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Loan Origination User Guide
March 2017
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Table of Contents

1. Navigation	1-1
1.1 Audience.....	1-1
1.2 Conventions Used.....	1-1
1.3 Logging In.....	1-1
1.4 Template and Navigation.....	1-2
1.4.1 <i>Home Screen</i>	1-2
1.4.2 <i>Screens</i>	1-11
1.5 Common Operations	1-11
1.5.1 <i>Basic Operations</i>	1-11
1.5.2 <i>Basic Actions</i>	1-12
1.5.3 <i>Personalization Options</i>	1-13
1.6 Keyboard Compatibility.....	1-17
1.6.1 <i>Keyboard Compatibility</i>	1-17
1.7 Tool Tips.....	1-18
1.8 Accessibility	1-18
1.8.1 <i>Understanding Accessibility</i>	1-18
1.8.2 <i>Application Accessibility Preferences</i>	1-18
1.8.3 <i>Other Accessibility Considerations</i>	1-19
1.8.4 <i>Setting up Accessibility Preferences</i>	1-20
2. Search Function	2-1
2.1 Search Criteria.....	2-1
2.2 Searching for an Application.....	2-6
2.2.1 <i>Search/Task tab</i>	2-6
2.2.2 <i>Quick Search section</i>	2-8
2.3 Searching for an Account and Customer.....	2-12
2.3.1 <i>Quick Search section</i>	2-14
2.3.2 <i>Search Using Customer Details</i>	2-15
2.3.3 <i>Search Using Account Details</i>	2-17
2.3.4 <i>Search Using Business Details</i>	2-18
3. Dashboards	3-1
3.1 Introduction.....	3-1
3.2 Dashboards	3-1
3.3 User Productivity	3-2
3.3.1 <i>Viewing Underwriting/Funding tasks</i>	3-2
3.4 System Monitor.....	3-4
3.4.1 <i>Monitoring Batch Jobs</i>	3-4
3.4.2 <i>Monitoring Jobs</i>	3-7
3.4.3 <i>Monitoring Services</i>	3-9
3.4.4 <i>Data Server Log Files</i>	3-10
3.4.5 <i>Monitoring Users</i>	3-11
3.5 Producer Analysis.....	3-12
3.6 Process Files	3-14
3.6.1 <i>Incoming Process File</i>	3-15
3.6.2 <i>Outgoing Process File</i>	3-16
4. Sales Lead	4-1
4.1 Introduction.....	4-1

4.2	Lead Entry	4-1
4.2.1	<i>Telecoms Sub Tab</i>	4-3
4.2.2	<i>Comments sub tab</i>	4-3
4.2.3	<i>Documents sub tab</i>	4-4
4.2.4	<i>Requests sub tab</i>	4-4
4.3	Follow-Up tab	4-4
4.4	Maintenance tab	4-6
5.	Simple Application Entry	5-1
5.1	Introduction	5-1
5.2	Entering a Credit Application	5-1
5.2.1	<i>Pre-qualifying an Application</i>	5-3
5.3	Applicants Tab	5-3
5.4	Business Tab	5-4
5.5	Request Tab	5-5
5.6	Collateral Tab	5-6
5.7	Comments Tab	5-8
5.8	Tracking Tab	5-9
5.9	Verification Tab	5-10
5.9.1	<i>Application Entry using Fax-In</i>	5-11
6.	Application Entry	6-1
6.1	Introduction	6-1
6.2	Entering a Credit Application	6-1
6.3	Applicants Tab	6-3
6.4	Business Applicants Tab	6-4
6.5	Request Tab	6-5
6.6	Bureau Tab	6-6
6.7	Collateral Tab	6-7
6.8	Comments Tab	6-9
6.9	Tracking Tab	6-9
6.10	Document Tab	6-10
6.10.1	<i>Document Sub Tab</i>	6-10
6.11	Verification Tab	6-11
6.12	Tools tab	6-11
6.12.1	<i>Application Entry using Fax-In</i>	6-12
7.	Underwriting	7-1
7.1	Introduction	7-1
7.2	Underwriting Screen - an overview	7-1
7.3	Loading an Application on the Underwriting screen	7-2
7.3.1	<i>Applications</i>	7-2
7.3.2	<i>Changing the Status of the Application</i>	7-4
7.3.3	<i>Rehashing an Application</i>	7-5
7.3.4	<i>Aging an Application</i>	7-5
7.4	Summary Tab	7-5
7.5	Applicant Tab	7-7
7.5.1	<i>Address Sub Tab</i>	7-11
7.5.2	<i>Employments Sub Tab</i>	7-13
7.5.3	<i>Telecoms Sub Tab</i>	7-15
7.5.4	<i>Summary Sub Tab</i>	7-16
7.5.5	<i>Credit Score Sub Tab</i>	7-22

7.5.6	<i>Duplicate Applicant Sub Tab</i>	7-22
7.5.7	<i>Existing Account Sub Tab</i>	7-23
7.5.8	<i>Tracking Attributes Sub Tab</i>	7-24
7.5.9	<i>Customer Search Tab</i>	7-25
7.6	<i>Business Tab</i>	7-25
7.6.1	<i>Address Sub Tab</i>	7-27
7.6.2	<i>Telecoms Sub Tab</i>	7-28
7.6.3	<i>Financials Sub Tab</i>	7-28
7.6.4	<i>Liabilities Sub Tab</i>	7-29
7.6.5	<i>Partners Sub Tab</i>	7-29
7.6.6	<i>Affiliates Sub Tab</i>	7-30
7.6.7	<i>Other Details Sub Tab</i>	7-31
7.7	<i>Request Tab</i>	7-34
7.7.1	<i>Itemization Sub Tab</i>	7-35
7.7.2	<i>Trade-In Sub Tab</i>	7-36
7.7.3	<i>Subvention Sub Tab</i>	7-37
7.8	<i>Decision Tab</i>	7-37
7.8.1	<i>System Recommendation</i>	7-40
7.8.2	<i>Stipulations Sub Tab</i>	7-41
7.8.3	<i>Itemization Sub Tab</i>	7-43
7.8.4	<i>Trade-In Sub Tab</i>	7-43
7.8.5	<i>Rate Schedule Sub Tab</i>	7-44
7.8.6	<i>Subvention Sub Tab</i>	7-45
7.8.7	<i>Compensation Sub Tab</i>	7-46
7.8.8	<i>Multiple Offers sub tab</i>	7-47
7.9	<i>Bureau Tab</i>	7-48
7.9.1	<i>Printing the Credit Bureau Data as a Text/PDF Report</i>	7-54
7.9.2	<i>Requesting a Credit Bureau Report Manually</i>	7-54
7.10	<i>Collateral Tab</i>	7-55
7.10.1	<i>Valuations Sub Tab</i>	7-62
7.10.2	<i>Tracking Sub Tab</i>	7-63
7.10.3	<i>Seller Tab</i>	7-64
7.11	<i>Comments Tab</i>	7-65
7.12	<i>Tracking Tab</i>	7-67
7.12.1	<i>Field Investigation Sub Tab</i>	7-67
7.13	<i>Document Tab</i>	7-68
7.13.1	<i>Checklist Sub Tab</i>	7-70
7.14	<i>Verification Tab</i>	7-71
7.14.1	<i>Edit Sub Tab</i>	7-71
7.14.2	<i>Audits Sub Tab</i>	7-72
7.14.3	<i>History Sub Tab</i>	7-72
7.15	<i>Correspondence Tab</i>	7-73
7.15.1	<i>Correspondence Sub Tab</i>	7-73
7.15.2	<i>Letters Sub Tab</i>	7-76
7.16	<i>Tools Tab</i>	7-78
8.	Funding	8-1
8.1	<i>Introduction</i>	8-1
8.2	<i>Funding (an overview)</i>	8-1
8.3	<i>Funding Screen's Master Screen</i>	8-2
8.4	<i>Summary Tab</i>	8-4

8.5	Applicants Tab.....	8-4
8.6	Business tab	8-5
8.7	Request Tab	8-6
8.8	Decision Tab.....	8-6
8.9	Bureau Tab.....	8-7
8.10	Contract Tab.....	8-8
8.10.1	<i>Contract (2) Sub Tab</i>	8-15
8.10.2	<i>Repayment Sub Tab</i>	8-17
8.10.3	<i>Itemizations Sub Tab</i>	8-19
8.10.4	<i>Trade-In Sub Tab</i>	8-21
8.10.5	<i>Subvention Sub Tab</i>	8-22
8.10.6	<i>Insurance Sub Tab</i>	8-23
8.10.7	<i>ESC Sub Tab</i>	8-24
8.10.8	<i>Escrow Sub Tab</i>	8-25
8.10.9	<i>Compensation Sub Tab</i>	8-27
8.10.10	<i>Proceeds Sub Tab</i>	8-28
8.10.11	<i>Disbursement Sub Tab</i>	8-29
8.10.12	<i>Fee Sub Tab</i>	8-30
8.10.13	<i>ACH Sub Tab</i>	8-31
8.10.14	<i>Coupon Sub Tab</i>	8-32
8.10.15	<i>References Sub Tab</i>	8-33
8.10.16	<i>Real Estate Sub Tab</i>	8-34
8.10.17	<i>PDC Sub Tab</i>	8-35
8.11	Collateral tab	8-36
8.12	Comments Tab	8-39
8.13	Tracking Tab.....	8-39
8.14	Document tab	8-40
8.15	Verification Tab.....	8-40
8.16	Correspondence Tab.....	8-42
8.17	Escrow Analysis Tab	8-42
8.18	Tool Tab	8-45
9.	Tools	9-1
9.1	Loan Calculator	9-1
9.1.1	<i>Parameters</i>	9-1
9.1.2	<i>Repayment Options</i>	9-6
9.1.3	<i>Amortization Schedule</i>	9-8
9.1.4	<i>Printing a Quote</i>	9-8
9.1.5	<i>Copy Calculation to Contract or Decision tab</i>	9-9
9.2	Vehicle Evaluator.....	9-9
9.2.1	<i>Attributes Tab</i>	9-11
10.	Application Retrieval	10-1
10.1	Introduction.....	10-1
10.2	Archiving / Purging	10-1
10.3	Retrieving an Archived Application.....	10-2
11.	Scenario Analysis	11-1
11.1	Introduction.....	11-1
11.1.1	<i>View an Existing Scenario Analysis</i>	11-1
11.1.2	<i>Generating Scenario Analysis</i>	11-2
11.1.3	<i>Auto Suggest Pricing for the Scenario Analysis</i>	11-3

11.1.4	<i>Creating an Amortized Schedule for the Scenario Analysis</i>	11-3
11.1.5	<i>Creating an Application from the Scenario Analysis</i>	11-4
11.1.6	<i>Generating a quote from the scenario analysis</i>	11-4
11.2	Viewing Information from Scenario Analysis	11-4
11.3	Subvention Sub Tab	11-4
11.4	Compensation Sub Tab	11-5
12.	Application Documents	12-1
12.1	Introduction	12-1
12.2	Application Document screen	12-1
12.2.1	<i>Attaching a Document to an Application from a server</i>	12-2
12.2.2	<i>Attaching a Document to an Application from a Client Machine</i>	12-3
12.2.3	<i>Copying a Document</i>	12-4
12.2.4	<i>Moving a Document</i>	12-4
12.2.5	<i>Viewing a Document Attached to an Application</i>	12-5
12.3	Document Tracking section	12-6
12.3.1	<i>Locating an Application Document</i>	12-6
12.3.2	<i>Viewing a Document Attached to an Application</i>	12-6
13.	Image Maintenance	13-1
14.	Oracle Financial Services Lending and Leasing Reports	14-1
14.1	Number of Credit Applications Entered by User	14-1
14.2	Collateral Tracking Log	14-2
14.3	Credit Bureau Report	14-3
14.4	Account Payable (Origination)	14-3
14.5	Number of Credit Application Images by Status	14-4
14.6	Dealer Reserve Report	14-5
14.7	Batch Job Report	14-5
14.8	User Report and Access by Responsibility	14-6
14.9	Transactional Access by Responsibility	14-6
14.10	Front End Access by Responsibility	14-7
14.11	Underwriting Status by Month and Producer Loan	14-8
14.12	Underwriting Status By Month and Underwriter Loan	14-8
14.13	Underwriting Status By Month Loan	14-9
14.14	Funded Contracts Loan	14-9
14.15	Pre Funding Contracts Loan	14-10
15.	Producer	15-1
15.1	Producer Details	15-2
15.1.1	<i>Payment Details</i>	15-5
15.1.2	<i>Compensation Plan</i>	15-7
15.1.3	<i>Subvention</i>	15-7
15.1.4	<i>Transactions</i>	15-8
15.1.5	<i>Holdback/Loss Reserve</i>	15-8
15.1.6	<i>Tracking Attributes</i>	15-8
15.1.7	<i>Contacts</i>	15-9
15.1.8	<i>Comments</i>	15-9
15.1.9	<i>Summary</i>	15-10
15.1.10	<i>Title Status Summary</i>	15-10
16.	Vendors	16-1
16.1	Vendors Screen	16-1
16.1.1	<i>Vendors tab</i>	16-1

16.1.2 Assignment Allocation	16-6
16.1.3 Work Orders Tab	16-7
16.1.4 Follow-up Tab	16-12
16.1.5 Invoices Tab	16-14
Appendix A: Rounding Amounts and Rate Attributes	A-1
Appendix B: Payment Amount Conversions	B-1
Appendix C: Generic Recovery Interface (GRI)	C-1
C.1 Introduction	C-1
C.1.1 Pre-requisites	C-1
C.2 Create Case	C-2
C.3 Update Case	C-3
C.4 Case Comments	C-5
C.5 Hold Case	C-6
C.6 Reopen Case	C-7
C.7 Reassign Case	C-9
C.8 Close Case	C-10
C.9 Case Updates Received via FireHose WebService	C-12
C.10 Case Repossession	C-13
C.11 Case Invoice	C-14

1. Navigation

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

The document is organized into below topics:

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

Note

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

1.1 Audience

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

1.2 Conventions Used

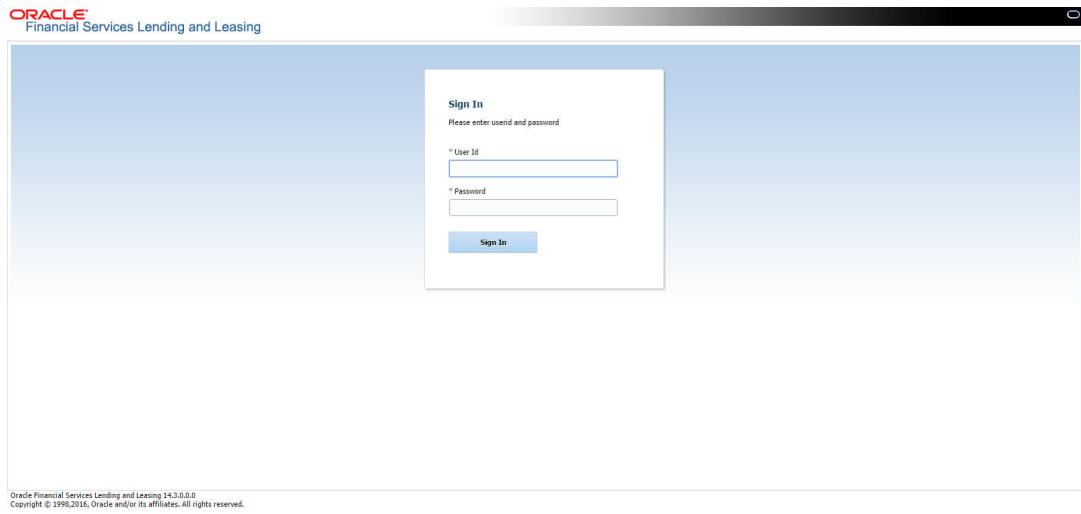
Term	Refers to
The system/application	Oracle Financial Services Lending and Leasing
Mnemonic	The underlined character of the tab or button

1.3 Logging In

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

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

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



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

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

1.4 Template and Navigation

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

- Home screen
- Screens

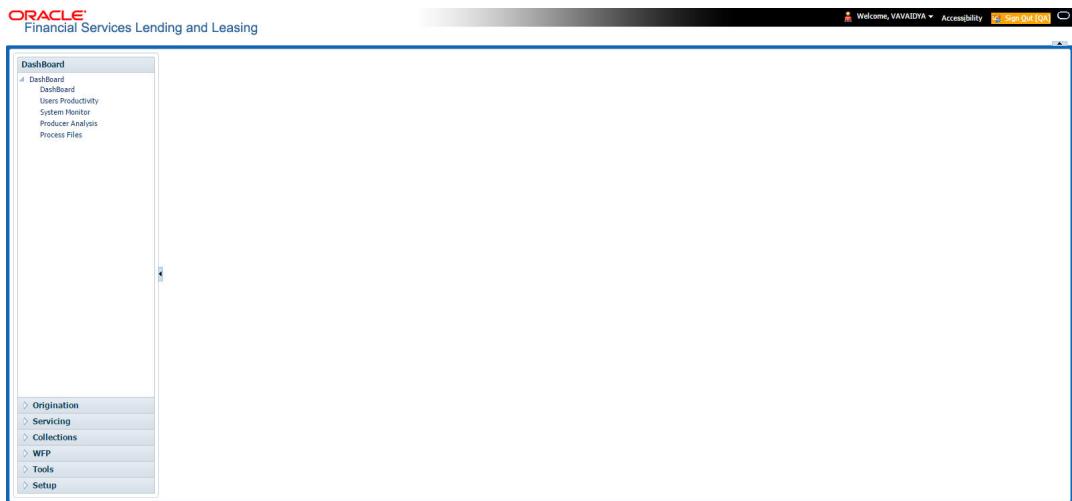
1.4.1 Home Screen

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

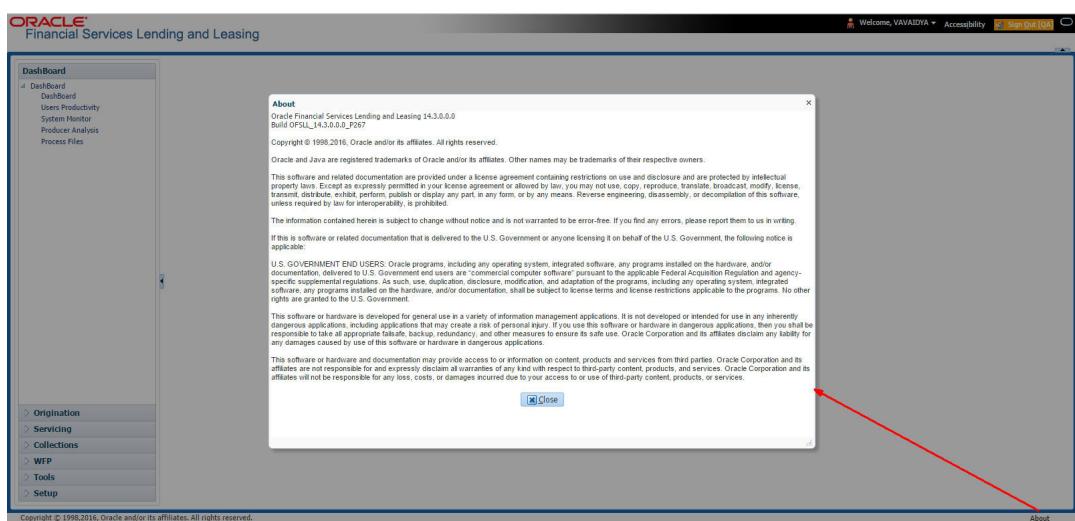
The Home screen consists of the following components:

- Header
- Left Pane

- Right Pane/Work Area



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



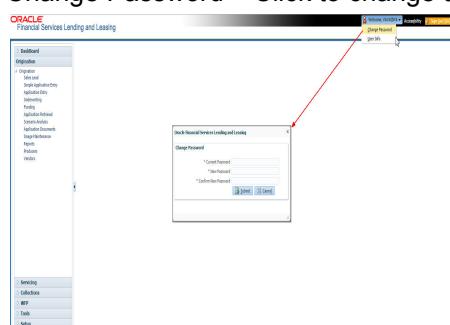
Header

In the Header, system displays the following:

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



- Change Password – Click to change the current password.



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

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

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

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

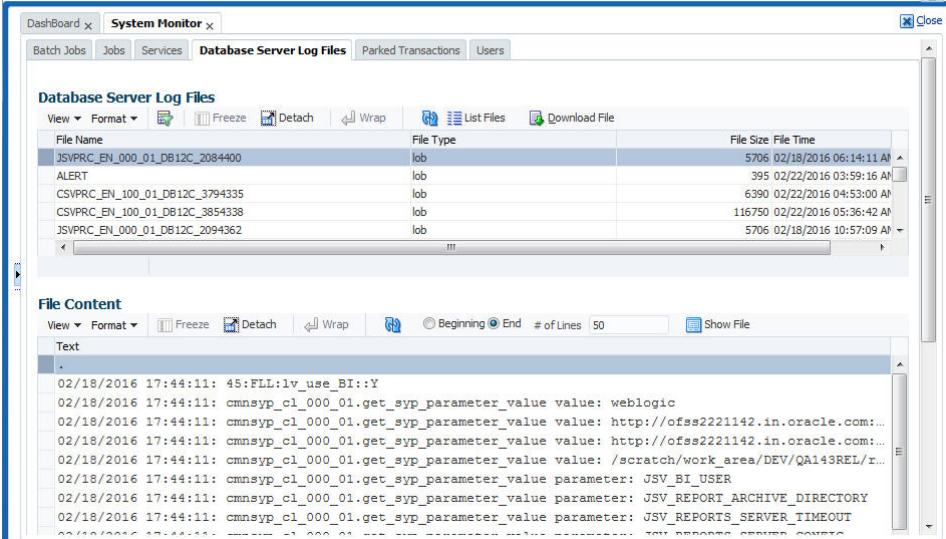
Debug Enabled Ind – Check this box to enable the debug indicator.

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

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

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

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



The screenshot shows the 'Database Server Log Files' tab in the System Monitor. The table lists the following log files:

File Name	File Type	File Size	File Time
JSVPRC_EN_000_01_DB12C_2084400	lob	5706	02/18/2016 06:14:11 AM
ALERT	lob	395	02/22/2016 03:59:16 AM
CSVPRC_EN_100_01_DB12C_3794335	lob	6390	02/22/2016 04:53:00 AM
CSVPRC_EN_100_01_DB12C_3854338	lob	116750	02/22/2016 05:36:42 AM
JSVPRC_EN_000_01_DB12C_2094362	lob	5706	02/18/2016 10:57:09 AM

The 'File Content' section displays a log of system events:

```

02/18/2016 17:44:11: 45:FLL:lv_use_BI::Y
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value value: weblogic
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value value: http://ofss2221142.in.oracle.com:...
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value value: http://ofss2221142.in.oracle.com:...
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value value: /scratch/work_area/DEV/QA143REL/r...
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value parameter: JSV_BI_USER
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value parameter: JSV_REPORT_ARCHIVE_DIRECTORY
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value parameter: JSV_REPORTS_SERVER_TIMEOUT
02/18/2016 17:44:11: cmnssypl_000_01.get_syp_parameter_value parameter: JSV_REPORTS_CLOUD_CONFIG

```

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

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

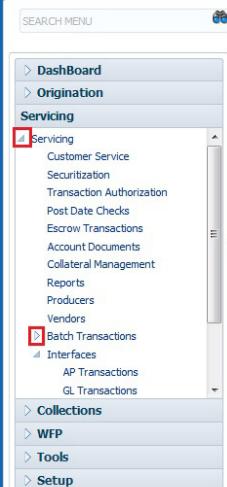
For more details on time zone selection, refer to Time Zone Preference section of this user manual.

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

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

Left Window

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

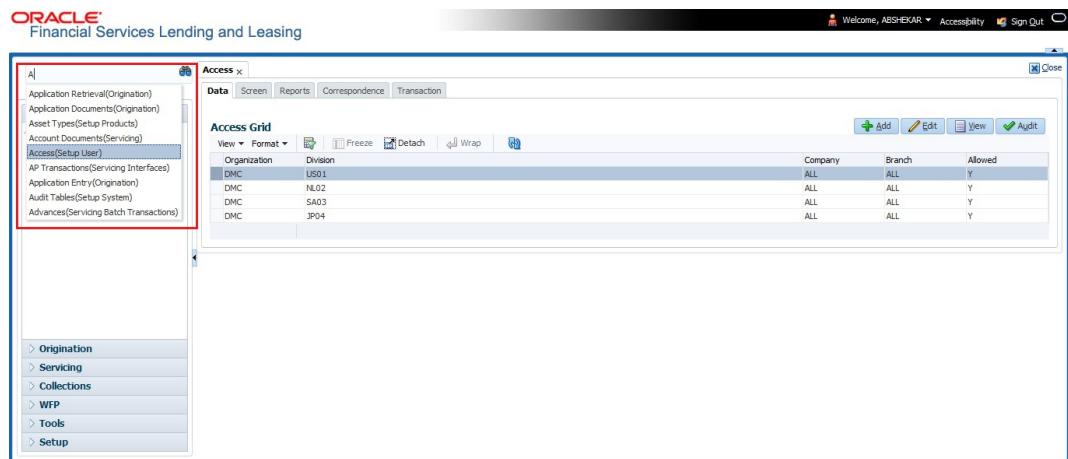


To open a screen, navigate to Module Master Tab to which the screen belongs, expand the tabs, and click the screen link you wish to open.

Menu Search in Left Window

In the left window you can make use of the search option to directly search and open the screen that you are familiar with, and avoid multiple steps of navigation from the LHS menu.

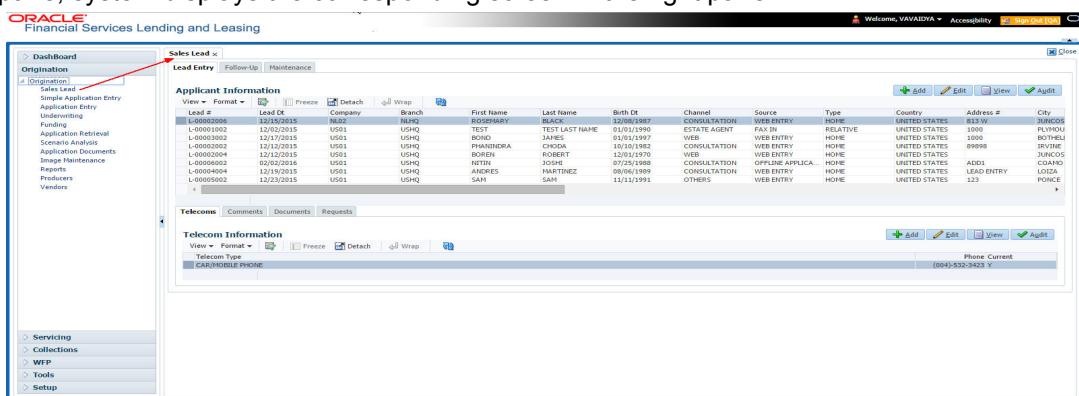
The Search box in the LHS facilitates for an intuitive search of required screens in Oracle Financial Services Lending and Leasing. For example, on typing the first letter of the screen, the search box displays a list of all available screens starting with the letter entered in alphabetical order. You can click on the required screen and press 'Enter'. The screen is displayed in the main window/work area.



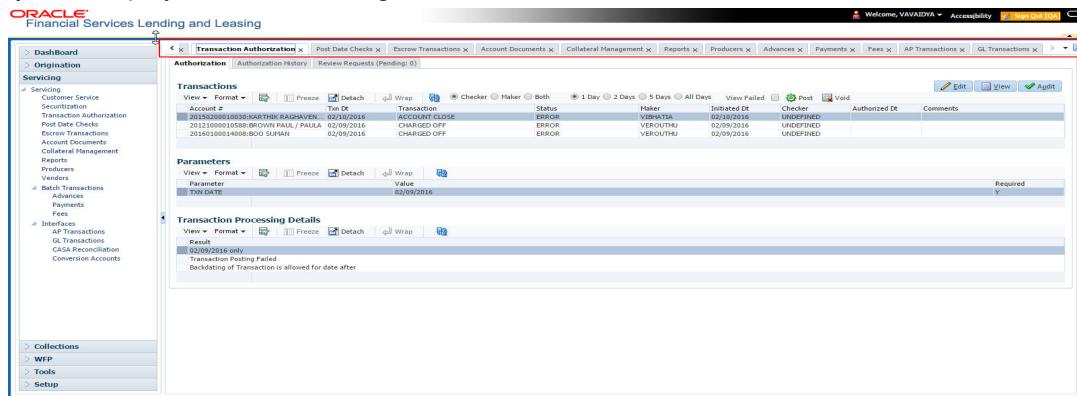
When there are multiple matches with same screen name, you can filter the results through the module from which the screen is accessed which is indicated in angular brackets. For example typing 'VEN' displays the following options for selection - Vendors(Collections), Vendors(Origination), Vendors(Servicing), Vendors(Setup System). For subsequent search, you need to clear the data in the search field.

Right Window

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



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



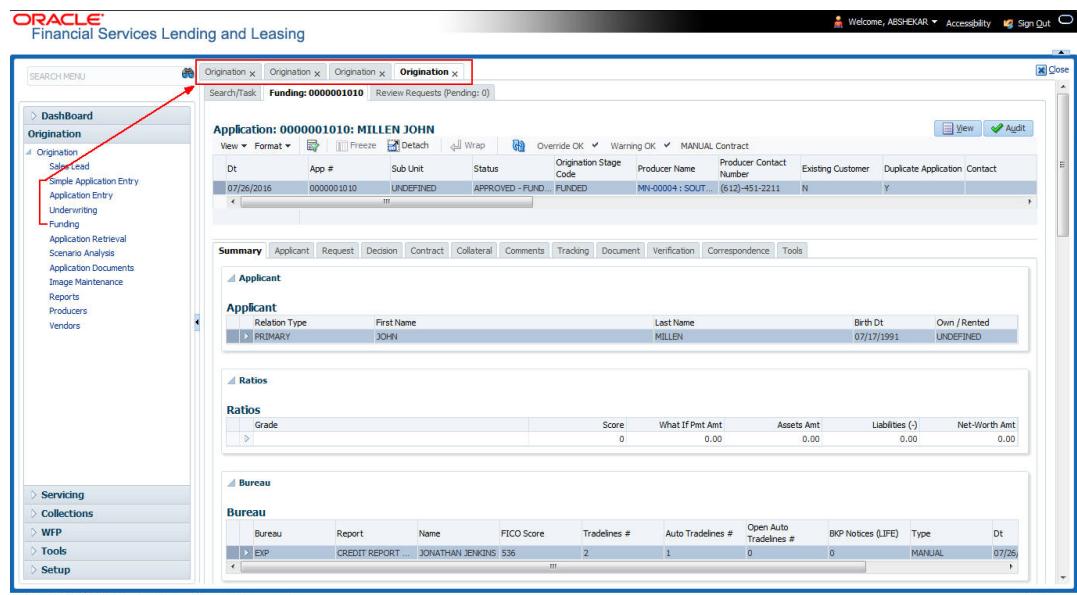
Each active screen is displayed as a tab at the top of right pane, across its width. To view a screen, click the screen tab. You can identify the active screen with its white background. Also, operation on any of the screen will not affect the data in other screens.

You can also open multiple Applications at the same time as separate tabs in the right window, provided your system administrator has enabled the option 'Mac_Multi_tab_Ind' = 'Y' in MENU_ACCESS table.

Having this option enabled you can view and update a maximum of 15 Applications in parallel tabs and Oracle Financial Services Lending and Leasing renders dynamic data across all the opened tabs.

However, this option is restricted only to the following screens in Origination Module Master Tab. In the Left Menu of Origination Module Master Tab, you can open multiple applications by clicking on the following links. Each successive click, opens a new Origination tab.

- Simple Application Entry
- Application Entry
- Underwriting
- Funding



Few screens in Origination are identical and are linked. Hence, when multi tab option is not enabled, you can open only one screen at a time from the group. A sample of the grouping structure is given below, based on stages of the screens:

Origination:

- Simple Application Entry
- Application Entry
- Underwriting
- Funding

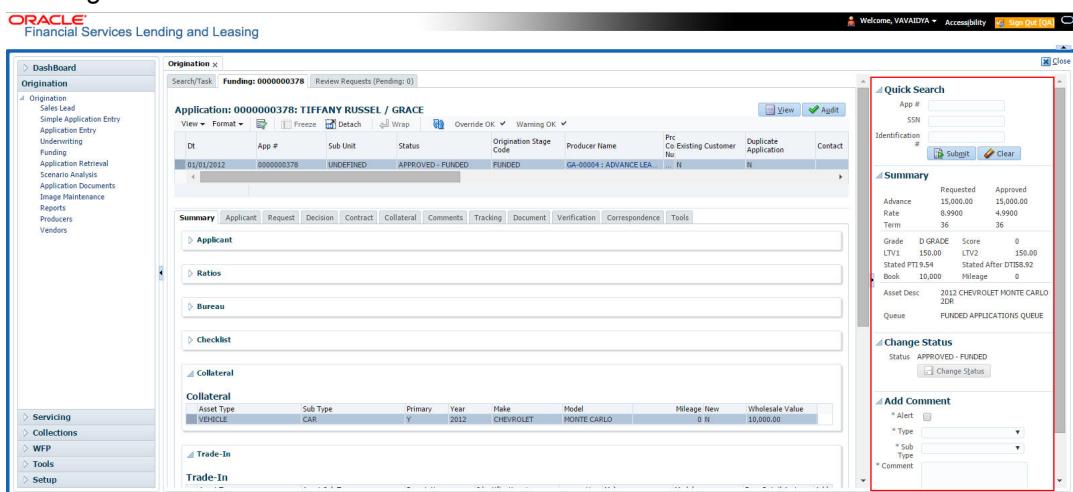
As per the above listing, you will be able to open only one screen in the corresponding list and need to close the same to open any other screen.

Right Splitter/Action Window

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

Origination Screens

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

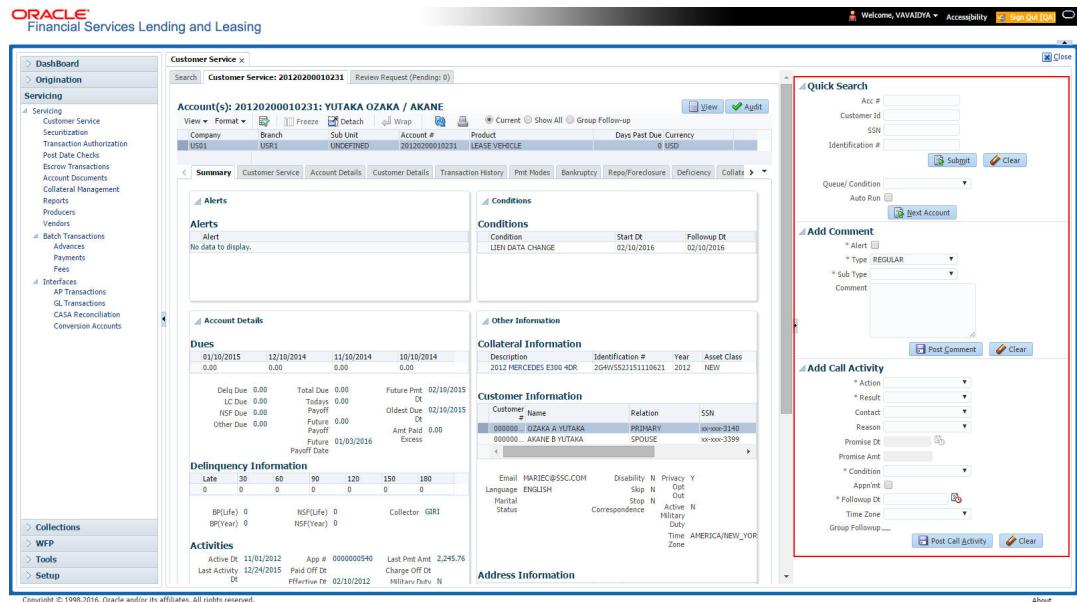


- Use **Quick Search** to search for an application based on application number, last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple Matches found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

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

Servicing and Collection Screens

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



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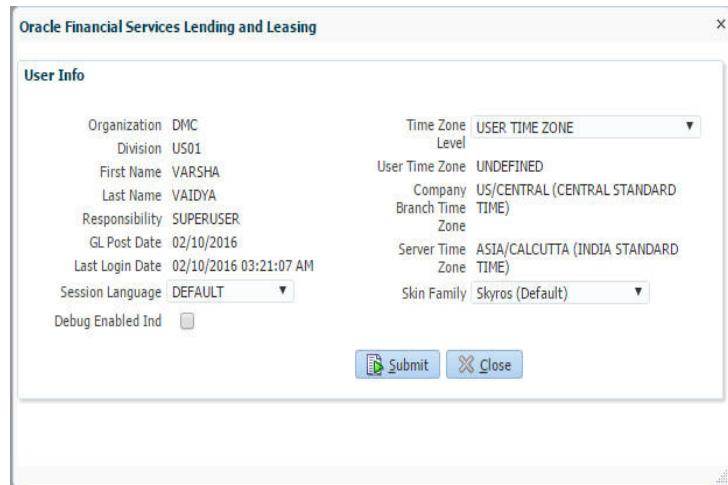
- Use **Quick Search** to search for an account based on account number, or customer Id, or last 4 digits of SSN (SSN of the primary applicant) or identification number. If multiple applications or accounts are found during 'Identification #' search, the system displays an error message as "Multiple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

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

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

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

1.4.1.1 Time Zone Preference



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

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

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

Application Server Time Zone (Server Time Zone)

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

Company Branch Time Zone (Organization - Division Time Zone)

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

To modify the Company Branch Time Zone:

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

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

User Time Zone

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

To modify the User Time Zone:

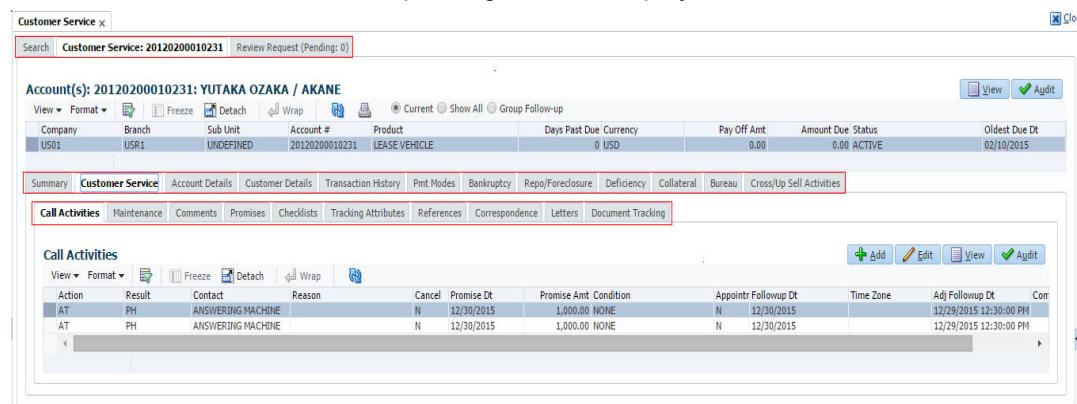
- Navigate to Setup > Administration > User > Users.
- Select the required User record listed in “User Definition” section and click **Edit**.
- In the Time Zone field, select the required time zone from the adjoining options list and click **Save**.

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

1.4.2 Screens

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

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



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

1.5 Common Operations

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

- Basic Operations
- Basic Actions
- Personalization Options

1.5.1 Basic Operations

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

- Add
- Edit
- View
- Audit



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

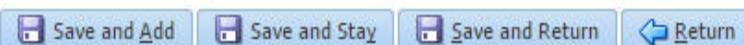
The table below gives a snapshot of them:

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

1.5.2 Basic Actions

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

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



The table below gives a snapshot of them:

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

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

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

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

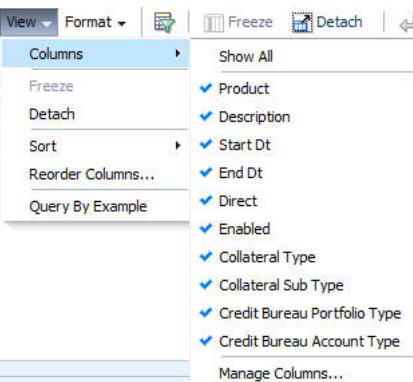
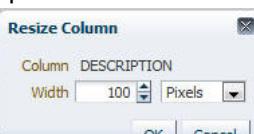
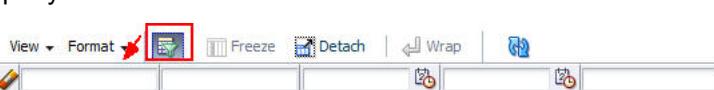
Basic Actions	Description
	Show File - Click to view the details of selected file.
	List Files - Click to generate and view the list of files maintained in the system.
	Download File - Click to download the details of selected data.

1.5.3 Personalization Options

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



The table below gives a snapshot of them:

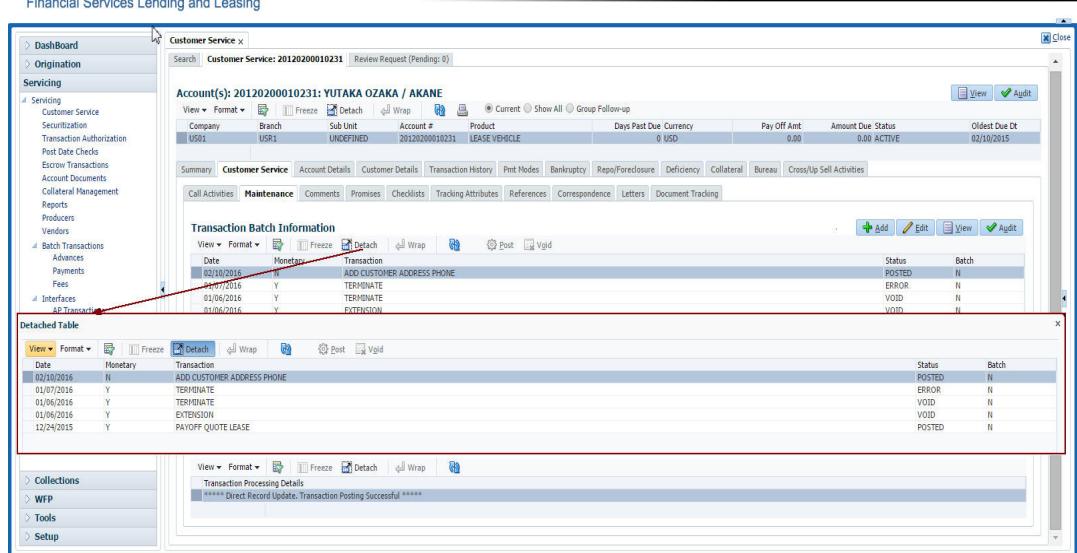
Options	Description
View	<p>Click to personalize your view. The drop-down list provides the following options of customization:</p> <ul style="list-style-type: none"> Customize columns you wish to view Sort the order of displayed data Reorder columns <p>Additionally, the drop-down list provides selection of options adjoining 'View'.</p> 
Format	<p>Click to resize columns or wrap a data in the table cells.</p>  <p>Select the column you need to resize and select Resize Columns option from the Format drop-down list.</p>  <p>Specify the Width and unit for the selected column. Click OK to apply changes and Cancel to revert.</p>
Query by Example	<p>Click to query for the data by an example. When this option is selected, the system displays an empty row above column heads. You can specify all or any of the details of the record you wish to query.</p> 
Freeze	<p>Select the column at which you need to freeze the table and click Freeze. Function is similar to the freeze option in MS excel.</p>
Detach	<p>Click to detach the setup table from the screen. An example of the detached table is provided below.</p>

Options	Description
Wrap	Select the column in which the data needs to be wrapped and click Wrap .
	Click to refresh the data in the table.

Print option in Customer Service screen

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

Detach



The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service screen. The main area displays a list of transactions for account 20120200010231. A red box highlights the 'Transaction Batch Information' table, which contains a list of transactions with columns for Date, Monetary, Transaction, and Status. Below this is a 'Detached Table' showing a list of transactions with columns for Date, Monetary, Transaction, and Status. A red arrow points from the 'Transaction Batch Information' table to the 'Detached Table'.

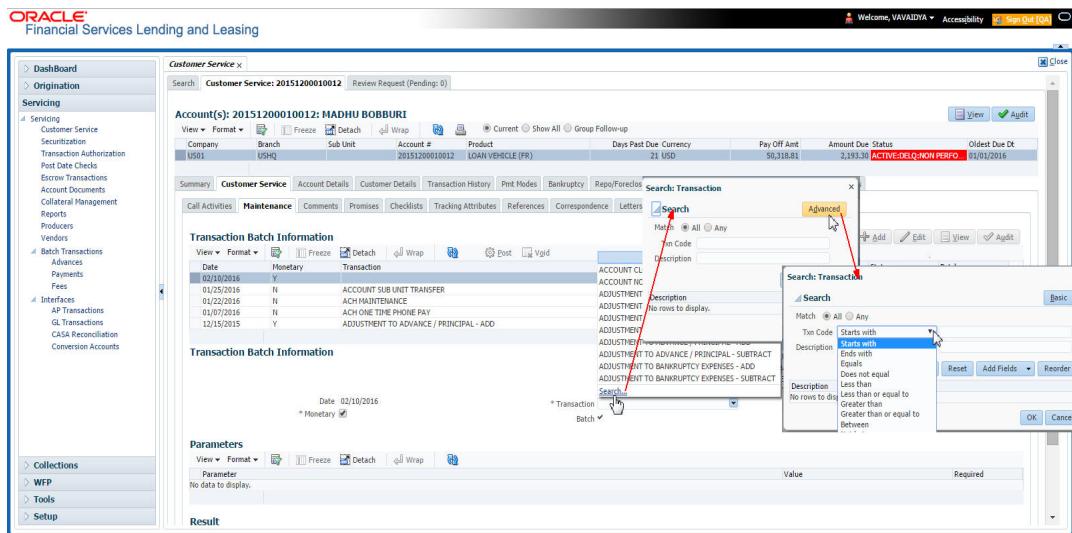
Click 'Add', 'Edit' or 'View' button to open a new screen in expanded mode with details.

Drop-down List

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

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

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



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

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

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

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

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

Comments

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

1.6 Keyboard Compatibility

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

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

1.6.1 Keyboard Compatibility

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

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

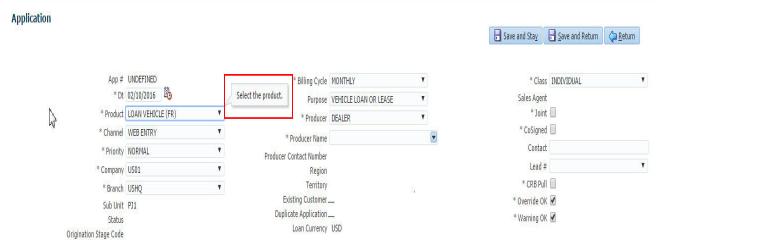
Also, one can use the following keyboard shortcuts in order to increase or decrease the zoom level.

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

1.7 Tool Tips

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

1.8 Accessibility



The screenshot shows a form with various input fields and dropdown menus. A red box highlights the 'Select the product' dropdown, which is open to show the placeholder text 'Select the product'. Other visible fields include 'App # UNDEFINED', 'Product LOAN VEHICLE (F9)', 'Billing Cycle MONTHLY', 'Purpose VEHICLE LOAN OR LEASE', 'Producer DEALER', 'Producer Name', 'Producer Contact Number', 'Region', 'Territory', 'Existing Customer...', 'Duplicate Application...', 'Loan Currency USD', 'Class INDIVIDUAL', 'Sales Agent', 'Joint', 'Co-Signed', 'Contact', 'Lead #', 'CSR PAI', 'Diversify OK', and 'Warning OK'. At the top right, there are buttons for 'Save and Stay', 'Save and Return', and 'Return'.

1.8.1 Understanding Accessibility

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

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

1.8.2 Application Accessibility Preferences

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

Screen Reader

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

High Contrast

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

Large Fonts

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

1.8.2.1 For Visual Challenges

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

Blindness:

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

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

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

Low vision:

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

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

For high contrast requirements Screen setting can be adjusted.

Color blindness:

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

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

1.8.2.2 For Hearing Challenges

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

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

1.8.2.3 For Age-related Challenges

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

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

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

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

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

1.8.3 Other Accessibility Considerations

1.8.3.1 Documentation Accessibility

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

- Addition of text equivalent to all graphics

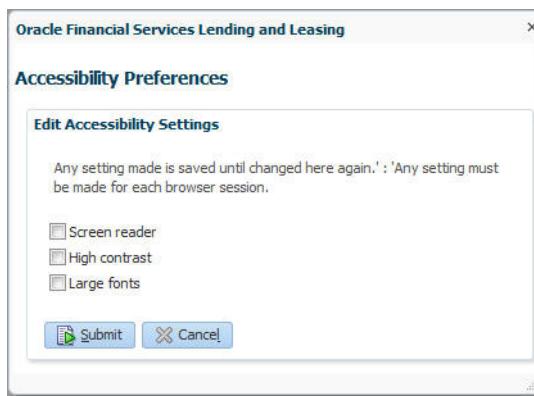
- Usage of standard fonts and avoiding shadow or reversed text
- Usage of strong foreground and background color contrast
- Color usages as per Oracle Accessibility guidelines have been ensured
- Usage of styles and formatting elements
- Documentation in simple language to ensure easy understanding
-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

1.8.4 **Setting up Accessibility Preferences**

You can setup or change the accessibility preferences.

To edit accessibility settings

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



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

Note

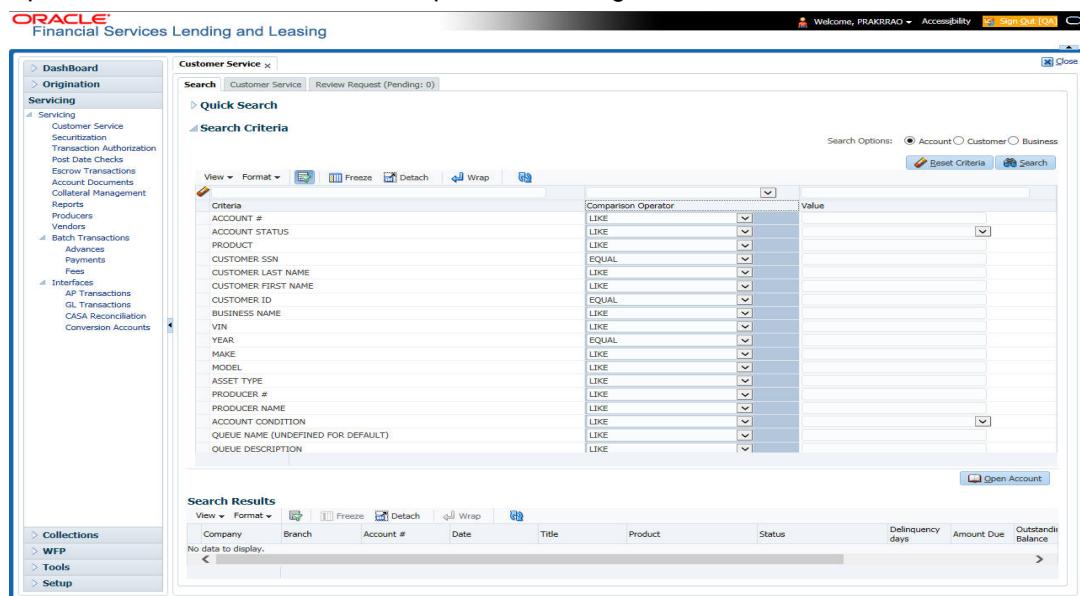
You need to define the required Settings for each browser session and defined settings are saved until next modification.

2. Search Function

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

2.1 Search Criteria

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



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

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

Using Wildcard Characters

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

- _ (underline) represents any single character.

Using Criteria Value

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

- **1234ACB**
- **12345678**
- **1234**
- **12348**
- **12340980988234ABIL230498098**

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

- **12345**
- **1234A**
- **12340**

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

- **1234**
- **01234**
- **098908LKJKLJKJ000988071234**

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

- **A1234**
- **11234**

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

- **1234**
- **01234**
- **12340**
- **AKJLKJ1234128424**

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

- **A1234B**
- **012341**
- **A12341**

Using Search Criteria examples

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

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

Criteria	Comparison Operator	Value
APPLICATION DATE	EQUAL	05/01/2001
APPLICATION NUMBER	GREATER THAN OR EQUAL	0000000278

Result: The system searches for all applications with application date May 1, 2001 and an application number greater than or equal to 0000000278.

Criteria	Comparison Operator	Value
FIRST NAME	EQUAL	JAN

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

- JAN ARBOR
- JAN FISHER

Criteria	Comparison Operator	Value
FIRST NAME	LIKE	JAN%

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

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

Application Status

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

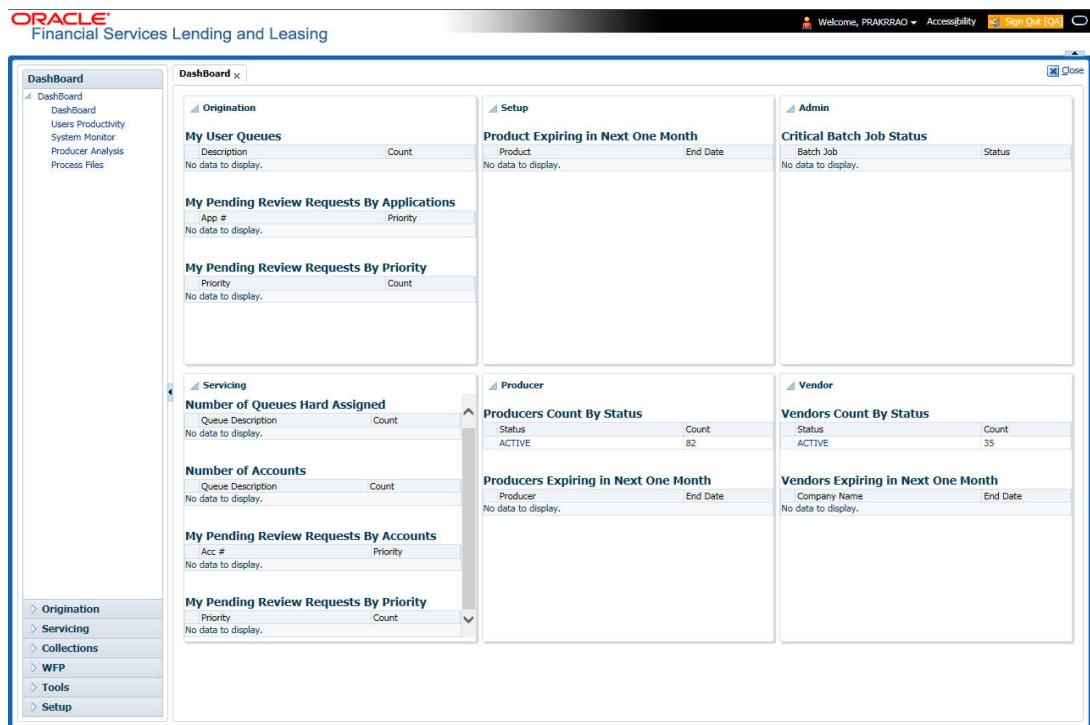
Critical	Locked	Allowed	Company	Branch	App #	Date	Title	Product	Status	Sub Status
!	!	!	US01	USHQ	0000001023	12/12/2015	CHODA PHANINDRA /...	LEASE VEHICLE	APPROVED	FUNDED
!	!	!	US01	USHQ	0000001033	12/14/2015	MADHUBOBURGI / BA...	LEASE VEHICLE (FR)	NEW	BLANK
!	!	!	US01	USHQ	0000001093	06/01/2015	HONEYISINGH YOYO	LEASE VEHICLE	APPROVED	FUNDED
!	!	!	US01	USHQ	0000001056	12/15/2015	BOND JAMES	LOAN VEHICLE (FR)	NEW	REVIEW REQUIRED
!	!	!	US01	USHQ	0000001562	02/02/2016	S SAM	LOAN VEHICLE (FR)	APPROVED	FUNDED
!	!	!	US01	USHQ	0000001105	08/01/2015	HOOD MARK	LOAN VEHICLE (FR)	NEW	REVIEW REQUIRED
!	!	!	US01	USHQ	0000001265	01/04/2016	KABADE KRAN	LOAN VEHICLE (FR)	APPROVED	VERIFYING
!	!	!	US01	USHQ	0000001581	02/02/2016	VANKAYA JOGAIH	LOAN VEHICLE (FR)	APPROVED	VERIFYING
!	!	!	US01	USHQ	0000001094	12/19/2015	MARTINEZ ANDRES / A...	LINE HE (FR)	APPROVED	VERIFYING
!	!	!	US01	USR1	0000000558	02/01/2012	LEWIS JERRY / JEAN	LOAN VEHICLE (FR)	APPROVED	FUNDED
!	!	!	US01	USHQ	0000000362	03/01/2012	JONATHAN RYAN / JUL...	LOAN VEHICLE (FR)	APPROVED	FUNDED
!	!	!	NL02	NLR1	0000000366	04/01/2012	GARCIA PETER / SHAR...	LOAN VEHICLE (FR)	APPROVED	FUNDED
!	!	!	US01	USHQ	0000000370	05/01/2012	WALKER SIDNEY / SAM...	LOAN VEHICLE (FR)	APPROVED	FUNDED
!	!	!	US01	USR1	0000000374	01/01/2012	FLOWER ANDY / JEAN	LOAN VEHICLE (FR)	APPROVED	FUNDED
!	!	!	US01	USHQ	0000000378	01/01/2012	TIFFANY RUSSEL / GR...	LOAN VEHICLE (FR)	APPROVED	FUNDED
!	!	!	US01	USHQ	0000000382	02/01/2012	TOLMAN GREG / EVA	LOAN VEHICLE (FR)	APPROVED	AUTO APPROVED
!	!	!	US01	USR1	0000000386	03/01/2012	STANDFORD MICHEAL...	LOAN VEHICLE (FR)	APPROVED	FUNDED
!	!	!	US01	USR1	0000000390	04/01/2012	SAXTON MARTIN / CH...	LOAN VEHICLE (FR)	APPROVED	FUNDED

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

2.2 Searching for an Application

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

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



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

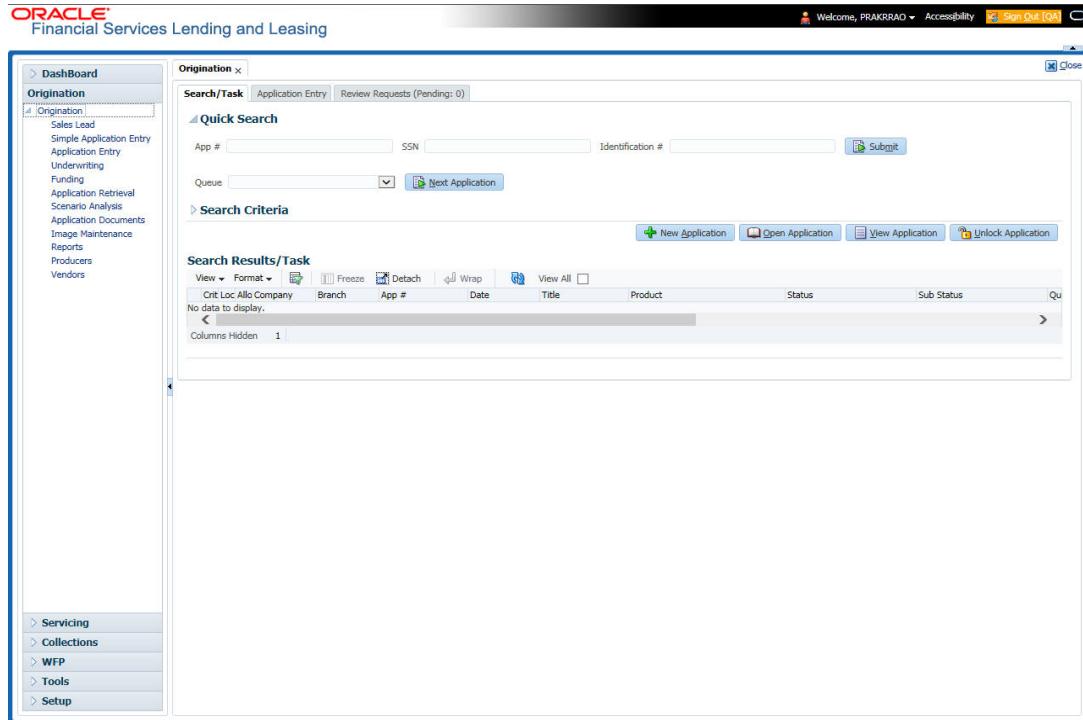
You can begin processing the applications in the order in which they are listed. Select the record and click **Submit**.

2.2.1 Search/Task tab

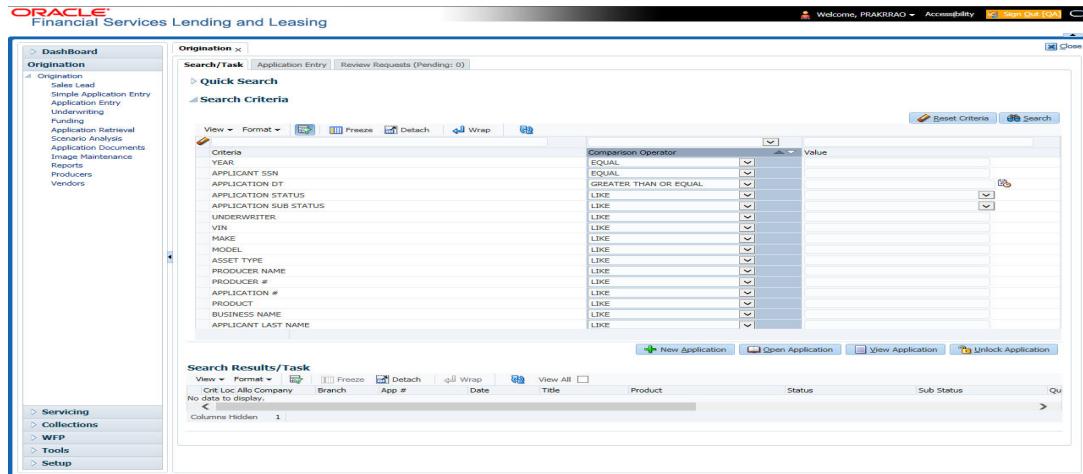
To view the Search/Task screen during Loan origination

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

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



2. Click the **Search Criteria** tab.



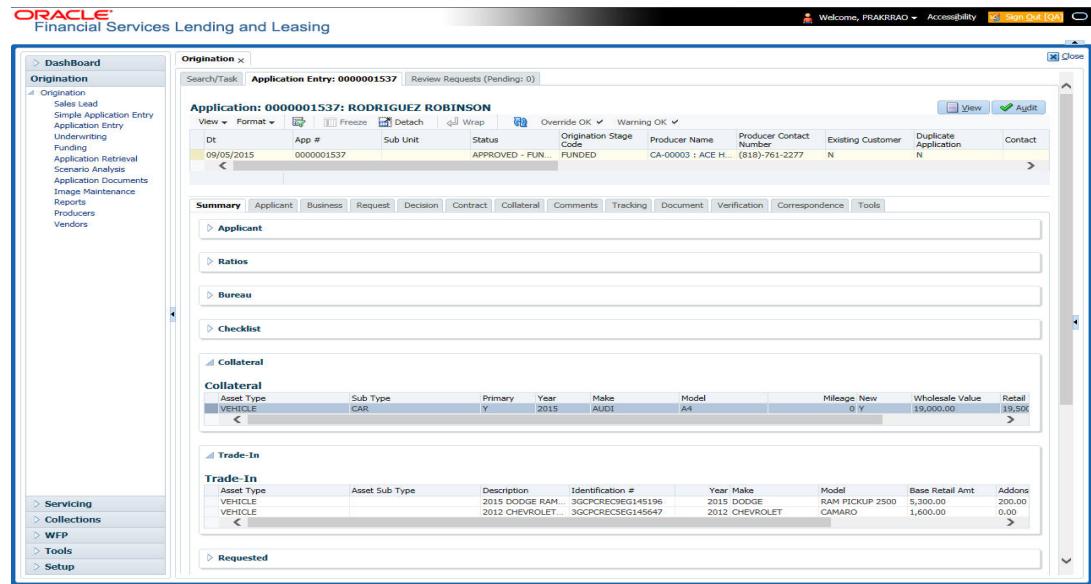
The search tab enables you to locate an application using a broad range of search criteria.

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

The Search Results/Task screen.

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

The system loads the application on the respective screen.



You are now ready to begin work on the application.

2.2.2 Quick Search section

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

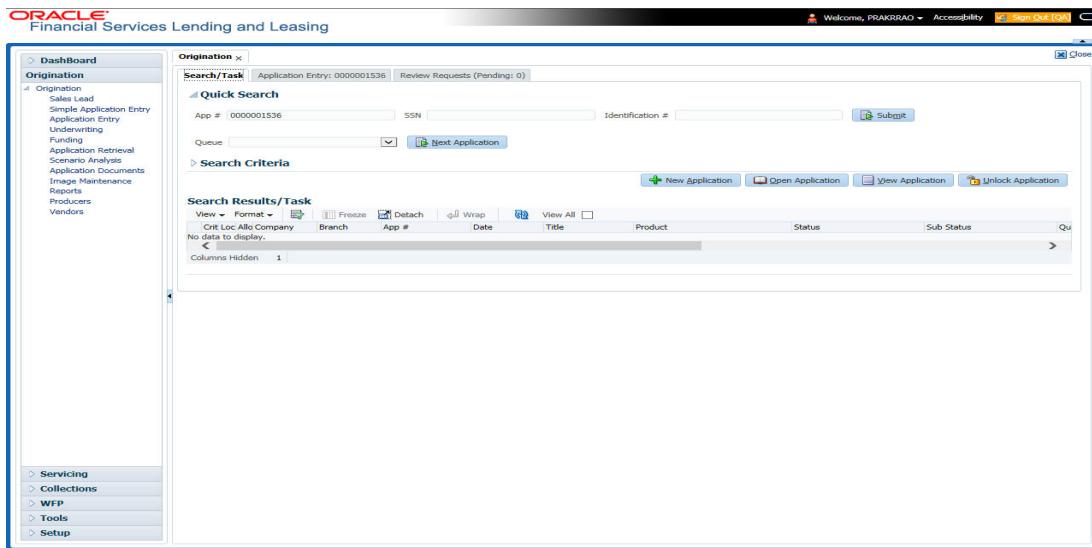
To load an application using the Quick Search section:

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

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

Note

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



The system loads the selected application.

To load an application from a queue during application entry

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

2.2.2.1 Other Features on the Results screen

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

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

What is it?	What does it do?
Open Application	Displays the application details for the selected application.
Unlock Application	Unlocks the selected application locked by another user.

2.2.2.2 Copying an Application

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

To copy an application

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

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main window displays the 'Search Results/Task' screen. A prominent message at the top of the screen reads 'Application copy successful. New application # success'. Below this message, there is a search bar with fields for 'App #' (0000001537), 'SSN', and 'Identification #'. There are also buttons for 'Submit', 'Next Application', and 'Copy Application'. The left sidebar contains a 'Dashboard' section and 'Origination' and 'Servicing' sections. The 'Origination' section includes links for Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Producers, and Vendors. The 'Servicing' section includes links for Collections, WFP, Tools, and Setup. The top right corner of the window shows the user 'Welcome, PRAKRRAO' and 'Accessibility' options.

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

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination x' and displays application details for 'Application: 0000001533: SIGG MARK'. The application was created on '09/05/2015' with 'App #: 0000001533' and is in 'REJECTED - AUTO' status. The 'Origination Stage' is 'NEW'. The 'Comments' tab is selected, showing a list of comments with columns for 'Alert', 'Type', 'Sub Type', 'Comment', 'Comment By', and 'Comment Dt'. The comments include:

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
	REGULAR	LOAN ORIGINATION	DECISION_MULTI_OFFER LETTER GENERATED. (CORRESPONDENCE: CNLNEC_DEC_MULTIOFFER_FAX_VR JOB REQUEST ID: 41038)	PRAKRAO	02/04/2016 04:35:38 AM
	SYSTEM GENERATED	SYSTEM GENERATED	CONTRACT_FUNDING LETTER GENERATED. (CORRESPONDENCE: CNLNEC_CON_LTR_VR JOB REQUEST ID: 41038)	INTERNAL	02/01/2016 08:33:04 AM
	SYSTEM GENERATED	SYSTEM GENERATED	DECISION LETTER GENERATED. (CORRESPONDENCE: CNLNEC_DEC_FAX_VR JOB REQUEST ID: 41038)	VEROUTHU	01/30/2016 12:30:35 AM
	SYSTEM GENERATED	SYSTEM GENERATED	HAVING GOOD REFERRAL.	VEROUTHU	01/30/2016 12:06:18 AM
	REGULAR	LOAN ORIGINATION		VEROUTHU	01/29/2016 11:24:13 PM

The left sidebar menu includes 'Dashboard', 'Origination' (selected), 'Sales Lead', 'Simple Application Entry', 'Application Entry', 'Underwriting', 'Funding', 'Application Retrieval', 'Scenario Analysis', 'Application Documents', 'Image Maintenance', 'Reports', 'Producers', and 'Vendors'. The bottom left sidebar includes 'Servicing', 'Collections', 'WFP', 'Tools', and 'Setup'.

2.2.2.3 Unlocking an Application

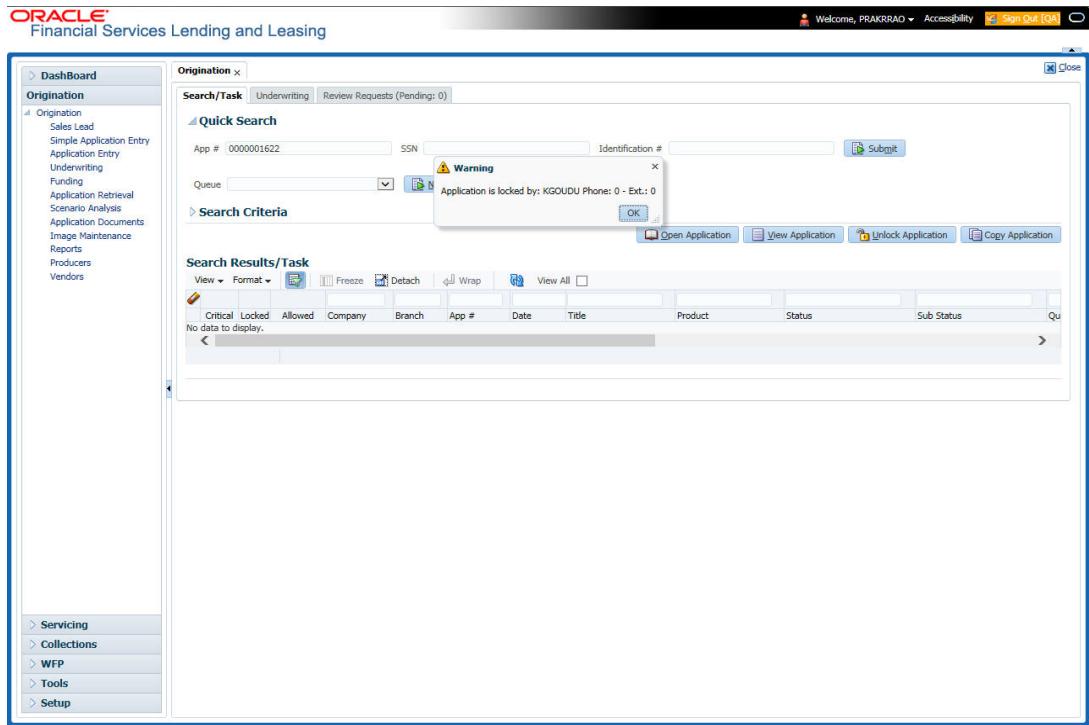
When an application is opened by a user, the same would be locked for other users. Using Results screen in the Applications screen user can unlock the application.

To unlock an application

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

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

user."



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

2.2.2.4 View Application

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

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

2.3 Searching for an Account and Customer

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

To view the Search screen during Loan servicing

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

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

Note

Oracle Financial Services Lending and Leasing does not display the financial details of secured accounts if the logged-in user is not authorized. Though the search display the results, the fields such as Status, Delinquency Days, Amount Due, and Outstanding Balance are masked with 'xxxxx' and clicking on the same displays an error message indicating 'Cannot open secured account'.

3. Click the **Search Criteria** tab.

Using the Search tab

1. Create a search criteria by specifying the required details in **Comparison Operator** and **Value** columns.
2. Click **Search**. System displays all accounts that meet the search criteria in the Results tab.

3. On the **Search Results/Task** screen, select the account you want to load and click **Open Account**.

The system loads account on Customer Service screen.

Customer Service x

Search: Customer Service: 20160700010141 Review Request (Pending: 0) Queue Assignment

Account(s): 20160700010141: KLM NAVEEN

Company: US01 Branch: USRHQ Sub Unit: UNDEFINED Account #: 20160700010141 Product: LOAN VEHICLE (FR) Days Past Due: -24 Days Off: 27,021.00 Amount Due: 0.00

Alerts

Alerts: No data to display.

Conditions

Condition	Start Dt	Followup Dt
ON ACTIVE MILITARY DUTY	07/26/2016	07/26/2016
DO NOT CHARGE OFF	07/26/2016	07/26/2016

Account Details

Dues

Debt Due	Todays Payoff	Amount Paid	Excess
0.00	27,021.00	0.00	0.00
LC Due	27,051.00		
NSF Due	08/12/2016		
Other Due	0.00		
Total Due	0.00		

Collateral Information

Description	Identification #	Year	Asset Class	Asset Type
0 TOYOTA CAMRY	0	NEW	VEHICLE	

Customer Information

Customer #	Name	Relation	SSN	National
000000...	NAVEEN KLM	PRIMARY	xx-xxx-5665	--0

2.3.1 Quick Search section

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

To load an account using the Quick Search section

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

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

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

To load an account from a queue

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

2.3.2 Search Using Customer Details

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

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

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

Select **Customer** as a search option.

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application. The left sidebar contains a navigation menu with sections like Dashboard, Origination, Servicing, Collections, WFP, Tools, and Setup. The main area is titled 'Customer Service x' and shows 'Search Results'. It displays two tables: 'Customer #' and 'Account #'. The 'Customer #' table has one row for '0000002079' with columns for National ID, First Name, Last Name, SSN, Passport #, and Zip. The 'Account #' table has one row for 'U501' with columns for Company, Branch, Account #, Product, Currency, Pay Off Amt, Amount Due, Status, Oldest Due Dt, and Type. Below these tables is a 'Customer Details' section with a 'Customer Information' table. This table has columns for Customer #, Relation, ECOA, Name, SSN, Birth Dt, Marital Status, Enabled, Language, and Educator. The 'Customer #' column shows '0000002079' and the 'Name' column shows 'AMIT ORACLE'. The 'Address Information' table below it has columns for Type, Current, Permission to Call, Confirmed, Mailing, Country, Address #, City, State, Postal Address Type, and Str. The 'Type' column shows 'HOME' and the 'City' column shows 'SPRINGFIELD'.

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

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account
Account #	The account number
Product	The Loan product of the account.
Currency	The currency in which the account is operated.
Pay Off Amt	The total pay off amount on the account.
Amount Due	The total amount due on the account.
Status	The status of the account.
Oldest Due Dt	The oldest payment due date on the account.
Type	The type of account.

Also the 'Customer Details' section below displays the Customer Information along with Addresses, Telecoms, Employments, and Tracking Attributes. You can click 'View' to display the details in each section.

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

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

2.3.3 Search Using Account Details

To search for and load an account using the Search screen

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

1. Select Account as a search option.

Criteria	Comparison Operator	Value
ACCOUNT #	LIKE	%.0AN%
ACCOUNT STATUS	LIKE	
PRODUCT	LIKE	
CUSTOMER SSN	EQUAL	
CUSTOMER LAST NAME	LIKE	
CUSTOMER FIRST NAME	LIKE	
CUSTOMER ID	EQUAL	
BUSINESS NAME	LIKE	
VIN	LIKE	
YEAR	EQUAL	
MAKE	LIKE	
MODEL	LIKE	
ASSET TYPE	LIKE	
PRODUCER #	LIKE	
PRODUCER NAME	LIKE	
ACCOUNT CONDITION	LIKE	
QUEUE NAME (UNDEFINED FOR DEFAULT)	LIKE	
QUEUE DESCRIPTION	LIKE	

2. On the **Criteria** screen, use the **Comparison Operator** and **Value** columns to create a search criteria to find an account. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.
3. Click **Search**. The system locates and displays all the accounts that meet your search criteria on Results screen.

Company	Branch	Account #	Date	Title	Product	Status	Deficiency days	Amount Due	Outstanding Balance	Producer
US01	USHQ	20151200011090	12/10/2015	NATH NATH	LOAN VEHICLE (FR)	PENDING	0	0.00	0.00	CA-00002 : RAND
US01	USHQ	20151200011391	12/18/2015	MADELLA SURESH	LOAN VEHICLE (FR)	PENDING:DELQ	11	1,471.92	25,030.00	CA-00002 : RAND
US01	USHQ	20151200012331	12/10/2015	K NAVIN	LOAN VEHICLE (FR)	PENDING	0	0.00	0.00	CA-00001 : HELL
US01	USHQ	20151200012349	12/17/2015	SDF SDF	LOAN VEHICLE (FR)	PENDING	0	0.00	0.00	AK-00001 : RAND
US01	USHQ	20151200012612	12/18/2015	K NAVIN	LOAN VEHICLE (FR)	PENDING	0	0.00	0.00	CA-00002 : RAND
US01	USHQ	20151200012894	12/24/2015	ASHOK PADMA	LOAN VEHICLE (FR)	ACTIVE	-12	0.00	20,000.00	CA-00001 : DEMO
US01	USHQ	20151200013030	12/20/2015	UME	LOAN VEHICLE (FR)	ACTIVE	-18	0.00	100,000.00	CA-00009 : HARR
US01	USHQ	20160100013092	01/06/2016	SPARRKOV MARY	LOAN VEHICLE (FR)	ACTIVE	-20	0.00	50,000.00	CA-00001 : DEMO
US01	USHQ	20160100013216	01/14/2016	JONES ANGELINA	LOAN VEHICLE (FR)	ACTIVE	-15	0.00	50,000.00	CA-00001 : DEMO
US01	USHQ	20160100013274	01/18/2016	RANADE SHWETA	LOAN VEHICLE (FR)	ACTIVE	-31	0.00	500,000.00	CA-00001 : DEMO
US01	USHQ	20160100013414	01/19/2016	DALE ALAN	LOAN VEHICLE (FR)	ACTIVE	-31	0.00	42,000.00	CA-00002 : RAND
US01	USHQ	20160100013569	01/20/2016	0	LOAN VEHICLE (FR)	ACTIVE	-30	0.00	15,500.00	GA-00002 : ADV/
US01	USHQ	20151200014064	12/17/2015	K NAVIN	LOAN VEHICLE (FR)	PENDING	0	0.00	0.00	CA-00002 : RAND
US01	USHQ	20160100014149	01/20/2016	HEGOE SUBHASH /...	LOAN VEHICLE (FR)	ACTIVE	-24	0.00	15,500.00	GA-00002 : ADV/
US01	USHQ	20160100014206	01/20/2016	HEGOE SUBHASH /...	LOAN VEHICLE (FR)	ACTIVE	-24	0.00	15,000.00	GA-00002 : ADV/

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

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account
Account #	The account number

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

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

The system loads the account under the tab

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says "Welcome, VAVADYA". The left sidebar has a tree structure with nodes like "Dashboard", "Origination", "Servicing", "Collections", "WFP", "Tools", and "Setup". The main content area is titled "Customer Service" and shows account information for "Account(s): 20151000011054: K NAVIN". The "Summary" tab is selected. The account details include: Company: US01, Branch: USHQ, Sub Unit: UNDEFINED, Account #: 20151000011054, Product: LOAN VEHICLE (FR), Days Past Due: 227, Currency: USD, Pay Off Amt: 45,314.62, Amount Due: 0.00, Status: ACTIVE, Oldest Due Dt: 10/01/2016. Below this, there are tabs for "Alerts", "Conditions", and "Other Information". The "Alerts" tab shows an alert for "TEST". The "Conditions" tab shows no data to display. The "Other Information" tab is divided into "Collateral Information", "Customer Information", and "Address Information". "Collateral Information" shows 0 entries. "Customer Information" shows two entries: NAVIN K (Primary, 02/12/1987) and RICHARD MURRAY JR (Primary, 12/08/1985). "Address Information" shows a single entry with type: Current, address: 123 Main St, city: Anytown, state: CA, zip: 90210, phone: 555-1234. The bottom of the screen has a footer with copyright information: "Copyright © 1998-2016, Oracle and/or its affiliates. All rights reserved." and "About".

You are now ready to begin work on the account.

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

2.3.4 Search Using Business Details

To search and load an account with specific business using the Search screen

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

1. Select **Business** as the search option.

2. On the **Criteria** screen, use the **Comparison Operator** and **Value** columns to create a search criteria to find the business type. You can click **Reset Criteria** at any time to clear the **Comparison Operator** and **Value** columns.
3. Click **Search**. The system locates and displays all the records that meet your search criteria on 'Search Results' section.

You can view the following information for each business record:

In this field:	View this:
Business #	The registered business number of the company.
Business Name	The name of the business.
Tax ID	The taxation identity number of the business.
Start Dt	The date when the business was initiated.
Phone Number	The contact number of the business.
Zip	The zip code where the business is established.

4. On the **Results** screen, select the business type of your interest. The sub section displays the accounts associated with the selected business with the following details:

In this field:	View this:
Company	The company of the account.
Branch	The branch of the account
Account #	The account number
Product	The Loan product of the account.
Currency	The currency in which the account is operated.
Pay Off Amt	The total pay off amount on the account.
Amount Due	The total amount due on the account.
Status	The status of the account.
Oldest Due Dt	The oldest payment due date on the account.

Also the 'Business' section below displays the Business Details along with Addresses, Telecoms, Partners, Affiliates and Tracking Attributes. You can click 'View' to display the details in each section.

5. Select the required account and click **Open Account**. The system loads the account associated with the business type in the tab

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main window displays a summary of account details for customer service 20151000011054, business K NAVIN. The interface includes tabs for Alerts, Conditions, and Other Information, as well as detailed sections for Dues, Delinquency Information, Activities, and Customer Information. The left sidebar lists various service categories like Servicing, Reporting, and Interfaces.

3. Dashboards

3.1 Introduction

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

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

- Dashboard
- Users Productivity
- System Monitor
- Producer Analysis

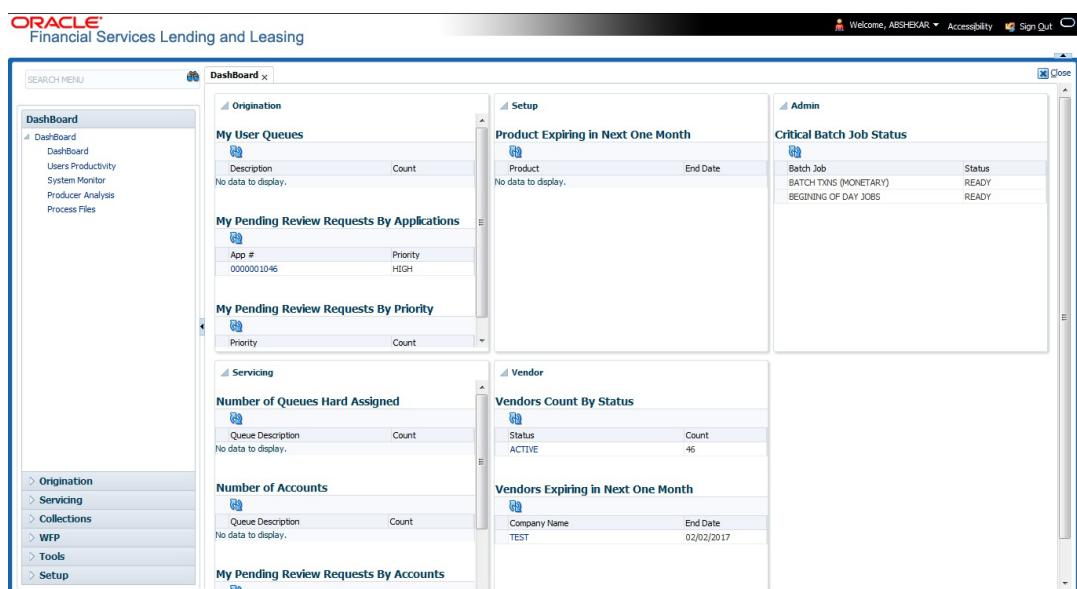
3.2 Dashboards

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

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

Navigating to Dashboards

Click **Dashboard > Dashboard > Dashboard**.



Features

Following are the features of Dashboard:

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

3.3 User Productivity

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

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

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

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

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

Navigating to User Productivity Screen

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

3.3.1 Viewing Underwriting/Funding tasks

Daily tallies from the

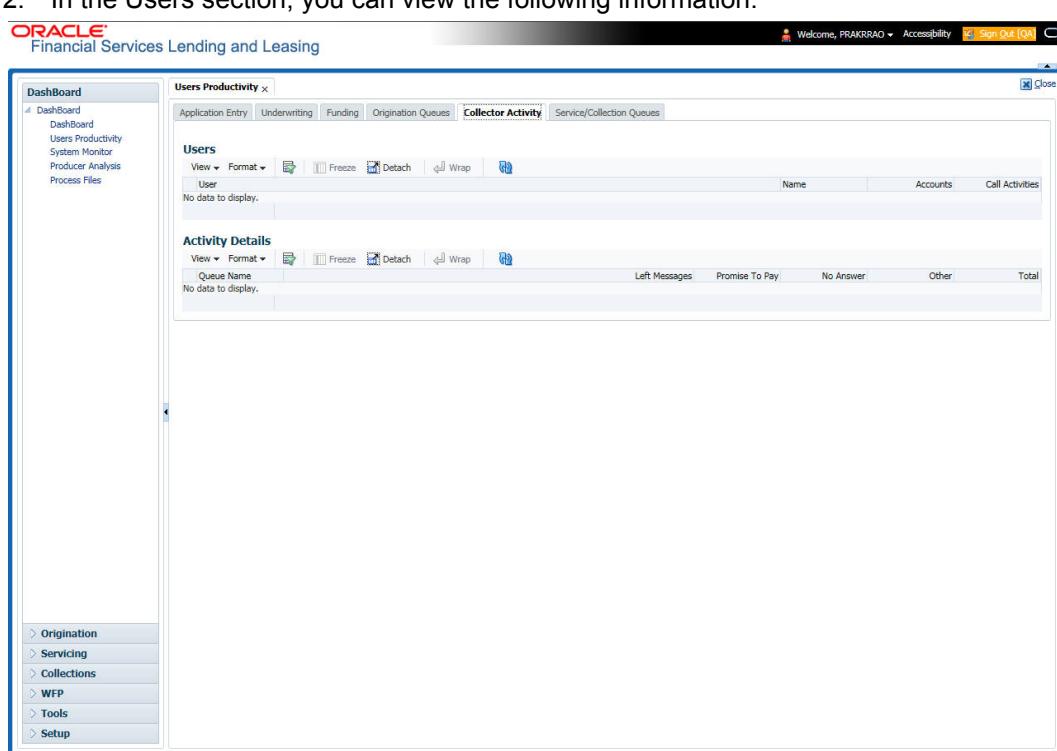
- Collector Activity

3.3.1.1 Collector Activity

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

To use the Collector Activity

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



A brief description of the fields is given below:

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

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

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

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

3.4 System Monitor

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

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

Navigating to System Monitor

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

3.4.1 Monitoring Batch Jobs

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

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

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

To Monitor Batch Job

1. Click **Dashboard > Dashboard > System Monitor > Batch Jobs**.

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

A brief description of the fields is given below:

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

To resubmit a batch job set

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

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

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

A brief description of the fields is given below:

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

To resubmit a batch job

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

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

A brief description of the fields is given below:

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

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

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

3.4.2 Monitoring Jobs

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

To Monitor Job Details

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

- Back Ground
- Credit Request

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

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

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

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

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

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

A brief description of the fields is given below:

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

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

A brief description of the fields is given below:

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

3.4.3 Monitoring Services

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

To stop, start or refresh a processing service

1. Click **Dashboard > Dashboard > System Monitor > Services**.

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

Service	Company	Branch	Description	Status
CSV	ALL	ALL	CREDIT BUREAU SERVICE (EFX TEST FILES)	STOPPED
CSV	ALL	ALL	CREDIT BUREAU SERVICE (EXP TEST FILES)	STOPPED
CSV	ALL	ALL	CREDIT BUREAU SERVICE (TUC TEST FILES)	STOPPED
ISC	ALL	ALL	JOB SCHEDULER	STOPPED
JSV	ALL	ALL	JOB SERVICE	STOPPED

A brief description of the fields is given below:

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

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

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

3.4.4 Data Server Log Files

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

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

To view a log file on the database server

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

3. Then in the Database Server Log Files section, you can view the following information. A brief description of the fields is given below

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

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

3.4.5 Monitoring Users

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

To monitor users who have logged on to the system

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

User	User Name	Details	Login Date and Time	Logout Date and Time
NARESH	NARESH CHAMARTHI		02/09/2016 11:19...	12/30/4000 12:30...
LMANGALA	LALITHA MANGALAGIRI		02/09/2016 11:18...	12/30/4000 12:30...
SARAVANAN	SARAVANAN RAMAN		02/09/2016 11:16...	12/30/4000 12:30...
NARESH	NARESH CHAMARTHI		02/09/2016 11:02...	02/09/2016 11:07...
VINARUM	VINOTH ARUMUGASAMY		02/09/2016 10:52...	02/09/2016 10:55...
VINARUM	VINOTH ARUMUGASAMY		02/09/2016 10:52...	02/09/2016 10:52...
VAVADYA	VARSHA VADYA		02/09/2016 10:47...	02/09/2016 10:52...
VINARUM	VINOTH ARUMUGASAMY		02/09/2016 10:46...	02/09/2016 10:52...
NVINAKO	NAGAVENKATA VINNAKOTI		02/09/2016 10:41...	02/09/2016 10:42...
VINARUM	VINOTH ARUMUGASAMY		02/09/2016 10:38...	02/09/2016 10:44...
PRAKRRAO	PRAKRUTI RAO		02/09/2016 10:34...	12/30/4000 12:30...
VINARUM	VINOTH ARUMUGASAMY		02/09/2016 10:19...	02/09/2016 10:29...
PRAKRRAO	PRAKRUTI RAO		02/09/2016 10:17...	02/09/2016 10:33...
PRAKRRAO	PRAKRUTI RAO		02/09/2016 10:11...	02/09/2016 10:16...
NARESH	NARESH CHAMARTHI		02/09/2016 09:59...	02/09/2016 10:05...
VINARUM	VINOTH ARUMUGASAMY		02/09/2016 03:17...	02/09/2016 03:47...
HMACHA	HARISH MACHA		02/09/2016 01:46...	02/09/2016 01:47...
VIBHATIA	VINAY BHATIA		02/09/2016 01:04...	02/09/2016 01:28...
MADHUKARAN	MADHUKARAN R		02/09/2016 09:18...	02/09/2016 09:25...
NARFGH	NARFGH CHAMARTHI		07/09/2016 07:28	07/09/2016 07:37

A brief description of the fields is given below:

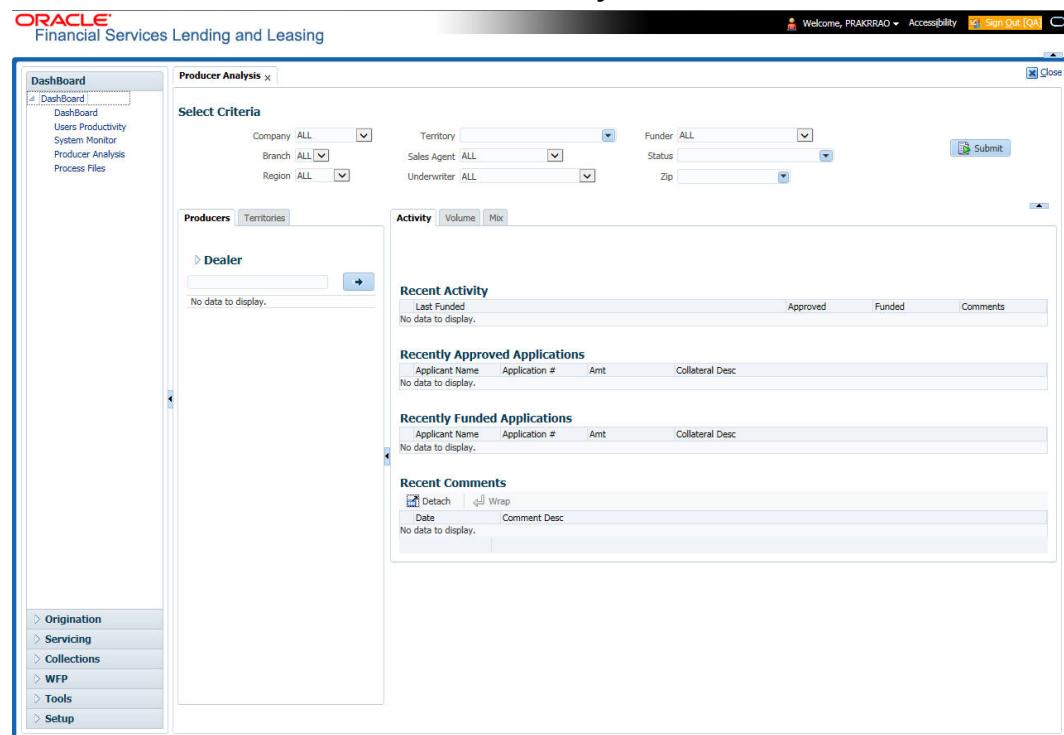
Field:	View this:
User	Displays the user ID.
User Name	Displays the user name.
Details	Displays the details.
Login Date and Time	Displays the login date time for the user.
Logout Date and Time	Displays the logout date time for the user.

3.5 Producer Analysis

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

Navigating to Producer Analysis

Click Dashboard > Dashboard > Producer Analysis.



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

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

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

The following details are displayed under Producer Details section:

- Producer #
- Name
- Company
- Branch
- Type

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

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

- Year
- Total Apps

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

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

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

3.6 Process Files

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

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

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

- CMN_FILE_PROCESS_TO_LOB

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

- UIX_INCOMING_FILE_PATH
- UIX_OUTGOING_FILE_PATH

On enabling the above two parameters, the incoming and outgoing file path of application server need to be defined to the required folder path by updating the 'Parameter Value' which by default is 'SETME'. (For example: /tmp)

Depending on the CLOB parameter option, if set to 'Y' the incoming/outgoing file directories are to be manually created in Web Logic server. For details of directories, refer to 'Creating Application Home directory' section in Database Installation Guide.

3.6.1 Incoming Process File

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Process Files x' and has tabs for 'Incoming Process File' and 'Outgoing Process File'. The 'Incoming Process File' tab is selected. The host name is 'whf00ace.in.oracle.com' and the upload path is '/scratch/work_area/DEV/QA143REL/input'. The 'List Files' section shows a table of incoming files:

File Name	File Type	File Dt	Status
ofsl_sample_file_us.txt	CALL ACTIVITY POSTING ON ACCOUNT	02/22/2016	PROCESSED ERROR
ofsl_sample_file_SSuss.txt	LOCKBOX	02/19/2016	UPLOADED
ofsl_sample_file_SSuss.txt	TRANSACTION UPLOAD	02/19/2016	UPLOADED

View the list Incoming Process File

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

A brief description of the fields is given below:

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

Upload Incoming Process File

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

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

3.6.1.1 Uploaded Files

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

On selection, you can view the following information:

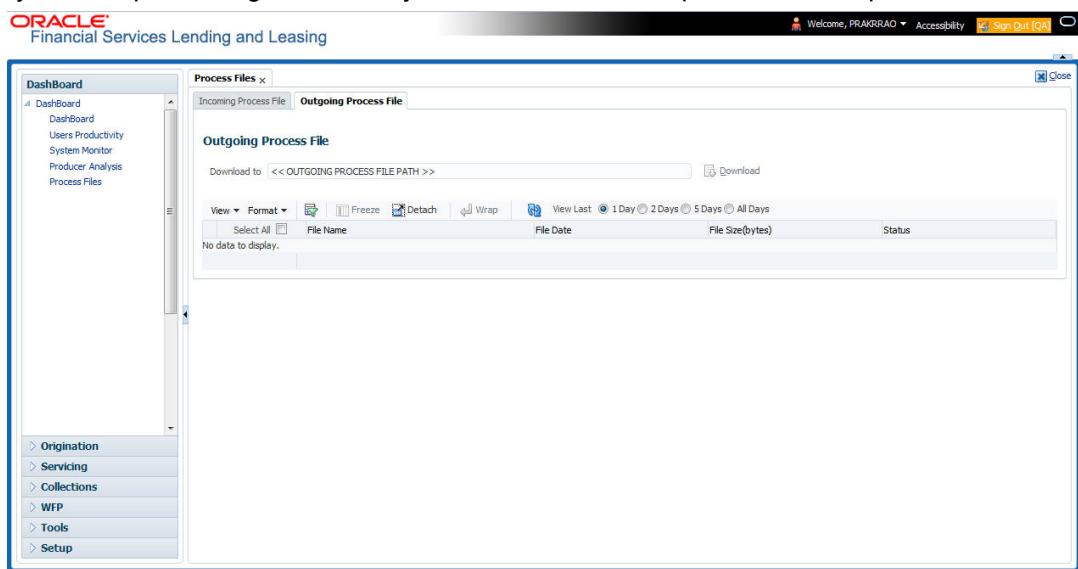
Field:	Description:
File Name	View the name of file uploaded.
File Type	View the type of file uploaded.
File Dt	View the date when the file was uploaded.
Status	View the status of upload.

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

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

3.6.2 Outgoing Process File

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



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

On selection, you can view the following information:

Field:	Description:
Select All	Select this option to select all the listed files.
File Name	View the name of upload file.
File Date	View the date when the file was shared for upload.
File Size(bytes)	View the size of upload file.
Status	View the status of upload file.

Download Outgoing Process File

1. Click **Dashboard > Process Files > Outgoing Process File**.

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

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

4. Sales Lead

4.1 Introduction

The Sales Lead screen enables you to record information gathered during a sales query or a call from a potential borrower. A sales representative can then use Sales Lead screen to follow-up with the borrower. This is not a mandatory screen. You can always begin Loan origination process directly using the Application Entry screen. Information on Sales Lead screen can be attached to the Application Entry screen as optional information. Attaching a lead to an application can help the sales department analyze the effectiveness of following-up with prospective borrowers. Once a lead is attached to an application from the Sales Lead screen, the system changes its status to COMPLETED.

4.2 Lead Entry

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

To Navigate to Lead Entry screen

1. On the Oracle financial Services Lending and Leasing Application home screen, click **Origination > Origination > Sales Lead**.
2. On the Sales Lead screen, click **Lead Entry** tab.

The screenshot shows the Oracle Financial Services Lending and Leasing Application interface. The top navigation bar includes 'Welcome, PRAKRAO', 'Accessibility', 'Sign Out (CA)', and a 'Close' button. The main menu on the left is under 'Origination' and includes 'Sales Lead', 'Simple Application Entry', 'Application Entry', 'Underwriting', 'Funding', 'Application Retrieval', 'Scenario Analysis', 'Application Documents', 'Image Maintenance', 'Reports', 'Producers', and 'Vendors'. The 'Sales Lead' menu item is highlighted. The central area is titled 'Sales Lead x' and has tabs for 'Lead Entry' (selected), 'Follow-Up', and 'Maintenance'. The 'Lead Entry' tab displays a table titled 'Applicant Information' with columns: Lead #, Lead Dt, Company, Branch, First Name, Last Name, Birth Dt, Channel, and Source. The table contains several rows of data. Below the table is a form titled 'Applicant Information' with fields for Lead #, Lead Dt, Company, Branch, Last Name, First Name, Birth Dt, Channel, and Source. The 'Address' section includes fields for Type, Country, Postal Type, Address #, Street Pre, Street Name, Street Type, Street Post, Apt #, Zip, City, State, Email, Alternate Email, Assigned By, Status, Status Dt, and Followup Dt. The 'Telecom' tab is visible at the bottom.

3. In the **Lead Entry** screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Applicant Information

Applicant Information Section

Field	Do this
Lead #	View the sales lead number.
Lead Date	View the sales lead date. System defaults the current date.
Company	Select the company name.
Branch	Select the branch name.
First Name	Specify the applicant's first name.
Last Name	Specify the applicant's last name.
Birth Dt	Specify the birth date.
Channel	Select the channel of the sales lead.
Source	Select the source of the sales lead.

Address Section

Field	Do this
Type	Select the address type.
Postal Type	Select the postal address type.
Address #	Specify the address.
Street Pre	Select the street prefix (directional).
Street Name	Specify the street name.
Street Type	Select the street type.
Street Post	Select the street postfix (directional).
Apt #	Specify the apartment number.
Address 1	Specify the first address line.
Address 2	Specify the second address line.
City	Specify the city.
State	Select the state.
Zip	Select the zip code. Note: For non US country, you have to enter zip code.
Country	Select the country code.
Email	Specify the e-mail address.
Alternate Email	Specify the alternate e-mail address.

Field	Do this
Assigned By	View the user code creating the sale lead.
Status	Select the status for the sale lead.
Status Dt	View the last sales lead status change date.
Follow-up Dt	Specify the sales lead follow-up date.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.2.1 Telecoms Sub Tab

The Telecoms sub tab records phone numbers for the sales lead.

1. Click **Telecoms** sub tab available on **Sales Lead** screen.
2. You can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Telecom Type	Select the type of telecommunications device
Phone	Specify the phone number
Current	Select the Current check box to indicate the phone number is in service.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.2.2 Comments sub tab

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

1. Click **Comments** sub tab available on **Sales Lead** screen.
2. You can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Type	Select the comment type.
Sub Type	Select the comment sub type.
Comment	Specify the comment.
Comment Dt	View the date when comment was entered and saved.
Comment By	View the user id of the person who entered and saved the comment.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.2.3 Documents sub tab

The Documents sub tab needs to be completed if:

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

1. Click **Documents** sub tab available on **Sales Lead** screen.
2. You can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Document Type	Select the document type.
Sub Type	Select the document sub type.
Documents	Specify the document.
Document Dt	View the date when document was entered and saved.
Document By	View user id of the person who entered and saved the document.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.2.4 Requests sub tab

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

1. Click **Requests** sub tab available on **Sales Lead** screen.
2. You can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

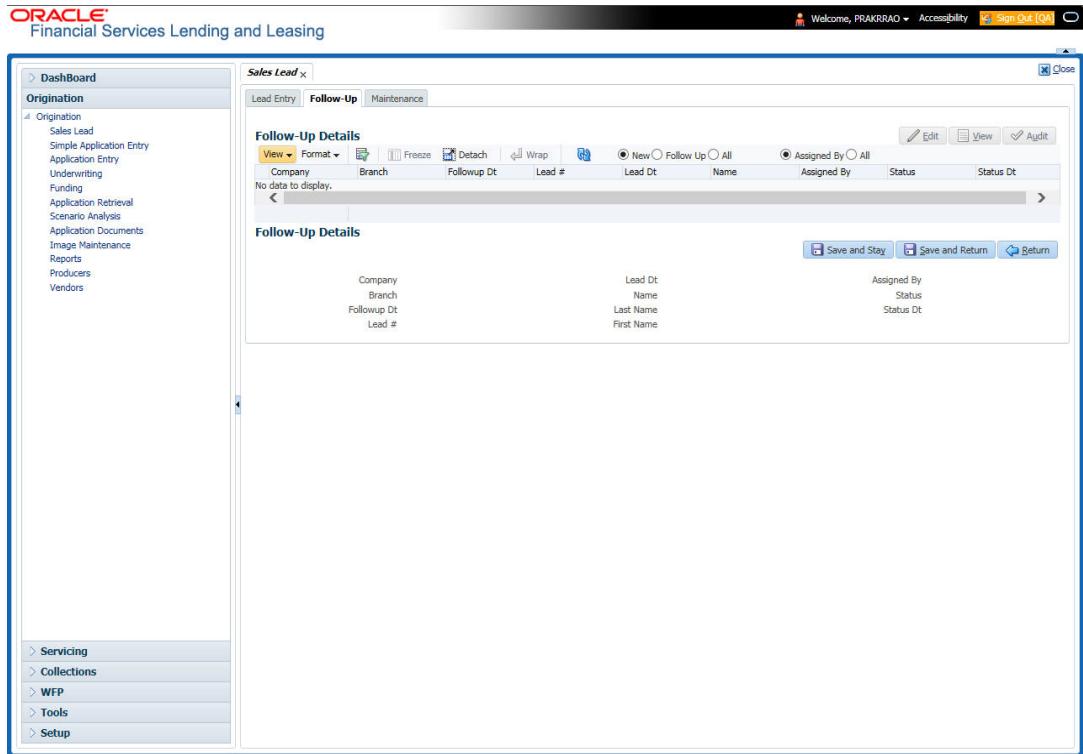
Field:	Do this:
Product	Specify the requested product as Loan.
Requested Amount	Specify the requested amount.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.3 Follow-Up tab

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

1. On the Sales Lead screen, click **Follow-Up** tab.



2. In the **Status** field, click:
 - **New** to view all leads on the Follow-Up screen with status of NEW.
 - **Follow Up** to view all leads on the Follow-Up screen with status of FOLLOW UP.
 - **All** to view all leads on Follow-Up screen.
3. In the **Assigned** field, click:
 - **Assigned By** to view all leads on the Follow-Up screen assigned to the current user.
 - **All** to view all leads on the Follow-Up screen assigned to any user.
4. You can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Company	View the company name of sales lead.
Branch	View the branch name of the sales lead.
Followup Dt	Select the follow-up date of the sales lead.
Lead #	View the sales lead number.
Lead Date	View the creation date of the sales lead.
Name	View the applicant's name.
Assigned by	View the user assigned to the sales lead.

Field	Do this
Status	Select the status of the sales lead.
Status Dt	View the last sales lead status change date.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4.4 Maintenance tab

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

To attach a sales lead to an application

1. On the Sales Lead screen, click **Maintenance** tab.

Lead #	Last Name	First Name	Status	Company	Branch	Days of Inactivity
L-00002006	BLACK	ROSEMARY	NEW	NC02	USHQ	48
L-00001002	TEST	TEST	CONVERTED	US01	USHQ	34
L-00002003	JAMES	JOE	CONVERTED	US01	USHQ	49
L-00002002	CHODA	PHANINDRA	CONVERTED	US01	USHQ	51
L-00002004	ROBERT	ROBERT	CONVERTED	US01	USHQ	55
L-00006002	DOUGIE	MITIN	CONVERTED	US01	USHQ	2
L-00004004	MARTINEZ	ANDRES	CONVERTED	US01	USHQ	45
L-00009002	SAM	SAM	CONVERTED	US01	USHQ	43

Priority	Application #	Dt	Title	Product	Status	Producer
No data to display.						

You can view the following information:

Field	View this
Lead #	View the sales lead number.
Last Name	View the last name of the sales lead.
First Name	View the first name of the sales lead.
Status	View the status of the sales lead.
Company	View the company of the sales lead.
Branch	View the branch of the sales lead.
Days of Inactivity	View the number of days of inactivity regarding the sales lead.

2. Select the sales lead you want to attach to the application and click **Attach to an Application** button.
3. You can view the following details of application attached to the lead:

Field	View this
Priority	The priority of the sales lead.

Field	View this
Application #	The application number of the sales lead.
Date	The date of the application.
Title	The title of the application.
Product	The product of the application.
Status	The status of the application.
Producer	The producer of the application.

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

5. Simple Application Entry

5.1 Introduction

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

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

5.2 Entering a Credit Application

There are four main steps in entering an application

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

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

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

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

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

To enter a new application

1. Click **Origination > Origination > Simple Application Entry**.

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

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

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

For field description refer [Applications](#) of the Underwriting chapter.

Copying Lead details

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

5.2.1 Pre-qualifying an Application

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

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

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

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

5.3 Applicants Tab

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

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

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

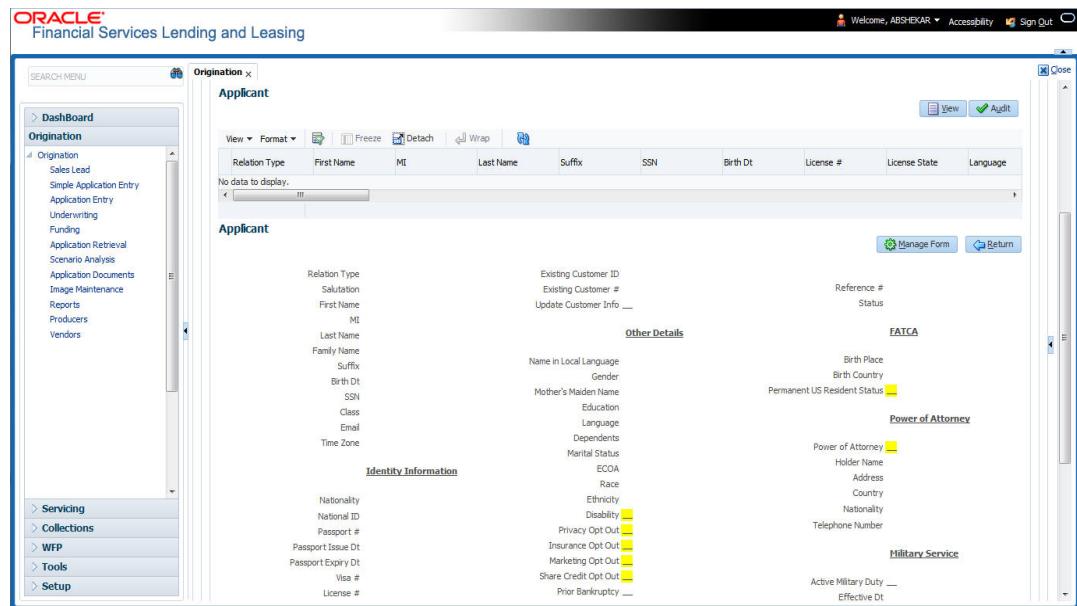
Note the following while completing frequency fields:

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

For more information, refer appendix **Payment Amount Conversion**.

To complete the Applicants Details screen

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



2. For details on this screen refer [Applicant Tab of the Underwriting chapter](#).

5.4 Business Tab

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

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

To complete the Business tab

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

The Business tab appears on Application Entry screen.

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

For details on this screen, refer [Business Tab](#) of Underwriting chapter.

5.5 Request Tab

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

To complete Request tab:

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Application: 0000001536: RODRIGUEZ MILDRED'. The 'Request' tab is selected. The application details include:

Dt	App #	Sub Unit	Status	Origination Stage	Producer Name	Producer Contact Number	Existing Customer	Duplicate Application	Contact
09/05/2015	0000001536		APPROVED - FUN...	CODED	CA-00003 : ACE H...	(818)-761-2277	Y	Y	

The 'Requested' section shows:

Credit Limit	Advance	Promotion
18,900.00	18,900.00	NONE

The 'Itemization' section shows:

Itemization	Requested Amt	Comment
ITM OTHER FEE	0.00	
ITM AMOUNT PAID ON MY LOAN ACC...	18,900.00	
ITM AMOUNT PAID TO OTHERS ON M...	0.00	
ITM AMOUNT GIVEN TO ME DIRECTLY	0.00	

Total Requested Amt: 18,900.00

For details on this screen refer [Request Tab](#) of the Underwriting chapter.

5.6 Collateral Tab

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

To enter vehicle information from the Collateral tab

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

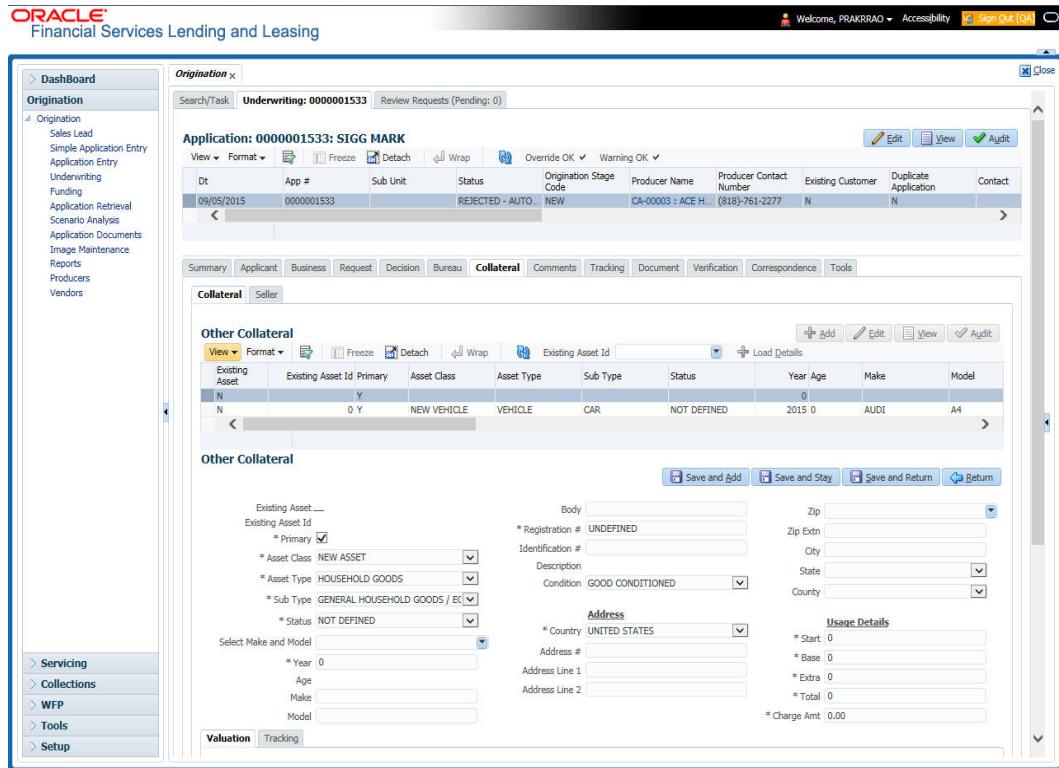
The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination x' and displays an application entry for 'RODRIGUEZ MILDRED' with application number '0000001536'. The application status is 'APPROVED - FUNDED'. The 'Collateral' tab is selected, showing a table for vehicle information. The table includes columns for Existing Asset, Existing Asset Id, Primary, Asset Class, Asset Type, Sub Type, Occupancy, Identification #, Country, and Address #. One row is visible, indicating a 'NEW VEHICLE' with 'HOME' as the asset class and 'SINGLE FAMILY H...' as the occupancy. Below the table, there are tabs for 'Valuation' and 'Tracking', and a section for 'Add-ons'.

To enter home information from the Collateral tab

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination x' and displays an application entry for 'RODRIGUEZ MILDRED' with application number '0000001536'. The application status is 'APPROVED - FUNDED'. The 'Collateral' tab is selected, showing a table for home information. The table includes columns for Existing Asset, Existing Asset Id, Primary, Asset Class, Asset Type, Sub Type, Occupancy, Identification #, Country, and Address #. One row is visible, indicating a 'NEW VEHICLE' with 'HOME' as the asset class and 'SINGLE FAMILY H...' as the occupancy. Below the table, there are sections for 'Address', 'Type & Description', and 'Deed Details', providing detailed information about the property.

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



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "ORACLE Financial Services Lending and Leasing". The top navigation bar includes "Welcome, PRAKRAO", "Accessibility", and "Sign Out (QA)". The left sidebar menu is titled "Origination" and lists various sub-options: Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Producers, and Vendors. The main content area is titled "Origination x" and shows an "Application: 0000001533: SIGG MARK". The application details include: Dt: 09/05/2015, App #: 0000001533, Status: REJECTED - AUTO..., Originating Stage: NEW, Producer Name: CA-00003 : ACE H..., Producer Contact Number: (818)-761-2277, Existing Customer: N, Duplicate Application: N, and Contact: N. Below the application details, there are tabs for Summary, Applicant, Business, Request, Decision, Bureau, Collateral, Comments, Tracking, Document, Verification, Correspondence, and Tools. The "Collateral" tab is currently selected. The "Collateral" section is titled "Other Collateral" and contains a table with columns: Existing Asset, Existing Asset Id, Primary, Asset Class, Asset Type, Sub Type, Status, Year Age, Make, and Model. One row is visible: Existing Asset: N, Existing Asset Id: N, Primary: Y, Asset Class: NEW ASSET, Asset Type: HOUSEHOLD GOODS, Sub Type: GENERAL HOUSEHOLD GOODS / ETC, Status: NOT DEFINED, Year Age: 0, Make: AUDI, and Model: A4. Below the table, there are several input fields and dropdown menus for entering collateral details like Body, Zip, Registration #, Identification #, Description, Condition, Address, and Usage Details. At the bottom of the collateral section, there are buttons for Save and Add, Save and Stay, Save and Return, and Return.

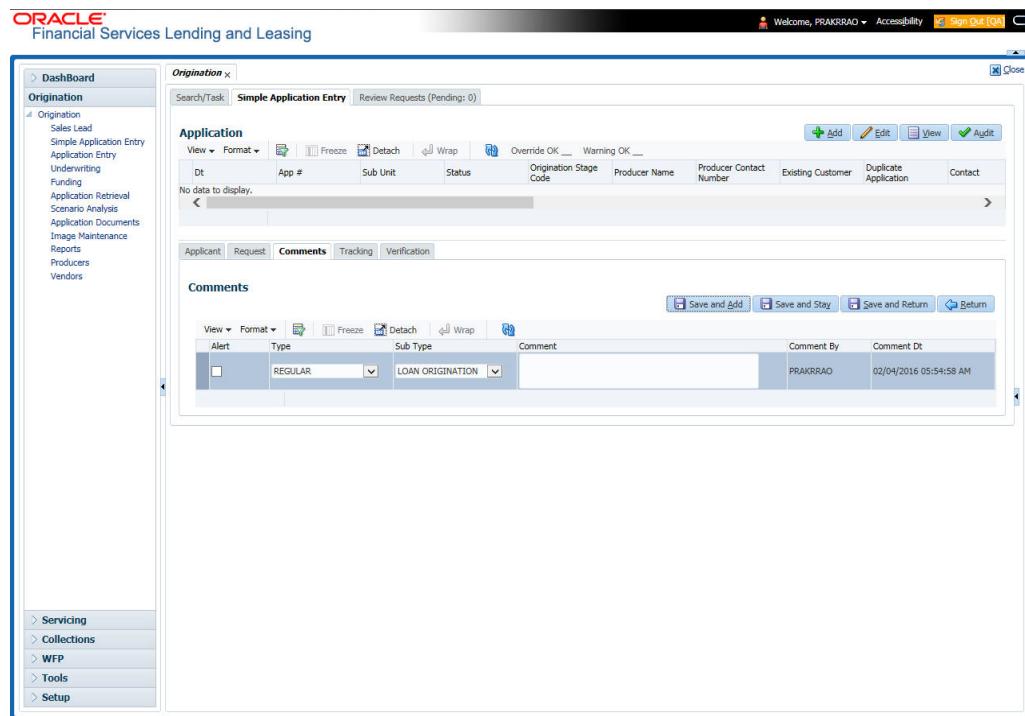
For details on this screen, refer [Collateral Tab](#) of the Underwriting chapter.

5.7 Comments Tab

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

To complete the Comments tab

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



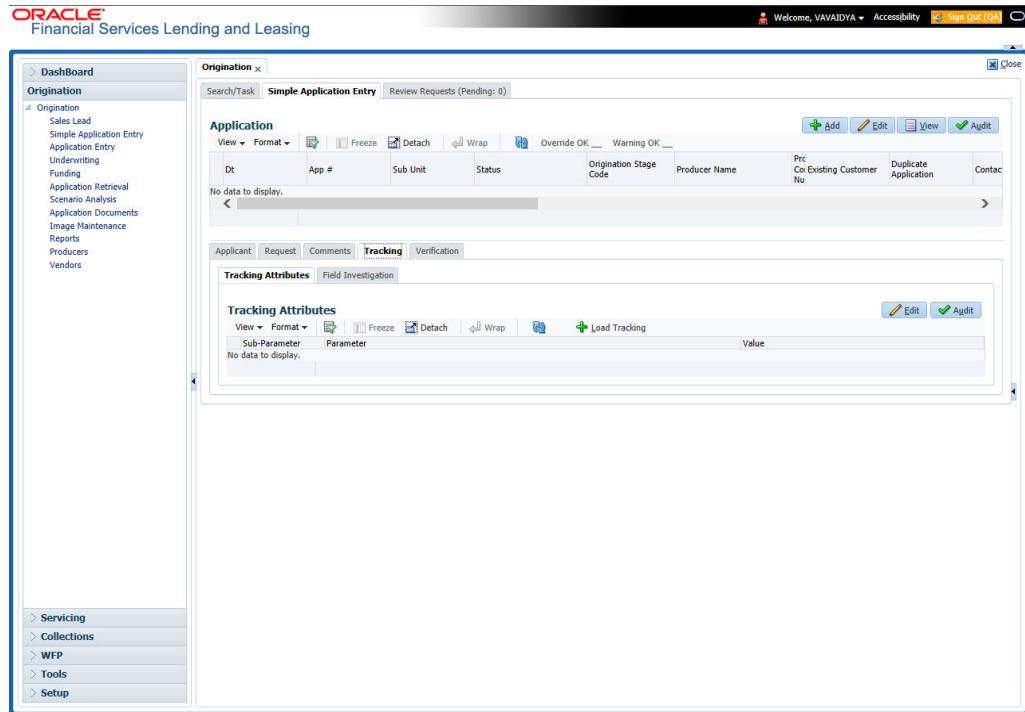
For details on this screen, refer [Comments Tab](#) of the Underwriting chapter.

5.8 Tracking Tab

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

To track attributes

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



For details on this screen, refer [Tracking Tab](#) of the Underwriting chapter

5.9 Verification Tab

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

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

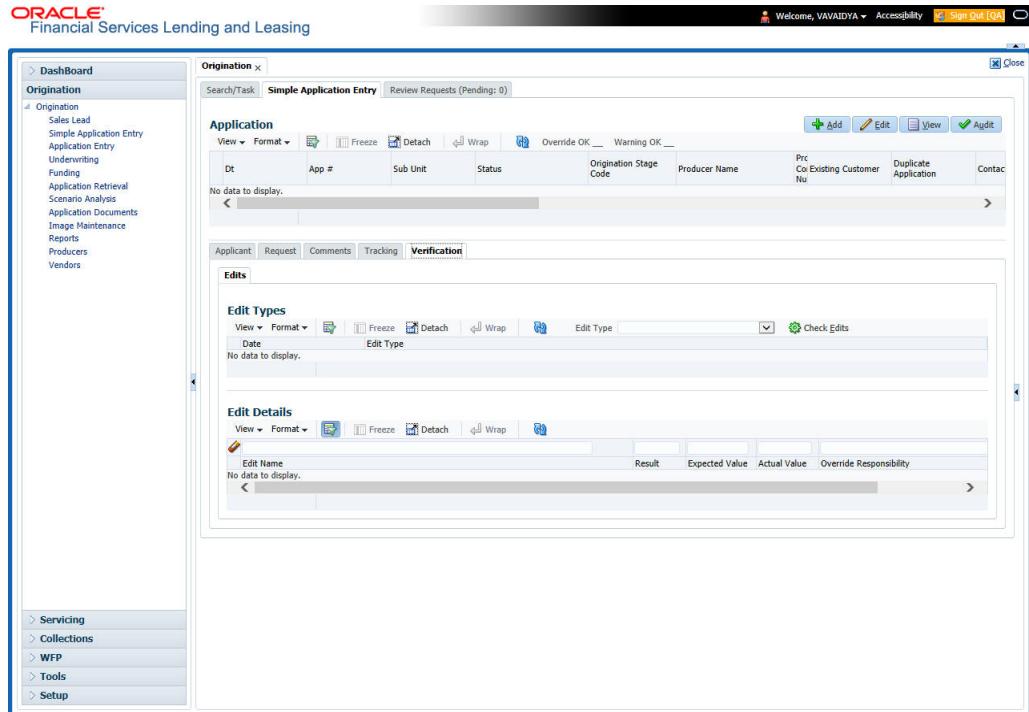
If it is a **Warning**, the system enables you to change an application's status without correcting the matter. While you should still investigate the problem, Warning messages are of a lesser importance than Error messages.

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

To validate a credit application

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

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



For details on this screen, refer [Verification Tab](#) of the Underwriting chapter.

5.9.1 Application Entry using Fax-In

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

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

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

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

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

6. Application Entry

6.1 Introduction

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

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

6.2 Entering a Credit Application

There are four main steps in entering an application

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

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

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

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

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

Credit Application via External Interface

You can also load credit applications created in external system into Oracle Financial Services Lending and Leasing for further processing.

OFSLL integrating with external system facilitates to transfer the pre-populated credit application data into the system through an xml file. Such credit applications are categorized in OFSLL as either 'eCONTRACT/DEALER CONTRACT in the actions section. However, OFSLL generated credit applications are marked as MANUAL CONTRACT.

Once a credit application is successfully validated and loaded in Application Entry screen, a response is sent back from OFSLL to the external system. Similarly, all subsequent status changes initiated in OFSLL are updated to the external system. All communications between OFSLL and external systems are recorded into a log and is accessible through Dashboard > System Monitor > Database Server Log Files screen. Also the 'Comments' screen facilitates to exchange information regarding credit application processing between OFSLL and external system as comments, provided the comment Sub Type is selected as 'OUTBOUND TO INTERFACE' for such communications.

Hence effectively you can by-pass the need to re-create the application in OFSLL and helps in faster processing of credit applications and decision making.

To enter a new application

1. Click **Origination > Origination > Application Entry**.
2. The Application Entry screen appears, opened at the Search link's Results screen.

The screenshot shows the Oracle Financial Services Lending and Leasing application entry interface. The main window is titled 'Origination x' and contains a 'Search/Task' tab. The search interface includes fields for 'App #', 'SSN', 'Identification #', and a 'Queue' dropdown with a 'Next Application' button. Below the search area is a 'Search Criteria' section with buttons for 'New Application', 'Open Application', and 'Unlock Application'. The main content area is titled 'Search Results/Task' and features a grid with columns: Crit Ld Allo Company, Branch, App #, Date, Title, Product, Status, and Sub Status. A message 'No data to display.' is visible in the grid area. The sidebar on the left is titled 'Origination' and lists various modules: Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Producers, and Vendors. At the bottom of the sidebar are links for Servicing, Collections, WFP, Tools, and Setup.

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

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

For details on this screen refer [Applications](#) section in [Underwriting](#) chapter.

6.3 Applicants Tab

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

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

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

To complete the Applicants Details screen

1. On the Application Entry tab, click **Applicant > Applicant**.

The screenshot shows the Oracle Financial Services Lending and Leasing Application Entry screen. The main title is 'Origination x' and the sub-section is 'Applicant'. The screen is divided into several sections: 'Identity Information' (containing fields like First Name, Last Name, Birth Date, SSN, Class, Email, Time Zone), 'Other Details' (containing fields like Relation Type, Salutation, MI, Family Name, Suffix, Mother's Maiden Name, Education, Language, Marital Status, Race, Ethnicity), 'FATCA' (containing fields like Birth Place, Birth Country, Permanent US, Resident Status), 'Power of Attorney' (containing fields like Power of Attorney, Holder Name, Address, Country, Nationality, Telephone Number), and 'Military Service' (containing fields like Active, Effective Dt, Order Ref #, Release Dt). There are also sections for 'KYC' (containing fields like Insurance Opt Out, Marketing Opt Out, Share Credit Opt Out, Prior Bankruptcy, and Bankruptcy Discharge Dt) and 'Address' (containing fields like Visa #, License #, License State, Prior Applicant, and Existing Customer). At the bottom, there are buttons for 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return'.

For details on this screen refer [Applicant Tab](#) section in **Underwriting** chapter.

6.4 Business Applicants Tab

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

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

To complete the Business Applicant screen

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

The Business tab appears on the Application Entry screen.

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Application Entry: 0000002668'. The 'Business' tab is active. The left sidebar has sections for 'Origionation' (Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Producers, Vendors) and 'Servicing' (Collections, WFP, Tools, Setup). The top right has a 'Welcome, DEMOSUPR' message, 'Accessibility' link, and a 'Sign Out' button. The main content area has tabs for 'Summary', 'Applicant', 'Business' (selected), 'Request', 'Collateral', 'Comments', 'Tracking', 'Verification', and 'Tools'. The 'Business' tab displays a table with columns: Dt, App #, Status, Origination Stage Code, Producer Name, Producer Contact Number, Existing Customer Number. A single row is selected: 11/27/2014, 0000002668, NEW - BLANK, NEW, AE-00002 : TIN TAN PRO (ACTIVE), (47-852-3697 N). Below this is a 'Business Details' section with tabs for 'Address', 'Telecoms', 'Financials', 'Liabilities', 'Partners', 'Affiliates', and 'Other Details'. It contains fields for Organization Type, Business Type, Business Name, Legal Name, Tax ID #, Start Dt, # of Employees (Cur), # of Employees, Contact Person, and Business Checking Bank. Buttons for 'Save and Add', 'Save and Stay', 'Save and Return', and 'Return' are available. At the bottom, there is an 'Address Information' section with tabs for 'Address', 'Country', 'Address #', 'City', 'State', 'Own/Lease', 'Comment', 'Postal Type', and 'Street Pre'. A message says 'No data to display.'

For details on this screen refer [Business Tab](#) section in [Underwriting chapter](#).

6.5 Request Tab

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

To complete the request tab:

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Application Entry: 0000001015' and displays the following data:

Dt	App #	Sub Unit	Status	Origination Stage Code	Producer Name	Existing Customer	Duplicate Application	Contact	Sales Agent
10/12/2015	0000001015	UND...	NEW - REVIEW REQUIRED	NEW	CA-00002 : RANDYS AUT...	(309)-591-4116	Y	DEMOUSR	

The 'Requested' tab is selected, showing:

Credit Limit	Advance Promotion
200,000.00	35,000.00

The 'Itemization' tab is also visible, showing:

Itemization	Requested Amt	Comment
ITM OTHER FEE	0.00	
ITM AMOUNT PAID ON MY LOAN ACCO...	0.00	
ITM AMOUNT PAID TO OTHERS ON MY ...	0.00	
ITM AMOUNT GIVEN TO ME DIRECTLY	35,000.00	

Total Requested Amt: 35,000.00

For details on this screen refer [Request Tab](#) section in **Underwriting** chapter.

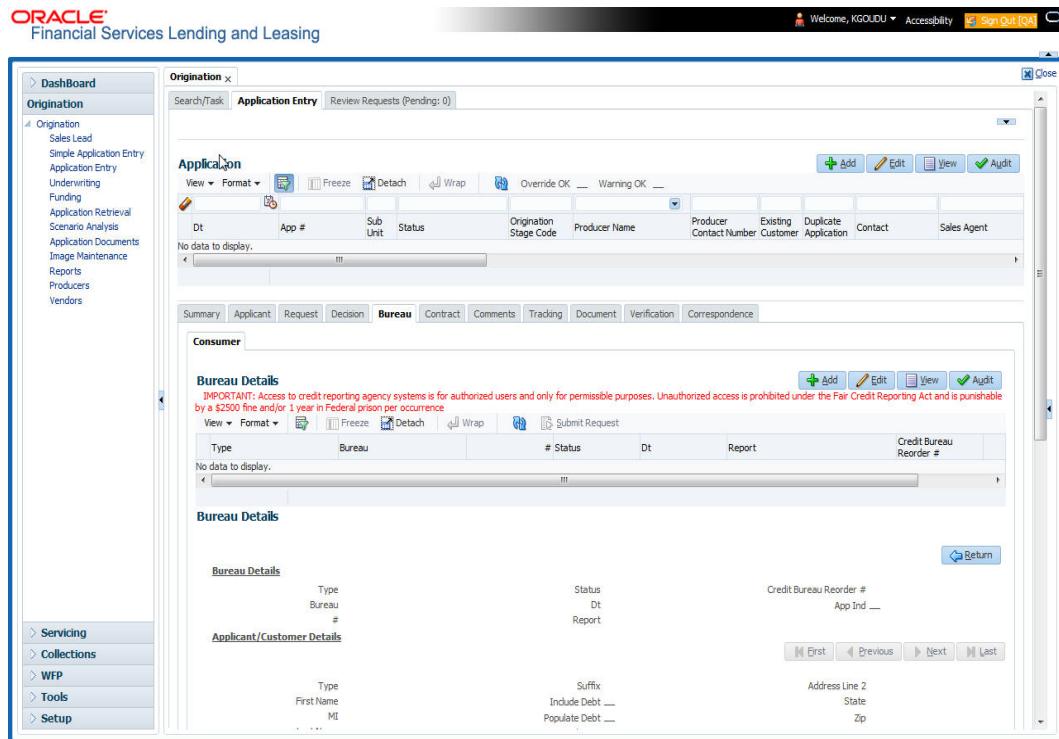
6.6 Bureau Tab

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

To verify the credit bureau data using the Bureau tab

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

2. Click Bureau



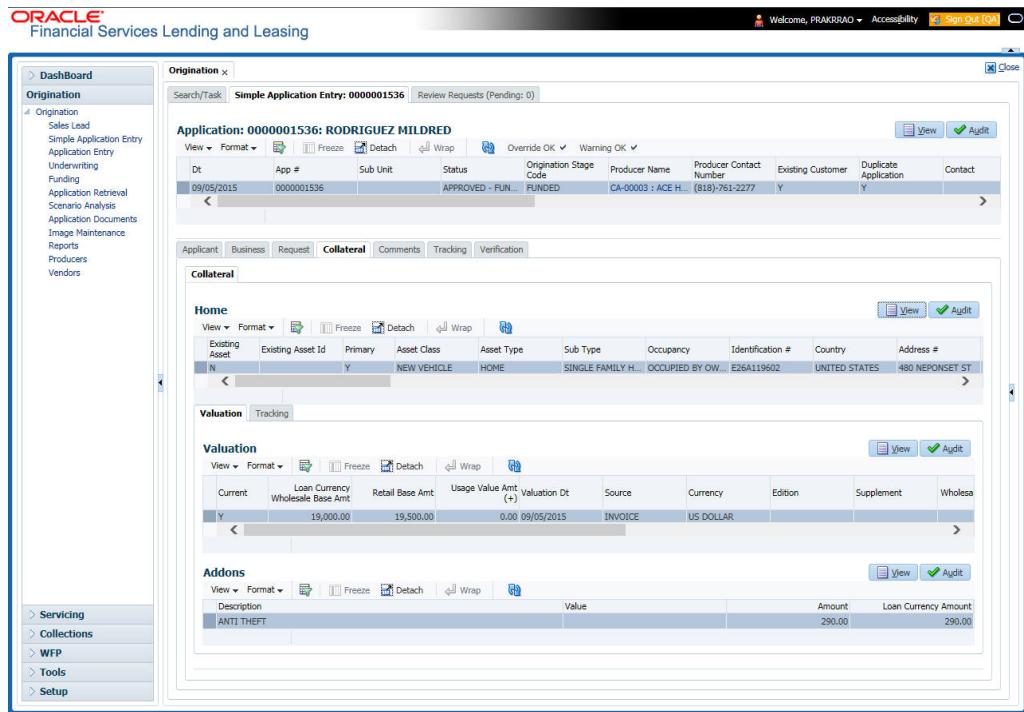
For details on this screen refer [Bureau Tab](#) section in [Underwriting chapter](#).

6.7 Collateral Tab

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

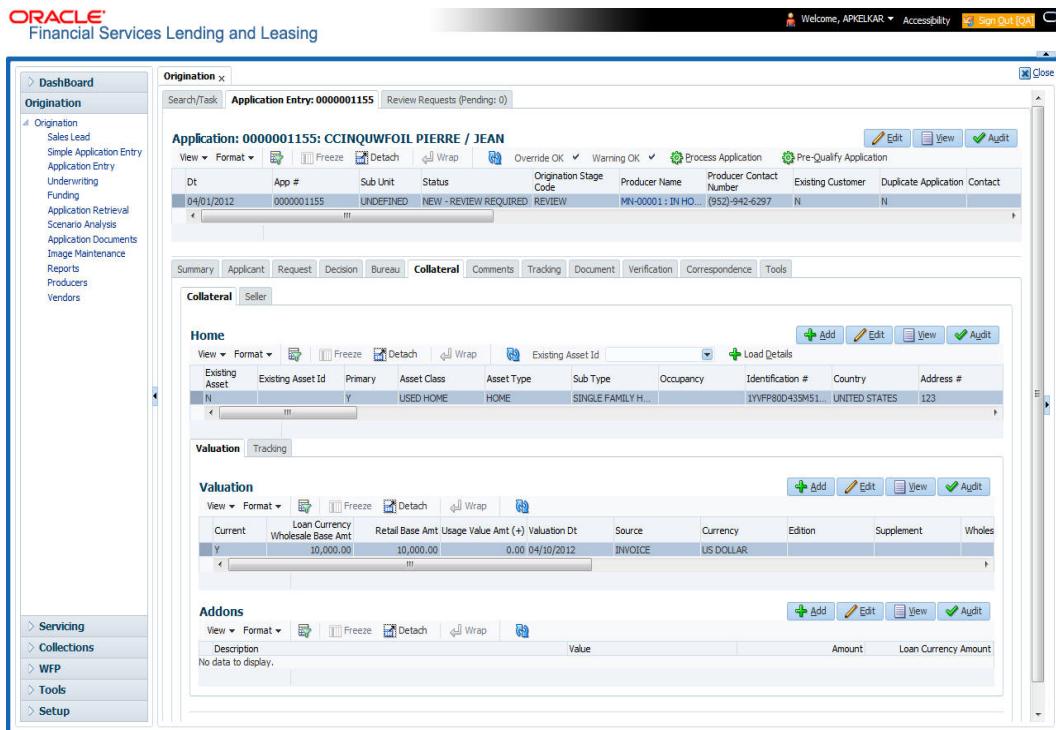
To enter vehicle information from the Collateral tab

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



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "ORACLE® Financial Services Lending and Leasing". The application entry number is "0000001536". The "Collateral" tab is selected. The "Home" section shows details for a vehicle: Existing Asset = N, Existing Asset Id = Y, Primary = NEW VEHICLE, Asset Class = HOME, Asset Type = SINGLE FAMILY H..., Sub Type = OCCUPIED BY OW..., Identification # = E26A119602, Country = UNITED STATES, Address # = 480 NEPONSET ST. The "Valuation" section shows a table with columns: Current, Loan Currency, Wholesale Base Amt, Retail Base Amt, Usage Value Amt (+), Valuation Dt, Source, Currency, Edition, Supplement, Wholesale. The "Addons" section shows a table with columns: Description, Value, Amount, Loan Currency Amount. The "Addons" table has one row: Description = ANTI THEFT, Value = 290.00, Amount = 290.00, Loan Currency Amount = 290.00.

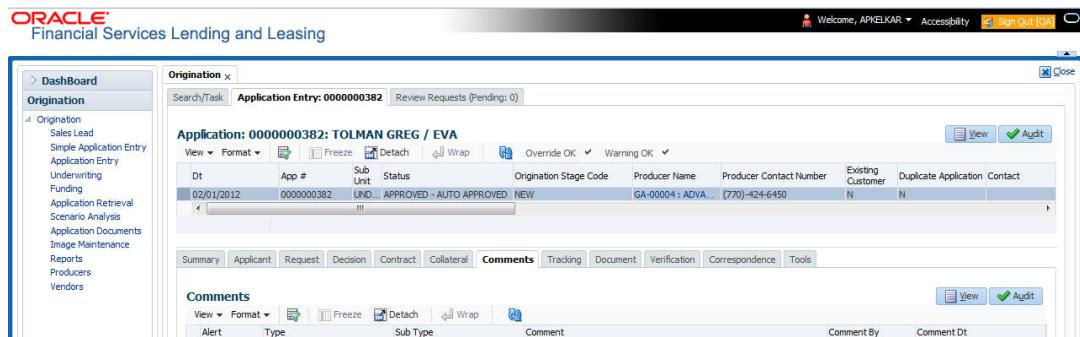
If the collateral is a home, the Collateral link displays information about the home.



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "ORACLE® Financial Services Lending and Leasing". The application entry number is "0000001155". The "Collateral" tab is selected. The "Home" section shows details for a home: Existing Asset = N, Existing Asset Id = Y, Primary = USED HOME, Asset Class = HOME, Asset Type = SINGLE FAMILY H..., Sub Type = OCCUPIED BY HO..., Identification # = 1YVFP80D439M51..., Country = UNITED STATES, Address # = 123. The "Valuation" section shows a table with columns: Current, Loan Currency, Wholesale Base Amt, Retail Base Amt, Usage Value Amt (+), Valuation Dt, Source, Currency, Edition, Supplement, Wholesale. The "Addons" section shows a table with columns: Description, Value, Amount, Loan Currency Amount. The "Addons" table has one row: Description = No data to display, Value = , Amount = , Loan Currency Amount = .

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

For details on this screen refer [Collateral Tab](#) section in [Underwriting](#) chapter.

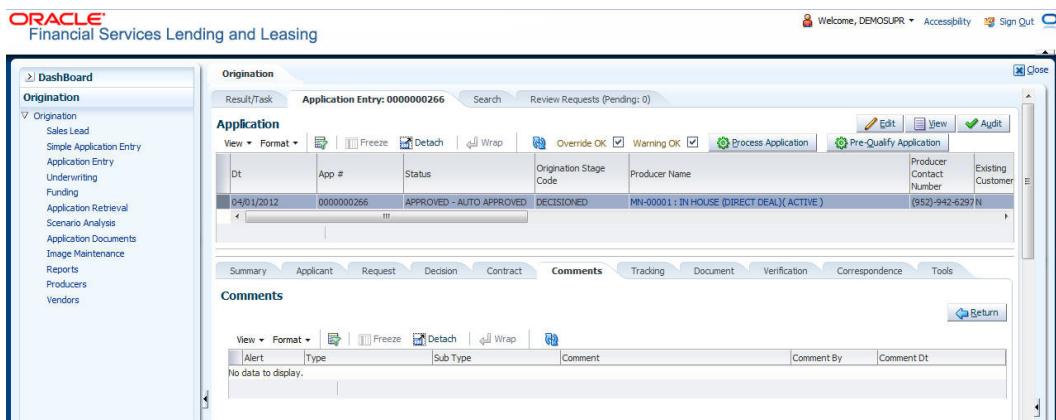


6.8 Comments Tab

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

To complete the Comments screen

On the Application Entry tab, click **Comments**.



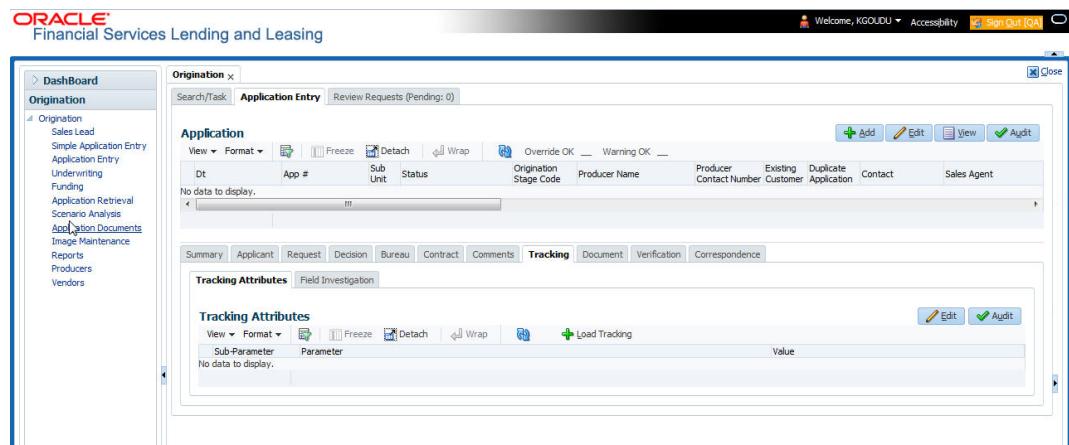
For details on this screen refer [Comments Tab](#) section in [Underwriting](#) chapter.

6.9 Tracking Tab

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

To track attributes

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



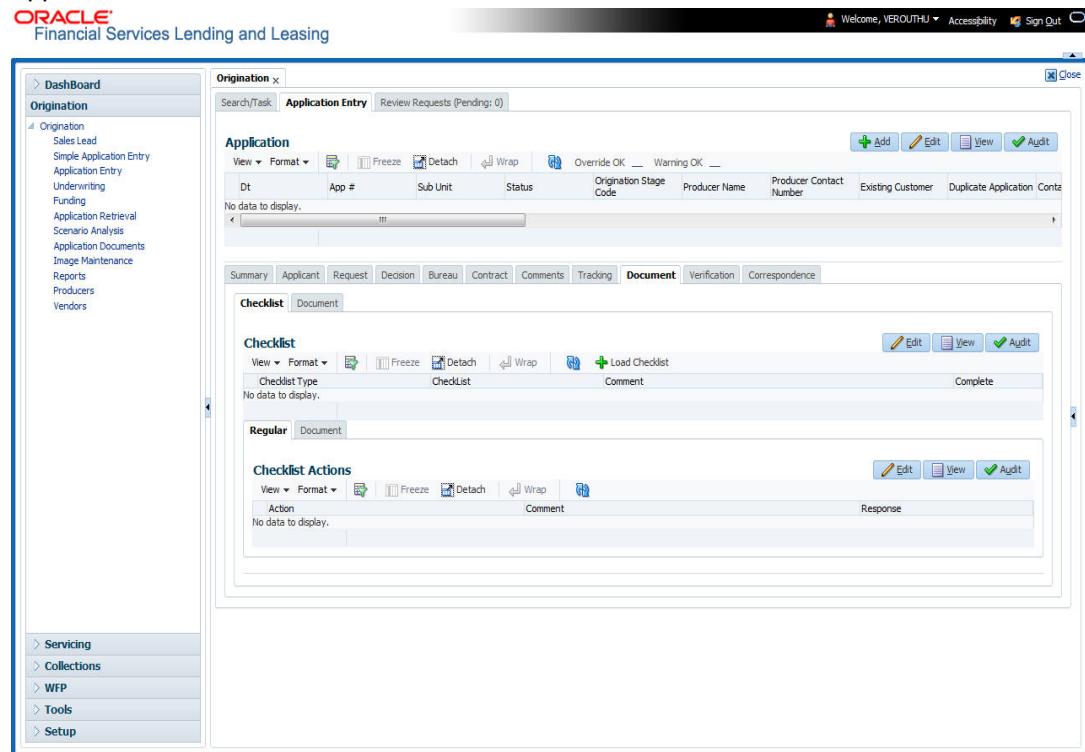
The screenshot shows the Oracle Financial Services Lending and Leasing application entry screen. The left sidebar has a 'Dashboard' section and an 'Origination' section with various sub-options like Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Producers, and Vendors. The main area has a 'Search/Task' bar with 'Application Entry' selected and 'Review Requests (Pending: 0)'. Below it is a table with columns: Dt, App #, Sub Unit, Status, Origination Stage Code, Producer Name, Producer Contact Number, Existing Customer, Duplicate Application, Contact, and Sales Agent. The 'Tracking' tab is selected in the tabs below the table. A sub-section titled 'Tracking Attributes' is visible, showing a table with columns: Sub-Parameter, Parameter, and Value. The 'Edit' and 'Audit' buttons are at the top of this section.

For details on this screen refer [Tracking Tab](#) section in **Underwriting** chapter.

6.10 Document Tab

6.10.1 Document Sub Tab

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



The screenshot shows the Oracle Financial Services Lending and Leasing application entry screen. The left sidebar has a 'Dashboard' section and an 'Origination' section with various sub-options like Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Producers, and Vendors. The main area has a 'Search/Task' bar with 'Application Entry' selected and 'Review Requests (Pending: 0)'. Below it is a table with columns: Dt, App #, Sub Unit, Status, Origination Stage Code, Producer Name, Producer Contact Number, Existing Customer, Duplicate Application, Contact, and Sales Agent. The 'Document' tab is selected in the tabs below the table. A sub-section titled 'Checklist' is visible, showing a table with columns: Checklist Type, Checklist, Comment, and Complete. The 'Edit', 'View', and 'Audit' buttons are at the top of this section. Below it is another sub-section titled 'Checklist Actions' with a table showing columns: Action, Comment, and Response. The 'Edit', 'View', and 'Audit' buttons are at the top of this section.

For details on this screen refer [Document Tab](#) section in **Underwriting** chapter.

6.11 Verification Tab

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

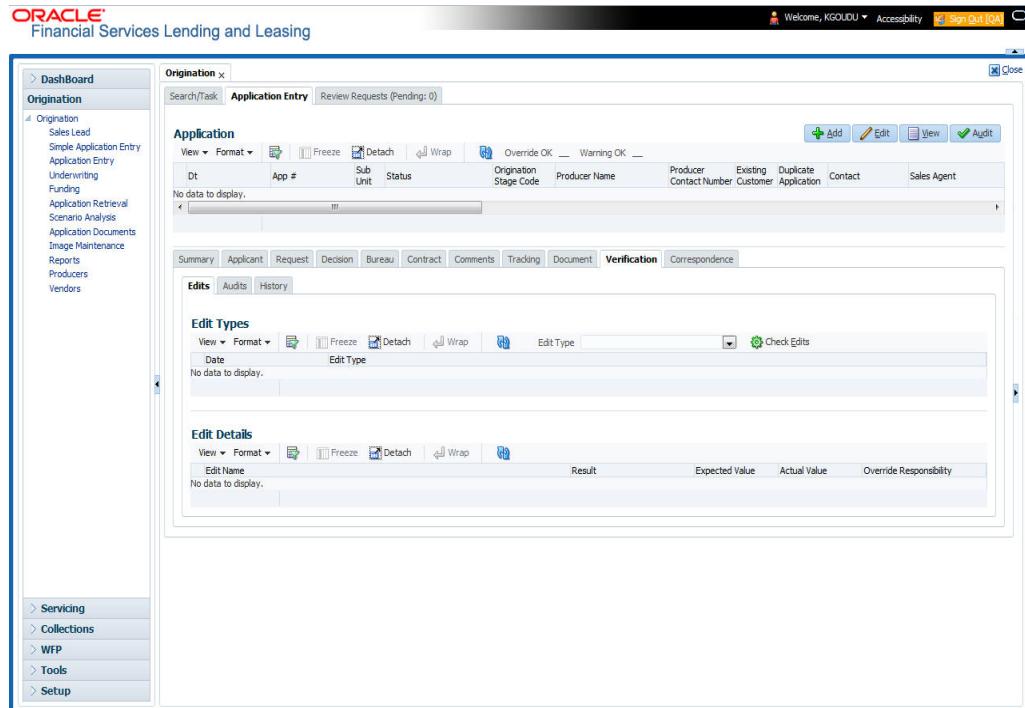
If it is an **Error**, the system will not allow you change the application's status and approve the Loan until you fix all the errors.

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

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

To validate a credit application

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



For details on this screen refer [Verification Tab](#) section in [Underwriting chapter](#).

6.12 Tools tab

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

For detailed information on using the tools, refer [Tools](#) chapter.

6.12.1 Application Entry using Fax-In

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

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

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

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

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

7. Underwriting

7.1 Introduction

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

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

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

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

7.2 Underwriting Screen - an overview

The underwriting process follows these basic steps:

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

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

7.3 Loading an Application on the Underwriting screen

The first step in the underwriting process is to load the application you want to work with. *For details about using the Loading an application, refer [Searching for an Application](#) in the chapter Search Function.*

7.3.1 Applications

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

In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter

A brief description of the fields is given below:

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

Field:	View this:
Company	The company of the application.
Branch	The branch of the company.
Sub Unit	View the Sub Unit associated with the company/branch combination. System automatically displays the Sub Unit mapped in Setup > User > Companies > Branch Definition screen.
Status	The status of the application.
Origination Stage Code	The origination stage code of the application.
Billing Cycle	The billing cycle of the application.
Purpose	The purpose of the application.
Producer	The producer type and producer of the application.
Producer Name	The name of the producer of the application. The Producer Name is displayed as a hyperlink and clicking on the same will open 'Producers' page with details of the producer.
Producer Contact Number	The system displays the contact number of the producer.
Region	The region of the producer.
Territory	The territory of the producer.
Existing Customer	Indicates if the customer is an existing customer.
Duplicate Application	Indicates if the application is a duplicate application.
Loan Currency	The Loan currency of the application.
Class	The class of the application.
Sales Agent	The sales agent of the application.
Joint	If selected, indicates this is a joint application.
Cosigned	If selected, indicates this is a co-signed application.
Contact	The contact of the application.
Lead #	The lead number will appear in the list only if a lead is already created using the Sales Lead link.
CRB Pull	Check this box to pull an initial credit bureau report, after the application passes the pre screen edits. Uncheck the box, if you want to enter an application without pulling a credit report. To use a previously pulled credit bureau report, uncheck this box and specify the Bureau and Bureau Reorder # fields on the Primary Applicant screen.

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7.3.2 **Changing the Status of the Application**

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

To change the status of the application

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

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

The system finds an error based on these guidelines, a Warning message appears stating "Validation Error exist, Unable to Change the status. Please check the Edits."
2. Click the Verification link and begin verifying edits on the Edits screen (For more information, see the **Verification link** section in this chapter.)

During status change:

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

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

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

7.3.3 Rehashing an Application

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

To Rehash the Application

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

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

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

7.3.4 Aging an Application

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

7.4 Summary Tab

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

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

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

To view the Super Summary

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination x' and shows an application record for 'Application: 0000001015: K NAVIN'. The 'Summary' tab is selected. The 'Applicant' section contains fields for Name (NAVIN K), SSN (xx-xx-8677), National Id (--84), Birth Lt (1988-01-15), and Address (46 N 451 ECHN # A2E AR3, COAMO PR 00769 US). The 'Requested' section shows a Credit Limit of 200,000.00 and a Request Advance of 35,000.00. The 'Decision' section shows a Credit Limit of 300,000.00, a Rate(%) of 13.9800, a Draw Term of 6, and a Repayment Term of 24. The 'Contract' section shows a Credit Limit of 0.00, a First Pmt Dt, a Draw Term of 0, and a Repayment Term of 0. The 'Employment' section shows a phone number (000)-000-0000 and an 'Actual Amount(Monthly)' of 0.00. A 'Verify Address' button is present. The left sidebar shows navigation links for Dashboard, Origination (Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Producers, Vendors), Servicing (Collections, WFP, Tools, Setup), and a sign-off button.

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

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

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

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

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

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

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

7.5 Applicant Tab

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

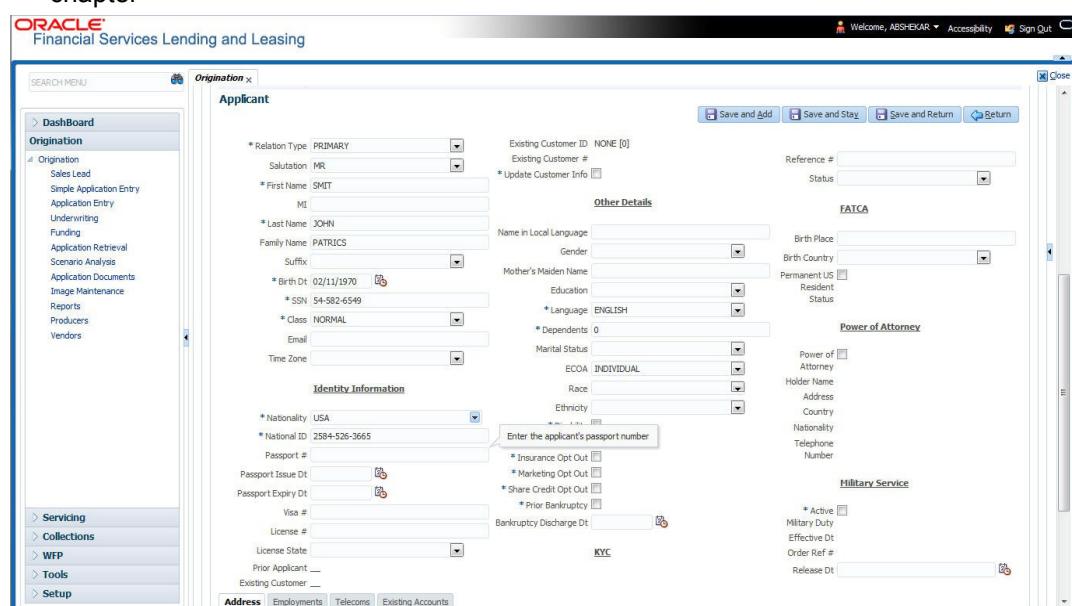
Using the information supplied on the application, complete the Applicants tab details and the following sub tab details:

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

Primary Applicant details are required for SME applications also. The system uses information on the Financial and Liabilities sub tabs in determining the applicant's net worth. The system uses information on the Employments screen and Other Incomes sub screen to calculate the applicant's debt-to-income ratio.

To verify applicant information on the Underwriting screen

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Applicants** tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter



A brief description of the fields is given below:

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

Field	Do this
Prior Appli-cant	Check this box to indicate that the customer is an existing customer.
Existing Cus-tomer	Check this box to indicate that this applicant has a previous account.
Existing Cus-tomer ID	Specify the customer ID if the applicant is an existing customer.
Existing Cus-tomer #	Specify the customer number if the applicant is an existing customer. On saving the applicant details, the data in 'Existing Customer #' is displayed as a link in 'Applicant' section header and clicking on the same will display the customer details in Search Results section of Servicing module.
Update Cus-tomer Info	Check this box to indicate if system can override the existing customer information and create the record with latest address and communication details of the customer.
Other Details section	
Name in Local Language	Specify the applicant's name in local language.
Gender	Select the gender of the applicant from the adjoining drop-down list.
Mother's Maiden Name	Specify the mother's maiden name.
Education	Select the education of the applicant from the adjoining drop-down list.
Language	Select the applicant's native language from the adjoining drop-down list.
Dependents	Specify the number of dependents.
Marital Status	Select the marital status of the applicant from the adjoining drop-down list.
ECOA	Select the ECOA (Equal Credit Opportunity Act) code, from the adjoining drop-down list. This defines the various possibilities on who is liable; individual, joint, cosigner and so on.
Race	Select the applicant's race from the adjoining drop-down list.
Ethnicity	Select the applicant's ethnicity from the adjoining drop-down list. This is the information the Home Mortgage Disclosure Act requires to be reported.
Disability	Check this box if the application has a disability.
Privacy Opt Out	Check this box to indicate that the applicant has elected to refrain from the non-public sharing of information.
Insurance Opt Out	Check this box to indicate that the applicant has elected to refrain from insurance related inquiries.

Field	Do this
Marketing Opt Out	Check this box to indicate that the applicant has elected to refrain from marketing related inquiries.
Share Credit Opt Out	Check this box to indicate that the applicant has elected to refrain from financial information and share credit related inquiries.
Prior Bankruptcy	Check this box if prior bankruptcy exists.
Bankruptcy Discharge Dt	Enter the discharge date of prior bankruptcy (if one exists).
KYC Section	
Reference #	Specify the reference number.
Status	Select the status of the applicant from the adjoining drop-down list.
FATCA Section	
Birth Place	Specify the birth place of the applicant.
Birth Country	Select the country of birth of the applicant.
Permanent US Resident Status	Check this box if the applicant has permanent US resident status.
Power of Attorney Section	
Power of Attorney	Check this box if you hold a power of attorney.
Holder Name	Specify the holder name of the power of attorney.
Address	Specify the address of the holder.
Country	Specify the country of the power of attorney holder.
Nationality	Specify the nationality of the power of attorney holder.
Telephone Number	Specify the telephone number of the power of attorney holder.
Military Service - this section can be used to capture applicant's Active Military Duty details and can be validated with applicant Bureau Details.	
Active Military Duty	Check this box to indicate if applicant is on Active Military Duty.
Effective Dt	Select the date from when the applicant is on Active Military duty using adjoining calendar.
Order Ref #	Specify the Order Reference number which indicates the applicant's Active Military duty service.
Release Dt	Select the date from when the applicant was released from Active Military duty using adjoining calendar.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. You can verify the personal information about the applicant. Two check boxes indicate if this is an existing customer or a prior applicant. The Existing Customer field enables you to select the existing customer.

7.5.1 **Address Sub Tab**

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

To complete the Address sub tab

1. Click **Address** sub tab.
2. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

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

A brief description of the fields is given below:

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

Field	Do this
Street Post	Select the street postfix (directional) from the adjoining drop-down list.
Apt #	Specify the apartment number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
Address Line 3	Specify the third address line.
Zip	Select the zip code from the adjoining drop-down list. For non US country, you have to enter zip code.
Zip Extn	Specify the extension of the zip code.
City	Specify the city of the mailing address.
State	Select the state of the mailing address, from the adjoining drop-down list.
Phone	Specify the phone number.
Additional Information section	
Own / Rent	Select the ownership type from the adjoining drop-down list.
Landlord	Specify the landlord's name.
Landlord Phone	Specify the landlord's phone number.
Contact	Specify the person contacted on behalf of landlord.
Contact Title	Specify title of the person contacted on behalf of landlord.
Contact Phone	Specify phone number of the person contacted on behalf of landlord.
Extn	Specify the extension of the phone of the person contacted on behalf of landlord.
Census Tract/ BNA code	Specify census tract/BNA (block numbering area). These are defined by the US Census Bureau code.
MSA Code	Specify the metropolitan statistical area (MSA) code. These are similar in concept to a zip code, but used mostly on government reports.
Comment	Specify a comment.
Address Rent Mortgage Stated section	
Years	Specify the stated number of years at residence.
Months	Specify the stated number of months at residence.

Field	Do this
Currency	Select the currency code of payment amount, from the adjoining drop-down list.
Pmt Amount	Specify the stated payment amount.
Frequency	Specify the stated payment frequency.
Rent/Mortgage	The system displays the rent or mortgage amount.
Address Rent Mortgage Actual section	
Years	Specify the Actual number of years at residence.
Months	Specify the Actual number of months at residence.
Pmt Amount	Specify the Actual payment amount.
Frequency	Specify the Actual payment frequency.
Rent/Mortgage	The system displays the rent or mortgage amount.
Verified Section	
Verified By	The name of the verifier.
Verified Dt	The date of verification.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. If there are more than one addresses associated with the applicant, click **Save And Add** on the Address sub screen and add address details.

7.5.2 Employments Sub Tab

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

To complete the Employments sub tab

1. Click **Employments** sub tab
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Current	Check this box if this is the current employment.
Permission to Call	Check this box if customer has provided permission to contact through the specified phone number. Atleast one phone number per application should have the permission to call (flagged as 'Y') for the successful pre-qualification of the application. Else, an error message is displayed.
Type	Select the address type from the adjoining drop-down list.

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

Field:	Do this:
Income Amt	Specify the stated income.
Salary	View the salary of the customer.
Employment Details Actual section	
Years	Specify the Actual number of years with the employer.
Months	Specify the Actual number of months with the employer.
Frequency	Specify the Actual income frequency from the adjoining drop-down list.
Income Amt	Specify the Actual income.
Salary	View the salary of the customer.
Verified Section	
Verified By	The name of the verifier.
Verified Dt	The date of verification.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7.5.3 **Telecoms Sub Tab**

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

To complete the Telecoms sub tab

1. Click the **Telecoms** sub tab
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

Field	Do this
Period	Select the time period for the best time to call start time, AM or PM, from the drop-down list.
Best day to call	Select the preferred day of the week to contact the customer from the drop-down list.
End Time	Specify the best time to end the call.
Period	Select the time period for the best time to call end time, AM or PM, from the drop-down list.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7.5.4 **Summary Sub Tab**

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

To View Summary sub tab

1. Click the **Summary** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

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

Calculating Debt Ratios

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

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

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

To calculate debt ratios

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

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

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

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

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

7.5.4.1 Financials Sub Tab

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

To complete the Financials sub tab

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

1. Click **Financials** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Type	Select financial type from the drop-down list. For example, liquid assets, retirement assets, and so on.
Source	Specify source; for example, stocks, 401K, rent received, and so on.
Account #	Specify the account number.
Currency	Select the currency code from the drop-down list.
Loan Currency Amount	View the Loan currency amount.
Amount	Specify amount.
Include	Check this box to indicate that the Asset is included.
Comment	Specify comment, if any.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7.5.4.2 **Liabilities Sub Tab**

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

To complete the Liabilities sub tab

1. Click **Liabilities** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Include	Check this box to indicate that the liability is included.
Liability Type	Select the liability type from the adjoining drop-down list.
Currency	Select the currency code from the adjoining drop-down list.
Amount	Specify the liability amount.
Loan Currency Amount	View the Loan currency amount.
Frequency	Select the frequency from the adjoining drop-down list.
Account Type	Specify the account type.
Account Balance	Specify the account balance.
Loan	View the Loan currency amount.
Comment	Specify a comment, if any.

Field	Do this
Credit Bureau Data	
Bureau	View the name of credit Bureau.
Open Dt	View the opening date of credit account.
Pmt Manner	View the mode of payment.
Account #	View the account number.
Status	View the current status of credit account.
Account Type	View the type of account maintained.
Creditor's Name	View the name of the Creditor.
Subscriber #	View the Subscriber number.
ECOA	View the ECOA (Equal Credit Opportunity Act) code.
Term	View the term of credit.
Credit Limit	View the total credit limit amount.
High Balance	View the high balance amount if any.
Past Due Amt	View the total past due amount if any.
30	View the number of delinquency days.
60	View the number of delinquency days.
90	View the number of delinquency days.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. The Dedupe Liabilities button removes duplicate ("de-dupes") liabilities that may be present from subsequent (manual) credit bureau pulls for nonspousal joint applications

7.5.4.3 Other Incomes Sub Tab

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

To complete the Other Incomes sub tab

1. Click the **Other Incomes** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7.5.4.4 **Rescoring a Credit Bureau Report Manually**

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

To manually rescore a credit bureau report

1. Open Underwriting screen and load the underwriting application you want to work with.
2. Click **Applicants**.
3. On the **Applicants Details** screen, select the applicant you want to work with and click **View**.
4. Click the **Credit Scores** sub tab.

5. In the Rescore Applicant section, select in the Credit Report ID field, the bureau report you want to use to rescore the applicant.
6. Click **Rescore**.
The system displays the new information in the Credit Scores and Parameters sections. This new score automatically appears in the System Recommendation section on the Decision link.

7.5.5 Credit Score Sub Tab

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

To View Credit Scores sub tab

1. Click the **Credit Scores** sub tab.

You can view the following details:

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

Note

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

7.5.6 Duplicate Applicant Sub Tab

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

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

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

A brief description of the fields is given below:

Field	Do this
Source Type	View the source type of the duplicate applicant
Applicant Id/ Cus Id	View the applicant ID if the source type is applicant and the customer ID if the source type is customer.
Application #	View the application number of the existing applicant details for the respective records.
Days since last application	View the total number of days elapsed since the last application date. System auto calculates this value as 'Current system date (minus) Last application date'.
ID	View the applicant ID
First Name	View the first name of the duplicate applicant
Middle Name	View the middle name of the duplicate applicant
Last Name	View the last name of the duplicate applicant
Date of Birth	View the date of birth of the duplicate applicant
CIF	View the CIF no of the duplicate applicant
SSN # / National ID	View the national ID or SSN number of the duplicate applicant
Driving License #	View the driving license number of the duplicate applicant
City	View the city of the duplicate applicant
State	View the state of the duplicate applicant
Zip	View the zip of the duplicate applicant

7.5.7 Existing Account Sub Tab

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

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

View the following details:

Field:	View this:
Account #	The account number.

Field:	View this:
Title	The account title.
Relation	The customer relationship.
Product	The Loan product.
Payoff Amount	The payoff amount.
Amount Due	The delinquent amount due.
Oldest Due Dt	The due date.
Status	The account status.
Company	The company.
Branch	The branch.
Total Pay Off Amt	The payoff amount.
Total Amt Due	The total due amount.

7.5.8 Tracking Attributes Sub Tab

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

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

To track attributes

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

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

4. Save changes you made to the account.

7.5.8.1 Create Tracking

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

7.5.9 Customer Search Tab

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

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

To copy the Customer Details

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

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

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

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

7.6 Business Tab

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

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

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

To complete the Business tab

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

The Business tab appears on the Underwriting screen.

2. Click **BusinessTab**.

3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter

7.6.1 Address Sub Tab

You can enter more than one address for the business.

To complete the Address Sub Tab

1. Click **Address** Sub Tab
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter
4. If there are more than one addresses associated with business, click **Save And Add** and add the address details.

7.6.2 Telecoms Sub Tab

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

To complete the Telecoms sub tab

1. Click **Telecoms** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7.6.3 Financials Sub Tab

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

To complete the Financials sub tab

1. Click the **Financials** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7.6.4 Liabilities Sub Tab

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

To complete the Liabilities sub tab

1. Click **Liabilities** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7.6.5 Partners Sub Tab

You can enter more than one partner for the business.

To complete the Partners sub tab

1. Click **Partners** sub tab
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
First Name	Specify the partner's first name.
MI	Select the partner's middle name.
Last Name	Specify the partner's last name.
Suffix	Specify the partner's suffix.
SSN #	Specify the partner's social security number.

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7.6.6 Affiliates Sub Tab

You can enter more than one affiliate for the business.

To complete the Affiliates sub tab

1. Choose **Affiliates** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Organization Type	Select the affiliate's organization type
Legal Name	Specify the affiliate's legal name

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7.6.7 Other Details Sub Tab

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

To complete the Other Details sub tab

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

A brief description of the fields is given below:

Field:	Do this:
Other Details section	
Currency	Select the currency.
Business Type	Select the type of business.
Analysis Frequency	Select the analysis frequency.
Loan Currency Gross Margin Factor	The system displays the Loan currency business's gross margin factor
Gross Margin Factor	Specify the business's gross margin.

Field:	Do this:
Organization Type	Select the type of organization.
Loan Currency Income	The system displays the Loan currency business income amount.
Income	Specify the business's income amount.
Loan Currency Collection Average	Specify the Loan currency collection average.
Collection Average	Specify the collection average.
LoanCurrency Proj Coll Avg Annual	Specify the Loancurrency annual projected collection average.
Proj. Coll.Avg.Annual	Specify the annual projected collection average.
LoanCurrency Book List	Specify the Loancurrency business booklist.
Book List	Specify the business booklist.
LoanCurrency Turn Over	Specify the Loancurrency turnover amount.
Turn Over	Specify the turnover amount.
LoanCurrency Capital Amount	Specify the Loancurrency capital amount.
Capital Amt	Specify the capital amount.
LoanCurrency Earned Surplus	Specify the Loancurrency earned surplus amount.
Earned Surplus	Specify the earned surplus amount.
LoanCurrency Gross Profit	Specify the Loancurrency gross profit amount.
Gross Profit	Specify the gross profit amount.
LoanCurrency Net Profit	Specify the Loancurrency net profit amount.
Net Profit	Specify the net profit amount.
LoanCurrency Working Capital	Specify the Loancurrency working capital amount.
Working Capital	Specify the working capital amount.
LoanCurrency Annual Sales	Specify the Loancurrency annual sales amount.
Annual Sales	Specify the annual sales amount.
LoanCurrency Projected Sales	Specify the Loancurrency projected sales amount.
Projected Sales	Specify the projected sales amount.

Field:	Do this:
LoanCurrency Equity	Specify the Loancurrency equity amount.
Equity	Specify the equity amount.
Open Delq	Specify the open delinquency amount.
LoanCurrency Business Expenses	Specify the Loancurrency business expenses amount.
Business Expenses	Specify the business expenses amount.
LoanCurrency Personal Expenses	Specify the Loancurrency personal expenses amount.
Personal Expenses	Specify the personal expenses amount.
LoanCurrency Total Expenses	View the Loancurrency total expenses amount.
Total Expenses	View the total expenses amount.
LoanCurrency Annual Proj Sales Amt	View the Loancurrency annual projected collection amount.
Annual Proj Sales Amt	View the annual projected collection amount.
LoanAnnual Proj Exp Amt	View the Loan annual projected expenses amount.
Annual Proj Exp Amt	View the annual projected expenses amount.
LoanCurrency Current Assets	View the Loancurrency current assets.
Current Assets/Liability ratio	View the current asset to liability ratio.
LoanCurrency Fixed Assets	View the Loancurrency fixed assets.
Fixed Assets	View the fixed assets.
LoanCurrency Intangible Assets	View the Loancurrency intangible assets.
Intangible Assets	View the intangible assets.
Loan	View the Loan
Current Liabilities	View the current liabilities.
Loan	View the Loan
Long Term Liabilities	View the long term liabilities.
Loan	View the Loan
Total Assets	View the total asset amount.

Field:	Do this:
Loan	View the Loan total net worth amount.
Total Net worth	View the total net worth amount.
Loan	View the Loan
Total Liability	View the total liability amount.
Debt Net worth Ratio	View the debt to net worth ratio.
Current Assets/Liability ratio	View the current asset to liability ratio.
Title 1-4	Specify the title.
Signature1-4	Specify the signature.

7.7 Request Tab

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

To complete Request section:

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination x' and displays an application record for 'K NAVIN' with ID '0000001015'. The 'Request' tab is currently selected. In the 'Requested' section, the 'Credit Limit' is set to '200,000.00' and 'Advance Promotion' is set to '35,000.00 NONE'. The 'Itemization' section lists several items with their amounts: ITM OTHER FEE (0.00), ITM AMOUNT PAID ON MY LOAN ACCO. (0.00), ITM AMOUNT PAID TO OTHERS ON MY. (0.00), and ITM AMOUNT GIVEN TO ME DIRECTLY (35,000.00). The total requested amount is displayed as 'Total Requested Amt 35,000.00'.

2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields are given below:

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

If you want system to calculate,

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

7.7.1 Itemization Sub Tab

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

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

To add or view itemizations

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Request > Itemizations** sub tab.

3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7.7.2 **Trade-In Sub Tab**

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

To complete the Trade-In sub screen

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Request > Trade-In**.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Trade-In	
Asset Type	Select the asset type.
Asset Sub Type	Select the asset sub-type.
Year	Specify the year of the asset.
Make	Specify the make of the asset.
Model	Specify the model of the asset.
Body	Specify the body of the asset.
Identification #	Specify the identification number.
Description	View the asset description.
Valuation	
Wholesale Amt	Specify the wholesale value.
Base Retail Amt	Specify the retail value.
Addons Amt (+)	Specify the add ons value.

Field:	Do this:
Pay Off Amt (-)	Specify the payoff amount.
Total Amt =	View the total value.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Valuation Supplement	Specify the valuation supplement.
Edition	Specify the valuation edition.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter

7.7.3 **Subvention Sub Tab**

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

To complete the Subvention sub screen

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Request > Subvention** sub tab.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7.8 **Decision Tab**

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

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

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

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

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

To verify the application decision data

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision** tab.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Underwriting: 0000001533'. The 'Decision' tab is selected. The 'Decision Information' section shows a table with columns: Current, Grade, Score, Max Advance Amt, LTV1, Max Financed Amt, LTV2, Decision Term, and Decision Rate. The 'Pricing' section shows current pricing details: VEHICLE LOAN PRICING-FR, Current, Status APPROVED, Sub Status BLANK, Decision Dt 01/30/2016, and Underwriter VEROUTHU. The 'Approved' section displays a table of approved terms with columns: Decision Term, Pmt Amt, Max Advance %, Bureau 1, Bureau 2, Bureau 3, Grade, Score, Collateral Value, LTV1, and LTV2. The table includes rows for 15, 1,302.31, 0.0000, NONE, 2, 3, D GRADE, 0, 19,790.00, 95.50, and 95.50.

3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

- A brief description of the fields is given below:

Field:	Do this:
Pricing section	
Current	Check this box to indicate that this is the current decision.
Pricing	View the pricing.
Decision Dt	View the decision date.
Underwriter	View the underwriter id.

Field:	Do this:
Status	View the application status.
Sub Status	View the application sub-status.
Approved section	
Decision Term	Specify the approved decision term.
Pmt Amt	Specify the approved payment amount.
Index	Specify the index type.
Index Rate	Specify the approved index rate.
Decision Margin Rate	Specify the approved decision margin rate.
Decision Rate	Specify the approved decision rate. Note: For Islamic products this field is displayed as 'Profit Rate'.
Pricing Buy Rate	View the pricing buy rate.
Approved Buy Rate	View the approved buy rate which is by default the Pricing Buy Rate displayed above. You can also specify the required approved buy rate.
Down Pmt %	Specify the approved down payment percentage.
Down Pmt Amt	Specify the approved down payment amount.
Max Advance %	Specify the approved advance percentage.
Max Advance Amt	Specify the approved advance amount.
Max Financed %	Specify the maximum amount financed percentage.
Max Financed Amt	Specify the maximum amount financed.
Maturity Index	Select the approved post maturity index.
Maturity Margin Rt	Specify the maturity rate.
Balloon Amt	Specify the balloon amount.
Decision APR	Specify the decision APR.
Bureau 1	Specify the Bureau 1.
Bureau 2	Specify the Bureau 2.
Bureau 3	Specify the Bureau 3.
Grade	Select the credit grade.
Score	Specify the credit score.
Collateral Value	View the collateral value.
LTV1	View the loan to value ratio.

Field:	Do this:
LTV2	View the loan to value ratio.
Comments	Specify comments, if any.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

5. Click **Select Pricing**.

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

6. **Re-Score**

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

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

If you are underwriting a Loan, record the following information on the Decision tab:

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

8. Click **Calculate**. The system displays the decision calculation in the respective field.

7.8.1 System Recommendation

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

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

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

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

Field	Do this
Requested Advance Amt	View the requested advance amount
Pmt Amt	View the requested payment amount.
Term	View the requested term (number of payments).
Requested Rate	View the requested rate of interest.
Down Pmt%	View the down payment percentage

Field	Do this
Down Pmt	View the down payment amount
Approx Prc	View the approximate cash price
Promotion	View the promotion type from the drop-down list.
Balloon Amt	View the balloon amount.
Signing Dt	View the signing date
Probable Delivery Dt	View the probable delivery date.

7.8.2 **Stipulations Sub Tab**

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

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

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

To add or view stipulations or reasons for adverse action

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision > Stipulations** sub tab.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below.

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

Field:	Do this:
Verified By	The system updates the user ID of the person who verified the details
Verified Dt	The system updates the date when the details are verified.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

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

7.8.2.1 [Add Multiple](#)

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

To add multiple stipulations

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

7.8.2.2 [Copying Stipulations](#)

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

7.8.2.3 [Loading Stipulations](#)

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

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

To load predefined stipulations

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision > Stipulations**.
3. Click **Load Stipulations**. The system loads the default stipulations on the Stipulations sub screen.
4. Use the **Yes/No/NA** buttons in the Stips Satisfied column to indicate if you verified the stipulation(s) in the Type field.
5. Click **Save** on the Stipulations sub screen.

7.8.3 Itemization Sub Tab

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

To add or view itemizations

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision > Itemizations** sub tab.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7.8.4 Trade-In Sub Tab

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

To complete the Trade-In sub screen

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision > Trade-In** sub tab.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Trade-in section	
Asset Type	Select the asset type.

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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7.8.5 **Rate Schedule Sub Tab**

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

To view the Rate Schedule sub screen

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision > Rate Schedule** sub tab. Click **View**.

A brief description of the fields is given below:

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

Field:	View this:
# of Adjustments	The number of rate adjustments for the frequency.

7.8.6 Subvention Sub Tab

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

To complete the Subvention sub tab

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click **Decision > Subvention** sub tab.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. In **Subvention Detail** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below.

Subvention Detail section:	
Participant	View the participant.
Participant Type	View the participant type.
Collection Method	View the collection method.
Rate	View the subvention rate.
Rent Factor	View the rent factor
Calculation Method	View the subvention calculation method.
Factor	View the factor.
Calculated Amount	View the calculated subvention amount.

Subvention Amount	Specify the subvention amount.
Include	View if the subvention is included in the application or not.
Total Subvention Rate	View the total subvention rate.
Total Subvention Amt	View the total subvention amount.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
7. Select the **Initialize** button to reset the subvention amount to zero.
8. Select the **Calculate** button to calculate the subvention amount.

7.8.7 Compensation Sub Tab

The Compensation (Loan) sub tab records and displays the terms of compensation between the finance company and the dealer for Loan transactions.

To complete the Compensation (Loan) sub screen

1. Open the Underwriting screen and load the underwriting application you want to work with.
2. Click the **Decision > Compensation** sub tab.
3. On the Compensation sub screen's **Compensation** section, select in the **Compensation Plan** section the compensation plan you want to use from the drop-down list. Note that, the compensation plan will use decision information to calculate compensation.
4. Click **Load**.

The system loads the following information on the Compensation sub screen:

Field:	Do this:
Compensation section	
Compensation Plan	View the compensation plan.
Disbursement Method	View the compensation payment method.
Calculation Method	View the compensation calculation method.
Chargeback section	
Paid Calc Method	View the charge back calculation method (early payoff).
Early Payoff %	View the early payoff percentage.
Paid Basis	View the charge back paid basis.
Early Payoff Term	View the early payoff term.
Early Payoff Days	View the charge back early payoff days.
Charge off Calc Method	View the charge back calculation method (charge off).
Charge off %	View the charge back percentage (charge off).
Charge off Basis	View the charge back basis (charge off).

Field:	Do this:
Charge off Term	View the charge back term (charge off).
Days	View the charge back days (charge off).
Calculation section	
Spread Formula	View the compensation spread formula.
Buy Rate	Specify the buy rate.
Factor %	View the compensation factor.
Addl Factor %	View the additional compensation factor.
Max Spread %	View the maximum spread or percent allowed.
Upfront %	View the upfront compensation percentage.
Flat Amt	View the flat amount.
Upfront Compensation Amt	View the compensation amount paid upfront.
Rem Compensation Amt	View the compensation amount remaining.
Compensation Amt	View the compensation amount.

5. Make any necessary changes in the **Approved Buy Rate** and **Maximum Financed Amount** fields in the Decision tab.
6. Click **Calculate**.

The system displays the details and amounts for this compensation plan.

7.8.8 Multiple Offers sub tab

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

Note

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

To view multiple pricing offers

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

Field:	Do this:
Pricing	View the pricing.
Term	Specify the approved term.

Field:	Do this:
Rate	Specify the approved rate.
Pmt Amt	Specify the approved payment amount.
Index	View the approved index.
Index Rate	View the approved index rate.
Margin Rate	Specify the approved margin.
Maturity Index	Specify the approved maturity index.
Maturity Rate	Specify the approved maturity rate.
Accepted	If selected, indicates that the pricing is accepted. Only one of the current pricings can be accepted.
Current	If selected, indicates that the pricing is current. Note: All the available pricings are selected as current.

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

7.9 **Bureau Tab**

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

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

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

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

To verify the credit bureau data using the Bureau tab

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

2. Click **Bureau**.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "ORACLE Financial Services Lending and Leasing". The top navigation bar includes "Welcome, PRAKRAO", "Accessibility", "Sign Out", and a "Close" button. The left sidebar contains links for "Dashboard", "Origination" (with sub-links like Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Producers, Vendors), "Servicing", "Collections", "WFP", "Tools", and "Setup". The main content area is titled "Origination x" and shows "Underwriting: 0000001533" with "Review Requests (Pending: 0)". The "Application" section displays details for application 0000001533, marked as "REJECTED - AUTO" with "NEW" status. The "Bureau" tab is selected in the "Report Header" section, which lists three credit bureau requests: TUC (Status 2, Dt 02/01/2016, Report CREDIT REPORT), EXP (Status 3, Dt 01/30/2016, Report CREDIT REPORT W/FICO), and TUC (Status 2, Dt 01/30/2016, Report CREDIT REPORT). The "Applicant/Customer Details" section shows a primary applicant named MARK DOUGLAS SIGG with status FAILED, and a secondary applicant named STACY AABEL with status PENDING.

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

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

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

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

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

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

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

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

6. Click **Bureau Report**.

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

7. Click **Summary 1** sub tab.

8. You can view the following information:

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

9. Click **Summary 2** sub tab

10. You can view the following information:

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

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

12. View the following details:

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

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

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

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

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

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

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

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

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

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

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

Note

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

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

7.9.2 Requesting a Credit Bureau Report Manually

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

To manually request a credit bureau report

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

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

5. Click **Create Request**.

The system displays this information in the Bureau Details section.

Note

If you are requesting a report from Experian Credit Bureau for Premier Attribute Consumer report, you can do so without impacting the consumer FICO score. To facilitate the same, the 'Soft Pull' check box is to be selected in Bureau Details section. This option is available only when the system parameter 'EXP_PA_SOFT_PULL_IND' is enabled in the System Parameters screen and Bureau is selected as 'EXP' with Report as 'PREMIER ATTRIBUTE' in the Bureau Details section.

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

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

7.10 Collateral Tab

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

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

To verify information about the collateral

1. Open the **Underwriting** screen and load the application you want to verify.
2. Click the **Collateral** tab.
Depending on the type of collateral, information about the vehicle, home, or other type of collateral appears.
If you are entering an unsecured Loan, the Collateral link is present but inactive; in which case, skip this step.
3. In the **Collateral Details** section (This is information that was recorded during the application entry process or gathered during the credit pull.)

To enter collateral information

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window displays the Underwriting screen for application 0000001533, which is approved and funded. The 'Collateral' tab is selected, showing a table for a vehicle. The vehicle details are as follows:

Existing Asset	Asset Class	Primary	Description	Identification #	Asset Type	Sub Type	Existing Asset Id	Status
N	NEW VEHICLE	Y	2015 AUDI A4	WAUAF78E26A11962	VEHICLE	CAR	NOT DEFINED	2015

Below the table, there are sections for 'Type & Description' (Year: 2015, Make: AUDI, Model: A4), 'Address' (Address: 480 NEPONSET ST, Address Line 1: TURNPIKE ST), 'Usage Details' (Start: 12, Base: 10, Extra: 2, Total: 24, Charge Amt: 200.0000), and 'Body' (Registration #: UNDEFINED, Age: 0, Description: 2015 AUDI A4, Condition: GOOD CONDITIONED). The 'Valuation' tab is also visible at the bottom.

2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

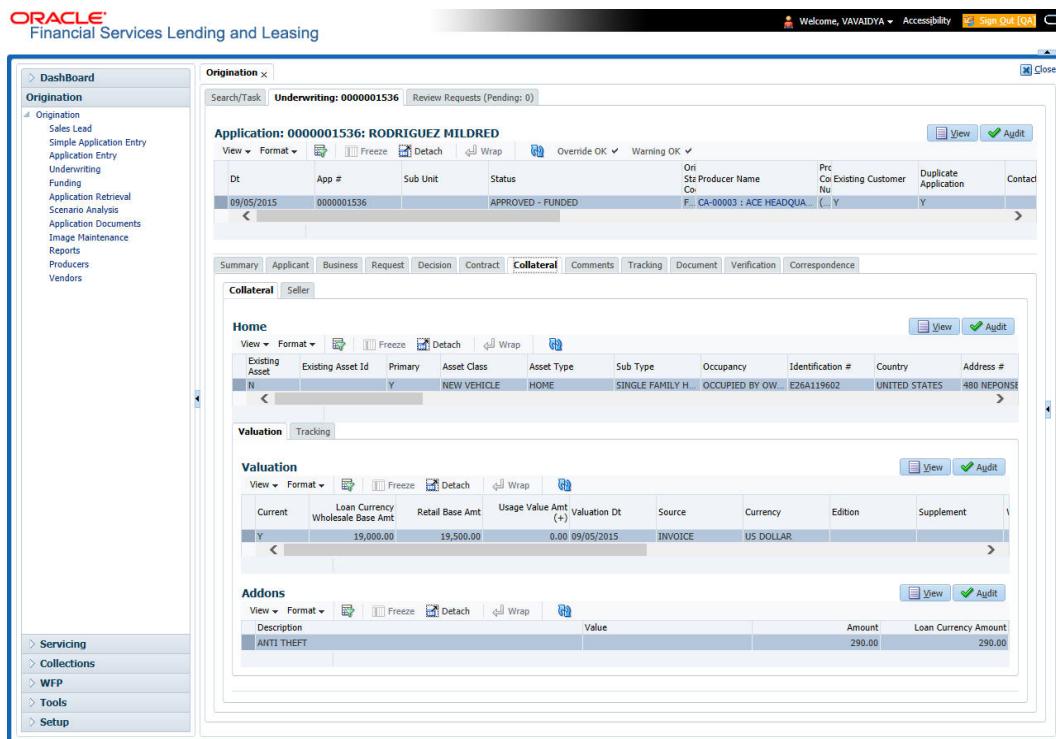
Interface with VINTEK (If interface is installed)

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

- Year
- Make
- Model
- Body

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

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



1. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

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

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

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

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

3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Existing Asset	Check this box to indicate that the vehicle is an existing asset.
Existing Asset ID	View the existing asset identification number.
Primary	Check this box if this is the main asset on the application.

Field:	Do this:
Asset Class	Select the asset class.
Asset Type	Select the asset type.
Sub Type	Select the asset sub type.
Status	Select the asset status.
Select Make and Model	Select the make and model of the vehicle from drop-down list.
Year	Specify the year of the vehicle.
Age	View the age of the vehicle
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Body	Specify the body of the vehicle.
Registration #	Specify the vehicle registration number.
Identification #	Specify the vehicle identification number.
Description	View the vehicle description.
Condition	Select the vehicle condition.
Address	
Country	Select the country.
Address #	Specify the apartment number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
State	Select the state.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.
City	Specify the city.
County	Select the county.
Usage Details	
Start	Specify the start.
Base	Specify the base.
Extra	Specify the extra usage.
Total	View the total usage.

Field:	Do this:
Charge Amt	Specify the charge.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7.10.1 Valuations Sub Tab

The Valuation sub tab contains information about the value of the asset. The Values section enables you specify the value of the asset. The Addons section records information about any add ons associated with the collateral.

To complete the Valuations sub tab

1. Click the **Valuations** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Value section	
Current	Select if this is the current valuation.
Valuation Dt	Specify the valuation date.
Source	Select the valuation source.
Currency	Select the currency based on which the valuation is to be done.
Edition	Specify the valuation edition.
Supplement	Specify the valuation supplement.
Whole Sale	
Loan Currency Wholesale Base Amt	Specify the Loan currency wholesale value.
Wholesale-Base Amt	Specify the wholesale value.
Usage	Specify the usage value; that is, the monetary effect that the current mileage has on the value of the vehicle.
Retail	
Retail Base Amt	Specify the retail value.
Addons Amt (+)	View the add-ons value.
Usage Value Amt (+)	Specify the usage. This pertains to Loan and usually is entered as the current mileage on the vehicle.
Total Value Amt (=)	View the total value.

Field:	Do this:
LoanCurrency Retail Base Amt	View the Loancurrency retail value.
LoanAddons Amt(+)	View the Loan addons.
Loan Currency Usage Value Amt (+)	View the Loan currency usage value.
Loan Currency Total Value Amt (=)	View the Loan total value.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In the **Addons** Section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Description	Select the description for the attribute.
Value	Specify the value of the attribute.
Amount	Specify the add-on amount.
Loan Currency Amount	Specify Loan currency amount.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Complete the Addons/Attributes, Value, and Amt fields for each of the asset's add-ons and attributes on the application.

7.10.2 Tracking Sub Tab

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

To track attributes for the collateral

1. Click **Tracking** sub tab
2. On the Tracking sub screen, click **Load Details**.
3. In the **Tracking Items** section, select the item you want to track.
4. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Tracking Item	View the tracking type
Disposition	Select the disposition.

Field:	Do this:
Start Dt	Specify the tracking start date.
End Dt	Specify the tracking end date.
Follow up Dt	Specify the next follow-up date.
Enabled	Select to track the information from the start date in the Start Dt field.
Comment	Specify any comments regarding the tracking item.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
6. Complete the **Tracking Item Details** section by entering information about a parameter in the corresponding the **Value** field.

7.10.3 Seller Tab

The Collateral link's Seller Details tab enables you to enter the seller details of the collateral of the Loan.

To enter the Seller details

1. Click the **Seller Details** tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window title is 'Origination x'. The left sidebar has a 'Collateral' section with a tree view showing 'Origination' and 'Sales Lead'. The main content area has a 'Collateral' tab selected. The application number '0000001533' is displayed. The 'Seller Details' tab is active, showing a table with columns: Seller Type, Seller Name, Nationality, and Nationality ID / Reg. The data shows 'COPORATE' and 'MAJESTIC MARBLE & GRANITE INC' as the seller. The 'Seller Address' tab is also visible. The top of the screen has a navigation bar with 'Welcome, VAVAIYA', 'Accessibility', 'Sign Out (QA)', and other standard icons.

A brief description of the fields is given below:

Field:	Do this
Seller Information section	

Field:	Do this
Seller Type	Select the seller type.
Seller Name	Specify the seller name
Nationality	Select the seller's nationality.
National ID/ Reg #	Specify the national identification number or registration number.
Authorized Signatory	Specify the authorized signatory of the seller.
Seller Address section	
Mailing	Select if this is the mailing address. Only one address entry can be marked as the mailing address.
Current	Select if this is a current address. The mailing address must be marked as current.
Country	Select the country code.
Address #	Specify the address number.
Address Line 1	Specify the first address line.
Address Line 2	Specify the second address line.
State	Select the state.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Select the zip extension.
City	Specify the city.
Phone	Specify the telephone number.
Extn	Select the telephone extension.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

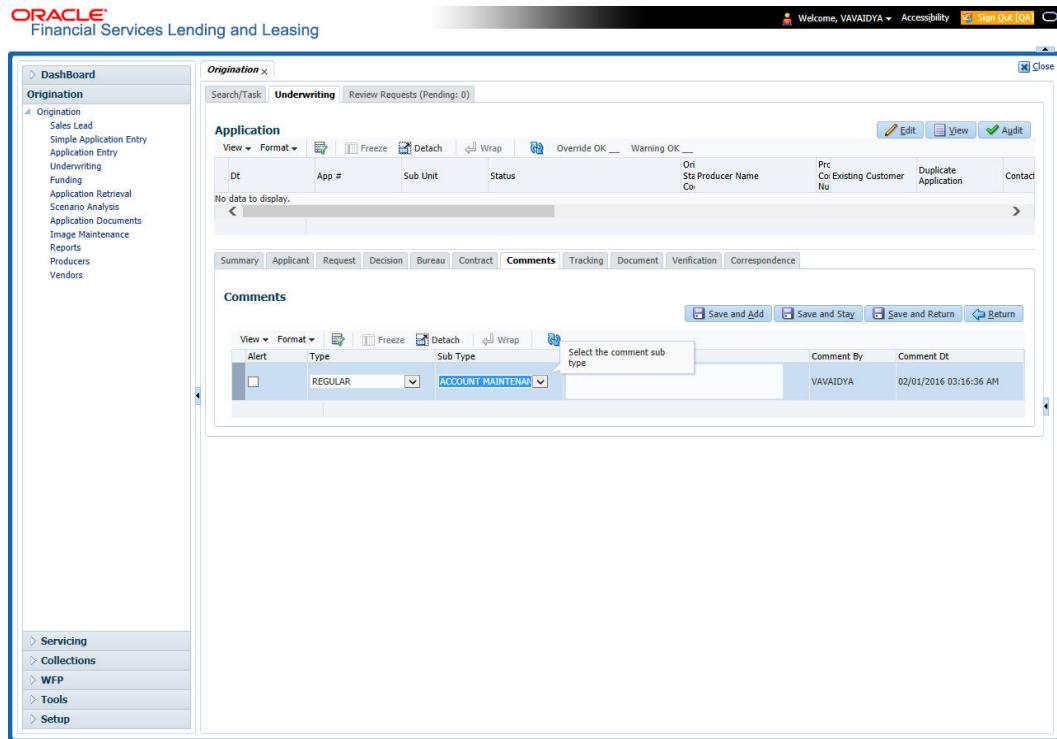
7.11 **Comments Tab**

When using the Underwriting screen, you can add/delete comments to an application at any time in the underwriting process by using the Comments screen.

Whenever an application is decisioned by a proxy user, a system generated comment with timestamp is inserted in the comments tab in the format '<User 1> actioned as proxy for Underwriter <User2>'. Here, User 1 refers to the logged in user who has acted on behalf of User2, who is the concerned Underwriter. The concerned Underwriter's name will also be selected in Application section > 'Proxy for Underwriter' field.

To add comments

1. Click **Comments tab**.



2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Alert	Check this box to make the comment appear on the Customer Service screen Alert section
Type	Select the type of comment you are adding.
Sub Type	Select the sub type of comment you are adding.
Comment	Specify your comment.
Comment By	The system displays your user ID.
Comment Dt	The system displays commented date and time stamp.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7.11.0.1 Deleting Comment(s)

You can delete 'REGULAR' type comments displayed in the Comments sub tab.

To delete a comment

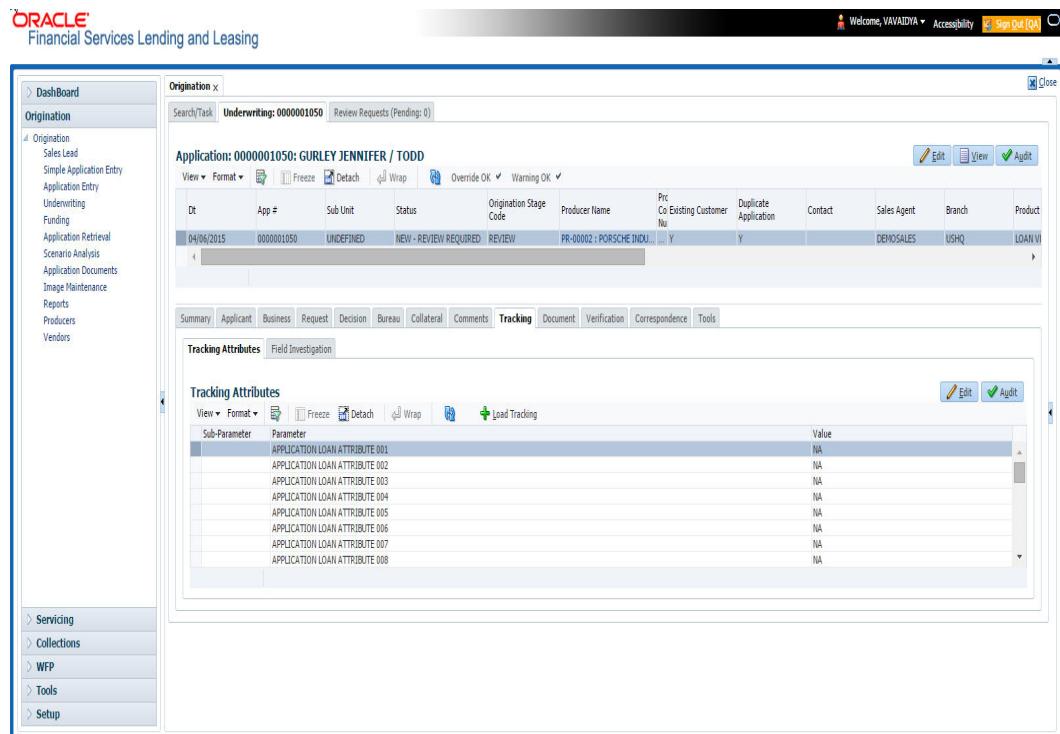
1. Select the row which consists of the comment and click **Delete** from the actions.
2. Click 'Yes' to confirm delete in the warning message displayed.

7.12 Tracking Tab

When using the Underwriting screen, you can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attributes screen.

To enter the tracking attributes

1. Click **Tracking tab**.



2. On the **Tracking Attributes** screen, click **Load Tracking** to load the tracking attributes.
3. Select the item you want to track.
4. Click **Edit** to edit the following information:

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

5. Save changes you made to the account.

7.12.1 Field Investigation Sub Tab

The Field Investigation link enables lending institutions to perform field investigations and verify an applicant's contact points (address and employment information, for example) and credentials (such as asset details). Clients can choose the details to be verified (address, employment, asset or any combination of the three), as well as the verifying agency.

With the Underwriting screen's Field Investigation screen, you can select which details from application entry are to be verified. The verifying agency performs a field investigation of the details and responds to the lending institution with either XML or a text file. The details are entered in the system for an underwriter to review when making a decision.

1. Click **Field Investigation** sub tab.
2. In **Field Investigation** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Applicant	Select the applicant from the adjoining drop-down list
Verification Type	Select the verification type from the adjoining drop-down list.
Verification Agency	Select the verification agency from the adjoining drop-down list.
Status	Select the status from the adjoining drop-down list.
Spoke to	Specify the name of the person applicant spoke to
Call Dt	Specify the call date
# of Attempts	Specify the number of attempts made.
Result	Select the result from the adjoining drop-down list

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
4. In **Verification Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field	Do this
Verification Match	Check the box if the verification has matched.
Remarks	Specify remarks, if any

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

7.13 Document Tab

The Document tab allows you to view documents attached to the application in the form of GIF files, PDF files, DOC files, XLS files and TXT files and add comments regarding a selected.

For more information, see the chapter Document Management in this User Guide.

To view a document attached

1. Click **Document** tab.

2. In the **Application Document** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below.

Field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the document.
Field:	View this:
Document Sub Type	The document sub type.
Version	The version. (Version numbers will be incremental by batch job, first version will start with 1.0.)
Page #	The page number.
Document File Type	The document file type.
Tracking #	The tracking number of the document.
Docket #	The docket number of the document.
Location	The location of the document.
Received Dt	The effective date of the document.

Field:	View this:
Effective Dt	The effective date of the document.
Expiry Dt	The expiration date of the document.
Comment	Any comments regarding the document.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

4. Click **View Document**.

The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your system).

7.13.1 Checklist Sub Tab

The Checklist sub tab enables you to view tasks performed during the underwriting process.

To view the underwriting Checklist screen

1. Click **Document > Checklist**.
2. If the Checklist section is empty, click **Load Checklist** in the Checklist section.
3. In the **Checklist Actions** section, click **Regular** sub tab.
4. In **Checklist Actions** section, complete the tasks listed in the **Checklist Action** column.
5. Use the **Yes/No/NA** buttons in the **Yes No NA** column to indicate whether you completed the task or not.
6. Use the **Comment** field to add remarks regarding any of the tasks, if you choose.
7. When you are finished completing the tasks, choose **Complete** in the **Checklist** section.
8. Click **Save**.
9. In the **Checklist Actions** section, click the **Documents** sub tab
10. In the **Documents** section, select the record you want to work with and click **View** in the **Details** column.
11. In the **Documents** section, view the following information:

Field:	Do this:
Action	View the action to be performed.
Document Type	View the document type.
Document Sub Type	View the document sub type.
Status	Select the status of the action.
Response	Use the Yes/No/NA buttons to indicate whether or not you completed the task.
Comment	Specify comment.

7.14 Verification Tab

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

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

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

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

The system can be configured to verify different sets of information; for example, the system could check one set of data when checking application entries for completeness and another when approving auto Loan. Each one of these 'edit types' has its own set of 'edit details'.

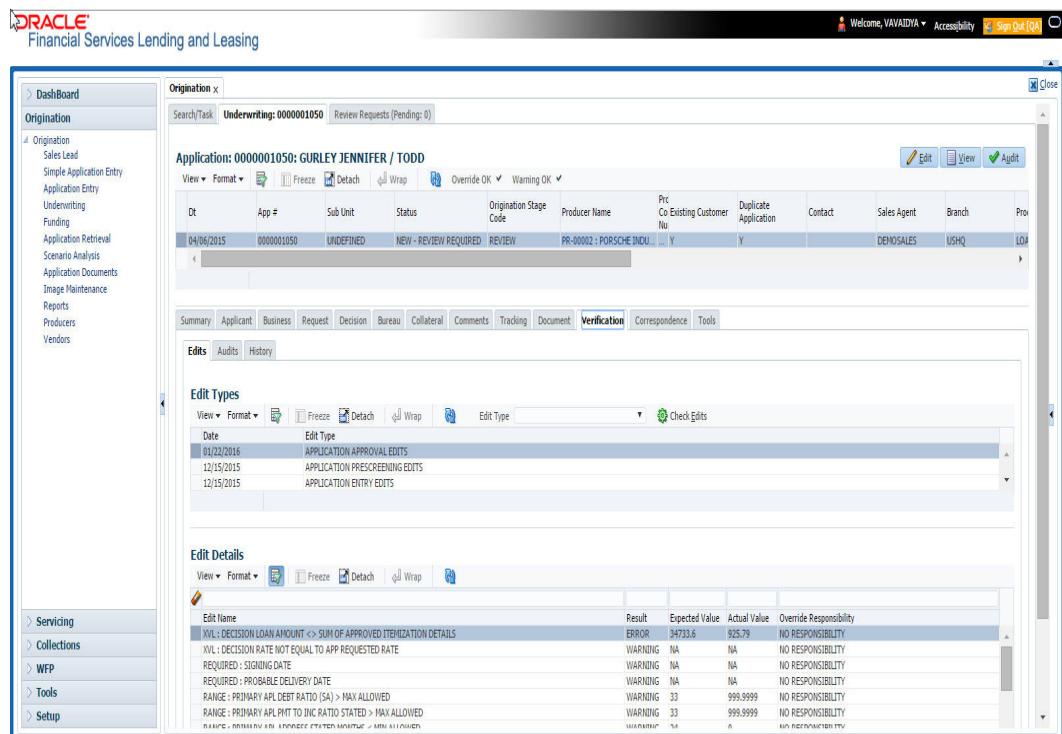
Note

The Edit Details section's errors and warnings are created during the setup process.

7.14.1 Edit Sub Tab

To complete the Edits section

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Verification > Edits**.



The screenshot shows the Oracle Financial Services Lending and Leasing application. The main window is titled 'Origination x' and shows an application record for 'GURLEY JENNIFER / TODD' with ID '0000001050'. The 'Verification' tab is selected in the top navigation bar. Below the application details, the 'Edits' section is open, showing a list of 'Edit Types' and 'Edit Details'. The 'Edit Types' table lists three entries: 'APPLICATION APPROVAL EDITS' (Date 01/22/2016), 'APPLICATION PRESCREENING EDITS' (Date 12/15/2015), and 'APPLICATION ENTRY EDITS' (Date 12/15/2015). The 'Edit Details' table lists several validation rules with their results, expected values, actual values, and override responsibilities. For example, rule 'XVI : DECISION LOAN AMOUNT <> SUM OF APPROVED ITEMIZATION DETAILS' resulted in an 'ERROR' with a value of 34733.6 and an 'Actual Value' of 925.79, with 'NO RESPONSIBILITY' as the override responsibility.

Edit Name	Result	Expected Value	Actual Value	Override Responsibility
XVI : DECISION LOAN AMOUNT <> SUM OF APPROVED ITEMIZATION DETAILS	ERROR	34733.6	925.79	NO RESPONSIBILITY
XVI : DECISION RATE NOT EQUAL TO APP REQUESTED RATE	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : SIGNING DATE	WARNING	NA	NA	NO RESPONSIBILITY
REQUIRED : PROBABLE DELIVERY DATE	WARNING	NA	NA	NO RESPONSIBILITY
RANGE : PRIMARY APPL DEBT RATIO (SA) > MAX ALLOWED	WARNING	33	999.9999	NO RESPONSIBILITY
RANGE : PRIMARY APPL MT TO INC RATIO STATED > MAX ALLOWED	WARNING	33	999.9999	NO RESPONSIBILITY
RANGE : PRIMARY APPL MIN ALLOWED < MIN STATED	WARNING	NA	NA	NO RESPONSIBILITY

3. In the Edits screen's **Edit Type** section, select the type of edit you want to verify.
4. Click **Check Edits**.

The system checks the data for the verification process selected in the Edit Type section and displays the results in the Edit Details section.

The Edit Details section contains the following display only information:

Field:	View this:
Edit Name	The edit.
Result	The result.
Expected Value	The expected value.
Actual Value	The actual value.
Override Responsibility	The override responsibility, if an override is required.

5. In the **Edit Details section**, view the verification results and begin making corrections on the Underwriting screen. Remember, edits resulting in ERROR must be corrected. Edits resulting in WARNING can be passed.

The system begins processing the credit application.

7.14.2 Audits Sub Tab

The Audits screen is a display only screen that enables you track changes to the contents of predetermined fields (which fields are determined during set up). For example, the Audits screen can be configured to monitor when the contents of the Status and Sub Status is changed. The Audits screen lists the field that was changed, who made the change, when the change was made, and the old and new values in the field.

To view the Audits

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Verification > Audits**.
3. In the **Audit Details** section, view the following display only information:

Field:	View:
Record Id	The record identifier for the record changed.
Field	The field which was changed.
Old Value	The old value of the column which was changed.
New Value	The new value of the column which was changed.
Changed By	The user code who made the change.
Changed Date	The date and time when the change was made.

7.14.3 History Sub Tab

You can track the time it took a user to complete each stage of the application process with the History section. It displays:

- The date and time when an application changed status / sub status

- The user who changed the status / sub status
- The elapsed time of how long an application was in a particular status / sub status.

1. **To view the History** Open the Underwriting screen and load the application you want to work with.
2. Click **Verification > History** In the **Application Status History** section, view the following display only information:

Field:	View this:
Status	The application status.
Sub Status	The application sub status.
User	The user name.
Start Dt	The date and time when the application moved <i>to</i> that status.
End Dt	The date and time when the application moved <i>from</i> that status.
Elapsed Time	The elapsed time between the status change.

7.15 Correspondence Tab

Ad-hoc correspondence enables you to include information from applications in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

Ad-hoc correspondence can be viewed on the Correspondence link's Correspondence screen when you have opened an account. The screen enables you to generate a new letter or view a previously generated letter.

7.15.1 Correspondence Sub Tab

To generate an ad hoc correspondence

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

2. Click **Correspondence > Correspondence**.

The screenshot shows the Oracle Financial Services Lending and Leasing software interface. The main window is titled 'Correspondence' and displays a list of correspondence items. The first item listed is '18006 SAMPLE LOAN APPLICATION'. Below this, there is a 'Documents' section showing a table with columns for Document Id, Document, Recipient, E-Form Source, Source Type, Selected, and Generated. The table contains one row for '16003 SAMPLE LOAN APPLICATIONS'. The 'Recipient Details' section shows a table with columns for Recipient, Mode, Type, FAX/Email, Sent Indicator, and Comments. The table contains one row. The sidebar on the left is titled 'Origination' and includes links to Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Products, and Vendors. Other sections in the sidebar include 'Servicing', 'Collections', 'WFP', 'Tools', and 'Setup'.

3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Correspondence	Select the correspondence you want to generated.
ID	System displays the correspondence ID.
Date	System displays the correspondence generation date.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

The **Documents** section displays all the types of documents available for the type of correspondence you selected.

5. In the **Documents** section, view the following information for each document:

Field:	View this:
Document ID	The document ID.
Document	The document description.
Recipient	The recipient description.
E-Form Source	The e-form source.
Source Type	The source type.
Selected	If selected, indicates that this document is selected to be included in the correspondence.
Generated	If selected, indicates that the system generated the document.

6. In the **Documents** section, select the correspondence you want to view.

7. The **Document Elements** section displays the elements the system used to generate the correspondence. You view the following information:

Field:	Do this:
Element Type	View the element type.
Element	View the element description.
Content	Specify/view the value of the element.

- Click **All** to view all elements in the correspondence.
- or -
- Click **User Defined**, to view user-defined elements in the correspondence.

8. In the **Document Elements** section, click **User Defined** and complete the **Content** fields for the **Document Element** fields you want to include in the correspondence.

9. In the **Document Elements** section, click **Save**.

10. In the **Documents** section, click **Generate**.
The system ‘locks’ the information included in the correspondence and prevents it from being changed.

11. In the **Document Elements** section, click **View**.

The system displays a PDF of the ad hoc correspondence.

7.15.1.1 Recipient Details Sub Tab

The recipient details sub tab facilitates you to send ad-hoc correspondence to Applicants, Customers, Producers, and Others as either Fax or Email.

To add recipient details

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Correspondence > Recipient Details**.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Recipient	Select the recipient from the drop-down list. The list displays the following options: - Applicant - Customer - Producer - Others Note: Based on the type of recipient selected the other correspondence options are displayed for selection.

Field:	Do this:
Mode	Select the mode of correspondence from the drop-down list. The list displays the following options: - Fax - Email Note: When the recipient is selected as 'Applicant', the Mode is defaulted to Email.
Type	Based on the recipient selected, the following type of correspondence is listed for selection: - When the recipient is selected as Applicant , you can select the 'Applicant Type' from the drop-down list and 'Type' as either EMAIL/ADHOC. The 'Mode' is defaulted as 'Email'. - When the recipient is selected as Customer / Producer , you can select the 'Mode' as either FAX/EMAIL and 'Type' as FAX/ADHOC or EMAIL/ADHOC respectively. - When the recipient is selected as Others , you can select the 'Mode' as either FAX/EMAIL and 'Type' as ADHOC only.
FAX/Email	Specify the FAX/Email details for correspondence.
Comments	Specify additional information as comments.

4. In the Recipient Details section, click **Save**.
5. Click **Send** to FAX/Email the correspondence details to the specified recipients.

System validates the correspondence details and generates a PDF document through BI Publisher with the Correspondence details. The same is emailed to the specified recipient as an attachment and a system generated comment is updated in 'Comments' Tab. The correspondence consists of following header details::

Alert	Type & Subtype	Comment	Comment By	Comment Date
N	System Generated	<Type> <Correspondence type> sent to <Recipient Type> through < Mode> to <'Email' id>	Logged in user	Current System date with time stamp

7.15.2 Letters Sub Tab

The Letters link enables you to generate letters using predefined letter templates for Loan.

Letters can be sent in hard copy or Email / Fax. Among the two options provided for each of these options, you can select the required mode for sending letters.

- When 'Letters' option is selected the correspondences generated are displayed in a table below with a button 'View Letter'.
- When 'Fax' radio button is selected, the correspondence table displays all correspondence including those in Fax or email formats in the table below.

In addition to the above, a section for recording 'Recipient details' opens below. On clicking 'Add' you can specify recipient details, Mode, Type, provide comments and Save the same.

Comments captured will be appended to Fax / Email sent to recipient. You will then need to click on the 'Send' in the action block for email / fax to be sent from OFSLL. In case the correspondence generation is dependent on any job run, then on click of 'Send' system displays an error message "Fax / Letter not generated. Please try sending later"; else event successful message is displayed.

On the Underwriting screen, these predefined correspondences are as follows:

- Decision Letter
- Adverse Action Letter
- Adverse Conditional Letter

To generate letters on the Underwriting screen

1. Open the Underwriting screen and load the application you want to work with.
2. Click **Correspondence > Letters**.
3. In the **Letters** screen, select the type of letter you want to generate, and click **View Letter**.

UNDERWRITING:

- If you select **Decision Fax**, and click **View Letter**, the system displays the decision letter.

The predefined Decision letter is automatically sent after an application receives a status of APPROVED, REJECTED, or CONDITIONED on the Underwriting screen.

The Decision fax/e-mail is available for Loan(fixed and variable rate).

- If you click **Adverse Action**, and click **View Letter**, the system displays the adverse action letter.

The predefined LoanAdverse Action letter is automatically sent to the producer after a configurable number of days when an application receives a status of REJECTED on the Underwriting screen.

The Adverse Action letter is available for Loan(fixed and variable rate).

- If you click **Conditional Adverse Action**, and click **View Letter**, the system displays the adverse conditional letter.

The predefined Conditional Adverse Action letter is automatically sent to the producer a configurable number of days after an application receives a status of CONDITIONED on the Underwriting screen.

The Conditional Adverse Action letter is available for Loan(fixed and variable rate).

4. In the **Recipient Details** section, you can send the ad-hoc correspondence. You can specify the following details:

Field:	Do this:
Recipient	<p>Select the recipient from the drop-down list. The list displays the following options:</p> <ul style="list-style-type: none"> - Applicant - Customer - Producer - Others <p>Note: Based on the type of recipient selected the other correspondence options are displayed for selection.</p>

Field:	Do this:
Mode	Select the mode of correspondence from the drop-down list. The list displays the following options: - Fax - Email Note: When the recipient is selected as 'Applicant', the Mode is defaulted to Email.
Type	Based on the recipient selected, the following type of correspondence is listed for selection: - When the recipient is selected as Applicant , you can select the 'Applicant Type' from the drop-down list and 'Type' as either EMAIL/ADHOC. The 'Mode' is defaulted as 'Email'. - When the recipient is selected as Customer / Producer , you can select the 'Mode' as either FAX/EMAIL and 'Type' as FAX/ADHOC or EMAIL/ADHOC respectively. - When the recipient is selected as Others , you can select the 'Mode' as either FAX/EMAIL and 'Type' as ADHOC only.
FAX/Email	Specify the FAX/Email details for correspondence.
Comments	Specify additional information as comments.

5. In the Recipient Details section, click **Save**.
6. Click **Send** to FAX/Email the correspondence details to the specified recipients.

System validates the correspondence details and generates a PDF document through BI Publisher with the Correspondence details. The same is emailed to the specified recipient as an attachment and a system generated comment is updated in 'Comments' Tab. The correspondence consists of following header details:

Alert	Type & Subtype	Comment	Comment By	Comment Date
N	System Generated	<Type> <Correspondence type> sent to <Recipient Type> through < Mode> to <'Email' id>	Logged in user	Current System date with time stamp

7.16 Tools Tab

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

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

8. Funding

8.1 Introduction

At this stage of the Loan origination process, the application has been entered into Oracle Financial Services Lending and Leasing and approved manually by an underwriter or by the system. The next step is to view and complete the contract information and make a funding decision to finance or reject the application. This is accomplished by using the Funding screen.

This chapter explains how to:

- Load an application on the Funding screen
- Change the status of the application to begin funding process
- Verify the applicant information
- View the credit pull and underwriting information
- Verify the collateral
- Add comments and tracking attributes
- Complete the Contract screens
- View an application's contract edits
- Audit changed fields and status history
- Change the status at the end of the funding process.

8.2 Funding (an overview)

In Oracle Financial Services Lending and Leasing, the funding process follows these basic steps:

1. Open the Funding screen and load the application you want to work with.
2. In the Funding screen's Applications master screen, Change the status of the application to APPROVED - VERIFYING.
3. Using the Funding screen's Applicants link, view and verify information about the applicant (data recorded from the Application Entry screen). This includes verifying the applicant's actual address and employment information.
4. Using the Funding screen's Decision link, view and verify information supplied during the credit bureau pull and underwriting process. This is display only information and cannot be edited.
5. Using the Funding screen's Collateral link, view and verify information regarding the collateral for the application.
6. Using the Funding screen's Contract link, complete the truth-in-lending information.
7. In the Funding screen's the Applications master screen, change the status to FINAL DOCUMENT CHECK.
8. Using the Funding screen's Verification link, view any errors and warnings that prevent the status change.
9. Make changes to the application data that correct the errors until you can change the status.

When the system changes the status of the application to FINAL DOCUMENT CHECK, it sends the application to a supervisor or Loan officer queue where it is viewed and verified.

After this, the application's status is changed to APPROVED - VERIFIED. If the supervisor/Loan officer decides to fund the Loan, he or she will change status of the application to APPROVED - FUNDED.

Loading an Application on the Funding screen

The first step in the funding process is to open the Applications form and manually or automatically load the application you want to work with. You can manually select an application using the Search tab's Criteria and Results screens. If your system is configured to load applications based on work queues, use the Queue field in the Quick Search section.

Refer the chapter **Searching for Application** for more information on the following:

- Using Search Criteria screen
- Using Quick Search section
- Using Result screen
- Loading an application

Funding non OFSLL Loan Applications

Oracle Financial Services Lending and Leasing can readily process credit contracts generated from external system for funding. You can load the credit applications data received from external system into OFSLL through the 'Application Entry' screen and proceed with funding. For more information, refer '[Entering a Credit Application](#)' section.

Once the application is processed or approved through OFSLL funding screen, the external system is intimated with the decision. Those applications can still be processed further in external system itself to validate the contract against approved credit. If agreed, the signed contract documents can be distributed in electronic format to OFSLL for funding. Once Credit Contract is distributed, the 'Contract Type' is automatically changed to eContract/Dealer in OFSLL and notified to the user.

All communications between OFSLL and external systems are recorded into a log and is accessible through Dashboard > System Monitor > Database Server Log Files screen. Also the 'Comments' screen facilitates to exchange information regarding credit contract processing between OFSLL and external system as comments, provided the comment Sub Type is selected as 'OUTBOUND TO INTERFACE' for such communications.

In addition, OFSLL also supports revoking of funded credit contracts worked through external interface by reversing the active transaction in Customer Service > Transaction History > Transaction tab. Whereby the application/account status is changed to 'Void' and subsequently categorized as FLAT CANCEL (indicating as fraud application and funding is withdrawn) or UNWIND (when application still has errors and allowed to update/rectify details and resubmit for funding).

Overall, this process minimizes the application processing time and fastens the funding process.

8.3 Funding Screen's Master Screen

The Funding screen's master screen displays information from the Application Entry and Underwriting screens, such as the application number, product and producer. It also contains

the Status field that allows you to change the status/sub status of the application and begin the funding process.

The screenshot shows the Oracle Financial Services Lending and Leasing application. The main title bar says 'ORACLE' and 'Financial Services Lending and Leasing'. The top navigation bar includes 'Welcome, PRAKRRAO', 'Accessibility', and 'Sign Out (CA)'. The left sidebar has a 'Dashboard' section and a 'Origination' section with sub-options: Sales Lead, Simple Application Entry, Application Entry, Underwriting, Funding, Application Retrieval, Scenario Analysis, Application Documents, Image Maintenance, Reports, Producers, and Vendors. The main content area has tabs for 'Origination x', 'Search/Task', 'Funding' (which is selected), and 'Review Requests (Pending: 0)'. The 'Funding' tab has sub-options: Application, Origination Stage, Producer Name, Producer Contact Number, Existing Customer, Duplicate Application, and Contact. Below these are sections for 'Application' and 'Origination Stage Code'. The 'Application' section includes fields for App #, Dt, Product, Channel, Priority, Company, Branch, Sub Unit, Status, Origination Stage Code, Billing Cycle, Purpose, Producer, Producer Name, Producer Contact Number, Region, Territory, Existing Customer, Duplicate Application, Loan Currency, Class, Sales Agent, Joint, CoSigned, Contact, Lead #, CRB Pull, Override OK, and Warning OK. At the bottom are buttons for 'Save and Stay', 'Save and Return', and 'Return'.

For details on this screen refer [Applications](#) section in **Underwriting chapter**.

After opening the Funding screen and loading the application you want to work with, you must change its status to APPROVED - VERIFYING before you can begin the funding process. This allows you to begin working with the application.

To change the status and begin work on the application on the Funding screen

1. Open the Funding screen and load application you want to verify.
2. In the Funding screen's Applications master screen, use the **Status** field to select APPROVED - VERIFYING.
3. Click **Save** on the Funding screen.

You can now begin making changes to the application.

Funding an Application

After you have verified the application, entered the contract information and completed the contract edits, the application is ready to be funded. Applications can be approved automatically or manually. To manually fund an application, change the status to APPROVED - FUNDED.

After an application is funded, the Loan origination cycle is over. The system moves the application to the Loan servicing module (Customer Service form) where it receives an account number. The system also automatically creates a check requisition for the funded account.

Funding tasks

1. Load the application on the Funding form
2. Change the status and initiate Funding process
3. Verify the applicant information

4. Complete Contract (5) details
5. Verify the documents
6. Generate letters
7. Attempt to change the application status
8. Verify edits
9. Complete Funding

After you approve the application, the information on the Decision tab is unavailable. The application remains in this status of Approved - Verified until a user (usually a supervisor) changes the status to Approved - Funded. When the status is changed to Approved - Funded, the account is created.

8.4 Summary Tab

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

Using this screen, the user can view the applicant details, asset details, ratios (only for Primary Applicant), trade-In, requested details, approved details, itemization, decision history, alerts, comments, and checklist details in the respective section.

To view the Summary

1. Open the Funding screen and load the application you want to work with.
2. Click **Summary**.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads "ORACLE Financial Services Lending and Leasing". The top navigation bar includes "Welcome, PRAKRAO", "Accessibility", and "Sign Out (VA)". The left sidebar menu includes "Dashboard", "Origination", "Sales Lead", "Simple Application", "Application Entry", "Underwriting", "Funding", "Applicant", "Ratio", "Scenario Analysis", "Application Docu", "Image Maintenan", "Reports", "Producers", and "Vendors". The main content area is titled "Origination x" and shows "Funding: 0000001533" with "Review Requests (Pending: 0)". The "Summary" tab is selected. The "Super Summary" section contains tabs for "Applicant", "Employment", and "Primary Collateral". The "Applicant" tab shows details for "SIGG MARK" (Relation Type: PRIMARY, Name: MARK DOUGLAS SIGG, SSN: xx-xx-8660, National Id: 66-617-2278, Birth Dt: 01/03/1965, Address: 349 HIGH WAY N BRAES FOREST BCH N # 8 EAST CLEVELAND, OH 43123 3924 US, Phone: (413)-528-1262, Own or Rent: RENTS APARTMENT, Stated Amount(Monthly): 300.00, Actual Amount(Monthly): 300.00, Stated Time at Residence(YY/MM): 12/10, Actual Time at Residence(YY/MM): 12/10). The "Employment" tab shows "Type: FULL TIME, Employer: UNDEFINED, Occupation: MANAGEMENT, Title: SR TECHNICAL SPECIALIST, Phone: (508)-635-6231, Stated Income(Monthly): 1,870.00, Actual Income(Monthly): 1,879.00, Stated Time at Employer(YY/MM): 9/8". The "Primary Collateral" tab shows "Asset Class: NEW VEHICLE, Year: 2015, Make: AUDI, Model: A4, Mileage: 0, Wholesale Value: 19,000.00, Retail Value: 19,500.00, Source: INVOICE, Year: 2015, Make: DODGE, Model: RAM PICKUP 2500, PayOff Amt (-): 1,000.00, Base Retail Amt: 5,300.00". Other tabs include "Requested", "Decision", "Contract", and "Trade-In".

For details on this screen refer [Summary Tab](#) section in [Underwriting chapter](#).

8.5 Applicants Tab

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

To verify information about an applicant

1. Open the Funding screen and load the application you want to work with.
2. In the Funding tab, click **Applicants**.
3. In the Applicants Details section, select the applicant you want to verify and click **Edit**.

For details on this screen refer [Applicant Tab](#) section in **Underwriting** chapter.

8.6 Business tab

If this application is an SME Loan (defined in the Applications section Class field as SMALL BUSINESS), the Business Applicant link appears on the Funding link bar. This link displays the small business information recorded on the application entry process. You can edit the Funding screen at anytime in the following steps. Remember to save your work with each change.

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

For more information about the individual fields in this section, see the **Application Entry** chapter.

To verify business information from the Business Applicant link

1. Open the Funding screen and load the application you want to work with.
2. Click **Business Applicant**.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination' and displays the 'Business' tab. The 'Business Details' section contains the following data:

Organization Type	Business Type	Business Name	Legal Name	Tax ID #	Start Dt	# of Employees(Cur)	# of Employees	Contact Person	Business Check
S CORP	SERVICE	MARK LLP	MARK LLP	8998	01/01/2013	7	7	TEST	TEST

Below this, the 'Address Information' section shows:

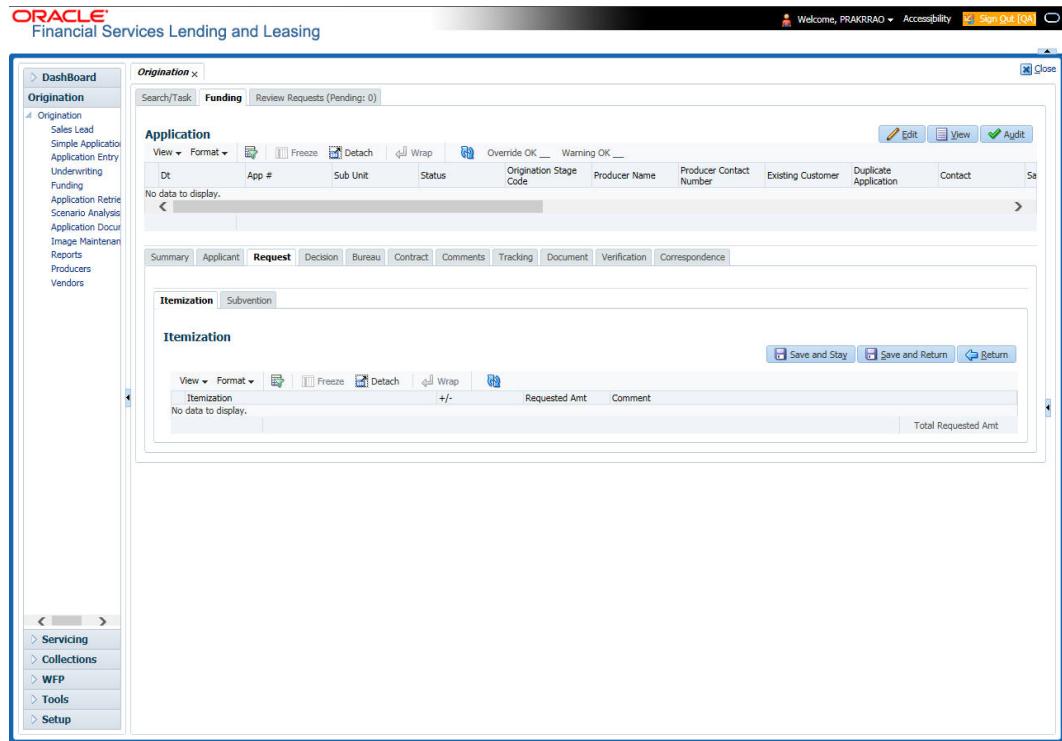
Address Type	Country	Address #	City	State	Own/Lease	Comment	Postal Type	Street Pre	Street Name
WORK	UNITED STATES	8998	ALPHARETTA	GEORGIA	BUYING HOME		NORMAL ADDRESS	NORTH	

The left sidebar shows a navigation tree with 'Origination' selected, and the bottom sidebar has links for 'Servicing', 'Collections', 'WFP', 'Tools', and 'Setup'.

For details on this screen refer [Business Tab](#) section in **Underwriting** chapter.

8.7 Request Tab

System displays the calculated Payment, Interest Rate, Term and Loan Amount in the Request tab.



For details on this screen refer [Request Tab](#) section in [Underwriting](#) chapter.

8.8 Decision Tab

With the Decision tab, the system displays information gathered during the underwriting process. Depending on the type of application you are working with, system displays Loan information. On Clicking Calculate, the user can calculate the Loan amount, rate, term, and payment.

The fields on the Decision screens and sub screens are described in detail in the Underwriting chapter.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination x' and displays the application number '0000001533'. The 'Decision' tab is selected. The 'Decision Information' table contains the following data:

Current	Grade	Score	Max Advance Amt	LTV1	Max Financed Amt	LTV2	Decision Term	Decision
Y	D GRADE	0	18,900.00	95.50	18,900.00	95.50	15	4.1
N	D GRADE	0	18,900.00	95.50	18,900.00	95.50	15	4.1
N	D GRADE	0	18,900.00	95.50	18,900.00	95.50	15	4.1
N	D GRADE	0	18,900.00	95.50	18,900.00	95.50	15	4.1

Below the table, the 'Pricing' section shows:

Pricing	VEHICLE LOAN PRICING-FR	Status	REJECTED	Decision Dt	02/01/2016
Current		Sub Status	AUTO REJECTED	Underwriter	INTERNAL

The 'Approved' section displays various financial parameters:

Decision Term	15	Down Pmt Amt	1,890.00	Bureau 1	EXP
Pmt Amt	1,302.31	Max Advance %	0.0000	Bureau 2	
Index	FLAT RATE	Max Advance Amt	18,900.00	Bureau 3	
Index Rate	0.0000	Max Financed %	0.0000	Grade	D GRADE
Decision Margin Rate	4.9900	Max Financed Amt	18,900.00	Score	0
Decision Rate	4.9900	Maturity Index	FLAT RATE	Collateral Value	19,790.00
Pricing Buy Rate	2.9900	Maturity Margin Rt	4.9900	LTV1	95.50
Approved Buy Rate	2.9900	Balloon Amt	0.00	LTV2	95.50

For details on this screen refer [Decision Tab](#) section in **Underwriting** chapter.

8.9 Bureau Tab

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

To verify the credit bureau data using the Bureau tab

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

2. Click Bureau

For details on this screen refer [Bureau Tab](#) section in [Underwriting chapter](#).

8.10 Contract Tab

The screens associated with the Contract link are the core of the funding process. They allow you to perform the important task of completing the truth-in-lending details. These screens include information mandated by Regulation Z; information about the financed amount, the payment schedule, the total of these payments, the finance charge, the resulting annual percentage rate (calculated according to Federal/Central bank guidelines; that is, within 125% of the Treasury OCC calculated APR) for the conventional Loan, and internal rate of return for Islamic Loan. Use the Loan packet to supply the required information.

In completing the truth-in-lending details on the Contract link, you will enter Loan information. The truth-in-lending details must be completed before a Loan can be funded.

The tabs opened from the Contract link share the following sub tabs:

- Contract (2)
- Repayment
- Itemizations
- Trade-In
- Subvention
- Insurances
- ESC
- Escrow
- Compensation
- Proceeds
- Disbursement

- Fees
- ACH
- Coupons
- PDC
- References
- Real Estate

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

To enter the contract details

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** tab.
- If the application you opened is for a Islamic Loan, the Loan screen appears.
3. Using the information in the contract packet, complete the **Contract** section.

(The system calculator may be used when completing this section. For more information, see the **Tools** chapter.)

4. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Contract section	
Contract Rcvd Dt	Specify the contract received date.
Contract Dt	Specify the contract date.

Field:	Do this:
Instrument	Select the required instrument from the drop down list and click on Load Instrument Details .
Amt Financed	Specify the amount financed: the Loan amount applied minus the prepaid finance charges. Prepaid finance charges can be found on the Good Faith Estimate/Settlement (HUD-1 or 1A). For example, if the borrower's note is for \$100,000 and the prepaid finance charge total is \$5,000, the amount financed would be \$95,000. The amount financed is the figure on which the annual percentage rate (APR) is based.
Loan Term	Specify the term/number of payments.
Index	Select the index.
Index Rate	View the index rate.
Contract Margin Rate	Specify the margin rate.
Contract Rate	View the interest rate.
Balloon Method	View the balloon payment method.
Balloon Amt	Specify the balloon amount.
Due Day	Specify the due day.
1st Pmt Dt	Specify the first payment date.
Maturity Dt	Specify the maturity date.
Finance Charge Amt	Specify the finance charge: the amount of interest, prepaid finance charge, and certain insurance premiums (if any) that the borrower will be expected to pay over the life of the Loan.
Total of Pmts	Specify the total of payments.
Down Pmt Amt	Specify the down payment amount.
Total Sale Price	Specify the total sales price.
Payment Amt	Specify the payment amount.
Final Pmt Amt	Specify the final payment amount. This amount will be same as that in the Payment Amt field when the installment method is EQUAL PAYMENTS. (required).
Repmt Currency	Specify the currency to be used for repaying the Loan.
Principal Balance	View the principal balance on the Loan.

Field:	Do this:
APR	Specify the annual percentage rate: the cost of the Loan in percentage terms taking into account various Loan charges of which interest is only one such charge. Other charges which are used in calculating the APR are private mortgage insurance of FHA mortgage insurance premium (when applicable) and prepaid finance charges (Loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading these charges over the life of the Loan, which results in a rate higher than the interest rate shown on the mortgage/deed-of-trust note. If interest was the only finance charge, then the interest rate and the annual percentage rate would be the same.
Verified Dt	Specify the contract verification date.
Verified By	View the user id who verified the contract.
Signing Dt	Select the signing date on when the documents is signed.
Probable Delivery Dt	Select the probably delivery date.
Note: For Islamic products the following additional fields will be displayed.	
Residual Income	View the residual income for the residual days.
Residual Days	View the number of residual days.
IRR	View the interest rate of return.
Profit Rate	View the profit rate (display only).
Instrument Details – An instrument is a contract with specific rules tied to it. An instrument associated with the application indicates OFSLL of the type of contract being used for the approved loan. Items defined in the contract are “locked in” when you select the instrument from drop down list and click on “Load Instrument Details”. These values cannot be changed on the funding screen. Any changes to the instrument in account will be handled by monetary/non-monetary transactions. The system loads all the rules established by the company that are required at the time of funding; for example, the accrual method, billing method, type of billing, tolerance, due dates, extensions and so on.	
Accrual Method	View the accrual calculation method.
Start Dt Basis	View the accrual start basis.
Base Method	View the accrual base method.
Bill Method	View the billing method.
Bill Type	View the billing type.
Time Counting Method	View the time counting method.
Installment Method	View the installment methods.

Field:	Do this:
Calendar Method	View the Calendar Method.
Start Days	View the accrual start days.
Stop Accrual Days	View the accrual stop days.
ACH Fee Ind	<p>Indicates that the ACH fee should be applied or not. Depending on the status of check box, the ACH fee is applied based following conditions</p> <ul style="list-style-type: none"> - When the check box is selected and the fee amount is ZERO, system will not apply the ACH fee. - When the check box is selected and the fee amount is BLANK, system will apply the ACH fee from Contract setup. - When the check box is selected and the fee amount is specified, system will apply the specified amount and overrides the ACH fee amount mentioned in Contract Setup. - When the check box is not selected, system will apply the ACH fee amount mentioned in Contract Setup.
Promotion Details – If applicable, enter information regarding any promotion associated with the application in the Promotion section	
Promotion	Select the promotion.
Type	View the promotion type.
DLQ Days	View the delinquency days.
Period Type	View the period type.
Period	View the promotion period.
Tolerance Amt	View the tolerance amount (displays only).
Index	View the promotion index (displays only).
Index Rate	View the promotion index rate (displays only).
Promotion Margin Rate	View the promotion margin rate (displays only).
Promotion Rate	View the promotion rate.
Rate Caps and Adjustments section	
Increase Per Year	View the maximum rate increase allowed in a year.
Increase Max Lifetime	View the maximum rate increase allowed in the life of the Loan.
Increase Floor	View the rate cap (minimum).
Increase Ceiling	View the rate cap (maximum).
Decrease Per Year	View the maximum rate decrease allowed in a year.

Field:	Do this:
Decrease Max Lifetime	View the maximum rate decrease allowed in the life of the Loan.
# of Adjs / Year	View the maximum number rate changes allowed in a year.
# of Adjs / Life	View the maximum number of rate changes allowed in the life of the Loan.
Advance section	
Stage Fund Allowed	If selected, indicates that multiple disbursements are allowed.
Draw End Dt	Specify the advance draw end date.
Initial Advance Max Amt	View the maximum initial advance amount.
Initial Advance Min Amt	View the minimum initial advance amount.
Advance Max Amt	View the maximum subsequent advance amount.
Advance Min Amt	View the minimum subsequent advance amount.
Late Charge Allowed	If selected, late charges are allowed during the disbursement period.
Billing Allowed	If selected, billing is allowed during the disbursement period.
Billing Method	View the billing method during the disbursement period.
Draw Period Rate	Specify the applicable interest rate during the disbursement period.
PDC section	
PDC Ind	If selected, indicates that the customer has opted for PDC.
PDC Security Ind	If selected, indicates that the customer has submitted the PDC as a security.
Escrow section	
Allowed	View the escrow allowed indicator. If selected, escrow is allowed for this account.
Opt Out	View the escrow opt out indicator. If selected, escrow is not allowed for this account.
Post Maturity section	
Default Rate	If selected, indicates the default rate is available.
Index	Select the post maturity index.
Post Margin Rate	Specify the post maturity rate.

Field:	Do this:
Billing section	
Pre Bill Days	<p>This is the number of days before the first payment is due that accounts funded with this Loan instrument will be billed for the first payment. Thereafter, the accounts will be billed on the same day every month.</p> <p>If an account has a first payment date of 10/25/2003 and Pre Bill Days is 21, then first payment due will be on 10/04/2003, and then 4th of every month.</p>
Bill Cycle	View the billing cycle.
Payment Caps	
Max Pmt Increase / Year	The maximum payment that can be increased for the year.
Max Pmt Increase / Life	The maximum payment that can be increased in the life of an application.
Others	
Stmt preference mode	<p>Select the account statement preference mode as either Email or PHYSICAL from the drop-down list.</p> <p>By default, the option selected in 'Product' setup screen (Setup > Administration > Products > Contract screen) is displayed.</p>
Recourse Details	
Recourse	View the recourse indicator. If selected, it indicates that there is a recourse associated with the Loan and the following recourse details can be specified.
Recourse Type	Select the recourse type as either 'Partial' or 'Full' from the drop-down list.
Recourse Reason	<p>Depending on the type of recourse selected, you can select the following type of recourse reason from the drop-down list.</p> <p>For recourse type as 'Partial', system defaults the recourse reason as 'Partial'.</p> <p>For recourse type as 'Full', you can select one of the following options:</p> <ul style="list-style-type: none"> - Fraud - Titles - Fraud and Titles - Full - Full and Titles

Field:	Do this:
Recourse Max %	Specify the maximum percentage of recourse allowed. Ensure that the specified amount does not exceed 100% or the amount defined at Contract. Note: You can specify the recourse either in percentage or as flat amount in the below field.
Recourse Amt	If 'Recourse Max %' is not specified, you can specify a flat amount to be allowed for recourse.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

8.10.1 Contract (2) Sub Tab

The Contract sub screen records the application's servicing branch and collector. It also displays additional information regarding the contract not covered on the Loan screen, such as the tolerance, delinquencies, due dates, billings, and extensions.

To complete the Contract sub tab

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Contract** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Servicing Branch	Select the servicing branch for the contract.
Collector	Select the collector for the contract.
Funder	If you are acting as a proxy for a Funder, then you can select the Funder's name from the adjoining options list. The list displays all the associated Funders, Funding Supervisors, and Funding Managers. However, this is not mandatory and can be used while auctioning an application on behalf of another Funder.
Misc section	
Link To Existing Customer	Select to link the application to the existing customer.
Anniversary Period	View the anniversary term.
Default Pmt Spread	View the spread.
HMDA section	
Lien Status	Select the lien status.
HOEPA	Select the home owner equity protection act (HOEPA) code.

Field:	Do this:
Rate Spread	Specify the rate spread. You can calculate this spread from a tool on the Home Mortgage Disclosure Act (HMDA) website.
Others section	
1st Pmt Deduction	View the first payment deduction indicator. If selected, the first payment deduction is in use.
Days	View the first payment deduction days.
1st Pmt Refund	View the first payment refund indicator. If selected, the first payment refund is in use.
Days	View the first payment refund days.
Pre-Pmt Penalty	View the prepayment penalty indicator. If selected, a prepayment penalty can be applied.
% of Term for Penalty	View the prepayment penalty percentage of term.
Pay Off Fee	View the payoff fee indicator. If selected, a payoff fee can be applied to the Loan.
Rebate section	
Rebate Method	View the rebate calculation method.
Rebate Term Method	View the rebate term method.
Rebate Min Fin Chg Method	View the rebate minimum finance charge calculation method.
Rebate Min Fin Chg Value	View the minimum finance charge value.
Acquisition Charge Amt	View the acquisition charge amount.
Tolerance section - This section displays the tolerance details as defined in Setup > Products > Contract screen.	
Refund Allowed	View the refund allowed indicator. If selected, the refund policies in this section are in use.
Refund Tolerance	View the refund tolerance amount.
Pmt Tolerance Amt	View the payment tolerance amount.
Pmt Tolerance%	View the payment tolerance percentage.
Promise Tolerance Amt	View the 'Promise to Pay' tolerance amount.
Promise Tolerance %	View the 'Promise to Pay' tolerance percentage.
Writeoff Tolerance	View the write-off tolerance amount.

Field:	Do this:
Delinquency section	
Late Charge Grace Days	View the late charge grace days.
Delq Grace Days	View the delinquency grace days.
Delq Category Method	View the delinquency category method.
Time Bar Years	View the total number of years allowed to contact the customer starting from the first payment date as defined in Setup > Products > Contract screen.
Due Date section	
Max Due Day Change Days	View the maximum due days.
Min Due Day	View the minimum due day.
Max Due Day	View the maximum due day.
Max Due Day Change Year	View the maximum due day changes allowed (year).
Max Due Day Change Life	View the maximum due day changes allowed (life).
Extension section	
Max Extn Period / Year	View the maximum extension allowed (year).
Max Extn Period / Life	View the maximum extension allowed (life).
Max # Extn / Year	View the maximum number of extensions allowed (year).
Max # Extn / Life	View the maximum number of extensions allowed (life).
Minimum # Payments	View the minimum number of payments.
Extension Gap in Months	View the extension gap in months.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

8.10.2 Repayment Sub Tab

The Repayment sub screen records the application's advance information, repayment schedule, and skipped repayment months for variable rate Loan.

To complete the Repayment sub tab

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Repayment** sub tab.

3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<u>Repayment section:</u>	
Flexible Repayment Allowed	If this display only check box is selected, then the flexible repayment functionality is set up and allowed for this application's product type.
Type	<p>Select the flexible repayment schedule you want to use from the following: SKIP PERIOD, USER DEFINED, UNDEFINED.</p> <p>If you select the repayment schedule type of SKIP PERIOD, you then select the months for which borrower won't make any payments in the Skip Months section.</p> <p>If you select the repayment schedule type of USER DEFINED, you then enter the repayment schedule requested by borrower in the Schedule section; for example, \$300.00 for first 12 months, \$350.00 for next 18 months, and so on.</p> <p>Note: The borrower may not provide a complete repayment schedule with the contract. Provisions are available with the system to compute the repayment schedule for remaining periods at a later time, if borrower provides partial repayment schedule.</p>
<u>Skip Months section</u>	
Jan	If selected, indicates that repayment is skipped for January.
Feb	If selected, indicates that repayment is skipped for February.
Mar	If selected, indicates that repayment is skipped for March.
Apr	If selected, indicates that repayment is skipped for April.
May	If selected, indicates that repayment is skipped for May.
Jun	If selected, indicates that repayment is skipped for June.
Jul	If selected, indicates that repayment is skipped for July.
Aug	If selected, indicates that repayment is skipped for August.
Sep	If selected, indicates that repayment is skipped for September.
Oct	If selected, indicates that repayment is skipped for October.
Nov	If selected, indicates that repayment is skipped for November.
Dec	If selected, indicates that repayment is skipped for December.
<u>Extendable Balloon section</u>	
Max Term	Specify maximum number of payments.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

5. In the **Repayment Schedule** section, click **View**.

6. View the following information:

Repayment Schedule section	
Note: Complete the Schedule section only if you have entered USER DEFINED in the Repayment section's Type field. Click Add to make new entries.	
Seq	Specify the sequence number of the repayment schedule.
Pmt Amt	Specify the repayment amount borrower agreed to pay during the schedule.
# of Pmts	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
Generated	If selected, indicates that the schedule is system generated.
Enabled	If selected, indicates that the schedule is enabled.

7. In the **Payment Change Schedule** section, click **View**.

8. View the following information:

Payment Change Schedule section	
Seq	Specify the payment sequence number.
Option Type	Select the option type.
Frequency	Specify the payment change frequency.
Period	Specify the period.
# of Adj	Specify the number of adjustments.
Value	Specify the adjustment value.

8.10.3 Itemizations Sub Tab

The system lists the distribution of the Loan proceeds on the Itemizations sub screen when you choose Select Instrument on the Contract link. It lists amounts paid to the borrower directly, amount paid to the borrower's account, and amount's given on the borrower' behalf to third parties. Itemizations are categorized according to advances, finance fees, prepaid fees, producers or escrows. If you have entered itemization amounts during application entry or underwriting, you will see these values in the Amount or Approved Amt columns.

The Itemizations sub screen offers the option of computing the values for itemization according to a itemization formula associated with the selected instrument based on system setup.

If you require any new itemizations, you can add them using the Setup menu Products command. (For more information, see the Products chapter in the Setup Guide.)

To complete the Itemizations

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Itemizations** sub tab.

3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Itemization	View the itemization.
+/-	View whether the itemization is added or subtracted.
Amount	View the amount.
Approved Amt	View the approved amount. This is information recorded on the Underwriting screen.
Discount Rate	Specify the discount rate.
Tax	View whether the itemization is taxable (Sales) if box is selected.
Slr	View the seller payment.
Itemization Formula	View the itemization type.
Itemization Type	View the itemization type.
Prefunding Status	View the prefunding status.
Pmt Dt	View the payment date.
Pmt Ref #	View the payment reference number.
Comment	Specify additional comments, if any.

4. Choose the option button for the type of itemization you want to use: **Advance, Financed Fees, Pre-Paid Fees, Producer or Escrow**.
5. In the **Amount** column, enter the amount corresponding with what is listed in the **Itemization** column.
6. If the **Itemization Formula** field contains an entry other than **UNDEFINED**, you can choose **Compute** to auto-compute the value in the **Amount** field using a predefined itemization formula.

Itemization formulas are created on the Product Setup screen's Origination Fees screens. (For more information, see the **Org. Fees tab** section of the **Products** chapter in the **Setup Guide**.)

To ensure you create the correct computed value, choose Compute after entering values for all base itemizations; that is, values of all such itemizations with an Itemization Formula of **UNDEFINED**.

You can also manually enter amounts for auto-computed itemizations.

If you click Initialize, the system sets the values of auto-computed itemizations to 0 (zero).

7. If you choose, use the **Comment** field to add remarks.
8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

8.10.4 Trade-In Sub Tab

If there is any information regarding an itemized trade-in, use the Trade-In sub screen to enter the details in the system (This sub screen might already contain information supplied during the underwriting process.)

To complete the Trade-In sub screen

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Trade-In** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

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

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

8.10.5 Subvention Sub Tab

With the Subvention sub screen, you can enter the subvention information and calculate the subvention amount, as well as override the calculated subvention amount. The participant's information is automatically populated based on the selected subvention plan.

To use the Subventions sub screen

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Subventions** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.
4. A brief description of the fields is given below:

Field:	Do this:
<u>Subvention section:</u>	
Plan	Select the subvention plan code.
Description	View the subvention plan description
Sub Plan	Select the sub plan.
Sub Plan Description	Select the subvention sub plan.
Subvention Type	View the subvention type
Subvention Amount	View the subvention amount for the plan.
Include	If selected, indicates that the subvention is included.

5. Click View in the Subvention Details section.

View the following:

<u>Participants section:</u>	
Participant	View the participant.
Participant Type	View the participant type
Collection Method	View the collection method.
Rate	View the subvention rate.
Rent Factor	View the subvention rent factor.
Calculation Method	View the subvention calculation method.
Factor	View the factor.
Calculated Amount	View the calculated subvention amount.
Subvention Amount	Specify the subvention amount.
Total Subvention Rate	View the total subvention rate.

Total Subvention Amount	View the total subvention amount.
Include	If selected, indicates that the subvention is included.

6. Click **Initialize** to reset the subvention amount to zero.
7. Click **Calculate** to calculate the subvention amount.
8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

8.10.6 Insurance Sub Tab

If there is any information regarding an itemized insurance amount, enter the details on the Insurance sub screen. The Insurance sub screen also enables you to calculate the commission if there is a commission rule defined during Contract setup.

To complete the Insurance sub tab

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Insurance** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Insurance Plan	Select the insurance plan associated with the financed insurance product.
Insurance Type	View the insurance type associated with the insurance plan.
Sub Type	Select the insurance sub type offered under the insurance plan.
Insurance Company	Specify the insurance company associated with the insurance plan. The system populates the default insurance plan defined during product setup.
Policy #	Specify the insurance policy number.
Effective Dt	Specify the insurance effective date.
Term	Specify the insurance term.
Expiry Dt	Specify the insurance expiry date.
Commission Rule	View the insurance premium amount.
Premium Amt	Specify the insurance premium amount.
Commission Amt	View the insurance commission amount.
Phone	Specify the insurance company's primary phone number.
Extn	Specify the insurance company's primary phone extension.
Phone	Specify the insurance company's alternate phone number.
Extn	Specify the insurance company's alternate phone extension.

Field:	Do this:
Beneficiary section	
Primary	Specify the primary beneficiary of the insurance.
Secondary	Specify the secondary beneficiary of the insurance.
Cancellation/Refund section	
Cancellation Refund Allowed	If selected, a refund is allowed. A selected box indicates that the insurance premium can be rebated to the customer in case of early payoff.
Grace Days	View the number of grace days allowed for cancellation without charging a cancellation fee.
Calculation Method	View the insurance premium refund/rebate calculation method to be used when insurance is cancelled.
Grace Days Cancellation Fee Allowed	If selected, indicates that cancellation fees during grace is allowed.
Cancellation Fee	View the amount of the cancellation fee to be charged when the insurance is cancelled.

4. If you click the **Calculate** button, the system computes the commission based on the commission method in the **Cancellation/Refund** section.

The commission appears in the **Commission Rule** and **Commission Amt** fields of the Policy Information section.

It also appears on the **Itemizations** sub screen.

You can overwrite the suggested value if you choose.

5. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

8.10.7 ESC Sub Tab

If there is information regarding an itemized extended service contract or warranty amount, enter the details on the ESC sub screen.

To complete the ESC (extended service contracts) sub tab

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > ESC** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.
4. A brief description of the fields is given below:

Field:	Do this:
Warranty Information section	
Service Contract	View the extended service contract type.
Policy #	Specify the ESC number.

Field:	Do this:
Effective Date	Specify the ESC effective date.
Term	Specify the ESC term.
Expiration Dt	Specify the ESC expiry date.
Premium Amt	View the ESC premium amount
Commission Amt	View the commission amount.
Commission Rule	View the commission rule.
Warranty Company	Specify the ESC company's name.
Comment	Specify comment if any.
Phone No	Specify the ESC company's primary phone number.
Extn	Specify the ESC company's primary phone extension.
Phone No	Specify the ESC company's alternate phone number.
Extn	Specify the ESC company's alternate phone extension.
Cancellation/Refund	
Allowed	Check this box to allow cancellation/refund.
Method	Specify the method of cancellation/refund.

5. In the **Cancellation/Refund** section, view the following information.
 - If the **Allowed** box is selected, a refund is allowed. A selected box indicates that the ESC premium can be rebated to the customer in case of early payoff.
 - The **Method** field displays the refund method.
6. If you click the **Calculate** button, the system computes the commission based on the commission method in the **Cancellation/Refund** section.

The commission appears in the **Commission Rule** and **Commission Amt** fields of the Warranty Information section.

It also appears on the **Itemizations** sub screen.

You can overwrite the suggested value if you choose.
7. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

8.10.8 Escrow Sub Tab

If there is escrow information selected on the Itemization sub screen, enter information about it on the Escrow sub screen. The Escrow sub screen records escrow details regarding disbursement, insurance, and property tax -- information that is parsed to the Customer Service screen on the Customer Service (2) master tab, where it is available for maintenance.

This sub tab is available if escrow is allowed for the instrument selected on the Loan screen.

The Escrow Analysis screen enables you to view and perform the initial escrow analysis. You can perform multiple analyses; however, the system records only the most recent analysis.

To complete the Escrow sub screen

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Escrow** sub tab.
3. The **Escrow Information** section displays information regarding the escrow recorded on the Itemization sub screen. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	View:
Escrow	The escrow itemization code and description.
Escrow Type	The escrow type.
Escrow Sub Type	The escrow sub type.
Advance Amt	The amount that's been approved for the Item in the itemization screen under the escrow.
Required Escrow	If selected, indicates that this is mandatory itemization and customer can not opt out of this escrow item.
Cushion Allowed	If selected, indicates that cushion is allowed.

4. Select the **Opt Out** box only if you want to ignore this particular escrow.
5. In the **Disbursement** section, enter the following information:

Field:	Do this:
Rule	Select disbursement rule.
Yearly Amt	Specify yearly disbursement amount.
Account #	Specify reference account number for vendor. Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Vendor	Specify the vendor name.
Maturity Dt	Specify the maturity date, if one exists.

6. If this escrow involves an insurance, use the **Insurance** section to enter the following information:

Field:	Do this:
Coverage Type	Specify the coverage type.
Coverage Term	Specify the coverage term.
Policy #	Specify the policy number.
Coverage Amt	Specify the coverage amount.

Field:	Do this:
Effective Dt	Specify the effective date.
Expiration Dt	Specify the expiration date.

7. If this escrow involves a tax, use the **Tax** section to enter the following information:

Field:	Do this:
Property Tax Type	Specify property tax code.
Comment	Specify a comment.

8. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

8.10.9 Compensation Sub Tab

The Compensation (Loan) sub tab records and displays the terms of compensation between the finance company and the dealer for Loan transactions.

To complete the Compensation (Loan) sub screen

1. Open the Funding screen from the **Origination** master tab's **Funding** bar link and load the application you want to work with.
2. Click the **Contract > Compensation** sub tab.
3. On the Compensation sub screen's **Compensation** section, select in the **Compensation Plan** section the compensation plan you want to use.
4. Click **Load**.

The system loads the following information on the Compensation sub screen:

Field:	Do this:
Compensation section	
Compensation Plan	View the compensation plan.
Disbursement Method	View the compensation payment method.
Calculation Method	View the compensation calculation method.
Chargeback section	
Paid Calc Method	View the charge back calculation method (early payoff).
Early Payoff %	View the early payoff percentage.
Paid Basis	View the charge back paid basis.
Early Payoff Term	View the early payoff term.
Early Payoff Days	View the charge back early payoff days.
Charge off Calc Method	View the charge back calculation method (charge off).
Charge off %	View the charge back percentage (charge off).

Field:	Do this:
Charge off Basis	View the charge back basis (charge off).
Charge off Term	View the charge back term (charge off).
Days	View the charge back days (charge off).
Calculation section	
Spread Formula	View the compensation spread formula.
Buy Rate	Specify the buy rate.
Factor %	View the compensation factor.
Addl Factor %	View the additional compensation factor.
Max Spread %	View the maximum spread or percent allowed.
Upfront %	View the upfront compensation percentage.
Flat Amt	View the flat amount.
Upfront Compensation Amt	View the compensation amount paid upfront.
Rem Compensation Amt	View the compensation amount remaining.
Compensation Amt	View the compensation amount.

5. Make any necessary changes in the **Buy Rate** field.

6. Click **Calculate**.

The system displays the details and amounts for this compensation plan.

8.10.10 Proceeds Sub Tab

The Proceeds sub screen displays the payment amount due to the dealer, based on the Compensation and Itemization sub screens. It is a view only sub screen, though you can record comments.

To use the Proceeds

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Proceeds** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Itemization	View the proceed itemization.
+-	View whether the itemization is added to or subtracted from the total proceeds.
Amount	Specify the amount.

Field:	Do this:
Currency	Specify the currency of the proceed.
Comment	Specify a comment.
Total Amount	View the total amount.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

8.10.11 Disbursement Sub Tab

The Disbursement sub screen records how the Loan payment is disbursed and records payments to third parties such as the Department of Motor Vehicles. This sub screen needs to be completed if there is an itemized disbursement.

To complete the Disbursement sub screen

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Disbursement** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Disbursement section	
Validate Payee	Check this box to validate payee.
Description	View the disbursement description.
Number	Specify the disbursement party's number.
Payment Mode	Select the payment mode.
Name	Specify the company name.
Account #	Specify the account number. Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Amount	View the payment amount.
Currency	Specify the currency.
ACH Account Type	Specify the account type.
Account #	Specify the ACH account number. Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
ACH Bank	Specify the bank number.

Field:	Do this:
ACH Routing #	Specify the routing number.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	<p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).</p> <p>Note: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p>
Comment	Specify a comment.
Country	Select the country.
Address Line 1	Specify the address line 1.
Address Line 2	Specify the address line 2.
Zip	<p>Specify the zip code.</p> <p>For non US country, you have to enter zip code.</p>
City	Specify the city.
State	Select the state.
Phone 1	Specify the primary phone number.
Extn	Specify the primary phone extension.
Phone 2	Specify the alternate phone number.
Extn	Specify the alternate phone extension.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Disbursement tab will display the records only if a third party itemization is maintained during contract setup.

8.10.12 Fee Sub Tab

The Fee sub screen is a view-only table displaying what fees on the Loan instrument are in use, based on the contract.

To view the Fee

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Fee** sub tab.

3. In the **Fee** sub screen, view the following display only information:

Field:	Do this:
Fee	View the fee type.
Fee Calc Method	View the fee calculation method.
Txn Amt From	View the minimum transaction amount.
Amount Financed From	View the minimum value of amount financed on the contract.
Percent	View the maximum percentage.
Min Amt	View the minimum fee amount.
Max Amt	View the maximum fee amount.
Enabled	If selected, the fee rule is enabled.

8.10.13 ACH Sub Tab

The ACH sub screen records details about automatic clearing house, if this is a direct deposit payment account; otherwise, it remains empty. This information is used to receive payments, primarily when working with the Payments screen.

To complete the ACH

1. Open the Funding screen and load the application you want to work with.
2. On the Funding screen, click the **Contract** tab, then choose the **ACH** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Bank Name	Specify the bank name.
Routing #	Specify the routing number.
Status	Select the required ACH status from the drop down list. By default, the ACTIVE status is selected.
Default	By default, this check box is selected indicating that the current ACH is the default one. If not, you need to uncheck the same.
Start Dt	Specify the ACH start date. By default the first payment date of the contract is auto populated and can be edited.
End Dt	Specify the ACH end date.
Account Type	Select the account type.
Account #	Specify the account number. Note: If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.

Field:	Do this:
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	<p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).</p> <p>Note: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p>
Pmt Day	Specify the payment day. By default the payment due day specified for the contract is auto populated and can be edited.
Pmt Amt	<p>Specify the payment amount. By default the payment amount decided for the contract is auto populated and can be edited.</p> <p>Note: If the payment amount is specified as ZERO, system will automatically consider the EMI amount.</p>
Pmt Amt Excess	Specify the additional payment (if any). This is the additional amount over and above the regular EMI. Appropriation of this amount is based on the 'Spread' defined in the contract.
Pmt Freq	Select the payment frequency. By default the bill cycle frequency defined for the contract is auto populated and can be edited.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.
5. If there are more than one ACH banks and an optional End Date, click **Add** and repeat steps 3 through 5.

8.10.14 Coupon Sub Tab

The Coupon sub screen enables you to order (or re-order) new coupon books. This sub screen is only available if the bill type for this application is a coupon payment, not a statement.

To complete the Coupon

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Coupon** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Order	Select to order coupon book.
Order Dt	Specify the coupon book order date.
Ordered By	Select the user id of the user who ordered the coupon book.
# of Coupons	Specify the number of coupons.
First Pmt Dt	Specify the first payment date.
Coupon Starting #	Specify the starting number of the coupon book.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

8.10.15 References Sub Tab

The References link enables you to enter any number of people as a reference on the application.

To complete the Reference screen (Contract link)

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > References** link in this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Relationship	Select the reference type.
Name	Specify the reference name.
Status	Select the status of the reference from the drop-down list.
Years	Specify the number of years.
Months	Specify the number of months.
Comment	Specify a comment.
Country	Select the country.
Address Line 1	Specify the address line 1.
Address Line 2	Specify the address line 2.
State	Select the state.
Zip	Select the zip code. For non US country, you have to enter zip code.
Zip Extn	Specify the zip extension.

Field:	Do this:
City	Specify the city.
Phone 1	Specify the reference's primary phone number.
Extn	Specify the reference's primary phone extension.
Permission to call	<p>Check this box if customer has provided permission to contact through the specified phone number.</p> <p>When selected, system auto validates this option against the phone number specified. Atleast one phone number should have the permission to call for successful pre-qualification of the application. Else, an error message is displayed.</p>
Phone 2	Specify the reference's secondary phone number.
Extn	Specify the reference's secondary phone extension.
Permission to call	<p>Check this box if customer has provided permission to contact through the specified phone number.</p> <p>When selected, system auto validates this option against the phone number specified. Atleast one phone number should have the permission to call for successful pre-qualification of the application. Else, an error message is displayed.</p>

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

If you want to add another reference, click Add and repeat steps 3 and 4.

8.10.16 Real Estate Sub Tab

The Real Estate Fields screen records additional information regarding manufactured home Loan.

To complete the Real Estate Fields screen

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > Real Estate**.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Note Transmittal Number	Specify the note transmittal number.
Deed Transmittal Number	Specify the deeding transmittal number.
Cancel/Cashout Transmittal Number	Specify the deeding cancel/cash out transmittal number.
Deed Input Date	Specify the deed input date.
Deed Recording Date	Specify the deed recording date.
Deeding Book Number	Specify the deeding book number.

Field:	Do this:
ConDeeding Page Number	Specify the condeeding page number.
Mortgage Recording Date	Specify the mortgage recording date.
Mortgage Book Number	Specify the mortgage book number.
Mortgage Page Number	Specify the mortgage page number.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

8.10.17 PDC Sub Tab

The PDC sub screen displays any post dated checks associated with the contract.

To complete the PDC

1. Open the Funding screen and load the application you want to work with.
2. Click the **Contract > PDC** sub tab.
3. In this section, you can perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
PDC Ind	If selected, indicates that this account involves a post dated check as a method of repayment.
PDC Type	Select the post dated check type, SECURITY CHECKS or POST DATED CHECKS FOR PAYMENT.
Account #	Specify the account number, on which the cheque is drawn.
Routing #	Specify the routing number of the cheque. It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition).
Account Type	Specify the type of the account
Bank Name	Specify the bank name of the customers cheque
Branch Name	Specify the Branch name of the customers cheque
Docket #	Specify the docket number where post dated checks are supposed to be stored.
Check #	Specify the starting cheque number.

Field:	Do this:
Check Dt	Select the check date. In case there are multiple checks being deposited that have sequential serial numbers, the date of the first cheque in the series would be entered in the date field. The remaining cheque dates would be anniversary dates based on the frequency set up. For example, the cheque range could be from 111 to 180. If the date on the first cheque-111 is October 12, 2003 and the frequency is set to Monthly, the next cheque would be picked up for processing on November 12, 2003.
Check Amt	Specify the appropriate cheque amount.
No of Checks	Specify the total number of checks in the range.
Billing Cycle	Select the frequency at which the checks are to be sent for collection.
Comments	Specify any remarks for the details.

4. Click **Generate**.
5. In the **PDC Table** section, select the record you want to work with and enter, view or edit the following information:

Field:	View this:
Select	If selected, indicates that this is the current record.
PDC Type	The type of post dated check in use.
Account #	The account number of the post dated check.
Bank Name	The bank name of the post dated check.
Check #	The check number of the post dated check.
Status	The status of the post dated check.
Check Dt	The check date of the post dated check.
Check Amt	The check amount of the post dated check.
Account Type	The account type of the post dated check.

6. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

8.11 Collateral tab

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

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

A detailed explanation of the fields found on the Collateral link's screens and sub screens can be found in the Application Entry chapter.

To verify information about the collateral

1. Open the Funding screen and load the application you want to work with.
2. Click the **Collateral** link.

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

3. Verify the information regarding the collateral and its sub screens. (This is information that was recorded during the application entry process or gathered during the credit pull.)

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

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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination x' and displays an application record for 'RODRIGUEZ MILDRED' with the ID '0000001536'. The 'Collateral' tab is selected, showing a table for 'Home' collateral. The table includes columns for Dt, App #, Sub Unit, Status, Origin, Producer Name, Producer Contact Number, Co Existing Customer Nu, Duplicate Application, and Contact. The status is 'APPROVED - FUNDED'. The producer name is 'CA-00003 : ACE HEADQUA...' and the contact number is '(818)761-2277'. Below the table, tabs for 'Summary', 'Applicant', 'Business', 'Request', 'Decision', 'Contract', 'Collateral', 'Comments', 'Tracking', 'Document', 'Verification', 'Correspondence', and 'Valuation' are visible. The 'Collateral' tab is currently active. The left sidebar contains a navigation tree with 'Origination' expanded, showing 'Sales Lead', 'Simple Application Entry', 'Application Entry', 'Underwriting', 'Funding', 'Application Retrieval', 'Scenario Analysis', 'Application Documents', 'Image Maintenance', 'Reports', 'Producers', and 'Vendors'. The bottom left sidebar includes 'Servicing', 'Collections', 'WFP', 'Tools', and 'Setup'.

If the collateral is anything other than a vehicle or home, the Collateral link displays information about the other type of collateral.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Origination x' and displays an application record for 'SIGG MARK' with the ID '0000001533'. The 'Collateral' tab is selected, showing a table for 'Other Collateral'. The table includes columns for Dt, App #, Sub Unit, Status, Origin, Stage, Producer Name, Producer Contact Number, Existing Customer, Duplicate Application, and Contact. The status is 'REJECTED - AUTO...' and the origin stage is 'NEW'. The producer name is 'CA-00003 : ACE H...' and the contact number is '(818)761-2277'. Below the table, tabs for 'Summary', 'Applicant', 'Business', 'Request', 'Decision', 'Bureau', 'Collateral', 'Comments', 'Tracking', 'Document', 'Verification', 'Correspondence', and 'Tools' are visible. The 'Collateral' tab is currently active. The left sidebar contains a navigation tree with 'Origination' expanded, showing 'Sales Lead', 'Simple Application Entry', 'Application Entry', 'Underwriting', 'Funding', 'Application Retrieval', 'Scenario Analysis', 'Application Documents', 'Image Maintenance', 'Reports', 'Producers', and 'Vendors'. The bottom left sidebar includes 'Servicing', 'Collections', 'WFP', 'Tools', and 'Setup'.

For details on this screen refer [Collateral Tab](#) section in [Underwriting chapter](#).

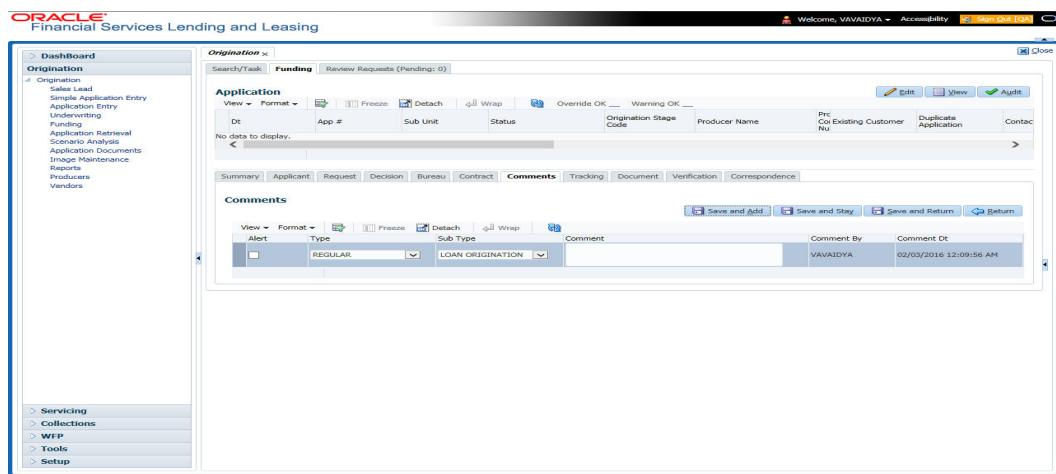
8.12 Comments Tab

When using the Underwriting screen, you can add comments to an application at any time in the underwriting process by using the Comments screen.

Whenever an application is funded by a proxy user, a system generated comment with timestamp is inserted in the comments tab in the format '**<User 1> actioned as proxy for Funder <User2>**'. Here, User 1 refers to the logged in user who has acted on behalf of User2, who is the concerned Funder. The concerned Funder's name will also be selected in Contract Tab > 'Funder' field.

To add comments to an application

1. Open the Funding screen and load the application you want to work with.
2. Click **Comments**.



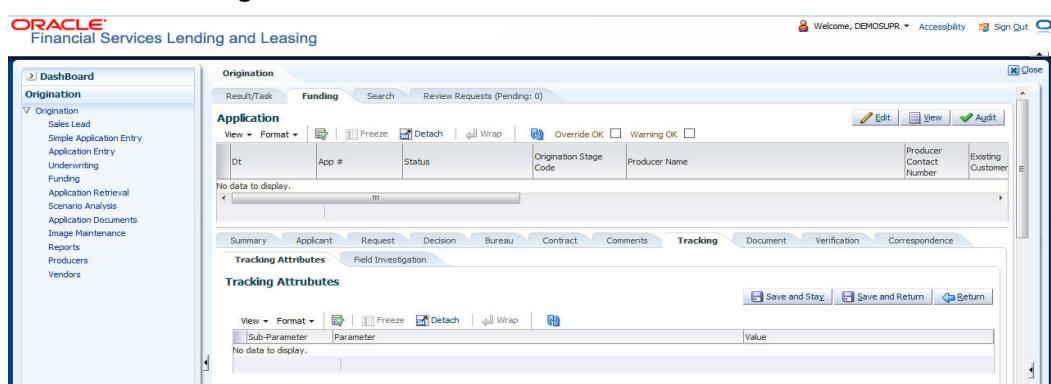
For details on this screen refer [Comments Tab](#) section in **Underwriting** chapter.

8.13 Tracking Tab

When using the Funding screen, you can add tracking attribute information to an application at any time in the underwriting process by using the Tracking Attributes screen.

To enter the tracking attributes for an application

1. Open the Funding screen and load the application you want to work with.
2. Click the **Tracking** tab.



For details on this screen refer [Tracking Tab](#) section in **Underwriting** chapter.

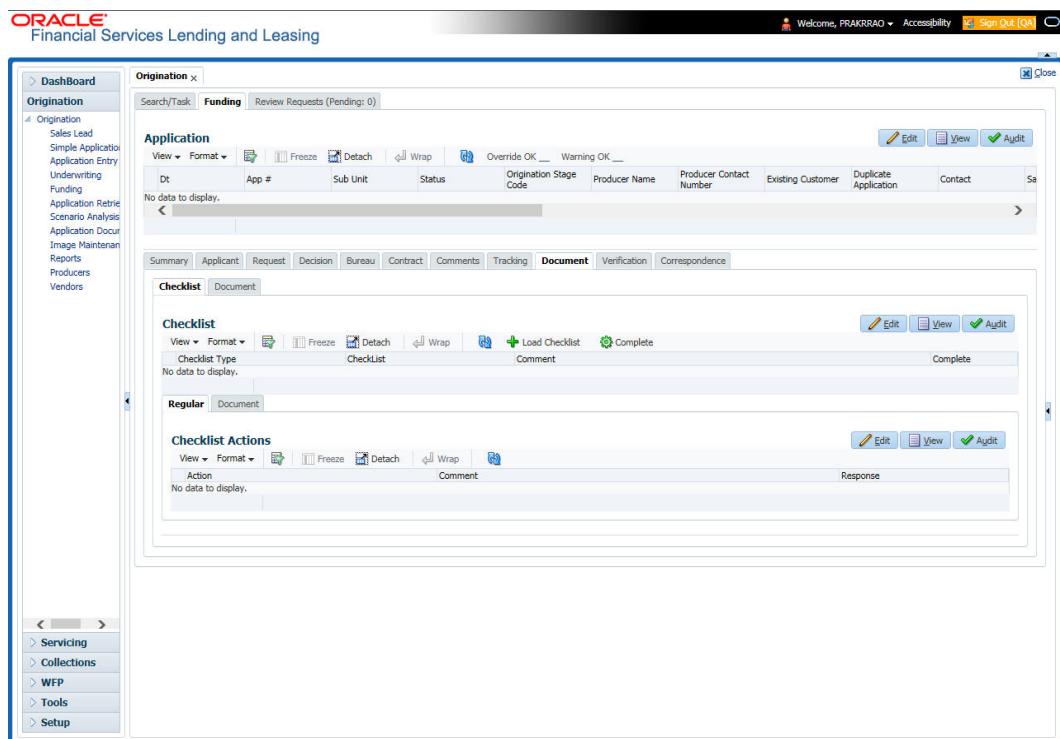
8.14 Document tab

The Document Maintenance link allows you to view documents attached to an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files and add comments regarding a selected document.

For more information, see the chapter Document Management in this User Guide.

To view a document attached with an application

1. Open the Funding screen and load the application you want to work with.
2. Click **Document**.



For details on this screen refer [Document Tab](#) section in [Underwriting](#) chapter.

8.15 Verification Tab

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

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

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

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

The system can be configured to verify different sets of information; for example, the system could check one set of data when checking application entries for completeness and another when approving auto Loan. Each one of these "edit types" has its own set of "edit details."

Note

The Edit Details section's errors and warnings are created during the setup process.

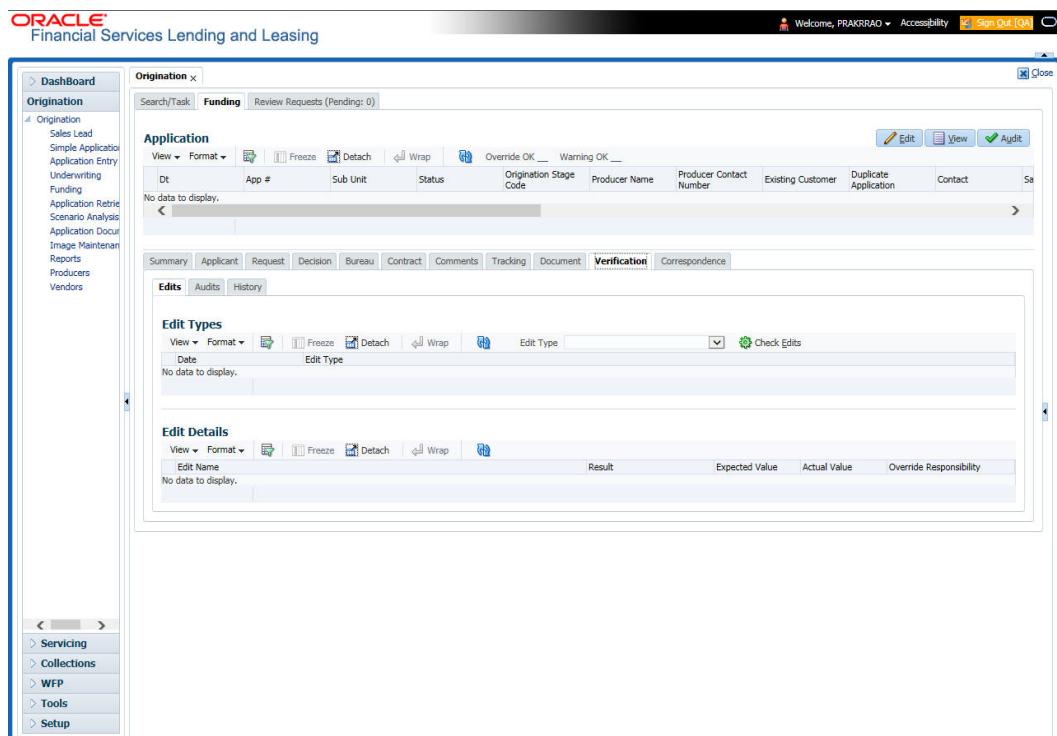
To complete the Verification tab

1. Open the Funding screen and load the application you want to work with.
2. In the Edit Type drop-down list, select 'Application Approval Edits' and click on 'Check Edits' button.

Edit details are displayed in the table below along with the result, expected value, actual value and the override responsibility. This is based on the product and contract set up details that is done initially.

For more information, refer to Configuring Lending and Leasing setup guides.

3. Specify all the information associated with the application on the Funding screen.



- If there are edits with 'Error' entries, verify and correct the data in the respective tabs and repeat step 2 until the 'Error' entries are cleared.
- When there are only 'Warnings' left you can choose to change the status of the application to the next stage in the Origination cycle.
4. When you are finished entering data, on the Funding link bar, click **Verification**.

For details on this screen refer [Verification Tab](#) section in [Underwriting](#) chapter.

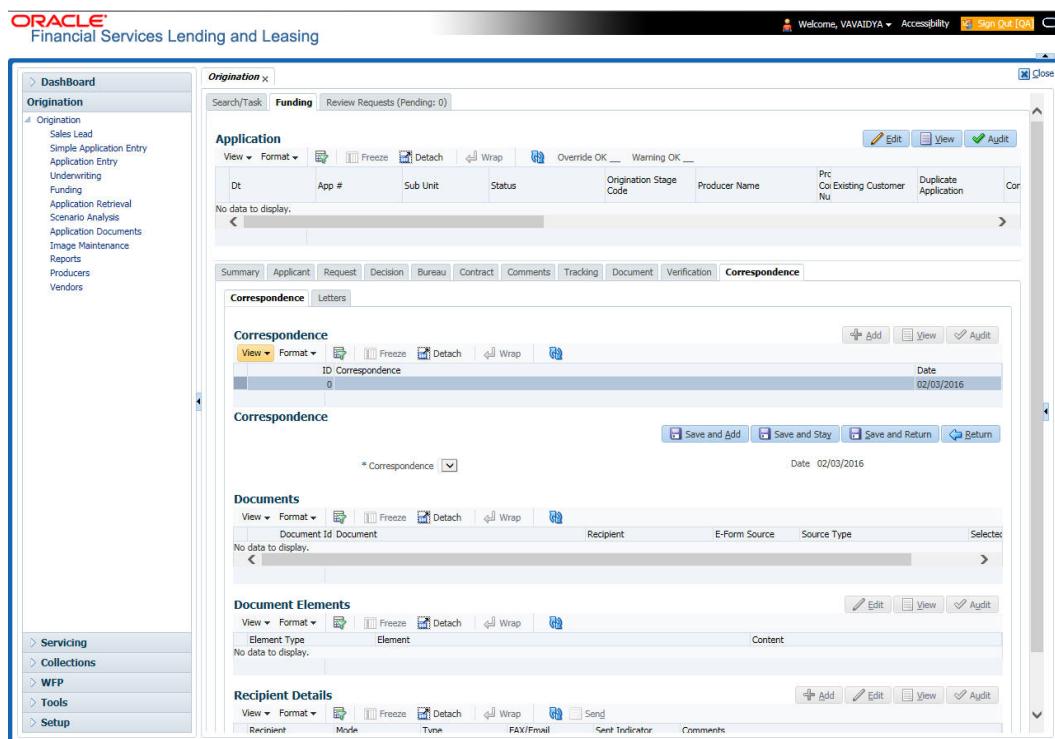
8.16 Correspondence Tab

Ad-hoc correspondence enables you to include information from applications in document templates you create yourself without manually transferring the data. Ad-hoc documents can be generated as either Microsoft Word or PDF files.

Ad-hoc correspondence can be viewed on the Correspondence link's Correspondence screen when you have opened an account. The screen enables you to generate a new letter or view a previously generated letter.

To generate an ad hoc correspondence

1. Open the Funding screen and load the application you want to work with.
2. Click **Correspondence**.



For details on this screen refer [Correspondence Tab](#) section in **Underwriting** chapter.

8.17 Escrow Analysis Tab

If escrow is allowed for the selected instrument, the Escrow Analysis link is available on the Contract drop-down link. This screen enables you to view and perform the initial escrow analysis. When you are satisfied with the analysis, complete the Approval Dt field in the Approval section and save your entry.

The escrow payment for the Loan account starts on the 1st date of the Loan payment month. The disbursement happens on the 10th of the month (as per the disbursement rules). The escrow analysis lasts for a year (12 months) irrespective of the Loan term.

You can perform multiple analysis; however, the Escrow Analysis screen only records the last analysis performed. No record of any earlier analysis is currently available.

To complete the Escrow Analysis screen

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

2. On the Funding screen, Click **Escrow Analysis** tab.

The screenshot shows the 'Origination X' application interface. The 'Escrow Analysis' tab is active. At the top, there is a summary table with columns for Dt, App #, Sub Unit, Status, Origination Stage Code, Producer Name, Prc Co Existing Customer Nu, Duplicate Application, Contact, Sales Agent, Branch, and Proj. A single row is selected for 07/01/2012, App # 0000000245, Status APPROVED - FUNDED, and Origination Stage Code FUNDED. Below this is a table titled 'Analyzed Escrow Items' showing escrow details for COUNTY TAX, with Disbursement Rule JANUARY MONTHLY and Yearly Amt 1,200.00. At the bottom, there is a table titled 'Escrow Analysis' with columns for Date, From Dt, To Dt, Opening Bal (Act), Opening Bal (Est), Cushion Type, Cushion Value, Cushion Amt, Std Pmt Amt, Escrow Pmt Amt, Spread Pmt Amt (+), and Other Pmt Amt (+). A single row is selected for 12/09/2015, 08/01/2012, 07/31/2013, 0.00, 800.20, MONTHS, 2.00, 800.00, 341.73, 500.00, 66.68, and 0.0.

3. In the **Escrow Analysis** section, view or enter the following information:

Field:	View:
Escrow	The escrow item.
Disbursement Rule	The escrow disbursement rule.
Yearly Amt	The escrow disbursement yearly amount.

4. Click **Analyze**.

5. Information on the Analysis Details screen is based on expected cash flow from contract and escrow disbursement setup. Payments received appear before escrow disbursement in any given month. Click **View** in **Escrow Analysis** section.
6. In the following section, enter, view, or edit the following information:

Field:	View:
Parameters section	
Date	The date.
From Dt	The FROM date for the escrow activity.
To Dt	The TO date for the escrow activity.
Opening Bal (Act)	The opening balance actual amount.
Opening Bal (Est)	The opening balance estimated amount. Calculation: cushion amount + low required balance
Cushion Type	The cushion type.

Field:	View:
Cushion Value	The cushion value.
Cushion Amt	The cushion amount. Calculation: as per the shortage /cushion Rule maintenance
Results section	
Std Pmt Amt	The standard payment amount.
Escrow Pmt Amt (+)	The escrow payment amount. Calculation: Yearly Amount/12.
Spread Pmt Amt (+)	The spread payment amount. Calculation: Surplus amount / 12
Other Pmt Amt (+)	The other payment amount.
New Pmt Amt =	The new payment amount. Calculation: standard payment amount + escrow payment amount + spread payment amount + other payment amount
Surplus section	
Surplus /<Shortage Amt>	The surplus shortage amount. Calculation: escrow account balance - opening balance
Refund Amt	The refund amount.

7. Click **View** in the **Analysis Details** section.

8. On the **Analysis Details** sub screen, view the following information:

Field:	View:
Txn Dt	The transaction date.
Transaction	The escrow transaction.
Vendor	The vendor name.
Txn Amt	The amount of the transaction.
Balance Amt (Est)	The estimated amount of balance.
Balance Amt (Act)	The actual amount of balance.

Information on the Analysis Details sub screen is based on expected cash flow from contract and escrow disbursement setup. Payments received appear before escrow disbursement in any given month.

9. If you want to re-analyze the escrow analysis, change the escrow information on the Contract link's screen and sub screens.

If you want to approve the escrow analysis, complete the following information fields on the **Approval** section:

Field:	View:
Approval section	
Approval Dt	The approval date.
Approved By	The person who approved the Loan.

10. Click **Save** on the Funding screen.

8.18 Tool Tab

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

For detailed information on using the tools, refer “Tools” chapter in the document.

9. Tools

Depending on the type of product you are working with during origination, the Tools screens enable you to calculate Loan and Vehicle value details.

Tools in the main menu are standalone and information calculated using them can only be viewed. They cannot be copied to the application / contract.

Whereas, Tools that appear as a sub-tab in Underwriting and Funding Tabs, allows you to import the contract values, do necessary calculations and copy the calculated values to the respective Contract / Decision tabs.

9.1 Loan Calculator

The Loan Calculator screen facilitates you to calculate various parameters. You can also define flexible repayment options, and generate amortization schedules.

This screen is similar to the Loan Calculator screen opened from Underwriting or Funding screens; however, calculators opened from Tools master tab are standalone and do not link calculations or loan information to any specific application.

9.1.1 Parameters

The Parameters section allows you to calculate the payment amount, term, interest rate, loan amount, and blended rate. You can also generate a quote based on the details specified.

In the **Parameters** section, you can select the following parameters:

- Calculate Payment
- Calculate Interest Rate
- Calculate Term
- Calculate Loan Amount
- Calculate Blended Rate

9.1.1.1 Calculating Payments

The **Calculate Payment** option on Loan Calculator screen calculates the standard payment based on information you provide, such as the amount financed, terms, interest rate and finance fee. You can click **Initialize** in **Loan Calculator** screen to clear (or 'refresh') the **Loan Calculator** screen at any time.

To calculate a loan payment

1. Click Tools > Tools > Loan Calculator.

2. Click Initialize and maintain the following fields.

Field:	Do this:
Loan Details Section	
Product Category	Select the category as Standard for conventional loan product and Islamic for the Islamic loan product.
Contract Dt	Specify the contract date. The system displays current date as the default value.
First Pmt Dt	Specify the first payment date. The system displays the date one month from today as default value.
Loan Term	Specify the number of payments.
Maturity Dt	System automatically displays the maturity date based on the values entered for first payment date, term and billing cycle (i.e. Maturity Date = First Payment Date + Term (based on billing cycle)).
Amt Financed	Specify the amount financed.
Pre Paid Fees	Specify the prepaid fees, if any exist.
Financed Fees	Specify the financed fees, if any exist.
Loan Amt	View the estimated loan amount: amount financed plus the pre-paid fees.
Balloon Pmt Amt	Specify the balloon payment amount, if any exist.

Field:	Do this:
Payment/Finance Charge	
Pmt Amt	View the payment amount.
Interest Amt	View the profit amount.
Finance Charge	View the finance charged.
Total of Pmts	View the payment amount.
Final Pmt Amount	View the final payment amount.
Calculator Options	
Billing Cycle	Select the payment frequency.
Balloon Method	Select the balloon method.
Accrual Base Method	Select the accrual base.
Time Counting Method	Select the time counting method.
Installment Method	Select the installment method: EQUAL PAYMENTS or FINAL PAYMENT DIFFERS. For more information, see the Installment method section in this chapter.
Bill Method	Select the billing method as either LEVEL, PERCENTAGE OF PRINCIPAL PLUS INTEREST, INTEREST ONLY, FIXED PRINCIPAL PLUS INTEREST, PERCENTAGE OF OUTSTANDING BALANCE.
Calendar Method	Select the calendar method as 'Hijri' or 'Gregorian' for this loan contract. This field will be enabled only if the product category is selected as Islamic.
Accrual Start Dt Basis	Select to define the start date from when the interest accrual is to be calculated for this loan instrument. If Effective Date is selected, then the interest is calculated from Contract date and if Payment Date is selected then the interest is calculated on basis of (first payment date minus one billing cycle). This field will be enabled only if the product category is selected as Islamic.
Accrual Start Days	Select the actual date from when to start interest accrual for loans is to be calculated. This field will be enabled only if the product category is selected as Islamic.
Rate	
Rate	Specify the interest rate. Note: For Islamic products this field is displayed as 'Profit Rate'.
APR	View the system calculated the Annual Percentage Rate.

Field:	Do this:
First Period section	
Calendar Days	View the number of calendar days between contract date and the first payment date. The calendar days will differ based on the calendar method selected.
Interest	View the profit accrued for the calendar days.

3. Specify the required information and click **Calculate**. The system computes the standard loan payments with the details specified.

Installment Methods

- **Equal Payments:** If you select Equal Payment option, then the repayment amount will be equal for all installments including the final installment.
- **Final Payment Differs:** If you select Final Payment Differs option, then the final repayment amount may be slightly more or less than the outstanding loan amount due to precise rounding calculations. The final payment amount will be equal to the outstanding loan amount.

When completing Frequency fields, note the following:

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

For more information on frequency, see 'Appendix B: Payment Amount Conversions' section.

9.1.1.2 Calculating Interest Rates

The **Calculate Interest Rate** option back-calculates the interest rate and APR using the amount financed, standard payment and terms. It also provides the amortization schedule of the loan.

To calculate an Interest Rate

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Interest Rate**.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
4. After you specify all the required information click calculate. The system computes the payment change schedule.

You can perform the following activities when the Interest Rate is calculated:

- Creating an amortized schedule of payments (Applications screen)
- Copying the Interest Rate Calculations to the Decision tab (underwriting)
- Copying the Interest Calculations to the Contract tab (funding)

9.1.1.3 Calculating Term

The Calculate Term option back-calculates the term and APR using the amount financed and standard payment. It also provides the amortization schedule of the loan.

To calculate an Interest Rate

1. Click **Loan Calculator** tab.

2. In the **Parameters** section, select **Calculate Term**. The system enables the required fields based on this selection.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
4. After you specify all the required information click calculate.
The system computes the payment change schedule.

You can perform the following activities when the term is calculated:

- Creating an amortized schedule of payments (Applications screen)
- Copying the term calculations to the Decision link (underwriting)
- Copying the interest calculations to the Contract link (funding)

The system will use this information during the funding process when you select an instrument.

9.1.1.4 Calculating Loan Amount

The **Calculate Loan Amount** option calculates loan affordability of a customer based on term, payment amount and the rate quoted.

To calculate an Interest Rate,

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select **Calculate Loan Amount**. The system enables the required fields based on this selection.
3. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
4. After you specify all the required information click calculate.
The system computes the payment change schedule.

You can perform the following activities when the Interest Rate is calculated:

- Creating an amortized schedule of payments (Applications)
- Copying the loan amount calculations to the Decision link (underwriting)
- Copying the loan amount calculations to the Contract link (funding)

9.1.1.5 Calculating Blended Rate

The **Blended Rate** option calculates a combined single rate (Blended Rate) for multiple amounts each of at different rates. On selecting this option, system displays the 'Advances' section to add multiple records to derive the blended rate. It also provides the amortization schedule of the loan.

To calculate an Blended Rate,

1. Click **Loan Calculator** tab.
2. In the **Parameters** section, select Calculate **Calculate Blended Rate**. The system enables the Advances section.
3. Click **Add** and maintain the following details:

Field	Do this:
Amt Financed	Specify the financed amount.
PrePaid Fees	Specify the pre-paid fees.

Field	Do this:
Financed Fees	Specify the financed fees.
Balloon Pmt Amt	Specify the balloon payment amount.
Rate	Specify the rate.
Payment Amt	The system displays the calculated payment amount on clicking 'Calculate' button.
Interest Amt	The system displays the calculated interest amount on clicking 'Calculate' button.
Action	Click add button to add next contract details.

4. Perform any of the Basic Actions mentioned in Navigation chapter.
5. Specify the required information. (Refer the section **Calculating Loan Payment** in this chapter for more information.)
6. After you specify all the required information click calculate.
The system computes the blended rate of contracts.

You can perform the following activities when the Blended Rate is calculated:

- Creating an amortized schedule of payments (Applications)
- Copying the loan amount calculations to the Decision link (underwriting)
- Copying the loan amount calculations to the Contract link (funding)

9.1.2 Repayment Options

If the calculation involves flexible repayment options, you can include the same through the following options:

Option	Description
Flexible Repayment Allowed	Select the check box to include a flexible repayment schedule in calculation. On selection, the following sections are enabled. <ul style="list-style-type: none"> • REPAYMENT SCHEDULE • PAYMENT CHANGE SCHEDULE • RATE SCHEDULE Based on the selection of repayment type in the subsequent field, any or all of the above sections are enabled to define the required flexible repayment schedules.
Type	Select any of the following repayment type that you want to use from the drop-down list. <ul style="list-style-type: none"> • UNDEFINED • SKIP PERIOD • USER DEFINED • GRADUATED PAYMENT • EXTENDABLE BALLOON

1. Depending on the repayment type selected, complete the following sections:

- If you have selected the type as UNDEFINED (default), you can specify only the 'Rate Schedule' as explained in step 2.
- If you have selected the type as SKIP PERIOD, select the months which you want to exclude in repayment schedule by selecting the adjacent check box.
- If you have selected the type as USER DEFINED, click **Add** in 'Repayment Schedule' section and specify the following information:

Field:	Do this:
Seq	Specify the sequence number of the repayment schedule.
Pmt Amt	Specify the repayment amount borrower agreed to pay during the schedule.
# of Payments	Specify the number of payments borrower agreed to pay for stated repayment amount during this schedule.
Generated	View if the repayment schedule is generated.

- If you have selected the type as GRADUATED PAYMENT, click **Add** in 'Payment Change Schedule' section and specify the following information:

Field:	Do this:
Seq	Specify the sequence number in which the repayment is calculated. It prioritizes the calculation.
Option Type	Select the repayment option type: STEP UP, STEP DOWN and BULLET.
Frequency	Select the frequency of payment. The default value is TERM.
Period	Specify the loan period.
# of Adj.	Specify the number of times the STEP UP, STEP DOWN or BULLET needs to happen.
Value	Specify the value. For STEP DOWN, value ranges from 1 to 99. For STEP UP, value ranges from 1 to 990. For BULLET, value ranges from 1 to 99999999.

- If you have selected the type as EXTENDABLE BALLOON, specify the maximum number of terms in the 'Extendable Balloon' section.

2. If the calculation includes a promotion, complete the Rate Schedule section. Click **Add** and specify the following information:

Field:	Do this:
Seq	Specify the sequence number of the rate schedule.
Rate	Specify the repayment amount borrower agreed to pay during the schedule.
Start Dt	Specify the date on which the borrower agreed to make the first payment.

3. After you specify all the required information click **calculate**. The system computes the payment change schedule and populates the **Repayment Schedule** section.

When you fund the loan application, the system copies repayment schedule information to the loan account on Customer Service screen where it appears in the Repayment Schedule section.

9.1.3 Amortization Schedule

You can use the calculated payment data to derive the Amortization Schedule. Click **Amortize** in the 'Amortization Schedule' section. The system generates an amortized schedule with the calculated data with the following headers:

Field:	View this:
Seq	Payment number.
Pmt Dt	Payment date.
Pmt Amt	Payment amount.
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance.
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance.
Balance Amt	Remaining principal balance.

You can click **Print Report** to extract a PDF version of the generated amortized schedule.

9.1.4 Printing a Quote

You can generate a summarised report using the calculated loan details in the format of quote with charges, payment structure, financed amount allocation, and amortization scheduled.

In the Loan Calculator screen, click **Print Quote**. The system generates a PDF document to the default downloads repository consisting of the following information in the respective headers:

Loan Details

The Loan Details section consists of Contract Start Date, Contract End Date, First Payment Date, Total Loan Term, Rate, and Total Loan Amount (Inc. Fee).

Payment/Finance Charge

The Payment/Finance Charge section consists of Total Interest Amount, Finance Charge, Total Of Payments, and Balloon Payment Amount.

Payment Structure

The Payment Structure section consists of details based on the number of payments, billing cycle followed and the payment amount. The payment structure repeats based on the flexible repayment options defined.

Financed Amount Allocation

The Financed Amount Allocation section consists of total amount that can be financed at the specified rate. If there are multiple records included to derive blended rate, then the Financed Amount Allocation varies based on the total number records.

Amortization Schedule

The Amortization Schedule section consists of records in tabular format with the following details:

- Pmt No.
- Payment Date
- Scheduled Payment
- Principal
- Interest
- Ending Balance

9.1.5 Copy Calculation to Contract or Decision tab

Depending on the screen from where you have accessed the tools sub tab, you can copy the calculated values to either Contract or Decision tab. If you are in Underwriting stage, you can copy the values to decision tab. Similarly during Funding stage, you can copy the values to contract tab.

1. Click **Initialize** and reset the calculator.
2. Click **Import values**. System displays basic values entered in previous tabs.
3. Select one of the following option “Calculate Payment / Interest Rate / Term / Loan Amount” and click **Calculate**. System displays calculated values based on selection.

Click Copy to Contract/Decision. The calculated details are copied to the respective fields in Contract/Decision tab.

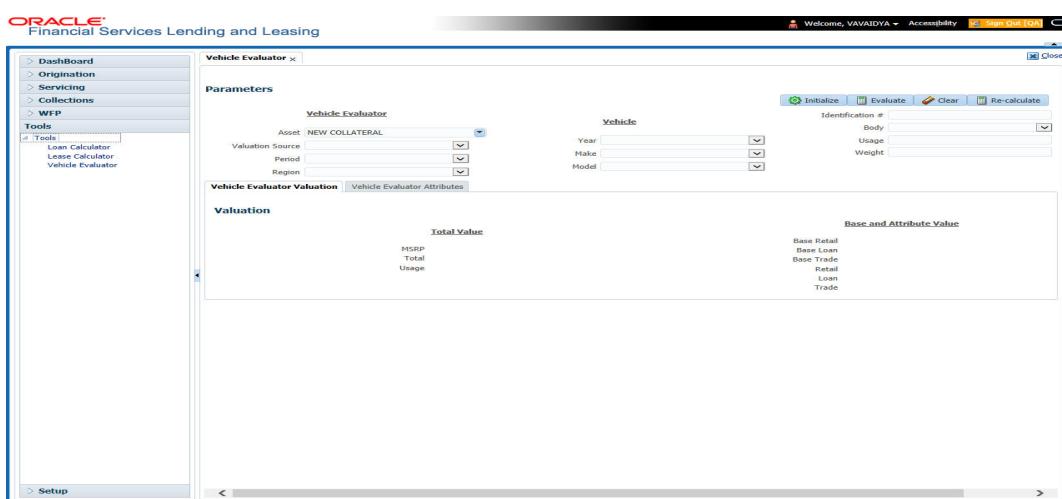
9.2 Vehicle Evaluator

The Vehicle Evaluator screen allows you to calculate the value of a vehicle. You can use the Vehicle Evaluator screen to calculate the value of either a vehicle you are entering as the new collateral or vehicle currently listed as the application's collateral.

The Vehicle Evaluator screen can be cleared or refreshed at any time by clicking **Clear**.

To calculate a vehicle value

1. On the Oracle Financial Services Lending and Leasing home screen, click **Tools > Tools > Vehicle Evaluator**



2. In the **Vehicle Evaluator** section, use **Asset** field to select the vehicle you want to appraise. This can be either NEW COLLATERAL or a vehicle entered on the Collateral link.
3. In the **Vehicle Evaluator** section, click **Initialize**. The system completes **Valuation Source**, **Period** and **Region** fields.
4. If needed, you can change the default contents of the fields in **Vehicle Evaluator**.
5. If you selected a vehicle from the Collateral link in step 3, information from the Vehicle section appears in Vehicle section in Vehicle Evaluator screen.
6. If you selected NEW COLLATERAL in step 3, complete the **Identification #**
-or-
Complete the fields in the **Vehicle** section.
7. In the **Vehicle Evaluator** section, click **Evaluate**.
 - If you have specified the vehicle identification number, system searches for the value of that vehicle with that identification number, then completes Vehicle Evaluator screen with information about that exact match.
 - If you completed the **Vehicle** section, system searches for the value of a vehicle matching that description.
 - In either case, the system displays following information about the vehicle:
 - In the **Vehicle** section, view the returned information:

Field:	View this:
Year	The asset year.
Make	The asset make.
Model	The asset model.
Body	The asset body style.
Usage	The asset usage or current mileage.
Weight	The asset weight.

In the **Valuation (Total Value)** block, view the returned information:

Field:	View this:
MSRP	Manufacturer's suggested retail price value of the asset.
Total	Total value of the asset.
Usage	Adjusted usage value of the asset.

In the **Base and Attribute Value** section, view the returned information:

Field:	View this:
Base Retail	Total retail value of the asset.
Base Loan	Base loan value of the asset.
Base Trade	Base trade value of the asset.

Field:	View this:
Retail	Retail value of the asset attributes.
Loan	Loan value of the asset attributes.
Trade	Base trade value of the asset attributes.

9.2.1 Attributes Tab

In the **Attributes** section, view the following information:

Field:	View this:
Attribute	Asset attribute.
Retail	Attribute retail value.
Loan	Attribute loan value.
Trade	Attribute trade value.
Standard	Standard indicator. If selected, indicates that the attribute is a standard.
Package Incl	If selected, indicates that the attribute is inclusive.
Selected	If selected, indicates that the attribute is selected.

If you want to re-calculate the values using other data in **Total Value** and **Base and Attribute Value** section, do the following:

- Make the required changes to the desired parameters fields in Vehicle Evaluator and **Vehicle** sections.
- In the **Vehicle Evaluator** section, click **Recalculate**.

The system updates the values in **Total Value** and **Base and Attribute Value** sections.

If you choose, use **Attributes** section to select or clear the **Selected** box for attributes of the vehicle. This automatically updates the values in Total Value and Base and Attribute Value sections. (**Note:** Attribute amounts within brackets reduce the amount in Totals field in the Total Value section.)

To copy the calculated value to the Collateral link

You can copy the calculated value to Collateral link only if you have accessed the tools tab either from Underwriting or Funding Tab. Accessing Tools from the main menu does not support this option.

1. Complete the following steps in the section **To calculate a vehicle value**.
2. In the **Vehicle Evaluator** screen, click **Copy to Asset**.

The system uses calculations on the Vehicle Evaluator screen to complete Valuation sub screen on Collateral link. Any pre-existing collateral is no longer the primary collateral.

10. Application Retrieval

10.1 Introduction

The Oracle Financial Services Lending and Leasing system includes archiving and retrieving feature that provides you with the capability to archive old data and store it in a different table.

10.2 Archiving / Purging

The system batch process runs the purge / archive feature based on the system parameter setup. The system archives the following items:

- Applications and related data
- General ledger data
- Securitization related data
- Producers
- Producer transactions
- Account statements
- Vendor assignments
- Vendor invoices.

The system purges the following items:

- Job request data
- User logins
- Output data dump related data.

In the system, archiving is a two-way process:

1. All the archived data is moved and stored in O tables.
2. The archived data in the O tables is then moved and stored into OO tables.

You may set the “default days” for the archive feature by setting the following system parameters on the Administration screen. The parameters marked with _O are the items moved from O to OO tables. The other parameters are the items moved to O tables.

Parameter	Default Days	Description
PAP_ARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 1: PUR_APP_STATUS_CD IS USED TO DECIDE APPLICATIONS WITH WHAT STATUS ARE PURGED
PAP_OARCHIVE_DAYS	999	PURGE DAYS FOR APPLICATIONS LEVEL 2
PGL_ARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 1: NO OF DAYS AFTER THE GL TXN WAS CREATED
PGL_OARCHIVE_DAYS	999	PURGE DAYS FOR GL LEVEL 2

Parameter	Default Days	Description
PJR_PURGE_DAYS	999	PURGE DAYS FOR JOB REQUEST LEVEL 1: NO OF DAYS AFTER JOB REQUEST COMPLETION DATE
POD_PURGE_DAYS	999	PURGE DAYS FOR OUTPUT DATA DUMP LEVEL 1: NO OF DAYS AFTER PROCESS RUN DATE
PPR_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 1: NO OF DAYS AFTER THE PRODUCER STATUS IS SET TO ACTIVE AND THERE EXISTS NO “NOT PURGED” ACCOUNT WITH THIS PRODUCER NAME.
PPR_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCERS LEVEL 2:
PPX_ARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 1: NO OF DAYS AFTER THE PRODUCER TXN WAS CREATED
PPX_OARCHIVE_DAYS	999	PURGE DAYS FOR PRODUCER TXNS LEVEL 2:
PUL_PURGE_DAYS	999	PURGE DAYS FOR USER LOGINS LEVEL 1: NO OF DAYS AFTER THE LOGIN END DATE
PVA_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGNMENTS LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGNMENT CODE IN COMPLETED, VOID, CLOSE
PVA_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR ASSIGNMENTS LEVEL 2:
PVI_ARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 1: NO OF DAYS AFTER THE ASSIGNMENT DATE AND ASSIGNMENT CODE IN VOID, CLOSE
PVI_OARCHIVE_DAYS	999	PURGE DAYS FOR VENDOR INVOICE LEVEL 2:

10.3 Retrieving an Archived Application

You can retrieve archived applications using the Application Retrieve screen. You can retrieve only archived applications.

To retrieve an archived application

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

The system opens Application retrieval Search screen.

3. Use the **Comparison Operator** and **Values** fields to create the search criteria you want to use to find an application.

For more information about creating search criteria, see Searching for an Application chapter of this User Guide.

4. Click **Search**.

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

Applications are sorted by priority and application number.

Field:	View this:
Company	The company of the application.
Branch	The branch of the application.
App#	The application number.
Date	The date of the application.
Title	The title (applicant name) of the application.
Product	The product of the application.
Status	The status of the application.
Sub Status	The sub status of the application.
Producer	The producer of the application.

5. Select the application you want to work with and click **Retrieve**.

The system loads the application in the Applications screen.

You are now ready to begin work on the application.

11. Scenario Analysis

11.1 Introduction

With the Scenario Analysis screen, you can simulate the customer's Loan request (Loan amount, rate and create a mock proposal in Loan with your lending policies.

You can use scenario analysis screen to complete the following tasks:

- View an Existing Scenario Analysis
- Generating Scenario Analysis
- Auto Suggest Pricing for the Scenario Analysis
- Creating an Amortized Schedule for the Scenario Analysis
- Creating an Application from the Scenario Analysis
- Generating a quote from the scenario analysis

Note

Depending on the product licensed, you can view either Loan or Lease Calculator details. If you have licensed both, then you are provided with an option in Scenario Analysis screen to select the required Product Type.

11.1.1 View an Existing Scenario Analysis

You can view a previously generated scenario analysis by inquiring through the identification code,

To view an existing scenario analysis

1. Click **Origination > Origination > Scenario Analysis**. The Scenario Analysis screen is displayed in the main window.
2. Either specify the identification code of a previously generated scenario analysis in the Inquiry Id field, or select the identification code from the adjacent drop-down list.
3. Click **Show Details**.

11.1.2 Generating Scenario Analysis

To generate a scenario analysis

1. Click **Origination > Origination > Scenario Analysis**. The Scenario Analysis screen is displayed in the main window.

Click **Add** and complete the following Parameters:

You can click **Initialize** to clear (or 'refresh') the screen details at any time.

Field	Do this:
Inquiry Id	View the inquiry identification code.
Application #	View the application number.
First Name	Specify the first name of the applicant.
Last Name	Specify the last name of the applicant.
Phone	Specify the phone number of the applicant.
Email	Specify the email address of the applicant.
Company	Select the company.
Branch	Select the branch.
Product	Select the product.
Producer Type	Select the producer type associated with the product.
Producer Name	Select the producer associated with the product.
Producer Contact Number	View the producer contact number.
Region	View the region where the producer belongs.

Field	Do this:
Territory	View the territory where the producer belongs.
Requested Amt	Specify the requested advance amount.
Term	Specify the requested term (number of payments).
State	Select the state code.
Asset Type	Select the asset type.
Asset Sub type	Select the asset sub type.
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Promotion	Select the requested promotion.
Billing Cycle	Select the billing cycle schedule.
Instrument	Select the instrument.

2. In the Loan Calculator section, you can specify the details of various Parameters, Repayment Options, and Amortization Schedule. For detailed field information, refer to Loan Calculator section in Tools Chapter.
3. After you have specified all the required details, click **Calculate**. The system computes the standard payments with the details specified.
4. Click **Save And Stay** or any other required save option. For more details on save options, refer to 'Basic Actions' section in Navigation chapter.

The system auto assigns an identification code to your calculations on the Scenario Analysis screen.

11.1.3 Auto Suggest Pricing for the Scenario Analysis

The Scenario Analysis screen provides an option to calculate and display the Pricing based on previously generated scenario analysis details.

1. In the **Scenario Analysis** section, specify the required information to generate scenario analysis and save the details. (Refer section Generating Scenario Analysis).
2. click **Suggest**. The system displays the Pricing details.

11.1.4 Creating an Amortized Schedule for the Scenario Analysis

You can create the amortized schedule for the selected scenario analysis, The system computes the and displays the amortized schedule under **Amortization Schedule** tab

To create an amortized schedule for the scenario analysis

1. Specify the required information to generate scenario analysis. (Refer section Generating Scenario Analysis)
2. Click **Amortization Schedule tab** and then click **Amortize**.

The system uses the calculated payment data to complete the Amortization Schedule section and displays the following information:

Field	View this:
Seq	Payment number.
Pmt Dt	Payment date.
Pmt Amt	Payment amount.
Principal Amt	Component of the payment amount allocated towards reduction of the principal balance.
Interest Amt	Component of the payment amount allocated towards reduction of the interest balance.
Balance Amt	Remaining principal balance.

11.1.5 Creating an Application from the Scenario Analysis

To create an application from the scenario analysis

1. Specify the required information to generate scenario analysis. (Refer section **Generating Scenario Analysis**)
2. Click **Create App**.

11.1.6 Generating a quote from the scenario analysis

You can generate a summarised report using the calculated details in the format of quote.

After you have specified all the required information to generate scenario analysis, (Refer section Generating Scenario Analysis), click **Print Quote**.

For detailed information, refer to Printing a Quote section in Tools chapter.

11.2 Viewing Information from Scenario Analysis

The system assigns the information on the Scenario Analysis screen an application number. You can open this application on the Application Entry screen and view information from the Scenario Analysis screen at the following locations:

- The Application screen
- The Request tab
- The Collateral tab
- Underwriting

In the Underwriting screen, the Decision link's Pricing and Approved sections display the details from the Scenario Analysis screen. You can modify the price chosen in the Scenario Analysis screen and re-price the application. If application has been repriced, the comments regarding the multiple offers on the Comment screen should be manually updated before approving the application.

11.3 Subvention Sub Tab

In the Subvention sub tab you can review the subvention information from the application entry and calculate the subvention amount, as well as override the calculated subvention

amount. The participant's information is automatically populated based on the selected subvention plan.

The calculated Subvention details of the application created from Scenario Analysis is populated to Origination > Request > Subvention tab.

To complete the Subvention sub screen

1. Click **Origination > Origination > Scenario Analysis > Subvention** sub tab.
2. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
<u>Subvention Plan section:</u>	
Plan	Select the subvention plan.
Description	View the subvention plan description.
Sub Plan Code	Select the sub plan code from the drop-down list.
Sub Plan Description	View the subvention sub plan description.
Subvention Type	View the subvention type.
Include	Check this box to include this record in calculations on the Other Details sub section

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

11.4 Compensation Sub Tab

The Compensation (Loan) sub tab records and displays the terms of compensation between the finance company and the dealer for Loan transactions.

Note the following:

- The computations in the Compensation sub tab refers to the 'Requested Amt' in Scenario Analysis tab.
- The 'Buy Rate' is referred from selected 'Pricing' definition in Scenario Analysis section.
- The 'Request Rate' is referred from the 'Rate from' field of selected 'Pricing' definition in Scenario analysis section.

The calculated Compensation details of the application created from Scenario Analysis is populated to Origination > Underwriting > Decision tab.

To complete the Compensation (Loan) sub screen

1. Click **Origination > Origination > Scenario Analysis > Compensation** sub tab. System load the compensation plan details.

Note that, the compensation plan will use application information to calculate compensation.

The system loads the following information on the Compensation sub screen:

Field:	Do this:
Compensation section	
Compensation Plan	View the compensation plan.
Disbursement Method	View the compensation payment method.
Calculation Method	View the compensation calculation method.
Chargeback section	
Paid Calc Method	View the charge back calculation method (early payoff).
Paid %	View the charge back percentage (early payoff).
Paid Basis	View the charge back basis (early payoff).
Paid Term	View the charge back term (early payoff).
Paid Days	View the charge back days (early payoff).
Chg Off Calc Method	View the charge back calculation method (charge off).
Charge Off%	View the charge back percentage (charge off).
Chg Off Basis	View the charge back basis (charge off).
Chg off Term	View the charge back term (charge off).
Chg off Days	View the charge back days (charge off).
Calculation section	
Spread Formula	View the compensation spread formula.
Buy Rate	View the approved buy rate.
Factor	View the compensation factor.
Addl Factor	View the additional compensation factor.
Max Spread %	View the maximum spread or percent allowed.
Upfront %	View the upfront compensation percentage.
Flat Amt	View the flat amount.
Upfront Comp Amt	View the compensation amount paid upfront.
Rem Comp Amt	View the compensation amount remaining.
Comp Amt	View the compensation amount.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

12. Application Documents

12.1 Introduction

The Documents Maintenance screen allow for paperless storage of documents within Oracle Financial Services Lending and Leasing system. Initially with the applications during the Loan origination cycle and later with accounts during customer service.

This chapter explains how to use the Application Document screen to:

- View an image
- Search for an image
- Split an image to more than one screen
- Change the status of an image
- Combine two images into a multiple screen image
- Attach an image to an existing application
- Print an image
- Attach documents to applications and then view these documents in a browser.

It also explains how to use the Account Document Tracking screen to attach documents to accounts and then view these documents in a browser.

Application Document screen

The Application Document screen consists of “Document Maintenance” and “Document Details” sections.

Credit applications are often sent or faxed to financial institutions from producers (or ‘dealers’) on behalf of the customer. These credit applications, if received as fax, can be stored in the system as images. Frequently, more than one application is received in a single fax or a single application is received across multiple faxes. In such cases, the Application Document Tracking screen can help you organize and maintain your image collection.

The Application Document screen’s Document Maintenance screen allows you to upload documents to an application in the form of GIF files, PDF files, DOC files, XLS files, and TXT files. The Document Maintenance screen’s Document Details section allows you to view these documents.

12.2 Application Document screen

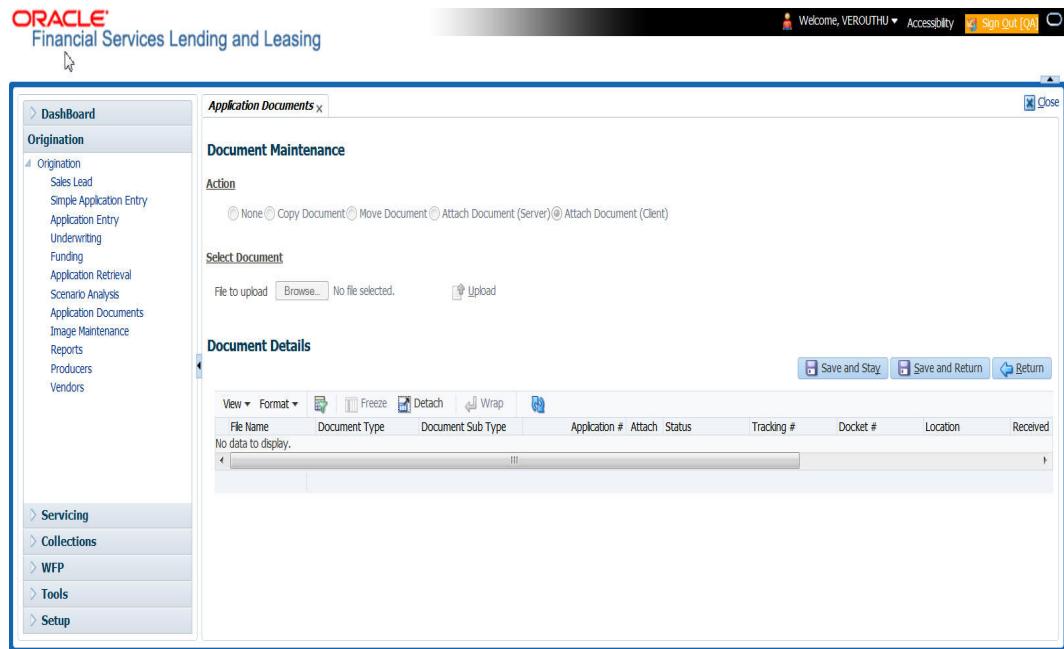
Oracle Financial Services Lending and Leasing supports the online attachment of document images to an application using the Application Documents screen’s Document Maintenance section. You can attach the documents from either a client machine or server. A default image directory can be maintained in the system using the system parameter: `UIX_DEFAULT_IMAGE_PATH`.

When you choose List File in the **Select Document** sub section in the **Document Maintenance** section, the system displays all available files in the selected directory in the **Document Details** section. You can use the **Document Maintenance** sub-section and **Action** sub-section to attach selected documents to a particular account.

12.2.1 Attaching a Document to an Application from a server

To attach a document to an Application from a server

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination > Origination > Application Documents** link.



2. In the **Action** sub-section, click **Attach Document (Server)**.
3. In the **Select Document** sub-section, use the default image directory in the **Directory Path** field. (The default path is the value for the system parameter **UIX_DEFAULT_IMAGE_PATH**). -or-
4. In the **Directory Path** field, specify the full path name to the document on the server that you want to attach to an account.
You can click **Reset Path** at any time to return to the default image directory.
5. In the **Select Document** section, click **List File**.
The system displays the files from the entry in the Select Document section Directory Path in the Document Maintenance record.
6. In the **Document Details** record, select the record you want to work with and click **Edit** in the **Details** column.
7. In the **Document Details** record, specify, view or edit the following information:

Field:	Do this:
File Name	View the file name for the document.
Document Type	Select the type for the document.
Document Sub Type	Select the sub type for the document.
Application #	Select the application number to attach/copy/move the document image.
Attach	Attach the document.
Status	View the status of the document.

Field:	Do this:
Tracking #	Specify the tracking number of the document.
Docket #	Specify the docket number of the document.
Location	Specify the location of the document.
Received Dt	View the document image received date.
Effective Dt	Specify the effective date of the document.
Expiry Dt	Specify the expiration date of the document.
Comment	Specify any comments regarding the document.

8. Select the **Attach** check box to attach the file to the account.

9. Click **Save And Return**.

10. In the **Action** sub-section, click **Post**.

The system attaches the document to the application.

You can view the document in a browser by clicking **View Document** in the **Document Details** section.

12.2.2 Attaching a Document to an Application from a Client Machine

To attach a document to an application from a client machine

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
2. Click the **Application Documents** link.
3. In the **Action** sub-section, click **Attach Document (Client)**.
4. In the **Select Document** section, click **Browse in File to upload** field.
The system opens a **Choose File to Upload** dialog box.
5. In the **Choose File to Upload** dialog box, locate the document you want to attach to the account. You can select multiple files by holding the Ctrl or Shift key on your keyboard.
6. When you have located the document you want to attach to the account in the **Open** dialog box's **File name:** field, click **Open**.
7. The selected files appear in the **Select Document** sub-section's **File to Upload** field.
8. In the **Select Document** sub-section, click **Upload**.
9. In the **Document Details** record, select the file uploaded from your server and click **Edit**.
10. In the **Document Details** section, enter, view or edit the following information:

Field:	Do this:
File Name	View the file name for the document.
Document Type	Select the type for the document.
Document Sub Type	Select the sub type for the document.
Application #	Select the application number to attach/copy/move the document image.

Field:	Do this:
Status	View the status of the document.
Comment	Specify any comments regarding the document.
Tracking #	Specify the tracking number of the document.
Docket #	Specify the docket number of the document.
Location	Specify the location of the document.
Received Dt	Specify the received date of the document.
Effective Dt	Specify the effective date of the document.
Expiry Dt	Specify the expiration date of the document.
Comments	Specify any comments regarding the document.

11. Select the **Attach** check box to attach the file to the account.

12. Click **Save And Return**.

13. In the **Action** sub-section, click **Post**.

The system attaches the document to the application.

You can view the document in a browser by choosing **View Document** in the Action section.

12.2.3 Copying a Document

The Action section's Copy Document command copies the document image from one application to another application. This command has no impact on the source application or the source application's document image.

To copy a document to an application from another application

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **origination** master tab.
2. Click the **Application Documents** link.
3. In the **Action** sub-section, click **Copy Document**.
4. In the **Document Maintenance** sub-section, use the **Application #** field to specify the application with the image you want to copy.
5. In the **Document Maintenance** sub-section, click **Search**. The system displays the files attached to that application in the **Document Details** section.
6. In the **Document Details** section, select the document you want to copy and click **Edit**.
7. In the **Copy/Move App #** field, specify the application number of the application to which you want to copy the document.
8. Click **Save And Return**.
9. In the **Action** sub-section, click **Post**.

12.2.4 Moving a Document

The Action section's Move Document command moves an existing document image from one application to another application. This command detaches the document image from the source application and attach to second application.

To move a document to an application from another application

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
2. Click the **Application Documents** link.
3. In the **Action** sub-section, click **Move Document**.
4. In the **Document Maintenance** sub-section, use the **Application #** field to specify the application with the image you want to move.
5. In the **Document Maintenance** sub-section, click **Search**.
The system displays the files attached to that application in the Document Details sections.
6. In the **Document Details** section, select the document you want to move and click **Edit**.
7. In the **Copy/Move App #** field, specify the application number of the application to which you want to move the document.
8. Click **Save And Return**.
9. In the **Action** sub-section, click **Post**.

You can view the documents attached to a particular account by loading the application on the Customer Service screen, then clicking the Customer Service tab and then clicking on the Document Tracking sub tab.

12.2.5 Viewing a Document Attached to an Application

To view a document attached to an application

1. Using above method, load the application with the document you want to view.
2. In the **Application Document** section, click **Edit**.
3. View/edit the following display only information:

Field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the image.

4. In the **Application Document Details** section, select the record you want to work with and click **Edit**.
5. In the **Application Document Details** section, view the following display only information:

Field:	View this:
Document Sub Type	The document sub type.
Version	The version number. (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.

Field:	View this:
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

6. Use the **Application Document** and **Application Document Details** sections to select the document you want to view.
 - In multiple paged documents, choose **1** in **Page #** field on **Application Document Details** section to view all the pages in the document.
 - or –
 - Choose a specific page number to view only that page.
7. Click **View Document**.
The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your Oracle Financial Services Lending and Leasing system).
8. You can add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
9. Click **Save And Return**.

12.3 Document Tracking section

You can view the documents attached to a particular application by loading the application on the Underwriting/Funding screen and then clicking on Document tab.

12.3.1 Locating an Application Document

To locate an account document

1. On the Oracle Financial Services Lending and Leasing Application home screen, click the **Origination** master tab.
2. Click the **Underwriting/Funding** link.
3. Select and open the application you want to work with.
4. Click **Document** sub tab.

The Account Document screen appears.

Information about the documents attached to the Application appears in the **Application Documents** and **Application Document Details** sections.

12.3.2 Viewing a Document Attached to an Application

To view a document attached to an account

1. Using the above method, load the account with the document you want to view.
2. In the **Application Document** section, click **Edit**.

3. View/edit the following display only information:

Field:	Do this:
Document Type	View the document type.
Comment	Specify any comments regarding the image.

4. In the **Application Document Details** section, select the record you want to work with and click **Edit**.
5. In the **Application Document Details** section, view the following display only information:

Field:	View this:
Document Sub Type	The document sub type.
Version	The version number (version numbers will be incremental by batch job, first version will start with 1.0).
Page #	The page number.
Document File Type	The document file type.
Status	The status.
Tracking #	The tracking number of the image.
Docket #	The docket number of the image.
Location	The location of the of the image.
Received Dt	The effective date of the image.
Effective Dt	The effective date of the image.
Expiry Dt	The expiration date of the image.
Comment	Any comments regarding the image.

6. Use the **Application Document** and **Application Document Details** section to select the document you want to view.
 - In multiple paged documents, choose **1** in **Page #** field on **Application Document Details** section to view all the pages in the document.
 - or –
 - Choose a specific page number to view only that page.
7. Choose **View Document**.

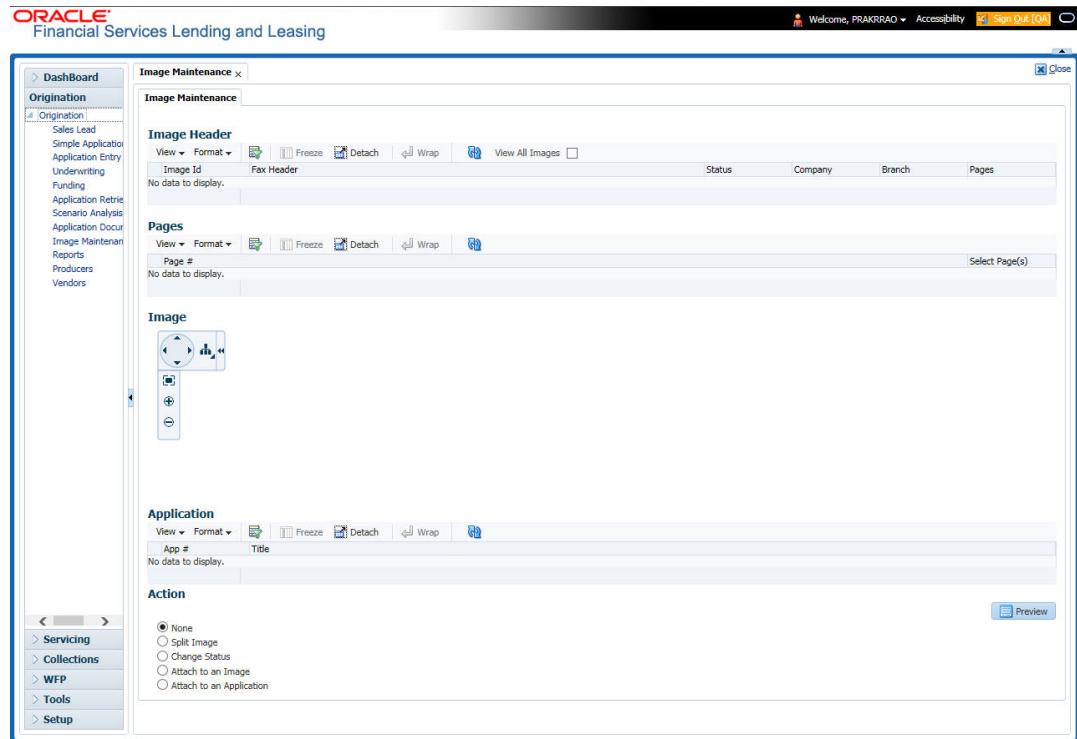
The system opens a browser to display the actual document (which browser appears depends on what type of document you selected and what browsers are set up to work in conjunction with your system).
8. You can add comments to the **Comments** field in the **Application Document** and **Application Document Details** sections.
9. Click **Save And Return**.

13. Image Maintenance

You can view any image in the Oracle Financial Services Lending and Leasing system in the upper list box of the Image Maintenance link.

To view an image

1. On the Oracle Financial Services Lending and Leasing home screen, click **Origination > Origination > Image Maintenance**.



2. The Image Header section displays the images in the Oracle Financial Services Lending and Leasing system.
3. In the **Image Header** section, select the image you want to work with.

The Image Header section displays the following information for each image:

Branch	Branch
Select	If selected, indicates that this is the current record.
Image Id	The image identification number.
Fax Header	The fax header.
Status	The image status.
Pages	The total number of pages of the image.
Company	The company the image came from.
Branch	The branch the image came from.

4. If an image is more than one page long, select the page you want to view in the **Pages** section and click on the page number to preview the image.
5. Select the required **transpose type** to change the appearance of the image.

Splitting an Image

If an image is more than one page long, you can split it into two separate images using the Split Image button in the Action section. This option button is only available when an image contains more than one page. Also, you cannot split images with a status of "PROCESSED" or "SKIP."

To split an image

1. On the **Image Maintenance** section **Image Header** section, select the multiple page image you want to split.

2. In the **Action** section, select **Split Image**.

The Pages and New Image Id fields appear in the Action block.

3. In the **Pages** block, select the page where you want to split the image.

The selected pages appear in the Pages field on the Action section.

You can select more than one page; however, you cannot select page # 1.

4. In the **Action** section, click **Post**.

Oracle Financial Services Lending and Leasing removes the selected pages and completes the New Image Id field with the image id of the new image.

The new image does not appear in the Image Header section after you click Post. However, if you refresh the Image Maintenance screen by closing and opening the screen, the new image id appears in the Image Header section and the change of page length in the original image is displayed.

Changing the Status of an Image

The Action section on the Image Maintenance screen allows you to change the status of the image.

The Image Maintenance screen uses the following statuses:

Status:	What is does:
RUSH	Moves the image to the front of the queue of images to be processed.
NEW	Places an image in a queue in the order of which it was received and allows you to process it as an application.
SKIP	Makes the image unavailable for processing until the status is changed.
BAD	Notes that the image is illegible and should be deleted.
PROCESSED	Notes that the information on the image has been entered and is attached to an application or account.

Only images with a status of Rush or New can be attached to an application or account.

To change the status of an image

1. On the **Image Maintenance** screen's **Image Header** section, select the image whose status you want to change.
2. In the **Action** section, select **Change Status**. The Status field appears.
3. In the **Status** field, select the new status for the image.

4. In the **Action** section, click **Post**.

Oracle Financial Services Lending and Leasing changes the status of the image.

Attaching an Image to an Existing Image

You can combine two images to make one image. This is the reverse of splitting an image.

To combine images

1. On the **Image Maintenance** screen's **Image Header** section, select the image to which you want to attach an existing image.
2. In the **Action** section, select **Attach to an Image**.
The **Image Id** field appears.
3. In the **Image Id** field, select the image id of the image to which you want to attach the selected image.
4. In the **Action** section, click **Post**.

Oracle Financial Services Lending and Leasing joins the two images: the Id of the image you selected in step 3 remains on the Image Header section. The image you selected in step 1 now appear as part of the remaining image.

Attaching an Image to an Existing Credit Application

You can attach one or more images to an existing credit application. To attach specific pages from a multiple page image to an application or account you have to split the image to isolate the pages you want to attach. You can then attach those pages and, if necessary, link pages of the original image back together.

To attach an image to an existing application image

1. On the **Image Maintenance** screen's **Image Header** section, select the image you want to attach to an existing application.
2. In the **Action** section, select **Attach to an Application**. The **App#** field appears.
3. In the **App #** field, select the application number of the application to which you want to attach the image.
4. In the **Action** section, click **Post**.

Oracle Financial Services Lending and Leasing attaches the image to the application. You can view the image in the **Image (8)** master tab on the Underwriting and Funding forms.

Printing an Image

The **Print Image** button sends the selected image to a predefined printer.

To print an image

1. On the **Image Maintenance** screen's **Image Header** section, select the image you want to print.
2. In the **Action** section, click **Print Image**.

14. Oracle Financial Services Lending and Leasing Reports

During the day, or at the end of day, you may want to retrieve information on any of the several operations that were performed during the day in your financial institution. You can generate this information in the form of reports in Oracle Financial Services Lending and Leasing. You can specify the values in the Report Parameters section and generate a report using that information.

Navigation to Reports

On the Oracle Financial Services Lending and Leasing home page, click **Origination > Origination > Reports**.

14.1 Number of Credit Applications Entered by User

This application entry report lists the amount of credit applications entered by user.

Parameters:

- Company/Branch
- User Name
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Number of Credit Applications Entered by User report

Report: Number of Credit Applications Entered
Date: 10/14/2013 10:16 AM

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Month / Year From: 01/01/1800 To: 01/01/2048

Company: NL02	Branch: NLR1	Entered By	Date Entered	# of Applications
		ARNATH	07/09/2013	2
				Total: 2
				Branch Total: 2
				Company Total: 2
Company: US01	Branch: USHQ	Entered By	Date Entered	# of Applications
		ARNATH	05/16/2013	1
		ARNATH	06/25/2013	2
		ARNATH	06/26/2013	1
		ARNATH	07/03/2013	2
				Total: 6
				Branch Total: 6
				Company Total: 6
				Grand Total: 8

14.2 Collateral Tracking Log

This servicing report lists collateral tracking details.

Parameters:

- Company/Branch
- Tracking Type

Example of the Collateral Tracking Log report

Report : Collateral Tracking Log

Date: 2/9/2016 1:17 AM

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Company Branch	NL02 NLHQ	Asset	Customer Comments	State	Account #	Follow Up Date	Start Dt	Disposition
ASSET INSURANCES (HOME) (SORT USED FOR RDB)	2012	SPARROW JACK / MARYY		MN	20120200010091	12/12/2015	12/12/2015	NOT DEFINED
Type Count :		1						
ASSET LIEN/TITLE (HOME) (SORT USED FOR RDB)	2012	SPARROW JACK / MARYY		MN	20120200010091	12/12/2015	12/12/2015	NOT DEFINED
Type Count :		1						
FLOOD INSURANCE TRACKING (HOME)	2012	SPARROW JACK / MARYY		MN	20120200010091	12/12/2015	12/12/2015	NOT DEFINED
Type Count :		1						
Branch Count:		3						
Company Count:		3						
Company Branch	US01 USHQ	Asset	Customer Comments	State	Account #	Follow Up Date	Start Dt	Disposition
ASSET INSURANCES (HOME) (SORT USED FOR RDB)	2015 ITALIAN MODELE	SMITH JOHN		AA	20150600011323	12/12/2015	12/12/2015	NOT DEFINED
Type Count :		1						
ASSET INSURANCES (VEHICLE) (SORT USED FOR RDB)	0 TOYOTA CAMRY	BHANDARI ARPAN		PR	20151200012977	01/06/2016	01/06/2016	NOT DEFINED
	2015 AUDI A4	SIIG MARK		MA	20150900014267	01/30/2016	01/30/2016	NOT DEFINED
	2015 INVERNIZZI CONSTRUCTION CO VILLA	RODRIGUEZ MILDRED		MA	20150900014275	01/30/2016	01/30/2016	NOT DEFINED
	2015 AUDI A4	RODRIGUEZ ROBINSON		MA	20150900014283	01/30/2016	01/30/2016	NOT DEFINED
	0 HONDA ACCORD	S SAM		PR	20160200014338	02/02/2016	02/02/2016	NOT DEFINED
	0 TOYOTA CAMRY	EF EF		CA	20160200014346	02/02/2016	02/02/2016	NOT DEFINED
Type Count :		6						
FLOOD INSURANCE TRACKING (HOME)	2015 ITALIAN MODELE	SMITH JOHN		AA	20150600011323	12/12/2015	12/12/2015	NOT DEFINED
Type Count :		1						
Branch Count:		23						
Company Count:		23						
Total Count:		24						

14.3 Credit Bureau Report

This report lists the credit bureau details.

Parameters:

- Credit Request ID
- Credit Request Detail
- Report Format

Example for Credit Bureau report

Report: Credit Bureau Report

Date: 9/13/2013 16:37 PM

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14.4 Account Payable (Origination)

This report lists the payable accounts.

Parameters:

- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example for Origination Account payable report

Report : Accounts Payable (Origination)

Date: 2/9/2016 4:45 AM

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Date From: To:

14.5 Number of Credit Application Images by Status

This report lists the number of credit application images by status.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Report: Number of Credit Applications Images By Status

Month/Year From: 01/01/1800 To: 01/01/2048
Date: 10/15/2013 12:04 PM

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Company : US01	Branch : USHQ	Image Status	Date Entered	# of Applications
		BAD	07/23/2013	1
		BAD	07/29/2013	1
		BAD	08/23/2013	1
		BAD	08/26/2013	1
		NEW	07/23/2013	4
		NEW	07/26/2013	1
		NEW	08/19/2013	1
		NEW	08/26/2013	3
		NEW	09/24/2013	2
		PROCESSED	09/24/2013	1
		RUSH	08/26/2013	1
		RUSH	09/24/2013	9
			Total:	26
			Branch Total:	26
			Company Total:	26
			Grand Total:	26

14.6 Dealer Reserve Report

This report lists the reserve amount balance of producers.

Parameters:

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Report : Dealer Reserve Report
Date: 2/29/2016 11:27 AM

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Company: US01													
Branch: USHQ													
Producer #	Producer Name	Incr	Due To	New Loans	Adj	Due	Payoff/	Chgoff	Adj	Due To Cr	Adj	Due To Dr	Reserve Amt
CA-00004	VOLKSWAGEN OF WOODLAND HIL			0.00				0.00		0.00		0.00	0.00
CA-00005	AUTO JUNGLE			0.00				0.00		0.00		0.00	991.00
GA-00002	ADVANCE LEASING (MARIETTA)			0.00				0.00		0.00		0.00	0.00
Branch Total:				0.00				0.00		0.00		0.00	991.00
Company Total:				0.00				0.00		0.00		0.00	991.00
Grand Total:				0.00				0.00		0.00		0.00	991.00

14.7 Batch Job Report

This report lists the batch jobs scheduled and status of execution for the selected period.

Parameters:

- From MM/DD/YYYY
- To MM/DD/YYYY

- Report Format

Report : Batch Job Report							ORACLE® Financial Services Lending and Leasing	
Job Set	Job Code	Job Description	Start Date	End Date	Status	Result		
SET-AAI	AAIPRC_BJ_100_01	APPLICATION TO ACCOUNT INTERFACE	02/25/2016	02/25/2016	COMPLETED			
SET-AAI	TXNACT_BJ_100_01	ACCOUNT ACTIVATION	02/25/2016	02/25/2016	COMPLETED			
SET-ACR	TABACC_BJ_100_01	DAILY TRIAL BALANCE DATA GENERATION	02/25/2016	02/25/2016	COMPLETED			
SET-ACR	TXNACR_BJ_100_01	INTEREST ACCRUAL AND DELINQUENCY PROCESSING	02/25/2016	02/25/2016	COMPLETED			
SET-ACR	TXNACR_BJ_100_02	PREPARE BATCH DATA FOR INTEREST ACCRUAL AND DELINQUENCY PROCESSING	02/25/2016	02/25/2016	COMPLETED			
SET-ACR	TXNACR_BJ_100_03	STOP INTEREST ACCRUAL PROCESSING	02/25/2016	02/25/2016	COMPLETED			
SET-ACR	TXNACR_BJ_100_04	RE-START INTEREST ACCRUAL	02/25/2016	02/25/2016	COMPLETED			
SET-ADT	ADTPRC_BJ_100_01	UPDATE ROWID IN AUDIT TABLE (RUN THIS JOB AFTER EXPORT-IMPORT OF TABLES)	02/25/2016	02/25/2016	COMPLETED			
SET-AGE	AGAAPP_BJ_100_01	APPLICATION AGING PROCESS	02/25/2016	02/25/2016	COMPLETED			
SET-AGE	AGCCON_BJ_100_01	CONTRACT AGING PROCESS	02/25/2016	02/25/2016	COMPLETED			
SET-AGS	AGSSAL_BJ_100_01	SALE LEAD AGING	02/25/2016	02/25/2016	COMPLETED			

14.8 User Report and Access by Responsibility

This report lists the users with their name, code, responsibility and active status for the selected period.

Parameters:

- Report Format

Report : User Report (USER REPORT & ACCESS BY RESPONSIBILITY)
Date: 2/29/2016 11:59 AM

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User Code	User Name	Responsibility	Active (Y/N)	Start Date	End Date
AJITHA	AJITHA M	SUPERUSER	YES	11/11/1800	12/31/4000
BATCH	BATCH USER	UNDEFINED	YES	11/11/1992	12/31/9999
DEMOCOLL	DEMO COLLECTOR	COLLECTOR	YES	11/11/1992	12/31/9999
DEMOFUNDER	DEMO FUNDER	FUNDING SPECIALIST	YES	11/11/1992	12/31/9999
DEMOALES	DEMO SALES AGENT	SALES LEADER	YES	11/11/1992	12/31/9999
DEMOUSR	DEMO SUPERUSER	SUPERUSER	YES	11/11/1992	12/31/9999
DEMONDWR	DEMO UNDERWRITER	UNDERWRITER	YES	11/11/1992	12/31/9999
EVENT	BATCH USER	UNDEFINED	YES	11/11/1992	12/31/9999
INTERNAL	INTERNAL INTERNAL	SUPERUSER	YES	11/11/1800	11/11/4000
JAYANTA	JAYANTA C	SUPERUSER	YES	11/11/1800	12/31/4000
NAVEEN	NAVEEN REDDY	SUPERUSER	YES	11/11/1800	12/31/4000
NUTAN	NUTAN K	SUPERUSER	YES	11/11/1800	12/31/4000
OFSLLUSER	OFSLL USER	SUPERUSER	YES	02/18/2016	12/31/4000
OFSLLUSER1	OFSLL USER1	SUPERUSER	YES	02/18/2016	12/31/4000
PRITAM	PRITAM JENA	SUPERUSER	YES	11/11/1800	12/13/4000
SHASHANK	SHASHANK S	SUPERUSER	YES	11/11/1800	12/31/4000
SURABHI	SURABHI DESAI	SUPERUSER	YES	11/11/1800	12/31/4000
UDAY	UDAY CHOPDA	SUPERUSER	YES	11/12/1800	12/31/4000

14.9 Transactional Access by Responsibility

This report lists the transactional access to users with their Transaction Code, Transaction Description and access permission.

Parameters:

- User Responsibility

- Report Format

Report : Transactional Access by Responsibility
Date: 3/9/2016 11:54 AM

ORACLE®
Financial Services Lending and Leasing

Responsibility Code	Responsibility Description	Allowed
COLLECTOR	COLLECTOR	
ACCOUNT_CLOSE	ACCOUNT CLOSE	Y
ACCOUNT_CLOSE_REV	REVERSE ACCOUNT CLOSE	Y
ACCRUAL_START	START ACCRUAL	Y
ACCRUAL_STOP	STOP ACCRUAL	Y
ACCRUAL_STOP_REV	REVERSE STOP ACCRUAL	Y
ACC_ACH_FEE_MAINT	ACH FEE MAINTENANCE	Y
ACC_ACH_MAINT	ACH MAINTENANCE	Y
ACC_ACH_NEW	NEW ACH MAINTENANCE	Y
ACC_CASA_PHP_BATCH	ONE TIME INCOMING CASA BATCH PAYMENT	Y
ACC_CASA_PHP_REAL	ONE TIME INCOMING CASA REAL TIME PAYMENT	Y
ACC_CHANGE_PMT_DEFAULT_SPREAD	CHANGE DEFAULT PAYMENT SPREAD	Y
ACC_COMP_ADJ_MINUS	ADJUSTMENT TO COMPENSATION AMOUNT - SUBTRACT	Y
ACC_COMP_ADJ_PLUS	ADJUSTMENT TO COMPENSATION AMOUNT - ADD	Y
ACC_CPN_MAINT	COUPON BOOK MAINTENANCE	Y
ACC_CRB_PMT_RATING_MAINT	MAINTAIN CREDIT BUREAU PAYMENT RATING	Y
ACC_ESC_MAINT	WARRANTY MAINTENANCE	Y
ACC_ESC_PMT_MAINT	WARRANTY PAYMENT MAINTENANCE	Y
ACC_INS_MAINT	INSURANCE MAINTENANCE	Y
ACC_INS_PMT_MAINT	INSURANCE PAYMENT MAINTENANCE	Y
ACC_OFF_1098_REQ_NOT_IND	SWITCH 1098 NOT REQUIRED INDICATOR OFF	Y
ACC_ON_1098_REQ_NOT_IND	SWITCH 1098 NOT REQUIRED INDICATOR ON	Y
ACC_PDC_CHK_VOID	VOID OPEN PDC CHECKS	Y

14.10 Front End Access by Responsibility

This report lists the front end screen access permissions depending on the user responsibility.

Parameters:

- User Responsibility
- Report Format

Report : Front End Access by Responsibility
Date: 3/9/2016 13:02 PM

ORACLE®
Financial Services Lending and Leasing

Responsibility Code	Responsibility Description
COLLECTOR	COLLECTOR
Entity: COLLECTIONS	

Menu / Screen	Menu / Screen / Tab / Sub Tab Item
CUSTOMER_SERVICE	BANKRUPTCY MENU
CUSTOMER_SERVICE	COLLECTIONS MENU
CUSTOMER_SERVICE	DEFICIENCY MENU
CUSTOMER_SERVICE	REPOSSESSION MENU

Entity: | COMMON

Menu / Screen	Menu / Screen / Tab / Sub Tab Item
REVIEW REQUEST	REVIEWREQUEST ADD BUTTON
REVIEW REQUEST	REVIEWREQUEST AUDIT BUTTON
REVIEW REQUEST	REVIEWREQUEST EDIT BUTTON
REVIEW REQUEST	REVIEWREQUEST VIEW BUTTON
CALCULATOR	AMORTIZATIONSCH TAB
CALCULATOR	CALCULATORLEASE TAB
CALCULATOR	CALCULATORLOAN TAB
CALCULATOR	FLLSUITE LEASECALCULATOR MENU
CALCULATOR	LOANCALCULATOR MENU
CALCULATOR	RATESCH TAB
UNDERWRITING	FLLSUITE VEHICLEEVALUATOR MENU
USER PRODUCTIVITY	DASHBOARDUSERSPRODUCTIVITY MENU
USER PRODUCTIVITY	USERPRODUCTIVITYAPPLICATIONENTY TAB
USER PRODUCTIVITY	USERPRODUCTIVITYCOLLECTORUSER TAB
USER PRODUCTIVITY	USERPRODUCTIVITYFUNDING TAB
USER PRODUCTIVITY	USERPRODUCTIVITYORGQUEUESTATUS TAB
USER PRODUCTIVITY	USERPRODUCTIVITYSERQUEUE TAB
USER PRODUCTIVITY	USERPRODUCTIVITYUNDERWRITING TAB
PRODUCER	PRODUCERCOMMENT TAB
PRODUCER	PRODUCERCOMMENT VIEW BUTTON
PRODUCER	PRODUCERCOMMENT EDIT BUTTON
PRODUCER	PRODUCERCOMMENT AUDIT BUTTON
PRODUCER	PRODUCERCOMMENT ADD BUTTON
PRODUCER	PRODUCERCOMPENSATIONBALANCE TAB
PRODUCER	PRODUCERCOMPENSATIONDETAIL VIEW BUTTON
PRODUCER	PRODUCERCONTACT AUDIT BUTTON
PRODUCER	PRODUCERCONTACT TAB

14.11 Underwriting Status by Month and Producer Loan

This underwriting report lists application status by month and producer for loans.

Parameters:

- Company/Branch
- Producer
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Underwriting Status by Month and Producer loan report

Report: Underwriting Status by Month & Producer (LOAN)
Date: 10/31/2013 10:31 AM

ORACLE®
Financial Services Lending and Leasing

Month/ Year From: 01/1800 To: 01/2048

Company: NL02 Branch: NLHQ ALL AMOUNT ARE IN USD										
Month	Producer Type	Producer # & Name	Approved	Conditioned	Rejected	Total	Funded	% Tot Apps Funded		
			#	%	#	%	#	%		
2006-01	DEALER	MN-00001 H&R BLOCK	1	100.000%	1	0.000%	1	0.000%	1	1
		Monthly Total:	1	100.000%	1	0.000%	1	0.000%	1	1
2006-02	DEALER	MN-00001 H&R BLOCK	1	100.000%	1	0.000%	1	0.000%	1	1
		Monthly Total:	1	100.000%	1	0.000%	1	0.000%	1	1
2006-03	DEALER	MN-00001 H&R BLOCK	1	100.000%	1	0.000%	1	0.000%	1	1
		Monthly Total:	1	100.000%	1	0.000%	1	0.000%	1	1
		Branch Total:	1	100.000%	1	0.000%	1	0.000%	1	1
Branch: NLRI ALL AMOUNT ARE IN USD										
Month	Producer Type	Producer # & Name	Approved	Conditioned	Rejected	Total	Funded	% Tot Apps Funded		
			#	%	#	%	#	%		
2006-02	DEALER	IL-00003 SAM LEMAN CHRYSLER PLYMOUTH MAZDA	0	100.000%	0	0.000%	0	0.000%	0	0
		Monthly Total:	0	100.000%	0	0.000%	0	0.000%	0	0
2006-03	DEALER	IL-00003 SAM LEMAN CHRYSLER PLYMOUTH MAZDA	0	100.000%	0	0.000%	0	0.000%	0	0
		Monthly Total:	0	100.000%	0	0.000%	0	0.000%	0	0
		Branch Total:	0	100.000%	0	0.000%	0	0.000%	0	0
		Company Total:	1	100.000%	1	0.000%	1	0.000%	1	1
		Grand Total:	1	100.000%	1	0.000%	1	0.000%	1	1

14.12 Underwriting Status By Month and Underwriter Loan

This underwriting report lists application status by month and underwriter for loans.

Parameters:

- Company/Branch
- Underwriter
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Underwriting Status By Month and Underwriter Loan report

Report: Underwriting Status by Month & Underwriter (loan)										ORACLE®																																																																																																
Financial Services Lending and Leasing										Date: 10/31/2013 15:42 PM																																																																																																
Month / Year From: 01/1800 To: 01/2048																																																																																																										
Company: NL02 Branch: NLHQ ALL AMOUNT ARE IN USD																																																																																																										
<table border="1"> <thead> <tr> <th>Month</th> <th>Underwriter Name</th> <th>Approved</th> <th>Conditioned</th> <th>Rejected</th> <th>Total</th> <th>Funded</th> <th>% Tot Apps Funded</th> </tr> </thead> <tbody> <tr> <td>2006-01</td> <td>VINAY BHATIA</td> <td>1</td> <td>100.000%</td> <td>1</td> <td>0.000%</td> <td>1</td> <td>0.000%</td> <td>1</td> <td>1</td> <td>100.000%</td> </tr> <tr> <td></td> <td>Monthly Total:</td> <td>1</td> <td>100.000%</td> <td>1</td> <td>0.000%</td> <td>1</td> <td>0.000%</td> <td>1</td> <td>1</td> <td>100.000%</td> </tr> <tr> <td>2006-02</td> <td>DEMO SUPERUSER</td> <td>2</td> <td>100.000%</td> <td>2</td> <td>0.000%</td> <td>2</td> <td>0.000%</td> <td>2</td> <td>2</td> <td>50.000%</td> </tr> <tr> <td></td> <td>SUSHMITHA MOHAN</td> <td>1</td> <td>100.000%</td> <td>1</td> <td>0.000%</td> <td>1</td> <td>0.000%</td> <td>1</td> <td>1</td> <td>0.000%</td> </tr> <tr> <td></td> <td>Monthly Total:</td> <td>2</td> <td>100.000%</td> <td>2</td> <td>0.000%</td> <td>2</td> <td>0.000%</td> <td>2</td> <td>2</td> <td>33.333%</td> </tr> <tr> <td>2006-03</td> <td>DEMO SUPERUSER</td> <td>1</td> <td>100.000%</td> <td>1</td> <td>0.000%</td> <td>1</td> <td>0.000%</td> <td>1</td> <td>1</td> <td>100.000%</td> </tr> <tr> <td></td> <td>Monthly Total:</td> <td>1</td> <td>100.000%</td> <td>1</td> <td>0.000%</td> <td>1</td> <td>0.000%</td> <td>1</td> <td>1</td> <td>100.000%</td> </tr> <tr> <td></td> <td>Branch Total:</td> <td>1</td> <td>100.000%</td> <td>1</td> <td>0.000%</td> <td>1</td> <td>0.000%</td> <td>1</td> <td>1</td> <td>60.000%</td> </tr> </tbody> </table>											Month	Underwriter Name	Approved	Conditioned	Rejected	Total	Funded	% Tot Apps Funded	2006-01	VINAY BHATIA	1	100.000%	1	0.000%	1	0.000%	1	1	100.000%		Monthly Total:	1	100.000%	1	0.000%	1	0.000%	1	1	100.000%	2006-02	DEMO SUPERUSER	2	100.000%	2	0.000%	2	0.000%	2	2	50.000%		SUSHMITHA MOHAN	1	100.000%	1	0.000%	1	0.000%	1	1	0.000%		Monthly Total:	2	100.000%	2	0.000%	2	0.000%	2	2	33.333%	2006-03	DEMO SUPERUSER	1	100.000%	1	0.000%	1	0.000%	1	1	100.000%		Monthly Total:	1	100.000%	1	0.000%	1	0.000%	1	1	100.000%		Branch Total:	1	100.000%	1	0.000%	1	0.000%	1	1	60.000%
Month	Underwriter Name	Approved	Conditioned	Rejected	Total	Funded	% Tot Apps Funded																																																																																																			
2006-01	VINAY BHATIA	1	100.000%	1	0.000%	1	0.000%	1	1	100.000%																																																																																																
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	Monthly Total:	1	100.000%	1	0.000%	1	0.000%	1	1	100.000%																																																																																																
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Branch: NLRI ALL AMOUNT ARE IN USD																																																																																																										
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	Grand Total:	1	100.000%	1	0.000%	1	0.000%	1	1	50.000%																																																																																																

14.13 Underwriting Status By Month Loan

This underwriting report lists application status by the month for loans.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Report Format

Example of the Underwriting Status By Month Loan report

Report: underwriting status by month (loan)										ORACLE®																																																																																																			
Financial Services Lending and Leasing										Date: 10/31/2013 10:19 AM																																																																																																			
Month / Year From: 01/1800 To: 01/2048																																																																																																													
ALL AMOUNT ARE IN USD																																																																																																													
<table border="1"> <thead> <tr> <th>Company: NL02</th> <th>Branch: NLHQ</th> <th>Month</th> <th># of Apps</th> <th>Approvals</th> <th>Conditioned</th> <th>Rejected</th> <th>Funded</th> <th>Volume</th> <th>Average Loan</th> <th>Average Rate</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>2006-01</td> <td>1</td> <td>1</td> <td>0</td> <td>0</td> <td>1</td> <td>5,000.00</td> <td>5,000.00</td> <td>13.98%</td> </tr> <tr> <td></td> <td></td> <td>2006-02</td> <td>3</td> <td>3</td> <td>0</td> <td>0</td> <td>1</td> <td>0.00</td> <td>0.00</td> <td>13.98%</td> </tr> <tr> <td></td> <td></td> <td>2006-03</td> <td>1</td> <td>1</td> <td>0</td> <td>0</td> <td>1</td> <td>5,000.00</td> <td>5,000.00</td> <td>13.98%</td> </tr> <tr> <td></td> <td></td> <td>2006-06</td> <td>1</td> <td>1</td> <td>0</td> <td>0</td> <td>0</td> <td>0.00</td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td>2006-07</td> <td>1</td> <td>1</td> <td>0</td> <td>0</td> <td>0</td> <td>0.00</td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td>Branch Total:</td> <td>7</td> <td>7</td> <td>0</td> <td>0</td> <td>3</td> <td>10,000.00</td> <td>3,333.33</td> <td>13.98%</td> </tr> <tr> <td></td> <td></td> <td>Company Total:</td> <td>7</td> <td>7</td> <td>0</td> <td>0</td> <td>3</td> <td>10,000.00</td> <td>3,333.33</td> <td>13.98%</td> </tr> <tr> <td></td> <td></td> <td>Grand Total:</td> <td>7</td> <td>7</td> <td>0</td> <td>0</td> <td>3</td> <td>10,000.00</td> <td>3,333.33</td> <td>13.98%</td> </tr> </tbody> </table>											Company: NL02	Branch: NLHQ	Month	# of Apps	Approvals	Conditioned	Rejected	Funded	Volume	Average Loan	Average Rate			2006-01	1	1	0	0	1	5,000.00	5,000.00	13.98%			2006-02	3	3	0	0	1	0.00	0.00	13.98%			2006-03	1	1	0	0	1	5,000.00	5,000.00	13.98%			2006-06	1	1	0	0	0	0.00					2006-07	1	1	0	0	0	0.00					Branch Total:	7	7	0	0	3	10,000.00	3,333.33	13.98%			Company Total:	7	7	0	0	3	10,000.00	3,333.33	13.98%			Grand Total:	7	7	0	0	3	10,000.00	3,333.33	13.98%
Company: NL02	Branch: NLHQ	Month	# of Apps	Approvals	Conditioned	Rejected	Funded	Volume	Average Loan	Average Rate																																																																																																			
		2006-01	1	1	0	0	1	5,000.00	5,000.00	13.98%																																																																																																			
		2006-02	3	3	0	0	1	0.00	0.00	13.98%																																																																																																			
		2006-03	1	1	0	0	1	5,000.00	5,000.00	13.98%																																																																																																			
		2006-06	1	1	0	0	0	0.00																																																																																																					
		2006-07	1	1	0	0	0	0.00																																																																																																					
		Branch Total:	7	7	0	0	3	10,000.00	3,333.33	13.98%																																																																																																			
		Company Total:	7	7	0	0	3	10,000.00	3,333.33	13.98%																																																																																																			
		Grand Total:	7	7	0	0	3	10,000.00	3,333.33	13.98%																																																																																																			

14.14 Funded Contracts Loan

This funding report lists applications funded for loans.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Producer
- Report Format

Example of the Funded Contracts Loan report

Report: Funded Contracts (Loan)
Date: 10/25/2013 13:05 PM

ORACLE®
Financial Services Lending and Leasing

Month / Year From: 03/2004 To: 03/2013

Company:	NL02								
Branch:	NLHQ								
ALL AMOUNT ARE IN USD									
Producer	Name	Product	Collateral	Underwriter	Application#	ContractDt	Amount	Rate	Term
MN-00001 IN HIGH (DIRECT DEAL)	DEVENSIE SUSAN / DEVENSIE SUSAN	LOAN-UN	2006 GENERAL PERSONAL GOOD	VINAY BHATIA	0000097055	10/02/2012	10,000.00	13.980%	36
MN-00001 IN HOUSE (DIRECT DEAL)	BHATIA VINAY / S	LOAN-UN	2006 GENERAL PERSONAL GOOD	VINAY BHATIA	0000097057	10/02/2012	10,000.00	13.980%	36
	Count:	2				Total:	20,000.00		
	Branch Count:	2				Branch Total:	20,000.00		
	Company Count:	2				Company Total:	20,000.00		
Company:	US01								
Branch:	USHQ								
ALL AMOUNT ARE IN USD									
Producer	Name	Product	Collateral	Underwriter	Application#	ContractDt	Amount	Rate	Term
CO-00002 MILE HIGH MITSUBISHI	TEST TEST	LOAN-VE	2012 TOYOTA COROLLA 4DR	VINAY BHATIA	0000086046	02/08/2013	32,000.00	4.990%	36
	Count:	1				Total:	32,000.00		
FL-00002 VICAR MOTOR OF ORLANDO INC	DELINQUENCY TEST	LOAN-VE	0 TOYOTA CAMRY 232	DEMO UNDERWRITER	0000098066	02/11/2013	10,100.00	4.990%	12
	Count:	1				Total:	10,100.00		
	Branch Count:	2				Branch Total:	42,100.00		
	Company Count:	2				Company Total:	42,100.00		
	Total Count:	4				Grand Total:	62,100.00		

14.15 Pre Funding Contracts Loan

This funding report lists applications verified for loans.

Parameters:

- Company/Branch
- From MM/DD/YYYY
- To MM/DD/YYYY
- Producer
- Report Format

Example of the Pre Funding Contracts Loan report

Report: Pre-Funding Contracts (Loan)
Date: 10/30/2013 14:50 PM

ORACLE®
Financial Services Lending and Leasing

Month / Year From: 10/2000 To: 10/2400

Company:	US01								
Branch:	USHQ								
ALL AMOUNT ARE IN USD									
Producer	Name	Product	Collateral	Underwriter	Application #	Contract Dt	Amount	Rate	Term
CA-00004 UNDEFINED VOLKSWAGEN OF WOODLAND HILL	LOAN-VE		DEMO UNDERWRITER		0000001371		0.00	0.000%	0
	Count:	1				Total:	0.00		
	Branch Count:	1				Branch Total:	0.00		
	Company Count:	1				Company Total:	0.00		
	Total Count:	1				Grand Total:	0.00		

15. Producer

Oracle Financial Services Lending and Leasing is capable to create and service direct as well as indirect Loan. Indirect Loan are generated through Producer Entities like Dealerships and Agents. It is essential to create and maintain such entities to enable incentive tracking and business development achieved through each entity.

Applications are sent to financial institutions indirectly through producer entities like dealers or agents on behalf of a customer. Specifying Producer details is mandatory while creating a application since the system associates a credit application with the producer entity which sent it, on the Application Entry, Underwriting, and Funding screens. When the credit application is approved and funded, the system associates the account with the producer entity.

When the credit application is approved and funded, system associates account with the producer.

The following three different status are defined for Producer Entities in OFSLL:

- Active: Only if Producer Status is Active, the application sourced through that Producer Entity can be funded.
- Inactive: If the Producer Status is Inactive, the application sourced through that Producer Entity cannot be funded.
- Temporary: If the Producer Status is Temporary, the application sourced through that Producer Entity can only be reviewed. However it cannot be funded.

The producers are paid for their participation, either:

- Up front during funding
-or-
- Up front on a monthly basis
-or-
- When the interest is earned
-or-
- When the payment is received from customer based on the set up compensation plans.

The Producer Setup screen contains pages that enable you to maintain and administer producer compensation, compensation payments, charge back plans, and chargeback parameters.

While setting up Producer entities it is also essential to setup the Producer Cycles under 'Setup' in main menu. For more details, refer to Configuring Lending and Leasing guides.

While working with the Producer Setup screen, you will primarily use the following sub tabs:

1. Payment Details
2. Tracking Attributes
3. Contracts
4. Comments
5. Summary

The Producers screen, completed during setup, can be used to view and maintain producer details.

15.1 Producer Details

The Producer details screen allows you to record or edit basic information about the producer. You can set up dealers or producers for a company and branch. You can also set up a default underwriter and a default collector for a producer. The system uses this information in the origination work flow to select a queue.

The producer number, name, contact information, company and branch to which the producer is associated with, federal tax number, status, and license information can be stored in this screen.

Navigating to Producer

1. On the Oracle Financial Services Lending and Leasing home screen, click **Origination > Origination > Producers**.
2. The system displays the Producers setup screen.

To set up the Producer

1. In the **Producer** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Producer #	Based on the system setup, either: Specify the producer number -or- The system generates producer number. Producer will be activated on the next system date (current system date + 1) and not on the start date.

Field:	Do this:
Old Producer #	Specify the old producer number.
Name	Specify the producer name.
Company	Select the company from the drop-down list.
Branch	Select the branch from the drop-down list.
Start Dt	Select the producer start date by clicking on the adjoining Calendar icon.
End Dt	Select the producer end date by clicking on the adjoining Calendar icon.
Contact	Specify the producer contact.
Group	Select the producer contact group from the drop-down list.
Grade	Select the producer grade as per business processes from the drop-down list. The list consist of values which are used only for categorizing at the producer level and can be changed periodically as per business requirement.
Type*	Select the producer type from the drop-down list. The Group and Type fields help in setting up the pricing schemes on Pricing screen.
Status	Select the appropriate status from the drop-down list. The contents of this field can be linked to edits in Loan origination cycle so that only applications from Producers whose status is 'Active' can be funded.
Sales Agent	Select the sales agent associated with this producer from the drop-down list.
Underwriter	Select the default underwriter assigned to this producer from the drop-down list. Only users with a responsibility for an UNDERWRITER can be designated as underwriters for producers.
Funder	Select the users with responsibility as Funding Specialist, from the drop-down list.
Collector	Select the default collector or agent assigned to this producer from the drop-down list. (This will appear in the Collector field in Delinquency Information section of Account Details screen on the Customer Service screen).
Fed Tax #	Specify the federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Address section	
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1
Address Line 2	Specify address line 2

Field:	Do this:
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Phone 1	Specify phone number 1.
Extn 1	Specify phone number 1 extension.
Phone 2	Specify phone number 2.
Extn2	Specify phone number 2 extension.
Fax Prefix1	Select fax prefix number 1 from the drop-down list.
Fax1	Specify fax number 1.
Fax Prefix2	Select fax prefix number 2 from the drop-down list.
Fax2	Specify fax number 2.
E-Mail	Specify the producer mail address.
Loss Reserve Amount	Specify the loss reserve amount
Max Float	Specify the value of maximum float allowed for the Producer. A Float represents the application sourced by the producer that is Funded and awaiting 'Title perfection' from the concerned authorities for marking lien. If you do not know the exact value but want to provide a maximum float, then specify the value as 99999.
Remaining Float	System automatically displays the available number of floats by calculating the remaining float value based on 'Max Float' and Title perfections under processing.
Enabled	Check this box to enable the product.
Subvention Participation Details	
Subvention Participant	Check this box to maintain the producer as subvention participant
Collection Type	Select the collection type from the drop-down list.
Collection Frequency	Select the collection frequency from the drop-down list.
Refund Disbursement Method	Select the refund disbursement method from the drop-down list.
Region	Select the region of producer from the drop-down list.
Territory	Select the territory of producer from the drop-down list.

Field:	Do this:
License Details	
Valid From	Specify the date from when the producer's license is valid.
Valid To	Specify the date till when the producer's license is valid.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

Note

Oracle Financial Services Software recommends that you double-check the fax numbers (especially the 10 digit number) and email addresses you enter on this screen, since the system uses this information to send its system-generated underwriting decisions.

15.1.1 Payment Details

You can setup ACH as the payment mode for a dealer or producer on Payment Details sub screen. The Payment Details sub screen stores information regarding the payment mode, currency and producer's bank details, such as bank's name, routing number, account type, account number, BIC and IBAN. Once the details are updated the same has to be verified and approved in the payment details section before processing.

The dashboard of Oracle Financial Services Lending and Leasing displays all the producers whose payment details are either APPROVED or WAITING FOR APPROVAL in the 'Producers Count By ACH Status' section. You can click on the respective links to view the details in 'Producers' screen.

To complete the Payment Details

1. Click **Origination > Origination > Producers > Payment Details**.
2. In the **Payment Details** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Pmt Mode	Select the payment mode from the drop-down list.
Bank	Specify the ACH bank name.
Start Dt	Select ACH start date if payment mode is ACH. You can even select the date from adjoining Calendar icon.
Routing #	Specify the ACH bank routing number.
Account Type	Select the ACH bank account type from the drop-down list.
Account #	Specify the ACH bank account number.
Currency	View the currency of the Producer. System defaults the currency depending on the Company or Branch selected for the Producer.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.

Field:	Do this:
IBAN	<p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).</p> <p>Note: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p>
Disbursement Currency	Select the disbursement currency from the drop-down list. System defaults the currency depending on the Company or Branch selected for the Producer.
Approval Detail section - When the payment details are approved, system automatically populates the following fields with the approver details along with the status as 'Approved'. However on subsequent update, the details are reset till further approval and status is changed to 'Waiting for approval'.	
Approved By	View the user who has approved the payment details.
Approved Dt	View the date and time when the payment details were approved.
Status	View the status of producer payment details.

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

To Approve Payment Details

You can verify and approve the producer payment details defined by another user in the Producers > Payment Details section. You can either directly select the required record in the 'Producers' screen or sort the list of payment details awaiting approval using the Dashboard.

Before you proceed, ensure that you have approval rights assigned to your login. Else, contact your system administrator.

1. To access the payment details to be approved, do one of the following:
 - Click **Origination > Origination > Producers**.
 - Click Dashboard and navigate to 'Producer' section. In the 'Producers Count By ACH Status' sub section, click **WAITING FOR APPROVAL**. The payment details are sorted accordingly and displayed in 'Producers' screen.
2. In the **Producer Details** section, select the required Producer. The payment details associated with the producer are displayed in the 'Payment Details' section.
3. In the 'Payment Details' section, click **Approve Payment Detail**.

The payment details are approved and approver information is captured in Approval Detail section. Also on approval, the Dashboard counters in 'Producers Count By ACH Status' section are updated.

15.1.2 Compensation Plan

The Compensation Plan sub screen displays information related to compensation and chargeback for the producer. It displays summaries as well as account level information. The data is gathered from relevant applications and accounts in the system that are approved and funded.

A brief description of the fields in the Compensation Plan sub screen is given below:

Field:	View this:
Account/Application	The account/application number and title
Compensation Plan	The compensation plan defined for the producer.
Upfront Amt	The Upfront Amount defined for the producer.
Remaining Amt	The remaining amount for the producer.
Total Amt	The total amount defined for the producer.

1. In the **Loss Reserve** section, view the loss reserve amount.

You can view additional details of the Compensation Plan, Chargeback Methods, and Compensation/Chargeback Amounts in the sub screen.

15.1.3 Subvention

The Subvention sub screen displays information related to Subvention Receivables for the producer. It displays summaries as well as account level information.

In the Subvention Receivables section, you can view the following details. A brief description of the fields is given below:

Field:	View this:
Subvention Participant	The status of subvention participant.
Collection Type	The collection type defined for the subvention.
Collection Frequency	The collection frequency defined for the subvention.
Refund Disbursement Method	The Refund Disbursement Method for the subvention.
Receivable Amt(Open)	The outstanding receivable amount for the subvention.
Receivable Amt(Current)	The current receivable amount for the subvention.
Received Amt	The received amount for the subvention.
Netted Refund Amt	The netted refund amount for the subvention.
Net Receivable Amt	The net receivable amount for the subvention.
Payable Refund Amt	The payable refund amount for the subvention.

15.1.4 Transactions

The Transactions sub screen facilitates you to post the following types of transactions based on the selection in the action block.

- All transactions relating to Payment to / from Producers, Disbursements transactions from Holdback / Reserve, adjust/add Recourse amount from/to dealer reserve can be posted by selecting 'Others' option in the action block.
- Subvention Receivables / Payments and adjustments can be posted by selecting 'Subvention' option in the action block.

In the Transactions sub screen, you can sort the list of transactions to be displayed based on elapsed days by selecting the 'View Last' option (1/2/5/All Days).

Select 'Others' or 'Subvention' option, click **Add** and specify the following field information. A brief description of the fields is given below:

Field:	View this:
Effective Dt	Select the Effective Date of the transaction from the calendar.
Transaction	Select the transaction from the drop down list.
Amount	Specify amount for the transaction.
Reference	Specify the transaction reference.
Account #	Select the account from the drop down list.
Account Title	View the account title information.
Comment	Specify additional details of the transaction if any.

Click **Post** to post the transaction for processing.

15.1.5 Holdback/Loss Reserve

The Holdback/Loss Reserve sub screen displays information related to Proceed Holdback and Loss Reserve for the producer.

To view the Holdback/Loss Reserve

1. Click **Producers > Holdback/Loss Reserve**.
2. In the Proceed Holdback section, you can view the account and Holdback amount details.

In the Loss Reserve section, you can view Loss Reserve amount details.

15.1.6 Tracking Attributes

The Tracking Attributes sub screen allows you to link information to a producer who is not tracked in the system, by default, however is part of company's business practices.

To complete the Tracking Attributes

1. Click **Origination > Origination > Producers > Tracking Attributes**.
2. In the Tracking section, you can edit the **parameter** and **Value** details.

3. A brief description of the fields is given below:

Field:	View this:
Sub-Parameter	View the sub-parameter details.
Parameter	View the parameter details.
Value	Enter the required value for the selected parameter.

4. In the **Statements Transactions** section, view the following information:

Field:	View this:
Effective Dt	The statement transaction date.
Transaction	The statement transaction.
Account	The statement account number.
Debit Amt	The statement debit amount.
Credit Amt	The statement credit amount.

15.1.7 Contacts

The Contacts sub screen allows you to record information regarding contacts associated with a producer, such as employees at a dealership.

To complete the Contacts

1. Click **Origination > Origination > Producers > Contacts** sub tab.
2. On the **Contacts** sub screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Contact Type	Select the producer contact type from the drop-down list.
Name	Specify the producer contact name.
Phone	Specify producer contact phone number.
Extn	Enter phone number extension.
Fax	Enter producer contact fax number.
Enabled	Check this box to indicate this is a current contact.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

15.1.8 Comments

The Comments sub screen allows you to view and enter comments regarding the producer.

To enter a comment on the Comments

1. Click **Origination > Origination > Producers > Comments** sub tab.

2. In the **Comments** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Comment	Enter comment.
Comment By	Displays user id.
Comment Dt	Displays comment date.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

15.1.9 Summary

The display only Summary sub screen allows you to view summary information regarding the producer.

To view summary on the Summary

1. Click **Origination > Origination > Producers > Summary** sub tab.
2. In the **Summary** section, view the following information.

A brief description of the fields is given below:

Field:	View this:
Year Month	The year and month.
Total Apps	The application total status count.
Approved	The application approved status count.
Conditioned	The application conditioned status count.
Rejected	The application rejected status count.
Withdrawn	The application rejected status count.
Funded	The application withdrawn status count.
Amount	The application funded status total amount.

15.1.10 Title Status Summary

The Title Status Summary screen displays the various stages of titles of assets for applications sourced by the producer. The details are available for specific periods like last 1 day, 2 days, 5 days, 7 days and All (entire history) and results are displayed for selected period with each date as new row.

For example, if user has selected 2 days and the system date is 2nd June 2014, then system will group statuses in mentioned buckets and displays data for each 'Lien event date'.

To view Title Status Summary on the Summary

1. Click **Origination > Origination > Producers > Summary** sub tab.

2. On the **Title Status Summary** screen, perform any of the [Basic Operations](#) mentioned in Navigation chapter.
3. Select the **Title Status Summary** period as 1 day/2 days/5 days/7 days/All.

A brief description of the fields are given below:

Field:	View this:
New Status	Displays lien status as 'New'
Perfection Processing Status	Displays lien status as either Sent for Perfection/ Sent for Re-perfection
Perfected Status	Displays if lien status has 'Perfected Title'
Release Processing Status	Displays lien status as either Sent for Title Release/Re-sent for Title Release
Released Status	Displays lien status as either Service Requested/Pending Delete
Hold Release	Displays lien Hold Release status
To be Released	Displays lien status if 'To be released'
Closed Status	Displays lien status if 'Deleted'
Exception Status	Displays lien status as either Pending Lien Holder/ Pending DMV
Lien Event Date	Displays lien Event Date attached against each status.

16. Vendors

During the life of an account, a financial institution might require the use of specialized services of a vendor for various purposes; for example, repossessing a vehicle, retaining an attorney for bankruptcy court proceedings or making field calls. With the system's Vendors screen, you can:

- Maintain vendor information
- Maintain services offered by the vendor
- Assign tasks to the vendors and subsequently track and process those tasks
- Charge vendor expenses to customers
- Enter and update invoices raised by the vendors
- Post vendor transactions
- Process vendor payments

Once an invoice has been presented for a service performed by a vendor, you can enter information on Vendor Management form and create a monetary transaction. You can then choose if the customer should pay any particular expense or not.

16.1 Vendors Screen

The Vendors screen allows you to set up vendor information. You can also use the copy feature to quickly create new vendors with the existing details. By default it will show current address but if the vendor receives escrow disbursement at an address which is different from current business address the information can be entered in Payment Details sub screen. Also, the Payment Details sub screen allows you to enter number of days prior to the due date by which payment to vendor must be processed.

Navigating to Vendor Detail Screen

1. On the Oracle Financial Services Lending and Leasing home screen, click **Origination > Origination > Vendors**.
2. The system displays the Vendor screen. The details are grouped under four tabs:
 - Vendors
 - Assignment Allocation
 - Work Orders
 - Follow-up
 - Invoices

16.1.1 Vendors tab

1. Click **Origination > Origination > Vendors > Vendors**. The details in the screen are grouped into the following tabs:
 - Payment Details
 - Vendor Groups
 - Tracking Attributes
 - Comments
2. In the **Origination > Origination > Vendors > Vendor Details** section, you can create or edit vendor details. While creating new, you can also use the copy feature to copy the existing details to new vendor. The copy option in the Vendor Details screen is controlled by the system defined parameter (UVN_VEN_NBR_SYS_GENERATED).

Based on the valued defined for the parameter in Setup > Administration > System > System Parameter screen, you can copy the existing vendor details in the following ways:

- If the value of the parameter is set to 'Y' (default), specify a new name in 'New Vendor Name' field and click 'Create Copy'.
- If the value of the parameter is set to 'N', specify a vendor number in 'New Vendor #' field and click 'Create Copy'.

3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Enabled	Check this box to enable the vendor.
Vendor #	<p>The vendor number is either editable (default) or auto generated depending on the system parameter defined at setup screen.</p> <p>System auto generates the vendor number when the following system parameter is set to 'Yes' in Setup > Administration > System > System Parameter screen.</p> <ul style="list-style-type: none"> - Parameter: UVN_VEN_NBR_SYS_GENERATED - Description: VENDOR NUMBER IS SYSTEM GENERATED
Channel	Select the vendor channel from the drop-down list.
Old Vendor #	Displays the old vendor number if exists.
Name	Specify the vendor name.
Status	Select the vendor status from the drop-down list.
Company	Select the vendor portfolio company from the drop-down list.
Branch	Select the vendor portfolio branch from the drop-down list.
Start Dt	Specify the vendor start date. You can select data even from the adjacent Calendar icon.
End Dt	Specify the vendor end date. You can select data even from the adjacent Calendar icon.
Contact Person	Specify the vendor contact name.

Field:	Do this:
Fed Tax #	If available, enter the vendor federal tax identification number. If the organizational parameter UIX_HIDE_RESTRICTED_DATA is set to Y, this appears as a masked number; for example, XXXXX1234.
Credit Days	Specify the credit days for the vendor invoice. This number is used to check that Invoice Due Date is not more than the credit days from Invoice Date.
Phone 1	Specify primary phone number.
Extn 1	Specify the primary phone extension.
Phone 2	Specify alternate phone number.
Extn 2	Specify the alternate phone's extension.
Fax	Specify the fax number.
Fax 2	Specify the fax number 2.
Country	Select the country code from the drop-down list.
Address #	Specify the vendor address.
Address Line 1	Specify address line 1.
Address Line 2	Specify address line 2.
Zip	Select the zip code from the drop-down list.
Zip Extn	Specify the extension of the Zip code.
City	Specify the city.
State	Select the state from the drop-down list.
Email	Specify the email address.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

16.1.1.1 Payment Details

Click **Origination > Origination > Vendors > Vendors > Vendor Details > Payment Details**. The Payment Details sub tab allows you to set up automatic clearing house information for vendors.

On the **Payment Details** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Remittance section	
Country	Select the country code from the drop-down list.
Address Line 1	Specify address line 1.

Field:	Do this:
Address Line 2	Specify address line 2.
Zip	Specify zip code from the drop-down list.
Zip Extn	Specify extension of the zip code.
City	Specify city.
State	Select state from the drop-down list.
Pre-Process Days	Specify the remittance pre-process days. This is the number of days prior to due date by which payment to the vendor must be processed.
Currency	View the currency attached to vendor.
Payment Details section	
Mode	Select the mode of payment from the drop-down list.
Bank	Specify the ACH bank.
Start Dt	View ACH start date.
Routing #	Specify the bank routing number.
Account Type	Select the account type from the drop-down list.
Account #	Specify the account number. If the organizational parameter <code>UIX_HIDE_RESTRICTED_DATA</code> is set to 'Y', this appears as a masked number; for example, XXXXX1234.
BIC	Select the Business Identifier Code from the drop-down list. The list displays the BIC codes defined in the system.
IBAN	<p>Specify the IBAN (International Bank Account Number). IBAN is used for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.</p> <p>Ensure that value entered satisfies the check-digit validation based on modulo 97. On save, system automatically validates the IBAN number length based on country code, characters, white spaces, and checksum. Validation is also done during posting non-monetary transaction (ACH Maintenance).</p> <p>You can maintain the IBAN length and other details required as per the country code in the user defined table (Setup > Administration > System > User Defined Tables).</p> <p>Note: IBAN for 'NL' country code (IBAN_FORMAT_NL) is defined by default with length of IBAN as 18.</p>
Disbursement Currency	Select the disbursement currency for vendor payment from the drop-down list. The list displays all the available currencies applicable to the vendor.

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

16.1.1.2 Vendor Groups

Click **Origination > Origination > Vendors > Vendors > Vendor Details > Vendor Groups**. The Vendors Groups allows you to set up vendor groups.

On the **Vendor Groups** section, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sort	Specify sort sequence.
Group	Select the vendor type to which the vendor belongs from drop-down list, based on services provided by the vendor.
Enabled	Check this box to enable the vendor service.

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

16.1.1.3 Tracking Attributes

Click **Origination > Origination > Vendors > Vendors > Vendor Details > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sub-Parameter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

16.1.1.4 Comments

Click **Origination > Origination > Vendors > Vendors > Vendor Details > Comments**. The Comments sub tab allows you to add comments and also view comments posted through AP interface.

On the **Comments** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Comment	View or add the required comment.

Field:	Do this:
Comment By	System automatically selects the logged in user details.
Comment Dt	System automatically displays the current date.

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

16.1.2 Assignment Allocation

The Assignment Allocation tab allows you to define criteria for selecting a specific vendor to execute a work order. A criteria here refers to a combination of a Channel, Work Order Type, Company and Branch associated to a vendor. If the same combination or criteria is selected during work order creation, system selects a specific vendor or highest weighted vendor in the list by default for the work order.

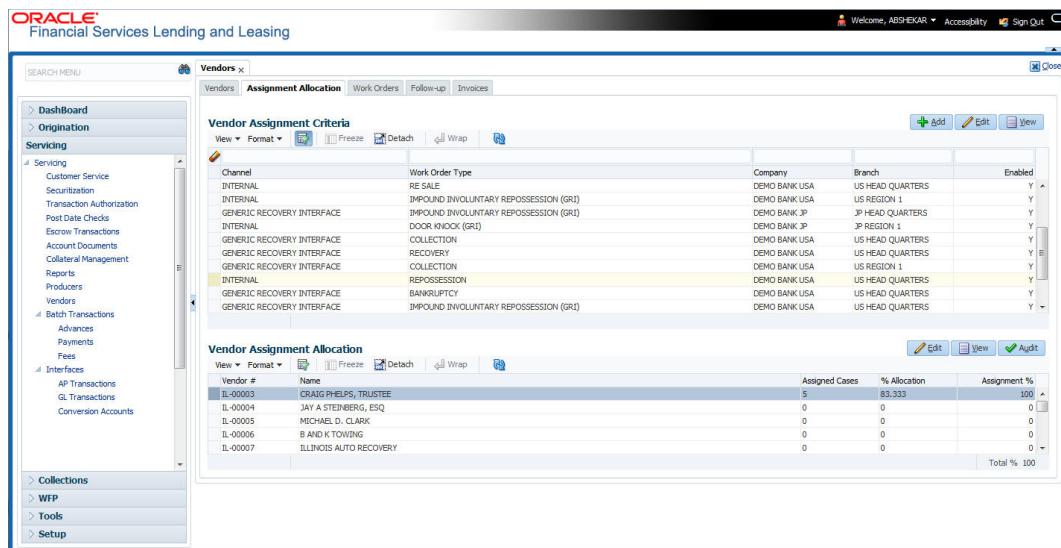
Click **Origination > Origination > Vendors > Assignment Allocation**. The details are grouped under two sections:

- Vendor Assignment Criteria
- Vendor Assignment Allocation

16.1.2.1 Vendor Assignment Criteria

In the Vendor Assignment Criteria section, you can define the criteria used for vendor selection.

1. In the **Origination > Origination > Vendors > Work Order > Assignment Allocation**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The top navigation bar includes 'Welcome, ABHISHEKAR', 'Accessibility', and 'Sign Out'. The main menu on the left includes 'Dashboard', 'Origination', 'Serving', 'Customer Service', 'Securitization', 'Transaction Authorization', 'Port State Checks', 'Econav Transactions', 'Account Documents', 'Collateral Management', 'Reports', 'Producers', 'Vendors', 'Batch Transactions', 'Advances', 'Payments', 'Fees', 'Interfaces', 'AP Transactions', 'GL Transactions', 'Conversion Accounts', 'Collections', 'WFP', 'Tools', and 'Setup'. The central area has tabs for 'Vendors', 'Assignment Allocation', 'Work Orders', 'Follow-up', and 'Invoices'. The 'Assignment Allocation' tab is active, showing two tables: 'Vendor Assignment Criteria' and 'Vendor Assignment Allocation'. The 'Vendor Assignment Criteria' table lists Channel, Work Order Type, Company, Branch, and Enabled status. The 'Vendor Assignment Allocation' table lists Vendor #, Name, Assigned Cases, % Allocation, and Assignment %. The bottom right of the allocation table shows a 'Total % 100'.

Channel	Work Order Type	Company	Branch	Enabled
INTERNAL	RE SALE	DEMO BANK USA	US HEAD QUARTERS	Y
INTERNAL	IMPOUND INVOLUNTARY REPOSSESSION (GRI)	DEMO BANK USA	US REGION 1	Y
GENERIC RECOVERY INTERFACE	IMPOUND INVOLUNTARY REPOSSESSION (GRI)	DEMO BANK JP	JP HEAD QUARTERS	Y
INTERNAL	DOOR KNOCK (GRI)	DEMO BANK JP	JP REGION 1	Y
GENERIC RECOVERY INTERFACE	COLLECTION	DEMO BANK USA	US HEAD QUARTERS	Y
GENERIC RECOVERY INTERFACE	RECOVERY	DEMO BANK USA	US REGION 1	Y
GENERIC RECOVERY INTERFACE	COLLECTION	DEMO BANK USA	US HEAD QUARTERS	Y
INTERNAL	REPOSSESSION	DEMO BANK USA	US HEAD QUARTERS	Y
GENERIC RECOVERY INTERFACE	BANKRUPTCY	DEMO BANK USA	US HEAD QUARTERS	Y
GENERIC RECOVERY INTERFACE	IMPOUND INVOLUNTARY REPOSSESSION (GRI)	DEMO BANK USA	US HEAD QUARTERS	Y

Vendor #	Name	Assigned Cases	% Allocation	Assignment %
IL-40003	CRAIG PHELPS, TRUSTEE	5	83.333	100
IL-40004	JAY A STEINBERG, ESQ	0	0	0
IL-40005	MICHAEL D. CLARK	0	0	0
IL-40006	B AND K TOWING	0	0	0
IL-40007	ILLINOIS AUTO RECOVERY	0	0	0

A brief description of the fields is given below:

Field:	Do this:
Channel	Select the OFSLL interfaced channel from the drop-down list. If the channel is selected as 'GENERIC RECOVERY INTERFACE', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
Work Order Type	Select the work order type from the drop-down list.
Company	Select the Company from the drop-down list.
Branch	Select the company's Branch from the drop-down list.
Enabled	Check this box to enable the vendor assignment criteria.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

16.1.2.2 Vendor Assignment Allocation

In the Vendor Assignment Allocation section, system fetches the list of vendors qualifying the combination of channel, work order, company and branch selected and allows you to define the weightage for each vendor in percentage.

By default, the allocated assignment percentage for each vendor is '0'. During subsequent update, the total of assignment percentage allocation for all vendors should be equal to '100'. A vendor with the highest weightage is selected by default during work order creation.

1. In the **Origination > Origination > Vendors > Work Order > Assignment Allocation**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Field:	Do this:
Vendor #	View the Vendor number. The same is either specified manually or system generated in the Vendors tab.
Name	View the name of the vendor.
Assigned Cases	View the total number of cases assigned to the vendor.
% Allocation	View the percentage of total cases assigned to the vendor.
Assignment %	Specify the percentage allocation value (out of 100) for each vendor. However, ensure that the total of all assignment % is equal to '100'.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

16.1.3 Work Orders Tab

The Work Orders link allows you to assign an account to a vendor for a service that the vendor provides, view the history of work order changes and define tracking attributes.

1. Click **Origination > Origination > Vendors > Work Order**. The details are grouped under three tabs:
 - Services

- Work Order History
- Tracking Attributes

2. In the **Origination > Origination > Vendors > Work Order > Work Order**, sort the list of work orders based on status using the ‘View Options’ drop down list.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Work Order #	Case #	Channel	Account	Collateral Description	Vendor	Override Reason	Company	Branch	Status	Reason	Work Order Type	Assignee
WO-0001081	UNDEFINED	GENERIC RE...	20170100014946...	2016 HARLEY-DAV...	IN-00007-PHILLIP...	US01	USHQ	SEND TO ...	IMPOUND INVOLU...	MADHA		
WO-0001082	UNDEFINED	GENERIC RE...	20170100014875...	2016 HARLEY-DAV...	IL-00004-JAY A ST...	US01	USHQ	SEND TO ...	IMPOUND INVOLU...	MADHA		
WO-0001070	UNDEFINED	INTERNAL	20160300014098...	2010 HONDA BRD...	PRITAM_VEN-PRIT...	US01	USHQ	ASSIGNED	BANKRUPTCY	PRITAV		
WO-0001069	UNDEFINED	INTERNAL	20160300014072...	2010 HONDA BRD...	PRITAM_VEN-PRIT...	US01	USHQ	ASSIGNED	BANKRUPTCY	PRITAV		
WO-0001079	UNDEFINED	INTERNAL	20160300013892...	2010 HONDA BRD...	PRITAM_VEN-PRIT...	US01	USHQ	ASSIGNED	IMPOUND INVOLU...	ABSHAK		
WO-0001071	UNDEFINED	INTERNAL	20160300014494...	2010 HONDA BRD...	910BEMO-RDN_INT...	US01	USHQ	REPOSES...	IMPOUND INVOLU...	PRITAV		
WO-0001075	UNDEFINED	GENERIC RE...	20160300014098...	2010 HONDA BRD...	910BEMO-RDN_INT...	US01	USHQ	ASSIGNED	BANKRUPTCY	PRITAV		
WO-0001076	UNDEFINED	INTERNAL	20160300014147...	2010 HONDA BRD...	910BEMO-RDN_INT...	US01	USHQ	ASSIGNED	IMPOUND INVOLU...	PRITAV		
WO-0001067	UNDEFINED	INTERNAL	20160300014072...	2010 HONDA BRD...	IN-00007-PHILLIP...	US01	USHQ	ASSIGNED	BANKRUPTCY	PRITAV		
WO-0001062	UNDEFINED	INTERNAL	20160300014072...	2010 HONDA BRD...	IN-00006-DEBORA...	US01	USHQ	ASSIGNED	BANKRUPTCY	PRITAV		

A brief description of the fields is given below:

Field:	Do this:
Work Order #	Displays the work order number.
Case #	Displays the case number received from third party vendor interface.
Channel	Select the OFSLL interfaced channel from the drop-down list. If the channel is selected as ‘GENERIC RECOVERY INTERFACE’, the work order is processed through an external system. For more information, refer to Appendix chapter - ‘Generic Recovery Interface (GRI)’.
Work Order Type	Select the work order type from the drop-down list.
Account	Select account number for the work order from the drop-down list.
Company	Displays the company name based on the account selected.
Branch	Displays the branch based on the account selected.
Vendor	Select vendor who will service the work order from the drop-down list. The list of vendors are displayed based on the selected Channel, Work Order Type, and Account.
Override Reason	In case of vendor re-assignment, select the appropriate override reason for the selected Vendor.

Field:	Do this:
Status	Select the work order status from the drop-down list. If the status is selected as 'SEND TO GRI', the work order is processed through an external system. For more information, refer to Appendix chapter - 'Generic Recovery Interface (GRI)'.
Reason	This field is enabled only if the status of work order is selected as PENDING ON HOLD, RLRELEASED, or PENDING CLOSE. You can select the appropriate reason from the drop-down list.
Collector	Select the Collector from the drop-down list. The list displays all the users defined with 'Collector' responsibility.
Work Order Details section	
Dt	Displays the date when work order was created.
Status Dt	Displays the last work order status-change date.
Currency	Displays the vendor company currency based on the vendor selected.
Estimated	Displays the estimated amount, which is the sum of all the services added to the work order.
Billed	Displays amount billed by the vendor for the work order.
Paid	Displays amount paid to the vendor for the work order.
Reference #	Specify vendor reference details if any.
Assigned By	Displays the user who created/assigned the work order to vendor.
Followup Dt	Select the subsequent follow-up date from adjoining calendar.
Account Information section - System displays the following information depending on the account selected for the work order in 'Work Order' section.	
Account Status	Displays the status of the account.
Charged off Dt	Displays the date when the account was charged off.
Due Amt	Displays the due amount to be paid to the account.
Total Outstanding Balance	Displays either 'Account outstanding principal balance' for active accounts, or 'Deficiency balance' for charge-off accounts.
Total Due	Displays the total of all dues pending on the account.
Due Dt	Displays the last elapsed due date on the account.
Days Past Due	Displays the total number of days elapsed past due date.

Field:	Do this:
Service Address	Displays the combined details of Customer, Address Type and Address based on the account selected. You can also select the required service address from the drop-down list only while creating work order details (i.e. when status = New). Note: When selecting the service address for an external interfaced channel (i.e. changing primary address), ensure to select the secondary address only. Else, system displays an error message.
Collateral Details section - This section displays the asset details associated with the work order.	
Collateral Description	System displays the primary collateral associated with the account by default. You can also select the collateral from the drop-down list. The list displays all the assets associated with the account.
Identification #	Displays the identification number of the asset.
Year	Displays the manufacturing year of the asset.
Make	Displays the asset's manufacturing company.
Model	Displays the asset's model.
Vendor Information section	
Contact	Specify the vendor contact for the work order.
Phone	Specify the vendor contact phone for the work order.
Extn	Specify the vendor contact phone extension for the work order.
Fax	Specify the vendor contact fax for the work order.
Comment	Specify any comments regarding the work order.
Vendor Messages section - This section is displayed only when the selected channel is 'GENERIC RECOVERY INTERFACE' and allows you to add specific communication or instructions as a message to the vendor.	
Vendor Msg Type	Select the type of vendor message from the drop-down list.
Vendor Msg	Specify additional information that is to be communicated to the external interface.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

16.1.3.1 Services

In the **Origination > Origination > Vendors > Work Order > Services**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

Click 'Load Services' button in the Services section header to load all the services associated with the selected combination of 'Work Order Type' and 'vendor (Vendor Group)'.

A brief description of the fields is given below:

Field:	Do this:
Service #	Specify an unique service number for the work order.
Service	Select the service type from the drop-down list (required).
Currency	System defaults the currency defined in work order which is the vendor currency.
Estimated	System defaults the Estimated cost of the service offered by the vendor as defined in vendor administration setup screen (Setup > Administration > System > Vendors > Vendor Fees > Vendor Service Fee Definition). However, you can also modify the estimated value to the required amount.
Billed Amt	Displays amount billed by the vendor for the service.
Paid Amt	Displays amount paid to the vendor for the service.
Status	Select the status from the drop-down list.
Status Dt	Displays the last service status change date.

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

16.1.3.2 Work Order History

The Work Order History sub tab displays the details of the selected work orders in the sequence of the changes done i.e. last change details appear as the first record.

In the Work Order History section, select the required work order and click **View**.

16.1.3.3 Tracking Attributes

Click **Origination > Origination > Vendors > Work Order > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sub-Parameter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

16.1.4 Follow-up Tab

The Work Orders link lists the work orders that are not complete and hence require follow-up.

1. Click **Origination > Origination > Vendors > Follow-up** tab. The details are grouped into two:
 - Work Order Follow-up
 - Assigned Services
2. In the **Origination > Origination > Vendors > Follow-up > Work Order Follow-up**, perform any of the [Basic Operations](#) mentioned in Navigation chapter except for creating a new record.

A brief description of the fields is given below:

Field:	Do this:
Company	Displays the vendor company.
Branch	Displays the vendor branch.

Field:	Do this:
Followup Dt	Specify the next follow-up date. You can even select the date from adjoining Calendar icon.
Work Order #	Displays the work order number.
Dt	Displays the work order date.
Account	Displays the account associated with the work order.
Vendor	Displays the vendor associated with the work order.
Status	Select the work order status from the drop-down list.
Status Dt	Displays the last work order status change date.
Work Order section	
Currency	Displays the currency for the work order.
Estimated	Displays the estimated amount, which is the sum of all the services added to the work order.
Billed Amt	Displays amount billed by the vendor for the work order.
Paid	Displays amount paid to the vendor for the work order.
Vendor Information section	
Contact	Displays the vendor contact name.
Phone	Displays the vendor contact phone number.
Extn	Displays the vendor contact phone number's extension.
Comment	Specify a comment.

3. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

16.1.4.1 Assigned Services

In the **Origination > Origination > Vendors > Follow-up > Assigned Service**, perform any of the [Basic Operations](#) mentioned in Navigation chapter except for creating a new record. A brief description of the fields is given below:

Field:	Do this:
Services	Displays the service provided by the vendor.
Currency	Select currency for the vendor from the drop-down list.
Estimated	Specify the estimated amount for the service.
Billed Amt	Specify amount billed by the vendor for the service.
Paid	Specify amount paid to the vendor for the service.
Status	Select the service status from the drop-down list.

Field:	Do this:
Status Dt	Specify the last service status change date. You can even select the date from the adjoining Calendar icon.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

16.1.5 Invoices Tab

In the invoice tab of vendors screen, you can define invoices and process them along with internally generated and externally received invoices. Invoice processing involves validating the invoice information either manually or through an automated process.

Manual validation involves verifying the invoice information, accepting or rejecting the details, updating the invoice status and indicating if the invoiced amount is Collectible.

Auto validation is supported for invoices which are in 'OPEN' status and generated internally (i.e. channel = Internal). During auto validation, the invoice details are verified against specific business rules defined in the system and corresponding status update and collectible indicator is updated accordingly.

However, other invoices received from externally interfaced channel would get auto validated with specific business rules when they are received and corresponding status is appended to the invoice while listing in the Invoice Information section.

Post the validation, invoices may still have difference in estimated and invoiced amount. Such invoices are marked with status 'FOR APPROVAL' and requires to be manually approved.

Further in the Invoices tab, you can define Tracking Attributes, Payment Schedules and view the Related Invoice/Work Orders (if any) in the system.

1. Click **Origination > Origination > Vendors > Invoices** tab. The details are grouped into following sections:
 - Details
 - Payment Schedules sub tab
 - Related Invoice/Work Orders sub tab
 - Tracking Attributes
2. In the **Origination > Origination > Vendors > Invoices > Invoice Information**, sort the list of invoice based on status using the 'View Options' drop down list.
3. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Vendor	Select the vendor name for whom the invoice is to be created.
Company	Displays the vendor portfolio company.
Branch	Displays the vendor portfolio branch.
Invoice #	<p>Specify the invoice number.</p> <p>The invoice number should be unique for every vendor. In case the Invoice # already exists for Vendor, system displays a warning message.</p>
External Ref #	<p>Specify the reference number which can be used for invoice tracking.</p> <p>For invoice received from external system, this field is auto populated with the reference number generated in external interfaced system.</p>
Invoice Dt	Specify the invoice date. You can even select the date from the adjoining Calendar icon.
Due Date	Select the due date. You can even select the date from the adjoining Calendar icon.
Status	Select the invoice status from the drop-down list.
Details section	
Status Dt	Displays the last invoice status change date.
Address	Displays the vendor address.
Currency	Select the currency from the drop-down list.
Estimated	Displays the total estimated amount of all the invoices defined in 'Invoice Details' sub tab.
Invoice Amt	Displays the total invoice amount.
Agreed Amt	Displays the total agreed amount.
Paid Amt	Displays the total paid amount.
Channel	Displays the Channel as 'Internal' for manually defined or internally generated invoice and 'Generic Recovery Interface (GRI)' for externally generated invoice.

4. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

16.1.5.1 Auto Validate Invoice

You can auto validate the invoice details in the Invoice Information section for those invoice which are in 'OPEN' status. Auto validation with system defined business rules ensure that every approved invoice comply to required processing standards and helps to quickly proceed with further action.

1. In the **Origination > Origination > Vendors > Invoices > Invoice Information**, sort the list of invoice with status as 'OPEN' from the 'View Options' drop down list.

2. Select the required invoice form the list and click 'Validate Invoice' button on the Invoice Information section header.

The invoice details are validated and the status of the invoice is updated based on validation. For more information on validations, refer to 'Business Rules' section.

16.1.5.2 Invoice Details sub tab

1. In the **Origination > Origination > Vendors > Invoices > Invoice Details**, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Work Order	Select the work order from the drop-down list. This list displays the generated work orders. Each work order name is defined in the format which consists of work order number, account number, service number and service name.
Case #	System displays the Case number only if there is a Case number is associated for the selected work order.
Estimated	Displays the estimated cost of selected work order as defined in Vendors > Work Order > Services section.
Invoice Amt	Specify the invoice amount.
Agreed Amt	Specify the agreed amount.
Paid Amt	Displays the paid amount.
Txn Post Dt	Specify transaction effective date. You can even select the date from the adjoining Calendar icon.
Status	Select the status from the drop-down list.
Status Dt	Displays the last status change date. On edit, system updates the current date by default.
Authorized By	Displays the name of the user who verified (accepted/rejected) the invoice details.
Authorized Dt	Displays the date when the invoice details were verified.
Collectible	<p>Check this box to indicate if the agreed amount is collectible from the customer. When checked, the collectible amount is posted as an expense on the customer account.</p> <p>During auto invoice validation, this check box is automatically selected if the same combination of a service and work order status matches with the state specific rule defined in Setup > Administration > System > Vendors > Invoice Rules tab.</p>

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

16.1.5.3 Accept/Reject Invoice details

In the Invoice Details sub section, you can accept or reject the details of those invoices which are in 'FOR APPROVAL' status. This status is updated during invoice processing and when there is difference in estimated and invoiced amount which needs manual approval.

1. In the **Origination > Origination > Vendors > Invoices > Invoice Details**, select the required invoice record.
2. Click 'Accept' or 'Reject' in the Invoice Details section header and click 'Yes' to confirm the action.
3. Click  Refresh button to view the status update.

On Accepting or Rejecting the invoice details, the 'Authorized By' and 'Authorized Dt' fields are auto updated with user name and current date. Also the status of Invoice information and Payment Schedules are updated as either 'CLOSE' or 'REJECTED' respectively. However, auto update of status is controlled by the 'Current/Next' status defined in Cycle Setup screen.

If the status of a particular invoice is updated from 'APPROVED' to 'CLOSE', system generates a payment requisition record for payment processing.

16.1.5.4 Payment Schedules sub tab

1. In the **Origination > Origination > Vendors > Invoices > Invoice Details > Payment Schedules**, you can maintain the payment schedules information. Perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Currency	System displays the vendor currency.
Payment Amt	Specify the actual payment amount for the invoice.
Status	Select the payment status from the drop-down list.
Payment Dt	Select the payment date from the adjoining calendar.
Payment Reference	(Optional) Specify reference details for the payment if any.
Payable Id	View the auto-generated payable ID which is the requisition ID in the AP Transaction screen.
Payment Id	View the Requisition ID generated during AP transaction.
Disbursement Currency	View the vendor disbursement currency. However, you can select the vendor payment disbursement currency from the drop-down list.
Account Currency	View the currency of the account selected at in 'Invoice Details' sub tab.
Amount in Account Currency	View the Invoice Currency amount equivalent of the Account Currency. System displays the 'Amount in Account Currency' by converting Vendor Currency value to Account Currency and considering the exchange rate as per the scheduled payment date.

2. Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

16.1.5.5 Related Invoice/Work Order Details sub tab

1. In the **Origination > Origination > Vendors > Invoices > Invoice Details > Related Invoice/Work Order Details**, view the following details.

A brief description of the fields is given below:

Field:	Do this:
Invoice #	View the invoice number for the work order.
Invoice Status	View the status of invoice generated for the work order.
Status Dt	View the date on which the status of invoice is recorded.
Currency	View the currency in which the invoice is generated.
WO Estimated Amt	View the estimated amount for the work order.
WO Agreed Amt	View the vendor agreed amount for the work order.
WO Paid Amt	View the amount paid for the work order.

16.1.5.6 Tracking Attributes sub tab

1. In the **Origination > Origination > Vendors > Invoices > Tracking Attributes**. The Tracking Attributes allows you to load tracking attributes and define the parameter value for various parameters listed.

On the **Tracking Attributes** sub tab, perform any of the [Basic Operations](#) mentioned in Navigation chapter.

A brief description of the fields is given below:

Field:	Do this:
Sub-Parameter	View the Sub-Parameter.
Parameter	View the listed Parameter.
Value	Specify the required parameter value. By default, NA is displayed.

Perform any of the [Basic Actions](#) mentioned in Navigation chapter.

16.1.5.7 Business Rules

Business rules facilitate to auto validate invoices and approve only those which comply to the invoice processing requirements in OFSLL. Business Rules are always validated on Invoice information, Invoice details and payment schedules which are in 'OPEN' status.

Business rule validation for Invoices created or generated internally can be performed in the Vendors > Invoices tab and external invoices are auto validated before listing in Invoices tab.

For invoices received from external system, following pre-validation checks are also performed before validating with the business rules.

- A duplicity check is performed based on External Reference number to ensure that there are no two invoices with same details. In case the external reference number of new and existing invoice in the system are same, the status is auto updated as 'Rejected' and invoice is not processed further.
- When the payment for a 'Service' in work order is already paid and the same work order is again received with a new external reference number, system validates the 'Paid' status and if 'Yes', would auto update the invoice status as 'Rejected'.

Following business rules are defined in the system for invoice validation. During the process, if any of the business rule validation fails, system stops the validation process and updates the status of Invoice as 'Rejected'.

Rule 1

Every work order should have a specific closure status corresponding to the type of work order defined. Accordingly, an invoice generated for that work order should comply with any of the following combination of 'Work order Type' and 'Work Order status'.

Work Order Type	Work Order Status
Door Knock	Completed
Involuntary Repossession	Repossessed
Voluntary Repossession	Repossessed
Impound Involuntary	Repossessed
Impound Voluntary	Repossessed
Involuntary Repossession	Closed
Voluntary Repossession	Closed
Impound Involuntary	Closed
Impound Voluntary	Closed
Skip Investigation	Repossessed
Skip Investigation	Closed

Rule 2

Validate invoice for the status of 'Collectible' check box in Vendors > Invoice tab > Invoice Details section.

During invoice processing, if the combination of Service, Work Order Status and State matches with any of the state specific rule defined in Setup > Administration > System > Vendors > Invoice Rules tab, the 'Collectible' check box is selected and invoice is allowed to process the next business rule.

In case the above combination does not exist in Invoice Rules tab, the 'Collectible' check box is NOT selected and the invoice is still allowed to process the next business rule.

Rule 3

Validate invoice based on Estimated and Invoiced amount and updated the corresponding status in Invoice Information, Invoice Details and Payment Schedules sections of Vendors screen.

- If the Invoice Amount is 'Less than or equal' to Estimated amount, the invoice is approved and the status of Invoice Details and Payment Schedules is updated to 'APPROVED'.
- If the Invoice Amount is 'greater than' the Estimated amount, then the invoice needs manual approval and the status of Invoice Details and Payment Schedules is updated to 'FOR APPROVAL'.

An invoice status in Invoice Information section is auto updated to "APPROVED" if both Invoice Details and Payment Schedules have the same status. Else, if status is rejected in either of the sections, the status of invoice is also updated as 'REJECTED' in Invoice Information section without allowing further edits on the same.

Appendix A:Rounding Amounts and Rate Attributes

Rounding Amounts

Generally in the lending industry, computed amounts (interest, fees, costs and so on) are rounded to the second decimal place. However, there are occasions where the rounding of the computed amounts has to be carried out using different methods. Oracle Financial Services Lending and Leasing supports the rounding, raising of or cutting off calculated amounts.

- **Rounding** will increase the resulting amount to next number up to the second decimal, based on values of third decimal.
- **Raising** will always increase the resulting amount to next number up to the second decimal.
- **Cutting off** will always cut the number after the second decimal.

The system only rounds calculated amounts (calculated fees, calculated payment, and so on) and not user-entered amounts.

You can choose the rounding method you want to use by setting the parameter value for system parameter CMN_AMOUNT_ROUND_METHOD on the Administration form (Setup menu > Administration master tab > System drop-down link > System Parameters link > System tab).

You can choose the rounding factor you want to use by setting the parameter value for system parameter CMN_AMOUNT_ROUND_FACTOR on the Administration form. Currently, Oracle Financial Services Lending and Leasing supports rounding up to two decimals only.

Examples of how resulting amounts differ by RAISE, ROUND, and CUTOFF:

Example 1: Amount: 234.136

Method	Result
Round	234.14
Raise	234.14
Cut off	234.13

Example 2: Amount: 234.134

Method	Result
Round	234.13
Raise	234.14
Cut off	234.13

Example 3: Amount: 234.1319999

Method	Result
Round	234.13

Method	Result
Raise	234.14
Cut off	234.13

Rate Attributes

The system supports rounding of index rate to keep the rate calculation as simple as possible for the customers. The general practice is to round the rate to nearest eighth (1/8th) (to keep index rate in the multiple of 125) or fourth (1/4th) (to keep index rate in the multiple of 25). The system rounds only index rate and not the margin or final rate. You can define the index rounding method on the Product tab's Product Definition screen for variable rate Loan.

Note

Index rounding does not apply to fixed rate Loan.

The system currently supports the following rounding of methods.

1. NO ROUNDING TO INDEX RATE
2. INDEX RATE ROUNDED TO NEAREST.25
3. INDEX RATE ROUNDED TO NEAREST.125

NO ROUNDING TO INDEX RATE:

Select this method for no rounding.

INDEX RATE ROUNDED TO NEAREST 0.25:

Select this method to round up to 1/4th (to keep the index rate in the multiple of 0.25).

Examples:

Method	Result
Current rate:	5.125
Round of rate:	5.25

Method	Result
Current rate:	5.124
Round of rate:	5.00

INDEX RATE ROUNDED TO NEAREST 0.125:

Select this method to round up to 1/8th (to keep the index rate in the multiple of 0.125).

Examples:

Method	Result

Current rate:	5.325
Rate rounded to:	5.375

Method	Result
Current rate:	5.312
Rate rounded to:	5.250

Appendix B: Payment Amount Conversions

The following table contains the calculations Oracle Financial Services Lending and Leasing uses to convert different payment frequencies (weekly, biweekly, semi monthly, and so on) to standard monthly values for instalment accounts.

Payment Frequency:	Scheduled Monthly Income Amount:
D = Deferred	Zero fill
P = Single payment Loan	Zero fill
W = Weekly (due every week)	Multiple by 4.33
B = Biweekly (due every two weeks)	Multiple by 2.16
E = Semi-monthly (due twice a month)	Multiple by 2
M = Monthly (due every month)	As given
L = Bimonthly (due every two months)	Divide by 2
Q = Quarterly (due every three months)	Divide by 3
T = Triannually (due every four months)	Divide by 4
S = Semi-annually (due twice a year)	Divide by 6
Y = Annually (due every year)	Divide by 12

Appendix C:Generic Recovery Interface (GRI)

C.1 Introduction

In general, a Generic Recovery Interface (GRI) is a platform to connect Oracle Financial Services Lending and Leasing (OFSLL) with any third party recovery system. This integration facilitates auto lending institutions to repossess non-performing assets and recover them through a network of third party vendor managed systems.

Accordingly, in an integrated system a particular account in OFSLL can be assigned to a vendor (third party) through GRI for recovery services. Depending on each stage of the process, OFSLL triggers appropriate web service requests to create and update the details into the third party system. Subsequently, the acknowledged details and case updates are retrieved into the corresponding work order(s) and account(s) in OFSLL.

Following type of web service requests are supported:

- Create Case
- Update Case
- Case Comments
- Hold Case
- Reopen Case
- Reassign Case
- Close Case
- Case Updates Received via FireHose WebService
- Case Repossession
- Case Invoice

C.1.1 Pre-requisites

Following are the pre-requisites while working with third party integrated system:

- Ensure that 'Cycle' setup (Setup > Vendors> Cycles tab) is defined for the Work Order, where channel is selected as 'Generic Recovery Interface'. Also if the system is defined to automatically post any specific conditions on account, you need to maintain the Action and Result Code.
- Ensure that Vendor Fees (Setup > Vendors > Vendor Fees tab) defaults the 'Estimated Amount'.
- Ensure that the Work Order Types are mapped consistently and are in sync between OFSLL and third party system. The following table lists the Work Order Types maintained in the system.

Work Order Type	Description
DRK	DOOR KNOCK (GRI)
IIR	IMPOUND INVOLUNTARY REPOSSESSION (GRI)
VRP	VOLUNTARY REPOSSESSION (GRI)
IVR	IMPOUND VOLUNTARY REPOSSESSION (GRI)
SKP	SKIP TRACE (GRI)

Work Order Type	Description
IRP	INVOLUNTARY REPOSSESSION (GRI)

- Ensure that the details of Vendors, Collectors and Service types are mapped consistently and are in sync between OFSLL and third party system.
- Define Invoice Rules (Setup > Vendors > Invoice Rules tab) that are applicable to each Vendor Service with appropriate Work Order Status, Close Reason, and State combinations. This ensures that the 'Collectible' flag is set to 'Y' for selected invoice during processing.

C.2 Create Case

Once a non-performing account is identified in OFSLL, the details are to be registered in the third party system for further action. Using the Work Orders tab (Vendors > Work Orders tab), you can create a work order with the identified account details and selecting the channel as Generic Recovery Interface (GRI).

Note that, system does not allow to create a work order during the following conditions:

- If there is already a case created with the same work order type which is active on the account. On updating the details and clicking 'Save', system displays an error message as 'Active Work Order with same Order Type already exists on account'.
- If a CURE letter is issued on an account and the same is in-force. If the case creation date is before the cure letter expiry date, then system displays an error message as 'Cure Letter Issued and Active. Cannot create work order'.

For information on creating a work order, refer to section Vendors > Work Orders tab.

When the 'Channel' is selected as GENERIC RECOVERY INTERFACE, the Work Orders tab enables 'Vendor Messages' section to specify additional details that are required by the third party vendors to act upon the case. For more information, refer to 'Case Comments' section.

After the work order details are created, the same needs to be registered as a case in third party system by updating the status. Accordingly, when the Status of Work Order is selected as 'SEND TO GRI', the 'add Case()' web service is initiated to create a case in third party system.

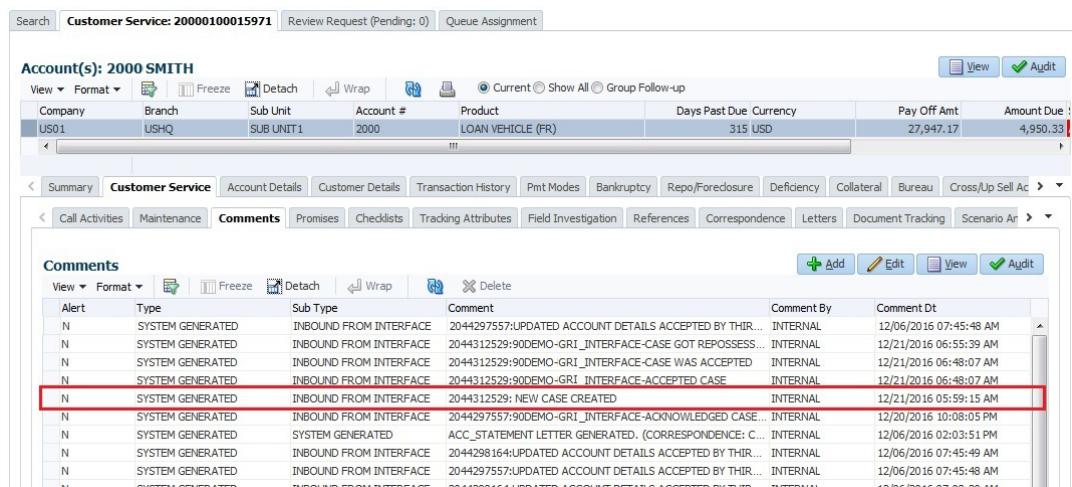
The 'add Case()' web service request consists of the following Case details to be registered in third party system:

- Primary Customer
- Secondary Customer (Based on the sequence)

- Address Details
- Account Details
- Collateral Details

When the web service request is successful, the response would contain the new case number created in third party system. The case # is then appended to the work order and the status is changed from 'SEND TO GRI' to 'ASSIGNED'. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = [Case No]: "NEW CASE CREATED"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date



The screenshot shows the Oracle Customer Service interface. At the top, it displays 'Customer Service: 20000100015971' and 'Review Request (Pending: 0) Queue Assignment'. Below this is the 'Account(s): 2000 SMITH' section, which includes a grid of account details: Company (US01), Branch (USHQ), Sub Unit (SUB UNIT1), Account # (2000), Product (LOAN VEHICLE (FR)), Days Past Due (315), Currency (USD), Pay Off Amt (27,947.17), and Amount Due (4,950.33). Below the account grid is the 'Comments' tab, which is currently selected. The comments grid shows several entries, with the last entry (the 8th row) containing the text 'NEW CASE CREATED' highlighted by a red box. The columns in the comments grid are: Alert, Type, Sub Type, Comment, Comment By, and Comment Dt.

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044297557:UPDATED ACCOUNT DETAILS ACCEPTED BY THIR...	INTERNAL	12/06/2016 07:45:48 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044312529:90DEMO-GRI_INTERFACE-CASE GOT REPOSSESS...	INTERNAL	12/21/2016 06:55:39 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044312529:90DEMO-GRI_INTERFACE-CASE WAS ACCEPTED	INTERNAL	12/21/2016 06:48:07 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044312529:90DEMO-GRI_INTERFACE-ACCEPTED CASE	INTERNAL	12/21/2016 06:48:07 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044312529: NEW CASE CREATED	INTERNAL	12/21/2016 05:59:15 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044297557:90DEMO-GRI_INTERFACE-ACKNOWLEDGED CASE...	INTERNAL	12/20/2016 10:08:05 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: C...	INTERNAL	12/06/2016 02:03:51 PM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044298164:UPDATED ACCOUNT DETAILS ACCEPTED BY THIR...	INTERNAL	12/06/2016 07:45:49 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044297557:UPDATED ACCOUNT DETAILS ACCEPTED BY THIR...	INTERNAL	12/06/2016 07:45:48 AM

In case of an error in the web service response received from third party system, the status of work order is changed from 'SEND TO GRI' to 'GRI FAILED' and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "<<Error Message>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date

Note

Error in web service response can also arise when a work order type is not mapped between the two systems and a case creation request is sent to third party system.

C.3 Update Case

Once the details of a work order has been registered as a case in third party system, there can be subsequent updates in the details of the mapped account arising due to mismatch in account details, change in address, collateral and so on. These changes need to be

incrementally updated into the third party system and are done through the following web services which are triggered when corresponding details are updated.

Web Service	Type of change in mapped account
updateCaseAccountInfo()	When Account details are updated.
updateCaseAddress()	When Address details are updated.
updateCaseCollateral()	When Collateral details are updated.
updateCaseDebtor()	When Primary Customer details are updated.
updateCaseCosigner()	When Secondary Customer details are updated. Secondary Customer can also be the next customer type defined in the sequence.

The update web service request consists of the modified field details that are to be updated in third party system.

The screenshot shows the Oracle Financial Services Lending and Leasing Customer Service interface. The main window displays account details for account number 20000100015971. The 'Comments' tab is selected, showing a list of system-generated comments. A red box highlights the first few comments in the list, which describe address and collateral updates. The comments table has columns for Alert, Type, Sub Type, Comment, Comment By, and Comment Dt.

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	ADDRESS UPDATED - ADDRESS NUMBER: OLD VALUE : 745 NEW VALUE : 111 ADDRESS UPDATED - ADD INTERNAL	INTERNAL	01/13/2017 03:03:58 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	204297557:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	01/13/2017 03:03:56 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	204312529:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	01/13/2017 03:03:54 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	COLLATERAL INFORMATION UPDATED - COLLATERAL TYPE: VEHICLE, PRIMARY IND: Y	INTERNAL	1/13/2016 04:50:43 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	CUSTOMER UPDATED - NAME: UPDATE-1 ADD CASE-2, RELATION: PRIMARY, DATE OF BIRTH CHANGED	INTERNAL	01/13/2017 03:03:24 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	CUSTOMER UPDATED - NAME: COSIGNER DETAILS-1, RELATION: SPOUSE, DATE OF BIRTH CHANGED	INTERNAL	12/06/2016 22:02:51 PM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	204293649:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	01/13/2017 02:57:11 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	204297557:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	01/13/2017 02:57:09 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	204312529:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	01/13/2017 02:57:07 AM

If the web service request is successful, the modified details are updated into the case in third party system. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- 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.

In case of an error in the web service response received from third party system, case details are not updated and the following details are posted as a comment against the account.

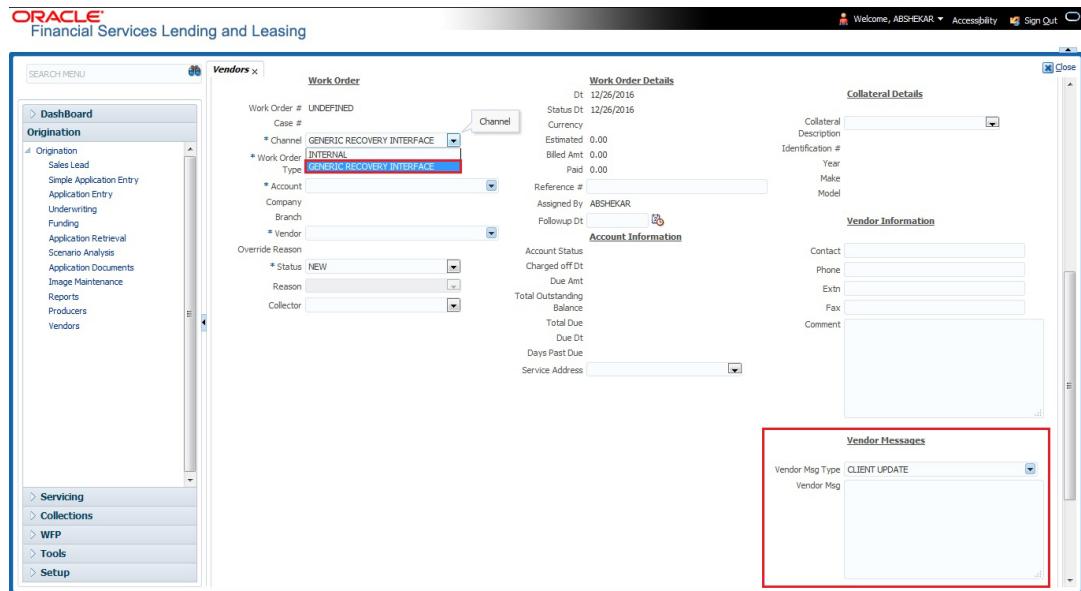
- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "CASE NO: <<UPDATED ACCOUNT DETAILS NOT UPDATED IN THIRD PARTY INTERFACE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time.

C.4 Case Comments

Case comments refers to additional details provided in the 'Vendor Messages' section of Work Orders tab that are required by the third party vendors to act upon the case.

The 'Vendor Messages' section can be updated after the case has been created in third party system and serves as a communication channel between the integrated system.

'Vendor Messages' section is available in the Work Orders tab only when the 'Channel' is selected as GENERIC RECOVERY INTERFACE and by default, the Vendor Message Type is selected as 'CLIENT UPDATE'.



The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main window is titled 'Vendors x' and contains a 'Work Order' form. The 'Channel' dropdown is set to 'INTERNAL' and 'Work Order Type' is set to 'GENERIC RECOVERY INTERFACE'. The 'Vendor Messages' section is highlighted with a red box and contains the following details:

Vendor Msg Type	CLIENT UPDATE
Vendor Msg	[Text Area]

Accordingly, in the 'Vendor Messages' section when the details of Vendor Message Type and Vendor Message are updated for a work order, system triggers 'addCaseUpdate()' to update the same details in the third party system.

An outbound comment is posted on the corresponding account in Customer Service > Comments tab, with the following details and the update details are also captured as a record in Work Order History tab.

- Type = SYSTEM GENERATED
- Sub Type = OUTBOUND TO INTERFACE
- Comment = "[Case No]: <<Vendor Msg Text >>"
- Comment By = "USER"

- Comment Dt = Comment Posted date

Customer Service: 20160900013226

Comments

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	OUTBOUND TO INTERFACE	2044317321:OTHER:TOYOTA CAMRY - NEW EDITION 2017 MODEL	ABSHEKAR	01/27/2017 05:22:59 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/24/2017 01:07:20 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 03:00:07 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 02:58:09 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 02:56:04 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 02:53:59 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044317321:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 02:51:26 AM

C.5 Hold Case

A particular work order or case which is already scheduled for repossession can undergo a status change when a payment is received (either full outstanding due or partial) on the non-performing account associated with the work order.

Also, an automatic case status change can happen on work order for an account based on Delinquency Days. Whenever the delinquency days falls below certain number of days as defined in system parameter "GRI_DLQ_DAYS_AUTO_STATUS_CHG" (DELINQUENCY DAYS FOR AUTOMATIC CASE STATUS CHANGE), system auto updates the case status as 'PENDING ON HOLD/ON HOLD' on running the batch job SET-GRI (RDNDLQ_BJ_100_01-AUTOMATIC CASE STATUS CHANGE).

Accordingly, when the status of a work order is changed to 'PENDING ON HOLD' in Work Orders screen, system triggers 'holdCase()' web service request to update the status of corresponding mapped case in third party system. This ensures that a work order in hold status is not processed further with third party vendor managed systems.

For information on updating the work order details, refer to section Vendors > Work Orders tab.

Work Order #	Case #	Channel	Account	Col Dev Ver	Override Reason	Company	Branch	Status	Reason Work Order Type
WO:0021403	2044313030	GENERIC RECOVERY INTERFACE	20000100015856:DE AMIT / SMITH ...	201901		US01	USHQ	PENDING ON HOLD	CUS... IMPOUND INVOLUNTAR
WO:0021392	2044212906	GENERIC RECOVERY INTERFACE	20000100014956:DE AMIT / SMITH ...	201901		US01	USHQ	PENDING ON HOLD	CUS... DOOR KNOCK (GRI)
WO:0021089	2044298163	GENERIC RECOVERY INTERFACE	20000100015856:DE AMIT / SMITH ...	201901		US01	USHQ	PENDING ON HOLD	CUS... IMPOUND INVOLUNTAR
WO:0021090	2044298164	GENERIC RECOVERY INTERFACE	20000100015971:DE AMIT / SMITH ...	201901		US01	USHQ	PENDING ON HOLD	CUS... IMPOUND INVOLUNTAR

If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- 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.

Customer Service x

Search | Customer Service: 20160318800 | Review Request (Pending: 0) | Queue Assignment

Account(s): 20160318800: FOSTER RICK

Company	Branch	Sub Unit	Account #	Product	Days Past Due	Currency	Pay Off Amt	Amount Due	Status	Oldest Due Dt
US01	USHQ	SUB UNIT1	2016030018800	LOAN VEHICLE (FR)	50	USD	32,536.20	3,861.52	ACTIVE/DELQ	11/24/2016

Comments

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLICE_STM_LTR_VR JOB REQUEST ID: 2...	INTERNAL	01/12/2017 11:19:27 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION1 LETTER GENERATED. (CORRESPONDENCE: CNLICE_COL_LTR_VR JOB REQUEST ID: 21...	INTERNAL	12/12/2016 12:47:35 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLICE_STM_LTR_VR JOB REQUEST ID: 2...	INTERNAL	12/06/2016 02:03:51 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLICE_WEL_LTR_VR JOB REQUEST ID: 17499)	INTERNAL	11/10/2016 02:02:51 PM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275575: CASE HOLD ACCEPTED BY THIRD PARTY INTERFACE :	INTERNAL	11/10/2016 03:00:35 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275575:900EMCRDN_INTERFACE-CASE WAS ACCEPTED	INTERNAL	11/10/2016 02:54:45 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275575:900EMCRDN_INTERFACE-ACCEPTED CASE	INTERNAL	11/10/2016 02:54:45 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275575:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTERFACE	INTERNAL	11/10/2016 02:51:43 AM

In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- 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.

C.6 Reopen Case

When the status of a work order is updated from ‘ON HOLD’ to ‘RELEASED’ in Work Orders screen, system triggers ‘reopenCase()’ web service request to update the status of corresponding mapped case in third party system.

This ensures that a work order in hold status is processed further with third party vendor managed systems.

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads 'ORACLE Financial Services Lending and Leasing'. The 'Work Orders' tab is selected. The 'Work Order' section displays a table with columns: Work Order #, Case #, Channel, Account, Collateral Description, Vendor, Override Reason, Company, Branch, Status, Reason Work Order Type, Assg By, Reference #, and Fol. A specific row is selected with the ID 'WO:0021117' and details: Case # 2044299035, Channel GENERIC RECOVERY INTERFACE, Account 2051100019817:DON TAMPRI, Company US01, Branch USHQ, Vendor 900DEMO-RDN_INTERFACE, Status ON HOLD, Reason RELEASED, and Reason ON HOLD. The 'Override Reason' dropdown is highlighted with a red box, showing 'ON HOLD' and 'RELEASED' as options. The 'Work Order Details' and 'Collateral Details' sections are visible on the right.

The processing update of REOPEN case request at the third party system is tracked separately through a FIREHOSE web service scheduled at specific interval using a batch process. For more information, refer 'Case Updates Received via FireHose WebService' section.

If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- 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

The screenshot shows the Oracle Financial Services Lending and Leasing application interface. The main title bar reads 'ORACLE Financial Services Lending and Leasing'. The 'Customer Service' tab is selected. The 'Comments' section displays a table with columns: Alert, Type, Sub Type, Comment, Comment By, and Comment Dt. The table contains five entries, all of which are marked with an alert flag (indicated by 'N' in the Alert column). The comments are: 'INBOUND FROM INTERFACE' (Type SYSTEM GENERATED, Sub Type INBOUND FROM INTERFACE, Comment 2044302016:CASE REOPEN UPDATED IN THIRD PARTY INTERFACE, Comment By INTERNAL, Comment Dt 12/06/2016 07:26:30 AM), 'COLLECTION2 LETTER GENERATED. (CORRESPONDENCE: CNLNUCE_COL_LTR...' (Type SYSTEM GENERATED, Sub Type SYSTEM GENERATED, Comment COLLECTION2 LETTER GENERATED. (CORRESPONDENCE: CNLNUCE_COL_LTR..., Comment By INTERNAL, Comment Dt 12/13/2016 12:48:39 AM), 'COLLECTION1 LETTER GENERATED. (CORRESPONDENCE: CNLNUCE_COL_LTR...' (Type SYSTEM GENERATED, Sub Type SYSTEM GENERATED, Comment COLLECTION1 LETTER GENERATED. (CORRESPONDENCE: CNLNUCE_COL_LTR..., Comment By INTERNAL, Comment Dt 12/13/2016 12:47:35 AM), 'WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNUCE_WBL_LTR_VR...' (Type SYSTEM GENERATED, Sub Type SYSTEM GENERATED, Comment WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLNUCE_WBL_LTR_VR..., Comment By INTERNAL, Comment Dt 12/06/2016 02:03:15 PM), and '2044302016: NEW CASE CREATED' (Type SYSTEM GENERATED, Sub Type INBOUND FROM INTERFACE, Comment 2044302016: NEW CASE CREATED, Comment By INTERNAL, Comment Dt 12/06/2016 07:22:53 AM).

In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- 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

C.7 Reassign Case

A particular work order or case which is already scheduled for repossession in third party system can be reassigned to a different vendor due to delay in action, response, status updates or any such conditions.

Accordingly, when a case is reassigned to a different vendor, the change is processed for update in third party system depending on the current case status maintained across systems as indicated below:

Scenario	OFSL Work Order Status	GRI Case Status	Case Reassignment Update
1	Send to GRI	NEW FROM CLIENT	Case is assigned to new Vendor.
2	Open	Open	Existing case is closed (i.e. status is updated as ‘PENDING REASSIGN/CLOSE’) and new case is created and assigned to new Vendor.

Also, system automatically updates the work order status to ‘PENDING REASSIGN/CLOSE’ based on a system parameter. If the case status is OPEN for specific number of days as maintained in the system parameter “VEN_REASSIGNMENT_DAYS” (VENDOR REASSIGNMENT DAYS), system auto updates the case status as ‘PENDING REASSIGN/CLOSE’ on running the batch job SET-GRI (RDNVNA_BJ_100_01 - AUTOMATIC VENDOR REASSIGNMENT).

Accordingly, when a case is reassigned, system triggers ‘reassignCase()’ web service request for reassigning the case to new vendor in third party system. Depending on the case status, the case is either directly assigned to new vendor, or a new case is created with new vendor by closing the existing case.

If a new case is created in third party system due to vendor reassignment, then the web service response will include the new case number. Subsequently, when a close confirmation is received on the existing case as part of case status update from FIREHOSE web service response, the work order in OFSL is closed (status = ‘CLOSE’) and new work order is created with new case number, new assigned vendor and previous work order account details.

Note the following:

- New work order is created in OFSL only if the ‘reassignCase()’ web service response consists of new case number created in third party system.
- If the web service response is successful but does not contain a case #, then the case is directly assigned to new vendor in third party system.

A comment is posted on the corresponding account in Customer Service > Comments tab, with the following 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

Customer Service: 20160100025071 | Review Request (Pending: 0) | Queue Assignment

Comments

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/24/2017 01:06:33 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 02:59:12 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/13/2017 02:50:25 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/08/2017 09:45:22 PM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044314205:UPDATED ACCOUNT DETAILS ACCEPTED BY THIRD PARTY INTE...	INTERNAL	01/02/2017 12:23:35 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044314205: REASSIGNMENT IN PROGRESS	INTERNAL	12/29/2016 04:43:20 AM

In case of an error in the web service response received from third party system, following details are posted as a comment against the account and the work status is not updated nor a new work order is created with new assigned vendor.

- 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.8 Close Case

A particular work order or case which is already scheduled for repossession can be closed after validating the preceding status and subsequently a repossession may not be required on the account mapped to the work order.

Accordingly, when the status of a work order is changed to 'PENDING CLOSE' in Work Orders screen, system triggers 'closeCase()' web service request to update the status of

corresponding mapped case in third party system. This ensures that the work order is not processed further with third party vendor managed systems.

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes 'Welcome, ABSHEKAR', 'Accessibility', and 'Sign Out'. The main window has tabs for 'Vendors' and 'Work Order'. The 'Work Order' tab is active, showing a table with columns: Work Order #, Case #, Channel, Account, Collateral Description, Vendor, Override Reason, Company, Branch, Status, Reason, Work Order Type, Assigned By, and Reference #. One row in the table has its 'Status' column highlighted with a red box. Below this is the 'Work Order History' tab, also showing a table with similar columns. The 'Status' column is highlighted in red for the first row in this table as well.

If the web service request is successful, a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Alert = N
- 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

The screenshot shows the Oracle Financial Services Lending and Leasing interface. The top navigation bar includes 'Welcome, ABSHEKAR', 'Accessibility', and 'Sign Out'. The main window has tabs for 'Customer Service' and 'Comments'. The 'Comments' tab is active, showing a table with columns: Alert, Type, Sub Type, Comment, Comment By, and Comment Dt. The table contains several rows, with the last row highlighted in red. The 'Comment' column for this row contains the text '2044274356 : CASE CLOSE ACCEPTED BY THIRD PARTY INTERFACE'.

In case of an error in the web service response received from third party system, following details are posted as a comment against the account with an alert flag and the status of Work Order is not changed.

- Alert = Y
- 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

C.9 Case Updates Received via FireHose WebService

Retrieving case status updates from the third party system is through a FIREHOSE web service response received into OFSLL through a pull service. Each response is channelled through an individual Event ID and Event Type.

A FIREHOSE web service 'getGriFireHose' - scheduled at specific interval using batch (GRIFRH_BJ_100_01) retrieves the case updates. This response consists of case activities recorded in third party system between specific intervals (based on Max event ID).

Note that, the FIREHOSE web service response always contains specific Event Type Code from the third party system which are updated in the database and inturn is validated for appropriate action in OFSLL. The table below indicates the list of Event Type and the corresponding action updated in the system.

Event Type	Event Description	Action
600	ACCEPTED CASE	Change Work order status to "OPEN"
601	DECLINED CASE	Change Work order status to "DECLINED"
602	ACKNOWLEDGED CLOSE	Change Work order status to "CLOSE"
603	ACKNOWLEDGED HOLD	Change Work order status to "ON HOLD"
300	CASE WAS REPOED	Change Work order status to "REPOSSESSED" And Trigger "getRepossessionDetails()" web service to get repossession details and update in Servicing > Repo/Foreclosure tab.
302	CASE COMPLETED	Change Work order status to "COMPLETED"
200	FIRST UPDATE ADDED CUSTOM	Post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.
201	UPDATE EDITED	Post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.
203	UPDATE UNHIDDEN	Post the received update as "Inbound Comment" from Interface in Servicing >Customer Service >Comments tab.
811	INVOICE SENT TO CLIENT	Call the "getCaseInvoiceData()" web service and create the invoices in OFSLL.
1300	CR ADDED	Update 'Condition Report Status ='Y' and Condition Report Recd Dt = Event Received Date

Based on the web service response received from third party system, the status updates are posted onto corresponding work order(s) and account(s) in OFSLL.

For example, if the FIREHOSE web service response consists of the Event Type '600', it indicates that the case is accepted by the assigned vendor in third party system and status of the work order is to be updated to 'OPEN' in OFSL. Also a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- Type = SYSTEM GENERATED
- Sub Type = INBOUND FROM INTERFACE
- Comment = "[Case No]: <<[Vendor] ACCEPTED CASE>>"
- Comment By = "INTERNAL"
- Comment Dt = Comment Posted date and time

Note

Work order status change is permitted only if the previous status matches with the defined cycle setup (Setup > Products > Cycles). Else, update is not allowed and comment is posted on the account with the message 'Work Order Status Update failed due to mismatch of previous status'.

C.10 Case Repossession

When a case has been repossessed, the status of the case is updated by the assigned vendor in third party system. The case status is then retrieved through a FIREHOSE web service scheduled at specific interval using a batch process.

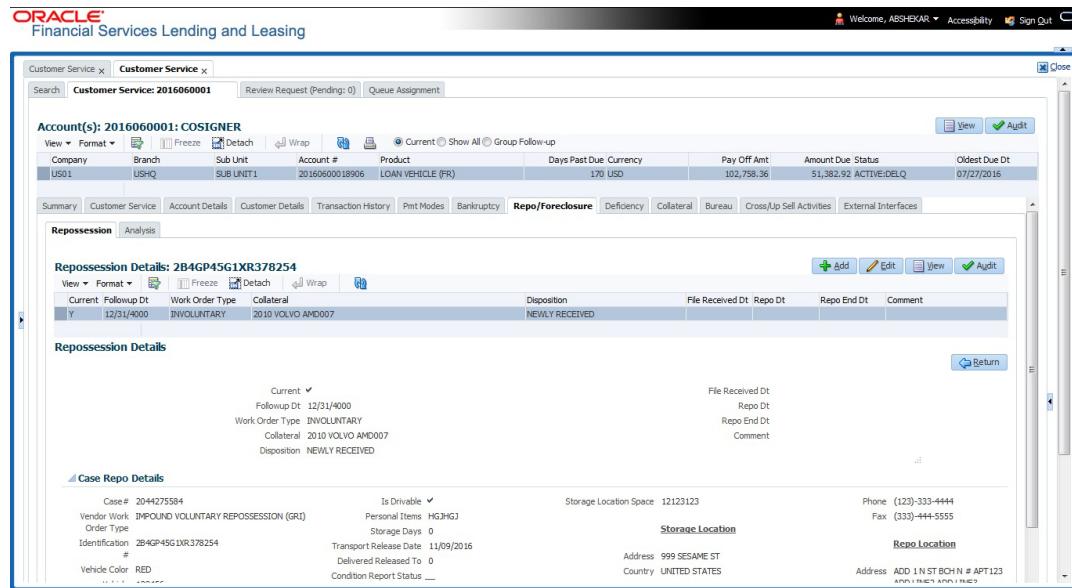
On receiving the case status update as 'REPOSSESSED' (i.e. Event Type 300) from FIREHOSE web service response, system triggers 'getRepossessionDetails()' web service request to fetch the repossession details and update the status of corresponding mapped work order and account in OFSL.

If the web service request is successful and repossession details are received as part of the response, the status of the work order is updated in Work Orders tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- 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

Alert	Type	Sub Type	Comment	Comment By	Comment Dt
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLICE_STM_LTR_JR JOB REQUEST ID: 25332)	INTERNAL	01/12/2017 11:19:27 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	ACC_STATEMENT LETTER GENERATED. (CORRESPONDENCE: CNLICE_STM_LTR_JR JOB REQUEST ID: 20948)	INTERNAL	12/05/2016 02:03:51 PM
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION LETTER GENERATED. (CORRESPONDENCE: CNLICE_COL_LTR_JR JOB REQUEST ID: 18920)	INTERNAL	11/23/2016 05:06:53 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	COLLECTION LETTER GENERATED. (CORRESPONDENCE: CNLICE_COL_LTR3_JR JOB REQUEST ID: 18906)	INTERNAL	11/23/2016 04:50:43 AM
N	SYSTEM GENERATED	SYSTEM GENERATED	WELCOME LETTER GENERATED. (CORRESPONDENCE: CNLICE_WEL_LTR_JR JOB REQUEST ID: 17499)	INTERNAL	11/02/2016 03:02:51 PM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584-GR1_INTERFACE-REPOSESSSION DETAILS FROM GRI UPDATED	INTERNAL	11/02/2016 05:02:30 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584-GR1_INTERFACE-CASE GOT REPOSESSSED	INTERNAL	11/02/2016 05:02:25 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584-GR1_INTERFACE-AGENT UPDATED LICENSE PLATE FROM UNDEFINED TO 123456	INTERNAL	11/02/2016 05:02:25 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584-GR1_INTERFACE-CASE WAS ACCEPTED	INTERNAL	11/02/2016 04:53:19 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584-GR1_INTERFACE-CASE WAS ACCEPTED	INTERNAL	11/02/2016 04:53:19 AM
N	SYSTEM GENERATED	INBOUND FROM INTERFACE	2044275584-GR1_NEW CASE CREATED	INTERNAL	11/02/2016 04:51:00 AM

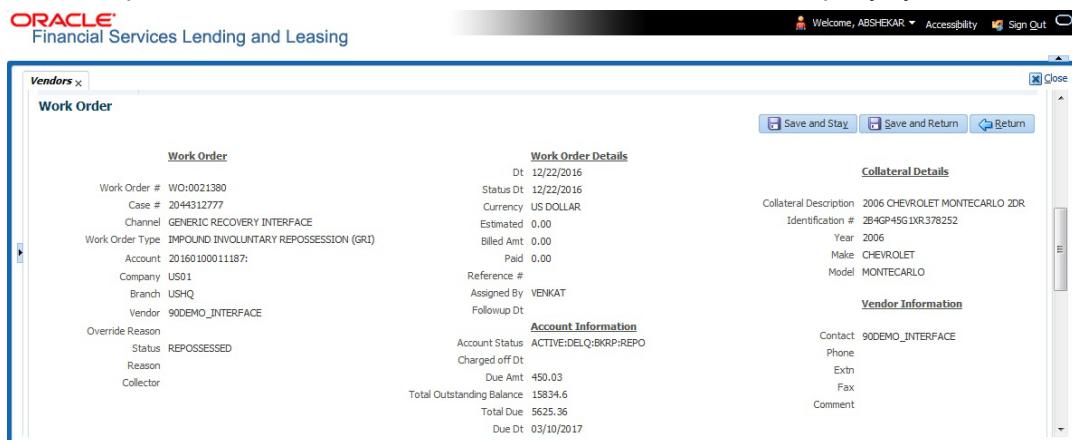
The Repossession details are also updated in Repo/Foreclosure tab of Customer Service screen.



C.11 Case Invoice

When a case has been repossessed, an invoice with the actual cost incurred for repossession and the details of the asset repossessed are updated in the third party system by the assigned vendor.

Subsequently, when the case status update is received as 'REPOSSESSED' (i.e. Event Type 300) from FIREHOSE web service response, system triggers 'getCaseInvoiceData()' web service request to retrieve the invoice and asset details from the third party system.



If the web service request is successful and repossession details are received as part of the response, the details are updated in Vendors > Invoices tab and a comment is posted on the corresponding account in Customer Service > Comments tab, with the following details:

- 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

Customer Service: 20160100011187

Comments

Comment	Comment By	Comment Dt
2044312777:90DEMO-GR1_INTERFACE:INVOICE RECEIVED FROM THIRD PA...	INTERNAL	12/23/2016 03:37:12 AM
2044312777:90DEMO-GR1_INTERFACE:ORACLE ONE HAS APPROVED THE IN...	INTERNAL	12/22/2016 03:37:10 AM
2044312777:90DEMO-GR1_INTERFACE:INVOICE CREATED IN THIRD PART...	INTERNAL	12/22/2016 03:37:10 AM
2044312777:90DEMO-GR1_INTERFACE:REPOSESSION DETAILS FROM GR1 U...	INTERNAL	12/22/2016 03:30:53 AM
2044312777:90DEMO-GR1_INTERFACE:CASE GOT REPOSSESSED	INTERNAL	12/22/2016 03:30:51 AM

The details of the invoice in the web service response are captured in Vendors > Invoice Information tab with invoice details and Payment Schedule. By default, the status of the invoice is 'OPEN' to update the payment details.

Invoice Information

Vendor	Company	Branch	Invoice #	External Ref #	Invoice Dt	Due Dt	Status	Channel
90DEMO-RDN_INTERFACE	US01	USHQ	3651	23066216	12/22/2016	12/22/2016	CLOSE	GENERIC RECO...
90DEMO-RDN_INTERFACE	US01	USHQ	3649	23066207	12/21/2016	12/21/2016	OPEN	GENERIC RECO...

Invoice

Vendor: 90DEMO-RDN_INTERFACE
Company: US01
Branch: USHQ
Invoice #: 3651
External Ref #: 23066216

Details

Invoice Dt: 12/22/2016
Due Dt: 12/22/2016
Status: CLOSE
Currency: US DOLLAR
Estimated: 122.00
Invoice Amt: 122.00
Agreed Amt: 122.00
Paid Amt: 122.00
Channel: GENERIC RECOVERY INTERFACE

Invoice Details

Work Order #	Estimated	Invoice Amt	Agreed Amt	Paid Amt	Txn Post Dt	Status	Status Dt	Authorized By	Authorized Dt	Collectible
WO:0021380 20160100011187 2798...	10.00	10.00	10.00	10.00	12/22/2016	CLOSE	12/22/2016			N
WO:0021380 20160100011187 2798...	100.00	100.00	100.00	100.00	12/22/2016	CLOSE	12/22/2016			Y
WO:0021380 20160100011187 2798...	12.00	12.00	12.00	12.00	12/22/2016	CLOSE	12/22/2016			N

Payment Schedule

System auto validates the invoice details which are received from third party system with specific business rules before creating a record in the Invoice Information tab. Hence the 'Validate Invoice' button in the Information tab is disabled for invoice records from external channel (Generic Recovery Interface) and the details are marked as view only.

For more information on business rules and working with Invoices tab, refer to 'Vendors' chapter.