value** section, do the following:

- Make the required changes to the desired parameters fields in Vehicle Evaluator and Vehicle sections.
- In the Vehicle Evaluator section, click Recalculate.

The system updates the values in Total Value and Base and Attribute Value sections.

If you choose, use **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in Total Value and Base and Attribute Value sections. (**Note**: Attribute amounts within brackets reduce the amount in Totals field in the Total Value section.)

To copy the calculated value to the Collateral link

You can copy the calculated value to Collateral link only if you have accessed the tools tab either from Underwriting or Funding Tab. Accessing Tools from the main menu does not support this option.

- 1. Complete the following steps in the section **To calculate a vehicle value**.
- 2. In the Vehicle Evaluator screen, click Copy to Asset.

The system uses calculations on the Vehicle Evaluator screen to complete Valuation sub screen on Collateral link. Any pre-existing collateral is no longer the primary collateral.



10. Application Retrieval

10.1 Introduction

The Oracle Financial Services Lending and Leasing system includes archiving and retrieving feature that provides you with the capability to archive old data and store it in a different table.

10.2 Archiving / Purging

The system batch process runs the purge / archive feature based on the system parameter setup. The system archives the following items:

- Applications and related data
- General ledger data
- Securitization related data
- Producers
- Producer transactions
- Account statements
- Vendor assignments
- Vendor invoices.

The system purges the following items:

- Job request data
- User logins
- Output data dump related data.

In the system, archiving is a two-way process:

- 1. All the archived data is moved and stored in O tables.
- 2. The archived data in the O tables is then moved and stored into OO tables.

You may set the "default days" for the archive feature by setting the following system parameters on the Administration screen. The parameters marked with _O are the items moved from O to OO tables. The other parameters are the items moved to O tables.

Parameter	Default Days	Description
PAP_ARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 1: PUR_APP_STATUS_CD IS USED TO DECIDE APPLICATIONS WITH WHAT STATUS ARE PURGED
PAP_OARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 2
PGL_ARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 1: NO OF DAYS AFTER THE GL TXN WAS CRE- ATED
PGL_OARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 2



Parameter	Default Days	Description
PJR_PURGE_DAYS	999	PURGE DAYS FOR JOB REQUEST LEVEL 1: NO OF DAYS AFTER JOB REQUEST COMPLETION DATE
POD_PURGE_DAYS	999	PURGE DAYS FOR OUTPUT DATA DUMP LEVEL 1: NO OF DAYS AFTER PROCESS RUN DATE
PPR_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 1: NO OF DAYS AFTER THE PRODUCER STATUS IS SET TO ACTIVE AND THERE EXISTS NO "NOT PURGED" ACCOUNT WITH THIS PRODUCER NAME.
PPR_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 2:
PPX_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 1: NO OF DAYS AFTER THE PRO- DUCER TXN WAS CREATED
PPX_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 2:
PUL_PURGE_DAYS	999	PURGE DAYS FOR USER LOGINS LEVEL 1: NO OF DAYS AFTER THE LOGIN END DATE
PVA_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGN- MENTS LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGN- MENT CODE IN COMPLETED, VOID, CLOSE
PVA_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGN- MENTS LEVEL 2:
PVI_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGNMENT CODE IN VOID, CLOSE
PVI_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 2:

10.3 <u>Retrieving an Archived Application</u>

You can retrieve archived applications using the Application Retrieve screen. You can retrieve only archived applications.

To retrieve an archived application

- 1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
- 2. Click Application Retrieval link.



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3. Use the Comparison Operator and Values fields to create the search criteria you want to use to find an application.

For more information about creating search criteria, see Searching for an Application chapter of this User Guide.

4. Click Search.

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

Applications are sorted by priority and application number.	
Field:	View this:
Company	The company of the application.
Branch	The branch of the application.
App#	The application number.
Date	The date of the application.
Title	The title (applicant name) of the application.
Product	The product of the application.
Status	The status of the application.
Sub Status	The sub status of the application.
Producer	The producer of the application.
5 Select the application you want to work with and click Patric	

5. Select the application you want to work with and click **Retrieve**. The system loads the application in the Applications screen.

You are now ready to begin work on the application.



11. Scenario Analysis

11.1 Introduction

With the Scenario Analysis screen, you can simulate the customer's Line of credit request (Line of credit amount, rate and create a mock proposal in Line of credit with your lending policies.

You can use scenario analysis screen to complete the following tasks:

- View an Existing Scenario Analysis
- Generating Scenario Analysis
- Auto Suggest Pricing for the Scenario Analysis
- Creating an Amortized Schedule for the Scenario Analysis
- Creating an Application from the Scenario Analysis
- Generating a quote from the scenario analysis

Note

Depending on the product licensed, you can view either Loan or Lease Calculator details. If you have licensed both, then you are provided with an option in Scenario Analysis screen to select the required Product Type.

11.1.1 View an Existing Scenario Analysis

You can view a previously generated scenario analysis by inquiring through the identification code,

To view an existing scenario analysis

- 1. Click **Origination**→**Origination**→**Scenario Analysis**. The Scenario Analysis screen is displayed in the main window.
- 2. Either specify the identification code of a previously generated scenario analysis in the Inquiry Id field, or select the identification code from the adjacent drop-down list.
- 3. Click Show Details.



11.1.2 Generating Scenario Analysis

To generate a scenario analysis

1. Click **Origination**→**Origination**→**Scenario Analysis**. The Scenario Analysis screen is displayed in the main window.

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Application Documents Image Maintenance		nguiry Id 0									
Reports		ication #				oducer Type		~	Asset Sub Type		~
Producers		rst Name				ducer Name		•		UNDEFINED	
/endors	*1a	st Name			Produ	Icer Contact Number			Model	UNDEFINED	
		* Phone				Region			* Promotion	NONE	~
		Email				Territory			Pricing		
	*(Company			▼ Req	uested Amt 0.00			* Billing Cycle		~
						* Term 0			* Instrument	NONE	N
		* Branch			~	* State		~			
		Product			~	Asset Type		~			
	Loan Calculator	Subvention	Compensation								
	Parameters O Calculate Paym	ient () Calculat	e Interest Rate(Loan Details			oan Amount⊖ C Interest A Finance Cha Total of Pr	ge 0.00		1	C Initialize S Rate RR 0.0000	alculate
	 Calculate Paym 	nent Calculat	Loan Details	~		Interest A Finance Cha	mt 0.00 ge 0.00 nts 0.00		I	Rate RR 0.0000	alculate
	 Calculate Paym 	roduct Category	Loan Details			Interest A Finance Cha Total of Pr	mt 0.00 ge 0.00 nts 0.00 mt 0.00		1	Rate	Calculate
	 Calculate Paym 	roduct Category * Contract Dt	Loan Details	~		Interest A Finance Cha Total of Pr	mt 0.00 ge 0.00 nts 0.00	8	Calendar Da	Rate RR 0.0000 First Period	alculate
	 Calculate Paym 	roduct Category * Contract Dt	Loan Details			Interest A Finance Cha Total of Pr Final Pmt A	mt 0.00 ge 0.00 nts 0.00 mt 0.00		Calendar Da	Rate RR 0.0000 First Period	alculate
	 Calculate Paym 	roduct Category * Contract Dt * First Pmt Dt Loan Term Maturity Dt	Loan Details			Interest A Finance Cha Total of Pr Final Pmt A	mt 0.00 ge 0.00 hts 0.00 Calculator Options cle MONTHLY		Calendar Da	Rate RR 0.0000 First Period	alculate
ervicing	 Calculate Paym 	roduct Category * Contract Dt * First Pmt Dt Loan Term	Loan Details]	Interest A Finance Cha Total of Pr Final Pmt A Billing Cy	mt 0.00 ge 0.00 tis 0.00 Calculator Option: Calculator Option: MONTHLY	~	Calendar Da	Rate RR 0.0000 First Period	calculate
	Calculate Paym Pr	roduct Category * Contract Dt * First Pmt Dt Loan Term Maturity Dt Amt Financed * PrePaid Fees	Loan Details 02/04/2016 02/04/2016 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0]	Interest A Finance Cha Total of Pr Final Pmt A Billing Cy Balloon Meth Accrual Base Meth	mt 0.00 e 0.00 ts 0.00 Calculator Option: Calculator Option: MONTHLY	× × ×	Calendar Da	Rate RR 0.0000 First Period	Calculate
llections	Calculate Paym Pr	* Contract Dt * Contract Dt E First Pmt Dt Loan Term Maturity Dt Amt Financed * PrePaid Fees * Financed Fees	Loan Details] ג זוד	Interest A Finance Cha Total of Pr Final Pmt A Billing Cy Balloon Meth Accrual Base Meth me Counting Meth	mt 0.00 ge 0.00 hts 0.00 Calculator Option: cle MONTHLY od	× × ×	Calendar Da	Rate RR 0.0000 First Period	alculate
rvicing Jilections EP Jols	Calculate Paym Pr	roduct Category * Contract Dt * First Pmt Dt Loan Term Maturity Dt Amt Financed * PrePaid Fees	Loan Details] ג זוד	Interest A Finance Cha Total of Pr Final Pmt A Billing Cy Balloon Meth Accrual Base Meth	mt 0.00 ge 0.00 ts 0.00 Calculator Option: cle MONTHLY od d	× × ×	Calendar Da	Rate RR 0.0000 First Period	alculate

Click Add and complete the following Parameters:

You can click **Initialize** to clear (or 'refresh') the screen details at any time.

Field	Do this:
Inquiry Id	View the inquiry identification code.
Application #	View the application number.
First Name	Specify the first name of the applicant.
Last Name	Specify the last name of the applicant.
Phone	Specify the phone number of the applicant.
Email	Specify the email address of the applicant.
Company	Select the company.
Branch	Select the branch.
Product	Select the product.
Producer Type	Select the producer type associated with the product.
Producer Name	Select the producer associated with the product.
Producer Contact Number	View the producer contact number.
Region	View the region where the producer belongs.



Field	Do this:
Territory	View the territory where the producer belongs.
Term	Specify the requested term (number of payments).
State	Select the state code.
Asset Type	Select the asset type.
Asset Sub type	Select the asset sub type.
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Promotion	Select the requested promotion.
Billing Cycle	Select the billing cycle schedule.
Instrument	Select the instrument.

- 2. In the Calculator section, you can specify the details of various Parameters. For detailed field information, refer to Calculator section in Tools Chapter.
- 3. After you have specified all the required details, Click **Save And Stay** or any other required save option. For more details on save options, refer to 'Basic Actions' section in Navigation chapter.

The system auto assigns an identification code to your calculations on the Scenario Analysis screen.

11.1.3 Auto Suggest Pricing for the Scenario Analysis

The Scenario Analysis screen provides an option to calculate and display the Pricing based on previously generated scenario analysis details.

- 1. In the **Scenario Analysis** section, specify the required information to generate scenario analysis and save the details. (Refer section Generating Scenario Analysis).
- 2. click **Suggest**. The system displays the Pricing details.

11.1.4 Creating an Application from the Scenario Analysis

To create an application from the scenario analysis

- 1. Specify the required information to generate scenario analysis. (Refer section **Generating Scenario Analysis**)
- 2. Click Create App.

11.1.5 Generating a quote from the scenario analysis

You can generate a summarised report using the calculated details in the format of quote.

After you have specified all the required information to generate scenario analysis, (Refer section Generating Scenario Analysis), click **Print Quote**.

For detailed information, refer to Printing a Quote section in Tools chapter.



11.2 <u>Viewing Information from Scenario Analysis</u>

The system assigns the information on the Scenario Analysis screen an application number. You can open this application on the Application Entry screen and view information from the Scenario Analysis screen at the following locations:

- The Application screen
- The Request tab
- The Collateral tab
- Underwriting

In the Underwriting screen, the Decision link's Pricing and Approved sections display the details from the Scenario Analysis screen. You can modify the price chosen in the Scenario Analysis screen and re-price the application. If application has been repriced, the comments regarding the multiple offers on the Comment screen should be manually updated before approving the application.

1.



12. Application Documents

12.1 Introduction

The Documents Maintenance screen allow for paperless storage of documents within Oracle Financial Services Lending and Leasing system. Initially with the applications during the Line of credit origination cycle and later with accounts during customer service.

This chapter explains how to use the Application Document screen to:

- View an image
- Search for an image
- Split an image to more than one screen
- Change the status of an image
- Combine two images into a multiple screen image
- Attach an image to an existing application
- Print an image
- Attach documents to applications and then view these documents in a browser.

It also explains how to use the Account Document Tracking screen to attach documents to accounts and then view these documents in a browser.

Application Document screen

The Application Document screen consists of "Document Maintenance" and "Document Details" sections.

Credit applications are often sent or faxed to financial institutions from producers (or 'dealers') on behalf of the customer. These credit applications, if received as fax, can be stored in the system as images. Frequently, more than one application is received in a single fax or a single application is received across multiple faxes. In such cases, the Application Document Tracking screen can help you organize and maintain your image collection.

The Application Document screen's Document Maintenance screen allows you to upload documents to an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. The Document Maintenance screen's Document Details section allows you to view these documents.

12.2 Application Document screen

Oracle Financial Services Lending and Leasing supports the online attachment of document images to an application using the Application Documents screen's Document Maintenance section. You can attach the documents from either a client machine or server. A default image directory can be maintained in the system using the system parameter: UIX DEFAULT IMAGE PATH.

When you choose List File in the **Select Document** sub section in the **Document Maintenance** section, the system displays all available files in the selected directory in the **Document Details** section. You can use the **Document Maintenance** sub-section and **Action** sub-section to attach selected documents to a particular account.



12.2.1 Attaching a Document to an Application from a server

To attach a document to an Application from a server

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination**→**Origination**→**Application Documents** link.

DashBoard	Application Documents X	
Origination Sales Lead Simple Application Entry Application Entry Underwriting Funding Application Retrieval Scenario Analysis Application Documents Image Maintenance Reports Producers Vendors	Document Maintenance Action • None © Copy Document ® Move Document (Server)@ Attach Document (Clent) Select Document File to upload Browse No file selected. If to upload Document Details Image: Presse Detach Image: Presse Decument Sub Type Application # Attach Status Image: Presse Image: Presse Im	Receive
> Servicing		
> Collections		

- 2. In the Action sub-section, click Attach Document (Server).
- 3. In the **Select Document** sub-section, use the default image directory in the **Directory Path** field. (The default path is the value for the system parameter UIX_DEFAULT_IMAGE_PATH). -or-
- 4. In the **Directory Path** field, specify the full path name to the document on the server that you want to attach to an account.

You can click Reset Path at any time to return to the default image directory.

- In the Select Document section, click List File. The system displays the files from the entry in the Select Document section Directory Path in the Document Maintenance record.
- 6. In the **Document Details** record, select the record you want to work with and click **Edit** in the **Details** column.

Field:	Do this:
File Name	View the file name for the document.
Document Type	Select the type for the document.
Document Sub Type	Select the sub type for the document.
Application #	Select the application number to attach/copy/move the document image.
Attach	Attach the document.
Status	View the status of the document.

7. In the **Document Details** record, specify, view or edit the following information:



Field:	Do this:
Tracking #	Specify the tracking number of the document.
Docket #	Specify the docket number of the document.
Location	Specify the location of the document.
Received Dt	View the document image received date.
Effective Dt	Specify the effective date of the document.
Expiry Dt	Specify the expiration date of the document.
Comment	Specify any comments regarding the document.

- 8. Select the Attach check box to attach the file to the account.
- 9. Click Save And Return.
- 10. In the **Action** sub-section, click **Post**. The system attaches the document to the application.

You can view the document in a browser by clicking **View Document** in the **Document Details** section.

12.2.2 Attaching a Document to an Application from a Client Machine

To attach a document to an application from a client machine

- 1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
- 2. Click the **Application Documents** link.
- 3. In the Action sub-section, click Attach Document (Client).
- 4. In the **Select Document** section, click **Browse** in **File to upload** field. The system opens a **Choose File to Upload** dialog box.
- 5. In the **Choose File to Upload** dialog box, locate the document you want to attach to the account. You can select multiple files by holding the Ctrl or Shift key on your keyboard.
- 6. When you have located the document you want to attach to the account in the **Open** dialog box's **File name:** field, click **Open**.
- 7. The selected files appear in the **Select Document** sub-section's **File to Upload** field.
- 8. In the Select Document sub-section, click Upload.
- 9. In the **Document Details** record, select the file uploaded from your server and click **Edit**.
- 10. In the Document Details section, enter, view or edit the following information:

Field:	Do this:
File Name	View the file name for the document.
Document Type	Select the type for the document.
Document Sub Type	Select the sub type for the document.
Application #	Select the application number to attach/copy/move the document image.



Field:	Do this:
Status	View the status of the document.
Comment	Specify any comments regarding the document.
Tracking #	Specify the tracking number of the document.
Docket #	Specify the docket number of the document.
Location	Specify the location of the document.
Received Dt	Specify the received date of the document.
Effective Dt	Specify the effective date of the document.
Expiry Dt	Specify the expiration date of the document.
Comments	Specify any comments regarding the document.

- 11. Select the Attach check box to attach the file to the account.
- 12. Click Save And Return.
- 13. In the **Action** sub-section, click **Post**. The system attaches the document to the application.

You can view the document in a browser by choosing **View Document** in the Action section.

12.2.3 Copying a Document

The Action section's Copy Document command copies the document image from one application to another application. This command has no impact on the source application or the source application's document image.

To copy a document to an application from another application

- 1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **origination** master tab.
- 2. Click the Application Documents link.
- 3. In the Action sub-section, click Copy Document.
- 4. In the **Document Maintenance** sub-section, use the **Application #** field to specify the application with the image you want to copy.
- 5. In the **Document Maintenance** sub-section, click **Search**. The system displays the files attached to that application in the **Document Details** section.
- 6. In the **Document Details** section, select the document you want to copy and click **Edit**.
- 7. In the **Copy/Move App #** field, specify the application number of the application to which you want to copy the document.
- 8. Click Save And Return.
- 9. In the Action sub-section, click Post.

12.2.4 Moving a Document

The Action section's Move Document command moves an existing document image from one application to another application. This command detaches the document image from the source application and attach to second application.



To move a document to an application from another application

- 1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
- 2. Click the **Application Documents** link.
- 3. In the Action sub-section, click Move Document.
- 4. In the **Document Maintenance** sub-section, use the **Application #** field to specify the application with the image you want to move.
- In the Document Maintenance sub-section, click Search. The system displays the files attached to that application in the Document Details sections.
- 6. In the Document Details section, select the document you want to move and click Edit.
- 7. In the **Copy/Move App #** field, specify the application number of the application to which you want to move the document.
- 8. Click Save And Return.
- 9. In the Action sub-section, click Post.

You can view the documents attached to a particular account by loading the application on the Customer Service screen, then clicking the Customer Service tab and then clicking on the Document Tracking sub tab.

12.2.5 <u>Viewing a Document Attached to an Application</u>

To view a document attached to an application

- 1. Using above method, load the application with the document you want to view.
- 2. In the **Application Document** section, click Edit.
- 3. View/edit the following display only information:

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

- 4. In the **Application Document Details** section, select the record you want to work with and click **Edit**.
- 5. In the **Application Document Details** section, view the following display only information:

Field:	View this:
Document Sub Type	The document sub type.
Version	The version number. (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.



Field:	View this:
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

- 6. Use the **Application Document** and **Application Document Details** sections to select the document you want to view.
 - In multiple paged documents, choose 1 in Page # field on Application Document
 Details section to view all the pages in the document.
 - -or-
 - Choose a specific page number to view only that page.
- 7. Click View Document.

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

- 8. You can add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
- 9. Click Save And Return.

12.3 Document Tracking section

You can view the documents attached to a particular application by loading the application on the Underwriting/Funding screen and then clicking on Document tab.

12.3.1 Locating an Application Document

To locate an account document

- 1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
- 2. Click the **Underwriting/Funding** link.
- 3. Select and open the application you want to work with.
- 4. Click Document sub tab.

The Account Document screen appears.

Information about the documents attached to the Application appears in the **Application Documents** and **Application Document Details** sections.

12.3.2 <u>Viewing a Document Attached to an Application</u>

To view a document attached to an account

- 1. Using the above method, load the account with the document you want to view.
- 2. In the Application Document section, click Edit.



3. View/edit the following display only information:

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

- 4. In the **Application Document Details** section, select the record you want to work with and click **Edit**.
- 5. In the **Application Document Details** section, view the following display only information:

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

- 6. Use the **Application Document** and **Application Document Details** section to select the document you want to view.
 - In multiple paged documents, choose 1 in Page # field on Application Document
 Details section to view all the pages in the document.

-or-

- Choose a specific page number to view only that page.
- 7. Choose View Document.

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

- 8. You can add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
- 9. Click Save And Return.



13. Image Maintenance

You can view any image in the Oracle Financial Services Lending and Leasing system in the upper list box of the Image Maintenance link.

To view an image

1. On the Oracle Financial Services Lending and Leasing home screen, click Origination→Origination→Image Maintenance.

DashBoard	Image Maintenance \times							
igination	Image Maintenance							
Sales Lead Simple Application Application Entry Underwriting Funding Application Retrie	Image Header View - Format - Image Id Fax I No data to display.	Freeze Detach Header	ې Wrap	🖞 View All Images 🗌	Status	Company	Branch	Pages
Scenario Analysis Application Docur	Pages							
Image Maintenan		T Freeze Detach	all Wran	52				
Reports	Page #	And The second second						Select Page(s)
Producers Vendors	No data to display.							
	Image							
	•							
	Application View + Format +	Treeze Detach	승의 Wrap 💧	au				
	⊕Application		چا Wrap 【	ab .				
	Application View + Format + W App #		ېل Wrap 【	a				Provide

- 2. The Image Header section displays the images in the Oracle Financial Services Lending and Leasing system.
- 3. In the **Image Header** section, select the image you want to work with. The Image Header section displays the following information for each image:

Branch	Branch
Select	If selected, indicates that this is the current record.
Image Id	The image identification number.
Fax Header	The fax header.
Status	The image status.
Pages	The total number of pages of the image.
Company	The company the image came from.
Branch	The branch the image came from.

4. If an image is more than one page long, select the page you want to view in the **Pages** section and click on the page number to preview the image.

5. Select the required **transpose type** to change the appearance of the image.



Splitting an Image

If an image is more than one page long, you can split it into two separate images using the Split Image button in the Action section. This option button is only available when an image contains more than one page. Also, you cannot split images with a status of "PROCESSED" or "SKIP."

To split an image

- 1. On the **Image Maintenance** section **Image Header** section, select the multiple page image you want to split.
- 2. In the Action section, select Split Image.

The Pages and New Image Id fields appear in the Action block.

3. In the **Pages** block, select the page where you want to split the image.

The selected pages appear in the Pages field on the Action section.

You can select more than one page; however, you cannot select page # 1.

4. In the Action section, click Post.

Oracle Financial Services Lending and Leasing removes the selected pages and completes the New Image Id field with the image id of the new image.

The new image does not appear in the Image Header section after you click Post. However, if you refresh the Image Maintenance screen by closing and opening the screen, the new image id appears in the Image Header section and the change of page length in the original image is displayed.

Changing the Status of an Image

The Action section on the Image Maintenance screen allows you to change the status of the image.

Status:	What is does:
RUSH	Moves the image to the front of the queue of images to be pro- cessed.
NEW	Places an image in a queue in the order of which it was received and allows you to process it as an application.
SKIP	Makes the image unavailable for processing until the status is changed.
BAD	Notes that the image is illegible and should be deleted.
PROCESSED	Notes that the information on the image has been entered and is attached to an application or account.

The Image Maintenance screen uses the following statuses:

Only images with a status of Rush or New can be attached to an application or account.

To change the status of an image

- 1. On the **Image Maintenance** screen's **Image Header** section, select the image whose status you want to change.
- 2. In the Action section, select Change Status.

The Status field appears.

3. In the **Status** field, select the new status for the image.



4. In the Action section, click Post.

Oracle Financial Services Lending and Leasing changes the status of the image.

Attaching an Image to an Existing Image

You can combine two images to make one image. This is the reverse of splitting an image.

To combine images

- 1. On the **Image Maintenance** screen's **Image Header** section, select the image to which you want to attach an existing image.
- 2. In the Action section, select Attach to an Image.

The Image Id field appears.

- 3. In the **Image Id** field, select the image id of the image to which you want to attach the selected image.
- 4. In the Action section, click Post.

Oracle Financial Services Lending and Leasing joins the two images: the Id of the image you selected in step 3 remains on the Image Header section. The image you selected in step 1 now appear as part of the remaining image.

Attaching an Image to an Existing Credit Application

You can attach one or more images to an existing credit application. To attach specific pages from a multiple page image to an application or account you have to split the image to isolate the pages you want to attach. You can then attach those pages and, if necessary, link pages of the original image back together.

To attach an image to an existing application image

- 1. On the **Image Maintenance** screen's **Image Header** section, select the image you want to attach to an existing application.
- 2. In the Action section, select Attach to an Application.

The App# field appears.

- 3. In the **App #** field, select the application number of the application to which you want to attach the image.
- 4. In the Action section, click Post.

Oracle Financial Services Lending and Leasing attaches the image to the application. You can view the image in the Image (8) master tab on the Underwriting and Funding forms.

Printing an Image

The Print Image button sends the selected image to a predefined printer.

To print an image

- 1. On the **Image Maintenance** screen's **Image Header** section, select the image you want to print.
- 2. In the Action section, click Print Image.



14. Oracle Financial Services Lending and Leasing Reports

During the day, or at the end of day, you may want to retrieve information on any of the several operations that were performed during the day in your financial institution. You can generate this information in the form of reports in Oracle Financial Services Lending and Leasing. You can specify the values in the Report Parameters section and generate a report using that information.

Navigation to Reports

On the Oracle Financial Services Lending and Leasing home page, click **Origination** \rightarrow **Origination** \rightarrow **Reports.**

	Reports ×					
> DashBoard Origination	Reports x					
	Reports					
Origination Sales Lead		💡 🔲 Freeze 🚮 Detach 🚽	Wrap			
Simple Application Entry	Description	a Interes Mitcener de	ent of the second secon		Module	
Application Entry	ACCOUNT PAYABLE(O	PIGINATION)			ORIGINATION	
Underwriting	COLLATERAL TRACKIN				ORIGINATION	-
Funding	FUNDED CONTRACTS				ORIGINATION	- 1
Application Retrieval	FUNDED CONTRACTS	LINE			ORIGINATION	
Scenario Analysis	FUNDED CONTRACTS	LOAN			ORIGINATION	- 8
Application Documents	NUMBER OF CREDIT #	PPLCATIONS ENTERED BY USER			ORIGINATION	
Image Maintenance	NO OF CREDIT APPLIC	DATION IMAGES BY STATUS			ORIGINATION	
Reports	PRE FUNDING CONTR	ACTS LEASE			ORIGINATION	
Producers	PRE FUNDING CONTR	ACTS LINE			ORIGINATION	~
Vendors	PRE FUNDING CONTR	ACTS LOAN			ORIGINATION	
	Report Parameter					
			Wrap 🚱	🐼 Run Report		
	FROM MM/DD/YYYY	Value	100			
	TO MM/DD/YYYY		EQ.			
	REPORT FORMAT	PDF	~			
Servicing						
and a state of the						
Collections						
Servicing Collections WFP Tools						

14.1 Number of Credit Applications Entered by User

This application entry report lists the amount of credit applications entered by user.

- Company/Branch
- User Name
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format



Example of the Number of Credit Applications Entered by User report

Report: Number of Credit Applications Entered Date: 10/14/2013 10:16 AM



Month / Year From: 01/01/1800 To: 01/01/2048

Company: Branch:	NL02 NLR1						
	90.909000	Entered By	Date Entered			# of	Applications
		ARNATH	07/09/2013				2
					Total:		2
				Branch	Total:		2
				Company	Total:		2
Company: Branch:	US01 USHQ						
		Entered By	Date Entered			# of .	Applications
		ARNATH	05/16/2013				1
		ARNATH	06/25/2013				2
		ARNATH	06/26/2013				1
		ARNATH	07/03/2013				2
					Total:		6
				Branch	Total:		6
				Company	Total:		6
				Grand	Total:		8

14.2 Collateral Tracking Log

This servicing report lists collateral tracking details.

- Company/Branch
- Tracking Type



Example of the Collateral Tracking Log report

Report : Coll Date: 2/9/201	lateral Tracking 16 1:17 AM	Log		easing			
Company Branch	NL02 NLHQ						
Tracking Type	Asset	Customer Comments	State	Account #	Follow Up Date	Start Dt	Disposition
ASSET INSURANCES (HOME) (SORT USED FOR RDB)	2012	SPARROW JACK / MARYY	MN	20120200010091	12/12/2015	12/12/2015	NOT DEFINE
Type Count :		1					
ASSET LIEN/TITLE (HOME) (SORT USED FOR RDB)	2012	SPARROW JACK / MARYY	MN	20120200010091	12/12/2015	12/12/2015	NOT DEFINE
Type Count :		1					
FLOOD INSURANCE TRACKING (HOME)	2012	SPARROW JACK / MARYY	MN	20120200010091	12/12/2015	12/12/2015	NOT DEFINE
Type Count :		3					
Branch Count: Company Count:		3					
Company Branch	US01 USHQ			100 - 100 - 100			
Tracking Type	Asset	Customer Comments	State	Account #	Follow Up Date	Start Dt	Disposition
ASSET INSURANCES (HOME) (SORT USED FOR RDB)	2015 ITALIAN MODELK	SMITH JOHN	AA	20150600011323	12/12/2015	12/12/2015	NOT DEFINE
Type Count :		1					
ASSET INSURANCES (VEHICLE) (SORT USED FOR RDB)	0 TOYOTA CAMRY	BHANDARI ARPAN	PR	20151200012977	01/06/2016	01/06/2016	NOT DEFINE
	2015 AUDI A4	SIGG MARK	MA	20150900014267	01/30/2016	01/30/2016	NOT DEFINE
	2015 INVERNIZZI CONSTRUCTION CO VILLA	RODRIGUEZ MILDRED	ма	20150900014275	01/30/2016	01/30/2016	NOT DEFINE
	2015 AUDI A4	RODRIGUEZ ROBINSON	MA	20150900014283	01/30/2016	01/30/2016	NOT DEFINE
	2015 AUDI A4	RODRIGUEZ ROBINSON	ма	20150900014283	01/30/2016	01/30/2016	NOT DEFINE
	0 HONDA ACCORD	S SAM	PR	20160200014338	02/02/2016	02/02/2016	NOT DEFINE
	0 TOYOTA CAMRY	EF EF	CA	20160200014346	02/02/2016	02/02/2016	NOT DEFINE
Type Count :		6					
FLOOD INSURANCE TRACKING (HOME)	2015 ITALIAN MODELK	SMITH JOHN	AA	20150600011323	12/12/2015	12/12/2015	NOT DEFINE
Type Count :		1					
Branch Count: Company Count:		21					
Total Count:		24					

14.3 Credit Bureau Report

This report lists the credit bureau details.

Parameters:

- Credit Request ID
- Credit Request Detail
- Report Format

Example for Credit Bureau report

Report: Credit Bureau Report Date: 9/13/2013 16:37 PM Financial Services Lending and Leasing

14.4 Account Payable (Origination)

This report lists the payable accounts.

- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format



Example for Origination Account payable report

Report : Accounts Payable (Origination)

Date: 2/9/2016 4:45 AM

ORACLE Financial Services Lending and Leasing

Date From: To :

14.5 Number of Credit Application Images by Status

This report lists the number of credit application images by status.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Report: Number of Credit Applications Images By Status

Month/Year From: 01/01/1800 To: 01/01/2048 Date: 10/15/2013 12:04 PM Financial Services Lending and Leasing

Company: US01 Branch: USHQ		
Image Status	Date Entered	# of Applications
BAD	07/23/2013	1
BAD	07/29/2013	1
BAD	08/23/2013	1
BAD	08/26/2013	1
NEW	07/23/2013	4
NEW	07/26/2013	1
NEW	08/19/2013	1
NEW	08/26/2013	3
NEW	09/24/2013	2
PROCESSED	09/24/2013	1
RUSH	08/26/2013	1
RUSH	09/24/2013	9
letter att attended	Total:	26
	Branch Total:	26
	CompanyTotal:	26
	Grand Total:	26



14.6 Dealer Reserve Report

This report lists the reserve amount balance of producers.

Parameters:

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Report : Date: 2/29		Reserve Report 11:27 AM	t			ORACLE Financial Se	ervices Lending and L	easing
Company:	US01							
Branch:	USHQ							
Producer #		Producer Name	Incr Due To New Loans	Adj Due Pavoff/	Chgoff	Adj Due To Cr	Adj Due To Dr	Reserve Amt
CA-00004		VOLKSWAGEN OF	0.00		0.00	0.00	0.00	0.00
		WOODLAND HIL	0.00		0.00	0.00	0.00	
CA-00005		AUTO JUNGLE						991.00
GA-00002		ADVANCE LEASING (MARIETA)	0.00		0.00	0.00	0.00	0.00
		Branch Total:	0.00		0.00	0.00	0.00	991.00
		Company Total:	0.00		0.00	0.00	0.00	991.00
		Grand Total:	0.00		0.00	0.00	0.00	991.00

14.7 Batch Job Report

This report lists the batch jobs scheduled and status of execution for the selected period.

- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format



Job Code					
AAIPRC BJ 100 01	Job Description APPLICATION TO	Start Date 02/25/2016	End Date	Status	Result
MIPRC_B0_100_01	ACCOUNT INTERFACE	02/25/2016	02/25/2016	COMPLETED	
TXNACT_BJ_100_01	ACCOUNT ACTIVATION	02/25/2016	02/25/2016	COMPLETED	
TABACC_BJ_100_01	DAILY TRIAL BALANCE DATA GENERATION	02/25/2016	02/25/2016	COMPLETED	
TXNACR_BJ_100_01	INTEREST ACCRUAL AND DELINQUENCY PROCESSING	02/25/2016	02/25/2016	COMPLETED	
TXNACR_BJ_100_02	PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELINQUENCY	02/25/2016	02/25/2016	COMPLETED	
TXNACR_BJ_100_03	PROCESSING STOP INTEREST ACCRUAL PROCESSING	02/25/2016	02/25/2016	COMPLETED	
TXNACR_BJ_100_04	RE-START INTEREST ACCRUAL	02/25/2016	02/25/2016	COMPLETED	
ADTPRC_BJ_100_01	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT-IMPORT OF	02/25/2016	02/25/2016	COMPLETED	
AGAAPP_BJ_100_01	TABLES) APPLICATION AGING PROCESS	02/25/2016	02/25/2016	COMPLETED	
AGCCON_BJ_100_01	CONTRACT AGING PROCESS	02/25/2016	02/25/2016	COMPLETED	
	TXNACT_BJ_100_01 TABACC_BJ_100_01 TXNACR_BJ_100_01 TXNACR_BJ_100_02 TXNACR_BJ_100_03 TXNACR_BJ_100_03 TXNACR_BJ_100_04 ADTPRC_BJ_100_01 AGAAPP_BJ_100_01	ACCOUNT INTERFACE TXNACT_BJ_100_01 ACCOUNT ACTIVATION TABACC_BJ_100_01 DAILY TRIAL BALANCE DATA GENERATION TXNACR_BJ_100_01 INTEREST ACCRUAL AND DELINQUENCY PROCESSING TXNACR_BJ_100_02 PREPARE BATCH DATA POR INTEREST ACCRUAL AND DELINQUENCY PROCESSING TXNACR_BJ_100_03 TXNACR_BJ_100_04 RE_START INTEREST ACCRUAL ADTPRC_BJ_100_01 UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT IMPORT OP TABLES) AGAAPP_BJ_100_01 CONTRACT AGING PROCESS	ACCOUNT INTERFACE TXNACT_BJ_100_01 ACCOUNT ACTIVATION 02/25/2016 TABACC_BJ_100_01 DAILY TRIAL BALANCE 02/25/2016 TXNACR_BJ_100_01 INTEREST ACCRUAL AND DELINQUENCY PROCESSING 02/25/2016 TXNACR_BJ_100_02 PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELINQUENCY PROCESSING 02/25/2016 TXNACR_BJ_100_03 STOP INTEREST ACCRUAL PROCESSING 02/25/2016 TXNACR_BJ_100_04 RE-START INTEREST ACCRUAL 02/25/2016 TXNACR_BJ_100_01 UPDATE ROWID IN ACCRUAL 02/25/2016 ADTPRC_BJ_100_01 UPDATE ROWID IN AUDIT TABLE (RUN TABLES) AGRAPP_BJ_100_01 02/25/2016 AGCCON_BJ_100_01 CONTRACT AGING 02/25/2016	ACCOUNT INTERFACE TXNACT_BJ_100_01 ACCOUNT ACTIVATION 02/25/2016 02/25/2016 TABACC_BJ_100_01 DAILY TRIAL BALANCE DATA GENERATION 02/25/2016 02/25/2016 TXNACR_BJ_100_01 INTEREST ACCRUAL AND DELINQUENCY PROCESSING 02/25/2016 02/25/2016 TXNACR_BJ_100_02 PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELINQUENCY PROCESSING 02/25/2016 02/25/2016 TXNACR_BJ_100_03 STOD STOD_UNTEREST ACCRUAL PROCESSING 02/25/2016 02/25/2016 TXNACR_BJ_100_03 STOD_INTEREST ACCRUAL PROCESSING 02/25/2016 02/25/2016 TXNACR_BJ_100_04 RE-START INTEREST ACCRUAL 02/25/2016 02/25/2016 ADTPRC_BJ_100_01 UDDATE ROWID IN AUDIT TABLE (RUN THIS JOB ATTER EXTORT.IMPORT OF TABLES] 02/25/2016 02/25/2016 AGAAPP_BJ_100_01 APPLICATION AGING PROCESS 02/25/2016 02/25/2016	ACCOUNT INTERFACE TXNACT_BJ_100_01 ACCOUNT ACTIVATION 02/25/2016 02/25/2016 COMPLETED TABACC_BJ_100_01 DAILY TRIAL BALANCE 02/25/2016 02/25/2016 COMPLETED TXNACR_BJ_100_01 INTEREST ACCRUAL AND DELINQUENCY PROCESSING 02/25/2016 02/25/2016 COMPLETED TXNACR_BJ_100_02 PREPARE BATCH DATA PROTENSING 02/25/2016 02/25/2016 COMPLETED TXNACR_BJ_100_03 STOP INTEREST ACCRUAL AND DELINQUENCY PROCESSING 02/25/2016 02/25/2016 COMPLETED TXNACR_BJ_100_03 STOP INTEREST ACCRUAL PROCESSING 02/25/2016 02/25/2016 COMPLETED TXNACR_BJ_100_04 RE-START INTEREST ACCRUAL 02/25/2016 02/25/2016 COMPLETED ADTPRC_BJ_100_01 UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT IMPORT OF TABLES) 02/25/2016 02/25/2016 COMPLETED AGAAPP_BJ_100_01 APPLECTION AGING PROCESS 02/25/2016 02/25/2016 COMPLETED

14.8 User Report and Access by Responsibility

This report lists the users with their name, code, responsibility and active status for the selected period.

Parameters:

Report Format

Report : User Report (USER REPORT & ACCESS BY RESPONSIBILITY) Date: 2/29/2016 11:59 AM

ORACLE Financial Services Lending and Leasing

User Code	User Name	Responsibility	Active (Y/N)	Start Date	End Date
AJITHA	AJITHA M	SUPERUSER	YES	11/11/1800	12/31/4000
BATCH	BATCH USER	UNDEFINED	YES	11/11/1992	12/31/9999
DEMOCOLL	DEMO COLLECTOR	COLLECTOR	YES	11/11/1992	12/31/9999
DEMOFUNDER	DEMO FUNDER	FUNDING SPECIALIST	YES	11/11/1992	12/31/9999
DEMOSALES	DEMO SALES AGENT	SALES LEADER	YES	11/11/1992	12/31/9999
DEMOSUPR	DEMO SUPERUSER	SUPERUSER	YES	11/11/1992	12/31/9999
DEMOUNDW	DEMO UNDERWRITER	UNDERWRITER	YES	11/11/1992	12/31/9999
EVENT	BATCH USER	UNDEFINED	YES	11/11/1992	12/31/9999
INTERNAL	INTERNAL INTERNAL	SUPERUSER	YES	11/11/1800	11/11/4000
JAYANTA	JAYANTA C	SUPERUSER	YES	11/11/1800	12/31/4000
NAVEEN	NAVEEN REDDY	SUPERUSER	YES	11/11/1800	12/31/4000
NUTAN	NUTAN K	SUPERUSER	YES	11/11/1800	12/31/4000
OFSLLUSER	OFSLL USER	SUPERUSER	YES	02/18/2016	12/31/4000
OFSLLUSER1	OFSLL USER1	SUPERUSER	YES	02/18/2016	12/31/4000
PRITAM	PRITAM JENA	SUPERUSER	YES	11/11/1800	12/13/4000
SHASHANK	SHASHANK S	SUPERUSER	YES	11/11/1800	12/31/4000
SURABHI	SURABHI DESAI	SUPERUSER	YES	11/11/1800	12/31/4000
UDAY	UDAY CHOPDA	SUPERUSER	YES	11/12/1800	12/31/4000



14.9 Transactional Access by Responsibility

This report lists the transactional access to users with their Transaction Code, Transaction Description and access permission.

Parameters:

- User Responsibility
- Report Format

Responsibility Code	Respo	nsibility Description		
COLLECTOR	COLLE			
Transaction Cod	•	Transaction Description	Allowed	1
ACCOUNT CLOS		ACCOUNT CLOSE	Y	
ACCOUNT CLOSE	-	REVERSE ACCOUNT CLOSE	Y	
ACCRUAL STAR		START ACCRUAL	Ý	
ACCRUAL STOP		STOP ACCRUAL	Ŷ	
ACCRUAL STOP F		REVERSE STOP ACCRUAL	Ý	-
ACC ACH FEE MA		ACH FEE MAINTENANCE	Ý	
ACC ACH MAIN		ACH MAINTENANCE	Ý	
ACC ACH NEW		NEW ACH MAINTENANCE	Ŷ	
ACC_CASA_PHP_BA		ONE TIME INCOMING CASA BATCH PAYMENT	Ŷ	
ACC_CASA_PHP_REAL		ONE TIME INCOMING CASA REAL TIME PAYMENT	Y	
ACC_CHANGE_PMT_DEFA D	ULT_SPREA	CHANGE DEFAULT PAYMENT SPREAD	Y	
ACC_COMP_ADJ_M	INUS	ADJUSTMENT TO COMPENSATION AMOUNT - SUBTRACT	Y	1
ACC_COMP_ADJ_P	LUS	ADJUSTMENT TO COMPENSATION AMOUNT - ADD	Y	
ACC CPN MAIN	Т	COUPON BOOK MAINTENANCE	Y	
ACC_CRB_PMT_RATING	G_MAINT	MAINTAIN CREDIT BUREAU PAYMENT RATING	Y	
ACC ESC MAIN	Т	WARRANTY MAINTENANCE	Y	
ACC ESC PMT MA	INT	WARRANTY PAYMENT MAINTENANCE	Y	1
ACC INS MAIN	Г	INSURANCE MAINTENANCE	Y	
ACC INS PMT MA	INT	INSURANCE PAYMENT MAINTENANCE	Y	1
ACC_OFF_1098_REQ_N	IOT_IND	SWITCH 1098 NOT REQUIRED INDICATOR OFF	Y	
ACC_ON_1098_REQ_N	OT_IND	SWITCH 1098 NOT REQUIRED INDICATOR ON	Y	
ACC PDC CHK V	סוכ	VOID OPEN PDC CHECKS	Y	

14.10 Front End Access by Responsibility

This report lists the front end screen access permissions depending on the user responsibility.

- User Responsibility
- Report Format



Deman addition della	Demonstration Dependent of the	
Responsibility Code	Responsibility Description	
COLLECTOR	COLLECTOR	
Entity: COLLECTIONS		
Menu / Screen	Menu / Screen / Tab / Sub Tab Item	
CUSTOMER SERVICE	BANKRUPTCY MENU	
CUSTOMER SERVICE	COLLECTIONS MENU	
CUSTOMER SERVICE	DEFICIENCY MENU	
CUSTOMER SERVICE	RESPOSSESSION MENU	
Entity: COMMON		
Menu / Screen	Menu / Screen / Tab / Sub Tab Item	
REVIEW REQUEST	REVIEWREQUEST ADD BUTTON	
REVIEW REQUEST	REVIEWREQUEST AUDIT BUTTON	
REVIEW REQUEST	REVIEWREQUEST EDIT BUTTON	
REVIEW REQUEST	REVIEWREQUEST VIEW BUTTON	
CALCULATOR	AMORTIZATIONSCH TAB	
CALCULATOR	CALCULATORLEASE TAB	
CALCULATOR	CALCULATORLOAN TAB	
CALCULATOR	FLLSUITE LEASECALCULATOR MENU	
CALCULATOR	LOANCALCULATOR MENU	
CALCULATOR	RATESCH TAB	
UNDERWRITING	FLLSUITE VEHICLEEVALUATOR MENU	
USER PRODUCTIVITY	DASHBOARDUSERSPRODUCTIVITY MENU	
USER PRODUCTIVITY	USERPRODUCTIVITYAPPLICATIONENTRY TAB	
USER PRODUCTIVITY	USERPRODUCTIVITYCOLLECTORUSER TAB	
USER PRODUCTIVITY	USERPRODUCTIVITYFUNDING TAB	
USER PRODUCTIVITY	USERPRODUCTIVITYORGQUEUESTATUS TAB	
USER PRODUCTIVITY	USERPRODUCTIVITYSERCOLQUEUE TAB	
USER PRODUCTIVITY	USERPRODUCTIVITYUNDERWRITING TAB	
PRODUCER	PRODUCERCOMMENT TAB	
PRODUCER	PRODUCERCOMMENT VIEW BUTTON	
PRODUCER	PRODUCERCOMMENT EDIT BUTTON	
PRODUCER	PRODUCERCOMMENT AUDIT BUTTON	
PRODUCER	PRODUCERCOMMENT ADD BUTTON	
PRODUCER	PRODUCERCOMPENSATIONBALANCE TAB	
PRODUCER	PRODUCERCOMPENSATIONDETAIL VIEW BUTTON	
PRODUCER PRODUCER PRODUCER	PRODUCERCOMPENSATIONDETAIL VIEW BUTTON PRODUCERCONTACT AUDIT BUTTON PRODUCERCONTACT TAB	

14.11 Underwriting Status by Month and Producer (Line)

This underwriting report lists application status by month and producer for lines of credit.

Parameters:

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Underwriting Status by Month and Producer (line) report

	nderwriting status 0/2013 12:50 PM	s by month & producer (line)					Finan	Cial Services L	ending and L	easing	
Month/Year I	From: 01/1800 To: 01/20	148									
Company: Branch:	US01 USHQ										
Month	Producer Type	Producer # & Name		proved		ditioned		ected	Total	Funded	% Tot Apps Funded
			#	%	#	%	#	%			
2013-08	DEALER	CO-00003 ED CARROLL MITSUBISHI	1	100.000%	0	0.000%	0	0.000%	1	0	0.000%
		Monthly Total:	1	100.000%	0	0.000%	0	0.000%	1	0	0.000%
		Branch Total:	1	100.000%	0	0.000%	0	0.000%	1	0	0.000%
		Company Total:	1	100.000%	0	0.000%	0	0.000%	4	0	0.000%

14.12 Underwriting Status By Month and Underwriter (Line)

This underwriting report lists application status by month and underwriter for lines of credit.



Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Underwriting Status By Month and Underwriter (Line) report

	derwriting Status by Month 8 5/2013 16:37 PM	& Underw	riter (line)						Financial Se	ervices Lending and Lea
ompany: Branch:	USO1 USHQ ALL AMOUNT ARE IN USD									
Month	Underwriter Name		pproved	Conditioned		Rejected		Total	Funded	% Tot Apps Funded
		#	8	#	8	#	8			
2013-08	SENTHIL KUMAR	2	100.000%	2	2.000%	2	2.000%	2	2	2.000%
	Monthly Total:	2	100.000%	2	100.000%	2	100.000%	2	2	100.000%
	Branch Total:	2	100.000%	2	100.000%	2	100.000%	2	2	100.000%
	Company Total:	2	100.000%	2	100.000%	2	100.000%	2	2	100.000%
	Grand Total:	2	100.000%	2	100.000%	2	100.000%	2	2	100.000%

14.13 Underwriting Status By Month (Line)

This underwriting report lists application status by the month for lines of credit.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY

Report: Underwriting Status by Month (line) Month / Year From: 01/2000 To: 01/2048 Date: 10/18/2013 9:27 AM

Report Format

Example of the Underwriting Status By Month (Line) report

Company: Branch:	NL02 NLHQ ALL AMOUNT ARE I	N USD							
Month	100 100000 1000 1	# of Apps	Approvals	Conditioned	Rejected	Funded	Volume	Average Loan	Average Rat
2006-07		1	1	7	3	3	8,000.00	800.00	5.000%
2012-01		2	2	6	4	5	2.00	800.00	5.000
2012-02		2	2	3	5	1	1.00	900.00	1.000%
	Branch Total:	5	5	16	12	9	8,003.00	2,500.00	11.000%
	Company Total:	5	5	16	12	9	8,003.00	2,500.00	11.000%
	Grand Total:	5	5	16	12	9	8,003.00	2,500.00	11.000%

14.14 Funded Contracts Line

This funding report lists applications funded for line.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY



Financial Services Lending and Leasing

- Producer
- Report Format

Example of the Funded Contracts Line report

	ded Contract 2013 16:53 P					Financial	E' Services Lending al	nd Leasing	
onth / Year	From: 01/2000 T	o: 01/2048							
Company :	US01								
Branch:	USHQ								
	ALL AMOUNT	ARE IN USD							
Producer	Name	Product	Collateral	Underwriter	Application #	Contract Dt	Amount	Rate	Term
MN-00001 H&R BLOCK	PARTNER FRANCHISE	LOC		MOHANA RAJARAM	000001500	01/01/2013	100,000.00	12.990%	999
MN-00001 H&R BLOCK	PARTNER FRANCHISE	LOC		MOHANA RAJARAM	000001507	03/14/2013	100,000.00	5.250%	999
			Count:	2		Total:	200,000.00		
				2	Duonah	Total:	200,000.00		
			Branch Count:	2	BIAIICI	IULAI:	200,000.00		
			Branch Count: Company Count:	2		Total:	200,000.00		

14.15 Pre Funding Contracts Line

This funding report lists applications verified for line.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Producer
- Report Format

Example of the Pre Funding Contracts Line report

	Report: Pre-fund Date: 10/30/2013		Line)				Financial Servic	ces Lending an	d Leasing
lonth / Year	From: 01/2000 To: 01/20	048							
Company Brancl	h: USHQ ALL AMOUNT ARE :								
Brancl	h: USHQ	IN USD Product	Collateral	Underwriter	Application#	Contract Dt	Amount	Rate	Term
Branch Producer CA-00007	h: USHQ ALL AMOUNT ARE :		Collateral 2013	Underwriter SREERAM NARAYAN	Application#	Contract Dt 08/29/2013	Amount 0.00	Rate 6.500%	Term 18
Branch Producer CA-00007	h: USHQ ALL AMOUNT ARE : Name	Product LINE- RAMAC						2228	
Branch Producer CA-00007	h: USHQ ALL AMOUNT ARE : Name	Product LINE- RAMAC PRODUCT	2013		000001548	08/29/2013	0.00	2228	
	h: USHQ ALL AMOUNT ARE : Name	Product LINE- RAMAC PRODUCT	2013 Count: 1 Count: 1		0000001548 Bra	08/29/2013 Total:	0.00	2228	



11. Producer

Oracle Financial Services Lending and Leasing is capable to create and service direct as well as indirect Line of credit. Indirect Line of credit are generated through Producer Entities like Dealerships and Agents. It is essential to create and maintain such entities to enable incentive tracking and business development achieved through each entity.

Applications are sent to financial institutions indirectly through producer entities like dealers or agents on behalf of a customer. Specifying Producer details is mandatory while creating a application since the system associates a credit application with the producer entity which sent it, on the Application Entry, Underwriting, and Funding screens. When the credit application is approved and funded, the system associates the account with the producer entity.

When the credit application is approved and funded, system associates account with the producer.

The following three different status are defined for Producer Entities in OFSLL:

- Active: Only if Producer Status is Active, the application sourced through that Producer Entity can be funded.
- Inactive: If the Producer Status is Inactive, the application sourced through that Producer Entity cannot be funded.
- Temporary: If the Producer Status is Temporary, the application sourced through that Producer Entity can only be reviewed. However it cannot be funded.

The producers are paid for their participation, either:

- Up front during funding -or-
- Up front on a monthly basis -or-
- When the interest is earned -or-
- When the payment is received from customer based on the set up compensation plans.

The Producer Setup screen contains pages that enable you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters.

While setting up Producer entities it is also essential to setup the Producer Cycles under 'Setup' in main menu. For more details, refer to Configuring Lending and Leasing guides.

While working with the Producer Setup screen, you will primarily use the following sub tabs:

- 1. Payment Details
- 2. Tracking Attributes
- 3. Contracts
- 4. Comments
- 5. Summary

The Producers screen, completed during setup, can be used to view and maintain producer details.



11.1 Producer Details

The Producer details screen allows you to record or edit basic information about the producer. You can set up dealers or producers for a company and branch. You can also set up a default underwriter and a default collector for a producer. The system uses this information in the origination work flow to select a queue.

The producer number, name, contact information, company and branch to which the producer is associated with, federal tax number, status, and license information can be stored in this screen.

Navigating to Producer

- 1. On the Oracle Financial Services Lending and Leasing home screen, click Origination→Origination→ Producers.
- 2. The system displays the Producers setup screen.

DashBoard	Producers ×									×
Origination	Producer Details						네는 Add	d 🥒 Edit	View	Audit
	View + Format +	Freeze	🛃 Detach 🛛 🔬 V	Vrap 🚱						
ervicing	Producer #	Old Producer #	Name	Company	Branch	Start Dt	End Dt	Status	Enabled	
Servicing	UNDEFINED	Old Floddcer =	Name	Company	branch	02/03/2016	12/31/9999	Status	Y	
Customer Service	AK-00001	HELL	HELL	U501	USR1	12/22/2015		ACTIVE	Y	~
Securitization	CA-00001	CA-00001	DEMO	U501	USHO	11/06/2012		ACTIVE	Y	
Transaction Authorization	CA-00002	CA-00002	RANDYS AUTO SA		USHQ	01/01/1800		ACTIVE	Y	_
Post Date Checks	CA-00003	CA-00003	ACE HEADQUART	U501	USHO	01/01/1800		ACTIVE	Y	
Escrow Transactions	CA-00004	CA-00004	VOLKSWAGEN OF		USHQ	01/01/1800		ACTIVE	Y	
Account Documents	CA-00005	CA-00005	AUTO JUNGLE	US01	USHQ	01/01/1800	12/31/4000	ACTIVE	Y	
Collateral Management	CA-00006	CA-00006	SIMI VALLEY CHR	US01	USHQ	01/01/1800	12/31/4000	ACTIVE	Y	
Reports	CA-00007		PHANINDRA	U501	USHQ	12/12/2010	12/31/9999	ACTIVE	Y	V
Producers	CA-00008	PHANINDRA	PHANINDRA1	US01	USHQ	12/19/2012	12/31/9999	ACTIVE	Y	
Vendors	<									>
# Batch Transactions	Columns Hidden 32									
Advances	Producer Details									
Payments	Troducer betails					Save and Add	Save and Stay	Save an	d Data and A	Return
Fees						Dave and Add	Save and Stay	Save an	a Return	Return
 Interfaces 		Contraction of Contraction								
AP Transactions	* Producer #	UNDEFINED		22.000			Max Float			
GL Transactions CASA Reconciliation	Old Producer #			* Country		~	Remaining Float			
	* Name			Address #			* Enabled	~		
Conversion Accounts				Address Line 1						
	* Company		~	State of the state of the state of the				Subvention P	articipation	
	* Branch		~	Address Line 2						
	* Ch. 4 Di	02/03/2016		* Zip		•	* Subvention			
				Zip Extn			Participant			
	* End D	12/31/9999)	Second Second			* Collection Type	STATEMENT		~
	* Contact			* City			* Collection	MONTHLY		~
			~	* State		~	Frequency			
	* Group		- Constant		(000)-000-0000		* Refund	NONE		~
	Grade		~		(000)-000-0000		Disbursement Method			
	* Type		V	Extn 1			* Region			~
	Type			Phone 2			* Territory			~
	* Status		~	Extn 2			(childer)			ليتبيا
	* Sales Agent		V					License Detai	ile	
				* Fax Prefix1		~		CIGATION DECK	12	
	* Underwriter		~	* Fax 1	(000)-000-0000		* Valid From		120	
	* Funder		~		()					
			~	Fax Prefix2		~	* Valid To		100	
Collections	* Collector		~	Fax 2						
	* Fed Tax #	UNDEFINED		Email						
WEP										
WFP Tools				* Loss Reserve						

To set up the Producer

1. In the **Producer** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Producer #	Based on the system setup, either:
	Specify the producer number
	-or-
	The system generates producer number.
	Producer will be activated on the next system date (current system date + 1) and not on the start date.



Field:	Do this:
Old Producer #	Specify the old producer number.
Name	Specify the producer name.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Start Dt	Select the producer start date by clicking on the adjoining Calendar icon.
End Dt	Select the producer end date by clicking on the adjoining Calendar icon.
Contact	Specify the producer contact.
Group	Select the producer contact group from the drop-down list.
Grade	Select the producer grade as per business processes from the drop- down list. The list consist of values which are used only for categorizing at the producer level and can be changed periodically as per business requirement.
Туре*	Select the producer type from the drop-down list. The Group and Type fields help in setting up the pricing schemes on Pricing screen.
Status	Select the appropriate status from the drop-down list. The contents of this field can be linked to edits in Line of credit origination cycle so that only applications from Producers whose status is 'Active' can be funded.
Sales Agent	Select the sales agent associated with this producer from the drop- down list.
Underwriter	Select the default underwriter assigned to this producer from the drop-down list. Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers.
Funder	Select the users with responsibility as Funding Specialist, from the drop-down list.
Collector	Select the default collector or agent assigned to this producer from the drop-down list. (This will appear in the Collector field in Delinquency Information section of Account Details screen on the Customer Service screen).
Fed Tax #	Specify the federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Address section	
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1
Address Line 2	Specify address line 2



Field:	Do this:
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Phone 1	Specify phone number 1.
Exnt 1	Specify phone number 1 extension.
Phone 2	Specify phone number 2.
Extn2	Specify phone number 2 extension.
Fax Prefix1	Select fax prefix number 1 from the drop-down list.
Fax1	Specify fax number 1.
Fax Prefix2	Select fax prefix number 2 from the drop-down list.
Fax2	Specify fax number 2.
E-Mail	Specify the producer mail address.
Loss Reserve Amount	Specify the loss reserve amount
Max Float	Specify the value of maximum float allowed for the Producer.
	A Float represents the application sourced by the producer that is Funded and awaiting 'Title perfection' from the concerned authorities for marking lien. If you do not know the exact value but want to provide a maximum float, then specify the value as 99999.
Remaining Float	System automatically displays the available number of floats by calculating the remaining float value based on 'Max Float' and Title perfections under processing.
Enabled	Check this box to enable the product.
Subvention Partici	pation Details
Subvention Participant	Check this box to maintain the producer as subvention participant
Collection Type	Select the collection type from the drop-down list.
Collection Frequency	Select the collection frequency from the drop-down list.
Refund Disbursement Method	Select the refund disbursement method from the drop-down list.
Region	Select the region of producer from the drop-down list.
Territory	Select the territory of producer from the drop-down list.



Field:	Do this:
License Details	
Valid From	Specify the date from when the producer's license is valid.
Valid To	Specify the date till when the producer's license is valid.

2. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

Note

Oracle Financial Services Software recommends that you double-check the fax numbers (especially the 10 digit number) and email addresses you enter on this screen, since the system uses this information to send its system-generated underwriting decisions.

11.1.1 Payment Details

You can setup ACH as the payment mode for a dealer or producer on Payment Details sub screen. The Payment Details sub screen stores information regarding the producer's bank, such as bank's name, routing number, account type and account number. Once this sub screen is completed, the information goes into effect immediately. To complete the Payment Details

- 1. Click Origination → Origination → Producers → Payment Details.
- 2. In the **Payment Details** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Pmt Mode	Select the payment mode from the drop-down list.
Bank	Specify the ACH bank name.
Start Dt	Select ACH start date if payment mode is ACH. You can even select the date from adjoining Calendar icon.
Routing #	Specify the ACH bank routing number.
Account Type	Select the ACH bank account type from the drop-down list.
Account #	Specify the ACH bank account number.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.



Field:	Do this:
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).
	Note : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.
Disbursement Currency	Select the disbursement currency from the drop-down list.

Perform any of the Basic Actions mentioned in Navigation chapter.

1. Compensation Plan sub screen

You can view additional details of the Compensation Plan, Chargeback Methods, and Compensation/Chargeback Amounts in the sub screen.

- SubventionSubvention Receivables In the Subvention Receivables section, you can
 view the following details. The Transactions in the action block.All transactions relating
 to Payment to / from Producers, Disbursements transactions from Holdback / Reserve
 can be posted by selecting 'Others' option in the action block.
- Subvention Receivables / Payments and adjustments can be posted by selecting 'Subvention' option in the action block.

On selecting 'Others' or 'Subvention' option, click **Add** and specify the following field information.

Click **Post** to post the transaction for processing.

Holdback/Loss Reserve Holdback/Loss Reserve Proceed Holdback and Loss Reserve for the producer.

Holdback/Loss Reserve

- 1. Click **Producers**→**Holdback/Loss Reserve.**
- 2. In the Proceed Holdback section, you can view the account and Holdback amount details.

In the Loss Reserve section, you can view Loss Reserve amount details.

11.1.2 <u>Tracking Attributes</u>

The Tracking Attributes sub screen allows you to link information to a producer who is not tracked in the system, by default, however is part of company's business practices.



To complete the Tracking Attributes

- 1. Click Origination \rightarrow Origination \rightarrow Producers \rightarrow Tracking Attributes.
- 2. In the Tracking section, you can edit the **parameter** and **Value** details.

11.1.3 Contacts

The Contacts sub screen allows you to record information regarding contacts associated with a producer, such as employees at a dealership.

To complete the Contacts

- 1. Click **Origination** \rightarrow **Origination** \rightarrow **Producers** \rightarrow **Contacts** sub tab.
- 2. On the **Contacts** sub screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Contact Type	Select the producer contact type from the drop-down list.
Name	Specify the producer contact name.
Phone	Specify producer contact phone number.
Extn	Enter phone number extension.
Fax	Enter producer contact fax number.
Enabled	Check this box to indicate this is a current contact.

A brief description of the fields is given below:

3. Perform any of the Basic Actions mentioned in Navigation chapter.

11.1.4 Comments

The Comments sub screen allows you to view and enter comments regarding the producer.

To enter a comment on the Comments

- 1. Click **Origination** \rightarrow **Origination** \rightarrow **Producers** \rightarrow **Comments** sub tab.
- 2. In the **Comments** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Comment	Enter comment.
Comment By	Displays user id.
Comment Dt	Displays comment date.

3. Perform any of the **Basic Actions** mentioned in Navigation chapter.



11.1.5 <u>Summary</u>

The display only Summary sub screen allows you to view summary information regarding the producer.

To view summary on the Summary

- 1. Click **Origination** \rightarrow **Origination** \rightarrow **Producers** \rightarrow **Summary** sub tab.
- 2. In the **Summary** section, view the following information.

A brief description of the fields is given below:

Field:	View this:
Year Month	The year and month.
Total Apps	The application total status count.
Approved	The application approved status count.
Conditioned	The application conditioned status count.
Rejected	The application rejected status count.
Withdrawn	The application rejected status count.
Funded	The application withdrawn status count.
Amount	The application funded status total amount.

11.1.6 <u>Title Status Summary</u>

The Title Status Summary screen displays the various stages of titles of assets for applications sourced by the producer. The details are available for specific periods like last 1 day, 2 days, 5 days, 7 days and All (entire history) and results are displayed for selected period with each date as new row.

For example, if user has selected 2 days and the system date is 2nd June 2014, then system will group statuses in mentioned buckets and displays data for each 'Lien event date'.

To view Title Status Summary on the Summary

- 1. Click **Origination**→**Origination**→ **Producers**→**Summary** sub tab.
- 2. On the **Title Status Summary** screen, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.
- 3. Select the Title Status Summary period as 1 day/2 days/5 days/7 days/All.

Field:	View this:
New Status	Displays lien status as 'New'
Perfection Processing Status	Displays lien status as either Sent for Perfection/ Sent for Re- perfection
Perfected Status	Displays if lien status has 'Perfected Title'



Field:	View this:
Release Processing Status	Displays lien status as either Sent for Title Release/Re-sent for Title Release
Released Status	Displays lien status as either Service Requested/Pending Delete
Hold Release	Displays lien Hold Release status
To be Released	Displays lien status if 'To be released'
Closed Status	Displays lien status if 'Deleted'
Exception Status	Displays lien status as either Pending Lien Holder/ Pending DMV
Lien Event Date	Displays lien Event Date attached against each status.



12. Vendors

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings or making field calls. With the system's Vendors screen, you can:

- Maintain vendor information
- Maintain services offered by the vendor
- Assign tasks to the vendors and subsequently track and process those tasks
- Charge vendor expenses to customers
- Enter and update invoices raised by the vendors
- Post vendor transactions
- Process vendor payments

Once an invoice has been presented for a service performed by a vendor, you can enter information on Vendor Management form and create a monetary transaction. You can then choose if the customer should pay any particular expense or not.

12.1 Vendor Detail Screen

The Vendors screen allows you to set up vendor information. By default it will show current address but if the vendor receives escrow disbursement at an address which is different from current business address the information can be entered in Payment Details sub screen. Also, the Payment Details sub screen allows you to enter number of days prior to the due date by which payment to vendor must be processed.

Navigating to Vendor Detail Screen

- 1. On the Oracle Financial Services Lending and Leasing home screen, click Origination→Origination→Vendors.
- 2. The system displays the Vendor screen. The details are grouped under four tabs:
 - Vendors
 - Work Orders
 - Follow-up
 - Invoices

12.1.1 Vendors tab

- 1. Click **Origination**→**Origination**→**Vendors**→**Vendors**. The details in the screen are grouped into the following tabs:
 - Payment Details
 - Vendor Groups
 - Tracking Attributes
 - Comments



2. In the **Origination**→**Origination**→**Vendors**→**Vendors**→**Vendor Details** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter:

lashBoard	Vendors ×												
rigination	Vendors Work Orde	rs Follow-up Invoices											
ricing													
rvicing	Vendor Details										🗣 Add 🖉 Edit	View	🖉 Aydıt
Customer Service	View - Format -	🛃 🔲 Freeze 🏼 Detach 👌	Wrap										
Securitization	4						1		B				
Transaction Authorization	Vendor #	Name	Status	Company	Branch	Start Dt		End Dt	Contact Person	Fed Tax #	Email	Enabled	
Post Date Checks	UNDEFINED		Jucus	company	- Contraction	02/09/2016		12/31/9999	Contact respon	red rux +	Cinter	Y	
scrow Transactions	PR-01003	TEST123	ACTIVE	DEMO BANK USA	US REGION 1	12/14/2015		2/31/9999	TEST123			Ŷ	
ccount Documents	PR-01004	QA TEST	ACTIVE	DEMO BANK USA	US HEAD QUARTERS			12/31/9999	JAION			Y	
Collateral Management	PR-02003	TEST2	ACTIVE	DEMO BANK NL	NL HEAD QUARTERS	12/15/2015	1	12/31/9999	ABCD	123		N	
eports	PR-05001	TEST_VEN_01	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	12/22/2015	1	12/31/9999	SR	xxxxx6789	SR@GMAIL.COM	Y	
roducers	PR-06002	AJITHA	ACTIVE	DEMO BANK USA	US REGION 1	12/29/2015	1	12/31/9999	AJITHA			Y	
endors (PR-09001	XYZ	ACTIVE	DEMO_TEST	TEST	01/18/2016	1	12/31/9999	ABC			Y	
atch Transactions	IL-00001	DECATUR AUTO AUCTION	ACTIVE	DEMO BANK USA	US HEAD QUARTERS			12/31/4000	RICK SMITH	xxxxx8907		Y	
Advances	IL-00002	GRTR QUAD CITY AUTO AUCTION	ACTIVE	DEMO BANK USA	US HEAD QUARTERS			12/31/4000	LYNNE ANDERSON	xxxxx8908		Y	
Payments	IL-00003	CRAIG PHELPS, TRUSTEE	ACTIVE	DEMO BANK USA	US HEAD QUARTERS	01/01/1800	1	12/31/4000	RICK SMITH	xxxxx8907		Y	
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nterfaces	Vendor Details												
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GL Transactions									C Jure an	a 200 (1) 2011	and stat	ing Processi	An Termin
CASA Reconciliation Conversion Accounts		* Enabled 🕑			Fed Tax #					Add	ress #		
Contraction		Vendor # UNDEFINED			* Credit Day	0				* Address	Line 1		
		* Name			Phone					Address			
		* Status	,		Extn :						State		
		* Company	,		Phone :						* Zip		
		* Branch	۲		Extn :								
		* Start Dt 02/09/2016	5		Fa						ip Extn		
		* End Dt 12/31/9999	5		Fax						* City		
llections		* Contact Person			* Countr				,		Email		
FP	Descent Data to	Verder Course Textilize Attributes	Community		Count								
	Payment Details	Vendor Groups Tracking Attributes	comments										

Field:	Do this:
Enabled	Check this box to enable the vendor.
Vendor #	Displays the vendor number. The system generates the vendor number by default.
Name	Specify the vendor name.
Status	Select the vendor status from the drop-down list.
Company	Select the vendor portfolio company from the drop-down list.
Branch	Select the vendor portfolio branch from the drop-down list.
Start Dt	Specify the vendor start date. You can select data even from the adjacent Calendar icon.
End Dt	Specify the vendor end date. You can select data even from the adjacent Calendar icon.
Contact Person	Specify the vendor contact name.
Fed Tax #	If available, enter the vendor federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Credit Days	Specify the credit days for the vendor invoice. This number is used to check that Invoice Due Date is not more than the credit days from Invoice Date.
Phone 1	Specify primary phone number.



Field:	Do this:
Extn 1	Specify the primary phone extension.
Phone 2	Specify alternate phone number.
Extn 2	Specify the alternate phone's extension.
Fax	Specify the fax number.
Fax 2	Specify the fax number 2.
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the Zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Email	Specify the email address.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

12.1.1.1 Payment Details

Click **Origination** \rightarrow **Origination** \rightarrow **Vendors** \rightarrow **Vendors** \rightarrow **Vendor Details** \rightarrow **Payment Details**. The Payment Details sub tab allows you to set up automatic clearing house information for vendors.

On the **Payment Details** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Remittance section	
Country	Select the country code from the drop-down list.
City	Specify city.
State	Select state from the drop-down list.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Specify zip code from the drop-down list.
Zip Extn	Specify extension of the zip code.



Field:	Do this:			
Pre-Process Days	Specify the remittance pre-process days. This is the number of days prior to due date by which payment to the vendor must be processed.			
Payment Details see	ction			
Mode	Select the mode of payment from the drop-down list.			
Bank	Specify the ACH bank.			
Start Dt	View ACH start date.			
Routing #	Specify the bank routing number.			
Account Type	Select the account type from the drop-down list.			
Account #	Specify the account number. If the organizational parameter UIX- _HIDE_RESTRICTED_DATA is set to 'Y', this appears as a masked number; for example, XXXXX1234.			
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.			
IBAN	Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.			
	Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during post- ing non-monetary transaction (ACH Maintenance).			
	You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Adminis-tration > System > User Defined Tables).			
	Note : IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.			

Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

12.1.1.2 Vendor Groups

Click **Origination** \rightarrow **Origination** \rightarrow **Vendors** \rightarrow **Vendors** \rightarrow **Vendor Details** \rightarrow **Vendor Groups**. The Vendors Groups allows you to set up vendor groups.

On the **Vendor Groups** section, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:
Sort	Specify sort sequence.



Field:	Do this:
Group	Select the vendor type to which the vendor belongs from drop-down list, based on services provided by the vendor.
Enabled	Check this box to enable the vendor service.

Perform any of the Basic Actions mentioned in Navigation chapter.

12.1.1.3 Tracking Attributes

Click **Origination** \rightarrow **Origination** \rightarrow **Vendors** \rightarrow **Vendors** \rightarrow **Vendor Details** \rightarrow **Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sub-Param- eter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the Basic Actions mentioned in Navigation chapter.

12.1.1.4 Comments

Click **Origination** \rightarrow **Origination** \rightarrow **Vendors** \rightarrow **Vendors** \rightarrow **Vendor Details** \rightarrow **Comments**. The Comments sub tab allows you to add comments and also view comments posted through AP interface.

On the **Comments** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Comment	View or add the required comment.
Comment By	System automatically selects the logged in user details.
Comment Dt	System automatically displays the current date.

Perform any of the **Basic Actions** mentioned in Navigation chapter.

12.1.2 Work Orders Tab

The Work Orders link allows you to assign an account to a vendor for a service that the vendor provides.

- 1. Click **Origination**→**Origination**→**Vendors**→**Work Order**. The details are categorized into two:
 - Services
 - Tracking Attributes
- 2. In the **Origination**→**Origination**→**Vendors**→**Work Order**→**Work Order**, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

dors Work Orde	rs Follow-up Inv	orces												
ork Order											d ⊫ <u>A</u> dd	🖉 Edit 📃 View	⊘ A <u>i</u>	ıdit
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WO:0004001	20120100010373:	2012 HYUNDAI EX	CA-02001-ANDRE	US01	USHQ	NEW	BANKRUPTCY	VI			0.00	0.00	0.00	
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W0:0003001 W0:0003002	20120100010406: Work Order # * Account * Vendor	2012 BMW 318i 2	CA-04002-HARRY	U501		CLOSE Dt Status Dt Currency Estimated Billed Amt	BAINSUPTCY Work Order Details 02(09/2016 0.00 0.00	VE	87875	12/21/2015 and Add 🕞 Sa Refe Ass Foll	1,000.00 ve and Stay rence # gned By VAVA owup Dt	0.00	0.00	
W0:0003001 W0:0003002	20120100010406: Work Order # * Account	2012 BMW 31812 Work Order UNDEFINED	CA-04002-HARRY	U501		CLOSE Dt Status Dt Currency Estimated	BAINSUPTCY Work Order Details 02(09/2016 0.00 0.00	VE	87875	12/21/2015 and Add 🕞 Sa Refe Ass Foll	1,000.00 ve and Stay rence # gned By VAVA owwp Dt Venc Contact	0.00	0.00	
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A brief description of the fields is given below:

Field:	Do this:
Work Order #	Displays the work order number.
Account	Select account number for the work order from the drop-down list.
Vendor	Select vendor who will service the work order from the drop-down list.
Company	Displays the vendor company.
Branch	Displays the vendor branch.
Status	Select the service status from the drop-down list.
Туре	Select the work order type from the drop-down list.
Work Order Detai	ils section
Dt	Displays the work order date.
Status Dt	Displays the last work order status change date.
Currency	Select currency for the work order from the drop-down list.



Field:	Do this:
Estimated	Displays the estimated amount for the work order.
Billed	Displays amount billed by the vendor for the work order.
Paid	Displays amount paid to the vendor for the work order.
Account Information	tion section
Collateral	Select asset associated with the work order from the drop-down list.
Reference #	Specify the vendor reference.
Assigned By	Specify the user who created the work order.
Followup Dt	Specify the next follow-up date. You can even select from the adjoin- ing Calendar icon.
Vendor Information	on section
Contact	Specify the vendor contact for the work order.
Phone	Specify the vendor contact phone for the work order.
Extn	Specify the vendor contact phone extension for the work order.
Fax	Specify the vendor contact fax for the work order.
Comment	Specify any comments regarding the work order.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

12.1.2.1 Services

In the **Origination** \rightarrow **Origination** \rightarrow **Vendors** \rightarrow **Work Order** \rightarrow **Services**, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Service	Select the service type from the drop-down list (required).
Fee Type	Select the vendor fee type from the drop-down list.
Currency	Select the currency from the drop-down list.
Estimated	Specify the estimated amount for the service.
Billed Amt	Displays amount billed by the vendor for the service.
Paid	Displays amount paid to the vendor for the service.
Status	Select the status from the drop-down list.
Status Dt	Displays the last service status change date.

Perform any of the Basic Actions mentioned in Navigation chapter.



12.1.2.2 Tracking Attributes

Click **Origination** \rightarrow **Origination** \rightarrow **Vendors** \rightarrow **Work Order** \rightarrow **Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sub-Param- eter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the **Basic Actions** mentioned in Navigation chapter.

12.1.3 Follow-up Tab

The Work Orders link lists the work orders that are not complete and hence require follow-up.

- 1. Click **Origination**→**Origination**→**Vendors**→**Follow-up** tab. The details are grouped into two:
 - Work Order Follow-up
 - Assigned Services
- In the Origination→Origination→Vendors→Follow-up→Work Order Follow-up, perform any of the Basic Operations mentioned in Navigation chapter except for creating a new record.

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	r Follow-up			Fla					/ Edit	<u></u> ⊻iew	
ew 🔻 Form Company	nat 👻 🛃 📋 Branch	Followup Dt	ich 📣 Wrap Work Order #	01 Dt	Assignment Type	Account	Vendor	Status	Status Dt	Assigned By	Estin
US01	USHO	12/12/2015	W0:0001001	12/12/2015	COLLECTION	20150100011170:ROBERT BOREN	PR-01001-PINNACLE PARTS & SERVICE		12/12/2015	VEROUTHU	0.00
US01	USHQ	12/12/2015	WO:0001001 WO:0001003	12/12/2015	BANKRUPTCY			NEW	12/12/2015	VINOARUM	12.0
US01	USHQ	12/19/2015	WO:0001003	12/14/2015	SERVICING	20120100010400.LEWI3 LESLE / JOHN 20151200011333:BROOK BROOK	CA-02001-ANDREWS TOWING	NEW	12/15/2015	VAVAIDYA	1,020
US01	USHQ	12/29/2015	W0:0001007	12/19/2015	SERVICING	20151200011333:BKOOK BKOOK 20151200011317:CHODA PHANINDRA		NEW	12/19/2015	PHACHODA	100.0
US01	USHQ		WO:0001002	12/13/2015	BANKRUPTCY	20150600011323:SMITH JOHN	IL-00005- MICHAEL D. CLARK	OPEN	12/13/2015	PHACHODA	100.0
US01	USHQ		W0:0001002 W0:0001004	12/12/2015	COLLECTION		IL-00002-GRTR QUAD CITY AUTO AUC		12/12/2015	JVANKAYA	0.00
US01	USHQ		WO:0001004 WO:0001005	12/14/2015	SERVICING	20120100010373:ANDRE PETER / VICT 20150100010023:BABU MADHU	IL-00002-GKTR QUAD CITY AUTO AUC IL-00001-DECATUR AUTO AUCTION	NEW	12/14/2015	VIBHATIA	0.00
US01	USHQ		WO:0003003	12/19/2015	SERVICING	20120100010373:ANDRE PETER / VICT		NEW	12/19/2015	VEROUTHU	0.00
US01	USHQ		WO:0003003 WO:0004001	12/19/2015	BANKRUPTCY	20120100010373:ANDRE PETER / VICT		NEW	12/22/2015	VINOARUM	0.00
U501	USHQ		WO:0004001 WO:0005001	12/22/2015	BANKRUPTCY	20120100010373:ANDRE PETER / VICT 20120100010406:LEWIS LESLIE / JOHN		NEW	12/22/2015	VINOARUM	0.00
0501	USHQ		W0:0005001	12/22/2015	DANKRUPTCT	20120100010406:LEWIS LESLIE / JOHN	CA-04004-STAR SERVICES	NEW	12/22/2015	VINUARUM	0.00
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ork Order	r Follow-up							Save and		and Return	Ca Return
ork Order	r Follow-up					Vendor PR-01001-PINNACLE PART	S & SERVICE	_	Stay Save	and Return	<u>⟨⇒</u> <u>R</u> eturn
ork Order	r Follow-up	Work	Order Follow-up			Vendor PR-01001-PINNACLE PART * Status NEW	S & SERVICE	_	id 0.00		C Return
ork Order	r Follow-up	Work Company US01	Order Follow-up				the second s	_			C Return
ork Order		Company US01 Branch USHQ				* Status NEW	the second s	Pai	id 0.00 <u>Vendor Infor</u> ct GREGORY	mation	Ca Return
ork Order		Company US01 Branch USHQ Followup Dt 12/12/	2015			* Status NEW Status Dt 12/12/2015 <u>Work Order</u>	the second s	Pai Conta Phon	d 0.00 <u>Vendor Infor</u> ct GREGORY ie (973)-539-453	mation	Ca Return
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ork Order		Company US01 Branch USHQ Followup Dt 12/12/ Nork Order # W0:00 Dt 12/12/	2015 2 010001 2015	BOREN		* Status NEW Status Dt 12/12/2015 Work Order Currency US DOLLAR Estimated 0.00	the second s	Pai Conta Phon Ext	d 0.00 <u>Vendor Infor</u> ct GREGORY ie (973)-539-453 in	mation	Ca Betum
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rk Order	v	Company US01 Branch USHQ Followup Dt 12/12/ Nork Order # W0:00 Dt 12/12/	2015 2 010001 2015	BOREN		* Status NEW Status Dt 12/12/2015 Work Order Currency US DOLLAR Estimated 0.00	the second s	Pai Conta Phon Ext	id 0.00 <u>Vendor Infor</u> ct GREGORY ie (973)-539-453 in nt	mation	h



A brief description of the fields is given below:

Field:	Do this:
Company	Displays the vendor company.
Branch	Displays the vendor branch.
Followup Dt	Specify the next follow-up date. You can even select the date from adjoining Calendar icon.
Work Order #	Displays the work order number.
Dt	Displays the work order date.
Account	Displays the account associated with the work order.
Vendor	Displays the vendor associated with the work order.
Status	Select the work order status from the drop-down list.
Status Dt	Displays the last work order status change date.
Work Order sect	tion
Currency	Displays the currency for the work order.
Estimated	Displays the estimated amount for the work order.
Billed Amt	Displays amount billed by the vendor for the work order.
Paid	Displays amount paid to the vendor for the work order.
Vendor Informat	ion section
Contact	Displays the vendor contact name.
Phone	Displays the vendor contact phone number.
Extn	Displays the vendor contact phone number's extension.
Comment	Specify a comment.

3. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

12.1.3.1 Assigned Services

In the **Origination** \rightarrow **Origination** \rightarrow **Vendors** \rightarrow **Follow-up** \rightarrow **Assigned Service**, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter except for creating a new record. A brief description of the fields is given below:

Field:	Do this:
Services	Displays the service provided by the vendor.
Currency	Select currency for the vendor from the drop-down list.
Estimated	Specify the estimated amount for the service.
Billed Amt	Specify amount billed by the vendor for the service.



Field:	Do this:
Paid	Specify amount paid to the vendor for the service.
Status	Select the service status from the drop-down list.
Status Dt	Specify the last service status change date. You can even select the date from the adjoining Calendar icon.

4. Perform any of the Basic Actions mentioned in Navigation chapter.

12.1.4 Invoices Tab

- 1. Click **Origination**→**Origination**→**Vendors**→**Invoices** tab. The details are grouped into two:
 - Details
 - Payment Schedules sub tab
 - Related Invoice/Work Orders sub tab
 - Tracking Attributes
- 2. In the **Origination**→**Origination**→**Vendors**→**Invoices**→**Invoice Information**, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

ndors Work Orders Follow-up Inv	pices								
nvoice Information							4	Add / Edit	 ⊻iew ⊗ Aydit
	🚰 Detach 🛛 🖨 Wrap	ଜ୍ଞ							
Vendor				Company	Branch	Invoice #	Invoice Dt	Due Dt	Status
CA-04004-STAR SERVICES				US01	USHQ	8765	01/29/2016	01/29/2016	OPEN
CA-04004-STAR SERVICES				US01	USHQ	98989	01/29/2016	01/29/2016	OPEN
CA-04004-STAR SERVICES				US01	USHQ	12222015	12/22/2015	12/29/2015	CLOSE
CA-04001-PHANINDRA1				US01	USHQ	FSDFDS	12/21/2015	12/21/2015	OPEN
CA-04004-STAR SERVICES				US01	USHQ	2309	12/21/2015	12/21/2015	CLOSE
voice Information									
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			1	1			Addr		
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* Vendo	1		* Status		¥		Agreed A	mt 0.00	
Company	1						Paid A	mt 0.00	
Branch	1		1	Details					
* Invoice #			Status Dt	12/00/2016					
Details Tracking Attributes			5000500	1012010					
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View 🔻 Format 👻 📗 Freez	e 🚮 Detach 🛛 🖨 Wrap	62							
Work Order #			Invoice Amt	Agreed Am	t Paid A	mt Txn Post Dt	Status	Status Dt	Collectible
No data to display.									
	NU 10 1								
Payment Schedule Related Invoice	WORK Urders								
Payment Schedule Related Invoice,	/Work Urders								
Payment Schedule Related Invoice	Work Urders						de Ac	d 🖉 Edit 📃	View 🔗 Audit

A brief description of the fields is given below:

Field:	Do this:
Vendor	Select the vendor name for whom the invoice is to be created.
Company	Displays the vendor portfolio company.
Branch	Displays the vendor portfolio branch.



Field:	Do this:	
Invoice #	Specify the invoice number.	
	The invoice number should be unique for every vendor. In case the Invoice # already exists for Vendor, system displays a warning message.	
Invoice Dt	Specify the invoice date. You can even select the date from the adjoining Calendar icon.	
Due Date	Select the due date. You can even select the date from the adjoining Calendar icon.	
Status	Select the invoice status from the drop-down list.	
Details sectio	n	
Status Dt	Displays the last invoice status change date.	
Address	Displays the vendor address.	
Currency	Select the currency from the drop-down list.	
Invoice Amt	Displays the total invoice amount.	
Agreed Amt	Displays the total agreed amount.	
Paid Amt	Displays the total paid amount.	

3. Perform any of the Basic Actions mentioned in Navigation chapter.

4. In the **Origination**→**Origination**→**Vendors**→**Invoices**→**Invoice Details**, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

Field:	Do this:	
Work Order	Select the work order from the drop-down list.	
Invoice Amt	Specify the invoice amount.	
Agreed Amt	Specify the agreed amount.	
Paid Amt	Displays the paid amount.	
Txn Post Dt	Specify transaction effective date. You can even select the date from the adjoining Calendar icon.	
Status	Select the status from the drop-down list.	
Status Dt	Displays the last status change date.	
Collectible	Check this box to collect the agreed amount from the customer.	

A brief description of the fields is given below:

5. Perform any of the Basic Actions mentioned in Navigation chapter.

 In the Origination→Origination→Vendors→Invoices→Tracking Attributes. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.



On the **Tracking Attributes** sub tab, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sub-Param- eter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the Basic Actions mentioned in Navigation chapter.

7. In the **Origination**→**Origination**→**Vendors**→**Invoices**→**Payment Schedules**, perform any of the Basic Operations mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:	
Currency	Select the currency from the drop-down list.	
Payment Amt	Specify the payment amount.	
Status	Select the payment status from the drop-down list.	
Payment Dt	Specify the payment date. You can even select the date from the adjoining Calendar icon.	
Payment Ref- erence	Specify the payment reference.	
Payable Id	Specify the payable requisition Id.	
Disbursement Currency	Select the currency from the drop-down list.	

8. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.

9. In the Origination → Origination → Vendors → Invoices → Related Invoice/Work Order Details, perform any of the <u>Basic Operations</u> mentioned in Navigation chapter:

Field:	View this:
Invoice #	Displays the invoice number.
Invoice Status	Displays the invoice status.
Status Dt	Displays the invoice status date.
Currency	Displays the currency.
WO Estimated Amt	Displays the work order estimated amount.
WO Agreed Amt	Displays the work order agreed amount.
WO Paid Amt	Displays the work order paid amount.

A brief description of the fields is given below:



Field:	View this:
WO Status	Displays the work order status.

10. Perform any of the <u>Basic Actions</u> mentioned in Navigation chapter.



Appendix A:Rounding Amounts and Rate Attributes

Rounding Amounts

Generally in the lending industry, computed amounts (interest, fees, costs and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle Financial Services Lending and Leasing supports the rounding, raising of or cutting off calculated amounts.

- **Rounding** will increase the resulting amount to next number up to the second decimal, based on values of third decimal.
- **Raising** will always increase the resulting amount to next number up to the second decimal.
- Cutting off will always cut the number after the second decimal.
 - The system only rounds calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

You can choose the rounding method you want to use by setting the parameter value for system parameter CMN_AMOUNT_ROUND_METHOD on the Administration form (Setup menu > Administration master tab > System drop-down link > System Parameters link > System tab).

You can choose the rounding factor you want to use by setting the parameter value for system parameter CMN_AMOUNT_ROUND_FACTOR on the Administration form. Currently, Oracle Financial Services Lending and Leasing supports rounding up to two decimals only.

Examples of how resulting amounts differ by RAISE, ROUND, and CUTOFF:

Method	Result
Round	234.14
Raise	234.14
Cut off	234.13

Example 1: Amount: 234.136

Example 2: Amount: 234.134

Method	Result
Round	234.13
Raise	234.14
Cut off	234.13

Example 3: Amount: 234.1319999

Method	Result
Round	234.13



Method	Result
Raise	234.14
Cut off	234.13

Rate Attributes

The system supports rounding of index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth (1/8th) (to keep index rate in the multiple of 125) or fourth (1/4th) (to keep index rate in the multiple of 25). The system rounds only index rate and not the margin or final rate. You can define the index rounding method on the Product tab's Product Definition screen for variable rate Line of credit.

Note

Index rounding does not apply to fixed rate Line of credit.

The system currently supports the following rounding of methods.

- 1. NO ROUNDING TO INDEX RATE
- 2. INDEX RATE ROUNDED TO NEAREST.25
- 3. INDEX RATE ROUNDED TO NEAREST.125

NO ROUNDING TO INDEX RATE:

Select this method for no rounding.

INDEX RATE ROUNDED TO NEAREST 0.25:

Select this method to round up to 1/4th (to keep the index rate in the multiple of 0.25).

Examples:

Current rate:	5.125
Round of rate:	5.25
Current rate:	5.124
Round of rate:	5.00

INDEX RATE ROUNDED TO NEAREST 0.125:

Select this method to round up to 1/8th (to keep the index rate in the multiple of 0.125).

Examples:

Current rate:	5.325
Rate rounded to:	5.375
Current rate:	5.312



Rate rounded	5.250
to:	



Appendix B: Payment Amount Conversions

The following table contains the calculations Oracle Financial Services Lending and Leasing uses to convert different payment frequencies (weekly, biweekly, semi monthly, and so on) to standard monthly values for instalment accounts.

Payment Frequency:	Scheduled Monthly Income Amount:
D = Deferred	Zero fill
P = Single payment Line of credit	Zero fill
W = Weekly (due every week)	Multiple by 4.33
B = Biweekly (due every two weeks)	Multiple by 2.16
E = Semi-monthly (due twice a month)	Multiple by 2
M = Monthly (due every month)	As given
L = Bimonthly (due every two months)	Divide by 2
Q = Quarterly (due every three months)	Divide by 3
T = Triannually (due every four months)	Divide by 4
S = Semi-annually (due twice a year)	Divide by 6
Y = Annually (due every year)	Divide by 12

