

Product Release Note
Oracle Financial Services Lending and Leasing
Release 14.3.1.0.0
March 2017



Table of Contents

| | |
|--|------------|
| TABLE OF CONTENTS | 1-1 |
| 1. RELEASE NOTES | 1-6 |
| 1.1 BACKGROUND / ENVIRONMENT..... | 1-6 |
| 1.2 PURPOSE..... | 1-6 |
| 1.3 ABBREVIATIONS | 1-6 |
| 1.4 PRODUCT SUMMARY | 1-7 |
| 1.5 RELEASE HIGHLIGHTS | 1-7 |
| 2. ENHANCEMENTS | 101 |
| 2.1 REST WEB SERVICES..... | 107 |
| 2.1.1 Overview..... | 107 |
| 2.1.2 Description | 107 |
| 2.1.3 Seed Data..... | 111 |
| 2.2 SOAP WEB SERVICES ENHANCEMENTS | 112 |
| 2.2.1 Overview..... | 112 |
| 2.2.2 Description | 112 |
| 2.2.3 Seed Data..... | 112 |
| 2.3 SUPPORT FOR EXPERIAN PREMIER ATTRIBUTE PARALLEL PROFILE FORMAT (PPF) REQUEST AND RESPONSE 113 | |
| 2.3.1 Description | 113 |
| 2.3.2 Screen shot..... | 113 |
| 2.3.3 Seed Data: | 114 |
| 2.4 SOFT PULL REQUEST FOR EXP PREMIER ATTRIBUTE REPORT | 115 |
| 2.4.1 Description | 115 |
| 2.4.2 Screen shot..... | 115 |
| Seed Data: | 117 |
| 2.5 ENHANCE EXP CREDIT REPORT TO GET MLA DETAILS | 118 |
| 2.5.1 Description | 118 |
| 2.5.2 Screen shot..... | 118 |
| 2.5.3 Seed Data: | 118 |
| 2.6 AUTOMATIC UPDATE OF CHIC CODE..... | 119 |
| 2.6.1 Overview | 119 |
| 2.6.2 Description | 119 |
| 2.6.3 Screenshot..... | 120 |
| 2.6.4 Seed Data..... | 120 |
| 2.7 SUPPORT FOR NEW METRO II ACCOUNT STATUS CODES 62, 93, DA AND DF | 121 |
| 2.7.1 Description | 121 |
| 2.7.2 Screen shot..... | 122 |
| 2.7.3 Seed Data: | 123 |
| 2.8 REPORTING METRO II ACCOUNT STATUS FOR PAID-OFF | 124 |
| 2.8.1 Description | 124 |
| 2.8.2 Screen shot..... | 124 |
| 2.8.3 Seed Data: | 124 |
| 2.9 SEPARATE CODES NEEDS TO BE USED TO REPORT CUSTOMER NAME/ADDRESS/SSN CHANGES | 125 |
| 2.9.1 Description | 125 |
| 2.9.2 Seed Data: | 126 |
| 2.10 METRO II FILE GENERATION CHANGES | 127 |
| 2.10.1 Description | 127 |
| 2.10.2 Seed Data: | 127 |
| 2.10.1 Seed Data: | 127 |
| 2.11 GENERIC PAYMENT UPLOAD | 128 |
| 2.11.1 Overview..... | 128 |
| 2.11.2 Description | 128 |

| | | |
|--------|--|-----|
| 2.11.3 | Screenshot..... | 130 |
| 2.11.4 | Seed Data..... | 130 |
| 2.12 | BANKRUPTCY INTERFACE..... | 131 |
| 2.12.1 | Overview..... | 131 |
| 2.12.2 | Description..... | 131 |
| 2.12.3 | Screenshot..... | 132 |
| 2.12.4 | Seed Data:..... | 133 |
| 2.13 | CURRENCY EXCHANGE UPLOAD..... | 136 |
| 2.13.1 | Overview..... | 136 |
| 2.13.2 | Description..... | 136 |
| 2.14 | BUREAU PULL VALIDATION..... | 137 |
| 2.14.1 | Overview..... | 137 |
| 2.14.2 | Description..... | 137 |
| 2.14.3 | Seed Data..... | 137 |
| 2.15 | ENHANCE EFX CREDIT REPORT TO GET MLA DETAILS IN ACRO FORMAT..... | 138 |
| 2.15.1 | Description..... | 138 |
| 2.15.2 | Screen shot..... | 138 |
| 2.15.3 | Seed Data:..... | 138 |
| 2.16 | SCRA OFF-MILITARY DUTY..... | 139 |
| 2.16.1 | Overview..... | 139 |
| 2.16.2 | Description..... | 139 |
| 2.16.3 | Seed Data Changes:..... | 139 |
| 2.17 | SCRA CHANGES TO ACCOMMODATE NEW CHANGES IN MILITARY LENDING ACT..... | 140 |
| 2.17.1 | Overview..... | 140 |
| 2.17.2 | Description..... | 140 |
| 2.17.3 | Seed Data..... | 143 |
| 2.18 | SCRA TRANSACTION ENHANCEMENTS..... | 147 |
| 2.18.1 | Overview..... | 147 |
| 2.18.2 | Description..... | 147 |
| 2.18.3 | Seed Data..... | 147 |
| 2.19 | QUEUE USER GROUP..... | 148 |
| 2.19.1 | Overview..... | 148 |
| 2.19.2 | Description..... | 148 |
| 2.19.3 | Screenshot..... | 149 |
| 2.19.4 | Seed Data..... | 151 |
| 2.20 | ACCOUNT ACCESS HISTORY..... | 152 |
| 2.20.1 | Overview..... | 152 |
| 2.20.2 | Description..... | 152 |
| 2.21 | CONDITION/QUEUE HISTORY..... | 153 |
| 2.21.1 | Overview..... | 153 |
| 2.21.2 | Description..... | 153 |
| 2.21.3 | Screenshot..... | 154 |
| 2.21.4 | Seed Data..... | 155 |
| 2.22 | CONDITION REASON..... | 156 |
| 2.22.1 | Overview..... | 156 |
| 2.22.2 | Description..... | 156 |
| 2.22.3 | Screenshot..... | 157 |
| 2.22.4 | Seed Data..... | 157 |
| 2.23 | EXPORT TO EXCEL FACILITY IN SECURITIZATION SCREEN..... | 158 |
| 2.23.1 | Overview..... | 158 |
| 2.23.2 | Description..... | 158 |
| 2.23.3 | Screenshot..... | 158 |
| 2.23.4 | Seed Data..... | 158 |
| 2.24 | CUSTOMER DETAILS UPDATE FLAG..... | 159 |
| 2.24.1 | Overview..... | 159 |
| 2.24.2 | Description..... | 159 |
| 2.24.3 | Screenshot..... | 160 |

| | | |
|--------|---|-----|
| 2.24.4 | Seed Data: | 161 |
| 2.25 | PROMISE TO PAY TOLERANCE | 162 |
| 2.25.1 | Overview | 162 |
| 2.25.2 | Description | 162 |
| 2.25.3 | Screenshot | 163 |
| 2.25.4 | Seed Data | 163 |
| 2.26 | GL QUERY BY 'ACCOUNT' | 164 |
| 2.26.1 | Overview | 164 |
| 2.26.2 | Description | 164 |
| 2.26.3 | Screenshot | 164 |
| 2.26.4 | Seed Data | 167 |
| 2.27 | ACCOUNT TIMELINE: | 168 |
| 2.27.1 | Overview | 168 |
| 2.27.2 | Description | 168 |
| 2.27.3 | Screenshot | 169 |
| 2.27.4 | Seed Data | 169 |
| 2.28 | STATEMENT PREFERENCE MODE | 170 |
| 2.28.1 | Overview | 170 |
| 2.28.2 | Description | 170 |
| 2.28.3 | Screenshot | 170 |
| 2.28.4 | Seed Data | 171 |
| 2.29 | DEFAULTING SPREAD BASED ON SELECTION CRITERIA | 172 |
| 2.29.1 | Overview | 172 |
| 2.29.2 | Description | 172 |
| 2.29.3 | Screenshot | 172 |
| 2.29.4 | Seed Data | 172 |
| 2.30 | 'CUSTOMER DECEASED' TRANSACTION ENHANCEMENTS | 173 |
| 2.30.1 | Overview | 173 |
| 2.30.2 | Description | 173 |
| 2.31 | CONDITIONAL TRANSACTION AUTHORIZATION | 174 |
| 2.31.1 | Overview | 174 |
| 2.31.2 | Description | 174 |
| 2.32 | COMMENT ENHANCEMENTS | 176 |
| 2.32.1 | Overview | 176 |
| 2.32.2 | Description | 176 |
| 2.32.3 | Screenshot | 176 |
| 2.33 | 'DUE DATE CHANGE' OVERRIDE TRANSACTIONS | 177 |
| 2.33.1 | Overview | 177 |
| 2.33.2 | Description | 177 |
| 2.34 | FEE SELECTION CRITERIA ENHANCEMENT | 178 |
| 2.34.1 | Overview | 178 |
| 2.34.2 | Description | 178 |
| 2.34.3 | Screenshot | 178 |
| 2.35 | FIELD INVESTIGATION | 182 |
| 2.35.1 | Overview | 182 |
| 2.35.2 | Description | 182 |
| 2.35.3 | Screenshot | 182 |
| 2.36 | SERVICING SUMMARY SCREEN ENHANCEMENTS | 183 |
| 2.36.1 | Overview | 183 |
| 2.36.2 | Description | 183 |
| 2.36.3 | Screenshot | 187 |
| 2.37 | MASKING FINANCIAL DATA FOR SECURED ACCOUNTS | 189 |
| 2.37.1 | Overview | 189 |
| 2.37.2 | Description | 189 |
| 2.37.3 | Screenshot | 189 |
| 2.38 | APPEND 'DELINQUENCY DAYS' TO ACCOUNT COMMENT | 190 |
| 2.38.1 | Overview | 190 |

| | | |
|--------|---|-----|
| 2.38.2 | Description | 190 |
| 2.39 | ACCOUNT TIME BARRED | 191 |
| 2.39.1 | Overview | 191 |
| 2.39.2 | Description | 191 |
| 2.40 | OPT-OUT FEATURE ENHANCEMENTS | 194 |
| 2.40.1 | Overview | 194 |
| 2.40.2 | Description | 194 |
| 2.41 | REFERENCES ENHANCEMENTS | 195 |
| 2.41.1 | Overview | 195 |
| 2.41.2 | Description | 195 |
| 2.42 | PAYMENT POSTING ENHANCEMENTS | 197 |
| 2.42.1 | Overview | 197 |
| 2.42.2 | Description | 197 |
| 2.42.3 | Seed Data: | 197 |
| 2.43 | 'PAYMENT MAINTENANCE' SCREEN ENHANCEMENT | 198 |
| 2.43.1 | Overview | 198 |
| 2.43.2 | Description | 198 |
| 2.43.3 | Screenshot..... | 200 |
| 2.44 | COLLECTIONS ACCOUNT SETTLEMENT TRANSACTION | 202 |
| 2.44.1 | Description | 202 |
| 2.44.2 | Screen shot..... | 203 |
| 2.44.3 | Seed Data: | 203 |
| 2.45 | WORK ORDER ENHANCEMENTS | 205 |
| 2.45.1 | Overview | 205 |
| 2.45.2 | Description | 205 |
| 2.46 | VENDOR ASSIGNMENT ALLOCATION..... | 212 |
| 2.46.1 | Overview | 212 |
| 2.46.2 | Description | 212 |
| 2.46.3 | Seed Data: | 213 |
| 2.47 | VENDOR FEE ENHANCEMENTS | 214 |
| 2.47.1 | Overview..... | 214 |
| 2.47.2 | Description | 214 |
| 2.48 | CREATE CASE IN THIRD PARTY INTERFACE..... | 219 |
| 2.48.1 | Overview..... | 219 |
| 2.48.2 | Description | 219 |
| 2.48.3 | Seed Data Changes:..... | 221 |
| 2.49 | UPDATE CASE DETAILS IN THIRD PARTY INTERFACE | 222 |
| 2.49.1 | Overview | 222 |
| 2.49.2 | Description | 222 |
| 2.49.3 | Seed Data Changes:..... | 225 |
| 2.50 | RECEIVE CASE UPDATES FROM THIRD PARTY INTERFACE:..... | 226 |
| 2.50.1 | Overview..... | 226 |
| 2.50.2 | Description | 226 |
| 2.50.3 | Seed Data: | 229 |
| 2.51 | WORK ORDER "AUTO HOLD" BASED ON DELINQUENCY DAYS: | 230 |
| 2.51.1 | Overview..... | 230 |
| 2.51.2 | Description | 230 |
| 2.51.3 | Seed Data: | 230 |
| 2.52 | REPO THIRD PARTY INTEGRATION WEB SERVICES | 231 |
| 2.52.1 | Overview..... | 231 |
| 2.52.2 | Description | 231 |
| 2.52.3 | Seed Data: | 233 |
| 2.53 | INVOICE AUTHORIZATION FRAMEWORK | 235 |
| 2.53.1 | Overview..... | 235 |
| 2.53.2 | Description | 235 |
| 2.53.3 | Seed Data Changes..... | 235 |
| 2.54 | BUSINESS RULES – INTERNAL WORK ORDERS | 236 |

| | | |
|-----------|--|------------|
| 2.54.1 | Overview | 236 |
| 2.54.2 | Description | 236 |
| 2.54.3 | Seed Data Changes..... | 236 |
| 2.55 | ‘RECOURSE’ ENHANCEMENTS | 237 |
| 2.55.1 | Overview..... | 237 |
| 2.55.2 | Description | 237 |
| 2.56 | PRODUCER PAYMENT DETAILS VERIFICATION | 240 |
| 2.56.1 | Overview..... | 240 |
| 2.56.2 | Description | 240 |
| 2.56.3 | Screenshot..... | 241 |
| 2.57 | ‘SEED DATA’ (FUNCTIONALITY) | 242 |
| 2.57.1 | Factory Data..... | 242 |
| 2.57.2 | Update/Skip Seed Data..... | 244 |
| 2.57.3 | Current Data..... | 244 |
| 2.57.4 | Comparison Data..... | 245 |
| 2.57.5 | Download Data..... | 2-1 |
| 2.57.6 | Seed Data..... | 2-1 |
| 2.58 | TRIGGERING THE JOB REQUESTS FROM APPLICATION SERVER..... | 2-3 |
| 2.58.1 | Description | 2-3 |
| 2.58.2 | New Parameters..... | 2-3 |
| 2.58.3 | Seed Data..... | 2-3 |
| 2.59 | FACILITY TO OPEN MULTI-TAB | 2-4 |
| 2.59.1 | Overview..... | 2-4 |
| 2.59.2 | Description | 2-4 |
| 2.59.3 | Screenshots | 2-4 |
| 2.60 | NEW CREDIT PRACTICES LATE FEE CALCULATION RULE | 2-5 |
| 2.60.1 | Description | 2-5 |
| 2.60.2 | Screen shot..... | 2-6 |
| 2.60.3 | Seed Data: | 2-6 |
| 3. | PATCHES AND BUGS..... | 3-7 |
| 4. | SECURITY FIXES..... | 4-8 |
| 5. | LIMITATIONS AND OPEN ISSUES | 5-1 |
| 5.1 | LIMITATIONS AND OPEN ISSUES | 5-1 |
| 6. | COMPONENTS OF THE SOFTWARE..... | 6-1 |
| 6.1 | DOCUMENTS ACCOMPANYING THE SOFTWARE | 6-1 |
| 6.2 | SOFTWARE COMPONENTS..... | 6-1 |
| 7. | ANNEXURE – A: ENVIRONMENT DETAILS | 7-1 |
| 8. | ANNEXURE – B: THIRD PARTY SOFTWARE DETAILS..... | 8-1 |
| 9. | ANNEXURE – C: MODULE CODE AND DESCRIPTION..... | 9-1 |

1. Release Notes

1.1 Background / Environment

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

1.2 Purpose

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

1.3 Abbreviations

| Abbreviation | Detailed Description |
|--------------|---|
| OFSSL | Oracle Financial Services Lending and Leasing |
| ACX | Account Boarding |
| TXN | Transaction Processing |
| UIX | User Interface |
| ORG | Origination |
| CS | Customer Service |
| LN | Loan / Line |
| LS | Lease |
| OE | Open Ended |
| CE | Close Ended |
| XAE | Web service Application Entry |
| XCS | Web service Customer Service |
| CB | Credit Bureau |

| Abbreviation | Detailed Description |
|--------------|-----------------------------|
| WFP | Wholesale floor Planning |
| SQL | Structured Query Language |
| XML | Extensible Mark up Language |
| XSD | XML Schema Definition |
| POJO | Plain Old java Object |
| API | Conversion Open Interface |

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 release is to fix the critical bugs and to enhance the industry specific requirements.

2. Enhancements

| Ref No. | Enhancement | Description |
|-----------------------------|---|--|
| OFSLL_PMG_INTERFACE_RQT_091 | New REST Web Services Development. | Following REST web services are developed: <ul style="list-style-type: none"> • 'Call Activity' REST web service • 'Generic Post Transactions' REST web service • 'Account Search' REST web service • 'Account On Boarding REST web service |
| OFSLL_PMG_INTERFACE_RQT_085 | 'Scenario Analysis' REST web service (POST and GET) | New 'Scenario Analysis' REST web service is developed to simulate and retrieve the customer's Loan or Lease request (Loan amount, rate and create a mock proposal in Loan or Lease with concern lending policies. POST 'Scenario Analysis' web service requires simulation details and Inquiry ID will be received as part of response. GET 'Scenario Analysis' web service requires Inquiry ID and simulation details will be received as part of response. |
| OFSLL_PMG_INTERFACE_RQT_086 | 'Loan Calculator' and 'Lease Calculator' REST web services. | 'Loan Calculator' and 'Lease Calculator' REST web services are developed for calculating Loan/Lease – Financed Amount, Term, Payment Amount and Rate. POST Loan calculator service simulates the standalone loan calculator features of OFSLL with Flexible Repayment options and Amortization Schedules. POST Lease calculator service simulates the standalone lease calculator features of OFSLL. Note: Simulation will not be saved. |
| OFSLL_PMG_INTERFACE_RQT_087 | 'Payment Posting' REST web service. | New 'Payment Posting' REST web service is developed for 'Payment Posting Transaction, and Payment Reversing Transaction'. Posts a payment for the account. |
| OFSLL_PMG_INTERFACE_RQT_088 | 'Account Details' REST web service. | 'Account Details' REST web service is developed to search account details by String account number. |
| OFSLL_PMG_INTERFACE_RQT_089 | 'Application Search' REST web service. | 'Application Search' REST web service is developed to search an application by various attributes such as ApplicationNumber, CustomerFirstName, CustomerLastName, SSN, Creation Date, BirthDate. |
| OFSLL_PMG_INTERFACE_RQT_090 | 'LookUpRequestService' REST web service. | 'LookUpRequestService' REST .This service gives flexibility to fetch all the Lookup's enabled for a Lookup Type. By Passing a String that matches to Lookup Type system gives all the lookup codes and relevant lookup values. Ex: States, Asset Status Codes etc... |

| Ref No. | Enhancement | Description |
|-----------------------------|--|---|
| | | |
| OFSLL_PMG_INTERFACE_RQT_084 | 'Application Entry' REST web service is created and enhanced | New 'Application Entry' REST web service is created and used for LOAN/LINE and LEASE Products |
| OFSLL_PMG_INTERFACE_RQT_092 | 'Application Entry' SOAP web services is enhanced with MLA details. | Existing 'Application Entry' SOAP web service is enhanced with following 'Military Service' fields. <ul style="list-style-type: none"> • SCRA Military Duty Ind • SCRA Effective Dt • SCRA Order Nbr • SCRA Release Dt |
| OFSLL_PMG_RQT_671 | Initiate the Job Requests from Application Server. | Bureau Pull should get initiated from Application server. |
| OFSLL_PMG_RQT_694 | Payment Posting Enhancements | Any payment received after Account Closed- Paid off, Charge Off to be posted to 'Suspense', instead of showing 'Error'. |
| OFSLL_PMG_INTERFACE_RQT_077 | Support for Parallel Profile (PPF) request and response processing and content display for Experian Premier Attribute consumer report. Note: PPF format displays both machine and human readable contents in the response file. | While generating the request message for Experian Premier Attribute consumer report, system inserts PPF request code under the segment <OutputType> and in turn receives both machine and human readable contents in the response file. |
| OFSLL_PMG_RQT_677 | Soft Pull request for Experian Premier Attribute consumer report. | While manually requesting for Experian Premier Attribute consumer report, system allows the user to mark it as a 'Soft Pull Request' by ticking the new check box 'Soft Pull'. Please note that this check box will get enabled only for the Experian Premier Attribute report. |
| OFSLL_PMG_RQT_703 | Enhance EXP Credit report to get MLA details | Enhancing EXP Credit Report request to request MILITARY LENDING Covered Borrower details and process the response and show it in OFSLL screen |
| Bug# 25037596 | Export to Excel facility in securitization Screen | Export to Excel facility provided in securitization Screen |
| OFSLL_PMG_RQT_657 | SCRA – Off Military Duty | SCRA transaction reverts back to original interest amount and installment amount on posting of 'Off Military Duty'. |
| OFSLL_PMG_RQT_692 | Customer Details Update flag | 'Customer Details Update flag' is provided in Origination and Account On boarding to indicate the customer data over ride. |
| OFSLL_PMG_RQT_796 | Separate Parameters for 'Promise to Pay' and 'Payment Tolerance' | Created separate set of parameters for 'Promise to Pay' and 'Payment Tolerance' |

| Ref No. | Enhancement | Description |
|-----------------------------|--|---|
| OFSLL_PMG_RQT_795 | GL Reconciliation Screen | New GL Query screen is developed to search the GL transaction by 'Account' Number; which fetches data for transaction types - Producer Transactions, Monetary Transactions, Amortized Transactions, Funding Transactions, Payment Transactions, Securitization Transactions, and Loan Sale Transactions |
| OFSLL_PMG_RQT_800 | Automatic update of CIIC Code | At present in OFSLL, CIIC code reporting in Metro II report is manual and involves posting non-monetary transactions, call activity creations and also creating bankruptcy tracking details. This enhancement addresses the bankruptcy processing efficiency improvement and also to ensure the automatic CIIC posting to the correct account relation(s) to reduce the number of manual steps involved. Automatic posting of CIIC will ensure that it has no dependency on end user's knowledge on what needs to be reported in Metro II report. |
| OFSLL_PMG_INTERFACE_RQT_058 | Create Case | Work Order Screen is enhanced to facilitate creating a Case in third party interface from OFSLL using add Case () web service. Vendors → Work Orders |
| OFSLL_PMG_INTERFACE_RQT_058 | Update Case Details | Once the addCase() is created in Third Party Interface; Ability to send case updated details to third party system using following web service calls. <ul style="list-style-type: none"> • updateCaseAccountInfo() • updateCaseAddress() • updateCaseCollateral() • updateCaseDebtor() • updateCaseCosigner() |
| OFSLL_PMG_INTERFACE_RQT_058 | Case on Hold | Ability to place a Case on Hold in third party interface using following web service. <ul style="list-style-type: none"> • holdCase() |
| OFSLL_PMG_INTERFACE_RQT_058 | Case Close | Ability to place a Case on Close in third party interface using following web service. <ul style="list-style-type: none"> • closeCase() |
| OFSLL_PMG_INTERFACE_RQT_058 | Receiving the Case updates from third party interface using FireHose() web service | Ability to receive the case updates from Third Party Interface by calling the following web service. <ul style="list-style-type: none"> • getRdnFireHose() |
| OFSLL_PMG_RQT_612 | Automatically Posting the Case Hold condition based on Delinquency Days Parameter | When the account is less than certain number of delinquency days (System Parameter), system is posting the Hold condition on to the account. |
| OFSLL_PMG_RQT_533 | Vendor Assignment | New 'Assignment Allocation' screen provided to define vendor allocation weightage; which defaults vendor in CASE screen based on Channel, Work Order Type, Company and Branch Combination. |

| Ref No. | Enhancement | Description |
|-----------------------------|--|---|
| OFSLL_PMG_INTERFACE_RQT_058 | Vendor work order screen is enhanced to interface with third party web services. | <ol style="list-style-type: none"> 1. “reopenCase()” web service to request the case Reopen in Third Party portal. 2. “reassignCase()” Web service to Re Assign the case. 3. “addCaseUpdate()” Web service to send case Comments to Third Party vendors. 4. “getCaseInvoiceData()” web service to get the case Invoice details. |
| OFSLL_PMG_RQT_584 | Business Rules - Internal Work Orders | Applying and Handling Invoice processing business rules for 'Internal' work orders. |
| OFSLL_PMG_RQT_612 | Handling 'Repossession CASE' | Few changes taken up in Vendor and Work order Screen to handle CASE details (creating and maintaining) interfacing with external system. |
| OFSLL_PMG_RQT_532 | Fee Structure for Vendor Services | <ul style="list-style-type: none"> • Ability to define the Fee at the vendor level. • Default fee in the work order based on the Vendor Service Offered. |
| OFSLL_PMG_RQT_584 | Invoice Related Changes | Authorization Framework for 'Payment Requisition' Generation |
| OFSLL_PMG_RQT_797 | Generic Payment Upload | Generic Payment Upload file format is created to provide a facility to upload payment transactions in bulk. |
| OFSLL_PMG_RQT_703 | SCRA changes to accommodate new changes in Military lending Act | <p>Facility provided to capture Active Military duty details at Applicant level in Origination and same details will be propagated to servicing.</p> <p>New edits are introduced to validate max SCRA rate and cross check the captured Active Military Details with Applicant bureau details.</p> |
| OFSLL_PMG_RQT_802 | Account Timeline | Servicing is enhanced to display “Transactions, Payments and Call Activities Timeline” for an Account. This will give user a visual representation of transactions and call activities posted on particular date. |
| OFSLL_PMG_RQT_650 | Statement Preference Mode | Facility provided to capture 'Statement Preference' Mode in Origination and provided facility to change the preference in Servicing/collections stage. |
| OFSLL_PMG_RQT_564 | Default Spread Based on Account Status-Condition | Default 'Spread' is provided based on the account 'Status and Condition' in 'Payment Entry' screens. |
| OFSLL_PMG_RQT_566 | Queue User Group | <ul style="list-style-type: none"> • Centralized repository provided for adding and removing users from queue. • Facility of replacing hard assigned users for an account or multiple Accounts. |
| OFSLL_PMG_RQT_569 | 'Recourse' Enhancements | <p>'Dealer Recourse' feature enhanced in OFSLL in following modules.</p> <ul style="list-style-type: none"> • Recourse details can be captured in Setup > Contract > Lease • Recourse details can be captured in |

| Ref No. | Enhancement | Description |
|-------------------|--|---|
| | | <p>origination</p> <ul style="list-style-type: none"> Recourse details can be Added/Updated in servicing stage. These changes are applicable only for LOAN and LEASE |
| OFSLL_PMG_RQT_634 | Payment Maintenance Screen Enhancement | Payment posting is allowed to support single payment to multiple payments and vice versa payment maintenance after posting. |
| OFSLL_PMG_RQT_651 | 'Customer Deceased' Transaction Enhancement | While posting 'Customer Deceased' Transaction, system to allow to choose whether "Permission to Call" flag for deceased customer as Yes / No. |
| OFSLL_PMG_RQT_562 | Transaction Authorization – Maker/ Checker Framework | Enhanced the Maker/Checker framework in OFSLL as 'conditional checker' for Monetary transactions; while providing separate tab to define 'maker' responsibilities. |
| OFSLL_PMG_RQT_607 | Actionable Alerts | <p>The 'Alerts (Comments)' functionality is enhanced to support the following:</p> <ul style="list-style-type: none"> Deleting alerts (comments) Added Alert flag in the Offline Call activity file format. |
| OFSLL_PMG_RQT_635 | 'Due Date Change' override transactions | Two new monetary transactions are provided in 'Due Date Change Override' and 'Due date Change Override Reverse'. |
| OFSLL_PMG_RQT_007 | Fee Selection Criteria Enhancement | <p>A new selection criteria is added at two places in setup-Amount Financed</p> <ul style="list-style-type: none"> Setup > Products > Fees Setup> Contract > Fees Sub tab |
| OFSLL_PMG_RQT_619 | 'Field Investigation' in Servicing | A new tab is introduced in Customer Service called 'Field Investigation', after the 'Tracking Attributes' tab under Customer Service tab |
| OFSLL_PMG_RQT_608 | Bureau Pull Validation | Credit bureau pull process is enhanced/extended to consider time lag between last pull (days) for same Bureau Company before processing new request. |
| OFSLL_PMG_RQT_606 | Producer Payment Details Access Control | <p>"Producer Payment Details" functionality is enhanced to support the following:</p> <ul style="list-style-type: none"> Access Control for Producer Payment Details Show 'Unverified' Bank Details Counter in Producer Dashboard with a hyperlink |
| OFSLL_PMG_RQT_602 | Servicing Summary Screen Enhancements | <ul style="list-style-type: none"> 'Account Information' related fields are added to customer summary screen 'Remaining' Term, 'Kept Promises' Counter and 'Outbound' Call Counters are placed in summary screen Capture 'best day to call' in telecom screen (Origination/ Servicing) and shown on summary screen 'Securitization Details' in Account Summary page are shown in separate tab. 'Export' feature provided to transaction screen |
| OFSLL_PMG_RQT_561 | Masking Financial Data for Secured Accounts | <ul style="list-style-type: none"> Secure Accounts by masking financial details in search results to unauthorized users |

| Ref No. | Enhancement | Description |
|-----------------------------|--|--|
| OFSLL_PMG_RQT_656 | Append 'Delinquency Days' to account comment | <ul style="list-style-type: none"> System generated comments will be posted on posting Call Activity and OFSLL enhanced to append Delinquency Days in Account Comment posted via call activities. |
| OFSLL_PMG_RQT_655 | 'Time Barred' Debt | <ul style="list-style-type: none"> Functionality to handle time barred debts; which considers period of limitation at state level and product type. |
| OFSLL_PMG_RQT_525 | Facility to Open Multi-tab | <ul style="list-style-type: none"> Facility to open multiple originations/servicing tabs simultaneously. |
| OFSLL_PMG_RQT_565 | New Opt-Out Indicators | Ability to Capture three new opt-outs - Insurance Opt-Out, Share Credit Opt-Out and Marketing Opt-Out in Origination stage and change the Opt-Out preferences in servicing stage by using Add/Edit or posting transactions. |
| OFSLL_PMG_RQT_605 | 'References' Enhancements | Facility to capture References Status and 'Permission to call' indicator for 'References' phone numbers and ability to add/update 'References' information in servicing stage. |
| OFSLL_PMG_RQT_657 | SCRA Transaction Changes | SCRA transaction will result in lower payment amount during "Active Military Duty", regardless of prior payment history. |
| OFSLL_PMG_INTERFACE_RQT_069 | Bankruptcy Interface | <ul style="list-style-type: none"> Bankruptcy Interface provides 'Bankruptcy' information for requested customer list of bank. Automatic creation of daily Bankruptcy customer account output file. Processing of scheduled Bankruptcy response file and saving the contents into OFSLL Display the Bankruptcy details for user approval |
| OFSLL_PMG_RQT_652 | Currency Exchange Upload | Ability to upload "Currency Exchange Rates" using input file upload. |
| OFSLL_PMG_RQT_653 | Account History | Capture user access history of account, which is accessed through various navigation modes. |
| OFSLL_PMG_RQT_789 | Seed Data | Seed Data screen in Oracle Financial Services Lending and Leasing displays the existing seed data details maintained in the system and allows you to compare and merge only the required differences in each record. |
| OFSLL_PMG_RQT_794 | Condition/Queue/User History | <p>Servicing > Account > Condition shows: Current Open Conditions, Queues and Hard Assigned Users</p> <p>Servicing > Condition History shows: Historical Open Conditions, Queues and Hard Assigned Users</p> |
| OFSLL_PMG_RQT_794 | Delinquency Reason | Delinquency Reasons captured for specific cases. |

2.1 REST Web Services

2.1.1 Overview

Following REST web services are developed:

- I. 'Call Activity'
- II. 'Generic Post Transactions'
- III. 'Account Search'
- IV. 'Account on Boarding'
- V. 'Scenario Analysis' POST and GET REST web services
- VI. 'Loan Calculator and Lease Calculator'
- VII. 'Payment Posting'
- VIII. 'Account Details'
- IX. 'Application Search'
- X. 'LookUpRequestService'
- XI. 'Application Entry'
- XII. 'Dialer Integration'

2.1.2 Description

I. 'Call Activity' REST web service

- New 'Call Activity' REST web service is developed.
 - Posting call activities to multiple accounts
 - Posting multiple call activities to one account
 - Posting multiple call activities to multiple accounts
 - Three custom fields are provided
- Following are the provided custom fields
 - Custom User Defined String Data
 - Custom User Defined Number Data
 - Custom User Defined Date Data

II. 'Generic Post Transactions' REST web service

- New 'Generic Post Transactions' REST web service is developed.
- System validates the transaction type is Manual or not. If transaction is not manual, sends error response.
- System validates the transaction code relevant to Account (Account Monetary/Non Monetary transactions), if not sends error response.
- If the Transaction Code is not enabled, system does not allow to post in OFSLL.
- Based on the transaction code system stores the record in respective radio button in UI for producer transactions.
- System validates the transaction code relevant to Producer, if not sends error response.
- If the Transaction Code is not enabled, system does not allow to post in OFSLL.
- System defaults the **Effective Date** to GL date.
- System validates the "Account Number" and also validates whether the account number is linked to that producer or not, if not sends an error message

Note: system will allow the following Transaction Action types through WS.

- ADJUST_MINUS'
- 'ADJUST_PLUS'
- 'CHGOFF'
- 'POST'
- 'TERMINATE'
- 'VOID'
- 'WAIVE'

III. 'Account Search' REST web service

- New 'Account Search' REST web service is developed.
- Account can be searched with various customer attributes such as 'Account Number, Customer First Name, Customer Last Name, SSN, Phone Number, Birth Date or Vehicle Identification Number'.
- Any one of the above mentioned fields is mandatory.
- System validates for the relevant customer data, if not sends error response.

- Response is tied with a system parameter 'XWS_ACS_RESP_MULTI_RECORD_IND' for multiple record responses. Default value of system parameter value will be 'NO'.
- If parameter value is NO, web service response shows "Too Many Records Found. Please Refine Search by Adding One More Parameter"; if query fetches multiple records.
- If the Parameter value is set as 'YES', system shows the multiple rows in response; if query fetches multiple records.
- Three custom fields are provided.
- Following are the provided custom fields in the response.
 - Custom User Defined String Data
 - Custom User Defined Number Data
 - Custom User Defined Date Data

IV. 'Account on Boarding' REST web service

- New 'Account on Boarding' REST web service is developed.
- Using this web service, third party origination systems can move the funded accounts data to OFSLL so that accounts can be created in OFSLL servicing module.
- System validates for the relevant data, if not sends error response.
- 'Account Tracking Attributes' are provided.
- Details captured in web service > Account Tracking Attributes will be shown under 'Servicing > Customer Service > Tracking Attributes'.
- Three custom fields are provided.
- Following are the provided custom fields
 - Custom User Defined String Data
 - Custom User Defined Number Data
 - Custom User Defined Date Data
- Following 'Military Service' fields are provided.
 - Active Military Duty
 - Effective Dt
 - Order Ref#
 - Release Dt
- Details captured in 'AccountOnBoarding' web service > Military Service details will be shown under 'Servicing > Customer Service > Respective account > Customer Details > Customer > Military Service section'.

Following Edit is provided:

1. New Edit is added to validate the Activate Military duty applicant APR, is not be more than 36%.
2. In case of Loan APR is considered and for Lease and Line "Rate" field is considered for validation.
3. Edit Description:
 For Loan: "CONTRACT APR > THAN MAX ALLOWED FOR SCRA APPLICANT"
 For Lease: "LEASE CONTRACT RATE > THAN MAX ALLOWED FOR SCRA APPLICANT"
 For Line: "LINE CONTRACT RATE > THAN MAX ALLOWED FOR SCRA APPLICANT"
4. Following are default values for 'ACCOUNT ON BOARDING EDIT'
 - a. Default result is ERROR
 - b. Default Value is "36"
 - c. Override responsibility is "NO RESPONSIBILITY"
 - d. Enable is "N" by default.
 - e. If the applicant is Marked as SCRA (Applicant Block > Military Service > Active Military Duty checkbox ='Y')

Note: Some mandatory fields in DB were non-mandatory in XSD, due to which Null pointer issue was coming. So provided default values in JAXB and JAVA classes.

V. **'Scenario Analysis' REST web services (Both POST and GET)**

- New 'Scenario Analysis' **POST** REST web service is developed, which supports both Loan and Lease. User can simulate the customer's Loan or Lease request (Loan amount, rate and create a mock proposal in Loan or Lease with concern lending policies). 'Inquiry ID' is created in the response.
- Three custom fields are provided in the request and response.
- Following are the provided custom fields
 - Custom User Defined String Data
 - Custom User Defined Number Data
 - Custom User Defined Date Data

Service supports below for Loan

1. Calculate Payment
2. Calculate Interest Rate
3. Calculate Term
4. Calculate Loan Amount
5. Calculate Blended rate
6. Flexible Repayment

Service supports below for Lease

1. Calculate Lease rental

- New 'Scenario Analysis' **GET** REST web service is developed, which supports both Loan and Lease. User can retrieve the saved Scenario Analysis details. (Loan amount, rate and different mock proposals in Loan or Lease with concern lending policies). 'Inquiry ID' is sent as an input.
- Three custom fields are provided.
- Following are the provided custom fields
 - Custom User Defined String Data
 - Custom User Defined Number Data
 - Custom User Defined Date Data

Service supports below for Loan

1. Calculate Payment
2. Calculate Interest Rate
3. Calculate Term
4. Calculate Loan Amount
5. Calculate Blended rate
6. Flexible Repayment

Service supports below for Lease

1. Calculate Lease rental

VI. **'Loan Calculator' and 'Lease Calculator' REST web services**

- New 'Loan Calculator' and 'Lease Calculator' REST web services are developed.
- Three custom fields are provided in the request and response.
- Following are the provided custom fields
 - Custom User Defined String Data
 - Custom User Defined Number Data
 - Custom User Defined Date Data

Service supports below for Loan

- Following calculation parameters can be calculated in Loan Calculator Service along with Repayment Options and Amortization Schedules.
 - Calculate Payment
 - Calculate Interest Rate
 - Calculate Term

- Calculate Loan Amount
- Calculate Blended Rate

Service supports below for Lease

- Following calculation parameters can be calculated in Lease Calculator.
 - Calculate Payment
 - Calculate Rate
 - Calculate Residual Percent
 - Calculate Gross Capitalized Cost

VII. 'Payment Posting' REST web service

- 'Payment Posting' REST Web Service is developed for 'Payment Posting Transaction' and 'Payment Reversing Transaction'.
- If on Same Day, Same Account and Same Amounts - Reverse action is not allowed and system shows the message as "Multiple Records found, please contact Customer Service Agent".
- Whereas Same Day, Same Account and Different Amounts - Reverse action is possible.
- Three custom fields are provided.
- Following are the provided custom fields
 - Custom User Defined String Data
 - Custom User Defined Number Data
 - Custom User Defined Date Data
- Validation provided for User Code, Currency Code and Account Number.

Note: Payments posted using this service will not be displayed in Payment Maintenance screen.

VIII. 'Account Details' REST web service

- New REST 'Account Details' web service is developed.
- To search account details by String account number.

IX. 'Application Search' REST web service

- New REST 'Application Search' web service is developed.
- To search an application by various attributes such as ApplicationNumber, ApplicantFirstName, ApplicantLastName, SSN, Creation Date, BirthDate.
- Any one of the above mentioned fields is mandatory.
- Three custom fields are provided in the response.
- Following are the provided custom fields
 - Custom User Defined String Data
 - Custom User Defined Number Data
 - Custom User Defined Date Data

X. 'LookUpRequestService' REST web service

- This service gives flexibility to fetch all the Lookup's enabled for a Lookup Type. By Passing a String that matches to Lookup Type system gives all the lookup codes and relevant lookup values.
- New REST 'LookUpRequestService' web service is developed.
- Three custom fields are provided in the response.
- Following are the provided custom fields
 - Custom User Defined String Data
 - Custom User Defined Number Data
 - Custom User Defined Date Data

XI. 'Application Entry' REST Web Service

- New REST 'Application Entry' web service is developed with custom fields available at below elements
 - Applicant Address
 - Applicant Employers
 - Applicant Liabilities
 - Applicant Telecom
 - Business Partners
 - Business Affiliates
 - Business Financials
 - Business Liabilities
 - Collateral Valuation
 - Trade-in Details
- Both SOAP and REST 'Application Entry' features will co-exist from this release.

XII. 'Dialer Integration' REST web service

- OFSLL has exposed a REST web service that can be called by Dialer system
- OFSLL has a DIALER_AUTORUN_ACCOUNTS table. This web service inserts a record in this table with Account Number and User Id (Only for the first entry, then on Dialer will simply update the account number for the user). User can get only one account from Dialer at a time.
- This service having below elements
 - User Code
 - Account Number
- Both SOAP and REST 'Dialer Integration' features will co-exist from this release.

2.1.3 Seed Data

| SNO | TABLE | KEY DATA | Type |
|-----|-------|----------|------|
| 1 | NA | NA | NA |

Note: Go through following link for more details on web services.

http://docs.oracle.com/cd/E79024_01/webservice.htm

2.2 SOAP Web Services Enhancements

2.2.1 Overview

Following SOAP web services are enhanced.

- I. Existing 'Application Entry' SOAP web service is enhanced with Military details fields.

2.2.2 Description

I. 'Application Entry' SOAP Web Service Enhancement

- Existing 'Application Entry' SOAP web service is enhanced with following 'Military Service' fields.
 - SCRA Military Duty Ind
 - SCRA Effective Dt
 - SCRA Order Nbr
 - SCRA Release Dt
- Details captured in 'Application Entry' SOAP web service >Applicant details, will be shown under 'Origination > Respective Application > Applicant > Military Service section'.

Following Edit is provided:

1. If SCRA Military duty indicator is equal to 'Y'; SCRA Effective Dt, Order Nbr and Release Dt are mandatory.
2. If SCRA Military duty indicator is equal to 'N'; SCRA Effective Dt, Order Nbr and Release Dt are not required.

2.2.3 Seed Data

| SNO | TABLE | KEY DATA | Type |
|-----|-------|----------|------|
| 1 | NA | NA | NA |

Note: Go through following link for more details on web services.

http://docs.oracle.com/cd/E82458_01/webservice.htm

2.3 Support for Experian Premier Attribute Parallel Profile Format (PPF) request and response

2.3.1 Description

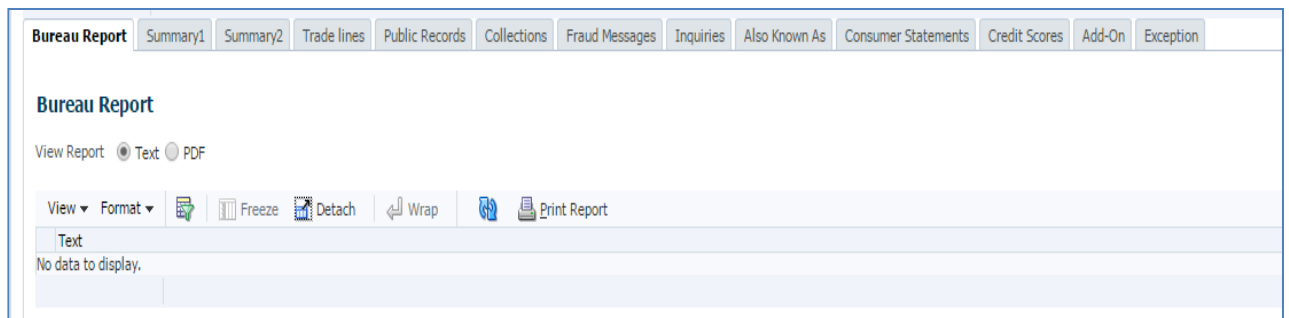
At present in OFSLL, Experian Premier Attribute consumer report cannot be pulled in PPF (Parallel Profile Format); instead it can be pulled only in 'ARF' (Automated Response Format). With this enhancement now user can pull the Premier Attribute consumer report in PPF format, meaning response file will have both machine and human readable contents.

To enable the PPF, now system inserts the new <ParallelProfile> segment in the Premier Attribute request XML and as a result, Experian provides the Premier Attribute human readable contents under segment 700 along with the machine readable contents. Post processing of the segment 700, system shows the contents on the 'Bureau Report' screen.

- Provided a new Credit Bureau parameter under 'REQUEST PARAMETERS FOR CREDIT BUREAU SERVICE' parameter group as "PARALLEL PROFILE OUTPUT REQUEST FOR PREMIER ATTRIBUTE REPORT" with 'Yes' or 'No'.
 - If this parameter is configured as 'Yes' and 'Enabled', then system will insert the <ParallelProfile><FormatType>2</FormatType></ParallelProfile> sub segment/tags under the <ARF> root segment.
 - If this parameter is configured as 'No' or 'disabled' then system won't insert any new segment and existing <ARFVersion> and <Parsed> tags will be inserted in the request file under the segment <ARF>.
- After the successful response processing, user can see the human readable report under 'Bureau Report' tab depending up on whether the report has been pulled from Origination/Servicing/Collections modules.

2.3.2 Screen shot

Before implementing the changes, screen appearance was like there is no data in Bureau Report tab and Premier Attributes are displayed under the 'Add-On' tab.



After implementing the changes, screen appearance is as below:

Bureau Report Summary1 Summary2 Trade lines Public Records Collections Fraud Messages Inquiries Also Known As Consumer Statement

Bureau Report
View Report Text PDF

View Format Freeze Detach Wrap Print Report

Text

```

AMARILLO NATIONAL BANK 11-10          11-10    PAID    CURR ACCT
8134530 BM I/L 12 1 6-10    $1,000-0          BCCCCC
10100000797015444          ( 6) 00/00/00

AMARILLO NATIONAL BANK 11-10          11-10    PAID    CURR ACCT
8134530 BM I/L 42 1 11-09   $9,300-0          BCCCCCCCCCCC
10100000718395744          (12) 00/00/00

+++++ MORE

TEST SERRE, SHELBY
PAGE 4    DATE:11-30-16    TIME: 3:49:41    REF:CANPE/02246358

SUBSCRIBER          BALDT    BALANCE  MOPAY  PYMTLEV  ACCTCOND  PYMT STATUS
SUB#    KOB TYP TRM ECOA  OPEN    AMT-TYP1  DEL 1  MAXIMUM  PYMT HISTORY
ACCOUNT #          LSTPD    AMT-TYP2  F/DUE  DEL 2  MOS REV  30/60/90/DRG

*OFFICE OF THE ATTY GEN  8-16    $1,067    $300    8-16    OPEN    DELINQ 90
6903221 VS C/S 1 1 6-14    UNK          8-16    3
10102681          3-16          $766          ( 1) 00/00/01

*ULTRAMAR DIAMOND SHAMR  4-16    $0        12-10    OPEN    CUR WAS 90
8940615 UZ CHG 1 1 5-10    UNK          11-10  11-10/3 00000000000000
908100005555          12-10          10-10    (72) 00/01/01

----- INQUIRIES -----
WF CRD SVC          2-10-16  3205930 BC
WF CRD SVC          11-10-15  3205930 BC
WF DDA             10-06-15  1115584 BB
WF DDA             7-06-15  1115584 BB
----- MESSAGES -----
CONSUMER ASSISTANCE CONTACT:  EXPERIAN
701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013 888.397.3742

----- PREMIER ATTRIBUTES -----
ALL2328:000000006  BCC5620:999999997  BCC7110:000000997
    
```

2.3.3 Seed Data:

| SNO | TABLE | KEY DATA | TYPE |
|-----|--------------------------|---|--------|
| 1 | CREDIT_BUREAU_PARAMETERS | SET_CRP_REQUEST EXP_PA_PP_OUTPUT_RESP ALL ALL | INSERT |
| 2 | FLEX_TABLE_ATTRIBUTES | SET_CRP_REQUEST EXP_PA_PP_OUTPUT_RESP | INSERT |

2.4 Soft Pull request for EXP Premier Attribute report

2.4.1 Description

'Soft Pull' is the facility provided by Experian credit bureau for lenders to pull the Premier Attribute consumer report without impacting the consumer FICO score because of the pull. With this enhancement, while manually requesting for Experian Premier Attribute consumer report, system allows the user to mark it as a 'Soft Pull Request' by ticking the new check box 'Soft Pull'. Please note that this check box will get enabled only for the Experian Premier Attribute report.

Once 'Soft Pull' check box is checked, system will insert the <AccountType> segment in the Premier Attribute consumer report request and post processing, system shows the same as part of 'Report Header' section in Origination and 'Bureau Report' tab in Servicing/Collections.

- Provided a new 'SET YES TO PREVIEW THE SOFT PULL INDICATOR FOR CREDIT BUREAU EXP PA REQUEST' System Parameter with 'Yes' or 'No' values.
 - If this parameter is set to 'Y' & 'Enabled' and Bureau is 'EXP' and Report is 'PREMIER ATTRIBUTE', then system will show the 'Soft Pull' indicator (check box) after click on 'ADD > Create Request' under 'Origination > Bureau > Consumer' or 'Servicing/Collections > Bureau > Consumer' tabs.
 - If the parameter is set to 'N' or 'Disabled' or Bureau selected is other than 'EXP' or report is other than PREMIER ATTRIBUTE, then system will not show 'Soft Pull' indicator (check box).
- Provided a new Credit Bureau parameter under 'REQUEST PARAMETERS FOR CREDIT BUREAU SERVICE' parameter group as "ACCOUNT PURPOSE TYPE CODE FOR PREMIER ATTRIBUTE REPORT" with 'Parameter Value'
 - System will consider the value configured for this parameter to populate the <Type> element in case 'Soft Pull' check box is selected for a request

```
<AccountType>
  <Type>XX</Type>
</AccountType>
```
 - If this parameter is disabled then system won't insert the above segment in the request even if user enable the 'Soft Pull' indicator before submitting the request
- After successful response processing, user can see the human readable report under 'Bureau > Report Header' tab in Origination/Servicing/Collections modules.

2.4.2 Screen shot

Before implementing the changes, screen appearance was like this:

Origination:

The screenshot displays the Oracle Origination system interface. At the top, there are tabs for 'Consumer' and 'Business'. Below the tabs, there is a 'Bureau Details' section with a table of bureau reports. The table has columns for Type, Bureau, #, Status, Dt, Report, Credit Bureau Reorder #, and App Ind. The data rows are:

| Type | Bureau | # | Status | Dt | Report | Credit Bureau Reorder # | App Ind |
|--------|--------|---|-----------|------------|----------------------|-------------------------|---------|
| MANUAL | EXP | 2 | COMPLETED | 11/30/2016 | CREDIT REPORT W/FICO | | Y |
| MANUAL | EPK | 1 | COMPLETED | 11/22/2016 | CREDIT REPORT ACRO | | Y |
| MANUAL | EPK | 1 | FAILED | 11/22/2016 | CREDIT REPORT ACRO | | Y |

Below the table, there are sections for 'Bureau Details' and 'Applicant/Custom Details'. The 'Bureau Details' section shows: Type: MANUAL, Bureau: EXP, # 2, Status: PENDING, Dt: 11/30/2016, Report: PREMIER ATTRIBUTE. The 'Applicant/Custom Details' section shows: Type: PRIM, First Name: SHELBY, ME, * Include Debt: , * Populate Debt: , Postal Type: NORMAL ADDRESS, Street Post: [dropdown], Apt #: 2408, Address Line 2: [input].

Servicing/Collections:

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

Bureau Details Add Edit View Audit

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

View Format Freeze Detach Wrap Submit Request View Report Servicing Origination

| Type | Bureau | # | Status | Dt | Report | Credit Bureau Reorder# |
|------|--------|---|--------|------------|--------|------------------------|
| | | 1 | | 11/30/2016 | | |

Bureau Details Save and Stay Save and Return Return

Bureau Details Type MANUAL Status PENDING Credit Bureau Reorder#
 Bureau EXP Dt 11/30/2016
 # 3 Report PREMIER ATTRIBUTE

Exception/comment

Applicant/Customer Detail First Name GNT Address Type NORMAL ADDRESS Address # 4211 Address Line 2 AR1 7in 20R53

After implementing the changes, screen appearance is as below:

Origination:

Consumer Business

Bureau Details Add Edit View Audit

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

View Format Freeze Detach Wrap Submit Request

| Type | Bureau | # | Status | Dt | Report | Credit Bureau Reorder # | App Ind |
|--------|--------|---|-----------|------------|----------------------|-------------------------|---------|
| MANUAL | EXP | 2 | COMPLETED | 11/30/2016 | CREDIT REPORT W/FICO | | Y |
| MANUAL | EPX | 1 | COMPLETED | 11/22/2016 | CREDIT REPORT ACRO | | Y |
| MANUAL | EPX | 1 | FAILED | 11/22/2016 | CREDIT REPORT ACRO | | Y |

Bureau Details Save and Stay Save and Return Return

Bureau Details Type MANUAL Status PENDING Credit Bureau Reorder #
 Bureau EXP Dt 11/30/2016
 # 2 Report PREMIER ATTRIBUTE

* App Ind
 Soft Pull

Applicant/Customer Details Type PRIM * Include Debt
 First Name SHELBY * Populate Debt
 MI Postal Type NORMAL ADDRESS Street Post Apt # 2408

Servicing/Collections:

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

Bureau Details Add Edit View Audit

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

View Format Freeze Detach Wrap Submit Request View Report Servicing Origination

| Type | Bureau | # | Status | Dt | Report | Credit Bureau Reorder# |
|------|--------|---|--------|------------|--------|------------------------|
| | | 1 | | 11/30/2016 | | |

Bureau Details Save and Stay Save and Return Return

Bureau Details Type MANUAL Status PENDING Credit Bureau Reorder#
 Bureau EXP Dt 11/30/2016
 # 3 Report PREMIER ATTRIBUTE

Exception/comment

Applicant/Customer Detail Type PRIMARY Address Type NORMAL ADDRESS Address # 4211 Address Line 2 AR1 7in 20R53

Seed Data:

| SNO | TABLE | KEY DATA | Type |
|-----|--------------------------|---|--------|
| 1 | CREDIT_BUREAU_PARAMETERS | SET_CRP_REQUEST EXP_PA_ACC_TYPE ALL ALL | INSERT |
| 2 | SYSTEM_PARAMETERS | EXP_PA_SOFT_PULL_IND SET_SYP_SYSTEM ALL ALL ALL ALL ALL ALL ALL ALL | INSERT |
| 3 | FLEX_TABLE_ATTRIBUTES | SET_SYP_SYSTEM EXP_PA_SOFT_PULL_IND | INSERT |

2.5 Enhance EXP Credit report to get MLA details

2.5.1 Description

At present in OFSLL, Experian Credit Profile consumer report cannot be request for MLA (Military Lending Act) covered borrower details; with this enhancement now user can pull the consumer report to request with MLA details.

To enable the MLA, now system inserts the new tag <MLA> in the Credit Profile request XML and as a result, Experian provides Military Lending Act covered borrower details under segment 361 along with the machine readable contents. Post processing of the segment 361, system shows the contents on the 'Fraud Messages' tab and 'Bureau Tab'.

- Provided a new Credit Bureau parameter under 'REQUEST PARAMETERS FOR CREDIT BUREAU SERVICE' parameter group as "MILITARY DATA REQUESTED ON CONSUMER EXP REPORT REQUEST" with 'Yes' or 'No'.
 - If this parameter is configured as 'Yes' and 'Enabled', then system will insert the <MLA>Y</MLA element under the <AddOn> segment.
 - If this parameter is configured as 'No' or 'disabled' then system won't insert any new element under available <AddOn> segment.
- After the successful response processing, user can see the details under 'Bureau Report' tab depending up on whether the report has been pulled from Origination/Servicing/Collections.
- Along with in Origination, user can see the details under 'Fraud Messages' tab also.

2.5.2 Screen shot

After implementing the changes, screen appearance is as below:

| Product | Message | Address Mismatch Ind | Tot # of Voluntary BK withdrawn | Chapter 7 BK | Ch-11 Chapter 12 BK | Chapter 13 BK | Total # of Acc Closed | Total # of Acc in Dispute |
|--------------|--|----------------------|---------------------------------|--------------|---------------------|---------------|-----------------------|---------------------------|
| FRAUD SHIELD | Onfile Address; Non-Residential | | | | | | | |
| MLA MESSAGE | 1207 MLA SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA | | | | | | | |

Text

| | | | |
|------------|----------|---------|----|
| WF CRD SVC | 11-10-15 | 3205930 | BC |
| WF DDA | 10-06-15 | 1115584 | BB |
| WF DDA | 7-06-15 | 1115584 | BB |

----- MESSAGES -----

1207 MLA SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA

CONSUMER ASSISTANCE CONTACT: EXPERIAN
701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013 888.397.3742

2.5.3 Seed Data:

| SNO | TABLE | KEY DATA | Type |
|-----|--------------------------|-------------------------------------|--------|
| 1 | CREDIT_BUREAU_PARAMETERS | SET_CRP_REQUEST EXP_ARF_MLA ALL ALL | INSERT |
| 2 | FLEX_TABLE_ATTRIBUTES | SET_CRP_REQUEST EXP_ARF_MLA | INSERT |

2.6 Automatic update of CIIC Code

2.6.1 Overview

At present in OFSLL, reporting a CIIC code in Metro II report is manual process and involves posting non-monetary transaction, call activity creation and also creating bankruptcy tracking details. This enhancement addresses the bankruptcy processing efficiency improvement and also to ensure the automatic CIIC posting to the correct account relation(s) to reduce the number of manual steps involved. Automatic posting of CIIC will ensure that it has no dependency on end user's knowledge on what needs to be reported in Metro II report.

2.6.2 Description

I. Automatic Update of CIIC Code

1. User has to manually create a Bankruptcy record from 'Collections > Bankruptcy > Customer Service > Bankruptcy' or using 'CUSTOMER BANKRUPTCY REPORTING INDICATOR-CUS_BANKRUPTCY_INFO' non-monetary transaction.
 - i. At present system will internally mark the 'Customer Bankruptcy Indicator' to 'Y' along with that now.
2. Whenever the system runs the BATCH JOB TO GENERATE METRO 2 DATA (CBUUTL_BJ_100_02) system will look for the account relations with 'Bankruptcy Indicator' having the value 'Y' and to selects the applicable CIIC code (system will look into the below table) and populates the following columns of METRO_II_DATA table
 - i. MET_BASE_CIIC for Primary account relation
 - ii. MET_J2_1_CIIC/MET_J2_2_CIIC/MET_J2_3_CIIC/MET_J2_4_CIIC columns for non primary account relation (in a sequence of SPOUSE, 2NDRY, COS, COS_SPOUSE, COS2, COS2_SPOUSE)
 - iii. Once the CIIC code is reported in one of the reporting cycle and if there is no change in the next reporting period, then system will report it as BLANK (' ')
 - iv. To populate these MET_BASE_CIIC/ MET_J2_1_CIIC/ MET_J2_2_CIIC/ MET_J2_3_CIIC/ MET_J2_4_CIIC columns, System will look into the set of a particular account relation bankruptcy records with Current indicator 'Y' and based on the 'Disposition' and 'Type' selected, corresponding CIIC code as mentioned in the below table will be posted.

Please Note: If system doesn't found any of the following match then it will report BLANK (' ') and it is applicable for Loan/Line/Lease.

| # | Disposition | Type | CIIC Code Derived |
|----|-----------------|---|-------------------|
| 1 | Petition | Chapter 7 | A |
| 2 | Discharged | Chapter 7 | E |
| 3 | Dismissed | Chapter 7 | I |
| 4 | Withdrawn | Chapter 7 | M |
| 5 | Petition | Chapter 11 | B |
| 6 | Discharged | Chapter 11 | F |
| 7 | Dismissed | Chapter 11 | J |
| 8 | Withdrawn | Chapter 11 | N |
| 9 | Petition | Chapter 12 | C |
| 10 | Dismissed | Chapter 12 | K |
| 11 | Withdrawn | Chapter 12 | O |
| 12 | Discharged | Chapter 12 | G |
| 13 | Petition | Chapter 13 | D |
| 14 | Discharged | Chapter 13 | H |
| 15 | Dismissed | Chapter 13 | L |
| 16 | Withdrawn | Chapter 13 | P |
| 17 | Reaffirmed | Reaffirmation of Debt | R |
| 18 | Reaff Rescinded | Chapter 7 Reaffirmation of Debt Rescinded | V |

3. Once customer is out of Bankruptcy protection and status is no more 'Active Bankruptcy', user needs to manually post the non-monetary transaction 'CUS_BANKRUPTCY_INFO' to mark the bankruptcy status of the customer as 'No'.
4. Now onwards, user need not post the QR-QUEUE/CONDITION REQUEST Call Activity to open the CIIC condition to report the same in Metro II. This also means system will not display the text 'CONSUMER INFORMATION INDICATOR CODE (METRO2 - FCRA)' under the account conditions table of Customer Service Summary page.

2.6.3 Screenshot

NA

2.6.4 Seed Data

| SNO | TABLE | KEY DATA | Type |
|-----|---------|------------------------|--------|
| 1 | LOOKUPS | BKRP_DISPOSITION_CD PE | INSERT |
| 2 | LOOKUPS | BKRP_DISPOSITION_CD DS | INSERT |
| 3 | LOOKUPS | BKRP_DISPOSITION_CD DM | INSERT |
| 4 | LOOKUPS | BKRP_DISPOSITION_CD WI | INSERT |
| 5 | LOOKUPS | BKRP_DISPOSITION_CD RA | INSERT |
| 6 | LOOKUPS | BKRP_DISPOSITION_CD RR | INSERT |
| 7 | LOOKUPS | BKRP_TYPE_CD 11 | INSERT |
| 8 | LOOKUPS | BKRP_TYPE_CD RD_7 | INSERT |
| 9 | LOOKUPS | BKRP_TYPE_CD RD | INSERT |
| 10 | LOOKUPS | BKRP_TYPE_CD 12 | INSERT |

2.7 Support for new Metro II account status codes 62, 93, DA and DF

2.7.1 Description

At present, OFSLL is not reporting the following Metro II Account Status codes

- 62:Account paid in full, was a collection account
- 93:Account assigned to internal or external collections
- DA: Delete entire account (for reasons other than fraud)
- DF: Delete entire account due to confirmed fraud (fraud investigation completed)

Provided a new '**Account Event Notification**' non-monetary transaction with following two parameters

- Transaction Date
- Event Type

Once the user posts this transaction manually or through generic post transaction web-service now, system will do the following actions based on the Event Type. If event type is

i. Account assigned to internal or external collection

- a. System will open new "Account under internal/external collections" condition on to that account
- b. Here the 'Account under internal/external collections' condition Start Date will update with 'TXN Date' of the transaction posting
- c. While posting the transaction, system will check the account status is not 'VOID' and then only updates the Metro II account status (ACCOUNTS.ACC_CRB_ACC_STATUS_CD) as '93'
- d. If the account status is 'VOID', then system will keep the transaction in FAILED status and shows "SELECTED EVENT TYPE IS NOT ALLOWED FOR VOID ACCOUNTS" error message.
- e. When the account status changes to 'Paid Off' or 'Terminate' then when system runs the SET-TPE > TXNTIP_BJ_100_01(TERMINATION PROCESSING) batch job then system will update the ACC_CRB_ACC_STATUS_CD to 62 and if there is no active 'Account under internal/external collections' condition account status will be updated as 13 only.

ii. Account moved out from internal/external collections

- a. System closes an existing new "Account under internal/external collections" condition on to that account
- b. If there is no active 'Account under internal/external collections' condition on the account, while billing batch job executes (TXNDDT_BJ_100_01 (SET-TPE) BILLING / DUE DATES PROCESSING), it will update the metro account status code back based on the existing logic.
- c. If there is no Active '**Account under internal/external collections**' condition exist on the Account, system will show 'No Active Collections condition exist on the Account' error

iii. Delete Entire Account (for reason other than fraud)

- a. System will open a new "DELETE ACCOUNT – NON FRAUD" condition on to that account
- b. Here the 'Delete Account – Non Fraud-DC' condition Start Date will be 'TXN Date' of the transaction
- c. While posting the transaction, system will check the account status is 'VOID' and then system will update the Metro II account status (ACCOUNTS.ACC_CRB_ACC_STATUS_CD) as 'DA'.
- d. If the account is not in 'VOID' status, then system will keep the transaction in FAILED status and show "SELECTED EVENT TYPE IS ALLOWED ONLY FOR VOID ACCOUNTS" error message.

iv. Delete entire account due to confirmed fraud

- a. System will Open a new "DELETE ACCOUNT – FRAUD" condition on to that account
- b. Here the 'Delete Account – Fraud' condition Start Date will be 'TXN Date' of the transaction
- c. While posting the transaction, system will check the account status is 'VOID' and then system will update the Metro II account status (ACCOUNTS.ACC_CRB_ACC_STATUS_CD) as 'DF'
- d. If the account is not in 'VOID' status, then system will keep the transaction in FAILED status and show "SELECTED EVENT TYPE IS ALLOWED ONLY FOR VOID ACCOUNTS" error message

2.7.2 Screen shot

After implementing the changes, screen appearance is as below:

| Payment Rating | | | | | | |
|-------------------|--------------------------------|---------|------------|--|---------|---------|
| Pmt Rating | Rating Description | | Acc Status | Status Description | | |
| 6 | 180 OR MORE DAYS PAST DUE DATE | | 62 | ACCOUNT PAID IN FULL, WAS A COLLECTION ACCOUNT | | |
| Month/Year Rating | 12/2016 | 11/2016 | 10/2016 | 09/2016 | 08/2016 | 07/2016 |
| | 6 | 6 | 6 | 6 | 6 | 5 |
| Month/Year Rating | 06/2016 | 05/2016 | 04/2016 | 03/2016 | 02/2016 | |
| | 4 | 3 | 1 | 0 | 0 | |
| Month/Year Rating | | | | | | |
| Month/Year Rating | | | | | | |

| Customer Service: 20170200010393 | | | | | | | |
|--|---------------|----------|-------------|------------|-------------|---------------|--|
| Account(s): 20170200010393: G DEVANSHY | | | | | | | |
| duct | Days Past Due | Currency | Pay Off Amt | Amount Due | Status | Oldest Due Dt | |
| IN VEHICLE (FR) | 0 | USD | 0.00 | 0.00 | CLOSED:VOID | | |

| Payment Rating | | | |
|----------------|--------------------|------------|------------------------|
| Pmt Rating | Rating Description | Acc Status | Status Description |
| | DA | | DELETES ENTIRE ACCOUNT |

| Payment Rating | | | |
|----------------|--------------------|------------|---|
| Pmt Rating | Rating Description | Acc Status | Status Description |
| 0 | CURRENT ACCOUNT | 93 | SERIOUSLY PAST DUE AND/OR ASSIGNED TO INTERNAL OR EXTERNAL COLLECTION |

Customer Service x

Search Customer Service: 20170200010476 Review Request (Pending: 0) Queue Assignment

Account(s): 20170200010476: G DEVANSHY View Audit

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

| duct | Days Past Due | Currency | Pay Off Amt | Amount Due | Status | Oldest Due Dt |
|-----------------|---------------|----------|-------------|------------|-------------|---------------|
| IN VEHICLE (FR) | 0 | USD | 0.00 | 0.00 | CLOSED:VOID | |

Summary Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Def

Balances Transactions Sale Transfer Transactions Payment Rating Due Date History Repayment Schedule Work Orders

Payment Rating

| Pmt Rating | Rating Description | Acc Status | Status Description |
|------------|--------------------|------------|--|
| | | DF | DELETE ENTIRE ACCOUNT DUE TO CONFIRMED FRAUD (FRAUD INVESTIGATION COMPLETED) |

2.7.3 Seed Data:

| SNO | TABLE | KEY DATA | Type |
|-----|---------------------|--|--------|
| 1 | LOOKUP_TYPE | ACC_EVENT_NOTIFY_CD | Insert |
| 2 | LOOKUPS | ACC_EVENT_NOTIFY_CD AAC | Insert |
| 3 | LOOKUPS | ACC_EVENT_NOTIFY_CD COLL_CANCEL | Insert |
| 4 | LOOKUPS | ACC_EVENT_NOTIFY_CD DELETE_ACCOUNT | Insert |
| 5 | LOOKUPS | ACC_EVENT_NOTIFY_CD DELETE_ACCOUNT_FRAUD | Insert |
| 6 | LOOKUPS | CRB_ACC_STATUS_CD DF | Insert |
| 7 | LOOKUPS | ACC_CONDITION_CD COLL | Insert |
| 8 | LOOKUPS | ACC_CONDITION_CD DNF | Insert |
| 9 | LOOKUPS | ACC_CONDITION_CD DF | Insert |
| 10 | TXN_CODES | ACC_EVENT_NOTIFY | Insert |
| 11 | TXN_CODE_PARAMETERS | ACC_EVENT_NOTIFY TNM_ACC_EVENT_NOTIFY_CD | Insert |
| 12 | TXN_CODE_PARAMETERS | ACC_EVENT_NOTIFY TNM_ACC_EVENT_NOTIFY_DT | |
| 13 | FLEX_TABLE | INP_BMP_TNM TNM_ACC_EVENT_NOTIFY_CD | Insert |
| 14 | FLEX_TABLE | INP_BMP_TNM TNM_ACC_EVENT_NOTIFY_DT | Insert |

2.8 Reporting Metro II Account Status for Paid-Off

2.8.1 Description

At present, OFSLL is reporting the Account Status code '13' if the Account status is 'Paid' and it is a 'Closed' account. But as per the Credit Reporting Resource Guide client should ability to report an account as paid-off at the time it is paid-off.

Now OFSLL will report the Account Status '13' if the account status is 'Paid' and either Account is in 'Closed' status or account balance is less than or equal to Zero.

2.8.2 Screen shot

After implementing the changes, screen appearance is as below:

The screenshot displays the Oracle Customer Service interface for account 19960100010384: PINK1 RED1. The account is currently in a 'PAID OFF' status. The 'Payment Rating' section shows a rating of 6 for 180 or more days past due date, with a history of ratings from 02/2017 to 08/2015.

| Pmt Rating | Rating Description | Acc Status | Status Description |
|------------|--------------------------------|------------|-------------------------------------|
| 6 | 180 OR MORE DAYS PAST DUE DATE | 13 | PAID OR CLOSED ACCOUNT/ZERO BALANCE |

| Month/Year | Rating | Month/Year | Rating | Month/Year | Rating | Month/Year | Rating |
|------------|--------|------------|--------|------------|--------|------------|--------|
| 02/2017 | 6 | 01/2017 | 6 | 12/2016 | 6 | 11/2016 | 6 |
| 08/2016 | 6 | 07/2016 | 6 | 06/2016 | 6 | 05/2016 | 6 |
| 02/2016 | 6 | 01/2016 | 6 | 12/2015 | 6 | 11/2015 | 6 |
| 08/2015 | 6 | 07/2015 | 6 | 06/2015 | 6 | 05/2015 | 6 |

2.8.3 Seed Data:

| SNO | TABLE | KEY DATA | Type |
|-----|-------|----------|------|
| 1 | NA | NA | NA |

2.9 Separate codes needs to be used to report customer name/address/SSN changes

2.9.1 Description

At present, OFSLL is reporting the limited number of 'Consumer Transaction Type Codes' as part of Credit Bureau reporting. As per the Credit Report Resource Guide client should use separate codes needs to be used to report customer name/address/SSN changes. At present OFSLL using 'A' and '3' to report Name, Address and/or Social Security Number change.

Consumer Transaction Type used to indicate a new record, a new borrower or a change in consumer identification. Values available:

- i. 1 = Newly opened account, or new borrower associated with existing account
 - ii. 2 = Name change
 - iii. 3 = Address change
 - iv. 5 = Social Security Number change
 - v. 6 = Name & Address change
 - vi. 8 = Name & Social Security Number change
 - vii. 9 = Address & Social Security Number change
 - viii. A = Name, Address and/or Social Security Number change
 - ix. If account or borrower is not new, or if no change in consumer information, blank fill.
- Metro II reporting file fields involved –
 - Field 29 | Base Segment | MET_BASE_CONSUMER_TXN_TYPE
 - Field 2 | J1-1/2/3/4 segments | MET_J2_1/2/3/4_CONSUMER_TXN_TYPE
 - At present system only checks whether LAST_UPDATE_DATE field of CUSTOMERS table is greater than the last Metro II reporting period and decides that Name and SSN number would have been changed and reports the value 'A'. Similarly if LAST_UPDATE_DATE field of ADDRESS table is greater than the last Metro II reporting period, system decides CUSTOMER address would have been changed and reports the value '3'.
 - Whenever METRO_II_DATA table population batch executes, system moves the current Name, SSN and Address details of the Borrower and other maximum of seven relation types i.e. Spouse, Secondary, Co-Signer, Co-Signer Spouse, Co-Signer 2 and Co-Signer2 Spouse (if exists) to this table.

Now, OFSLL will populate the newly created CUS_METRO_II_TXN_TYPE column in **Customers** table whenever there is an update happens on Customer Information and/or Customer Address information based on the codes provided by Credit Report Resource Guidelines as below now system will report following codes

- Txn Type 1 - Newly opened account, or new borrower associated with existing account with Existing logic
- Txn Type 2 - If there is a change in any below Name columns
 - CUS_SURNAME
 - CUS_FIRST_NAME
 - CUS_MIDDLE_NAME
- Txn Type 3 - If there is a change in any below Address columns
 - ADR_COUNTRY_CODE
 - ADR_ADDRESS_LINE1
 - ADR_ADDRESS_LINE2
 - ADR_CITY
 - ADR_STATE
 - ADR_POSTAL_CODE
- Txn Type 5 - If there is a change in CUS_SSN column

- Txn Type **6** - If there is change in both Name and Address
- Txn Type **8** - If there is change in Name and SSN
- Txn Type **9** - If there is a change in Address and SSN
- Txn Type **A** - If there is change in Name, Address and/or Social Security Number change

2.9.2 Seed Data:

| SNO | TABLE | KEY DATA | Type |
|-----|-------|----------|------|
| 1 | NA | NA | NA |

2.10 METRO II file generation changes

2.10.1 Description

Currently in OFSLL, when system executes the CBUUTL_BJ_100_03 (BATCH JOB FOR CREATING METRO 2 DATA FILE) batch job to generate the Metro II file in the output location using C language.

Provided a new system parameter (METRO_II_PROGRAM_MODE_CD) having value as **C/ PLSQL** Language. If this is set to 'C Language' or Disable or Enable then system will use the C code to generate the Metro II file, if it is set it as PLSQL and Enable then system will use the PL/SQL language to generate the Metro II file.

2.10.2 Seed Data:

| SNO | TABLE | KEY DATA | Type |
|-----|-----------------------|---|--------|
| 1 | FLEX_TABLE_ATTRIBUTES | SET_SYP_SYSTEM METRO_II_PROGRAM_MODE_CD | Insert |
| 2 | System Parameter | METRO_II_PROGRAM_MODE_CD SET_SYP_SYSTEM ALL ALL ALL ALL ALL ALL ALL | Insert |
| 3 | LOOKUPS | PROGRAM_CD C | Insert |
| 4 | LOOKUPS | PROGRAM_CD PLSQL | Insert |
| 5 | LOOKUP_TYPES | PROGRAM_CD | Insert |

2.10.1 Seed Data:

| SNO | TABLE | KEY DATA | Type |
|-----|-------|----------|------|
| 1 | NA | NA | NA |

2.11 Generic Payment Upload

2.11.1 Overview

Generic Payment Upload file format is created to provide a facility to upload payment transactions in bulk.

2.11.2 Description

I. New System Parameter to define action on file upload

1. A new system parameter 'Payment Batch Posting Preference' (Refer existing lookup - BMT_STATUS_CD) is provided.
 - a. Based upon the value selected in system parameter, system creates batch in OPEN or HOLD or POSTED.
 - b. Here is user is supposed to choose OPEN/ HOLD/ POSTED in system parameter (correct setup).

II. New File format to upload payments in bulk.

This file format supports One Header and Multiple Detail records (which mean only On Header Section and one Currency).

Header:

| Field Name | Expected Values | Mandatory (Y/N) | Validations/Comments |
|--------------|---|-----------------|---|
| Company | Provide Company Code | Y | System validates Company code in OFSLL and rejects entire batch, if no such company code found. |
| Currency | Provide Currency Code | Y | System validates Currency code/exchange rate in OFSLL and rejects entire batch, if no such Currency code found. |
| Mode | Provide 'Mode' Code | Y | System validates 'Mode' code in OFSLL and rejects entire batch, if no such Mode code found. |
| Reason | Provide 'Reason Code' | N | System validates 'Reason' code in OFSLL and rejects entire batch, if no such Reason code found. |
| Total | Provide 'Total # of Detail Records' | Y | Accepts only Numerical If user inputs Decimals/Negative Value/Text – System rejects the whole batch. |
| Total Amount | Provide 'Total Amt' i.e, sum of Details Records | Y | Accepts only Numerical If user inputs Negative Value/Text – System rejects the whole batch. |

Detail Record

| Field Name | Expected Values | Mandatory (Y/N) | Default | Validations/Comments |
|------------|-----------------|-----------------|---------|---|
| Account # | Account Number | Y | | If Account no. is not matched, system records the payment as 'Suspense' against 'Company' provided in header. |

| | | | | |
|------------|----------------------|---|--|--|
| Pmt Date | Payment Date | Y | | Reject record, if date is future date. This would be added to bad records. User is expected to check bad file. |
| Pmt Amount | Payment Amount | Y | | Reject if input is not numeric or negative amount. This would be added to bad records. User is expected to check bad file. |
| Spread | Spread (Spread Code) | N | If user keeps this field blank, default spread applicable based on spread matrix OR value defined in contract. | Reject if 'Spread' code is invalid. This would be added to bad records. User is expected to check bad file. |
| Reference | Free Text | N | | Reference Number |

III. Processing of Uploaded File

- a. New batch job created to process the payment upload file.
- b. New lookup code "PAYMENT_UPLOAD [PAYMENT LOAD]" added for lookup type GROUP_SUB_TYPE_CD with Sub Code as "PAY". While uploading batch use the 'Payment_Upload' value by default.
- c. Existing system parameter LBX_TXN_GROUPING_CNT -BATCH SIZE OF LOCKBOX RECORDS used to define the batch size of payment upload
- d. Renamed the above system parameter as 'BATCH SIZE OF PAYMENT UPLOAD RECORDS'.
 - i. System rejects the payment batch in following cases and put in 'Un-Processed' Records folder.
 1. If the records in upload file (Detail Records) is greater than the definition in 'BATCH SIZE RECORDS' parameter.
 2. If the records in upload file (Detail Records) is greater/less than 'Total #' in header section.
- e. After successful run of batch job; system creates 'Payment Batch' in HOLD/POST based on the system parameter value. [Note: In case of batch created in HOLD; User is expected to verify the batch and payment records to click on POST].

Upload Action:

Once user uploads the file format, system does the following actions.

1. System identifies 'Header' and 'Detail' records in payment file and creates batch.
 - i. Before uploading, system validates payment batch with Total #, Ctrl Total #, Total Amt, Ctrl Total Amt; based on 'Header' and 'Detail' records.
2. Creates entries in 'Payment Block' and 'Payment Transactions' Block automatically.

IV. Handling Exceptions

1. System creates batch with corresponding record in 'SUSPENSE' in case of following scenarios

- Account no. does not match with 'Company' given in header
- Also, System creates record in bad file with a reason 'Invalid Account Number (for reconciliation purpose).'

Example:

C-0001,USD,T,REG,1,2098, (Header)
 200001002113632,1/26/2017,2098,AC,FIRSTFILEUPLOAD1, (Detail)

2.11.3 Screenshot

Not Applicable

2.11.4 Seed Data

| SNO | TABLE | KEY DATA | Type |
|-----|-----------------------|--|--------|
| 1 | FLEX_TABLE_ATTRIBUTES | SET_SYP_SYSTEM PMT_BATCH_POSTING | INSERT |
| 2 | FLEX_TABLE_ATTRIBUTES | SET_SYP_SYSTEM IPU_DIRECTORY | INSERT |
| 3 | FLEX_TABLE_ATTRIBUTES | SET_SYP_SYSTEM IPU_PROCESSED_DIRECTORY | INSERT |
| 4 | FLEX_TABLE_ATTRIBUTES | SET_SYP_SYSTEM LBX_TXN_GROUPING_CNT | UPDATE |
| 5 | JOB_THREADS | SET-IFP IPUPRC_BJ_100_01 | INSERT |
| 6 | JOBS | SET-IFP IPUPRC_BJ_100_01 | INSERT |
| 7 | LOOKUPS | GROUP_SUB_TYPE_CD PAYMENT_UPLOAD | INSERT |
| 8 | LOOKUPS | INCOMING_FILE_TYPE_CD IPU | INSERT |
| 9 | SYSTEM_PARAMETERS | PMT_BATCH_POSTING SET_SYP_SYSTEM ALL ALL ALL ALL ALL ALL ALL | INSERT |

2.12 Bankruptcy Interface

2.12.1 Overview

OFSLL is enhanced with new Bankruptcy interface to:

- Generate customer output file per account and send to external interface to validate any new/update on Bankruptcy filing of existing customers.
- Process 'Bankruptcy' input file received from external system and display in external interface screen.
- On user approval in external interface screen, Bankruptcy details received are updated into tracking attributes.

2.12.2 Description

Enhancements to the Data files Setup screen

1. Created '**Output**' and '**Input**' tabs under "Setup > Administrator > System > Data Files"
 - a. Moved the existing "Data Files" tab under new 'Output' tab i.e. Output have following three sections
 1. Data File Definitions
 2. Record Definitions
 3. Column Definitions
 - ii. 'Input' section have following two sections
 1. Input Data File Definition
 2. Column Definition

Note: Based on sort order specified data in Customer Service → Account → External Interface data displayed in ascending order.
2. A new batch job (SET-ODD2 → OBIPRC_BJ_100_01) is created to generated customer bankruptcy files with below:
 - a. Pick records accounts in 'Active' or 'Charge off' status.
 - b. A New lookup [BKRP EXCLUDE CONDITIONS] is added to exclude conditions to be considered while creating this file to be sent to external interface.
 - c. User is expected to maintain list of Exclude account conditions which are to be considered for report creation.
3. A new batch job (SET-IFP → IDDP RC_BJ_000_01) is created to process bankruptcy updates sent from external system
 - a. On the job executes successfully, system display records in respective account under "Servicing/Collections > Customer Service > External Interfaces tab (taking 'Account No.' as reference).
 - b. Once record is placed in 'External Interfaces' tab, user is expected to validate and create 'Bankruptcy' record, load tracking attributes and 'Accept/Reject' record'.
 - c. Once the record is accepted, system copies bankruptcy details to 'Tracking Attributes' under Bankruptcy tab - based on customer SSN number. (Before that user is expected to create bankruptcy record and load tracking attributes).
 - d. BANKO supports – New and Update File; both follows the same approach for 'Accept/Reject'.

2.12.3 Screenshot

Setup > Data Files

Data Files x Close

Output Input

Data File Definitions Add Edit View Audit

| Name | Description | File Name | Directory Path | System Defined Yes/No |
|----------------|--------------------|--------------------------------------|----------------|-----------------------|
| BKRP_INTERFACE | LNX BKRP INTERFACE | Lnx_bkrp_output_\$(COMPANY_CODE)_... | UNDEFINED | Yes No |

Record Definitions Add Edit View Audit

| Record Type | Description | Record Format | Delimiter | Terminator |
|-------------|---------------------|---------------|-----------|-------------------------------|
| 1 | FILE HEADER RECORD | VARIABLE | , | CARRIAGE RETURN AND LINE FEED |
| 2 | FILE DETAILS RECORD | VARIABLE | , | CARRIAGE RETURN AND LINE FEED |

Column Definitions Add Edit View Audit

| Seq | Column Name | Data Type | Format Mask | Length | Data Column | Output Column |
|-----|------------------|-----------|----------------|--------|-------------|---------------|
| 1 | CUSTOMER ACCOUNT | VARCHAR2 | NOT APPLICABLE | 25 | 1 | 1 |
| 2 | FIRST NAME | VARCHAR2 | NOT APPLICABLE | 15 | 2 | 2 |
| 3 | MIDDLE NAME | VARCHAR2 | NOT APPLICABLE | 10 | 3 | 3 |
| 4 | LAST NAME | VARCHAR2 | NOT APPLICABLE | 25 | 4 | 4 |
| 5 | SUFFIX | VARCHAR2 | NOT APPLICABLE | 1 | 5 | 5 |
| 6 | US NATIONAL ID | VARCHAR2 | NOT APPLICABLE | 9 | 6 | 6 |
| 7 | ADDRESS | VARCHAR2 | NOT APPLICABLE | 32 | 7 | 7 |
| 8 | CITY | VARCHAR2 | NOT APPLICABLE | 30 | 8 | 8 |
| 9 | STATE | VARCHAR2 | NOT APPLICABLE | 2 | 9 | 9 |
| 10 | ZIP | VARCHAR2 | NOT APPLICABLE | 10 | 10 | 10 |

Setup > Data Files > Input

Data Files x Close

Output Input

Input Data File Definitions Add Edit View Audit

| Name | Description | Directory Path | Delimiter | Record Format | Enabled |
|-------------|------------------|----------------|-----------|---------------|---------|
| BKRP_NEW | NEW BKRP FILE | IBU | , | VARIABLE | Y |
| BKRP_UPDATE | UPDATE BKRP FILE | IBU | , | VARIABLE | Y |

Column Definitions Add Edit View Audit

| Seq | Column Name | Column Description | Data Type | Format Mask | Length | Sort | Enabled |
|-----|--------------------|--------------------|-----------|-------------|--------|------|---------|
| 1 | ACCOUNT_NBR | ACCOUNT NUMBER | CHARACTER | NOT APPLICA | 25 | | Y |
| 27 | ATT_ADDRESS | ATTORNEY ADDRESS | CHARACTER | NOT APPLICA | 35 | | Y |
| 26 | ATT_NAME | ATTORNEY NAME | CHARACTER | NOT APPLICA | 35 | | Y |
| 31 | ATT_PHONE_NO | ATTORNEY PHONE | CHARACTER | NOT APPLICA | 10 | | Y |
| 32 | BKI_341_DT | 341 DATE | DATE | YYYYMMDD | 8 | | Y |
| 34 | BKI_341_LOCATION | 341 LOCATION | CHARACTER | NOT APPLICA | 50 | | Y |
| 33 | BKI_341_TIME | 341 TIME | CHARACTER | NOT APPLICA | 5 | | Y |
| 9 | BKI_ADDRESS | ADDRESS | CHARACTER | NOT APPLICA | 32 | | Y |
| 28 | BKI_ATTORNEY_CITY | ATTORNEY CITY | CHARACTER | NOT APPLICA | 25 | | Y |
| 29 | BKI_ATTORNEY_STATE | ATTORNEY STATE | CHARACTER | NOT APPLICA | 2 | | Y |

Setup > Lookup Type

Lookups x Close

Lookup Type Add Edit View Audit

| Lookup Type | Description | System Defined Yes/No | Enabled |
|-------------------|-------------------------|-----------------------|---------|
| BKRP_CONDITION_CD | BKRP EXCLUDE CONDITIONS | Yes No | Y |

Lookup Code Add Edit View Audit

| Lookup Code | Description | Sort Sub Code | System Defined Yes/No | Enabled |
|-------------|-------------|---------------|-----------------------|---------|
| UNDEFINED | SETME | 1 EXCLUDE | Yes No | N |

Customer Service > External Interface

Account(s): 20160700010076: MILLEN JOHN View Audit

Company: NL02 Branch: NLHQ Sub Unit: UNDEFINED Account #: 20160700010076 Product: LOAN VEHICLE (FR) Days Past Due: -33 EUR Currency: Pay Off Amt: 50,000.00 Amount Due: 0.00 ACT

Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau Cross/Up Sell Activities **External Interfaces**

Interface Add Edit View Audit

| ID | Interface Name | File Name | Status | Creation Dt | Action Taken By | Action Dt |
|------|----------------|----------------------|----------|-------------|-----------------|------------|
| 1009 | BKRP_NEW | MON_201606088_BK.ou1 | NONE | 07/28/2016 | | |
| 1014 | BKRP_UPDATE | MON_201606044_BK.ou1 | ACCEPTED | 07/28/2016 | GINGOLD | 07/28/2016 |

Interface Details Add Edit View Audit

| Parameter | Value |
|------------------|--------------------|
| ACCOUNT NUMBER | 20160700010076 |
| ATTORNEY ADDRESS | 1720 PEACHTREE ... |
| ATTORNEY NAME | IRA D GINGOLD |
| ATTORNEY PHONE | 404658800 |
| 341 DATE | 17-MAR-08 |
| 341 LOCATION | THE FORUM ROOM... |
| 341 TIME | 02:00 |
| ADDRESS | 67 PRINCIPAL PT |
| ATTORNEY CITY | ATLANTA |
| ATTORNEY STATE | GA |

2.12.4 Seed Data:

| SNO | TABLE | KEY DATA | Type |
|-----|----------------------------|-----------------------------------|--------|
| 1 | OUTPUT_FILE_DEFINITIONS | BKRP_INTERFACE | INSERT |
| 2 | OUTPUT_FILE_RECORD_TYPES | BKRP_INTERFACE 1 | INSERT |
| 3 | OUTPUT_FILE_RECORD_TYPES | BKRP_INTERFACE 2 | INSERT |
| 4 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 1 ADDRESS | INSERT |
| 5 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 2 ZIP | INSERT |
| 6 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 1 AGREEMENT DATE | INSERT |
| 7 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 1 CITY | INSERT |
| 8 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 1 CLIENT | INSERT |
| 9 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 1 CUSTOMER ACCOUNT | INSERT |
| 10 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 1 FIRST NAME | INSERT |
| 11 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 1 LAST NAME | INSERT |
| 12 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 1 MIDDLE NAME | INSERT |
| 13 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 1 PRODUCT CODE | INSERT |
| 14 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 1 STATE | INSERT |
| 15 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 1 SUFFIX | INSERT |
| 16 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 1 US NATIONAL ID | INSERT |
| 17 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 1 ZIP | INSERT |
| 18 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 2 ADDRESS | INSERT |
| 19 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 2 AGREEMENT DATE | INSERT |
| 20 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 2 CITY | INSERT |
| 21 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 2 CLIENT | INSERT |
| 22 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 2 CUSTOMER ACCOUNT | INSERT |
| 23 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 2 FIRST NAME | INSERT |
| 24 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 2 LAST NAME | INSERT |
| 25 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 2 MIDDLE NAME | INSERT |
| 26 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 2 PRODUCT CODE | INSERT |
| 27 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 2 STATE | INSERT |
| 28 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 2 SUFFIX | INSERT |
| 29 | OUTPUT_FILE_RECORD_DETAILS | BKRP_INTERFACE 2 US NATIONAL ID | INSERT |
| 30 | INPUT_FILE_DEFINITIONS | BKRP_NEW | INSERT |
| 31 | INPUT_FILE_DEFINITIONS | BKRP_UPDATE | INSERT |
| 32 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW ACCOUNT_NBR | INSERT |
| 33 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW ATT_ADDRESS | INSERT |
| 34 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW ATT_NAME | INSERT |
| 35 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW ATT_PHONE_NO | INSERT |
| 36 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_341A_DT | INSERT |
| 37 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_341_LOCATION | INSERT |
| 38 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_341_TIME | INSERT |
| 39 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_ADDRESS | INSERT |
| 40 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_ATTORNEY_CITY | INSERT |
| 41 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_ATTORNEY_STATE | INSERT |
| 42 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_ATTORNEY_ZIP | INSERT |
| 43 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_BKP_CITY | INSERT |
| 44 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_BKP_STATE | INSERT |

| | | | |
|----|---------------------------|------------------------------------|--------|
| 45 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_BUSINESS1 | INSERT |
| 46 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_BUSINESS2 | INSERT |
| 47 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_BUSINESS3 | INSERT |
| 48 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_BUSINESS4 | INSERT |
| 49 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_CASE_NO | INSERT |
| 50 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_CHAPTER | INSERT |
| 51 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_CITY | INSERT |
| 52 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_CLIENT_CODE | INSERT |
| 53 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_CLIENT_INPUT_SSN | INSERT |
| 54 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_CLIENT_UPDATE_FLAG | INSERT |
| 55 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_CLOSED_DT | INSERT |
| 56 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_COUNTRY | INSERT |
| 57 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_COURT_ADDRESS1 | INSERT |
| 58 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_COURT_ADDRESS2 | INSERT |
| 59 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_COURT_DISTRICT | INSERT |
| 60 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_COURT_ID | INSERT |
| 61 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_COURT_MAILING_CITY | INSERT |
| 62 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_COURT_PHONE | INSERT |
| 63 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_COURT_ZIP | INSERT |
| 64 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_DEBTOR_PHONE | INSERT |
| 65 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_DISCHARGE_BAR_DT | INSERT |
| 66 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_DISPOSITION | INSERT |
| 67 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_ECOA | INSERT |
| 68 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_FILE_DT | INSERT |
| 69 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_FILING_STATUS | INSERT |
| 70 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_FIRST_NAME | INSERT |
| 71 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_FUNDS | INSERT |
| 72 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_GENERATION | INSERT |
| 73 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_INTERNAL_TRACKING | INSERT |
| 74 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_JUDGES_INITIALS | INSERT |
| 75 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_LAST_NAME | INSERT |
| 76 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_LAW_FIRM | INSERT |
| 77 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_MATCH_CODE | INSERT |
| 78 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_MIDDLE_NAME | INSERT |
| 79 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_PROOF_OF_CLAIM_BAR_DT | INSERT |
| 80 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_REINSTATED_CASE_DT | INSERT |
| 81 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_SSN | INSERT |
| 82 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_STATE | INSERT |
| 83 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_STATUS_DT | INSERT |
| 84 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_TRUSTEE | INSERT |
| 85 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_TRUSTEE_ADDRESS | INSERT |
| 86 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_TRUSTEE_CITY | INSERT |
| 87 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_TRUSTEE_ID | INSERT |
| 88 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_TRUSTEE_PHONE | INSERT |
| 89 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_TRUSTEE_STATE | INSERT |
| 90 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_TRUSTEE_ZIP | INSERT |

| | | | |
|-----|---------------------------|--|--------|
| 91 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_VOINVOLUNTARY_DISMISSAL | INSERT |
| 92 | INPUT_FILE_RECORD_DETAILS | BKRP_NEW BKI_ZIP | INSERT |
| 93 | INPUT_FILE_RECORD_DETAILS | BKRP_UPDATE ACCOUNT_NBR | INSERT |
| 94 | INPUT_FILE_RECORD_DETAILS | BKRP_UPDATE BKI_CASE_NO | INSERT |
| 95 | INPUT_FILE_RECORD_DETAILS | BKRP_UPDATE BKI_CHAPTER | INSERT |
| 96 | INPUT_FILE_RECORD_DETAILS | BKRP_UPDATE BKI_CLIENT_FIELD | INSERT |
| 97 | INPUT_FILE_RECORD_DETAILS | BKRP_UPDATE BKI_DOCKET_TEXT | INSERT |
| 98 | INPUT_FILE_RECORD_DETAILS | BKRP_UPDATE BKI_DOC_LINK | INSERT |
| 99 | INPUT_FILE_RECORD_DETAILS | BKRP_UPDATE BKI_EVENT_CATEGORY | INSERT |
| 100 | INPUT_FILE_RECORD_DETAILS | BKRP_UPDATE BKI_EVENT_CODE | INSERT |
| 101 | INPUT_FILE_RECORD_DETAILS | BKRP_UPDATE BKI_EVENT_DESC | INSERT |
| 102 | INPUT_FILE_RECORD_DETAILS | BKRP_UPDATE BKI_EVENT_DT | INSERT |
| 103 | INPUT_FILE_RECORD_DETAILS | BKRP_UPDATE BKI_EVENT_SCORE | INSERT |
| 104 | INPUT_FILE_RECORD_DETAILS | BKRP_UPDATE BKI_KEY_SEARCH_FLAG | INSERT |
| 105 | INPUT_FILE_RECORD_DETAILS | BKRP_UPDATE BKI_LAST_NAME | INSERT |
| 106 | INPUT_FILE_RECORD_DETAILS | BKRP_UPDATE BKI_SSN | INSERT |
| 107 | LOOKUP_TYPES | BKRP_CONDITION_CD | INSERT |
| 108 | LOOKUPS | BKRP_CONDITION_CD UNDEFINED | INSERT |
| 109 | LOOKUPS | INCOMING_FILE_TYPE_CD IBU | UPDATE |
| 110 | LOOKUPS | INCOMING_FILE_TYPE_CD IBN | UPDATE |
| 111 | LOOKUPS | ACC_CONDITION_CD BKRP_CHECK | INSERT |
| 112 | JOBS | SET-ODD2 OBIPRC_BJ_100_01 | UPDATE |
| 113 | FLEX_TABLE_ATTRIBUTES | SET_SYP_SYSTEM BKRP_FILE_REC_LIMIT | INSERT |
| 114 | SYSTEM_PARAMETERS | BKRP_FILE_REC_LIMIT SET_SYP_SYSTEM ALL ALL ALL ALL ALL ALL | INSERT |
| 115 | FLS_ACCESS | FLL.SET.UAD.INPUTDATAFILE.ADD.BUTTON | INSERT |
| 116 | FLS_ACCESS | FLL.SET.UAD.INPUTDATAFILE.AUDIT.BUTTON | INSERT |
| 117 | FLS_ACCESS | FLL.SET.UAD.INPUTDATAFILE.EDIT.BUTTON | INSERT |
| 118 | FLS_ACCESS | FLL.SET.UAD.INPUTDATAFILE.VIEW.BUTTON | INSERT |
| 119 | FLS_ACCESS | FLL.SET.UAD.INPUTDATARECORDDETAIL.ADD.BUTTON | INSERT |
| 120 | FLS_ACCESS | FLL.SET.UAD.INPUTDATARECORDDETAIL.AUDIT.BUTTON | INSERT |
| 121 | FLS_ACCESS | FLL.SET.UAD.INPUTDATARECORDDETAIL.EDIT.BUTTON | INSERT |
| 122 | FLS_ACCESS | FLL.SET.UAD.INPUTDATARECORDDETAIL.VIEW.BUTTON | INSERT |
| 123 | FLS_ACCESS | FLL.SET.UAD.OUTPUTDATAFILE.ADD.BUTTON | INSERT |
| 124 | FLS_ACCESS | FLL.SET.UAD.OUTPUTDATAFILE.AUDIT.BUTTON | INSERT |
| 125 | FLS_ACCESS | FLL.SET.UAD.OUTPUTDATAFILE.EDIT.BUTTON | INSERT |
| 126 | FLS_ACCESS | FLL.SET.UAD.OUTPUTDATAFILE.VIEW.BUTTON | INSERT |
| 127 | FLS_ACCESS | FLL.SET.UAD.OUTPUTDATARECORDDETAIL.ADD.BUTTON | INSERT |
| 128 | FLS_ACCESS | FLL.SET.UAD.OUTPUTDATARECORDDETAIL.AUDIT.BUTTON | INSERT |
| 129 | FLS_ACCESS | FLL.SET.UAD.OUTPUTDATARECORDDETAIL.EDIT.BUTTON | INSERT |
| 130 | FLS_ACCESS | FLL.SET.UAD.OUTPUTDATARECORDDETAIL.VIEW.BUTTON | INSERT |

2.13 Currency Exchange Upload

2.13.1 Overview

- Ability to upload “Currency Exchange Rates” using input file upload.

2.13.2 Description

- A new batch job (SET-IFP - ICEPRC_BJ_100_01) created to process the currency upload file.
- System creates update logs, if any records failed to upload.
- As per existing infrastructure for batch jobs, all the processed and unprocessed records are placed in processed folder with file name 'Currency_Exchange_Upload_processed' and unprocessed/ rejected records with file name 'Currency_Exchange_Upload_bad'.
- User is expected to correct issues and re-upload file for processing.
- System checks the duplicate records, if exists in system and error out, based on date and time stamp.

Sample format:

USD,JPY,05192016230110,22.23,

USD,INR,05192016231112,66.23

INR,USD,05192016231112,0.01

2.14 Bureau Pull Validation

2.14.1 Overview

- Credit bureau pull process is enhanced to consider time lag between last pull (days) for same Bureau Company before processing new request. **(Federal rule - Only pull 1 CB in X (30) days for same bureau).**

2.14.2 Description

Validating bureau request creation based on the new system parameters.

- Created a new system parameter (Days to Pull CRB Report) to configure the number days to validate the bureau pull.
- New Organization Level parameter is created to specify whether bureau pull validation is warning/error. - CRB_ERROR_VALIDATION_IND.
- While user tries to 'Create Request' from Servicing/Collections → Customer Service → Bureau → Add → **Create Request**
 - System validates, if there is any existing Bureau Pulls are available in the system for that SSN.
 - If the number of days is less than or equal to the above parameter days; based on organization parameter, system will throw either warning/ error message, i.e. "Bureau Report is exists for this customer from the same Bureau" along with last pulled account number and/or application number.

2.14.3 Seed Data

| SN O | TABLE | KEY DATA | Type |
|---------|-------------------|---|------|
| 1 | SYSTEM_PARAMETERS | CRB_ERROR_VALIDATION_IND SET_SYP_ORGANIZATION ALL ALL ALL ALL ALL ALL ALL ALL | NA |
| 2 | SYSTEM_PARAMETERS | DAYS_TO_PULL_CRB_REPORT SET_SYP_SYSTEM ALL ALL ALL ALL ALL ALL ALL ALL | NA |

2.15 Enhance EFX Credit Report to get MLA details in ACRO format

2.15.1 Description

At present in OFSLL, Equifax Credit Report consumer report cannot be request for MLA (Military Lending Act) covered borrower details; with this enhancement now user can pull the consumer report to request with MLA details in an ACRO format.

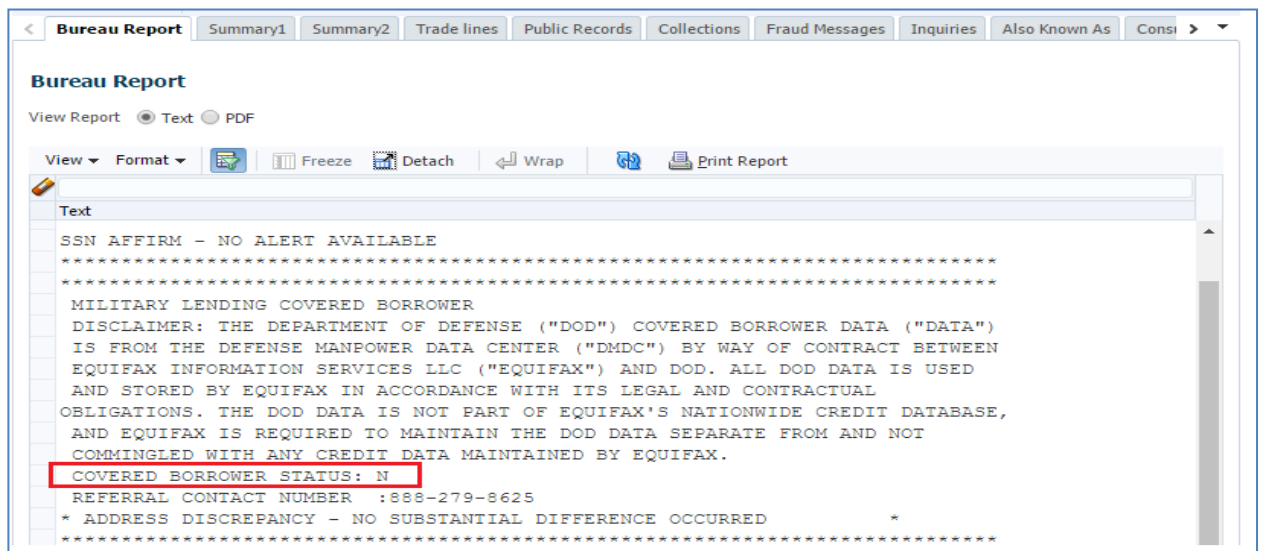
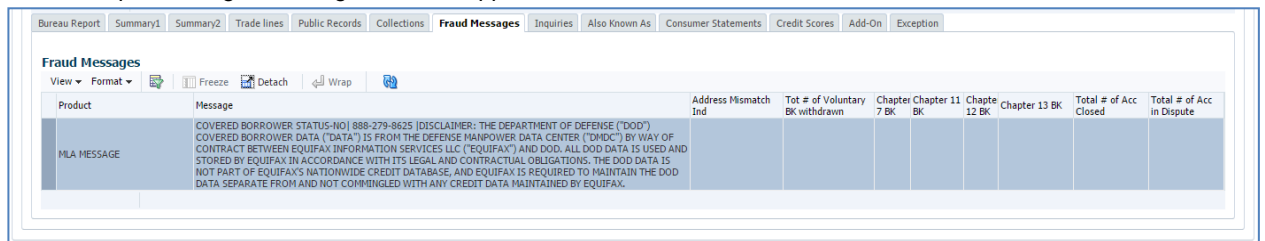
To get the MLA segment, client can enable MLA add-on response at subscriber id level with EFX so that Equifax will send the MLA response irrespective of the request input. If the client is expected to get the MLA response based on the request, now system inserts the new 'Output Format' code which is **T4** and New 'Input Format Code' which is **72** along with this New 'Optional Feature Code' which is **B** will be inserted in the request based on the 'Report Type' requested.

Equifax provides Military Lending Act covered borrower details under a new ML segment along with the machine readable contents. Post processing of the ML segment, system shows the contents on the 'Fraud Messages' tab and 'Bureau Tab'.

- Provided a new **BT4** (FFF/STD PRINT IMAGE COMBO REPORT PLUS/CREDIT REPORT W/MLA) Lookup Code under CRB_REPORT_TYPE_CD Lookup
 - With this, user can configure the new report under 'Setup > Administration > User > Credit Bureau > Report Formats > Report Format Details' using this Equifax Report Type.
- After the successful response processing, user can see the details under 'Bureau Report' tab depending up on whether the report has been pulled from Origination/Servicing/Collections.
- Along with in Origination, user can see the details under 'Fraud Messages' tab also.

2.15.2 Screen shot

After implementing the changes, screen appearance is as below:



2.15.3 Seed Data:

| SNO | TABLE | KEY DATA | Type |
|-----|---------|------------------------|--------|
| 1 | LOOKUPS | CRB_REPORT_TYPE_CD BT4 | Insert |

2.16 SCRA Off-Military Duty

2.16.1 Overview

As per the act, once the 'Off Military Duty' transaction is posted; system restores back original rate and instalment amount.

2.16.2 Description

I. Changes to SCRA transactions to handle 'Military Duty' to revert back to contracted interest rate and Payment Amount

A new parameter is introduced in "Borrower off military duty" transaction called 'Payment Calculation Method'.

Fixed/Variable Rate Loan

- a) If user selects 'Calculate New Payment'; system recalculates the payment amount using contract interest rate (Current existing system behaviour).
- b) If user selects 'Restore Account Payment'; system restores contract interest rate and instalment amount.
 - Here, any remaining balance after 'Restore to Account Payment' is adjusted to last instalment amount.
 - In case any 'Rate Change' transaction is posted on account before posting 'On Military Duty', system goes back to rate posted on account due to 'Rate Change' transaction (not contract rate).

| Transaction Parameter | Description | Data Type | Default | Mandatory | Comments |
|--------------------------------|---------------------------------------|----------------|-------------------------|-----------|---|
| Txn Date | Input Txn Date | Date | NULL | Y | Existing Parameter |
| Borrower Relation with Account | Select relation | Dropdown (LOV) | Primary | Y | Existing Parameter |
| Payment Calc Method | Select the payment calculation method | Dropdown (LOV) | Restore Account Payment | Y | List of values – <ul style="list-style-type: none"> ▪ Restore Account Payment ▪ Calculate New Payment |

2.16.3 Seed Data Changes:

| SNO | TABLE | KEY DATA | Type |
|-----|-----------------------|--|--------|
| 1 | FLEX_TABLE_ATTRIBUTES | INP_BMP_TXN TXN_SCRA_OFF_PMT_CAL_METHOD_CD | INSERT |
| 2 | LOOKUP_TYPES | SCRA_OFF_PMT_CALC_METHOD_CD | INSERT |
| 3 | LOOKUPS | SCRA_OFF_PMT_CALC_METHOD_CD RESTORE_CON_PMT | INSERT |
| 4 | LOOKUPS | SCRA_OFF_PMT_CALC_METHOD_CD CALC_NEW_PMT | INSERT |
| 5 | TXN_CODE PARAMETERS | CUST_OFF_MLTRY_DUTY TXN_SCRA_OFF_PMT_CAL_METHOD_CD | INSERT |

2.17 SCRA changes to accommodate new changes in Military lending Act

2.17.1 Overview

Currently, there is no provision to capture Active Military Duty details in Origination. To provide this facility following enhancements are taken.

- Added new fields to capture Active Military Duty Details at Applicant Level in Origination.
- Two edits are added to validate Max APR allowed and cross check the captured Active military duty details with applicant Bureau Details.
- Propagating the Active Military Duty details from Origination to servicing.

2.17.2 Description

- Under the Applicant header in Origination >Applicant tab, following new fields added to capture the SCRA details/Military Service.

| Field Name | Description | Type | Mandatory | Remarks |
|----------------------|---|-----------|-----------|---|
| Active Military Duty | Capture if applicant is on Active Military Duty | Check box | No | |
| Effective Dt | Effective Dt | Date | Y | Mandatory when Active Military duty is flagged as Yes |
| Order Ref# | Capture Order reference number | String | Y | Mandatory when Active Military duty is flagged as Yes |
| Release Dt | Date when the applicant is released from Active Military duty | Date | N | Not mandatory |

The screenshot shows the 'Applicant' form in the Origination system. The form is divided into several sections: Identity Information, Other Details, KYC, FATCA, Power of Attorney, and Military Service. The Military Service section is highlighted with a red box and contains the following fields:

- Active Military Duty:
- Effective Dt:
- Order Ref #:
- Release Dt:

II. New Edit - 1

1. New Edit is added to validate the Activate Military duty application's APR can't be more than SCRA Max APR allowed.
2. Edit Description: "RANGE: SCRA APPLICANT PRESENT: CONTRACT APR > MAX APR ALLOWED".

- a. In case of Loan, system will consider the APR and for Line and Lease system considers "Rate" field for validation
- 3. This new edit is part of 'CONTRACT EDIT' and 'ACCOUNT ON BOARDING EDIT'
 - a. Default result will be ERROR
 - b. Default Value will be "36"
 - c. Override responsibility will be "NO RESPONSIBILITY"
 - d. Enable is "N" by default.
 - e. If the applicant is Marked as SCRA (Applicant Block > Military Service > Active Military Duty checkbox ='Y')

III. **New Edit - 2**

- 1. New Edit set is added to validate Experian bureau report's 'Active Military Duty' status against the user input details
Edit Description: "EXPERIAN MILITARY DUTY INDICATOR MISMATCH FOR <Applicant Relation> APPLICANT".
- 2. This Edit is created for all 7 applicants.
- 3. This new edit is part of APP APPROVAL EDITS > ORIGINATION CREDIT BUREAU EDITS
 - a. Default result is WARNING
 - b. Default Value is NA
 - c. Override responsibility is "NO RESPONSIBILITY"
 - d. Enable is "N" by default.
 - e. In case of SCRA flag mismatch between Applicant Active Military Duty and Bureau details; system will trigger the edit for each Applicant type.
 - f. Following reference column to validate the information for bureau:
 - i. For Active Military duty - If text begins with "1203 MLA COVERED BORROWER"
 - ii. For Non-Active Military duty - If text begins with "1204 NON-MLA COVERED BORROWER"

IV. **New Edit - 3**

- i. New Edit set is added to validate Equifax bureau report's 'Active Military Duty' status against the user input details
Edit Description: "EQIFAX MILITARY DUTY INDICATOR MISMATCH FOR <Applicant Relation> APPLICANT".
- 1. This Edit is created for all 7 applicants
- 2. This new edit is part of APP APPROVAL EDITS > ORIGINATION CREDIT BUREAU EDITS
 - a. Default result should be WARNING
 - b. Default Value should be NA
 - c. Override responsibility should be "NO RESPONSIBILITY"
 - d. Enable is "N" by default.
 - e. In case of SCRA flag mismatch between Applicant Active Military Duty and Bureau details; system should trigger the edit for each Applicant type.
 - f. Reference columns to validate the information for bureaus:
 - i. Fraud Messages Tab
 - 1. For Active Military duty - If text begins with "COVERED BORROWER STATUS - YES"
 - 2. For Non-Active Military duty - If text begins with "COVERED BORROWER STATUS - NO"

ii. **Servicing Changes**

1. When an application with applicant having Active Military duty is funded, Customer created for that applicant will have these attributes.
2. When an application is funded, Active Military details are populated in customer table.
 1. When CUS_SCRA_IND is 'YES' at the time of account creation,
 - o System posts the "ON ACTIVE MILITARY DUTY" and "DO NOT CHARGE OFF" conditions on the account for Loan, Line and Lease Products.
 - o System shows the Contract interest rate as SCRA rate in account details tab in servicing for Loan and Line Accounts.
 - o In case of Lease Accounts there will not be any impact on Interest rate.
 - o And system prepares the repayment schedule with contract rate.
3. If the customer is on active military duty
 - a. A system parameter "MAXIMUM RATE ALLOWED FOR SCRA ACCOUNT" is added to specify Max SCRA rate for an active military duty account.
 - b. When the user tries to post "INDEX / MARGIN RATE CHANGE" transaction and if it result in interest rate greater than System parameter value, system will validate and transaction is not allowed to post.
4. To remain in "Contract Rate/Account Rate" even after entering Military Services multiple times in a life of a loan.
 - a. A "Rate Benefit" Parameter is added to specify whether to consider SCRA specified rate or remain in "Contract Rate".

| Parameter Name | Type | Default | Mandatory |
|----------------|--------------|---------|-----------|
| Rate Benefit | LOV (Yes/No) | Y | Yes |

- b. If the parameter "Rate Benefit" is set to "Y", system will consider SCRA specified rate which can be "**System parameter rate or Rate mentioned in transaction**" based on the Override flag (**Current Behaviour**).
- c. If the Parameter "Rate Benefit" is set to "N", system will consider the "**Contract Rate**" for Flat Rate Accounts and "**Account Rate**" for Variable Rate Accounts.

iii. **API and I tables Impact:**

1. API tables and I-tables are modified to accommodate following applicant Active Military Duty Details.

| Field Name | Description | Type | Mandatory | Remarks |
|----------------------|---|-----------|-----------|---|
| Active Military Duty | Capture if applicant is on Active Military Duty | Check box | No | |
| Effective Dt | Effective Dt | Date | Y | Mandatory when Active Military duty is flagged as Yes |
| Order Ref# | Capture Order reference number | String | Y | Mandatory when Active Military duty is flagged as Yes |
| Release Dt | Date when the applicant is released from Active Military duty | Date | N | Not mandatory |

2.17.3 Seed Data

| SI No | TABLE | KEY DATA | TYPE |
|-------|-----------------------|--|--------|
| 1 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_PRIM | INSERT |
| 2 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_SPOUSE | INSERT |
| 3 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_2NDRY | INSERT |
| 4 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_COS | INSERT |
| 5 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_SPOUSE_COS1 | INSERT |
| 6 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_COS2 | INSERT |
| 7 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_SPOUSE_COS2 | INSERT |
| 8 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_BUS | INSERT |
| 9 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_EFX_PRIM | INSERT |
| 10 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_EFX_SPOUSE | INSERT |
| 11 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_EFX_2NDRY | INSERT |
| 12 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_EFX_COS | INSERT |
| 13 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_EFX_SPOUSE_C OS1 | INSERT |
| 14 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_EFX_COS2 | INSERT |
| 15 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_EFX_SPOUSE_C OS2 | INSERT |
| 16 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_EFX_BUS | INSERT |
| 17 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_TUC_PRIM | INSERT |
| 18 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_TUC_SPOUSE | INSERT |
| 19 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_TUC_2NDRY | INSERT |
| 20 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_TUC_COS | INSERT |
| 21 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_TUC_SPOUSE_C OS1 | INSERT |
| 22 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_TUC_COS2 | INSERT |
| 23 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_TUC_SPOUSE_C OS2 | INSERT |
| 24 | FLEX_TABLE_ATTRIBUTES | CNB_CRB XVL_SCRA_MISMATCH_TUC_BUS | INSERT |
| 25 | FLEX_TABLE_ATTRIBUTES | CNB_CON_LOAN MAX_SCRA_CON_APR | INSERT |
| 26 | FLEX_TABLE_ATTRIBUTES | CNB_CON_LEASE MAX_SCRA_CON_RATE | INSERT |
| 27 | FLEX_TABLE_ATTRIBUTES | CNB_CON_LOC MAX_SCRA_CON_RATE | INSERT |
| 28 | FLEX_TABLE_ATTRIBUTES | SET_SYP_SYSTEM MAX_SCRA_RATE_ALLOWED | INSERT |
| 29 | TRANSLATION_DATA | SYS SYS SYS TXN 001781 RATEGREATERTHANMAX IMUMSCRARATEALLOWED SYS MSG-SE | INSERT |
| 30 | SYSTEM_PARAMETERS | MAX_SCRA_RATE_ALLOWED SET_SYP_SYSTEM AL L ALL ALL ALL ALL ALL ALL | INSERT |
| 31 | EDIT_DETAILS | CNLNCE_CON_EDIT_01 MAX_SCRA_CON_APR 36 | INSERT |
| 32 | EDIT_DETAILS | CNLSCE_CON_EDIT_01 MAX_SCRA_CON_RATE 36 | INSERT |
| 33 | EDIT_DETAILS | CNLNOE_CON_EDIT_01 MAX_SCRA_CON_RATE 36 | INSERT |
| 34 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_PRI M NA | INSERT |
| 35 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_PRI M NA | INSERT |
| 36 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_PRI M NA | INSERT |
| 37 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_SP OUSE NA | INSERT |
| 38 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_SPO USE NA | INSERT |

| | | | |
|----|--------------|--|--------|
| 39 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_SPOUSE NA | INSERT |
| 40 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_CO S NA | INSERT |
| 41 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_CO S NA | INSERT |
| 42 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_CO S NA | INSERT |
| 43 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_2ND RY NA | INSERT |
| 44 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_2ND RY NA | INSERT |
| 45 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_2ND RY NA | INSERT |
| 46 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_CO S2 NA | INSERT |
| 47 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_CO S2 NA | INSERT |
| 48 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_CO S2 NA | INSERT |
| 49 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_SPO USE_COS1 NA | INSERT |
| 50 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_SPO USE_COS1 NA | INSERT |
| 51 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_SPO USE_COS1 NA | INSERT |
| 52 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_SPO USE_COS2 NA | INSERT |
| 53 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_SPO USE_COS2 NA | INSERT |
| 54 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_SPO USE_COS2 NA | INSERT |
| 55 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_BUS NA | INSERT |
| 56 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_BUS NA | INSERT |
| 57 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_BU S NA | INSERT |
| 58 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX PRIM NA | INSERT |
| 59 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX PRIM NA | INSERT |
| 60 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX PRIM NA | INSERT |
| 61 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX _SPOUSE NA | INSERT |
| 62 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX _SPOUSE NA | INSERT |
| 63 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX _SPOUSE NA | INSERT |
| 64 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX _COS NA | INSERT |
| 65 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX _COS NA | INSERT |
| 66 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX _COS NA | INSERT |
| 67 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX _2NDRY NA | INSERT |
| 68 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX _2NDRY NA | INSERT |
| 69 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX _2NDRY NA | INSERT |
| 70 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX _COS2 NA | INSERT |
| 71 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX _COS2 NA | INSERT |

| | | | |
|-----|--------------|---|--------|
| 72 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX_COS2 NA | INSERT |
| 73 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX_SPOUSE_COS1 NA | INSERT |
| 74 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX_SPOUSE_COS1 NA | INSERT |
| 75 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX_SPOUSE_COS1 NA | INSERT |
| 76 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX_SPOUSE_COS2 NA | INSERT |
| 77 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX_SPOUSE_COS2 NA | INSERT |
| 78 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX_SPOUSE_COS2 NA | INSERT |
| 79 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX_BUS NA | INSERT |
| 80 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX_BUS NA | INSERT |
| 81 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_EFX_BUS NA | INSERT |
| 82 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_PRIM NA | INSERT |
| 83 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_PRIM NA | INSERT |
| 84 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_PRIM NA | INSERT |
| 85 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_SPOUSE NA | INSERT |
| 86 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_SPOUSE NA | INSERT |
| 87 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_SPOUSE NA | INSERT |
| 88 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_COS NA | INSERT |
| 89 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_COS NA | INSERT |
| 90 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_C_COS NA | INSERT |
| 91 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_2NDRY NA | INSERT |
| 92 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_2NDRY NA | INSERT |
| 93 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_2NDRY NA | INSERT |
| 94 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_COS2 NA | INSERT |
| 95 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_COS2 NA | INSERT |
| 96 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_C_COS2 NA | INSERT |
| 97 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_SPOUSE_COS1 NA | INSERT |
| 98 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_SPOUSE_COS1 NA | INSERT |
| 99 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_SPOUSE_COS1 NA | INSERT |
| 100 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_SPOUSE_COS2 NA | INSERT |
| 101 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_SPOUSE_COS2 NA | INSERT |
| 102 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_C_SPOUSE_COS2 NA | INSERT |
| 103 | EDIT_DETAILS | CNLNCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_BUS NA | INSERT |
| 104 | EDIT_DETAILS | CNLSCE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TUC_BUS NA | INSERT |

| | | | |
|-----|--------------|---|--------|
| 105 | EDIT_DETAILS | CNLNOE_ADC_EDIT_01 XVL_SCRA_MISMATCH_TU C_BUS NA | INSERT |
|-----|--------------|---|--------|

2.18 SCRA Transaction Enhancements

2.18.1 Overview

- With this enhancement user will be allowed to address the regulatory requirement of keeping the Payment amount same or less than Contracted Payment amount when “Borrower on Active Military Duty” Transaction is posted on to the account.

2.18.2 Description

- A new lookup is added “CUST_ON_MLTRY_DUTY” with options as CONTRACT BALANCE AND TERM, OUTSTANDING BALANCE AND TERM.
- Added a new parameter to the transaction “Borrower on Active Military Duty”, PAYMENT CALC METHOD.
- When user selects “Payment Calc Method” as “Contract Balance & Term”, system will calculate the payment amount using contract ‘Amount Financed’ and ‘Term’ (New Behavior).
- When user selects “Payment Calc Method” as “Outstanding Balance & Term”, system will calculate the payment amount using ‘Outstanding Principal Amount’ and ‘Term’ (Current Behavior).

Transaction Batch Information

Date 09/29/2016
Monetary ✓

Transaction BORROWER ON MILITARY DUTY
Batch ___

Status

Parameters

View Format Freeze Detach Wrap

| Parameter | Value | Required |
|---------------------------------|------------------------------|----------|
| TXN DATE | | ✓ |
| BORROWERS RELATION WITH ACCOUNT | PRIMARY | — |
| ACTIVE DUTY ORDER REFERENCE | | — |
| PAYMENT CALC METHOD | OUTSTANDING BALANCE AND TERM | ✓ |
| RATE | 0 | — |
| VERRIDE RATE | NO | — |

Result

View Format Freeze Detach Wrap

Transaction Processing Details

No data to display.

2.18.3 Seed Data

| SNO | TABLE | KEY DATA | Type |
|-----|-------|----------|------|
| 1 | NA | NA | NA |

2.19 Queue User Group

2.19.1 Overview

Existing queue framework is enhanced to support following:

1. Centralized repository for adding and removing users from queue.
2. Replacing hard assigned users for individual accounts or multiple Accounts

2.19.2 Description

1. Added a "User Group" tab in OFSLL → Setup → Queues with following fields - Queue Name, Description, Responsibility and Enabled.
2. Added a "User" tab in OFSLL → Setup → Queues→User Groups with following fields – Name and Enabled.
3. **Group Assignment** tab is used to add user groups to Origination and Customer Servicing Queue. Once user group is added to the queue; any subsequent addition/disable of user in 'Group Assignment' would implicitly updates to 'Responsibilities and Users' tab.
4. Added 'Un Assignment' button to 'Group Assignment tab'
5. On click of 'Un-Assigned' button, system un-assigns all the users of the group in the queue.
6. User explicitly enables hard assigned flag for each user in the queue added through user group.
7. The existing functionality of Adding/Modifying responsibility and users will remain the same. Any user added directly is disabled manually. For common users present at Queue and User Group, user should manually keep the data in sync.

For example: Consider Data_Entry_Queue having users as X, Y and Z. A new user group Data_Entry is created with W and X. Once the Data_Entry use group is added to Data_Entry_Queue; total user assigned to the queue will be W,X,Y,Z. Enabling and disabling of user Y and Z should be done directly at the queue. For X, user should be enabled and disabled both at Data_Entry_Queue and Data_Entry use group. Data will not propagate to Data_Entry use group if X is disabled at Data_Entry_Queue.

1. Following is the matrix for Enabling and disabling of user and user group from Queue and User group.

| Entity | Queue | User Groups | Outcome |
|------------|-------|-------------|---|
| User | Yes | No | User should be disabled /enable only in that particular Queue. |
| | No | Yes | User should be disabled / enabled in all the Queues where the user group is attached. |
| User Group | Yes | No | User group should be disabled /enable only in that particular Queue. |
| | No | Yes | User group should be disabled / enabled in all the Queues where the user group is attached. |

8. An audit log is created every time account change from one queue/user/condition to other. The details are displayed in **Customer Service/ Collection → Account Details → Condition Details**.
9. A new tab Queue Assignment is displayed in Customer Service to reassign hard assigned queues.
 - a. New search criteria.

| SNO | Field Name | Description | Field Type |
|-----|---------------------|--------------------------|---|
| 1 | Hard Assigned Queue | Hard Assigned Queue Name | Dropdown (Concatenate Queue name and Queue Description) |
| 3 | Acc # | Account Number | Textbox |
| 4 | Responsibility | User Responsibility | Dropdown |
| 5 | User Name | OFSLL User Name | Dropdown |

- b. Replacement User dropdown and Reason Text fields are rendered based on **Select All** check box in **Queue Assignment** table.

- If **Select All** check box is selected **Replacement User** dropdown is disabled at record level.

- c. Once successful replacement below system generated comments are posted on the account.
 - Alert (No)
 - Type (SYSTEM GENERATED)
 - Sub Type (SYSTEM GENERATED)
 - Comment (QUEUE USER CHANGED FROM XXX TO YYY BECAUSE OF <<REASON>> ON <<DATEFORMATE>>)
- d. If user selects **Search List By, Queue** then below search results are displayed.
- e. **“Replacement User”** dropdown displays all the users assigned to the queue.
- f. To be updated individually user, select the individual record and update **“Replacement User”** dropdown with desired user and click on **“Update Queue”** button.
- g. To bulk update users; Select all records using “Select All” check box and update **“Replacement User”** dropdown with desired user and click on **“Update Queue”** button.
- h. If **“Account Number”** is used as search criteria then **“Queue Assignment”** child table displays filtered record with **“Remove Filter”** button on top of the table.
- i. **“Remove Filter”** button is used to clear account number and display all the records.

Note: This functionality is similar to “Producers” hyperlink displayed in application table.

- j. If user selects **Search List By, User** then below search result will be displayed.
- k. **“Replacement User”** dropdown will display all the users assigned to all the queues.
 - If new user is not updated then a message will be displayed “<<XX>> records updated with <<new user>> out of <<YY>> records”.

2.19.3 Screenshot

Setup >User >Queue > User Group

The screenshot shows the Oracle User Group Definition interface. The breadcrumb path is 'Origination > Customer Service > Call Action Results > User Groups'. The main section is 'User Group Definition' with buttons for Add, Edit, View, and Audit. Below this is a table with columns: Name, Description, Responsibility, and Enabled. The table contains one row: 'SAMPLE', 'SAMPLE', 'SUPERUSER', 'Y'. Below the table is a 'User' label. At the bottom is the 'Users' section with buttons for Add, Edit, View, and Audit. Below this is a table with columns: Name, Enabled. The table contains two rows: 'ORACLE TWO', 'Y' and 'ORACLE THREE', 'Y'.

Setup > User > Queue > Origination > Group Assignment

Queues x Close

Origination **Customer Service** Call Action Results User Groups

Queue Definition + Add Edit View Audit

View Format Freeze Detach Wrap Update Queue Un-Assigned

| Queue Name | Queue Desc | Account Condition | Priority | Company |
|------------------------|--|--------------------------------|----------|---------|
| NEW_BKRP_QUEUE | NEW BKRP QUEUE | BANKRUPTCY | 0 | ALL |
| NEW_CUS_DLEQ_QUEUE | NEW DLEQ_QUEUE_TEST | DELINQUENT | 0 | ALL |
| NEW_ACCOUNT_COND_QUEUE | NEW ACCOUNT COND QUEUE1 | BANKRUPTCY | 0 | ALL |
| DEF | DEFICIENCY QUEUE : NEW REQUESTS | DEFICIENCY | 1 | ALL |
| SCHGOFF | SCHEDULED FOR CHARGE OFF QUEUE | SCHEDULE FOR CHARGE OFF | 1 | ALL |
| BKRP_CH_7 | BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS | BANKRUPTCY | 1 | ALL |
| TIP | PAYOFF/TERMINATION IN PROGRESS QUEUE | PAYOFF/TERMINATION IN PROGRESS | 1 | ALL |
| DELQ_DAYS_0_30 | DELINQUENCY QUEUE: UPTO 30 DAYS | DELINQUENT | 1 | ALL |

Selection Criteria + Add Edit View Audit

View Format Freeze Detach Wrap Check Criteria

| Seq | Parameter | Comparison Operator | Criteria Value | Logical Expression | Enabled |
|-----|----------------|---------------------|----------------|--------------------|---------|
| 0 | ACCOUNT NUMBER | EQUAL | 20170300010318 | | Y |

Setup > User > Queue > Customer Service > Group Assignment

Queues x Close

Origination **Customer Service** Call Action Results User Groups

Queue Definition + Add Edit View Audit

View Format Freeze Detach Wrap Update Queue Un-Assigned

| Queue Name | Queue Desc | Account Condition | Priority | Company |
|------------------------|--|--------------------------------|----------|---------|
| NEW_BKRP_QUEUE | NEW BKRP QUEUE | BANKRUPTCY | 0 | ALL |
| NEW_CUS_DLEQ_QUEUE | NEW DLEQ_QUEUE_TEST | DELINQUENT | 0 | ALL |
| NEW_ACCOUNT_COND_QUEUE | NEW ACCOUNT COND QUEUE1 | BANKRUPTCY | 0 | ALL |
| DEF | DEFICIENCY QUEUE : NEW REQUESTS | DEFICIENCY | 1 | ALL |
| SCHGOFF | SCHEDULED FOR CHARGE OFF QUEUE | SCHEDULE FOR CHARGE OFF | 1 | ALL |
| BKRP_CH_7 | BANKRUPTCY QUEUE CHAPTER 7: NEW REQUESTS | BANKRUPTCY | 1 | ALL |
| TIP | PAYOFF/TERMINATION IN PROGRESS QUEUE | PAYOFF/TERMINATION IN PROGRESS | 1 | ALL |
| DELQ_DAYS_0_30 | DELINQUENCY QUEUE: UPTO 30 DAYS | DELINQUENT | 1 | ALL |

Selection Criteria + Add Edit View Audit

View Format Freeze Detach Wrap Un-Assigned

User Group

| Group Name | Enabled |
|------------|---------|
| SAMPLE | Y |

Customer Service > Queue Assignment

Customer Service x Close

Search Customer Service Review Request (Pending: 0) **Queue Assignment**

Search Criteria

Hard Assigned Queue: NEW_DLEQ_QUEUE_TEST Acc #: Responsibility: User: Search List By: Queue (selected) User Search Reset

Queues

| Queue name | Queue Desc | Account Condition | Priority | Company | Branch | Hard Assigned | Group Follow-up Ind | Near Real-Time | Dialer Extract |
|--------------------|---------------------|-------------------|----------|---------|--------|---------------|---------------------|----------------|----------------|
| NEW_CUS_DLEQ_QUEUE | NEW DLEQ_QUEUE_TEST | DELINQUENT | 0 | ALL | ALL | Y | N | N | N |

Queue Assignment

| Select All | User Name | Account # | Replacement User | Queue Name | Queue Desc | Responsibility | Company | Branch | Date | Title | Products |
|--------------------------|---------------|----------------|------------------|--------------|-------------------|----------------|---------|--------|------------|---------------|-----------|
| <input type="checkbox"/> | BOBBURI MADHU | 20161200011168 | | NEW_CUS_D... | NEW DLEQ_QUEUE... | SUPERUSER | US01 | USHQ | 12/01/2016 | KALLAM NAVEEN | LEASE VEH |
| <input type="checkbox"/> | BOBBURI MADHU | 20161200010574 | | NEW_CUS_D... | NEW DLEQ_QUEUE... | SUPERUSER | US01 | USHQ | 12/01/2016 | KALLAM NAVEEN | LOAN VEH |

Customer Service > Account Details > Condition Details

Customer Service x

Search **Customer Service: 20161200011168** Review Request (Pending: 0) Queue Assignment

Account(s): 20161200011168: KALLAM NAVEEN [View](#) [Audit](#)

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

| Company | Branch | Sub Unit | Account # | Product | Days Past Due | Currency | Pay Off Amt | Amount D |
|---------|--------|-----------|----------------|---------------|---------------|----------|-------------|----------|
| US01 | USHQ | UNDEFINED | 20161200011168 | LEASE VEHICLE | 71 | USD | 9,352.00 | 2,526.00 |

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

Account Details Statements Rate Schedule Insurances **Condition Details** Contract Information

Condition/Queue

View Format Freeze Detach Wrap

| User | Responsibility | Account Condition | Queue Desc | Condition Start Dt | Queue Start Dt | User Start Dt | Reason |
|---------|----------------|-------------------|---------------------|--------------------|----------------|---------------|--------|
| BOMADHU | SUPERUSER | DELINQUENT | NEW DLEQ_QUEUE_TEST | 01/09/2017 | 03/17/2017 | 03/17/2017 | |

Condition/Queue History [View](#)

View Format Freeze Detach Wrap Condition Queue User All

| User | Responsibility | Account Condition | Queue Desc | Start Dt | End Dt | Changed Dt | Change Reason | Reason |
|-----------|----------------|-------------------|------------|------------|------------|------------|-------------------|-----------------|
| UNDEFINED | UNDEFINED | BANKRUPTCY | UNDEFINED | 03/16/2017 | 03/16/2017 | 03/17/2017 | CONDITION CHAN... | CONDITION CLOSE |

2.19.4 Seed Data

| SNO | TABLE | KEY DATA | Type |
|-----|-------|----------|------|
| 1 | NA | NA | NA |

2.20 Account Access History

2.20.1 Overview

- OFSLL is enhanced to display user account access history in Customer Servicing and Collections.

2.20.2 Description

- A new screen is created in Servicing → Customer Service → History and Collections → Customer Service → History to display user account access history.
- System posts the record, even if user doesn't make any changes on account i.e., on Open/Close/View of account, system logs a record.
- Multiple ways of accessing the account is tracked and logged:
 - Accessing the account by submitting account number (or other quick search items)
 - Accessing the account by using Queue/Condition dropdown
 - Accessing the account by Search Criteria
 - Accessing the account from Review Request tab
 - Accessing the account from Dialer (using Next Account button)
 - Accessing the account from FLEXCUBE UNIVERAL BANKING SYSTEM (UBS) environment (integrated environment)
 - Accessing the account by clicking in Origination > Existing Account Hyperlink.

The screenshot displays the Oracle Customer Service interface. At the top, the search bar shows 'Customer Service: 20160100012317'. Below this, the account details for 'Account(s): 20160100012317: ROCK PJ' are shown. A table lists account details with columns: Company, Branch, Sub Unit, Account #, Product, Days Past Due, Currency, Pay Off Amt, Amount Due, and Status. The 'Access History' tab is selected, showing a table with columns 'Accessed By' and 'Access Dt'. The data in the 'Access History' table is as follows:

| Accessed By | Access Dt |
|-------------|------------------------|
| LMANGALA | 09/28/2016 09:59:02 PM |
| RMACHARL | 09/27/2016 09:27:43 PM |
| NAVEEN | 09/27/2016 07:49:50 PM |
| NAVEEN | 09/27/2016 05:50:49 PM |
| NAVEEN | 09/27/2016 05:36:36 PM |

2.21 Condition/Queue History

2.21.1 Overview

Existing 'Condition History' tab at Servicing renamed as 'Condition Details'

This tab now shows two sections – Condition/Queue and Condition/Queue History

- Servicing > Account > Condition shows: Current Open Conditions, Queues and Hard Assigned Users
- Servicing > Condition History shows: Historical Open Conditions, Queues and Hard Assigned Users

2.21.2 Description

I. Changes in Customer Service >Account Details > Condition Details Tab

1. Two independent blocks – Conditions/Queue, Condition/Queue History

- i. 'Condition/Queue' Block shows current Condition, Queue, User Data.
 - If the condition is being **OPENED** by any of the following mode:
 - On posting Call Activity that OPEN conditions on account.
 - Conditions posted by Batch events
 - Conditions posted by Transaction (Example – Borrower on Military duty)
 - When Queue is created on a 'Condition'.
 - When user is being hard assigned to Queue.
- ii. **Data shown under 'Condition/Queue History' Block:**
 - When a condition is closed on account by any mode [Using Call Activity, Transaction or a batch job].
 - When an account got out of a queue [Say, Account moved from 30 Day Delq Queue to 60 Day Delq Queue].
 - When a user re-assigned to the queue for Hard Assigned queues.
- iii. **Radio Buttons for 'Condition/Queue History' Block:**
 - Shows 'Queue, Condition, User and All' radio buttons at Condition/Queue History block.
 - System shows only corresponding records on selection of radio button.
 - Default value is 'Condition'.
- iv. **Processing Logic**
 - i. System inserts record in condition history table in case of any change in Condition, Queue, User or Reason along with 'Change Reason'

Example: If Condition is closed, system inserts 3 records in history table

 - a. For Condition Closure
 - b. For Queue Closure
 - c. For User Change
 - ii. System stamps 'Condition Start Dt or Queue Start Dt, or User Start Dt in Condition/ Queue table; whenever a respective entity gets created.
 - iii. When system inserts record in to history table; system stamps the 'Start Dt' = Date when historical entity got created. End Date = whenever historical 'Condition or Queue or User gets closed.

2.21.3 Screenshot

Condition/Queue History Screen

User Change:

Customer Service: 20161200030704

Account(s): 20161200030704: HISTORY CONDITION - NEW

| Company | Branch | Sub Unit | Account # | Product | Days Past Due | Currency | Pay Off Amt | Amount Due | Status | Oldest Due Dt |
|---------|--------|-----------|----------------|-------------------|---------------|----------|-------------|------------|-------------|---------------|
| US01 | USHQ | UNDEFINED | 20161200030704 | LOAN VEHICLE (FR) | 32 | USD | 10,087.32 | 1,712.64 | ACTIVE:DELQ | 01/28/2017 |

Condition/Queue

| User | Responsibility | Account Condition | Queue Desc | Condition Start Dt | Queue Start Dt | User Start Dt | Reason |
|---------|----------------|-------------------|--------------------------------------|--------------------|----------------|---------------|--------|
| SURABHI | SUPERUSER | DELINQUENT | DELINQUENCY QUEUE: DAYS MORE THAN 30 | 02/05/2017 | 03/01/2017 | 03/01/2017 | |

Condition/Queue History

| User | Responsibility | Account Condition | Start Dt | End Dt | Queue Desc | Changed Dt | Change Reason | Reason |
|----------|----------------|-------------------|------------|------------|--------------------------------------|------------|---------------|----------------|
| RMACHARL | SUPERUSER | DELINQUENT | 02/28/2017 | 02/28/2017 | DELINQUENCY QUEUE: DAYS MORE THAN 30 | 03/01/2017 | USER CHANGED | INTERNAL-QUEUE |
| RMACHARL | SUPERUSER | DELINQUENT | 02/28/2017 | 02/28/2017 | DELINQUENCY QUEUE: DAYS MORE THAN 30 | 03/01/2017 | USER CHANGED | INTERNAL-QUEUE |

Condition Change:

Customer Service: 20161200030647

Account(s): 20161200030647: HISTORY CONDITION - TEST

| Company | Branch | Sub Unit | Account # | Product | DLQ Reason | Days Past Due | Currency | Pay Off Amt | Amount Due |
|---------|--------|-----------|----------------|-------------------|------------|---------------|----------|-------------|------------|
| US01 | USHQ | UNDEFINED | 20161200030647 | LOAN VEHICLE (FR) | | 9 | USD | 9,229.62 | 0.00 |

Condition/Queue

No data to display.

Condition/Queue History

| User | Responsibility | Account Condition | Start Dt | End Dt | Queue Desc | Changed Dt | Change Reason | Reason |
|----------|----------------|-------------------|------------|------------|--------------------------------------|------------|---------------|-----------------|
| RMACHARL | SUPERUSER | DELINQUENT | 02/04/2017 | 02/27/2017 | DELINQUENCY QUEUE: DAYS MORE THAN 30 | 02/28/2017 | CONDITION CHA | CONDITION CLOSE |

Queue Change:

The screenshot displays the Oracle Customer Service interface for account 20161200030647. The account is in a 'HISTORY CONDITION - TEST' state. The main table shows account details:

| Company | Branch | Sub Unit | Account # | Product | Days Past Due | Currency | Pay Off Amt | Amount Due | Status | Oldest Due Dt |
|---------|--------|-----------|----------------|-------------------|---------------|----------|-------------|------------|--------|---------------|
| US01 | USHQ | UNDEFINED | 20161200030647 | LOAN VEHICLE (FR) | 0 | USD | 9,229.62 | 0.00 | ACTIVE | 02/28/2017 |

The 'Condition/Queue' section shows a table with no data to display. The 'Condition/Queue History' section shows the following history:

| User | Responsibility | Account Condition | Queue Desc | Start Dt | End Dt | Queue Desc | Changed Dt | Change Reason | Reason |
|-----------|----------------|-------------------|------------|------------|------------|--------------------------------------|------------|---------------|-----------------|
| RMACHARL | SUPERUSER | DELINQUENT | | 02/27/2017 | 02/27/2017 | DELINQUENCY QUEUE; DAYS MORE THAN 30 | 02/28/2017 | QUEUE CHANGED | CONDITION CLOSE |
| UNDEFINED | UNDEFINED | DELINQUENT | | 02/27/2017 | 02/27/2017 | DELINQUENCY QUEUE; DAYS MORE THAN 30 | 02/28/2017 | QUEUE CHANGED | INTERNAL-QUEUE |

2.21.4 Seed Data

| SNO | Table | Key Data | Type |
|-----|------------|--|--------|
| 1 | FLS_ACCESS | FLL.SER.UCS.ACCOUNTCONDITIONMAIN.VIEW.BUTTON | INSERT |

2.22 Condition Reason

2.22.1 Overview

Delinquency Reasons captured for specific cases of delinquency.

2.22.2 Description

1. Following reason codes added to **CAC_REASON_CD** Lookup Type.
 - i. 1st Payment Delinquency
 - ii. NSF Delinquency
 - iii. Matured Delinquency
2. Whenever system updates the 'DLQ' condition, system updates respective reason code to Account Conditions table and it shows in Servicing > Header Block as shown in the fig.

Scenario 1 - 1st Payment Delinquency

1. When the first payment is delinquent for an account, system picks that account and update the Delinquency Reason as "**1st Payment Delinquency**".
2. After updating the Delinquency Reason as "**1st Payment Delinquency**", if the payment is received for that account system removes the "1st Payment Default Delinquency" Delinquency Reason
3. In case of payment reversal, system posts back the '**1st Payment Default Delinquency**'.

Notes: Whenever payment is posted or reversed on account; system verifies if this is 1st payment delinquency and inserts/removes the reason).

Scenario 2 - NSF Delinquency

1. When the Last Payment result in NSF for an account, system picks that account and update the Delinquency Reason as "NSF Delinquency"
2. After updating the Delinquency Reason as "**NSF Delinquency**", if the Last payment receives for that account system removes the "NSF Delinquency" Delinquency Reason.

Notes: While making payment as NSF; system verifies 'Last Due' in Due Date History' table and inserts the reason.

Scenario 3 - Matured Delinquency

1. When an Account reaches the 'Maturity Date' with some delinquency amount, system picks that account and update the Delinquency Reason as "**Matured Delinquency**"
2. Once the Delinquency amount is completely paid off, system removes this Delinquency Reason
3. In case of payment reversal, system posts back the '**Matured Delinquency**'.

Notes: While reversing payment on account, system verifies if account reached 'Maturity Date' and inserts the reason.

Note: User is expected to enable 'Audit' field to record the history of this field.

Closing Delinquency Reason Codes:

- For 1st Payment Default Delinquency reason, the reason ends; once the Paid Terms moves from 0 to >0, even if the account remains delinquent.
- For NSF reason, any payment after the NSF that moves the due date ends the NSF reason.

2.22.3 Screenshot

Condition Reason

The screenshot displays the Oracle Financials interface for account 20161100030812. The account is titled 'REASON TEST-FIRST DLQ'. A table lists account details with columns: Sub Unit, Account #, Product, Days Past Due, Currency, Pay Off Amt, Amount Due, Status, Oldest Due Dt, and DLQ Reason. The DLQ Reason column for the account is highlighted in yellow and contains the value '1ST PAYMENT DELINQUENCY'. Below the table, there are sections for Alerts, Conditions, Account Details, and Other Information. The Conditions section shows a condition 'DELINQUENT' starting on 12/09/2016. The Account Details section shows a table of dues with columns for due dates and amounts. The Other Information section shows collateral information for a 2016 TOYOTA CAMRY and customer information for 'DLQ REASON TEST-FIRST'.

2.22.4 Seed Data

| Sno | Table | Key Data | Type |
|-----|---------|-------------------------------|--------|
| 1 | LOOKUPS | CAC_REASON_CD 1ST_PAYMENT_DLQ | INSERT |
| 2 | LOOKUPS | CAC_REASON_CD NSF_DLQ | INSERT |
| 3 | LOOKUPS | CAC_REASON_CD MATURED_DLQ | INSERT |

2.23 Export to Excel facility in Securitization Screen

2.23.1 Overview

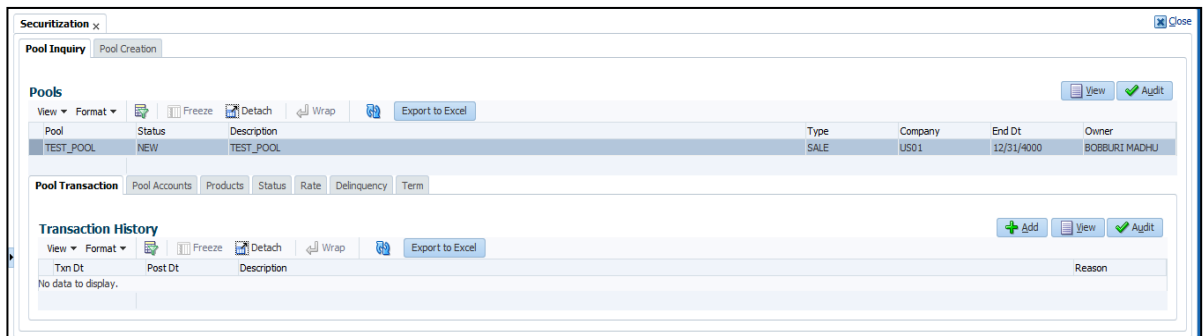
'Export to Excel' facility provided in Servicing > Securitization > Pool Inquiry and Pool Transactions block.

2.23.2 Description

'Export to Excel' facility provided in Servicing > Securitization > Pool Inquiry and Pool Transactions block.

2.23.3 Screenshot

Customer Service > Securitization > Pool Inquiry



2.23.4 Seed Data

| SNO | TABLE | KEY DATA | Type |
|-----|------------|---|--------|
| 1 | FLS ACCESS | FLL.SER.UCS.ACCOUNTTRANSACTION.EXPORT.BUTTON | INSERT |
| 2 | FLS ACCESS | FLL.SER.USC.SECURITIZATIONPOOLTRANSACTION.EXPORT.BUTTON | INSERT |
| 3 | FLS ACCESS | FLL.SER.USC.SECURITIZATIONPOOL.EXPORT.BUTTON | INSET |

2.24 Customer Details Update flag

2.24.1 Overview

'Customer Details Update' flag is introduced in OFSLL at Origination Stage and Account On-boarding Interface; indicating 'Customer Data' Override; while funding/on-boarding an account.

2.24.2 Description

'Update Customer Info' Flag

New flag 'Update Customer Info' is introduced while funding/on-boarding an account.

- I. Account on-boarding Web service – Update Customer Info flag
- II. Changes at Origination > Application Entry > Applicant > Update Customer Info
- III. Servicing > Customer Service > Customer Information > Update Customer Info field

I. **Account on-boarding Web service – Update Customer Info flag**

- Currently, when the account is linked to existing customer Id, no customer/address/telecom records are overwritten, but only new "cus_acc_relation" record is created. Also, system picks up the latest 'Customer Id', considering application class.
- A new flag 'Update Customer Info' flag is introduced in existing Account On-boarding web service at each applicant level.
- System posts comments on accounts with **old and new values** of changes in Customer information [Not Address/Employment/Telecom blocks]; on accounts where **ACC_OPEN_IND = 'Y'** (not on closed accounts) and newly created account for all applicants/customers data changed.

Message Format: Applicant/Customer Name: Field Name – Changed 'From Value', 'To Value'.

- Following new '**ACCOUNT BOARDING EDITS**' interface introduced:

| Edit Description | Type | Comment |
|--|-------|---|
| System validates that 'Update Customer Info' flag ='Y' only if 'Existing Customer Id' field is not NULL or Link to Existing Customer Flag ='Y' | Error | |
| Customer Sensitive Information changed with 'Update Customer Info' flag for Primary Applicant | Error | This EDIT is triggered, only if user selects 'Update Customer Info' Flag. |
| Customer Sensitive Information changed with 'Update Customer Info' flag for Other Applicant | Error | This EDIT is triggered, only if user selects 'Update Customer Info' Flag. |

- While triggering above EDITS, system checks and compare value with applicant and customer data (Based on latest 'Customer Id' logic).

II. **Changes at Origination → Applicant Block**

- New 'Update Customer Info' flag is introduced at Origination > Applicant Block and if the flag value ='Y' (appears for each applicant); system will override data in customer table.

Origination > Applicant Block

| Attribute | Description | Input/ Selectable/ Display Only | Object Type | Mandatory Y/N | Data Type/ Size | Field Validation | Default Values | Comments |
|----------------------|--|---------------------------------|-------------|---------------|-----------------|------------------|----------------|----------|
| Update Customer Info | Select this flag to override existing customer information | Input | Check Box | Y | Bullion | | N | |

III. **Changes at Servicing > Customer Details > Customer Information**

- A new flag is introduced in Servicing as described below and system passes the flag information to servicing from Origination/ Account On-boarding.
- System posts comments on accounts with **old and new values** of changes in customer information; on accounts where **ACC_OPEN_IND = 'Y'** (not on closed accounts) and newly created account for all applicants/customers data changed.

Message Format: Applicant/Customer Name: Field Name – Changed 'From Value', 'To Value'.

Servicing > Customer Details > Customer Information

| Attribute | Description | Input/ Selectable/ Display Only | Object Type | Mandatory Y/N | Data Type/ Size | Field Validation | Default Values | Comments |
|----------------------|--|---------------------------------|-------------|---------------|-----------------|---|----------------|----------|
| Update Customer Info | View this flag indicating existing customer information override | Display | Check Box | Y | Bullion | This flag gets updated from Origination | NA | |

IV. Handling Exceptions

Account Void

If user voids the account, where 'Customer Information' is overridden using 'Update Customer Information' flag, user is expected to manually update the customer data again by posting non-monetary transactions.

2.24.3 Screenshot

Origination > Applicant

Servicing > Customer Details > Customer Information

2.24.4 Seed Data:

| SNO | TABLE | KEY DATA | Type |
|-----|-----------------------|--|--------|
| 1 | EDIT_DETAILS | CNLNCE_APP_EDIT_00 UPD_CUS_INFO_IND_SCRA_PRIM NA | INSERT |
| 2 | EDIT_DETAILS | CNLNOE_APP_EDIT_00 UPD_CUS_INFO_IND_SCRA_PRIM NA | INSERT |
| 3 | EDIT_DETAILS | CNLSCE_APP_EDIT_00 UPD_CUS_INFO_IND_SCRA_PRIM NA | INSERT |
| 4 | EDIT_DETAILS | CNLNCE_APP_EDIT_00 UPD_CUS_INFO_IND_SCRA_OTHR NA | INSERT |
| 5 | EDIT_DETAILS | CNLNOE_APP_EDIT_00 UPD_CUS_INFO_IND_SCRA_OTHR NA | INSERT |
| 6 | EDIT_DETAILS | CNLSCE_APP_EDIT_00 UPD_CUS_INFO_IND_SCRA_OTHR NA | INSERT |
| 7 | EDIT_DETAILS | CNLNCE_APP_EDIT_00 UPD_CUS_INFO_IND_PRIM NA | INSERT |
| 8 | EDIT_DETAILS | CNLNOE_APP_EDIT_00 UPD_CUS_INFO_IND_PRIM NA | INSERT |
| 9 | EDIT_DETAILS | CNLSCE_APP_EDIT_00 UPD_CUS_INFO_IND_PRIM NA | INSERT |
| 10 | EDIT_DETAILS | CNLNCE_APP_EDIT_00 UPD_CUS_INFO_IND_OTHR NA | INSERT |
| 11 | EDIT_DETAILS | CNLNOE_APP_EDIT_00 UPD_CUS_INFO_IND_OTHR NA | INSERT |
| 12 | EDIT_DETAILS | CNLSCE_APP_EDIT_00 UPD_CUS_INFO_IND_OTHR NA | INSERT |
| 13 | EDIT_DETAILS | CNLNCE_CON_EDIT_01 UPD_EXISTING_CUST_IND NA | INSERT |
| 14 | EDIT_DETAILS | CNLSCE_CON_EDIT_01 UPD_EXISTING_CUST_IND NA | INSERT |
| 15 | EDIT_DETAILS | CNLNOE_CON_EDIT_01 UPD_EXISTING_CUST_IND NA | INSERT |
| 16 | EDIT_DETAILS | CNLNCE_ACX_EDIT_01 UPD_EXISTING_CUST_IND NA | INSERT |
| 17 | EDIT_DETAILS | CNLNOE_ACX_EDIT_01 UPD_EXISTING_CUST_IND NA | INSERT |
| 18 | EDIT_DETAILS | CNLSCE_ACX_EDIT_01 UPD_EXISTING_CUST_IND NA | INSERT |
| 19 | EDIT_DETAILS | CNLNCE_ACX_EDIT_01 UPD_CUS_INFO_IND_PRIM NA | INSERT |
| 20 | EDIT_DETAILS | CNLNOE_ACX_EDIT_01 UPD_CUS_INFO_IND_PRIM NA | INSERT |
| 21 | EDIT_DETAILS | CNLSCE_ACX_EDIT_01 UPD_CUS_INFO_IND_PRIM NA | INSERT |
| 22 | EDIT_DETAILS | CNLNCE_ACX_EDIT_01 UPD_CUS_INFO_IND_OTHR NA | INSERT |
| 23 | EDIT_DETAILS | CNLNOE_ACX_EDIT_01 UPD_CUS_INFO_IND_OTHR NA | INSERT |
| 24 | EDIT_DETAILS | CNLSCE_ACX_EDIT_01 UPD_CUS_INFO_IND_OTHR NA | INSERT |
| 25 | FLEX_TABLE_ATTRIBUTES | CNB_APL UPD_EXISTING_CUST_IND | INSERT |
| 26 | FLEX_TABLE_ATTRIBUTES | CNB_APL UPD_CUS_INFO_IND_PRIM | INSERT |
| 27 | FLEX_TABLE_ATTRIBUTES | CNB_APL UPD_CUS_INFO_IND_OTHR | INSERT |
| 28 | FLEX_TABLE_ATTRIBUTES | CNB_CON_LOAN UPD_EXISTING_CUST_IND | INSERT |
| 29 | FLEX_TABLE_ATTRIBUTES | CNB_CON_LEASE UPD_EXISTING_CUST_IND | INSERT |
| 30 | FLEX_TABLE_ATTRIBUTES | CNB_CON_LOC UPD_EXISTING_CUST_IND | INSERT |
| 31 | FLEX_TABLE_ATTRIBUTES | CNB_APL UPD_CUS_INFO_IND_SCRA_PRIM | INSERT |
| 32 | FLEX_TABLE_ATTRIBUTES | CNB_APL UPD_CUS_INFO_IND_SCRA_OTHR | INSERT |

2.25 Promise to Pay Tolerance

2.25.1 Overview

Current Functionality is Promise to Pay and Payment Tolerance use same parameter in contract to mark promise as broken or kept and payment as received/not received.

Separate set of 'Tolerance' parameters provided for Promise to Pay. Regular installment will still refer existing 'Tolerance' parameters at Contract Tab.

2.25.2 Description

i. **New Contract Parameters for 'Promise Tolerance**

- a. New parameters 'Promise Tolerance and Promise Tolerance %' introduced in Origination > Contract > VIEW Only.
- b. New parameters 'Promise Tolerance and Promise Tolerance %' introduced in Setup > Contract to input details.
- c. New parameters 'Promise Tolerance and 'Promise Tolerance %' introduced in Servicing > Account Information > Contract > VIEW only.
- d. System refers 'Promise Tolerance and Promise Tolerance%' parameters while updating 'Broken Indicator' flag in Promises.
- e. When user copies the contract, system copies new parameter introduced.
- f. Change applicable for products – Loan, Line and Lease.

ii. **Validations:**

| | |
|------------------------------|--|
| Promise Tolerance Amt | This is the threshold amount that must be achieved before a due amount is considered KEPT or BROKEN. If (Payment Received + Promise Tolerance: \$Value) >= Promise Amount, the Due Date will be considered KEPT. |
| Promise Tolerance % | This is the threshold percentage that must be achieved before a due amount is considered KEPT or BROKEN. If Payment Received >= (Promised Amt * Promise Tolerance%), the due date will be considered KEPT) |

Note: System uses the least value.

iii. **Migration/Conversion Impact**

Migration

Data Fix script is provided for existing contract and accounts to populate from Payment tolerance fields to Promise Tolerance fields.

Conversion/Account Boarding

While doing conversion, system will derive data from contract based on 'Instrument Name'

2.25.3 Screenshot

Setup > Contract Screen

Contract Definition

Instruments

Instrument: INS-LOAN-VE
 * Description: LOAN INSTRUMENT -
 * Start Dt: 09/27/1994
 * End Dt: 12/31/4000
 * Enabled:

Selection Criteria

* Company: ALL
 * Branch: ALL
 * Billing Cycle: MONTHLY
 * Product: LOAN VEHICLE (F)
 * State: ALL
 * Currency: ALL
 * Pricing: ALL

Scheduled Dues

* Pre compute:
 * Rebate Method: NONE
 * Rebate Term Method: NEAREST CURREN
 * Rebate Min Fin Chg Method: NONE
 * Min Finance Charge: 1.0000
 * Acquisition Charge Amt: 0.00
 * Due Day Min: 1
 * Due Day Max: 31
 * Max Due Day Change / Year: 2
 * Max Due Day Change / Life: 5
 * Max Due Day Change Days: 15
 * Pmt Tolerance Amt: 15.00
 * Pmt Tolerance %: 0.0000
 * Promise Tolerance Amt: 10.00
 * Promise Tolerance %: 95.00

Extension

* Cure Letter Valid Days: 1
 * Delq Category Method: DAYS
 * Accrual Post Maturity:
 * Max Extn Period / Year: 2
 * Max Extn Period / Life: 5
 * Max # Extn / Year: 2
 * Max # Extn / Life: 5
 * Minimum # Payments: 0
 * Extension Gap in Months: 0

Advance Details

* Multi Disbursement Allowed:
 * Min Initial Advance: 0.00
 * Max Initial Advance: 0.00
 * Late Charge Allowed:

Payment Caps

* Min Int Rate (Floor): 0.0000
 * Max Int Rate (Ceiling): 35.0000
 * Max Pmt Inc / Year: 0
 * Max Pmt Inc / Life: 0

Other

* 1st Pmt Deduction Allowed:
 * 1st Pmt Refund Allowed:
 * 1st Pmt Refund Days: 0
 * 1st Pmt Refund Days: 14
 * Refund Allowed:
 * Refund Tolerance Amt: 1.00
 * Anniversary Period: 12
 * Writeoff Tolerance Amt: 5.0000
 * PrePmt Penalty:

Origination > Contract > Other Details

Other Details

Servicing Branch: USHQ
 Collector: DEMO COLLECTOR
 Funder: _____

Misc

Link To Existing Customer: _____
 Anniversary Period: 12
 Default Pmt Spread: TESTING ADVANCE REDRAW

HMDA

Lien Status: HOEPA ORIGINATED OR PURCHASED - NOT HOEPA
 Rate Spread: 0.0000

Others

1st Pmt Deduction: _____
 Days: 0
 1st Pmt Refund:
 Days: 14
 PrePmt Penalty: _____

Rebate

Rebate Method: UNDEFINED
 Rebate Term Method: NEAREST CURRENT CYCLE
 Rebate Min Fin Chg Method: UNDEFINED
 Rebate Min Fin Chg Value: 1
 Acquisition Charge Amt: 0.00

Tolerance

Refund Allowed:
 Refund Tolerance: 1
 Pmt Tolerance Amt: 15
 Pmt Tolerance %: 0
 Promise Tolerance Amt: 10
 Promise Tolerance %: 95
 Writeoff Tolerance: 5

Delinquency

% of Term for Penalty: 0
 Pay Off Fee: _____

Due Date

Late Charge Grace Days: 10
 Delq Grace Days: 8
 Delq Category Method: DAYS
 Time-Bar Years: 99
 Max Due Day Change Days: 15
 Min Due Day: 1
 Max Due Day: 31
 Max Due Day Change Year: 2
 Max Due Day Change Life: 5

Extension

Max Extn Period / Year: 2
 Max Extn Period / Life: 5
 Max # Extn / Year: 2
 Max # Extn / Life: 5
 Minimum # Payments: 0
 Extension Gap in Months: 0

Servicing > Contract > Other Details

Contract Details

Delinquency

Late Charge Grace Days: 10
 Delq Grace Days: 8
 Delq Cat Method: DAYS
 Time-Bar Years: 99

Extn and Due Date Change

Max Extn Period / Yr: 2
 Max Extn Period / Life: 5
 Max # Extn / Yr: 2
 Max # Extn / Life: 5
 Minimum # Payments: 0
 Extension Gap in Months: 0
 Max Due Day Change Days: 15
 Due Day Min: 1
 Due Day Max: 31
 Max Due Day Change / Yr: 2
 Max Due Day Change / Life: 5

Billing

Pre Bill Days: 21
 Billing Cycle: MONTHLY

Misc

Servicing Branch: USHQ
 Collector: DEMOCOLL
 Anniversary Period: 12
 Reprt Currency: USD
 Default Spread: TESTING ADVANCE REDRAW
 Link To Existing Customer: _____

HMDA

Lien Status: HOEPA ORIGINATED OR PURCHASED - NOT HOEPA
 Rate Spread: 0.00

Delinquency (Red Box)

Refund Allowed:
 Pmt Tolerance %: 0.00
 Promise Tolerance %: 95.00
 Refund Tolerance Amt: 1.00
 Pmt Tolerance Amt: 15.00
 Promise Tolerance Amt: 10.00
 WriteOff Tolerance Amt: 5.00

2.25.4 Seed Data

| SNO | Table | Key Data | Type |
|-----|-------|----------|------|
| NA | NA | NA | NA |

2.26 GL Query by 'Account'

2.26.1 Overview

New GL Query screen is developed to search the GL transactions by '**Account Number**'; which fetches data for Producer Transactions, Monetary Transactions, Amortized Transactions, Funding Transactions, Payment Transactions, Securitization Transactions, and Loan Sale Transactions.

User can view the GL Transactions in this screen by Account Number.

This screen is placed as new tab under 'Servicing > GL Transaction screen > Accounts (new tab)'.

2.26.2 Description

I. Working on GL Transaction Query Screen

1. Search block have 'Acc #' field with Search button to search data on screen.
2. On input of 'Account Number' and click of 'Search'; system fetches following details:
 - Customer Name, Status, Product Contract Date and Currency.
 - Monetary Transactions and Securitization Transactions will display Effective Date, GL Post Date, Transaction Code, Transaction Description, Amt and Remarks.
 - Funding Transactions and Producer Transactions will display Effective Date, GL Post Dt, Transaction Code, Transaction Description, Amt, and Producer Name.
 - Amortized Transactions and Loan Sales Transactions will display Effective Date, GL Post Date, Transaction Code, Transaction Description, and Amt.
 - GL Entries block shows GL Post Date, GL Transaction Code, GL Transaction, Description Dr/Cr and Amounts
3. System shows details for days selected in radio button- 1 Day, 2 Days, 5 Days and ALL Days. Default value on page load is '1 Day'. These radio buttons refer 'Transaction Date'.

2.26.3 Screenshot

Servicing > Interface > GL Transactions> Account > Monetary Transactions

The screenshot displays the 'GL Transactions' application window. At the top, there is a search bar for 'Account' with the value '20170100010956' and a 'Search' button. Below this, a table shows account details: Account # 20170100010956, Title KALLAM NAVEEN, Status ACTIVE:DELO, Product LOAN VEHICLE (FR), Contract Dt 01/01/2017, and Currency US DOLLAR. The 'Monetary Txns' section is active, showing a list of transactions with columns for Effective Dt, GL Post Dt, Transaction Code, Transaction Desc, and Amt. The transactions listed are: 03/16/2017 (NON SUFFICIENT FUND FEE, 20.00), 03/11/2017 (LATE CHARGE, 30.00), 02/11/2017 (LATE CHARGE, 30.00), and 01/01/2017 (FND CASH SALES/ADVANCE AMOUNT, 29,000.00). The 'GL Entries' section at the bottom shows a table with columns for GL Post Dt, GL Transaction Code, GL Transaction Desc, Dr/Cr, and various segments, but it currently displays 'No data to display.'

Servicing > Interface > GL Transactions > Account > Amortized Transactions

GL Transactions x Close

Company Account

Account
Acc # 20000100087045 Search

View Format Freeze Detach Wrap

| Account # | Title | Status | Product | Contract Dt | Currency |
|----------------|---------|--------------------|-------------------|-------------|-----------|
| 20000100087045 | DE AMIT | ACTIVE:DELQ:BKR... | LOAN VEHICLE (FR) | 01/20/2000 | US DOLLAR |

Monetary Txns Amortized Txns Producer Txns Securitization Txns Loan Sale Txns

Amortized Transactions

View Format Freeze Detach Wrap View Last 1 Day 2 Days 5 Days All Days

| Effective Dt | GL Post Dt | Transaction Code | Transaction Desc | TamAmt |
|--------------|------------|------------------|-------------------|--------|
| 01/30/2017 | 01/30/2017 | INT_AMORTIZE | INTEREST AMORTIZE | 143.47 |

GL Entries

View Format Freeze Detach Wrap

| GL Post Dt | GL Transaction Code | GL Transaction Desc | Dr/Cr | Segment #1 | Segment | Segment #2 | Segment | Segment #3 | Segment | Segment #4 | Segment | Segment #5 |
|------------|---------------------|---------------------|--------|------------|-------------------|------------|---------------|------------|---------|------------|---------|------------|
| 01/30/2017 | INT_AMORTIZE | INTEREST AMORT... | DEBIT | 402000 | INTEREST AMORT... | CB-001 | HEAD QUARTERS | | | | | |
| 01/30/2017 | INT_AMORTIZE | INTEREST AMORT... | CREDIT | 100000 | LOAN FUNDING | CB-001 | HEAD QUARTERS | | | | | |

Servicing > Interface > GL Transactions > Account > Producer Transactions

GL Transactions x Producers x Close

Company Account

Account
Acc # 20161100121025 Search

View Format Freeze Detach Wrap

| Account # | Title | Status | Product | Contract Dt | Currency |
|----------------|---------|-------------|-------------------|-------------|-----------|
| 20161100121025 | DE AMIT | ACTIVE:DELQ | LOAN VEHICLE (FR) | 11/10/2016 | US DOLLAR |

Monetary Txns Amortized Txns Producer Txns Securitization Txns Loan Sale Txns

Producer Transactions

View Format Freeze Detach Wrap View Last 1 Day 2 Days 5 Days All Days

| Effective Dt | GL Post Dt | Transaction Code | Transaction Desc | Amt | Producer Details |
|--------------|------------|------------------|-----------------------------------|--------|------------------------------------|
| 11/30/2016 | 11/14/2016 | COMP_UPFRONT_ME | COMPENSATION UPFRONT MONTHEND | 641.63 | GA-00001 : AUTO SOURCE OF MARIETTA |
| 11/30/2016 | 11/14/2016 | DIS_COMP_LIM | DISBURSEMENT COMPENSATION MONTHLY | 641.62 | GA-00001 : AUTO SOURCE OF MARIETTA |
| 11/10/2016 | 11/14/2016 | COMP_UPFRONT | COMPENSATION UPFRONT | 71.29 | GA-00001 : AUTO SOURCE OF MARIETTA |

GL Entries

View Format Freeze Detach Wrap

| GL Post Dt | GL Transaction Code | GL Transaction Desc | Dr/Cr | Segment #1 | Segment | Segment #2 | Segment | Segment #3 | Segment | Segment #4 | Segment | Segment #5 |
|------------|---------------------|---------------------|--------|------------|-------------------|------------|---------------|------------|---------|------------|---------|------------|
| 11/14/2016 | COMP_UPFRONT... | COMPENSATION U... | DEBIT | 100000 | LOAN FUNDING | CB-001 | HEAD QUARTERS | | | | | |
| 11/14/2016 | COMP_UPFRONT... | COMPENSATION U... | CREDIT | 102000 | DEALER RECEIVA... | CB-001 | HEAD QUARTERS | | | | | |

Servicing > Interface > GL Transactions > Account > Securitization Transactions

GL Transactions x Close

Company Account

Account
Acc # 20000100087045 Search

View Format Freeze Detach Wrap

| Account # | Title | Status | Product | Contract Dt | Currency |
|----------------|---------|--------------------|-------------------|-------------|-----------|
| 20000100087045 | DE AMIT | ACTIVE:DELQ:BKR... | LOAN VEHICLE (FR) | 01/20/2000 | US DOLLAR |

Monetary Txns Amortized Txns Producer Txns Securitization Txns Loan Sale Txns

Securitization Transactions

View Format Freeze Detach Wrap View Last 1 Day 2 Days 5 Days All Days

| Effective Dt | GL Post Dt | Transaction Code | Transaction Desc | Amt | Remarks |
|--------------|------------|------------------|---------------------------------------|-----------|---------|
| 01/30/2017 | 01/30/2017 | SGL_ADV_CONTRA | CONTRA FOR ADVANCE / PRINCIPAL / NOTE | 15,000.00 | ERTERT |
| 01/30/2017 | 01/30/2017 | SGL_ADV | ADVANCE / PRINCIPAL / NOTE | 15,000.00 | ERTERT |

GL Entries

View Format Freeze Detach Wrap

| GL Post Dt | GL Transaction Code | GL Transaction Desc | Dr/Cr | Segment #1 | Segment | Segment #2 | Segment | Segment #3 | Segment | Segment #4 | Segment | Segment #5 |
|------------|---------------------|---------------------|--------|------------|-------------------|------------|---------|------------|---------|------------|---------|------------|
| 01/30/2017 | SGL_ADV_CONTRA | CONTRA FOR ADV... | DEBIT | 200000 | CLEARING ADVAN... | | | | | | | |
| 01/30/2017 | SGL_ADV_CONTRA | CONTRA FOR ADV... | CREDIT | 200000 | LOAN RECEIVABLES | | | | | | | |

Servicing > Interface > GL Transactions > Account > Loan Sale Transactions

GL Transactions x

Company Account

Account

Acc # Search

View Format Freeze Detach Wrap

| Account # | Title | Status | Product | Contract Dt |
|---------------------|-------|--------|---------|-------------|
| No data to display. | | | | |

Monetary Txns Amortized Txns Producer Txns Securitization Txns **Loan Sale Txns**

Loan Sale Transactions

View Format Freeze Detach Wrap View Last 1 Day 2 Days 5 Days All Days

| Effective Dt | GL Post Dt | Transaction Code | Transaction Desc | Amt |
|---------------------|------------|------------------|------------------|-----|
| No data to display. | | | | |

GL Entries

View Format Freeze Detach Wrap

| GL Post Dt | GL Transaction Code | GL Transaction Desc | Dr/Cr | Segment #1 | Segment | Segment #2 | Segment | Segment #3 | Segment | Segment #4 | Segment |
|---------------------|---------------------|---------------------|-------|------------|---------|------------|---------|------------|---------|------------|---------|
| No data to display. | | | | | | | | | | | |

Servicing > Interface > GL Transactions > Account > Payment Transactions

GL Transactions x

Company Account

Account

Acc # 20000100013892 Search

View Format Freeze Detach Wrap

| Account # | Title | Status | Product | Contract Dt |
|----------------|-----------------------|------------------|-------------------|-------------|
| 20000100013892 | DE AMIT / SMITH EDWIN | ACTIVE:DELQ:REPO | LOAN VEHICLE (FR) | 01/20/2000 |

Monetary Txns Amortized Txns Producer Txns Securitization Txns Loan Sale Txns **Payment Txns** Funding Txns

Payment Transactions

View Format Freeze Detach Wrap View Last 1 Day 2 Days 5 Days All Days

| Effective Dt | GL Post Dt | Batch Type | Reason | Amt |
|--------------|------------|------------|--------|--------|
| 02/08/2017 | 02/08/2017 | PAY | | 456.00 |
| 02/08/2017 | 02/08/2017 | PAY | | 456.00 |

Payment Allocation Transactions

View Format Freeze Detach Wrap

| Effect Dt | Transaction Code | Amt |
|------------|------------------|--------|
| 02/08/2017 | INTEREST BILLED | 456.00 |

Servicing > Interface > GL Transactions > Account > Funding Transactions

GL Transactions x

Company Account

Account

Acc # 20000100013892 Search

View Format Freeze Detach Wrap

| Account # | Title | Status | Product | Contract Dt |
|----------------|-----------------------|------------------|-------------------|-------------|
| 20000100013892 | DE AMIT / SMITH EDWIN | ACTIVE:DELQ:REPO | LOAN VEHICLE (FR) | 01/20/2000 |

Monetary Txns Amortized Txns Producer Txns Securitization Txns Loan Sale Txns Payment Txns **Funding Txns**

Funding Transactions

View Format Freeze Detach Wrap View Last 1 Day 2 Days 5 Days All Days

| Effective Dt | GL Post Dt | Transaction Code | Transaction Desc | Amt | Producer Name |
|--------------|------------|------------------|-------------------------------|----------|--------------------|
| 01/20/2000 | 10/06/2016 | FUN_1 | FND CASH SALES/ADVANCE AMOUNT | 3,460.00 | ME-00003: CAR C... |

GL Entries

View Format Freeze Detach Wrap

| GL Post Dt | GL Transaction Code | GL Transaction Desc | Dr/Cr | Segment #1 | Segment | Segment #2 | Segment | Segment #3 | Segment | Segment #4 | Segment |
|------------|---------------------|---------------------|--------|------------|----------------|------------|---------------|------------|---------|------------|---------|
| 10/06/2016 | FUN_1 | FND CASH SALES/... | DEBIT | 111111 | CONSUMER LOANS | CB-001 | HEAD QUARTERS | | | | |
| 10/06/2016 | FUN_1 | FND CASH SALES/... | CREDIT | 100000 | LOAN FUNDING | CB-001 | HEAD QUARTERS | | | | |

2.26.4 Seed Data

| SNO | Table | Key Data | Type |
|-----|------------|--|--------|
| 1 | FLS_ACCESS | FLL.INT.UGL.GLTRANSACTIONCOMPANY.TAB | INSERT |
| 2 | FLS_ACCESS | FLL.INT.UGL.GLTRANSACTIONACCOUNT.TAB | INSERT |
| 3 | FLS_ACCESS | FLL.INT.UGL.GLMONETARYTXNQUERY.TAB | INSERT |
| 4 | FLS_ACCESS | FLL.INT.UGL.GLAMORTIZEDTXNQUERY.TAB | INSERT |
| 5 | FLS_ACCESS | FLL.INT.UGL.GLPRODUCERTXNQUERY.TAB | INSERT |
| 6 | FLS_ACCESS | FLL.INT.UGL.GLSECURITIZATIONTXNQUERY.TAB | INSERT |
| 7 | FLS_ACCESS | FLL.INT.UGL.GLLOANSALETXNQUERY.TAB | INSERT |
| 8 | FLS_ACCESS | FLL.INT.UGL.GLFUNDINGTXNQUERY.TAB | INSERT |
| 9 | FLS_ACCESS | FLL.INT.UGL.GLPAYMENTTXNQUERY.TAB | INSERT |

2.27 Account Timeline:

2.27.1 Overview

Servicing is enhanced to display “Transactions, Payments and Call Activities Timeline” for an Account. This will give user a visual representation of transactions and call activities posted on particular date.

2.27.2 Description

1. Add Timeline for an Account to display the Transactions, Payments and Call Activities posted on an Account in a particular day.

- i. An ADF “Timeline” component is added to show the activities happened on an Account.
- ii. Start date of the time line is Account Creation Date and end date is Current Date +1.
- iii. “Timeline” tab is added after the Customer Service >Bureau tab.
- iv. The Additions/Changes in following screens and sub screens will be showed on “Timeline”.

Customer Service:

a. Transaction History and Call Activities:

1. Transactions: Display only Good Txns

Display Description: “Txn Description”

Date: Txn Dt

2. In case of Call Activities, display Action/Result description and date in time line.

3. Add the following radio buttons to filter the transactions/Call Activities

- i. Monetary

1. Displays all good monetary transactions

- ii. Non-Monetary

1. Displays all non monetary transactions

- iii. Payments

1. Displays all Good Payments

- iv. Call Activities

1. Displays all Call activities

- v. All Radio Button

1. Display Monetary, Non Monetary, Payments and Call Activities.

2.27.3 Screenshot

Customer Service x

Search Customer Service: 20170100010873 Review Request (Pending: 0) Queue Assignment

Account(s): 20170100010873: NAVEEN KALLAM

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

| Company | Branch | Sub Unit | Account # | Product | Days Past Due | Currency | Pay Off Amt | Amount Due |
|---------|--------|-----------|----------------|-------------------|---------------|----------|-------------|------------|
| US01 | USHQ | UNDEFINED | 20170100010873 | LOAN VEHICLE (FR) | | 0 USD | 0.00 | 0.00 |

Customer Service Account Details Customer Details Transaction History Pmt Modes Bankruptcy Repo/Foreclosure Deficiency Collateral Bureau **Timeline** Cross/Up Sell Activities

Timeline Details

Monetary Non-Monetary Payments Call Activities All

Hours Half Years

'16 Dec '17 Jan Feb Mar Apr

2.27.4 Seed Data

| SNO | TABLE | KEY DATA | Type |
|-----|------------|---------------------------------|--------|
| 1 | FLS_ACCESS | FLL.SER.UCS.ACCOUNTTIMELINE.TAB | INSERT |

2.28 Statement Preference Mode

2.28.1 Overview

User can choose 'Statement Preference Mode' at the time of origination and is allowed to change the preference in servicing stage.

2.28.2 Description

- A field 'Stmt Preference Mode' with LOV (Email/ Physical) is added at 'Setup > Contract Screen'.
- Statement Preference maintained at setup is populated based on 'Instrument' selected in 'Origination > Contract'.
- 'Stmt Preference Mode' field added in following screens of the system.
 - Setup > Contract Screen
 - Origination > Contract Screen
 - Customer Service > Account Details > Account Details
 - Customer Service > Account Details > Contract Information
- New non-monetary transaction 'ACC_STMT_PREFERENCE_MODE' added to update statement preference in servicing stage.
- Column Definition added in Data Files 'Customer Statement'
- For existing customers, in migration; this value can be sent as NULL.

2.28.3 Screenshot

'Stmt Preference Mode' field added in Setup > Contract screen

The screenshot displays the Oracle Contract Setup screen with various configuration options. The 'Stmt Preference Mode' field is highlighted with a red box and is currently set to 'PHYSICAL'. The screen is organized into several sections:

- Contract Info:** Start Dt (05/12/1994), End Dt (12/31/4000), Enabled (checked).
- Rebate:** Rebate Term Method (NEAREST CURREN), Rebate Min Fin Chg Method (NONE), Min Finance Charge (1.0000), Acquisition Charge Amt (0.00).
- Selection Criteria:** Company (ALL), Branch (ALL), Billing Cycle (MONTHLY), Product (LOAN VEHICLE (PR)), State (ALL), Currency (ALL), Pricing (ALL).
- Accrual:** Accrual Method (INTEREST BEARIN), Base Method (ACTUAL/360), Start Dt Basis (EFFECTIVE DATE), Start Days (0), Time Counting Method (ACTUAL DAYS), Installment Method (EQUATED PAYMEN), Int Amortization Freq (MONTHLY (MONTH)).
- Scheduled Dues:** Due Day Min (1), Due Day Max (31), Max Due Day Change / Year (2), Max Due Day Change / Life (5), Max Due Day Change Days (15), Pmt Tolerance Amt (15.00), Pmt Tolerance % (95.0000).
- Billing:** Pre Bill Days (21), Billing Type (STATEMENT), Billing Method (LEVEL), Balloon Method (N + 1 PMTS).
- Delinquency:** Late Charge Grace Days (10), Stop Accrual Days (99999), Delq Grace Days (8).
- Advance Details:** Multi Disbursement Allowed (unchecked), Min Initial Advance (0.00), Late Charge Allowed (unchecked), Min Advance (0.00), Max Advance (0.00), Billing Allowed (unchecked), Draw Period Billing Method (NONE), Reschedule Ind (unchecked).
- Rate Cap & Adjustments:** Max Rate Inc / Year (0), Max Rate Inc / Life (0), Max Rate Dec / Year (0), Max Rate Dec / Life (0), Max # Adjust / Year (99).
- Payment Caps:** Max Pmt Inc / Year (0), Max Pmt Inc / Life (0).
- Other:** 1st Pmt Deduction Allowed (unchecked), 1st Pmt Refund Allowed (checked), 1st Pmt Deduction Days (0), 1st Pmt Refund Days (14), Refund Allowed (checked), Refund Tolerance Amt (1.00), Anniversary Period (12), Writeoff Tolerance Amt (5.0000), PrePmt Penalty (unchecked), % of Term for Penalty (0.0000), Recourse (checked), Max Recourse % (80.0000), Pay Off Fee Allowed (unchecked), Escrow Allowed (unchecked), Reprint Currency (ALL), PDC Security Check (unchecked), Default Pmt Spread (ACTIVE SPREAD), Calendar Method (GREGORIAN), ACH Fee Ind (unchecked).

Stmt Preference Mode' field added in Origination > Contract screen

'Stmt Preference Mode' field added in Customer Service > Account Details > Account Details

'Stmt Preference Mode' field added in Customer Service > Account Details > Contract Information

2.28.4 Seed Data

| SNO | TABLE | KEY DATA | Type |
|-----|--------------|----------------------------------|--------|
| 1 | LOOKUP_TYPES | STMT_PREFERENCE_MODE_CD | INSERT |
| 2 | LOOKUPS | STMT_PREFERENCE_MODE_CD EMAIL | INSERT |
| 3 | LOOKUPS | STMT_PREFERENCE_MODE_CD PHYSICAL | INSERT |

2.29 Defaulting Spread Based on Selection Criteria

2.29.1 Overview

- Currently in OFSLL, 'Spread' is defaulting from 'Setup > Contract.
- 'Spread Matrix' screen is developed in 'Setup > Spreads > Loan' for loan spreads, 'Setup > Spreads > Line' for line spreads and 'Setup > Spreads > Lease' for lease spreads.
- While applying payment to account; system checks of applicability of spread in the combination of Account Status, Condition, State and Amount financed and priority.

2.29.2 Description

- Setup provided in OFSLL to define spread matrix based on - Account Status, Condition, Primary Customer State and Amount financed; which defaults or applies spread based on above criteria.
- User is allowed to add multiple records in the combination of Account Status, Condition, State and Amount financed; specifying the priority.
- If user maintains setup with same combination - 'Account Status', 'Condition' and state = ALL and another record with similar parameters except with specific state name (like NEWYORK; instead of ALL); system considers 'spread' with specific name state on priority.
- If multiple conditions are posted on the account, system defaults the least numbered 'Priority' (say 1) to default the spread in payment entry screen; which user still be able to change it on necessity basis.
- If 'spread matrix' is not at all maintained or no spread match available or none of spread definitions are active in matrix; system refers to the 'Default Spread' defined at the contract level.

Applicability:

- For defaulting the 'Spread' in 'Payment Entry' screen.
- Any payment received through various modes like ACH, Lock Box upload process.

2.29.3 Screenshot

The screenshot displays the 'Spreads Matrix' interface. At the top, there are tabs for 'Loan', 'Line', and 'Lease'. Below these are 'Spread Definition' and 'Spread Matrix' tabs. The 'Spread Matrix' tab is active, showing a table with the following data:

| Account Status | Account Condition | State | Loan Amt From | Priority | Spread | Description | Enabled |
|----------------|-------------------|------------|---------------|----------|-------------|--------------------------|---------|
| ACTIVE | ALL | ALL | 50,000.00 | 5 | ACEXP | ACTIVE EXPENSE SPREAD | Y |
| ACTIVE | BANKRUPTCY | ALL | 50,000.00 | 2 | ACFEE | ACTIVE FEE SPREAD | Y |
| ACTIVE | DELINQUENT | CALIFORNIA | 20,000.00 | 1 | CO | CHGOFF SPREAD | Y |
| ALL | ALL | ALL | 50,000.00 | 3 | CONV | CONVERSION SPREAD | Y |
| ACTIVE | REPOSSESSION | ALL | 40,000.00 | 4 | CONVCHGOFF | CONVERSION CHGOFF SPREAD | Y |
| ACTIVE | DELINQUENT | ALASKA | 10,000.00 | 0 | FRENTAL_FEE | RENTAL FEE | Y |

Below the table, the 'Spread Definition' section includes the following fields:

- * Start Dt: 07/01/2016
- * End Dt: 12/31/4000
- * Enabled:
- * Spread: ACTIVE EXPENSE SPREAD
- Selection Criteria**
 - * Account Status: ACTIVE
 - * Account Condition: ALL
 - * State: ALL
 - * Loan Amt From: 50,000.00
 - * Priority: 5

2.29.4 Seed Data

| SNO | TABLE | KEY DATA | Type |
|-----|-------|----------|------|
| 1 | NA | NA | NA |

2.30 'Customer Deceased' Transaction Enhancements

2.30.1 Overview

While posting a 'Customer Deceased' Transaction, option to allow "Permission to Call" Yes / No.

2.30.2 Description

I. Changes in 'Mark Customer as deceased' transaction

a) New transaction parameters are added for 'Mark Customer as Deceased' Transaction

- i. Transaction Date
- ii. Remove permission to call, by default it is set as NO

'Mark Customer as deceased' transactions have following parameters.

| Parameter Name | Field Type | Description | Required |
|---------------------------|------------|--|----------|
| TRANSACTION DATE | Date | Input Date | Yes |
| DECEASED DATE | Date | Input Date | Yes |
| Relation Type code | Dropdown | Select relationship type | Yes |
| REMOVE PERMISSION TO CALL | Dropdown | If selected 'Y', system removes 'Permission to Call' flag for all phone numbers related to customers for all accounts If Selected 'N'; no impact to 'Permission to call' information. | Yes |

b) Impact

- If user posts this transaction with 'Remove Permission to Call' indicator as 'Yes'; system updates the "Permission to Call" flag as 'N' on all accounts where the customer is attached.
- If user posts this transaction with 'Remove Permission to Call' indicator as 'No'; system does not impact any 'Permission to Call' information captured for the account/customer.
- A comment is posted on all accounts, where the flag is being updated.

Comment Format: "<<RELATION TYPE>> CUSTOMER (<<CUSTOMER NAME>>) MARKED AS DECEASED, UPDATED PERMISSION TO CALL FLAG AS 'N' FOR ALL CONTACTS".

Note:

If user updates 'Customer Deceased Date' in servicing> Customer Details using EDIT button (instead of posting transaction); system will not impact any 'Permission to Call' information captured for the customer

2.31 Conditional Transaction Authorization

2.31.1 Overview

Existing Monetary transaction framework supports maker and checker but does not support conditional Authorization. Enhanced Conditional Authorization framework for monetary transaction:

- Selection criteria to Checker framework

2.31.2 Description

- Existing Setup → Transaction Codes → Access Grid → Access Type support only:
 - Account Condition
 - Account Status

The screenshot shows the 'Transaction Codes' window with a table of transaction codes and an 'Access Grid' tab. The table lists various transaction codes like ESVC_BILL, ESVC_BI..., ESVC_C..., ESVC_C..., ESVC_REV, ESVC_W..., ESVC_W..., and EXTENSI... with their descriptions, groups, actions, and monetary flags. The 'Access Grid' tab is active, showing a table of 'Transaction User Action Definition' with columns for Access Type, Access Value, Allowed? Yes/No, and System Defined Yes/No. Two rows are highlighted: 'ACCOUNT CONDITION' and 'ACCOUNT STATUS', both with 'ALL' as the Access Value and 'Yes' selected for Allowed? and System Defined.

- Existing OFSLL → Setup → Access → Transaction is enhanced with the below.
 - Existing Access Grid tab is renamed to “Maker Responsibility”. This tab only allows Access Types as “Responsibility”. This tab is used to indicate list of user responsibilities allowed/disallowed to post a specific transaction.

The screenshot shows the 'Maker Responsibility' tab in the 'Transaction User Access Definition' window. The table lists two rows: 'RESPONSIBILITY' with 'ALL' as the Access Value, and 'RESPONSIBILITY' with 'SUPERUSER' as the Access Value. Both rows have 'Yes' selected for 'Allowed?' and 'System Defined'.

- A new tab “Checker Responsibility” is added to allow Access Types as “Checker Responsibility”. This tab is used to indicate list of user responsibilities allowed/disallowed to authorize a specific transaction.

The screenshot shows the 'Checker Responsibility' tab in the 'Transaction User Access Definition' window. The table lists one row: 'CHECKER RESPONSIBILITY' with 'COLLECTOR' as the Access Value. This row has 'Yes' selected for 'Allowed?' and 'System Defined'.

- A new tab **Authorization Criteria** is created to provide the conditional authorization. Based on the criteria provided, if the checker authorization is enabled, on click on post of the transaction minimum authorization responsibility level will be stamped for the transaction.

The screenshot shows the 'Authorization Criteria' configuration screen. It features two main sections:

- Criteria Name:** A table with columns 'Name', 'Description', 'Authorization Level', and 'Enabled'. It contains one entry: 'CREITERIA_1', 'CREITERIA 1', '3', and 'Y'.
- Criteria Details:** A table with columns 'Seq', 'Parameter', 'Comparison Operator', 'Criteria Value', 'Logical Expression', and 'Enabled'. It contains one entry: '1', 'AMOUNT', 'GREATER THAN', '200', 'Y', and 'Y'.

- As per the existing logic user adds multiple checker responsibility; for each checker responsibility added, user can define the multiple selection criteria.
- This **Selection Criteria** contains attributes from transaction parameters and user defined table (TRANSACTION CODE ACCESS PARAMETERS).
- Base on the Authorization Level configured, system will assign to corresponding checker responsibility. The checker responsibility levels are determined from sub code of "CHECKER RESPONSIBILITY CODES (SUB CODE USED FOR LEVEL)" lookup.
- **Customer Service** → **Transaction Authorization** screen is enhanced to display existing authorization data as
 - Maker:**
 - Transaction posted by logged in user.
 - Include with transaction status "Waiting For Approval", "Rejected", "Error" and "Posted".
 - Order data by Transaction posting date Descending.
 - Checker:**
 - Display all records with logged in user and below authorization level
 - Status is only Waiting For Approval
 - Both:**
 - Union of above records.
 - All the records where users is checker for Rejected, Error and Posted

2.32 Comment Enhancements

2.32.1 Overview

1. Ability to delete a comment.
2. Offline Call activity is enhanced to receive Alert flag.

2.32.2 Description

1. 'Delete' for comments

- A provision is provided to delete a comment in 'Comment' Tabs.
- This provision is given in ALL modules of OFSLL - Origination/ Servicing/ Collection.
- Only 'Regular' type of comments is allowed for deletion.
- User has to select the row to be deleted and click on 'Delete' button.
- If user selects a row and click on 'Delete Button', system shows warning message 'Do you want to delete message' with Yes/No Options. Choosing 'YES' system will delete that selected comment and choosing NO will close warning popup.
- The 'Delete' button is disabled for the 'System generated type' comment.
- Button is access controlled. (Ex: Collector will not be able view the button, Collector Manager will only be able to view the button and perform action.)

2. Alert flag in the Offline Call activity file format

- Existing offline call activity file format is enhanced to include 'Alert' flag.
- With this enhancement user can provide 'Alert' flag either Y/N indicator.

2.32.3 Screenshot

Customer Service > Comments

The screenshot displays the Oracle Customer Service interface. At the top, the account information is shown: "Account(s): 20160100012549: JENA PRITAM / SMITH EDWIN". Below this, there are tabs for "Call Activities", "Maintenance", "Comments", "Promises", "Checklists", "Tracking Attributes", "Field Investigation", "References", "Correspondence", "Letters", and "Document Tracking". The "Comments" tab is active, showing a table with columns: Alert, Type, Sub Type, Comment, Comment By, and Comment Dt. A single row is visible with Alert 'N', Type 'REGULAR', Sub Type 'UNMAPPED ITEMS FROM IN...', Comment 'TEST', Comment By 'HMACHA', and Comment Dt '09/30/2016 02:15:30 AM'. Above the table, there are buttons for '+ Add', 'Edit', 'View', 'Audit', and 'Delete'. The 'Delete' button is highlighted with a red box. A warning dialog box is overlaid on the screen, titled "Warning - Delete Comment", with a yellow warning icon and the text "Do you want to delete the comment?". The dialog has "Yes" and "No" buttons.

2.33 'Due Date Change' override transactions

2.33.1 Overview

A new due date override transaction is introduced.

2.33.2 Description

I. **New Monetary transactions – DUE DATE CHANGE OVERRIDE & REVERSE DUE DATA CHANGE OVERRIDE**

- Two new monetary transactions are provided in OFSLL 'Due Date Change Override' and 'Due date Change Override Reverse'.

A. **Due Date Change Override**

- This transaction is part of 'Account Monetary Transaction' super group.
- On posting of this transaction, system posts Due day change on account; ignoring following contract parameters
 - Max Due Day Change/Yr
 - Max Due Day Change/Life
 - Max Due Day Change Days
 - Due Day Min
 - Due Day Max

(Note: System increases the numbers on counters- Max Due Day Change/Yr & Max Due Day Change/Life)

- System shows this transaction under Customer Service > Transaction History > Transactions.

B. **Reverse Due Date Change Override**

- This transaction is part of 'Account Monetary Transaction' super group and enabled for REVERSAL.
- On click of REVERSE button in Transaction History > Transactions, system reverses the transaction and decrease the numbers on these counters - 'Max Due Day Change/Yr' and 'Max Due Day Change/Life'.

2.34 Fee Selection Criteria Enhancement

2.34.1 Overview

A fee selection criterion is enhanced to include original Amount financed in Selection criteria.

2.34.2 Description

- Below selection criteria parameter is added in Setup → Products → Fees and Setup → Product → Contact → Fees
 - Loan → Amount Financed From
 - Line → Credit Limit From
 - Lease → Gross Capitalized Cost From
- Above fields are also provide in following screens.
 - Origination > Contract > Fees Tab
 - Servicing > Account Details > Contract Information > Fees tab
- As part of Fee assessment (when system runs the Fee batch job), system validates and levies fee considering newly added parameter respectively (Loan/Line/Lease).

2.34.3 Screenshot

Setup > Fee Definition Screen > Loan

| Fee Rule | Fee Type | Start Dt | End Dt | Enabled | Calc Method | Min Amt | Max Amt | Percent | Company | Branch | Channel | Prod |
|----------|---------------|------------|------------|---------|-------------|---------|---------|---------|---------|--------|---------|------|
| EXT1CE | FEE EXTENSION | 05/12/1994 | 12/31/4000 | Y | FLAT AMOUNT | 20.00 | 20.00 | 0.0000 | ALL | ALL | ALL | ALL |

Fee Definition

Fee Rule: EXT1CE

* Fee Type: FEE EXTENSION

* Start Dt: 05/12/1994

* End Dt: 12/31/4000

* Enabled:

* Calc Method: FLAT AMOUNT

* Min Amt: 20.00

* Max Amt: 20.00

* Percent: 0.00

Selection Criteria

* Company: ALL

* Branch: ALL

* Channel: ALL

* Product: ALL

* State: ALL

* Currency: ALL

* Txn Amt From: 0.00

Amount Financed From: 0.00

Setup > Fee Definition Screen > Line

| Fee Rule | Fee Type | Start Dt | End Dt | Enabled | Calc Method | Min Amt | Max Amt | Percent | Company | Branch |
|----------|---------------------|------------|------------|---------|--------------------|---------|---------|---------|---------|--------|
| ADV10E | FEE ADVANCE | 05/12/1994 | 12/31/4000 | Y | PERCENTAGE OF T... | 30.00 | 100.00 | 3.0000 | ALL | ALL |
| ADV20E | FEE ADVANCE | 05/12/1994 | 12/31/4000 | Y | PERCENTAGE OF T... | 40.00 | 50.00 | 3.5000 | ALL | ALL |
| LC10E | FEE LATE CHARGE | 05/12/1994 | 12/31/4000 | Y | FLAT AMOUNT | 15.00 | 15.00 | 0.0000 | ALL | ALL |
| MEM10E | FEE MEMBERSHIP | 05/12/1994 | 12/31/4000 | Y | FLAT AMOUNT | 50.00 | 50.00 | 0.0000 | ALL | ALL |
| NSF10E | FEE NSF | 05/12/1994 | 12/31/4000 | Y | FLAT AMOUNT | 20.00 | 20.00 | 0.0000 | ALL | ALL |
| OVR10E | FEE OVER CREDIT ... | 05/12/1994 | 12/31/4000 | Y | FLAT AMOUNT | 29.00 | 29.00 | 0.0000 | ALL | ALL |

Fee Definition

Fee Rule: ADV10E

* Fee Type: FEE ADVANCE

* Start Dt: 05/12/1994

* End Dt: 12/31/4000

* Enabled:

* Calc Method: PERCENTAGE OF TRANSACTION AM

* Min Amt: 30.00

* Max Amt: 100.00

* Percent: 3.00

Selection Criteria

* Company: ALL

* Branch: ALL

* Channel: ALL

* Product: ALL

* State: ALL

* Currency: ALL

* Txn Amt From: 0.00

Credit Limit From: 0.00

Setup > Fee Definition Screen > Lease

Fee Definition

| Fee Rule | Fee Type | Start Dt | End Dt | Enabled | Calc Method | Min Amt | Max Amt | Percent | Company | Branch |
|----------|----------|------------|------------|---------|-------------|---------|---------|---------|---------|--------|
| NSF1LS | FEE NSF | 05/12/1994 | 12/31/4000 | Y | FLAT AMOUNT | 10.00 | 80.00 | 8.0000 | ALL | ALL |

Fee Definition

* Fee Rule: NSF1LS
 * Fee Type: FEE NSF
 * Start Dt: 05/12/1994
 * End Dt: 12/31/4000
 * Enabled:
 * Calc Method: FLAT AMOUNT
 * Min Amt: 10.00

* Max Amt: 80.00
 * Percent: 8.00

Selection Criteria

* Channel: ALL
 * Product: ALL
 * State: ALL
 * Currency: ALL
 * Txn Amt From: 0.00
 * Company: ALL
 * Branch: ALL
Gross Capitalized Cost From: 0.00

Setup > Contract > Loan

Contract Definition

| Instrument | Description | Start Dt | End Dt | Enabled | Company | Branch | Billing Cycle | Product | State | Currency | Pricing |
|-------------|-------------------------------|------------|------------|---------|---------|--------|---------------|-------------------|-------|----------|---------|
| AMORT DAILY | LOAN INST- FIXED- AMORT-DAILY | 01/01/2000 | 12/31/4000 | Y | ALL | ALL | MONTHLY | LOAN VEHICLE (FR) | ALL | ALL | ALL |

Contract Fees

| Type | Txn Amt From | Amount Financed From | Method | Frequency | Min Amt | Max Amt | Percent | Enabled |
|---------|--------------|----------------------|-------------|-----------|---------|---------|---------|---------|
| FEE NSF | 0.00 | 0 | FLAT AMOUNT | UNDEFINED | 100.00 | 0.00 | 0.0000 | Y |

Contract Fees

* Type: FEE NSF
 * Txn Amt From: 0.00
 * Amount Financed From: 0.00
 * Method: FLAT AMOUNT
 * Frequency: NONE
 * Min Amt: 100.00
 * Max Amt: 0.00
 * Percent: 0.0000
 * Enabled:

Setup > Contract > Line

Contract Definition

| Instrument | Description | Start Dt | End Dt | Enabled | Company | Branch | Billing Cycle | Product | State | Currency | Pricing |
|------------|-----------------------------|------------|------------|---------|---------|--------|---------------|--------------------|-------|----------|---------|
| INS-LOC | LINE OF CREDIT UNSECURED | 05/12/1994 | 12/31/4000 | Y | ALL | ALL | MONTHLY | LINE UNSECURED ... | ALL | ALL | ALL |
| INS-LOC-HE | LINE OF CREDIT HOME EQUI... | 05/12/1994 | 12/31/4000 | Y | ALL | ALL | MONTHLY | LINE HE (VR) | ALL | ALL | ALL |

Contract Fees

| Type | Txn Amt From | Credit Limit From | Method | Frequency | Min Amt | Max Amt | Percent | Enabled |
|---------|--------------|-------------------|-------------|-----------|---------|---------|---------|---------|
| FEE NSF | 0.00 | 0 | FLAT AMOUNT | UNDEFINED | 20.00 | 20.00 | 0.0000 | Y |

Contract Fees

* Type: FEE NSF
 * Txn Amt From: 0.00
 * Credit Limit From: 0.00
 * Method: FLAT AMOUNT
 * Frequency: NONE
 * Min Amt: 20.00
 * Max Amt: 20.00
 * Percent: 0.0000
 * Enabled:

Setup > Contract > Lease

Contract Definition

| Instrument | Description | Start Dt | End Dt | Enabled | Company | Branch | Billing Cycle | Product | State | Currency | Pricing |
|------------|-----------------------|------------|------------|---------|---------|--------|---------------|---------------|-------|----------|---------|
| IN-LEASE | LEASE INSTRUMENT TEST | 02/01/2016 | 12/31/4000 | Y | ALL | ALL | MONTHLY | LEASE VEHICLE | ALL | ALL | ALL |
| INS-LEASE | LEASE INSTRUMENT | 05/12/1994 | 12/31/4000 | Y | ALL | ALL | MONTHLY | LEASE VEHICLE | ALL | ALL | ALL |

Contract Fees

| Type | Txn Amt From | Gross Capitalized Cost From | Method | Frequency | Min Amt | Max Amt | Percent Enabled |
|-----------------|--------------|-----------------------------|--------------------|-----------|---------|---------|-----------------|
| FEE LATE CHARGE | 0.00 | 0 | PERCENTAGE OF P... | UNDEFINED | 10.00 | 30.00 | 5.0000 Y |

Contract Fees

* Type: FEE LATE CHARGE
 * Txn Amt From: 0.00
 * Method: PERCENTAGE OF PAYMENT DUE
 * Frequency: NONE
 * Min Amt: 10.00
 * Max Amt: 30.00
 * Percent: 5.0000
 * Enabled:

Origination > Contract Tab > Loan

Origination

Search/Task: Funding: 0000001031 Review Requests (Pending: 0)

Application: 0000001031: KALLAM NAVEEN

| Dt | App # | Sub Unit | Status | Origination Stage Code | Producer Name | Producer Contact Number | Existing Customer | Duplicate Applic |
|------------|------------|-----------|-----------------|------------------------|---------------------|-------------------------|-------------------|------------------|
| 01/01/2017 | 0000001031 | UNDEFINED | APPROVED - VOID | CONTRACT | CA-00002 : RANDY... | (909)-591-4116 | N | N |

Contract Information

| Contract Dt | Draw Period Rate | Finance Charge Amt | Amt Financed | Total of Pmts | Down Pmt Amt | Total Sale Price | Loan Term |
|-------------|------------------|--------------------|--------------|---------------|--------------|------------------|-----------|
| 01/01/2017 | 0.0000 | 797.68 | 29,000.00 | 29,797.68 | 0.00 | 29,797.68 | 12 |

Fees

| Fee | Fee Calc Method | Txn Amt From | Amount Financed From |
|-----------------|---------------------------|--------------|----------------------|
| FEE LATE CHARGE | PERCENTAGE OF PAYMENT DUE | 0.00 | 0.00 |

Origination > Contract Tab > Line

Origination x

Search/Task **Funding: 000001043** Review Requests (Pending: 0)

Application: 000001043: KALLAM NAVEEN View Audit

View Format Freeze Detach Wrap Override OK Warning OK MANUAL Contract

| Dt | App # | Sub Unit | Status | Origination Stage Code | Producer Name | Producer Contact Number | Existing Customer | Duplicate Application |
|------------|-----------|-----------|--------------------|------------------------|---------------------|-------------------------|-------------------|-----------------------|
| 12/01/2016 | 000001043 | UNDEFINED | APPROVED - FUND... | FUNDED | CA-00002 : RANDY... | (909)-591-4116 | N | N |

Summary Applicant Request Decision **Contract** Comments Tracking Document Verification Correspondence

Contract Information View Audit

View Format Freeze Detach Wrap

| Contract Dt | Term | 1st Pmt Dt | Instrument | Credit Limit | Draw Term | Repmt Term | Maturity Dt | In |
|-------------|------|------------|---------------------|--------------|-----------|------------|-------------|----|
| 12/01/2016 | 24 | 01/01/2017 | LINE OF CREDIT U... | 100,000.00 | 6 | 24 | 12/01/2018 | PR |

Contract (2) Itemizations Proceeds Disbursements **Fees** ACH References

Fees

View Format Freeze Detach Wrap

| Fee Calc Method | Txn Amt From | Credit Limit From | Percent | Min Amt |
|----------------------------------|--------------|-------------------|---------|---------|
| PERCENTAGE OF TRANSACTION AMOUNT | 0.00 | 0.00 | 3.0000 | 20.00 |

Origination > Contract Tab > Lease

Origination x

Search/Task **Funding: 000001110** Review Requests (Pending: 0)

Application: 000001110: SANDY TEST Edit View Audit

View Format Freeze Detach Wrap Override OK Warning OK MANUAL Contract

| Dt | App # | Sub Unit | Status | Origination Stage Code | Producer Name | Producer Contact Number | Existing Customer | Duplicate Application |
|------------|-----------|-----------|--------------------|------------------------|---------------------|-------------------------|-------------------|-----------------------|
| 12/01/2016 | 000001110 | UNDEFINED | APPROVED - VERI... | CONTRACT | CA-00002 : RANDY... | (909)-591-4116 | N | N |

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

Contract Information Edit View Audit

View Format Freeze Detach Wrap Calculate Tax

| Contract Dt | Total of Base Monthly Pmts (=) | Lease Term (/) | Base Monthly Payment (=) | 1st Pmt Dt | Instrument | Amt Due at Signing | Total of Pmts (Estimated) |
|-------------|--------------------------------|----------------|--------------------------|------------|------------------|--------------------|---------------------------|
| 12/01/2016 | 12,912.00 | 12 | 1,076.00 | 12/01/2016 | LEASE INSTRUMENT | 842.00 | 10,104.00 |

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

Fees

View Format Freeze Detach Wrap

| Fee Calc Method | Txn Amt From | Gross Capitalized Cost From | Percent |
|---------------------------|--------------|-----------------------------|---------|
| PERCENTAGE OF PAYMENT DUE | 0.00 | 0.00 | 5.0000 |

2.35 Field Investigation

2.35.1 Overview

Servicing and Collection module is enhanced with Field Investigation feature.

2.35.2 Description

- A new tab 'Field Investigation' is introduced in Customer Service/ Collections after the 'Tracking Attributes'.
- Information captured in 'Field Investigation' during origination will not be carried to Servicing/Collections.
- This screen can be used for 'Field Investigation' in Customer Servicing/Collections.

2.35.3 Screenshot

The screenshot displays the Oracle Field Investigation interface. At the top, there is a navigation bar with tabs for 'Summary', 'Customer Service', 'Account Details', 'Customer Details', 'Transaction History', 'Pmt Modes', 'Bankruptcy', 'Repo/Foreclosure', 'Deficiency', 'Collateral', 'Bureau', 'Cross/Up Sell Activities', and 'External Interfaces'. Below this, a secondary navigation bar includes 'Call Activities', 'Maintenance', 'Comments', 'Promises', 'Checklists', 'Tracking Attributes', 'Field Investigation' (the active tab), 'References', 'Correspondence', 'Letters', 'Document Tracking', 'Scenario Analysis', and 'Access History'.

The main content area is divided into two sections:

Field Investigation

This section has a toolbar with 'Add', 'Edit', 'View', and 'Audit' buttons. Below the toolbar is a table with columns: Customer, Verification Type, Verification Agency, and Status.

| Customer | Verification Type | Verification Agency | Status |
|------------|-------------------|---------------------|-----------|
| NAVEEN KLM | ADDRESS | PA-02001-MAC VENDOR | INITIATED |

Verification Details

This section also has a toolbar with 'Add', 'Edit', 'View', and 'Audit' buttons. Below the toolbar is a table with columns: Verification Match and Remarks.

| Verification Match | Remarks |
|--------------------|----------|
| Y | VERIFIED |

2.36 Servicing Summary Screen Enhancements

2.36.1 Overview

- 'Account Information' related fields are added to customer summary screen
- 'Remaining Term', 'Kept Promises' Counter and 'Outbound' Call Counters are placed in summary screen
- Captured 'Best Day to Call' in telecom screen (Origination/ Servicing) and shown on summary screen
- 'Securitization Details' in Account Summary page are shown in separate tab.
- 'Export' feature provided to transaction screen

2.36.2 Description

I. Following changes are taken at Customer Service > Summary screen (Loan/ Lease/ Line)

- a) Account Details Block > Account Information > **Loan** (This is new section with in 'Account Details -Current')

| Field Name | Reference |
|---------------|--|
| Contract Date | Derived from Contract Information |
| Amt Financed | Balances Tab > Balance Group - ADVANCE / PRINCIPAL > Balance |
| Term | Customer Service > Account Details > Account Details |
| Interest Rate | Customer Service > Account Details > Account Details |
| Maturity Date | Customer Service > Account Details > Account Details |

Note: In case of 'Islamic Loans' Interest Rate will be shown as 'Profit Rate'

- b) Account Details Block > Contract Information > **Loan** (This is new section with 'Contract Information')

| Field Name | Reference |
|---------------|----------------------------------|
| Contract Date | Derive from Contract Information |
| Amt Financed | Derive from Contract Information |
| Term | Derive from Contract Information |
| Interest Rate | Derive from Contract Information |
| Maturity Date | Derive from Contract Information |

Note: In case of 'Islamic Loans' Interest Rate will be shown as 'Profit Rate'.

- c) Account Details Block > Contract Information > **Lease** (This is new section with in 'Contract Details')

| Field Name | Reference |
|----------------------------|--|
| Contract Date | Derive from Contract Information |
| Adj Gross Capitalized Cost | Balances Tab > Balance Group - ADVANCE / PRINCIPAL > Balance |
| Term | Customer Service > Account Details > Account Details |
| Base Monthly Payment | Customer Service > Account Details > Account Details |
| Maturity Date | Customer Service > Account Details > Account Details |

- d) Account Details Block > Contract Information > **Line** (This is new section with in 'Contract Details')

| Field Name | Reference |
|---------------|----------------------------------|
| Contract Date | Derive from Contract Information |

| | |
|---------------|--|
| Credit Limit | Balances Tab > Balance Group - ADVANCE / PRINCIPAL > Balance |
| Term | Customer Service > Account Details > Account Details |
| Interest Rate | Customer Service > Account Details > Account Details |
| Maturity Date | Customer Service > Account Details > Account Details |

e) Other Information > Work Order Details (applicable for Loan/Line/Lease)

| Field Name | Reference |
|-----------------|---|
| Work Order # | Derive from Transaction History > Work Orders |
| Case # | Derive from Transaction History > Work Orders |
| Work Order Type | Derive from Transaction History > Work Orders |
| Vendor | Derive from Transaction History > Work Orders |
| Status | Derive from Transaction History > Work Orders |

Changes applicable for Loan, Lease and Line

- a) Account Details > Dues section' added following fields:
 - Paid Term (Count of 'Paid Dues')
 - Remaining Term (Count of remaining outstanding dues to bill)
- b) Renamed BP (Life), BP (Year):
 - Renamed BP (Life) as Broken Promises (Life)
 - Renamed BP (Year) as Broken Promises (Year)
- c) Introduced new counters for 'Kept Promises'
 - Introduced 'Kept Promises (Life) and Kept Promises (Year)
 - These counters show information of Kept promises for total life of loan, Line and Lease for that specific year.

Generation Logic:

Kept Promises = As of Current business date: (Total Promises – Broken Promises) – Cancelled Promises for Year and Life.

Example:

Current Business Date: 31st May 2016

Customer given 12 promises to pay 100\$ payment on 1st of every month on 25th Dec 2015

12 Promises recorded in OFSLL as 1st Jan 2016, 1st Feb 2016 upto 1st Dec 2016.

| Date | Activity | Kept Promises Counter | Cancelled Promises | Broken Promises (Year/ Life) |
|---------------------------|------------------|-----------------------|--------------------|------------------------------|
| Jan 1 st 2016 | Payment Received | 1 | 0 | 0 |
| Feb 1 st 2016 | Payment Received | 2 (1+1) | 0 | 0 |
| Feb 15 th 2016 | Cancel request | 2 | 1 | 0 |

| | | | | |
|--------------------------|-----------------------------|---|---|---|
| | for Mar 1 st | | | |
| Apr 1 st 2016 | Payment not received | 2 | 1 | 1 |
| Ma 1 st 2016 | Payment received | 3 | 1 | 1 |

- d) Telecom Information Block
 - Shows 'Best Day to Call' information from Telecom block.
- e) Outbound Call History (New block has added below 'Telecom' block)
 - System shows Today, Last 7 Days, Last 30 Days (Rolling dates) outbound call statistics with following reference:

Setup > Queues > Call Action Results > Call Actions > "Outgoing Call"
(Shows details at 'Customer Level')

II. Captured 'Best day to call' field in Origination and Servicing (Loan/Lease/ Line)

Introduced new field in telecom block at both Origination/ Servicing to capture 'Best Day to Call'

| Field Name | Data Type | Mandatory | Default |
|------------------|------------|-----------|---------|
| Best Day to call | Text (LOV) | N | NULL |

This field refers New Lookup (Telecom Weekdays) to show values.

Impact of this change:

- This new field is available in existing web services to propagate.
- Seed data 'Best Day to Call' is added to existing non-monetary transactions - CUS_NEW_TEL, CUS_TEL_MAINT (as shown in below table).

| Field Name | Mandatory | Default Value |
|------------------|-----------|---------------|
| Best Day to Call | N | NULL |

- This field is introduced in conversion tables (i-tables).

III. 'Securitization Details' in separate tab (Loan only)

Provided 'Securitization Details' in new tab under Servicing > Account Details > 'Securitization Details' tab

IV. Export feature to transaction screen (Loan/ Lease/ Line)

- At Customer Service > Transaction History, provided 'Export to Excel' button.
- Based upon user selection of radio buttons – All Txns, Good Txns etc., system exports transactions to spread sheet for selected radio button output.
- Button is Access Controlled.

V. Payment Maintenance Screen – Default 'Multi' checkbox selected

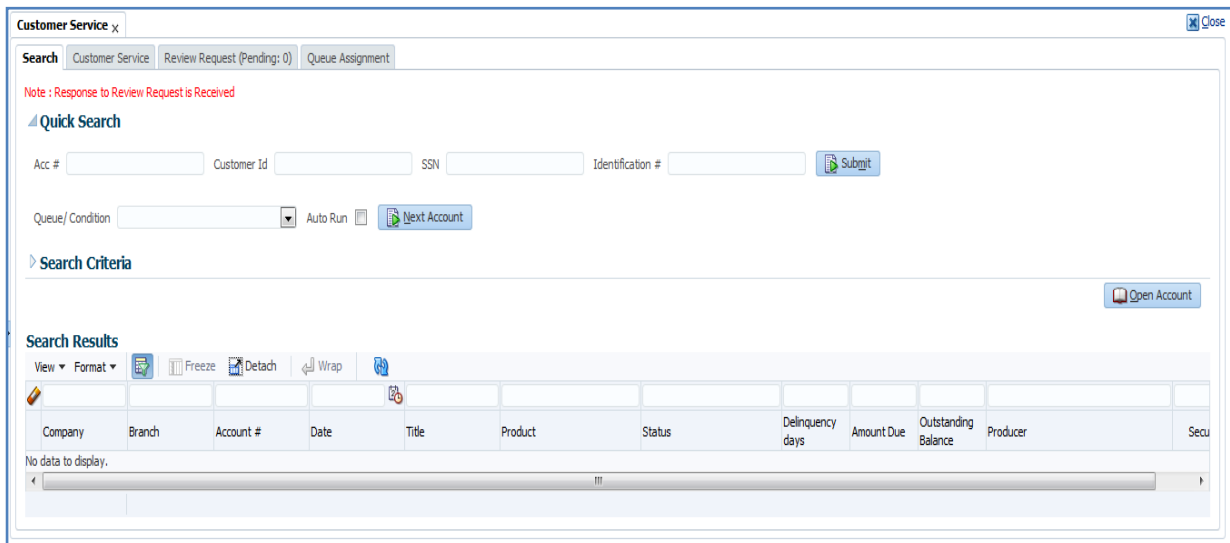
In Payment maintenance Screen, on navigation; system defaults the 'Multi Account' check box as 'Checked'. (Currently default value – Unchecked).

VI. Highlight 'Review Request' tab, whenever requestor gets any response

Whenever user gets any response for the 'Review request' (Response triggered using 'Send Response' button); system shows the text in servicing > Search Screen (Home Page) with text that user received response for review request.

Message disappears when user closes the request using 'Close Request' button.

This change available at– Origination, Servicing and Transaction Authorization



VII. 'Profit Rate' label shown based on Islamic Product selection

System dynamically changes the label based on Islamic product selection at following screens.

| Module Name | Screen/Field |
|--|---|
| Origination > Decision Screen | Approved Section > In place of 'Rate'; shows 'Profit Rate' |
| Origination > Contract Screen | Contract Section > Just below IRR; shows label as 'Profit Rate' |
| Origination > Contract > Loan Calculator > On selection of 'Islamic Product' | Payment/Finance Charge Section |
| Servicing > Statement Details Section > View | Last Profit Rate Changed Date, Current Profit Rate |
| Servicing > Account Information | Contract Tab > Profit Rate Account Details Tab > Profit Rate |
| Servicing > Summary Screen | Interest Rate |

2.36.3 Screenshot

'Customer Service > Summary' Screen Shot

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

Alerts

No data to display.

Conditions

| Condition | Start Dt | Followup Dt |
|------------|------------|-------------|
| DELINQUENT | 02/28/2016 | 09/23/2016 |

Account Details

| Dues | 10/10/2016 | 09/10/2016 | 08/10/2016 | 07/10/2016 | 06/10/2016 |
|-----------|------------|------------|------------|------------|------------|
| Delq Due | 3,600.24 | | | | |
| LC Due | 135.00 | | | | |
| NSF Due | 0.00 | | | | |
| Other Due | 0.00 | | | | |
| Total Due | 3,735.24 | | | | |

Todays Payoff 15,532.00
Future Payoff 15,548.41
Future Payoff 10/03/2016
Future Pmt Dt 02/10/2016
Oldest Due Dt 02/10/2016

Amt Paid Excess 0.00
Memo Excess 0.00
Amount
Paid Term 0
Remaining Term 36
Days to Time Bar

Other Information

Collateral Information

| Description | Identification # | Year | Asset Class | Asset Type | SU |
|--------------------------|-------------------|------|-------------|------------|----|
| 2006 CHEVROLET MONTEC... | 2B4GP45G1XR378252 | 2006 | NEW | VEHICLE | CA |

Customer Information

| Customer # | Name | Relation | SSN | National ID |
|------------|--------------|----------|-------------|-------------|
| 000000... | PJ C ROCK JR | PRIMARY | xx-xxx-0000 | 99-999-9999 |

Email EDW.SIRSI@GMAIL.COM
Disability N
Language ENGLISH
Skip N
Marital UNDEFINED
Stop N
Status Correspondence
Active Military N
Duty
Time Zone

Address Information

| Type | Current | Permission to Call | Mailing | Address | Phone |
|------|---------|--------------------|---------|---|--------------|
| HOME | Y | Y | Y | 745 N MOESIA ROAD BCH N # 745 NEWYORK Northeastern United States newwork MA-08620-sdfsd | (972)-866-33 |

Employment Information

| Type | Current | Permission to Call | Employer | Address | P |
|-----------|---------|--------------------|----------|---|--------------|
| FULL TIME | Y | Y | VICKY | 745 45231 MOESIA ROAD NEWYORK PIITSFIELD MA-08620-745 | (972)-866-33 |

Telecom Information

| Type | Permission to Call | Phone | Extn | Time Zone | Best Day to Call |
|-------|--------------------|----------------|------|------------|------------------|
| PHONE | Y | (972)-866-3378 | 97 | US/EASTERN | MONDAY |

Outbound Call History

| Today | Last 7 days | Last 30 days |
|-------|-------------|--------------|
| 0 | 0 | 0 |

Work Order Details

| Work Order # | Case # | Work Order Type | Vendor |
|--------------|-----------|-----------------|-----------------------|
| WO:0007008 | UNDEFINED | BANKRUPTCY | MA-04006-VENDOR PHANI |

Delinquency Information

| Late | 30 | 60 | 90 | 120 | 150 | 180 | Category | Days |
|------------------------|----|----|----|-----|-----|-----|--------------------|------|
| Broken Promises (Life) | 0 | 0 | 0 | 0 | 0 | 0 | Collector RAHGADDA | |
| Kept Promises (Life) | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Broken Promises (Year) | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Kept Promises (Year) | 0 | 0 | 0 | 0 | 0 | 0 | | |

Activities

Active Dt 09/23/2016
Last Activity Dt 09/23/2016
Due Day 10
Last Pmt Dt
Customer Grade SCG
App # 0000004017
Producer MI-00003 : CAR COUNTRY (MI)

Charge Off Dt
Military Duty N
Customer Score 123
Behaviour Score 0

Due Date Change

Last Txn Dt
Rem. Txn. Limit (Year) 2
Rem. Txn. Limit (Life) 5

Extensions

Last Txn Dt
Rem. Txn. Limit (Year) 2
Extn. Gap Rem. (Months) 0
Rem. Txn. Limit (Life) 5

Contract Information

| Contract Dt | Amt Financed | Term | Rate | Maturity Dt |
|-------------|--------------|------|------|-------------|
| 01/20/2016 | 15,000.00 | 36 | 4.99 | 01/20/2019 |

Account Information

| Contract Dt | Amt Financed | Term | Rate | Maturity Dt |
|-------------|--------------|------|------|-------------|
| 01/20/2016 | 15,000.00 | 36 | 4.99 | 01/20/2019 |

'Origination > Telecoms' Screen Shot

Address | Employments | **Telecoms** | Summary | Duplicate Applicant | Existing Accounts | Tracking Attributes

Telecom Information

+ Add | Edit | View | Audit

View | Format | Freeze | Detach | Wrap

| Start Time | Period | End Time | Period | Best day to call |
|------------|--------|----------|--------|------------------|
| 11:00 AM | | 11:00 PM | | WEDNESDAY |

'Customer Service > Account Details > Securitization' Screen Shot

Customer Service x Origination x

Search Customer Service: 20160100010246 Review Request (Pending: 0) Queue Assignment

Account(s): 20160100010246: JOHN HARRY View Audit

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

| Company | Branch | Sub Unit | Account # | Product | Days Past Due | Currency | Pay Off Amt | Amount Du |
|---------|--------|----------|----------------|-------------------|---------------|----------|-------------|-----------|
| US01 | USHQ | SUBUNIT1 | 20160100010246 | LOAN VEHICLE (FR) | 143 | USD | 36,693.47 | 4,222.7 |

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

Account Details Statements Rate Schedule Insurances Condition History **Securitization** Contract Information

Securitization Details View Audit

View Format Freeze Detach Wrap

| Pool Id | Pool Status | Pool Sale Dt | Repurchase | Repurchase Dt |
|-----------|-------------|--------------|------------|---------------|
| UNDEFINED | | | N | |

'Export to Excel' button in Transactions Screen

Customer Service x Origination x

Search Customer Service: 20160100010246 Review Request (Pending: 0) Queue Assignment

Account(s): 20160100010246: JOHN HARRY View Audit

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

| Company | Branch | Sub Unit | Account # | Product | Days Past Due | Currency | Pay Off Amt | Amount Du |
|---------|--------|----------|----------------|-------------------|---------------|----------|-------------|-----------|
| US01 | USHQ | SUBUNIT1 | 20160100010246 | LOAN VEHICLE (FR) | 143 | USD | 36,693.47 | 4,222.7 |

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

Balances Transactions Sale Transfer Transactions Payment Rating Due Date History Repayment Schedule Work Orders

Transactions View Audit

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

View Format Freeze Detach Wrap Reverse **Export to Excel**

| Post Dt | Txn Dt | Description | Currency | Amount | Details | Balance Amt | Payment Currency | Paym |
|------------|------------|----------------------------------|----------|--------|---------------------------------|-------------|------------------|------|
| 06/23/2016 | 06/23/2016 | DUE DATE CHANGE OVERRIDE | USD | 0.00 | FROM DUE DAY= 3 TO DUE DAY= 4 | 36,000.00 | USD | |
| 06/23/2016 | 06/23/2016 | DUE DATE CHANGE | USD | 0.00 | FROM DUE DAY= 2 TO DUE DAY= 3 | 36,000.00 | USD | |
| 06/23/2016 | 06/23/2016 | DUE DATE CHANGE | USD | 0.00 | FROM DUE DAY= 1 TO DUE DAY= 2 | 36,000.00 | USD | |
| 06/23/2016 | 02/01/2016 | CHANGE PAYMENT AMOUNT | USD | 0.00 | RATE= 3.0000 TERM= 36 PMT AM... | 36,000.00 | USD | |
| 06/23/2016 | 02/01/2016 | RATE CHANGE | USD | 0.00 | FROM RATE= 4.9900 TO RATE= 3... | 36,000.00 | USD | |
| 06/23/2016 | 02/01/2016 | BORROWER ON MILITARY DUTY | USD | 0.00 | | 36,000.00 | USD | |
| 06/23/2016 | 02/01/2016 | INTEREST ACCRUAL | USD | 154.69 | | 36,000.00 | USD | |
| 06/23/2016 | 06/23/2016 | REVERSE DUE DATE CHANGE | USD | 0.00 | FROM DUE DAY= 1 TO DUE DAY= 2 | 36,000.00 | USD | |
| 06/23/2016 | 06/23/2016 | REVERSE DUE DATE CHANGE | USD | 0.00 | FROM DUE DAY= 2 TO DUE DAY= 3 | 36,000.00 | USD | |
| 06/23/2016 | 06/23/2016 | REVERSE DUE DATE CHANGE OVERRIDE | USD | 0.00 | FROM DUE DAY= 3 TO DUE DAY= 4 | 36,000.00 | USD | |

2.37 Masking Financial Data for Secured Accounts

2.37.1 Overview

- Restrict access of the secured accounts for unauthorized users and masking Account financial details in search result.

2.37.2 Description

Changes in Servicing

- In case of secure accounts, system can't display financial details for unauthorized users in search result. Following fields are masked:

- d. Status
- e. Delinquency Days
- f. Amount Due
- g. Outstanding Balance

2.37.3 Screenshot

The screenshot displays the 'Customer Service' application interface. At the top, there is a search bar with the text 'Customer Service: 20160900010024' and buttons for 'Review Request (Pending: 0)' and 'Queue Assignment'. Below this is a 'Quick Search' section with input fields for 'Acc #', 'Customer Id', and 'Identification #', along with a 'Submit' button. An error dialog box is overlaid on the search form, displaying the message 'Error: Can not open secured account' with an 'OK' button. Below the search form is a 'Search Criteria' section and an 'Open Account' button. The main part of the interface is the 'Search Results' table, which has columns for Date, Title, Product, Status, Delinquency days, Amount Due, Outstanding Balance, Producer, and Secured. The table contains three rows of data. The first row (ID 10024) has masked values (xxxxxx) for Status, Delinquency days, Amount Due, and Outstanding Balance. The second row (ID 10040) has masked values for Status and Delinquency days. The third row (ID 10058) has 'ACTIVE' for Status and '0' for Delinquency days. The 'Secured' column has a red circle with a slash over the first two rows and a red circle with a slash over the third row.

| | Date | Title | Product | Status | Delinquency days | Amount Due | Outstanding Balance | Producer | Secured |
|-------|------------|----------------------------------|--------------|--------|------------------|------------|---------------------|-----------------------------------|---------|
| 10024 | 09/08/2016 | J VENKATESWARAN | LOAN VEHI... | xxxxxx | xxxxxx | xxxxxx | xxxxxx | MI-00005 : G AND M AUTO SALES | ⊘ |
| 10040 | 09/09/2016 | JENA PRITAM | LINE HE (VR) | xxxxxx | xxxxxx | xxxxxx | xxxxxx | MA-00001 : MAC PRODUCER | ⊘ |
| 10058 | 09/12/2016 | EK BAR BHI MAT DEKHO / SECOND... | LOAN VEHI... | ACTIVE | 0 | 0.00 | 43,894.62 | MI-00004 : STORY OLDSMOBILE, INC. | ⊘ |

2.38 Append 'Delinquency Days' to account comment

2.38.1 Overview

- Delinquency Days in Account Comment is posted when a call activity is posted.

2.38.2 Description

- Comment is appended with the text based on current logic
 - Call Activity Type Description ()
 - Contact Type (Contacted)
 - Promise Amount (Promises)
 - Posted By (To Be Posted By) and
 - Reason Code (Rsn)
 - Next Follow Up Date(Next Followup Date)
 - Comments
- To this comment delinquency days is also appended if the account is delinquent.
 - Delinquency Days (DELQ – No of Days)

Example: Call activity is posted on an account with

- Action – Customer Called
- Result – Promise to pay
- Contacted – Son
- Promise - \$400
- Reason – Notice
- To Be Posted By - 03/04/2016
- Next Follow Up Date - 02/29/2016
- Comment - payment promised
- Delinquency Days – 180

Current System Generated Comment:

CUSTOMER CALLED- PROMISE TO PAY, CONTACTED: SON, PROMISES: \$400.00 TO BE POSTED BY: 03/04/2016, Rsn: Notice, NEXT FOLLOWUP DATE:02/29/2016, COMMENT: PAYMENT PROMISED.

After this change comment posted as

CUSTOMER CALLED- PROMISE TO PAY, CONTACTED: SON, PROMISES: \$400.00 TO BE POSTED BY: 03/04/2016, Rsn: Notice, NEXT FOLLOWUP DATE:02/29/2016, COMMENT: PAYMENT PROMISED, **DELQ:180**

2.39 Account Time Barred

2.39.1 Overview

- If you have old debts, collectors have a limited number of years — known as the statute of limitations — to sue you to collect. After that, your unpaid debts are considered "time-barred."
- Functionality to handle time barred debts considers period of limitation at state level and product type.

2.39.2 Description

I. Setup related changes to support 'Time Barred Debt' feature

Setup > Contract attribute > Time-Bar Years parameter is added to indicate 'Time Bar Years' and also added at Origination > Contract (2), Servicing Summary Screen and Account Information.

The screenshot shows a contract setup screen with multiple sections:

- Company/Account Info:** * Company, * Branch, * Billing Cycle (MONTHLY), * Product, * State, * Currency, * Pricing.
- Advance Details:** * Multi Disbursement Allowed (checked), * Min Initial Advance, * Max initial Advance, * Late Charge Allowed, * Min Advance, * Max Advance, * Billing Allowed, * Draw Period Billing Method (INTEREST ONLY), * Reschedule Ind.
- Rate Cap & Adjustments:** * Max Rate Inc / Year, * Max Rate Inc / Life, * Max Rate Dec / Year, * Max Rate Dec / Life, * Max # Adjust / Year, * Max # Adjust / Life, * Min Int Rate (Floor).
- Accrual:** * Accrual Method (AMORTIZED), * Base Method (365/365), * Start Dt Basis (EFFECTIVE DATE), * Start Days, * Time Counting Method (ACTUAL DAYS), * Int Amortization Freq (MONTHLY (MONTH)).
- Billing:** * Due Day Min, * Due Day Max, * Max Due Day Change / Year, * Max Due Day Change / Life, * Max Due Day Change Days, * Pre Bill Days, * Billing Type (STATEMENT), * Billing Method (LEVEL), * Balloon Method (N + 1 PMTS).
- Delinquency:** * Late Charge Grace Days, * Stop Accrual Days, * Delq Grace Days, * Time Bar Years (99, highlighted in red), * Delq Category Method (DAYS).
- Other Parameters:** * 1st Pmt Deduction Days, * 1st Pmt Refund Days, * Refund Allowed (checked), * Refund Tolerance Amt, * Anniversary Period, * Writeoff Tolerance Amt, * PrePmt Penalty, * % of Term for Penalty, * Recourse, * Max Recourse %, * Pay Off Fee Allowed (checked), * Escrow Allowed, * Repmt Currency, * PDC Security Check, * Default Pmt Spread (ACTIVE SPREAD), * Calendar Method (GREGORIAN), * ACH Fee Ind, Stmt Preference Mode.

II. Changes in Origination

Added 'Time Bar Years' field at Origination > Contract (2); referring details captured at setup > contract.

The screenshot shows the 'Other Details' screen with the following sections:

- Service Info:** * Servicing Branch (USHQ), Collector (DEMO COLLECTOR), Funder.
- Misc:** * Link To Existing Customer, Anniversary Period (12), Default Pmt Spread (ACTIVE SPREAD).
- HMDA:** Lien Status, * HOEPA (ORIGINATED OR PURCHASED- NOT), * Rate Spread (0.0000).
- Others:** 1st Pmt Deduction Days (0), 1st Pmt Refund Days (14).
- Rebate:** Rebate Method (UNDEFINED), Rebate Term Method (NEAREST CURRENT CYCLE), Rebate Min Fin Chg Method (UNDEFINED), Rebate Min Fin Chg Value (1), Acquisition Charge Amt (0.00).
- Tolerance:** Refund Allowed (checked), Refund Tolerance (1), Pmt Tolerance Amt (15), Pmt Tolerance % (95), Writeoff Tolerance (5).
- Delinquency:** (Empty section).
- Due Date:** Late Charge Grace Days (10), Delq Grace Days (8), Delq Category Method (DAYS), Time Bar Years (99, highlighted in red), Max Due Day Change Days (15), Min Due Day (1), Max Due Day (31), Max Due Day Change Year (2), Max Due Day Change Life (5).
- Extension:** Max Extn Period / Year (2), Max Extn Period / Life (5), Max # Extn / Year (2), Max # Extn / Life (5), Minimum # Payments (0), Extension Gap in Months (0).

III. Changes in Servicing

1. Added new field 'Time Bar Years' in servicing at Servicing > Account Details > Contract Information > Contract Details tab

Contract Details Return

| | | | | | |
|--|--|---------------------------------|--|-------------------------------|--|
| Delinquency | | Extn and Due Date Change | | Pre Bill Days 21 | |
| Late Charge Grace Days 10 | | Max Extn Period / Yr 2 | | Billing Cycle MONTHLY | |
| Delq Grace Days 8 | | Max Extn Period / Life 5 | | Misc | |
| Delq Cat Method DAYS | | Max # Extn / Yr 2 | | Servicing Branch USHQ | |
| Time-Bar Years 99 | | Max # Extn / Life 5 | | Collector RAHGADDA | |
| Tolerance | | Minimum # Payments 0 | | Anniversary Period 12 | |
| Refund Allowed <input checked="" type="checkbox"/> | | Extension Gap in Months 0 | | Repmt Currency USD | |
| Pmt Tolerance % 95.00 | | Max Due Day Change Days 15 | | Default Spread ACTIVE SPREAD | |
| Refund Tolerance Amt 1.00 | | Due Day Min 1 | | Link To Existing Customer ___ | |
| Pmt Tolerance Amt 15.00 | | Due Day Max 31 | | HMDA | |
| WriteOff Tolerance Amt 5.00 | | Max Due Day Change / Yr 2 | | Lien Status | |
| | | Max Due Day Change / Life 5 | | HOEPA | |
| | | | | Rate Spread 0.00 | |

Billing

2. New fields in Servicing > Account Details

Created New fields in Servicing> Account Details > Account Details (In table and View) > Time Bar Details

| Field Name | Data Type | Default Value | Mandatory |
|------------------|---------------------|-----------------------------|-----------|
| Start Date | Date (View Only) | Last Payment Date | Y |
| End Date | Date (View Only) | Start Date + Time Bar Years | Y |
| Days to time bar | Numeric (View Only) | NULL | Y |

Customer Service Return

| | | | | | |
|---------------------------------|--|---------------------------|--|-------------------------------|--|
| Interest and Accruals | | Additional Details | | Cure Letter | |
| Accrual Start Dt 05/02/2016 | | Total Term 12 | | Start Date | |
| Last Accrual Dt 05/02/2016 | | Paid Term 0 | | Expiry Date | |
| Stop Accrual ___ | | Maturity Dt 05/02/2017 | | Amortized Loans | |
| Accrual Method INTEREST BEARING | | Balloon Amt 0.00 | | Extra Principal Paid 0.00 | |
| Base Method ACTUAL/360 | | | | Others | |
| Rebate Method NONE | | | | Stmt preference Mode PHYSICAL | |
| Index Type FLAT RATE | | | | Time Bar Details | |
| Index Rate 0.00 | | | | Start Date | |
| Margin Rate 4.99 | | | | End Date | |
| Rate 4.99 | | | | Days to Time Bar | |
| Rate Start of the Year 4.99 | | | | | |
| Last Rate Adj Dt | | | | | |
| # of Rate Adjs (Year) 0 | | | | | |
| # of Rate Adjs (Life) 0 | | | | | |
| Reschedule Method UNDEFINED | | | | | |
| Reschedule Value 0.00 | | | | | |
| Extn and Due Dates | | Advance Details | | Recourse Details | |
| # of Extensions (Year) 0 | | Approved Amt 0.00 | | Recourse ___ | |
| # of Extensions (Life) 0 | | Consumed Amt 0.00 | | | |
| # of Extension Term (Year) 0 | | Remaining Amt 0.00 | | | |
| | | Last Advance Amt 0.00 | | | |
| | | Last Advance Dt | | | |

3. 'Days to Time-Bar' in Servicing > Summary Screen

Introduced new field 'Days to time-bar' in Servicing > Summary > Dues block

| Account Details | | | | | | Other Information | | | | | | | | |
|---|------------|------------|------|---------------|-----|---|------------------|--------------------|-------------|---|----------------|--------------|-------------|------------|
| Dues | | | | | | Collateral Information | | | | | | | | |
| 09/14/2016 | 08/14/2016 | 07/14/2016 | | | | Description | Identification # | Year | Asset Class | Asset Type | Sub Type | | | |
| 3,417.46 | 3,417.46 | 0.00 | 0.00 | 0.00 | | 0 | | 0 | NEW | VEHICLE | CAR | | | |
| Delq Due 6,834.92 Todays Payoff 37,622.06 Amt Paid Excess 0.00 LC Due 30.00 Future Payoff 37,622.06 Memo Excess Amount 0.00 NSF Due 0.00 Future Payoff Date 10/01/2016 Paid Term 1 Other Due 0.00 Future Pmt Dt 08/14/2016 Remaining Term 11 Total Due 6,864.92 Oldest Due Dt 08/14/2016 Days to Time Bar 36082 | | | | | | | | | | | | | | |
| Delinquency Information | | | | | | Customer Information | | | | | | | | |
| Late | 30 | 60 | 90 | 120 | 150 | 180 | Category | Days | Customer # | Name | Relation | SSN | National ID | Birth Dt |
| 1 | 1 | 0 | 0 | 0 | 0 | 0 | 30 | 38 | 000000... | HP LENOVO | PRIMARY | xxx-xxx-3123 | - - 0 | 11/11/1987 |
| Broken Promises (Life) 0 Kept Promises (Life) 0 NSF(Life) 0 Collector OFSLU5ER3 Broken Promises (Year) 0 Kept Promises (Year) 0 NSF(Year) 0 | | | | | | Email Disability N Privacy Opt Out N Language ENGLISH Skip N Active Military N Marital Status Stop N Duty Correspondence Time Zone AMERICA/NEW_YORK | | | | | | | | |
| Activities | | | | | | Address Information | | | | | | | | |
| Active Dt | 09/14/2016 | Xref | | Charge Off Dt | | Type | Current | Permission to Call | Mailing | Address | Phone | | | |
| | | | | | | HOME | Y | Y | Y | 123 N 123 BCH N # 123 345 345 ATLANTA GA-30348 | (000)-000-0000 | | | |

4. Validations to display 'Time Bar Counter'

| Field Name | Validations/Action |
|------------------|---|
| Start Date | Accounts to be considered as time barred debts are: <ul style="list-style-type: none">▪ ACTIVE or CHGOFF accounts▪ Total Due > 0▪ Start Date should always be last payment date<ul style="list-style-type: none">▪ Account Open Indicator = 'Y'▪ Display 'Last Payment Date' on account as 'Start Date' |
| End Date | Based on value maintained at Setup > Contract > Time Bar Years Time Bar Start Date + Contract time-bar Years |
| Days to Time Bar | End Date – GL Date |

5. New Queue Parameter Introduced

'Time-Bar Start Date, Time Bar End Date and Days to Time Bar' are added as parameters to servicing queue.

Note: Queue can be defined where "Time Bar End Date" > System Date; so that accounts that are not time barred will only come shortlisted to collection queues.

2.40 Opt-Out feature Enhancements

2.40.1 Overview

- Ability to Capture three new opt-outs - Insurance Opt-Out, Share Credit Opt-Out and Marketing Opt-Out in Origination stage
- Ability to change the Opt-Out preferences in servicing stage by using Add/Edit or posting transactions.

2.40.2 Description

- Three new checkbox are added at 'Origination > Applicant' - Insurance Opt-Out, Share Credit Opt-Out and Marketing Opt-Out in to capture opt-out preferences of applicant.

- Three new checkbox are added at 'Customer Service > Customer Details > Customer Information' screen.
- Information captured at origination will be carried to servicing stage; if system creates 'New Customer Id'.
- These indicators can be updated in servicing using 'Customer Service > Edit' button or through posting 'Non-Monetary' transaction
- Whenever user updates these details using EDIT button, system posts transaction (CUS_PRIVACY_INFO) automatically with transaction remarks as 'Direct Update' - Transaction posted successfully.

Transaction Update:

Existing 'CUS_PRIVACY_INFO' transaction is enhanced:

- Changed the 'Description' of transaction as 'Customer Opt-Out Preferences'

- Included three new parameters in the transaction -Insurance Opt-Out, Share Credit Opt-Out and Marketing Opt-Out.

2.41 References Enhancements

2.41.1 Overview

- Facility to capture References Status and 'Permission to call' indicator for 'References' phone numbers.
- In origination User will be allowed to capture permission to call for each Phone number captured.
- New non-monetary transactions to add/update 'References' information.

2.41.2 Description

- "Status" field and 'Permission to Call' fields (for each phone details) are introduced at Origination Funding → Contract tab → References sub tab.
- "Status" field and 'Permission to Call' fields are introduced at Servicing Screen > Customer Service > Account Details tab>Contract Information sub tab> References sub tab.
 - User can add/update the reference details in customer service > References Tab
 - Alternatively, user can use non-monetary transactions - REF_STATUS_NEW and REF_STATUS_MAINT to add/modify 'Reference' details respectively.

Add New reference using Transaction: REF_STATUS_NEW: REFERENCE DETAILS ADD

| Parameter | Data Type/ Tool | Mandatory | Default Value |
|--------------------|-------------------|-----------|---------------|
| Txn Date | Transaction Date | Y | NULL |
| Relationship | Dropdown | Y | NULL |
| Name | Text box | Y | NULL |
| Status | Dropdown | Y | Active |
| Years | Textbox (Numeric) | Y | 0 |
| Months | Textbox (Numeric) | Y | 0 |
| Country | Dropdown | Y | NULL |
| Address1 | Text Box | N | NULL |
| Address1 | Text Box | N | NULL |
| Zip | Text Box | N | NULL |
| City | Textbox | N | NULL |
| State | Dropdown | N | NULL |
| Phone | Textbox (Numeric) | N | NULL |
| Extn | Textbox (Numeric) | N | NULL |
| Permission to Call | Dropdown | N | N |
| Phone | Textbox (Numeric) | N | NULL |
| Extn | Textbox (Numeric) | N | NULL |
| Permission to Call | Dropdown | N | N |
| Comment | Textbox | N | NULL |

Maintaining Existing reference using Transaction: REF_STATUS_MAINT: REFERENCE DETAILS MODIFY

| Parameter | Data Type/ Tool | Mandatory | Default Value |
|--------------------|-------------------|-----------|---------------|
| Txn Date | Transaction Date | Y | NULL |
| Reference No. | Textbox | Y | NULL |
| Relationship | Dropdown | N | NULL |
| Name | Text box | N | NULL |
| Status | Dropdown | Y | Active |
| Country | Dropdown | N | NULL |
| Years | Textbox (Numeric) | N | 0 |
| Months | Textbox (Numeric) | N | 0 |
| Address | Text Box | N | NULL |
| Zip | Dropdown | N | NULL |
| City | Textbox | N | NULL |
| State | Dropdown | N | NULL |
| Phone | Textbox (Numeric) | N | NULL |
| Extn | Textbox (Numeric) | N | NULL |
| Permission to Call | Checkbox | N | N |
| Phone | Textbox (Numeric) | N | NULL |
| Extn | Textbox (Numeric) | N | NULL |
| Permission to Call | Checkbox | N | N |
| Comment | Textbox | N | NULL |

2.42 Payment Posting Enhancements

2.42.1 Overview

Currently any payment received on account, where account is closed – Paid Off/ Charged-off or any backdated payment is received before posting account status to 'Paid Off/Charged-Off (not closed)', system throws the error message and no payment registered against any account in OFSLL.

Enhancement handles the payment posting (Through Payment Entry Screen /Payment Upload' file); so that any payment received after Account Closed - Paid off, Charge Off; system posts these payments to Suspend account; instead of showing 'Error'.

2.42.2 Description

1. **Closed accounts:**
Created a system parameter "TPE_PMT_POSTING_CLS_ACCOUNT". If the value of system parameter is 'Y', then system posts the payment to SUSPENSE instead of raising error; otherwise system raises ERROR.
2. **For all Other cases where we set the backdated date**
Currently, OFSLL sets the backdated date in the below scenarios:
 1. Paid off
 2. Charged-off,
 3. Account activation
 4. Account Conversion
 5. Account NON PERFORM (NON_PERFORM)
 6. PC2 SI reschedule

For all the above cases OFSLL refers the new system parameter "TPE_BACKDT_PMT_POSTING". If the parameter value is 'Y', then system posts the payment to SUSPENSE instead of raising error.

2.42.3 Seed Data:

| SNO | TABLE | KEY DATA | Type |
|-----|-----------------------|--|--------|
| 1 | SYSTEM_PARAMETERS | TPE_BACKDT_PMT_POSTING SET_SYP_SYSTEM ALL ALL ALL ALL ALL N Y | INSERT |
| 2 | SYSTEM_PARAMETERS | TPE_PMT_POSTING_CLS_ACCOUNT SET_SYP_SYSTEM ALL ALL ALL ALL ALL ALL N Y | INSERT |
| 3 | FLEX_TABLE_ATTRIBUTES | SET_SYP_SYSTEM TPE_BACKDT_PMT_POSTING | INSERT |
| 4 | FLEX_TABLE_ATTRIBUTES | SET_SYP_SYSTEM TPE_PMT_POSTING_CLS_ACCOUNT | INSERT |

2.43 'Payment Maintenance' Screen Enhancement

2.43.1 Overview

Payment posting is able to support single payments to multi and vice versa payment maintenance after posting.

2.43.2 Description

- I. System allows one-one, one-many, many-one, many-many combination of payment maintenance

1. UI Changes in 'Payment Maintenance' Screen

- a. Renamed the "Edit" button as "Modify Payments" at "Payments" table in Servicing >Payments >Payment Maintenance.
- b. Renamed the "Edit" button as "Modify Payment Transactions" at "Payment Txns" table in Servicing >Payments >Payment Maintenance.
- c. On click of "Modify Payment Transactions" button, system will open a non persisted "New Payment Txns" block below "Payment Txns" block.
 - i. All "Add and Edit" actions are performed in "New Payment Txns" non persisted block.
 - ii. All the modifications done in "New Payment Txns" block will be saved in "Payment Txns" block.
- d. If the 'Modify Payments' button is clicked at "Payments" table, system allows to edit "Payments and New Payment Txns" table in case of single account payments.
- e. Account # and Spread fields will be read only in case of Single Account payments.
- f. Renders the "Modify Payment Transactions" button at "Payment Txn" table in case of single Account payment.

Note: This is an existing function available in Case of **"Multi Account Payments"**

- g. On click of "Modify Payment Transactions", system allows to modify ALL records in block and also system keeps 'New Payment Txns' block visible in edit mode.
- h. Following fields are allowed to EDIT in "New Payment Txns" table – Account #, Amount, Spread and Reason.
- i. "Add, Delete" and "Reset" buttons on top of "New Payment Txns" table, are rendered based on "Modify Payment Txns" button.
 - i. After selecting a record from "New Payment Txns" table; if user clicks on "Delete" button, system removes the selected record from the new payment txns table and a "Payment Reversal" transaction posted on to the account.
 - ii. This "Delete" button is rendered only when the "Modify Payment Transactions" button is clicked.
 - iii. After deleting the record; if user try to Save and Post the changes, system validates all the existing validations.
 - iv. This "Reset" button is rendered only when the "Modify Payment Transactions" button is clicked.

- v. If user clicks on “Reset” button after making any changes in “New Payment Txns” table, system resets the data to previously saved data.
- j. ‘Save and Stay’, ‘Save and Return’ buttons are renamed as ‘Post and Stay’, ‘Post and Return’ in “Payments” and “New Payment Txns” tables.
- k. ‘Add (+)’ button is provided at the end of each ‘New Payment Txns’ row; which is available if user is on ‘edit’ mode.
- l. If new records are added for ‘Non Multi Account’ record in New Payment Txns block; system automatically set the flag to ‘Multi Account’ and removes the account number at ‘Payments’ block.
- m. Whenever user changes/add records in block, system does following actions:

| Scenario | Action |
|---|---|
| Amount changed from 100\$ to 40\$ | Reverse transaction with amount 100\$ Post Transaction with amount 40\$ |
| New record inserted and payment amount provided | Post payment on new account |
| Record updated with ZERO amount | Reverse Original Payment System does not post any payment with ZERO amount |

- i. On Post & Stay/Post & Return, system matches sum of ‘Amounts’ in ‘Payment Txns’ block with ‘Pmt Amt’ in ‘Payments’ block.

II. Automatic posting of comments on respective accounts about payment/reversal of payment

- a) System posts comments on respective accounts on posting of payment [through payment entry screen or payment maintenance screen] or reversal (including NSF) of payments.
- b) In case of reversal, system posts comments on reversed account.
- c) While posting transactions for ‘multi accounts’ system compares the old value and new value and in case of any change, system reversal/posting transactions for respective accounts.
- d) System posts comment on account, if user modifies any details of payment like ‘Currency, Pmt Dt, Amount, Spread, Reason’.

Example:

Payment Record Status (Current):

| Block Name | Field |
|--------------|--|
| Payments | Pmt Amt = 80 |
| Payment Txns | Amount = 50 (Account 1) Amount = 30 (Account 2) |

Record Status after maintenance

| Block Name | Field |
|--------------|---|
| Payments | Pmt Amt = 80 |
| Payment Txns | Amount = 50 (Account 1) Amount = 20 (Account 2) Amount = 10 (Account 3) |

System shows following messages on multiple accounts

Account 1- No message (because of no change)

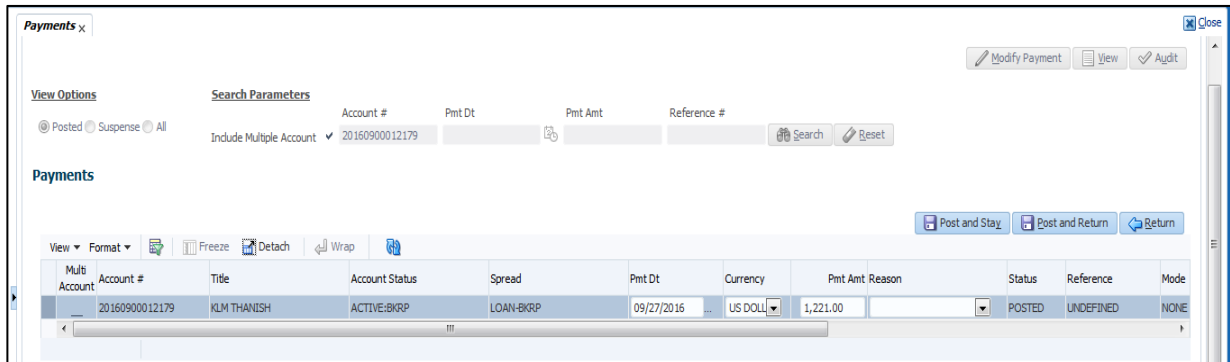
Account 2 –
 Message 1 – Reversal of Amount 30
 Message 2 – Txn post of Amount 20
 Account 3 – Txn post of Amount 10

| Transaction type | Comment to be posted on Account with Payment Transaction |
|--------------------------|---|
| Payment Posted | Payment Transaction with reference number XXXXXXXXXXXX is applied with amount of XXX on date XX-XX-XXXX : Time |
| Payment Reversed | Payment Transaction with reference number XXXXX-XX-XXX is reversed with Amount XXX on date XX-XX-XXXX : Time |
| Payment Details modified | Payment Transaction with reference number XXXXX-XX-XXX is modified and posted with << Txn Details>> on date XX-XX-XXXX : Time |

Here 'Reference' No. is details captured in 'Payments' block > Reference field.

2.43.3 Screenshot

Servicing > Payments > Payment Maintenance



Payments x Close

Payments Modify Payment View Audit

View Options **Search Parameters**

Posted Suspense All
 Account # 20160900012179
Pmt Dt
Pmt Amt
Reference #
Search Reset

View Format Freeze Detach Wrap Reason NSF Reverse

| Multi Account | Account # | Title | Account Status | Spread | Pmt Dt | Currency | Pmt Amt | Status | Reference | Reason | Mode | Company |
|---------------|----------------|-------------|----------------|-----------|------------|-----------|----------|--------|-----------|--------|------|---------|
| | 20160900012179 | KLM THANISH | ACTIVE:KRP | LOAN-BKRP | 09/27/2016 | US DOLLAR | 1,221.00 | POSTED | UNDEFINED | | NONE | US01 |

Payment Txns Modify Payment Transactions

View Format Freeze Detach Wrap

| Account # | Title | Currency | Amount | Status | Spread | Reason | Error Reason |
|----------------|-------------|-----------|----------|--------|-----------|--------|--------------|
| 20160900012179 | KLM THANISH | US DOLLAR | 1,221.00 | POSTED | LOAN-BKRP | | |

Payments x Close

| Multi Account | Account # | Title | Account Status | Spread | Pmt Dt | Currency | Pmt Amt | Status | Reference | Reason | Mode | Company |
|---------------|----------------|-------------|----------------|-----------|------------|-----------|----------|--------|-----------|--------|------|---------|
| | 20160900012179 | KLM THANISH | ACTIVE:KRP | LOAN-BKRP | 09/27/2016 | US DOLLAR | 1,221.00 | POSTED | UNDEFINED | | NONE | US01 |

Payment Txns Modify Payment Transactions

View Format Freeze Detach Wrap

| Account # | Title | Currency | Amount | Status | Spread | Reason | Error Reason |
|----------------|-------------|-----------|----------|--------|-----------|--------|--------------|
| 20160900012179 | KLM THANISH | US DOLLAR | 1,221.00 | POSTED | LOAN-BKRP | | |

New Payment Txns

Post and Stay Post and Return Return

View Format Freeze Detach Wrap Delete Reset

| Account # | Title | Account Status | Currency | Amount | Spread | Reason | Error Reason |
|----------------|-------------|----------------|-----------|----------|-----------|--------|--------------|
| 20160900012179 | KLM THANISH | ACTIVE:KRP | US DOLLAR | 1,221.00 | LOAN-BKRP | | |

2.44 Collections Account Settlement Transaction

2.44.1 Description

At present in OFSLL, when an account becomes delinquent and under 'Collections', then later point in time lender would agree for a 'Settlement' with the borrower. This means a net amount will be agreed as a 'settlement amount' between both the parties and if the customer makes that payment within the 'Good through date', lender would consider that corresponding account is paid off / closed even if actual payment is less than the actual outstanding balance. In this case even after 180 days of delinquency, lender would not charge-off the account.

Provided a new 'Account Settlement' monetary transaction with the following parameters

| Parameter Name | Type | Description |
|--------------------------|---------|--|
| Transaction Date | Date | Can be a back dated. |
| Effective Date | Date | Date should be after account active date. Effective date will accept a future date also. |
| Agreed Settlement Amount | Integer | Any amount |
| Good Through Date | Date | Greater than 'Effective Date' (even after maturity date) |
| Comment | A/N | Any text |

- i. Once user posted this monetary transaction successfully, then a new account condition 'Account Under Settlement' needs to be posted with end date as 'Good Through Date'
 - This is applicable for only Loan.
 - Also, system will insert one record in 'Transactions' tab ('All')
 - System will update the 'Effective Date', 'Agreed Amount' and 'Good Through Date'
 - System will not accept a past date as the 'effective Date' for the settlement. It can be current date or a future date
- ii. In case user wanted to reverse the SETTLEMNT monetary transaction posted, same can be done from the 'Transactions' screen by clicking the 'Reverse' button provided.
- iii. After posting this transaction, user can see the 'Settlement Information' in following two places
 - Under 'Servicing/Collections > Customer Service > Summary > Account Details'
 - Under 'Servicing/Collections > Account Details > Account Details'
 - New block will have the following details

| Filed Name | Type | Description |
|-------------------|---------|---|
| Effective Date | Date | Settlement agreement start date |
| Good Through Date | Date | Settlement agreement expiry date |
| Agreed Amount | Integer | Settlement amount agreed by customer to the lender |
| Paid Till Date | Integer | During the agreed period (between effective date and Good through date), total amount paid by the customer and allocated to account balances. I.e. system will compute the 'Sum of all Good payment amounts received between effective date and good through date' after the new proposed batch runs. |

- iv. System will update the new fields Effective Date, Agreed Amount and Good through Date after posting the new settlement monetary transaction. User can repost the same transaction that will update Settlement Information.
- v. In case of a 'Charged Off' account, system will not allow to post the 'Settlement' monetary transaction. Similarly once the settlement monetary transaction is in force on an account, then system will not allow the user to charge-off the account.
- vi. System will not update the 'Paid Till Date' amount field as and when a payment is posted or reversed. Once new batch (ACCOUNT SETTLEMENT PROCESSING) job runs, 'Paid Till Date' amount field will be updated.
 - When this batch job runs, system will look for all the accounts which are having open 'Account Under Settlement' condition and if 'Paid Till Date' amount of the account is greater than or equal to 'Agreed Amount' then following actions will be triggered -
 - System will close the 'Account Under Settlement' condition
 - System will not clear the 'Settlement Information' displayed on the Customer Service Summary screen and Account Details screen i.e Effective Date, Good through Date, Agreed Amount and Paid Till Date, meaning last settlement information that leads to the PAIDOFF status of the account will be preserved.
 - System will post the 'Paid Off' transaction automatically so that account balance will be updated as zero

| | | | |
|---|---------------------|--|--------|
| 3 | TXN_CODE_PARAMETERS | ACCOUNT_SETTLEMENT TXN_COMMENT | Insert |
| 4 | TXN_CODE_PARAMETERS | ACCOUNT_SETTLEMENT TXN_DT | Insert |
| 5 | TXN_CODE_PARAMETERS | ACCOUNT_SETTLEMENT TXN_SETTL_AMT | Insert |
| 6 | TXN_CODE_PARAMETERS | ACCOUNT_SETTLEMENT TXN_SETTL_EXPIRY_DT | Insert |
| 7 | TXN_CODE_PARAMETERS | ACCOUNT_SETTLEMENT TXN_SETTL_START_DT | Insert |
| 8 | TXN_CODE_PRODUCTS | ACCOUNT_SETTLEMENT ALL ALL ALL | Insert |

2.45 Work Order Enhancements

2.45.1 Overview

- Work order screen is enhanced to support sending the Work order to external systems. This feature can now support handling work orders inside Financial Institute or sending to external interface to assign work Orders. When assigned to external systems we will be calling this as CASE.
- Vendor and Work order Screen is modified to handle CASE details (creating and maintaining) interfacing with external system.

2.45.2 Description

1. "Case" related fields introduced in "Work Orders" tab.
 1. Added following fields under "Work Order" table.

| Field Name | Field Format | Default Value | Reference Look ups and Navigations | Seed Data | Mandatory |
|----------------------------|--------------|---------------|--|---------------|--|
| CASE DETAILS | | | | | |
| Case # | Read Only | Null | Received from Third Party Vendor Interface | | N |
| Channel | LOV | INTERNAL | Indicates which channel OFSLL is interfacing (Ex: RDN) | INTERNAL, RDN | Y |
| Override Reason | LOV | Null | Reason for Overriding the Vendor (New Lookup) | | N |
| Reason | LOV | Null | "Reason" field updated based on the corresponding Status received from RDN like Pending on Hold, Release and Pending Close. | | Mandatory based on corresponding status. |
| Collector | LOV | Null | LOV values will show list of collectors, who are having responsibility of 'Collector'. | | N |
| ACCOUNT INFORMATION | | | | | |
| Account Status | Read Only | | Populated Based on selected Account status and conditions | | Y |
| Charged off Dt | Read Only | Null | Populated Based on selected Account Charge Off date | | N |
| Due Amt | Read Only | | Populated Based on Account Regular Due Amt | | Y |
| Total Outstanding Balance | Read Only | | Populated Based on Account outstanding Principal Balance for pre charge off/ "Deficiency balance" for post charge-off accounts | | Y |
| Total Due | Read Only | | Populated Based on Account Total Due Amt | | Y |
| Due Dt | Read Only | | Populated Based on Account Oldest Past Due Date | | Y |
| Days Past Due | Read Only | | Populated Based on Account Days Past Due | | Y |
| Service Address | LOV | | Concatenate the "Customer, Address Type and Address" | | N |
| COLLATERAL DETAILS | | | | | |
| Identification # | Read Only | | Populated Based on Asset Identification Number | | N |
| Year | Read only | | Populated Based on Asset Year | | Y |
| Make | Read only | | Populated Based on Asset Make | | Y |
| Model | Read only | | Populated Based on Asset Model | | Y |
| VENDOR INFORMATION | | | | | |

| | | | | | |
|---------|----------|--|--|--|---|
| Contact | Text Box | | Populated based on selected Vendor (Vendor Contact person) | | N |
| Phone | Text Box | | Populated based on selected Vendor (Vendor Phone) | | N |
| Extn | Text Box | | Populated based on selected Vendor (Vendor Extn) | | N |
| Fax | Text Box | | Populated based on selected Vendor (Vendor Fax) | | N |

2. Introduced and rearranged fields related to CASE as shown in the picture.
3. **'Edit'** button provided with access control
 - 'Edit All' option allows user to edit – **Vendor** and all other editable fields.
 - 'Edit' option allows user to edit all editable fields except 'Vendor' fields.
4. **Case #:** Case # in screen is populated from third party system.
5. **Order Type:**
 - i. Renamed 'Type' field in work order screen as 'Order Type'. Provide 'Door Knock, Skip Trace, Voluntary Repossession, Involuntary Repossession, Impound Voluntary Repossession, Impound Involuntary Repossession' as seed data for 'Order Type' LOV.
 - ii. Based on the "Order Type" selected in work order, system short lists the vendors populated in "Vendor" field. (Based on Order Type selected under each Vendor).
 - iii. System will restrict to create multiple assignments of same type:

Ex: Don't allow 2 REPO cases open at the same time.

Validations:

On Save, System shows error message, if user tries to create the Work Order; where

Channel = RDN

Order Type = Work Order already existing on account

Order Status of existing work order not in 'Completed, Closed, and Repossessed'

6. When user selects an **"Account"** from "Account #" LOV; system auto populates the respective account details in 'Account Information' section.

7. 'Channel'

- If Channel is selected as 'RDN'; System triggers web service call to RDN interface.
- If Channel is selected as 'Internal'; system considers this as regular work order.

Once the work order gets saved, system makes the 'Channel' Field as read-only.

- If Channel is selected as 'RDN'; System will make the primary collateral description as default value in "Servicing >vendors >Work Orders screen.

8. Vendor Field:

Vendor LOV will be filtered and populate list of vendors based on Channel, Order Type and Account (Company, Branch).

Example: Channel = RDN, Order Type = Door knock and Account = 123456789 (Country: US, Branch US01).

Total Active Vendor with Channel as RDN = 100

Out of 100 Vendors, Order Type as 'Door Knock' = 40

Out of 40 Vendors, vendors belongs to Account company/branch (US, US01) = 20

On selection of above criteria, system will show list of 20 vendors in 'Vendor LOV'.

9. Added "Channel" field in Origination/Servicing >Vendors.

| Field Name | Field Format | Default Value | Reference Look ups and Navigations | Seed Data | Man datory |
|------------|--------------|---------------|--|--------------------------|------------|
| Channel | LOV | INTERN AL | Indicates which channel OFSLL is interfacing (Ex: RDN) | ALL, INTERNAL, RDN | Y |

10. **Status:**

Status LOV is populated based on selected 'Order Type'; which is maintained in Vendor > Cycles > Work Order Status Cycle.

Following seed data maintained for 'Status' LOV.

| Case Status | Description | Status |
|-----------------|--|-------------|
| NEW | When new case gets created the default status will be "NEW". | Default |
| SENT TO RDN | System sets this status, once the CASE creation request sent to RDN. In this status, system will not allow user to make any changes to Work Order. | System |
| RDN FAILED | If no response received as part of CASE creation; system will update the status. In this status, system will not allow user to make any changes to Work Order. | Web service |
| ASSIGNED | When System receives the "Case Number" from Third party interface, it will set the status to "ASSIGNED". | Web service |
| OPEN | When Vendor Accepts the Assignment, system will set the status to "OPEN". | Web service |
| DECLINED | When Vendor declines the Assignment, system will set the status to "DECLINED". | Web service |
| PENDING ON HOLD | User sent a hold request to third party interface | Manual |
| ON HOLD | "HOLD" Request is accepted by the Vendor Service (Third Party Interface) | Web service |
| RELEASED | User sent a Release hold request to Third Party interface | Manual |
| PENDING CLOSE | User sent a "CLOSE" request sent to Third Party interface | Manual |
| CLOSED | "CLOSE" request accepted by the Vendor Service (Third Party Interface) | Web service |
| COMPLETED | Vendor has completed the Repossession service | Web service |
| REPOSSESSED | Repo info has been validated | Web service |

11. Collector field added in Case tab and the LOV values populated based on user having responsibility as collector in Description.
12. "Reason" field updated based on the corresponding Status received from RDN like Pending on Hold, Release and Pending Close.
13. "Service Address" field LOV is added, which displays the following addresses dropdown.
 - i. System will display the concatenation of "Customer-Address type – Address" attached to the account; where current Indicator='Y'.
 - ii. This field will allow user to edit only when the Work Order status = NEW.
 - iii. Default value is the Primary customers address with current = Y and Mailing = Y.
 - On Save, system does the following validation:

If Channel = 'RDN' and user tries to select any customer address other than Primary customer and secondary customer (chosen based on the customer sequence after primary); system will throw an error message "Selected address doesn't belong to Primary or Secondary Customer" and will not allow to save record.

14. When user selects a "Collateral" from "Collateral Description" LOV; system will auto populate the respective collateral details.
15. System default the "Collateral" with Primary Indicator = Y.

16. **Vendor Messages:**

'Vendor Msg Type' and 'Vendor Message' transient boxes are provided in Work Order Screen. These Message Type and Message box are rendered, if Channel = RDN.

'Comments' posted in 'Account Comments' with CASE No. appended.

Comment Format:

Type = SYSTEM GENERATED

Sub Type = OUTBOUND TO INTERFACE

Comment = [Case No]: <<Vendor Msg Text>>.

Comment By = Login User ID

Comment Dt = Comment Posted date

II. Vendor setup screen changes

A. Changes under 'Cycles' Tab

- Added following fields to "Status Cycle" tab in Setup> Vendors >Cycles.

| Field Name | Type | Default Values |
|------------|--------------------------|----------------|
| Order Type | LOV (VENDOR_ASG_TYPE_CD) | Null |

- Order Type (VENDOR_ASG_TYPE_CD) LOV has "ALL" as lookup value.
- Added following fields in "Current/Next Status" block.

| Field Name | Type | Default Values |
|-------------|---|----------------|
| Action Code | LOV (Refer 'Action' lookup in Call Activities Tab) | Null |
| Result Code | LOV (Refer 'Result' lookup in Call Activities Tab – Dependant LOV of Action Code) | Null |

Status Cycle

| Cycle | Type | Order Type |
|------------------------|--------------------------------------|------------|
| VEN_VENDOR_ASS_STATUS | VENDOR ASSIGNMENT STATUS CYCLE | Door Knock |
| VEN_INVOICE_PMT_STATUS | VENDOR INVOICE PAYMENTS STATUS CYCLE | ALL |
| VEN_INVOICE_STATUS | VENDOR INVOICE STATUS CYCLE | Undefined |
| VEN_VENDOR_STATUS | VENDOR STATUS CYCLE | Undefined |

Current/ Next Status

| Current Code | Next Code | Action Code | Result Code |
|--------------|-----------|-------------|-------------|
| CLOSE | CLOSE | | |
| COMPLETED | CLOSE | | |
| COMPLETED | COMPLETED | | |
| NEW | NEW | | |
| NEW | OPEN | | |
| OPEN | COMPLETED | | |
| OPEN | OPEN | | |
| OPEN | VOID | | |
| VOID | VOID | | |

- Whenever Order reaches the 'Current Status to Next Status' stage, system automatically posts 'Call Activity' (if the Action/Result Code is not NULL).
- If the "Condition" is not configured for an "Action and result code" combination, system shows the following warning message.
 - Warning: **"No Condition posting available for this action-result pair"**

III. "Case History" sub tab in Vendor > Case tab

1. Added **"Work Order History"** details sub tab in Vendor >Work Order tab.

i. Any modifications to Work Order Details logged as history record in **"Work Order History"** tab

- All the details captured in 'Work Order Tab' stored in 'History Tab'.

Example: If the status changed from "NEW" to "Assigned" as History record will be created in "Work Order History" tab with previous status as "NEW".

Work Order

| Work Order # | Case # | Channel | Account | Collateral Description | Vendor | Override Reason | Company | Branch | Status | Reason | Work Order Type | Assigned By | Reference # | Foll |
|--------------|-----------|---------|-------------------|------------------------|---------------|-----------------|---------|--------|----------|--------------|-----------------|-------------|-------------|------|
| WO:0005003 | UNDEFINED | RDN | 20150800021594... | 2016 TOYOTA CA... | PR-06009-TEST | FEES TOO H... | US01 | USRHQ | RELEASED | BROKEN PR... | REPOSSESSION | ABSHEKAR | | |

Work Order History

| Work Order # | Case # | Channel | Account | Collateral Description | Vendor | Override Reason | Company | Branch | Status | Reason | Work Order Type | Assigned By | Reference # |
|--------------|-----------|---------|-------------------|------------------------|---------------|-----------------|---------|--------|----------|--------|-----------------|-------------|-------------|
| WO:0005003 | UNDEFINED | RDN | 20150800021594... | 2016 TOYOTA CA... | PR-06009-TEST | | US01 | USRHQ | ON HOLD | | REPOSSESSION | ABSHEKAR | |
| WO:0005003 | UNDEFINED | RDN | 20150800021594... | 2016 TOYOTA CA... | PR-06009-TEST | | US01 | USRHQ | OPEN | | REPOSSESSION | ABSHEKAR | |
| WO:0005003 | UNDEFINED | RDN | 20150800021594... | 2016 TOYOTA CA... | PR-06009-TEST | | US01 | USRHQ | ASSIGNED | | REPOSSESSION | ABSHEKAR | |
| WO:0005003 | UNDEFINED | RDN | 20150800021594... | 2016 TOYOTA CA... | PR-06009-TEST | | US01 | USRHQ | NEW | | REPOSSESSION | ABSHEKAR | |

IV. Case "Repo Details" included in Customer Details > Repo Screen

New set of fields added to Customer Details > Repossession Screen and updated based on response received from "Third Party Interface".

V. Vendor Screen Changes

Vendor Id Generation

- New system parameter 'UVN_VEN_NBR_SYS_GENERATED' added to indicate 'Vendor Number is system generated' with Yes/No LOV options.
 - If parameter value = 'YES', system auto generates the vendor id.
 - If parameter value = 'NO', system allows to input the vendor id manually as free text in 'Vendor' Screen.

Vendor 'COPY' feature

- Vendor Definition Screen > Vendor Copy feature is provided.
 - If the system parameter 'Vendor Number is auto generated' = Y; system automatically generates vendor number.
 - If the system parameter 'Vendor Number is auto generated' = N; system allows user to input Vendor number on EDIT.
 - If user input duplicate Vendor ID, system will validate and display error on SAVE.

| Vendor # | Old Vendor # | Name | Status | Company | Branch | Start Dt | End Dt | Contact Person | Fed Tax # | Email | Enabled |
|----------|--------------|----------------|--------|---------------|------------------|------------|------------|----------------|-----------|-------|---------|
| 123455 | | TEST | ACTIVE | DEMO BANK USA | US HEAD QUARTERS | 06/08/2016 | 12/31/9999 | TETS1 | | | Y |
| PR-01001 | | ASDF | ACTIVE | DEMO BANK USA | US HEAD QUARTERS | 05/04/2016 | 12/31/9999 | TEST | | | Y |
| PR-02001 | | AUCTION HOUSE1 | ACTIVE | DEMO BANK USA | US HEAD QUARTERS | 01/01/2016 | 12/31/9999 | TEST | | | Y |

VI. Cure letter fields at Servicing > Account Information Tab

- Cure Letter fields – Start Date and End Date provided at Account Details screen.
- File upload and Non-monetary (CURE_LETTER_MAINT) is provided to update these dates.

Customer Service < Account Information Return

| | | |
|---|---|---|
| Interest and Accruals Accrual Start Dt 05/05/2016 Last Accrual Dt 07/12/2016 Stop Accrual — Accrual Method INTEREST BEARING Base Method ACTUAL/360 Rebate Method NONE Index Type FLAT RATE Index Rate 0.00 Margin Rate 4.99 Rate 4.99 Rate Start of the Year 4.99 Last Rate Adj Dt — # of Rate Adjs (Year) 0 # of Rate Adjs (Life) 0 Reschedule Method UNDEFINED Reschedule Value 0.00 | # of Extensions (Life) 0 # of Extension Term (Year) 0 # of Extension Term (Life) 0 # of Due Day Changes (Year) 0 # of Due Day Changes (Life) 0 Last Extn Dt — Due Day Change Dt — | Recourse Details Recourse — Recourse Type — Recourse Reason — Max Recourse % 0.00 Recourse Amt 0.00 |
| Extn and Due Dates # of Extensions (Year) 0 | Additional Details Total Term 5 Paid Term 0 Maturity Dt 10/05/2016 Balloon Amt 0.00 | Cure Letter Start Date — Expiry Date — |
| | Advance Details Approved Amt 0.00 Consumed Amt 0.00 Remaining Amt 0.00 Last Advance Amt 0.00 Last Advance Dt — | Amortized Loans Extra Principal Paid 0.00 |
| | | Others Stmt preference Mode PHYSICAL |

VII. Invoice screen changes

Case # in 'Invoice' Screen

- Included 'Case #' field in Invoice Details screen. This field will be rendered only if CASE ID is attached for that work order or invoice.

Details | Tracking Attributes

Invoice Details Add Edit View Audit

View Format Freeze Detach Wrap

| Work Order # | Estimated | Invoice Amt | Agreed Amt | Paid Amt Txn Post Dt | Status | Status Dt | Collectible |
|---------------------|-----------|-------------|------------|----------------------|--------|-----------|-------------|
| No data to display. | | | | | | | |

Invoice Details Save and Stay Save and Return Return

| | | |
|--------------|-------------|-------------|
| Work Order # | Agreed Amt | Status Dt |
| Case # | Paid Amt | Collectible |
| Estimated | Txn Post Dt | |
| Invoice Amt | Status | |

Work Order Details in Servicing >Summary page

- Work Order related details are provided in summary screen

| Other Due 0.00 Total Due 0.00 Delinquency Information <table border="1"> <thead> <tr> <th>Late</th> <th>30</th> <th>60</th> <th>90</th> <th>120</th> <th>150</th> <th>180</th> <th>Category</th> <th>Days</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>1</td> <td>1</td> <td>1</td> <td>1</td> <td>1</td> <td>6</td> <td></td> <td>-24</td> </tr> </tbody> </table> Broken Promises (Life) 1 Kept Promises (Life) 0 NSF(Life) 1 Collector Broken Promises (Year) 1 Kept Promises (Year) 0 NSF(Year) 1 Activities Active Dt 05/03/2016 App # 0000001015 Last Pmt Amt 90,000.00 Last Activity Dt 05/10/2016 Paid Off Dt — Charge Off Dt — Due Day 3 Effective Dt 05/03/2015 Military Duty N Last Pmt Dt 05/10/2016 Current Pmt 3,951.63 Customer Score 300 Customer Grade B Last Bill Amt 47,719.56 Behaviour Score 0 Producer CA-00002 : RANDYS AUTO SALES | Late | 30 | 60 | 90 | 120 | 150 | 180 | Category | Days | 1 | 1 | 1 | 1 | 1 | 1 | 6 | | -24 | Name DELINQUENCY CHECK COMMENT Relation PRIMARY SSN xx-xx-2321 National ID -- 0 Birth 09/01/1972 Email — Language ENGLISH Marital Status UNDEFINED Disability N Skip N Stop N Correspondence — Privacy Opt Out Y Active Military N Duty — Time Zone — | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|--------------------|---------------|---|------------------|------------|-----------|----------|------|------------|-------------|---|----------------|------|-------------|--------------------|-----------|---------|--|------------|--|--------------|-----------|---------------------------|----------------|--------|--------------------|-------|-------------|---------------|------------------|------|-------------------|---|----------------|--|-------------|--------|--|-------|-------------|--------------|---|---|---|
| Late | 30 | 60 | 90 | 120 | 150 | 180 | Category | Days | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | 1 | 1 | 1 | 1 | 1 | 6 | | -24 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Due Date Change Rem. Txn. Limit (Year) 2 Last Txn Dt — Extensions Rem. Txn. Limit (Year) 2 Last Txn Dt — Rem. Txn. Limit (Life) 5 Extn. Gap Rem. (Months) 0 | Address Information <table border="1"> <thead> <tr> <th>Type</th> <th>Current</th> <th>Permission to Call</th> <th>Mailing</th> <th>Address</th> <th>Phone</th> </tr> </thead> <tbody> <tr> <td>HOME</td> <td>Y</td> <td>Y</td> <td>Y</td> <td>11 N STR BCH N # 77 DR DRA LOIZA PR-00772</td> <td>(000)-000-0000</td> </tr> </tbody> </table> Employment Information <table border="1"> <thead> <tr> <th>Type</th> <th>Current</th> <th>Permission to Call</th> <th>Employer</th> <th>Address</th> <th>Phone</th> </tr> </thead> <tbody> <tr> <td>FULL TIME</td> <td>Y</td> <td>Y</td> <td>UNDEFINED</td> <td>11 ADR DRA LOIZA PR-00772</td> <td>(000)-000-0000</td> </tr> </tbody> </table> Telecom Information <table border="1"> <thead> <tr> <th>Type</th> <th>Permission to Call</th> <th>Phone</th> <th>Extn</th> <th>Time Zone</th> <th>Best day to call</th> <th>Best</th> </tr> </thead> <tbody> <tr> <td>ANSWERING SERV...</td> <td>N</td> <td>(898)-933-3789</td> <td></td> <td>US/MICHIGAN</td> <td>MONDAY</td> <td></td> </tr> </tbody> </table> Outbound Call History <table border="1"> <thead> <tr> <th>Today</th> <th>Last 7 days</th> <th>Last 30 days</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>0</td> <td>0</td> </tr> </tbody> </table> | Type | Current | Permission to Call | Mailing | Address | Phone | HOME | Y | Y | Y | 11 N STR BCH N # 77 DR DRA LOIZA PR-00772 | (000)-000-0000 | Type | Current | Permission to Call | Employer | Address | Phone | FULL TIME | Y | Y | UNDEFINED | 11 ADR DRA LOIZA PR-00772 | (000)-000-0000 | Type | Permission to Call | Phone | Extn | Time Zone | Best day to call | Best | ANSWERING SERV... | N | (898)-933-3789 | | US/MICHIGAN | MONDAY | | Today | Last 7 days | Last 30 days | 0 | 0 | 0 |
| Type | Current | Permission to Call | Mailing | Address | Phone | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| HOME | Y | Y | Y | 11 N STR BCH N # 77 DR DRA LOIZA PR-00772 | (000)-000-0000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Type | Current | Permission to Call | Employer | Address | Phone | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FULL TIME | Y | Y | UNDEFINED | 11 ADR DRA LOIZA PR-00772 | (000)-000-0000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Type | Permission to Call | Phone | Extn | Time Zone | Best day to call | Best | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ANSWERING SERV... | N | (898)-933-3789 | | US/MICHIGAN | MONDAY | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Today | Last 7 days | Last 30 days | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 0 | 0 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Contract Information <table border="1"> <thead> <tr> <th>Contract Dt</th> <th>Amt Financed</th> <th>Term</th> <th>Rate</th> <th>Maturity Dt</th> </tr> </thead> <tbody> <tr> <td>05/03/2015</td> <td>90,000.00</td> <td>24</td> <td>4.99</td> <td>05/03/2017</td> </tr> </tbody> </table> Account Information <table border="1"> <thead> <tr> <th>Contract Dt</th> <th>Amt Financed</th> <th>Term</th> <th>Rate</th> <th>Maturity Dt</th> </tr> </thead> <tbody> <tr> <td>05/03/2015</td> <td>90,000.00</td> <td>24</td> <td>4.99</td> <td>05/03/2017</td> </tr> </tbody> </table> | Contract Dt | Amt Financed | Term | Rate | Maturity Dt | 05/03/2015 | 90,000.00 | 24 | 4.99 | 05/03/2017 | Contract Dt | Amt Financed | Term | Rate | Maturity Dt | 05/03/2015 | 90,000.00 | 24 | 4.99 | 05/03/2017 | Work Order Details <table border="1"> <thead> <tr> <th>Work Order #</th> <th>Case #</th> <th>Order Type</th> <th>Vendor</th> <th>Status</th> </tr> </thead> <tbody> <tr> <td>WO-0009039</td> <td>XXXXX</td> <td>REPOSESSION</td> <td>PR-01001-ASDF</td> <td>NEW</td> </tr> </tbody> </table> | Work Order # | Case # | Order Type | Vendor | Status | WO-0009039 | XXXXX | REPOSESSION | PR-01001-ASDF | NEW | | | | | | | | | | | | | | |
| Contract Dt | Amt Financed | Term | Rate | Maturity Dt | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 05/03/2015 | 90,000.00 | 24 | 4.99 | 05/03/2017 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Contract Dt | Amt Financed | Term | Rate | Maturity Dt | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 05/03/2015 | 90,000.00 | 24 | 4.99 | 05/03/2017 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Work Order # | Case # | Order Type | Vendor | Status | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| WO-0009039 | XXXXX | REPOSESSION | PR-01001-ASDF | NEW | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Renamed "Order Type" field as "Work Order Type"

- Order Type field name renamed as "Work Order Type" in following locations.
- Servicing > Vendors >Work order screen
- Servicing >Transaction History >Work Orders
 - Servicing >Summary Screen.
 - Servicing > Repo/Foreclosure Tab

2.46 Vendor Assignment Allocation

2.46.1 Overview

While creating the work order system will allocate the Vendor by assigning vendor allocation weightage.

New 'Assignment Allocation' screen provided to define vendor allocation weightage; which defaults vendor in CASE screen based on Channel, Work Order Type, Company and Branch combination.

2.46.2 Description

I. New 'Assignment Allocation' tab

Introduced new "Assignment Allocation" tab besides Servicing > Vendors tab as shown below:

On Selection of this row; system shows list of 'Active' and 'Enabled' vendors under 'Vendor Assignment Allocation' sub tab.

| Field Name | Type | Default Value | Reference | Mandatory |
|-----------------|-----------|---------------|-----------------------|-----------|
| Channel | LOV | NULL | VENDOR_ASG_CHANNEL_CD | Yes |
| Work Order Type | LOV | NULL | Work Order Type | Yes |
| Company | LOV | NULL | Company Setup | Yes |
| Branch | LOV | NULL | Branch Setup | Yes |
| Enabled | Check box | N | Y/N Bullion | Yes |

The screenshot shows the Oracle Vendors application interface. The 'Assignment Allocation' tab is active. It displays two tables:

- Vendor Assignment Criteria:** A table with columns: Channel, Work Order Type, Company, Branch, and Enabled. It lists three entries: (RDN, BANKRUPTCY, DEMO BANK USA, US HEAD QUARTERS, Y), (INTERNAL, BANKRUPTCY, DEMO BANK USA, US HEAD QUARTERS, Y), and (RDN, BANKRUPTCY, DEMO BANK USA, US REGION 1, Y).
- Vendor Assignment Allocation:** A table with columns: Vendor #, Name, Assigned Cases, % Allocation, and Assignment %. It lists two entries: (MA-03003, TEST_RDN1, 0, 0, 0) and (US-00012, UNDEFINED, 0, 0, 0). A 'Total % 0' is shown at the bottom right.

II. 'Vendor Assignment Allocation' sub tab

1. Added 'Assignment %' field in Vendors> Vendor Assignment' fragment.

2. Data Validations:

- "Assignment %" field is mandatory and default value = "0"
- On EDIT; if sum is not equal to 100%, system shows an ERROR saying "Assignment sum not equal to 100" and system doesn't allow saving the record.

| Field Name | Type | Default Value | Mandatory | Comments |
|----------------|-----------------------|---------------|-----------|-----------------------------------|
| Vendor # | Read Only | NA | Yes | |
| Name | Read Only | NA | Yes | |
| Assigned Cases | Read Only - Numerical | NA | Yes | For behaviour; refer spread sheet |

| | | | | |
|--------------|---------------------------------|----|-----|--|
| % Allocation | Read Only-Numerical | NA | Yes | For behaviour; refer spread sheet. On Save, system does following validation: '% Allocation' should not be same for any two vendors. If user tries to save, system gives error message 'Duplicate values found in '% Allocation' and should not allow saving the record. |
| Assignment % | Text Box - Numerical | 0 | Yes | |
| Total % | Read Only (Sum of Assignment %) | | | |

Assignment/Re-assignment Logic

System assigns "Case" to shortlisted vendors based on "% Allocation" logic.

- Assignment is being done based on 'Least %' bucket.

Exceptions to be handled while assigning:

- If two or more cases are opened for an account, system allocates all the cases (belongs to same account) to the same vendor.
 - If the case is 'Re-assigned'; system should not assign the case to same vendor.

2.46.3 Seed Data:

| SNO | TABLE | KEY DATA | Type |
|-----|--------------------|--|--------|
| 1 | FLS_ACCESS_DETAILS | FLL.CMN.UVN.ASSIGNMENTALLOCATION.TAB RESPONSIBILITY_CD ALL Y Y | Insert |
| 2 | FLS_ACCESS_DETAILS | FLL.CMN.UVN.VENDORASSIGNMENTCRITERIA.ADD.BUTTON RESPONSIBILITY_CD ALL Y Y | Insert |
| 3 | FLS_ACCESS_DETAILS | FLL.CMN.UVN.VENDORASSIGNMENTCRITERIA.EDIT.BUTTON RESPONSIBILITY_CD ALL Y Y | Insert |
| 4 | FLS_ACCESS_DETAILS | FLL.CMN.UVN.VENDORASSIGNMENTCRITERIA.VIEW.BUTTON RESPONSIBILITY_CD ALL Y Y | Insert |
| 5 | FLS_ACCESS_DETAILS | FLL.CMN.UVN.VENDORASSIGNMENTALLOCATION.EDIT.BUTTON RESPONSIBILITY_CD ALL Y Y | Insert |
| 6 | FLS_ACCESS_DETAILS | FLL.CMN.UVN.VENDORASSIGNMENTALLOCATION.VIEW.BUTTON RESPONSIBILITY_CD ALL Y Y | Insert |
| 7 | FLS_ACCESS_DETAILS | FLL.CMN.UVN.VENDORASSIGNMENTALLOCATION.AUDIT.BUTTON RESPONSIBILITY_CD ALL Y Y | Insert |
| 8 | FLS_ACCESS | FLL.CMN.UVN.ASSIGNMENTALLOCATION.TAB ACCESS TO CMN UVN ASSIGNMENT ALLOCATION TAB Y Y CMN UVN | Insert |
| 9 | FLS_ACCESS | FLL.CMN.UVN.VENDORASSIGNMENTCRITERIA.ADD.BUTTON ACCESS TO CMN UVN ASSIGNMENT CRITERIA ADD BUTTON Y Y CMN UVN | Insert |
| 10 | FLS_ACCESS | FLL.CMN.UVN.VENDORASSIGNMENTCRITERIA.EDIT.BUTTON ACCESS TO CMN UVN ASSIGNMENT CRITERIA EDIT BUTTON Y Y CMN UVN | Insert |
| 11 | FLS_ACCESS | FLL.CMN.UVN.VENDORASSIGNMENTCRITERIA.VIEW.BUTTON ACCESS TO CMN UVN ASSIGNMENT CRITERIA VIEW BUTTON Y Y CMN UVN | Insert |
| 12 | FLS_ACCESS | FLL.CMN.UVN.VENDORASSIGNMENTALLOCATION.EDIT.BUTTON ACCESS TO CMN UVN ASSIGNMENT ALLOCATION EDIT BUTTON Y Y CMN UVN | Insert |
| 13 | FLS_ACCESS | FLL.CMN.UVN.VENDORASSIGNMENTALLOCATION.VIEW.BUTTON ACCESS TO CMN UVN ASSIGNMENT ALLOCATION VIEW BUTTON Y Y CMN UVN | Insert |
| 14 | FLS_ACCESS | FLL.CMN.UVN.VENDORASSIGNMENTALLOCATION.AUDIT.BUTTON ACCESS TO CMN UVN ASSIGNMENT ALLOCATION AUDIT BUTTON Y Y CMN UVN | Insert |

2.47 Vendor Fee Enhancements

2.47.1 Overview

- I. Currently in OFSLL Fee is captured at the work order level; there is no fee definition available for vendor services. This allows user to select Fee type at the work order level.
 1. Enhancement is to provide fee definition for vendor services by vendor and it will get populated in 'Estimated Cost' of the assignment.
 2. When user creates the work order, with the vendor and service, Fee will get defaulted. User is allowed to change the 'Currency and Estimated' Fee amount.
 3. 'Disbursement Currency' field is added in 'Vendors > Payments Details'.
 4. 'Estimated' field in 'Invoices' screen is added.
- II. Changes in AP Transactions
 - ❖ AP Transactions > Requisitions > Details > Description – Append 'Payable Id'
 - ❖ Add 'Disbursement Amount' Column in AP Transactions screen
- III. 'Service #' is added at Work Order > Services Screen
- IV. 'Service #' in drop down at Servicing > Vendors > Invoices > Work Order Drop down
- V. Account Currency and 'Amount in Account Currency' fields in Vendors > Invoices > Payment Schedules
- VI. Currency related changes in Vendor > Work Order and Invoice Screens
- VII. AP Transaction and GL Generation based on Currency

2.47.2 Description

- I. **Defaulting 'Estimated' Fee based on setup defined**

Setup > Vendors

To default estimated fee, new 'Fees' tab is introduced in 'Setup > Vendors' screen with following fields:

| Field Name | Field Format | Description | Default Value | Look ups & Validations | Mandatory |
|--------------|------------------------|--|---------------|------------------------|-----------|
| Start Dt | Text Box with Calendar | Specify the 'Start Dt'. | CURRENT DATE | NA | Yes |
| End Dt | Text Box with Calendar | Specify the 'End Dt'. | 12/31/4000 | NA | No |
| Enabled | Check Box | Check to enable the 'Fee Rule' | UNCHECKED | NA | Yes |
| Amt | Text Box | Provide only numeric values to specify estimated fee. | NA | NA | Yes |
| Vendor Group | Drop Down | Show list of 'Vendor Groups' | ALL | NA | Yes |
| Vendor | Drop Down | Show list of 'Active Vendors' which belongs to selected Vendor Groups' | ALL | NA | Yes |
| Services | Drop Down | Show list of services attached to 'Vendor Group' | Undefined | NA | Yes |
| Company | Drop Down | Refer 'Company' definition table | ALL | NA | Yes |
| Branch | Drop Down | Refer 'Company' definition table | ALL | NA | Yes |
| Vendor | Drop Down | Show list of channels in | | VENDOR_A | Yes |

| | | | | | |
|---------|-----------|----------------------|-----|-------------------|-----|
| Channel | | dropdown | | SG_CHANN EL_CD | |
| State | Drop Down | Specify the 'State'. | ALL | STATE_CD | Yes |

Selection Criteria

- 'Start Dt' and 'End Date' value should not be less than current date.
- State in selection criteria indicates 'Vendor State'.
- Company, Branch indicates Vendor Country, Branch.
- System defaults fees based on selected Vendor Group, Vendor, Services, Account Company, Branch and Work Order – Channel.
- If all the above criteria are matched; system checks, if the record is enabled and default the fee.

Note: System considers specific value before considering 'ALL'.

Example: Fee defined for 'specific Vendor' is applicable, even if 'fee' definition is applicable for 'Vendor = ALL'

II. 'Customer Service > Vendors > Work Orders > Services' Changes

- When user creates the work order and on selection of 'Service', system auto populates (default) Fee in combination of selection criteria in 'Vendor Fee' setup.
- User is still allowed to edit the 'Estimated' field.

Note: Removed 'Fee Type' field from this screen

The screenshot displays the Oracle Vendors interface. At the top, there are tabs for 'Vendors', 'Work Orders', 'Follow-up', and 'Invoices'. The 'Work Order' section includes a table with columns: Work Order #, Account, Collateral Description, Vendor, Company, Branch, Status, Type, Assigned By, Reference #, Followup Dt, and Estm. Below this is the 'Services' section with a table containing: Service, Fee Type, Currency, Estimated, Billed Amt, Paid, Status, and Status Dt. At the bottom, there are several input fields: Service (LEGAL SERVICES), Fee Type (FLAT RATE), Currency (US DOLLAR), Estimated (190.00), Status (OPEN), and Status Dt (09/22/2015). The Estimated field is highlighted with a red box.

III. Added 'Currency' and 'disbursement currency' fields in 'Origination/Customer Service > Vendors > Vendors > Payment Details'

- System will auto-populate 'Currency' and 'Disbursement Currency' of vendor based on currency selected.
- User can still update 'Disbursement Currency' from LOV.

Vendor Details

View Format Freeze Detach Wrap New Vendor Name Create Copy Add Edit View Audit

| Vendor # | Channel | Old Vendor # | Name | Status | Company | Branch | Start Dt | End Dt | Contact Person | Fed Tax # | Email |
|----------|----------|--------------|------|--------|--------------|------------------|------------|------------|----------------|-----------|-------|
| MA-02001 | INTERNAL | | TEST | ACTIVE | DEMO BANK JP | JP HEAD QUARTERS | 09/12/2016 | 12/31/9999 | TEST-RDN | | |

Columns Hidden 14

Payment Details Vendor Groups Tracking Attributes Comments

View Format Freeze Detach Wrap Edit View Audit

| Country | City | State | Address Line 1 | Address Line 2 | Zip | Zip Extn | Pre Process Days | Currency | Mode | Bank | Start Dt |
|---------------|-----------|-------------------|----------------|----------------|-------|----------|------------------|----------|------|------|----------|
| UNITED STATES | UNDEFINED | CONVERSION STA... | | | 99999 | | 0.00 | USD | | | |

Payment Details Save and Stay Save and Return Return

Remittance

* Country UNITED STATES

* Address Line 1

Address Line 2

* Zip 99999

Zip Extn

* City UNDEFINED

* State CONVERSION STATE

* Pre Process Days 0

Currency USD

* Mode

Bank

Start Dt

Routing #

Account Type

Account #

BIC

TRAN

Disbursement Currency US DOLLAR

IV. Default 'Currency' based on 'Vendor Currency' at 'Work Order Screen'

- System defaults 'Vendor Currency' based on Vendor selected (Vendor Company Currency) at Work Order screen and this field is now made as 'read only'.

Work Order Save and Stay Save and Return Return

Work Order

Work Order # WO:0007008

Case # UNDEFINED

Channel INTERNAL

* Work Order Type BANKRUPTCY

Account 20160100011806:ROCK PJ

Company US01

Branch USHQ

* Vendor MA-04006-VENDOR PHANI

Override Reason CHAMPION CHALLENGER

* Status

Reason

Collector ANAND SHEKAR

Work Order Details

Dt 09/29/2016

Status Dt 09/29/2016

Currency US DOLLAR

Estimated 100.00

Billed Amt 0.00

Paid 0.00

Reference #

Assigned By UMANGALA

Followup Dt

Account Information

Account Status ACTIVE:DELQ

Charged off Dt

Due Amt 450.03

Total Outstanding Balance 15559.9

Total Due 3735.24

Due Dt 11/10/2016

Days Past Due 226

Service Address PJ ROCK - HOME - 745 N MOESTIA ROAD
BCH N # 745,NEWYORK,MASSACHUSETTS,08620

Collateral Details

Collateral Description 2006 CHEVROLET MONTECARLO 2D

Identification # 2B4GP45GLXR378252

Year 2006

Make CHEVROLET

Model MONTECARLO

Vendor Information

Contact ME

Phone

Extn

Fax

Comment

V. 'Estimated' field in 'Invoices' screen

- Added a new field estimated amount in Invoice details [Vendor>Invoices]
- This field gets defaulted from WO>Services
- System auto populates 'Estimated' amount on selection of 'Work Order #' dropdown in 'Invoice Details' block.
- Added 'Estimated' field in Vendors > Invoices > Invoice Information. This 'Estimated' field value is summation of all 'Estimated' amount at Vendors > Invoices > 'Invoice Details' tab.

VI. 'Service #' at Work Order > Services Screen

- Added 'Service #' (free text field) at Work Order > Services Screen to record external invoice numbers.
- System now appends 'Service #' in drop down at Invoice details [Vendor>Invoices] > Work Order Drop down as shown in the fig.

Vendors x

Vendors Work Orders Follow-up Invoices

Work Order

20140500011614

| Work Order # | Account | Collateral Description | Vendor | Company | Branch | Status | Type | Assigned By | Reference # | Followup Dt | Estimated | Billed Amt | Paid |
|--------------|----------------|------------------------|-------------|--------------------|--------|--------|-----------|-------------|-------------|-------------|-----------|------------|------|
| WO:0004001 | 20140500011614 | HENRY GERO | 2010 HON... | PR-02001-AUCTIO... | US01 | USHQ | COMPLETED | RECOVERY | HMACHA | | 15.00 | 0.00 | 0.00 |

Services

| Service # | Service | Fee Type | Currency | Estimated | Billed Amt | Paid | Status | Status Dt |
|-----------|-------------------------------|-----------|-----------|-----------|------------|------|-----------|------------|
| 1234 | SERVICING REPAIRS | FLAT RATE | US DOLLAR | 10.00 | 0.00 | 0.00 | COMPLETED | 06/08/2016 |
| 1235 | SERVICING TOW/TRANSPORT ASSET | FLAT RATE | US DOLLAR | 5.00 | 0.00 | 0.00 | COMPLETED | 06/08/2016 |

Vendors x

Invoice Information

| Vendor | Company | Branch | Invoice # | Invoice Dt | Due Dt | Status |
|-------------------------|---------|--------|-----------|------------|------------|--------|
| PR-02011-VEHICLE-1 | US01 | USHQ | 12546 | 06/13/2016 | 06/13/2016 | OPEN |
| PR-02001-AUCTION HOUSE1 | US01 | USHQ | INVOICE1 | 06/06/2016 | 06/08/2016 | OPEN |

Details

Invoice Details

| Work Order # | Invoice Amt | Agreed Amt | Paid Amt | Txn Post Dt | Status | Status Dt | Collectible |
|--------------|-------------|------------|----------|-------------|--------|------------|-------------|
| | 0.00 | 0.00 | 0.00 | 06/16/2016 | | 06/16/2016 | N |

Payment Schedule

* Work Order # [dropdown]
 * Case # [dropdown]
 * Invoice Amt [dropdown]
 * Agreed Amt: 0.00
 * Paid Amt: 0.00
 * Txn Post Dt: 06/16/2016
 * Status: [dropdown]
 * Status Dt: 06/16/2016
 * Collectible: [checkbox]

VII. Account Currency and 'Amount in Account Currency' fields in Vendors > Invoices > Payment Schedules

- Two new fields – Account Currency and Amount in Account Currency added at Vendors > Invoices > Payment Schedules tab.
- System generates 'AP Transaction' request based on 'Disbursement Currency' given at 'Payment Schedule' tab.
 - While calculating 'Amount in Account Currency' system considers following parameters:

From Currency = 'Vendor Currency'
 To Currency = 'Account Currency'

'Exchange Rate' consideration date = Payment Schedule -> Payment Date.

Vendors

Vendors Work Orders Follow-up Invoices

Invoice Information

| Vendor | Company | Branch | Invoice # | Invoice Dt | Due Dt | Status |
|-------------------------|---------|--------|-----------|------------|------------|--------|
| %EDISON% | | | | | | |
| CA-01001-EDISON VENDORS | US01 | USHQ | 89898 | 12/11/2015 | 12/11/2015 | CLOSE |
| CA-01001-EDISON VENDORS | US01 | USHQ | 123 | 11/30/2015 | 11/30/2015 | OPEN |

Invoice Details

| Work Order # | Invoice Amt | Agreed Amt | Paid Amt | Txn Post Dt | Status | Status Dt | Collectible |
|---------------------------|-------------|------------|----------|-------------|--------|------------|-------------|
| WO:0001001 20151100010104 | 100.00 | 100.00 | 100.00 | 12/11/2015 | CLOSE | 12/11/2015 | Y |

Payment Schedules

| Currency | Payment Amt | Status | Payment Dt | Payment Reference | Payable Id | Payment Id | Disbursement Currency | Account Currency | Amount in Account Currency |
|-----------|-------------|--------|------------|-------------------|------------|------------|-----------------------|------------------|----------------------------|
| US DOLLAR | 100.00 | CLOSE | 12/11/2015 | 8888 | | | US DOLLAR | | |

VIII. Currency related changes in Vendor > Work Order and Invoice Screens

- Vendor > Work Order > Services > Currency field is made 'Read only'. Defaulting of currency from work order (Vendor Currency) will remain same.
- Vendor > Invoice > Payment Schedule > Currency field defaults the 'Vendor Currency'. This field is made 'Read only'.
- Disbursement Currency field in Payment Schedule vendor is defaulted with 'Vendor Currency' still user can change the disbursement currency.

IX. AP Transaction generation based on Disbursement Currency AP Transaction Generation:

- System generates 'AP Transaction' based on 'disbursement currency' provided at Vendors > Invoices > Payment Schedule.

Changes in AP Transaction Screen

- Renamed the existing 'Amount' field as 'Disbursement Amount'.
- Rearranged fields in AP transaction screen as - Currency, Amount, Disbursement Currency, Disbursement Amount and Pmt Mode.
- Introduced new column in AP Transaction screen to show amount in 'Account Currency'.

X. Changes in AP Transaction Screen

a. Showing requisition details based on requisition number

- Showing 'Requisition Id' at AP Transactions > Requisitions Block
- Showing 'Payment Id' at AP Transactions > Details Block

AP Transactions x

Requisitions

Payee Type: All Producer Third Party Vendor Customer

Pmt Mode: All ACH Check

Status: All Open Close Hold Void

| Requisition Id | Company | Branch | Transaction Date | Status | Payee Type | Payee | Currency | Amount | Pmt Mode | Disbursement Currency | Check Ref No |
|----------------|---------|--------|------------------|--------|-------------|-------|----------|-----------|---------------------------|-----------------------|--------------|
| US01 | | USHQ | 12/12/2015 | OPEN | THIRD PARTY | JOSH | USD | 19,800.00 | INSTITUTION DRAFT / CHECK | USD | |

Details

| Effective Dt | Description | Payment Id | Amount |
|--------------|--|------------|-----------|
| 01/19/2015 | ITM AMOUNT PAID ON MY LOAN ACCOUNT-20150100011170 ROBERT BOREN | | 19,800.00 |

b. Changes in Servicing 'Vendor > Invoices > Payment Schedule tab

- Show 'Requisition Id' (VIP ID) generated at AP Transactions > Requisitions Block as "Payable ID" in Payment Schedule screen.

Vendors

Vendor: %EDISON%

| Vendor | Company | Branch | Invoice # | Invoice Dt | Due Dt | Status |
|-------------------------|---------|--------|-----------|------------|------------|--------|
| CA-01001-EDISON VENDORS | US01 | USHQ | 89898 | 12/11/2015 | 12/11/2015 | CLOSE |
| CA-01001-EDISON VENDORS | US01 | USHQ | 123 | 11/30/2015 | 11/30/2015 | OPEN |

Invoice Details

| Work Order # | Invoice Amt | Agreed Amt | Paid Amt | Txn Post Dt | Status | Status Dt | Collectible |
|---|-------------|------------|----------|-------------|--------|------------|-------------|
| WO:0001001 20151100010104 SERVICING TOW/TRANSPORT ASSET | 100.00 | 100.00 | 100.00 | 12/11/2015 | CLOSE | 12/11/2015 | Y |

Payment Schedules

| Currency | Payment Amt | Status | Payment Dt | Payment Reference | Payable Id | Payment Id | Disbursement Currency |
|-----------|-------------|--------|------------|-------------------|------------|------------|-----------------------|
| US DOLLAR | 100.00 | CLOSE | 12/11/2015 | 8888 | | | US DOLLAR |

2.48 Create Case in third party interface

2.48.1 Overview

As part of the Vendor assignment integration with third party interface, User need to create a case in OFSLL that will be communicated using the addCase() web service.

2.48.2 Description

1. When user changes the work order status from “NEW” to “SEND TO GRI”, system will trigger the “addCase()”web service and case will be created in third party portal.

The screenshot displays the Oracle Vendors Work Order interface. At the top, there is a 'Vendors x' tab and a 'Work Order' title. Below the title are navigation buttons: Add, Edit, View, and Audit. A toolbar contains icons for View, Format, Freeze, Detach, and Wrap. The main area features a table with columns: Work Order #, Case #, Channel, Account, Collateral Description, Vendor, Override Reason, Company, Branch, Status, Reason, and Work Order Type. The table lists several work orders, with the first row highlighted. Below the table, there are buttons for 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return'. The detailed view for Work Order # WO:0013040 is shown below the table. It includes sections for Work Order, Work Order Details, Collateral Details, Account Information, and Vendor Information. The 'Case #' field is highlighted with a red box, and the 'Status' field is also highlighted with a red box.

| Work Order # | Case # | Channel | Account | Collateral Description | Vendor | Override Reason | Company | Branch | Status | Reason | Work Order Type |
|--------------|------------|---------|-------------------|------------------------|-------------------|-----------------|---------|--------|-------------|--------|-----------------|
| WO:0013040 | UNDEFINED | RDN | 20000100015872... | 2006 CHEVROLET... | 90DEMO-RDN_IN... | | US01 | USHQ | SENT TO RDN | | DOOR KNOCK |
| WO:0012042 | UNDEFINED | RDN | 20000100015806... | 2006 CHEVROLET... | MA-03003-TEST_... | | US01 | USHQ | SENT TO RDN | | BANKRUPTCY |
| WO:0013013 | UNDEFINED | RDN | 20000100015806... | 2006 CHEVROLET... | MA-03003-TEST_... | | US01 | USHQ | RDN FAILED | | BANKRUPTCY |
| WO:0013035 | 2044267308 | RDN | 20161000017134... | 2006 CHEVROLET... | 90DEMO-RDN_IN... | | US01 | USHQ | ASSIGNED | | DOOR KNOCK |
| WO:0013031 | 2044267303 | RDN | 20150800012634... | 2016 TOYOTA CA... | 90DEMO-RDN_IN... | | US01 | USHQ | ASSIGNED | | DOOR KNOCK |
| WO:0013034 | UNDEFINED | RDN | 20161000017134... | 2006 CHEVROLET... | 90DEMO-RDN_IN... | | US01 | USHQ | RDN FAILED | | REPOSSESSION |
| WO:0013006 | UNDEFINED | RDN | 20000100015781... | 2006 CHEVROLET... | 90DEMO-RDN_IN... | CHAMPION ... | US01 | USHQ | SENT TO RDN | | DOOR KNOCK |
| WO:0013033 | UNDEFINED | RDN | 20000100015830... | 2008 CHEVROLET... | 90DEMO-RDN_IN... | | US01 | USHQ | RDN FAILED | | REPOSSESSION |
| WO:0013003 | UNDEFINED | RDN | 20000100015806... | 2006 CHEVROLET... | 90DEMO-RDN_IN... | | US01 | USHQ | SENT TO RDN | | DOOR KNOCK |
| WO:0013012 | 2044267300 | RDN | 20000100014105... | 2006 CHEVROLET... | 90DEMO-RDN_IN... | | US01 | USHQ | ASSIGNED | | DOOR KNOCK |

Work Order Details:

- Work Order # WO:0013040
- Case # UNDEFINED
- Channel RDN
- Work Order Type DOOR KNOCK
- Account 20000100015872:DE AMIT / SMITH EDW
- Company US01
- Branch USHQ
- Vendor 90DEMO-RDN_INTERFACE
- Override Reason SENT TO RDN
- Reason SENT TO RDN
- Collector

Work Order Details:

- Dt 10/28/2016
- Status Dt 10/28/2016
- Currency US DOLLAR
- Estimated 0.00
- Billed Amt 0.00
- Paid 0.00
- Reference #
- Assigned By HMACHA
- Followup Dt

Collateral Details:

- Collateral Description 2006 CHEVROLET MONTECARLO 2DR
- Identification # 2B4GP45G1XR378252
- Year 2006
- Make CHEVROLET
- Model MONTECARLO

Account Information:

- Account Status ACTIVE:DELQ
- Charged off Dt
- Due Amt 450.03
- Total Outstanding Balance 15090
- Total Due 4140.27
- Due Dt 12/10/2016
- Days Past Due 257
- Service Address AMIT DE - HOME - 745, NEWYORK, MASSACHUSETTS, 34038

Vendor Information:

- Contact TEST
- Phone
- Extn
- Fax
- Comment

2. As part of web service, following Case details will be sent to third party interface

- Primary Customer
- Secondary Customer (Based on the sequence)
- Address Details
- Account Details
- Collateral Details

3. Following account level comment (Servicing >Account Customer Service >Comments) will be posted when “Case #” is received as part of the web service response and work order status will be changed from “SEND TO GRI” to “ASSIGNED”.

Type = SYSTEM GENERATED

Sub Type = INBOUND FROM INTERFACE

Comment = [Case No]: “NEW CASE CREATED”

Comment By = “INTERNAL”

Comment Dt = Comment Posted date

Vendors x

View Format Freeze Detach Wrap

| Work Order # | Case # | Channel | Account | Collateral Description | Vendor | Override Reason | Company | Branch | Status | Reason | Work Order Type |
|--------------|------------|---------|----------------|------------------------|------------------|-----------------|---------|--------|-------------|--------|-----------------|
| WO:0013039 | 2044267455 | RDN | 20000100015830 | 2008 CHEVROLET... | 90DEMO-RDN_IN... | | US01 | USHQ | ASSIGNED | | DOOR KNOCK |
| WO:0013040 | 2044267456 | RDN | 20000100015872 | 2006 CHEVROLET... | 90DEMO-RDN_IN... | | US01 | USHQ | ASSIGNED | | DOOR KNOCK |
| WO:0012042 | UNDEFINED | RDN | 20000100015806 | 2006 CHEVROLET... | MA-03003-TEST... | | US01 | USHQ | SENT TO RDN | | BANKRUPTCY |
| WO:0013013 | UNDEFINED | RDN | 20000100015806 | 2006 CHEVROLET... | MA-03003-TEST... | | US01 | USHQ | RDN FAILED | | BANKRUPTCY |
| WO:0013035 | 2044267308 | RDN | 20161000017134 | 2006 CHEVROLET... | 90DEMO-RDN_IN... | | US01 | USHQ | ASSIGNED | | DOOR KNOCK |
| WO:0013031 | 2044267303 | RDN | 20150800012634 | 2016 TOYOTA CA... | 90DEMO-RDN_IN... | | US01 | USHQ | ASSIGNED | | DOOR KNOCK |
| WO:0013034 | UNDEFINED | RDN | 20161000017134 | 2006 CHEVROLET... | 90DEMO-RDN_IN... | | US01 | USHQ | RDN FAILED | | REPOSSESSION |
| WO:0013006 | UNDEFINED | RDN | 20000100015781 | 2006 CHEVROLET... | 90DEMO-RDN_IN... | CHAMPION ... | US01 | USHQ | SENT TO RDN | | DOOR KNOCK |
| WO:0013033 | UNDEFINED | RDN | 20000100015830 | 2008 CHEVROLET... | 90DEMO-RDN_IN... | | US01 | USHQ | RDN FAILED | | REPOSSESSION |
| WO:0013003 | UNDEFINED | RDN | 20000100015806 | 2006 CHEVROLET... | 90DEMO-RDN_IN... | | US01 | USHQ | SENT TO RDN | | DOOR KNOCK |

Work Order

Save and Add Save and Stay Save and Return Return

Work Order

Work Order # WO:0013039
 Case # 2044267455
 * Channel RDN
 Work Order Type DOOR KNOCK
 * Account 20000100015830:DE AMIT / SMITH EDW...
 Company US01
 Branch USHQ
 * Vendor 90DEMO-RDN_INTERFACE
 Override Reason
 * Status ASSIGNED
 Reason
 Collector

Work Order Details

Dt 10/28/2016
 Status Dt 10/28/2016
 Currency US DOLLAR
 Estimated 0.00
 Billed Amt 0.00
 Paid 0.00
 Reference #
 Assigned By HMACHA
 Followup Dt
Account Information
 Account Status ACTIVE:DELQ
 Charged off Dt
 Due Amt 450.03
 Total Outstanding Balance 27312.82
 Total Due 3630.27
 Due Dt 12/10/2016
 Days Past Due 231
 Service Address AMIT DE - HOME - 745
 ,NEWYORK,MASSACHUSETTS,34038

Collateral Details

Collateral Description 2008 CHEVROLET MONTECARLO 2I
 Identification # 2B4GP45G1XR378252
 Year 2008
 Make CHEVROLET
 Model MONTECARLO

Vendor Information

Contact TEST
 Phone
 Extn
 Fax
 Comment

Vendor Messages

Vendors x Customer Service x

Search Customer Service: 20000100015830 Review Request (Pending: 0) Queue Assignment

Account(s): 20000100015830: DE AMIT / SMITH EDWIN View Audit

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

| Company | Branch | Sub Unit | Account # | Product | Days Past Due | Currency | Pay Off Amt | Amount Due | Status |
|---------|--------|-----------|----------------|-------------------|---------------|----------|-------------|------------|--------|
| US01 | USHQ | SUB UNIT1 | 20000100015830 | LOAN VEHICLE (FR) | 231 | USD | 27,312.82 | 3,550.27 | ACTIVE |

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

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

Comments

View Format Freeze Detach Wrap Delete

| Alert | Type | Sub Type | Comment | Comment By | Comi |
|-------|------------------|--------------------|---|------------|------|
| N | SYSTEM GENERATED | INBOUND FROM IN... | 2044267455: NEW CASE CREATED | INTERNAL | 10/2 |
| N | SYSTEM GENERATED | INBOUND FROM IN... | <<SERIOUS ERROR [UNHANDLED EXCEPTION] INVALID ENUMERATION: ORDER_TYPE PASSED AS "RPO", SHOULD BE O... | INTERNAL | 10/2 |
| N | SYSTEM GENERATED | INBOUND FROM IN... | --UNDEFINED--2044267298:UPDATED ACCOUNT DETAILS NOT UPDATED BY THIRD PARTY INTERFACE | INTERNAL | 10/2 |
| N | SYSTEM GENERATED | SYSTEM GENERATED | PAYMENT TXN WITH REF# UNDEFINED IS APPLIED WITH AMOUNT OF 500 ON 10/27/2016 15:42:01 | MADHAN | 10/2 |
| N | SYSTEM GENERATED | INBOUND FROM IN... | --UNDEFINED--2044267298:UPDATED ACCOUNT DETAILS NOT UPDATED BY THIRD PARTY INTERFACE | INTERNAL | 10/2 |
| N | SYSTEM GENERATED | SYSTEM GENERATED | COLLATERAL INFORMATION UPDATED - COLLATERAL TYPE: VEHICLE, PRIMARY IND: Y | MADHAN | 10/2 |
| N | SYSTEM GENERATED | INBOUND FROM IN... | --UNDEFINED--2044267298:UPDATED ACCOUNT DETAILS NOT UPDATED BY THIRD PARTY INTERFACE | INTERNAL | 10/2 |
| N | SYSTEM GENERATED | SYSTEM GENERATED | CUSTOMER UPDATED - NAME: AMIT DE, RELATION: PRIMARY, SSN CHANGED FROM *****3123 TO *****6789 | MADHAN | 10/2 |
| N | SYSTEM GENERATED | INBOUND FROM IN... | 2044267298: NEW CASE CREATED | INTERNAL | 10/2 |
| N | SYSTEM GENERATED | SYSTEM GENERATED | ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLNCE_STM_LTR_VR JOB REQUEST ID: 14181) | INTERNAL | 10/2 |
| N | SYSTEM GENERATED | SYSTEM GENERATED | WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR_VR JOB REQUEST ID: 13408) | INTERNAL | 10/1 |

4. Following account level comment (Servicing >Account Customer Service >Comments) will be posted when "Error" is received as part of the web service response and work order status will be changed from "SEND TO GRI" to "GRI FAILED".

Type = SYSTEM GENERATED

Sub Type = INBOUND FROM INTERFACE

Comment = "<<Error Message>>"

Comment By = "INTERNAL"

Comment Dt = Comment Posted date

Vendors x Customer Service x

Vendors Assignment Allocation **Work Orders** Follow-up Invoices

Work Order

View Format Freeze Detach Wrap Add Edit View Audit

| Work Order # | Case # | Channel | Account | Collateral Description | Vendor | Override Reason | Company | Branch | Status | Reason | Work Order Type | Assi |
|--------------|------------|---------|-------------------|------------------------|------------------|-----------------|---------|--------|-------------|--------|-----------------|------|
| WO:0013039 | 2044267455 | RDN | 20000100015830... | 2008 CHEVROLET... | 90DEMO-RDN_IN... | | US01 | USHQ | ASSIGNED | | DOOR KNOCK | HMA |
| WO:0013040 | 2044267456 | RDN | 20000100015872... | 2006 CHEVROLET... | 90DEMO-RDN_IN... | | US01 | USHQ | ASSIGNED | | DOOR KNOCK | HMA |
| WO:0012042 | UNDEFINED | RDN | 20000100015806... | 2006 CHEVROLET... | MA-03003-TEST... | | US01 | USHQ | SENT TO RDN | | BANKRUPTCY | SUR |
| WO:0013013 | UNDEFINED | RDN | 20000100015806... | 2006 CHEVROLET... | MA-03003-TEST... | | US01 | USHQ | RDN FAILED | | BANKRUPTCY | SUR |
| WO:0013035 | 2044267308 | RDN | 20161000017134... | 2006 CHEVROLET... | 90DEMO-RDN_IN... | | US01 | USHQ | ASSIGNED | | DOOR KNOCK | PRT |
| WO:0013031 | 2044267303 | RDN | 20150800012634... | 2016 TOYOTA CA... | 90DEMO-RDN_IN... | | US01 | USHQ | ASSIGNED | | DOOR KNOCK | HMA |
| WO:0013034 | UNDEFINED | RDN | 20161000017134... | 2006 CHEVROLET... | 90DEMO-RDN_IN... | | US01 | USHQ | RDN FAILED | | REPOSSESSION | PRT |
| WO:0013006 | UNDEFINED | RDN | 20000100015781... | 2006 CHEVROLET... | 90DEMO-RDN_IN... | CHAMPION ... | US01 | USHQ | SENT TO RDN | | DOOR KNOCK | PRT |
| WO:0013033 | UNDEFINED | RDN | 20000100015830... | 2008 CHEVROLET... | 90DEMO-RDN_IN... | | US01 | USHQ | RDN FAILED | | REPOSSESSION | HMA |
| WO:0013003 | UNDEFINED | RDN | 20000100015806... | 2006 CHEVROLET... | 90DEMO-RDN_IN... | | US01 | USHQ | SENT TO RDN | | DOOR KNOCK | PRT |

Services Work Order History Tracking Attributes

Services

View Format Freeze Detach Wrap Add Edit View Audit

| Service # | Service | Currency | Estimated | Billed Amt | Paid Amt | Status | Status Dt |
|-----------|-------------------------------|-----------|-----------|------------|----------|--------|------------|
| | ATTORNEY FEE | US DOLLAR | 0.00 | 0.00 | 0.00 | NEW | 10/27/2016 |
| | ATTEND FIRST MTG OF CREDITORS | US DOLLAR | 0.00 | 0.00 | 0.00 | NEW | 10/27/2016 |
| | FILE A GARNISHMENT ORDER | US DOLLAR | 0.00 | 0.00 | 0.00 | NEW | 10/27/2016 |
| | LEGAL SERVICES | US DOLLAR | 0.00 | 0.00 | 0.00 | NEW | 10/27/2016 |
| | FILE MOTION FOR LIFT OF STAY | US DOLLAR | 0.00 | 0.00 | 0.00 | NEW | 10/27/2016 |

Vendors x Customer Service x

Search Customer Service: 20000100015806 Review Request (Pending: 0) Queue Assignment

Account(s): 20000100015806: DE AMIT

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

| Company | Branch | Sub Unit | Account # | Product | Days Past Due | Currency | Pay Off Amt | Amount Due | Status |
|---------|--------|-----------|----------------|-------------------|---------------|----------|-------------|------------|--------|
| US01 | USHQ | SUB UNIT1 | 20000100015806 | LOAN VEHICLE (FR) | 257 | USD | 27,806.58 | 4,050.27 | ACTIVE |

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

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

Comments

View Format Freeze Detach Wrap Delete Add Edit View Audit

| Alert | Type | Sub Type | Comment | Comment By | Com |
|-------|------------------|--------------------|---|------------|------|
| N | SYSTEM GENERATED | INBOUND FROM IN... | <<SERIOUS ERROR [UNHANDLED EXCEPTION] INVALID ENUMERATION: ORDER_TYPE PASSED AS "BKR", SHOULD BE O... INTERNAL | | 10/2 |
| N | SYSTEM GENERATED | INBOUND FROM IN... | ~2044267302-UNDE <<SERIOUS ERROR [UNHANDLED EXCEPTION] INVALID ENUMERATION: ORDER_TYPE PASSED AS "BKR", SHOULD BE O... INTERNAL | | 10/2 |
| N | SYSTEM GENERATED | SYSTEM GENERATED | CUSTOMER UPDATED ONE OF: "AUCTION", "COND. REPORT", "CONSIGN", "CONV TO REPO", "FIELD VISIT", "IMPOUND REPO", "IMPOUND | | 10/2 |
| N | SYSTEM GENERATED | INBOUND FROM IN... | 2044267302: NEW C VOLUNTARY", "INVESTIGATE", "PICTURES", "REPOSSESS", "STORE", "TOW", "TRANSPORT", "VOL. REPO", "INVESTIGATE/ | | 10/2 |
| N | SYSTEM GENERATED | INBOUND FROM IN... | <<SERIOUS ERROR [UNHANDLED EXCEPTION] INVALID ENUMERATION: ORDER_TYPE PASSED AS "BKR", SHOULD BE O... INTERNAL | | 10/2 |
| N | SYSTEM GENERATED | SYSTEM GENERATED | ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLNCE_STM_LTR_VR JOB REQUEST ID: 14181) | | 10/2 |
| N | SYSTEM GENERATED | SYSTEM GENERATED | WFI COMP LETTER GENERATED. (CORRESPONDENCE: CNLNCF_WFI_LTR_VR JOB REQUEST ID: 13408) | | 10/1 |

- Web service call will fail, if user sends a work order type which is not mapped with third party interface and system will change the status from "SEND TO GRI" to "GRI FAILED" and comment will be posted to account.

MDB Configuration:

- Following parameters are configured in CSF Frame work to establish the connection with Third Party interface.
 - WSDL URL
 - API Key
 - Certificate

Note: Refer the "patch_installation_guide.pdf" document for detailed configuration.

2.48.3 Seed Data Changes:

| SNO | TABLE | KEY DATA | Type |
|-----|---------|-------------------------|--------|
| 1 | LOOKUPS | VENDOR_ASG_STATUS_CD N | Insert |
| 2 | LOOKUPS | VENDOR_ASG_STATUS_CD A | Insert |
| 3 | LOOKUPS | VENDOR_ASG_STATUS_CD SR | Insert |
| 4 | LOOKUPS | VENDOR_ASG_STATUS_CD RF | Insert |

2.49 Update Case details in third party interface

2.49.1 Overview

As part of the Vendor assignment integration with third party interface; after creating a case in third party interface using addCase() web service; system will send 'Case Update' details to Third Party Interface and receives updates from Third Party interface.

2.49.2 Description

I. Case Updates:

- a. Whenever account details (which are mapped) gets updated, system triggers "updateCaseAccountInfo()" web service.

| Alert | Type | Sub Type | Comment | Comment By | Comment Dt |
|-------|------------------|------------------------|--|------------|---------------|
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275575: CASE HOLD ACCEPTED BY THIRD PARTY INTERFACE | INTERNAL | 11/10/2016 03 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275575: UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE | INTERNAL | 11/10/2016 02 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | PAYMENT TKN WITH REF# (UNDEFINED) IS APPLIED WITH AMOUNT OF 13700 ON 11/10/2016 14:28:48 | PRITAM | 11/10/2016 02 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275575: 900EMO-RDN_INTERFACE-ACCEPTED CASE | INTERNAL | 11/10/2016 02 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275575: 900EMO-RDN_INTERFACE-CASE WAS ACCEPTED | INTERNAL | 11/10/2016 02 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275575: UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE | INTERNAL | 11/10/2016 02 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275575: NEW CASE CREATED | INTERNAL | 11/10/2016 02 |

- b. Whenever Address details (which are mapped) gets updated, system triggers the "updateCaseAddress()" web service.

| Alert | Type | Sub Type | Comment | Comment By | Comment Dt |
|-------|------------------|------------------------|--|------------|---------------|
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044268870: UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE | INTERNAL | 11/10/2016 05 |
| N | SYSTEM GENERATED | SYSTEM GENERATED | ADDRESS UPDATED - ADDRESS NUMBER: OLD VALUE : 745 NEW VALUE : 111 ADDRESS UPDATED - ADDRESS 1: OLD VALUE : 745 NEW VALUE : 111 N ADDRESS UPDATED - ZIP EXTENS... | PRITAM | 11/10/2016 05 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044268870: UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE | INTERNAL | 11/10/2016 05 |
| N | SYSTEM GENERATED | SYSTEM GENERATED | COLLATERAL INFORMATION UPDATED - COLLATERAL TYPE: VEHICLE, PRIMARY IND: Y | PRITAM | 11/10/2016 05 |
| N | SYSTEM GENERATED | SYSTEM GENERATED | WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNC_WEL_LTR_VR JOB REQUEST ID: 17219) | INTERNAL | 11/08/2016 02 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044268870: NEW CASE CREATED | INTERNAL | 11/08/2016 01 |

- c. Whenever Collateral details (which are mapped) gets updated, system triggers the "updateCaseCollateral()" web service.

| Alert | Type | Sub Type | Comment | Comment By | Comment Dt |
|-------|------------------|------------------------|--|------------|------------|
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044268870: UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE | INTERNAL | 11/10/2016 |
| N | SYSTEM GENERATED | SYSTEM GENERATED | COLLATERAL INFORMATION UPDATED - COLLATERAL TYPE: VEHICLE, PRIMARY IND: Y | PRITAM | 11/10/2016 |
| N | SYSTEM GENERATED | SYSTEM GENERATED | WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNC_WEL_LTR_VR JOB REQUEST ID: 17219) | INTERNAL | 11/08/2016 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044268870: NEW CASE CREATED | INTERNAL | 11/08/2016 |

- d. Whenever Primary Customer details (which are mapped) gets updated, system triggers the "updateCaseDebtor()" web service.

Search: Customer Service: 20160600018930 Review Request (Pending: 0) Queue Assignment

Account(s): 20160600018930: ADD CASE-2 UPDATE-1 / DETAILS-1 COSIGNER

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

| Company | Branch | Sub Unit | Account # | Product | Days Past Due | Currency | Pay Off Amt | Amount Due | Status | Oldest Du |
|---------|--------|-----------|----------------|-------------------|---------------|----------|-------------|------------|-------------|-----------|
| US01 | USHQ | SUB UNIT1 | 20160600018930 | LOAN VEHICLE (FR) | 106 | USD | 101,871.25 | 34,255.28 | ACTIVE/DELQ | 07/27/20 |

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

Call Activities Maintenance Comments Promises Checklists Tracking Attributes Field Investigation References Correspondence Letters Document Tracking Scenario Analysis Access History

Comments

| Alert | Type | Sub Type | Comment | Comment By | Comment Dt |
|-------|------------------|------------------------|--|------------|------------------------|
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275589-UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE | INTERNAL | 11/10/2016 05:37:43 AM |
| N | SYSTEM GENERATED | SYSTEM GENERATED | CUSTOMER UPDATED - NAME: UPDATE-1 ADD CASE-2, RELATION: PRIMARY, DATE OF BIRTH CHANGED FROM 11/11/1987 TO 11/09/1970 | PRITAM | 11/10/2016 05:37:29 AM |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275589-UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE | INTERNAL | 11/10/2016 05:36:55 AM |
| N | SYSTEM GENERATED | SYSTEM GENERATED | DECISION LETTER GENERATED. (CORRESPONDENCE: ONLNC_DEC_FAX_VR JOB REQUEST ID: 17427) | PRITAM | 11/10/2016 05:34:45 AM |
| N | SYSTEM GENERATED | SYSTEM GENERATED | THIS APPLICATION IS COPIED FROM APPLICATION# 0000001753. | PRITAM | 11/10/2016 05:34:15 AM |

- e. Whenever Secondary Customer (Based the sequence of customers type) details gets updated, system triggers the “updateCaseCosigner()” web service.

Search: Customer Service: 20160600018930 Review Request (Pending: 0) Queue Assignment

Account(s): 20160600018930: ADD CASE-2 UPDATE-1 / DETAILS-1 COSIGNER

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

| Company | Branch | Sub Unit | Account # | Product | Days Past Due | Currency | Pay Off Amt | Amount Due | Status | Oldest Due Dt |
|---------|--------|-----------|----------------|-------------------|---------------|----------|-------------|------------|-------------|---------------|
| US01 | USHQ | SUB UNIT1 | 20160600018930 | LOAN VEHICLE (FR) | 106 | USD | 101,871.25 | 34,255.28 | ACTIVE/DELQ | 07/27/2016 |

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

Call Activities Maintenance Comments Promises Checklists Tracking Attributes Field Investigation References Correspondence Letters Document Tracking Scenario Analysis Access History

Comments

| Alert | Type | Sub Type | Comment | Comment By | Comment Dt |
|-------|------------------|------------------------|--|------------|------------------------|
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275589-UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE | INTERNAL | 11/10/2016 05:39:19 AM |
| N | SYSTEM GENERATED | SYSTEM GENERATED | CUSTOMER UPDATED - NAME: COSIGNER DETAILS-1, RELATION: SPOUSE, DATE OF BIRTH CHANGED FROM 02/02/1990 TO 02/02/1993 | PRITAM | 11/10/2016 05:39:11 AM |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275589-UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE | INTERNAL | 11/10/2016 05:37:43 AM |
| N | SYSTEM GENERATED | SYSTEM GENERATED | CUSTOMER UPDATED - NAME: UPDATE-1 ADD CASE-2, RELATION: PRIMARY, DATE OF BIRTH CHANGED FROM 11/11/1987 TO 11/09/1970 | PRITAM | 11/10/2016 05:37:29 AM |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275589: NEW CASE CREATED | INTERNAL | 11/10/2016 05:36:55 AM |
| N | SYSTEM GENERATED | SYSTEM GENERATED | DECISION LETTER GENERATED. (CORRESPONDENCE: ONLNC_DEC_FAX_VR JOB REQUEST ID: 17427) | PRITAM | 11/10/2016 05:34:45 AM |
| N | SYSTEM GENERATED | SYSTEM GENERATED | THIS APPLICATION IS COPIED FROM APPLICATION# 0000001753. | PRITAM | 11/10/2016 05:34:15 AM |

- f. If response from interface is “YES”, then system posts a comment with following parameters in Servicing >Account Customer Service >Comments.

Type = SYSTEM GENERATED

Sub Type = INBOUND FROM INTERFACE

Comment = “CASE NO: <<UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE>>”

Comment By = “INTERNAL”

Comment Dt = Comment Posted date and time.

- g. If response from interface is “NO”, system posts a comment with following parameters in Servicing >Account Customer Service >Comments.

Type = SYSTEM GENERATED

Sub Type = INBOUND FROM INTERFACE

Comment = “CASE NO: <<UPDATED ACCOUNT DETAILS NOT UPDATED IN THIRD PARTY INTERFACE>>”

Comment By = “INTERNAL”

Comment Dt = Comment Posted date and time.

II. Hold Case:

- a. If work order status changed to “PENDING ON HOLD”, system triggers “holdCase()” web service to request the case to be kept in hold status in the third party portal.

- b. If response from interface is “YES”, system posts a comment with following parameters in Servicing >Account Customer Service >Comments.

Type = SYSTEM GENERATED

Sub Type = INBOUND FROM INTERFACE

Comment = “CASE NO: <<CASE HOLD REQUEST ACCEPTED BY THIRD PARTY INTERFACE (Reference No)>>”

Comment By = “INTERNAL”

Comment Dt = Comment Posted date

Work Order

View Format Freeze Detach Wrap

| Work Order # | Case # | Channel | Account | Collateral Description | Vendor | Override Reason | Company | Branch | Status | Reason | Work Order Type | Assigned By | Reference # | Followup Dt | Estimated | Billed Amt | Paid |
|--------------|------------|---------|----------------|---------------------------|--------|-----------------|---------|--------|---------|----------------|-----------------|-------------|-------------|-------------|-----------|------------|------|
| WO:0017089 | 2044275575 | RDN | 20160300018800 | FOSTER RICK / JENA PRITAM | 2006 | 90DEMO | US01 | USHQ | ON HOLD | CUSTOMER PR... | DOOR KN... | PRITAM | | | 0.00 | 0.00 | 0.00 |

Services Work Order History Tracking Attributes

Work Order History

View Format Freeze Detach Wrap

| Work Order # | Case # | Channel | Account | Collateral Description | Vendor | Override Reason | Company | Branch | Status | Reason | Work Order Type | Assigned By | Reference # | Followup Dt | Estimated |
|--------------|------------|---------|----------------|------------------------|-------------------|-----------------|---------|--------|-----------------|------------|-----------------|-------------|-------------|-------------|-----------|
| WO:0017089 | 2044275575 | RDN | 20160300018800 | 2006 CHEVROLET ... | 90DEMO-RDN_INT... | | US01 | USHQ | PENDING ON HOLD | CUSTOMER | DOOR KNOCK | PRITAM | | | 0.00 |
| WO:0017089 | 2044275575 | RDN | 20160300018800 | 2006 CHEVROLET ... | 90DEMO-RDN_INT... | | US01 | USHQ | OPEN | DOOR KNOCK | PRITAM | | | | 0.00 |
| WO:0017089 | 2044275575 | RDN | 20160300018800 | 2006 CHEVROLET ... | 90DEMO-RDN_INT... | | US01 | USHQ | ASSIGNED | DOOR KNOCK | PRITAM | | | | 0.00 |
| WO:0017089 | UNDEFINED | RDN | 20160300018800 | 2006 CHEVROLET ... | 90DEMO-RDN_INT... | | US01 | USHQ | NEW | DOOR KNOCK | PRITAM | | | | 0.00 |

Search Customer Service: 20160300018800 Review Request (Pending: 0) Queue Assignment

Account(s): 20160300018800: FOSTER RICK / JENA PRITAM

View Format Freeze Detach Wrap

| Company | Branch | Sub Unit | Account # | Product | Days Past Due | Currency | Pay Off Amt | Amount Due | Status |
|---------|--------|-----------|----------------|-------------------|---------------|----------|-------------|------------|--------|
| US01 | USHQ | SUB UNIT1 | 20160300018800 | LOAN VEHICLE (FR) | -14 | USD | 32,230.90 | 0.00 | ACTIVE |

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

Call Activities Maintenance Comments Promises Checklists Tracking Attributes Field Investigation References Correspondence Letters Document Tracking Scenario Analysis Access History

Comments

View Format Freeze Detach Wrap Delete

| Alert | Type | Sub Type | Comment | Comment By | Comment Dt |
|-------|------------------|------------------------|--|------------|--------------|
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275575 : CASE HOLD ACCEPTED BY THIRD PARTY INTERFACE : | INTERNAL | 11/10/2016 0 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275575:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE | INTERNAL | 11/10/2016 0 |
| N | SYSTEM GENERATED | SYSTEM GENERATED | PAYMENT TXN WITH REF# UNDEFINED IS APPLIED WITH AMOUNT OF 13700 ON 11/10/2016 14:28:48 | PRITAM | 11/10/2016 0 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275575:90DEMO-RDN_INTERFACE-CASE WAS ACCEPTED | INTERNAL | 11/10/2016 0 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275575:90DEMO-RDN_INTERFACE-CASE WAS ACCEPTED | INTERNAL | 11/10/2016 0 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275575:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE | INTERNAL | 11/10/2016 0 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275575: NEW CASE CREATED | INTERNAL | 11/10/2016 0 |

- If response from interface is “NO”, system posts a comment with following parameters in Servicing >Account Customer Service >Comments with alert flag =“Y” and system will not change the status of work order.
 Type = SYSTEM GENERATED
 Sub Type = INBOUND FROM INTERFACE
 Comment = “CASE NO: <<CASE HOLD REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>”
 Comment By = “INTERNAL”
 Comment Dt = Comment Posted date

III. Close Case

- If work order status changed to “PENDING CLOSE”, system triggers “closeCase()” web service to request the case to be closed in the third party portal.
- If response from interface is “YES”, system posts a comment with following parameters in Servicing >Account Customer Service >Comments.

Type = SYSTEM GENERATED
 Sub Type = INBOUND FROM INTERFACE
 Comment = CASE NO: “<<CASE CLOSE REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>”
 Comment By = “INTERNAL”
 Comment Dt = Comment Posted date

Work Order

View Format Freeze Detach Wrap

| Work Order # | Case # | Channel | Account | Collateral Description | Vendor | Override Reason | Company | Branch | Status | Reason | Work Order Type | Assigned By | Reference # | Followup Dt | Estimated | Billed Amt | Paid |
|--------------|------------|---------|----------------|------------------------|--------|-----------------|---------|--------|--------|----------------|-----------------|-------------|-------------|-------------|-----------|------------|------|
| WO:0017062 | 2044274356 | RDN | 20160300018545 | FOSTER RICK | 2006 | 90DEMO | US01 | USHQ | CLOSE | CUSTOMER PA... | DOOR KN... | PRITAM | | | 0.00 | 0.00 | 0.00 |

Services Work Order History Tracking Attributes

Work Order History

View Format Freeze Detach Wrap

| Work Order # | Case # | Channel | Account | Collateral Description | Vendor | Override Reason | Company | Branch | Status | Reason | Work Order Type | Assigned By | Reference # | Followup Dt | Estimated |
|--------------|------------|---------|----------------|------------------------|-------------------|-----------------|---------|--------|---------------|------------|-----------------|-------------|-------------|-------------|-----------|
| WO:0017062 | 2044274356 | RDN | 20160300018545 | 2006 CHEVROLET ... | 90DEMO-RDN_INT... | | US01 | USHQ | PENDING CLOSE | CUSTOMER | DOOR KNOCK | PRITAM | | | 0.00 |
| WO:0017062 | 2044274356 | RDN | 20160300018545 | 2006 CHEVROLET ... | 90DEMO-RDN_INT... | | US01 | USHQ | OPEN | DOOR KNOCK | PRITAM | | | | 0.00 |
| WO:0017062 | 2044274356 | RDN | 20160300018545 | 2006 CHEVROLET ... | 90DEMO-RDN_INT... | | US01 | USHQ | ASSIGNED | DOOR KNOCK | PRITAM | | | | 0.00 |
| WO:0017062 | UNDEFINED | RDN | 20160300018545 | 2006 CHEVROLET ... | 90DEMO-RDN_INT... | | US01 | USHQ | NEW | DOOR KNOCK | PRITAM | | | | 0.00 |

Search Customer Service: 20160300018545 | Review Request (Pending: 0) | Queue Assignment

Account(s): 20160300018545: FOSTER RICK

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

| Company | Branch | Sub Unit | Account # | Product | Days Past Due | Currency | Pay Off Amt | Amount Due | Status |
|---------|--------|------------|----------------|-------------------|---------------|----------|-------------|------------|--------------|
| US01 | USHQ | SUB UNIT 1 | 20160300018545 | LOAN VEHICLE (FR) | | 199 USD | 45,924.74 | 13,658.96 | ACTIVE:DELCQ |

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

Call Activities Maintenance Comments Promises Checklists Tracking Attributes Field Investigation References Correspondence Letters Document Tracking Scenario Analysis Access History

Comments

| Alert | Type | Sub Type | Comments | Comment By | Comment Dt |
|-------|------------------|------------------------|--|------------|-----------------|
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044274356: CASE CLOSE ACCEPTED BY THIRD PARTY INTERFACE | INTERNAL | 11/09/2016 10:4 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044274356:90DEMO-RDN_INTERFACE-ACCEPTED CASE | INTERNAL | 11/09/2016 10:4 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044274356:90DEMO-RDN_INTERFACE-CASE WAS ACCEPTED | INTERNAL | 11/09/2016 10:4 |
| N | SYSTEM GENERATED | SYSTEM GENERATED | WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNCE_WEL_LTR_JOB REQUEST ID: 17330) | INTERNAL | 11/09/2016 09:2 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044274356: NEW CASE CREATED | INTERNAL | 11/09/2016 09:1 |

- c. If response from interface is “NO”, system posts a comment with following parameters in Servicing >Account Customer Service >Comments with alert flag =‘Y’ and system will not change the status of work order.
- Type = SYSTEM GENERATED
 - Sub Type = INBOUND FROM INTERFACE
 - Comment = CASE NO: “<<CASE CLOSE REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>”
 - Comment By = “INTERNAL”
 - Comment Dt = Comment Posted date

2.49.3 Seed Data Changes:

| SNO | TABLE | KEY DATA | Type |
|-----|---------|-------------------------|--------|
| 1 | LOOKUPS | VENDOR_ASG_STATUS_CD PC | INSERT |
| 2 | LOOKUPS | VENDOR_ASG_STATUS_CD PH | INSERT |

2.50 Receive Case updates from Third Party Interface:

2.50.1 Overview

As part of the Vendor assignment integration with third party interface; after creating a case in third party interface using addCase() web service; system will receives updates from Third Party interface by calling FireHose() Web service.

2.50.2 Description

FireHose() Web service:

- d. A system parameter is created to schedule the time for triggering the “**getRdnFireHose**” web service.
- e. Based on the system parameter, system triggers the “**getRdnFireHose**” web service with latest even id.
- f. Based on “**Event type**” received as part of web service response, system does the following actions.

| Event Type | Event Description | Actions will be taken by OFSLL | Account Comments |
|------------|--------------------|---|--|
| 600 | ACCEPTED CASE | System will change the Work order status to “ OPEN ” | Type = SYSTEM GENERATED Sub Type = INBOUND FROM INTERFACE Comment = “[Case No]: <<[Vendor] ACCEPTED CASE>>” Comment By = “ INTERNAL ” Comment Dt = Comment Posted date and time |
| 601 | DECLINED CASE | System will change the Work order status to “ DECLINED ” | Type = SYSTEM GENERATED Sub Type = INBOUND FROM INTERFACE Comment = “[Case No]: <<[Vendor] DECLINED CASE>>” Comment By = “ INTERNAL ” Comment Dt = Comment Posted date and time. |
| 602 | ACKNOWLEDGED CLOSE | System will change the Work order status to “ CLOSE ” | Type = SYSTEM GENERATED Sub Type = INBOUND FROM INTERFACE Comment = “[Case No]: <<[Vendor]: ACKNOWLEDGED CASE CLOSER >>” Comment By = “ INTERNAL ” Comment Dt = Comment Posted date and time. |
| 603 | ACKNOWLEDGED HOLD | System will change the Work order status to “ ON HOLD ” | Type = SYSTEM GENERATED Sub Type = INBOUND FROM INTERFACE Comment = “[Case No]: <<[Vendor]: |

| | | | |
|-----|---------------------------|---|--|
| | | | <p>ACKNOWLEDGED CASE HOLD >></p> <p>Comment By = "INTERNAL"</p> <p>Comment Dt = Comment Posted date and time.</p> |
| 300 | CASE WAS REPOED | <p>System will change the Work order status to "REPOSSESSED"</p> <p>And</p> <p>System will call the "getRepossessionDetails()" web service to get the repossession details and changes can be view in Servicing > Repo/Foreclosure" tab.</p> | <p>Type = SYSTEM GENERATED</p> <p>Sub Type = INBOUND FROM INTERFACE</p> <p>Comment = "[Case No]: <<[Vendor]: CASE GOT REPOSSESSED >>"</p> <p>Comment By = "INTERNAL"</p> <p>Comment Dt = Comment Posted date</p> |
| 302 | CASE COMPLETED | <p>System will change the Work order status to "COMPLETED"</p> | <p>Type = SYSTEM GENERATED</p> <p>Sub Type = INBOUND FROM INTERFACE</p> <p>Comment = "[Case No]: <<[Vendor]: CASE COMPLETED >>"</p> <p>Comment By = "INTERNAL"</p> <p>Comment Dt = Comment Posted date and time.</p> |
| 200 | FIRST UPDATE ADDED CUSTOM | <p>System will post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.</p> | <p>Type = SYSTEM GENERATED</p> <p>Sub Type = INBOUND FROM INTERFACE</p> <p>Comment = "[Case No]: <<[Vendor]: Vendor Msg Text >>"</p> <p>Comment By = "INTERNAL"</p> <p>Comment Dt = Comment Posted date and time.</p> |
| 201 | UPDATE EDITED | <p>System will post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.</p> | <p>Type = SYSTEM GENERATED</p> <p>Sub Type = INBOUND FROM INTERFACE</p> <p>Comment = "[Case No]: <<[Vendor]: Vendor Msg Text >>"</p> <p>Comment By = "INTERNAL"</p> <p>Comment Dt = Comment Posted date and time</p> |
| 203 | UPDATE UNHIDDEN | <p>System will post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.</p> | <p>Type = SYSTEM GENERATED</p> <p>Sub Type = INBOUND FROM INTERFACE</p> <p>Comment = "[Case No]: <<[Vendor]: Vendor Msg Text >>"</p> <p>Comment By = "INTERNAL"</p> |

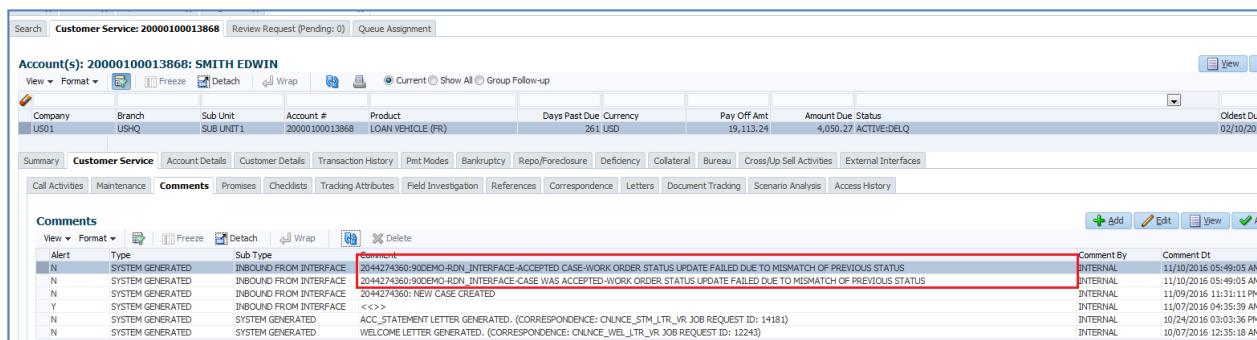
| | | | |
|------|------------------------|---|--|
| | | | Comment Dt = Comment Posted date and time |
| 811 | INVOICE SENT TO CLIENT | System will call the “ getCaseInvoiceData() ” web service and creates the invoices in OFSLL . | Type = SYSTEM GENERATED Sub Type = INBOUND FROM INTERFACE Comment = “[Case No]: <<[Vendor]: INVOICE CREATED IN THIRD PARTY INTERFACE >>” Comment By = “ INTERNAL ” Comment Dt = Comment Posted date and time |
| 1300 | CR ADDED | System will update ‘Condition Report Status =’Y’ and Condition Report Recd Dt = Event Received Date | Type = SYSTEM GENERATED Sub Type = INBOUND FROM INTERFACE Comment = “[Case No]: <<[Vendor]: CONDITION REPORT AVAILABLE IN THIRD PARTY INTERFACE >>” Comment By = “ INTERNAL ” Comment Dt = Comment Posted date and time |

a. **Exceptions:**

- Before updating new status based on Third Party Interface event type; system validates previous status.
- If the previous status is not matching as per cycle setup, system will not update the Work Order status and post a comment in “Servicing >Customer Service >Comments tab.

Type = SYSTEM GENERATED
Sub Type = SYSTEM GENERATED
Comment = “[Case No]: <<[Vendor]: Work Order Status Update failed due to mismatch of previous status >>”
Comment By = “**INTERNAL**”
Comment Dt = Comment Posted date

Note: User is expected run “**upgrade_fix_RDN_Day0_Setup.sql**” script to update the “Last Event ID” at day zero setup.



b. Once the “Repossession details” received as part of response, system posts a comment in customer Service >Comments tab with following parameters.

- a. System posts a Customer Service >Comments with following parameters.

Type = SYSTEM GENERATED
Sub Type = INBOUND FROM INTERFACE
Comment = “[Case No]: <<[Vendor]: REPO DETAILS RECEIVED FROM THIRD PARTY INTERFACE >>”
Comment By = “**INTERNAL**”
Comment Dt = Comment Posted date and time

Account(s): 20160600018906: ADD CASE-2 UPDATE-COLLATERAL-01 / DETAILS-1 COSIGNER

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

| Company | Branch | Sub Unit | Account # | Product | Days Past Due | Currency | Pay Off Amt | Amount Due | Status |
|---------|--------|-----------|----------------|-------------------|---------------|----------|-------------|------------|-------------|
| US01 | USHQ | SUB UNIT1 | 20160600018906 | LOAN VEHICLE (FR) | 106 | USD | 101,871.25 | 34,255.28 | ACTIVE/DELO |

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

Call Activities Maintenance Comments Promises Checklists Tracking Attributes Field Investigation References Correspondence Letters Document Tracking Scenario Analysis Access History

Comments

| Alert | Type | Sub Type | Comment | Comment By | Comment Dt |
|-------|------------------|------------------------|---|------------|------------|
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275584:900DEMO-RDN_INTERFACE-REPOSESSION DETAILS FROM RDN UPDATED | INTERNAL | 11/10/2016 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275584:900DEMO-RDN_INTERFACE-AGENT UPDATED LICENSE PLATE FROM UNDEFINED TO 123456 | INTERNAL | 11/10/2016 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275584:900DEMO-RDN_INTERFACE-CASE GOT REPOSESSED | INTERNAL | 11/10/2016 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275584:900DEMO-RDN_INTERFACE-ACCEPTED CASE | INTERNAL | 11/10/2016 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275584:900DEMO-RDN_INTERFACE-CASE WAS ACCEPTED | INTERNAL | 11/10/2016 |
| N | SYSTEM GENERATED | INBOUND FROM INTERFACE | 2044275584: NEW CASE CREATED | INTERNAL | 11/10/2016 |
| N | SYSTEM GENERATED | SYSTEM GENERATED | DECISION LETTER GENERATED. (CORRESPONDENCE: CHLNCE_DEC_FAX_VR JOB REQUEST ID: 17408) | SURABHI | 11/10/2016 |
| N | SYSTEM GENERATED | SYSTEM GENERATED | THIS APPLICATION IS COPIED FROM APPLICATION# 0000001747. | SURABHI | 11/10/2016 |

c. Once the "Repo details" are received from third party, system updates the mapped details in "Servicing > Repo/Foreclosure > Case Repo Details section.

Account(s): 20160600018906: ADD CASE-2 UPDATE-COLLATERAL-01 / DETAILS-1 COSIGNER

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

| Company | Branch | Sub Unit | Account # | Product | Days Past Due | Currency | Pay Off Amt | Amount Due | Status | Oldest Due Dt |
|---------|--------|-----------|----------------|-------------------|---------------|----------|-------------|------------|-------------|---------------|
| US01 | USHQ | SUB UNIT1 | 20160600018906 | LOAN VEHICLE (FR) | 106 | USD | 101,871.25 | 34,255.28 | ACTIVE/DELO | 07/27/2016 |

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

Repossession Analysis

Repossession Details: 2B4GP45G1XR378254

| Current | Followup Dt | Work Order Type | Collateral | Disposition | File Received Dt | Repo Dt | Repo End Dt | Comment |
|---------|-------------|-----------------|-------------------|----------------|------------------|---------|-------------|---------|
| Y | 12/31/4000 | INVOLUNTARY | 2010 VOLVO AMD007 | NEWLY RECEIVED | | | | |

Repossession Details

* Current * Followup Dt: 12/31/4000 * Work Order Type: INVOLUNTARY * Collateral: 2010 VOLVO AMD007 * Disposition: NEWLY RECEIVED

File Received Dt: Repo Dt: Repo End Dt: Comment:

Case Repo Details

| | | | | | | | |
|------------------------|-------------------------------------|--------------------------|-------------------------------------|------------------------|-----------------------|---------------|-------------------------------|
| Case # | 2044275584 | Is Drivable | <input checked="" type="checkbox"/> | Storage Location Space | 12123123 | Phone | (123)-333-4444 |
| Vendor Work Order Type | INBOUND VOLUNTARY REPOSESSION | Personal Items | HG3HG3 | Storage Days | 0 | Fax | (333)-444-5555 |
| Identification # | 2B4GP45G1XR378254 | Transport Release Date | 11/09/2016 | Storage Location | | Repo Location | |
| Vehicle Color | RED | Delivered Released To | 0 | Address | 999 SESAME ST | Address | ADD 1 N ST BCH N # APT123 ADD |
| Vehicle License # | 123456 | Condition Report Status | --- | Country | UNITED STATES | Country | UNITED STATES |
| Vehicle License State | CA | Condition Report Recd Dt | | Zip | 85381 | Zip | 30348 |
| License Expiry Dt | 12/21 | Dealer Name | | City | TEMPE | City | ATLANTA |
| Estimated Damage | 100 | Police Dept Name | | State | ARIZONA | State | GEORGIA |
| Mileage | 100 | Police Badge | | Name | COUNTS PLACE TEMPE AZ | | |
| Key Status | <input checked="" type="checkbox"/> | | | | | | |

2.50.3 Seed Data:

| SNO | TABLE | KEY DATA | Type |
|-----|-------------------|---------------------------------|--------|
| 1 | JOB_THREADS | SET-GRI2 RDNFRH_BJ_100_01 1 | INSERT |
| 2 | JOBS | SET-GRI2 RDNFRH_BJ_100_01 | INSERT |
| 3 | JOB_SETS | SET-GRI2 | INSERT |
| 4 | SYSTEM_PARAMETERS | Get fire house system parapeter | INSERT |

2.51 Work order “Auto Hold” based on Delinquency Days:

2.51.1 Overview

As part of the Vendor assignment integration with third party interface; After creating a case in third party interface using addCase() web service; system has the ability to place a Case on Hold automatically based on delinquency days system parameter.

2.51.2 Description

- a. New system parameter ‘Delinquency Days for Automatic Case Status Change’ is introduced to define the delinquency days to place the work order in Hold status.

This parameter is having following fields.

| Field Name | Data Type/Tool | Default |
|---|---|------------------------------------|
| Delinquency Days for Automatic Case Status Change | Text Box - Accept only Numeric (Positive Value) | SET ME |
| Hold Reason | LOV | “Customer Promised to Pay Current” |

- b. A batch job is created to run at a set frequency and perform following functionality.
- When a payment is received on account and ‘Delinquency Days’ falls below the value defined in system parameter; system will automatically change the ‘CASE status’ to ‘Pending Hold’ and updates the ‘Status Dt’ and triggers the web service to update the information to Third Party Interface.

Please Note: In case of ‘Payment Reversal’, user is expected to handle the impact on CASE status manually.

2.51.3 Seed Data:

| SNO | TABLE | KEY DATA | Type |
|-----|------------------------|--|--------|
| 1 | FLEX_TABLE_AT TRIBUTES | SET_SYP_SYSTEM GRI_DLQ_DAYS_AUTO_STATUS_CH G | INSERT |
| 2 | JOB_SETS | SET-GRI1 | INSERT |
| 3 | JOBS | SET-GRI1 RDNDLQ_BJ_100_01 | INSERT |
| 4 | JOB_THREADS | SET-GRI1 RDNDLQ_BJ_100_01 1 | INSERT |
| 5 | SYSTEM_PARAM ETTERS | GRI_DLQ_DAYS_AUTO_STATUS_CHG SET_SYP_SYSTE M ALL ALL ALL ALL ALL ALL ALL | INSERT |
| 6 | LOOKUPS | VENDOR_ASG_STATUS_CD C | UPDATE |
| 7 | LOOKUPS | VENDOR_ASG_STATUS_CD L | UPDATE |
| 8 | LOOKUPS | VENDOR_ASG_STATUS_CD H | UPDATE |
| 9 | LOOKUPS | VENDOR_ASG_STATUS_CD PH | UPDATE |
| 10 | LOOKUPS | VENDOR_ASG_STATUS_CD PC | UPDATE |
| 11 | LOOKUPS | VENDOR_ASG_STATUS_CD RP | UPDATE |
| 12 | LOOKUPS | VENDOR_ASG_REASON_CD 4H | UPDATE |
| 13 | LOOKUPS | VENDOR_ASG_REASON_CD 5H | UPDATE |
| 14 | LOOKUPS | VENDOR_ASG_REASON_CD 6H | UPDATE |
| 15 | LOOKUPS | VENDOR_ASG_REASON_CD 7H | UPDATE |
| 16 | LOOKUPS | VENDOR_ASG_REASON_CD 8H | UPDATE |
| 17 | LOOKUPS | VENDOR_ASG_REASON_CD 9H | UPDATE |
| 18 | LOOKUPS | VENDOR_ASG_REASON_CD 10H | UPDATE |
| 19 | LOOKUPS | VENDOR_ASG_REASON_CD 11H | UPDATE |
| 20 | LOOKUPS | VENDOR_ASG_REASON_CD 100H | UPDATE |
| 21 | LOOKUPS | VENDOR_ASG_REASON_CD 12H | INSERT |
| 22 | LOOKUPS | VENDOR_ASG_REASON_CD 13H | INSERT |

2.52 REPO Third Party Integration Web services

2.52.1 Overview

OFSLL Repossession/Vendor management functionality has been enhanced to integrate with third party REPO service providers.

2.52.2 Description

Vendor screen has been enhanced to interface with the third party service providers to perform following actions using web services.

| | |
|----------------------|---|
| reopenCase() | Web service to request the case to be Reopen in Third Party portal. |
| reassignCase() | Web service to request the reassign the case to a new vendor in third party portal. |
| addCaseUpdate() | Web service to post a comment on to the account in Customer Service > Comments. If a comment is updated in "Vendor Msg" field with "Vendor Msg Type". |
| getCaseInvoiceData() | Web service to receive Invoice data |

I. **Reopen Case**

- a. If work order status changed from "On Hold" to "Released", system will trigger "reopenCase()" web service will request the case to be Reopen in Third Party portal.
- b. If response from interface is "True", system will post a comment with following parameters in Servicing >Account Customer Service >Comments.

Type = SYSTEM GENERATED

Sub Type = INBOUND FROM INTERFACE

Comment = "CASE NO: <<CASE REOPEN UPDATED IN THIRD PARTY INTERFACE>>"

Comment By = "INTERNAL"

Comment Dt = Comment Posted date

- c. If response from interface is "NO", system will post a comment with following parameters in Servicing >Account Customer Service >Comments with alert flag ='Y' and system will not change the status of work order.

Type = SYSTEM GENERATED

Sub Type = INBOUND FROM INTERFACE

Comment = "CASE NO: <<CASE REOPEN REQUEST NOT UPDATED IN THIRD PARTY INTERFACE>>"

Comment By = "INTERNAL"

Comment Dt = Comment Posted date

II. **Reassign the Case:**

- a. If the vendor field updated from old vendor to a new vendor, system will do the following activities
 - System will change the current case status to "Pending Close - Reassign".

Note:

- a. In case of Reassignment of case, GRI will automatically send a close request to current case and create new case request and returns new case # as a response.

- b. Once the current case “Close” confirmation received from interface as part FireHose() web service, system will change the Current case status to “Close”.
 - System triggers the “**reassignCase()**” web service to request reassignment of case to a new vendor in third party portal.
 - a. If response from interface is “Case #”, system will create a new Work Order with new case #, new vendor and previous work order account details.
 - Type = SYSTEM GENERATED
 - Sub Type = INBOUND FROM INTERFACE
 - Comment = NEW CASE NO: “<<CASE REASSIGNMENT REQUEST ACCEPTED BY THIRD PARTY INTERFACE >>”
 - Comment By = “INTERNAL”
 - Comment Dt = Comment Posted date
 - b. If response from interface is “error”, system will post a comment with following parameters in Servicing >Account Customer Service >Comments. Here, system will not change the status of work order, Change vendor and create a new case.
 - Type = SYSTEM GENERATED
 - Sub Type = INBOUND FROM INTERFACE
 - Comment = CASE NO: “<<CASE REASSIGNMENT REQUEST NOT UPDATED IN THIRD PARTY INTERFACE >>”
 - Comment By = “INTERNAL”
 - Comment Dt = Comment Posted date
 - c. In case of “Reassignment”, current case will get a “Close” event from firehouse web service and a new case will be created with current case details with Assigned status.
 - d. In case of work order with no Case #, if vendor gets changed; system will not create a new work order.

III. Case Comments:

- a. If a comment is updated in “**Vendor Msg**” field with “**Vendor Msg Type**” in Servicing >Vendors >Work Order and click on Save and Return or Save and Stay, system will call the “addCaseUpdate()” web service and comment will be posted on to the account in Customer Service > Comments.
 - Type = SYSTEM GENERATED
 - Sub Type = OUTBOUND TO INTERFACE
 - Comment = “[Case No]: <<Vendor Msg Text >>”
 - Comment By = “USER”
 - Comment Dt = Comment Posted date

IV. Case Invoice :

- a. Once the invoice data received as part of **getCaseInvoiceData()** web service request, System will create the “Invoice Information”, “Invoice Details” and “payment Schedule” in OPEN Status.
 - 1. System will post a Customer Service >Comments with following parameters.
 - Type = SYSTEM GENERATED
 - Sub Type = INBOUND FROM INTERFACE
 - Comment = “[Case No]: <<[Vendor]: INVOICE RECEIVED FROM THIRD PARTY INTERFACE >>”
 - Comment By = “INTERNAL”
 - Comment Dt = Comment Posted date and time

- b. When Work Order Channel = GRI, Invoices (“Invoice Information”, “Invoice Details” and “payment Schedule”) received from Third Party will be in read only mode .
- c. Payment schedule record can be populated with same Invoice details received as part of web service response.(Payment Amt, Payment Dt and Status = OPEN).

2.52.3 Seed Data:

| SNO | TABLE | KEY DATA | Type |
|-----|----------------------------|---|--------|
| 1 | LOOKUPS | VENDOR_ASG_TYPE_CD SKP | UPDATE |
| 2 | LOOKUPS | VENDOR_ASG_TYPE_CD DRK | UPDATE |
| 3 | LOOKUPS | VENDOR_ASG_TYPE_CD VRP | UPDATE |
| 4 | LOOKUPS | VENDOR_ASG_TYPE_CD IRP | UPDATE |
| 5 | LOOKUPS | VENDOR_ASG_TYPE_CD IVR | UPDATE |
| 6 | LOOKUPS | VENDOR_ASG_TYPE_CD IIR | UPDATE |
| 7 | LOOKUPS | INVOICE_PMT_STATUS_CD A | UPDATE |
| 8 | LOOKUPS | INVOICE_STATUS_CD A | UPDATE |
| 9 | LOOKUPS | INVOICE_PMT_STATUS_CD F | INSERT |
| 10 | LOOKUPS | INVOICE_STATUS_CD F | INSERT |
| 11 | FLS_ACCE SS | FLL.CMN.UVN.VENDORINVOICE.VALIDATEINVOICE.BUTTON | INSERT |
| 12 | FLS_ACCE SS | FLL.CMN.UVN.VENDORINVOICEDetail.REJECT.BUTTON | INSERT |
| 13 | FLS_ACCE SS | FLL.CMN.UVN.VENDORINVOICEDetail.ACCEPT.BUTTON | INSERT |
| 14 | FLS_ACCE SS_DETAIL S | FLL.CMN.UVN.VENDORINVOICE.VALIDATEINVOICE.BUTTON RESPONSIBILITY_CD ALL | INSERT |
| 15 | FLS_ACCE SS_DETAIL S | FLL.CMN.UVN.VENDORINVOICEDetail.ACCEPT.BUTTON RESPONSIBILITY_CD ALL | INSERT |
| 16 | FLS_ACCE SS_DETAIL S | FLL.CMN.UVN.VENDORINVOICEDetail.REJECT.BUTTON RESPONSIBILITY_CD ALL | INSERT |
| 17 | LOOKUPS | VENDOR_SERVICE_TYPE_CD IRP | INSERT |
| 18 | LOOKUPS | VENDOR_SERVICE_TYPE_CD VRP | INSERT |
| 19 | LOOKUPS | VENDOR_SERVICE_TYPE_CD SPR | INSERT |
| 20 | LOOKUPS | VENDOR_SERVICE_TYPE_CD IVR | INSERT |
| 21 | LOOKUPS | VENDOR_SERVICE_TYPE_CD IIR | INSERT |
| 21 | LOOKUPS | VENDOR_SERVICE_TYPE_CD CLF | INSERT |
| 21 | LOOKUPS | VENDOR_SERVICE_TYPE_CD MLF | INSERT |
| 21 | LOOKUPS | VENDOR_SERVICE_TYPE_CD CUF | INSERT |
| 21 | LOOKUPS | VENDOR_SERVICE_TYPE_CD DRK | INSERT |
| 21 | LOOKUPS | VENDOR_SERVICE_TYPE_CD STR | INSERT |
| 21 | LOOKUPS | VENDOR_SERVICE_TYPE_CD SKF | INSERT |
| 21 | LOOKUPS | VENDOR_SERVICE_TYPE_CD CLFS | INSERT |
| 21 | LOOKUPS | VENDOR_SERVICE_TYPE_CD FCS | INSERT |
| 21 | LOOKUPS | VENDOR_SERVICE_TYPE_CD SPC | INSERT |
| 21 | LOOKUPS | VENDOR_ASG_STATUS_CD P | INSERT |
| 21 | TRANSLATI ON_DATA | SYS SYS SYS UVN 001771 INVOICECANNOTBEVALIDATEDWI THOUTINVOICEDetails. SYS MSG-SE | INSERT |
| 21 | TRANSLATI ON_DATA | SYS SYS SYS UVN 001772 INVOICECANNOTBEVALIDATEDWI THOUTPAYMENTSCHEDULE. SYS MSG-SE | INSERT |
| 21 | TRANSLATI ON_DATA | SYS SYS SYS UVN 001774 INVOICECANNOTBEVALIDATEDAS INVOICEDetails/PAYMENTSCHEDULESARENOTINOPENST | INSERT |

| | | | |
|----|--------|---------------------------|--------|
| | | ATUS SYS MSG-SE | |
| 21 | CYCLES | CN_LN_CE_ORG | UPDATE |
| 21 | CYCLES | CN_LN_OE_ORG | UPDATE |
| 21 | CYCLES | CN_LS_CE_ORG | UPDATE |
| 21 | CYCLES | POO_POOL_ACC_STATUS | UPDATE |
| 21 | CYCLES | POO_POOL_STATUS | UPDATE |
| 21 | CYCLES | PRO | UPDATE |
| 21 | CYCLES | VEN_INVOICE_PMT_STATUS | UPDATE |
| 21 | CYCLES | VEN_INVOICE_STATUS | UPDATE |
| 21 | CYCLES | VEN_VENDOR_STATUS | UPDATE |
| 21 | CYCLES | COL_DEFC_DISP_STATUS | UPDATE |
| 21 | CYCLES | COL_REPO_FORC_DISP_STATUS | UPDATE |
| 21 | CYCLES | COL_BKRP_DISP_STATUS | UPDATE |

2.53 Invoice Authorization Framework

2.53.1 Overview

'Authorized By' and 'Authorized Date' fields are added in 'Invoice Details' block.

2.53.2 Description

- i. **Vendors > Invoices tab shows 'Authorized By' and Authorized Dt' fields**
 1. New fields 'Authorized By' and 'Authorized Date' are added in 'Vendors > Invoices tab'.
 2. On click of 'Accept/Reject' buttons, system stamps the user name and date in 'Authorized By' and 'Authorized Dt' fields respectively.
 3. Once user clicks on record; status of record is set to 'Accepted/Rejected' and once user changes the status from 'Approved' to 'Close', system generates 'Payment Requisition' Record.

The screenshot displays the 'Vendors' application interface. At the top, a header shows 'Vendor: IL-00005-MICHAEL D. CLARK' and other details like 'Company: US01', 'Branch: USHQ', 'Invoice #: 9632', 'Invoice Dt: 12/28/2016', 'Due Dt: 12/28/2016', 'Status: FOR APPROVAL', and 'Channel: INTERNAL'. Below this is the 'Invoice Details' section, which contains a table with the following data:

| Work Order # | Estimated | Invoice Amt | Agreed Amt | Paid Amt | Txn Post Dt | Status | Status Dt | Authorized By | Authorized Dt | Collectible |
|---------------------------------------|-----------|-------------|------------|----------|-------------|----------|------------|---------------|---------------|-------------|
| WO:0021427 20000100015806 ATTORNEY... | 250.00 | 350.00 | 350.00 | 0.00 | 12/28/2016 | APPROVED | 12/30/2016 | RMACHARL | 12/30/2016 | N |
| WO:0021427 20000100015806 TRANSPOR... | 350.00 | 350.00 | 0.00 | 0.00 | 12/28/2016 | APPROVED | 12/28/2016 | | | N |

Below the table, the 'Invoice Details' form includes several input fields: 'Work Order #' (WO:0021427 20000100015806 ATTORNEY), 'Case #', 'Estimated' (250.00), 'Invoice Amt' (350.00), 'Agreed Amt' (350.00), 'Paid Amt' (0.00), 'Txn Post Dt' (12/28/2016), and 'Status' (APPROVED). A dropdown menu for 'Status' is open, showing options for 'APPROVED', 'APPROVED', and 'CLOSE'. The 'Status' field is highlighted with a red box. The 'Authorized By' and 'Authorized Dt' fields are also highlighted with a red box in the table above.

2.53.3 Seed Data Changes

| SNO | TABLE | KEY DATA | Type |
|-----|-------|----------|------|
| 1 | NA | NA | NA |
| | | | |

2.54 Business Rules – Internal Work Orders

2.54.1 Overview

Business Rules Execution for 'Internal' work orders.

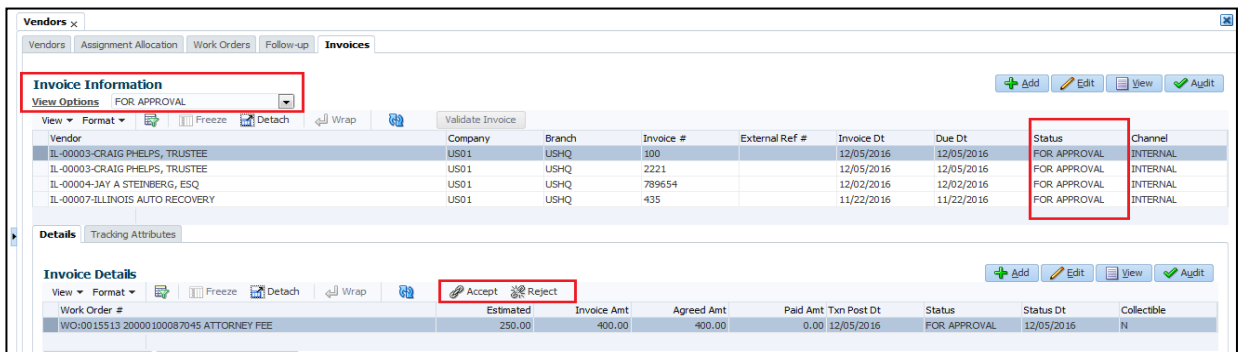
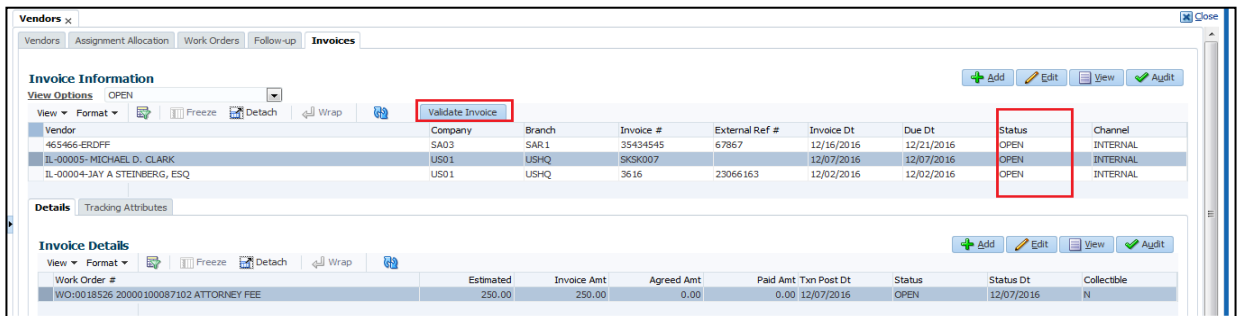
2.54.2 Description

I. Drop down at 'Invoice Information' block

Dropdown is provided at 'Invoice Information' block to filter the records based on values selected in LOV (Earlier, these statuses was shown in 'Radio Button' for selection).

II. Record Level Validation of invoices for 'Internal' work orders

1. Validate Invoice button is available only for records with status = OPEN
2. If user clicks on 'Validate Invoice' button, system does the following check before running business rules:
 - a. On successful validation, system will run the business rules on selected work order. These business rules are similar to 'Generic Recovery Interface' business rules.
 - b. If the validation is unsuccessful, then system will keep the Invoice status to 'For Approval'
3. Accept/Reject buttons are shown in 'Invoice Details' block, where record status = 'For Approval'.



III. Added a new service status in 'Vendor > Work orders> Services

1. If the invoice payment schedule is in "Close" status in Invoices > Invoice Information > Payment Schedule
2. Services Status will be changed based on work Order status in Vendors > Work Orders.

2.54.3 Seed Data Changes

| SNO | TABLE | KEY DATA | Type |
|-----|------------|--|--------|
| 1 | LOOKUPS | VENDOR_ASG_STATUS_CD P | INSERT |
| 2 | FLS_ACCESS | FLL.CMN.UVN.VENDORINVOICEDETAIL.ACCEPT.BUTTON | INSERT |
| 3 | FLS_ACCESS | FLL.CMN.UVN.VENDORINVOICEDETAIL.REJECT.BUTTON | INSERT |
| 4 | FLS_ACCESS | FLL.CMN.UVN.VENDORINVOICE.VALIDATEINVOICE.BUTTON | INSERT |

2.55 'Recourse' Enhancements

2.55.1 Overview

'Dealer Recourse' feature enhanced in OFSLL (Applicable for Loan & Lease)

- To Capture Recourse details in origination
- Add/Update recourse details in servicing stage.

2.55.2 Description

- Added "Recourse" check box and "Max Recourse %" fields to 'Setup > Contract > Lease'.
- Introduced 'Recourse Details' section in 'Origination > Contract' screen as shown in the figure below.
- System allow user to input details in 'Origination > Contract', if 'Recourse' indicator is 'Y' in setup.

I. Changes in 'Origination > Contract' (Loan/Lease)

- Introduced 'Recourse Details' section in 'Origination > Contract' screen as shown in the figure below.
- System allow user to input details, if 'Recourse' indicator is 'Y' in setup.

Verification Edit:

A new verification EDIT is created to validate the following:

- 'Max Recourse %' and 'Recourse Flat Amount', both can't be greater than zero.
- "Max Recourse %" can't be more than 100%.
- "Max Recourse %" can't be more than the "Max %" value defined in setup > Contract > Loan/Lease.
- Seed Data of this EDIT is set to **ERROR**.

'Recourse Details' section is having following fields:

- Recourse
- Recourse Type
- Recourse Reason
- Recourse Max %
- Recourse Amt

'Origination > Contract' screen shot

The screenshot displays the 'Origination > Contract' screen with the following sections and fields:

- Contract:** Contract Rcvd Dt (03/14/2016), Contract Dt (03/14/2016), Instrument (LOAN INST- FIXED- AMORT), Amt Financed (45,000.00), Loan Term (24), Index (FLAT RATE), Index Rate (0.0000), Contract Margin Rate (4.9900), Balloon Method (N + 1 PMTS), Balloon Amt (0.00), Due Day (14), 1st Pmt Dt (04/14/2016), Maturity Dt (03/14/2018), Finance Charge Amt (2,417.00), Total of Pmts (47,417.00), Down Pmt Amt (0.00), Total Sale Price (47,417.00), Payment Amt (1,976.00), Final Pmt Amt (1,976.00), Repmt Currency (US DOLLAR), Principal Balance (45,000.00).
- Instrument Details:** Accrual Method (AMORTIZED), Start Dt Basis (EFFECTIVE DATE), Base Method (ACTUAL/360), Bill Method (LEVEL), Bill Type (STATEMENT), Time Counting Method (ACTUAL DAYS), Installment Method (EQUATED PAYMENTS), Calendar Method (GREGORIAN), Start Days (0), Stop Accrual Days (99999), ACH Fee Ind (___).
- Promotion Details:** Promotion (UNDEFINED), Type (NONE), Dly Days (0), Period Type (0), Period (0), Tolerance Amt (0.00), Index (0.0000), Index Rate (0.0000), Promotion Margin Rate (0.0000), Promotion Rate (0.0000).
- Rate Caps and Adjustments:** Increase Max Lifetime (0.0000), Increase Floor (0.0000), Increase Ceiling (35.0000), Decrease Per Year (0.0000), Decrease Max Lifetime (0.0000), # of Adjs / Year (99), # of Adjs / Life (999).
- Advance:** Stage Fund Allowed (___), Draw End Dt (___), Initial Advance Max Amt (0.00), Initial Advance Min Amt (0.00), Advance Max Amt (0.00), Advance Min Amt (0.00), Late Charge Allowed (___), Billing Allowed (___), Billing Method (NONE), Draw Period Rate (0.0000).
- PDC:** PDC Ind (___), PDC Security Ind (___).
- Escrow:** Allowed (___).
- Post Maturity:** Default Rate (checked), Index (FLAT RATE), Post Margin Rate (4.9900).
- Billing:** Pre Bill Days (21), Bill Cycle (MONTHLY).
- Payment Caps:** Max Pmt Increase / Year (0), Max Pmt Increase / Life (0).
- Others:** Stmt Preference Mode (EMAIL).
- Recourse Details (highlighted):** Recourse (checked), Recourse Type (FULL), Recourse Reason (FULL), Recourse Max % (80.0000), Recourse Amt (0.00).

'Origination > Contract (2) '-- (Loan Only)

- Removed 'Recourse Details' in 'Origination > Contract (2)' screen as shown in the figure below.

'Origination > Contract (2)' screen shot

The screenshot shows the 'Contract (2)' screen with the following details:

- Tabs:** Repayment, Itemizations, Trade-In, Subvention, Insurances, ESC, Compensation, Proceeds, Disbursements, Fees, ACH, Coupons, References.
- Other Details:**
 - Servicing Branch: USHQ
 - Collector: DEMO COLLECTOR
 - Lien Status: USHOA
 - HOEPA: ORIGINATED OR PURCHASED- NOT HOEPA
 - Rate Spread: 0.0000
- Other Details (Expanded):**
 - * Servicing Branch: USHQ
 - Collector: DEMO COLLECTOR
 - Funder: [Empty]
 - PrePmt Penalty: [Empty]
 - % of Term for Penalty: 0
 - Pay Off Fee: [Empty]
 - Late Charge Grace Days: 10
 - Delq Grace Days: 8
 - Delq Category Method: DAYS
 - Time-Bar Years: 99
 - Rebate:**
 - Rebate Method: UNDEFINED
 - Rebate Term Method: NEAREST CURRENT CYCLE
 - Rebate Min Fin Chg Method: UNDEFINED
 - Rebate Min Fin Chg Value: 1
 - Acquisition Charge Amt: 0.00
 - Due Date:**
 - Max Due Day Change Days: 15
 - Min Due Day: 1
 - Max Due Day: 31
 - Max Due Day Change Year: 2
 - Max Due Day Change Life: 5
 - Tolerance:**
 - Refund Allowed:
 - Refund Tolerance: 1
 - Extension:**
 - Max Extn Period / Year: 2
 - Misc:**
 - * Link To Existing Customer:
 - Anniversary Period: 12
 - Default Pmt Spread: ACTIVE SPREAD
 - HMDA:**
 - Lien Status: [Empty]
 - * HOEPA: ORIGINATED OR PURCHASED- NO

II. Changes in 'Servicing' (Loan/Lease)

1. Recourse fields in Servicing> Account Details > Contract Information Tab & Account Details

- Recourse information captured in Origination are propagated to Servicing > Account details > Contract information tab.
 - New set of fields are created – Recourse Type, Recourse Reason, and Recourse amount.
- Recourse information captured in Origination are propagated to Servicing > Account details > Account Details tab.
 - New set of fields are created – Recourse, Recourse Type, Recourse Reason, Max Recourse % and Recourse Amount.

The screenshot shows the 'Customer Service' screen with the following details:

- Account Information:**
 - Interest and Accruals:**
 - Accrual Start Dt: 09/13/2016
 - Last Accrual Dt: 09/13/2016
 - Stop Accrual: [Empty]
 - Accrual Method: INTEREST BEARING
 - Base Method: ACTUAL/360
 - Rebate Method: NONE
 - Index Type: FLAT RATE
 - Rate(SCRA): 12.00
 - Rate Start of the Year: 4.99
 - Last Rate Adj Dt: 09/13/2016
 - # of Rate Adjs (Year): 0
 - # of Rate Adjs (Life): 0
 - Reschedule Method: UNDEFINED
 - Reschedule Value: 0.00
 - Extn and Due Dates:**
 - # of Extensions (Year): 0
 - # of Extensions (Life): 0
 - # of Extension Term (Year): 0
 - # of Extension Term (Life): 0
 - Additional Details:**
 - Total Term: 12
 - Paid Term: 0
 - Maturity Dt: 09/13/2017
 - Balloon Amt: 0.00
 - Advance Details:**
 - Approved Amt: 0.00
 - Consumed Amt: 0.00
 - Remaining Amt: 0.00
 - Last Advance Amt: 0.00
 - Last Advance Dt: [Empty]
 - Recourse Details:**
 - Recourse:
 - Cure Letter:**
 - Start Date: 9/13/2016
 - Expiry Date: 9/13/2017
 - Amortized Loans:**
 - Extra Principal Paid: 0.00
 - Others:**
 - Stmt Preference Mode: PHYSICAL
 - Time Bar Details:**
 - Start Date: 9/13/2016
 - End Date: 9/12/2115
 - Days to Time Bar: 36143

2. Non-monetary Transaction for Recourse (Loan/Lease)

Following non-monetary transaction introduced to change existing recourse information.

- Recourse Maintenance (To change recourse parameters)

Validations:

- If “Recourse Flat Amount” and “Max Recourse %” values greater than ZERO, system through error message - ‘Max Recourse %’ and ‘Recourse Flat Amount’, both can’t be greater than zero.

Actions:

- On successful posting of transaction, system generates comment with Alert flag = ‘Y’
- Message Format – Recourse preferences changed from ‘Partial’ to ‘Full’ or ‘Full to Partial’ (Depending upon value selected and changed in transaction).
- User will be able to add/change ‘Recourse’ preference in servicing. Even if ‘Recourse’ is not selected at origination stage/ no recourse information on boarded to account servicing stage, still system allows posting of recourse at servicing stage.

3. ‘Customer Service’ queue parameters are provided

- Following recourse parameters are provided for queue building in customer service.
 - Recourse Type
 - Recourse Reason

III. ‘Producer Level – Recourse transaction

- Following recourse transactions are available under Producer > Transactions > others (radio button).

i. Recourse Recovered From Dealer loss reserve

Whenever user posts this transaction, system deducts the specified amount from dealer loss reserve.

ii. Reverse Recourse Recovered From Dealer loss reserve

Whenever user posts this transaction, system adjusts specified amount from dealer loss reserve.

2.56 Producer Payment Details Verification

2.56.1 Overview

Facility provided to 'Approve' payment details of producer.

2.56.2 Description

- A new button named 'Approve Payment Detail' and new fields ('Approved By', 'Approved Date' and 'Status') were introduced in the 'Producer → Producer Details → Payment Details' tab
- New fields in database are created – 'Initiated By' and 'Initiated Dt'. Whenever user updates 'Producer Payment' details, system stamps 'Initiated By' and 'Initiated Dt' on SAVE.

Validations for 'Verified Payment Record'

- On click of 'Approve Payment Detail' button, system stamps user name (logged in user) and Date (current system date) in above fields validating user id stored as 'Maker'.
 - System validates that 'Approved By' is not same as value in 'Initiated By'; else shows an error – Maker cannot verify record.
 - If mandatory fields are not filled and user tries to 'Approve' record; system shows error message 'Required Information is missing to verify record'.

Validation on edited 'Verified Payment Record'

- If user modifies any data in 'Payment Detail' block, on save – system removes 'Approved By' and 'Approved Dt' data in screen.
- System validates that 'Approved By' is not same as value in 'Initiated By'; else shows an error – Maker cannot verify record.
- On click of 'Approve Payment Detail', System validates that 'Initiated By' is not NULL; else shows error message.

Change in ACH Batch Job

- Additional validation is added in Producer ACH batch job, where it refers 'Status' = APPROVED.
- If these values are NULL or waiting for approval, ACH batch job does not pick the record for processing.
- Existing validations related to ACH record pick will prevail.

Showing 'Producer Count by ACH Status' in Producer Dashboard with a hyperlink

Provided Producer Bank Details Counter in Dashboard > Producer Count By Waiting for Approval and Approved counters.

- System shows 'Status' and 'Count' in new section
- On click of 'ACH Status' hyperlink, system takes user to producer screen filtered with 'Waiting for Approval' or 'Approved'.

Impact on Existing Customers- Migrated Data

For existing records of producers – 'Initiated By, Initiated Date' details captured in producers table are stamped for 'Payment Details' – 'Verified By, Verified Dt'.

Note: Validation related to 'Initiated By' and 'Verified By' is not applicable for migrated data (being inserted to database) and the same is triggered from subsequent record edit.

2.56.3 Screenshot

Producers > Payment Details > Approval Detail

| CA-00002 | CA-00002 | RANDYS AUTO SAL... | US01 | USHQ | 05/27/1994 | 12/31/4000 | ACTIVE | Y | JACK | GROUP 1 | DEALER | 99 |
|----------|----------|---------------------|------|------|------------|------------|--------|---|------------|-------------|--------|----|
| CA-00003 | CA-00003 | ACE HEADQUARTE... | US01 | USHQ | 05/27/1994 | 12/31/4000 | ACTIVE | Y | JACK | GROUP 1 | DEALER | 91 |
| CA-00004 | CA-00004 | VOLKSWAGEN OF ... | US01 | USHQ | 05/27/1994 | 12/31/4000 | ACTIVE | Y | JACK | GROUP 1 | DEALER | 91 |
| CA-00005 | CA-00005 | AUTO JUNGLE | US01 | USHQ | 05/27/1994 | 12/31/4000 | ACTIVE | N | JACK | GROUP 1 | DEALER | 91 |
| CA-00006 | CA-00006 | SIMI VALLEY CHRY... | US01 | USHQ | 05/27/1994 | 12/31/4000 | ACTIVE | Y | JACK | GROUP 1 | DEALER | 93 |
| CA-00007 | CA-00007 | TEST-LOSS RESER... | US01 | USHQ | 06/02/2000 | 12/31/9999 | ACTIVE | Y | 8877889999 | GROUP 1 | DEALER | 96 |
| CO-00001 | CO-00001 | PHIL LONG MITSUB... | US01 | USHQ | 05/27/1994 | 12/31/4000 | ACTIVE | Y | JACK | GROUP 1 | DEALER | 80 |
| CO-00002 | CO-00002 | MBLE HIGH MITSUB... | US01 | USHQ | 05/27/1994 | 12/31/4000 | ACTIVE | Y | JACK | NOT DEFINED | DEALER | 80 |
| CO-00003 | CO-00003 | ED CARROLL MITS... | US01 | USHQ | 05/27/1994 | 12/31/4000 | ACTIVE | Y | JACK | NOT DEFINED | DEALER | 80 |
| CO-00004 | CO-00004 | DALE SPRADLEY M... | US01 | USHQ | 05/27/1994 | 12/31/4000 | ACTIVE | Y | JACK | NOT DEFINED | DEALER | 81 |

| Pmt Mode | Bank | Start Dt | Routing # | Account Type | Account # | BIC | IBAN | Disbursement Currency |
|----------|---------------------|------------|-----------|--------------|--------------|-----|------|-----------------------|
| ACH | BANK OF STUDIO CITY | 04/21/2016 | 022057056 | CHECKING | XXXXXXXX6496 | | | |

* Pmt Mode: ACH
 Bank: BANK OF STUDIO CITY
 Start Dt: 04/21/2016
 Routing #: 022057056
 Account Type: CHECKING

Account #: XXXXXXXX6496
 BIC: _____
 IBAN: _____
 Disbursement Currency: _____

Approval Detail

Approved By: SURASHB
 Approved Dt: 05/20/2016 11:59:38 AM
 Status: WAITING FOR APPROVAL

Dashboard > Producer > Producers Count By ACH Status

| App # | Priority |
|---------------------|----------|
| No data to display. | |

| Priority | Count |
|---------------------|-------|
| No data to display. | |

| Queue Description | Count |
|---------------------|-------|
| No data to display. | |

| Queue Description | Count |
|---------------------|-------|
| No data to display. | |

| Acc # | Priority |
|---------------------|----------|
| No data to display. | |

| Priority | Count |
|---------------------|-------|
| No data to display. | |

| Status | Count |
|--------|-------|
| ACTIVE | 71 |

| Producer | End Date |
|---------------------|----------|
| No data to display. | |

| ACH Status | Count |
|----------------------|-------|
| WAITING FOR APPROVAL | 69 |
| APPROVED | 2 |

| Status | Count |
|--------|-------|
| ACTIVE | 8 |

| Company Name | End Date |
|---------------------|----------|
| No data to display. | |

2.57 **'Seed Data' (Functionality)**

Seed data in general is referred to as any data delivered with the standard product installation and is required to be present in the production environment for application to work properly. Seed data basically consists of Table with its associated data that are uploaded into the system through DAT files.

Seed Data screen in Oracle Financial Services Lending and Leasing displays the seed data details maintained in the system along with the updated seed data provided with the latest release or patch installation.

Note that, when you upgrade OFSLL from an existing version to higher version,

- New seed data provided as part of that release is automatically updated into the system.
- Seed data which are modified from previous release to current release needs to be manually accepted and updated into the system.

The modified seed data can have updates on base tables and/or its associated data and the changes can either be updated or skipped depending on the need.

Navigating to Seed Data screen

1. Click **Setup > Setup > Administration > System > Seed Data**. The system displays the Seed Data screen.
2. On this screen you can do the following:
 - View the factory shipped seed data and update/skip the seed data differences between existing and updated seed data in 'Factory Data' tab.
 - View the customized (i.e. changed or configured) seed data as part of implementation in 'Current Data' tab.
 - View the differences between Factory data and Current data in 'Comparison Data' tab.
 - Download all or only the required table specific seed data in "Download Data" tab.

2.57.1 Factory Data

The Factory Data tab displays the list of both existing and updated seed data which are provided through release/patch installation. In the Factory Data tab you can select and update only the required seed data changes into the respective seed data tables. During update, you can also skip the seed data changes for later updates (if required).

Accordingly, you can sort the view in Factory Data tab by selecting 'Skipped', 'Update' or 'All' options to display the list of corresponding seed data.

In the 'Patch #' drop-down list, you can further sort the list to display 'ALL' the seed data or only the additions or updates available as part of latest patch which has seed data changes.

To View Factory Data

Click **Setup > Setup > Administration > System > Seed Data > Factory Data** tab.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The 'Seed Data' window is open, and the 'Factory Data' tab is selected. The main area displays a table of seed data with the following columns: Table, Type, Key Column, Key Column Type, Other Columns, Other Column Types, and Count. Below this table, the 'Factory Data Details' section provides more information for a selected row, including Key Column Data, Other Column Data, Patch #, and Status.

The 'Factory Data' section displays the list of seed data with the following details:

| Field | View this: |
|--------------------|--|
| Table | Displays the seed data table name. |
| Type | Displays the category of seed data as either System or Combination Data. |
| Key Column | Displays the unique identifier columns. |
| Key Column Type | Displays the unique identifier column data types. |
| Other Columns | Displays the non unique identifier column names. |
| Other Column Types | Displays the non unique identifier column data types. |
| Count | Displays the total count of updated records in the seed data table. |

The 'Factory Data Details' section displays the associated data of the selected seed data table along with the following details:

| Field | View this: |
|-------------------|--|
| Key Column Data | Displays the unique identifier column names. |
| Other Column Data | Displays the non unique identifier column names. |
| Patch # | Displays the patch number with which the seed data changes are identified. |

| | |
|--------|---|
| Status | <p>Displays the current status of seed data as one of the following:</p> <p>INSERT: This status indicates new seed data.</p> <p>UPDATE: This status indicates if there are changes in the record when compared to the seed data released in previous patch.</p> <p>POSTED: This status indicates that the seed data changes are updated into the main tables and is subsequently updated from previous status - SKIPPED OR UPDATE OR INSERT.</p> <p>SKIPPED: This status indicates that the seed data is not updated into the main tables.</p> <p>DEPRECATED - This status indicates that the seed data is no longer used.</p> |
|--------|---|

In the 'Factory Data' tab, you can click refresh to fetch the latest details and click 'View' to display the detailed information of the selected record.

2.57.2 Update/Skip Seed Data

The 'Update' option in the Factory Data tab allows you to replace the existing seed data with the current update. However, ensure to double check the details before performing 'Update' operation since the same can have significant impact on system behaviour.

To Update/Skip Data

1. In the 'Factory Data' tab, select 'Update'. System displays those records which can be updated to the existing seed data tables.
2. Inspect the required record in Factory Data section with the Factory Data Details in subsequent section.
3. Select the required record to be updated by clicking on the adjacent check box. You can also click 'Select All' to select all the records.
4. Do one of the following:
 - Click 'Update Data'. This action updates the existing seed data with the updated seed data provided as part of the current patch release.
 - Click 'Skip Data'. This action skips the seed data changes received as a part of the patch release. The skipped records can be viewed by selecting 'Skipped' option in Factory Data tab. However, the same can further be updated into the system, by selecting 'Update Data'.
5. Click 'Yes' in confirmation dialog to confirm the setup data changes.

On successful update, system does the following:

- When individual records are selected and updated, the same is removed from Factory Data Details section and the 'Count' column in Factory Data section is updated with the remaining number of records.
- In case of Bulk update, the record is removed from Factory Data tab.

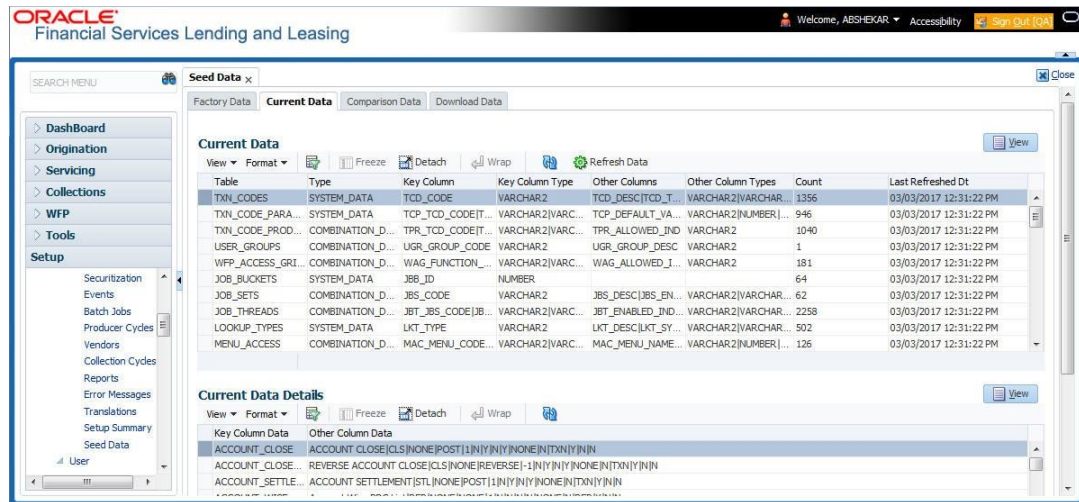
2.57.3 Current Data

The Current data tab displays the customized seed data which are changed or configured as part of implementation. In the 'Current Data' tab, you can click 'refresh' to fetch the latest details and click 'View' to display the detailed information of the selected record.

Additionally you can click "Refresh Data' to pull the seed data details from the production system and update the current seed data tables.

To View Current Data

Click **Setup > Setup > Administration > System > Seed Data > Current Data** tab.



The 'Current Data' section displays the following details:

| Field | View this: |
|--------------------|--|
| Table | Displays the current seed data table name. |
| Type | Displays the category of seed data as either System or Combination Data. |
| Key Column | Displays the unique identifier columns. |
| Key Column Type | Displays the unique identifier column data types. |
| Other Columns | Displays the non unique identifier column names. |
| Other Column Types | Displays the non unique identifier column data types. |
| Count | Displays the total count of records in the seed data table. |
| Last Refreshed Dt | Displays the date and time when seed data for the selected table was last updated in the system. |

The subsequent 'Current Data Details' section displays the associated data of the selected seed data table along with the following details:

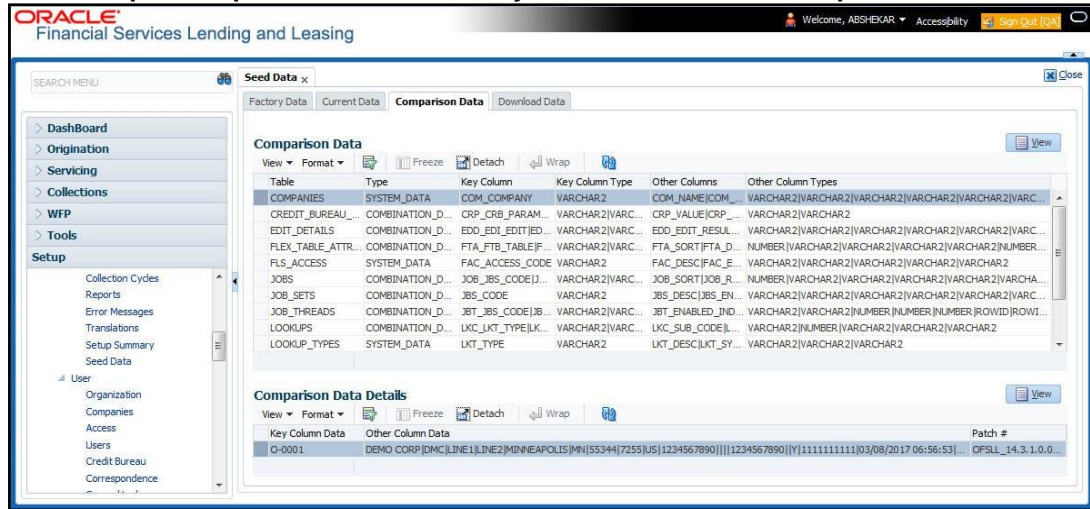
| Field | View this: |
|-------------------|--|
| Key Column Data | Displays the unique identifier column names. |
| Other Column Data | Displays the non unique identifier column names. |

2.57.4 Comparison Data

The 'Comparison Data' tab displays the differences between factory shipped seed data and current customized seed data.

To View Comparison Data

Click **Setup > Setup > Administration > System > Seed Data > Comparison Data** tab.



The 'Comparison Data' section displays the list of seed data records with the following details:

| Field | View this: |
|--------------------|--|
| Table | Displays the seed data table name to be inserted or updated. |
| Type | Displays the category of seed data as either System or Combination Data. |
| Key Column | Displays the unique identifier columns. |
| Key Column Type | Displays the unique identifier column data types. |
| Other Columns | Displays the non unique identifier column names. |
| Other Column Types | Displays the non unique identifier column data types. |
| Count | Displays the total count of records in the seed data table. |

The subsequent 'Comparison Data Details' section displays the associated data of the selected seed data table along with the following details:

| Field | View this: |
|-------------------|---|
| Key Column Data | Displays the unique identifier column names. |
| Other Column Data | Displays the non unique identifier column names. |
| Patch # | Displays the patch release version with which the seed data was inserted / updated. |

In the 'Comparison Data' tab, you can click (refresh) to fetch the latest details and click 'View' to display the detailed information of the selected record.

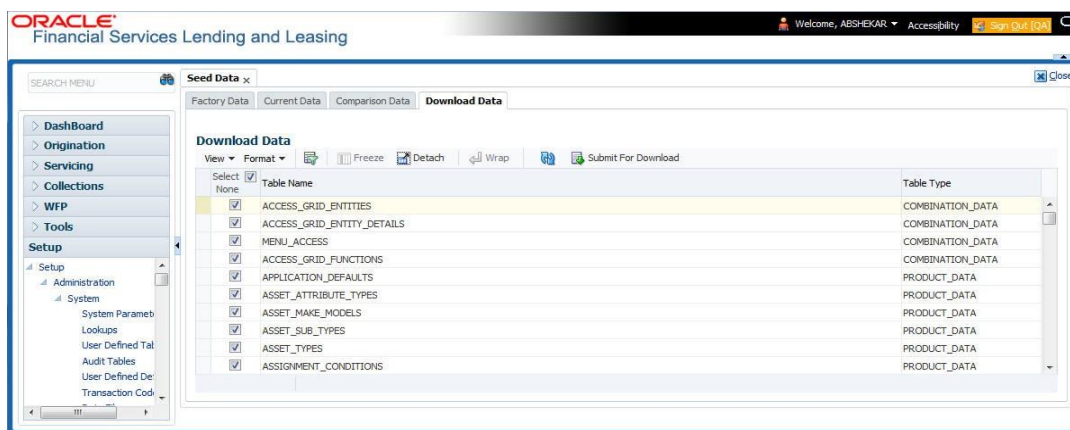
2.57.5 Download Data

The Download Data tab allows you to download table specific seed data available in the system in '.dat' format. While migrating from one environment to other, you can use the Download Data tab to download the existing seed data and perform a bulk upload of all/ required files.

Similar to other file download process, based on the value defined for the system parameter 'CMN_FILE_PROCESS_TO_LOB', the seed data download file can be accessed from the Process Files interface (if value is 'Y') or Database Files system (if value is 'N'). For more information on handling Incoming/Outgoing process files, refer to 'Dashboard' section in User Guides.

To Download Data

1. Click **Setup > Setup > Administration > System > Seed Data > Download Data** tab.



The Download Data section displays the list of tables maintained in the system with 'Table Name' and 'Table Type'. Click 'refresh' to fetch the latest details.

2. Select the check box adjacent to the required table in the list. You can choose 'Select All' check box to select all the tables with seed data maintained in the system.
3. Click **'Submit For Download'** button. System displays an information message in the header indicating that the request has been submitted along with a reference number. The reference number is generated in format - useridDDMMHMISS# followed by table name with '.dat' extension. For example, (USER1230603121517#lookups.dat)
4. (Optional) If 'CMN_FILE_PROCESS_TO_LOB' is set to 'Y', navigate to Dashboard > Process Files screen > Outgoing Process File tab to download the selected seed data file which will be listed with the same reference number. The file can be downloaded to Application server.

2.57.6 Seed Data

| SNO | TABLE | KEY DATA | TYPE |
|-----|--------------|-----------------------|--------|
| 1 | LOOKUP_TYPES | SEED_DATA_STATUS_CD | INSERT |
| 2 | LOOKUPS | SEED_DATA_STATUS_CD D | INSERT |
| 3 | LOOKUPS | SEED_DATA_STATUS_CD I | INSERT |
| 4 | LOOKUPS | SEED_DATA_STATUS_CD P | INSERT |
| 5 | LOOKUPS | SEED_DATA_STATUS_CD S | INSERT |

| | | | |
|----|------------|---|--------|
| 6 | LOOKUPS | SEED_DATA_STATUS_CD U | INSERT |
| 7 | FLS_ACCESS | FLL.SET.UAD.SEEDDATASETUP.MENU | INSERT |
| 8 | FLS_ACCESS | FLL.SET.UAD.FACTORYDATA.VIEW.BUTTON | INSERT |
| 9 | FLS_ACCESS | FLL.SET.UAD.FACTORYDATADETAIL.INSERTDATA.BUTTON | INSERT |
| 10 | FLS_ACCESS | FLL.SET.UAD.FACTORYDATADETAIL.SKIPDATA.BUTTON | INSERT |
| 11 | FLS_ACCESS | FLL.SET.UAD.FACTORYDATADETAIL.UPDATEDATA.BUTTON | INSERT |
| 12 | FLS_ACCESS | FLL.SET.UAD.FACTORYDATADETAIL.VIEW.BUTTON | INSERT |
| 13 | FLS_ACCESS | FLL.SET.UAD.CURRENTDATA.REFRESHDATA.BUTTON | INSERT |
| 14 | FLS_ACCESS | FLL.SET.UAD.CURRENTDATA.TAB | INSERT |
| 15 | FLS_ACCESS | FLL.SET.UAD.CURRENTDATA.VIEW.BUTTON | INSERT |
| 16 | FLS_ACCESS | FLL.SET.UAD.CURRENTDATADETAIL.VIEW.BUTTON | INSERT |
| 17 | FLS_ACCESS | FLL.SET.UAD.COMPARISONDATA.TAB | INSERT |
| 18 | FLS_ACCESS | FLL.SET.UAD.COMPARISONDATA.VIEW.BUTTON | INSERT |
| 19 | FLS_ACCESS | FLL.SET.UAD.COMPARISONDATADETAIL.VIEW.BUTTON | INSERT |

2.58 Triggering the Job Requests from Application Server

2.58.1 Description

Today OFSLL have services (ex: Credit Bureau, Letters, etc.) initiated from database server. As part of this release, some of the services which are initiated from database server will be moved to Application Server. To reduce the load on database server and increase the performance of the system; "Credit Bureau Pulls", "Letters" and "Correspondence" are now initiated from Application server.

2.58.2 New Parameters

- For Letters and correspondence which are initiated from Origination and Servicing will create a background job request. Once the Job Request is created then, system will process the request using
 - New System Parameter **OUTBOUND_CALL_Q** having 'Yes or No' value (this can be configured under Setup > System > System Parameter)
 - If this parameter is set to 'N', system processes the generated job requests using Existing Flow.
 - If this parameter is set to 'Y', system processes the generated job requests using MDB Flow.
- For Credit Bureau pull's which are initiated from Origination and Servicing will create a background job request. Once the Job Request is created then, system will process the request using
 - New credit bureau parameter "**OUTBOUND CALL INDICATOR FOR CREDIT BUREAU REQUEST**" having 'Yes or No' value (this can be configured under Setup > Credit Bureau > Parameters)
 - If this parameter is set to 'N', system processes the generated job requests using Existing Flow.
 - If this parameter is set to 'Y', system processes the generated job requests using MDB Flow.

Please Note: Configuration required to setup this in Application Server is explained in Configure AQ-JMS Bridge.

2.58.3 Seed Data

| SNO | TABLE | KEY DATA | Type |
|-----|--------------------------|--|--------|
| 1 | SYSTEM_PARAMETERS | OUTBOUND_CALL_Q SET_SYP_SYSTEM ALL ALL ALL ALL ALL ALL ALL ALL | INSERT |
| 2 | FLEX_TABLE_ATTRIBUTES | SET_CRP_SERVICE OUTBOUND_CALL_Q | INSERT |
| 3 | FLEX_TABLE_ATTRIBUTES | SET_SYP_SYSTEM OUTBOUND_CALL_Q | INSERT |
| 4 | CREDIT_BUREAU_PARAMETERS | SET_CRP_SERVICE OUTBOUND_CALL_Q ALL ALL | INSERT |

2.59 Facility to Open Multi-tab

2.59.1 Overview

- Facility to open multiple originations/ servicing/Collections tabs simultaneously.

2.59.2 Description

- In MENU_ACCESS table; enable 'Mac_Multi_tab_Ind' = 'Y' for respective screens to enable multi tab access. Max 15 parallel tabs allowed.

2.59.3 Screenshots

Origination:

The screenshot shows the 'Origination' application window with a search results table. The table contains the following data:

| Crit Loc | Allo Company | Branch | App # | Date | Title | Product | Status | Sub Status | Queue Name | LTV1 | LTV |
|----------|--------------|--------|------------|------------|---------------------|-------------------|----------|---------------------|-----------------------------|------|-----|
| | US01 | USRHQ | 0000001002 | 07/25/2016 | CUSTOMER BANKO | LOAN VEHICLE (FR) | APPROVED | FUNDED | FUNDED APPLICATIONS QUE... | 50 | 50 |
| | US01 | USRHQ | 0000001017 | 07/26/2016 | DEATH LIFE | LOAN VEHICLE (FR) | APPROVED | FUNDED | FUNDED APPLICATIONS QUE... | 0 | 0 |
| | US01 | USRHQ | 0000001019 | 07/26/2016 | VERIFIED NOT | LOAN VEHICLE (FR) | APPROVED | FUNDED | FUNDED APPLICATIONS QUE... | 0 | 0 |
| | US01 | USRHQ | 0000001020 | 07/26/2016 | METHODS SUBVENTION | LOAN VEHICLE (FR) | NEW | BLANK | DATA ENTRY APPLICATIONS ... | 0 | 0 |
| | US01 | USRHQ | 0000001021 | 07/26/2016 | COPYING THINK | LOAN VEHICLE (FR) | NEW | REVIEW REQUIRED | NEW APPLICATIONS QUEUE | 0 | 0 |
| | NL02 | NLHQ | 0000001010 | 07/26/2016 | MILLEN JOHN | LOAN VEHICLE (FR) | APPROVED | FUNDED | FUNDED APPLICATIONS QUE... | 0 | 0 |
| | US01 | USRHQ | 0000001011 | 07/26/2016 | PJ PRITAM | LOAN VEHICLE (FR) | APPROVED | FUNDED | FUNDED APPLICATIONS QUE... | 50 | 50 |
| | US01 | USRHQ | 0000001013 | 07/26/2016 | NATH BISWA | LOAN VEHICLE (FR) | APPROVED | FUNDED | FUNDED APPLICATIONS QUE... | 250 | 250 |
| | US01 | USRHQ | 0000001006 | 07/25/2016 | KARTHIK ITR TEST | LINE HE (VR) | NEW | PREQUALIFY APPROVED | DATA ENTRY APPLICATIONS ... | 0 | 0 |
| | US01 | USRHQ | 0000001009 | 07/26/2016 | THIS APPLICANT DONT | LOAN VEHICLE (FR) | APPROVED | FUNDED | FUNDED APPLICATIONS QUE... | 0 | 0 |
| | US01 | USRHQ | 0000001016 | 07/26/2016 | THIS APPLICANT DONT | LOAN VEHICLE (FR) | NEW | REVIEW REQUIRED | NEW APPLICATIONS QUEUE | 0 | 0 |
| | US01 | USRHQ | 0000001018 | 07/26/2016 | THIS APPLICANT DONT | LOAN VEHICLE (FR) | NEW | REVIEW REQUIRED | NEW APPLICATIONS QUEUE | 0 | 0 |
| | US01 | USRHQ | 0000001003 | 07/25/2016 | KK KK | LOAN VEHICLE (FR) | NEW | BLANK | DATA ENTRY APPLICATIONS ... | 0 | 0 |

Servicing:

The screenshot shows the 'Customer Service' application window with a search results table. The table contains the following data:

| Company | Branch | Account # | Date | Title | Product | Status | Delinquer days | Amount Due | Outstanding Balance | Producer |
|---------|--------|----------------|-----------|---------------------|---------------------|--------------------------------|----------------|------------|---------------------|---------------------------------------|
| US01 | USRHQ | 20160700010117 | 07/26/... | SPOUSE BANKO | LINE UNSECURED (VR) | ACTIVE:BRKP | -48 | 0.00 | 6,970.02 | CA-00006 : SIMI VALLEY CHRYSLER JE... |
| US01 | USRHQ | 20160100010121 | 01/01/... | RAJESH MAC LOAN | LOAN VEHICLE (FR) | ACTIVE:DELQ:BRKP:NON PERFOR... | 192 | 14,686.89 | 23,833.73 | PR-00002 : MAC PRODUCER |
| US01 | USRHQ | 20160200010188 | 02/26/... | NAV IN | LOAN VEHICLE (FR) | CLOSED:CHARGED OFF | 0 | 0.00 | 0.00 | CA-00002 : RANDYS AUTO SALES |
| NL02 | NLHQ | 20160700010076 | 07/26/... | MILLEN JOHN | LOAN VEHICLE (FR) | ACTIVE:BRKP | -23 | 20.00 | 50,020.00 | MN-00004 : SOUTHVIEW CHEVROLET |
| US01 | USRHQ | 20160700010092 | 07/26/... | NAVEEN NAVEEN | LOAN VEHICLE (FR) | CLOSED:CHARGED OFF | 0 | 0.00 | 0.00 | CA-00002 : RANDYS AUTO SALES |
| US01 | USRHQ | 20160700010141 | 07/26/... | KLM NAVEEN | LOAN VEHICLE (FR) | ACTIVE | -21 | 0.00 | 27,093.00 | CA-00002 : RANDYS AUTO SALES |
| US01 | USRHQ | 20160700010034 | 07/26/... | CUSTOMER BANKO | LOAN VEHICLE (FR) | PAID OFF | 0 | 0.00 | -1.39 | CA-00006 : SIMI VALLEY CHRYSLER JE... |
| US01 | USRHQ | 20160700010109 | 07/26/... | THIS APPLICANT DONT | LOAN VEHICLE (FR) | ACTIVE | -18 | 50.00 | 100,265.28 | CA-00003 : ACE HEADQUARTERS INC |
| US01 | USRHQ | 20150100010130 | 01/01/... | K NAVIN | LOAN VEHICLE (FR) | ACTIVE:BRKP:REPQ:NON PERFOR... | -21 | 0.00 | 22,755.23 | CA-00003 : ACE HEADQUARTERS INC |
| US01 | USRHQ | 20160700010026 | 07/26/... | K NAVIN | LOAN VEHICLE (FR) | ACTIVE | -48 | 20.00 | 20,060.75 | CA-00002 : RANDYS AUTO SALES |

2.60 New Credit Practices Late Fee Calculation Rule

2.60.1 Description

At present OFSLL supports two types of late fee calculations – i.e. Pyramid Law based and Non-Pyramid law based. As part of this new Fee calculation methods called 'Credit Practices Rule' has been introduced i.e

- Flat Amount Credit Practices rule
- Percentage of Payment Due Credit Practices rule
- Percentage of Standard Payment Credit Practices rule

User can configure these new late fee Calculation Methods under 'Setup >Products > Fees' or 'Setup > Products > Contract > Fees' rules only if 'Fee Type' is 'Fee Late Charge'.

Whenever the user configured any of these late fee rules for the contract or at fee setup, while system runs TXNLTC_BJ_100_01 (LATE CHARGE PROCESSING) batch job on payment due date, system will not compute the late fee if the following criteria satisfies -

- Total payment made (i.e. sum of all payments made from the due date to the expiration of the grace period) on the account as on due date is exactly same or more than the scheduled monthly payment amount and also within the payment tolerance and late charge grace days
- No previous scheduled payments outstanding, however a previously assessed late fee is outstanding.

In case of an account with last payment received is a past date, and irrespective of the current payment is partial or exactly equal to the monthly standard payment, system will assess the late fee.

- Below table contains current Late Fee assessment behaviour based on the LF method selected as 'Flat Amount'.

Payment Due Date: 1st of Every Month, Flat Late Fee: 25 \$

| Payment Date | Payment Amount | Balance Amount | Whether Late Fee is assessed |
|-------------------|-----------------|-------------------------------|------------------------------|
| 11/01/2015 | 4,280.56 | 0 | No |
| 12/15/2015 | 4,280.56 | 0 + 25 | Yes |
| 01/01/2016 | 4,280.56 | 25 + 25 (New late fee) | Yes |

- In the above table, please note (bolded portion) that system assessed a LF even though no previous scheduled payment is outstanding and current payment is made in full and exactly on the due date.
- In the below table, highlighted portion shows the expected behaviour i.e. LF will not be assessed in this case because it is against the US regulation.

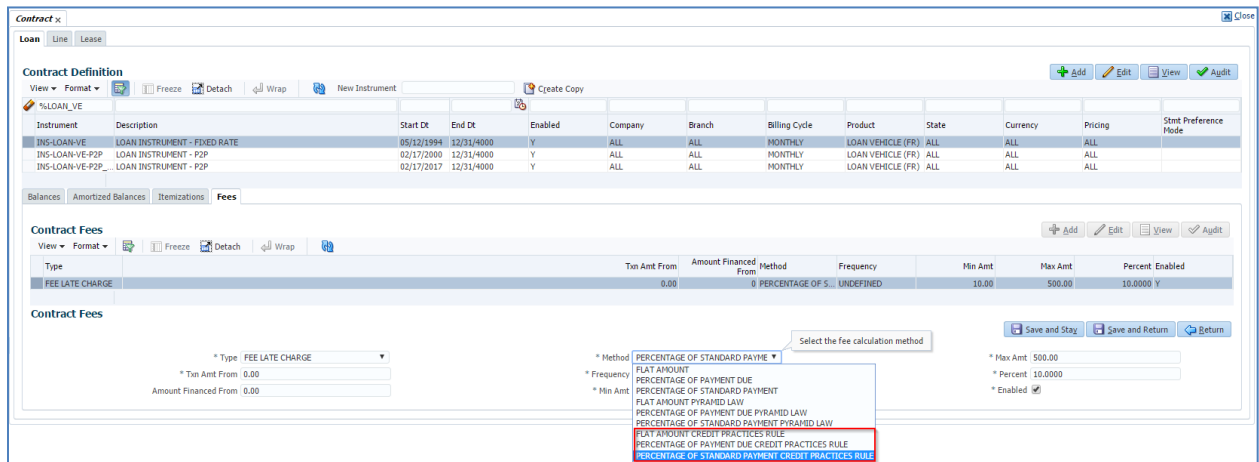
| Payment Date | Payment Amount | Balance Amount | Whether Late Fee is assessed |
|-------------------|-----------------|----------------|------------------------------|
| 11/01/2015 | 4,280.56 | 0 | No |
| 12/15/2015 | 4,280.56 | 0 + 25 | Yes |
| 01/01/2016 | 4,280.56 | 25 | No |

- When account receives any payment on or before the 'Late Charge Grace' days, then system will reverse the already posted late fee.
- When user selects 'FLAT AMOUNT CREDIT PRACTICES RULE'
 - System will directly apply the late fee provided in the 'Min Amt' (Setup → Products → Contract → Fees → Contract Fees → * Min Amt) field.
- When user selects 'PERCENTAGE OF PAYMENT DUE CREDIT PRACTICES RULE'
 - System will compute the 'Percentage' provided on the Fee definition on 'Total Outstanding Due Amount'
 - If computed amount is less than the 'Min Amt' then system will apply Minimum amount or
 - If computed amount is greater than 'Max Amt' system will apply the Maximum Amount.
- When user selects 'PERCENTAGE OF STANDARD PAYMENT CREDIT PRACTICES RULE'

- System will compute the 'Percentage' provided on the Fee definition on 'Latest Billed Amount'.
 - If computed amount is less than the 'Min Amt' then system will apply Minimum amount or
 - If computed amount is greater than 'Max Amt' then system will apply the Maximum Amount.
- Late Fee can be configured under 'Set up > Product > Fee' or 'Setup > Product > Contract > Fee'. System will give the preference to the 'Contract > Fee' and if it is not available, system will apply fee configured at 'Set up > Product > Fee'

2.60.2 Screen shot

After implementing the changes, screen appearance is as below:



2.60.3 Seed Data:

| SNO | TABLE | KEY DATA | Type |
|-----|---------|---|--------|
| 1 | LOOKUPS | FEE_CALC_METHOD_CD LC_FLAT_AMT_CRED_PRACTICE | Insert |
| 2 | LOOKUPS | FEE_CALC_METHOD_CD LC_PCT_PMT_DUE_CRED_PRACTICE | Insert |
| 3 | LOOKUPS | FEE_CALC_METHOD_CD LC_PCT_STD_PMT_CRED_PRACTICE | Insert |

3. Patches and Bugs

| | | |
|--|--|--|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

4. Security Fixes

-NA-

5. Limitations and Open issues

5.1 Limitations and open issues

| BugId | Bug Description |
|-------|-----------------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

6. Components of the Software

6.1 Documents accompanying the software

The various documents accompanying the software are as follows:

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

6.2 Software Components

Software Components of OFSLL 14.3.1.0.0 that form part of this release are as follows:

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

7. Annexure – A: Environment Details

| Component | Deployment option | Machine | Operating System | Software | Version |
|---|-------------------|--------------------|---|---|------------|
| Oracle Financial Services Lending and Leasing | Centralized | Application server | Oracle Enterprise Linux 6.7+ (64 Bit) and Sun SPARC with Oracle Solaris 11 (64 Bit) | Oracle Weblogic Enterprise Edition(Fusion Middleware Infrastructure installer – includes ADF and RCU) | 12.2.1.0.0 |
| | | | | Oracle Sun JDK | 1.8.0_121 |
| | | | | Application Development Framework | 12.2.1.0.0 |
| | | | | Oracle Database Enterprise Edition | 12.1.0.2.0 |
| | | Reporting Server | | Oracle Business Intelligence Publisher | 12.2.1.0.0 |
| | | Client Machines | Windows 7 | Internet Explorer | 11.0 |
| | | | | Mozilla Firefox | 36 |
| | | | | Google Chrome | 49 |
| | | | | Apple Safari | 8 |

Note: Download and install the Merge Patch [25818409](#) available for ADF 12.2.1.0.0 on Oracle Weblogic Enterprise Edition 12.2.1.0.0 to support ADF customizations on EO/VO and diagnostic fix to reduce high CPU consumption.

8. 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 |

9. Annexure – C: Module Code and Description

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



Product Release Note
Oracle Financial Services Lending and Leasing Release 14.3.1.0.0
March 2017

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

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

Copyright © 1998, 2017, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or recompilation of this software, unless required by law for interoperability, is prohibited. The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.