Patch Release Notes
Oracle Financial Services Lending and Leasing
Patch Release 14.4.0.0.x
Part No. E89525-01
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1. Release Notes

1.1 Background / Environment

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

1.2 Purpose

The purpose of this Release notes is to highlight the enhancements and bug fixes included in the Oracle Financial Services Lending and Leasing Release.

1.3 Abbreviations

Abbreviation	Detailed Description
OFSLL	Oracle Financial Services Lending and Leasing
XML	Extensible Mark-up Language
XSD	XML Schema Definition
GL	General Ledger
EAR	Enterprise Application aRchive
UI	User Interface
LOV	List of Values

1.4 Product Summary

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

1.5 Release Highlights

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

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Patch #	Release Date	Description
14.4.0.0.1	December 2017	This patch release consists of 3 enhancements – 'TORQUE ITS', 'Data Change File' and FASB Amortization for Compensation along with details of 62 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.1' section for details.
14.4.0.0.2	January 2018	This patch release consists of 4 enhancements - Performance enhancement in Invoice screen, GRI - Invoice Grouping, Control automatic status change for GRI cases, and Dealer ACH effective date to support standard weekday process along with details of 21 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.2' section for details.
14.4.0.0.3	January 2018	This patch release consists of an enhancement on Tracking attributes in Applicant and collateral along with details of 13 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.3' section for details.
14.4.0.0.4	February 2018	This patch release consists of details of 11 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.4' section for details.
14.4.0.0.5	February 2018	This patch release consists of an enhancement on Customer branding compatibility of OFSLL default logo along with details of 13 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.5' section for details.
14.4.0.0.6	March 2018	This patch release consists of 3 enhancements - Custom attributes in Application Entry web service, Enable/disable schema validation in Application entry web service, and Provision for 9 digit SSN search in Application and Account Search web services along with details of 11 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.6' section for details.
14.4.0.0.7	March 2018	This patch release consists of an enhancement on Resolve performance issues in Payment Maintenance screen along with details of 14 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.7' section for details.
14.4.0.0.8	April 2018	This patch release consists of details of 14 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.8' section for details.

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Patch #	Release Date	Description
14.4.0.0.9	April 2018	This patch release consists of details of 17 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.9' section for details.
14.4.0.0.10	May 2018	This patch release consists of 2 enhancements - Late Fee Assessment Restrictions In case of Back Dated Payment Reversals and Small Account Balance Write Off along with details of 9 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.10' section for details.
14.4.0.0.11	May 2018	This patch release consists an enhancement on Customer Attributes in Application Entry web service along with details of 11 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.11' section for details.
14.4.0.0.12	June 2018	This patch release consists of 5 enhancements along with details of 21 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.12' section for details.
14.4.0.0.13	June 2018	This patch release consists of an enhancement on Computation on Rebate Due To Mileage Only for Insurances that Belongs To Warranty along with details of 13 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.13' section for details.
14.4.0.0.14	July 2018	This patch release consists of an enhancement on Change in computation of 'Rebate Due To Mileage Only' for Insurances that Belongs To Warranty along with details of 14 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.14' section for details.
14.4.0.0.15	July 2018	This patch release consists of details of 10 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.15' section for details.
14.4.0.0.16	July 2018	This patch release consists of details of 9 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.16' section for details.
14.4.0.0.17	August 2018	This patch release consists of details of 19 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.017.' section for details.
14.4.0.0.18	August 2018	This patch release consists of 3 enhancements - Personally Identifiable Information (PII) Masking, Data purging from archived (OO) tables and Generalize Invoice Error Messages and Status Change for Internal, GRI and GAI invoices along with details of 26 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.18' section for details.

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Patch #	Release Date	Description
14.4.0.0.19	September 2018	This patch release consists of details of 46 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.19' section for details.
14.4.0.0.20	September 2018	This patch release consists of details of 13 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.20' section for details.
14.4.0.0.21	October 2018	This patch release consists of details of 15 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.21' section for details.
14.4.0.0.22	October 2018	This patch release consists of details of 17 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.22' section for details.
14.4.0.0.23	October 2018	This patch release consists of details of 17 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.23' section for details.
14.4.0.0.24	December 2018	This patch release consists of details of 15 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.24' section for details.
14.4.0.0.25	December 2018	This patch release consists of an enhancement on Facility to control auto rebate of insurance premium for pay-off amount along with details of 5 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.25' section for details.
14.4.0.0.26	January 2019	This patch release consists of details of 12 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.26' section for details.
14.4.0.0.27	February 2019	This patch release consists of details of 31 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.27' section for details.
14.4.0.0.28	March 2019	This patch release consists of details of 16 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.28' section for details.
14.4.0.0.29	April 2019	This patch release consists of details of 14 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.29' section for details.
14.4.0.0.30	April 2019	This patch release consists of details of 15 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.30' section for details.

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Patch #	Release Date	Description
14.4.0.0.31	April 2019	This patch release consists of an enhancement on Product Insurance Cancellation - prior to Effective Date along with details of 12 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.31' section for details.
14.4.0.0.32	June 2019	This patch release consists of details of 22 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.32' section for details.
14.4.0.0.33	July 2019	This patch release consists of details of 11 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.33' section for details.
14.4.0.0.34	August 2019	This patch release consists of details of 11 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.34' section for details.
14.4.0.0.35	October 2019	This patch release consists of details of 11 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.35' section for details.
14.4.0.0.36	December 2019	This patch release consists of details of 21 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.36' section for details.
14.4.0.0.37	March 2020	This patch release consists of details of 10 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.37' section for details.
14.4.0.0.38	September 2020	This patch release consists of details of 6 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.38' section for details.
14.4.0.0.39	September 2020	This patch release consists of details of 9 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.39' section for details.
14.4.0.0.40	September 2020	This patch release consists of details of 5 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.40' section for details. Also from this patch onwards, OFSLL is certified on 19c database version and fusion middleware 12.2.1.4 version.
14.4.0.0.41	October 2020	This patch release consists of details of 8 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.41' section for details. *August 2021 - Appended an enhancement on US CARES ACT COMPLIANCE SUPPORT - a facility to report Account under FAQ 44 (Deferred payment) or FAQ 45 (Forbearance), or FAQ 58 (Natural Disaster) as per the guidance from CDIA.*

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Patch #	Release Date	Description
14.4.0.0.42	March 2021	This patch release consists of 3 enhancements for Metro II along with details of 13 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.42' section for details.
14.4.0.0.43	March 2021	This patch release consists of 3 enhancements for Metro II addressed as part of this patch. Refer 'Patch Release 14.4.0.0.43' section for details.
14.4.0.0.44	June 2021	This patch release consists of 4 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.44' section for details.
14.4.0.0.45	February 2021	This patch release consists of 8 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.45' section for details.
14.4.0.0.46	July 2022	This patch release consists of 4 bugs addressed as part of this patch. Refer 'Patch Release 14.4.0.0.46' section for details.

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Ref No.	Enhancement	Description
OFSLL_PMG_RQT_658	New Channel for application status change notification to 'TORQUE ITS'.	A new application channel 'TORQUE ITS' is introduced in OFSLL to notify status changes for Applications received from third party portal (TORQUE ITS) using the existing JMS infrastructure.
Bug 26714507	Generate 'Data Change File' on posting of account condition.	Trigger 'Data Change File' of Title tracking for OPEN / CLOSE account condition.
OFSLL_PMG_RQT_827	FASB Amortization for Compensation	OFSLL to support amortization of Loan Costs in 'FASB' (Financial Accounting Standards Board) amortization method.

3.1 Application Status Change Notification for Torque-ITS

3.1.1 Description

The new application channel (TORQUE ITS) facilitates for updating status changes in OFSLL of applications received from from third party portal (TORQUE ITS) using JMS outbound call.

However, in-order to update status change through JMS outbound call, MDB (Message Driven Bean) flow has to be enabled. For information on how to enable / configure the MDB Flow from Weblogic Console, refer to section '9.2 Configure MDB Flow' in 14.4 release documentation.

Using MDB (Message Driven Bean), both database call and session time out can be avoided as the trigger between database and producer data dump web service is managed using MDB messaging.

TORQUE ITS application status change notification are handled only for the following status:

- Approved (Blank)
- Approved (Deal Update)
- Approved (Verifying)
- Approved (Final Document Check)
- Approved (Funded)
- Withdrawn (Blank)
- Rejected (Blank)
- Conditioned (Blank)

3.1.2 Seed Data

SNO	TABLE	KEY DATA	Type
1	LOOKUPS	APP_SOURCE_CD|TORQUE_ITS	INSERT

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3.2 Title Tracking - Data Change File Generation

3.2.1 Description

Following changes introduced for 'Data Change File' generation logic of Title Tracking:

Trigger 'Data Change File' of Title tracking on OPEN or CLOSE of account condition.

- Enhanced Data change record file to populate values for Columns Physical Damage & Recovery Codes as per the following logic:
- In the Data change – D file for the column "Physical Damage" (Position 1381)
    - ➢ When Condition code LIEN PHYSICAL DAMAGE is posted on account, system sends I in Lien Data Change File.
        - → Or
    - ➢ When Condition code LIEN INSURANCE TOTAL LOSS is posted on account, system sends Y in Lien Data Change File.
    - ➢ When the any of the condition is closed, system sends condition X in Lien Data Change File.
- In the Data change – D file for the column "Physical Damage" (Position 1382) populate as follows
    - ➢ When Condition code BANKRUPTCY is posted on account, system sends B in Lien Data Change File.
    - ➢ When Condition code REPOSSESSION is posted on account, system sends R in Lien Data Change File.
    - ➢ When Condition code DEFICIENCY is posted on account, system sends C in Lien Data Change File.
    - ➢ When the any of the condition is closed, system sends condition X in Lien Data Change File.
- Multiple conditions – when multiple conditions exist on an account
    - ➢ System populate the value corresponding to the latest condition start date.
    - ➢ If both conditions exist on the same day, system populates the latest one that was created.
    - ➢ To populate X (close condition), all the above mentioned conditions have to be closed. Even if one of them is open, X will not be passed in Lien Data Change File.
- PAID status
    - ➢ If an account for which any of above conditions are posted and account gets paid off, system populates the details in 'Release Interest File'.

3.2.2 Seed Data

SNO	TABLE	KEY DATA	Type
1	LOOKUPS	ACC_CONDITION_CD|LNPYD	INSERT
2	LOOKUPS	ACC_CONDITION_CD|LNIDL	INSERT
3	LOOKUPS	ACC_CONDITION_CD|LNCC	INSERT

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3.3 FASB Amortization for Compensation

OFSLL is enhanced to support 'Amortization of Loan Costs' in FASB method. Following are the changes introduced:

- Amortization of cost is done based on outstanding due amount. Amortization amount decreases when account reaches maturity as shown in fig.
- System considers 'Compensation Adjustment – ADD/ MINUS' adjustments and amortize the cost on account.
- At the end of loan period, the total of Amortized amount equals to the total compensation amount.
- This method is applicable only for 'Compensation Upfront' method only.
- New Origination / On-boarding → Contract EDIT (ERROR) is created to validate 'Comp Amt > Finance Charge Amt'.

The following changes are maintained in setup under Setup → Contract screen:

- Amortization Balance is set to 'FASB' for Compensation and Compensation Remaining' at 'Amortized balances' tab.
- Under 'Itemizations' tab, the 'Amortize balance' as 'None' is set to 'ITM_Compensation' as indicated in fig below.

3.4 Seed Data changes for Impacted Bugs

Bug 26712792

SNO	TABLE	KEY DATA	TYPE

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| 1 | LOOKUPS | ACC_CONDITION_CD|LNVD | INSERT |

Bug 26714514

SNO	TABLE	KEY DATA	TYPE
1	LOOKUPS	ACC_CONDITION_CD|LNPD	INSERT

Bug 26661829

SNO	TABLE	KEY DATA	TYPE
1	FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM|UIX_MAX_ACC_SEARCH_ROWS	UPDATE

Bug 26726141

SNO	TABLE	KEY DATA	TYPE
1	FLEX_TABLE_ATTRIBUTES	SET_SYP_COMPANY|CRB_ERROR_VALIDATION_IND	UPDATE
2	SYSTEM_PARAMETERS	CRB_ERROR_VALIDATION_IND|SET_SYP_COMPANY	UPDATE

Bug: 26737696

SNO	TABLE	KEY DATA	Type
1	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREPOSSESSIONSENSITIVEDATA.EDIT.BUTTON	INSERT

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3.5 Patches and Bugs

Bug Id	Bug Description	Fix Description
26546193	Servicing → Customer Service → Summary screen, the Delinquency Information section does not update the delinquency category correctly based on number of unpaid payments.	Fix has been provided to update the Delinquency days category properly based on 30 days delinquency.
26590169	Servicing → Customer Service → Account Details → Statements tab, the current statement details for account does not included post maturity transactions.	Fix has been provided to generate the transaction statement id based on 'Statement Run Date' to include the post maturity transaction in the statement.
26598276	GRI web Services → The web service request for Generic Auction Interface does not contain the external vendor ID in the response format.	Fix has been provided by including the external vendor reference field 'VEN_NBR_CONV' to fetch the external vendor ID in web service response.
26628570	Servicing → Customer Service → Search tab, system displays an error on specifying field details in Search Criteria section and clicking on Search.	Fix has been provided by removing the duplicate search criteria for 'Asset Make' and the validation for the status of system parameter 'UIX_DB_SEARCH_ENABLED' while using Search Criteria.
26631224	Servicing → Batch Transactions → Payment Entry screen, while using the filter option to sort data for last 1 day, system wrongly displays the results with data for multiple days. Same issue is noted in Vendor → Work Orders screen, System Monitor → Batch Jobs and Database Server logs screen.	Fix has been provided by resolving the filtering criteria to include only the current date and not previous date (i.e. replacing '>=' with '>') while filtering the records.
26637404	Servicing → Vendors → Invoices screen, currently the Vendor Proceeds tab does not to process multiple work orders for same invoice even though the 'create invoice XSD' allows it.	Fix has been provided by resolving the Unique index constrain and to consider the combination of Invoice# and WO# to support multiple work orders for an invoice.
26662608	Servicing → Vendors → Work Order tab, system takes a longer time to fetch the records and is eventually timed out with a 502 error.	Fix has been provided by indexing the records and revisiting the defined quires to handle data volume and to resolve performance issues.
26662649	Servicing → Batch Transactions → Payments → Payment Entry screen, while editing the Batch details system validates the 'Batch total' and displays an error if the batch has more than 100 records.	Fix has been provided to process the Batch edits without validating the Batch Records count in EDIT mode. However, the validation is enabled in ADD mode and system allows to create a batch with maximum of 100 records.
26663701	Servicing → Customer Service → Summary screen, system does not update the LIEN status for OPEN and CLOSE conditions of PT (LIEN PERFECTED) and PD (PENDING DELETE) status based on the response received form Dealer Track portal.	Fix has been provided to post the PD, PT conditions on the account as indicated below: If response format is PD: CLOSE - LIEN SENT FOR RELEASE and OPEN - PENDING DELETE If response format is PT: CLOSE - LIEN SENT FOR PERFECTION + PENDING DELETE and OPEN - LIEN PERFECTED

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Bug Id	Bug Description	Fix Description
26713331	Servicing → Customer Service → Repo/Foreclosure → Remarketing tab, the 'Storage Location' section is missing the details of 'City' which has been captured during asset repossession.	Fix has been provided to display the repossession city by including the 'City' field in the 'Storage Location' section of Remarketing tab.
26719629	Servicing → Vendors → Invoices screen, system takes a longer time to fetch the records and is eventually timed out causing performance issues.	Fix has been provided by tuning the query and indexing the records to handle the data volume and fetch the records efficiently.
26520572	Servicing → Customer Service → Correspondence tab, system displays an error when a second correspondence is to be generated for the same account for which a correspondence has already been generated.	Fix has been provided such that system allows to generate multiple correspondence for the same account without error.
26542586	Servicing → Customer Service → Maintenance → Transaction Batch Information screen, system does not allow to post 'Void Loan Sale' transaction when there are multiple Loan Sale transactions posted on the account.	Fix has been provided to automatically handle the Related transactions posted on the account and now system allows to post the Void Loan Sale Transaction.
26567549	Servicing → Customer Service → Maintenance → Transaction Batch Information screen, system does not allow to post 'Void Load Sale' Transactions and displays an error indicating that a backdated monetary transaction exists.	Fix has been provided to automatically handle the Related transactions posted on the account and now system allows to post the Void Loan Sale Transaction.
26646993	Servicing → Batch Transactions → Payments → Payment Maintenance screen, system does not update the 'Reason' details specified in 'Payment Txns' section on editing a payment record.	Fix has been provided to capture the 'Reason' details in Payment screen and also to re-post the transaction with the updated reason in Customer Service → Transaction History → Transactions screen.
26661829	Servicing → Customer Service → Search, system does not display appropriate search results on searching for an Account using 2015, 2016, or 2017 as the filters in Search Criteria section. Also takes a longer time to fetch the results creating performance issues.	Fix has been provided with DB level tuning to use 'EXISTS' condition instead of 'IN' condition and defining appropriate value for UIX_DB_SEARCH_ENABLED parameter to overall enhance the search performance.
26597995	Servicing → Customer Service → Maintenance → Transaction Batch Information, on posting the 'INDEX / MARGIN RATE CHANGE' monetary transaction, system does not update the following 3 fields in Account Details tab - Last Rate Adj Dt, # of Rate Adj (Year), and # of Rate Adj (Life).	Fix has been provided with package level changes to populate the 'Rate Adj Dt' field with 'rate change txn effective date' on posting the transaction and to subsequently update the other 2 fields.

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Bug Id	Bug Description	Fix Description
26638817	Servicing → Customer Service → Maintenance → Transaction Batch Information, on posting SALE OF ASSET transaction for 'Generic Auction Interface', following issues are noted: 1. Does not post on CHGOFF accounts even though the spread has CHGOFF Balances, the amount is added to Credit without applying to outstanding CHGOFF Balances. Also the Payment Allocation shows GAIN OF ASSET instead of an Excess bucket. 2. On posting transaction on an active account, the SALE OF ASSET now gets allocated to the active balances but the excess still goes to GAIN OF ASSET. 3. On executing batch job SET-PRQ, no AP transaction is created. 4. Unable to map the SALE OF ASSET transaction to GL, corresponding GL transaction do not show up under Setup → General Ledger → Transaction Links.	Fix has been provided in the following manner: **For issues 1 and 2**, system now picks the proper spread to adjust charge off balance for charged off accounts. **For issue 3**, system now generates AP transaction on executing the batch Job. **For issue 4**, SALE OF ASSET related transactions are enabled to show in GL mapping and the same can be selected in Setup → Administration → User → General Ledger → Transaction Links.
26474097	For conversion accounts, system does not populate the data of migrated accounts in Servicing → Interfaces → GL Transactions → Company → Amortized Transactions tab, due to current ABA date filtering.	Fix has been provided by changing the filtering option to be based on ABA_DT instead of existing setting of CREATION_DT. For conversion accounts, when account is migrated by GL Process, system updates the ABA_DT to current GL DATE as similar to the process for regular OFSLL funded accounts.
26662628	Account Activation Web Service → On executing the account activation web service, system initially displays an error message stating 'Funding Failed' but creates and account and displays the account number as response.	Fix has been provided to display proper error message instead of 'Funding Failed' since the issue was due to weblogic server session timeout, while the DB still processed the account activation request.
26712792	Issue with Void Lien file → system generated Void Lien file for DealerTrack contains the same Void VIN (vehicle identification number) records repeated in everyday's file.	Fix has been provided such that system internally posts 'LIEN VOID' condition on those accounts which are already reported in Void Lien file and the batch job validates and excludes account(s) if the above condition is posted to avoid repetition in Void Lien file.
26714514	Issue with Lien Release file → system does not include the Paidoff accounts in the 'Release Lien File' shared to DealerTrack, even when the same is available in Pending Release Lien File.	Fix has been provided such that the batch job to generate Lien Release File includes all those accounts which are either 'PAIDOFF' or the lien status is set to 'TO BE RELEASED'.
26726141	Setup → Administration → System → System Parameter screen, the parameter to control the total number of days to pull Credit Bureau report is defined at Organization level and system does not allow to generate second/duplicate report during that period.	Fix has been provided by moving the system parameter 'CRB_ERROR_VALIDATION_IND' from Organization level to Company level and the system now allows to generate Credit Bureau report by configuring the same for different COMPANY and BRANCH combinations.

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Bug Id	Bug Description	Fix Description
26783591	Servicing → Interfaces → GL Transactions screen, the GL Transactions tab displays the Producer and Securitization transactions based on GL Post Dt instead of effective date.	Fix has been provided by updating the SQL query (ugl_jvw.sql) to refer to TXN_DT instead of GL_POST_DT and the GL Transactions tab now filters and displays the transactions based on transaction effective date.
26800818	GRI web services → The tags in request / response to map vendors between OFSLL and external interfaced system are not consistent between INVOICE, ADD CASE and REASSIGNMENT CASE.	Since INVOICE and ADD CASE are mapped to 'Lender Vendor', fix has been provided to map even the REASSIGNMENT CASE from `New Vendor' to 'Lender Vendor' for consistency and standardized mapping.
26911656	Origination / Servicing → Vendors → Work Orders, when selecting a specific combination of Vendor + Vendor Group + Work Order Type, system displays an error (with Ora Error Code: 1407) and does not indicate if a service exist for this combination.	Fix has been provided by handling the exception and to indicate the same as 'Null' instead of error, when specific combination of Vendor + Vendor Group + Work Order Type is selected.
26744815	Servicing → Customer Service → Bureau Details tab, while generating a report for Equifax Credit Bureau, system displays an error (Ora Error Code: 28579) and does not generate the report.	Fix has been provided to handle the parsing issue when an image is received as response from Equifax Credit Bureau instead of text file. In such a case, system directly displays the image under Bureau Report section (for 'Text' option) and does not parse the response.
26875458	Servicing → Customer Service → Account Details → Condition Details tab, on executing the Batch Job for status change of PD upload file during title maintenance, system does not close the previous condition and update the new status on the Account.	Fix has been provided such that after executing the Batch job, system removes previous status and updates new status on the account as indicated below:

For bug 26875458:

Current Account Status	File updated to status	New status updated on Account
Lien sent for perfection	PD(Pending Delete)	Lien Perfected
Lien sent for Release	DE (Delete Upload)	lien Released

Bug Id	Bug Description	Fix Description
26812449	On initiating the amortized balance write-off transaction (INT_AMORTIZE_WTOFF) for account status change, Sub-unit data is not populated as a header segment while transmitting to external system.	Fix has been provided with code change to address the account status change and reschedule the (PC2_SI) process.
26884510	Servicing → Customer Service → Customer Details tab, while editing the details of secondary account mapped to the same customer, system displays an error and does not allow the save the changes.	Fix has been provided by handling the issue in query which resulted in the error. Now whenever the details of a customer mapped to multiple relationship types are updated from UI, a comment is posted for all accounts having that customer as a relationship type.

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Bug Id	Bug Description	Fix Description
26875344	Servicing → Interfaces →AP Transactions, while editing an AP Requisition record if a 'Country' is selected from drop-down list, only the Zip Code field is cleared and CITY & STATE fields retains the previous selection.	Fix has been provided with code level changes such that on change of COUNTRY field, even the CITY and STATE fields are also cleared along with Zip Code in AP transaction screen.
26796153	Servicing → Customer Service → Account Details tab, system does not display the details of Unpaid / Accrued interest on the account and only the option to view the details is by generating a Payoff Quote transaction.	Since the details already exist in database, fix has been provided by introducing new field 'Accrued Interest' in Account Information tab specifically for LOAN and LINE accounts to populate the Unpaid / Accrued interest amount.
26784447	Servicing → Customer Service → Transaction History → Balances tab, system does not write-off the balance for CHARGE-OFF account even if the credit refund less than $1.00 and the same is displayed as Current Balance on the account instead of Deficiency Balance.	Fix has been provided by modifying the cursor logic to consider charge off date (for CHARGE-OFF accounts) and to allow posting the write-off transaction for balance wavier.
26944194	Servicing → Customer Service → Reports screen, the exception report generated for 'Pending Lien' includes even those accounts that does not fall under exception category.	Fix has been provided by modifying the exception criteria of file generation to include the following logic - 'GL_DATE NOT IN (ACC_PDOFF_DT + # RELEASE DAYS) in lookup sub code / system parameter. This excludes accounts which are not under exceptions category during report generation.
26914419	Servicing → Batch Transactions → Payments → Payment Maintenance screen, when editing record with multiple payments, UI issues are noticed. After refresh, the last edited record is hidden and next selected record jumps to the first row. Also performance issues are noticed.	Fix has been is provided by handling the auto refresh functionality of current and its child blocks on next record selection. So when next row is selected in payment maintenance, system does not jump and make it the first row. Also performance issues due to auto-refresh delay are resolved.
26802855	The following Reschedule Payment parameters - RESCHEDULE LIKE NEW LOAN and BALLOON PAYMENT AMOUNT are de-scoped in earlier version, but still the parameters exist without any supporting code.	Fix has been provided by removing the parameters TXN_BALLOON_PMT_AMT and TXN_RESCHEDULE_NEW_LOAN_IND for transaction code RESCHEDULE_PAYMENT as there is no functionality related to these parameters.
26647182	Servicing → Batch Transactions → Payments → Payment Maintenance screen, system does not support the option to post multiple suspense payments and the payment is posted only on the first updated account.	Fix has been provided by modifying the required units to support the option of posting multiple suspense payments on to the associated accounts.
26796810	Batch Job → 'Account Settlement' batch job fails and system does not mark the account as settled and also does not post call activity on PAID OFF transaction.	Fix has been provided by handling the Null value exception in the Batch Job SET-TPE - TXNSTL_BJ_100_01. On execution, system now marks the account as PAID OFF and posts the call activity appropriately.
26760256	Web Services → RESTful web service for Application Entry fails with a Java Null Pointer Exception during validation of JSON format.	Fix has been provided with changes in Root elements and nodes which were not permitted in JSON input file so that the Application Entry web service is processed without error.

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Bug Id	Bug Description	Fix Description
26714507	Account Status/Conditions for Title Tracking updates does not trigger Data Change File.	Fix has been provided by triggering 'Data Change File' of Title tracking for OPEN / CLOSE account condition. For more information, refer to section 3.1 above.
26492877	Servicing → Batch Transactions → Payments, the Payment Maintenance screen is timed-out on selecting suspense radio button causing performance issue.	Fix has been provided with following changes: 1. Dropped Individual Indexes PMT_IDX2 ON PMT_ACC_NBR, PMT_IDX3 on PMT_DT, and PMT_IDX4 on PMT_REFERENCE. 2. New Composite Index (PMT_IDX2) is created on PMT_DT, PMT_AMT, PMT_REFERENCE, PMT_ACC_NBR, and PMT_TXN_ACC_NBR. UI changes are done to load Suspense records based on Search with Payment date, Payment Amount and Reference Number.
26881078	Servicing → Customer Service → Customer Details → Customer tab, system allows to specify the Birth date greater than current date and also a date less than 18 years.	Fix has been provided by introducing new system parameter - MINIMUM ALLOWED AGE to define the minimum age limit allowed in 'Birth Dt' field. When the parameter is enabled, system allow to specify the birth date minimum/greater than 20 years prior to current date. If disabled, the limit is set to default value of 18 years.
26915523	Servicing → Customer Service → Maintenance → Transaction Batch Information, on posting the monetary transaction 'BORROWER ON MILITARY DUTY', there are some differences noticed in SCRA payment amount calculations and values are different with the calculation done using contract balance and term with the Loan Calculator calculation.	Fix has been provided such that if the system parameter has the 'Required' indicator as 'YES' and Displayed as 'NO', system uses the default value provided at Setup for Payment Calculation. If default value is not provided, an error message is displayed for providing required Information.
26920648	Servicing → Customer Service → Account Details → Condition Details, system displays incorrect Condition Details in the current Condition/Queue section and displays the same Queue Start Date and User Start Date for all accounts.	Fix has been provided by adding additional validation to verify if both Current Queue/User and New Queue/User are different for accounts matching the Queue Criteria before updating the system date for the queue condition.
26939583	Servicing → Customer Service → Maintenance → Transaction Batch Information, on posting the CUSTOMER NAME MAINTENANCE transaction, system does not update the changes to customer name by triggering data change file nor is the Status History updated.	Fix has been provided by automatically posting a new condition 'Lien Data Change' when a customer name change transaction is posted to change the Primary / Secondary Name and trigger ACC_TITLE update in data change file.
26944185	Servicing → Vendors → Invoice screen, during auto invoice validation, system does not automatically update the status of an internal invoice to CLOSED when the Invoiced amount is less than the estimated amount.	Fix has been provided such that if the invoiced amount is less than or equal to the estimated amount, system closes the invoice and if all the invoice details for a specific invoice is CLOSED, the Invoice Information is also closed.

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Bug Id	Bug Description	Fix Description
26976671	API Converted Accounts → on posting a PAYOFF QUOTE transaction, Finance Charge rebate is not calculated and is also not deducted on the converted Pre-compute loan type contract.	Fix has been provided by updating the logic so that on posting a payoff quote transaction, system calculates the Finance charge rebate and deducts the same from Pre-compute loan account and displays the remaining outstanding balance.
26976647	API Conversion Accounts → During API conversion of Insurance details, several issues have been noticed; such as the Insurance amount is not displayed when the payoff quote transaction is posted and also there is no provision to capture insurance plan, sub type, and expiry dates.	Fix has been provided with appropriate changes to display the Insurance amounts when payoff quote transaction is posted and other fields are added to capture and display the insurance plan, insurance sub type, insurance expiry dates.
26996476	Servicing → Customer Service → Comments tab, system by default enables the Delete option for all records listed in Comments section and allows to delete even the system generated comments.	Fix has been provided such that the Delete option is enabled based on user responsibility and is disabled (does not allow) for system generated comments. The same is enabled for user defined / non-system generated comments.
27025504	Servicing → Customer Service → Maintenance → Transaction Batch Information, on posting the PAID OFF transaction, system by default picks-up accounts in 'Hold Release' status and updates the lien status to 'Lien Sent for Release' even when hold period is active and moves the 'Hold Release' status to Status History.	Fix has been provided with internal validations such that on posting the PAID OFF transaction, system picks-up only those accounts with status 'To be Released' and updates the lien status to 'Lien Sent for Release' while the account status is updated to 'Sent for Release'.
27025109	RESTful web service → The Account Search web service to fetch the account details does not return the Opt Out information and Active Military Duty information based on the specified Account Number.	Fix has been provided by introducing the below fields in the response file to fetch the details: • SCRA Active military indicator • Deceased Indicator • Opt-out Indicators (Privacy, Insurance, Marketing, & Share Credit).
27115920	Servicing → Interfaces → GL transactions → Company tab, the FASB calculation does not work as expected since system does not consider the adjustment for the elapsed months.	Fix has been provided by including the logic to handle the adjustments in Compensation for Amortization and to consider the initial balance in calculation for period up to GL Post Date.
26522353	Servicing → Customer Service → Account Summary screen, clicking on the Application # hyperlink does not open the application.	Fix has been provided to open the corresponding funded application on clicking the Application # hyperlink from account summary screen.
26737696	Servicing → Customer Service → Repo/Foreclosure tab, system allows to update some of the fields in Storage Location section even when a case number has been generated in external system.	Fix has been provided with new access key (FLL.SER.UCS.ACCOUNTREPOSSESSIONSENSITIVEDATA.EDIT.BUTTON) to allow editing the Storage Location details based on defined responsibility. Also this key enables the user to modify the records, where the current status of the record is 'Y'.

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Bug Id	Bug Description	Fix Description
26944523	Servicing → Customer Service → Collateral screen, Lien Title Release File does not pick-up Dealer Entity and is always released to Primary Customer even if the title being released to Producer.	Fix has been provided by handling the mapping of Producer address details in lien release file so that when Title is release to a producer, the Lien Release file includes the Producer address details. Also system provides the Address details of Release Entity along with corresponding release entity name.
26944726	Servicing → Customer Service → Collateral screen, Lien Title Release File does not pick-up Other Entity and is always released to Primary Customer even if the title being released to Others.	Fix has been provided by handling the mapping of Other address details in lien release file so that when Title is release to Others, the Lien Release file includes 'OTHER' entity address details. Also system provides the Address details of Release Entity along with corresponding release entity name.
26983161	Account Conversion → For Migrated Accounts, the Delinquency category is wrongly updated to contractual date instead current account due date.	Fix has been provided by updating the calculation logic to consider 'acc_due_day_cur' instead of 'acc_due_day' and update the corresponding due buckets appropriately.
26986718	Account Conversion → For Migrated Accounts, the Delinquency category is wrongly updated to account conversion date even though the Oldest Due Date is greater than Conversion Date.	Fix has been provided by adding a condition so that the delinquency is calculated only if transaction date is greater than oldest due date on the account (acc_due_date_oldest).
27017110	Servicing → Customer Service → Collateral Management screen, there is a mismatch in the Collateral status displayed in 'Asset Substitution' vs 'Asset Relation'. For Asset Substituted, the Asset Relation status id displayed as ACTIVE instead of Substituted.	Fix has been provided such that if the Collateral status changed in customer service screen, the same status is updated in Collateral management → Asset Relation section.
27061469	Servicing → Customer Service → Batch Transaction → Payments screen, the NSF (Non-sufficient Fees) button is enabled even for suspense payments.	Fix has been provided to disable NSF on the selecting the suspense accounts in the grid.
27056781	Servicing → Customer Service → Batch Transaction → Payments screen, system displays 'Reverse' button enabled even for transactions with status 'reversed'.	Fix has been provided to disable the Reverse button on selecting the reversed transaction in the grid.
27078232	Account Conversion → For conversion accounts when a PAID OFF transaction is reversed, system does not update the correct back dated date and still allows to post backdated transaction up to contract date.	Fix has been provided such that system updates the back dated date of account as conversion date on reversal of PAID OFF transaction.

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Ref No.	Enhancement	Description
Bug 26917423	Performance enhancement in Invoice screen	Splitting of service field in Invoice details tab to improve UI response time.
Bug 27082246	GRI - Invoice Grouping	GRI invoices with multiple identical Services are grouped into single invoice.
Bug 27090492	Control automatic status change for GRI cases	The existing Batch job 'GRI_DLQ_DAYS_AUTO_STATUS_CHG' is enhanced to handle specific exceptions for case creation.
Bug 26948504	Dealer ACH effective date to support standard weekday process.	Effective date is stamped in Dealer ACH file based on days mentioned in the new system parameter.
Bug 27149093	New 'Total Delinquency' Counter in Account summary	New field 'Total Due (Incl Current Due) is introduced in Dues section to display all the pending dues on the account up to current date.

4.1   Performance Enhancement in Invoice Screen

4.1.1   Description

The 'Work Order #' field in Servicing → Vendors → Invoice Information tab → Invoice Details section is enhanced to filter and display only the work orders maintained in the system which previously used to populate the list based on the combination of both work order and services.

A new Service Type field is introduced to filter the list of services related to the selected work order. This facilitates to improve the system response time and display the filtered results appropriately.

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4.1.2 Screenshot

Existing

New

4.2 GRI Invoice Grouping

4.2.1 Description

GRI (Generic Recovery Interface) Invoice validation fails for external invoices if a particular service is listed multiple times in the same invoice. Hence OFSLL is enhanced to accept and process such type of incoming invoice by grouping and adding the values of similar services when multiple services are listed. However, the same requires to be 'Approved' manually if the invoiced amount is greater than estimated amount.

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4.2.2 Screenshot

Invoice generated in External system

Invoice Processed in OFSLL

4.3 Control Automatic Status Change for GRI Cases

4.3.1 Description

Currently on executing the scheduled Batch job - AUTOMATIC CASE STATUS CHANGE, if the delinquency days for account is less than value defined in system parameter - GRI_DLQ_DAYS_AUTO_STATUS_CHG, the status of Work order is changed to PENDING ON HOLD.

To control the automatic status change for specific GRI cases (delinquency days of account is less than system parameter days while creating case), following changes are done:

1. New condition 'DO NOT HOLD CASE' is introduced and is posted on account when case number is generated for that work order.

2. Batch job is enhanced with following changes:

   - If 'DO NOT HOLD CASE' Condition is posted on account, batch job does not change the case status to PENDING ON HOLD.

   - If delinquency days on account is greater than system parameter value (GRI_DLQ_DAYS_AUTO_STATUS_CHG), batch job automatically closes DO NOT HOLD CASE Condition on the account. Hence subsequently, if the delinquency days is less than the number of days defined in system parameter, automatically case status is changed.

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4.3.2 Seed Data

SNO	TABLE	KEY DATA	Type
1	LOOKUPS	ACC_CONDITION_CD|DNHC	INSERT

4.4 ACH Effective Date Supports Standard Weekday Process

On processing an outbound Dealer ACH file, system updates the Transaction Date and Effective date in Customer Service → Pmt Modes → ACH tab with the loan activation date. However, the transaction Date can be the loan activation date but Effective date need to be updated considering the business days to post required transactions on to the receiving account.

4.4.1 Solution

New system parameter ACH_PRODUCER_EFFECTIVE_DAYS is introduced and based on days mentioned in the system parameter the Effective date is calculated.

On executing the producer ACH Batch Job - SET-ODD1-ACPPRC_BJ_100_01, the ACH effective date is updated with Transaction date + configured business days as indicated below:

Effective date = Transaction date + Total Number of Days mentioned in system parameter (Only Business days).

However, on a holiday the effective date is moved to the next working date.

4.4.2 Seed Data

NA

4.5 New Total Delinquency Counter in Account summary

4.5.1 Description

In Customer Service → Summary screen, the Dues section indicates the account delinquency dues in different buckets but however there is no option to view the consolidated due amount including the due on current date and as a result determining the total amount due on account is difficult.

4.5.2 Solution

New field 'Total Due (Incl Current Due)' is introduced in Dues section to display all the pending dues and fees on the account up to current date.

Total Due (Incl Current Due) = Sum of All dues + Current Due + Fees.

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4.5.3 Screenshot
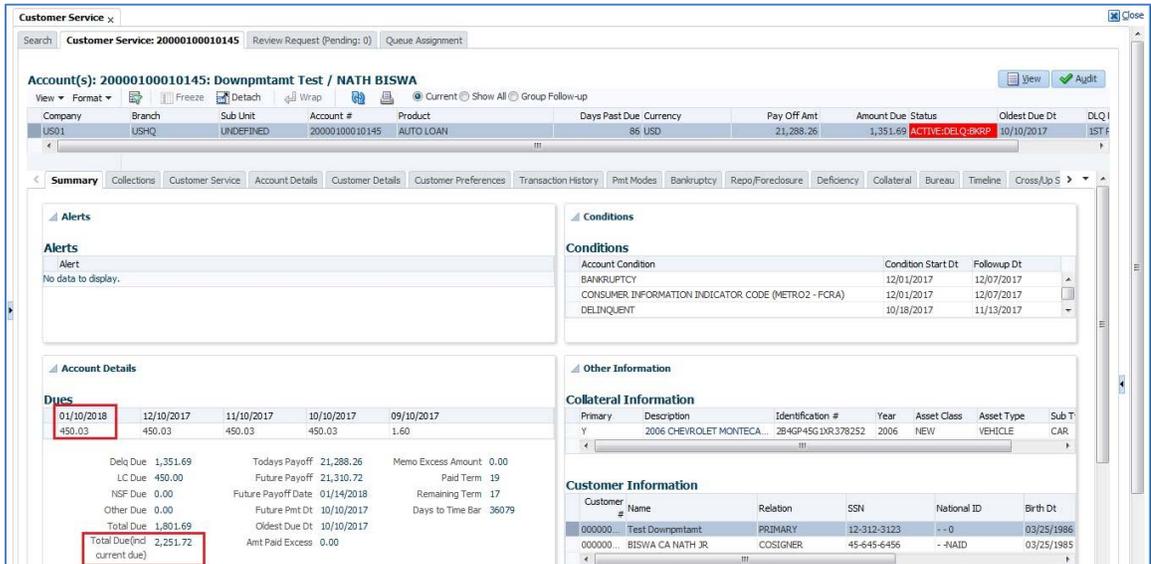
4.5.4 Seed Data

NA

4.6 Seed Data changes for Impacted Bugs

Bug 26948504

SNO	TABLE	KEY DATA	TYPE
1	FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM|ACH_PRODUCER_EFFECTIVE_DAYS	INSERT
2	SYSTEM_PARAMETERS	ACH_PRODUCER_EFFECTIVE_DAYS|SET_SYP_SYSTEM|ALL|ALL|ALL|ALL|ALL|ALL|ALL	INSERT

Bug 27150587

SNO	TABLE	KEY DATA	TYPE
1	FLS_ACCESS	FLL.SER.UCS.MAINTENANCETRANSACTIONBATCH.VOIDTXN.BUTTON	INSERT
2	FLS_ACCESS	FLL.SER.UCS.MAINTENANCETRANSACTIONBATCH.POSTTXN.BUTTON	INSERT
3	FLS_ACCESS	FLL.SER.UCS.MAINTENANCETRANSACTIONBATCH.LOADPARAMS.BUTTON	INSERT

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SNO	TABLE	KEY DATA	TYPE
4	FLS_ACCESS	FLL.SER.UTA.TRANSACTIONAUTHORIZATIONDETAIL.POST.BUTTON	INSERT
5	FLS_ACCESS	FLL.SER.UTA.TRANSACTIONAUTHORIZATIONDETAIL.VOID.BUTTON	INSERT

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4.7 **Patches and Bugs**

Bug Id	Bug Description	Fix Description
27102768	Servicing → Batch Transactions → Payments screen, the list of values populated for 'Reason' field are different in Payment Entry and Payment Maintenance screen. Issue noticed while editing the 'Reverse/NSF' payment record and appropriate Reason is not displayed.	Fix has been provided such that the drop down list for 'Reason' field is populated from NACHA_RETURN_REASON_CD instead of TXN_REASON_CD in both the screens to select the appropriate reason.
27146906	Servicing → Customer Service → Summary screen, for conversion accounts the data populated for delinquency buckets/counters (1-5) are blank and eventually the calculation of delinquency Life Counters are incorrect. The due date history does not support upload of multiple rows of due date history data.	Fix has been provided to upload the details of 'ACC_DUE_CAT1, up to ACC_DUE_CAT5' during conversion so that the delinquency buckets are updated with appropriate values. The control file (api_acc_111.ctl) is updated to accommodate the above columns. The due date history update which was optional before, now supports multiple rows of due date history upload.
27150587	Servicing → Transaction Authorization screen, VOID button does not have the required Access key and eventually transactions cannot be voided in Transaction History screen.	Fix has been provided by introducing the required Access key details in Setup → Access → Screen tab to facilitate voiding transactions in Transaction History screen.
26948504	Servicing → Customer Service → Pmt Modes → ACH tab, during outbound producer ACH file processing, system wrongly updates both the Transaction Date and Effective date with loan activation date.	Fix has been provided with a new system parameter ACH_PRODUCER_EFFECTIVE_ DAYS and the Effective date is stamped based on days mentioned in the system parameter. For more details of effective date calculation, refer to enhancement section.
27149093	Servicing → Customer Service → Summary screen → Dues section, system does not update the total delinquency due which includes the amount due as per current date and as a result, determining the total amount due is difficult.	Fix has been provided by introducing a new field 'Total Due (Incl Current Due) in the Dues section to display all the dues up to current date on the account. For more details on new field, refer to enhancement section.
27054766	Servicing → Customer Service → Bankruptcy tab, on capturing the Bankruptcy details for any customer relation of an account with multiple customers at different bankruptcy stages, system by default updates the info to primary relation of the account.	Fix has been provided such that the bankruptcy information updated either from Bankruptcy tab or by non-monetary transaction is always updated to the primary relation of the account if the account level bankruptcy indicator is 'Y'.
26792269	Servicing → Reports screen, system fails to generate reports for 'PAYMENT ALLOCATIONS LOG' and 'PAYMENT ALLOCATIONS LOG BY GL POST DT' for Loan, Lease and Line of Credit and eventually the session is timed-out before processing the request.	Fix has been provided by introducing a mandatory field 'Account Number' which need to be specified while generating the report. This ensures only required data is pooled from large volume of data to process the report request quickly.
26881732	Servicing → Vendors → Invoice tab, when filtering the invoice records with a specific status in 'View option' drop-down list, system displays only those records which has the same status in Invoice Information, Invoice Details and Payments schedules sections.	Fix has been provided by modifying the filter criteria to display the matching invoice records based on the status in 'Invoice Information' section only, irrespective of the status in Invoice Details and Payments schedules sections.

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Bug Id	Bug Description	Fix Description
26917423	Servicing→ Vendors → Invoice tab, while adding or editing details in Invoice Details section, on clicking 'Work Order #' drop-down option system takes a longer time to populate the list of available work orders and eventually the session is timed-out with 502 error creating performance issue.	Fix has been provided by splitting the LOV fetch criteria to display only work orders list in 'Work Order #' field to enhance performance and not the combination of both work order and services. New field 'Service Type' is introduced to populate corresponding services. For more details, refer 'Enhancements' section.
26917412	Servicing → Interfaces → GL Transactions screen, on selecting GL Transactions and Amortized Transactions tab system takes a longer time display the records and eventually the session is timed-out with 502 error creating performance issue.	Fix has been provided by descending the index on GL_DATE field to improve the performance in GL Transactions and Amortized Transactions tab.
27043397	Servicing → Batch Transactions → Payments screen, the Payment Entry tab accepts invalid accounts details in few scenarios and eventually the payment batch is stuck while processing.	Fix has been provided to validate the specified Account Number with the details maintained in the system and display an error in case of mismatch.
27082246	Servicing → Vendors → Invoices tab, system is unable to process incoming invoice from external system when same service is listed twice in the invoice.	Fix has been provided such that multiple service costs in external invoice is added as a single Invoice in OFSLL. For more details, refer 'Enhancements' section.
27090492	Servicing → Vendors → Work Orders tab, system does not have an option to control the automatic case status change for specific GRI cases during scheduled Batch Job (AUTOMATIC CASE STATUS CHANGE) execution.	The existing batch job is enhanced to suppress the automatic case status change by positing a specific condition. Also the posted condition is automatically removed when account delinquency days exceeds the days defined in system parameter. For more information, refer 'Enhancements' section.
27097111	Servicing → Vendors → Work Orders tab, system does not Reassign a GRI case on executing the firehose batch job even if the case status is OPEN for specific number of days as defined in system parameter.	Fix has been provided by resolving the LENDER_VENDOR_ID mapping issue. So on executing the firehose batch job, status of existing case is moved to 'Pending-close Reassign' and new work order is created with the new case number and new vendor for the current account.
27111488	Servicing → Customer Service screen, on clicking the Maintenance tab after searching for an account with custom (alpha numeric) account number format, system displays an error.	Fix has been provided to support alpha numeric characters in Account number search.
27112535	Setup → Contract → Itemization tab, on selecting the Itemizations tab and clicking on add / edit / button the UI freezes.	Fix has been provided by resolving the issue with QBE (Query by Example) filter and system allows to edit the contract Itemizations.
27126554	Servicing → Vendors → Invoices tab, the AP requisition for invoice is generated based on 'Invoice Currency' which instead ideally to be generated based on 'Disbursement Currency'.	Fix has been provided to handle currency conversion issue and system generates AP requisition based on Disbursement Currency.

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Bug Id	Bug Description	Fix Description
27126565	Batch Job issue → The batch job RDNVNA_BJ_100_01 (AUTOMATIC VENDOR REASSIGNMENT) remains in Running status and does not complete even on processing all the records.	Fix has been provided in the batch job to successful execute and update the status to COMPLETE.
26202995	Batch Job issue → The batch jobs for populating metro_ii_data table (CBUUTL_BJ_100_02) and to generate metro_ii file (CBUUTL_BJ_100_03) takes a longer time for completion causing performance issues.	Fix has been provided to populate metro2 table and generate the metro2 files in a quick turnaround time.
27252011	There is no trigger to identify newly generated outgoing OFSLL Process files for OIC (Oracle Industry Cloud).	Fix has been provided to enable OIC environment to read newly generated outgoing process files using AQ (Advanced Queue).

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Ref No.	Enhancement	Description
OFSLL_PMG_RQT_803	Tracking attributes in Applicant and collateral	Applicant and collateral tracking attributes are now supported in Application Entry RESTful web service.

5.1 Tracking Attributes in Applicant and Collateral

In Application Entry RESTful web service, tracking attributes does not exist in Applicant and Collateral.

5.1.1 Solution

Application Entry RESTful web services GET, PUT and POST now supports Applicant tracking attributes and Collateral tracking attributes.

Sample request / response are attached below:

ApplicationEntry-xml.txt   ApplicationEntry-json.txt

5.1.2 Seed Data

NA

5.2 Seed Data changes for Impacted Bugs

Bug 27340756

SNO	TABLE	KEY DATA	TYPE
1	LOOKUPS	VENDOR_ASG_STATUS_CD|RF|GR IDLQ_NA	UPDATE

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5.3   Patches and Bugs

Bug Id	Bug Description	Fix Description
27056796	Servicing → Customer Service → Maintenance screen, system allows more than two decimals digits in amount fields for all maintenance transactions and does not round-off the value up to two digits like other fields.	Fix has been provided to allow and round-off up to two decimal digits in the amount fields and also validate the same based on value defined in system parameter 'CMN_AMOUNT_ROUND _FACTOR'.
27153243	Servicing → Customer Service → Repo/Foreclosure → Remarketing tab, system allows to create a second remarketing request while the first remarketing request is still in progress with the status of work order in OPEN.	Fix has been provided to allow creating second remarketing requests only if the work orders status is VOID or INVOICING and 'Current' indicator is 'N'. For work orders in COMPLETED status, system does not allow to create second remarketing request and displays an error.
27221099	Servicing → Customer Service → Account Details tab, on reversing the charge back transaction for Charge-off or Payoff, the details are not populated in Sub unit in Header segment. This creates GL mapping issues since GL definitions are setup with Sub unit as Header segment.	Fix has been provided such that the reversed chargeback Charge-off transactions (CHBK_COF_REV) and chargeback Payoff transactions (CHBK_POF_REV) are displayed in Sub Unit header to facilitate GL mapping.
27227780	Batch Job→The Batch job LXN_BKRP_OUTPUT does not account the holidays and weekend days while generating bankruptcy output file.	Fix has been provided such that system checks the GL Date for weekend or holidays while generating bankruptcy output file.
27227761	Servicing → Customer Service → Repo/Foreclosure → Remarketing tab, when a remarketing request is updated to VOID status, the corresponding work order status is not updated and remains as OPEN. System does not allow to modify the status in Work Order screen.	Fix has been provided such the when a remarking request is in VOID status, the corresponding Work Order status is also updated to VOID in Work Order screen.
27290004	Batch Job → The batch job TXNAGE_BJ_100_01 by default moves all the transaction that are in 'WAITING FOR AUTHORIZATION' status to AGED and does not account for transactions in VIOD status.	Fix has been provided such that the transactions which are in 'WAITING FOR AUTHORIZATION' are moved to either AGED or VOID by the batch job based on the value defined in system parameters MAX_AGED_TXN_AUTHORIZE_DAYS and MAX_VOID_TXN_AUTHORIZE_DAYS.
27290101	Patch Upgrade Issue → After installing the latest patch consisting of performance changes for Metro ‖ file generation process, the new file created is missing few records.	Fix has been provided by adding a condition in the cursor query to pick-up the charged off accounts which were missed in the last Metro ‖ file.
27305695	GAI Invoices → On posting the expenses of Charged-off Accounts, the amount is updated to Active Balances and gets settled with remarketing Sale of Asset income in active balance itself.	Fix has been provided such that the expense transaction posted for accounts in Charged-Off status using 'POST TXN' is posted to charge-off bucket and not to Active Balances of account.
27315111	Servicing → Vendors → Work Orders screen, the pre-set filters for performance optimization in work order screen does not allow to open a work order from servicing screen by clicking on the hyperlink.	Fix has been provided to display the details of Work Order ignoring the pre-set filters in Work Order screen.

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Bug Id	Bug Description	Fix Description
27319305	Servicing → Vendors → Invoice screen, on posting a remarketing invoice with 0$ value, the transaction posting fails resulting in an error.	Fix has been provided such that system validates and allows to posts invoices with amount greater than 0$ and ignores those services in invoice with 0$ value.
27340756	Batch Job → the batch job RDNDLQ_BJ_100_01 For Automatic Case Status Change in Generic Recovery Interface (GRI), picks all the records including 'GRI failed' cases by default and eventually fails during execution of status change.	Fix has been provided to exclude the GRI records with sub status code GRIDLQ_NA in the batch job For Automatic Case Status Change.
27345107	Web service → Application Entry web service request fails due to missing currency pair and defaults to USD when the currency code is not passed in the request.	Fix has been provided such that if request does not contain currency code, system includes the portfolio company currency as the application loan currency.
27360026	Setup → User → Correspondence → Loan → Documents tab, the 'Element Name' column wrongly displays the Element description in the header.	Fix has been provided by mapping the 'Element name' in table view value (Code) to Element name in view form.

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6. Patch Release 14.4.0.0.4

6.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

6.2 Seed Data changes for Impacted Bugs

Bug 27398299

SNO	TABLE	KEY DATA	TYPE
1	LOOKUPS	VENDOR_SERVICE_TYPE_CD|FIF	INSERT
2	LOOKUPS	VENDOR_SERVICE_TYPE_CD|RPF	INSERT
3	LOOKUPS	VENDOR_SERVICE_TYPE_CD|INSP	INSERT
4	LOOKUPS	VENDOR_SERVICE_TYPE_CD|RPP	INSERT
5	LOOKUPS	VENDOR_SERVICE_TYPE_CD|RPK	INSERT

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6.3 Patches and Bugs

Bug Id	Bug Description	Fix Description
27146716	Conversion Accounts → During account conversion, the base API column data is defaulting system date due to missing field.	Fix has been provided such that the column ACC_CRB_PMT_HISTORY_DT is added and payment history date is populated appropriately.
27223070	Servicing → Interfaces → GL Transactions tab, while searching for GL transaction of an account, system by default displays the results based on Effective Date.	Fix has been provided such that account GL Transactions are queried and displayed based on GL transaction Post Date in all the sub tabs of Account tab.
27303192	Servicing → Interfaces → AP Transactions tab, when an account is moved to VOID status, system moves the corresponding AP requisition record status to VOID irrespective of their sub status.	Fix has been provided by updating the criteria such that system will VOID an AP requisition only when the status is OPEN and its Sub status is in READY / UNDEFINED or when the status is on HOLD.
27315202	Servicing → Vendors screen, the filter criteria to display the records in Work Orders & Invoices tabs are set to 'OPEN' and '1 Day' by default.	Fix has been provided by modifying the default filter criteria to 'ALL' and '1 Day' in Vendor Work orders and Invoices tabs to display the records accordingly.
27380037	Servicing → Securitization → Pool Inquiry → Pool Accounts table, the Sale Rate column displays original note rate of securitized accounts instead of the note rate when the accounts were actually securitized.	Fix has been provided such that while creating a pool with an account, system displays the current rate of the account in both Sale Rate column and in the Rate tab.
27398299	Setup → Administration → System → Lookups screen, new seed data related to GRI Fees is requested to include in XSLT.	Fix has been provided with new seed data for Fees and also the name is changed from INVOICETEST.XSL to InvoiceServiceTypes.xsl
27398530	On successful upload of NACHA file, if user try to modify the records from Payments → Payment Entry → All Payments → Reverse/NSF → Payment EDIT option, system does not show the reason codes for all the records and also defaults the values of NACHA_RETURN_REASON_CD with sub code 'NSF'.	Fix has been provided such that system displays all reason codes (LOVs) from NACHA_RETURN_REASON_CD lookup irrespective of any sub code dependency.
27408194	Servicing → Collateral Management → Collateral Details screen → Asset Relation tab, the 'Status' field information is ambiguous since it does not indicate if it is the status of Asset or Collateral.	Fix has been provided with a label change to display the field as 'Asset Status' since the same indicates the status of Asset and not collateral.
27433364	Conversion Accounts → system does not allow to on-board an account without due date history details in the DAT file.	Fix has been provided such that system allows to on-board conversion accounts with / without due date history details in DAT file.
27448539	Batch Job issue → The batch job OFDPRC_BJ_111_01 for OUTPUT LIEN TRACKING fails to pick the required records during processing since the same refers to system date instead of GL POST date.	Fix has been provided such that the batch job refers to system GL POST date during EOD processing to create required records for output lien tracking.

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Bug Id	Bug Description	Fix Description
27365792	Servicing → Customer Service → Maintenance, when account settlement transaction is posted on the account, system updates incorrect condition on the account after executing the batch job TXNSTL_BJ_100_01.	Fix has been provided such that on posting Account settlement transaction, the status is moved to PAID-OFF and appropriate conditions are posted on the account.

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Ref No.	Enhancement	Description
Bug 27530704	Customer branding compatibility of OFSLL default logo	Customers can replace default OFSLL logo with custom logo through UI configuration instead of customization.

7.1 Customer branding compatibility of OFSLL default logo

7.1.1 Description

Oracle Financial Services Lending and Leasing by default has its own Logo in UI. To change the default OFSLL logo with custom logo through UI configuration, refer to the process detailed in the below attached document.

Adobe Acrobat
Document

7.2 Seed Data changes for Impacted Bugs

Bug 27472842

SNO	TABLE	KEY DATA	TYPE
1	TRANSLATION_DATA	CURELETTERISNOTGENERATED.WORKORDERCANNOTBECREATED	INSERT
2	TRANSLATION_DATA	CURELETTERISSUEDANDACTIVE.WORKORDERCANNOTBECREATED	INSERT

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7.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
27459514	Servicing → Customer Service → Summary, when address details are updated for an existing on-boarded account in OFSLL, no condition is posted and details are not updated in Dealer Track (DT) portal on customer merge process.	Fix has been provided such that during an address change, Lien Data Change condition is posted on the account and during Customer Merge process the details are updated in DT portal.
27461110	Servicing → Customer Service → Summary screen, on reversing Payment and NSF transactions, instead of clearing the 'Delinquency Reason' the condition on account is closed.	Fix has been provided such that on payment and NSF reversals, system updates all the three delinquency reason codes (Payment, NSF, and Matured Delinquency) properly clearing data on subsequent actions.
27464350	XSD Validation fails for some of the transactions processed through the web service (including Payoff Quote) since the sub tags 'ResultSet' and 'ResultDetails' are missing in XML schema.	Fix has been provided by including 'ResultSet' block in XSD file so that web service transactions are processed without error.
27472842	Servicing → Customer Service → Account Information tab, system allows to create a work order for involuntary repossession even if cure letter is not generated on an account.	Fix has been provided with appropriate validation such that system does not allow involuntary repossession without cure letter and displays an error indicating 'Cure Letter is not generated. Work Order cannot be created'.
27506173	Servicing → Customer Service → Correspondence tab, system does not allow to generate same correspondence for the second time and displays an error.	Fix has been provided such that the same correspondence can be generated as many times as needed and emailed to same / multiple recipients.
27509119	System does not create Journal Entries for AMORITIZE WRITE OFF and REVERSE AMORTIZE WRITE OFF transactions and as a result sub-unit is not populated for both PAID & CHGOFF transactions.	Fix has been provided by adding the units which were missed during auto merge and system now creates Journal Entries for WRITE OFF transactions.
27529604	Servicing → Customer Service screen → Right Splitter, details of Call Activity is lost when both Call Activity and Comment are entered at the same time and only comment is posted.	Fix has been provided by applying passivation in Customer Service splitter such that the unsaved data on Comment/Call Activity are preserved and re-stored when 'Save and Return' option is used in any other tabs.
27530704	Logo changes → Replacement of default Oracle Financial Services Lending and Leasing application logo currently needs specific customization and the process is not intuitive.	Fix has been provided with configuration steps so that customers can change the default logo without customization. Refer to appendix doc in Enhancements section for detailed information.
27128634	Logging issue → On enabling Debug Log option, system does not create a debug log nor is log data being captured in any of the existing log files.	Fix has been provided such that debug log files are generated only for current logged-in user ID and does not contain logs of any other user(s). However, note that in a scenario when current logged-in user session is forcefully closed without signing out, debug log is not generated for new session even when logged in with same user ID.

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Bug Id	Bug Description	Fix Description
24693107	Conversion Accounts → After Account conversion is done with the API conversion process, the first delinquency date is always derived 30 days greater than oldest due date.	Fix has been provided such that the Delinquency date is derived as expected.
24385874	Batch Job issue → The Metro II batch job does not get into FAILED status in case of any errors when executed via DLL.	Fix has been provided such that the status of batch job is moved to FAILED when there are errors due to DLL failure.
26976647	API Conversion Accounts → During API conversion of Insurance details, several issues have been noticed; such as the Insurance amount is not displayed when the payoff quote transaction is posted and also there is no provision to capture insurance plan, sub type, and expiry dates.	Fix has been provided with appropriate changes to display the Insurance amounts when payoff quote transaction is posted and other fields are added to capture and display the insurance plan, insurance sub type, insurance expiry dates.
25736898	Patch Installation → On installing latest OFSLL patch, the API conversion batch job fails with 'No data found' error.	Fix has been provided to handle the exceptions and run the API conversion batch job successfully.

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8. Patch Release 14.4.0.0.6

Ref No.	Enhancement	Description
OFSLL_PMG_RQT_804	Custom attributes in Application Entry web service	To facilitate customization, custom attributes are provided in Application block level.
OFSLL_PMG_RQT_805	Enable/disable schema validation in Application entry web service	To facilitate the option of disabling JSON schema validation, a property file is introduced with the option to toggle the schema validation option.
Enhancement 27399809	Provision for 9 digit SSN search in Application and Account Search web services	System now provides a flexibility to input full or partial SSN during search and is driven by an organization parameter.

8.1 Custom Attributes in Application Entry Web Service

8.1.1 Description

Application Entry RESTful web service does not have custom attributes at application block level.

8.1.2 Solution

Application Entry GET, PUT, and POST RESTful web services are enhanced to support customization in application block level. A new block is introduced in Application which will have name of the object and corresponding attributes in the following 3 data types:

- String
- Date
- Number

Using the above block, application level customization can be achieved.

Sample request / response are attached below:

ApplicationEntry-xml.txt   ApplicationEntry-json.txt

8.2 Enable/disable Schema Validation in Application Entry Web Service

8.2.1 Description

The JSON schema validation option is enabled by default and there is no option to disable the same.

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8.2.2 Solution

Application entry RESTful web service now has the option to enable or disable schema validation.

The same can be achieved by changing the property 'enableAppEntryXsdValidation' in ofsllrestapi.properties available in OfsllRestEAR.ear\OfsllRestWAR.war\WEB-INF\classes directory.

- Setting the value of the property to 1 (default) will enable schema validation
- Setting the value of the property to 0 will disable schema validation

Note: This option is applicable only for JSON media type.

8.3 Provision for 9 Digit SSN Search in Application and Account Search web services

8.3.1 Description

The existing Application and Account search web services supports search using only 4 digits SSN and does not allow to specify full 9 digits of SSN in search.

8.3.2 Solution

New Organization parameter MAX_SSN_LENGTH is introduced and user can specify the number of search characters that can be allowed from 1 to 9 for a specific user responsibility.

The following example details on how the SSN search can be facilitated:

Example 1:

> Parameter Value = 4
> Organization = ALL
> Division = ALL
> Responsibility = SUPERUSER

Result: User is allowed to input 1 to 4 digits for search (Max 4 digits for search). System searches using the last 4 digits to fetch the results. Either the exact match or multiple rows of matching records are fetched based on existing system parameter.

Example 2:

> Parameter Value = 9
> Organization = ALL
> Division = ALL
> Responsibility = SUPERUSER

Result: User is allowed to input 1 to 9 digits for search (Max 9 digits for search). System searches the last 9 digits (or 8 or 7 etc., whatever user inputs) to fetch the results. Either exact match or multiple rows of matching records are fetched based on existing system parameter. System does not append ZEROS to input and searches for absolute input value (last 'n' digits).

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8.4 Seed Data changes for Impacted Bugs

Bug 27399809

SNO	TABLE	KEY DATA	TYPE
1	SYSTEM_PARAME TERS.DAT	MAX_SSN_LENGTH|SET_SYP_ORGA NIZATION	INSERT
2	FLEX_TABLE_ATT RIBUTES	SET_SYP_ORGANIZATION|MAX_SSN_ LENGTH	INSERT

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8.5 Patches and Bugs

Bug Id	Bug Description	Fix Description
27359528	Servicing → Securitization → Pool Inquiry, system does not allow to post the securitization pool transaction in RELEASE status and is neither displayed in Pool Inquiry screen.	Fix has been provided such that system now allows to post securitization pool RELEASE transaction and on successful posting, the same is displayed in Pool Inquiry screen.
27399809	Application and Account search web services does not support SSN Search beyond 4 digits.	Fix has been provided by introducing new Organization parameter MAX_SSN_LENGTH to specify required number of search characters allowed (from 1 to 9) for SSN search for a specific user responsibility. For more details, refer enhancement section.
27488998	OFSLL reports incorrect account status codes to METRO II reporting when the following scenarios are processed: 1.IVR and Paid off for settlement 2.IVR and Redemption	Fix has been provided to send the correct codes in the metro II reporting based on the metro II guidelines.
27488971	When VRP (Voluntary Repossession) has been posted on an account, system wrongly posts the payment rating code as 6 which should either be as J or G.	Fix has been provided to send the correct payment rating codes in the metro II reporting for the voluntary repossession.
27539982	Servicing → Customer Service → Maintenance tab, on posting Paid off and Charged Off transactions on accounts with Payments, system displays an error.	Fix has been provided by handling the exceptions and system now allows to post the paid off and charge off transactions on account without error.
27547417	Origination / Servicing → Correspondence screen, system allows to edit the translated elements in OFSLL generated correspondence.	Fix has been provided such that the translated elements are not editable in OFSLL generated correspondence.
27575640	On executing the following SQL script – upgrade _fix_reset_all_sequences.sql to reset the sequence number, PTT_SEQNUM sequence is resetting incorrectly.	Fix has been provided by removing the resetting PTT_SEQNUM logic which is based on PTT_SEARCH_CRITERIA,PTT_SEARCH _RESULTS,PTT_DOCUMENT_UPLOAD_TEM P and PTT_IMAGE_DIR_LIST Tables.
27582342	Servicing → Customer Service → Bankruptcy tab, when updating bankruptcy details based on customer relation type, system fetches multiple records and displays SQL error.	Fix has been provided such that to handle multiple record fetch issue, a combination of customer id and account id is used to fetch unique record as the result.
27535886	Servicing → Payments → Payment Maintenance screen, on changing the customer account number, system does not default the corresponding spread.	Fix has been provided such that system defaults the spread of accounts based on spread matrix and if there are no matching spread, system defaults the contract spread.
27626405	Origination → Funding screen, changing the status of an application in Approved and Verified Status to Approved Funded status results in an ADF error and still the application is funded.	Fix has been provided to handle the ADF exceptions and to display proper error message. In case of such error, the application will not get funded.

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Bug Id	Bug Description	Fix Description
23741897	ADF issue→ In Google Chrome the horizontal scroll bar resets to left when the vertical scroll bar is scrolled down to the bottom of the table.	Fix has been provided to resolve the ADF issue.

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9. Patch Release 14.4.0.0.7

Ref No.	Enhancement	Description
Bug 27094786 and 27542990	Resolve performance issues in Payment Maintenance screen	Date range filters have been introduced in Payment Maintenance screen to resolve performance issues by controlling the volume of data being presented.

9.1 Performance Issues in Payment Maintenance screen

9.1.1 Description

The Payment Maintenance screen queue search response takes a longer time to display the results creating performance issues.

9.1.2 Solution

To resolve the performance issues, date range options have been introduced with 'Start Dt' and 'End Dt' instead of 'Pmt Date' which can limit the volume of data being queried and display the results quickly.

However note that, the maximum date range allowed is 7 days and can be searched independently or along with any other search parameters in the 'View Options'.

9.1.3 Screen shot

Servicing → Payments → Payment Maintenance screen

9.2 Seed Data changes for Impacted Bugs

-NA-

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9.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
27534663	Servicing → Customer Service → Collateral screen → Vehicle tab, system does not allow to add a record if the VIN (Vehicle Identification number) is less than 17 digits and as a result assets older than year 1981 (where VIN format was not defined) cannot be included.	Fix has been provided by removing the VIN validation and system now allows to add and process records with VIN less than 15 digits.
27600734	Servicing → Vendors → Invoices screen, system allows to create a new invoice for a Work Order or Services which is currently in Closed status.	Fix has been provided by adding a CLOSE condition such that a closed status work order or service is not listed in Work Order or Service Type drop-down list in Invoice Details section for selection.
27597844	Servicing → Customer Service → Maintenance screen, system allows more than two decimals digits in amount fields for all maintenance transactions and does not round-off the value up to two digits like other fields.	Fix has been provided to allow and round-off up to two decimal digits in the amount fields and also validate the same based on value defined in system parameter 'CMN_AMOUNT_ROUND _FACTOR'. Also, system allows to post transactions and does not display error even if the value of CMN_AMOUNT_ROUND_FACTOR is either 0.01 or .01.
27613333	Batch job issue → The GRI Batch job does not fail during processing even when there no Event ID maintained during processing.	Fix has been provided such that if max Event ID is not present, an error message is sent in results.
27615610	Account On Boarding, on using the loan activation web service and creating an account, the ACCOUNT_RATE_SCHEDULE data is not populated.	Fix has been provided such that based on the product being passed in the request, system derives the account rate schedule from setup. Also, the following two elements are removed from XSD "RateChangeFrequenceyType" and "RateChangePeriod".
27616525	Servicing → Queues screen, on searching for a specific account in Queue Assignment screen using Acc # field, results are populated with all the accounts maintained in queue instead of only the matching account(s) in the query.	Fix has been provided by adding the search parameter Acc # and system now filters only those records matching the search criteria. However, on clicking removed filter, all the records in queue are displayed.
27627222	Servicing → Vendors → Invoices screen, for internal Invoices system does not allow to close the work order even if the services amount is cleared and the status is PAID.	Fix has been provided by adding PAID status condition in processing list so that invoices with PAID Services status can be closed.
27639400	Origination → Application Entry screen, while updating the details for line of credit application through web service, system updates the credit amount with requested advance amount.	Fix has been provided to assign the correct value in the request for Credit Limit and Advance for line of credit applications.
27648205	Servicing → Customer Service → Pmt Modes → ACH tab, on creating an ACH for an active account with 'One-Time Phone' and executing the batch job SET-ODD2-ACAPRC_BJ_100_01, system further allows to edit the payment details.	Fix has been provided by setting the value of AAC_TYPE_CD as 'O' so that after batch processing with 'One-Time Phone' system does not allow to further modify the record and batch does not pick the record during re-run.

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Bug Id	Bug Description	Fix Description
27653914	Setup → Vendors → Vendor Fees, the values fetched in 'State' drop-down list for selection is based on vendor state code instead of primary customer state.	Fix has been provided such that system fetches the state code based on customer location and also the vendor fees for the Work order is populated based on customer state maintained.
27657455	Servicing → Customer Service → Maintenance screen, on posting compensation adjustment transaction (COMP ADJ PLUS) on a loan which does not have compensation balance, system indicates that the transaction is posted successfully but does not create any corresponding entry in Account Balances Amortize table.	Fix has been provided such that system validates if compensation plan is attached to the loan account and verifies the Amortization Balance table for compensation record. If not found, displays an error message indicating that 'No compensation plan/balance exist on account'.
27094786 and 27542990	Servicing → Payments → Payment Maintenance screen, system takes a longer time to display queue search results creating performance issues.	Fix has been provided with Date Range options instead of 'Pmt Date' to filter the volume of data being presented. For more details, refer enhancement section.
26912833	Servicing → Customer Service → Maintenance screen, on posting a customer deceased transaction on the account, the primary customer details are removed from the account while making the secondary customer as primary.	Fix has been provided such that when a deceased customer transaction is posted on the account, along with swapping the secondary as primary customer, the primary customer details and still maintained and also the customer deceased date is highlighted.
27654707	Servicing → Customer Service screen → Maintenance tab, system does not allow to post late fee transaction when natural disaster type call activity is registered on the account.	Fix has been provided to allow posting late fee transaction on the account even if natural disaster type of event notification transaction has been posted on account.

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10. Patch Release 14.4.0.0.8

10.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

10.2 Seed Data changes for Impacted Bugs

Bug 27693293

SNO	TABLE	KEY DATA	TYPE
1	TXN_CODES	PAYMENT_NONCASH_VOID	INSERT

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10.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
27547526	Batch Job → During the Transaction Amortized process, system populates current date as GL post-date if the system parameter CMN_GL_POST_DT is disabled.	Fix has been provided by changing the procedure to retrieve the GL Post Date from cmnsyc_cl_000_01 instead of cmnsyp_cl_000_01.
27570286	Conversion Accounts → During account conversion, the converted recovery payments are wrongly displayed as advance or interest payments instead of advance or interest charge-off in the Transaction history screen.	Fix has been provided with code changes for charged off accounts by allocating required values for Charged-off Advance and Charged-off Interest.
27579185	Servicing → Payments → Payment Entry tab, on executing the batch IPUPRC_BJ_100_01 and changing the Batch Type, the payment is posted but the modified batch type is not updated in the system.	Fix has been provided by re-mapping the Payment Entry Batch to appropriate columns to fetch and populate the updated batch type in Payment Entry and Account Transaction screens.
27581369	Data Migration issue → During account on-boarding for conversion accounts which have both account and customer number, system does not handle customer number but auto generates and assigns a random number.	Fix has been provided by adding a new column apl_cus_nbr in API_CUSTOMERS_PRIMARY table so that system updates Customer number as provide by legacy system without validating its uniqueness. In case it's NULL in legacy data, system auto generates a customer number.
27615721	Web Services → In the Account Detail Restful Web Service response, the TotalDueAmount parameter located in Statement Details section is wrongly mapped for Loan/Line/Lease products.	Fix has been provided by re-mapping the parameter with corresponding UI mapped field. Accordingly the totalDueAmount for LOAN is New Balance, for LEASE is Total Due, and for LINE is New Bal Amt.
27645251	Conversion Accounts → During account conversion the employment information present in legacy data is not being migrated on some military accounts.	Fix has been provided by removing the phone number validation criteria so that details are migrated and updated into Customer Service → Employment Information tab even if phone number is zero.
27669691	Web Services → The Application Entry Restful web service request fails during parsing the XML if there is a space or alphanumeric value present in Zip and Zip Extension fields.	Fix has been provided by removing the validation criteria to restrict Zip/Zip-extension value to numeric only and system now allows alpha numeric characters up-to 10 digits.
27691206	Servicing → Customer Service → Transaction History → Transactions tab, on posting reversal of SALE_OF_ASSET transaction, system does not reverse the credit balance and also the balances on CHGOFF accounts are not reversed.	Fix has been provided by adding a logic to update payable balances and account balances (for charge off) on reversing Sale of Asset Transactions.
27693293	Servicing → Customer Service → Transaction History tab, on reversing a non cash payment transaction, system takes longer time for processing and also there is no appropriate description code maintained to indicate reversal.	Fix has been provided by including the seed data for new transaction code 'PAYMENT_NON CASH_VOID' to be updated as the description in Transactions screen on processing the reversal of a non cash payment transaction.
27724244	Web Services → The Account Details SOAP web service does not return the customer details along with account information in the response and as a result new user registration fails.	Fix has been provided such that customer details are fetched from both SOAP and REST web service response and details are updated in Customer Details → Customer tab.

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Bug Id	Bug Description	Fix Description
27524225	Data Migration issue → During account on-boarding system does not copy the insurance details into Account Details → Insurances tab.	Fix has been provided such that the insurance details are derived from setup and populated into required columns for product insurances.
27523352	Servicing → Payments → Payment Maintenance screen, system does not fetch search results for PAYMENT NON CASH transactions if 'Include Multiple Account' check box is selected and/or when moving a payment from Account A to Account B.	Fix has been provided with code changes such that while posting a payment by changing the single account to Multiple Account, the required column (pmt_txn_acc_nbr) is updated properly and the transaction is displayed on search even if 'Include Multiple Account' is checked.
27094786	Servicing → Payments → Payment Maintenance screen, while querying for a Queue using queue search parameter, system takes a longer time to load data creating performance issue.	Fix has been provided by indexing the column PMT_ACC_NBR on payments table to optimize queue search and improve performance.
27615625	Conversion Accounts → for converted accounts the ACCOUNT_RATE_SCHEDULE is not getting populated. Also the ACC_RAT_RUN_DT_NEXT was getting populated as DT max and as a result the converted accounts are not getting picked up by rate scheduling batch job.	Fix has been provided to enable passing of ACC_RAT_RUN_DT_NEXT from dat files and to populate ACCOUNT_RATE_SCHEDULE from PRODUCT_RATE_SCHEDULE.\n\nA new edit 'REQ_ACC_RAT_RUN_DT_NEXT' is also added to ensure the data for ACC_RAT_RUN_DT_NEXT is passed down.

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11. Patch Release 14.4.0.0.9

11.1 <u>Enhancements</u>

Ref No.	Enhancement	Description
NA	NA	NA

11.2 <u>Seed Data changes for Impacted Bugs</u>

NA

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11.3 Patches and Bugs

Bug Id	Bug Description	Fix Description
27448490	Servicing → Customer Service → Summary screen, when an Extension is posted on a non delinquent account, the 'Days Past Due' and the Due Date history do not auto adjust to reflect the new value even if the corresponding 'Due Dt' has now moved forward. Delinquent buckets however show the correct 'Days Past Due' post extension	Fix has been provided to update the 'Days Past Due' and the Due Date history to reflect the new value when an extension is posted and even on reversing the Extension.
27571274	Servicing → Customer Service → Transaction History tab, on reversing pre-conversion payment, system does not handle recovery payments and impacts active balances.	Fix has been provided with code changes to support reversing pre-conversion payment for both Active and CHARGE OFF accounts.
27591238	Servicing → Customer Service → Transaction Batch Information tab, system does not allow to post suspense payments without modifying the payment record when payment hold condition already exists on the account.	Fix has been provided such that a popup is displayed to confirm posting suspense payments without modifying the payment record. On confirmation, the payment is posted on the account and payment hold condition is removed.
27617804	Servicing → Customer Service → Transactions, on posting a backdated payment, system reversed a payment refund transaction. Ideally, payment refund is a manual transaction to reverse matching payments and create corresponding payable requisitions with comment "Customer Payment Refund". Once that is done, it shouldn't be reversed.	Fix has been provided by removing the additional condition in txncrr_en_100_01.post_crr such that Payment refund transaction are posted successfully even for the backdated reversal and reposting.
27685304	Servicing → Batch Transaction → Payments, on an account having promotion enabled, system does not allow to post payment record before the promotion ends and displays an error.	Fix has been provided by resolving the issue in promotion period when a payment is posted and now system allows to post the payment.
27694085	Servicing → Customer Service → Maintenance tab, on posting the 'adjustment to compensation amount-add' transaction, the dealer compensation is created with the wrong transaction amount and the remaining amount fields displays wrong amount.	Fix has been provided such that on posting the transaction to calculate Dealer compensation, the remaining amount updated correctly including old + new posted amount.
27695287	Servicing → Customer Service → Maintenance tab, on posting the transaction to write-off loan sale amortized balances, the write-off Amount is not populated.	Fix has been provided to populate the write-off Amount in ACC_COMP_AMT_WRITEOFF field in ACCOUNTS table on posting the transaction.
27737968	Servicing → Customer Service → Repo/Foreclosure → Remarketing tab, system allows to create a second remarketing request while the first remarketing request is still in progress with the status of work order in VOID.	Fix has been provided such that system will not allow to create new remarketing if the status of an already existing remarketing is not in VOID or COMPLETED.
27737999	Servicing → Vendors → Work Orders tab, on changing the status of a work order to VOID, the previous status (OPEN or any other status) is not logged into the Work order status history tab.	Fix has been provided to log the previous status of work order in the Work Order History.

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Bug Id	Bug Description	Fix Description
27740108	Batch Job issue → The credit bureau batch job does not process the required volume of accounts as expected while the expected count is around 900K and processed actual is 60166.	Fix has been provided to process the credit bureau job successfully and any/all the abnormal errors are handled with a proper exceptions.
27760713	Servicing → Vendors → Work Orders tab, on executing the batch job for vendor reassignment while the invoice repossession Work Order is Open for one vendor, a new Work Order is assigned to different vendor on next day.	Fix has been provided such that system verifies the vendor reassignment sub code from setup and validates it with GL date and vendor assignment date during reassignment.
27760955	Servicing → Customer Service → Transactions, on posting a NONCASH payment on an account such that it goes back into suspense, system currently generates PAYMENT_ERROR transaction as (PAYMENT_NONCASH_ERROR)	Fix has been provided to post the correct transaction codes as expected.
27793764	Web Services → The GRI firehose web service 'Getcaseinvoicedetails' should be removed from event code 811 (Invoice sent to Client) and not from event code 800 (Invoice created) which is as per current design. Since there could be a gap as much as few minutes up to few days between Invoice Creation and the Invoice actually being sent to the Client.	Fix has been provided to send the correct event code 811 (Invoice sent to Client) for 'Getcaseinvoicedetails' firehose web service.
27803201	Conversion Accounts → The base API conversion process (API AAI) sets the delinquency flag ACC_DLQ_IND as Y but does not open a delinquency condition in conversion account.	Fix has been provided such that delinquent condition is created only when acc_dlq_next_followup_dt and acc_dlq_dt are not null as per the values sent during the conversion process.
27804007	Origination → Funding screen, after funding an application, the Business Partners Details are not populated in servicing module.	Fix has been provided to populate the business partner details in the accounts applicable for business lending.
27825301	During account migration, load Edit 'XVL_24_MONTHS_PAYMENT_HISTORY' fails with ORA-06502 error (PL/SQL: numeric or value error). However, if this edit has been disabled migration is going through.	Fix has been provided and system validates without any error when crb pmt history is null and process the account migration.
27739273	Batch Job issue → System processes the queues by default only based on the commit count set in SET-QCS (QCSPRC_BJ_100_01) batch job.	Fix has been provided by removing the dependency on commit count set and the batch job now processes all records irrespective of the commit count.

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12. Patch Release 14.4.0.0.10

Ref No.	Enhancement	Description
OFSLL_PMG_RQT_855	Late Fee Assessment Restrictions In case of Back Dated Payment Reversals	Before assessing a late fee to an account, system need to check whether the assessment date (Late fee batch run date) is within a specified number of days from the payment due date for which current late fee is being assessed. If the assessment date (late fee batch run date) is after the number of days (contract fee parameter) from the payment due date, late fee should not be assessed.
OFSLL_PMG_RQT_856	Small Account Balance Write Off	Requirement is to have a new monetary transaction to write off the account balance regardless of the amount of balance remaining. Once transaction is applied on an account, system has to make the account balance as zero and also need to store the written off balance amount.

12.1 Late Fee Assessment Restrictions

12.1.1 Overview

Over the due course of the Account Life cycle, a previously posted payment (On time payment so no LF assessed then) got reversed after few months and prior to this enhancement, OFSLL was assessing a late fee since payment has been reversed. But as per the US state regulations, system supposed to post a new late fee only if the payment reversal is happening within the prescribed number of days mentioned by each of the US states.

i.e. currently while accessing the Late Charge on the account system will check the 'Late Charge Grace Days' (floor days) from the Due Date, and now user can set the ceiling days in the form of 'Late Charge Grace Days'. So, while accessing the late charge, system will assess the same only if the current GL date is less than or equal to account due date plus LF grace days plus LF Assessment Allowed Days.

12.1.2 Solution

- Provided a new mandatory field **'LF Assessment Allowed Days'** under *Setup > Products > Fees > Loan/Line/Lease > Fee Definition.*

- On click of 'Add' button, system will default the value with '999999' means, there is no ceiling for this selection criteria.

- Whenever the Late Fee assessment batch 'TXNLTC_BJ_100_01' (SET-TPE) executes, irrespective of the LF calculation method, late fee will only be assessed if the current GL date is greater than the LF grace period days and less than or equal to the LF Assessment Allowed Days. For example -

  - Due Date is 01/01/2018
  - Late Charge Grace Days is 10 days
  - LF Assessment Allowed Days is 15 days.

  Now, while posting the Late Charge on the account, if the GL date fall in between 1/11/2018 to 1/25/2018 then only system will access the late fee.

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01/01/18 + 10 = 01/11/18 < GL date can in b/w 01/11/18 to 01/25/18 >= 01/25/18
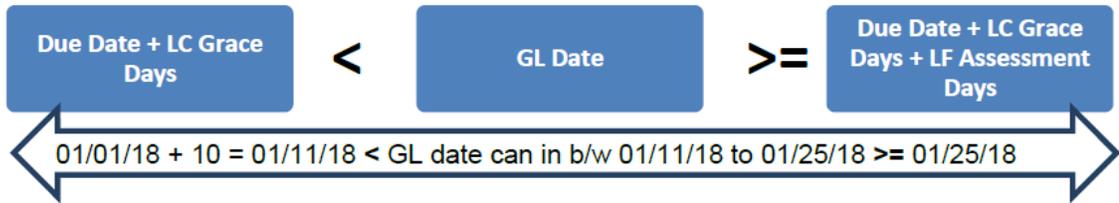
12.1.3 Screen shot - Fee Definition

12.2 Account Balance Write Off

12.2.1 Overview

- Account balance write off is the internal account servicing practice usually US auto lending institutions follows instead of charging-off the outstanding balance of a delinquent account.

- Provided a facility to write off the account balance regardless of the write off tolerance amount set at the contract level.

- Once write-off transaction is applied on an account, system has to make the account balance to zero and also need to store the written-off balance amount and transaction date.

- If required, at a later point in time user can reverse the write-off transaction so that written off balance will be placed on the account again as normal outstanding balance.

12.2.2 Solution

- Provided a new 'Write off Indicator' parameter with 'Yes/No' values to the existing monetary transaction 'PAID' (Paid Off).

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- If the user selects write off indicator value 'Yes', then system ignores the contract level parameter 'WriteOff Tolerance Amt' (Customer Service > Account Details > Contract Information > Contract Details > Tolerance > WriteOff Tolerance Amt) and write off the total outstanding balance.
- User can view the different written off balances under different contact balance buckets under 'Customer Service > Transaction History > Balance > Current Balance > Waived'.

- Once the Paid Off transaction with Write Off Indicator = Yes is posted on an account, irrespective of the outstanding balance, system will update the account balance to zero and also display the written off balance as part of *Servicing > Customer Service > Summary > Activities*

- A new account condition 'WRITTEN OFF' will be posted on the account once Paid Off transaction with Write Off Indicator = Yes is successfully posted.
  - Condition start date will be the txn posted date (GL Date) and Follow up date will be GL Date +2 days.

- Write-off transaction can also be reversed like any other monetary transactions -
  - To reverse the write-off transaction, user need to manually click the 'reverse' button available under 'Customer Service > Transaction History > Transactions'
  - Once the transaction is reversed, all the written off balances will go back to normal balance buckets of the account.
  - Post reversal, Write Off Condition will be closed.

12.2.3 Assumptions

Following are the assumption while posting the Paid off Transaction with Written-Off Indicator as 'Yes':

- If an account has active insurance(s), system cancel the same, but however will not apply the rebate on the account. If user wish to apply the insurance premium rebate on the account first and write off, user need to cancel the active insurances manually.

- For Interest Bearing accounts, system doesn't accrue the interest before waiving the interest.

- System doesn't make active ACH records to 'In-Active'.

- System doesn't validate if there are any active work orders linked to the account, user need to check and close the work orders manually.

- If the account is securitized, there is no direct impact on securitized balances. User need to run securitization summary batch job.

12.2.4 Seed data

SNO	TABLE	KEY DATA	TYPE
1	LOOKUPS	ACC_CONDITION_CD|WRITTENOFF	INSERT
2	FLEX_TABLE_ATTRIBUTES	INP_BMP_TXN|TXN_WRITE_OFF_IND	INSERT
3	TXN_CODE_PARAMETERS	PAID|TXN_WRITE_OFF_IND	INSERT

12.3 Seed Data changes for Impacted Bugs

NA

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12.4 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
27742853	Servicing > Customer Service > Pmt Modes screen, system does not allow to enter more than 8 digits in the Routing # field which ideally is always 9 digits.	Fix has been provided such that system accepts 9 digit routing number starting with 0 and also validates the routing number to be 9 digits in both ACH and Disbursement screens.
27793683	Servicing > Interfaces > GL Transactions, the journal entries displayed are in the reverse order indicating first credit and then debit which has to be the other way.	Fix has been provided by modifying the 'Order by clause' and system now sorts the GL > Accounts as Debit 1st and then Credit.
27830481	GRI > System fails to auto validate external invoices with business rule 1 where-in a particular invoice has to be rejected automatically when the Workorder status is still OPEN.	Fix has been provided such that system validates and rejects the invoice when Workorder status is OPEN and also a comment is posted on the account.
27829422	Web Service > The default value of amortization frequency is set to "monthly" (small case) and as a result the Application Entry web service fails to create an application if correct value has not been provided in the request.	Fix has been provided by modifying the default value of app_int_amortize_freq_cd in xaeins_en_100_02 from "monthly" in small letters to Uppercase.
27835168	Servicing > Vendors > Invoice screen, on clicking View in the Invoice detail section, the "Service Type" field is editable displaying drop-down list, which ideally has to be Read-Only in view mode.	Fix has been provided by making the "Service Type" field as Read-Only when selected in View mode.
27845511	Servicing > Customer Service > Collateral > Vehicle tab, for migrated and new accounts which are currently under maintenance or when data change request is triggered for title under maintenance lien status, the accounts are not being picked up for release even when paid in full.	Fix has been provided such that system picks the account when title under maintenance and updates the status to LIENT SENT FOR RELEASE and account is on the release lien outbound file.
27846525	Servicing > Payments > Payment Entry screen, the payments being uploaded with status of CHARGEOFF are being applied with spread of ACTIVE FOR ADVANCE since the current process uses default spread.	Fix has been provided to fetch the spread from the spread matrix for both NACHA & PMT uploads.
27841653	Servicing > Payments > Payment Entry screen, when both Canadian & US files are posted together, the batch currency is set to the currency of the first file processed i.e. if the CAN file is picked up first, both the US & CAN batches get CAD as the currency.	Fix has been provided by setting the variable value of lbxach_en_100_01 and lbxach_en_100_02 to NULL so that system takes the currency mentioned for the company for the account.

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Bug Id	Bug Description	Fix Description
27876473	Servicing > Customer Service > Summary > Customer Information section, on updating the deceased status of primary customer, the status of 'Relation' updated here (if PRIMARY) does not match the relation updated in Customer Details screen (PRIMARY-DECEASED).	Fix has been provided such that on updating the deceased status, system makes the secondary as primary customer and primary as the primary-deceased and removes primary name from the account title.

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Ref No.	Enhancement	Description
OFSLL_PMG_INTERFACE_RQT_811	Customer Attributes in Application Entry web service	To facilitate customization, custom attributes are provided in Application block level

13.1 Customer Attributes in Application Entry Web Service

13.1.1 Description:

Application Entry RESTful web service does not have custom attributes at application block level

13.1.2 Solution:

Application Entry GET, PUT, and POST RESTful web services are enhanced to support customization in application block level. A new block is introduced in Application which will have name of the object and corresponding attributes in the following 3 data types:

- String
- Date
- Number

Using the above block, application level customization can be achieved.

Sample request and response are provided in patch.

Reference File Details:

Application Entry Sample JSON

Adobe Acrobat
Document

Application Entry Sample XML

Adobe Acrobat
Document

13.2 Seed Data changes for Impacted Bugs

NA

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13.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
27935441	The metro II reporting batch job was not considering the total count of accounts having status as DELETE FRAUD while generating the reporting file and was showing the count as 0 in the 30th segment of the TRAILER record.	Fix provided as follows: System handles the Metro II reporting to show proper count of accounts (records), which are marked DELETE FRAUD in the middle of the reporting month.
27967590	Account Boarding XSD has Insurance Cancel Fee as Numeric Type instead of Amount Type	Fix provided as follows: Changed 'Cancel Fee' from Numeric Type to Amount Type to accept double values from the request
27882359	The Maximum Date Range search limit as 7 days is hard coded in payment maintenance screen.	Fix provided as follows: Servicing > Payment Maintenance Max Days allowed to search in 'Data Range' filter is drive by new System parameter (UIX_PMT_SEARCH_MAX_DAYS).
27944556	Securitization Journal entry not created for write off of interest when loan paid.	Fix has been provided to populate account securitization pool, when write off interest transaction is posted.
27969625	Reversal interest on payment doesn't generate journal entry for interest reversal	Fix has been provided to populate account securitization pool when interest reversal of payment transaction is posted
27910002	Invoice # sent by RDN that already exists in OFSLL for the same Vendor. However in the absence of logs, there is no way of identifying that an invoice was rejected	Fix provided as follows: Once the invoice rejected due to 'Duplicate invoice number'; details of rejection is printed at web service log Get case invoice data file.
27919156	Request to share all the extensive list of error messages with file name so that the file name for these error messages can be monitored. Instead of name of process it is recommended to get actual file name.	RDN Error Documentation is enhanced with exact web service log file name in the document against each error message.
27950479	The XSD "CONDITION" is not mandatory for call activity Restful service	Fix provided as follows: Now specifying "Condition" is mandatory to post the call activity restful service.
27977836	RemarketingRequestDetail web service is updating tracking attributes incorrectly and not for specific remarketing	Fix provided as follows: System now updates the tracking attribute based on 'remarketing id'.

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Bug Id	Bug Description	Fix Description
28021354	Transactions errors out when Process Date is greater than Transaction Date For an Account while posting transaction.	Fix provided as follows: System allows to post a monetary transaction, when process date is greater than transaction date for an account.
27760793	If the account is charged off after loan sale transfer and reverse the charge-off subsequently, system is reversing the 'write-off' amount posted by 'Account Sale transfer' transaction.	Fix provided the identify the write-off transactions based on transaction id and date and after the change system reverses the corresponding 'Write-off' transactions posted during account charge-off.

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Ref No.	Enhancement	Description
OFSLL_PMG_INTERFACE_RQT_800	Account information reporting during bankruptcy petition filing, processing and resolution in case all account relations filed same chapter bankruptcy [FAQs 27(a) and 28(a)-CRRG Ver. 2017]	All account relations in an account will get reported in the Metro II (in 1st cycle i.e. month on which petition has been filed) then system should freeze some account information till the resolution. Once bankruptcy resolution has been reached, then system will report Account Status, Payment History and some other fields as per the Metro II guidelines explained under FAQs 27(a) and 28(a).
	Bankruptcy Petition File Date need to be reported as DOFD (Date Of First Delinquency) in case of a current account wherein no DOFD exists	Once user/system post CIIC code related to bankruptcy petition/resolution, petition file date will be reported as DOFD in case – If the Metro II account status has been reported as 11 or 13 Account payment rating is zero Any of the account relations' CII = A to H / Z / V
	Account information reporting during bankruptcy petition filing, processing and resolution in case one borrower filed Bankruptcy Chapter 12 or 13 and the other borrower did not [FAQs 27(b) and 28(b)-CRRG Ver. 2017]	If one of the account relation of the account files for bankruptcy chapter 12 or 13 and other relation(s) not filed any bankruptcy petition, system need to report the account details as per the corresponding Metro II guidelines explained under FAQs 27(b) and 28(b).
	Discontinue the reporting of an account relation in Metro II once ECOA code for the relation has been reported as either 'T' (Terminated) or 'Z' (Delete)	System need to track the account relation(s) on an account whose ECOA code has been already reported as T or Z in the previous reporting period and discontinue the reporting of those account relations from subsequent reporting onwards.

Ref No.	Enhancement	Description
OFSLL_PMG_INTERFA CE_RQT_813	Enable custom fields in Application Entry RESTful web services for GET, PUT, and POST for the below blocks: • Income • Financials • BusinessAddress • BusinessTelecom	Custom fields are made available for Application Entry GET, PUT, and POST web services. Sample request response is attached below.

14.1 Metro II Bankruptcy Scenarios Reporting in OFSLL

14.1.1 Description

Metro II Bankruptcy Scenarios Reporting in OFSLL at Present:

3. User can mark any of the account relation's bankruptcy status i.e. whether an account relation is under bankruptcy processing or bankruptcy processing is over [BANKRUPTCY INDICATOR = Y/N] by posting the non-monetary transaction 'CUSTOMER BANKRUPTCY REPORTING INDICATOR' [Servicing → Customer Service → Maintenance]. In addition to this if the bankruptcy processing is on for an account relation, user can also update the current bankruptcy processing stage by selecting the corresponding 'Disposition' E.g. Petition and 'Type' E.g. Chapter 13. Based on this disposition and type selected, system internally derive the 'CIIC' (Consumer Information Indicator Code) and report the same in Metro II file under base segment field 38 (Consumer Information Indicator).

4. Now to report the subsequent bankruptcy stages, user has multiple options within OFSLL, depending on whether OFSLL Collections module is used or not –

   • Subsequent bankruptcy reporting of different account relations without 'Collections' module –

   As explained above, user can post the non-monetary transaction 'CUSTOMER BANKRUPTCY REPORTING INDICATOR' [Servicing → Customer Service → Maintenance].Based on the latest bankruptcy processing status, user can select the disposition and type so that system will report the corresponding CIIC accordingly.

   • Subsequent bankruptcy reporting of different account relations with 'Collections' module:

   User can post the BKRP condition using the Collections → Customer Service → Call Activities screen and subsequently update the BKRP record created under Collections → Bankruptcy → Bankruptcy screen. During the first step system posts the BKRP condition on the account and second action mentioned will mark the account level BKRP indicator to 'yes'.

   Note: user can still use the non-monetary transaction posting route in case both Servicing and Collections modules are in use.

5. Once bankruptcy processing is completed and no more bankruptcy specific reporting is required for an account relation in the Metro II, user can post the non-monetary transaction 'CUSTOMER BANKRUPTCY REPORTING INDICATOR' with 'BANKRUPTCY INDICATOR' parameter value as 'N' or close the BKRP condition posted in case all relations are out of BKRP reporting.

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Key Information on CIIC code derivation:

- To report the accurate Consumer Information Indicator Code (CIIC), user need to select the exact Lookup codes for Chapter and Disposition Code as depicted below.

→ Chapter Disposition Code	7	11	12	13	RD	RD_7	Null
PE	A	B	C	D			
DS	E	F	G	H			
DM	I	J	K	L			
WI	M	N	O	P			
RA					R		
PC			C	D			
RR						V	
S							S
Z							Z
Q							Q

14.2 Account information reporting during bankruptcy processing and resolution in case all account relations filed same chapter bankruptcy

14.2.1 Description

If all the account relations exists on an account (one or multiple i.e. Primary, Spouse, Secondary, Cosigner and Cosigner Spouse – In case of Metro II, reporting is required for a maximum FOUR account relations only) files for same bankruptcy chapter i.e. 7 or 11 or 12 or 13, system should report the account details as on the 'bankruptcy Petition Date' i.e. certain account information is frozen till bankruptcy processing resolution is reached. As of now system reports latest information as on the reporting date i.e. information available as on the account due date.

6. As soon as user opening the bankruptcy condition on to the account and all account relations in an account has been petitioned (in 1ˢᵗ cycle i.e. Month on which petition has been filed) only as either **A** or **B** or **C** or **D**, then system freeze some account information on that date and will report the same in the immediate reporting period.

7. In the next reporting (in 2ⁿᵈ cycle – Between the petition filed date and resolution date) i.e. still the CII codes of all relations exists as **A** or **B** or **C** or **D** then system will report the following fields as follows even though there is a change in Account Status (based on past due days and/or different conditions posted on the account) on an account or change in the payment history.

- (17A) Account Status = **Status at time of petition filed date**

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- (18) Payment History = **Incrementing first position with value 'D'(plus history reported prior to BK filing)**
- Amount Past Due = **as per petition filed date**

8. Once bankruptcy resolution has been reached, i.e. in the subsequent reporting ,if the CII code for one or all account relations are changed to R/E/F/G / H/I/J/K / L/M/N/O / Q then system will report **Account Status**, **Payment History** and **some other fields** as follows:

Once the resolution is reached and CII Code derived value is	Account Status, Payment History & other filed in the immediate reporting
CII = R (Reaffirmation of Debt)	No Change – Account information as it applies going forward
CII = E or F (Discharged through BK Chapter 7 or 11)	Account Status = status at time of petition Payment History = increment first position with value 'D' (plus prior months' history) Amount Past Due = as per petition filed date **Note**: after reporting this account, to discontinue reporting the account in Metro II, user need to open 'STOP CREDIT BUREAU' condition on the account.
CII = V (Chapter 7 Reaffirmation of Debt Rescinded)	Account Status = status at time of petition Amount Past Due = as per petition filed date
CII= I or J (BK Chapter 7 or 11 Dismissed)	Account information as it applies going forward
CII = M or N (BK Chapter 7 or 11 Withdrawn)	Account information as it applies going forward
CII = Blank (previous value reported is retained) or CII = C or D [Plan Confirmed]	If the disposition code is 'PC' and Ch 12/13 then (if account status is Active) Account Status = status at time of petition Payment History = increment with value 'D' (plus prior months' history) **Note**: In this case, assumption is that no new CIIC is posted, user need to Post the Change Payment Amount transaction with 'Plan Payment Amount' Adjust the 'Current Balance' accordingly with Chapter 12/13 plan balance 'Amount Past Due' as 'Zero' my making the payment on to the account.
CII = G or H (Discharged/completed through BK Chapter 12 or 13) Plan Completed – All payments made according to plan – no further obligation/ Chapter 12/13	Account Status = status at time of petition Payment History = increment first position with value 'D' (plus prior months' history) Current Balance = 0 (zero)

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Once the resolution is reached and CII Code derived value is	Account Status, Payment History & other filed in the immediate reporting
Note: System doesn't validate whether All payments made according to plan or not while updating the disposition code to 'Plan Confirmed'	Scheduled Monthly Payment Amount = 0 (zero) Amount Past Due = 0 (zero)
CII = Q Plan Completed / Chapter 12/13 Plan Completed – All payments made according to plan – consumer continues to make payments on Secured Debt	Payment History = increment first position with value 'D' (plus prior months' history)
CII= K or L (Ch 12/13 Bankruptcy Dismissed)	Account information as it applies going forward
CII = O or P (Ch 12/13 Bankruptcy Withdrawn)	Account information as it applies going forward
Plan Confirmed No change in CII; still C or D	If the disposition code is 'PC' and Ch 12/13 then (if account status is Charged Off) Payment History = increment first position with value 'D' (plus prior months' history) Amount Past Due = 0 (zero)

9. These changes will work only for newly reporting bankruptcies not for exiting bankruptcies.

10. Even if user posting the backdated petition date, system still consider the current account information only.

11. If R/I/J/K/L/O/P/Q is reported for any of the account relations filed for bankruptcy, post this account reporting will come back to normal.

12. If account having **E/F** (say for Cus1) and **V** (say for Cus2) in a reporting period, system need not report as per the **E/F** and system will report as per **V** (i.e. priority will be given for V).

13. In OFSLL, an account can hold maximum of 7 relations. While checking the CII codes for all relations means, it will consider any 5 (including primary) account relations exist on the account (because Metro II can hold only 5 relations 1 primary (base) + 4 Non-primary (J2)) in the following sequence.

- PRIM
- SPOUSE
- 2NDRY
- COS
- COS_SPOUSE
- COS2
- COS2_SPOUSE

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14. So while picking up account relations for Metro II, system will pick up the account relations in the above order mentioned.

15. Please note: user need to configure the below system parameters as mentioned below:

Sl. No.	Metro II Reporting Setup parameter	Value
1	Setup → Administration → System → System Parameter → CBU_DATA_SET_SIZE	Monthly
2	Setup → Administration → System → System Parameter → CBU_FILE_FORMAT	1280 (one base segment, four J2 sub segments and one L1 sub segment) Or 1226 (one base segment, four J2 sub segments)

Note the following:

- System will report correctly if user reports all customer relations to credit bureau. I.e., If the account having 3 customers (Prim/Spouse/2ndry) and if user wants to report 'only one J2 sub segment, i.e. only two relations (Prim/Spouse) will be reported to metro II. In such case, if at all, all three customers are filed petition then only system will treat that all filed bankruptcy. If Prim/Spouse petitioned, then system will not freeze the account information.
- If the petition or resolution for Primary Relation need to be reported by the system then user need to post the following call activity with proper/correct resolution reason code to exact reporting.
  - ➢ Action: QR
  - ➢ Result: OCIIC
  - ➢ Reason: same reason code which matches with CIIC code matrix provided here.
    - → i.e., Chapter and Disposition code maintained in Bankruptcy tab (using theses system going to derive the CIIC code) and Reason code should be in sync.
  - ➢ Condition: CIIC

14.2.2 Screen shot

-NA-

14.2.3 Seed Data

-NA-

14.3 Bankruptcy Petition File Date need to be reported as DOFD (Date of First Delinquency) in case of a current account wherein no DOFD exists

14.3.1 Description

At present OFSLL reports the 'Date of First Delinquency' in the following ways:

- In case of Current account (status 11) (0-29 days past the due date), system will not update any first delinquency date (ACCOUNTS.ACC_CRB_FIRST_DLQ_DT), hence blank will be reported.

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- If account became past due 30 days and above, system reports the DOFD as the due date from which account became delinquent
- Once an existing delinquency is closed (account back to normal status), system updates DOFD to null. In case after some time if the account falls into new delinquency again, system updates the new delinquency start date as the date of first delinquency date.

In case of Paid or closed account/zero balance (13), system will not report any DOFD as once account becomes 'current', DOFD will be updated as 'null'.

After this patch:

16. As soon as the user/system post CIIC code related to bankruptcy petition/resolution and account having following all status/conditions then system will report update the **DOFD** as CII condition posting date.

    - If the reporting account status is 11 or 13 **and**
    - Payment rating is 0 **and**
    - Any account relations' CII = A to H / Z / V (Please refer page 137/289 of CRRG version 2017)

17. This check will be happen each time when ever user posting the 'Customer Bankruptcy Reporting Indicator' (CBRI) transaction or updating the records in Bankruptcy tab.

18. System will report the DOFD as per the Due Date History (existing logic)…

    - While user closing the condition from the 'Call Activity' or CBRI transaction with NO
    - While updating the records in BKRP tab, if none of the 'Primary' records available or start date is null
    - While user modifying the disposition and chapter, which doesn't belongs to A to H / Z / V

19. If multiple current Bankruptcy records are available for multiple customers then consider the oldest of CIIC condition posted date from all records.

14.3.2 Screen shot

-NA-

14.3.3 Seed Data

-NA-

14.4 Account reporting in case one borrower filed Bankruptcy Chapter 12 or 13 and the other borrower did not

14.4.1 Description

If one of the account relations exists on an account files for bankruptcy chapter 12 or 13 and other relation(s) not filed any bankruptcy, system should report the account details as on the 'bankruptcy Petition Date' i.e. certain account information is frozen till bankruptcy processing resolution is reached.

20. After this patch, one of the account relation in an account has been reported to metro ii (in 1st cycle) as C or D, then,

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In the immediate reporting, system will report the bankruptcy details as follows:

FILER	NON-FILER
CII = C or D (Petition for Chapter 12 or 13 BK) Account Status = status at time of petition Amount Past Due = as per petition filed date	CII = Blank ECOA Code = T (Terminated) **Note**: user need to manually update the ECOA code using the non-monetary transaction 'Customer Maintenance'.

21. In the next reporting (2nd cycle) if still the CII code is **C/D** i.e. no resolution received, then system will report the following fields as follows for filer and non-filer even though there is a change in Account Status or change in the payment history.

FILER	NON-FILER
CII = Blank (previous petition value reported is retained) or CII = C or D Account Status = status at time of petition Payment History = increment first position with value 'D' (plus history reported prior to BK filing) Amount Past Due = dependent on status (as on the petition file date)	Do not report non-filer(s) **Note**: Once ECOA code is reported as 'T' (terminated) next reporting cycle onwards system will not report that account relation. This requirement is covered under item 2.4 below.

22. In the subsequent reporting (either 2nd or 3rd+ cycle) if the CII code for all account relations are changed to G/H / K/L / O/P / Q then system will report **Account Status**, **Payment History** and **other fields** as follows:

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Once the resolution is reached and CII Code derived value is	Account Status, Payment History & other filed in the immediate reporting.
CII = Blank (previous value reported is retained) or CII = C or D [Plan Confirmed]	If the disposition code is '**PC'** and Ch 12/13 then (if account status is Active) FILER CII = Blank (previous petition value reported is retained) or CII = C or D Account Status = status at time of petition Payment History = increment with value 'D' (plus prior months' history) Amount Past Due = Zero Also, user need to Post the Change Payment Amount transaction with 'Plan Payment Amount' Adjust the 'Current Balance' accordingly with Chapter 12/13 plan balance 'Amount Past Due' as 'Zero' my making the payment on to the account. Disable the non-filers to stop reporting if not account relations' ECOA code is not 'T'. NON-FILER Do not report non-filer(s) **Note**: Once ECOA code is reported as 'T' (terminated) next reporting cycle onwards system will not report that account relation. This requirement is covered under item 2.4 below.
CII = **G or H** (Discharged/completed through BK Chapter 12 or 13) Plan Completed – All payments made according to plan – no further obligation/ Chapter 12/13 **Note**: System doesn't validate whether All payments made according to plan or not while updating the disposition code to 'Plan Confirmed'	FILER Account Status = status at time of petition Payment History = increment first position with value 'D'(plus prior months' history) Current Balance = Zero Scheduled Monthly Payment Amount = Zero Amount Past Due = Zero NON-FILER: This requirement of separate reporting of base segment fields for non-filer (Account Status, Payment History Profile, Current Balance, Scheduled Monthly Payment Amount and DOFD) cannot be supported since these fields will have only one version of the data taken from the account.

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Once the resolution is reached and CII Code derived value is	Account Status, Payment History & other filed in the immediate reporting.
CII=Q [Plan Completed – All payments made according to plan – consumer continues to make payments on Secured Debt]	FILER Payment History = first month, increment first position with value 'D'; in subsequent months, increment based on prior month's status NON-FILER Non-filer can be re-reported in the same month CII Q is reported for the filer. CII = Blank ECOA = applicable value, such as 2 (not T) **Note**: user need to manually update the ECOA code using the non-monetary transaction 'Customer Maintenance'.
CII= K or L (Bankruptcy petition is Dismissed)	FILER Account information as it applies going forward NON-FILER Re-report non-filer(s) CII = Blank ECOA = applicable value, such as 2 (not T) **Note**: To re-report current non-filer user need to post the non-monetary transaction 'CUSTOMER MAINTENANCE' so that ECOA code can be changed to the current value applicable (not T or Z)
CII= O or P (Bankruptcy petition is withdrawn	FILER Account information as it applies going forward NON-FILER Re-report non-filer(s) CII = Blank ECOA = applicable value, such as 2 (not T) Note: To re-report current non-filer user need to post the non-monetary transaction 'CUSTOMER MAINTENANCE' so that ECOA code can be changed to the current value applicable (not T or Z)
Plan Confirmed No change in CII = still C or D	If the disposition code is '**PC'** and Ch 12/13 then (if account status is Charged Off) Payment History = **increment first position with value 'D' (plus prior months' history)** Amount Past Due = **0 (zero)**

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Note: If an account having Prim and Spouse relations, and Prim got filed petitioned and got resolution then system would report as per above. After that, if spouse petitioned, then user need to mark the Primary as Not Bankruptcy.

- These changes will work only for newly reporting bankruptcies not for exiting bankruptcies.
- Even if user posting the backdated petition date, system still consider the current account information only.
- If the petition or resolution for Primary Relation need to be reported by the system then user need to post the following call activity with proper/correct resolution reason code to exact reporting.
  - Action: QR
  - Result: OCIIC
  - Reason: same reason code which matches with CIIC code matrix provided here.
    - i.e., Chapter and Disposition code maintained in Bankruptcy tab (using theses system going to derive the CIIC code) and Reason code should be in sync.
  - Condition: CIIC

14.4.2 Screen shot

-NA-

14.4.3 Seed Data

-NA-

14.5 Discontinue the reporting of an account relation in Metro II once ECOA code for the relation has been reported as either 'T' (Terminated) or 'Z' (Delete) in the previous cycle

14.5.1 Description

Termination (ECOA Code: 'T') or Deletion (ECOA Code: 'Z') of a non-primary account relation as part of bankruptcy processing can be handled as follows:

- To report a non-primary account relation ECOA code change to 'T' or 'Z', user need to post the non-monetary transaction 'CUSTOMER MAINTENNACE' FIRST. Select the new ECOA code from the drop-down of parameter 'CRB ECOA CODE' and once transaction has been posted, system updates the ECOA code of the account relation selected and same will be reported in the ECOA Code field (#10) of J2 segment of the next Metro II report to be generated
- To re-report an account relation again, user need to update the ECOA code accordingly by posting the CUSTOMER MAINTENANCE' non-monetary transaction so that system will pick that account relation again in the immediate reporting.

14.5.2 Screen shot

-NA-

14.5.3 Seed Data

-NA-

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14.6 Custom Fields in Application Entry RESTful web services

Custom fields are made available in Application Entry RESTful web services for GET, PUT, and POST for the below blocks:

- Income
- Financials
- BusinessAddress
- BusinessTelecom

Sample request response is attached below:

Adobe Acrobat
Document

Adobe Acrobat
Document

Application Entry   Json file

14.7 Seed Data changes for Impacted Bugs

NA

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14.8 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
27639121	Servicing → Customer Service → Summary, system does not report ZERO BALANCE to the Credit Bureau if account is charged-off and/or SPPC condition is posted with reason code as AU (Account paid in full for less than the full balance).	Fix has been provided by amending the metro II table population logic such that when account status is Charged Off, system updates the Scheduled Monthly Payment Amount as '0' and Amount Past Due with Deficiency Balance. If account is Charged Off and having SPCC Conditions with AU reason code, then system updates the Account Status as 64, Current Balance as '0', Amount Past Due as '0', Date of Account Information and Date Closed with SPCC condition Start Date.
27978360	Servicing → Customer Service → Account Details → Insurances → system allows to refund insurance amount while funding even if the "Refund Allowed Indicator" is set to 'N' which eventually reduces the Payoff amount by deducting the insurance premium.	Fix has been provided by adding a condition such that system calculates the rebate based on Refund Allowed Indicator. When 'Refund Allowed Indicator' is N then system displays the rebate amount as zero for payoff quote and computes insurance rebate quote transactions. When charged off transaction is posted on the account having the Refund Allowed Indicator as Y, then system shows the rebate amount.
28042450	Account on Boarding response with respect to ZIP code is not correct. When used with JSON request zip code is returned with number i.e. without " quotes and transformation is failing in the external system.	Fix has been provided by removing schema validation in JAXB files and after removing schema type from JAXB, the ZIP code is returned with " quotes.
28056641 & 27933988	Metro II Reporting → In the metro II reporting file, the account status is reported as 13 closed date is not reported and as a result the same does not meet the metro II guidelines.	Fix has been provided such that in the metro II reporting file hand-off, if the account status is reported as 13 / 61 / 62 / 63 / 64 / 65 then, system reports the Closed Date as 'Last Payment Date' which is last payment made on the account.
28078815	Metro II Reporting → The date of first delinquency reported in metro II table is not 30 days greater than the CRB delinquent date in the accounts table.	Fix has been provided such that system considers the value in system parameter (metroII_first_delq_dt_add_days) while deriving the date of first delinquency while reporting in metro II file.
28034019	Metro II Reporting → System does not populate the expected value on executing the PRODUCER ACH PROCESSING batch job and as a result the record created has null value in 'ODH_FILE_NAME_ATTRIBUTE1' column.	Fix has been provided by tuning the system to fetch the file name in the data file setup and populate the value to 'ODH_FILE_NAME_ATT RIBUTE1' column.

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Bug Id	Bug Description	Fix Description
27987931	Metro II Reporting → The 'Name' field in Setup → Administration → User → Companies → Company definition supports only 30 characters but however the same field in metro II supports 40 characters which is not as per the guidelines.	Fix has been provided by modifying the 'Name' filed value to support 40 characters and also user can now modify the record after save.
28056709	Metro II Reporting → Need amendments in the existing bankruptcy reporting details to comply with the changes in 2017 version of credit Reporting Resource guide.	Fix has been provided with required amendments. Refer to enhancement section for in this documents more details.
28076992	Servicing → Batch Transactions → Payments → Payment Maintenance screen, Transfer Payments is failing for Accounts with Alpha numeric code.	Fix has been provided with code changes to handle the exception and proceed with transfer payments.
27997409	Account Conversion → while doing the data conversion for line of Credit, the entire load for the related account fails if there is no data passed into api_account_due_date_history table.	Fix has been provided by adding a condition to bypass the insertion into I table if data is not present for account due date history in api tables.
28018412	Account Conversion → while doing data migration, if ACC_CRB_PMT_HISTORY_DT in api_accounts is null, then the load process fails when moving the data from iaccounts to core table accounts.	Fix has been provided by adding NVL function for Lease and Line products in ACC_CRB_ PMT_HISTORY_DT column to avoid NULL constraint.
28028558	Servicing → Batch Transactions → Payments → Payment Entry tab, on modifying a Payment with zero amount, system reverses the payment in the account but still shows the payment record in payment maintenance for reversal.	Fix has been provided with code change to validate the payment amount and system displays an error indicating 'Transaction Amount cannot be zero' when user try to modify payment amount with zero value.
28022382	Servicing → Batch Transactions → Payments → Payment Entry tab, payments posted before the Effective date (i.e. prior to Activation) displays an error instead of being directed to suspense.	Fix has been provided such that the payments posted before the Effective date is directed to suspense based on system parameter TPE_BACKDT_PMT_POSTING.
27868706	Servicing → Batch Transactions → Payments → Payment Entry tab, while posting the expense transactions attached to both Internal and GRI invoices displays error due to any setup issue and does not display the log information of the failure.	Fix has been provided such that the Transaction Results tab under invoice screen is extended to display the transactions for all i.e. Internal, GRI and Remarketing (GAI) transaction status.
27732734	Batch Job issue → The batch job CREATE OUTPUT DATA DUMP FILES even if scheduled to run on weekdays generates the output file on weekend and holidays.	Fix has been provided by correcting the batch job to run on weekdays only.

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Bug Id	Bug Description	Fix Description
27914061	Servicing → Customer Service → Transaction History → Transactions tab, system does not allow to process 'file-based' transactions processing during EOD run and the transactions are kept on hold which eventually is posted to next day after date rollover.	Fix has been provided such that the system parameter 'CMN_SYSTEM_UNDER_MAINT ENANCE: SYSTEM UNDER MAINTENANCE' is set as 'Y' for 'file-based' input and system allows to post the transactions through file upload.
27987205	Account Migration → during migration the 'API_ACCOUNTS' table does not get updated even when the derivation/code fix was provided in 14.4 release.	Fix has been provided with code changes and system now updates the first date of delinquency correctly upon migration.
28017842	Servicing → Batch Transactions → Payments → Payment Entry tab, system allows to post payment even when the account Effective Date is equal to Backdated Date.	Fix has been providing with a validation such that when backdated date is less than or equal to account Effective Date system either displays and error or posts to payment to suspense based on value defined in system parameter TPE_BACKDT_PMT_POSTING.
28024133	Servicing → Customer Service → Transaction History → Work Orders tab, system does not allow to create a Work Order if the account is in 'Paid Off' status and displays a package error.	Fix has been provided such that work order is allowed to be created even for 'Paid Off' status accounts.
28048152	Metro II Reporting → In base API, user input api_accounts.acc_close_dt is not being used and instead defaults to indefinite date. As a result the Metro II reporting has VOID/closed accounts reported indefinitely.	Fix has been provided by adding NVL condition for column iv_iacc_rec.acc_close_dt and system now uses proper date.
28048166	Metro II Reporting → When accounts with ACTIVE status is reversed, the accounts.acc_close_dt defaults to indefinite date. As a result the Metro II reporting has VOID/closed accounts reported indefinitely.	Fix has been provided by assigning the value of Account closed date (acc_close_dt) as transaction GL post Date (txn_gl_post_dt) to solve the issue.
28106024	Title tracking release file does not pick-up the 'Other' entity details because of space issues while adding address details in Collateral screen.	Fix has been provided by using trim function to remove the empty space from the code so that the value is falling on correct spot while reading the 'Other' entity details.

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15. Patch Release 14.4.0.0.13

Ref No.	Enhancement	Description
OFSLL_PMG_RQT _869	Computation on Rebate Due To Mileage Only for Insurances that Belongs To Warranty	When user do a payoff quote or compute rebate quote transaction on an account that has both warranty linked insurances (say GAP) and un-linked warranty insurances (VSC) and if user enters mileage, the calculation is using the mileage for both insurances.

15.1 Computation on Rebate Due To Mileage Only for Insurances that Belongs To Warranty

15.1.1 Overview

When user does a payoff quote or compute rebate quote transaction on an account that has both warranty linked insurances (GAP) and un-linked warranty insurances (VSC) and if user enters mileage, the calculation is using the mileage for both insurances.

- When the generic account level payoff has been requested for account the GAP rebate computation also goes for mileage based computation and computes a lower value.
- Mileage call should happen only VSC other insurance products are not based on mileage.
- There is **no clear parameter provided/available under loan insurance setup** hence, a parameter is needed to differentiate warranty related and non-warranty related insurances.
  - ➢ If 'Consider Mileage while Cancellation' flag is 'Y' then system should consider the 'Current Usage' value to compute based on the Pro Mileage calculation.
  - ➢ If the flag is 'N', then system shouldn't consider the 'Current Usage'.

So that other insurance products are not impacted because of mileage value when requested via Payoff/ compute rebate quote/ insurance cancelation

15.1.2 Solution

Changes in Setup > Products > Insurance > Loan:

- Provided new mandatory flag under 'Result' as '*Consider Mileage while Cancellation'.
- On click of 'Add', this flag is defaulted to 'N'. Based on selection user would able to save the record.
- User can able to check and uncheck this flag on 'Edit'.

Changes in Origination > Funding > Loan Application > Contract > Insurances > Insurance Information:

- Created a new read-only flag 'Consider Mileage while Cancellation' under 'Cancellation/Refund' section.
- On click of 'Edit' if 'Insurance 'Plan' is not selected, then system shows this flag as 'N'.
- On selection of 'Insurance Plan', system populates the new flag (Y/N) based on the current setup.
- If user deselect the Insurance Plan, then system will set this flag as 'N'.

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- User can able to save and view the record post selection of Insurance Plan.

Changes in Servicing/Collections > Customer Service > Account Details > Contract Information > Insurances & Account Details > Insurances:

- Created a new read-only flag 'Consider Mileage while Cancellation' under 'Cancellation/Refund' section.
- As soon as user funds the loan application with insurance, system will populate the insurance information with this new flag also.

Changes in 'Insurance Addition' monetary transaction:

- While posting the transaction for Loan, system will populate this new flag in 'Account Details > Insurances' tab.

Changes in Compute Rebate Quote/ Insurance Cancelation transactions:

- While arriving the final rebate, if the flag is 'Y' then system will derive the rebate amount minimum of Prorata Mileage and Actual Rebate calculation value.
  - ➢ If user doesn't provides the usage value, then system displays the actual rebate calculation value.
- If this flag is 'N', system displays the Actual Rebate calculation. Even if user provides the usage, system will ignores the usage.

Below is an example of how Compute Rebate Quote/ Insurance Cancelation transactions is handled in the system.

VSC_Rebate_Mileag
evsTermExample.xlsx

15.1.3 Screen Shot

Changes in Setup > Products > Insurance > Loan

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Changes in Origination > Funding > Loan Application > Contract > Insurances > Insurance Information

Changes in Servicing/Collections > Customer Service > Account Details > Contract Information > Insurances & Account Details > Insurances

15.2 Seed Data changes for Impacted Bugs

NA

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15.3 Patches and Bugs

Bug Id	Bug Description	Fix Description
28125324	Servicing → Customer Service → Accounts tab, system currently does not display the total value of 'Pay Off Amount' and 'Amount Due' in the header section on selecting 'Show All' option. This is required when a customer invariably has multiple accounts associated.	Fix has been provided by re-instating the earlier functionality such that the total of 'Pay Off Amt' and 'Amount Due' is available when 'Show All' option is selected. However, if there is a change in payoff amount, amount due, the total is updated on click of Refresh button.
28032413	Conversion Accounts → While on-boarding an account through conversion process, data is not getting populated into iaccount_ach_details and account_ach_details which is important as it related to the payments received by customer.	Fix has been provided such that system inserts ACH details into I tables and Accounts table during the conversion by creating new ctl file.
27901097	Servicing → Customer Service → Transaction History → Transactions, the payment reverse batch functionality does not display statuses/messages correctly when there are failed accounts in the batch.	Fix has been provided as indicated: If one of the payments inside a batch errors out during reversal, the batch status is updated as ERROR-REVERSAL (new batch status instead of ERROR). This helps to differentiate whether the ERROR status is due to POSTING action or REVERSAL action.(Also REVERSE button will not be enabled for ERROR status) Individual payments which errors out during reversal is also updated with ERROR-REVERSAL status. 'REVERSE' status for a transaction is not supported since main and reverse transactions are separate and both can be 'POSTED' on account.
27935536	Servicing → Customer Service → Account Information, the daily interest amortization should ideally start on day of contract / funding, but system is amortizing for 2 days and INT_AMORTIZE transaction has 2 days interest since it is not happening from/on Day 1.	Fix has been provided such that for Accrual Method = INTEREST BEARING and Interest Amortization Frequency as DAILY, the interest amortization is calculated on Daily Basis from Day 1.
28021918	Metro II → The MET_BASE_ORIGINAL_CHG OFF_AMT is updated when an expense is applied on a charge off account. But as per section 6-35 of 2017 CDIA guide this field should be "the original amount charged to loss, regardless of the declining balance. This field should not be changed".	Fix has been provided by introducing new column 'acc_crb_original_chgoff_amt' to store the original charged off amount and same will be reported to metro II. Also, while reversing the Charge Off transaction, the value of it is set to 'Zero'.

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Bug Id	Bug Description	Fix Description
28067138	Servicing → Customer Service → Maintenance screen, system does not allow to post 'Void Sale Transfer Transaction' if there are backdated monetary transaction present and displays an error indicating the same.	Fix has been provided such that system allows to post 'Void Sale Transfer Transaction' reversing the existing transactions and if there are any system posted monetary transactions, the same is reversed and reposted automatically.
28128944	Origination → Funding → Application tab, there is mismatch in the total characters allowed in Producer Name field in OFSLL (80 characters) and Title tracking interface (30 characters) and as a result system fails to insert the record in title tracking file.	Fix provided such that system picks the first 30 characters in the Producer Name record to include in Title Tracking file.
28164994	Origination → Underwriting → Collateral tab, system by default allows to enter any number of characters in VIN number field without validation.	Fix has been provided with a validation such that system displays a warning when VIN (vehicle identification number) specified is less than 17 characters, but however allows to proceed and save the recorded details.
27839449	Servicing → Customer Service → Maintenance screen, on posting a payoff quote on an account that has both GAP (INS_GAP) and VSC (INS_OTH) and mileage is specified, system calculates using the mileage for both the GAP product and the VSC product. Ideally, the mileage entered should only be used on the VSC product rebate amount calculation.	Fix has been provided by giving data script along with the patch to correct the issue.
28094898	Servicing → Customer Service → Maintenance screen, on posting 'Payoff Quote Insurance Cancellation Rebate' system post negative rebate amount as positive rebate when ancillary product cancellation amount is less than cancellation fee.	Fix has been provided by adding a validation condition such that if rebate amount 'cancellation fee' is negative, then the value of rebate is automatically set to 0.
28094917	Metro II → system does not report the Scheduled Monthly Payment as `Zero' when the account is paid in Full as per standard credit reporting.	Fix has been provided with code changes so that system reports Scheduled Monthly Payment as zero (0) for account status 13/61/62/63/64/65/97.
28133244	External interface → in an integrated environment with OKTA, system successively prompts newly create user to change the password after login. Since the password management is external, this validation ideally must be suppressed.	Fix has been provided by giving a seed data delete script to remove the system parameter ULG_PWD_CHANGE_DAYS_ACTUAL which was deprecated in previous OFSLL release but somehow exist in customer environment.

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Bug Id	Bug Description	Fix Description
27448630	Servicing → Customer Service → Transaction History → Due Date History tab, there are instances in production where due date history is not accurate and the possible reason could be that the payment amount and last payment date are not accurate based on the transactions.	Fix has been provided such that after rate rescheduling, the due date history will display dues from the RESCHEDULE PAYMENT START DATE and payments will also get settled accordingly.
Bug Fixed as part of 14.4.0.0.0 PS12		
27967365	Servicing → Customer Service → Transaction History → Transactions, on posting 'Loan Sale Transaction' system fails to split the interest amount properly when there is promotion attached to account.	Fix has been provided by adding a condition to skip interest split posting for account under promotion period and system effectively considers the interest split with the promotion for loan sale transaction.
28079051	Servicing → Customer Service → Maintenance screen, system currently allows to post 'Add Compensation' transaction after when the 'Loan Sale Transaction' is posted.	Fix has been provided such that system displays an error on trying to post either Compensation Adjust (+) or Compensation Adjust (-) transaction after 'Loan Sale Transaction' is posted on account.

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16. Patch Release 14.4.0.0.14

Ref No.	Enhancement	Description
OFSLL_PMG_RQT _869	Change in computation of 'Rebate Due To Mileage Only' for Insurances that Belongs To Warranty	System is enhanced to consider the flag 'Consider Mileage while Cancellation' for rebate computation using the 'Current Usage' value for an account that has both warranty linked and un-linked warranty insurances.

16.1 Change in computation method for 'Warranty' Type Insurances

16.1.1 Overview

For an account that has both warranty linked insurances (say GAP) and un-linked warranty insurances (VSC), on posting either payoff quote or compute rebate quote transaction by entering mileage, system calculates the rebate using 'mileage' for both the insurance types.

- When the generic account level payoff has been requested for account the GAP rebate computation also goes for mileage based computation and computes a lower value.
- Mileage computation is to be done only for VSC and other insurance products are not based on mileage.
- There is no parameter under loan insurance setup to differentiate warranty related and non-warranty related insurances.
  - ➤ If the flag 'Consider Mileage while Cancellation' is 'Y', then system should consider the 'Current Usage' value for computation based on the Pro Mileage calculation.
  - ➤ If the flag is 'N', then system shouldn't consider the 'Current Usage' value.

With the above change, the other insurance products are not impacted because of mileage value when requested through Payoff/ compute rebate quote/ insurance cancelation.

16.1.2 Solution

23. Account On-Boarding Web Service changes:

- If user submitting the insurances with Account On-Boarding, system will create the account with this new flag, based on the setup/input.

24. Account Conversion changes:

- If the legacy system has the accounts with insurance, system defaults the flag based on the Insurance Code.

25. Archive and Purging Tables – System archives/purges the new flag 'Consider Mileage while Cancellation' after running the below batch jobs

- PACARC_BJ_100_01 - ARCHIVE ACCOUNT DATA TO OTABLES
- PACARC_BJ_100_02 - ARCHIVE ACCOUNT DATA TO OOTABLES
- PAPARC_BJ_100_01 - ARCHIVE APPLICATION DATA TO OTABLES
- PAPARC_BJ_100_02 - ARCHIVE APPLICATION DATA TO OOTABLES
- PJRPAP_BJ_100_01 - PURGE APPLICATION DATA
- PJRPAC_BJ_100_01 - PURGE ACCOUNTS DATA

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26. By default this flag will be 'N' as part of base installation. A data script is provided to update the new flag to 'Y' by accepting the 'Insurance Plan Code'.

- On executing the scripts (by administrator only), the flag in 'Setup, Origination, and Servicing' is updated.

16.1.3 Screen Changes

-NA-

16.2 Seed Data changes for Impacted Bugs

NA

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16.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
27572768	Conversion Accounts → In Customer Service → Summary screen, system wrongly calculates the Oldest Due Date when account is more than 4 cycles past due.	Fix has been provided such that system considers data from repayment schedules Instead of acc_pmt_amt_cur while calculating the term to calculate the oldest due.
28138277	Servicing → Customer Service → Transaction History → Transactions tab, on posting a payment transaction between the paid off date and non refund GL transaction, the non-refund GL transaction is reversed and reposted with primary indicator "N". The credit on the account is already adjusted for the amount of the non-refund GL transaction and as a result, the balances and transaction are out of sync.	Fix has been provided such that the value for the primary indicator is set as 'Y' in txnrfd_en_100_01.pkb before inserting into transaction table and the non refund GL transaction is reversed and reposted appropriately.
28147935	Servicing → Customer Service → Maintenance tab, on posting the 'Customer Name Maintenance' transaction to update the Co-borrower name, system does not include the same in data change file.	Fix has been provided by updating the existing condition to verify changes even in the secondary and spouse details along with Primary name before making any changes at account condition.
28168724	Origination → Funding → Comments tab, while navigating from Tools tab after clicking on 'OK' for an erroneous action, the records in Comments or Collateral tabs are removed.	Fix has been provided such that data in other tabs are automatically refreshed to display the data while navigating from Tools tab after clicking OK on an error dialog.
28168726	Servicing → Vendors → Work Orders tab, vendor re-assignment does not happen on the stipulated date due an error in the logic for reassignment.	Fix has been provided such that on running vendor reassignment batch job, the timestamp values is removed in Vendor assignment date and system reassigns the Work order to different vendor as per the indicated date.
28170322	Batch Job issue → The GRI batch jobs 'RDNDLQ_BJ_100_01' and 'RDNVNA_BJ_100_01' are not looping beyond commit count and job is stopping after reaching the # count = Commit count without picking the required records for processing.	Fix has been provided by introducing an external loop to process all the records and commit the batch based on commit count. Also, new columns is introduced for each batch job to track the next run date and data fix is provided to update both the columns with vendor assignment date.
28177137	Batch Job Issue → On running the batch job 'OFDPRC_BJ_111_01' for Output Line tracking, the lien release file always picks only the primary details irrespective of details maintained in Setup → Collateral Management screen.	Fix has been provided such that when line release output file is generated system pick the updated Lien entity name as PRIMARY / SECONDARY / SPOUSE based on the details maintained in Setup → Collateral Management screen.

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Bug Id	Bug Description	Fix Description
28182270	Servicing → Customer Service → Search screen, system displays an error while searching for converted accounts which either contains alphanumeric characters or has lower case in the account number.	Fix has been provided such that Account number will always be stored in upper case characters for both conversion and on-boarded accounts and when lower case characters are entered in search field, system converts them to upper case before querying the database.
28210253	Servicing → Customer Service → Transaction History → Transactions tab, system displays a confirmation message while clicking 'Reverse' to Reverse a transaction. Though this is a safety feature, the same is time consuming to click yes for every reversal while waiving mass lists of transactions.	Fix has been provided with a system parameter UIX_WARNING_MESSAGE_ENABLE_IND to control the pop-up in transaction history screen. If the parameter is set to 'Y', the pop-up is displayed and if set to 'N' system directly proceeds for transaction reversal.
28217371	Web Service issue → while creating new applications through web service, the application is processed as expected but in the application response status, the Zip code values are missing the quotes. This is causing issues while parsing the application response status json.	Fix has been provided by removing the schema type annotation and now system includes double quotes in response for Zip and Zip extension values.
28224468	Conversion Accounts → the IBAN and BIC code are not updated in Contract → ACH tab of Account conversion.	Fix has been provided such that the BIC code and IBAN are getting uploaded during ACH conversion.
28032084	Servicing → Customer Service → Payment Maintenance screen, performance issues have been noted during Queue search.	Fix has been provided by restructuring some of the indexes and created new index for PMT_REFERENCE column to enhance performance.
28222696	Metro II reporting issue → after deploying OFSLL 14.4 PS12, system does not generate the metro II reporting file if an alphabet is present in 'Payment Rating' value.	Fix has been provided such that even if payment rating has an alphabet, system generates metro II data and creates metro II file.
28132369	Origination → Funding screen, every time while funding an application system automatically posts INT amortize transaction even if it is not part of the Contract and even when the same is disabled from Contract setup screen.	Fix has been provided by adding a validation for restricting the insertion into amortized balances if the interest component is not maintained. Accordingly, system posts the INT amortize transaction only when the interest amortization balance type is added in contract setup and vice versa.

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17. Patch Release 14.4.0.0.15

17.1 <u>Enhancements</u>

Ref No.	Enhancement	Description
NA	NA	NA

17.2 <u>Seed Data changes for Impacted Bugs</u>

NA

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17.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
28157494	Servicing → Customer Service → Account Details, for conversion accounts, the rate change process fails with an error if the rate change frequency is set to MATURITY since system tries to set the next rate change to the maturity date.	Fix has been provided by updating a condition such that system refers to 'DT_MAX' value during rate change batch job run on account maturity, if acc_rat_run_dt_next >= acc_maturity_date.
28210618 & 28276304	Dashboard → System Monitor → Batch Job, the 'Late Fee Pyramid Law' has incorrect date range based on the value set for system parameter 'TPE_APPLY_LTC_FROM_CURR_DUE_DT'. If set as 'Y' or 'N' and system either refers to current due date or last late charge date.	Fix has been provided such that when the value of system parameter TPE_APPLY_LTC_ FROM_CURR_DUE_DT is set as 'N' the late fees is applied to calculate date range if the sum of total paid for schedule is more than the total due for that period.
28243407	Web Service → The GRI firehose web service to Update Case Account details in external system sends update of even the CLOSED/COMPLETED Work Orders. This ideally should not happen since the case is already completed/closed.	Fix has been provided by modifying the code such that system excludes work order updates which are in COMPLETED, CLOSE or REPOSSESSED status from sending to external system after posting payment on the account.
28243435	Servicing → Vendors → Work Orders tab, when same channel is being used for both internal and GRI Work Orders, on running of firehose batch job, system sets the status of both the work order as 'GRI failed' by default.	Fix has been provided by tuning the status update logic to consider 'Channel' as well so that, when more than one work order is created with different 'Channel' and the Work Order at external interface for channel GRI has failed, the status of other Internal work order does not change.
28257301	Servicing → Customer Service → Transaction History → Transactions tab, account acceleration transaction is not displayed when sorted with 'Txn Dt' (transaction date) in the screen.	Fix has been provided by adding acceleration transaction group which is used to fetch the account acceleration transaction when sorted with 'Txn Dt'.
28286072	Conversion Accounts → For accounts on-boarded from external system, though the Insurance Plan code is passed from the on-boarding request the field is not stored in contract _details (ACD_PIN_CODE) and not moved to insurance table.	Fix has been provided such that system inserts insurance plan code under contract itemization field PINCODE.
28285795	Servicing → Customer Service → Collateral → Vehicle tab, on running OUTPUT LIEN TRACKING Batch job, the value for 'get_lien_release_days' is always returned as '0' and displays an error since system is referring to GL date.	Fix has been provided by converting the GL date to 'MM/DD/YYYY' format to avoid the inconsistent date format.

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Bug Id	Bug Description	Fix Description
28291222	Conversion Accounts → need exit points available in main procedure 'load_current_acc' at to local procedure update_account for customizing transaction during data conversion.	Fix has been provided by creating exit points to customize the transaction during data conversion.
28301250	Web Services → the exit point procedure XCSCAC_EX_100_01.POST_CAC_REP is not handled properly in the core package procedure XCSCAC_EM_100_01.POST_CAC and is creating issues during customization.	Fix has been provided by handling the exit points appropriately in the package to avoid any exceptions.
28245634	Servicing → Customer Service → Account Details tab, the FASB amortization on promo/subvention loan is not calculating correctly.	Fix has been provided by modifying the code such that in case of promotion, system calculates the Interest rate based on accrual start date instead of contract date.

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18. Patch Release 14.4.0.0.16

18.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

18.2 Seed Data changes for Impacted Bugs

Bug 28363174

TABLE	KEY DATA	TYPE
TRANSLATION_DATA	SYS|SYS|SYS|TXN|002005|PAYMENTPOSTEDTOSUSPENSEACCOUNT: CANNOTBACKDATEBEFOREACCOUNTBACKDATEDT|SYS|MSG-SW	INSERT

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18.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
28278190	Web Service issue → while creating account through loan activation web service, if the value of disbursement currency is NULL in contract itemizations, system does not proceed with the process since disbursement currency is not passed in request.	Fix has been provided such that if itemization Disbursement Currency Code is not passed in the request, system considers Application Loan Currency Code as disbursement currency for creating the account.
27953057	Upgrade issue → Currently the sequences with CACHE creates application issues while running OFSLL in RAC configuration and hence the Sequence Reset Script needs to be updated.	In-order to reset the reset the sequences for OFSLL running in RAC configuration, the 'alter_sequence_nocache_oci.sql' script needs to be executed. Refer to Patch installation guide for more details.
28326555	Servicing → Customer Service → Account Details tab, system displays an error while updating bankruptcy disposition details for some accounts due to restriction in length of allowed characters.	Fix has been provided by increasing length of supported characters in abh_payment_history column from 30 to 2000 in ACCOUNT_BANK RUPTCY_HISTORY Table.
28335694	Web Service issue → For Collateral Remarketing web services, the CustomUserDefinedStringData field is limited to support only 30 characters which ideally should be defined similar to Account On-Boarding web service.	Fix has been provided such that system allows more than 30 and up to 4000 characters in the custom fields for both Invoice as well as Account On-Boarding web services.
28339556	Servicing → Customer Service → Maintenance tab, on posting 'Sale of Asset' transaction, system does not update the record in GL Transactions → Account → Payment Txns tab.	Fix has been provided by adding 'Sale Of Asset' group code which was missing from the query to show in GL screen.
28335835	Servicing → Batch Transactions → Payments → Payment Maintenance screen, on modifying Suspense payment system does not update the GL entries since the values for Company and Branch is updated as NULL in corresponding transaction record for new Payment and also reverse transaction is not posted for old payment.	Fix has been provided with code changes to post the reverse transaction and to derive the company and branch details from old transaction record. However, to include the transaction in GL, the GL Indicator has to be enabled for PAYMENT_NONCASH_ERROR in Transaction codes Setup.
28385191	Web Service issue → For Account on Boarding web service, the loan activation process fails with an error in the response received from external system.	Fix has been provided by removing the entity 'INS_MILEAGE_REBATE_IND' from request so that the response is received as success and account number is generated after activation.

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Bug Id	Bug Description	Fix Description
28034019	Metro II Reporting → System does not populate the expected value on executing the PRODUCER ACH PROCESSING batch job and as a result the record created has null value in 'ODH_FILE_ NAME_ATTRIBUTE1' column.	Fix has been provided by adding the column odh_file_name_attribute1 = 'lv_odf_file_name' in update statement to fetch the file name in the data file setup and populate the value to 'ODH_FILE_NAME_ATTRIBUTE1' column.
28363174	Wrong Error Reason is displayed for Lock box payments, when payment effective date is older than migration date.	Fix has been provided by correcting the error reason displayed when payment effective date is older than migration date for Lock box Payments.

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19. Patch Release 14.4.0.0.17

19.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

19.2 Seed Data changes for Impacted Bugs

Bug 28414234

Sl.No	Table	Key Data	Type
1	FLS_ACCESS	FLL.SER.UCS.ACCOUNTTRANSACTION.REVERSE.BUTTON	INSERT

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19.3 Patches and Bugs

Bug Id	Bug Description	Fix Description
28276075	Conversion Accounts → During data conversion, the bankruptcy information in api_accounts are populated only into accounts table but not into bankruptcy table and due to this, the bankruptcy data is not displayed in UI.	Fix has been provided such that the bankruptcy tracking attributes present in api_accounts are also converted along with bankruptcy details and displayed in UI.
28281486	Servicing → Customer Service → Maintenance tab, if user posts a payment transaction on the same day when 'Charged Off' transaction is posted by automated batch job, system reverses the 'Charged Off' transaction and re-allocates the payment.	Fix has been provided such that system does not reverse the 'Charged Off' transaction even if user posts the payment on the same day.
28335364	Conversion Accounts → While calculating and populating delinquency categories for each of five latest Due Dates (ACC_DUE_CAT1 to ACC_DUE_CAT5) system considers contractual due day (ACC_DUE_DAY) instead of current due day (ACC_DUE_DAY_CUR) and display wrong values.	Fix has been provided such that system now considers current due day (ACC_DUE_DAY _CUR) instead of contractual due day (ACC_DUE_DAY) to derive the transaction date and to populate the delinquency categories.
28369866	Metro II issue → During metro II file validation, the loan account payment history is reported with 'E' status (which applies for Line of Credits and not loans) instead of '0'.	Fix has been provided with package level changes by updating the reporting value to 'E' for portfolio types 'C' ,'O' and 'R' and '0' for other cases.
28369917	Servicing → Customer Service → Customer Details tab, during credit reporting if primary applicant is deceased, system does not swap the cosigner for primary while reporting in the second month. There is also an issue when both the primary and cosigner are deceased in the same reporting period.	Fix has been provided by updating the logic which picks the customer records other than PRIMARY customer and system now reports the cosigner when the user posts the deceased transaction for the primary customer.
28390873	Servicing → Vendors → Work Order History tab, the Remarketing Work Order does not populate the Work Order history with prior statuses.	Fix has been provided by adding cycle status in vendor setup for Generic Auction Interface (GAI) and now system inserts the values in work order status history.
28396380	Batch Job Issue → The batch job 'PCUPRC_BJ_100_01' for Customer Credit Refund transaction runs into infinite loop for the same account and generates many transactions.	Fix has been provided by setting the value of 'TXN_BACKDATE_IND' to N in PCUPRC_BJ_100_01 batch job so that system updates the payable balances properly and avoid looping issues.

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Bug Id	Bug Description	Fix Description
28398248	Origination → Underwriting → Verification → Edits tab, system displays an error while validating the Edits for Decision checklist since both 'Expected Value' and 'Actual Value' are set to 'Y' and Actual value is not getting assigned.	Fix has been provided with package level changes such that the Actual value has been assigned as 'N' while executing the edit XVL_ADC_ACK_CHECKLIST and system updates the Actual Value properly for all Loan, Line and Lease applications.
28400103	Conversion Accounts → The API process doesn't use PRODUCT_RATE_SCHEDULE table to set ACC_RATE_CHG_OCCURANCES_MAX and as a result rate change is not being processed as per configuration. Also batch job fails with error.	Fix has been provided such that the code has been corrected to default the rate_chg_occurrances_max from product schedules and rate_chg_occurrances is initialized to 0.
28407571	Conversion Accounts → During loan activation system does not validate for duplicate account number against migrated accounts in active status and allows to create new accounts.	Fix has been provided by adding a validation to check in ACXPRC_EM_100_01.PROCESS_ACCOUNT where APP_ORIG_SYS_XREF value is used to search and identify duplicate applications during account on-boarding.
28408001	Servicing → Batch Transactions → Payment Maintenance screen, system does not consider the payment for computation if received on the expiry date of the account and settlement records were not updated with the paid amount.	Fix has been provided such that system considers only Transaction date and not time stamp so that the 'ACCOUNT SETTLEMENT PROCESSING' batch job is able process the payment made on settlement expiry date.
28021918	Metro II → The MET_BASE_ORIGINAL_CHGOFF_AMT is updated when an expense is applied on a charge off account. But as per section 6-35 of 2017 CDIA guide this field should be "the original amount charged to loss, regardless of the declining balance. This field should not be changed".	Fix has been provided by introducing new column 'acc_crb_original_chgoff_amt' to store the original charged off amount and same will be reported to metro II. Also, while reversing the Charge Off transaction, the value of it is set to 'Zero'.
28414860	Indexing Issue → There is no index created on CHGOFF_DETAILS.AOF_CHG_ID column.	Fix has been provided by creating index on AOF_CHG_ID column.
28414234	Servicing → Customer Service → Transaction History → Transactions tab, 'Reverse' transaction button is active for all transaction on the account regardless of whether the user responsibility has permissions to reverse the transaction.	Fix has been provided with new Access key (FLL.SER.UCS.ACCOUNTTRANSACTION.REVERSE.BUTTON) to grant privileges for reversal and is available based on the responsibility and transactions.

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Bug Id	Bug Description	Fix Description
28422182	Servicing → Customer Service → Transaction History → Balances tab, on posting the 'Sale of Asset' transaction, system does not clear fees or other billed expenses on the account.	Fix has been provided by modifying the code to update and clear the Late Charge / other Dues while posting the Sale of Asset Transaction.
28332496	Servicing → Customer Service → Transaction History → Transactions tab, system does not create GL entry for reversed Payment Transaction since on reversing the payment using PRECONV_PAYMENT_REV, payment allocation is posted with PAYMENT transaction code instead of PRECONV_PAYMENT_REV.	Fix has been provided with code changes to post the payment allocation with PRECONV_PAYMENT_REV transaction code when Payment is reversed using PRECONV_PAYMENT_REV with ITUPRC_BJ_100_01 Batch job.
28429740	Web Service Issue → During account activation through Account On-boarding web service, applications received with APPLICANT.CLASS =EMP are not being marked as "Secured", though customer class = EMP.	Fix has been provided with code changes such that system marks the accounts as secured when EMP is being passed for ClassTypeCode in the account on-boarding request.
28429614	Web Service issue → system displays an error while fetching the details in the application entry web service, since the value in County Code is updated to Country field of Collateral details tab in UI. Also the field is limited to six characters in the xsd file.	Fix has been provided such that the County code is correctly mapped and value is updated correctly in the UI. Also the restriction of 6 characters has been removed.
28128688	Batch Job Issue → Metro II batch job runs long on last day of the month in multiple environments / data sets creating performance issues.	Fix has been provided by including Bulk collect to process the records based on the commit count defined in the batch job CBUUTL_BJ_100_02 to enhance performance.

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20. Patch Release 14.4.0.0.18

Ref No.	Enhancement	Description
OFSLL_PMG_RQT _854	Personally Identifiable Information (PII) Masking	As most of organizations share data to third party systems, non-production environments and market researchers, a facility to mask the Personally Identifiable Information (PII) in the following entities is provided: • Customer • Business • Producer • Vendor
	Data purging from archived (OO) tables	Facility has been provided to permanently remove Application and Account related data from archived (OO) tables.
Bug 28448164	Generalize Invoice Error Messages and Status Change for Internal, GRI and GAI invoices.	To overcome the issue of different status that are being updated to Internal, GRI and GAI Invoices when system fails to post the expense transaction, the invoice error messages and status change are generalized.

20.1 Personally Identifiable Information (PII) Masking

20.1.1 Overview

Data masking screen in Oracle Financial Services Lending and Leasing facilitates to mask Personally Identifiable Information (PII) displayed in the application to safeguard the sensitive and confidential information while protecting them from offenders.

As part of the product installation, standard set of identified fields (seed data) which is likely to contain either organization / customer PI information are provided for data masking in disabled status. Based on need, the required fields can be enabled and masked for specific user responsibility in the Data Masking screen. Also if there are additional PII fields identified for masking, the same can be pooled into the system using input file processing method and masked using Data Masking screen.

The data masking process involves the following steps:

27. Identify and enable field(s) (seed data) to be masked

28. Select user responsibility for whom the data has to be masked

29. Execute batch job to create data redaction policy

30. Compile the data redaction policy

31. (Optional) Process user identified PII data for masking

20.1.2 Setup Data Masking

32. A new "Data Masking" tab is added under setup >Administration >System.

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33. "Data Masking Details" sub tab is created under "Data Masking" tab in setup.

- Following fields are available in "Data Masking Details" tab.

Field Name	Field Type	Required
Table Name	Read Only	Y
Field Name	Read Only	Y
Enabled	Check Box	Y
System Defined Y/N	Read Only	Y

- EDIT, VIEW and AUDIT button are available in the "Data Masking Details" tab and access controlled.
- EDIT button will allow only to edit "Enabled" check box.
- System defined radio button = Y if the seed data provided from base, if custom fields are added by user then it will be N and read only.
- Seed data will be provided with initial set of columns, which user can mask.
- By default this seed data will be disabled status.
- By default all the fields are having format masking type as "FULL MASK".
- Following are the default values for Data masking based on data type.

Data Type	Masking Value
NUMBER	9
VARCHAR	X
DATE	31/12/9999
Phone number	For UI represented format - 000-000-0009 (Masked with 0's and last digit as 9) and for generic, masked as 9999999999
Email	xxxxx.xxx@<domain>.com
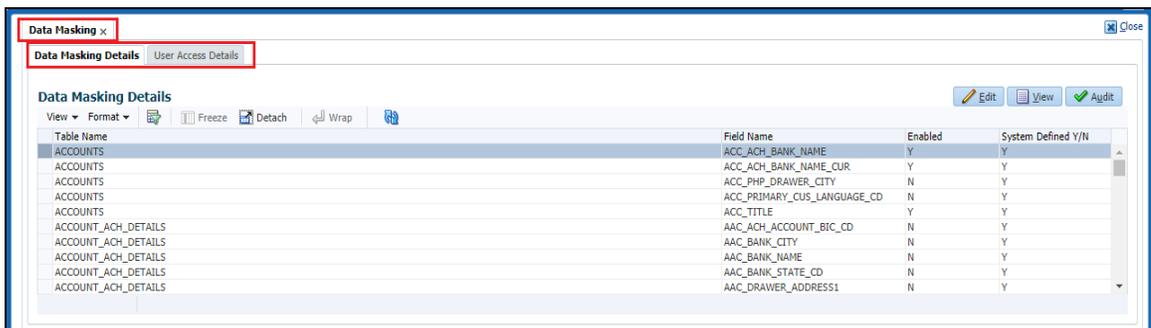
Note: The factory shipped seed data (redact_policy_defn.dat) displayed in the above screen is installed as part of the patch installation process.

34. "User Access" sub tab is created with following fields under "Data Masking" tab in setup.

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Field Name	Field Type	Required	Comments
Responsibility	LOV (RESPONSIBILITY_CD)	Y	NA
Masked	Check Box	Y	NA

- Responsibilities which are defined in the setup can't see the masked data.

35. A new batch job "POLICY CREATION FOR PERSONAL IDENTIFIABLE INFORMATION DATA" is provided to create policies with enabled fields and enabled responsibilities.

    - The generated policy is either written into CLOB or sql file depending on the following option:
        - ➢ if the value of system parameter 'CMN_FILE_PROCESS_TO_LOB' is set to 'Y', the policy file is generated in CLOB and can be accessed by navigating to Dashboard > Process Files screen. For more information on handling Incoming/Outgoing process files, refer to 'Dashboard' section in User Guides.
        - ➢ If the value of system parameter 'CMN_FILE_PROCESS_TO_LOB' is 'N', the policy is generated as an sql file and stored in the repository path as defined in the system parameter - CMN_SERVER_HOME. For example, /scratch/OFSLL/<release>/sql.
        - ➢ Further, the policy file needs to be manually compiled into database schema to apply the masking rules for respective fields for that particular user. Either a system administrator or any other user having administration privileges needs to compile the policies in the database.

    - If the user disable a field from Data Masking Details tab, user is expected to re generate the policy to unmask that field.

    - An input file is created with predefined format to add the additional fields into "Data Masking Details" tab.
        - ➢ A new batch job "PI INFROMATION FILE UPLOAD PROCESSING" is created under job set SET-IFP to process the above file.
        - ➢ On execution, the batch job picks the file from the location, processes it and loads the seed data into Data Masking screen. By default, all the user identified PII data from input file is categorized separately in Data Masking screen by assigning the value of 'System Defined' property as 'N'.

    Note: In case of editing a masked data, user is expected to provide full data. User can't provide partial data.

20.1.3 Updates to existing Web service:

In the following web services, data is masked based on the data masking setup and policies will be created on top of it.

- Application Search
- GetAccountDetail
- GetAccountSearch
- FetchScenario

20.1.4 Seed data changes

Sl.No	Table	Key Data	Type
1	JOBS	SET-IFP|IPIPRC_BJ_100_01	INSERT

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Sl.No	Table	Key Data	Type
2	JOBS	SET-RED|REDPRC_BJ_100_01	INSERT
3	JOB THREADS	SET-IFP|IPIPRC_BJ_100_01|1	INSERT
4	JOB THREADS	SET-RED|REDPRC_BJ_100_01|1	INSERT
5	JOB_SETS	SET-RED	INSERT
6	LOOKUPS	INCOMING_FILE_TYPE_CD|IPI	INSERT
7	MENU_ACCESS	FLL.SET.UAD.DATAMASKINGSETUP.MENU|SETUP_SYSTEM_MENU	INSERT
8	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGDETAILS.TAB	INSERT
9	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGDETAILS.EDIT.BUTTON	INSERT
10	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGDETAILS.VIEW.BUTTON	INSERT
11	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGDETAILS.AUDIT.BUTTON	INSERT
12	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGUSERACCESS.TAB	INSERT
13	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGUSERACCESS.ADD.BUTTON	INSERT
14	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGUSERACCESS.EDIT.BUTTON	INSERT
15	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGUSERACCESS.VIEW.BUTTON	INSERT
16	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGUSERACCESS.AUDIT.BUTTON	INSERT
17	FLS_ACCESS	FLL.SET.UAD.DATAMASKINGSETUP.MENU	INSERT
18	FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM|IPI_DIRECTORY	INSERT
19	FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM|IPI_PROCESSED_DIRECTORY	INSERT
20	FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM|PII_MASK_ENABLED_IND	INSERT

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Sl.No	Table	Key Data	Type
21	SYSTEM_PARAMETERS	IPI_DIRECTORY|SET_SYP_SYSTEM|ALL|ALL|ALL|ALL|ALL|ALL|ALL	INSERT
22	SYSTEM_PARAMETERS	IPI_PROCESSED_DIRECTORY|SET_SYP_SYSTEM|ALL|ALL|ALL|ALL|ALL|ALL|ALL	INSERT
23	SYSTEM_PARAMETERS	PII_MASK_ENABLED_IND|SET_SYP_SYSTEM|ALL|ALL|ALL|ALL|ALL|ALL|ALL	INSERT

20.2 Data purging from archived (OO) tables

20.2.1 Overview

Currently system supports only archiving data from main tables to O tables and O tables to OO tables based on number of days configured in system parameter.

20.2.2 Solution

New set of batch jobs have been introduced which facilitates to permanently delete data (records) form OO tables based on the following system parameters:

Parameter	Parameter Description	Parameter Value
PAP_PURGE_DAYS	OOAPPLICATION PURGE DAYS	999
PAC_PURGE_DAYS	OOACCOUNT PURGE DAYS	999

Purging can be done to the following types of data:

- Application data
- Accounts data
- GL transactions data
- Pools data
- Producer transactions data
- Account transaction data
- Vendor assignments data

Following are the batch jobs introduced for data purging:

- Below batch job uses PAP_PURGE_DAYS parameter days to purge application data.

Job Code	Job Description
PJRPAP_BJ_100_01	PURGE APPLICATION DATA

- Below batch jobs uses PAC_PURGE_DAYS parameter days to purge account data.

Job Code	Job Description

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PJRPAC_BJ_100_01	PURGE ACCOUNTS DATA
PJRPGL_BJ_100_01	PURGE GL TXNS DATA
PJRPPA_BJ_100_01	PURGE POOLS DATA
PJRPPX_BJ_100_01	PURGE PRODUCER TXNS DATA
PJRPTX_BJ_100_01	PURGE TXNS DATA
PJRPVA_BJ_100_01	PURGE VENDOR ASSIGNMENTS DATA

20.2.3 Seed Data Changes

Sl. No	Table	Key Data	Type
1	FLEX_TABLE_ATTRIBUT ES	SET_SYP_SYSTEM|PAC_PURGE_DAYS	INSERT
2	FLEX_TABLE_ATTRIBUT ES	SET_SYP_SYSTEM|PAP_PURGE_DAYS	INSERT
3	SYSTEM_PARAMETERS	PAC_PURGE_DAYS|SET_SYP_SYSTEM| ALL|ALL|ALL|ALL|ALL|ALL|ALL	INSERT
4	SYSTEM_PARAMETERS	PAP_PURGE_DAYS|SET_SYP_SYSTEM| ALL|ALL|ALL|ALL|ALL|ALL|ALL	INSERT
5	JOBS	SET-PUR|PJRPAC_BJ_100_01	INSERT
6	JOBS	SET-PUR|PJRPAP_BJ_100_01	INSERT
7	JOBS	SET-PUR|PJRPGL_BJ_100_01	INSERT
8	JOBS	SET-PUR|PJRPPA_BJ_100_01	INSERT
9	JOBS	SET-PUR|PJRPPX_BJ_100_01	INSERT
10	JOBS	SET-PUR|PJRPTX_BJ_100_01	INSERT
11	JOBS	SET-PUR|PJRPVA_BJ_100_01	INSERT
12	JOB THREADS	SET-PUR|PJRPAC_BJ_100_01|1	INSERT
13	JOB THREADS	SET-PUR|PJRPAP_BJ_100_01|1	INSERT
14	JOB THREADS	SET-PUR|PJRPGL_BJ_100_01|1	INSERT
15	JOB THREADS	SET-PUR|PJRPPA_BJ_100_01|1	INSERT
16	JOB THREADS	SET-PUR|PJRPPX_BJ_100_01|1	INSERT
17	JOB THREADS	SET-PUR|PJRPTX_BJ_100_01|1	INSERT

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Sl. No	Table	Key Data	Type
18	JOB THREADS	SET-PUR|PJRPVA_BJ_100_01|1	INSERT

20.3 Generalize Invoice Error Messages and Status Change

20.3.1 Overview

When system fails to post the expense transaction on an account which is attached to billable invoice, different status are being updated to Internal, GRI and GAI Invoices.

Hence invoice error messages and status change are generalized with the following changes:

- Uniformity in Invoice error status in case of failure in transaction posting.
- Display transaction status confirmation in Transaction Result tab.
- Retry facility for failed invoice transactions (Internal, GRI and GAI).

20.3.2 Solution

System behavior after implementing the above changes:

	Txn Status	Current Behavior	Invoice Status	New Behavior	Retry Transaction Posting
Internal	Successful	Show confirmation message in 'Txn Results Tab'.	CLOSED	No Change	Not Applicable
GRI	Successful	Show confirmation message in 'Txn Results Tab'.	CLOSED	No Change	Not Applicable
GAI	Successful	Show confirmation message in 'Txn Results Tab'.	CLOSED	No Change	Not Applicable
Internal	Failed	Show confirmation message in 'Txn Results Tab'.		**Invoice** – In process **Details –** Error **Payment Details –** Error	**New Feature** 'Post' button is available only if the invoice status is 'Error'. User expected to correct setup and use 'Post' button in invoice screen to re-trigger the 'Expense transaction. (only the mapped 'expense transaction would be posted)

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	Txn Status	Current Behavior	Invoice Status	New Behavior	Retry Transaction Posting
GRI	Failed	Show confirmation message in 'Txn Results Tab'.		**Invoice** – In process **Details –** Error **Payment Details –** Error	**New Feature** 'Post' button is available only if the invoice status is 'Error'. User expected to correct setup and use 'Post' button in invoice screen to re-trigger the 'Expense transaction. (only the mapped 'expense transaction would be posted)
GAI (Auto IMS)	Failed	Show confirmation message in 'Txn Results Tab'.	**Invoice** – In process **Details –** Error **Payment Details -** Error		Already Available. (No Change) User expected to correct setup and use 'Post' button in invoice screen to re-trigger the 'Expense Txn' posting (Expense + Sale of Asset)

20.3.3 Seed Data Changes

Sl. No	Table	Key data	Type
1	LOOKUPS	INVOICE_PMT_STATUS_CD|E	INSERT
2	CYCLE_NEXT_STEPS	VEN_INVOICE_STATUS|A|UNDEFINED|IP|UNDEFINED	INSERT
		VEN_INVOICE_STATUS|C|UNDEFINED|IP|UNDEFINED	
		VEN_INVOICE_STATUS|F|UNDEFINED|IP|UNDEFINED	
		VEN_INVOICE_STATUS|IP|UNDEFINED|IP|UNDEFINED	
		VEN_INVOICE_STATUS|O|UNDEFINED|IP|UNDEFINED	

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20.4 Seed Data changes for impacted bugs

Bug 28507309

Sl.No	Table	Key Data	Type
1	FLS_ACCESS	FLL.SER.UBT.BATCHFEETRANSACTION.ADD.BUTTON	INSERT
2	FLS_ACCESS	FLL.SER.UBT.BATCHFEETRANSACTION.EDIT.BUTTON	INSERT

Bug 28507287

Sl.No	Table	Key Data	Type
1	FLS_ACCESS	FLL.SER.UCS.ACCOUNTINSURANCE.AUDIT.BUTTON	INSERT
2	FLS_ACCESS	FLL.SER.UCS.ACCOUNTINSURANCE.VIEW.BUTTON	INSERT

Bug 28414234

Sl.No	Table	Key Data	Type
1	FLS_ACCESS	FLL.SER.UCS.ACCOUNTTRANSACTION.REVERSE.BUTTON	DELETE

Bug 27012207

Sl. No	Table	Key Data	Type
1	LOOKUPS	CONTACT_TYPE_CD|PRIM	INSERT
		CONTACT_TYPE_CD|2NDRY	
		CONTACT_TYPE_CD|SPOUSE	
		CONTACT_TYPE_CD|COS	
		CONTACT_TYPE_CD|COS_SPOUSE	
		CONTACT_TYPE_CD|COS2	
		CONTACT_TYPE_CD|COS2_SPOUSE	
		CONTACT_TYPE_CD|BUSINESS	

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20.5 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
28112741	Metro II issue → System populates CRB Account Status (acc_crb_acc_status_cd) as NULL in metro II file on running the billing job and metro II table population job.	Fix has been provided such that when billing batch is not run for the account, system does not pick that corresponding account for Metro II reporting.
28334846	Conversion Accounts → System does not update the delinquency details in Summary screen since the base logic for DELQ category method 'PMTS' ignores accounts that are past due but less than 30 days delinquent.	Fix has been provided by correcting the Dat files so that the delinquency counter is updated correctly during the conversion process.
28340506	Servicing → Customer Service → Maintenance tab, on posting the 'Customer Bankruptcy Reporting Indicator' (CBRI) transaction, the CIIC code and Date of 1st Delinquency is populated as NULL in metro II file and also in Bankruptcy tab when reported for non-primary account relation.	Fix has been provided by modifying the code to set the date of first delinquency to oldest bankruptcy date in metro II file if the account is current and payment rating is '0' for all the account relationship types.
28414441	Metro II issue → On posting the 'Customer Bankruptcy Reporting Indicator' (CBRI) transaction for account relation other than primary, the CIIC code is reported in J2_2 segment whereas the Customer details are reported in J2_1 segment.	Fix has been provided such that the ordering of relation is considered while deriving the CIIC code in J2 segment and the CIIC code for the relations other than primary is updated properly.
28411302	Metro II issue → During Metro II reporting for CHARGED OFF accounts, if account status in acc_status_cd is '97', system updates the 'Date Closed' as 'Last Payment Date' even if the account still has an outstanding deficiency balance.	Fix has been provided such that when account status is 97 and no AU condition is available then system updates the met_base_dr_close as NULL in metro II file.
28372872	Servicing → Vendors → Invoices tab, when the status of a Work Order is changed from INVOICING to COMPLETED, system does not post Call Activity and Call Action Results.	Fix has been provided such that system posts the call activity depending upon the setup maintained for the vendor cycle status change.
28444126	Servicing → Batch Transaction → Payment Maintenance tab, system does not show the records which are being moved from 'Suspense' to 'Valid' account.	Fix has been provided with query changes and system now displays the records which are moved from 'Suspense' to 'Valid' account.
28468496	Conversion Accounts → OFSLL funded loan accounts also have the acc_conversion_dt populated with the date of migration which ideally should be populated only for migrated accounts.	Fix has been provided such that the ACC_CONVERSION_DT is populated with null value when account is created from account on boarding interface and funded from OFSLL Origination.

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Bug Id	Bug Description	Fix Description
28481140	Conversion Accounts → The account_bankruptcy_history_table is setup with a limit of 30 character length and system displays an error when trying to insert full payment history details in this field.	Fix has been provided by increasing the character length of ABH_PAYMENT _HISTORY column to allow up to 2000 characters.
28496324	Metro II issue → When a non delinquent account is repossessed due to voluntary surrendering of asset, system wrongly reports the FCRA Compliance/Date with repossession start date.	Fix has been provided such that system now reports the date of first delinquency in metro II file for accounts with voluntary reposition.
28497738	Batch Job Issue → The job to handle the reversal of CHARGEOFF processing in SET-TPE does not process the request on execution when handing multiple expense transactions (EOTH1_CHGOFF and FLC_CHGOFF).	Fix has been provided to handle the looping issues in batch job TXNCHG_BJ_100_03 to process the records successfully.
28497750	Origination → Funding → Application tab, there is mismatch in the total characters allowed in Producer Address field in OFSLL (80 characters) and Title tracking interface (30 characters) and as a result system fails to insert the record in title tracking file.	Fix provided such that system picks the first 30 characters in the Producer Address record to include in Title Tracking file.
28499159	Servicing → Interface → GL Transactions, system does not display the records for excess payment allocation (PAYMENT_EXCESS-FLC) in Payment Allocations Transactions sub tab.	Fix has been provided such that in GL transactions screen system displays the posted transactions for late fees and excess amount.
28507309	Servicing → Batch Transactions → Fees tab, need to have separate keys for Add and Edit options to restrict user access.	Fix has been provided with separate Access keys for ADD and EDIT in Batch Fee Transactions screen.
28507287	Servicing → Customer Service → Account Details → Insurance screen, need to have separate keys for View and Audit options to restrict user access.	Fix has been provided with separate Access keys for View and Audit buttons in Account Details → Insurance screen.
28502206	Servicing → Collateral screen, the Entity Name in the collateral screen does not default to primary name and instead is displayed blank.	Fix has been provided to default the Primary Customer Name in Collateral screen when account is funded through account on-boarding web service or through OFSLL Origination.
28500542	Servicing → Customer Service → Maintenance tab, system displays an error on posting DISABLE/ENABLE PRIMARY/NON PRIMARY CUSTOMER RELATIONSHIP transaction on the account.	Fix has been provided such that for non-primary customers, system allows to post Disable/enable transaction without error and displays error only on posting the transaction for primary customer.

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Bug Id	Bug Description	Fix Description
28512244	Servicing → Customer Service → Repossession tab, the repossession details received from GRI does not have 'Country' details and subsequently is not populated in OFSLL repossession tab.	Fix has been provided to default the Country field in Repo location and storage location block as 'US' in Repossession screen.
28518512	Account on-boarding fails with an error when existing secondary customer is changed to primary in OFSLL.	Fix has been provided in Account on-boarding web service and system now updates the customer information correctly for Primary as well as Secondary customers.
28414234	Servicing → Customer Service → Transaction History → Transactions tab, 'Reverse' transaction button is active for all transaction on the account regardless of whether the user responsibility has permissions to reverse the transaction.	Fix has been provided by resolving the refresh issue with Reverse button and also the new Access key (FLL.SER.UCS.ACCOU NTTRANSACTION.REVERSE.BUTTON) provided as part of PS 17 is removed.
28540670	Servicing → Customer Service → Collateral screen, adding new collateral fails with an error due to issue in reset sequence script.	Fix has been provided by including the missing sequences in upgrade_fix_reset_all_sequences.sql.
28540925	Web Service Issue → Account On-boarding web service fails during processing due to invalid SSN error.	Fix has been provided by removing restriction of 9 digits for SSN and system now allows to enter up to max of 9 digits.
28551294	Web Service Issue → Account On-boarding web service fails while funding an application with account post-maturity since it fails to identify the post maturity Index record.	Fix has been provided such that system identifies the index type code from Request XML with reference to index type code and creates the account.
28550213	Setup → Spreads → Spread Matrix tab, the filter for 'Spread' column is not provided in UI.	Fix has been provided with filter for 'Spread' column and user can search the spread matrix using Spread column.
27012207	Servicing → Customer service → Summary screen, require Outbound Call History counter to calculate the totals at the Customer Level.	A new counter 'Outbound Call History(All Accounts)' is introduced in 'Customer Information' section of summary screen to record the outbound calls at customer level and also the existing account level outbound call counter 'Outbound Call History' is renamed as 'Outbound Call History(This Account)'. This alerts a collector to know the total calls made to a particular customer before making an outbound call and also to comply with regulatory norms.

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Bug Id	Bug Description	Fix Description
28560686	Servicing → Customer Service → Account Details tab, while assessing late fees system excludes those accounts with active 'SPCC_AW' condition (natural disaster impacted accounts) even when there is no legal or regulatory obligation for a lender to not assess late fee on such accounts.	Fix has been provided by removing the restriction so that system will continue to assess late fee on an account even if 'SPCC condition' with 'AW' reason code is posted.

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21. Patch Release 14.4.0.0.19

21.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

21.2 Seed Data changes for Impacted Bugs

NA

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21.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
28054530	Servicing → Customer Service → Queue Assignment tab, system takes longer time to load the hard assigned queues and stops intermittently causing performance issues.	Fix has been provided by modifying the existing indexes on 'PTT_QAS_IDX' to improve performance during Queue population and the index provided as part of Patch 18 is dropped.
28366124	Servicing → Batch Transactions → Advances → Advance Entry tab, system does not support reversal of advance transaction effectively on clicking of 'Reverse' button.	Fix has been provided by updating the editable fields to table so that on Save, the 'Reverse' and 'Modify' transactions are done though the corresponding package. System now reverses the transaction on the account and reposts new value with reason code.
28471318	Servicing → Customer Service → Maintenance tab, system does not refresh the payment rating on the account on posting MAINTAIN CREDIT BUREAU PAYMENT RATING transaction.	Fix has been provided such that when payment rating is changed, the column ACC_CRB_FULL_PMT_HISTORY is updated and Payment Rating tab is updated by referring to above column.
28472586	Loan Activation Customer Merge → When address details are updated in OFSLL for an on-boarded account whose lien status is PENDING DELETE, system does not post the necessary condition and details are not updated in Dealer Track (DT) portal during customer merge process.	Fix has been provided with code changes such that during an address change, Lien Data Change condition is posted on the account and during Customer Merge process the details are updated in DT portal.
28340221	Servicing → Interfaces → GL Transactions tab, system displays an error when clicked on 1 month radio button on GL transactions screen.	Fix has been provided by removing the Order-By clause provided in PS 18 and now system fetches first 100 records on the screen and the same can be filtered to fetch records related to 1 month.
28520134	Servicing → Customer Service → Account Details tab, for accelerated accounts where the maturity date is moved up to the acceleration date, system does not allow to cancel ancillary product (insurance) attached to the account.	Fix has been provided by removing the validation of both Maturity Date and Transaction date, and system allows to post INSURANCE CANCELLATION transaction for accelerated accounts whose insurance date is greater than account maturity date. Also, on posting the transaction, the insurance status is changed to 'Expired'.
28542383	GRI (Generic Recovery Interface) → OFSLL by defaults sends GRI case status updates of CLOSED and COMPLETED work orders to external interface which in-turn is not registered in external system due to expired key.	Fix has been provided such that system excludes sending updates of cases which are in CLOSED, COMPLETED, REPOSSESSED and VOID status to external interface.

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Bug Id	Bug Description	Fix Description
28550316	Batch Job issue → The batch job OUTPUT LIEN TRACKING FOR DATA CHANGE in SET-LNT results in error during processing and fails to update the records.	Fix has been provided with code changes such that if both 'Lien data change' and 'Lien Condition Change' are present on account, the same are closed while processing the batch job.
27953057	Upgrade issue → Currently the sequences with CACHE creates application issues while running OFSLL in RAC configuration and hence the Sequence Reset Script needs to be updated.	Fix has been provided by adding the missing sequences in UPGRADE_FIX_RESET_ALL_ SEQUENCES.SQL. For non-RAC environment, the sequences that are used for Number Generations should always be in 'NOCACHE' and script is modified accordingly. The ALTER_SEQUENCE_NOCACHE_ OCI.SQL will still have the sequences with NOCACHE for sequences used in Number Generation and those are not removed from the file.
27933988	Metro II Reporting → In the metro II reporting file, the account status is reported as 13 closed date is not reported and as a result the same does not meet the metro II guidelines.	Fix has been provided such that in the metro II reporting file hand-off, if the account status is reported as 13 / 61 / 62 / 63 / 64 / 65 then, system reports the Closed Date as 'Last Payment Date' which is last payment made on the account or account paid off date based on the system parameter (METROII_ BASE_DT_CLOSE_IND). If Y and Enabled, Paid Off Date; If N or Disabled, last payment date.
28570819	Origination → Funding screen, while funding an application, system displays an error that First Payment Date cannot be less than Contract Date even if the same is not true. Issues noticed specifically while creating loan account for New Easy Own Loans in Confidential Business Unit.	Fix has been provided by resolving the issue and to fund the application. Also upon account creation, bill is generated along with Promotions and Compensation Adjustments.
28569732	Servicing → Customer Service → Repo/Foreclosure → Remarketing tab, on posting a sale of asset transaction, Payment Spread is not updated in transaction table.	Fix has been provided such that on posting the transaction with correct spread as per the spread matrix, the Payment Spread is updated in transactions table.

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Bug Id	Bug Description	Fix Description
28573904	Servicing → Customer Service → Transaction History tab, the principal balance displayed in Transactions tab and Balances tab are different for the same account and also on posting Sale of Asset transaction, the principal balance in transactions tab is not adjusted for principal reduction.	Fix has been provided by removing the mismatch between balance amount columns and system now displays the same balance amount in both Transactions tab and Balances tab.
28579054	Conversion Accounts → Index is missing on PAYABLE_BALANCES.PBL_AAD_ID due to which the conversion process is delayed since the base code uses UPDATE PAYABLE_BALANCES during conversion process.	Fix has been provided by adding new index on Payable Balances (PBL_AAD_ID) to support faster processing during account conversion.
28593107	Servicing → Interfaces → GL Transactions tab, in all the sub tabs system does not display any transaction with default display preference set to 1 Day in 'View Last' option.	Since the system is looking for current day vs. prior day transactions with default display preference (1 Day), fix has been provided to display only prior day transactions in all the sub tabs.
28603090	Servicing → Customer Service → Transaction History → Work Orders tab, when account has been charged-off, the work order is moved to PENDING ON HOLD status since the batch job SET-GRI: AUTOMATIC CASE STATUS CHANGE does not exclude delinquency days.	Fix has been provided to exclude charged off accounts from being updated to PENDING ON HOLD status based on delinquent days.
28596123	Servicing → Vendors → Invoices tab, when an invoice is created for amount greater than the Estimated and Approved, the 'Authorized By' field is wrongly populated.	Fix has been provided by rectifying the issue with the assignment of user code in audit column during Invoice accept/reject process, so that system displays correct 'Authorized by' and audit details.
28593375	Servicing → Customer Service → Collateral tab, the details entered in the 2nd lien holder field disappears when updating/entering details into the lien release entity field.	Fix has been provided with changes in vehicle, other and home collateral tabs to address the issue and the second Lien holder details remains as-is even after selecting the Release entity.
28613523	Servicing → Vendors → Invoice tab → Invoice Details > Related Invoice/Work Orders, there are 2 fields named 'Invoice Status'.	Fix has been provided by changing the label for the second status field to 'WO Invoice Status'.
28621914	Servicing → Vendors → Work Orders tab, when the status of a Work Order is changed from INVOICING to COMPLETED, the invoicing record is not captured in the Work Order History tab.	Fix has been provided such that invoicing record will now be updated in Work Order History tab.

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Bug Id	Bug Description	Fix Description
28551359	Credit Bureau Pull parsing issue → System fails to parse the credit bureau Experian Equifax (EFX) response.	Fix has been provided by sharing latest libraries post the merging from the previous immediate release.
26792269	Servicing → Reports screen, system fails to generate reports for 'PAYMENT ALLOCATIONS LOG' and 'PAYMENT ALLOCATIONS LOG BY GL POST DT' for Loan, Lease and Line of Credit and eventually the session is timed-out before processing the request.	Fix has been provided by introducing a mandatory field 'Account Number' which need to be specified while generating the report. This ensures only required data is pooled from large volume of data to process the report request quickly.
26881732	Servicing → Vendors → Invoice tab, when filtering the invoice records with a specific status in 'View option' drop-down list, system displays only those records which has the same status in Invoice Information, Invoice Details and Payments schedules sections.	Fix has been provided by modifying the filter criteria to display the matching invoice records based on the status in 'Invoice Information' section only, irrespective of the status in Invoice Details and Payments schedules sections.
26917423	Servicing→ Vendors → Invoice tab, while adding or editing details in Invoice Details section, on clicking 'Work Order #' drop-down option system takes a longer time to populate the list of available work orders and eventually the session is timed-out with 502 error creating performance issue.	Fix has been provided by splitting the LOV fetch criteria to display only work orders list in 'Work Order #' field to enhance performance and not the combination of both work order and services. New field 'Service Type' is introduced to populate corresponding services. For more details, refer 'Enhancements' section.
27043397	Servicing → Batch Transactions → Payments screen, the Payment Entry tab accepts invalid accounts details in few scenarios and eventually the payment batch is stuck while processing.	Fix has been provided to validate the specified Account Number with the details maintained in the system and display an error in case of mismatch.
27082246	Servicing → Vendors → Invoices tab, system is unable to process incoming invoice from external system when same service is listed twice in the invoice.	Fix has been provided such that multiple service costs in external invoice is added as a single Invoice in OFSLL. For more details, refer 'Enhancements' section.
27090492	Servicing → Vendors → Work Orders tab, system does not have an option to control the automatic case status change for specific GRI cases during scheduled Batch Job (AUTOMATIC CASE STATUS CHANGE) execution.	The existing batch job is enhanced to suppress the automatic case status change by positing a specific condition. Also the posted condition is automatically removed when account delinquency days exceeds the days defined in system parameter. For more information, refer 'Enhancements' section.

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Bug Id	Bug Description	Fix Description
27097111	Servicing → Vendors → Work Orders tab, system does not Reassign a GRI case on executing the firehose batch job even if the case status is OPEN for specific number of days as defined in system parameter.	Fix has been provided by resolving the LENDER_VENDOR_ID mapping issue. So on executing the firehose batch job, status of existing case is moved to 'Pending-close Reassign' and new work order is created with the new case number and new vendor for the current account.
27111488	Servicing → Customer Service screen, on clicking the Maintenance tab after searching for an account with custom (alpha numeric) account number format, system displays an error.	Fix has been provided to support alpha numeric characters in Account number search.
27112535	Setup → Contract → Itemization tab, on selecting the Itemizations tab and clicking on add / edit / button the UI freezes.	Fix has been provided by resolving the issue with QBE (Query by Example) filter and system allows to edit the contract Itemizations.
27126565	Batch Job issue → The batch job RDNVNA_BJ_100_01 (AUTOMATIC VENDOR REASSIGNMENT) remains in Running status and does not complete even on processing all the records.	Fix has been provided in the batch job to successful execute and update the status to COMPLETE.
27252011	There is no trigger to identify newly generated outgoing OFSLL Process files for OIC (Oracle Industry Cloud).	Fix has been provided to enable OIC environment to read newly generated outgoing process files using AQ (Advanced Queue).
27399157	Servicing → Customer Service → Search screen, Quick search prompts with error "no account found" even when account exist.	Fix has been provided by indexing such that irrespective of the case (upper/lower), system searches and displays the required account details.
27345011	Web service → Current Balance is always zero in Statement details block of Account Details web service Response.	Fix has been provided by changing the mapping of CurrentBalance field from getStmCreditsAmt to getStmReceivableAmt in StatementDetailsResponse.java.
27467221	API conversion accounts → The permission to call indicator for customer address, employment and telecom are missing in API conversion.	Fix has been provided by adding the required columns to populate data in required tables.
27622310	Servicing → Reports & Correspondence screen, BI publisher does not generate the report when special characters like ' & ' is present in the generated xml in correspondence_docs table.	Fix has been provided such that the special characters are to be replaced by their supported format to be parsed in xml correctly. For example, '&' to be replaced with '&'.

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Bug Id	Bug Description	Fix Description
27615721	Web Services → The 'TotalDueAmount' parameter is wrongly mapped in Restful Web Service.	Fix has been provided by mapping the 'TotalDueAmount' to Total Due amount for Loan/Line/Lease field in Restful web service.
27399601	Servicing → Customer Service → Maintenance tab, system displays an error when trying to post the non-monetary transaction "stop bill statement generation on account".	Fix has been deferred since the transaction itself is deprecated and there is no corresponding seed data for the same.
27414723	Servicing → Customer Service screen, system displays an error indicating "Failed to load value" while trying to open Access History tab.	Fix has been provided by modifying the data type to resolve the error while opening the screen.
27346362	Account Conversion → During account on-boarding through web services, the currency code columns are not getting populated as part of account conversion process.	Fix has been provided such that the currency fields are added as part of request XSD and the repayment currency (initially hard coded to USD) currently is defaulted from the portfolio currency.
27372176	Web services → System does not allow to post payment through Payment Rest web service and displays an error if the Currency Pair of USD is not set to USD.	Fix has been provided by removing the existing validation and also added an internal check to validate the Currency pair only if the account has a different currency code from payment.
27467732	Servicing → Customer Service → Maintenance tab, system displays an SQL error on navigating through the options in Transaction Batch information section. Issue is random in nature and noticed when multiple users are logged-in.	Fix has been provided by tuning WebLogic server to appropriate settings to improve the performance and manage the active session effectively.
27452096	Web logic issues → The value for the mandatory attribute 'DspBmtTcdCode' cannot be set in WebLogic which in-turn creates configuration or framework issue during implementation.	Fix is provided such that the read-only attribute 'DspBmtTcdCode' is removed from key attributes category to resolve the issue.
27572069	Servicing → Transaction Authorization screen, system does not allow to re-authorize a transaction even if the Maker has made the necessary changes on the posted transaction.	Fix has been provided such that on reposting a rejected transaction, the fields Authorized by and Authorized Date are reset and transaction is presented to checker for re-authorization.
27572241	Batch Job issue → system displays an error on processing the batch job TXNTIP_BJ_100_01 for termination processing call activity and does not update the account number.	Fix has been provided to populate the account number on executing the batch job for posting call activity as part of termination processing.

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Bug Id	Bug Description	Fix Description
27600599	Servicing → Interfaces → GL Transactions tab, all the amortized transactions are not getting displayed in Transactions tab for an Amortize balance type.	Fix has been provided by removing an extra condition from UglAbaTamVL.xml and system now generates all the amortization transactions under GL Transactions tab.

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22. Patch Release 14.4.0.0.20

22.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

22.2 Seed Data changes for Impacted Bugs

Bug 28633064

TABLE	KEY DATA	TYPE
FLS.ACCESS	FLL.SER.UAS.COLLATERALTRACKING.LOADDETAILS.BUTTON	INSERT
FLS.ACCESS	FLL.SER.UCS.CREATEWORKORDER.BUTTON	INSERT
FLS.ACCESS	FLL.SER.UCS.VIEWWORKORDER.BUTTON	INSERT

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22.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
28502466	Servicing → Customer Service → Transaction History → Transactions tab, on posting any Fees/Charges adjustments after posting Payment Excess transaction, system does not display the allocation details in Transaction history tab.	Fix has been provided by modifying the 'View' such that the allocation details of Payment Excess amount to Fees/Charges are displayed appropriately.
28276075	Conversion Accounts → During data conversion, the bankruptcy information in api_accounts are populated only into accounts table but not into bankruptcy table and due to this, the bankruptcy data is not displayed in UI.	Fix has been provided such that the bankruptcy tracking attributes present in api_accounts are also converted along with bankruptcy details and displayed in UI.
28590086	Servicing → Customer Service → Summary tab, system displays incorrect due amount in the dues section if any monetary transaction is posted on account maturity date or if the batch job TXNACR_BJ_100_01 is executed before the maturity date to move payoff amount to Total Due.	Fix has been provided with code changes such that if GL date is maturity date of the account, system adds the last bill amount to the total due and displays the same in 'Total Due' field of Summary screen.
28614299	Servicing → Customer Service → Maintenance tab, during sale of a loan if payment is posted on the same day of a loan sale, the principal balance is reduced and sold for the correct amount but however the interest is also sold even though the payment is paid with all the interest due.	Fix has been provided such that during loan sale transfer there is no Interest Amortize balance transfer transaction posted by the system if payment is paid with all the interest due.
28621890	Servicing → Customer Service → maintenance tab, on posting ACCOUNT SUBUNIT TRANSFER transaction with AMORTIZED BALANCE TRANSFER parameter as NO, WRITEOFF transactions are posted and new sub unit code is sent instead of the old one.	Fix has been provided such that old sub unit code is updated during sub unit transfer on posting ACCOUNT SUBUNIT TRANSFER transaction.
28617780	Servicing → Customer Service → maintenance tab, on posting PAID OFF transaction for Interest Bearing loan account, system automatically posts Amortize write-off transaction and is writing off interest accrual amount when there was no interest balance to write-off on the account.	Fix has been provided with code changes such that on posting PAID OFF transaction, system reverses the amortization instead of write-off transaction.

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Bug Id	Bug Description	Fix Description
28633064	Access Key issue → System has missing access keys for action buttons in the following screens: Servicing → Customer Service → Transaction History → Work Order tab, both 'Create Work Order' and 'View Work Order' buttons. Servicing → Collateral Management → Tracking tab, 'Load Details' button.	Fix has been provided with new access keys based on the access allowed for 'Create Work Order', 'View Work Order' and 'Load Details' buttons in the corresponding screens.
28626360	Web service issue → The Application Update web service does not allow special characters for collateral type and collateral sub type fields and fails during xsd validation.	Fix has been provided with xsd changes to allow special character (underscore) in Asset type and sub type fields in Application Update web service.
28670849	Servicing → Customer Service → Summary tab, the delinquency bucket shows incorrect data if the pre-bill days has longer duration (i.e. difference between billing and due date is closer to a month)	Fix has been provided such that on executing the SET-ACR batch job on the billing date, the delinquency bucket are updated correctly.
28685720	Servicing → Customer Service → Transaction History → Transaction tab, when account sale transfer transaction is VOIDED, system does not reverse the Sub Unit back to original Sub Unit.	Fix has been provided such that on VOIDING an account sale transfer transaction, the Sub Unit Assignment has been done.
28592040	Migration Accounts → While loading migration data with huge volume, count query gets executed for the number of times the number of records loaded. This in-turn is causing performance issue since the system takes longer time to process the job.	Count check is handled locally without retrieving the count from database and accounts are loaded with minimal lapse time.
28404971	Servicing → Customer Service → Maintenance tab, system displays an error while posting the Extension Override transaction and does not allowed to post extension beyond 5 buckets.	Fix has been provided to allow the system to post Extension Override beyond 5 buckets even if the account is seriously delinquent.
28448164	Servicing → Vendors → Work Orders tab, INTERNAL/GRI invoice header status is updated to CLOSED in case of failure to process expense record attached to the invoice.	This bug was release as part of PS 18 and subsequently additional fix has been provided to address the following issue: INTERNAL/GRI invoice header status is updated to INPROCESS.
Bugs released as part of previous patch set (PS 14.4.0.0.19).		

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Bug Id	Bug Description	Fix Description
28621883	Servicing → Vendors → Work Orders tab, for an invoice in rejected status (failed to quality the business validation rule 5), the status of both Work Order and Remarketing remains as INVOICING in the system.	Fix has been provided with new workflow for GAI (Generic Auction Interface) such that for a failed invoice the work order status is updated to OPEN and the re marketing status is updated to INVOICE REJECTED.

Also a new cycle setup is added to move INVOICE REJECTED to INVOICING on receiving of new invoice.

Below table details the flow of INTERNAL, GRI and GAI Work Orders status:

Adobe Acrobat Document |

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23. Patch Release 14.4.0.0.21

23.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

23.2 Seed Data changes for Impacted Bugs

Bug 28700524

TABLE	KEY DATA	TYPE
FLEX_TABLE_ATTRIBUTES	INP_BMP_TXN|TXN_AUTO_COMPUTE_PMT_IND	UPDATE
TXN_CODE_PARAMETERS	ACCOUNT_ACCELERATION|TXN_AUTO_COMPUTE_PMT_IND	INSERT

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23.3 Patches and Bugs

Bug Id	Bug Description	Fix Description
28526164	Servicing → Customer Service → Transaction History → Transactions tab, on posting an excess payment (greater than payoff amount) for interest bearing loan account with promotion type being CASH, system displays an error and does not allocate the payment to the interest component.	Fix has been provided by modifying the PMT_ALLOCATION procedure so that during the validation, the interest balance is deducted from outstanding amount for SAME AS CASH type promotion loans and the account status is updated as PAID OFF.
28660986	Servicing → Customer Service → Transaction History → Transactions tab, system posts Late Fee charges on the account as per credit practice rule even though there is no pending due on the account and also since the due payment made was not within current time period (due date1 to grace date (transaction date)).	Fix has been provided by adding a validation to check if Delinquent Due amount is zero. If Yes, then system performs the existing validation to check if total payment made is equal to total delinquent amount and if both are satisfied, Late fee is not assessed. Additionally, fix is provided to consider Primary indicator during total due amount calculation using Due Date History.
28670383	Servicing → Customer Service → Account Details → Contract Information → Compensation tab, on posting a Loan Sale Transfer transaction for an account which already has compensation adjustments, system posts a duplicate transaction with 'ACC_COMP_ADJ_MINUS' details.	Since the duplicate Compensation record is inserted during subunit transfer, fix has been provided to resolve the same and post only Loan Sale transaction with the total of all compensation adjustments made before the sub unit transfer.
28682885	Web service issues → The PUT method for application update web service allows only numeric data type in Collateral Details and Identification Number fields, whereas the POST method for the same accepts a string type.	Fix has been provided with XSD changes in applicationupdate.xsd file to allow string type for application update PUT transaction.
28693118	Servicing → Vendors → Work Orders tab, when a work order is moved from On Hold to Pending Close status as per the configured Vendors Cycles setup (Current/Next status), the same is not updated in GRI portal. Though system shows Pending Close status, the case remains On Hold in GRI.	Fix has been provided by enhancing the batch job to include an additional status (Request Pending Close) such that when the status of a Work Order is moved to Pending Close, the same is updated in GRI portal.
28693562	Servicing → Customer Service → Repo/Foreclosure tab, system does not update the repossession 'Country' details received from GRI in Repo and Storage location which by default was set to 'US'.	Fix has been provided by adding the missing update statement in the package RDNVNA_ EM_100_01.PRC_REPOSESSION_RES for storage country cd and country code column to populate the Country details.

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Bug Id	Bug Description	Fix Description
28696411	Metro II issue → OFSLL does not derive and populate ECOA code required in base segment field as per Metro II reporting guidelines.	Fix has been provided such that during Account On-boarding if user does not provide the ECOA code for Primary applicant then system creates the customer's ECOA code as '1' by default.
28697151	Servicing → Interfaces → GL Transactions → Account tab, the FLC/FNSF and Reversal transactions are displayed in Payment Txns tab by default which ideally should show only under 'Monetary Txns' tab.	Fix has been provided by introducing new 'Allocation Transactions' section in 'Monetary Txns' tab to display the account related FLC/FNSF and Reversal transactions.
28700524	Account Acceleration issue → For precomputed accounts, the standard payment amount is changed when account has been accelerated. This ideally should not happen since the payment on account should remain as is and same amount should be reported to Metro II.	Fix has been provided with new transaction parameter PAYMENT AUTO COMPUTE INDICATOR for account acceleration transactions. If the values is set to 'Y', system posts PC2SI transaction to update the changed Payment Amount. If set to 'N', PC2SI transaction is still posted to update the original payment amount. However, there is no change to reversal and repayment schedule.
28717240	Servicing → Vendors → Invoices tab, for authorized invoices specifically when invoice amount is greater than Estimated amount, system displays incorrect user details in 'Authorized By' field.	Fix has been provided by correcting the logic of user code assignment in 'UVNVID_EL_100 _01.PKB' for both INTERNAL and GAI vendor invoices
28718246	Servicing → Customer Service → Correspondence tab, in case of an error on screen, the customer details and contract information details displayed on screen disappears. However, the information is populated on click of refresh button.	Fix has been provided by removing the exception and the issue with rollback statement since the same resets all the view object and makes all the account data to disappear across all the screens.
28723923	Servicing → Batch Transactions → Payments → Payment Maintenance screen, on modifying Suspense payment system does not update the GL entries since the values for Company and Branch is updated as NULL in corresponding transaction record for new Payment and also reverse transaction is not posted for old payment.	Fix has been provided by reverting the changes that were done as part of Bug 28335835 (released in 14.4.0.0.16 patch set) so that on modifying suspense payment, system posts payment non cash transaction in GL entry.
28729197	Servicing → Customer Service → Transaction History → Transaction tab, system does not allow to reverse WAIVE SKIP expenses and instead displays an error indicating that reversal is not allowed for checker responsibility.	Fix has been provided by removing the authorization check for Checker responsibility and system now allows to reverse the Waive Expense transactions.

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Bug Id	Bug Description	Fix Description
28741423	Web Service issue → Loan activation fails while processing the account on-boarding web service request due to presence of special character (Apostrophe) in the last name.	Fix has been provided with XSD changes in accountboarding.xsd and system allows to create an account with special characters like Apostrophe.
28741724	Servicing → Customer service → Call Activities tab, on clicking the Filter option to sort the data in 'Call Action' and 'Call Result' fields, system displays a drop-down option instead of being blank (free-form field) for selection.	Fix has been provided by replacing the drop-down list with free-form text input field for filtering the data in 'Call Action' and 'Call Result' fields.

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24. Patch Release 14.4.0.0.22

24.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

24.2 Seed Data changes for Impacted Bugs

Bug 28730544

TABLE	KEY DATA	Type
TRANSLATION_DATA	SYS|SYS|SYS|STX|000314|INVALIDTRANSACTIONAMOUNT,~TXN_AMT~FOR~ACC_NBR~|SYS|MSG-SM	INSERT
TRANSLATION_DATA	SYS|SYS|SYS|STX|000315|INVALIDACCOUNTNUMBER,~ACC_NBR~|SYS|MSG-SM	INSERT
TRANSLATION_DATA	SYS|SYS|SYS|SSC|001776|ACCOUNT~ACC_NBR~ALREADYEXISTINGINPOOL~PAC_POO_POOL~|SYS|MSG-SM	INSERT
TRANSLATION_DATA	SYS|SYS|SYS|SSC|001777|ACCOUNT~ACC_NBR~CANNOTBEATTACHEDTOTHEPOOL~PAC_POO_POOL~|SYS|MSG-SM	INSERT
TRANSLATION_DATA	SYS|SYS|SYS|SSC|001778|ACCOUNT~ACC_NBR~CANNOTBEATTACHEDTOTHEPOOL~PAC_POO_POOL~.ALREADYSELECTEDFORANOTHERPOOL|SYS|MSG-SM	INSERT
TRANSLATION_DATA	SYS|SYS|SYS|SSC|001779|STATUSOFACCOUNTDOESNOTALLOWRELEASEOFACCOUNT~ACC_NBR~|SYS|MSG-SM	INSERT
TRANSLATION_DATA	SYS|SYS|SYS|SSC|001780|REPURCHASEDATECANNOTBELESSTHANPOOLSOLDDATEFORPOOL~POO_POOL~|SYS|MSG-SM	INSERT
TRANSLATION_DATA	SYS|SYS|SYS|SSC|001781|INVALIDPOOLSTATUSTRANSACTIONCODE~POOL_STATUS_CD~FOR~POOL_POOL~|SYS|MSG-SM	INSERT
TRANSLATION_DATA	SYS|SYS|SYS|SSC|001782|FORACCOUNT~ACC_NBR~STATUSCANNOTBECHANGEDASPOOL~POOL_POOL~ISINNEW/OPEN/CANCELLED/HELDSTATUS|SYS|MSG-SM	INSERT

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24.3 Patches and Bugs

Bug Id	Bug Description	Fix Description
28128688	Batch Job Issue → The Metro II batch job skips some of the accounts on due date and subsequently those accounts are picked up by the same batch job during month end processing. As a result, the volume of records processed during month end is higher creating performance issue.	Fix has been provided such that for those records which are skipped on due date, system updates the Payment History date so that those accounts are not picked up for that particular month end processing.
28598223	Servicing → Customer Service → Maintenance tab, currently when system is under maintenance (i.e. system parameter is 'Y'), on posting any transaction with Authorize Indicator as 'YES', system auto assigns 'Post Override' indicator to 'YES' which in-turn overrides the System Maintenance check and posts the transactions.	Fix has been provided by removing the auto assignment of Post Override indicator to 'YES' so that it does not skip the System Maintenance check. Accordingly, on posting an Authorization or reverse transaction while the system is under maintenance, the status is updated to 'HOLD'. But for Reject transactions, the System Maintenance check is not considered.
28693664	Servicing → Customer Service → Bankruptcy tab, on modifying the bankruptcy information details and clicking on 'Save', system auto updates the date of first Delinquency as NULL.	Fix has been provided such that by modifying the bankruptcy information if a user wants to freeze the account information which is not delinquent, then system retains the date of first Delinquency with Bankruptcy start date.
28716254	Metro II issue → As per US regulations, the Delinquent Accounts with Date of First Delinquency older than seven years should no longer be reported in Metro II. Currently OFSLL does not have this validation.	Fix has been provided by introducing the necessary condition to validate if an account is CHARGED-OFF and is more than 84 months delinquent, then such accounts are not reported to metro II.
28720246	Servicing → Customer Service → Summary screen, on posting CHANGE TO PRIMARY CUSTOMER non-monetary transaction, system by default displays the details of disabled customer in both Customer Details tab as well as on Summary screen.	Fix has been provided such that on posting the transaction, the disabled customer details are not displayed in both Customer Details tab as well as on Summary screen. Also, on posting the deceased transaction, system updates the ECOA code for that particular customer as deceased and enabled indicator as Y.
28730544	Servicing → Securitization, In case of an issue, the error message displayed on Securitization screen and the log registered in System Monitor does not contain account/other references to identify / resolve the problem.	Fix has been provided with code changes such that system stamps account number/pool in error messages.

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Bug Id	Bug Description	Fix Description
28739251	Servicing → Customer Service → Repo/Foreclosure → Remarketing tab, on posting Sale of Asset transaction, system fails to verify the spread matrix for accounts which are in CHARGED-OFF status.	Fix has been provided such that system applies the CHARGED-OFF spread while posting Sale of Asset transaction to a charged off account. If spread matrix is not defined, system applies the contract spread.
28741349	Origination → Funding screen, while funding or creating a loan for an SCRA customer with existing loan, system validates for SCRA Order number and fails to create the record if the same does not exist. SCRA Order number is required for SCRA customers for new loans which does not exist on old migrated loans.	Fix has been provided by removing the SCRA order number validation while funding or creating a loan for an SCRA customer and also the SCRA field is made as not mandatory in Origination → Funding screen.
28741448	Customer Service → Lien Tracking. When existing customer details are being used to create new account, on updating the address details the data change condition is posted on both new and existing account.	Fix has been provided such that if the options UPATECUSTOMERINFO=Y and LINKTOEXISTING=Y, system posts the Lien Data Change condition only to old/existing account and not to newly created one.
28744268	Collections → Repossession → Collateral → Tracking tab, system does not allow to edit the fields in Tracking Item Details section and displays an error 'Cannot load asset tracking as record already exist'.	The issue exist only for 'Other' and 'Home' collateral types and fix has been provided by extending the edit functionality to all collateral types in Tracking Item Details section.
28743632	Servicing → Customer Service → Queue Assignments screen, on searching for a queue by selecting one from 'Hard Assigned Queue' drop-down list, system takes longer time to load the results causing performance issue.	Fix has been provided by modifying the alter sequence script 'alter_sequence_nocache_oci.sql' and removing NOCACHE for PTT_MSG_SEQNUM to enhance performance issue. Also the sequence cache size is increased to address the search issue.
28745736	Metro II issues → The metro II batch job does not pick some of the migrated accounts for reporting if the value for CUS_CRB_RPT_IND is NULL. But on querying the account, the value of above parameter is N.	Fix has been provided by adding NVL (Null Value) condition to CUS_CRB_RPT_IND so that if value is NULL, its considered as NO and all accounts including migrated ones are picked up for metro II reporting.
28702713	Servicing → Vendors → Work Order History tab, on rejecting an Invoice record, the Work Order status is updated to OPEN but the Work Order Status history is not updated with the previous status of INVOICING.	Fix has been provided to insert the record into Work Order Status History when the Work Order status is changed to OPEN due to Invoice Rejection.

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Bug Id	Bug Description	Fix Description
28768021	Servicing → Vendors → Invoice tab, while searching for an invoice by filtering the searching criteria using the View options Status = ALL and specific Invoice #, the displayed results are not as intended.	Since the search functionality considers the time stamp of invoice to fetch the results, fix has been provided to look for only Date instead of time stamp while fetching the results. Note: For existing records, the date stamp is to be removed for the search to work as indicated above.
28780071	Credit Bureau reporting issue → The title tracking interface reports only Primary asset and collateral with Active status. When the asset is substituted, both the Substituted and the Active collateral are set to SFP (Collateral Sent to Dealertrack) even though only the Active has been sent.	Since the Substituted asset would not be picked up for reporting to DeaterTrack, fix has been provided to mark only the Primary asset to SFP (Collateral Sent to Dealertrack).
28779511	Servicing → Customer Service → Transaction History tab, for pre conversion payment reversals, Payment allocation GL date is assigned to current system date instead of GL date. This causes Additional Record Types/Documents to be Created in external interface.	Fix has been provided by mapping the GL postdate to PAL_GL_POST_DT column so that system assigns the GL date for pre conversion payment reversals instead of current system date.
28726053	Metro II Bankruptcy reporting issue → On posting CUSTOMER BANKRUPTCY REPORTING INDICATOR transaction for Bankruptcy petition on first month, system does not report the status with rating character as 'D' (delinquency) on 2nd cycle to metro II. Instead, the same is being reported with status 'DD' in the 3rd cycle.	Fix has been provided by correcting the condition to check the payment history and if user has petitioned to freeze the account information, system also freezes the 24 months payment history on the new accounts and is incremented with 'D' status in all cases.

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25. Patch Release 14.4.0.0.23

25.1 <u>Enhancements</u>

Ref No.	Enhancement	Description
NA	NA	NA

25.2 <u>Seed Data changes for Impacted Bugs</u>

NA

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25.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
28697794	Metro II reporting issue → For CHARGED OFF accounts, upon user request, system reports the customer's ECOA code as either T or Z on any of the customers of the account after few cycles. But system still continues to report the same code for those customers in subsequent cycles if company parameter is 'Monthly' in METRO II FILE DATA SELECTION CRITERIA.	Fix has been provided such that even if/not the METRO II FILE DATA SELECTION CRITERIA company parameter is 'Monthly', system stops subsequent reporting to customers when account is charged off and customer is reported either T or Z.
28740915	ADF Issue → System freezes while resizing the width of columns in UI and also displays extra spaces in LOVs on using the application in Chrome, IE and Microsoft Edge browsers.	Fix has been provided with a patch to resolve the ADF issue. For Middleware version (12.2.1.3.0) the patch provided also addresses the other reported issues. (Link to patch download).
28762901	Servicing → Batch Transaction → Payment Maintenance screen, for suspense payments system allows to modify Date, Currency or Amounts fields and as result the same does not create appropriate GL entries.	Fix has been provided by making the Currency, Date and Amount fields as Read-Only when the status of payment is SUSPENSE to handle both normal records and multi account records.
28778132	Servicing → Customer Service → Correspondence and Letters screen, the Recipient field and FAX field in UI are hard coded to P (PRODUCER) instead of referring to lookup type RECIPIENT_TYPE_CD and RECIPIENT_MODE_CD respectively.	Fix has been provided by removing the hard-coding in Recipient type and FAX fields and the same now refers RECIPIENT_TYPE_CD and RECIPIENT_MODE_CD lookup types.
28779249	Vendors → Invoice screen, on successful posting of expense transaction, the 'Txn Post Dt' is being set to the 'Invoice Dt' and does not get updated to the actual 'Txn Post Dt'.	Fix has been provided such that the 'Txn Post Dt' in transaction screen is taken as reference to update 'Txn Post Dt' in Invoice screen.
28787454	Web service issue → The Application Entry POST web service processing fails with an error when the total number of secondary applicant telecoms does not match with the total number of primary applicant telecoms. Also, when the telecom details of secondary applicant is blank, primary applicant details are populated to it during processing.	Since the telecoms details of primary and secondary applicant need not be the same for processing, fix has been provided with code changes such that application entry transaction is posted successfully without this validation. Also, the telecom details of primary applicant is not populated if secondary applicant telecom details are blank.
28795980	Servicing → Customer Service → Transaction History → Transactions, on reversing a PAID OFF transaction, system does not post the Reverse Amortize Write-Off transaction automatically.	Since the issue has occurred after updating the fix for bug 28617780 released in previous patch (PS 20), the same has been reverted and system posts INT_AMORTIZE_WTOFF _REV transaction on reversal.

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Bug Id	Bug Description	Fix Description
28804793	Servicing → Transaction History → Sale of Asset Transaction tab, When a loan sale is voided on a day other than loan sale date, the transaction is backdated to original loan sale date but the interest component is not calculated correctly.	Fix has been provided such that on Voiding a Loan Sale transaction, system splits the interest component and is displayed in Sale of Asset screen.
28804652	Servicing → Transaction History → Sale of Asset Transaction tab, when a Loan Sale is posted prior to the payment on account, the interest component is not calculated properly.	Fix has been provided such that when a Loan Sale is posted prior to the payment on account, the interest component is split as expected.
28614299	Servicing → Customer Service → Maintenance tab, the INT AMORT REV transaction is mapped to new sub unit instead of retaining old sub unit where the payment is posted.	Fix has been provided such that INT AMORT REV transaction is mapped to old sub unit where the payment is posted.
28812692	Servicing → Customer Service → Repo/Foreclosure → Remarketing tab, on clicking the 'Post Transaction' button system posts Sale of Asset transaction with Slot = 1.	Fix has been provided such that the Sale of Asset transaction is posted to Slot = 0 as intended.
28825816	Servicing → Customer Service → Maintenance tab, while posting INDEX/MARGIN RATE CHANGE transaction, system allows to specify any MARGIN rate while posting the transaction.	Fix has been provided by defining a validation check to determine if the specified value is within the max cap limit for the account and display an error accordingly.
28743632	Servicing → Queue Assignment screen, selecting a Hard Assigned queue from drop down list takes longer to load creating performance issue. Also same issue reported while re-assigning user for the hard assigned queue.	Fix has been provided by increasing the Sequence Cache size to address the search issue and update code fixed to address the update issue.
28839243	Servicing → While trying to create new account with the same reference number of an account which was Voided earlier, system displays and error and does not allow create new account	Fix has been provided with package level changes such that system creates new Account using same x-ref number for which account is already VOID.
28857588	Servicing → Collateral screen → For Title Tracking, the file received from DealerTrack is updating the Lien status without considering the status of the Collateral.	Fix has been provided such that for incoming file received from DealerTrack, system updates the Lien status only for Active Collateral.
28854769	Servicing → Customer Service screen, on selecting the Show All radio button to view the related Customer accounts, the fetch response time is slow creating performance issue.	Fix has been provided by tuning the fetch query to handle the response time and to display the records as intended.

Bug Id	Bug Description	Fix Description
28813074	Hook Request → whenever GL posting is changed, a hook call is required which can help to write notifications to other systems in custom layer.	Fix has been provided with a hook call in the existing hook jscprc_ex_000_01.

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26. Patch Release 14.4.0.0.24

26.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

26.2 Seed Data changes for Impacted Bugs

Bug 28890752

TABLE	KEY DATA	TYPE
FLS_ACCESS	FFLL.SER.UCS.BUSINESSTRACKINGATTRIBUTE.EDIT.BUTTON	UPDATE

Bug 28660948

TABLE	KEY DATA	TYPE
LOOKUPS	FEE_CALC_METHOD_CD|LC_PCT_NEW_PMT_DUE_PYRAMID	INSERT

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26.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
28660948	Late Fee assessment issue → Currently when assessing the late fee for Percentage of Payment due pyramid law, system considers the unpaid remaining in the due buckets which is based on payment allocation. As per the new state regulations in the pyramid law late fee rule, system should arrive the balance by deducting the payments made without considering the payment allocation from the current due amount.	Fix has been provided by introducing new LC_PCT_NEW_PMT_DUE_PYRAMID fee calculation method to access the Late Fee. While running the late fee batch job, system will access the same using Amount Due which is 'Current Due' minus 'Total of Payments' received in between the current due date and current late charge assessment date. If 'Total of Payments' is not received, system will access the Late fee based on outstanding balance.
28832851	Credit Bureau Reporting → As per chapter 13 of credit practices rule, the Bankruptcy ECOA 'T' reporting and removal of Bankruptcy data for non-filer is not being reported correctly even after multiple runs.	Fix has been provided such that system reports the non-petitioned customer's ECOA code as 'T' (marked as terminated) excluding any of the relations whose CIIC code is either 'C' or 'D'.
28833939	Metro II reporting issue → System is reporting the ECOA code as 2 to Credit Bureau even when there are only two account relation with one active customer and other being deceased.	Fix has been provided such that if the secondary account relation is deceased then system updates atleast one of the relations as active (as '1').
28863605	Servicing → Batch Transactions → Payment Maintenance screen, if a backdated payment is posted on a date after the paid off date and before migration date, the same is marked to 'S' (suspense). System does not allow to reverse a suspense payment if the effective date is prior to account conversion/migration date.	Fix has been provided such that if the payment status ='S' and Account Number is not 0; system allows to modify payment amount, date and currency. Also, a comment is posted on corresponding account with old and new values.
28890752	Access Key Configuration issue → The FLS access code in FLS_ACCESS table FFLL.SER.UCS.BUSINESSTRACKINGATT RIBUTE.EDIT.BUTTON is incorrect.	Fix has been provided by modifying the seed data of access code to FLL.SER.UCS.BUSINESSTRACKINGAT TRIBUTE.EDIT.BUTTON.
28872433	Metro II reporting issue → System does not update the past due amount correctly in metro II file and includes the entire delinquent due amount which should ideally exclude the most recent due bucket amount.	Fix has been provided such that system considers the delinquency grace days and deducts the due amount from overall delinquency amount during metro II reporting.

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Bug Id	Bug Description	Fix Description
28872325	Metro II reporting issue → System uses different calculation methods for interest bearing and precomputed accounts and as a result reports wrong data for current balances in metro II file for fees and costs.	Fix has been provided as per the Metro II reporting guidelines such that system does not deduct the fees and costs for pre-compute account as the same are being reported for IBL accounts.
28877254	Servicing → Batch Transactions → Payment Maintenance screen, when a backdated payment is posted, the same is marked to 'S' (suspense) and system displays as posted in the maintenance screen but actually is not posted on to the account.	Fix has been provided such that if the payment status ='S' and Account Number is not 0; system allows to modify payment amount, date and currency. Also, a comment is posted on corresponding account with old and new values.
28693664	Servicing → Customer Service → Bankruptcy tab, on modifying the bankruptcy information details and clicking on 'Save', system auto updates the date of first Delinquency as NULL.	Fix has been provided such that by modifying the bankruptcy information if a user wants to freeze the account information which is not delinquent, then system retains the date of first Delinquency with Bankruptcy start date.
28911766	Servicing → Batch Transactions → Payment Maintenance screen, when trying to reverse a backdated payment which is marked to 'S' (suspense) for conversion account, system displays an error and does not allow to reverse the payments in 'suspense' since the transaction date is prior to conversion date.	Fix has been done with code changes to remove the internal validation to check if the transaction date is prior to conversion date when reversing a suspense payment. System now allows to reverse the suspense payment If posted before Account Backdate for conversion accounts.
28887440	Servicing → Vendors → Work Orders tab, when an invoice is rejected the status of Work Order is not getting reverted to OPEN from INVOICING.	Fix has been provided such that when the invoice proceed is rejected, the Work Order status is changed to OPEN and Remarketing status is set to INVOICE REJECTED.
28946036	Credit Bureau reporting issue → as per credit bureau reporting guidelines the Special Comment Code AX should only be reported on the account when there is a repossession and the vehicle is sold with account being paid off. But system wrongly reports AX code on a repossession account even if the vehicle was not sold.	Fix has been provided such that along with the existing criteria, system also checks if account has 'SOLD' condition before initiating AX call activity. So currently, If account has REPO condition and Write Off balance - system reports AU code. If account has REPO condition and is SOLD, and no Write-Off - system reports AX code. If account has REPO condition and No Write-off – system reports with no SPCC code.

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Bug Id	Bug Description	Fix Description
28945678	Metro II reporting issue → though the account has correct rating, the same is reported wrongly in metro output file which is either blank or 0 for many matured accounts.	Fix has been provided by removing the LV_BILLING_RECENCY validation such that system now reports the Payment rating as-is from the account to metro ii file after maturity.
28903648	Batch Job issue → Customer servicing queue processing batch job QCSPRC_BJ_100_01 fails during processing since the same is picking unnecessary records in assignments table by the batch job cursor.	Fix has been provided by adding the clause WHERE ASG_ASSIGNMENT_TYPE_CD = 'CSS'; in QCS_ASG_EVW view definition to resolve the issue.
28984271	Servicing → Batch Transactions → Payment Maintenance screen, after applying PS 14.4.0.0.23, when a payment is posted on an active account the same is displayed with two transactions instead of one payment in the Payment Maintenance screen.	Fix has been provided by reverting the changes done in PS 14.4.0.0.23 and the Payment maintenance now shows only single record in payment transaction section.

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27. Patch Release 14.4.0.0.25

Ref No.	Enhancement	Description
OFSLL_PMG_RQT _880	Facility to control auto rebate of premium while calculating pay-off amount for insurance product.	For system to automatically include the insurance premium rebate during pay off calculation, new flag is introduced. Based on this flag, if the products that are involved in auto rebate along with the finance charge are enough to pay off the account, then auto rebate is processed.

27.1 <u>Auto rebate insurance premium on payoff amount</u>

27.1.1 <u>Overview</u>

Currently, when a payoff amount is processed during payment transaction, OFSLL processes auto rebate of all ancillary products (like insurance premium amount) and overall finance charges i.e. interest (in case of pre-compute accounts). However the auto rebate of insurance premium amount may not be required in some cases as indicated below:

- If customer (loan account holder) has decided not to cancel but to hold the insurance/VSC till its expiry date
- As a business policy, if financial institution does not allow insurance premium rebate

Even though system has a switch 'Refund Calculation Method' to handle if premium refund is allowed or not, this flag cannot be used to control insurance premium rebate during payoff amount calculation. This is because if user wants to cancel the insurance product manually, based on this flag value system need to decide on the premium refund. If this flag is marked as 'Y', system calculates premium rebate and same is deducted from the account principal balance. Otherwise premium rebate will be shown as zero.

Note that irrespective of the new flag introduced to control the auto rebate during pay-off calculation, finance charge rebate (interest rebate) will be calculated and deducted from the overall balance. Also no change is done in case of payoff-quote generation and will continue to show the premium rebate as per the existing flag 'Cancellation Refund Allowed'.

Consider the following account which has GAP and VSC with the following payoff quote. Here VSC is setup to not auto rebate:

Advance / Principal	$31,067.84
FEE LATE CHARGE	$30.00
REBATE INSURANCE GAP	$(2,555.41)
REBATE INSURANCE VSC	$(2,300.00)
REBATE INTEREST	$(219.85)
Payoff	$26,022.58

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Scenario A

If customer pays $ 26,022.58, then balance of $2,300 is not enough to payoff. Hence, nothing is auto rebated. Balance of GAP and VSC are not cancelled, insurance status is kept to 'Active' and interest is not rebated.

Scenario B

If customer pays $26,022.58 + $2,300.00 = $28,322.58, then balance satisfies the total rebate of GAP and finance charge ($2,555.41 + $219.85 = $2,775.26) and hence both items GAP and Finance charge are auto rebated. However, even if remaining balance after rebate is $0, VSC is not cancelled. But after paid off, if customer is cancelling it, then no rebate applicable.

27.1.2 Solution

Change in Setup > Products > Insurance > Loan

- Provided new mandatory flag under 'Result' as 'Auto Premium Rebate Allowed'.
- On click of 'Add', this flag will be defaulted to 'Y' (to keep the existing system behaviour). Based on the user selection, system records the details.
- User can check and uncheck this flag on 'Edit' mode.
- User can view this flag on click of 'View'.

Changes in Origination > Funding > Loan Application > Contract > Insurances > Insurance Information:

- Introduced a new read-only flag 'Auto Premium Rebate Allowed' under 'Cancellation/Refund' section.
- On click of 'Edit', if 'Insurance 'Plan' is not selected, this flag is displayed as 'N'.
- On selection of 'Insurance Plan', system populates new flag (Y/N) based on the corresponding insurance product setup.
- If user deselect the Insurance Plan, then system sets this flag as 'N'.
- User can save and view the record post the selection of Insurance Plan.

Change in Servicing/Collections > Customer Service > Account Details > Contract Information > Insurances & Account Details > Insurances:

- Introduced new read-only flag 'Auto Rebate Allowed' under 'Cancellation/Refund' section.
- When user funds the loan application with insurance, system populates the insurance information with this new flag also.

Changes while posting the 'Insurance Addition' monetary transaction:

- While posting the transaction for Loan, system populates this new flag 'Auto Rebate Allowed' in 'Account Details > Insurances' tab based on the corresponding insurance instrument setup.

Changes while posting Insurance Cancellation and Paid off monetary transaction

- System derives the final insurance premium rebate and new status based on the below mentioned combination of 'Cancellation Refund Allowed' and 'Auto Premium Rebate Allowed (New Flag)'.

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Cancellation Refund Allowed	Auto Premium Rebate Allowed (New Flag)	Manual Insurance cancelation and Status – Account Status is 'Active'	Rebate Value & Status in case of manual cancellation of insurance product after paid-off
Yes	Yes	As calculated by the system / Cancelled	0 – No rebate allowed / Cancelled
Yes	No	As calculated by the system / Cancelled	0 – No rebate allowed / Cancelled
No	No	0 / Cancelled	0 – No rebate allowed / Cancelled
No	Yes	0 / cancelled	0 – No rebate allowed / Cancelled

Changes while processing the payoff payment

- If user adds the final payment, then based on the bellow combinations, system will rebate the insurance premium and derive the insurance instrument status as follows:

Cancellation Refund Allowed	Auto Rebate Allowed (New Flag)	While making Pay Off payment, Consider Insurance Premium Rebate Amount as	Insurance Status after TIP /paid-off
Yes	Yes	As calculated by the system	Cancelled
Yes	No	0	Active
No	No	0	Active
No	Yes	0	Cancelled

Account On-Boarding Web Service changes:

- If user submits insurances with Account On-Boarding, system will create the account with this new flag, based on the setup/input.

Account Conversion changes:

36. If the legacy system provides accounts with Insurance, system will default the flag based on the Insurance Code.

Servicing > Interface > Conversion Accounts > Account Boarding > Contract > Insurances

- On click of Edit/View, system shows a new read-only flag 'Auto Rebate Allowed' under Cancellation/Refund.

Archive and Purging Tables

System archives this new flag 'Auto Rebate Allowed' after running the below batch jobs:

- PACARC_BJ_100_01 - ARCHIVE ACCOUNT DATA TO OTABLES
- PACARC_BJ_100_02 - ARCHIVE ACCOUNT DATA TO OOTABLES
- PAPARC_BJ_100_01 - ARCHIVE APPLICATION DATA TO OTABLES
- PAPARC_BJ_100_02 - ARCHIVE APPLICATION DATA TO OOTABLES

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- PJRPAP_BJ_100_01 - PURGE APPLICATION DATA
- PJRPAC_BJ_100_01 - PURGE ACCOUNTS DATA

Data Fix for upgrade

By default this flag will be 'N' in servicing and as part of base, a data script is provided to update the new flag to 'Y' by accepting the 'Insurance Plan Code' if the insurance is active and account is open. When the script is executed by admin, the system updates this flag in 'Servicing'.

27.1.3 Screenshot

After implementing the above changes, screen appearance is as indicated below:

Setup > Insurance > Loan
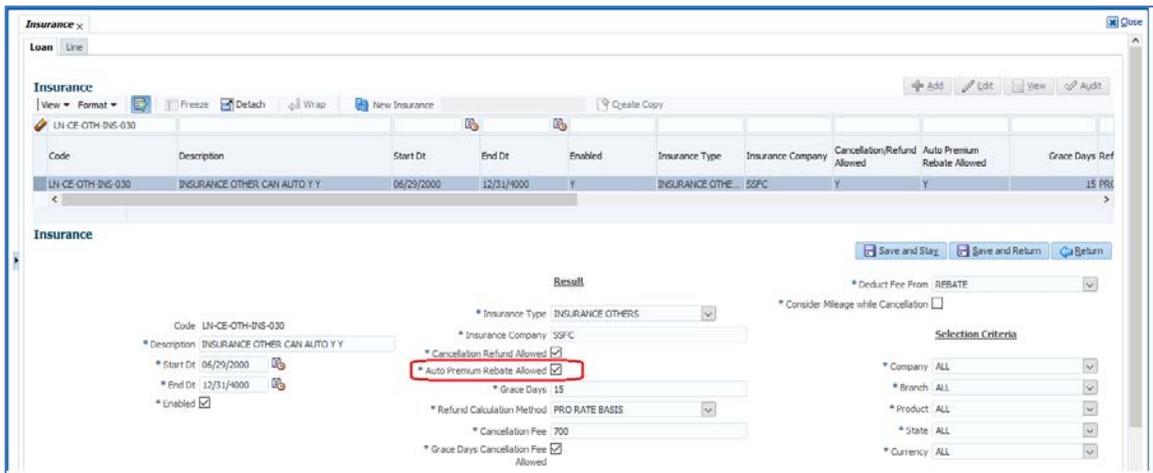
Origination > Funding > Contract > Insurances

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Customer Service > Account Details > Contract Information > Insurances

Customer Service > Account Details > Insurances

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Servicing > Interfaces > Conversion Accounts > Account Boarding > Contact > Insurances

27.2 Seed Data changes for Impacted Bugs

NA

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27.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
28878710	Servicing → Customer Service → Maintenance tab, when Stop Accrual transaction is posted on an account, system does not allow to post Interest Amortization transactions while a backdated payment is posted.	In TAMINT_EN_111_01.POST_AMOINT, the condition for considering Paid Interest Balance was done only if the value of system parameter TPE_AMORTIZE_ACCRUED_INT_ONLY = 'N'. Fix has been provided by removing the condition such that irrespective of value of system parameter, the Interest Paid Balance is posted as REVERSE INTEREST AMORTIZE transaction while a backdated payment is posted.
29020834	Web Service issue → When application details are received through Application Entry web service with joint applicants (multiple applicants) in it, system does not consider the secondary applicant as Application name for Title generation.	Fix has been provided with changes to update proper Title for all the applicant relation types and now system considers non-primary relation also for title generation in the sequence → Spouse, Secondary, Co-Signer, Co-signer spouse, Co-signer2, Co-singner2 spouse.
29042882	Web Service issue → In the Application Entry web service, the Street Name element in Applicant Data block accepts only 30 characters but the same in database is set to accept 80 characters.	Fix has been provided with XSD changes such that the 'Street Name' element in Application Entry web service accepts 80 characters as defined in database.
29046419	Servicing → Queue Assignments screen, the data of 'secure accounts' are not masked but the same accounts are masked while being displayed in the Search screen.	Fix has been provided such that the secure accounts are masked in the Queue Assignment screen as it is being displayed in the Account Search Result screen.
29014171	Credit Reporting issue → While running ACCOUNT SETTLEMENT PROCESSING batch job (TXNSTL_BJ_100_01) on account with active SPCC (Special comment code) condition, if there is a need to post a call activity, then system posts the Call Activity Condition as 'None'.	Fix has been provided such that if an account has active SPCC condition, then Call Activity Condition (if being posted) is posted with SPCC to update the Account Settlement Reason (ACO_ACC_CONDITION_REASON_CD) with latest reason code.

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28. Patch Release 14.4.0.0.26

28.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

28.2 Seed Data changes for Impacted Bugs

NA

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28.3 Patches and Bugs

Bug Id	Bug Description	Fix Description
29123969	Servicing → Customer Service → Summary screen → Activities section, while running the daily interest accrual batch job, the Last Activity Date is getting updated for account which are already in CHARGEOFF/PAID OFF status.	Fix has been provided such that the Last Activity Date is updated only for accounts with ACTIVE status and accrual processing is done only if the transaction code is not 'DONOTHING'.
29155221	Web Service issue → Payments posted through Payment Entry web service does not reflect in Servicing → Batch Transaction → Payment Maintenance screen and as a result the payments posted towards suspense cannot be rectified as the record is not displayed.	Fix has been provided such that system displays an error while posting payment from Payment Posting web service to an account having status/condition which are not allowed in access grid for Payment transaction.
29169436	GRI (Generic Recovery Interface) Web Service issue → When a single XML response received from FIREHOSE web service contains both status change of one case and case updates of another, system by default updates the response of first case to both the Work Orders.	Fix has been provided such that the variable which drives the status change of Work order is initialized properly while running the firehose batch job and the response received from GRI is updated accordingly.
29189774	Bath Job Issue → While processing the INPUT LIEN TRACKING batch job to record the data change activity on a newly funded account, the process fails with an error while updating the Data Change File being sent to DEALERTRACK.	Fix has been provided by adding ASH_DATA_CHANGE_DATE into ASH_UDX index so that system uploads the Input Lien Tracking file with data change activity of account without any error.
29181714	The details of Customer Address 2 field in the Data Change File being sent to DEALERTRACK is updated with Address 1 data due to improper record positions.	Since the Customer Address 2 value was populated from record position 402-431, the same has been updated to fetch from position 63-92. Also the details in record position 402-431 is set to update Lien data change.
29159089	Servicing → Customer Service → Maintenance screen, system displays an error (TNM-001447) on positing the DISABLE/ENABLE NON PRIMARY CUSTOMER RELATIONSHIP transaction on customer account which is already disabled.	Fix has been provided by removing the CAR_ENABLED_IND validation from the package so that system does not look for records only with Enabled indicator as 'Y' and allows to post the DISABLE/ENABLE NON PRIMARY CUSTOMER RELATIONSHIP transaction to required accounts.

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Bug Id	Bug Description	Fix Description
29025013	Servicing → Customer Service screen, the account ID generated by the system is currently set to 14 digits and may exceed to next digit based on volumes.	Fix has been provided such that to maintain the 8 digit account number consistently, a new system parameter NGN_ACC_NBR_ LENGTH (Account Number Sequence Length) is introduced to indicate the number of digits to be padded. For example: If the system parameter is Enabled and is set to '4', then the account number would be generated as '20180154681' Here is 201801 is YYYYMM 5468 is 4 digits based on system parameter value 1 (last digit) is checksum digit
29193836	In the Data Change File that is being sent to DEALERTRACK, the Title number field on D record position 732-741 is wrongly populated with Asset # which should ideally be either physical title or blank.	Fix has been provided such that the value in Title number field column is left blank instead of populating with Asset #.
29196071	Servicing → Customer Service → Collateral → Vehicle tab, the 'Release Date' in the release file for DEALERTRACK is set to 'lien event date' by default. This indicates the last status change that happened before the release which ideally should be 'effective date' of the future release to occur.	Fix has been provided such that system updates the 'Release Date' with effective date of the future release to occur in the release file for DEALERTRACK. This is the release record date set in the system.
29178158	Interface Issue → In the Lien Release file, the field 397 is wrongly indicated as RO (Registered Owner) for Producer and Others which ideally should be indicated as LO (Legal Owner).	Fix has been provided such that the field 397 is indicated as RO (Registered Owner) for Customer and indicated as LO (Legal Owner) for Producer and Others in Lien Release file.
29172738	Servicing → Customer Service → Repo/Foreclosure tab, there is a mismatch in the length of fields supported for the following fields: REP_STORAGE_ADDRESS REP_STORAGE_CITY REP_STORAGE_STATE REP_STORAGE_ZIP REP_STORAGE_COUNTRY_CD REP_STORAGE_NAME	Fix has been provided by standardizing the length of fields as follows: REP_STORAGE_ADDRESS VARCHAR2(240) REP_STORAGE_CITY VARCHAR2(80) REP_STORAGE_STATE VARCHAR2(30) REP_STORAGE_ZIP VARCHAR2(30) REP_STORAGE_COUNTRY_CD VARCHAR2(30) REP_STORAGE_NAME VARCHAR2(80)

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Bug Id	Bug Description	Fix Description
29207300	Web Service issue → The GRI firehouse web service failed in OFSLL when the inbound comment received is greater than 4k characters.	Fix has been provided such that system truncates the message to receive only 4000 characters and process the batch job successfully.

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29. Patch Release 14.4.0.0.27

29.1 <u>Enhancements</u>

Ref No.	Enhancement	Description
NA	NA	NA

29.2 <u>Seed Data changes for Impacted Bugs</u>

Bug 29121569

TABLE	KEY DATA	TYPE
ACCESS_GRID_FUNCTIONS	RESCHEDULE_INDEX|ACC_CONDITION_CD	UPDATE

Bug 29025013

TABLE	KEY DATA	TYPE
SYSTEM_PARAMETERS	NGN_ACC_NBR_LENGTH|SET_SYP_SYSTEM	UPDATE

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29.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
29033282	Servicing → Customer Service → Transaction History → Transactions tab, incorrect credit refund transactions are getting generated since after a payment reversal, system again reverses and re-posts the credit refund with the same amount.	Fix has been provided by introducing a system Parameter REPOST_CREDIT_ REFUND_IND such that if system parameter value is 'Y', credit refund transactions are reposted and if the value is 'N', credit refund transactions are not reposted.
29208360	Servicing → Customer Service → Customer Details → Customer → Telecoms tab, there are duplicate telecom records found since system allows to edit the telecom type of an existing record but fails to update the current indicator of the existing record to N.	Fix has been provided by adding an update statement to update the current field of an existing telecom type to N and if the same telecom type of existing one is added, then current indicator is set as Y to avoid duplicate entries.
29208327	Servicing → Customer Service → Quick Search section, the Identification # (VIN – Vehicle Identification Number) field is case sensitive but however, the result displayed are in upper case.	Fix has been provided such that the vehicle Identification number will be always be stored with upper case characters for both assets created from conversion and onboarding. The existing records in lower case will be converted to upper case with a data fix and if lower case characters are entered in Identification # field, the same is converted to upper case while querying the database.
29208318	Vendors → Work Orders tab, the 'Vendor Msg' field in Vendor Messages section does not allow to enter special characters and save the record. As a result, the message is not sent to GAI (Generic Auction Interface).	Fix has been provided such that system allows to enter most of the special characters in the 'Vendor Msg' field and save the record successfully.
29223248	In Position 664 of Data Change File being sent to Dealer Track, the 'Lien Perfected Date' is wrongly populated with a lien event date. As a result, when Dealer Track receives the data change file with this date it overwrites the Lien Perfected date. In the case of a new account, this causes Dealer Track to not purse securing the account.	Fix has been provided such that in position 664 of Data Change file the Lien Perfected Date is now sent with NULL value. Also when Data Change File is generated, system updates only 'Data Change Date and Time' in history table and not 'Event Date'.
29212674	Servicing → Customer Service → Customer Details → Customer tab, system does not allow to enter some of the valid special characters in License # (driver's license number) field in Identification details section.	Since some of the states do have special characters in driver's license number, this is validation is removed and system allows to enter special characters in License # field.

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Bug Id	Bug Description	Fix Description
29224437	Vendors → Work Orders → Invoices screen, on posting Sale of Asset transaction for GAI (Generic Auction Interface), system by default updates the transaction post date with Invoice date.	Fix has been provided such that on posting Sale of Asset transaction for GAI, the transaction post date is updated with current system date.
29230168	Metro II Issue → When the Metro II file is being generated, there is NULL value populated in position 164 for accounts where account status in 97 and 64.	Fix has been provided by correcting the value allocation logic to column 'met_base_amt_past_due' such that system inserts appropriate value when account status is Not Equal to CHGOFF and special comment code Not Equal to AU. Else, system updates zero value instead of NULL.
29240735	Performance issue → System takes longer time to process Lexis Nexis file and takes approximately about 30 seconds to process each file.	Since composite index had been created along with column ABD_AAD_ID, updating bankruptcy details table took longer time with the use of ABD_BKP_ID column in the 'where' clause. Fix has been provided by creating individual index for each column instead of composite index to enhance the performance during Lexis Nexis file processing.
29220690	Web Service issue → OFSLL account On-Boarding REST web service does not allow hyphen (-) and & in 'City' field for either Reference or Customer, which is a valid special character.	Fix has been provided by modifying the code in OFSLL account On-Boarding REST web service to allow special characters such as hyphens and symbol "&" (which needs to be sent as &) for City field.
29220660	Web Service issue → In OFSLL account On-Boarding REST web service the StreetName is limited to 30 characters instead of 80 characters.	Fix has been provided by modifying the code in OFSLL account On-Boarding REST web service to allow 80 characters for StreetName element.
29222967	Batch Job Issue → During accrual processing the batch job missed few accounts and eventually fails to process the interest accrual on some accounts and also the delinquency is not updated.	Since the allocation of ROWIDs to threads are incorrect due to missing order of ROWIDs, fix has been provided by adding the correct order to fetch ROWIDs to update the threads and process the accrual batch job without missing any accounts.
29254347	Servicing → Producers → Producer Details tab, system does not allow special characters such as '&' in email field and displays an error. In general, the email addresses field should allow for any special character before "@"/domain.	Fix has been provided such that regular expression for email has been modified to handle the issue and now system supports '&' and special characters in all email fields across all screens in UI.

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Bug Id	Bug Description	Fix Description
29250111	Vendors → Work Orders screen, the details added in 'vendor Msg' field in Vendor Messages sections is updated with a different User ID and is noticed while sending vendor message for both existing and new work orders.	Fix has been provided with code changes such that vendor message from Work Orders screen is updated as a comment while posting it on an account in GAI (Generic Auction Interface) with correct User ID.
29230177	Metro II issue → There are control M characters generated at the end of each line in Metro-II file causing the line length to increase which eventually is rejected by the TransUnion Bureau.	Fix has been provided by removing the carriage return used in the code and was the reason for inserting the control M character in the metro-II file.
29262554	Data file Processing issue → The Lexis Nexis file shared to external interfaced system is not processed successfully and displays an error while handling correspondence in customer services.	Since the nls_date_format was not reset in the session when exception occurred, fix has been provided by adding nls_date_format under exception block to handle the exception and successfully add correspondence for account.
29273907	Credit Reporting issue → Currently system continues to report the standard monthly payment even after account maturity. But based on Credit Reporting Guidelines, on account maturity (either normal maturity or acceleration) the scheduled monthly payment should be reported as '0'.	Fix has been provided by adding a condition that if acc_maturity_dt_cur is less than acc_crb_pmt_history_dt then met_base_scheduled_pmt_amt must be 0 so that once maturity date is crossed system reports scheduled monthly payment as zero.
29275022	Servicing → Customer Service → Maintenance screen, on posting Customer Maintenance transaction system overrides the existing value for credit bureau ECOA code and if no value is provided, ECOA parameter is updated as NULL.	Fix has been provided with code changes to update with same credit bureau ECOA code if it is NULL when posting customer maintenance transaction.
29283047	Payments → Payment Maintenance screen, system allows to modify the payment amount for a suspense payment. As a result, the same create mismatch in GL entry when system auto posts payment transaction with old and new amount.	Fix has been provided such that the amount field is made Read Only field for any suspense payment in payment maintenance screen.
29305716	Servicing → Account Details → Condition Details tab, if the queue batch job moves the account delinquency from one queue to other queue (Example 0 - 30 days Delq queue to 30+ days Delq queue or vice-versa), system does not populate the record in Assignment History section.	If the value in column ACY_START_DT was inserted as NULL, record is not displayed in Assignment History section, and is displayed only if ACY_START_DT and ACY_END_DT is not null. Fix has been provided by correcting the code to insert proper value in the column ACY_START_DT.

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Bug Id	Bug Description	Fix Description
29298553	Web service issue → system fails with an error while processing the account On-Boarding web service request to create a contract with insurance company name more than 30 characters.	Fix has been provided with xsd changes such that system allows up to 80 characters to create an account/contract with insurance and itemization company which has more than 30 characters and less than 80 characters in length.
29299771	Servicing → Customer Service → Summary screen, the accounts with due dates moving towards end of month are not being updated properly with delinquency categories.	Fix has been provided by updating the logic of calculating unpaid payments when billing frequency is Monthly, Bi-Monthly, Quarterly, Half yearly and yearly.
29309492	Data file Reporting issue → In the release file being sent for Dealer Track, system wrongly updates customer ATP # for a 3rd party release instead on updating only the address entered in the tracking attributes.	Fix has been provided with package level changes and now system does not update any value from 402-431 location in the release file for Dealer Track.
29309752	Firehose web service issue → The case repossession details received from GRI (Generic Recovery Interface) via getRepossessiondetails web service response is displayed blank since during processing, the entire response is rejected if the Vehicle Expiry date is not in specific date format.	Fix has been provided such that if the date field in response is not as per format, the same is updated as NULL and other repossession details are updated instead of rejecting entire response.
29286685	Metro II issue → System by default reports payment amount as zero in Metro II file for all accounts even when payment is available on the account.	Fix has been provided such that when payment amount is available for an account, then system updates the amount in Metro II Report.
29317634	Metro II reporting issue → As per FCRA Compliance/Date of First Delinquency for ACTIVE (non-delinquent) accounts is populated based on bankruptcy Start Date which is an optional field in system. Hence user may update or leave it blank thus causing incorrect metro II data generation.	Fix has been provided such that when a call activity is created and bankruptcy condition is opened, system updates the entry into bankruptcy table with GL_POST_DT instead of reporting blank or making it dependant on user to update.
29177004	Servicing → Customer Service → Transaction History → Sale Transfer Transactions tab, on posting loan sale transaction for account with promotion 'Same as Cash', system calculates interest accrual and interest balance is being transferred.	Fix has been provided such that if promotion is enabled (ACC_COLLECT_INTEREST_IND = NO), then system bypasses the interest accrual when posting Account Sub unit transfer transaction.

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Bug Id	Bug Description	Fix Description
29328739	Servicing → Customer Service → Summary screen, the final due bucket or the delinquent due amount is more than the Payoff since during maturity billing, system bills for regular payment amount instead of billing for outstanding balance.	Fix has been provided with code changes to correctly add the excess amount during maturity billing.
29308251	Servicing → Customer Service → Comments tab, when there is an error while processing CASECOMMENTUPDATE web service response received from GRI (Generic Recovery Interface), system does not update the response Id for the case comment posted on the account.	For CASECOMMENTUPDATE operation type, only account comment update is required but currently system is trying to insert a comment like other operation types. Hence the procedure is modified such that system will updated the comment with response ID while processing CASECOMMENTUPDATE operation.
29121569	Servicing → Customer Service → Maintenance tab, system does not allow to post RESCHEDULE_INDEX transaction on an accelerated account since the factory shipped seed data is defined to restrict any rate change transactions. But however, as per actual scenario rate change is required for SCRA cases even for accelerated account.	Fix has been provided by modifying the 'System Defined' seed data value as 'No' for the below transaction code to allow rate change even for accelerated account. Transaction code: RESCHEDULE_INDEX Access Type: ACCOUNT CONDITION Access Value ACCOUNT ACCELERATION
29025013	Seed Data change → The seed data value for checksum digit in NGN_ACC_NBR_LENGTH|SET_SYP_SYSTEM is wrongly set and as a result the account ID exceeding 14 digits is not generated as intended. Note: This bug was released as part of PS 26.	Fix has been provided updating the seed data value for checksum digit in NGN_ACC_NBR_LENGTH|SET_SYP_SYSTEM to appropriate value.

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30. Patch Release 14.4.0.0.28

30.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

30.2 Seed Data changes for Impacted Bugs

Bug 29313662

TABLE	KEY DATA	TYPE
FLS_ACCESS	FLL.CMN.UVN.VENDORWORKORDERSERVICE.EDITALL.BUTTON	INSERT

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30.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
29119702	Servicing → Customer Service → Summary screen, the delinquency counters are not updated correctly for 150 and 180 category even when the account has crossed more than the specific delinquency days before maturity.	Fix has been provided with additional columns and also updated the underlying logic to calculate 120 and 180 Delinquency Category correctly.
29404702	Servicing → Customer Service → Transaction History → Due Date History tab, system by default updates the Delinquency Reason as 1ST PAYMENT DELINQUENCY even when the account is not part of 1st Payment Default.	Fix has been provided by removing the logic to update account delinquency reason code since it is already handled while computing the delinquent details for payment reversal to ensure that 1ST PAYMENT DELINQUENCY is not updated as the delinquency reason.
29291964	Credit Bureau Reporting issue → When cosigner has been updated as bankrupt, system reports the Primary Customer also as bankrupt (i.e. reported as D) in J2_1 and base segments of metro II file even if the Primary has not filed for bankruptcy.	The issue was due to incorrect CIIC code mapping to base segment. Fix has been provided by removing the logic of assigning the frozen information and system now reports ECOA (Equal Credit Opportunity Act) as 'T' for primary customer when cosigner is reported as bankrupt.
29284504	Servicing → Customer Service → Account Details → Condition Details tab, the time zone logic is not applied on Start Date and End Date in Condition/Queue History and as a result the ACY_STAT_DT and ACY_END_DT are stored without time stamp and considers as 12:00 am which eventually shows 1 day behind for PST & MST users.	Fix has been provided by modifying the converter parameters to consider Start Date (ACY_START_DT) and End Date (ACY_END_DT) as date only fields without any time stamp. Hence system doesn't convert any time based on user or company branch time zone.
29298663	For a frozen bankruptcy account (either Chapter 13 or Chapter 7), the Payment Rating and special comment codes for the account are incorrectly reported in metro II CIIC code which should also be frozen to ensure they are reported correctly.	Fix has been provided with additional validation for system to check for Bankruptcy frozen Information while reporting the Current Account's Payment Rating. Accordingly, system does not report payment rating for status 11, 71 and reports for status 95.
29324333	Vendors → Work Orders screen, when there are more than one collateral associated to the account, one with Primary and another as Secondary, while creating vendor work order with channel as GRI, system by default populates only Secondary collateral to the interface.	Fix has been provided such that the List of Values for Collateral and Account Number fields are modified to show one record in case of GRI (Generic Recovery Interface) and to default primary Collateral while creating work order.

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Bug Id	Bug Description	Fix Description
29329451	Servicing → Customer Service screen, while posting a call activity on an account which already has a 'Promise to Pay' activity defined on the same day, system displays a Waring Override message and does not allow to post the call activity on clicking 'No' even if it is not a promise to pay type of call activity.	Fix has been provided such that the result variable in VALIDATECALLACTIVITY action in Accountcallactivitysplitterbean is set to 'N' from 'NULL' and now system allows to post the call activity other that PTP for same day by clicking 'No' in the override warning message.
29338024	Web service issue → If there are multiple collaterals attached to an application, the Application Details Get web service does not to fetch the details of all the collaterals and the resultant json response has only one collateral information.	Fix has been provided and the json response indicates multiple ApplicationCollateralDetails if it associated to the application.
29364494	Credit Bureau Reporting issue → The ECOA (Equal Credit Opportunity Act) is reported as 'T' in the J2 1 segment even when there is no cosigner on the account and also when both Primary and Cosigner are filed as bankrupt, the ECOA code is still reported as 'T'.	Fix has been provided by correcting the logic to verify account relation Bankruptcy status and to mark the relation as 'Terminate' if it is bankrupt. Accordingly, system reports ECOA as null in J2 1 segment when there is no cosigner on the account and when both Primary and Cosigner are filed as bankrupt, system reports the ECOA code appropriately but not as 'T'.
29361975	Servicing → Customer Service → Transaction History → Transactions tab, on cancelling an insurance product by posting INSURANCE CANCELLATION transaction on a precomputed account, the finance charge is rebated on account by posting INT_ESTIMATED_ALT_MINUS transaction. But if the same insurance cancellation is reversed, the rebate reversal transaction INT_ESTIMATED_ALT_MINUS_REV is posting negative amount on the account.	Fix has been provided system takes absolute value of reversal transaction INT_ESTIMATED_ALT_MINUS_REV and posts reverse insurance rebate with +ve amount on the account.
29361363	Web Service issue → Payments posted through Payment Posting web services does not reflect in Payment Maintenance screen even if the value of PMT_TGT_ID which is unique id in 'TXN_GRO UPS_TEMP (Payment Group table) is greater than zero.	Fix has been provided with code changes in xsd such that the payment posted through Payment Posting web services is displayed in both Payment Entry as well as Payment Maintenance screens.

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Bug Id	Bug Description	Fix Description
29386289	Metro II Reporting issue → If there is an update to the existing Bankruptcy details, the new record (account_bankruptcy_history) generated in metro II file unfreezes the Bankruptcy details created earlier at the time of petition. This unfreeze should ideally happen only when type or disposition fields are changed that require data to freeze/unfreeze.	Fix has been provided by adding a logic to compare New and Old values and to identify the change in disposition code and type code. Accordingly, if user modifies 'Disposition Code or Chapter' fields from Customer Service → Bankruptcy Details screen, only then system creates a new record to unfreeze and update existing details. If any other field is modified from the screen, system does not created new freezing information.
29404481	Servicing → Customer Service → Customer Information → Address tab, the Time Zone in the Telecom section displays underlying code instead of the Description which is difficult to identify without PST, CST, and so on.	Fix has been provided by resolving the caching issue such that the time Zone in the telecom section on the summary screen displays the correct description.
29404085	Metro II Reporting issue → As per '2017 Credit Reporting Resource Guide', to comply with latest specification the below mentioned fields formerly used for Consumer Transaction Type are to be filled blank: Base Segment - Field Number 20, Position 231 J1 Segment - Field Number 2, Position 3 J2 Segment - Field Number 2, Position 3	Fix has been provided such that as per the standards, all the mentioned segments/field positions formerly used for Consumer Transaction Type will be Reserved and filled with blank value.
29239901	Servicing → Customer Service → Collateral Management screen, the value for 'Sub Type' field is not always required and hence is can be made as an optional/non mandatory field so that it does not force for a value to proceed.	Asset Sub Type is mandatory field in origination (used for Renal and Usage based leasing), and it is been used for selection criteria for 'Other' selections. Hence to keep it consistent in the system, the field is made mandatory in Collateral Management as similar to Customer Service > Collateral Information screen.
29313662	Vendors → Work Orders screen, in case of an interface issue between OFSLL and GRI, the status of work orders might be out of sync. Hence request for an option to manually close work orders in OFSLL which are already closed in GRI.	Fix has been provided with new Access Key which can be used to modify the status for services irrespective of the channel selected for work order. For access key details, refer section 2.1.

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31. Patch Release 14.4.0.0.29

31.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

31.2 Seed Data changes for Impacted Bugs

NA

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31.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
29258113	Servicing → Customer Service → Call Activities tab, on clicking Edit option to cancel a call activity, system by default pre-populates the comment posted during previous call activity and the special characters < and > in the comment restricts to save the record.	Fix has been provided such that while editing a call activity, a blank comment field is provided and on save, the new comment specified is appended to the existing comment.
29285900	Metro II Reporting issue, on generating the metro II data file, there are special control chars in the middle of the detail line and as a result, the file is being rejected by the credit bureaus.	Fix has been provided such that except for hyphens, system replaces all other special characters present in Consumer Name fields with space.
29320285	Servicing → Collateral → Vehicles tab, after funding an application and an ACCOUNT is created, all ASSETS on the Application are created as ACTIVE by default.	Fix has been provided such that status in APPLICATION_ASSETS.ASE_ASSET_STATUS_CD is taken into consideration and only ACTIVE Assets are moved to servicing after funding.
29350154	Servicing → Batch Transactions → Payments screen, the payment refund transaction does not go through the transaction authorization process if GL date changes before the approval process.	Fix has been provided by modifying the logic such that even if GL date changes during the approval process, system allows to authorize the transaction.
29378391	Servicing → Customer Service → Summary → Activities section, the Sale of Asset monetary transaction does not update the last payment Date and Amount on the account.	Fix has been provided with code changes such that system updates the last payment date and amount in the accounts table when the transaction is posted successfully.
29392059	Servicing → Customer Service → Summary screen, the Payoff quote posted using transaction considers future late charge, whereas the payoff quote displayed in Summary screen does not account future late charge.	Fix has been provided with code changes such that Future payoff amount is computed including the late charge amount and is displayed appropriately in summary screen.
29404829	Servicing → Customer Service → Account Details → Condition Details tab, the Condition/Queue and History section displays erroneous End Date on various accounts since system is inserting wrong data into the condition history table.	Fix has been provided such that system does not insert bad records into the condition history table and appropriate data is displayed in Condition/Queue and History section for respective accounts.

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Bug Id	Bug Description	Fix Description
29418462	Servicing → Customer Service → Summary screen, when DEFICIENCY/REPO details are not created by posting a call activity from UI, the data change condition is not being opened and as a result, the Title Tracking Data correction file is not being sent.	Fix is provided such that irrespective of the posting channel, data change condition is posted on account during LIEN CONDITION CHANGE for DEFICIENCY/REPO. When a data change condition is posted on account, system picks the same to send outbound file for title tracking.
29430004	Batch Job Issue → The Accrual Batch Job TXNACR_BJ_100_01 by default updates the Last Activity date on Active Account which ideally should only happen if any DDT/LTC/Payment or any monetary maintenance transaction is posted on the account.	Fix has been provided with changes in batch processing so that the accrual batch job run skips the Last Activity date column update on active accounts.
29442801	Servicing → Customer Service → Customer Details → Customer tab, when an account is created in the system through account onboarding process, only the Primary customer title is displayed in the title section of the account.	Fix has been provided to display the joint customers associated with the account using the existing logic.
29443436	Servicing → Vendors screen, in the Work Orders tab, system allows to enter a comment in vendor screen without selecting a vendor message type. On saving the record, system sends the request to GRI but nothing is displayed in GRI system since the vendor message type is blank.	Fix has been provided such that system handles the null message type if not selected in UI and forwards the details to GRI.
29482794	Metro II Reporting Issue → when Swap Relationship Non Monetary transaction is posted on the account to switch the two account relations such as primary/cosigner relationships, system updates the base relation but does not update the same in metro II data file.	Fix has been provided such that on posting Swap transaction, if Primary relation's ECOA code is 'T' (ASSOICATION WITH ACCOUNT TERMINATED), then Metro II relation code is updated in CAR_METRO_II_REL_TYPE_CD in CUS_ACC_RELATIONS table and is also reported in Metro II data file.
29530399	Metro II Reporting Issue → In the Metro II file, the Past Due amount is not reported correctly during the month of March. For monthly billing accounts, the due amount should be same but currently there is 1 USD differences between last and current month.	Fix has been provided in calculation logic such that system now considers the decimal digits for deriving the past due amount which was ignored earlier. Post the fix, system reports the same Amount Due for the month of March as Amount Due reported in February in Metro II file.

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Bug Id	Bug Description	Fix Description
29331332	Servicing → Batch Transactions → Payments screen, on removing a suspense payment from an account, system does not automatically post PAYMENT_ERROR_REV transaction. In such a case, ideally two transactions are required in order to re-conciliate the GL accounts - a new PAYMENT_ERROR_REV transaction to remove the amount from suspense account and new PAYMENT transaction to add the amount to the good account.	Fix has been provided with code changes such that if the Action type of modifying Suspense Payment transaction is ERROR, system posts Reversal for PAYMENT ERROR transaction.

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32. Patch Release 14.4.0.0.30

32.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

32.2 Seed Data changes for Impacted Bugs

Bug 29121875

TABLE	KEY DATA	TYPE
FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM|UIX_REFRESH_ACC_VIEW_CAC_SPLTR	INSERT
SYSTEM_PARAMETERS	UIX_REFRESH_ACC_VIEW_CAC_SPLTR|SET_SYP_SYSTEM|ALL|ALL|ALL|ALL|ALL|ALL|ALL	INSERT

Bug 29534686

TABLE	KEY DATA	TYPE
LOOKUP_TYPES	MAP_TO_GRI_VENDOR_ASG_TYPE_CD	INSERT
LOOKUPS	MAP_TO_GRI_VENDOR_ASG_TYPE_CD|DRK MAP_TO_GRI_VENDOR_ASG_TYPE_CD|IIR MAP_TO_GRI_VENDOR_ASG_TYPE_CD|IRP MAP_TO_GRI_VENDOR_ASG_TYPE_CD|IVR MAP_TO_GRI_VENDOR_ASG_TYPE_CD|SKP MAP_TO_GRI_VENDOR_ASG_TYPE_CD|VRP	INSERT

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32.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
29121875	Servicing → Customer Service screen, posting of Call Activity and Comments is taking longer time to complete creating performance issues in production environment.	Fix has been provided such that insertion for Comment and Call Activity is now handled in package through System Parameter UIX_ REFRESH_ACC_VIEW_CAC_SPLTR for Splitter screen to improve performance.
29430354	Servicing → Customer Service → Summary screen, the values in 'Oldest Due Dt' and 'Future Pmt Dt' is updated incorrectly after posting Due Date Change transaction from maintenance screen.	Fix has been provided by correcting the issues while deriving and assigning delinquency due days and system updates the 'Oldest Due Dt' and 'Future Pmt Dt' correctly.
29443409	Servicing → Customer Service → Transactions tab, while re-posting payment for a backdated EXTENSION_OVERRIDE transaction, the due buckets are not updated correctly in Summary screen as well as in Transaction History - Due Date History tab, Transactions tab and Balances tab.	While deriving the due dates, system picks the values from accounts table instead of input parameter. Fix has been provided by adding required logic to fetch the due date from database when the backdated indicator is set to NO.
29476740	Issue with late fee calculation → The new late fee percentage calculation LC_PCT_NEW_PMT_ DUE_PYRAMID uses old logic, i.e. the payment allocation for payments applied to the account prior to the current period to determine the amount of the late fee to be assessed.	Fix has been provided with code changes in the new method such that while charging the late fee, the account is evaluated for all the payments prior to current schedule to derive the pyramid amount. Any excessive amount which is more than the standard payment is reduced in the current standard due and remaining amount is charged.
29504241	Servicing → Customer Service → Maintenance tab, on posting Payoff Quote transaction, system does not considering the mileage as part of the calculation as compared to insurance cancellation.	Fix has been provided with code changes so that the 'Insurance Mileage Rebate Indicator' is assigned correctly and Payoff quote transaction considers the Mileage during calculation.
29515251	Servicing → Customer Service → Maintenance tab, on posting Due Date Change transaction, the last month bill is being re-posted in transaction tab. However, the dues bucket in Summary screen are displayed correctly.	Since the TXN_DUE_DT column in the TXNS table is not updated when backdated Due Date Change (DDC) transaction is posted, the Transaction History → Transactions tab displays old due date in 'Details' column. The same has been corrected resolve the issue.
29526474	Servicing → Vendors → Work Orders tab, if the Social Security Number (SSN) begins with a zero and has less than 9 digits, the same in not updated in GRI (external interfaced system).	Fix has been provided by modifying the java procedures to prepend zeros and make the total length of SSN as 9 digits in case it is stored less than 9 digit value. The same is added into the soap request to update GRI system.

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Bug Id	Bug Description	Fix Description
29534686	Servicing → Vendors → Work Orders tab, the GRI Add Case needs to be modified to include IN/OUT parameters so that the 'before/after' exit points can be utilized for customizations. Currently customizations can only be done with a 'replace' exit point.	Fix has been provided by modifying Add Case procedure to include IN/OUT parameters for customization. Also, new Work order Assignment Type Code (MAP_TO_GRI_VENDOR_ASG_TYPE) is introduced to refer to new Lookup description. If enabled, system assigns case# in GRI and 'order to' is updated properly. If disabled, system assigns case# in GRI but 'Order To' is updated as NULL.
29536482	Issue with late charge assessment → As per standard Credit Practice late Fee method, system has an inbuilt logic to determine whether the account is eligible for late fee calculation. But if eligible, system wrongly calculates the late charge just by considering only the percentage of Payment Due amount.	Fix has been provided by correcting the logic such that system considers the minimum value of 'Total bill – Total Paid' x percentage as the late charge and is derived irrespective of grace days allowed in the current late charge assessment period.
29586409	Metro II reporting issue → The special comment code should be frozen at the time of bankruptcy along with other frozen fields and any special comments codes such AO/AZ should not be reported to Metro II till the bankruptcy is resolved.	Fix has been provided by creating new columns to record the details in ACCOUNT_BANKRUPTCY_HISTORY Special comment code and not reported to Metro II till bankruptcy is resolved.
29586390	Metro II Reporting issue → As per the reporting guidelines, system does not freeze the Payment Rating of an account at the time of bankruptcy along with other frozen fields while reporting to metro II.	Fix has been provided by creating new column ACCOUNT_BANKRUPTCY_ HISTORY to record the details and system takes Payment Rating code for the accounts from this column while reporting to metro II.
29586188	Batch Job issues for output lien tracking → On funding an application if the customer name has first, middle and last name, then the batch job OFDPRC_BJ_111_01 (OUTPUT LIEN TRACKING) fails with an error and does not capture customer's middle name for these accounts. As a result, the Account is not sent for release even when release criteria has been met.	Fix has been provided such that during account creation system defaults the Lien Entity name as the full name including the middle name in RELEASE_LIEN file and also account is getting picked for output lien tracking. However, for existing accounts, user needs to select the Lien entity name from the lookup code.

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Bug Id	Bug Description	Fix Description
29521119	Batch Job issues for output lien tracking → when there is an update in customer address, telecom, employment details, batch job SET-LNT: OUTPUT LIEN TRACKING FOR DATA CHANGE fails with error if there are multiple current employments. Also system does not updated account number while logging the error.	Fix has been provided by modifying the query and accounts with data change are picked from multiple records during lien tracking for data change. For logging account number in case of error, the value LV_JRQ_REC.JRQ_REFERENCE is added in OFDPRC_BJ_111_03 batch job.
29603426	Batch Job issue → There is looping issue in credit refund batch job when the value of system parameter REPOST_CREDIT_REFUND_IND is N and system runs the Credit Refund batch job in indefinite mode processing the same account over and over in infinite loop which never gets completed.	Fix has been provided with changes in handling batch job PCUPRC_BJ_100_01 in SET-PRQ and irrespective of value (Y/N) set for system parameter REPOST_CREDIT_ REFUND_IND, system runs the credit refund batch job and it is getting completed.
29542672	Metro II reporting issue → System reports the Date of First Delinquency (DOFD) as BLANK when the account status is reported as 96, 61 and also when account status is 11 with Bankruptcy petitioned.	Fix has been provided such that system reports the DOFD as REPO condition start date when the account status is reported as 96 or 61. Also, system reports the DOFD as Bankruptcy condition start date when the account status is reported as 11 without freezing the account information.

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33. Patch Release 14.4.0.0.31

Ref No.	Enhancement	Description
OFSLL_PMG_RQT_895	Product Insurance Cancellation - prior to Effective Date	Facility is provided to allow Insurance cancellation before effective date. During Account On-Boarding, system posts insurance addition transaction and allows future dated insurance.

33.1 <u>Insurance Cancellation Changes – Phase 1</u>

33.1.1 <u>Overview</u>

Currently OFSLL does not allow funding or on-boarding an account with the Insurance Effective Date greater than the Account Contract Date.

33.1.2 <u>Solution</u>

Following are phase I changes to address the issue:

<u>Account On-Boarding changes:</u>

- Through Account On-Boarding web service, system allows to create insurance with effective date greater than the contract date.
- If the contract indicator is 'N', system expects the insurance effective date to be equal to the contract date. If not, system sends an error 'Insurance effective date cannot be greater than contract date for Insurance contractual flag N'.
- If the contract indicator is set to 'Y', the insurance effective date can be a future date.
- System also posts the insurance addition transaction on to the account with the contract date.

<u>Insurance Cancellation</u>

- System allows to cancel the insurance if the existing Active insurance's transaction date is greater than or equal to the insurance cancel transaction date. Else, displays the existing error 'No policy found for given insurance type'.
- While cancelling the Insurance, system checks the Cancellation Grace Days in between the Insurance Transaction Date to the Transaction Posting date.
- If insurance is cancelled before the grace days and effective date, then system provides insurance rebate with amount equal to 'Premium Amount'.
- If insurance is cancelled after the grace days and before effective date, then system provides insurance rebate with amount equal to 'Premium Amount minus Cancelation Fee'.
- If insurance is cancelled after the grace days and effective date, then system provides insurance rebate with amount equal to existing calculation.

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Data Fix:

To achieve this change, a new transaction date column is added. This new field (Insurance Transaction Date) is set to NULL by default and the data script updates the transaction date of existing insurance instruments as:

- 'Account Contract Date' for all contractual insurances (if Contractual flag is 'Y') and
- 'Insurance Effective Date' for all non-contractual insurances (if Contractual flag is 'N')

33.2 Seed Data changes for Impacted Bugs

Bug 29534601

TABLE NAME	KEY DATA	TYPE
LOOKUPS	MAP_TO_GRI_VENDOR_ASG_TYPE_CD|DRK	UPDATE
	MAP_TO_GRI_VENDOR_ASG_TYPE_CD|IIR	
	MAP_TO_GRI_VENDOR_ASG_TYPE_CD|IRP	
	MAP_TO_GRI_VENDOR_ASG_TYPE_CD|IVR	
	MAP_TO_GRI_VENDOR_ASG_TYPE_CD|SKP	
	MAP_TO_GRI_VENDOR_ASG_TYPE_CD|VRP	

Bug 29542715

TABLE NAME	KEY DATA	TYPE
LOOKUPS	FEE_CALC_METHOD_CD|LC_PCT_BILL_PMT	INSERT

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33.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
29430312	SR: 3-19499188573 Servicing → Vendors → Invoice tab, on validating with Business Rule 1 for incoming invoice from GRI, the Auto Rejection does not set the Invoice Details to REJECTED & corresponding Work Order stays in INVOICING status.	Fix has been provided such that when OFSLL rejects an invoice due to Business Rule 1 validation, then system sets the Invoice Details to REJECTED updates the Work Order status to OPEN.
29501750	SR: 3-19604886965 When an account is SOLD and then PAID on the same day, the ICT_TXN_ID is populated as 0 instead of the actual value, causing report issues.	Fix has been provided with code changes to assign the actual value for ICT_TXN_ID instead of zero.
29534590	SR: 3-19680155381 Servicing → Vendors → Work Orders screen, the CHARGE OFF status and DEFICIENCY amount information does not always populate correctly in GRI system and always shows the account balance as zero.	Fix has been provided by modifying the query such that for Charged off Accounts, value in ACC_DEFICIENCY_AMT is updated instead of ACC_OUTSTANDING_TOTAL_AMT and is sent to BALANCE_ON_ACCOUNT tag in GRI queue for updates.
29534601	SR: 3-19700572151 Servicing → Vendors → Invoice tab, for processing GRI Invoice, the Business Rule 1 needs to be modified to utilize a lookup instead of a hard coded value since some of the custom Work Order type introduced via customization results in Invoice getting REJECTED after processing.	Fix has been provided such that the GRI Invoice processing for Business Rule 1 is modified to utilize a lookup instead of hard coded value for Vendor Work Order type and the invoice is getting created and processed successfully based on lookup.
29542715	SR: 3-19731784634 Servicing → Customer Service → Fees, when the billed amount is lower and customer has not made the payment, then system considers the least of billed and contract payment amount for late fee calculation which ideally should be accessed based on standard payment amount.	Fix has been provided by introducing new Fee calculation charge method LC_PCT_BILL_PMT (PERCENTAGE OF BILLED PAYMENT) to consider Billed amount and LC_PCT_CON_PMT (PERCENTAGE OF CONTRACT AMOUNT), to consider contract payment amount irrespective of bill amount.

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Bug Id	Bug Description	Fix Description
29482425	SR:3-19604398501 Setup → Administration → User Defined Tables, the actual length defined for Third Party Address Release fields in Asset Tracking attributes & Account tracking attributes is not enforced and as a result you can enter any length in the screen.	System considers the value in MAXIMUMLENGTH attribute of ADF components instead of DSP_LENGTH in views. Hence to enforce the length, fix has been provided by mapping DSPLENGTH value TO MAXIMUMLENGTH attribute of input text fields in Asset Tracking attributes & Account tracking attributes screens. Also the maximum length allowed is 80 in user defined tables.
29617547	SR: 3-19794491601 Servicing → Vendors → Work Orders screen, system allows to create Involuntary and Skip type of Work Orders when the Cure Letter start date is in the future.	Fix has been provided by adding validation such that system displays an error when the cure letter start date is in future and work order is being created before cure letter start date.
29430023	SR: 3-19528802091 Servicing → Vendors → Invoice screen, while adding or editing INTERNAL invoices, the 'Validate Invoice' button is enabled and clicking on the same closes the invoice but does not result in payment requisition.	Fix has been provided by disabling the 'Validate Invoice' button while adding or editing INTERNAL invoices.
29476740	SR:3-19466905881 Issue with late fee calculation → The new late fee percentage calculation LC_PCT_NEW_PMT_ DUE_PYRAMID uses old logic, i.e. the payment allocation for payments applied to the account prior to the current period is used to determine the amount of the late fee to be assessed. Also when multiple payments is posted after five cycles on different dates, system fails to compute the Late Fee correctly.	Fix has been provided with code changes in the new method such that while charging the late fee, the account is evaluated for all the payments prior to current schedule to derive the pyramid amount. Any excessive amount which is more than the standard payment is reduced in the current standard due and remaining amount is charged. To address the second issue, the logic to derive the amount paid after the due is fixed and system computes the Late Fee correctly even after five cycles.
29208318	SR:3-19152100591 Vendors → Work Orders tab, the 'Vendor Msg' field in Vendor Messages section does not allow to enter special characters and save the record. As a result, the message is not sent to GAI (Generic Auction Interface). However, if a colon is used in the vendor message, some of the special characters are still not being sent to GRI.	Fix has been provided such that system allows to enter most of the special characters except '<' and '>' in the 'Vendor Msg' field and saves the record successfully. If Message type code is not selected (NULL), system sends empty space and also some substring is added with regular expression to resolve the issue.

Bug Id	Bug Description	Fix Description
29656873	SR: 3-19882519501 Servicing → Customer Service → Maintenance tab, on posting Customer Maintenance non-monetary transaction, system by default updates the privacy opt out indicator as 'Y' even though no value is being set in the transaction parameter.	Fix has been provided such that system does not automatically update the privacy opt out indicator as 'Y' while posting Customer Maintenance non-monetary transaction.
29662208	SR: 3-19889041290 Servicing → Customer Service → Bankruptcy tab, on adding a 2nd bankruptcy record system does not auto populate the bankruptcy start date as available while adding the 1st bankruptcy record.	Fix has been provided such that start date will be loaded with GL Post Date as default value while adding 2nd bankruptcy record.

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34. Patch Release 14.4.0.0.32

34.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

34.2 Seed Data changes for Impacted Bugs

Bug 29690121

Table	Key column data	Action
LOOKUPS	ACC_EVENT_NOTIFY_CD|PNR	Posted
CALL_ACTION_RESULT_TYPES	QR|PNR	Posted
CALL_ACTION_RESULT_CONDITIONS	QR|PNR|SPCC	Posted

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34.3 Patches and Bugs

Bug Id	Bug Description	Fix Description
29397193	SR: 3-19472058841 Credit Bureau Reporting → There is formatting issue while representing the last digit of the phone number which is cut off in TransUnion credit bureau report and does not hold the entire phone field. Also, the text report visible on the screen doesn't display the full phone number.	Since system does not manipulate the Text Report data and only trims the length up to 77 characters, the insertion logic in CRED_TEXT_REPORT table is resolved to show the full phone number in the report.
29516363	SR: 3-19672073786 Customer Service → Transaction History → Transactions tab, on reversing an Insurance cancellation transaction, the rebate interest amount does not update correctly in PAYOFF QUOTE transaction which impacts finance charge / interest rebate.	While reversing the insurance cancellation transaction, system updates the interest balance to 0 in Account_Balances_Amortize table. This same has been corrected to resolve the issue.
29624184	SR: 3-19817884191 Batch Job issue → There is an error reported while processing the batch job TXNPAP_BJ_ 100_01 (PAYMENT ARRANGEMENT PROCESSING) if there is a payment arrangement in the future which is not satisfied / broken.	Fix has been provided by adding a check to validate if ags_broken_ind = NO in the select statement of batch job. The same was missing earlier and now system completes the batch job processing without any error.
29377691	SR: 3-19447294501 Customer Service → Maintenance → Transaction Batch information tab, on posting insurance cancellation transaction, system does not allow to cancel a product prior to the policy effective date. Also system charges the cancellation fee from the policy effective date, but ideally the cancellation fee (free look period) should be charged based on the contract origination date.	Fix has been provided with appropriate changes to allow posting Insurance Cancellation transaction before the effective date and charge the cancellation fee based on the contract origination date.

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Bug Id	Bug Description	Fix Description
29682289	SR: 3-19891049361 Credit Bureau Reporting → When a Bankruptcy resolution is reached like dismissed or discharged, system should report appropriate resolution CIIC code for first cycle and then report as BLANK/NULL going forward in the credit report.	Fix has been provided by changing the existing condition to check primary customer's CIIC and for the secondary customer, a separate condition is added in Metro II batch job to check for secondary user's CIIC status. On posting Bankruptcy resolution as either dismissed or discharged, system reports appropriate resolution CIIC for immediate cycle and then reports BLANK going forward. However, system marks the bankruptcy indicator in the customer tab as N and while bankruptcy condition is still open on the account and no changes of bankruptcy information is available in bankruptcy tab.
29682420	SR: 3-19889041271 Account on Boarding issue → During account onBoarding, the DealerTrack file does not pick up the 3rd party release address details since the query is looking for other Tracking attributes instead of Tracking table (TAB_ATA_4).	Fix has been provided with code changes to handle the exception for populating 3rd party release address fields. So on executing OFDPRC_BJ_111_01 batch job, the release_lien.dat file has the details.
29688204	SR: 3-19936228331 Servicing → Vendors → Work Orders tab, after entering the Channel and Account # details in UI and clicking 'Save and Stay' option, the fields are still editable which is inconsistent as compared to using 'Save and Return' option.	Fix has been provided by changing the field property of Channel and Account # fields to Ready Only for 'Save and Stay' option and to be consistent with 'Save and Return' option.
29689993	SR3-19890275781 Account OnBoarding issue → During loan account activation, system does not handle boarding 2 tracking tables and the tracking attributes on both the tables have the same attributes.	Fix has been provided with xsd changes and such that the tracking attributes does not repeat for all the attributes and system sends proper tracking attributes for tracking details.
29690002	SR: 3-19928932641 Servicing → Vendors → Work Orders tab, system does not allow to change Work Order status from pending close to close. Even though the setup has been defined with appropriate privileges, the Close option is not available in the Status drop-down list.	Fix has been provided by changing the query for Work Order status from PENDING CLOSE to CLOSE and system allows to select close status from drop-down list.

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Bug Id	Bug Description	Fix Description
29695332	SR: 3-19954109511 Servicing → Vendors screen, A colon ':' present in the message to agent cuts off the rest of the message being sent to GRI (Generic Recovery Interface). However, with the colon, it works fine only with first message to agent with Add Case.	Fix has been provided with code changes and system now sends the complete message after colon symbol at any time during the update case.
29696591	Batch Job Issue → The billing batch job has high failures due to accelerated accounts. Error is displayed when there are more number of accelerated accounts in pilot and the billing process is trying to put DDT transactions on the account.	Fix has been provided such that when an account is accelerated the process ACC_DDT_RUN_DATE_NEXT is set as max date so that batch job does not pick up the account and the billing batch job does not consider accelerated accounts. If the acceleration transaction is reversed, then ACC_DDT_RUN_DATE_NEXT is reset to previous date.
29696598	SR: 3-19957060291 Metro II reporting issue → The Bankruptcy status for cosigner is not reported correctly when primary is deceased in the same reporting period as the cosigner is bankrupt.	When both PRIMARY and COSIGNER file for bankruptcy and primary is deceased, the query fails and the CIIC code for the COSIGNER turned PRIMARY is blank. The same has been fixed and system reports the CIIC codes in both cases as per bankruptcy information.
29690121	SR: 3-19944629561 Metro II reporting issue → The special comment code AX shows up in the call activity but is not reported in the metro_ii_data table (Reported BA instead). Since AX has a higher priority it should be reported instead of BA.	Fix has been provided with following changes: 1.Batch jobs are made to override AU/AX 2. AW is posted on Account after AV is placed on account but still AW is reported to metro II. 3. Introduce new AV event notification to check the priority. For this, a new Look up with seed data is provided under ACC_EVENT_NOTIFY_CD as PNR >> FIRST PAYMENT NEVER RECEIVED
29751323	SR: 3-19991088691 Customer Service → Maintenance → Transaction Batch Information tab, system does not update the Delq Due and Oldest Due date after posting the Account Acceleration Monetary transaction on Interest Bearing Loan accounts.	Fix has been provided by including the payoff amount as Past due for accelerated accounts and now system updates the Delq Due and Oldest Due date correctly.

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Bug Id	Bug Description	Fix Description
29710811	SR: 3-19988803031 Account OnBoarding issue → For onboarded accounts, field INS_CANCEL_FEE_FROM_CD (XSD Field DeductFeeFrom) is sent as part of on-boarding itemization with value of RBT, but system does not insert this value to insurances table.	Fix has been provided with code changes such that system inserts deduct fee for insurance when account is created from web service.
29769369	Metro II reporting issue → When Swap Relationship Non Monetary transaction has been posted on the account to switch the primary/cosigner relationships, the same is not reported in the metro II file.	Fix has been provided such that on posting of Swap transaction (ACC_SWP_CST_RLTN), if Primary has the value as 'X' in car_crb_ecoa_cd (CUSTOMER DECEASED), then the column car_metro_ii_rel_type_cd is not updated. Otherwise, it is updated with same value as car_relation_type_cd which holds the actual relationship value.
29721928	SR: 3-19993044611 Servicing → Customer Service → Summary screen, the delinquency counters are increasing and decreasing from one month to the next since on the billing date, one of the delinquency counters will increase, then when the due date is reached it is corrected back. While only one of the counters is impacted per account, it is occurring in all delinquency categories between the accounts.	While deriving the delinquency category, the unpaid payments count '0' was also marking the category as Late. Fix has been provided by modifying the logic to not consider 0. Delinquency counters are updating properly when 1.Payment is made normally 2.Payment reversed 2.Backdated Payment
29713296	SR: 3-19991088706 Metro II reporting issue → The ECOA T is reported incorrectly when both consumers, primary and co-signer file for bankruptcy in the same reporting period.	Fix has been provided such that if both primary and secondary customers have filed Bankruptcy under chapter 12/13, then the ECOA code for the respective customer should not be Terminated and it should be taken from customer level.

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Bug Id	Bug Description	Fix Description
29803177	SR: 3-20105789771 Credit Bureau Reporting → For accounts impacted by bankruptcy (non frozen accounts), the Date of First Delinquency is still null in some scenarios. The requirement is to populate the DOFD with the bankruptcy file date if after the normal DOFD calculations are complete and the DOFD is blank.	Fix has been provided such that while posting Event type 'Assigned to External Collections', system updates payment rating as G and Date of First Delinquency as per below cases: Case 1- If account status is 93 and Delq Days greater than 30 then the system reports the DOFD as Oldest Due Date. Case 2- If account status is 93 and Delq Days Less than 30 then the system reports the DOFD as Condition start date Case 3- If account status is 95 and Delq Days Less than 30 then the system reports the DOFD as Condition start date. Case 4- If account status is 95 and Delq Days greater than 30 then the system reports the DOFD as Oldest Due Date. Case 5- If account status is 96 and Delq Days Less than 30 then the system reports the DOFD as Condition start date. Case 6- If account status is 96 and Delq Days greater than 30 then the system reports the DOFD as Oldest Due Date. Case 7- If account status is 61 then the system reports the DOFD as Condition start date.
29270212	SR: 3-19233643821 System displays internal server error when closing out of user info pop up. The only other option is to click Submit. When you select Submit you get the second message and the only way to exit this is to close RideLink.	Fix has been provided by modifying UserInfo page to handle the issue and now application does not display internal server error even if there is un-committed data.
29656608	SR: 3-19797424191 Servicing → Customer Service screen, the tracking Attributes are not auto loaded on opening an account and navigating to the Collateral screen.	Fix has been provided with additional asset tracking tables in setup so that system loads the tracking details and tracking item details which are enabled from the setup and updates the values of respective tracking details.

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Bug Id	Bug Description	Fix Description
29666983	SR: 3-19899092311 Servicing → Customer Service screen, when the XML has an address type (such as Physical) which is NOT existing on the existing customer, the merge process skips it and address is not transferred from deallink to ridelink correctly.	Fix has been provided and now system posts the new address for existing linked accounts.

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35. Patch Release 14.4.0.0.33

35.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

35.2 Seed Data changes for Impacted Bugs

NA

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35.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
29932887	SR: 3-20323160461 Metro II reporting issue → The metro II data file if generated twice for same period results in overwriting the historical reported records and files that are already on the file system.	Fix has been provided by adding logic to generate unique file name so that file overwriting is avoided if generated for same period twice. Also, system does not generate multiple Metro II files from the date when the account is marked as void.
29922662	SR:3-20291689331 Servicing → Customer Service → Maintenance tab, on posting Maturity Date/Change Term transaction, the 'Term' is not populated correctly and results in partial Remaining Term.	Fix has been provided with package level changes for change term transaction such that the term is getting populated as a full month value as expected.
29916107	Servicing → the late fee method LC_PCT_NEW_PMT_DUE_PYRAMID calculation results in a negative late fee amount posted on the account. However, if calculation returns a negative amount, the late fee transaction posted should be 0.	Fix has been provided with package level changes so that system posts a positive late fee amount to the account.
29856858	SR: 3-20211695641 Servicing → The Late fees are not calculated correctly when payment is backdated across multiple billing periods.	Fix has been provided with package level changes such that late charges are reversed and reposted with zero amount.
29856840	SR: 3-20205079101 System allows to edit a checklist which is already in completed status. When a checklist is completed, the associate should not make edits and only new Checklist for the same type should be allowed to be opened.	Fix has been provided such that in origination, checklist are made non-editable after completion. The Edit button is disabled once checklist is completed and when user tries to load the same checklist again, system shows error.
29851799	SR: 3-20197422461 The Producer screen 'Email' field does not accept a valid email address.	Considering the domain names allowed, fix has been provided by increasing the maximum length of the domain up to 11 characters.
29849241	SR 3-19755429701 Batch Job issue → The lien tracking batch job SET-LNT: OUTPUT LIEN TRACKING fails with an error during processing for accounts when the Release to Entity is 'CUS' and the customer has a middle name.	Fix has been provided such that if customer has middle name during account creation, system defaults the Lien Entity name and does not add customer middle name. Code changes are done so that system creates the account and defaults the name by adding customer first name, last name and middle name.

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Bug Id	Bug Description	Fix Description
29846302	SR:3-20197549381 On applying any type of adjustments, system calculates the amount of 'finance charge rebate' but the ancillary product rebates does not allow to post any adjustment that is more than the remaining advance/principal and less the finance charge rebate. In such a case, system should consider the auto rebate indicator as N as similar to posting a payment or other transaction.	Fix has been provided by introducing new transaction parameter to ADV_ADJ_MINUS to validate rebate with Y/N values. If Y, system validates with rebate as existing and if N, system validates the Transaction Amount to be not more than the outstanding principal balance.
29846277	SR:3-20197758001 On posting an adjustment on the account, system calculates the ancillary product rebate amount twice. This may be because the contract details and insurance table are not properly linked in web service onboarding process.	Currently when user funds an application through account onboarding, the rebate computation is doubled and the adjustment transaction is not posted since the contract details and Insurances table are not referenced properly. Fix has been provided with code changes to correct the reference.
29783817	GRI (Generic Recovery Interface) → The Repossession details from GRI are blank due to Phone/Fax & length differences between GRI and Ridelink.	Fix has been provided by modifying the GetRepoDetails.java file to handle the data processing issues in Phone/Fax details.
29773142	The GRI web service logic in OFSLL converts rate input from GRI to big decimal with additional decimals in Ridelink.	The float to Big Decimal conversion is done by calling the static method value and when a float value is passed into this method, comes out with additional decimals. Instead of this, Big Decimal (String value) constructor is called to get the Big Decimal value out of float.
28245634	System does not calculate the FASB Amortization On Promotions / Subvention Loans correctly.	Fix has been provided with package level changes such that the Compensation amortization is calculated correctly when promotion is attached.

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36. Patch Release 14.4.0.0.34

36.1 Enhancements

Ref No.	Enhancement	Description
Bug: 29480712	SCRA for Existing Customer Enhancements: New MLA Flag is introduced in Origination and Servicing and based on this flag, SCRA benefit can be given to the new Loan/Line/Lease Account of an Existing Customer.	As part of Account Creation process, if the applicant/customer is on SCRA then we have removed existing code of "updating account SCRA indicator to Y and posting of 'Customer On Military Duty' account condition." Based on MLA flag in Origination and irrespective of the channel of receipt of application, system behaves as follows: • Contract Rate is not defaulted from previous account and is to be entered as part of the Funding process. • Contract rate is populated from the Account Contract. • System does not Mark Account Level SCRA Flag as YES. • System does not post "Borrower on Military Duty" condition on the Account.

36.2 Seed Data changes for Impacted Bugs

NA

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36.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
30098344	SR: 3-20609316041 On successfully posting the batch for call activities without any error, the condition is not posted correctly as expected in front end UI.	Fix has been provided such that for both promises to pay and without promise to pay call activities, condition is getting posted and also getting removed properly.
30080766	SR: 3-20583334101 The delinquency condition is not available on some delinquent accounts for some users and they are unable to reset the follow-up date. The accounts are included in the dialer file, prompting collection calls that shouldn't be made. Hence compliance issue. The reverse is also observed. Accounts that are not delinquent have the delinquent condition appearing for some users but it's not appearing for other users or after refreshing.	Fix has been provided so that the conditions/queue are available in the splitter and user is able to post call activity. After posting call activity, on click of next button, system goes to the next account successfully
30064692	SR: 3-20519174826 The weekly metro is generating data from multiple months when the month ends in one week and starts in the next. According to the credit-reporting guide and the bureaus, we should not provide records with date of account information in different months.	Fix has been provided and for the weekly file generation frequency, Metro 2 file generation batch job is modified to generate separate files when the month ends in one week and starts in the next i.e. File 5 and 6 as mentioned in the issue statement.
30008715	SR: 3-20442578531 The rest web service - OfsllRestWS/service/api/resources/originati on/application/{application_number} fails when there is more than 1 applicant in the application.	Fix has been provided and now service will get the details of application details with more than one Applicants and system will fetch the application details for the application having multiple applicants as well.
30008455	SR: 3-20453306151 Payment batch group number (TGT_GROUP_NBR) uniqueness is based on the tgt_id in the txns_group_temp table. If the tgt_id sequence number generated is more than 8 characters it is cut off and results in the tgt_group_nbr not being unique and an error message thrown.	Fix has been provided such that if the tgt_id sequence number generated is more than 8 characters, it gets truncated with 8 characters. Code is modified to ensure that, it caters to more than 8 characters if the length of the sequence is greater than 8. Modified Unit: ngntgt_en_100_01.pkb.

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Bug Id	Bug Description	Fix Description
29991165	SR: 3-20409841011 When an Active account has an open work order and is charged off, the Charged Off date is not populating in GRI because in the xml "CHARGE_OFF_DATE" is in all caps. It needs to be lower case like the rest of xml.	Fix has been provided such that the proper request is constructing with small charge_of_date field. And now in the xml "CHARGE_OFF_DATE" is in lower case in the xml.
29943683	SR: 3-20205044901 The UI allows up to 80 characters for a reference name. If reference name is more than 30 characters combining the first name and last name, Funding process is failing.	Fix has been provided by modifying xsd to allow the element to accept 80 characters from the request.
29851767	SR: 3-20204415991 Titles/Data Change condition did not appear as expected when adding Charged off status to a Repo Account. If DEFICIENCY/REPO is not open via call activity from UI, the data change condition isn't being opened, hence account isn't sent in file. So some our other processes such as Events, WO Cycle setup posts conditions but does not post the CA/CR & hence the LNCC does not work.	Fix has been provided and the logic is moved to common place to make it work. The logic is now added for UI.
29833798	SR: 3-20156961631 FRI firehose web service for automatic case status change (RDNDLQ_BJ_100_01-AUTOMATIC CASE STATUS CHANGE) is not picking up accounts beyond the commit count. There are accounts that are supposed to go into Pending Hold but are not, despite the Delq days being lesser than 30 days. As a result, users are running a report to identify the accounts and manually moving them to PENDING HOLD or PENDING CLOSE	Fix is handled in cursor by vna_id instead of vna_aad_id. (vna_aad_id is updated to vna_id). After the fix, the RDNDLQ_BJ processes the work order statuses based on the commit count set and reports the errors at the end of the commit count processed.
29480712	SR: 3-19603133541 An account with account level SCRA indicator set at activation - when you post the SCRA transaction to adjust rate (if valid for new account) it does not change because the system believes it has already been done.	New MLA Flag is introduced in Origination and Servicing and based on this flag, SCRA benefit can be given to the new Loan/Line/Lease Account of an Existing Customer. Refer, enhancement section above for more details.

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Bug Id	Bug Description	Fix Description
29460826	SR: 3-19561910921 While posting BORROWER OFF MILITARY DUTY transaction if user selects SCRA OFF PAYMENT CALC METHOD as "RESTORE ACCOUNT PAYMENT", then system calculates the payment amount through calculator instead of considering the previous payment amount.	Fix has been provided and modified the code to consider the previous payment amount instead of calling calculator while posting BORROWER OFF MILITARY DUTY transaction if user selects SCRA OFF PAYMENT CALC METHOD as "RESTORE ACCOUNT PAYMENT" after posting borrower off mil duty, repayment schedule and bill are fine.

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37. Patch Release 14.4.0.0.35

37.1 <u>Enhancements</u>

Ref No.	Enhancement	Description
NA	NA	NA

37.2 <u>Seed Data changes for Impacted Bugs</u>

NA

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37.3 Patches and Bugs

Bug Id	Bug Description	Fix Description
30286430	SR: 3-20916621291 If an active transaction in an account with DELQ condition is reversed, after voiding the account the account still appears in DELQ queue as condition is still not closed.	Fix has been provided to close 'all' open conditions (both system as well as manual conditions) opened on that account when an account is marked void.
30272560	SR: 3-20828958301 Unable to change the payment rating using Maintain Credit Bureau Payment Rating non-monetary transaction. On trying to update a payment rating for a month after the account maturity date, system displays an error indicating 'Payment rating not between contract month/year and maturity month/year'.	Code is modified to validate if the payment rating exist on the account (for a month after the account maturity date also) then system will update the payment rating. If not, system will give an error 'Rating does not exist or generated'.
30272494	SR: 3-20829522911 Backdated late fee correction is not working as expected. When the backdated payment is posted during late charge grace period which is same as the billed amount, late charge is calculated incorrectly	Code is modified to calculate the correct late charge amount for LC_PCT_NEW_PMT_DUE_PYRAMID when the backdated payment posted during the late charge grace period is same as the billed amount.
30226359	SR: 3-20828704541 In metro two reporting If the length of the address is not fitting in address line 1, system should report the remaining address to Line 2 instead of truncating.	Code is modified to fit if the length of the address line 1 and if it is more than 32 character, then system will report the remaining characters into address line2.
30215075	NULL characters was displayed in metro II file for met_base_pmt_rating, met_base_special_comment fields and METRO_II_PROGRAM_MODE_CD = C	Fix has been provided such that that instead of NULL value, blank space is appended for Payment rating and Special comment Code fields when METRO_II_PROGRAM_MODE_CD = C.
30213865	SR: 3-20709087531 A submitted queue takes long time to complete the process and if user resubmits the queue again before the previous process is completed, it results in duplication.	Issue has been fixed as system displays an error massage "Already submitted job is in progress" when user resubmits the queue before the previous process is completed.

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Bug Id	Bug Description	Fix Description
30207942	SR: 3-20795388651 Queue History has missing information in some accounts, and populates the queue and user history multiple times. Issue is reported in some accounts in the same queue and as a result, creates inaccurate reporting and metrics which are critical to operations.	Fix has been provided to address the queue history missing information for the scenario wherein the source queue from which the account is moved is disabled and update queue is done for the new queue from queue set up screen.
30194791	SR: 3-20598428771 Unable to post 'Maintain credit bureau payment rating' transaction for even-numbered months. This issue only occurs if the day is '31'.	Fix has been provided and the code has been modified such that the system considers the last day of every month in case the due date is 31st.
30138826	An individual account for a customer is showing the primary from customer's other joint account. This means, the primary customer on joint account A1 is also showing at the top of account A2, but that customer is not on account A2. The second account A2 is an individual account who is the secondary on the joint account.	Units have been modified and now account title will populate properly for an account when link to existing customer and update customer info is Y based on primary and secondary customer.
30105073	SR: 3-20549024861 When language code is changed at customer level for a primary customer the value in accounts level language code is not getting updated automatically. Since Statements uses accounts level language code, there is a mismatch.	Fix has been provided and changes have been made by commenting out the code that is sent to post update where the posted attribute value is set on the record type.
30022858	SR: 3-20465531961 If 'Payoff Quote and Account Reverse transactions are posted on same account at the same time by different users, system locks the accounts table by Payoff Quote transaction and prevents the other transaction "Account Reverse" to update the accounts table with VOID information.	Fix has been provided and data script is provided to update the incomplete account level void information. Suggestion is provided that not to allow multiple users to do transaction posting for the same account at a time.

38. Patch Release 14.4.0.0.36

38.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

38.2 Seed Data changes for Impacted Bugs

NA

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38.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
30425269	SR: 3-21143428941 An Account shows Paid Term as 6 (six) on Summary screen even when 10 full payments have been posted on the account.	Fix has been provided by correcting the acc_term_pd. The account reported is a conversion account. This issue is with the acc_term_pd populated incorrectly upon conversion.
30039946	SR: 3-20452427521 Servicing > Transaction History > Sale of Asset Transaction tab, When a loan sale is voided on a day other than loan sale date, the transaction is backdated to original loan sale date but the interest component is not calculated correctly.	Fix has been provided such that on Voiding a Loan Sale transaction, system splits the interest component and is displayed in 'Sale Transfer Transactions' screen.
30081002	SR: 3-20465053621 Pmt rating on the screen (ACC_CRB_PMT_RATING_CD) does not match the reported Pmt rating (in the Metro 2 table & file - MET_BASE_PMT_RATING) for Accounts that are NOT in the following statuses - 05,13,65,88,89,94,95	Fix has been provided by hiding Pmt Rating Field in UI when Account Status other than 05,13,65,88,89,94,95
30215027	SR: 3-20708744731 A payment is posted for an account and it goes into suspense because of some reason (here pmt dt < acc_backdate_dt). The payment is modified from payment maintenance tab and the account number is modified into 0 (suspense account) and posted. In the above two cases when reversed created no GL entries.	Fix has been provided by updating the units, system creates GL for both payment to suspense accounts and reverse of suspense payments
30313925	SR: 3-20872281581 When updating a re-marketing record a comment is generated with the incorrect User name. The Audit info for the record also populates the wrong user.	Fix has been provided by updating the units and system now updates a re-marketing record and a comment is generated with the correct User name.
30346081	SR: 3-21089327191 There are a few scenarios where the account ends up in a Paid status with a Credit balance but the credit refund is never generated. The credit refund seems to only be generated when the paid in excess is put on an account with a payment.	Fix has been provided by updating the units and providing new 'INS_REBATE_ADJ' transaction. In txnins_en_111_03 package, for insurances with auto rebate indicator as 'N', if the rebate amount is greater than the 'Advance Balance' remaining then the transaction INS_REBATE_ADJ is posted.

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Bug Id	Bug Description	Fix Description
30447525	SR: 3-21331404531 Email address with special character after the '@' symbol is not allowing loan to fund.	Fix has been provided by updating the units, now Email address allows special characters before and after '@' symbol.
30457031	SR: 3-21293237951 Automatically posting AU just because the account is paid, repo condition exists on the account and the balance is greater than zero is not correct and should be removed. We should still post the AX if the account is paid, repo condition exists on the account and the balance is equal to or less than $0.	Fix has been provided by updating the units and now system posts the AU reason only when the account settlement condition is available on the account otherwise system posts with null reason. System posts the AX reason when account has repossession, sold and paid status.
30459808	SR: 3-21293242041 For the insurances with auto rebate indicator N, the payoff amount will have the rebate amount excluded. For pre compute loans, the met_base_cur_bal is being sent as payoff amount. As per the issue reported, the rebate amount should not be excluded.	Fix has been provided by updating the packages to recalculate the insurance rebate for the insurance with auto rebate indicator N and add it to the payoff amount assigned to met_base_cur_bal. All the arguments necessary for Insurance calculation are passed.
30479532	SR: 3-21411797811 26 accounts in Ridelink did not get picked up for release after accounts were Paid off. Customer middle name and ASE_LIEN_RELEASE_ENTITY_NAME mismatch. Further assessment shows data column length only allows for 1 character, all failed accounts have full name and therefore was not picked up in the file.	Fix has been provided by updating the units and adding trim (regexp ($string$,'[^ :]+')) for the customer name while comparing with lien release entity name. Post the batch job run the release lien output file was successfully generated and the respective account was present in the file.
30390239	SR: 3-21140818711 DPD on 5th due bucket is using original DDH posting snapshot and not the posting information after extension is posted. System does not take into account the extensions, reverses and re-posts the due date in DDH tab with a new due date.	Fix has been provided by updating the units, now the system is taking account of extension term for calculating DPD.
30415952	SR: 3-21288253771 Firehose is not bringing data in from RDN	Fix has been provided by updating the property of "GRI_CMN_ID" from SET_INT_PROPERTY to SET_STRING_PROPERTY.

Bug Id	Bug Description	Fix Description
30434780	SR: 3-21309237741 The Length of column ADR_STREET_NAME in ADDRESS table is defined as 80, but for the type XCS_ADR_REC_T, the column length for ADR_STREET_NAME is defined as 30. This is causing issues when trying to retrieve the application and account details data through the web service and the web service call is failing.	Fix has been provided by updating following: ADR_STREET_NAME column in XCS_ADR_REC_T Type in crt_type_cmn.sql has been modified from VARCHAR2(30) to VARCHAR2(80). ADR_ADDRESS1 column in XCS_ADR_REC_T Type in crt_type_cmn.sql has been modified from VARCHAR2(80) to VARCHAR2 (240). Tags in accountdetail.xsd and aplicationdetails.xsd for street name has been modified from 30 character length to 80 character length. Tags in accountdetail.xsd and aplicationdetails.xsd for address1 has been modified from 80 character length to 240 character length.
30473706	SR: 3-21403912971 For a pre-computed account if user posting the Account Acceleration with interest first adjustment, then the difference between the balance prior to acceleration and post acceleration is not equal to the amount of the finance charge rebate. In cases where the amount of payments paid to principal are less than or equal to the earned finance charge (Original finance charge minus finance charge rebate as of the acceleration) the ending balance is double counting the amount of payments paid to principal (when using 'interest first').	Fix has been provided, now system is adjusting the balances prior to acceleration and post acceleration is equal to the amount of the finance charge rebate when Account Acceleration put on the account with interest first adjustment type.
30491493	SR: 3-21170935071 The account activation service is setting value of 0 for BK Ind vs. N. If we have an existing customer and using merge logic it looks up appropriate customer value of Y or N but if no merge review it is updating to 0.	Fix has been provided by defaulting the "acxAplRecT.setAplPriorBkrpInd" value to "N", since corresponding database column default value is "N".
30544451	SR: 3-21558757661 The current process only looking for completed status. If the first request is already in submitted status then user can submit one more request for the same credit bureau.	Fix has been provided by including the Submitted status also in the select query. Now, the system throwing an error if we try to create a second request for the same bureau on the same day.

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Bug Id	Bug Description	Fix Description
30578226	SR: 3-21607237841 There are some scenarios with bankruptcy and deceased that are not working as expected. When both consumers are reporting bankruptcy and then the primary consumer is marked as deceased, the ECOA code for the primary consumer marked as deceased is showing as a T instead of an X. When the primary is deceased and cosigner filed bankruptcy in the same month the primary is reporting an ECOA of T instead of an X When the primary files for bankruptcy and the cosigner is deceased in the same month. The ECOA for the cosigner is a T instead of an X	When both/all consumers are reporting bankruptcy and in the upcoming reporting period if the primary consumer is marked as deceased, the ECOA code for the primary is going to report as X. When the primary is deceased and cosigner filed bankruptcy in the same month the primary is reporting an ECOA of X When the primary files for bankruptcy and the cosigner is deceased in the same month. The ECOA for the cosigner is a reporting of X In all three cases, system will not report the deceased customer in the upcoming cycles
30620172	If an account has an insurance with auto rebate indicator as 'Y' and if the settlement batch is going to post the paid off transaction, then system is not showing the insurance cancel transaction on transaction history > Good Transactions If users Paid off through auto rebate or manual posting and if the account has Active Insurance then 'Reverse Button' is enabled for Insurance Cancel transaction also	Now, if the Paid Off transaction is posted through the Settlement batch and if the insurance cancel transaction is posted, then system will show the insurance cancel transaction on transaction history > Good transactions. Now, if the user Paid off through auto rebate or manual posting and if the account has Active Insurance then 'Reverse Button' will not enabled for Insurance Cancel transaction.
30578236	SR: 3-21571215061 Finance charge on the vehicle is not auto rebated when transactions put on the account other than a payment that leave just the finance charge as the remaining balance. In addition if a payment posts on this account an error message is received stating that the payment cannot post because all the spread buckets are not on the contract.	Fix has been provided by introducing new transactions codes namely 'INTEREST REBATE ADJUSTMENT' and 'INTEREST ESTIMATED AMENDMENT MINUS ADJUSTMENT' to post during Insurance cancellation to adjust the interest estimated and interest rebate amount to the loan outstanding balance and the reversal handled.
30659777	Accounts that are reporting as closed with an account status of 13 but the metro current balance is greater than $0. This should never happen according to the credit reporting guidelines	While propagating the metro ii table, if MET_BASE_ACCOUNT_STATUS is derived as 13, 61, 62, 63, 64, and 65 account statuses then system should report the MET_BASE_CUR_BALANCE as zero.

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Bug Id	Bug Description	Fix Description
30247442	SR: 3-20863741581 User enters a comment in the side pane and not selecting a Sub Type. System displays an error for mandatory field validation. When user clicks on OK in the error, comment that was entered disappears and user has to enter the information again. Previously, the comment would not disappear and would allow the user to select a Sub Type and post the comment. This is only occurring in the side pane, but does not occur when entering a comment in the Comments Screen.	Fix has been provided, as after mandatory Error is thrown, the information entered by the user in Comments block will not be disappear.

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39. Patch Release 14.4.0.0.37

39.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

39.2 Seed Data changes for Impacted Bugs

NA

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39.3 Patches and Bugs

Bug Id	Bug Description	Fix Description
30763144	SR: 3-22033939381 Metro II issue → Some accounts with status "Paid Off", are not reported during Metro II processing.	The current process picks accounts where the due day is '31' and account status is PAID-OFF. Fix provided such that these accounts are reported at month end.
30735273	SR: 3-21984963041 Finance charge is not auto rebated when transaction - other than a payment is posted on the account which leaves just the finance charge as the remaining balance. In addition, if a payment posted on this account an error is displayed stating that the payment cannot posted because not all the spread buckets are on contract.	Fix provided by introducing new transaction codes namely 'INTEREST REBATE ADJUSTMENT' and 'INTEREST ESTIMATED AMENDMENT MINUS ADJUSTMENT' to post during Insurance cancellation to adjust the interest estimated and interest rebate amount to the loan outstanding balance and the reversal handled.
30725968	SR: 3-21935074741 Issues with Date of First Delinquency (DOFD) – System reports DOFD correctly in the one month and then changes the value in next month. Ideally, when the account becomes delinquent with DOFD, it should not change unless the account becomes current.	Fix has been provided such that 'Date of first delinquency' (DOFD) is updated only when the credit bureau account status moves from current to delinquent or vice versa. DOFD calculated based on the date it becomes delinquent every time.
30720001	SR: 3-21911853491 The GRI interface is sending only the first and last name to the vendors, but it needs to send the full name, including middle name/initial and suffix. Vendors are not always identifying the correct individual because they do not have the full customer name.	Fix provided such that system shows customer full name, including middle name/initial and suffix in customer servicing screen and in GRI it is showing customer's full name, including middle name/initial.

Bug Id	Bug Description	Fix Description
30719353	SR: 3-21928100151 The credit reporting records are pulled on a wrong date to the metro II data table. The pattern appears to be such that they are pulled on the day prior to their due date and again on their due date. Due to which following issues are noted: • •Incorrect reporting of data because the accounts should not have been pulled on the date before the due date (i.e. based on the GL postdate they should not be processed yet) • •The accounts are sometimes reported twice to the bureaus in the same month. The files are processed weekly in other situations where the record is skipped or the payments made in that credit reporting is lost because the actual processed record is not including in them but the skipped record did.	Currently during the first metro II cycle, account is picked twice in a month for reporting i.e. when pre-bill days is 0. First was on the day before the billing and the second on the billing date. Fix has been provided to address this scenario. **Note**: For accounts having Contract date same as First payment date, metro II reporting continues as usual.
30676114	SR: 3-21820369801 Split interest calculated during Void Loan Sale is wrong for backdated loan sale.	Fix has been provided, such that while posting Void Loan Sale Transaction, system calculates the split Interest from the date of loan sale posting (current dated loan sale transaction) to loan sale void date. Before fix, system was calculating interest from contract date until loan void date.
30673988	SR: 3-21845393401 GRI Reassignment job is not using new '%' allocations that configured for vendor assignments. Re-assignment job appears to be using previous allocations.	Fix has been provided for maintaining, the consistency in the count increment / decrement during work order reassignment; for different use cases like 'Reassign with ASSIGNED and Reassign with OPEN status.
30513026	SR: 3-20688703971 Balances are off when reversing and re-posting expenses and payment refund with a backdated payment.	Fix provided such that code changes are done in post_crr and reverse_crr to handle PAYMENT_REFUND in else part of CREDIT_REFUND and not to alter iv_acc_rec.acc_outstanding_total_amt during reverse and repost of PAYMENT_REFUND. Now system does not post the PAYMENT EXCESS - SERVICING EXPENSES transaction and servicing expense is adjusted properly in the balances

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Bug Id	Bug Description	Fix Description
30233493	SR: 3-20838179301 If the vendor assignment reaches to last vendor in the queue, system should hard assign this case to last vendor i.e., no further reassignment of case to other vendor." However, assignments are auto-reassigning to a previously assigned vendor.	Fix provided such that once cases assigned to Vendor A during re-assignment process, it will not assign to same vendor. During reassignment process it will check any vendor is available other than Vendor A, if no vendor is present, it will not change the vendor.
30446997	SR: 3-21170542821 In title tracking file sent to Dealer track, system picks up Customers 2nd address details if release is assigned to Producer and/or "Other" causing release failure.	Fix has been provided such that system verifies the release entity name, based on release entity and then populates/inserts the address 2 details in release title tracking file.

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40. Patch Release 14.4.0.0.38

40.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

40.2 Seed Data changes for Impacted Bugs

NA

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40.3 Patches and Bugs

Bug Id	Bug Description	Fix Description
29418443	SR: 3-20548687601 Repo details from RDN coming over as blank.	As the issue is not replicable in HDFS/OFSLL testing environment, added extra log messages and enabled WebLogic server logging along with DB logging for GRI, for further analysis. Once issue identified fix needs to be provided.
31002435	SR: 3-21675345911 Whenever a payment is made before the payment arrangement day, system doesn't consider that payment as satisfied and make the record as broken.	Fix has been provided, condition to update the record to satisfied is changed from "IF lv_ags_rec.ags_dt <= iv_txn_rec.txn_dt THEN "to "IF lv_ags_rec.ags_dt >= iv_txn_rec.txn_dt THEN "is changed.
30081002	SR: 3-22572976711 'Pmt Rating' on the screen (ACC_CRB_PMT_RATING_CD) does not match the reported Pmt rating (in the Metro 2 table & file - MET_BASE_PMT_RATING) for Accounts that are NOT in the following statuses - 05,13,65,88,89,94,95	Fix has been provided, now 'Pmt Rating' field not showing for an Accounts Status other than 05,13,65,88,89,94,95. A message is provided below the Payment Rating title saying, "IMPORTANT: Latest Month/Year payment rating code shown in table is estimated and hence indicative / not included in credit reporting"
30985377	SR: 3-22033939221 When an 'Extension Override' transaction is backdated, the Dues section reflects duplicate billing dates after a new billing is produced.	Fix has been provided now system does not create duplicate dues for same month when user posts backdated 'Extension Override' transaction. txnext_en_111_01.post_ext is changed such that the due bucket values are fetched from the IN OUT parameters rather than the table when the transaction is not EXTENSION_OVERRIDE.
30985212	SR: 3-22392172941 In case of NID / NPNID promotion, system fails to post the "BORROWER ON MILITARY DUTY" transaction with below error. "Rate start date cannot be less than Contract Date (SYS-SYS-SYS-CLL-000097)"	Fix has been provided, removed the below assignment as the contract dt is already assigned with txn dt lv_cal_rec.contract_dt:= iv_acc_rec.acc_accrual_dt_start. Now for NID / NPNID promotion, system posts the "BORROWER ON MILITARY DUTY" transaction without error.
30181879	SR: 3-20590090121 OFSLL scheduler was turned off by INTERNAL user in the OFSLL PROD environment during Night Time processing.	Additional debug statements have been added to jscprc_en_000_01.pkb to identify the root cause. Once issue identified fix needs to be provided.

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41. Patch Release 14.4.0.0.39

41.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

41.2 Seed Data changes for Impacted Bugs

NA

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41.3 Patches and Bugs

Bug Id	Bug Description	Fix Description
30332814	SR: 3-20847370261 When additional work order to a new vendor is opened, the original work order does not always change to PENDING CLOSE_REASSIGN status. However, by default involuntary repossession are configured to auto-reassign to a new vendor at 30 days.	<< Bug to be closed with description >> Fix has been provided to commit or rollback based on the error returned by the package during work order processing. Accordingly, on running SET-GRI1 (AUTOMATIC VENDOR REASSIGNMENT) batch job, new case is created and assigned to a new vendor as per vendor allocation assignment and status changes to ASSIGNED. In OFSLL the old case status changes to PENDING CLOSE_REASSIGN and in GRI, the case status changes to Pending close.
31308646	SR: 3-22998090591 System fails with an error when posting rebate for an ancillary product (INS_CANCEL). When the transaction is backdated, existing adjustment transaction gets reversed and re posted. Since the principal amount is reduced, system is failing with error.	Fix has been provided such that system now validates the rebate amount and principle amount while posting backdated INSURANCE CANCELLATION transaction. Also, system posts the backdated INSURANCE CANCELLATION transaction if principle amount is greater than rebate amount and also reposting ADV ADJ MINUS correctly.
31243342	SR: 3-22952839001 On posting INS_CANCEL, PAYOFF QUOTE, payments error message is displayed and also the SET-TPE batch jobs such as late fee and billing fails. As a result, the payment results in negative balance.	Fix has been provided by adding new system parameter CMN_CALCULATOR_ ROUND_FACTOR to control the iterations of the calculator. .01 - ROUND AMOUNT TO 2 DECIMALS- This will be the Default value .001 - ROUND AMOUNT TO 3 DECIMALS .0001 - ROUND AMOUNT TO 4 DECIMALS
31192586	SR: 3-22804944811 Web Service issue > The Account On Boarding web service is not able to populate customer tracking attributes.	Fix has been provided by setting the default value to UpdateCustomerInfo and LinkExistingCustomerInd flags if they enter database as null so that the customer tracking attributes are loaded in the account through Account On Boarding web service.

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Bug Id	Bug Description	Fix Description
31014178	SR: 3-22572890181 Metro II Reporting issue > The customer swap transaction does not update the Metro II ECOA codes to match the new relationship types on the account. As a result, this creates a mismatch of information being reported to the bureaus in terms of the account holders.	Fix has been provided by adding a new system parameter CRB ECOA CODE in the SWAP RELATIONSHIP transaction. For account with primary and secondary customer, posting SWAP RELATIONSHIP transaction on secondary relationship with system parameter CRB ECOA CODE, the ECOA codes are getting updated to the secondary customer as entered. However, without entering the system parameter CRB ECOA CODE, the ECOA codes are not updated to the secondary customer and remains as is.
31003702	SR: 3-22084300391 Metro II Reporting issue > The sscheduled monthly payment is reported incorrectly to Credit Bureau's and shows final balloon payment amount instead of current month's amount.	Fix has been provided by reverting the fix given for earlier bug 30719353 and to handle the duplicate metro II pulling using a different approach and to address met_base_schedled_pmt_amt as 0 for the accounts that are not billed.
30893827	SR 3-20205079101 In Customer Servicing module, when a checklist is completed the associate can still make edits. But ideally a checklist when complete should not be editable. New Checklist for the same type should be able to be opened.	Fix has been provided by adding a transient attribute in UixAcaEO and mapping it with the value from the parent UixAckEO. Now checklist are not editable once completed. System allows user to open new checklist for the same type.
30737586	SR: 3-21676366701 On top of the accounts in Customer Service tab, Some accounts with two debtors are displaying only one debtor's name either primary or secondary debtor. However, Both debtors appear correctly in the Customer Information section of the Summary screen and on the Customer Details tab.	Fix has been provided with a data fix script to correct impacted accounts and hardcode those accounts.
30232320	SR: 3-20820200501 System shows incorrect delinquency counters. When the monthly data is extracted, the Delinquency counters for the selected accounts shows decrease in the count even when there is no backdated payment posting.	Fix has been provided such that in the post_extension, the delinquency is processed again and counters are updated if the txn_backdate_ind = Y. In this way, system follows the correct dates to calculate the counters and post_txn_processing called later would have no impact on this.

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42. Patch Release 14.4.0.0.40

42.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

42.2 Seed Data changes for Impacted Bugs

NA

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42.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
31586320	SR: 3-23484628941 On moving a suspense transaction to a paid off account, system displays an error and the suspense transaction is removed out of suspense. Also the transaction updated in payment table and is set to not primary.	The message indicated is a not an error but warning. Fix has been provided such that the suspense transaction is removed out suspense and transaction in the transactions table and in the payments table is set to not primary. Also the approach is changed to Error Message when txn_tcd_code = 'PAYMENT_NONCASH' for paid status and the changes has been rolled backed after the error Message.
31572548	SR: 3-23466103081 The transaction batch file processing does not allowing for commas. If tried to load customer address via TXN file, where street name has comma in it, the process is fails.	Fix has been provided such that the input file is sent with a backslash before the comma for the file to be processed. Changes done in the program to accept the data value having comma(s). In this case, system accepts input file with multiple records for transaction.
31517828	SR: 3-23357701931 Vendor Auto-Reassignment process is assigning to vendor with prior assignment (i.e. reassignment happens to the same Vendor).	Fix has been provided such that reassignment does not happen to the vendor who had prior assignment with the work order i.e. not assigned back.
31457892	SR: 3-23242282561 System should allow to enter dates manually into tracking attributes Since the length defined for tracking attributes in User Defined tables are saved as DSP_LENGTH in views, instead of this value, system uses 'maximumLength' attribute of ADF components in Account Tracking attributes. This takes the precision value of attribute 'ACTVALUE' saved in view object and it is a constant value `80'.	Fix has been provided such that the DspLength value is mapped to maximumLength attribute of inputText fields in tracking attributes screens. Now the Tracking Attributes data length defined in the user defined tables is the same data length is accepted in the respective tracking attributes screen. Fix is provided only in the below screens: 1. Customer tracking attributes. 2. Business tracking attributes. 3. Repo/Foreclosure tracking attributes. 4. Bankruptcy tracking attributes. 5. Deficiency tracking attributes. 6. Insurance tracking attributes.

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Bug Id	Bug Description	Fix Description
31643875	SR: 3-23581552351 On processing the batch job (RDNDLQ_BJ_100_01) for Automatic case status change, system does not picking up accounts beyond the commit count.	Since the job criteria does incorrect comparison and reassignment is picking many times in the criteria based on the commit count. Fix has been provided such that RDNDLQ_BJ_100_01-AUTOMATIC CASE STATUS CHANGE batch job picks up the accounts beyond the commit count.

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43. Patch Release 14.4.0.0.41

43.1 Enhancements

Ref No.	Enhancement	Description
BUG 31893174	The rules under the CARES Act are complicated and varied, but it has to do with how the accounts are reported to the credit bureaus. Provide a non-monetary transaction that allows more than the five cycle's extension as Special Category. During that period, the system reports Zero as the due amount.	o Providing the facility to report the Account under FAQ 44 (Deferred payment) or FAQ 45 (Forbearance), or FAQ 58 (Natural Disaster), as per the guidance from CDIA. ([Link - CDIA guide](#)). o Reports K4 Segment in the Metro II file (when Account is in deferment) o If Portfolio Type = 'I' and 'C' – it is allowed. o Specialized Payment Indicator = 02. o Deferred Payment Start Date = date the first payment is due for deferred loans.

43.2 US CARES Act Compliance support

43.2.1 Overview

Currently in OFSLL - The lender can apply payment deferral for an active account by posting the 'EXTENSION' monetary transaction in accounts with normal delinquency. If seriously delinquent accounts (four or more installments are outstanding), the system will not allow the user to directly post the' EXTENSION' transaction. In such cases, before posting the 'EXTENSION' transaction, users need to post the 'EXTENSION OVERRIDE' transaction so that the system would consider it an authorization to post the 'EXTENSION' transaction.

Following are the critical operational aspects of extension transaction – [limitations to the existing transaction]

- The maximum extension allowed is for FIVE cycles. This means the Due buckets are moved from 'Oldest Due Date' to a maximum of five cycles in future.
- Once extended, the system will not show those many cycles extended from the current oldest due Date in the due date history
- The Due buckets will be moved from 'Oldest Due Date' (i.e. from 5th bucket) and update the 'Oldest Due Date' accordingly
- The 'Days Past Due' will be updated based on the revised 'Oldest Due Date.'
- The 'Amount Due' is updated based on the revised 'Oldest Due Date.'

For example, say 1st of every month is the anniversary date for the Account and 100$ is the standard monthly payment. Extension transaction posted to the Account on 20th Apr'20. The maturity date of the Account is 31st Dec'20.

Due Date (Payment) History - Before Extension						
01-Apr-19	01-March-19	01-Feb-19	01-Jan-19	01-Dec-19	01-Nov-19	01-Oct-19

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100	100	0	0	0	0	0

Due Date (Payment) History - After Extension for FOUR terms.

Whether the last five dues are paid or not, the system will move the dues up to the Extended term. Also, Account's maturity date is pushed from 31st Dec'20 to 30th Apr'21.

01-Jul-20	01-Jun-20	01-May-20	01-Apr-20	01-Dec-19	01-Nov-19	01-Oct-19
100	100	0	0	0	0	0

43.2.2 Description

Introduced the new set of 'Account Event Notification' parameter values to indicate Account is under Special Category – how a lender can change the account data.

1. Deferral Loans – system has to report the Account as per the CDIA.FAQ 44

- User has to post this Account Event Notification as 'Deferred Payment' with Effective Date as 'Start of the Deferral Loans'
  - ➤ If the Account Portfolio Type should be either 'I' or 'C', the system post the following call activity.

Action	QR QUEUE/CONDITION REQUEST	QR
Result	DP	**Deferred Payment**
Condition	NONE	NONE
Reason	<Null>	Null

- Payment is deferred during this period, and the customer would not make any re-payments.
  - ➤ For this, the user needs to post the 'Change Payment' transaction as follows:

Txn Parameter	Value
TXN DATE	Start of the Deferral Loans
PAYMENT AMOUNT	0
PAYMENT AUTO COMPUTE INDICATOR	No
TERM	0
BALLOON PAYMENT AMOUNT	0

- If the user wants to stop accrual Post 'STOP ACCRUAL' transaction with Txn Date as 'Start of the Deferral Loans.
- If the user wishes to change the rate, post the 'INDEX / MARGIN RATE CHANGE' transaction with the new 'MARGIN RATE.'
- Account Portfolio Type should either be 'I' or 'C.'
- If the user wishes to move the maturity date, post the 'Change Term' transaction.

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2. Account in forbearance – system has to report the Account as per the CDIA.FAQ 45

- User has to post this new non-monetary transaction (Account Under Special Category) with 'Category' as Forbearance, system post the following call activity.

Action	QR QUEUE/CONDITION REQUEST	QR
Result	OSPCC [OPEN OSPCC]	**Forbearance**
Condition	NONE – if the Account doesn't have an active SPCC condition SPCC – If Account has active SPCC condition	NONE
Reason	CP	Null

- During Forbearance, re-payment in which a borrower is permitted to postpone making regular monthly payments temporarily. The debt is not forgiven, but regular payments are suspended until a later time.
- This applies to any loan. As an example, Forbearance may be granted if a borrower is experiencing temporary financial difficulty.
- Report account with Special Comment Code "CP"(Account in Forbearance)
- During the forbearance period, if the consumer can make reduced payments or interest-only payments or no payment.
  - ➢ Users can post 'Change Payment', 'Change Term', or 'Index / Margin Rate Change' monetary transactions.

3. Affected by natural or declared disaster - system has to report the Account as per the CDIA.FAQ 58

- Users can continue to use the existing Non-Monetary transaction 'Account Event Notification' and post it with 'Natural Disaster' event, which internally system post below call activity

Action	QR QUEUE/CONDITION REQUEST
Result	OSPCC [OPEN OSPCC]
Condition	NONE – if the Account doesn't have an active SPCC condition SPCC – If Account has active SPCC condition
Reason	AW

- If it is confirmed that an account is impacted by a natural or declared disaster, the system should report as per FAQ 58
- Report account with Special Comment Code "AW" (Affected by natural or declared disaster).
- Report the Account as deferred, along with Special Comment Code AW (Affected by natural or declared disaster).

Steps to change the account data by the financial institution for 'Deferment' using the 'Events' framework.

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1. Deferral Loans

Configure the following 'Event' to trigger the 'Action' of posting txns automatically in a sequence to update the 'Account Data'.

Event	Selection Criteria	Sequence of Actions
When New condition called 'Deferred Payment' is opened on the Account (thru Call Activity). Alternatively, Post 'Non-monetary ☐ Account Event Notification as 'Deferred Payment' with Effective Date as 'Start of the Deferral Loans'	If condition = 'Deferred Payment' and Account Portfolio Type should either 'I' or 'C.' [Here, I indicates 'Installment' and C indicates 'line of credit]	Configure the following 'Actions' for this event in the Setup Events configure screen: Mandatory Configuration: Configure to post the 'Change Payment' txn with following parameter values: Optional Configuration: Similarly, users can configure to post the following transactions for the same event as per the business requirement. Post 'Stop accrual > Configure 'STOP ACCRUAL' transaction with Txn Date as 'Start of the Deferral Loans needs to be posted. To post 'Rate Change > Configure 'INDEX / MARGIN RATE CHANGE' transaction with new 'MARGIN RATE.' To change the 'Maturity date' > Configure 'Change Term' transaction.

The 'Change Payment' txn parameter values:

Txn Parameter	Value
TXN DATE	Start of the Deferral Loans
PAYMENT AMOUNT	0
PAYMENT AUTO COMPUTE INDICATOR	No
TERM	0
BALLOON PAYMENT AMOUNT	0

2. Affected by natural or declared disaster [FAQ 58] – > ODD2 > Seq 14 > 02 Batch

Reports account with Special Comment Code "AW" (Affected by natural or declared disaster).

If the Account has Natural Disaster & Differed Payment condition and SPCC code is reported as 'AW.'

Metro II Fields	Metro ii File Data
Terms Duration	blank

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Terms Frequency	D
Scheduled Monthly Payment Amount	Zero
Account Status Code	11
Amount Past Due	Zero
Special Comment Code	AW
Payment History Profile	Use Character D for the months where payments are deferred.
K4 segment	Introduce and report the following Specialized Payment Indicator = 02 Deferred Payment Start Date = Differed Payment condition Start date in MMDDYYYY Balloon Payment Due Date = Null Balloon Payment Amount = 0

Note: if the Account has only Natural Disaster / AW, then it will report as existing

3. Account in Forbearance [FAQ 45]

If the Account has CP Special comment code and is marked as 'Account in Special Category' then

Reports the Account with Special Comment Code "CP" (Account in Forbearance)

If the Account has SPCC condition and SPCC code is reporting as 'CP'

Terms Duration	Blank if 'Scheduled Monthly Pmt is zero.' else actual account term
Terms Frequency	D if 'Scheduled Monthly Pmt is zero.' else actual account term
Account Status	11 if 'Scheduled Monthly Pmt is zero.' else actual account status
Payment History Profile	Increment the Payment History Profile with value D if 'Scheduled Monthly Pmt is zero.' Else Continue with an actual history profile
Special Comment Code	CP

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K4 segment	Introduce and report the following
	Specialized Payment Indicator = 02
	Deferred Payment Start Date = Forbearance condition Start date in MMDDYYYY
	Balloon Payment Due Date = Null
	Balloon Payment Amount = 0

4. Account in Deferral Payment [FAQ 44]

If the account 'Deferred Payment' condition

Reports the following fields as

Terms Duration	blank
Terms Frequency	D
Scheduled Monthly Payment Amount	0
Account Status	11
Payment History Profile	Increment the Payment History Profile with value D
Amount Past Due	Zero
K4 segment	Introduce and report following K4 segment
	Specialized Payment Indicator = 02
	Deferred Payment Start Date = Deferred Payment condition Start date in MMDDYYYY
	Balloon Payment Due Date = Null
	Balloon Payment Amount = 0

5. Reporting Guide Lines

Account Condition	SPCC Code	Guidelines
Natural Disaster	AW	No change
Natural Disaster + Deferral Payment	AW	FAQ 58
Forbearance	CP	FAQ 45
Forbearance + Deferral Payment		
Deferral Payment	NA	FAQ 44

If both Natural Disaster and Forbearance are posted on the Account, then it will go with the latest SPCC code available on the Account

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6. Changes in Metro ii file creation – ODD2 > Seq 15 > 03 Batch Job Name

Following new fields to be reported to the Metro ii File under K4 Segment

- Specialized Payment Indicator
- Deferred Payment Start Date
- Balloon Payment Due Date
- Balloon Payment Amount

If the Account is under Special Category, then while executing the SET-ODD2 > CBUUTL_BJ_100_02 batch job system has to create the above four new fields data as per the stated guild lines in the above tables

While executing the SET > ODD > CBUUTL_BJ_100_03, based on the value configured under the CBU_FILE_FORMAT company parameter, system has to generate the file as follows

CBU_FILE_FORMAT parameter Value	Header Record begins with	426 Base Segment begin with	Base Segment + J2 segments + L1 + K4 segments to be included in the file?						Trailer Record
			J2_1	J2_2	J2_3	J2_4	K4	L1	
710	710	710	Yes	No	No	No	Yes	Yes	710
910	910	910	Yes	Yes	No	No	Yes	Yes	910
1110	1110	1110	Yes	Yes	Yes	No	Yes	Yes	1110
1310	1310	1310	Yes	Yes	Yes	Yes	Yes	Yes	1310

If a system has to create the file with K4 segment, i.e., the user would have configured one of the above values 710, 910, 1110, or 1310 then the system will incorporate the K4 segment as before the L1 segment.

Field	Field Name	Required	Length	Position	Value
1	Segment Identifier	Y	2	1-2	constant value K4
2	Specialized Payment Indicator	Y	2	3-4	as per the stated guild lines in the above tables
3	Deferred Payment Start Date	A	8	5-12	
4	Balloon Payment Due Date	A	8	13-20	
5	Balloon Payment Amount	A	9	21-29	
6	Reserved		1	30	Blank fill

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In the Trailer Record (T1), system will update the count of total records of such special category base record count to be updated in position 36 [309-317].

43.3 <u>Seed Data changes for Impacted Bugs</u>

NA

43.4 Patches and Bugs

Bug Id	Bug Description	Fix Description
31121583	SR: 3-22685812891 Payment Rating does not update correctly in Extension, Paid Off and Paid Off reversal scenarios.	Fix has been provided, when calling txncrb_en_100_01.set_crb_acc_status_cd before, to be set 'gl_date' for 'Txn_date' in txnmat_en_111_01.maturity_processing package. Now Payment Rating updates correctly in Extension, Paid Off and Paid Off reversal scenarios.
31893119	SR: 3-24023002491 Credit Refund generated when there is no over payment on the account	Fix has been provided, actually the CREDIT REFUND manual reversal is not supported by OFSLL. So prepared data fix script for reversing CREDIT REFUND by taking Account Number and Transaction Date as input parameter. However this script is applicable only for the reported accounts. [The root cause analysis is pending]
31893174	The rules under the CARES Act are complicated and varied but it has to do with how the accounts are reported to the credit bureaus.	Fix has been provided such that, Metro 2 Batch Job is generating the file as per the new Regulator Guidelines.
31644664	SR: 3-23521738111 System not considering the payment received prior to start date of payment arrangement.	Fix has been provided, removed the 'Validation Payment Arrangement Start date <= transaction date'. Now system updates the Satisfied Indicator as "Y", even payment on the account is before payment arrangement date.
31569793	SR: 3-23454393069 For lease and line accounts, the statement ID generated and inserted into statements table misses the logic of padding the digit 9 at the end of it and this resulted in inconsistency between the transaction and statements.	Fix has been provided such that, included the padding logic for LEASE and LINE packages. Now system is including the transaction for which system parameter is set as Y.

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Bug Id	Bug Description	Fix Description
31527776	SR: 3-23372511101 Incorrect credit refund amount is generated because when a payment is made the full amount of principal remaining was put in the payment allocation even though the amount of the payment was much less than the remaining principal. The account moved to paid off because the balance was zero. When the paid off was reversed the balance stayed at zero and insurance products and finance charges were rebated which ended up with a much higher credit refund than should have been put on the account	Fix provided to post payment allocation with in available balance and also to post the Interest Rebate Transaction when it is required.
31658245	SR: 3-23308497598 RIDELINK / Ridelink is not accepting Null as a first or last name.	Fix has been provided such that, code changes made to show the title on Upper case. First name and Last name is mandatory in OFSLL, and we cannot override this with basic validation, alternatively user can use "UNDEFINED" in the place of "NULL".
31945800	SR: 3-24153175281 It is found that Auto account comments for Review Requests misspelled "FORWARDED" as" Forwaded".	Fix has been provided such that, now system posts "FORWARDED" word correctly for auto account comment for Review Requests.

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44. Patch Release 14.4.0.0.42

44.1 Enhancements

Ref No.	Enhancement	Description
30180752	OFSLL is enhanced technically to support specific requirements for Credit Bureaus	Please refer to the below links provided Implemented for TransUnion in 14.9 - https://docs.oracle.com/cd/F27106_01/pdf/refdocs/ofsll_release_notes.pdf Implemented for Equifax and Experian in 14.10 - https://docs.oracle.com/cd/F35490_01/pdf/refdocs/ofsll_release_notes.pdf
NA	OFSLL is enhanced functionally to achieve the 2020 Metro II Changes	Interest bearing accounts now uses the payoff amount for the current balance. Refer to 'Metro II Current Balance Enhancements' for details.
		Ability to post Repo, and Bankruptcy Conditions on SCRA Accounts. Currently OFSLL blocks the events from Posting to OFSLL. Refer to 'Metro II Repo & BKRP Enhancements' for details.

44.2 Metro II Current Balance Enhancements

44.2.1 IBL Current Balance Reporting in Metro II

Previously, while reporting the IBL accounts to Metro II, system was reporting the 'Total Outstanding Amount' as Current Balance,

New Behaviour: Currently, while reporting the IBL accounts to Metro II, system reports the 'Account Payoff Amount' as Current Balance,

- 'Account Payoff Amount' as on reporting date

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- ➢ This will **include** the following balances
  - → Principal balance
  - → Balloon payment amounts
  - → Interest,
  - → Late charges,
  - → Fees, and Escrow
  - → Auto Premium Rebate = No Insurance Rebate amount
- ➢ This will **not include** the following balances
  - → Auto Premium Rebate =Yes Insurance Rebate Amounts

Summary:

Prior to Maturity

Account Type	Current Balance (Previous State)	Current Balance (Current State)
Interest Bearing Account	Total balance on the account (account balance screen) Will not include accrued but unposted interest	Payoff (because it includes accrued but not posted interest). It also excludes auto rebate products
Precomputed Account	Payoff (because this excludes finance charge. It also excludes auto rebate products (GAP))	No change

Post Maturity (or accelerated)

Account Type	Current Balance (Previous State)	Current Balance (Current State)
Interest Bearing Account (includes precomputed converted to interest bearing)	Total balance on the account (account balance screen) Does accrue and post all the interest on the day of maturity at the contract rate. Will not include accrued but unposted interest after maturity (until a transaction occurs to post the interest at the maturity rate)	Payoff (because it includes accrued but not posted interest).
Precomputed Account (only naturally matured precomputed)	Payoff (no additional interest accruing after maturity)	No change

44.2.2 Seed Data changes for Impacted Bugs

NA

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44.3 <u>Metro II Repo & BKRP Enhancements</u>

44.3.1 <u>Allow Vol Repo & BKRP condition on SCRA Accounts</u>

OFSLL is enhanced to post Repo and Bankruptcy conditions on SCRA accounts.

Previously if any one of the customers linked to an account was marked as Active Military Duty, and if user tries to open either Repo or Bankruptcy condition on such accounts, system will not allow opening these conditions. Due to this, system was not reporting such accounts to Metro ii as Repo or Bankruptcy.

To allow Repo or Bankruptcy condition on SCRA accounts, following changes taken up:

<u>Setup Related Changes</u>

Introduced a new Transaction Parameter to following non-monetary transactions:

- 'Account Event Notification'
- 'Customer Bankruptcy Reporting Indicator'
  - ➢ "ALLOW ON ACTIVE MILITARY DUTY FOR VOLUNTARY REPO/BKRP" with 'Yes or No' Values
  - ➢ Default value = No
  - ➢ Mandatory value = **No**

<u>Transaction Related Changes</u>

1. Process of posting Voluntary Repossession:

If user is posts the '<u>Account Event Notification</u>' transaction with

- Event Type = 'Voluntary Repossession' &
- ALLOW ON ACTIVE MILITARY DUTY FOR VOLUNTARY REPO/BKRP = 'No'

Then, system continues to show error message → 'Repo/Foreclosure not allowed while account is ON ACTIVE MILITARY DUTY.'

- Event Type = 'Voluntary Repossession'
- ALLOW ON ACTIVE MILITARY DUTY FOR VOLUNTARY REPO/BKRP = 'Yes'

Then, system allows to post the transaction and continue reporting the account as 'Voluntary Repossession'

Note: This parameter is applicable only for 'Voluntary Repossession'. For all other types including 'Involuntary Repo', system does not take this parameter for consideration and restricts posting repossession on active military duty accounts.

2. Process of posting Bankruptcy:

If user is posting the '<u>Customer Bankruptcy Reporting Indicator</u>' transaction with

- ALLOW ON ACTIVE MILITARY DUTY FOR VOLUNTARY REPO/BKRP = 'No'

Then, system continues to show 'Bankruptcy is not allowed while account is ON ACTIVE MILITARY DUTY.' error

- ALLOW ON ACTIVE MILITARY DUTY FOR VOLUNTARY REPO/BKRP = 'Yes'

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Then, system allows to post the transaction and continue mark the customer as Bankruptcy and open bankruptcy condition

Notes:

- System continues to **restrict** the users posting the Repo and Bankruptcy condition thru call activity. This provision of posting of the conditions is available only thru transactions based on the parameter value.
- System reports the "System GL" (anniversary date) date in metro ii reporting, even if the both transactions are backdated.

44.3.2 Seed Data changes for Impacted Bugs

SNo:	Table	Key Data	Type
1	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM|TNM_ACC_BNK_REPO_ALLOWED	INSERT

44.4 Seed Data changes for Impacted Bugs

NA

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44.5 Patches and Bugs

Bug Id	Bug Description	Fix Description
32066368	SR: 3-24350325541 When an account is accelerated, the backdate date is set to the acceleration date. However, when the account acceleration is reversed, the backdate date is set to only 1 day prior to the previous accelerated date.	Fix has been such that provided, while posting Account Acceleration Reversal, system considers the value defined system parameter TPE_MAX_CYCLES_ BACKDATED and resets the ACC_BACKDATE_DT accordingly.
32041384	SR: 3-24325774551 The 'Remaining Term' in summary tab displaying negative value due to incorrect migration value given for 'Paid Term'	Fix has been provided with changes in the view UIX_ACC_FVW. If 'ACC_TERM_CUR-ACC_TERM_PD' is less than zero then displayed as zero.
31999645	SR: 3-24236680231 On a precomputed account, if the full amount of the finance charge is rebated and when none of the non-auto rebate insurance product is cancelled, the finance charge rebate amount is returned and posted on the account. This ideally should not happen since the full amount is already rebated.	Fix has been such that if the ACC_TIP_IND is `Y', and if user posts VSC Insurance Cancellation, system posts Insurance Rebate as calculated and does not post the `Finance Charge Rebate. Also system does not show Finance Charge Rebate in txn results.
31999631	SR: 3-24196234581 Metro II file – It is noticed that the address line 1 and address line 2 fields in the metro file contain special character '#' that should be replaced with space.	Fix provided, for all Primary, J2-1, J2-2, J2-3 and J2-4 '#' character from address line 1 and address line 2 fields and are replaced with space.
31981276	SR: 3-24196316371 When an account is converted from Precompute to Interest Bearing loan, the starting principal balance is not taken into account along with the principal adjustment minus, principal adjustment plus or principal waive balance buckets.	Fix has been provided to include the principal adjustment minus, principal adjustment plus and principal waive balance while converting the account from precompute to interest bearing.
31855672	SR: 3-23830636881 Bankruptcy Detail Record is not populated, when Bankruptcy Condition is created through Call Activity on an account.	Fix has been provided by modifying the code to populate Bankruptcy Detail Record when Bankruptcy Condition is created through Call Activity on an account.

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Bug Id	Bug Description	Fix Description
32406313	SR: 3-24794388481 Account Remarketing – It is noticed that sometimes an account has 2 repo records in repossession details, one blank and the other good. This happens when the asset is sold and tied to the close of repossession call activity that posts at this time. This has happened since the 12/13 hot fix for call activity fix went into production.	Fix has been provided such that when posting 'Close Repossession' and 'Close Bankruptcy' Call Activity, duplicate record inserted into respective tables. This is due to; we are re-assigning the lv_tcn_txn_rec.txn_tcd_code to 'CONDITION_OPEN' for 'LNCC'. Therefore, lv_tcn_txn_rec.txn_tcd_code changes from CONDITION_CLOSE to CONDITION_OPEN causing this issue. 1. For LNCC, we used lv_tcn_txn_rec1 record type to assign txn_tcd_code. 2. For (BKRP, REPO, CHGOFF), we used lv_tcn_txn_rec record type to assign txn_tcd_code
32509088	SR: 3-25210952901 When payments are moved from suspense to an account, they are posted on the account with the tcd code of PAYMENT_NONCASH. These payment_noncash payments are not getting included in the actual payments made.	Fix has been provided such that the PAYMENT_NONCASH condition is added to the txn_tcd_code in 'cbuutl_em_100_02' package. Now Metro 2 file is generated with met_base_act_pmt_amt column which contains the total of both Payment and Suspense Payment.
32399760	SR: 3-25000900931 While processing the batch job - TXNACR_BJ_100_02 (PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELINQUENCY PROCESSING), system picks all the accounts irrespective of status but accrual processing is based on 'ACTIVE' and 'CHGOFF' accounts. This is leading to performance issue.	Fix has been provided with changes add to the below conditions during Min and Max RowId allocation, Acc_Acc_Run_Dt_Next < Lv_Jrq_Rec.Jrq_Gl_Post_Dt + 1 And Acc_Open_Ind = YES And Acc_Status_Cd In (ACTIVE, CHGOFF) Now under Job_Threads table the sum of JBT_ROWID_COUNT = Total No of records in ACTIVE and CHGOFF status.
32345597	SR: 3-24626819521 After post Maturity and while running SET-ACR batch job set, the Payment rating is not calculated but Account Status is only updated.	Fix has been provided by adding Payment rating procedure to the 'txndlq_en_100_01.pkb' so that the Payment rating is reflected as per days past due.
30544451	SR: 3-21558757661 Two credit bureau requests for TUC completed on the same date. It appears that the user submitted a second request before the first request which went to Completed status so the second request processed and completed.	Fix is provided by including Submitted status also in the select query. Now, system displays an error if we try to create a second request for the same bureau on the same day.

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Bug Id	Bug Description	Fix Description
30491493	SR: 3-21170935071 Bankruptcy indicator is hardcoded as below in executeLoanApplication RestFul Webservice	Fix has been provided such that Bankruptcy indicator is defaulted with "N", since corresponding database column defaulted with "N".
31523975	SR: 3-23353070601 Metro file generation process (cbuutl_bj_100_03.cbuutl_bj_100_03) execution plan is not stable.	Fix has been provided by modifying the code (cbuutl_em_100_03.pkb), now system reports latest report for that month without duplicate metro II data in the file.

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45. Patch Release 14.4.0.0.43

45.1 Metro II DE (Debt Extinguished) SPCC code reporting

Ref.	Enhancement	Description
2020 CRRG FAQ 69 Ref: Page 135/355, Exhibit 7	Active Debt Extinguished "The fact of removing a debt from a company's financial records because it has been paid back or no longer exists"	Ability to post the Special Comment Code DE (Debt Extinguished) When the special comment code of DE is posted to the accounts: 1. Account Status that is applicable on the date DE was posted. 2. Scheduled monthly payment amount = 0 3. Current Balance= zero 4. Amount Past Due= zero 5. Special Comment Code = DE (Debt Extinguished Under State Law)

45.1.1 DE (Debt Extinguished) SPCC code reporting in Metro II

Ability to report the Special Comment Code 'DE' (Debt Extinguished). When the special comment code of DE is posted to the accounts, following fields in metro ii will be reported as follows

1. Account Status' on the date where SPCC Reason Code 'DE' is posted on the account

2. Scheduled monthly payment amount = 0

3. Current Balance = zero

4. Amount Past Due = zero

5. Special Comment Code = DE (Debt Extinguished Under State Law)

Transaction Changes

Introducing new Account Event called 'Debt Extinguished', while posting the Account Event Notification non-monetary transaction with event type as 'Debt Extinguished', then system will post the following call activities

Action	QR QUEUE/CONDITION REQUEST	QR QUEUE/CONDITION REQUEST
Result	OSPCC	Open Debt Extinguished
Reason	DE [Debt Extinguished]	-
Condition	None – if no Active SPCC Condition on account SPCC – if active SPECIAL COMMENT CODE (METRO 2) condition exist on the account	SPECIAL COMMENT CODE (METRO 2)

System will allow to post if the Account status is '**Active'** else, shows an error message → "Debt Extinguished is allowed to post only on Active Account"

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Metro II Reporting Changes

- While reporting this account to Metro II, system will check that, if SPCC code is reporting as 'DE' , & If condition is 'DE", then reports the following Base fields as follows:
  - ➢ Account Status = <reports as per the current status>
  - ➢ Scheduled monthly payment amount = 0
  - ➢ Current Balance = 0
  - ➢ Amount Past Due = 0
  - ➢ SPCC Code = DE
- After reporting Special Comment Code DE, system will discontinue reporting the account in the next metro ii run cycle.

Note: If user closes condition 'DE', then system will continue report as existing based on the current status of the account and reporting will affect from next reporting cycle.

45.1.2 Seed Data changes for Impacted Bugs

SNo:	Table	Key Data	Type
1	LOOKUPS	CAC_REASON_CD|SPCC_DE	INSERT
2	LOOKUPS	ACC_EVENT_NOTIFY_CD|DE	INSERT
3	LOOKUPS	ACC_CONDITION_CD|DE	INSERT
4	CALL_ACTION_RESULT_TYPES	QR|ODE	INSERT
5	CALL_ACTION_RESULT_CONDITIONS	QR|ODE|DE	INSERT

45.2 Metro II Bankruptcy Ch 7 11 12 13 Changes

Ref.	Enhancement	Description
FAQ 27 C and 27 D	Bankruptcy reporting - Chapter 07 or 11	To comply with the changes to the CRRG, we need to refer FAQ 27 C/D.
FAQ 28 C and 28 D	Bankruptcy reporting - Chapter 12 or 13	To comply with the changes to the CRRG, we need to refer FAQ 28 C/D.

45.2.1 Bankruptcy Ch 7 11 12 13 Changes for Metro II reporting

For more accurate credit reporting, CDIA has upgraded announced new guidelines, which are effective April 2021.

Metro II Bankruptcy Scenarios Reporting in OFSLL

Current Behaviour:

If all the account relations exist on an account (one or multiple i.e. Primary, Spouse, Secondary, Co-signer and Co-signer Spouse – In case of Metro II, reporting is required for a maximum FOUR account relations only) files for same bankruptcy chapter i.e. 07, 11, 12 or 13 system reports the account details **as on the 'bankruptcy Petition Date'** i.e. certain account information is **frozen** till bankruptcy processing resolution is reached.

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To be Done

Say an account with anniversary day (payment due date) 1st is having TWO account relations and if bankruptcy petitions filed for both the account relations say on 1st Jan'21. Now in the Metro II report generated on 1st Feb'21 will have following information w.r.t bankruptcy –

- CII = A or B or C or D (Depending on the chapter of bankruptcy)
- Account Status = status as of the Date of Account Information
- Payment History = first character based on previous month's status plus prior history
- Current Balance = balance as of the Date of Account Information
- Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due
- Amount Past Due = amount as of the Date of Account Information
- Date of Account Information = current month's date

Now in the Metro II reporting required for this account between the 'Petition File Date' and 'Date of Resolution', system will continue report **the latest information as on the reporting date** need to be reported; and increment "D" value in the Payment History if chapter 12/13 is involved.

Say on 20th March'21 bankruptcy resolution is reached i.e. 'Disposition' will be reported as 'reaffirmed / reaffirmation of debt rescinded / discharged / withdrawn / dismissed'.

In case of March'21, latest account information will be reported as explained above. Now in the Metro II report generated for April'21, account will be reported as per the below table.

FAQ 27 (C & D) and 28 (C & D)	Chapter 7/11		All Chapter	Chapter 12/13	
Reporting Case #	1	2	5	3	4
Applicable CIIC	A/B/R/V	E/F	I/J/K/L/ M/N/O/P **Now its 'Q'**	C/D/Q	G/H
Other Fields [other than PHP]	Date of Account Information			0	
Payment History Profile [PHP]	Date of Account Information			Increment with 'D' from Next Cycle	
Discontinue Customer / Account?	No	**Yes**	No	No	**Yes**

Note: System derives the CIIC code as follows based on the Disposition Code and Chapter combination

#	Chapter → Disposition V	Chapter 7	Chapter 11	Chapter 12	Chapter 13
1	Petition	CIIC_A	CIIC_B	CIIC_C	CIIC_D
2	Discharged	CIIC_E	CIIC_F	CIIC_G	CIIC_H
3	Dismissed	CIIC_Q	CIIC_Q	CIIC_Q	CIIC_Q
4	Withdrawn	CIIC_Q	CIIC_Q	CIIC_Q	CIIC_Q

Disposition	Chapter	CIIC code
Reaffirmed	Reaffirmation of Debt	CIIC_R
Reaff Rescinded	Chapter 7 Reaffirmation of Debt Rescinded	CIIC_V
Remove Previous Reported Bankruptcy (A-P, Z And 1a)	No value	CIIC_Q

45.2.2 Seed Data changes for Impacted Bugs

NA

45.3 Metro II Multiple Bankruptcy in Different Cycles

Ref.	Enhancement	Description
FAQ 30	Bankruptcy reporting - Chapter 07 or 11 or 12 or 13	Multiple bankruptcies (i.e., the same or different chapters) be reported for the different associated borrowers on an account

45.3.1 Multiple Bankruptcy in Different Cycles

When different relations on an account file a bankruptcy in different cycles, system will report the account based on the below table

Borrower 1(Prim) Other Relation (B2)	C/D/	Q	G/H	A/B/R/V	E/F	I/J/K/L/M/N/O/P - Now its 'Q'
C/D	3	3	4 Current behaviour still continues i.e., System will not report the account so, manually post swap txn to re-report the account	3	3	3
Q	3	3		2	3	ECOA B1=T Current behavior still continues i.e., system will not report the account. So, user manually post swap txn to re-report the account
G/H	4	4		4	4	4
A/B/R/V	3	3		1	2	1
E/F	3	3		2	2	2
I/J/K/L/M/N/O/P Now its 'Q'	3 ECOA B2 = T	3		1	2	5
Non-Filers		3		1	2	5

Note:
- Not mentioning about ECOA means, it will report the same ECOA maintained at customer
- In previous cycle if Borrowers' ECOA is 'T', if the same borrower files bankruptcy – system reset the ECOA (not T) based on the original ECOA code maintained initially.
  Data script: Introduced a new column to know the original ECOA code. So, to populate the ECOA codes of all Terminated Customers, user need to execute the script using following input parameters

> ➢ Metro II Relation Type
> ➢ Original ECOA Code

Using the entered relation Type value, system try to find the all relations which having current ECOA code is 'T', system will store the input value in 'Original ECOA Code'. Next time, when user petition for existing terminated customers, system uses the Original ECOA code in metro II reporting.

Number 1,2,3,4,5 refers to "Reporting Case #" in above table

Illustration:

Cycle N: B1 having CIIC = B and B2 having CIIC = C.

> From above matrix, system will report as per case # 3 i.e.,

- Other Fields [other than PHP] **=** Date of Account Information and
- PHP = Increment with 'D' from Next Cycle.

Cycle X: B1 having CIIC = K (now its Q) and B2 having CIIC = C.

> From above matrix, system will report as per case # 3 i.e.,

- Other Fields [other than PHP] **=** Date of Account Information and
- PHP = Increment with 'D' from next cycle
- ECOA for B1 = T

Cycle P: B1 having CIIC = V and B2 having CIIC = F.

> From above matrix, system will report as per case # 2 i.e.,

- Other Fields [other than PHP] **=** Date of Account Information and
- PHP = Date of Account Information
- B2 will discontinue reporting

Cycle K: B1 having CIIC = A and B2 having CIIC = H.

> From above matrix, system will report as per case # 4 i.e.,

- Other Fields [other than PHP] **=** Zero '0'
- PHP = Increment with 'D'
- B2 will discontinue reporting

45.3.2 Seed Data changes for Impacted Bugs

NA

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46. Patch Release 14.4.0.0.44

46.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

46.2 Seed Data changes for Impacted Bugs

NA

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46.3 Patches and Bugs

Bug Id	Bug Description	Fix Description
32851876	SR: 3-25836070561 Incorrect scheduled payment amount in metro report.	Fix has been provided by introducing new system parameter "REPORT METRO II SCHEDULED MONTHLY PAYMENT AMOUNT (METRO II)" to configure field reference for 'Scheduled Monthly Payment Amount' field in metro II.
32895234	SR: 3-25936137231 Error Message Received when Posting DeferPayment Account Event Notification.	Fix has been provided and now system allows to post deferred payment account event notification even when 'acc_crb_spl_pmt_history' > 30 characters.
32900170	SR: 3-25946677048 Credit reporting account status (met_base_account_status) incorrectly changes from reporting 95 volume.	Fix has been provided such that system maintains ase_repo_forc_type_cd value in assets table as VOL only and reports the account status accordingly i.e., 95.
32847829	SR: 3-25836817261 Many java classes remain INVALID after upgrade from 12.1 to 19c.	Fix has been provided by deleting the vevnad_jl_000_01.jsp as it was making the OFSLL java classes remain INVALID after upgrade from 12.1 to 19c.

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47. Patch Release 14.4.0.0.45

47.1 Enhancements

Ref No.	Enhancement	Description
NA	NA	NA

47.2 Seed Data changes for Impacted Bugs

NA

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47.3 <u>Patches and Bugs</u>

Bug Id	Bug Description	Fix Description
33476543	SR: 3-27374159001 On cancelling an insurance product on a precomputed account (ACT accrual method) system displays an error message "First Pmt Date cannot be less than contract date" in situations where the bill out was stopped months earlier because the account was moved to a PAID status.	Fix has been provided such that the error message description is changed "First Pmt Date cannot be less than contract date or System not processed the Billing till current date".
33465181	SR: 3-27352653651 Finance Charge Rebate on insurance product cancel is double rebated when you cancel the insurance product on a precomputed account and then backdate a payoff payment prior to that cancellation (which results in the full rebate of finance charge).	Fix has been provided by restricting additional transaction for rebate amount on backdated payoff payment time.
33493841	SR: 3-27450190221 Credit Reporting on multiple bankruptcies not following FAQ 30 of the CRRG: Issue 1: Reporting a $0 balance, amount past due, and scheduled monthly payment when there is a customer pending bankruptcy. Issue 2: Not reporting the CII when a bankruptcy changes status or there is a new bankruptcy petition from a former non-filer.	Fix has been provided such that, when Metro 2 file is generated: Issue 1: Prim applicant receives a discharge, and CIIC H is reported. However, the other applicant still has an active bankruptcy and value for current balance, amount past due, and scheduled monthly payment is populating for the account. Issue 2: CIIC for Prim applicant is updated as 'E' and other applicant is populating as 'A'
31891124	SR: 3-24025602831 There are PAYMENT_ERROR transactions in the transactions table that currently have a primary indicator of R. These are transactions that the user tried to reverse out using the payment maintenance screen.	Since the issue is unable to simulate additional Debug logs have been added to identify the root cause of the issue.
32847829	SR: 3-25836817261 OFSLL java classes remain INVALID after upgrade from 12.1 to 19c.	Fix has been provided with drop statements for JSP files which are deprecated.

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Bug Id	Bug Description	Fix Description
32921585	SR: 3-25937025758 During Credit reporting Date of First Delinquency (DOFD), if Account is delinquent but not credit reporting delinquent and then becomes credit reporting delinquent DOFD is inaccurate.	Fix has been provided for the DOFD issue.
33379986	SR: 3-27082389161 Incorrect PHP month updated when account is in deferral and the update is completed directly against the metro table which means is not continually reported of the deferral time period after the deferral period ends.	Fix has been provided such that D is not removed if transactions are backdate and it will continue to show in the appropriate months after the deferral is removed from the account.
33386570	SR: 3-27082093491 Current state when the payment deferral is put on the account and the account is credit reporting delinquent, the DOFD is reporting with the account status 11 this is not an expected behavior.	Fix has been provided for DOFD such that if account having Deferred Payment condition or Forbearance condition along with active bankruptcy, the DOFD should be the bankruptcy petition file date.

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48. Patch Release 14.4.0.0.46

48.1 <u>Enhancements</u>

Ref No.	Enhancement	Description
NA	NA	NA

48.2 <u>Seed Data changes for Impacted Bugs</u>

NA

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48.3 Patches and Bugs

Bug Id	Bug Description	Fix Description
34097580	SR: 3-29265220901 Not able to post Involuntary repo on SCRA accounts.	Fix has been provided such that, 1. Parameter 'ALLOW ON ACTIVE MILITARY DUTY FOR VOLUNTARY REPO/BKRP' is renamed to ALLOW ON ACTIVE MILITARY DUTY FOR REPO/BKRP. 2. When posting ACCOUNT NOTIFICATION transaction for event type - 'IN-VOLUNTARY REPOSESSION', below is the updated behaviour: i) ALLOW ON ACTIVE MILITARY DUTY FOR REPO/BKRP - Yes - Transaction posted successfully. ii) ALLOW ON ACTIVE MILITARY DUTY FOR REPO/BKRP - No- Error thrown - 'Repo/Foreclosure not allowed while account is ON ACTIVE MILITARY DUTY'
34076235	SR: 3-29254878581 Date of First Delinquency on some accounts changed to repo date when account is manually closed (not paid off), OFSLL considers the account current and populates repo date as DOFD Manual close also causes inconsistencies with Payment Rating, PHP DOFD should not be update when a delinquent account is closed.	Fix has been provided such that, If account is 61 and Current while Repo = system should report REPO date. If account is 61 and 'Delq' while Repo = system should report oldest due date.
34326313	SR: 3-29556790868 Data fix being needed for the below bug Bug 32921585 - DOFD INCORRECT - DLQ ACCT BECOMES CREDIT REPORTING DELINQUENT.	Fix has been provided such that, the system is updating correct value for ACC_CRB_FIRST_DLQ_DT field after running the upgrade script.
33944217	SR: 3-28859717151 OFSLL nightly job threads are not starting at the same time after upgrading to 19c scheduler.	Fix has been provided to run the threads in parallel.

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49. Security Fixes

Patch Release Version	Bug	Description
NA	NA	NA

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50. Limitations and Open issues

Patch Release Version	Bug	Description
NA	NA	NA

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51. Components of the Software

51.1 <u>Documents accompanying the software</u>

The various documents accompanying the software are as follows:

- Patch Release Notes
- Patch Installation Guide
- Installer Kit
- User Manuals and Installation manuals - These can be accessed from the link
  https://docs.oracle.com/cd/E89525_01/index.htm

51.2 <u>Software Components</u>

Software Components of this patch release are as follows:

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

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52. Annexure – A: Environment Details

Note: From 14.4.0.0.40 patch onwards, OFSLL is certified on 19c database version and fusion middleware 12.2.1.4 version.

Component	Deployment option	Machine	Operating System	Software	Version
Oracle Financial Services Lending and Leasing	Centralized	Application server	Oracle Enterprise Linux 6.7+ & 7.X (64 Bit) and Sun SPARC with Oracle Solaris 11 (64 Bit)	Oracle WebLogic Enterprise Edition(Fusion Middleware Infrastructure installer – includes ADF and RCU)	12.2.1.3.0 / 12.2.1.4.0
		Database Server		Oracle JDK	1.8.0_192
		Reporting Server		Application Development Framework	12.2.1.3.0 / 12.2.1.4.0
				Oracle Database Enterprise Edition	12.1.0.2.0 / 12.2.0.1.0/ 19.3.0.0.0
				Oracle Business Intelligence Publisher	12.2.1.3.0 / 12.2.1.4.0
				Oracle Analytics Server	5.5
		Client Machines	Windows 10 (Patch Version 1703)	Microsoft Edge (64 Bit)	44.18362.449.0
				Mozilla Firefox (64 Bit)	68.7.0esr
				Google Chrome (64 Bit)	81.0.4044.113 (Official Build) (64- bit)
			Mac OS X	Apple Safari (64 Bit)	13.1

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53. Annexure – B: Third Party Software Details

Licensor Name	Licensed Technology	Version
Apache	SOAP	2.3.1
Jason Hunter & Brett McLaughlin	JDOM	2.0.6
Apache	Ant	1.10.1

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Patch Release Notes
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