Product Release Notes
Oracle Financial Services Lending and Leasing

Release 14.4.0.0.0

Part No. E89525-01
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Financial Services

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1. Release Notes

1.1 Background / Environment

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

1.2 Purpose

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

1.3 Abbreviations

Abbreviation	Detailed Description
OFSLL	Oracle Financial Services Lending and Leasing
ACX	Account Boarding
TXN	Transaction Processing
UIX	User Interface
ORG	Origination
CS	Customer Service
SEC	Securitization
LN	Loan / Line
LS	Lease
OE	Open Ended
CE	Close Ended
XAE	Web service Application Entry
XCS	Web service Customer Service
GAI	Generic Auction Interface

Abbreviation	Detailed Description
GRI	Generic Recovery Interface
CRB	Credit Bureau
WFP	Wholesale floor Planning
SQL	Structured Query Language
XML	Extensible Mark-up Language
XSD	XML Schema Definition
POJO	Plain Old java Object
API	Conversion Open Interface
LHS	Left Hand Side

1.4 Product Summary

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

1.5 Release Highlights

The key highlight of this release is to enhance the industry specific requirements for the current release of the product.

2. Enhancements

Ref No.	Enhancement	Description
OFSLL_PMG_INTERFACE_RQT_095	Restful Web Service Authorization	New 'Webservice' tab is introduced to configure responsibility access for each web service.
OFSLL_PMG_INTERFACE_RQT_094	Restful Web Service Refactoring	Refactoring of Restful Web Services is done to support the following: • Single response for all XSD request errors • Remove XSD response validation • Send valid HTTP status code • Adding root element for JSON request • Deprecate USE_CONTAINER_AUTH header • Marking User Name input parameter as optional All single parameter Web Services now supports Path Parameter instead of Query Parameter
OFSLL_PMG_RQT_804	'Products, Assets and Asset Sub Type' Restful Web Service	New Restful Web Service is developed to Fetch 'Products', 'Assets' and 'Asset Sub Type' details. This service is used while integrating OFSLL with 3rd party systems like customer self-service portals, application-sourcing portals and so on.
OFSLL_PMG_RQT_809	Process Files Enhancement	OFSLL Process Files interface is enhanced to support the following: • Access Incoming/Outgoing files through Restful Web Service • Mask file location details and record history details Incoming process file service can be leveraged to receive incoming file [ex: Payment upload, Nacha return file, title tracking] using web service. Outgoing process files service can be used and leveraged by 3rd party vendors to GET files from OFSLL [Ex: Statement file by 3rd party vendors, Nacha Outgoing, etc]
OFSLL_PMG_RQT_808	Document Restful Web Service	New Restful Web Service is developed to download and upload document for application and accounts.

Ref No.	Enhancement	Description
OFSLL_PMG_RQT_810	Force Job Set Resubmit	OFSLL is enhanced with the option to forcefully resubmit job set with status READY, COMPLETED or FAILED. [**Note** : Earlier limitation on only Failed jobs can be resubmitted is supressed with this enhancement]
OFSLL_PMG_RQT_807	New Origination Web Services	New Origination Restful Web Service is developed for the following: • Application Comments • Application ACH • Application Checklist • Application Status Change
OFSLL_PMG_RQT_823	Application Entry Restful Web Services	'Application Entry' Restful Webservice is enhanced to support SCRA fields and auto decisioning. Also, the new Application Entry Restful Web Service can fetch and update existing data.
OFSLL_PMG_RQT_830	Account Comment Restful Web Service	'Account Comment' Web Service is introduced to fetch account comments from external interfaces.
OFSLL_PMG_RQT_817	Account Acceleration	OFSLL is enhanced with the option to accelerate an account in case of default, prior to scheduled maturity date. Acceleration effectively moves the maturity date up to the date of the demand for full payment and this can be the current date or a back date • Provide the ability to accelerate the account.
OFSLL_PMG_RQT_196	Collateral Remarketing	OFSLL facilitates remarketing of customer asset while integrating with third party auction house and is also enabled to receive invoice for the auction performed. This enhancement enables OFSLL with the following remarketing capabilities: • Ability to send repossessed vehicle to auction house. • Send and Receive updates from auction house on the Asset/Collateral. • Once Asset/Collateral is sold, receive the invoice from auction house. • Receive sale proceeds from Auction house.

Ref No.	Enhancement	Description
OFSLL-7023	Account X-Reference Number	A new parameter is used for conversion accounts to decide option of account number generation.
OFSLL - 7037	Archive Vendor / Work Order / Invoice Data	The archive logic of Work Order and Invoice Data is modified and also new facility of archiving for Vendor information is provided.
OFSLL_PMG_RQT_821	Change Term Transaction	On posting of a CHANGE TERM transaction, system now updates Term and Maturity date.
OFSLL_PMG_RQT_ 533	Vendor re-assignment	A new lookup is added to control the vendor re-assignment based on specific days.
Bug 26325828	Update for Lien Release Entity - Others	There is now an option to capture address details in Tracking Attribute (ASSET LIEN/TITLE (VEHICLE)) for ‘Others’ entity type.
Bug 26169828	Update for NACHA file Processing validations	The following new system parameter is introduced to control NACHA file processing validation - LBX_DR_CR_VALIDATE_A MT_IND.
OFSLL_PMG_RQT_826	Extension for Seriously Delinquent Accounts	The existing monetary transaction ‘EXTENSION_OVERRIDE’ is enhanced to post extension on seriously delinquent accounts.

Ref No.	Enhancement	Description

OFSLL_PMG_RQT_805	Performance Enhancements	Data in below mentioned tabs are segregated/grouped on the number of days (1 day, 1 week, 1Month and date range). This enhancement will help for the implementations that have huge volumes.
		• Servicing/collections > Interfaces > AP Transactions
		• Servicing/collections > Batch Transactions > Payments > "Payment Entry"
		• Servicing/collections > Interfaces > GL Transactions > GL Transactions
		• Servicing/collections > Interfaces > GL Transactions > Amortized Transactions
		• Servicing/collections > Interfaces > GL Transactions > WFP GL Transactions
		• Servicing/collections/Origination > Producers > "Transactions"
		• Servicing/collections/Origination > Vendors > "Work Orders"
		• Servicing/collections/Origination > Vendors > Invoices
		• Following tabs in "System Monitor".
		    ○ Jobs > Batch
		    ○ Jobs > Back Ground
		    ○ Jobs > Credit Request
		    ○ Database Server Log Files
		    ○ Parked Transactions
		    ○ Users
		• Producers > Title Status Summary

OFSLL_PMG_RQT_820	Securitization Enhancements	Securitization screen allows to securitize accounts irrespective their status which previously was supported only for ACTIVE accounts.
Bug 26189183	Batch Job to Transfer Balance on Charge-off Reversal	New batch job 'TXNCHG_BJ_100_03' is introduced in SET-TPE to move the expense and fee from charge off balance to active balance.
Bug 25669696	GRI integration should log all communications with external interface system.	New system parameter 'GRI_WEBSERVICE_LOG_IND' is provided to decide for logging all GRI communications with external interfaced system. Also a radio button is introduced to filter and view logs pertaining to GRI communication in Database Server Log Files.

Ref No.	Enhancement	Description
OFSLL_PMG_RQT_726	Review Request Enhancements	Review Request tab is enhanced in Origination and servicing to enable reviewer to take faster decision by • Exchange multiple comments between Originator and Receiver and logging comments in “Comments History” tab. • Allowing current receiver to forward the review request to another receiver in case of an escalation.
OFSLL_PMG_RQT_841	Collection Queue Enhancements	The Queue Assignment tab is enhanced to help customer servicing/Collection agent to categorize and prioritize work. • New Activity fields are added to capture the activities completed on an account using call activities. • A sort order and criteria definition tab is provided to write different criteria’s and sort orders on top of a queue to priorities the work.
OFSLL_PMG_RQT_842	Collections Summary Screen	New ‘Collections’ tab is introduced in Servicing and Collections to display the customer information along with Due and promises, important days related to accounts in a calendar, customer preference details and activities done an account. This screen will give a snapshot of important account information required for a collection user.
OFSLL_PMG_RQT_840	Pay Day and Customer Preference Enhancement	Employments details tab is enhanced to capture customer pay day and Pay day frequency and same should be propagated to servicing. This information is useful for the collection users to contact the customer on payday. A “Customer Preference” tab is added to capture the customer preferred communication mode as currently different communication modes are captured at different places.
OFSLL_PMG_RQT_813	Insurance rebate enhancements	The following changes are introduced: • New monetary transaction is provided to generate insurance rebate quote. • System shows the transaction results for ‘Insurance Cancellation’ monetary transaction.

Ref No.	Enhancement	Description
OFSLL_PMG_RQT_816	Metro II and Accounts data conversion enhancements	• Provided the ability to update 24 month history from legacy system to OFSLL. • Provided the facility to on-board the due date history from the legacy system, in case if the dues are not cleared those can be tracked in OFSLL. Some other key account columns can be on-boarded from legacy system to OFSLL.
OFSLL_PMG_RQT_803	Backdate a Payoff Quote	OFSLL now has the ability to backdate a Payoff Quote for the purpose of identifying the total balance on an account as of a specific date which is less than the current process date.
OFSLL_PMG_RQT_812	Payment Reversal Enhancements	The following changes are introduced: • A facility to show the system corrected monetary transactions as 'INTERNAL' and actual user posted monetary transactions with the corresponding user name on Customer Service > Transaction History > Transactions screen. • Through web service system allows reversing the posted payments, along with payment transactions posted on the exact same day for the exact same amount, provided the ability to correct off one or both payments using a field 'Reference'.
OFSLL_PMG_RQT_819	Upgrade SET-XPR/XPR2 Batch Jobs to support MDB	The existing batch Jobs - 'SET-XPR/XPR2' are upgraded to support MDB flow for interfacing between OFSLL and external interfaces (Dealer Track and Route One). MDB interface helps to avoid current database outbound calls and session timeout.

2.1 Restful Web Services Framework Enhancements

2.1.1 Overview

OFSLL Restful Web Services framework is enhanced with the below changes. These enhancements might need some impact analysis for customers migrating from lower version to current version.

- A new screen is introduced to record authorization responsibility for all the Restful Web Services available in the system.
- All request XSD validation's will be sent as Single error [previously validated one by one]
- XSD validations removed from Web Services response.
- All request elements have to be **in the order specified [strict]** in published XSD element sequence.
- All responses from services are enhanced to send standardized HTTP response status code to below
  - **200 →** Success
  - **201 →** Success
  - **400 →** Validation Error
  - **401 →** Authentication Error
  - **403 →** Authorization Error
  - **500 →** Infrastructure Errors (Unable to access Database etc...)
- Standardized JSON request to **include root element** that will facilitate for a smooth migration of existing XML request to JSON and vice-versa.
- ***UserCode*** input parameter is made as an optional from Web Services request.
- Deprecated the use of ***USE_CONTAINER_AUTH*** header. If ***UserCode*** parameter is sent as part of request, OFSLL will consider this user else it will use authenticated user.
- Single ***Query Parameter*** Web Services are enhanced to support ***Path Parameter*** instead.
- Standardized database customization fields

```
STR_ATTR                  XWS_ATT_STR_TAB_T,
NUM_ATTR                  XWS_ATT_NUM_TAB_T,
DATE_ATTR                 XWS_ATT_DATE_TAB_T
```

- Standardize ***Response*** elements to ***Status*** and ***Status Details***

```
<Result>
    <status>123 </status>
    <StatusDetails>123 </StatusDetails>
</Result>
```

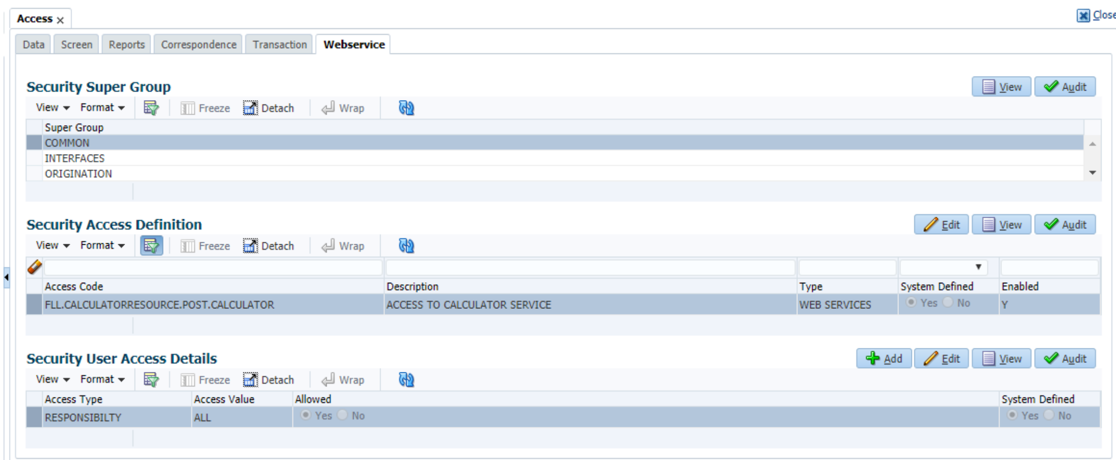
2.1.2 Description

- **Web Service Authorization**
  - OFSLL Restful Web Services framework is enhanced to support responsibility-based authorization for all Restful Web Services.
  - A new screen is added in ***Setup → Access → Web service*** to add/remove responsibility for individual Restful Web Services.
  - This will have an impact to existing customer as it is mandatory step to include responsibility access for all Restful Web Services.

- ➢ The logic of including/excluding responsibility access to a Restful Web Services works similar to ***Setup → Access → Screen***
- **Input element order**
  - ➢ With new framework enhancements, all the request element order should be in-line with XSD.
  - ➢ Note: This enhancement will also have an impact to existing customer, as it is now mandatory to keep the input request element sequence in sync with XSD. If failed a XSD validation error will be triggered from OFSLL.

2.1.3 Screenshot

Setup > Access > Web service



2.1.4 Seed Data

SNO	Table	Key Data	Type
1	FLS_ACCESS	FLL.SET.UAD.ACCESSWEBSERVICESCREEN.TAB	INSERT

2.2 Restful Web Services Enhancements

2.2.1 Overview

Following Restful Web Services are developed and enhanced as part of this release.

- New

  a. Origination:
     i. Application Entry (GET/PUT)
     ii. Application Status Change (PUT)
     iii. Application Checklist (GET)
     iv. Application ACH (GET/POST)
     v. Application Comments (GET/POST)
     vi. Application Document Upload/Download (GET/POST)

  b. Customer Service and Collection:
     i. Account Document Upload/Download (GET/POST)
     ii. Account Comments (GET/POST)

  c. Setup:
     i. Product (GET)
     ii. Asset (GET)
     iii. Asset Sub Type (GET)
     iv. Process Files Upload/Download (GET/POST)

  d. Common:
     i. Scheduler Force Resubmit (PUT)

- Enhancements

  e. Setup
     i. Lookups (GET): To support searching with lookup type and description individually.

  f. Origination
     i. Application Entry (POST): To support auto decisioning and capturing SCRA applicant details

2.2.2 Origination

- **'Application Entry' Restful Web Service (GET/PUT/POST)**
  - Application Entry Web Service is developed to support create/update and fetch application details from external interfaces.
  - Existing Application entry POST service is enhanced to accept SCRA applicant details and enabled to support auto decisioning.
  - New Application Entry PUT/GET services are introduced
    - Put- to update the application
    - Get- to fetch the application
  - If the application completed decisioning and any application details updated, system will mark current decision indicator from 'Y' to 'N'. Similarly, if application completed contracting, any update on application will update contract instrument to blank.
  - Three customization fields are added for STRING, NUMBER and DATE.

Seed Data

SNO	TABLE	KEY DATA	Type
1	FLS_ACCESS	FLL.APPLICATIONSEARCHRESOURCE.GET.GETAPPLICATIONSEARCH	INSERT
2	FLS_ACCESS	FLL.APPLICATIONDETAILSRESOURCE.POST.APPLICATIONDETAILS	INSERT
3	FLS_ACCESS	FLL.APPLICATIONUPDATERESOURCE.PUT.APPLICATIONUPDATE	INSERT

- **'Application Status Change' Restful Web Service (PUT)**
  - Application Status Change Web Service is introduced to enable application status change from external interfaces.

Seed Data

SNO	TABLE	KEY DATA	Type
1	FLS_ACCESS	FLL.CHANGEAPPLICATIONSTATUSRESOURCE.PUT.CHANGEAPPLICATIONSTATUS	INSERT

- **'Application Checklist' Restful Web Service (GET)**
  - Application Checklist Web Service is introduced to fetch checklist details loaded for application. If no checklist available on that application, this service will load checklist form setup based on origination stage code.
  - Three customization fields are added for STRING, NUMBER and DATE.

Seed Data

SNO	TABLE	KEY DATA	Type
1	FLS_ACCESS	FLL.APPLICATIONCHECKLISTRESOURCE.GET.CHECKLIST	INSERT

- **'Application ACH' Restful Web Service (GET/POST)**
  - Application ACH Web Service is introduced to support create and fetch application ach details from external interfaces.
    - Post: Send Bank details/ACH to link to the Application.
    - Get: Get Bank/ACH account details linked to application.
  - Three customization fields are added for STRING, NUMBER and DATE.

Seed Data

SNO	TABLE	KEY DATA	Type
1	FLS_ACCESS	FLL.ACHRESOURCE.GET.FETCHACH	INSERT
2	FLS_ACCESS	FLL.ACHRESOURCE.POST.CREATEACH	INSERT

- **'Application Comments' Restful Web Service (GET/POST)**

- Application Comment Web Service is introduced to support create and fetch application comments from external interfaces.
  - Post: Send application comments from external systems.
  - Get: Get comments from application
- Three customization fields are added for STRING, NUMBER and DATE.

Seed Data

SNO	TABLE	KEY DATA	Type
1	FLS_ACCESS	FLL.APPLICATIONCOMMENTRESOURCE.GET.GETCOMMENTS	INSERT
2	FLS_ACCESS	FLL.APPLICATIONCOMMENTRESOURCE.POST.POSTCOMMENTS	INSERT

- **'Application Document' Restful Web Service (GET/POST)**
  - Application Document Web Service introduced to support create and fetch application documents from external interfaces.

Seed Data

SNO	TABLE	KEY DATA	Type
1	FLS_ACCESS	FLL.APPLICATIONDOCUMENTSPROCESSINGRESOURCE.GET.DOWNLOADAPPLICATIONDOCUMENT	INSERT
2	FLS_ACCESS	FLL.APPLICATIONDOCUMENTSPROCESSINGRESOURCE.GET.LISTAPPLICATIONDOCUMENTS	INSERT
3	FLS_ACCESS	FLL.APPLICATIONDOCUMENTSPROCESSINGRESOURCE.POST.UPLOADAPPLICATIONDOCUMENT	INSERT

2.2.3 Customer Service and Collections

- **'Account Comments' Restful Web Service (GET/POST)**
  - Account Comment Web Service is introduced to support create and fetch account comments from external interfaces.
  - Three customization fields are added for STRING, NUMBER and DATE.

Seed Data

SNO	TABLE	KEY DATA	Type
1	FLS_ACCESS	FLL.ACCOUNTCOMMENTRESOURCE.GET.GETCOMMENTS	INSERT
2	FLS_ACCESS	FLL.ACCOUNTCOMMENTRESOURCE.POST.POSTCOMMENTS	INSERT

- **'Account Document' Restful Web Service (GET/POST)**
  - Account Document Web Service is introduced to support create and fetch account documents from external interfaces.

Seed Data

SNO	TABLE	KEY DATA	Type
1	FLS_ACCESS	FLL.ACCOUNTDOCUMENTPROCESSINGRESOURCE.GET.DOWNLOADACCOUNTDOCUMENT	INSERT
2	FLS_ACCESS	FLL.ACCOUNTDOCUMENTPROCESSINGRESOURCE.GET.LISTACCOUNTDOCUMENTS	INSERT
3	FLS_ACCESS	FLL.ACCOUNTDOCUMENTPROCESSINGRESOURCE.POST.UPLOADACCOUNTDOCUMENT	INSERT

2.2.4 Customer Service

- **'Product' Restful Web Service (GET)**
  - Product Web Service is introduced to fetch product details from external interfaces.

Seed Data

SNO	TABLE	KEY DATA	Type
1	FLS_ACCESS	FLL.PRODUCTSASSETSRESOURCE.GET.GETPRODUCTS	INSERT

- **'Asset' Restful Web Service (GET)**
  - Asset Web Service is introduced to fetch Asset Type details from setup.

Seed Data

SNO	TABLE	KEY DATA	Type
1	FLS_ACCESS	FLL.PRODUCTSASSETSRESOURCE.GET.GETASSETTYPES	INSERT

- **'Asset Sub Type' Restful Web Service (GET)**
  - Asset Sub Type Web Service is introduced to fetch Asset Sub Type details from setup.

Seed Data

SNO	TABLE	KEY DATA	Type
1	FLS_ACCESS	FLL.PRODUCTSASSETSRESOURCE.GET.GETASSETSUBTYPES	INSERT

- **‘Process Files Upload/Download’ Restful Web Service (GET/POST)**
  - Process Files Web Service is introduced to support create and fetch incoming and outgoing processed files from external interfaces.

Seed Data

SNO	TABLE	KEY DATA	Type
1	FLS_ACCESS	FLL.INCOMINGFILERESOURCE.POST.INCOMINGFILE	INSERT
2	FLS_ACCESS	FLL.OUTGOINGFILELISTRESOURCE.GET.GETOUTGOINGFILELIST	INSERT
3	FLS_ACCESS	FLL.OUTGOINGFILERESOURCE.GET.GETOUTGOINGFILE	INSERT

- **‘Scheduler Force Resubmit’ Restful Web Service (PUT)**
  - Process Files Web Service is introduced to support create and fetch incoming and outgoing processed files from external interfaces.

Seed Data

SNO	TABLE	KEY DATA	Type
1	FLS_ACCESS	FLL.SCHEDULERRESOURCE.PUT.FORCERESUBMIT	INSERT

Note: Refer to the following link for more details on web services - http://docs.oracle.com/cd/E89525_01/webservice.htm

2.3 Scheduler Force Resubmit

2.3.1 Overview

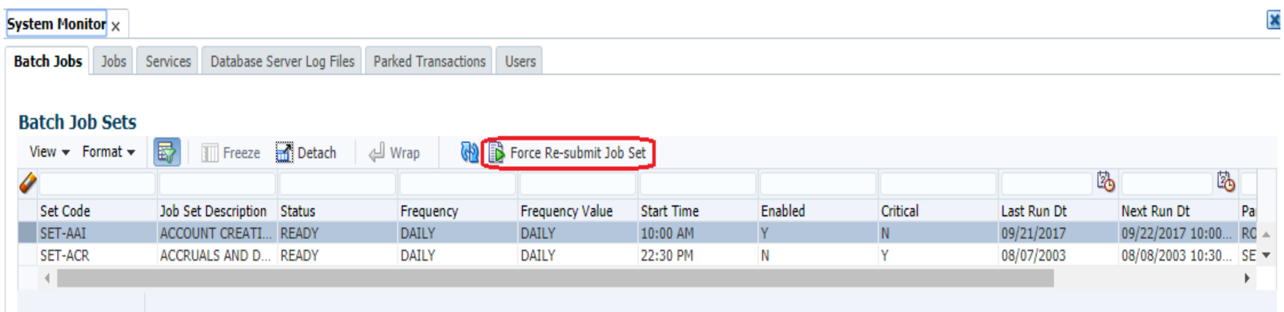
OFSLL is enhanced to force resubmit batch job set with status '**READY'** or '**COMPLETED'**

2.3.2 Description

- A new button "Force Re-submit Job Set" is enhanced to resubmit batch job sets with status '**READY'**, '**COMPLETED'** or **'FAILED'.**
- If a user is given access to "Force Re-submit Job Set" and "Re-submit Job Set" only "Force Re-submit Job Set" is displayed.
- Note: Earlier limitation of resubmitting only "Failed" jobs are removed.

2.3.3 Screenshot

Dashboard > System Monitor > Batch Jobs



2.3.4 Seed Data

SNO	Table	Key Data	Type
1	FLS_ACCESS	FLL.CMN.UUT.BATCHJOBSET.RESUBMITFORCEJOBSET.BUTTON	INSERT

2.4 Account Acceleration

2.4.1 Overview

Account Acceleration is a provision that allows a lender to insist a borrower to repay all or a part of an outstanding loan prior to the scheduled maturity date, when the borrower is identified to be fraudulent. An acceleration clause outlines the probable reason(s) for the lender to accelerate a loan account and demand loan repayment.

The chapter contains the following sections:

- Posting Account Acceleration
- Reversing Account Acceleration

Example to illustrate:

- Account Acceleration and Reversal with ‘Principle First’ adjustment
- Account Acceleration and Reversal with ‘Interest First’ adjustment

2.4.2 Posting Account Acceleration

Account Acceleration transaction can be posted on the identified account from the Customer Service > Maintenance screen. For detailed information on posting this transaction, refer to Appendix: Transaction Parameters > Monetary Transactions > Account Acceleration section.

Pre-defined validations for account acceleration

While posting the account acceleration transaction, system validates the account status with the following pre-defined validations before proceeding with the transaction:

Account Status / Transaction Description	Validations before posting transaction	Validations after posting transaction	Comments
EXTENSION	No	Should not repost after reversal	
EXTENSION OVERRIDE	No	Should not repost after reversal	
INDEX / MARGIN RATE CHANGE	No	Should not repost after reversal	
CHANGE TERM	No	Should not repost after reversal	
CHANGE BALLOON	No	Should not repost after reversal	

Account Status / Transaction Description	**Validations before posting transaction**	**Validations after posting transaction**	**Comments**
CHANGE PAYMENT AMOUNT	No	Should not repost after reversal	
DELAY FEE	No	Should not repost after reversal	
CHANGE PROFIT RATE	No	Should not repost after reversal	
RESCHEDULE PAYMENT	No	Should not repost after reversal	
RESCHEDULE RATE	No	Should not repost after reversal	
RESCHEDULE PRE-COM- PUTE LOAN TO INTER- EST BEARING LOAN	No	Should not repost after reversal	

Errors during account acceleration

Account acceleration supported for accounts with 'ACTIVE' status. In case account acceleration transaction is posted on accounts with any other status or if there are any other pre-existing conditions posted on the account, system does not allow to post the transaction and displays an error. The table below lists the type of errors displayed and reason for the same.

‘Account Acceleration allowed only for Active accounts’	The status of the account is other than 'ACTIVE'.
‘Account Acceleration already posted on account’	There is already an account acceleration trans- action posted on account.
‘Account Acceleration is not allowed on Non Performing Account.’	There is already a 'Non-Accrual' condition posted on account (i.e., Non Performing Indicator = Y).
‘Account Acceleration not allowed as Stop Accrual is active on account’	There is already a 'Stop Accrual' condition posted on account.
Balance Adjustment Method applicable for Pre-Compute account.	The ‘Balance Adjustment’ method is selected for non-pre compute account since its applicable only for pre-compute accounts.

Account changes after posting account acceleration

On successfully posting the account acceleration transaction, following are the account level changes:

- The acceleration effective date will be the new maturity date of the account since the original maturity date of the account is moved to either the current date or a back date.
- On an accelerated account, the periodic billing, normal interest accrual and late fee assessment is discontinued as per the standard functionality since maturity date is reached.
- From the acceleration effective date, post maturity interest accrual with corresponding post maturity interest rate is calculated and added to the total account dues as per normal processing when a monetary transaction is posted. (Post maturity rate is applied after corresponding batch run)
- For a back dated account acceleration, all the system posted transactions on the account (like billing, interest, and late fees) between acceleration date (i.e. back date) and current system date is reversed, re-calculated and re-posted based on new maturity date. (Acceleration date).
  - Also the interest already accrued on the account based on the normal interest rate is reversed from acceleration date (i.e. back date) up to current system date and is re-calculated with post maturity interest rate and re-posted for the same period (after post maturity interest rate batch run).
- For an accelerated account the following account attributes are displayed in the 'Result' section:
  - Total Accelerated Payment Due Amount
  - Acceleration Effective Date
  - New Maturity Date
  - Post Maturity Interest Rate

Transaction posting for account acceleration

Depending up on the type of loan account (i.e. pre-compute and non-pre-compute), the account acceleration transaction is internally categorized and processed either in single stage or two stages.

- For 'Non Pre-Compute' accounts the transaction is posted directly.
- For 'Pre-Compute' accounts, the account is first converted from pre-compute to interest bearing account by internally posting the monetary transaction 'RESCHEDULE_PC2SI' (RESCHEDULE PRE-COMPUTE LOAN TO SIMPLE INTEREST LOAN) based on the following parameter values:
  - Transaction Date: Specified acceleration date
  - Reschedule payment start date: Next payment date as per the existing due date history.
  - Amount: Outstanding balance under ADVANCE/PRINCIPAL balance component.
  - Rate: Existing normal interest rate of the account.
  - Term: Calculated for the remaining term (i.e. cycles not yet billed). Term is not relevant for account acceleration since maturity date is moved to transaction date.
  - Rebate on finance and insurance charges is processed as per the normal PC2SI transaction.

Refer to examples included in below section for details on how account acceleration is posted with 'Principle First' adjustment and 'Interest First' adjustment.

To post an account acceleration transaction

Transaction	Parameters	Description
ACCOUNT ACCELERATION	TXN DATE	Select the date from which the acceleration is effective on the account. The same can either be the current date or a back date (up to 'contract date' or 'account back date 'whichever is higher) but not a future date. The selected date will be the acceleration start date and the new maturity date of the account. In case of pre-compute loan accounts, the same date is used for the following actions: - As the effective date for PC (pre-compute) to SI (simple interest) conversion. - As the date for calculating the account finance charge rebate.
	PC2SI BALANCE ADJUSTMENT METHOD	For 'Pre-Compute' accounts, select one of the following parameter from the drop-down list. The values in this list are populated based on the lookup code 'PC2SI_BAL_METHOD_CD (PC2SI BALANCE ADJUSTMENT METHOD CODES)' - PRINCIPA L FIRST - INTEREST FIRST For details on how the PC to SI conversion calculation is done based on above selection, refer to Appendix - Account Acceleration chapter. For 'Non-Pre-Compute' accounts, select the parameter value as 'Undefined'. Else, system displays an error on selecting any other value as 'Balance Adjustment Method mandatory for Pre-Compute a/c'.

2.4.3 Reversing Account Acceleration

Reversal of an account acceleration can be done to reinstate the account to its previous status. During reversal of an account acceleration, following changes are performed on the account:

- All the related transactions posted by account acceleration transaction are reversed. For example, 'RESCHEDULE_PC2SI' is reversed in case of pre-compute accounts.

2.4.4 Account Acceleration and Reversal with 'Principle First' adjustment

Consider a loan account with following details:

- Contract Date = 01. Jan 2017
- Contract Maturity Date = 31.Dec 2017

- Rate = 4.99%
- Term = 12 Months

Balances **before** 'Account Acceleration' for a 'Pre-Compute' loan.

	Posted	Paid	Waived	Adjusted	Balance
ADV/INT (Pre-compute)	12300 (12000 + 300)				11900

Acceleration Transaction (PC 2 SI)

- Txn Date = 16.Aug. 2017
- Reschedule St Dt = 01.Sep. 2017
- Amount = 11900
- Rate = 4.99
- Term = 1

Principal Adjustment - Minus Transaction

With Interest Estimated Amount = 300

Interest Adjustment - Plus Transaction

Estimated Interest - Rebate = 300-90 = 210

On posting of 'Acceleration Txn' following transactions would be posted on account automatically:

- Txn 1 - PC 2SI (with about values) = 0
- Txn 2 - Interest Rebate = 90$(Assumed number) - Pass 11900 for rebate calculation
- Txn 3 - New Principal Adjustment Txn = Outstanding Principal = 11900
- Txn 4 - Post 'Principal Adjustment minus = 300
- Txn 5 - Post 'Interest Adjustment Plus = 210

Balances **after** posting 'Acceleration' transaction.

	Posted	Paid	Waived	Adjusted	Balance
ADV	11900	0	0	Principle adjustment minus =300	11600
ADV/ INT (Pre-compute)	12300	490 (400 + 90)	0	0	0
INT	0	0	0	Interest adjustment plus = 210	210

Since payment is received after acceleration (i.e. same day), there is no additional interest accrual).

In case payment is received of $350 subsequently on account acceleration, (Interest adjustment spread).

	Posted	Paid	Waived	Adjusted	Balance
ADV	11900	140	0	-300	11460
ADV/ INT (Pre-compute)	12300	490 (400 + 90)	0	0	0
INT	0	210	0	210	0

Reversal of Account Acceleration after above Payment posting

Transactions reversed / posted on account

- Reverse Txn 6 - Payment of $350
- Reverse Txn 5 - Interest Adjustment Plus = 210
- Reverse Txn 4 - Principal Adjustment minus = 300
- Reverse Txn 3 - New Principal Adjustment Txn
- Reverse Txn 2- Interest Rebate
- Reverse Txn 1- PC 2 SI
- Re-post - Txn 6 - Payment

Balances after reversal

	Posted	Paid	Waived	Adjusted	Balance
ADV/INT (Pre-compute)	12300	750 (400 + 350)	0	0	11550

2.4.5 Account Acceleration and Reversal with 'Interest First' adjustment

Consider a loan account with following details:

- Contract Date = 01. Jan 2017
- Contract Maturity Date = 31.Dec 2017
- Rate = 4.99%
- Term = 12 Months

Balances **before** 'Account Acceleration' for a 'Pre-Compute' loan.

	Posted	Paid	Waived	Adjusted	Balance
ADV/INT (Pre-compute)	12300 (12000 + 300)	500	0	0	11800

Acceleration Transaction (PC 2 SI)

- Txn Date = 16.Aug. 2017
- Reschedule St Dt = 01.Sep. 2017

- Amount = 11800
- Rate = 4.99
- Term = 1

Principal Adjustment - Minus Transaction

If 'Paid Principal Balance' > Estimated Interest -Rebate

Pass 'rebate' amount

Else

Post transaction with ‘Estimated Interest’ Amount

Interest Adjustment - Plus Transaction

If Paid principal > Interest Estimated - Rebate

Pass 0

Else

Estimated Interest - Rebate - Posted = 300 -100 -100 = 100

On posting of 'Acceleration Transaction’, following transactions would be posted on account automatically:

- Txn 1 - PC 2SI (with about values) = 0
- Txn 2 - Interest Rebate = $100 (Assumed number) - **Pass 11800 for rebate calculation**
- Txn 3 - New Principal Adjustment Txn = Outstanding Principal = 11800
- Txn 4 - Post 'Principal Adjustment minus = 100
- Txn 5 - Post 'Interest Adjustment Plus = 100

Balances **after** posting 'Acceleration' transaction

	Posted	Paid	Waived	Adjusted	Balance
ADV	11800	0		Principal Adjustment Minus =100	11700
INT	0	0		Interest Adjustment Plus = 0	0
ADV/ INT (Pre-compute)	12300	500+Rebate Amount (100)	12300 - (500+100)	0	0

Since payment is received after acceleration (i.e. same day), there is no additional interest accrual).

In case payment is received of $350 subsequently on account acceleration (Principal adjustment spread)

	Posted	Paid	Waived	Adjusted	Balance
ADV	11800	350	0	-100	11350

ADV/ INT (Pre-compute)	12300	500+Rebate Amount (100)	12300 - (500+100)	0	0
INT	0	0	0	0	0

Reversal of Account Acceleration after above Payment posting

Transactions to be reversed/ posted on account

- Reverse Txn 6 - Payment Txn
- Reverse Txn 5 - Interest Adjustment Plus = 100
- Reverse Txn 4 - Principal Adjustment minus = 100
- Reverse Txn 3 - New Principal Adjustment Txn
- Reverse Txn 2 - Interest Rebate
- Reverse Txn 1 - PC 2SI (with about values) = 0
- Re-post - Txn 6 - Payment

Balances after reversal

	Posted	Paid	Waived	Adjusted	Balance
ADV/ INT (Pre-compute)	12300	850 (500 + 350)	0	0	11450

2.4.6 Seed Data

SNO	TABLE	KEY DATA	Type
1	TRANSLATION_DATA	SYS|SYS|SYS|TXN|001994|ACCOUNTACCELERATIONALLOWEDONLYFORACTIVEACCOUNTS.|SYS|MSG-SM	INSERT
2	TRANSLATION_DATA	SYS|SYS|SYS|TXN|001995|ACCOUNTACCELERATIONALREADYPOSTEDONACCOUNT.|SYS|MSG-SM	INSERT
3	TRANSLATION_DATA	SYS|SYS|SYS|TXN|001996|ACCOUNTACCELERATIONISNOTALLOWEDONNONPERFORMINGACCOUNT.|SYS|MSG-SM	INSERT
4	TRANSLATION_DATA	SYS|SYS|SYS|TXN|001997|ACCOUNTACCELERATIONNOTALLOWEDASSTOPACCRUALISACTIVEONACCOUNT.|SYS|MSG-SM	INSERT
5	TRANSLATION_DATA	SYS|SYS|SYS|TXN|002001|BALANCEADJUSTMENTMETHODMANDATORYFORPRE-COMPUTEACCOUNT.|SYS|MSG-SM	INSERT

SNO	TABLE	KEY DATA	Type
6	TRANSLATION_DATA	SYS|SYS|SYS|TXN|002002|BALANCEADJUSTMENTMETHODAPPLICABLEFORPRE-COMPUTEACCOUNT.|SYS|MSG-SM	INSERT
7	TRANSLATION_DATA	SYS|SYS|SYS|UCS|002010|COMMUNICATIONMODEALREADYEXISTSFORTHISRELATIONSHIPTYPE|SYS|MSG-SE	INSERT
8	LOOKUPS	ACC_CONDITION_CD|ACC_ACL	INSERT
9	LOOKUPS	PC2SI_BAL_METHOD_CD|PF	INSERT
10	LOOKUPS	PC2SI_BAL_METHOD_CD|IF	INSERT
11	LOOKUPS	TXN_GROUP_CD|ACL	INSERT
12	TXN_CODE_PARAMETERS	ACCOUNT_ACCELERATION|TXN_DT	INSERT
13	TXN_CODE_PARAMETERS	ACCOUNT_ACCELERATION|TXN_PC2SI_BAL_METHOD_CD	INSERT
14	TXN_CODE_PRODUCTS	ACCOUNT_ACCELERATION|ALL|LN|CE	INSERT
15	TXN_CODE_PRODUCTS	ACCOUNT_ACCELERATION_REV|ALL|LN|CE	INSERT
16	TXN_CODES	ACCOUNT_ACCELERATION	INSERT
17	TXN_CODES	ACCOUNT_ACCELERATION_REV	INSERT
18	LOOKUP_TYPES	PC2SI_BAL_METHOD_CD	INSERT
19	ACCESS_GRID_FUNCTIONS	EXTENSION|ACC_CONDITION_CD|ACC_ACL	INSERT
20	ACCESS_GRID_FUNCTIONS	EXTENSION_OVERRIDE|ACC_CONDITION_CD|ACC_ACL	INSERT
21	ACCESS_GRID_FUNCTIONS	ACCRUAL_STOP|ACC_CONDITION_CD|ACC_ACL	INSERT
22	ACCESS_GRID_FUNCTIONS	CHANGE_TERM|ACC_CONDITION_CD|ACC_ACL	INSERT
23	ACCESS_GRID_FUNCTIONS	CHANGE_BALLOON|ACC_CONDITION_CD|ACC_ACL	INSERT
24	ACCESS_GRID_FUNCTIONS	RESCHEDULE_INDEX|ACC_CONDITION_CD|ACC_ACL	INSERT
25	ACCESS_GRID_FUNCTIONS	CHANGE_PMT_AMT|ACC_CONDITION_CD|ACC_ACL	INSERT
26	ACCESS_GRID_FUNCTIONS	FDLY|ACC_CONDITION_CD|ACC_ACL	INSERT

SNO	TABLE	KEY DATA	Type
27	ACCESS_GRID_FUNCTIONS	CHANGE_PROFIT_RATE|ACC_CONDITION_CD|ACC_ACL	INSERT
28	ACCESS_GRID_FUNCTIONS	RESCHEDULE_PAYMENT|ACC_CONDITION_CD|ACC_ACL	INSERT
29	ACCESS_GRID_FUNCTIONS	RESCHEDULE_RATE|ACC_CONDITION_CD|ACC_ACL	INSERT
30	ACCESS_GRID_FUNCTIONS	RESCHEDULE_PC2SI|ACC_CONDITION_CD|ACC_ACL	INSERT
31	FLEX_TABLE_ATTRIBUTES	INP_BMP_TXN|TXN_PC2SI_BAL_METHOD_CD	INSERT

2.5 Remarketing

2.5.1 Overview

Remarketing in auto financing space refers to resale of customer asset(s) through auctioning. To recover bad debt, Auto-Lending institutions integrate with external auctioning service providers to manage vehicle remarketing portfolios of repossessed customer asset(s).

OFSLL provides a generic interface to support remarketing with middle layer integration between Auto Lending institutions and auctioning service providers. Starting from initiating a remarketing request till invoice validation, processing, status updates, and refunds tracking, all correspondence with the third party auctioning systems are handled within OFSLL.

Following are the stages of collateral remarketing:

  - Define Vendor Assignment Criteria
  - Vendor Assignment Allocation
- Remarketing Request
  - Interfacing Remarketing Details with Third Party Auctioning System
- Invoicing
  - Post Transaction
  - Business Rules for Invoice Validation

Pre-requisites

Following are the pre-requisites while working with Collateral Remarketing.

- A Lookup code GAI (GENERIC AUCTION INTERFACE) has to be available under VENDOR ASSIGNMENT CHANNEL CODES (VENDOR_ASG_CHANNEL_CD) in Setup > Administration > System > Lookups to identify all the channels used for third party auctioning system.
- A Lookup code REM (RE SALE) has to be available under VENDOR ASSIGNMENT TYPE CODES (VENDOR_ASG_TYPE_CD) in Setup > Administration > System > Lookups.
- The current and next status are to be defined in the cycle setup definition (COL_REMA_DISP_STATUS) in Setup > Administration > System > Collection cycles screen.

Navigation

The link to access remarketing screen is available under Collection module in the LHS menu.

Click Collections > Remarketing. The page by default opens with Customer Service > 'Search' tab. Search for the required account which is already repossessed using the search options. For more information on using Search, refer to 'Searching for an Account and Customer' section.

On loading the account you want to work with, navigate to Customer Service > Repo/Foreclosure > Remarketing tab.

2.5.2 Assignment Allocation

The first step in collateral remarketing is to define a Vendor assignment criteria and add vendors to the defined criteria using the Assignment Allocation screen. This section consists of the following:

- Define Vendor Assignment Criteria
- Vendor Assignment Allocation

2.5.2.1 Define Vendor Assignment Criteria

A criteria here refers to the combination of options selected in 'Vendor Assignment Criteria' section. Based on the criteria, system can filter and displays only those available vendors who provide remarketing service in that territory.

The below examples illustrate the vendor selection process in remarketing screen.

Example 1:

Vendor	Channel Sub Code	Work Order Type	Country	Reposs ession State	Sort Order	Vendor Selection for Remarketing
Vendor A	GAI	RE SALE	USA	Florida	0	Default selected
Vendor B	GAI	RE SALE	USA	Florida	1	Listed
Vendor C	GAI	RE SALE	USA	Florida	2	Listed

Example 2

Vendor	Channel Sub Code	Work Order Type	Country	Reposs ession State	Sort Order	Vendor Selection for Remarketing
Vendor A	GAI	RE SALE	USA	Florida	0	No Vendor is selected by default, but listed as per 'Vendor creation sequence id' for selection.
Vendor B	GAI	RE SALE	USA	Florida	0	
Vendor C	GAI	RE SALE	USA	Florida	0	

From the LHS menu, navigate to Collections > Vendors > Work Order > Assignment Allocation screen. Click ‘Add’ in the Vendor Assignment Criteria section and specify the required field details.

The ‘Vendor Assignment Criteria’ section by default consists of Channel, Work Order Type, Company and Branch fields for selection. For defining Remarketing criteria, select the Channel which has sub code as ‘GAI’ and Work Order Type as ‘RE SALE’.

On selection, two additional fields - ‘Repo Storage Country’ and ‘Repo Storage State’ are enabled for selection. Details in these two fields indicates the current location of the repossessed asset. This facilitates to identify vendor based on repossession (storage) - State and Country while creating remarketing request.

For more information on field selection, refer to ‘Vendor Assignment Criteria’ section in Vendors chapter.

2.5.2.2 Vendor Assignment Allocation

In the Vendor Assignment Allocation section, you can add vendors to the defined Vendor Assignment Criteria. Unlike other vendor assignment criteria, on selecting a remarketing criteria, an ‘Add’ button is enabled in ‘Vendor Assignment Allocation’ header allowing you to add Vendor(s) and define the Sort order.

> **Note**
>
> For remarketing criteria (Channel sub code= ‘GAI’) system does not auto-populate the vendor list with Assigned Cases and % Allocation. Also the option to define the weightage for each vendor is disabled.

The Vendor drop-down list is populated based on the selected Channel, Work Order Type, Company, and Branch. For every Vendor Assignment Criteria you can add a Vendor(s) and define the sort order irrespective of Repossession State and Country.

2.5.3 Remarketing Request

Through the remarketing screen, you can trigger remarketing request and auto generate re-sale work orders. A collateral remarketing request is an instruction to the vendor of third party auctioning system to pick-up the repossessed asset from the storage location and proceed with auction.

In an integrated environment, a remarketing request to third party auctioning system is always triggered though a Work Order and contains the following details:

- Collateral details where you want to remarket the asset.
- Vendor who needs to be allocated for servicing the request.

To proceed with creating remarketing request, navigate to Customer Service > Repo/Foreclosure > Remarketing tab and click ‘Add’.

To record a remarketing request, populate the following details:

Field:	**Do this:**
Current	This check box is auto-selected and indicates if this is the current enabled collateral remarketing record in the account. Though OFSLL support multiple auctions of single collateral, only one of them is enabled with current indicator for each collateral in an account. If a second record is added for same collateral, previous record is marked as 'N' automatically indicating that there can only be one Current record at any given instance. However, system does not allow to add remarketing record if the Collateral status is SOLD.
Remarketing #	Indicates OFSLL auto generated reference number for remarketing record.
External Ref #	Indicates remarketing external reference number generated in third-party auction interface.
Dt	Current date selected as Remarketing creation date.
Status	Indicates the current status of remarketing request which is NEW by default. The status is based on cycle setup defined in Remarketing Collection Cycle. For details on all the available status, refer to 'Remarketing Status List' section.
Status Dt	Indicates the date when the status was last updated.
Priority	Select the Priority of remarketing request from the drop-down list. The available options are NORMAL (default), HIGH, and LOWER.
Last Updated Dt	Indicates the date when any of the remarketing attributes were last updated.
Comment	Enter additional information, if any. Note that during status changes (either done manually or auto), system auto updates a comment with old status in Status History tab. In case a comment is updated manually without any status changes, the same is not updated into Status History.
Collateral Details: Details of this section are auto updated from repossession tab.	

Field:	**Do this:**
Asset Desc	Select the repossessed asset from the drop-down list.
Identification #	Indicates the collateral identification number.
Year	Indicates the year when the collateral was manufactured.
Make	Indicates the manufacturing company of the collateral.
Model	Indicates the collateral model.
Storage Location: Location where the repossessed asset is currently available.	
Address	Storage location address.
Country	Storage location Country.
Zip	Storage location zip code.
State	Storage location State.
Name	Contact person name at storage location.
Phone	Contact person contact number at storage location.
Fax #	Contact person fax number at storage location.
Work Order: Details of the work order for remarketing request.	
Workorder #	Indicates the work order number which is auto generated by the system. On successful work order creation, the same is enabled with a link and clicking on the same opens Vendors > Work Orders tab with details.

Field:	Do this:
Channel	Select the remarketing channel from the drop-down list. This list consists of only those vendor channels with sub code 'GAI'.
Workorder Type	Indicates the work order type as RE SALE.
Vendor	Select the vendor who should serve the remarketing request from the drop-down list. The list is populated based on storage location of the repossessed asset and vendors who provide auction service in that territory. System auto generates the list based on the defined Vendor Assignment Criteria.
Work Order Status	Indicates the current status of work order and by default is OPEN for new remarketing request.

On updating all the required parameters, click 'Save and Stay' or any of the Basic Actions mentioned in Navigation chapter.

On successful update, a Work Order with the specified details is created. The same can be viewed by clicking on the Workorder#.

The Work Order screen allows you to change the selected Vendor, select 'Override Reason' (if any) and also select the 'Collector'. For more information on updating Work Order details, refer to Vendors > Work Orders section.

The Remarketing screen consists of the following sub tabs:

- Remarketing Proceed Details
- Status History sub tab
- Tracking Attributes sub tab
- Expenses sub tab
- Refunds sub tab

2.5.3.1 Interfacing Remarketing Details with Third Party Auctioning System

The following types are interfaces are supported between OFSLL and third party auctioning system:

- JMS notification
- Web services

2.5.3.2 JMS Notification

On every manual status change in collateral remarketing, a JMS (Java Message Service) notification is sent to third party auctioning system to act upon the notification.

For example, after the remarketing request is created with work order details, the same is to be registered in third party auctioning system for further action. A JMS notification is sent with status as 'NEW' and subsequently when the status of Remarketing request is changed to 'SEND TO AUCTION', another notification is sent with this status.

However, it is up to the discretion of third party auctioning system to accept/reject and acknowledge the notifications. When accepted, an auction is created in third party auctioning system and a reference number for the same is shared as acknowledgement. This is then appended to the remarketing request as External Ref # and status is updated as 'AUCTION ACCEPTED'. The external reference number can be used for further interactions.

When there are subsequent changes to the existing remarketing request in OFSLL, the same is updated in Remarketing/ Work Orders screen and status of remarketing request is changed to 'UPDATE TO AUCTION'. Another JMS notification is triggered for updating the details in third party auctioning system and response as either UPDATE ACCEPTED / REJECTED are tracked back into the system.

Similarly, if there are any changes to auction in third party auctioning system, the details are updated in OFSLL and the status of the remarketing is updated to "RECEIVED UPDATE'.

For details on all the available status, refer to 'Remarketing Status List' section.

A sample instance of JMS notification is indicated below:

2.5.3.3 Web Service Request / Response

To support collateral remarketing, the following web services are hosted by OFSLL to interface with third party auctioning system:

- Get Remarketing - to receive latest remarketing details from OFSLL.
- Put Remarketing - to update remarketing request details from third party auctioning system into OFSLL.
- Get Invoice - to receive invoice details from OFSLL to third party auctioning system.
- Post Invoice - to create invoice details in OFSLL Vendors > Invoice screen.

For details about each web services with sample request and response files, refer to 'Collection web services' document in OTN library. (http://docs.oracle.com/cd/E82458_01/webservice.htm).

2.5.3.4 Remarketing Status List

Following are the status available for collateral remarketing. Based on each status, there can be interaction between OFSLL and third party auctioning system. Ensure that the 'Current' and 'Next' status are defined in cycle setup definition (COL_REMA_DISP_STATUS) in Setup > Collection Cycles screen.

Note that the status indicated as (manual) in the below table are to be updated manually in OFSLL Remarketing screen.

Status	Description
NEW (Manual)	New remarketing request created in OFSLL.

Status	Description
SEND TO AUCTION (Manual)	Remarketing request sent from OFSLL to third party auctioning system.
AUCTION ACCEPTED	Response from third party auctioning system indicating that the remarketing request is accepted.
AUCTION REJECTED	Response from third party auctioning system indicating that the remarketing request is rejected.
UPDATE TO AUCTION (Manual)	Changes to remarketing request sent from OFSLL to update in third party auctioning system.
UPDATE ACCEPTED	Response from third party auctioning system indicating that the changes to remarketing request are accepted.
UPDATE REJECTED	Response from third party auctioning system indicating that the changes to remarketing request are rejected.
RECEIVED UPDATE	Response from third party auctioning system on updates to the remarketing request.
HOLD (Manual)	Hold remarketing request sent from OFSLL to third party auctioning system (Ex: payment/updates from customer).
HOLD ACCEPTED	Response from third party auctioning system indicating that Hold remarketing request is accepted.
HOLD REJECTED	Response from third party auctioning system indicating that Hold remarketing request is rejected.
VOID (Manual)	Void (decline) remarketing request sent from OFSLL to third party auctioning system.
VOID ACCEPTED	Response from third party auctioning system indicating that Void remarketing request is accepted.
VOID REJECTED	Response from third party auctioning system indicating that Void remarketing request is rejected.
REDEEM (Manual)	Redeem (pull back) remarketing request sent from OFSLL to third party auctioning system.
REDEEM ACCEPTED	Response from third party auctioning system indicating that Redeem remarketing request is accepted.

Status	Description
REDEEM REJECTED	Response from third party auctioning system indicating that Redeem remarketing request is rejected.
INVOICING	Implicit status updated in OFSLL on receiving Invoice from third party auctioning system.
INVOICE REJECTED	Implicit status updated in OFSLL if the Invoice received from third party auctioning system is rejected.
COMPLETED	Implicit status updated in OFSLL to indicate as remarketing complete.

2.5.3.5 Remarketing Proceed Details

Subsequent updates of collateral auctioning are tracked and updated in the Remarketing Proceed Details section against the remarketing request. This tab gives insight on individual collateral re-sale proceeds that are provided by the third party auctioning system and the total percentage of debt recovered for each asset re-sale.

Following are the Remarketing Proceed Details updated:

Remarketing Proceed Details	
Sales	Indicates the Gross Sales Amount.
Expense	Indicates the total expense incurred in sales.
Refunds	Indicates the Refunds arising post the sales.
Net Proceeds	Indicates the Gross Sale Amount (Total Expense + Total Refunds).
Balance	Indicates the Payoff Quote of Account when payment is posted.
Net Gain/Loss	Indicates the profit or loss of sales (Net Proceeds - Balance).
Recovery %	Indicates the total recovery percentage which is calculated as ((Net Proceeds - Balance) / Balance)x100

2.5.3.6 Status History sub tab

The Status History sub tab records all the status updates (both manual and auto) of a particular remarketing request. This tab consists of the following details:

Field:	View:
Status	Previous status before the current update.
User	User who updated the status.
Start Dt	Status change start date.
End Dt	Status change end date.
Comments	Comments recorded in remarketing comments field.

2.5.3.7 Tracking Attributes sub tab

Tracking attributes allows you track and update the details of each integration element between OFSLL and third party auctioning system, and notify the same with status change in the remarketing request along with a comment.

In the Tracking Attributes sub tab, you can load all the available tracking attributes and define the parameter value for various parameters listed.

1. Click 'Load Tracking' button and select the required parameter from the list.
2. Click 'Edit' and update the required details.

2.5.3.8 Expenses sub tab

The Expenses sub tab records all the expenses received as part of Invoice. This tab consists of the following details:

Field:	View:
Expense-Type	Work Order service name.
Currency	Expense currency.
Amt	Payment amount charged by vendor.

2.5.3.9 Refunds sub tab

When customer has opted for an extended warranty or have insured the collateral and the same has been re-sold within the warranty period, then there is a refund to be paid to the customer. However, note that only the details of the refund are recorded in the system and the process of refunds settlement to customer account and accounting are to be handled manually.

In the Refunds sub tab, click 'Add' and update the following details:

Field:	Do this:
Refund	Select the type of refund from the drop-down list.
Currency	Select the refund currency from the drop-down list.
Refund Amt	Specify the refund amount to be paid to customer.
Manual	Checked by default indicating that all refunds are settled manually.

Save the refund details clicking 'Save and Stay' or any of the Basic Actions mentioned in Navigation chapter.

2.5.4 Invoicing

When a repossessed asset is sold by the third party auctioning system, an invoice is created in OFSLL (through POST INVOICE web service) with the total value of sale and the additional cost incurred. For more information, refer Web Service Request / Response section.

Unlike other invoices where one invoice is generated for each asset, those received for Channel sub code 'GAI' will have details of multiple assets sold in any given auction. Hence the invoice would be on per-auction basis with details of all the vehicles auctioned.

The invoice received in OFSLL will have the following two components:

- Incoming payment (Proceed) - An amount generated for resale of the asset to be added into the system.
- Vendor Fees (Invoice Details) - Cost that the vendor has charged for the service such as service fee, vehicle repair and so on.

To view the invoice information, navigate to Collections > Vendors > Invoices tab.

On selecting an invoice received from channel sub code 'GAI', the invoice screen will have a rearrangement of following sub tabs:

- Details sub tab
- Proceeds sub tab
- Tracking Attributes sub tab

Before posting the invoice details, system auto validates the invoice information against specific pre-defined Business Rules. For more information on the Business Rules, refer to 'Business Rules for Invoice Validation' section.

It is mandatory for every invoice to satisfy all the pre-defined business rules. Else, the invoice is either marked for approval or is rejected. However, auto-update of status is controlled by the 'Current/Next' status definition defined in Cycle Setup screen and an invoice can also be rejected when cycle setup is not configured.

Post the validation, the invoice is categorized into the following status:

- FOR APPROVAL - Auto-update for manual approve/reject.
- APPROVED - Auto-update if auto validation succeeds.
- REJECTED - Auto-update if auto validation fails.
- IN PROCESS - Auto-update if transaction posting onto the account fails.

Note the following details in the invoice information screen:

Field:	View this:
Invoice Type	PAYABLE or PAYMENT RECEIVED. Indicates if the invoice is already paid or a payment to vendors is to be initiated from OFSLL.
Funds Received Dt	Indicates the date on which the invoice amount is received from third party auctioning system. This date is used to post payment transaction on the account from Invoice screen, when the status is APPROVED. This field is also editable if the invoice type is PAYABLE.
Total Gross Proceed Amt	Indicates the total of Gross Proceed Amount recorded at each Work Order.
Total Net Proceed Amt	Indicates the total of Net Proceed Amount recorded at each Work Order.
Total Expense Amt	Indicates the total Invoice Amount at individual invoice details expenses.
Actual Net Proceed Amt	Indicate the difference in Total Gross proceed Amount - Total Net Expense Amount.

For more information about other options available in Invoices screen, refer to Vendors chapter.

2.5.4.1 Post Transaction

Once the invoice details are approved, user is allowed to post a transaction for the approved invoice through the Invoice screen by clicking on 'Post Txns' button. The button is enabled only for invoice with status APPROVED and IN PROCESS.

Before posting the transaction, verify the status of 'Collectible' in Invoice Details section. During auto invoice validation, the Collectible field is automatically marked as 'Y' 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.

If the Collectible field is 'Y' then the transaction is posted as 'Expense' onto the account based on the setup. Else, if the Collectible field is 'N' accounting for the same needs to be manually handled.

On clicking 'Post Txns' button in invoice screen, the following transactions are initiated:

1. Sale of Asset transaction - indicates the amount received after selling the asset. Also while posting this transaction, system calculates the Spread based on matching spread in Spread Matrix or from Contract Spread.
2. Expense transactions. Indicates the additional charges incurred by vendor to sell the asset and corresponding association of those transactions that are in-turn posted on to the account.

Depending on the Vendor Services setup defined in Setup > Administration > System > Vendors > Vendor Services > Work Order Types tab, specific transactions are posted. However, the same is configurable.

All the transactions posed on the account are recorded and listed in the Collections > Customer Service > Transaction History > Transactions tab.

Note

The posted transaction can be reversed in the Transactions tab, but this does not impact/change the status of Invoice or Remarketing.

2.5.4.2 Business Rules for Invoice Validation

The pre-defined business rules facilitate to validate all incoming invoices. For all the invoices received, for collateral remarketing should have an invoice type as 'PAYMENT RECEIVED'.

Following are the pre-defined business rules in the system and every incoming invoice need to satisfy the below rules for auto updating the invoice status as APPROVED. Else, the same is marked FOR APPROVAL / REJECTED.

- **Rule 1**: Each work order that is part of the invoice should have the status as OPEN and Work Order type as RE SALE. Else, the invoice is updated as REJECTED.
- **Rule 2**: Validate invoice for the status of 'Collectible' 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 details based on Estimated and invoiced amount and update the corresponding status in Invoice Details sections of Vendors screen.
  - If the Invoice Amount is ‘Less than or equal to’ Estimated amount, the status of Invoice Details is updated to ‘APPROVED’.
  - If the Invoice Amount is ‘greater than’ the estimated amount, then the invoice details need manual approval and the status of Invoice is updated ‘FOR APPROVAL’.
- **Rule 4**: Validate Invoice Proceed based on the difference between Net and Gross Proceeds to sum of Invoice amount received at invoice details per work order.

  If the difference is zero, Proceed is auto APPROVED. Else, marked FOR APPROVAL.
- **Rule 5**: Based on the Invoice Details status and Invoice Proceed status, the status of Invoice, Work Order, and Remarketing are auto updated as indicated below:

Invoice details status	**Invoice Proceed status**	**Invoice status**	**Work Order Status**	**Remarketing status**
APPROVED	APPROVED	APPROVED	INVOICING	INVOICING
REJECTED	REJECTED	REJECTED	OPEN	INVOICE REJECTED
FOR APPROVAL	FOR APPROVAL	FOR APPROVAL	INVOICING	INVOICING

- In the above table, the status is updated based on the below consideration:
  - APPROVED - if all the other status are APPROVED.
  - REJECTED - if at least one of the status is REJECTED.
  - FOR APPROVAL - if at least one of the status is FOR APPROVAL and the rest are APPROVED.

2.5.4.3 Details sub tab

The Details sub tab displays the Invoice details received from the third party auctioning system, and allows to Approve or Reject the invoice with status marked FOR APPROVAL. An invoice is auto-updated to status FOR APPROVAL based on the business rule validation.

To Approve/Reject an invoice, ensure that you have the necessary access rights assigned to your login. Select the required invoice record and click ‘Accept’ or ‘Reject’ in the Invoice Details section. Click ‘Yes’ to confirm the action and refresh to view the status updates.

2.5.4.4 Proceeds sub tab

The Proceeds sub tab helps the financial institutions to know the Net amount that remains in the account post the re-sale of all assets in the auction. The Proceed Details sub tab displays the following information:

- Work Order #
- Status
- Gross Amt

- Net Amt
- Fee Amt
- Authorized By
- Authorized Dt

The Net amount is the total amount paid by the third party auctioning system with the close of auction.

The following tabs are available under Proceed Details sub tab:

- Related Invoice/Work Orders
- Txn Results

The Transaction Results tab records all the errors (if any) for the posted transaction.

2.5.4.5 Tracking Attributes sub tab

In the Tracking Attributes sub tab, you can load all the available tracking attributes and define the parameter value for various parameters listed.

2.5.5 Seed Data

SNO	TABLE	KEY DATA	Type
1	LOOKUP_TYPES	REM_STATUS_CD	INSERT
1	LOOKUP_TYPES	REM_PRIORITY_CD	INSERT
2	LOOKUP_TYPES	INVOICE_TYPE_CD	INSERT
3	LOOKUP_TYPES	VPC_STATUS_CD	INSERT
4	LOOKUP_TYPES	PICKUP_LOCATION_TYPE_CD	INSERT
5	LOOKUP_TYPES	SOLD_CHANNEL_CD	INSERT
6	LOOKUP_TYPES	HOLD_REASON_CD	INSERT
7	LOOKUP_TYPES	TRUE_FALSE_CD	INSERT
8	LOOKUPS	VENDOR_ASG_CHANNEL_CD|GAI	INSERT
9	LOOKUPS	REM_STATUS_CD|NEW|	INSERT
10	LOOKUPS	REM_STATUS_CD|SA	INSERT
11	LOOKUPS	REM_STATUS_CD|AA	INSERT
12	LOOKUPS	REM_STATUS_CD|AR	INSERT
13	LOOKUPS	REM_STATUS_CD|UX	INSERT
14	LOOKUPS	REM_STATUS_CD|UA	INSERT

SNO	TABLE	KEY DATA	Type
15	LOOKUPS	REM_STATUS_CD|UR	INSERT
16	LOOKUPS	REM_STATUS_CD|RU	INSERT
17	LOOKUPS	REM_STATUS_CD|H	INSERT
18	LOOKUPS	REM_STATUS_CD|HA	INSERT
19	LOOKUPS	REM_STATUS_CD|HR	INSERT
20	LOOKUPS	REM_STATUS_CD|V	INSERT
21	LOOKUPS	REM_STATUS_CD|VA	INSERT
22	LOOKUPS	REM_STATUS_CD|VR	INSERT
23	LOOKUPS	REM_STATUS_CD|R	INSERT
24	LOOKUPS	REM_STATUS_CD|RA	INSERT
25	LOOKUPS	REM_STATUS_CD|RR	INSERT
26	LOOKUPS	REM_STATUS_CD|I	INSERT
27	LOOKUPS	REM_STATUS_CD|IR	INSERT
28	LOOKUPS	REM_STATUS_CD|L	INSERT
29	LOOKUPS	REM_PRIORITY_CD|1	INSERT
30	LOOKUPS	REM_PRIORITY_CD|2	INSERT
31	LOOKUPS	REM_PRIORITY_CD|3	INSERT
32	LOOKUPS	VENDOR_ASG_TYPE_CD|REM	INSERT
33	LOOKUPS	INVOICE_TYPE_CD|PR	INSERT
34	LOOKUPS	INVOICE_TYPE_CD|PA	INSERT
35	LOOKUPS	VPC_STATUS_CD|O	INSERT
36	LOOKUPS	VPC_STATUS_CD|V	INSERT
37	LOOKUPS	VPC_STATUS_CD|A	INSERT
38	LOOKUPS	VPC_STATUS_CD|F	INSERT
39	LOOKUPS	VPC_STATUS_CD|R	INSERT
40	LOOKUPS	VPC_STATUS_CD|E	INSERT

SNO	TABLE	KEY DATA	Type
41	LOOKUPS	CYC_TYPE_CD|COL_REM_STA	INSERT
42	LOOKUPS	TRUE_FALSE_CD|TRUE	INSERT
43	LOOKUPS	TRUE_FALSE_CD|FALSE	INSERT
44	LOOKUPS	PICKUP_LOCATION_TYPE_CD|AUCTION	INSERT
45	LOOKUPS	PICKUP_LOCATION_TYPE_CD|BODY	INSERT
46	LOOKUPS	PICKUP_LOCATION_TYPE_CD|SHOP	INSERT
47	LOOKUPS	PICKUP_LOCATION_TYPE_CD|BUSINESS	INSERT
48	LOOKUPS	PICKUP_LOCATION_TYPE_CD|DEALERSHIP	INSERT
49	LOOKUPS	PICKUP_LOCATION_TYPE_CD|GOVERNMENT	INSERT
50	LOOKUPS	PICKUP_LOCATION_TYPE_CD|IMPOUND_LOT	INSERT
51	LOOKUPS	PICKUP_LOCATION_TYPE_CD|MARSHALLING_YARD	INSERT
52	LOOKUPS	PICKUP_LOCATION_TYPE_CD|REPAIR_SHOP	INSERT
53	LOOKUPS	PICKUP_LOCATION_TYPE_CD|REPO_AGENT	INSERT
54	LOOKUPS	PICKUP_LOCATION_TYPE_CD|RESIDENCE	INSERT
55	LOOKUPS	PICKUP_LOCATION_TYPE_CD|STREET	INSERT
56	LOOKUPS	PICKUP_LOCATION_TYPE_CD|TOW_COMPANY	INSERT
57	LOOKUPS	PICKUP_LOCATION_TYPE_CD|UNKNOWN	INSERT
58	LOOKUPS	SOLD_CHANNEL_CD|ONLINE	INSERT
59	LOOKUPS	SOLD_CHANNEL_CD|LIVE	INSERT
60	LOOKUPS	HOLD_REASON_CD|BANKRUPTCY	INSERT
61	LOOKUPS	HOLD_REASON_CD|CORRECTIONS	INSERT
62	LOOKUPS	HOLD_REASON_CD|DEALER_REPURCHASE	INSERT
63	LOOKUPS	HOLD_REASON_CD|ERROR	INSERT
64	LOOKUPS	HOLD_REASON_CD|INSPECTION	INSERT
65	LOOKUPS	HOLD_REASON_CD|INSURANCE	INSERT
66	LOOKUPS	HOLD_REASON_CD|KEYS	INSERT

SNO	TABLE	KEY DATA	Type
67	LOOKUPS	HOLD_REASON_CD|MECHANICAL	INSERT
68	LOOKUPS	HOLD_REASON_CD|MOVED	INSERT
69	LOOKUPS	HOLD_REASON_CD|PAINT_AND_BODY	INSERT
70	LOOKUPS	HOLD_REASON_CD|REDEMPTION	INSERT
71	LOOKUPS	HOLD_REASON_CD|TITLE_PROBLEM	INSERT
72	LOOKUPS	HOLD_REASON_CD|TRANSPORTATION_DELAY	INSERT
73	LOOKUPS	INVOICE_STATUS_CD|IP	INSERT
74	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETING.EDIT.BUTTON	INSERT
75	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETING.VIEW.BUTTON	INSERT
76	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETING.AUDIT.BUTTON	INSERT
77	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETING.TAB	INSERT
78	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETING.ADD.BUTTON	INSERT
79	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETINGTRACKING.TAB	INSERT
80	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETINGTRACKING.EDIT.BUTTON	INSERT
81	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETINGTRACKING.VIEW.BUTTON	INSERT
82	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETINGTRACKING.AUDIT.BUTTON	INSERT
83	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETINGSTATUSHISTORY.TAB	INSERT
84	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETINGSTATUSHISTORY.VIEW.BUTTON	INSERT
85	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETINGREFUNDDETAIL.TAB	INSERT
86	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETINGREFUNDDETAIL.ADD.BUTTON	INSERT

SNO	TABLE	KEY DATA	Type
87	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETINGREFUNDDETAIL.EDIT.BUTTON	INSERT
88	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETINGREFUNDDETAIL.VIEW.BUTTON	INSERT
89	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETINGREFUNDDETAIL.AUDIT.BUTTON	INSERT
90	FLS_ACCESS	FLL.CMN.UVN.VENDORASSIGNMENTALLOCATION.ADD.BUTTON	INSERT
91	FLS_ACCESS	FLL.CMN.UVN.VENDORINVOICEPROCEEDINVOICEDETAILMAIN.VIEW.BUTTON	INSERT
92	FLS_ACCESS	FLL.CMN.UVN.VENDORINVOICEPROCEED.VIEW.BUTTON	INSERT
93	FLS_ACCESS	FLL.CMN.UVN.VENDORINVOICEPROCEED.AUDIT.BUTTON	INSERT
94	FLS_ACCESS	FLL.CMN.UVN.VENDORINVOICEPROCEEDINVOICEDETAILMAIN.TAB	INSERT
95	FLS_ACCESS	FLL.CMN.UVN.VENDORINVOICEPROCEED.TAB	INSERT
96	FLS_ACCESS	FLL.CMN.UVN.VENDORASSIGNMENTALLOCATION.ADD.BUTTON	INSERT
97	FLS_ACCESS	FLL.CMN.UVN.VENDORINVOICEDETAILTRASACTIONRESULTMAIN.TAB	INSERT
98	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETINGEXPENSEDETAIL.TAB	INSERT
99	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETINGEXPENSEDETAIL.VIEW.BUTTON	INSERT
100	FLS_ACCESS	FLL.SER.UCS.ACCOUNTREMARKETINGEXPENSEDETAIL.AUDIT.BUTTON	INSERT
101	FLS_ACCESS	FLL.CMN.UVN.VENDORINVOICE.POSTTXN.BUTTON	INSERT
102	FLS_ACCESS	FLL.CMN.UVN.VENDORINVOICEPROCEED.ACCEPT.BUTTON	INSERT
103	FLS_ACCESS	FLL.CMN.UVN.VENDORINVOICEPROCEED.REJECT.BUTTON	INSERT
104	FLS_ACCESS	FLL.COL.UCS.REMARKETING.MENU	INSERT

SNO	TABLE	KEY DATA	Type
105	CYCLES	COL_REM_STATUS	INSERT
106	TRANSLATION_ DATA	SYS|SYS|SYS|UCS|000832|CANNOTLOADREMARKETINGTRACKINGASRECORDALREADYEXIST.|SYS|MSG-SE	INSERT
107	TRANSLATION_ DATA	SYS|SYS|SYS|UCS|001791|REMARKETINGCANNOTBEINTIATEDWITHOUTREPOFORECLOSURE.|SYS|MSG-SE	INSERT
108	TRANSLATION_ DATA	SYS|SYS|SYS|UVN|001776|TOTALPERCENTAGENOTEQUALTO100.|SYS|MSG-SE	INSERT
109	TRANSLATION_ DATA	SYS|SYS|SYS|UVN|001777|DUPLICATESORTNUMBER.|SYS|MSG-SE	INSERT
110	TRANSLATION_ DATA	SYS|SYS|SYS|UVN|001778|DUPLICATEVENDORNUMBER.|SYS|MSG-SE	INSERT
111	TXN_CODES	EREM	INSERT
112	TXN_CODES	EREM_REV	INSERT
113	TXN_CODES	EREM_ADJ_MINUS	INSERT
114	TXN_CODES	EREM_ADJ_MINUS_REV	INSERT
115	TXN_CODES	EREM_ADJ_PLUS	INSERT
116	TXN_CODES	EREM_ADJ_PLUS_REV	INSERT
117	TXN_CODES	EREM_BILL	INSERT
118	TXN_CODES	EREM_BILL_REV	INSERT
119	TXN_CODES	EREM_CHGOFF	INSERT
120	TXN_CODES	EREM_CHGOFF_REV	INSERT
121	TXN_CODES	EREM_WAIVE	INSERT
122	TXN_CODES	EREM_WAIVE_REV	INSERT
123	TXN_CODE_PRODUCTS	SALE_OF_ASSET|ALL|ALL|ALL	UPDATE
124	TXN_CODE_PRODUCTS	SALE_OF_ASSET_REV|ALL|ALL|ALL	UPDATE
125	TXN_CODE_PRODUCTS	EREM|ALL|ALL|ALL	INSERT

SNO	TABLE	KEY DATA	Type
126	TXN_CODE_PRODUCTS	EREM_REV|ALL|ALL|ALL	INSERT
127	TXN_CODE_PRODUCTS	EREM_ADJ_MINUS|ALL|ALL|ALL	INSERT
128	TXN_CODE_PRODUCTS	EREM_ADJ_MINUS_REV|ALL|ALL|ALL	INSERT
129	TXN_CODE_PRODUCTS	EREM_ADJ_PLUS|ALL|ALL|ALL	INSERT
130	TXN_CODE_PRODUCTS	EREM_ADJ_PLUS_REV|ALL|ALL|ALL	INSERT
131	TXN_CODE_PRODUCTS	EREM_BILL|ALL|ALL|ALL	INSERT
132	TXN_CODE_PRODUCTS	EREM_BILL_REV|ALL|ALL|ALL	INSERT
133	TXN_CODE_PRODUCTS	EREM_CHGOFF|ALL|ALL|ALL	INSERT
134	TXN_CODE_PRODUCTS	EREM_CHGOFF_REV|ALL|ALL|ALL	INSERT
135	TXN_CODE_PRODUCTS	EREM_WAIVE|ALL|ALL|ALL	INSERT
136	TXN_CODE_PRODUCTS	EREM_WAIVE_REV|ALL|ALL|ALL	INSERT
137	TXN_CODE_PARAMETERS	EREM|TXN_DT	INSERT
138	TXN_CODE_PARAMETERS	EREM|TXN_AMT	INSERT
139	TXN_CODE_PARAMETERS	EREM_ADJ_MINUS|TXN_DT	INSERT
140	TXN_CODE_PARAMETERS	EREM_ADJ_MINUS|TXN_AMT	INSERT
141	TXN_CODE_PARAMETERS	EREM_ADJ_PLUS|TXN_DT	INSERT
142	TXN_CODE_PARAMETERS	EREM_ADJ_PLUS|TXN_AMT	INSERT

SNO	TABLE	KEY DATA	Type
143	TXN_CODE_PARAMETERS	EREM_CHGOFF|TXN_DT	INSERT
144	TXN_CODE_PARAMETERS	EREM_WAIVE|TXN_DT	INSERT
145	TXN_CODE_PARAMETERS	EREM_WAIVE|TXN_AMT	INSERT
146	TXN_CODE_PARAMETERS	SALE_OF_ASSET|TXN_REASON_CD	INSERT
147	TXN_CODE_PARAMETERS	SALE_OF_ASSET|TXN_ASE_NBR	INSERT
148	FLEX_TABLES	TAB_REM_CMN	INSERT
149	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|PICK_UP_DATE	INSERT
150	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|DROP_OFF_DATE	INSERT
151	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|PICK_UP_LOCATION_TYPE	INSERT
152	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|PICKUP_LOCATION_NAME	INSERT
153	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|PICKUP_CONTACT_PERSON_2	INSERT
154	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|PICKUP_CONTACT_PHONE2	INSERT
155	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|PICKUP_CONTACT_FAX_2	INSERT
156	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|PICKUP_CONTACT_EMAIL_1	INSERT
157	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|PICKUP_CONTACT_EMAIL_2	INSERT
158	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|PICKUP_OR_DROP_OFF_NOTE	INSERT
159	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|VEHICLE_IS_OPERABLE	INSERT
160	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|TRANSFER_ACKNOWLEDGED_DATE	INSERT

SNO	TABLE	KEY DATA	Type
161	FLEX_TABLE_AT TRIBUTES	TAB_REM_CMN|AUCTION_ARRIVAL_DATE	INSERT
162	FLEX_TABLE_AT TRIBUTES	TAB_REM_CMN|MILEAGE_AT_AUCTION	INSERT
163	FLEX_TABLE_AT TRIBUTES	TAB_REM_CMN|INVENTORY_NUMBER	INSERT
164	FLEX_TABLE_AT TRIBUTES	TAB_REM_CMN|SOLD_CHANNEL	INSERT
165	FLEX_TABLE_AT TRIBUTES	TAB_REM_CMN|LEGAL_SALE_DATE	INSERT
166	FLEX_TABLE_AT TRIBUTES	TAB_REM_CMN|REQUESTED_FLOOR_PRICE	INSERT
167	FLEX_TABLE_AT TRIBUTES	TAB_REM_CMN|FLOOR_PRICE	INSERT
168	FLEX_TABLE_AT TRIBUTES	TAB_REM_CMN|SALEABLE_DATE	INSERT
169	FLEX_TABLE_AT TRIBUTES	TAB_REM_CMN|SCHEDULED_SALE_DATE	INSERT
170	FLEX_TABLE_AT TRIBUTES	TAB_REM_CMN|AUCTION_CHANNEL	INSERT
171	FLEX_TABLE_AT TRIBUTES	TAB_REM_CMN|AUCTION_DATE	INSERT
172	FLEX_TABLE_AT TRIBUTES	TAB_REM_CMN|SOLD_DATE	INSERT
173	FLEX_TABLE_AT TRIBUTES	TAB_REM_CMN|HIGHEST_BID	INSERT
174	FLEX_TABLE_AT TRIBUTES	TAB_REM_CMN|NUMBER_OF_BIDS	INSERT
175	FLEX_TABLE_AT TRIBUTES	TAB_REM_CMN|LANE_NUMBER	INSERT
176	FLEX_TABLE_AT TRIBUTES	TAB_REM_CMN|BUYERS_NAME	INSERT
177	FLEX_TABLE_AT TRIBUTES	TAB_REM_CMN|BUYER_ID	INSERT

SNO	TABLE	KEY DATA	Type
178	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|BUYER_DEALER_NUMBER	INSERT
179	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|AUCTION_GUIDED_BOOK_PRICE	INSERT
180	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|FUNDS_RECEIVED_DATE	INSERT
181	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|HOLD_REASON	INSERT
182	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|HOLD_RELEASE_DATE	INSERT
183	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|TITLE_SENT_DATE	INSERT
184	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|TITLE_RECEIVE_DATE	INSERT
185	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|TITLE_RETURNED_DATE	INSERT
186	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|REPAIR_REQUIRED	INSERT
187	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|CONDITION_REPORT_DATE	INSERT
188	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|VEHICLE_GRADE_BEFORE_REPAIR	INSERT
189	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|VEHICLE_GRADE_AFTER_REPAIR	INSERT
190	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|REPAIR_APPROVAL_AMOUNT	INSERT
191	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|REPAIR_COMPLETE_DATE	INSERT
192	FLEX_TABLE_ATTRIBUTES	TAB_REM_CMN|DAMAGE	INSERT

2.6 Automatic Generation of ‘Account Number’

2.6.1 Overview

New parameter is used for conversion accounts to decide option of account number generation when an account is received from origination system to OFSLL servicing using account on-boarding RESTFUL service.

2.6.2 Description

New parameter AUTO_GEN_ACC_NBR_CONV is used for conversion accounts to decide option of account number generation. If the value of parameter is set to ‘Y’ the account number is automatically generated in OFSLL during conversion and if the value is ‘N’, then external reference number (generated in third party system) itself is appended as the account number.

2.6.3 Seed Data

SNO	TABLE	KEY DATA	Type
1	SYSTEM_PARAMETER	AUTO_GEN_ACC_NBR_CONV|SET_SYP_SYSTEM|ALL|ALL|ALL|ALL|ALL|ALL|ALL	INSERT

2.7 Archive – Vendor / Work Order / Invoices

2.7.1 Overview

Archival logic of 'Work Order and Invoices' is enhanced and new parameter and batch job created to archive Vendor information.

2.7.2 Description

Changes to existing batch job – Work Orders / Invoices

SET_PUR > pvaarc_bj_100_02 - Archive Vendor Assignments data to O-Tables.

- This process archives vendor assignment data from TABLE to OTABLE.
- The criteria for archival is based on following validation - Work Order Status = Closed / Completed / Repossessed + Days mentioned in system parameter 'PVA_ARCHIVE_DAYS'.

SET_PUR > pviarc_bj_100_01 - Archive Vendor Invoice Data to O-Tables.

- This process archives vendor Invoice data from TABLE to OTABLE.
- The criteria for archival is based on following validation – Invoice Status = Close + Days mentioned in system parameter 'PVI_ARCHIVE_DAYS'.

New batch job / System parameter – Vendor Archive

Two new system parameters are introduced to specify archive days of vendor to O tables and OO tables.

PVE_ARCHIVE_DAYS – This parameter stores the number of days for archival of regular vendors. Input parameter value is numeric.

PVE_OARCHIVE_DAYS – This parameter is used to specify the number of days post which the regular vendors are to be moved from 'O' tables to 'OO' tables. Input parameter value is numeric.

SET_PUR > pvearc_bj_100_01 - Archive Vendor data to O-Tables.

- This process archives vendor data from TABLE to OTABLE.
- The criteria for archival is based on following validation
- Vendor end date is less than system date – Days mentioned in system parameter - 'PVE_ARCHIVE- DAYS'.

SET_PUR > pvearc_bj_100_02 - Archive Vendor Invoice Data to OO-Tables.

- This process archives vendor Invoice data from OTABLE to OOTABLE.
- The criteria for archival is based on days mentioned in the system parameter – PVE-OARCHIVE_DAYS

2.7.3 Seed Data

SNO	TABLE	KEY DATA	Type
1	JOBS	SET-PUR|PVEARC_BJ_100_01	INSERT

SNO	TABLE	KEY DATA	Type
2	JOBS	SET-PUR|PVEARC_BJ_100_02	INSERT
3	JOB_THREADS	SET-PUR|PVEARC_BJ_100_01|1	INSERT
4	JOB_THREADS	SET-PUR|PVEARC_BJ_100_01|2	INSERT
5	JOB_THREADS	SET-PUR|PVEARC_BJ_100_01|3	INSERT
6	JOB_THREADS	SET-PUR|PVEARC_BJ_100_01|4	INSERT
7	JOB_THREADS	SET-PUR|PVEARC_BJ_100_02|1	INSERT
8	JOB_THREADS	SET-PUR|PVEARC_BJ_100_02|2	INSERT
9	JOB_THREADS	SET-PUR|PVEARC_BJ_100_02|3	INSERT
10	JOB_THREADS	SET-PUR|PVEARC_BJ_100_02|4	INSERT
11	SYSTEM_PARAMETERS	PVE_ARCHIVE_DAYS|SET_SYP_SYSTEM	INSERT
12	SYSTEM_PARAMETERS	PVE_OARCHIVE_DAYS|SET_SYP_SYSTEM	INSERT
13	FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM|PVE_ARCHIVE_DAYS	INSERT
14	FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM|PVE_OARCHIVE_DAYS	INSERT

2.8 Change Term - Transaction Updates

2.8.1 Overview

On posting of CHANGE TERM transaction, system updates Term and Maturity date.

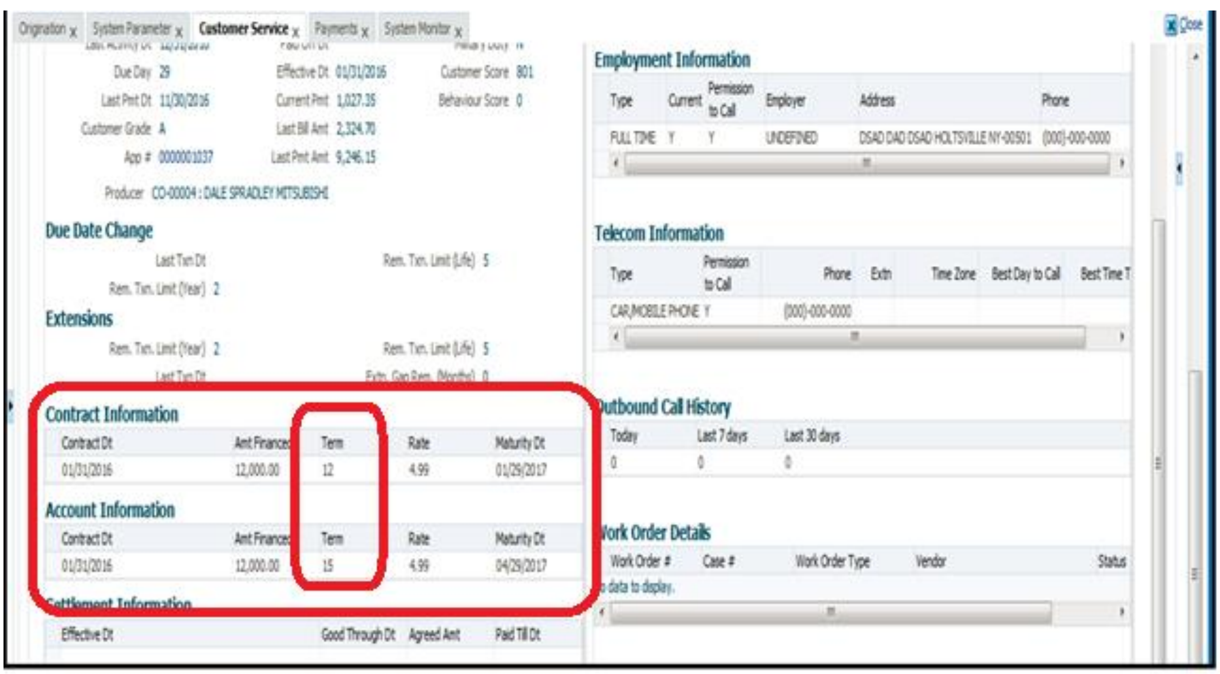
2.8.2 Description

On posting of ‘Change Term’ transaction, system does the following actions:

- New Term is calculated from ACC_DUE_DT_NEXT onwards. (Say, New Terms)
- Calculates the number of terms from Contract date to ACC_DUE_DT_NEXT (Say, Passed Terms).
- Updates ACC_TERM_CUR with sum of PASSED TERMS + NEW TERMS.
- Updates ACC_MATURITY_DT_CUR with sum of ACC_DUE_DT_NEXT + NEW TERMS.

2.8.3 Screenshot

Customer Service > Summary screen



2.8.4 Seed Data

SNO	TABLE	KEY DATA	Type
1	TXN_CODE_PARAMETERS	CHANGE_TERM|TXN_BALLOON_PMT_AM T	UPDATE

2.9 Case Re-assignment

The Batch job ‘AUTOMATIC VENDOR REASSIGNMENT’ is used to reassign a Case to a new vendor, if the Case is in ‘Open’ status for specific numbers of days.

2.9.1 Description

Earlier, this functionality was driven by system parameter - VEN_REASSIGNMENT_DAYS. Currently, instead of system parameter a lookup is added to indicate ‘Days’ (sub code against each work order type) for a CASE. VEN_REASSIGN_DAYS_CD (VENDOR REASSIGNMENT DAYS CODES).

Reassignment is handled as indicated in the following scenarios:

Scenario 1:

If the Case is in “NEW FROM CLIENT” status in GRI and user tries to reassign the Case to a new Vendor.

GRI will reassign to new vendor.

No New CASE gets created.

Scenario 2:

If the Case is “OPEN” status in GRI and user tries to reassign the Case to a new Vendor.

1. System puts the Current Case in “Pending on Close” status in GRI

Creates a New Case with New Case #

Assign to New Vendor.

2.9.2 Seed Data

SNO	TABLE	KEY DATA	Type
1	LOOKUP_TYPES	VEN_REASSIGN_DAYS_CD	INSERT
2	LOOKUPS	VEN_REASSIGN_DAYS_CD|BKR	INSERT
3	LOOKUPS	VEN_REASSIGN_DAYS_CD|COL	INSERT
4	LOOKUPS	VEN_REASSIGN_DAYS_CD|IIR	INSERT
5	LOOKUPS	VEN_REASSIGN_DAYS_CD|DRK	INSERT
6	LOOKUPS	VEN_REASSIGN_DAYS_CD|IRP	INSERT
7	LOOKUPS	VEN_REASSIGN_DAYS_CD|VRP	INSERT
8	LOOKUPS	VEN_REASSIGN_DAYS_CD|RCV	INSERT
9	LOOKUPS	VEN_REASSIGN_DAYS_CD|REM	INSERT

SNO	TABLE	KEY DATA	Type
10	LOOKUPS	VEN_REASSIGN_DAYS_CD|RPO	INSERT
11	LOOKUPS	VEN_REASSIGN_DAYS_CD|SKP	INSERT
12	LOOKUPS	VEN_REASSIGN_DAYS_CD|SVC	INSERT
13	LOOKUPS	VEN_REASSIGN_DAYS_CD|IVR	INSERT

2.10 Update for Lien Release Entity – Others

2.10.1 Description

In Collateral management → Collateral Details tab, on selecting the Lien Release Entity type as 'Others' from the drop-down list, system captures the address details maintained in the following tracking attribute - (ASSET LIEN/TITLE (VEHICLE)).

However, user has to ensure that the data (i.e. address details) in above tracking attribute is maintained since system does not auto validate the same.

2.10.2 Seed Data

SNO	TABLE	KEY DATA	Type
1	FLEX_TABLE_ATTRIBUTES	ATA_4_ITM_9|9|RELEASE STREET ADDRESS	UPDATE
2	FLEX_TABLE_ATTRIBUTES	ATA_4_ITM_10|10|RELEASE CITY	UPDATE
3	FLEX_TABLE_ATTRIBUTES	ATA_4_ITM_11|11|RELEASE STATE	UPDATE
4	FLEX_TABLE_ATTRIBUTES	ATA_4_ITM_12|12|RELEASE ZIP CODE	UPDATE

2.11 Update to NACHA file Processing Validations

2.11.1 Description

To facilitate NACHA file validation, new system parameter ‘LBX_DR_CR_VALIDATE_AMT_IND’ is introduced and based on the status of this parameter, system is either allowed to validate the file or process without validation.

If LBX_DR_CR_VALIDATE_AMT_IND = NO

Validation will be based on original DLS/OFSLL 14.1 code where total of entry details (record 6 & 7) and amounts in the details are validated with total in record 8 (record 8 will have only credit amount populated) and no separation of CREDIT & DEBIT amounts in record 8 is done.

If LBX_DR_CR_VALIDATE_AMT_IND = YES

Addenda record is used to determine if the amount in ENTRY DETAIL RECORD (record 6) is a PAYMENT or PAYMENT_REVERSAL. If ADDENDA RECORD has '05' in TYPE CODE, then record 6 entry is considered as PAYMENT; if ADDENDA RECORD has '99' in TYPE CODE, then record 6 is PAYMENT_REVERSAL.

Record 6 will have amount in fields 30-39.

Each batch will always have only PAYMENT entries or PAYMENT_REVERSALS. Batch cannot have mixed entries.

Assumption is that there will always be ADDENDA record for both PAYMENTS & PAYMENT_REVERSALS for this process to work.

If the batch contains only PAYMENTS - Validation will be for TOTAL OF AMOUNTS in all record 6's vs TOTAL CREDIT AMT in record 8 (present in fields 33-44).

If the batch contains only PAYMENT_REVERSALS - Validation will be for TOTAL OF AMOUNTS in all record 6's with TOTAL DEBIT AMT in record 8 (present in fields 21-32).

2.11.2 Seed Data

SNO	TABLE	KEY DATA	Type
1	SYSTEM_PARAMETERS	LBX_DR_CR_VALIDATE_AMT_IND|SET_SYP_SYSTEM|ALL|ALL|ALL|ALL|ALL|ALL|ALL	ADDED
2	FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM|LBX_DR_CR_VALIDATE_AMT_IND	ADDED

2.12 Extension for Seriously Delinquent Accounts

2.12.1 Overview

Existing monetary transaction 'EXTENSION_OVERRIDE' is enhanced to post extension on seriously delinquent accounts. Earlier, system used to display an error message "*Account is serious delinquent. Extension is not allowed*" on posting of this transaction.

Note: This change is applicable for LOAN products and only for 'IBL' (not for pre-compute loans or amortized loans).

2.12.2 Description

On posting the transaction on seriously delinquent accounts, system processes the transaction along with the following changes:

- The Due buckets are moved from 'Oldest Due Date' (currently doing from 5th bucket) and update the 'Oldest Due Date' under Accounts > Header block.
- The 'Days Past Due' is updated and shown based on revised 'Oldest Due Date'.
- The 'Amount Due' is updated and shown based on revised 'Oldest Due Date'.

2.12.3 Seed data

NA

2.13 Performance Enhancements

2.13.1 Overview

To enhance the usability and improve performance of data intensive screens, data in below listed screens are grouped depending on the number of days (1 day, 1 week, 1 Month) and date range. Users can now filter and search transaction data based on required range.

- Servicing/collections > Interfaces > GL Transactions > GL Transactions
- Servicing/collections > Interfaces > GL Transactions > Amortized Transactions
- Servicing/collections/Origination > Producers > Transactions
- Servicing/collections → Interfaces → AP Transactions
- Servicing/collections → Batch Transactions → Payments → Payment Entry
- Servicing/collections → Interfaces → GL Transactions → WFP GL Transactions
- Servicing/collections/Origination → Vendors → Work Orders
- Servicing/collections/Origination → Vendors → Invoices
- Servicing/collections/Origination → Producers → Title Status Summary
- DashBoard → System Monitor → Jobs → Batch
- DashBoard → System Monitor → Jobs → Back Ground
- DashBoard → System Monitor → Jobs → Credit Request
- DashBoard → System Monitor → Database Server Log Files
- DashBoard → System Monitor → Parked Transactions
- DashBoard → System Monitor → Users

This enhancement helps for product implementations with huge volumes.

2.13.2 Description

Following are the UI changes and properties of new radio buttons introduced:

- Radio buttons of 1 Day/1 Week/1 Month/By Date are available for selection.
- By default the first option '1 Day' radio button is selected.
- On selecting 'By Date' option, Start Dt and End Dt fields are enabled to select the date using calendar.
- 'Search' button is provided next to date range fields to search based on Start date and End date specified.

Following validations are introduced while searching for transactions:

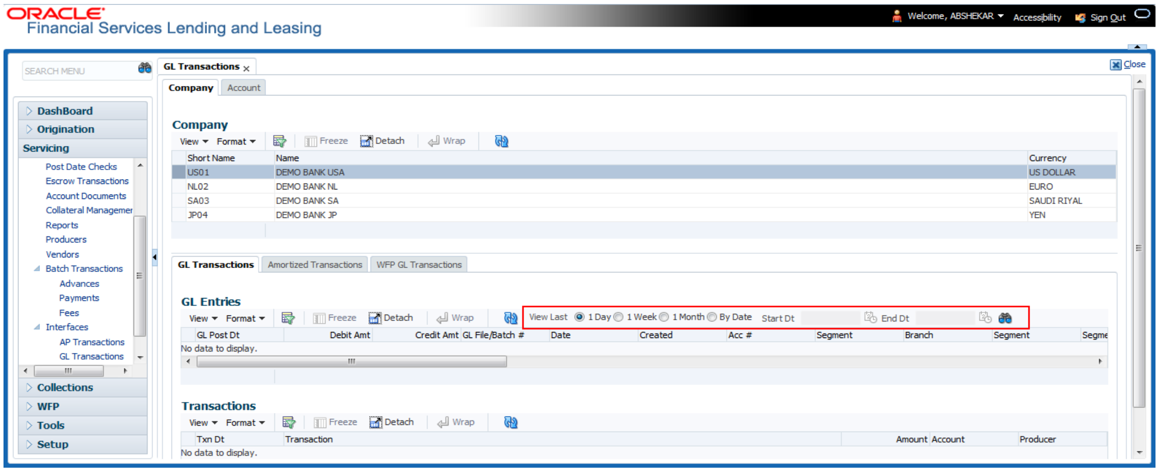
- If the Start and End dates are not specified, system displays an error message indicating "Error: Enter Start/End date".
- If the date range specified is more than 3 months, system displays an error message indicating "Error: Date range more than 3 months".

  If the Start date is more than End date, system displays an error message indicating "Error: Start date is more than end date".

2.13.3 Screenshot

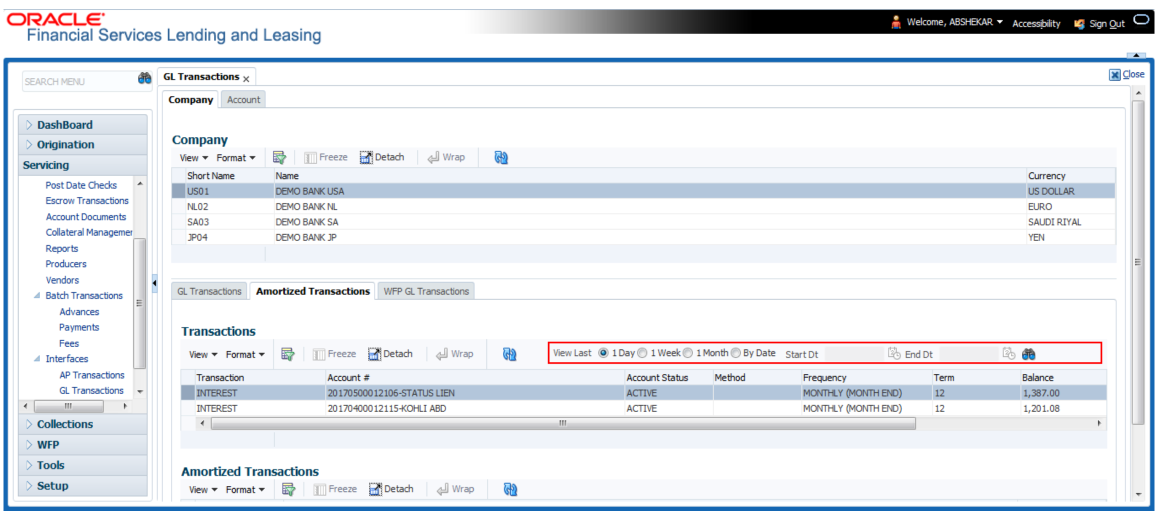
GL Transactions

Servicing/collections > Interfaces > GL Transactions > GL Transactions



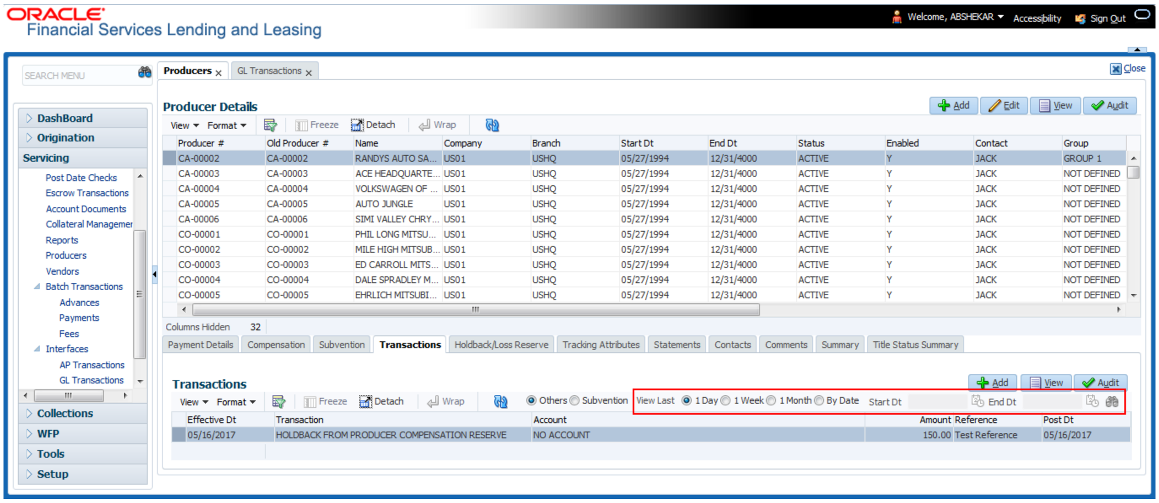
Amortized Transactions

Servicing/collections > Interfaces > GL Transactions > Amortized Transactions



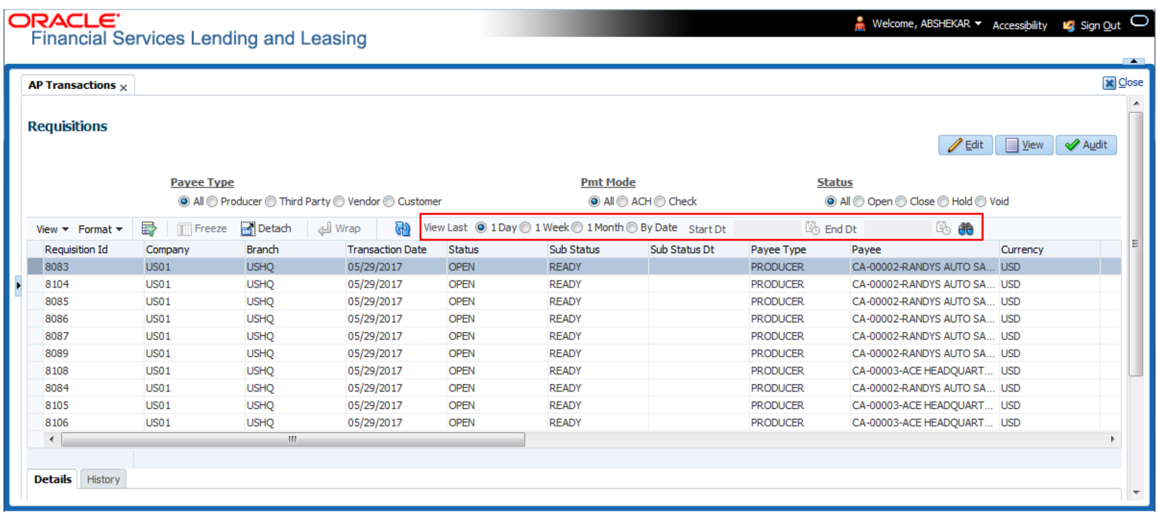
Producer Transactions

Servicing/collections/Origination > Producers > Transactions



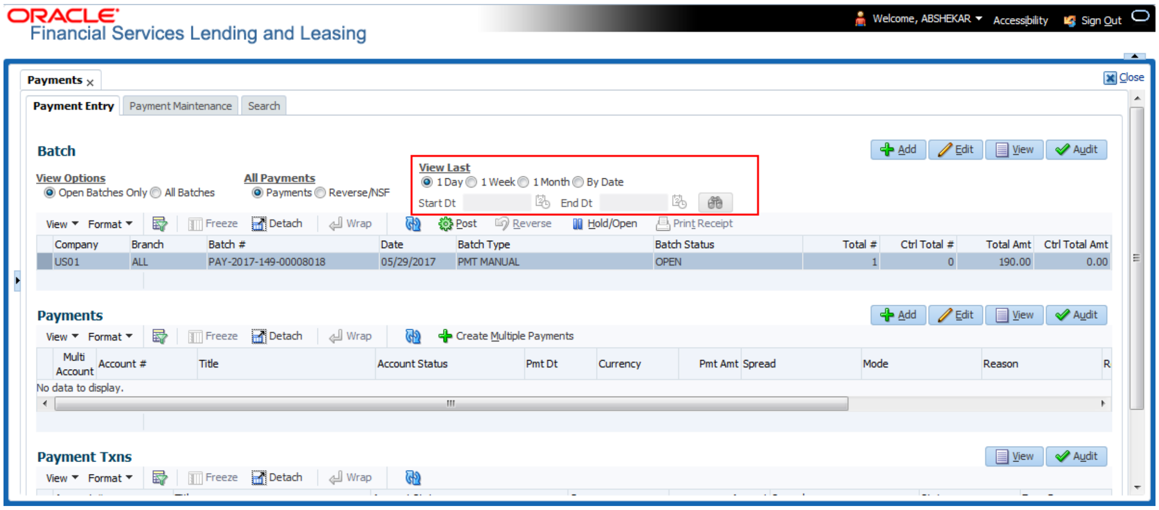
AP Transactions

Servicing/collections → Interfaces → AP Transactions



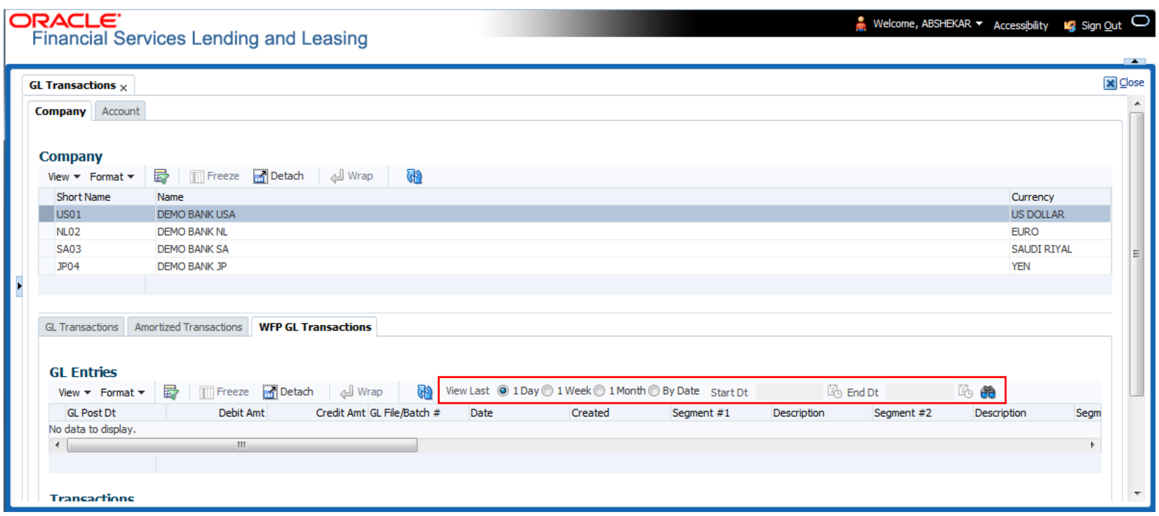
Payment Entry

Servicing/collections → Batch Transactions → Payments → Payment Entry



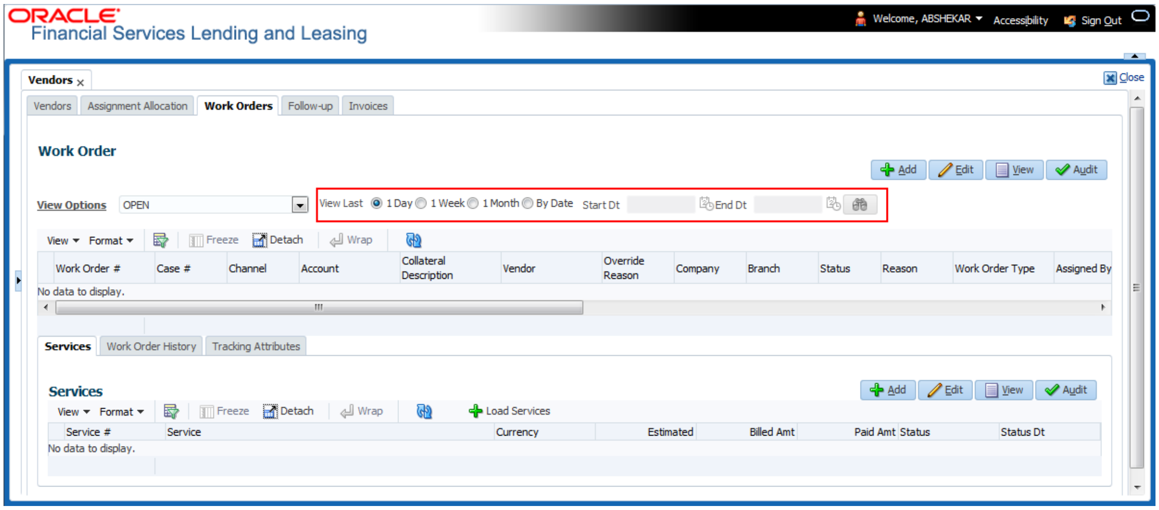
WFP GL Transactions

Servicing/collections → Interfaces → GL Transactions → WFP GL Transactions



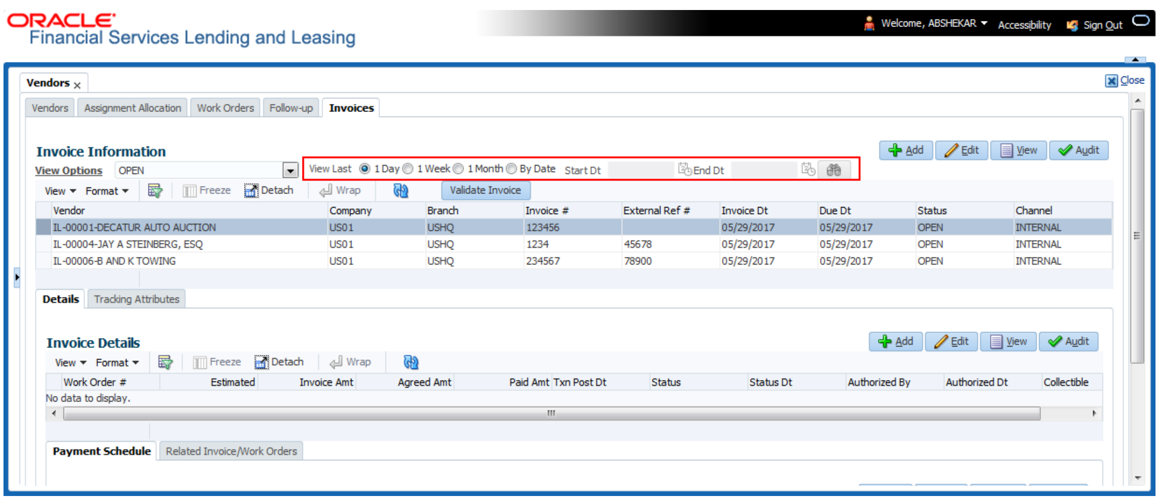
Work Orders

Servicing/collections/Origination → Vendors → Work Orders



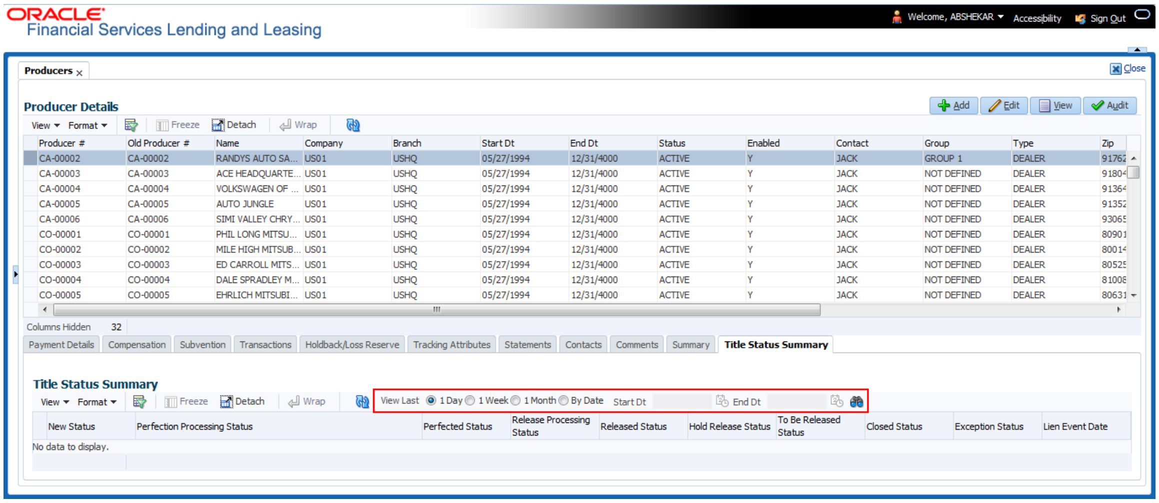
Invoices

Servicing/collections/Origination → Vendors → Invoices



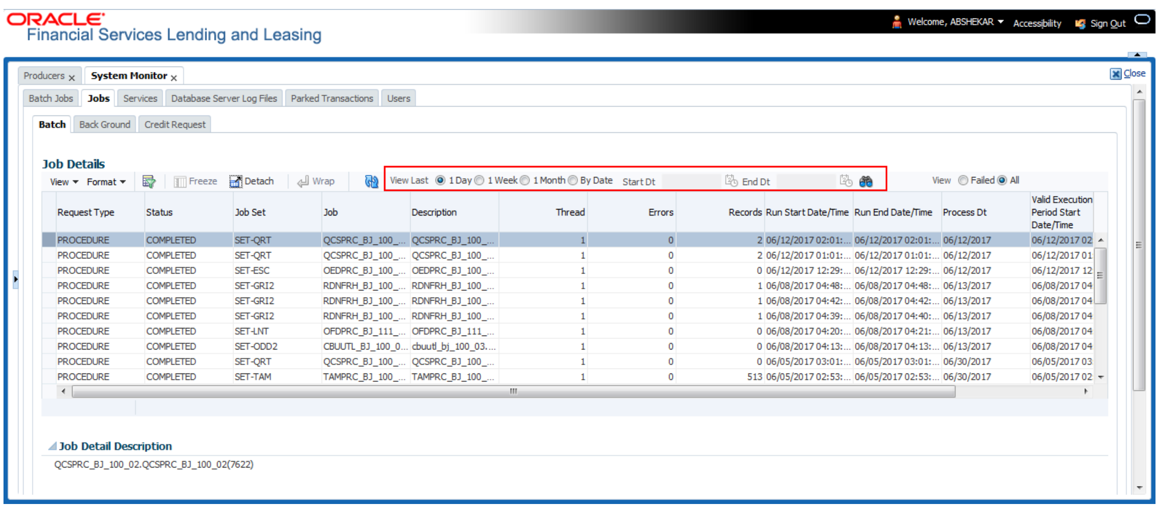
Producer - Title Status Summary

Servicing/collections/Origination → Producers → Title Status Summary



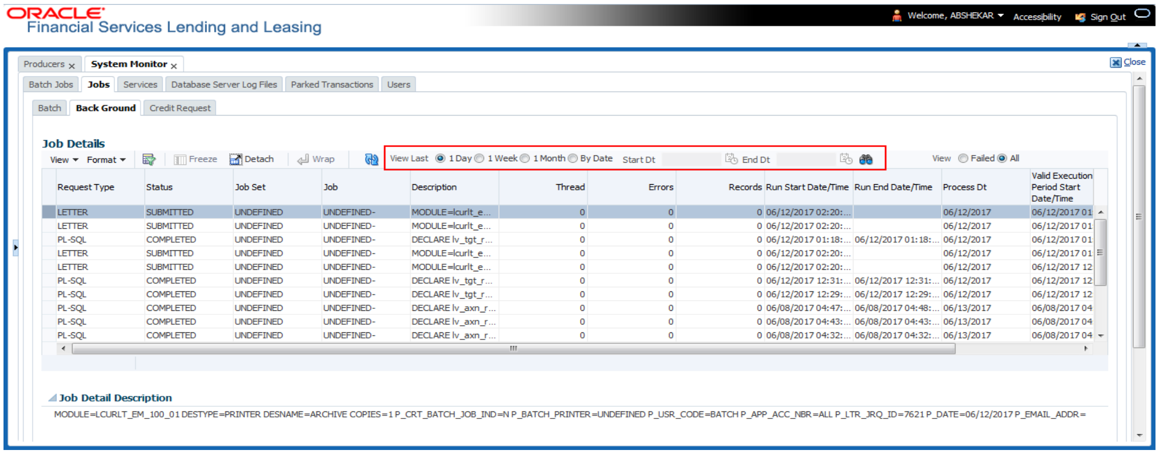
Jobs - Batch Monitor

DashBoard → System Monitor → Jobs → Batch

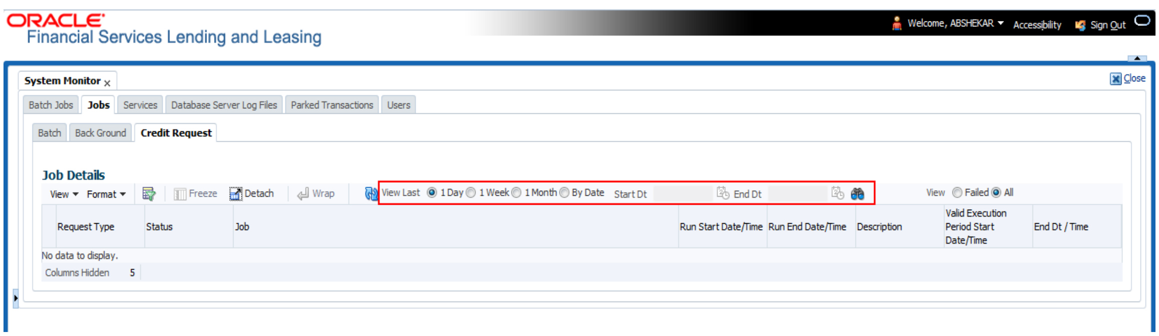


Jobs - Back Ground Monitor

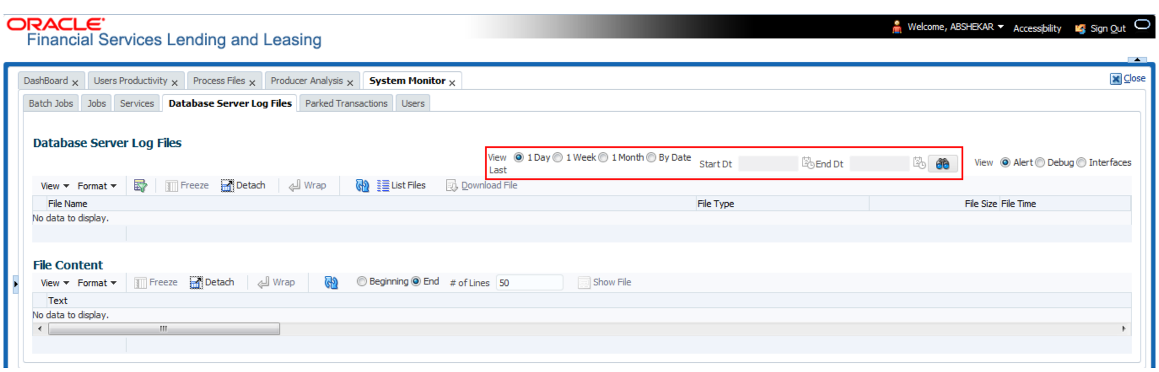
DashBoard → System Monitor → Jobs → Back Ground



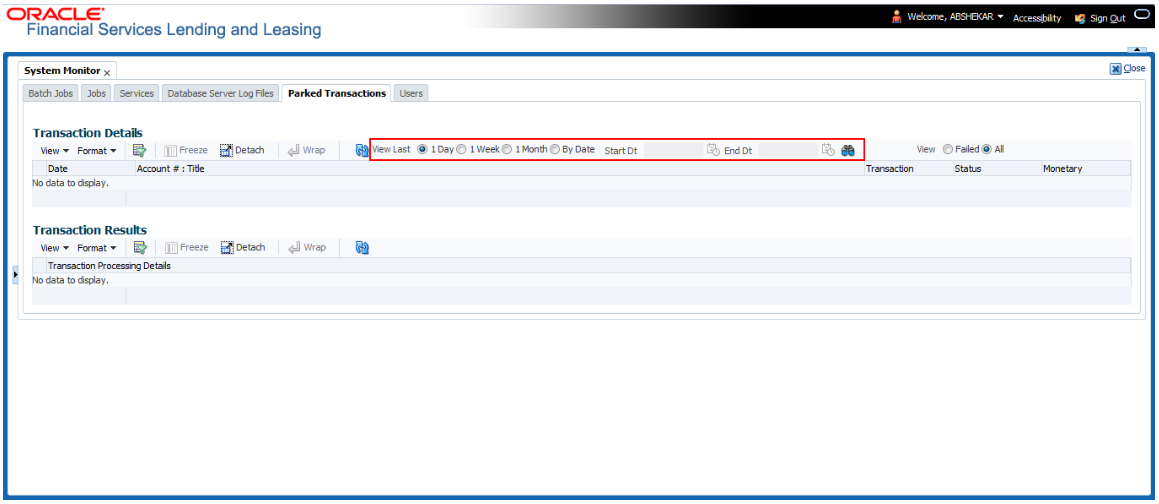
Dash Board → System Monitor → Jobs → Credit Request



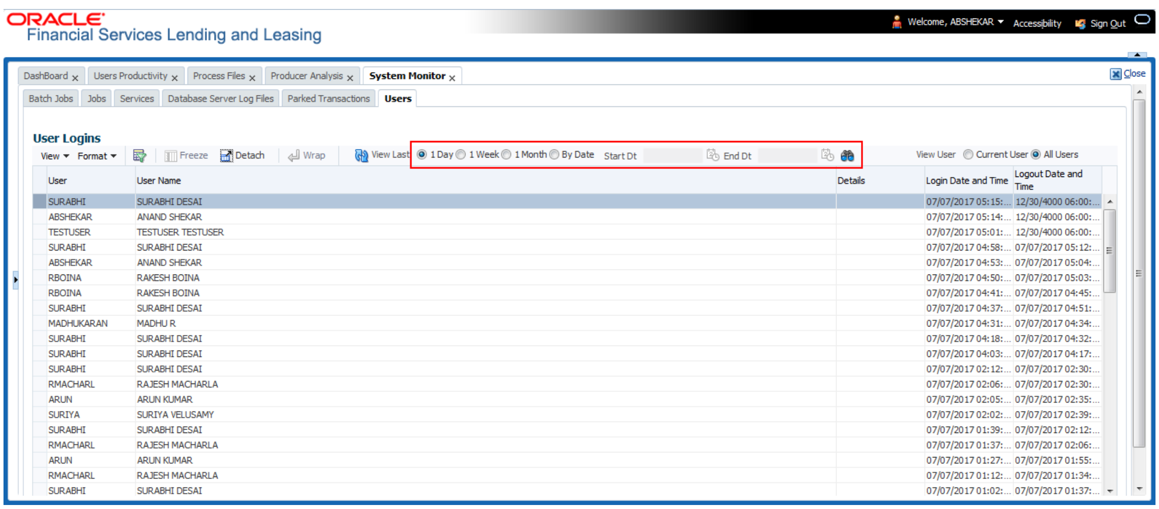
Dash Board → System Monitor → Database Server Log Files



DashBoard → System Monitor → Parked Transactions



DashBoard → System Monitor → Users



2.13.4 Seed Data

NA

2.14 Securitization Enhancements

2.14.1 Overview

The Securitization screen has been enhanced to consider the accounts with all statuses, which previously was supported for only ACTIVE accounts that were available for securitization. This helps to securitize accounts irrespective their status.

2.14.2 Description

A new system parameter ‘Securitization pool creation with Active Accounts [Other statuses not allowed]’ has been added to default ‘ACTIVE’ status accounts available for securitization.

By default this parameter is set to ‘Y’ (enabled).

- When the parameter is ‘Y’, system by default includes the accounts with ‘ACTIVE’ status.
  - When the parameter is ‘Y’ and user tries to add “Status” in Account Selection Criteria, on click of either ‘Check Criteria’ or ‘Create pool’ buttons, system displays an error indicating ‘Parameter is set only to include Active accounts in pool; change the Parameter’.
- When the parameter is ‘N’, user is expected to add ‘STATUS’ column in Securitization criteria.

Note: The existing validation of ‘Only ACTIVE accounts available for Securitization’ is removed and the validation now depends on this System parameter and Account statuses defined at ‘Account Selection Criteria’.

2.14.3 Seed Data

SNO	TABLE	KEY DATA	Type
1	FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM|POOL_ACTIVE_ACCOUNTS_ONLY	INSERT
2	FLEX_TABLE_ATTRIBUTES	SEC_ACCOUNTS|ACC_STATUS_CD	INSERT
3	SYSTEM_PARAMETERS	POOL_ACTIVE_ACCOUNTS_ONLY|SET_SYP_SYSTEM|ALL|ALL|ALL|ALL|ALL|ALL|ALL	INSERT
4	TRANSLATION_DATA	SYS|SYS|SYS|SEC|001901|PARAMETERISSETONLYTOINCLUDEACTIVEACCOUNTSINPOOL;CHANGETHEPARAMETER|SYS|MSG-SE	INSERT

2.15 Batch Job to Transfer Balance on Charge-off Reversal

2.15.1 Description

On posting a charged off reversal transaction successfully, the new batch job 'TXNCHG_BJ_100_03' introduced in SET-TPE facilitates to move the remaining expense and fee from charge off balance to active balance.

2.15.2 Seed Data

SNO	TABLE	KEY DATA	Type
1	JOBS	SET-TPE|TXNCHG_BJ_100_03	INSERT
2	JOB_THREADS	SET-TPE|TXNCHG_BJ_100_03|1	INSERT
3	JOB_THREADS	SET-TPE|TXNCHG_BJ_100_03|2	INSERT
4	JOB_THREADS	SET-TPE|TXNCHG_BJ_100_03|3	INSERT
5	JOB_THREADS	SET-TPE|TXNCHG_BJ_100_03|4	INSERT

2.16 Logging GRI Communications

2.16.1 Overview

The GRI Web service communication with external system is logged based on a system parameter. This enhancement will allow user to identify the errors as part of the integration.

2.16.2 Description

GRI web service communication can be logged based on a system parameter.

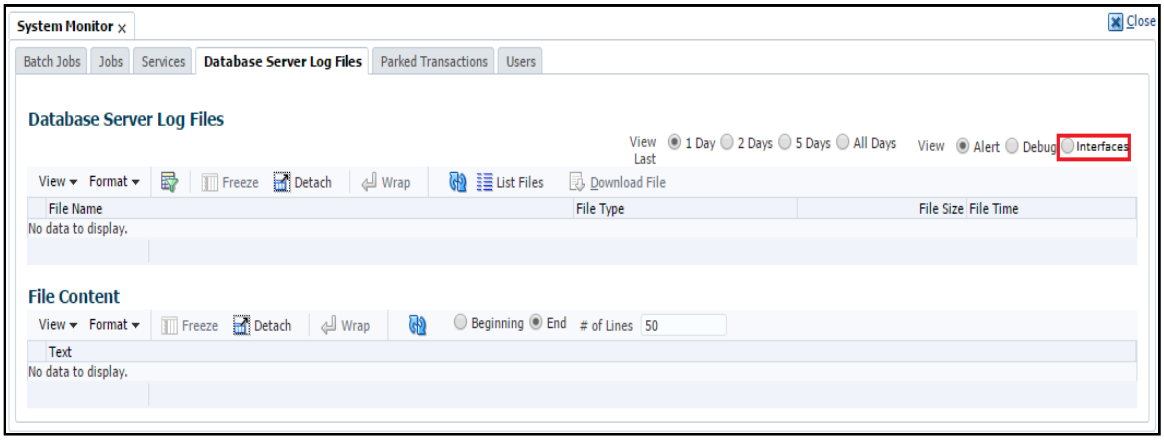
- The system parameter 'GRI_WEBSERVICE_LOG_IND' is provided to enable the system to log the GRI communication based on existing parameter 'CMN_FILE_PROCESS_TO_LOB'.

  Note: System writes the GRI web services logs only when the GRI_WEBSERVICE_LOG_IND parameter is enabled.

- The following web services communications are logged when the parameter is enabled:
  - Add Case
  - Update Case Account info
  - Update Case Address
  - Update Case Collateral
  - Update Case Debtor
  - Update Case Cosigner
  - Hold Case
  - Reopen Case
  - Close Case
  - Reassign Case
  - Add Case Update (Case Comments)
  - FireHose
  - Get Repossession Details
  - Get Case Invoice Details

- The GRI communication logs are displayed in System Monitor > Database Server Log Files. An 'Interfaces' radio button is available next to Debug radio button. On selecting the same, system displays all the logs related to GRI web services communication with following parameters.
  - File Name: GRI_WS_<<Web Service Name>>_<<Date>>_<<Time>>
  - File Type: lob (or) file
  - File Size
  - File Time

2.16.3 Screen Shot



2.16.4 Seed Data

SNO	TABLE	KEY DATA	Type
1	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM|TNM_EMP_ACTUAL_FREQ_CD	INSERT
2	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM|TNM_EMP_ACTUAL_PAY_DAY_DT	INSERT
3	TXN_CODE_PARAMETERS	CUS_EMPL_MAINT|TNM_EMP_ACTUAL_FREQ_CD	INSERT
4	TXN_CODE_PARAMETERS	CUS_EMPL_MAINT|TNM_EMP_ACTUAL_PAY_DAY_DT	INSERT
5	TRANSLATION_DATA	SYS|SYS|SYS|ULN|001094|PAYDAYDATESHOULDBEGREATEROREQUALTOSYSTEMDATE.|SYS|MSG-SE	INSERT
6	TRANSLATION_DATA	SYS|SYS|SYS|UCS|001094|PAYDAYDATESHOULDBEGREATEROREQUALTOSYSTEMDATE.|SYS|MSG-SE	INSERT
7	TRANSLATION_DATA	SYS|SYS|SYS|TNM|001094|PAYDAYDATESHOULDBEGREATEROREQUALTOSYSTEMDATE.|SYS|MSG-SE	INSERT

2.17 Review Request Enhancements

2.17.1 Overview

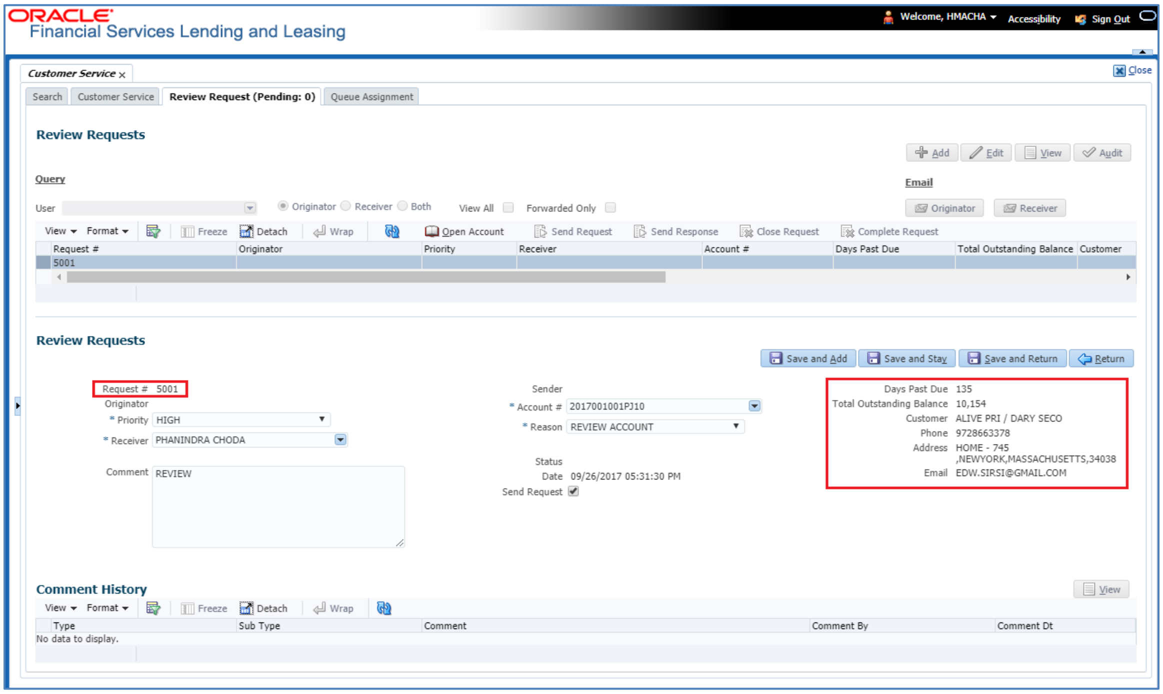
The Review Request tab is enhanced to enable reviewer to take faster decision by exchanging multiple comments between Originator and Receiver and logging the comments in “Comments History” tab in Origination and servicing. Forwarding of review request is allowed from current receiver to another receiver in case of an escalation.

2.17.2 Description

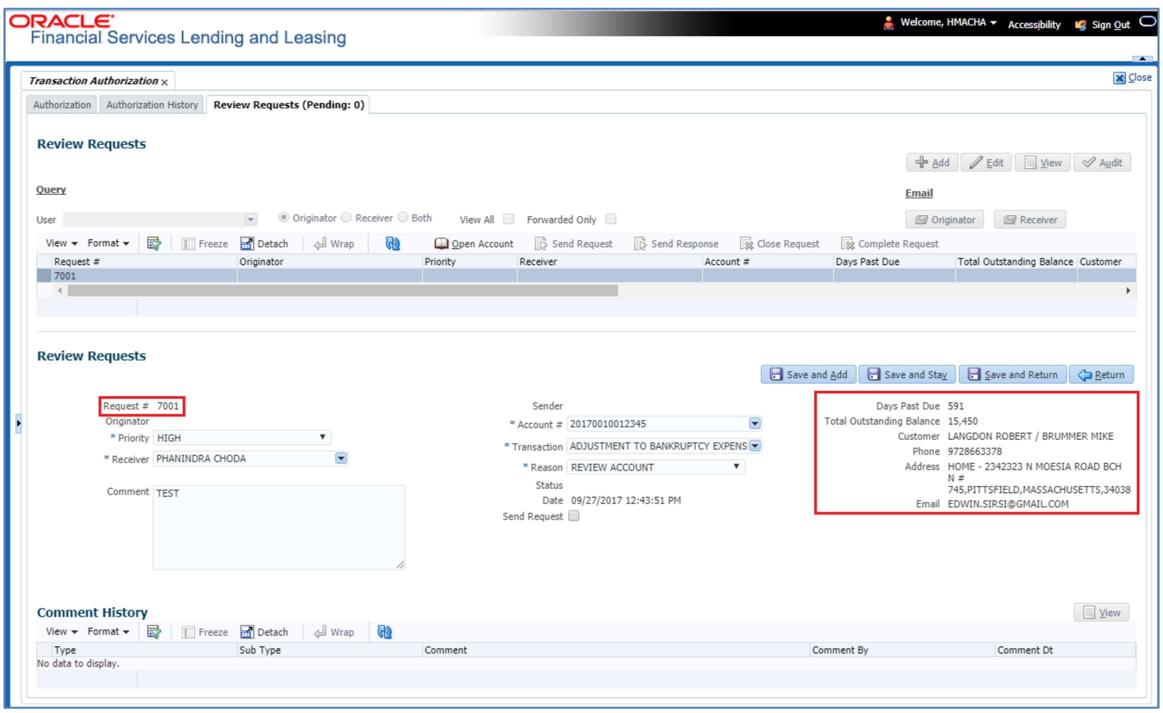
Following fields are added in ‘Review Request’ table in Servicing >Review Request/Transaction Authorisation tabs, which will help reviewer to take faster decision without going to Account screen.

Field Name	Field Type	Reference	Default	Mandatory
Request #	Read only	System Generated	UNDEFINED	Y
Days Past Due	Read Only	Servicing >Accounts > Days Past Due	NA	NA
Total Outstanding Balance	Read Only	Servicing >Balances >Current Balance Total **(ACC_OUTSTANDING_TOTAL_AMT)**	NA	NA
Customer	Read Only	Populated Based on Primary Customer of selected account (Servicing > Customer Details >Customer>Name) **(TITLE)**	NA	NA
Phone	Read Only	Servicing > Customer Details >Customer> Addresses> Phone Where Current = “Y” and Mailing = “Y”	NA	NA
Address	Read Only	Servicing > Customer Details >Customer> Addresses (Primary Customer address where Current = “Y” and Mailing = “Y”).	NA	NA
Email	Read Only	Servicing > Customer Details >Customer> Email	NA	NA

Customer Servicing > Review Request



Customer Servicing > Transaction Authorisation > Review Request

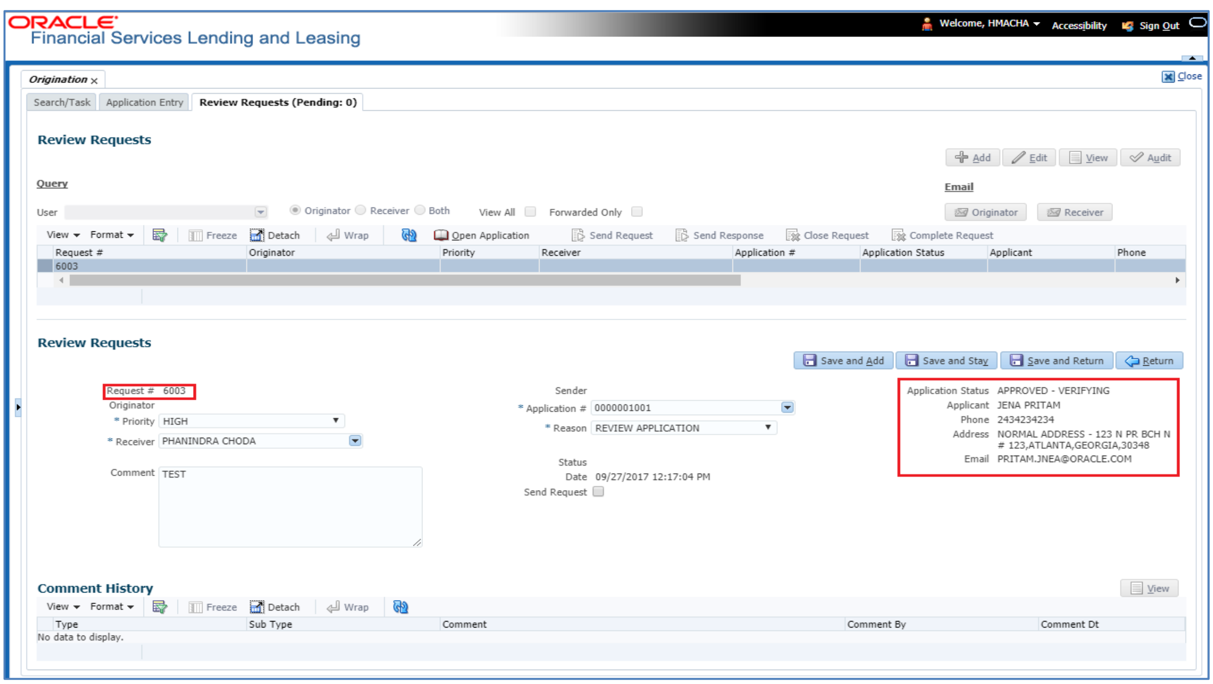


- These fields are auto populated once the Account number is selected.
- Above fields are displayed, when user clicks on “Add or Edit or View” buttons.

Following fields are added in “Review Request” table in Origination >Review Request, which will help reviewer to take faster decision without going to Application screen.

Field Name	Field Type	Reference	Default	UNDEFINED
Request #	Read only	System Generated	UNDEFINED	Y
Application Status	Read Only	Origination >Application > Status	NA	NA
Applicant	Read Only	Populated Based on Primary Customer of selected account (Origination > Applicant >Name(First Name/MI/Last Name)	NA	NA
Phone	Read Only	Origination > Applicant> Addresses> Phone Where Current = "Y" and Mailing = "Y"	NA	NA
Address	Read Only	Origination > Applicant> Addresses> (Primary Customer address where Current = "Y" and Mailing = "Y").	NA	NA
Email	Read Only	Origination > Applicant> Addresses> Email	NA	NA

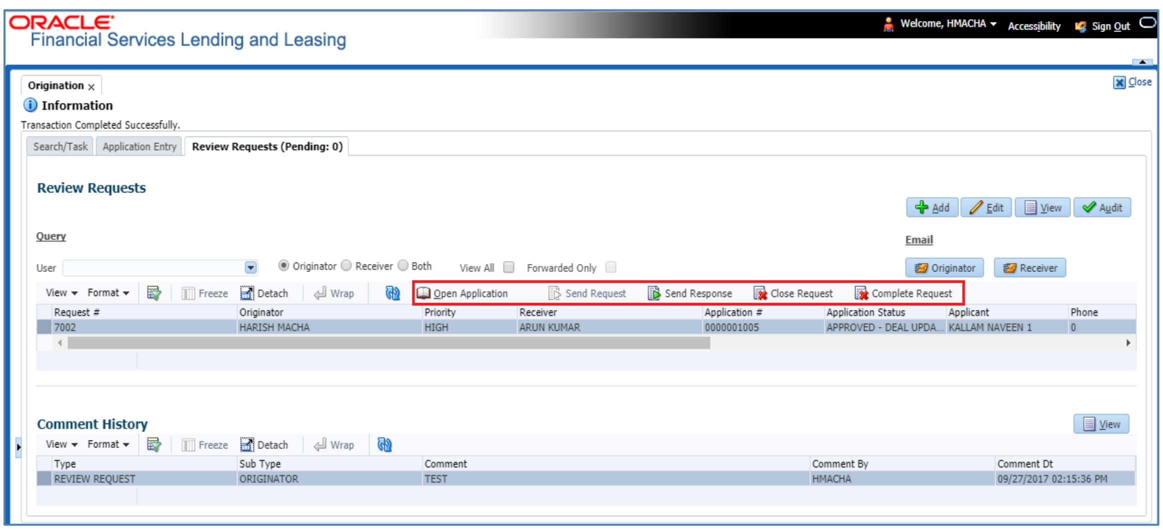
Origination > Review Request



- These fields are auto populated once the Application number is selected.
- Above fields are displayed, when user clicks on "Add or Edit or View" buttons.

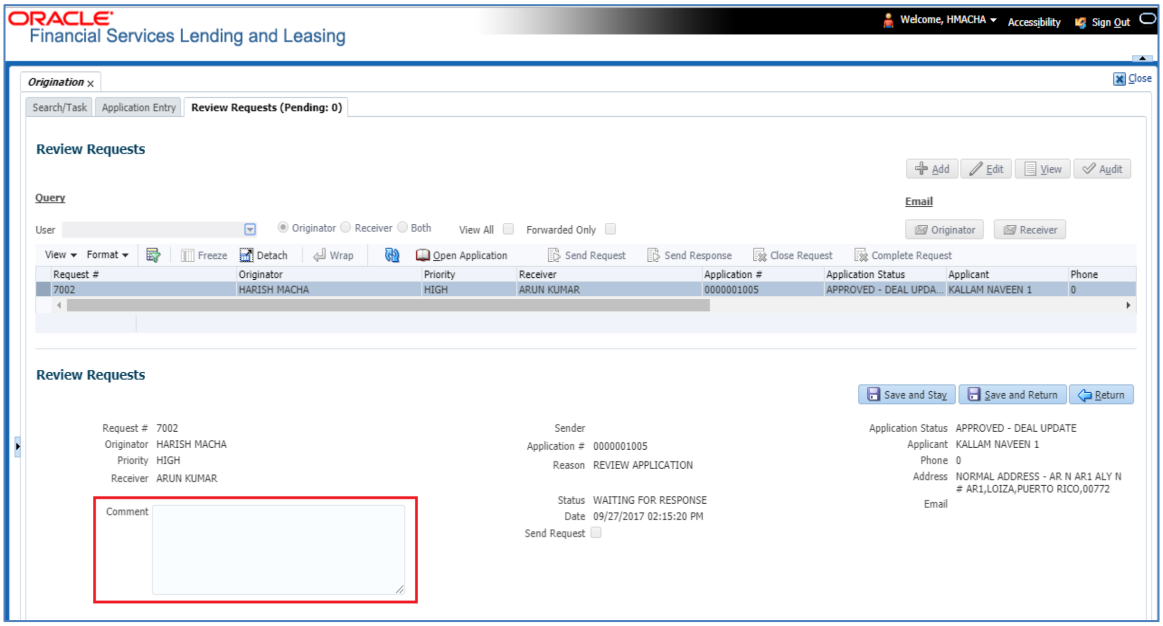
"**Complete Request**" button is added above the Origination/Servicing >Review Request >Review Requests table.

- Following buttons are moved to table header next to refresh button.
  - Open Application/Account
  - Send Request
  - Send Response
  - Close Request
  - Complete Request
- New status values “**Completed**” is added to “REQUEST_STATUS_CD” lookup type.
- Once the “Complete Request” button is clicked, system will update the “Review Request” status to “Completed” status.
- Once the status updated to “Completed” following buttons are disabled (Similar to “Close Request” button action”) and record is read only.
  - Send Request
  - Send Response
  - Close Request
  - Email > Originator
  - Email >Receiver
- Once the status updated as “Completed”, Review request is displayed in “Originator” or “Receiver” radio button only when “View All” check box is selected.
- This button is access controlled.



“Comment” field is added in Origination/Servicing >Review Request >Review Requests table.

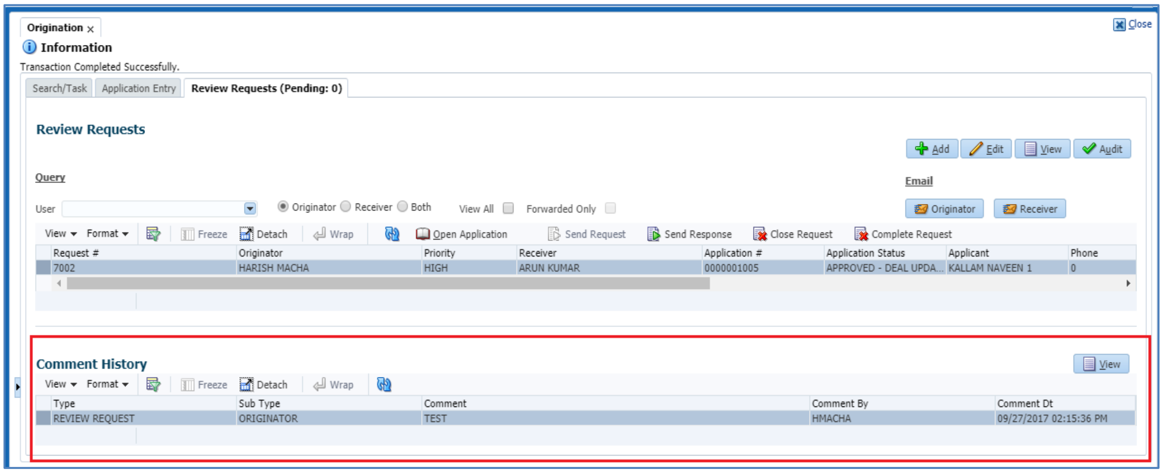
Field Name	Field Type	Default	Mandatory	Comments
Comment	Comment Text box	NA	N	This field should be transient



- When user enters the comment in “Comment” field and clicks on save and Add/Stay/Return, system will push the comment to “Comment History” tab and stamp the user and comment date.
- **Note:** Existing “**Originator Comments**” and “**Receiver Comment**” fields are not used for comment exchange going forward, so these fields are hidden.
- “Send Request” button is enabled for “originator” till the review request gets “Closed or Completed”.
  - If the review request status is “RETURN TO ORIGINATOR” after getting a response from receiver. Once the request is resend to “Receiver” status will go back to “WAITING FOR RESPONSE”.
- “Send Response” button is enabled for “Receiver” till the review request gets “Closed or Completed”.
  - If the review request status is “WAITING FOR RESPONSE” after receiving the request from Originator. Once the request is resend to “Originator” status will go back to “RETURN TO ORIGINATOR”.

Note: Apart from above mentioned change rest of button functionalities are As-Is.

New “**Comments History**” table is created in Servicing >Review Request and Origination >Review Request tabs.



- Comments History table will display the log of comments for a review request.
- Application comments table is used to store the Origination >Review request>Comments History and Account comments table for Servicing >Review Request> Comments History table.
- Following fields are added in “Comments History” table.

Field Name	Field Type	Reference
Type	Read Only (Review Request)	COMMENT_TYPE_CD
Sub Type	Read Only	COMMENT_SUB_TYPE_CD
Comment	Comment Text Box	Comment text
Commented By	Read Only	User Name
Comment Dt	Read Only	Comment date

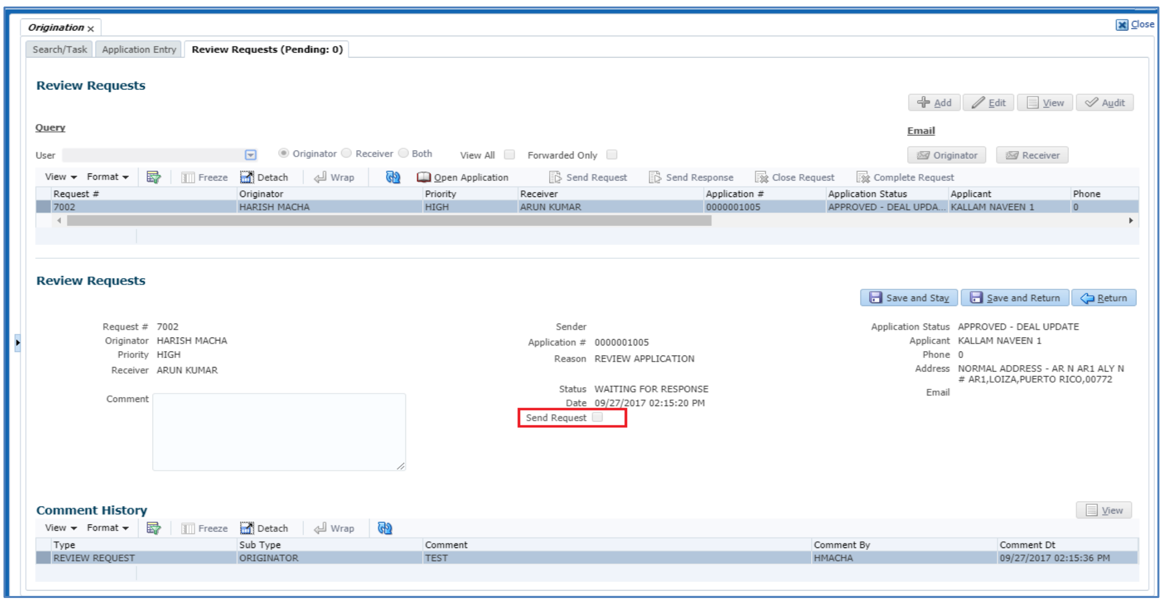
- New type “REVIEW REQUEST” value is added to COMMENT_TYPE_CD lookup.
- Following new sub type values are added to COMMENT_SUB_TYPE_CD.
  - ORIGINATOR
  - RECEIVER
  - SYSTEM DEFINED
- If the comment is posted by a user Comment Type will be marked as “REVIEW REQUEST” and Sub Type will be marked based on radio button selected “Originator or Receiver”.
- If the comment is posted by the system Comment Type will be marked as “REVIEW REQUEST” and Sub Type will be marked as “SYSTEM GENERATED”.
- Only comments with “Type” as review request will be shown in Origination/Servicing >Review Request >Comments History tab.
- Whenever a comment is posted, by default Alert will be sent as “N”.

Migration impact

In case of data migration for existing review requests, system will show the existing review Originator and Receiver comments in “Comment History” table.

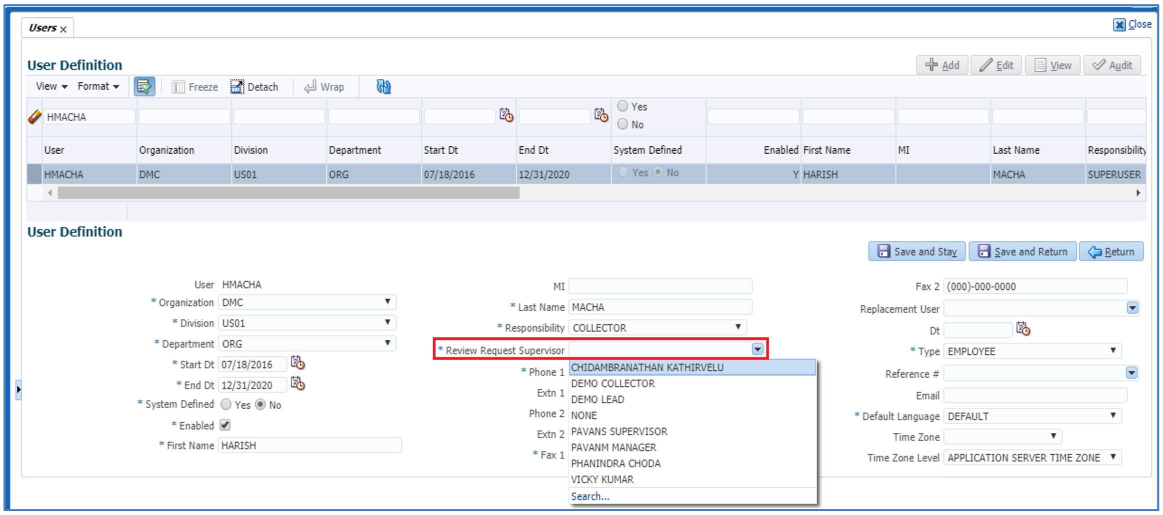
“Send Request” check box is added in Origination/Servicing >Review Request >Review Requests table.

- When user selects this check box, system will send the request to “Receiver” and same in case of sending reviewer comments from “Receiver” to “Originator”.
- When user selects the “Send Request” check box and save the record, system will do the following actions.
  - Save the record
  - Send the request from “Originator” to “Receiver” and vice versa. (all the existing validations are As Is)
  - Make the “Send Request” button as read-only.
  - Save the comment record to “Comments History” table.



“Review Request Supervisor” LOV is added in setup > users tab.

Field Name	Field Type	Default	Mandatory
Review Request Supervisor	LOV	NONE	Y



- This LOV will display the users with higher Level than the selected user responsibility.

  Note: the user Level will be decided based on the sub code of “RESPONSIBILITY_CD” lookup values
- “NONE” value is available in “Review Request Supervisor” LOV.

  Note: this will impact only the Review request “User” LOV, rest of functionalities are As-Is.

The “User” LOV is added in Servicing >Review Request and Origination >Review Request tabs.

Field Name	Field Type	Default	Mandatory
User	LOV	Null	NA

- This LOV will display the “Users”, where the logged in user as “Review Request Supervisor”.
- If any user is selected from the LOV, system will show the review requests of that respective user in review request table based on the selected radio button.
- By default system will display the review request of logged in user and users with logged in user as “Review Request Supervisor”.
- If the Supervisor is responding to a review request, system will post a comment with Type as “REVIEW REQUEST” and Sub type as “Receiver”.

The Receiver field is editable in Servicing >Review Request and Origination > Review Request tab > Receiver.

- The receiver field is editable, when the review request is under “Receiver” radio button.
- This is based on “Edit all” functionality.
- If the logged user doesn’t have the edit all responsibility, system wouldn’t allow to edit the “Receiver” field.

A new “Sender” (Read only) field is added to Servicing >Review Request and Origination >Review Request tab > Review Requests table

A “Forwarded only” radio button is added to show the forwarded review requests next to “View All” radio button.

- If user forwards a review request by changing the “Receiver” name.

- System will post an automated comment with following attributes.

  Type: REVIEW REQUEST

  Sub-Type: SYSTEM DEFINED

  Comment: “Review request: <<>>Request #>> forwarded from <<Current Receiver Name>> to <<Receiver Name>>

  Commented by: Internal

  Commented dt: Commented date

- Once the receiver is changed, previous receiver will be stamped in “Sender” field and review request is shown under “Forwarded only” radio button of previous receiver.
  - This record will be read only no add and edit buttons will be available.
  - Following buttons are disabled
    - Send Request
    - Send Response
    - Close Request
    - Email > Originator
    - Email >Receiver
  - This review request is moved to forwarded receiver bucket.

    Ex: if the Review request is initially assigned to User X

    If the User X needs a second opinion for the review request, user X will reassign the request to user Y by changing the “Receiver” LOV. In this case User X will become “Sender” and User Y will become new receiver.

    In this case request will be moved under User Y “Receiver” radio button and showed in User X “Forwarded only” radio button.

2.17.3 Seed Data

SNO	TABLE	KEY DATA	Type
1	LOOKUPS	COMMENT_TYPE_CD|RR	INSERT
2	LOOKUPS	COMMENT_SUB_TYPE_CD|RR_ORG	INSERT
3	LOOKUPS	COMMENT_SUB_TYPE_CD|RR_REC	INSERT
4	LOOKUPS	REQUEST_STATUS_CD|L	INSERT
5	FLS_ACCESS	FLL.CMN.RRQ.REVIEWREQUESTSENSITIVEDATA.EDIT.BUTTON	INSERT

2.18 Collection Queue Enhancements

2.18.1 Overview

The Queue Assignment tab is enhanced to help customer servicing/Collection agent to categorize and prioritize work.

- New Activity fields are added to capture the activities completed on an account using call activities
- A sort order and criteria definition tab is provided to write different criteria's and sort orders on top of a queue to priorities the work.

2.18.2 Description

A new "Activity Tracking" tab is added in Setup >Queues next to "Call Action Results" tab.

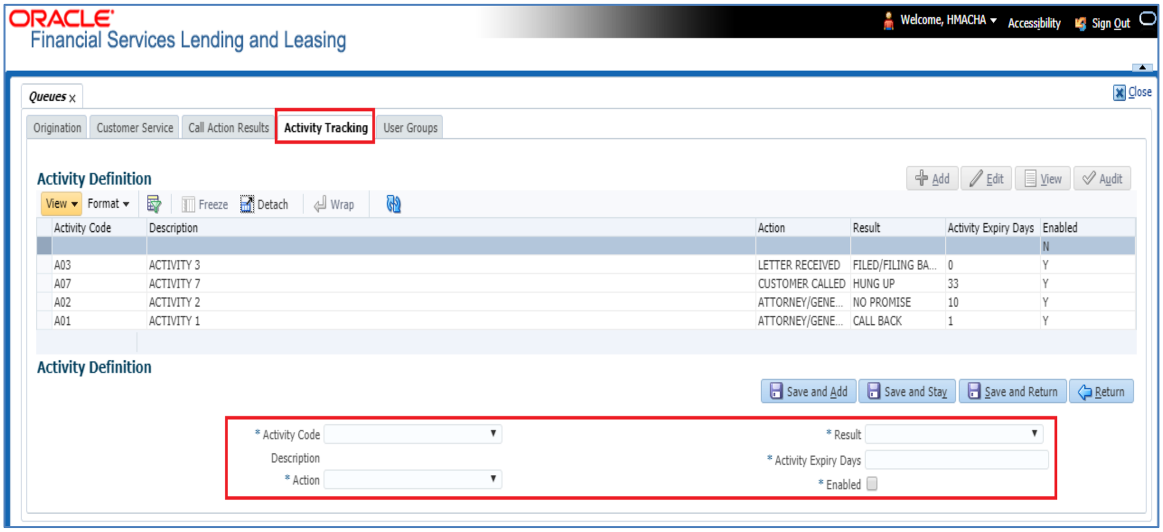
- A new lookup for "Activity Type" with "Activity 1, Activity 2 upto Activity 36" values is added to Setup > Lookups.
- A new "Activity Tracking" tab is added in Setup >Queues next to "Call Action Results" tab.
- Following fields are available in "Activity Tracking" tab.

Field	Data Type	Mandatory	Lookup
Activity Code	LOV	Yes	New Activity Type LOV
Description	Text Box	Yes	NA
Action	LOV	Yes	LOV with Call Activity Action Codes
Result	LOV	Yes	LOV with Call Activity Result Codes
Activity Expiry Days	Text Box (Numeric)	Yes	NA
Enable	Check Box	Yes	NA

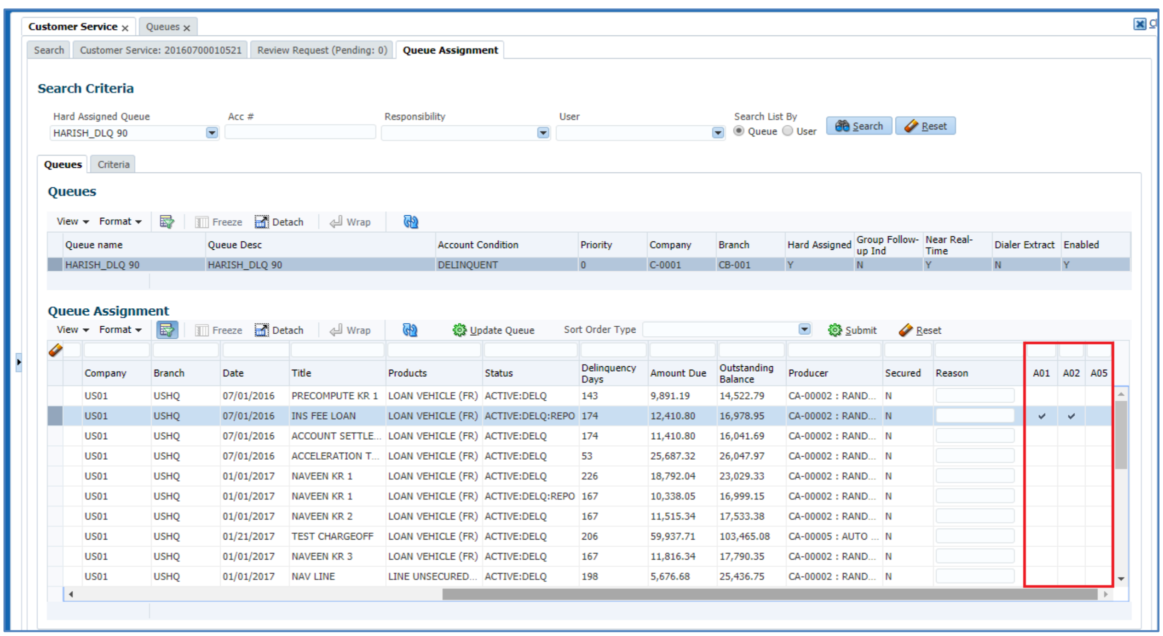
- Activity code is unique in "Activity Tracking" tab.
- Activity code, Action and Result combination is unique in this tab.
- Once the Activity code is added in activity tracking tab, it will not editable.
- System will show an error message, if user tries to add a duplicate combination
- Error Message: "**Activity code, Action and Result combination exists**".
- When user posts a call activity for which an Activity column is defined, system will update the column value to "Y" and on UI it will be shown as "Checked".
- Based on the "Activity Expiry Days" defined activity field value will be updated to "N" (Uncheck).

Ex: if the Activity was updated as “Y” by posting call activity on 6/1/2017 and the expiry of the activity is “10” day; system is expected to update the activity value as “N” on 6/11/2017.

Setup> Queues >Activity Tracking



Customer Servicing >Queue Assignment



A new “Queue Activity” tab is added under Setup >Queues > Customer Service next to “Group Assignment” tab.

- A new “Queue Activity” tab is added under Setup >Queues > Customer Service next to “Group Assignment” tab.

- Following fields are available in “Queue Activity” tab.

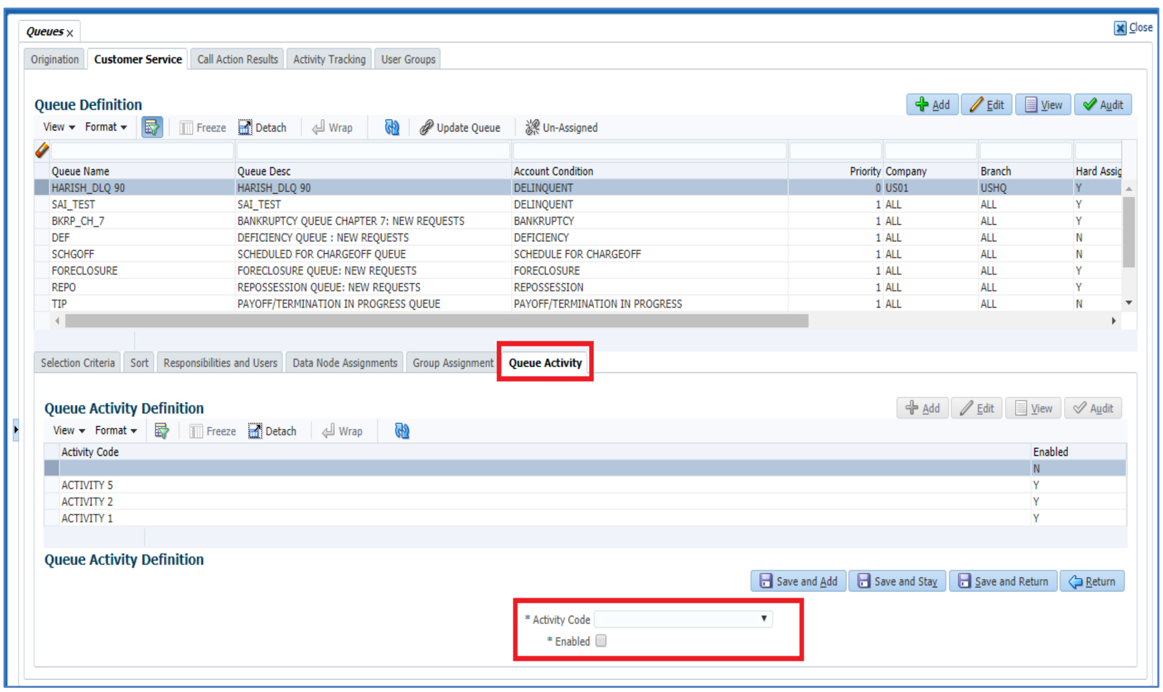
Field	Data Type	Mandatory	Lookup
Activity Code	LOV	Yes	New Activity Type LOV
Enable	Check Box	Yes	NA

- Activity Code LOV display the enabled activities added in “Activity Tracking” tab.

  Note: if an “Activity” record is disabled from “Activity Tracking” tab after adding it to “Queue Activity” tab, user is expected to disable the respective activity from “Queue Activity” tab manually.
- “Activity” code is unique in this tab.
- If user tries to add a duplicate Activity code, system will display an error message “Activity Code already exists” and wouldn’t allow adding the record.
- Queue Assignment tab display the “Activity” columns based on the “Queue Activity” setup.

  Ex: if Activity 1, Activity 2 and Activity 3 are added under Queue 1; when the queue is selected in Queue assignment screen, system should display the Activity 1, Activity 2 and Activity 3 columns for accounts under Queue 1.

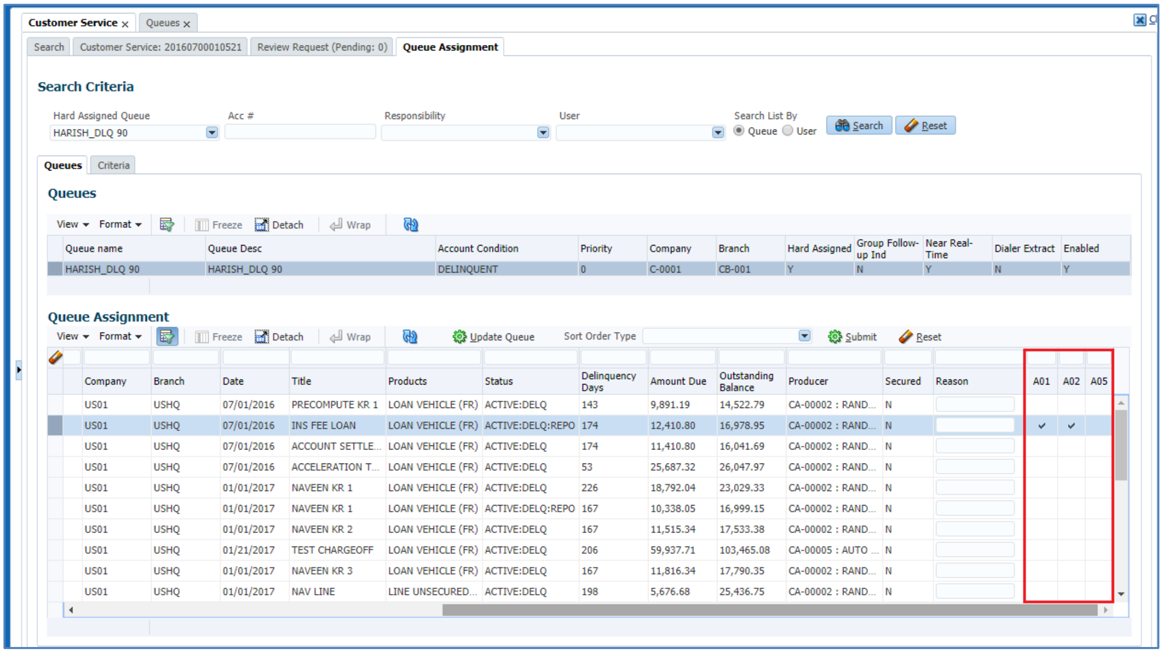
Setup> Queues > Customer Service



New Activity fields are added to Servicing/Collections > Queue Assignment tab.

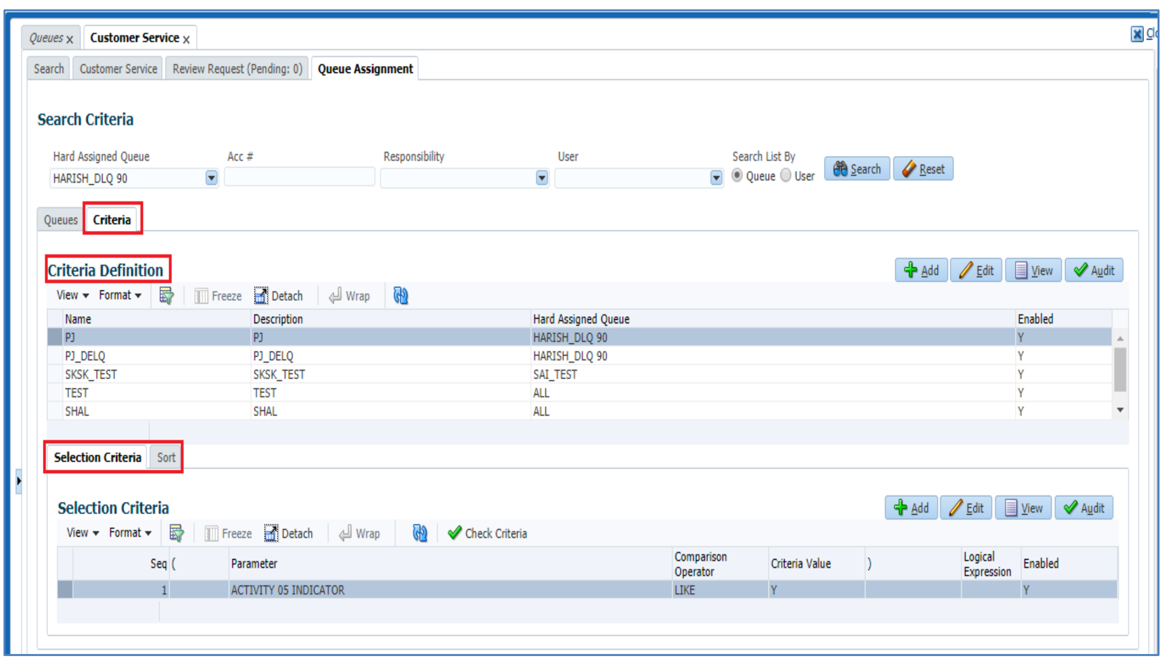
- Activity fields are displayed based on the “Queue Activity” setup in Servicing/Collections > Queue Assignment tab.
- Activity field is checked when the respective call activity is posted.
- These fields are available only for Search List By = Queue. If the Search List By = User, these fields are not displayed.

Servicing >Queue Assignment



A New “Criteria” tab is added next to Queue Assignment table to define the sort criteria for accounts to be displayed.

Servicing >Queue Assignment > Criteria



Criteria Definition table is added to “Servicing >Queue Assignment > Criteria” tab with following fields.

Field Name	Data Type	Mandatory	Lookup
Name	Text box	Yes	NA
Description	Text Box	Yes	NA
Hard Assigned Queues	LOV	Yes	Similar to “Hard Assigned Queue” search parameter in “Queue Assignment”. This LOV should have “ALL” value.
Enabled	Check	Yes	NA

A sub tab “Selection Criteria” tab is added under “Criteria Definition” table with following fields.

Field Name	Data Type	Mandatory	Lookup
Seq	Text box(Numeric)	Yes	NA
Parameter	LOV	Yes	This LOV should display the “Queue Assignment” table fields as parameters
Comparison Operator	LOV	Yes	COMPARISON_OPERATOR_CD
Criteria Value	Text Box	Yes	NA
Logical Operator	LOV	NO	LOGICAL_OPERATOR_CD
Enabled	Check	Yes	NA

- “Parameter” LOV display the following fields.
  - User Name
  - Account #
  - Responsibility
  - Company
  - Branch
  - Date
  - Title
  - Products
  - Status
  - Delinquency Days
  - Amount Due
  - Outstanding Balance
  - Producer
  - Secured
  - Reason
  - 36 Activity columns.
- A new “Check Criteria” button is added to Selection Criteria table, this will run and validate the criteria given in “Select criteria” table.

Note: this Select Criteria tab is similar to Setup >Queues >Customer Service >Selection Criteria tab.

A new “Sort” sub tab is added under “Criteria Definition” table with following fields.

Field Name	Data Type	Mandatory	Lookup
Seq	Text box(Numeric)	Yes	NA
Sort field	LOV	Yes	This LOV should display the “Queue Assignment” table fields as parameters
Order	LOV	Yes	SORT_CD

Based on above, the Servicing >Queue Assignment tab will have the following changes:

- Criteria defined in “Queue Assignment >Criteria” tab will be displayed in “Sort Order Type” LOV in Queue Assignment >Queue Assignment table.
- A new “Submit” button is added next to “Sort Order Type” LOV to run the selected Sort Order Type.
- A new “Reset” button is added next to “Submit” button to remove the “Sort Order Type” applied on the queue and go back to the total accounts (with original sort ordered defined in setup) in the queue.
- A new “**Filtered Account**” button is added in servicing > Queue Assignment tab.
- After selecting “Sort Order Type” from LOV and clicks on “Submit” button, if user clicks on **Filtered Account button**, system will open the accounts in selected Sort Order in customer servicing screen [Functionality should work when Multi – Customer Servicing tab option is enabled].
- Access control for “**Filtered Account**” button is ensured.
- If user selects Sort Order from the LOV and clicks on submit button, system will display the accounts in that Filter criteria and sort order.
- In Queue Assignment “Account #” field is having a hyperlink to open that particular account in “Customer Service”.
- "**Submit**” button next to Sort Order Type LOV is used to refresh the queue data showing in “Queue Assignment” table after applying a sort order type.

The “Filtered Account” button is added in following tabs.

- Customer Servicing >Quick Search
- Customer Servicing > Right Splitter

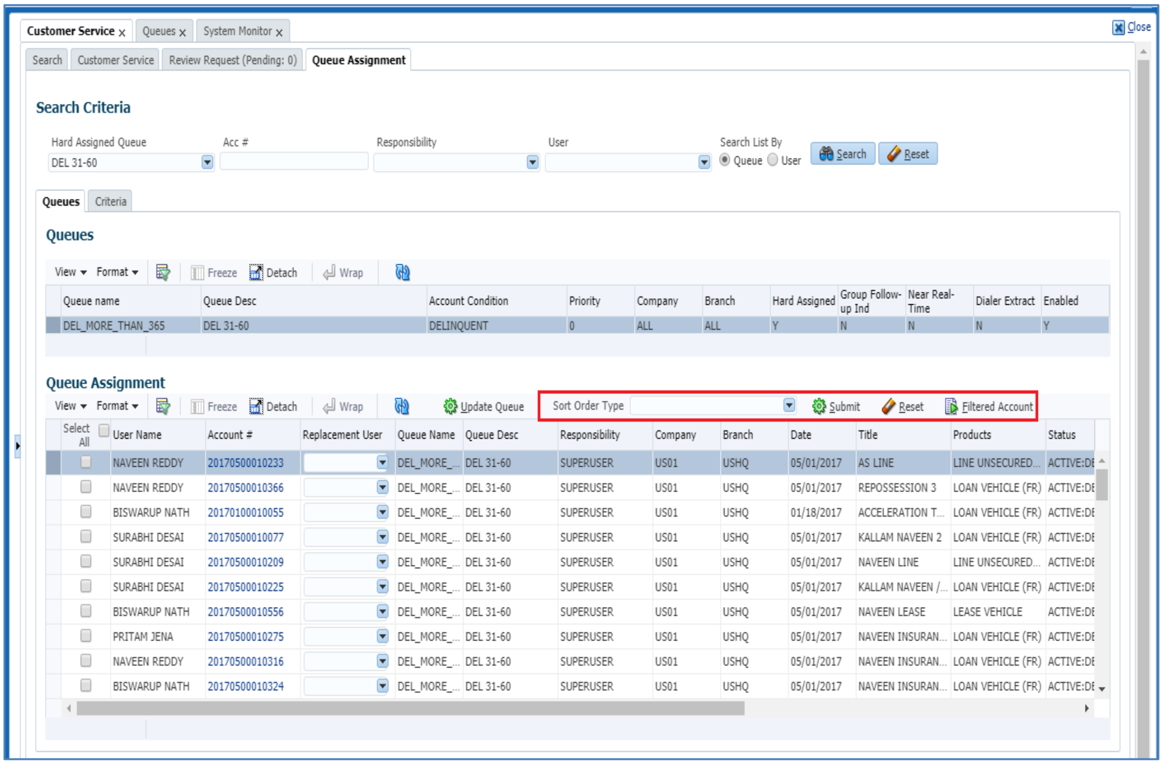
  Once the queue sort order type is selected in “Queue Assignment” tab. If user clicks on “Filtered account” button, system will open the accounts in same sort order selected in queue assignment table.

Example:

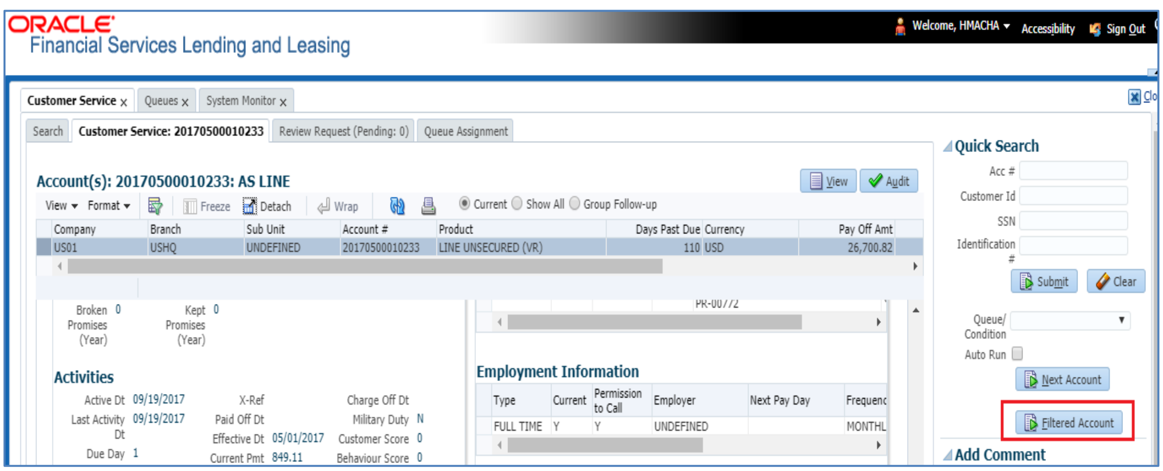
- If user runs a Sort Order Type on a queue and opens the first account in list by clicking on “Filtered Account” button.
- Subsequently if user want to open second account from the list, either of the following options can be used:
  - Same “Filtered Account’ button

- “Filtered Account” button in Customer Servicing >Quick Search
- “Filtered Account” button in Customer Servicing > Right Splitter.

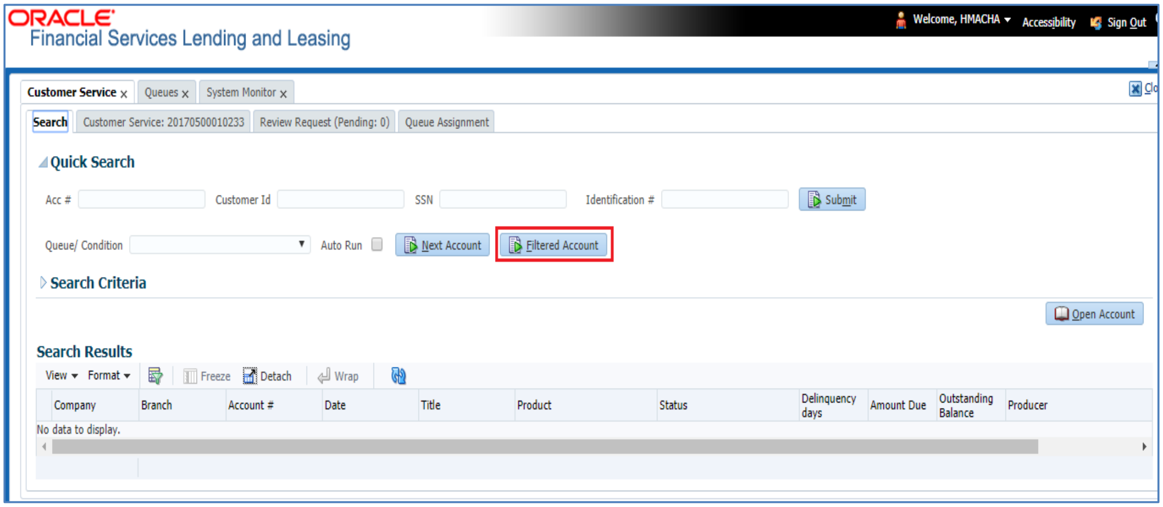
Customer Servicing >Queue Assignment



Customer Service >Right Splitter



Customer Servicing >Quick Search



2.18.3 Seed Data

SNO	TABLE	KEY DATA	Type
1	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A01	INSERT
2	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A02	INSERT
3	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A03	INSERT
4	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A04	INSERT
5	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A05	INSERT
6	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A06	INSERT
7	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A07	INSERT
8	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A08	INSERT
9	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A09	INSERT
10	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A10	INSERT
11	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A11	INSERT
12	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A12	INSERT
13	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A13	INSERT
14	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A14	INSERT
15	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A15	INSERT
16	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A16	INSERT

SNO	TABLE	KEY DATA	Type
17	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A17	INSERT
18	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A18	INSERT
19	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A19	INSERT
20	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A20	INSERT
21	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A21	INSERT
22	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A22	INSERT
23	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A23	INSERT
24	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A24	INSERT
25	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A25	INSERT
26	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A26	INSERT
27	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A27	INSERT
28	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A28	INSERT
29	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A29	INSERT
30	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A30	INSERT
31	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A31	INSERT
32	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A32	INSERT
33	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A33	INSERT
34	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A34	INSERT
35	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A35	INSERT
36	LOOKUPS	QUEUE_ACTIVITY_TYPE_CD|A36	INSERT
37	LOOKUPS	ASSIGNMENT_TYPE_CD|QAS	INSERT
38	LOOKUPS	FLEX_TABLE_TYPE_CD|ASG_QAS_PARAMETER_CD	INSERT
39	LOOKUP_TYPES	QUEUE_ACTIVITY_TYPE_CD	INSERT
40	FLS_ACCESS	FLL.SET.UQU.QUEUEACTIVITYTRACKING.TAB	INSERT
41	FLS_ACCESS	FLL.SET.UQU.QUEUEACTIVITYTRACKING.ADD.BUTTON	INSERT

SNO	TABLE	KEY DATA	Type
42	FLS_ACCESS	FLL.SET.UQU.QUEUEACTIVITYTRACKING.EDIT.BUTTON	INSERT
43	FLS_ACCESS	FLL.SET.UQU.QUEUEACTIVITYTRACKING.VIEW.BUTTON	INSERT
44	FLS_ACCESS	FLL.SET.UQU.QUEUEACTIVITYTRACKING.AUDIT.BUTTON	INSERT
45	FLS_ACCESS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEACTIVITY.TAB	INSERT
46	FLS_ACCESS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEACTIVITY.ADD.BUTTON	INSERT
47	FLS_ACCESS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEACTIVITY.EDIT.BUTTON	INSERT
48	FLS_ACCESS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEACTIVITY.VIEW.BUTTON	INSERT
49	FLS_ACCESS	FLL.SET.UQU.CUSTOMERSERVICEQUEUEACTIVITY.AUDIT.BUTTON	INSERT
50	FLS_ACCESS	FLL.SER.UCS.ACCOUNTQUEUECRITERIA.TAB	INSERT
51	FLS_ACCESS	FLL.SER.UCS.ACCOUNTQUEUECRITERIA.ADD.BUTTON	INSERT
52	FLS_ACCESS	FLL.SER.UCS.ACCOUNTQUEUECRITERIA.EDIT.BUTTON	INSERT
53	FLS_ACCESS	FLL.SER.UCS.ACCOUNTQUEUECRITERIA.VIEW.BUTTON	INSERT
54	FLS_ACCESS	FLL.SER.UCS.ACCOUNTQUEUECRITERIA.AUDIT.BUTTON	INSERT
55	FLS_ACCESS	FLL.SER.UCS.ACCOUNTQUEUECRITERIADEFINITION.TAB	INSERT
56	FLS_ACCESS	FLL.SER.UCS.ACCOUNTQUEUECRITERIADEFINITION.ADD.BUTTON	INSERT
57	FLS_ACCESS	FLL.SER.UCS.ACCOUNTQUEUECRITERIADEFINITION.EDIT.BUTTON	INSERT
58	FLS_ACCESS	FLL.SER.UCS.ACCOUNTQUEUECRITERIADEFINITION.VIEW.BUTTON	INSERT

SNO	TABLE	KEY DATA	Type
59	FLS_ACCESS	FLL.SER.UCS.ACCOUNTQUEUECRITERIADEFINITION.AUDIT.BUTTON	INSERT
60	FLS_ACCESS	FLL.SER.UCS.ACCOUNTQUEUESORT.TAB	INSERT
61	FLS_ACCESS	FLL.SER.UCS.ACCOUNTQUEUESORT.ADD.BUTTON	INSERT
62	FLS_ACCESS	FLL.SER.UCS.ACCOUNTQUEUESORT.EDIT.BUTTON	INSERT
63	FLS_ACCESS	FLL.SER.UCS.ACCOUNTQUEUESORT.VIEW.BUTTON	INSERT
64	FLS_ACCESS	FLL.SER.UCS.ACCOUNTQUEUESORT.AUDIT.BUTTON	INSERT
65	FLS_ACCESS	FLL.SER.UCS.QUEUEASSIGNMENT.SUBMIT.BUTTON	INSERT
66	FLS_ACCESS	FLL.SER.UCS.QUEUEASSIGNMENT.RESET.BUTTON	INSERT
67	FLS_ACCESS	FLL.SER.UCS.QUEUEASSIGNMENT.FILTEREDACCOUNT.BUTTON	INSERT
68	FLS_ACCESS	FLL.SER.UCS.QUICKSEARCH.FILTEREDACCOUNT.BUTTON	INSERT
69	FLS_ACCESS	FLL.SER.UCS.QUICKSEARCHSPLITTER.FILTEREDACCOUNT.BUTTON	INSERT
70	FLS_ACCESS	FLL.SER.UCS.QUICKSEARCH.NEXTACCOUNT.BUTTON	INSERT
71	FLS_ACCESS	FLL.SER.UCS.QUICKSEARCHSPLITTER.NEXTACCOUNT.BUTTON	INSERT
104	FLEX_TABLES	QUE_CS_QAS_ACCOUNTS	INSERT
105	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|QAS_USR_CODE	INSERT
106	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|QAS_ACC_NBR	INSERT
107	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|QAS_RESPONSIBILITY_CD	INSERT
108	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|QAS_PTC_COMPANY	INSERT

SNO	TABLE	KEY DATA	Type
109	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|QAS_PCB_BRANCH	INSERT
110	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|QAS_DT	INSERT
111	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|QAS_TITLE	INSERT
112	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|QAS_PRD_PRODUCT	INSERT
113	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|QAS_STATUS_CD	INSERT
114	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|QAS_DLQ_DAYS	INSERT
115	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|QAS_AMT_DUE	INSERT
116	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|QAS_OUTSTANDING_BAL	INSERT
117	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|QAS_PRO_ID	INSERT
118	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|QAS_SECURED_CLASS_TYPE_IND	INSERT
119	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A01	INSERT
120	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A02	INSERT
121	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A03	INSERT
122	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A04	INSERT
123	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A05	INSERT
124	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A06	INSERT
125	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A07	INSERT

SNO	TABLE	KEY DATA	Type
126	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A08	INSERT
127	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A09	INSERT
128	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A10	INSERT
129	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A11	INSERT
130	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A12	INSERT
131	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A13	INSERT
132	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A14	INSERT
133	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A15	INSERT
134	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A16	INSERT
135	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A17	INSERT
136	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A18	INSERT
137	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A19	INSERT
138	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A20	INSERT
139	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A21	INSERT
140	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A22	INSERT
141	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A23	INSERT
142	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A24	INSERT

SNO	TABLE	KEY DATA	Type
143	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A25	INSERT
144	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A26	INSERT
145	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A27	INSERT
146	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A28	INSERT
147	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A29	INSERT
148	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A30	INSERT
149	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A31	INSERT
150	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A32	INSERT
151	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A33	INSERT
152	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A34	INSERT
153	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A35	INSERT
154	FLEX_TABLE_ATTRIBUTES	QUE_CS_QAS_ACCOUNTS|DSP_ENABLED_IND_A36	INSERT
155	TRANSLATION_DATA	SYS|SYS|SYS|UCS|002002|CHECKCRITERIAISINERRORSTATUSHENCECANNOTUPDATETHEQUEUEENABLEINDICATORASYES.|SYS|MSG-SE	INSERT
156	TRANSLATION_DATA	S|SYS|UCS|000055|SETTINGUPOFQUEUESUSINGCOMPARISONOPERATORSFORVARCHAR2DATATYPECANADVERSELYAFFECTTHEPERFORMANCEOFTHESYSTEM.|SYS|MSG-SW	INSERT
157	TRANSLATION_DATA	SYS|SYS|SYS|UCS|000903|INCORRECTOPERATORFORDATATYPEDATE|SYS|MSG-SE	INSERT
158	TRANSLATION_DATA	SYS|SYS|SYS|UCS|000904|INCORRECTOPERATORFORDATATYPENUMBER|SYS|MSG-SE	INSERT

SNO	TABLE	KEY DATA	Type
159	TRANSLATION_DATA	SYS|SYS|SYS|UCS|000906|INCORRECTVALUEFORDATATYPEDATE|SYS|MSG-SE	INSERT
160	TRANSLATION_DATA	SYS|SYS|SYS|UCS|000907|INCORRECTVALUEFORDATATYPENUMBER|SYS|MSG-SE	INSERT
161	TRANSLATION_DATA	SYS|SYS|SYS|UCS|000908|INCORRECTVALUEFOROPERATORIS/ISNOT|SYS|MSG-SE	INSERT
162	TRANSLATION_DATA	SYS|SYS|SYS|UCS|000909|INCORRECTVALUEFOROPERATORTYPELIKE/IN|SYS|MSG-SE	INSERT
163	TRANSLATION_DATA	SYS|SYS|SYS|UCS|000911|MISSING,INVALUEFOROPERATORTYPEIN|SYS|MSG-SE	INSERT
164	TRANSLATION_DATA	SYS|SYS|SYS|UCS|002005|ACTIVITIESDEFINEDASPERSORTSELECTIONCRITERIAARENOTENABLEDFORTHESELECTEDQUEUE|SYS|MSG-SE	INSERT

2.19 Collection Summary Enhancements

2.19.1 Overview

"Collections" tab is added in Servicing/Collections to display the customer and account information (due and promises, important days related to accounts in a calendar, customer preference details and activities done an account etc.). This screen will give a snapshot of important account information required for a collection user.

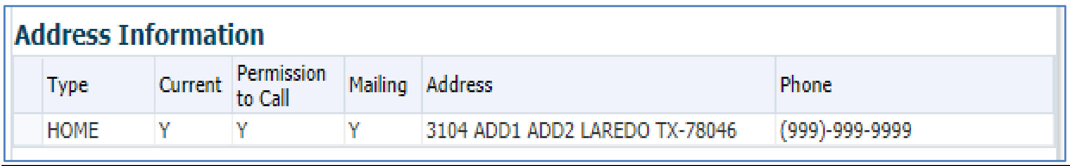
2.19.2 Description

- A "Collections" tab is added next to summary and before customer service tab.
  - Following widgets are added to the "Collections" tab.
    - Customer Information
    - Address Information
    - Employment Information
    - Telecom Information
    - Collateral Information
    - References & Other Contacts
    - Dues & Promises
    - Eligibility
    - Customer Calendar
    - Checklists
- Customer Information:
  - This section is part of "Account Details" widget and display the customer's information starting with primary customer.
  - This section display the following information
    - Customer #
    - Name of the Customer
    - Relation
    - SSN number with first five digits masked
    - National ID
    - date of birth
    - Gender
    - Email
- By default "Primary" customer record is selected from widget.

Customer Information

Customer #	Name	Relation	SSN	National ID	Birth Dt
0000023001	BAUER CHRISTIAN	PRIMARY	xx-xxx-3977	- - 0	11/11/1987
0000023002	JAMES BOND	SPOUSE	xx-xxx-9090	- - 0	10/10/1982

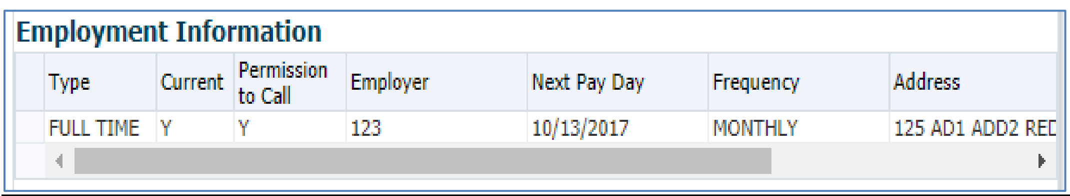
- Address Information:
  - This section is part of “Account Details” widget and display the corresponding address information of customer selected in “Customer Information” Section.
  - This section display the following fields.
    - Type
    - Current
    - Permission to call
    - Mailing
    - Address (Concatenate - Address 1, Address 2, Address 3, City, State, Zip and Zip Extn).
    - Phone



Address Information

Type	Current	Permission to Call	Mailing	Address	Phone
HOME	Y	Y	Y	3104 ADD1 ADD2 LAREDO TX-78046	(999)-999-9999

- Employment Information:
  - This section is part of “Account Details” widget and display the corresponding Employment information of customer selected in “Customer Information” Section.
  - This section display the following fields.
    - Type
    - Current
    - Permission to call
    - Employer
    - Address (Concatenate - Address #, Address 1, Address 2, City, State, Zip and Zip Extn)
    - Phone



Employment Information

Type	Current	Permission to Call	Employer	Next Pay Day	Frequency	Address
FULL TIME	Y	Y	123	10/13/2017	MONTHLY	125 AD1 ADD2 REI

- Telecom Information:
  - This section is part of “Account Details” widget.
  - A “Telecom Information” section is added to “Account Details” widget in “Collections” tab in servicing/Collections screen.
  - Following fields are added in to “Telecom Information” section.
    - Type
    - Permission to Call
    - Time Zone
    - Best Day to Call
    - Best Time to Call
    - Current Indicator
    - Phone
    - Extn
- “Telecom Information” section display telecom details of selected customer in “Customer Details” section.

Telecom Information

Type	Current	Permission to Call	Phone	Extn	Time Zone	Best Day to Call	
PHONE	Y	Y	(775)-220-6998		US/EASTERN	MONDAY	0
OTHER HOME PH...	Y	Y	(775)-886-3207		US/EASTERN	ALL	0

- Collateral Information:
  - A “Collateral Information” section is added to “Account Details” widget in “Collections” tab.
  - “Collateral Information” section is having following fields.
    - Description
    - Identification #
    - Primary Indicator
    - Year
    - Asset Class
    - Asset Type
    - Sub Type

Collateral Information

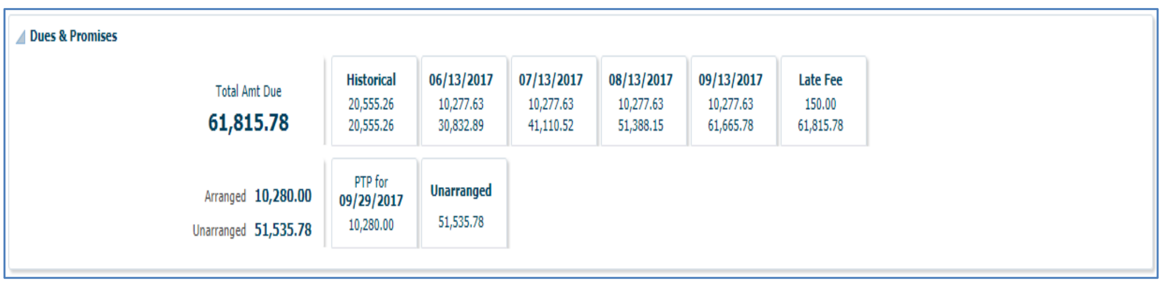
Primary	Description	Identification #	Year	Asset Class	Asset Type	Sub T
Y	2017 HONDA ACCORD		2017	NEW	VEHICLE	CAR

- References & Other Contacts:
  - A new “References & Other Contacts” section is added to “Account Details” widget in “Collections” tab.
  - References & Other Contacts section is having following fields.
    - Relationship
    - Name
    - Phone 1
    - Phone 2
    - Comment
- This widget reflect the data stored in Customer Service >References tab.
  - This widget show only the references with ACTIVE status.

Reference & Other Contacts

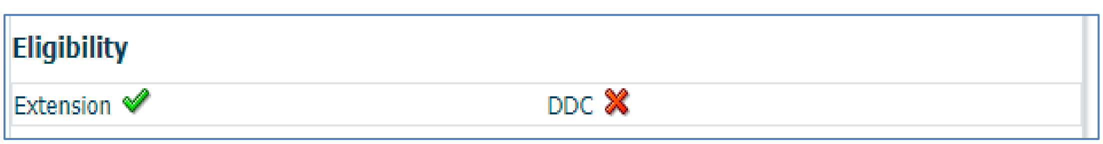
Relationship	Name	Phone	Phone	Comment
BROTHER-IN-LAW	HENRRY	(011)-898-4562		
BROTHER	JOHN	(011)-899-8958		

- Dues & Promises:
  - A new “Dues & Promises” widget is added in “Collections” tab.
  - This widget is having following fields.
    - Total Due Amount
    - Arranged (Sum of Amounts that are promised as part of “PTP”)
    - Unarranged (Total Due Amount – Arranged)
  - A pill Graph is added on the right side of the total amount due, and this displays the breakdown of the total due amounts (Dues and fees).
    - Pill graph display latest 4 unpaid due buckets and one “Historical Dues” bucket for consolidated previous dues.
    - If a Due is partially paid, then system display the remaining due amount not the full due amount.
    - For dues it display the title as Due Date xx/xx/xxxx (Date)
    - Due amount and consolidated due amount below the due date.
    - In case of Fees, it display the fee name as title.
    - Fee amount and consolidated due amount is displayed below the title.
  - The second pill Graph has the Promised Payments and Unarranged Amounts.
    - In case of Promised Payments the title is “PTP for xx/xx/xxxx” and below the title Promised amount is displayed.
    - Unarranged amount is calculated “Total Due amount – Arranged Amount”.



Eligibility:

- An “Eligibility” widget is added to “Collections” tab.
- This widget consist of following sections.
  - Extension
  - DDC
- If the account is eligible to take an extension, the same is marked in the “Extension” section with Check Mark (✓), if not display a (×) Mark.
- If the account is eligible for Due day change, the same is marked in the “DDC” section with Check Mark (✓) else display a Red (×).

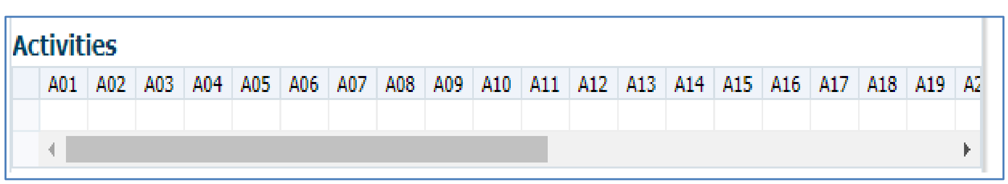


Customer Calendar:

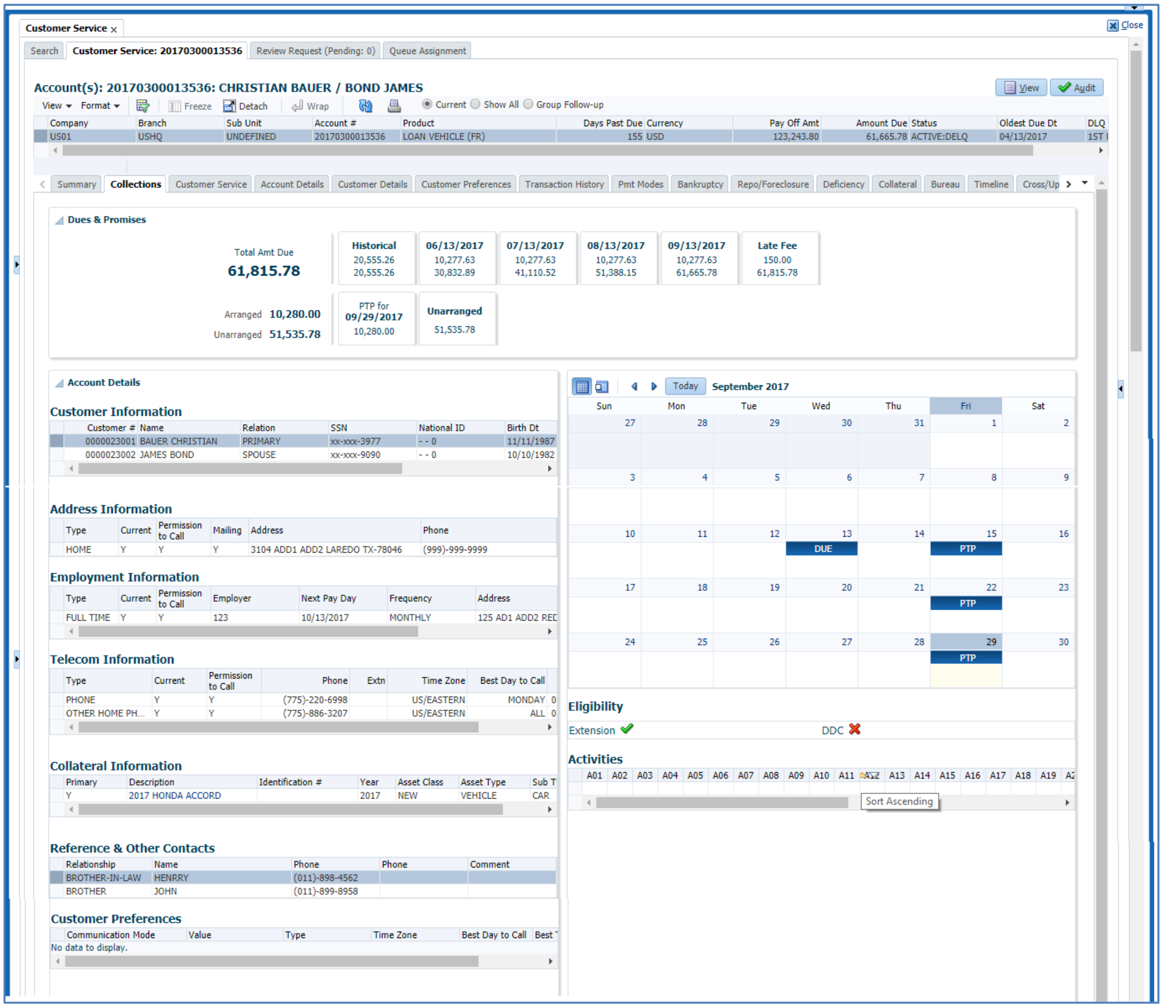
- A “customer calendar” widget is added in “Collections” tab.
- User is able to select a particular month in a year from this widget.

- This “Customer Calendar” display the following important dates of an account.
  - Due Date
  - Pay Day
  - Paid Date
  - Promised Date
  - Current Date
- Due Date: Due date in a month is displayed with “Due Dt” label.
- Pay Day: Pay day in a month is displayed with “Pay Day” label.
  - Primary customer latest current employment ‘Next Pay Day’ is displayed in the calendar.
- Paid Date: Payment processed date in a month is displayed with “Paid Dt” label.
- Promised Date: Future PTP date in a month, which is greater than current date with broken promise indicator is ‘N’, is displayed with “PTP Dt”
- Current Date: Current date in a month is displayed with “Current Dt” label.
- If multiple important dates fall on the same day, system display multiple labels in same date. Also, based on the configured Time Zone, the events are either marked on specific date or extended across two days.

- Activities:
  - An “Activities” widget is added in “Collections” tab.
  - This widget show the checklist columns shown in “Queue Assignment” screen.
  - This widget display all 36 checklist Activity fields.
  - This widget display the checklist details captured at “Queue Assignment” screen.



Customer Servicing >Collections tab



2.19.3 Seed Data

NA

2.20 Customer Preference and Pay Day Enhancements

2.20.1 Overview

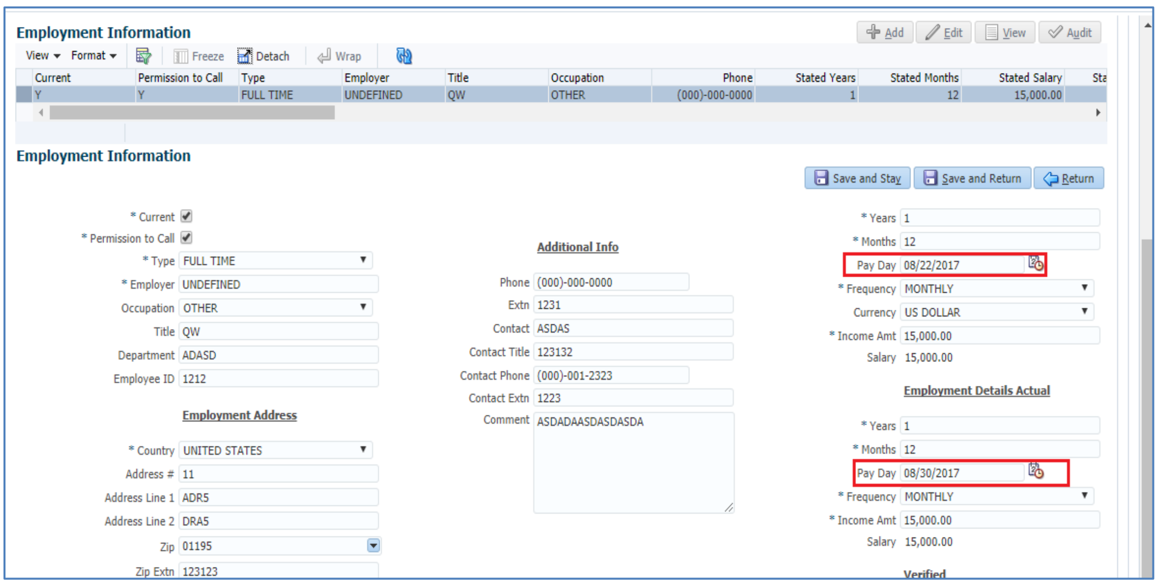
Employments details tab is enhanced to capture customer pay day and Pay day frequency and same should be propagated to servicing. This information is useful for the collection users to contact the customer on payday.

A “Customer Preference” tab is added to capture the customer preferred communication mode as currently different communication modes are captured at different places.

2.20.2 Description

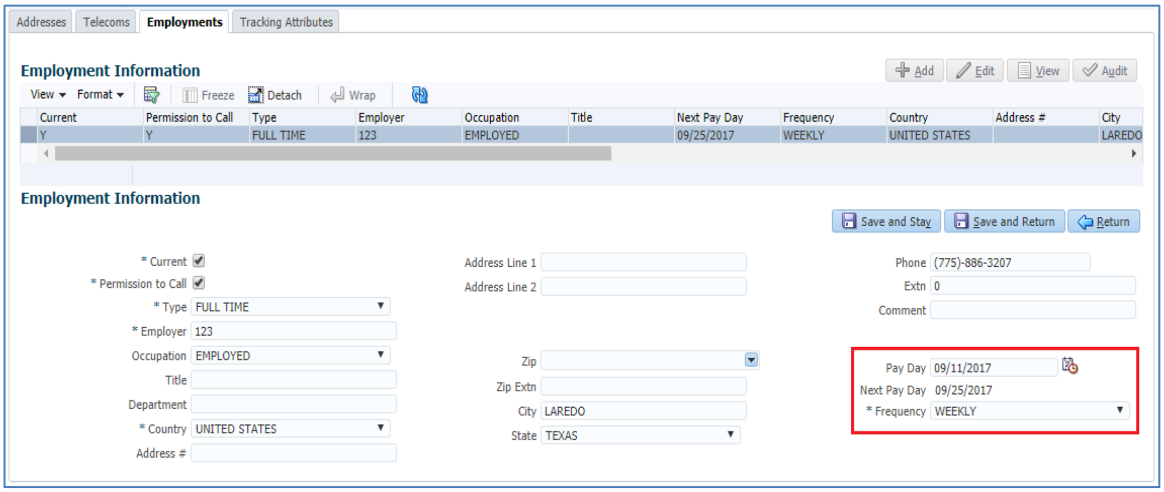
- A new “Pay Day” field is added to Origination >Applicant >Employments > Employment Details (Actual and Stated) tab.

Field Name	Data Type	Validation	Mandatory
Pay Day	Date	Greater than or equal system date	N



- This “Pay Day” field is part of following functionalities
  - Application Entry web service.
  - API process
  - Account on boarding web service.
  - Correspondence and Letters elements.
  - O tables
  - OO Tables
  - Reports and correspondence parameters
  - Queue parameter
- Following field are propagated to servicing and shown under Customer Details >Employments, once the application gets funded.

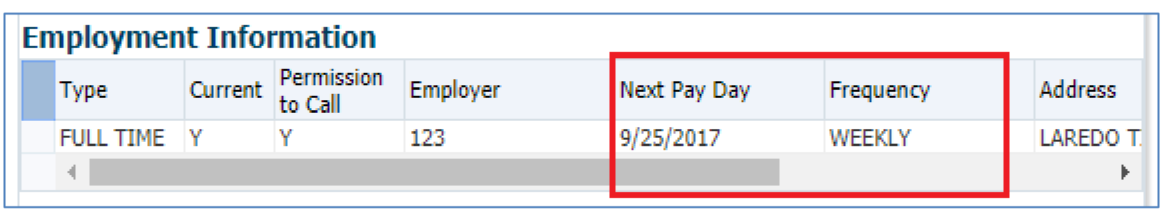
Field Name	Data Type	Validation	Mandatory
Pay Day	Date	Greater than or equal to system date	N
Next Pay Day	Read Only	Calculated based on Actual Pay Day and frequency	N
Frequency	LOV	NA	Y



- Next Pay Day is updated based on frequency.

  Ex: if the first captured Pay Day = “1/15/2017”, Frequency = Weekly and Current Date = 1/1/2017

  If the system date moved to 1/16/2017, system should update the Pay Day to 1/22/2017.
- “Pay Day” and “Frequency” fields are added to “CUS_EMPL_MAINT - EMPLOYMENT ADDRESS MAINTENANCE” transaction.
  - There is a validation where the Pay Day should be greater than system date.
- New “Next Pay Day” and “Frequency” fields are added to “Employment Information” widget in “Collections” tab in servicing.



- All employment details are shown in this widget based on selected customer.
- Following columns are available in “Employment Information” widget.

Field Name
Next Pay Day

Frequency

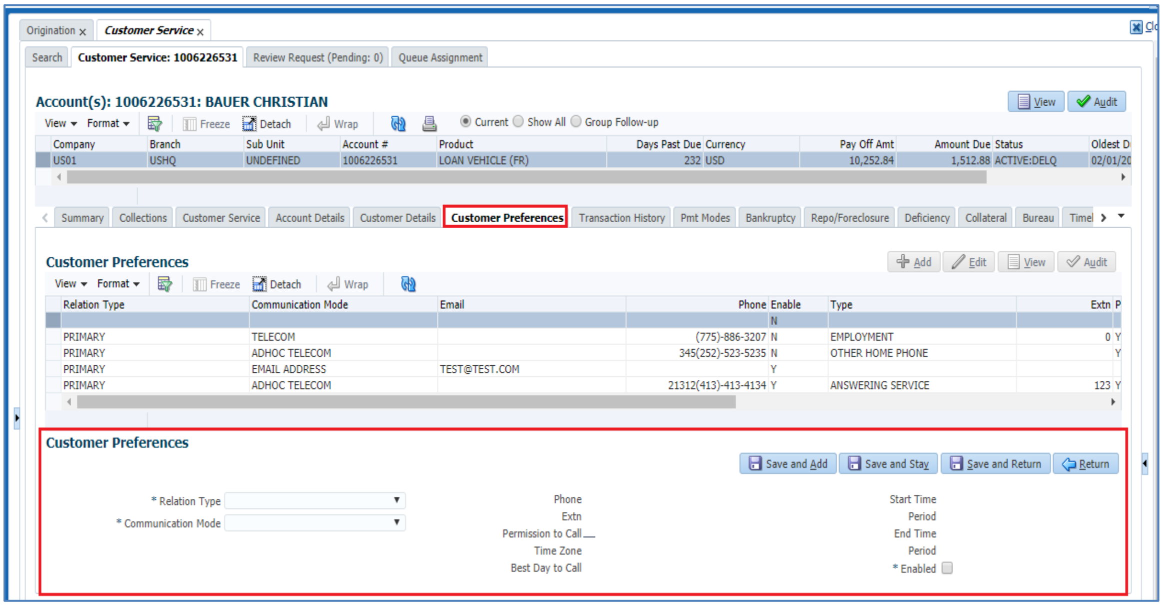
- A new “Customer Preferences” tab is added in Servicing next to “Customer Details” tab.
  - This tab is having following fields.

Field Name	Data Type	Details	Rendered	Mandatory
Relation Type	LOV (RELATION_TYPE_CD)	This field will display only the relationship types which are attached to account and should be enabled.	Always	Y
Communication Mode	New LOV	Values: EMAIL TELECOM ADHOC TELECOM	Always	Y
Type	LOV	TELECOM_TYPE_CD	Always	Y
Value	LOV/Text Field	Display the respective phone numbers or email id’s based on selected communication mode Display the text box when communication type =ADHOC TELECOM Format : ### ### ####	Always	Y
Extn	Text Field	NA	When Communication Type = TELECOM/ADHOC TELECOM	N
Permission to Call	Check Box (Default N)	NA		Y
Time Zone	TIME_ZONE_CD	NA		N
Best Day to Call	CALENDAR_DAYS_CD	NA		N
Start Time	Text Box (Numeric)	NA		N
Period	TIME_PERIOD_CD	NA		N

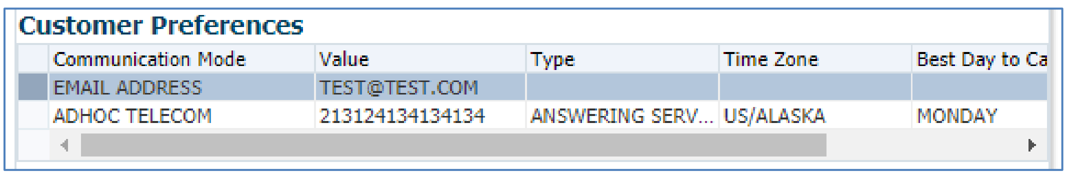
ORACLE

End Time	Text Box (Numeric)	NA		N
Enable	Check Box	NA	Always	N

- Deceased customer relation type is not displayed in Relation Type LOV.
- In customer preference tab, Edit button will only allow user to enable or disable the record.
- If user selects a specific relation type and a communication mode as “EMAIL”, system will display the respective mail id of the selected customer in “Value” field (Read only).
- If user selects a specific relation type and communication mode as “TELECOM”, system will populate the phone numbers (Address, Employment & Telecom) in “Value” (Searchable LOV) field from Customer Details.
  - Customer Preference “value” field display only the telecom records (Address, Employment & Telecom) which are having Permission to call = “Y”.
  - Based on the selected phone number following fields are populated (Read Only).
    - Extn
    - Permission to Call
    - Time Zone
    - Best Day to Call
    - Start Time
    - Period
    - End Time
- If user selects a specific relation type and communication type as “ADHOC TELECOM”, system display a Type field and text field to capture phone number in “Value” field and following fields are editable.
    - Extn
    - Time Zone
    - Best Day to Call
    - Start Time
    - Period
    - End Time
  - While adding an ad hoc telecom number, default value of Permission to call is “Y” and it is read only.
  - Once the user saves the record, ADHOC TELECOM number will be added to “Telecom” tab and internally non monitory transaction is posted.
- This tab allow only one enabled record for each communication mode for each customer.
- If user tries to add a same communication mode again, system display an error message “**Communication Mode is ready exists for this Relationship type**”.
- System disable the corresponding existing customer preference records when following transactions are posted.
  - MARK CUSTOMER AS DECEASED
  - CHANGE TO PRIMARY CUSTOMER
  - DISABLE/ENABLE NON PRIMARY CUSTOMER RELATIONSHIP
  - SWAP RELATIONSHIP



- Preferences captured at “Customer Preferences” tab are displayed in “customer preference” widget at “Collections” tab in servicing for selected customer in “Customer Information” widget.



  - In case of “TELECOM/ ADHOC TELECOM” communication modes following fields are populated in “Customer Preferences” widget.
    - → Extn
    - → Permission to Call
    - → Time Zone
    - → Best Day to Call
    - → Best Time to Call

2.20.3 <u>Seed Data</u>

CUSTOMER PREFERENCES			
SNO	**TABLE**	**KEY DATA**	**Type**
1	LOOKUP_TYPES	COMM_PREFERNCE_MODE_CD	INSERT
2	LOOKUPS	COMM_PREFERNCE_MODE_CD|EMAIL	INSERT
3	LOOKUPS	COMM_PREFERNCE_MODE_CD|TEL	INSERT
4	LOOKUPS	COMM_PREFERNCE_MODE_CD|ADHOC_TEL	INSERT

CUSTOMER PREFERENCES			
SNO	**TABLE**	**KEY DATA**	**Type**
5	TRANSLATION_DATA	SYS|SYS|SYS|UCS|002010|COMMUNICATIONMODEALREADYEXISTSFORTHISRELATIONSHIPTYPE|SYS|MSG-SE	INSERT
6	FLS_ACCESS	FLL.SER.UCS.CUSTOMERPREFERENCE.TAB	INSERT
7	FLS_ACCESS	FLL.SER.UCS.CUSTOMERPREFERENCE.ADD.BUTTON	INSERT
8	FLS_ACCESS	FLL.SER.UCS.CUSTOMERPREFERENCE.EDIT.BUTTON	INSERT
9	FLS_ACCESS	FLL.SER.UCS.CUSTOMERPREFERENCE.VIEW.BUTTON	INSERT
10	FLS_ACCESS	FLL.SER.UCS.CUSTOMERPREFERENCE.AUDIT.BUTTON	INSERT
Pay day enhancement			
SNO	TABLE	KEY DATA	Type
1	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM|TNM_EMP_ACTUAL_FREQ_CD	INSERT
2	FLEX_TABLE_ATTRIBUTES	INP_BMP_TNM|TNM_EMP_ACTUAL_PAY_DAY_DT	INSERT
3	TXN_CODE_PARAMETERS	CUS_EMPL_MAINT|TNM_EMP_ACTUAL_FREQ_CD	INSERT
4	TXN_CODE_PARAMETERS	CUS_EMPL_MAINT|TNM_EMP_ACTUAL_PAY_DAY_DT	INSERT
5	TRANSLATION_DATA	SYS|SYS|SYS|ULN|001094|PAYDAYDATESHOULDBEGREATEROREQUALTOSYSTEMDATE.|SYS|MSG-SE	INSERT
6	TRANSLATION_DATA	SYS|SYS|SYS|UCS|001094|PAYDAYDATESHOULDBEGREATEROREQUALTOSYSTEMDATE.|SYS|MSG-SE	INSERT
7	TRANSLATION_DATA	SYS|SYS|SYS|TNM|001094|PAYDAYDATESHOULDBEGREATEROREQUALTOSYSTEMDATE.|SYS|MSG-SE	INSERT

2.21 Insurance rebate enhancements

2.21.1 Overview

At present in OFSLL, if user wants to know the rebate quote for insurance before cancelling it then user has to post Payoff quote. But in order to get the individual quote from a web service and take a decision whether to cancel it or not, now providing a new monetary transaction 'Compute Insurance Rebate Quote'. The result of this transaction will be exclusive result for individual insurance rebate quote in detail.

- If user using the web service to cancel the insurance, then system not sending the outcome of the transaction in the result screen/block, now system will show the results in detail.
- If user want to know the insurance premium rebate for individual active insurances without any cost involved, now using the new monetary transaction user can know the quote in detail.
- If insurance is taken based on the mileage, then system will provide the insurance premium rebate based on the current usage in case which is less than the insurance premium rebate amount calculation using linked Refund Calculation Methods. i.e. if active insurance refund calculation method is 'PRO RATE BASIS', system will compute two rebates, one with 'PRO RATE BASIS' and 2nd 'PRO RATE MILEAGE'. Finally system will arrive the less of two. If system arrives the negative amount, it will result as '0' rebate.

2.21.2 Description

- Insurance Setup Changes:
  - Provided a new Lookup value under 'Setup > Products > Insurance > Loan > Add or EDIT or View > Result' as **'Deduct Fee From'**. Default value is 'Premium Amount'.
    - 'Deduct Fee From' attribute will be available for Account On-Boarding web service, if user not provided then system will take the default value which is 'Premium Amount' (existing calculation method)
    - This filed will be added in the conversion screen, if it is not provided systems will default with 'Premium Amount' value
    - This will have two lookup values:

      Premium Amount: system will deduct the cancellation fee from premium and then compute the rebate (existing calculation method)

      Rebate Amount: System will deduct the 'Cancellation Fee' from the rebate amount computed in OFSLL in order to obtain the final rebate amount. (i.e. 'Cancellation Fee' will not be reduced first from the selling price prior to the rebate calculation).
- Origination changes:
  - Provided a new read only field under 'Origination > Contract > Insurance > Add/EDIT/VIEW > Cancellation/Refund > **Deduct Fee From**, it will auto populate the value from the Insurance Loan setup on selection of "Insurance Plan"
- Servicing/Collections screen changes:
  - Provided a new read only field under 'Servicing/Collections > Customer Servicing > Account Details > Contract Information > Insurances > View > Cancellation/Refund > **Deduct Fee From,** it will auto populate the value from the Origination insurances.
  - Provided a new read only field under 'Servicing/Collections > Customer Servicing > Account Details > Insurances > View > Cancellation/Refund > **Deduct Fee From,** it will auto populate the value on posting the 'Insurance Addition' monetary transaction.
- Conversion screen changes:

- Provided the read only **Deduct Fee From** field in 'Conversion Accounts > Account Boarding > Contract > Insurances' Tab, this will auto populate when user selects the insurance Plan

- Changes in "Insurance Cancellation" monetary transaction:
  - Provided existing '**Current Usage'** parameter.
  - User has to maintain the following filed for Usage Based insurance rebate.

Usage Details	**OFSLL field**
The mileage at purchase	Origination/ Servicing/ Collections > Collateral > Vehicle > Valuation > Wholesale > Usage
Mileage contract term	Origination/ Servicing /Collections > Collateral > Vehicle > Usage Details > Total
Actual mileage	'Current Usage' is existing transaction parameter and is used while user loading the 'Insurance Cancelation' monetary transaction

  - While posting the INS_CANCEL transaction, if current usage is more than zero then system will check if there are any mileage details maintained for primary collateral then system will compute two rebates
    - One is - using the existing process
    - Second – using new 'Refund Calculation Method' 'Pro Rata (Mileage)'

  Then system will show the lesser of above two methods to arrive the final rebate if mileage rebate is arrived in negative, then system will post with zero.

- Pro Rate (Milg) = $\frac{\text{Product Selling Price} * \text{Miles Remaining}}{\text{Term in Miles}}$
  - Product Selling Price = Customer Service > Account Details > Insurances > Insurance Information >Premium Amt
  - Miles Remaining = Customer Service > Collateral > Vehicle > Usage Details > Total (plus +) Valuation > Usage (minus -) Current Usage from Transaction Parameter (should be greater than zero then only system will compute the rebate)
  - Term in Miles = Servicing > Collateral > Vehicle > Usage Details > Total

- Provided a 'Compute Insurance Rebate' transaction to get the cost free individual quote for active funded insurances

- User will be able to see the insurance rebate amount for all the active funded Insurances attached to an account. Following are the parameters of this transaction.

PAYOFF QUOTE VALID UPTO DATE	Should be greater than or equal to Insurance effective date
INSURANCE TYPE	INSURANCE_TYPE_CD
CURRENT USAGE	If provided, system will use this value for Pro Rata (Mileage) based rebate calculation.

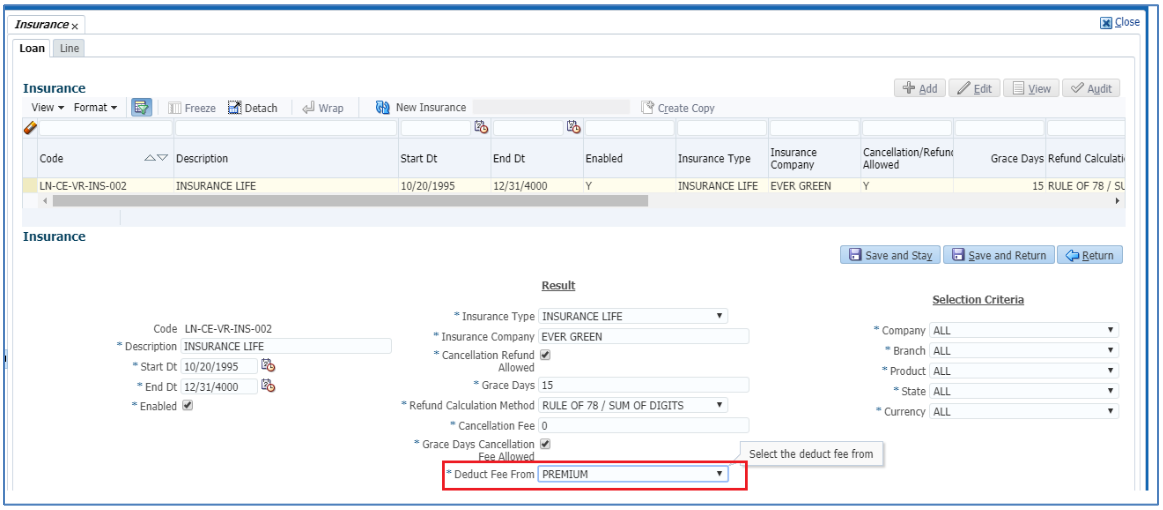
- If the transaction 'PAYOFF QUOTE VALID UPTO DATE' is less than the insurance 'Policy Effective Date' then system wouldn't calculate the 'Rebate' amount for those insurance products.

- If user didn't select any specific insurance type, then system will show the rebate for all **active** insurances exists for that account and system also consider the insurance 'Effective Date' is less than or equal to transaction PAYOFF QUOTE VALID UPTO DATE date.
- Following is the sample results which will be shown in 'Insurance cancelation' and 'Compete Rebate Quote'
  - If deduct fee from **is Premium Amount** – system will deduct the Cancellation Fee from the 'Premium Amount' [Existing]
    - 'Derived Premium Amount' = 'Premium Amount' minus (-) 'Cancellation Fee'
    - 'Estimated Refund Amount' = as per the 'Refund Calculation Method'
    - Interest Accrued or Rebate Interest
  - If deduct fee from is **Computed Rebate Amount –** system will deduct the Cancellation Fee from the final Rebate Amount' i.e. after computing the rebate amount using the 'Premium Amount' then deduct the cancellation fee. [New]
    - For 'Compute Rebate Amount' txn's result should have [if user provide the value for Current usage then system has to compare against Pro mileage and existing calculation]
      - 'Derived Premium Amount' = 'Premium Amount'
      - 'Rebate <<INSURANCE TYPE>> = as per the 'Refund Calculation Method'
      - 'Cancellation Fee' = Cancellation Fee
      - 'Estimated Refund Amount' = Rebate Amount' – 'Administration Fee'
      - Interest Accrued or Rebate Interest
    - For 'Insurance Cancellation' txn's result should have
      If INSURANCE REFUND AMOUNT is NULL
      - 'Derived Premium Amount' = 'Premium Amount'
      - 'Rebate <<INSURANCE TYPE>> = as per the 'Refund Calculation Method'
      - 'Cancellation Fee' = Cancellation Fee
      - 'Estimated Refund Amount' = Rebate Amount' – 'Administration Fee'
      - Interest Accrued or Rebate Interest

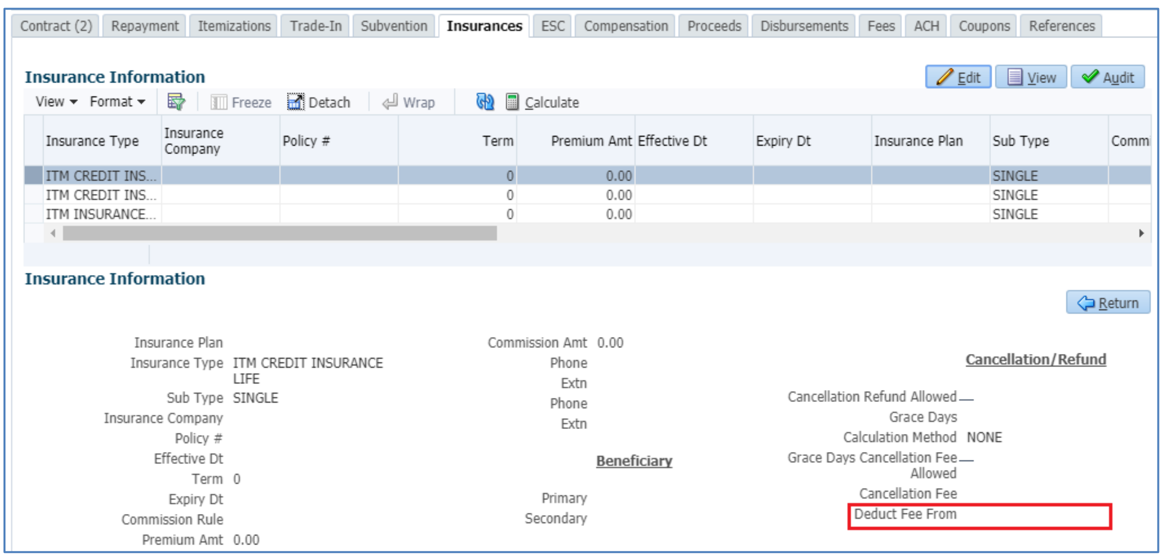
      If INSURANCE REFUND AMOUNT is not NULL i.e. even if user provide the Mileage, system will not consider the user provided value.
      - 'Estimated Refund Amount' = INSURANCE REFUND AMOUNT
      - Interest Accrued or Rebate Interest

2.21.3 Screenshot

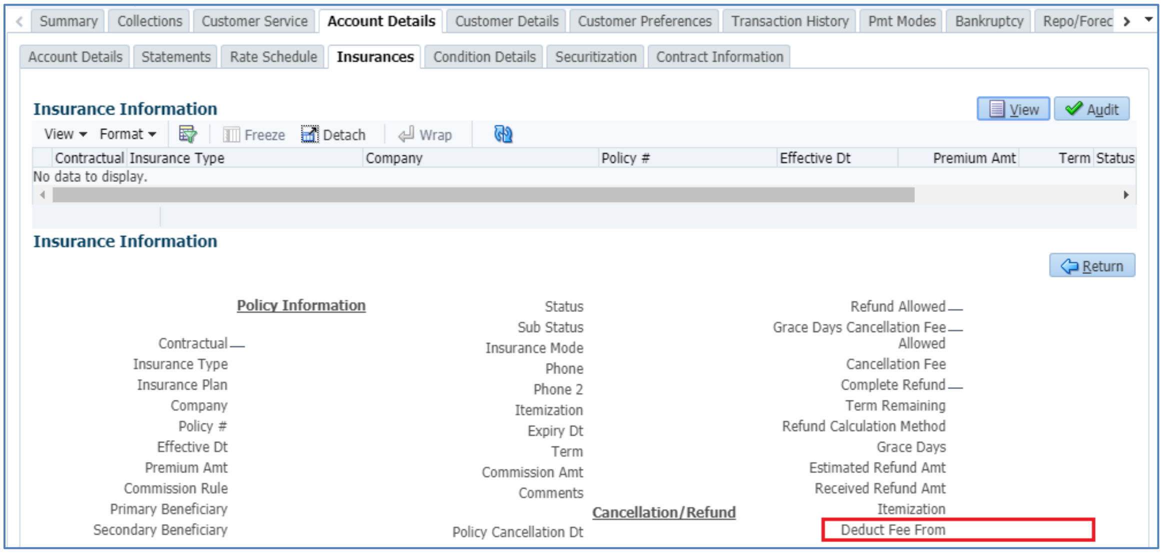
Setup > Insurance > Loan



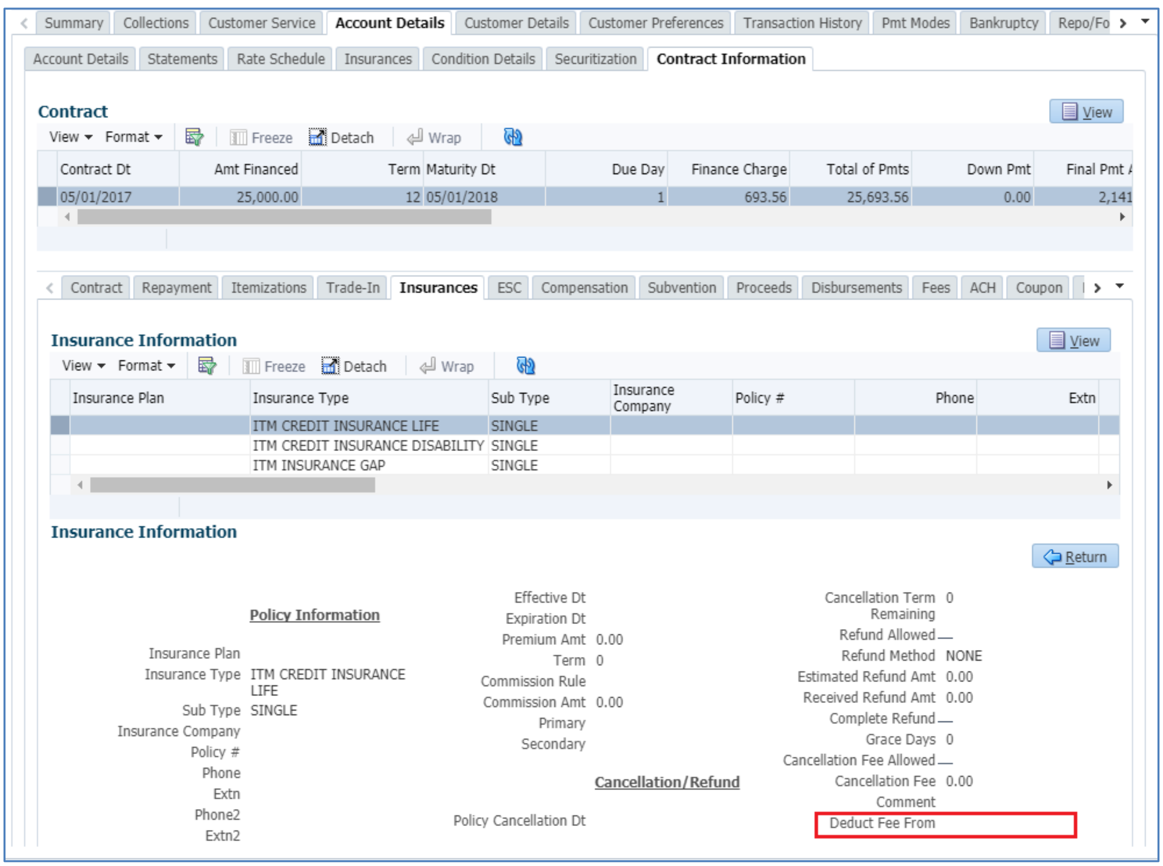
Origination > Funding > Contract > Insurance



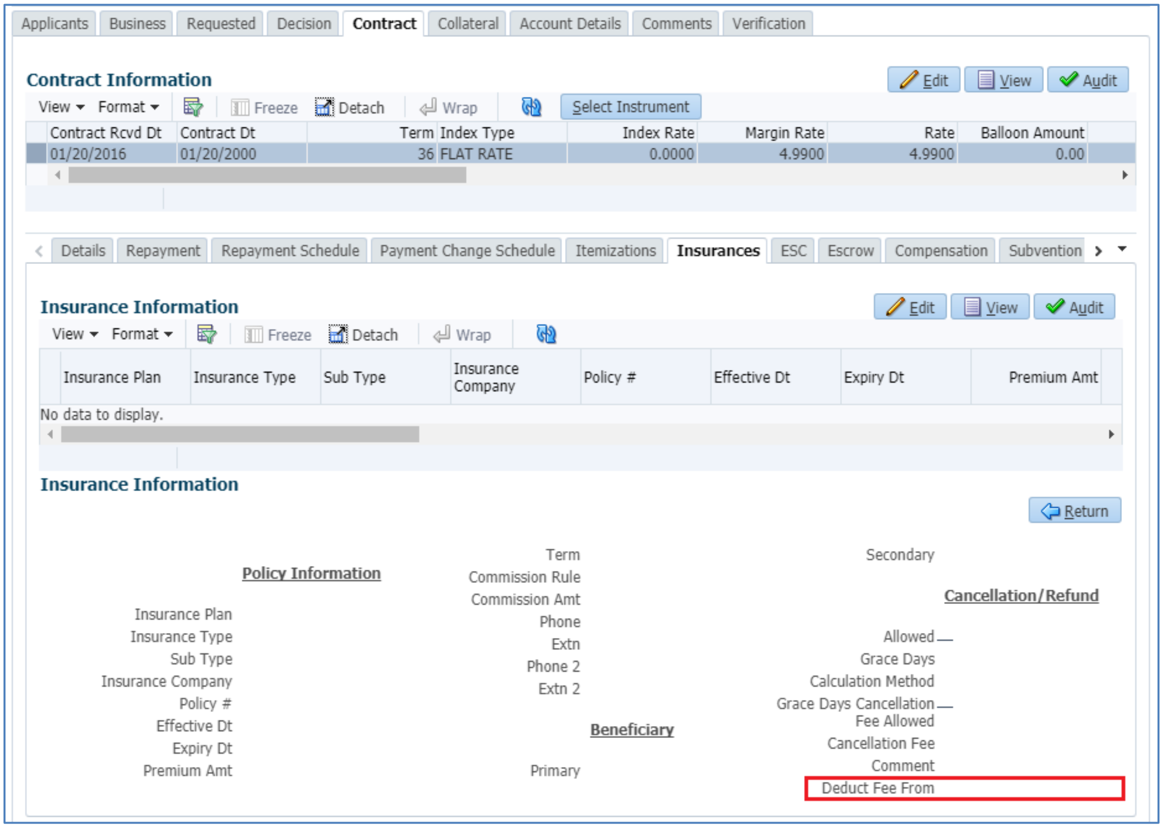
Servicing/Collections > Customer Service > Account Details > Insurance



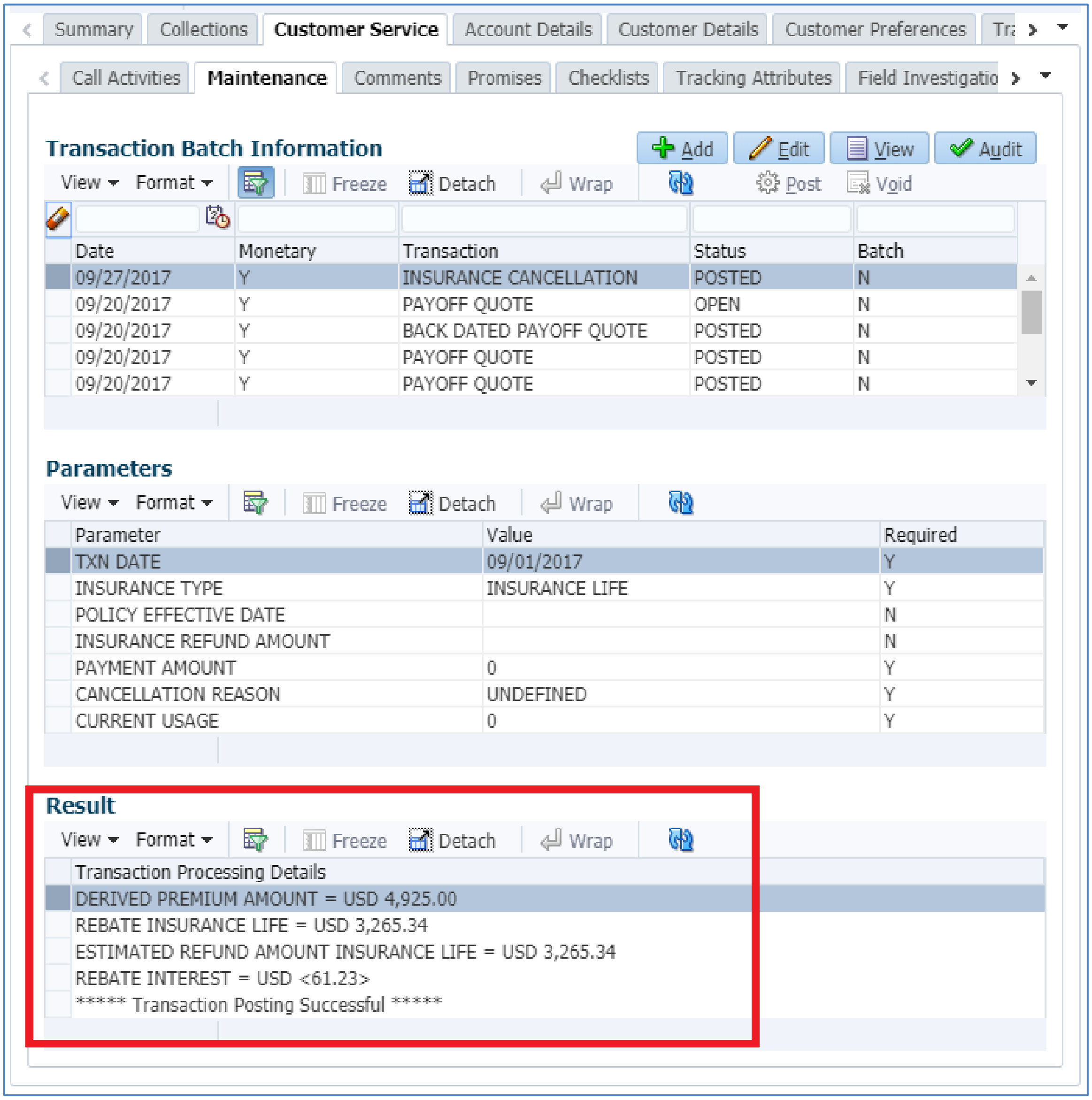
Servicing/Collections > Customer Service > Account Details > Contract Information > Insurance

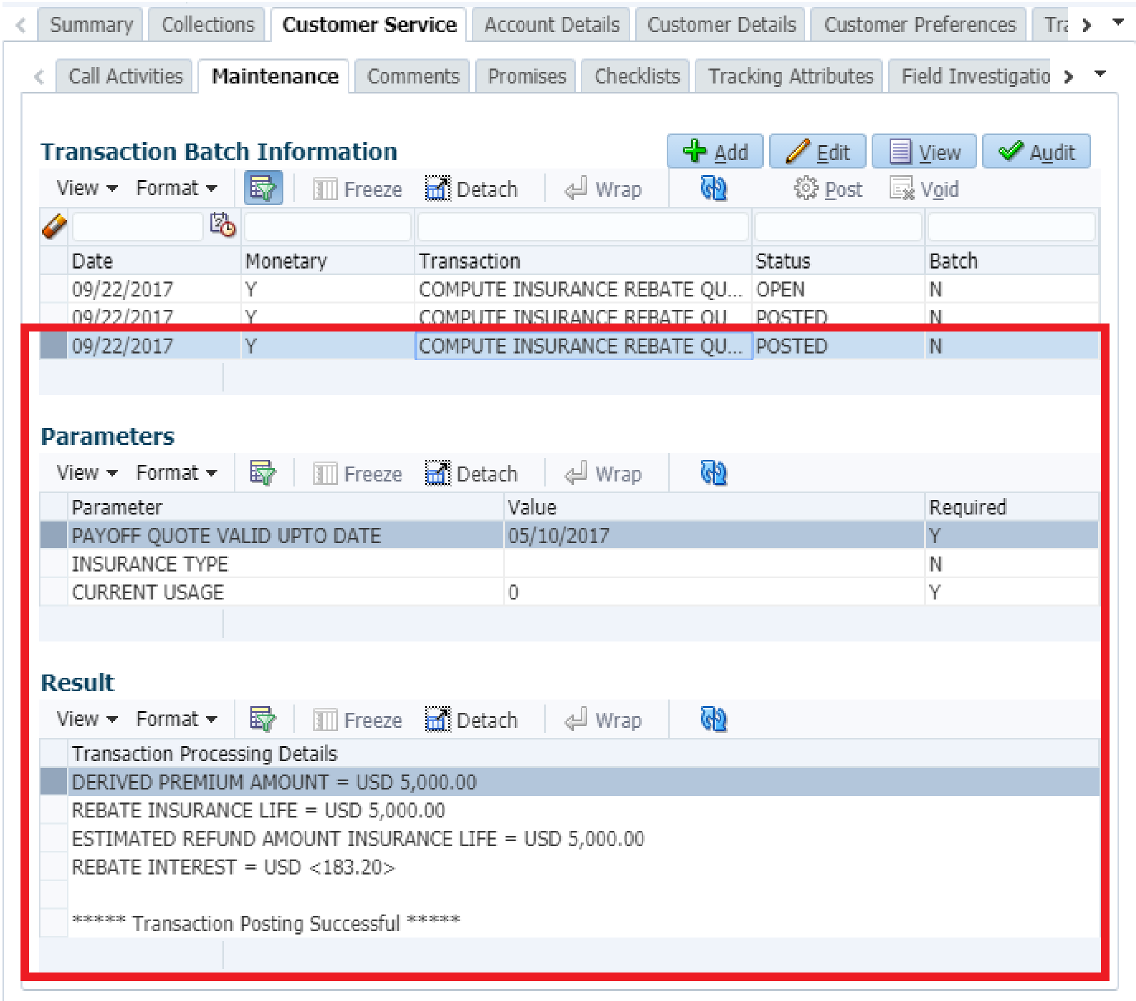


Servicing > Conversion Accounts > Account Boarding > Contract > Insurance



Servicing/Collections > Customer Service > Customer Service > Maintenance





2.21.4 Seed Data

SNO	Table	Key Data	Type
1	TXN_CODES	INS_REBATE_QUOTE	POSTED
2	TXN_CODE_PARAMETERS	INS_REBATE_QUOTE|TXN_INSURANCE_TYPE_CD	POSTED
3	TXN_CODE_PARAMETERS	INS_REBATE_QUOTE|TXN_POQ_DT	POSTED
4	TXN_CODE_PARAMETERS	INS_REBATE_QUOTE|TXN_USAGE_CUR	POSTED
5	TXN_CODE_PARAMETERS	INS_CANCEL|TXN_USAGE_CUR	POSTED
6	FLEX_TABLE_ATTRIBUTES	INP_BMP_TXN|TXN_USAGE_CUR	POSTED

2.22 Account data conversion enhancements

2.22.1 Overview

Data conversion process is enhanced to accept 24 month payment history data that will be reported in the Metro II report under the field 'Payment History Profile'. As part of account conversion customers should able to convert the 24 payment history data from the legacy system to accounts to report the proper payment history.

In case of 24 months payments history data, OFSLL stores the account payment history string i.e. 24 alpha-numeric characters in ACC_CRB_FULL_PMT_HISTORY column of ACCOUNTS table. Post this, with account contract date, system derives each month/year and corresponding payment rating from each of the 24 (or less) characters available. In this column, payment history data is stored such a way that last month's payment rating code will be displayed at the right most side.

E.g. 0123456666666666666666

Above mentioned payment history profile will be displayed on the Customer Service → Transaction History → Payment Rating screen by showing the latest rating code (displayed at the right most side as mentioned above) first.

Now whenever the account picked up by Metro_II_DATA table population batch job, Metro_II_DATA.MET_BASE_PMT_HISTORY_PROFILE field will be populated with payment rating from the left to right in most recent to least recent order.

E.g. 6666666666666666543210BB

In Metro II report also, system reports the payment rating from the left to right in most recent to least recent order under field 18 - Payment History Profile of base segment.

2.22.2 Description

For 24 month payment history:

- New field 'ACC_CRB_FULL_PMT_HISTORY' has been added to API_ACCOUNTS and IACCOUNTS tables to accommodate 24month payment history profile.
- Conversion control file *api_acc_111.ctl* has been modified to accommodate above mentioned new column.
- It is a prerequisite that 24 months payment history profile string should be prepared as per the specifications mentioned in the 2015 version of Credit Reporting Resource guide.

Additional changes in API table:

- Following new fields has added to API_ACCOUNTS and IACCOUNTS tables to support the same for legacy accounts conversion for more accurate functioning in OFSLL

- ACC_RAT_RUN_DT_NEXT
- ACC_RATE_START_OF_YEAR
- ACC_CHGOFF_AMT
- ACC_DDT_RUN_DT_LAST
- ACC_CRB_FIRST_DLQ_DT
- ACC_CLOSE_DT
- ACC_OPEN_IND

Due Date History Conversion:

- Providing the ACCOUNT_DUE_DATE_HISTORY table fields as part of conversion, i.e. all tables columns will be available in API_ACCOUNT_DUE_DATE_HISTORY and IACCOUNT_DUE_DATE_HISTORY table.
- At present if ACCOUNT_DUE_DATE_HISTORY.ADH_TXN_SET_ID is null, still system is allocating the payment to that bill because 'ADH_PRIMARY_IND' is 'Y' (that means, bill is in active status).
- For converted accounts, user can load the data with ADH_PRIMARY_IND as 'Y' and ADH_TXN_SET_ID as 'null'.
- Conversion accounts have active unpaid dues on or before the conversation date (ACC_BACKDATE_DT) but TXNS table have only one transaction on conversion date, in case of any reversal there won't be any Billing transactions in 'TXNS' table so, reversal case won't come at all.
- **Please Note**: If we allow Bills till the conversation date (ACC_BACKDATE_DT) then system failed to report the Metro II filed 25 (FCRA Compliance/ Date of First Delinquency) so, we can maintain the ADH_PRIMARY_IND as 'Y' and ADH_TXN_SET_ID as 'null'.

2.22.3 Screenshot

NA

2.23 Backdate a Payoff Quote

2.23.1 Overview

OFSLL has been enhanced to post backdated payoff quote, the payoff quote amount as on the date less than the current process date. This is required for when a bankruptcy is filed by the customer and after so many days after court admitting the customer then OFSLL should provide the payoff amount as on the petition date.

2.23.2 Description

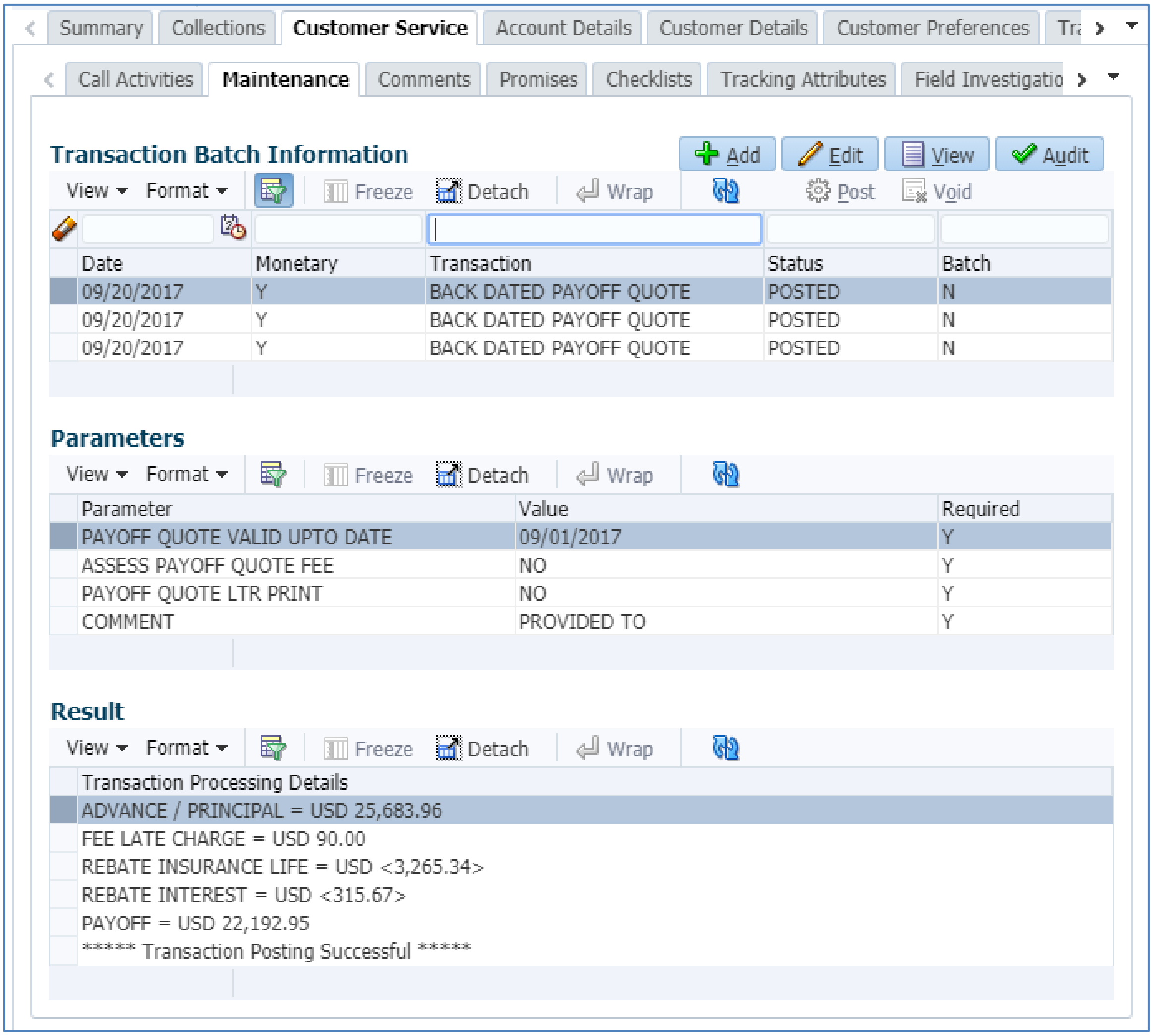
At present user can generate a back dated '*Payoff Quote*' Transaction; however the past payoff amount calculated is in-correct. Following are the changes developed:

- Since new monetary transaction is now available to generate a back dated payoff quote, existing payoff quote transaction (PAYPOFF) has been modified so that it will not accept any back date for 'Transaction Date' and 'Payoff Quote Valid Up to Date' i.e. these dates will not be less than the GL date.
- Provided a new '**Backdated Payoff Quote'** Monetary Transaction with following parameters-

Parameter code	Validation
PAYOFF QUOTE VALID UP TO DATE	Maximum of Contract Date (ACC_CONTRACT_DT) or Account Back dated date (ACC_BACKDATE_DT)
ASSESS PAYOFF QUOTE FEE	Processed as existing
PAYOFF QUOTE LTR PRINT	Processed as existing
COMMENT	User Input – free text

- System will allow back dated payoff quote only up to the contract date or backdate date (whichever is maximum) of the account.
- In case if the back date entered is beyond the maximum of contract date and backdated date of the account, system will display an error message 'Back dated *payoff quote is not allowed beyond the contract date or backdated date of the account !*'
- After user provided a valid back date for 'Payoff Quote Valid Up to Date', system will compute the backdated quote and display under Results section of maintenance screen

2.23.3 Screenshot



2.23.4 Seed Data

SNO	Table	Key Data	Type
1	TXN_CODE_PARAMETERS	PAYOFF_BACKDT|TXN_COMMENT	POSTED
2	TXN_CODE_PARAMETERS	PAYOFF_BACKDT|TXN_PAYOFF_FEE_IND	POSTED
3	TXN_CODE_PARAMETERS	PAYOFF_BACKDT|TXN_POQ_DT	POSTED
4	TXN_CODE_PARAMETERS	PAYOFF_BACKDT|TXN_POQ_LTR_PRINT_IND	POSTED
5	TXN_CODES	PAYOFF_BACKDT	POSTED

2.24 Payment reversal enhancements

2.24.1 Overview

All account level monetary transactions are posted by system batch or user. Some cases like backdated transactions, system will reverse and repost. In such cases user should able to know the system reversed transactions and user reversed transactions like payment reversal. All system corrected Monetary transactions posted (as part of back dated transaction processing-reversal and re-posting) as 'INTERNAL' and actual Monetary transactions with the corresponding user name on Customer Service > Transaction History > Transactions screen.

Using payment posting web service system allows reversing the payments, but payment transactions can be posted on the exact same day for the exact same amount. In such cases, user should able to correct off one or both using a 'Reference' field.

2.24.2 Description

'Transactions' screen changes:

- Showing the 'Posted By' column in 'Servicing/Collections > Customer Service > Transaction History > Transactions' tab after 'Reason' column.
  - This column will refer TXNS.CREATED_BY column to display the value
  - This is applicable for all products types (Loan/Line/Lease)
    - Also provided a new three radio buttons, 'System', 'User', and 'All Txns' under new label 'View'
    - By default, 'All Txns' radio button will be selected
    - If user selects,
      - System – system shows only 'Posted By' is 'INTERNAL'
      - User – system shows only 'Posted By' is not 'INTERNAL'
      - All Txns – system shows all transactions.

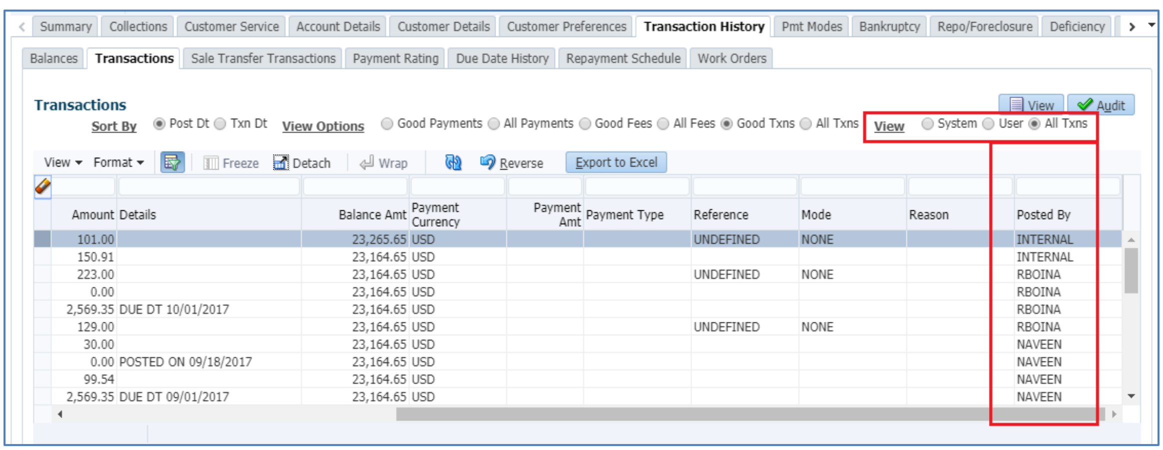
Payment posting web service changes:

- At present, system is checking the 'PaymentDate' and 'PaymentAmount' fields to validate the payment transaction exists on the 'AccountNumber' that needs to be reversed.
- Enhanced, system will check if the action is 'REVERSE' and if 'PaymentReference' is provided, then system will validate this field with existing good payments along with the existing validation to decide on the payment to be reversed.
- If 'PaymentReference' is not provided (i.e. while Post and Reverse actions) and it is null in OFSLL, then also system will reverse the payment transaction subject to the availability of a unique payment that can be reversed.
- If there are multiple records found with the same reference number (along with date and amount) then system will send an error message 'Multiple Records found, Not able to reverse the payment transaction!'
- Payment Reference is an existing field which will be used for identifying the unique record. While posting the payment user is expected to provide the unique number for each payment. System won't validate the reference keys with existing reference.
- Sample request XML provided below

```
<?xml version="1.0"?>
<PaymentPostingRequest>
        <UserCode>RBOINA</UserCode>
<PaymentPosting>
                <GroupSubTypeCode>WEB</GroupSubTypeCode>
                <AccountNumber>20170400010250</AccountNumber>
                <PaymentDate>2017-05-01</PaymentDate>
                <PaymentAmount>6230</PaymentAmount>
                <PaymentModeCode>ACH</PaymentModeCode>
                <ReasonCode>REGULAR</ReasonCode>
                <PaymentReference>RBOINA_0527</PaymentReference> -- New
validation element
                <PaymentComment>PAYMENT</PaymentComment>
                <CurrencyCode>USD</CurrencyCode>
                <Action>REVERSE</Action>
        </PaymentPosting>
</PaymentPostingRequest>
```

2.24.3 Screenshot

Servicing/Collections > Customer Service > Customer Service > Transaction History > Transactions



Amount	Details	Balance Amt	Payment Currency	Payment Amt	Payment Type	Reference	Mode	Reason	Posted By
101.00		23,265.65	USD			UNDEFINED	NONE		INTERNAL
150.91		23,164.65	USD						INTERNAL
223.00		23,164.65	USD			UNDEFINED	NONE		RBOINA
0.00		23,164.65	USD						RBOINA
2,569.35	DUE DT 10/01/2017	23,164.65	USD						RBOINA
129.00		23,164.65	USD			UNDEFINED	NONE		RBOINA
30.00		23,164.65	USD						NAVEEN
0.00	POSTED ON 09/18/2017	23,164.65	USD						NAVEEN
99.54		23,164.65	USD						NAVEEN
2,569.35	DUE DT 09/01/2017	23,164.65	USD						NAVEEN

2.25 SET-XPR Batch Job to support MDB

2.25.1 Overview

As per the existing functionality the database makes synchronous outbound calls to producer data dump web service, to dump the data into external system and acknowledged the database if process was either successful or failure. However, during this process there is a chance of database session time out.

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

The following external producer data dump batch jobs are upgraded to support the MDB flow:

- Batch Job SET-XPR is to dump producer data into Dealer Track.
- Batch Job SET-XPR2 is to dump producer data into Route One.

2.25.2 Description

Following are the changes post the upgrade of batch job:

1. Two new system parameters are introduced to enable producer data dump to route through MDB. If the value of system parameters are set to ‘Y’, system uses MDB flow. Else, existing flow is used.
   - OUTBOUND_DLR_TRACK_Q (OUTBOUND CALL FOR DEALER TRACK)
   - OUTBOUND_ROUTEONE_Q (OUTBOUND CALL FOR ROUTEONE)
2. On executing the SET-XPR / XPR2 Batch Job, if the value of above system parameter is set to ‘Y’, system invokes MDB flow and generates an outbound JMS message though the configured MDB interface with the following details:
   - **Type**: OUTBOUND
   - **Sub Type**: POST_DEALER
   - **Job ID**: Job Request ID
   - **Source**: DLR_TRACK / ROUTEONE

   Note: For information on configuring MDB, refer to Patch Installation document.

3. OFSLL checks the JMS message (for the above message type) and invoke ‘Post Dealer SOAP service’ to dump the producer details maintained in the system into external interface. Before doing so, system reads external interface details from the CSF mapping. For information on CSF mapping details, refer to Patch installation guide.
4. Based on the data dump, the corresponding status of Batch Job is updated as either Success / Error.

2.25.3 Seed Data

SNO	TABLE	KEY DATA	Type
1	FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM| OUTBOUND_DLR_TRACK_Q	INSERT

SNO	TABLE	KEY DATA	Type
2	FLEX_TABLE_ATTRIBUTES	SET_SYP_SYSTEM| OUTBOUND_ROUTEONE_Q	INSERT
3	SYSTEM_PARAMETERS	OUTBOUND_DLR_TRACK_Q |SET_SYP_SYSTEM|ALL|ALL|ALL|ALL|ALL|ALL|ALL	INSERT
4	SYSTEM_PARAMETERS	OUTBOUND_ROUTEONE_Q |SET_SYP_SYSTEM|ALL|ALL|ALL|ALL|ALL|ALL|ALL	INSERT

3. Patches and Bugs

Patch #	Bug#	Description

4. Security Fixes

-NA-

5. Limitations and Open issues

5.1 Limitations and open issues

BugId	Bug Description
26544631	Refresh issues noted in Setup → Access → Screen & Webservice tabs.

6. Components of the Software

6.1 Documents accompanying the software

The various documents accompanying the software are as follows:

- Release Note
- Installer Kit
- User Manuals and Installation manuals - These can be accessed from the link
- http://docs.oracle.com/cd/E72985_01/homepage.htm

6.2 Software Components

Software Components of OFSLL 14.4.0.0.0 that form part of this release are as follows:

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

7. Annexure – A: Environment Details

<table>
<tr><th>Component</th><th>Deployment option</th><th>Machine</th><th>Operating System</th><th>Software</th><th>Version</th></tr>
<tr><td rowspan="10">Oracle Financial Services Lending and Leasing</td><td rowspan="10">Centralized</td><td rowspan="3">Application server</td><td rowspan="5">Oracle Enterprise Linux 6.7+ & 7.0
(64 Bit) and Sun SPARC with Oracle Solaris 11 (64 Bit)</td><td>Oracle WebLogic Enterprise Edition(Fusion Middleware Infrastructure installer – includes ADF and RCU)</td><td>12.2.1.3.0</td></tr>
<tr><td>Oracle JDK</td><td>1.8.0_144</td></tr>
<tr><td>Application Development Framework</td><td>12.2.1.3.0</td></tr>
<tr><td>Database Server</td><td>Oracle Database Enterprise Edition</td><td>12.1.0.2.0</td></tr>
<tr><td>Reporting Server</td><td>Oracle Business Intelligence Publisher</td><td>12.2.1.3.0</td></tr>
<tr><td rowspan="5">Client Machines</td><td rowspan="5">Windows 7, Windows 10*</td><td>*Microsoft Edge</td><td>38</td></tr>
<tr><td>Internet Explorer</td><td>11.0</td></tr>
<tr><td>Mozilla Firefox</td><td>55</td></tr>
<tr><td>Google Chrome</td><td>60</td></tr>
<tr><td>Apple Safari</td><td>8</td></tr>
</table>

8. Annexure – B: Third Party Software Details

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

9. Annexure – C: Module Code and Description

Module Code	Module Description
ORG	Origination
CS	Customer Service
COL	Collection
CRB	Credit Bureau
ACX	Account Boarding
API	Application Conversion Interface
LN-CE	Loan
LN-OE	Line
LS-CE	Lease
TXN	Transaction
UIX	User Interface

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

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